

ओमप्रकाश देवडा पीपल्स को-ऑप. बँक लि; हिंगोली

(मल्टीस्टेट बँक)

मुख्य कार्यालय, मेन रोड, हिंगोली जि. हिंगोली - ४३१५१३ (महाराष्ट्र) फोन क्र. ९१७२०४६९५५

वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त बँकेच्या सभासदांसाठी)

बँकेच्या सर्व भागधारकांना कळविण्यात येते की, बँकेची ४३ वी वार्षिक सर्वसाधारण सभा रविवार, दिनांक ०३/०८/२०२५ रोजी सकाळी ११.३० वाजता बँकेचे अध्यक्ष **मा.श्री. प्रकाशचंदजी सोनी** यांच्या अध्यक्षतेखाली हिंगोली येथे दर्शविलेल्या ठिकाणी खालील विषयांचा विचार करण्यासाठी बोलाविण्यात आली आहे. तरी सर्व सभासदांनी वेळेवर उपस्थित रहावे ही विनंती.

सभेचे ठिकाण :- “ओमभवन”, तिरुपतीनगर, अकोला रोड, हिंगोली (बँकेचे नवीन मुख्य कार्यालय)

सभेपुढील विषय :-

- दिनांक ११/०८/२०२४ रोजी झालेल्या मागील वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- दिनांक ३१/०३/२०२५ अखेर संपलेल्या वर्षाचा अहवाल ताळेबंद व नफा-तोटा पत्रकास मंजुरी देणे.
- सन २०२४-२०२५ चे वैधानिक लेखापरिक्षण अहवाल व दोष दुरुस्ती अहवालास मंजुरी देणे.
- मा. संचालक मंडळाने केलेल्या शिफारशीनुसार सन २०२४-२५ या वर्षाच्या नफ्याचे वाटप करणे .
- सन २०२४-२५ सालात अंदाज पत्रकापेक्षा जादा झालेल्या खर्चास मंजुरी देणे.
- मा. संचालक मंडळाने सूर्यविलेच्या सन २०२५-२६ अंदाजपत्रकास मंजुरी देणे.
- वर्ष २०२५-२६ करिता वैधानिक तपासनिसाठी नियुक्ती करणे.
- सन २०२५-२६ या आर्थिक वर्षा करिता बँकेने समवर्ती / कनकरंट तपासणीस यांची नियुक्ती के ली आहे त्यास मान्यता देणे.
- वार्षिक सर्वसाधारण सभेस उपस्थित नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे .
- बँकेचे संचालक व त्यांचे नातेवाईक यांचेकडे २०२४-२०२५ या आर्थिक वर्षात येणेबाकी असलेल्या कर्जांची माहिती घेणे (मल्टीस्टेट को-ऑप. सोसायटीज् अँक्ट २००२ कलम ३९(३) नुसार)
- बँकेच्या सध्याच्या पोर्टनियमामधील दुरुस्त्याबाबत संचालक मंडळाने केलेल्या शिफारशींचा (सोबत मसुदा) विचार करणे व त्यास मान्यता देणे. (रिझर्व्ह बँक व सेंट्रल रजिस्ट्रार, नवी दिल्ली यांचे मंजूरीस अधीन राहून)
- सन २०२४-२५ मध्ये write off करण्यात आलेल्या एन.पी.ए. खात्यास मंजुरी देणे.
- सन २०२४-२५ मध्ये OTS करण्यात आलेल्या खात्यास मंजुरी देणे.
- प्रत्येक सभासदाचे विविध व अनेक भाग दाखले एकत्रिकरणा करिता त्यांचे ऐवजी नवीन भाग दाखले देण्या बाबत.
- मा. अध्यक्ष साहेब यांचे परवानगीने आयत्यावेळी येणा-या विषयांवर विचार करणे.

ठिकाण - हिंगोली

दिनांक - १८/०७/२०२५

संचालक मंडळाच्या आदेशानुसार

सुधीर जल्लनापूरे

(मुख्य कार्यकारी अधिकारी)

विशेष सूचना :-

- गणसंख्येच्या कोरम अभावी सभा तहकुब झाल्यास सभा त्याच दिवशी व त्याच ठिकाणी एक तासानंतर घेण्यात येईल. त्या सभेस गणसंख्येची आवश्यकता राहणार नाही.
- सभासदांनी वार्षिक सर्वसाधारण सभेस येताना आपल्या अहवालाची प्रत सोबत आणणे आवश्यक आहे.
- बँकेच्या कामकाजाविषयी प्रश्न विचारावयाचे असल्यास सभेच्या तारखेपुर्वी आठ दिवस आधी बँकेच्या मुख्य कार्यालयात ते लेखी सादर करावेत. मुदतीनंतर आलेले प्रश्न विचारात घेतले जाणार नाहीत. याची कृपया नोंद घ्यावी.

नोट-सर्व सभासदांना वार्षिक अहवाल पाठविण्यात आला आहे. अनावधानाने न मिळाल्यास कृपया जवळच्या शाखेतून प्राप्त करावा ही विनंती.

Omprakash Deora People's Co-Op. Bank Ltd., Hingoli.

(Multi-state Bank)

Head Office, Main Road, Hingoli Dist. Hingoli - 431513 (M.S.) Tel No. 9172046955

Notice of The Annual General Meeting

43rd Annual General Meeting of the Bank will be held on 03rd **August 2025 at 11.30 am in presence with Hon'ble Chairman Shri Prakashchandji Soni at “OMBHAWAN” Tirupati Nagar, Akola Road, Hingoli (Bank New Head Office)** to transact following business. All Member s are requested to attend the meeting on time.

- To read & confirm the proceedings of the last Annual General Meeting held on 11/08/2024.
- To adopt the Annual Report for the financial year ended as on 31.03.2025 along with Balance sheet, Profit & Loss A/c.
- To approve Statutory Auditors Report & rectification report for the year 2024-2025.
- To consider and approve the appropriation of Profit for the year 2024-25 and declare the Dividend as recommended by the Hon'ble Board of Directors subject to approval from RBI.
- To consider and approve the expenditure which is in excess than the budget for the year 2024-2025.
- To consider and adopt the budget for the year 2025-26 as recommended by the Hon'ble Board of Directors.
- To consider and approve Appointment of Statutory Auditor for the year 2025-26.
- To approve the appointment of concurrent auditors appointed by the Bank for the year 2025-2026.
- To grant leave of absence to those members of the Bank who have not attended this AGM.
- Inquiring about the outstanding loans of bank directors and their relatives for the financial year 2024-2025 (as per Section 39(3) of the Multistate Co-op. Societies Act 2022)
- To consider and approve the recommendations made by the Board of Directors (together with the community) regarding the amendment in the existing bye-laws of the Bank. (Subject to approval of Reserve Bank and Central Registrar, New Delhi)
- Approval of write off of the NPA accounts in the Financial Year 2024-25.
- Approval of OTS cases in the Financial Year 2024-25
- For the purpose of consolidating the various and multiple share certificates of each member, new share certificates should be issued in their place.
- To discuss any other subject with the permission of Hon'ble. Chairman.

Place : Hingoli

Date : 18/07/2025

By order of the Board of Directors

(Sudhir Jalnnapure)

(Chief Executive Officer)

Notes:

- If there is no requisite quorum, the meeting will stand adjourned and the same will be conducted after one hour and for which no quorum will be necessary.
- Members are requested to bring their copy of Annual Report at the time of meeting.
- Member who wish to have any additional information or those who wish to make any suggestion should submit their request in writing at Head Office of the Bank on or before 8 days of the meeting during office hours.

Note - A copy of the Report is sent to all the members. In case any member has not received, please collect it from any branch office during working days and hours.

TRUE COPY OF RESOLUTION PASSED IN THE GENERAL BODY MEETING HELD ON 03/08/2025 Amendment to Bye-laws of Omprakash Deora People's Co-op. Bank Ltd., Hingoli				
Sr. No.	Bye Laws No.	Existing Provision	Amendment Proposed	Reason for Amendment
1	1	(ii) REGISTERED OFFICE: The Bank shall have a principal place of business which shall be the registered office of the Bank. The Headquarter of the Bank shall be at Akola Road, Hingoli, Dist. Hingoli - 431513. Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its bye-laws after following the procedures laid down in Sec. 11 of the Multi State Coop. Societies Act 2002.	(ii) REGISTERED OFFICE: The Bank shall have a principal place of business which shall be the registered office of the Bank. The Headquarter of the Bank shall be at Ombhavan, Tirupati Nagar, Akola Road, Hingoli, Dist. Hingoli - 431513. Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its bye-laws after following the procedures laid down in Sec. 11 of the Multi State Coop. Societies Act 2002.	Decided to shift in Banks own premises instead of continuing leased premises.
2	1(iv) (a)	AREA OF OPERATION: (iv) (a) Maharashtra State: The area of operation of the Bank shall extend to the geographical & revenue limits of Hingoli, Parbhani, Aurangabad, Jalna, Nanded, Buldhana, Akola, Washim, Yeotmal, Nagpur, Wardha, Jalgaon, Greater Mumbai, Pune.	AREA OF OPERATION: (iv) a) Maharashtra State: The area of operation of the Bank shall extend to the geographical & revenue limits of entire state of Maharashtra.	For expansion of business of the bank and to extend financial assistance to the needy borrowers from entire state of Maharashtra

बँकेचे अध्यक्ष

श्री प्रकाशचंद सोनी

यांना सकल जैन समाज सेवा संघ महाराष्ट्र
यांच्या वतीने जैन भूषण पदवी
मिळाल्या बद्दल

हार्दिक अभिनंदन

शुभेच्छूक सर्व संचालक मंडळ, शाखा सल्लागार मंडळ तथा कर्मचारी वृंद

Maharashtra GST No : 27AAABP0329B1Z3

Telangana GST No: 36AAABP0329BZ4

बँकेचे उपाध्यक्ष

श्री सुनिल देवडा

यांना महाराष्ट्र राज्य पत्रकार संघ मुंबई
यांचा सहकार क्षेत्रातील मराठवाडा भूषण पुरस्कार
मिळाल्या बद्दल

हार्दिक अभिनंदन

शुभेच्छूक सर्व संचालक मंडळ, शाखा सल्लागार मंडळ तथा कर्मचारी वृंद

PAN No.: AAABP0329B

TAN No.: NSKP01563C

ओमप्रकाश देवडा पीपल्स को-ऑपरेटिव्ह बँक लि., हिंगोली

श्री प्रकाशचंद सोनी
(अध्यक्ष)

श्री सुनिल देवडा
(उपाध्यक्ष)

संचालक मंडळ

श्री विश्वदास मुंदडा
(संचालक)

श्री जुगलकिशोर धजावत
(संचालक)

श्री नरेंद्र मोदी
(संचालक)

श्री शशिकान्त दाबोल
(संचालक)

श्री राजेंद्र निमोदीया
(संचालक)

श्री नरेंद्र अग्रवाल
(संचालक)

श्री प्रकाश गोयल
(संचालक)

श्री ज्ञानेश्वर मानमडे
(संचालक)

श्री गजाननराव देशमुख
(संचालक)

श्री राजेश अग्रवाल
(संचालक)

श्री विजय अग्रवाल
(संचालक)

श्री अरशिक कबरा
(संचालक)

श्री बजरंगलाल अग्रवाल
(संचालक)

श्री राजु मुदिराज
(संचालक)

श्री अजित बज
(संचालक)

श्री संजय देवडा
(संचालक)

सी. सुभद्रादेवी मंकी
(संचालिका)

बँकेचे बोर्ड ऑफ मॅनेजमेन्ट

श्री एम.एम. बुद्रुक
(अध्यक्ष)

श्री शशिकान्त दाबोल
(सदस्य)

श्री ज्ञानेश्वर मानमडे
(सदस्य)

श्री बालाजी सोलुंके
(सदस्य)

श्री कमलकिशोर बगडीया
(सदस्य)

श्री नवनील रातेर
(सदस्य)

श्री गजाननराव देशमुख
(सी.ई.ओ.)

आंतरराष्ट्रीय सहकार वर्ष
सहकारातून समृद्धी कडे

www.odpcbank.com आमच्या बँके विषयी अद्यावत माहिती वेबसाईट वर उपलब्ध आहे.



