

विद्यमान संचालक मंडळ

अध्यक्ष : सीए प्रदीप जगन्नाथ जगताप

उपाध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ

अॅड. सतिश नानासाहेब गोरडे

उदय त्र्यंबक काकिडे

गणेश नारायण कचरे

पांडुरंग 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 (दि. 28.02.2021 पर्यंत)

रविंद्र विनायक देवकर (दि. 28.02.2021 पर्यंत)

(सेवक संचालक)

(सेवक संचालक)

गणेश फक्कड टेमगिरे (दि. 06.03.2021 पासून)

सुधाकर यमाजी फाळके (दि. 06.03.2021 पासून)

(सेवक संचालक)

(सेवक संचालक)

बँकेचे कार्यपालक अधिकारी (Executives of the Bank)

मुख्य कार्यकारी अधिकारी (Chief Executive Officer): तुकाराम अनंतराव नाईक – दि. 01.11.2020 पासून

सरव्यवस्थापक (General Manager)

किशोर सुरेश घोळबा (दि. 31.07.2021 पर्यंत)

सह-सरव्यवस्थापक (Joint General Manager)

शिरीष निवृत्ती पोळेकर

उपसरव्यवस्थापक (Deputy General Manager) :

अनिल राजाराम प्रधान नारायण नागेश डोळे

O.S.D.:

लक्ष्मीचंद जेठानंद बत्रा (O.S.D.)

सहा. सरव्यवस्थापक (Assistant General Manager)

विवेक शिवाजीराव घोमण

भारत अण्णा टिळेकर

राजेश विष्णु जाधव

राजु संपत शिंदे

अभिजीत मोरेश्वर पाडळकर

शशिकांत निवृत्ती पडळकर

गणेश आनंद कानडे

श्रीकृष्ण यशवंत कात्रे

सचिन बाळकृष्ण बोज्जा

रविंद्र किसन हिरवे

लेखापरिक्षक व सल्लागार (Auditors & Advisors)

वैधानिक लेखापरिक्षक (Statutory Auditor)

: मे. प्रकाश जी पाठक अॅन्ड असोसिएट्स – चार्टर्ड अकौंटंट्स

कर लेखापरिक्षक (Tax Auditor)

: मे.एस. डी. मेडकर अॅन्ड कंपनी – चार्टर्ड अकौंटंट्स

कायदेशीर सल्लागार (Legal Advisor)

: अॅड.श्री.एम.पी.उर्फ दादासाहेब बेंद्रे

गुंतवणूक सल्लागार (Investment Advisor)

: श्री.डी.एस.अंगचेकर

गुंतवणूक लेखापरिक्षक (Investment Auditor)

: मे. एस. आर. पंडित आणि कंपनी - चार्टर्ड अकौंटंट्स

अंतर्गत लेखापरिक्षक (Internal Auditor)

: मे. सतिश मुंदडा अॅन्ड असोसिएट्स – चार्टर्ड अकौंटंट्स

वार्षिक सर्वसाधारण सभेची सूचना (केवळ सभासदांसाठी)

बँकेच्या सभासदांची 49 वी वार्षिक सर्वसाधारण सभा शुक्रवार, दि. 17.09.2021 रोजी दुपारी ठीक 4.00 वाजता डॉ नीतू मांडके आय एम ए हाऊस, संचेती हॉल, ९९२, शुक्रवार पेठ, टिळक रोड, पुणे ४११ ००२ येथे खालील नमूद केलेल्या विषयांचा विचार करण्यासाठी ऑनलाईन पद्धतीने आयोजित केली आहे. सदर सभेस आपण ऑनलाईन पद्धतीने उपस्थित राहावे ही विनंती.

● सभेपुढील विषय ●

1. दिनांक 4 मार्च 2021 रोजी झालेल्या 48 व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
2. मा. संचालक मंडळाने मंजूर केलेला 49 वा वार्षिक अहवाल व दिनांक 31 मार्च 2021 अखेरचा मा. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद, नफा-तोटा पत्रक यास मान्यता देणे.
3. सन 2020-21 चा मा. वैधानिक लेखा परीक्षकांचा अहवाल वाचून त्याची नोंद घेणे.
4. सन 2019-20 या आर्थिक वर्षाच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोषदुरुस्तीची नोंद घेणे.
5. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेली थकीत कर्ज रक्कम निरस्त करणे.
6. संचालक मंडळाने सुचविलेल्या सन 2020-21 वर्षातील नफा वाटणीस मंजूरी देणे.
7. सन 2021-22 या आर्थिक वर्षासाठी मा.संचालक मंडळाने शिफारस केलेल्या वैधानिक लेखापरिक्षकांच्या नियुक्तीस मान्यता देणे. (रिझर्व्ह बँकेच्या मान्यतेनुसार) व वैधानिक लेखापरीक्षकांचा मेहनताना ठरविणेचे अधिकार मा. संचालक मंडळास देणे.
8. मा. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
9. स्टार्फिंग पॅटर्नला मंजूरी देणे.
10. सन 2021-22 साठीचे अंदाजपत्रकाची नोंद घेणे.
11. वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची रजा मंजूर करणे.
12. मा. अध्यक्षांच्या परवानगीने येणारे अन्य विषय.

मा. संचालक मंडळाच्या आज्ञेवरून

- सही -

स्थान : हडपसर, पुणे

तुकाराम नाईक

दिनांक : ०३.०९.२०२१

मुख्य कार्यकारी अधिकारी

● विशेष सूचना ●

❶ गणसंख्ये अभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकाणी संध्याकाळी ठीक 4.30 वाजता होईल. अशा सभेस गणसंख्येची आवश्यकता असणार नाही. ❷ वार्षिक अहवालाची प्रत दि. 07.09.2021 पासून नजिकच्या शाखेत कामकाजाच्या वेळेत उपलब्ध राहील. सदर सूचना दाखवून अहवाल प्रत शाखेतून घेण्यात यावी. ❸ 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. 13.09.2021 पर्यंत लेखी आणून द्यावेत. वरील विषयासंबंधीचे कागदपत्र हडपसर येथील मुख्य कार्यालयात कामकाजाच्या वेळेत पहावयास मिळतील. ❹ आपला पत्ता बदलला असल्यास नवीन पत्ता पूर्ण तपशीलासह नजिकच्या शाखेमार्फत बँकेच्या मुख्य कार्यालयास आपल्या मोबाईल नंबर व ईमेल आयडीसह सत्वर कळवावा ❺ ज्या सभासदांनी सन 2016-17 या कालावधीचा लाभांश नेला नसेल त्यांनी तो दि. 30.09.2021 किंवा तत्पूर्वी घेऊन जावा. अन्यथा सदर लाभांशाची रक्कम नियमाप्रमाणे बँकेच्या राखीव निधीस वर्ग करण्यात येईल. ❻ सन 2020-21 चा बँकेचा ताळेबंद व नफा तोटा पत्रक बँकेच्या www.janasevabankpune.net या संकेत स्थळावर पाहता येईल. ❼ मागील 2 ते 3 अहवालात वारंवार आवाहन करून सुद्धा ज्या सभासदांनी त्यांचे रु. 25/- दर्शनी मूल्याचे भाग रु. 100/- मूल्यामध्ये परिवर्तित करून घेतलेले नाहीत अशा सर्व सभासदांनी दि. 31.12.2021 पूर्वी सदर भाग परिवर्तित करून घेणे बंधनकारक आहे.. ❽ वार्षिक सर्वसाधारण सभेचे कामकाज कोविड-19 च्या पार्श्वभूमीवर शासनाच्या व स्थानिक प्रशासनाच्या सूचना व निर्देशानुसार ऑनलाईन पद्धतीने पार पाडले जाईल. ❾ बँकेकडे असणाऱ्या रजिस्टर मोबाईल नंबरवर सभेच्या दिवशी लिंक पाठविली जाईल. सभेस ऑनलाईन पद्धतीने उपस्थित राहावे. सदर लिंकद्वारे वेळेच्या 15 मिनिटे आधी जॉईन व्हावे ही विनंती.

Notice of The Annual General Meeting (For members only)

The 49th Annual General Meeting of the members of the Bank will be held on Friday, 17.09.2021 at 4.00 p.m. at Dr. Nitu Mandke IMA House, Sancheti Hall, 992, Shukrawar Peth, Tilak Road, Pune 411002 to transact the following business. You are requested to attend the online meeting.

● Agenda for the Meeting ●

1. To read and confirm the minutes of the 48th Annual General Meeting held on 4th March 2021.
2. To approve the 49th Annual Report prepared by the Hon'ble Board of Directors and Balance Sheet and Profit & Loss Account for the year ended 31st March 2021 as certified by the Hon'ble Statutory Auditors.
3. To consider the Hon'ble Statutory Auditor's Report for the year 2020-21 and take note thereof.
4. To take note of compliance of Statutory Auditor's Report for the year 2019-20.
5. To approve write off of bad debts as certified by the Statutory Auditors.
6. To approve appropriation of profit for the year 2020-21 as proposed by Hon'ble Board of Directors.
7. To approve the appointment of Statutory Auditors for financial year 2021-22 recommended by the Board of Directors (subject to RBI approval). To authorise Hon'ble Board of Directors to fix their remuneration .
8. To take note of loans and advances granted to the members of Hon'ble Board of Directors and their relatives.
9. To approve the Staffing Pattern.
10. To take a note of budget for the financial year 2021-22
11. To grant leave of absence to the members remaining absent for the Annual General Meeting.
12. Any other matter with the permission of the Hon'ble Chair.

