

दि प्रताप

को.ऑप. बैंक लि.



THE PRATAP

CO-OP. BANK LTD.



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44वीं
वार्षिक साधारण सभा
2024-2025

IMPS Money Transfer



Good Bank to Bank with Personal Touch

REGD. OFF.: 40/42, Shree Mansion, 1st Floor, Nagdevi Street, Mumbai - 400 003.

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E-mail : headoffice@pratapbank.in / pratapbo@gmail.com

Web.: www.pratapbank.in



LATE SHRI MITHAILAL SINGH
Founder Director



SHRI CHANDRA KUMAR SINGH
Chairman



SHRI KULDEEP SINGH RATHOUR
Vice-Chairman



SHRI SANT BAHADUR SINGH
Director



SHRI UMESH PRATAP SINGH
Director



SMT. SUMITA C. SINGH
Director



SHRI SURENDRA KUMAR SINGH
Director



SHRI JAYSHANKAR R. SINGH
Director



SHRI NARAYAN T. ATAL
Director



SHRI SANJAY A. SINGH CHAUHAN
Director



SHRI RAVINDRANATH R. KHARWAR
Director



SHRI SAMARTH R. SINGH
Director



दी प्रताप को. ऑपरेटिव बैंक के
संस्थापक निदेशक स्वर्गीय श्रद्धेय
श्री मिठाई लाल सिंह जी (बाबूजी)
को भावभीनी श्रद्धांजलि समर्पित



बड़े ही शोक के साथ हम यह सूचित करते हैं कि हमारे संस्थापक निदेशक, स्व० श्रद्धेय श्री मिठाई लाल सिंह जी का आकस्मिक निधन दिनांक ६ अप्रैल २०२५ को हो गया।

दि प्रताप सहकारी बैंक लिमिटेड की स्थापना के पीछे एक उत्कृष्ट एवम् सशक्त मार्गदर्शक होने के साथ-साथ, श्री मिठाई लाल सिंह जी ने समाज की सेवा अनेक महत्वपूर्ण भूमिकाओं में की।

मुंबई आर्य प्रतिनिधि सभा मुंबई के प्रधान, सार्वदेशिक आर्य प्रतिनिधि सभा, दिल्ली के प्रधान, आर्य समाज मुंबई के प्रधान एवम् महामंत्री, उत्तर भारतीय संघ, मुंबई के अध्यक्ष, मुंबई प्रदेश आर्य विद्या सभा के न्यासी और कोषाध्यक्ष, तथा गुरुकुल शैक्षणिक संस्थान के संरक्षक, और गुरुकुल आम उड़ीसा के मानद कुलपति के रूप में समाज की उन्नति और शिक्षा, संगठन शक्ति, सेवा तथा एकता जैसे मूल्यों के प्रचार प्रसार हेतु निरंतर कार्य किया।

स्व० श्रद्धेय श्री मिठाई लाल सिंह जी दूरदर्शी विचार के प्रमुख आर्य नेता और उत्तर भारतीय समाज के गौरव एवं आर्य समाज रत्न थे। जिनकी ईमानदारी, सेवा और सामाजिक प्रतिबद्धता जैसे आदर्शों ने दि प्रताप सहकारी बैंक लिमिटेड की नींव दिनांक ९ अप्रैल १९८३ में रखी। बैंक की स्थापना से ही उनके दूरदर्शी नेतृत्व ने इस संस्था को सहकारी बैंकिंग के क्षेत्र में, बैंक को एक विश्वसनीय नाम दिया, जिसकी ८ शाखाएं उनके ही कार्यकाल में संचालित हुईं।

उनके प्रमुख योगदान

बैंकिंग: सहकारी बैंकिंग के अग्रदूत के रूप में श्री सिंह जी ने सुनिश्चित किया कि बैंक की नींव सुदृढ़ प्रशासन और वित्तीय अनुशासन पर रखी जाए, जिससे स्थिरता और विकास को बढ़ावा मिले।

शिक्षा: उनका दृढ़ विश्वास था कि शिक्षा एक सशक्तिकरण का माध्यम है। उन्होंने स्कूलों में छात्रवृत्तियों की पहल को प्रोत्साहित किया, जिससे वंचित विद्यार्थियों को अवसर मिल सके।

सामाजिक सेवा: समाज के कमजोर वर्गों को ऊपर उठाने और करुणा के साथ उनकी सेवा करने में उन्होंने अपना जीवन समर्पित कर दिया हजारों लोगों को विभिन्न विभागों में सेवा करने का समुचित अवसर प्रदान किया जिससे उनके परिवार का पालन पोषण हो रहा है।

उनकी विरासत: स्व० श्रद्धेय श्री मिठाई लाल सिंह जी की वित्तीय समावेशन और सामुदायिक उत्थान के प्रति उनकी अद्वैत निष्ठा हमें सदैव प्रेरित करती रहेगी। उनका आदर्श जीवन हमारे लिए प्रेरणा एवम् मार्गदर्शक के रूप सदैव प्रकाश में विद्यमान रहेंगे, जो प्रताप को-ऑपरेटिव बैंक लिमिटेड के समाज सेवा मिशन को एक सशक्त दिशा प्रदान करता रहेगा। बैंक के निदेशक मंडल, प्रबंधन, कर्मचारी और सदस्य / अंश धारक उनके इस अपूरणीय क्षति पर गहरा शोक व्यक्त करते हैं। हम दिवंगत आत्मा को श्रद्धांजलि अर्पित करते हैं और शोक संतप्त परिवार के प्रति हार्दिक संवेदना प्रकट करते हैं। हम ईश्वर से प्रार्थना है कि वह शोक संतप्त परिवार को इस कठिन दुःख को सहन करने की शक्ति दें।

ईश्वर उनकी पुण्य आत्मा को शांति प्रदान करें।

॥ ओम शांति - ओम शांति ॥

दि प्रताप सहकारी बैंक लिमिटेड की ओर से



Tribute to
Our Esteemed Founder Director
Late Shri Mithailal Singh Ji (Babuji)



It is with profound grief that we record the passing away of our Founder Director, Shri Mithailal Singh Ji, on 6th April 2025.

Apart from being a guiding force behind The Pratap Co-operative Bank Ltd., Shri Mithailal Singh Ji also served society in many important roles as President of Mumbai Arya Pratinidhi Sabha, Pradhan of Arya Samaj, Matunga, President of Uttar Bharatiya Sangh, Mumbai, Trustee and Treasurer at Mumbai Pradesh Arya Vidya Sabha, Gurukul Educational Institution. Through these positions, he worked tirelessly for the progress of the community and for spreading the values of unity, education, and service.

Shri Mithailal Singh Ji was a visionary leader whose values of integrity, service, and social commitment laid the foundation of The Pratap Co-operative Bank Ltd. From the inception of the bank, his foresight and dedication steered the institution towards becoming a trusted name in the co-operative banking sector.

His Enduring Contributions

Banking: As a pioneer of co-operative banking, Shri Singh Ji ensured that the Bank was built on sound governance and financial discipline, promoting stability and growth.

Education: He firmly believed in education as a tool for empowerment and was instrumental in encouraging initiatives for schools and scholarships for underprivileged students.

Social Service: His deep commitment to social welfare was evident in his lifelong dedication to uplifting the weaker sections of society and serving the community with compassion.

His Legacy :

Shri Mithailal Singh Ji's unwavering dedication to the cause of financial inclusion and community upliftment continues to inspire us. His ideals will remain the guiding light for The Pratap Co-operative Bank Ltd., shaping our mission of service to society.

The Board of Directors, Management, Staff, and Members of the Bank deeply mourn this irreparable loss. We convey our heartfelt condolences to the bereaved family and pray that the Almighty grant them the strength to bear this loss with fortitude.

May his noble soul rest in eternal peace.

On behalf of

The Pratap Co-operative Bank Ltd.



THE PRATAP CO-OPERATIVE BANK LTD.

PRESENT BOARD OF DIRECTORS YEAR 2024-25

Late Shri M. L. SINGH

Founder Director

Shri CHANDRA KUMAR SINGH

Chairman and Members on BOM

Shri KULDEEP SINGH RATHOUR

Vice-Chairman and Chairman on BOM

Shri Narayan T. Atal Director & Member on BOM

Shri Sant Bahadur Singh Director

Shri Umesh Pratap Singh Director

Smt. Sumita C. Singh Director

Shri Surendra Kumar Singh Director

Shri Jaishankar R. Singh Director

Shri Sanjay A. Chauhan Director

Shri Samarth R. Singh Director

Shri Ravindranath R. Kharwar Director

Smt. Savita Ravi Singh Staff Representative

Shri Kamlesh C. Dubey Staff Representative

Board of Management

External Member

Shri Ashok Mahadeshwar

Shri Subash Soni

Shri Rajeev Bhura

Chief Executive Officer

Shri Varghese Raphael Aiyinikkal

Statutory Auditors

Shri Ananad Golas

M/s. R. Devendra Kumar & Associates

Concurrent Auditors

Shri Vijay Khemka

M/s. V. P. Khemka & Associates

BANKERS

Maharashtra State Co-op. Bank Ltd.

Fort, Mumbai-400 001.

The Mumbai Dist. Central Co-op. Bank Ltd.

Fort Branch and Vile Parle Branch

Union Bank of India

Zaveri Bazar & Matunga (E) Branch

IDBI BANK Ltd.

Pydhonie Branch

ICICI BANK Ltd.

Kandivli (West) & Kandivli (East) Branch

Thane Janta Sahakari Bank Ltd.

Badlapur (West) & Shreenagar, Thane Branch

Unity Small Finance Bank Ltd.

Kandivli (East) Branch



THE PRATAP CO-OPERATIVE BANK LTD.

(Regn. No. BNK-C-171 dated 27.11.1981)

(RBI Lic No. DBOD(UBD)/MH-311P DT.: 04.08.1982)

Regd. Off.: 40/42, Shree Mansion, 1st Floor, Nagdevi Street, Mumbai-400 003.

Tel.: 2344 5694 / 2464 1008 / 4500 1001 / 4455 5789 • **E-mail :** headoffice@pratapbank.in

❖ N O T I C E ❖

Notice is hereby given that the **44th Annual General Body Meeting** of Shareholders of **The Pratap Co-op. Bank Ltd.** will be held on **Saturday, 13th September 2025 at 3.30 P.M.** at Shri Dayanand Balak/Balika Vidyalaya, Opp. Napoo Garden, Matunga (E.), Mumbai-400 019 to transact the following business.

❖ A G E N D A ❖

1. To read and confirm the minutes of the 43rd Annual General Body Meeting held on Saturday, 21st September, 2024.
2. To receive and adopt the 44th Annual Report of the Board of Directors and the Audited Balance Sheet, Profit and Loss A/c. of the Bank for the financial year ended 31.03.2025.
3. To ratify the appropriation of profits for the year ended 31st March 2025.
4. To consider and adopt the Statutory Audit Report along with compliance for year 2024-25.
5. To ratify the action of Board of Directors in re-appointing Statutory Auditors for year 2025-26 duly approved by Reserva Bank of India and fixing their remuneration.
6. To ratify the action of Board of Directors in appointing Concurrent Auditors for year 2025-26 and fixing their remuneration.
7. To grant Leave of Absence to the members of the Bank who not attended this 43rd Annual General Meeting.
8. Any other Business with the permission of the Chair.

By Order of the Board of Directors

Sd/-

Varghese Raphael Aiyinikkal

Chief Executive Officer

Place : Mumbai

Dated : 27th August, 2025

Notice : 1) The members who have not completed the KYC are requested to contact their respective branches for compliance.
2) As per new standard by-laws in order to maintain the active member status following terms and conditions have to be fulfilled :
a) Share holders having shares worth less than Rs. 1000/- are required to pay balance amount.
b) All share holders have to maintain a fix deposit of Rs. 3000/- or avail a loan of Rs.50000/- of more than 2 years tenure.
c) In a span of 5 years all the share holders should attend annual AGM atleast once.
d) All share holders should have a savings bank account in the bank and maintain a minimum balance of Rs.500/- in it.
e) All share holders are requested to submit their photograph for photo ID, in the central office. In case of the above mentioned conditions are not met, the said share holders will be considered inactive members and will not be eligible to contest any elections held by the bank nor be able to vote in the elections.



THE PRATAP CO-OPERATIVE BANK LTD.

(पंजीयन सं. बैंकिंग-सी-171 दिनांक 27-11-1981)

(आरबीआई लाइसेंस नं. डीबीओबी(यूबीडी)/एमएच-311 डेटेड : 04.08.1982)

रजि. ऑफिस : 40/42, श्री मेशन, पहला माला, नागदेवी गली, मुम्बई-400 003.