ओमप्रकाश देवडा पीपल्स को-ऑपरेटिव्ह बँक लि., हिंगोली

ओमप्रकाश देवडा चौक, मेन रोड, हिंगोली -४३१५१३ ता.जि. हिंगोली



पान क्र. २

अंतरराष्ट्रीय स्वयंसेवक वर्ष
संयुक्त राष्ट्र संघाची कस

४३ वा वार्षिक अहवाल

प्रिय सभासदांनो,

आपल्या बँकेच्या ४३ व्या वार्षिक सर्वसाधारण सभेमध्ये आपणा सर्वांचे मनःपूर्वक स्वागत करतांना तसेच दि. ३१/०३/२०२५ अखेर बँकेचा वार्षिक अहवाल सोबत ऑडिटेड आर्थिक पत्रके आपणा सर्वांसमक्ष प्रस्तुत करतांना मला अत्यंत आनंद होत आहे. सदर वार्षिक अहवाला मध्ये निवडक सांख्यिकीय माहिती आणि मा. संचालक मंडळाने भारतीय रिझर्व बँकेच्या निर्देशांचे अधिन राहून केलेल्या नियोजनांची व ध्येय धोरणांची माहिती समाविष्ट आहे. मित्रांनी बँकेचे सर्व सन्माननीय सभासद, खातेदार ग्राहक व हितचिंतक यांची सक्रीय सेवा करण्याची सुवर्ण संधी मला प्राप्त झाली आणि ते कार्य मी पूर्णत्वास नेईन असे आपणांस आश्वासन देतो. बँकेच्या सुरक्षिततेस सर्वोच्च प्राधान्य देण्यात येईल. या विश्वासा सोबतच मला आपणासमोर सांगतांना अभिमान वाटतो की.

- बँकेचे निष्पादन, गुणवत्तापूर्ण प्रबंधन, नियंत्रण व कार्य प्रणालीच्या आधारे संवैधानिक अंकेक्षकांनी बँकेस सतत 'A' ग्रेड दिले आहे. वर्ष २०२४-२५ मध्ये देखील बँकेस 'A' ग्रेड मिळाला आहे.
- बँकेच्या माननीय संचालक मंडळाने व व्यवस्थापकीय मंडळ तथा शाखा सल्लागार समितीच्या सदस्यांनी त्यांची एकजुटता, समर्पितता, तत्परता, व प्रतिबध्दतेच्या आधारे घेतलेला प्रत्येक निर्णय, उरविलेले धोरण व भविष्यासाठी बँकेच्या स्थापने पासून करीत आलेल्या नियोजनाच्या बळावर बँकेने सतत व्यवसाय विकास साधणारी, लाभप्रदता व उत्पादकता अर्जित करणारी तसेच आपल्या समाननीय सभासदांना सतत ४२ वर्षा पासून लाभार्थी देणारी बँक म्हणून ख्याती अर्जित केली आहे.
- मुख्य कार्यालय बँकेची नविन भव्य इमारत तिरुपतीनगर हिंगोली ओमभवनचे उद्घाटन मान्यवरांच्या हस्ते दि. १ मार्च २०२५ रोजी संपन्न झाले. गेल्या आर्थिक वर्षात बँकेची पुणे(औध), छ. संभाजीनगर (दुसरी शाखा) निर्मल, लासुर स्टेशन, हिंगोली - दुसरी शाखा उघडण्यात आल्या. धर्माबाद शाखेचे नवीनीकरण करण्यात आले. मालाड शाखेचे रिनोवेशनचे काम चालू असून लवकरच सुसज्ज इमारतीमध्ये शाखा स्थलांतर होणार आहे. चालू वर्षात अकोला, आ. वाळापुर, बोरी, सेनागंज, अदिलाबाद इ. शाखेच्या जागा बदलण्याचा विचार आहे. तसेच चालू वर्षा मध्ये पुणे, छ. संभाजीनगर, येथे सहकार परीषद मध्ये मा. संचालक मंडळाने प्रशिक्षणा मध्ये सहभाग घेतला.

स्मृतीदिन व विनम्र अभिवादन :

आपल्या बँकेचे संस्थापक अध्यक्ष सहकारल धर्मालंकार ख. ओमप्रकाशजी देवडा ह्यांच्या दहाव्या पुण्यतिथी निमित्त बँकेच्या प्रोगणात त्यांच्या स्मृतीस अभिवादन करण्यात आले. याप्रसंगी ओमप्रकाश देवडा पीपल्स को-ऑप. बँकेचे सर्व संचालक, सर्व कर्मचारी वृंद, मातोश्री गंगादेवी देवडा अंध विद्यालयाचे मुख्याध्यापक व कर्मचारी, श्री शंकरराव चव्हाण उर्दू स्कुल व हायस्कुलचे मुख्याध्यापक व कर्मचारी वृंदांनी भावपूर्ण श्रद्धांजली अर्पण केली. बँकेच्या मुख्य कार्यालयाच्या नवीन इमारतीच्या उद्घाटना निमित्त मेडीकल कॅम्प, कथाकथन व भजन संध्याचे आयोजन करण्यात आले होते.

आर्थिक परिदृश्य :

सन २०२४-२५ या वर्षात देशाची आर्थिक क्षेत्राची प्रगती होतांना दिसत आहे. बँकेची प्रगती करण्यासाठी मुख्यत्वे खालील गोष्टींचा अवलंब करून बँकेची प्रगती गतवर्षा प्रमाणे करता आली. मुख्यत्वे करून बँकांमधील स्पर्धा, खर्चावर नियंत्रण, कर्मचा-यांची उत्पादकता आणि संचालकांचे मार्गदर्शन याचा प्रामुख्याने अवलंब करण्यात आला. आपल्या बँकेचे सांघीक प्रयत्न आणि ग्राहकांचा विश्वास आणि सहकार्य यामुळेच आतापर्यन्तची प्रगती साध्य करता आली आहे.

सन २०२४-२०२५ या वर्षातील बँकेच्या प्रगतीची वैशिष्ट्ये :

अहवाल सालात बँकेने एकूण रुपये १२७८.७३ कोटी रुपये इतका व्यवसाय केलेला आहे. एवढेच नव्हे तर आपल्या बँकेने FSWM करता रिझर्व बँकेच्या सर्व निर्देशांचे पालन देखील केलेले आहे. आपली बँक ही रिझर्व बँकेच्या वरील नियमाप्रमाणे आर्थिक दृष्ट्या मजबूत व चांगले व्यवस्थापन असलेली बँक या वर्गात आलेली आहे. ही गोष्ट आपल्या सर्वांसाठी अभिमानास्पद आहे.

सभासदत्व व भाग भांडवल :

अहवाल वर्षामध्ये बँकेच्या नियमित सभासदांची संख्या १९०५६ एवढी झालेली आहे. बँकेच्या भाग भांडवलामध्ये १.१५ लाख रुपयांची वृद्धी झालेली असून भाग भांडवल हे १९ कोटी ७६ लाख रुपयांवर पोहोचले आहे.

व्यवस्थापन मंडळ (बोर्ड ऑफ मॅनेजमेन्ट) :

अहवाल वर्षात व्यवस्थापन मंडळाच्या एकूण १४ सभा झाल्या. व्यवस्थापन मंडळाच्या सदस्यांचा बँकिंग क्षेत्रातील कामकाजाचा अनुभव व त्यांचे ज्ञान, बँकेच्या कामकाजामध्ये अपेक्षित उपयोग होत आहे. व्यवस्थापन मंडळाच्या अध्यक्ष पदी बँकेचे तज्ञ संचालक श्री एम.एम. बुद्रुक साहेब व प्रतिनिधी श्री शशिकांत दोडल, श्री शानेश्वर मामडे व बाह्य सदस्य श्री बालाजी सोनवणे, श्री नर्वनित राठोर, श्री कमलकिशोर बगडीया हे वी. ओ.एम. ची कामे पाहत आहेत.

जमा संग्रहण ठेवी :

सन २०२४-२५ या वर्षात बँकेच्या ठेवी रु. ८०६.५० कोटींच्या झालेल्या आहेत. बँकेने High Cost (जास्त खर्चिक ठेवी) ह्या कमी करण्याचा निर्णय घेतला. ज्यायोगे बँकेची नफा समता ही वाढू शकेल, बँकेच्या कर्ज व सेव्होई खात्याच्या ठेवी रुपये २५३.१३ कोटी एवढ्या झालेल्या असून ढोऱ्या ठेवी वाढवण्यावर आपण भर देत आहोत. CASA ठेवीमुळे बँकेच्या Cost of Deposit मध्ये घट झालेली दिसून येते. ही अतिशय समाधानाची बाब आहे.

कर्ज व्यवहार :

अहवाल वर्षात बँकेने ४७२.२३ कोटी रुपयांचा कर्ज व्यवहार केलेला आहे. बँकेने यावर्षी काटेकोर नियम लावून नविक कर्ज प्रकरणे केलेली आहेत. रिझर्व बँकेने ठरवून दिलेले अग्रक्रम क्षेत्राचे उद्दीष्ट बँकेने पार पाडले आहे व एकुण कर्ज व्यवहाराच्या ६०% पेक्षा जास्त कर्ज व्यवहार हा आपण अग्रक्रम क्षेत्राला केलेला आहे.

अनुत्पादक जिंदगीचे (एन.पी.ए.) व्यवस्थापन व वसुली :

सेक्चुरीटीझेशन अ‍ॅन्ड रिस्कन्ट्रक्शन ऑफ फायनॅसियल अ‍ॅसेट्स अ‍ॅन्ड एम्प्लोईमेंट ऑफ सेक्चुरीटी इन्स्ट्रुमेंट अ‍ॅक्ट २००२ चे कलम १३(२) चे अधिकारानुसार मा. जिल्हाधिकारी महोदय कडून तारण मालमतेचे अधिग्रहण करून एन.पी.ए. अक्रॉन्ट कमी केली आहेत.

बँकेने अनुत्पादक जिंदगीचा (NPA) व्यवस्थापनेला सर्वाधिक महत्त्व देवून, उत्पादक जिंदगीच्या गुणवत्तेत (Standard Asset) सुधार सुनिश्चित करण्यावर विशेष लक्ष देवून, संवेदनशिल कर्जखात्यामध्ये घसरण रोखण्या करीता सतत लक्ष ठेवले. तरी सुद्धा बँकेचे ३१ मार्च २०२५ अखेरचे ग्राॅस एन.पी.ए. रु. ३०.१२ कोटी राहिले. त्याचाच परिणाम आहे की, बँकेचे एकूण कर्जाशी ग्राॅस एन.पी.ए. चे प्रमाण ६.३८% आहे. आपल्या बँकेचा नक्त अनुत्पादीत कर्जांचे प्रमाण १.१४% आहे अनुत्पादक जिंदगीसाठी २५.०० कोटी रु. तरतुद केली आहे. ज्या सभासदांनी आपल्या कर्ज रकमेची परतफेड नियमित केली व करित आहे अशा सभासदांची बँक आभारी आहे.

कर्जदारांनी नियमानुसार कर्ज रकमेची परतफेड करून कर्ज खाते नियमित ठेवणे अत्यंत आवश्यक आहे. कारण - त्यामुळे कर्जदाराच्या क्रेडीट स्कोअर मध्ये वाढ होऊन भविष्यात कर्ज त्वरीत मिळण्यास मदत होते. तेव्हा सर्व कर्जदार सभासदांना कर्ज रक्कमेची नियमित परतफेड करण्यासाठी प्रवर्तनलilha रहावे अशी विनंती आहे.

गुंतवणुक व निधी व्यवस्थापन :

बँकेने आपले ट्रेझरी ऑपरेशन्स परिस्थितीनुरूप परिचालीत केले, आपल्या बँकेची दि.३१/०३/२०२५ अखेरची केंद्र शासनाच्या रोखांमध्ये गुंतवणुक रु.२३२.९८ कोटी पर्यंत केली आहे. सरकारी रोखातील खरेदी-विक्रीवर नफा रु. ५९.६१ लाख मिळवला आहे.बँकेने सर्व संवैधानिक आवश्यकतांचे जसे सीआरआर/ एसएलआरचे अनुपालन केले आहे.यावर्षी बँकेने लिक्विडिटी फंड या मध्ये बँकेचा काही निधी गुंतवून बँकेच्या उण्या मध्ये वाढ केली आहे. सदर गुंतवणुकीवर बँकेला रु. २.८२ कोटी एवढा नफा झालेला आहे.

जोखीम व्यवस्थापन (Risk Management):

व्यवसाय वृद्धी होण्याकरिता व्यवसायामध्ये असणाय अनेक नवनवीन जोखीमांना सामोरे जाणे अपरिहार्य असते. जोखीम हे बँकींग व्यवसायाचे अविभाज्य अंग असून व्यवसायाची वाढ व स्थिरता याकरिता जोखीम व्यवस्थापन बँकेसाठी महत्त्वाचे उरते. 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, त्याकरिता सुमारेगणित योजना व नियमावली देखील कार्यान्वित केली आहे. बँकेचा व्यवसाय लक्षात घेवून बँकेचे संचालक मंडळ जोखीम व्यवस्थापन धोरणाचा वेळोवेळी आढावा घेत असते.

