



निर्धार दिन

प.पू. डॉ हेडगेवार यांचा जन्मदिवस आणि स्व. आबनावे गुरुजी यांच्या स्मृतिदिनाचे औचित्य साधून दरवर्षीप्रमाणे दि. १ एप्रिल २०२२ रोजी संचालक व सेवक स्नेहमेळाव्याचे आयोजन केले होते. या कार्यक्रमास मा. श्री. सतीशजी मराठे, संचालक रिझर्व्ह बँक ऑफ इंडिया हे प्रमुख पाहुणे म्हणून उपस्थित होते.



हळदी-कुंकू समारंभ

दरवर्षी प्रमाणे बँकेच्या वतीने दि. २८ जानेवारी, २०२२ रोजी आयोजित केलेल्या हळदी- कुंकू समारंभात प्रमुख अतिथी म्हणून सौ. रविबाला काकतकर उपस्थित होत्या.



डॉ. बाबासाहेब आंबेडकर जयंती

पूजनीय भारतरत्न डॉ. बाबासाहेब आंबेडकर यांच्या १३० व्या जयंतीनिमित्त १४ एप्रिल २०२२ रोजी बँकेच्या मान्यवर संचालकांनी बँकेच्या वतीने डॉ. आंबेडकर यांच्या पुतळ्यास आदरांजली वाहिली.



75
आज़ादी का
अमृत महोत्सव

भारतमातेच्या चरणी विनम्र अभिवादन !



१० वर्षे जनसेवेची
सामाजिक बांधिलकीची

संचालक मंडळ



वरील ओळीत डावीकडून - अॅड. सतीश गोरडे, श्री. राजेंद्र वालेकर, श्री. विनायकराव गायकवाड, श्री. सचिन यादव,
श्री. रवि तुपे, श्री. लहु धोत्रे, श्री. अरविंद तेरदाळ, श्री. तुकाराम नाईक (मुख्य कार्यकारी अधिकारी)
बसलेले डावीकडून - श्री. पांडुरंग गायकवाड, श्री. सूर्यकांत शिर्के, श्री. गणेश कचरे, डॉ. राजेंद्र हिरेमठ, सीए. श्री. प्रदीप जगताप
श्री. उदय काकिडे, सौ. आशाताई बहिरट, श्रीमती अनुपमाताई कळसकर

मुख्य कार्यालयातील कार्यपालक



डावीकडून - श्री. सचिन बोज्जा, श्री. राजेश जाधव, श्री. गणेश कानडे, श्री. शशिकांत पडळकर, श्री. श्रीकृष्ण कात्रे,
श्री. रविंद्र हिरवे, श्री. भारत टिळेकर
बसलेले डावीकडून - श्री. विवेक घोमण, श्री. तुकाराम नाईक, श्री. शिरीष पोळेकर, श्री. अनिल प्रधान

अमृत महोत्सव स्वातंत्र्याचा
सुवर्ण महोत्सव जनसेवेचा



५० वर्षे जनसेवेची
सामाजिक बांधिलकीची

५० वा वार्षिक अहवाल
२०२१-२२



स्थापना १९७२

जनसेवा सहकारी बँक लि.,
हडपसर, पुणे.

जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

www.janasevabankpune.net

विद्यमान संचालक मंडळ

अध्यक्ष : सीए प्रदीप जगन्नाथ जगताप	उपाध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ	
अॅड. सतिश नानासाहेब गोरडे	उदय त्र्यंबक काकिर्डे	गणेश नारायण कचरे
पांडुरंग प्रभू गायकवाड	सचिन शंकरराव यादव	रवि शंकर तुपे
राजेंद्र गजानन वालेकर	सुर्यकांत नानासाहेब शिर्के	विनायक आनंदराव गायकवाड
सौ. आशा बाळासाहेब बहिरट	श्रीमती अनुपमा विजय कळसकर	
लहु बाजीराव धोत्रे	अरविंद कृष्णाजी तेरदाळ	
(सेवक संचालक)	(सेवक संचालक)	

व्यवस्थापन मंडळ सदस्य

डॉ. राजेंद्र गुरुपादया हिरेमठ (अध्यक्ष)	उदय त्र्यंबक काकिर्डे	रवी शंकर तुपे
धनंजय रावसाहेब गायकवाड	नाथू सीताराम साबळे	निखिल विलास नाईकयडी

बँकेचे कार्यपालक अधिकारी (Executives of the Bank)

मुख्य कार्यकारी अधिकारी (Chief Executive Officer): तुकाराम अनंतराव नाईक

सरव्यवस्थापक (General Manager)

शिरीष निवृत्ती पोळेकर (दि. 28.08.2021 पासून)

उपसरव्यवस्थापक (Deputy General Manager) :

अनिल राजाराम प्रधान

सहा. सरव्यवस्थापक (Assistant General Manager)

विवेक शिवाजीराव घोमण	भारत अण्णा टिळेकर	राजेश विष्णु जाधव
शशिकांत निवृत्ती पडळकर	गणेश आनंद कानडे	श्रीकृष्ण यशवंत कात्रे
सचिन बाळकृष्ण बोज्जा	रविंद्र किसन हिरवे	
राजू संपत शिंदे (दि. 31.03.2022 पर्यंत)	अभिजीत मोरेश्वर पाडळकर (दि. 10.06.2022 पर्यंत)	

लेखापरिक्षक व सल्लागार (Auditors & Advisors)

वैधानिक लेखापरिक्षक (Statutory Auditor)	: मे. एस. आर. रहाळकर अॅण्ड असोसिएट्स - चार्टर्ड अकौंटंट्स
कर लेखापरिक्षक (Tax Auditor)	: मे. एस. डी. मेडदकर अॅण्ड कंपनी - चार्टर्ड अकौंटंट्स
कायदेशीर सल्लागार (Legal Advisor)	: अॅड. श्री. एम. पी. उर्फ दादासाहेब बेंद्रे
गुंतवणूक सल्लागार (Investment Advisor)	: श्री. व्ही. एस. नामजोशी
गुंतवणूक लेखापरिक्षक (Investment Auditor)	: मे. आर. एच. मिरासदार अॅण्ड कंपनी (एप्रिल 2021 ते सप्टेंबर 2021) मे. सी. व्ही. चितळे अॅण्ड कंपनी (ऑक्टोबर 2021 ते मार्च 2022)
अंतर्गत लेखापरिक्षक (Internal Auditor)	: मे. डी. डी. निंबाळकर अॅण्ड असोसिएट्स (एप्रिल 2021 ते सप्टेंबर 2021) मे. सी. व्ही. चितळे अॅण्ड कंपनी (ऑक्टोबर 2021 ते मार्च 2022)

वार्षिक सर्वसाधारण सभेची सूचना (केवळ सभासदांसाठी)

बँकेच्या सभासदांची 50 वी वार्षिक सर्वसाधारण सभा शनिवार, दि. 27.08.22 रोजी दुपारी ठीक 4.00 वाजता पुणे विद्यार्थी गृहाचे कॉलेज ऑफ इंजिनिअरींग अँड टेक्नॉलॉजीचे मुक्तांगण सभागृह, स. नं. 44, पर्वती, पुणे 411009 येथे खालील नमूद केलेल्या विषयांचा विचार करण्यासाठी आयोजित केली आहे. सदर सभेस आपण उपस्थित रहावे ही विनंती.

● सभेपुढील विषय ●

1. दिनांक 17 सप्टेंबर 2021 रोजी झालेल्या 49 व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
2. मा. संचालक मंडळाने मंजूर केलेला 50 वा वार्षिक अहवाल व दिनांक 31 मार्च 2022 अखेरचा मा. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद, नफा-तोटा पत्रक यास मान्यता देणे.
3. सन 2021-22 चा मा. वैधानिक लेखा परीक्षकांचा अहवाल वाचून त्याची नोंद घेणे.
4. सन 2020-21 या आर्थिक वर्षाच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोषदुरुस्तीची नोंद घेणे.
5. संचालक मंडळाने सुचविलेल्या सन 2021-22 वर्षातील नफा वाटणीस मंजूरी देणे.
6. सन 2022-23 या आर्थिक वर्षासाठी मा. संचालक मंडळाने शिफारस केलेल्या वैधानिक लेखापरीक्षकांच्या नियुक्तीस मान्यता देणे. व वैधानिक लेखापरीक्षकांचा मेहेनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे .
7. मा. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
8. स्टॉफिंग पॅटर्नला मंजूरी देणे.
9. सन 2022-23 साठीचे अंदाजपत्रकाची नोंद घेणे.
10. वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची रजा मंजूर करणे.
11. मा. अध्यक्षीय परवानगीने येणारे अन्य विषय.

मा. संचालक मंडळाच्या आज्ञेवरून

- सही -

तुकाराम नाईक

मुख्य कार्यकारी अधिकारी

स्थान : हडपसर, पुणे

दिनांक : 12.08.2022

● विशेष सूचना ●

① गणसंख्ये अभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकाणी संध्याकाळी ठीक 4.30 वाजता होईल. अशा सभेस गणसंख्येची आवश्यकता असणार नाही. ② वार्षिक अहवालाची प्रत दि. 18.08.2022 पासून नजिकच्या शाखेत कामकाजाच्या वेळेत उपलब्ध राहिल. सदर सूचना दाखवून अहवाल प्रत शाखेतून घेण्यात यावी. 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. 25.08.2022 पर्यंत लेखी आणून द्यावेत. वरील विषयासंबंधीचे 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 ज्या सभासदांनी सन 2017-18 या कालावधीचा लाभांश नेला नसेल त्यांनी तो दि. 30.09.2022 किंवा तत्पूर्वी घेऊन जावा. अन्यथा सदर लाभांशाची रक्कम नियमाप्रमाणे बँकेच्या राखीव निधीस वर्ग करण्यात येईल. ⑥ सन 2021-22 चा बँकेचा ताळेबंद व नफा तोटा पत्रक बँकेच्या www.janasevabankpune.net या संकेत स्थळावर पाहता येईल. ⑦ 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. 31.12.2022 पूर्वी सदर भाग परिवर्तित करून घेणे बंधनकारक आहे..

Notice of The Annual General Meeting (For members only)

The 50th Annual General Meeting of the members of the Bank will be held on Saturday, 27.08.2022 at 4.00 p.m. at Pune Vidyarthi Gruha's College of Engineering & Technology Mukhtangan Auditorium, S. No. 44, Parvati, Pune 411 009 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 49th Annual General Meeting held on 17th September, 2021.
2. To approve the 50th Annual Report for the financial year 2021-22 prepared by the Hon'ble Board of Directors and Balance Sheet and Profit & Loss Account for the year ended 31st March 2022 as certified by the Hon'ble Statutory Auditors.
3. To consider the Hon'ble Statutory Auditor's Report for the year 2021-22 and take note thereof.
4. To take note of compliance of Statutory Auditor's Report for the year 2020-21.
5. To approve appropriation of profit for the year 2021-22 as proposed by Hon'ble Board of Directors.
6. To approve the appointment of Statutory Auditors for financial year 2022-23 recommended by the Board of Directors. To authorise Hon'ble Board of Directors to fix their remuneration .
7. To take note of loans and advances granted to the members of Hon'ble Board of Directors and their relatives.
8. To approve the Staffing Pattern.
9. To take a note of budget for the financial year 2022-23
10. To grant leave of absence to the members remaining absent for the Annual General Meeting.
11. 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 - 12.08.2022

● 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 18.08.2022 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 25.08.2022. 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 2017-18 are requested to collect the same on or before dated 30.09.2022, 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 2021-22 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 31.12.2022.

50 वा वार्षिक अहवाल

माननीय सभासद बंधु व भगिनींजो,

50 व्या वार्षिक सर्वसाधारण सभेत मी सर्वांचे सहर्ष स्वागत करतो. सर्वांना सांगण्यास मला अभिमान वाटतो की आपल्या बँकेचे हे सुवर्ण महोत्सवी वर्ष असून, एका छोट्या भिशी मंडळापासून सुरुवात केलेल्या बँकेचा सुवर्ण महोत्सवी वर्षापर्यंतचा प्रवास हा एक सहकारी संस्था म्हणून आपणा सर्वांना अभिमान वाटावा असा आहे. एका छोट्याश्या रोपट्याचे रूपांतर वटवृक्षात झालेले पाहताना आपण सर्वजण त्याचे साक्षीदार आहोत. आणि हे सर्व आपल्या सारख्या खातेदार, हितचिंतक आणि सभासद यांचे पांढ्यामुळेच शक्य झाले आहे.

सन 2021-2022 या आर्थिक वर्षात कोविड-19 च्या संकटाला तोंड देत असताना जागतिक अर्थव्यवस्था मात्र आकुंचन पावलेल्या स्थितीमध्ये राहिली. अर्थव्यवस्थेमध्ये चलनवलन थंडावल्यामुळे जागतिक स्तरावरील उद्योग व्यवसायातील नफा क्षमता कमी झालेला असून, लोकांची क्रयशक्ती कमी झालेली आहे. याचा परिणाम वस्तु व सेवांची मागणी कमी झालेली असून, याचा विपरीत परिणाम गुंतवणूक व भांडवल निर्मितीवर झालेला आहे. एकूणच इतर देशांची परिस्थिती पाहता रिझर्व्ह बँकेने या कठीण परिस्थितीतही वेळीच योग्य ती पावले उचलल्यामुळे भारतीय अर्थव्यवस्था मात्र एक निश्चित दराने वाढत आहे.

सद्यःस्थितीत नागरी सहकारी बँका अनेक आव्हानांना तोंड देत आहेत. त्यामध्ये प्रामुख्याने सायबर सिक्युरिटी, आयकर बोजा, एन.पी.ए., तंत्रज्ञानावर होणारा मोठा खर्च, मार्केटिंग, सायबर क्राईम, खाजगी, सरकारी विदेशी बँका, पेमेंट बँका यांच्यासोबतची स्पर्धात्मक वाटचाल, बँकिंग नियमन कायद्यात झालेले बदल, कोविड-19 इत्यादी गोष्टींचा फार मोठा दुरगामी परिणाम नागरी सहकारी बँकिंग क्षेत्रावर होत आहे. अशा प्रतिकूल परिस्थितीतही आपल्या बँकेने अनेक अडचणींवर मात करून, रिझर्व्ह बँक, सहकार खाते यांच्या सर्व निर्देशांचे पालन करून अहवाल वर्षात समाधानकारक कामकाज केले आहे. बँकेचे सुवर्णमहोत्सवी वर्ष दि. 24.10.2021 पासून सुरु झाले. या सुवर्ण महोत्सवी वर्षात बँकेने प्रत्येक महिन्याच्या 24 तारखेला बँकेच्या ग्राहकांसाठी, खातेदार तसेच हितचिंतकांसाठी ग्राहक मेळाव्याचे आयोजन केले आहे. या मेळाव्यामध्ये प्रामुख्याने छोट्या कर्जदारांना तसेच MSME अंतर्गत येणाऱ्या व्यावसायिकांसाठी अर्थपुरवठा करण्यासाठी बँकेने विविध कर्ज स्कीमची माहिती देण्यात आली.