By order of the Hon'ble Board of Directors

-sd-

Tukaram Naik

Chief Executive Officer

Place : Hadapsar, Pune

Date – 03.09.2021

● Special Instructions ●

❶ In case the meeting is adjourned for want of quorum, it will commence at 4.30 p.m. on the same day and at the same venue for which no quorum would be necessary. ❷ The copy of Annual Report will be available from 07.09.2021 at your nearest Branch during business hours. The copy can be obtained by producing this notice. 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 dated 13.09.2021. The documents concerning the Agenda items will 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 there of through nearest branch to Head Office alongwith your Email ID and Mobile No. if any at the earliest. ❺ Members who have not collected their dividend for the year 2016-17 are requested to collect the same on or before dated 30.09.2021, failing which the amount of dividend would be credited to the Bank's Reserves in accordance with the rules. ❻ The Annual Report for the year 2020-21 along with the bank's Balance Sheet & Profit & Loss Account will be available on bank's web site: www.janasevabankpune.net ❼ In spite of various reminders during last 2/3 annual reports, those shareholders having shares of face value Rs. 25/- failed to convert into face value of Rs. 100/- each required to convert their shares by 31.12.2021. ❽ **Annual General meeting will be conducted online as per COVID-19 notifications and guidelines issued by the government and local authorities from time to time.** ❾ The Link of the meeting will be sent on your mobile number registered with the bank. You are requested to join the meeting 15 minutes before scheduled time.

49 वा वार्षिक अहवाल

माननीय सभासद बंधू व भगिनींनो,

माननीय सभासद बंधू आणि भगिनीनो

49 व्या वार्षिक सर्वसाधारण सभेत मी आपले सहर्ष स्वागत करतो आपल्या सर्वांच्या प्रेरणा व पाठिंब्यावरच संचालक मंडळ गेली 49 वर्षे अव्याहतपणे प्रगती करत आहे ही प्रेरणा व पाठींबा मिळत राहो या आशेसह संचालक मंडळाच्या वतीने बँकेच्या 2020-21 या आर्थिक वर्षाचा लेखापरीक्षण अहवाल सादर करीत आहे.

मागील आर्थिक वर्षाच्या शेवटच्या तिमाहीत कोरोना संकटाची चाहूल लागली व केंद्र सरकारने 22 मार्च 2020 पासून संपूर्ण लॉकडाऊन घोषित केला आणि अर्थव्यवस्थेला खीळ बसली. अर्थव्यवस्थेमध्ये चलनवलन थंडावल्या मुळे उद्योजकांना/ व्यावसायिकांना कारभार बंद करावा लागला परिणामी लोकांची क्रयशक्ती कमी होऊन वस्तू व सेवांची मागणी घसरली याचा विपरीत परिणाम गुंतवणूक व भांडवल निर्मितीवर झाला.

सप्टेंबर 2020 पासून कोरोनाचा प्रादुर्भाव कमी झाल्यामुळे लॉकडाऊनमध्ये शिथिलता देण्यात आली व उद्योगधंदे व्यवसाय हळूहळू पूर्वपदावर येऊ लागले होते मात्र पुनश्च फेब्रुवारी 2021 पासून कोरोना दुसऱ्या लाटेचा प्रादुर्भाव व व्याप्ती वाढली व त्यामुळे महाराष्ट्र सरकारने लॉकडाऊन घोषित केला अद्यापही राज्यात काही ठिकाणी निर्बंध आहेत या सर्व पार्श्वभूमीवर केंद्र सरकार, राज्य सरकार, आरबीआय यांनी सुसंगत आर्थिक धोरणे स्वीकारत अर्थव्यवस्थेला चालना देण्याचे प्रयत्न केले. या कालावधीमध्ये रिझर्व्ह बँकेने रेपो रेटमध्ये 115 बेसिस पॉइंट व सीआरआरमध्ये 100 बेसिस पॉइंट कपात करून जास्तीत जास्त तरलता उपलब्ध होईल याची तजवीज केली.

या कालावधीत अत्यावश्यक सेवा म्हणून बँकिंग सेवा अविरत चालू होती सभासद ग्राहक हितचिंतक यांच्या पाठिंब्यामुळे व सहकार्यामुळे याही परिस्थितीत तत्पर व सातत्यपूर्ण सेवा देण्याचा कर्मचाऱ्यांनी केलेला प्रयत्न ग्राहक सेवेचे उत्तम उदाहरण आहे. कोरोना महामारीमध्ये अविरत बँकिंग सेवा देताना बँकेतील सेवकांना व काही जणांच्या कुटुंबीयांना आपले जीवन समर्पण करावे लागले त्या प्रती बँक संवेदनशील व कृतज्ञ आहे.

कोरोना 19 मुळे उद्भवलेल्या आर्थिक संकटाला तोंड देण्यासाठी आपली बँक खातेदारांच्या पाठीशी खंबीरपणे उभी राहिली व विविध कर्ज योजनांद्वारे त्यांना पुनश्च उद्योग धंदा व्यवसाय चालू करण्यासाठी अर्थसहाय्य केले. उद्योगधंदे व्यवसाय यांच्यावर झालेल्या परिणामामुळे सर्वच क्षेत्रातील NPA कर्जाच्या प्रमाणात वाढ झाली व

49th ANNUAL REPORT

Respected Members,

I welcome you all in this august meeting. I would like to brief you about entire economic situation in general and Banks financial position in particular.

The year 2020-21 is marked by disastrous fall on public worldwide in the form of Corona pandemic. In the last week of March 2020 Central Government declared lockdown due to which economic growth got halted. It adversely affected income from almost all segments, thereby contraction in purchasing power was evidenced.

There was relief only after September 2020, businesses and economic activities started rising there after. It was felt that with new normal entire economy will register a fabulous growth, however again 2nd wave caused vanishing positive results, that economy was experiencing.

On the regulatory front The RBI pronounced resolution package-II for a relief to stressed assets. Repo rates were reduced by 115 bps and a change of 1% brought with regard to CRR.

It is noteworthy that banking services ran unmarred despite havoc in the form of Covid-19 Banking personnel's were working continuously to serve their customers. Thousands of them literally martyred due to their exposure to Covid related effects. Our Bank too has to loose 7 employees causing dreadful effects of Corona. Hundreds of employees were caught by this epidemics. Our Bank stand firmly behind our customers and served them.

Due to ill affected cash flows of borrowing units, bank's NPAs increased from Rs. 145cr to Rs. 190cr. The bank is akin to adopt all possible measures in order to recovery of bad loans. Your bank has registered a profit of Rs. 8.42cr despite all adversities.

आपली आपली बँक सुद्धा त्याला अपवाद नाही. बँकेने NPA कर्जाच्या वसुलीसाठी विविध उपाययोजना वेळ्या असून लवकरच आपणास त्याबाबत सकारात्मक परिणाम दिसून येईल. ताळेबंदाच्या निरीक्षणावरून आपल्या लक्षात येईल की आपला व्यवसाय स्थिर आहे. नफा तोटा पत्रकावरून लक्षात येते की आपला नफा व्यवसाय परिचालनातून (operations) येत असून तो प्रमाणशीर आहे.

NPA मध्ये झालेल्या वाढीमुळे बँकेच्या नफा क्षमतेवर परिणाम झालेला आहे सबब या वर्षी बँकेने नक्त नफ्यामधून लाभांशाचे वाटप न करता सर्व उर्वरित नफा संशयित व बुडीत कर्ज निधी खाती वर्ग करण्याची शिफारस केलेली आहे. यासाठी सभासदांनी बँकेचे हित लक्षात घेऊन मान्यता द्यावी. सर्व कायदेशीर मार्गाचा अवलंब करून सुद्धा अपरिहार्य कारणामुळे बुडीत झालेल्या व निरस्त करावयाच्या कर्ज खात्यांचा प्रस्ताव मान्यतेसाठी सादर केलेला आहे. ही खाती निरस्त करण्यासाठी माननीय अंतर्गत लेखा परीक्षक व वैधानिक लेखापरीक्षक यांनी शिफारस केलेली आहे. बँकेचा वसुलीचा कायदेशीर हक्क अबाधित ठेवून सदर प्रस्तावास मान्यता द्यावी ही विनंती.

दिनांक 24 ऑक्टोबर 2021 पासून बँकेचे सुवर्ण महोत्सवी वर्ष सुरू होत असून या सुवर्णमहोत्सवी वर्षात बँकेला आर्थिकदृष्ट्या सक्षम (Financially Sound & Well Managed) बँकेचा दर्जा प्राप्त करून देण्याचा संचालक मंडळ व कर्मचारी यांचा निर्धार आहे त्यासाठी आपला पाठींबा आणि मोलाची साथ आवश्यक आहे.