राखीव निधी, कमाल कर्ज मर्यादा :

यावर्षी सुद्धा बँकेने आपल्या नय्यामधील एका मोठ्या हिश्याचे पुर्ननिवेश करण्याचे ठरविले आहे. परिणाम स्वरूप दि. ३१/०३/२०२४ ला बँके मध्ये असलेले रिझर्वस् आणि सरप्लस रु. १०३.०३ कोटी वरून दि. ३१/०३/२०२५ अखेर रु.१०५.०० कोटी झाले आहेत. एकल व गुप कर्जदारां करिता बँकेची कमाल कर्ज मर्यादा (Exposure limit) ही तिच्या कंपीटल फंड नुसार खालील प्रमाणे वाढली आहे.

विवरण	मार्च २०२४	मार्च २०२५
अ. एकल कर्जदारासाठी कमाल मर्यादा (कंपीटल फंडच्या १५%)	१०.५५ (कोटी)	१०.८९ (कोटी)
ब. कर्जदारांच्या ग्रुपकरिता कमाल मर्यादा (कंपीटल फंडच्या २५%)	१७.५९ (कोटी)	१८.१५ (कोटी)

लाभप्रदता, नफा आणि नफ्याचे समायोजन :

यावर्षी आपल्या बँकेने रु. ५.४६ कोटी ढोबळ नफा कमाविला असून इन्कम टॅक्स च इतर तरतुदी वजा करून बँकेचा नक्त नफा रु.३.४६ कोटी झाला आहे तसेच बँकेने यावर्षात रु. २.०१ कोटी अग्रिम कर भरणा केला आहे.

लाभार्थ :

वर्ष २०२४-२५ करीता मा. संचालक मंडळाद्वारे १०% लाभार्थ देण्याची शिफारश करण्यात आली आहे. त्यास आपण मान्यता धावी.

२०२४-२५ च्या नफ्याचे प्रस्तावित समायोजन :

अ.क्र.	तपशील	रक्कम (रु.)
१.	वैधानिक राखीव निधी २५%	८६४०६७२.००
२.	कॉर्पोरॅन्सी रिझर्व १०%	३४५६२६९.००
३.	लाभार्था १० % (प्रस्तावीत)	१८३६२८३२.००
४.	जनरल निधी	६०२८६०.००
५.	आय.टी. फंड	१५०००००.००
६.	इमारत निधी	२००००००.००
७.	पुढील वर्षा करीता नफा	५७.२८
एकूण -		३४५६२६९०.२८

व्याजा व्यतिरीक्त उत्पन्न :

बँकेद्वारा गैर व्याज आधारित उत्पन्न प्राप्त करणे तसेच आपल्या ग्राहकांना विम्याची सुविधा सुद्धा एका छताखालीच उपलब्ध करून देण्याच्या उद्देशाने आपली बँक विमा कंपन्यांच्या उत्पादनांचे विपणन करीत आहे. शुल्क आधारित उत्पन्न प्राप्त करण्याच्यादृष्टीने बँक उत्पादन (प्रॉडक्ट्स) ICICI Lombard यांच्या मार्फत गैर जीवन विमा प्रॉडक्ट्सचे विपणन करीत आहे. बँकेने गतवर्षी रु. ९.९१ लाख कमीशन रुपाने मिळवले आहेत.

ग्राहक सेवा :

अहवाल वर्षामध्ये ग्राहक सेवा आणि त्यांच्या तक्रारीचे निवारण करीता बँकेने उच्च प्राथमिकता दिली आहे. बँके मध्ये सुपरिभाषित व व्यवस्थीत तक्रार निवारण प्रणाली विद्यमान आहे आणि आमहाला येथे नमुद करतांना आनंद होतो की, प्रधान कार्यालयकडे आज एकही तक्रार प्रलंबित नाही.

बँकेने आपल्या ग्राहकांचे सोई करीता व त्यांना एकाच वेळी एकाच ठिकाणी बँकेविषयी सविस्तर माहिती मिळावी याकरिता वेबसाईट (website) उपलब्ध करून दिली आहे. ज्याचा आय.डी www.odpcbanc.com असा असून ज्या मध्ये बँकेच्या सर्व शाखांचे नांव, पत्ते व दूरध्वनी क्रमांक आणि शाखाधिकारी यांची नावे तसेच शाखेचा व्यवसाय सुव्यवस्थित चालणेकरीता व मार्गदर्शन करणेकरीता प्रधान कार्यालयाने नियुक्त केलेल्या शाखासल्लागार समिती मधील सर्व सदस्यांची सविस्तर माहिती. बँकेत सध्या प्रचलित असलेल्या सर्व प्रॉडक्टची माहिती जसे- सेव्हिंग, कर्जट, आर.डी., फिक्स् डिपॉझिट व इतर ठेवी आणि सर्व प्रकारचे कर्ज व त्यावरील व्याजदर, व ग्राहकांना देत असलेल्या सेवा आणि त्यावर आकारण्यात येणारे दर तसेच बँकेतील सभासद संख्या व त्यांना देण्यात येणारा लाभार्थ (डिव्हाईड) बाबतची माहिती दिली आहे.

सध्या बँकेच्या असलेल्या ठेवी, कर्ज, थकबाकी (एन.पी.ए.), वसुली, नफातोड इत्यादी बाबत सविस्तर माहिती या वेबसाईट वर ग्राहकांना केंकाही पहावयास मिळेल.

सुचना व प्रोत्सांगिकी :

या अहवाल वर्षा मध्ये व्यवसाय वृद्धी, उन्नत कार्यक्षमता आणि परोचालन खर्चांमध्ये कमी करण्याच्या उद्देशाने, बँके मध्ये प्रौढांगिकी चालीत समाधान प्रक्रिया त्वरीत लागू करण्यात आली आहे. बँके मध्ये सर्व सोयीयुक्त संगणक विभागाची स्थापना प्रधान कार्यालयामध्ये करण्यात आली आहे.

आपल्या बँकेने CBS प्रणाली कोअर बँकींग सुविधा ग्राहकांच्या सेवेसाठी सुरु केली आहे त्यासाठी वी.एस.जी आय.टी. सॉफ्ट प्रॉ.लि.मुंबई यांचे ट्युरिंग (Turing Version - 3) सॉफ्टवेअर आगोदर होते, सध्या आधुनिक Turing Version -4 घेण्याचे उरले आहे. UPI ची सेवा बँकेने सुरु केली असून बँकेच्या ग्राहकांना फोन-पे, गुगल पे, इतर UPIAPP ची सेवा ग्राहकांना मिळत आहे.

रुपे डेबिट कार्डची सुविधा आपल्या ग्राहकांसाठी सुरु केली आहे. आपल्या बँकेच्या ग्राहकांना सुमारे दोन लाख ATM सेंटर मधून देशातील कोणत्याही ठिकाणाहून पैसे काढण्याची सुविधा सुरु केली आहे. आपल्या बँकेने Pull संदेश (Message) सिस्टीमद्वारे ग्राहकांना मिस कॉल (९०२९०७२६९३) या नंबरवर आपल्या खात्याचे बलेन्स (SMS द्वारे प्राप्त करता येते. आपल्या बँकेने सर्व ग्राहकांसाठी मोबाईल बँकींगची (IMPS) सुविधा उपलब्ध करून दिलेली आहे व ती अत्यंत सुरळीतणे सुरु आहे. बँकेच्या दैनंदिन व्यवहार, संगणकावरील Cyber Security सुरक्षितते बाबत प्राधान्य देण्यात येते. अत्याधुनिक यंत्रणा बसविणे बाबत आम्ही जागरुक आहोत.

सायबर सेक्चुरीटी :

तंत्रज्ञान व डिजिटल साधने या माध्यमातून होणाय व्यवहारामध्ये खूप मोठ्या प्रमाणात वाढ झालेली आहे. यामुळे बँक व ग्राहक यांच्या आर्थिक व्यवहाराच्या सुरक्षेच्या दृष्टीने सायबर सुरक्षा समता भक्कम केलेली आहे. सायबर सुरक्षाप्रणाली अधिक मजबूत करणेसाठी वेळोवेळी जारी करण्यात आलेल्या परिपत्रकानुसार, सायबर सिक्चुरिटीची पुर्तता करण्यात आलेली आहे. सायबर सिक्चुरीटी या माध्यमातील धोके व त्यातून निर्माण होणारे दुष्परिणाम टाळण्यासाठी बँकेने ग्राहकांच्यामध्ये जागृती करणे, बँक सेवकांना व संचालक मंडळ यांना वेगवेगळे प्रशिक्षण / माहिती देण्याचे उपक्रम राबविण्यात येत आहेत. त्यामुळे बँक व खातेदारांचे आर्थिक हितरक्षण होणेंस मदत होत आहे.

जोखीम व्यवस्थापन व संचालक मंडळ सभा :

आर्थिक वर्ष २०२४-२५ मध्ये संचालक मंडळाच्या -१४, व्यवस्थापन मंडळाच्या-१४, कर्ज उपसमिती -२६, आय.टी. उपसमिती -४, ऑडीट उपसमिती-३ , गुंतवणुक उपसमिती -३, वसुली ओ.टी.एस. सेटलमेन्ट कमिटी-६, एक्झ्युक्चुटीव कमिटी-२, स्टॉफ कमिटी-५, ए.एल.एम. कमिटी -४, सेलोन मॉनेटिंग कमिटी हाय वॅल्यू फ्राड-४ अशा ७५ सभा घेण्यात येवून निरनिराळ्या विषयावर निर्णय घेण्यात आले. संचालक मंडळाच्या सर्व सदस्यां कडून सदरील सर्व सभांना चांगले सहकार्य मिळाले. तसेच व्यवस्थापकीय मंडळाच्या (Board of Management) सर्व सदस्यांकडून चांगला प्रतिसाद मिळाला.

रिस्क बेसड् इंटर्नल ऑडीट-

रिझर्व बँकेने नुकतेच रिस्क बेसड् इंटर्नल ऑडीट सर्व नागरी सहकारी बँकांना लागू केले आहे. आपल्या बँकेने सदर ऑडीट त्वरीत अंमलात आणून त्याची योग्य ती कार्यवाही सुरु केलेली आहे.

निरिक्षण, लेखा परिक्षण आणि सतर्कता :

बँकेतील जोखीम प्रबन्धन एवं नियंत्रणाचा अभ्यास अंकेक्षणाद्वारे होतो. अहवाल वर्षा करीता बँकेने आपल्या सर्व शाखा आणि मुख्य कार्यालयाचे संवैधानिक अंकेक्षण पुर्ण केले आहे. या शिवाय बँकेने नियुक्त केलेल्या वेगवेगळ्या सी.ए. मार्फत कंकरंट (Concurrent Audit) अंतर्गत लेखा परिक्षण करून घेतले आहे. VAPT, IS Audit, २०२५ चे यावर्षाचे Audit सुरु असून ते लवकरच पुर्ण करण्यात येईल.

पान क्र. ८ वर....

43rd Annual Report

Dear Esteemed Members,

It is my honour and privilege to welcome you all to the 43rd Annual General Meeting of Omprakash Deora People's Co-operative Bank Ltd. I am pleased to present the Annual Report along with the Audited Financial Statements for the year ending 31st March 2025.This report highlights key performance indicators, important developments, and future plans as guided by the Board of Directors under the regulatory framework laid down by the Reserve Bank of India. I feel fortunate to have received the golden opportunity to serve our valued members, depositors, borrowers, and well-wishers. I assure you that the safety, transparency, and progress of the Bank will always remain our top priority.

- The Statutory Auditors have consistently given the Bank an 'A' grade based on the performance, quality management, control and working system of the Bank. In the year 2024-25, the Bank has also got the 'A' grade.
- The Bank has built a strong reputation over the years for its consistent growth in business, profitability, and productivity. For the past 42 years, the Bank has been successfully paying dividends to its valued members. This success is the result of the unity, dedication, timely decisions, and sincere efforts of the Board of Directors, Board of Management, and Branch Advisory Committees. The bank has earned a reputation as a bank that continuously achieves business development, earns profitability and productivity and has been paying dividends to its esteemed members for 42 years.
- On 1st March 2025, the Bank inaugurated its new Head Office building 'Om Bhavan' at Tirupati Nagar, Hingoli, in the presence of respected dignitaries. During the last financial year, the Bank expanded its branch network by opening new branches at Pune (Aundh),Ch. Sambhaji Nagar (Second Branch), Nirmal, Lasur Station, Hingoli (Second Branch)The Malad branch is currently being renovated and will be shifted to a modern, fully equipped premises very soon. In the current year, the Bank plans to relocate branches at Akola, Akhada Balapur, and Bori to better locations. Additionally, the Board of Directors has participated in training programs at Pune and Aurangabad.

