



Estd : 1976

# दि मालाड सहकारी बँक लिमिटेड

प्रगति की तरफ बढ़ाए कदम,  
आपके साथ रहेंगे हम हर कदम।



ANNUAL REPORT  
2024-2025





Estd : 1976

# दि मालाड सहकारी बँक लिमिटेड

## विद्यमान संचालक मंडल (2016 - 2021)



श्री विनोद उदयनारायण मिश्रा  
अध्यक्ष



श्री हुकुमसिंह दरियासिंह  
उपाध्यक्ष



श्री शरद पुरुषोत्तम साठे  
संस्थापक / संचालक



श्री कैलाश चिरंजीलाल शर्मा  
संचालक



श्रीमति प्रतिमा दिपक रांभिया  
संचालिका



श्री पशुपतिनाथ शिवजी साह  
संचालक



श्री बद्विशाल सुर्यमणि तिवारी  
संचालक



श्री भूषण भगवान पैठणकर  
संचालक





Estd : 1976

# दि मालाड सहकारी बैक लिमिटेड

## विद्यमान संचालक मंडल (2016 - 2021)



श्री राजकुमार जगतसिंग चौहान  
संचालक



श्री सत्यप्रकाश गयाप्रसाद पाण्डेय  
संचालक



श्री विजयकुमार रामभुजारत यादव  
संचालक



श्री अनिल रविदत्त शर्मा  
सहयोजित संचालक



श्री दिपक वसंत कुलकर्णी  
मुख्य कार्याकारी अधिकारी



कु. कृतिका पुरन सिंह पटवाल  
कर्मचारी प्रतिनिधी



श्रीमति कृतिका गुहा  
कर्मचारी प्रतिनिधी



Estd : 1976

# दि मालाड सहकारी बैक लिमिटेड

## भाळपूर्ण श्रद्धांजलि



कै. श्री. अरविंद नरहर भिडे  
(बैंक के पूर्व संस्थापक संचालक)

१८.०५.१९३९ - २३.०७.२०२५





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# दि मालाड सहकारी बैंक लिमिटेड

## बैंक चुनाव वर्ष २०२५



बैंक के चुनाव तथा निर्णय अधिकारी  
श्री. बजरंग जाधवजी का स्वागत करते हुए  
बैंक के अध्यक्ष श्री. विनोद मिश्राजी।

बैंक के चुनाव तथा निर्णय अधिकारी  
श्री. बजरंग जाधवजी बैंक के नवनिर्वाचित  
संचालक मंडल को संबोधित करते हुए।



बैंक का नवनिर्वाचित संचालक मंडल।

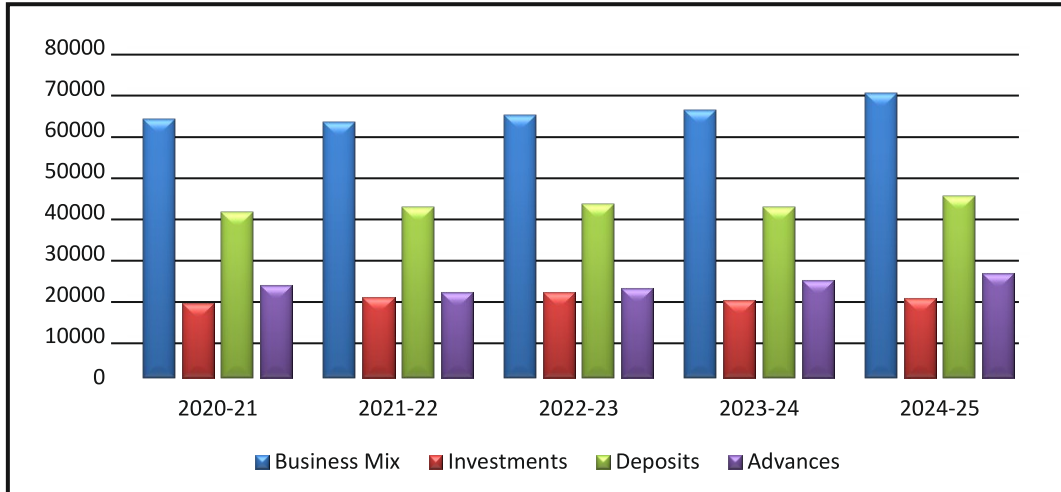


Estd : 1976

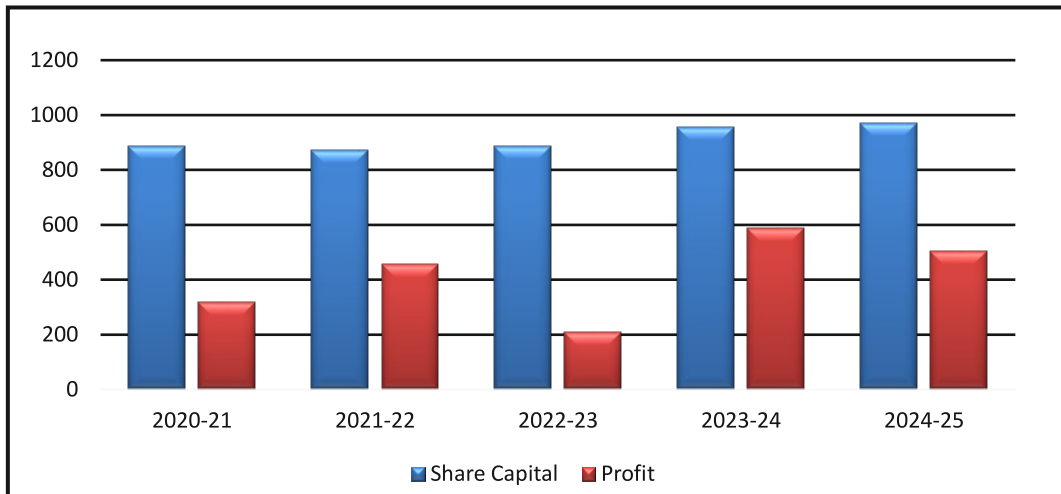
# दि मालाड सहकारी बँक लिमिटेड

## GROWTH

₹ in Lakhs

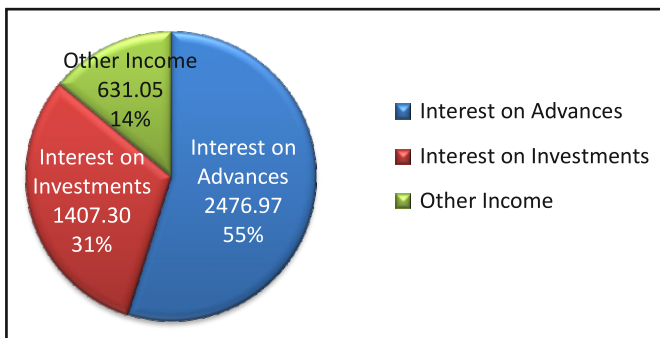


₹ in Lakhs



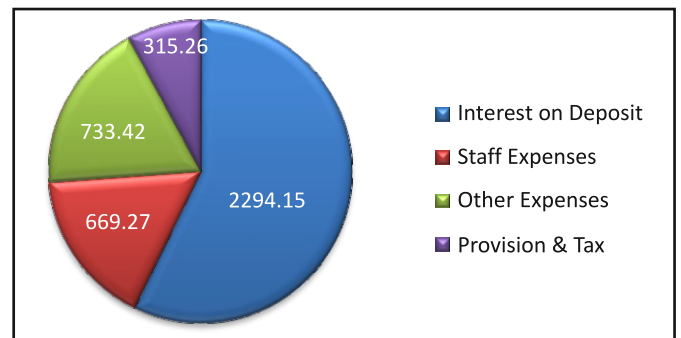
## INCOME

₹ in Lakhs



## EXPENDITURE

₹ in Lakhs







# दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

## ANNUAL FINANCIAL BUDGET FOR THE YEAR 2025-26

(Rs. in Lakhs)

EXPENDITURE	ACTUAL EXPENSES FOR THE YEAR 2024-2025	BUDGET FOR THE YEAR 2025-2026	INCOME	ACTUAL INCOME FOR THE YEAR 2024-2025	BUDGET FOR THE YEAR 2025-2026
<b>Interest Paid :</b>			<b>Interest Received :</b>		
a) on Deposits	2294.15	2830.00	a) on Loans & Advances	2476.97	3500.00
			b) on Investment	1407.30	1350.00
Salaries and Allowances	669.27	800.00	Profit on Sale of Investments	149.20	185.00
Commission paid to DBY Agents	20.91	22.00	Commission and Exchange	5.65	6.00
Staff Travelling Exps	11.83	12.00	Investment Dep Reserve Reversed	106.72	0.00
Rent and Taxes	48.57	60.00	<b>Miscellaneous Income :</b>		
Electricity and Insurance	84.13	86.00	a) Locker Rent	17.12	18.00
Legal and Professional Charges	9.22	12.00	b) Commission on Insurance	3.45	4.00
Postage, Telegrams and Telephones	47.70	48.00	c) Other Income	348.90	200.00
Audit Fees	21.43	25.00			
Depreciation to Fixed Assets	54.22	85.00			
Repairs and Maintenance	79.21	70.00			
Printing and Stationery	17.67	18.00			
Advertisement	2.11	3.00			
GST Exps	32.79	35.00			
Other Expenditures	179.31	182.00			
Amortization on premium	15.27	20.00			
Prov for BDDR	76.06	0.00			
Provision for InterBank Exposure	31.68	0.00			
Amortization of loss of Rajapur Shakar	109.05	109.05			
Non Banking asset written off	0.00	113.24			
Provision for tax	207.52	208.00			
Profit Balance Trf to P & L Appr. >>	503.21	524.71			
<b>TOTAL &gt;&gt;&gt;</b>	<b>4515.31</b>	<b>5263.00</b>	<b>TOTAL &gt;&gt;&gt;</b>	<b>4515.31</b>	<b>5263.00</b>



## दि मालाड सहकारी बैंक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### ५० वीं वार्षिक सर्वसाधारण सभा की सूचना

दि मालाड सहकारी बैंक लि. की ५० वीं वार्षिक सर्वसाधारण सभा शनिवार दिनांक २३-०८-२०२५ को शाम ५.३० बजे, स्वामिनारायण मंदिर हॉल, शारदा ज्ञानपीठ स्कूल के बाजु में, दत्त मंदिर रोड, मालाड (पूर्व), मुंबई - ४०० ०९७ निम्नलिखित कार्यों के हेतु आयोजित की गयी है।

#### : कार्यसूची :

१. दि. २८.०६.२०२४ को संपन्न हुई ४९ वीं वार्षिक सर्वसाधारण सभा के कार्यवाही वृत्तांत को स्वीकृति प्रदान करना।
२. संचालक मंडल की वार्षिक रिपोर्ट प्रस्तुत करना तथा स्वीकृति प्रदान करना।
३. ३१ मार्च २०२५ के तुलन पत्र एवं लाभ हानि लेखा और लेखा परिक्षण की रिपोर्ट को स्वीकृति प्रदान करना।
४. बैंक के अशोध्य और वसुल न होने वाले ऋण की राशी बढ़े खाते में जमा करने के लिए स्वीकृति प्रदान करना।
५. वर्ष २०२४-२०२५ के शुद्ध लाभ का संचालक मंडल के संमति के अनुसार विनियोजन को स्वीकार करना तथा वर्ष २०२४-२०२५ के लिए लाभांश के विषय में प्रस्ताव पारित करना।
६. सहकार आयुक्त कार्यालय ने सहकारी संस्थाओं के लेखा परिक्षक की शासन मान्य सूची में से सांविधानिक लेखा परिक्षक की नियुक्ती करना तथा उनके मेहनताने को स्वीकृति प्रदान करना।
७. वर्ष २०२५-२०२६ के अंदाज पत्रक को स्वीकृत करना।
८. बैंक के उपनियमों में संशोधन तथा दुरुस्तियों सहित अथवा उसके बिना पारित करना (दर्शित सुचि के अनुसार)।
९. जो भागधारक इस सर्वसाधारण सभा में उपस्थित नहीं है, उनकी अनुपस्थिती को स्वीकृति प्रदान करना।
१०. माननीय अध्यक्ष महोदय की अनुमति से अन्य कार्यों पर विचार करना।

संचालक मंडल के आदेशानुसार

दिपक कुलकर्णी

मुख्य कार्यकारी अधिकारी

मुंबई : ३०.०७.२०२५

मध्यवर्ती कार्यालय

६, सुजाता, पहला माला, रानीसती मार्ग, मालाड (पूर्व), मुंबई - ४०० ०९७.