तसेच यापुढील काळातही येणाऱ्या समस्यांवर मात करून सहकारी बँकांना यशस्वी वाटचाल करावयाची आहे. ही वाटचाल सभासद, ग्राहक, हितचिंतक यांच्या सहकार्याशिवाय करणे अशक्य आहे.

डिजिटल तंत्रज्ञान हे बँकिंग उद्योगाचा अविभाज्य भाग बनलेले आहे. सध्याच्या काळात डिजिटल बँकिंगचे महत्व अधिकच अधोरेखित झालेले आहे. त्या अनुषंगाने आपली बँक ग्राहकांना आधुनिक तंत्रज्ञान सुविधा देऊन डिजिटल युगाला समर्थपणे सामोरी जात आहे.

50th ANNUAL REPORT

Respected Members,

With immense pleasure, I welcome you all to the 50th Annual General Meeting. It is a great honour for me to address all of you present here today.

50 Years is a major milestone. We all have witnessed the transformation of Janaseva Sahakari Bank Ltd., Hadapsar, Pune, from a humble beginning as a small bishi mandal to celebrating the Golden Jubilee Year, which has been a great journey of pride for a Co-operative Bank. Your Bank grown in leaps and bounds.

The Global economy hampered in the Financial Year 2020-21 due to the Covid 19 pandemic which adversely affected investment & capital formation. The purchasing power of individuals reduced, as a result of which demand for goods & services also decreased.

There were difficult times prevailing in other Countries, however due to appropriate measures adopted by the RBI from time to time, the overall Indian economy expanded steadily even in this difficult situation.

At present cooperative banks are facing many challenges. They mainly include cyber security, income tax burden, NPAs, huge expenditure on technology, marketing, cyber crime, competition with private, government, foreign and payment banks. Changes in banking regulation laws, covid-19 etc also played a vital role in adding challenges.

Even in such an adverse situation, your Bank has overcome many difficulties & have followed all the guidelines, instructions & notifications issued by the Reserve Bank of India & Registrar of Cooperative Societies. The Bank has performed satisfactorily during this year.

Bank's Golden Jubilee Year commenced from 24.10.2021. In this golden jubilee year, the Bank organized Customer Meet on the 24th of every month for the customers, account holders and well wishers of the bank. Through this initiative many activities have been organized by the bank, mainly for small borrowers and those coming under MSME. Information about various Loan schemes of the Bank and various facilities available for each class of society were discussed in the Customer Meet.

Digital technology has become an integral part of the banking industry. Nowadays, the importance of digital banking has been felt more and more. On this front the

व्यवस्थापन मंडळ -

रिझर्व्ह बँकेचे दि. 31.12.2019 रोजीचे परिपत्रक क्र. 2019-20/128 DOR (PCB). BPD, Cir. क्र 8/12.05.002/2019-20 नुसार 100 कोटीपेक्षा जास्त ठेवी असलेल्या नागरी सहकारी बँकांसाठी संचालक मंडळा बरोबरच व्यवस्थापन मंडळ कार्यरत करण्यासंदर्भात नागरी सहकारी बँकांना निर्देश देण्यात आले होते. व्यावसायिक व्यवस्थापन सुलभ करण्यासाठी आणि नागरी सहकारी बँकांच्या बँकिंग संबंधित कामकाजावर लक्ष केंद्रित करण्यासाठी व्यवस्थापन मंडळामध्ये बँकिंगमधील विशेष ज्ञान आणि व्यावहारिक अनुभव असलेल्या सभासदांचा समावेश असावा असे सुचविले होते. त्याप्रमाणे आपल्या बँकेने दि. 30.06.2021 रोजी मा. व्यवस्थापन मंडळाची स्थापना केली होती. व्यवस्थापन मंडळ सभेमध्ये एकूण 6 सदस्य असून, आर्थिक वर्ष 2021-2022 मध्ये व्यवस्थापन मंडळाच्या एकूण 5 बैठका झालेल्या आहेत.

रिझर्व्ह बँकेने सुध्दा नागरी सहकारी बँकांच्या सक्षमीकरणासाठी ठोस पावले उचलण्यास सुरवात केलेली आहे. यातील एक पाऊल म्हणजे रिझर्व्ह बँकेने नागरी बँकांवरील नियंत्रणासाठी चतुःस्तरीय रचनेची घोषणा केलेली आहे.

यामध्ये नागरी सहकारी बँकांकडील ठेवीनुसार त्यांचे चार प्रकारात वर्गीकरण करून प्रत्येकावर स्वतंत्र नियमांद्वारे नियंत्रण ठेवण्यात येणार आहे. यामध्ये नागरी बँकांना काही वर्षांपासून रिझर्व्ह बँकेने शाखाविस्ताराला परवानगी दिली नव्हती. आता चतुःस्तरीय रचनेतील नागरी सहकारी बँकांसाठी जाहीर केलेले आर्थिक सक्षमतेचे सर्व निकष पाळणाऱ्या बँकांना शाखा विस्तारासाठी परवाना देण्याचे धोरण राबविण्याचे रिझर्व्ह बँकेने निश्चित केले आहे. या सर्वांचा बँकेच्या एकूणच व्यवसायवातीसाठी निश्चितच उपयोग होऊ शकेल.

देशातील नागरी सहकारी बँकांच्या संरक्षणासाठी Umbrella Organisation संरचनेच्या माध्यमातून पुनरुज्जीवन निधी व आवश्यक बँकिंग सेवा पुरविणारी राष्ट्रीय वित्तीय संस्था स्थापन करण्याची घोषणा रिझर्व्ह बँक ऑफ इंडियाने दि. 07.02.2019 रोजी जाहीर केलेल्या पतधोरणात केलेली आहे.

देशातील नागरी बँकांना उपलब्ध असणारे मर्यादित कार्यक्षेत्र, भांडवल उभे करण्याबाबत असलेल्या कायद्यातील मर्यादा यामुळे हे क्षेत्र गुंतवणुकीबाबत असुरक्षित राहिलेले आहे.

या पार्श्वभूमीवर नागरी सहकारी बँकिंगचे क्षेत्र अधिकाधिक सुरक्षित बनविण्यासाठी आणि नागरी बँकामधील ठेवीदारांमध्ये या क्षेत्राबाबत अधिक विश्वास निर्माण करण्यासाठी, तसेच या क्षेत्राला बँकिंगसाठी आवश्यक असणारे सर्व माहिती व तंत्रज्ञान पुरविण्यासाठी दीर्घ मुदतीची योजना म्हणून Umbrella Organisation ची स्थापना रिझर्व्ह बँक ऑफ इंडियाला अपेक्षित आहे.

भविष्यात नागरी सहकारी बँकांच्या सक्षमीकरणाच्या दृष्टीने ही बाब नक्कीच हितकारक ठरेल असा विश्वास मला वाटतो.

bank has been successful to introduce and develop various technology based solutions.

Constitution of Board of Management

Reserve Bank of India, vide their Circular dated 31.12.2019, no. 2019-20/128 DOR (PCB).BPD, Cir. No. As per 8/12.05.002/2019-20 has directed all Co-operative Banks with Deposit size of 100 Crore and above to constitute Board of Management (BOM)

The BOM shall comprise of persons with special knowledge and practical experience in banking to facilitate professional management and focused attention to the banking related activities of the UCBs through appropriate amendments to their bye-laws. The Bank duly constituted Board of Management on 30.06.2021, consisting of 6 Members. A Total of 5 Meetings of the Board of Management have been held in the financial Year 2021-2022.

Reserve Bank has also started taking concrete steps towards empowerment of Cooperative banks. One such step is the RBI's announcement of a four-tier regulatory framework for Urban Cooperative Banks (UCBs) based on size of Deposits.

The Urban Cooperative Banks will be classified into 4 types & each of them will be controlled & regulated by separate rules.

Earlier RBI has laid few restrictions on Urban Co-operative Banks towards expansion of Branches. However with the adoption of the four-tier regulatory framework for Urban Cooperative Banks, the UCBs which meet certain norms have been allowed Branch Expansion.

Reserve Bank of India has announced on 07.02.2019 to provide revival funds and essential banking services through Umbrella Organization for the protection of Urban cooperative banks in the country.

Due to limited scope available to urban Cooperative banks in the country, UCBs have been experiencing a very slow progress on the front of capital.

On this background, Reserve Bank of India expects the establishment of Umbrella Organization as a long-term plan to make the sector of urban cooperative banking more secure and to create more confidence among the depositors of urban banks.

I believe that this matter will definitely be beneficial in terms of empowerment of Urban Cooperative Banks in future.

सायबर सिक्युरिटी

तंत्रज्ञान व डिजिटल प्रॉडक्ट या माध्यमातून होणाऱ्या आर्थिक व्यवहारांमध्ये गेल्या काही वर्षांत मोठ्या प्रमाणात वाढ झालेली आहे. यामुळे ग्राहक व बँक यांच्या सुरक्षेच्या अनुषंगाने सध्या सायबर सिक्युरिटी हा सर्व बँकांसाठी महत्वाचा विषय झालेला आहे. सायबर सुरक्षिततेच्या दृष्टीने बँकेने Security Operation Centre (SOC) सेवा स्थापित केलेली आहे. तसेच बँकांवर होणारे Web Base attack पासून संरक्षण व्हावे या साठी बँकेने यंत्रणा सुसज्ज केली आहे.

सायबर सिक्युरिटी या माध्यमातील धोके व त्यातून निर्माण होणारे दुष्परिणाम टाळण्यासाठी आपल्या बँकेने कर्मचारी तसेच ग्राहक, सभासद, हितचिंतक यांच्याकरिता बँकेच्या सर्व शाखांमधून या क्षेत्रातील तज्ञांचे माहितीपर व्याख्यान आयोजित केले. याचबरोबर सर्वांमध्ये जनजागृती निर्माण करण्यासाठी अनेक उपक्रम राबविले आहेत.

जोखीम व्यवस्थापन :

बँकिंग व्यवसाय करित असताना अनेक प्रकारचे धोक्यांना सामोरे जावे लागते. उदा. क्रेडीट रिस्क, मार्केट रिस्क, ऑपरेशनल रिस्क व लिक्विडिटी रिस्क, कम्प्लायन्स रिस्क अशा अनेक प्रकारच्या जोखमींना सामोरे जावे लागते. रिझर्व्ह बँकेच्या धोरणानुसार आपल्या बँकेने या जोखमींच्या व्यवस्थापनासाठी व्यापक जोखीम व्यवस्थापन धोरण तयार केले असून, जोखीम व्यवस्थापनासाठी बँकेने चालु आर्थिक वर्षात Chief Risk Officer (CRO) आणि Chief Compliance Officer यांची नेमणूक केलेली आहे.

संचालक मंडळ

संचालक मंडळ हे बँकेचे विश्वस्त व प्रशासकीय मंडळ म्हणून भूमिका पार पाडते. बँकेच्या विविध व्यवहारांवर देखरेख करण्यासाठी स्थापन केलेल्या विविध समित्यांमधून देखील कार्य करते. धोरण तयार करणे, ध्येय निश्चित करणे, कामगिरीचे मूल्यमापन आणि नियंत्रण ठेवण्याचे कार्य संचालक मंडळातील आम्ही सर्व सदस्य करित असतो.

चालु आर्थिक वर्षात बँकेचे संचालक श्री शेखर नारायण ढवळीकर यांनी दि. 11.12.2021 रोजी आणि श्री संदिप बालकिशन सारडा यांनी दि. 18.01.2022 रोजी वैयक्तिक कारणास्तव राजीनामा दिला आहे. दि. 29.03.2022 रोजी सेवक संचालक श्री सुधाकर यमाजी फाळके आणि श्री गणेश फक्कड टेमगिरे यांनी वैयक्तिक कारणास्तव राजीनामा दिला आहे. या सर्वांनी संचालक पदाच्या कार्यकाळात दिलेल्या अमूल्य योगदानाबद्दल मी आणि संचालक मंडळातील सर्व सदस्य आभारी आहोत.

Cyber Security

There has been a huge increase in financial transactions through technology and digital products in the last few years. Due to this, cyber security has become an important task for all banks as a part the security of customers and banks.

Owing to vitality of data security and funds safety the bank has started Security Operation Center (SOC) which takes care of alerting the bank about any mishap, particularly related to web based attack.

In order to avoid the dangers of cyber crime and its side effects, your bank organized informative lectures by experts in this field, for various stake holders, customers and employees as well.

Your bank has always been putting endeavour's upgrading knowledge of customers in this regard by arranging lectures of experts.

Risk Management:

There are many types of risks faced in the banking & Finance Industry like credit risk, market risk, operational risk, liquidity risk, compliance risk etc.

As per Reserve Bank policy, your bank has prepared a comprehensive risk management strategy for managing these risks, and for risk management, the bank has appointed Chief Risk Officer (CRO) and Chief Compliance Officer in the current financial year.

Board of Directors

The Board of Directors acts as the trustee and governing body of the bank. It also functions through various committees constituted to oversee the various affairs of the Bank.

All members of the Board of Directors are involved in policy formulation, goal setting, performance evaluation and control.

In the current financial year, the Directors of the Bank- Shri Shekhar Narayan Dhavalikar resigned on 11.12.2021 and Shri. Sandeep Sarada resigned on 18.01.2022 for personal reason. Staff Directors Shri Sudhakar Yamaji Phalke and Shri Ganesh Fakkad Temgire resigned due to personal reasons with effect from 29.03.2022.

We are thankful to all of the them for their invaluable contribution to the Bank during their tenure as Directors.

बँकेच्या आर्थिक वर्ष 2021-2022 मधील आर्थिक कामगिरीचा आढावा पुढीलप्रमाणे आहे.

(रक्कम रु. लाखात)	
तपशील	रक्कम रु.
सभासद संख्या	39673
वसुल भाग भांडवल	4662.46
वैधानिक राखीव निधी	5744.51
इतर निधी	20313.07
एकूण ठेवी	204664.40
एकूण कर्जे	103740.01
गुंतवणुक	91352.34
खेळते भांडवल	235595.20
निव्वळ नफा	282.04
Net NPA	9.83%
भांडवल पर्याप्तता	17.57%

आभार

बँकेच्या सर्व सभासद, ग्राहक, हितचिंतक यांनी बँकेच्या स्थापनेपासून दाखविलेल्या विश्वासासामुळे आणि पाठिंब्यामुळे बँक सुवर्ण महोत्सवी वर्षापर्यंत प्रगती करू शकलेली आहे. कोणत्याही व्यक्ती अथवा संस्थेला 50 वर्ष पूर्ण होणे म्हणजे स्थिरता, सक्षमता, परिपक्वता व व्यापक दृष्टीकोन यादृष्टीने पाहिले जाते. यापुढेही असाच विश्वास आणि पाठिंबा हा बँकेस आपणाकडून प्राप्त होईल अशी खात्री मला आहेच.