Memorial Day and Humble Tributes:

On the occasion of the 10th death anniversary of our Founder President, Sahakar Ratna, Dharmalankar Late Shri Omprakashji Deora held in the bank's premises and paid homage to his memory. On this day, heartfelt respects were expressed by the staff of Omprakash Deora People's Co-operative Bank, as well as the principals and staff of Matoshree Gangadevi Deora Blind School and Shri Shankarrao Chavan Urdu School and High School. On inauguration of the Bank's new Head Office building, various events such as a medical camp, cultural programs, and a bhajan evening were also organized.

Economic Outlook:

The country's economy is showing steady progress in the year 2024-25. In line with this, our bank has also made good progress by continuing the efforts taken in the previous year. Key areas of focus included healthy competition among banks, effective cost control, improved employee productivity, and valuable guidance from our Board of Directors. The success achieved so far is the result of the collective efforts of our entire bank team and, most importantly, the continued trust and support of our valued customers.

Features of the Bank's Progress in the Year 2024–2025:

During the year 2024–2025, the bank has achieved a total business of Rs.1,278.73 crore. Along with this growth, the bank has strictly followed all the guidelines of the Reserve Bank of India while implementing the Financially Sound and Well-Managed (FSWM) framework. As a result, our bank has been placed in the category of "Financially Strong and Well-Managed Banks" by the Reserve Bank. This recognition is a proud moment for all of us.

Membership and Share Capital:

During the reporting year, the number of regular members of the bank increased to 19,056. The bank's share capital also grew by Rs.1.51 lakh, bringing the total share capital to Rs.19.76 crore.

Board of Management:

During the reporting year, a total of 14 meetings of the Board of Management were held. The valuable experience and knowledge of the members of the Board in the banking sector have been effectively utilized in guiding the bank's operations. The Chairman of the Board of Management is Shri M.M. Budruk, an expert director of the bank. Other representatives of the Board of Management includes Shri Shashikant Dodal, Shri Dnyaneshwar Mamde and External members as Shri Balaji Sonawane, Shri Navneet Rathore and Shri Kamal Kishore Bagdia

Deposits:

In the year 2024–25, the bank's total deposits reached Rs.806.50 crore. To improve profitability, the bank has taken steps to reduce high-cost deposits. As a result, deposits in Current and Savings Accounts (CASA) have increased to Rs.253.13 crore. The bank is now focusing on increasing small deposits, which helps reduce the overall Cost of Deposits. The growth in CASA deposits and the reduction in cost is a positive and satisfying development for the bank.

Loan Transactions:

During the reporting year, the advances has reached to Rs. 472.23 crore. This year, new loans were granted by following strict guidelines to ensure quality lending. The bank has successfully achieved the priority sector lending target set by the Reserve Bank of India. In fact, over 60% of the total loans have been disbursed to the priority sector.

Management and Recovery of Non-Performing Assets (NPA):

Under the powers granted by Section 13(2) of the SARFAESI Act, 2002, the bank was able to recover some NPAs accounts by taking possession of secured properties through the Collector's office. The bank has given top priority to the management and recovery of Non-Performing Assets (NPA). Special attention has been given to maintaining and improving the quality of productive (standard) assets, while continuously monitoring and controlling sensitive loan accounts. However, as of 31st March 2025, the bank's Gross NPA stood at Rs.30.12 crore, which is 6.38% of total loans. The Net NPA ratio is 1.14%, and a provision of Rs.25.00 crore has been made to cover NPA. The bank sincerely thanks all members who have repaid their loans on time and continue to do so. We also requested to all borrowers to repay their loans regularly. Timely repayment helps maintain a good credit score, which makes it easier to get loans in the future. Regular repayments strengthen both the borrower's financial profile and the bank's performance.

Investment and Fund Management:

The bank has managed its treasury operations responsibly, keeping in view the market conditions. As of 31st March 2025, the bank's investment in government securities stood at Rs.232.98 crore. The bank earned a profit of Rs.59.61 lakh through the purchase and sale of government securities. It has also fully complied with all statutory requirements, including CRR and SLR

In addition, the bank invested a portion of its funds in the Liquidity Fund, which generated a profit of Rs.2.82 crore. These investments have contributed to an overall increase in the bank's income.

Risk Management:

In the process of business growth, facing various types of risks is natural and unavoidable. Risk is an essential part of the banking business, and effective risk management is crucial for ensuring the bank's growth, stability, and long-term success. In banking, the main types of risks include credit risk, market risk, and operational risk. During the reporting year, our bank prepared a comprehensive Risk Management Policy that addresses

all these categories. The bank has also put in place proper systems, controls, and procedures to manage these risks effectively. Considering the size of the bank's business, the Board of Directors regularly reviews and updates the Risk Management Policy.

Reserves and Maximum Loan Limit:

This year too, the bank has decided to reinvest a major portion of its profit. As a result, the Reserves and Surplus have increased from Rs.103.03 crore as on 31st March 2024 to Rs.105.00 crore as on 31st March 2025. Based on the bank's increased capital fund, the maximum exposure limit for individual and group borrowers has been increased as follows:

Details	As on 31st March 2024	As on 31st March 2025
A. Maximum limit for an individual borrower (15% of Capital Fund)	Rs. 10.55 crore	Rs. 10.89 crore
B. Maximum limit for a group of borrowers (25% of Capital Fund)	Rs. 17.58 crore	Rs. 18.15 crore

Profitability, Profit and Adjustment of Profit:

In the financial year 2024–25, the bank has earned a gross profit of Rs.5.46 crore. After making provisions and paying income tax of Rs. 2.01 crore, the net profit stands at Rs.3.46 crore and the Bank has paid Rs. 2.01 crore of Income Tax during the year.

Dividend:

For the year 2024–25, the Board of Directors has recommended a dividend of 10%. This recommendation is placed before the members for approval.

Proposed Adjustment of Profit for 2024–25:

No.	Details	Amount (Rs.)
1.	Statutory Reserve 25%	8640672.00
2.	Contingency Reserve 10%	3456269.00
3.	Dividend 10%(Proposed)	18362832.00
4.	General Fund	60

<div><div><div></div></div></div>		<div>ओमप्रकाश देवडा पीपल्स को-ऑपरेटिव्ह बँक लि., हिंगोली</div> <div>ओमप्रकाश देवडा चौक, मेन रोड, हिंगोली -४३१५१३ ता.जि. हिंगोली</div> <div>(मल्टीस्टेट बँक)</div>				<div><div><div></div></div></div>	<div>पान क्र.</div> <div>२५</div>		
<div><div><div></div></div></div>		<div>OMPRAKASH DEORA PEOPLE’S CO-OPERATIVE BANK LIMITED, HINGOLI</div> <div>Head Office, Omprakash Deora Chowk, Hingoli - 431513</div> <div>Tel. Ph 9172046955</div>							
<div>BALANCE SHEET AS ON 31/03/2025</div> <div>३१ मार्च २०२५ पूर्ण होणा-या वर्षाचे ताळेबंद पत्रक</div>									
<div>31.03.2024</div> <div>३१.०३.२०२४</div> <div>रु. पै.</div>	<div>CAPITAL AND LIABILITIES</div> <div>भांडवल व देणे</div>	<div>रु.</div> <div>पै.</div>	<div>31.03.2025</div> <div>३१.०३.२०२५</div> <div>रु. पै.</div>	<div>31.03.2024</div> <div>३१.०३.२०२४</div> <div>रु. पै.</div>	<div>PROPERTY AND ASSTES</div> <div>जिर्दगी व येणे</div>	<div>रु.</div> <div>पै.</div>	<div>31.03.2025</div> <div>३१.०३.२०२५</div> <div>रु. पै.</div>		
	<div>1 CAPITAL - भाग भांडवल</div> <div>1A AUTHORISED SHARE CAPITAL</div> <div>(2,50,000 Shares of 1000/- each)</div> <div>250000000</div>		<div>250000000</div>	<div>205424795</div>	<div>6 CASH AND BALANCES WITH RBI</div> <div>(रोख व बँकेतील शिल्लक)</div> <div>Cash in Hand</div> <div>(हातातील शिल्लक)</div> <div>Balances with RBI रिझर्व बँक करंट खात्यातील शिल्लक</div>	<div>227314945</div> <div>100000000</div>	<div>327314945</div>		
	<div>अ) अधिकृत भाग भांडवल</div> <div>(२५०००० भाग प्रत्येकी रु. १०००/- प्रमाणे)</div> <div>1B ISSUED, SUBSCRIBED AND PAID UP SHARE CAPITAL</div> <div>ब) वसूल भाग भांडवल</div> <div>2 RESERVE FUND AND OTHER RESERVES</div> <div>राखीव व इतर निधी</div> <div>2A BUILDING FUND</div> <div>Building Fund (इमारत निधी)</div> <div>2B STATUTORY RESERVES - राखीव निधी</div> <div>Statutory Reserve Fund(25% of N.p.)राखीव निधी</div> <div>Contingency Reserve (10% of Net Profit)</div> <div>(संभाव्य निधी)</div> <div>Special Reserve u/s 36(1) (viii) of I.T. Act.</div> <div>(विशेष तरतुद सेक्शन ३६(१) (viii) आयकर कायदा नुसार)</div> <div>487883732</div>		<div>197595850</div>	<div>550000000</div> <div>755424795</div> <div>163243184</div> <div>85870</div> <div>101625919</div> <div>13610820</div> <div>443105966</div>	<div>1000000000</div>				
<div>182496800</div>				<div>163243184</div> <div>85870</div>	<div>7 BALANCE WITH BANKS & CALL MONEY</div> <div>7A BALANCES WITH BANKS IN CURRENT A/CS</div> <div>State Bank of India & Subsidiaries</div> <div>(स्टेट बँक ऑफ इंडिया आणि सहाय्यकारी बँका)</div> <div>Maharashtra State Co-op. Bank Ltd.</div> <div>(महाराष्ट्र राज्य सहकारी बँक लि.)</div> <div>District Central Co-op. Banks</div> <div>(जिल्हा मध्यवर्ती बँकेतील शिल्लक.)</div> <div>Nationalised Banks</div> <div>(राष्ट्रीयकृत बँकातील चालू खाती)</div> <div>Other Banks</div> <div>(इतर बँका मधील चालू खाती)</div> <div>TOTAL BALANCES WITH NATIONLISED BANK</div> <div>7B BALANCES WITH BANKS IN OTHER DEPOSITS</div> <div>Fixed Deposit With State & DCC Banks</div> <div>(राज्य व जिल्हा बँकेमधील मुदत ठेव खाती)</div> <div>Fixed Deposit With Other Banks</div> <div>TOTAL BALANCES WITH OTHER BANKS</div>	<div>236501387</div> <div>88470</div> <div>79872360</div> <div>59680622</div> <div>621155415</div> <div>997298254</div> <div>1000000000</div> <div>115500000</div> <div>215500000</div>			
<div>132500000</div>		<div>147500000</div>		<div>101625919</div>	<div>2000000000</div> <div>15000000</div> <div>215000000</div> <div>3000000000</div>	<div>6000000000</div>			
<div>261197121</div> <div>80086611</div> <div>14100000</div>		<div>277807011</div> <div>86730567</div> <div>15100000</div>		<div>13610820</div> <div>443105966</div>	<div>7C MONEY AT CALL & SHORT NOTICE</div> <div>(कमी कालावधीसाठी केलेली गुंतवणूक)</div> <div>TOTAL BALANCES</div> <div>8 INVESTMENTS (गुंतवणूक)</div> <div>8A IN GOVERNMENT SECURITIES</div> <div>In Central & State Govt. Securities(SLR)</div> <div>(केंद्र सरकार रोखे)</div> <div>Face Value (दर्शनी मूल्य)</div> <div>Market Value (बाजार मूल्य)</div> <div>8B IN OTHER APPROVED SECURITIES</div> <div>PNCPS & Warrants of Unity S.F.Bank</div> <div>स्मॉल फायनान्स युनिटीचे शेअर्स आणि वारंट</div> <div>8C IN SHARES</div> <div>Shares in Co-op Institutions</div> <div>सहकारी संस्था मधील समभाग</div> <div>TOTAL INV IN GOVT SECURITIES & SHARES</div> <div>9 ADVANCES</div> <div>(कर्ज)</div> <div>9A SHORT TERM</div> <div>C.C., OVER DRAFTS & BILLS DISCOUNTED)</div> <div>(अल्प मुदतीचे कर्ज, नजरगहाण,ओव्हर ड्राफ्ट, बिल डिस्काउंटेड)</div> <div>CC / SCC / CC Pledge / Gold Loans</div> <div>(नजरगहाण कर्ज / सोने तारण कर्ज)</div> <div>9B MEDIUM TERM</div> <div>(मध्यम मुदतीचे कर्ज)</div> <div>Salary Loans</div> <div>(पगार तारण कर्ज)</div> <div>Loans Secured by FDs / NSCs / KVPs etc.</div> <div>(ठेवी तारणा वरील कर्ज)</div> <div>9C LONG TERM</div> <div>(दीर्घ मुदतीचे कर्ज)</div> <div>Term Loans</div> <div>(इमारत, घर, मशिनरी तारणावरील कर्ज)</div> <div>9D Hire Purchase Loans वाहन कर्ज</div>	<div>2329763682</div> <div>2297256430</div> <div>33042940</div> <div>2526050</div> <div>2329763682</div>			
<div>487883732</div>		<div>527137578</div>		<div>721671759</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>	<div>1812798254</div> <div>2365332672</div>		
<div>250000000</div> <div>19155000</div>		<div>250000000</div> <div>21155000</div>		<div>15000000</div> <div>215000000</div> <div>3000000000</div>	<div>6000000000</div>				
<div>269155000</div>		<div>271155000</div>		<div>1236671759</div>	<div>68966384</div> <div>631530232</div> <div>855851633</div> <div>76416789</div> <div>4160335550</div>	<div>70932112</div> <div>579524769</div> <div>976388843</div> <div>122018877</div> <div>4722293979</div>			
<div>57700000</div> <div>48000000</div>		<div>57800000</div> <div>16300000</div>		<div>2583389472</div>	<div>2527570512</div> <div>68966384</div> <div>631530232</div> <div>855851633</div> <div>76416789</div> <div>4160335550</div>	<div>2973429378</div> <div>70932112</div> <div>579524769</div> <div>976388843</div> <div>122018877</div> <div>4722293979</div>			
<div>105700000</div>		<div>74100000</div>		<div>2616958462</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>	<div>1812798254</div> <div>2365332672</div>		
<div>1900000</div> <div>3000000</div> <div>15000000</div>		<div>1900000</div> <div>3000000</div> <div>0</div>		<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>	<div>1812798254</div> <div>2365332672</div>			
<div>256767</div> <div>32177583</div> <div>10000000</div> <div>179000</div> <div>2500000</div>		<div>256767</div> <div>49756403</div> <div>10000000</div> <div>179000</div> <div>10000000</div>		<div>2527570512</div> <div>68966384</div> <div>631530232</div> <div>855851633</div> <div>76416789</div> <div>4160335550</div>	<div>2973429378</div> <div>70932112</div> <div>579524769</div> <div>976388843</div> <div>122018877</div> <div>4722293979</div>				
<div>3000000</div>		<div>3000000</div>		<div>2527570512</div>	<div>2527570512</div> <div>68966384</div> <div>631530232</div> <div>855851633</div> <div>76416789</div> <div>4160335550</div>			<div>2973429378</div> <div>70932112</div> <div>579524769</div> <div>976388843</div> <div>122018877</div> <div>4722293979</div>	
<div>68013350</div>		<div>78092170</div>		<div>2616958462</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>		<div>33042940</div> <div>2526050</div> <div>2329763682</div>	<div>1812798254</div> <div>2365332672</div>	
<div>99521726</div>		<div>99521726</div>		<div>2616958462</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>	<div>1812798254</div> <div>2365332672</div>		
<div>66439514</div>		<div>34562535</div>		<div>2616958462</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>			<div>1812798254</div> <div>2365332672</div>
<div>47</div> <div>66439561</div> <div>1096713369</div>		<div>155</div>		<div>2616958462</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>			
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>		<div>1812798254</div> <div>2365332672</div>	
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>	<div>1812798254</div> <div>2365332672</div>		
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>			<div>1812798254</div> <div>2365332672</div>
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>			
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>		<div>1812798254</div> <div>2365332672</div>	
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>	<div>1812798254</div> <div>2365332672</div>		
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>			<div>1812798254</div> <div>2365332672</div>
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>			
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>		<div>1812798254</div> <div>2365332672</div>	
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>	<div>1812798254</div> <div>2365332672</div>		
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>			<div>1812798254</div> <div>2365332672</div>
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>			
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>		<div>1812798254</div> <div>2365332672</div>	
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>	<div>1812798254</div> <div>2365332672</div>		
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>			<div>1812798254</div> <div>2365332672</div>
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>			
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>33042940</div> <div>2526050</div> <div>2329763682</div>		<div>1812798254</div> <div>2365332672</div>	
				<div>34562690</div> <div>1084569164</div>	<div>33042940.00</div> <div>526050</div> <div>2616958462</div>	<div>3</div>			