### महत्वपूर्ण सूचनाएँ

१. बैंक की सर्वसाधारण सभा के आरंभ में आवश्यक गणसंख्या न होने पर सभा स्थगित करके पुनः आधे घण्टे पश्चात सभा की शुरुआत उसी स्थान पर होगी और पूर्वघोषित कार्यसूची के अनुसार कार्य निष्पादन किया जाएगा एवं उस समय गणसंख्या उपस्थिती की आवश्यकता नहीं होगी।
२. वार्षिक अहवाल की प्रतियाँ बैंक की शाखाओं में उपलब्ध हैं।
३. यदि भागधारकों को ३१ मार्च २०२५ के तुलन पत्र एवम् लाभ हानि लेखा और लेखा परिक्षण की रिपोर्ट संबंधी कोई भी सुझाव वार्षिक सभा में देना हो तो उनसे बिनती है कि वे अपने सुझाव लिखित स्वरूप में सभा के सात दिन पूर्व मध्यवर्ती कार्यालय में देने की कृपा करें।
४. जिन सदस्यों ने अपने सदस्यता फार्म में वारीस का नाम नहीं लिखा है या परिवर्तन करना चाहते हैं, वे मध्यवर्ती कार्यालय में लिखित सूचना दें।
५. स्वर्गवासी सदस्यों का शेयर उनके वारीसों की अनुमति के साथ आवेदन करके वारिसों के नामांतरण करवा सकते हैं।
६. फर्म अथवा कंपनी सभासद अपने अधिकृत प्रतिनिधी को सभा में भेज रहे हैं वे उनके साथ सभा में भाग लेने के लिए अधिकार पत्र देना न भूलें।
७. जिन सभासदों ने KYC की पूर्तता की नहीं है उनसे बिनती है की वे संबंधित शाखा को संपर्क करके तुरन्त पूर्तता करें।
८. जिन भागधारकों की शेअर राशी रु. १०००/- से कम है तो ऐसे भागधारकों को शेष अधिकतम शेअर रकम जमा करना अनिवार्य है।
९. सभी भागधारकों से अनुरोध है कि कृपया अपना मोबाईल नंबर और ईमेल आईडी बैंक के मुख्य कार्यालय या अपने नजदीकी शाखा में दर्ज करें अथवा अपडेट करें।

जिन सदस्यों के पुत्र तथा पुत्री ने दसवी और बारहवी कक्षा में ८५% और ग्रॅज्युएशन तथा पोस्ट ग्रॅज्युएशन में ७०% से ज्यादा अंक प्राप्त किए हैं या व्यावसायिक परिक्षा (सी.ए., डॉक्टर, इ.) पहिले ही प्रयास में पूरा किया हों (जनवरी २०२५ के पश्चात) वे उनकी मार्कशीट व अपने सदस्यता प्रमाणपत्र की झेरोक्स प्रतियाँ दि. १८.०८.२०२५ तक बैंक के मध्यवर्ती कार्यालय में आवेदन के साथ जमा करें ताकि उन बच्चों का वार्षिक सर्वसाधारण सभा में सत्कार किया जा सके।





## दि मालाड सहकारी बैंक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

मार्च 2025 का वार्षिक अहवाल

### मा. अध्यक्षजी का आत्मनिवेदन



### विनोद उदयनारायण मिश्रा

आदरणीय भागधारक,

आपकी बैंक के संचालक मंडल की ओर से बैंक का आर्थिक वर्ष २०२४-२५ तथा ५० वा वार्षिक अहवाल रखते हुए मुझे बहुत प्रसन्नता और हर्ष हो रहा है। अपनी बैंक इस वर्ष अपना सुवर्ण महोत्सव मना रही है। अपने सम्माननीय संचालकों ने १९६७ में पतपेढी द्वारा बैंक की नींव रखी और १९७६ में रिजर्व बैंक द्वारा अनुमति प्राप्त होने पर बैंक का कारोबार शुरू हुआ। पिछले पचास वर्षों से आपकी बैंक आप सभी सदस्यों तथा ग्राहकों का विश्वास बनाए रखने में सफल रही हैं। बैंक की प्रगति में बैंक के संचालक, आप सभी सदस्य, ग्राहक तथा कर्मचारी इन सभी का सहभाग रहा है। आप सभी के सहयोग और समय समय पर मिलने वाले प्रोत्साहन से बैंक ने इस वर्ष भी अच्छी प्रगति करते हुए आर्थिक लाभ की प्राप्ति की है। आपकी बैंक के कामकाज का आर्थिक परीक्षण करने के पश्चात लेखा परीक्षकोने आपकी बैंक को इस वर्ष भी 'अ' वर्ग दिया है।

अपने बैंक के लिए पिछला वर्ष आर्थिक कामकाज के लिए सफलता पूर्वक रहा। अपने देश की बैंकिंग क्षेत्र में अच्छी प्रगति दिखाई दी। अधिकतम बैंको ने अपने व्यवसाय में सराहनीय वृद्धि की है जिसके चलते उनकी अर्थिक स्थिति काफी मजबूत हुई है। बैंकिंग क्षेत्र के सभी विभागों में जैसे कि डिपॉजिट, ऋण और शुद्ध लाभ में वृद्धि रही और अच्छी ऋण की वसूली से बैंको के एन पी ए में कमी दिखाई दी।

अपने बैंक के लिए पिछला वर्ष काफी हर्ष भरा रहा। अपने बैंक ने मुंबई की राजापुर सहकारी बैंक का विलय कर लिया जिसके चलते अब हमारी शाखाएं खार, महालक्ष्मी और ताडदेव में शुरू हुई हैं। रिजर्व बैंक ऑफ इंडिया ने हमारे प्रस्ताव को मंजूरी देने के बाद यह विलय संपन्न हुआ और हमारी नई शाखाएं २३ सितंबर २०२४ को शुरू हुई। इस विलय से अपने बैंक की भविष्य में आर्थिक स्थिति मजबूत होगी और कामकाज में भी वृद्धि होगी। इस अवसर पर मैं आप सभी को बधाई देता हूँ।

कोविड महामारी के चलते अपने बैंक के चुनाव प्रक्रिया में देरी हुई थी। प्रशासन द्वारा चुनाव प्रक्रिया को पिछले तीन साल से इसको आगे बढ़ाया गया था। आप सभी को बताते हुए हर्ष हो रहा है कि हाल ही में प्रशासन द्वारा अपने बैंक के चुनाव संपन्न हुए। आप सभी ने हमारे संपूर्ण संचालक मंडल पर विश्वास जताते हुए चुनाव निर्विरोध संपन्न हुआ और हमारा पैनल फिर से अपने बैंक में कार्यरत हुआ है। मेरे अन्य सहयोगियों ने मुझ पर विश्वास जताते हुए फिर से अध्यक्ष पद पर विराजित किया है। मेरे सहयोगी श्री हुकुम सिंह भी उपाध्यक्ष पद पर बने रहेंगे। आप सभी सदस्यों ने हम पर विश्वास व्यक्त किया है इसलिए हमारा संपूर्ण संचालक मंडल आप सभी सदस्यों का हार्दिक आभार व्यक्त करता है और साथ ही मैं आप सभी को हमारे संचालक मंडल की ओर से यह विश्वास जताता हूँ कि अपने बैंक को हम सभी प्रगति पथ पर ले जाएंगे।



## दि मालाड सहकारी बैंक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### आर्थिक परिदृश्य (Economic Scenario)

सन 2024-25 हमारे देश की आर्थिक प्रगति का वर्ष रहा। हमारे देश की आर्थिक स्थिति में काफी सुधार हुआ है। भारतीय उद्योग स्थिति में काफी बढ़ोत्तरी देखी गई। बैंकिंग क्षेत्र में भी इसका असर अच्छा देखा गया। भारतीय बैंक की आर्थिक स्थिति में काफी उछाल देखा गया। बैंकों की रिकवरी में अच्छी प्रगति हुई इसके कारण बैंकों की आय में काफी वृद्धि दिखाई दी। राष्ट्रीय सांख्यिकी कार्यालय (एनएसओ) द्वारा जारी 2024-25 के अनुमान से भारत की जीडीपी वृद्धि 7.20% अनुमानित थी, जो की भारतीय रिजर्व बैंक अनुसार बढ़कर 6.50% दर्ज की गई। देश की आर्थिक स्थिति को सशक्त रखने के लिए भारतीय रिजर्व बैंक द्वारा उठाए गए कदमों की हम सराहना करते हैं। उक्त परिणामों के स्वरूप देश की मुद्रा स्थिति में सुधार तथा महंगाई पर लगाम लगाने में सफलता प्राप्त हुई। आपके बैंक की कार्यशील पूँजी 530.70 करोड रही। बैंक की जमाराशि 438.92 करोड व ऋण रु. 251.20 करोड रहा।

### 1) वित्तीय कार्यनिष्पादन FINANCIAL PERFORMANCE :

₹ लाख में

विवरण	31-03-2024	31-03-2025	%
जमा	41258.15	43891.69	6.38
ऋण / कर्ज	23498.58	25119.52	6.90
कुल आय	4551.54	4537.16	-0.32
कुल व्यय	3620.25	3718.68	2.72
प्रावधान एवं कर से पूर्व लाभ	931.29	818.48	-12.11
प्रावधान	345.50	315.27	-8.75
शुद्ध लाभ	585.79	503.21	-14.10

### 2) शेअर पूँजी और सदस्य SHARE CAPITAL & MEMBERS :

₹ लाख में

विवरण	31-03-2024	31-03-2025	%
स्थायी सदस्य	22085	22184	0.45
शेयर पूँजी	955.01	969.32	1.50
नाममात्र सदस्य	122	229	87.70

### 3) लाभांश DIVIDEND :

गत वर्ष 10% लाभांश प्रस्तावित किया गया था और आपने अनुमोदन भी दिया था। इस वर्ष बैंक अपनी स्वर्ण जयंती मना रहा है इसलिए सभी प्रावधान करने के पश्चात हमने 12% लाभांश प्रस्तावित किया है। आपका अनुमोदन प्राप्त होने के पश्चात और R.B.I. के पास अनुमति प्राप्त करने के बाद प्रस्तावित लाभांश वितरित किया जाएगा।

### 4) कार्य निष्पादन वैशिष्ट्य PERFORMANCE HIGHLIGHTS

#### ए) पूँजी पर्याप्तता CAPITAL ADEQUACY

बैंक की पूँजी पर्याप्तता अनुपात (CRAR) का स्तर 18.90% रहा जो भारतीय रिजर्व बैंक के निर्धारित मापदण्ड 12% से अधिक है। यह दर्शाता है की बैंक की आर्थिक स्थिति मजबूत है।





## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### बी) आरक्षित निधी एवं अन्य आरक्षित निधियाँ RESERVE FUND & OTHER RESERVES

इस वर्ष में आरक्षित निधी एवं अन्य निधियाँ रु. 5715.37 लाख हो गई जबकि पिछले वर्ष यह रु. 4174.09 लाख थी। यह बैंक की आर्थिक मजबूती का संकेत है।

### सी) जमायें DEPOSITS

2024-25 में बैंक की जमा राशि में 6.58% की वृद्धि हुई है। इस वर्ष के अंत में बैंक की जमा राशि 43891.69 इतनी रही जो की पिछले वर्ष की जमा राशि 41258.15 से बढ़ी हुई है।

जमा बीमा योजना के अंतर्गत जमाकर्ता के संबंध में 5,00,000 रुपये DICGC द्वारा पूर्णतः बीमित है। इस योजना में भारत में संचालित सभी वाणिज्यिक बैंकों (क्षेत्रीय ग्रामीण बैंक सहित) और राज्यों व केंद्र शासित प्रदेशों में सहकारी बैंकों, जिनके लिए केंद्र सरकार द्वारा इस योजना का विस्तार किया गया है, को शामिल किया गया है। हमारी बैंक निगम के पास बीमित बैंक के रूप में पंजीकृत है।

### डी) ऋण ADVANCES

2024-25 के दौरान कुल ऋणों में 6.90% की बढ़त दर्शाते हुए हमारे कुल ऋण रु. 25119.52 लाख हो गये हैं। हमारा ऋण जमा अनुपात (C.D. RATIO) 57.23% रहा जो पिछले साल 56.96% था और हमें उम्मीद है की आगे ऋण बढ़ाते हुए हम इस अनुपात को बढ़ायेंगे। बैंक के ऋण बैंक में निर्धारित ऋण नीति के अंतर्गत ही मंजूर किए जाते हैं। हमारे जमानती ऋण रु. 304.71 लाख है जो कुल ऋणों का 1.21% है।

₹ लाख में

उद्देश	31.03.2024	31.03.2025	कुल का % 31.03.2025
I) इंडस्ट्री			
क) लघु उद्योग	585.59	760.97	3.03
ख) अन्य	8922.66	8209.60	32.68
II) व्यापार			
क) थोक व्यापार	1326.47	1217.90	4.85
ख) खुदरा व्यापार	1206.14	1022.76	4.07
III) व्यावसायी एवं स्वनियोजित कारीगर एवं व्यापार	1411.98	1477.18	5.88
IV) परिवहन चालक	353.65	1097.89	4.37
V) शिक्षा	272.88	253.45	1.01
VI) निर्माण तथा / या भवन मरम्मत आदि	7186.26	8015.28	31.91
VII) कृषि ऋण	-	-	-
क) कृषि उत्पादन ऋण	-	-	-
ख) कृषि से संबंधित क्रिया- कलाप	74.24	70.87	0.28
VIII) उपभोग धार्मिक उद्देश	683.91	741.94	2.95
IX) पूर्व ऋण का पुनर्भुगतान	630.08	853.70	3.40
X) अन्य	844.72	1397.98	5.57
कुल	23498.58	25119.52	100.00



## दि मालाड सहकारी बैंक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### ई) निवेश (INVESTMENTS)

बैंक ने रिजर्व बैंक के दिशा निर्देशों के अनुसार, सांविधानिक नकद आरक्षित अनुपात (Cash Reserve Ratio) व सांविधानिक तरलता अनुपात (Statutory Liquidity Ratio) को हमेशा बरकरार रखा है। वर्ष 2024-2025 के दौरान मार्केट की स्थिति स्थिर रहने के कारण हम निवेश में रु. 149 लाख का मुनाफा कर पाए हैं।

### एफ) कार्यशील पूँजी WORKING CAPITAL

2024-2025 को कार्यशील पूँजी 53069.82 लाख रही।

### जी) प्राथमिकता प्राप्त क्षेत्र को ऋण ADVANCES TO PRIORITY SECTORS

हमारे बैंकने प्राथमिकता क्षेत्र को 60% ऋण देने का लक्ष्य पार किया है। कुल 14146.77 लाख ऋण दिया है जो कुल ऋण का 60.20% है।

₹ लाख में

विवरण	लक्ष्य	31-03-2024	31-03-2025	%
प्राथमिकता क्षेत्र	60%	14416.17	14146.77	60.20
कमजोर वर्ग	12.00%	3076.04	2927.16	12.46

### एच) संचालकों को ऋण, उनके संबंधी तथा व्यवसायिक प्रतिष्ठानों एवं कंपनीयाँ जिसमें उनकी रुचि हो ADVANCES TO DIRECTORS, THEIR RELATIVES AND FIRMS AND COMPANIES IN WHICH THEY ARE INTERESTED.