दूरभाष : 344 5694 / 2464 1008 / 4500 1001 / 4455 5789 • E-mail : headoffice@pratapbank.in

● सूचना ●

सभी अंशधारकों को सूचित किया जाता है कि दि प्रताप को-ऑपरेटिव्ह बैंक लि. के अंशधारकों की 44वीं वार्षिक साधारण सभा शनिवार, दिनांक 13 सितंबर 2025 को दोपहर बाद 3.30 बजे श्री दयानंद बालक/बालिका विद्यालय, नप्पू गार्डन के सामने, माटुंगा (पूर्व) में संपन्न होगी। जिसमें निम्नलिखित विषयों पर चर्चा होगी जो इस प्रकार हैं।

● विषय ●

1. 43वीं वार्षिक साधारण सभा शनिवार, दिनांक 21 सितंबर 2024 की कार्यवाही की पुष्टि करना।
2. 44वीं वार्षिक साधारण सभा का विवरण और लेखा परीक्षित तुलनपत्र और लाभ हानि खाता 31वीं मार्च 2025 तक का प्राप्त कर स्वीकृति प्रदान करना।
3. लाभ-उपयोग को समापन वर्ष 31वीं मार्च 2025 के लिये औपचारिक रूप से पुष्टि करना।
4. वित्त वर्ष 2024-25 के बैंक का संवैधानिक लेखा परीक्षण की जानकारी तथा विचार-विमर्श।
5. औपचारिक रूप से निदेशक मंडल के कार्यवाही के अनुसार वित्त वर्ष 2025-26 के लिए संवैधानिक लेखा परीक्षक की नियुक्ति करना तथा उनका मानधन निर्धारित करना।
6. औपचारिक रूप से निदेशक मंडल के कार्यवाही के अनुसार वित्त वर्ष 2025-26 तक के लिए समकालीन लेखा परीक्षक की नियुक्ति के साथ मानधन निर्धारित करना।
7. 43वीं वार्षिक साधारण सभा में अनुपस्थित सदस्यों को अनुमति प्रदान करना।
8. अध्यक्ष की अनुमति से अन्य किसी विषय पर चर्चा।

मुंबई

दिनांक : 27वीं अगस्त, 2025

निर्देशक मंडल की आज्ञा से
वर्गिस रॉफेल ऐनिक्कल
मुख्य कार्यकारी अधिकारी

सूचना : 1) जिन सदस्यों ने केवाईसी जमा नहीं किया है, कृपया संबंधित शाखा में जाकर जमा कर दें।

2) नये बॉय-लॉज के अनुसार सक्रिय सदस्य नये नियम का अच्छी तरह निम्न प्रकार से पालन करें।

अ) अंशधारक जिनका शेयर 1000/-रु. से कम है, कृपया बाकी रकम जल्द जमा कर दें।

ब) सभी अंशधारक 3000/-रु. की जमा राशि बनाए रखें अथवा 50000/-रु की कर्ज राशि 2 वर्ष के लिए लें।

स) 5 वर्ष के अंतराल में अंशधारक कम से कम एक बार वार्षिक साधारण सभा में उपस्थित हों।

द) सभी अंशधारक बैंक में एक बचत खाता खोलें और उसमें न्यूनतम 500/-रु. की राशी बनाए रखें।

इ) सभी अंशधारकों से अनुरोध है कि अपना फोटो, आई.डी. बनाने के लिए मुख्य कार्यालय में जमा करें। यदि अंशधारक ऊपर लिखे नियमों का पालन नहीं करते हैं तो उन असक्रिय अंशधारकों की सदस्यता रद्द कर दी जायेगी और वे किसी भी चुनाव में भाग अथवा मतदान नहीं कर पायेंगे।



THE PRATAP CO-OPERATIVE BANK LTD.

DIRECTOR'S REPORT FOR THE YEAR 2024-25

Dear Members,

The Board of Directors of the Bank have great pleasure in welcoming the members to this Fourty Fourth Annual General Body Meeting and presenting the report on the business and operations of the Bank together with the Audited Balance Sheet and Profit and Loss A/c. for the year 2024-25.

1. BANK'S ACTIVITIES & PROGRESS :

During the financial year ended **31st March 2025**, *The Pratap Co-operative Bank Ltd.* demonstrated resilience, stability and steady operational growth in key areas. The Bank's progress reflects its commitment to customer service excellence, prudent financial management and sustained focus on strengthening its capital and deposit base.

Tier I Capital increased from ₹ 2,437.26 lakh to ₹ 2,515.82 lakh, reflecting a 3.22% rise, ensuring continued compliance with regulatory capital requirements and providing a strong foundation for future expansion.

The bank's net worth of ₹ 2,515.82 lakhs and CRAR of 35.21% is a financially sound Bank as per R.B.I. criteria.

Total Deposit increased from ₹ 11,520.70 lakh to ₹ 12,050.58 lakh, registering 4.60% growth, reflecting strong depositor confidence. Gross Advances rose from ₹ 7,860.24 lakh to ₹ 8,141.45 lakh (3.58% growth), underlining the Bank's focus on steady credit expansion while maintaining asset quality. The Bank prudently maintained statutory liquidity ratios and diversified investment holdings to optimise returns.

In line with the peer banks the demand for bank credit during the year started picking up in various segments viz. Housing loans, working capital finance, personal loans etc. and bank could click a growth of more than 10%.

The implementation of Cyber Security Policy has provided a safety net to the bank for safeguarding it's digital products and to protect the computerized data and systems. The Cyber security audit in terms of RBI guidelines has been completed by CERTIN auditor. Various recommendations of the auditor has been implemented for the safety of funds of our customers.

Despite overall credit expansion, the Gross NPA percentage remained stable at around 1.98%, reflecting strong recoveries and asset quality management. Loan disbursements were made with strict adherence to KYC, credit appraisal and security valuation norms, preventing NPA build-up.

In alignment with the Bank's commitment to community welfare and business growth, a Student Loan Scheme has been launched to facilitate the payment of college fees for financially disadvantaged students of Thakur College. Furthermore, Gold Loan facilities have been introduced across all branches to provide customers with prompt financial assistance during emergencies, up to a specified limit. These initiatives are anticipated to not only support the socio-economic needs of our members but also strengthen the Bank's advances portfolio, thereby contributing to improved profitability.

During the financial year 2024-25, The Pratap Co-operative Bank Ltd. was honoured with two prestigious accolades in recognition of its exemplary performance for the financial year 2023-24. The Bank received the 'Best Bank Award' from *The Brihan Mumbai Nagari Sahakari Banks Association Ltd., Mumbai*, acknowledging its operational excellence, sound financial management and commitment to customer service. In addition, the Bank was conferred the 'Best Bank Award' by *Banco-Avies Publications, Kolhapur*, reflecting its strong position in the co-operative banking sector and its



THE PRATAP CO-OPERATIVE BANK LTD.

contribution to community development. These recognitions reaffirm the Bank's reputation as a trusted financial institution and a leader in service quality within the co-operative banking fraternity.

2. OPERATIONAL RESULTS :

During the year under review, Bank's financial position was as under. (₹ in lakhs)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
Paid up Capital & Reserves	2515.82	2879.52
Deposits	12050.58	11520.70
Advances	8141.45	7860.24
Investment	5122.76	5546.55
Working Capital	15180.56	14540.09

Your Bank's financial health remains in a sound position, evidenced by a Net Worth of ₹ 2515.82 lakh and a robust Capital Risk Adequacy Ratio (CRAR) of 35.21%, which is substantially higher than the minimum norms prescribed by the Reserve Bank of India. According to RBI guidelines, Urban Co-operative Banks with deposits above ₹ 100 crore are required to maintain a CRAR of at least 12% by 2026, with an interim requirement of 11% by March 2025. Your Bank's CRAR is therefore comfortably above the regulatory standard, further reinforcing its financial stability.

The overall performance for the year ended 31st March 2025 continues to reflect prudent management and operational resilience. Deposits grew from ₹ 11,520.70 lakh in March 2024 to ₹ 12,050.58 lakh in March 2025, confirming healthy customer engagement and effective mobilization strategies. Advances also increased to ₹ 8,141.45 lakh, reinforcing robust credit demand and a focused approach on quality lending. Working capital stood at ₹ 15,180.56 lakh, signifying strengthened liquidity lending and to support business growth.

3. MEMBERSHIP :

As on 31st March, 2025, the Bank had a total of 7,102 shareholders. During the year 53 new members were welcomed into our shareholder community, reflecting continued trust and interest in the Bank's growth journey. At the same time, the membership of 100 individuals was concluded due to the voluntary surrender of their membership, in line with the Bank's policies. The overall shareholder base remains strong and the addition of new members signifies sustained stakeholder confidence and engagement in the Bank's vision and performance.

4. PAID UP CAPITAL AND RESERVES :

As on 31st March 2025, your Bank's Net Worth stood at ₹ 2,515.82 lakh with a CRAR of 35.21%, well above the Reserve Bank of India's prescribed norms, reflecting strong financial health and stability. Share Capital increased to ₹ 474.94 lakh, supported by new shareholder additions, while key reserves such as the Statutory Reserve Fund and General Reserve rose to ₹ 857.21 lakh and ₹ 893.92 lakh respectively, strengthening the bank's core stability.



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(₹ in lakhs)

PARTICULARS	As on 31.03.2025	As on 31.03.2024
1) Share Capital	474.94	465.58
2) Statutory Reserve Fund	857.21	836.15
3) Building Fund	270.00	270.00
4) Div. Equalization Fund	0.00	2.50
5) Bad & Doubtful Debts	0.00	198.00
6) Contingent Provision against Standard Assets	0.00	47.00
7) Members Welfare Fund	2.34	2.41
8) Staff Gratuity Fund	0.00	139.88
9) General Reserve	893.92	772.00
10) Staff Welfare Fund	4.00	4.00
11) Investment Fluctuation Reserve	0.00	80.00
12) Staff Group Gratuity Fund	0.00	20.00
13) Investment Depreciation Reserve	0.00	42.00
14) Profit and Loss during the year	13.41	0.00
TOTAL	2515.82	2879.52

5. DEPOSITS :

As on 31st March 2025, the Bank's total deposits at ₹ 12,050.58 lakh, registering a healthy growth of ₹ 529.88 lakh (4.60%) over the previous year, reflecting customers' continued trust and confidence. Term Deposit grew significantly by ₹ 877.93 lakh to ₹ 8,403.83 lakh, indicating strong preference for secure, high-return products.

While Saving Deposits and Current Deposits saw marginal declines due to a shift towards term deposit schemes and business liquidity requirements, the overall deposit base has strengthened, providing a solid foundation for future lending, liquidity and business expansion.

Comparative position of Bank's Deposit is as under :

(₹ in lakhs)

NATURE OF DEPOSIT	As on 31.03.2025	As on 31.03.2024
Current Deposit	975.95	1263.27
Saving Deposit	2670.80	2731.53
Term Deposit	8403.83	7525.90
Total	12050.58	11520.70

6. DEPOSIT INSURANCE :

All types of deposits up to ₹ 5.00 lakh per depositor are covered under insurance cover provided by DICGC. We are paying insurance premium regularly to the corporation.

7. ADVANCES :

As on 31st March 2025, the Bank's total advances stood at ₹ 8,141.45 lakh reflecting an overall growth of ₹ 281.21 lakh (3.58%) over the previous year's figure of ₹ 7,860.24 lakh. This steady increase reflects the Bank's prudent credit policies, focus on quality lending, and the trust placed in us by our valued customers across business and personal segments. It will be our endeavor to further scout for sound credit proposals with healthy assets during the year. The break up of advances to different segment of borrowers are as under :



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(₹ in lakhs)

Type of Loans / Advances	Outstanding position as on	
	31.03.2025	31.03.2024
Cash Credit / Overdrafts Loans	3,232.05	3,043.63
Housing Loans	2,429.24	2,485.77
Business Loans	631.54	553.12
Vehicle Loans	121.65	123.96
Loans Against Deposits	228.99	297.50
Loan Against NSC/KVP/LIC	22.61	20.41
Surety Loans	54.23	64.96
Staff Loans	335.15	346.28
Premises Loans	979.69	860.04
Education Loans	46.77	49.57
Gold Loans	57.09	15.00
Loan Against Daily Deposit	2.17	0.00
Student Loans	0.27	0.00
Total	8,141.45	7,860.24

8. PRIORITY SECTOR ADVANCES :

In line with the revised criteria prescribed by the Reserve Bank of India for Priority Sector Lending, the benchmark target for March 2025 was set at 60% of total advances. Your Bank has comfortably surpassed this requirement, achieving 68.48% with total lending of ₹ 5,337.96 lakh under the Priority Sector.

Similarly, in the Weaker Section category, against the stipulated benchmark of 11.50%, the Bank achieved an impressive 17.63%, amounting to ₹ 1,373.96 lakh in lending.

This performance reaffirms the Bank's strong commitment to supporting sectors that drive inclusive growth. Our lending strategy remains firmly aligned with the RBI's priority sector norms, with a focused approach to empowering the weaker sections and contributing meaningfully to socio-economic development.

9. INVESTMENTS :

The surplus funds available after deployment in advances was channelized in Government securities and investment in Treasury Bills. The term deposits are also placed with reputed Nationalised Banks after negotiating for most competitive Interest rates beneficial to the Bank. The total investment of the Bank in above securities was ₹ 5122.76 lakhs.

It is a matter of great pride that your Bank has never defaulted in maintaining Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR). These ratios are always adequately met by cash balances and eligible Investments in Government and other securities as prescribed by Reserve Bank of India.

10. DEPOSITOR EDUCATION AND AWARENESS FUND (DEAF) :

All amounts outstanding in respect of liability accounts standing in credit in any account by whatever name called and remaining unclaimed for a period for more than 10 years are transferred to DEAF account in accordance with guidelines of the RBI.