OMPRAKASH DEORA PEOPLE’S CO-OPERATIVE BANK LIMITED, HINGOLI

Head Office, Omprakash Deora Chowk, Hingoli - 431513

Tel. Ph 9172046955

BALANCE SHEET AS ON 31/03/2025

३१ मार्च २०२५ पूर्ण होणा-या वर्षाचे ताळेबंद पत्रक

31.03.2024 ३१.०३.२०२४ रु. पै.	CAPITAL AND LIABILITIES भांडवल व देणे	रु. पै.	31.03.2025 ३१.०३.२०२५ रु. पै.	31.03.2024 ३१.०३.२०२४ रु. पै.	PROPERTY AND ASSTES जिंदगी व येणे	रु. पै.	31.03.2025 ३१.०३.२०२५ रु. पै.
6124446	Sundry Creditors (किरकोळ देणे)	2725987		40552000	b) Non Banking Assets Acquired नॉन बँकींग मालमत्ता अधिग्रहित	6552000	
25000000	Provision for Income Tax (आयकर देणे)	20000000		37192268	c) Advance Paid A/c(अग्रिम अदा रक्कम)	77818827	
27040892	Provision for PMC Bank Deposits (तरतुद पी.एम.सी.बँक)	27040584		4778818	d) I.T. Refund due (आयकर येणे)	4778818	
9269340	Provision for HO Lease Rent (मुख्य कार्यालय भाडे तरतुद)	9269340		269335	e) Other Receivables (इतर येणे)	245108	
1717384	Tender & Security Deposits (निविदा एवम् सिक्युरीटीची जमा)	3087710		1107895	f) GST excess input (वस्तु व सेवा कर घेणे बाकी)	2669665	
7385132	Other Liabilities (इतर देणे)	6648612		98039294	g) Recoverable(on a/c of fraud)(इतर येणे)	98039294	
9606911	Other Provisions (इतर तरतुदी)	10605154		185969306		194211459	
95521974	TOTAL OF 5 E		95569898	473491685	TOTAL OF OTHER ASSETS		194211459
419567909	TOTAL OF OTHER LIABILITIES & PROVISIONS एकुण इतर दावित्वे आणि तरतुदी		472503128				
9296107078	Total (एकूण)		9819679538	9296107077	Grand Total		9819679538
2500000	12 Contingent Liabilities Claims against bank not acknowledged as debts (बँके वरील दावे कर्ज म्हणून स्विकालले नाहीत)	2540000		2500000 2540000	12 Contingent Liabilities Claims against bank not acknowledged as debts बँके वरील दावे कर्ज म्हणून स्विकालले नाहीत)		

Notes forming part of Accounts and Significant Accounting Policies - Schedule -17

As per our report of even date

For ARTH & ASSOCIATES (Chartered Accountants)
(FRN 100868W)




Date : 23/06/2025
Place : Hingoli

(CA RAMESHCHANDRA B. BAHETI)
Partner (Membership No.030998)

UDIN: 25030998BMZXJZ3255

For Omprakash Deora People’s Co-operative Bank Ltd., Hingoli


S.R. Jalandapure
(Chief Executive Officer)


S.R. Dodal
(Director)


S.O.Deora
(Vice Chairman)


P.S. Soni
(Chairman)



OMPRAKASH DEORA PEOPLE’S CO-OPERATIVE BANK LIMITED, HINGOLI

Head Office, Omprakash Deora Chowk, Hingoli - 431513

Tel. Ph 9172046955

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025

३१ मार्च २०२५ पूर्ण होणा-या वर्षाचे नफा तोटा पत्रक

31.03.2024 ३१.०३.२०२४ रु. पै.	EXPENDITURE खर्च	रु. पै.	31.03.2025 ३१.०३.२०२५ रु. पै.	31.03.2024 ३१.०३.२०२४ रु. पै.	INCOME उत्पन्न	रु. पै.	31.03.2025 ३१.०३.२०२५ रु. पै.
394961644 0	15 INTEREST EXPENDED (डेवी आणि घेतलेल्या कर्जांवरील व्याज) A) On Deposits (डेवी वरील) B) Borrowings (घेतलेले कर्ज)	436370368 0	436370368	403180176	13 INTEREST EARNED (व्याज व कसर)	402090926	
80445035 2033883	16 OPERATING EXPENSES A Salaries (पगार व भत्ते) Salary and Allowances Staff Leave Encashmant Paid (कर्मचाऱ्यांची रजा रोखीकरण) Bonus (बोनस) Bank cont. P.F. and Administration Charges (बँके कॅन्ट्रीव्झेशन पी.एफ आणि प्रशासनिक खर्च)	82576545 2745707 10000000 6903329	102225581	201066016	A On Loan (कर्जांवरील) B On Investment (गुंतवणुकीवरील)	202037477	604128403
8539576 6557396	B Directors Meeting Allowances (संचालक मिटींग भत्ता) C Rent, Tax, Insurance & Lighting (भाडे कर विमा व विज)		1169770	2002174	14 OTHER INCOME A Commission Exchange (कमिशन, बटाव, आणि हुंडणावळ)		2843450
910732	Rent, Taxes (भाडे व कर) Lighting (विद्युत) Insurance (विमा) DICGC Insurance Premium (डेव विमा हप्ता)	17480444 3721120 2308713 8857973	32368249 2532149	4561250	B Profit on Sale of Investments (गुंतवणुक विक्रीवरील नफा)		5961250
13873904 2539769 2294010 8479187 1771857	D Legal Charges and Professional Expenses (कायदे विषयक व व्यवसायिक खर्च) E Postage Telegram & Telephone (टपाल, तार व दूरध्वनी) F Audit Fee (statutory , internal & other) (हिशेब तपासणीस फी) G Depreciation (मालमत्तेवरील झोज) H Printing, Stationery and Advertisement (प्रिंटिंग, स्टेशनरी व जाहिरात)		898123 2535169 9143490	1216403	C Referral Insurance Commission & Other (विमा दलाली) D Transfer of excess Reserves to P & L A/c Investment Depreciation Reserve - Transfer (गुंतवणुक घसारा राखीव हस्तांतरण)		990992 31700000
933105	I AMC & Connectivity Charges (संगणक देखभाल खर्च) J Amortisation on HTM Securities (कर्ज रोखे तरतुद) K OTHER EXPENSES(इतर खर्च) AGM Expenses (वार्षिक सभा खर्च) Ceremony Expenses (समारंभ खर्च) Conveyances & Travelling Expenses (वाहन व प्रवास खर्च)		898123 2535169 9143490	18555000	E Profit on sale of Assets (मालमत्तेच्या विक्रीवरील नफा) F Other Receipts (इतर जमा)		0
2657019	Printing and Stationery (स्टेशनरी छपाई) Advertisement (जाहिरात)	2113985 1497951	3611936	65000	Other Income (इतर मिळकत)	11518457	
6041975		7861211		2119401	Locker Rent (लॉकर भाडे)	2327335	
1517040		1517040		17217134	STCG on Mutual Funds (म्युच्युअल फंड)	28239940	
866614 481173 1778752	Education & Training Expenses (प्रशिक्षण खर्च) GST/S.T. Input Cost w/off (वस्तु व सेवा कर खर्च) Group Gratuity Premium (ग्रॅज्युईटी हप्ता) Miscellaneous Expenses (किरकोळ खर्च) Godown Charges (गोडाऊन चार्जेस) Repairs & Maintenance (दुरुस्ती व देखभाल) Subscription (वर्गणी) Vehicle Expenses (वाहन खर्च) Election Expenses (निवडणुक खर्च)	1306794 3858918 2119403 776700 5364982 1791527 5141996 3469456 945604 214000 915966 0	35283597	5208492	Processing Fees (प्रोसेसिंग फीस)	6695479	48781211
369986 4121361 1452658 4307299 1961140 1242436 204000 1007404 0	PROVISIONS & CONTINGENCIES(तरतुदी) Contingent Provision against Standard Assets (उत्तम जिंदगीवरील तरतुद) Provision for Bad & Doubtful Debts (बुडोत / संशयीत कर्ज तरतुद) Special Reserve U/s 36(1) (viii) of IT Act (विशेष तरतुद अर्थिनियम ३६(१)(viii) of IT Act Provision for depreciation on AFS Securities (विक्रीसाठी उपलब्ध प्रतिलिपूतीवरील घसारा) Provision For PMC Bank (पी.एम.सी. बँक तरतुद)	2000000 10142991 1000000 0 0					
3000000		0					