बँकेच्या आर्थिक वर्ष 2020-21 आर्थिक कामगिरीचा आढावा पुढीलप्रमाणे आहे.

तपशिल	2020-21 (रक्कम रु. लाखात)
सभासद संख्या	40842
वसुल भाग भांडवल	4948.19
वैधानिक राखीव निधी	5507.83
इतर निधी	17429.12
एकूण ठेवी	202901.99
एकूण कर्जे	116000.95
गुंतवणूक	86933.32
खेळते भांडवल	231501.68
निव्वळ नफा	848.83
निव्वळ एन.पी.ए. %	9.65
भांडवल पर्याप्तता %	16.64

The increase in NPAs has affected the bank's profitability. This year, the bank has recommended that all remaining profits be appropriated to Bad and doubtful debt reserves without distributing dividends from net profit. All members are requested to approve the appropriation of profit keeping in view the interest of the bank.

The proposal for write off of such advances which have become NPA due to unavoidable circumstances and are unrecoverable has been submitted for approval. The said accounts are recommended by the respective Internal Auditor and Statutory Auditor for write off of these accounts. The request is to approve the proposal keeping the legal right of recovery of the bank as intact.

The Golden Jubilee Year of the Bank is starting from 24th October 2021 and the Board of Directors and staff are determined to make the Bank a Financially Sound & Well Managed Bank in this Golden Jubilee Year. It requires your valuable support.

A brief about the financials of the bank for the financial year 2020-21 is as below.

Particulars	2020-21 (Rs. in Lacs)
No of Members	40842
Paid Up Capital	4948.19
Statutory Reserve	5507.83
Other Reserves	17429.12
Total Deposits	202901.99
Total Advances	116000.95
Investments	86933.32
Working Capital	231501.68
Net Profit	848.83
Net N.P.A. %	9.65
C.R.A.R. %	16.64

बँकेने अनावश्यक खर्च टाळून तसेच आवश्यक खर्चामध्ये कपात करण्यासाठी केलेल्या उपाय योजनांना विविध सेवा पुरवठादार, भाडे तत्वावरील शाखा असलेले जागा मालक, कर्मचारी वर्ग यांनी सकारात्मक प्रतिसाद दिल्यामुळे नफा क्षमतेवर होणारा प्रतिकूल परिणाम कमी करण्यात यश मिळवले. बँकेच्या वाटचालीमध्ये सहकार आयुक्त व निबंधक सहकारी संस्था महाराष्ट्र राज्य व त्यांचे अधिकारी, भारतीय रिझर्व बँक, अनेक संस्था, व्यक्ती, खातेदार, सभासद, सेवक संघटना पदाधिकारी व सर्व सेवक वृंद यांचे अनमोल सहकार्य लाभले त्याबद्दल मी सर्वांचा आभारी आहे व तसेच यापुढेही हे सहकार्य लाभेल असा दृढ विश्वास आहे.

धन्यवाद!

संचालक मंडळाच्या वतीने
सीए प्रदीप जगन्नाथ जगताप
(अध्यक्ष)
हडपसर, पुणे - 411013.
दिनांक : 03/09/2021

I am grateful to the Commissioner of Co-operation and the Registrar of Co-operative Societies, Maharashtra State and its officials, the Reserve Bank of India, many organizations, individuals, account holders, members, employees' union office bearers and all the employees for their invaluable support.

The Bank has been able to reduce the adverse effects on profitability due to positive response from various service providers, premises owners and all the staff. We thank one and all for the same.

On behalf of Board of Directors
CA Pradeep Jagannath Jagtap
(Chairman)
Hadapsar, Pune 411013.
Date : 03/09/2021

नफा विभागणी (Distribution of Profit)

(रु. लाखात) (Rs. in Lakh)

2019-20	तपशील (Particulars)	2020-21
205.86	वैधानिक राखीव निधी (Statutory Reserve) @25%	212.21
0.00	लाभांश (Dividend)	0.00
10.00	सुवर्ण महोत्सव निधी (Golden Jubilee Fund)	10.00
5.00	सेवक हितसंवर्धन निधी (Staff Welfare Fund)	5.00
10.00	सभासद कल्याण निधी (Member Welfare Fund)	10.00
0.00	इमारत निधी (Building Fund)	0.00
0.00	देणगी निधी (Donation Fund)	0.00
82.35	सामान्यनिधी (General Reserve)	84.88
332.03	गुंतवणूक चढउतार निधी (Investment Fluctuation Reserve)	0.00
2.00	निवडणूक निधी (Election Fund)	1.00
1.00	शैक्षणिक निधी (Education Fund)	2.00
25.00	संगणक निधी (Computer Fund)	0.00
0.20	आकस्मिकता निधी (Contingency Fund)	0.00
150.00	संशयित व बुडीत कर्ज निधी (Bad & Doubtful Debt Reserve)	523.74
0.01	शिल्लक नफा	0.00
823.45	एकूण (Total)	848.83

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	3.36	1	3	7.47	1	3	7.70	नाही
नातेवाईक (Relative)	1	1	3.66	1	1	7.95	1	1	7.92	नाही
एकूण	2	3	7.02	2	4	15.42	2	4	15.62	

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 मागील 2 ते 3 अहवालात वारंवार आवाहन करून सुद्धा ज्या सभासदांनी त्यांचे रु. 25/- दर्शनी मूल्याचे भाग रु. 100/- मूल्यामध्ये परिवर्तित करून घेतलेले नाहीत अशा सर्व सभासदांनी दि. 31.12.2021 पूर्वी सदर भाग परिवर्तित करून घेणे बंधनकारक आहे.

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/- In spite of various reminders during last 2/3 annual reports, those shareholders having shares of face value Rs. 25/- failed to convert into face value of Rs. 100/- each required to convert their shares by 31.12.2021.

विनम्र
श्रद्धांजलि



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



अहवाल वर्षामध्ये भारतातील जे थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, लेखक, साहित्यिक, कलावंत, शिक्षण तज्ज्ञ, सामाजिक कार्यकर्ते, बँकेचे सभासद, हितचिंतक, सेवक दिवंगत झालेले आणि कोरोना महामारीविरुद्ध लढाईत मृत पावलेले कोरोना योद्धे व नागरिक यांना नम्रतापूर्वक भावपूर्ण श्रद्धांजली. ईश्वर मृतांच्या आत्म्यास शांती देवो.

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/863/P/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 2021 अखेरची बँकेची आर्थिक स्थिती (Financial Position as at 31 March 2021)

रक्कम रु कोटीत
Rs.In Crore

07	सभासद संख्या (No. of Members)		40842
	नाममात्र सभासद संख्या (No. of Nominal Members)		4990
08	अधिकृत भाग भांडवल (Authorised Capital)		100.00
	वसूल भाग भांडवल (Paid up Capital)		49.48
09	राखीव व अन्य निधि (Statutory & Other Reserves)		229.37
10	एकूण ठेवी (Total Deposits)		2029.02
	चालू ठेवी (Current Deposits)	128.55	
	बचत ठेवी (Savings Deposits)	497.79	
	मुदत ठेवी (Term Deposits)	1402.68	
11	एकूण कर्जे (Total Loans & Advances)		1160.01
	अल्प मुदत कर्जे (Short Term Loans)	389.22	
	मध्यम मुदत कर्जे (Medium Term Loans)	124.07	
	दीर्घ मुदत कर्जे (Long Term Loans)	646.72	
12	देणी (Borrowings)		0.00
	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	
13	गुंतवणूक (Investments)		869.33
	जिल्हा मध्य. सह. बँक लि., पुणे व सातारा (Dist. Central Co-op. Bank, Pune & Satara)	12.22	
	महा. राज्य सह. बँक लि., मुंबई (MSC Bank, Mumbai)	3.00	
	इतर (Other)	854.11	
14	थकबाकी (Overdues)		178.70
15	वैधानिक लेखापरिक्षण वर्ग (Rating by Statutory Auditors)		"A"
16	नफा (Net Profit)		8.49
17	सेवक संख्या (Number of Staff)		378
18	खेळते भांडवल (Working Capital)		2315.02