संचालक मंडळ भारतीय रिझर्व्ह बँक, सहकार खाते, सहकार आयुक्त कार्यालय, सहकारी संस्थांचे निबंधक, पुणे जिल्हा नागरी बँक असोसिएशन यांचेकडून वेळोवेळी प्राप्त झालेल्या मार्गदर्शनाबद्दल आभारी आहे. बँकेचे लेखापरिक्षक, कायदेशीर सल्लागार आणि प्रसार माध्यमे यांनी दिलेल्या योगदानामुळे बँकेला खूप मदत झाली आहे. या सर्वांचे मी संचालक मंडळाच्या वतीने आभार मानतो.

बँकेच्या सर्वांगीण विकासासाठी समर्पित भावनेने काम करणारे व कायमच उल्लेखनीय काम करण्यासाठी प्रेरीत असणारे सेवक संघटना पदाधिकारी व सर्व सेवक बंधू यांचा मी ऋणी आहे.

मला आपणास कळविण्यास आनंद होतो की, आपल्या बँकेच्या संचालक मंडळाने सन २०२१-२०२२ या आर्थिक वर्षासाठी ५% लाभांशाची (रिझर्व्ह बँकेकडून मान्यतेनुसार) शिफारस केली आहे. आपली मान्यता आवश्यक आहे.

धन्यवाद!

संचालक मंडळाच्या वतीने
सीए प्रदीप जगन्नाथ जगताप
(अध्यक्ष)

Following is an overview of the Bank's financial performance for the financial year 2021-2022.

Rs. in Lakh	
Particulars	Rs.
No. of Members	39673
Paid up Capital	4662.46
Statutory Reserve	5744.51
Other Reserves	20313.07
Total Deposits	204664.40
Total Advances	103740.01
Investments	91352.34
Working Capital	235595.20
Net Profit	282.04
Net NPA	9.83%
C.R.A.R. %	17.57%

The Bank has been able to progress till today due to the trust and support shown by all the members, customers and well-wishers of the Bank since its inception. In this Golden Jubilee year of your bank, we confide that your trust, support and good wishes will still be strengthening us in the days to come. Turning 50 for any person or an Organization is seen as a sign of stability, competence & maturity with a broader perspective & great vision.

The Bank is grateful for the timely guidance and support received from all the individuals, Institutions, Registrar of Cooperative Societies, Commissioner of the Cooperative Departments, Official of the Government of Maharashtra, Reserve Bank of India, Pune District Urban Bank Association & is also thankful for the contributions of your Bank's auditors, legal advisors, media all staff members and Union who have greatly helped the Bank. I thank all of them on behalf of the Board of Directors.

I am happy to declared that the Board of Directors has recommended 5% dividend (subject to RBI approval) for the financial year 2021-2022 for which your kind approval is solicited.

On behalf of Board of Directors
CA Pradeep Jagannath Jagtap
(Chairman)

कर्जे (Loans & Advances)

मागील वर्षी आपल्या बँकेची एकूण कर्जे रु.1160.01 कोटी इतकी होती. चालू आर्थिक वर्षअखेर बँकेची एकूण कर्जे रु.1037.40 कोटी इतकी आहेत. सदर घट गत 2 वर्षे कोरोना महामारीमुळे विविध व्यवसायांवर झालेल्या परिणामांमुळे झालेली आहे. कर्जाचे मार्च 2022 अखेर ठेव-कर्जाचे प्रमाण (CD Ratio) हे 50.69 % इतके झाले आहे. आपण विविध उत्पन्न गटातील कर्जदारांना सर्व प्रकारच्या कर्जांचे वाटप करीत असतो. पुढील वर्गीकरणाच्या तक्त्यावरून असे दिसून येते की, रु.5 लाख पर्यंत कर्ज घेणाऱ्या छोट्या कर्जदारांची संख्या ही एकूण कर्जदारांच्या 80.80% इतकी आहे. याचाच अर्थ छोट्या कर्जदारांना आपली बँक अधिक प्राधान्याने कर्ज वाटप करत असते.

अग्रक्रम क्षेत्र कर्ज (Priority Sector Loans)

अहवाल वर्ष अखेर बँकेने अग्रक्रम क्षेत्रास तसेच दुर्बल घटकास दिलेल्या कर्जाचे प्रमाण 49.07% व 2.93 % आहे.

सहभाग कर्ज योजना (Consortium Advances)

सहभाग कर्जयोजनेअंतर्गत एकूण 24 खात्यांमध्ये रु.147.26 कोटी येणेबाकी आहे. मल्टिपल बँक कर्जयोजने अंतर्गत 2 कर्ज खात्यामध्ये रु. 15.07 कोटी येणेबाकी आहे. अशा एकूण 26 कर्ज खात्यांमध्ये एकूण येणेबाकी रु.162.33 कोटी आहे. वरीलपैकी 4 कर्जखाती साखर उद्योगाशी संबंधित आहेत तर अन्य 23 कर्जखाती इन्फ्रा प्रोजेक्ट, ग्लास इंडस्ट्री, कापूस इ. उद्योगांशीसंबंधित आहेत.

Loans and Advances

The aggregate advances of the Bank as at the end of the last year were Rs. 1160.01 Crore. For the financial year 2021-22 the total advances are 1037.40 Crore. The CD ratio is 50.69% as at the end of March 2022. It is endeavor of your Bank to grant loans on priority to low income groups. The fact that small borrowers' percentage in aggregate credit of 80.80% is a testimony to this aspect.

Priority Sector Advances

The percentages of priority sector advances is 49.07% and that of weaker sections of the society is 2.93%.

Consortium Advances

Bank has extended finance to 24 Units under consortium finance arrangements and 2 unit under Multiple Bank Loan Scheme. As on 31.03.2022, the outstanding amount in 24 accounts financed under consortium finance is Rs. 147.26 Crore and that of two accounts finance under Multiple Bank Loan Scheme is Rs. 15.07 Crore aggregating to total 26 accounts with total outstanding amount of Rs.162.33 Crore. Of the accounts financed under consortium/multiple bank finance 4 units are in sugar industry. Remaining 23 accounts are under Infra project, Glass Industry, Cotton Industry, etc.

कर्जाचे कर्ज रकमेप्रमाणे वर्गीकरण (Amount wise Classification of Advances)

अ.क्र.	कर्ज रकम (Loan Amount)	खातेसंख्या (No.of Accounts)	एकूण कर्जखात्यांशी प्रमाण (% to total Loan a/c's)	येणेबाकी (Outstanding)	एकूण कर्जांशी प्रमाण (% to total Loans)
01	रु.50,000 पर्यंत (Up to Rs. 50,000)	2924	19.32	970.06	0.94
02	रु.50,001 ते रु. 2 लाखापर्यंत (Rs. 50,001 up to Rs. 2 Lakhs)	5486	36.24	5259.52	5.07
03	रु.2 लाखांचे पुढे ते रु. 5 लाखापर्यंत (Above Rs. 2 Lakhs up to Rs. 5 Lakhs)	3822	25.25	8216.86	7.92
04	रु.5 लाखांचे पुढे ते रु. 10 लाखापर्यंत (Above Rs. 5 Lakhs up to Rs. 10 Lakhs)	1290	8.52	6047.10	5.83
05	रु.10 लाखांचे पुढे ते रु. 25 लाखापर्यंत (Above Rs. 10 Lakhs up to Rs. 25 Lakhs)	911	6.02	10922.53	10.53
06	रु.25 लाखांचे पुढे ते रु. 50 लाखापर्यंत (Above Rs. 25.00 up to 50.00)	414	2.73	11255.41	10.85
07	रु.50 लाखांचे पुढे ते रु. 1 कोटी पर्यंत (Above Rs. 50 Lakhs up to Rs. 1 Crore)	106	0.70	5344.59	5.15
08	रु. 1 कोटीपेक्षा अधिक (Above Rs. 1 Crore)	185	1.22	55724.03	53.72
	एकूण (Total)	15138	100	103740.10	100

संचालक व संचालक नातेवाईक कर्जे

मा. संचालक मंडळ सदस्य वा त्यांचे नातेवाईक यांना कोणत्याही कर्जासाठी नुतनीकरण वा मुदतवाढ देण्यात आलेली नाही. बँकेच्या संचालक मंडळाच्या निवडणुकी नंतर प्रथमच संचालक झालेल्या संचालकांना/ त्यांच्यानातेवाईकांना निवडणुकीपूर्वी दिलेली कर्जे अहवालामध्ये दर्शविण्यात आली आहेत. यापैकी 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. The information given herein pertains to loans granted prior to their election as directors. No loan out of these 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	3	7.70	1	3	7.93	1	1	1.30	नाही
नातेवाईक (Relative)	1	1	7.92	2	2	13.10	1	1	0.01	नाही
एकूण	2	4	15.62	3	5	21.03	2	2	1.31	नाही

थकबाकी वसुली :

दि. 31.03.2022 रोजी संपलेल्या आर्थिक वर्षात मा. संचालक मंडळ व सेवक वर्ग यांच्या अथक व सर्वांगीण प्रयत्नांमुळे दि. 31.03.2021 रोजी एन पी ए असलेली व वर्ष 2021-22 मध्ये नव्याने एन पी ए झालेली खाती यामध्ये एकूण 987 खात्यांमध्ये रु.19.79 कोटी वसुली झाली . त्यापैकी दि. 31.03.2021 व त्यानंतर दाखल झालेल्या नवीन लवाद दावा 544 खात्यांपैकी एकूण 239 खात्यांमध्ये रु. 1.40 कोटी वसुली झाली. सिक्युरिटायझेशन कायदान्वये एकूण 102 खातेदारांविरुद्ध चालू असलेल्या कारवाई द्वारे एकूण 73 खात्यांमध्ये रक्कम रु. 18.19 कोटी वसूल रकमेचा समावेश आहे.

आपल्या बँकेची दि. 31.03.2022 रोजीची 1239 खात्यांमधील एन पी ए रक्कम रु. 201.51 कोटी इतकी आहे. सहकर खात्याकडून 2021-22 चे काळात अधिकार प्रदान करण्यात आलेल्या एकूण 11 वसुली अधिकाऱ्यांच्या मदतीने थकीत काज्जत्यांमध्ये वसुलीसाठी प्रयत्न करणेत आले . दि.31 मार्च 2022 अखेर संपलेल्या आर्थिक वर्षातील थकबाकीचे कालनिहाय वर्गीकरण थकबाकी तक्त्यामध्ये दिले आहे .

टीप.: 2021-22 या आर्थिक वर्षात बँकेतील एकूण 11 अधिकारी सेवकांना सहकार खात्याद्वारे वसुली अधिकारी हे अधिकार प्रदान करण्यात आलेले होते. सदर अधिकाराचा कालावधी दि. 31.03.2022 रोजी संपुष्टात आला. सदर अधिकाऱ्यांच्या कामकाजातून निरस्त खात्यांमध्ये रु. 204.66 लाख इतकी वसुली करण्यात आली .

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.19.79 crores in 987 NPA accounts as at 31.03.2022 . Accounts newly identified as NPA in the year 2021-22 , the amount comprises recovery of Rs. 1.40 crores in 239 Suit Filed Accounts out of 544 Suit filed accounts as at 31.03.2022 . Other accounts in which suit was filed subsequently , action was taken against 102 accounts holders under Securitisation Act .Out of that amount of Rs 18.19 Crs . was recovered in 73 accounts . Bank`s NPA as at 31.3.2022 are Rs. 201.51 Crs. in 1239 accounts . During the year conferred rights available to 11 Recovery officer , given by the Department of Co-operation has resulted in to amount of recovery in overdues accounts. Period wise overdue advances as at the end 31.03.2022 is given in the table of overdues

Note : During the year 2021-22 , Co-Operative Department has given " Recovery Officer "rights to 11 officer in our Bank . Through the efforts of Such officer amount of Rs. 204.66 lakh has been recovered from written off accounts during the year.

अ.क्र	प्रकार (Type of Over dues)	खाते संख्या (No.of Accounts)	रक्कम (Balance Due)
01	मुदत संपलेली कर्जे (Overdue by Expiry of Repayment Period)	672	22376.30
02	हप्तता थकबाकी (Overdue by Installments)	2964	3180.84
03	लवाद दावा कर्जे (Suit filed Accounts) **	524	5640.64
	एकूण (Total)	4160	31197.78

नफा विभागणी

मार्च 2022 अखेर एकूण रु. 2.82 कोटी इतका निव्वळ नफा झाला आहे. माननीय संचालक मंडळाने खालील प्रमाणे नफा विभागणी सुचविली आहे. त्यास आपण मान्यता द्यावी ही विनंती.

Appropriation of Profit

During the financial year ended on 31.03.2022 the bank has earned a net profit of Rs. 2.82 Crore. The members are requested to approve Distribution of Profit as proposed by the Board of Directors.

नफा विभागणी (Distribution of Profit)

(रु. लाखात) (Rs. in Lakh)

तपशील (Particulars)	2021-22
नफा तोटा पत्रकाप्रमाणे निव्वळ नफा Net Profit as per P&L A/c	282.04
प्रस्तावित नफा विभागणी Proposed Appropriation	
वैधानिक राखीव निधी (Statutory Reserve)	70.51
सामान्यनिधी (General Reserve)	28.20
प्रस्तावित लाभांश 5%* Proposed Dividend 5%*	183.33
एकूण (Total)	282.04

* Subject to RBI approval

लेखा परीक्षण

आर्थिक वर्ष 2021-22 चे बँकेचे वैधानिक लेख परीक्षक मे. एस. आर. रहाळकर अँड असोसिएट्स, चार्टर्ड अकॉउंटंटस यांनी पूर्ण केले असून 31 मार्च 2022 अखेरील स्थितीच्या केलेल्या तपासणीनुसार बँकेस ब वर्ग दिला आहे

Audit & Inspection:

The bank's Statutory Auditors M/s S. R. Rahalkar & Associates. Chartered Accountants have carried out the statutory audit of our bank for the financial year 2021-22 and have awarded "B" grade.

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. 31.12.2022 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 31.12.2022.

