TATA mutual fund

NOTICE

Unitholders are hereby informed about the declaration of Income Distribution cum capital withdrawal under the Monthly Payout / Reinvestment of Income Distribution cum Capital Withdrawal option* of the following schemes. The record date for the same is 02 July, 2025.

Schemes - Plan / Option Name	Gross income distribution cum capital withdrawal amount per unit (Rs.) **	Face value per unit (₹)	NAV (₹) as on 26 June, 25
Tata Hybrid Equity Fund - Direct Plan*	0.36	10.00	104.2159
Tata Hybrid Equity Fund - Regular Plan*	0.36	10.00	88.2320
Tata Equity Savings Fund - Direct Plan*	0.059	10.00	21.6094
Tata Equity Savings Fund - Regular Plan*	0.059	10.00	17.6674

***(Monthly Income Distribution cum Capital Withdrawal is not assured & is subject to the availability of distributable surplus).**

Pursuant to payment of Income Distribution cum capital withdrawal, the NAV of the scheme would fall to the extent of the payout & statutory levy (if applicable).

Unitholders kindly note that amounts are distributed out of investors capital (i.e., Equalisation Reserve), which is part of sale price of the unit that represents realized gains.

** Payment of Income Distribution cum Capital Withdrawal is subject to Tax deducted at source (TDS) at applicable rates and other statutory levies if any. Income Distribution cum Capital Withdrawal is subject to availability & adequacy of distributable surplus on the record date.

All unitholders holding units under the above-mentioned option of the scheme as at close of business hours, on the record date shall be eligible for dividend.

Considering the volatile nature of markets, the Trustees reserves the right to restrict the quantum of Income Distribution cum Capital Withdrawal upto the per unit distributable surplus available on the record date in case of fall in the market.

Applicable for units held in non-demat form: Income Distribution cum Capital Withdrawal will be paid to those Unitholders whose names appear in the Register of Unitholders under the Payout /Reinvestment of Income Distribution cum Capital Withdrawal option of the aforesaid plan as on record date. These payouts would be done to the last bank/address details updated in our records.

Applicable for units held in demat form: Income Distribution cum Capital Withdrawal will be paid to those Unitholders/Beneficial Owners maintained by the Depositories under the Payout/Reinvestment of Income Distribution cum Capital Withdrawal option of the aforesaid plan as on record date. These payouts would be done to the last bank/address details updated in Depository Participant(s) records.

Mutual Fund Investments are subject to market risks, read all scheme related documents carefully.

PUBLIC NOTICE

Notice is hereby given that, Shares Certificate No.-2 Distinctive Nos 6 to 10 of the Society issued in the name of M/s Jaydeep Stores situated at Dadar Commerical Premises Co-op Soc. Ltd., 95, Dadasaheb Phalke Rd, Near Rly. Station, Dadar (C. Rly) Mumbai - 400014 Unit No G-1, have been reported lost/mislaid/ stolen.

Anyone having any Claim is requested to contact the undersigned within 15 days from the date hereof otherwise a Duplicate Shares Certificate will be issued and no claim will be entertained thereafter.

Place : Mumbai
Date : 30/06/2025

For Dadar Commerical Premises Co-op Soc. Ltd.,
sd/-
Pankaj S. Shah (Hon. Secretary)
BYP

The spirit of Mumbai is now 96 years old!

www.freepressjournal.in

PUBLIC NOTICE

Public Notice is given by the undersigned, Hon. Secretary, The Shyam Co-operative Housing Society Limited registered under Maharashtra State Co-operative Societies Act, 1960 having address at Block No. 6, Ground Floor, Shyam Nivas, 51, Bhulabhai Desai Road, Mumbai - 400 026.

Notice is hereby given that the Original Share Certificate No. 275 and Distinctive Nos. 1371 to 1375 both inclusive, for five shares of Rs. 100/- each, standing in the name of Shri/Smt./Ms. Bharat Bhanji Khimji, Member, holding Flat No. 4 B Block No. 6 residing at and the above certificate issued by the Shyam Co-operative Housing Society Ltd. (the Society) are lost/misplaced and Shri. Bharat Bhanji Khimji is applying to the Society for issuance of Duplicate Share Certificate(s) in lieu thereof.

