

५१ वा
वार्षिक अहवाल
२०२२-२३

क्यूआर कोड सह



उत्क्रांतीकडे



डिजिटल व्यवहारांच्या



रोख व्यवहारांकडून....



परिवर्तनातून
प्रगतीकडे ...



स्थापना १९७२

जनसेवा सहकारी बँक लि.,
हडपसर, पुणे.

जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

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विद्यमान संचालक मंडळ



डावीकडून - अॅड. श्री. विनोद रासकर, श्री.नंदकुमार राऊत, अॅड. श्री. संजय दहिभाते, डॉ. श्री. निलेश आबनावे,
श्री. शिरीष किराड, श्री.सचिन शिरुडे, श्री.लहु धोत्रे,श्री.अरविंद तेरदाळ.
डावीकडून बसलेले - श्री. विद्याधर दंडवते, श्री. नाथु साबळे, श्री. विनायक गायकवाड, श्री. राजेंद्र वालेकर, डॉ. राजेंद्र हिरेमठ,
श्री.रवि तुपे , सौ.आशाताई बहिरट, अॅड. सौ. माधुरी पाटोळे, श्री. राजन वडके, श्री. संजय घाटपांडे.

मुख्य कार्यालयातील कार्यपालक



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

बँकेच्या सुवर्णमहोत्सवी वर्धापनदिनाची क्षणचित्रे



दि. २४ नोव्हेंबर २०२२ रोजी बँकेच्या ५० व्या वर्धापन दिन कार्यक्रमास कार्यक्रमाचे अध्यक्ष मा. श्री. नानासाहेब जाधव (मा.संघचालक, रा.स्व.संघ, पश्चिम महाराष्ट्र प्रांत) व प्रमुख वक्ते मा. श्री. सुनिलजी आंबेकर (आखिल भारतीय प्रचार प्रमुख, रा.स्व.संघ) हे उपस्थित होते.



बँकेच्या ५० व्या वर्धापन दिनानिमित्त सामाजिक बांधिलकी जपत पर्यावरण क्षेत्रामध्ये कार्यरत असणाऱ्या 'पूर्णम इकोव्हिजन फाऊंडेशन, पुणे' या संस्थेस जनसेवा पुरस्कार प्रदान.



बँकेच्या ५० वा वर्धापन दिन निमित्त मा.श्री.बाबा आमटे यांच्या विचाराने प्रेरित झालेल्या निसर्गाच्या सेवेत आपले योगदान देणाऱ्या 'वनप्रस्थ फाऊंडेशन, सिन्नर' या संस्थेस जनसेवा पुरस्कार प्रदान.

बँकेच्या सुवर्णमहोत्सवी वर्धापनदिनाची क्षणचित्रे



बँकेचे संस्थापक कार्यकारी संचालक मा. श्री. वसंतराव देवधर यांना 'जनसेवा जीवन गौरव' पुरस्काराने सन्मानित करण्यात आले.



बँकेचे संस्थापक संचालक मा. श्री. रघुनाथ तथा नाना कचरे यांना 'जनसेवा कृतज्ञता सन्मान' प्रदान करण्यात आला.



बँकेचे संस्थापक संचालक मा. श्री. मधुकर तथा अण्णा टेमगिरे यांना 'जनसेवा कृतज्ञता सन्मान' प्रदान करण्यात आला.