विनम्र

श्रीध्यांजली



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



अहवाल वर्षामध्ये भारतातील जे थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, लेखक, साहित्यिक, कलावंत, शिक्षण तज्ज्ञ, सामाजिक कार्यकर्ते, बँकेचे सभासद, हितचिंतक, सेवक, दिवंगत झाले आणि देशरक्षणासाठी जे जवान हुतात्मा झाले तसेच दिवंगत सर्व क्रांतिकारक, स्वातंत्र्यसैनिक 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 2022 अखेरची बँकेची आर्थिक स्थिती (Financial Position as at 31 March 2022)

रक्कम रु कोटीत
Rs.In Crore

07	सभासद संख्या (No. of Members)		39673
	नाममात्र सभासद संख्या (No. of Nominal Members)		4930
08	अधिकृत भाग भांडवल (Authorised Capital)		100.00
	वसूल भाग भांडवल (Paid up Capital)		46.62
09	राखीव व अन्य निधि (Statutory & Other Reserves)		260.58
10	एकूण ठेवी (Total Deposits)		2046.64
	चालू ठेवी (Current Deposits)	124.32	
	बचत ठेवी (Savings Deposits)	529.12	
	मुदत ठेवी (Term Deposits)	1393.20	
11	एकूण कर्जे (Total Loans & Advances)		1037.40
	अल्प मुदत कर्जे (Short Term Loans)	335.17	
	मध्यम मुदत कर्जे (Medium Term Loans)	125.45	
	दीर्घ मुदत कर्जे (Long Term Loans)	576.78	
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)		913.52
	जिल्हा मध्य. सह. बँक लि., पुणे व सातारा (Dist. Central Co-op. Bank, Pune & Satara)	---	
	महा. राज्य सह. बँक लि., मुंबई (MSC Bank, Mumbai)	---	
	इतर (Other)	---	
14	थकबाकी (Overdues)		255.57
15	वैधानिक लेखापरिक्षण वर्ग (Rating by Statutory Auditors)		"B"
16	नफा (Net Profit)		2.82
17	सेवक संख्या (Number of Staff)		464
18	खेळते भांडवल (Working Capital)		2355.95

दि. 31 मार्च 2022 रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2021	भांडवल व देयता (Capital & Liabilities)	Amount	31/03/2022
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		
49,48,18,975.00	वसूल भाग भांडवल (Paid Up Capital)		46,62,45,600.00
3,59,20,875.00	* 13,86,592 * Shares Of Rs. 25/- Each	3,46,64,800.00	
45,88,98,100.00	* 43,15,808 * Shares Of Rs. 100/- Each	43,15,80,800.00	
	वैयक्तिक सभासद (Individual Members : 39,418)		
	इतर सभासद (Other Members : 235)		
	(Total Members : 39,653)		
229,36,95,227.80	राखीव व इतर निधी (Statutory And Other Reserves)		260,57,57,958.13
55,07,83,405.52	वैधानिक राखीव निधी (Statutory Reserve)	57,44,50,613.34	
38,80,76,118.69	इमारत निधी (Building Fund)	38,80,76,118.69	
58,50,00,00.00	उत्पादनक्षम कर्जावरील तरतूद (Cont.prov. against Std. Assets)	5,85,00,000.00	
84,14,79,042.98	संशयित व बुडीत कर्ज निधी (Bad & Doubtful Debt Reserve Fund)	110,42,54,268.56	
1,16,20,000.00	बीडीडीआर फ्लोटिंग रिझर्व (BDDR Floating Reserve)	0.00	
55,00,000.00	लाभांश समानीकरण निधी (Dividend Equilisation Fund)	55,00,000.00	
83,55,896.00	सेवक हितसंवर्धन निधी (Staff Welfare Fund)	88,55,896.00	
74,28,013.00	सभासद कल्याण निधी (Member's Welfare Fund)	83,58,013.00	
28,44,010.00	देणगी निधी (Donation Fund)	28,44,010.00	
14,40,76,422.00	गुंतवणूक चढउतार निधी (Investment Fluctuation Reserve)	14,40,76,422.00	
3,97,000.00	सामाजिक कृतज्ञता निधी (Samajik Krutadnyta Nidhi)	3,97,000.00	
2,50,37,000.00	संगणक निधी (Computer Fund)	2,50,37,000.00	
1,52,09,000.00	सुवर्ण महोत्सव निधी (Golden Jubilee Fund)	1,62,09,000.00	
79,96,750.00	रिवॅल्युएशन रिझर्व (Revaluation Reserve)	72,60,485.00	
8,68,68,436.00	गुंतवणूक घसारा निधी (Investment Depreciation Reserve)	13,84,70,653.00	
39,95,000.00	हाऊसिंग अॅन्ड इन्फ्रास्ट्रक्चर रिझर्व (Hsg. & Infrastructure Reserve)	39,95,000.00	
1,19,33,000.00	आकस्मिक खर्चासाठी राखीव निधी (Contingency Reserve Fund)	1,19,33,000.00	
6,13,11,240.61	जनरल राखीव निधी (General Reserve Fund)	8,45,22,856.54	
13,44,893.00	निवडणूक निधी (Election Fund)	14,44,893.00	
38,13,000.00	शिक्षण निधी (Education Fund)	40,13,000.00	
4,03,70,000.00	निधी (Covid - 19 Fund)	1,75,45,729.00	
1,36,57,000.00	निधी (Provision for Restructure Account)	14,000.00	
31,00,000.00	निधी (Provision for Apex Bank)	0.00	
2029,01,99,063.85	ठेव व इतर खाती (Deposits And Other Accounts)		2046,64,39,807.95
1402,67,85,291.16	मुदत ठेवी (Fixed Deposits)	1393,19,94,645.91	
1134,46,21,859.17	व्यक्तिच्या (Individual)	1135,19,48,934.57	
268,21,63,431.99	सहकारी संस्था (Co-op Societies)	258,00,45,711.34	
497,79,26,885.41	बचत ठेवी (Saving Deposits)	529,12,07,344.28	
470,14,87,566.86	व्यक्तिच्या (Individual)	497,34,60,006.99	
27,64,39,318.55	सहकारी संस्था (Co-op Societies)	31,77,47,337.29	
128,54,86,887.28	चालू ठेवी (Current Deposits)	124,32,37,817.76	
74,94,83,291.87	व्यक्तिच्या (Individual)	74,07,19,425.05	
53,60,03,595.41	सहकारी संस्था (Co-op Societies)	50,25,18,392.71	
2307,87,13,266.65	पुढील पानावर (Carried Forward)		2353,84,43,366.08

BALANCE SHEET AS ON 31 - 03 - 2022

रक्कम रु. (Amount Rs)

31/03/2021	अस्ति व येणी (Properties & Assets)	Amount	31/03/2022
138235564.00	रोख शिल्लक (Cash on Hand)		13,91,67,119.00
116,29,93,000.76	चालू खात्यांमधील शिल्लक (Current Accounts With Banks) (with State & Dist. banks)		113,28,32,580.15
89,95,81,017.08	मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी (Money At Call And Short Notice) (Including TREPS)		209,90,92,517.46
869,33,32,008.00	गुंतवणूक (Investments)		913,52,33,683.00
745,34,58,106.00	केंद्र व राज्य सरकारी रोखे (Central & State Govt. Securities) (of Which Reserve Fund Rs. 59,84,68,166.00) दर्शनी किंमत Face Value Rs. 765,00,00,000.00 बाजारभावाने किंमत Market Value Rs. 785,78,24,000.00	760,61,83,501.00	
0.00	इतर मान्यताप्राप्त गुंतवणूक Other Approved Securities	0.00	
31,34,650.00	शेअर्स Shares	53,650.00	
10,74,17,000.00	पी.एस.यू. बॉन्ड्स PSU Bonds	10,74,17,000.00	
112,93,22,252.00	इतर गुंतवणूकी Other Investment.	142,15,79,532.00	
0.00	1) Deposit With Primary Dealers (stcl Term Money)		
112,93,22,252.00	2) Deposit With The Banks (of Which Reserve Fund Rs.5,22,38,000.00)	142,15,79,532.00	
0.00	3) Investment In Liquid Funds Of Mutual Funds	0.00	
0.00	4) Certificate Of Deposit	0.00	
1160,00,94,695.67	कर्जे Loans & Advances		1037,40,08,838.14
389,21,68,710.03	अल्प मुदत Short Term Loans	335,16,56,136.17	
73,084.00	सरकारी रोखे तारण Loan Against Govt. sec.	1,92,475.00	
389,04,99,448.83	इतर तारण Loan Against Other Sec.	334,39,07,968.66	
15,96,177.20	जामिनकी Loans Against Guarantees	75,55,692.51	
(109,14,01,708.77)	पैसे थकबाकी Out of Which Overdues	(173,38,75,923.61)	
124,06,98,125.48	मध्यम मुदत Medium Term Loans	125,45,34,586.51	
4,98,231.67	सरकारी रोखे तारण Loan Against Govt. Sec.	4,36,540.67	
94,26,05,189.23	इतर तारणावर Loan Against Other Sec.	99,92,52,819.52	
29,75,94,704.58	जामिनकी Loans Against Guarantees	25,48,45,226.32	
(26,74,22,910.18)	पैसे थकबाकी Out of Which Overdues	(33,33,19,634.86)	
646,72,27,860.16	दीर्घ मुदत Long Term Loans	576,78,18,115.46	
0.00	सरकारी रोखे तारण Loan Against Govt.sec.	0.00	
562,24,64,651.25	इतर तारणावर Loan Against Other Sec.	519,45,39,444.52	
84,47,63,208.91	जामिनकी Loans Against Guarantees	57,32,78,670.94	
(42,81,62,109.32)	पैसे थकबाकी Out of Which Overdues	(48,85,18,303.84)	
2249,42,36,285.51	पुढील पानावर (Carried Forward)		2288,03,34,737.75

दि. 31 मार्च 2022 रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2021	भांडवल व देयता Capital & Liabilities	31/03/2022
2307,87,13,266.65	मागील पानावरून (Brought Forward)	2353,84,43,366.08
64,59,12,599.17	थकव्याज कर्ज Overdue Interest Reserve For NPA	81,54,44,407.63
1,52,24,764.20	देणे व्याज Interest Payable	1,56,83,822.60
8,18,38,001.64	इतर देणी Other Payables	8,11,28,505.08
9,10,00,000.00	Provisions	11,72,46,086.00
1,10,00,000.00	देणी COVID 19 EX-GRATIA INT. PAYABALE	1,10,00,000.00
	Provision for COVID Resolution 2.00	10,55,80,061.00
8,00,00,000.00	आयकर देणे Provision For Income-tax	0.00
	Provision for Fraud	6,66,025.00
8,48,83,359.26	नफा Profit	2,82,04,520.02
588.28	शिल्लक नफा Last Years Balance Profit	183.51
8,48,82,770.98	चालू वर्षाचा नफा Current Years Profit	2,82,04,336.51
170,71,26,340.05	हमीपोटी संभाव्य देयता (as on 31.03.2021)	102,84,53,455.34
8,37,41,147.01	D.E.A.F. Rs.	10,90,61,595.53
1,24,98,400.00	Bank Gurantees Rs.	75,30,600.00
79,61,059.91	Letter Of Credit Rs.	91,80,242.73
159,98,25,733.13	SEC.Deliverable Under TREPS	89,95,81,017.08
31,00,000.00	Claim Lodged Against Bank Not Acknowlwdged As Debt Rs.	31,00,000.00
102,84,53,455.34	हमीपोटी संभाव्य देयता (as On 31.03.2022)	224,90,33,874.73
10,90,61,595.53	D.E.A.F. Rs.	12,65,83,604.53
75,30,600.00	Bank Gurantees Rs.	69,28,600.00
91,80,242.73	Letter Of Credit Rs.	1,33,29,152.77
89,95,81,017.08	Sec. Deliverable under TREPS	209,90,92,517.43
2384,47,26,552.78	एकूण रूपये TOTAL	2459,61,50,707.41

As per our report of even date

For S R Rahalkar and Associates, Chartered Accountants, Firm Regd. No.: 108283W

A. P. Sawarkar, Partner, M. No. 100442

UDIN : 22100442AJYFHB5704

Pune, 31st May 2022

अध्यक्ष : सीए प्रदीप जगन्नाथ जगताप

उपाध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ

मुख्य कार्यकारी अधिकारी : तुकाराम अनंतराव नाईक

BALANCE SHEET AS ON 31 - 03 - 2022

रक्कम रु. (Amount Rs)

31/03/2021	अस्ति व येणी Properties & Assets	Amount	31/03/2022
2249,42,36,285.51	मागील पानावरून (Brought Forward)		2288,03,34,737.75
1,51,692.96	शाखा मिळवणी Branch Adjustments		38,983.96
76,74,74,120.75	येणे व्याज Interest Receivable		93,57,94,693.23
12,15,61,521.58	गुंतवणुकीवरील On Investment	12,03,50,285.60	
64,59,12,599.17	खात्यावरील येणे व्याज On Npa	81,54,44,407.63	
30,18,80,399.36	जागा, इमारत (घसारा वजा जाता) Land And Building * (After Depreciation)		27,51,56,455.36
16,35,02,581.54	फर्निचर, फिक्चर्स, वाहन व संगणक (घसारा वजा जाता) Furniture & Fixtures, Vehicles, computers (After Depreciation)		14,42,99,900.84
14,32,37,619.98	फर्निचर, फिक्चर्स Furniture & Fixtures	13,04,16,694.32	
37,81,344.46	वाहन Vehicles	48,66,064.46	
1,09,33,032.60	संगणक हार्डवेअर Computer Hardware	54,12,052.60	
55,50,584.50	संगणक सॉफ्टवेअर Computer Software	36,05,089.46	
27,03,26,910.80	इतर येणी Other Receivables:		36,05,25,936.27
8,97,889.35	शिल्लक स्टेशनरी Stationery On Hand	11,54,051.34	
1,26,31,970.00	भाड्यापोटी आगाऊ Deposit With Landlord	1,48,43,682.00	
9,06,32,387.00	करापोटी आगाऊ Advance Tax Paid	5,22,38,187.00	
8,10,460.31	आयकर येणे Tds Receivable	16,68,992.00	
4,66,31,348.16	अन्य येणी Other Receivable	6,29,25,277.12	
11,34,93,890.98	डिफर्ड टॅक्स असेट्स Deferred Tax Assets	21,39,25,764.98	
52,28,965.00	COVID-19 EXGRATIA INT.RECEIVABLE	0.00	
	CLEARING SETTLEMENT ACCOUNT	1,37,69,981.83	
	* (Land & Bldg. Includes Improv. of Premises Own & Lease Hold Improv.)		
2399,75,71,990.92	एकूण रुपये TOTAL		2459,61,50,707.41

अॅड. सतिश नानासाहेब गोरडे
पांडुरंग प्रभू गायकवाड
राजेंद्र गजानन वालेकर
सौ. आशा बाळासाहेब बहिरट

संचालक मंडळ सदस्य
उदय त्र्यंबक काकिडे
सचिन शंकरराव यादव
सुर्यकांत नानासाहेब शिर्के
श्रीमती अनुपमा विजय कळसकर

