

The Steady Ship Navigating The Adversities ...



ETERNAL BOND OF TRUST

THE JALGAON PEOPLES CO-OP. BANK LTD.

(Multi-State Scheduled Bank)

since 1933

Annual Report 2022 - 2023 | Year 89th



Board of Directors & Board of Management



Mr. Aniket Bhalchandra Patil
Chairman



CA Dr. Prakash Mangilal Kothari
Vice Chairman



Mr. Bhalchandra Prabhakar Patil
Director & Chairman-
Board of Management



Dr. Chandrakant Baliram Chaudhari
Director



Mrs. Surekha Vilas Chaudhari
Director



Mrs. Smita Prakash Patil
Director



Dr. Vilas Chudaman Borole
Director & Member-
Board of Management



Mr. Sunil Prabhakar Patil
Director



Mr. Rameshwar Anandram Jakhete
Director



Mr. Chandan Sudhakar Attarde
Director & Member-
Board of Management



Dr. Suhas Baburao Mahajan
Director



Mr. Rajesh Dhirajlal Parmar
Director



Mr. Pravin Vasudev Khadke
Director



Mr. Dnyaneshwar Eknath Morankar
Director



CA Mr. Jagdish Mannalal Agrawal
Expert Co-opted Director



CA Mr. Taral Narendrakumar Shah
Expert Co-opted Director



CA Mr. Sanjay Yuvraj Patil
Member
Board of Management



Mr. Bhushan Gendalal Chaudhari
Member
Board of Management



Mr. Nirnay Arvind Chaudhari
Member
Board of Management



Mr. Dilip Yashwantrao Deshmukh
Managing Director & CEO
Upto 31.10.2022



Mr. Rohit Pandurang Bhujbal
Managing Director & CEO
wef 01.11.2022





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Bank Registration details

रजिस्टर्ड ऑफिस	: 152, पोलन पेठ, दाणा बाजार, जळगाव 425001.
नोंदणीची तारीख व क्र.	: दि. 23/12/1933/7208
रिझर्व्ह बँकेची परवाना तारीख व क्र.	: दि.04.05.1984/युबीडीएम.एच.388 पी.
मल्टि-स्टेट परवाना तारीख व क्र.	: दि.13.11.2013 एमएससीएस/सीआर/884/2013
कार्यक्षेत्र	: महाराष्ट्र व मध्य प्रदेश राज्य.
शेड्युल्ड बँक परवाना क्र. व तारीख	: आरबीआय कडील पत्र क्र. डिसीबीआर.सीओ.बीपीडी नं. 5336/16.05.000/2015-16 दि. 18.04.2016.
Registered Office	: 152, Polan Peth, Dana Bazar, Jalgaon 425 001.
Registration Date & No.	: Dt. 23/12/1933/7208
R.B.I. License Date & No.	: Dt. 04.05.1984/ UBDM.H.388 P.
Multi-State License Date & No.	: Dt. 13.11.2013 MSCS/CR/884/2013
Area of operation	: State of Maharashtra & Madhya Pradesh
Scheduled License No. & Date	: RBI letter No. DCBR.CO.BPD No.5336/ 16.05.000/ 2015-16 Dt.18.04.2016.



Management

श्री. रोहित पांडुरंग भुजबळ
प्रबंध संचालक व मुख्य कार्यकारी अधिकारी
(दि. 01.11.2022 पासून)

Mr. Rohit Pandurang Bhujbal
Managing Director & CEO
(From 01.11.2022)

श्री. दिलीप यशवंतराव देशमुख
प्रबंध संचालक व मुख्य कार्यकारी अधिकारी
(दि. 31.10.2022 पर्यंत)

Mr. Dilip Yashwantrao Deshmukh
Managing Director & CEO
(Upto 31.10.2022)

श्री. संतोष धर्मराज वाणी
महाव्यवस्थापक

Mr. Santosh Dharmaraj Wani
General Manager

श्री. विनायक जोशी – महाव्यवस्थापक
(कर्जे) (दि. 09.06.2022 पर्यंत)

Mr. Vinayak Joshi - General Manager
(Credit) (Upto 09.06.2022)

श्रीमती स्वाती अविनाश सारडा
महाव्यवस्थापक व बोर्ड सेक्रेटरी.

Smt.Swati Avinash Sarda
General Manager & Board Secretary



Advisory Committee of Branches

नशिराबाद शाखा :

सदस्य : श्री.जनार्दन वामन रोटे
 सदस्य : श्री.हरी पांडू पाटील
 सदस्य : श्री.धर्मेंद्र शांतीलाल जैन
 सदस्य : शाखाधिकारी

Nashirabad Branch :

Member : Mr.Janardan Waman Rote
 Member : Mr.Hari Pandu Patil
 Member : Mr.Dharmendra Shantilal Jain
 Member : Branch Manager

असोदा शाखा :

सदस्य : श्री.गुणवंत मुरलीधर पाटील
 सदस्य : शाखाधिकारी

Asoda Branch :

Member : Mr. Gunwant Murlidhar Patil
 Member : Branch Manager

भादली शाखा :

सदस्य : श्री.अरविंद कृष्णा नारखेडे
 सदस्य : शाखाधिकारी

Bhadli Branch :

Member : Mr.Arvind Krushna Narkhede
 Member : Branch Manager

कानळदा शाखा :

चेअरमन : डॉ.श्री.बळीराम विठ्ठल राणे
 सदस्य : श्री.ज्ञानदेव मंगा येवले
 सदस्य : श्री.प्रभाकर पुंडलीक राणे
 सदस्य : शाखाधिकारी

Kanalda Branch :

Chairman : Dr. Mr.Baliram Vitthal Rane
 Member : Mr. Dnyandeo Manga Yeole
 Member : Mr. Prabhakar Pundlik Rane
 Member : Branch Manager

बँकेचे चेअरमन आणि प्रबंध संचालक व मुख्य कार्यकारी अधिकारी हे सर्व सल्लागार समित्यांवर पदसिद्ध सदस्य आहेत.

The Chairman and Managing Director & Chief Executive Officer of the Bank are the Ex-Officio Members of all the Advisory Committees.



Statutory Auditors & Legal Advisors

लेखापरीक्षक :

वैधानिक लेखापरीक्षक –
 मे. सी. आर. सगदेव अँड कंपनी
 चार्टर्ड अकाउंटंटस्, नाशिक.

Auditors :

Statutory Auditor -
 M/s C. R. Sagdeo & Company
 Chartered Accountants, Nasik.

समवर्तित लेखापरीक्षक (चार्टर्ड अकाउंटंटस्) :

- 1) मे. अनिल राणे अँड कं., जळगाव.
- 2) मे. राहुल कोचर अँड कं., पनवेल.
- 3) मे. ए.आर. लांडगे अँड कं., जळगाव.
- 4) मे. परेश आर. साहू अँड कं., अमरावती.

Concurrent Auditors (Chartered Accountants) :

- 1) M/s.Anil Rane & Co., Jalgaon.
- 2) M/s. Rahul Kochar & Co., Panvel.
- 3) M/s. A.R. Landge & Co., Jalgaon.
- 4) M/s. Paresh R. Sahu & Co., Amravati.

कायदे सल्लागार :

श्री.ए. पी. पवार, अॅडव्होकेट.
 श्री.व्ही. डी. होन, अॅडव्होकेट.
 श्री.संजय नातु, अॅडव्होकेट.
 श्री.व्ही.आर. घोलप, अॅडव्होकेट.
 श्री.विक्रम ए. पवार, अॅडव्होकेट.
 श्री.सुनिल तारे, अॅडव्होकेट.
 श्री.राजन देशपांडे, अॅडव्होकेट.
 श्री.प्रविण भोळे, अॅडव्होकेट.

Legal Advisors :

Mr. A.P. Pawar - Advocate.
 Mr. V.D. Hon - Advocate.
 Mr. Sanjay Natu - Advocate.
 Mr. V.R. Gholap - Advocate.
 Mr. Vikram A.Pawar - Advocate.
 Mr. Sunil Tare - Advocate.
 Mr.Rajan Deshpande- Advocate.
 Mr. Pravin Bhole - Advocate.



(Amount in ₹ lakh)

रिझर्व्ह बँक ऑफ इंडिया
स्टेट बँक ऑफ इंडिया
युनियन बँक ऑफ इंडिया
आय.डी.बी.आय.बँक
इंडियन बँक
बँक ऑफ इंडिया
कॅनरा बँक
आय.सी.आय.सी.आय. बँक
अक्सिस बँक
कोटक महिंद्रा बँक
बंधन बँक
दि महाराष्ट्र राज्य सह.बँक लि.
दि जळगाव जि.म.सह.बँक लि.
दि धुळे जि.म.सह.बँक लि.
जिल्हा सह.केंद्रीय बँक मर्यादीत, खंडवा.
जळगाव जनता सह.बँक लि.
ए यु स्मॉल फायनान्स बँक
उज्जीवन स्मॉल फायनान्स बँक

Reserve Bank of India
State Bank of India
Union Bank of India
I.D.B.I. Bank
Indian Bank
Bank of India
Canara Bank
I.C.I.C.I. Bank
Axis Bank
Kotak Mahindra Bank
Bandhan Bank
The Maharashtra State Co-op.Bank Ltd.
The Jalgaon Dist. Cent.Co-op.Bank Ltd
The Dhule Dist. Cent. Co-op. Bank Ltd.
Jilha Sah.Kendriya Bank
Maryadit, Khandwa.
Jalgaon Janata Sahkari Bank Ltd.
AU Small Finance Bank
Ujjivan Small Finance Bank

तपशील	Particulars	31.03.2023
शाखांची संख्या	No.of Branches	40
सभासद	Shareholders	24916
नाममात्र सभासद	Nominal Members	2851
वसुल भाग भांडवल	Share Capital	3184.77
एकूण राखीव निधी व इतर	Total Reserve & Other Funds	19719.41
बचत ठेवी	Saving Deposits	54510.90
चालू ठेवी	Current Deposits	16779.42
मुदत व इतर ठेवी	Fixed & Other deposits	102351.50
कर्जे- तारणी	Loans - Secured	107496.94
बिनतारणी (आरबीआयच्या नियमांनुसार)	Unsecured (As per RBI Norms)	2502.22
अग्रक्रम क्षेत्रासाठी एकूण %	% to Priority Sector Advances	86.82%
दुर्बल घटकांसाठी एकूण %	% to Weaker Section Advances	12.00%
घेतलेली कर्जे	Borrowings	6090.00
गुंतवणूक	Investment	49308.95
एन.पी.ए.(निव्वळ)	NPA (Net)	5769.69
ऑडिट वर्गीकरण	Audit Classification	A
नफा	Profit	597.83
एकूण कर्मचारी	Total Staff	357
चतुर्थ श्रेणी कर्मचारी	Sub-Staff	72
खेळते भांडवल	Working Captial	201458.83



सन्माननीय सभासद बंधू-भगिनींनो सरस्नेह नमस्कार !

आपल्या बँकेच्या 89 व्या वार्षिक सर्वसाधारण सभेत संचालक मंडळातर्फे मी आपणा सर्वांचे स्वागत करतो. सन 2022 - 2023 या वर्षभरात केलेल्या कामकाजाचा अहवाल, लेखापरिक्षित नफातोटा पत्रक व ताळेबंद आपणासमोर प्रस्तुत करतो.

कोविड महामारीवर मात करून आपण थोडे स्थिरस्थावर होतो तोपर्यंत रशिया युक्रेन युद्धाला सुरुवात झाली. याचा परिणाम इंधन दरवाढ व महागाई वर झाला. या महागाईवर नियंत्रण ठेवण्यासाठी अमेरिकेच्या मध्यवर्ती बँकेने 2022 आणि 2023 मध्ये फेड रेट 500 बेसिस पॉइंटने वाढविला. या कालावधीत रिझर्व बँकेने रेपो रेट एकूण 6 वेळा एकत्रित 250 बेसिस पॉइंटने वाढविला. रेपो रेट मधील वाढीमुळे बँकींग क्षेत्रातील तरलता 7.5 लाख कोटीवरून 3 लाख कोटी इतकी झाली, डिसेंबर 2022 मध्ये ती अजून खाली गेली. रेपो रेट वाढविल्याने बँकांनी ठेवींवरील व्याजदर वाढविलेत. त्याचा परिणाम बँकेच्या ठेवी वाढण्यावर झाला.

रिझर्व बँकेच्या महागाई नियंत्रण धोरणामुळे सन 2022-23 च्या सुरुवातीला असलेला महागाईचा दर 6.95% वरून वर्ष अखेरीस 5.66% पर्यंत सुधारला.

रशिया युक्रेन युद्धाचे पडसाद म्हणून सन 2022-23 च्या सुरुवातीस कच्च्या तेलाचा भाव \$104.71 प्रति पंप असा होता. हा दर वर्ष अखेरीस \$79.89 प्रति पंप असा झाला.

गेल्या 5 वर्षांत जागतिक विकासात आपल्या अर्थव्यवस्थेने 12% पेक्षा जास्त योगदान दिलेले आहे. उत्पादन क्षेत्राला दिलेले प्रोत्साहन, लहान उद्योगांना दिलेल्या सवलती, चलनवाढ नियंत्रण, सेवा क्षेत्राला दिलेले पुनरुज्जीवन, या सर्व एकत्रित गोष्टींमुळे भारतीय अर्थव्यवस्थेला नजिकच्या काळात अधिक बळकटी मिळण्याची शक्यता आहे. आपल्या राष्ट्रीय उत्पन्नाच्या जवळजवळ 70% इतका हिस्सा सेवा क्षेत्राकडून येतो आहे. भारताची अर्थव्यवस्था ही जगातील पाचवी मोठी अर्थव्यवस्था आहे.

रिझर्व्ह बँकेने रु.2,000/- च्या नोटा वितरणातून काढून घेण्याचा निर्णय घेतला. या निर्णयाचा फायदा बँकांबरोबरच अर्थव्यवस्थेला होऊन ती इच्छित विकासदर या सहामाही अखेर गाठण्याची चिन्हे आहेत. या नोटांच्या बदलांमुळे बँकांच्या ठेवी वाढण्याबरोबरच कर्ज वसुलीतही वाढ होईल अशी शक्यता आहे. पर्यायाने अर्थव्यवस्था वाढीला याची मदत होऊ शकते.

बँक कमिटी व बँकींग सुपरव्हिजन कमिटी यांनी बँकांनी दिलेली कर्जे व एन.पी.ए. चे निकष व त्यासाठी कराव्या लागणाऱ्या तरतुदी यात मोठे बदल सुचविले आहे. या कमिटीने एन.पी.ए. च्या मुळ संकल्पनेत बदल करण्याचे सुचविले असून संभाव्य कर्जावरील नुकसान (Expected Credit Loss) व त्या आधारे आर्थिक तरतुद प्रस्तावित केलेली आहे.

रिझर्व बँकेच्या सूचनेनुसार रु.25.00 लाखाच्या आतील कर्जांचे प्रमाण एकूण कर्जांच्या 50% पर्यंत वाढवावयाचे आहे. या अनुषंगाने भविष्यातील कर्जांची जोखीम कमी करण्याचे आपण जाणीवपूर्वक प्रयत्न करीत आहोत. छोट्या कर्जांना दिलेल्या प्राधान्यांमुळे कर्जांच्या एकूण आकारावर परिणाम होण्याची शक्यता आहे. आपण एन.पी.ए. वर्गीकरण ऑनगोईंग पध्दतीने केले आहे.

31 मार्च 2023 अखेर 25 लाखा खालील कर्जांचे प्रमाण 21.42% इतके आहे. रिझर्व बँकेच्या निकषाप्रमाणे; अग्रक्रम क्षेत्रास दिलेल्या कर्जांचे प्रमाण एकूण कर्जांशी 60% असणे आवश्यक आहे ते 86.82% इतके आहे. तसेच दुर्बळ क्षेत्रास दिलेल्या कर्जांचे प्रमाण 11.50% टक्के असायला हवे ते 31 मार्च 2023 ला 12% आहे.



सद्यस्थितीत नागरी सहकारी बँका अनेक आव्हानांना तोंड देत आहेत. प्रामुख्याने सायबर सिक्युरिटी, तंत्रज्ञानावर होणारा मोठा खर्च, एनपीए वसुली, खाजगी/व्यावसायिक बँकांसोबत स्पर्धा इ. अशी आव्हाने आहेत. सायबर सिक्युरिटी जागरूकता वाढविण्यासाठी वर्षभरात संचालक मंडळ व कर्मचाऱ्यांसाठी प्रशिक्षण आयोजित केले.

31 मार्च 2023 रोजी बँकेचा एकूण व्यवसाय रु. 2836.41 कोटी असून त्यात गतवर्षीच्या तुलनेत 14.88% इतकी वाढ आहे. एकूण ठेवी दि. 31 मार्च 2022 च्या रु. 1605.78 कोटीवरून 31 मार्च 2023 रोजी रु. 1736.41 कोटी इतक्या वाढल्या. ठेवींमधील वाढ 8.14% इतकी आहे. CASA ठेवींचे प्रमाण हे रु. 712.90 कोटी आहे. कासा ठेवींमध्ये 31 मार्च 2022 च्या 40.29% वरून 31 मार्च 2023 रोजी 40.97% इतकी वाढ झालेली आहे. 31 मार्च 2022 ला कर्जे रु.863.29 कोटी इतकी होती, ती 31 मार्च 2023 ला 1099.99 कोटी इतकी झाली. कर्जांमध्ये 27.42% ची उल्लेखनीय वाढ झालेली आहे. भांडवल पर्याप्तता 31 मार्च 2022 ला 13.49% इतकी होती, ती 31 मार्च 2023 ला 13.27% इतकी झालेली आहे. बँकेचे 31 मार्च 2022 चे नेट एनपीए 6.14% वरून 31 मार्च 2023 ला 5.35% इतके कमी झालेले आहे. तसेच बँकेचा करपश्चात नफा रु.5.97 कोटी आहे.

कर्ज वाढविण्यासाठी आपण कर्जावरील व्याजदर कमी केलेल्या विविध कर्ज योजना राबविण्यात आल्या. नवीन कर्जदारांना कर्जे दिलीत. रु.25 लाखाखालील कर्जांसाठी वेगवेगळ्या योजना आखल्या व अंमलात आणल्यात.

बँकेने आपले डेटा सेंटर क्लाउड प्लॅटफॉर्मवर स्थलांतरित करण्याचा आणि नेटवर्क कनेक्टिव्हिटीसाठी SDWAN कार्यप्रणाली कार्यान्वित केलेली आहे.

बँकेच्या डिजीटल चॅनल्स ला चांगला प्रतिसाद आहे. आपण इन्स्टा डेबिट कार्ड ग्राहकांना देत आहोत. ग्रीन पीन मुळे ग्राहकांना त्वरीत कार्ड वापरता येते. बँकेचे डिजीटल व्यवहार सर्व चॅनल्स मिळून 31 मार्च 2022 ला 78,03,323 इतके होते, त्यात वाढ होऊन 31 मार्च 2023 ला 1,33,04,721 इतके झालेत. यात मोबाईल बँकींगचे व्यवहार 31 मार्च 2022 ला 10,26,223 इतके होते ते 31 मार्च 2023 ला 11,83,765 इतके झालेत. वर्षभरातील युपीआय द्वारे 87,15,388 व्यवहार झालेत.

आपण सर्वांनी बँकेच्या प्रगतीसाठी हातभार लावावा अशी आपणा सर्वांना विनंती करतो. कर्जधारकांनी वेळेवर कर्ज भरल्यास बँकेचा एनपीए कमी होण्यास मदत होईल. तसेच बँकेच्या मोबाईल बँकींग ॲप चा जास्तीत जास्त ग्राहकांनी लाभ घ्यावा. आपल्या बँकेस रिझर्व बँकेच्या मापदंडात बसवून प्रगतीच्या अत्युच्च शिखरावर नेण्यासाठी आपल्या सर्वांचे सहकार्य अपेक्षित आहे.

माझ्या संचालक मंडळावर आपण दाखविलेल्या विश्वासास पात्र ठरण्याचा मी प्रामाणिक प्रयत्न करीत आहे. संचालक मंडळाच्या कार्यावर सदैव सार्थ विश्वास ठेवणाऱ्या सभासद, ग्राहक, ठेवीदार, कर्जदार, पुरवठादार व प्रसारमाध्यमे या सर्वांचे मी आभार मानतो.

धन्यवाद!

अनिकेत भालचंद्र पाटील
चेअरमन



**89 व्या वार्षिक सर्वसाधारण सभेची सूचना : फक्त सभासदांसाठी**

आपल्या बँकेची 89 वी वार्षिक सर्वसाधारण सभा रविवार, 30 जुलै 2023 रोजी सकाळी ठीक 8.30 वाजता बँकेचे चेअरमन श्री.अनिकेत भालचंद्र पाटील यांच्या अध्यक्षतेखाली यशवंतराव पाटील मुक्तांगण, सरस्वती नगर, जळगांव येथे होणार आहे. तरी आपण सभेस उपस्थित रहावे ही विनंती. या सभेत खालील विषयांवर निर्णय घेण्यात येतील –

- सभेपुढील विषय -

1. दि. 8 जानेवारी 2023 रोजी झालेल्या विशेष सर्वसाधारण सभेच्या कामकाजाचे इतिवृत्त वाचून कायम करणे.
2. मा.संचालक मंडळाचा दि. 1 एप्रिल 2022 ते 31 मार्च 2023 या कालावधीच्या कामकाजाचा अहवाल सादर करणे व सदर अहवाल मंजूर करून स्विकृत करणे.
3. दि. 31 मार्च 2023 अखेर संपलेल्या आर्थिक वर्षाचे लेखापरिक्षित ताळेबंद व नफा-तोटा पत्रक मंजूर करून स्विकृत करणे.
4. संचालक मंडळाने शिफारस केलेल्या दि. 1 एप्रिल 2022 ते 31 मार्च 2023 च्या नफा विभागणीस मंजूरी देणे.
5. रिझर्व बँकेच्या परवानगीस अधीन राहून सन 2023-24 या वर्षासाठी वैधानिक लेखापरिक्षकाची नेमणूक करणे व त्यांची फी ठरविण्याचे अधिकार संचालक मंडळास देणे.
6. सन 2022-23 या वर्षाचा वैधानिक लेखा परिक्षकांचा अहवाल स्विकृत करणे (परिशिष्ट 'अ').
7. सन 2022-23 या वर्षाचा वैधानिक लेखा परिक्षकांच्या अहवालाचा दोष-दुरुस्ती अहवाल मंजूर करून स्विकृत करणे.
8. बँकेच्या सन 2023-24 या वर्षाच्या उत्पन्न व खर्चाच्या अंदाजपत्रकास मान्यता देणे. (परिशिष्ट 'ब').
9. बँकेच्या विविध फंडातून वापरलेल्या रकमेचा आढावा घेणे.
10. मा.संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे (परिशिष्ट 'क')
11. बँकेचे संचालक मंडळ, प्रबंध संचालक व मुख्य कार्यकारी अधिकारी यांचे जे कर्मचारी नातेवाईक आहेत, त्यात 2022-23 मध्ये काही बदल झाला असल्यास त्याची नोंद घेणे.
12. या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
13. मा. अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांवर चर्चा करणे.

स्थळ : जळगाव (महाराष्ट्र)**दिनांक : 4 जुलै 2023****संचालक मंडळाच्या आदेशावरून****रोहित पांडुरंग भुजबळ - प्रबंध संचालक व मुख्य कार्यकारी अधिकारी****- सूचना -**

1. गणसंख्येअभावी सभा तहकुब झाल्यास सदर सभा त्याच दिवशी वरील ठिकाणी सकाळी 9.30 वाजता घेण्यात येईल व त्या सभेला गणसंख्या नसली तरी वरील विषयांवर विचार होऊन निर्णय घेण्यात येईल.
2. वार्षिक सर्वसाधारण सभेपुढील विषयांबाबत सभासदांना काही प्रश्न विचारायचे असतील तर ते लेखी स्वरूपात बँकेच्या मुख्य कार्यालयात दि. 21 जुलै 2023 पर्यंत कामकाजाच्या दिवशी सकाळी 11 ते दुपारी 4 या वेळेत आणून द्यावेत.
3. सभासदांनी त्यांचे ई-मेल आयडी व मोबाईल नंबर बँकेस कळवावे म्हणजे मेल व एसएमएस पाठवता येतील. तसेच पत्त्यात बदल असल्यास बँकेस कळवावे.
4. सभासदांनी आपल्या वार्षिक अहवालाची प्रत बँकेच्या नजीकच्या शाखेतून/ कार्यालयातून विनंती पत्र देऊन घेऊन जावी. वार्षिक अहवाल बँकेचे संकेतस्थळ www.jpccbank.com येथे उपलब्ध आहे. तसेच ज्यांचे इमेल आयडी बँकेत उपलब्ध आहेत अशा सभासदांना अहवाल इमेल ने पाठविलेला आहे.
5. बँकेचे 31 मार्च 2023 अखेरचे नफातोटापत्रक व ताळेबंद तसेच रिझर्व बँकेच्या परिपत्रकानुसार आवश्यक माहिती बँकेचे मुख्य कार्यालय व शाखांच्या नोटीस बोर्डवर लावलेली आहे.
6. सभेस येतांना ओळखपत्र आणावे.
7. रिझर्व बँकेच्या मार्गदर्शक सूचनेनुसार सभासदांनी केवायसी संबंधीत कागदपत्रे शाखेकडे दाखल करावीत.



Notice of 89th Annual General Meeting : For Members

89th Annual General Meeting of the Members of the Bank will be held under Chairmanship of Mr. Aniket Bhalchandra Patil, on Sunday, 30th July 2023 at 8.30 A.M. at Yashwantrao Patil Mukangan, Saraswati Nagar, Jalgaon to consider the following business. Members are requested to attend the meeting.

: Agenda :

1. To read & confirm the minutes of the Extraordinary General Meeting of the Bank held on 8th January 2023.
2. To consider, approve & adopt Annual Report of the Board of Directors for the period from 1st April 2022 to 31st March 2023.
3. To consider, approve and adopt the Audited Profit & Loss A/c. for the year ended on 31st March 2023 and the Balance Sheet as on 31st March 2023.
4. To consider & approve appropriation of Profit, as recommended by the Board, for the year 1st April 2022 to 31st March 2023.
5. Subject to permission of Reserve Bank of India., to appoint Statutory Auditor for FY 2023-24 & give authority to the Board of Directors to decide their fees.
6. To consider & adopt Statutory Auditor's Report for the F.Y. 2022- 23 (Annexure 'A').
7. To consider & approve Audit Rectification Report of the Statutory Auditor Report for the F.Y. 2022- 23.
8. To approve the budget of Income & Expenditure for the year 2023- 24 (Annexure 'B').
9. To take review of expenditure incurred from the various funds of the Bank.
10. To approve amendments in existing Bye-laws, as recommended by the Board of Directors (Annexure 'C').
11. To take note of changes if any during 2022 - 23 in respect of names of Employees who are relatives of the Bank's Board of Directors and Managing Director & Chief Executive Officer.
12. To grant leave of Absence to those members who have not attended this Annual General Meeting.
13. To consider any other matter with the permission of the Chairman.

Place : Jalgaon (Maharashtra)

Date : 4th July 2023

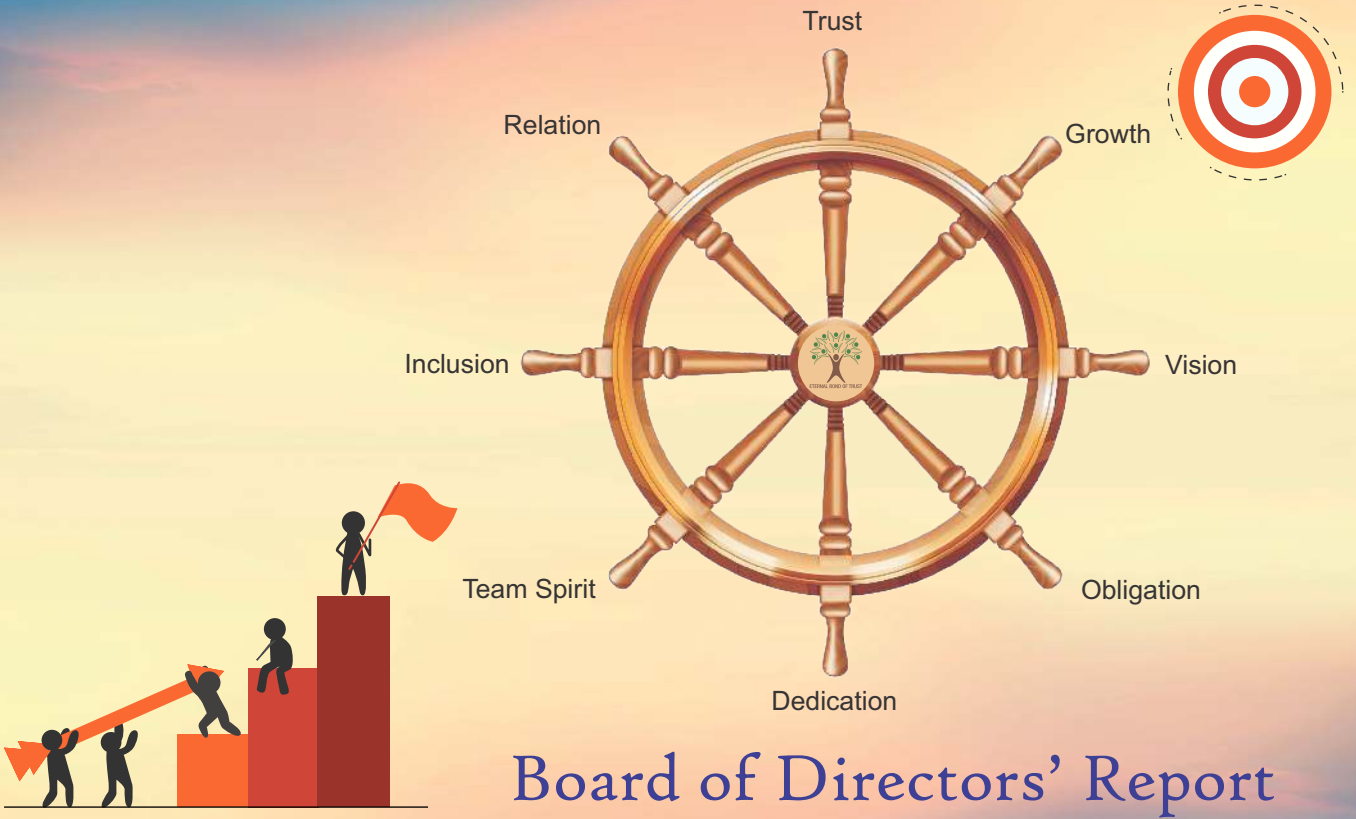
By Order of the Board

Rohit Pandurang Bhujbal - Managing Director & Chief Executive Officer

- Notes -

1. If there is no quorum for the meeting at the given time, the meeting shall stand adjourned & will be conducted at 9.30 AM on the same day and the Agenda of the meeting shall be transacted at the same venue irrespective of the quorum.
2. If member desires to have any information in respect of Annual General Meeting, he/she is requested to submit it in writing till 21st July 2023 at the Head Office of the Bank on working days during timing 11 am to 4 pm.
3. Please provide your e-mail address & Mobile number so that Bank can send you email & SMS. Also provide change in address, if any, to the Bank.
4. Members are requested to collect copy of Annual Report by giving request letter, from the nearest Branch/Head Office. The Annual Report is also available on our website www.jpccbank.com. We have also sent soft copy of the Annual Report by email to members (whose email ID is available with Bank).
5. Balance Sheet, P & L Account for the year ended on 31st March 2023 and disclosures as per norms of Reserve Bank of India are kept on Notice Board of the Bank at Head Office & Branches.
6. Members should carry their Identity Card for the meeting.
7. As per RBI directives, members should submit updated KYC documents at Branch.





Board of Directors' Report

सन्माननीय सभासद बंधू-भगिनीनो!

