

६३ वा वार्षिक अहवाल २०२४-२५

63<sup>rd</sup> ANNUAL REPORT 2024-25

ऑडीट वर्ग 'अ' ■ Audit Class 'A'



WEAVING THE MINDS OF MANKIND

**KALLAPANNA AWADE ICHALKARANJI  
JANATA SAHAKARI BANK LTD.**

MULTISTATE SCHEDULED BANK

माणसांच्या मनांना विणणारी बँक

**कल्लाप्पाण्णा आवाडे इचलकरंजी  
जनता सहकारी बँक लि.**

मल्टीस्टेट शेड्युल्ड बँक



नूतन आमदार  
**डॉ. राहुल आवाडे**  
यांचे  
**मनःपूर्वक अभिनंदन !**



कदम आण्णांनी रचिला पाया

सहकारमहर्षी

**कै. दत्ताजीराव कदम**

SOCIETY'S E-ORGANIZER

SAHAKAR MAHARSHI

**LATE DATTAJIRAO KADAM**



प्रेरणास्थान

**श्री. कल्लाप्पाण्णा आवाडे** (दादा)

माजी खासदार

OUR INSPIRATION

**SHRI. KALLAPPANNA AWADE** (DADA)

EX. M. P.



खंबीर मार्गदर्शक

**आमदार श्री. प्रकाशआण्णा आवाडे**

RESOLUTE DIRECTOR

**SHRI. PRAKASHANNA AWADE**

EX.MLA





दि महाराष्ट्र अर्बन को-ऑप बँक फेडरेशन लि., यांचेकडून सन २०२३-२४ च्या सर्वोत्कृष्ट बँक पुरस्कारामध्ये तृतीय क्रमांक देवून सन्मानित करणेत आले. सदरचा पुरस्कार केंद्रीय सहकार राज्यमंत्री मा. श्री. मुरलीधर मोहोळ यांचे हस्ते स्विकारताना बँकेचे चेअरमन मा. श्री. स्वप्निल आवाडे, सदरप्रसंगी उपस्थित महाराष्ट्र बँक फेडरेशनचे अध्यक्ष श्री. अजय ब्रम्हेचा, महाराष्ट्र बँक फेडरेशनच्या उपाध्यक्षा सौ. वैशालीताई आवाडे, संचालक मंडळ सदस्य व मुख्य कार्यकारी अधिकारी श्री. संजय शिरगावे.

Chairman Shri. Swapnil Awade receiving the Award of Third Rank in Best Banks from The Maharashtra Urban Co-op. Banks Federation Ltd., with the auspicious hands of Central Minister of State for Co-operative Shri. Murlidhar Mohal, In the presence of Chairman, The Maharashtra State Co-op. Bank Federation Shri. Ajay Bramecha, Vice Chairman, The Maharashtra State Co-op. Bank Federation Sou. Vaishaitai Awade, All Directors & CEO Shri. Sanjay Shirgave



जवाहर सहकारी बँक लि., हुपरीचे आपल्या बँकेत विलीनीकरणप्रसंगी जवाहर बँकेचे चेअरमन व व्हा. चेअरमन आपल्या बँकेचे चेअरमन व व्हा. चेअरमन यांना शुभेच्छा देत असताना दोन्ही बँकेचे संचालक मंडळ व उपस्थित वरिष्ठ अधिकारी.

On the Occasion of the Merger of Jawahar Sahakari Bank Ltd., Hupari with our Bank, the Chairman & Vice Chairman of Jawahar Bank



अथणी व हारुगेरी शाखा उद्घाटनप्रसंगी उपस्थित बँकेचे चेअरमन मा. श्री. स्वप्निल आवाडे, व्हा. चेअरमन सी.ए. श्री. संजयकुमार अनिगोळ, बीओएम चेअरमन श्री. चंद्रकांत चौगुले, महाराष्ट्र राज्य सहकारी बँक फेडरेशनच्या उपाध्यक्षा सौ. वैशालीताई आवाडे, सौ. किशोरीताई आवाडे, मुख्य कार्यकारी अधिकारी श्री. संजय शिरगावे, सर्व संचालक व ग्राहक वर्ग.

On the occasion of Athani & Harugeri Branch in the presence of Chairman Shri. Swapnil Awade, Vice Chairman CA Shri. Sanjaykumar Anigol, BOM Chairman Shri. Chandrakant Chougule, Vice Chairman of the Maharashtra State Co-operative Bank Federation Sou. Vaishalita Awade, Sou. Kishorita Awade, Members of Board of Directors & CEO Shri. Sanjay Shirgave.



माणसांच्या मनांना विणणारी बँक

# कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

( मल्टिस्टेट शेड्युल्ड बँक )

६३ व्या वार्षिक सर्वसाधारण सभेची नोटीस (फक्त सभासदांसाठी)	63 <sup>rd</sup> Annual General Meeting Notice (Only For Members)
<p>बँकेच्या सर्व सभासदांना कळविणेत येते की, कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि., इचलकरंजी या बँकेची सन २०२४-२५ या आर्थिक वर्षाची ६३ वी वार्षिक सर्वसाधारण सभा शुक्रवार, दि. २७ जून २०२५ इ. रोजी दुपारी ठीक ३.०० वा. श्रीमंत ना. बा. घोरपडे नाटयगृह, इचलकरंजी येथे खालील विषयांचा विचार करणेसाठी बोलाविणेत आली आहे. तरी सभेस वेळेवर उपस्थित रहावे ही नम्र विनंती.</p>	<p>All the members of the bank are hereby informed that, 63<sup>rd</sup> Annual General Meeting of Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji for the year 2024-25 will be held on <b>Friday, 27th June 2025</b> at <b>3.00 p.m.</b> at <b>Shrimant N. B. Ghorpade Natyagruha, Ichalkaranji</b> to consider the following subjects. The members are requested to attend the meeting in time.</p>
सभेपूढील विषय	MEETING AGENDA
<p>१) दि. २७/०६/२०२४ इ. रोजी झालेल्या ६२ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.</p> <p>२) दि. ३१ मार्च २०२५ अखेरचा अहवाल, नफा तोटा पत्रक व ताळेबंदपत्रक स्विकारणे व मंजूरी देणे.</p> <p>३) सन २०२४-२५ सालची निव्वळ नफा विभागणी मा. संचालक मंडळाचे शिफारशीप्रमाणे मंजूर करणे.</p> <p>४) सन २०२४-२५ सालात बजेटपेक्षा जादा झालेल्या खर्चास मंजूरी देणे.</p> <p>५) मा. वैधानिक लेखापरीक्षक यांच्या सन २०२३-२४ सालाकरीताच्या दोष दुरुस्ती अहवालास मान्यता देणे.</p> <p>६) मा. वैधानिक लेखापरिक्षक यांचा सन २०२४-२५ सालचा ऑडीट रिपोर्ट स्विकारणे.</p> <p>७) सन २०२५-२६ सालाकरीता मा. संचालक मंडळाचे शिफारशीप्रमाणे खर्चाचे बजेट मंजूर करणे.</p> <p>८) बँकेचे संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.</p> <p>९) सन २०२५-२६ या सालाकरीता M/s. S U N S V G &amp; Associates, Chartered Accountant, Pune या फर्मची वैधानिक लेखापरिक्षक म्हणून फेरनेमणूकीस मंजूरी देणे व त्यांचा मेहनताना ठरविण्याचा अधिकार संचालक मंडळास देणे.</p> <p>१०) एक रक्कमी कर्ज परतफेड योजनेअंतर्गत माफी देणेत आलेल्या कर्जाची नोंद घेवून त्यास मंजूरी देणे. तसेच मा. वैधानिक लेखापरिक्षक यांनी प्रमाणित केलेल्या निर्लेखित कर्जास मंजूरी देणे.</p> <p>११) संचालक मंडळाने सुचविलेली पोटनियम दुरुस्ती स्विकारणे व मंजूरी देणे.</p> <p>१२) या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या गैरहजेरीस मान्यता देणे.</p> <p>१३) मा.अध्यक्ष यांच्या परवानगीने आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.</p>	<p>1) To read and confirm the minutes of the previous 62<sup>nd</sup> Annual General Meeting held on 27/06/2024.</p> <p>2) To approve &amp; sanction the Annual Report, Balance Sheet and Profit &amp; Loss Account for the year ended 31<sup>st</sup> March 2025.</p> <p>3) To approve the appropriation of Net Profit for the year 2024-25 as per the recommendations of Board of Directors.</p> <p>4) To sanction the expenditures exceeding the budget for the year 2024-25.</p> <p>5) To approve the statutory audit compliance report for the year 2023-24.</p> <p>6) To accept Statutory Auditor's Report for the year 2024-25.</p> <p>7) To sanction the expenditure budget recommended by Hon'ble Board of Directors for the year 2025-26.</p> <p>8) To take note of the loans &amp; advances given to the Board of Directors &amp; their relatives.</p> <p>9) To approve the re-appointment of the M/s. S U N S V G &amp; Associates, Chartered Accountant, Pune as a Statutory Auditor of the Bank for the F.Y. 2025-26 and delegate powers to Board of Directors to fix their remuneration.</p> <p>10) To note &amp; approve the loans &amp; advances waived under One Time Settlement (OTS) as well as to approve the written-off loans and advances as is certified by Statutory Auditor.</p> <p>11) To accept and sanction the amendments to Bye-Laws as proposed by Hon'ble Board of Directors.</p> <p>12) To grant leave for absence of the members of the Bank who have not attended this Annual General Meeting.</p> <p>13) To consider any other subject matter with the permission of Chair</p>
संचालक मंडळाच्या आदेशावरून	By order of the Board of Directors
<p>स्थळ : इचलकरंजी दि : ०९ जून २०२५</p> <p>श्री. संजय बा. शिरगावे श्री.स्वप्निल प्र. आवाडे</p> <p>मुख्य कार्यकारी अधिकारी चेअरमन</p>	<p>Place : Ichalkaranji Date : 09<sup>th</sup> June 2025</p> <p>Mr. Sanjay B. Shirgave Mr. Swapnil P. Awade</p> <p>Chief Executive Officer Chairman</p>
<p>टीप : गणसंख्येच्या अभावी तहकुब झालेली सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर भरेल, त्यावेळी गणसंख्येची आवश्यकता असणार नाही.</p>	





Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## सभासदांना नम्र विनंती

- आपला पत्ता बदललेला असलेस नवीन पत्ता बँकेस ताबडतोब कळवावा.
- आपण जर आपले शेअर सर्टिफिकेट अद्याप घेतले नसेल, तर कृपया बँकेतून घेवून जावे. जर ते घेतले आहे परंतु आपणाकडून हरवले असेल तर आपण इंडेन्मिटी बॉण्ड लिहून देऊन नवीन शेअर सर्टिफिकेट घेवून जावे.
- बँकेच्या पोटनियमानुसार प्रत्येक सभासदास शेअरबाबत वारस (नॉमिनी) म्हणून सुचविण्याचा अधिकार आहे. आपण वारसाचे नांव सुचविले नसल्यास, त्याबाबतचा अर्ज बँकेकडे सत्वर भरून देणेविषयी विनंती आहे.
- ज्या सभासदांनी ओळखपत्रासाठी अद्याप फोटो आणून दिलेले नाहीत, त्यांनी ४ सें.मी. X ५ सें.मी. आयडेंटिटी साईजचे दोन फोटो लवकरात-लवकर बँकेकडे समक्ष देवून आपले ओळखपत्र घेणेची व्यवस्था करावी, ही विनंती.
- सन २०२४-२०२५ चा वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रक बँकेच्या वेबसाईट [www.ijsbank.com](http://www.ijsbank.com) वर प्रसिध्द करण्यात आला आहे.
- सभासदांना वार्षिक अहवालाची प्रत बँकेच्या प्रधान कार्यालय, इचलकरंजी व नजीकच्या शाखेमध्ये उपलब्ध करून देण्यात आली आहे.
- सभासदांना अहवाल व ताळेबंद व नफा-तोटा पत्रकासंबंधी काही माहिती पाहिजे असल्यास ती त्यांना बँकेच्या प्रधान कार्यालयामध्ये कार्यालयीन वेळेत मिळू शकेल. त्याचप्रमाणे सभासदांना सभेमध्ये अहवाल, ताळेबंद व नफा-तोटा पत्रकासंबंधी काही प्रश्न विचारायचे असल्यास त्यांनी ते प्रश्न दिनांक २०/०६/२०२५ चे आत ऑफिसकडे लेखी पाठवावेत, म्हणजे त्यासंबंधी माहिती तयार ठेवता येईल.
- ज्या सभासदांनी ५४ वे डिव्हिडंड २०२१-२२ ता. ३१/०३/२०२२ चे अद्याप घेतले नसेल तर ते पोटनियम क्र.४८(३) अन्वये रिझर्व्ह फंडास वर्ग करण्यात येणार आहे. तरी त्यांनी डिव्हिडंड ता. ३१/१२/२०२५ अखेर घेणेची व्यवस्था करावी, न घेतलेस वर नमूद केले तारखेनंतर ते मिळू शकणार नाही.
- सभासदांची लाभांश रक्कम सेव्हिंग खातेवर परस्पर वर्ग करणेत येणार आहे. तरी ज्या सभासदांनी आपली सेव्हिंग/चालू खाती उघडलेली नाहीत अशा सभासदांनी आपली सेव्हिंग/चालू खाती उघडून घ्यावीत.
- रिझर्व्ह बँक ऑफ इंडिया यांचे सूचनेप्रमाणे, बँकेचे सर्व ग्राहक, खातेदार व सभासद यांनी आपला ग्राहक ओळख (KYC) ची पूर्तता करणे सक्तीची आहे. ज्या खातेदारांनी याची पूर्तता केलेली नाही, त्यांनी संबंधित शाखेशी संपर्क साधून, KYC बाबतची अद्ययावत कागदपत्रे सादर करावीत.
- सभासदांनी वार्षिक सभेला येताना आपले सभासद ओळखपत्र आणावे.

## HUMBLE REQUEST TO SHAREHOLDERS

- Change in your address may please be informed to the bank immediately at respective Branches.
- If you have not taken your share certificate, please take it from the bank. If your Share Certificate is lost or misplaced, please obtain new certificate by giving indemnity bond to the bank.
- According to Bye-Laws of the bank, every shareholder has a right to appoint a nominee for the share. If you have not nominated the name, please make an application in this regard.
- The members who have not yet given photographs for identity card, they are requested to give two copies of the identity size of 4cm X 5cm immediately & obtain the identity card.
- The Annual Report for the financial year 2024-25 consisting of Profit and Loss Accounts & Balance Sheet are displayed on Bank's website [www.ijsbank.com](http://www.ijsbank.com).
- A copy of the Annual Report of the bank has made available at the Head Office, Ichalkaranji as well as nearest branches to the members of the bank.
- The members who want any information regarding the annual report, Balance Sheet & Profit-Loss A/c., they may receive the information in the Head office of the bank during office hours. And the members who wish to ask any question regarding the Annual Report, Balance Sheet & Profit-Loss A/c., in the meeting, they should send their questions in writing to the office before Date.20/06/2025 so as to keep the information ready.
- The Members who have not yet taken 54<sup>th</sup> Dividend for the year 2021-22 ended on 31/03/2022 should take it before the date 31/12/2025. As per Bye-Laws No.48(iii), the same will be transferred to Reserve Fund and will not be paid after the above mentioned date.
- Dividend amount will be directly credited to member's current/savings account. Those members who are not having there Saving/Current account should open the account.
- As per the RBI guidelines, it is mandatory to submit the Know Your Customer (KYC) documents of all the customers, accountholders and members of the bank and as such I request you all to contact with the concerned branch and submit the latest KYC documents at the earliest possible.
- Bring your identity card, while coming to the meeting.

इचलकरंजी महानगरपालिका हद्दीतील सर्व सभासदांनी आपला नवीन वॉर्ड नंबर व घर नंबर त्वरीत नजिकच्या शाखेस कळवावा  
All the Members residing in the area of Ichalkaranji Municipal Corporation are requested to convey their revised Ward No. and house No. to the nearest branches.



माणसांच्या मनांना विणणारी बँक

# कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

( मल्टिस्टेट शेड्युल्ड बँक )

## संचालक मंडळ (सन २०२३ ते २०२८)

श्री. स्वप्निल प्रकाश आवाडे	चेअरमन	उद्योजक
सीए. श्री. संजयकुमार शेषाप्पा अनिगोळ	व्हा. चेअरमन	चार्टर्ड अकौंटंट
सीए. श्री. चंद्रकांत भाऊसाहेब चौगुले	संचालक	चार्टर्ड अकौंटंट
श्री. बंडोपंत ईश्वरा लाड	संचालक	उद्योजक
श्री. महेश सदाशिव सातपुते	संचालक	उद्योजक
श्री. सुभाष बापूसो जाधव	संचालक	उद्योजक
श्री. शैलेश शंकरराव गोरे	संचालक	नोकरी
श्री. शहाजहान गुलाबहूसेन शिरगावे	संचालक	उद्योजक
श्री. व्दारकाधिश लक्ष्मीनारायण सारडा	संचालक	उद्योजक
श्री. बाळकृष्ण तातोबा पोवळे	संचालक	उद्योजक
श्री. श्रीशैल शंकरराव किर्तुरे	संचालक	उद्योजक
श्री. रमेश बापू पाटील	संचालक	कॉन्ट्रक्टर
श्री. अविनाश गुलचंद कांबळे (अनुसुचित जाती/जमाती)	संचालक	शेतकरी
श्री. सचिन किरण केस्ते	संचालक	शेतकरी
श्री. तात्यासो सुरेंद्र अथणे	संचालक	उद्योजक
श्री. बाबूराव दत्तू पाटील	संचालक	उद्योजक
श्रीमती आक्काताई अशोक आरगे (महिला प्रतिनिधी)	संचालिका	गृहिणी
सीए. श्री. मनोहर गोपाळ जोशी	तज्ञ संचालक	चार्टर्ड अकौंटंट (दि. १३/०९/२०२४ पर्यंत)
अॅड. श्री. सारंग सुरेश जोशी	तज्ञ संचालक	वकील
अॅड. श्री. विजय चंद्रकांत गजगेश्वर	तज्ञ संचालक	वकील (दि. ०९/०९/२०२५ पासून)
श्री. संजय बाळासो शिरगावे	मुख्य कार्यकारी अधिकारी	M.A(Eco), CAIIB, GDC&A, PGDFA,

## व्यवस्थापकिय संचालक मंडळ

सीए. श्री. चंद्रकांत भाऊसाहेब चौगुले	चेअरमन	चार्टर्ड अकौंटंट
सीए. श्री. संजयकुमार शेषाप्पा अनिगोळ	संचालक	चार्टर्ड अकौंटंट
श्री. श्रीशैल शंकरराव किर्तुरे	संचालक	बी.ए
अॅड. श्री. योगेश रामगोंडा पाटील	संचालक	बी.कॉम, एलएलबी
श्री. राजू शंकर चव्हाण	संचालक	एम.ए
श्री. सचिन रमेश देवखकर	संचालक	बी.कॉम



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## कार्यपालक (Executive)

श्री. किरण मलगोंडा पाटील	सरव्यवस्थापक	M.Com, MBA, ADUCB, CAIIB.
श्री. दिपक वसंत पाटील	सरव्यवस्थापक	B.A, GDC&A, ADUCB.
श्री. जावेद निजाम कुरणे	चिफ कंप्लायन्स ऑफिसर	B.Com, GDC&A.
श्री. फिरोज महंमद मेंदगी	सहा.सरव्यवस्थापक	B.Sc, ADUCB, CAIIB, Dip. in Comp. Pros.
श्री. संतोष रावसाहेब तेरदाळे	सहा.सरव्यवस्थापक	B.E, ADUCB
कु. सुप्रिया जयप्रकाश पाटील	सहा.सरव्यवस्थापक	M.Com, M.Phil, ADUCB, CAIIB,
श्री. अभिजित अरविंद मोहिते	सहा.सरव्यवस्थापक	B.Com, CFA, CAIIB, Certified Treasury Professional (CTP)
श्री. आण्णासो मलगोंडा नेलें	मुख्य प्रबंधक	DEE, Dip. in Indian Secu., ADUCB.
श्री. चंद्रकांत बाबासो पाटील	मुख्य प्रबंधक	M.Com, GDC&A, ADUCB, JAIIB,
श्री. श्रीनिवास विश्वनाथ गोंदकर	मुख्य प्रबंधक	M.Com, CAIIB, CA, CS
श्री. संतोष राजाराम सावंत	मुख्य प्रबंधक	B.A.
श्री. चंद्रशेखर मलगोंडा पाटील	मुख्य प्रबंधक	M.Com, M.Phil, GDC&A
श्री. विशाल देवाप्पा मगदूम	प्रबंधक	B.Com, MBA, DBM, LLB, CAIIB, ADUCB
श्री.कुणाल संजिव नवलीहाळकर	प्रबंधक	B.com,MBA, CAIIB,ADUCB, GDC&A

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श्री. राम. व्ही. मुदगल, अॅडव्होकेट	कायदे सल्लागार
श्री. एम. वाय. सहस्त्रबुध्दे, अॅडव्होकेट	कायदे सल्लागार
श्री. स्वानंद एम्. कुलकर्णी, अॅडव्होकेट	कायदे सल्लागार
श्री. पी. डी. लाटकर, चार्टर्ड अकौंटंट	टॅक्स ऑडीटर





माणसांच्या मनांना विणणारी बँक

# कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

( मल्टिस्टेट शेड्युल्ड बँक )

## सन्माननीय सभासद बंधू-भगिनिनो :

बँकेच्या ६३ व्या वार्षिक सर्वसाधारण सभेसाठी संचालक मंडळाच्या वतीने मी आपले मनःपूर्वक हार्दिक स्वागत करतो. दि. ३१/३/२०२५ रोजी संपलेल्या आर्थिक वर्षाचा लेखापरिक्षण अहवाल, ताळेबंद/नफा-तोटा पत्रक या सभेपुढे ठेवत आहे.

बँकांची वाढती व्याप्ती व स्पर्धा, ठेवीतील व्याज दरामधील चढाओढ तसेच तांत्रिक सुविधांमुळे बँकींग क्षेत्रामध्ये प्रचंड स्पर्धा निर्माण झालेली आहे. इतकेच नव्हे तर, अर्थव्यवस्थेमध्ये अनेक प्रकारचे चढ-उतार असून सुध्दा, बँकेने या आर्थिक वर्षामध्ये रु. ४७०० कोटीपेक्षा अधिक एकूण व्यवसाय करून, गत वर्षीपेक्षा या वर्षी व्यावसायिक वृद्धी करण्यामध्ये बँकेस यश प्राप्त झालेले आहे.

आदरणीय मा. श्री कल्लापाण्णा आवाडे (दादा) यांच्या कुशल व कार्यक्षम नेतृत्वाखाली स्थापित झालेल्या व आमदार श्री प्रकाश आवाडे यांच्या मार्गदर्शनाखाली कार्यरत असलेल्या या बँकेने, ५४ शाखांच्या माध्यमातून, संपूर्ण महाराष्ट्र व कर्नाटक राज्यामध्ये केलेला कार्यविस्तार प्रशंसनीय व अभिमानास्पद आहे.

बँकेने, कोल्हापूर जिल्हा कार्यक्षेत्र व हुपरी स्थित असलेली जवाहर सहकारी बँक लि., हुपरी ही बँक आपल्या बँकेमध्ये विलीन करून घेण्याच्या प्रस्तावास भारतीय रिझर्व्ह बँकेने रितसर परवानगी दिल्यामुळे, जवाहर सहकारी बँक, दि. १० मार्च २०२५ इ. रोजी आपल्या बँकेमध्ये विलीन झालेली आहे. जवाहर सहकारी बँकेच्या एकूण सहा शाखा बँकेमध्ये विलीन झाल्यामुळे, आपल्या बँकेच्या एकूण ५२ शाखांच्या माध्यमातून, बँकेचा विस्तार महाराष्ट्र व कर्नाटक राज्यामधून यशस्विरित्या होण्यामध्ये यश प्राप्त झालेले आहे.

इतकेच नव्हे तर, आपली बँक भारतीय रिझर्व्ह बँकेने निर्देशित केलेल्या आर्थिकदृष्ट्या सक्षम आणि सुव्यवस्थित बँकेशी (FSWM) संबंधित सर्व मापदंडांचे तंतोतंत पालन केल्यामुळे, भारतीय रिझर्व्ह बँकेने आपल्या बँकेस नवीन शाखा विस्तार करण्यासाठी परवानगी दिल्यामुळे, बँकेने अथणी व हरुगेरी या दोन नवीन शाखांचा शुभारंभ कर्नाटक राज्यामध्ये दि. २५.०३.२०२५ इ. रोजी यशस्विरित्या कार्यान्वित करणेत आला आहे. परिणामी, या दोन नवीन शाखांमुळे व जवाहर सहकारी बँकेचे विलीनीकरणामुळे बँक सध्या महाराष्ट्र व कर्नाटक राज्यामध्ये एकूण ५४ शाखांच्या माध्यमातून यशस्वीपणे कार्यरत आहे.

