

विद्यमान संचालक मंडळ

अध्यक्ष : सीए प्रदीप जगन्नाथ जगताप		उपाध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ
अॅड. सतिश नानासाहेब गोरडे	उदय त्र्यंबक काकिर्डे	गणेश नारायण कचरे
पांडूरंग प्रभू गायकवाड	सचिन शंकरराव यादव	दत्तात्रय नारायण ढवळीकर
रवि शंकर तुपे	राजेंद्र गजानन वालेकर	संदीप बालकिशन सारडा
सूर्यकांत नानासाहेब शिर्के	विनायक आनंदराव गायकवाड	सौ. आशा बाळासाहेब बहिरट
श्रीमती अनुपमा विजय कळसकर	जितेंद्र संपतराव दाभाडे	रविंद्र विनायक देवकर

बँकेचे कार्यपालक अधिकारी (Executives of the Bank)

मुख्य कार्यकारी अधिकारी (Chief Executive Officer): विनायक केशव जोशी

सरव्यवस्थापक (General Manager)

किशोर सुरेश घोळबा

सह-सरव्यवस्थापक (Joint General Manager)

सतिश हणमंत चव्हाण शिरीष निवृत्ती पोळेकर

उपसरव्यवस्थापक (Deputy General Manager) :

अनिल राजाराम प्रधान तुकाराम अनंतराव नाईक आनंद गणेश जोशी अंजली लक्ष्मीकांतराव कुलकर्णी

सहा. सरव्यवस्थापक (Assistant General Manager)

विवेक शिवाजीराव घोमण	भारत अण्णा टिळेकर	श्रीधर विठ्ठल कुलकर्णी
राजेश विष्णु जाधव	राजु संपत शिंदे	रविंद्र किसन हिरवे
अभिजीत मोरेश्वर पाडळकर	सचिन बाळकृष्ण बोज्जा	श्रीकृष्ण यशवंत कात्रे
शशिकांत निवृत्ती पडळकर	गणेश आनंद कानडे	

लेखापरिक्षक व सल्लागार (Auditors & Advisors)

वैधानिक लेखापरिक्षक (Statutory Auditor)	:	मे. प्रकाश जी पाठक अॅन्ड असोसिएट्स
कर लेखापरिक्षक (Tax Auditor)	:	मे.एस.डी.मेडकर अॅन्ड कंपनी. चार्टर्ड अकॉंटंट्स
कायदेशीर सल्लागार (Legal Advisor)	:	अॅड.श्री.एम.पी.उर्फ दादासाहेब बेंद्रे
गुंतवणूक सल्लागार (Investment Advisor)	:	श्री.डी.एस.अंगचेकर
अंतर्गत लेखापरिक्षक (Internal Auditor)	:	मे. सतिश मुंदडा अॅन्ड असोसिएट्स

वार्षिक सर्वसाधारण सभेची सूचना (केवळ सभासदांसाठी)

बँकेच्या सभासदांची 47वी वार्षिक सर्वसाधारण सभा शनिवार दि. 10.08.2019 रोजी संध्याकाळी ठीक 5.00 वाजता पुणे विद्यार्थी गृहाचे कॉलेज ऑफ इंजिनिअरिंग अँड टेक्नॉलॉजीचे मुक्तांगण सभागृह, स.नं. 44, पर्वती, पुणे - 411 009 येथे खालील नमूद केलेल्या विषयांचा विचार करण्यासाठी आयोजित केली आहे. सदर सभेस आपण उपस्थित रहावे ही विनंती.

● सभेपुढील विषय ●

01. दिनांक 18 ऑगस्ट 2018 रोजी झालेल्या 46 व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
02. दिनांक 19 मार्च 2019 रोजी झालेल्या विशेष सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
03. मा.संचालक मंडळाने तयार केलेला 47 वा वार्षिक अहवाल व दिनांक 31 मार्च 2019 अखेरचा मा. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद, नफा-तोटा पत्रक यास मान्यता देणे.
04. सन 2018-19 चा मा. वैधानिक लेखा परीक्षकांचा अहवाल वाचून त्याची नोंद घेणे.
05. सन 2017-18 या आर्थिक वर्षाच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोष दुरुस्तीची नोंद घेणे.
06. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेली थकीत कर्ज रक्कम निरस्त करणे.
07. संचालक मंडळाने सुचविलेल्या सन 2018-19 वर्षातील नफा वाटणीस मंजुरी देणे.
08. दि. 12.03.2019 रोजीच्या संचालक मंडळ ठराव क्र.4/3 नुसार आर्थिक वर्ष 2018-19 मध्ये सामाजिक संस्थांना वितरीत केलेल्या देणगी रक्कम रु. 4,05,000/- मंजुरी मिळणेबाबत.
09. विविध सामाजिक संस्थांना चालू आर्थिक वर्षात जास्तीत जास्त रु. 12,09,000/- लाख रक्कम धर्मादाय निधीतून देणगी म्हणून देणेस मंजुरी मिळणेबाबत.
10. सन 2019-20 या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षकांची नियुक्ती करणे. वैधानिक लेखापरीक्षकांचा मेहनताना ठरविणेचे अधिकार मा. संचालक मंडळास देणे.
11. मा. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
12. सन 2019-20 साठीचे अंदाजपत्रकाची नोंद घेणे.
13. स्टार्फिंग पॅटर्न मंजुरी देणे.
14. वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची रजा मंजूर करणे.
15. बँकेच्या bye-Laws मध्ये मुख्य कार्यालयाचा पत्ता बदल करण्यास मंजुरी देणे बाबत.
16. बँकेच्या bye-Laws मध्ये नफा विभागणीमध्ये बदल करण्यास मंजुरी देणे बाबत.
17. मा. अध्यक्षीय परवानगीने येणारे अन्य विषय.

मा. संचालक मंडळाच्या आज्ञेवरून

- सही -

स्थान : हडपसर, पुणे

दिनांक : २६.०७.२०१९

विनायक जोशी

मुख्य कार्यकारी अधिकारी

● विशेष सूचना ●

① गणसंख्येअभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकाणी संध्याकाळी ठीक 5.30 वाजता होईल. अशा सभेस गणसंख्येची आवश्यकता असणार नाही.. ② वार्षिक अहवालाची प्रत दि.31.07.2019 पासून नजिकच्या शाखेत कामकाजाच्या वेळेत उपलब्ध राहील. सदर सूचना दाखवून अहवाल प्रत शाखेतून घेण्यात यावी. सभेस येतांना कृपया अहवालाची प्रत सोबत आणावी. ③ बँकेच्या कामकाजाबाबत काही माहिती हवी असल्यास वा काही सूचना करावयाच्या असतील तर त्या सूचना वा प्रश्न बँकेच्या हडपसर येथील मुख्य कार्यालयात बँकेच्या कामकाजाच्या वेळेत दि.06.08.2019 पर्यंत लेखी आणून द्यावेत. आयत्यावेळी विचारलेली माहिती देणे शक्य होणार नाही, याची कृपया नोंद घ्यावी. वरील विषया संबंधीचे कागदपत्र हडपसर येथील मुख्य कार्यालयात कामकाजाच्या वेळेत पहावयास मिळतील. ④ आपला पत्ता बदलला असल्यास नवीन पत्ता पूर्ण तपशीलासह नजिकच्या शाखेमार्फत बँकेच्या मुख्य कार्यालयास आपल्या मोबाईल नंबर व ईमेल आयडीसह सत्वर कळवावा ⑤ लाभांश रक्कम आपल्या खात्यात जमा होण्यासाठी स्थायी सूचना द्याव्यात. खाते नसेल तर नजिकच्या शाखेत खाते उघडावे ही विनंती. ⑥ ज्या सभासदांनी सन 2015-16 या कालावधीचा लाभांश नेला नसेल त्यांनी तो दि.31.08.2019 किंवा तत्पूर्वी घेऊन जावा. अन्यथा सदर लाभांशाची रक्कम नियमाप्रमाणे बँकेच्या राखीव निधीस वर्ग करण्यात येईल. ⑦ सन 2018-19 चा बँकेचा ताळेबंद व नफा तोटा पत्रक बँकेच्या www.janasevabankpune.net या संकेत स्थळावरही पाहता येईल.

Notice of the Annual General Meeting (For members only)

The 47th Annual General Meeting of the members of the bank will be held on Saturday 10.08.2019 at 5.00 p.m. at Pune Vidyarthi Gruha's College of Engineering and Technology Mukhtangan Auditorium, S. No. 44, Parvati, Pune - 411009 to transact the following business. You are requested to attend the meeting.

● Agenda for the Meeting ●

01. To read and confirm the minutes of the 46th Annual General Meeting held on 18th August 2018.
02. To read and confirm the minutes of the Special General Meeting held on 19th March 2019.
03. To approve the 47th Annual Report for the financial year 2018-19 prepared by the Hon'ble Board of Directors and Balance Sheet and Profit & Loss Account for the year ended 31st March 2019 as certified by the Hon'ble Statutory Auditors.
04. To consider the Hon'ble Statutory Auditor's Report for the year 2018-19 and take note thereof.
05. To take note of compliance of Statutory Auditor's Report for the year 2017-18.
06. To approve write off of bad debts as certified by the Statutory Auditors.
07. To approve appropriation of profit for the year 2018-19 as proposed by Board of Directors.
08. To approve donations given out of charitable funds amounting to Rs. 4,05,000/- (Rs. Four Lacks Five Thousand only) during the Financial Year 2018-19, approved vide Board Resolution No – 4/3 dt 12.03.2019
09. To approve the donations to various Charitable / Social institutions from charitable fund of the Bank not exceeding Rs. 12,09,000 /-
10. To appoint Statutory Auditors for the financial year 2019-20. To authorise Hon'ble Board of Directors to fix their remuneration.
11. To take note of loans and advances granted to the members of Hon'ble Board of Directors and their relatives.
12. To take a note of budget for the financial year 2019-20.
13. To approve the Staffing Pattern.
14. To grant leave of absence to the members remaining absent for the Annual General Meeting.
15. To approve the amendment in bye-laws for changes with regard to address of the Head Office of the Bank.
16. To approve the amendment In bye-laws for changes in appropriation of Net Profit.
17. Any other matter with the permission of the Hon. Chair.

By order of the Hon'ble Board of Directors

-sd-

Vinayak Joshi

Chief Executive Officer

Place : Hadapsar, Pune

Date – 26/07/2019

● Special Instructions ●

- ❶ In case the meeting is adjourned for want of quorum, it will commence at 5.30 p.m. on the same day and at the same venue for which no quorum would be necessary.
- ❷ The copy of Annual Report would be available w.e.f. 31.07.2019 at your nearest branch during business hours. The copy can be obtained by producing this notice. Please bring the copy of Annual Report for attending the meeting.
- ❸ Any information relating to the Bank's business or any suggestions or questions should be sought or submitted in writing to the Head Office of the Bank during business hours on or before Dt. 06.08.2019. Please note that information sought after this date would not be furnished. The documents concerning the agenda items would be available for examination at the bank's head office at Hadapsar during business hours.
- ❹ In case of change in your residential address, please inform full details thereof through nearest branch to Head Office along with your email ID and mobile No. if any at the earliest.
- ❺ Please submit standing instructions for crediting dividend amount in your account with the Bank. In case there is no account, please open an account at the nearest branch.
- ❻ Members who have not collected their dividend for the year 2015-16 are requested to collect the same on or before 31.08.2019, failing which the amount of dividend would be credited to the bank's reserves in accordance with the rules.
- ❼ The Annual Report for the year 2018-19 along with the bank's Balance Sheet & Profit & Loss Account are available on bank's web site: www.janasevabankpune.net.



47 वा वार्षिक अहवाल

माननीय सभासद बंधु व भगिनीनो,

47 व्या वार्षिक सर्वसाधारण सभेत मी आपले सहर्ष स्वागत करतो. आपली या सभेतील उपस्थिती ही आम्हा सर्वासाठी प्रेरक बाब आहे. या उपस्थितीच्या आधारावरच गेली 47 वर्षे संचालक मंडळे आपला कार्यभार अव्याहतपणे सांभाळू शकले आहेत. ही प्रेरणा अशीच आम्हाला मिळत राहो या आशेसह 2018-19 या आर्थिक वर्षाचा लेखा परीक्षण पूर्ण झालेला अहवाल आपणा समोर प्रस्तुत करतो.

वैश्विक व राष्ट्रीय घटीतांच्या पार्श्वभूमीवर एकूणच आर्थिक स्थितीकडे मी आपले लक्ष वेधू इच्छितो, जेणेकरून त्या पार्श्वभूमीवर आपल्या बँकेच्या प्रगतीची सद्यःस्थिती काय आहे याचा अंदाज आपणास येऊ शकेल.

2018-19 हे आर्थिक वर्ष पूर्व वर्षातील 'निश्चलनीकरण' व 'वस्तू व सेवा कर प्रणाली' या दोन दूरगामी निर्णयांच्या दृढीकरणाचे वर्ष ठरले. आधी भाकीत केल्याप्रमाणे व नियोजन केल्याप्रमाणे निश्चलनीकरणाने बेहिशोबी संपत्तीचा अर्थव्यवस्थेवरील प्रभाव क्षीण केला, आर्थिक संसाधनाचा ओघ न्याय्य वाटपासाठी उपलब्ध झाला व काळ्या पैशाचा अर्थव्यवस्थेला सूज आणणारा परिणाम लुप्त झाला. 'एक देश एक कर व्यवस्था' उद्देशाने लागू केलेली वस्तू व सेवा कर प्रणाली आता स्थिरावली आहे. ती एक थक्क करणारी उपलब्धी आहे. करव्यवस्था एवढी भक्कम कधीच नव्हती. वस्तू व सेवा कर प्रणाली, भारतासारख्या आकाराने मोठ्या व विविधतेने नटलेल्या देशासाठी योग्य अशी प्रणाली म्हणून जगभर नावाजली जात आहे.

IL & FS च्या माध्यमातून 91000 कोटींचा झालेला भ्रष्टाचार हा एक कटू अनुभव आहे. पुन्हा एकदा वित्त क्षेत्राची अशी धोक्याबाबतची कायम असणारी भीती स्पष्ट झाली. धोक्यांची संभाव्यता किती काळ चालणार असा प्रश्नही उत्पन्न होतो. हा धक्का पचवला गेला असला तरी असे धोके कायमच आहेत.

बँकांच्या विलिनीकरणाच्या माध्यमातून बँकांचे एकत्रीकरण करण्याच्या धोरणावर सरकार दृढ आहे. या वर्षात बँक ऑफ बडोदाला याचा लाभ झाला व त्या बँकेत विजया बँक व देना बँक या दोन बँका विलीन झाल्या. या विलिनीकरणानंतरची बँक ऑफ बडोदा ही देशाच्या बँकिंग जगतातील दुसऱ्या क्रमांकाची बँक म्हणून नोंद झाली. सरकार, रिझर्व्ह बँक व अशा अन्य संस्थांचे सततचे केंद्रित प्रयत्न आता फलद्रूप होत आहेत. अनुत्पादित कर्जांमध्ये भर पडण्याचा वेग कमी झाला असून वसुलीच्या टक्केवारीतही वाढ होताना दिसते. मागील वर्षीच्या राष्ट्रीय स्तरावरील मार्चच्या 11.6% प्रमाणाच्या तुलनेत या वर्षाच्या अनुत्पादक कर्जांचे प्रमाण 9.3% एवढे आहे. येऊ घातलेले नवीन निकष अधिक कडक व निर्णायक असतील. विशेषतः कालबद्ध पद्धतीने नियमित कर्जफेडीचा कार्यक्रम आखला जाईल.

मागील वर्षीच्या माझ्या याच स्तंभातील निवेदनात भारतीय अर्थव्यवस्थेला व संतुलित देयक पद्धतीला अमेरिका-चीन व्यापारी संबंधांच्या मारक प्रवाहाचा उल्लेख केला होता. शेवटी अमेरिकेने भारताला इराणबरोबर तेल व्यापार न करण्याबद्दल इशारा दिलाच.

47th ANNUAL REPORT

Respected Members,

It's a great pleasure for me to welcome you all on this important event of 47th Annual General Meeting. Your presence gives us all that energy which is base of our relentless progress throughout last 47 years. With a hope to continue it in the same spirit, I present Audited Financial Reports of your bank for the financial year 2018-19.

On the back drop of global and national economic happenings, I would like to draw your attention towards economic scenario so that you would be able to judge performance of your bank on a broader screen.

Financial Year 2018-19 was marked with 'consolidation' effects of earlier moves of 'demonetization' and ushering in of 'GST' regime. As predicted and planned, demonetization move paved ways for reducing influence of unaccounted funds. It has made it possible to channelize resources through economy and above all washed out swelling effect of bad money, It eased legitimizing currency track to the benefit of equitable distribution of available resources. Stabilization of 'One nation One Tax' i.e. GST is an awesome achievement. Tax system had never been so robust. GST regime has been appreciated worldwide as a model fit to size and complexities of a country like India.

IL & FS story involving amount of Rs.91000 Cr. is a bitter experience. It exposes again vulnerabilities of financing sector to such disasters leaving a question whether there is end to such catastrophies. Though the shock could be absorbed, doubts remain.

The government is firmly working on its plan to consolidate banking sector by bringing 3 to 4 nationalized banks under one roof. Bank of Baroda has gained this time which has amalgamated Vijaya Bank & Dena Bank making this conglomerate 2nd largest in Indian banking space. The concerted efforts of the government, RBI and other regulatory bodies towards reduction of NPAs has been now paying off. Pace of NPA generation is slowing and recovery through existing NPAs is expanding. On national level NPAs fallen down to 9.3% as at the end of March 2019 from 11.6% on the same day a year back. New norms again, as expected will be more tightening & result oriented. Particularly issue of payment of dues would be programmed for large NPAs in a time bound manner.

In the last year report, in this column only I had mentioned US-China's stressful state of trade relations endangering India's economy & class of balance of payments. Finally,

मधल्या काळात भारताला या मोर्चावर अनेक संकटांना तोंड द्यावे लागेल. दुसरे म्हणजे चीनला शिरकाव करू न देण्याच्या अमेरिकेच्या धोरणाचा 'एकाला तोटा तर दुसऱ्याला लाभ' या तत्वाने भारताला फायदा होईल असे दिसते. भारताला अमेरिकेच्या सेवा क्षेत्रात व काही प्रमाणात वस्तुपुरवठा क्षेत्रात काही संधी अमेरिकेच्या चीन विरोधी धोरणामुळे उपलब्ध होईल असे वाटते. मुद्रा दराची होणारी घसरण आपण रोखली असून त्याचा दुहेरी फायदा आपणास होईल; i) भांडवल बाहेर जाण्याचा ओघ थांबेल ii) प्रत्यक्ष विदेशी गुंतवणूक दरात वाढ होईल. याशिवाय अंतर्देशीय कर्जाचे व्याजदर मागणीस्तरावर खूपच लवचिक असे आहेत. सरत्या आर्थिक वर्षात दोनदा व्याजदर घटवून रिझर्व्ह बँक, सीएमसी या नियामकांनी तरलतेचा आलेख चढता ठेवला आहे.

प्रत्यक्ष बँकेच्या बाबतीत सांगावयाचे झाल्यास आपली बँक, स्वतःच्या आकर्षक, भव्य व पर्यावरणपूरक अशा मुख्य कार्यालयाच्या इमारतीचे 10 फेब्रुवारी 2019 रोजी झालेल्या उद्घाटन कार्यक्रमांमुळे जनतेच्या सदैव स्मरणात राहिल. आम्ही या इमारतीचे बांधकाम तीन वर्षात पूर्ण करू असा निर्धार केला होता व तसे वचन मान्यवर अधिकाऱ्यांना दिले होते. सहा महिने आधीच स्वतःच्या इमारतीत प्रवेश करून ते वचन आम्ही पूर्ण केले आहे. ही इमारत अशा पद्धतीने थोडक्या कालावधीत कार्यान्वित होण्यासाठी सर्वच स्तरावर संघभावनेने काम केले हे येथे नमूद करावे लागेल. हे सर्व श्रेय त्या संघभावनेचे व प्रयत्नांचे आहे. प्रत्यक्ष उद्घाटन कार्यक्रमासाठी मा. प्रांत संघचालक श्री नानासाहेब जाधव व मा. केंद्रीय मंत्री श्री नितीनजी गडकरी यांची आशीर्वादपर उपस्थिती होती. त्यांच्या प्रेरणादायी उपस्थितीमुळे हा कार्यक्रम चिरस्मरणीय झाला. मी आपणा सर्वांना या इमारतीस भेट देऊन आपल्या आनंदात आम्हास सहभागी करावे अशी विनंती करतो.