दि. 31 मार्च 2021 रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2020	भांडवल व देयता (Capital & Liabilities)	Amount	31/03/2021
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		
49,70,09,000.00	वसूल भाग भांडवल (Paid Up Capital)		49,48,18,975.00
3,73,10,900.00	* 14,36,835 * Shares Of Rs. 25/- Each	3,59,20,875.00	
45,96,98,100.00	* 45,88,981 * Shares Of Rs. 100/- Each	45,88,98,100.00	
	वैयक्तिक सभासद (Individual Members : 40,406)		
	इतर सभासद (Other Members : 436)		
	(Total Members : 40,842)		
197,49,37,320.00	राखीव व इतर निधी (Statutory And Other Reserves)		229,36,95,227.80
52,69,24,935.52	वैधानिक राखीव निधी (Statutory Reserve)	55,07,83,405.52	
38,80,76,118.69	इमारत निधी (Building Fund)	38,80,76,118.69	
5,85,00,000.00	उत्पादनक्षम कर्जावरील तरतूद (Cont.prov. against Std. Assets)	58,50,00,00.00	
69,54,09,285.18	संशयित व बुडीत कर्ज निधी (Bad & Doubtful Debt Reserve Fund)	84,14,79,042.98	
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	
80,68,973.00	सेवक हितसंवर्धन निधी (Staff Welfare Fund)	83,55,896.00	
65,03,013.00	सभासद कल्याण निधी (Member's Welfare Fund)	74,28,013.00	
37,43,914.00	देणगी निधी (Donation Fund)	28,44,010.00	
13,08,72,581.00	गुंतवणूक चढउतार निधी (Investment Fluctuation Reserve)	14,40,76,422.00	
3,97,000.00	सामाजिक कृतज्ञता निधी (Samajik Krutadnya Nidhi)	3,97,000.00	
2,25,37,000.00	संगणक निधी (Computer Fund)	2,50,37,000.00	
1,42,09,000.00	सुवर्ण महोत्सव निधी (Golden Jubilee Fund)	1,52,09,000.00	
81,32,894.00	रिवॅल्युएशन रिझर्व (Revaluation Reserve)	79,96,750.00	
31,00,000.00	गुंतवणूक घसारा निधी (Investment Depreciation Reserve)	8,68,68,436.00	
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)	1,19,33,000.00	
7,05,76,712.61	जनरल राखीव निधी (General Reserve Fund)	6,13,11,240.61	
11,44,893.00	निवडणूक निधी (Election Fund)	13,44,893.00	
37,13,000.00	शिक्षण निधी (Education Fund)	38,13,000.00	
	निधी (Covid - 19 Fund)	4,03,70,000.00	
	निधी (Provision for Restructure Account)	1,36,57,000.00	
	निधी (Provision for Apex Bank)	31,00,000.00	
2060,41,91,389.29	ठेव व इतर खाती (Deposits And Other Accounts)		2029,01,99,063.85
1415,39,15,366.00	मुदत ठेवी (Fixed Deposits)	1402,67,85,291.16	
1400,46,10,352.00	व्यक्तिच्या (Individual)	11344621859.17	
14,93,05,014.00	सहकारी संस्था (Co-op Societies)	2682163431.99	
484,19,11,371.37	बचत ठेवी (Saving Deposits)	497,79,26,885.41	
483,11,26,844.97	व्यक्तिच्या (Individual)	4701487566.86	
1,07,84,526.40	सहकारी संस्था (Co-op Societies)	276439318.55	
160,83,64,651.92	चालू ठेवी (Current Deposits)	128,54,86,887.28	
131,25,08,476.13	व्यक्तिच्या (Individual)	749483291.87	
29,58,56,175.79	सहकारी संस्था (Co-op Societies)	536003595.41	
0.00	कर्ज (Borrowings)	0.00	
2307,61,37,709.29	पुढील पानावर (Carried Forward)		2307,87,13,266.65

BALANCE SHEET AS ON 31 - 03 - 2021

रक्कम रु. (Amount Rs)

31/03/2020	अस्ति व येणी (Properties & Assets)	Amount	31/03/2021
12,95,77,373.00	रोख शिल्लक (Cash on Hand)		138235564.00
94,75,57,223.04	चालू खात्यांमधील शिल्लक (Current Accounts With Banks) (with State & Dist. banks)		116,29,93,000.76
159,98,25,733.13	मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी (Money At Call And Short Notice) (Including TREPS)		89,95,81,017.08
801,82,29,394.00	गुंतवणूक (Investments)		869,33,32,008.00
644,75,96,733.00	केंद्र व राज्य सरकारी रोखे (Central & State Govt. Securities) (of Which Reserve Fund Rs. 55,77,89,625.00) दर्शनी किंमत Face Value Rs.740,70,00,000.00 बाजारभावाने किंमत Market Value Rs. 755,95,55,400.00	745,34,58,106.00	
0.00	इतर मान्यताप्राप्त गुंतवणूक Other Approved Securities	0.00	
31,34,650.00	शेअर्स Shares	31,34,650.00	
60,69,22,000.00	पी.एस.यू. बॉन्ड्स PSU Bonds	10,74,17,000.00	
96,05,76,011.00	इतर गुंतवणूकी Other Investment.	112,93,22,252.00	
0.00	1) Deposit With Primary Dealers (stci Term Money)		
96,05,76,011.00	2) Deposit With The Banks (of Which Reserve Fund Rs.5,22,38,000.00)	112,93,22,252.00	
0.00	3) Investment In Liquid Funds Of Mutual Funds	0.00	
0.00	4) Certificate Of Deposit	0.00	
1167,61,94,959.58	कर्जे Loans & Advances		1160,00,94,695.67
400,79,05,355.90	अल्प मुदत Short Term Loans	389,21,68,710.03	
98,257.00	सरकारी रोखे तारण Loan Against Govt. sec.	73,084.00	
373,91,58,961.80	इतर तारण Loan Against Other Sec.	389,04,99,448.83	
26,86,48,137.10	जामिनकी Loans Against Guarantees	15,96,177.20	
(66,17,43,836.75)	पैसे थकबाकी Out of Which Overdues	(109,14,01,708.77)	
102,87,48,027.93	मध्यम मुदत Medium Term Loans	124,06,98,125.48	
8,33,503.67	सरकारी रोखे तारण Loan Against Govt. Sec.	4,98,231.67	
74,58,83,023.83	इतर तारणावर Loan Against Other Sec.	94,26,05,189.23	
28,20,31,500.43	जामिनकी Loans Against Guarantees	29,75,94,704.58	
(22,23,12,974.37)	पैसे थकबाकी Out of Which Overdues	(26,74,22,910.18)	
663,95,41,575.75	दीर्घ मुदत Long Term Loans	646,72,27,860.16	
0.00	सरकारी रोखे तारण Loan Against Govt.sec.	0.00	
497,76,13,624.40	इतर तारणावर Loan Against Other Sec.	562,24,64,651.25	
166,19,27,951.35	जामिनकी Loans Against Guarantees	84,47,63,208.91	
(16,39,57,690.61)	पैसे थकबाकी Out of Which Overdues	(42,81,62,109.32)	
2237,13,84,682.75	पुढील पानावर (Carried Forward)		2249,42,36,285.51

दि. 31 मार्च 2021 रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2020	भांडवल व देयता Capital & Liabilities	31/03/2021
2307,61,37,709.29	मागील पानावरून (Brought Forward)	2307,87,13,266.65
0.00	वसूलीकरीता घेतलेली बिले (दुबेरजी) Bills For Collection (as Per Contra)	0.00
0.00	शाखा मिळवणी Branch Adjustments	0.00
44,50,77,892.40	थकव्याज कर्ज Overdue Interest Reserve For NPA	64,59,12,599.17
1,41,00,681.00	देणे व्याज Interest Payable	1,52,24,764.20
7,55,56,372.81	इतर देणी Other Payables	8,18,38,001.64
0.00	देणी COVID 19 EX-GRATIA INT. PAYABALE	1,10,00,000.00
8,621.00	Inland Remittance	0.00
15,15,00,000.00	आयकर देणे Provision For Income-tax	8,00,00,000.00
8,23,45,276.28	नफा Profit	8,48,83,359.26
2,532.43	शिल्लक नफा Last Years Balance Profit	588.28
823,42,743.85	चालू वर्षाचा नफा Current Years Profit	8,48,82,770.98
	हमीपोटी संभाव्य देयता (as on 31.03.2020)	170,71,26,340.05
	D.E.A.F. Rs.	8,37,41,147.01
	Bank Gurantees Rs.	1,24,98,400.00
	Letter Of Credit Rs.	79,61,059.91
	SEC.Deliverable Under TREPS	159,98,25,733.13
	Claim Lodged Against Bank Not Acknowldged As Debt Rs.	31,00,000.00
	हमीपोटी संभाव्य देयता (as On 31.03.2021)	102,84,53,455.34
	D.E.A.F. Rs.	10,90,61,595.53
	Bank Gurantees Rs.	75,30,600.00
	Letter Of Credit Rs.	91,80,242.73
159,98,25,733.13	Sec. Deliverable under TREPS	89,95,81,017.08
2384,47,26,552.78	एकूण रुपये TOTAL	2399,75,71,990.92

As per our report of even date

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

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

UDIN : 21033996AAAACI6080

Place : Pune Date : 29th July, 2021

अध्यक्ष : सीए प्रदीप जगन्नाथ जगताप

उपाध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ

मुख्य कार्यकारी अधिकारी : तुकाराम अनंतराव नाईक

BALANCE SHEET AS ON 31 - 03 - 2021

रक्कम रु. (Amount Rs)