बँकेने केलेल्या या यशस्वी कार्यामुळे व अनेक नुतन अद्ययावत तांत्रिक सुविधांच्या व स्पर्धेच्या युगात, व्यापारी बँकांच्या तुलनेत अनेक तांत्रिक सुविधांचा अवलंब केल्यामुळे, बँक एक नामांकीत व अग्रगण्य मल्टी-स्टेट शेड्युल्ड बँक म्हणून लोकाभिमुख व सर्वपरिचित झालेली आहे. बँकेच्या या प्रगतीमध्ये बँकेचे असंख्य ग्राहक, अधिकारी तसेच कर्जदार, सभासद व हितचिंतक यांचा सिंहाचा वाटा आहे.

## जागतिक व देशाची सद्य स्थितीतील अर्थव्यवस्था :

सन २०२४-२५ सालामध्ये भारतीय अर्थव्यवस्थेमध्ये चढ-उतार आढळून आले आहेत. सुरुवातीस आर्थिक वाढीचा वेग वाढलेला होता पण नंतर तो कमी झाला. उत्पादन क्षेत्रात मंदीचा वेग जाणवला. सेवा व कृषी क्षेत्रामध्ये वेग वाढलेला दिसला. जागतिक अनिश्चितता व युद्धजन्य परिस्थिती तसेच टेरिफ टॅक्स इ. कारणांमुळे मंदीसदृश्य परिस्थिती आढळून येत आहे. परंतु, भारतीय अर्थव्यवस्थेमध्ये किमतीत स्थैर्य व वाढीच्या दिशेने सातत्याने प्रगती होत राहिल अशी आशा आहे. अर्थव्यवस्थेचा वाढीचा वेग सन २०२४-२५ मध्ये ६.५०% झाला आहे.

आर्थिक वर्षात महागाई वाढीचा वेग ६.२०% वरून ४.६०% इतका झालेला आहे. महागाई नियंत्रणामध्ये आल्याने, भारतीय रिझर्व्ह बँकेने सीआरआरमध्ये ०.५०% नी व रेपो दरामध्ये ०.२५% दराने दोन वेळेस कपात केलेली आहे. भारतीय रिझर्व्ह बँकेने बाजारात तरलता वाढविणेसाठी सीआरआर (CRR) आणि ओएमओ (OMO) आणले आहेत. आर्थिक वर्षामध्ये महागाई कमी झाल्याने सीआरआर (CRR) व रेपो (REPO) मध्ये कपात होणेची शक्यता नाकारता येत नाही.

व्याज दरातील स्पर्धा व लोकांचा बदललेला कल पहाता, बँकींग क्षेत्रामध्ये जादा दराच्या ठेवी स्विकाराव्या लागत आहेत. याउलट रेपो दरामध्ये कपात केलेने, कर्जावरील व्याज कमी करणेबाबत दबाव वाढत आहे. परिणामी, बँकांचे मार्जिनमध्ये घट होण्याची शक्यता आहे. सन २०२४-२५ मध्ये बँकींग क्षेत्रात सर्व बाबतीत प्रगती झालेली आहे.

## बँकेचा आर्थिक आढावा

आर्थिक वर्ष २०२४-२५ अखेरची आर्थिक स्थिती खालीलप्रमाणे:

(रु. कोटीत)

तपशिल	३१.०३.२०२४	३१.०३.२०२५
सभासद (संख्या)	७५१२३	८३६५३
भागभांडवल	७०.८४	७७.२१
निधी	३०३.८६	३४९.२९
स्वनिधी	३७४.७०	४२६.५०
ठेवी	२५५३.३३	२८६२.३४
कर्ज	१६८५.२३	१८४५.९६
एकूण व्यवसाय	४२३८.५७	४७०८.३०
खेळते भांडवल	३१६४.८६	३५९७.५१
ढोबळ नफा	५२.७२	६२.३६
निव्वळ नफा	१४.१६	१६.५६
प्रति सेवक व्यवसाय	७.९५	८.०४
कर्जाचे ठेवीशी शेकडा प्रमाण	६६.००%	६४.४९%
सीआरएआर (CRAR) प्रमाण	१३.२५%	१३.८२%



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## भांडवल व स्वनिधी :

३१ मार्च २०२५ अखेर बँकेचे वसूल भागभांडवल रु. ७७.२१ कोटी आहे. गंगाजळी व इतर निधी रु. ३४९.२९ कोटी आहेत. मागील वर्षापेक्षा यावर्षी भागभांडवलांमध्ये ८.९९% ने वाढ झाली आहे. भारतीय रिझर्व्ह बँकेच्या सुधारित परिपत्रकानुसार, बँकांनी त्यांचे भांडवल पर्याप्तता प्रमाण हे किमान ११% राखणे आवश्यक असल्याचे सूचित केले असून, मार्च २०२५ अखेर बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) १३.८२% इतके आहे.

## ठेवी :

बँकेच्या एकूण ठेवी रु. २५५३.३३ कोटीवरून रु. २८६२.३४ कोटी इतक्या झालेल्या आहेत. मागील वर्षाच्या तुलनेत ठेवीमध्ये रु. ३०९.०१ कोटी इतकी वाढ झालेली आहे. ठेवीमध्ये वाढ होणेकरिता अनेक आकर्षक व्याज दराच्या योजना सुरु केलेल्या आहेत. विशेष आनंदाची बाब म्हणजे, मुख्यमंत्री लाडकी बहीण योजनेअंतर्गत अनेक महिलांची बचत खाती बँकेमध्ये सुरु करणेत येवून, २२०१३ खात्यांमध्ये रु. २१.४१ कोटी इतकी रक्कम महिलांना शासनाकडून मिळालेली आहे. गत वर्षाप्रमाणे या वर्षीही भांडवली बाजारामधील पैशांचा ओघ वाढल्यामुळे तसेच बँकेच्या व्यवस्थेतील उणे तरलतेमुळे (Negative Liquidity) ठेवीमध्ये अपेक्षित वाढ झालेली नाही. बँकांमध्ये ठेव संकलन करण्यामध्ये तीव्र स्पर्धा निर्माण झाली, त्यामुळे बँकेस ठेवीच्या व्याज दरामध्ये वाढ करावी लागलेली आहे.

बँकेने कमी व्याजाच्या ठेवीवर म्हणजेच CASA ठेवींचे प्रमाण वाढविण्यासाठी बँक प्रयत्नशील आहे. याकरिता बँकेकडून अनेक योजना राबविण्यात आल्या असून, त्यास चांगला प्रतिसाद आहे. मार्च २०२५ अखेर CASA ठेवी रु. ७१९.८९ कोटी इतक्या आहेत.

## कर्जवाटप :

मागील वर्षाच्या तुलनेत अर्थव्यवस्थेला चालना मिळाल्याने उद्योग व व्यापार यांना चालना मिळालेली आहे. मागील वर्षाच्या तुलनेत कर्ज वाटपामध्ये रु. १६०.७३ कोटींनी वाढ झालेली आहे. मागील वर्षात एकूण येणे कर्ज रु. १६८५.२३ कोटी होती, त्यामध्ये वाढ होवून ती रु. १८४५.९६ कोटी झालेली आहेत.

ग्राहकांना रास्त व्याज दराने कर्ज पुरवठा होणेकरिता बँकेने अनेक आकर्षक कर्ज योजनांचा अवलंब केलेला आहे. बँकेने मोठ्या कर्जांऐवजी लहान कर्ज पुरवठा करणेचे धोरण ठेवलेले आहे. त्याचा चांगला प्रतिसाद मिळत आहे. भारतीय रिझर्व्ह बँकेच्या परिपत्रकानुसार, प्रधानमंत्री रोजगार निर्मिती योजना (PMEGP), आण्णासाहेब पाटील आर्थिक मागास

विकास महामंडळ अंतर्गत मराठा समाजातील उद्योजकांना कर्ज या व यासारख्या भारत व राज्य सरकारच्या अनेकविध कर्ज योजना बँकेने समाजहिताच्या दृष्टीने कार्यान्वित करून, रिटेल कर्ज पुरवठा करणेसाठी बँक प्रयत्नशील आहे. या सर्व कर्ज योजनांचा विविध घटकांनी लाभ घ्यावा अशी विनंती आहे.

भारतीय रिझर्व्ह बँकेने दि. १३ मार्च २०२० रोजी परिपत्रक जारी केले असून, या परिपत्रकानुसार सहकारी बँकांना, एकूण कर्ज वाटपामध्ये रु. २५ लाखापर्यंतच्या लहान कर्जांचे प्रमाण ५०% पर्यंत वाढविण्याचे निर्देश दिले होते. पुढे २४ जुलै २०२४ च्या परिपत्रका नुसार हे उद्दीष्ट साध्य करण्यासाठीची मुदत दोन वर्षांनी म्हणजेच दि. ३१.०३.२०२६ पर्यंत वाढविण्यात आली आहे. आपणास कळविणेस विशेष आनंद होतो की, भारतीय रिझर्व्ह बँकेने निर्देशित केल्याप्रमाणे सदरचे उद्दीष्ट या वर्षी आपल्या बँकेने पूर्ण केलेले आहे.

दि. ३१ मार्च २०२५ अखेर येणे कर्जांची कारणपरत्वे माहिती खालीलप्रमाणे आहे. (रु.कोटीत)

अ.नं.	तपशिल	कर्जदार संख्या	येणेबाकी
१.	शेती व शेती पूरक	७१३	७४.३०
२.	लघुउद्योग	२२८१	७०४.९४
३.	व्यापार	१०३२	२०५.११
४.	स्वयंरोजगार	७१	५.७८
५.	घरबांधणी	२९६६	३११.२९
६.	वाहतूक	६७८	३३.६८
७.	शिक्षण	६८	३.३५
८.	घरगुती कारण, समारंभ इ.	९२८८	२५०.४७
९.	इतर	२०९३	२५७.०५
	<b>एकूण</b>	<b>१९१९०</b>	<b>१८४५.९६</b>

एकूण येणे कर्जांपैकी, अग्रक्रम क्षेत्रासाठी व दुर्बल घटकांसाठीचे निकष पूर्ण केले आहेत. अग्रक्रम क्षेत्रास दिलेल्या कर्जाची सरासरी येणे रु. ११०७.६२ कोटी असून, त्याचे एकूण कर्जांशी शेकडा प्रमाण ६८.९५% इतके आहे आणि दुर्बल घटकांना दिलेल्या सरासरी कर्जाची येणेबाकी रु. २३५.४६ कोटी इतकी आहे व त्याचे येणे कर्जांशी प्रमाण १४.६६% इतके आहे. रिझर्व्ह बँकेच्या नियमाप्रमाणे मार्च २०२५ साली हे प्रमाण अनुक्रमे ६०% व ११.७५% इतके असणे आवश्यक आहे. बँकेने त्याची पूर्तता केलेली आहे.



माणसांच्या मनांना विणणारी बँक

# कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टिस्टेट शेड्युल्ड बँक)

## एनपीए :

आर्थिक वर्षात वसुलीबाबत शर्तीने प्रयत्न करून व प्रसंगी कठोर पावले उचलून, एनपीएचे प्रमाण कमी करणेचा प्रयत्न केलेला असून, या वर्षी निव्वळ एनपीएचे प्रमाण ०% राखण्यामध्ये बँकेस यश प्राप्त झाले आहे ही अभिमानाची बाब विषद करताना मला अतिशय आनंद होत आहे. दि. ३१ मार्च २०२५ अखेर बँकेचा एनपीए रु. १३५.३९ कोटी असून, ढोबळ व निव्वळ अनुत्पादीत कर्जाचे प्रमाण ७.३३% व ०% इतके राहिलेले आहे. आर्थिक वर्षात बँकेने रु. २९.६६ कोटी इतकी कर्जाची थकीत वसुली केलेली आहे. प्रोव्हीजन कव्हेरेज रेशो (PCR) १००.३३% इतका झालेला आहे.

बँकेची थकबाकी वसुली सिव्हील टायझेशन, आरबिट्रेशन व अन्य कायदेशीर मार्गाने सुरू आहे. चालू आर्थिक वर्षामध्ये एनपीए वसुलीस- ठी बँकेने जोरदार प्रयत्न चालू ठेवले आहेत. सर्व थकीत कर्जदार बंधू भगिनींना विनंती करतो की, आपली कर्जे वेळेत भरून बँकेस सहकार्य करावे. तसेच कर्जाची वेळेत परतफेड केली आहे त्या सर्व कर्जदारांचे मी मनःपूर्वक आभार मानतो व येथून पुढेही सर्व कर्जदारांकडून अशाच प्रकारच्या सहकार्याची अपेक्षा करतो.

## गुंतवणूक :

अहवाल सालात रिझर्व्ह बँकेच्या नियमाप्रमाणे, बँकेने इतर बँकांमध्ये केलेली गुंतवणूक, SLR व Non-SLR गुंतवणूकीचे प्रमाण योग्य प्रमाणात राखले आहे. आर्थिक वर्षात SLR व Non-SLR मध्ये रु. ५९४.६९ कोटी इतकी गुंतवणूक केलेली आहे. अहवाल सालात सरकारी रोख्यावरील परतावा ७.१५% इतका मिळालेला आहे. सरकारी कर्जरोखे ट्रेडिंग करून रु. ०.६८ कोटीचा नफा मिळालेला आहे व म्युच्युअल फंडाच्या विक्रीतून रु. १.४८ कोटी इतका नफा मिळालेला आहे.

## उत्पन्न, खर्च व नफा :

अहवाल सालामधील उत्पन्न व खर्चाचा तपशिल खालीलप्रमाणे आहे.

(रु.कोटीत)

तपशिल	२०२३-२४	२०२४-२५
<b>अ) एकूण उत्पन्न</b>	<b>२४२.५२</b>	<b>२७०.४६</b>
१) मिळालेले व्याज	२२९.२८	२४७.५९
२) इतर उत्पन्न	१३.२४	२२.८७
<b>ब) एकूण खर्च</b>	<b>२२८.३६</b>	<b>२५३.९०</b>
१) दिलेले व्याज	१३८.३९	१५६.९४
२) व्यवस्थापन खर्च	२५.७९	२४.७९
३) इतर खर्च	२५.७९	२७.२५
४) तरतूदी	३८.५९	४५.८०
<b>क) निव्वळ नफा</b>	<b>१४.१६</b>	<b>१६.५६</b>

## नफा विभागणी :

अहवाल सालात एकूण उत्पन्न रु. २७०.४६ कोटी मिळाले असून, एकूण खर्च रु. २०८.९० कोटी झाला आहे, खर्च वजा जाता रु. ६२.३६ कोटी इतका ढोबळ नफा झाला आहे. रिझर्व्ह बँक, बहुराज्यीय व आयकर कायद्यातर्गत करावी लागणारी रु. ४५.८० कोटीच्या तरतूदी वजा जाता निव्वळ नफा रु. १६.५६ कोटी इतका झाला आहे.

निव्वळ नफ्याच्या विभागणीसाठी मा.संचालक मंडळाने खालीलप्रमाणे शिफारस केली आहे. त्यास आपण मंजूरी देणे विषयी विनंती आहे.

एकूण नफा रु १६,५५.८९ लाख

(रु.लाखात)

अ.नं.	तपशिल	रक्कम
१.	गंगाजळी (निव्वळ नफ्याचे २५% पेक्षा कमी नाही)	४१५.००
२.	आकस्मिक निधी (निव्वळ नफ्याचे १०% पेक्षा कमी नाही)	१७०.००
३.	शैक्षणिक निधी (निव्वळ नफ्याचे १% पेक्षा कमी नाही)	१६.५६
४.	पुनर्वसन, पुनर्रचना आणि विकास निधी (निव्वळ नफ्याच्या १% पेक्षा कमी नाही)	१६.५६
५.	सभासदांना लाभांश (तरतूद १०% प्रमाणे जनरल सभेचे मंजूरीने)	७९०.००
६.	सेवक सानुग्रह अनुदान	१४६.००
७.	इमारत निधी	२५.००
८.	गुंतवणूक चढ-उतार निधी	१०.००
९.	जनरल रिझर्व्हज	६५.००
	<b>एकूण</b>	<b>१६५४.९२</b>

वरीलप्रमाणे नफा विभागणीनंतर शिल्लक नफा रु. १.७७ लाख इतका राहिलेला असून, तो शिल्लक नफा इमारत निधीस वर्ग करणेत यावा अशी संचालक मंडळाची शिफारस आहे.

## तंत्रज्ञान :

आपल्या बँकेने बँकेच्या सुरुवातीपासूनच तंत्रज्ञान वृद्धी व नवीन उपयुक्त तंत्रज्ञानात गुंतवणूक केलेली आहे. बँकींग क्षेत्रातील सध्याची स्पर्धा व आव्हाने लक्षात घेता, ग्राहकांना अद्यावत तंत्रज्ञानाचा अधिकाधिक वापर, वैविध्यपूर्ण व नाविन्यपूर्ण डिजीटल सेवा पुरविणे शक्य झाले आहे. नवीन तंत्रज्ञानाने आर्थिक व्यवहार अधिक स्वस्त व वेगाने होत आहेत. बँकेने सर्व सुविधा ग्राहकांना उपलब्ध करून दिलेल्या आहेत, त्यांचा वापरही मोठ्या प्रमाणात होत आहे.

बँकेने, मोबाईल बँकींग, पॉइंट ऑफ सेल (PoS),





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# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

E-Commerce, स्वतःचा QR Code, QR Payments, UPI Payment System व BHIM ऑप या सेवा दिलेल्या आहेत. सर्व खातेदार/सभासद या सेवेस चांगला प्रतिसाद देत आहेत. या सेवांमुळे डिजीटल व्यवहार वर्षभरात रु. ७२०० कोटीचे झालेले आहेत व दिवसेंदिवस या व्यवहारांमध्ये मोठ्या प्रमाणात वाढ होत आहे. बँकेचे स्वतःचे आयएसओ (ISO), २७००१-२०१३ नामांकीत डेटा सेंटर, जयसिंगपूर येथे आहे. अद्ययावत तंत्रज्ञानाचा फायदा बँकेचे ग्राहक व खातेदारांना होणार आहे. चालू वर्षी बँकेने भारतीय रिझर्व्ह बँकेकडे इंटरनेट बँकींग व्यवहार करणेसाठी परवानगी मागितलेली असून, परवानगी मिळताच या सेवेचा लाभ ग्राहकांना करून देत आहोत.

## सायबर सिक्युरिटी :

तंत्रज्ञान व डिजीटल साधने या माध्यमातून होणाऱ्या व्यवहारांमध्ये खूप मोठ्या प्रमाणात वाढ झालेली आहे. यामुळे बँक व ग्राहक यांच्या आर्थिक व्यवहाराच्या सुरक्षेच्या दृष्टीने सायबर सुरक्षा क्षमता भक्कम केलेली आहे. सायबर सुरक्षाप्रणाली अधिक मजबूत करणेसाठी विविध सुरक्षा व्यवस्था करणेत येत आहेत. याबाबत रिझर्व्ह बँकेकडून वेळोवेळी जारी करणेत आलेल्या परिपत्रकानुसार, सायबर सिक्युरिटीची पूर्तता करणेत आलेली आहे.

सायबर सिक्युरिटी या माध्यमातील धोके व त्यातून निर्माण होणारे दुष्परिणाम टाळण्यासाठी बँकेने ग्राहकांच्यामध्ये जागृती करणे, बँक सेवांकांना व संचालक मंडळ यांना वेगवेगळे प्रशिक्षण/माहिती देण्याचे उपक्रम राबविण्यात येत आहेत, त्यामुळे बँक व खातेदारांचे आर्थिक हितरक्षण होणेस मदत होवू शकेल.

## परकीय चलन विनिमय व्यवसाय :

रिझर्व्ह बँकेकडून परकीय चलनातील व्यवहार करणेसाठी आपल्या बँकेस एडी-२ चा परवाना मिळालेला असून त्यास चांगला प्रतिसाद मिळत आहे. परकीय चलनाच्या व्यवहाराच्या माध्यमातून देवाणघेवाण करणेसाठी बँकेच्या सर्व ग्राहकांना त्यांचे उद्योग व्यवसायासाठी परदेशी व्यवहार, शिक्षण इ. कामाकरिता परदेशी व्यवहार करणेची सुविधा उपलब्ध होत आहे.

परदेशी व्यवहाराकरिता लागणारी लेटर ऑफ क्रेडीट व बँक गॅरंटी या सुविधा खातेदार व ग्राहकांना उपलब्ध करून दिलेल्या आहेत. तसेच परदेशातून रक्कम आपल्या खातेदारांना पाठविणेची सुविधा

उपलब्ध करून दिलेली आहे. तरी या सुविधांचा लाभ सर्व सभासद व खातेदारांनी घ्यावा अशी नम्र विनंती आहे.

## शाखा व बँकेचे कार्यक्षेत्र व इतर सेवा :

भारतीय रिझर्व्ह बँकेच्या परवानगीस अनुसरून, जवाहर सहकारी बँकेचे दि. १० मार्च २०२५ इ. रोजी आपल्या बँकेमध्ये विलीनीकरण झालेमुळे, जवाहर सहकारी बँकेच्या एकूण सहा शाखाही आपल्या बँकेमध्ये विलीन झाल्यामुळे, सध्या बँक ५४ शाखांच्या माध्यमातून संपूर्ण महाराष्ट्र व कर्नाटक राज्यामध्ये यशस्वीरित्या कार्यरत आहे व सर्व शाखांचे व्यवहार सुसुत्रीपणे व यशस्वीपणे सुरू आहेत.

महाराष्ट्र राज्यात ४६ व कर्नाटक राज्यामध्ये ८ अशा एकूण ५४ शाखा कार्यरत आहेत. त्यापैकी, बँकेने दि.२५.०३.२०२५ रोजी कर्नाटक राज्यातील अथणी व हारुगेरी या ठिकाणी दोन नवीन शाखांचा शुभारंभ बँकेने केलेला आहे. १८ ऑन-साईट एटीएम व २ ऑफ-साईट एटीएम अशी एकूण २० एटीएम सेंटर्स कार्यरत असून बँकेच्या अनेक ग्राहकांना आधुनिक बँकांच्या सर्व सुविधा उपलब्ध करून दिलेल्या आहेत. चालू वर्षी नवीन शाखा सुरू करणेचा बँकेचा मानस आहे. त्याचबरोबर गुजरात राज्यामध्ये शाखाविस्तार करणेसाठी पोटनियम दुरुस्ती मांडणेत आलेली असून, त्यास आपण मंजूरी द्यावी ही नम्र विनंती.

## जोखीम व्यवस्थापन (Risk Management) :

व्यवसाय वृद्धी होण्याकरीता व्यवसायामध्ये असणाऱ्या अनेक नवनवीन जोखीमांना सामोरे जाणे अपरिहार्य असते. जोखीम हे बँकींग व्यवसायाचे अविभाज्य अंग असून व्यवसायाची वाढ व स्थिरता याकरीता जोखीम व्यवस्थापन बँकेसाठी महत्वाचे ठरते. बँकींग व्यवसायात प्रामुख्याने क्रेडीट रिस्क, मार्केट रिस्क व ऑपरेशनल रिस्क या जोखीमांना सामोरे जावे लागते. आपल्या बँकेने अहवाल वर्षात विविध प्रकारच्या जोखीमा अंतर्भूत असलेले व्यापक जोखीम व्यवस्थापन धोरण तयार केले असून, त्याकरीता सुप्रमाणित योजना व नियमावली देखील कार्यान्वित केली आहे. बँकेचा व्यवसाय लक्षात घेऊन बँकेचे संचालक मंडळ जोखीम व्यवस्थापन धोरणाचा वेळोवेळी आढावा घेत असते.

## कंप्लायन्स फंक्शन (Compliance Functions) :

कार्पोरेट गव्हर्नन्सच्या एकूणच संरचनेचा भाग म्हणून व नियामकांच्या मार्गदर्शक तत्वाप्रमाणे अनुपालन विभाग



माणसांच्या मनांना विणणारी बँक

# कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

( मल्टिस्टेट शेड्युल्ड बँक )

(Compliance Department) महत्वाची भूमिका बजाव-  
तो. भारतीय रिझर्व्ह बँकेच्या परिपत्रक क्र. DoS.CO.PPG/  
SEC.04/11.01.005/2022-23 दिनांक १९.०९.२०२२ अन्वये  
टियर-३ व ४ श्रेणी अंतर्गत नागरी सहकारी बँकांसाठी स्वतंत्र  
अनुपालन विभाग (Compliance Department) कार्यान्वित  
केलेला असून, या विभागामुळे बँकेशी निगडीत सर्व विषयांच्या  
कंप्लायन्सबाबत सर्व नियमांचे पालन केल्यामुळे बँकेस सक्षमता  
प्राप्त होण्यास अधिक मदत होत आहे.

