



अवघे धरु सुपंथ

श्रीराम अर्बन को-ऑपरेटीव्ह बँक लि. नागपूर

मुख्य कार्यालय : 'श्रीनिधी' प्लॉट नं. 4, 2 रा मजला,
कुलकर्णी-देशमुख लेआऊट, श्रद्धानंदपेठ चौक, लक्ष्मी नगर, नागपूर.
फोन: 0712-2231659, 8600076206 वेबसाईट : www.shrirambank.coop

प्रगती पथावर



30वा वार्षिक अहवाल
2024-2025

Shriram Urban Co-Operative Bank Limited, Nagpur
F. Y. 2024-25



↑
Deposits
2.38%

↑
Advances
10.24%



↑
Share Capital
6.79%

↑
Total Business
5.21%

↑
Net Profit
26.69%

↑
CRAR
22.10%
(Benchmark 9%)

↑
Reserve Fund
10.59%

↑
Own Fund
10.95%

↑
Net worth
12.32%

↑
Total Capital
11.29%

↑
Tier I Capital
11.05%

↑
Tier II Capital
20.59%

↓
Gross NPA
31.19%

NET NPA
ZERO %

↑
CD Ratio
7.66%

Proposed Dividend
5%
(Subject to RBI Approval)

Continuous 4 Years Audit Rating "A"



Continues 3 Year FSWM Status

Priority Sector Target Achieved





श्रीराम अर्बन को-ऑपरेटीव्ह बँक लि. नागपूर



विदर्भ अर्बन बँक्स को- ऑपरेटीव्ह असोशिएशन कडून
१०० कोटी पर्यंत ठेवी असलेल्या वर्गवारीतून आपल्या बँकेला

"उत्कृष्ट बँक"

म्हणून द्वितीय पुरस्कार प्राप्त झाला .

दिनांक 11 फेब्रुवारी 2025 ला शेगाव येथे सहकार मंत्री (म.रा.)

नामदार .श्री पंकज जी भोयट यांचे हस्ते

बँकेच्या संचालक सौ. वीणा आखरे व सौ. अर्चना महात्मे आणि
मुख्य कार्यकारी अधिकारी श्री मिलिंद कुलकर्णी पुरस्कार स्विकारतांना.



अवघे धरु सुपंथ

श्रीराम अर्बन को-ऑप. बँक लि. नागपूर

संचालक मंडळ



श्री पराग सराफ
अध्यक्ष



सीए श्री अजित गोकर्ण
उपाध्यक्ष



श्री विनय दाणी
संचालक



श्रीमती वीणा आखरे
संचालिका



श्री राजेश रोकडे
संचालक



अॅड. श्री संदीप शास्त्री
संचालक



डॉ. श्रीमती मंजूषा गिरी
संचालिका



श्री अशोक काळे
संचालक



श्री श्री जामदार
संचालक



श्री नरेन्द्र पहाडे
संचालक



श्री संदीप दारव्हेकर
संचालक



श्रीमती अर्चना महात्मे
संचालिका



श्री हर्षद केळकर
संचालक



सीए श्री प्रणव जोशी
संचालक



श्री मिलिंद कुळकर्णी
मुख्य कार्यकारी अधिकारी

वार्षिक सर्वसाधारण सभेची सूचना

श्रीराम अर्बन को-ऑप. बँक लि., नागपूरची 30 वी वार्षिक सर्वसाधारण सभा दि.10/08/2025 रोजी सकाळी 08.30 वाजता सायंदिफीक सभागृह आठ रस्ता चौक, लक्ष्मीनगर, नागपूर येथे पुढील विषय सूची मधील विषयांवर विचारविनिमय व ठराव मान्यते साठी आयोजित केली जात आहे.

गणपूर्तीचे अभावी सभा स्थगित झाल्यास ही सभा त्याच ठिकाणी विषय सूचीमधील नमूद केलेल्या विषयांवर विचारविनिमय व निर्णयार्थ 1/2 तास उशीरा म्हणजे सकाळी 09.00 वाजता होईल, व त्या सभेस गणपूर्तीची आवश्यकता राहणार नाही. कृपया आपण सभेस वेळेवर उपस्थित राहावे, ही विनंती. वर्ष 2024-25 चा वार्षिक अहवाल www.shrirambank.coop या संकेतस्थळावर देखील उपलब्ध आहे.

विषय सूची -

1. दि. 24.08.24 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
2. सर्व दिवंगत सभासदांना भावपूर्ण श्रद्धांजली अर्पण करणे.
3. बँकेच्या 2024-25 च्या वार्षिक अहवालाची नोंद घेणे.
4. दि. 31 मार्च 2025 रोजी संपणाऱ्या वर्ष अखेरचे आर्थिक पत्रकांची नोंद घेणे.
5. संचालक मंडळाने शिफारस केल्यानुसार वर्ष 2024-25 च्या नफा विनियोगास मान्यता देणे.
6. वर्ष 2024-25 च्या अंकेक्षण अहवालाची नोंद घेणे.
7. वर्ष 2025-26 च्या अंदाजपत्रकाची नोंद घेणे.
8. वर्ष 2023-24 च्या दोष दुरुस्ती अहवालाची नोंद घेणे.
9. बँकेच्या संचालकांना कर्ज दिले असल्यास त्याबाबत नोंद घेणे.
10. भारतीय रिजर्व बँकेने सूचित केलेल्या वैधानिक अंकेक्षकाची वर्ष 2025-26 साठी नियुक्ती व त्यांचे मानधन या बाबत नोंद घेणे.
11. आर्थिक वर्ष 2024-25 साठी लाभांश जाहीर करणे बाबत निर्णय घेणे. (भारतीय रिजर्व बँकेच्या अनुमती पश्चात प्रदान करण्यात येईल.)
12. बँकेच्या उपविधी मध्ये दुरुस्ती करणे.
13. मा. अध्यक्षीय परवानगीने येणारे इतर विषय.

22 जुलै 2025

संचालक मंडळाच्या अनुज्ञेने
मिलिंद कुलकर्णी
मुख्य कार्यकारी अधिकारी

सभासद-मार्गदर्शिका

1. वरिल विषयां व्यतिरिक्त इतर प्रश्न विचारायचे असल्यास आपले प्रश्न या सूचनेच्या सात दिवसांच्या आत बँकेच्या ई.मेल ho@shrirambank.coop वर पाठविण्यात यावे अथवा बँकेच्या मुख्य कार्यालयास आमसभेच्या पूर्वी सात दिवसांच्या आत प्राप्त होतील अशा प्रकारे लेखी पाठवावेत.
2. PML-Amendment Rules 2013 च्या प्रावधानानुसार सभासदांना KYC दस्तावेजामधील बदल बँकेला कळविणे अत्यावश्यक आहे. त्यानुसार सभासदांनी/ग्राहकांनी त्यांची ओळख, पत्ता आणि फोन नंबर इत्यादी मधील बदलांची माहिती तात्काळ बँकेत सादर करावी. बँकेजवळ ग्राहकांचा अद्यावत पत्ता असल्यास बँकेला ग्राहकांशी संवाद साधण्यास व पत्रव्यवहार करण्यास मदत होते. त्याचप्रमाणे अचुक फोन नं. द्वारे SMS च्या माध्यमातून बँक ग्राहकांच्या त्वरित संपर्कात राहते तसेच लाभांश पत्र सभासदाकडे पोहचविण्यास मदत होईल.
3. बँकेच्या उपविधी मधील बदलानुसार ज्या सभासदांचे भाग भांडवल रु. 1000/- पेक्षा कमी आहे त्या भागधारकांनी आपले भागभांडवल वाढवून किमान रु. 1000/- करावे.
4. क्रियाशील सभासद उपविधी क्र. 14 व 15 नुसार खालील बाबीची पूर्तता केल्यानंतरच क्रियाशील सभासद समजले जाईल ह्याची सभासदांनी कृपया नोंद घ्यावी.
(1) सलग पाचवर्षा मधील किमान एका सर्वसाधारण सभेस हजर राहणे आवश्यक आहे.
(2) कमीत कमी भाग भांडवल रु. 2000/- आणि कमीत कमी ठेवी रु. 20,000/- किंवा कमीत कमी कर्ज रु. 50,000/-
5. रिजर्व बँक ऑफ इंडीयाच्या परवानगी पश्चात वर्ष 23-24 करिता 5% चा लाभांश जाहीर केला व वितरीत केला आहे. ज्या भागधारकांना तो मिळाला नसेल त्यांनी KYC दस्तावेज जमा करून आवेदन करून लाभांश प्राप्त करावा.

30 वा वार्षिक अहवाल वर्ष 2024-25

मा. अध्यक्षीय मनोगत

सन्माननिय समासद बंधू आणि भगिनींनो सुस्वागतम व सप्रेम नमस्कार !

19 जुन 2024 रोजी संयुक्त राष्ट्र महासभेने 2025 हे वर्ष आंतरराष्ट्रीय सहकार वर्ष म्हणून घोषित केले आहे. त्यामुळे 2025 हे आंतरराष्ट्रीय सहकार वर्ष हे देशात व महाराष्ट्रात खुप मोठ्या उत्साहाने साजरे होत आहे.

ह्या पार्श्वभूमी वर श्रीराम अर्बन को-ऑप. बँकेच्या 30 व्या वार्षिक सर्वसाधारण सभेत बँकेच्या सर्व सन्माननीय सभासदांचे मी अत्यंत आदराने स्वागत करतो.

बैठकीला प्रारंभ करण्यापूर्वी देशातील विविध राज्यात प्राकृतिक विपदेला बळी पडलेल्या व्यक्तींना या सभेकडून श्रद्धांजली अर्पित केली जात आहे. आर्थिक वर्ष 2024-25 आर्थिक आणि तांत्रिक प्रगतीच्या दृष्टीने बँके साठी एक समाधानकारक वर्ष म्हणता येईल. ह्या वर्षी पण बँकेने आपली आर्थिक प्रगतीची गती कमी होऊ दिली नाही.