31/03/2020	अस्ति व येणी Properties & Assets	Amount	31/03/2021
2237,13,84,682.75	मागील पानावरून (Brought Forward)		2249,42,36,285.51
0.00	वसूलीस पाठविलेली बिले (दुबेरजी) Bills Receivable (as Per Contra)		0.00
1,35,000.00	शाखा मिळवणी Branch Adjustments		1,51,692.96
60,32,10,449.36	येणे व्याज Interest Receivable		76,74,74,120.75
15,81,32,556.96	गुंतवणुकीवरील On Investment	12,15,61,521.58	
44,50,77,892.40	खात्यावरील येणे व्याज On Npa	64,59,12,599.17	
0.00	On CBLO Lending	0.00	
33,30,08,253.86	जागा, इमारत (घसारा वजा जाता) Land And Building * (After Depreciation)		30,18,80,399.36
18,69,91,630.04	फर्निचर, फिक्चर्स, वाहन व संगणक (घसारा वजा जाता) Furniture & Fixtures, Vehicles, computers (after Depreciation)		16,35,02,581.54
15,81,08,160.69	फर्निचर, फिक्चर्स Furniture & Fixtures	14,32,37,619.98	
47,26,684.46	वाहन Vehicles	37,81,344.46	
1,78,19,846.40	संगणक हार्डवेअर Computer Hardware	1,09,33,032.60	
63,36,938.49	संगणक सॉफ्टवेअर Computer Software	55,50,584.50	
34,99,96,536.77	इतर येणी Other Receivables:		27,03,26,910.80
11,74,751.08	शिल्लक स्टेशनरी Stationery On Hand	8,97,889.35	
1,26,81,970.00	भाड्यापोटी आगाऊ Deposit With Landlord	1,26,31,970.00	
22,25,66,920.35	करापोटी आगाऊ Advance Tax Paid	9,06,32,387.00	
29,61,581.19	आयकर येणे Tds Receivable	8,10,460.31	
3,91,96,852.17	अन्य येणी Other Receivable	4,66,31,348.16	
7,14,14,461.98	डिफर्ड टॅक्स असेट्स Deferred Tax Assets	11,34,93,890.98	
	COVID-19 EXGRATIA INT.RECEIVABLE	52,28,965.00	
	* (Land & Bldg. Includes Improv. of Premises Own & Lease Hold Improv. of Rs. 41,86,327.22)		
2384,47,26,552.78	एकूण रुपये TOTAL		2399,75,71,990.92

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 2021 रोजी संपलेल्या कालावधीचे नफा-तोटा पत्रक

31/03/2020	खर्च Expenditure	31/03/2021
126,05,71,579.21	दिलेले व्याज To Interest Paid	110,33,12,924.61
125,76,47,617.39	ठेवींवरील To Interest Paid Deposits	110,25,49,109.66
29,23,961.82	कर्जावरील To Interest Paid On Borrowings	7,63,814.95
6,85,694.10	कमिशन To Commission Paid To Banks	9,06,960.73
29,88,15,855.10	पगार, भत्ते To Salary & Other Allowances	34,78,96,018.00
4,68,28,732.00	प्रॉ. फंड व ग्रॅच्युईटी To Contrib.to Staff Pf & Group Gratuity	1,98,61,885.17
5,82,469.00	संचालक मंडळ सभा खर्च To Director's Fee & Meetings Exp.	1,89,346.00
20,20,781.33	प्रवास खर्च To Travelling Exp.	15,04,653.41
9,56,94,050.11	भाडे / विमा/वीज/कर To Rent, Insur.,electricity,taxes	8,35,26,971.40
1,03,34,527.87	टपाल/तार/टेलिफोन To Postage, Telegram, Telephone	82,15,406.30
1,23,33,053.29	लेखन साहित्य, छपाई, जाहिरात To Stationery, Printing, Advt.	65,89,476.27
48,76,900.00	हिशेब तपासणी शुल्क To Audit Fees	42,70,751.00
18,81,854.00	कायदे विषयक खर्च To Legal Charges	70,57,628.53
2300,00,000.00	संशयित व बुडीत कर्ज निधी To Bad & Doubtful Debt Reserve	15,00,00,000.00
0.00	कोविड-19 तरतूद To Provision On Covid - 19	2,26,68,000.00
7,46,66,085.81	घसारा खर्च / निरस्त To Depreciation & Write Off	6,32,29,004.93
1,61,16,531.41	दुरुस्ती, देखभाल खर्च To Repairs & Maintenance	1,30,04,957.97
32,90,300.00	गुंतवणूकीवरील घसारा To Depreciation On Investment	8,68,68,436.00
1,18,35,808.00	गुंतवणूकीपोटी दर्शनी किंमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त To Premium On GoI Securities Amortised	1,02,76,054.00
46,674.00	बँकेच्या मालमत्तेच्या विक्रीवरील तोटा To Loss On Sale Of Banking Assets	5,745.00
0.00	To Provision for Restructure A/c	1,36,57,000.00
0.00	To Provision for COVID 19 EXGRATIA ABOVE 2 CRORE	1,10,00,000.00
0.00	To Deferred Tax Liability	0.00
5,01,39,383.20	इतर व प्रासंगिक खर्च To Other Expenses	4,37,17,988.75
25,05,461.68	समारंभ खर्च Function Expenses	5,63,309.00
7,71,509.54	वार्षिक सर्वसाधारण सभा खर्च AGM Expenses	5,51,700.00
1,28,33,384.39	Delivery Channel Expenses	1,28,62,878.49
3,12,72,299.69	कार्यालयीन खर्च Office Expenses	2,45,76,707.92
27,56,727.90	अन्य खर्च Other Expenses	51,63,393.34
10,45,00,000.00	आयकर तरतूद To Income-tax Provision	7,95,26,804.35
8,23,42,743.85	निव्वळ नफा Net Profit	8,48,82,770.98
230,75,63,022.28	एकूण T O T A L	216,21,68,783.40

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 : 29th July, 2021

अध्यक्ष : सीए प्रदीप जगन्नाथ जगताप

उपाध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमत

मुख्य कार्यकारी अधिकारी : तुकाराम अनंतराव नाईक

Profit and loss account for the year ended 31.03.2021

31/03/2020	उत्पन्न Income		31/03/2021
190,11,39,581.50	एकूण मिळालेले व्याज Total Interest Received		181,24,98,436.28
116,10,85,786.33	कर्जावरील व्याज Interest on Loans & Advances	116,26,79,093.06	
7,55,03,102.89	मुदत ठेवीवरील व्याज Interest on Bank Fixed Deposits	4,86,65,358.00	
66,45,50,692.28	गुंतवणूकीवरील व्याज Interest on Investments	60,11,53,985.22	
6,249.00	मिळालेले लाभांश Dividend Received		0.00
6,249.00	Dividend Received on Shares	0.00	
6,37,60,349.42	कमिशन व हुंडणावळ Commission & Charges		5,98,39,599.96
23,24,397.74	कमिशन Commission	39,70,632.16	
2,64,97,611.27	प्रक्रिया शुल्क Processing Charges /Loan Form Fee	1,60,07,393.22	
3,49,38,340.41	सेवा शुल्क Service Charges	3,98,61,574.58	
34,26,56,842.36	इतर उत्पन्न Other Income		28,98,30,747.16
15,500.00	कर्ज अर्ज / पॅन फॉर्म शुल्क Loan Forms/ Pan Forms Fees	0.00	
80,11,297.31	लॉकर भाडे / अन्य Locker Rent & Other	80,63,575.71	
2,32,800.82	किरकोळ जमा Misc. & Other Receipts	1,55,979.45	
2,49,66,828.68	Delivery Channel Income	1,47,52,647.13	
41,65,430.02	विमा व्यवसायातील उत्पन्न Commission On Insurance Business	47,80,107.49	
6,52,94,350.00	सरकारी रोखे ट्रेडिंगवरील नफा Profit On G-sec.trading	14,77,41,777.00	
3,40,392.85	बँकेच्या मालमत्ता विक्रीवरील नफा Profit On Sale Of Banking Assets	3,73,399.00	
6,43,24,168.68	निलेखित बुडीत कर्जातील वसुली Recovery In Written-off Loan A/cs	3,33,30,204.38	
4,35,444.00	Interest on Income Tax Refund	13,15,904.00	
7,85,21,325.00	Amt. tr. from IDR/IFR	2,00,00,000.00	
33,47,000.00	Income Tax Provision Written Back Amount	0.00	
9,30,02,305.00	Deferred Tax Assets	4,20,79,429.00	
0.00	By Actuarial Valuation Gain	1,72,37,724.00	
230,75,63,022.28	एकूण T O T A L		216,21,68,783.40

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 2020-21 चा वैधानिक लेखापरिक्षकांचा अहवाल

Statutory Auditors Report for the year 2020-21

INDEPENDENT AUDITOR'S REPORT

To,

The Members, Janaseva Sahakari Bank Ltd., Hadapsar, Pune

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Janaseva Sahakari Bank Limited, Hadapsar, Pune, ('the Bank'), which comprise the Balance sheet as at 31st March 2021, the statement of profit and loss for the year then ended, and the cash flow statement for the year ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information. The returns of Head Office and 30 branches audited by us are consolidated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, 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 of the state of affairs of the Bank as at 31st March 2021 and its profit for the year ended on that date and cash flow statement for the year ended on that date.

Basis for opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulation Act, 1949 and the Rules thereunder, and the provisions of the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report Thereon

The Bank's Board of Directors is responsible for the other information. The other information comprises the Directors report, including other explanatory information, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report the fact. We have nothing to report in this regard.