आपल्या बँकेने रुपये 3100.00 कोटींचा टप्पा ओलांडला, ज्यात 2000.21 कोटींच्या ठेवी आहेत तर रुपये 1129.69 कोटींची कर्जे अंतर्भूत आहेत. कर्जाची ही रक्कम विना CBLO आहे हे विशेषत्वाने नमूद करतो. कमी व्याजदरांच्या ठेवी (CASA) रुपये 614.49 कोटी आहेत ज्यात रुपये 158.98 कोटी चालू ठेव व रुपये 455.51 कोटीच्या बचत ठेवी अंतर्भूत आहेत. एकूण ठेवींशी कमी व्याजदरांच्या ठेवीचे प्रमाण 30.72% एवढे आहे. अशा प्रकारच्या ठेवीच्या वाढीचे प्रमाण स्थिर आहे व त्यात बँक सातत्य राखून आहे. आपल्या बँकेचा निव्वळ नफा रु. 12.09 कोटी एवढा आहे. जोखीमभारित मालमत्तांशी निगडित भांडवलाचा अनुपात (CRAR) 16.59% एवढा आहे. वसूल भाग भांडवल रुपये 49.65 कोटी एवढे आहे. मागील वर्षाच्या रु. 97.48 कोटी अनुत्पादक कर्जाच्या तुलनेत यावर्षाचा आकडा रु. 76.11 कोटी एवढा आहे. नक्त अनुत्पादक कर्जाच्या टक्केवारीत मागील वर्षाच्या 2.89% (रु.34.48 कोटी) पासून 2.55% (रु.27.54 कोटी) एवढी घट झालेली दिसून येते. खेळते भांडवल रु.2055.90 कोटी वरून रु.2312.20 कोटी एवढे झाले आहे. वैधानिक लेखापरीक्षकांनी आपल्या बँकेला 'अ' वर्ग बहाल केला आहे. या अहवालातच समाविष्ट अंदाजपत्रकातून बँकेचे पुढील वर्षाचे वाढीचे

US has warned India to stop oil trade with Iran. Post moratorium, on this front India may face difficulties to certain extent. Secondly, and more paradoxically US has indirectly created opportunities for India by ousting China on multi commodity, multi services accords. We may call it as 'One's loss is Other's gain'. On the currency value front our country has been successful to contain deteriorating trend of rupee which has two fold effect ; i) stoppage of capital drain ii) capacity to attract FDI. Besides, the domestic lending rates have been flexible enough to respond demand side. RBI, CMC have exercised their powers to reduce monetary rates twice last year and pushed liquidity curve northwards.

On home turf, your bank has been consistently in public focus due to mega achievement of its impressive, grand and eco-friendly Head Office building, which got inaugurated on 10th Feb 2019. We had resolved to complete construction work within 3 years and now we have been able to move in the premises 6 months earlier than that of our promise to our respected authorities. We have succeeded in fulfilling that promise. This could be achieved due to exemplary team work. The inauguration ceremony was blessed by the presence of Hon. Nanasaheb Jadhav (Prant Sanghachalak) along with Union minister Hon. Nitinji Gadkari. This programme became memorable due to their cherishing presence. I request all of you to visit your Head Office building and share your joy with us.

Your bank has crossed Rs. 3100 cr. mark comprising of Rs.2000.21 cr. deposits & Rs.1129.69 cr of advances. Noteworthy that advances growth is without CBLO. CASA to the tune of Rs.614.49 cr. comprising of Rs. 158.98 cr. current deposits & Rs. 455.51 cr. savings deposits. Percentage of CASA to total deposits is 30.72 which shows consistency. Net profit of the bank is Rs.12.09 cr. CRAR is at 16.59% while paid up capital is reported as Rs.49.65 cr. The statutory auditors, for 2018-19 have rated your bank in 'A' category. Your bank has been successful to bring down the NPA level from last year's Rs. 97.48cr to Rs.76.11 cr this year. Net NPAs have also diminished to 2.55% (27.54 cr) from 2.89% (34.48 cr) of last year. Working capital has increased to 2312.20 cr from 2055.90 cr. a year back.

The budget section included in this report will give your bank's plan of growth. However it would not be untimely to assure you that the entire Board and bank employees are putting their efforts to attain sustainable growth by imploring each and every possibility of containing NPAs, enhancing CASA along with credit and observing meticulous housekeeping. New Head office building is a

नियोजन आपणास कळून येईल.

आपली बँक टिकाऊ वृद्धीसाठी सातत्याने प्रयत्नशील आहे. ही वाढ होत असताना कमी व्याजदरांच्या ठेवीत वाढ करणे व छोट्या-छोट्या कर्जांचे प्रमाण वाढवणे यासाठी आम्ही विशेष प्रयत्न करतो. एनपीए वाढीचा दर रोखणे व प्रत्यक्ष वसुलीवर भर देणे यावर जाणीवपूर्वक भर दिला आहे. निरस्त कर्जांच्या वसुलीसाठी सक्षम अधिकाऱ्यांच्या नेतृत्वात एक विशेष कक्ष सुरू केला आहे. अंतर्गत व्यवस्था व सर्व प्रणाली सुरळीत चालण्यासाठी हाउसकिपिंग वर जोर दिला आहे.

नवीन इमारत ही बँकेच्या शिरपेचातील एक तुरा आहे. या कॉर्पोरेट इमारतीतून काम करत असताना ग्राहकांप्रतीचे आपले दायित्व विसरले जाऊ नये याची दक्षता घ्यावी लागेल. आम्ही खात्री देतो की ग्राहकांना अधिकतम चांगली सेवा देऊन व मूल्यवर्धित उत्पादने देऊन त्यांचा बँकेवरील विश्वास अधिक दृढ करू.

माननीय सदस्यांना विनंती करतो कि ज्यांच्याकडे रु. 25/- किमतीचे शेअर्स आहेत त्यांनी रु. 100/- किमतीच्या शेअर्समध्ये ते शेअर्स या आर्थिक वर्षात परिवर्तित करून घ्यावेत.

मला आपणास कळविण्यात आनंद होतो की, आपल्या बँकेच्या संचालक मंडळाने सन 2018-19 या आर्थिक वर्षासाठी 9% लाभांशाची शिफारस केली आहे. आपली मान्यता आवश्यक आहे. त्यास आपण मंजूरी द्यावी, ही विनंती.

धन्यवाद!

feather in the crown of the Bank. While functioning through this corporate house we would not forget our commitment to our customers. We assure you that we will seek opportunities of better service and value addition for our customers in long run as an ultimate goal.

Hon. members having Rs. 25/- denominations shares are requested to convert those into Rs. 100/- denominations shares within this financial year.

I am happy to declare that the Board of Directors has recommended 9% dividend for the Financial year 2018-19 for which your kind approval is solicited.

Thank you.

व्यावसायिक प्रगतीदर्शक आकडेवारी

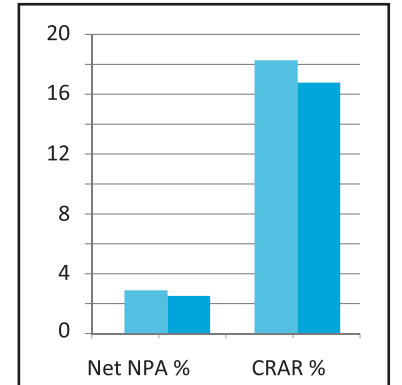
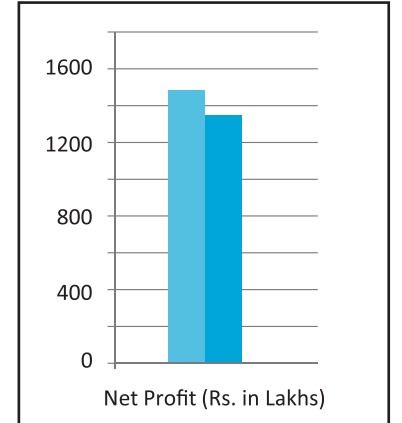
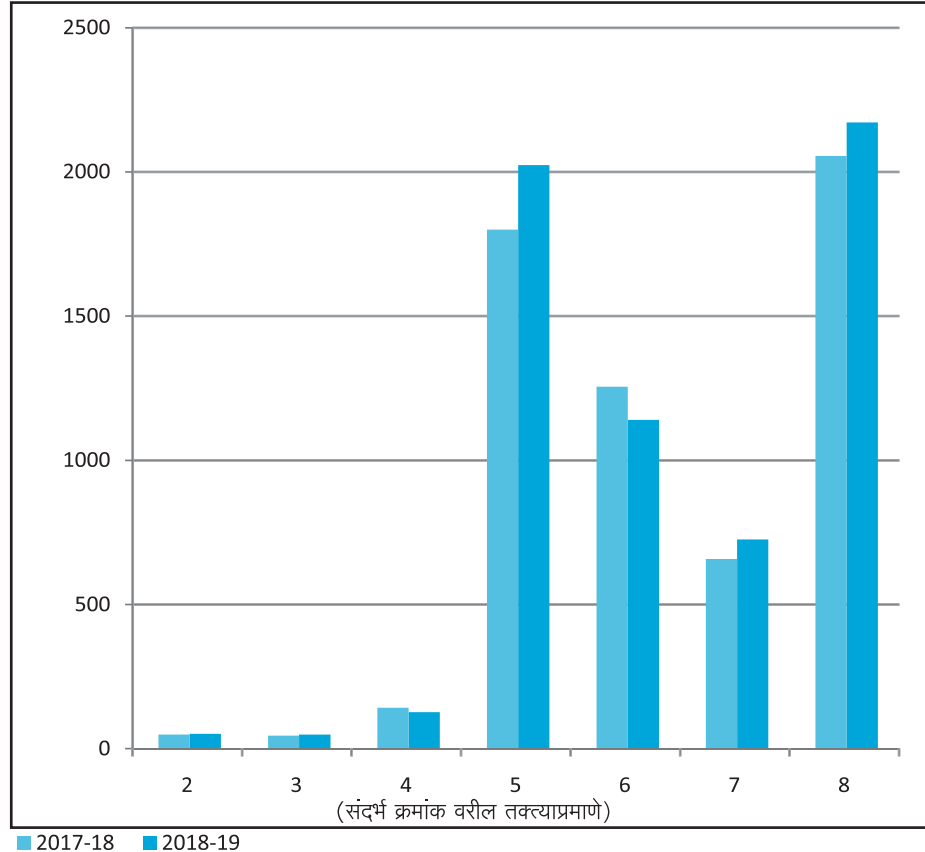
(Progress at a Glance)

या आर्थिक वर्षात बँकेने केलेल्या प्रगतीचा तुलनात्मक तपशील पुढे दिला आहे.

तुलनात्मक आकडेवारी (Comparative Position)

(रक्कम रु. लाखात)

No.	Particulars	2017-18	2018-19	वाढ/घट Increase/Decrease
01	सभासद संख्या (No. of Members)	41007	40879	-128.00
02	वसूल भाग भांडवल (Paid up Capital)	4914.24	4965.11	50.87
03	वैधानिक राखीव निधी (Statutory Reserve)	4528.71	4936.37	407.66
04	इतर निधी (Other Reserves)	14162.90	12836.44	-1326.46
05	एकूण ठेवी (Total Deposits)	179567.50	200021.98	20454.48
06	एकूण कर्जे (Total Loans & Advances)	125568.81	112969.24	-12599.57
07	गुंतवणूक (Investments)	65807.15	78782.83	12975.68
08	खेळते भांडवल (Working Capital)	205590.71	231220.20	25629.49
09	निव्वळ नफा (Net Profit)	1536.08	1209.20	-326.88
10	निव्वळ एन.पी.ए. % (Net NPA%)	2.89%	2.55%	-0.34%
11	भांडवल पर्याप्तता % (CRAR %)	18.27%	16.59%	-1.68%



ज्ञानगंगा कर्ज योजना

देशांतर्गत अथवा परदेशातील शिक्षण घेण्यासाठी कर्ज
(विद्यार्थिनींसाठी ब्याजदर 0.5% सवलत)



सभासद व भाग भांडवल

अहवाल वर्षात भागभांडवलामध्ये रु. 51.00 लाखाने वाढ होऊन ते वर्ष अखेर रु.49.65 कोटी इतके झाले आहे. भाग भांडवल वाढीचे प्रमाण 1.04% इतके आहे. अहवाल वर्षात नव्याने 1126 सभासद झाले आहेत. कर्ज व्यवहार पूर्तता व इतर कारणांमुळे 1254 सभासद कमी झाले. त्यामुळे अहवाल वर्षात एकूण 128 इतकी घट झाली आहे. परिणामी एकूण सभासद संख्या 40879 इतकी झाली आहे. तसेच 100.00 कोटी अधिकृत भागभांडवलामध्ये रु.25 चे 15,88,812 इतके समभाग असून त्याची रक्कम रु.3.97 कोटी इतकी आहे, हे समभाग सभासदांकडून मुळचे समभाग न मिळाल्याने रु.100 मध्ये रुपांतरीत होण्याचे बाकी आहे. रु.100 चे 45,67,908 समभाग असून त्याची रक्कम रु.45.68 कोटी इतकी आहे.

सभासद कल्याण निधी

अहवाल वर्षात सभासद कल्याण निधी अंतर्गत 8 गरजू सभासदांना रु. 1,60,000/- रकमेची आर्थिक मदत देण्यात आली आहे.

स्वनिधी

बँकेच्या आर्थिक सक्षमतेच्या निकषांमध्ये स्वनिधी हा महत्वाचा घटक आहे. या अहवाल वर्ष अखेर रु. 177.73 कोटी इतका स्वनिधी आहे.

भांडवल पर्याप्तता प्रमाण

भांडवल पर्याप्ततेचे प्रमाण भारतीय रिझर्व्ह बँकेच्या निकषांनुसार किमान 9% असणे आवश्यक आहे. मार्च 2019 अखेर आपल्या बँकेचे हे प्रमाण 16.59% इतके आहे व ते आपल्या सुदृढतेचे व आर्थिक स्थैर्याचे द्योतक आहे.

ठेवी

अहवाल वर्षात बँकेच्या ठेवींमध्ये रु.204.54 कोटींची वाढ होऊन दि.31 मार्च 2019 अखेर एकूण ठेवी रु. 2000.21 कोटी इतक्या झाल्या आहेत.

ठेव विमा

आपली बँक नियमितपणे ठेव विम्याचे हप्ते डिपॉझिट इन्श्यूरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन (DICGC) यांचेकडे भरत असून ठेवीदारांना रु. एक लाख पर्यंत विमा संरक्षण प्राप्त करून दिले आहे. बँकेच्या ठेवीदारांचा पाया विस्तृत असल्याने बहुतांशी सर्व ठेवीदारांच्या ठेवींना DICGC अंतर्गत विमा संरक्षण उपलब्ध आहे. बँकेने दिनांक 01.04.2019 ते 30.09.2019 या कालावधीसाठी देय असलेला

Members and Share Capital

The paid up capital of the Bank has recorded a rise of Rs.51.00 Lakh. The paid up capital has now become Rs. 49.65 crore. Growth in capital is 1.04%. During the year 1126 new members were added. 1254 members resigned on account of closure of their loan accounts and for other reasons. The net fall in members appears only 128. The total number of members as at the year end is 40879. The total Authorized Capital is Rs.100.00 crore and paid up capital is Rs.49.65 crore out of which issued and paid up capital consists of 15,88,812 shares of Rs.25 each fully paid amounting to Rs.3.97 crore and 45,67,908 shares of Rs.100 each fully paid amounting to Rs.45.68 crore as on the date of balance sheet.

Members Welfare Fund

A financial aid for Rs.1,60,000 was given to 8 needy members from Members Welfare Fund during the year under report.

Own Funds

Owned funds are construed as a vital parameter for determining the bank's financial strength. As on 31.03.2019 bank's own funds are Rs.177.73 crore.

CRAR

In terms of Reserve Bank of India guidelines, banks are required to maintain a minimum CRAR of 9%. Your Bank's CRAR is 16.59% as at March 2019 end. This indicates strength & financial stability of bank.

Deposits

The deposits of your Bank have recorded a growth of Rs.204.54 crore. The total deposits are now Rs.2000.21 crore as on 31st March 2019.

Deposit Insurance

Your bank has been regular in paying premium to Deposit Insurance and Credit Guarantee Corporation of India with a view to offer protection to the depositors up to Rs. 1 Lakh. Almost all the depositors are covered under the insurance protection, as the bank's deposit base is broad. Your

ठेवींच्या प्रकारानुसार तुलनात्मक आकडेवारी (Composition of Deposits)

(रक्कम रु. लाखात)

No.	ठेव प्रकार Type of Deposits	मार्च 2019 March 2019	मार्च 2019 (March 2019) एकूण ठेवींशी शेकड्या प्रमाण (% to Total Deposits)
01	(चालू ठेवी)Current Deposits	15898.36	7.95
02	(बचत ठेवी)Savings Deposits	45551.79	22.77
03	(मुदत ठेवी)Term Deposits	138571.83	69.28
04	(एकूण ठेवी)Total Deposits	200021.98	100.00

रु.1.18 कोटी इतक्या रकमेचा विमा हप्ता दिनांक 29.05.2019 रोजी भरला आहे. यापुढेही हप्ते नियमितपणे भरण्यात येतील.

गुंतवणूक

2018-19 या संपूर्ण आर्थिक वर्षात एकंदरीत चलन फुगवट्याचे निर्धारित केलेले लक्ष्य, कच्च्या तेलाचे वाढणारे भाव, कमी पतपुरवठा, वित्तिय तूट वाढीची शक्यता, सुरक्षिततेच्या भयापोटी, अस्थिर जागतिक बाजारपेठ अशा घटकांमुळे सरकारी रोख्यांच्या किंमतीत लक्षणीय चढउतार झाले. आपल्या बँकेने जाणिवपूर्वक गुंतवणूक पोर्टफोलिओ मर्यादित ठेवला. दिनांक 31.03.2018 अखेर असलेली रु.658.07 कोटी गुंतवणूक दिनांक 31.03.2019 अखेर वाढून रु.787.82 कोटी इतकी झाली. आपल्या बँकेने आर्थिक वर्ष 2018-19 मध्ये रिझर्व्ह बँकेच्या नियमानुसार पर्याप्त रोख व वैधानिक राखीव निधी ठेवला आहे.

10 वर्ष मुदतीचा मापदंड सरकारी रोख्यांचा परतावा मागील वर्षी असलेल्या 7.40%च्या तुलनेत दिनांक 31.03.2019 अखेर 7.35% इतका झाला. त्याचा परिणाम सरकारी रोख्यांच्या किंमतीवर झाला. आपल्या बँकेच्या कोषागार / गुंतवणूक विभागाने सक्रीय आणि प्रभावीपणे गुंतवणूकीचे व्यवस्थापन करून बाजारातील बदल लक्षात घेत, गुंतवणूकीवरील घसारा मागील वर्षाच्या तुलनेत बराच कमी केला आहे.

कर्ज

मागील वर्षी आपल्या बँकेची एकूण कर्जे रु.1255.69 कोटी इतकी होती. यामध्ये CBLO कर्ज रु.203.97 कोटीचा समावेश होता. चालू आर्थिक वर्षाअखेर बँकेची एकूण कर्जे रु.1129.69 कोटी इतकी आहेत. चालू आर्थिक वर्षात CBLO कर्ज निरंक आहेत. मागील आर्थिक वर्षासाठी केवळ Core Advances portfolio चा विचार करता (म्हणजेच CBLO कर्ज वजा जाता असणारी एकूण कर्जे) चालू आर्थिक वर्षात कर्ज रु.77.97 कोटीने वाढली असून हे कर्जवृद्धीचे प्रमाण 7.41% इतके आहे. कर्जाचे मार्च 2019 अखेर ठेव-कर्जाचे प्रमाण (CD Ratio) हे 56.48 % इतके झाले आहे. आपण विविध उत्पन्न गटातील कर्जदारांना सर्व प्रकारच्या कर्जाचे वाटप करीत असतो. पुढील वर्गीकरणाच्या तक्त्यावरून असे दिसून येते की, रु.5 लाख पर्यंत कर्ज घेणाऱ्या छोट्या कर्जदारांची संख्या ही एकूण कर्जदारांच्या 81.93% इतकी आहे. याचाच अर्थ छोट्या कर्जदारांना आपली बँक अधिक प्राधान्याने कर्ज वाटप करत असते.

अग्रक्रम क्षेत्र कर्ज

अहवाल वर्ष अखेर बँकेने अग्रक्रम क्षेत्रास तसेच दुर्बल घटकास दिलेल्या कर्जाचे प्रमाण भारतीय रिझर्व्ह बँकेने आखून दिलेल्या उद्दिष्टानुसार आहे.