वर्ष 2024-25 मध्ये बँकेने आपल्या एकूण कार्य पध्दतीमध्ये अधिक सुधारणा करून उत्साह जनक परिणाम प्राप्त केले आहेत. सभेला सूचित करण्यात आनंद होतो की, बँकेने या वर्षी पण आपला FSWM दर्जा (Financially Sound and Well Managed – आर्थिक दृष्ट्या सुदृढ आणि सुव्यवस्थापित) कायम ठेवला आहे. मागील तीन वर्षांपासून सतत हा दर्जा प्राप्त करत आहे. यासाठी सभेपुढे बँकेचे 31.03.2025 ला प्रस्थापित खालील मापदंड सभेपुढे ठेवत आहोत.

(Rs. in Lakhs)

Particulars	As on 31/03/24	As on 31/03/25	Increase/ (Decrease) in %
Shares	510.94	545.65	(+) 6.79%
Total Reserve Fund	734.22	811.96	(+) 10.59%
Deposits	9718.37	9950.04	(+) 2.38%
Advances	5462.21	6021.42	(+) 10.24%
TOTAL BUSSINESS	15180.58	15971.46	(+)5.21%
Gross NPA (Amt.)	180.78	124.39	(-)31.19%
Gross NPA (%)	3.31%	2.07%	—
Net NPA	0	0	0.00%
Provision Coverage Ratio	100%	100%	—
Net Profit	102.57	129.95	(+)26.69%
C D RATIO	56.20%	60.51%	(+)7.66%
Net worth	1182.87	1328.61	(+)12.32%
Net Own fund	1080.30	1198.64	(+)10.95%
Total capital (Tier I +Tier II)	1281.69	1426.44	(+)11.29%
Working Capital	11300.99	11602.93	(+)2.67%
Audit Rating	“A”	“A”	

यावर्षी बँकेने मागील वर्षीचा नफा 102.57 लाख च्या तुलनेत 129.95 लाख चा नफा नोंदविला आहे. तसेच आता बँकेचा संचित तोटा (Accumlated loss) नाही. बँकेची आर्थिक सुदृढता दर्शविणारा निर्देशांक अर्थात CRAR 22.10 % नोंदविला गेला आहे.

मला सभेला सूचित करताना आनंद होत आहे की बँकेने तांत्रिक दृष्ट्या एक मोठी झेप घेत यावर्षी मोबाईल बँकिंग अॅप सुविधा पण सुरु केली. त्याप्रमाणे आता बँकेत NEFT/RTGS, BBPS, ECOM, ATM, POS, IMPS, UPI आणि मोबाईल बँकिंग अॅप या सुविधा सुरु आहेत ह्याप्रमाणे जवळ जवळ सर्व DIGITAL उत्पाद बँकेनी आपल्या ग्राहकांच्या सोयीसाठी उपलब्ध करून दिले आहेत.

बँकेने गेल्या वर्षीच्या तुलनेत कर्ज वाटपाची गती वाढवली आणि वर्षाअखेरीस एकूण कर्जाची रक्कम रु.6021.42लाख नोंदविली.

1. दिनांक 24 मे 2014 पासून सुरु झालेल्या भारतीय रिजर्व बँकेच्या डिपॉझिट एज्युकेशन अवेअरनेस फंड (DEAF) योजनेमध्ये आतापर्यंत एकूण रु.59.19 लाख चा निधी श्रीराम बँकेकडून अंतरण करण्यात आलेला आहे.

2. ठेवींवर आकर्षक व्याज दिले जाते. व्याज दर तक्ता शेवटच्या पानावर आहे.

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

आता आपण सभेच्या विषयांवर चर्चा करू या. धन्यवाद!

यावर्षीच्या व्यवहार क्षेत्रात बँकेची ठळक वैशिष्ट्ये खालील प्रमाणे आहेत:

स्वनिधी: आर्थिक वर्ष 2024-25 मध्ये बँकेचा स्वनिधी एकूण रु.1357.61 लाख नोंदविला आहे. 31/03/2025 अखेर बँकेची सभासद संख्या 10657 एवढी होती. स्वनिधीतील भागभांडवलाचा हिस्सा सर्वाधिक असल्याने सर्व सभासदांनी अधिकाधिक गुंतवणूक भागभांडवलात करावी असे मी आपणास आवाहन करतो.

ठेवी :- 31/03/2025 ला समाप्त आर्थिक वर्ष अखेर बँकेच्या एकूण ठेवी रु. 9950.04 लाख एवढ्या होत्या. बँकेचे सर्व 5.00 लाख रु. पर्यंतच्या ठेवी ' DEPOSIT INSURANCE AND CREDIT GUARANTEE CORPORATION'कडे विम्याने सुरक्षित आहेत व 30/09/2025 पर्यंतचा विमा प्रीमियम अदा करण्यात आला आहे.

कर्ज :- 2024-25 ह्या वर्षाच्या कर्ज व्यवहार क्षेत्रात बँकेची ठळक वैशिष्ट्ये खालील प्रमाणे आहे. वर्ष अखेर बँकेची कर्ज बाकी रु.6021.42लाखां पर्यंत आहे.

1. बँकेने या वर्षी आपले अग्रक्रम क्षेत्र कर्ज पुरवठा (Priority Sector Lending) चे लक्ष्य 74.06% भारतीय रिझर्व बँकेच्या अपेक्षेच्या अनुरूप प्राप्त केले आहे.

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

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

4. आपल्या ग्राहकांचा आधार पाया वाढवण्याच्या दृष्टीने 2 चाकी आणि 4 चाकी वाहनांसाठी अत्यंत कमी व्याज दरात अर्थात क्रमशः 8.4 % आणि 7.9 % व्याजदरावर सीमित अवधीसाठी कर्ज योजना घोषित केल्या होत्या. योजनेला उत्तम प्रतिसाद मिळून, ह्या क्षेत्रात बँकेनी रुपये 678.60 लाखाचे कर्ज वाटप केले. यासाठी बँकेने व्याज दर कमी करूनही नफ्या कडे पूर्ण लक्ष ठेवले. ह्या क्षेत्रात वसुलीचे प्रमाण उत्तम आहे.

5. या वर्षी बँकेने शैक्षणिक कर्ज आणि सोने तारण कर्ज योजनांमध्ये कर्ज वाटप सुरु ठेवले आणि ग्राहकांना उत्तम सेवा प्रदान केली.

6. बँकेचे रु. 700.00 लाख पेक्षा अधिक चे कर्ज इतर सहकारी बँकांचा गट तयार करून (CONSORTIUM) अंतर्गत केले. जेणेकरून जोखीम ची विभागणी तर झालीच व बँकेचे व्याज उत्पन्नही वाढले.

आर्थिक वर्षात एकूण 2018.26 लाख कर्ज वितरण झाले. कर्ज बाकी मध्ये गेल्या वर्षाच्या तुलनेत 559.21 लाखाची कर्ज वाढ होऊन कर्ज बाकी रु. 6021.42 लाखाची राहिली. बँकेने वसुलीच्या क्षेत्रात सुद्धा उत्तम कामगिरी केली आहे. जेणेकरून NPA सोबतच PA खात्यांमध्ये पण केलेली वसूली उल्लेखनीय आहे.

बँकेच्या कर्ज व्यवहाराचे वर्गीकरण खालीलप्रमाणे आहे.

(Rs. in Lakhs)

कर्ज प्रकार	येणे बाकी	एकूण कर्जाशी प्रमाण
अल्प मुदती कर्जे	1587. 13	26. 35%
मध्यम मुदती कर्जे	3432.54	57. 01%
दिर्घ मुदती कर्जे	1001.75	16. 64%
एकूण कर्जे	6021. 42	

कर्ज वसुली : गत वर्षीप्रमाणे या वर्षी ही कर्ज वसुली मध्ये उत्कृष्ट कामगिरी केली. आर्थिक वर्ष 2024-25 मध्ये बँकेने सातत्याने कर्जधारकांशी पाठपुरावा करून वसुली अधिकाधिक आणण्यासाठी प्रयत्न केला. या थकबाकीदारांविरुद्ध बँकेने वसुलीसाठीचे सर्व प्रयत्न केले असून 31 मार्च 2025 मध्ये खालील प्रमाणे माहिती आहे.

(Rs. in Lakhs)

	GROSS NPA		NET NPA	
	AMOUNT	%	AMOUNT	%
31.03.2024	रु. 180.78	3.31 %	0	0%
31.03.2025	रु. 124.39	2.07 %	0	0%

वर्ष 2024-25 मध्ये वार्षिक सर्वसाधारण सभेमध्ये मंजुरी नंतर 19 खाते रु. 73.२३ लाख अपलेखित करण्यात आले. तसेच आता पर्यंत अपलेखित केल्या गेलेल्या खात्या मध्ये रु. 14.45 लाख रु. ची वसुली करण्यात आली आहे.

वसुली करण्यासाठी बँकेने सहकार वसुली नियम कलम १०१ अंतर्गत तसेच सरफेसी कायदांतर्गत दावे दाखल करण्यात येतात.