Should any person has objection for the action of the Society of issuing the Duplicate Share Certificate to Shri Bharat Bhanji Khimji he/she/they should lodge their objection with the Society within 15 days of the publication of this notice. Otherwise the Society shall be free and at its liberty to issue the Duplicate Share Certificate.

Given at Mumbai this 30th Day of June 2025

For Shyam Co-operative Housing Society Ltd.
Haresh L. Johan
Haresh Idnani
Chairman

pnb Housing Finance Limited
Ghar Ki Baat

जोडपत्र –IV–ए – स्थावर मिळकती/तीं चा ई–लिलाव–जाहीर विक्री सूचना

सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रुल्स, २००२ च्या नियम ८(६) ला परंतुकासह वाचत सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शिअल अॅसेटस् अँड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट अॅक्ट, २००२ अन्वये स्थावर मत्तांच्या विक्रीसाठी ई–लिलाव–विक्री सूचना

नोंदणीकृत कार्यालय : ९वा मजला, अंतरिक्ष भवन, २२ कस्तुरबा गांधी मार्ग, नवी दिल्ली–११०००१. फोन : ०११–२३३५७१७१, २३३५७१७२, २३७०५२१२. वेबसाईट : www.pnbhousing.com.

शा.का.पनवेल: कार्यालय क्र.६–ची, पहिला मजला, नील एम्प्रेस सीएचएसएल, प्लॉट क्र.९२–९३, सेक्टर १/एस, एचडीएफसी सर्कल जवळ, न्यू पनवेल, महाराष्ट्र–४१०२०६, शा.का.कल्याण: कार्यालय क्र.२–३, तिसरा मजला, स्वामी तीर्थ बिल्डिंग क्र.५, शेलार पार्क, खडकपाडा सर्कल जवळ, कल्याण (पश्चिम), महाराष्ट्र–४२१३०१., शा.का.विरार: ३०२, तिसरा मजला, रिद्धी आर्केड, १०० फीट नारंगी बायपास रोड, बिग बाजार जवळ, विरार (पश्चिम) महाराष्ट्र–४०१३०३.

सर्वसाधारण जनता आणि विशेष करून रकाना क्र. "डी" मध्ये दर्शवलेल्या कर्जदार आणि जामीनदार यांना याद्वारे सूचना देण्यात येते की, मे. पीएनबी हाऊसिंग फायनान्स लिमिटेड/तारणी धनकोंच्या प्राधिकृत अधिकाऱ्यांनी ज्याचा आन्वयिक/प्रत्यक्ष कब्जा घेतला (रकाना क्र. सी. मध्ये वर्णन केल्याप्रमाणे) त्या तारणी धनकोंकडे गहाण/भारग्रस्त असलेल्या रकाना क्र. डी मध्ये वर्णन केलेल्या खालील स्थावर मिळकती खालील तपशिलांनुसार **"जसे आहे जेथे आहे, जसे आहे जे आहे आणि जे काही आहे तेथे आहे तत्त्वाने"** विकल्पा जाणार आहेत. आज मितीस सुधारित सिक्युरिटी इंटरेस्ट एन्फोर्समेंट रूल्स, २००२ च्या नियम ८(६) व ९ अन्वये रकाना क्र. ए मध्ये दर्शवल्याप्रमाणे जे कोणी असतील त्या संबंधित कर्जदार/गहाणदार (मयत असल्यास) कर्जदार/गहाणदार/कायदेशीर वारस, कायदेशीर प्रतिनिधी (ज्ञात किंवा अज्ञात), निष्पादक, व्यवस्थापक, उत्तराधिकारी, अभिहस्तांकिती यांना याद्वारे सूचना देण्यात येते. विक्रीच्या तपशिलावर अटी आणि शर्तींसाठी कृपया मे. **पीएनबी हाऊसिंग फायनान्स लिमिटेड**/तारणी धनकोंची वेबसाईट म्हणजेच **www.pnbhousing.com** मध्ये दिलेली लिंक बघावी.