गणेश नारायण कचरे
रवि शंकर तुपे
विनायक आनंदराव गायकवाड



अहवाल वर्षात IIBF तर्फे घेतल्या जाणाऱ्या
JAIIB आणि CAIIB परीक्षेत उत्तीर्ण झालेल्या
सेवकांचे जनसेवा परिवाराच्या वतीने
हार्दिक अभिनंदन
आणि पुढील वाटचालीसाठी शुभेच्छा

दि. 31 मार्च 2022 रोजी संपलेल्या कालावधीचे नफा-तोटा पत्रक

31/03/2021	खर्च Expenditure	31/03/2022
110,33,12,924.61	दिलेले व्याज To Interest Paid	98,69,25,418.03
110,25,49,109.66	ठेवींवरील To Interest Paid Deposits	98,68,91,700.92
7,63,814.95	कर्जावरील To Interest Paid On Borrowings	33,717.11
9,06,960.73	कमिशन To Commission Paid To Banks	4,59,799.16
34,78,96,018.00	पगार, भत्ते To Salary & Other Allowances	30,28,22,114.69
1,98,61,885.17	प्रॉ. फंड व ग्रॅज्युईटी To Contrib.to Staff Pf & Group Gratuity	4,10,75,518.88
1,89,346.00	संचालक मंडळ सभा खर्च To Director's Fee & Meetings Exp.	2,90,456.00
15,04,653.41	प्रवास खर्च To Travelling Exp.	18,04,697.42
8,35,26,971.40	भाडे / विमा/वीज/कर To Rent, Insur.,electricity,taxes	8,66,97,864.91
82,15,406.30	टपाल/तार/टेलिफोन To Postage, Telegram, Telephone	1,13,47,613.65
65,89,476.27	लेखन साहित्य, छपाई, जाहिरात To Stationery, Printing, Advt.	45,43,183.54
42,70,751.00	हिशेब तपासणी शुल्क To Audit Fees	52,72,503.54
70,57,628.53	कायदे विषयक खर्च To Legal Charges	64,81,276.68
6,32,29,004.93	घसारा खर्च / निरस्त To Depreciation & Write Off	5,87,65,705.40
1,30,04,957.97	दुरुस्ती, देखभाल खर्च To Repairs & Maintenance	1,59,34,332.87
8,68,68,436.00	गुंतवणूकीवरील घसारा To Depreciation On Investment	5,16,02,217.00
1,02,76,054.00	गुंतवणूकीपोटी दर्शनी किंमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त To Premium On Goi Securities Amortised	1,13,36,430.00
5,745.00	बँकेच्या मालमतेच्या विक्रीवरील तोटा To Loss On Sale Of Banking Assets	0.00
	To Provision	26,94,38,248.48
1,36,57,000.00	To Provision for Restructure A/c	0.00
1,10,00,000.00	To Provision for COVID 19 EXGRATIA ABOVE 2 CRORE	0.00
2,26,68,000.00	कोविड-19 तरतूद To Provision On Covid - 19	0.00
15,00,00,000.00	संशयित व बुडीत कर्ज निधी To Bad & Doubtful Debt Reserve	16,31,92,162.48
	Provision for COvid -19 Resolution 2.00	10,55,80,061.00
	To Provision for Fraud	6,66,025.00
0.00	To Deferred Tax Liability	0.00
4,37,17,988.75	इतर व प्रासंगिक खर्च To Other Expenses	5,86,67,575.90
5,63,309.00	समारंभ खर्च Function Expenses	5,23,214.63
5,51,700.00	वार्षिक सर्वसाधारण सभा खर्च AGM Expenses	2,71,622.61
1,28,62,878.49	Delivery Channel Expenses	2,43,45,327.99
2,45,76,707.92	कार्यालयीन खर्च Office Expenses	2,88,25,412.00
51,63,393.34	अन्य खर्च Other Expenses	47,01,998.67
7,95,26,804.35	आयकर तरतूद To Income-tax Provision	5,93,00,000.00
8,48,82,770.98	निव्वळ नफा Net Profit	2,82,04,336.51
216,21,68,783.40	एकूण T O T A L	200,09,69,292.66

As per our report of even date
For S R Rahalkar and Associates, Chartered Accountants, Firm Regd. No.: 108283W
A. P. Sawarkar, Partner, M. No. 100442; UDIN : 22100442AJYFHB5704
Pune, 31st May 2022

अध्यक्ष : सीए प्रदीप जगन्नाथ जगताप
उपाध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ
मुख्य कार्यकारी अधिकारी : तुकाराम अनंतराव नाईक

Profit and loss account for the year ended 31.03.2022

31/03/2021	उत्पन्न Income	31/03/2022
181,24,98,436.28	एकूण मिळालेले व्याज Total Interest Received	173,58,74,818.84
116,26,79,093.06	कर्जावरील व्याज Interest on Loans & Advances	107,95,35,319.65
4,86,65,358.00	मुदत ठेवीवरील व्याज Interest on Bank Fixed Deposits	5,65,89,919.80
60,11,53,985.22	गुंतवणूकीवरील व्याज Interest on Investments	59,97,49,579.39
0.00	मिळालेले लाभांश Dividend Received	3612.00
0.00	Dividend Received on Shares	3612.00
5,98,39,599.96	कमिशन व हुंडणावळ Commission & Charges	6,37,03,395.94
39,70,632.16	कमिशन Commission	21,19,706.00
1,60,07,393.22	प्रक्रिया शुल्क Processing Charges /Loan Form Fee	85,94,229.74
3,98,61,574.58	सेवा शुल्क Service Charges	5,29,89,460.20
28,98,30,747.16	इतर उत्पन्न Other Income	20,13,87,465.88
0.00	कर्ज अर्ज / पॅन फॉर्म शुल्क Loan Forms/ Pan Forms Fees	0.00
80,63,575.71	लॉकर भाडे / अन्य Locker Rent & Other	85,70,338.69
1,55,979.45	किरकोळ जमा Misc. & Other Receipts	29,336.68
1,47,52,647.13	Delivery Channel Income	1,87,74,935.08
47,80,107.49	विमा व्यवसायातील उत्पन्न Commission On Insurance Business	44,94,650.43
14,77,41,777.00	सरकारी रोखे ट्रेडिंगवरील नफा Profit On G-sec.trading	3,55,13,075.00
3,73,399.00	बँकेच्या मालमत्ता विक्रीवरील नफा Profit On Sale Of Banking Assets	6,15,342.00
3,33,30,204.38	निर्लेखित बुडीत कर्जातील वसुली Recovery In Written-off Loan A/cs	3,70,32,857.00
	Reversal OFAPEX Bank Provisions	31,00,000.00
13,15,904.00	Interest on Income Tax Refund	0.00
2,00,00,000.00	Amt. tr. from IDR/IFR	0.00
0.00	Income Tax Provision Written Back Amount	75,48,337.00
4,20,79,429.00	Deferred Tax Assets	8,57,08,594.00
1,72,37,724.00	By Actuarial Valuation Gain	0.00
216,21,68,783.40	एकूण TOTAL	200,09,69,292.66

अॅड. सतिश नानासाहेब गोरडे
पांडुरंग प्रभू गायकवाड
राजेंद्र गजानन घालेकर
सौ. आशा बाळासाहेब बहिरट

संचालक मंडळ सदस्य
उदय त्र्यंबक काकिडे
सधिन शंकरराव यादव
सुर्यकांत नानासाहेब शिर्के
श्रीमती अनुपमा विजय कळसकर

गणेश नारायण कवरे
रवि शंकर तुपे
विनायक आनंदराव गायकवाड

अहवाल वर्षात सभांचा तपशील पुढील प्रमाणे

Information of various meeting held during the year under report

आर्थिक वर्ष 2021-22 मधील संचालकांची मा. संचालक मंडळ व उपसमितीच्या सभेतील उपस्थिती

	संचालक मंडळ सभा	कर्ज उपसमिती	वसुली उपसमिती	विशेष वसुली उपसमिती	ऑडीट उपसमिती	गुंतवणूक उपसमिती	डेटा सेंटर उपसमिती	बिझनेस डेव्हलपमेंट उपसमिती	अकॉन्ट्स उपसमिती	ऑडिनिंग उपसमिती	मानव संसाधन उपसमिती	
झालेल्या एकुण सभा ->	32	25	12	11	15	13	12	12	12	12	14	
क्र	संचालकांचे नांव	उपस्थिती										
1.	मा. सीए. श्री. प्रदीप जगन्नाथ जगताप- अध्यक्ष	32	25	12	10	15	13	12	12	12	12	14
2.	मा. डॉ. श्री. राजेंद्र गुरुपादया हिरेमठ- उपाध्यक्ष	29	24	-	8	13	10	11	7	-	-	-
3.	मा. अॅड. श्री. सतिश नानासाहेब गोरडे -संचालक	16	6	2	0	-	-	-	-	-	-	-
4.	मा. श्री. उदय त्र्यंबक काकिर्डे- संचालक	31	22	11	-	-	-	11	8	-	-	-
5.	मा. श्री. गणेश नारायण तथा बाळासाहेब कचरे - संचालक	32	-	12	-	-	-	-	-	-	-	-
6.	मा. श्री. पांडुरंग प्रभू गायकवाड - संचालक	13	-	-	-	4	-	-	-	4	4	6
7.	मा. श्री.सचिन शंकरराव यादव - संचालक	26	-	-	-	-	-	-	-	8	8	10
8.	मा. श्री. दत्तात्रय नारायण ढवळीकर - संचालक	10	8	-	4	-	3	5	4	-	-	-
9.	मा. श्री. रवि शंकर तुपे - संचालक	27	-	9	5	-	9	8	-	-	-	-
10.	मा. श्री. राजेंद्र गजानन वालेकर - संचालक	31	-	-	6	15	12	10	11	12	12	14
11.	मा. श्री. संदीप बालकिशन सारडा - संचालक	10	9	-	5	7	-	5	5	5	5	7
12.	मा. श्री. विनायक आनंदराव गायकवाड - संचालक	32	-	-	-	-	-	-	-	-	12	13
13.	मा. श्री. सुर्यकांत नानासाहेब शिर्के - संचालक	31	-	11	-	-	-	-	-	10	11	13
14.	मा.श्रीमती. अनुपमा विजय कळसकर - संचालिका	32	-	-	-	15	-	-	-	11	11	13
15.	मा. सौ. आशा बाळासाहेब बहिरट - संचालिका	32	21	-	-	-	7	-	-	10	11	12
16.	मा. श्री. गणेश फक्कड टेमगिरे - सेवक संचालक	28	-	-	-	-	-	-	-	-	-	-
17.	मा. श्री. सुधाकर यमाजी फाळके - सेवक संचालक	24	-	-	-	-	-	-	-	-	-	-
18.	मा.श्री. अरविंद कृष्णाजी तेरदाळ - सेवक संचालक	1	-	-	-	-	-	-	-	-	-	-
19.	मा.श्री. लहु बाजीराव धोत्रे - सेवक संचालक	1	-	-	-	-	-	-	-	-	-	-

S R Rahalkar and Associates

Chartered Accountants

आर्थिक वर्ष 2021-22 चा वैधानिक लेखापरिक्षकांचा अहवाल
Statutory Auditors Report for the year 2021-22
INDEPENDENT AUDITOR'S REPORT

To,

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

Report on the Audit of the Financial Statements

Qualified 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 2022, 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, 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 of the state of affairs of the Bank as at 31st March 2022 and its profit for the year ended on that date and cash flow statement for the year ended on that date.

Basis for Qualified Opinion

a) The Bank has obtained report from actuary and determined the asset towards the gratuity/ retirements benefits/ Leave encashment as per the accounting Standard 15 –“Employee Benefits”. However, the accounting entry of said income has not been made in the books of accounts as per the actuarial valuation report. The financial statements do not disclose the financial impact of the above income/asset. The Profit in the Statement of Profit and Loss and the Current assets are understated to the extent of Rs 163.43 Lakhs. This constitutes a departure from the Accounting Standard – 15 “Employee Benefits”.

b) The bank has marked as standard 204 accounts of 164 borrowers amounting to Rs. 4915.77 lakhs which are Non-Performing Advances. The interest receivable in respect to those accounts as on 31.03.2022 is 195.86 lakhs which is recognized as income. The profits are overstated to that extent. The gross NPA and the Net NPA is understated.

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 qualified 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:

- c) 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;
- d) 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;
- e) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- f) 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;
- g) 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 "B" classification.

For S R Rahalkar and Associates

Chartered Accountants

Firm Regd. No.: 108283W

(A.P.Sawarkar)

Partner

M. No. 100442

UDIN : 22100442AJYFHB5704

Pune, 31st May 2022

Cash Flow from Operating Activities as on 31/03/2022 (Rs. in Crores)

Particular	Amount	Amount
(A)CASH FLOW FROM OPERATING ACTIVITIES:		
Cashflow from Operating Activities		
Net profit Before tax as per Profit and Loss Account		0.18
Add / Less		
Income Tax Paid Earlier Years	-	
Deffered Tax	8.57	
Provision for Income Tax	(5.93)	2.64
Net Profit After Tax as per Profir and Loss Account		2.82
Add Adjustment for :		
Depreciation & Write off Fixed Assets	5.88	
Depreciation on Investments	5.16	
Deferred Tax Assets/Liabilities	8.57	
Depreciation on Revalued Asset	(0.07)	
BDDR Provision	16.32	
Provision for COVID 19 Resolution 2.0	10.56	
IFR Transferred to PL Account	-	
Amortisation of Premium on GOI Securities	1.13	
Income Tax Provision	5.93	
Interest on Borrowings	-	53.48
Less Adjustment for :		
Profit on G Sec Trading	(3.55)	
Recovery in Write off loan Accounts	(3.70)	
Dividend Received on Shares	-	
Apex Bank Provision Reversed and Credited to PL account	(0.31)	
Profit on sale of Non Banking Asset	(0.06)	
Nominal Membership Fees Received	0.09	
Share Entrance Fees	0.01	
Member Welfare expenses paid	(0.01)	
Staff welfare Expenses	-	
Donation fund Expenses	-	
Revaluation Reserve Depreciation amortization	-	
Write off of Advances from BDDR	-	
Apex Bank Provision Reversed and Trf to Provision for Apex bank Ac	-	
Wrongly Credited Provision of COVID 19 Trf to Provision on Standard Asset	-	
Provision for Income Tax 2014-15 and 2016-17	-	
Reserve for COVID 19	-	
PROVISION FOR RESTRUCTURE AC	-	
PROVISION FOR APEX BANK	-	
Income Tax Provisions Written back	(0.75)	(8.28)

Cash Flow from Operating Activities as on 31/03/2022 (Rs. in Crores)

Particular	Amount	Amount
Operating Profit Before Working Capital Changes		48.02
(Increase) / Decrease in Reserves and Surplus	-	
(Increase) / Decrease in Deposits	17.62	
Increase / (Decrease) in Overdue Interest Reserve	16.95	
Increase / (Decrease) in Other Payable	(7.10)	
Increase / (Decrease) in Interest Payable	0.05	
(Increase) / Decrease Money at Call and Short Notice	(119.95)	
(Increase) / Decrease Investment	(28.92)	
(Increase) / Decrease HFT and AFS	113.30	
(Increase) / Decrease in Loans & Advances	126.22	
(Increase) / Decrease in Other Receivable	(16.02)	
Increase / (Decrease) in Interest Receivable	(16.83)	85.32
Net Profit generated from Operating Activities (Before Tax)		133.34
Income Taxes Paid/ Refund		
Income tax paid for Previous Year	-	
TDS Paid/ Refund Received during the year	(0.09)	
Advance Tax paid for Current financial year	(5.93)	
Income Tax Refund Received for Earlier Years and Credited to P&L	-	(6.02)
Net After Tax Cash generated from Operating Activities (A)		127.32
Cashflow from Investing Activities		
Purchase of Fixed Assets	-	
Sale of Fixed Assets	4.59	
Purchase of Investment	(126.15)	
Sale of Investment	-	
Dividend Received on Shares	-	
Depreciation on Fixed Assets	(5.88)	
Profit on sale of Non Banking Asset	0.06	(127.38)
Cash Flow from Investing Activities (B)		(127.38)
Cashflow from Financing Activities		
Net Decrease in Paid up Share Capital	(2.86)	
Dividend paid FY 2021-2022	-	
Interest Paid on Borrowings	-	(2.86)
Cash Flow from Finance Activities (C)		(2.86)
Net Increase in Cash and Cash Equivalents		(2.92)
Cash or Cash Equivalent at the Beginning of the year		130.12
Cash or Cash Equivalent at the End of the year		127.20
Breakup of Cash and Cash Equivalent		
Cash balance as on 31/03/2022	13.92	
Balance with Banks (Current Accounts with Banks)	113.28	
		0.00

**NOTES FORMING PART OF PROFIT & LOSS A/C
FOR THE YEAR ENDED 31ST MARCH 2022 AND BALANCE SHEET AS ON EVEN DATE**

JanasevaSahakari 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 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 is 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 are 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 13,86,592 shares of Rs. 25/-each fully paid & 43,15,808 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 Principal 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, 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.