संचालक मंडळ (दि. 26.10.2022 पर्यंत)

अध्यक्ष : सीए प्रदीप जगन्नाथ जगताप		उपाध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ
अॅड. सतिश नानासाहेब गोरडे	उदय त्र्यंबक काकिडे	गणेश नारायण कचरे
पांडूरंग 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)	

विद्यमान संचालक मंडळ (दि.27 .10.2022 पासून)

अध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ		उपाध्यक्ष : रवि शंकर तुपे
राजेंद्र गजानन वालेकर	विनायक आनंदराव गायकवाड	सौ . आशा बाळासाहेब बहिरट
नाथु सिताराम साबळे	शिरीष भानुदास किराड	अॅड. माधुरी मुकुंद पाटोळे
सचिन एकनाथ शिरुडे	नंदकुमार झानोबा राऊत	संजय श्रीपाद घाटपांडे
अॅड. संजय मनोहर दहिभाते	डॉ. निलेश विनायक आबनावे	राजन रत्नाकर वडके
अॅड. विनोद शशिकांत रासकर	विद्याधर भालचंद्र दंडवते - तज्ञ संचालक	(दि.15.04.2023 पासून)
लहु बाजीराव धोत्रे	अरविंद कृष्णाजी तेरदाळ	
(सेवक संचालक)	(सेवक संचालक)	

व्यवस्थापन मंडळ सदस्य (दि. 26.10.2022 पर्यंत)

डॉ. राजेंद्र गुरुपादया हिरेमठ (अध्यक्ष)	उदय त्र्यंबक काकिडे	रवि शंकर तुपे
धनंजय रावसाहेब गायकवाड	नाथु सिताराम साबळे	सीए निखिल विलास नाईकवडी

विद्यमान व्यवस्थापन मंडळ सदस्य (दि.14.02.2023 पासून)

रवि शंकर तुपे (अध्यक्ष)	राजेंद्र गजानन वालेकर	नाथु सिताराम साबळे
सीए निखिल विलास नाईकवडी	सुव्रत शिरीष देशपांडे	किशोर गोरखनाथ भागवत

बँकेचे कार्यपालक अधिकारी (Executives of the Bank)

मुख्य कार्यकारी अधिकारी (Chief Executive Officer): तुकाराम अनंतराव नाईक (दि.31.01.2023 पर्यंत)
शिरीष निवृत्ती पोळेकर (प्र.) (दि. 01.02.2023 पासून)

सरव्यवस्थापक (General Manager): शिरीष निवृत्ती पोळेकर (दि.31.01.2023 पर्यंत)

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	

लेखापरिक्षक व सल्लागार (Auditors & Advisors)

वैधानिक लेखापरिक्षक (Statutory Auditor) : मे. एस. आर. रहाळकर अॅन्ड असोसिएट्स - चार्टर्ड अकौंटंट्स
कर लेखापरिक्षक (Tax Auditor) : मे.एस. डी. मेडकर अॅन्ड कंपनी - चार्टर्ड अकौंटंट्स
कायदेशीर सल्लागार (Legal Advisor) : अॅड.श्री.एम.पी.उर्फ दादासाहेब बेंद्रे
गुंतवणूक सल्लागार (Investment Advisor) : श्री. व्ही. आर. नामजोशी
गुंतवणूक लेखापरीक्षक (Investment Auditor) : मे. सी. व्ही. चितळे अॅन्ड कंपनी - चार्टर्ड अकौंटंट्स
मे. आर. एम. एस. एम. अॅन्ड असोसिएट्स - चार्टर्ड अकौंटंट्स
(मार्च 2023 पासून)
अंतर्गत लेखापरीक्षक (Internal Auditor) : मे.सी.व्ही. चितळे अॅन्ड कंपनी - चार्टर्ड अकौंटंट्स

सूचना

बँकेच्या सुधारीत नियावलीनुसार प्रत्येक सभासदाकडे 1) कमीत कमी 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. 31.12.2023 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 Rs.100/- In spite of various reminders during last 2/3 annual reports, those share holders having shares of face value Rs.25/- failed to convert into face value of Rs.100/-each required to convert their shares by 31.12.2023

वार्षिक सर्वसाधारण सभेची सूचना (केवळ सभासदांसाठी)

बँकेच्या सभासदांची ५१ वी वार्षिक सर्वसाधारण सभा शुक्रवार, दि. ०९.०६.२०२३ रोजी दुपारी ठीक ४.०० वाजता पुणे विद्यार्थी गृहाचे कॉलेज ऑफ इंजिनिअरींग अँड टेक्नॉलॉजीचे मुक्तांगण सभागृह, स. नं. ४४, पर्वती, पुणे ४११००९ येथे खालील नमूद केलेल्या विषयांचा विचार करण्यासाठी आयोजित केली आहे. सदर सभेस आपण उपस्थित रहावे ही विनंती.