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11. BOARD OF DIRECTORS :

The Board of Directors has played a proactive and constructive role in steering the Bank's growth during the year. Key matters deliberated and acted upon by the Board included strategic planning for business development, formulation of operational policies, human resource initiatives, sanctioning of credit proposals, monitoring of recovery performance and designing new, customer-centric products. These deliberations reflect the Board's commitment to ensuring sound governance, regulatory compliance and sustainable financial performance.

In addition, the Bank's specialised sub-committees as per RBI directives— namely Board of management, Audit Committee, Investment Committee, Loan Committee and ALCO Committee, Customer Service Committee— have effectively supervised their respective functional areas. These committees met regularly at defined intervals, providing in-depth oversight, timely decisions and close monitoring of critical functions. This structured and disciplined approach to governance has ensured that the Bank's operations remain compliant, efficient and growth-oriented, aligning with both regulatory expectations and members' interests.

Overall, the active involvement of the Board and its committees underscores the Bank's strong governance framework, commitment to transparency and focus on delivering sustained value to stakeholders.

12. AUDIT :

The Statutory Audit of the Bank and its branches for the year 2024-25 was conducted by M/s. R. Devendra Kumar & Associates, Chartered accountants. The Bank is grateful to the auditors for the valuable suggestions given by them during the course of audit as also for general improvement in the working of the Bank.

Concurrent audit of the Bank is being conducted by M/s Keshri & Associates till July 2024 and M/s. V. P. Khemka & Associates August 2024 to March 2025, We thank them for their guidance and various suggestions, towards improvement in the working of the Bank.

13. STAFF :

Total staff strength as on 31st March, 2025 stood at 42. The Productivity per employee in the current year was remarkably maintained at ₹ 480.76 lakhs per employee.

We place on record our sincere appreciation of dedicated services by all staff members of the Bank in promoting business development and ensuring customer satisfaction through prompt and courteous service.

14. PROFIT APPROPRIATION :

The Board of Directors takes pleasure in announcing that your Bank has recorded a Net Profit of ₹ 13,34,716.26 as of 31st March 2025 and Balance of Profit has been carried forward to next year after making provisions and appropriation required under the MCS Act and Rules. The Board of Directors has recommended the appropriation of the profit as under :



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	Gross Profit for the year ending 31st March, 2025	33,82,382.26
	Less :	
1	Provision for NPA	12,00,000.00
1	Income Tax Provision	5,00,000.00
2	Statutory Audit Fees	3,47,666.00
		20,47,666.00
	Net Profit	13,34,716.26
	Add : Net Profit of last year 31.03.2024	5,850.23
	Less :	
	25% Statutory Reserve Fund	3,35,000.00
	Investment Fluctuation Reserve	10,00,000.00
	Balance of Profit (Net) for next year	5,566.49

15. UNCLAIMED DIVIDEND :

Members are requested to collect their dividend for last three years if not collected. Any dividend remaining undrawn for three years after having been declared shall be forfeited and transferred to 'Statutory Reserve Fund' as per provision of Bye-Laws. The cumulative amount of unclaimed dividend stands at ₹ 15.37 lakhs.

16) ACKNOWLEDGEMENTS :

1. The Board of Directors of the Bank wishes to place on record its appreciation and thanks to the officials and staff of Reserve Bank of India, Urban Banks Department, Mumbai Regional office and Central office.
2. Commissioner for Co-operation, Registrar of Co-operative Societies Pune, The Divisional Joint Registrar, District Deputy Registrars and Assistant Registrar (B-ward).
3. The Maharashtra Urban Co-op. Banks Federation Ltd., Mumbai.
4. The Maharashtra Urban Co-op. Banks Association Ltd., Mumbai.
5. The Brihan Mumbai Nagarik Sahakari Banks Association Ltd., Mumbai.
6. Statutory Auditor M/s. R. Devendra Kumar & Associates for their co-operation and valuable guidance.
7. Internal auditors M/s. Keshari & Associates and M/s. V. P. Khemka & Associate for their co-operation and guidance.



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8. Officers and Staff of Maharashtra State Co-op. Bank Ltd., Fort, Mumbai.
9. Officers and Staff of Mumbai Dist. Central Co-op. Bank Ltd., Fort, Mumbai.
10. Officers and Staff of Union Bank of India - Zaveri Bazar Branch & Matunga (E.) Br.
11. Officers and Staff of IDBI Bank Ltd., Pydhonie Branch.
12. Officers and Staff of ICICI Bank Ltd., Kandivli East & West Branch.
13. Officers and Staff of The Thane Janata Sahakari Bank Ltd., Badlapur West & Thane Branch.
14. Officers and Staff of Unity Small Finance Bank, Kandivli East Branch.
15. Officer Bearers of Co-op. Bank Employees Union, Mumbai.

On Behalf of Board of Directors

Sd/-

SHRI C. K. SINGH
CHAIRMAN

Mumbai

Date : 27th August, 2025



दि प्रताप को-ऑपरेटिव्ह बँक लिमिटेड

निर्देशक मण्डल का वर्ष 2024- 2025 का वार्षिक वृत्तांत

प्रिय सदस्यगण,

बैंक का निदेशक मंडल अत्यधिक प्रसन्नता के साथ अपने सदस्यों का बैंक की 44वीं वार्षिक साधारण सभा में स्वागत करता है और संयुक्त रूप से व्यापार और व्यवहार लिखित विवरण के साथ वर्ष 2024-25 का लेखा परीक्षित तुलनपत्र तथा लाभ और हानि खाते को भी आपके समक्ष प्रस्तुत कर रहा है।

1) बैंक की कार्यवाही तथा प्रगति :

31 मार्च 2025 को समाप्त हुए वित्तीय वर्ष में दि प्रताप को-ऑप. बैंक अपने लेनदेन में लचीलापन, स्थिरता और अचल व्यावहारिक विकास को प्रमाणित करते हुए सहकारिता क्षेत्र में एक कुंजी साबित हुआ है। बैंक का विकास ग्राहकों के प्रति उसकी वचनबद्धता, बेहतर सेवा, दूरदर्शी वित्तीय प्रबंधन और उसकी संपत्ति व जमा को बढ़ाने पर ध्यान देने से ही हो रहा है।

काफी उतार-चढ़ाव के बाद बैंक की पूंजी ₹2,437.26 लाख से बढ़कर 2,515.82 लाख पहुंच चुकी है जो 3.22 की बढ़ोतरी दिखाती है, जो नियमित पूंजी व्यवहार का लगातार अनुपालन करने और भविष्य की जरूरतों के अनुसार बैंक को एक मजबूत नींव प्रदान कर रहा है।

बैंक की वास्तविक पूंजी (मूल्य) ₹ 2,515.82 लाख है और बैंक की पूंजी पर्याप्तता अनुपात (सी.आर.ए.आर.) लगभग 35.21% है जो कि उत्तम वित्तीय स्थिति व रिजर्व बैंक के निर्धारित मानदण्डों के अनुसार ठीक है।

बैंक की कुल जमा पूंजी (मूल्य) ₹ 11,520.70 लाख से बढ़कर 12,050.58 लाख हो चुकी है, जो 4.60% की बढ़त दिखाते हुए जमाकर्ताओं के भरोसे को मजबूत करता है। बैंक की आग्रिम पूंजी 7,860.24 लाख से बढ़कर 8,141.45 हो गई है जो उसमें 3.58% का विकास दर्शाती है। बैंक ने अपनी परिसंपत्ति को बरकरार रखते हुए अचल पूंजी का ध्यान रखा है। बैंक ने अपनी दूरदर्शिता से कानूनी द्रवता अनुपात को बरकरार रखा है और निवेश में विविधता लाकर ग्राहकों को अच्छा रिटर्न दिया है।

अपने समकक्ष बैंकों की तुलना में इस वर्ष बैंक कर्ज राशि की मांग रही कई श्रेणियों में जैसे गृह कर्ज, वित्तीय संस्थान कर्ज जमानती कर्ज आदि जिससे बैंक के विकास में 10% से भी ज्यादा की दर से वृद्धि हुई।

सायबर सिक्योरिटी पॉलिसी में सुधार होने के कारण बैंक को एक सुरक्षा जाली मिली जिससे बैंक अपने अंकदर्शी उत्पादन और संगणक तथा उसकी प्रणाली को सुरक्षित रखने में सफलता मिली है। आर. बी. आई. के मानकानुसार सायबर सिक्योरिटी परीक्षण सेरेटिन परीक्षक द्वारा करायी गई। सेरेटिन परीक्षक द्वारा दिए गए विभिन्न सुझावों के कार्यान्वयन से बैंक द्वारा अपने ग्राहकों की राशि को सुरक्षित रखने में सुधार हुआ है।

कर्ज वसूली पर पकड़ होने के कारण कुल एनपीए खाते का अनुपात स्थिर होकर 1.98 % हो गया है। जो बैंक की वसूली क्षमता और पूंजी के बेहतर प्रबंधन को दिखाता है। बैंक द्वारा उधार अदायगी भुगतान के लिए केवाईसी के नियमानुसार जमा राशि मूल्यांकन और सुरक्षा मूल्य मानक के कठोर पालन से एनपीए मजबूत हुआ है।

समाज हित और व्यापार विकास के लिए अपनी वचनबद्धता के अनुसार बैंक ने विद्यार्थी कर्ज (स्टूडेंट लोन) योजना शुरू की है जिससे ठाकुर कॉलेज के विद्यार्थियों को जो आर्थिक रूप से कमजोर हैं उनको फीस भरने में बड़ी सहायता मिली है। उसके बाद बैंक ने स्वर्ण-कर्ज योजना भी अपने सभी शाखाओं में शुरू किया है जिसके उसके ग्राहकों को आपातकालीन



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स्थिति में उन्हें एक खास स्तर तक वित्तीय मदद मिलेगी। इस प्रकार की योजनाओं से ग्राहकों को सामाजिक वित्तीय मदद के साथ-साथ बैंक के अग्रिम पूँजी विभाग को भी काफी फायदा हुआ है।

वित्तीय वर्ष 2024-25 में दि प्रताप को-ऑप. बैंक लि. को दो विशेष सम्मान प्राप्त हुआ है। वित्तीय वर्ष 2023-24 में बैंक को बेहतर कार्यप्रणाली के लिए सम्मान मिला है। बैंक को बेहतर कार्यप्रणाली, उत्तम वित्तीय प्रबंधन और ग्राहकों से वचनबद्धता के कारण दि वृहन मुंबई सहकारी बैंक्स असोसिएशन लि., मुंबई द्वारा "बेस्ट बैंक अवार्ड" का सम्मान बैंक ने ग्रहण किया। उसी क्रम में बैंक को दूसरा सम्मान बैंको-एविश पब्लिकेशनस, कोल्हापुर द्वारा "बेस्ट बैंक अवार्ड" क ऑपरेटिव सेक्टर में मजबूत स्थिति और समाज के विकास में योगदान देने के कारण प्राप्त हुआ। मिलनेवाले इन सम्मान से बैंक की गिनती विश्वसनीय वित्तीय संस्थानों में हो गई है और बैंक सहकारी बैंकिंग श्रेणी में उत्तम सेवा के लिए एक मार्गदर्शक के रूप में उभर कर सामने आया है।

2) वित्तीय कार्य परिणाम :

वर्तमान वित्तीय वर्ष अवलोकन के दरम्यान बैंक की वित्तीय स्थिति इस प्रकार रही। (₹ लाखों में)

विवरण	31-03-2025	31-03-2024
आरक्षित और भुगतान की हुई राशि	2,515.82	2,879.52
जमा पूँजी	12,050.58	11,520.70
अग्रिम राशि	8,141.45	7,860.24
निवेश राशि	5,122.76	5,546.55
लागत कार्य पूँजी	15,180.56	14,540.09

आज हमारे बैंक का वित्तीय स्वास्थ्य हमेशा की तरह अच्छी स्थिति में है और बैंक की वास्तविक पूँजी 2,515.82 लाख है। बैंक की पूँजी पर्याप्तता अनुपात (सी.आर.ए.आर.) जो लगभग 35.21% है जो कि रिजर्व बैंक के निर्धारित मानदण्ड के अनुसार अधिक है। आरबीआई गाइडलाइन के अनुसार शहरी सहकारी बैंकों जिनका र. 100 करोड़ है उनके लिए सी.आर.ए.आर अनुपात को वर्ष 2026 तक लगभग 12% पर लाना होगा, उन्हें मार्च 2025 तक अस्थायी रूप से 11% पर लाना होगा। हमारे बैंक का सी.आर.ए.आर अनुपात नियमित स्तर से स्वाभाविक रूप से उपर है, जो दोबारा हमारे वित्तीय स्थिति को सुदृढ़ बनाती है।

बैंक का कुल प्रदर्शन 31 मार्च 2025 को समापन वर्ष में हमारे दूरदर्शी प्रबंधन और व्यवहार में लचीलेपन को दर्शाता है। बैंक की जमा पूँजी मार्च 2024 में रु. 11,520.70 लाख से बढ़कर मार्च 2025 में रु. 12,050.58 लाख पहुंच चुकी है, जो उपयोगी लामबंदी नियमानुसार स्वस्थ ग्राहक संबंध को विश्वसनीय बनाती है। अग्रिम पूँजी बढ़कर रु. 8,141.45 लाख हो गई है, जो जमा पूँजी मांग और महत्वपूर्ण ऋणदाताओं पर ध्यान देने से हुआ है। लागत कार्य पूँजी अब रु. 15,180.56 लाख हो गई है जो व्यापार विकास के मजबूती को दर्शाती है।