गुंतवणूक - भारतीय रिझर्व बँकेने ठरवून दिलेल्या धोरणानुसार 31 मार्च 2025 पर्यंत बँकेने सरकारी रोख्यात रु. 2090.34 लाखांची गुंतवणूक केली आहे जी किमान निर्दिष्ट प्रमाण 18% पेक्षा जास्त असून 22.37 % आहे. बँकेची इतर गुंतवणूकही भारतीय रिझर्व बँकेच्या निर्देशानुसार विविध बँकांमध्ये करण्यात आली आहे. बँकेने वैधानिक गुंतवणुक वगळता अन्य गुंतवणुकी करतांना त्यावर मिळणारे व्याजदर व वार्षिक परतावा यांचा योग्य ताळमेळ बाळगल्यामुळे वर्ष अखेरीस बँकेच्या गुंतवणुकीवरील परताव्याचा दर 8.07% प्राप्त करण्यात आला.

संचालकांची कर्जे : दि. 31 मार्च 2025 रोजी बँकेचे कोणतेही संचालक अथवा त्यांचे नातेवाईक यांचेकडे कोणत्याही प्रकारचे कर्ज थकीत नाही.

अंकेक्षण - बँकेचे 2024-25 वर्षाचे अंकेक्षण मे.ए.जी.पिंपरखेडे एण्ड कंपनी या सनदी लेखापालांनी केले व यावर्षी ही बँकेला ऑडीट वर्ग 'अ' देण्यात आला आहे. ऑडीट वर्ग 'अ' सलग चौथ्या वर्षी मिळाल्याने स्पष्ट आहे कि बँकेच्या एकूण व्यवस्थापनात आणि कार्यपद्धती मध्ये सुधारणा निरंतर सुरु आहे. अहवाल स्वतंत्रपणे जोडण्यात आला आहे.

संचालक मंडळ व उपसमितीच्या सभा - 2024-25 या आर्थिक वर्षात संचालक मंडळाच्या एकूण 12 सभा झाल्यात व विविध उपसमित्यांच्या 47 सभा घेण्यात आल्या.

वरिष्ठ नागरिकांना घरपोच सेवा सुविधा :- भारत सरकारच्या प्रस्तावाला अनुसरून बँकेच्या वरिष्ठ नागरिक श्रेणी च्या ग्राहकांना " आपली बँक आपल्या दारी" या योजने अंतर्गत घरपोच सेवा देण्याचा उपक्रम बँकेने ह्या वर्षी पण सुरु ठेवला.

कर्मचारी व संचालक प्रशिक्षण :- सन 2024-25 या आर्थिक वर्षात बँकेने कर्मचाऱ्यांच्या प्रशिक्षणाला प्राधान्य देत खालील प्रमाणे प्रशिक्षण देण्याची व्यवस्था कर्मचारी वर्गासाठी केली.

सन 2024-25 या आर्थिक वर्षात बँकेने क्रेडीट अप्राईझल, एन.पी.ए. मेनेजमेंट, Securitization Act, फेक नोट डिटेक्शन आणि मेनेजमेंट डेवलपमेंट प्रोग्राम इत्यादी विषयांवरील प्रशिक्षण बँकेच्या अधिकारी व कर्मचारी वर्गाला विदर्भ अर्बन को. ऑपरेटीव बँक असोसिएशन आणि आर.बी.आय. नागपूर तसेच आय. सी. ए. एम. पुणे व आय. सी. एम. नागपूर या प्रशिक्षण संस्थांच्या माध्यमातून दिले.

आभार- बँकेचे सभासद, ठेवीदार, ग्राहक आणि हितचिंतक यांच्या सहकार्याने बँकेच्या प्रगतीची ही वाटचाल सुव्यवस्थित सुरु आहे. या सर्वांच्या सहकार्यासाठी मी आभार व्यक्त करतो. तसेच बँकेच्या कामकाजात भारतीय रिझर्व बँक, सहकार खाते, यांचे बहुमुल्य मार्गदर्शन नेहमीच मिळत असते. सहकार खात्याचे सहकार आयुक्त व निबंधक सहकारी संस्था, नागपूर विभागीय सहनिबंधक, विभागीय सहनिबंधक (अंकेक्षण), जिल्हा उपनिबंधक तसेच सहकार खात्यातील सर्व अधिकारी व त्यांचे सहकारी यांनी वेळोवेळी केलेल्या बहुमूल्य सहकार्याबद्दल संचालक मंडळाच्या वतीचे मी त्यांचे मनःपूर्वक आभार व्यक्त करतो. भारतीय रिझर्व बँक. अर्बन बँक विभाग, नागपूरच्या महाप्रबंधक, सहाय्यक महाप्रबंधक व इतर अधिकारी यांनी वेळोवेळी केलेल्या बहुमूल्य सहकार्याबद्दल संचालक मंडळ त्यांचे आभारी आहे. सरफेसी कायदा अंतर्गत बँकेकडे गहाण असलेल्या संपत्तीचा ताबा घेण्यासाठी

कलेक्टर नागपूर आणि त्यांच्या सहयोगी अधिकृत अधिकाऱ्यांकडून बँकेला मिळालेल्या सहकार्यासाठी पण संचालक मंडळातर्फे मी आभार व्यक्त करतो, बँकेचे ज्या विविध बँकांमध्ये व्यवहार आहेत त्या सर्व बँकांचे अधिकारी तसेच कर्मचारी त्याचप्रमाणे NPCI Clearing Processing Centre चे महाप्रबंधक व सर्व कर्मचारी वर्ग यांच्या सहकार्याबद्दल मी संचालक मंडळाच्या वतीने आभार व्यक्त करतो.

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

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

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

संचालक मंडळाच्या अनुज्ञेने
पराग अनंत सराफ
अध्यक्ष

श्रद्धांजली

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

परिशिष्ट अ

बँकेचे नाव	श्रीराम अर्बन को-ऑप बँक लि. नागपूर	रिझर्व्ह बँक परवाना क्र	UBD.MAH.1189P dtd. 23.12.1995
नोंदणीकृत पत्ता	श्रीनिधी, प्लॉट नं 4, कुळकर्णी देशमुख लेआउट, श्रद्धानंदपेठ चौक, लक्ष्मीनगर, नागपूर	पंजीयन क्र व तारीख	NGP/BNK/O/117/95-96 dtd. 27.09.1995
कार्यक्षेत्र	नागपुर, चंद्रपुर, वर्धा व भंडारा जिल्हा	एकुण शाखा व मुख्यालय	5+1

दि. 31 मार्च 2025 अखेरचा तपशील

(रु. लाखात)

(Rs. in Lakhs)

1.	एकुण ठेवी	9950. 04
	पैकी - बचत ठेवी	1874. 77
	चालू ठेवी	705. 14
	मुदती ठेवी	7370. 13
2.	एकुण कर्जबाकी	6021. 42
	पैकी - (1) असुरक्षित	298.02
	(2) सुरक्षित	5723. 40
3.	प्रति कर्मचारी व्यवसाय	301. 34
4.	अग्रक्रम क्षेत्रासाठीला कर्ज पुरवठा	74. 06%
5.	दुर्बल घटकांना केलेला कर्ज पुरवठा	10. 10%
6.	ढोबळ एन.पी.ए.चे शेकडा प्रमाण	2.07%
7.	निव्वळ एन.पी.ए.चे शेकडा प्रमाण	0%
8.	पुंजी पर्याप्ततेचे शेकडा प्रमाण	22.10%
9.	ऑडीट वर्ग	“A”
10.	एकुण कर्मचारी संख्या	53
	पैकी - अधिकारी व अन्य कर्मचारी	46
	शिपाई	7

Shriram Urban Co-Operative Bank Limited, Nagpur

Balance Sheet (Form - A)

As on 31st March 2025

(Amt. in Rs.)

31.03.2024 (Previous Year)	Capital & Liabilities	Sch	31.03.2025 (Current year)	31.03.2024 (Previous Year)	Property & Assets	Sch.	31.03.2025 (Current year)
5,10,94,025.00	1) Capital	1	5,45,65,425.00	1,15,29,118.00	1) Cash in Hand		1,06,01,481.00
				30,18,57,388.27	2) Balance with Other Banks	5	28,30,42,916.63
7,34,21,594.60	2) Reserve Fund & Other Reserves	2	8,11,96,543.00	21,02,99,658.80	3) Investments	6	20,92,72,633.27
97,18,36,899.39	3) Deposits & Other Account	3	99,50,04,327.03	54,62,20,881.67	4) Advances	7	60,21,42,436.14
—	4) Borrowings		—	1,26,93,016.00	5) Interest Receivable	8	93,62,248.00
—	5) Bills for collection		—	—	6) Bills Receivable		—
—	(Being bills receivable as per contra)		—	—	(being bills for collection as per contra)		—
18,709.28	6) Branch Adjustments		2,60,198.47	—	7) Branch Adjustment		—
1,82,00,000.00	7) NPA Provision		1,26,27,938.27	5,18,94,299.00	8) Premises Less Depreciation		5,02,43,070.00
3,03,11,436.90	8) Overdue Interest Reserve (N.P.A.)		1,38,63,137.63	81,29,751.98	9) Furniture & Fixture Less Depreciation	9	78,43,892.47
—	9) Penal Charges Reserve		2,15,464.50				
24,63,397.00	10) Provision for Standard Assets		26,30,757.48	46,15,377.56	10) Other Assets	10	36,80,756.31
23,82,844.00	11) Interest payable		23,79,017.00	3,03,11,436.90	11) Interest Receivable (N.P.A.)		1,38,63,137.63
1,75,64,972.61	12) Other Liabilities	4	1,45,29,275.05		12) Penal Charges Receivable		2,15,464.50
1,02,57,049.40	13) Profit & Loss Account		1,29,95,952.52				
1,17,75,50,928.18	Grand Total		1,19,02,68,035.95	1,17,75,50,928.18	Grand Total		1,19,02,68,035.95
	Contingent Liabilities :						
Rs. 35,83,758.71	DEAF Rs.59,19,308.17 Bank Gurantee Rs.84,15,814.00						
Milind Kulkarni	Mrs. Veena Akhare	Ajit Gokarn	Parag Saraf	For A. G. Pimparkhede & Co.			
Chief Executive Officer	Director	Vice-Chairman	Chairman	(Chartered Accountants)			
				FRN: 107923W			
				CA Ajit G. Pimparkhede			
				(Partner)			
				MEMBER NO. 034166			
				UDIN: 25034166BMJQPY2471			
Nagpur							
Date:28/05/2025							