## रिझर्व्ह बँक ऑफ इंडियाची तपासणी :

रिझर्व्ह बँक ऑफ इंडिया यांचेकडून मार्च २०२४ अखेर  
वैधानिक तपासणी झालेली असून त्यांनी केलेल्या सूचना,  
मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे. तसेच  
रिझर्व्ह बँकेचे चिफ जनरल मॅनेजर, बँकींग सुपरविजन, मुंबई  
प्रादेशिक ऑफिस, मध्यवर्ती कार्यालय व बँकींग रेग्युलेशन यांनी  
वेळोवेळी केलेल्या मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी  
आहे.

## शासकीय लेखापरिक्षण :

रिझर्व्ह बँक ऑफ इंडिया यांनी सन २०२४-२५ सालाकरीता  
नेमणूक केलेले शासकीय लेखापरिक्षण एस्.यु.एन्.एस्.यु.जी, चार्टर्ड  
अकौंटंट्स, पुणे यांनी चालू वर्षाचे लेखापरिक्षण केले असून, त्यांनी  
केलेल्या सूचना व मार्गदर्शनाबद्दल मी त्यांचा आभारी आहे.

आर्थिक वर्ष २०२५-२६ सालाकरीता शासकीय लेखापरिक्षण नियुक्ती  
म्हणून एस्.यु.एन्.एस्.यु.जी, चार्टर्ड अकौंटंट्स, पुणे या फर्मची फेरनेमणूक  
करणेसाठी संचालक मंडळास शिफारस करीत आहे. त्याबाबतचा ठराव  
या सभेपुढे ठेवणेत आलेला असून, या ठरावास आपण संमती द्यावी  
ही नम्र विनंती.

## संचालक मंडळ :

बँकेच्या प्रगतीमध्ये व एकूण कामकाजामध्ये मला  
संचालक मंडळाचे अतिशय उपयुक्त व सतत सहकार्य, प्रोत्साहन  
व साथ लाभली आहे. त्याबद्दल मी त्यांचा आभारी आहे.  
अहवाल वर्षात संचालक मंडळाच्या एकूण २७ सभा झाल्या आहेत.  
तर इतर समित्यांच्या एकूण ४० सभा झालेल्या आहेत. सदर सर्व  
सभांना संचालक हजर राहून कामकाजात भाग घेतला व सल्ला,  
सूचना, मार्गदर्शन केले त्याबद्दल मी त्यांचा आभारी आहे.

## व्यवस्थापकीय संचालक मंडळ (Board of Management):

रिझर्व्ह बँकेच्या दि. ३१/१२/२०१९ च्या मार्गदर्शक  
तत्वानुसार, बँकेने व्यवस्थापकीय संचालक मंडळाची (Board  
of Management) स्थापना केली असून, या मंडळात एकूण ६  
सदस्य आहेत, यापैकी ३ सदस्य हे संचालक मंडळातील असून  
उर्वरीत ३ सदस्य हे बाहेरहून स्विकृत केलेली आहेत. सदर स्विकृत  
सदस्य हे कायदा, बँकींग व विविध उद्योग क्षेत्रातील तज्ञ आहेत. हे  
व्यवस्थापकीय संचालक मंडळ वेळोवेळी बँकेस सतत सहकार्य  
व प्रोत्साहन देत आहे. त्याबद्दल मी त्यांचाही आभारी आहे.

## सेवक वर्ग :

बँकेच्या प्रगतीत व कार्यात सेवकांचे योगदाने मोलाचे आहे.  
बँकेने, सेवकांच्या आवश्यक सोई, प्रशिक्षण व संरक्षण अशा बाबींकडे  
नेहमीच आत्मीयतेने लक्ष दिले आहे. तसेच सेवकांच्या सुरक्षिततेसाठी  
बँकेने आरोग्य, नैसर्गिक व अपघाती मृत्यूसाठी विमा संरक्षणाचा लाभही  
दिलेला आहे.

तसेच जवाहर सहकारी बँक लि., हुपरी या बँकेचे आपल्या  
बँकेमध्ये विलीनीकरण झाल्यामुळे, जवाहर सहकारी बँकेचे सर्व सेवक  
कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँकेमध्ये समाविष्ट  
करून घेतले असून, जवाहर सहकारी बँकेचे कर्मचारी हे कल्लापाण्णा  
आवाडे इचलकरंजी जनता सहकारी बँकेचे कर्मचारी म्हणून ओळखले  
जात आहेत.

बँकेमध्ये अनुभवी व उच्चविद्याविभूषित सेवकांची गरज  
असल्यामुळे, IIBF या संस्थेमार्फत ज्या परीक्षा घेतल्या जातात त्या  
देण्यासाठी सेवकांना प्रेरित केले जाते व जे सेवक या परीक्षा उत्तीर्ण  
होतात त्यांना एक वेतनवाढ किंवा काही परीक्षांची फी तसेच त्यांना  
आवश्यक ते प्रशिक्षण/शिक्षण इ. गोष्टी बँकेकडून पुरविल्या जातात.  
पर्यायाने सेवकांमध्ये बँकींग क्षेत्राविषयी आवश्यक असलेले ज्ञान प्राप्त  
केल्यामुळे, अनेक उत्तराधिकारी बँकेमध्ये तयार होत आहेत.

सर्वच सेवकांना अहवाल वर्षात बँकेच्या प्रशिक्षण केंद्रामध्ये  
प्रशिक्षण दिलेले आहे, या व्यतिरिक्त बाहेरील आवश्यक व महत्वाचे  
प्रशिक्षणासंबंधी कार्यक्रम त्यांना देण्यात आले आहेत. त्यामध्ये प्रामुख्याने  
कॉलेज ऑफ ऑप्टिकलचर-पुणे, वैकुंठमेहता-पुणे, विठ्ठलराव गाडगीळ  
प्रशिक्षण केंद्र, कोल्हापूर व पुणे बँक असोसिएशन इ. ठिकाणी प्रशिक्षण  
देणेत आलेले आहे.



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## ऋणनिर्देश -

अहवाल वर्षात निधन पावलेले बँकेचे सभासद, खातेदार, कर्मचारी व हितचिंतक यांना विनम्र श्रद्धांजली.

## आभार व भेटी :

बँकेच्या दैनंदिन कामकाजामध्ये, प्रगतीमध्ये वेळोवेळी ज्या व्यक्ती, ठेवीदार, कर्जदार व संस्थांचे सहकार्य मिळाले त्यांचा ऋणनिर्देश करणे हे मी माझे कर्तव्य समजतो. आपल्या संस्थेचे संस्थापक चेअरमन, आपले आदरणीय नेते व मार्गदर्शक माजी खासदार श्री. कल्लाप्पाणा आवाडे (दादा) यांच्या नेतृत्वामुळे ही बँक महाराष्ट्राबरोबरच कर्नाटक राज्यात दिमाखात उभी आहे.

तसेच या संस्थेचा कायापालट करण्यासाठी, नाविन्याचा ध्यास घेवून, नवीन आशा, नवी दिशा देण्यासाठी माजी आमदार श्री प्रकाश आवाडे (आण्णा) यांचे अनमोल मार्गदर्शन लाभले आहे. बँकेला आर्थिकदृष्ट्या अधिक सक्षम व विकसीत करण्यासाठी आणि सर्वसामान्य जनतेला बँकेच्या अत्याधुनिक संकल्पनांचा लाभ घेता येण्यासाठी ते नेहमीच अग्रभागी असतात. त्यामुळे त्यांचेही आभार मानणे माझे आद्य कर्तव्य आहे. तसेच नुतन आमदार श्री राहुल आवाडे यांचेही पदोपदी मार्गदर्शन लाभत आहे, त्याबद्दल त्यांचाही आभारी आहे.

नॅफकब-नवी दिल्ली, महाराष्ट्र व कर्नाटक राज्याचे सहकार आयुक्त व केंद्रीय निबंधक, नवी दिल्ली यांनी वेळोवेळी केलेल्या सहकार्याबद्दल मी त्यांचा आभारी आहे. तसेच नॅशनल फेडरेशन ऑफ अर्बन को-ऑप. बँक, दि महाराष्ट्र राज्य सहकारी बँक लि., मुंबई, कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक लि., इतर जिल्हा मध्यवर्ती सहकारी बँक, स्टेट बँक ऑफ इंडिया, इतर राष्ट्रीयकृत बँका, व्यापारी, खासगी बँका, स्मॉल फायनान्स बँका व परिसरातील सर्व सहकारी संस्था, ट्रस्ट, महानगरपालिका यांनीही वेळोवेळी केलेल्या सहकार्याबद्दल मी मनःपूर्वक सर्वांचे आभार मानतो.

दि महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन व असोसिएशन, कोल्हापूर व पुणे, सहकार भारती महाराष्ट्र प्रदेश तसेच जिल्हा नागरी सहकारी बँक्स असोसिएशन यांनी केलेल्या मार्गदर्शनाबद्दल व दिलेल्या सहकार्याबद्दल मी त्यांचा आभारी आहे.

बँकेच्या प्रगतीची घोडदौड चालूच आहे. त्या दृष्टीने कामकाज करून चांगल्या प्रकारे बँक प्रगतीपथावर नेण्यात व बँकेचे

अग्रेसरत्व, लौकीक कायम राखण्यात मला बँकेचे व्हा. चेअरमन सीए श्री संजयकुमार अनिगोळ, BOM चेअरमन सीए श्री चंद्रकांत चौगुले व इतर सर्व संचालक बँकेच्या कामामध्ये लक्ष घालून बहुमोल मदत करीत आहेत. बँकेच्या प्रगतीत बँकेचे सभासद, ठेवीदार, विविध संस्था व हितचिंतक यांचा फार मोठा वाटा आहे, त्यांचे बँकेवरील प्रेम, श्रद्धा व जिद्दाला यामुळे बँक दिवसेंदिवस द्रुतगतीने प्रगती करीत आहे. या सर्वांनी संस्थेबद्दलचा जिद्दाला व लोभ कायम ठेवून वृद्धिंगत केला त्याबद्दल मी त्यांचा ऋणी आहे.

बँकेचे मुख्य कार्यकारी अधिकारी श्री संजय शिरगावे, जनरल मॅनेजर किरण पाटील व दिपक पाटील, सर्व असि. जनरल मॅनेजर्स, चिफ मॅनेजर्स, मॅनेजर्स, सर्व क्लस्टर प्रमुख, शाखा व्यवस्थापक, सर्व अधिकारी व सेवक वर्ग आणि कर्मचारी महासंघाचे पदाधिकारी यांनी बँकेची कामे वेळोवेळी कर्तव्यदक्षतेने, व्यवस्थितपणे व सेवावृत्तीने पार पाडून बँकेच्या प्रगतीत सिंहाचा वाटा उचललेला आहे, त्याचा मला व माझ्या सहकाऱ्यांना अभिमान आहे. या सर्वांना मी मनःपूर्वक धन्यवाद देतो.

पुन्हा एक वेळ आपणा सर्वांचे तसेच विविध वृत्तपत्रांचे पत्रकार, अनेक ज्ञात-अज्ञात व्यक्ती व संस्थांनी वेळोवेळी प्रत्यक्ष व अप्रत्यक्ष केलेल्या सहकार्याबद्दल मी आभार व्यक्त करून संचालक मंडळाचे वतीने ६३वा वार्षिक अहवाल, ताळेबंद, नफा-तोटा, इत्यादी हिशोबपत्रके आपल्या मंजूरीसाठी सादर करीत आहे, त्यास आपण मंजूरी द्यावी ही विनंती

“जय हिंद, जय सहकार”

इचलकरंजी.

दि.९ जून २०२५

आपला नम्र,

श्री.स्वप्निल प्रकाश आवाडे

चेअरमन

कल्लाप्पाणा आवाडे इचलकरंजी जनता

सहकारी बँक लि.





माणसांच्या मनांना विणणारी बँक

# कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

( मल्टिस्टेट शेड्युल्ड बँक )

Dear Shareholders,

It gives me great pleasure to welcome you all on the occasion of 63<sup>rd</sup> Annual General Meeting of your Bank. I take this opportunity to place before you this august gathering the results of the recently concluded financial year ended on 31<sup>st</sup> March 2025 along with Audit Report, Balance Sheet and Profit & Loss Accounts for its approval.

The increasing scope and competition of banks, rivalry in interest rates on deposits and technological facilities have created a stiff competition in the banking sector. However, despite various ups and downs in the economy, bank has been successful in growing its total business more than Rs. 4700 crores during this year

Under the stewardship of Founder Chairman Hon'ble Shri Kallappa Anna Awade (Dada), and Hon'ble Ex-MLA Shri Prakash Awade, the bank has made dazzling progress and expanded its area of operation in Maharashtra as well as adjacent state of Karnataka with its 54 branches. Apart from securing a Multi-State Scheduled status and being known as one of the leading Co-operative Bank, it has left no stone unturned in adopting the modern technology to enable to dispense the modern banking facilities. I am proud to inform you that your Bank has succeeded achieving the target with kind support and cooperation of all the Shareholders, Borrowers, Depositors and Customers of the Bank.

Recently, as per the RBI approval, the Hupari based Jawahar Sah. Bank Ltd., Hupari, Dist. Kolhapur, has been merged in your bank on 10.03.2025 and all the branches of this bank are recognizing as the branches of KAIJS bank. As a result, KAIJS bank has been successfully functioning with 52 branches of its bank in the states of Maharashtra and Karnataka.

Moreover, the bank has followed the FSWM norms strictly as is stipulated by RBI. Reserve Bank of India has been permitted to expand new branches, and the bank has successfully inaugurated the expansion of two new branches at Athani and Harugeri in the state of Karnataka and these two branches are opened on 25.03.2025. As a result, due to these two new branches and the merger of Jawahar Sahakari Bank, the bank is currently successfully operating through total 54 branches in the states of Maharashtra and Karnataka.

Due to this achievement and adoption of latest technology so as to serve the public in a better at par with the commercial banks in the era of competition, the bank has become a renowned and leading Multi-state Scheduled Bank and is emerged as a people-centric bank in these areas. The numerous customers of the bank, officers as well as borrowers, members and well-wishers

have played a vital role in this progress of the bank.

## ECONOMIC SCENARIO

The Indian economy has experienced ups and downs in the FY 2024-25. Initially, the pace of economic growth increased but consequently it appeared as slowed down. The manufacturing sector experienced a slowdown. The service and agricultural sectors registered an increase in growth. However, due to global uncertainty and war-like conditions as well as tariff taxes, the recession is came to the notice. However, it is hoped that the Indian economy will continue to make steady progress towards price stability and growth. The growth rate of the economy in the year 2024-25 is 6.50%.

The inflation rate has declined in during the year from 6.20% to 4.60%. As the inflation was under control, the Reserve Bank of India has cut the CRR by 0.50% and the repo rate by 0.25% twice in a year. The Reserve Bank of India has introduced CRR and OMO to increase liquidity in the market. With the declining in inflation during the FY, CRR and repo is likely to be reduced in future.

The competition in interest rates and the changing trend of the people, the banking sector compels to accept the deposits at higher interest rates, while the reduction in the repo rate is increasing the pressure to reduce interest on loans. As a result, banks are likely to face difficulties. In the year 2024-25, there has been progress in all aspects of the banking sector.

## PERFORMANCES/ HIGHLIGHTS FOR THE YEAR 2024-25

The progress of the bank during the year 2024-25, in nutshell, is as under:

(₹ in Crores)

Sr No	Particulars	31/03/2024	31/03/2025
1	Members (Nos)	75123	83653
2	Paid up capital	70.84	77.21
3	Total Reserves	303.86	349.29
4	Own funds	374.70	426.50
5	Deposits	2553.33	2862.34
6	Loans & Advances	1685.23	1845.96
7	Total Business	4238.57	4708.30
8	Working Capital	3164.86	3597.51
9	Gross Profit	52.72	62.36
10	Net Profit	14.16	16.56
11	Per Employee Business	7.95	8.04
12	Credit Deposit Ratio	66.00%	64.49%
13	Capital to Risk Adequacy Ratio (CRAR%)	13.25%	13.82%

## CAPITAL AND RESERVES :

(A) On 31st March 2025 the paid up share capital of the



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( Multi - State Scheduled Bank )

bank is Rs.77.21 Crores which is increased by 8.99%.

(B) The reserve fund and other reserves position is Rs. 349.29 Crores.

(C) The Capital Risk weighted Asset Ratio (CRAR) of the bank, as on 31/03/2025 is 13.82%.

## DEPOSITS:

The growth of deposit of your bank is registered as Rs. 309.01 Crores from Rs. 2553.33 Crores to Rs. 2862.34 crores compared to last year. In order to increase the deposit portfolio, bank has commenced various types of attractive deposit schemes. It gives me great pleasure to mention here that, Rs. 21.41 crores has been received in the 22013 savings accounts opened by womenfolk under the Government scheme - Mukhyamantri Ladki Bahin Yojana. Due to flow of funds towards the capital market as well as the banking system liquidity registered as negative since second half of the FY 2024-25, deposits were not increasing compared to loans and advances. As a result, banking sector faced stiff competition in mobilizing the deposits. Therefore, bank compelled to enhance its deposit rates.

Bank has been putting hard efforts to enhance CASA deposits. In order to enhance the CASA deposits, bank has adopted various schemes for which overwhelming response is getting from all levels. The CASA deposits were Rs. 719.89 crores at the end of March 2025.

## ADVANCES :

Industry and trade have been boosted due to some improvement in the economy as compared to the previous year. The loans and advances have been increased by Rs. 160.73 Crores as compared to last year. During the last year, the total outstanding loan was Rs. 1685.23 crores which has increased by Rs. 1845.96 crores.

The bank has adopted many new loan schemes to provide loans to customers at fair and reasonable rates. The bank has a policy of providing small loans instead of large loans. In response to this, many loan schemes of Central and State Governments have been launched by the bank, such as Pradhan Mantri Rozgar Nirman Yojana (PMEGP), loans to entrepreneurs for Maratha Community under Annasaheb Patil Arthik Magas Vikas Mahamandal etc. By offering several loan schemes, the bank is always keen to provide retail loans. We request you to take advantage of these loan schemes so as to cater to the needs and exigencies.

The Reserve Bank of India has issued a circular on 13<sup>th</sup> March 2020, wherein it has been advised to enhance small loans up to Rs. 25 lakhs i.e. upto 50% of total loan portfolio. Further, as per the circular dated 24<sup>th</sup> July 2024, the current deadline for achieving this target has been

extended by two years i.e. till 31.03.2026. We are very happy to inform you that our bank has achieved the said target this year as directed by the Reserve Bank of India.

## SECTOR WISE OUTSTANDING OF LOANS AND ADVANCES AS ON 31.03.2025

(₹ in Crores)

Sr No.	Purpose of Loan	No. of Borrowers	outstanding
1	Agri and agri allied	713	74.30
2	Small Scale Industries	2281	704.94
3	Traders	1032	205.11
4	Professional & Self employed	71	5.78
5	Housing	2966	311.29
6	Transport	678	33.68
7	Education	68	3.35
8	Ceremonies & Household purpose	9288	250.47
9	Others	2093	257.05
Total		19190	1845.96

We have maintained the priority sector advances norms, stipulated by RBI. The total average advances under priority sector are Rs. 1107.62 Crores, which constitutes 68.95% of total advances. Rs.235.46 Crores consists of weaker section as 14.66% against total advances. The bank is always ahead in lending to priority sector and weaker section. As per the RBI norms, bank requires to maintain the ratio as 60% & 11.75% which has been maintained by your bank.

## NPA :

During the financial year, the bank has been taken persistent efforts and stringent action when needed, for recovery so as to reduce the NPA. It is proud to mention here that during this year, bank has succeeded to maintain 0% net NPA. The total NPA amount is Rs. 135.39 crores. The percentage of gross NPA is 7.33% and Net NPA percentage is 0%. Provision Coverage ratio is registered as 100.33%.

The recovery of the NPA accounts is being done through SECURITIZATION & Arbitration Act and allied legal action and as such it is expected to recover upto satisfied level in future. The bank has taken continuous monitoring of the borrowal accounts and speedy recovery action plans in time.

I request all the borrowers to help the bank by repaying the dues in time so as to enhance the financial position of the bank in future. Also I am grateful to those borrowers who have helped the bank in repaying the dues within time.

## INVESTMENTS :

Bank has maintained RBI norms pertaining to Govt. securities, other investments, SLR & Non-SLR investment. During this financial year, bank has invested Rs. 594.69



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crores in SLR & Non-SLR. During this FY, the return of investment portfolio is 7.15%. Bank has earned profit of Rs. 0.68 crores by trading Govt. securities in the G-Sec. market as well as Rs. 1.48 crores have earned through Mutual Fund sale.

## INCOME, EXPENDITURE AND PROFIT :

The details of the Income, Expenditure & Profit during the year 2024.25 is as under:

(₹ in Crores)

Particulars	31/03/2024	31/03/2025
<b>A] Total Income</b>	<b>242.52</b>	<b>270.46</b>
1. Interest Income	229.28	247.59
2. Non-Interest Income	13.24	22.87
<b>B] Total Expenditure</b>	<b>228.36</b>	<b>253.90</b>
1 Interest Paid	138.31	156.14
2. Administration expenses	25.79	24.71
3. Other expenses	25.71	27.25
4. Provision	38.55	45.80
<b>C] Net Profit</b>	<b>14.16</b>	<b>16.56</b>

## PROFIT APPROPRIATION :

The bank has earned total income of Rs. 270.46 Crores and incurred total expenditure of Rs. 208.10 Crores, with gross profit of Rs. 62.36 Crores during this year. After making necessary provisions of Rs. 45.80 Crores, the bank has declared net profit of Rs. 16.56 Crores. The board has recommended the appropriation of net profit as follows for your necessary approval and sanction.

**Total Net Profit Rs 16,55.89 Lakhs**

(₹ in Lakh)

Sr No	Particulars	Amount
1	Statutory Reserve (Not less than 25%) of Net Profit	415.00
2	Contingent fund (Not less than 10%) of net profit	170.00
3	Co-operative Educational fund (Not less than 1%) of net profit	16.56
4	Co-operative Rehabilitation, Re-construction & Development Fund	16.56
5	Dividend (10% as per the approval of AGM)	790.00
6	Staff Ex-gratia	146.00
7	Building Funds	25.00
8	Investment fluctuation reserves	10.00
9	General Reserves	65.00
<b>Total</b>		<b>1654.12</b>

The Board of Directors of the bank recommended to transfer the remaining profit of Rs. 1.77 lakhs to the Building Fund.

## TECHNOLOGY DEVELOPMENT :

With an aim to provide the digital services to the customers, your bank has been investing in technology to improve customer experience and strengthening internal process. Initiatives such as UPI, Own QR payments, Payment Gateway Services are some of the results of leveraging technology. Customer of your bank has been taking advantage of all these technological facilities to a great extent.

Bank has rendered the technological services like Mobile Banking, Point of Sale (PoS), E-Commerce, Own QR Payments, UPI Payment System & BHIM App for which bank has been getting overwhelming responses from the customers of the bank. During the Financial Year 2024-25 bank has made digital transactions of Rs.7,200 Crores. As a result, the digital transactions are increasing day-by-day.

Bank has its own ISO 27001:2013 data center at Jaysingpur. All the customers will definitely get benefitted of all the technological services offered by the bank. A detailed Proposal pertaining to commence Internet Banking has been submitted to RBI and immediately after receiving the permission from RBI, Bank will immediately commence this facility to the customers of the bank.

## CYBER SECURITY

The banking transactions are being increased to a largest extent due to technological upgradation and digital payment system. Due to this, with an aim to safeguard the banking transactions of the customers, cyber security has become a key issue. In this regard, in accordance with the RBI guidelines and circulars from time to time, cyber security has been fulfilled by the bank.

Bank has also held various cyber security awareness campaigns throughout the year for its customers, employees as well as Board with a view to safeguard the interest of Bank and its customers.

## FOREIGN EXCHANGE BUSINESS (AD-II LICENSE) :

Reserve Bank of India has issued AD-II license to your bank to make foreign transactions and bank has got overwhelming response for





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this facility. Customers of the bank can utilize this facility of foreign currency for their foreign business transactions, education etc. The facilities like Letter of Credit as well as Bank Guarantee have been made available by the bank so as to facilitate overseas trades. We, therefore, request you all to take advantage of this facility so as to cater to the needs of your business and allied financial needs.