बँकेच्या 89 व्या वार्षिक सर्वसाधारण सभेत संचालक मंडळाच्या वतीने आपणा सर्वांचे सहर्ष स्वागत ! दि. 31 मार्च 2023 अखेर संपलेल्या आर्थिक वर्षाचा संचालक मंडळाचा अहवाल, लेखापरिक्षित ताळेबंद व नफा-तोटा पत्रक आपणासमोर सादर करित आहोत.

1. बँकेची कामगिरी :

आर्थिक वर्ष 2022-23 मध्ये बँकेने केलेल्या कामगिरीचा तक्ता खालील प्रमाणे आहे.

Dear Members,

We wish you all warm welcome to 89th Annual General Meeting of the Bank. We are presenting Report of Board of Directors, Audited Balance Sheet and Profit & Loss Account for the year ended on 31st March 2023.

1. Bank's Performance :

Performance of the Bank for the Financial Year 2022 - 23 is as under.

[₹ in Lakh]

तपशिल	Particulars	31.03.2023	31.03.2022	Rise / वाढ
भागभांडवल	Share Capital	3184.77	2569.30	23.95% ▲
निधी	Reserves	19719.41	15638.95	26.09% ▲
ठेवी	Deposits	173641.82	160578.71	8.14% ▲
कर्जे	Advances	109999.17	86329.65	27.42% ▲
व्यवसाय	Business Mix	283640.99	246908.36	14.88% ▲
गुंतवणूक	Investment	49308.95	45268.99	8.92% ▲
खेळते भांडवल	Working Capital	201458.83	179562.78	12.19% ▲
कार्योत्तर नफा	Operating Profit	2732.26	1974.23	38.40% ▲
नफा कर पश्चात	Profit after tax	597.83	76.64	680.04% ▲



अहवाल वर्षात भागभांडवलामध्ये वाढ होवून ₹3184.77 लाख इतके झालेले आहेत. तसेच सभासद संख्येत 2777 ने वाढ होऊन 24916 इतके सभासद झाले आहेत. तसेच नाममात्र सभासदांच्या संख्येत घट होऊन 2851 इतके झाले आहेत.

In the financial year, Share Capital has increased to ₹3184.77 lakh. Number of shareholders have increased by 2777 reaching to 24916 numbers. Strength of Nominal members decreased to 2851 numbers.

तपशील	Particulars	31.03.2023	31.03.2022	निर्देशके
कर्जावरील उत्पन्नाचे सरासरी प्रमाण	Avg. Yield on Advances	9.72%	9.87%	कर्जावरील व्याजदर कमी झाले.
गुंतवणुकीवरील उत्पन्नाचे सरासरी प्रमाण	Avg. Yield on Invest.	7.13%	6.51%	गुंतवणूकीवरील परताव्यात वाढ झाली आहे.
ठेवीवरील खर्चाचे सरासरी प्रमाण	Avg. Cost of deposit	4.10%	4.10%	ठेवीवरील खर्चाचे प्रमाण स्थीर आहे.
इतर उत्पन्नाचे एकूण उत्पन्नाशी प्रमाण	Non Interest income to total income	18.49%	9.36%	इतर उत्पन्नात वाढ झाली आहे.
खर्चाचे उत्पन्नाशी प्रमाण	Cost to Income Ratio	60.76%	70.39%	एकुण खर्चात घट झालेली आहे.
निव्वळ व्याजातील तफावत	Net Interest Margin	4.07%	3.91%	निव्वळ व्याजाच्या उत्पन्नात वाढ झालेली आहे.
नफा क्षमता	Return on Average Asset	0.32%	0.04%	नफाक्षमतेत वाढ झाली आहे.
सी. डी. रेशो	CD Ratio	63.35%	53.83%	कर्जात वाढ झाली आहे.
सी.आर.ए.आर.	CRAR	13.27%	13.49%	घट झाली आहे.
प्रति कर्मचारी व्यवसाय	Business per employee	794.52.	678.32	प्रती कर्मचारी व्यवसायात वाढ झालेली आहे.

2. ठेवी :

ठेवीदारांच्या विश्वासाहतेमुळे आपल्या बँकेच्या ठेवी ₹173641.82 लाख इतक्या आहेत आणि ठेवी मधील कासा ठेवीचे प्रमाण 40.97% झाले आहे.

प्रतिकूल व्यावसायिक परिस्थिती लक्षात घेता बँकेने या आर्थिक वर्षात प्रयत्नशिल कामगिरी केली आहे. अर्थकारणातील बदलत्या घडामोडींच्या अनुषंगाने बँकेने सक्रिय धोरण व परखड उपाययोजनांचा अवलंब करून खर्चामध्ये कपात केली आहे. तसेच बँकेच्या ठेवी वाढविण्यासाठी विविध ठेव योजना व आवर्त ठेव योजना सुरु केल्या. त्यामुळे एकूण ठेवीमध्ये 8.14% इतकी वाढ झाली आहे.

DICGC (डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन) अंतर्गत ₹5.00 पर्यंतच्या ठेवींना विमा संरक्षण उपलब्ध आहे.

तसेच नॉमिनेशन (वारसदार) ची नोंदणी नसलेले व अनऑपरेटेड लॉकर खातेधारकांना संपर्क करण्याचे अभियान राबविण्यात आले. मी सर्व सभासदांना आवाहन करतो की, त्यांनी स्वतःचे, नातेवाईकांचे व मित्रमंडळीचे बचत व चालु खाते आपल्या बँकेत उघडावेत.

रिझर्व बँकेच्या निर्देशांनुसार, दोन वर्षे खात्यात व्यवहार नसल्यास खाते निष्क्रिय होते. तसेच दहा वर्षांपासून निष्क्रिय असलेल्या खात्यांची जमा रक्कम रिझर्व बँकेच्या डिपॉझिटर एज्युकेशन अँड अवेअरनेस फंड (DEAF) खात्याला वर्ग होते. तरी सर्व खातेधारकांना आपले खात्यात नियमित व्यवहार करण्यास विनंती आहे.

2. Deposits :

Due to trust of Depositors, bank's deposits stood at ₹173641.82 lakh and CASA deposit stood at 40.97%. We are thankful for the trust bestowed on us by common Depositors & Shareholders.

The Bank fared reasonably well in financial year, considering the adverse business climate. The Bank proactively adapted its strategy to the changing environment and took aggressive measures to control and reduce costs. In order to increase deposits, bank has introduced various deposit schemes & recurring deposit schemes. Due to this, total deposits are increased by 8.14%.

Insurance protection for deposits upto ₹5.00 lakh is available under DICGC (Deposit Insurance & Credit Guarantee Corporation).

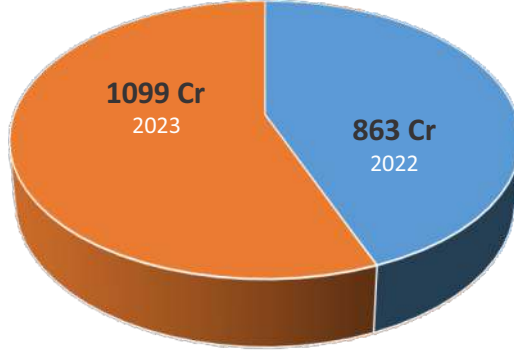
The Bank has taken initiative to contact account holders who have not registered nomination and unoperated locker account holders. I appeal to all members to open Savings & Current Account of your kiths & kins with the bank.

Accounts having no operations since 2 years become dormant. Balance amount in accounts which are dormant since 10 years is transferred to RBI's Depositor Education & Awareness Fund (DEAF), as per RBI guidelines. Hence, account holders are requested to make regular operations in the account.



3. कर्ज :

- मार्च 2022 वर ₹237 कोटीच्या निव्वळ वृद्धीसह बँकेची एकूण कर्जे ₹109999.17 लाख इतकी झालीत. कर्जाचे ठेवींशी गुणोत्तर 63.35% आहे.
- ग्रामीण भागात बँकींग सुविधा पोहचविण्याच्या उद्देशाने लघु कर्ज, बचत गट कर्ज, सोने तारण कर्ज योजना उपलब्ध केल्या आहेत.
- पंतप्रधान रोजगार निर्मिती कार्यक्रम (पीएमइजीपी), कृषी विपणन पायाभूत सुविधा (एएमआय नाबार्ड), प्रधानमंत्री सुक्ष्म अन्न प्रक्रिया उद्योग (PMFME) या शासकीय सबसिडीचा लाभ ग्राहकांना उपलब्ध आहे. 2022-23 मध्ये, पीएमइजीपी अंतर्गत ₹23.60 लाख रकमेच्या 5 दाव्यांचा ग्राहकांना लाभ मिळवून दिला आहे.
- बँकींग सेवा व क्रेडीट ब्युरो स्कोर बाबत जनजागृती करण्यासाठी शाळा, शैक्षणिक संस्था व कंपनीमध्ये कर्ज मेळावा, कर्ज माहिती कार्यक्रम आयोजित करण्यात आले.
- आता उद्यम रजिस्ट्रेशन सर्टीफिकेट अनिवार्य असल्याने बँकेने लघु मध्यम उद्योग असलेल्या ग्राहकांशी संपर्क साधून सदर दाखला मिळविणेसाठी पाठपुरावा केला.
- रिटेल लोन पॉलिसी बनविण्यात आली व बँकेने ग्राहकांसाठी उपयुक्त अशा 23 कर्ज योजना सुरु केलेल्या आहेत. बँकेने कर्जावरील व्याजदरही कमी केलेले असून ते स्पर्धात्मक आहेत.
- बँकेच्या सर्व कर्ज योजना, त्याच्या नमुना अप्रेंजल नोट्स व इतर उपयुक्त माहिती असलेले 'गाइडन्स बुक ऑन लोन्स अँड अडव्हान्सेस' बनवून घेण्यात आले. ते सर्व शाखांना वितरीत करून त्याबाबत प्रशिक्षणही देण्यात आले.



3. Advances :

- We have achieved Total advances level of ₹109999.17 lakh with net rise by ₹237 crores over March 2022. Credit Deposit Ratio stood at 63.35%.
- Small loan, SHG loan, Gold loan facilities are made available to customers of rural areas deprived from banking facility.
- Government Subsidies Pradhan Mantri Employment Generation Program (PMEGP), Agricultural Marketing Infrastructure (AMI NABARD), Pradhan Mantri Formalization of Micro Food Enterprises (PMFME), NHB benefits are imparted to customers. During FY 2022-23, under PMEGP Bank have passed the subsidy claim benefits to 5 accounts amounting to ₹23.60 lakh.
- Credit camp, Credit Awareness Program at schools, educational institutions & companies arranged to create awareness about banking facilities & credit bureau score.
- Udyam Registration Certificate is now mandatory. We have communicated & followed up with all our SME customers for getting the said certificate.
- Prepared 'Retail Loan Policy' & floated 23 retail loan schemes with very competitive, with simplified processes & market driven interest rates.
- Prepared 'Guidance Book on Loans & Advances' containing all related loan schemes, sample appraisal notes & useful information related to credit. It is distributed to all branches & training of the same is also conducted.

4. कर्ज देखरेख विभाग :

- रिझर्व्ह बँकेच्या निर्देशानुसार विशेष उल्लेखित केलेले खाते (SMA अकाउंट्स) वर देखरेख ठेवणे तसेच सदर खाते हे अनुत्पादित कर्ज न होऊ देता त्यांचा पाठपुरावा करून वसुली करणे हा या विभागाचा मुख्य उद्देश आहे. तसेच सदर विभाग कर्ज मंजूरी व मंजूरी पश्चात देखरेख सुद्धा करतो.
- रिझर्व्ह बँकेच्या निर्देशानुसार SMA -0 , SMA -1 व SMA -2 या प्रकारे वर्गीकरण करून प्रथम शाखानिहाय यादी तयार केली जाते व सदर यादी शाखांना पाठवून तिचा दररोज पाठपुरावा ह्या विभागाकडून केला जातो.
- कर्ज खात्याचा हफ्ता थकल्यास अतिदेय (OVERDUE) रकम बँकेकडून अशा खातेदारांना SMS द्वारे कळविले जाते आणि सदर रकम भरण्यासाठी सूचना दिली जाते.

4. Credit Monitoring Department :

- The main objective of this department is to monitor the Special Mentioned Accounts (SMA Accounts) as per the guidelines of RBI and to follow up and recover the said accounts to avoid fresh slippages to NPA by effective monitoring & follow up. Also, now this department monitors overall credit sanctions, post disbursements.
- As per RBI Circular, a branch-wise list is prepared by classifying it as SMA-0, SMA-1 and SMA-2 by this department and this list is sent to concerned branches and daily follow up is taken by the CMC department.
- If the loan account reflects overdues, the bank informs such account holders about the overdue amount through SMS and request to deposit the overdue amount at the earliest.



- बँकेच्या SMA खात्यांच्या वसुलीकरिता विभागाने दोन प्रकाराने वसुलीची पद्धत अवलंबली
 - 1) दूरध्वनी द्वारे संपर्क करून
 - 2) खातेदारांशी प्रत्यक्ष संपर्क करून
 - ज्या खातेदारांची भेट होऊ शकत नाही त्यांचेशी दूरध्वनी वरून संपर्क करून त्यांना रक्कम भरण्यास प्रवृत्त करून त्यांच्या कर्ज खात्यात भरणा करून घेतला जातो.
 - तसेच जे खातेदार वारंवार सांगून सुद्धा रक्कम भरणा करत नाही त्यांच्या घरी जाऊन त्यांना कर्ज हप्ता वेळेवर न भरण्याचे दुष्परिणाम व त्यांच्यावर होणारे कायदेशीर परिणाम सांगून त्यांच्या कडून रक्कम वसूल करून घेतली.
 - त्या व्यतिरिक्त जे मोठे थकबाकीदार कर्जदार आहेत त्यांना मा व्यवस्थापकीय संचालक यांच्या सोबत प्रत्यक्ष भेट घालून त्यांच्या माध्यमातून वसुली केली जाते
 - सदर विभागाने सर्व खात्यांचा सातत्याने पाठपुरावा करून दिनांक 31/03/2023 रोजी SMA खाते एकूण फक्त रु.98.93 कोटी रक्कमेचे खाते शिल्लक राहिले.
 - आपल्या बँकेच्या 40 शाखांपैकी 3 शाखा या संपूर्ण SMA NIL झाल्या म्हणजे त्यांनी SMA -0, SMA -1, SMA -2, या संपूर्ण खात्याची वसुली केली.
 - तसेच बँकेच्या 40 शाखांपैकी 35 शाखांनी SMA -2, मध्ये संपूर्ण वसुली केली असून SMA -2 NIL आहेत.
 - तसेच बँकेच्या 40 शाखांपैकी 10 शाखांनी SMA -1, मध्ये संपूर्ण वसुली केली असून SMA -1 NIL आहेत.
 - अशा प्रकारे कर्ज देखरेख विभागाच्या साहाय्याने बँकेच्या शाखांनी मोठ्या प्रमाणावर वसुली करून बँकेला सुदृढ करण्याचा प्रयत्न केला आहे.
- For recovery of SMA accounts, department adopted two methods of recovery
 1. By follow up on telephonic call
 2. To visit directly at borrower's place
 - If the personal visit is not possible due to geographical constraint in such cases, follow up is taken on telephonic call, personal visits of borrower and overdue amount is being recovered.
 - Also, those borrowers who do not pay the amount even after being followed up repeatedly, in such cases CMC Dept. educate the borrower about the consequences on their credit bureau score, credit history and legal recourse available for initiating action and thus overdue amount is recovered.
 - Apart from that, high value overdue accounts are recovered through direct meeting with Managing Director of the bank.
 - The CMC department consistently follows up with all the accounts along with branches, and on 31/03/2023 SMA account was left with a balance of only Rs.98.93 Cr where as SMA 2 was at the level of Rs. 0.54 Cr.
 - Out of 40 branches of our bank, 3 branches were SMANIL i.e. there were No SMAAccounts.
 - Also, out of 40 branches of the bank, 35 branches had NIL SMA-2 & 10 branches had NIL SMA-1.
 - In this way, with the help of the CMC Department, the bank branches have made efforts to improve the quality of credit portfolio of the bank.

5. अनुत्पादीत कर्जे वसुली :

- या वर्षी आमच्या वसुली टीमने कायदेशीर कारवाई अंतर्गत सिक्चुरिटायझेशन कारवाई सुरू केली आणि संशयास्पद श्रेणीतील कर्जदार आणि जामीनदारांसोबत बँकेने कठोर पाठपुरावा सुरू ठेवला. त्याद्वारे कर्ज खात्यातील आणखी घसरण रोखणे आणि तरतुदी कमी करणे हे साध्य झाले.
- मासिक वसुली समितीच्या बैठकाव्यतिरिक्त, वसुली विभागाने वसुली उपायांसाठी प्रत्येक कामकाजाच्या दिवशी कृतींसाठी एमडी यांच्या सोबत दररोज बैठका घेतल्या.
- 2022-23 या आर्थिक वर्षात, आमच्याकडे रिकव्हरी टास्क फोर्स होती, टॉप 20 एनपीए कर्जदारांकडून देय रक्कम समर्पित पद्धतीने वसूल करण्यासाठी. आम्ही कायदेशीर कारवाई सुरू केली आहे आणि अशा सर्व थकबाकीदार कर्जदारांचा नियमित पाठपुरावा करित आहोत.
- वसुलीच्या प्रयत्नांना बळ देण्यासाठी, आम्ही वसुली टीमच्या अधिकाऱ्यांना (अ) लवाद प्रकरणांसाठी समर्पित अधिकारी (ब) वैयक्तिक कर्ज प्रकरणांसाठी समर्पित अधिकारी (क) रु.25 लाखापर्यंतच्या कर्जांच्या वसुलीसाठी समर्पित अधिकारी (ड) रु.25 लाख वरील कर्जांच्या वसुलीसाठी समर्पित अधिकारी (ड) एआरसी खात्यांच्या देखरेखीसाठी समर्पित अधिकारी अशा जबाबदाऱ्या दिल्या आहेत.

5. Non Performing Assets Recovery :

- This year our recovery Team initiated legal action, securitization action and continued our rigorous follow ups with doubtful category borrowers and guarantors. Thereby to arrest further slippages of loan accounts & also to contain the provisions.
- Apart from the monthly Recovery Committee Meetings, daily meetings were held with MD by recovery team for actions on every working day towards recovery measures.
- During the financial year 2022-23, we had recovery task force to recover the dues from Top 20 NPA borrowers in a dedicated way. We have initiated legal action and having rigorous follow ups with all such delinquent borrowers on daily basis.
- To strengthen the recovery efforts, we have given responsibilities to officers of recovery team as A. Dedicated officers for Arbitration cases, B. Dedicated officer for Personal Loan cases, C. Dedicated officers for recovery in loan up to Rs. 25 Lakhs, D. Dedicated officers for recovery in loan above Rs. 25 Lakhs, E. Dedicated officer for monitoring of ARC accounts.





- आम्ही वैयक्तिक पाठपुरावा करूनही आमची स्थिती सुधारण्यासाठी प्रयत्न करत आहोत आणि लहान तिकिटांच्या बाबतीत (रु. 50 लाखांपर्यंत) एनपीए च्या बाबतीत, टीम सदस्यांच्या सर्व स्तरांचा समावेश असलेल्या एकूण एनपीए कमी करण्यासाठी 'जेपीसीबी अदालत' ची विशेष मोहीम म्हणून राबवली आहे.
- या व्यतिरिक्त काही लहान एनपीए खाती शिपायांमध्ये वाटप केली जातात, 'रायबा आमचे शिलेदार' नावाची मोहीम राबवली.
- कर्ज खात्यातील नवीन घसरण रोखण्यासाठी, SMA 01 आणि SMA 02 श्रेणीतील कर्जांमध्ये क्रेडिट मॉनिटरिंग विभागामार्फत शाखांसह सतत पाठपुरावा करण्यात आला, परिणामी बँकेची SMA02 स्थिती 0.05% पातळीवर राहिली.
- वसुली विभाग सर्व (उप-मानक D1, D2, D3 आणि निर्लेखित) थकबाकीदार कर्जदारांचा कठोरपणे पाठपुरावा करत आहे.
- आम्हाला खात्री आहे की सद्य स्थितीत सुधारणा होईल कारण आम्ही 2023-24 या आर्थिक वर्षात एनपीए च्या मोठ्या भागाची पुनर्प्राप्ती करण्याची आशा करत आहोत.
- We are putting in efforts to improve our position though personal follow up and legal recourse also arranged "JPCB Adalat" as a special drive to reduce Gross NPA involving all levels of Team members, in case of small ticket (upto Rs. 50 Lakhs) NPAs.
- In addition to this some small NPA accounts were allocated among Peons, campaign named as "Rayba Amche Shiledar".
- To arrest the fresh slippages of loan accounts, continuous follow up was taken in SMA 01 & SMA 02 category loan with branches through Credit Monitoring Department resulting SMA02 position of the bank at 0.05% level.
- The Recovery Department is following up rigorously with all (Sub-standard, D1, D2, D3 & Written Off) defaulting borrowers.
- We are confident that the current position will be improved as we are hoping recovery of major chunk of NPA during the financial year 2023-24.

6. गुंतवणूक :

बँकेने गुंतवणूकीचे धोरण निश्चित केलेले असून त्याचा आढावा रिझर्व्ह बँकेने वेळोवेळी ठरविलेल्या निकषांप्रमाणे घेतला जातो. आपल्या बँकेने केलेल्या गुंतवणूकीचे तिमाही लेखापरिक्षण बँकेच्या समवर्तित लेखापरिक्षका मार्फत तसेच अंतर्गत लेखापरिक्षण करण्याच्या प्रणालीचे अवलंबन केलेले आहे. आर्थिक वर्ष 2022-2023 मध्ये बँकेने वैधानिक रोखता आणि वैधानिक तरलतेचे प्रमाण पुरेसे ठेवलेले असून ते रिझर्व्ह बँकेने घालून दिलेल्या निकषांप्रमाणे आहे. रिझर्व्ह बँकेने ठरवून दिलेल्या मर्यादेतच बँकेने वैधानिक तरलते व्यतिरिक्त (नॉन एसएलआर) गुंतवणूक (सिक्युरिटी रिसीटस् सोडून) केलेली आहे. बँकेस एकूण गुंतवणूकीवर 7.13% परतावा मिळाला आहे.

बँकेने एमडी व सीईओ यांच्या अध्यक्षतेखाली ALCO ची स्थापना केली आहे. ALCO च्या मासिक बैठकीत मालमत्ता दायित्व बदल, संरचनात्मक तरलता, अल्पकालीन तरलता आणि व्याजदर संवेदनशीलता यांचा आढावा घेते. रिझर्व्ह बँकेने ठरवून दिलेल्या सर्व मर्यादा सतत पाळल्या जातात.

7. नफा :

आपल्या बँकेस अहवाल सालात ₹ 5,97,82,615.18 इतका कर पश्चात नफा झालेला आहे. याव्यतिरिक्त मागील वर्षाचा शिल्लक नफा ₹469.24 मिळवून एकूण नफा ₹ 5,97,83,084.42 इतका झालेला आहे.

6. Investments :

Your Bank continues to have investment policy in place which is reviewed continuously in accordance with the guidelines issued by the Reserve Bank of India from time to time. Your Bank has in place system of Concurrent Audit of Investment on quarterly basis & internal audit as per the Reserve Bank of India guidelines. Your Bank has maintained adequate CRR & SLR as stipulated by R.B.I during the Financial Year 2022-2023. Similarly, your bank has also maintained non SLR investment (excluding Security Receipts) as per limit set by R.B.I. The yield on investment is 7.13%.

Bank has formed ALCO under the chairmanship of MD & CEO. ALCO reviews monthly asset liability movement, structural liquidity, short term liquidity & interest rate sensitivity in the meeting. All the limits stipulated by RBI are observed continuously.

7. Profit :

Your Bank's profit after tax is ₹ 5,97,82,615.18 and after addition of last year's undistributed profit of ₹469.24 total profit for current year stands at ₹5,97,83,084.42.



**8. नफा विभागणी :**

संचालक मंडळाने पुढीलप्रमाणे नफा विभागणीची शिफारस केलेली आहे.

No.	तपशिल	Particulars	Amount ₹
1	वैधानिक राखीव निधी (25%) (कलम 63(1) अ अंतर्गत)	Statutory Reserve Fund (25%) (U/S 63 (1) a)	1,50,00,000.00
2	सहकार शिक्षण निधी (1%)(कलम 63(1) ब अंतर्गत)	Co-op. Education fund (1%) (U/S 63 (1) b)	5,98,000.00
3	आकस्मिक निधी (कलम 63(1) क अंतर्गत)	Contingency Fund (U/S 63 (1) c)	60,00,000.00
4	गुंतवणूक वाढ-उतार निधी	Investment Fluctuation Reserve	25,00,000.00
5	सभासद कल्याण निधी	Shareholder Welfare Fund	70,00,000.00
6	नफा-तोटा खाते शिल्लक पुढील वर्षासाठी	Profit available for appropriation for next year	2,86,85,084.42
	एकूण	Total	5,97,83,084.42

9. स्वनिधी :

अहवाल वर्षात बँकेच्या निधीमध्ये ₹ 4695.92 लाखाची वाढ होवून आर्थिक वर्षाअखेर बँकेचा स्वनिधी ₹ 22904.17 लाख इतका झालेला असून ही वाढ गतवर्षापेक्षा 25.79 % इतकी आहे.

10. भांडवल पर्याप्तता :

अहवाल वर्षात भांडवल निधीमध्ये ₹13329.90 लाखावरून ₹15157.81 लाख इतकी वाढ झाली आहे. तसेच जोखीम भारीत मालमत्तांमध्ये ₹98785.06 लाखावरून ₹114252.67 लाख इतकी वाढ झालेली आहे. यामुळे भांडवल पर्याप्तता 13.49% वरून 13.27% इतकी कमी झालेली आहे. रिझर्व बँकेच्या निर्देशकां प्रमाणे कमीत कमी 9% भांडवल पर्याप्तता असणे आवश्यक आहे.

11. बँकअॅशुरन्स व मार्केटींग :

आपल्या बँकेने जीवन विम्याकरीता एल.आय.सी. ऑफ इंडिया व एस.बी.आय. लाईफ इन्शुरन्स कंपनी आणि जनरल इन्शुरन्स करीता आय.सी.आय.सी.आय. लॉबार्ड जनरल इन्शुरन्स कंपनी, ओरिएंटल इन्शुरन्स कंपनी, बजाज अलायन्स व आरोग्य विम्याकरीता स्टार हेल्थ इन्शुरन्स कंपनी यांची कार्पोरेट एजन्सी घेतलेली आहे. सदर आरोग्य विमा अत्यंत कमी दरात बँकेच्या सभासद व खातेदारांसाठी उपलब्ध आहे. भारत सरकारच्या प्रधानमंत्री जीवन ज्योती विमा व प्रधानमंत्री सुरक्षा विमा या योजना सुद्धा उपलब्ध आहेत. या आर्थिक वर्षात आपल्या बँकेच्या 2 शाखांना बिमा बँक म्हणून आणि गणेश कॉलनी शाखेच्या सहकार्याने जिल्हापेठ शाखेस एका आर्थिक वर्षात दोन वेळा बिमा बँक म्हणून गौरविण्यात आले आहे. एलआयसी ऑफ इंडिया चा विमा हप्त भरण्यासाठी गणेश कॉलनी, महाबळ, भुसावळ, पौड रोड पुणे व डोंबिवली शाखांमध्ये प्रिमिअम कलेक्शन पॉइंट कार्यान्वित आहेत. तरी विनंती की, आपण किंवा आपल्या संबंधितांनी याचा लाभ घ्यावा.

8. Profit Appropriation :

The Board of Directors recommends following appropriation of profit.

9. Own Funds :

Own Funds have increased by ₹ 4695.92. lakh and stood at ₹22904.17 lakh. The rise is 25.79% as compared to the last year.

10. CRAR :

During the financial year, Capital Fund has increased from ₹ 13329.90 lakh to ₹ 15157.81 lakh. At the same time, Risk Weighted Assets have increased from ₹98785.06 lakh to ₹114252.67 lakh. As a result, the Capital to Risk Weighted Assets Ratio (CRAR) has marginally decreased from 13.49% to 13.27%. The minimum ratio is 9% as required for CRAR by Reserve Bank of India.

11. Bancassurance & Marketing :

Bank has tie-up with LIC of India and SBI Life Insurance Company for Life Insurance. Bank has taken corporate agency of ICICI Lombard General Insurance Company, Oriental Insurance Company & Bajaj Allianz for General Insurance and of Star Health Co. for Helath Insurance. This health insurance with lowest rates is specially available for shareholders and account holders. Government Schemes i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) are also available. During the FY, 2 Branches have achieved 'Bima Bank' status & Jilha Peth achieved it two times in the FY with the help of Ganesh Colony Branch. 'LIC Premium Collection Point' facility is available at Ganesh Colony, Mahabal, Bhusawal, Paud Road Pune & Dombivali branches. We request you & your kiths & kins, to take benefit of the same.



कंपनी	Company	Total Claims Received एकूण प्राप्त दावे	Claims Settled अदा केलेले दावे	Amount ₹ रक्कम
एलआयसी ऑफ इंडिया (प्रधानमंत्री जीवन ज्योती बिमा योजना करिता)	LIC of India (For PMJJBY)	180	178	356.00
नॅशनल इन्शुरन्स कंपनी (प्रधानमंत्री सुरक्षा बिमा योजना करिता)	National Insurance Company (For PMSBY)	32	25	50.00
एकूण	Total	212	203	406.00

12. बँकेच्या स्ववास्तु :

बँकेच्या 40 शाखांपैकी 17 शाखांच्या (मुख्य शाखा व मुख्य कार्यालय, गणेशवाडी, गणेश कॉलनी, जिल्हा पेठ, विठ्ठल पेठ, असोदा, नशिराबाद, भादली, भुसावळ, धुळे, कल्याण, नाशिक रोड, आकुर्डी, पारोळा, कोल्हापुर, महाबळ व एमआयडीसी शाखा) स्वमालकीच्या जागा आहेत.

13. मनुष्यबळ विकास विभाग :

मानव संसाधन बँकेत एक महत्त्वाची मालमत्ता मानली जाते. ते संस्थेचे आधारस्तंभ असतात. कर्मचारी बँकिंग सेवांच्या प्रत्येक पैलूमध्ये बँकेचे प्रतिनिधित्व करतात त्या नियमित सेवा असतील, विशेष सेवा असतील, वैशिष्ट्यकृत असतील किंवा आउट ऑफ बॉक्स सेवा असतील. बँकेच्या वृद्धी, विकास आणि समृद्धीमध्ये त्यांचे योगदान आहे आणि संघटनात्मक मूल्यांसह बँकेची उद्दीष्टे साध्य करण्यास तयार आहेत. कमी मनुष्यबळ संख्येत ग्राहकांना सर्व सेवा पुरविण्याचे काम केलेले आहे.

आपली बँक नेहमीच त्याच्या समर्पित कर्मचारी शक्तीची काळजी घेते. कर्मचाऱ्यांच्या संरक्षणासाठी सर्व कर्मचाऱ्यांना ₹5.00 लाख वैद्यकीय विमा संरक्षण देण्यात आले आहे.

गेल्या आर्थिक वर्षात मनुष्यबळ विकासासाठी बँकेने 3 इनहाऊस प्रशिक्षणाचे आयोजन केले. तसेच बँकिंग क्षेत्रात कार्यरत असणाऱ्या नामांकीत प्रशिक्षण संस्थांमध्ये 43 कर्मचाऱ्यांचे नामनिर्देशन केले होते.

कामाच्या ठिकाणी महिलांवरील लैंगिक छळवणूक (प्रतिबंध, निषिद्धता व निवारण अधिनियम, 2013) अंतर्गत बँकेत काम करणाऱ्या महिला कर्मचाऱ्यांच्या तक्रार निवारणासाठी एक समिती स्थापन केली आहे. या समितीचे सदस्य खालीलप्रमाणे आहेत.

श्रीमती स्वाती सारडा- अध्यक्ष, सौ.मिनल नारखेडे- सदस्य, सौ.रश्मी देवगडे - सदस्य, सौ.स्वाती भगत - सदस्य, सौ.माधुरी महाजन- समाज सेविका.