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 31.03.2022 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. Profit of Rs. 355.13 lakhs were 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. 2,38,27,191/- (P.Y.Rs 2,25,17,537/-) 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 up to a maximum 240 days.
- d. Change in the Present Value of Defined Benefit Obligations: (Rs. In Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2022	31.03.2021	31.03.2022	31.03.2021
1	Opening Present Value of Defined Benefit Obligation	1739.69	1578.65	717.16	834.97
2	Interest Cost	115.69	108.21	43.38	53.55
3	Current Service Cost	93.39	84.06	44.56	56.46
4	Past Service Cost	0.00	0.00	0.00	0.00
5	Benefits Paid	(125.97)	(65.66)	(176.96)	(139.82)
6	Actuarial (Gains) /Losses for the Year	(67.09)	34.43	84.07	(88.01)
7	Closing Present Value of Defined Benefit Obligation	1755.70	1739.67	712.22	717.16

A Change in the Fair Value of Plan Assets :

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2022	31.03.2021	31.03.2022	31.03.2021
1	Opening Fair Value of Plan Assets	1789.39	1468.97	839.83	695.12
2	Expected return on Plan Assets	130.71	114.15	59.83	53.80
3	Contributions Made	152.91	276.67	19.05	93.97
4	Mortality Charges and Taxes	(5.43)	(5.20)	(0.77)	(0.72)
5	Benefits Paid	(125.98)	(65.66)	(48.33)	0.00
6	Actuarial Gains / (Losses)	(2.96)	0.47	(4.52)	(2.34)
7	Closing Fair Value of Plan Assets	1938.63	1789.39	865.09	839.83

B THE AMOUNT TO BE RECOGNISED IN THE BALANCE SHEET

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2022	31.03.2021	31.03.2022	31.03.2021
1	Present Value of Defined Benefit Obligation	1755.70	1739.68	712.22	717.16
2	Fair Value of the Plan assets	1938.63	1789.39	865.09	839.84
3	Net Asset / (Liability) recognized in Balance Sheet	182.93	49.70	152.88	122.68
4	Other Amount recognized in Balance Sheet	1755.70	0.00	712.22	0.00
5	Net Asset / (Liability) recognized in Balance Sheet	182.93	49.70	152.88	122.68

C Amount Recognised in the Profit & Loss Account :

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2022	31.03.2021	31.03.2022	31.03.2021
1	Current Service Cost	93.40	84.06	44.56	56.46
2	Interest Cost	115.69	108.21	43.38	53.55
3	Expected Return on plan assets	(130.71)	(114.15)	(59.83)	(53.80)
4	Actuarial (Gains) / Losses for the year	(64.13)	33.96	88.59	(85.67)
5	Past service Cost	0.00	0.00	0.00	0.00
6	Expenses to be recognized	142.46	112.08	116.71	(29.46)
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	142.46	112.08	116.71	(29.46)

D Reconciliation in the Net Liability recognised in the Balance Sheet

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2022	31.03.2021	31.03.2022	31.03.2021
1	Opening Net Liability	49.70	(109.69)	122.68	(139.85)
2	Expenses Recognized	(142.46)	(112.08)	(116.71)	(29.46)
3	Contribution / Benefits Paid	152.91	276.67	147.68	233.78
4	Mortality Charges and Taxes	(5.43)	(5.20)	(0.77)	(0.72)
5	Closing Net Asset / (Liability)	182.93	49.70	152.88	122.68

E Actual Return on Plan Assets

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2022	31.03.2021	31.03.2022	31.03.2021
1	Expected return on plan assets	130.71	114.15	59.83	53.80
2	Actuarial gain (loss) on plan assets	(2.96)	0.47	(4.52)	2.33
3	Actual return on plan assets	127.75	114.62	55.31	51.47

F Principal Actuarial Assumptions (Expressed as weighted averages)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2022	31.03.2021	31.03.2022	31.03.2021
1	Discount Rate	7.20%	6.90%	7.20%	6.90%
2	Expected Return on plan assets	7.25%	7.25%	7.25%	7.25%
3	Expected Rate of Salary increases	7.00%	7.00%	7.00%	7.00%

7) Segment Reporting: Accounting Standard 17
Primary Segment Reporting (By Business Segments) as at 31st March 2022

Rs.in Lakhs

Particular	Treasury	Corporate	Retail	Other Banking Operations	Total
Segment Revenue	63.84	50.73	61.81	14.39	190.77
	74.02	59.25	61.98	16.77	212.01
Segment Cost	48.53	58.38	71.17	13.26	191.35
	51.05	65.87	68.61	14.24	199.78
Segment Result	15.30	(7.65)	(9.37)	1.14	(0.58)
	22.97	(6.62)	(6.63)	2.52	12.23
Less: Extraordinary Items					
Net Segment Result	15.30	(7.65)	(9.37)	1.14	(0.58)
	22.97	(6.62)	(6.63)	2.52	12.23
Less: Unallocated Provisions & Contingencies					
Profit Before Tax					(0.58)
					12.23
Income Tax					5.18
Deferred Tax Asset					(8.57)
Income Tax					7.95
Deferred Tax Asset					(4.21)
Net Profit					2.82
					8.49
Other Information					
Segment Assets	982.57	467.66	569.74	413.03	2,433.00
	858.98	522.93	637.08	360.28	2,379.26
Unallocated Assets				26.62	26.62
				20.49	20.49
Total Assets					2,459.62
					2,399.76
Segment Liabilities	1,023.80	523.61	637.91	274.29	2,459.62
	769.46	620.00	747.96	262.33	2,399.76
Unallocated Liabilities					
Total Liabilities					2,459.62
					2,399.76

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	31.03.2022	31.03.2021
Future lease rental payable as at the end of the year		
- Not later than one year	379.83	291.63
- Later than one year and not later than five years	1639.15	1002.95
- Later than five years	655.70	537.78
Total of minimum lease payments recognized in the profit and loss account for the year	341.66	291.37
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	31.03.2022	31.03.2021
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	282.04	848.83
Weighted Average No. of Equity Shares outstanding during the period (Actual)	48.03	49.58
Basic Earnings Per Share (Rs.)	5.87	17.12
Diluted Earnings Per Share (Rs.)*	5.87	17.12
Nominal Value Per Share	100	100

*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 31.03.2022 and break-up of its components are as follows (Rs. in Lakhs)

Particulars	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2022	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2021
Depreciation on Fixed Assets	36.53	31.42
BDDR	1,964.57	1,337.44
Security Valuation	-9.08	-233.92
Standard Asset	147.23	-
Total	2,139.25	1,134.94

12) DISCONTINUING OPERATIONS : ACCOUNTING STANDARD 24

The Bank, during the financial year 2021-2022, 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	2021 -2022	2020 -2021
Opening balance as on 01.04.2021	55.51	63.37
Additions during the year	16.91	31.65
Less Depreciation	36.37	39.51
Closing balance as on 31.03.2022	36.05	55.51
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. 593.00 lakhs. The Bank has not made Provision for taxation, as the paid Amount is directly debited to Profit and loss account.

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	31.03.2022	31.03.2021
Bank Guarantee	69.29	75.30
Letter of Credit	133.29	91.80
Court cases*	31.00	31.00
Goods & Service Tax Input Tax credit not yet reflected on the portal	9.67	10.70
TOTAL	243.25	177.80

*Amount not quantified in all cases

1.3 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	31.03.2022	31.03.2021
Opening Balance of amounts transferred to DEAF	1094.43	842.19
Add: Amounts transferred to DEAF during the year	190.75	275.11
Less: Amounts reimbursed by DEAF towards claims*	17.00	22.87
Closing Balance of amounts transferred to DEAF	1268.18	1094.43

*During Financial Year 2021-2022 the Bank submitted claims to the tune of Rs.2.38 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. Out of Rs. 2.38/- Lacs, Amount Receivable against Principal component is Rs. 2.26/- lacs and remaining amount is against Interest Amount.

16) Disclosure of Information as per RBI master direction -

1. Regulatory Capital

a. Composition of Regulatory Capital

(Amount in Crores)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [®] (net of deductions, if any)	129.58	137.53
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [®]	2.82	8.49
iii)	Tier 1 capital (i + ii)	132.40	146.02
iv)	Tier 2 capital	26.00	27.83
v)	Total capital (Tier 1+Tier 2)	158.40	173.85
vi)	Total Risk Weighted Assets (RWAs)	901.51	1044.97
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [®]	14.37	13.16
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.69	13.97
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.88	2.66
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	17.57	16.64
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) ^{\$} c) Sponsor Bank ^{\$}	NA	NA
xiii)	Amount of paid-up equity capital raised during the year	0.96	0.90
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list ⁷ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NA	NA
xv)	Amount of Tier 2 capital raised during the year, of which Give list ⁸ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NA	NA

2. Asset Liability Management

Maturity Pattern of certain items of assets and liabilities – 31.03.2022

(Amount in Crores)

	1 to 14 Days	15 days to 28 days	29 days to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits ⁹	29.11	0.75	118.03	126.90	178.56	823.64	117.53	652.12	2046.64
Advances	3.44	3.44	13.74	20.62	41.23	455.05	215.00	284.88	1037.40
Investments	219.30	19.73	89.81	57.63	37.92	128.63	123.02	447.39	1123.43
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) Composition of Investment Portfolio

(Amount in Rs. Crore)

Investment in India - 31.03.2022							
	Govt. Securities	Other approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments in India
Held to Maturity							
Gross	482.35	-	0.00	0.74	0.00	0.00	483.09
Less: Provision for non-performing investment (NPI)	-	-	-	-	-	-	-
Net	482.35	-	-	0.74	0.00	0.00	483.09
Available for Sale							
Gross	278.26	-	0.00	10.00	0.00	0.00	288.26
Less: Provision for non-performing investment - (NPI)	5.16	-	-	-	-	-	5.16
Net	273.10	-	0.00	10.00	0.00	0.00	283.10

Investment in India - 31.03.2022							
	Govt. Securities	Other approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments in India
Held for Trading							
Gross	-		-				-
Less: Provision for non-performing investment (NPI)	-		-				-
Net	-		-				-
Total Investments	760.61	-	0.01	10.74	0.00	0.00	771.36
Less: Provision for non-performing investments	-	-	-	-			-
Less: Provision for depreciation and NPI	5.16	-	-	-			5.16
Net	755.45	-	0.01	10.74	0.00	0.00	766.20

Investment in India - 31.03.2021							
	Govt. Securities	Other approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments in India
Held to Maturity							
Gross	474.25		0.31	0.74	0.00	0.00	475.3
Less: Provision for non-performing investment (NPI)	-		0.31	0.00	0.00	0.00	0.31
Net	474.25		-	0.74	0.00	0.00	474.99
Available for Sale							
Gross	266.12		0.001	10.00	0.00	0.00	276.12
Less: Provision for non-performing investment (NPI)	8.50		-	0.00	0.00	0.00	8.5
Net	257.62		0.001	10.00	0.00	0.00	267.62
Held for Trading							
Gross	4.97		0		0	0	4.97
Less: Provision for non-performing investment (NPI)	0.19		0		0	0	0.19
Net	4.78		0		0	0	4.78

Investment in India - 31.03.2021							
	Govt. Securities	Other approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments in India
Total Investments	745.34		0.311	10.74	0.00	0.00	756.39
Less : Provision for non-performing investments	-		0.31	0	0.00	0.00	0.31
Less: Provision for depreciation and NPI	8.69		0	0	0.00	0.00	8.69
Net	736.65		0.001	10.74	0.00	0.00	747.39

During the current & previous financial years, Bank has only Investment in India.

b) Movement of provisions for Depreciation and Investment Fluctuation Reserve

Particulars	(Amount in Crores)	
	2021-22	2020-21
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	8.69	0.31
b) Add: Provisions made during the year	5.16	8.69
c) Less: Write off / write back of excess provisions during the year	0.00	0.31
d) Closing balance	13.85	8.69
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	14.41	13.09
b) Add: Amount transferred during the year	0.00	3.32
c) Less: Drawdown	0.00	2.00
d) Closing balance	14.41	14.41
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.00 %	5.13%

c) Sale and transfer to/from HTM category

During the year ended March 31, 2022 and previous year ended March 31, 2021, the value of sales/transfers of securities to/from HTM category (excluding one-time transfer of securities, sales to RBI under pre-announced open market operation auctions, repurchase of government securities by Government of India and repurchase of the state development loans by concerned state government, as permitted by RBI guidelines) did not exceed 5.00% of the book value of investments held in HTM category at the beginning of the year.