सहभाग कर्ज योजना

सहभाग कर्ज योजनेअंतर्गत एकूण 25 खात्यांमध्ये रु.135.06 कोटी येणे बाकी आहे. मल्टिपल बँक कर्ज योजनेअंतर्गत दोन कर्ज खात्यांमध्ये रु. 11.48 कोटी येणे बाकी आहे. अशा एकूण 27 कर्ज खात्यांमध्ये एकूण येणे बाकी रु.146.55 कोटी आहे. वरीलपैकी 3 कर्ज खाती साखर उद्योगाशी संबंधित आहेत तर अन्य 24 कर्ज खाती इन्फ्रा प्रोजेक्ट, कापूस इ. उद्योगांशी संबंधित आहेत.

bank has paid a premium of Rs. 1.18 crore on 29.05.2019 for the period 01.04.2019 to 30.09.2019. As hitherto, the premium would be paid regularly.

Investments

In the financial year 2018-19, the factors like inflation in targeted figures, rise in crude oil prices, low credit-off take, fear of rise in fiscal deficit and volatile global financial market with a protectionism fear resulted in unique volatility in government securities prices. Your bank has consciously decided to restrict investment portfolio. The investment has increased from 658.07 crore on 31.03.2018 to Rs.787.82 crore as on 31.03.2019. Your bank has maintained adequate CRR and SLR as stipulated by Reserve Bank of India during the financial year 2018-19. The 10 Year Benchmark of Government Security yield decreased to 7.35% as on 31.03.2019 as compared to 7.40% which was at the end of previous financial year. Treasury Department effectively and pro-actively managed the portfolio in condition with market changes and succeeded to reduce the depreciation in government securities as compared to last year.

Loans and Advances

The aggregate advances of the bank as at the end of the last year were Rs. 1255.69 crore (Including CBLO advances of Rs.203.97 crore). During the current year CBLO advances are nil. For the financial year 2018-19 the total advances are 1129.69 crore. In comparison with core advances (i.e.net of CBLO) for financial year 2017-18 advances for the financial year 2018-19 have recorded a growth of Rs.77.97 crore, as a result the aggregate advances are now Rs. 1129.69 crore. (Growth of 7.41%) The CD ratio is 56.48% as at the end of March 2019. It is endeavour of your bank to grant loans on priority to low income groups. The fact that the number of small borrowers' percentage in aggregate credit of 81.93 is a testimony to this aspect.

Priority Sector Advances

The percentages of priority sector advances and that of weaker sections of the society are as per stipulation of the RBI.

Consortium Advances

Bank has extended finance to 25 Units under consortium finance arrangements and 2 unit under Multiple Bank Loan Scheme. As on 31.03.2019, the outstanding amount in 25 accounts financed under consortium finance is Rs. 135.06 crore and that of two accounts financed under Multiple Bank Loan Scheme is Rs. 11.48 crore aggregating to total 27 accounts with total outstanding amount of Rs.146.55 crore. Of the accounts financed under consortium/multiple bank finance 3 units are in sugar industry. Remaining 24 accounts are under Infra project, cotton Industry, etc.

कजचि कर्ज रकमेप्रमाणे वर्गीकरण (Amount wise Classification of Advances)

(रक्कम रु. लाखात)

क्र. No.	कर्ज रक्कम (Loan Amount)	खाते संख्या (No.of Accounts)	एकूण कर्जखात्यांशी प्रमाण (% to total Loan a/c's)	येणे बाकी (Outstanding)	एकूण कर्जाशी प्रमाण (% to total Loans)
01	रु.50,000 पर्यंत (Up to Rs. 50,000)	2313	11.99	663.93	0.59
02	रु. 50,001 ते रु. 2 लाखापर्यंत (Rs. 50,001 up to Rs. 2 Lakhs)	7343	38.05	6899.63	6.11
03	रु. 2 लाखांचे पुढे ते रु. 5 लाखापर्यंत (Above Rs. 2 Lakhs up to Rs. 5 Lakhs)	6155	31.89	15353.20	13.59
04	रु. 5 लाखांचे पुढे ते रु. 10 लाखापर्यंत (Above Rs. 5 Lakhs up to Rs. 10 Lakhs)	1697	8.79	8789.87	7.78
05	रु. 10 लाखांचे पुढे ते रु. 25 लाखापर्यंत (Above Rs. 10 Lakhs up to Rs. 25 Lakhs)	1055	5.47	12869.77	11.39
06	रु. 25 लाखांचे पुढे ते रु. 50 लाखापर्यंत (Above Rs.25.00 Lakhs up to 50.00Lakhs)	422	2.19	11755.62	10.41
07	रु. 50 लाखांचे पुढे ते रु. 1 कोटी पर्यंत (Above Rs. 50 Lakhs up to Rs. 1 Crore)	136	0.70	7978.53	7.06
08	रु. 1 कोटीपेक्षा अधिक (Above Rs. 1 Crore)	177	0.92	48658.69	43.07
	एकूण (Total)	19298	100	112969.24	100

संचालक व संचालक नातेवाईक कर्जे

मा. संचालक मंडळ सदस्य वा त्यांचे नातेवाईक यांना कोणत्याही कर्जासाठी नूतनीकरण वा मुदतवाढ देण्यात आलेली नाही.

बँकेचे संचालक व त्यांचे नातेवाईक यांची विद्यमान कर्जे ही मुदत ठेवी व तत्सम तारणावर दिलेली आहेत. कोणतेही कर्ज थकीत नाही.

Loans to Directors and their relatives :

The Bank has not extended any finance to the members of the Hon. Board of Directors and their relatives, nor renewed and granted extensions to such loans. Loans outstanding in the name of directors and their relatives are given against fixed deposits and other such securities. No loan is overdue.

संचालक व संचालक नातेवाईक कर्जे Loans to Directors & their Relatives (रक्कम रु. लाखात)

तपशील (Particulars)	वर्षाचे सुरुवातीस येणे बाकी (Balance at the beginning of the year)			अहवाल वर्षात मंजूर केलेल्या कर्जाची रक्कम (Loans granted during the year)			अहवालवर्ष अखेर येणे बाकी (Balance at the end of the year)			थकबाकी (Overdues)
	संचालक संख्या (No. of Directors)	कर्जखाते संख्या (No. of Loan a/c)	रक्कम (Balance)	संचालक संख्या (No. of Directors)	कर्जखाते संख्या (No. of Loan a/c)	रक्कम (Balance)	संचालक संख्या (No. of Directors)	कर्जखाते संख्या (No. of Loan a/c)	रक्कम (Balance)	
संचालक (Directors)	1	2	2.25	1	6	23.47	1	3	5.18	नाही
नातेवाईक (Relative)	4	4	12.42	1	3	12.81	1	2	5.33	नाही
एकूण	5	6	14.67	2	9	36.28	2	5	10.51	नाही

प्रधान मंत्री आवास योजना PMAY

भारत सरकारने गरीब व सर्वसामान्य भारतीय नागरीकास स्वमालकीचे घर असावे या उद्देशाने PMAY योजना नव्याने दि.17.06.2015 पासून सुरु झालेली असून दि.31.03.2022 पर्यंत दोन कोटी घर (आवास) निर्माण करण्याचे उद्देश ठेवलेला आहे. यात ज्यांचे नावाने अद्याप एकही घर नाही त्यांनाच या योजनेचा लाभ मिळणार आहे. या करीता भारत सरकार गृह निर्माण नागरी विकास प्राधिकरण (HUDCO) या प्राधिकरणामार्फत योजना राबवित आहे. नवीन घर बांधणी, घर खरेदी किंवा असलेल्या घरामध्ये जास्तीचे रुम्स, किचन, शौचालयासह बांधकामाकरीता हि सुविधा उपलब्ध आहे. गृह निर्माण नागरी विकास प्राधिकरण (HUDCO) यांचे पत्र क्र HUDCO /226/CLSS/2016 दि.23.03.2017 नुसार राष्ट्रीय योजनेत सहभागी करून घेतलेले आहे. भारत सरकारने प्रथमच नागरी सहकारी बँकांना (केवळ शेड्युल्ड बँकांनाच) राष्ट्रीय योजनेत सहभागी केलेले आहे. महाराष्ट्रामध्ये आपली बँक ही एकमेव अशी नॉन शेड्युल्ड बँक आहे कि, तीला सदरच्या योजनेत सहभागी करून घेतलेले आहे. मार्च 2019 अखेर आपल्या बँकेच्या एकूण 41 घरकुल खातेदारांना PMAY योजने अंतर्गत रु.85.23 लाख सबसीडी रकमेचा प्रत्यक्ष लाभ झालेला असून सदरच्या रकमा त्यांचे घरकुल कर्ज खातेवर जमा झालेल्या आहेत.

थकबाकी व लवाद कर्ज वसूली

दि.31.03.2019 रोजी संपलेल्या आर्थिक वर्षात मा. संचालक मंडळ व सेवक वर्ग यांच्या अथक व सर्वांगीण प्रयत्नांमुळे दि.31.03.2018 रोजी एन. पी. ए. असलेली 761 खाती व वर्ष 2018-19 मध्ये नव्याने एन. पी. ए झालेली खाती यामध्ये एकूण रक्कम रु. 18.99 कोटी वसुली झाली. त्यापैकी दि.31.03.2018 रोजी दाव्यातील असलेल्या 146 खात्यांपैकी व त्यानंतर दाखल झालेल्या नवीन लवाद दावा खात्यां पैकी एकूण 130 खात्यांमध्ये रु.1.02 कोटी वसुली झाली. सिक्युरिटीयझेशन कायद्यान्वये एकूण 38 खातेदारांविरुद्ध चालू

PMAY

Govt. of India has launched PMAY w.e.f. 17-06-2015 under which 2 crore houses are to be built upto 31-03-2022. Households not having their own home will be entitled in the scheme as beneficiary. The nodal company for implementing this scheme is HUDCO.

This facility will be available for new homes or for building additional rooms, kitchen & toilet vide Letter No. HUDCO/226/CLSS/2016 of 23-03-2017 the HUDCO has instructed to designate Schedule urban Co-op. banks in this national project. Our bank, the only non scheduled bank from Maharashtra has been included in the designated banks.

As of march 2019, 41 home loan account holders have benefited total subsidy amount of Rs 85.23 lakh under PMAY scheme.

Overdues and Recovery

The untiring and all out efforts put in by Hon. Directors and employees have resulted into recovery of an amount of Rs. 18.99 crore in 761 NPA accounts as at 31.03.2018. Accounts newly identified as NPA in the year 2018-19, the amount comprises recovery of Rs. 1.02 crore in 130 Suit Filed Accounts out of 146 Suit filed accounts as at 31.03.2018. Other accounts in which suit was filed subsequently, action was taken against 38 account holders under Securitisation Act. Out of that, amount of Rs. 10.06 crore was recovered in 16 accounts. Bank's NPA as at 31.03.2019 are Rs.76.11 crore in 834 accounts.

थकबाकी (Overdues) 31.03.2019

(रक्कम रु. लाखात) (Rs. in Lakh)

क्र. No	प्रकार (Type of Overdues)	खाते संख्या (No. of Accounts)	रक्कम रु. (Balance Due)
01	मुदत संपलेली कर्जे (Overdue by Expiry of Repayment Period)	380	3947.05
02	हप्ता थकबाकी (Overdue by Installments)	4846	1732.39
03	लवाद दावा कर्जे (Suit filed Accounts)	218	1588.08
	एकूण (Total)	5444	7267.52

उद्योग वास्तू कर्ज योजना

व्यावसायिक वास्तू, गाळा, ऑफिस इ.च्या खरेदीसाठी उद्योग वास्तू कर्ज उपलब्ध



असलेल्या कारवाईद्वारे एकूण 16 खात्यांमध्ये रक्कम रु.10.06 कोटी वसूल रकमेचा समावेश आहे. आपल्या बँकेची दि. 31.03.2019 रोजीची 834 खात्यांमधील एन. पी.ए. रक्कम रु.76.11 कोटी इतकी आहे. सहकार खात्याकडून 2018-19 चे काळात अधिकार प्रदान करण्यात आलेल्या एकूण 11 वसुली अधिकाऱ्यांच्या मदतीने थकीत कर्जखात्यांमध्ये वसुलीसाठी प्रयत्न करणेत आले. दि. 31 मार्च 2019 अखेर संपलेल्या आर्थिक वर्षातील थकबाकीचे कालनिहाय वर्गीकरण थकबाकी तक्त्यामध्ये दिले आहे.

टिप:- 2018-19 या आर्थिक वर्षात बँकेतील 11 अधिकारी सेवकांना सहकार खात्याद्वारे "वसुली अधिकारी" हे अधिकार प्रदान करण्यात आलेले होते. सदर अधिकारांचा कालावधी दि. 31.03.2019 रोजी संपुष्टात आला. सदर अधिकाऱ्यांच्या कामकाजातून निरस्त खात्यांमध्ये रु. 61.01 लाख इतकी वसुली करण्यात आली.

निरस्त करावयाची कर्जे

सर्व कायदेशीर मार्गाचा अवलंब व पाठपुरावा करूनही काही अपरिहार्य कारणांमुळे बुडीत झालेल्या व निरस्त करावयाच्या कर्ज खात्यांचा प्रस्ताव आपल्यापुढे ठेवलेला आहे. एकूण 29 थकित खात्यांमध्ये मुद्दल रु. 1.06 कोटी रक्कम निरस्त करण्यास मान्यता द्यावी ही विनंती. ही खाती निरस्त करण्यासाठी मा. अंतर्गत लेखापरिक्षक व मा. वैधानिक लेखापरिक्षक यांनी मान्यता दिलेली आहे. ही रक्कम निरस्त केल्यानंतरही बँकेचा वसूलीचा कायदेशीर हक्क अबाधित राहील. निरस्त केलेल्या खात्यांमध्ये आता पर्यंत एकूण र. 3.89 कोटी इतकी रक्कम वसूल झालेली आहे.

विशेष सर्व साधारण सभा

बँकेच्या सभासदांची विशेष सर्व साधारण सभा दि. 19/3/2019

During the year conferred rights available to 11 Recovery officers, given by the Department of Co-Operation has resulted into amount of recovery in overdue accounts. Period - wise overdue advances as at the end of 31.03.2019 is given in the table of overdues.

Note:- During the year 2018-19, Co-Operative Department has given "Recovery Officer" rights to 11 Officers in our Bank .Through the efforts of such officers amount of Rs. 61.01 lakh has been recovered from written off accounts during this year.

Write Off Accounts

The Proposal for write off of such advances which have become NPA due to unavoidable circumstances and are not recoverable have been presented before you. 29 overdue accounts involving principal of Rs.1.06 crore are recommended for Write Off. Members are requested to give consent for the proposed write off. The Internal Auditors and the Statutory Auditors have already approved such write off. It is noteworthy that the bank's recovery rights would remain intact even after such write off. Amount of Rs. 3.89 crore recovered till 25th July, 2019 in write off accounts.

Special General Meeting

Bank's Special General Meeting was convened on 19/03/2019 in which following two proposals moved and passed.

नफा विभागणी (Distribution of Profit)

(रु. लाखात) (Rs. in Lakh)

2017-18	तपशील (Particulars)	2018-19
384.02	वैधानिक राखीव निधी (Statutory Reserve)	305.00
469.52	लाभांश (प्रस्तावित 9% (Dividend : Proposed 9%))	434.57
10.00	सुवर्ण महोत्सव निधी (Golden Jubilee Fund)	10.00
10.00	सेवक हितसंवर्धन निधी (Staff Welfare Fund)	5.00
10.00	सभासद कल्याण निधी (Member Welfare Fund)	20.00
135.00	इमारत निधी (Building Fund)	75.51
12.80	देणगी निधी (Donation Fund)	12.09
153.60	जनरल निधी (General Reserve)	121.00
-	गुंतवणूक चढउतार निधी (Investment Fluctuation Reserve)	105.00
-	निवडणूक निधी (Election Fund)	5.00
1.13	शैक्षणिक निधी (Education Fund)	1.00
-	संगणक निधी (Computer Fund)	25.00
350.00	संशयित व बुडीत कर्ज निधी (Bad & Doubtful Debt Reserve)	90.00
0.01	शिल्लक नफा	0.03
1536.08	एकूण (Total)	1209.20

रोजी घेण्यात आली. सदर सभेत

1. बँकेचे जुने रेकॉर्ड ठेवण्यासाठी एक सोयीस्कर जागा पुण्याजवळ साधारणतः पुरंदर परिसरात घ्यावी असा ठराव संमत झाला.

2. बँकेची अनुत्पादित असलेली व संशयीत वा बुडीत वर्गवारी असणारी तसेच 100% तरतुद केलेल्या एकूण 36 कर्जखात्यातील रक्कम रु. 21.92 कोटी अशा खात्यातील वसुलिचे सर्व अधिकार अबाधित ठेवून निरस्त करण्यास मान्यता देण्यात आली.

अस्ति देयतांचे व्यवस्थापन

भारतीय रिझर्व्ह बँकेच्या मार्गदर्शी सूचनांप्रमाणे आपल्या बँकेने अस्ति-देयतांचे व्यवस्थापन करण्यासाठी समिती स्थापन केलेली आहे. या समितीच्या नियमितपणे सभा होतात व त्यामध्ये महत्वपूर्ण निर्णय घेतले जातात.

नफा विभागणी

मार्च 2019 अखेर बँकेस एकूण रु. 12.09 कोटी इतका निव्वळ नफा झालेला आहे. या अहवाल वर्षात रु.7.65 कोटी आयकराची तरतूद केल्यानंतरचा हा नफा आहे.

गतवर्षीचा शिल्लक नफा रु. 1000 मिळून एकूण रु. 12.09 कोटी इतका निव्वळ नफा विभागणीस उपलब्ध आहे. मा. संचालक मंडळाने खालील प्रमाणे नफा विभागणी सुचविली आहे त्यास आपण मान्यता द्यावी ही विनंती.

अंदाजपत्रक

अहवाल वर्षाचे कामकाजावरून सन 2019-20 या वर्षाचे अंदाजपत्रक तयार करण्यात आले असून ते पुढे पान क्र. 45 वर देण्यात आले आहे.

संचालक मंडळ सभा

अहवाल वर्षात झालेल्या संचालक मंडळ सभांचा व इतर उपसमितीच्या सभांचा स्वतंत्र तपशील अहवालात पान क्र 14 वर दिला आहे.

लेखा परिक्षण

आर्थिक वर्ष 2018-19 चे बँकेचे वैधानिक लेखा परिक्षक मे. प्रकाश जी पाठक अॅन्ड असोसिएट्स. चार्टर्ड अकौंटंट्स यांनी पूर्ण केले असून 31 मार्च 2019 अखेरील स्थितीच्या केलेल्या तपासणीनुसार आपल्या बँकेस "अ" वर्ग दिला आहे.

संचालक मंडळ प्रशिक्षण

सर्व माननीय संचालकांनी या आर्थिक वर्षात विविध प्रकारच्या प्रशिक्षणामध्ये आपला सहभाग नोंदविला

संकल्प दिन

आपल्या बँकेचे संस्थापक अध्यक्ष स्व. मामासाहेब हजारें यांचा 31 ऑगस्ट हा स्मृतीदिन बँकेच्या वतीने दरवर्षी "संकल्प दिन" म्हणून साजरा करण्यात येतो.

या वर्षीचा संकल्प दिन शुक्रवार दि. 31.08.2018 रोजी माधव सभागृह, मार्केटगार्ड शाखा येथे पार पडला.

या प्रसंगी मा. अॅड. श्री प्रशांतजी यादव, मा. संघचालक, राष्ट्रीय स्वयंसेवक संघ, कसबा भाग, पुणे हे प्रमुख वक्ते म्हणून उपस्थित होते.

1. A convenient piece of land be purchased nearby Pune especially by the side of Purandar for a godown for storage of old records.

2. 36 NPA accounts of the bad and doubtful / loss category amounting to Rs. 21.92 crore and in which 100% provision is made to be prudentially written off. Bank's right of recovery is intact in these cases.

Asset Liability Management

The Bank has formed an Asset Liability Committee (ALCO) as per directives of RBI. The committee meets regularly and important decisions regarding banking operations are taken.

Appropriation of Profit

During the financial year ended on 31.03.2019, the Bank has earned a net profit of Rs. 12.09 crore. It is noteworthy that this profit is net of Income Tax provision of Rs 7.65 crore. An aggregate net profit of Rs. 12.09 crore inclusive of carried over profit of Rs. 1000 is available for distribution. The members are requested to approve distribution of profit as proposed herein (as per chart on page number 12) by the Hon'ble Board of Directors.

Budget

On the basis of the financial results achieved during the reporting year, your bank has prepared budget for the year 2019-20 and the same has been furnished on page number 45.

Meetings of Board of Directors

During the year under report, the details of meetings of the Board of Directors and various Sub Committees held from time to time are given on page no 14.