## **BRANCHES, AREA OF OPERATION & ALLIED SERVICES :**

As per the approval given by RBI, Jawahar Sahakari Bank Ltd., Hupari has been amalgamated in your bank on 10.03.2025 and all the six branches of Jawahar Sah. Bank has been recognizing as the branches of KAIJS bank. As such, Bank has been in operation with 54 branches. Out of which, 46 branches are in Maharashtra State and in Karnataka State 8 branches are functioning. Bank has opened its branches at Athani and Harugeri in Karnataka State on 25<sup>th</sup> March 2025. 18 On-site ATMS & 2 Off-site ATMs are functioning as well as rendering the services at par with Commercial & Nationalized banks. The Bank has decided to open new branches during the current year. Moreover, bank has decided to expand its area of operation as Gujarat State and the amendment in bye-laws have put before this meeting for which your approval in this meeting is requested.

## **RISK MANAGEMENT :**

In order to enhance the overall business, it is very imperative to take calculated risks in business. Risk is inherent in banking business and sound risk management is conclusive to the accomplishment. The major risks that bank faces are credit risk, market risk (which includes liquidity risk and price risk) and operational risk. Your Bank has developed and implemented comprehensive Risk Management Policy covering all the risks, for proper identification, measurement, monitoring and mitigation of the risk, throughout the Bank.

Your Bank has put in place a set of best practices in risk management appropriate to the size and business and the same are reviewed from time to time by the Board of Directors.

## **COMPLIANCE FUNCTION :**

As a part of overall structure for Corporate Governance, the Compliance Function plays a pivotal role in view of emphasis laid by the Regulators. RBI, Vide its Circular No. DoS.CO.PPG/SEC.04/11.01.005/2022-23 Dt. 19.09.2022 has made it mandatory for all the

UCBs under Tier-III & Tier-IV category to establish a Compliance Department and accordingly bank has established separate Compliance department in your bank by which bank has been helping to strengthen the overall banking system by following the rules and regulations of RBI from time to time.

## **RBI INSPECTION :**

RBI inspection has been completed for the year ended 31st March 2024 and we are really thankful to RBI's Chief General Manager, Banking Supervision, Mumbai Regional Office, Central Office & Banking Regulation for their valuable guidance from time to time.

## **STATUTORY AUDIT :**

M/s. S U N S V G & Associates, Chartered Accountants, Pune, being Statutory Auditor for the year under review has completed the audit. We are thankful for their guidance and suggestion.

For the FY 2025-26, bank management has been recommending the Board to appoint S U N S V G Chartered Accountants, Pune for their approval and accordingly the resolution in this regard has put before this meeting for your approval. You are requested to approve the same.

## **BOARD OF DIRECTORS :**

I am extremely and deeply expressing my gratitude to Board of Directors who helped me in excelling the performance of the Bank at all the time.

During the year under report 27 Board meetings and 40 Committee meetings were conducted and attended wholeheartedly by almost majority of the Directors.

## **BOARD OF MANAGEMENT :**

As per the guidelines issued by RBI on 31.12.2019, your bank has constituted Board of Management having six members. Out of them, three members are from the existing Board members and remaining three are from outside. The members appointed from outside are specialists in different fields as Law, Banking and various Industries. I am grateful to the board of management members for their continuous support and encouragement to the bank from time to time.

## **EMPLOYEES OF THE BANK :**

All the employees of the bank play a pivotal



माणसांच्या मनांना विणणारी बँक

# कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

( मल्टिस्टेट शेड्युल्ड बँक )

role in the progress of the bank by rendering wholehearted services to the customers of the bank with the knowledge of modern technology. Considering the safety of the life of employees, your bank has opened Health, Life as well as Accidental policy in favour of employees so as to safeguard their lives in the days to come.

As the Jawahar Sah. Bank Ltd., Hupari has been amalgamated into your bank, the staff of this bank has been recognizing as the staff of KAIJS bank since its amalgamation.

As the bank needs well educated and experienced staff, bank has been giving the facility of reimbursement of fees as well as an increment those who have passed the exam conducted by IIBF. As a result, bank has been successfully maintaining the succession planning in the bank as per the RBI guidelines.

During the financial year, bank has imparted various trainings to the employees of the bank from its own internal training centre as well as outside training institutes like College of Agriculture-Pune, Vaikunth M ehta-Pune, Vitthalrao Gadgil Training Centre, NAFCUB, Maharashtra Urban Banks Federation & Association and other banks associations etc.

## OBITUARY :

We deeply mourn the death of members of the Bank, customers, staff and well-wishers who passed away during the year under report.

## ACKNOWLEDGEMENT :

The Board of Directors acknowledges with deep gratitude the valuable and timely advice, guidance and support received from Hon'ble Kallappa Anna Awade (Dada), Ex-MP and Founder Chairman of the bank by which assiduous effort, the bank has emerged as one of the successful cooperative bank in the cooperative banking sphere in Maharashtra & Karnataka.

We are also thankful to Ex-MLA Mr. Prakash Awade (Anna) for his kind support in the progress of the bank by whom bank could make tremendous progress during these years. Moreover, we are also thankful to Mr. Rahul Awade, MLA for his kind support.

I also express my thanks to Reserve

Bank of India, Registrars of Cooperative Societies, Central Registrar and RCS, Maharashtra and Karnataka. Small Industries Development Bank of India, NABARD, Textile Commissioners, NAFCUB, MSC BANK, KDC BANK, Other DCC Banks, State Bank of India, other nationalized banks, private banks, small finance banks and all other cooperative banks spread in and around the area, trust, corporation etc. for their kind support and cooperation from time to time.

I am also thankful of The Maharashtra Co-op. Banks Association & Federations, Kolhapur & Pune, Sahakar Bharti Maharashtra Pradesh and District Urban Sah. Banks Association for their kind support and guidance from time to time.

My thanks go to Vice Chairman, CA Shri Sanjaykumar Anigol, BOM Chairman CA Shri Chandrakant Chougule and all other Directors for their kind support and cooperation in the banking activities. Also I am thankful to all the members, depositors, various organizations and well-wishers of this bank who have extended their support and cooperation from time to time.

I am also thankful to CEO Mr. Sanjay Shirgave, General Manager Mr. Kiran Patil & Dipak Patil, all Asst. General Managers, Chief Managers, Managers, Branch Cluster Heads, Branch Managers and all other staff members who have given their best for the upliftment of the bank from time to time.

Once again I express my gratitude to the journalists of different dailies as well as the known and unknown personalities who have extended their kind support and cooperation in the development of the bank and put before you the 63<sup>rd</sup> Annual Report of your Bank along with the Audited Statements of Accounts for the year ended 31<sup>st</sup> March 2025 for which your kind sanction and approval is requested.

Ichalkaranji

Date : 9<sup>th</sup> June 2025

For Kallappa Anna Awade  
Ichalkarnaji Janata Sah. Bank Ltd.,

Shri. Swapnil P. Awade  
Chairman



Bank Weaving the minds of mankind

# Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## \* INDEPENDENT AUDITOR'S REPORT \*

(Under Section 31 of The Banking Regulation Act 1949 and Section 73 (4) of the Multi State Co-op Societies Act 2002 and Rule 27 of Multi State Co-op Societies Rules 2002)

To

**The Members of**

**Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd**

**Ichalkaranji**

**Dist- Kolhapur**

### **Report on the Financial Statements**

#### **Opinion**

1.We have audited the accompanying financial statements of the 'Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji' which comprise the Balance Sheet as at 31<sup>st</sup> March, 2025 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 54 branches audited by us (by visit at branches as well as from centralized platform) are incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Multi State Co-operative Societies Act, 2002 and 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, 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 the state of affairs of the Bank as at 31<sup>st</sup> March 2025;

b.In the case of the Profit and Loss Account, 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.

#### **Basis for opinion**

2. 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 provisions of the Multi-State Co-operative Societies Act, 2002 and 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.

#### **Information other than the consolidated Financial Statements and Auditor's Report Thereon**

3.The Bank's Management and Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon. The Bank's

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 will 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 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.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement there in, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

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

4.The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows 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 Multi State Cooperative Societies Act, 2002 and 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, 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 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.

5.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

#### **Auditor's Responsibility**

6.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 the SAs 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 the SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:





माणसांच्या मनांना विणणारी बँक

# कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

( मल्टिस्टेट शेड्युल्ड बँक )

i. 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.

ii. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

iv. Conclude on the appropriateness of management's use of the 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 ability of the Bank 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.

v. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards

## Report on Other Legal and Regulatory Matters

7. 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 the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002

8. As required by Rule 73(4) of the Multi State Co-operative Societies Act 2002 and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and Subject to our comments in LFAR and annexures thereto, 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;

(b) The information and explanations required and obtained by us have been found to be satisfactory;

(c) In our opinion, proper books of account as required by said Acts, rules framed there under and the bye-laws, have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;

(d) No separate audit of the Branches has been conducted by other auditors under the Multi State Co-operative Societies Act, 2002 and

therefore no other auditor's report has been received by us;

(e) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;

(f) The Balance Sheet, Profit and Loss Account and the cash flow statement dealt with by this report are in agreement with the books of account and the returns;

9. As required by Rule 27(2)(c), (d) and (e) of the Multistate Co-operative Societies Rules, 2002, we report that:

a. To the best of our information and explanations given to us and as shown by the books of the Bank, the Balance Sheet and the Profit and Loss account exhibit a true and fair view of the state of affairs of the Bank;

b. In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the Bank;

c. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank and National Bank for Agriculture and Rural Development established under the National Bank for Agriculture and Rural Development Act, 1981, to the extent applicable to the Bank, have generally been adhered to.

10. As required by the Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under:

a. During course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the bye laws of the Bank;

b. During course of audit, we have generally not come across material and significant transactions, which appear to be contrary to the guidelines issued by the Reserve Bank of India and National Bank for agriculture and rural development to the extent applicable to the bank.

c. Advances categorized as doubtful assets as per norms laid down by RBI, are of Rs 11596.85 lakhs and loss assets of Rs 226.19 lakhs as per prudential norms are considered as doubtful of recovery. Bank held provision of Rs 9155.67 lakhs against doubtful assets and provision of Rs 226.19 lakhs against loss assets

d. As per information provided to us and to the best of our knowledge, total loan outstanding (including Non Fund based) to the members of the board was Rs. 593.55 lakhs which were sanctioned against FDR/Other Securities. The accounts were fully secured and standard.

e. During course of audit, we have generally not come across any violation of guidelines, conditions etc. issued by the Reserve Bank of India or National Agriculture and Rural Development by any cooperative Bank to the extent applicable to the bank. However for specific comments kindly refer detail Audit report and LFAR and Annexure to LFAR

f. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

For S U N S V G and Associates

Chartered Accountants

FRN 118693W

sd/-

CA Satish U. Nade

Partner

M.No102758

UDIN-25102758BMOCZ5021

Date: 2<sup>nd</sup> June 2025

Place: Ichalkaranji



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## BALANCE SHEET AS ON 31st MARCH 2025

CAPITAL & LIABILITIES	भांडवल व देणी	SCHEDULE No.	31.03.2025		31.03.2024	
			₹	Ps.	₹	Ps.
Capital	खपलेले भाग भांडवल	1	77,21,04,650.00		70,84,17,900.00	
Reserve Fund and Other Reserves	गंगाजळी व इतर निधी	2	349,28,67,112.19		303,85,73,303.71	
Principal/Subsidiary State Partnership Fund A/C	प्राधान्यपूर्वक सरकारी भागिदारी खाती		-		-	
Deposits & Other Accounts	ठेवी	3	2862,34,43,903.11		2553,33,41,096.98	
Borrowings	घेतलेली कर्जे	4	35,00,00,000.00		35,00,00,000.00	
Bills For Collection Being Bills Receivable As Per Contra	वसुलीचे बिले		-		-	
Securities Receivable as Per Contra	सिक्युरिटीज रिसिडेबल (कॉन्ट्रा)					
i. Repo	रेपो		-		-	
ii. Reverse Repo	रिव्हर्स रेपो		-		-	
Branch Adjustment	शाखा मिळवणी		7,12,058.30		6,79,656.29	
Overdue interest Reserve on Loans & Advance (As per Contra)	थकलेल्या व्याजाबद्दल निधी		202,65,85,322.75		160,54,89,689.59	
Interest Payable	देणे व्याज		7,59,27,533.00		4,87,93,495.85	
Other Liabilities	इतर देणी	5	46,78,96,023.84		22,14,35,555.90	
Profit & Loss	नफा तोटा	6	16,55,88,748.25		14,18,45,866.24	
TOTAL			3597,51,25,351.44		3164,85,76,564.56	
Contingent liabilities	संभाव्य देणी व जबाबदाऱ्या	7	26,02,70,907.63		37,20,80,176.86	

Significant Accounting policies and notes to the Consolidated Financial Statement. The Schedules referred to above are the integral part of Consolidated Balance Sheet.

As per Our Audit Report of Even Date  
For SUNSVG AND ASSOCIATES  
Chartered Accountants  
Sd/-  
SUNSVG AND ASSOCIATES  
Partner  
FRN-118693W CA. Satish U. Nade  
Membership no.102758  
UDIN NO: 25102758BMOC525021  
Date : 02/06/2025  
Place : Ichalkaranaji

**K.M.Patil**  
General Manager

**S.B.Shirgave**  
Chief Executive Officer



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# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

दि. ३१/०३/२०२५ अखेरचे ताळेबंद पत्रक

ASSETS & DEBTORS	जिंदगी व येणी	SCHEDULE No.	31.03.2025 ₹ Ps.	31.03.2024 ₹ Ps.
Cash	रोख	8	125,39,45,360.16	139,35,64,614.63
Balances with Banks	इतर बँकातील शिल्लक	9	470,29,61,281.66	368,86,45,300.18
Money at Call & Short Notice	मागणी व अल्प सुचना ठेवी		182,97,00,359.57	135,00,00,000.00
Investments	गुंतवणूक	10	594,69,28,466.00	531,69,80,447.00
Investment out of the Principal/ Subsidiary State Partnership Fund Account	प्राधान्यपूर्वक सरकारी भागीदारी खाती		-	-
Advances	कर्जे	11	1845,95,87,365.61	1685,23,25,190.12
Interest Receivable	येणे व्याज	12	225,03,53,327.75	180,77,97,083.59
Billing Recievable Being Bills For Collection as per Contra	वसुलीची बिले		-	-
Securities Receivable as Per Contra	सिक्युरिटीज रिसिव्हिबल (कॉन्ट्रा)		-	-
i. Repo	रेपो		-	-
ii. Reverse Repo	रिव्हर्स रेपो		-	-
Branch Adjustment	शाखा मिळवणी		-	-
Fixed Assets	इमारत जागा	13	84,67,64,194.65	86,72,27,680.04
Other Assets	इतर येणी	14	63,85,47,229.49	35,32,32,209.00
Non Banking Assets Acquired in Satisfaction of Claims	कर्ज वसुलीसाठी ताब्यात घेतलेली मालमत्ता		1,31,92,380.00	1,88,04,040.00
Jawahar Bank Cost of Acquistion	जवाहर बँक विलीनीकरण किंमत		3,31,45,386.55	-
Profit & Loss	नफा तोटा		-	-
TOTAL			3597,51,25,351.44	3164,85,76,564.56

**CA Shri. Sanjaykumar S. Anigol**  
Vice ChairmanShri S.B. Jadhav  
Shri D.L. Sarada  
Shri R.B. Patil  
Shri T.S.Athane  
Smt A.A. ArageShri B.I. Lad  
Shri S.S. Gore  
Shri B.T. Povale  
Shri A.G. Kamble  
Shri B.D. Patil  
Adv. V.C. Gajageshwar**Shri. Swapnil P. Awade**  
ChairmanShri M.S. Satpute  
Shri S.G. Shirgave  
Shri S.S. Kitture  
Shri S.K. Keste  
Adv. Shri S.S. Joshi



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# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2025

EXPENDITURES	खर्च	SCHEDULE No.	31.03.2025 ₹ Ps.	31.03.2024 ₹ Ps.
Interest on deposits, borrowing etc,	ठेवी व कर्जावरील व्याज	15	156,13,98,077.40	138,30,64,157.20
Salaries and Allowances, Provident Fund	नोकर पगार, भत्ते व प्रॉव्हि. फंड कॉन्ट्रीब्युशन इ.		24,70,57,820.28	25,78,54,941.00
Directors' and local committee members' fees and allowances	संचालक मंडळ भत्ते		15,68,921.00	10,50,552.00
Rent, Taxes, Insurance, Light etc.	भाडे, कर, विमा व दिवाबत्ती		9,25,43,101.27	8,56,55,778.91
Law Charges	कायदेशीर सल्लागार फी		-	-
Postage, Telegram and Telephone charges	टपाल व टेलिफोन		35,87,161.20	34,64,768.57
Auditor's fees	ऑडिटरर्स फी		50,16,000.00	43,58,000.00
Depreciation on and repair to property	मालमत्तेची दुरुस्ती व झीज		5,11,17,244.81	5,19,16,564.44
Stationery, Printing, & Advertisement, etc	स्टेशनरी, छपाई व जाहिरात		84,11,941.35	71,81,590.42
Loss from sale of or dealing with non-banking assets	नेहमीच्या बँकिंग मालमत्तेव्यतिरिक्त मालमत्तेच्या विक्री व्यवहारातील तोट		10,61,660.00	57,61,169.00
Other Expenditures	इतर खर्च	16	10,09,15,906.23	9,77,29,471.17
Jawahar Bank Cost of Acquisition writtten off	जवाहर बँक विलीनीकरण किंमत निर्लेखन		82,86,346.00	-
Provisions	केलेल्या तरतूदी	17	36,77,00,000.00	30,26,33,310.00
Income-Tax Expenses i. Current Tax	आयकर तरतूद		9,03,00,000.00	8,29,00,000.00
Net Profit carried to Balance Sheet i. Net Profit / (Loss) of the Year	वर्ष अखेरीचा निव्वळ नफा		16,55,88,748.25	14,16,45,866.24
<b>TOTAL</b>			<b>270,45,52,927.79</b>	<b>242,52,16,168.95</b>

Significant Accounting policies and notes to the Consolidated Financial Statement. The Schedules referred to above are the integral part of Consolidated Profit & Loss.

As per Our Audit Report of Even Date  
For SUNSVG AND ASSOCIATES  
Chartered Accountants  
Sd/-  
SUNSVG AND ASSOCIATES  
Partner  
FRN-118693W CA. Satish U. Nade  
Membership no.102758  
UDIN NO: 25102758BMOCSZ5021  
Date : 02/06/2025  
Place : Ichalkaranaji

**K.M.Patil**  
General Manager

**S.B.Shirgave**  
Chief Executive Officer





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# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

दि. ३१/०३/२०२५ अखेर नफा-तोटा पत्रक

INCOME	प्राप्ती	SCHEDULE No.	31.03.2025 ₹ Ps.	31.03.2024 ₹ Ps.
Interest & Discount	व्याज जमा व कसर	18	247,58,91,603.03	229,28,00,331.47
Commission Exchanges and Brokerage	कमिशन, हुंडणावळ व दलाली		21,90,212.69	49,23,148.99
Subsidies and donations	अनुदान व देणगी		-	-
Income from non-banking assets and profit from sale of or dealing with such assets	नेहमीच्या बँकिंग मालमत्ते व्यतिरिक्त अशा अन्य व्यवहारा पासून मिळकत व त्यांचे विक्री वा इतर व्यवहारापासून फायदे		-	-
Profit on Sale of Securities (Net)	गुंतवणुकीवरील नफा (निव्वळ)		2,15,65,844.08	54,62,565.91
Other Receipts	इतर जमा	19	11,38,07,002.99	8,81,41,503.58
Deferred Tax Asset	डेफर्ड टॅक्स असेट		82,70,000.00	3,26,46,140.00
Recovery In Earlier of Written off Bad Debts Recovered	निलेखित बुडीत कर्जातील वसुली		3,26,206.00	12,42,479.00
Excess Provision return Back COVID	कोव्हिड तरतुद निधीतील जादा रक्कम परत		8,25,02,059.00	-
TOTAL			270,45,52,927.79	242,52,16,168.95

## Directors

**CA Shri. Sanjaykumar S. Anigol**  
Vice ChairmanShri S.B. Jadhav  
Shri D.L. Sarada  
Shri R.B. Patil  
Shri T.S. Athane  
Smt A.A. ArageShri B.I. Lad  
Shri S.S. Gore  
Shri B.T. Povale  
Shri A.G. Kamble  
Shri B.D. Patil  
Adv. V.C. Gajageshwar**Shri. Swapnil P. Awade**  
ChairmanShri M.S. Satpute  
Shri S.G. Shirgave  
Shri S.S. Kitture  
Shri S.K. Keste  
Adv. Shri S.S. Joshi



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

SCHEDULES				31.03.2025	31.03.2024
SCHEDULE - 1 CAPITAL (भाग भांडवल)					
Particulars	₹	Ps.	₹	Ps.	
<b>I. Authorized Capital</b>	<b>100,00,00,000.00</b>		<b>750,00,00,000.00</b>		
Authorized Capital (2,00,00,000 "A" Class shares of Rs 50/- each) (Previous year 1,50,00,000 Shares)	100,00,00,000.00		75,00,00,000.00		
<b>II. Subscribed Capital</b>	<b>77,21,04,650.00</b>		<b>70,84,17,900.00</b>		
1,54,42,093 Shares of Rs. 50/- each (Previous year 1,41,68,358 shares of Rs 50/- each)	77,21,04,650.00		70,84,17,900.00		
<b>III. Amount Called up</b>	<b>77,21,04,650.00</b>		<b>70,84,17,900.00</b>		
1,54,42,093 Shares of Rs. 50/- each (Previous year 1,41,68,358 shares of Rs 50/- each)	77,21,04,650.00		70,84,17,900.00		
<b>of the above held by</b>					
a) Individual	62,34,20,900.00		55,57,95,200.00		
b) Co-Operative Institutions	-		-		
c) State Government	-		-		
d) Others	14,86,83,750.00		15,26,22,700.00		
<b>TOTAL</b>	<b>77,21,04,650.00</b>		<b>70,84,17,900.00</b>		
SCHEDULE - 2 RESERVE FUND AND OTHER RESERVES (राखीव व इतर निधी)					
Particulars	₹	Ps.	₹	Ps.	
i. Statutory Reserves	61,33,56,064.68		55,40,94,121.02		
ii. Capital Reserve	5,94,511.34		-		
iii. Agricultural (Credit Stabilization Fund)	-		-		
iv. Building Fund	12,55,34,983.18		11,25,73,695.98		
v. Dividend Equalization Fund	-		91,21,180.04		
vi. Bad & Doubtful Debts 24	9,13,71,164.00		-		
vii. Bad and Doubtful Debts Reserve	135,84,06,799.33		109,18,42,305.87		
viii. Investment Depreciation Reserve	50,00,000.00		50,00,000.00		
ix. Investment Fluctuation Reserve	5,56,65,500.00		4,57,65,500.00		
x. Special Reserve u/s 63 (c) of MSCS Act 2002	14,50,00,000.00		13,05,00,000.00		
xi. General Reserves	5,26,21,501.35		-		
xii. OTHER FUNDS AND RESERVES	<b>104,53,16,588.31</b>		<b>108,96,76,500.80</b>		
a) Charity Fund	2,33,913.00		2,33,913.00		
b) Ceremonial Reserve	18,81,459.00		7,31,459.00		
c) Bonus Equalization Fund	40,00,000.00		40,00,000.00		
d) Staff Welfare Fund	6,08,7,76.52		58,776.52		
e) Social Welfare Fund	1,304.28		1,304.28		
f) Building Revaluation Reserve	25,64,38,424.00		28,49,31,582.00		
g) Land Revaluation Reserve	32,42,45,555.00		32,42,45,555.00		
h) Contingent Provision Against Standard Assets	5,66,68,000.00		5,44,43,000.00		
i) General Provision For Loss	46,199.51		35,895.00		
j) Special Reserve Under Income Tax Act 1961	13,46,82,000.00		9,94,82,000.00		
k) ARC SR Depreciation Reserve	19,77,00,000.00		17,02,00,000.00		
l) Provision for Restructured Advances	2,71,98,937.00		5,13,13,016.00		
m) Resolution Framework 2.0	4,16,12,020.00		1,00,00,00,00.00		
<b>TOTAL</b>	<b>349,28,67,112.19</b>		<b>303,85,73,303.71</b>		