कर्ज क्र., कर्जदार/ सह–कर्जदार/ जामीनदार/ कायदेशीर वारस यांचे नाव (ए)	मागितलेली रक्कम आणि तारीख (बी)	कब्जाचे स्वरूप (सी)	गहाण मिळकतीचे वर्णन (डी)	राखीव किंमत (रु. कि.) (ई)	इ. अ. र. (रु. कि. च्या १०%) (एफ)	बोली सादर करण्याची अंतिम तारीख (जी)	बोली वाढविण्याचा दर (एच)	निरीक्षणाची तारीख आणि वेळ (आय)	लिलावाची तारीख आणि वेळ (जे)	ज्ञात भार/कोर्ट केसेस असल्यास (के)
एचओयु/पीएनव्हीएल/०२१८/४९७३२२ मोहनकुमार कर्ता/ यतीश डी पुध्न/ कार्गो केअर इंटरनॅशनल, शा.का.: पनवेल	रु. ७७३१९४३.२२ आणि २६–११–२०१९	प्रत्यक्ष कब्जा	बिल्डिंग ६, बिंग एस, ४.०, ४०१.०, शुभवास्तु सेक्टर १ २ ४ ५ आणि ७ (वार्सिट)–पीएसएल प्रोजेक्ट, शुभ वास्तु, प्लॉट २ आणि ७, खातिवली, मुंबई लगत, नाशिक हायवे, एनएच३०, वार्सिद पश्चिम, शहापूर, ठाणे, महाराष्ट्र–४३१२०५, इंडिया.	रु. १०,८७,०००/-	रु. १,०८,७००/-	१६–०७–२५	रु. १०,०००/-	०४–०७–२०२५ दु.१२.०० ते सायं.४.०० पर्यंत	१७–०७–२०२५ दु.२.०० ते दु.३.०० पर्यंत	माहीत नाही
			बिल्डिंग ६, बिंग एस, ४.०, ४०२.०, शुभवास्तु सेक्टर १ २ ४ ५ आणि ७ (वार्सिट)–पीएसएल प्रोजेक्ट, शुभ वास्तु, प्लॉट २ आणि ७, खातिवली, मुंबई लगत, नाशिक हायवे, एनएच३०, वार्सिद पश्चिम, शहापूर, ठाणे, महाराष्ट्र–४३१२०५, इंडिया.	रु. १०,८७,०००/-	रु. १,०८,७००/-		रु. १०,०००/-			
			बिल्डिंग ६, बिंग एस, ४.०, ४०३.०, शुभवास्तु सेक्टर १ २ ४ ५ आणि ७ (वार्सिट)–पीएसएल प्रोजेक्ट, शुभ वास्तु, प्लॉट २ आणि ७, खातिवली, मुंबई लगत, नाशिक हायवे, एनएच३०, वार्सिद पश्चिम, शहापूर, ठाणे, महाराष्ट्र–४३१२०५, इंडिया.	रु. १०,८७,०००/-	रु. १,०८,७००/-		रु. १०,०००/-			
एचओयु/केएलएन/०६२१/८९९६९८ मीरा नामदेव जाधव/ नामदेव शिवाजी जाधव, शा.का.:	रु. २७४८६ २२.२७६ आणि १४–११–२०२३	प्रत्यक्ष कब्जा	प्लॉट क्र.७०३, सत्यम ओलेंडर, चिखलोली, अंबरनाथ, महाराष्ट्र– ४२१५०१, ठाणे, इंडिया	रु. २८,७५,०००/-	रु. २,८७,५००/-	०४–०८–२५	रु. १०,०००/-	१६–०७–२०२५ दु.१२.०० ते सायं.४.०० पर्यंत	०५–०८–२०२५ दु.२.०० ते दु.३.०० पर्यंत	माहीत नाही
एचओयु/व्हीआरआर/०७१९/७२२६४४ विनय मधुकर दिगे/स्वरूपा विद्युत बागवे, शा.का.: विरार	रु. ३७४१३ ३८.८८ आणि १६–११–२०२२	प्रत्यक्ष कब्जा	बिल्डींग नं. ६ विंग ई, १२, १२०२, श्री शकुन प्रीन्स, बिल्डिंग क्र.६ एचडीआवएल लेआऊट, रूस्तमजी ग्लोबल सिटी, ठाणे, महाराष्ट्र–४०१३०३, इंडिया	रु. ३५,२२,०००/-	रु. ३,५२,२००/-	०४–०८–२५	रु. १०,०००/-	२४–०७–२०२५ दु.१२.०० ते सायं.४.०० पर्यंत	०५–०८–२०२५ दु.२.०० ते दु.३.०० पर्यंत	माहीत नाही