3) सदस्यता :

बैंक के अंशधारकों की संख्या 31 मार्च 2025 तक 7102 हो गयी है। इस वर्ष 53 नये सदस्य हम से जुड़े उन सभी का हमारे शेयरधारकों के समुदाय में स्वागत है जिन्होंने लगातार बैंक के विकास यात्रा में भरोसा किया है। जबकि उसी समय 100 सदस्यों ने बैंक से इस्तीफा देकर हमसे अलग हो गये। कुल मिलाकर हमारे शेयरधारकों की सदस्यता से हमारी नींव मजबूत हैं और हमसे जुड़े नए सदस्यों ने बैंक के उद्देश्य और कार्यप्रणाली पर भरोसा दिखाया है।



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4) आरक्षित एवं भुगतान पूँजी :

31 मार्च 2025 के अंत में बैंक की आरक्षित एवं अन्य पूँजी ₹ 2,515.82 लाख हो गई है, जिसका सी.आर.ए.आर. अनुपात लगभग 35.21% है जो कि रिजर्व बैंक के निर्धारित मानदण्ड के अनुसार अधिक है और जो बैंक की वित्तीय स्थिति और स्थिरता को दिखाता है। बैंक की भुगतान राशि ₹ 474.94 लाख है जो नये शेयरधारकों की सहायता से हासिल हुआ है, जिससे वैधानिक आरक्षित निधि और साधारण आरक्षण निधि बढ़कर क्रमशः ₹ 857.21 लाख व ₹ 893.92 लाख हो गई है जो बैंक की मजबूत और महत्वपूर्ण स्थिरता को दर्शाता है।

(₹ लाखों में)

क्र.	विवरण	31-03-2025	31-03-2024
1	भाग पूँजी	474.94	465.58
2	वैधानिक आरक्षित निधि	857.21	836.15
3	भवन निधि	270.00	270.00
4	लाभांश साम्य निधि	0.00	2.50
5	खराब और संदिग्ध ऋण निधि	0.00	198.00
6	प्रामाणिक पूँजी के समक्ष आकस्मिक प्रावधान	0.00	47.00
7	सदस्य कल्याण निधि	2.34	2.41
8	कर्मचारी अनुतोषिक निधि	0.00	139.88
9	साधारण आरक्षण निधि	893.92	772.00
10	कर्मचारी कल्याण निधि	4.00	4.00
11	निवेश परिवर्तित (उतार-चढ़ाव) निधि	0.00	80.00
12	कर्मचारी सामूहिक अनुतोषिक निधि	0.00	20.00
13	निवेश मूल्यहास आरक्षित निधि	0.00	42.00
14	लाभ और हानि वर्तमान वर्ष में	13.41	0.00
	कुल योग	2,515.82	2,879.52

5) जमा पूँजी :

बैंक की कुल जमा राशि 31 मार्च 2025 तक ₹ 12,050.58 लाख हो गई है जो पिछले वर्ष की तुलना में ₹ 529.88 लाख (4.60%) का बढ़त दिखाती है जो हमारे ग्राहकों के लगातार भरोसे और विश्वास से हासिल हुआ है। सावधि जमा राशि जो ₹ 877.93 लाख से बढ़कर ₹ 8,403.83 लाख पहुंच चुकी है जो बैंक की मजबूत वित्तीय स्थिति के साथ उत्तम श्रेणी उत्पादन को दर्शाती है।

बैंक के बचत खाते और चालू खाते में सावधि खाता जमा योजना और तरल व्यापार जरूरतों के कारण थोड़ी गिरावट हुई है, जबकि कुल जमा राशि भविष्य के लिए एक मजबूत नींव और व्यापार-विकास को दर्शाती है। तुलनात्मक रूप से की जमा राशि निम्नलिखित है।

(₹ लाखों में)

जमा राशि के प्रकार	31-03-2025	31-03-2024
चालू खाता जमा राशि	975.95	1,263.27
बचत खाता जमा राशि	2,670.80	2,731.53
सावधि खाता जमा राशि	8,403.83	7,525.90
कुल योग	12,050.58	11,520.70



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6) जमा राशि बीमा योजना :

ग्राहक के सभी प्रकार की जमा पूँजी पर ₹ 5.00 लाख की राशि पर डी.आय.सी.जी.सी. के तहत बीमा सुरक्षा दी गई है। हम कंपनी की बीमा किश्त नियमित रूप से भर रहे हैं।

7) अग्रिम राशि (ऋण) :

बैंक की अग्रिम राशि में 31 मार्च 2025 को ₹ 8,141.45 लाख हो गई है जिसमें पिछले वर्ष से ₹ 281.21 लाख (3.58 %) की बढ़ोतरी हुई है, जो पिछले वर्ष ₹ 7,860.24 लाख थी। यह स्थिरता बैंक की तरल जमा योजनाएं, गुणवत्ता में सुधार और ग्राहकों के व्यापार विकास व वैयक्तिक स्तर पर ध्यान देने से संभव हुई है। इस वित्तीय वर्ष में हमारी विश्वसनीयता और स्वस्थ परिसंपत्ति बढ़ाने का हमारा लक्ष्य है। विभिन्न वर्ग के लेनदारों हेतु अन्तिम राशि का विभाजन निम्न प्रकार से है।

(₹ लाखों में)

ऋण और उधार के प्रकार	अब तक बकाया राशि	
	31-03-2025	31-03-2024
नगद जमा बाकी / ओवर ड्राफ्ट कर्ज	3,232.05	3,043.63
गृह कर्ज	2,429.24	2,485.77
उद्योग-व्यापार कर्ज	631.54	553.12
वाहन कर्ज	121.65	123.96
जमा राशि पर कर्ज	228.99	297.50
ने.से.स. / कि.वि.प. के समक्ष कर्ज	22.61	20.41
जमानती कर्ज	54.23	64.96
कर्मचारी कर्ज	335.15	346.28
कार्यालय / भवन कर्ज	979.69	860.04
शिक्षण कर्ज	46.77	49.57
स्वर्ण कर्ज	57.09	15.00
दैनिक जमा पर कर्ज	2.17	0.00
विद्यार्थी कर्ज	0.27	0.00
कुल योग	8,141.45	7,860.24

8) प्राथमिक क्षेत्र को ऋण :

रिजर्व बैंक ऑफ इंडिया ने प्राथमिक क्षेत्र के लिए संशोधित निर्देश जारी किया है। मार्च 2024 में दिए गए लक्ष्य के अनुसार कुल अग्रिम राशि के 60% के आधार पर आपकी बैंक ने आसानी से 68.48% का लक्ष्य हासिल कर प्राथमिक क्षेत्र में ₹ 5,337.96 लाख कर लिया है।

इसी तरह कमजोर वर्ग को 11.50% के सामने बैंक ने 17.63% का लक्ष्य हासिल किया जिससे कुल ₹ 1,373.96 लाख आंशिकित किया है।

बैंक का यह प्रदर्शन उसकी मजबूत वित्तीय स्थिति को दर्शाता है। बैंक ने आरबीआई के मानकों के अनुसार प्राथमिक क्षेत्र में कमजोर वर्ग को कर्ज देते समय कर्जदारों का चुनाव प्रमाणित रूप से किया है, जिससे सामाजिक वित्तीय विकास संभव हुआ है।



9) निवेश :

बैंक द्वारा ऋण व उधार के बाद प्राप्त अतिरिक्त राशि को सरकारी सुरक्षा कोष और नामी सरकारी और गैर-सरकारी बैंकों में सावधि जमा के रूप में अच्छे तुलनात्मक व्याज दरों पर रखा गया है। बैंक का कुल निवेश ₹ 5,122.76 लाख है।

यह हमारे बैंक के लिए बड़े गर्व की बात है कि बैंक कभी भी सी.आर.आर. और एस.एल.आर. अनुपात से चूका नहीं है। यह अनुपात भारतीय रिजर्व बैंक के अनुसार सरकारी और अन्य क्षेत्रों में सुरक्षित उपयुक्त निवेश के रूप में संतोषजनक है।

10) जमाकर्ता का शिक्षा और जानकारी कोष (डीईएफ) :

देयता खाते की पूरी बकाया रकम जो किसी भी नाम या खाते में जमा हो, 10 वर्षों से ज्यादा समय से किसी दावेदार बिना पड़ी हो उसे बैंक भारतीय रिजर्व बैंक के मानकों के अनुसार जमाकर्ता के शिक्षा और जानकारी कोष में हस्तांतरित कर सकती है।

11) संचालक मण्डल :

हमारे संचालक मंडल ने इस वर्ष बैंक के विकास के लिए अनुकूल और रचनात्मक भूमिका निभाई। आर.बी.आई. के निर्देशानुसार और बनाए गए मानक के आधार पर निर्देशक मण्डल में सभी प्रकार के मुद्दों पर चर्चा हुई जैसे व्यापार विकास प्रयोजन, एच. आर. मुद्रा, परिस्थिति पर विचार, कर्ज अनुमति, बकाया राशि वसूली आदि।

आर.बी.आई. के निर्देशानुसार बैंक की अन्य समितियों जैसे लेखा परीक्षण समिति, बैंक कर्मचारी समिति, कर्ज समिति, राशि प्रयोजन समिति एवं पूंजीदायित्व समिति ने विशेष क्षेत्रों का निरीक्षण किया जहां बैंक कार्यरत हैं और नियमित अंतराल पर बैठकों का आयोजन किया गया। बैंक के प्रदर्शन को अनुशासन में रखते हुए उसके विकास पर ध्यान दिया गया और सदस्यों की बातों पर नियमित रूप से दिलचस्पी दिखाई गई।

कुल मिलाकर संचालक मंडल और समितियों की सक्रियता से बैंक ने मजबूती से ग्राहकों के भरोसे में पारदर्शिता दिखाते हुए हमारे सदस्यों के विश्वसनीयता को बनाए रखा है।

12) लेखा परीक्षण :

बैंक तथा शाखाओं का संवैधानिक लेखा परीक्षण वर्ष 2024-25 के लिए मेसर्स आर. देवेन्द्र कुमार एण्ड एसोसिएट्स, चार्टर्ड एकाउंटेंट द्वारा किया गया। बैंक लेखा परीक्षकों का आभारी है क्योंकि लेखा परीक्षण के दौरान उनके द्वारा दिए गए कीमती सलाहों से बैंक के लेखा परीक्षण के साथ-साथ साधारण विकास कार्यों में अच्छी प्रगति हुई।

इस वर्ष बैंक का समकालीन लेखा परीक्षण जुलाई 2024 तक मेसर्स. केसरी एण्ड एसोसिएट्स द्वारा किया गया। और अगस्त 2024 से मार्च 2025 तक मेसर्स वी. पी. खेमका एण्ड एसोसिएट द्वारा किया गया। बैंक की प्रगति के लिए उनके मार्गदर्शन एवं बहुमूल्य सुझावों के लिए बोर्ड आभारी है।

13) कर्मचारी गण :

31 मार्च 2025 तक बैंक कर्मचारियों की कुल संख्या 42 है। बैंक ने प्रति कर्मचारी उद्योग-व्यापार मिश्रण इस वर्ष उल्लेखनीय रूप से ₹ 480.76 लाख पर बनाए रखा है।

बैंक ने अपने अधिकारियों एवं कर्मचारियों की समर्पित सेवा का मूल्यांकन करना शुरू कर दिया है, जिससे व्यापार का विकास हो तथा ग्राहक संतुष्ट हो सके।



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14) शुद्ध लाभ वितरण :

निर्देशक मण्डल हर्ष के साथ घोषित करता है कि 31 मार्च 2025 में बैंक ने शुद्ध लाभ ₹ 13,34,716.26 अर्जित किया है। बैंक का बचा हुआ लाभ एम.सी.एस एक्ट व नियम के तहत प्रावधान करने के बाद अगले वर्ष के लिए हस्तांतरित कर दिया है। निर्देशक मण्डल ने लाभ का वितरण निम्न रूप से किया है जो इस प्रकार है।

(₹ लाखों में)

	कुल लाभ समापन वर्ष 31 मार्च 2025		33,82,382.26
	कमी :		
1	एनपीए पर आय कर	12,00,000.00	
2	लाभ पर आय कर	5,00,000.00	
3	सांविधानिक लेखा परीक्षण शुल्क	3,47,666.00	
			20,47,666.00
	शुद्ध लाभ		13,34,716.26
	योग : पिछले वर्ष 31.03.2024 का शुद्ध लाभ		5,850.23
	कमी : 25% आरक्षित निधि	3,35,000.0	
	निवेश परिवर्तित निधि	10,00,000.00	
	शुद्ध लाभ बचत अगले वर्ष के लिए		5,566.49

15) बिना दावे का लाभांश :

सदस्यों से निवेदन है कि पिछले 3 वर्षों का लाभांश यदि न लिए हो तो ले लें। कोई भी लाभांश घोषित होने के 3 वर्ष तक न लिया गया तो उसे जप्त कर लिया जाएगा और यह बायलाज के प्रावधान के अनुसार सांविधानिक आरक्षित निधि में सम्मिलित हो जाएगा। बकाये की सम्पूर्ण राशि ₹ 15.37 लाख है।



THE PRATAP CO-OPERATIVE BANK LTD.