Audit & Inspection

The bank's Statutory Auditors M/s Prakash G Pathak & Associates, Chartered Accountants have carried out the statutory audit of our bank for the financial Year 2018-19 and have awarded "A" grade.

Directors' Training

All directors registered their participation in various training programmes during the financial year.

Sankalp Din

The Bank observes 31st August every year as "Sankalp Din" in memory of the contribution made by the Bank's founder Chairman late Shri. Mamasahab Hajare. On this occasion Adv. Prashant Yadav, Hon'ble Sanghchalak, Rashtriya Swayamsevak Sangh, Kasba Bhag addressed the employees as Chief Guest.

अहवाल वर्षात सभांचा तपशील पुढील प्रमाणे
Information of various meeting held during the year under report
 आर्थिक वर्ष 2018-19 मधील संचालकांची मा. संचालक मंडळ व उपसमितीच्या सभेतील उपस्थिती

		संचालक मंडळ सभा	शाखा कर्ज उपसमिती B&LC	व्यवसाय कर्ज उपसमिती BLC								
झालेल्या एकुण सभा ->		27	16	23	12	12	11	15	13	12	19	24
क्र	संचालकांचे नांव	उपस्थिती										
1.	मा. सीए. श्री. प्रदीप जगन्नाथ जगताप- अध्यक्ष	27	-	23	2	12	11	14	7	5	17	24
2.	मा. डॉ. श्री. राजेंद्र गुरुपादया हिरेमठ- उपाध्यक्ष	23	-	17	1	4	6	-	-	1	5	11
3.	मा. अॅड. श्री. सतिश नानासाहेब गोरडे -संचालक	21	-	13	-	-	-	5	-	-	-	22
4.	मा. श्री. उदय त्र्यंबक काकिर्डे- संचालक	20	-	13	-	-	-	9	-	-	9	-
5.	मा. श्री. गणेश नारायण तथा बाळासाहेब कचरे - संचालक	20	-	13	-	-	-	9	-	-	9	-
6.	मा. श्री. पांडुरंग प्रभू गायकवाड - संचालक	27	-	-	10	9	-	-	12	11	-	-
7.	मा. श्री.सचिन शंकरराव यादव - संचालक	22	0	-	7	-	0	-	7	7	0	4
8.	मा. श्री. दत्तात्रय नारायण ढवळीकर - संचालक	24	-	0	-	0	4	-	-	-	18	-
9.	मा. श्री. रवि शंकर तुपे - संचालक	24	12	-	-	-	5	9	-	-	7	15
10.	मा. श्री. राजेंद्र गजानन वालेकर - संचालक	21	9	-	-	10	10	-	-	-	14	18
11.	मा. श्री. संदीप बालकिशन सारडा - संचालक	25	3	-	10	11	-	-	11	10	15	-
12.	मा. श्री. सुर्यकांत नानासाहेब शिर्के - संचालक	26	-	-	10	-	-	14	12	11	-	-
13.	मा. श्री. विनायक आनंदराव गायकवाड - संचालक	27	11	-	10	-	-	-	10	10	-	-
14.	मा. सौ. आशा बाळासाहेब बहिरट - संचालिका	25	2	14	12	-	2	-	13	12	-	18
15.	मा.श्रीमती. अनुपमा विजय कळसकर - संचालिका	25	12	4	10	12	-	-	11	10	-	-
16.	मा. श्री. जितेंद्र संपतराव दाभाडे - सेवक संचालक	24	-	-	-	-	-	-	-	-	-	-
17.	मा. श्री. रविंद्र विनायक देवकर - सेवक संचालक	26	-	-	-	-	-	-	-	-	-	-

जनसेवा पुरस्कार

या वर्षीचा जनसेवा पुरस्कार प्रदान समारंभ बुधवार दिनांक 24 ऑक्टोबर 2018 रोजी महात्मा ज्योतीराव फुले सांस्कृतिक सभागृह ,वानवडी पुणे 411 040 येथे संपन्न झाला. बँकेने यंदाच्या वर्षी “जनसेवा पुरस्कार” प्रदान करणेसाठी देशभरातील सेवाभावी संस्थाना विकासाच्या विविध विषयांवर मदत करणारी “सेवावर्धिनी” या संस्थेची निवड केली होती. पुरस्काराचे यंदाचे 20 वे वर्ष होते. पुरस्काराचे स्वरूप रु. 1,01,000/- रोख रक्कम, सन्मान चिन्ह, शाल व श्रीफल असे होते.

सामाजिक दायित्व व समाज कल्याण कार्य

आपली बँक सामाजिक उत्तरदायित्व मोठ्या कर्तव्य भावनेने तसेच कोणताही गाजावाजा न करता पार पाडीत आहे. खाली नमूद केलेल्या संस्थांना बँक आर्थिक मदत करीत असते.

1. वडगांव मावळ येथील “गोपाळ नवजीवन केंद्र” (वनवासी विद्यार्थी वसतीगृह)
2. “स्व. तात्या बापट स्मृती समिती” (पूर्वाचलमधील विद्यार्थी व विद्यार्थिनींचे वसतिगृह)
3. “जनकल्याण समिती, रा.स्व.संघ, महाराष्ट्र प्रांत” (महाराष्ट्रातील 17 जिल्ह्यांतील 734 गावात प्राथमिक वैद्यकीय सेवा देण्याचे काम व आपत्ती विमोचनाचे काम)
4. प्रकाश ज्योत विद्यालय (2 विशेष विद्यार्थी दत्तक)
5. सुहृद मंडळ-हडपसर कर्णबधिर विद्यालय (2 कर्णबधिर विद्यार्थी दत्तक)
6. संजीवनी प्रतिष्ठान (मतिमंद मुला-मुलींसाठी शैक्षणिक खर्च)
7. धर्मवीर शंभूराजे प्रतिष्ठान संचालित अनाथालय

यशस्वी विद्यार्थी अभिनंदन

गतवर्षी 10-12 वी परीक्षेत यशस्वी झालेल्या सेवकांचे पाल्यांचा अभिनंदन कार्यक्रम बँकेच्या मार्केटयार्ड येथील माधव सभागृह येथे संपन्न झाला यावेळी कार्यक्रमाचे प्रमुख पाहुणे म्हणून मा.श्री.सुधीर शिवलिंग गाडे हे उपस्थित होते. या कार्यक्रमासाठी 46 विद्यार्थी उपस्थित होते.

हळदी-कुंकू समारंभ

दरवर्षी बँकेच्या वतीने सभासद, खातेदार व हितचिंतक महिलांसाठी हळदी-कुंकू समारंभाचे आयोजन करण्यात येते. यावर्षी बुधवार, दि. 23 जानेवारी 2019 रोजी हडपसर येथील कन्यादान मंगल कार्यालयामध्ये हा समारंभ आयोजित करण्यात आलेला होता.

या कार्यक्रमाच्या निमित्ताने गोल्डन मेमरीज प्रस्तुत स्त्री च्या भाव विश्वाचा सांणितिक प्रवास (“ती” ची गाणी) या कार्यक्रमाचे आयोजन केले होते. स्त्रीचा मातेच्या उदरातून ते माता होण्यापर्यंतचा प्रवास विविध गाण्याच्या माध्यमातून सौ चैत्राली अभ्यंकर यांनी सादर केला. सदर कार्यक्रमाची संकल्पना सौ चैत्राली अभ्यंकर यांची होती व त्यांनी यामधील गाणी अतिशय सुरेल आवाजात सादर केली.

तसेच उपस्थित महिलांना बँकेने दिनदर्शिका व वाण वाटप केले. या कार्यक्रमासाठी जवळपास 1100 महिला उपस्थित होत्या.

मुख्य कार्यालय नूतन वास्तू उद्घाटन सोहळा

बँकेच्या संस्थापक सदस्यांपासून ते विद्यमान संचालकांपर्यंत सर्वांनी मुख्य कार्यालयाच्या स्वमालकीच्या प्रशस्त वास्तूचे स्वप्न पाहिले, आणि ते स्वप्न आपणा सर्वांच्या साक्षीने साकार झाल्याचा विशेष आनंद होत आहे. दि. 15 ऑगस्ट 2016 रोजी रा.स्व.संघाचे मा. सरकार्यवाह मा. श्री सुरेशजी (भैय्याजी) जोशी यांच्या शुभहस्ते मुख्य कार्यालयाच्या वास्तूचे भूमिपूजन झालेले होते, त्यावेळी आम्ही त्यांना दि. 15 ऑगस्ट 2019 पूर्वी मुख्य

Janaseva Puraskar

Janaseva Puraskar Ceremony was held on 24th October 2018 at Mahatma Jyotirao Phule Sanskrutik Sabhagruha, Wanawadi, Pune 411040. This was 20th year of Janaseva Puraskar. This year's “Janaseva Puraskar ” was awarded to “Sevawardhinee”, an organisation helping other NGO in their development programmes. “Sevawardhinee” was felicitated with Rs. 1,01,000/- only along with certificate of appreciation and a Trophy.

Social Responsibility and Welfare Activities

Your Bank has been observing Corporate Social Responsibility with utmost dedication but without any publicity. The list is as follows.

1. Gopal Navjivan Kendra - (a hostel for orphan students) at Vadgaon Maval
2. Late Shri Tatyapa Bapat Smriti Samiti, Janakalyan Samiti, RSS, Maharashtra Prant (Hostel for students from Purvanchal)
3. Jankalyan Samittee, RSS Maharashtra Prant (Primary Medical help and disaster management for 734 villages in 17 districts)
4. Prakash Jyot Vidyalya (two students adopted),
5. Suhrud Mandal - Hadpsar Karn Badhir Vidyalya (two Deaf and Dumb students adopted)
6. Sanjeevani Pratishthan (Education help to Mentally Retarded students)
7. Dharmveer Shambhuraje Pratishthan Sanchalit Anathalaya (Orphanage) etc.

Felicitatation of successful students

A programme was organized by the Bank at Madhav Sabhagruha, Market Yard to felicitate successful students of 10th and 12th standard wards of the employees. Mr. Sudheer Shivling Gade was the chief guest of this programme. 46 students attended the programme.

Haldi Kunku Samarambh

Every year your Bank organizes Haldi Kunku Samarambh on the occasion of Makar Sankraman for women members, customers and well wishers. This year also, a programme was organized on 23rd January 2019 at Kanyadan Mangal Karyalaya, Hadapsar. On this occasion, musical programme on (“ती” ची गाणी) was presented by Mrs. Chaitrali Abhyankar. The theme of this programme was a woman's journey as a child in the mother's womb to her own motherhood. Around 1100 ladies had participated in this function.

Inauguration Ceremony of a new Head Office Premises

From founder members to present directors of the bank, all dreamt of a spacious self owned Head Office building which came into reality recently. We are happy to see it fulfilling amidst your association The Bhoomipoojan ceremony was performed at the hands of Hon'ble Shri

जनसेवा प्रोसेल्फ कर्ज योजना

स्वयरोजगारावर आधारित डॉक्टर, वकील, टेलरिंग इ. च्या व्यावसायिक गरजांकरिता कर्ज उपलब्ध



कार्यालयाच्या भव्य वास्तूची उभारणी पूर्ण करणेविषयी शब्द दिलेला होता. हा दिलेला शब्द आम्ही वेळेपूर्वीच पाळल्याचा आम्हाला सार्थ अभिमान व आनंद वाटत आहे.

बँकेच्या वाटचालीतील हा ऐतिहासिक सोहळा राष्ट्रीय स्वयंसेवक संघाचे प्रांत संघचालक मा. श्री नानासाहेब जाधव आणि केंद्रीय मंत्री मा. श्री नितिनजी गडकरी यांचे शुभहस्ते दि. 10.02.2019 रोजी पार पडला.

नूतन मुख्य कार्यालयाची इमारत 7 मजली असून, त्याचे क्षेत्रफळ अंदाजे 50000 स्के. फुट इतके आहे.

ही नूतन वास्तू पूर्णतः Green Building या संकल्पनेतून बांधण्यात आलेली आहे. बँकेचे विविध ठिकाणी असलेले विभाग एकाच वास्तूमध्ये स्थलांतरीत झालेले असून, नूतन वास्तूमध्ये मुख्य कार्यालयातील सर्व विभागांसाठी स्वतंत्र कक्ष असून, व्यावसायिक मिटिंगसाठी छोट्या व मोठ्या हॉलची व्यवस्था केलेली आहे.

भारतरत्न डॉ. बाबासाहेब आंबेडकर आदरांजली

पूजनीय भारतरत्न डॉ. बाबासाहेब आंबेडकर यांच्या 128 व्या जयंती निमित्ताने दिनांक 14 एप्रिल 2019 रोजी बँकेच्या वतीने उपस्थित सर्व मान्यवर संचालक, मुख्य कार्यकारी अधिकारी व सेवक यांनी डॉ. आंबेडकरांच्या पुतळ्यास आदरांजली वाहिली. बँकेच्या वतीने सर्व उपस्थितांना पेयपानाचे वाटप करण्यात आले.

निर्धार दिना निमित्त संचालक व सेवक स्नेह मेळाव्याचे आयोजन

प.पू. डॉ. हेडगेवार यांचा जन्मदिवस व स्व. आबनावे गुरुजी यांच्या स्मृतीदिना निमित्त दरवर्षी 01 एप्रिल रोजी बँक निर्धार दिना निमित्त संचालक व सेवक स्नेहमेळाव्याचे आयोजन करित असते. या वर्षीचा निर्धार दिन सोमवार दि. 01.04.2019 रोजी मोठ्या उत्साहाने साजरा करण्यात आला. या प्रसंगी विशेष कामगिरी करणाऱ्या शाखा व्यवस्थापक आणि सेवकांचा सत्कार मा. अध्यक्ष व मा. संचालक सदस्य यांच्या हस्ते करण्यात आला. या कार्यक्रमास प्रमुख अतिथी म्हणून मा.श्री अनिल गोविंद राव (अध्यक्ष- जळगांव जनता सहकारी बँक लि.) उपस्थित होते. मा. अतिथींनी याप्रसंगी सेवकांना मार्गदर्शन केले.

संस्था संचालन

संस्थेच्या धोरणांची प्रभावी अंमलबजावणी व्हावी तसेच प्रशासकीय दृष्ट्या सर्व निर्णयांची कार्यवाही तत्परतेने व्हावी यासाठी आपले संचालक मंडळ नेहमीच जागरूक असते. नियमितपणे संचालक मंडळाच्या सभा व विविध उपसमित्या सभांचे आयोजन, त्वरित निर्णय व निर्णयांची जलद कार्यवाही या त्रिसुत्रीवर आपली बँक प्रगती पथावर आहे. 'जनसेवेसाठी वचनबद्ध' या ब्रीदवाक्याचे नित्य स्मरण ठेवून बँकिंग व्यवसायाबरोबरच विविध सामाजिक कार्यांमध्ये आपली बँक प्रत्यक्ष-अप्रत्यक्षपणे सहभागी असते. 'जनसामान्यांची असामान्य बँक' म्हणून मिळवलेला लौकिक हे आपल्या बँकेचे संस्था संचालन प्रभावी असल्याचे द्योतक आहे.

सेवक वर्ग

सन 2018-19 अखेरीस बँकेची एकुण सेवक संख्या 398 इतकी आहे. यामध्ये अधिकारी-183 (174 अधिकारी +9 ओ.एस.डी.), लेखनिक-158 व शिपाई-57 आहेत.

सेवक उत्पादकता

गेल्या वर्षी सन मार्च 2018 अखेर असलेले प्रती सेवक व्यवसायाचे प्रमाण रु.7.51 कोटीवरून आता सन मार्च 2019 अखेर रु.7.86 कोटी (398 सेवकांचा) इतके झाले आहे. सेवक उत्पादकेतमध्ये रु.0.35 लाखाने वाढ झाली आहे.

दुःखद निधन

बँकेतील सेवक सुनिल रतन ठोसर यांचे दिनांक 03.02.2019 रोजी सेवेत

Sureshji (Bhaiji) Joshi, Sarkaryavah of RSS on the 15th August 2016. We had promised him then that the entire work will be completed before 15th August 2019. We are pleased to have kept our word by inaugurating the building well in advance on 10.02.2019 itself.

On this historic occasion of the bank, we were blessed by the presence of Hon. Prant Sanghchalak Shri Nanasaheb Jadhav and Hon. Union Minister Shri Nitinji Gadkari on 10.02.2019.

The 7 storeyed structure having approximately 50,000 sq.ft. area is built on green building concept which is eco-friendly and modern. All Head Office departments are shifted in this premises. Each department is facilitated with an independent cell. For business meetings smaller halls are designed.

Homage to Bharatratna Dr. Babasaheb Ambedkar

On the occasion of 128th birth anniversary of Bharatratna Dr. Babasaheb Ambedkar on 14th April 2019, All Directors, Chief Executive Officer and employees of the Bank offered homage by garlanding the statue of the great leader.

Directors and Employees Meet on the Occasion of Nirdhar Din

Nirdhar Din was celebrated with a great enthusiasm on 1st April 2019. The Branch Managers and employees achieving spectacular performance were felicitated on the occasion by the Hon'ble Chairman and Hon'ble Directors. The function was graced by Shri. Anil Govind Rao, (Chairman Jalgaon Janata Co. Op. Bank Ltd.) who addressed to the staff on this occasion.

Corporate Governance

Your Bank implements the concepts of corporate governance in an effective manner, acknowledging the responsibility towards the customers, share holders, and stake holders. Your Board of Directors pay special attention for effective and quick implementation of policy decisions. The Board Meetings and the meetings of various Committees are regularly and periodically held not only to take suitable and effective policy decisions but also to ensure its due & quick implementation. Your bank always keeps in mind the motto of serving common man as also extends active participation in various social welfare activities; on account of which the bank is renowned as 'Janasamanyanchi Asamanya Bank'.

Staff Strength

Bank's staff strength at the end of Financial Year 2018-19 is 398 comprising of 183 Officers (Including 9 OSDs), 158 Clerks and 57 Peons.

Staff Productivity

Business per employee increased by Rs. 0.35 crore Lakh from Rs. 7.51 Crore as on 31.03.2018 to Rs. 7.86 crore as on 31.03.2019.

Sad Demise

Late Sunil Ratan Thosar, permanent employee of the Bank, passed away on 03.02.2019. Besides statutory benefits all staff members contributed an amount equivalent to one

असताना आकस्मिक निधन झाले. अन्य लभांव्यतिरिक्त सर्व सेवकांनी एक दिवसाचा पगार व तेवढीच रक्कम बँकेच्या वतीने अशी एकुण रु.8.59 लाख रक्कम ठोसर कुटुंबियास आर्थिक सहाय्य म्हणून देण्यात आली.

सेवक प्रशिक्षण

अंतर्गत प्रशिक्षण : आपल्या बँकेचे प्रशिक्षण केंद्र मान्यताप्राप्त असून अहवाल वर्षात बँकेने बँकेच्या सेवक प्रशिक्षण केंद्रातर्फे वैविध्यपूर्ण प्रशिक्षणांचे आयोजन केले होते. या आर्थिक वर्षात एकूण 15 प्रशिक्षण कार्यक्रम घेण्यात आले. त्यात वरिष्ठ अधिकारी, शाखा व्यवस्थापक, सहाय्यक शाखा व्यवस्थापक, अधिकारी, कॅशियर्स, लेखनिक, या विविध पदांवरील सेवकांना प्रशिक्षण देण्यात आले याचा 377 सेवकांना लाभ मिळाला. सर्व अधिकारी, लेखनिक सेवकांसाठी Communication/ Cross Selling & Customer relationship For Counter Clerk या विषयांवर प्रशिक्षण कार्यक्रम घेण्यात आले त्याचा सेवकांना लाभ मिळाला.

बाह्य प्रशिक्षण : अहवाल वर्षात नामांकीत व मान्यताप्राप्त संस्थांमध्ये सेवकांना विविध विषयांच्या 19 प्रशिक्षण कार्यक्रमास पाठविण्यात आले होते. याचा सेवकांना लाभ झाला.

माहिती तंत्रज्ञान

दिनांक 10.05.2019 रोजी आपले डेटा सेंटर हे मार्केटयार्ड शाखेतून हडपसर इंडस्ट्रियल इस्टेट येथील नवीन जागेत यशस्वीरीत्या शिफ्ट झालेले आहे. डेटा सेंटर प्रशस्त जागेत दि.11.05.2019 रोजी पासून कार्यान्वित झालेले आहे. सदर डेटा सेंटरमध्ये अद्यावत तंत्रज्ञानाचा वापर केला आहे. बँकेने सर्व ई-कॉमर्स, ग्रीन PIN, VAS या अद्यावत प्रणाली कार्यान्वित केल्या. त्यामुळे ग्राहकांना व्यवहारातील आधुनिकता अनुभवायला मिळत आहे. ग्राहक रुपे डेबिटकार्ड टू फॅक्टर ऑथेंटिकेशनद्वारे सुरक्षितरित्या ऑनलाईन व्यवहार करू शकतात. ग्राहकांना त्वरीत ATM Card मिळण्यासाठी इंस्टाकार्ड सुविधा चालू केली आहे. ATM पिन त्वरित मिळण्यासाठी असलेल्या ग्रीन पिन प्रणालीमुळे ग्राहकांना आता स्पीड पोस्ट ऐवजी त्यांच्या नोंदणीकृत मोबाईलवर मिळण्याची व्यवस्था झाली आहे.