* प्रदानाच्या आणि/किंवा वसुलीच्या तारखेपर्यंत प्रयोज्य अशा द. सा. १८% दराने पुढील व्याज, आलेले अनुषंगिक परिव्यय, खर्च, आकार इ. सह एकत्रित. ** पीएनबी हाऊसिंग फायनान्स लिमिटेडच्या प्राधिकृत अधिकाऱ्यांच्या सर्वोत्तम माहिती आणि समजुती प्रमाणे रकाना क्र. 'के' मध्ये जाहीर केलेल्या व्यतिरिक्त उपरोक्त स्थावर/तारण मत्तांच्या संबंधात अन्य कोणतेही भार/दावे नाहीत. पुढे, असे भार यापत्री खरेदीदार/बोलीदारांनी त्याच्या/तिच्या कडूनच भरावयाचे/प्रदान करावयाचे आहेत. संभाव्य खरेदीदार/बोलीदारांनी कृपया नमूद केलेल्या भारांची सत्यता स्वतंत्रपणे पडताळून पहावी. १. अजामिनीस, उपरोक्त स्थावर मिळकती/तारण मत्तांना विकणे, अन्य संक्रमित करणे आणि/किंवा निकाली काढणे करता पीएनबीएचएफएल पीएनबीएचएफएल चे प्राधिकृत अधिकारी यांना मज्जाव करणारा कोणताही आदेश आणि/किंवा न्यायालयीन व्यादेश नाही २. संभाव्य खरेदीदार/बोलीदार आणि इच्छुक पक्षकार यांनी स्वतंत्रपणे पीएनबीएचएफएल कडे उपलब्ध असलेल्या त्या संबंधीच्या हक्काच्या दस्तावेजांच्या हक्का पुरते मर्यादित न राहता त्यासह रकाना क्र. 'के' मध्ये दिलेल्या प्रमाणे कोणत्याही पारित केलेल्या आदेश/कार्यवाहीतील वृत्तीवार इ. चे अवलोकन करावे आणि निविदा/बोली अर्ज प्रपत्र सादर करण्यापूर्वी किंवा प्रस्ताव देण्यापूर्वी सर्व बाबतीत स्वतःचे समाधान करून घ्यावे. बोलीदारांना बोली फॉर्म सह या लिलावाच्या अटी आणि शर्तीवर स्वाक्षरी करावी लागेल. ३. कृपया सूचना घ्यावी की, सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) नियम, २००२ च्या नियम ९(३) च्या अटीनुसार, बोलीदार/खरेदीदार यांनी विक्री किंमतीच्या २५% (झमगा अनामत समाविष्टित) त्याच दिवशी किंवा पुढील कामकाजाच्या दिवशी पूर्वी भरणे काय्देशीर आवश्यकता आहे. सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) नियम, २००२ च्या नियम ९(२) ला अनुसरून तारण धनकोंकडे विक्रीच्या किंमतीच्या २५% प्राप्त झाल्यानंतरच बोलीदाराच्या बाजूने विक्री निश्चित करू शकेल. विक्री मोबदल्याच्या उर्वरित ७५% खरेदीदाराने विक्री निश्चिती पत्राच्या पोचच्या तारखेपासून १५ दिवसांच्या आत खरेदीदाराने देऊ केले पाहिजे आणि भरणा करण्यास कसूर केल्यास, मिळकत/तारण मत्तेची पुनर्विक्री होईल. ४. **सीएफ इंडिया प्रायव्हेट लिमिटेड हे ई–लिलावा मार्फत विक्री आयोजित करण्यात प्राधिकृत अधिकाऱ्यांना सहाय्य करतील ज्यांचे कॉर्पोरेट कार्यालय आहे येथे प्लॉट क्र. ६८, ३रा मजला, सेक्टर ४४, गुरगाव, हरियाणा १२२००३, वेबसाईट – www.bankeauctions.com. मिळकतीचे निरीक्षण करण्याबाबत किंवा बोली दस्तावेज मिळवण्याबाबत आणि कोणताही अन्य चौकशी किंवा नोंदणीकरता कोणत्याही मदतीसाठी तुम्हाला अन्वर मुलाणा आणि श्री. राजीव चंद्र, संपर्क क्रमांक १८००१२०८८०० येथे पीएनबीएचएफएल ची प्राधिकृत व्यक्ती यांचेशी समन्वय साधावा लागेल किंवा www.pnbhousing.com पहावी लागेल.**