d) Non-SLR Investment portfolio

I) Non-performing non-SLR Investments		(Amount in Rs. Crore)	
Sr. No.	Particulars	2021-22	2020-21
a)	Opening balance	0.31	0.31
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.31	0.00
d)	Closing balance	0.00	0.31
e)	Total provisions held	0.00	0.31

4. Issuer composition of non-SLR investments

(Amount in Rs. Crore)

Sr	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securitles		Extent of 'Unlisted' Securitles	
		2021-22	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21
a)	PSUs	10.74	10.74								
b)	FIs	0	0								
c)	Banks	0	0								
d)	Private Corporate	0	0								
e)	Subsidiaries/ Joint Ventures	0	0								
f)	Others- Shares MSC & DCC Banks, NCFD Corporation Ltd (UO)	0.005	0.31								
g)	Provision held towards depreciation	0	0								

e) Statement of Securitles sold/ purchased under REPO transaction:

(Amount in Crores)

	Min. outstanding during the year	Max. Outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2022
I) Securitles sold under repo				
a) Govt. securities				
b) Corporate debt securities	2.00	7.00	0.05	0.00
c) Any other securities				
II) Securitles sold under reverse repo				
a) Govt. securities				
b) Corporate debt securities	3.00	241.94	32.99	209.91
c) Any other securities				

Asset quality**a) Classification of advances and provision held as on 31.03.2022**

	Standard	Doubtful			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	9709728364.95	704492382.38	1185861308.96	0.00	1890353691.34	11600082056.29
Add: Additions during the year					512240932.85	
Less: Reductions during the year*					387423951.03	
Closing balance	8358838164.98	500706262.30	1514464410.86	0.00	2015170673.16	10374008838.14
*Reductions in Gross NPAs due to:						
Up gradation					145565045.16	
Recoveries (excluding recoveries from upgraded accounts)					240980697.97	
Technical/ Prudential16 Write-offs					878207.90	
Write-offs					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	77939749.66	70449238.65	603431700.75	0.00	841479042.98	
Add: Fresh provisions made during the year					252033433.48	
Less: Excess provision reversed/ Write-off loans					878207.90	
Closing balance of provisions held	32626254.41	50071358.25	938055580.25	0.00	1104254268.56	

	Standard	Doubtful	Total			
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Net NPAs						
Opening Balance		634043143.7	584490750.39		1037254648.36	
Add: Fresh additions during the year					260207499.37	
Less: Reductions during the year					386545743.13	
Closing Balance		450634904.05	576408830.61		910916404.60	
Floating Provisions						
Opening Balance						11620000
Add: Additional provisions made during the year						0.00
Less: Amount drawn down during the year						11620000
Closing balance of floating provisions						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						277767446.85
Add: Technical/ Prudential write-offs during the year						878207.90
Less : Recoveries made from previously technical/ prudential written-off account during the year						37032857.00
Closing balance						241612797.75

Ratios (In percent)	2021-22	2020-21
Gross NPA to Gross Advances	19.43	16.30
Net NPA to Net Advances	9.83	9.65
Provision coverage ratio	51.08	45.13

b) Sector-wise Advances and Gross NPAs -

(Amount in Rs. Crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	43.12	31.44	72.91	43.80	11.97	27.33
b)	Advances to industries sector eligible as priority sector lending	213.78	57.61	26.95	272.15	64.90	23.85
c)	Services	176.02	46.14	26.21	161.58	44.45	27.51
d)	Personal loans	137.29	7.11	5.18	110.22	6.84	6.21
	Subtotal (i)	570.21	142.30	24.96	587.75	128.16	21.81
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.35	0.00	0.00	0.01	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	5.90	0.02	0.34	0.08	0.00	0.00
d)	Personal loans	460.94	59.20	12.84	572.16	60.88	10.64
	Sub-total (ii)	467.19	59.22	12.68	572.25	60.88	10.64
	Total (I + II)	1037.40	201.52	19.43	1160.00	189.04	16.30

Sub-sector wise Advances and Gross NPAs –

(Amount in Rs. Crore)

Sr. No.	Sector*	2021-22			2020-21		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances In that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances In that sector
I)	Priority Sector						
A)	Agriculture and allied activities	43.12	31.44	72.91%	43.80	11.97	27.33%
B)	Advances to Industries sector eligible as priority sector lending	213.78	57.61	26.95%	272.15	64.90	23.85%
	1. Engineering	56.30	24.85	44.14	54.43	20.28	37.26%
	2. Personal	69.03	7.34	10.63%	132.06	18.09	13.70%
	3. Vehicle and Vehicle Parts	23.53	15.19	64.56%	30.82	17.41	56.49%
C)	Service Industry	176.02	46.14	26.21%	161.58	44.45	27.51%
	1. Others	67.23	32.89	48.92%	9.52	6.11	64.18%
	2. Personal	53.40	4.69	8.78%	100.00	31.75	31.75%
	3. Vehicle and Vehicle Parts	35.01	4.05	11.57%	36.55	6.34	17.35%

c) Particulars of resolution plan and restructuring

Details of accounts subjected to restructuring during the financial year 2021-22 are given below restricted other than as per RBI Circular Dated 06.08.2020.

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0	0	0	0
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0	0	0.00	0	0
Sub standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.0	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0	0
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	0	0	0	0	0

d) Disclosure of transfer of loan exposures

Bank has not transferred/ acquired any default/ stressed loan to/ from other entities during the financial year 2021-22 and previous financial year 2020-2021

e) Details of financial assets sold to Asset Reconstruction Companies (ARCS)

Bank has not sold any financial assets to Asset Reconstruction Companies (ARCs) during current and previous years.

f) Details of non-performing financial assets purchased/sold from/ to other banks/ Financial Institutions/ NBFCs (excluding ARCs)

Bank has not purchased/sold any non-performing financial assets from/ to other banks/ Financial Institutions/ NBFC (excluding ARCs) during current and previous years.

g) Fraud accounts

The details information of frauds as well as the provisioning during the financial year 2021-22 is given below.

Particulars	2021-22	2020-21
Number of frauds reported	10	9
Amount involved in fraud (in crore)	11.09	9.23
Amount of provision made for such frauds (in crore)	11.09	9.23
Amount of Unamortized provision debited from 'other reserves as at the end of the year. (incrore)	NIL	NIL

h) Disclosure under Resolution Framework for COVID-19-related stress

A special window under the Prudential Framework was extended vide circular DOR.No.BP.BC./3/21.04.048/2020-21 dated August 6, 2020 and dated May 05, 2021 to enable lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposure as Standard.

Summary Statements of MSME, Personal & other corporate loan A/cs restructured as per RBI circular for Resolution Framework for COVID-19 related stress are as below.

Half yearly Disclosure for the period of March 31, 2022

(Amount in Rs. Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A) 30.09.2021	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year 31.03.2022
Personal Loans	38.38	0.02	0	0.40	42.91
Corporate persons *	0	0	0	0	0
Of which MSMEs	11.51	0	0	0.87	62.70
Others	0	0	0	0	0
Total	49.89	0.02	0.00	1.27	105.61

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

The amount shown in last column includes covid 2.0 resolution restructured accounts between 01.10.2021 to 31.03.2022

Half yearly Disclosure for the period of September 30, 2021

(Amount in Rs. Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A) 31.03.2021	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year 30.09.2021
Personal Loans	0.01	0.00	0	0.01	38.38
Corporate persons *					
Of which MSMEs	0.00	0	0	0.00	11.51
Others	0		0		
Total	0.01	0.00	0	0.01	49.89

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

The amount shown in last column includes covid 2.0 resolution restructured accounts between 01.04.2021 to 30.09.2021

5. Exposures

a) Exposure to real estate sector

(Amount in Rs. Crore)

Category	2021-22	2020-21
I) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	160.96	166.57
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	64.79	75.92
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	225.75	242.49

b) Exposure to capital Market

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	Nil	Nil
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	Nil	Nil
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	Nil	Nil
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	Nil	Nil
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
vi) Loans sanctioned to corporate against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
vii) Bridge Loans to companies against expected equality flows/ issues;	Nil	Nil
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix) Financing to stockbrokers for margin trading;	Nil	Nil
x) All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
Total exposure to capital market	Nil	Nil

Bank has no exposure to Capital Market in current and previous year.

c) Risk category-wise country exposure

(Amount in Rs. Crore)

Risk Category*	Exposure (net) as at March 31, 2022	Provision held as at March 31, 2022	Exposure (net) as at March 31, 2021	Provision held as at March, 31 2021
Insignificant	Nil	Nil	Nil	Nil
Low	Nil	Nil	Nil	Nil
Moderately Low	Nil	Nil	Nil	Nil
Moderate	Nil	Nil	Nil	Nil
Moderately High	Nil	Nil	Nil	Nil
High	Nil	Nil	Nil	Nil
Very High	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil

Bank is not dealing in foreign exchange and all transactions are domestic in nature hence not identified any country risk in current and previous year.

d) Unsecured advances

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Total unsecured advances of the bank	68.16	94.07
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0	0

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Total deposits of the twenty largest depositors	154.54	147.61
Percentage of deposits of twenty largest depositors to total deposits of the bank	7.55	7.27

b) Concentration of advances

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Total advances to the twenty largest borrowers	310.73	369.65
Percentage of advances to twenty largest borrowers to total advances of the bank	29.95	31.87

c) Concentration of exposures

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Total exposure to the twenty largest borrowers/customers	310.73	369.65
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	29.95	31.87

d) Concentration of NPAs

(Amount in Rs. Crore)

Particulars	2021-22	2020-21
Total Exposure to the top twenty NPA accounts	143.79	124.64
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	71.35	65.94

7. Transfer to Depositor Education and Awareness Fund (DEAF)

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 to DEAF in accordance with the RBI Circular. The details are provided below:

Particulars	2021-22	2020-21
Opening Balance of amounts transferred to DEAF	10.90	8.42
Add: Amounts transferred to DEAF during the year	1.92	2.75
Less: Amounts reimbursed by DEAF towards claims*	0.17	0.27
Closing Balance of amounts transferred to DEAF	12.65	10.90

During Financial Year 2021-22, the Bank submitted claims to the tune of Rs. 16.48 lakhs with RBI after paying the same to respective depositors where the amount has been transferred to Depositor Education and Awareness Fund Scheme 2014. Out of which reimbursement to effect of Rs. 2.38 lakhs is awaited from RBI. (2.26 lakh principal amount + Rs. 0.12 lakh interest amount)

Total claims settled by RBI during Financial Year 2021-22 is Rs. 18.20 lakh out of which Rs. 3.81 lakh belongs to previous year claims.

8. Disclosure of complaints

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

Sr. No.	Particulars	2021-2022	2020-2021
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	53	76
3	Number of complaints disposed during the year	53	76
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the years	0	0
Maintainable complaints received by the bank from OBOs			
5	Number of maintainable complaints received by the bank from OBOs	1	0
5.1	Of 5, number of complaints resolved in favour of the bank of Bos	1	0
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Bos	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Bos against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the ground specifically mentioned in BO Scheme 2006 and covered within the ambit of the scheme.

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

Grounds of complaints, (I.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% Increase/decrease In the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year (2021-2022)					
Internet/Mobile/Electronic Banking	0	22	- 45%	0	0
ATM/Debit Cards	0	0	100%	0	0
SMS issues	0	0	0%	0	0
App issues	0	0	0%	0	0
Account opening/difficulty in operation of accounts	0	0	0%	0	0
Loans and advances	0	13	85.71%	0	0
Others	0	50	51.51%	0	0
Staff behaviour	0	0	100%	0	0
Total	0	85	1.19%	0	0
Previous Year (2020-2021)					
Internet/Mobile/Electronic Banking	0	40	-	0	0
ATM/Debit Cards	0	2	-	0	0
Account opening/difficulty in operation of accounts	0	0	-	0	0
Loans and advances	0	7	-	0	0
Others	0	33	-	0	0
Staff behaviour	0	2	-	0	0
Total	0	84	-	0	0

9. DISCLOSURES FOR PENALTIES:

The Reserve Bank of India (RBI) has imposed, by an order dated June 23, 2021, a monetary penalty of ₹ 2 lakh (Rupees Two lakh only) for contravention of the direction issued by RBI on Know Your Customer (KYC).

The action by RBI is based on deficiencies in regulatory compliance and is not intended to pronounce upon the validity of any transaction or agreement entered into by the bank with its customers.

10. Other Disclosures

a) Business ratios

Particulars	2021-22	2020-21
Interest Income as a percentage to Working Funds	7.37	7.83
Non-interest income as a percentage to Working Funds	0.46	1.44
Cost of Deposits	4.85	5.48
Net Interest Margin	3.43	3.49
Operating Profit as a percentage to Working Funds	1.07	0.52
Return on Assets	0.12	0.37
Business (deposits plus advances) per employee ³¹ (in crore)	6.61	6.81
Profit per employee (in crore)	0.0037	0.0220

b) Bancassurance business

Nature of Income	2021-22	2020-21
From selling Life Insurance Policies	0.18	0.18
From selling Non-life Insurance Policies	0.27	0.30
From selling Mutual Fund Products	-	0.00
Total	0.45	0.48

c) Marketing and distribution

Bank has not received any fees/ remuneration in respect of the marketing and distribution function during current and previous year.

d) Information Regarding Trading of Priority Sector Lending Certificate (PSLC)

Category of PSLC	Amount of PSLC Sold	No. of Units Sold	Premium Amount per Unit	Premium Amount Received
NIL	NIL	NIL	NIL	NIL

e) Provisions and contingencies

Particular	(Amount in Rs. Crore)	
	2021-22	2020-21
Provision for NPI	0	0
Provision towards NPA	16.32	15.00
Provision made towards Income tax	5.93	8.00
Provision for Covid resolution 2.0	10.56	-
Provision for Fraud	0.06	-
Provision for Covid – 19	-	2.27

Provision for Covid – 19 Exgratia (Advances above 2 Crores)	-	1.10
Provision for Restructured Advances	-	1.37

f) Payment of DICGC Insurance Premium

	(Amount in Rs. Crore)	
Particular	2021-22	2020-21
Payment of DICGC Insurance Premium	2.44	2.89
Arrears in payment of DICGC Premium	0.00	0.00

g) Disclosure of facilities granted to directors and their relatives

Statement Showing Particulars of Loans & Advances to the Directors & their Relatives:

(Amount in Rs. Crore)

Particulars	Amount O/s at the beginning of the year i.e., 01/04/2021	Amount of Sanctioned during the current period	Amount of O/s at the end of the year 31/03/2022	% of the Total Loans & Advances
Directors	0.08	0.00	0.00	0.00
Relative of Directors	0.08	0.00	0.013	0.00125%
Companies/Firms in which Directors are interested	0.00	0.00	0.00	0.00
Directors Relative Surety	0.00	0.00	0.00	0.00
TOTAL	0.16	0.00	0.013	0.00125%

10. DEFERRED TAX ASSETS (DTA)/LIABILITIES (DTL) (AS-22):

The major components of Deferred Tax arising on account of timing difference between book profit and taxable profits as at 31st March 2022 are as follows:

(Rs. in lakhs)

Particulars	Deferred Tax Asset/ (Liability) as at March 31 2022	Deferred Tax Asset/ (Liability) as at March 31 2021
Depreciation	36.53	31.42
Provision for BDDR	1964.57	1337.44
Security Valuation	-9.08	-233.92
Provision for Standard Asset	147.23	0
Net Deferred Tax Asset/ (- denotes Liability)	2139.25	1134.94

The closing Deferred Tax Asset (Net) of Rs.2139.25/-has been shown separately in the Balance Sheet as Deferred Tax on Depreciation, BDDR Provision, Contingent Provision for Standard Assets, & Security Valuation.