आज मीतीस बँकेचे 26 ATM चे जाळे कार्यान्वित असून 45000 हून अधिक ग्राहक रुपे डेबिट कार्ड सुविधेचा लाभ घेत असून NPCI कडून विविध प्रकारचे कॅश बॅक ऑफर बँकेच्या ग्राहकांना मिळत आहेत.

एमस्वाईप या कंपनी बरोबर बँकेचा करार झाला असून ग्राहकांना POS सुविधा उपलब्ध करून दिली असून 600 पेक्षा जास्त ग्राहक याचा फायदा घेत आहेत. मिसड कॉल अलर्ट सुविधेअंतर्गत 7208053730 या क्रमांकावर फोन केल्यास आपल्या खात्यातील शिल्लक रक्कम SMS द्वारे त्वरित समजते.

आरबीआयच्या मार्गदर्शक सुचनेप्रमाणे IMPS चे सुरक्षित असलेले APPLICATION ग्राहकांसाठी उपलब्ध करून दिलेले आहे. सदर Application हे Mpin व Tpin यांची सुविधा असल्याने ग्राहकांना ओटीपीच्या ऐवजी Tpin टाकल्यानंतर लगेचच व्यवहार करता येतात. सदर सुविधामुळे जवळपास 10000 पेक्षा जास्त ग्राहक IMPS चा चांगल्याप्रकारे वापर करीत आहेत.

आपण फिनकोअर सीबीएस यांचे अद्यावत सॉफ्टवेअर घेण्याचे ठरविले असून त्यासाठी Data Migration पूर्ण झाले असून सेवकांना नवीन सॉफ्टवेअरचे ट्रेनिंग देण्याचे काम चालू असून या आर्थिक वर्षात नवीन सॉफ्टवेअर वर बँकेचे कामकाज चालू होणार आहे.

ग्राहकांना विनाखंडीत सेवा मिळणेकरिता, अखंड कनेक्टिव्हिटी सशक्त करण्यासाठी आधी असलेल्या दोन लिंक्सबरोबर सर्व शाखांना व्हीपीएन Connectivity देण्यात आली आहे. बँकेने IT Infrastructure आणि DR Site टप्प्याने अधिकाधिक सशक्त करण्याचे ठरवले असून बँकेने ISO 9001:2015 हे ऑडिट यशस्वीरित्या पार पाडले आहे.

सर्व शाखांना अद्यावत संगणक प्रणाली हार्डवेअर पुरविण्याचे काम पूर्ण केले

day's salary and bank also contributed an amount equal to staff contribution. Rs. 8.59 lakh was given to the family of the deceased staff member.

Staff Training

Internal Training : Our Training Centre is a recognized Training Centre and during the financial year Training Centre organized 15 Training Programmes on different subjects. Under this programmes Executives, Branch Managers, Asst. Branch Managers, Officers, Cashiers, Clerks and peons were covered and total 377 staff members were benefited.

External Training : During Financial year we deputed staff members to reputed and authorized Training Centers for 19 Training Programmes.

Information Technology

Our bank has successfully shifted our Data Center at new Head Office premises on 10th May 2019 from Market Yard. Banking operations are started successfully from 11th May 2019. Our newly developed Data Center is having well equipped infrastructure with latest technology.

Our bank has successfully migrated on EMV compliant RuPay Platinum ATM Debit Card as per the RBI guidelines. All our ATMs are upgraded as per the cyber security guidelines provided by RBI and currently EMV compliance of ATM is in progress. For faster issuance of ATM card, especially to company saving account holder, our bank has started issuing Instant RuPay Platinum Debit Card to our new customer. Our bank has successfully implemented Green PIN which has reduced delay in receiving ATM PIN. Currently, Our Bank is having network 26 ATM in branches. More than 45000 customers enjoying this facility and Cash Back offers from NPCI.

Bank has tie-up arrangement with MSWipe for providing POS solution on referral model. Currently more than 600 customers are enjoying this facility.

Our customer are moving on digital channel gradually and using Missed Call Alert Service effectively. With no.7208053730 Bank has implemented security features for our e-commerce transaction successfully.

Our bank has successfully launched new IMPS application with enhanced security features for Android version having two-factor authentication M-PIN and T-PIN and same will be available to i-phone/Apple users. At present more than 10000 customers are enjoying Mobile Banking Application.

Bank is committed to enrich customer services. Bank is replacing existing in-house developed core banking solution with new integrated Fincore banking solution. At present, Data Migration activity is completed successfully and UAT training activity is started. Our bank is planning to switch over banking operations on new core banking solution in the current financial year.

VPN connectivity is provided to existing link for uninterrupted service to customers. Our Data Center has secured ISO 9001:2015 certificates by facing

आहे. तसेच जुने संगणक सेवाभावी संस्थांना विनामुल्य देण्यात आलेले आहेत.

आभार

बँकेच्या वाटचालीमध्ये अनेक संस्थांचे व व्यक्तींचे नेहमीच मोलाचे सहकार्य लाभते. सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य व त्यांचे अधिकारी, भारतीय रिझर्व्ह बँकेच्या नागरी बँक विभागातील अधिकारी, महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन, पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन, बँकेचे सल्लागार, व्हॅल्युअर्स, वकील, ऑडिटर्स, विविध प्रसिध्दी माध्यमांचे प्रतिनिधी तसेच बँकेच्या सेवक संघटनेचे पदाधिकारी व सर्व सेवक वृंद अशा सर्वांचेच बहुमोल सहकार्य लाभते. या सर्वांचाच मी अतिशय आभारी आहे. यापुढील काळातही असेच सहकार्य लाभेल असा दृढ विश्वास आहे.

संचालक मंडळाच्या वतीने

सीए प्रदीप जगन्नाथ जगताप

(अध्यक्ष)

हडपसर, पुणे - 411013.

दिनांक : 26/07/2019

surveillance audit.

Our bank has replaced old hardware at branches and all these e-waste will be given to social organization.

Gratitude

The Bank during the course of its marching towards progress received cooperation from various institutions and persons. I express my sincere gratitude to the Commissioner for Cooperation and the Registrar of Co-op. Societies and officers from his department, officers from RBI(UBD), Maharashtra Urban Co-op. Bank's Federation, Pune District Urban Co-op. Bank's Association, Advisors, Valuers, Advocates, Auditors, Media Personnel, Office Bearers of the Staff Union and also all the staff members. I am confident of receiving their cooperation in future also.

On behalf of Board of Directors

CA Pradeep Jagannath Jagtap

(Chairman)

Hadapsar, Pune 411013.

Date : 26/07/2019

Bye-laws Clause Number	Existing bye-laws Clause	Proposed bye-laws Clause	Reason for Amendment
Bye laws Clause no.2 Sub clause (i)	The Principle place and the Registered Office of the Bank shall be situated at 156, Gandhi Chowk, Hadapsar, Pune 411028	The Principle place and the Registered office of the Bank shall be situated at Plot No 14, Hadapsar Industrial Estate, Hadapsar Pune 411013	Bank has Shifted to Own premises at, Plot No 14, Hadapsar Industrial Estate, Hadapsar Pune 411013. Permission for the same has been granted by RBI.
Bye laws Clause no. 54 (2) (f)	Remaining net profit, if any shall be transferred to building fund	Remaining net profit if any, shall be transferred to any other reserves/funds as deemed fit by Hon. Board of Directors.	With a view to enable the Hon. Board of Directors to appropriate remaining profit to needed funds & provisions, existing provision of restricting appropriation to a single fund has to be done away with.

सूचना

बँकेच्या सुधारीत नियमावलीनुसार प्रत्येक सभासदाकडे

1) कमीत कमी रु. 2000/- चे भाग धारण करणे 2) प्रत्येक भाग रु. 100/- या मूल्याचा असणे आवश्यक आहे

ज्यांच्याकडे रु. 25/- मूल्याचे भाग आहेत, त्यांनी आपले भाग रु. 100/- मूल्यामध्ये परिवर्तित करून घेणे बंधनकारक आहे. अशा सर्व रु. 25/- मूल्याचे भाग धारण करणाऱ्या भागधारकांनी आपल्या नजीकच्या शाखेतून आपले भाग योग्य मूल्यात परिवर्तित करून घेणे आवश्यक आहे, याची नोंद घ्यावी.

Notice

As per revised bye-laws each of the members should have

i) A minimum share holding of Rs. 2000/- ii) Each of the share of the value of Rs.100/-

It is mandatory for all members having shares of Rs. 25/- denominations, to get their shares converted into value of Rs. 100/- each. Hence those members having shares of denomination of Rs.25 each are requested to take note of the same and get their shares converted from the nearest branch.

परिशिष्ट - अ (Annexure : A)

01	बँकेचे नाव Name of the Bank	जनसेवा सहकारी बँक लि. हडपसर, पुणे (Janaseva Sahakari Bank Ltd. Hadapsar, Pune)
02	मुख्य कार्यालयाचा पत्ता Head Office Address	प्लॉट क्र. 14, हडपसर इंडस्ट्रियल इस्टेट, हडपसर, पुणे 411013. (Plot No. 14, Hadapsar Industrial Estate, Hadapsar, Pune 411013)
03	रिझर्व बँक परवाना क्रमांक Reserve Bank Of India Licence No	युबीडी/एमएच/863/पी./दि. 01.10.1987 (UBD/MH/863P/01.10.1987)
04	नोंदणी क्रमांक Registration No.	पी.एन.ए/बी.एन.के./206/1972 (PNA/BNK/206/1972)
05	कार्यक्षेत्र Area Of operation	महाराष्ट्र राज्य (Maharashtra State)
06	मुख्य कार्यालयासह शाखा विस्तार Branches	मुख्य कार्यालय + 30 शाखा (Head Office + 30 Branches)

दि. 31 मार्च 2019 अखेरची बँकेची आर्थिक स्थिती (Financial Position as at 31 March 2019)

रक्कम रु कोटीत Rs.In Crore

07	सभासद (Members)		40879
	नाममात्र (Nominal Members)		3977
08	अधिकृत भाग भांडवल (Authorised Capital)		100.00
	वसूल भाग भांडवल (Paid up Capital)		49.65
09	राखीव व अन्य निधि (Statutory & Other Reserves)		177.72
	एकूण ठेवी (Total Deposits)		2000.21
10	चालू ठेवी (Current Deposits)	158.98	
	बचत ठेवी (Savings Deposits)	455.51	
	मुदत ठेवी (Term Deposits)	1385.72	
	एकूण कर्जे (Total Loans & Advances)		1129.69
11	अल्प मुदत कर्जे (Short Term Loans)	369.82	
	मध्यम मुदत कर्जे (Medium Term Loans)	287.78	
	दीर्घ मुदत कर्जे (Long Term Loans)	472.09	
	देणी (Borrowings)		0.00
12	पुणे जिल्हा म. सह. बँक लि. (Pune Dist. Central Co-Op Bank)	0.00	
	महा. राज्य सह. बँक लि. (MSC Bank)	0.00	
	इतर (सीसीआयएल) (Against G.Sec. : Others (CCIL))	0.00	
	गुंतवणूक (Investments)		787.83
13	जिल्हा मध्य. सह. बँक लि., पुणे व सातारा (Dist. Central Co-op. Bank, Pune & Satara)	10.22	
	महा. राज्य सह. बँक लि., मुंबई (MSC Bank, Mumbai)	0.00	
	इतर (Other)	777.61	
14	थकबाकी (Overdues)		72.99
15	वैधानिक लेखापरिक्षण वर्ग (Rating by Statutory Auditors)		"A"
16	नफा (Net Profit)		12.09
17	सेवक संख्या (Number of Staff)		389
18	खेळते भांडवल (Working Capital)		2312.20



दि. 31 मार्च 2019 रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2018	भांडवल व देयता (Capital & Liabilities)	Amount	31/03/2019
100,00,00,000.00	अधिकृत भाग भांडवल (Authorised Share Capital)		100,00,00,000.00
	Shares Of Rs. 100/- Each		
	Since 20.10.2016		
49,14,23,675.00	वसूल भाग भांडवल (Paid Up Capital)		49,65,11,100.00
	* 15,88,812 * Shares Of Rs. 25/- Each	3,97,20,300.00	
	* 45,67,908 * Shares Of Rs. 100/- Each	45,67,90,800.00	
	वैयक्तिक सभासद (Individual Members : 40,213)		
	इतर सभासद (Other Members : 666)		
	(Total Members : 40,879)		
186,91,60,585.75	राखीव व इतर निधी (Statutory And Other Reserves)		177,72,81,057.80
45,28,71,102.74	वैधानिक राखीव निधी (Statutory Reserve)	49,36,37,128.52	
36,70,25,118.69	इमारत निधी (Building Fund)	38,05,25,118.69	
5,15,00,000.00	उत्पादनक्षम कर्जावरील तरतूद (Cont.prov. against Std. Assets)	5,15,00,000.00	
61,82,56,689.80	संशयित व बुडीत कर्ज निधी (Bad & Doubtful Debt Reserve Fund)	47,40,38,819.91	
1,16,20,000.00	बीडीडीआर फ्लोटिंग रिझर्व (BDDR Floating Reserve)	1,16,20,000.00	
55,00,000.00	लाभांश समानीकरण निधी (Dividend Equilisation Fund)	55,00,000.00	
78,21,482.00	सेवक हितसंवर्धन निधी (Staff Welfare Fund)	85,68,737.00	
66,18,463.00	सभासद कल्याण निधी (Member's Welfare Fund)	74,58,463.00	
25,64,914.00	देणगी निधी (Donation Fund)	38,44,914.00	
12,03,72,581.00	गुंतवणूक चढउतार निधी (Investment Fluctuation Reserve)	12,03,72,581.00	
3,97,000.00	सामाजिक कृतज्ञता निधी (Samajik Krutadnyta Nidhi)	3,97,000.00	
2,00,37,000.00	संगणक निधी (Computer Fund)	2,00,37,000.00	
1,22,09,000.00	सुवर्ण महोत्सव निधी (Golden Jubilee Fund)	1,32,09,000.00	
84,48,464.00	रिवॅल्युएशन रिझर्व (Revaluation Reserve)	82,80,384.00	
9,94,31,725.00	गुंतवणूक घसारा निधी (Investment Depreciation Reserve)	7,83,31,025.00	
39,95,000.00	हाऊसिंग अँड इन्फ्रास्ट्रक्चर रिझर्व (Hsg. & Infrastructure Reserve)	39,95,000.00	
1,19,13,000.00	आकस्मिक खर्चासाठी राखीव निधी (Contingency Reserve Fund)	1,19,13,000.00	
6,44,34,152.52	जनरल राखीव निधी (General Reserve Fund)	7,97,94,993.68	
6,44,893.00	निवडणूक निधी (Election Fund)	6,44,893.00	
35,00,000.00	शिक्षण निधी (Education Fund)	36,13,000.00	
1795,67,49,816.00	ठेव व इतर खाती (Deposits And Other Accounts)		2000,21,98,181.76
1238,79,68,028.55	मुदत ठेवी (Fixed Deposits)	1385,71,83,357.26	
	व्यक्तिच्या (Individual)	1174,29,94,609.26	
	सहकारी संस्था (Co-op Societies)	2,11,41,88,748.00	
442,60,36,693.64	बचत ठेवी (Saving Deposits)	455,51,78,969.02	
	व्यक्तिच्या (Individual)	437,21,21,350.54	
	सहकारी संस्था (Co-op Societies)	18,30,57,618.48	
114,27,45,093.81	चालू ठेवी (Current Deposits)	158,9835,855.48	
	व्यक्तिच्या (Individual)	155,03,26,842.87	
	सहकारी संस्था (Co-op Societies)	3,95,09,012.61	
0.00	कर्ज (Borrowings)	0.00	
2031,73,34,076.75	पुढील पानावर (Carried Forward)		2227,59,90,339.56

BALANCE SHEET AS ON 31 - 03 - 2019

रक्कम रु. (Amount Rs)

31/03/2018	अस्ति व येणी (Properties & Assets)	Amount	31/03/2019
9,42,06,068.00	रोख शिल्लक (Cash on Hand)		10,32,79,141.00
82,03,08,714.81	चालू खात्यांमधील शिल्लक (Current Accounts With Banks) (with State & Dist. banks)		104,98,15,573.00
0.00	मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी (Money At Call And Short Notice) (Including CBLO)		144,90,36,677.76
658,07,15,428.00	गुंतवणूक (Investments)		787,82,83,211.00
641,01,02,105.00	केंद्र व राज्य सरकारी रोखे (Central & State Govt. Securities) (of Which Reserve Fund Rs. 50,60,79,816.00) दर्शनी किंमत Face Value Rs. 683,13,70,000.00 बाजारभावाने किंमत Market Value Rs. 678,30,73,172.00	693,16,55,091.00	
0.00	इतर मान्यताप्राप्त गुंतवणूक Other Approved Securities	0.00	
31,34,650.00	शेअर्स Shares	31,34,650.00	
74,17,000.00	पी.एस.यू. बॉन्ड्स PSU Bonds	74,17,000.00	
16,00,61,673.00	इतर गुंतवणूकी Other Investment.	93,60,76,470.00	
0.00	1) Deposit With Primary Dealers (stci Term Money)	0.00	
16,00,61,673.00	2) Deposit With The Banks (of Which Reserve Fund Rs. 5,22,38,000.00)	93,60,76,470.00	
0.00	3) Investment In Liquid Funds Of Mutual Funds	0.00	
0.00	4) Certificate Of Deposit	0.00	
1255,68,80,866.68	कर्जे Loans & Advances		1129,69,23,506.55
511,63,74,627.57	अल्प मुदत Short Term Loans	369,82,39,641.07	
0.00	सरकारी रोखे तारण Loan Against Govt.sec.	0.00	
501,69,11,163.72	इतर तारण Loan Against Other Sec.	364,70,78,575.94	
9,94,63,463.85	जामिनकी Loans Against Guarantees	5,11,61,065.13	
(60,17,27,613.95)	पैसे थकबाकी Out of Which Overdues	(47,70,24,630.54)	
312,53,64,743.87	मध्यम मुदत Medium Term Loans	287,78,46,500.97	
16,57,687.00	सरकारी रोखे तारण Loan Against Govt. Sec.	8,89,895.67	
199,48,74,635.44	इतर तारणावर Loan Against Other Sec.	195,29,02,415.44	
112,88,32,421.43	जामिनकी Loans Against Guarantees	92,40,54,189.86	
(16,04,29,930.07)	पैसे थकबाकी Out of Which Overdues	(13,45,36,518.90)	
431,51,41,495.24	दीर्घ मुदत Long Term Loans	472,08,37,364.51	
0.00	सरकारी रोखे तारण Loan Against Govt.sec.	0.00	
376,52,01,497.20	इतर तारणावर Loan Against Other Sec.	429,21,98,813.06	
54,99,39,998.04	जामिनकी Loans Against Guarantees	42,86,38,551.45	
(11,39,56,698.02)	पैसे थकबाकी Out of Which Overdues	(11,84,10,044.94)	
2005,21,11,077.49	पुढील पानावर (Carried Forward)		2177,73,38,109.74

दि. 31 मार्च 2019 रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2018	भांडवल व देयता Capital & Liabilities			31/03/2019
2031,73,34,076.75	मागील पानावरून (Brought Forward)			2227,59,90,339.56
54,590.00	वसूलीकरीता घेतलेली बिले (दुबेरजी) Bills For Collection (as Per Contra)			79,249.00
6,574.60	शाखा मिळवणी Branch Adjustments			0.00
35,24,32,470.06	थकव्याज कर्ज Overdue Interest Reserve For NPA			28,92,56,898.31
52,75,513.00	देणे व्याज Interest Payable			47,60,200.00
9,27,68,355.74	इतर देणी Other Payables			12,68,74,231.85
39,23,750.00	विलिनीकृत बँकेचे कलेक्शन खाते Koregaon Co-op. Peoples Bank Collection A/c			35,98,125.00
52,16,51,641.00	आयकर देणे Provision For Income-tax			59,81,51,641.00
15,36,08,411.64	नफा Profit			12,09,20,125.41
765.71	शिल्लक नफा Last Years Balance Profit		467.57	
15,36,07,645.93	चालू वर्षाचा नफा Current Years Profit		12,09,19,657.84	
	हमीपोटी संभाव्य देयता (as On 31.03.2018)	12,89,36,864.30		
	D.E.A.F. Rs.	5,98,74,514.30		
	Bank Gurantees Rs.	4,68,95,422.00		
	Letter Of Credit Rs.	1,90,66,928.00		
	Claim Lodged Against Bank			
	Not Acknowldged As Debt Rs.	31,00,000.00		
	हमीपोटी संभाव्य देयता (as On 31.03.2019)	156,54,38,646.32		
	D.E.A.F. Rs.	7,38,36,767.56		
	Bank Gurantees Rs.	1,37,12,995.00		
	Letter Of Credit Rs.	2,57,52,206.00		
	Sec. Deliverable under TREPS	144,90,36,677.76		
	Claim Lodged Against Bank Not Acknowldged As Debt	31,00,000.00		
2144,70,55,382.79	एकूण रुपये TOTAL			2341,96,30,810.13