संचालकों को ऋण उनके निजी जमा / जीवन बीमा पॉलिसी बैंक के मूल्य के सामने वितरित किये गए हैं कुल शेष राशि रुपये 35.29 लाख (0.13%) है जो कि आर बी आई के द्वारा निर्धारित सीमा के (5%) के अंदर है।

### आई) एनपीए वर्गीकरण एवं प्रावधान NPA CLASSIFICATION AND PROVISIONING

वर्ष 2024-25 में वसुली विभाग का कार्य अच्छा रहा। बैंक के एन.पी.ए. पिछले वर्ष की तुलना में 1142.71 लाख से बढ़कर 1649.29 लाख हुए हैं। जिसका प्रमुख कारण अपनी बैंक ने राजापुर सहकारी बैंक को अपने बैंक में विलय किया। राजापुर सहकारी बैंक के विलय से अपने बैंक के एन.पी.ए. में वृद्धि हुई है। लेकिन शुद्ध एन.पी.ए. शुन्य प्रतिशत रहा है। वसुली विभाग द्वारा अगले वर्ष वसुली कार्य में सफलता पूर्वक वसुली करने का निश्चय करते हुए बैंक के एन.पी.ए. घटाने का लक्ष्य रखा है।

₹ लाख में

क्रमांक	विवरण	31-03-2024	31-03-2025
1	सकल ऋण	23498.58	25119.52
2	सकल एनपीए	1142.71	1649.29
3	सकल ऋण के मुकाबले सकल एनपीए %	4.86%	6.57%
4	कुल प्रावधान	1152.81	1821.21
5	शुद्ध अग्रिम	22345.77	23298.31
6	शुद्ध एनपीए	-10.10	-171.92
7	शुद्ध ऋण के % के मुकाबले शुद्ध एनपीए	0.00%	0.00%

बैंक ने ऋण बकाएदारों (Defaulter) के खिलाफ एमसीएस अधिनियम 1960 की धारा 101 और सेक्युरिटाइज़ेशन अधिनियम के अंतर्गत कारवाई शुरू कर दी है।



## दि मालाड सहकारी बैंक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### 5) लाभविनियोजन APPROPRIATION OF PROFITS

इस वर्ष (2024-25) में अच्छे बैंकिंग व्यवसाय के कारण अपनी बैंक को अच्छा लाभ हुआ है। शुद्ध लाभ की बैंक में निम्नलिखित विनियोजनों की सिफारिश की है।

Rs.	
वितरण योग्य शुद्ध लाभ 2024-25	: 4,72,34,566.13
1. 25% सांविधानिक आरक्षण	: 1,25,80,350.00
2. 10% लाभांश	: 1,13,12,952.00
3. जनरल फ्री रिजर्व	: 2,30,00,000.00
5. शेष लाभ	: 3,41,264.13

### 6) लेखापरीक्षण और निरीक्षण AUDIT & INSPECTION

#### ए) सांविधानिक लेखापरीक्षण STATUTORY AUDIT

बैंक का लेखा परीक्षण वीपीआर अण्ड असोसिएट्स, चार्टर्ड एकाउंटेंट्स, मुंबई ने किया है, जिन्हें सर्वसाधारण सभा दिनांक 28 जून, 2024 में नियुक्त किया था। सांविधिक लेखा परीक्षक ने 'A' श्रेणी दी है। पिछले वर्ष भी बैंक को 'A' श्रेणी प्राप्त हुई थी।

#### बी) समवर्ती लेखा परीक्षण CONCURRENT AUDIT

आर बी आय के दिशा निर्देशों के अनुसार आठ शाखा, विस्तार काउंटर एवं केंद्रीय प्रशासन कार्यालय समवर्ती लेखापरीक्षण के अधीन थे तथा यह कार्य निम्नलिखित चार्टर्ड एकाउंटेंट्स द्वारा किया गया।

- |                                    |                          |
|------------------------------------|--------------------------|
| 1. विजयकुमार शामलाल अण्ड असोसिएट्स | 2. अरुण अण्ड बालकृष्ण    |
| 3. भुषण खोत अण्ड कं.               | 4. वैशांपायन अण्ड पाध्ये |

### 7) जनशक्ति MAN POWER

पिछले वर्ष के 77 जनशक्ति के मुकाबले मार्च 2025 को समाप्त वर्ष में जनशक्ति 105 रही। बैंक के अनुभवी एवं प्रशिक्षित कर्मचारियों से व्यवस्थापन को सभी प्रकार का सहयोग प्राप्त हुआ है। प्रति सेवक कुल व्यवसाय रु. 657.00 लाख के स्तर पर रहा।

### 8) प्रशिक्षण TRAINING

भारतीय रिजर्व बैंक कृषी बैंकिंग महाविद्यालय, पुणे, महाराष्ट्र अर्बन को-ऑप बैंक्स फेडरेशन और बृहन्मुंबई बैंक्स असोसिएशन के द्वारा आयोजित प्रशिक्षण कार्यक्रम में सभी वर्ग के कर्मचारियों को विविध बैंकिंग विषयों में प्रशिक्षण दिया गया और मुख्य कार्यकारी अधिकारी और संचालक गणों को भी प्रशिक्षण का लाभ दिया गया। बैंक ने भी अपने कर्मचारी और अधिकारियों के लिए कुछ प्रशिक्षण कार्यक्रम का सफल आयोजन किया।



## दि मालाड सहकारी बैंक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### 9) बोर्ड एवं कमेटी की बैठके BOARD AND COMMITTEE MEETINGS

संचालकों की बोर्ड एवम् समिती की बैठके निम्नानुसार हुई. जिसमें सभी संचालकों की उपस्थिती संतोषजनक रही।

	कुल बैठके
★ संचालक सभा (बोर्ड)	: 24
★ लीगल अँड रिकवरी	: 12
★ लोन कमेटी - (इंटरव्यू, रिनिवल अँड सेंक्शन)	: 15
★ स्टाफ अँड अँडमिनिस्ट्रेटिव्ह समिती	: 2
★ विकास/सामान्य प्रशासन समिती	: 12
★ लेखा परीक्षण एवं आंतरिक नियंत्रण समिती	: 12
★ निवेश समिती	: 12
★ आय टी कमिटी	: 13

### 10) भविष्य कालीन योजनाएं FUTURE PLANS

व्यवसाय वृद्धि हेतु से नई शाखा खोलने का प्रस्ताव हम रिजर्व बैंक ऑफ इंडिया को दे रहे हैं और जल्द ही हमारा प्रस्ताव R.B.I. द्वारा मान्यता प्राप्त होगा ऐसी हमें आशा है।

### 11) आभार ACKNOWLEDGEMENT

मैं अपने वक्तव्य को समाप्त करने से पहले प्रबंधन (हम) पर आस्था और विश्वास रखने के लिए बैंक के सभी भागधारकों, खातेधारकों तथा जमाधारकों का धन्यवाद व्यक्त करता हूँ। बैंक की प्रगति में सक्रिय सहभागिता और योगदान के लिए सभी अधिकारियों तथा कर्मचारीओं को धन्यवाद देता हूँ। मैं बैंक के दक्ष संचालन में समर्थन एवं मार्गदर्शन के लिए भारतीय रिजर्व बैंक और सहकारिता विभाग के प्रति आभार व्यक्त करता हूँ।





## दि मालाड सहकारी बैंक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### आभार

१. श्री आनन्दरावजी अडसूळ, सांसद, को-ऑपरेटिव्ह बैंक एम्पलॉईज युनियन के अध्यक्ष एवं उनके पदाधिकारीगण।
२. भारतीय रिजर्व बैंक के अधिकारीगण।
३. माननीय सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे।
४. माननीय विभागीय सह-निबंधक मुंबई, जिल्हा उपनिबंधक बांद्रा (पूर्व), मुंबई।
५. महाराष्ट्र स्टेट को-ऑप. बैंक लिमिटेड के संचालक एवं कर्मचारी।
६. मुंबई डिस्ट्रिक्ट सेंट्रल को-ऑप. बैंक लिमिटेड के संचालक एवं कर्मचारी।
७. नेशनल फेडरेशन ऑफ अर्बन बैंक तथा क्रेडिट सोसायटी लिमिटेड, नई दिल्ली।
८. महाराष्ट्र अर्बन को-ऑप. बैंक्स फेडरेशन लिमिटेड, मुंबई।
९. बृहन्मुंबई नागरी सहकारी बैंक्स असोसिएशन लिमिटेड, मुंबई
१०. विधी सलाहकार, व्हॅल्युअर्स तथा प्रिंटेर्स।
११. अक्सिस बैंक, एच.डी.एफ.सी., आई डी बी आई, बैंक ऑफ इंडिया, युनियन बैंक ऑफ इंडिया के अधिकारी वर्ग।
१२. वीपीआर अण्ड असोसिएट्स, सांविधिक लेखा परिक्षक एवं अन्य लेखा परिक्षक
१३. सुजाता निकेतन को. ऑप. हा. सोसायटी, मालाड (पूर्व) के पदाधिकारी।
१४. गंगा यमुना को. ऑप. हा. सोसायटी लि. के पदाधिकारी।
१५. बी.एस.जी. आय.टी. सॉफ्ट प्रा. लिमिटेड, फिनेक्स सॉफ्टवेयर सोल्युशन्स प्रा. लिमिटेड, एम.टी.एन.एल., व्हेन्शुअर इन्फोकॉम, एन.पी.सी.आय., मुंबई।
१६. सीबील, मुंबई।
१७. पुलिस थाना, दिंडोशी, मालाड (पूर्व) और मालाड (पश्चिम), मुंबई।

भवदीय

श्री विनोद उदयनारायण मिश्रा

अध्यक्ष

तथा सभी संचालक मंडल

मालाड, मुंबई

३० जुलाई, २०२५



दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

## VPR & ASSOCIATES CHARTERED ACCOUNTANTS

VPR House, RH no 3, Punit Tower NO 1, Near Bank of India, Plot no-31, Sector 11, CBD  
Belapur, Navi Mumbai -400 614. Phone : 022-27575105 / 27574738 / 24155105

### INDEPENDENT AUDITOR'S REPORT

(See section 81 and rule 69(3) of Maharashtra Co-operative Societies Act 1960 as amended  
by Amendment Act 2013 & rules made there under and Under Section 30 of Banking Regulation  
Act 1949 as applicable to Co-Op Societies)

To

The Members of MALAD SAHAKARI BANK LTD.

Mumbai

#### *Report on Financial Statements as a Statutory Auditor*

1. We have audited the accompanying financial statements of **The Malad Sahakari Bank Limited** which comprise the balance sheet as at **31<sup>st</sup> March 2025**, Profit & Loss Account and cash flow statement for the year ended on that date, significant accounting policies and notes to accounts, and other information forming part of the financial statements of the Bank along with its Branches audited by us for the period 1<sup>st</sup> April 2024 to 31<sup>st</sup> March 2025.

#### *Information Other than the Financial Statements and Auditor's Report thereon*

2. The Bank's Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors Report including other explanatory information, but does not include Financial Statements and our auditor's report thereon. The report of the Board of Directors 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 and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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

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

3. 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 Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes 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.

#### *Auditor's Responsibility*

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



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

5. 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.
6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion.