(अहवाल वर्षात कोणाचीही तक्रार आलेली नाही.)

12. Own Premises of the Bank :

Out of 40 branches, premises of 17 branches (Main Branch & Head Office, Ganeshwadi, Ganesh Colony, Jilha Peth, Vitthal Peth, Asoda, Nashirabad, Bhadli, Bhusawal, Dhule, Kalyan, Nasik Road, Akurdi, Parola, Kolhapur, Mahabal & MIDC Branch) are owned by our bank.

13. HR Department :

Human Resources are treated as an important asset of the Bank. They are pillars of any organization. Our employees represent the Bank in each and every aspect of banking services whether routine services, special services, featured or out of box services. They contribute in the growth, development and prosperity of the Bank and ready to achieve Bank's goals and objectives with organizational values.

Our bank always cares for its dedicated employee force. To safeguard our employees bank has covered all staff members with ₹5.00 Lakh medical insurance cover.

During the last financial year, bank has conducted 3 In-house trainings to improve work quality of human resource. Bank had also nominated 43 employees for training by various renowned training institutes working for banking industry.

A committee for Female Employees' Complaints Resolution is formed under The Sexual Harassment of Women at workplace (Prevention, Prohibition & Redressal Act, 2013). Members of the committee are as under :

Smt. Swati Sarda - Chairperson, Mrs. Minal Narkhede - Member, Mrs. Rashmi Deogade - Member, Mrs. Swati Bhagat - Member, Mrs. Madhuri Mahajan - Social Worker

(No complaint is received during the annual year.)



14. माहिती तंत्रज्ञान :

संगणक विभागाने आर्थिक वर्ष 2022-23 मध्ये केलेली काही वैशिष्ट्यपूर्ण कामे -

1. बँकेने आपले डेटा सेंटर क्लाउड प्लॅटफॉर्मवर स्थलांतरित करण्याचा आणि नेटवर्क कनेक्टिव्हिटीसाठी SDWAN कार्यप्रणाली दि. 30 एप्रिल 2023 ला कार्यान्वित झालेली आहे.
2. शाखा परिसर, लॉकर रूममध्ये प्रवेश व एटीएम केबिनचे 24 X 7 देखरेख करण्यासाठी ई-निरीक्षण प्रणालीची अंमलबजावणी.
3. मोबाईल ॲप्स द्वारे ईमेल स्टेटमेंटची विनंती करण्याची सुविधा प्रदान केली आहे
4. थिन क्लायंट व डेस्कटॉप पीसी वर पॅच अपलोडिंग आणि मध्यवर्ती ठिकाणाहून देखरेख व्यवस्थापनासाठी व्हीएक्सएल फ्यूजन यूडीएम प्रोफेशनल सॉफ्टवेअर प्रणालीची अंमलबजावणी केली.
5. सर्व थिन क्लायंट व डेस्कटॉप पीसी वर मध्यवर्ती ठिकाणाहून ॲंटी व्हायरस स्थापना व अद्यतन प्रणालीची अंमलबजावणी केली.
6. जुने आठ एटीएम बदलवून नवीन बसविले.
7. एटीएम सुरक्षा वाढवण्यासाठी ॲंटी-स्कमिंग आणि कॅसेट लॉकिंग सुविधा लागू केली.
8. ATM व्यवहार करताना सुरक्षा वाढवण्यासाठी (वाहतूक स्तर सुरक्षा) TLS ची अंमलबजावणी केली.
9. एटीएममध्ये कॅश अपलोड करताना सुरक्षितता वाढवण्यासाठी, अदलाबदल करण्यायोग्य कॅसेटची व्यवस्था लागू केली.
10. जुन्या एक्सपी ऑपरेटिंग सिस्टम आधारित थिन क्लायंटच्या जागी नवीन Windows 10 आधारित ऑपरेटिंग सिस्टम असलेले थिन क्लायंट स्थापित केले.
11. वेबसाइट आणि मोबाइल ॲप सुरक्षिततेसाठी ॲंटी रॉग/ॲंटी फिशिंग सोल्यूशनसाठी सदस्यता नोंदवली.
12. रिझर्व बँकेच्या मार्गदर्शक तत्वांनुसार, ₹5.00 लाख पेक्षा जास्त रकमेच्या चेकच्या सुरक्षित पेमेंटसाठी सकारात्मक वेतन प्रणाली सुरू केली.
13. एटीएम कार्ड व्यवहारांची सुरक्षा आणि सुरक्षितता सुधारण्यासाठी कार्ड टोकनायझेशन प्रणाली सुरू केली आहे.
14. संचालक मंडळ, कर्मचारी व ग्राहकांसाठी सायबर सुरक्षा जागरूकता प्रशिक्षण आयोजित करण्यात आले.

15. उपविधी दुरुस्ती :

रिझर्व बँकेच्या निर्देशाप्रमाणे व बहुराज्यीय सहकारी कायदा 2002 अनुसार उपविधीत काही बदल आहेत, त्यास सभासदांनी मंजुरी द्यावी.

16. संचालकांना कर्ज :

रिझर्व बँकेची परवानगी असलेल्या मुदत ठेवीवरील कर्ज वगळता, बँकेच्या कोणत्याही संचालकाने बँकेकडून इतर कोठलेही कर्ज घेतलेले नाही.

14. Information Technology :

During FY 2022 - 23, following are some of the major activities performed by IT Dept -

1. Bank took decision to migrate it's Data Center to Cloud Platform and implement SDWAN solution for network connectivity, it's implementation is in progress.
2. Implementation of E-Surveillance System for 24 X 7 Monitoring of Branch premises, Locker Room entry, ATM cabins.
3. Provided Facility for Statement Request through Mobile App .
4. VXL Fusion UDM Professional Software for centralized management of patch uploading and monitoring on Thin Clients & Desktop PCs.
5. Installation of centralized monitoring and updating system for all antivirus.
6. Replaced old 8 ATMs to enhance the ATM transactions security.
7. To enhance the security at ATMs, Upgraded for Anti-Skimming, Lockable Cassettes.
8. Implementation of TLS to enhance the ATM transactions security.
9. Implementation of Swappable cassettes for ATMs
10. Replaced old XP based thin client with new Windows 10 based thin client.
11. Subscription for Anti Rogue/Anti Phishing Solution for Bank Website and Mobile App security.
12. As per RBI guidelines, commence Positive Pay system to secure payments above ₹5.00 lakh.
13. To improve safety & security of card transactions, Card Tokenization system is commenced.
14. Conducted Cyber Security awareness training for Board of Directors, employees & customers.

15. Modifications in Bye Laws :

There are modifications in Byelaws as per the amendment in Banking Regulation Act and as per Multi-State Co-op. Societies Act, 2002. Members of the bank are requested to approve the same.

16. Loans to Directors :

No Director has borrowed any money from your bank except against their Fixed Deposits as permitted by RBI.





17. केंद्रिय खाते उघडणी व सीकेवायसी विभाग :

बँकेने केंद्रिय खाते उघडणी व सीकेवायसी (कर्ज व ठेवी) विभाग सुरु केला आहे. ज्याद्वारे बचत, चालु व कर्ज खात्यांच्या केवायसी कागदपत्रांची छाननी, त्यांचे स्कॅनिंग, खातेवापरासाठी परवानगी दिली जाते. (रिझर्व्ह बँकेच्या निर्देशानुसार, बँकेतील नवीन खातेधारकांची केवायसी कागदपत्रे व माहिती ही सीकेवायसी रजिस्ट्री, नवी दिल्ली, यांचेकडे संगणकीय नोंदणी करणे अनिवार्य केले आहे.) अहवाल वर्षात एकुण 12561 (बचत खाते 11322 + चालु खाते 1239 खाती उघडण्यात आली आहेत. सदर विभाग कर्ज देण्याआधी मंजूर अटी व शर्तीप्रमाणे सर्व कागदपत्रे आहेत की नाही याची तपासणी करतो.

18. जोखीम व्यवस्थापन :

जोखीम व्यवस्थापना अंतर्गत पतजोखीम, बाजारपेट जोखीम, तरलता जोखीम, कार्यप्रणाली जोखीम व पूर्तता जोखीम अशा विविध जोखीमी बँकांपुढे असतात. आर्थिक सक्षमता वाढविण्याच्या उद्देशाने जोखीम व्यवस्थापन केले जाते. दीर्घकालीन सुरक्षा व यश मिळवण्याच्या उद्देशाने आपली बँक जोखीमीचे व्यवस्थापन करीत आहे. पतजोखीमचे मुल्यांकन करण्यासाठी बँकेची परिपूर्ण अशी कर्ज व ठेवीची जोखीम वर्गवारीची प्रणाली आहे. जोखीमीची काळजी घेण्यासाठी बँकेने जोखीम आधारीत अंतर्गत लेखापरिक्षण सुरु केले आहे. तरलता जोखीम कमी करण्यासाठी आवश्यक उपाय करण्यात आले आहेत. अनुपालन जोखीम कमी करण्यासाठी बँक रिझर्व बँकेने विहित केलेल्या नियामक चौकटी अतिरिक्त कायदा व बँकींग उद्योगातील कायदे व नियमांचे अनुसरण करण्यासाठी बँक सर्वतोपरी प्रयत्नशिल आहे. बँकेने जोखीम अधिकारी यांची नेमणूक केलेली आहे. मुख्य अनुपालन अधिकारी यांच्या नेतृत्वाखाली पुर्णपणे अनुपालनास समर्पित विभाग कार्यरत आहे तसेच जोखीम व्यवस्थापनास दिशा देण्याचे कार्य आता नियुक्त केलेले मुख्य जोखीम अधिकारी करतात. बँकेत अनुपालन व जोखीम व्यवस्थापन संस्कृती निर्माण करण्याच्या उद्देशाने हे पाऊल उचलले आहे.

19. लेखापरिक्षण व इन्सपेक्शन :

बँकेचे 2021-22 या कालावधीसाठी रिझर्व्ह बँक ऑफ इंडिया कडून इन्सपेक्शन करण्यात आले. तसेच 2022-23 चे वैधानिक लेखापरिक्षण सी. आर. सगदेव अँड कंपनी, नाशिक यांचेकडून करण्यात आले. रिझर्व्ह बँकेचे इन्स्पेक्टींग अधिकारी व वैधानिक लेखापरिक्षक यांचेकडून वेळोवेळी मिळालेल्या मार्गदर्शनाबाबत बँक आभारी आहे. समवर्तित लेखा परिक्षकांनी शाखांचे लेखापरिक्षण केले असून त्यांचे मार्गदर्शनाचा अवलंब करण्यात आला आहे. वैधानिक लेखापरिक्षकांच्या नियुक्तीसाठी रिझर्व्ह बँकेची परवानगी घेण्याची मार्गदर्शक तत्वे जाहीर केलेली आहे. तसेच समवर्ती लेखापरिक्षणासाठी 4 सनदी लेखापरिक्षकांची नियुक्ती करण्यात आली आहे. समवर्तीत लेखापरिक्षकांनी 15 शाखांचे लेखापरिक्षण केले आहे. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांनुसार, जोखीम आधारीत अंतर्गत

17. Centralized A/c Opening & CKYC Cell :

Our Bank has started Centralized Account Opening (Deposits & Loans) Cell which undertakes verification of KYC, scanning of documents, authorization to allow account for operation of Savings, Current & Loan accounts. (As per RBI instructions, it is mandatory for banks to upload data & KYC documents with CKYC Registry, New Delhi.) Total 12561 (Savings Bank A/cs. 11322 + Current A/c. 1239) accounts were opened in the year. This Department also checks whether sanctioned conditions are complied with before disbursement of loans.

18. Risk Management :

The main risks identified by banks in its operations are Credit Risk, Market Risk, Liquidity Risk, Operational Risk and Compliance Risks. Risks are managed with an objective of maintaining financial soundness. Our Bank is managing and mitigating risks which play a crucial role in achieving long-term financial security and success. The Bank has started assessing credit risk. The Bank has already introduced a fullfledged Credit & Deposit Risk rating / scoring system. The Bank has started Risk Based Internal Audit to take care of various risks. Bank has initiated adequate measures to mitigate Liquidity Risk. In order to mitigate Compliance Risk, the Bank has been making all out efforts to follow up the Legal and Banking Laws and Regulations apart from being within the limits of regulatory framework prescribed by the Reserve Bank of India. Bank has appointed Chief Risk Officer. The Bank has now full-fledged working department dedicated to compliance headed by Chief Compliance Officer and also to direct & lead risk management of the Bank by the now designated Chief Risk Officer. this endeavors are towards building compliance & risk culture in the Bank.

19. Audit & Inspection :

Inspection for the period 2021-22 was conducted by Reserve Bank of India. Statutory Audit for 2022- 23 was conducted by C.R. Sagdeo & Company, Nasik. Bank is thankful to RBI Officials & Statutory Auditors for valuable guidance. Concurrent Auditors have also done Audit of major branches and imparted their guidance. Reserve Bank has advised to take prior permission before appointment of Statutory Auditor. Along with that, we have appointed 4 Chartered Accountants for Concurrent Audit. Concurrent auditors have also done audit of 15 branches. As per RBI guidelines, Risk Based Internal Audit implemented from 2022-23 and our Internal Auditors





लेखापरिक्षण 2022-23 पासून अंमलात आणले असून अंतर्गत लेखापरिक्षकांनी 40 शाखांचे सदर परिक्षण केले आहे. 2022-23 मध्ये सीसी मर्यादा रु.100.00 लाखांपेक्षा जास्त असणाऱ्या खात्यांचे स्टॉक परिक्षण करण्यात आले.

'फॉरेन अकाउंट टॅक्स कंप्लायन्स ॲक्ट (FATCA)' आणि कॉमन रिपोर्टिंग स्टॅंडर्ड्स (CRS) अंतर्गत रिपोर्टिंगची आवश्यकता या नियामक निर्देशानुसार डेसिग्नेटेड डायरेक्टर यांच्या अध्यक्षतेखाली 'उच्चस्तरीय देखरेख समिती' स्थापन करण्यात आली आहे. आम्ही वेळापत्रकानुसार बैठका घेत आहोत.

20. दंड :

दि.31.03.2020 च्या वैधानिक तपासणी नुसार, 'इन्कम रेकग्नीशन, ॲसेट क्लासीफिकेशन, प्रोव्हिजनींग व इतर (आयआरएसी नॉर्म्स)' बाबत रिझर्व बँकेने दिलेल्या मार्गदर्शक तत्वांचे, ठेव खाते व ठेवीवरील व्याज यावरील रिझर्व बँकेच्या परिपत्रकाचे अनुपालन न केल्याबद्दल आपल्या बँकेस रिझर्व बँकेने ₹50.00 लाखांची दंड आकारणी केली.

21. बचत गट (आर्थिक समावेश) :

बचत गट विभागाने अहवाल वर्षात 126 नवीन गट बँकेशी जुळविले असून एकूण 1713 बचत गट आहेत. तसेच 135 गटांना रु.2.34 कोटी इतके कर्ज वितरीत केले असून एकूण कर्ज वितरण रु.7.60 कोटी आहे. फक्त गट बांधणी करून त्यांना बचत आणि कर्ज यावर अवलंबून न ठेवता बचत गट सभासदांचा सर्वांगीण विकास व्हावा म्हणून अनेक नाविन्यपूर्ण प्रशिक्षण, कार्यक्रम आणि उपक्रम राबविले जातात.

- दर शनिवारी बचत गट सदस्यांसाठी बचत गटांचे लेखे अद्ययावत असावे म्हणून जमा खर्च प्रशिक्षण देण्यात येते.
- जागतिक दृष्टिदान दिनानिमित्त नेत्र तपासणी शिबीराचे आयोजन करण्यात आले होते. याचा जवळपास 400 महिलांनी लाभ घेतला आहे.
- बचत गटातील अध्यक्ष व सचिव यांच्यासाठी नेतृत्व विकास कार्यक्रम आयोजित केला जेणेकरून त्यांना बचत गट नियोजनपूर्वक चालवता येईल व सदस्यांच्या उद्यमशिलतेला चालना देता येईल. सदर प्रशिक्षणासाठी 30 वर्षांपासून महिला सबलीकरणासाठी कार्य करणाऱ्या मा.कांचनताई परुळेकर, कोल्हापुर यांना बँकेने आमंत्रित केले होते.
- बँक आयोजित आणि नाबार्ड प्रायोजित MEDP (Micro Entrepreneurship Development Programme) आयोजित केला. बचत गट सदस्यांसाठी हातीटाक्याच्या गोधड्या, पायपुसणी, टुपटी, बॅग, पर्सस, बटवे, ट्रॅव्हल बेडींग किट इ. शिवण्याचे प्रशिक्षण देण्यात आले. सहभागी महिलांना रु.750/- इतका भत्ता देण्यात आला. सदर प्रशिक्षणात एड्स ग्रस्त महिलांनीही जास्तीत जास्त सहभाग नोंदविला.

have completed RBIA of all 40 branches. For CC limit above Rs.100.00 lakh, we have also conducted stock audit in the FY 2022-23.

The 'High Level Monitoring Committee' has been formed under the Chairmanship of Designated Director as mandated under regulatory instruction on 'Reporting requirement under Foreign Account Tax Compliance Act (FATCA)' and Common Reporting Standards (CRS). The Bank conducts meetings as per schedule.

20. Penalty :

Penalty has been levied by RBI aggregating to an amount of ₹50.00 lakh for not adhering 'Income Recognition, Asset Classification, Provisioning and Other Related Matters' (IRAC norms), RBI circular on 'Maintenance of Deposit Accounts & interest rate' and 'Interest Rate on Deposits', observed during Statutory Inspection of the bank with reference to its financial position as on 31.03.2020.

21. Self Help Group (Financial Inclusion) :

SHG Department has opened more than 126 self-help groups in the FY with total of 1713 SHGs. Rs.2.34 Cr loans are given to 135 SHGs & total loans come to Rs. 7.60 Cr. The Bank not only makes groups but also organizes events, trainings, seminar & professional guidance in orders to start their earnings and make them financially independent.

- To keep their accounts updated SHG members are given marketing expenses training every Saturday.
- On the occasion of Eye Donation day, camp of eye check-up was organized. 400 women were benefitted by the same.
- Leadership Development program organized for President & Secretary of SHG to enable them to operate group with planning, to motivate entrepreneurship. The Bank has invited Hon.Smt.Kanchantai Parulekar, Kolhapur who have worked 30 years for women empowerment.
- Bank organized & NABARD sponsored MEDP (Micro Entrepreneurs Development Program) was conducted for sewing training to make handy Bags, Purses, Wallet, Travel bedding kit etc. Participant women are given Rs.750/- allowance. AIDS positive women were also participated.





MEDP
सहभागी महिला

शिबीरातील उत्पादने



- बँकेच्या पुढाकाराने गरजू महिला बचत गट सदस्यांना रोटीरि वेस्ट तर्फे 5 शिलाई मशिनचे मोफत वाटप करण्यात आले.
- भुसावळ येथील बचत गटातील अध्यक्ष व सचिव यांच्यासाठी नेतृत्व विकास कार्यक्रम आयोजित केला. कोणाला अचानक हृदय विकाराचा झटका आल्यास दवाखान्यात जाई पर्यंत करावयाच्या प्राथमिक उपचार 'हर्ट अ‍ॅटॅक फर्स्ट एड' याबाबत उपस्थितांना मार्गदर्शन करण्यात आले.
- बचत गटाच्या दर्जेदार उत्पादनांना विक्रीसाठी बाजारपेठ मिळावी म्हणून नाबाई च्या सहकार्याने 80 स्टॉल्सच्या भव्य दिवाळी महोत्सवाचे आयोजन करण्यात आले. बचत गटांचे उत्पादन सुपरशॉपी आणि मॉल मध्ये विकले जावे म्हणून बायर सेलर मिट चे आयोजन करण्यात आले. याव्यतिरिक्त मनोरंजनपर कार्यक्रम आयोजित केले होते. सदर महोत्सवामध्ये ₹20 ते 25 लाखांपर्यंत उत्पादन विक्री झाली.
- महिला बचत सदस्य आणि त्यांच्या मुलींसाठी हेअर स्टाईल्स, मेक-अप वर्कशॉप तसेच बचत गटांसाठी खण, दागिने बनविण्याचे प्रशिक्षण देण्यात आले.
- संक्रांतीनिमित्त बँकेच्या विविध शाखांमध्ये महिला बचत गट सभासदांसाठी हळदी-कुंकू सोहळ्याचे आयोजन करण्यात आले.
- जागतिक महिला दिनानिमित्त 'धिंगाणा 2023' या मनोरंजनात्मक कार्यक्रमाचे आयोजन करण्यात आले.
- बँकेने पुढाकार घेत तृतीयपंथीयांना आर्थिक प्रवाहात आणण्याच्या उद्देशाने त्यांचे बचत गट सुरु केले.
- अहमदाबाद येथे नाबाई तर्फे आयोजित 'सहयोग मेला' मध्ये बँकेच्या 2 महिला बचत गटांना संधी दिली. संपुर्ण महाराष्ट्रातून फक्त चार स्टॉल होते. त्यात बँकेतर्फे नारीशक्ती महिला गट आणि MEDP अंतर्गत तयार केलेल्या वस्तुंचा एक स्टॉल असे दोन स्टॉल सहभागी झाले होते. त्यास उत्कृष्ट प्रतिसाद मिळाला.
- जळगाव महानगरपालिकेतर्फे बेघर जेष्ठ नागरीकांसाठी असलेल्या 'बेघर निवारा' मधील सदस्यांचे ही बचत गट उघडण्यात आले.
- Bank has taken initiative and allotted 5 Sewing Machines free of cost to needy women SHG members which was sponsored by Rotary West.
- Leadership Development program organized for President & Secretary of SHG. Special training is given about primary aid & steps to be taken at the time of sudden heart attack.
- With the help of NABARD, we organized mega event Diwali Mahotsav with 80 stalls to make available platform to sell SHG products. We arranged 'Buyer Seller Meet' with professionals in order to place products in the mall & supershops. Approx. turnover of the event is ₹20 to 25 lakh.
- Hairstyle, Make-up & Jewellery making workshop organized for the members & their daughters.
- Haldi-Kunkoo was arranged for SHG members on the occasion of Sankranti in the branches of the bank.
- To celebrate Women's Day, entertainment program 'Dhingana 2023' was organized.
- Bank has taken initiative & opened SHG of the Transgenders.
- We have given opportunity to 2 SHG members in 'Sahayog Mela' organized by NABARD at Ahmedabad. There were only four stalls from entire Maharashtra. Two stalls had participated in it by the Bank namely Nari Shakti Mahila Group and other stall of products produced under MEDP. It received excellent response.
- We have opened SHG of homeless senior citizen from 'Beghar Niwara' which is made available by Jalgaon Municipal Corporation.

**22. अहवाल वर्षातील विशेष कार्यक्रम :****22. Events during the year :****गुणवंत विद्यार्थी सत्कार सोहळा :**

डावीकडून सर्व माननीय : इ.10 वी मध्ये 97.60% मिळाल्याबद्दल प्रथम पारितोषिक स्वीकारतांना कु.मृण्मयी योगेश चौधरी व पालक, बँकेचे तज्ञ संचालक श्री.तरल शहा, श्री.ज्ञानेश्वर मोराणकर, प्रा.विलास बोरोले, तत्कालीन जिल्हाधिकारी मा.श्री.अभिजित राऊत (IAS), बँकेचे चेअरमन-बीओएम व संचालक श्री.भालचंद्र पाटील, कुलगुरु मा.डॉ.विजय माहेश्वरी, चेअरमन श्री.अनिकेत पाटील, संचालक श्री.सुनिल पाटील, श्री.प्रविण खडके व बीओएम सदस्य श्री.निर्णय चौधरी.

Felicitation of meritorious students :

Hon'ble dignitaries from left : Ms.Mrunmayi Yogesh Chaudhari receiving First Prize for obtaining 97.60% in Std.10th along with her parent, bank's Expert Director Mr.Taral Shah, Mr.Dnyaneshwar Morankar, Prof.Vilas Borole, then Hon. Dist.Collector Mr.Abhijit Raut (IAS), Chairman-BOM & Director Mr.Bhalchandra Patil, Hon.Vice Chancellor Dr.Vijay Maheshwari, Chairman Mr.Aniket Patil, Director Mr.Sunil Patil, Mr.Pravin Khadke & BOM Member Mr. Nirnay Chaudhari.

**दिनदर्शिका वितरण शुभारंभ :**

डावीकडून सर्व माननीय - श्री.ललीत चौधरी, श्री.राजकुमार रावलानी, सौ.आशालता जोशी, सौ.निर्मला वाणी, डॉ.सौ.काजल फिरके, श्री.शरद चौधरी, डॉ.विरण खडके, श्री.खेमचंद महाजन, बँकेचे चेअरमन श्री.अनिकेत पाटील, श्री.धनंजय कोल्हे आणि सौ.प्रिती गुजराथी.

Calendar Distribution Ceremony :

Hon'ble dignitaries from left : Mr. Lalit Chaudhari, Mr.Rajkumar Rawlani, Mrs. Ashalata Joshi, Mrs.Nirmla Wani, Dr.Mrs.Kajal Phirke, Mr. Sharad Chaudhari, Dr. Viran Khadke, Mr.Khemchand Mahajan, Bank's Chairman Mr.Aniket Patil, Mr.Dhananjay Kolhe & Mrs.Priti Gujrathi.





कवयित्री बहिणाबाई चौधरी उत्तर महाराष्ट्र विद्यापीठ कुलगुरु पदी नियुक्ती झाल्याबद्दल बँकेकडून सत्कार :

डावीकडून सर्व माननीय : बँकेचे जनसंपर्क अधिकारी श्री. गोविंद खांदे, आजीवन अध्ययन व विस्तार सेवा विभागाचे प्रभारी संचालक प्रा.श्री. मनिष जोशी, प्रभारी प्र. कुलगुरु प्रा.श्री. एस.टी.इंगळे, बँकेचे चेअरमन श्री. अनिकेत पाटील, कुलगुरु श्री. विजय माहेश्वरी, बँकेचे चेअरमन-व्यवस्थापन मंडळ व संचालक श्री.भालचंद्र पाटील, श्री.निमिष पाटील, प्रभारी कुलसचिव प्रा.श्री. के. एफ. पवार व विद्यापीठाचे जनसंपर्क अधिकारी डॉ.सुनिल पाटील.

Felicitation by the bank for being elected as Vice Chancellor of Kavayitri Bahinabai Chaudhari North Maharashtra University :

Hon'ble dignitaries from left : Bank's PRO Mr.Govind Khande, Acting Director (Continuing Learning & Extension Dept) Prof.Mr.Manish Joshi, Acting Vice Chancellor Prof.Mr. S.T. Ingale, Bank's Chairman Mr.Aniket Patil, Vice Chancellor Mr.Vijay Maheshwari, Bank's Chairman-BOM & Director Mr.Bhalchandra Patil, Mr. Nimish Patil, Acting Chief Secretary Prof. Mr.K.F. Pawar & University's PRO Dr. Sunil Patil



महिला दिन सोहळा :

डावीकडून सर्व माननीय : बँकेच्या संचालिका सौ.सुरेखा चौधरी, सौ.स्मिता पाटील, मा.सौ. संपदा उन्मेष पाटील व बचत गट प्रमुख सौ.शुभश्री दप्तरी.

Women's Day Program :

Hon'ble dignitaries from left : Bank's Director Mrs.Surekha Chaudhari, Mrs.Smita Patil, Hon.Mrs.Sampada Unmesh Patil & SHG Incharge Mrs.Shubhashri Daptari.





हृद्य सत्कार :

मा.श्री.भालचंद्र पाटील यांची महाराष्ट्र शासनातर्फे शासकीय अभियांत्रिकी महाविद्यालयाचे नियामक मंडळ सदस्यपदी आणि खान्देश एज्युकेशन सोसायटी जळगाव च्या व्यवस्थापकीय परिषद सदस्यपदी नियुक्ती झाल्याबद्दल संचालक मंडळातर्फे सत्कार करण्यात आला.

Felicitation :

Hon.Mr. Bhalchandra Patil is felicitated by the Board for being appointed by Govt. of Maharashtra as 'Member' of Board of Governance, Govt. Engineering College and as 'Member' of Managing Council Member of Khandesh Education Society Jalgaon.



बचत गटांचा दिवाळी महोत्सव :

डावीकडून सर्व माननीय - डावीकडून- बँकेच्या बचत गट प्रमुख सौ.शुभश्री दप्तरी, एमडी व सीइओ श्री.रोहित भुजबळ, संचालक श्री.ज्ञानेश्वर मोराणकर, नाबार्डचे सहा. महाव्यवस्थापक श्री.श्रीकांत झांबरे, बँकेचे संचालक श्री.प्रविण खडके, उपजिल्हाधिकारी मा.श्री.रविंद्र भारदे, बँकेचे संचालक प्रा.विलास बोरोले, चेअरमन श्री.अनिकेत पाटील, चेअरमन-बीओएम व संचालक श्री.भालचंद्र पाटील व बीओएम सदस्य श्री.भुषण चौधरी.

Diwali Mahotsav of SHGs :

Hon'ble dignitaries from left : Bank's Incharge-SHG Mrs.Shubhashri Daptari, MD & CEO Mr.Rohit Bhujbal, Director Mr.Dnyaneshwar Morankar, AGM NABARD Mr.Shrikant Zambare, bank's Director Mr.Pravin Khadke, Hon.Dy.Dist. Collector Mr.Ravindra Bharade, bank's Director Prof.Vilas Borole, Chairman Mr.Aniket Patil, Chairman-BOM & Director Mr.Bhalchandra Patil & BOM Member Mr.Bhushan Chaudhari.





जिल्हापेठ शाखा दोन वेळेस एलआयसी बिमा बँक :

बँकेच्या गणेश कॉलनी शाखेच्या सहकार्याने, जिल्हापेठ शाखेने या आर्थिक वर्षात दोन वेळेस एलआयसी बिमा शाखा होण्याचा मान मिळवला. एलआयसी च्या नाशिक विभागातून हा मान मिळवणारी ही एकमेव शाखा आहे.

डावीकडून सर्व माननीय- शाखा व्यवस्थापक श्री. गणेश खांडरे, ग्राहक मा.श्री.सुनिल सोनाळकर, मा.सौ. हेमा सोनाळकर, अधिकारी सौ.चारुशिला चौधरी व श्री.राकेश पाटील,

Jilha Peth Branch received LIC Bima Branch twice :

With the help of Ganesh Colony Branch, Jilha Peth Branch of the bank received LIC Bima Branch award two times in this financial year. Jilha Peth is the only one to receive this status in LIC's Nasik Division.

Hon'ble dignitaries from left - Branch Manager Mr.Ganesh Khandre, customer Hon.Mr. Sunil Sonalkar, Hon.Mrs. Hema Sonalkar, Officers Mrs.Charushila Chaudhari and Mr. Rakesh Patil.



प्रशंसा प्रमाणपत्र :

बँकेने सन 2020-21 चे जीएसटी रिटर्न्स वेळेआधी भरले तसेच जीएसटी पेमेंटस् व्यवस्थित भरले यासाठी केंद्रीय अप्रत्यक्ष कर व सीमाशुल्क मंडळ (भारत सरकार, वित्त मंत्रालय) यांचेकडून प्रशंसा प्रमाणपत्र देऊन गौरविण्यात आले.

डावीकडून सर्व माननीय- बँकेचे व्हा.चेअरमन सीए डॉ.प्रकाश कोठारी, सीए श्री. दर्शन जैन, जीएसटी कमिशनर मा.श्री. सोपान केसरसिंग सोलंके, बँकेचे चेअरमन श्री.अनिकेत पाटील, एमडी व सीइओ श्री.रोहित भुजबळ, चेअरमन-बीओएम व संचालक श्री. भालचंद्र पाटील व सहा.महाव्यवस्थापक श्री.शिवकुमार शर्मा.

Appreciation Certificate :

Our bank has filed all GST Returns within time & made GST payments for the FY 2020-21 properly, for that The Central Board of Indirect Taxes & Customs (Govt. of India, Ministry of Finance) awarded Appreciation Certificate to the bank.