16) आभार :

संचालक मंडल नीचे दर्शाये गए अधिकारियों तथा कर्मचारियों को भी धन्यवाद देता है।

- 1) रिजर्व बैंक ऑफ इण्डिया, अर्बन बैंक्स डिपार्टमेंट मुंबई कार्यालय और केन्द्रीय कार्यालय।
- 2) कमिशनर फार को आपरेशन, रजिस्टर ऑफ को. आपरेटिव सोसायटी, पुणे, डिविजनल ज्वॉइन्ट रजिस्ट्रार, डिप्युटी रजिस्ट्रार और सहायक रजिस्ट्रार (बी-वार्ड)
- 3) दि महाराष्ट्र अर्बन को. आपरेटिव बैंक्स फेडरेशन लिमिटेड, मुंबई।
- 4) दि महाराष्ट्र अर्बन को. आपरेटिव बैंक्स एसोसिएशन लिमिटेड, मुंबई।
- 5) दि बृहन्मुंबई नागरिक सहकारी बैंक्स एसोसिएशन लि. मुंबई के सभी अधिकारी एवं कर्मचारी।
- 6) स्टेटुटरी आडिटर मेसर्स आर. देवेन्द्र कुमार एण्ड एसोसिएट्स के योगदान और सहयोग के लिए।
- 7) इंटरनल ऑडिटर मेसर्स केसरी एण्ड एसोसिएट और मेसर्स वी. पी. खेमका एण्ड एसोसिएट के योगदान और सहयोग के लिए।
- 8) अधिकारी और कर्मचारी, दि महाराष्ट्र स्टेट को. ऑपरेटिव बैंक लिमिटेड, फोर्ट।
- 9) दि मुंबई डिस्ट्रिक्ट सेन्ट्रल को.ऑप. बैंक लि., फोर्ट के सभी अधिकारी एवं कर्मचारी।
- 10) यूनियन बैंक ऑफ इंडिया, झवेरी बाजार व माटुंगा पूर्व शाखा के सभी अधिकारी एवं कर्मचारी।
- 11) आई.डी.बी.आई.बैंक लि., पायथुनी शाखा के सभी अधिकारी एवं कर्मचारी।
- 12) आयसीआयसीआय बैंक लि., कांदिवली पूर्व व पश्चिम शाखा के सभी अधिकारी एवं कर्मचारी।
- 13) दि थाने जनता सहकारी बैंक लि., बदलापुर पश्चिम व थाने शाखा के सभी अधिकारी एवं कर्मचारी।
- 14) यूनिटी स्माल फायनेन्स बैंक लि., कांदिवली पूर्व शाखा के सभी अधिकारी एवं कर्मचारी।
- 15) को.ऑप. बैंक एम्प्ला.यूनियन, मुंबई के अध्यक्ष और ऑफिस कर्मचारियों के मार्गदर्शन और सहयोग के लिए भी बैंक आभारी है।

निर्देशक मण्डल की ओर से
सही/-
सी. के. सिंह
(अध्यक्ष)

मुंबई

दिनांक : 27वीं अगस्त 2025

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Year 2024-2025



THE PRATAP CO-OPERATIVE BANK LTD.

INDEPENDENT AUDITORS' REPORT

Report on the Financial Statements

Qualified Opinion

1) We have audited the accompanying Financial Statements of **The Pratap Co-operative Bank Ltd, Mumbai** which comprises the Balance Sheet as at 31st March 2025 and Profit and Loss Account for the year then ended and a summary of significant Accounting Policies and other explanatory information incorporated in these financial statement of the Bank along with returns of its eight Branches audited by us.

In our opinion, and to the best of the information and according to the explanations given to us, except for the possible effects of the matters described in the Basis for Qualified Opinion paragraph, the said accounts read with significant accounting policies and notes on accounts, gives the information required by the Banking Regulation Act, 1949, as applicable to Co-operative Societies. Maharashtra Co-operative Societies Act, 1960, as amended and rules framed there under, the guidelines issued by Reserve Bank of India (RBI) to the extent applicable, in the manner so required and give a true and fair view in conformity with accounting principles generally accepted in India, of the state of affairs of the Bank as at 31 March, 2025 and its profit for the year ended on that date.

2) Basis for Qualified Opinion :

a) As stated in note no. 15(e), Schedule 25, Part C, the Bank is in the process of improving its laid down systems in order to be fully compliant with the Income Recognition and Asset classification and provisioning norms issued by Reserve Bank of India and other regulatory pronouncements in respect of advances. 17 borrowal accounts amounting to ₹ 223.09 lacs have been classified as Non Performing Assets (NPA) as at 31.03.2025 based on the scrutiny of sample cases of advances. Further unrealized interest of ₹ 13.18 lakhs have been reversed and additional provision of ₹ 27.19 lakhs required to be made in respect of such NPA accounts, Profit for the year is overstated by ₹ 40.37 lakhs.

b) Reference is invited to note no. 14(b), Schedule 25, Part C with regard to non-provision of income tax amounting to ₹ 3.61 lakhs and note no. 14(c) regarding non-provision of ₹ 17.65 lakhs in respect of income tax refund receivable of earlier years which has been adjusted by the department from demand of FY 2016-17 in earlier years and limitation period of rectification has expired.

c) Reference is invited to note no. 11(g), Schedule 25, Part C, regarding non-provision of accrued gratuity liability of ₹ 3.53 lakhs being deficit in fund value.

d) As stated in Note No. 4(b), Schedule 25, Part C, Bank is in the process of updating the Customer Loan Master in order to generate the Priority/Non-Priority sector data and the disclosures in the Financial Statements has been stated based on manually collated data. We are unable to comment upon the correctness of sector wise classification of advances as disclosed in the Financial Statements in the absence of relevant details.

e) As stated on Note No. 4(d), Schedule 25, Part C regarding strengthening of internal controls system to reduce the risk of frauds and in the absence of adequate internal control process, timely detection of frauds and other unauthorized transactions including transactions in internal accounts may not have been fully identified. The impact of the same on the financial statements has not been ascertained.

f) Pending compliance of Accounting Standards as stated in Note No. 11, Schedule 25, Part C, the impact of the same on financial statement is not ascertained.

g) Pending compliances in respect of Regulatory & Statutory requirements, pending reconciliations of various heads and other matters as stated in Note No. 15, Schedule 25, Part C and pending disclosures requirements as per RBI guidelines, our comments and observations contained in audit memorandum in Part A, B, C, Form 1 & 7 attached herewith, the consequential cumulative impact of which on the financial statements is not ascertained.

In view of the observations as above, considering the impact of ₹ 65.16 lakhs to the extent quantifiable, Profit for the year would be converted into loss of ₹ 51.82 lakhs with consequential cumulative impact of the above on the Financial Statements, business ratios, Net-worth and CRAR of the Bank is not ascertainable.

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provision of the Act and the Rules there under and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's code



THE PRATAP CO-OPERATIVE BANK LTD.

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

Other Matter

The financial statements of the Bank for the year ended March 31, 2024 were audited by another auditor who expressed an unmodified opinion on those statements vide report dated July 01, 2024.

Our opinion is not modified in respect of above matter.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

3) The Bank's Board of Directors and Management is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and Cash Flow of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of the Banking Regulation Act, 1949, the guidelines issued by the Reserve Bank of India and the guideline issued by the Registrar of Co-operative Societies, Maharashtra Co-operative Societies Act, 1960, as amended, Maharashtra Co-operative Societies Rules, 1961, as amended, from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

4) Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also :

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.



THE PRATAP CO-OPERATIVE BANK LTD.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

Report on Other Legal and Regulatory Requirements

5) The Balance Sheet, the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule read with Section 29 to the Banking Regulation Act, 1949 as applicable to Co-operative Societies and the provisions of Maharashtra Co-operative Societies Act, 1960 and Maharashtra Co-operative Societies Rules 1961 except as stated in Note No. 15(i), Schedule 25, Part C.

6) Subject to the foregoing and as required by Section 30 of the Banking Regulation Act, 1949 as applicable to the Co-operative societies read with the provisions of section 81 of the Maharashtra Co-operative Societies Act, 1960, We report that :

- a) We have sought and except for the matters described in the Basis for Qualified Opinion paragraph, obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit and have found them to be satisfactory;
- b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- c) In our opinion, except for the matters described in the Basis for Qualified Opinion paragraph, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches;
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, agreement with the Books of account.
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks except as stated in Para 2 hereinabove.

7) The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.

8) We further report that for the year under audit, the Bank has been awarded "B" classification.

For R. Devendra Kumar & Associates

Chartered Accountants

FRN : 114207W

Sd/-

(Anand Golas)

Partner

M. No. 400322

UDIN : 25400322BMJUVZ2286

PLACE : MUMBAI

DATED : 28th June, 2025



THE PRATAP CO-OPERATIVE BANK LTD.

ADDITIONAL DISCLOSURE AS RBI CIRCULAR NO. RBI/DOR/2021-22/83
DOR.ACC.REC.No.45/21.04.018/2021-22, DT. AUGUST 30, 2021, AS AMENDED
(₹ in Crore)

Sr. No.	PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
I	Paid up share capital and reserves (net deduction if any)	25.02	23.73
II	Other Tier 1 Capital	0.13	0.57
III	Tier 1 Capital (i + ii)	25.16	24.30
IV	Tier 2 Capital	----	1.97
V	Total Capital (Tier 1 + Tier 2)	25.16	26.27
VI	Total Risk Weighted Assets (RWAs)	71.44	60.40
VII	Paid up share Capital and Reserves as a percentage of RWAs	35.03 %	39.29 %
VIII	Tier 1 Ratio (Tier 1 Capital as a percentage of RWAs)	35.21 %	40.23 %
IX	Tier 2 Ratio (Tier 2 Capital as a percentage of RWAs)	0.00 %	3.26 %
X	Capital to Capital Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	35.21 %	43.49 %
XI	Amount of paid-up equity capital raised during the year	Nil	Nil
XII	Amount of non-equity Tier-1 capital raised during the year	Nil	Nil
XIII	Amount of Tier 2 capital raised during the year	Nil	Nil

As per our Audit Report of Even Date
For **R Devendra Kumar & Associates**
Chartered Accountants
(ICAI F.R.No. 114207W)

Sd/-

Anand Golas

(Partner) M. No. 400322

Place: MUMBAI
Date : 28th June 2025

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Year 2024-2025



THE PRATAP CO-OPERATIVE BANK LTD.

BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2024	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2025
₹ 10,00,00,000	SHARE CAPITAL : भाग-पूँजी Auth. Share Capital (10,00,000 Shares of Rs.100/- each)		₹	₹ 10,00,00,000
4,65,58,000	Called up capital, Subscribe capital and Paid up Capital	1		4,74,93,950
	RESERVE FUND & OTHER RESERVES	2		
8,36,15,466	Statutory Reserve सांविधिक आरक्षित निधी	a	8,57,21,468	
2,70,00,000	Building Fund भवन निधी	b	2,70,00,000	
2,50,000	Dividend Equilisation Fund लाभांश समता निधी	c	---	
42,00,000	Investment Depreciation Reserve निवेशमूल्यहास आरक्षित निधी	d	42,00,000	
2,40,750	Member's Welfare Fund सदस्य कल्याण निधी	e	2,33,750	
7,72,00,000	General Reserve Fund साधारण राखीव निधी	f	8,93,92,385	
4,00,000	Staff Welfare Fund सेवक कल्याण निधी	g	4,00,000	
80,00,000	Investment Fluctuation Reserve निवेश उतार-चढ़ाव निधी	h	80,00,000	
20,09,06,216	TOTAL RESERVE FUND & OTHER RESERVE			21,49,47,603
	DEPOSITS & OTHER ACCOUNTS जमा व अन्य खाते	3		
75,25,91,109	Term Deposits मुदत जमा	a	84,03,83,073	
27,31,52,573	Saving Deposits बचत जमा	b	26,70,80,181	
12,63,26,921	Current Deposits चालू जमा	c	9,75,94,716	
1,15,20,70,603	TOTAL DEPOSITS			1,20,50,57,970
	PROVISIONS	4		
1,98,00,000	Provision for Bad & Doubtful Debts खराब व संदिग्ध बकाया	a	-----	
-----	Provision for NPA एनपीए के लिए प्रयोजन	b	85,57,615	
20,00,000	Staff Group Gratuity Reserve सेवक उपादान निधि	c	20,00,000	
47,00,000	Contigent Provision Against Std. Assets प्रमाणिक पूँजी के समक्ष आकस्मिक प्रावधान	d	47,00,000	
1,80,00,000	Provision for PMC Bank Deposit	e	1,80,00,000	
20,00,000	Provision for Income Tax	f	5,00,000	
4,65,00,000	TOTAL PROVISION			3,37,57,615
1,44,02,136	Overdue Interest Reserve अन्य देनदारी	5		1,74,82,016
6,56,760	Interest Payable व्याज भुगतान			9,01,077
1,46,10,93,715	Total C/F योग			1,51,96,40,231



THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2025

Previous Year पिछला वर्ष As on 31-03-2024	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2025
₹ 87,28,013	CASH रोकड़ा बैंक जमा Cash in hand नगद जमा		₹	₹ 1,57,24,955
9,16,45,014 ----	BALANCES WITH OTHER BANKS : IN CURRENT ACCOUNTS Money At Call & Short Notice	8		14,30,28,233
24,22,54,712 15,67,56,500 1,86,82,000	INVESTMENTS (Govt. Securities) निवेश Investment in Govt. Securities (HTM) Face Value Rs. 23,50,00,000.00 Market Value Rs. 23,98,14,710.00 Govt. Securities (AFS) Face Value Rs. 16,00,00,000.00 Market Value Rs. 16,10,02,275.00 Govt. Securities (T-Bills-AFS) Face Value Rs. 2,00,00,000.00		23,23,57,923 15,67,56,500 1,87,50,000	40,78,64,423
6,45,50,000 1,00,00,000 3,00,00,000 0 1,00,00,000	Fixed Deposit with other Banks (Oth. Inv.) FD with MDCC Bank Ltd.(Fort) FD with IDBI Bank Ltd. (Paydhune) FD with Union Bank of India (Zaveri Bazar) FD with Indusind Bank Ltd. FD with TJSB Bank (Thane)		4,20,00,000 1,00,00,000 1,00,00,000 1,00,00,000 1,00,00,000	8,20,00,000
8,000 10,000 44,78,840 1,79,15,350 55,46,55,402	Shares in co-institutions & others Shares of MDCC Bank Ltd. Shares of MSC Bank Ltd. Shares of Unity Bank (Eqty. Warrant) Shares of Unity Bank (Perpetual) TOTAL INVESTMENTS		8,000 10,000 44,78,840 1,79,15,350	2,24,12,190 51,22,76,613
32,52,93,688 4,47,75,003 41,59,55,359 78,60,24,050	LOANS & ADVANCES ऋण व उधार Short Term Loans कम अवधि Medium Term Loans मध्यम अवधि Long Term Loans लंबी अवधि TOTAL LOANS & ADVANCES	9 a b c	35,56,12,919 3,51,89,362 42,33,42,646	81,41,44,927
1,35,35,732 8,66,404 1,44,02,136	INTEREST RECEIVABLE ON प्राप्त व्याज राशि Loans and Advances Penal Charges Receivable TOTAL INTEREST RECEIVABLE	10 a b	1,74,82,016 -----	1,74,82,016
5,57,415 43,32,073	INTEREST ACCRUED ON INVESTMENT Interest Accrued on Fixed Deposit Interest Accrued on Govt. Securities		4,65,931 46,69,395	51,35,326
1,46,03,44,103	Total C/F योग			1,50,77,92,070



THE PRATAP CO-OPERATIVE BANK LTD.

BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2024	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2025
₹ 1,46,10,93,715	Total B/F योग अग्रानति		₹	₹ 1,51,96,40,231
	OTHER LIABILITIES			
60,92,781	Pay Orders भुगतान आदेश निजीमित		62,55,360	
15,81,958	Unclaimed Dividend अदावी लाभांश	6	15,36,804	
71,86,519	Sundries विविध	7	65,92,056	
5,52,220	Share Suspense भाग दुविधा		1,73,050	
1,54,13,478	TOTAL OTHER LIABILITIES			1,45,57,269
3,288	Inter Branch Adjustment A/c. आंतरिक शाखा समायोजन		----	----
	PROFIT & LOSS A/c.			
1,06,853	Profit as per last Balance sheet		5,850	
	पिछले वर्ष के लाभ का जमा			
56,86,014	Less : Appropriation		----	
55,85,012	Add : Profit for the year brought from the profit & loss Account		13,34,716	13,40,566
	चालू वर्ष का शुद्ध लाभ			
	(As on 31-03-2025 for Staff Group Gratuity Fund Rs. 1,23,80,673/-)			
1,48,22,02,345	Total योग			1,53,55,38,067
1,03,17,453	CONTINGENT LIABILITIES	14		1,25,80,791
	NOTES TO ACCOUNTS	25		

For THE PRATAP CO-OPERATIVE BANK LTD. दि प्रताप को-ऑपरेटिव्ह बँक लि.

Place: MUMBAI

Date : 28th June 2025

As per our Audit Report of Even Date

For **R Devendra Kumar & Associates**

Chartered Accountants
(ICAI F.R.No. 114207W)

Sd/-

Anand Golas

(Partner) M. No. 400322

Varghese Raphael Aiyinikkal
CHIEF EXECUTIVE OFFICER

Narayan T. Atal
DIRECTOR

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THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2025

Previous Year पिछला वर्ष As on 31-03-2024	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2025
₹ 1,46,03,44,103	Total B/F योग अग्रानति		₹	₹ 1,50,77,92,070
	FURNITURE & MACHINERY	11		
1,34,79,144	फर्नीचर और जोड़काम Furniture and Machinery			1,68,60,417
	COMPUTERISATION संगणीकरण	12		
3,11,954	Computerisation			7,42,919
----	Inter Branch Adjustment A/C			---
	OTHER ASSETS अन्य परिसंपत्ति			
39,132	Telephone Deposit		33,132	
	फोन भार			
44,29,880	Advance Deposit to Premises		29,78,380	
	अग्रिम जमा			
11,05,260	Advance Income - Tax paid		20,00,000	
	अग्रिम कर भुगतान			
90,351	Stock of Stationery		1,09,211	
	स्टेशनरी			
7,860	Stamps in Hand		3,710	
23,94,661	Sundries	13	50,18,227	
80,67,144	TOTAL OTHER ASSETS			1,01,42,660
1,48,22,02,345	Total योग			1,53,55,38,067

C. K. Singh
CHAIRMAN

K. S. RATHOUR
VICE-CHAIRMAN

Sanjay Chauhan
DIRECTOR



THE PRATAP CO-OPERATIVE BANK LTD.

PROFIT & LOSS A/C FOR THE

Previous Year पिछला वर्ष As on 31-03-2024	EXPENDITURE व्यय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2025
5,94,61,810	INTEREST ON DEPOSITS & BORROWING	15	₹	₹ 6,71,55,366
5,94,25,597	Interest On Deposit जमा पर ब्याज दिया	a	6,71,47,373	
36,213	Interest on Borrowings उधारी पर ब्याज	b	7,993	
8,04,883	Commission on Daily Deposits दैनिक कमिशन			10,12,995
2,96,26,722	Salaries & Allowances & Provident Fund	16		2,87,46,441
33,300	वेतन भत्ता बोनस अतिरिक्त अनुदान इत्यादी			77,600
1,13,44,833	Director & Local Comm. dona., member fee & Allow. संचालक बैठक व अन्य खर्च	17		1,17,54,631
5,14,947	Rent, Taxes, Insurance Lighting including Service Charges किराया, टैक्स व बीमा इत्यादी	18		6,55,782
6,08,665	Postage, Telegram & Telephones Charges डाक, तार व टेलिफोन भार	19		6,46,029
5,85,605	Stationery, Printing & Advertisement लेखन सामग्री, छपाई, विज्ञापन	20		13,11,530
8,18,948	Law and Professional Charges विधि व व्यावसायिक खर्च	21		3,50,885
51,51,984	Auditors Fee लेखा परीक्षक देय			58,39,493
16,34,557	Repairs and Maintenance			21,40,070
14,50,491	Depreciation and Repairs to property			15,35,349
50,94,809	DICGC Premium Payment			60,29,499
5,81,175	Other Exdenditure अन्य खर्च			1,37,656
1,54,092	Loss on sale of Fixed Assets संपत्तिमूल्यहासनिधि			1,83,274
46,325	Exp. for Annual Gen. वार्षिक सभा खर्च			1,02,261
51,348	Training Programme प्रशिक्षण कार्यक्रम			36,789
0.00	Amortisation of Premium paid on Investments			7,00,000
20,00,000	Povision for NPA			5,00,000
0.00	Provision for Income Tax			3,61,920
55,85,012	Income Tax paid FY 2023-24			13,34,716
55,85,012	To Net Profit Current Year			13,34,716
12,55,49,507	Total योग			13,06,12,288

For THE PRATAP CO-OPERATIVE BANK LTD. दि प्रताप को-ऑपरेटिव्ह बँक लि.

Place: MUMBAI

Date : 28th June 2025

As per our Audit Report of Even Date

For R Devendra Kumar & Associates

Chartered Accountants
(ICAI F.R.No. 114207W)

Sd/-

Anand Golas

(Partner) M. No. 400322

Varghese Raphael Aiyinikkal
CHIEF EXECUTIVE OFFICER

Narayan T. Atal
DIRECTOR

44th Annual Report

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Year 2024-2025



THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2025

Previous Year पिछला वर्ष As on 31-03-2024	INCOME आय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2025
₹ 7,59,37,267	Interest on Advances अग्रिम राशि पर ब्याज	22	₹	₹ 7,86,76,832
3,72,21,356	Interest on Investment निवेश राशि पर ब्याज	23		3,73,13,292
19,16,180	Capital Gain on Mutual Fund पूंजी बढ़त लाभ			30,73,818
3,96,000	Profit on Sale of Investment निवेश पर लाभ			3,40,000
3,82,000	Rent on Safe Deposit Lockers लॉकर्स पर प्राप्त भाड़ा			6,67,500
4,000	Profit on Sale of Asset संपत्ति बेचने पर लाभ			28,500
96,92,703	Other Receipts अन्य खर्च	24		1,05,12,346
12,55,49,507	Total योग			13,06,12,288

C. K. Singh
CHAIRMAN

K. S. RATHOUR
VICE-CHAIRMAN

Sanjay Chauhan
DIRECTOR



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE BALANCE SHEET GROUPING AS ON 31-03-2025

Sr. No.	CAPITAL AND LIABILITIES पूंजी और देयता	Current Year 31-03-2025	Previous Year 31-03-2024
	SHHEDULE 1 : SHARE CAPITAL	₹	₹
1	1,64,930 Shares of Rs. 25/- Each	41,23,250	44,66,800
2	4,33,707 Shares of Rs. 100/- Each	4,33,70,700	4,20,91,200
	TOTAL	4,74,93,950	4,65,58,000
	SHHEDULE 2 : Reserve Fund and Other Reserves		
a	Statutory Reserve	8,57,21,468	8,36,15,466
	Opening Balance	8,36,15,466	8,21,07,362
	Additions during the year	21,06,002	15,08,104
	Deductions during the year	----	----
b	Building Fund	2,70,00,000	2,70,00,000
	Opening Balance	2,70,00,000	2,70,00,000
	Additions during the year	----	----
	Deductions during the year	----	----
c	Divident Equalisation Fund	----	2,50,000
	Opening Balance	2,50,000	2,50,000
	Additions during the year	----	----
	Deductions during the year	2,50,000	----
d	Investment Depreciation Reserve	42,00,000	42,00,000
	Opening Balance	42,00,000	42,00,000
	Additions during the year	----	----
	Deductions during the year	----	----
e	Members Welfare Funds	2,33,750	2,40,750
	Opening Balance	2,40,750	2,76,750
	Additions during the year	----	----
	Deductions during the year	7,000	36,000
f	General Reserve Fund	8,93,92,385	7,72,00,000
	Opening Balance	7,72,00,000	8,52,00,000
	Additions during the year	2,00,50,000	----
	Deductions during the year	78,57,615	80,00,000
g	Staff Welfare Fund	4,00,000	4,00,000
	Opening Balance	4,00,000	4,00,000
	Additions during the year	----	----
	Deductions during the year	----	----
h	Investment Fluctuation Fund	80,00,000	80,00,000
	Opening Balance	80,00,000	95,00,000
	Additions during the year	----	----
	Deductions during the year	----	15,00,000
	SHHEDULE 3 : DEPOSIT		
a	TERM DEPOSIT		
1	From Individuals	43,78,17,563	40,47,39,047
2	From Societies	2,14,44,718	2,24,14,939
3	From Others	38,11,20,792	32,54,37,123
	TOTAL	84,03,83,073	75,25,91,109
b	SAVING BANK DEPOSIT		
1	From Individuals	21,04,96,488	21,63,11,518
2	From Societies	56,70,495	34,79,914
3	From Others	5,09,13,198	5,33,61,142
	TOTAL	26,70,80,181	27,31,52,573
c	CURRENT BANK DEPOSIT		
1	From Individuals	2,98,07,924	2,51,65,850
2	From Societies	14,35,008	10,26,941
3	From Others	6,63,51,784	10,01,34,130
	TOTAL	9,75,94,716	12,63,26,921



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE BALANCE SHEET GROUPING AS ON 31-03-2025