SCHEDULES				31.03.2025	31.03.2024
SCHEDULE - 3 DEPOSITS AND OTHERS ACCOUNTS (देवी)					
Particulars	₹	Ps.	₹	Ps.	
<b>A. I. Fixed Deposits</b>	<b>2142,46,07,748.19</b>		<b>1905,64,47,716.77</b>		
(i) Individuals*	1459,22,06,748.92		1342,15,01,363.80		
(ii) Central Co-op. banks	-		-		
(ii) Other Societies	683,24,00,999.27		563,49,46,352.97		
<b>II. Savings Bank Deposits</b>	<b>444,13,83,048.51</b>		<b>420,15,79,777.95</b>		
(i) Individuals*	436,62,02,547.30		414,43,35,103.63		
(ii) Central Co-op. Banks	-		-		
(iii) Other Societies	7,51,80,501.21		5,72,44,674.32		
<b>III. Current Deposits</b>	<b>275,74,53,106.41</b>		<b>227,53,13,602.26</b>		
(i) Individuals*	182,14,78,047.06		184,39,68,405.38		
(ii) Central Co-op. Banks	-		-		
(iii) Other Societies	93,59,75,059.35		43,13,45,196.88		
<b>IV. Money at call and short notice</b>					
*Under the item "Individuals" deposits to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act, 1949.					
<b>TOTAL</b>	<b>2862,34,43,903.11</b>		<b>2553,33,41,096.98</b>		
SCHEDULE - 4 BORROWINGS (घेतलेली कर्जे)					
Particulars	₹	Ps.	₹	Ps.	
<b>I. From the Reserve Bank of India / State / Central Co-op Bank</b>					
<b>A) Short - Term Loans, Cash Credits and Overdrafts of which Secured Against</b>					
a) Government and Other Approved Securities	-		-		
b) Other Tangible Securities	-		-		
<b>B) Medium - Term Loans of which secured against-</b>					
a) Government and Other Approved Securities	-		-		
b) Other Tangible Securities	-		-		
<b>C) Long -Term Loans of which secured against-</b>					
a) Government and Other Approved Securities	-		-		
b) Other Tangible Securities	-		-		
<b>II. From the State Bank of India</b>					
<b>III. From the State Government</b>					
<b>IV. Loans from other sources (source and securities to be specified)</b>	<b>35,00,00,000.00</b>		<b>35,00,00,000.00</b>		
a) RBI Repo (LAF)	-		-		
b) Repo Borrowings	-		-		
c) Repo Borrowing under TREPS (TRIPARTY)	-		-		
d) Foreign Currency Borrowing from Banks	-		-		
e) Long Term (Subordinated) Deposits	35,00,00,000.00		35,00,00,000.00		
<b>TOTAL</b>	<b>35,00,00,000.00</b>		<b>35,00,00,000.00</b>		



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

SCHEDULES				31.03.2025	31.03.2024
SCHEDULE - 5 OTHERS LIABILITIES (इतर देणी)					
Particulars	₹	Ps.	₹	Ps.	
i) Bills Payable	2,62,70,698.73		4,06,94,661.80		
ii) Unclaimed Dividend	68,87,124.00		66,75,999.00		
iii) Suspense	89,09,903.36		3,24,77,882.17		
iv) Provision for Taxation	9,03,00,000.00		8,29,00,000.00		
v) Other Payable/ Sundries	33,55,28,297.75		5,86,87,012.93		
<b>TOTAL</b>	<b>46,78,96,023.84</b>		<b>22,14,35,555.90</b>		
SCHEDULE - 6 PROFIT & LOSS (नफा-तोटा)					
Particulars	₹	Ps.	₹	Ps.	
<b>Profit as per last Balance Sheet</b>	<b>14,18,45,866.24</b>		<b>13,40,17,836.80</b>		
Less: Appropriations of profit for the year 2023-24					
Statutory Reserve Fund	3,56,00,000.00		3,34,00,000.00		
Contingent fund as per as per MSCS Act	1,45,00,000.00		1,34,00,000.00		
Cooperative Education Education Fund	14,16,000.00		13,35,000.00		
Cooperative Rehabilitation, Reconstruction & Development Fund	14,16,000.00		-		
Dividend	6,88,00,000.00		5,82,00,000.00		
Ex-gratia to Employees	1,45,00,000.00		1,42,00,000.00		
Building Fund	26,13,866.24		50,00,000.00		
Investment Fluctuation Reserve	10,00,000.00		50,00,000.00		
General Reserves	20,00,000.00				
Bad and Doubtful Debt Reserve	-		29,25,416.83		
	<b>14,18,45,866.24</b>		<b>13,34,60,416.83</b>		
Balance Profit after appropriation	-		2,00,000.00		
Add : Profit for the year as per Profit & Loss Account	16,55,88,748.25		14,16,45,866.24		
<b>TOTAL</b>	<b>16,55,88,748.25</b>		<b>14,18,45,866.24</b>		
SCHEDULE 7 – CONTINGENT LIABILITIES (संभाव्य देणी व जबाबदाऱ्या)					
Particulars	₹	Ps.	₹	Ps.	
i) Letters of Credit (LC)	-		14,28,30,576.00		
ii) Guarantees (BG)	14,83,71,833.00		12,69,16,687.00		
iii) Forward Sale/Purchase Contracts	-		-		
iv) Unclaimed Liabilities under DEAF Scheme	11,18,99,074.63		10,23,32,913.86		
<b>TOTAL</b>	<b>26,02,70,907.63</b>		<b>37,20,80,176.86</b>		
SCHEDULE 8 – CASH (रोख शिल्लक)					
Particulars	₹	Ps.	₹	Ps.	
i) Cash In hand	24,18,95,013.00		22,29,43,808.00		
ii) Cash with Reserve Bank of India	100,57,09,010.10		108,78,07,374.39		
iii) Cash with State Bank of India	15,14,721.92		12,51,611.01		
iv) Cash with State Co-operative Banks	29,085.48		18,23,996.52		
v) Cash with Central Co-operative Banks	47,97,529.66		7,97,37,824.71		
<b>TOTAL</b>	<b>125,39,45,360.16</b>		<b>139,35,64,614.63</b>		
SCHEDULES				31.03.2025	31.03.2024
SCHEDULE 9 – BALANCE WITH OTHER BANKS (इतर बँकातील शिल्लक)					
Particulars	₹	Ps.	₹	Ps.	
i) Current Deposits (including deposit with nationalize banks, commercial banks and other co-operative banks)	18,71,30,854.66		16,02,59,339.18		
ii) Savings Bank Deposits	-		-		
iii) Fixed Deposits(Including Rs 2520.00 lakh pledged with banks)	451,58,30,427.00		352,83,85,961.00		
<b>TOTAL</b>	<b>470,29,61,281.66</b>		<b>368,86,45,300.18</b>		
SCHEDULE - 10 INVESTMENTS (गुंतवणुक)					
Particulars	₹	Ps.	₹	Ps.	
i)a)In Central and State Government Securities (at book value) Face Value - Rs.46865.10 lakh (P.Y.Rs. 41947.70 lakh) Market Value- Rs. 47461.10 lakh (P.Y.Rs. 41734.00 lakh) (Including Rs.5494.93 Lakh pledged for treasury operations) (P.Y. Rs.6002.62 Lakh pledged for treasury operations)	468,49,10,658.00		419,61,49,799.00		
b) Reserve Fund Investments In Central / State Govt. Securities Face Value - Rs.7589.40 lakh (P.Y.Rs.5789.40 lakh) Market Value - Rs.7629.01 lakh (P.Y.Rs. 5778.46 lakh)	75,80,95,008.00		57,78,45,848.00		
c) Members' Welfare Fund Investments	-		-		
ii) Other trustee Securities	-		-		
iii)Shares in Co-operative Institutions	25,11,500.00		25,00,500.00		
iv)Other Investments (to be Specified)					
a.Bonds issued by public sector units	19,88,16,600.00		10,00,00,000.00		
b.Bonds issued by other institutions	7,09,59,500.00		17,09,59,500.00		
c.ARC Security Receipts	23,16,35,200.00		26,95,24,800.00		
<b>TOTAL</b>	<b>594,69,28,466.00</b>		<b>531,69,80,447.00</b>		
SCHEDULE - 11 ADVANCES (कर्जे)					
Particulars	₹	Ps.	₹	Ps.	
<b>I)Short Term Loans, Cash Credit, Overdrafts &amp; Bills Discounted</b>	<b>556,81,22,740.18</b>		<b>5301,678,865.11</b>		
<b>i. Of which secured against :</b>					
a) Government & Other approved Securities	65,62,966.06		20,07,119.44		
b) Other Tangible Securities	556,15,59,774.12		529,96,71,745.67		
<b>ii. Unsecured Loans</b>	<b>5,34,80,333.31</b>		<b>7,47,27,648.42</b>		
Of the Advances, amount due from individuals	562,16,03,073.49		537,64,06,513.53		
Of the Advances, amount Overdue	538,10,29,023.23		523,61,65,214.91		
Considered Bad & Doubtful of Recovery	50,64,56,881.08		31,81,41,030.42		
<b>II) Medium Term Loans</b>	<b>97,08,50,580.16</b>		<b>91,68,92,662.28</b>		
<b>i. Of which secured against :</b>					
a) Government & Other approved Securities	-		-		
b) Other Tangible Securities	97,08,50,580.16		91,68,92,662.28		
<b>ii.Unsecured Loans</b>	<b>42,66,06,574.57</b>		<b>30,99,78,358.09</b>		
	<b>139,74,57,154.73</b>		<b>122,68,71,020.37</b>		



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

SCHEDULES				SCHEDULES			
		31.03.2025	31.03.2024			31.03.2025	31.03.2024
Particulars		₹ Ps.	₹ Ps.	Particulars		₹ Ps.	₹ Ps.
Of the Advances, amount due from individuals*		137,59,33,674.71	119,71,93,763.37	<b>Less: Depreciation</b>			
Of the Advances, amount Overdue		39,02,40,091.63	31,02,83,950.18	Depreciation upto last year		25,05,37,881.00	22,61,84,247.00
Considered Bad & Doubtful of Recovery		13,94,92,828.99	12,86,13,443.13	Depreciation for current year		91,42,917.00	1,01,58,793.00
<b>III) Long Term Loans</b>				Depreciation on Revalued Amount		2,84,93,158.00	1,41,94,841.00
<b>i. Of which secured against :</b>				Depreciation on sales		-	-
a) Government & Other approved Securities		1119,50,12,996.41	1009,64,38,524.22	(b)		28,81,73,956.00	25,05,37,881.00
b) Other Tangible Securities		-	-	<b>Total (a-b)</b>		33,87,24,640.00	37,63,60,715.00
<b>ii. Unsecured Loans</b>				<b>iii) FURNITURE &amp; FIXTURE</b>			
Of the Advances, amount due from individuals*		1119,50,12,996.41	1009,64,38,524.22	Cost as on 1.4.2024		16,21,58,927.34	14,29,68,703.00
Of the Advances, amount Overdue		24,55,14,140.98	15,26,09,132.00	Add: Additions during the year		2,35,46,212.00	1,54,74,874.00
Considered Bad & Doubtful of Recovery		1144,05,27,137.39	1024,90,47,656.22	Less : Sold during the year		10,82,236.00	1,06,476.00
		1138,08,87,700.39	9155,04,66,57.13	(a)		18,46,22,903.34	15,83,37,101.00
*Under the item "individuals" advances to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act, 1949.				Less : Depreciation upto last year		7,12,39,710.00	6,26,30,972.00
				Depreciation for current year		91,10,139.00	86,08,738.00
				Depreciation on sales		-	-
				(b)		8,03,49,849.00	7,12,39,710.00
				<b>Total (a-b)</b>		10,42,73,054.34	8,70,97,391.00
<b>TOTAL(I+II+III)</b>		1845,95,87,365.61	1685,23,25,190.12	<b>iv) PLANT &amp; MACHINERY</b>			
<b>SCHEDULE 12 – INTEREST RECEIVABLE (येणे व्याज)</b>				Cost as on 1.4.2024		5,58,24,256.00	5,42,49,045.00
Particulars		₹ Ps.	₹ Ps.	Add: Additions during the year		86,42,545.00	29,09,821.00
i. Interest Receivable On Investments		11,65,79,347.00	10,75,34,770.00	Less : Sold during the year		3,54,124.00	13,34,611.00
ii. Interest Receivable On Fixed Deposit		4,82,25,357.00	4,32,59,135.00	(a)		6,41,12,677.00	5,58,24,255.00
iii. Interest Receivable On Regular Loan ( Staff)		5,85,03,815.00	5,12,82,325.00	Less : Depreciation upto last year		3,74,65,237.00	3,33,77,205.00
iv. Interest Receivable On Overdue Loan		202,65,85,322.75	160,54,89,689.59	Depreciation for current year		36,77,250.00	40,88,033.00
v. RBI Revers Repo Interest Receivable		4,59,486.00	2,31,164.00	Depreciation on sales		-	-
				(b)		4,11,42,487.00	3,74,65,238.00
<b>TOTAL</b>		225,03,53,327.75	180,77,97,083.59	<b>Total (a-b)</b>		2,29,70,190.00	1,83,59,017.00
<b>SCHEDULE 13 – FIXED ASSETS ( इमारत, जागा, फर्निचर, फिक्चर व इतर)</b>				<b>v) COMPUTERS AND SOFTWARES</b>			
Particulars		₹ Ps.	₹ Ps.	Cost as on 1.4.2024		26,62,23,958.68	25,02,94,133.04
i) LEASEHOLD LAND				Add: Additions during the year		1,64,56,193.00	1,51,47,300.00
Cost as on 1.4.2024		96,98,097.00	96,98,097.00	Less : Sold during the year		40.80	4,37,045.00
Add : Revaluation		32,42,45,555.00	32,42,45,555.00	(a)		28,26,80,110.88	26,50,04,388.04
(a)		33,39,43,652.00	33,39,43,652.00	Less : Depreciation upto last year		23,58,60,165.00	21,14,09,218.00
Less: Amortisation				Depreciation for current year		2,25,45,315.70	2,44,50,947.00
Amortisation upto last year		-	-	Depreciation on sales		-	-
Amortisation for current year		-	-	(b)		25,84,05,480.70	23,58,60,165.00
Amortisation on Revalued Amount		-	-	<b>Total (a-b)</b>		2,42,74,630.18	2,91,44,223.04
(b)		-	-	<b>vi) MOTOR CARS</b>			
<b>Total (a-b)</b>		33,39,43,652.00	33,39,43,652.00	Cost as on 1.4.2024		1,48,05,730.00	1,47,17,922.00
ii) PREMISES (including freehold land)				Add : Additions during the year		2,78,410.00	91,309.00
Cost as on 1.4.2024		32,77,72,174.00	32,77,72,174.00	Less : Sold during the year		19,330.00	3,501.00
Add: Revaluation		29,91,26,422.00	29,91,26,422.00	(a)		1,50,64,810.00	1,48,05,730.00
Add : Additions during the year		-	-	Less : Depreciation upto last year		99,99,747.00	91,63,949.00
Less: Sales/ Adjustment during the year		-	-	Depreciation for current year		7,41,153.00	8,35,798.00
(a)		62,68,98,596.00	62,68,98,596.00	Depreciation on sales		-	-
				(b)		1,07,40,900.00	99,99,747.00
				<b>Total (a-b)</b>		43,23,910.00	48,05,983.00
				<b>vii) DEAD STOCK</b>			
				Cost as on 1.4.2024		4,13,36,357.62	3,81,91,716.49
				Add: Additions during the year		23,66,901.00	26,87,950.00
				Less : Sold during the year		2,47,526.00	4.00
				(a)		4,34,55,732.62	4,08,79,662.49
				Less : Depreciation upto last year		2,33,63,231.49	2,16,31,207.49
				Depreciation for current year		18,38,383.00	17,32,024.00
				Depreciation on sales		-	-
				(b)		2,52,01,614.49	2,33,63,231.49
				<b>Total (a-b)</b>		1,82,54,118.13	1,75,16,431.00
				<b>viii) LIBRARY BOOKS</b>			
				Cost as on 1.4.2024		1,28,362.00	1,28,362.00
				Add: Additions during the year		-	-
				Less : Sold during the year		268.00	-
				(a)		1,28,094.00	1,28,362.00
				Less : Depreciation upto last year		128,094.00	1,27,733.00
				Depreciation for current year		133.00	-
				Depreciation on sales		-	-
				(b)		1,28,094.00	127,866.00
				<b>Total (a-b)</b>		-	268.00
				<b>TOTAL (i to viii)</b>		84,67,64,194.65	86,72,27,680.04





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( Multi - State Scheduled Bank )

SCHEDULES				31.03.2025	31.03.2024
SCHEDULE - 14 OTHER ASSETS (इतर येणी)					
Particulars	₹	Ps.	₹	Ps.	
a) Prepaid Expenses	21,42,008.00		33,44,311.00		
b) Electric And Other Deposits for Services	91,52,000.00		75,27,759.00		
c) Stock Of Stationary	44,66,521.92		37,86,705.23		
d) Advances For Capital And Revenue Expences	103,37,410.00		97,07,932.00		
e) Computer Peripherals Spares Stock	4,05,366.76		3,13,037.74		
f) Insurance Commission Receivable	3,62,480.00		11,94,778.44		
g) TDS Receivable	33,38,310.01		26,63,573.00		
h) Income Tax Advance	8,83,00,000.00		8,05,00,000.00		
i) Deferred Tax Asset	23,52,65,100.45		22,69,95,100.45		
j) TDS Receivable on GST	51,680.45		8,371.61		
k) NPCI Receivable & Mobile Banking Settlement	55,12,096.21		23,58,514.70		
l) CCIL Deposit	1,05,00,000.00		1,05,00,000.00		
m) Input CGST	7,30,516.58		5,47,042.13		
n) Input SGST	6,66,090.55		5,47,041.87		
o) Input IGST	74,895.88		3,80,858.16		
p) Input Cgst RCM	-		1.00		
q) Input Sgst RCM	-		1.00		
r) Central Input Gst	19,70,932.00		6,10,952.00		
s) Unified Payment Interface (UPI)	11,71,615.38		22,32,958.67		
t) Electronic Cash Ledger (With GST)	-		13,271.00		
u) Income Tax Refund	7,29,940.00		-		
v) Securities Purchased under TRI	25,54,21,500.00		-		
w) Penal Charges Receivable	77,94,571.17		-		
x) Branch Banking IMPS (JSBL)	153.20		-		
y) Pos E-com Settlement (JSBL)	10,151.31		-		
z) GST (JSBL)	1,43,889.62		-		
<b>TOTAL</b>	<b>63,85,47,229.49</b>		<b>35,32,32,209.00</b>		
SCHEDULE 15 – INTEREST ON DEPOSITS ETC. (डेवीवरील व्याज)					
Particulars	₹	Ps.	₹	Ps.	
a) Interest On Deposit	153,13,90,924.03		135,30,65,467.20		
b) Interest On Long Term ( Subordinate ) Deposits (LTD)	2,99,93,144.00		2,99,93,144.00		
c) Interest On Others	11,585.37		5,546.00		
d) Interest On Borrowing	2,424.00		-		
<b>TOTAL</b>	<b>156,13,98,077.40</b>		<b>138,30,64,157.20</b>		
SCHEDULE 16 – OTHER EXPENDITURE (इतर खर्च)					
Particulars	₹	Ps.	₹	Ps.	
a) i) Travelling Expenditure	38,81,466.00		33,36,193.63		
ii) Director Travelling	13,96,615.50		14,76,133.39		
b) Office Expenses	42,27,482.52		41,81,501.08		
c) Annual Meeting Expenses	17,77,023.00		27,03,984.00		
d) Ceremonies	39,28,544.97		26,27,767.74		
e) Subscription	9,30,190.00		8,67,500.00		
f) Lift & Other Machinery Maintenance	18,11,546.70		18,29,088.13		
g) Pigmy Agent Commission	37,11,069.34		31,91,404.00		
h) Decretal Exp.	68,64,896.28		81,92,448.46		
i) Petrol & Diesel	14,73,693.00		12,13,815.00		
j) Consultancy Fee	13,79,400.00		11,16,650.00		
k) Loss From Sale of Dead Stock	16,53,709.00		16,47,560.00		
l) Amortization of Premium on Investments	17,30,155.00		13,63,394.00		
m) AMC Paid for Software	1,02,35,171.38		91,20,179.87		
n) Cleaning And Sweeping Charges	17,68,289.46		16,71,593.00		
o) Computer Maintenance	19,87,148.91		26,30,624.84		
p) Security Expenses	24,70,647.00		25,89,533.00		
q) AMC Paid For Hardware	25,70,838.36		17,83,727.75		
SCHEDULES				31.03.2025	31.03.2024
Particulars	₹	Ps.	₹	Ps.	
r) Connectivity Lease Rent (BSNL)	69,93,604.27		69,13,736.36		
s) INFRA ATM Transaction Charges	-		1,00,662.30		
t) D R Site Sharing Service Charges	6,71,124.00		6,88,124.00		
u) NFS ATM Network Charges	1,60,73,068.33		1,63,24,043.82		
v) SMS Banking Charges Paid	68,37,786.66		64,30,768.00		
w) Charges Paid On NPA Account	3,45,806.00		16,70,509.00		
x) CIBIL Charges	12,45,429.32		9,81,226.78		
y) Mobile Banking ASP Charges	95,00,000.00		84,29,107.60		
z) Miscellaneous Expenditure	54,51,201.23		46,48,195.42		
<b>TOTAL</b>	<b>10,09,15,906.23</b>		<b>9,77,29,471.17</b>		
SCHEDULE 17 – PROVISIONS (केलेल्या तरतुदी)					
Particulars	₹	Ps.	₹	Ps.	
a) Bad and Doubtful Debts Reserve Provision	30,50,00,000.00		20,00,00,000.00		
b) Provision against Standard Assets	-		20,00,000.00		
c) Short Provision for Income Tax	-		6,33,310.00		
d) Special Reserve under Income Tax (u/s 36)	3,52,00,000.00		1,50,00,000.00		
e) Depreciation on ARC Security Receipts	2,75,00,000.00		8,50,00,000.00		
<b>TOTAL</b>	<b>36,77,00,000.00</b>		<b>30,26,33,310.00</b>		
SCHEDULE 18 – INTEREST AND DISCOUNT (व्याज जमा व कस्तर)					
Particulars	₹	Ps.	₹	Ps.	
a) Interest on Loan	178,23,01,834.48		164,05,79,248.61		
b) Interest on Investment	38,33,68,311.45		33,50,91,774.76		
c) Interest on Deposits With Banks	24,63,37,297.70		26,98,23,733.50		
d) Interest on TRI PARTY Reverse Repo	1,25,22,001.40		1,36,03,663.60		
e) Interest Received on LAF Lending	5,13,62,158.00		3,37,01,911.00		
<b>TOTAL</b>	<b>247,58,91,603.03</b>		<b>229,28,00,331.47</b>		
SCHEDULE 19 – OTHER RECEIPTS (इतर जमा)					
Particulars	₹	Ps.	₹	Ps.	
a) Dividend on Shares	2,50,000.00		2,50,000.00		
b) Loan Processing Charges	3,26,20,613.90		3,30,77,978.90		
c) Locker Rent Received	46,79,811.56		45,57,647.36		
d) Insurance Commission	1,50,41,805.32		1,49,77,733.80		
e) Bank Guarantee Fee	34,47,760.00		18,91,334.00		
f) Profit From Sale of Dead Stock	3,51,423.20		4,13,700.00		
g) NFS POS / ATM / Mobile Banking / IMPS Charges	72,40,371.17		65,35,369.36		
h) Interest On Income Tax Refund	-		4,72,450.00		
i) Miscellaneous	4,60,06,703.86		2,59,65,290.16		
j) Excess income tax provision	3,66,044.00		-		
k) Penal charges received	38,02,469.98		-		
<b>TOTAL</b>	<b>11,38,07,002.99</b>		<b>8,81,41,503.58</b>		



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2025

(₹ in lakh)

Particulars	31.03.2025	31.03.2025	31.03.2024	31.03.2024
<b>Cash Flow from Operating Activities</b>				
<b>Net Profit as per Profit and Loss A/c</b>		<b>16,55.89</b>		<b>14,16.46</b>
Profit for Previous year				<b>2.00</b>
Add : Depreciation	4,70.55		4,98.74	
Loss on sale of Dead Stock	16.54		16.48	
Profit on sale of Dead Stock	(3.51)		(4.14)	
<b>Working Capital Adjustments</b>				
(Increase)/Decrease in Investments	(62,99.48)		(69,02.19)	
(Increase)/Decrease in Loans and Advances	(160,72.62)		(103,27.91)	
(Increase)/Decrease in Interest Receivable	(44,25.56)		(22,17.63)	
(Increase)/Decrease in Other Assets	(298.94)		(3,25.27)	
(Increase)/Decrease in Non Banking Assets	56.12		6,67.07	
(Increase)/Decrease in Head Office Balance	1,45.39		(1,26.32)	
(Increase)/Decrease in Jawahar bank cost acquisition	(3,31.45)		-	
Increase/(Decrease) in Deposit from Customers	309,01.38		150,93.73	
Increase/(Decrease) in Interest Payable	2,71.34		42.06	
Increase/(Decrease) in Other Liabilities	(5,06.18)		(6,60.10)	
Increase/(Decrease) in Head Office Balance	(1,45.44)		1,35.89	
Increase/(Decrease) in Overdue Interest Provision	42,10.95		18,87.76	
Increase/(Decrease) in Reserve and Other Funds	46,03.09	<b>125,92.16</b>	30,20.96	<b>7,99.13</b>
<b>Cash Generated from Operating Activities</b>		<b>142,48.05</b>		<b>22,17.59</b>
<b>Cash Flow from Investing Activities</b>				
Purchase of Fixed Assets	(5,67.88)		(3,63.11)	
Increase in Borrowings	-		-	
Sale of Fixed Assets	4.01		6.48	
<b>Cash Generated from Investing Activities</b>		<b>(5,63.87)</b>		<b>(3,56.63)</b>
<b>Cash Flow from Financing Activities</b>				
Share Capital Issued	6,36.87		3,47.10	
Dividend Paid	(7,77.10)		(5,54.45)	
Acquisition of Non-banking assets	-		-	
<b>Cash Generated from Financing Activities</b>		<b>(1,40.23)</b>		<b>(2,07.35)</b>
<b>Net Increase in cash and Cash Equivalents</b>		<b>135,43.95</b>		<b>16,53.59</b>
<b>Cash and Cash Equivalents at the beginning of Year</b>		<b>644,27.12</b>		<b>627,73.53</b>
<b>Cash and Cash Equivalents at the end of Year</b>		<b>779,71.07</b>		<b>644,27.12</b>
<b>Cash and Cash Equivalents</b>				
Cash in Hand and Bank Balance	144,10.76		155,38.25	
Balance with Other Banks	635,60.31		488,88.87	