Shriram Urban Co-Operative Bank Limited, Nagpur

Schedules to Balance Sheet as on 31st March 2025

Schedule 1: Capital

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
1) Capital		
a) Authorised Capital	15,00,00,000.00	15,00,00,000.00
2014 (1,50,000 Shares of Rs. 1000/- each)		
2013 (60,00,000 Shares of Rs. 25/- each)		
b) Subscribed Capital	5,45,65,425.00	5,10,94,025.00
Current Year (904817 shares of Rs. 25/- each=2,26,20,425) (31945 shares of Rs.1000/- each =3,19,45,000)		
Previous Year (937721 shares of Rs. 25/- each=2,34,43,025) (27651 shares of Rs.1000/- each =2,76,51,000)		
Total	5,45,65,425.00	5,10,94,025.00

Schedule 2: Reserve Fund & Other Reserves

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Statutory Reserve	4,31,43,204.87	3,54,33,001.47
Building Fund	1,50,28,000.00	1,50,28,000.00
Prudential Reserve	26,57,389.89	26,57,389.89
Election Fund	3,07,841.00	3,07,841.00
Investment Depreciation Reserve	2,81,000.00	2,81,000.00
Development Fund	12,00,000.00	12,00,000.00
Charity Fund	2,21,439.44	2,21,439.44
Special Reserve u/s 36(viii)	4,15,000.00	4,15,000.00
Investment Fluctuation Reserve	10,00,000.00	5,00,000.00
Contingency Reserve	6,77,172.00	5,74,602.00
Revaluation Reserve	1,58,96,909.80	1,64,86,019.80
Education Fund	3,68,586.00	3,17,301.00
Total	8,11,96,543.00	7,34,21,594.60

Schedule 3: Deposits & Other Accounts

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
[A] Fixed Deposits		
a) Individuals	53,73,07,345.48	62,15,99,295.48
b) Other Societies	18,36,35,565.00	7,17,47,212.00
Subtotal [A]	72,09,42,910.48	69,33,46,507.48
[B] Saving Bank Deposits		
a) Individuals	18,05,31,690.80	18,09,74,822.94
b) Other Societies	69,46,066.82	1,13,13,956.24
Subtotal [B]	18,74,77,757.62	19,22,88,779.18
[C] Current Deposits		
a) Individuals	6,30,86,810.89	6,25,64,247.28
b) Other Societies	52,08,978.62	24,01,077.43
Subtotal [C]	6,82,95,789.51	6,49,65,324.71
[D] Recurring deposits	1,60,69,868.36	1,56,73,549.10
[E] Credit Balance in Cash Credit	22,18,001.06	55,62,738.92
Total [A+B+C+D+E]	99,50,04,327.03	97,18,36,899.39

Shriram Urban Co-Operative Bank Limited, Nagpur

Schedules to Balance Sheet as on 31st March 2025

Schedule 4: Other Liabilities

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Sundry Creditors	28,66,024.60	18,76,534.19
D.D. payable	-	27,846.53
Pay order payable	50,13,238.74	43,64,314.58
TDS Payable	6,90,269.00	6,24,067.50
Deffered tax liability	3,35,599.00	44,62,015.00
Professional Tax Payable	8,800.00	20,800.00
GST Collection	1,47,783.50	1,17,292.29
Provision for accrued Intt. & Exps.	29,08,067.19	53,92,805.00
Cash found Excess	9,670.00	9,670.00
Bills Payable	7,50,239.02	6,69,627.52
Dividend payable for F.Y.2023-24	17,99,584.00	-
Total	1,45,29,275.05	1,75,64,972.61

Schedule 5: Balance with Other Banks

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Current Deposits (Ref Note 1 below)	14,30,54,477.42	14,56,84,311.46
Saving Deposits (NDCC Bank Ltd)	20,735.21	20,398.81
Investment in FD		
IDBI Bank	1,62,66,087.00	1,46,52,678.00
HDFC Bank	16,01,617.00	15,00,000.00
ESAF Small Finance Bank	1,00,00,000.00	2,99,00,000.00
Fincare Small Finance Bank	3,01,00,000.00	3,01,00,000.00
Utkarsh Small Finance Bank	2,00,00,000.00	4,00,00,000.00
Jana Small Finance Bank	4,20,00,000.00	4,00,00,000.00
Suryoday Small Finance Bank	2,00,00,000.00	-
Total	28,30,42,916.63	30,18,57,388.27

Note 1: Current Deposits

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Reserve Bank of India	9,88,71,605.20	11,26,93,751.85
IDBI Bank	1,02,68,712.18	66,02,687.84
MSC Bank	1,08,483.27	85,763.27
HDFC Bank	66,73,154.18	46,84,515.65
Axis Bank	2,21,682.75	1,31,428.75
Kotak Bank	1,18,15,926.13	1,05,76,981.05
Jana Small Finance Bank	-	95,058.84
Fincare Small Finance Bank	1,26,587.10	2,37,330.70
Bank Of Maharashtra	20,10,232.95	20,10,233.53
Punjab National Bank	-	10,03,646.00
ICICI Bank	1,29,58,093.66	75,62,913.98
Total	14,30,54,477.42	14,56,84,311.46

Shriram Urban Co-Operative Bank Limited, Nagpur

Schedules to Balance Sheet as on 31st March 2025

Schedule 6: Investments

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Shares in Co-Operative Banks	2,39,000.00	2,39,000.00
Other Investments (Non SLR Bonds)	-	-
In Government Securities & SLR Bonds	20,90,33,633.27	21,00,60,658.80
Total	20,92,72,633.27	21,02,99,658.80

Schedule 7: Advances

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
[A] Short Term Loans		
(i) Cash Credit & Bills Discounted		
Secured	14,06,35,288.30	16,69,50,335.72
Unsecured	-	-
(ii) Other Loans		
Secured	1,80,78,380.00	1,44,26,589.91
Unsecured	-	-
Subtotal [A]	15,87,13,668.30	18,13,76,925.63
[B] Medium Term Loans		
Secured	31,34,51,325.13	31,28,67,203.42
Unsecured	2,98,02,437.50	3,75,77,096.34
Subtotal [B]	34,32,53,762.63	35,04,44,299.76
[C] Long Term Loans		
Secured	10,01,75,005.21	1,43,99,656.28
Unsecured	-	-
Subtotal [C]	10,01,75,005.21	1,43,99,656.28
Total [A+B+C]	60,21,42,436.14	54,62,20,881.67

Schedule 8: Interest Receivable

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Interest Receivable on :		
Investment	93,62,248.00	1,26,93,016.00
Total	93,62,248.00	1,26,93,016.00

Shriram Urban Co-Operative Bank Limited, Nagpur

Schedules to Balance Sheet as on 31st March 2025

Schedule 9: Furniture & Fixtures

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
a) Furniture	69,71,678.47	71,03,617.98
b) Vehicles	8,72,214.00	10,26,134.00
Total	78,43,892.47	81,29,751.98

Schedule 10: Other Assets

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Sundry Debtors	9,52,245.92	4,55,000.00
Telephone Deposit	18,275.53	18,275.53
Rent Deposit	1,62,500.00	1,62,500.00
Maintenance Deposit	61,500.00	61,500.00
M.S.E.B. Deposit	1,48,130.00	1,48,130.00
Stock of printing & stationery	2,18,017.00	2,54,834.00
Income Tax Refund Receivable for F.Y.23-24	-	5,92,033.00
Stamps on Hand	73,518.00	24,289.00
Advance Tax AY 2025-26	8,00,000.00	-
TDS Receivable	960.00	10,529.00
BBPS	1,14,875.26	84,479.26
Advance Insurance Paid	10,13,348.00	5,56,279.00
GST Credit Receivable	1,17,386.60	66,768.77
Deffered Tax Asset	-	-
Non Banking Asset	-	21,80,760.00
Total	36,80,756.31	46,15,377.56

Shriram Urban Co-Operative Bank Limited, Nagpur
Profit & Loss A/c for the year ending 31st March 2025
(FORM - B)

(Amt. in Rs.)