3. INVESTMENTS

a. Composition of Investment Portfolio in India
(As at 31.03.2025)

(Rs. in crores)

Particulars	Govt. Securities	Other Appr. Securities	Shares	Total
Gross	142.59	0.00	0.00	142.59
Less:- prov for npv	0.00	0.00	0.00	0.00
Net	142.59	0.00	0.00	142.59
AFS				
Gross	90.38	81.55	3.36	175.29
Less:- prov for depn & npv	1.63	0.00	2.70	4.33
Net	88.75	81.55	0.66	170.96
HFT				
Gross	0.00	0.00	0.00	0.00
Less:- prov for depn & npv	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00
TOTAL INV.	232.97	81.55	3.36	317.88
Less:- prov for npv	1.63	0.00	2.70	4.33

Composition of Investment Portfolio in India (as at 31.03.2025) (Rs. in crores)

cont..on page 6



b. Movement of provisions for depreciation and Investment Fluctuation Reserve (Rs. in Crores)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments (IDR)		
a) Opening balance	4.80	6.66
b) Provisions	0	0
c) W/off / w/back of excess provisions	-3.17	-1.86
d) Closing balance	1.63	4.80
ii) Movement of Investment Fluctuation Reserve (IFR)		
a) Opening balance	5.77	4.52
b) Amount trf during the year	0.01	1.25
c) Drawdown	0.00	0.00
d) Closing balance	5.78	5.77
iii) Closing balance in IFR as a % of closing balance of investments in AFS & HFT category.	6.40%	5.34%

Note:- At the beginning of the year Provision held in I.D.R was 4.80 crore from this Rs. 3.17 crore was the surplus I.D.R. transfer to Profit & Loss Account. At the end of year the Value of AFS portfolio of Rs. 90.38 lakhs to cover the depreciation of Rs. 1.63 crore,

c. Sale & transfer to / from HTM category.

During F.Y. 2024-25, the bank has not transferred any security from / to HTM category to AFS category. . The market value of investments in HTM category is Rs. 136.58 Cores , as against book value of Rs. 142.60 crores as on 31.03.25. No provision is needed for the difference in view of the fact that the bank intends to hold the same till maturity.

4. ASSET QUALITY

a. Classification of advances and provisions held

1. Asset quality
- a. Classification of advances and provisions held- (Rs. in Lakhs)

	Standard		Non-Performing			
	Total standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	39286.36	738.72	1588.28	0.00	2317.00	41603.36
Closing balance	44211.00	1195.72	1816.22	0.00	3011.94	47222.93
Provisions (excluding Floating Provisions)						
Opening balance of provisions required	191.55	178.16	2321.84	0.00	2500.00	2691.55
Closing balance of provisions required	190.64	119.57	1245.13	0.00	1364.70	1555.34
Provision made as on 31.03.2025	211.55	119.57	2380.43	0.00	2500.00	2711.55
Net NPAs						
Opening Balance					-183.00	
Closing Balance					511.94	

Ratios %	Current Year	Previous Year
Gross NPA to Gross Advances	6.38%	5.57%
Net NPA to Net Advances	1.14%	0.00%
Provision coverage ratio	83.00%	107.90%

b. Sector wise advances and Gross NPAs (Amounts in crore)

Sr.No.		Current Year			Previous Year		
		Outstanding Total Advances	Gross NPA to Total Advances	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPA to Total Advance	Percentage of Gross NPAs to Total Advances in that sector
I)	Priority Sector						
a)	Agriculture and allied activities	32.89	3.26	0.69	15.33	00.18	0.04
b)	Advances to industries sector eligible as priority sector lending	133.70	9.60	2.03	128.42	00.95	0.23
c)	Services	1.22	0.00	0.00	1.23	0.00	0.00
d)	Personal loans	136.34	9.53	2.02	153.63	13.24	3.18
	Subtotal (i)	304.15	22.39	4.74	298.61	14.37	3.45
ii)	Non-priority Sector	168.08	7.73	1.64	117.42	8.80	
a)	Agriculture and allied activities						
b)	Industry						
c)	Services						
d)	Personal loans						
	Sub-total (ii)	168.08	7.73	1.64	117.42	8.80	2.11
	Total (I + ii)	472.23	30.12	6.38	416.03	23.17	5.57
c.	Fraud accounts						

Particulars	Current year	Previous year
Number of frauds reported	0	1
Amount involved in fraud (Rs. Crore)	0	0.15
Amount of provision made for such frauds (Rs. Crores)	0	0.15
Amount of unamortized prov. debited from other reserves as at the end of the year	0	0

5. EXPOSURES

a. Exposure to real estate sector

Refer Note no. 21.

b. Exposure to capital market

Nil

c. Unsecured advances (Rs in crores)

Particulars	Current year	Previous year
Total unsecured advances of the bank (salary loans)	7.09	5.39
Out of the above, advances for which intangible securities such as charge over the rights , licenses etc. have been taken	7.09	5.39
Estimated value of such intangible securities	7.09	5.39

6. CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

i) Concentration of deposits

Particulars	Current year	Previous year
Total deposits of top 20 depositors (Rs. Crores)	35.88	74.38
% of deposits of 20 largest depositors to total deposits of the bank	4.45%	9.79 %

ii) Concentration of advances

Particulars	Current year	Previous year
Total advances to the top 20 borrowers (Rs. Crores)	75.14	77.44
% of advances to 20 largest borrowers to total advances of the bank	15.90%	18.61%

iii) Concentration of exposures

Particulars	Current year	Previous year
Total exposure to top 20 borrowers (Rs. Crores)	75.14	77.44
% of exposure to 20 largest borrowers to total exposure of the bank	15.90%	18.61%

iv) Concentration of NPAs

Particulars	Current year	Previous year
Total exposure to top 20 NPAs (Rs. Crores)	18.79	10.68
% of exposure to 20 largest NPAs to total Gross NPAs	62.00%	46.09%

7. AMOUNT TRANSFERRED TO DEAF (Deposit Education Awareness Fund)

Savings, current account and all other deposit balances in inoperative accounts > 10 years old Are transferred to this account. Details of transfers during the year are as follows:-

(Rs. In lakhs)

	31.03.25	31.03.24
Opening balance as on 01.04.2022	435.66	342.07
Add: Amount transferred during the year	88.23	94.77
Less: Amount reimbursed by DEAF towards claim	0.49	1.18
Closing balance as on 31.03.2023	523.40	435.66

8. DISCLOSURE OF COMPLAINTS

S.N.	Particulars	Current year	Previous year
1	Complaints received by bank from it's customers	0	0
a	At the beginning	0	0
b	Complaints received during the year	0	0
c	Complaints disposed during the year	0	0
	Of which no. of complaints rejected by the bank	0	0
d	Complaints pending at year end	0	0
2	Maintainable Complaints received by bank from the office of ombudsman	4	4
a	Resolved in favor of the bank	4	4
b	Resolved through Conciliation / mediation / advisories	0	0
c	Complaints resolved after passing of awards by office of Ombudsman against the bank	0	0
d	No. of awards remaining unimplemented within the stipulated time (other than those appealed)	0	0

9. DISCLOSURE OF PENALTIES IMPOSED BY RBI

No Penalty has been imposed by RBI

10. DISCLOSURES ON REMUNERATION

The MD/CEO is drawing remuneration of Rs. 1.59 lakhs p.m.

11. PAYMENT OF DICGC INSURANCE PREMIUM

(Rs. In crores)

S.N.	PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
1	Payment of DICGC insurance premium	0.89	0.85
2	Arrears in payment of DICGC premium	0	0

12. HOUSE KEEPING

- (a) Confirmation of balances with other banks have generally been obtained & reconciliations have been carried out.
- (b) Reconciliation of the entries as on 31.03.2025, in the inter branch and H.O. accounts have been completed. As on date there are nil standing entries in the said reconciliation.

13. NPAs, UNREALISED INTEREST AND PROVISIONS THEREON

- a) In terms of the guidelines of RBI, advances are classified as "Performing" and "Non- Performing Assets (N.P.A.s)" based on income recognition and provisioning norms for loans and advances. N.P.A.s are further classified as Sub-standard, Doubtful and Loss Assets for the purpose of working out provisions thereon.
- b) In respect of N.P.A.s, the corresponding unreversed and unrealized interest and charges on these advances, up to the date of NPA recognition, are reversed in the Profit and Loss A/c. Memorandum interest, post NPA recognition, is shown as a contra under "Overdue Interest Reserve-II (OIR-II)."
- c) The bank has taken possession of two immoveable pproperties of a NPA borrower being a/c no. 202819020000001 , at the principal overdue amount of Rs. 397 lakhs , under Section 13 of the SARFESI Act 2002 & Section 9 of the Banking Regulation Act 1949 , pursuant to the approved Board policy of the Bank. The bank intends to hold this property as a non banking asset till it is sold off the appropriate time, sell of the same will be done and recover the balance unrecovered dues, being the unrealised interest on the said NPA a/c i.e. (OIR-

1) which as on 31.03.25 , stood at Rs. 120.38 Lakhs.

2) In total O/s 397 Lakhs one property is sale Amt.Rs.360 Lakhs recovered, as on 31.03.2025 O/s. Balance Rs.65.52 Lakhs remaining still pending.

14. PNCPS & WARRANTS OF UNITY SMALL FINANCE BANK

As per the amalgamation scheme of PMC Bank with Unity Small Finance Bank (USFB), which came into effect on 25.01.22 ("the appointed date"), the USFB has issued 26,43,435 Perpetual Non-Cumulative Preference Shares (PNCPS) of USFB amounting to Rs. 2,64,34,350/- bearing dividend @ 1 % P.A., payable annually & equity Warrants of Rs. 66,08,590/- which will be convertible into Equity Shares of USFB at the time of its IPO. The allotment of the said PNCPS & Warrants, pursuant to the amalgamation scheme has been completed during the year.

15. LEASEHOLD LAND & OTHER IMMOVEABLE PROPERTIES

- a. The bank is a leaseholder of a piece of land where its H.O. operates from at Hingoli. The last lease period for 30 years expired on 10.08.14. The Tahsildar of Hingoli had served a Notice dated 24/03/15, working out rent at higher rates for the period 2006 to 2014 at Rs. 97,69,340/-. The bank paid deposit of Rs. 5 lakhs under protest & is presently contesting the claim in District Court, Hingoli. Out of the total contested liability of Rs. 97.69 lakhs, Rs. 50.00+42.69=92.69 lakhs has already been provided. We are informed that the lease renewal issue has been taken up with the state Government.
- b. The bank is owner of open plots at 5 areas viz:- Hingoli , Parbhani, Akhada Balarpur, Bori & Jintur , which had been acquired more than 7 years back for the purpose of bank premises Construction. However, out of the same, it has been observed that work has recently commenced in respect of Hingoli plot for constructing building for H.O. use. In respect of the rest of the plots, the bank has requested to RBI for 5 year extension, to either put the said plots to use or dispose off the same, in view of the provisions of Section 9 the Banking Regulation Act.

16. AMORTISATION OF PREMIUM PAID ON HTM (HELD TO MATURITY) INVESTMENTS

The amortization required on account of premium paid on HTM securities of Rs. 15,17,040- (p.y. net figure Rs.15,17,040/-) for F.Y. 2024-25, has been charged to the Profit and Loss A/c and corresponding amount is reduced from the value of the investments.