### **Opinion**

7. Subject to our comments contained in various detailed reports prescribed to be prepared under the Maharashtra State Co-operative Societies Act (MCS), 1960 as amended by Amendment of MCS Act of 2013, and Rules in connection with Statutory Audit, in our opinion and to the best of our information and according to the explanations given to us, the said accounts, together with the notes thereon, give the information required by the Banking Regulation Act, 1949 (A.A.C.S.) as well as Maharashtra State Co-operative Societies Act (MCS), 1960 as amended by Amendment of MCS Act of 2013, the Rules made there under and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies Maharashtra in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:
  - (i) In the case of Balance Sheet, of the state of affairs of the Bank as at March 31, 2025; and
  - (ii) In the case of the Profit & Account, of the profit of the Bank for the year ended on that date; and
  - (iii) In the case of Cash Flow Statement, of the cash flows for the year ended on that date.

### **Report on Other Legal and Regulatory Requirement**

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Form "A" and "B" respectively of the Third schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 as amended by MCS amendment Act of 2013 & Maharashtra Co-operative Societies Rules 1961.
9. **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 them to be satisfactory;
  - b. 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 and proper returns adequate for the purposes of audit have been received from the branches/offices;
  - c. The transactions of the bank which have come to our notice have generally been within the powers of the bank.
  - d. The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.
  - e. The accounting standards adopted by the Bank are consistent with those laid down accounting principles generally accepted in India so far as applicable for Banks.
10. As required by the Rule 69(6) (i) to (v) of Maharashtra Co-operative Societies Rules 1961, we give in the annexure, a schedule on the matters specified in that Rule,
11. We further report that, for the year under audit, the bank has been awarded "A" classification.

### **For M/s. VPR & Associates**

Chartered Accountants  
Firm Regn. No. 112665W

CA Manasi Kulkarni  
(Partner)  
M. No. 130558  
Place : Mumbai  
Date : 23.05.2025



दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

**THE MALAD SAHAKARI BANK LIMITED  
FINANCIAL YEAR ENDED ON 31ST MARCH, 2025  
ANNEXURE TO INDEPENDENT AUDITORS REPORT  
(Referred to in our report of even date)**

As required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961, we report on the matters specified in clause (i) to (v) of the said rules to the extent applicable to the bank.

- i) During the course of audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, Rules or Bye -Laws of the bank except in case of borrowing of the bank exceeded the limit prescribed by rule 35.
- ii) During the course of audit, we have generally not come across the sum which ought to have been but have not been brought into account of the bank.
- iii) During the course of audit, we have generally not come across any material impropriety or irregularity in the expenditure or in the realizations of money due to the bank.
- iv) The following monies due to the bank appear to be doubtful of recovery and loss against which a provision of Rs. 979.95 Lakhs is made in the accounts. (Advances categorized as doubtful or loss assets as per prudential norms are considered as doubtful of recovery)

Category	Principal Outstanding as on 31.03.2025 (Rs. in lacs)
Doubtful Assets	1061.63
Loss Assets	84.58

- v) To the best of our knowledge and information, no other matters have been specified by Registrar, which require reporting under this Rule.

**For M/s. VPR & Associates**  
Chartered Accountants  
Firm Regn. No. 112665W

CA Manasi Kulkarni  
(Partner)  
M. No. 130558  
Place : Mumbai  
Date : 23.05.2025





## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### BALANCE SHEET AS ON 31ST MARCH 2025

(Amount in Rupees)

CAPITAL & LIABILITIES	SCHEDULE	AS ON 31.03.2025 (CURRENT YEAR)	AS ON 31.03.2024 (PREVIOUS YEAR)
Capital	1	9,69,32,180.00	9,55,01,040.00
Reserves and Surplus	2	61,87,71,257.55	47,62,42,981.10
Deposits	3	4,38,91,68,820.44	4,12,58,15,008.11
Borrowings	4	-	-
Other Liabilities and provisions	5	39,27,93,613.16	15,77,44,952.48
<b>Total</b>		<b>5,49,76,65,871.15</b>	<b>4,85,53,03,981.69</b>

ASSETS	SCHEDULE	AS ON 31.03.2025 (CURRENT YEAR)	AS ON 31.03.2024 (PREVIOUS YEAR)
Cash and balances with RBI	6	42,37,34,890.33	19,54,72,303.73
Balances with Banks & money at call and short notice	7	80,87,53,245.07	75,07,66,279.63
Investments	8	1,36,63,18,217.00	1,36,77,08,238.00
Advances	9	2,51,19,52,584.42	2,34,98,58,180.72
Fixed Assets	10	7,08,42,917.31	1,41,51,003.35
Other Assets	11	31,60,64,017.02	17,73,47,976.26
<b>Total</b>		<b>5,49,76,65,871.15</b>	<b>4,85,53,03,981.69</b>
Contingent liabilities	12	10,60,03,352.19	8,27,42,467.47
Bills for collection			

As per my report of even date attached herewith

**For THE MALAD SAHAKARI BANK LIMITED**

For M/s VPR & Associates  
Chartered Accountants  
FRN: 112665W

sd/-  
Vinod Mishra  
Chairman

sd/-  
Hukumsingh Dariyasingh  
Vice Chairman

CA Manasi Kulkarni  
Partner  
M. No. 130558  
Date: 23.05.2025  
Place: Mumbai

sd/-  
Sharad Sathe  
Director

sd/-  
Deepak Kulkarni  
Chief Executive Officer



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

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

(Amount in Rupees)

CAPITAL & LIABILITIES	SCHEDULE	AS ON 31.03.2025 (CURRENT YEAR)	AS ON 31.03.2024 (PREVIOUS YEAR)
<b>I. Income</b>			
Interest earned	13	38,84,26,337.45	35,95,27,046.95
Other income	14	6,52,89,905.98	9,56,26,570.48
<b>Total</b>		<b>45,37,16,243.43</b>	<b>45,51,53,617.43</b>
<b>II. Expenditure</b>			
Interest expended	15	22,94,14,850.33	19,95,87,044.75
Operating expenses	16	14,24,53,601.96	16,24,37,778.48
Provisions and contingencies		3,15,26,494.00	3,45,49,505.00
<b>Total</b>		<b>40,33,94,946.29</b>	<b>39,65,74,328.23</b>
<b>III. Profit/Loss</b>			
Net profit/loss(-) for the year		5,03,21,297.14	5,85,79,289.20
Profit/Loss(-) brought forward		3,40,474.99	2,55,027.79
<b>Total</b>		<b>5,06,61,772.13</b>	<b>5,88,34,316.99</b>
Add : Amount transferred from Revaluation Reserve as below the line		<b>24,99,638.00</b>	-
Less : Amount transferred towards provision for BDDR2024 as below the line		59,26,844.00	-
<b>Profit available for appropriation for the year</b>		<b>4,72,34,566.13</b>	<b>5,88,34,316.99</b>
<b>IV. Appropriations</b>			
Transfer to Statutory reserves		1,25,80,350.00	1,46,44,825.00
Transfer to other reserves		2,30,00,000.00	3,51,00,000.00
Transfer to proposed dividend		1,13,12,952.00	87,49,017.00
Balance carried over to balance sheet		3,41,264.13	3,40,474.99
<b>Total</b>		<b>4,72,34,566.13</b>	<b>5,88,34,316.99</b>

As per my report of even date attached herewith

For THE MALAD SAHAKARI BANK LIMITED

For M/s VPR & Associates  
Chartered Accountants  
FRN: 112665W

CA Manasi Kulkarni  
Partner  
M. No. 130558  
Date: 23.05.2025  
Place: Mumbai

sd/-  
Vinod Mishra  
Chairman

sd/-  
Sharad Sathe  
Director

sd/-  
Hukumsingh Dariyasingh  
Vice Chairman

sd/-  
Deepak Kulkarni  
Chief Executive Officer



दि मालाड सहकारी बैंक लिमिटेड  
५० वां वार्षिक अहवाल २०२४-२५

## SCHEDULE TO BALANCE SHEET

### SCHEDULE 1 - CAPITAL

(Amount in Rupees)

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I For Nationalised Banks Capital (Fully owned by Central Govt)	-	-
II For Banks incorporated outside India Capital		
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	-	-
(ii) Amount of deposit kept with the RBI under Sec 11(2) of the Banking Regulation Act, 1949.	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
III For Other Banks		
Authorised Capital (1,00,00,000 shares of Rs.10/-each)	10,00,00,000.00	10,00,00,000.00
Issued Capital (_____ shares of Rs.____ each)		
Subscribed Capital (96,93,218 shares of Rs.10 each)	9,69,32,180.00	9,55,01,040.00
Called-up Capital (_____ shares of Rs.____ each)	-	-
Less : Calls unpaid		
Add : Forfeited shares		
<b>Total</b>	<b>9,69,32,180.00</b>	<b>9,55,01,040.00</b>

### SCHEDULE 2 - RESERVES AND SURPLUS

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Statutory Reserves	18,58,37,019.88	17,11,36,794.88
Opening Balance	17,11,36,794.88	16,49,07,044.88
Additions during the year	1,47,00,225.00	62,29,750.00
Deductions during the year		
II. Capital Reserves		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
III. Share Premium		
Opening Balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
IV. Revenue and Other Reserves	38,56,99,671.54	24,62,71,869.23
Opening Balance	24,62,71,869.23	29,24,36,317.28
Additions during the year	19,41,86,534.24	2,62,31,000.00
Deductions during the year	5,47,58,731.93	7,23,95,448.05
V. Balance in Profit and Loss Account	4,72,34,566.13	5,88,34,316.99
<b>Total (I,II,III,IV and V)</b>	<b>61,87,71,257.55</b>	<b>47,62,42,981.10</b>



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### SCHEDULE TO BALANCE SHEET

#### SCHEDULE 3 - DEPOSITS

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
A.I. Demand deposits	30,92,46,440.24	27,73,51,819.06
(i) From banks	-	-
(ii) From others	30,92,46,440.24	27,73,51,819.06
II. Savings Bank Deposits	1,25,86,07,725.27	1,21,75,45,142.10
III. Term Deposits	2,82,13,14,654.93	2,63,09,18,046.95
(i) From banks	-	-
(ii) From others	2,82,13,14,654.93	2,63,09,18,046.95
Total (I,II and III)	4,38,91,68,820.44	4,12,58,15,008.11
B. (i) Deposits of branches in India	4,38,91,68,820.44	4,12,58,15,008.11
(ii) Deposits of branches outside India	-	-
Total	4,38,91,68,820.44	4,12,58,15,008.11

#### SCHEDULE 4 - BORROWINGS

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I Borrowings in India		
(a) Reserve Bank of India	-	-
(b) Other banks	-	-
(c) Other institutions and agencies	-	-
II Borrowings outside India	-	-
Total (I and II)	-	-

Secured borrowings included in I and II above-Rs.

#### SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I Bills Payable	41,85,426.29	71,99,195.15
II Inter-office adjustments (net)	2,96,938.00	300.00
III Interest accrued	40,91,073.00	41,38,560.00
IV Overdue Interest Reserve	18,88,91,281.90	9,23,40,223.10
V Others (including provisions)	19,53,28,893.97	5,40,66,674.23
Total	39,27,93,613.16	15,77,44,952.48

#### SCHEDULE 6 - CASH AND BALANCES WITH RBI

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I Cash in hand (including foreign currency notes)	2,88,08,754.00	2,81,86,002.00
II Balances with RBI	39,49,26,136.33	16,72,86,301.73
(i) In Current Account	39,49,26,136.33	16,72,86,301.73
(ii) In Other Accounts	-	-
Total (I and II)	42,37,34,890.33	19,54,72,303.73





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### SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I In India		
(i) Balance with Banks	80,87,53,245.07	75,07,66,279.63
(a) In current Accounts	24,85,29,342.07	24,25,65,141.63
(b) In Other Deposit Accounts	56,02,23,903.00	50,82,01,138.00
(ii) Money at Call & Short Notice	-	-
(a) With Banks	-	-
(b) With Other Institutions	-	-
<b>Total (i and ii)</b>	<b>80,87,53,245.07</b>	<b>75,07,66,279.63</b>
II Outside India		
(i) In Current Accounts	-	-
(ii) In Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
<b>Total (i, ii and iii)</b>	<b>-</b>	<b>-</b>
<b>Grand Total (I and II)</b>	<b>80,87,53,245.07</b>	<b>75,07,66,279.63</b>

### SCHEDULE 8 - INVESTMENTS

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Invesments in India in		
(i) Government Securities	1,35,04,64,306.00	1,35,18,57,327.00
(ii) Other approved securities	-	-
(iii) Shares	8,250.00	5,250.00
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and /or joint ventures	-	-
(vi) Others (to be specified)	1,58,45,661.00	1,58,45,661.00
a) Equity Warrant (Unity Small Finance)	31,69,130.00	31,69,130.00
b) PNCPS (Unity Small Finance)	1,26,76,530.00	1,26,76,530.00
c) JIK shares	1.00	1.00
<b>Total</b>	<b>1,36,63,18,217.00</b>	<b>1,36,77,08,238.00</b>
II Investments outside India in		
(i) Government securities	-	-
(including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Other investments (to be specified)	-	-
<b>Total</b>	<b>-</b>	<b>-</b>
<b>Grand Total (I and II)</b>	<b>1,36,63,18,217.00</b>	<b>1,36,77,08,238.00</b>