Responsibilities of Management and those charged with the Governance for the financial statements

The Bank's Board of Directors 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 accounting principles generally accepted in India, including the Accounting Standards issued by ICAI provisions of Banking Regulation Act, 1949 and the rules made hereunder, the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and circulars and guidelines issued by the RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. Those Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility for the audit of the Financial Statement

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

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

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

We communicate with those charged with governance regarding, among other matters, the planned scope and

timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

Report on Other Legal and Regulatory Requirements

The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with provisions of the Maharashtra Cooperative Societies Act, 1960 & Maharashtra Co-operative Societies Rules 1961.

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;
- 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.

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

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

For Prakash G. Pathak & Associates

Chartered Accountants

Firm Regd. No.: 108077W

CA Prakash G. Pathak

Proprietor

Membership No. 033996

UDIN : 21033996AAAACI6080

Pune, 29th July, 2021

Cash Flow from Operating Activities as on 31/03/2021 (Rs. in Crores)

Particular	Amount	Amount
(A)CASH FLOW FROM OPERATING ACTIVITIES:		
Net Profit as per Profit & Loss Accounts After Taxes		8.49
Adjustment for :		
Depreciation Fixed Assets	6.32	
Depreciation on Investments	8.69	
Deferred Tax Assets/Liabilities	-4.21	
BDDR Provision	15.00	
Income Tax Penalty Waived and Credited to P&L	---	
Loss on G Sec Trading	---	
Nominal Member Fees Received	0.17	
Entrance Fees Received	0.01	
Staff Welfare Contribution from employees	---	
Provision on Standard Asset	---	
Income Tax Provision	7.95	
IFR Transferred to Profit and Loss account	- 2.00	
Amortisation of Premium on securities	1.03	
Interest on Borrowings	0.08	33.03
Profit on G Sec Trading	---	
Deferred Tax Asset from General Reserve	----	
Member Welfare Expenses Paid	- 0.01	
Staff Welfare Expenses	- 0.02	
Dividend Received on Shares	0	
Donation Fund expenditure	- 0.09	
Revaluation Reserve Depreciation amortization	- 0.01	
Write off of Advances from BDDR	- 0.12	
Excess IDR Transferred to P&L	---	
Apex Bank Provision Reversed and Trf to Provision for Apex bank Ac	0.31	
Wrongly Credited Provision of COVID 19 Trf to Provision on Standard Asset	- 1.77	
Provision for Income Tax 14-15, 16-17	- 1.75	
Reserve for COVID 19	4.04	
PROVISION FOR RESTRUCTURE AC	1.37	
PROVISION FOR APEX BANK	0.31	
Income Tax Provisions Written back	---	1.63

Cash Flow from Operating Activities as on 31/03/2021 (Rs. in Crores)

Particular	Amount	Amount
Operating Profit Before Working Capital Changes	-	43.15
(Increase) / Decrease in Reserves and Surplus	0.00	-
(Increase) / Decrease in Deposits	- 31.40	-
Increase / (Decrease) in Overdue Interest Reserve	20.08	-
Increase / (Decrease) in Other Payable	- 13.22	-
Increase / (Decrease) in Interest Payable	0.11	- 24.43
(Increase) / Decrease Money at Call and Short Notice	70.02	-
(Increase) / Decrease Investment	33.08	-
(Increase) / Decrease HFT and AFS	25.44	-
(Increase) / Decrease in Loans & Advances	7.61	-
(Increase) / Decrease in Other Receivable	13.59	-
Increase / (Decrease) in Interest Receivable	- 16.43	133.31
Income Taxes Paid/ Refund	-	-
Advance Tax paid for Current financial year	- 4.75	-
Income Tax Refund Received for Earlier Years and Credited to P&L	3.34	- 1.41
Cash from Operating Activities (A)	-	150.62
Purchase of Fixed Assets	- 1.10	-
Sale of Fixed Assets	0.24	-
Purchase of Investment	- 127.06	-
Sale of Investment	-	-
Dividend Received on Shares	-	-
Depreciation on Fixed Assets	-	-
Profit on sale on Asset	-	- 127.92
Cash Flow from Investing Activities (B)	-	-127.92
Net Increase in Share Capital	- 0.22	-
Dividend paid FY 2019-2020	-	-
Interest Paid on Borrowings	- 0.08	- 0.30
Cash Flow from Finance Activities (C)	-	- 0.30
Net Increase in cash and cash equivalents	-	22.41
Cash or Cash Equivalent at the Beginning of the year	-	107.71
Cash or Cash Equivalent at the End of the year	-	130.12
Breakup of Cash and Cash Equivalent	-	-
Cash balance as on 31/03/2021	13.82	-
Balance with Banks (Current Accounts with Banks)	116.30	130.12
Difference	-	-

**NOTES FORMING PART OF PROFIT & LOSS A/C
FOR THE YEAR ENDED 31ST MARCH 2021 AND BALANCE SHEET AS ON EVEN DATE**

Janaseva Sahakari Bank Ltd., Pune is a co-operative society registered under the MCS Act 1960 (Registration No. PNA/BNK/206/1972) 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 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 management's 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 is prudent and reasonable.

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

3) Investments:

1.1 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'.

1.2 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

1.3 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.

1.4 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 recognized 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 recognized 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 Rs.100 Crores divided into 1,00,00,000 shares of Rs. 100/-each. However, issued & paid up capital consist of 14,36,835 shares of Rs. 25/-each fully paid & 45,88,981 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) 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.

6) 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.

7) 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 realization 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 recognized 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, de mat 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.

8) 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	Basis of Depreciation	Rates of depreciation (p.a.)
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%
Solar System	Straight Line Method	40.00%

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.

9) 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.

10) 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.

11) 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 recognized 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 recognized 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 recognized only to the extent there is reasonable certainty that assets can be realized in future. In case of unabsorbed depreciation or carry forward losses under taxation laws, all deferred tax assets are recognized only if there is virtual certainty of realization 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 realized.

12) 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 31.03.2021 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):

- During the year, Bank has not shifted securities from Available for Sale (AFS) category to Held to Maturity (HTM).
- During the year, Bank has sold securities held under AFS category. Profit of Rs. 1419 lakhs were incurred on sale.
- 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)

- 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.
- During the year an amount of Rs. 2,25,17,537/- (P.Y.Rs 2,20,99,530/-) were charged to profit and loss account and deposited with the Commissioner of Provident Fund, towards provident and family pension funds.
- 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 up to a maximum 240 days.
- Change in the Present Value of Defined Benefit Obligations:**

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2021	31.03.2020	31.03.2021	31.03.2020
1	Opening Present Value of Defined Benefit Obligation	1578.65	1229.82	834.97	637.65
2	Interest Cost	108.21	91.43	53.55	48.46
3	Current Service Cost	84.06	67.29	56.46	44.64
4	Past Service Cost	Nil	Nil	Nil	NIL
5	Benefits Paid	(65.66)	(53.61)	(139.82)	NIL
6	Actuarial (Gains) /Losses for the Year	34.43	243.72	(88.01)	104.21
7	Closing Present Value of Defined Benefit Obligation	1739.67	1578.65	717.16	834.97

B Change in the Fair Value of Plan Assets :

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2021	31.03.2020	31.03.2021	31.03.2020
1	Opening Fair Value of Plan Assets	1468.97	1229.77	695.12	641.76
2	Expected return on Plan Assets	114.15	100.93	53.80	50.23
3	Contributions Made	276.67	182.02	93.97	4.41
4	Mortality Charges and Taxes	(5.20)	----	(0.72)	----
5	Benefits Paid	(65.66)	(53.61)	0.00	0.00
6	Actuarial Gains / Losses	0.47	9.85	(2.34)	(1.28)
7	Closing Fair Value of Plan Assets	1789.39	1468.96	839.83	695.12

C THE AMOUNT TO BE RECOGNISED IN THE BALANCE SHEET

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2021	31.03.2020	31.03.2021	31.03.2020
1	Present Value of Defined Benefit Obligation	1739.68	1578.65	717.16	834.97
2	Fair Value of the Plan assets	1789.39	1468.96	839.84	695.12
3	Net Asset / (Liability) recognized in Balance Sheet	49.70	(109.69)	122.68	(139.85)
4	Other Amount recognized in Balance Sheet	0.00	0.00	0.00	0.00
5	Net Asset / (Liability) recognized in Balance Sheet	49.70	(109.69)	122.68	(139.85)

D Amount Recognised in the Profit & Loss Account :

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2021	31.03.2020	31.03.2021	31.03.2020
1	Current Service Cost	84.06	67.29	56.46	44.64
2	Interest Cost	108.21	91.43	53.55	48.86
3	Expected Return on plan assets	(114.15)	(100.93)	(53.80)	(50.22)
4	Actuarial (Gains) / Losses for the year	33.96	233.87	(85.67)	105.50
5	Past service Cost	0.00	0.00	0.00	0.00
6	Expenses to be recognized	112.08	291.66	(29.46)	148.38
7	Additional provision made / write back during the year	0.00	0.00	0.00	0.00
8	Net Expense recognized in Profit & Loss Account & included in Staff Cost	112.08	291.66	(29.46)	148.38