Sr. No.	LIABILITIES देयता	Current Year 31-03-2025	Previous Year 31-03-2024
	<u>SHHEDULE 4 : PROVISIONS</u>	₹	₹
a	Provision for Bad & Doubtful Debts	----	1,98,00,000
	Opening Balance	1,98,00,000	1,98,00,000
	Additions during the year	----	----
	Deductions during the year	1,98,00,000	----
b	Provision for NPA	85,57,615	----
	Opening Balance	----	----
	Additions during the year	85,57,615	----
	Deductions during the year	----	----
c	Staff Group Gratuity Reserve	20,00,000	20,00,000
	Opening Balance	20,00,000	20,00,000
	Additions during the year	----	----
	Deductions during the year	----	----
d	Contingent Provision Against Std. Assets	47,00,000	47,00,000
	Opening Balance	47,00,000	47,00,000
	Additions during the year	----	----
	Deductions during the year	----	----
e	Provision for PMC Bank Deposit	1,80,00,000	1,80,00,000
	Opening Balance	1,80,00,000	1,00,00,000
	Additions during the year	----	80,00,000
	Deductions during the year	----	----
	<u>SHHEDULE 5 : OVERDUE INTEREST RESERVE</u>	1,74,82,016	1,44,02,136
	Opening Balance	1,44,02,136	1,38,06,111
	Additions during the year	53,33,522	47,39,602
	Deductions during the year	22,53,642	41,43,577
	<u>SHHEDULE 6 : UNCLAIMED DIVIDEND</u>		
a	DIVIDEND PAYABLE 2021-22	----	7,29,299
b	DIVIDEND PAYABLE 2022-23	7,46,125	8,52,659
c	DIVIDEND PAYABLE 2023-24	7,90,679	----
	TOTAL	15,36,804	15,81,958
	<u>SHHEDULE 7 : SUNDRIES</u>		
a	T.D.S. DEDUCTION	10,94,868	10,16,488
b	AUDIT FEES	3,47,666	3,36,544
c	CLG DIFFERENCE PAYABLE	22,918	22,918
d	MISCELLANEOUS A/C	63,066	17,200
e	EXPENSES INCURRED BUT NOT PAID	52,800	1,02,500
f	STATE GOODS & SERVICE TAX	7,12,922	7,85,546
g	CENTRAL GOODS & SERVICE TAX	7,12,748	7,85,258
h	HO IMPS ADJUSTMENT A/C	----	2,59,983
i	ENCASHMENT OF LEAVE PAYABLE	28,00,000	28,00,000
j	TDS DEDUCTION ON CASH WITHDRAWAL	21,190	75,952
k	P.F. (EMPLOYEE'S CONTRIBUTION)	1,82,096	1,84,864
l	PROFESSIONAL TAX	8,400	8,600
m	INCOME TAX DEDUCTION	33,000	1,20,000
n	EXCESS CASH RECEIVED	5,000	----
o	HO ISSUER ACQUIRER ADJUSTMENT A/C	3,95,767	3,68,814
p	COVID-19 INTEREST DIFF. PAYABLE	----	467
q	DEAF SCHEME 2014	1,39,614	----
r	HO UPI ADJUSTMENT A/C.	----	3,01,384
	TOTAL	65,92,056	71,86,519



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE BALANCE SHEET GROUPING AS ON 31-03-2025

Sr. No.	LIABILITIES देयता	Current Year 31-03-2025	Previous Year 31-03-2024
		₹	₹
	<u>SCHEDULE 8 : ASSETS - BALANCES WITH BANKS</u>		
a	Balances with Reserve Bank of India	----	----
b	Balances with Nationalised Banks	6,93,20,018	5,78,54,003
c	Balances with State and Other Urban Co-op. Banks	6,89,27,279	3,16,19,310
d	Balances with other Banks	47,80,935	21,71,701
	TOTAL	14,30,28,233	9,16,45,014
	<u>SCHEDULE 9 : LOANS AND ADVANCES</u>		
a	Short Term Loans	35,56,12,919	35,52,93,688
	Cash Credit, Overdraft Loans of which secured against		
	Tangible Securities	35,55,92,700	32,51,23,701
	Personal Securities	20,219	1,69,987
	Clean	----	----
	NPAs	9,68,631	10,55,196
b	Medium Term Loans	3,51,89,362	4,47,75,003
	Tangible Securities	3,09,31,312	3,93,39,387
	Personal Securities	42,58,049	54,35,616
	Clean	----	----
	NPAs	36,33,580	35,76,008
c	Long Term Loans	42,33,42,646	41,59,55,359
	Tangible Securities	42,21,97,569	41,50,65,327
	Personal Securities	11,45,077	8,90,032
	Clean	----	----
	NPAs	1,15,55,182	1,03,39,919
	TOTAL	81,41,44,927	78,60,24,050
	<u>SCHEDULE 10 : INTEREST RECEIVABLE ON</u>		
a	(a) Loans and Advances	1,74,82,016	1,35,35,732
b	(b) Penal Charges Receivable	----	8,66,404
	TOTAL	1,74,82,016	1,44,02,136
a	<u>SCHEDULE 11 : FURNITURE, FIXTURE & MACHINERY</u>	1,68,60,417	1,34,79,144
	Opening Balance	1,33,67,444	1,00,61,611
	Add : Additions during the year	54,00,950	54,55,307
	Less : Depreciation on assets	17,70,320	14,56,599
	Less : Loss on sale of assets	1,37,656	5,81,175
b	<u>SCHEDULE 12 : COMPUTERISATION</u>	7,42,919	3,11,954
	Opening Balance	3,11,954	1,66,169
	Add : Additions during the year	8,00,716	3,23,743
	Less : Depreciation on assets	3,69,751	1,77,958
	Less : Loss on sale of assets	----	----



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE TO PROFIT & LOSS ACCOUNT 2024-25

Sr. No.	PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
		₹	₹
	<u>SCHEDULE 15 : INTEREST ON DEPOSIT & BORROWING</u>		
a	INTEREST PAID ON DEPOSITS	6,71,47,373	5,94,25,597
b	INTEREST PAID ON BORROWING	7,993	36,213
	TOTAL	6,71,55,366	5,94,61,810
	<u>SCHEDULE 16 : SALARIES, ALLOWANCE, BONUS</u>		
1	BASIC PAY A/C	21,74,026	27,53,996
2	D.A. A/C	21,52,437	22,11,758
3	V.D.A. A/C	1,56,52,904	1,53,83,242
4	H.R.A. A/C	12,89,352	12,76,583
5	C.C.A. A/C	3,69,283	3,82,249
6	OTHER ALLOWANCE A/C	1,44,195	1,45,901
7	MEDICAL ALLOWANCE	4,05,709	4,06,816
8	LEAVE TRAVELLING ALLOWANCE	99,600	1,00,500
9	ENCASHMENT OF LEAVE	22,53,843	7,19,968
10	BONUS EX-GRATIA	7,19,374	1,37,962
11	CLOSING ALLOWANCE	23,951	24,900
12	GRATUITY FUND	3,00,608	11,31,019
13	TRAVELLING ALLOWANCE	4,70,632	4,84,336
14	EDUCATION ALLOWANCE	3,97,394	4,10,890
15	PROVIDENT FUND	22,13,093	22,89,885
16	STAFF WELFARE EXPENSES	80,040	11,000
17	ARREARS PAID	----	17,55,717
	TOTAL	2,87,46,441	2,96,26,722
	<u>SCHEDULE 17 : RENT, RATES, TAXES</u>		
1	RENT A/C	73,13,995	54,30,863
2	MUNICIPAL TAXES A/C	4,59,276	3,65,902
3	INSURANCE PREMIUM	8,03,820	9,25,246
4	ELECTRICITY CHARGES	7,93,500	7,44,312
5	SERVICE CHARGES	23,81,540	38,73,510
6	PROFESSIONAL TAX EMPLOYER	2,500	5,000
	TOTAL	1,17,54,631	1,13,44,833
	<u>SCHEDULE 18 : POSTAGE, TELEPHONE CHARGES</u>		
1	POSTAGE A/C	9,271	25,981
2	TELEPHONE CHARGES	6,46,511	4,88,966
	TOTAL	6,55,782	5,14,947
	<u>SCHEDULE 19 : STATIONERY, PRINTING & ADVERT</u>		
1	PRINTING & STATIONERY	5,34,795	4,85,288
2	ADVERTISEMENT	1,11,234	1,23,377
	TOTAL	6,46,029	6,08,665
	<u>SCHEDULE 20 : LAW & PROFESSIONAL CHARGES</u>		
1	PROFESSIONAL EXPENSES	12,65,735	5,70,405
2	LEGAL CHARGES (U/S 101)	11,228	5,450
3	LEGAL CHARGES	34,567	9,750
	TOTAL	13,11,530	5,85,605



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE TO PROFIT & LOSS ACCOUNT 2024-25

Sr. No.	PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
	<u>SCHEDULE 21 : OTHER EXPENDITURE</u>	₹	₹
1	CONVEYANCE	13,06,956	10,59,497
2	SUNDRIES CHARGES	11,90,011	10,22,065
3	ADMINISTRATION CHARGES ON PF	1,20,341	1,25,090
4	MAHARASHTRA LABOUR WELFARE	6,150	2,952
5	DONATION	----	----
6	SUBSCRIPTION CHARGES	1,02,405	66,490
7	AWARD SCHEME FOR STUDENT	46,000	49,500
8	CHARGES BY MDCC	5,17,824	6,97,207
9	BANK CHARGES	12,257	6,743
10	ENTERTAINMENT EXPENDITURE	4,54,591	3,61,857
11	COMPUTER EXPENSES	----	25,615
12	ATM EXPENSES	3,70,359	3,36,322
13	ELECTION EXPENSES	----	92,190
14	IMPS / MOBILE BANKING EXPENSES	1,40,385	1,21,718
15	UPI EXPENSES	15,79,085	9,46,740
16	BOARD OF MANAGEMENT EXPENSES	98,000	50,000
17	WATER CHARGES	85,134	1,30,822
18	BBPS EXPENSES	----	----
	TOTAL	60,29,499	50,94,809
	<u>INCOME</u>		
	<u>SCHEDULE 22 : INTEREST ON ADVANCE</u>		
1	INTEREST RECEIVED ON ADVANCES	7,86,76,832	7,55,10,633
2	PENAL INTEREST	----	4,26,634
	TOTAL	7,86,76,832	7,59,37,267
	<u>SCHEDULE 23 : INTEREST ON INVESTMENT</u>		
1	INTEREST RECEIVED ON INVESTMENT	72,87,396	74,87,823
2	INTEREST RECEIVED ON GOVT. SECURITIES	2,99,59,422	2,95,68,950
3	INTEREST RECEIVED ON MDCC CLG. A/C	66,474	1,64,583
	TOTAL	3,73,13,292	3,72,21,356
	<u>SCHEDULE 24 : OTHER RECEIPT</u>		
1	SERVICE CHARGES	7,45,650	10,88,916
2	LEGAL CHARGES	53,400	61,500
3	CHEQUE BOOKS CHARGES	5,69,627	5,95,462
4	CHEQUE RETURN CHARGES	14,45,119	13,98,137
5	COMMISSION A/C	18,45,039	22,60,028
6	OTHER INCOME (INCIDENTAL) CHARGES	29,77,671	31,21,299
7	PROCESSING CHARGES ON LOAN	8,62,746	7,27,800
8	ATM CHARGES	3,35,468	2,44,657
9	IMPS / MOBILE CHARGES	90,202	87,973
10	UPI / MOBILE CHARGES	2,05,992	1,05,953
11	PENAL INTEREST	13,80,412	----
12	BBPS CHARGES	1,019	978
	TOTAL	1,05,12,346	96,92,703



THE PRATAP CO-OPERATIVE BANK LTD.

STATEMENT SHOWING PARTICULARS OF LOANS / ADVANCES TO DIRECTORS AND THEIR RELATIVES AS ON 31-03-2025

(Rupees in Lakhs)

No. of Directors/ Relatives being borrowers of the Bank.	Outstanding of loan/advances at the begining of the year i.e.	Amount of loan/ad- vances sanctioned during the Co-op. year 2024-2025	Recovery during the year ended 2024-2025	Outstanding of loan/ad- vances as on 2024-2025	Overdue amount as on 2024-2025
1	2	3	4	5	6
Directors Relatives of	NIL	NIL	NIL	NIL	NIL
Directors	NIL	NIL	NIL	NIL	NIL
Total Amount	NIL	NIL	NIL	NIL	NIL

CURRENT RATE OF INTEREST ON DEPOSIT ACCOUNTS

PERIOD	Rate of Interest
Fixed / Sampathi / Recurring Deposits	%
15 Days to 90 Days	6.00
91 Days to 180 Days	6.00
181 Days to 12 Months	6.75
13 Months to 26 Months	7.25
27 Months (Special Deposit)	8.10
28 Months to 36 Months	7.50
Fixed Deposit Scheme (For 5 Years only)	6.50
Saving A/c. Interest Rate	3.20
Income Tax Saving ♦ Non Encashable before maturity ♦ Non Eligible for loan	

- ♦ Sr. Citizens will be entitled to higher interest of 0.25% on deposits of 12 months & above.
- ♦ Penal interest on withdrawals of Deposits before maturity would be charged at 1% less than rate for which the deposit is in force.
- ♦ Revised rates are applicable for new deposits only and renewal of existing deposits at revised rate.
- ♦ The rate of interest is subject to revision at the discretion of the Bank, without any notice.



THE PRATAP CO-OPERATIVE BANK LTD.