As per our report of even date

For Prakash G. Pathak & Associates, Chartered Accountants FRN - 108077W,

CA Prakash G. Pathak, Proprietor, M. No. 033996

Place : Pune Date : 25th June 2019

अध्यक्ष : सीए प्रदीप जगन्नाथ जगताप

उपाध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ

मुख्य कार्यकारी अधिकारी : विनायक केशव जोशी

BALANCE SHEET AS ON 31 - 03 - 2019

रक्कम रु. (Amount Rs)

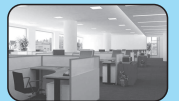
31/03/2018	अस्ति व येणी Properties & Assets	Amount	31/03/2019
2005,21,11,077.49	मागील पानावरून (Brought Forward)		2177,73,38,109.74
54,590.00	वसूलीस पाठविलेली बिले (दुबेरजी) Bills Receivable (as Per Contra)		79,249,00
0.00	शाखा मिळवणी Branch Adjustments		2,37,946.00
45,80,30,250.68	येणे व्याज Interest Receivable		39,96,26,909.31
9,77,88,603.62	गुंतवणुकीवरील On Investment	11,03,70,011.00	
35,24,32,470.06	खात्यावरील येणे व्याज On Npa	28,92,56,898.31	
78,09,177.00	On CBLO Lending	0.00	
27,73,92,390.06	जागा, इमारत (घसारा वजा जाता) Land And Building * (After Depreciation)		32,14,78,129.88
8,88,32,215.16	फर्निचर, फिक्चर्स, वाहन व संगणक (घसारा वजा जाता) Furniture & Fixtures, Vehicles, computers (after Depreciation)		19,78,76,046.84
6,50,39,986.27	फर्निचर, फिक्चर्स Furniture & Fixtures	16,31,94,006.74	
44,14,533.00	वाहन Vehicles	39,49,736.18	
1,23,48,048.88	संगणक हार्डवेअर Computer Hardware	24,84,0160.12	
70,29,647.01	संगणक सॉफ्टवेअर Computer Software	58,92,143,80	
57,06,34,859.40	इतर येणी Other Receivables:		72,29,94,419.36
34,27,574.40	शिल्लक स्टेशनरी Stationery On Hand	31,40,448.41	
1,40,45,169.19	भाड्यापोटी आगाऊ Deposit With Landlord	1,27,19,170.00	
52,70,84,504.00	करापोटी आगाऊ Advance Tax Paid	66,97,75,604.00	
1,36,08,286.24	आयकर येणे Tds Receivable	1,40,15,721.69	
70,75,535.64	अन्य येणी Other Receivable	2,00,06,751.26	
53,93,789.93	डिफर्ड टॅक्स असेट्स Deferred Tax Assets	33,36,724.00	
	* (Land & Bldg. Includes Improv. of Premises Own & Lease Hold Improv. of Rs. 94,12,538.92)		
2144,70,55,382.79	एकूण रुपये TOTAL		2341,96,30,810.13

संचालक मंडळ सदस्य

अॅड. सतिश नानासाहेब गोरडे
पांडुरंग प्रभू गायकवाड
रवि शंकर तुपे
सूर्यकांत नानासाहेब शिर्के

उदय त्र्यंबक काकिर्डे
सचिन शंकरराव यादव
राजेंद्र गजानन वालेकर
विनायक आनंदराव गायकवाड
श्रीमती अनुपमा विजय कळसकर

गणेश नारायण कचरे
दत्तात्रय नारायण ढवळीकर
संदीप बालकिशन सारडा
सौ. आशा बाळासाहेब बहिरट



दि. 31 मार्च 2019 रोजी संपलेल्या कालावधीचे नफा-तोटा पत्रक

31/03/2018	खर्च Expenditure	31/03/2019
109,94,00,975.06	दिलेले व्याज To Interest Paid	114,50,74,422.11
109,46,00,037.25	ठेवीवरील To Interest Paid Deposits	114,43,29,176.42
48,00,937.81	कर्जावरील To Interest Paid On Borrowings	7,45,245.69
13,78,328.66	कमिशन To Commission Paid To Banks	-5,57,693.63
24,73,47,863.28	पगार, भत्ते To Salary & Other Allowances	27,74,99,090.43
1,21,85,066.00	प्रॉ. फंड व ग्रॅज्युईटी To Contrib.to Staff Pf & Group Gratuity	2,12,04,584.00
5,39,292.67	संचालक मंडळ सभा खर्च To Director's Fee & Meetings Exp.	6,22,345.00
16,66,004.70	प्रवास खर्च To Travelling Exp.	19,22,444.10
6,21,54,309.66	भाडे / विमा/वीज/कर To Rent, Insur.,electricity,taxes	6,47,35,698.00
56,42,525.78	टपाल/तार/टेलिफोन To Postage, Telegram, Telephone	91,70,786.54
95,20,291.67	लेखन साहित्य, छपाई, जाहिरात To Stationery, Printing, Advt.	1,04,00,757.56
47,98,764.75	हिशेब तपासणी शुल्क To Audit Fees	46,21,485.00
40,35,124.93	कायदे विषयक खर्च To Legal Charges	54,12,122.45
6,25,00,000.00	संशयित व बुडीत कर्ज निधी To Bad & Doubtful Debt Reserve	4,05,00,000.00
0.00	उत्पादित कर्जावरील तरतूद To Provision On Standard Asset	0.00
2,78,02,949.15	घसारा खर्च / निरस्त To Depreciation & Write Off	2,84,65,318.21
87,71,283.39	दुरुस्ती, देखभाल खर्च To Repairs & Maintenance	1,05,31,234.09
5,04,02,563.00	गुंतवणूकीवरील घसारा To Depreciation On Investment	0.00
1,12,48,174.00	गुंतवणूकीपोटी दर्शनी किंमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त To Premium On Goi Securities Amortised	1,17,01,314.00
9,48,849.13	बँकेच्या मालमत्तेच्या विक्रीवरील तोटा To Loss On Sale Of Banking Assets	10,91,350.74
1,14,400.65	To Deferred Tax Liability	0.00
4,00,02,320.72	इतर व प्रासंगिक खर्च To Other Expenses	6,06,91,026.90
18,83,196.51	समारंभ खर्च Function Expenses	97,07,777.32
6,74,198.00	वार्षिक सर्वसाधारण सभा खर्च AGM Expenses	7,46,722.00
75,74,208.83	Delivery Channel Expenses	1,10,72,366.35
1,86,82,019.26	कार्यालयीन खर्च Office Expenses	2,08,01,078.86
1,11,88,698.12	अन्य खर्च Other Expenses	1,83,63,082.37
7,60,00,000.00	आयकर तरतूद To Income-tax Provision	7,65,00,000.00
15,36,07,645.93	निव्वळ नफा Net Profit	12,09,19,657.84
188,00,66,733.13	एकूण Total	189,05,05,943.34

As per our report of even date

For Prakash G. Pathak & Associates, Chartered Accountants FRN - 108077W,

CA Prakash G. Pathak, Proprietor, M. No. 033996

Place : Pune Date : 25th June 2019

अध्यक्ष : सीए प्रदीप जगन्नाथ जगताप

उपाध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ

मुख्य कार्यकारी अधिकारी : विनायक केशव जोशी

Profit and loss account for the year ended 31.03.2019

31/03/2018	उत्पन्न Income		31/03/2019
174,33,94,110.05	एकूण मिळालेले व्याज Total Interest Received		176,83,83,031.54
113,85,73,731.88	कर्जावरील व्याज Interest on Loans & Advances	113,27,08,693.45	
4,23,09,112.83	मुदत ठेवीवरील व्याज Interest on Bank Fixed Deposits	3,34,76,018.41	
56,25,11,265.34	गुंतवणूकीवरील व्याज Interest on Investments	60,21,98,319.68	
1,98,428.00	मिळालेले लाभांश Dividend Received		600.00
1,98,428.00	Dividend Received on Shares	600.00	
6,76,93,379.80	कमिशन व हुंडणावळ Commission & Charges		7,18,86,510.23
33,69,771.02	कमिशन Commission	31,38,921.62	
2,31,02,260.94	प्रक्रिया शुल्क Processing Charges	2,67,24,983.45	
4,12,21,347.84	सेवा शुल्क Service Charges	4,20,22,605.16	
6,87,80,815.28	इतर उत्पन्न Other Income		5,02,35,801.57
3,64,400.28	कर्ज अर्ज / पॅन फॉर्म शुल्क Loan Forms Fee & Pan Forms/coupons Fee	63,350.42	
76,78,400.09	लॉकर भाडे / अन्य Locker Rent & Other	77,80,693.76	
3,06,531.49	किरकोळ जमा Misc. & Other Receipts	1,28,978.64	
88,44,140.58	Delivery Channel Income	1,51,41,492.98	
50,77,358.77	विमा व्यवसायातील उत्पन्न Commission On Insurance Business	45,77,035.70	
-370,60,737.00	सरकारी रोखे ट्रेडिंगवरील नफा Profit On G-sec.trading	-77,03,200.00	
3,00,399.00	बँकेच्या मालमत्ता विक्रीवरील नफा Profit On Sale Of Banking Assets	2,33,002.38	
91,55,763.61	निलेखित बुडीत कर्जातील वसुली Recovery In Written-off Loan A/cs	61,01,393.62	
1,07,22,046.00	Interest on Income Tax Refund	0.00	
0.00	Amt. tr. from Investment Depre. Res.	2,11,00,700.00	
6,33,92,512.46	Income Tax Provision Written Back Amount	48,69,420.00	
0.00	Deferred Tax Assets	-20,57,065.93	
188,00,66,733.13	एकूण TOTAL		189,05,05,943.34

अॅड. सतिश नानासाहेब गोरडे
पांडुरंग प्रभू गायकवाड
रवि शंकर तुपे
सूर्यकांत नानासाहेब शिर्के

संचालक मंडळ सदस्य
उदय त्र्यंबक काकिडे
सचिन शंकरराव यादव
राजेंद्र गजानन वालेकर
विनायक आनंदराव गायकवाड
श्रीमती अनुपमा विजय कळसकर

गणेश नारायण कचरे
दत्तात्रय नारायण ढवळीकर
संदीप बालकिशन सारडा
सौ. आशा बाळासाहेब बहिरट

Prakash G. Pathak & Associates

Chartered Accountants
Atharv, 16, Vinayak Nagar,
Wadibhokar Road, Devpur, Dhule 424002 (M.S.)

आर्थिक वर्ष 2018-19 चा वैधानिक लेखापरिक्षकांचा अहवाल

Statutory Auditors Report for the year 2018 - 19

INDEPENDENT AUDITOR'S REPORT

To,

The Members, Janaseva Sahakari Bank Ltd., Pune

REPORT ON THE FINANCIAL STATEMENTS

1. I have audited the accompanying financial statements of Janaseva Sahakari Bank Limited, Pune as at 31st March 2019, which comprises the Balance Sheet as at 31st March 2019, the Profit and Loss Account and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of 30 branches audited by us are incorporated in these financial statements.

MANAGEMENT'S 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 flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co - operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co - operative Societies Act, 1960, and the Maharashtra Co - operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

AUDITOR'S RESPONSIBILITY

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. 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 misstatements.

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 auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Basis for Qualified Opinion

The bank has marked as standard 5 accounts amounting to Rs. 253.94 lakhs which are Non-Performing Advances. The interest receivable in respect to those five accounts as on 31.03.2019 is 28.41 lakhs which is recognized as income. The profits are overstated to that extent. The gross NPA and the Net NPA is understated.

QUALIFIED OPINION

6. In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described on the basis for qualified opinion paragraph, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as

applicable to cooperative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2019;
- b) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- c) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date

REPORT ON OTHER LEGAL & REGULATORY REQUIREMENTS

7. 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 provisions of the Maharashtra Co - operative Societies Act, 1960 and the Maharashtra Co - operative Societies Rules 1961. In our opinion an amount of Rs 15,78,500/- till 31/03/2019 has been set off/repaid to the shareholders of erstwhile The Koregoan Cooperative People Bank Limited Koregoan District Satara is not adhering to the amalgamation order No URB/D-4/Koregoan/Janaseva/ merger/2007 dt 17/12/2007 the commissioner for Cooperation and Registration of Co-op Societies Maharashtra State. To that extent book value of collection account is under reported on balance sheet date.

8. SUBJECT TO ABOVE PARA NO 5,6 AND 7, 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 to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank; except for compliance with order No URB/D-4/Koregoan/Janaseva/ merger/2007 dt 17/12/2007.
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns;
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks except as mentioned above and in audit memorandum.

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

10. WE FURTHER REPORT THAT FOR THE YEAR UNDER AUDIT, THE BANK HAS BEEN AWARDED "A" CLASSIFICATION.

For Prakash G. Pathak & Associates

Chartered Accountants

FRN - 108077W

sd/-

CA Prakash G. Pathak, Proprietor

M. No. 033996

Place : Pune Date : 25th June 2019



Cash Flow from Operating Activities as on 31/03/2019

(Rs. in Crore)

Particular	Amount	Amount
(A)CASH FLOW FROM OPERATING ACTIVITIES:		
Net Profit after tax as per P & L Account		12.09
Add:		
Depreciation Fixed Assets	2.85	
Depreciation on Investments	0.00	
Deferred Tax Assets/Liabilities	0.21	
BDDR Provisions	4.05	
Loss on Sale of asset	0.11	
Loss on G Sec Trading	0.77	
Provision on Standard Asset	0.00	
Nominal Member Fees	0.13	
Entrance Fees	0.01	
Income Tax Provision	7.65	
Amortisation of Premium on securities	1.17	
		16.94
Less:		
Dividend	0.00	
Profit on sale on asset	0.02	
Income Tax Provisions Written back	0.49	
Staff Welfare Paid	0.03	
Member Welfare Paid	0.02	
Donation Paid	0.00	
Investment Depreciation Reserve Trf	2.11	
Samajik Krutadnyta Nidhi	0.00	
		2.66
Sub-total		14.28
Operating Profit Before Working Capital Changes		26.38

Cash Flow from Operating Activities as on 31/03/2019

(Rs. in Crore)

Particular	Amount	Amount
Adjustments for:		
(Increase) / Decrease Money at Call and Short Notice	(144.90)	
(Increase) / Decrease Investment	(131.70)	
(Increase) / Decrease CBLO	-	
(Increase) / Decrease in Loans & Advances	104.02	
(Increase) / Decrease in Other Receivable	(1.31)	
Increase / (Decrease) in Other Payable	(5.31)	
Increase / (Decrease) in Interest Payable	(0.05)	
Increase / (Decrease) in Interest Receivable	(0.48)	
Increase / (Decrease) in Deposits & Other A/c	204.54	
		24.83
Cash generated from Operating Activities before tax		51.20
Income tax paid for previous year		14.27
Net cash generated from Operating Activities after tax (A)		36.93
(A) CASHFLOW FROM INVESTING ACTIVITIES:		
Purchase of Fixed Assets	(18.57)	
Sale Proceeds of Fixed Assets	0.42	
Net cash generated from Investing Activities (B)		(18.15)
(B) CASHFLOW FROM FINANCING ACTIVITIES:		
Net Increase in Share Capital	0.51	
Dividend Paid	4.57	
Net cash generated from Financing Activities (C)		5.08
(C) Net increase/(decrease) in cash & cash equivalents (A+B+C)		23.86
(A) Cash & Cash Equivalents at the beginning of the year		91.45
(B) Cash & Cash Equivalents at the end of the year		115.31
Break up of Cash & Cash Equivalents		
Cash		10.32
Balances with Banks		
In current accounts		104.99
Total		115.31

हार्दिक अभिनंदन

बँकेचे सभासद, खातेदार, हितचिंतक, कर्मचारी
तसेच आपल्या देशातील ज्या व्यक्तींनी या अहवाल वर्षात
जागतिक किंवा देश पातळीवर आपापल्या क्षेत्रात
सन्मान, पुरस्कार किंवा विशेष प्राविण्य मिळवले आहे
अशा व ज्या व्यक्तींनी आपापल्या क्षेत्रात
आपला ठसा उमटविण्याचा प्रयत्न केला आहे अशा
सर्वांचे हार्दिक अभिनंदन!



**NOTES FORMING PART OF PROFIT & LOSS A/C
FOR THE YEAR ENDED 31ST MARCH 2019 AND BALANCE SHEET AS ON EVEN DATE**

A Brief Corporate Profile :

Janaseva Sahakari Bank Ltd., Pune is a co-operative society registered under the MCS Act 1960 (Registration No.PNA/BNK/206/972) and engaged in the business of banking as per the license granted by the Reserve Bank of India. The bank has 30 branches and one offsite ATM and its area of operations is Maharashtra State. During the year it was engaged in the business of banking and allied permissible activities. The bank has been awarded an ISO 9001: 2015 Certificate for its Enabled Services (Hardware Software & Networking) for banking operations to all branches & customers

**A Significant Statement of Accounting Policies
Basis of Accounting :**

The financial statements of the Bank have been prepared and presented in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements 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 & The Maharashtra State Co-operative Societies Act, 1960, The MCS Rules 1961 circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time and current practices prevalent in the co-operative banking sector in India.

1. Accounting Convention :

The financial statements are prepared by following the Going Concern concept on historical cost convention under accrual system of accounting except as otherwise stated and conform to the statutory provisions and generally accepted accounting principles prevailing within the Banking industry in India . The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

The accounting policies with regards to revenue recognition investments and advances are in conformity with the prudential accounting norms and guidelines issued by RBI from time to time.

2. Use of Estimates :

The preparation of financial statements are in conformity and in accordance with generally accepted accounting principles , it requires Bank to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent liabilities at the date of the financial statements and the results of operations during the reporting period end. Although these estimates are based upon managements best knowledge of current events and actions, actual results could differ from these estimates. Any revisions to the accounting estimates are recognized prospectively in the current and future period.

Management is of the view that the estimate used in preparation of these financial statements are prudent and reasonable.

Revenue and costs are accounted for on accrual basis except as stated in para:8

3. Investments :

3.1. Categorisation of investment:

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

- a) **Held to Maturity** : Securities acquired by the Bank with the intention to hold till maturity.
- b) **Held for Trading** : Securities acquired by the Bank with the intention to trade.
- c) **Available for Sale** : Securities which do not fall within the above two Categories are classified as Available for Sale'.

3.2. Classification of Investments :

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, bonds of PSU and Others

3.3 Bank decides the category of each Investment at the time of acquisition and classifies the same accordingly. Shifting of securities from one category to another, other than shifting/transfer from HFT to AFS category, is done once in a year with the approval of Board of Directors, at the least of acquisition cost/Book value/Market value on the date of shifting. The depreciation, if any, on such shifting is provided for and the book value of the security is adjusted accordingly. The transfer of securities from one category to another is made as per permission from or guidelines of RBI. Transfer / shifting of Investments from HFT to AFS category will be executed under exceptional circumstances, like not being able to sell the securities within 90 days due to tight liquidity condition, or extreme volatility, or market becoming unidirectional.

3.4. Valuation of Investments :

a) **Held to Maturity'** : These investments are carried at their acquisition cost. Any premium on acquisition is amortized over the balance period to maturity, with a debit to Profit & Loss Account. The book value of security is reduced to the extent of amount amortized during the relevant accounting period.

b) **Held for Trading'** : All securities in this category are valued at the market price at the end of each month and the net resultant depreciation in each classification is recognised in the profit and loss account. Net Appreciation, if any, is ignored.

c) **Available for Sale'** : All securities in this category is valued at the market price at the end of each quarter and the net resultant depreciation in each classification is recognised in the profit and loss account. Net Appreciation, if any, is ignored.



In case of shares & bonds & other investments, the scrip wise appreciation is ignored. Market value of Government Securities (excluding treasury bills) is determined on the basis of the price list published by RBI or the prices periodically declared by PDAI jointly with FIMMDA / FBIL for valuation. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FIMMDA / FBIL.

