

Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon
"Yashashree Building" Station Road, Lasalgaon
Balance Sheet as on 31 March 2025
Form A

	Schedule	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
Capital & Liabilities :			
Capital	1	5,60,76,700.00	4,84,76,000.00
Reserves and Surplus	2	33,41,23,017.66	30,76,99,651.47
Deposits	3	2,74,50,69,082.63	2,47,26,26,878.41
Borrowings	4	-	-
Other Liabilities and Provisions	5	4,05,18,945.58	4,70,03,855.64
Total		3,17,57,87,745.87	2,87,58,06,385.52
Assets :			
Cash and Balance with RBI	6	8,98,82,231.00	9,67,66,847.00
Balance with Banks and money at call and	7	5,60,14,952.16	5,72,16,164.26
Investment	8	1,53,08,54,382.06	1,40,59,41,687.59
Advances	9	1,38,71,34,279.43	1,19,54,58,075.72
Fixed Assets	10	3,51,50,996.30	3,25,83,848.55
Others Assets	11	7,67,50,904.92	8,78,39,762.40
Total		3,17,57,87,745.87	2,87,58,06,385.52
Contingent liabilities Bank Guarantee & DEAF	12	1,72,08,950.06	1,39,47,552.33

For Loknete Dattaji Patil Sahakari Bank Ltd., Lasalgaon.


Chief Executive Officer


Director


Vice Chairman


Chairman



For M/s ULHAS BORSE & Co.

CHARTERED ACCOUNTANTS

FRN -127883W


CA ULHAS S BORSE

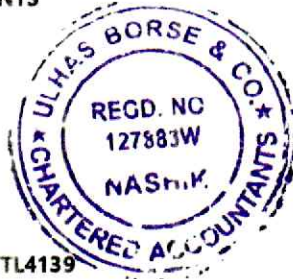
PARTNER

Membership No.122811

UDIN :- 25122811BMHVTL4139

Date :- 18/06/2025

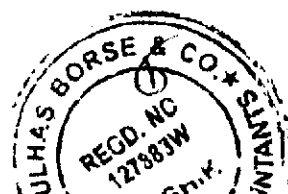
Place :- Nashik



Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon
"Yashashree Building" Station Road, Lasalgaon

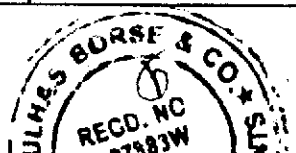
Schedule 1 Capital			
		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I	Share Capital		
	Authorised Capital		
	(2000000 shares of Rs. 50 Each)	10,00,00,000.00	5,00,00,000.00
	Subscribed Capital		
	(1121534 shares of Rs. 50 Each)	5,60,76,700.00	4,84,76,000.00
	Total	5,60,76,700.00	4,84,76,000.00

Schedule 2 Reserves and Surplus			
I	Statutory Reserve		
	Opening Balance	6,74,82,821.15	6,43,33,771.15
	Additions during the year	34,89,624.00	31,49,050.00
	Deductions during the year	-	-
	Total	7,09,72,445.15	6,74,82,821.15
II	Building Fund		
	Opening Balance	3,87,90,600.78	3,03,45,116.02
	Additions during the year	39,74,460.92	84,45,484.76
	Deductions during the year	-	-
	Total	4,27,65,061.70	3,87,90,600.78
III	Investment Fluctuation Fund		
	Opening Balance	3,85,63,276.27	4,42,10,411.27
	Additions during the year	-	-
	Deductions during the year	-	56,47,135.00
	Total	3,85,63,276.27	3,85,63,276.27
IV	Special Reserve U/s 36 (1)		
	Opening Balance	63,18,000.00	59,05,000.00
	Additions during the year	10,00,000.00	4,13,000.00
	Deductions during the year	-	-
	Total	73,18,000.00	63,18,000.00
V	Member Welfare Fund		
	Opening Balance	-	2,50,000.00
	Additions during the year	-	-
	Deductions during the year	-	2,50,000.00
	Total	-	-
VI	Charity Fund		
	Opening Balance	14,284.26	89,490.26
	Additions during the year	1,03,000.00	1,05,000.00
	Deductions during the year	21,000.00	1,80,206.00
	Total	96,284.26	14,284.26
VII	Women Welfare Fund		
	Opening Balance	2,90,607.00	21,000.00
	Additions during the year	-	2,69,607.00
	Deductions during the year	-	-
	Total	2,90,607.00	2,90,607.00



Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon
"Yashashree Building" Station Road, Lasalgaon

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
VIII	Building Revaluation Reserve		
	Opening Balance	2,26,82,738.09	2,38,76,566.56
	Additions during the year	-	-
	Deductions during the year	11,34,136.91	11,93,828.47
	Total	2,15,48,601.18	2,26,82,738.09
IX	BDDR 2024		
	Opening Balance	1,08,52,000.00	-
	Additions during the year	-	1,08,52,000.00
	Deductions during the year	-	-
	Total	1,08,52,000.00	1,08,52,000.00
X	Reserve For Bad & Doubtful Debts		
	Opening Balance	2,32,16,231.10	4,05,08,010.22
	Additions during the year	40,30,005.90	64,15,000.00
	Deductions during the year	12,46,237.00	2,37,06,779.12
	Total	2,60,00,000.00	2,32,16,231.10
XI	Contingent Provision For Standard Assets		
	Opening Balance	50,00,000.00	50,00,000.00
	Additions during the year	10,00,000.00	-
	Deductions during the year	-	-
	Total	60,00,000.00	50,00,000.00
XII	Investment Depreciation Reserve		
	Opening Balance	8,41,19,131.90	2,33,13,000.00
	Additions during the year	29,46,158.10	6,79,06,131.90
	Deductions during the year	-	71,00,000.00
	Total	8,70,65,290.00	8,41,19,131.90
XIII	Balance in Profit and Loss Account	2,26,51,452.10	1,03,69,960.92
XIV	Accumulated Profit & Loss	-	-
	Totals	33,41,23,017.66	30,76,99,651.47
Schedule 3 Deposits			
A.1	Current Deposits		
	(i) From Institutions	-	-
	(ii) From Others	4,92,98,489.11	4,83,89,855.36
II	Saving Bank Deposits	57,04,70,458.07	43,63,71,786.84
III	Term Deposits		
	(i) From Institutions	25,50,54,971.00	43,18,93,308.00
	(ii) From Others	1,87,02,45,164.45	1,55,59,71,928.21
	Total (I+II and III)	2,74,50,69,082.63	2,47,26,26,878.41
	Total	2,74,50,69,082.63	2,47,26,26,878.41
Schedule 4 Borrowings			
I	Borrowings in India	-	-
	(a) Reserve Bank of India	-	-
	(b) Other Banks	-	-



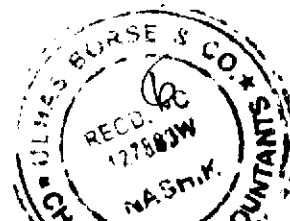
Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon

"Yashashree Building" Station Road, Lasalgaon

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
	(c) Other institution and agencies	-	-
II	Borrowings outside India		
	Total (I and II)	-	-
	Total	-	-
	Secured borrowings included in I and II above		

Schedule 5 Other Liabilities and Provisions			
I	Bills Payable	-	-
II	Inter office adjustment (net)	-	-
III	Interest Accrued		-
	1) Overdue Interest Reserve	2,85,51,448.08	3,63,31,143.26
	2) Interest Payable on Deposits	18,05,239.00	16,04,520.00
IV	Others Payable (Including Provisions)	1,01,62,258.50	90,68,192.38
	(i) Dividend Payable	6,10,255.11	9,18,079.11
	(ii) POS, Ecom Refund Payable	-	11,055.98
	(iii) Insurance Payable	792.76	150.76
	(iv) POS Settlement Account	75,702.14	5,12,362.15
	(v) TDS Payable	3,36,414.00	2,32,316.56
	(vi) Sundry Creditors	13,66,523.51	15,83,210.06
	(vii) Legal Fee Payable	3,46,917.00	3,88,717.00
	(viii) Income Tax Payable	14,96,380.98	10,40,102.00
	(ix) IMPS Settlement	62,591.00	2,47,024.52
	(x) TDS On Cash Withdrawals	18,000.00	-
	(xi) Staff Leave Encasment	12,36,912.00	12,85,127.00
	(xii) Share Suspense	-	100.00
	(xiii) Provision For Audit Fee	6,17,600.00	4,98,514.24
	(xiv) Staff Proff. Tax Payable	15,000.00	13,600.00
	(xv) Staff Providend Fund Payable	1,94,118.00	1,91,538.00
	(xvi) PMFME Subsidy Payable	13,43,554.00	-
	(xvii) Nominal Member Fee	-	3,400.00
	(xviii) Differal Tax Payable [Special Reserve]	16,72,000.00	14,22,000.00
	(xix) LIC Premium payable	17,605.00	20,535.00
	(xx) Provision of Bonus & Ex – Gratia	6,31,893.00	7,00,360.00
	(xxi) NFS Issuer Settlement	1,20,000.00	-
	Total	4,05,18,945.58	4,70,03,855.64