Hon'ble dignitaries from left - bank's Vice Chairman CA Dr.Prakash Kothari, CA Mr.Darshan Jain, GST Commissioner Hon.Mr.Sopan Kesarsing Solanke, bank's Chairman Mr. Aniket Patil, MD & CEO Mr.Rohit Bhujbal, Chairman-BOM & Director Mr.Bhalchandra Patil & AGM Mr.Shivkumar Sharma.



**नेतृत्व विकास कार्यक्रम :**

स्वयंसिद्धा फाउंडेशन कोल्हापुर व्दारे 30 वर्षांपासून महिला सबलीकरणासाठी कार्य करणाऱ्या मा.कांचनताई परुळेकर यांनी महिला बचत गट सदस्यांना उद्योगाच्या संधीबाबत मार्गदर्शन केले.

Leadership Development Program :

Hon.Kanchantai Parulekar, Swayamsiddha Foundation, Kolhapur; is working for women empowerment since 30 years. She guided SHG member women about business opportunities.

23. सामाजिक बांधिलकी :**पोलीस फुड पॅकेट वितरण :**

गणपती विसर्जनाच्या दिवशी ज्युटीवर असलेले 1400 पोलीस कर्मचारी व अधिकारी, होमगार्ड, ट्रॅफीक पोलीस कर्मचारी, राखीव दलातील पोलिस बंधुभगिनी यांना बँकेतर्फे ज्युटीच्या जागेवर जाऊन सकाळ व संध्याकाळ या दोन्ही वेळी उत्कृष्ट दर्जाचे जेवण हवाबंद डब्यात देण्यात आले.

23. Corporate Social Responsibility :**Police Food Packet Distribution :**

On Ganapati Visarjan day, Lunch & Dinner was provided through air-packed food packets to 1400 Police Officers, Home Guards, Traffic Police on duty.



डावीकडून सर्व माननीय : बँकेचे संचालक श्री.रामेश्वर जाखटे, श्री.प्रवीण खडके, श्री.सुनिल पाटील, सहा.पोलीस अधिक्षक मा.श्री.कुमार चिंथा(IPS), जिल्हाधिकारी मा.श्री. अभिजित राऊत (IAS) , पोलीस कर्मचारी यांना फुड पॅकेट देतांना पोलीस अधिक्षक मा.श्री.प्रवीण मुंडे (IPS), बँकेचे चेअरमन श्री.अनिकेत पाटील व चेअरमन-बीओएम व संचालक श्री. भालचंद्र पाटील.

Hon'ble dignitaries from left : Bank's Directors Mr.Rameshwar Jakhete, Mr.Pravin Khadke, Mr.Sunil Patil, Asst.S.P. Hon.Mr. Kumar Chintha (IPS), Dist.Collector Hon.Mr.Abhijit Raut (IAS), S.P. Hon.Mr.Pravin Munde (IPS) giving food packet to police officer, bank's Chairman Mr.Aniket Patil and Chairman-BOM & Director Mr.Bhalchandra Patil.



डावीकडून सर्व माननीय : जळगाव जिल्हा पोलीस दल व उपप्रादेशिक परिवहन विभाग जळगाव यांच्या वतीने घेण्यात आलेल्या रस्ता सुरक्षा अभियानासाठी बँकेतर्फे पुढाकार घेऊन दरवर्षी सहाय्य करण्यात येते, त्याबद्दल जिल्हाधिकारी मा.श्री.अमन मित्तल (IAS) यांच्या हस्ते जळगाव पीपल्स बँकेचे जनसंपर्क अधिकारी श्री गोविंद खांदे व कर्ज विभाग प्रमुख मुख्य शाखा अनिल वाणी यांचा मोमेंटो देऊन गौरव करण्यात आला. सोबत मा .श्री. एम.राजकुमार (IPS) पोलीस अधिक्षक, मा. श्री. शाम लोही-उप प्रादेशिक परिवहन अधिकारी, मा.श्री. संदीप गावित-उपविभागीय पोलीस अधिक्षक,

Hon'ble dignitaries from left : Every year bank provides help as initiative for the road safety campaign conducted by Jalgaon District Police Force and Sub-Regional Transport Department Jalgaon. In the said program, bank's Public Relation Officer Mr.Govind Khande & Loan Dept Incharge Main Branch Mr.Anil Wani was honored with memento by the hands of Dist. Collector Hon.Mr. Aman Mittal (IAS). Also present Hon.Mr. M. Rajkumar (IPS) Supp. of Police, Hon.Mr. Sham Lohi- Dy.RTO, Hon.Mr.Sandip Gavit- Dy. Supp. of Police.

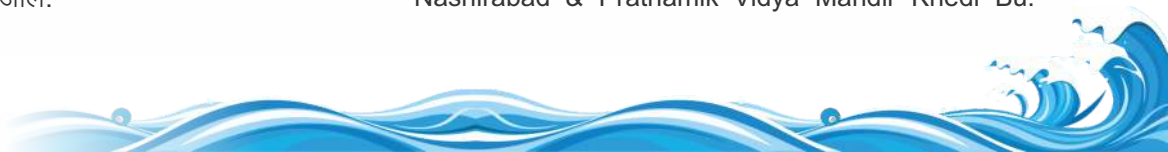


शालेय साहित्य वाटप :

बँकेतर्फे दरवर्षी गरीब, हुशार व होतकरू विद्यार्थ्यांना शालेय साहित्याचे विनामुल्य वाटप करण्यात येते. यावर्षी सुद्धा जळगाव पब्लिक स्कुल, श्रीमती कुसुमताई मधुकरराव चौधरी विद्यालय फैजपुर, श्रवण विकास मंदीर सावखेडा, हरीजन कन्या छात्रालय जळगाव, काशिबाई ऊखाजी कोल्हे विद्यालय जळगाव, आदर्श विद्यालय व कनिष्ठ महाविद्यालय कानळदा, अभिमान महादु वारके महाविद्यालय विदगाव, दादासो दामु पांडु पाटील माध्यमिक विद्यालय सुनसगाव, न्यु इंग्लिश स्कुल नशिराबाद, जयहिंद विद्यालय कडगाव, सार्वजनिक विद्यालय असोदा, श्रीमती काशिबाई दामु भोळे प्राथमिक विद्यामंदीर असोदा, महात्मा गांधी विद्यालय भादली, जळगाव शहर महानगरपालिका प्राथमिक शाळा क्र.48 पिंप्राळा, सर्वोदय माध्यमिक विद्यालय नशिराबाद व प्राथमिक विद्या मंदीर खेडी बु, या शाळांमध्ये शालेय साहित्य संचाचे विनामुल्य वाटप करण्यात आले.

School Accessories Distribution :

Notebook & other educational material was distributed to clever, poor & needy students in Jalgaon at- Jalgaon Public School, Smt.Kusumtai Madhukarrao Chaudhari Vidyalay Faizpur, Shraavan Vikas Mandir Savkheda, Harijan Kanya Chhatralay Jalgaon, Kashibai Ukhaji Kolhe Vidyalay Jalgaon, Adarsh Vidyalay & Junior College Kanalda, Abhiman Mahadu Warke Mahavidyalay Vidgaon, Dadasaheb Damu Pandu Patil Madhyamik Vidyalay Sunasgaon, New English School Nashirabad, Jaihind Vidyalay Kadgaon, Sarvajanic Vidyalay Asoda, Smt.Kashibai Damu Bhole Prthamik Vidya Mandir Asoda, Mahatma Gandhi Vidyalay Bhadli, Jalgaon City MNC Primary School No.48 Pimprala, Sarvoday Madhyamik Vidyalay Nashirabad & Prathamik Vidya Mandir Khedi Bu.



**कर्मचारी कौतुक सोहळा :**

1 मे रोजी आंतरराष्ट्रीय कामगार दिनाचे औचित्य साधून दरवर्षी कर्मचारी कौतुक सोहळा साजरा करण्यात येतो. यामध्ये मुख्य कार्यालयातील विभाग व शाखांमधून उल्लेखनीय कामगिरी केलेल्या शाखा, विभाग व कर्मचारी यांना मोमेंटो, सर्टीफीकेट व बक्षिस देण्यात येते.

या आर्थिक वर्षात केलेल्या उत्कृष्ट कामगिरीबद्दल क्रेडीट विभागास 'बेस्ट डिपार्टमेंट' म्हणून संचालक मंडळातर्फे गौरविण्यात आले

Employee Felicitation Ceremony :

Employee Appreciation Ceremony is celebrated every year on the occasion of International Labour Day on 1st May. Memento, certificate and prize are given to the Branches, Departments and Employees who have done remarkable work at Head office & Branches.

Credit Dept is felicitated as 'Best Department' by Board of Directors for excellent work done by the team in the financial year.



पारितोषिक विजेते शाखा, विभाग व कर्मचारी यांचे संचालक मंडळ सोबत समुह छायाचित्र.

Group photo of award winner Branch, Department & Employees with Board of Directors .

24. सभासद कल्याण योजना :

(1) पितामह अमृत सिध्दी योजना : बँकेच्या अमृत महोत्सवानिमित्त सुरु केलेल्या योजनेअंतर्गत ह्यात असलेल्या ज्या सभासदांनी आपल्या वयाची 75 वर्ष पूर्ण केलेली आहेत अशा सभासदांना बँकेतर्फे रक्कम ₹1001/-चा धनादेश दिला जातो. अहवाल वर्षात या योजनेचा लाभ 28 मान्यवर सभासदांनी घेतलेला आहे.

(2) कुटुंब नियोजन शस्त्रक्रिया : कुटुंब नियोजनाचे महत्व लक्षात घेवून सभासद व त्यांचे पती/पत्नी यास आपल्या पसंतीच्या डॉक्टरांकडून कुटुंब नियोजन शस्त्रक्रिया करून घेता यावी यासाठी बँक ₹2000/- चे अर्थसहाय्य करते.

24. Shareholder Welfare Scheme :

(1) Pitamah Amrut Siddhi Yojana : This scheme is for existing shareholders of our Bank who have completed 75 years of age. They are eligible for cheque of ₹1001/-(one time). 28 shareholders have been benefited during the year.

(2) Family Planning Operation : Shareholder & his/her wife/ husband gets financial assistance of ₹2000/- for family planning operation done in any hospital.





(3) डोळ्यांची शस्त्रक्रिया : अ) सभासदांच्या आरोग्य सेवेचा एक भाग म्हणून मोती-बिंदू काच-बिंदू तिरळेपणा निर्मूलन शस्त्रक्रियेसाठी प्रभाकर पाटील हॉस्पिटलमध्ये शस्त्रक्रिया केल्यास ₹3,500/- चे अनुदान देण्यांत येते. या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू, सासरे व पती, 25 वर्षाखालील मुलगा व अविवाहित मुलगी यांची अनुदानात तत्वावर शस्त्रक्रिया केली जाते. प्रभाकर पाटील हॉस्पिटल व्यतिरिक्त केलेल्या शस्त्रक्रियेस अनुदान दिले जात नाही, सभासदांनी कृपया याची नोंद घ्यावी. अधिक माहितीसाठी शस्त्रक्रिया करण्या आगोदर बँकेचे शेअर विभाग, मुख्य कार्यालय अथवा प्रभाकर पाटील हॉस्पिटलमध्ये संपर्क साधावा, ही नम्र विनंती. अहवाल वर्षात 77 सभासदांनी या योजनेचा लाभ घेतलेला आहे.

ब) रेटिना शस्त्रक्रियेसाठी ₹3500/- चे अनुदान दिले जाते. या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू, सासरे व पती, 25 वर्षाखालील मुलगा व अविवाहित मुलगी यांची अनुदानात तत्वावर शस्त्रक्रिया केली जाते. ही शस्त्रक्रिया दुसऱ्या हॉस्पिटलमध्ये केली तरी मदत दिली जाते.

(4) बहिरेपण निर्मूलन शस्त्रक्रिया : कानाच्या बहिरेपण निर्मूलन शस्त्रक्रियेसाठी एका सभासदास ₹3,000/- ची मदत करण्यांत आलेली आहे. या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू, सासरे व पती, 25 वर्षाखालील मुलगा व अविवाहित मुलगी यांना शस्त्रक्रियेसाठी अनुदान दिले जाते.

(5) किडनी डायलिसिस व प्रत्यारोपण : किडनी डायलिसिससाठी सभासदास ₹15,000/- ची मदत केली जाते. या योजनेचा लाभ फक्त स्वतः सभासदास घेता येतो. अहवाल वर्षात 1 सभासदाने या योजनेचा लाभ घेतलेला आहे.

(6) हृदयरोग शस्त्रक्रिया आणि कॅन्सर शस्त्रक्रिया : हृदयरोग शस्त्रक्रिया, एंजिओप्लास्टी, कायम पेस मेकर, व्हॉल्व रिप्लेसमेंट या प्रकारच्या कुठल्याही एका शस्त्रक्रियेसाठी आणि कॅन्सर शस्त्रक्रिया/केमोथेरपी या प्रकारच्या कुठल्याही एका शस्त्रक्रियेसाठी बँक एकदाच ₹20,000/- ची मदत करीत असते. या योजनेअंतर्गत सभासद स्वतः, तिचा पती/त्याची पत्नी, अविवाहित मुलगी व 25 वर्षाखालील मुलगा, पुरुष सभासदाची अविवाहित बहीण यांना लाभ घेता येतो. अहवाल वर्षात 22 सभासदांनी या योजनेचा लाभ घेतलेला आहे.

(7) गुडघे रिप्लेसमेंट शस्त्रक्रिया : सदर शस्त्रक्रियेसाठी एका सभासदास ₹10,000/- ची मदत केली जाते. या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू-सासरे व पती यांना शस्त्रक्रियेसाठी अनुदान दिले जाते. अहवाल वर्षात 7 सभासदांनी या योजनेचा लाभ घेतलेला आहे.

(3) Eye Surgery : A) Cataract/Glucoma/Squint - Male Shareholders, his parents & wife. Female Shareholders, her husband & in laws, son below 25 years & unmarried daughter get financial assistance of ₹3500/-. Financial assistance is payable only if operation is performed in Prabhakar Patil Hospital. For more information, Members are requested to contact Share Department, Head Office or at Prabhakar Patil Hospital prior to operation. During the year 77 shareholders are benefitted by the Scheme.

B] Retina - Male Shareholders, his parents and wife. Female Shareholders, her husband and in-Laws, son below 25 years and unmarried daughter get financial assistance of ₹3,500/-. Even if the operation is performed in any other hospital, financial assistance is payable.

(4) Deafness surgery : Male Shareholders, his parents & wife. Female Shareholders, her husband & in laws, son below 25 years & unmarried daughter are eligible under this scheme. Bank gives financial assistance of ₹3000/- to its shareholders each.

(5) Kidney Dialysis & Kidney Transplant : Only shareholder himself gets financial assistance of ₹15,000/-. During the year 1 shareholder is benefitted by the Scheme.

(6) Heart & Cancer Operation : Heart Operation/ Angioplasty/ Pace Maker, Valve Replacement, Cancer operation/Chemotherapy. Bank gives financial assistance of ₹20,000/- for any one surgery from 'A' group or any one surgery from 'B' Group. Benefit is available to shareholder himself & his/her husband/wife, unmarried sister of male shareholder, unmarried daughter & son below 25 age years. 22 shareholders are benefitted during the year.

(7) Knee Replacement Surgery : Bank gives financial assistance of ₹10,000/- for the surgery. Benefit is available to male shareholders, his parents & wife, female shareholders, her in-laws and husband. 7 shareholders are benefitted during the year.





(8) कन्याजन्मोत्सव : स्त्री भ्रुण हत्या विरोध या दृष्टीने, बँकेच्या सभासदास/ सभासदाच्या मुलास अथवा मुलीस – मुलगी जन्माला आल्यास बँकेतर्फे त्या मुलीचे नावे ₹1001/- ची ठेव पावती देण्यात येते. या वर्षात सदर ठेव पावती 7 मुलींच्या पालकांना देण्यात आली आहे.

(9) अपघात विमा संरक्षण : बँकेने आपल्या सभासदांसाठी ₹3.00 लाखापर्यंतची अपघात विमा संरक्षण योजना कार्यान्वित केलेली आहे. ज्या सभासदांनी बँकेने केलेल्या आवाहनानुसार सभासद माहिती फॉर्म मुदतीत भरून दिले त्या सभासदांना विमा कंपनीचे नियम व अटीस पात्र राहून सदर विमा संरक्षण योजनेत समाविष्ट केले आहे. इतर सभासदांपैकी कोणाचे अपघाती निधन झाल्यास त्यांचे वारसांना बँकेकडून ₹15,000/-ची मदत देण्याची योजना सुरु आहे.

(10) रक्त पिशवी पुरवठा : इंडियन रेडक्रॉस सोसायटी च्या सहाय्याने बँकेच्या माननीय सभासद व कर्मचारी यांच्या कुटुंबियांना गरज भासल्यास वर्षातून एकदा एक रक्तपिशवी विनाअनुदान पुरविण्यात येणार आहे. रक्तपिशव्यांची संख्या मर्यादीत आहे, कृपया याची नोंद घ्यावी. अहवाल वर्षात 2 व्यक्तींनी सदर योजनेचा लाभ घेतलेला आहे.

(11) गुणवंत विद्यार्थी योजना : या पारितोषिक योजनेत सभासद यांचा उत्तीर्ण झालेला मुलगा-मुलगी, नात-नातु (मुलाचा/मुलीचा-मुलगा व मुलगी) यांचा समावेश आहे. या योजनेत खालील शालांत परिक्षा व पदव्यांचा समावेश आहे.

1. शालांत शिष्यवृत्ती इ.5वी व इ.8 वी.
2. इ.10 वी व इ.12 वी.
3. एम.टी.एस./एन.टी.एस. (मेरीट लिस्ट नुसार)*
4. एम.ए./एम.कॉम/एम.एस्सी.
5. बी.ई./बी.टेक
6. एम.ई./एम.टेक./एम.एस.
7. एम.बी.बी.एस./एम.एस./एम.डी.
8. पी.एच डी.
9. सी.ए./आय.सी.डब्ल्यू.ए./सी.एस.

* फक्त मॉडर्न एज्युकेशन सोसायटी, नौरोजी वाडीया कॉलेज, पुणे यांचे तर्फे घेण्यात येणारे.

(12) वरील सर्व योजनांतर्गत बँकेने अहवाल वर्षात सभासद कल्याण निधीतून सभासदांसाठी केलेल्या खर्चाची एकुण रक्कम प्रति सभासद ₹129.47 इतकी आहे.

(8) Kanya Janmotsav : The said scheme is initiated against Female foeticide. At the birth of Girl child of shareholder/shareholder's son/daughter, deposit of ₹1001/- is being made in the name of girl child by the bank. During this year, 7 parents have received the deposit receipt.

(9) Accidental Insurance : Bank has taken Accidental Insurance cover of ₹3.00 Lakhs for shareholders. Shareholders who have submitted shareholder information forms & who are eligible as per Insurance Company's norms are being benefited under the scheme. Shareholders who have not submitted shareholder information forms or who are not eligible as per norms of Insurance Co. in such case, for accidental death/ disability, financial assistance of ₹15,000/- is being given to heirs of deceased shareholder.

(10) Blood Bag Supply : With the help of Indian Red Cross Society, Shareholder/ Employee of the bank can avail One Blood Bag free of cost, once in a year. Quantity of the bags are limited, which please note. During year, 2 people have availed the facility.

(11) Felicitation of meritorious students : Son, Daughter, Grandson & Grand daughter of the members are eligible under this scheme. Students passing following examination with defined marks are eligible for felicitation:

1. Scholarship Std.5th & 8th.
- 2] Std. 10th & 12th.
- 3] M.T.S./N.T.S. (According to Merit list)*
- 4] M.A./M.Com./M.Sc.
- 5] B.E./B.Tech
- 6] M.E./M.Tech./M.S.
- 7] M.B.B.S./M.S./M.D.
- 8] Ph.D.
- 9] C.A./I.C.W.A./C.S.

* Conducted by Modern Education Society, Nowrosjee Wadia College, Pune only.

(12) Including all schemes, our bank has spent ₹129.47 per shareholder from Share Holders Welfare Funds.

वर्ष Year	प्रती सभासद खर्च Per Member Exp.
2022 - 2023	₹129.47
2021 - 2022	₹102.00



25. वार्षिक सभेची सूचना व अहवाल :

भारत सरकारच्या ग्रीन इनिशिएटिव तत्वास अनुसरून, बँक सुद्धा पेपर्सचा वापर कमी करण्याचा प्रयत्न करीत आहे. वार्षिक सभेची सूचना व वार्षिक अहवालाची प्रत सभासदांना पुढीलपैकी कोठल्याही एका पद्धतीने पाठविली जाईल.

- सभासदांच्या नोंदणीकृत ई-मेल आयडी वर.
- बँकेच्या वेबसाईट www.jpccbank.com वर.
- जवळच्या शाखेत.
- सभासदाने लेखी विनंती केल्यास छापील प्रत.

सभासदांना विनंती की, आपले ई-मेल आयडी बँकेच्या शेअर विभागास कळवावेत.

26. श्रद्धांजली :

अहवाल वर्षात राष्ट्रीय-आंतरराष्ट्रीय कीर्तीच्या व्यक्ती तसेच ज्ञात-अज्ञात व्यक्ती तसेच बँकेचे ज्येष्ठ सभासद व हितचिंतक दिवंगत झालेले त्यांना विनम्र श्रद्धांजली! दिवंगत झालेले मान्यवर बँकेच्या असोदा शाखा सल्लागार समितीचे सदस्य दिनकर चेंडु नेहेते, राजकीय नेते मुलायम सिंग यादव, जयंती पटनाईक, रशियाचे माजी नेता मिखाईल गोर्बाचेव, संतुर वादक पं.शिवकुमार शर्मा, उद्योजक पालनजी मिस्त्री, सायरस मिस्त्री, गुंतवणूकदार राकेश झुनझुनवाला, फिल्म दिग्दर्शक जाँ लुक गोदार्द, सतिश कौशिक, अभिनेता गुफी पॅटल, अभिनेत्री सुलोचना, गायक के.के., भुपिंदर सिंग, वाणी जयराम, हास्यवीर राजु श्रीवास्तव, क्रिकेटर सलीम दुराणी इ. ज्ञात-अज्ञात जगभरातील सर्व व्यक्तींना मनःपूर्वक श्रद्धांजली वाहतो.

27. समारोप :

सन्माननीय सभासद व ग्राहकांनी बँकेवर दाखविलेला विश्वास व केलेले सहकार्य याबद्दल संचालक मंडळ त्यांची आभारी आहे. बँकेला वेळोवेळी मार्गदर्शन व सहकार्य केल्याबद्दल रिझर्व्ह बँकेचे सर्व स्तरावरील अधिकारी व पदाधिकारी, केंद्रिय निबंधक-सहकारी संस्था-दिल्ली, सहकार आयुक्त व निबंधक- सहकारी संस्था (महाराष्ट्र राज्य) पुणे, जिल्हा निबंधक, फेडरेशन/असोसिएशनचे पदाधिकारी, अधिकारी, स्थानिक वृत्तपत्रे/मुद्रित व इलेक्ट्रॉनिक प्रसिध्दी माध्यमे, बँक शाखांचे सल्लागार, लेखापरिक्षक, कायदा सल्लागार व ज्यांचे बँकेला प्रत्यक्ष/अप्रत्यक्ष सहाय्य लाभले अशा सर्व व्यक्ति/संस्था या सर्वांची बँक ऋणी आहे. बँक आपल्या कर्मचाऱ्यांचे त्यांनी बँकेसाठी दिलेल्या योगदानाबद्दल कौतुक करते. धन्यवाद !

संचालक मंडळाच्या वतीने
अनिकेत भालचंद्र पाटील
चेअरमन

25. Notice of Annual General Meeting & Annual Report:

In Support of Government's Green Initiative, your Bank is reducing the use of paper. Notice of Annual General Meeting & Annual Report of the Bank will be delivered by one of the following:

- On registered e-mail ID of the shareholder.
- On bank's website www.jpccbank.com
- At nearest branch.
- Printed copy as per specific request from the shareholder.

All are requested to communicate their e-mail ID to the Bank's Share Department.

26. Obituary :

The Board of Directors offer their sincere condolence to various dignitaries who have left for heavenly abode during the year. Homage to - Member of bank's Asoda Branch Advisory Committee Dinkar Chendu Nehete, Politician Mulayam Singh Yadav, Jayanti Patnaik, Ex-Leader of Russia Mikhail Gorbachev, Santoor player Pt.Shivkumar Sharma, Industrialist Pallonji Mistry, Cyrus Mistry, Investor Rakesh Jhunjunwala, Film Director Jean Luc Godard, Satish Kaushik, Actor Gufi Pental, Actress Sulochana , Singer K.K., Bhupindar Singh, Vani Jayram, Comedian Raju Shrivastav, Cricketer Salim Durani etc. We also pay humble obituary to known-unknown persons all over the world.

27. Gratitude :

Board of Directors wishes to thank all members for the trust and confidence they have reposed in the leadership and management of the bank. We would like to place on the record our deep sense of gratitude to the Reserve Bank of India and all their officials. Central Registrar of Co-op. Societies, Delhi, Commissioner for Co-operation & Registrar Co-op. Societies, Maharashtra State, Pune, District Registrar and their officials for valuable guidance, support and co-operation; The Maharashtra State Co-op. Banks Association Ltd, Mumbai, The Maharashtra State Co-op. Urban Banks Federation, Mumbai, Branches Advisory Board, Advocates, Auditors, Newspapers, print media, non print media and event organisers. Your Board is also proud to acknowledge the contribution of Human Resources at all levels of the Bank and deserve appreciation. Thanks!

For & on behalf of the Board of Directors
Aniket Bhalchandra Patil
Chairman



CORPORATE GOVERNANCE

(Forming part of the Directors' Report for the year 2022 - 2023)

1. Philosophy on Code of Governance :

The Bank is an institution of trust. And the decisions of Board of Directors & Management have impact on all its shareholders, depositors, customers, vendors, service providers, employees, corresponding banks & members of society. The Bank's philosophy on Corporate Governance is towards :

1. A high degree of transparency.
2. Commitment to its values.
3. Ethical business practices.
4. Accountability & protection of interest of stakeholders.

2. Board of Directors :

The general superintendence, direction and management of the business is vested with the Board of Directors. The responsibilities of the Board include formulation of Policies, new initiatives, performance review, control and sanction cases falling beyond the powers delegated to various functionaries of the Bank. The Board has constituted committees and delegated powers in different functional areas.

The Board ensures adequate disclosures & effective decision making to achieve corporate objectives, transparency in business transaction, statutory & legal compliances and commitment to values of ethical conduct of business.

3. Committees of Directors :

The Board of Directors of the Bank has constituted 8 committees. Policy formulation & control function vests with the Board, whereas operational matter & recommending authority vests with the committee.

	Name of Committee	No. of meetings held
a.	Audit Committee	06
b.	Credit Committee	16
c.	Recovery Committee	11
d.	Information Technology Committee	11
e.	Investment Committee	04
f.	Staff Committee	04
g.	Special Committee for monitoring of High Value Frauds	00
h.	Nomination & Remuneration Committee	02
i.	Risk Management Committee	01



**4. Attendance of Directors at Board Meetings :**

During the year 24 Board Meetings and 55 various Committee meetings were held. Details of Attendance of Directors at Board Meeting and Committee Meeting is as under :

No.	Name	Designation	Board Meeting	Committee
01.	Mr. Aniket Bhalchandra Patil	Chairman	24	26
02.	CA Dr. Prakash Mangilal Kothari	Vice Chairman	(P) 12 (O) 2	(P) 10 (O) 13
03.	Mr. Bhalchandra Prabhakar Patil	Director	24	36
04.	Dr. Chandrakant Baliram Chaudhari	Director	17	10
05.	Mr. Sunil Prabhakar Patil	Director	23	11
06.	Mrs. Surekha Vilas Chaudhari	Director	09	NA
07.	Mrs. Smita Prakash Patil	Director	23	NA
08.	Dr. Vilas Chudaman Borole	Director	18	19
09.	Mr. Rameshwar Anandram Jakhete	Director	08	NA
10.	Mr. Chandan Sudhakar Attarde	Director	24	44
11.	Mr. Rajesh Dhirajlal Parmar	Director	22	17
12.	Dr. Suhas Baburao Mahajan	Director	(P) 3 (O) 11	(P) 2 (O) 2
13.	Mr. Pravin Vasudeo Khadke	Director	22	34
14.	Mr. Dnyaneshwar Eknath Morankar	Director	23	20
15.	CAMr. Jagdish Mannalal Agrawal	Expert Co-opted Director	23	06
16.	CAMr. Taral Narendrakumar Shah	Expert Co-opted Director	23	22

Note : (P) Present & (O) Online Present.

5. Remuneration of Directors :

Directors are eligible for travelling and Daily Allowance and sitting fees but setting the high standards in Co-operation; Chairman, Vice Chairman & Directors of the Bank do not take any of these.

6. Last 3 Annual General Meetings were held as follows :

AGM	Day & Date	Time	Location
88th	Sunday 7th Aug. 2022	8.30 am	Yashwantrao Muktangan, Neri Naka, Jalgaon.
87th	Sunday 26th Sept. 2021	8.30 am	Yashwantrao Muktangan, Neri Naka, Jalgaon.
86th	Sunday 8th Nov. 2020	10.00 am	Online.

7. Dividend history of last 3 years :

F.Y.	Rate of Dividend	Declaration Date	Date of payment
2021-22	N.A.	N.A.	N.A.
2020-21	N.A.	N.A.	N.A.
2019-20	N.A.	N.A.	N.A.

No permission from Reserve Bank of India for payment of dividend.



**8. Classification of Shareholders as on 31st March 2023 :**

Individual Members	24191
Firms	406
Others	319
Total	24916

9. Share Transfers :

No. of shares transferred/transmitted during the last 3 years as under :

	2022-23	2021-22	2020-21
No. of shares transferred	51	76	67
No. of shares transmitted	107	167	93

10. Customer Complaint :

During the year 2022-23, the number of complaints received & resolved are as under-

No. of complaints received	No. of complaints resolved	No. of complaints pending
20	20	Nil





C. R. Sagdeo & Co., Chartered Accountants

INDEPENDENT STATUTORY AUDITORS REPORT FOR THE YEAR ENDED ON 31-03-2023

(Under section 31 of the Banking Regulation Act, 1949 and section 73(4) of Multi State Co-operative Societies Act 2002 and Rule 27 of Multistate Co-operative Societies Rules)

Report on The Financial Statements

Qualified Opinion

We have audited the accompanying financial statements of, The Jalgaon Peoples Co-op Bank Ltd. ("the Bank"), as at 31-03-2023 which comprise the Balance Sheet as at 31-03-2023, and Profit and Loss Account and Cash Flow statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

The returns of Head Office, its departments & 40 branches visited by us and the returns of the branches independently reviewed by the concurrent/internal auditors of those branches, are incorporated in these financial statements. To the best of our knowledge and information and as per the explanations given to us, no specific guidelines have been issued to the Bank by the Central Registrar of Co-operative Societies as regards selection of branches to be covered under audit.

In our opinion, as shown by books of bank, and to the best our information and according to the explanations given to us, except for the matters described in the Basis for Qualified Opinion section of our report, the said accounts together with the notes thereon, subject to our comments and observations contained in the Audit Memorandum/LFAR (with Annexures) & Annexures I & II attached to this report, give the information required by the Banking Regulation Act 1949 as well as Multi State Co-operative Societies Act 2002 and rules made there under and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and the Central Registrar of Co-operative Societies, in the manner so required for the Urban Co-operative Banks and give true and fair view in conformity with the accounting principles generally accepted in India.

- i. In case of Balance Sheet, of the state of affairs of the Bank as at 31st March, 2023,
- ii. In the case of Profit and Loss account, of the Profit for the year ended on that date, and
- iii. In case of Cash Flow Statement, of cash flows for the year ended on that date.
- iv. **The bank is awarded 'A' class for the year 2022-23.**

Basis for Qualified Opinion

1. The Bank has classified one of the borrowers, a Micro Enterprise, as a standard asset where recovery has been made by way of granting concession in rate of interest wherein the concession has been granted with retrospective effect. The bank has represented to us that inspite of the concession in the rate of interest, the overdues in the account are only upto 87 days and hence the account qualifies as a standard asset as per IRAC norms. However, in our opinion since the recovery is by way of granting concession in the interest and the repayment in the account is irregular throughout the year, the account should be classified as substandard. The change in classification would result in increase in required provision by Rs.42.07 lakhs in Bad and Doubtful debts and reversal of interest amounting to Rs. 6.01 lakhs as on 31/3/2023. To that extent the profit has been overstated.