Market value of other approved securities is determined based on the yield curve and spreads provided by FIMMDA / FBIL.

Treasury bills are valued at carrying cost, which includes discount amortized over the period to maturity.

Units of Mutual Funds are valued at the lower of cost and net asset value provided by the respective mutual funds.

d) Broken Period interest paid / received on debt instruments is treated as revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition is charged to revenue.

Profit in respect of investment sold from HTM category is included in profit on sale of Investment and equal amount / net of tax is transferred to Investment Fluctuation Reserve as an appropriation of profit.

4. Share Capital:

As per bye-laws of the bank (amended up to 20/10/2016) the Authorized Share Capital of the Bank shall be is Rs100 Crores divided into 1,00,00,000 shares of Rs. 100/-each. However, issued & paid up capital consist of 15,88,612 shares of Rs. 25/-each fully paid & 45,67,958 shares of Rs. 100/- each fully paid. The balance in the balance sheet includes such non converted portion of erstwhile shares of Rs. 25/-

5. The Koregaon Cooperative Peoples Bank Collection account amounting to Rs.51,76,625/- on takeover date and Rs.35,98,125/- on Balance sheet date in the liability side of the Balance Sheet represents liability payable to the Shareholders of the said bank, in case recovery takes place in the assets taken over from the bank. As per the merger scheme approved by the RBI, the said amount will continue to be in the Balance Sheet till March 31, 2019. The cost of acquisition amount is fully written off that includes the said Share Capital amount.

6. Net Profit or Loss for the period , prior period items and changes in accounting policies:

Prior period items of income/expenditure which are not material, the same have been charged/ accounted for in respective heads of accounts.

7. Advances :

In accordance with the guidelines issued by Reserve Bank of India, Advances have been classified as

Standard, Sub-standard, Doubtful and Loss assets and required provision is made on such advances as per the norms issued by Reserve Bank of India from time to time. Write offs, if any are charged to this provision. Recovery in write off accounts is accounted as income.

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

For Restructured Accounts: provision is made in accordance with 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. In addition a general provision is made on standard assets as per RBI guidelines.

8. Revenue Recognition:

a. Income from Advances :

The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives.

As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis as and when the same is earned; income from Non-Performing Assets is recognized on realisation and in case of advances with the Recovery Department of the Bank, the recoveries in the accounts are first appropriated towards Charges, Penal Interest, Interest and Principle Outstanding.

b. Income from Investments :

Interest income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable. Discount on T-Bills and other discounted instruments are recognized on straight line basis over the period to maturity.

c. Commission on sale of life insurance and mutual fund products by the Bank is recognized on accrual basis.

d. Items of income and expenditure are accounted for on accrual basis except interest on non-performing assets to the extent same is realized and recognized as income in pursuance with the guidelines issued by the Reserve Bank of India. Commission on Bank guarantee is recognised in the year of issue itself. Locker rent , loan processing fees and interest received on tax refund are accounted for on Cash basis.

e. The commission on Letters of Credit / Guarantees, dividends received from shares of co-operative and other institutions and mutual funds, demat charges are accounted on receipt basis.

f. In pursuant to RBI guidelines the interest payable on overdue term deposit is provided on accrual basis at savings bank rate.

9. Fixed Assets and Depreciation :

a) Fixed assets are stated at historical cost net of depreciation. Cost includes incidental direct expenses incurred on acquisition of assets.

Bank has debited entire depreciation on revalued assets in respect Koregaon Branch to Revaluation Reserve. The details of depreciation on revalued portion and original value are not available.

“Computer Hardware” and “Computer Software” are depreciated at straight-line method.

Fixed assets except freehold land are depreciated at the rates considered appropriate by the Management.

b) Depreciation on Fixed Assets :

The depreciation on fixed assets is calculated on the basis of methods and rates as mentioned below.

Particulars	Depreciation Rates (Per Annum)	
Building	Written Down Value	10.00%
Machinery	Written Down Value	25.00%
Furniture & Fixture	Written Down Value	10.00%
Vehicle	Written Down Value	20.00%
Computer Hardware	Straight Line Method	33.33%
Computer Software	Straight Line Method	33.33%
Lease hold Improvements/ Improvement of own premises	Straight Line Method	20.00%

Depreciation on revaluation surplus is debited to Revaluation Reserve and depreciation on cost is debited to Profit and Loss a/c.

Computer and Peripherals used for providing technological services are depreciated on a straight line basis over the period of estimated economic life.

Depreciation on fixed assets purchased during the year is charged for the entire year if the asset is purchased and retained for 180 days or more; otherwise it is charged at 50% of the prescribed rate,. If the assets are sold prior to the year end after retaining for 180 days or more, depreciation is charged at 50% of the prescribed rate.

Fixed assets (Land and Building) includes Rs.16,97,49,899.53 as capital work in progress for a building under construction.

10. Employees Benefits :

a) The Bank's Contribution to Provident Fund is accounted for on basis of Contribution to the scheme and is charged to the profit and loss account.

b) The Bank has opted for Group Gratuity Scheme and Group Leave Encashment Cum Life Assurance cover for employees from Life Insurance Corporation of India (LIC). Bank's liabilities towards defined benefit schemes are determined on the basis of actuarial valuation made at the end of financial year. Actuarial gains and losses are recognized in the Profit and Loss account.

11. Leases :

Operating leases where the banks lesser effectively retain substantially all the risks and benefits of ownership of the leased terms are classified as operating leases. Operating lease payments are recognized as an expense in the statement of Profit and loss over the lease term.

12. Accounting for Tax on Income: :

Provision for current tax is made as per the applicable provisions of the Income Tax Act, 1961, on the basis of taxable income for year. The provision for tax for the year comprises liabilities towards current income tax and deferred tax. The deferred tax asset / liability is recognised subject to consideration of prudence, taking in to account timing differences between the taxable income and accounting income, in terms of AS-22 issued by ICAI. The effect of change in tax rate on deferred tax assets and liabilities is recognised in Profit & Loss Account in period of applicability of the change.

Deferred tax assets and liabilities are majored using tax rates and tax laws that have been enacted or substantively enacted by the Balance sheet date.

The deferred tax assets are recognised only to the extent there is reasonable certainty that assets can be realised in future. In case of unabsorbed depreciation or carry forward losses under taxation laws, all deferred tax assets are recognised only if there is virtual certainty of realisation of such assets supported by convincing evidence. The deferred tax assets are reviewed at each balance sheet date and appropriately adjusted to reflect

the amount that is reasonably / virtually certain to be realised.

13. Provisions, Contingent Assets & Contingent Liabilities :

Net Profit is disclosed after making all material provisions and contingencies which include adjustment to the value of investment, write off of bad debts, provisions for advances, provision for taxes and other contingencies. Contingent liabilities are not provided for but are only disclosed by way of notes.

B. Disclosures

1) INTERNAL CONTROLS:

During the last few years the Bank recorded remarkable growth, both in size, and in the business mix resultantly to ensure enhanced systematic controls Information Security audit was carried out last year as per RBI guidelines. Recommendations made by the auditors and other actions to strengthen the control mechanisms are under implementation.

2) INFORMATION UNDER MSME (DEVELOPMENT) ACT 2006:

Supplier/Service Providers covered under Micro Small Medium Enterprises Development Act 2006 have not furnished the information regarding to cases of delays in payment, if any, to micro and small enterprises or of interest payments due to delays in such payment, could not be given.

3) EVENT OCCURRING AFTER THE BALANCE SHEET DATE (AS-4):

No significant event which would affect the financial position as on 31.03.2019 to a material extent has taken place after the Balance Sheet date till the signing of report.

4) PRIOR PERIOD ITEMS (AS-5) :

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

5) INVESTMENTS (AS-13):

a) During the year, Bank has not shifted securities from Available for Sale (AFS) category to Held to Maturity (HTM). b) During the year, Bank has sold securities held under AFS category. Loss of Rs. 77.03 lakhs was incurred on sale. c) BG/LC Limits of Rs. 500.00 lakhs for BG/LC for customers are secured by our fixed deposits with Bank of Maharashtra to the tune of Rs. 500.00 lakhs.

6) Employees Benefits : Accounting Standard 15 (Revised 2005) a. Defined Contribution Schemes: Bank's employees are covered by Provident Fund to which the Bank makes a defined contribution, measured as a fixed percentage of basic & dearness allowance i.e. salary. b. During the year an amount of Rs. 1,88,78,414/- (P.Y.Rs 1,76,36,213/-) were charged to profit and loss account and deposited with the Commissioner of Provident Fund, towards provident and family pension funds. c. Defined Benefit Scheme Gratuity Fund & Leave encashment:

The Bank makes contribution for the gratuity liability and leave encashment liability of the employees to LIC managed funds. Employees of the Bank are entitled to accumulate their earned/privilege leave upto a maximum 240 days.

A Change in the Present Value of Defined Benefit Obligations:

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
1	Opening Present Value of Defined Benefit Obligation	1131.73	1092.00	600.80	568.27
2	Interest Cost	86.79	76.88	47.46	40.82
3	Current Service Cost	62.05	63.23	42.33	42.05
4	Past Service Cost	0.00	19.45	0.00	0.00
5	Benefits Paid	(-66.17)	(-48.51)	0.00	(-2.65)
6	Actuarial (Gains) /Losses for the Year	15.42	(-71.31)	(-52.94)	(-47.70)
7	Closing Present Value of Defined Benefit Obligation	1229.82	1131.73	637.65	600.80

B Change in the Fair Value of Plan Assets :

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
1	Opening Fair Value of Plan Assets	1188.12	1099.54	600.49	561.84
2	Expected return on Plan Assests	91.00	88.26	46.84	44.91
3	Contributions Made	23.26	55.96	0.09	1.62
4	Benefits Paid	(-66.17)	(-52.43)	0.00	(-3.19)
5	Actuarial Gains / Losses	(-2.27)	(-3.22)	(-5.07)	(-4.69)
6	Closing Fair Value of Plan Assets	1229.77	1188.12	641.76	600.49

C THE AMOUNT TO BE RECOGNISED IN THE BALANCE SHEET

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
1	Present Value of Defined Benefit Obligation	1229.82	1131.73	637.65	600.80
2	Fair Value of the Plan assets	1229.77	1188.12	641.76	600.49
3	Net Asset/(Liability) recognised in Balance Sheet	0.00	56.38	4.12	(-0.31)
4	Other Amount recognised in Balance Sheet	0.00	0.00	0.00	0.31
5	Net Asset/(Liability) recognised in Balance Sheet	(-0.05)	56.38	4.12	(-0.31)

D Amount Recognised in the Profit & Loss Account :

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
1	Current Service Cost	62.03	63.23	42.33	42.05
2	Interest Cost	86.79	76.88	47.46	40.82
3	Expected Return on plan assets	(-91.00)	(-88.26)	(-46.84)	(-44.91)
4	Actuarial (Gains)/Losses for the year	17.69	(-68.10)	(-47.88)	(-43.02)
5	Past Service Cost	0.00	19.45	0.00	0.00
6	Expenses to be recognized	75.53	3.20	4.93	5.05
7	Additional provision made/wirte back during the year	0.00	0.00	0.00	0.00
8	Net Expense recognized in Profit & Loss Account & included in Staff Cost	75.53	3.20	4.93	(-5.05)



E Reconciliation in the Net Liability recognised in the Balance Sheet

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
1	Opening Net Liability	56.38	7.54	(-0.31)	(-6.43)
2	Expenses Recognized	(-79.69)	(-7.11)	4.34	4.50
3	Contribution/Benefits Paid	23.26	55.96	0.09	1.62
4	Closing Net Liability	(-0.05)	56.38	4.12	(-0.31)

F Actual Return on Plan Assets

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
1	Expected Return on plan assets	91.00	88.26	46.84	44.91
2	Actuarial gain (loss) on plan assets	(-2.27)	(-3.22)	(-5.06)	(-4.69)
3	Expected Return on plan assets	(-88.73)	85.04	41.78	40.22

G Principal Actuarial Assumptions (Expressed as weighted averages)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2019	31.03.2018	31.03.2019	31.03.2018
1	Discount Rate	7.60%	7.90 %	7.90 %	7.90 %
2	Expected Return on plan assets	8.00%	8.00%	8.00%	8.00%
3	Expected Rate of Salary increases	7.00%	7.00%	7.00%	7.00%

H Defined Contribution Plan:

(Rs. in Lakhs)

S NO	Particulars	31.03.2019	31.03.2018
1	Provident Fund	188.78	176.36

7. Segment Reporting :Accounting Standard 17

				Rs.in Lakhs
	Particular	Treasury	Other Banking and Non-Banking Operations	Total
a.	Segment Revenue	6,155.97 5,256.48	12,720.97 12,803.03	18,876.94 18,059.51
b.	Segment Cost	5,657.22 5,775.35	11,273.65 10,728.09	16,930.86 16,503.44
c.	Segment Result	498.75 (518.87)	1,447.33 2,074.94	1,946.08 1,556.07
d.	Less: Extraordinary Items			- -
e.	Net Segment Result	498.75 (518.87)	1,447.33 2,074.94	1,946.08 1,556.07
f.	Less: Unallocated Provisions & Contingencies			(28.12) (741.15)
g.	Profit Before Tax			1,974.20 2,297.22
h.	Income Tax			765.00 761.14
i.	Deferred Tax Asset			- -
j.	Net Profit			1,209.20 1,536.08
	Other Information			
k.	Segment Assets	84,987.64 70,202.00	139,444.03 135,418.91	224,431.67 205,620.91
l.	Unallocated Assets			6,871.28 5,324.79
m.	Total Assets			231,302.95 210,945.70
n.	Segment Liabilities	85,899.48 69,119.00	122,833.46 120,480.06	208,732.93 189,599.06
o.	Unallocated Liabilities			5,981.52 5,216.52
	Total Liabilities			214,714.45 194,815.58

Notes: 1. The Bank operates as a single unit in India, hence separate information regarding geographical segment is not given. 2. The above segments are reported considering the nature of the products/ services under attributable risk/returns, overall organizational structure and internal management reporting system of the Bank. 3. The lower figures in the rows indicate the previous year's figures.

8. Related Party Disclosures : Accounting Standard 18

The Bank has not extended any finance except as permitted by RBI to the current members of the Board of Directors and their relatives, nor renewed/granted extensions to such loans.

8.1 The loans extended are in conformity with the RBI directives issued vide its circular dated 12.03.2007, the directors or their relatives are permitted to avail advances against the security of their term deposits and life insurance policies. None of these loans is overdue.

8.2 The Bank has disclosed the necessary information regarding parties to the extent permissible by Banking Regulation Act, 1949 by way of loans given to Directors and their relatives.

8.3 The Bank is a co-operative society under the Maharashtra -State Co-operative Societies Act, 1960 and there are no Related Parties requiring a disclosure under Accounting Standard 18 issued by the Institute of Chartered Accountants of India other than Key Management Personnel the Chief Executive Officer of the Bank Shri Vinayak Keshav Joshi. However in terms of RBI circular dated March 29,2003, CEO being a single party coming under the category, no further details therein need to be disclosed.

9. Leases : Accounting Standard 19

The Bank has entered into the lease agreement with various parties. The total of future minimum lease payment under non-cancellable operating leases is as follows

(Rs. in Lakhs)

Particulars	31.03.2019	31.03.2018
Future lease rental payable as at the end of the year		
- Not later than one year	305.75	307.53
- Later than one year and not later than five years	833.00	937.17
- Later than five years	418.36	566.06
Total of minimum lease payments recognized in the profit and loss account for the year	331.96	312.07
Total of future minimum sub-lease payment expected to be received under non- cancellable sub-lease	Nil	Nil
Sub-lease payments recognized in the profit and loss account for the year	Nil	Nil

10) EARNING PER SHARE (EPS) (AS-20):

(Rs. in Lakhs)

Particulars	31.03.2019	31.03.2018
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	1209.20	1536.08
Weighted Average No. of Equity Shares outstanding during the period (Actual)	4943837	4773920
Basic Earnings Per Share (Rs.)	24.46	32.18
Diluted Earnings Per Share (Rs.)*	24.46	32.18
Nominal Value Per Share	100.00	100.00

*Calculated on the basis of proportionate months for which outstanding.

*EPS is calculated on basis of Rs 100 paid up shares. Paid up shares of Rs 25 each have been Deemed to be converted in 100 Rs paid up shares for the purpose of calculation of EPS.

11. DEFERRED TAX ASSETS (DTA)/ LIABILITY (DTL): ACCOUNTING STANDARD 22

Deferred tax reflect the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the balance sheet date. Deferred tax assets are recognized only to the extent that there is reasonable certainty that sufficient future income will be available against which such deferred tax assets can be realized deferred tax is recognized only on timing difference of depreciation.

The Deferred tax Assets as at 31.03.2019 and break-up of its components are as follows

(Rs. in Lakhs)

Particulars	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2019	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2018
Depreciation on Fixed Assets	33.37	53.94
Total	33.37	53.94

12) DISCONTINUING OPERATIONS : ACCOUNTING STANDARD 24

The Bank ,during the financial year 2018 -19, has not discontinued any of its business activities/operations which resulted in discharging of liabilities and realization of the assets and no decision has been finalized to discontinue a business activity in its entirety which will have the above effects.

13) INTANGIBLE ASSETS: ACCOUNTING STANDARD 26

Details of computer software assets in accordance with AS-26 on intangible assets issued by ICAI are as under

Particulars	2018 -2019	2017 -2018
Opening balance as on 01.04.2018*	70.30	251.62
Additions during the year	21.45	88.06
Less Depreciation	32.83	269.38
Closing balance as on 31.03.2019	58.92	70.30
Estimated useful life (in years)	3	3

* Gross Block figures are not available

14) IMPAIRMENT OF ASSETS: ACCOUNTING STANDARD 28

As required by Accounting Standard on “Impairment of Assets” issued by the Institute of Chartered Accountants of India, there is no Impairment of Assets of the Bank which is not provided for.

15) PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS: ACCOUNTING STANDARD 29

15.1 The Bank has paid advance tax of Rs. 665.00 lakhs. The Bank has made Provision for taxation to the tune of Rs. 765 lakhs as per the provisions of Income Tax Act, 1961.

15.2 All letters of credit/guarantees are sanctioned to customers with approved credit limits in place. Liability thereon is dependent on terms of contractual obligation, devolvment, raising of demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter guarantees and secured charges. The details of contingent liabilities in respect of bank guarantees, letter of credit, etc. are given below.

(Rs. In lakhs)

Particulars	31.03.2019	31.03.2018
Bank Guarantee	137.13	468.95
Letter of Credit	257.52	190.67
Court cases*		
Goods & Service Tax Input Tax credit not yet reflected on the portal	5.89	3.30
Income tax Demands pending in appeals	23.10	292.12
TOTAL	423.64	955.04

*Amount not quantified

15.3 Unclaimed Deposits liabilities (where amount due has been transferred to The Depositor Education and Awareness Fund Scheme, 2014 – Section 26A of Banking Regulation Act, 1949). The Bank transferred the amount DEAF in accordance with RBI Circular in the matter. The details are provided below:

Rs. In lakhs

Particulars	31.03.2019	31.03.2018
Opening Balance of amounts transferred to DEAF	600.83	263.40
Add: Amounts transferred to DEAF during the year	145.53	350.03
Less: Amounts reimbursed by DEAF towards claims*	7.41	12.60
Closing Balance of amounts transferred to DEAF	738.95	600.83

*During Financial Year 2018-18 the Bank submitted claims to the tune of Rs. 0.39 lakh with RBI after paying



the same to respective depositors where the amount has been transferred to Depositors Education and Awareness Fund Scheme, 2014. The said sum is awaited from RBI.

16) Previous year's figures have been regrouped/rearranged where ever necessary to confirm the layout of the accounts of the current year.

17) DISCLOSURES FOR PENALTIES:

The Reserve Bank of India has NOT imposed any penalty for any reason on the Bank during the financial year 2018-19.

18) Disclosure of Information as per RBI circular dated 30th October 2002.