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### SCHEDULE 9 - ADVANCES

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
A (i) Bills purchased & dicounted		
(ii) Cash credits,overdrafts and loans repayable on demand	93,69,53,787.60	99,09,31,770.55
(iii) Term Loans	1,57,49,98,796.82	1,35,89,26,410.17
<b>Total</b>	<b>2,51,19,52,584.42</b>	<b>2,34,98,58,180.72</b>
B (i) Secured by tangible asset	2,48,14,81,410.39	2,32,75,11,129.22
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	3,04,71,174.03	2,23,47,051.50
<b>Total</b>	<b>2,51,19,52,584.42</b>	<b>2,34,98,58,180.72</b>
C.I Advances in India		
(i) Priority Sector	1,41,46,77,085.35	1,44,16,17,298.23
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	1,09,72,75,499.07	90,82,40,882.49
<b>Total</b>	<b>2,51,19,52,584.42</b>	<b>2,34,98,58,180.72</b>
C.II Advances outside India		
(i) Dues from Banks	-	-
(ii) Due from others	-	-
(a) Bills purchased & discounted	-	-
(b) Syndicated loans	-	-
(c ) Others	-	-
<b>Total</b>		
<b>Grand Total (C.I &amp; II)</b>	<b>2,51,19,52,584.42</b>	<b>2,34,98,58,180.72</b>

### SCHEDULE 10 - FIXED ASSETS

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I Premises	5,07,29,093.63	34,95,241.63
At cost as on 31st March of the preceding year	34,95,241.63	38,83,609.63
Additions during the year	5,00,87,765.00	-
Deductions during the year	-	-
Depreciation to date	28,53,913.00	3,88,368.00
II Other Fixed Assets	2,01,13,823.68	1,06,55,761.72
At cost as on 31st March of the preceding year	1,06,55,761.72	95,36,598.59
Additions during the year	1,21,39,535.60	35,36,313.56
Deductions during the year	1,13,332.80	2,22,981.93
Depreciation to date	25,68,140.84	21,94,168.50
<b>Total (I and II)</b>	<b>7,08,42,917.31</b>	<b>1,41,51,003.35</b>



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### SCHEDULE 11 - OTHER ASSETS

PARTICULARS	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Inter-office adjustments(net)	-	-
II. Interest accrued	4,90,75,236.00	5,11,25,832.00
III. Tax paid in advance/Tax deducted at source	2,25,214.56	2,35,132.70
IV. Stationery & Stamps	7,93,997.40	5,36,280.71
V. Non-banking assets acquired in satisfaction of claims	2,78,24,484.00	2,78,24,484.00
VI. Interest Receivable- NPA	18,88,91,281.90	9,23,40,223.10
VII. Others	4,92,53,803.16	52,86,023.75
<b>Total</b>	<b>31,60,64,017.02</b>	<b>17,73,47,976.26</b>

### SCHEDULE 12 - CONTINGENT LIABILITIES

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I. Claims against the bank not acknowledged as debts	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	-	-
IV. Guarantees given on behalf of constituents		
(a) In India	2,68,18,188.00	3,30,78,337.00
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the bank is contingently liable	7,91,85,164.19	4,96,64,130.47
<b>Total</b>	<b>10,60,03,352.19</b>	<b>8,27,42,467.47</b>

As per my report of even date attached herewith

### For THE MALAD SAHAKARI BANK LIMITED

For M/s VPR & Associates  
Chartered Accountants  
FRN: 112665W

CA Manasi Kulkarni  
Partner  
M. No. 130558  
Date: 23.05.2025  
Place: Mumbai

sd/-  
Vinod Mishra  
Chairman

sd/-  
Sharad Sathe  
Director

sd/-  
Hukumsingh Dariyasingh  
Vice Chairman

sd/-  
Deepak Kulkarni  
Chief Executive Officer



## दि मालाड सहकारी बैंक लिमिटेड

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### SCHEDULE TO PROFIT & LOSS ACCOUNT

#### SCHEDULE 13 - INTEREST EARNED

PARTICULARS	Current Year 31.03.2025	Previous Year 31.03.2024
I. Interest/discount on advances/bills	24,76,96,612.12	21,66,75,243.50
II. Income on investments	9,81,19,768.33	9,97,11,762.45
III. Interest on balances with Reserve Bank of India and other inter-bank funds	4,26,09,957.00	4,31,40,041.00
IV. Others	-	-
<b>Total</b>	<b>38,84,26,337.45</b>	<b>35,95,27,046.95</b>

#### SCHEDULE 14 - OTHER INCOME

PARTICULARS	Current Year 31.03.2025	Previous Year 31.03.2024
I. Commission, exchange and brokerage	5,65,211.42	4,89,280.69
II. Profit on sale of investments	1,49,19,791.34	57,53,376.81
Less: Loss on sale of investments	-	-
III. Profit on revaluation of investments	-	-
Less: Loss on revaluation of investments	-	-
IV. Profit on sale of land, buildings and other assets	-	-
Less: Loss on sale of land, buildings and other assets	-	-
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends, etc, from subsidiaries/companies and /or joint ventures abroad/in India	-	-
VII. Miscellaneous Income	4,98,04,903.22	8,93,83,912.98
<b>Total</b>	<b>6,52,89,905.98</b>	<b>9,56,26,570.48</b>

#### SCHEDULE 15- INTEREST EXPENDED

PARTICULARS	Current Year 31.03.2025	Previous Year 31.03.2024
I. Interest on deposits	22,94,14,850.33	19,95,56,176.75
II. Interest on Reserve Bank of India/Inter-bank borrowings	-	30,868.00
III. Others	-	-
<b>Total</b>	<b>22,94,14,850.33</b>	<b>19,95,87,044.75</b>





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### SCHEDULE TO PROFIT & LOSS ACCOUNT

#### SCHEDULE 16- OPERATING EXPENSES

PARTICULARS	Current Year 31.03.2025	Previous Year 31.03.2024
I. Payments to and provisions for employees	6,69,26,793.34	5,86,21,674.16
II. Rent,taxes and lightning	74,45,997.72	53,56,357.00
III. Printing and Stationery	17,66,936.06	12,26,295.25
IV. Advertisement and publicity	2,11,032.20	2,42,260.00
V. Depreciation on bank's property	54,22,053.84	25,82,536.50
VI. Director's fees, allowances and expenses	3,99,550.00	4,09,940.00
VII. Auditors' fees and expenses (including branch auditors)	21,43,303.28	18,59,136.34
VIII. Law charges	9,22,000.00	20,47,549.00
IX. Postages,Telegrams,Telephones,etc.	47,70,483.81	35,80,743.28
X. Repairs and maintenance	79,21,500.94	42,56,206.13
XI. Insurance	58,23,906.00	57,32,244.20
XII. Other expenditure	3,87,00,044.77	7,65,22,836.62
<b>Total</b>	<b>14,24,53,601.96</b>	<b>16,24,37,778.48</b>

As per my report of even date attached herewith

#### For THE MALAD SAHAKARI BANK LIMITED

For M/s VPR & Associates  
Chartered Accountants  
FRN: 112665W

CA Manasi Kulkarni  
Partner  
M. No. 130558  
Date: 23.05.2025  
Place: Mumbai

sd/-  
Vinod Mishra  
Chairman

sd/-  
Hukumsingh Dariyasingh  
Vice Chairman

sd/-  
Sharad Sathe  
Director

sd/-  
Deepak Kulkarni  
Chief Executive Officer



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### NOTES FORMING PART OF THE PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2025 AND BALANCE SHEET AS ON EVEN DATE

#### A. 1) Overview

The Malad Sahakari Bank Ltd. was incorporated in 1975 and has completed its 50 years of providing wide range of Banking and Financial Services.

#### 2) Basis of Preparation

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

#### 3) Use of Estimates

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements.

Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

#### B. SIGNIFICANT ACCOUNTING POLICIES

##### 1. Accounting Convention:

Financial Statements are drawn up in accordance with historical cost convention and going concern assumption in accordance with generally accepted accounting principles and current practices prevailing in Banking Industry in India except as otherwise stated.

##### 2. Investments:

2.1 The entire Investment Portfolio of the Bank ( including SLR and Non SLR Securities) has been classified into Held to Maturity (ii) Available for Sale and (iii) Held for trading Categories as per RBI Guidelines.

2.2 The entire Investment Portfolio for the purpose of disclosure in the Balance Sheet has been categorized into (i) Government Securities (ii) Bonds of PSU's (iii) Shares of co-operative societies (iv) Other investments.

2.3 Investments are valued as per the directives issued by the Reserve Bank of India from time to time and in line with the methodology suggested by Financial Benchmarks India Pvt .Ltd.(FBIL)

2.4 Investments classified under "Held to Maturity" category have been carried at acquisition cost and the Premium paid on securities is amortized over the period of maturity.

2.5 Investments under "Available for Sale" category have been marked to market scrip wise as per RBI directives.

2.6 Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to revenue.



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### 3. Advances

Advances are classified into "Performing" or "Non-performing" assets based on recovery of principal/ interest and are further classified under four categories i.e. (i) Standard Assets, (ii) Sub - Standard Assets, (iii) Doubtful Assets and (iv) Loss Assets in accordance with the guidelines issued by the RBI from time to time.

Provision on advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the RBI.

Standard Assets	: @ 0.25% (For Agriculture and SME)/ 0.40% / 0.75% / 1%
Sub-Standard Assets	: @ 10% of secured & unsecured portion.
Doubtful Assets	: @ 20%, 30 %, 100 % of secured portion based on the Number of years the account remained doubtful (i.e. up to one year, one to three years & above 3 years respectively) and @ 100% of the unsecured portion.
Loss Assets	: @ 100%

Advances against security of Bank's own Fixed Deposits, National Saving Certificates, Life Insurance Policies, Indira Vikas Patra, Kisan Vikas Patra not considered as Non-Performing Assets in accordance with the guidelines issued by the RBI.

The overdue interest in respect of Non Performing Advances is provided separately under "Overdue Interest Reserve" as per the directives issued by the Reserve Bank of India.

Advances accounts closed after balance sheet date or recoveries made after balance sheet date but before completion of audit are not considered as non - performing assets.

### 4. Fixed Assets and Depreciation

- 4.1 Fixed Assets are stated at their historical cost less accumulated depreciation thereon. Cost includes incidental expenses incurred on acquisition of assets.
- 4.2 Fixed Assets other than Computer are depreciated on Written down Value Basis, whereas the computer are depreciated on Straight line method, at the rates considered appropriate by Management, as follows;
- |                              |        |
|------------------------------|--------|
| Premises                     | 10.00% |
| Furniture & Fixture          | 10.00% |
| Strong Room                  | 10.00% |
| Air Conditioners & Equipment | 15.00% |
| Computers & Peripherals      | 33.33% |
- 4.3 Depreciation on assets purchased is provided on proportionate monthly basis.

### 5. Revenue Recognition (AS-9)

Items of Income and Expenditure are accounted for on accrual basis provided as hereunder.

- 5.1 Income from non-performing assets is recognized to the extent realized as per RBI directives.
- 5.2 Interest on government securities and other fixed income securities is recognized on accrual basis.
- 5.3 Commission, Exchange, Dividend and Penal Interest on advances are accounted for on receipt basis.

### 6. Employees Benefits (AS-15)

- 6.1 Provision for liability towards gratuity is accounted for as per the actuarial valuation carried out by LIC of India. The Bank has covered gratuity liability under the Employees group gratuity scheme of LIC of India. Contributions to LIC of India under the scheme are charged to the Profit and Loss Account for the year when the contribution is made.



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6.2 Further, bank has covered Leave Encashment liability under Employee's Group Leave Encashment Scheme of LIC of India. Contributions to LIC of India under the scheme are charged to the Profit and Loss Account for the year when the contribution is made.

6.3 Current year's bank contribution towards gratuity and leave encashment is as under :-

Particular	Amount (Rs.)
Gratuity	15,00,000.00
Leave encashment	20,00,000.00

6.4 Provident fund contributions are charged to the Profit and Loss Account of the year when the contribution to the respective funds are due.

### 7. Earning Per Share (AS-20)

Basic earning per share is calculated by dividing the net profit or loss for the period by the weighted average number of shares outstanding during the year. The weighted average number of shares for current year is calculated by taking average of shares outstanding as on first and last day of financial year.

### 8. Income Tax: (AS-22)

8.1 Tax expense comprises both deferred and current taxes. Deferred Income Tax reflect the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.

8.2 Deferred Tax is based on tax rates and the tax laws effective at the Balance Sheet.

8.3 Deferred Tax Assets are recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such Deferred Tax Assets can be realized.

## C. NOTES FORMING PART OF THE ACCOUNTS

### 1. Disclosure under AS- 5, Prior Period Items:

1.1. There are no items of material significance in the prior period account requiring disclosure.

### 2. Revenue Recognition AS- 9

#### a) Income from Advances

(i) Interest on Performing Advances have been recognized on accrual basis.

(ii) Interest on Non Performing Advances is recognized and accounted on realization as per the guidelines issued by RBI.