Management Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with provisions of the Banking Regulations Act, 1949, the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Central Registrar of Cooperative Societies, the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 (as applicable) and accounting principles generally accepted in India, including the accounting standards issued by The Institute of Chartered Accountants of India (ICAI), so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditors Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India (ICAI). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Banks' preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Qualified Audit Opinion.

Report on other Legal and Regulatory Requirements

6. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act 1949 and Multi State Cooperative Societies Act 2002 and rules made thereunder.
7. As required by section 73(4) of the Multi State Co-operative Societies Act 2002, the rules framed thereunder and the Banking Regulation Act, 1949, and subject to the limitations of the audit indicated in paragraph 6 to 8 above, we report that:
 - a) We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
 - b) In our opinion, proper books of accounts 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/offices.
 - c) The transactions of the Bank, which have come to our notice have been within the powers of the Bank.





- d) The Balance Sheet and the Profit & Loss Account dealt with by this report, are in agreement with the books of accounts and the returns.
- e) The reports on the accounts of the branches audited by the branch concurrent auditors have been forwarded to us and have been properly dealt with by us in preparing this report.
- f) 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.
- g) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realisation of money due to the Bank.
8. As required by Rule 27(3) of Multi State Co-operative Societies Rules 2002, we report on the matters specified in clause (a) to (f) of the said rules to the extent applicable to the Bank.
- (a) Transactions which appear to be contrary to the provisions of the Act, Rules or the Byelaws of the Bank
- Rule 27(3) (b) Part of the building is leased to the tenants since long time, for which court cases are pending for final decision.
- (b) During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the provisions of the Act, the rules or the byelaws of the Bank.
- (c) The following monies due to the Bank appear to be doubtful of recovery (Rule 27 (3)(C) (Advances categorised as doubtful and loss assets as per prudential norms are considered as doubtful of recovery)

Category	Amount outstanding as on 31-03-2023
Doubtful Assets	Rs. 6095.02 lakh
Loss Assets	Rs. 0.00 lakh
Total	Rs. 6095.02 lakh
Note : Provision made against above advances	Rs. 1923.14 lakh (Required Rs. 1682.35 lakh)

- (d) As per information provided to us and to the best of our knowledge, there are no credit facilities sanctioned by the Bank to members of the Board and their relatives as on 31st March, 2023.
- (e) During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India or National Agriculture and Rural Development Bank.
- (f) To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this rule.

Place : Jalgaon
Date : 23.06.2023

**For C. R. Sagdeo & Co.,
Chartered Accountants
Firm Regi.No. 108959W
CA Sanjeevan Tambulwadikar,
Partner
M.No. 140333
UDIN 23140333BGRLVG5822**



**Balance Sheet as on 31.03.2023**

31.03.2022	No.	Capital & Liabilities	भांडवल व देणी	Schedule	31.03.2023
25,69,29,950.00	01	Share Capital	भाग भांडवल	A	31,84,76,000.00
1,56,38,94,818.16	02	Reserve Fund and Other Funds	गंगाजळी व इतर निधी	B	1,97,19,40,672.61
---	03	Principal and Subsidiary State Partnership Fund Account	शासनाची प्रमुख अथवा सहाय्यकारी भागिदारी निधी		---
16,05,78,71,220.94	04	Deposits and other Accounts	ठेवी व इतर खाती	C	17,36,41,82,488.43
10,00,00,000.00	05	Borrowings	घेतलेली कर्जे	D	60,90,00,000.00
---	06	Bills for collection Being Bills Rec. (As per Contra)	वसुली स्विकारलेली बिले (दुबेरजीप्रमाणे)		---
---	07	Branch Adjustments	शाखा मिळवणी		---
12,74,73,948.65	08	Overdue Interest Reserve On Non-Performing Advances	थकबाकी व्याज तरतूद अनुत्पादीत कर्जावरील		19,75,61,947.35
7,20,72,967.00	09	Interest Payable	देणे व्याज	E	8,34,36,299.00
9,58,07,728.82	10	Other Liabilities	इतर देणी	F	13,16,61,622.60
76,64,619.24	11	Profit and Loss Account	नफा-तोटा खाते	G	5,97,83,084.42
40,48,317.30	12	Deferred Tax Liability	डिफर्ड टॅक्स लायबिलिटी		--
18,28,57,63,570.11		TOTAL...	एकुण		20,73,60,42,114.41
		NOTES TO ACCOUNTS	नोट्स टु अकाउंट	X	
		Contingent Liabilities :	संभाव्य देणी		
18,80,72,148.00		Bank Guarantees	बँक हमी		17,85,77,245.77
2,86,22,735.55		Letters of Credit Issued	लेटर ऑफ क्रेडिट		2,68,86,912.00
3,86,29,142.08		Others (i) Amt. transferred to DEAF	डि.इ.ए.एफ. ला वर्ग केलेली रक्कम		4,64,25,383.76
60,19,100.00		ii) Civil Suit against Bank	दिवाणी दावे		55,34,100.00
14,59,91,282.00		iii) I. Tax Demand under Appeal	आयकर डिमांड अंडर अपिल		6,23,04,149.00

Place : Jalgaon
Date : 23.06.2023

Aniket Patil
Chairman

CA Dr. Prakash Kothari
Vice Chairman

Pravin Khadke
Director



**Balance Sheet as on 31.03.2023**

31.03.2022	No.	Property & Assets	जिंदगी व येणी	Schedule	31.03.2023
1,66,22,76,851.88	01	Cash and Bank Balance	रोख शिल्लक व बँकेतील शिल्लक	H	1,50,20,88,705.25
2,19,57,75,516.20	02	Balance with Other Banks	इतर बँकांतील शिल्लक	I	1,78,15,32,935.22
---	03	Money at Call and Short Notice (In CBLO)	मागणी करताच मिळणाऱ्या वा अल्प नोटीशीने मिळणाऱ्या ठेवी		—
4,52,68,99,245.00	04	Investments	गुंतवणूक	J	4,93,08,95,725.00
8,63,29,64,539.95	05	Advances	दिलेली कर्जे	K	10,99,99,16,827.46
29,54,18,007.53	06	Interest Receivable	गुंतवणूक वरील येणे व्याज	L	37,94,05,500.71
64,99,80,891.72	07	Fixed Assets (Net Block)	कायम जिंदगी	M	79,26,56,317.17
—	08	Bills Receivable Being Bills for Collection (as per Contra)	वसुलीसाठी पाठविलेली बिले (दुबेरजीप्रमाणे)		—
9,33,20,747.83	09	Other Assets	इतर जिंदगी	N	9,38,07,565.90
22,91,27,770.00	10	Non-Banking Assets Acquired in Satisfaction of Claims	बँकेने ताब्यात घेतलेल्या मालमत्ता		22,17,10,865.00
—	11	Deferred Tax Asset	डिफर्ड टॅक्स अॅसेट		3,40,27,672.70
18,28,57,63,570.11		TOTAL...	एकुण		20,73,60,42,114.41

As per our report of even date.

For, C. R. Sagdeo & Co.,
Chartered Accountants
Firm Regi.No. 108959W
CA Sanjeevan Tambulwadikar,
Partner

M.No. 140333
UDIN 23140333BGRLVG5822

Dnyaneshwar Morankar
Director

Rohit Bhujbal
MD & CEO

**Profit & Loss Account for the year ended 31.03.2023**

31.03.2022	No.	Expenditure	खर्च	Schedule	31.03.2023
65,68,80,811.38	01	Intt. paid on Deposits, Borrowings etc.	ठेवी व कर्जावरील दिलेले व्याज इ.	O	67,91,37,895.34
---	02	Commission Paid	कमिशन		—
24,02,77,502.24	03	Salaries, Allowances, Provident Fund Contribution & Gratuity	पगार, भत्ते, प्रोव्हिडंट फंड, वर्गणी आणि ग्रॅच्युइटी	P	23,31,64,559.85
---	04	Director's Fees & Allowances	संचालक मंडळ फी व भत्ते		—
7,89,09,276.86	05	Rent, Taxes, Insurance, Light, etc.	भाडे, कर, विमा व वीज इ.	Q	8,91,95,536.32
18,13,265.65	06	Legal Charges	कायदेशीर सल्ल्याबाबत फी व खर्च		21,10,298.75
49,00,418.71	07	Postage, Telegram & Telephone	टपाल, तार व टेलिफोन		67,48,109.19
19,13,650.00	08	Audit Fee	लेखा परिक्षक फी		29,71,365.00
2,33,47,390.61	09	Depreciation on Fixed Assets	मालमत्तेवरील घसारा	R	2,89,52,309.46
1,24,81,723.20	10	Repairs & maintenance to Bank's Property	मालमत्तेवरील दुरुस्ती खर्च		1,02,02,160.99
46,81,792.85	11	Stationery, Printing, Advt. etc.	लेखन साहित्य, छपाई, जाहिरात इ.		92,98,456.50
35,11,181.00	12	Amortization of Premium on Govt. Securities	अमोर्टायझेशन ऑफ प्रिमियम ऑन गव्हर्नमेंट सिक्युरिटीज्		35,85,220.00
9,54,97,934.04	13	Other Expenditure	इतर खर्च	S	7,78,05,439.12
12,06,850.92	14	Loss on Sale of Fixed Assets	लॉस ऑन सेल ऑफ फिक्स्ड असेट्स		6,47,005.14
20,00,000.00	15	Penalty from RBI	आरबीआय कडून दंड		50,00,000.00
15,55,20,463.14	16	Provision for Assets	मालमत्तेसाठी केलेली तरतूद	T	39,87,28,638.99
5,32,03,437.00	17	Investment Written Off	निर्लेखित केलेली गुंतवणूक		—
—	18	Non Banking Assets Written Off	निर्लेखित केलेली कर्जे		17,21,905.00
1,15,85,157.12		Profit before tax	कर आकारणी पूर्व नफा		2,17,06,625.18
39,21,046.90		Add/ Less : Income Tax, DTL/ Add: DTA	अधिक/वजा : आयकर, डिटीएल/ अधिक : डिटीए	U	3,80,75,990.00
76,64,110.22		Net Profit After Tax	नक्त नफा		5,97,82,615.18
1,34,77,30,854.72		TOTAL...	एकुण		1,57,09,75,524.83
		NOTES TO ACCOUNTS		X	

Place : Jalgaon
Date : 23.06.2023

Aniket Patil
Chairman

CA Dr. Prakash Kothari
Vice Chairman

Pravin Khadke
Director



**Profit & Loss Account for the year ended 31.03.2023**

31.03.2022	No.	Income	उत्पन्न	Schedule	31.03.2023
1,22,16,15,856.29	01	Interest and Discount received	व्याज व कसर	V	1,27,99,66,114.34
1,58,58,530.60	02	Profit on Sale of Investment	गुंतवणूकीवरील नफा		1,07,68,216.00
34,08,032.48	03	Commission & Exchange	वटणावळ व हुंडणावळ		30,75,195.15
7,99,50,787.46	04	Other income	इतर उत्पन्न	W	11,40,60,420.34
	05	Recovery from Bad debt	निलेखित कर्ज खात्यांची वसुली		
		Written off			
20,25,547.25		- Principal	- मुद्दल		1,24,90,289.76
7,70,452.64		- Interest	- व्याज		10,30,476.24
	06	Reversal of Provisions	तरतूदी परत जमा		
---		Excess BDDR provisions	अतिरीक्त बीडीडीआर परत जमा		14,40,00,000.00
		written back			
41,00,000.00		Excess Reserve for	रिस्ट्रक्चर्ड असेट वरील अतिरिक्त		-
		Restructured Asset Written back	रिझर्व परत जमा		
1,648.00		Earlier year excess provision	मागील वर्षाची जादा तरतूद		20,813.00
		written back	परत जमा		
2,00,00,000.00		Reversal of Provision on	निलेखित गुंतवणूकीवरील तरतूद		—
		Investment Written Off	परत जमा		
—		Excess IDR provision	अतिरीक्त आयडीआर परत जमा		55,64,000.00
		Written back			
1,34,77,30,854.72		TOTAL...	एकुण		1,57,09,75,524.83

As per our report of even date.

For, C. R. Sagdeo & Co.,
Chartered Accountants
Firm Regi.No. 108959W
CA Sanjeevan Tambulwadikar,
Partner

M.No. 140333

UDIN 23140333BGRLVG5822

Dnyaneshwar Morankar
Director

Rohit Bhujbal
MD & CEO



Schedules to Balance Sheet

31.03.2022	No.	Particulars	तपशिल	31.03.2023	31.03.2023
		SCHEDULE - "A"	शेड्युल 'ए'		
		Authorised Share Capital	भाग भांडवल		
35,00,00,000.00	A	Equity Shares of ₹ 50/- each	इक्विटी शेअर्स प्रत्येकी ₹50/-प्रमाणे		35,00,00,000.00
	B	Issued, Subscribed & Fully Paid-up:	इश्युड, सबस्क्राइड व फुली पेड अप		
17,16,12,800.00		Equity Shares of ₹50 each fully paid	इक्विटी शेअर्स ₹50/-प्रमाणे	Nos.	Value
		Individuals	वैयक्तिक	42,43,938.00	21,21,96,900.00
8,53,17,150.00		Others	इतर	21,25,582.00	10,62,79,100.00
25,69,29,950.00		Total	एकुण		31,84,76,000.00
		SCHEDULE - "B"	शेड्युल 'बी'		
		Reserve Fund & Other Funds	गंगाजळी व इतर निधी		
42,97,23,367.57	a	Statutory Reserve Fund	गंगाजळी		43,16,81,252.57
36,93,44,590.00	b	Building Fund	इमारत निधी		36,93,44,590.00
27,54,89,179.69	c	Reserve for Bad & Doubtful Debts	बुडीत व संशयीत कर्ज निधी		22,10,95,168.68
2,10,00,000.00	d	Reserve for Restructured debts	रिस्ट्रक्चर्ड डेटस्वरील संभाव्य तरतूद		60,00,000.00
3,69,00,000.00	e	Contingent Provision for Std.Assets	स्टँडर्ड असेट्स्वरील संभाव्य तरतूद		4,75,00,000.00
75,22,930.55	f	Contingent Provisions against depreciation in Investments	गुंतवणूक घसाच्यासाठी संभाव्य तरतूद		19,58,930.55
5,55,60,500.00	g	Investment Fluctuation Reserve	रोखे अवमूल्यन निवारण निधी		5,95,64,500.00
7,62,977.65	h	Festival & Ceremony Fund	सण व समारंभ निधी		—
10,70,836.00	i	Charity Fund	धर्मदाय निधी		10,70,836.00
1,66,360.31	j	Member Welfare Fund	सभासद कल्याण निधी		6,13,271.42
1,21,000.00	k	Technology Upgradation Fund	तंत्रज्ञान अपग्रेडेशन निधी		1,21,000.00
4,02,000.00	l	Dividend Equalization Fund	लाभांश समीकरण निधी		4,02,000.00
20,20,12,577.78	m	Property Revaluation Reserve (Land & Building)	मालमत्ता पुनर्मुल्यांकन निधी (जमीन व इमारत)		35,85,70,025.78
3,36,00,000.00	n	Special Reserve as per Income Tax Act, 1961, u/s 36(i)(viii)	आयकर कायदा 1961 u/s 36 (i)(viii) अंतर्गत केलेला विशेष निधी		3,37,00,000.00
3,000.00	o	Co-operative Education Fund	सहकार शिक्षण निधी		3,000.00
8,34,82,254.28	p	Contingency Reserve	संभाव्य निधी		8,40,82,853.28
47,97,261.00	q	Education Fund	शिक्षण निधी		47,97,261.00
3,70,22,000.00	r	Prov. for Non Performing Invest.	अनुत्पादीत गुंतवणूकीसाठी तरतूद		5,50,22,000.00
49,13,983.33	s	ARC Reserve A/c	एआरसी रिझर्व खाते		49,13,983.33
—	t	Provision for Security Receipts -ARC	सिक्युरिटी रिसीट्स् साठी तरतूद- एआरसी		29,15,00,000.00
1,56,38,94,818.16		Total	एकुण		1,97,19,40,672.61



Schedules to Balance Sheet

31.03.2022	No.	Particulars	तपशिल	31.03.2023	31.03.2023
		SCHEDULE - "C"	शेड्युल 'सी'		
		DEPOSIT & OTHER ACCOUNTS	ठेवी व अन्य खाती		
	1	TERM DEPOSITS	मुदत ठेवी		
8,10,67,05,527.90	a)	From Individuals	व्यक्तिगत	8,55,27,89,034.75	
1,42,36,58,468.00	b)	From Institutions	संस्था	1,65,00,44,419.44	
---	c)	From Co-op. Banks	सहकारी बँका	---	
2,16,67,414.00	d)	Overdue Deposits	ओव्हरड्यु ठेवी	3,23,16,842.00	
9,55,20,31,409.90					10,23,51,50,296.19
	2	SAVINGS BANK DEPOSITS	बचत खाते		
4,94,71,68,923.80	a)	From Individuals	व्यक्तिगत	5,36,17,79,116.93	
7,76,79,405.05	b)	From Institutions	संस्था	8,93,11,356.13	
---	c)	From Co-op. Banks	सहकारी बँका	---	
5,02,48,48,328.85					5,45,10,90,473.06
	3	CURRENT DEPOSITS	चालु खाते		
58,98,52,735.14	a)	From Individuals	व्यक्तिगत	73,62,63,696.68	
89,11,38,747.05	b)	From Institutions	संस्था	94,16,78,022.50	
---	c)	From Co-op. Banks	सहकारी बँका	---	
1,48,09,91,482.19					1,67,79,41,719.18
16,05,78,71,220.94					17,36,41,82,488.43
		SCHEDULE - "D"	शेड्युल 'डी'		
		BORROWINGS	कर्जे		
10,00,00,000.00	a	Long Term Deposit	दीर्घ मुदत ठेव		10,00,00,000.00
---	b	Overdraft against F.D.R.	ठेवीवरील ओव्हरड्राफ्ट		50,90,00,000.00
10,00,00,000.00					60,90,00,000.00
		SCHEDULE - "E"	शेड्युल 'इ'		
		INTEREST PAYABLE	देणे व्याज		
7,03,40,873.00	a	On FDR	मुदत ठेवीवर		7,94,44,174.00
17,32,094.00	b	On Matured deposits	अधिकर्ष खात्यावर		24,92,125.00
---	c	On Overdraft against FDR	मुदत ठेवीवरील ओव्हरड्राफ्ट		15,00,000.00
7,20,72,967.00					8,34,36,299.00
		SCHEDULE - "F"	शेड्युल 'एफ'		
		OTHER LIABILITIES	इतर देणी		
3,77,78,208.44	a	Pay order	पे ऑर्डर		8,77,96,644.61
9,59,400.00	b	Audit Fees Payable	ऑडीट फी देणी		11,61,000.00
73,83,637.46	c	Stale Demand Draft	मुदतबाह्य डीडी		80,36,542.23
52,39,298.00	d	Tax Deducted at Source Payable	कपात केलेला कर		39,99,664.00
4,65,097.00	e	Light Charges Payable	दिवाबत्ती खर्च देणी		4,87,200.00
40,900.00	f	Telephone Charges Payable	टेलिफोन खर्च देणी		33,900.00
11,46,036.37	g	Min. Balance charges SB payable	बचत खाते मिनीमम चार्जेस देणी		10,56,847.66
4,44,850.00	h	Other Payables	इतर खर्च		41,09,439.00
48,12,774.00	i	Expenses Payable	खर्च देणी		13,19,510.00
7,51,666.60	j	Expenses with Head Office	मुख्य कार्यालयाचे खर्च		2,75,072.00
6,42,654.75	k	Advance locker rent received	लॉकरचे आगाऊ मिळालेले भाडे		6,43,712.75
10,46,865.70	l	Sundry Creditors	ऋणको		17,49,377.70
400.00	m	Excess Cash found in ATM	एटीएम मधील जादा शिल्लक		---
1,46,74,080.00	n	Subsidy received from HUDCO	हूडको सबसिडी प्राप्त		---
---	o	Subsidy received from DIC	डिआयसी सबसिडी प्राप्त		2,37,132.00
17,630.00	p	A/c Opening Parking Account	अकाउंट ओपनींग पार्कींग अकाउंट		25,900.00
11,40,000.00	q	Repayment Parking account	रिपेमेंट पार्कींग अकाउंट		8,89,528.00
1,66,73,304.00	r	Subsidy Reserve Fund A/c	सबसिडी रिझर्व फंड अकाउंट		1,38,78,368.00
1,27,703.00	s	GST Payable	देणे जीएसटी		32,47,283.00
24,63,223.50	t	BG Commission recd. in adv.	बीजी आगाऊ मिळालेले कमिशन		27,14,501.65
9,58,07,728.82		Total	एकुण		13,16,61,622.60



Schedules to Balance Sheet

31.03.2022	No.	Particulars	तपशिल	31.03.2023	31.03.2023
		SCHEDULE - "G"	शेड्युल 'जी'		
		PROFIT AND LOSS ACCOUNT	नफा-तोटा खाते		
2,34,49,509.02		Profit as per last Balance Sheet	मागील ताळेबंदानुसार नफा		76,64,619.24
		Less : Appropriations	वजा : विभागणी		
59,00,000.00	a	Statutory Reserve Fund	गंगाजळी	19,17,000.00	
55,00,000.00	b	Investment Fluctuation Reserve	गुंतवणूक चढउतार निधी	40,04,000.00	
10,30,000.00	c	Education Fund	शिक्षण निधी	76,650.00	
1,04,70,000.00	d	Contingency Fund	संभाव्य निधी	7,66,500.00	
5,49,000.00	e	Member Welfare Fund	सभासद कल्याण निधी	9,00,000.00	
---					76,64,150.00
509.02		Balance of Profit	नफ्याची शिल्लक		469.24
76,64,110.22		Add : Net Profit for the year as per Annexed A/c.	अधिक : चालु वर्षाचा नफा		5,97,82,615.18
76,64,619.24		Total	एकुण		5,97,83,084.42
		SCHEDULE - "H"	शेड्युल 'एच'		
		CASH AND BANK BALANCES	रोख व बँकांकडील शिल्लक		
10,22,20,167.00		Cash in Hand	रोख शिल्लक		8,74,97,603.00
		Bank Balances with	बँकांकडील शिल्लक		
1,03,50,79,515.08	a	Reserve Bank of India Current A/c.	रिझर्व बँक ऑफ इंडिया चालु खाते	97,60,80,364.61	
4,01,20,294.34	b	State Bank of India & Nationalised Banks	स्टेट बँक ऑफ इंडिया व राष्ट्रीयीकृत बँका	5,46,26,585.12	
79,43,036.74	c	The M.S.C. Bank Mumbai	दि महाराष्ट्र स्टेट कोऑप. बँक खाते	96,55,612.42	
4,73,63,838.72	d	District Central Co-op. Bank	जिल्हा मध्यवर्ती सह. बँक खाते	5,49,78,540.10	1,09,53,41,102.25
32,93,00,000.00	e	FDR with Nationalised Banks	राष्ट्रीय बँकेतील मुदत ठेवी	11,90,00,000.00	
10,02,50,000.00	f	FDR with MSC Bank	एमएससी बँकेतील मुदत ठेवी	20,02,50,000.00	31,92,50,000.00
1,66,22,76,851.88		Total	एकुण		1,50,20,88,705.25
		SCHEDULE - "I"	शेड्युल 'आय'		
		BALANCES WITH OTHER BANKS	इतर बँकांतील शिल्लक		
84,99,13,542.20	a	Current Deposits with other Banks	इतर बँकांतील चालू शिल्लक		47,90,60,775.22
1,34,58,61,974.00	b	Fixed Deposits with other Banks	इतर बँकांतील मुदत ठेवी		1,30,24,72,160.00
2,19,57,75,516.20		Total	एकुण		1,78,15,32,935.22
		SCHEDULE - "J"	शेड्युल 'जे'		
		INVESTMENTS	गुंतवणूक		
3,24,28,60,068.00	a	In Central & State Govt.Sec. (Book Value)	केंद्र व राज्य सरकारचे कर्ज रोखे		3,80,26,97,198.00
		Face Value 3,23,50,00,000 (31.03.22)	इतर मान्यताप्राप्त रोखे		
		Market Value 3,24,00,09,918 (31.03.22)	फेस व्हॅल्यु 3,23,50,00,000 (31.03.22)	3,81,00,00,000.00	
			मार्केट व्हॅल्यु 3,24,00,09,918 (31.03.22)	3,80,27,65,373.00	
---	b	Other Trustee Securities	इतर ट्रस्टी सिक्युरिटीज		
22,000.00	c	Shares in Co-op. Institutions	सहकारी संस्थांचे भाग		22,000.00
8,40,72,200.00	d	Corporate Bonds	कंपन्यांचे रोखे		8,28,32,600.00
1,19,99,44,977.00	e	Other Investments (ARC Security receipts)	इतर गुंतवणूक (एआरसी सिक्युरिटी रिसीप्ट्स)		1,04,53,43,927.00
4,52,68,99,245.00		Total	एकुण		4,93,08,95,725.00



Schedules to Balance Sheet

31.03.2022	No.	Particulars	तपशिल	31.03.2023	31.03.2023
		SCHEDULE - "K"	शेड्युल 'के'		
		ADVANCES	कर्जे		
	1	Short Term Loan, Cash Credit, Overdraft and Bill Discounted of which secured against	अल्प मुदत कर्जे, कॅश क्रेडिट, ओव्हर ड्राफ्ट, हुंडी खरेदीपैकी संरक्षित कर्जे		
—	a	Govt & Other approved securities	सरकारी व इतर मान्यता प्राप्त रोखे	7,08,99,185.39	—
4,09,53,01,627.09	b	Other Tangible Securities	इतर निश्चित रोखे	5,01,83,38,503.65	
7,46,96,920.07	c	Personal Sureties	वैयक्तिक जबाबदारी व जामीनकीवरील	9,49,57,888.16	
4,16,99,98,547.16		Sub-Total	एकुण		5,18,41,95,577.20
3,04,64,883.77	i	Amount overdue	पैकी थकबाकी	2,39,95,971.22	
36,19,51,669.63	ii	Amounts considered Bad & Doubtful of recovery	यापैकी संशयीत व बुडीत	34,28,00,334.86	
	2	Medium Term Loan of which Secured against :	मध्यम मुदत कर्जापैकी संरक्षित कर्जे		
2,34,001.00	a	Govt. & Other approved securities	सरकारी व निम सरकारी रोखे	—	
4,23,49,877.81	b	Other Tangible Securities	इतर निश्चित रोखे	18,28,59,326.16	
1,21,89,234.82	c	Personal Sureties	वैयक्तिक जबाबदारी व जामीनकीवरील	3,13,90,552.03	
5,47,73,113.63		Sub-Total	एकुण		21,42,49,878.19
1,55,231.71	i	Amount overdue	पैकी थकबाकी	80,043.41	
1,58,35,724.41	ii	Amounts considered Bad & Doubtful of recovery	यापैकी संशयीत व बुडीत	1,51,59,595.04	
	3	Long Term Loans of which Secured against :	दीर्घ मुदत कर्जापैकी संरक्षित कर्जे		
8,59,165.00	a	Govt. & Other approved securities	सरकारी व निम सरकारी रोखे	—	
4,32,08,56,113.90	b	Other Tangible Securities	इतर निश्चित रोखे	5,47,75,97,483.33	
8,64,77,600.26	c	Personal Sureties	वैयक्तिक जबाबदारी व जामीनकीवरील	12,38,73,888.74	
4,40,81,92,879.16		Sub-Total	एकुण		5,60,14,71,372.07
3,37,88,962.64	i	Amount overdue	पैकी थकबाकी	2,46,53,198.23	
41,09,34,521.16	ii	Amounts considered Bad & Doubtful of recovery	यापैकी संशयीत व बुडीत	44,01,04,748.96	
8,63,29,64,539.95		Total	एकुण		10,99,99,16,827.46
		SCHEDULE "L"	शेड्युल 'एल'		
		INTEREST RECEIVABLE	येणे व्याज		
4,11,49,683.00		Interest on Staff Loan	कर्मचारी कर्जावरील व्याज		3,95,22,062.00
1,99,13,497.88		Interest Booking on loans	कर्जावरील व्याज बुकींग		1,82,74,675.36
10,68,80,878.00		Interest on Deposits & Securities	ठेवी व रोख्यांवरील व्याज		12,40,46,816.00
12,74,73,948.65		Interest receivable on loans- NPA	एनपीए कर्जावरील व्याज		19,75,61,947.35
29,54,18,007.53		Total	एकुण		37,94,05,500.71



Schedule - M Fixed Assets

No.	Fixed Assets	Depre Rate in %	Gross Block					Accumulated Depreciation					Net Block	
			Opening Cost as on 01.04.2022	Additions / Adjustment during year	Revaluation during year	Deletion /Sales during year	Closing Cost as on 31.03.2023	Accumulated Dep. Up to 01.04.2022	Depreciation on Revaluation for the year	Depreciation for the year	Depr. on asset discarded during year	Total Accu. Dep. on 31.03.2023	Opening WDV as on 01.04.2022	Closing WDV as on 31.03.2023
1	Freehold Land	0.00	34934510.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34934510.00	34934510.00	34934510.00
2	Land revaluation	0.00	124835294.00	0.00	87473568.00	0.00	0.00	212308862.00	0.00	0.00	0.00	124835294.00	124835294.00	212308862.00
3	Building	2.00	176218100.90	0.00	-1060809.00	0.00	0.00	175157291.90	31328084.53	2897798.00	0.00	144890016.37	144890016.37	140931409.37
4	Building Revaluation	2.00	186804830.00	0.00	71340833.00	0.00	0.00	258145663.00	109627534.00	2256953.00	0.00	111884487.00	77177296.00	146261176.00
5	Furniture & fixture	10.00	69021552.92	298050.22	0.00	70683.76	69248919.38	40885369.37	40885369.37	2827769.89	57862.56	43655276.70	28136183.55	25593642.68
6	Cash deposit machine	33.00	400000.00	0.00	0.00	0.00	400000.00	400000.00	400000.00	0.00	0.00	400000.00	0.00	0.00
7	Batteries	40.00	5161955.03	1031977.83	0.00	855640.65	538292.21	4540859.63	4540859.63	542975.75	832491.69	4251343.69	621095.40	1086948.52
8	Computer hardware	33.00	53905322.18	8911488.92	0.00	21401696.54	41415114.56	51561589.55	51561589.55	4967739.20	21401696.54	35127632.21	2343732.63	6287482.35
9	Computer software	33.00	19807798.56	1668605.26	0.00	1085200.52	20391203.30	18850125.51	18850125.51	1016661.40	1085200.52	18781586.39	957673.05	1609616.91
10	Office equipment	15.00	49609888.17	3333889.78	0.00	4672768.27	48271009.68	34996302.34	34996302.34	2291410.23	3649833.33	33637879.24	14613585.83	14633130.44
11	Electric fitting	10.00	34622510.87	0.00	0.00	0.00	34622510.87	20430088.71	20430088.71	1419242.00	0.00	21849330.71	1419242.16	12773180.16
12	Any where banking	15.00	8449336.20	0.00	0.00	0.00	8449336.20	7617397.05	7617397.05	124791.00	0.00	7742188.05	831939.15	707148.15
13	Furniture & fix (a) old	10.00	70928376.97	0.00	0.00	0.00	70928376.97	42928628.51	42928628.51	2799975.00	0.00	45728603.51	27999748.46	25199773.46
14	Car	15.00	1749761.00	0.00	0.00	0.00	1749761.00	1139333.00	1139333.00	91564.00	0.00	1230897.00	610428.00	518864.00
15	Honda Activa	15.00	54449.76	0.00	0.00	0.00	54449.76	46704.77	46704.77	1162.00	0.00	47866.77	7744.99	6582.99
16	Lift	15.00	4211633.00	0.00	0.00	0.00	4211633.00	3403710.53	3403710.53	121188.00	0.00	3524898.53	807922.47	686734.47
17	Note sorting machine	33.00	4606649.00	0.00	0.00	0.00	4606649.00	4215899.00	4215899.00	130237.00	0.00	4346136.00	390750.00	260513.00
18	Library	15.00	275422.00	2280.00	0.00	0.00	277702.00	199428.90	199428.90	11741.00	0.00	211169.90	75993.10	66532.10
	Sub Total (A)		845597390.56	15246292.01	157753592.01	28085989.74	990511284.83	372171055.40	372171055.40	21501207.47	27027084.64	366645178.23	473426335.16	623866106.60
19	Leasehold Building- Pachora		1308887.81	0.00	0.00	41884.00	1267003.81	0.00	0.00	0.00	0.00	0.00	1308887.81	1267003.81
20	Leasehold Land - MIDC		113616459.41	0.00	0.00	2447949.00	11168510.41	0.00	0.00	0.00	0.00	0.00	113616459.41	11168510.41
21	Leasehold Building- MIDC		18327867.82	0.00	0.00	394887.00	17932980.82	0.00	0.00	0.00	0.00	0.00	18327867.82	17932980.82
22	Technical Know-How		43301341.52	882900.00	0.00	5762526.00	38421715.52	0.00	0.00	0.00	0.00	0.00	43301341.52	38421715.52
	Sub Total (B)		176554556.56	882900.00	0.00	8647246.00	168790210.56	0.00	0.00	0.00	0.00	0.00	176554556.56	168790210.56
	Grand Total...		1022151947.12	16129192.01	157753592.00	36733235.74	1159301495.39	372171055.40	372171055.40	21501207.47	27027084.64	366645178.23	649980891.72	792656317.16