● सभेपुढील विषय ●

१. दिनांक २७.०८.२०२२ रोजी झालेल्या ५० व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
२. मा. संचालक मंडळाने मंजूर केलेला ५१ वा वार्षिक अहवाल व दिनांक ३१ मार्च २०२३ अखेरचा मा. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद, नफा-तोटा पत्रक यास मान्यता देणे.
३. सन २०२२-२३ चा मा. वैधानिक लेखा परीक्षकांचा अहवाल वाचून त्याची नोंद घेणे.
४. सन २०२१-२२ या आर्थिक वर्षाच्या मा. वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोषदुरुस्तीची नोंद घेणे.
५. मा. संचालक मंडळाने सुचविलेल्या सन २०२२-२३ वर्षातील नफा वाटणीस मंजूरी देणे.
६. सन २०२२-२३ या आर्थिक वर्षासाठी मा.संचालक मंडळाने शिफारस केलेल्या वैधानिक लेखापरीक्षकांच्या नियुक्तीस मान्यता देणे व मा. वैधानिक लेखापरीक्षकांचा मेहेनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
७. मा. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
८. बँकेच्या प्रचलित पोटनियमामध्ये मा. संचालक मंडळाने सुचविलेल्या दुरुस्ती व नव्याने समाविष्ट केलेल्या पोटनियमास मान्यता देणेबाबत.
९. स्टार्फिंग पॅटर्नला मंजूरी देणे.
१०. सन २०२३-२४ साठीचे अंदाजपत्रकाची नोंद घेणे.
११. वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची रजा मंजूर करणे.
१२. मा. अध्यक्षांच्या परवानगीने येणारे अन्य विषय.

- सही -

मा. संचालक मंडळाच्या आज्ञेवरून

स्थान : हडपसर, पुणे
दिनांक : २४.०५.२०२३

शिरीष निवृत्ती पोळेकर
मुख्य कार्यकारी अधिकारी (प्रभारी)

● विशेष सूचना ●

१ गणसंख्ये अभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी, त्याच ठिकाणी संध्याकाळी ठीक ४.३० वाजता होईल. अशा सभेस गणसंख्येची आवश्यकता असणार नाही. २ वार्षिक अहवालाची प्रत दि. ३१.०५.२०२३ पासून नजिकच्या शाखेत कामकाजाच्या वेळेत उपलब्ध राहील. सदर सूचना दाखवून अहवाल प्रत शाखेतून घेण्यात यावी. ३ 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.०५.०६.२०२३ पर्यंत लेखी अथवा member@janasevabankpune.in वर मेलद्वारे पाठवाव्यात. वरील विषयासंबंधीची कागदपत्रे हडपसर येथील मुख्य कार्यालयात कामकाजाच्या वेळेत पहावयास मिळतील. ४ आपला पत्ता बदलला असल्यास नवीन पत्ता पूर्ण तपशीलासह नजिकच्या शाखेमार्फत बँकेच्या मुख्य कार्यालयास आपल्या मोबाईल नंबर व ईमेल आयडीसह सत्वर कळवावा ५ सन २०२२-२३ चा बँकेचा ताळेबंद व नफा तोटा पत्रक बँकेच्या www.janasevabankpune.net या संकेत स्थळावर पाहता येईल. ६ मागील २ ते ३ अहवालात वारंवार आवाहन करून सुद्धा ज्या सभासदांनी त्यांचे रु. २५/- दर्शनी मूल्याचे भाग रु. १००/- मूल्यामध्ये परिवर्तित करून घेतलेले नाहीत अशा सर्व सभासदांनी दि.३१.१२.२०२३ पूर्वी सदर भाग परिवर्तित करून घेणे बंधनकारक आहे.