#### b) Income from Investment

(i) Interest on Investment has been recognized on accrual basis.

(ii) Dividends received from shares of co-operative institutions as income of the year in which they are realized.

(iii) Profit or loss on sale of securities have been recognized & accounted on settlement-date basis.

#### c) Income from other services

Commission (other than insurance commission), is recognized as income of the year in which they are received.



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### 3. Disclosure under AS – 10 Accounting for Fixed Assets

Particulars	Furniture & Fixture	Computer Hardware & Software	Premises	Strong Room	Total
Gross Block 31 03 2024	84,86,697.67	21,69,064.05	29.65,773.71	5,29,467.92	1,41,51,003.35
Add : During the year	95,52,041.05	25,87,494.55	4,99,92,769.00	94.996.00	6,22,27,300.60
Less - Deduction during the year (Sale or W / Off)	(1,07,068.78)	(6,264.02)	-	-	(1,13,332.80)
Gross Block (A)	1,79,31,669.94	47,50,294.58	5,29,58,542.71	6,24,463.92	7,62,27,674.15
Less - Current year Depreciation	(13,19,514.00)	(12,48,626.84)	(27,96,214.00)	(57,699.00)	(54,22,053.84)
Net Block 31.03.2025 (A-B)	1,66,12,155.94	35,01,667.74	5,01,62,328.71	5,66,764.92	7,08,42,917.31

### 4. Foreign Exchange Transactions (AS-11)

The Bank does not deal in Foreign Exchange directly.

### 5. Accounting for Amalgamation – (AS 14)

- Name of the amalgamated Bank: The Rajapur Sahakari Bank Limited, Mumbai.
- Effective Date of Merger: September 23, 2024.
- Reserve bank of India has sanctioned the scheme of amalgamation in exercise of the powers under the provisions of Section 44A read with Section 56 of the Banking Regulation Act, 1949 as amended vide the Banking Regulations (Amendment) Act, 2020 (39 of 2020).
- As per guidelines contained in Accounting Standard AS 14 - Accounting for amalgamations issued by The Institute of Chartered Accountants of India, the amalgamation is in the nature of purchase and accordingly the accounting has been made under purchase method.
- The cost of merger as on 22.09.2024 is arrived at Rs. 545.27 Lakh plus additional cost needs to be incurred on software, interior & Furniture and marketing, however expenses on furniture & fixtures are capital in nature & shall be capitalized. The total merger loss would be Rs. 545.27 Lakh which would be written off in 5 equal installments. Average profit of last 5 years of The Malad Sahakari Bank Ltd is Rs.302.84 Lakh., therefore Malad Sahakari Bank Ltd. can absorb the merger loss subject to sustenance of past performance.

### Employee Benefits AS-15

Status of funded gratuity plan for the year ended March 31, 2025 as required under AS 15 (revised)

Changes in the Fair Value of Assets	Gratuity Amount (In Lakhs)	Leave Encashment Amount (In Lakhs)
Opening balance in Fair Value of Assets	317.03	146.32
Actual Return on Plan Assets	21.73	8.91
Contribution by Employer	13.95	21.98
Benefits Paid	(62.01)	(59.86)
Charges deducted for the period	(0.01)	(0.02)
Closing Fair Value of Plan Assets	290.69	117.33





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Assumptions used in accounting for the gratuity and Leave encashment are set out below;

Discount Rate	7.68%
Turnover Rate	1-3%
Mortality	Published rates of LIC 2006-2008
Salary Escalation rate	4.00%
Retirement Age	58 years

### 6. Segment Reporting AS-17

In accordance with the guidelines issued by RBI, Bank has adopted following Business Segments-

- Treasury includes all Investment Portfolio, Profit/ Loss on sale of investments (Bonds and Government Securities), money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources and depreciation / amortization of premium on Held to Maturity investments.
- Other Banking operations include all other operations not covered under Treasury Operations. It primarily comprises of Loans and Advances to wholesale and retail customers and other Banking services to such customers. The revenue consists of interest earned on loans and advances, income on various services to customers.

### 7. Disclosure under AS-18 on “Related Party Transactions”

- The bank is a co-operative society under the Maharashtra Co-operative Society Act, 1960 and there are no related parties requiring a disclosure under AS 18 issued by The Institute of Chartered Accountants of India other than of the key management personnel.
- There being only one CEO Mr. Deepak Kulkarni for the financial year 2024-25 in terms of RBI circular dated 29th March 2003, he is being a Single party Covered under this category, no further details need to be disclosed.

### 8. Lease Transactions (AS-19)

The bank has entered into Lease agreement with various parties. The total lease payments Under non-cancellable operating leases are as follows.

(Rs. in Lakhs)		
Particulars	31.03.2025	31.03.2024
Not later than one year	22.97	10.74
Later than one year but not later than five years	51.09	12.28
Later than five years.	-	-

### 9. Earning Per Share (AS-20)

Particulars	31.03.2025	31.03.2024
Profit after Tax (Rs. In Lacs)	503.21	585.79
Nominal Value Per Share (Rs.)	10	10
No. of the Equity Shares	9621661	9198317
EPS – Basic (In Rs)	5.23	6.37



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### 10. Deferred Tax: (AS-22)

Deferred tax has been recognized on account of timing differences between the book profits and the taxable profits. The tax effect of timing differences between the book profits and the taxable profits are reflected through Deferred Tax Asset ((DTA) / Deferred tax Liability (DTL) . Deferred tax liability as on 31.03.2025 is Rs.1.66 lakhs.

### 11. Impairment Of Assets : (AS-28)

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

### 12. Contingent Liability: (AS-29)

12.1. Contingent Liability towards Guarantees issued by the bank is Rs.2,68,18,188/- (Previous Year Rs.3,30,78,337/-).

12.2. In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, the Bank has identified and transferred Rs.791.85 lakhs to the Depositor Education and Awareness Fund till 31st March 2025. The details of the same are as below:

(Rs. In lakhs)

	FY 2024-25	FY 2023-24
Opening balance of amount transferred to DEAF	496.64	488.69
Add : 1) Amounts transferred to DEAF during the year	69.97	58.03
2) Amount from RSBL merged Bank	237.23	0.00
Less : Amounts reimbursed by DEAF towards claims	9.81	49.42
Less : Amount receivable from RBI	2.18	0.86
Closing balance of amounts transferred to DEAF	791.85	496.64

### 13. Non Banking Assets

(Rs. In lakhs)

Sr. No.	Name of the Borrower	Acquired Property Description	Date of Acquisition	Amount of Acquisition
1.	M / s Divine Mercantile Pvt Ltd.	15 Shops at Shivam Shopping Centre, S.V. Road, Malad - West, Mumbai - 400 064, which were mortgaged to the Bank, having different areas.	17.06.2014	113.24
2.	M / s Om Shivam Construction	Shop No. 88, 2nd Floor, at Oshiwara Link Plaza, Commercial Premises Co-op Hsg. Soc. Ltd, New Link Road, Near Oshiwara Police Station, Oshiwara Jogeshwari- West, Mumbai 400 102	13.06.2023	165.00



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### 14. Disclosures regarding Restructured Accounts

During the F.Y. 2020-21, Bank has restructured 563 loan accounts under **COVID-19 Restructure-1.0** amounting to Rs.11.81 Cr, having outstanding balance of Rs.1.96 Cr. as of 31/03/2024. Bank has made provision of Rs.0.20 Cr. against the said loan accounts.

During F.Y. 2021-22, Bank has restructured 18 loan accounts under COVID-19 Restructure-2.0 amounting to Rs.3.15 Cr. having outstanding balance of Rs. 0.16 Cr. lacs as of 31/03/2024. Bank has made provision of Rs.0.02 Cr. against the said loan accounts.

During F.Y. 2023-24 out of total restructured 581 loan accounts, 505 loan accounts have been closed and 58 loan accounts classified as NPA.

During F.Y. 2024-25 out of total restructured 581 loan accounts, 529 loan accounts have been closed and 52 loan accounts classified as NPA.

The Position of restructured loan accounts under COVID-19 as on 31st March 2025 is as below :

(Rs. in Crores)

Sr. No.	Particulars		CDR Mechanism	Housing Loans	SME Debt restructuring	Others
1	Standard Advances subject to restructure	No. of Borrowers	0	0	0	0
		Amount Outstanding	0.00	0.00	0.00	0.00
		Diminution in the fair value	-	-	-	-
2	Sub-standard Advances subject to restructured	No. of Borrowers	-	-	0	0
		Amount Outstanding	-	-	0.00	0.00
		Diminution in the fair value	-	-		
3	Doubtful Advances subject to restructured	No. of Borrowers	-		52	0
		Amount Outstanding			0.58	0.00
		Diminution in the fair value				
4	Total	No. of Borrowers	0	0	52	0
		Amount Outstanding	0.00	0.00	0.58	0.00
		Diminution in the fair value	0	0	0	0

### 15. Other Notes

- 15.1 As per RBI Guidelines, the excess of acquisition cost over face value of securities held under the category "Held to Maturity" is amortized over the residual life of securities. During the year under audit Rs.15.27 Lakhs has been amortized.
- 15.2. During the year under audit, bank has written off non-performing advances amounting to Rs. 21.85 lakhs whereas in previous year it was Rs.500.44 lakhs.
- 15.3 Loans to Directors & their relatives outstanding as on 31.03.2025 is Rs.35.29 lakhs. There are no over dues in the said accounts. The said loans are sanctioned against their own deposits and LIC policies.
- 15.4. During the year under audit, RBI has not imposed any penalty on the bank.



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16. Figures of the previous year have been regrouped, reclassified wherever considered necessary.

17. The notes on Accounts are integral part of the Balance Sheet as at 31st March 2025 and of the annexed Profit and Loss Account for the year ended on that date.

18. In terms of RBI Directives, following additional disclosure are made;

### Part A : Business Segments

(Amount in Crore)

Business Segments	Treasury		Corporate Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24
Revenue	16.64	15.41	18.05	16.23	9.39	7.36	1.29	6.51	45.37	45.51
Result	4.22	4.45	1.73	2.08	0.98	1.00	0.18	0.40	7.11	7.93
Unallocated Expenses										
Operating Profit									7.11	7.93
Income Taxes									2.08	2.07
Extraordinary Profit / Loss										
Net Profit									5.03	5.86
Business Segments										
Particulars										
Other Information :										
Segment Assets	197.56	236.51	127.60	139.90	142.49	104.32	75.16	2.02	542.81	482.75
Unallocated Assets									6.96	2.78
Total Assets									549.77	485.53
Segment Liabilities	-	236.51	37.19	139.90	420.99	104.32	84.86	2.02	543.04	482.75
Unallocated Liabilities									6.73	2.78
Total Liabilities									549.77	485.53



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### Part B : Geographic Segments

(Amount in Crore)

	Domestic		International		Total	
	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24
(a) Revenue	45.37	45.51	-		45.37	45.51
(b) Assets	549.77	485.53	-		549.77	485.53

### Regulatory Capital

#### Composition of Regulatory

(Amount in Crore)

Sr. No.	Particulars	2024-25	2023-24
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	39.36	37.25
ii)	Additional Tier 1 capital / Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	39.36	37.25
iv)	Tier 2 capital	6.05	5.83
v)	Total capital (Tier 1 + Tier 2)	45.41	43.08
vi)	Total Risk Weighted Assets (RWAs)	240.31	222.09
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	16.38	16.77
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.38	16.77
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.52	2.63
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.90	19.40
xi)	Leverage Ratio	NA	NA
	Percentage of the shareholding of		
xiii)	a) Government of India	NA	NA
	b) State Government (specify name)	NA	NA
	c) Sponsor Bank	NA	NA
xiii)	Amount of paid-up equity capital raised during the year	-	-
xiv)	Amount of non-equity Tier 1 capital raised during the year,	-	-
xv)	Amount of Tier 2 capital raised during the year,	-	-



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

(Amount in Crore)

Particulars	1 to 14 days	15 to 28 days	29 days upto 3 months	Over 3 and upto 6 months	Over 6 months and upto 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	24.18	5.69	22.65	53.60	105.37	131.11	49.28	47.04	438.92
Advances	1.51	1.89	19.01	5.91	17.21	81.20	28.26	96.20	251.19
Investments	0.00	6.00	15.57	20.46	32.22	37.90	16.47	64.03	192.65
Borrowings									
Foreign Currency Assets									
Foreign Currency Liabilities									

### Composition of Investment Portfolio as at 31/03/2025

(Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	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	Total Investments
Held to Maturity												
Gross	66.60	-	-	-	-	-	66.60	-	-	-	-	66.60
Less: Provision for non- performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	66.60	-	-	-	-	-	66.60	-	-	-	-	66.60
		-	-	-	-	-		-	-	-	-	-
Available for Sale												
Gross	68.44	-	-	-	-	1.58	68.44	-	-	-	-	70.02





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## Composition of Investment Portfolio as at 31/03/2025

(Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	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	Total Investments
Less: Provision for depreciation and (NPI)	0.00	-	-	-	-	-	0.00	-	-	-	-	0.00
Net	68.44	-	-	-	-	-	68.44	-	-	-	-	70.02
		-	-	-	-	-		-	-	-	-	-
Held to Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Total Investment	135.04	-	-	-	-	1.58	136.62	-	-	-	-	136.62
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	135.04	-	-	-	-	1.58	136.62	-	-	-	-	136.62



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## Composition of Investment Portfolio as at 31/03/2024

(Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	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	Total Investments
Held to Maturity												
Gross	74.24	-	-	-	-	-	74.24	-	-	-	-	74.24
Less: Provision for non- performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	74.24	-	-	-	-	-	74.24	-	-	-	-	74.24
		-	-	-	-	-		-	-	-	-	-
Available for Sale												
Gross	60.94	-	-	-	-	1.58	62.52	-	-	-	-	62.52
Less: Provision for depreciation and (NPI)	1.61	-	-	-	-	-	1.61	-	-	-	-	1.61
Net	59.33	-	-	-	-	1.58	60.91	-	-	-	-	60.91
		-	-	-	-	-		-	-	-	-	-
Held to Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-



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(Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	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	Total Investments
Total Investments	135.18	-	-	-	-	1.58	136.76	-	-	-	-	136.76
Less: Provision for non- performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	1.61	-	-	-	-	-	1.61	-	-	-	-	1.61
Net	133.57	-	-	-	-	1.58	135.15	-	-	-	-	135.15

## Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Crore)

Particulars	2024-25	2023-24
<b>i) Movement of provisions held towards depreciation on investments</b>		
a) Opening Balance	1.61	3.56
b) Add: Provisions made during the year	-	-
c) Less: Write off / write back of excess provisions during the year	1.61	1.95
d) Closing Balance	0.00	1.61
<b>ii) Movement of Investment Fluctuation Reserve</b>		
a) Opening Balance	3.63	3.63
b) Add: Amount transferred during the year	-	-
c) Less: Drawdown	-	-
d) Closing Balance	3.63	3.63
<b>iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/ Current category</b>	5.19%	5.96%



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### Non-performing non-SLR investments

(Amount in Crore)

Particulars	2024-25	2023-24
Opening Balance	-	-
Additions during the year since 1st April	-	-
Reductions during the above period	-	-
Closing Balance	-	-
Total provision held	-	-

### Issuer composition of non-SLR investments

(Amount in Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'below investment grade' securities		Extent of 'unrated' securities		Extent of 'unlisted' securities	
1	2	3		4		5		6		7	
a)	PSUs	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24
b)	Fls	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Privat Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	1.58	1.58	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total	1.58	1.58	-	-	-	-	-	-	-	-



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## Asset Quality

### Classification of advances and provisions held

(Amount in Crore)

	Standard Total Standard Advances	Non-Performing				Total
		Sub- standard	Doubtful	Loss	Total NPA	
Gross Standard Advances and NPAs						
Opening Balance	223.56	0.40	11.03	0	11.43	234.99
Add : Additions during the year		8.71	5.83	0.85	15.39	
Less : Reductions during the year*		4.08	6.25	0	10.33	
Closing balance	234.70	5.03	10.61	0.85	16.49	251.19
*Reductions in Gross NPAs due to:						
i) Up gradation	0	2.15	0.61	0	2.76	
ii) Recoveries (excluding recoveries from upgraded accounts)		1.93	5.42	0	7.35	
iii) Technical/ Prudent'ial16 Write-offs	0	0	0.22	0	0.22	
iv) Write-offs other than those under (m) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					11.53	
Add : Fresh provisions made during the year					6.90	
Less : Excess provision reversed/ Write-off loans					0.22	
Closing balance of provisions held					18.21	
Net NPAs					0.00	
Opening Balance						
Add: Fresh additions during the year					-	
Less: Reductions during the year					-	
Closing Balance						
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						-



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(Amount in Crore)

	Standard Total Standard Advances	Non-Performing				Total
		Sub- standard	Doubtful	Loss	Total NPA	
Opening balance of Technical/ Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical / prudential written-off accounts during the year						-
Closing balance						
Ratios (in per cent)	2024-25	2023-24				
Gross NPA to Gross Advances	6.57%	4.86%				
Net NPA to Net Advances	0.00%	0.00%				
Provision coverage ratio	110.42%	100.88%				





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## Sector-wise Advances and Gross NPAs

(Amount in Crore)

	Sector*	2024-25			2023-24		
		Out-standing Total Advances	Gross NPAs	Percent-age of Gross NPAs to Total Advances in that sector	Out-standing Total Advances	Gross NPAs	Percent-age of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	0.71	-	0	0.74	-	-
b)	Advances to industries sector eligible as priority sector lending	39.53	-	0%	84.36	5.13	2.18%
c)	Services	76.91	12.92	5.15%	36.67	4.11	1.76%
d)	Personal loans (Housing Loan, Personal Loan, Education Loan and Term Loans on Individual Names)	24.32	0.63	0.25%	22.39	0.44	0.18%
	Subtotal (i)	<b>141.47</b>	<b>13.55</b>	<b>5.40%</b>	<b>144.16</b>	<b>15.73</b>	<b>7.29%</b>
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry	4.62	0.00	0.00%	13.93	0.09	0.04%
c)	Services	17.24	0.40	0.16%	29.76	0.41	0.17%
d)	Personal loans (Housing Loan, Gold Loan, Personal Loan, FDR Loans / NSC KVP Loans and Term Loan Individual Names)	87.86	2.54	1.01%	47.13	1.25	0.53%
c)	Subtotal (ii)	<b>109.72</b>	<b>2.94</b>	<b>1.17%</b>	<b>90.82</b>	<b>1.75</b>	<b>0.74%</b>
c)	Total (i) + (ii)	<b>251.19</b>	<b>16.49</b>	<b>6.57%</b>	<b>234.98</b>	<b>11.43</b>	<b>4.86%</b>



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## Details of accounts subjected to restructuring

(Amount in Crore)

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24	2024-25	2023-24
Standard	Number of borrowers	-	-	0	2		6	0	10	0	18
	Gross Amount (Rs. in crore)	-	-	0	1.94		0.01	0	0.18	0	2.13
	Provision held (Rs. in crore)	-	-	0	0.19		0.001	0	0.02	0	0.21
Sub-Standard	Number of borrowers	-	-	-	-		3	0	1	0	4
	Gross Amount (Rs. in crore)						0.01	0	0.02	0	0.03
	Provision held (Rs. in crore)						0.001	0	0.002	0	0.003
Doubtful	Number of borrowers	-	-	-	-	52	54			52	54
	Gross Amount (Rs. in crore)					0.58	0.65			0.58	0.65
	Provision held (Rs. in crore)			0	-	0.44	0.30			0.44	0.30
Total	Number of borrowers	-	-	0	2	52	63	0	11	52	76
	Gross Amount (Rs. in crore)	-	-	0	1.94	0.58	0.67	0	0.20	0.58	2.81
	Provision held (Rs. in crore)	-	-	0	0.19	0.44	0.30	0	0.02	0.44	0.51



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### Fraud Accounts

(Amount in Crore)

	2024-25	2023-24
Number of frauds reported	0	0
Amount involved in fraud (< crore)	0.00	0.00
Amount of provision made for such frauds (< crore)	0.00	0.00
Amount of Unamort-ized provision debited from 'other reserves' as at the end of the year (< crore)		

(Amount in Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at the end of the previous year (A)	Of (A)	Of (A)	Of (A)	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at the end of this year
		aggregate debt that slipped into NPA during the year	amount written off during the year	amount paid by the borrowers during the year	
Personal Loans - Covid Restructure 1.0	0.003	-	-	0.003	0.00
Personal Loans - Covid Restructure 2.0	-	-	-	-	-
Corporate persons*- Covid Restructure 1.0	1.94	-	-	0.23	1.71
Of Which MSMEs	-	-	-	-	-
Corporate persons*- Covid Restructure 2.0	0.00	-	-	0.00	0.00
Of Which MSMEs	-	-	-	-	-
Others - Covid Restructure 1.0	0.02	-	-	0.02	0.00
Others - Covid Restructure 2.0	0.16	-	-	0.01	0.15
Total	2.12	-	-	0.26	1.86



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### Exposures

#### Exposure to real estate sector

(Amount in Crore)

Category	2024-25	2023-24
i) Direct Exposure		
a) Residential Mortgages -	57.85	52.27
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.	35.90	30.89
Individual housing loans eligible for inclusion in priority sector advances	21.95	21.38
b) Commercial Real Estate -	6.70	8.85
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc'). Exposure would also include non-fund based (NFB) limits;		
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
i. Residential		
ii. Commercial Real Estate		
iii. Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
<b>Total Exposure to Real Estate Sector</b>	<b>64.55</b>	<b>61.12</b>

#### Unsecured Advances

(Amount in Crore)

Particulars	2024-25	2023-24
Total unsecured advances of the bank	3.05	2.23
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### Concentration of deposits, Advances, exposures & NPA's

#### a) Concentration of deposits

(Amount in Crore)

Particulars	2024-25	2023-24
Total deposits of the twenty largest depositors	27.20	26.33
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.20%	6.68%

#### b) Concentration of advances

(Amount in Crore)

Particulars	2024-25	2023-24
Total advances of the twenty largest borrowers	61.31	59.17
Percentage of advances to twenty largest borrowers to total advances of the bank	24.41 %	25.18%

#### c) Concentration of exposures

(Amount in Crore)

Particulars	2024-25	2023-24
Total exposure to the twenty largest borrowers/customers	53.08	57.63
Percentage of exposures to the twenty largest borrowers / customers to the total exposures of the bank on borrowers / customers.	21.13%	24.53%

#### d) Concentration of NPAs

(Amount in Crore)

Particulars	2024-25	2023-24
Total deposits of the top twenty NPA accounts	8.37	9.67
Percentage of exposures to the twenty largest NPA exposure to the total Gross NPAs.	50.76%	84.60%



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### Disclosure of complaints

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

(Amount in Crore)

Sr. No.	Particulars	2023-24	2024-25
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	-	3
3	Number of complaints disposed during the year	-	2
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	-	1
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	4	1
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	2	2
5.2	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	1
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-





## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
		2023-24			
Ground - 1 (Loans & Advances)	-	-	-	-	-
Ground - 2 A/c. Opening / Difficulty on operation fo A/c's	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
		2024-25			
Ground - 1 (Loans & Advances)	-	-	-	-	-
Ground - 2 A/c. Opening / Difficulty on operation fo A/c's	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	3	100%	1	-
Total	-	3	100%	1	-



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### Disclosures on remuneration

(Amount in Crore)

Particulars	2023-24	2024-25
Name of CEO	Deepak V. Kulkarni	Deepak V. Kulkarni
Salary & Ex-grana	0.12	0.15
Relmbursement of expenses	0.02	0.02
Total	0.14	0.17

### Business Ratios

Particulars	2024-25	2023-24
i) Interest Income as a percentage to Working Funds	7.32	7.55
ii) Non-interest income as a percentage to Working Funds	1.23	2.01
iii) Cost of Deposits	5.51	5.06
iv) Net Interest Margin	3.67	3.79
v) Operating Profit as a percentage to Working Funds	1.54	1.96
vi) Return on Assets	1.00	1.22
vii) Business (deposits plus advances) per employee (in < crore)	6.57	8.41
vii) Profit per employee (in < crore)	0.05	0.08

### Bancassurance Business

(Amount in Crore)

Particulars	Amount
Comm. on insurance business	0.03

### Provisions and contingencies

(Amount in Crore)

Provision debited to Profit and Loss Account	2024-25	2023-24
i) Provisions for NPI	-	-
ii) Provision towards NPA	1.35	1.06
iii) Provision made towards Income tax	2.06	2.07
iv) Other Provisions and Contingencies (with details)		
a) Investment Dep. Reserve	0.00	0.00
b) Provision for Interbank exposure	0.32	0.32



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### Payment of DICGC Insurance Premium

(Amount in Crore)

Sr. No.	Particulars	2024-25	2023-24
i)	Payment of DICGC Insurance Premium	0.59	0.58
ii)	Arrears in payment of DICGC premium	0.00	0.00

### Disclosure of facilities granted to Directors & their relatives

(Amount in Crore)

Sr. No.	Total No. of Borrowers	San Amount	O/s Amount As on 31/03/2025	of which Overdue	Security Details
1	13	0.77	0.35	0.00	FDRs and LIC Policies

For & behalf of  
M/ s VPR & Associates  
Chartered Accountants  
Firm Reg.NO. 112665W

CA. Manasi Kulkarni  
Partner  
M.NO.130558

Date: 23.05.2025  
Place : Mumbai

### For The Malad Sahakari Bank Ltd.

sd/-  
Vinod Mishra  
Chairman

sd/-  
Sharad Sathe  
Director

sd/-  
Hukumsingh Dariyasingh  
Vice Chairman

sd/-  
Deepak Kulkarni  
Chief Executive Officer



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### ANNEXURE - A

Name of the Bank	:	THE MALAD SAHAKARI BANK LIMITED
Head Office Address	:	6, Sujata Niketan C.H.S., Rani Sati marg, Malad (East) , Mumbai - 400 097
No. & Date of Registration	:	BOM / BNK / 135 Dated 22-01-1975
No. & Date of RBI Licence	:	ACD/ MH/66P Dated 27.01.1976