Schedule 6 Cash and Balances with Reserve Bank of India			
I	Cash in Hand (including foreign Currency Notes)	8,98,82,231.00	9,67,66,847.00
II	Balances With Reserve Bank of India	-	-
	(a) in Current Account	-	-
	(b) in Other Account	-	-
	Total (I and II)	8,98,82,231.00	9,67,66,847.00



Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon
"Yashashree Building" Station Road, Lasalgaon

		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
Schedule 7 Balances with Banks and Money at Call and Short Notice			
I	In India		
	(i) Balance with Banks		
	(a) in Current Accounts	5,60,14,952.16	5,72,16,164.26
	(b) in Other Deposit Accounts	-	-
	(ii) Money at call and short Notice		
	(a) with Banks	-	-
	(b) With Other Institutions	-	-
	Total (i and ii)	5,60,14,952.16	5,72,16,164.26

Schedule 8 Investments			
I	Investment In India In		
	(i) Government Securities	1,00,32,28,967.00	95,39,99,959.00
	(ii) Other approved Securities	-	-
	(iii) Shares	41,500.00	41,500.00
	(iv) Units in Mutual Funds	2,99,98,500.06	
	(v) Debentures and Bonds	8,41,84,415.00	10,08,23,115.09
	(vi) Subsidiaries and/or joint ventures	-	-
	(vii) Other Bank Investment	41,34,01,000.00	35,10,77,113.50
	Total	1,53,08,54,382.06	1,40,59,41,687.59

Schedule 9 Advances			
A	(i) Bill Purchased and Discounted		
	(ii) Cash Credit, Overdrafts and loans repayable on	11,00,59,068.48	75,09,48,326.00
	(iii) Term loans	1,27,70,75,210.95	44,45,09,749.72
	Total	1,38,71,34,279.43	1,19,54,58,075.72
	of which		
B	(i) Secured by tangible Assets	1,26,51,63,041.47	1,13,95,16,566.84
	(ii) Covered By Bank/Government Guarantees	-	-
	(iii) Unsecured	12,19,71,237.96	5,59,41,508.88
	Total	1,38,71,34,279.43	1,19,54,58,075.72
C	Advances in India		
	(i) Priority Sectors	97,73,42,000.00	1,00,57,63,270.00
	(ii) Public Sector	-	-
	(iii) Banks	-	-
	(iv) Others	40,97,92,279.43	18,96,94,805.72
	Total	1,38,71,34,279.43	1,19,54,58,075.72
	Grand Total	1,38,71,34,279.43	1,19,54,58,075.72

Schedule 10 Fixed Assets			
I	Premises		
	(i) At cost as on 31st March of the preceding year	88,00,295.44	92,64,805.44
	(ii) Additions during the year	-	-
	(iii) Deductions during the year	-	-
	(iv) Depreciation to date	4,40,016.00	4,64,510.00
	Total	83,60,279.44	88,00,295.44



Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon
"Yashashree Building" Station Road, Lasalgaon

	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
II Other Fixed Assets(Including Furniture and Fixtures)		
(i) At cost as on 31st March of the preceding year	2,37,83,553.11	2,16,79,275.58
(ii) Additions During The Year	82,51,887.50	72,88,604.89
(iii) Deductions During The Year	7,872.00	58,884.92
(iv) Depreciation To Date	52,36,851.75	51,25,442.44
Total	2,67,90,716.86	2,37,83,553.11
Grand Total	3,51,50,996.30	3,25,83,848.55