KNOW GROWTH OF YOUR BANK (After formal inauguration of the bank on 9-4-1983)

Year ended	Share Capital	Members	Reserve Fund	Deposits	Advance	Investment	Net Profit (₹ in Lakh)
30-6-83	4.50	1382	0.01	25.70	2.98	7.00	- 1.24
30-6-84	4.84	1539	0.01	49.11	15.00	40.00	0.49
30-6-85	4.85	1539	0.01	72.59	30.92	40.00	0.84
30-6-86	6.03	1646	0.91	141.74	60.48	70.09	2.70
30-6-87	6.47	1699	4.64	184.04	63.69	70.76	3.40
30-6-88	7.22	1817	13.78	208.50	110.30	77.15	1.24
30-6-89	13.13	2313	16.25	280.28	154.20	81.84	3.92
30-6-90	20.97	2434	19.27	322.90	263.69	87.42	13.19
30-6-91	21.79	2510	33.04	417.80	288.42	88.87	18.12
31-3-92	22.07	2537	53.34	374.16	326.62	88.87	18.00
31-3-93	23.10	2611	75.92	536.28	382.10	141.81	10.56
31-3-94	24.30	2791	100.02	527.00	359.30	128.68	- 3.15
31-3-95	24.96	2937	106.01	423.26	263.50	128.74	6.14
31-3-96	25.25	3414	114.79	414.16	254.24	171.54	5.36
31-3-97	26.94	3479	120.38	580.84	338.17	211.54	6.96
31-3-98	39.02	3794	128.88	905.94	527.59	276.54	21.43
31-3-99	81.88	6076	146.58	1369.80	769.39	376.54	37.58
31-3-2000	85.63	6223	175.60	1573.25	965.13	451.47	26.80
31-3-2001	94.02	6404	194.09	1990.38	1150.83	743.00	17.99
31-3-2002	95.52	6791	210.39	2394.37	1232.29	1184.46	17.12
31-3-2003	95.17	6906	230.12	2890.93	1337.96	1316.77	11.28
31-3-2004	100.82	7170	294.14	2732.78	1516.05	1249.15	13.94
31-3-2005	103.51	7460	313.43	2875.84	1543.44	1302.93	7.73
31-3-2006	104.68	7661	320.69	3689.85	1620.61	1974.97	25.48
31-3-2007	109.27	8057	357.37	3878.45	1714.59	2312.56	6.91
31-3-2008	113.71	8343	520.92	4830.77	1990.20	3142.65	28.70
31-3-2009	126.40	8543	448.03	5266.31	2272.91	3058.20	69.83
31-3-2010	206.62	8843	512.38	5866.20	2272.20	4141.21	154.91
31-3-2011	216.23	9043	516.01	7261.73	2651.61	5401.94	145.77
31-3-2012	218.76	6077	654.86	7498.86	2213.72	6258.11	292.38
31-3-2013	241.62	6259	925.22	8978.40	2759.09	7284.97	200.70
31-3-2014	266.83	6597	1108.92	9798.69	3500.31	6979.59	266.48
31-3-2015	301.18	6925	1349.20	8870.44	4305.94	5974.89	275.64
31-3-2016	365.60	6927	1599.38	10034.86	4979.81	6209.77	249.59
31-3-2017	394.93	7088	1829.04	11856.36	5527.66	7463.56	172.92
31-3-2018	417.83	7158	1940.07	12462.37	6402.76	6405.54	170.18
31-3-2019	435.85	7210	2058.81	12631.45	6916.49	6524.69	180.40
31-3-2020	442.89	7244	2261.44	10550.02	7092.87	5044.93	167.98
31-3-2021	455.00	7264	2449.31	11053.53	6608.15	6134.03	66.78
31-3-2022	451.89	7214	2523.94	11440.08	6529.01	5913.97	41.48
31-3-2023	466.65	7205	2354.34	11168.15	7228.20	5810.45	43.00
31-3-2024	465.58	7149	2274.06	11520.70	7860.24	5546.55	55.85
31-3-2025	474.94	7102	2027.48	12050.58	8141.45	5122.76	13.35



THE PRATAP CO-OPERATIVE BANK LTD.

OUR BRANCHES

❖ Regd. Off. & Nagdevi Branch ❖

40/42, Shree Mansion, 1st Floor, Nagdevi Street, Mumbai-400 003.

☎ : 2344 5694, 2340 1008 • E-mail : nagdevi@pratapbank.in

❖ Head Office & Bhuleshwar Branch ❖

201, A-Wing, Shreepati Aradhana Building, Atmaram Merchant Road,
Bhuleshwar, Mumbai-400 002. ☎ : 4506 7084, 4455 5789

• E-mail : pratapho@gmail.com/bhuleshwar@pratapbank.in • Website : www.pratapbank.in

❖ Kandivli (East) Branch ❖

Thakur Degree College, Samata Nagar, Kandivli (E.), Mumbai-400 101. ☎ : 2887 0955,
2886 1010, 2846 3402 • Locker Facility Available • kandivalieast@pratapbank.in

❖ Mulund Branch ❖

4, Munshi Estate, M. G. Road, Mulund (W), Mumbai-400080.

☎ : 4450 8659 • mulund@pratapbank.in

❖ Santacruz Branch ❖

8-9-10, Dheeraj Heritage, 1st Floor, S. V. Road, Santacruz (West), Mumbai-400 054.

☎ : 4600 8034 • Locker Facility Available • santacruz@pratapbank.in

❖ Matunga Branch ❖

Shri Dayanand Balak Vid., Bhimani St., Matunga(E), Mumbai-19.

☎ : 3544 1101 • matunga@pratapbank.in

❖ Kandivli (West) Branch ❖

Shop No. 1, Shree Niketan Building, Next to Lalji Pada Police Chowki, New Link Road,
Kandivli (W), Mumbai-400 067. ☎ : 4826 0450 • kandivaliwest@pratapbank.in

❖ Badlapur Branch ❖

Shop 4-5, Yogeshwar Kripa Building, Sanewadi, Station Road, Badlapur (W),
Thane - 421 503. ☎ : 0251-267 6363 • badlapur@pratapbank.in

* NOTICE *

Members who have not collected dividend for the year 2022-23 are requested to collect the same immediately. If it is not collected before 31st March, 2026 the same will be foreited and transferred to Reserve Fund. This intimation may be treated as final notice to the concerned members.

* सूचना *

सदस्यों को सूचित किया जाता है कि जिन्होंने वर्ष 2022-23 का लाभांश अब तक नहीं लिये हो तो जल्द से जल्द ले लें। 31 मार्च 2026 तक लाभांश नहीं लेने की स्थिति में वह जप्त हो जायेगा और आरक्षित निधि में जमा हो जायेगा। सदस्य इस जानकारी को अंतिम सूचना समझें।

* REQUEST *

Members are requested to complete their KYC, intimate any change in nominee, address, status etc. so as to keep our records up-to-date. Share Certificates are sent to Members by Post. Members who have not received their Share Certificates are requested to collect the same from the Share Departmental Bhuleshwar Branch.

* अपील *

सदस्यों से अपील है कि अपना केवाईसी पूर्ण कर किसी भी प्रकार का बदलाव जैसे वारिसदार, पता, पद इत्यादि तो अविलंब सूचित करें। सदस्यों को शेयर प्रमाण-पत्र पोस्ट से भेजा गया है जिन्हे नहीं मिला हो कृपया भूलेश्वर शाखा के शेयर विभाग में आकर ले लें।

THE PRATAP CO-OP. BANK LTD.

● Registered Office ●

40/42, Shree Mansion, 1st Floor,
Nagdevi Street, Mumbai - 400 003.
Tel.: 022-2344 5694, 2340 1008
Website : www.pratapbank.in
E-mail : pratapho@gmail.com



(Estd. 1981)

● Administrative Office ●

A/203, Shreepati Aradhana Building,
Dr. Atmaram Merchant Road, Near Kabutar
Khana, Bhuleshwar Road, Mumbai - 400 002.
Tel.: 022-4455 5789, 4500 1001
E-mail : headoffice@pratapbank.in

❀ Our Branches all over Mumbai ❀

**Nagdevi, Bhuleshwar, Mulund, Matunga, Badlapur,
Kandivli East, Kandivli West, Santacruz**

We Offer Loans & Advances at attractive Interest Rates

❀ Our Loan Scheme ❀

- Business Loan / Mortgage Loan
- Educational Loan
- Loan against NSC / LIC / KVP
- Cash Credit / Overdraft
- Cash Credit / Overdraft
- Gold Loan 75% of Value
- Surety Loan / Personal Loan
- Home Loan 85% of Cost Price

❀ Our Fixed Deposits / Sampathi Deposits / Recurring Deposits are as under ❀

Period	Rate of Interest
15 days to 90 days	6 % p.a.
91 days to 180 days	6% p.a.
181 days to 8 months	6.75 % p.a.
9 months to 26 months	7.25 % p.a.
27 months to 36 months	7.50 % p.a.
Saving Interest Rate	3.20 % p.a.

Fixed Deposit Scheme - 6.50 % (Only 5 years)

Income Tax Saving, Non Eligible for Loan
& Non Encashable before maturity

**7.75 % under Graha Laxmi Graha
Nidhi Deposit Specially meant for
Women Customers for the period of
9 months to 15 months.**

● REINVESTMENT DEPOSIT ●

Period	Amount		
	₹ 10,000	₹ 50,000	₹ 1,00,000
12 months	10,745	53,725	1,07,450
15 months	10,940	54,700	1,09,400
27 months	11,820	59,100	1,18,200

● RECURRING DEPOSIT ●

Period	Amount		
	₹ 100	₹ 500	₹ 1,000
12 months	1,248	6,239	12,478
15 months	1,574	7,871	15,742
27 months	2,948	14,740	29,480

- ◆ Senior Citizens will be entitled to higher interest of 0.25% on deposits of 12 months & above.
- ◆ Penal Interest on withdrawals of Deposits before maturity would be charged at 1% less on the rate for the deposits is in force.
- ◆ Revised rates are applicable for new deposits only and renewal of existing deposits at revised rates.
- ◆ The rate of interest is subject to revision at the discretion of the Bank without any notice.



Good Bank to Bank with Personal Touch



₹ GOLD LOAN OFFER ₹

THE PRATAP CO-OP. BANK LTD.

● Now Available at All Branches ●



Need Funds Fast? Your Gold can Help!

Whether it is for a medical emergency, education, wedding or any personal need - your trusted The Pratap Co-operative Bank is here to help. Unlock the value of your gold ornaments with Safe, Quick and Hassle-Free Loan facility.

👉 Why Choose Us? - Key Benefits to Customers

- ✓ Loan up to ₹ 4,00,000/- instant sanction based on gold value
- ✓ High Loan-to-Value (LTV) - Up to 75% of the gold's market value
- ✓ Fast Disbursal - Loan directly credited to your account
- ✓ Interest Rates - Best in the market
- ✓ No Hidden Charges-Transparent process
- ✓ Gold Secured in High Security Vaults - Safety guaranteed

Documentation & Easy Process

Just bring : ✓ Photo ID (Aadhaar/Pan) ✓ Two Passport Size Photos

Visit our nearest Branch of The Pratap Co-operative Bank today!

Available at All Branches or Visit on our website: www.pratapbank.in

- | | | |
|-----------------|-----------------|-------------------|
| ● Nagdevi | ● Kandivli East | ● Matunga Central |
| ● Bhuleshwar | ● Mulund West | ● Santacruz West |
| ● Kandivli West | ● Badlapur West | |



Good Bank to Bank with Personal Touch



PROFILE

POSITION AS ON 31.3.2025

(₹ in Lakh)

1	NO. OF BRANCHES	8 BRANCHES	
2	MEMBERSHIP	REGULAR	7102
		NOMINAL	0
3	Audit Classification (for 2024-25)		'B'
4	TOTAL STAFF	OFFICERS & CLERKS	33
		SUB-STAFF	9
		TOTAL STAFF	42
5	PAID UP CAPITAL		474.94
6	TOTAL RESERVES		2027.48
7	WORKING CAPITAL		15180.56
8	DEPOSIT	SAVING DEPOSIT	2670.80
		CURRENT DEPOSIT	975.95
		TERM DEPOSIT	8403.83
		TOTAL	12050.58
9	LOAN & ADVANCES	SECURED	8087.22
		UNSECURED	54.23
		TOTAL	8141.45
	PRIORITY SECTOR ADVANCES	5337.96	68.48%
	WEAKER SECTOR ADVANCES	1373.96	17.63%
10	BORROWING	M.D.C.C. BANK, FORT BR.	NIL
11	INVESTMENTS	FDR'S IN NOTIFIED BANKS	820.00
		GOVT. SECURITIES	4078.64
		OTHERS INVESTMENT	224.12
		TOTAL	5122.76
12	OVERDUE (%) TO TOTAL ADVANCES		0.49%
13	PROFIT FOR THE YEAR 2024-25		13.35

BEST EMPLOYEE OF THE YEAR AWARD



Smt. Sunita S. Shukla (Assistant Manager)



Smt. Shanu A. Singh (Relationship Assistant)

● 43वीं वार्षिक साधारण सभा ●



दि प्रताप को. ऑप. बैंक लि. की 43 वीं वार्षिक साधारण सभा में बैठे हुए बाँए से चेयरमैन चन्द्रकुमार सिंह, डायरेक्टर श्री नारायण अटल, संस्थापक डायरेक्टर श्री मिठाईलाल सिंह, डायरेक्टर श्री कुलदीप सिंह राठौड़ वाइस चेयरमैन श्रीमती विनोद के. राठौड़, पीछे बैठे हुए, डायरेक्टरस श्री संजय चौहान, श्री जे.एस. सिंह, श्री एस. के सिंह, श्री एस. बी. सिंह, सीइओ श्री सतीश नायक और माइक पर बोलते हुए डायरेक्टर श्री उमेश प्रताप सिंह ।