ठिकाण : मुंबई, दिनांक : ३०.०६.२०२५

सही/– प्राधिकृत अधिकारी, मे. पीएनबी हाऊसिंग फायनान्स लिमिटेड

APNA SAHAKARI BANK LTD.
(Multi State Scheduled Bank)
अपना सहकारी बॅंक लि.
(मल्टिस्टेट शेड्युल्ड बँक)
Multi State Scheduled Bank
कॉर्पोरेट ऑफिस : अपना बँक भवन, डॉ. एस्. एस्. राव रोड, परळ, मुंबई - ४०० ०१२.

APNA SAHAKARI BANK LTD.
(Multi- State Schedule Bank)
BALANCE SHEET AS AT 31st MARCH, 2025
(Rs. In Lakh)

Capital and Liabilities	Schedule	Current Year 31-3-2025	Previous Year 31-03-2024
Capital	1	11,773.30	11,548.57
Reserves and Surplus	2	52,416.39	50,765.31
Deposits	3	2,78,965.50	3,03,726.60
Borrowings	4	-	-
Other liabilities and provisions	5	14,145.53	12,008.27
Total		**3,57,300.72**	**3,78,048.74**

Assets	Schedule	Current Year 31-3-2025	Previous Year 31-03-2024
Cash and balances with Reserve Bank of India	6	25,197.48	26,929.26
Balance with banks and money at call and short notice	7	33,593.68	24,035.70
Investments	8	93,197.66	1,01,004.99
Advances	9	1,49,651.87	1,75,695.09
Fixed Assets	10	28,202.33	29,454.71
Other Assets	11	27,457.71	20,928.99
Total		**3,57,300.72**	**3,78,048.74**
Contingent liabilities	12	**7,512.34**	**7,159.13**

APNA SAHAKARI BANK LTD.
(Multi- State Schedule Bank)
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2025
(Rs. In Lakh)

PARTICULARS	Schedule	Current Year 31-03-2025	Previous Year 31-03-2024
I. Income			
Interest earned	13	21,799.37	20,943.38
Other income	14	2,926.07	3,965.56
Total		**24,725.43**	**24,908.94**
II. Expenditure			
Interest expended	15	14,636.86	15,262.42
Operation expenses	16	8,467.93	9,044.54
Provisions and contingencies	17	3,318.26	5,505.82
Total		**26,423.05**	**29,812.78**
III. Profit/Loss			
Net profit/loss(-) for the year		(1,697.62)	(4,903.83)
Profit/loss(-) brought forward		(16,095.64)	(11,191.81)
Total		**(17,793.23)**	**(16,095.64)**

As per our report of even date attached

For M/s RodiDabir & Co.
Chartered Accountants
FRN No. 108846W
Statutory Auditor
UDIN:25114113BMKXDE9563
Place: Mumbai
Date: 21/06/2025

Ranganathan Sarangapani
Deputy Chief Executive officer

Umeshchandra Thakur
Director

Rahul Mestry
Deputy General Manager

Vikaskumar Phatak
Vice Chairman

Dattaram Chalke
Chairman

SCHEDULE 1 TO 17

Schedule 1 - Capital (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
Authorised Capital (12,00,00,000 shares of Rs.25/- each)	30,000.00	30,000.00
Subscribed Capital		
i) Individual 41871641 shares of Rs. 25/- each (Previous year 41105114 shares of Rs.25/- each)	10,467.91	10,276.27
ii) Co-op Institution/ State Government	-	-
iii) Others 5221563 shares of Rs. 25/- each (Previous year 5089149 shares of Rs.25/- each)	1,305.39	1,272.30
Total	**11,773.30**	**11,548.57**