31.03.2024 (Previous Year)	Expenditure	Sch. No.	Rs.	31.03.2025 (Current year)	31.03.2024 (Previous Year)	Income	Rs.	31.03.2025 (Current year)
4,92,93,929.46	1 Interest paid on Deposits, Borrowings etc.			4,80,55,515.18	8,66,81,497.26	1. Interest & Discount		8,65,81,747.75
2,18,62,338.28	2 Salary, Allowances and PF	A		2,02,15,786.56		Interest received on loans	5,64,04,877.43	
97,975.00	3 Director & Local Committees Fees & Allowances	B		1,01,450.00		Interest received on Investments	3,01,76,870.32	
40,78,063.62	4 Rent, Taxes, Insurance, Lighting etc.			43,58,608.40		2. Commision, exchange etc.		1,24,928.68
	a. Rent & taxes		16,40,086.00		89,663.00	DD commission	450.00	
	b. Insurance (DICGC, Vehicle, Cash)		15,73,551.40			Commission & Exchange	42,813.09	
	c. Electricity		11,44,971.00			Franking Commission	81,665.59	
550.00	5. Legal Charges			1,35,359.00		3. Other Income		1,63,72,541.43
8,65,928.78	6. GST paid			7,62,861.00		Form fee	22,096.00	
2,60,194.21	7. Postage, Telegram, Telephone Charges			2,30,469.59		Bank charges	9,14,631.05	
6,33,897.00	8. Auditors fee (Statutory & Concurrent)			8,20,051.00	4,35,43,034.42	Miscellaneous Income	1,15,414.19	
6,83,270.44	9. Repairs and maintenance	C		4,94,125.58		Locker rent received	16,87,194.52	
3,32,297.00	10. Stationery, Printing & Advertisement	D		1,93,045.42		NPA Provision Reversed	68,72,061.73	
1,82,00,000.00	11. Provision on NPA			13,00,000.00		Loan Document Charges	2,63,765.00	
12,24,787.00	12. Provision on Standard Assets			1,67,360.48		Scrutiny fees	30,13,288.00	
1,22,86,818.23	13. Other Expenditure	E		1,21,54,401.35		Visit charges	16,500.00	
14,15,105.76	14. Other Provisions	F		10,93,057.53		Cheque return charges	7,86,950.00	
1,90,79,039.90	15. Gross Profit			1,29,97,126.77		Loan Penal Charges	4,43,533.94	
						Profit/Loss on Sale of Asset	-	
						ATM issue charges	1,66,950.00	
						CIBIL/CERSAI chg recd	1,15,200.00	
						Dividend Recd.	23,900.00	
						Fore-closure/ Repay. Chg.	4,53,844.00	
						Recovery in Written off A/c	14,45,596.00	
						Intt. On IT refund	31,617.00	
13,03,14,194.68	Grand Total			10,30,79,217.86	13,03,14,194.68	Grand Total		10,30,79,217.86
31,12,278.50	Depreciation	G		30,81,611.25	1,90,79,039.90	Gross Profit b/d		1,29,97,126.77
1,59,66,761.40	Profit after Depreciation and Provisions			99,15,515.52				
1,90,79,039.90				1,29,97,126.77	1,90,79,039.90	Profit after Depreciation and Provisions		99,15,515.52
3,21,161.00	Deferred Tax Asset			-	1,59,66,761.40	Expenses Provision reversed (for earlier years)		5,15,000.00
44,62,015.00	Defered Tax Liability			3,35,599.00		Deferred tax liability for P.Y. reversed		44,62,015.00
	Income tax paid for earlier year			2,80,450.00				
	TDS recveivable previous year			10,529.00				
9,26,536.00	Provision for Income Tax			12,70,000.00				
1,02,57,049.40	Net Profit (transferred to Balance Sheet)			1,29,95,952.52				
1,59,66,761.40	Total			1,48,92,530.52	1,59,66,761.40	Total		1,48,92,530.52

Milind Kulkarni
Chief Executive Officer

Mrs. Veena Akhare
Director

Ajit Gokarn
Vice-Chairman

Parag Saraf
Chairman

For A. G. Pimparkhede & Co.
(Chartered Accountants)

FRN: 107923W

CA Ajit G. Pimparkhede

(Partner)

MEMBER NO. 034166

UDIN: 25034166BMJQPY2471

Nagpur
Date: 28/05/2025

Shriram Urban Co-Operative Bank Limited, Nagpur
Schedules to Profit & Loss A/c for the year ended on 31/03/2025

Schedule A : Salary, Allowances & PF

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Salary	1,82,01,203.00	2,01,38,404.00
Conveyance Allowance	1,34,336.56	1,87,765.28
PF Contribution	9,38,800.00	10,20,801.00
Premium for GGCA	3,68,716.00	99,680.00
Premium for Mediciclaim	3,26,867.00	2,59,204.00
Labour welfare	6,000.00	3,096.00
Group Term Insurance	46,148.00	55,988.00
Staff LTC	80,466.00	8,750.00
CTS allowance	1,13,250.00	88,650.00
Total	2,02,15,786.56	2,18,62,338.28

Schedule B : Director & Committees Fees & Allowances

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Sitting Fees	-	-
Meeting Expenses	1,01,450.00	97,975.00
Total	1,01,450.00	97,975.00

Schedule C : Repairs & Maintainance

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
AMC Charges	2,16,302.00	2,47,876.00
Repairs and renewals	82,541.66	2,57,165.82
Repairs to vehicle	10,142.00	43,849.46
Computer Repairs and Renewals	1,85,139.92	1,34,379.16
Total	4,94,125.58	6,83,270.44

Schedule D : Stationary Printing & Advertisement

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Xerox & Typing Charges	13,633.96	21,436.00
Books and Periodicals	3,080.00	3,809.00
Computer Stationary	-	300.00
Stationary and Printing	1,76,331.46	3,06,752.00
Total	1,93,045.42	3,32,297.00

Shriram Urban Co-Operative Bank Limited, Nagpur
Schedules to Profit & Loss A/c for the year ended on 31/03/2025

Schedule E : Other Expenses

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Refreshments & Entertainment Expenses	1,18,050.00	99,848.00
Miscellaneous Expenses	30,765.10	77,060.58
Subscription charges	68,900.00	86,700.00
AGM expenses	3,71,697.20	2,25,796.00
Clearing house charges	(1,16,000.92)	4,53,991.20
Laxmi poojan Expenses	37,798.00	45,218.00
Office Maintainance	4,43,829.99	4,08,853.00
Charges paid to CIBIL	81,519.50	82,632.00
Petrol and Diesel	1,00,887.00	1,15,607.00
House Keeping	3,41,040.00	2,64,000.00
Anniversary Expenses	5,000.00	270.00
Professional Charges	-	1,83,393.00
Website Maintenance Charges	69,980.00	40,040.00
CBS Rent	12,42,500.00	11,51,123.50
CTS Expenses	46,928.80	1,76,531.52
Security Service Charges	12,02,107.00	10,92,312.00
Business Promotion	2,09,084.00	2,00,476.00
Bank Charges paid	15,763.40	67,510.52
Refreshment Expenses for Auditors	4,154.00	3,871.00
ATM Expenses	4,77,722.47	3,90,706.49
IMPS Charges	25,423.45	2,83,278.10
Election expenses	-	59,309.00
Bad Debts	68,72,061.73	67,32,750.00
Staff Training Expenses	74,939.00	1,27,818.16
UPI Charges	1,34,559.74	-
Travelling Expenses	10,000.00	4,425.00
Consultancy Charges	6,000.00	-
Locker Rent Paid	1,180.00	-
Other charges NPA A/c	-	(86,701.84)
Shifting Expenses	20,000.00	-
POS ECOM Charges	(1,305.81)	-
Charges related to NPA A/c	2,25,302.70	-
PF Admin. Charges	34,515.00	-
Total	1,21,54,401.35	1,22,86,818.23

Schedule F : Other Provisions

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Provision for Bonus to staff	66,032.00	2,87,826.00
Amortization on G-Sec	10,27,025.53	11,27,279.76
Total	10,93,057.53	14,15,105.76

Shriram Urban Co-Operative Bank Limited, Nagpur
Schedules to Profit & Loss A/c for the year ended on 31/03/2025

Schedule G : Depreciation on Fixed Assets

(Amt. in Rs.)

Particulars	31.03.2025 (Current year)	31.03.2024 (Previous Year)
Depreciation on Computers	5,30,767.25	3,80,399.50
Depreciation on Furniture	12,69,405.00	7,16,096.00
Depreciation on Vehicle	1,53,920.00	1,81,082.00
Depreciation on Building	11,27,519.00	18,34,701.00
Total	30,81,611.25	31,12,278.50

SHRIRAM URBAN CO-OPERATIVE BANK LTD., NAGPUR

CASH FLOW STATEMENT FOR THE YEAR 31st MARCH, 2025

(Amt. in Rs.)

Particulars	31.03.2025		31.03.2024	
CASH FLOW FROM OPERATING ACTIVITIES				
Interest earned	5,64,04,877.43		5,26,42,684.45	
Commissioner Exchange & Brokerage	1,24,928.68		89,663.00	
Other Income	95,00,479.70	6,60,30,285.81	83,91,826.40	6,11,24,173.85
LESS :				
<u>Expenses & Provisions</u>				
Interest paid	4,80,55,515.18		4,92,93,929.46	
Operating Expenses	3,28,85,075.17	8,09,40,590.35	3,59,04,105.56	8,51,98,035.02
Cash Flow From Operating Activities		(1,49,10,304.54)		(2,40,73,861.17)
CASH FLOW FROM INVESTING ACTIVITIES				
Interest on Investments	3,01,76,870.32		3,40,38,812.81	
		3,01,76,870.32		3,40,38,812.81
OPERATING PROFIT BEFORE WORKING CAPIAL CHANGES		1,52,66,565.78		99,64,951.64
ADJUSTMENT FOR INCREASE / DECREASE IN :				
Changes in Advances	(6,27,93,616.20)		(4,23,00,967.36)	
Changes in other assets	2,06,48,936.52		1,50,92,181.54	
Change in deposits & borrowings	2,31,67,427.64		(38,35,306.08)	
Other liabilities & provisions	(1,76,74,502.64)		(1,38,84,353.03)	(4,49,28,444.93)
		(3,66,51,754.68)		
CASH FLOW FROM FINANCING ACTIVITIES				
Decrease/Increase in Share Capital	34,71,220.00		-18,35,850.00	
Nominal member fee	45,500.00			
Entrance Fees received	26,000.00		77,600.00	-17,58,250.00
Dividend paid	(7,55,117.00)	27,87,603.00		
CASH OUT FLOW FROM INVESTING ACTIVITIES				
Purchase of Fixed Assets	(11,44,522.74)		(31,87,977.77)	
Proceeds from Investment on maturity				
Proceeds from Investments on Maturity	-		50,00,000.00	
Sale of Assets			4,02,000.00	
		(11,44,522.74)		22,14,022.23
NET INCREASE / DECREASE IN CASH & CASH EQUIVALENT		(1,97,42,108.64)		(3,45,07,721.06)
OPENING CASH AND CASH EQUIVALENT		31,33,86,506.27		34,78,94,227.33
CLOSING CASH AND CASH EQUIVALENT		29,36,44,397.63		31,33,86,506.27

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

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

For A. G. Pimparkhede & Co
Chartered Accountants

Milind Kulkarni Mrs. Veena Akhare
Chief Executive Officer Director

Ajit Gokarn Parag Saraf
Vice-Chairman Chairman

CA A.G. Pimparkhede
Partner

Nagpur
Date : 28/05/2025

M. NO. 034166
FRN : 107923W
UDIN: 25034166BMJQPY2471

Shriram Urban Co-Operative Bank Ltd., Nagpur

NOTES ON ACCOUNTS FORMING PART OF THE AUDITED BALANCE SHEET AS ON 31ST MARCH'2025 AND PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING ON 31ST MARCH'2025

A) Significant Accounting Policies

1. Basis of Preparation of Financial Statements

The financial statements have been prepared under the historical cost convention, in accordance with the generally accepted accounting principles and RBI guidelines and adopted consistently by the bank. All Income & Expenditure items having a material bearing on the financial statements are recognized on accrual basis and as per the guidelines of the Reserve Bank of India.