Schedules to Balance Sheet

31.03.2022	No.	Particulars	तपशिल	31.03.2023	31.03.2023
		SCHEDULE - "N"	शेड्युल 'एन'		
		OTHER ASSETS	इतर जिंदगी		
1,01,63,601.58	a	Security Deposits	सिक्युरिटी डिपॉजिट्स		1,04,04,501.58
14,63,899.00	b	Debtors	धनको		43,65,220.02
17,400.00	c	Stamp in hand	स्टॅम्प इन हॅंड		38,120.00
2,37,60,706.50	d	Prepaid Expenses	आगाऊ खर्च		31,30,423.50
	e	Advance Tax & TDS	अग्रिम कर		
		FY AY			
		2022-23 2023-24		12,16,177.04	
		2017-18 2018-19		1,68,20,000.00	
		2016-17 2017-18		1,55,49,321.83	
		2015-16 2016-17		6,33,560.00	
2,81,62,561.28		2014-15 2015-16		1,07,50,000.00	4,49,69,058.87
2,76,87,860.00		Income Tax refund due	आयकर परतावा येणे	2,83,54,300.00	2,83,54,300.00
654.00	f	TDS Receivable	टीडीएस रिसिव्हिबल		30,118.00
3,61,702.93	g	GST Input Receivable	जीएसटी इनपुट रिसिव्हिबल		—
14,28,432.54	h	Stationery stock in hand	स्टेशनरी शिल्लक		20,22,054.42
39,833.00	i	DEAF A/c Receivable from RBI.	डिफ खाते रिसिव्हिबल आरबीआय		2,11,439.51
2,25,347.00	j	Locker Rent Receivable	लॉकरवरील येणे भाडे		2,82,330.00
8,750.00	k	BBPS Float Pool Account	बीबीपीएस फ्लोट पुल अकाउंट		—
9,33,20,747.83		Total	एकुण		9,38,07,565.90
		SCHEDULE - "O"	शेड्युल 'ओ'		
		INTEREST PAID ON DEPOSITS & BORROWINGS	ठेवी व कर्जावरील व्याज		
64,85,88,640.38		Interest paid on Deposits	ठेवीवरील दिलेले व्याज		66,79,60,239.76
82,92,171.00		Intt. paid on Long Term Deposits	दीर्घ मुदत ठेवीवरील दिलेले व्याज		82,91,111.00
---		Interest on O.D. against FDR with Banks	इतर बंकांसोबत असलेल्या ओडी अगेन्स्ट एफडीआर वरील व्याज.		28,86,544.58
65,68,80,811.38		Total	एकुण		67,91,37,895.34
		SCHEDULE- "P"	शेड्युल 'पी'		
		SALARIES & ALLOWANCES	पगार व भत्ते		
21,79,71,888.50		Salary & Allowance	पगार व भत्ते		21,80,20,134.35
14,44,119.74		Staff Welfare	कर्मचारी कल्याण		27,42,527.50
1,26,83,144.00		Gratuity Premium	ग्रॅज्युईटी प्रिमिअम		26,73,496.00
81,73,202.00		Leave Salary Premium	लिव्ह सॅलरी प्रिमिअम		97,23,218.00
5,148.00		Contribution to MLW Fund	एमएलडब्ल्यु फंड ला योगदान		5,184.00
24,02,77,502.24		Total	एकुण		23,31,64,559.85
		SCHEDULE- "Q"	शेड्युल 'क्यू'		
		RENT, TAXES, INSURANCE, LIGHT ETC.	भाडे, कर, विमा, वीज इ.		
2,71,39,468.77		Rent, Taxes & Exp- Property	भाडे, कर व खर्च – मालमत्ता		2,75,94,283.13
1,36,30,855.41		GST paid	जीएसटी अदा		1,99,50,886.92
1,01,24,376.19		Electricity Charges	वीज शुल्क		1,18,12,529.31
16,12,469.58		License Fees	परवाना शुल्क		30,41,590.32
5,000.00		Profession Tax	व्यावसायिक कर		5,000.00
2,10,81,041.00		DICGC Premium Paid	डिआयसीजीसी प्रिमिअम पेड		2,13,87,081.50
17,90,300.99		Bankers Indemnity Insu. Prem.	बँकर्स इंडेन्निटी इन्शुरन्स प्रिमिअम		17,40,905.05
35,25,764.92		Connectivity Charges	कनेक्टिविटी शुल्क		36,63,260.09
7,89,09,276.86		Total	एकुण		8,91,95,536.32



Schedules to Balance Sheet

31.03.2022	No.	Particulars	तपशिल	31.03.2023	31.03.2023
		SCHEDULE - "R"	शेड्युल 'आर'		
		DEPRECIATION/	मालमत्ते वरील घसारा		
		AMORTIZATION ON ASSETS			
1,80,26,041.65	1	Depreciation on Assets	मालमत्तेवरील घसारा	2,18,48,608.46	
-15,75,046.00	2	Less: Depreciation on Revalued Assets	वजा : पुनर्मुल्यीत मालमत्तांवरील घसारा	-15,43,545.00	2,03,05,063.46
68,96,394.96	3	Amortization of Assets	मालमत्तांवरील अमॉर्टायजेशन		86,47,246.00
2,33,47,390.61		Total	एकुण		2,89,52,309.46

31.03.2022	No.	Particulars	तपशिल	31.03.2023
		SCHEDULE - "S"	शेड्युल 'एस'	
		OTHER EXPENDITURE	इतर खर्च	
2,60,823.39	1	Conveyance	वाहन खर्च	2,68,664.00
26,72,670.25	2	Travelling Expenses	प्रवासखर्च	30,49,140.78
11,60,456.44	3	Entertainment Expenses	एन्टरटेनमेंट खर्च	18,87,137.93
20,45,631.11	4	Miscellaneous Expenses	किरकोळ खर्च	29,68,093.99
12,98,641.00	5	Diwali Expenses	दिवाळी खर्च	11,32,694.00
84,017.18	6	General Meeting Expenses	सर्वसाधारण सभा खर्च	1,30,485.40
8,97,495.50	7	Election Expenses	निवडणुक खर्च	—
7,832.09	8	CERSAI Fees	सरसाई शुल्क	—
3,18,948.94	9	CTS Transaction Fee	सीटीएस ट्रान्झॅक्शन फी	4,67,172.56
28,13,892.00	10	Recovery Expenses	वसुली खर्च	23,21,266.00
4,47,77,854.00	11	Management Fees paid to ARC	एआरसी ला अदा केलेले व्यवस्थापन शुल्क	3,49,27,735.63
33,50,809.28	12	Security Charges	सुरक्षा रक्षक खर्च	37,48,538.89
8,73,697.28	13	Membership & Subscription Fee	सभासद आणि वर्गणी शुल्क	5,50,710.00
21,42,380.00	14	Consultancy Fee	सल्लागार शुल्क	30,10,110.71
1,63,49,939.78	15	Service Charges paid by Bank	सेवा शुल्क	2,01,85,840.85
2,83,952.00	16	Vehicle Expenses	वाहन खर्च	2,95,755.45
7,39,641.00	17	ATM Transaction & Driving Fees	एटीएम ट्रान्झॅक्शन व ड्रायव्हिंग फी	4,38,083.90
2,05,126.00	18	Freight	वाहतुक खर्च	73,540.00
2,29,335.48	19	POS Transaction Fees	पीओएस ट्रान्झॅक्शन फी	3,16,101.61
—	20	Software expenses	सॉफ्टवेअर खर्च	49,050.00
7,87,130.04	21	IMPS Charges	आयएमपीएस चार्जेस	6,10,933.89
3,97,728.78	22	UPI Charges	युपीआय चार्जेस	10,92,266.53
9,400.00	23	Write Off in Payment & Settlement	राईट ऑफ इन पेमेंट अँड सेटलमेंट	5,700.00
2,44,021.62	24	Dressed to Sub-staff	शिपाई गणवेश	—
2,30,023.90	25	Cluster Expenses	क्लस्टर खर्च	2,76,417.00
1,33,16,486.98	26	SB Minimum Balance charges reversed	बचतखात्याचे मिनीमम चार्जेस परत जमा	—
9,54,97,934.04		Total	एकुण	7,78,05,439.12

		SCHEDULE - "T"	शेड्युल 'टी'	
		PROVISION FOR ASSETS	मालमत्तेसाठी केलेली तरतुद	
13,69,32,213.14		Bad & Doubtful Debt Reserve	बुडीत व संशयीत निधी	7,36,05,988.99
1,00,000.00		Special Reserve as per IT Act	आयकर कायदानुसार केलेली विशिष्ट तरतुद	1,00,000.00
29,66,250.00		Depreciation on shifting of Investment	गुंतवणुकीवरील घसारा	39,22,650.00
—		Security Receipts - ARC	सिक्युरिटी रिसीटस् - एआरसी	29,15,00,000.00
1,20,22,000.00		Non Performing Investment	नॉन परफॉर्मिंग इन्व्हेस्टमेंट	1,80,00,000.00
35,00,000.00		Provision for Standard Assets	प्रोव्हीजन फॉर स्टॅंडर्ड असेटस्	1,16,00,000.00
15,55,20,463.14		Total	एकुण	39,87,28,638.99



Schedules to Balance Sheet

31.03.2022	No.	Particulars	तपशिल	31.03.2023
		SCHEDULE - "U"	शेड्युल 'यु'	
		PROVISION FOR TAXES	कर तरतुद	
---	1	Provision for Income Tax	आयकर तरतुद	—
39,21,046.90	2	Deferred Tax Liability	डिफर्ड टॅक्स लायबिलिटी	—
—	3	Deferred Tax Asset	डिफर्ड टॅक्स अॅसेट	3,80,75,990.00
39,21,046.90		Total	एकुण	3,80,75,990.00
		SCHEDULE - "V"	शेड्युल 'व्ही'	
		INTEREST & DISCOUNT RECEIVED	व्याज व सूट वरील उत्पन्न	
87,33,49,167.52	1	Interest on Loans & Advances	कर्जावरील मिळालेले व्याज	86,93,34,102.52
34,82,66,688.77	2	Interest from Investments	गुंतवणूकीवर मिळालेले व्याज	41,06,32,011.82
1,22,16,15,856.29		Total	एकुण	1,27,99,66,114.34
		SCHEDULE - "W"	शेड्युल 'डब्ल्यु'	
		OTHER INCOME	इतर उत्पन्न	
1,49,38,156.36	1	Incidental Charges	प्रासांगिक शुल्क	1,88,43,599.80
11,67,692.86	2	Miscellaneous Receipt	किरकोळ उत्पन्न	7,92,526.55
3,03,343.82	3	Account Charges	अकाउंट चार्जेस	1,06,976.55
7,98,299.50	4	Service Charges	सेवा शुल्क	11,46,455.73
2,37,67,142.87	5	Process Fees	प्रक्रिया शुल्क	4,48,26,951.13
1,91,663.00	6	Solvency Charges	पतदारी शुल्क	2,64,608.00
9,12,601.54	7	General Insurance Commission	सामान्य विम्यापासून उत्पन्न	8,46,761.70
16,36,921.65	8	Health Insurance Commission	आरोग्य विम्यापासून उत्पन्न	21,54,936.85
1,200.00	9	Dividend on Shares with Co-op. Banks	सहकारी बँकांच्या भागांवरील लाभांश	1,200.00
28,51,454.97	10	LIC Insurance Commission	आयुर्विमा कमिशन	64,85,378.20
---	11	Share Member Process Fee	सभासद प्रक्रिया शुल्क	1,03,025.00
37,200.00	12	Rent Received from Bank Building H.O	मुख्य कार्यालय इमारतीपासून मिळालेले भाडे	37,200.00
96,000.00	13	Rent Received from Bank Building Jilha Peth	जिल्हा पेट इमारतीपासून मिळालेले भाडे	56,000.00
1,05,59,266.48	14	Rent Received from Locker	लॉकर भाडे	1,05,41,671.38
---	15	CERSAI fees received	मिळालेले CERSAI शुल्क	30,585.85
78,762.00	16	Commission on PMSBY	प्रधानमंत्री सुरक्षा विमा योजनेवरील कमिशन	—
3,00,750.00	17	Commission on PMJJBY	प्रधानमंत्री जीवन विमा योजनेवरील कमिशन	73,477.00
1,64,277.67	18	NACH, ECS, CTS Processing Fees	एनएसीएच, इसीएस, सीटीएस प्रोसेसिंग शुल्क	1,88,867.14
70,32,769.77	19	SMS Charges	एसएमएस शुल्क	73,85,100.89
11,99,020.05	20	Cash Deposit Charges	कॅश डिपॉझिट शुल्क	10,16,182.79
4,29,731.50	21	AWB Charges	ए.डब्ल्यू.बी. शुल्क	3,22,441.00
5,729.00	22	Locker Visit Charges	लॉकर व्हिजिट शुल्क	27,161.00
3,40,319.50	23	ATM Duplication Charges	एटीएम कार्ड डुप्लीकेशन शुल्क	3,59,654.60
20,598.00	24	Loan Application Form Fee	कर्ज मागणी अर्ज शुल्क	34,956.00
8,114.42	25	POS Charges	पीओएस शुल्क	5,84,602.85
19,47,571.81	26	NFS ATM Transaction Charges	एनएफ एस एटीएम पासून मिळालेले उत्पन्न	4,51,686.85
1,10,03,743.09	27	ATM Card Maintenance Charges	एटीएम कार्ड मॅटेनन्स चार्जेस	1,62,30,181.15
1,55,218.13	28	CIBIL Report Fees	सिबील रिपोर्ट शुल्क	4,84,924.81
3,239.47	29	SB A/c Minimum Balance Charges	एसबी अकाउंट मिनीमम बॅलन्स चार्जेस	6,63,307.52
7,99,50,787.46		Total	एकुण	11,40,60,420.34



NOTES FORMING PART OF THE BALANCE SHEET AS AT 31st MARCH, 2023 & PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2023.

I] BACKGROUND :

1) THE JALGAON PEOPLES CO-OPERATIVE BANK LTD., was incorporated on 23rd December, 1933. The Bank is a Multi-State Co-operative Bank w.e.f. 13th November, 2013 and provides services through 40 Branches and Head Office. The area of operation is in Maharashtra & Madhya Pradesh.

2) BASIS OF PREPARATION :

The financial statements have been prepared and presented under the historical cost convention on accrual basis, unless otherwise stated, and comply with generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements-Presentation and Disclosures) Directions 2021, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) & Multi State Co-operative Societies Act, 2002, Multi State Co-operative Societies Rules, 2002, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevalent in the co-operative banking sector in India.

The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified

3) USE OF ESTIMATES

The presentation of the financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities as on the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The Management believes that the estimates used in the preparation of financial statements are prudent and reasonable. Difference between the actual results and estimates are recognized in the period in which the results are known / materialized.

II] SIGNIFICANT ACCOUNTING POLICIES :

1) Accounting Convention :

The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the Banking Industry in India, except otherwise stated. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

2) Revenue Recognition :

Income :

- a. Revenue is recognized to the extent that it is probable that the economic benefits will flow to the bank and the revenue can be reliably measured.
- b. Interest income on Advances other than NPA is recognized in the profit & loss statement on accrual basis. These are accounted as receivables in the Balance Sheet on the date of accrual. In case of Restructured Account other than standard category. Interest income is recognized only on receipt basis.
- c. In the case of non-performing assets, Interest Income is recognized upon realisation as per recovery policy approved by the Board of Directors.
- d. Dividend on investment, rent on lockers, commission, incidental charges, services charges are accounted on receipt basis.
- e. Expenditure: -

All expenses are accounted on accrual basis. Provision is made for all known losses and liabilities. Further provision is made on standard as well as NPA advances and Non Performing Investments as per RBI Guidelines.



**III] Annexure III - Disclosure in financial statements – 'Notes to Accounts'****1) Regulatory Capital :****a) Composition of Regulatory Capital**

(Amount in ₹ crore)

No	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	139.68	113.65
ii)	Additional Tier 1 capital / Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	139.68	113.65
iv)	Tier 2 capital	11.90	19.65
v)	Total capital (Tier 1+Tier 2)	151.58	133.30
vi)	Total Risk Weighted Assets (RWAs)	1142.53	987.85
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	12.23%	11.50%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.23%	11.50%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.04%	1.99%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.27%	13.49%
xi)	Leverage Ratio	N.A.	N.A.
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) c) Sponsor Bank	N.A.	N.A.
xiii)	Amount of paid-up equity capital raised during the year	8.39	4.47
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list 7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	Nil	Nil
xv)	Amount of Tier 2 capital raised during the year, of which Give list 8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	Nil	Nil

2) Asset Liability Management**a) Maturity pattern of certain items of assets and liabilities as on 31.03.2023**

(Amount in ₹ crore)

Particulars	1 Day	2 to 7 Days	8 to 14 Days	15 to 28 Days	29 Days and upto 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Years	Over 3 Years and upto 5 Years	Over 5 Years	Total
Deposits	41.77	24.45	24.50	4.67	115.39	209.18	365.76	916.84	23.21	10.65	1736.42
Advances	14.54	1.26	14.38	11.15	182.12	56.57	225.60	151.36	137.80	305.21	1099.99
Investment	0.00	0.00	0.00	6.90	20.35	86.71	33.19	81.30	139.08	287.73	655.26
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	60.90	0.00	0.00	0.00	60.90
Foreign	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Currency assets											
Foreign	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Currency liabilities											



3) Investments: -

a) Composition of Investment portfolio as at 31.03.2023

(Amount in Crore)

Investments in India 31.03.2023							
	Govt. Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries &/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	377.70	0.00	0.00	0.00	0.00	0.00	377.70
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	377.70	0.00	0.00	0.00	0.00	0.00	377.70
Available for Sale							
Gross	2.57	0.00	0.0022	8.28	0.00	104.53	115.38
Less: Provision for depreciation and NPI	0.00	0.00	0.0022	5.70	0.00	29.15	34.85
Net	2.57	0.00	0.00	2.58	0.00	75.38	80.53
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	380.26	0.00	0.0022	8.28	0.00	104.53	493.08
Less: Provision for non-performing investments	0.00	0.00	0.0022	5.50	0.00	29.15	34.65
Less: Provision for depreciation	0.00	0.00	0.00	0.20	0.00	0.00	0.20
Net	380.26	0.00	0.00	2.58	0.00	75.38	458.22

Investments in India 31.03.2022							
Held to Maturity							
Gross	314.20	0.00	0.00	0.00	0.00	0.00	314.20
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	314.20	0.00	0.00	0.00	0.00	0.00	314.20
Available for Sale							
Gross	10.08	0.00	0.0022	08.41	0.00	119.99	138.48
Less: Provision for depreciation and NPI	0.28	0.00	0.0022	04.17	0.00	0.00	4.45
Net	09.80	0.00	0.00	04.24	0.00	119.99	134.03
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	324.28	0.00	0.0022	8.41	0.00	119.99	452.69
Less: Provision for non-performing investments	0.00	0.00	0.0022	3.70	0.00	0.00	3.70
Less: Provision for depreciation and NPI	0.28	0.00	0.00	0.47	0.00	0.00	0.75
Net	324.00	0.00	0.00	04.24	0.00	119.99	448.24



**b) Movement of provisions for Depreciation and Investment Fluctuation reserve** (Amount in ₹ lakh)

i)	Towards Depreciation on Investment	31.03.2023	31.03.2022
a.	Opening Balance	75.23	75.23
b.	Add:- Addition during the year	--	--
c.	Less:- Reduction during the year	55.64	--
d.	Closing Balance	19.59	75.23
ii)	Towards Investment Fluctuation Reserve		
a.	Opening Balance	555.61	500.61
b.	Add:- Addition during the year	40.04	55.00
c.	Less:- Reduction during the year	-	--
d.	Closing Balance	595.65	555.61
iii)	% of IFR with AFS/HFT Investment	5.16	4.01

c) Non-SLR Investment portfolio - i) Non-performing Non-SLR Investments (Amount in ₹ lakh)

Particulars	2022-23	2021-22
Opening Balance	599.22	1585.09
Additions during the year since 1st April	0.00	0.22
Reduction during the above period	0.00	986.09
Closing Balance	599.22	599.22
Total Provision held	550.22	370.22

ii) Issuer Composition of Non SLR Investments: - Year 2022 - 23

(Amount in ₹ lakh)

No.	Issuer	Amount	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	NIL	NIL	NIL	NIL
2	FIs	NIL	NIL	NIL	NIL
3	Banks	NIL	NIL	NIL	NIL
4	<u>Private/Corporate Bonds</u>				
	IL & FS- 2022	499.00	499.00	NIL	NIL
	Edu. Comp. Solutions	100.00	100.00	NIL	NIL
	Piramal Capital	229.32	NIL	NIL	NIL
5	Shares of MSC & DCC Bank	0.22	NIL	NIL	0.22
6	Others- Security Receipts ARC	10453.44	NIL	NIL	10453.44
7	Provision Held towards Depreciation	19.58	NIL	NIL	NIL
8	Total	11281.98	599.00	NIL	10453.66

iii) Issuer Composition of Non SLR Investments: - Year 2021 - 22

(Amount in ₹ lakh)

No.	Issuer	Amount	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	NIL	NIL	NIL	NIL
2	FIs	NIL	NIL	NIL	NIL
3	Banks	NIL	NIL	NIL	NIL
4	<u>Private/Corporate Bonds</u>				
	Can Fin Home Fin-2021				
	IL & FS- 2022	499.00	499.00	NIL	NIL
	Edu. Comp. Solutions	100.00	100.00	NIL	NIL
	Piramal Capital	241.72	NIL	NIL	NIL
5	Shares of MSC & DCC Bank	0.22	NIL	NIL	0.22
6	Others- Security Receipts ARC	11999.45	NIL	NIL	11999.45
7	Provision Held towards Depreciation	37.72	NIL	NIL	NIL
8	Total	12840.39	599.00	NIL	11999.67

**Categorization of investment :**

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

- 'Held to Maturity' – Securities acquired by the Bank with the intention to hold till maturity.
- 'Held for Trading' - Securities which acquired by the bank with the intention to trade.
- 'Available for Sale' – Securities which do not fall within the above two categories are Classified as 'available for sale'. At the end of the financial year, the bank held securities only in "HTM" and "AFS" categories.

For the purpose of disclosure in the Balance Sheet, Investments have been classified under five groups as required under RBI guidelines –

Government Securities, Other approved Securities, Shares in co-operative institutions, Corporate Bonds and Other Investments.(ARC Security Receipts).

Valuation of investments

- Held to Maturity (HTM) :Investments in securities under HTM category are carried at cost of acquisition less amortization of premium, if any paid on acquisition.
The premium paid on acquisition cost is amortized over the balance period of time till the date of maturity.
- Available for sale (AFS):- Investments in securities under this category are valued at market rate based on rates quoted in the Financial Benchmark India Pvt. Ltd (FBIL) guidelines. Net depreciation, if any being difference between cost of acquisition or market value is provided as expenses. Net appreciation, if any is ignored. In case of SR's issued by Encore ARC, the number of SR's are kept constant and the NAV is considered for valuation. In case of SR's issued by ASREC ARC, the number of SR's are adjusted by keeping the NAV constant. In case of SR's issued by Omkara ARC, there is no change in the valuation as on 31/3/2022.
- Broken period interest on Government Securities is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- Investments in corporate bonds are valued at cost or market value whichever is lower.
No Depreciation is charged on Non Performing Investments, required provision is created on N.P.I.

4 a) Asset Quality- Classification of advances and provisions held during the FY 2022-23 (₹ in Crore)

Particulars	Standard		Non-Performing			Total
	Total Std. Advances	Sub Standard	Doubtful	Loss	Total Non Performing Adv.	
Gross Standard Advances and NPAs						
Opening Balance	784.43	26.15	52.72	0.00	78.87	863.30
Add: Additions during the year	379.07	--	--	--	33.32	412.39
Less: Reductions during the year*	143.32	--	--	--	32.38	175.70
Closing balance	1020.18	18.86	60.95	0.00	79.81	1099.99
* Reductions in Gross NPAs due to:						
i) Upgradation & Transfer to ARC	--	--	--	--	17.81	17.81
ii) Recoveries (excluding recoveries from upgraded accounts)	--	--	--	--	14.57	14.57
iii) Technical/ Prudential16 Write-offs	--	--	--	--	0.00	0.00
iv) Write-offs other than those under (iii) above	--	--	--	--	0.00	0.00
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.69	8.83	18.72	0.00	27.55	31.24
Add: Fresh provisions made during the year	1.16	0.00	0.56	--	0.56	1.72
Less: Excess provision reversed/ Write-off loans	0.10	6.00	0.00	--	6.00	6.10
Closing balance of provisions held	4.75	2.83	19.28	0.00	22.11	26.86
Net NPAs						
Opening Balance	--	17.32	34.00	0.00	51.32	--
Add: Fresh additions during the year	--	--	--	--	--	--
Less: Reductions during the year	--	--	--	--	--	--
Closing Balance	--	16.03	41.67	0.00	57.70	--
Floating Provisions						
Opening Balance	--	--	--	--	--	--
Add: Additional provisions made during the year	--	--	--	--	--	--
Less: Amount drawn down18 during the year	--	--	--	--	--	--
Closing balance of floating provisions	--	--	--	--	--	--
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off A/cs						16.24
Add: Technical/ Prudential write-offs during the year	--	--	--	--	--	0.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	--	--	--	--	--	1.25
Closing balance	--	--	--	--	--	14.99



Ratios in Percent :

Particulars	Current Year	Previous Year
Gross NPA to Gross Advances	7.26%	9.14%
Net NPA to Net Advances	5.35%	6.14%
Provision coverage ratio	27.70%	34.93%

b) Sector-wise Advances & Gross NPAs (₹ in Crore)

No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPA	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPA	% of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a	Agriculture & Allied Services	71.99	0.10	0.14%	62.38	0.11	0.18%
b	Advances to industries sector eligible as priority sector lending	261.89	13.23	5.05%	207.55	7.73	3.72%
c	Services & Other	323.1	22.76	7.04%	281.92	50.05	17.75%
d	Personal loans	92.55	0.04	0.04%	73.09	0.58	0.79%
	Sub-Total (i)	749.53	36.13	4.82%	624.94	58.47	9.36%
ii)	Non Priority Sector						
a	Agriculture & Allied Services	0	0	0.00%	0.33	0.00	0.00%
b	Industries Sector	39.94	0.00	0.00%	6.04	0.00	0.00%
c	Services	34.52	28.08	81.34%	0.00	0.00	0.00%
d	Personal loans	275.99	15.60	5.66%	231.98	20.4	8.79%
	Sub-Total (ii)	350.45	43.68	12.47%	238.35	20.4	8.79%
	Total (i + ii)	1099.99	79.81	7.26%	863.29	78.87	9.14%

No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPA	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPA	% of Gross NPAs to Total Advances in that sector
i	Contractor	63.06	9.26	11.61%	51.87	9.30	11.79%
ii	Hospitality	40.97	33.03	41.39%	45.84	32.71	41.47%
iii	Wholesale Liquor	27.45	14.92	18.70%	32.09	17.90	22.69%

c) Particulars of Restructuring :

i) Details of accounts subjected to restructuring

(₹ in Crore)

Particulars		Agriculture & allied services		Corporates (Excl. MSME)		MSME		Retail (Excl. Agri)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers					2	1			1	1
	Gross Amt. (Rs.Cr.)					6.1038	0.0200			6.1038	0.0200
	Provision held (Rs.Cr.)					0.6104	0.0020			0.6104	0.0020
Sub-Standard	Number of borrowers					0.0000	0.0000			0.0000	0.0000
	Gross Amt. (Rs.Cr.)					0.0000	0.0000			0.0000	0.0000
	Provision held (Rs.Cr.)					0.0000	0.0000			0.0000	0.0000
Doubtful	Number of borrowers					0.000	0.000			0.000	0.000
	Gross Amt. (Rs.Cr.)					0.000	0.000			0.000	0.000
	Provision held (Rs.Cr.)					0.000	0.000			0.000	0.000
Total	Number of borrowers	0	0	0	0	2	1	0	0	1	1
	Gross Amt. (Rs.Cr.)	0.00	0.00	0.00	0.00	6.1038	0.0200	0.00	0.00	6.1038	0.0200
	Provision held (Rs.Cr.)	0.00	0.00	0.00	0.00	0.6104	0.0020	0.00	0.00	0.6104	0.0020

Note- At time of restructuring the said account was standard, subsequently it is downgraded upon restructuring

**d) Divergence in asset classification and provisioning**

Banks shall make suitable disclosures as tabulated as tabulated below, if either or both of the following conditions are satisfied:

- i) The additional provisioning for NPAs assessed by Reserve Bank of India as part of its supervisory process, exceeds five per cent of the reported profit before provisions and contingencies for the reference period- NIL.
- ii) The additional Gross NPAs identified by the Reserve Bank of India as part of its supervisory process exceed five per cent of the reported incremental Gross NPAs for the reference period. - NIL

Provided that in the case of UCBs, the threshold for the reported incremental Gross NPAs shall be 15 per cent for the present. This threshold shall be reduced progressively in a phased manner, after review.