Schedule 2 - Reserves and Surplus (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
i. **Statutory Reserves**	**6,383.13**	**6,381.30**
Opening Balance	6,381.30	6,380.08
Additions during the year	1.83	1.22
Deductions during the year	-	-
ii. **Building Fund**	**698.10**	**698.10**
Opening Balance	698.10	698.10
Additions during the year	-	-
Deductions during the year	-	-
iii. **Dividend Equalisation Fund**	**35.10**	**35.10**
Opening Balance	35.10	35.10
Additions during the year	-	-
Deductions during the year	-	-
iv. **Bad & Doubtful Debts Reserve**	**23,278.16**	**20,089.99**
Opening Balance	20,089.99	18,088.73
Additions during the year	3,188.17	2,012.71
Deductions during the year		(11.44)
v. **Special Reserve. u/s 36(1) (viii) of I.T. Act, 1961**	**120.00**	**120.00**
Opening Balance	120.00	120.00
Additions during the year	-	-
Deductions during the year	-	-
vi. **Contingent Provision against Standard Assets**	**471.45**	**563.78**
Opening Balance	563.78	707.78
Additions during the year	-	-
Deductions during the year	92.33	144.00
vii. **Charity Fund**	**3.49**	**3.49**
Opening Balance	3.49	3.49
Additions during the year	-	-
Deductions during the year	-	-
viii. **Staff Welfare Fund**	**1.62**	**1.62**
Opening Balance	1.62	1.62
Additions during the year	-	-
Deductions during the year	-	-
ix. **Investment Fluctuation Fund**	**763.90**	**763.90**
Opening Balance	763.90	763.90
Additions during the year	-	-
Deductions during the year	-	-
x. **Member Welfare Funds**	**25.60**	**25.60**
Opening Balance	25.60	25.60
Additions during the year		
Deductions during the year	-	
xi. **Contingency Reserve**	**966.08**	**966.08**
Opening Balance	966.08	966.08
Additions during the year	-	-
Deductions during the year	-	-
xii. **Jayprakash Narayan Nidhi**	**5.64**	**5.64**
Opening Balance	5.64	5.64
Additions during the year	-	-
Deductions during the year	-	-
xiii. **Investment Depreciation Reserve**	**318.45**	**316.77**
Opening Balance	316.77	323.16
Additions during the year	9.71	
Deductions during the year	8.03	6.39
xiv. **General Reserve**	**551.98**	**551.98**
Opening Balance	551.98	551.98
Additions during the year	-	-
Deductions during the year	-	-
xv. **Revaluation Reserve**	**24,343.57**	**25,287.07**
Opening Balance	25,287.07	26,029.96
Additions during the year		
Deductions during the year on sale of asset	(319.31)	(92.14)
Deductions during the year for depreciation	(624.19)	(650.75)
xvi. **Bad & Doubtful Debts Reserve ARC**	**141.76**	**141.76**
Opening Balance	141.76	141.76
Additions during the year	-	-
Deductions during the year	-	-
xvii. **Provision for Restructure Advances**	**850.24**	**-**
Opening Balance	-	
Additions during the year	961.00	-
Deductions during the year	(110.76)	-
xviii. **Security Receipt Reserve**	**11,251.37**	**10,908.77**
Opening Balance	10,908.77	6,312.77
Additions during the year	342.60	4,596.00
Deductions during the year	-	-
xix. **Balance in Profit and Loss Account**	**(17,793.23)**	**(16,095.64)**
Total (I to xix)	**52,416.39**	**50,765.31**

Schedule 3 - Deposits (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
A.I. Demand Deposits	**19,680.42**	**18,749.76**
(i) From banks	-	-
(ii) From others	19,680.42	18,749.76
II. Savings Bank Deposits	**90,184.59**	**93,086.97**
III. Term Deposits	**1,69,100.49**	**1,91,889.87**
(i) From banks	-	-
(ii) From others	1,69,100.49	1,91,889.87
Total (I, II and III)	**2,78,965.50**	**3,03,726.60**
B. (i) Deposits of branches in India	2,78,965.50	3,03,726.60
(ii) Deposits of branches outside India	-	-
Total	**2,78,965.50**	**3,03,726.60**

Schedule 4 - Borrowings (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
I. **Borrowings in India**		
(a) Reserve Bank of India	-	-
(b) Other banks	-	-
(c) Other Institstions 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 (Rs.in Lakh)