Notice of The Annual General Meeting (For members only)

The 51th Annual General Meeting of the members of the Bank will be held on Friday, 09.06.2023 at 4.00 p.m. at Pune Vidyarthi Gruha's College of Engineering & Technology Mukhtangan Auditorium, S.No. 44, Parvati, Pune 411009 to transact the following business. You are requested to attend the meeting.

● Agenda for the Meeting ●

1. To read and confirm the minutes of the 50th Annual General Meeting held on 27th August 2022.
2. To approve the 51st Annual Report for the financial year 2022-23 prepared by the Hon'ble Board of Directors and Balance Sheet and Profit & Loss Account for the year ended 31st March 2023 as certified by the Hon'ble Statutory Auditors.
3. To consider the Hon'ble Statutory Auditor's Report for the year 2022-23 and take note thereof.
4. To take note of compliance of Statutory Auditors' Report for the year 2021-22.
5. To approve appropriation of profit for the year 2022-23 as proposed by Hon'ble the Board of Directors.
6. To approve the appointment of Statutory Auditors for financial year 2023-24 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. Amendments in existing bye-laws and approval for new addition in bye-laws of the Bank as suggested by the Hon'ble Board of Directors.
9. To approve the Staffing Pattern.
10. To take a note of budget for the financial year 2023-24.
11. To grant leave of absence to the members remaining absent for the Annual General Meeting.
12. Any other matter with the permission of the Hon'ble Chairman.

By order of the Hon'ble Board of Directors

-sd-

Shirish Polekar

Chief Executive Officer (O)

Place : Hadapsar, Pune

Date - 24.05.2023

● Special Instructions ●

❶ . In case the meeting is adjourned for want of quorum, it will commence at 4.30p.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 31.05.2023 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 or mail on member@janasevabankpune.in to the Head Office of the Bank during business hours on or before dated 05.06.2023. 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 thereof through nearest branch to Head Office alongwith your Email ID and Mobile No. if any at the earliest. ❺ The Annual Report for the year 2022-23 along with the Bank's Balance Sheet & Profit & Loss Account will be available on Bank's website: www.janasevabankpune.net. ❻ In spite of various reminders during last 2/3 annual reports, those shareholders having shares of face values Rs.25/- failed to convert into face value of Rs.100/- each required to convert their shares by 31.12.2023.