### DIRECTORS

**CA Shri. Sanjaykumar S. Anigol****Shri. Swapnil P. Awade**

As per Our Audit Report of Even Date  
For SUNSVG AND ASSOCIATES  
Chartered Accountants  
Sd/-

SUNSVG AND ASSOCIATES  
Partner  
FRN-118693W CA. Satish U. Nade  
Membership no.102758  
UDIN NO: 25102758BMOC52021  
Date : 02/06/2025  
Place : Ichalkaranaji

Vice Chairman

Shri S.B. Jadhav  
Shri D.L. Sarada  
Shri R.B. Patil  
Shri T.S.Athane  
Smt A.A. Arage

**K.M.Patil**

General Manager

Shri B.I. Lad  
Shri S.S. Gore  
Shri B.T. Povale  
Shri A.G. Kamble  
Shri B.D. Patil  
Adv. V.C.Gajageshwar

**S.B.Shirgave**

Chief Executive Officer

Chairman

Shri M.S. Satpute  
Shri S.G. Shirgave  
Shri S.S. Kitture  
Shri S.K. Keste  
Adv.Shri S.S. Joshi



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## \* परिशिष्ट अ \*

## \* Annexure A \*

<b>संस्थेचे नांव</b> : कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि., इचलकरंजी (मल्टीस्टेट शेड्युल्ड बँक)	<b>Name of Bank</b> : Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji (Multi-State Scheduled Bank)
<b>मुख्य कार्यालय</b> : जनता बँक भवन, पो.बॉ.नं.६४,मेन रोड, इचलकरंजी-४९६९९५ जि.कोल्हापूर (महा.)	<b>Head Office</b> : Janata Bank Bhavan, P.B.No.64 Main Road, Ichalkaranji 416115 Dist.Kolhapur (Mh.)
<b>नोंदणी दिनांक</b> : एमएससीएस/सीआर/४३७/२०११, दि.१५.०९.२०११	<b>Date of Registration</b> : MSCS/CR/437/2011, Date-15.09.2011
<b>रिझर्व्ह बँक</b> : अ.सी.डी./एम.एच./२९७/पी/२७.०४.१९८२	<b>RBI Licence</b> : ACD/MH/297/P /27.04.1982
<b>परवाना</b> : महाराष्ट्र, कर्नाटक व गोवा राज्याच्या मुलकी हद्दी	<b>Area of Operation</b> : Whole Revenue area of Maharashtra Karanataka & Goa State
<b>कार्यक्षेत्र</b> : इतकी राहिल.	

३१ मार्च २०२५ अखेर	On 31st March 2025	(₹ in lakh)
१. मुख्य कार्यालयासह एकूण शाखा	1. No. of Branches including H.O.	55
२. सभासद नियमित नामधारी	2. Member Regular Nominal	83653 3403
३. वसुल भाग भांडवल	3. Paid up Capital	77,21.05
४. राखीव व इतर निधी	4. Total Reserves & Other Funds	349,28.67
५. भांडवल जोखीम पर्याप्ता प्रमाण	5. (CRAR )	13.82 %
६. ठेवी	6. Deposit	2862,34.44
सेव्हींग्ज	Saving	444,13.83
चालू	Current	275,74.53
मुदत	Fixed	2142,46.08
७. कर्जे	7. Advances	1845,95.87
तारणी कर्जे	Secured	1773,91.43
विनातारणी कर्जे	Unsecured	72,04.44
अग्रक्रम क्षेत्र%	Priority Sector %	68.95 %
दुर्बल घटक%	Weaker Section %	14.66 %
८. बाहेरील कर्जे	8. Borrowings	35,00.00
९. गुंतवणुक	9. Investments	594,69.28
१०. थकबाकीचे प्रमाण%	10. Overdues %	7.83 %
११. ऑडीट वर्ग	11. Audit classification	'A'.
१२. नफा	12. Profit for the Year	16,55.89
१३. एकूण सेवक	13. Total Staff	585
१४. खेळते भांडवल	14. Working Capital	3394,85.40



Bank Weaving the minds of mankind

# Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## NOTES TO ACCOUNTS FORMING PART OF FINANCIAL STATEMENTS AND ACCOUNTING POLICIES FOR THE YEAR ENDED 31st MARCH 2025

### **SIGNIFICANT ACCOUNTING POLICIES**

#### **1. Background**

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd., was incorporated in the year 1963 and provides complete suits of corporate and retail Banking Products. Bank has been registered as 'Multi State Co-operative Bank' from 15.09.2011 vide Registration No. MSCS/CR/437/2011. The Bank is governed by the Banking Regulation Act 1949 (AACS) and The Multi State Co-operative Societies Act 2002

#### **2. Basis of Accounting / Accounting Convention**

The financial statements have been prepared and presented under the historical cost convention (as modified by revaluation of premises) and the accrual basis of accounting, and comply with the generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, the circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, Accounting Standards issued by ICAI and current practices prevailing in the Co-op. Banks in India except otherwise stated.

#### **3. Use of Estimates**

The preparation of the financial statements in conformity with the generally accepted accounting principles requires the 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. The Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively in the current and future periods.

#### **Principal Accounting Policies**

##### **4. 1.Revenue Recognition**

i Income and expenditure are accounted on accrual basis, except otherwise stated.

ii Interest/ Discount income is recognised in the Profit and Loss Account as it accrues except: (a) income from Non-Performing Assets (NPAs), comprising of advances and investments, which is recognised upon realisation, as per the prudential norms prescribed by RBI, (b) overdue interest on investments.

iii Commission income on the bank guarantees, Exchange & Locker rent is recognized as income on realization basis.

iv Profit or Loss on sale of investments in AFS category is recognised in the Profit and Loss Account.

v Dividend income is recognised when the right to receive the dividend is established.

vi Income on Units of Mutual Funds as recognised on cash basis as per the guidelines issued by Reserve Bank of India.

vii The sale of NPA is accounted as per guidelines prescribed by RBI:

When the Bank sells its financial assets to Reconstruction Company (RC), the same is removed from the books.

If the sale is at a price below the Net Book Value (NBV) (i.e. book value less provisions held), the shortfall is debited to the Profit and Loss Account in the year of sale.

##### **5. Advances**

i Advances are classified into Standard, Sub-Standard, and Doubtful & Loss Assets in accordance with the extant guidelines issued by the Reserve Bank of India from time to time. Bank has applied an on-going assets classification in accordance with IRAC Norms prescribed by RBI.

ii NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI:

(a) Sub-standard: A loan asset that has remained non- performing for a period less than or equal to 12 months (b) Doubtful: A loan asset that has remained in the non performing category for a period of more than 12 months. (c) Loss: A loan asset where loss has been identified but the amount has not been fully written off.

iii. In addition to the specific provision on NPAs,





माणसांच्या मनांना विणणारी बँक

# कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टिस्टेट शेड्युल्ड बँक)

general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 5 of the Balance Sheet under the head "Other Liabilities & Provisions – Others" and are not considered for arriving at the Net NPAs

Sub classification of standard assets	Provision norms as % to outstanding amount
Direct Agri Advance	0.25
SME Advance	0.25
CRE Advances (RH)	0.75
CRE Advances (Other)	1.00
Other Standard Assets	0.40
Loan against FD	0.00

- iv. Provision for Sub-Standard, Doubtful & Loss Assets is made in accordance with the guidelines issued by RBI. In addition, a general provision is also made on all standard assets as per RBI guidelines

Asset Classification	Provision norms as % to outstanding amount	
Sub Standard Asset	10%	
Doubtful Asset	Secured Portion	Unsec. Portion
Up to one year	20%	100%
One to three years	30%	100%
More than three years	100%	100%
Loss Asset	100%	

- v In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 2 of the Balance Sheet under the head "Reserves and Surplus" and are not considered for arriving at the Net NPAs.
- vi The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.
- vii. The unrealized interest in respect of cash

credit/overdraft accounts interest recovery has been deferred by transferring to separate accounts "Funded Interest Loan for CC/Overdraft" a/cs.

- viii Amounts recovered against debts written off in earlier years are recognised as revenue in the year of recovery.
- ix In case of restructured / rescheduled assets, provisions are made in accordance with the guidelines issued by the RBI, which require that the difference between the fair value of the loans / advances before and after restructuring is provided for, in addition to provision for the respective loans / advances. During the current FY 2024-25 bank has not made any additional provision for restructured advances under Resolution Framework-RF-1/RF-2.
- x Bank held provision of Rs 1513.13 lakhs against accounts restructured under Resolution Framework (RF-1 and RF-2) and other restructure accounts as on 31/3/2024. During 2024-25, provision of Rs 825.02 lakhs was reversed being excess than required pursuant to RBI guidelines.

## 6. Investment

The transactions in all securities are recorded on "Settlement Date".

### (1) Categorisation of Investment

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

- i 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
- ii Held for Trading' - Securities acquired by the Bank with the intention to trade (Bank don't have such portfolio). (As on 31.03.2025, bank does not held any investment under HFT category).
- iii 'Available for Sale' - Securities which do not fall within the above two categories are classified as 'Available for Sale'.

### (2) Classification of Investment

For the purpose of disclosure in the Balance Sheet, Investments have been classified under five groups as required under RBI guidelines – Government Securities, Other Approved Securities, Shares, Bonds of PSU and Other Investments.



### (3) Valuation of Investments

- i 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity. These investments are carried at their acquisition cost. Any premium on acquisition is amortised over the balance period to maturity, with a debit to Profit and Loss account. The book value of security is reduced to the extent of amount amortised during the relevant accounting period and such figures are shown in Balance Sheet.
  - ii 'Available for Sale' - Each security in this category is valued at the market price and the net resultant depreciation in each classification (as mentioned in Para 6.2 above) is charged to the Profit and Loss Account. Net appreciation, if any is ignored.
  - iii In case of shares and bonds and other investments, the scrip wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of valuation declared by PDAI jointly with FBIL for valuation at the year-end. In case of unquoted government securities, market price or fair value is determined as per the rates published by FBIL.
  - iv Market value of other approved securities is determined based on the yield curve and spreads provided by FBIL.
  - v Treasury bills are valued at carrying cost.
  - vi Units of Mutual Fund are valued at the lower of cost and net asset value provided by the respective mutual funds.
  - vii 100% provision has been provided on investment in shares of Co-operative Institutions if dividend has not been received.
  - viii In case of sale of NPA (financial asset) to Asset Reconstruction Company (ARC) against issue of Security Receipts (SR), investment in SR is recognised at lower of: (i) Net Book Value (NBV) (i.e. book value less provisions held) of the financial asset; and (ii) Redemption value of SR. SRs issued by an ARC are valued in accordance with the guidelines applicable to non-SLR instruments. Accordingly, in cases where the SRs issued by the ARC are limited to the actual realisation of the financial assets assigned to the instruments in the concerned scheme, the Net Asset Value, obtained from the ARC, is reckoned for valuation of such investments.
  - ix Investment in Security Receipts (SRs) issued by Asset Reconstruction Companies (ARCs) are valued at cost till the expiry of 6 months from the date of acquisition thereof. There after these are valued on the basis of NAV declared by the ARCs from time to time and any depreciation thereon is recognised in the profit and loss account. Appreciation, if any, in the rating of the SRs over the original face value is ignored. Provisioning for SRs is subjected to the guidelines issued by Reserve Bank Of India on transfer of Loan Exposure vide Circular no. RBI/DOR/2021-22/86 DOR.STR. REC.51/21.04.048/2021-22 dated 24.09.2021 and further direction RBI/2024-25/118 DOR. CRE.REC.62/ 07.10.002/2024-25 February 24, 2025 as amended from time to time.
- (4) Accounting for Repo/ Reverse Repo transactions (other than transactions under the Liquidity Adjustment Facility (LAF) with RBI):
- i The Securities sold and purchased under Repo/ Reverse Repo are accounted based on guidelines issued by Reserve Bank of India. Securities are transferred as in the case of normal outright sale/purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/income, as the case may be.
  - ii Interest expended/ earned on Securities purchased/ sold under Repo & LAF with RBI is accounted for as expenditure/ revenue.
- (5) Broken period interest on investments is treated as a revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition, if any is charged to profit and loss account.
- (6) Transfers from/ to HTM category from to AFS category are done at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to profit and loss account and appreciation, if any, is ignored
- (7) The bank maintains Investment Fluctuation Reserve (IFR) on AFS and HFT Investment Portfolio as per the extant RBI guidelines.



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## 7. Fixed Assets & Depreciation

- Fixed Assets are carried at cost less accumulated depreciation/ Amortisation.
- Cost includes cost of purchase and all expenditure such as site preparation, installation costs and professional fees incurred on the asset before it is put to use. Subsequent expenditure(s) incurred on the assets put to use are capitalised only when it increases the future benefits from such assets or their functioning capability.
- Fixed Assets are not revalued during year 2024-25. During the FY 2023-24, the properties of the bank have been added in "Building Revaluation Reserve". Premises are stated at aggregate of revalued amounts as at 31st Mar 2025 and additions cost. The Proportionate depreciation on account of Revaluation is debited to "Revaluation Reserve Account".
- Bank is following Gross Block Method from financial year 2011-12.
- Depreciation is calculated on written down value basis on Fixed Assets other than Computer. Depreciation on Computers is provided on straight-line method (SLM) as per RBI guidelines.
- Depreciation on fixed assets is charged at proportionate for the days for which it is put to use in the relevant year.

### vii. Rates of Depreciation are as under:

Description of Asset	Method of charging	Depreciation Rate every year
Premises	WDV	10%
Plant & Machinery	WDV	15%
Dead Stock	WDV	10%
Vehicles	WDV	15%
Furniture and Fixtures	WDV	10%
Library Books	WDV	40%
Computer and related Machinery	SLM	33.33%
Solar System	WDV	40%

There are no changes in rates of Depreciation.

viii In respect of assets acquired during the year, depreciation is charged on proportionate basis for the number of days the assets have been put to use during the year

- Fixed assets which have been fully depreciated but are still in use are carried in the books at Rs.1/-

## 8 . Goods & Service Tax (GST) :

Goods and service tax w. e. f. 01/07/2017 is being collected extra from customers and deposited to the credit of Govt after taking ITC of inward supplies made as per provisions laid down in CGST Act 2017 and the GST rules.

## 9. Impairment of Assets

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on impairment of assets (AS 28) issued by the ICAI is required.

## 10. Employee Benefits

### i Provident Fund

Retirement benefit in the form of provident fund and Contribution to Family Pension Scheme are defined contribution plans and the contributions for the year has been made to the Commissioner for Regional Provident Fund (P.F.) are charged to Profit and Loss Account.

### ii Gratuity

Retirement benefit in the form of Gratuity is a defined Benefit plan. The Bank pays gratuity to employees who retire or resign after a minimum



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period of five years of continuous service. The Bank has Gratuity Fund for its employees under the Group Gratuity cum Life Assurance Scheme managed by Life Insurance Corporation of India. The Bank has created Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd., Employees Group Gratuity Trust. From 01.04.2014, bank has executed New Group Gratuity Policy with LIC, which covers the employees who have not joined in earlier policy. All facts of this new and earlier policy are same except periodicity of credit of interest on balance held in fund with LIC. 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 based on actuarial valuation done by an independent actuary as at the year-end, using the Projected Unit Credit Method.

### iii Leave encashment

As per the service rules of the bank, employees are eligible for encashment of leave of certain unutilized period at the time of retirement. The Bank has taken Insurance policy for its employees under the Employees group Leave Encashment cum Life Assurance Scheme managed by Life Insurance Corporation of India. From 01.04.2014, bank has executed New Group Leave Encashment policy with LIC, which covers the employees who have not joined in earlier policy. All facts of this new and earlier policy are same except periodicity of credit of interest on balance held in fund with LIC. 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 based on actuarial valuation done by an independent actuary as at the year-end, using the Projected Unit Credit Method.

- iv Ex-Gratia of previous year is appropriated from the profit for the year 2023-24 as per the provisions of MSCS Act 2002 and it was paid during year 2024-25.

## 11. Taxes on Income

### i Current Income Tax

Current Income Tax determined on the profits for the year in accordance with provisions of Income Tax Act, 1961, rules framed there under and on the basis of expert opinion, if any.

### ii Deferred Tax

Deferred Tax is calculated at the rates and as per the laws that have been enacted or substantively enacted as of Balance Sheet date and is recognised on timing differences that originate in one period which are capable of reversal in one or more subsequent periods.

Deferred Tax Assets are recognised and reassessed at each reporting date, based on management's judgement as to whether realization is considered as virtually certain. Deferred Tax Assets and liabilities are measured using substantively enacted tax rates expected to apply to taxable income in the year in which the timing differences are expected to be received or settled. The effect on deferred tax assets and liabilities of a change in tax rates is recognised in the profit and loss account in the period of enactment of the change.





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## 12. Segment Reporting

The classification of exposures to the respective segments conforms to the guidelines issued by RBI, Business Segments have been identified and reported taking into account, and reported as Treasury, wholesale, retail banking & other banking. As per the internal business reporting system and the guidelines prescribed by RBI.

## 13. INTANGIBLE ASSETS (AS-26):

Details of Computer software expenses in accordance with AS-26 on Intangible Assets issued by ICAI are as under:

**Computer software :**

(₹ in Lakh)

Particulars	31.03.2025	31.03.2024
Gross Block Opening Balance	19.02	26.95
Add: Additions during the year	28.03	8.04
<b>Total</b>	<b>47.05</b>	<b>34.99</b>
Less: Depreciation	(21.85)	(15.97)
<b>WDV</b>	<b>25.20</b>	<b>19.02</b>

Computer software is amortized @ 33.33% on straight line method as per the directives of RBI.

## 14. Provisions, Contingent Liabilities and Contingent Assets

i. In accordance with Accounting Standard 29, Provisions, Contingent Liabilities and Contingent Assets, issued by the Institute of Chartered Accountants of India, the Bank recognises provisions where it has a present obligation as a result of a past event, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation as and when a reliable estimate of the amount of the obligation can be made.

ii. Provisions are determined based on management estimate required to settle the obligation at the Balance Sheet date, supplemented by experience of similar transactions. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates. In cases where the available information indicates that the loss on the contingency is reasonably possible but the amount of loss cannot be reasonably estimated, a disclosure is made in the financial statements.

Contingent Assets, if any, are not recognized in the financial statements since this may result in the recognition of income that may never be realized.

iii. Guarantees given on behalf of constituents, acceptances, endorsements and other obligations

As a part of its commercial Banking activities, the Bank issues documentary credits and guarantees on behalf of its customers. Documentary credits enhance the credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfil its financial or performance obligations

## 15. Special Reserves -

'Reserves and Surplus' include Special Reserve created under Section 36(i)(viii) of the Income Tax Act, 1961. The Board of Directors of the Bank has no intention to make withdrawal from the Special Reserve.

**16.** Dividend remained unclaimed over three years, Entrance Fees & Nominal membership fees are transferred to Statutory Reserve Fund every year.

**17.** The deposits for utilities such as electric deposit/ water deposit are expensed out in the year of payment.



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## 18. NOTES TO THE FINANCIAL STATEMENT

### 1. AS 5 – “Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies”

During the year, there were no material prior period income / expenditure items. There is no change in the Significant Accounting Policies adopted during the year ended March 31, 2025 as compared to those followed in the previous financial year 2023-24

### 2. AS 15- Employee Benefits

#### a.(As per LIC of India calculation)

(₹ in Lakh)

Sr No.	Particulars	2024-25		2023-24	
		Group Gratuity	Group Leave Encashment	Group Gratuity	Group Leave Encashment
(i)	Discount Rate	7.25%	7.25%	7.25%	7.25%
(ii)	Expected Return on Plan Assets	7.00%	7.00%	7.00%	7.00%
(iii)	<b>Changes in present value of obligations (PVO)</b>				
	PVO at the beginning (Ref Note-1)	14,19.06	10,72.87	14,16.99	10,99.22
	Interest Cost	1,02.88	77.78	1,02.73	79.69
	Current Service Cost	75.91	89.98	78.08	95.54
	Benefits paid	(1,61.92)	(97.99)	(1,52.03)	(1,19.21)
	Actuarial (gain)/loss on obligations	( 17.35)	(28.15)	( 26.71)	(82.37)
	PVO at the End	14,18. 60	11,14.50	14,19.06	10,72.87
(iv)	<b>Changes in fair value of Plan Assets (FVPA)</b>				
	FVPA at the beginning	15,62.64	12,48.25	15,20.19	11,79.16
	Expected Return on Plan Assets	1,15.52	91.31	1,16.40	92.76
	Contributions	45.09	15.10	78.08	95.54
	Benefits Paid	(1,61.92)	(97.99)	(1,52.03)	(1,19.21)
	Actuarial gain/(loss) on plan assets	-	-	-	-
	FVPA at the end	15,61.64	12,56.67	15,62.64	12,48.25
(v)	<b>Amount recognised in Balance Sheet</b>				
	Present Value of obligations	15,62.64	11,14.50	14,19.06	10,72.87
	Fair Value of Plan Assets	15,61.34	12,56.67	15,62.64	12,48.25
	Assets/(Liability)	1,42.74	1,42.17	1,43.58	1,75.38
(vi)	<b>Expenses recognised in Profit and Loss account</b>				
	Current Service Cost	75.94	89.98	78.08	95.54
	Interest Cost	1,02.88	77.78	1,02.73	79.69
	Expected Return on Plan Assets	(1,15.52)	(91.31)	(1,156.90)	(92.76)
	Net Actuarial (gain)/loss	(17.35)	(28.15)	(26.71)	(82.37)
	Expenses recognised	45.93	48.31	37.70	0.10

b.In the current year, Rs. 49.54 Lakh (PY Rs 98.04 Lakh) was paid towards Group Leave Encashment and Rs. 6.97 Lakh (PY Rs. 81.56 Lakh) towards Group Gratuity Scheme are debited to profit and loss account related to the current year.

c.Bank has contributed towards provident fund Rs. 108.50 Lakh (PY Rs. 108.93 Lakh)



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### 3. AS 17- Segment Reporting

Disclosure of Primary Segment wise reporting as per Accounting Standard 17 is as follows:- (₹ in lakh)

Particulars	Forex	Treasury Operation	Wholesale Banking	Retail Banking	Other Banking Operations	Total
Segment Revenue	-	71,51.56	56,09.54	12,247.95	2036.48	27,045.53
	-	(65,76.84)	(54,67.76)	(10,956.94)	(12,50.62)	(24,252.16)
Segment Result	-	55,50.37	42,77.05	9338.55	15,60.81	20,726.78
	-	(48,12.75)	(42,35.05)	(8486.68)	(14,45.89)	(18,980.37)
Unallocated Expenses						3,759.86
						(30,26.33)
Operating Profit						25,58.59
						(22,45.46)
Income Tax (including Deferred Tax)						903.00
						(829.00)
Net Profit						16,55.89
						(14,16.46)
Other Information:						
Segment Assets	-	1247,09.22	579,86.75	1266,09.13	292,91.54	3385,96.64
	-	(1035,82.27)	(56,101.18)	(1124,22.07)	(252,26.64)	(2973,32.16)
Unallocated Assets						21,154.61
						(191,53.60)
Total Assets						3597,51.25
						(3164,85.77)
Segment Liabilities	-	1134,16.14	690,90.18	1508,52.52	252,05.34	3585,64.18
	-	(983,83.35)	(644,05.80)	(1290,63.83)	(219,88.90)	(3138,41.88)
Unallocated Liabilities						11,87.07
						(26,43.88)
Total Liabilities						3597,51.26
						(3164,85.77)

(Previous year figures were indicated in bracket )

Since the Bank caters to the needs of Indian Customers, information regarding Secondary Segment (geographical) is not applicable.