PARTICULARS	Current Year 31-3-2025	Previous Year 31-03-2024
I. Bills payable	338.26	611.25
II. Inter-office adjustment (net)	0.73	-
III. Interest accrued	99.16	102.27
IV. Others (including provisions)	13,707.38	11,294.75
Total	**14,145.53**	**12,008.27**

Schedule 6 - Cash and Balances with Reserve Bank of India (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
I. Cash in hand (including foreign currency notes)	2,256.33	3,772.90
II. Balances with Reserve Bank of India		
(a) in Current Account	22,941.15	23,156.36
(b) in Other Accounts	-	-
Total (I and II)	**25,197.48**	**26,929.26**

Schedule 7 -Balances with Bank's and Money at Call and Short Notice (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
I. **In India**		
(i) Balances with banks		
(a) in Current Account	3,232.83	2,234.71
(b) in Other Deposit Accounts	20,560.85	21,800.99
(ii) Money at call and short notice	9,800.00	-
(a) with banks	-	-
(b) with other institutions	-	-
Total (i and ii)	**33,593.68**	**24,035.70**
II. **Outside India**		
(i) in Current Account	-	-
(ii) in Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
Total (I, ii and iii)	**-**	**-**
Grand Total (I and II)	**33,593.68**	**24,035.70**

Schedule 8 - Investments (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
I. **Investments in India in**		
(i) Government Securities	80,763.73	84,639.04
(ii) Other approved securities	-	-
(iii) Shares	13.02	13.02
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and/or joint ventures	-	-
(vi) Others (to be specified)	-	-
(vii) Security Receipts	12,420.91	16,352.93
Total	**93,197.66**	**1,01,004.99**
I. **Investments outside India in**		
(i) Government Securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Others (to be specified)	-	-
Total	-	-
Grand Total (I and II)	**93,197.66**	**1,01,004.99**

Schedule 9 - Advances (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
A. (i) Bills purchased and discounted	-	-
(ii) Cash Credits, overdraft and loans repayment on deman	65,146.65	75,565.12
(iii) Term loans	84,505.22	1,00,129.97
Total	**1,49,651.87**	**1,75,695.09**
B. (i) Secured by tangible assets	1,46,865.37	1,72,067.05
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	2,786.50	3,628.04
	1,49,651.87	**1,75,695.09**
C.I. **Advances in India**		
(i) Priority Sectors	1,09,061.60	1,07,438.23
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	40,590.27	68,256.86
Total	**1,49,651.87**	**1,75,695.09**
C.II. **Advances outside India**		
(i) Due from banks	-	-
(ii) Due from others	-	-
(a) Bills purchased and discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total	**-**	**-**
Grand Total (C.I and II)	**1,49,651.87**	**1,75,695.09**

Schedule 10 - Fixed Assets (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
I **Premises**	25,882.71	26,907.52
At cost as on 31st March of the preceding year	26,907.52	27,700.55
Additions during the year	-	-
Deductions during the year	(361.15)	(100.52)
Depreciation for the year	(39.47)	(41.77)
Depreciation on Revaluation Assets	(624.19)	(650.74)
II. **Other Fixed Assets (including furniture and fixtures)**	2,319.62	2,547.19
At cost as on 31st March of the preceding year	2,547.19	2,602.01
Additions during the year	36.17	192.85
Deductions during the year	(0.10)	
Depreciation for the year	(263.63)	(247.67)
Total (I and II)	**28,202.33**	**29,454.71**

Schedule 11 - Other Assets (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
I. Inter-office adjustments (net)	-	-
II. Interest accrued	14,958.03	12,510.78
III. Tax receivable/tax deducted at source	48.28	60.11
IV. Stationery and stamps	74.52	64.45
V. Non-banking assets acquired in satisfaction of claims	3,630.44	480.44
VI. Others	8,746.43	7,813.21
Total	**27,457.71**	**20,928.99**

Schedule 12 - Contingent Liabilities (Rs.in Lakh)