Schedule 11 Other Assets

I	Inter office adjustment (net)	-	-
II Interest Accrued			
(i) Interest Receivable on NPA Advances	2,85,51,448.08	3,65,03,130.26	
(ii) Investment	1,43,06,054.33	1,55,99,927.83	
(iii) Other Bank Investment	52,85,942.00	-	
III Stamp Purchase	63,328.00	53,680.00	
IV Stationery Stock	10,58,105.11	8,11,134.06	
V Deposits (Anamat)	6,97,710.00	6,97,710.00	
VI E-com Settlement Account	-	4,61,268.02	
VII Prepaid Expenses	14,09,949.00	4,12,409.00	
VIII Sundry Debtors	5,360.00	4,19,860.00	
IX TDS on GST	38,005.24	16,809.60	
X Income Tax Refund	-	6,97,939.00	
XI NFS Issuer Settlement Account	-	1,68,153.77	
XII Acquirer Settlement Account	6,55,100.00	3,65,056.00	
XIII Deaf Receivable	3,954.48	3,587.87	
XIV IGST PAID	11,312.94	5,642.94	
XV SGST PAID	8,87,598.92	13,78,371.21	
XVI CGST PAID	8,58,308.64	13,80,112.57	
XVII Non-Banking Assets	13,70,127.00	61,82,232.18	
XVIII Others (Building Revaluation Contra)	2,15,48,601.18	2,26,82,738.09	
***Current Year Loss	-	-	
Total	7,67,50,904.92	8,78,39,762.40	

Schedule 12 Contingent Liabilities

I	Claims Against the Bank Not Acknowledged As De	-	-
II	Liability For Partly Paid Investment	-	-
III	Liability on Account of outstanding forward excha	-	-
IV	Guarantees Given On Behalf Of Consituents		
(a)	In India	1,23,14,000.00	1,00,89,000.00
(b)	Outside India		
V	Acceptance,Endorsements and Other Obligations	-	-
VI	Other Items For Which The Bank Is Contingently	-	-
VII	DEAF Funds Transfer to RBI	4894950.06	3858552.33
Total		1,72,08,950.06	1,39,47,552.33



Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon

"Yashashree Building" Station Road, Lasalgaon

Form B

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025				
		Schedule	As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I INCOME				
Interest Earned	13		22,69,55,001.84	20,36,11,419.98
Other Income	14		1,98,92,683.70	1,39,30,180.76
Total			24,68,47,685.54	21,75,41,600.74
II EXPENDITURE				
Interest Expended	15		14,60,16,048.97	13,96,03,438.67
Operating Expenses Provisions and Contingenc	16		7,81,80,184.47	6,75,68,201.15
Total			22,41,96,233.44	20,71,71,639.82
III Profit /Loss				
Net Profit/Loss (-) For The Year			2,26,51,452.10	1,03,69,960.92
Profit /Loss(-) Brought Forward			-	-
Total			24,68,47,685.54	21,75,41,600.74

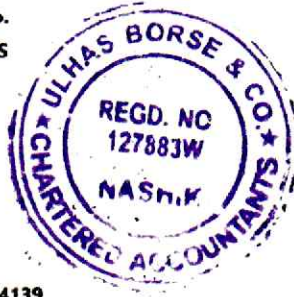
For Loknete Dattaji Patil Sahakari Bank Ltd., Lasalgaon.

 Chief Executive Officer
  Director
  Vice Chairman
  Chairman



For M/s ULHAS BORSE & Co.
CHARTERED ACCOUNTANTS
FRN-127883W


CA ULHAS S BORSE
 PARTNER
 Membership No.122811
 UDIN :- 25122811BMHVTL4139
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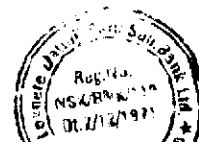
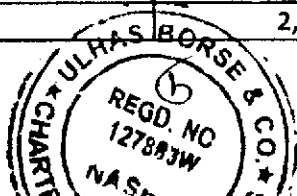
Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon
"Yashashree Building" Station Road, Lasalgaon

Schedule 13 Interest Earned			
		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I	Interest/Discount On Advances	14,44,19,151.37	12,17,23,137.01
II	Income On Investments	6,25,07,907.01	5,83,67,246.02
III	Interest on balances with Reserve Bank of India and other inter-bank funds	2,00,27,943.46	2,35,21,036.95
IV	Others	-	-
	Total	22,69,55,001.84	20,36,11,419.98