2. Accounting Policies

The accounts of the bank are maintained in computer system by using CBS software of M/s Saraswat Infotech Pvt. Ltd. and properly maintained as per the accepted Accounting Principles and Accounting Standards prescribed by the Institute of Chartered Accountants of India.

3. Reconciliation :

Reconciliation of items pending adjustment in inter branch accounts, demand draft paid and payable, sundries, interbank and in clearing, is in progress and on ongoing process. The net effect of these items is not ascertainable.

4. Balancing of Books:

- a) Books of account have been balanced and tallied upto 31st March'2025.
- b) Age-wise analysis to be done for outstanding other assets and other liabilities.
- c) Accounts with other Banks/institutions have been reconciled up to 31st March'2025.
- d) Depreciation on other fixed assets includes assets written off Rs. NIL during the year.
- e) There is no material prior period items included in Profit and Loss Account required to be disclosed as per AS-5 read with RBI guidelines. The income tax paid for earlier years, provisions written off made in earlier years and deferred tax liability is considered below the gross profit in profit and loss account.

5. Total Advance of Rs. 6021.42 lacs includes Rs. NIL lacs due from Director and their relatives and there are no overdue in these loan accounts.

6. The bank has not exceeded the prudential exposure limit in respect of individual/Group Account.

7. Investments:

During the year, bank has not shifted any securities from HTM category to AFS category.

8. Related party disclosures:

The bank is a co-operative society under Maharashtra State Co-operative Societies Act'1960 and there are no related parties requiring under the Accounting Standard 18, issued by ICAI, other than Key Management Personal viz. Shri Milind Kulkarni, CEO of the bank of the FY 2024-25.

9. Information under MSME (Development) Act'2006:

Bank is in the process of obtaining information from suppliers/service providers covered under Micro, Small, Medium Enterprises Development Act'2006 regarding filing of necessary memorandum with the appropriate authorities. Therefore, information relating to cases of delays in payments to such enterprises or of interest payments due to delays in such payments could not be given.

10. Additional disclosure of information as per Guidelines of Reserve Bank of India

Particular	(Amt. in Lacs.)	
	31.03.2025	31.03.2024
a) Capital Adequacy ratio –Tier 1 Capital	1387.32	1249.25
b) Capital Adequacy ratio –Tier 2 Capital	39.12	32.44
Movement of CRAR for two years:	22.10%	23.40%
Investments		
-In Central/ State Govt., other approved securities		
a) Book Value of Investments	2090.34	2100.61
b) Face Value of Investments	2050.00	2050.00
-In Fixed Deposits with Banks	1399.67	1561.53

Note:

Investments includes Fixed Deposits, which are classified under Cash & Bank balances in Balance Sheet.

Issuer- wise Composition of the Non-SLR Investment (UBD.CO.BPD.(PCB) Cir. No. 45/16.20.00/2003-04 dated April 15, 2004 and UBD. (PCB). BPD.Cir. No. 14/16.20.00/2007-08 dated September 18, 2007)

Sr. No.	Issuer	(Rs in Lacs)
1	PSUs	-
2	F.I.s	-
3	Public Sector Bank	-
4	Mutual Fund	-
5	Others	1399.67
6	Provision Held	12.81

Particular	(Rs. in Lacs)	
	2025	2024
Advances Real estate, Construction Business Housing	380.78	263.08
Advances against Shares & Debentures	NIL	NIL
Advances to Directors, their relatives, companies/ firms in which they are interested	NIL	NIL
a) Funded	NIL	NIL
b) Non-fund based (Guarantees, L.C. etc)	NIL	NIL
Average Cost of Deposits	5.07%	5.16%
NPAs:		
-i) Gross NPA	124.39	180.78
-ii) Net NPA	00.00	00.00
Movement in NPAs		
Opening balance	180.78	407.33
Recovery and write off during the year	141.54	255.52
Additions During the year	85.07	28.97
Closing Balance	124.39	180.78
% of Gross NPAs to total advances	2.07%	3.31%
% of Net NPAs to the Advances	0.00%	0.00%
Profitability:		
a) Interest Income as % of working funds	7.46%	7.67%
b) Non- Interest Income as % of working funds	1.42%	0.76%
c) Operating profit as % of working funds	0.85%	1.41%
d) Return on Assets	1.13%	0.92%
e) Business(Deposit +Advance) per employee	301.34	316.26
f) Profit per employee	2.45	2.14
Movement in provision		
A) Provision for NPA (Closing Balances)	124.39	182.00
a. Opening Balance	182.00	350.53
b. Reduction/ reversal during the year	68.72	168.53
c. Addition during the year	13.00	0.00
B) Provisions for Investment Depreciation 2.81	2.81	
a. Opening Balance	2.81	2.81
b. Reduction/ reversal during the year	0.00	0.00
c. Addition during the year	0.00	0.00
C) Towards Standard Assets (Closing Balance)	26.30	24.63
a. Opening Balance	24.63	12.38
b. Reduction/ reversal during the year	0.00	0.00
c. Addition during the year	1.68	12.25
DICGC Premium Paid	13.77	13.87
Foreign Currency Assets & Liabilities : (if applicable)	N.A.	N.A.
Penalty paid for any violation of directives, as informed by the Managements	0.00	0.00

11. Provision on NPA accounts Coverage Ratio

(Rs. in Lacs)

Particular	31.03.2025	31.03.2024
Provision for NPA	126.27	182.00
a) Gross NPA	124.39	180.78
b) Ratio of Provision to Gross NPA	100.00%	100.00%

12. Financial Position of the Bank as on 31st March 2025

(Rs. in Lacs)

Particular	31.03.2025	31.03.2024
No of Share Holder	10657	9048
Liabilities		
a) Paid up Capital	545.65	510.94
b) Reserve & Other funds	811.96	734.22
Total Owned Funds	1357.61	1245.16
c) Deposits	9950.04	9718.37
Assets		
a) Unsecured Loans	298.02	375.77
b) Secured Loans	5723.40	5086.44
Total Loans & advances	6021.42	5462.21
Working Capital	11602.93	11300.99
Profit During the year	129.95	102.57
Loans to Board of Directors & relatives	–	–
Priority Sector Loan	4045.09	3217.44
% of Priority Sector Loan	74.06%	63.00%
Weaker Section Loans	551.63	931.40
% of Weaker Section Loans	10.10%	18.24%

13.

Non Performing NON-SLR Investments	2025
Opening Balance as on 01.04.2024	NIL
Addition During the year	NIL
Reduction During the year	NIL
Closing Balance	NIL
Provision Held towards Non Performing Investments	NIL

14. Restructured Accounts:- During the current financial year NIL accounts were restructured.

15. Disclosure with respects to “The Depositor Education and Awareness Fund Scheme, 2014(DEAF) as per the RBI Circular dated 27/05/2014. (Rs in Lacs)

Particular	31.03.2025	31.03.2024
Opening Balance of the Amounts transferred to DEAF	35.84	30.59
Add: Amounts transferred to DEAF during the year	23.35	5.25
Less: Amounts reimbursed by DEAF towards the claims for the year	--	-
Less: Amounts yet to be settled by DEAF till 31.03.2024	--	-
Closing Balance of amounts Transferred to DEAF	59.19	35.84

16. Contingent Liabilities

Bank Guarantees & Letter of Credit:- Rs.84,15,814.00

RBI DEAF:- Rs. 59,19,308.17

17. Segment Report

(Figures in Lacs)

Business Segment	Treasury		Banking operation		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue						
Segment Revenue	301.76	340.39	729.03	962.75	1030.79	1303.14
Profit on Sale of G.Sec.(+)	--	--	--	--	--	--
Total Revenue	301.76	340.39	729.03	962.75	1030.79	1303.14
Result					129.95	102.57
Extra Ordinary Profit/ Loss	NIL	NIL	NIL	NIL	NIL	NIL
Other Information						
Segment Assets	3492.39	3664.52	8410.29	8110.99	11902.68	11775.51
Segment Liabilities	12.81	7.81	11889.87	11767.70	11902.68	11775.51

Note:

- Treasury segment includes Investment along with Fixed Deposits. In the Balance Sheet, Fixed deposits are shown under Cash & Bank Balance. Similarly, revenue from Treasury segment includes income earned on Fixed Deposits along with income on Investments.
- Figures of the previous year have been regrouped, reclassified wherever considered necessary.
- This statement of Significant Accounting Policies and Notes on Accounts forms an integral part of the Balance Sheet as on 31st March, 2025 and the annexed Profit and Loss for the year ended on that date.