PARTICULARS	Current Year 31-03-2025	Previous Year 31-03-2024
i. Claims against the bank not acknowledged as debts	-	-
ii. Liablitiy for partly paid investments	-	-
iii. Liability on account of outstanding forward exchange contracts	-	-
iv. Guarantees given on behalf of constituents	-	-
(a) In India (Bank Guarantees and Letter on Credit issues)	5,030.68	4,907.06
(b) Outside India	-	-
v. Acceptances, endorsements and other obligations	-	-
vi. Other items for which the bank is contingently liable (DEAF)	2,481.67	2,252.07
Total	**7,512.34**	**7,159.13**

Schedule 13 - Interest Earned (Rs. In Lakh)

PARTICULARS	Current Year 31-3-2025	Previous Year 31-03-2024
I. Interest/discount on advances/bills	13,662.80	13,428.13
II. Income on investments	8,136.57	7,515.25
III. Interest on balances with Reserve Bank of India and other inter-bank funds	-	-
IV. Others	-	-
Total	**21,799.37**	**20,943.38**

Schedule 14 -Other Income (Rs. In Lakh)

PARTICULARS	Current Year 31-3-2025	Previous Year 31-03-2024
I. Commission, exchange and brokerage	292.71	360.02
II. Profit on sale of investments	343.83	171.40
Less: Investment Amortisation	(41.73)	(40.26)
III. Profit on revaluation of investments	-	-
Less: Loss on shifting of investments	(1.68)	-
IV. Profit on sale of land, buldings and other assets	100.81	91.62
Less: Loss on sale of land, buldings and other assets	-	-
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends, etc. subsidiaries/compancies and/or joint vetures abroad/in India	0.63	0.97
VII. Miscellaneous Income	2,231.50	3,381.82
Total	**2,926.07**	**3,965.56**

Schedule 15 - Interest Expended (Rs. In Lakh)

PARTICULARS	Current Year 31-3-2025	Previous Year 31-03-2024
I. Interest on deposits	14,636.86	15,262.42
II. Interest on Reserve Bank of India/Inter-bank borrowing	-	-
III. Others	-	-
Total	**14,636.86**	**15,262.42**

Schedule 16 - Operating Expenses (Rs. In Lakh)

PARTICULARS	Current Year 31-3-2025	Previous Year 31-03-2024
I. Payments to and provisions for employees	3,690.09	4,053.31
II. Rent, taxes and lighting	1,493.03	1,666.41
III. Printing and stationery	104.71	104.17
IV. Advertisement and publicity	7.40	9.23
V. Depreciation on bank's property	303.10	289.43
VI. Director's fees, allowances and expenses	4.17	5.43
VII. Auditors'fees and expenses (including branch auditors)	77.22	79.52
VIII. Law charges	13.86	15.06
IX. Postages, Telegrams, Telephones, etc.	104.68	150.53
X. Repairs and maintenance	447.86	422.14
XI. Insurance	399.47	397.63
XII. Other expenditure	1,822.34	1,851.70
Total	**8,467.93**	**9,044.54**

Schedule 17 - Provision and Contingencies (Rs. In Lakh)

PARTICULARS	Current Year 31-3-2025	Previous Year 31-03-2024
I. Bad DebtsWrite-off	-	1.65
II. Bad & Doubtful Debts Reserve	3,188.17	2,012.71
III. Investmnet Depreciation	-	-
IV. Provision for Restructured Advances	850.24	-
V. Provision for Contingency	-	91.04
VI. Securities Receipt	342.60	4,596.00
VII. Deferred Tax	(1,062.75)	(1,195.58)
Total	**3,318.26**	**5,505.82**

RODI DABIR & CO.
Chartered Accountants

Regd. HQ:- 282, "Kapish House" 2nd floor, Mata Mandir Road, Khare Town, Dharampeth, Nagpur-440010
Ph.: (O) 0712-2542108,2537563, Fax: 0712-2542108
Email: rodidabir@rediffmail.com, rodidabir@rodidabir.com.
Website: www.rodidabir.com:
Mob : +919822220091

Mumbai Office.: 902, D Wing, Runwal Pearl, Chitalsar, Manpada, Thane (West)-400607
Delhi Branch: D-59, Haus Khas, New Delhi-110016
Bengluru Branch: Beltathur road, Kadugodi, Bangalore -560067
Bhopal Branch: Press Complex MP Nagar Zone 1,