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## 4. AS 18- Related Party Disclosure

There are no related parties requiring disclosure under Accounting Standard 18 issued by The Institute of Chartered Accountants of India other than Key Management Personnel i.e. Mr S. B. Shirgave, Chief Executive Officer of Bank. Since this person belongs to Category of Chief Executive Officer, in terms of Reserve

Bank of India dated 29.03.2003, no further details need to be disclosed.

## 5. AS 19- Operating Lease

Lease payments for assets taken on operating lease are recognised in the profit and loss a/c over lease term in accordance with AS-19 "Leases" issued by ICAI.

### Operating Lease comprises leasing of office premises (AS 19):

(₹ in lakh)

Future lease rental payable as at the end of the year/period:	31/03/2025	31/03/2024
- Not later than one year	3,15.11	2,77.62
- Later than one year and not later than five years	10,39.70	7,84.35
- Later than five years	2,85.92	3,11.69
Total of minimum lease payments realization in the Profit and Loss account for the year/period.	2,94.99	2,92.90
Total of future minimum sub-lease payment expected to be received under non-cancellable sub-lease	-	-
Sub-lease payments realization in the Profit and Loss account for the year	-	-

## 6. Earnings Per Share (AS - 20):

- Earnings per share are calculated by dividing the net profit for the period after tax attributable to shareholders (before appropriation) by the weighted average number of shares outstanding during the period
- The weighted average number of shares outstanding during the period are calculated by aggregating the shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

Particulars	31/03/2025	31/03/2024
Net Profit After Tax- Rs Lakhs	16,55.88	14,16.46
Weighted Average No. of Shares	1,43.58	1,37.93
Basic and Diluted EPS- Rs	11.53	10.26





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## 7. AS 22- Accounting for Taxes on income (₹ in lakh)

Sr No.	Particulars	FY 2024-25	FY 2023-24
<b>A</b>	<b>Deferred Tax Asset</b>		
i	Provision for BDDR	23,36.19	19,64.97
ii	Provision for Standard Assets	1,37.03	1,37.03
iii	Difference in WDV	45.26	37.49
iv	Provision for Restructured Accounts Covid-19	1,73.20	3,80.85
	<b>Sub-Total (A)</b>	<b>26,91.68</b>	<b>25,20.34</b>
<b>B</b>	<b>Deferred Tax Liability</b>		
i	Special Reserve under income Tax Act	3,39.00	2,50.40
	<b>Sub-Total (B)</b>	<b>3,39.00</b>	<b>2,50.40</b>
<b>C</b>	<b>Closing Net Deferred Tax Asset</b>	<b>23,52.69</b>	<b>22,69.94</b>
<b>D</b>	<b>Less: Opening Balance of DTA (Net)</b>	<b>22,69.95</b>	<b>19,43.48</b>
<b>E</b>	<b>DTA/(DTL) Recognised during the year (C-D)</b>	<b>82.74</b>	<b>3,26.46</b>

Note: Deferred Tax Assets has been recognised to the extent management is reasonably certain of its realization rounded to nearest 0.10 Lakh and as on 31/03/25 DTA is recognised to the extent of Rs.82.70 Lakhs.

## 8 AS 29- "Provisions, Contingent Liabilities and Contingent Assets"

### 8.1 Provisions recognised in Profit and Loss Account:

(₹ in lakh)

Provision Debited to P&L A/C	FY 2024-25	FY 2023-24
i) Provisions for NPI	-	-
ii) Bad & Doubtful Debts Reserve	30,50.00	20,00.00
iii) Provision against Standard Assets	-	20.00
iv) Special Reserve under Income Tax Act	3,52.00	1,50.00
v) Short Provision for Income tax	-	6.33
vi) Investment Depreciation Reserve	-	-
vii) Provision for Income tax	9,03.00	8,29.00
viii) ARCs Security Receipt Depreciation Reserve	2,75.00	8,50.00
ix) Cost Of Acquisition Of Merged Bank Written Off	82.86	-
<b>Total</b>	<b>46,62.86</b>	<b>38,55.33</b>

### 8.2 Contingent Liabilities

**8.2.1** Contingent Liabilities on account of Bank Guarantees Rs. 1483.72 Lakh and Letter of Credit is Rs. 118.99 Lakh

**8.2.2** In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, the amount transferred to the Depositor Education and Awareness Fund as per details below.

(₹ in lakh)

Particulars	FY 2024-25	FY 2023-24
Opening balance of amount transferred to DEAF	10,23.32	9,24.40
Add: Amounts transferred to DEAF during the year*	1,08.35	1,20.96
Less: Amounts reimbursed by DEAF towards claims	12.68	22.03
<b>Closing Balance of amounts transferred to DEAF</b>	<b>11,18.99</b>	<b>10,23.32</b>

Note : \*DEAF Funds 24-25 includes merged bank balance of Rs.0.96 Lakhs.

**8.2.3** There are no claims against bank which can be acknowledged as debt. Therefore, no contingent liability is disclosed.

## 9 Amalgamation

9.1) with effect from 10<sup>th</sup> March 2025, The Jawahar Co-operative Bank Ltd., Hupari amalgamated with the bank. Reserve Bank of India (RBI) has sanctioned was the scheme of amalgamation on 3<sup>rd</sup> March 2025. The scheme of amalgamation is framed pursuant to RBI Master Direction RBI/DOR/2020-21/75 Master Direction DOR.MAM.No. 49/ 09.16.901 / 2020-21 Dated March 23, 2021 on Amalgamation of Urban Co-operative Banks Directions, 2020.

9.2) The accounting of amalgamation has been made as per pooling of interest method as per the guidelines contained in Accounting Standard As 14 – Accounting for amalgamations issued by The Institute of Chartered Accountants of India and in accordance with RBI guidelines.

9.3) From the operative date of amalgamation, the properties/assets, liabilities, and rights of 'Jawahar Co-operative Bank Ltd., Hupari' are transferred to and vested in the Bank as per the Scheme and thereby 'Jawahar Co-operative Bank Ltd., Hupari' is dissolved



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and ceased to function in terms of the provisions of sub-section (6-A) of Section 44A read with Section 56 of the Banking Regulation Act, 1949. The assets and liabilities of 'Jawahar Co-operative Bank Ltd., Hupari' are transferred in the books of the Bank, amounting to Rs. 14797.58 Lakh as per the guidelines contained in Accounting Standard AS 14 applicable in case of merger/amalgamation.

9.4) The net worth of the 'Jawahar Co-operative Bank Ltd., Hupari' calculated as of the day prior to the operative day was positive, which is higher than the face value of the share capital. Hence capital reserve of Rs. 5.95 Lakh was created

9.5) The Share Capital of the erstwhile shareholders of 'Jawahar Co-operative Bank Ltd., Hupari' is merged with banks share capital amounting to Rs.337.97 Lakh. The bank has issued shares in the ration of 1:1 to members of 'Jawahar Co-operative Bank Ltd., Hupari'.

9.6) As per scheme of amalgamation, the 6941 shareholders of 'Jawahar Co-operative Bank Ltd., Hupari' has become member of the bank until 31st March 2025.

## 10 Revaluation of Premises:

Details of revaluation reserve are as follows:

(₹ in lakh)				
Sr No.	Particulars	Land	Building	Total
A	Revaluation Reserve b/f	32,42.46	28,49.32	60,91.77
B	Upward Revaluation in FY 2024-25	-	-	-
C	Depreciation debited to Revaluation Reserve	-	2,84.94	2,84.94
D	Balance of Revaluation Reserve c/f ( A + B - C )	32,42.46	25,64.38	58,06.84

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

12. The income for Bancassurance business for the period FY 2024-2025 is follows:

(₹ in lakh)

Nature of income	2024-2025	2023-2024
1. From Selling Life Insurance policies	63.33	62.88
2. From Selling Non-Life Insurance policies	15.01	65.57
3. From Selling Health Insurance policies	71.89	20.97
<b>Total</b>	<b>1,50.23</b>	<b>1,49.42</b>

## 13.Borrowings

### 13.1 Overdraft with other banks:

Bank has been sanctioned OD facility against pledge of Term Deposit from KDCC Bank (S.L. Rs 270.00 lakhs) and BDCC Bank (S.L. Rs 2250.00 lakhs) as on 31.03.2025. Bank has not availed overdraft during the year. The outstanding amount as on 31.03.2025 was Nil.

### 13.2 Long Term (Subordinated) Deposits:

In accordance with approval granted by RBI vide its letter no. DOS.Mumbai.SED.SSM-2/533/12.04.122/2020-21 Dated Oct 13, 2020 and the Joint Secretary and Central Registrar of Co-operative Societies vide its letter no. R-11017/41/2012-L&M dated Jan 15, 2021, during the year 2021-22 the bank has raised Rs.35 Crores by way of Long Term (Subordinated) Deposits. In accordance with RBI guidelines, the said amount after applying relevant discounting factors would be included in the Tier-II capital of the bank for Capital adequacy purpose. .



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## 14. Other Liabilities – Miscellaneous

‘Miscellaneous’ as grouped under Other Liabilities- includes unclaimed amounts in respect of Sundry Creditors, Draft Payable, unclaimed dividend, provision for interest funding, other provisions etc

## 15. Investment

15.1 During the year, Bank has not shifted securities from HTM category to AFS category. Income from sale of securities comprised of Rs 68.15 Lakhs (Previous year Rs 33.94 Lakhs) on sale of securities under AFS category.

15.2 Balance in repo account is classified under “Borrowings” (Liability side) and balance in Reverse Repo account is classified under “Money at Call, Short Notice and LAF Reverse Repo Investment” (Asset Side) as on 31.03.2025 balance is Nil. Bank has invested in RBIs SDF on 31.03.2025 of Rs. 13500.00 Lakhs.

15.3 As per RBI circular No.UBD.BPD. (SCB).Cir No.1/16.27.000/2014-15 dated Oct 29, 2014, Liquidity Adjustment Facility (LAF) has been extended to Schedule Urban Co-operative Banks. Accordingly, bank has made lending/ borrowing in Repo/ LAF during the year. As on 31.03.2025, Repo (LTRO) borrowing was nil (previous year Repo borrowing Rs. Nil). As on 31.03.2025 lending under LAF was NIL (Previous year LAF lending was Rs. Nil).

15.4 During year 2024-25, bank earned profit on sale of mutual funds of Rs. 147.50 Lakhs (PY Rs. 20.68 Lakhs)..

## 16. Foreign Exchange Transactions

RBI has issued AD II license to the bank vide letter dated 05.12.2018 which is valid up to validity of banking license issued by RBI. During the current FY total turnovers in foreign transaction is Rs. 207.88 lakhs and bank has earned total commission and exchange margin of Rs.0.33 Lakhs.

## 17. Non-Banking assets

During the F.Y. 2024-25 , the bank has not acquired the non-banking assets. As on 31.03.2025, the non-banking assets stood at Rs 131.92 lakhs (previous year balance Rs 188.04 lakhs). The NBA are reduced during 2024-25 as bank has sold the NBA of Rs.56.12 Lakhs .Bank has to sale the NBA at the loss of Rs.10.61 lakhs.

## 18. Internal Audit

Concurrent audit of 5 big branches conducted on monthly basis and Quarterly audit of 38 branches and Head Office is carried by Chartered Accountants appointed by the bank and internal audit of remaining 11 branches is carried by Internal Audit Department. All such audits are completed up to 31-03-2025 & bank has received all the reports.

## 19. Technical/Prudential Write offs

Bank as written of 69 Loan accounts having outstanding balance of Rs. 107.14 Lakhs (Principal Amt Rs. 0.00 Lakhs & Interest of Rs.107.14 Lakhs during the year 2024-25.

## 20. One Time Settlement (OTS) / Compromise Settlement

The bank has settled 38 accounts under OTS out of which 37 accounts have been closed and 1 account are under process. Bank has not waived any amount in principal.

Bank has not settled any loan account under compromise settlement.

## 21. Income Tax Provision

The Bank has made provision for Income Tax of Rs 903 Lakhs for the year 2024-25.

## 22. Penalties for Disclosure

In the year 2024-25 RBI has not imposed any penalty on the bank.



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## 23. DISCLOSURES AS PER RBI GUIDELINES

(Disclosure required to be change as per Cir Dated 30.08.2021 revised as per RBI Circular RBI/DOR/2021-22/83 DOR.ACC.REC.No.45/21.04.018/2021-22 updated on 23.02.2023)

### 1.Regulatory Capital

#### a) Composition of Regulatory Capital

(₹ in Lakh)

Sr.No.	Particulars	2024-25	2023-24
i)	Paid up share capital and reserves (net of deductions, if any)	53,65.80	48,14.23
ii)	Other Tier 1 capital	149,31.45	122,64.92
iii)	Tier 1 capital (i + ii)	202,97.25	170,79.15
iv)	Tier 2 capital	19,41.01	25,78.76
v)	Total capital (Tier 1+Tier 2)	222,38.29	196,57.91
vi)	Total Risk Weighted Assets (RWAs)	1609,29.84	1483,88.95
vii)	Paid-up share capital and reserves as percentage of RWAs	3.33%	3.24%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.61%	11.51%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.21%	1.74%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.82%	13.25%
xi)	Amount of paid-up equity capital raised during the year	6,36.87	3,47.10
xii)	Amount of non-equity Tier 1 capital raised during the year,	Nil	Nil
xiii)	Amount of Tier 2 capital raised during the year	Nil	Nil

#### b) Bad and Doubtful Debt Reserve :RBI vide Circular No. 2024-25/58 DOR.CAP.REC. No.

27/09.18.201/2024-25 dated 02.08.2024 'Prudential Treatment of Bad and Doubtful Debt Reserve' has given guidelines to transfer the balances in BDDR to the extent not required as per the statute to General Reserves/Balance in P&L Account below the line. Accordingly, the bank has transferred balance appropriated in previous years Net Profit of Rs. 913.71 Lakh from BDDR to BDDR 24 as on 31st March 2024.

### 2. Asset liability management

#### a) Maturity pattern of certain items of assets and liabilities

As on 31/03/2025

(₹ in Lakh)

Maturity Buckets	Upto 01 day	02 to 07 days	08 to 14 days	15 to 28 days	Over 28 days & upto 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Deposits	86,12.62	60,39.67	63,64.71	51,59.08	217,14.29	285,97.08	23,251.81	921,27.18	489,36.04	454,31.96	2,86,234.44
Advances	118,74.48	27,97.26	10,67.60	8,58.78	49,86.13	48,02.78	93,19.15	480,56.72	581,06.21	427,26.76	1,84,595.87
Investments	0.00	0.00	3,97.35	20,09.41	4,87.14	0.00	29,99.24	165,72.48	178,02.54	192,01.12	59,469.28
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,00.00	0.00	0.00	35,00.00





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As on 31/03/2024

(₹ in Lakh)

Maturity Buckets	Upto 01 day	02 to 07 days	08 to 14 days	15 to 28 days	Over 28 days & upto 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Deposits	81,77.65	47,90.22	35,88.71	43,10.42	307,82.60	299,58.83	327,84.06	83,483.28	282,17.00	292,40.63	2553,33.41
Advances	134,27.08	26,50.79	26,19.27	29,03.52	85,32.60	71,43.91	52,56.23	516,04.16	161,31.14	447,46.90	1550,15.59
Investments	0.00	0.00	0.00	500.01	5,00.06	0.00	29,96.25	99,32.28	392,16.19	25.01	531,69.80
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	35,00.00	0.00	0.00	35,00.00

## 3. Investments

### a) Composition of Investment Portfolio i) As on 31.03.2025

(₹ in Lakh)

	Investments in India							Investment outside India				Total Investment
	Government Securities	Other Ap-proved Securities	Shares	Deben-tures & Bonds	Subsidiarie and/or Joint Ventures	Others	Total Investments in India	Government Securities (Including local authorities)	Subsidiarie and/or Joint Ventures	Others	Total Investments outside India	
<b>Held to Maturity</b>												
Gross	543,29.95	-	-	-	-	-	-	-	-	-	-	543,29.95
Less: Provision for NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	543,29.95											543,29.95
<b>Available for Sale</b>												
Gross	1,00.10	-	25.12	26,97.76		23,16.35						51,39.33
Less: Provision for depreciation And NPI	0.00		0.01	0.00		19,77.00						19,77.01
Net	1,00.10	-	25.11	26,97.76	-	3,39.35	-	-	-	-	-	31,62.32
<b>Held For Trading</b>												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Investment</b>	544,30.05		25.12	26,97.76		23,16.35						594,69.28
Less: Provision for NPI												
Less: Provision for depreciation And NPI	-	-	0.01	0.00	-	19,77.00	-	-	-	-	-	19,77.01
<b>Net</b>	<b>544,30.05</b>	<b>-</b>	<b>25.11</b>	<b>26,97.76</b>	<b>-</b>	<b>3,39.35</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>574,92.27</b>



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ii) As on 31.03.2024

(₹ in Lakh)

	Investments in India							Investment outside India				Total Investment
	Government Securities	Other Approved Securities	Shares	Debentures & 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	477,39.96	-	-	-	-	-	-	-	-	-	-	477,39.96
Less: Provision for non-performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	477,39.96											477,39.96
<b>Available for Sale</b>												
Gross		-	25.01	27,09.60		26,95.25						54,29.86
Less: Provision for depreciation And NPI			0.01	15.15		17,02.00						17,17.16
Net	0.00	-	25.00	26,94.45	-	9,93.25	-	-	-	-	-	37,12.70
<b>Held For Trading</b>												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Investment</b>	477,39.96		25.01	27,09.60		26,95.25						531,69.82
Less: Provision for non performing Investments												
Less: Provision for depreciation And NPI	-	-	0.01	15.15	-	17,02.00	-	-	-	-	-	17,17.16
<b>Net</b>	<b>477,39.96</b>	<b>-</b>	<b>25.00</b>	<b>26,94.45</b>	<b>-</b>	<b>9,93.25</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>514,52.66</b>



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## b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(₹ in Lakh)

Particulars	31/03/2025	31/03/2024
i) Movement of provisions held towards depreciation on investments (Including SRs Provision)		
a) Opening balance	17,52.00	9,02.00
b) Add: Provisions made during the year	2,75.00	8,50.00
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	20,27.00	17,52.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	4,57.66	4,07.66
b) Add: Amount transferred during the year	98.99	50.00
c) Less: Drawdown	0.00	-
d) Closing balance	5,56.65	4,57.66
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	10.83%	8.43%

## c) Non-SLR investment portfolio

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

(₹ in Lakh)

Sr. no.	Particulars	2024-25	2023-24
a)	Opening balance	-	-
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	-	-
e)	Total provisions held	-	-



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## ii) Issuer composition of non-SLR investments

(₹ in Lakh)

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	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24
a)	PSUs	5,00.00	5,00.00								
b)	FIs	15,00.00	15,00.00								
c)	Banks										
d)	Private Corporates	6,97.76	7,09.60								
e)	Subsidiaries/ Joint Ventures										
f)	Others	23,16.35	26,95.25							25.12	25.01
	<b>Total</b>	<b>50,14.11</b>	<b>54,04.85</b>							<b>25.12</b>	<b>25.01</b>
g)	Provision held towards depreciation	19,77.00	17,17.15							0.01	0.01

## d) Repo transactions (in face value terms)/ TREPS

### i) As on 31.03.2025

(₹ in Lakh)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Government securities	-	-	-	-	-	-	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-
ii) Securities purchased under reverse repo								
a) Government securities	1,00.00	1,02.08	95,00.00	96,78.91	19,04.19	21,79.29	25,00.00	25,54.21
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-

### ii) As on 31.03.2024

(₹ in Lakh)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily average outstanding during the year		Outstanding as on March 31	
	FV	MV	FV	MV	FV	MV	FV	MV
i) Securities sold under repo								
a) Government securities	-	-	-	-	-	-	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-
ii) Securities purchased under reverse repo								
a) Government securities	5,00.00	5,07.77	95,00.00	96,79.45	20,39.31	17,36.67	-	-
b) Corporate debt securities	-	-	-	-	-	-	-	-
c) Any other securities	-	-	-	-	-	-	-	-





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## 4. Asset quality

### a) i) Classification of advances and provision held on 31.03.2025

(₹ in Lakh)

	Standard	Non-Performing				
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non Performing Advances	Total
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	1547,57.60	13,39.93	121,99.21	2,26.51	137,65.65	1685,23.25
Add: Additions during the year					27,40.20	
Less: Reductions during the year*					29,66.48	
Closing balance	1710,56.50	17,16.33	115,96.85	2,26.19	135,39.37	1845,95.87
*Reductions in Gross NPAs due to:						
i) Upgradation					4,16.20	
ii) Recoveries (excluding recoveries from upgraded accounts)					25,50.28	
iii) Technical/ Prudential16 Write-offs						
iv) Write-offs other than those under (iii) above						
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	5,44.43	27,54.35	75,89.96	2,26.51	105,70.82	111,15.25
Add: Fresh provisions made during the year*					39,26.96	39,49.21
Less: Excess provision reversed/ Write-off loans**					9,13.71	9,13.71
Closing balance of provisions held	5,66.68	42,02.21	91,55.67	2,26.19	135,84.07	141,50.75
<b>Net NPAs</b>						
Opening Balance					31,94.83	
Add: Fresh additions during the year						
Less: Reductions during the year					31,94.83	
Closing Balance					0.00	0.00
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year (Give reasons)						
Closing balance of floating provisions						
The floating provision held by bank could not be apportioned over various categories in NPA						
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts						5,89.60
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						(3.26)
Closing balance						5,86.34

Note : \* Fresh provision of BDDR includes Rs.876.95 Lakhs of merged bank. \*\* As per RBI guidelines Rs.913.71 Lakhs is transferred to BDDR-2024.



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## ii) Classification of advances and provision held on 31.03.2024

(₹ in Lakh)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	1430,45.86	32,25.88	116,96.75	2,26.84	151,49.48	1581,95.34
Add: Additions during the year					22,96.72	
Less: Reductions during the year*					36,80.55	
Closing balance	1547,57.60	13,39.93	121,99.21	2,26.51	137,65.65	1685,23.25
*Reductions in Gross NPAs due to:						
i) Upgradation					7,29.76	
ii) Recoveries (excluding recoveries from upgraded accounts)					29,50.79	
iii) Technical/ Prudential Write-offs						
iv) Write-offs other than those under (iii) above						
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	5,24.43	12,58.20	74,04.13	2,26.84	88,89.17	94,13.60
Add: Fresh provisions made during the year					20,29.25	20,49.25
Less: Excess provision reversed/ Write-off loans					3,47.60	3,47.60
Closing balance of provisions held	5,44.43	27,54.35	75,89.96	2,26.51	*105,70.82	111,15.25
*(As on 31.03.2024 total BDDR Provision is RS.10918.42 which includes Rs.29.25 additional BDDR made from Profit appropriation during 2023-24 and earlier year BDDR from Appropriation RS. 318.35 Lakh i.e. total Rs. 347.60 Lakh, BDDR amount has been not considered for calculation of Net NPA for FY 2023-24.)						
<b>Net NPAs</b>						
Opening Balance					62,60.31	
Add: Fresh additions during the year					-	
Less: Reductions during the year					30,65.48	
Closing Balance					31,94.83	31,94.83
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year (Give reasons)						
Closing balance of floating provisions						
*The floating provision held by bank could not be apportioned over various categories in NPA						
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts						6,02.02
Add: Technical/ Prudential write-offs during the year						0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						(12.42)
Closing balance						5,89.60



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Ratios (%)	31/03/2025	31/03/2024
Gross NPA to Gross Advances	7.33%	8.17%
Net NPA to Net Advances	0.00%	2.02%
Provision coverage ratio	100.33%	76.79%

## b) Sector-wise Advances and Gross NPAs

(₹ in Lakh)

		31-03-2025			31-03-2024		
	Sector*	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)	Priority Sector						
a)	Agriculture and allied activities	94,63.58	17,68.91	18.69%	51,25.31	7,55.98	14.75%
b)	Advances to industries sector eligible as priority	551,64.76	17,37.75	3.15%	530,36.32	18,48.21	3.48%
	b.i) Textile	325,09.98	12,48.33	3.84%	307,74.76	13,46.92	4.38%
c)	Services	310,01.95	8,09.08	2.61%	292,80.51	8,89.04	3.03%
d)	Personal loans	217,00.76	8,74.44	4.03%	216,08.17	7,68.56	3.56%
	Subtotal (i)	1173,31.06	51,90.18	4.42%	1090,50.31	42,61.79	3.90%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	8,11.87	56.85	7.00%	1,36.10	57.45	42.21%
b)	Industry	68,88.49	37,30.93	54.16%	65,66.55	43,83.55	66.75%
	b.i) Textile	30,29.00	23,94.97	79.07%	37,17.88	28,93.69	77.83%
c)	Services	119,78.10	26,63.74	22.24%	140,12.72	33,35.90	23.80%
d)	Personal Loans	475,86.35	18,97.67	3.99%	387,57.57	17,26.96	4.45%
	Subtotal (ii)	672,64.82	83,49.19	12.41%	594,72.94	95,03.86	15.98%
	Total (i + ii)	1845,95.87	135,39.37	7.33%	1685,23.25	137,65.65	8.17%

## c) Overseas Assets, NPAs and revenue

Bank does not having overseas assets, NPAs and Revenue during previous year and Current year.