For Shriram Urban Co-operative Bank Limited, Nagpur

Chief Executive Officer

Chairman

Vice Chairman

Director

AS PER OUR REPORT OF EVEN DATE
FOR A.G. PIMPARKHEDE & CO.
CHARTERED ACCOUNTANTS
FRN 107923W
(C.A. G. PIMPARKHEDE)
PARTNER
M. NO. 034166
UDIN: 25034166BMJQPY2471

PLACE: NAGPUR
DATE:28/05/2025

Shriram Urban Co-Operative Bank Ltd., Nagpur

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

1. Regulatory Capital

a) Composition of Regulatory Capital

(Rs.in lacs)

Sr. No.	Particulars	FY 2024-2025	FY 2023-2024
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	1387.32	1249.25
ii)	Additional Tier 1 capital/ Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	1387.32	1249.25
iv)	Tier 2 capital	39.12	32.44
v)	Total capital (Tier 1+Tier 2)	1426.44	1281.69
vi)	Total Risk Weighted Assets (RWAs)	6453.56	5476.68
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	21.49%	22.81%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	21.49%	22.81%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.60%	0.59%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	22.10%	23.40%

Shriram Urban Co-Operative Bank Ltd., Nagpur

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

Residual Maturity Statement as on 21st March, 2025

(Rs. in Thousand as reported to RBI)

Asset/ Liability	1-14 Days	15-28 Days	29 Days to 3 Months	Over 3 to 6 months	Over 6 months upto 1 year	Over 1 to 3 years	Over 3 Upto 5 years	Over 5 years	TOTAL
Advances	28,130	2,008	454	355	99,556	51,144	61,156	337,968	580,771
Deposits	33,562	76	1,523	16,020	144,589	690,940	41,003	16,496	944,209
Investment	39,889	0	1,000	41,701	40,081	90,394	10,141	145,062	368,268
Borrowings	0	0	0	0	0	0	0	0	0

Residual Maturity Statement as on 22th March, 2024

(Rs. in Thousand as reported to RBI)

Asset/ Liability	1-14 Days	15-28 Days	29 Days to 3 Months	Over 3 months upto 6 months	Over 6 months upto 1 year	Over 1 to 3 years	Over 3 Upto 5 years	Over 5 years	TOTAL
Advances	3,376	13,068	430	286	162,951	35,127	47,551	255,488	518,277
Deposits	36,904	35	2,243	19,800	166,176	674,270	41,541	9,848	950,817
Investment	55,000	0	0	105,052	20,000	61,292	15,053	165,056	421,453
Borrowings	0	0	0	0	0	0	0	0	0

3. Investments

a) Composition of Investment Portfolio (SLR)

As on 31 March 2025

(Amount in Lacs)

	Investments in India						Investments outside India				Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others		Total Investm ents outside India
Held to Maturity												
Gross	1891.45	0.00	0.00	0.00	0.00	0.00	1891.45	0.00	0.00	0.00	0.00	1891.45
Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	1891.45	0.00	0.00	0.00	0.00	0.00	1891.45	0.00	0.00	0.00	0.00	1891.45
Available for Sale												
Gross	198.89	0.00	0.00	0.00	0.00	0.00	198.89	0.00	0.00	0.00	0.00	198.89
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	198.89	0.00	0.00	0.00	0.00	0.00	198.89	0.00	0.00	0.00	0.00	198.89
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	2090.34	0.00	0.00	0.00	0.00	0.00	2090.34	0.00	0.00	0.00	0.00	2090.34
Less: Provision for nonperforming	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	2.81	0.00	0.00	0.00	0.00	0.00	2.81	0.00	0.00	0.00	0.00	2.81
Net	2087.53	0.00	0.00	0.00	0.00	0.00	2087.53	0.00	0.00	0.00	0.00	2087.53

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3. Investments

a) Composition of Investment Portfolio (SLR)

As on 31 March 2024

(Amount in Lacs)

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

Shriram Urban Co-Operative Bank Ltd., Nagpur

4) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Lacs)

Particulars	31/3/2025	31/3/2024
i) Movement of provisions held towards Depreciation on investment		
a) Opening balance	2.81	2.81
b) Add : Provisions made during the year	0.00	0.00
c) Less : Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	2.81	2.81
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	5.00	2.50
b) Add : Amount transferred during the year	5.00	2.50
c) Less : Drawdown	0.00	0.00
d) Closing balance	10.00	5.00
iii) Closing balance in IFR as a percentage of closing balance of investments [1] in AFS and HFT / Current category.		
AFS SLR	5.02%	2.51%
HFT SLR	0	0
AFS NON-SLR	0	0

Shriram Urban Co-Operative Bank Ltd., Nagpur

5 i) Non performing Non-SLR investment as on 31-03-2025:- NIL

ii) Issuer composition of Non-SLR investment as on 31-03-2025

(Amt in Lacs)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of below investment Grade Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		31/3/2025	31/3/2024	31/3/2025	31/3/2024	31/3/2025	31/3/2024	31/3/2025	31/3/2024	31/3/2025	31/3/2024
a)	PSUs	0	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	Fis	0.0	0.0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	1399.68	1561.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	1399.68	1561.53	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Shriram Urban Co-Operative Bank Ltd., Nagpur

6. Asset quality

Date 31 MAR. 2025

a) **Classification of advances and provisions held** (Rs.in Lac)

	Standard	Non-Performing				Total
	Total Standard Advances	Substandard	Doubtful	Loss	Total NonPerforming Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	5281.43	28.97	151.81	0.00	180.78	5462.21
Add: Additions during the year		85.15	0.00	0.00	85.15	
Less: Reductions during the year*		28.97	112.57	0.00	141.54	
Closing balance	5897.03	85.15	39.24	0.00	124.39	6021.42
*Reductions in Gross NPAs due to:						
Upgradation		21.50	0.00	0.00	21.50	21.50
Recoveries (excluding recoveries from upgraded accounts)		0.00	0.00		0.00	
Write-offs		0.00	68.72	0.00	68.72	68.72
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	24.63	69.76	111.02	0.00	180.78	205.41
Opening Additional Provision					1.22	1.22
Add: Fresh provisions made during the year	1.89	85.15	0.00	0.00	85.15	87.04
Less: Excess provision reversed/ Write-off loans	0.00	28.97	112.57	0.00	141.54	141.54
Closing balance of provisions held	26.52	125.94	-1.55	0.00	124.39	150.91
Closing Additional Provision					1.89	1.89
Total NPA Provision					126.28	126.28
Net NPAs						
Opening Balance		0.00	0.00	0.00	0.00	0.00
Add: Fresh additions during the year		0.00	0.00	0.00	0.00	
Less: Reductions during the year		0.00	0.00	0.00	0.00	
Closing Balance		0.00	0.00	0.00	0.00	
Excess provision					1.89	
Net NPAs					0.00	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down[1] during the year						
Closing balance of floating provisions						

Annexure

Disclosure in financial statements – 'Notes to Accounts'

Ratios[1] (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	2.07%	3.31%
Net NPA to Net Advances	0.00%	0.00%
Provision coverage ratio	100.00%	100.00%

Shriram Urban Co-Operative Bank Ltd., Nagpur

6. Asset quality

Date 31 MAR. 2024

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

Annexure

Disclosure in financial statements – 'Notes to Accounts'

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

Shriram Urban Co-Operative Bank Ltd., Nagpur

6. Asset quality

b) Sector-wise Advances and Gross NPAs

(Amt. in Lacs)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00%	61.38	0.00	0.00%
b)	Advances to industries sector eligible as priority sector lending	286.56	0.00	0.00%	323.04	84.20	26.06%
c)	Services	1335.09	32.77	2.45%	1823.96	28.35	1.55%
d)	Personal loans	823.44	11.04	1.34%	1009.06	45.50	4.51%
	Subtotal (i)	2445.09	43.81	1.79%	3217.44	158.05	4.91%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	0.00	0.00	0.00%	263.35	0.00	0.00%
d)	Personal loans	3576.33	80.58	2.25%	1981.42	22.72	1.15%
	Sub-total (ii)	3576.33	80.58	2.25%	2244.77	22.72	1.01%
	Total (I + ii)	6021.42	124.39	2.07%	5462.21	180.77	3.31%

Fraud accounts

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

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

Shriram Urban Co-Operative Bank Ltd., Nagpur

6. Asset quality

c) Exposure to real estate sector

(Amount in ₹ Lacs)

Category	31.03.2025	31.03.2024
<p><i>i) Direct exposure</i></p> <p>a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.</p> <p>b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;</p> <p>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures i. Residential ii. Commercial Real Estate</p> <p><i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.</p>	<p>Res. Mortgage Rs. 1806.28</p> <p>Housing Loans Rs. 863.53</p> <p>CRE - Rs. 380.78</p> <p>--</p> <p>--</p>	<p>Res. Mortgage Rs 2124.85</p> <p>Housing Loans Rs 805.85</p> <p>CRE - Rs 263.08</p> <p>--</p> <p>--</p>

6. Asset quality

d) Unsecured advances

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

(Amount in ₹ Lacs)

Particulars	31.03.2025	31.03.2024
Total unsecured advances of the bank	348.60	375.77
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

Shriram Urban Co-Operative Bank Ltd., Nagpur

7. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	24.06	19.07
Percentage of deposits of twenty largest depositors to total deposits of the bank	24.18%	19.62%

b) Concentration of advances

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	17.29	14.77
Percentage of advances to twenty largest borrowers to total advances of the bank	28.72%	27.04%

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest customers	17.29	14.77
Percentage of exposures to the twenty largest customers to the total exposure of the bank on customers	28.72%	27.04%

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	1.16	1.57
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	93.21%	87.07%