E Reconciliation in the Net Liability recognised in the Balance Sheet

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2021	31.03.2020	31.03.2021	31.03.2020
1	Opening Net Liability	(109.69)	(0.05)	(139.85)	4.12
2	Expenses Recognized	(112.08)	(291.65)	(29.46)	(148.38)
3	Contribution / Benefits Paid	276.67	182.02	233.78	4.41
4	Mortality Charges and Taxes	(5.20)	0.00	(0.72)	0.00
5	Closing Net Asset / (Liability)	49.70	(109.69)	122.68	(139.85)

F Actual Return on Plan Assets

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2021	31.03.2020	31.03.2021	31.03.2020
1	Expected return on plan assets	114.15	100.93	53.80	50.23
2	Actuarial gain (loss) on plan assets	0.47	9.85	2.33	1.28
3	Actual return on plan assets	114.62	110.78	51.47	48.95

G Principal Actuarial Assumptions (Expressed as weighted averages)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2021	31.03.2020	31.03.2021	31.03.2020
1	Discount Rate	6.90%	7.00%	6.90%	7.00%
2	Expected Return on plan assets	7.25%	7.80%	7.25%	7.80%
3	Expected Rate of Salary increases	7.00%	7.00%	7.00%	7.00%

7) Segment Reporting: Accounting Standard 17
AS-17 – SEGMENT REPORTING
Primary Segment Reporting (By Business Segments) as at 31st March 2021

Rs.in Lakhs

	Particular	Treasury	Other Banking and Non-Banking Operations	Total
	Segment Revenue	7,401.75 7,998.50	13,785.99 14,109.34	21,187.73 22,107.84
	Segment Cost	5,107.01 7,342.85	14,872.46 13,864.42	19,977.59 21,207.27
	Segment Result	2,294.73 655.65	(1,086.48) 244.92	1,210.14 900.57
	Less: Extraordinary Items	- -	- -	-
	Net Segment Result	2,294.73 655.65	(1,086.48) 244.92	1,210.14 900.57
	Less: Unallocated Provisions & Contingencies			(13.16) (37.83)
	Profit Before Tax			1,223.30 938.40
	Income Tax			795.27 1,045.00
	Deferred Tax Asset			(420.79) (930.02)
	Net Profit			848.83 823.42
	Other Information			
	Segment Assets	85,897.87 88,303.47	1,45,569.35 1,42,790.59	2,31,467.22 2,31,094.06
	Unallocated Assets			2,049.37 2,902.44
	Total Assets			2,33,516.59 2,33,996.50
	Segment Liabilities	77,001.04 85,252.17	1,38,462.16 1,30,681.43	2,15,408.06 2,15,933.60
	Unallocated Liabilities			18,108.54 18,062.90
	Total Liabilities			2,33,516.59 2,33,996.50

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 previous year's figures are indicated in shaded portion.

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 Tukaram Anant Naik. 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	31.03.2021	31.03.2020
Future lease rental payable as at the end of the year		
- Not later than one year	291.63	238.48
- Later than one year and not later than five years	1002.95	542.14
- Later than five years	537.78	391.99
Total of minimum lease payments recognized in the profit and loss account for the year	291.37	314.61
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	31.03.2021	31.03.2020
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	848.83	823.43
Weighted Average No. of Equity Shares outstanding during the period (Actual)	49.58	49.55
Basic Earnings Per Share (Rs.)	17.12	16.62
Diluted Earnings Per Share (Rs.)*	17.12	16.62
Nominal Value Per Share	100	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 reflects 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 31.03.2021 and break-up of its components are as follows (Rs. in Lakhs)

Particulars	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2021	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2020
Depreciation on Fixed Assets	31.42	59.85
BDDR	1337.44	1300.31
Security Valuation	-233.92	-646.02
Total	1134.94	714.14

12) DISCONTINUING OPERATIONS : ACCOUNTING STANDARD 24

The Bank, during the financial year 2020 -2021, 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

(Rs. in Lakhs)

Particulars	2020 -2021	2019 -2020
Opening balance as on 01.04.2020*	63.37	58.92
Additions during the year	31.65	48.46
Less Depreciation	39.51	44.01
Closing balance as on 31.03.2021	55.51	63.37
Estimated useful life (in years)	3	3

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

1.1 The Bank has paid advance tax of Rs. 475.00 lakhs. The Bank has made Provision for taxation to the tune of Rs. 800 lakhs as per the provisions of Income Tax Act, 1961.

1.2 All letters of credit/guarantees are sanctioned to customers with approved credit limits in place. Liability thereon is dependent on terms of contractual obligation, devolvement, 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	31.03.2021	31.03.2020
Bank Guarantee	75.30	124.98
Letter of Credit	91.80	79.61
Court cases*		
Goods & Service Tax Input Tax credit not yet reflected on the portal	10.70	30.57
Income tax Demands pending in appeals	0.00	0.00
TOTAL	177.80	235.16

*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	31.03.2021	31.03.2020
Opening Balance of amounts transferred to DEAF	842.19	738.95
Add: Amounts transferred to DEAF during the year	275.11	109.35
Less: Amounts reimbursed by DEAF towards claims*	26.68	6.11
Closing Balance of amounts transferred to DEAF	1090.62	842.19

*During Financial Year 2020-21 the Bank submitted claims to the tune of Rs.4.09 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) DISCLOSURES FOR PENALTIES:

The Reserve Bank of India has NOT imposed any penalty for any reason on the Bank during the financial year 2020-21.

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

(Rs. in lakhs)

No.	Particulars	31.03.2021	31.03.2020
1	Movement of CRAR		
	A Capital Tier I	14601.67	14696.81
	B Capital Tier II	2782.97	2677.58
	C Total of Tier I and Tier II capital	17384.64	17374.38
	D Total of Risk Weighted Assets	104497.69	113175.40
	E Capital to Risk Assets	16.64%	15.35%
2	Investment – Government Securities		
	A Book Value	74534.58	64,475.97
	B Face Value	74070.00	63,570.00
	C Market Value	75595.55	66,478.93
3	Advance Against		
	A Real Estate		6327.60
	B Construction		4836.89
	C Housing		14340.34
4	Advance Against Shares & Debentures	NIL	NIL
5	Advance to directors, their Relatives, companies, firms in which they are interested		
	A Fund based	15.62	7.02
	B Non fund based (Guarantees, L/C etc.)	NIL	NIL
6	Average Cost of Deposit	5.48%	6.11%
7	NPAs		
	A Gross NPA	16.30%	12.45%
	B Net NPA	9.65%	6.81%

No.	Particulars	31.03.2021	31.03.2020
8	Movement in NPAs		
	A Gross NPA		
	i At the beginning of the year	14534.86	7611.35
	ii Additions during the year	7053.31	13564.93
	iii Less: closed / recovered/ written off	2684.64	6641.42
	iv At the end of the year	18903.53	14534.86
	B Net NPA		
	i At the beginning of the year	7464.57	2754.76
	ii At the end of the year	10372.55	7464.57
9	Profitability		
	A Interest Income as a percentage of Working Funds	7.83%	8.20%
	B Non-Interest Income as a percentage of Working Funds	1.43%	1.75%
	C Operating Profit as a percentage of Working Funds	0.52%	0.41%
	D Return on Assets (Net profit to Working Funds)	0.37%	0.35%
	E Business mix per employee (Rs.in lakh)	681.42	809.03
	F Net Profit per employee (Rs.in lakh)	1.81	2.06
10	Movement in Provision for Advances		
	A Bad and Doubtful Debt Reserve		
	i At the beginning of the year	7070.29	4856.59
	ii Additions during the year	1500.00	2230.00
	iii Through Appropriations	150.00	90.00
	iv Less: closed / recovered/ written off	189.30	106.30
	At the end of the year	8530.99	7070.29
	B Contingent Provision Against Standard Assets		
	i At the beginning of the year	585.00	515.00
	ii Additions during the year	0.00	70.00
	iii At the end of the year	585.00	585.00
	C Movement in Provisions for Investments Provision for Bad & Doubtful Investments		
	i At the beginning of the year	31.00	783.31
	ii Additions during the year	868.68	32.90
	iii Reduction during the year	0.00	785.21
	iv At the end of the year	899.68	31.00
12	Foreign Currency Assets & Liabilities	NIL	NIL
13	DICGC Premium Paid up to	March 2021	March 2020

18) 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, 2021

1. Composition of Non SLR Investments:				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	PSUs	1074.17	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	NIL
6	Total	1105.52	NIL	NIL	NIL
7	Provision Held towards Depreciation	31.00			NIL

2. Non-Performing – Non SLR Investment		Amount (Rs. in lakhs)	
Particulars	F.Y. 2020-2021	F.Y. 2019-2020	
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	

***Rs 30.81 lakhs received during FY 2021-2022.**

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 31.03.2021
Securities sold under REPO	99.99	2599.77	153.69	0.00
Securities purchased under REVERSE REPO	199.95	10897.63	1714.11	8995.81

19) COVID-19 – REGULATORY PACKAGE:

1. COVID 19 pandemic continues to spread in India, resulting in a significant volatility in Indian financial markets and significant decline in economic activities across the world. The Government of India had announced a series of lock down measures from March 24,2020 onwards, which have been extended from time to time. Govt. of India has directed a calibrated and gradual withdrawal lock down and Partial resumption of economic activity in spite of some of the major economic centers still continuing under strict lock down. There is uncertainty about business operations to normalize and revival of economic activities largely depends upon the intensity and spread of the disease and regulatory relief measures.