17. INVESTMENT IN HELD TO MATURITY (HTM) SLR SECURITIES

The investment in HTM SLR Securities as on 31.03.25 (net of amortization of premium paid on purchase) is Rs.14259.94 lakhs (p.y. Rs. 14275.11lakhs) which is 61.21% (p.y. 55.26%) of the bank's total investments in SLR of Rs. 23297.64 lakhs .The HTM Securities formed 18.49% of the applicable NDTL of Rs. 77109.57 lakhs (p.y. Rs. 62460.64 lakhs) i.e. it was within the prescribed limit of 25% of NDTL. Investment in non-SLR category is Rs. 355.69 Lakhs (p.y. Rs. 330.43).

18. STATUS OF NON - SLR INVESTMENT BONDS AS ON 31ST MARCH 2025

Rate	Issuer	Issuer Type	Total Face Value (Rs. Lacs)	Grade	Listed	Cost Price (Rs. Lacs)	Market Value (Rs. Lacs)
			NIL				



Note:- However the bank has been allotted PNCPS & Equity warrants of USFB bank amounting to Rs. 330.43 lakhs which is a Non-SLR investment. For details refer note no. 14.

NON PÉRFORMING – NON SLR INVESTMENT AS ON 31 MARCH 2025:

Particulars	Previous Year	Current Year
Opening Balance	Nil	Nil
Addition during the year	Nil	Nil
Reduction during the year	Nil	Nil
Closing Balance as on 31 March 25	Nil	Nil
Total Provision held	not required	not required

19. EMPLOYEE RETIREMENT BENEFITS (AS-15)

The bank has got the actuarial valuation of it's gratuity liability done from a registered valuer , as per AS- 15 (Revised). The Bank is assessing the report & shall act accordingly. For meeting out the gratuity liability of the employees, the bank is currently having 3 Group Gratuity Schemes with LIC. The position of the balance in the accumulated fund under the said schemes is as follows:

Opening balance of the fund on 01/04/2024 (28520370+4585335+135656)	33241361
Add – Premium paid during the year	1718230
Less – Gratuity paid to the employees during the year	(4315469)
Less:- Policy admin & other charges	(65608)
Add – Interest credited during the year	2370117
Closing balance as on 31- March 2024 (27571796+5115977+260858)	32948631
Note :Valuation Method	: Projected Unit Credit Method
Discount Rate	: 7.68 % p.a.
Escalation Rate	: 3%
Withdrawal Rate	: 1-3% depending on age

20. PROVISION AGAINST DEPOSITS IN PMC BANK

The bank had FD balance of Rs. 300 lakhs & current a/c balance of Rs. 30.41 lakhs in the erstwhile P.M.C. Bank, in respect of which restrictions were imposed by RBI under Section 35A & Section 56 of the B.R.A. w.e.f. 24.09.19 as it went under administration. In accordance with RBI circulars & guidelines on provisioning, the bank had provided total Rs.240.41 Lakhs up to 31.03.2023. It has further provided Rs. 30.00 lakhs during F.Y. 2023-24, taking the total provision to Rs. 270.41 lakhs. The provision has been made as per RBI circulars & directions in this regard.

21. DISCLOSURE OF INFORMATION AS REQUIRED BY RBI UBD. CO. P.PCB.20/16.45/2002-03 dtd. 30- OCTOBER 2002

SR. NO.	PARTICULARS	Current year 31.03.2025	Previous Year 31.03.2024
1.	Capital to Risk Asset Ratio (CRAR) i) Tier I Ratio (core CRAR) ii) Tier II Ratio	16.30% 2.55%	18.94% 2.80%
2.	Movement of CRAR (Rs. In lakhs) i) Tier I Capital ii) Tier II Capital iii) Risk weighted assets iv) Total CRAR (%)	7258.31 1134.58 44526.53 18.85%	7036.21 1041.40 37152.59 21.74%
3	Investments i) Fixed Deposits: - Cost - Face Value ii) Govt. Securities : - Cost - Face Value - Market Value iii) Non SLR Bonds / Investments : - Cost - Face Value - Market Value	(Rs. in Lakhs) 2155.00 2155.00 23297.64 23300.00 22972.56 355.69 355.69 not listed	(Rs. in Lakhs) 2150.00 2150.00 25833.84 25800.00 24739.77 330.43 330.43 not listed
4.	Advances against real estate, construction business, housing (Rs. in lakhs) a. Residential mortgages b. Commercial Real Estate	5814.87 3697.93 2116.94	4718.49 3016.34 1702.15
5.	Advances against Shares and Debentures	NIL	NIL
6.	Status of advances to directors, their relatives, companies / firms in which they are interested a) Fund based b) Non-fund based	NIL NIL	NIL NIL
7.	Average cost of deposits	6.25%	5.89%
8.	Non-Performing Assets a) Gross NPA b) Net NPA	6.38% 1.14%	5.57% 0.00%
9.	Movement in NPAs Gross NPA opening (principal) Net Addition during the year (principal) Gross NPA closing (principal)	(Rs. in Lakhs) 2317.00 694.94 3011.94	(Rs. in Lakhs) 2419.47 -102.47 2317.00
10	Profitability Interest income as % of working funds Non – interest income as % of working funds Operating profit as % of working funds Return on assets (net profit / working funds) Business per employee (avg. deposits + avg. advances) / No. of employees (Rs. in Lakhs)	7.13% 1.06% 0.81% 0.64% 438.08	7.40% 0.75% 1.27% 1.13% 415.65
11	Movement in provisions: i) Bad and Doubtful Debts Reserve - towards NPA ii) Towards Standard Assets iii) Towards Depreciation on Investments	(Rs. in Lakhs) 2500.00 (2500.00+101.43 – 101.43) 211.55 163.00 (480.00-317.00)	(Rs. in Lakhs) 2500.00 (2450.00+ 50.00) 191.55 480.00 (665.55-185.55)
12	Foreign currency assets and liabilities	NIL	NIL
13	NPA Provision Coverage Ratio(BDDR/Total NPA)	83.00%	107.90%
14	Credit Deposit Ratio : (CD Ratio) Loans and Advances / Total Deposits	58.65%	54.76%

Notes forming part of Accounts and Significant Accounting Policies - Schedule -17
As per our report of even date

For ARTH & ASSOCIATES (Chartered Accountants)
(FRN 100868W)

(CA RAMESHCHANDRA B. BAHETI)
Partner (Membership No.030998)

Date : 23/06/2025
Place : Hingoli

UDIN: 25030998BMZXJZ3255

For Omprakash Deora People's Co-operative Bank Ltd., Hingoli

S.O.Deora (Vice Chairman) P.S.Soni (Chairman)
S.R. Jafanapure (Chief Executive Officer) S.R. Dodal (Director)



ARTH & ASSOCIATES

Chartered Accountants

Baheti Arcade, 375, Alsi Plot, Akola - 444001

Ph: 07242437085, www.arth.net.in, Email:jalaj@arth.net.in, ramesh@arth.net.in

To,
The Members,
Omprakash Deora People's Co-operative Bank Ltd.
Hingoli.

INDEPENDENT AUDITOR'S REPORT

(As required by Section 31 of Banking Regulation Act, 1949 as applicable to Cooperative Societies and under Section 73 of The Multi-State Co-op. Societies Act, 2002 & Rule 27 of The Multi State Co-op. Societies Rules, 2002.)

Report on Audit of Financial Statements

Opinion

- We have audited the accompanying financial statements of the OMPRAKASH DEORA PEOPLE'S CO-OPERATIVE BANK LTD., HINGOLI which comprises the Balance Sheet as at 31st March, 2025 and the Statement of Profit and Loss Statement for the year then ended and a summary of significant accounting policies & notes and other explanatory information. Incorporated in these financial statements are the returns of all 33 branches audited by us.
- In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements together with Form-7, Appendix-A, LFAR and PART-A, B & C of main audit report and notes thereon give the information required by The Banking Regulation Act, 1949, The Multi State Cooperative Societies Act, 2002 and rules made there under, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, (CRCS), in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Bank as at 31 March 2025, and Profit, for the year ended on that date.

Basis for Opinion

- We conducted our audit of in accordance with the Standard on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountant of India (ICAI) together with the ethical independence requirements that are relevant to our audit of the Financial Statements under the provisions of The Banking Regulation Act, 1949, The Multi State Cooperative Societies Act, 2002 and rules made there under, and we have fulfilled our other Ethical Responsibilities in accordance with these requirements and the ICAI's code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

- The Bank's management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Report of Board of Directors, but does not include the Financial Statements and auditor's report thereon. Our opinion on financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibilities are to read the other information and, in doing so, considered 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. Based on the work we have performed, we conclude that there is no material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

Management's Responsibility for the Financial Statements:

- 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 (state of affairs), and financial performance (Profit / Loss), of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards (Ind AS) issued by ICAI, provisions of the Banking Regulation Act, 1949 & The Multi State Cooperative Societies Act, 2002 and rules made there under and circulars and guidelines issued by the RBI and CRCS. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and irregularities; selections and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management and Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

- Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due fraud or error, and to issue an auditor's report that include our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standard on Auditing will always detect a material misstatement when it exists. Misstatement 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 standalone Financial Statements. As part of an audit in accordance with Standards of Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedure 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 for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal Financial 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.
 - Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosure made by management.
 - 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 Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosure is inadequate, to modify our opinion. Our conclusion is 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.
 - Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether 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 significance audit findings, including any significant deficiencies in internal controls 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 relationship and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report On Other Legal and Regulatory Requirements

- The Balance Sheet and the Profit and Loss Account have been drawn up in the Form "A" and "B" respectively of the third Schedule to the Banking Regulation Act, 1949 and they give the information as required to be given in accordance with the provisions of Banking Regulation Act, 1949 and Multi State Cooperatives Societies Act, 2002.
- As required by Section 73(4) of the Multi State Cooperative Societies Act, 2002, and Rules there under, we report that:
 - We have obtained all the information and explanation, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.
 - In our opinion, proper books of account as required by law have been kept by the bank, so far as appears from our examination of those books.
 - The Balance Sheet and Profit and Loss Account dealt in by this report, are in agreement with the books of accounts and returns maintained by the Bank.
 - The accounting standards adopted by the Bank are consistent with those laid down by ICAI and accounting principles generally accepted in India, so far as applicable to the Banks.
 - The transactions of the Bank, which have come to our notice are within the power of the Bank except as reported elsewhere in this report.
 - The returns received from the branches of the Bank have generally been found adequate for the purpose of our audit.
 - The transactions which have come to our notice have been within powers of the bank and which are represented merely by book entries, are not prejudicial to the interest of the bank.
 - No personal expenses have been charged to the revenue account of the bank as appears from the audit.
 - The loans and advances made by the bank on the basis of the security have been properly secured and the terms on which they have been made are not prejudicial to the interest of the bank or its members.
 - There has been no material impropriety or irregularity in the expenditure or in the realization of money due to the bank, which have come to our notice.
 - The bank has generally adhered to the Reserve Bank of India guidelines.
 - The position as stated in the account books and the balance sheet of the Bank in respect of shares allotted for cash or otherwise is proper, correct regular and not misleading.
 - The bank has not given loans to the members of the Board of Directors contravening RBI directives.
 - That summary of comments is at Appendix 1, and the detailed Audit Report is as per Part A, B, C & LFAR attached herewith. Considering the Bank's Score as per CAMELS Rating, the Bank has been awarded audit classification "A" for the year 2024-25.

For ARTH & Associates
Chartered Accountants
FRN 100868W

Place: Hingoli
Date: 23-06-2025

UDIN: 25030998BMZXJZ3255

Rameshchandra B. Baheti- Partner
Memb. No. 030998

सभासद पात्रता निकष - जाहीर सूचना

बँकेच्या पोटनियम अनुक्रमांक 8 (b) अनुसार, सभासदाने सलग दोन वर्षे बँकेच्या पोटनियम 8 (b) मध्ये नमूद केलेल्या सेवा सुविधांचा लाभ घेतला नसल्यास सदर व्यक्ती सभासद म्हणून अपात्र होईल. बँकेच्या पोटनियम क्रमांक 8 (b) अनुसार आपले सभासदत्व कायम राहण्यासाठी प्रत्येक सभासदाने बँकेतील त्यांच्या बचत वा चालू खाते खात्यांमध्ये किमान रु. ५,०००/- सरासरी तिमाही शिल्लक ठेवणे आवश्यक आहे किंवा सभासदाने किमान रु.५,०००/- मुदत ठेव वा किमान रु. ५०००/- कर्ज घेणे आवश्यक आहे. तरी सर्व सभासदांना सूचित करण्यात येते की, ज्या सभासदांनी याबाबीची पूर्तता केली नसेल अशा सभासदांनी सदर बाबींची त्वरीत पूर्तता करावी अन्यथा ते सभासद म्हणून अपात्र ठरतील.