No.	Particulars	Amount
1	Gross NPAs as on March 31, 2022 as reported by the bank	78.87
2	Gross NPA as on March 31, 2022 as assessed by Reserve Bank of India	78.87
3	Divergence in Gross NPAs (2-1)	-
4	Net NPAs as on March 31, 2022 as reported by the bank	51.32
5	Net NPAs as on March 31, 2022 as assessed by Reserve Bank of India	51.32
6	Divergence in Gross NPAs (5-4)	-
7	Provisions for NPAs as on March 31, 2022 as reported by the bank	27.55
8	Provisions for NPAs as on March 31, 2022 as assessed by Reserve Bank of India	27.55
9	Divergence in Gross NPAs (8-7)	-
10	Reported Profit before Provisions and contingencies for the year ended March 31, 2022	16.71
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2022	0.77
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2022 after considering the divergence in provisioning	(9.82)

e) Disclosure of transfer of loan exposures :

Lenders should make appropriate disclosures in their financial statements, under 'Notes to Accounts', relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities as prescribed below, on a quarterly basis starting from the quarter ending on December 31, 2021:

- i) In respect of loans not in default that are transferred or acquired, the disclosures should cover, inter alia, aspects such as weighted average maturity, weighted average holding period, retention of beneficial economic interest, coverage of tangible security coverage, and rating wise distribution of rated loans. Specifically, a transferor should disclose all instances where it has agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty. The disclosures should also provide break-up of loans transferred / acquired through assignment / novation and loan participation.
NIL
- ii) In the case of stressed loans transferred or acquired, the following disclosures should be made.

f) Details of transfer of loan exposure to Asset Reconstruction Companies (ARCs)

(₹ in Crore)

1) Details of stressed loans transferred (NPA) to ARCs

No.	Particulars	2022- 23	2021- 22
a	No. of Accounts	Nil	5
b	Aggregate principal outstanding of loans transferred	Nil	36.89
c	Weighted average residual tenor of the loans transferred	Nil	7 years
d	Net book value of loans transferred (at the time of transfer)	Nil	29.51
e	Aggregate Consideration	Nil	30.00
f	Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil



ii) Investments in Security Receipts (SRs) (Amount in ₹ Crore)

No.	Particulars	SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago	Year
a	Book Value of SRs where NPAs sold by the bank are the underlying Provision held against (a)	104.53	NIL	NIL	2022-23
b	Book Value of SRs where NPAs sold by the bank are the underlying. Provision held against (b)	29.15	NIL	NIL	2021-22
a	Book Value of SRs where NPAs sold by other banks/ fin.inst./ nbfc are the underlying. Provision held against (a)	119.99	NIL	NIL	2022-23
b	Book Value of SRs where NPAs sold by other banks/ fin.inst./ nbfc are the underlying. Provision held against (b)	Nil	NIL	NIL	2021-22
	Total (a) + (b)	Nil	NIL	NIL	2022-23
	Total (a) + (b)	104.53	NIL	NIL	2021-22
		119.99	NIL	NIL	

iii) Fraud Accounts :

Particulars	Current Year 2022- 2023	Previous Year 2021- 2022
Number of frauds reported	Nil	Nil
Amount involved in fraud (Rs. Crore)	Nil	Nil
Amount of provision made for such frauds (Rs. Crore)	Nil	Nil
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs. Crore)	Nil	Nil

5] Exposures - a) Exposure to real estate sector (Amount in Crore)

Category	Current Year	Previous Year
i) Direct exposure		
a) Residential Mortgage -	137.83	99.43
Priority Sector Housing (Already added in Residential Mortgage)	88.80	71.55
Lending fully secured by mortgage on residential property that is or will be occupied by the borrower or that is tented. Individual housing loan eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB limits)		
b) Commercial Real Estate	72.06	18.85
Lending secured by mortgage on commercial real estate (Office building, retail space, multipurpose commercial premises, multifamily residential building, multi tenanted commercial premises, industrial or warehouse space, hotel land acquisition, development and construction etc) Exposure would also include non-fund based (NFB) limits		
c) Investment in Mortgage -backed Securities (MBS) and other securitized exposures	0	0
i. Residential		
ii. Commercial real Estate		
ii) Indirect Exposure	0	0
Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies		
Total Exposure to real Estate Sector	209.89	118.28

b) Unsecured Advances (Amount in ₹ Crore)

Particulars	Current Year	Previous Year
Total Unsecured advances of the Bank	25.02	17.33
Out of above, amount of advances for which intangible securities such as charge over the right, licences, authority etc have been taken.	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

**c) Exposure to capital market :**

No. Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	Nil	Nil
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	Nil	Nil
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	Nil	Nil
vi) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	Nil	Nil
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
vii) Bridge loans to companies against expected equity flows / issues	Nil	Nil
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix) Financing to stockbrokers for margin trading;	Nil	Nil
x) All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
Total exposure to capital market	Nil	Nil

6) Concentration of deposits, advances, exposures and NPAs.

(Amount in ₹ Crore)

a) Concentration of Deposits :

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	102.13	97.87
Percentage of deposits to twenty large depositors to total deposits of the bank	5.88%	6.09%

b) Concentration of Advances:

Particulars	Current Year	Previous Year
Total advances of the twenty largest borrowers	255.87	230.84
Percentage of advances to twenty large borrowers to total advances of the bank	23.26%	26.74%

c) Concentration of Group Exposures :

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/ customers	248.98	192.13
Percentage of exposure to the twenty largest borrowers/ customers to total exposure of the bank on borrower/ customers	22.63%	22.26%

d) Concentration of NPAs :

Particulars	Current Year	Previous Year
Total exposure to the top twenty NPA accounts	78.62	72.65
Percentage of exposure to the twenty largest NPA exposure to total Gross NPAs	98.52%	92.12%
Percentage of exposure to the twenty largest NPA exposure to total advances of the bank	7.15%	8.42%



**Advances:**

- The bank has classified its advances portfolio into three categories as –
 - Short Term Loans,
 - Medium Term Loans and
 - Long Term Loans.
- As per prudential norms laid down by RBI on Income recognition and Assets classification, the advances have been further classified into Standard, Sub- Standard, Doubtful, and Loss Assets. Provision for non-performing advances comprising sub-standard, doubtful and loss assets are made in accordance with the RBI guidelines which prescribes minimum provision levels and also encourages banks to make higher provisions based on sound commercial judgment. In addition to the provisions to non-performing assets, general provisions are also made for standard assets as per RBI guidelines based on the various categories of standard assets.
- Overdue interest in respect of NPA is shown as Interest Receivable on Loans & Advances, as per guidelines of RBI. For restructured accounts, provision is made in accordance with the RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring and at each balance sheet date thereafter.
- The opening provision for BDDR as on 1/4/2022 stood at Rs. 2754.89 lakhs. During the year the bank had created additional provision for BDDR to the tune of Rs. 896.06 lakhs & reversed BDDR of Rs. 1440.00 lakh from opening balance of BDDR on account of excess provision. The closing balance of provision for NPA stood at Rs. 2210.95 lakhs as on 31/3/2023 against required provision of Rs. 1870.92 lakhs.

7) Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ Crore)

No.	Particulars	Current Year	Previous Year
i	Opening balance of amounts transferred to DEA Fund	3.86	3.12
ii	Add: Amounts transferred to DEA Fund during the year	0.84	0.79
iii	Less: Amounts reimbursed by DEA Fund towards claims	0.06	0.05
iv	Closing balance of amounts transferred to DEA Fund	4.64	3.86

8) Disclosure of complaints :

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

No	Particulars	Previous Year 2021- 22	Current Year 2022- 23
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	07	20
3	Number of complaints disposed during the year	07	20
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs	04	03
5.1	Of 5, number of complaints resolved in favour of the bank by BOs	04	02
5.2	Of 5, number of complaints resolved through conciliation/ mediation/ advisories issued by BOs	0	01
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme 2006 and covered within the ambit of the Scheme.





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

Grounds of complaints (i.e. complaints relating to) 1	Number of complaints pending at the beginning of the year 2	Number of complaints received during the year 3	% increase/ decrease in the number of complaints received over the previous year 4	Number of complaints pending at the end of the year 5	Of 5, number of complaints pending beyond 30 days 6
Current Year					
Ground -1	0	1		0	0
Ground -2	0	1		0	0
Ground -3	0	0		0	0
Ground -4	0	0		0	0
Ground -5	0	0		0	0
Others	0	18		0	0
Total	0	20	185.71%	0	0
Previous Year					
Ground -1	0	0		0	0
Ground -2	0	0		0	0
Ground -3	0	0		0	0
Ground -4	0	0		0	0
Ground -5	0	0		0	0
Others	0	7		0	0
Total	0	7	-68.18%	0	0

9) Disclosure of penalties imposed by the Reserve Bank of India

As per Statutory Inspection of the Bank conducted by R.B.I. for March 31st 2020, R.B.I. has imposed monetary penalty of Rs.50.00 Lakh on the Bank on 26/09/2022 for noncompliance with R.B.I. directions on " Income Recognition, Asset Classification Provisioning and Other Related Matters (IRAC norms)." Maintenance of Deposit Accounts" & "Interest Rate on Deposits"

10) Disclosure on remuneration :

MD & CEO Mr. Dilip Yashwantrao Deshmukh - Gross Salary details (Upto October 2022)

Particulars	2022 - 23	2021 - 22
Gross Salary	15,62,130	31,03,146

MD & CEO Mr. Rohit Pandurang Bhujbal - Gross Salary details (From November 2022)

Particulars	2022 - 23	2021 - 22
Gross Salary	20,76,810	—

11) Other disclosures : a) Business Ratios (Amount in ₹ Crore)

No.	Particulars	2022-2023	2021-2022
i)	Interest income as a percentage of working funds	6.76%	6.82%
ii)	Non-interest income as a percentage of working funds	1.53%	0.69%
iii)	Operating profit as a percentage of working funds	1.44%	1.10%
iv)	Return on Assets	0.32%	0.04%
v)	Cost of Deposits	4.10%	4.10%
vi)	Net Interest Margin	4.07%	3.91%
vii)	Business per employee (in Rs Crore)	7.95	6.78
viii)	Profit per employee (in Rs Crore)	0.17	0.0021

b) Bancassurance business : (Amount in ₹ lakh)

No.	Particulars of Income	2022- 2023	2021- 2022
1	Life Insurance Policies	65.59	28.51
2	General Insurance Policies	8.47	9.12
3	Health Insurance Policies	21.55	16.37
	Total	95.61	54.00

**c) Provisions and Contingencies : (₹ in Crores)**

No.	Provision debited to Profit & Loss Account	2022-2023	2021- 22
i)	Provision for NPI	1.80	1.20
ii)	Provision towards NPA	7.36	13.69
iii)	Provision made towards Income Tax	Nil	Nil
iv)	Other Provisions and Contingencies	30.71	0.66
a)	Special Reserve	0.01	0.01
b)	Depreciation on shifting of G.Sec.	0.39	0.30
c)	Provision for Standard Assets	1.16	0.35
d)	Provision for Restructured Assets	0.00	0.00
e)	Provision for Security Receipts (ARC)	29.15	0.00

d) Payment of DICGC Insurance Premium: (₹ in lakh)

No.	Particulars	2022- 2023	2021- 2022
1	Payment of DICGC Insurance Premium	213.87	210.81
2	Arrears in payment of DICGC Premium	Nil	Nil

e) Disclosure of facilities granted to directors and their relatives:

No facilities were granted to directors and their relatives.

II. Other Disclosures forming part of Notes to Accounts**1) Fixed Assets and Depreciation: -**

- Premises are stated at cost upon acquisition. Banks owned 16 Premises have been valued by two independent registered valuers in this Financial Year and lowest of the two values has been considered for the purpose of revaluation. The revalued amount in excess of carrying amounts, if any, arising out of such revaluation is added to carrying values and credited to Revaluation Reserve. Any shortfall arising in comparison to existing carrying amount is reduced from respective asset head i.e. Building cost/Building Revaluation and shortfall amount is debited to Profit and Loss Account. Depreciation on revalued amount is debited to Revaluation Reserve and depreciation on cost is debited to Profit and Loss a/c. The Revalued amounts has been separately disclosed in the schedule of fixed assets in the financial statements.
- Leasehold premises is valued at cost less accumulated amortization. The cost is amortized over period of the lease, from the year in which the asset is put to use.
- Other Fixed Assets are stated at cost less accumulated depreciation.
- Profit / Loss on sale of assets is recognized in the year of sale / disposal.
- Depreciation on fixed assets purchased during the year is charged for entire year if the asset is purchased and retained for 180 days or more, otherwise it is charged at 50 % of the normal rate. Depreciation is not charged on the assets which are sold during the year.
- No subsidy has been received during the year against Fixed Assets.
- Depreciation on Fixed Assets is charged on written down value (WDV) basis as per depreciation policy decided by the management except in the case of computer hardware & computer software where the depreciation is charged at the rate of 33.33% on Straight Line method as stipulated in RBI circular. The rates of depreciation are as under-

No.	Name of Fixed Assets	Rate of Depreciation
01)	Buildings/Premises	2 %
02)	Furniture & Fixtures	10%
03)	Electrical Fitting & Fixtures	10%
04)	Motor Car	15%
05)	Scooter	15%
06)	Library Books	15%
07)	Any Where Banking	15%
08)	Office Equipments	15%
09)	Note Sorting Machine & Cash counting Machine	33.33%
10)	Lift	15%
11)	Computer - Hardware & software	33.33%
12)	Batteries	40%



2) Employee Benefits: -

- a. Short Term Benefits - Short Term Benefits including Medi claim premium paid by bank for benefit of employees are charged to Profit and Loss Accounts.
- b. Post employment Benefits - The bank's contribution to provident fund is accounted for on the basis of contribution to Employee Provident Fund established as per Employees Provident Fund Act, on month-to-month basis.
- c. The bank has taken insurance policies from LIC of India for payment of post-retirement benefits i.e. Gratuity, Leave Encashment under defined contribution plan. Bank pays insurance premium to fund annually as per the actuarial working of LIC in respect of post-employment benefit plan which is charged to profit and loss account. The liability of post-employment benefits is thus transferred to LIC of India under the defined contribution plan.

3) Taxes on Income: -

Income Tax expenses comprises of Current Tax, Deferred Tax and Tax for earlier year.

- a. Provision for current tax is made on the basis of estimated taxable income for the year, however the Bank has not made any provision for current tax asset on carried forward business loss of Rs. 4664.36 lakh as per Income Tax Act, 1961. For the purpose of calculating taxable income / loss the bank has considered Bhadli, Kanalda, Amalner, Bhusawal, Nashik Road, Parola, Pimpri, Sangvi and Vashi Branches as rural branches for taking deduction u/s 36(1) (viiia) after obtaining expert opinion about the same.
- b. Deferred tax is recognised, subject to consideration of prudence, on timing difference, representing the difference between taxable incomes and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted on the Balance Sheet date as per AS-22. During the year bank has made provision for Deferred Tax Asset of Rs. 380.76 Lakhs. For the purpose of arriving of DTA, provision for SR and reversal of excess provision of BDDR are considered as timing difference. The net closing Deferred Tax Asset as on 31.03.2023 is Rs. 340.28 Lakh.

4) Provisions, contingent liabilities and contingent assets: -

- a. A provision is recognised when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.
- b. When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.
- c. Accounting of Goods and Services Tax: Goods and Services Tax (GST) has been implemented with effect from 1 July 2017. Accordingly GST Collected is accounted in GST on Income Account and GST paid to Vendor is accounted in GST on Expenses Account. Out of the GST on Expenses Account, eligible Input Tax Credit is availed as set off. In case, eligible Input Tax credit remains unutilized, the same is carried forward and set off subsequently. The Input Tax credit on expenses which is not allowable to be set off as per GST Law is expensed out.

In case of fixed assets, eligible Input Tax Credit of GST paid to the vendor is utilised against the amount of GST collected from the customers and disallowed portion of Input Tax Credit is added back to the value of the asset i.e. the same is capitalised.

Income and Expenses on which GST is applicable are recognised for net of GST

III] Accounting Standards & Additional Notes to Accounts for the year ended :-

1) Prior Period Items & Extra ordinary items (AS – 5):-

Write-back to profit & loss account of provisions :-

During F.Y.2022-23, excess B.D.D.R. provision of Rs. 1440.00 lakh, excess I.D.R. of Rs. 55.64 lakh & other provision/s of Rs. 0.21 lakh of earlier year is written back in profit & loss account.

During F.Y.2021-22, excess Restructured Assets provision of Rs. 41.00 lakh, Provision for N.P.I. (D.H.F.L. Bonds) of Rs. 200.00 lakh & other provision/s of Rs. 0.02 lakh; of earlier year was written back in profit & loss account.



**2) Recovery of Bad Debts:-**

During the year, principal amount Rs.124.90 lakh (previous year Rs. 20.26 lakh) has been recovered from Bad debts written off in past and same has been credited to Profit and Loss account. In addition to the principal amount recovered as above Rs. 10.30 lakh (previous year Rs. 7.70 lakh) has also been recovered by way of interest on write off account.

3) Bad debts written off:-

- NPAs having outstanding principal balance of Rs. NIL (P. Y. Rs. NIL) and interest accumulated thereon Rs. NIL (P. Y. Rs. NIL lakh)
- NBA of Rs. 17.22 lakh was written off during F.Y. 22-23 on account of shortfall in sell value of NBA.

4) Revaluation Reserve: - (AS-6)

Depreciation on Building revaluation Rs.22.57 lakh (P. Y. Rs.15.75 lakh) has been debited to Building revaluation reserve account with corresponding credit to accumulated depreciation on Building revaluation.

(Amount in ₹ lakh)

No.	Particulars	Building (₹)	Land (₹)	Total (₹)
1	Opening Balance of Revaluation Reserve 01.04.2022	771.77	1248.36	2020.13
2	Add : Revaluation Done during F.Y. 2022 - 23	713.41	874.73	1588.14
3	Less : Depreciation on Revaluation for F.Y. 2022 - 23	22.57	Nil	22.57
4	Closing Balance of Revaluation Reserve on 31.03.2023	1462.61	2123.09	3585.70

5) Disposal of Assets: -

During the year the Bank has old / discarded old ATM Machines, Inverter Batteries and Scrap, having WDV of Rs. 9.50 Lakh and realized Rs. 4.12 Lakh and incurred loss of Rs.6.47 lakh which is debited to P/L account.

6) Payments to Micro, Small, Medium Enterprises: -

Suppliers/Service providers covered under Micro, Small, Medium Enterprises Development Act, 2006, has not furnished the information regarding filing of necessary memorandum with the appropriate authority. Therefore, information relating to cases of delays in payments to such enterprises or of interest payments due to delays in such payments, cannot be ascertained.

7) Employee Benefit (AS – 15): -

Defined contribution Schemes

The bank's employees are covered by Gratuity and Leave Encashment Scheme as formulated by Life Insurance Corporation of India. The bank makes a defined contribution of premium calculated by LIC.

(Amount in ₹ lakh)

Particulars	Leave Encashment				Gratuity		
	Old Policy 682497	New Policy 708000146	New Policy 708001634	Total	Old Policy	New Policy 708001514	Total
Opening Balance of Fund	665.59	94.21	3.90	763.70	1050.50	113.61	1164.11
Add : Premium Paid	41.00	24.03	31.88	96.91	12.89	10.32	23.21
Add : Interest Income	47.01	6.27	0.34	53.63	74.90	8.12	83.01
Less : Claim Paid	65.66	20.32	0.00	85.99	92.48	2.94	95.42
Less : Charges	0.00	0.63	0.00	0.63	0.00	0.00	0.00
Closing Balance	687.94	103.56	36.12	827.62	1045.81	129.11	1174.91

- Employer's contribution on Medical Insurance premium for employees during the year amounted to Rs.20.85 Lakh (P.Y. Rs. 29.73 Lakh) is paid to ICICI Lombard General Insurance Company Ltd.
- Employer's contribution to Provident Fund for employees during the year amounted to Rs. 79.31 Lakh (P.Y. Rs. 80.25 Lakh) is paid to Employees Provident Fund Ltd.
- Employer's contribution to superannuation Fund for employees during the year amounted to Rs. 27.70 Lakh (P.Y. Rs.28.42 Lakh) is paid to Life Insurance corporation of Ltd.



**8) Segmental Reporting (AS – 17):**

- The bank organized its business into treasury, corporate/wholesale banking, retail banking and other banking operations. Treasury, primarily comprising of trading/investments in Government Securities. Other Banking operations, primarily comprising of business other than loans & advances and treasury.
- The above segments are based on the currently identified segments taking into the nature of services provided, the risks and returns and overall organization structure of the bank and internal financial reporting system.
- The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments
- Deposits, interest paid/payable on deposits, Borrowings and interest paid/payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury, Corporate/ Wholesale Banking, Retail Banking and other banking operations respectively.
- Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.
- Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

(Amount in ₹ Crore)

Business Segment	Treasury		Corporate/Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Segmental Revenue	42.70	38.41	32.72	28.85	51.61	55.18	15.67	12.33	142.70	134.77
Segmental Cost	0.36	0.35	—	—	—	—	—	—	0.36	0.35
Less : Provisions & Contingencies	2.19	1.50	14.84	8.70	3.44	4.35	0.43	0.99	20.90	15.54
Result	40.15	36.56	17.88	20.15	48.17	50.83	15.25	11.34	121.44	118.88
Add : Unallocated Income									14.40	—
Less : Unallocated Expenses									133.67	117.72
Operating Profit (Profit Before Tax)									2.17	1.16
Less: Income Tax, DTL/Add: DTA									3.81	-0.39
Extraordinary Profit									—	—
Net Profit									5.98	0.77
Other Information										
Segment Assets	563.13	520.92	511.15	357.29	616.60	587.10	102.88	45.57	1793.76	1510.88
Add : Unallocated Assets									279.84	317.70
Total Assets									2073.60	1828.58
Segment Liabilities	11.65	10.01	349.07	258.42	1476.49	1407.21	9.75	5.27	1846.97	1680.91
Add : Unallocated Liabilities									226.64	147.66
Total Liabilities									2073.60	1828.58

Notes:

- "Treasury" operation includes the entire investment portfolio.
- "Corporate & Wholesale Banking" operations includes all other advances to trust, partnership firms, companies and statutory bodies which are not included under "Retail Banking". In other words, it includes MSME & Other loans having aggregate exposure exceed Rs.750.00 Lacs, Overdraft facilities given to Co-operative societies.
- "Retail Banking" operation includes exposure which fulfil the four criteria of orientation, product, granularity and low value of individual exposures for retail exposures laid down in Master Directions on Basel III: Capital Regulations (vide RBI/2022-23/12, DOR.CAP.REC.3/21.06.201/2022-23, dated April 1, 2022). Individual housing loan is also included in Retail Banking Operation. It includes loan product like housing loan, education loan, Vehicle loan, Overdraft against LIC, KVP, NSC, FD & RD (Exclu. OD to Co-op. Societies), Gold loan and other loans.
- "Other Banking" Business included all other banking operations not covered under Treasury, Corporate/Wholesale & Retail Banking segment. It Includes all other residual operations such as para banking transactions/activities. It includes all type of stall loans, CRE & Mortgage (LAP) loan, Consumption & Personal loans, SHG loans, Other Income, etc.



5. There is re-grouping of assets & liabilities where ever & whenever necessary. The assets, liabilities, income/revenue & expenditure which cannot be specifically identifiable under any of the above segments has been included in Un-allocable segment.
6. Geographical statement: Since operation in the State of Madhya Pradesh are not material and not fulfilling the criteria, no separate segment for the same has been identified.
7. Segment assets of other banking operations includes some items in other assets (Sch."N") such as Stamp on hand, prepaid expenses, Stationery Stock in Hand, A/c Receivable from RBI, IMPS VAS TO SARVATRA, Locker Rent Receivable, EX Gratia Claims Receivable and BBPS Float Pool Account.

9) Related Party Disclosure (AS – 18) :-

The bank does not have whole time director, instead bank has Managing Director. So disclosure related to Key Management Personnel of Mr. Rohit Pandurang Bhujbal, as Managing Director & Chief Executive Officer and Ex. CEO Mr. Dilip Yashwantrao Deshmukh is given in the format.

(Amount in ₹ lakh)

Items/-Related Party	Parent (As per Ownership or control)	Subsidiaries	Associate/ Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings	Nil	Nil	Nil	Nil	Nil	Nil
Deposits	Nil	Nil	Nil	20.47	Nil	20.47
Placement of deposits	Nil	Nil	Nil	Nil	Nil	Nil
Advances	Nil	Nil	Nil	Nil	Nil	Nil
Investments	Nil	Nil	Nil	Nil	Nil	Nil
Non-funded commitment	Nil	Nil	Nil	Nil	Nil	Nil
Leasing /Hp arrangements availed	Nil	Nil	Nil	Nil	Nil	Nil
Leasing/HP arrangements provided	Nil	Nil	Nil	0.56	Nil	0.56
Purchase of fixed assets	Nil	Nil	Nil	Nil	Nil	Nil
Sale of fixed assets	Nil	Nil	Nil	Nil	Nil	Nil
Interest paid	Nil	Nil	Nil	1.09	Nil	1.09
Interest received	Nil	Nil	Nil	Nil	Nil	Nil
Rendering of services.	Nil	Nil	Nil	Nil	Nil	Nil
Receiving of services.	Nil	Nil	Nil	Nil	Nil	Nil
Management contracts	Nil	Nil	Nil	Nil	Nil	Nil

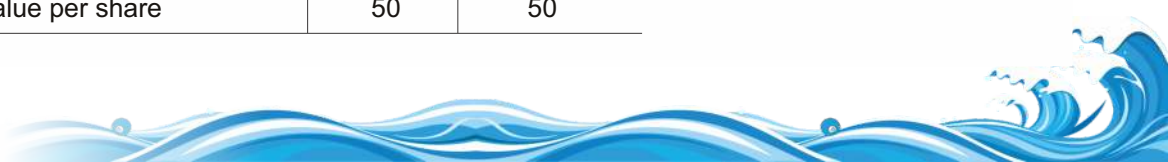
10) Leases (AS – 19) :-

The Pachora Branch has been taken on lease w.e.f. 1st July 2003 for a period of 50 years. Bank has incurred cost of Rs. 20.94 Lakh towards initial lease premium. The same has to be written off over leased period to the tune of Rs. 0.42 lakh (P.Y. Rs. 0.42 lakh). annually. The outstanding lease premium as on 31st March 2023 is Rs. 12.67 Lakh (P. Y. Rs. 13.08 Lakh). The bank is paying a recurring annual lease rent of Rs.0.26 lakh. Further, the bank had incurred a cost of Rs.1251.32 upto 31/3/2021 on lease property in MIDC. The same was put to use during FY 2021-22. The amount is to be amortized over a period of lease i.e 45 years. An amount of Rs. 28.43 lakh has been amortized during the year.

11. Earning Per Share (AS-20) :

(Amount in ₹ lakh)

No.	Particulars	2022-23	2021-22
a)	Net profit available to Shareholders	597.83	76.64
b)	No of shares at end of Year	63.69	51.38
c)	Weighted Average No of Shares	57.54	49.54
d)	Basic & Diluted Earning Shares	10.39	1.55
e)	Nominal value per share	50	50



**12) Deferred Tax (AS-22) :**

(Amount in ₹ lakh)

No.	Particulars	As on 31.03.2022	Tax Effect of 2022-23	As on 31.03.2023
A	Deferred Tax Liability			
1	On account of timing difference in book profit & taxable income	489.10	--	489.10
2	BDDR Provisions	--	444.79	444.79
3	Special Reserve as Per Income Tax Act	57.03	177.70	234.73
4	Others	1.52	15.36	16.88
	T o t a l	547.65	637.85	1185.50
B	Deferred Tax Assets			
1	BDDR provisions	(503.91)	0	(503.91)
2	Others item	(3.26)	(1018.62)	(1021.87)
	T o t a l	(507.17)	(1018.62)	(1525.78)
C	Net Deferred Tax Liability/(Asset) (A+B)	40.48	(380.77)	(340.28)

13) Intangible Assets (AS – 26) :

Intangible assets consist of computer software. As per circular issued by Reserve Bank of India, software are depreciated (amortized) @ 33.33%. Part of software is classified under head Computer Software in the Balance sheet.

Computer Software

(Amount in ₹ lakh)

No.	Particulars	2022-23	2021-22
1	Gross Block (At opening of Year)	198.08	196.85
2	Add:- Additions during the year	16.68	1.23
3	Less:- Deletion during the year	10.85	--
4	Gross Block (At Closing of Year) (1+2-3)	203.91	198.08
5	Less:- Amortization done till the date	187.82	188.50
6	Net Block (at end of Year) (4-5)	16.10	9.58

Technical Knowhow :

During financial 2019-20 the bank had started the process of implementing “Finacle” software. The WDV of which as on 31/3/2022 is Rs.433.01 lakhs. The said amount includes salaries of staff involved in implementation of software, software training cost, amount paid to Infosys for the know-how, amount paid to Cosmos e-solutions for implementation of software and other costs incurred for the same. The said software along with the other expenses incurred on implementation have been classified under “Technical Knowhow”. The amount incurred on the said software and any further additions is to be amortized over a period of 10 years. An amount of Rs. 57.62 lakhs has been amortized during FY 2022-23.

(Amount in ₹ lakh)

No.	Particulars	2022-23	2021-22
1	Gross Block (At opening of Year)	433.02	474.66
2	Add:- Additions during the year	8.82	14.95
3	Less:- Deletion during the year	--	--
4	Gross Block (At Closing of Year) (1+2-3)	441.84	489.61
5	Less:- Amortization done till the date	57.62	56.59
6	Net Block (at end of Year) (4-5)	384.22	433.02

14) Impairment of Assets (AS – 28) :-

The bank has ascertained that there is no material impairment of any of its assets except unsecured portion of NPA advance and Investments, against which necessary provision is made in line with the RBI guidelines.



**15) Fixed Deposits with Banks :-**

(Amount in ₹ lakh)

Fixed Deposit with Banks include FDs with banks which are subject to lien as per details below:

No.	Bank Name	FDR amount ₹	Purpose for which FDR Lien Marked	OD amount
1	IDBI Bank Ltd	1109.72	For Bank Guarantee/ LC	NIL
2	IDBI Bank Ltd	90.00	Overdraft Facility	NIL
3	Jalgaon Janata Sahakari Bank Ltd	45.00	For Bank Guarantee	NIL
4	RBL Bank Ltd.	1380.00	Overdraft Facility	1200.00
	MSC Bank Ltd	2000.00	Overdraft Facility	1700.00
	BANDHAN BANK Ltd.	3000.00	Overdraft Facility	1000.00
	Utkarsh Small Fin Bank Ltd.	1500.00	Overdraft Facility	1190.00
	AU Small Fin Bank Ltd.	1500.00	Overdraft Facility	NIL
	Total	9124.72		5090.00

16) Long Term Deposits

In terms of approval received from Central Registrar of Co-operative Societies vide its letter dated November 6, 2015 and RBI vide its letter dated January 19, 2017, the bank has issued Long Term Deposit amounting to Rs.1000.00 lakh for the period of 7 years with the interest @ 8.25% p.a., payable on Monthly, Quarterly & Yearly basis, which has been fully subscribed in the F.Y. 2016-17.

17) Contingent Liabilities (AS -29):-

1. Demand outstanding under income tax act :

No.	Assessment Year	Total	Section
1	2015- 16	3,24,36,324.00	154
2	2016- 17	3,35,223.00	143 (3)
3	2017- 18	2,24,882.00	143 (3)
4	2018- 19	2,93,07,720.00	143 (3)
	Total	6,23,04,149.00	

The bank is disputing the demand and has preferred an appeal with higher appropriate authority against the said order. Hence no provision has been made for the said demand, pending disposal of appeal.

2. Contingent liabilities are consisting of Bank Guarantee and In land letters of Credit. The Liabilities there on are dependent on terms of contractual obligations, demand raised by concern parities and amount being called up by the concern parities. The Bank holds margin and other collateral securities against the said liabilities.

The summary is as under -

(Amount in ₹ lakh)

No.	Particulars	31.03.2023	31.03.2022
a)	Bank Guarantees and Letter of Credits		
i)	For Bank guarantees issued	1785.77	1880.72
ii)	For Inland letter of Credits issued	268.87	286.23
b)	Claims not acknowledged as Debts		
i)	For Suit by Union Bank of India for Recovery on basis of 1st Charge	15.75	15.75
ii)	For Insurance claim	0.00	4.85
iii)	Under Consumer Protection Act	39.59	39.59
	Total :	55.34	60.19
c)	Amount transferred under DEAF	464.25	386.29
d)	Income Tax demand	623.04	1459.91
	Total	3197.27	4073.34

18. Previous year comparative figures : Figures for previous year have been re-grouped wherever necessary to make them comparable with the current year.