2. In accordance with the 'COVID-19 Regulatory packages' announced by RBI on March 27,2020 ,April 17,2020 and May 23,2020 ,with regard to providing relief to borrowers on account of COVID-19 pandemic whose accounts were standard as on February 29,2020 the Bank ,in accordance with the policy approved by the board, had offered moratorium on repayment of loan installments and/or deferment of interest due between March 01,2020 to August 31,2020 including relaxation in certain parameters, to all the eligible borrowers, without considering the same as restructuring. In accordance with the RBI guidelines ,the Bank is required to make general provision of not less than 10 per cent of the total outstanding of such borrower accounts, where assets classification benefit has been taken as per RBI guidelines, to be phased over two quarters as under.

(i) Quarter ended March 31,2020- not less than 5 per cent

(ii) Quarter ended June 30,2020- not less than 5 per cent,

Bank has taken asset classification benefit as on 31.03.2021 and hence, is required to make general provision as above for quarter ended March 31, 2021.

The details of Moratorium and Deferment relief given to borrower is as follows.

(Rs. in Lakhs)

Moratorium/deferment extended for Accounts as on 31.03.2021			Assets Classification benefit is extended		Provision made during Q4 FY 1920 and Q1FY2021		Provisions adjusted during the respective accounting periods slippages and the residual provisions	
Particulars	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
Moratorium	7428	48714.08	525	4037.02	525	403.70	—	—
Deferment	1*	0.00	0	0.00	0	0.00	0	0.00

* Deferment account closed on 31.03.2021

20) DISCLOSURES REGARDING RESTRUCTURED ADVANCES :

Details of advances restructured as on 31.03.2021 are given below:

Sr. No.	Particulars		Housing Loans	SME Debt Restructuring	Others
1	Standard Advances restructured#	No of Borrowers	NIL	2	2
		Amount Outstanding	NIL	1999.94	5.46
		Diminution in fair Value	NIL	315.33	NIL
2	Sub- Standard Advances restructured	No of Borrowers	NIL	NIL	NIL
		Amount Outstanding	NIL	NIL	NIL
		Diminution in fair Value	NIL	NIL	NIL
3	Doubtful advances restructured*	No of Borrowers	NIL	1	NIL
		Amount Outstanding	NIL	157.59	NIL
		Diminution in fair Value	NIL	0.49	NIL
	Total	No of Borrowers	NIL	3	2
		Amount Outstanding	NIL	2157.53	5.46
		Diminution in fair Value	NIL	315.82	NIL

21) Summary Statement of MSME, Personal & other corporate loan A/cs Restructured as per RBI Circular dated 06.08.2020

Disclosure Information as on 31.03.2021

(Rs. in Lakhs)

Type of Borrowers	Number of Borrowers where resolution plan has been implemented under this window	Total exposure to accounts mentioned at (A)	Of (A), Outstanding Amount of Restructured Accounts	Aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Amount of General provisions made on account of the implementation of the resolution plan
	[A]	[B]	[C]	[D]	[E]	[F]
Personal Loans	2	8.00	5.46	NIL	NIL	0.00
Corporate persons	0	0.00	0.00	NIL	NIL	0.00
Of which, MSMEs	0	0.00	0.00	NIL	NIL	0.00
Others	0	0.00	0.00	NIL	NIL	0.00
TOTAL	2	8.00	5.46	NIL	NIL	0.00

22) Information for refund of interest on interest / penal interest during the period of 01st March 2020 to 31st August 2020-

Bank has made provision of Rs. 110.00 lakh on estimate basis against the refund of interest on interest / penal interest charged during the period of 01st March 2020 to 31st August 2020 on the basis of RBI circular no. RBI/2021-22/17 DOR.STR.REC.4/21.04.048/2021-22 dated April 7, 2021.

In accordance with the instructions in the aforesaid circular dated April 07, 2021, the Bank shall refund / adjust 'interest on interest/compound interest/penal interest' to all borrowers including those who had availed of working capital facilities during the moratorium period, irrespective of whether moratorium had been fully or partially availed, or not availed. Pursuant to these instructions, the methodology for calculation of the amount of such 'interest on interest' is finalised by the Indian Banks Association (IBA) in consultation with other industry participants / bodies. The Bank has however estimated the said amount and recognized a charge in its Profit and Loss Account for the year ended March 31, 2021.

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

For Prakash G. Pathak & Associates

Chartered Accountants

Firm registration no.: 108077W

CA Prakash G. Pathak

Proprietor

Membership no.33996

For Janaseva Sahakari Bank Ltd, Hadapsar, Pune

CA Pradeep Jagtap

Chairman

Dr. Rajendra Hiremath

Vice Chairman

Tukaram Naik

Chief Executive Officer

Bharat Tilekar

Asst.Gen.Manager

Kishor Gholba

Gen.Manager

Place & Date:

Pune, 29th July, 2021

शाखांचे लेखा परिक्षक

शाखांचे समावर्ती लेखा परिक्षक (मासिक) -

मे. अमित ए. गोरे	मे. गणेश कुंभार अॅन्ड असोसिएट्स	मे. गोखले अॅन्ड गोखले
मे. प्रांजल जोशी अॅन्ड कंपनी	मे. आर. आर. पिंगळे अॅन्ड कंपनी	मे. डी. डी. निंबाळकर अॅन्ड असोसिएट्स
मे. बडगुजर जगताप अॅन्ड कंपनी	मे. पी. एस. नावंदर अॅन्ड असोसिएट्स	मे. केडीके अॅन्ड कंपनी
मे. राहुल वाढवणे अॅन्ड कंपनी	मे. आर. एच. मिरासदार अॅन्ड कंपनी	मे. आंबेकर शेलार कर्वे अॅन्ड अंबर्डेकर

शाखांचे समावर्ती लेखा परिक्षक (त्रैमासिक) -

मे. श्रीपाद वाईकर असोसिएट्स	मे. वामू अॅन्ड असोसिएट्स	मे. डी. व्ही. फडतरे अॅन्ड असोसिएट्स
मे. व्ही. ए. धुडेदिया अॅन्ड कंपनी	मे. अजित पी. रानडे अॅन्ड कंपनी	मे. एम. एन. देवी अॅन्ड असोसिएट्स
मे. आर. पी. भिडे अॅन्ड असोसिएट्स	मे. ऑंकार बी. तिखे अॅन्ड असोसिएट्स	मे. जोशी गाडगीळ अॅन्ड कंपनी
मे. जीएसटीएम अॅन्ड असोसिएट्स	मे. विजय पंचप्पा अॅन्ड कंपनी	मे. जगताप अॅन्ड जगताप एलएलपी
मे. मधुरा अॅन्ड असोसिएट्स		





जनसेवा सहकारी बँक लि., हडपसर, पुणे.

जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

हडपसर शाखा	- 020-26999810
शनिपार शाखा	- 020-28899831
मार्केटयार्ड शाखा	- 020-28260392
नेताजी नगर - वानवडी शाखा	- 020-26456188
रामवाडी शाखा	- 020-26640635
सासवड शाखा	- 02115-222630
शिक्रापूर शाखा	- 2204024706
धनकवडी शाखा	- 020-28363249
भोसरी शाखा	- 020-26910060
वारजे शाखा	- 020-25230326
कॅम्प शाखा	- 020-26387641
माणिकबाग शाखा	- 020-28354602
ससाणेनगर शाखा	- 020-26411908
कोथरुड-भुसारी कॉलनी शाखा	- 020-25244826
सातारा शाखा	- 02162-229399
एम.आय.डी.सी.(भोसरी) शाखा	- 020-26849188
बिबवेवाडी शाखा	- 020-28240404
डेक्कन-जिमखाना-शिवाजीनगर	- 020-25820241
कोरेगाव शाखा (सातारा जिल्हा)	- 02163-220282
औंध शाखा	- 020-25221522
ठाणे शाखा	- 022-25336435
शिरवळ शाखा	- 02169-288069
कोंढवा बुद्रुक शाखा	- 020-26930001
वाशी (नवी मुंबई) शाखा	- 022-26409090
खराडी शाखा	- 020-26019021
पिरंगुट शाखा	- 020-22922010
फुरसुंगी शाखा	- 020-26920186
केशवनगर शाखा	- 020-26420060
चाकण शाखा	- 9647002062
नाशिक शाखा	- 0253-2344487/82

मुख्य कार्यालय : प्लॉट क्र. १४, हडपसर इंडस्ट्रियल इस्टेट, हडपसर, पुणे ४११०१३.

जनसेवा सहकारी बँक लि. हडपसर, पुणे | वार्षिक अहवाल 2020 - 21 |

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