बँकेचे आर्थिक वर्ष २०२४-२५ मध्ये महत्वाच्या नोंदी.....



बँकेची आर्थिक स्थिती			
बँकेची गेल्या तीन वर्षांची उत्कर्षवर्धक आर्थिक स्थिती			
अ.क्र. विवरण	2022-23	2023-24	2024-25
1. ऑडीट वर्ग	"अ"	"अ"	"अ"
2. सभासद	18983	18834	19056
3. भाग भांडवल	1765.43	1824.97	1975.96
4. राखी व अन्य निधी	9950.61	10302.74	10500.15
5. ठेवी	71657.51	75973.29	80650.11
6. गुंतवणुक	29604.07	31319.28	31808.33
7. कर्ज वाटप	40196.74	41603.36	47222.94
8. नफा (निव्वळ)	636.17	664.40	345.63
9. बाहेरून काढलेली कर्जे	निरंक	निरंक	निरंक
10. खेळते भांडवल	85712.01	90901.78	95727.81
11. लाभांश	10 %	10 %	10 %

ANNEXTURE 'A'	
NAME OF THE BANK	OMPRAKASH DEORA PEOPLES' CO-OPERATIVE BANK LTD., HINGOLI
HEAD OFFICE ADDRESS	Hingoli - 431 513 Tq. Dist. Hingoli (Maharashtra)
DATE OF REGISTRATION	14-12-1982 (No. PBN / BNK / 906 / 82)
DATE OF REG. UNDER RBI LICENCE NO. & DATE	21.1.1983 DBOD/UBD/MH/330 P
MULTI-STATE REGISTRATION No. & Date	MSCS/CR/98-99 Date 9/12/1999
As on (31-03-2025)	
No. of Branches including H.O.	33+1
Membership Regular	19056
Nominal	654
Paid up Share Capital (Rs.)	1975.96
Total Reserve	
1. Reserve Fund	Rs. 3645.38
2. Other Funds	Rs. 4354.68
3. Reserve for bad & doubtful Debts	Rs. 2500.00
Total	Rs. 10500.06
Deposits	
1. Saving	15.13% Rs. 12204.58
2. Current	16.25 % Rs. 13108.48
3. Fixed	68.62 % Rs. 55337.05
Total	100.00% Rs. 80650.11
Loans & Advances	
1. Secured	98.50 %
2. Unsecured	1.50 %
3. Priority Sector	74.91%
4. Weaker Section	19.40%
Investment	
1. D.C.C. Bank	Rs. ---
2. M.S.C. Bank	Rs. 0.26
3. Govt. Securities	Rs. 23297.64
4. Other	Rs. 8510.43
Overdue (Percentage)	Rs. 0.57 %
Audit Class 2024-2025	'A'
Total Staff	
1. Other Staff	202
2. Sub Staff	48
Excluding No of Branches, Members & Staff remaining figures are in Rs. Lacs. नोट - शाखांची संख्या, सभासद संख्या व कर्मचारी संख्या वगळुन बाकी आकडे रुपये लाखात	

अध्यक्षीय भाषाण पान क्र. २ वरून....

रिझर्व्ह बँक ऑफ इंडियाची तपासणी :

रिझर्व्ह बँक ऑफ इंडिया, नागपुर यांचे कडून मार्च २०२४ अखेर ऑन लाईन तपासणी झालेली असून त्यांनी केलेल्या सूचना, मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे. तसेच रिझर्व्ह बँकेचे मुख्य महाव्यवस्थापक बँकींग सुपरविजन मुंबई, नागपुर प्रादेशिक ऑफीस, मध्यवर्ती कार्यालय व बँकींग रेग्युलेशन यांनी वेळोवेळी केलेल्या मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे.

मानव संसाधन विकास एवम् कार्मिक :

बँक विभिन्न मानव संसाधन विकास कार्यक्रमा सोबतच आपले मानव संसाधन संपदेचे पोषण, परामर्श आणि योग्यतेमध्ये विकास हेतु सदैव कटिबद्ध आहे. मार्च २०२५ अखेर बँके मध्ये एकूण कर्मचारी वृंदांची संख्या २५० होती त्यामध्ये ९५ अधिकारी, १०७ लिपीक, ४८ सेवकांचा समावेश आहे. बँकेच्या व्यवहारावर नियंत्रण ठेवण्याकरीता तसेच व्यवसाय वृद्धी करिता मुख्य कार्यालयात पदाकरीता अनुभवी व तज्ञ अशा नवीन कर्मचाऱ्यांची (स्टॉफ) नियुक्ती करणे तसेच जुन्या कर्मचारी वृंदास नवीन व आधुनिक सॉफ्टवेअर संबंधी आवश्यक ते प्रशिक्षण देण्यात येत आहे. कॉलेज ऑफ अग्रीकल्चर बँकींग, रिझर्व्ह बँक ऑफ इंडिया पुणे, मराठवाडा असोसिएशन औरंगाबाद व महाराष्ट्र फेडरेशन मुंबई व इतर बँके मार्फत ट्रेनिंग देण्यात येत आहे. तसेच यावर्षात देखील बँकेने सर्व स्टाफ साठी रु. २ लाखाचा वैद्यकीय विमा काढला आहे. सर्व कर्मचा-यांच्या उन्नतीसाठी व्यवस्थापन कटिबद्ध आहे.

वैधानिक लेखा तपासणी :

दिनांक ३१ मार्च २०२५ अखेर बँकेचे रिझर्व्ह बँक ऑफ इंडिया तर्फे बँकींग रेग्युलेशन अंक्ट अंतर्गत वैधानिक तपासणी घेण्यात आली. तपासणी अधिकार्यांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त केले. बँकेने नियुक्त केलेले अर्थ अॅन्ड असोसिएट्स (सनदी लेखापरिक्षक) अकोला यांनी सन २०२४-२५ चे वैधानिक लेखा परिक्षणाचे काम पूर्ण केले. त्यांच्या मार्गदर्शनाबद्दल व वेळेत काम केल्या बद्दल आम्ही त्यांचे आभारी आहोत.

पुरस्कार :

महाराष्ट्र राज्य पत्रकार संघ, मुंबई यांचा सहकार क्षेत्रातील पहिला मराठवाडा भूषण पुरस्कार २०२५ बँकेचे उपाध्यक्ष श्री सुनिलजी देवडा यांना देण्यात आला. त्यांनी सहकार क्षेत्रात केलेल्या कार्याची ही पावती आहे. मंत्री श्री संजयजी सिरसाट यांच्या हस्ते छ. संभाजीनगर येथे त्यांना पुरस्कार प्रदान करण्यात आला. ही बाब आपल्या बँकेच्या दृष्टीने अभिमानाची आहे.

मान्यवरांच्या भेटी व आभार :

बँकींग क्षेत्र व इतर महत्त्वपूर्ण क्षेत्रातील मान्यवरांनी विविध प्रसंगी भेटी देवून आपले अमूल्य मार्गदर्शन दिले आहे. ज्याचा उपयोग आम्ही यशस्वी बँक संचलनामध्ये केला आहे.

आमच्या बँकेला वेळोवेळी मा. मंत्रीमहोदय, मा. खासदार, मा. आमदार, विविध राज्यकीय पक्षांचे तसेच विभिन्न संस्थांचे अध्यक्ष आणि पदाधिकारी यांनी भेटी दिल्या आहेत. त्यांचे कडून तसेच भारतीय रिझर्व्ह बँकेचे केंद्रीय तथा विभागीय कार्यालयातील अधिकारी आणि कर्मचारी यांचे कडून, केंद्र सरकार व राज्य सरकारचे सहकार खात्या कडून तसेच बँकेला वेळोवेळी भेटी देणा-या वरीळां कडून प्राप्त झालेले मौल्यवान मार्गदर्शन आणि समर्थना बद्दल मी त्यांचे प्रति हार्दिक कृतज्ञता व आभार व्यक्त करतो.

मी या सभेची आपल्या मौल्यवान ग्राहकांचा, सन्माननीय सदस्यांचा आणि बँकेचे सर्व हितचिंतकांचा त्यांच्या सतत सहभाग आणि सद्भावनेबद्दल, पत्रकारांचा त्यांचे सहकार्या करिता आभारी आहे. तसेच अंतिम किन्तु महत्त्वपूर्ण की 'ओमप्रकाश देवडा पीपल्स बँक परिवारातील' सर्व कर्मचा-यांचा बँके प्रति त्यांचे प्रतिबद्धता व बँकेच्या सर्वांगीण विकास आणि संवृद्धि मध्ये उन्नती करिता त्यांच्या निष्ठापूर्वक सेवेची मी प्रशंसा करतो.

धन्यवाद !

संचालक मंडळाच्यावतीने

प्रकाशचंद सोनी
(अध्यक्ष)

Chairman Speech Cont.. from page 2..

Human Resource Development and Personnel:

The bank is fully committed to nurturing, mentoring, and developing its human resources through various training and development programs. As of March 2025, the bank had a total of 250 employees, which includes ,95 Officers,107 Clerks,48 Servants

To support business growth and strengthen operational control, the bank is appointing both experienced and new staff at the Head Office. At the same time, existing employees are being trained in new and modern banking software. Training programs are being conducted through reputed institutions such as,College of Agriculture, Reserve Bank of India, Pune, Marathwada Association, Aurangabad, Maharashtra Federation, Mumbai, and other banks. Additionally, the bank has provided a medical insurance cover of 2 lakh for all employees this year also. The management remains committed to the upliftment of its staff.

Statutory Audit:

As on 31st March 2025, the Reserve Bank of India conducted the statutory audit of the bank under the provisions of the Banking Regulation Act. The audit officer expressed satisfaction with the bank's performance. For the financial year 2024-25, the statutory audit was successfully completed by Arth & Associates, Chartered Accountants, Akola, appointed by the bank. We express our sincere thanks to them for their guidance and timely completion of the audit.

Award:

We are proud to share that our Vice President, Shri Sunilji Deora, was honored with the First Marathwada Bhushan Award 2025 in the cooperative sector by the Maharashtra State Journalists Association, Mumbai. This award recognizes his valuable contribution to the cooperative movement. The award was presented by Hon'ble Minister Shri Sanjayji Sirsath at Chhatrapati Sambhajnagar, and it is truly a matter of great pride for our bank.


Visits and Acknowledgements from Dignitaries:

Throughout the year, several dignitaries from the banking and other key sectors visited our bank and shared their valuable guidance, which has helped in our continuous progress. We were honored by visits from Hon'ble Ministers, Members of Parliament, MLAs, and leaders of various political parties and organizations. We also received valuable inputs from officers and staff of the Central and Regional Offices of the Reserve Bank of India, Representatives from the Central and State Governments, from National Federation of Urban Co-op Banks and Credit Societies Ltd. (NAFCUB), New Delhi, The Maharashtra Urban Co-op Banks Federation Ltd., Mumbai, The Maharashtra State Co-op Banks Association Ltd., Mumbai, Marathwada Urban Banks Co-op Association, Chhatrapati Sambhajnagar. We express our heartfelt gratitude to all these dignitaries for their encouragement, support, and guidance. I would like to take this opportunity to thank our valued customers, esteemed shareholders, the Board of Directors of the bank, all past and present members of the Branch Advisory Committees and all our well-wishers and media representatives for their continued support and goodwill. And above all, a special appreciation to all the employees of the Omprakash Deora People's Co-operative Bank family for their dedication, commitment, which have been instrumental in the overall development and progress of the bank.

Thank You!

On behalf of the Board of Directors

प्रकाशचंद सोनी
(Chairman)




॥ विनम्र श्रद्धांजली ॥

भावपूर्ण

अहवाल वर्षामध्ये जागतिक आणि भारतीय किर्तीचे राजधुरंधर, शास्त्रज्ञ, साहित्यिक, सामाजिक कार्यकर्ते, शिक्षणतज्ञ, बँकेचे ज्ञात, अज्ञात, ठेवीदार, सभासद, हित चिंतकांसहीत ज्या थोर विभूती पंचतत्वात विलीन झाल्या त्यांच्या पवित्र स्मृतीस

विनम्र व भावपूर्ण श्रद्धांजली



४३ वा वार्षिक अहवाल

पुस्त-प्रेष श्री./सौ./श्रीमती

सभासद क्रमांक

If undelivered Please return to following address

ओमप्रकाश देवडा पीपल्स को-ऑप. बँक लि., हिंगोली. (मल्टीस्टेट बँक)

मुख्य कार्यालय, ओमप्रकाश देवडा चौक, मेन रोड हिंगोली - ४३१५१३ जि. हिंगोली