Shriram Urban Co-Operative Bank Ltd., Nagpur

8. Disclosure of complaints

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

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

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

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

Shriram Urban Co-Operative Bank Ltd., Nagpur

9. a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	7.46%	7.67%
ii) Non-interest income as a percentage to Working Funds	1.42%	0.76%
iii) Cost of Deposits	5.07%	5.16%
iv) Net Interest Margin	4.28%	4.09%
v) Operating Profit as a percentage to Working Funds	1.34%	1.41%
vi) Return on Assets	1.13%	0.92%
vii) Business (Deposits plus advances) per employee (in lakhs)	301.34	316.26
viii) Profit per employee (in lakhs)	2.45	2.14

b)

(Amt.in lacs)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	13.00	0.00
iii) Provision made towards Income tax	12.70	12.48
iv) Other Provisions and Contingencies	23.85	47.18
a) Provision of restructured advances (Reso. Framework2.0)	0.00	0.00
b) Provision for Investment depreciation Reserve	0.00	0.00

c) Payment of DICGC Insurance Premium

(Amount in ₹ lacs)

(Amount in ₹ lacs)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	13.77	13.87
ii)	Arrears in payment of DICGC premium	0.00	0.00

For A.G.Pimarkhede & Co.
Chartered Accountants

Nagpur

Date : 28.05.2025

(A.G. Pimarkhede)
Partner

M. No. 034166

FRN 107923W

UDIN: 25034166BMJQPY2471

**INDEPENDENT STATUTORY AUDITOR'S REPORT
FOR THE YEAR ENDED 31st MARCH, 2025**

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

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

REPORT ON THE FINANCIAL STATEMENTS AS A STATUTORY AUDITOR

Opinion

1. We have audited the accompanying financial statements of Shriram Urban Co-operative Bank Limited, Nagpur which comprise the Balance Sheet as at 31st March, 2025, and the Statement of Profit and Loss for the year ended, Cash flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the bank along with its branches audited by us for the year 01st April 2024 to 31st March 2025. Incorporated in these financial statements are the returns of 5 branches audited by us.

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

- (a) In the case of the Balance Sheet, of state of affairs of the bank as at 31st March 2025;
- (b) In the case of Statement of Profit & Loss of the Profit for the year ended on that date; and
- (c) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

3. Basis for Opinion

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

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

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

5. Management's Responsibility for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Banking Regulation Act

1949 (as applicable to co-operative societies), as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent and design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

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

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

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

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

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

7. REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

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

8. We report that:

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

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

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

PLACE: NAGPUR
DATE: 28/05/2025

(A.G. Pimparkhede)
Partner
FRN No.107923W
M. No. 034166

Yours Faithfully,
For A.G. Pimparkhede & Co.,
Chartered Accountants
UDIN: 25034166BMJQPY2471

Budget Financial Year 2025-26

(Rs. in Lakhs)

Expenses	Budgeted 2024-25	Actual 2024-25	Budgeted 2025-26
Intt. Paid on Deposit	500.00	480.56	510.00
Salary & Wages	210.00	202.50	205.00
Rent & Taxes, Insurance, Electricity	42.00	43.58	45.00
Printing, Xerox, Advertisement	4.00	1.93	5.00
Provision for NPA	0.00	13.00	0.00
Other Provisions	25.00	12.61	15.00
Other Expenses	80.00	89.10	90.00
CBS & CTS Exp	12.00	7.75	8.00
Total Expenses	873.00	851.03	878.00
Profit before Tax & Depreciation	157.00	179.76	197.00
Depreciation	30.00	30.82	35.00
Profit after Deprecation	127.00	148.94	162.00
Tax Provision	25.00	18.97	22.00
Profit after Tax	102.00	129.97	140.00
Income			
Intt. Recd. On Advances	575.00	564.05	625.00
Intt. Recd. On Investment	330.00	301.77	325.00
Comm. Income / Other Income	125.00	164.97	125.00
Total Income	1030.00	1030.79	1075.00

PROFIT APPROPRIATION F.Y. 2024-25

नफ्याचे विनियोग वर्ष 2024 -25

(Rs. In lacs)

PARTICULARS	% TO NET PROFIT	AMOUNT
STATUTORY RESERVES	25 % OF NET PROFIT	32.48
INVESTMENT FLUCTUATION RESERVE	MIN. 5% OF AFS SECURITY	5.00
EDUCATION FUND	0.5% OF NET PROFIT	0.65
CONTIGENCY RESERVE	1% OF NET PROFIT	1.30
PROPOSED DIVIDEND OF 5%	5% OF EQUITY Rs. 5,45,65,425.00	27.28
EXTRA AMOUNT TO BE TRANSFERRED TO STATUTORY RESERVE	BALANCE OF PROFIT AFTER STATUTORY REQUIREMENTS	63.24
TOTAL NET PROFIT		129.95



Shriram Urban Co-Operative Bank Ltd., Nagpur

Amendment to Bye-Laws.

SN	Bye-Laws Number & Name	Wording of existing Bye-Laws	Proposed Amendment and wording after Amendment	Reason for Amendment to Bye-Laws
1.	Proviso to Clause No. 56 – Linking of Share Holding with Loan Limits	Provided that no member shall hold more than 1/5 th of the total share capital of the Bank’.	‘Provided that no member shall hold more than 5% of the total paid up share capital of the Bank’.	As per para 5 of RBI Master Circular - Prudential Norms for Capital Adequacy- Primary UCBs dt.01/04/2022.



नूतन भारत विद्यालय अभ्यंकर नगर नागपूर येथील विद्यार्थ्यांनी बँकेच्या श्रद्धानंद पेठ शाखेला भेट देऊन बँकेच्या कामकाजाविषयी माहिती करून घेतली



श्रीराम अर्बन को-ऑप. बँक लि. नागपूर

Digital Products



आमच्या शाखांचे पत्ते व दूरध्वनी क्र.

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

दूरध्वनी : 9552644495

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

दूरध्वनी : 2767726, 9158388680

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

दूरध्वनी : 9552022432

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

दूरध्वनी : 2702301, 9764961346

गोधनी शाखा : दूरध्वनी :- 9423635805, 2302553



बँकेच्या प्रताप नगर शाखा येथे आयोजित दीपावली स्नेह मिलन या कार्यक्रमात उपस्थित ग्राहकांशी संवाद साधताना अध्यक्ष मा.श्री पराग सराफ व उपाध्यक्ष मा.श्री अजित गोकर्ण.



बँकेच्या श्रद्धानंद पेठ शाखेत दीपावली स्नेह मिलन या कार्यक्रमात ग्राहकांशी संवाद साधताना मा. श्री पराग सराफ.



बँकेच्या श्रद्धानंद पेठ शाखेत दीपावली स्नेह मिलन या कार्यक्रमात ग्राहकांना क्यूआर कोड प्रदान करताना मा. उपाध्यक्ष श्री अजित गोकर्ण.



ICM नागपूर येथे समस्त अधिकारी व कर्मचारी यांच्यासाठी आयोजित एक दिवसीय प्रशिक्षण शिबिराच्या उद्घाटन प्रसंगी मा.अध्यक्ष श्री पराग सराफ यांचे स्मृतिचिन्ह देऊन स्वागत करताना संस्थेच्या डायरेक्टर श्रीमती सीमा मिश्रा.



प्रशिक्षण कार्यक्रमात उद्बोधन करताना माननीय अध्यक्ष श्री पराग सराफ.



श्रीराम अर्बन

को-ऑपरेटिव्ह बँक लि. नागपूर



आमच्या ठेवी योजना आणि त्यांचे व्याज दर

अवधी	व्याज दर	ज्येष्ठ नागरिक
7 ते 45 दिवस	3.00%	3.00%
46 ते 90 दिवस	4.00%	4.00%
91 ते 179 दिवस	4.50%	4.50%
180 ते 210 दिवस	5.00%	5.00%
211 ते 364 दिवस	5.50%	5.50%
1 वर्ष ते 2 वर्षपेक्षा कमी	6.50%	7.00%
2 वर्ष ते 3 वर्षपेक्षा कमी	6.75%	7.25%
3 वर्ष ते 5 वर्षपेक्षा कमी	7.50%	8.00%
5 वर्ष ते 10 वर्ष पर्यंत	7.25%	7.75%

आमच्या विविध कर्ज योजना व त्यावरील व्याज दर

नवीन चार चाकी वाहन 8.40%	प्री ओन्ड कार 14.50%	दुचाकी वाहन 10.00%	गृह कर्ज 9.00%	गृह सजावट कर्ज 11.50%
मालमत्ता तारण कर्ज 11.50%	व्यावसायिक कर्ज 10.75%	शैक्षणिक कर्ज 11.50%	वैयक्तिक कर्ज/सैलरी डिडक्शन 12.50%	वैयक्तिक कर्ज/कोलेजल सिक्युरिटी 15.50%
एकजीक्युटीव्ह फायनांस 12.50%	NSC/LIC पॉलीसी कर्ज 10.50%	सोने तारण कर्ज 12.50%	कैश क्रेडीट - स्टॉक्स/प्रॉपर्टी 11.50%	सोलार कर्ज 10.50%

*वरील दर फक्त नवीन कर्ज प्रकरणांना लागू



Book - Post

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



श्री/श्रीमती

प्रेषक

श्रीराम अर्बन को-ऑप. बँक लि. नागपूर

मुख्य कार्यालय : 'श्रीनिधी' प्लॉट नं. 4, 2 रा मजला,

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

फोन: 0712-2231659, 8600076206

वेबसाईट : www.shrirambank.coop



अवघे धरु सुपंथ

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2 रा मजला, कुलकर्णी-देशमुख लेआऊट

श्रद्धानंदपेठ चौक, लक्ष्मी नगर, नागपूर.

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वेबसाईट : www.shrirambank.coop