(Rs. In Lakhs)

Jurisdiction : Municipal Limits, Greater Mumbai, Thane & Palghar District			
	Items	Items	As on 31st March 2025
1	No. of Branches Including H.O.		1 +8
2	Membership	Regular	22184
		Nominal	229
3	Audit Classification		A
4	Total Staff	Sub- Staff	15
		Other - Staff	90
		Total	105
5	Paid Up Capital		969.32
6	Total Reserve & Funds		5715.37
7	Working Capital		53069.82
8	Deposit	Saving	12586.08
		Current	3092.46
		Fixed	28213.15
		Total	43891.69
9	Advance	Secured	24814.81
		Unsecured	304.71
		Total	25119.52
		% of Priority Sector to Total Loans & Advances	60.20%
		% of Weaker Sections to Total Loans & Advances	12.46%
10	Borrowing	Other Bank	0.00
11	Investment		19265.42
12	Overdue (%) to Total Advances		11.82%
13	Profit for the year		503.21
14	Last Dividend Paid		10%



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### **BANK'S PROGRESS AT A GLANCE**

Rs. In Lakhs

Year	2015 - 2016	2016 - 2017	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022	2022 - 2023	2023 - 2024	2024 - 2025
No. of Members	21941	22014	22240	22274	22273	22216	22067	22000	22085	22184
Share Capital	740.26	781.89	804.50	840.99	883.37	886.89	871.61	884.65	955.01	969.32
Reserves	2787.72	2835.67	3397.43	3341.28	3352.69	3759.62	4053.07	4573.43	4174.09	5715.37
Deposits	32732.13	38610.67	37997.13	38689.04	38412.06	40073.86	41196.74	41908.45	41258.15	43891.69
Advances	17478.21	18761.69	20070.73	21907.48	22832.13	22458.30	20611.99	21575.68	23498.58	25119.52
Investment	16351.96	17325.94	17568.03	16565.88	17091.37	18044.06	19305.34	20545.52	18759.09	19265.42
Working Capital	37395.12	42869.87	42816.02	43461.60	44042.67	45666.02	47256.27	48185.84	47600.37	53069.82
Profit	281.04	341.10	160.12	238.11	302.44	317.72	456.26	207.39	585.79	503.21
Dividend	10%	10%	10%	10%	-	10%	10%	10%	10%	12% *
Audit Class	A	A	A	A	A	A	A	A	A	A

\* Subject to RBI Approval



## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### PROPOSED AMENDMENTS OF THE BY-LAWS OF THE BANK

By-Law No.	Existing By-Law	Prop. By-Law No.	Proposed amended By-law read as	Reason /Purpose of proposed amendment
8	The authorised capital of the Bank is Rs.1000 lakhs divided into 100 lakhs shares of Rs.10.00 each together with entrance fee of Rs. 100 (Rupees Hundred only)	8	The authorised capital of the Bank is Rs.1500 lakhs divided into 150 lakhs shares of Rs.10.00 each together with entrance fee of Rs. 100 (Rupees Hundred only)	Existing Authorised share capital being fully subscribed
32. k)	<p>POWERS AND FUNCTIONS OF THE GENERAL BODY : The Board of the Bank under resolution shall call the Annual General Meeting within a period of six months after the close of financial year to transact following business—</p> <p><b>k) Approval of appointment of auditor and fixation of remuneration as provided in act.</b></p>	32. k)	K) Approval of appointment of auditor and fixation of remuneration as provided in State Act. Bank has to seek approval of RBI for appoint, re-appointment or removal of Statutory Auditor (SAs) according to Section 30(1A) of the Banking Regulation Act, 1949 (BR Act).	To Compliance with RBI guidelines.





## दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### स्व. उदयनारायण मिश्रा पुरस्कार

जिन सदस्यों के पुत्र/पुत्री ने दसवीं/बारहवीं में 85% और ग्रॅज्युएशन तथा पोस्ट ग्रॅज्युएशन में 70% से ज्यादा अंक प्राप्त किए हैं या व्यावसायिक परीक्षा में (C.S., Doctor, etc) पहले ही प्रयास में सफल हुए (जनवरी 2025 के पश्चात) वे उनकी मार्कशीट व अपने सदस्यता प्रमाणपत्र की झेरॉक्स प्रतियाँ दि. 18.08.2025 तक बैंक के मध्यवर्ती कार्यालय में आवेदन के साथ जमा करें ताकि उन बच्चों का वार्षिक सर्वसाधारण सभा में सत्कार किया जा सके।

### स्कॉलरशिप

इस योजना के अंतर्गत जिन सदस्यों की मासिक आय रु. 5000/- तक है उनके 2 बच्चों को कॉलेज की पढ़ाई (10 वीं से आगे) के लिए स्कॉलरशिप मिलेगी।

**विस्तृत जानकारी के लिए कृपया बैंक के मध्यवर्ती कार्यालय से संपर्क करें।**

#### बैंकर्स

- ❖ रिजर्व बैंक ऑफ इंडिया
- ❖ दि महाराष्ट्र स्टेट को-ऑप. बैंक लि.
- ❖ दि मुंबई जिला मध्यवर्ती सहकारी बैंक लि.
- ❖ बैंक ऑफ इंडिया
- ❖ आई. डी. बी. आई. बैंक
- ❖ एच.डी.एफ.सी. बैंक
- ❖ स्टेट बैंक ऑफ इंडिया
- ❖ युनियन बैंक ऑफ इंडिया
- ❖ ऑक्सिस बैंक

#### कंकरंट ऑडिटर्स

- ❖ विजयकुमार शामलाल अण्ड असोसिएट्स
- ❖ अरुण अण्ड बालक्रिष्णा
- ❖ भुषण खोत अण्ड कं.
- ❖ वैशंपायन अण्ड पाध्ये



## दि मालाड सहकारी बैंक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

### पंजीकृत एवं मध्यवर्ती कार्यालय :

6, सुजाता निकेतन, पहला माला, रानीसती मार्ग, मालाड (पूर्व), मुंबई - 400 097.

फोन : 2882 9948, 2880 8551, 2882 9586 • फॅक्स : 2880 3517

ईमेल : it@maladbank.com/accounts@maladbank.com वेबसाईट : www.maladbank.com

सुबह 9.30 से शाम 5.00 बजे तक

**मुख्य शाखा :** 5, सुजाता, रानीसती मार्ग, मालाड (पूर्व), मुंबई - 400 097.

फोन : 2883 5432/2883 1407 • सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच) • ATM सुविधा 24 घंटे उपलब्ध है।

**कुरार गांव शाखा :** साई दर्शन अपार्टमेंट, कुरार विलेज, मालाड (पूर्व), मुंबई - 400 097.

फोन : 2840 0557/2840 4876 • सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच) • ATM सुविधा 24 घंटे उपलब्ध है।

**बॉम्बे टॉकीज शाखा :** विजय अपार्टमेंट, दादीशेठ मार्ग, मालाड (प.), मुंबई - 400 064.

फोन : 2882 8958/2880 8995 • सुबह 9 से 4 बजे तक (दोपहर 1.30 से 2.00 लंच) • ATM सुविधा 24 घंटे उपलब्ध है।

**कांदिवली शाखा :** 13/बी, दत्तानी सेंटर, पहला माला, आकुर्ली रोड, रेल्वेफाटक के पास, कांदिवली (पूर्व),

मुंबई - 400 101 • फोन : 2887 2054/2884 4024 • सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

**लिबर्टी गार्डन शाखा :** 101/102, छेडा अपार्टमेंट, 1 ला माला, लिबर्टी गार्डन क्रॉस रोड नं. 3, मालाड (प.),

मुंबई - 400 064. • फोन : 2881 3490/2882 5273 • सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

**विस्तार पटल (Extension Counter) :** एफ/1, मालाड चंद्रकिरण सीएचएस लि., एस.वी. रोड, मालाड (प.),

मुंबई - 400 064. • फोन : 2866 2281/2866 2283 • सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

**सातरस्ता शाखा :** 561 सी/बी, आगाखान बिल्डींग, 1ला माला, डॉ. इ. मोझेस रोड, सातरस्ता, मुंबई - 400 011.

☎ 9769043297 / 9769042879 • सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

**ताडदेव शाखा :** 94/98, जैनव मंजील, ताडदेव रोड, एसी मार्केट के पास, ताडदेव, मुंबई - 400 034.

☎ 7304851898 • सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

**खार पश्चिम शाखा :** दीपमाला नझीर को-ऑप. हौ. सो., रोड नं. 3, खार (प.), मुंबई - 400 052.

☎ 9867138366 • सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

हर महिने की दूसरे और चौथे शनिवार को बैंक बंद रहेगी।

प्रगति की तरफ बढ़ाए कदम, आपके साथ रहेंगे हम हर कदम।



दि मालाड सहकारी बँक लिमिटेड

५० वां वार्षिक अहवाल २०२४-२५

# अपने सपनों को करें साकार बैंक की आकर्षक सुविधा और कम ब्याज दर के साथ

नियम और शर्तें लागू \*



**गृह ऋण ७.५०% प्रति वर्ष**

**वाहन ऋण ९% प्रति वर्ष**



**स्वर्ण आभूषण ऋण  
८.५०% प्रति वर्ष**



Estd : 1976

# दि मालाड सहकारी बैंक लिमिटेड

## ४९ वीं वार्षिक सर्वसाधारण सभा



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा में दीप प्रज्वलन करते हुए बैंक के उपाध्यक्ष श्री हुकुमसिंहजी तथा संचालक गण।

बैंक की 49 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के अध्यक्ष श्री विनोद मिश्राजी।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के उपाध्यक्ष श्री हुकुमसिंहजी।





Estd : 1976

# दि मालाड सहकारी बैंक लिमिटेड

## ४९ वीं वार्षिक सर्वसाधारण सभा



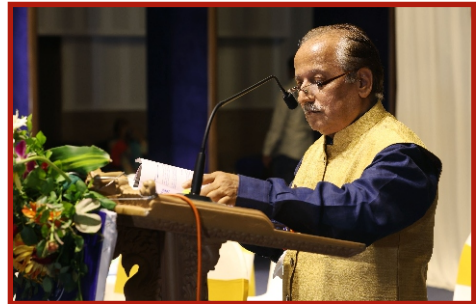
बैंक की 49 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक श्री भूषण पैठणकरजी।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक श्री कैलाश शर्माजी।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक श्री सत्यप्रकाश पाण्डेयजी।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के मुख्य कार्यकारी अधिकारी श्री दिपक कुलकर्णीजी।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक श्री पशुपतिनाथ साहजी।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के पूर्व मुख्य कार्यकारी अधिकारी तथा बोर्ड ऑफ मॅनेजमेन्ट के सदस्य श्री आर. वेदमूर्तिजी।



Estd : 1976

# दि मालाड सहकारी बैंक लिमिटेड

## ४९ वीं वार्षिक सर्वसाधारण सभा



बैंक के उपाध्यक्ष श्री हुकुमसिंहजी  
गुणवंत विद्यार्थी को सम्मानित करते हुए।



बैंक के संचालक श्री पशुपतिनाथ साहजी  
गुणवंत विद्यार्थी को सम्मानित करते हुए।



बैंक के संचालक श्री शरद साठेजी  
गुणवंत विद्यार्थी को सम्मानित करते हुए।



गुणवंत विद्यार्थी के परिवार जनों को सम्मानित  
करते हुए बैंक के संचालक श्री कैलाश शर्माजी।



बैंक की संचालिका श्रीमती प्रतिमा रांभियाजी  
गुणवंत विद्यार्थी को सम्मानित करते हुए।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा को  
संबोधित करते हुए बैंक के वरिष्ठ अधिकारी  
श्री अरुण गायकवाडजी।





Estd : 1976

# दि मालाड सहकारी बैंक लिमिटेड

## ४९ वीं वार्षिक सर्वसाधारण सभा



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा में  
भागधारकों का शंका समाधान करते हुए  
बैंक के अध्यक्ष श्री विनोद मिश्राजी।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा में  
उपस्थित बैंक के पूर्व संचालक  
श्री श्रीकृष्ण हवेलियाजी।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा में  
भागधारक अपनी शंका उपस्थित करते हुए।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा में  
उपस्थित सभी भागधारक।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा में  
राष्ट्रगान करते हुए अध्यक्ष, संचालक गण  
एवं अधिकारी गण।



बैंक की 49 वीं वार्षिक सर्वसाधारण सभा में  
राष्ट्रगान करते हुए बैंक के भागधारक।



Estd : 1976

# दि मालाड सहकारी बैंक लिमिटेड

बैंक की नयी शाखाओं का उद्घाटन  
(सात रस्ता, ताडदेव तथा खार (प.) शाखा)

सात रस्ता शाखा



ताडदेव शाखा



खार (प.) शाखा







# दि मालाड सहकारी बँक लिमिटेड



प्रगति की तरफ बड़ाए कदम, आपके साथ रहेंगे हम हर कदम।



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**2024-2025**