(Rs. in lakhs)

No.	Particulars	31.03.2019	31.03.2018
1	Movement of CRAR		
	A Capital Tier I	15,245.94	14,825.21
	B Capital Tier II	2,547.80	2,421.72
	C Total of Tier I and Tier II capital	17,793.74	17,246.93
	D Total of Risk Weighted Assets	1,07,241.04	94,398.05
	E Capital to Risk Assets	16.59%	18.27%
2	Investment		
	A Book Value	69,316.55	64,101.02
	B Face Value	68,313.70	62,813.70
	C Market Value	67,830.73	61,693.26
3	Advance Against		
	A Real Estate	2,448.93	3,129.01
	B Construction	5,229.47	5,532.84
	C Housing	15,988.41	16,187.25
4	Advance Against Shares & Debentures	NIL	NIL
5	Advance to directors, their Relatives, companies, firms in which they are interested		
	A Fund based	10.51	14.67
	B Non fund based (Guarantees, L/c etc.)	NIL	NIL
6	Average Cost of Deposit	6.15%	6.28%
7	NPAs		
	A Gross NPA	6.74%	7.76%
	B Net NPA	2.55%	2.89%

8	Movement in NPAs		
	A Gross NPA		
	i At the beginning of the year	9,747.50	7,993.81
	li Additions during the year	9,008.07	3,361.38
	lii Less: closed / recovered/ written off	11,144.22	1,607.69
	Iv At the end of the year	7,611.35	9,747.50
	B Net NPA		
	i At the beginning of the year	3,448.73	2,097.77
	li At the end of the year	2,754.76	3,448.73
9	Profitability		
	A Interest Income as a percentage of Working Funds	7.65%	8.66%
	B Non-Interest Income as a percentage of Working Funds	0.53%	0.68%
	C Operating Profit as a percentage of Working Funds	0.91%	1.70%
	D Return on Assets (Net profit to Working Funds)	0.52%	0.76%
	E Business mix per employee (Rs.in lakh)	804.60	749.72
	F Net Profit per employee (Rs.in lakh)	3.11	3.77
10	Movement in Provision for Advances		
	A Bad and Doubtful Debt Reserve		
	i At the beginning of the year	6,298.77	5,896.04
	li Additions during the year	405.00	625.00
	lii Through Appropriations	350.00	0.00
	Iv Less: closed / recovered/ written off	2,197.18	222.27
	At the end of the year	4,856.59	6,298.77
	B Contingent Provision Against Standard Assets		
	i At the beginning of the year	515.00	515.00
	ii Additions during the year	0.00	0.00
	iii At the end of the year	515.00	515.00
	C Movement in Provisions for Investments Provision for Bad & Doubtful Investments		
	i At the beginning of the year	994.31	490.28
	ii Additions during the year	0.00	504.03
	iii Reduction during the year	211.01	0.00
	Iv At the end of the year	783.31	994.31
11	Foreign Currency Assets & Liabilities	NIL	NIL
12	DICGC Premium Paid upto	March 2019	March 2018

19. DISCLOSURE OF NON-SLR INVESTMENT AS PER RBI CIRCULAR NO. BPD.PCB.CIR.45/16.20.00/2003-04 DATED APRIL 15, 2004 - FINANCIAL INFORMATION AS ON 31ST MARCH, 2019

(i) Composition of Non-SLR Investments: (Rs. in Lakhs)

Amount (Rs. in lakhs)					
Sr. No.	Issuer	Amount	Extent of below investment grade securities already invested	Extent of 'unrated' securities	Extent of 'unlisted' securities
1	PSU	74.17	NIL	NIL	NIL
2	FIs	NIL	NIL	NIL	NIL
3	Public Sector Banks	NIL	NIL	NIL	NIL
4	Mutual Fund	0.00	NIL	NIL	NIL
5	Others (Shares of State Co-op. & DCC Banks)	31.35	NIL	NIL	31.25
6	Total	105.52	NIL	NIL	31.25
7	Provision Held towards Depreciation	31.00			31.00

2. Non-Performing – Non SLR Investment

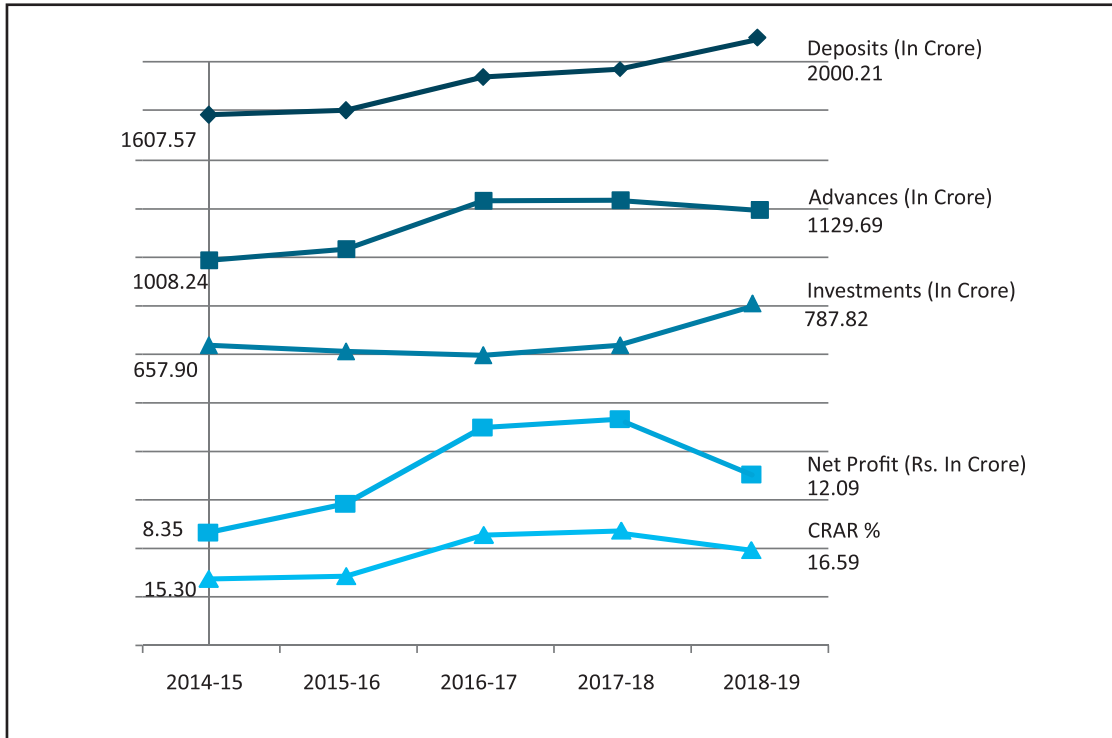
Amount (Rs. in lakhs)		
Particulars	F.Y. 2018-2019	F.Y. 2017-2018
Opening Balance	30.81	30.81
Reductions during the above period	0.00	0.00
Closing balance	30.81	30.81
Total Provision held	31.00	31.00

3. Statement of Securities sold/purchase under REPO transaction:

Amount (Rs. in lakhs)				
Particulars	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily Average outstanding during the year	Outstanding as on 31.03.2019
Securities sold under REPO	199.93	1299.33	29.44	NIL
Securities purchased under RESERVE REPO	199.93	17996.98	4694.67	14490.36

व्यावसायिक प्रगती (Business Growth)

No	Particulars	2015	2016	2017	2018	2019
1	शाखा (No. of Branches)	30	30	30	30	30
2	सभासद (No. of Members)	36218	38496	40411	41007	40879
3	सेवक संख्या (No. of Employees)	427	419	412	407	398
4	भाग भांडवल (Paid up Capital)	3919.88	4224.31	4659.95	4914.24	4965.11
5	राखीव व इतर निधी (Statutory & other Reserves)	14363.74	15226.10	16808.67	18691.61	17772.81
6	ठेवी (Deposits)	160757.73	162604.77	176332.14	179567.50	200021.98
7	कर्जे (Loans and advances)	100824.30	105419.86	125356.74	125568.81	112969.23
8	कर्जाचे ठेवींशी प्रमाण (CD Ratio)	62.72	64.83	71.09	69.93	56.48
9	एकूण व्यवसाय (Total Business)	261582.03	268024.63	301688.88	305136.31	312991.21
10	गुंतवणूक (Investments)	65790.15	63259.30	61607.38	65807.15	78782.83
11	खेळते भांडवल (Working Capital)	180874.29	184548.98	200973.28	205590.71	231220.20
12	निव्वळ नफा (Net Profit)	835.32	1012.86	1485.19	1536.08	1209.20
13	लाभांश (Dividend)	10.00%	12.00%	12.00%	10.00%	9.00%
14	प्रति सेवक व्यवसाय (Business per Employee)	612.60	639.68	732.25	749.72	786.41
15	Gross NPA	7.68%	6.86%	6.38%	7.76%	6.74%
16	निव्वळ अनुत्पादक कर्जे प्रमाण (NET NPA)	2.98%	1.91%	1.76%	2.89%	2.55%
17	भांडवल पर्याप्ततेचे प्रमाण (CRAR)	15.30%	15.47%	18.01%	18.27%	16.59%



शेकडा तौलनिक प्रमाण Comparative Ratios

No	प्रमाणाचा तपशील Particulars	2014-15 %	2015-16 %	2016-17 %	2017-18 %	2018-19 %
1	एकूण कर्जाचे एकूण ठेवींशी CD Ratio	62.72	64.83	71.09	69.93	56.48
2	एकूण खर्चाचे एकूण उत्पन्नाशी Total Expenses to total income	95.49	94.56	92.77	91.83	93.60
3	एकूण उत्पन्नाचे खेळत्या भांडवलाशी Total income to Ave.working Capital	10.25	10.33	10.50	9.34	8.88
4	ब्याज उत्पन्नाचे खेळत्या भांडवलाशी Interest income to Ave.working Capital	9.53	9.69	9.12	8.66	8.31
5	इतर उत्पन्नाचे खेळत्या भांडवलाशी Other Income to Ave.Working Capital	0.72	0.64	1.39	0.68	0.57
6	सेवक खर्चाचे एकूण उत्पन्नाशी Staff Salary to Total Income	12.87	13.79	12.83	13.80	15.80
7	सेवक खर्चाचे खेळत्या भांडवलाशी Staff Salary to Ave.Working Capital	1.32	1.42	1.35	1.29	1.40
8	एकूण ठेवींचे खेळत्या भांडवलाशी Total Deposit to Ave. Working Capital	88.88	88.11	90.11	89.22	94.00
9	निव्वळ नफ्याचे खेळत्या भांडवलाशी Net Profit to Ave.Working Capital	0.46	0.56	0.76	0.76	0.57
10	थकबाकीचे एकूण कर्जाशी Overdues to Total Loans & Advances	4.55	7.05	6.59	6.98	2.33
11	प्रति सेवक व्यवसायाचे प्रमाण (रु.लाखात) Business per Employee	612.60	639.68	732.25	749.72	784.44
12	प्रति सेवक नफ्याचे प्रमाण (रु. लाखात) Profit per Employee	1.96	2.42	3.60	3.77	3.03

अंदाजपत्रक सन 2019-20
Budget for the year 2019-20

Rs.In Crore

Particulars	2018-19		2019-20
	Projected	Actual	Projected
Paid up Capital	52.00	49.65	52.00
Deposits	1954.50	2000.22	2135.00
Loans & Advances	1396.45	1129.69	1265.00
Investment	680.00	787.83	855.10
A. INCOME			
Interest Income on Loans & Advances	131.61	113.27	125.29
Interest Income on Investment	59.50	63.57	61.14
Other Income	11.28	12.98	13.15
Trading Profit on G.Sec.	0.00	-0.77	1.00
Total Income	202.39	189.05	200.58
B. EXPENSES			
Interest on Deposits	117.00	114.51	123.58
Staff Salary	28.35	29.87	31.50
Other Expenses	21.00	20.88	20.04
Total Expenses	166.35	165.26	175.12
Gross Profit = A-B	36.04	23.79	25.46

शाखांचे लेखा परिक्षक

शाखांचे समावर्ती लेखा परिक्षक

मे.डी.डी.निंबाळकर अँड असोसिएट्स	मे.गोखले अँड गोखले	मे.आर.आर.पिंगळे अँड कंपनी
मे.गणेश कुंभार अँड असोसिएट्स	मे.देशपांडे अँड पाटेकर	मे.आर.एस.राठी अँड असोसिएट्स
मे.के.डी.के.अँड कंपनी	मे. आर.पी.भिडे अँड असोसिएट्स	मे. राहुल वढवणे अँड कंपनी
मे.प्रांजल जोशी अँड कंपनी	मे.पी.एस.नावंदर अँड असोसिएट्स	मे.बडगुजर जगताप अँड कंपनी
मे.गोयल पारुल अँड कंपनी	मे.पी.डी. दलाल अँड असोसिएट्स	मे.अमित ए.गोरे
मे. वामु अँड असोसिएट्स	मे. आर. एच. मिरासदार अँड कं.	

शाखांचे अंतर्गत लेखा परिक्षक

मे.श्रीपाद वाईकर अँड असोसिएट्स	मे. एसएसएसएस अँड असोसिएट्स	मे.ए.एच.जगताप अँड असोसिएट्स
मे.डि.व्ही.फडतरे अँड असोसिएट्स	मे.मंत्री अँड पारीक	मे.खरे देशमुख अँड कंपनी
मे.जोशी गाडगीळ अँड कंपनी	मे.व्ही.टी. असोसिएट्स	मे.सी.व्ही. चितळे अँड कंपनी

शाखा-सूची

क्र.	कार्यालय/शाखा-पत्ता	दूरध्वनी क्रमांक/मोबाईल क्र./फॅक्स क्र.	कामकाजाची वेळ सोमवार ते शुक्रवार पहिला, तिसरा, पाचवा शनिवार ----- सुट्टी रविवार, दुसरा व चौथा शनिवार
01	मुख्य कार्यालय : प्लॉट क्र. 14, हडपसर इंडस्ट्रियल इस्टेट, हडपसर, पुणे 411013.	(020) 26704300 - 04 (5 लाईन्स) 8805025729	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
02	हडपसर : अग्रवाल टॉवर, हडपसर, पुणे 411028.	(020) 26999810, (020) 26992352 8805025701	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
03	शनिवार : उत्तम मोती 1051, सदाशिव पेठ, पुणे 411030	(020) 24491735, (020) 24491431 8805025702	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
04	मार्केट यार्ड : प्लॉट क्र. 365/66, गुलटेकडी, मार्केटयार्ड, पुणे 411037	(020) 24260392, (020) 24264192 8805025703	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
05	नेताजीनगर - वानवडी : परमार पार्क, वानवडी, पुणे 411040	(020) 26856144, (020) 26856089 8805025704	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
06	रामवाडी : दीपक पार्क, कल्याणी नगर, नगर रोड, रामवाडी, पुणे 411014	(020) 26680735, (020) 26686562 8805025705	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
07	सासवड : लांडगे बिल्डिंग, मेन रोड, सासवड, ता. पुरंदर जि. पुणे 412301	(02115) 222630, 8805025706	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
08	शिक्रापुर: एस.टी. स्टॅंड समोर, शिक्रापुर, ता. शिरूर जि. पुणे 412208	8805025707, 8554055770	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
09	धनकवडी : स.नं. 19/ए, कुमार ट्रेड सेंटर, सातारा रोड, धनकवडी, पुणे 411043	(020) 24373859, (020) 24361622 8805025708	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
10	भोसरी : स.नं. 232/2, गणेश मंगल कार्यालय, नाशिक रोड, भोसरी, पुणे 411039	8805025709, 8805333454	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
11	वारजे : चौधरी बिल्डिंग, मेन रोड, वारजे, पुणे 411052	(020) 25230326 8805025710	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
12	कॅम्प : इस्ट स्ट्रीट गॅलेरिया सोसायटी, 2421, इस्ट स्ट्रीट, कॅम्प, पुणे 411001	(020) 26347751, (020) 26330593, 8805025711	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
13	माणिकबाग : भाववर्षा, आनंदनगर, सिंहगड रस्ता, पुणे 411051	(020) 24354608, (020) 24358920, 8805025712	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
14	ससाणेनगर: यशराज कॉम्प्लेक्स, काळेपडळ कॉर्नर, ससाणेनगर, हडपसर, पुणे 411028	(020) 26811904, (020) 26820621 8805025713	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
15	भुसारी कॉलनी (कोथरुड) : ए-टाईप, धनलक्ष्मी पार्क सोसा. उजवी भुसारी कॉलनी, कोथरुड, पुणे 411038	(020) 25282367, (020) 25285105 8805025714	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
16	सातारा : 'गुलबहार', बढीये पेट्रोल पंपाजवळ, पोवई नाका, रविवार पेठ, सातारा, 415002	(02162) 229399, 8805025715	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
17	एम.आय.डी.सी. भोसरी : सुखवानी प्राईड, अजमेरा कॉलनी रस्ता, पिंपरी, पुणे 411018	(020) 27459144, (020) 27454281 8805025716	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00

शाखा-सूची

क्र.	कार्यालय/शाखा-पत्ता	दूरध्वनी क्रमांक/मोबाईल क्र./फॅक्स क्र.	कामकाजाची वेळ सोमवार ते शुक्रवार पहिला, तिसरा, पाचवा शनिवार ----- सुट्टी रविवार, दुसरा व चौथा शनिवार
18	बिबवेवाडी : स.न.669, प्लॉट नं. 3, सुवर्णनगरी, स्नेहसदन, बिबवेवाडी, पुणे 411037	(020) 24280505, (020) 24280909 8805025717	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
19	डेक्कन जिमखाना-शिवाजीनगर : डॉ. सोलव स्पेक्ट लॅब, आय.डी.बी.आय. बँकसमोर, एरंडवणे, पुणे 411004	(020) 25420251, (020) 25424258 8805025718	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
20	कोरेगांव (सातारा जिल्हा) : रहमतपुर रोड, तहसिल ऑफिस समोर, मु.पो. कोरेगांव, जि. सातारा 415501	(02163) 220248, 8805025719	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
21	औंध : प्लॉट नं. 2ए, एस.आर.चॅबर्स, नागरस रोड, मेडिपॉईंट हॉस्पिटल जवळ, औंध, पुणे 411007	(020) 25881588, (020) 25881688 8805025720	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
22	ठाणे : शॉप क्र. 1,2,3, व 4 सीता कृपा अपार्टमेंट, धर्मवीर मार्ग, परमार्थ निकेतन जवळ, पाचपाखाडी, ठाणे (प) 400602	(022)25336535, (022) 25336525 8805025721	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
23	शिरवळ : गट क्र. 377, एस.टी.स्टँड जवळ, मु.पो. शिरवळ, जिल्हा सातारा - 412801	(02169) 244071 8805025731	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
24	कोंढवा बुद्रुक : शॉप क्र. 2 ते 5, शिवानी हाईटस्, खडी मशीन चौक, कात्रज कोंढवा रोड, कोंढवा बुद्रुक, पुणे 411048	(020) 26930002, (020) 26930001 8805025734	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
25	वाशी (नवी मुंबई) : मैथिली माही को.ऑप हौ. सोसा लि. सेक्टर 12, प्लॉट नं. 188, वाशी, नवी मुंबई 400703	(022) 27809090, (022) 27809150 7350004263	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
26	खराडी : रामसेतू, मथुरानगर को. ऑप हौ. सोसायटी लि. शिवाजी पुतळ्याजवळ, खराडी रोड, चंदननगर, पुणे 411014	(020) 27019021, 7350004256	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
27	पिरंगुट : घोटावडे फाटा, मु.पो.पिरंगुट, ता. मुळशी, जिल्हा पुणे - 412115	(020) 22922010, (020) 22922006 7350004292	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
28	फुरसुंगी : स.नं. (145) 173, पुणे सासवड रोड, सोयबा मंगल कार्यालयाजवळ, भेकराईनगर, फुरसुंगी, ता. हवेली, पुणे 412308	(020) 26980146, (020) 26980147 9552541780	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
29	केशवनगर - मुंदवा : शिवशंभो कृपा, नवजीवन मित्र मंडळ चौक, केशवनगर, मुंदवा, पुणे 411036	(020) 26818999, (020) 26820070 9552542159	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
30	चाकण : ग्लोबल कमर्शियल कॉम्प्लेक्स, चाकण तळेगांव रोड, खराबवाडी, पुणे 410501	9657002062, 8390092255	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00
31	नाशिक : बोधले बिल्डिंग, भोंसला मिलिटरी स्कूल जवळ, महात्मानगर, नाशिक 422007	(0253) 2355548, (0253) 2355547 8308844875	स. 10.00 ते दु. 1.30 दु. 2.30 ते सायं. 5.00



विनम्र श्रद्धांजलि



ॐ पूर्णमदः पूर्णमिदं पूर्णात् पूर्ण मुदच्यते ।
पूर्णस्य पूर्णमादाय पूर्ण मेवावशिष्यते ॥



अहवाल वर्षांमध्ये भारतातील जे थोर नेते, संशोधक, शास्त्रज्ञ,
तंत्रज्ञ, लेखक, साहित्यिक, कलावंत, शिक्षण तज्ज्ञ,
सामाजिक कार्यकर्ते, बँकेचे सभासद, हितचिंतक व सेवक
दिवंगत झाले त्यांना नम्रतापूर्वक भावपूर्ण श्रद्धांजली.
ईश्वर मृतांच्या आत्म्यास शांती देवो.