- 1) Additional Disclosure as Per RBI Circular No. UBD.CO.BP.PCB.20/ 16.45.00/ 2002-03., BDT. 30.10.02. Ref. No. B.P.38/ 16.45.00/ 2002-03 dtd. 06.03.2003*



(Amount in ₹ lakh)

No.	Particulars	2022 - 2023	2021 - 2022
1	Capital to Risk Asset Ratio *	13.27%	13.49%
2	Movement of CRAR*		
	i) Tier – I Capital	13967.95	11364.86
	ii) Tier – II Capital	1189.86	1965.04
	iii) Total Capital Funds	15157.87	13329.90
	iv) Risk weighted Assets	114252.67	98785.06
	v) Tier – I Capital ratio (%)	12.24%	11.50%
	vi) Tier – II Capital ratio (%)	1.04%	1.99%
3	Investments		
	a) Book Value	49308.95	45268.99
	b) Face Value	49382.99	45087.60
	c) Market Value	49611.80	45322.81
4	Advance against - Real Estate & Construction Business	7206.40	1885.16
	Advance against - Housing	13782.71	9942.86
5	Advances against shares & debentures	NIL	NIL
6	Advances to Directors, their relatives, companies/firms in which they are interested.	NIL	NIL
	a) Fund Based	NIL	NIL
	b) Non-Fund Based	NIL	NIL
7	Average Cost of Deposits	4.10%	4.10%
8	NPAs		
	a) Gross NPAs	7980.65	7887.22
	% of Gross NPAs to Loans	7.26%	9.14%
	b) Net NPAs	5769.70	5132.33
	% of Net NPAs to Loans	5.35%	6.14%
9	Movement of NPAs		
	Principle -		
	Opening Principle	7887.22	14575.88
	Add: Addition	3331.21	12403.56
	Less: Recovery/Up-gradation/Write Off/NBA/Assigned /Sale to ARC	3237.78	19092.22
	Closing Principle	7980.65	7887.22
	Provision -		
	Opening Provision	2754.89	2123.28
	Add : Addition	96.06	1369.32
	Less : Write off + Reduction	1440.00	737.71
	Closing Provision	2210.95	2754.89
10	Profitability -		
	a) Interest income as a percentage of working funds	6.76%	6.82%
	b) Non-interest income as a percentage of working funds	1.53%	0.69%
	c) Operating profit as a percentage of working funds	1.44%	1.10%
	d) Return on Assets	0.32%	0.04%
	e) Business (Deposits + Advances) per employee	794.51	678.32
	f) Profit per employee	1.67	0.21
11	Provision made towards:-		
	a) NPAs	2210.95	2754.89
	b) Depreciation on Investment	19.59	75.23
12	Movement in Provisions:-		
	a) Towards NPAs (BDDR)		
	Opening Balance	2754.89	2123.28
	Add:- Addition during the year	896.06	1369.32
	Less:- Reduction during the year	1440.00	737.71
	Closing Balance	2210.95	2754.89
	b) Towards Standard Assets		
	Opening Balance	369.00	334.00
	Add:- Addition during the year	116.00	35.00
	Less:- Reduction during the year	10.00	--
	Closing Balance	475.00	369.00
13	Foreign Currency Assets & Liabilities, if applicable	NIL	NIL
14	Date of Payment of Insurance premium to DICGC Premium for period ending 31/03/2022 and 31/03/2021 paid respectively on	25/05/2023	30/05/2022
15	Penalty Imposed by RBI	50.00	20.00
16	Total Amount of Loan Assets subject to restructuring under CDR	NIL	NIL



b) Particulars of Advances Restructured (during the year 2022 - 23) :-

(Amount in ₹ Crore)

	Particulars	Housing Loan	SME Debt Restructuring	Others
Standard	No. of Borrowers	NIL	2	NIL
	Gross Amount	NIL	6.1038	NIL
	Sacrifice Fair Value	NIL	0.0000	NIL
Sub standard	No. of Borrowers	NIL	0.0000	NIL
	Gross Amount	NIL	0.0000	NIL
	Sacrifice Fair Value	NIL	0.0000	NIL
Doubtful	No. of Borrowers	NIL	0.0000	NIL
	Gross Amount	NIL	0.0000	NIL
	Sacrifice Fair Value	NIL	0.0000	NIL
Total	No. of Borrowers	NIL	2	NIL
	Gross Amount	NIL	6.1038	NIL
	Sacrifice Fair Value	NIL	0.0000	NIL

Note: At the time of restructuring the said account was standard. Subsequently it is downgraded after restructuring.

3) Disclosure of SR's received from ARCs

No.	Particulars	Date of Issue	No. of SR	Face Value (In Lakh)	SR Redeemed Upto 31/03/2023	O/S Balance (In Lakh)	Rating as on 31/03/2023
1)	SR- ENCORE ARC	29/02/2020	5,88,710	5887.10	3680.44	2206.66	RR 1
2)	SR- ASREC ARC	26/03/2020	7,65,000	7650.00	1953.22	5696.78	IVR RR1
3)	SR- OMKARA ARC	17/03/2022	2,55,000	2550.00	0.00	2550.00	IVR Rr1
	Total		16,08,710	16087.10	5633.66	10453.44	

**4) As per RBI Guidelines vide circular dated 06/08/2020, we have provided Resolution Framework for COVID-19 related stressed loan accounts as under-
Disclosure under Resolution Framework for Covid-19 related Stress**

Disclosure to be made for half Yearly Starting 30.09.2022

(₹ in Crore)

Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of the previous half Year (A)	of (A) aggregate debt that slipped into NPA during the half year (B)	Of (A) Amount written Off during the half year (C)	Addition under Resolution Plan-2 (D)	Of(A) Amount paid by the borrowers during the half year (D)	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of this Half year
Personal Loans						
Corporate Persons*	0.0000	0.0000	0.0000	0.0000	0	0
of which MSMEs	22.7106	0.0000	0.0000	0.0000	5.3077	21.4982
Others	1.4486	0.0035	0.0000	0.0000	0.1597	1.4830
Total	24.1592	0.0035	0.0000	0.0000	5.4674	22.9812

**Disclosure to be made for half Yearly Starting 31.03.2023**

Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of the previous half Year (A)	of (A) aggregate debt that slipped into NPA during the half year (B)	Of (A) Amount written Off during the half year (C)	Addition under Resolution Plan-2 (D)	Of(A) Amount paid by the borrowers during the half year (D)	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of this Half year
Personal Loans						
Corporate Persons*	0.0000	0.0000	0.0000	0.0000	0.00	0.00
of which MSMEs	21.4982	0.0000	0.0000	0.0000	10.4724	21.5399
Others	1.4830	0.0000	0.0000	0.0000	0.2697	1.3558
Total	22.9812	0.0000	0.0000	0.0000	10.7421	22.8957

For The Jalgaon Peoples Co-operative Bank Limited

Rohit Bhujbal
MD & CEO

Pravin Khadke
Director

Dnyaneshwar Morankar
Director

CA Dr. Prakash Kothari
Vice Chairman

Aniket Patil
Chairman

Place : Jalgaon
Date : 23.06.2023

For, C. R. Sagdeo & Co.,
Chartered Accountants
Firm Regi.No. 108959W
CA Sanjeevan Tambulwadikar,
Partner
M.No. 140333
UDIN 23140333BGRLVG5822

**Cash Flow Statement for the year ended 31st March 2023**

No.	Particulars	2022 - 2023	2021 - 2022
A]	Cash Flow from Operating Activities		
	Net Profit after Tax	5,97,82,615	76,64,110
	Adjustments - Add / (Less) :		
	Add :		
	Depreciation	2,89,52,309	2,33,47,391
	Provision for Deferred Tax Liability (Asset)	(3,80,75,990)	39,21,047
	Provision for Bad & Doubtful Debt Reserve	7,36,05,989	13,69,32,213
	Provision for Special Reserve as per IT Act	1,00,000	1,00,000
	Provision for Non Performing Investment	1,80,00,000	1,20,22,000
	Provision for Depreciation on investment	39,22,650	29,66,250
	Provision for Standard Asset	1,16,00,000	35,00,000
	Provision for Security Receipts - ARC	29,15,00,000	---
	(Profit)/ Loss on Sale of Fixed Asset	6,47,005	12,06,851
	Amortisation of Premium on Securities	35,85,220	35,11,181
	Investment Written Off	---	5,32,03,437
	Write off in payment & settlement	5,700	9,400
	Less :		
	Provisions Written Back - Investment Depreciation Reserve	---	(2,00,00,000)
	Provisions Written Back - RESTRUCTURED Assets	---	(41,00,000)
	Provisions Written Back - Expenses	(20,813)	(1,648)
	Provisions Written Back - NPA Assets	(14,40,00,000)	---
	Operating Profit before Working Capital changes	30,96,04,686	22,42,82,232
	Changes in Working Capital		
	Increase / (Decrease) in Funds	(69,81,733)	(7,15,46,094)
	Increase / (Decrease) in Deposits	1,30,63,11,267	3,01,21,538
	Increase / (Decrease) in Interest Payable	1,13,63,332	(24,86,579)
	Increase / (Decrease) in Other Liabilities	3,58,74,707	5,02,57,668
	(Increase) / Decrease in Investments	(41,15,04,350)	(5,45,98,951)
	(Increase) / Decrease in Long Term FDR	15,36,89,814	(40,02,61,974)
	(Increase) / Decrease in Advances	(2,36,69,52,288)	36,12,13,890
	(Increase) / Decrease in Interest Receivable	(1,38,99,494)	(1,60,37,543)
	(Increase) / Decrease in Other Assets	1,69,80,420	93,92,234
	(Increase) / Decrease in Non Banking Assets	74,16,905	52,62,423
	Cash Flow from operating activities before Tax	95,80,96,734	13,55,98,844
	Direct Taxes paid	(1,74,72,938)	(3,89,26,838)
	Cash Flow from operating activities before Prior adjustments	(97,55,69,672)	9,66,72,006
	Extraordinary /exceptional Item (Expense)/ Income	---	---
	Net Cash Flow (used in) / generated from Operating Activities	(97,55,69,672)	9,66,72,006
B]	Cash Flow from Investment Activities		
	Add / (Less) :		
	Purchases of Fixed Assets	(1,61,29,192)	(2,49,52,673)
	Sale of Fixed Assets	4,11,900	1,87,000
	Net Cash (used in) / generated from Investing Activities	(1,57,17,292)	(2,47,65,673)
C]	Cash Flow from Financing Activities		
	Proceeds of Share Capital Issue	6,15,46,050	1,83,80,500
	Increase / (Decrease) in Borrowings	50,90,00,000	---
	Net Cash (used in) / generated from Financing Activities	57,05,46,050	1,83,80,500
	Net Increase/(Decrease) in Cash & cash equivalents (A+B+C)	(42,07,40,914)	9,02,86,833
	a) Cash and Cash equivalents at the beginning of the year	2,08,26,40,394	1,99,23,53,561
	b) Cash and Cash equivalents at the end of the year	1,66,18,99,480	2,08,26,40,394
	c) Net Increase / (Decrease) in Cash & Cash Equivalents (c=b-a)	(42,07,40,914)	9,02,86,833

For, C. R. Sagdeo & Co.,
Chartered Accountants
Firm Regi.No. 108959W
CA Sanjeevan Tambulwadikar,
Partner
M.No. 140333
UDIN 23140333BGRLVG5822

Place : Jalgaon Rohit Bhujbal Pravin Khadke Dnyaneshwar Morankar CA Dr. Prakash Kothari Aniket Patil
Date : 23.06.2023 MD & CEO Director Director Vice Chairman Chairman



Income Expenditure Budget for the year 2023 - 24 [Annexure 'C']

(₹ in lakh)

No.	उत्पन्न	INCOME	2022 - 23 Budgeted अनुमानीत उत्पन्न	2022 - 23 Actual प्रत्यक्ष उत्पन्न	Increase/ Decrease वाढ/ घट	2023 - 24 Budgeted अनुमानीत उत्पन्न
01.	कर्जावरील व्याज	Interest on Advances	9409.00	8693.34	-715.66	11615.00
02.	गुंतवणूकीवरील व्याज	Interest on Investment	3750.00	4214.00	464.00	4820.00
03.	इतर उत्पन्न	Other Income	950.00	1306.56	356.56	1150.00
04.	तरतूदींचे प्रत्यावर्तन	Reversal of provisions	0.00	1495.85	1495.85	0.00
	एकुण	Total	14109.00	15709.75	1600.75	17585.00
	खर्च	EXPENDITURE	2022 - 23 Budgeted अनुमानीत खर्च	2022 - 23 Actual प्रत्यक्ष खर्च	Increase/ Decrease वाढ/ घट	2023 - 24 Budgeted अनुमानीत खर्च
01.	ठेवीवरील व्याज	Interest on Deposits	6847.00	6791.38	-55.62	8140.00
02.	कमिशन	Commission	1.00	0.00	-1.00	1.00
03.	पगार, भत्ते व भविष्य निर्वाह निधी	Salary, Allowances & Provident Fund	2675.00	2331.65	-343.35	2815.00
04.	संचालक मंडळ भत्ता	Director Allowance	0.00	0.00	0.00	0.00
05.	भाडे, दर, कर व विमा	Rent, Rates, Taxes & Insurance	800.00	891.95	91.95	1015.00
06.	लिगल चार्जेस	Legal Charges	25.00	21.10	-3.90	30.00
07.	पोस्टेज, टेलिफोन, कनेक्टिविटी	Postage, Telephone, Connectivity	55.00	67.48	12.48	80.00
08.	लेखापरिक्षण फी	Audit Fee	25.00	29.71	4.71	35.00
09.	फिक्स्ड असेट्स वरील घसारा	Depreciation on Fixed Assets	400.00	289.52	-110.48	350.00
10.	निर्लेखित केलेली कर्जे / गुंतवणूक	Bad Debts/Investment written off	0.00	17.22	17.22	0.00
11.	अमॉर्टायझेशन	Amortization	50.00	35.85	-14.15	40.00
12.	मालमत्तेवरील दुरुस्ती	Repairs to Assets	135.00	102.02	-32.98	125.00
13.	स्टेशनरी, छपाई व जाहिरात खर्च	Stationery, Printing & Advertisement	60.00	92.98	32.98	120.00
14.	एनपीए, एनपीआय व स्टॅन्डर्ड असेट वरील तरतूद	Provision for NPA, NPI & Std. Asset	1550.00	1032.06	-517.94	1825.00
15.	विशेष निधी	Special Reserve	10.00	1.00	-9.00	15.00
16.	गुंतवणूकीवरील घसारा	Depreciation on Investment	50.00	39.23	-10.77	50.00
17.	इतर खर्च	Other Expenses	1000.00	828.06	-171.94	925.00
18.	नॉन बँकींग असेट विक्रीवरील तोटा	Loss on sale of Non Banking asset	0.00	6.47	6.47	5.00
19.	इतर तरतूदी- एसआर (एआरसी) साठी तरतूद	Other provisions- Provision for SR (ARC)	0.00	2915.00	2915.00	1500.00
20.	करपूर्व नफा	Profit Before Tax	426.00	217.07	-208.93	514.00
	एकुण	Total	14109.00	15709.75	1600.75	17585.00

Notes :

1. Income received on loans and interest paid on deposits was less than expected.
2. Rent, Rates, Taxes & Insurance was increased due to rise in rent, GST etc.
3. Postage, Telephone, Connectivity Rent was increased.
4. Audit fees was increased due to rise in Statutory Audit fees.
5. Stationery, Printing & Advertisement was increased due to rise in costing.

**Proposed Amendment in Existing Bye-laws (Annexure 'D')**

Bye-law No. पोटनियम क्र.	Existing Bye-law सध्याचे पोटनियम	Proposed Bye-law प्रस्तावित पोटनियम	Addition/ Modification वाढीव/ सुधारणा	Reason कारण
No. 06	AUTHORISED SHARE CAPITAL : The Authorized Share Capital of the Bank shall be Rs.35,00,00,000/- (Rupees Thirty Five Crores) which shall comprise of 70,00,000 shares of the face value of Rs.50/- each.	AUTHORISED SHARE CAPITAL : The Authorized Share Capital of the Bank shall be Rs.60,00,00,000/- (Rupees Sixty Crores) which shall comprise of 1,20,00,000 shares of the face value of Rs.50/- each.	Modification	Paid up capital has almost reached to limit.
No. 07	CAPITAL & FUNDS : iv) Long term deposits as may be permitted by RBI. x) Preference shares as allowed from time to time	CAPITAL & FUNDS : iv) Long term subordinated bonds as may be permitted by RBI. x) All types of preference shares as allowed by RBI from time to time	Addition	As per RBI Guidelines.
No. 57	INVESTMENT OF FUNDS : The bank may invest or deposit its funds in - a. "any Co-operative Bank, Central Co-operative Bank including Co-operative Land Development Bank". Subject to RBI permission. b. Securities specified in section 20 of the Indian Trust Act 1882 ; or c. "any Co-operative Bank, Central Co-operative Bank including Co-operative Land Development Bank". Subject to RBI permission. d. "shares, securities or assets of subsidiary institutions; or any other institution" With prior permission of RBI or e. "any other bank" not being Co-operative Bank or f. Central & State Govt. Securities; or g. Bonds of Public Financial Institutions; or h. Mutual Funds or Debentures.	INVESTMENT OF FUNDS : The bank may invest or deposit its funds in - a. "State or District Central Co-operative Bank b. Securities specified in section 20 of the Indian Trust Act 1882. c. Scheduled Commercial and/or Scheduled Private Banks. d. Scheduled Small Finance Banks. e. Scheduled Co-operative Banks- only for BG/LC facility. f. Central & State Govt. Securities g. Call/ Notice/ Term Money h. Bonds & Non Convertible Debentures (Tier II) of Public Financial Institutions, Corporates. i. Debt/ Liquid Mutual Funds.	Addition/ Modification	Clause redefined as per RBI guidelines.





दि जळगाव पीपल्स कोऑपरेटीव बँक लि. जळगाव * शाखा संपर्क

- मुख्य कार्यालय, मुख्य शाखा : 152, पोलन पेठ, दाणा बाजार, जळगांव 425001. फोन नं. (0257)2227711 ते 16. फॅक्स नं. 2227719, 2222032. क्रेडिट डिपार्टमेंट : फोन नं. 2240117. फॅ. 2240116.
- एमआयडीसी : प्लॉट नं. ए-21 ते ए-27, अजिंठा रोड, एमआयडीसी, जळगांव 425003. फोन नं.2272811-13/फॅ 14.
- जिल्हा पेठ : रिंगरोड, शिक्षक वाडी, जळगांव 425 001. फोन नं.2240645/46.
- विठ्ठल पेठ : सिटी सर्वे.नं.159/3अ, विठ्ठल पेठ, जळगांव 425 001. फोन नं. 2227718.
- गणेशवाडी : 7, दीक्षितवाडी, तोल काटयासमोर, गणेशवाडी, जळगांव 425 001. फोन नं. 2237714.
- गणेश कॉलनी : बालाजी संकुल, युनिटी चेंबर समोर, गणेश कॉलनी, जळगांव 425 001. फोन नं. 2252704.
- लेवा बोर्डिंग : लेवा बोर्डिंग शॉपिंग कॉम्प्लेक्स, लेवा बोर्डिंग, स्टेडीयम रोड, जळगांव : 425 001. फोन नं. 2240649.
- एम.जे.कॉलेज : एम.जे.कॉलेज परिसर, जळगांव 425 002. फोन नं. 2227703.
- महाबळ कॉलनी : स.नं.468/1बी/3, महाबळ पोलीस चौकीजवळ, महाबळ कॉलनी, जळगांव 425 001. फोन नं. 2261512.
- असोदा : मु. पो. असोदा, ता. व जि. जळगांव. फोन नं. (0257) 2357517.
- भादली : मु. पो. भादली, ता. व जि. जळगांव. फोन नं. (0257) 2465629.
- कानळदा : मु. पो. कानळदा, ता. व जि. जळगांव. फोन नं. (0257) 2467212.
- नशिराबाद : मु. पो. नशिराबाद, ता. व जि.जळगांव. फोन नं. (0257) 2356254.
- पाचोरा : शॉप क्रं.15, लक्ष्मी प्लाझा, भडगांव रोड, पाचोरा, जि.जळगांव-424201. फोन नं. (02596) 240185. फॅ. 240187.
- चोपडा : भारतरत्न डॉ.बाबासाहेब आंबेडकर पुतळ्याजवळ, चोपडा. फोन नं. 02586- 222033/44.
- भुसावळ : शॉप नं.1 ते 4, निसर्ग प्लाझा, पांडूरंग टॉकीज जवळ, जामनेर मार्ग, भुसावळ 425201. फोन नं. (02582) 229988.
- अमळनेर : भुखंड नं.47/11, न्यु प्लॉट, शिवाजी उद्यानासमोर, अमळनेर, ता.जि.जळगाव. फोन नं.. 02587-222082/83
- रावेर : सीटीएस नं.2259,2260,2260/1, भुखंड नं.12, दृष्टी हॉस्पिटल बिल्डिंग, रामबाग, स्टेशन रोड, रावेर. फोन (02584) 250082.
- पारोळा : सिटी सर्व्हे नं. 2925, गुजराथी गल्ली, पारोळा, ता.जि.जळगाव. फोन 02597- 293101/02.
- धुळे : 4773/क, गरूड बाग, धुळे. फोन नं.(02562) 235487.
- नाशिक- उंटवाडी रोड : शॉप नं. 29-32, मधुरा टॉवर, सेंट्रल मॉलच्या मागे, खेतवानी नगर, उंटवाडी रोड, नाशिक. फोन नं. (0253)2370727/28.
- नाशिक- नाशिक रोड : गायकवाड संकुल, ए-विंग, ग्राउंड फ्लोअर, गायकवाड माळा रोड, रेजिमेंटल प्लाझाच्या मागे, मुक्तीधाम मंदीराजवळ, देवळाली शिवार, नाशिक रोड, नाशिक. फोन नं.0253-2463727/28.
- औरंगाबाद- कुशल नगर : प्लॉट नं.6, अन्नपूर्णा टॉवर, कुशल नगर, अदालत रोड, औरंगाबाद. फोन नं. (0240)2346713. फॅ. 2344836.
- औरंगाबाद- हुडको : प्लॉट नं.4, एन-9/के, सर्व्हे नं.18/पी, ग्राउंड फ्लोअर, टीव्ही सेंटरजवळ, हुडको, पवन नगर, औरंगाबाद. फोन नं. (0240) 2380144/244.
- पिंपरी चिंचवड : अभिजित हाऊसिंग सोसायटी, प्लॉट नं. आरएम-103, जी-ब्लॉक, एमआयडीसी, शाहूनगर, चिंचवड, पुणे. फोन नं. (020) 27491390/91.
- हडपसर : शॉप नं. 6 व 7, भिमाशंकर भवन कोऑप हाऊसिंग सोसा, स.नं.85/2ए/एमपी-1, वैभव थिएटर जवळ, पुणे सोलापुर रोड, हडपसर, पुणे 411 028. फोन नं. 26812852/53.
- पौड रोड : सि.टी.एस. 749, स.नं. 137/3ए व 3बी, प्लॉट नं.1, स्पेक्ट्रा शोरूम नं.2, प्रतीक नगर बस स्टॉप, मधुराज सोसायटी जवळ, पौड रोड, कोथरुड, पुणे. फोन नं.25447893/95.
- सांगवी : ओंकार हाईटस्, सर्व्हे नं. 45/1/1ए, विद्या नगर, पिंपळे-गुरुव, नवी सांगवी, पुणे. फोन नं. 27250196/27254980.
- आकुर्डी : शॉप नं.1, शिखा अपार्टमेंट, म्हाळसाकांत चौक, आकुर्डी, पुणे. फोन 27651117/18.
- सिंहगड रोड : शॉप नं. 1 ते 5, ग्राउंड फ्लोअर, चव्हाण मोहिते कॉम्प्लेक्स, सर्व्हे नं.12, हिस्सा नं.1, धायरी, सिंहगड रोड 411 041. जि.पुणे फोन 24393015/16.
- डोंबिवली: भडसावळे बंगलो, जानकी रघुनाथ रेसीडेन्सी, आगरकर रोड, डोंबिवली(पुर्व) 421 201. फोन नं.(0251) 2430166.
- पनवेल : शॉप न. 3-7, प्लॉट नं.236, परमार हाउस, एमटीएनएल ऑफीस शेजारी, जुने पनवेल. फोन नं. (022) 27453817.
- वाशी : शॉप कम गोडाउन नं.एम-31, तळ व 1ला मजला, एपीएमसी मसाला मार्केट, फेज 2, प्लॉट नं.2, सेक्टर 19, वाशी (तुर्भे), जि.ठाणे, नवी मुंबई. फोन नं.(022) 27882791/92.
- कल्याण : शॉप नं.8, ओम सुप्रिम, राम वाडी, जुना बैल बाजार, कल्याण (पश्चिम) जि.ठाणे 421301. फोन नं.(0251) 2306865.
- मलकापुर : प्लॉट नं.11, वार्ड नं.13, मलकापुर, जि. बुलढाणा. फोन (07267) 227201/202.
- बुरहानपुर : प्लॉट नं.44/1, 45, 46/1, 46/2, हाऊस नं.137, शाह बाजार, शास्त्री चौक, शनीमंदिराच्या समोर, बुरहानपुर. मध्य प्रदेश. फोन (07325) 254218/254220.
- बुलढाणा : कारंजा चौक, बुलढाणा. फोन :07262- 242810/11.
- कोल्हापुर : जी-01, अनंत टॉवर, सिटीएस नं.1115/के-1 व के-2, ई-वार्ड, पाच बंगलो, शहाजी लॉ कॉलेज रोड, शाहूपुरी, कोल्हापुर. फोन : 0231-2522214.
- अमरावती : लड्डा मॉल, पहिला मजला, शॉप नं.39-42, म्युनिसिपल कॉर्पोरेशन समोर, राजकमल चौक, अमरावती 444601. फोन : 0721- 2569606/07.
- नंदुरबार : आकाश बिल्डिंग, तळमजला, पंडित दिनदयाल चौक, परदेशीपुरा, मेन रोड, अंधारे हॉस्पिटल जवळ, नंदुरबार. फोन : 02564- 227712.

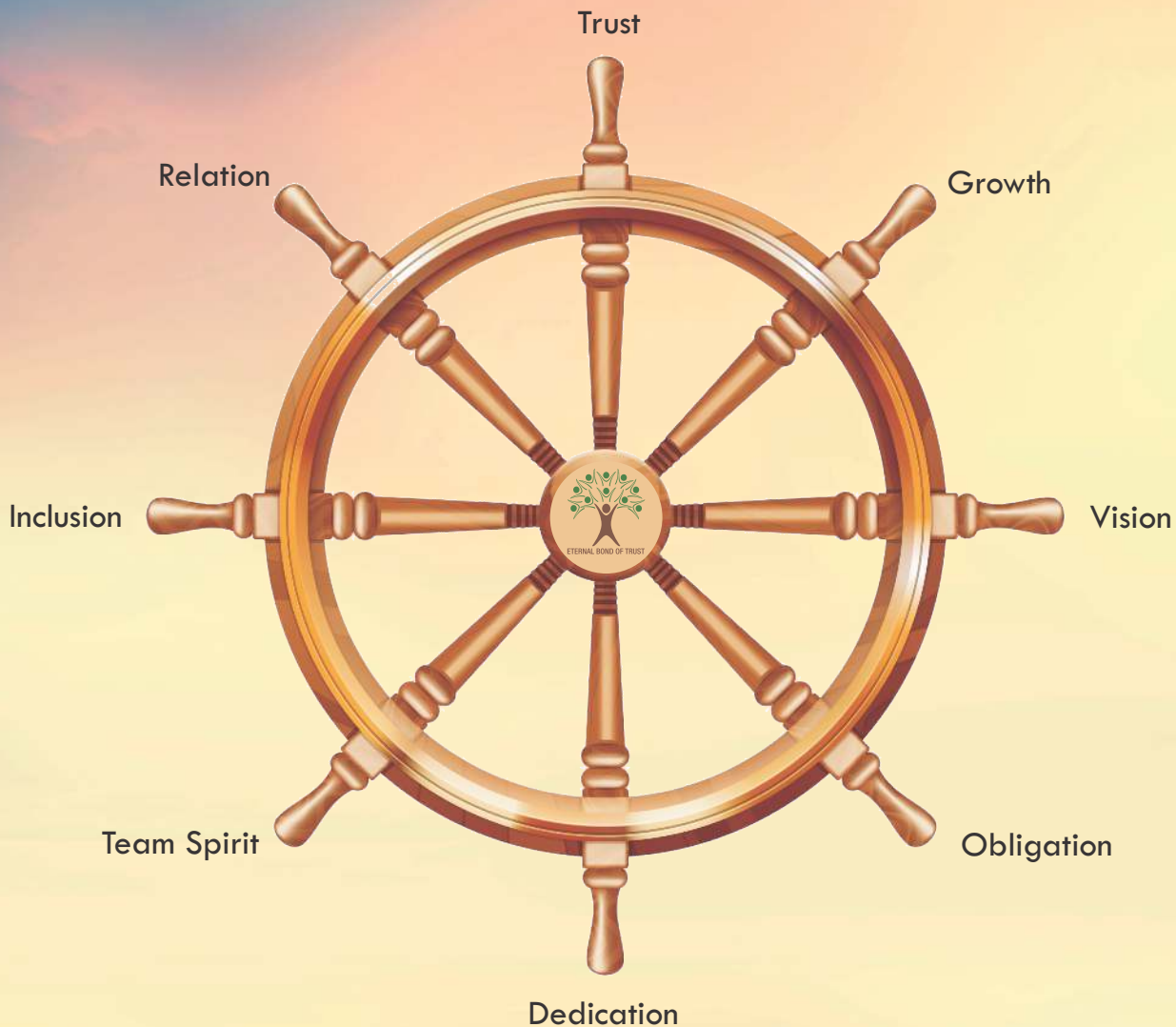




Financial Highlights

(Amount in ₹ lakh)

No.	Particulars	2022 - 23	2021 - 22	2020-21	2019-20	2018-19
01	Share Capital	3184.76	2569.30	2385.49	2224.53	2200.52
02	No. of Shareholder	24916	22139	20442	19081	17897
03	Reserves	19719.41	15638.95	14851.13	11969.59	17525.07
04	Own Funds	22904.17	18208.25	17236.62	14194.12	19725.59
05	Cash & Bank Balance	15020.89	38580.52	33675.04	27715.58	31666.86
06	Deposits	173641.82	160578.71	160277.50	158410.45	179633.10
07	Advances	109999.17	86329.65	89941.78	86937.46	111997.89
08	CASA Deposit	71290.32	65058.39	60547.31	53590.33	57353.17
09	CASA %	40.97	40.29	37.57	33.83	31.92
10	Investment	49308.95	45268.99	45319.81	50091.92	47157.86
11	Working Capital	201458.83	179562.78	177915.12	174454.64	199732.09
12	C.D. Ratio %	63.35	53.76	56.12	54.88	62.35
13	I. D. Ratio %	28.40	28.19	28.28	31.62	30.65
14	Total Business	283640.99	246908.36	250219.28	245347.91	291630.99
15	Profit after Tax	597.83	76.64	234.46	1184.51	440.40
16	No. of Employees	357	364	365	376	374
17	No. of Branches	40	40	40	40	40
18	Business per Branch	7091.02	6172.71	6255.48	6133.70	7290.77
19	Business per Employee	794.51	678.32	685.53	652.52	779.76
20	Yield on Assets (Avg.) %	8.48	8.46	8.73	9.79	8.35
21	Cost of Fund (Avg.) %	3.63	3.63	4.27	5.08	5.34
22	Gross Margin (Avg.) %	4.85	4.83	4.66	4.71	3.01
23	Cost of Management %	1.40	1.45	1.84	1.67	1.17
24	Net Margin (Avg.) %	3.45	3.38	2.82	3.04	1.84
25	N.P.A. Gross amount	7980.64	7887.22	14575.88	3416.51	19645.30
26	N.P.A. Gross %	7.26%	9.14	16.21	3.93	17.54
27	N.P.A. Net Amount	5769.69	5132.33	12452.60	2727.74	14065.62
28	N.P.A. Net %	5.35%	6.14	14.18	3.16	13.22
29	Provision for N.P.A.	2210.95	2754.89	2123.28	688.77	5579.68
30	CRAR %	13.27%	13.49	12.98	12.72	11.66
31	Dividend % (P.A) (*Subject to permission from Reserve Bank of India)	----	----	----	----	----
		No permission from Reserve Bank of India for payment of dividend.				
32	Audit Classification	“A”	“A”	“A”	“A”	“B”




THE JALGAON PEOPLES CO-OP. BANK LTD.

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since 1933


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