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## d) Details of accounts subjected to restructuring

(₹ in Lakh)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Standard	Number of borrowers						1				1
	Gross Amount						9,26.10				9,26.10
	Provision held						2.75				2.75
Sub Standard	Number of borrowers										
	Gross Amount										
	Provision held										
Doubtful	Number of borrowers										
	Gross Amount										
	Provision held										
Total	Number of borrowers						1				1
	Gross Amount						9,26.10				9,26.10
	Provision held						2.75				2.75

## e) Divergence in asset classification and provisioning

(₹ in Lakh)

Sr.	Particulars	Amount
1	Gross NPAs as on March 31, 2024 as reported by the bank	137,65.65
2	Gross NPAs as on March 31, 2024 as assessed by Reserve Bank of India	137,65.65
3	Divergence in Gross NPAs (2-1)	Nil
4	Net NPAs as on March 31, 2024 as reported by the bank	31,94.83
5	Net NPAs as on March 31, 2024 as assessed by Reserve Bank of India	31,94.83
6	Divergence in Net NPAs (5-4)	Nil
7	Provisions for NPAs as on March 31, 2024 as reported by the bank	105,70.82
8	Provisions for NPAs as on March 31, 2024 as assessed by Reserve Bank of India	105,70.82
9	Divergence in provisioning (8-7)	Nil
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2024	52,71.79
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2024	14,16.46
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2024 after considering the divergence in provisioning*	10,82.46

Note: \* The diversion in SR provision of Rs.334.00 Lakhs has arrived by RBI IO during the inspection 2023-24 and assessed net profit is Rs. 1082.46 Lakhs.

## f) Fraud accounts

Particulars	2024-25	2023-24
Number of frauds reported	Nil	Nil
Amount involved in fraud ( Lakh)	-	-
Amount of provision made for such frauds ( Lakh)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Lakh)	-	-

(Note- The number of frauds reported in earlier years and outstanding as on 31/03/2025, were 8 accounts having amount involved of Rs 304.70 lakhs)





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## g) Disclosure of transfer of loan exposure :

i) Details of stressed loan (NPA) transferred during the year :

(₹ in Lakh)

Particulars	To ARC		To permitted transferees		To transferees (Please Specify)	
	31/03/25	31/03/24	31/03/25	31/03/24	31/03/25	31/03/24
No. of accounts (Borrowers)	-	-	-	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-	-	-	-
Weighted average residual tenure of the loans transferred	-	-	-	-	-	-
Net Book Value of loans transferred (at the time of transfer)	-	-	-	-	-	-
Aggregate consideration	-	-	-	-	-	-
Additional Consideration realised in respect of accounts transferred in earlier year	-	-	-	-	-	-

## h) Disclosure under Resolution Framework for COVID-19-related Stress

i) For the half year ended 30<sup>th</sup> Sept 2024

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at 31st March 2024 (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half year	Of (A) amount paid by the borrowers during the half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30 <sup>th</sup> Sept 2024
Personal Loans	13,07.42	56.31	-	62.84	11,88.27
Corporate persons	13,67.21	5,13.12	-	62.75	7,91.34
Of which MSMEs	67,05.13	2,88.65	-	5,38.04	58,78.44
Others	14,27.10	-	-	1,65.61	12,61.49
<b>Total</b>	<b>108,06.86</b>	<b>8,58.08</b>	<b>-</b>	<b>8,29.24</b>	<b>91,19.54</b>

ii) For the half year ended 31<sup>st</sup> March 2025

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at 30th Sept 2024 (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half year	Of (A) amount paid by the borrowers during the half year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 31 <sup>st</sup> March 2025
Personal Loans	11,88.27	37.44	-	88.32	10,62.51
Corporate persons	7,91.34	-	-	6,33.46	1,57.88
Of which MSMEs	58,78.44	2.02	-	2,05.05	56,71.37
Others	12,61.49	-	-	3,88.99	8,72.50
<b>Total</b>	<b>91,19.54</b>	<b>39.46</b>	<b>-</b>	<b>13,15.82</b>	<b>77,64.26</b>



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## 5 Exposures

(₹ in Lakh)

a) Exposure to Real Estate Sector		
Category	31/03/2025	31/03/2024
<b>i) Direct exposure</b>		
<b>a) Residential Mortgages:-</b> 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.	291,03.10	257,25.43
a) Priority Sector- Individual Housing	(194,00.02)	(194,33.39)
b) Non Priority- Individual housing	(97,03.08)	(6292.04)
<b>b) Commercial Real Estate :-</b> 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;	10,444.14	12,565.61
<b>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures</b>		
i. Residential	-	-
ii. Commercial Real Estate	-	-
<b>ii). Indirect Exposure</b>		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
<b>Total Exposure to Real Estate Sector</b>	<b>395,47.24</b>	<b>382,91.04</b>

b) Exposure to Capital Market – Nil (Previous year - Nil)

c) Risk category wise country exposure - Nil.

d) Unsecured advances

Particulars	2024-25	2023-24
Total unsecured advances of the bank	72,04.44	53,33.58
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

e) Factoring exposure - Nil.

f) Un-hedged foreign currency exposure – Nil.

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

a) Concentration of deposits

Particulars	2024-25	2023-24
Total deposits of the twenty largest depositors	467,62.18	383,82.71
Percentage of deposits of twenty largest depositors to total deposits of the bank	16.34%	15.03%

b) Concentration of Advances

Particulars	2024-25	2023-24
Total advances to the twenty largest borrowers	232,97.26	211,06.90
Percentage of advances to twenty largest borrowers to total advances of the bank	12.62%	12.33%

c) Concentration of Exposure

Particulars	2024-25	2023-24
Total exposure to the twenty largest borrowers/customers	245,95.56	231,86.32
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	13.22%	13.54%



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## d) Concentration of NPA

(₹ in Lakh)

Particulars	2024-25	2023-24
Total Exposure to the top twenty NPA accounts	81,29.17	86,71.13
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	60.04%	62.99%

## 7. Derivatives

Bank does not have entered into any transactions in derivatives in current & previous financial year.

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

Sr. No.	Particulars	2024-25	2023-24
i)	Opening balance of amounts transferred to DEA Fund	10,23.32	9,24.40
ii)	Add: Amounts transferred to DEA Fund during the year*	1,08.35	1,20.95
iii)	Less: Amounts reimbursed by DEA Fund towards claims	12.68	22.03
iv)	Closing balance of amounts transferred to DEA Fund	11,18.99	10,23.32

Note : \* DEAF Funds 24-25 includes merged bank balance of Rs.0.96 Lakhs.

## 9. Disclosure of complaints

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

Sr. No	Particulars	2024-25	2023-24
<b>Complaints received by the bank from its customers</b>			
1	Number of complaints pending at beginning of the year	Nil	Nil
2	Number of complaints received during the year	35	36
3	Number of complaints disposed during the year	35	36
3.1	Of which, number of complaints rejected by the bank		
4	Number of complaints pending at the end of the year	Nil	Nil
<b>Maintainable complaints received by the bank from Office of Ombudsman</b>			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	09	08
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	Nil	Nil
5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	09	08
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman 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 Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.



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## 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 30days
1	2	3	4	5	6
<b>Current Year 2024-2025</b>					
<b>Ground-1</b> ATM/ Debit Cards/ Mobile/ Electronic Banking	Nil	14 (20)	-30%	Nil	Nil
<b>Ground-2</b> Loans and advances	Nil	02 (09)	-77.77%	Nil	Nil
<b>Ground-3</b> Account opening/ difficulty in operation of accounts	Nil	08 (03)	166.66%	Nil	Nil
<b>Ground-4</b> Cheques/ drafts/ bills / issuance/ acceptance of small Denomination notes and coins	Nil	03 (Nil)	100%	Nil	Nil
<b>Ground-5</b> Pension and facilities for senior citizens / Staff behavior/ Facilities for customers visiting the branch	Nil	02 (Nil)	100%	Nil	Nil
<b>Others</b>	Nil	06 (04)	50%	Nil	Nil
<b>Total</b>	Nil	35 (36)	-02.77%	Nil	Nil

Figures in bracket ( ) pertain to last year 2023-24

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

No penalty imposed by Reserve Bank of India and other Banking regulatory bodies during current/previous year.

## 11. Other Disclosures- General

### a) Business Ratios

Particular	2024-25	2023-24
i. Interest Income as a percentage to Working Funds	7.54%	7.41%
ii. Non-interest income as a percentage to Working Funds	0.48%	0.37%
iii. Cost of Deposits	6.25%	5.85%
iv. Net Interest Margin	3.48%	3.71%
v. Operating Profit as a percentage to Working Funds	1.90%	1.87%
vi. Return on Assets	0.58%	0.53%
vii. Business (deposits plus advances) per employee (Rs in Lakh)	8,04.84	7,95.23
viii. Profit per employee (Rs in Lakh)	2.83	2.66



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## b) Bancassurance business

(₹ in Lakh)

Particulars	2024-25	2023-24
Commission from selling life and non life insurance policies	1,50.23	1,49.92

## c) Marketing and Distribution

Particulars	2024-25	2023-24
Commission from MF; ASBA; Demat	-	-

## d) Disclosure regarding Priority sector lending certificates

Particulars	2024-25	2023-2024
Priority Sector Lending Certificates (PSLCs)	NIL	NIL

## e) Provisions and contingencies

Provision debited to Profit and Loss Account	2024-25	2023-24
i. Provisions for NPI	-	-
ii. Bad & Doubtful Debits Reserve	30,50.00	20,00.00
iii. Provision against Standard Assets	-	20.00
iv. Special Reserve under Income Tax Act	3,52.00	1,50.00
v. Short Provision for Income tax	-	6.33
vi. Investment Depreciation Reserve	-	-
vii. Provision for Income tax	9,03.00	8,29.00
viii. ARCs Security Receipt Depreciation Reserve	2,75.00	8,50.00
ix. Cost of Acquisition of Merged Bank written off	82.86	-

## f) Payment of DICGC Insurance Premium

Sr. No.	Particulars	2024-25	2023-24
i.	Payment of DICGC Insurance Premium	2,99.83	2,85.72
ii.	Arrears in payment of DICGC premium	-	-





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# Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

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

(₹ in Lakh)

Sr No	Particulars	2024-25	2023-24
<b>a.</b>	<b>Fund-based</b>		
i	Outstanding at the beginning of the year	5,42.03	6,48.59
ii	Additions during the year	12.67	30.21
iii	Recovery during the year	1,04.48	1,36.77
iv	Outstanding at the end of the year (Including Interest)	4,50.22	5,42.03
<b>b.</b>	<b>Non-fund based (Guarantees, L/Cs etc.)</b>		
i	Outstanding at the beginning of the year	88.33	88.33
ii	Additions during the year	55.00	-
iii	Recovery during the year	-	-
iv	Outstanding at the end of the year (Including Interest)	1,43.33	88.33
	<b>Total</b>	<b>5,93.55</b>	<b>6,30.36</b>

### 12. Interest Rate Future (as per RBI Circular UBD(PCB)BPD Cir No.17/13.01.000/2009-10 October 28, 2009).

The bank has not undertaken any transaction during the Financial Year 2024-25 & previous Financial year.

### 13. Previous Year Figures:-

The bank has reclassified and rearranged previous year figures to confirm to this year's classification and wherever necessary.

#### For SUNSVG AND ASSOCIATES

Chartered Accountants

Sd/-

SUNSVG AND ASSOCIATES

Partner

FRN-118693W CA. Satish U. Nade

Membership no.102758

UDIN NO: 25102758BMOC5021

Date : 02/06/2025

Place : Ichalkaranaji

For

Kallappanna Awade Ichalkaranji Janata  
Sahakari Bank Ltd., Ichalkaranji

(Multi-State Scheduled Bank)

Shri. Sanjay B. Shirgave  
Chief Executive Officer



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## Amendments in Bye-Laws - 2025

Sr. No	Bye Law No.	PRESENT WORDING	WORDING AFTER AMENDMENT	REASON FOR AMENDMENT
01	1 (iii)	<b><u>1.NAME, REGISTERED OFFICE AND AREA OF OPERATION</u></b>  (iii) The area of operation of the Bank shall be confined to the whole State of Maharashtra, Karnataka and Goa. For any revision in this regard, prior approval of the Reserve Bank of India as also the Registering Authority shall be necessary	<b><u>1) NAME, REGISTERED OFFICE AND AREA OF OPERATION</u></b>  (iii) The area of operation of the Bank shall be confined to the whole States of Maharashtra, Karnataka, Goa and <b>Gujarat</b> . For any revision in this regard, prior approval of the Reserve Bank of India as also the Registering Authority shall be necessary.	The provision is proposed to be made with an aim to expand the banking business in the State of Gujarat considering the business of Textile and existing members of the bank are having textile related business in the State of Gujarat and they are asking to extend the area of the operation of bank in the State of Gujarat.
02	31 (A) (vii)	<b><u>31) BOARD OF DIRECTORS</u></b> A) The Board of Directors of the Bank shall consist of total sixteen members excluding co-opted directors;  The candidates for the seats or board of directors shall be elected in the following manners: (vii) If any vacancy arises in the elected board of directors, it shall be filled by election if not kept vacant	<b><u>31) BOARD OF DIRECTORS</u></b> A) The Board of Directors of the Bank shall consist of total Sixteen members excluding co-opted directors;  The candidates for the seats or board of directors shall be elected in the following manners: (vii) <b>The Board may fill casual vacancies up to one-third of number of elected Directors on the board by nomination out of the same class of members in respect of which the casual vacancy has arisen, if the term of office of the Board is less than half of its original term. In case the number of such casual vacancies in the same term of the board exceeds one-third of number of elected directors, such vacancies shall be filled by elections.</b>  Any person, who gets filled in the casual vacancy as aforesaid shall hold office for the remainder of the period of the members of the Board in whose place, such member has been filled.	The provision is proposed to be made according to section 45(J) (5) of MSCS Act, 2002 and Rule No. 19(Y) of the amended rules to bring the bye-laws in line with the provisions of MSCS Act.



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## Amendments in Bye-Laws - 2025

Sr. No	Bye Law No.	PRESENT WORDING	WORDING AFTER AMENDMENT	REASON FOR AMENDMENT
03	31 (C)(a)	<p><b><u>31. BOARD OF DIRECTORS</u></b>  <b><u>(C) ELIGIBILITY FOR ELECTION AS DIRECTOR</u></b></p> <p>A share holder member shall be eligible to be elected as director if :</p> <p>(a) he is a share holder member of the Bank at least twenty-four months prior to the date of election. He is having Term Deposit of minimum Rs.2,00,000/- and Shares of minimum Rs.1,50,000/-, both at least twelve months prior to the date of election.</p> <p>Provided further that the member of the board shall keep such Term Deposit of minimum Rs.2,00,000/- and Shares of minimum Rs.1,50,000/- continuously during his tenure as member of board;</p>	<p><b><u>31. BOARD OF DIRECTORS</u></b>  <b><u>(C) ELIGIBILITY FOR ELECTION AS DIRECTOR</u></b></p> <p>A share holder member shall be eligible to be elected as director if :</p> <p>(a) he is a share holder member of the Bank at least <b>twenty-four</b> months prior to the date of election. He is having Term Deposit of minimum Rs.2,00,000/- and Shares of minimum Rs.1,50,000/-, both at least <b>twenty-four</b> months prior to the date of election.</p> <p>Provided further that the member of the board shall keep such Term Deposit of minimum Rs.2,00,000/- and Shares of minimum Rs.1,50,000/- continuously during his tenure as member of board;</p>	<p>This provision is to be made with a view that the member who is really and effectually interested in the working, wellbeing and financial stability of bank should be eligible to contest election. Further, the bank proposed to extend the period of membership for director from 12 months to 24 months for the reason that his association with the bank should not be merely for the purpose of election, but he should be associated and interested in the business and affairs of the bank for reasonable period. Hence, amendment is proposed to bring the bye-laws in line with the modification made in the bye-laws 31(C)(a).</p>
04	31(d) (1) (e)	<p><b><u>31. BOARD OF DIRECTORS</u></b>  <b><u>(D) DISQUALIFICATIONS FOR BEING A MEMBER OF BOARD</u></b></p> <p>(1) No member of the bank shall be eligible for being chosen as, or for being, a member of the Board, if such member:</p> <p>(e) has been a member of the bank for less than twelve months immediately preceding the date of such election or appointment.</p>	<p><b><u>31. BOARD OF DIRECTORS</u></b>  <b><u>(D) DISQUALIFICATIONS FOR BEING A MEMBER OF BOARD</u></b></p> <p>(1) No member of the bank shall be eligible for being chosen as, or for being, a member of the Board, if such member:</p> <p><b>(e) has been a member of the bank for less than twenty-four months immediately preceding the date of such election or appointment and is not having Term Deposit of minimum Rs. 2,00,000/- and Shares of minimum Rs.1,50,000/-, both at least twenty-four months prior to the date of election.</b></p> <p>Provided further that the member of the board shall keep such Term Deposit of minimum Rs.2,00,000/- and Shares of minimum Rs.1,50,000/- continuously during his tenure as member of board;</p>	<p>This provision is to be made with a view that the member who is really and effectually interested in the working, wellbeing and financial stability of bank should be eligible to contest election. Further, the bank proposed to extend the period of membership for director from 12 months to 24 months for the reason that his association with the bank should not be merely for the purpose of election, but he should be associated and interested in the business and affairs of the bank for reasonable period. Amendment is proposed to bring the bye-laws in line with the modification made in the bye-laws 31(D) (1)(e).</p>

## संचालक मंडळ BOARD OF DIRECTORS



सीए श्री. संजयकुमार अनीगोल  
व्हाईस चेअरमन  
CA Shri. Sanjaykumar Anigol  
Vice Chairman



श्री. स्वप्निल प्रकाश आवाडे  
चेअरमन  
Shri. Swapnil Awade  
Chairman



सीए श्री. चंद्रकांत चौगुले  
CA Shri. Chandrakant Chougule



श्री. महेश सातपुते  
Shri. Mahesh Satpute



श्री. बंडोपंत लाड  
Shri. Bandopant Lad



श्री. शैलेश गोरे  
Shri. Shailesh Gore



श्री. सुभाष जाधव  
Shri. Subhash Jadhav



श्री. अविनाश कांबळे  
Shri. Avinash Kamble



श्री. रमेश पाटील  
Shri. Ramesh Patil



श्री. श्रीशैल किंतुरे  
Shri. Shrishail Kitture



## संचालक मंडळ ■ BOARD OF DIRECTORS



श्री. बाळकृष्ण पोवळे  
Shri. Balkrishna Povale



श्री. द्वारकाधिश सारडा  
Shri. Dwarkadhish Sarda



श्री. शहाजहान शिरगांवे  
Shri. Shahjahan Shirgave



श्री. बाबुराव पाटील  
Shri. Baburav Patil



श्री. तात्यासो अथणे  
Shri. Tatyaso Athane



श्री. सचिन केस्ते  
Shri. Sachin Keste



श्रीमती आक्काताई आरगे  
Smt. Akkatai Arage



सीए श्री. मनोहर जोशी  
CA Shri. Manohar Joshi  
तज्ञ संचालक Expert Director  
दि. १३/०९/२०२४ पर्यंत



श्री. सारंग जोशी  
Shri. Sarang Joshi  
तज्ञ संचालक Expert Director



श्री. विजय गजगेश्वर  
Shri. Vijay Gajgeshwar  
तज्ञ संचालक Expert Director  
दि. ०१/०१/२०२५ पासून

## व्यवस्थापकीय मंडळ (बाह्य सदस्य)

### BOARD OF MANAGEMENT (External Member)



श्री. योगेश पाटील  
Shri. Yogesh Patil



श्री. राजू चव्हाण  
Shri. Raju Chavan



श्री. सचिन देवरुखकर  
Shri. Sachin Devrukhkar

## वरिष्ठ कार्यकारी अधिकारी

### SENIOR EXECUTIVE



श्री. संजय शिरगांवे  
(मुख्य कार्यकारी अधिकारी)  
Shri. Sanjay Shirgave  
C. E. O.



श्री. किरण पाटील  
(जनरल मॅनेजर)  
Shri. Kiran Patil  
General Manager



श्री. दिपक पाटील  
(जनरल मॅनेजर)  
Shri. Dipak Patil  
General Manager



## तुलनात्मक प्रगतीची आकडेवारी | PROGRESS AT A GLANCE

Year	Date	Member	Share Capital	Reserve	Deposit	Loan	Working Capital	Net Profit	No. of Branches
1	30/06/1963	1295	169600	1295	569000	312000	890000	2183	1
6	30/06/1968	2048	378550	183220	2729705	1579107	3645468	46550	1
11	30/06/1973	2458	498700	599963	14282097	8105918	16793472	95156	1
16	30/06/1978	4358	1228700	2143041	33542736	19188743	42950794	359547	4
21	30/06/1983	6777	2207050	6204903	86795446	51836035	254858934	669768	4
26	30/06/1988	10264	5122350	10922566	221953968	141558557	254858934	498839	8
31	31/03/1993	12762	10056900	50791268	519830032	344702873	634204487	6442332	9
36	31/03/1998	14579	23646050	170837802	1411078118	855423224	1734122463	19815801	17
37	31/03/1999	14856	26843500	190667918	1858853906	1003053385	2257701835	23687427	19
38	31/03/2000	15247	32406900	207503612	2341018460	1420069804	2770254693	19150824	23
39	31/03/2001	15827	37302300	223279804	2832986399	1922001374	3350628885	24017965	23
40	31/03/2002	16184	40392200	277607073	3292843895	2080564896	3949923942	38957725	23
41	31/03/2003	16815	43734700	339209227	3875169517	2325150855	4702818536	40553580	23
42	31/03/2004	17605	48847750	391847920	4552413691	2587400564	5429409088	20000631	26
43	31/03/2005	18614	55634100	410763755	4970915760	2733867621	5828481867	15786594	26
44	31/03/2006	20010	65931250	507683475	5289530492	3128017507	6288775628	18192675	26
45	31/03/2007	20688	74240200	521694679	5414269616	3157116251	6350843803	10742823	26
46	31/03/2008	24921	86017500	533952211	5648818257	3229924730	6664754537	17936749	27
47	31/03/2009	30680	104510860	541605964	6383250066	3738449643	7389481844	18038852	27
48	31/03/2010	35508	133264900	558514059	7188022848	4199396295	8375427028	31995690	27
49	31/03/2011	41158	164287100	582183798	8033288348	5246776993	9662808870	50501580	33
50	31/03/2012	45563	200540400	826577050	9271433493	6343083654	11497776336	72415669	35
51	31/03/2013	49269	237106900	858058242	11006925567	7327234283	13143473911	82553422	38
52	31/03/2014	53767	287091950	906975498	12825892634	8722167486	15284664758	90423938	39
53	31/03/2015	58194	326592000	1002829870	13973408435	9455923888	16555943318	100616392	43
54	31/03/2016	60535	377299450	1081274717	15558564100	10835616237	18187238221	102226042	44
55	31/03/2017	61843	417265400	1179684128	17450702563	12025781610	20124519140	104125374	44
56	31/03/2018	63429	474978550	1532508307	18945082873	13084181379	22843558245	105062288	44
57	31/03/2019	65613	541691400	1583574475	20810237913	13805847982	25257123675	106238824	44
58	31/03/2020	67275	586142200	1526756449	22147188649	14258266588	27792342607	77115717	44
59	31/03/2021	69144	612595450	1729175601	22903313120	15315523681	27721767956	114221484	44
60	31/03/2022	70251	630769150	1958533968	22904259311	14972907538	28803867825	116285356	44
61	31/03/2023	73407	673708050	2373256419	24023967701	15819533839	29284764742	133505998	44
62	31/03/2024	75123	708417900	3038573304	25533341097	16852325190	31648576565	141645866	46
63	31/03/2025	83653	772104650	3492867112	28623443903	18459587366	33948540028	165588748	54



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**Shri. Swapnil Awade**

Chairman

**KALLAPPANNA AWADE ICHALKARANJI  
JANATA SAHAKARI BANK LTD.**

MULTISTATE SCHEDULED BANK

**Head Office :** "Janata Bank Bhavan", Main Road,  
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