11. INTANGIBLE ASSETS (AS-26):

Details of Computer software expenses in accordance with AS-26 on Intangible Assets issued by ICAI are as under:

Computer software:

Particulars	(Rs. in lakhs)	
	31.03.2022	31.03.2021
Gross Block Opening Balance	475.27	443.62
Add: Additions during the year	16.91	31.65
Less: Write off/Sale	-	-
Total Gross Block Closing Balance	492.18	475.27
Amortization Opening Balance	419.76	380.25
Add: Additions during the year	36.37	39.51
Less: Write off/Sale	-	-
Total Amortization	456.13	419.76
Net Closing Balance	36.05	55.51

Computer software is amortized @ 33.33% on straight line method as per the directives of RBI.

13. PROVISIONS CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS - 29):

13.1 The Bank has paid advance tax of Rs. 593/-lakhs and Charged the same to Profit and loss account. Separate Provision for taxation is not made for financial year 2021-2022.

13.2 All letters of credit/guarantees are sanctioned to customers with approved credit limits in place. Liability thereon is dependent on terms of contractual obligation devolvementraising 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.

Particulars	31.03.2022	31.03.2021
Bank Guarantee	69.29	75.30
Letter of Credit	133.29	91.80
Court cases*	31.00	31.00
Goods & Service Tax Input Tax credit not yet reflected on the portal	9.67	10.70
TOTAL	243.25	177.80

13.3. The details of cases filed against Bank are detailed below:

- No. of Cases filed against Bank by employees/Ex-Employees are 1.
- No. of Cases filed by borrowers and/or Guarantor/s against Bank are 24.
- No. of Cases filed by customers against Bank are 0.
- No. of Cases filed by others against Bank are 2.

There are total 27. Cases filed against Bank. The contingent liability thereon is not quantifiable at present.

13.4 Contingent liability of

13.5 Contingent liability of

13.6 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 to DEAF in accordance with the RBI Circular.

14. INFORMATION UNDER MSME (DEVELOPMENT) ACT 2006:

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

17)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, 2022

1. Composition of Non SLR Investments:

(Rs. in Lakhs)

Sr. No.	Issuer	Amount	Extent of below Investment grade Securities	Extent of Unrated Securitles	Extent of Unlsted Securitles
1	PSUs	1074.17	-	-	-
2	FIs	-	-	-	-
3	Public Sector Banks	-	-	-	-
4	Mutual Fund	-	-	-	-
5	Others (Shares of State Co-op. & DCC Banks)	0.54	-	-	-
6	Total	1074.71	-	-	-
7	Provision Held towards Depreciation	-	-	-	-

2. Non-Performing – Non SLR Investment

(Rs. in lakhs)

Particulars	F.Y. 2021-2022	F.Y. 2020-2021
Opening Balance	30.81	30.81
Reductions during the above period	30.81	0.00
Closing balance *	0.00	30.81
Total Provision held	0.00	31.00

Rs. 31.00 lakhs received during FY 2021-2022.

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

(Rs. in lakhs)

Particulars	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily Average outstanding during the year	Outstanding as on 31.03.2022
Securities sold under REPO	2.00	7.00	0.05	0.00
Securities purchased under RESERVE REPO	3.00	241.94	32.99	209.91

18) COVID-19 – REGULATORY PACKAGE:

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

19) DISCLOSURES REGARDING RESTRUCTURED ADVANCES:

Details of advances restructured as on 31.03.2022 are given below:

(Rs in Lakhs)

Sr. No.	Particulars		Housing Loans	SME Debt Restructuring	Others
1	Standard Advances restructured#	No of Borrowers	Nil	2	2
		Amount Outstanding	Nil	1687.64	5.83
		Diminution in fair Value	Nil	315.63	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	150.00	Nil
		Diminution in fair Value	Nil	0.49	Nil
	Total	No of Borrowers	Nil	3	2
		Amount Outstanding	Nil	1837.64	5.83
		Diminution in fair Value	Nil	316.12	Nil

Resolution 2.0

Sr. No.	Particulars		Housing Loans	SME Debt Restructuring	Others
1	Standard Advances restructured#	No of Borrowers	14	15	176
		Amount Outstanding	352.38	6281.63	4251.17
		Diminution in fair Value	Nil	NIL	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	Nil	Nil
		Amount Outstanding	Nil	Nil	Nil
		Diminution in fair Value	Nil	Nil	Nil
	Total	No of Borrowers	14	15	176
		Amount Outstanding	352.38	6281.63	4251.17
		Diminution in fair Value	Nil	Nil	Nil

**20) Summary Statement of MSME, Personal & other corporate loan A/cs Restructured as per RBI Circular dated 06.08.2020
Disclosure Information as on 31.03.2022**

(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	205	4255.87	4251.17	0.00	0.00	425.69
Corporate persons						
Of which, MSMEs	34	6302.14	6281.63	0.00	0.00	630.21
Others						
TOTAL	239	10558.01	10532.80	0.00	0.00	1055.90

21) 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.

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

For S. R. Rahalkar & Associates
Chartered Accountants
Firm registration no.: 108283W

A. P. Sawarkar
Partner
Membership no. 100442
UDIN: 22100442AJYFHB5704

For JanasevaSahakar Bank Ltd, Hadapsar, Pune

CA Pradeep Jagtap
Chairman

Dr. Hiremath R G
Vice Chairman

Tukaram Anant Nalk
Chief Executive Officer

Bharat Tilekar
Assistant General Manager

Shirish Polekar
General Manager

Place & Date: 31st May 2022 Pune,

अंदाजपत्रक सन 2022-23
Budget for the year 2022-23

Rs.In Crore

Particulars	2021-22		2022-23
	Projected	Actual	Projected
Paid up Capital	50.00	46.62	48.00
Deposits	2174.00	2046.64	2050.00
Loans& Advances	1206.00	1037.40	1100.00
Investment	1150.00	1123.43	1050.00
INCOME			
Interest Income on Loans & Advances	112.17	107.95	102.00
Interest Income on Investment	69.00	65.64	66.00
Other Income	17.56	22.96	15.20
Trading Profit on G. Sec	5.00	3.55	2.00
Total Income	203.73	200.10	185.20
EXPENSES			
Interest on Deposit	110.05	98.69	96.20
Staff Salary	37.80	34.39	35.50
Other Expenses	47.91	64.20	41.45
Total Expenses	195.76	197.28	173.15
Gross Profit = A - B	7.97	2.82	12.05

शाखांचे लेखा परिक्षक

एप्रिल 2021 ते सप्टेंबर 2021 - शाखांचे समावर्ती लेखा परीक्षक (मासिक)

1. मे. अमित ए. गोरे	2. मे. स्लॅश अँड कंपनी	3. मे. प्रांजल जोशी अँड कंपनी
4. मे. आर.आर.पिंगळे अँड कंपनी	5. मे. सतीश मुंदडा अँड असोसिएट्स	6. मे. बडगुजर जगताप अँड कंपनी
7. मे. राहुल वाघवणे अँड कंपनी	8. मे. आर.एच.मिरासदार अँड कंपनी	9. मे. गोखले अँड गोखले
10. मे. गणेश कुंभार अँड असोसिएट्स	11. मे. के.डी.के.अँड कंपनी	12. मे. आंबेकर शेलार कर्वे अँड आंबेकर
13. मे. के.के.एम.के.अँड असोसिएट्स	14. मे. जी.एस.टी.एम अँड असोसिएट्स	

एप्रिल 2021 ते सप्टेंबर 2021 - शाखांचे समावर्ती लेखा परीक्षक (त्रैमासिक)

1. मे. अजित पी. रानडे अँड कंपनी	2. मे. आर.पी.भिडे अँड असोसिएट्स	3. मे. वामू अँड असोसिएट्स
4. मे. जगताप अँड जगताप एलएलपी	5. मे. डी.वी.फडतरे अँड असोसिएट्स	6. मे. श्रीपाद वाईकर अँड असोसिएट्स
7. मे. मधुरा अँड असोसिएट्स		

ऑक्टोबर 2021 ते मार्च 2022 - शाखांचे समावर्ती (मासिक व त्रैमासिक) लेखा परीक्षक

1. मे. गोगटे अँड कंपनी	2. मे. डी.वी.जायडे अँड कंपनी	3. मे. श्रीकांत मोडक अँड असोसिएट्स
4. मे. शरद वझे अँड कंपनी	5. मे. डी.डी.निंबाळकर अँड असोसिएट्स	



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१	हडपसर शाखा	- 0२0-२६९९९८१०
२	शनिपार शाखा	- 0२0-२४४९१४३१
३	मार्केटयार्ड शाखा	- 0२0-२४२६०३९२
४	नेताजी नगर - वानवडी शाखा	- 0२0-२६८५६१४४
५	रामवाडी शाखा	- 0२0-२६६८०७३५
६	सासवड शाखा	- 0२११५-२२२६३०
७	शिक्रापूर शाखा	- ८८०५०२५७०७
८	धनकवडी शाखा	- 0२0-२४३७३८५९
९	भोसरी शाखा	- 0२0-२७११००७०
१०	वारजे शाखा	- 0२0-२५२३०३२६
११	कॅम्प शाखा	- 0२0-२६३४७७५१
१२	माणिकबाग शाखा	- 0२0-२४३५४६०८
१३	ससाणेनगर शाखा	- 0२0-२६८११९०४
१४	कोथरुड-भुसारी कॅलनी शाखा	- 0२0-२५२८५४८६
१५	सातारा शाखा	- 0२१६२-२२९३९९
१६	एम.आय.डी.सी.(भोसरी) शाखा	- 0२0-२७४५९१४४
१७	बिबवेवाडी शाखा	- 0२0-२४२८०५०५
१८	डेक्कन-जिमखाना-शिवाजीनगर	- 0२0-२५४२०२५१
१९	कोरेगाव शाखा (सातारा जिल्हा)	- 0२१६३-२२०२४८
२०	औंध शाखा	- 0२0-२५८८१५८८
२१	ठाणे शाखा	- 0२२-२५३३६५३५
२२	शिरवळ शाखा	- 0२१६९-२४४०७१
२३	कोंढवा बुद्रुक शाखा	- 0२0-२६९३०००१
२४	वाशी (नवी मुंबई) शाखा	- 0२२-२७८०९०९०
२५	खराडी शाखा	- 0२0-२७०१९०२१
२६	पिरंगुट शाखा	- 0२0-२२९२२०१०
२७	फुरसुंगी शाखा	- 0२0-२६९८०१४६
२८	केशवनगर शाखा	- 0२0-२६८२००७०
२९	चाकण शाखा	- ९६५७००२०६२
३०	नाशिक शाखा	- 0२५३-२३५५५४७/४८

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

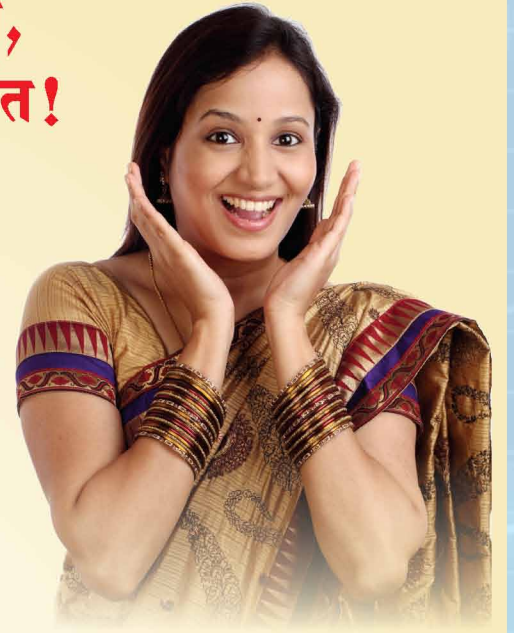
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खरेदीचा आनंद लुटू सुवर्ण महोत्सवी वर्षात!



7%



दराने* गृहकर्ज उपलब्ध

आपलं घर ...

आपल्या वावरात....गुंठ्यात...एकरात बांधा
किंवा खरेदी करा !



पुणे म.न.पा. मध्ये नव्याने समविष्ट झालेल्या ग्रामीण भागातील घरखरेदी व बांधकामासाठी कर्ज उपलब्ध

संपर्क : 82 75 76 82 82



जनसेवा सहकारी बँक लि., हडपसर, पुणे.

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स्टार्टअप असो वा MSME जनसेवेचं अर्थसाहाय्य म्हणजे आत्मनिर्भरतेची हमी !



व्याजदर:
९%*

*As per Credit Rating

जनसेवा स्टार्टअप MSME कर्ज योजना

कॅश क्रेडीट (खेळते भांडवल) व मुदत कर्ज मशिनरी, औद्योगिक जागा खरेदी व बांधकामासाठी

**नैसर्गिक उर्जेने करू विजेची बचत,
जनसेवेचे कर्ज करेल व्याजदरात बचत !**

व्याजदर:

९.५०%



जनसेवा सोलर कर्ज योजना

सोलर वॉटर सिस्टीम, रूफ टॉप सोलर सिस्टीम यासाठी घरगुती वापरासाठी (रु. ५ लाखांपर्यंत) व व्यावसायिक वापरासाठी (रु. २५ लाखांपर्यंत) कर्ज उपलब्ध



जनसेवा सहकारी बँक लि., हडपसर, पुणे.

जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !



४९ वा वर्धापनदिन (दि. २४ ऑक्टोबर २०२१)

या निमित्ताने वेल्हे-भोर भागातील गरजू ग्रामस्थांच्या उन्नतीसाठी कार्य करणाऱ्या तोरणा राजगड परिसर समाजोन्नती न्यास या संस्थेस 'जनसेवा पुरस्काराने' सन्मानित करण्यात आले.



बँकेच्या चंदननगर खराडी शाखेचे नूतन वास्तूत स्थलांतर

स्थलांतरीत झालेल्या शाखेच्या नूतन वास्तूचे उद्घाटन मा. संघचालक, रा. स्व संघ पुणे महानगर, मा. श्री. रवींद्र वंजारवाडकर यांच्या हस्ते झाले



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स्थापना १९७२

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जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

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

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