Schedule 14 Other Income			
I	Commission ,Exchange And Brokerage	48,81,627.07	16,53,172.25
II	Profit on Sales of Investment	5,16,500.00	9,29,316.69
III	Less Loss on sale of Investment	(10,05,000.00)	(47,31,750.00)
IV	Profit on Sales Mutual Funds	30,54,474.87	17,12,624.81
V	Dividend Received	4,46,057.90	4,46,057.90
VI	Other Income	1,19,99,023.86	1,39,20,759.11
	(i) Loan Recovery Charges Received	1,64,400.85	1,76,406.22
	(ii) Locker Rent Received	3,33,585.94	3,22,956.26
	(iii) Loan Precessing fee	16,62,828.03	11,79,993.28
	(iv) Share Transfer fee	500.00	1,072.00
	(v) Miscellaneous Income	21,165.15	5,49,898.47
	(vi) Service Charges	23,37,344.55	23,89,566.82
	(vii) Gold Cusody Charges	10,94,433.76	9,83,306.66
	(viii) Profit on Sale of other Assets	(7,872.00)	70.00
	(ix) CIBIL Charges	2,24,502.86	1,31,977.17
	(x) BDDR Return Back Provision	58,55,292.00	25,38,377.23
	(xi) IFR Return Back Provision	-	56,47,135.00
	(xii) Penal Charges Recover	3,12,842.72	-
	Total	1,98,92,683.70	1,39,30,180.76

Schedule 15 Interest Expended			
		As on 31.03.2025 (Current Year)	As on 31.03.2024 (Previous Year)
I	Interest On Deposites	14,57,25,375.37	13,96,02,978.67
II	Interest on RBI/ Inter-bank borrowings	2,90,673.60	460.00
II	Others	-	-
	Total	14,60,16,048.97	13,96,03,438.67

Schedule 16 Operating Expenses			
I	Payments To And Provisions For Employees	2,10,14,891.00	1,78,66,376.00
II	Rent ,Taxes And Lighting	59,70,051.39	42,19,194.70
III	Printing And Stationery	8,85,260.77	4,55,097.11
IV	Advertisement And Pubilicity	15,35,393.74	9,44,738.20
V	Depreciation On Bank Property	56,76,867.75	56,42,001.36
VI	Board Meeting Allowances	2,60,544.00	2,51,104.00



Loknete Dttaji Patil Sahakari Bank Ltd., Lasalgaon
"Yashashree Building" Station Road, Lasalgaon

VII	Auditors Fees And Expenses(Including Branc	15,28,375.16	8,90,500.00
VIII	Legal Charges	7,54,819.88	11,49,774.18
IX	Postages ,Telegrams,Telephones,Etc	5,98,697.48	3,33,477.86
X	Repairs And Maintenance, AMC Chgs	44,60,613.06	46,00,983.64
XI	Insurance	56,77,484.71	53,57,326.08
XII	Amortzation on Investment	7,03,992.00	12,53,982.00
XIII	Provisions :-		
	Bad & Doubtful Debts	40,30,005.90	64,15,000.00
	Contingency Standard Asset Provisions	10,00,000.00	-
	Special Reserve U/S 36 (VIII)	10,00,000.00	4,13,000.00
	Mark To Market (IDR)	29,46,158.10	56,47,135.00
	Income Tax Paid	84,47,939.00	56,32,387.00
	Interest Reversal on NBA as per RBI IO	39,58,105.18	-
XIV	Other Expenditure		
	(i) Staff & Director Training	4,79,351.00	4,25,364.00
	(ii) Bank Federation & Association Subscripti	1,93,447.00	1,39,710.00
	(iii) AMC Paid	-	41,253.60
	(iv) Annual General Meeting Expenses	3,84,846.02	3,26,899.00
	(v) Other Charges	4,72,560.78	5,51,480.90
	(vi) Refreshment	7,38,655.00	4,83,703.00
	(vii) Commission and Brokerage	4,00,240.61	4,77,965.39
	(viii) ATM Card Fee	1,28,518.00	98,100.00
	(ix) Travelling Expenses	98,794.00	60,615.00
	(x) Petrol & Fuel Expenses	3,63,573.00	3,75,234.00
	(xi) Sweeper Charges	1,80,100.00	1,65,600.00
	(xii) Employee Uniforms	2,02,690.00	1,86,070.00
	(xiii) Books & Periodicals	605.00	11,907.00
	(xiv) Bank Security Charges	22,63,389.00	18,23,202.98
	(v) CIBIL Charges	2,36,453.93	1,19,467.26
	(xvi) Software Migration Integrat	4,91,590.00	2,18,000.00
	(xvii) ATM Transaction Fee	4,26,600.74	4,08,224.96
	(xviii) Recovery Expenses	3,70,026.27	3,08,019.93
	(xix) Branch inauguration Exp	2,99,545.00	2,75,307.00
		-	-
	Total	7,81,80,184.47	6,75,68,201.15