51 वा वार्षिक अहवाल

मा. सभासद बंधू आणि भगिनीनो ,

आपल्या बँकेच्या 51 व्या वार्षिक सर्वसाधारण सभेत मी आपले सहर्ष स्वागत करतो. आर्थिक वर्ष 2021-22 च्या तुलनेत गतवर्ष 2022-23 हे आपल्या बँकेच्या प्रगतीसाठी खूपच आश्वासक राहिले. गतवर्ष हे बँकेचे सुवर्ण महोत्सवी वर्ष म्हणून आपण साजरे केले. सुवर्ण महोत्सवी वर्षामध्ये बँकेने विविध प्रकारच्या कर्ज योजना सुरु करून त्या सभासद व ग्राहक यांच्यापर्यंत पोहोचविण्यासाठी विविध ग्राहक मेळाव्यांचे आयोजन केले होते. तसेच सुवर्ण महोत्सवी वर्षाचे औचित्य साधून या वर्षी वर्धापन दिनानिमित्त बँकेने दोन सामाजिक संस्थाना जनसेवा पुरस्काराने सन्मानित केले. तसेच बँकेच्या सुवर्ण महोत्सवी वर्षानिमित्त बँकेचे संस्थापक सदस्य मा. श्री. वसंतराव देवधर यांना 'जनसेवा जीवनगौरव पुरस्कार' तसेच बँकेचे संस्थापक संचालक सदस्य मा. श्री. रघुनाथ तथा नाना कचरे आणि मा. श्री. मधुकर तथा अण्णा टेमगिरे यांना 'जनसेवा कृतज्ञता सन्मान' हा पुरस्कार प्रदान करण्यात आला. या प्रसंगी बँकेच्या 50 वर्षांच्या ऐतिहासिक वाटचालीचा आढावा घेणारे 'जनसामान्यांची असामान्य बँक' हे पुस्तक प्रकाशित करण्यात आले. या 50 वर्षांमध्ये मा. संचालक मंडळाने तत्परतेने घेतलेले निर्णय, बँकेने कसोशीने पाळलेले रिझर्व्ह बँकेचे नियम, आदेश व कार्यक्षम सुशासन आणि सभासद, ग्राहक अन् सेवकांनी दिलेला सकारत्मक प्रतिसाद यामुळे आज बँक 50 वर्ष यशस्वीरित्या पूर्ण करू शकली याचा मला सार्थ अभिमान वाटतो. या आर्थिक वर्षामधील एक विशेष बाब म्हणजे दि. 27 ऑक्टोबर 2022 रोजी बँकेची मा. संचालक मंडळाची सन 2022 ते 2027 या कालावधीसाठीची निवडणूक बिनविरोध होऊन नवीन संचालक मंडळ स्थापन झाले. सर्व नवनिर्वाचित संचालक मंडळ सदस्यांचे मी जनसेवा बँकेच्या वतीने हार्दिक अभिनंदन करतो.

संचालक मंडळ हे बँकेचे विश्वस्त व व्यवस्थापकीय 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 आमही सदस्य करीत असतो. रिझर्व्ह बँकेचे दि. 31.12.2019 रोजीचे परिपत्रक क्र. 2019-20/128DOR (PCB).BPD.Cir क्र.8/12.05.002/ 2019-20 नुसार १०० कोटीपेक्षा जास्त ठेवी असलेल्या नागरी सहकारी बँकांसाठी संचालक मंडळाबरोबरच व्यवस्थापन मंडळ कार्यरत करण्यासंदर्भात नागरी सहकारी बँकांना निर्देश देण्यात आलेले आहेत. त्यानुसार आपल्या बँकेने देखील ६ तज्ञ व्यक्तींचे व्यवस्थापन मंडळ स्थापन केले आहे. व्यवस्थापन मंडळावर विविध क्षेत्रामध्ये कार्यरत असलेल्या तज्ञ

51th ANNUAL REPORT

Respected Members,

I cordially welcome you to the 51st Annual General Meeting. The last financial year 2022-23 has been promising, assuring and encouraging for the overall progress and development of our Bank as compared to the financial year 2021-22.

Last year we celebrated the Golden Jubilee Year of the Bank. During the Golden Jubilee Year, the Bank organized various loan schemes & customer fairs for respective members and various customers. The Bank honoured two social organizations with Public service awards. The founder member of the Bank Hon. Mr. Vasantraoji Deodhar was given the Public Service Lifetime Achievement Award and the Founder Director Member of the Bank Hon. Mr. Raghunath alias Nana Kachare and Mr. Madhukar alias Anna Temgire were honoured with the Public Service Gratitude Award. Also on this occasion, the book 'जनसामान्यांची असामान्य बँक' reviewing the historical 50 Years of growth & progress of the Bank was published. I am very proud that the Bank has successfully completed 50 years today due to the prompt decisions and relentless support extended by the Board of Directors, strict adherence to all RBI rules & regulations, persistent efforts of all staff members & the positive response, trust and confidence shown by our Customers, Patrons & Share Holders which has led to the Bank accomplishing financial parameters satisfactorily. This achievement is a matter of pride for all of us. A special note which needs to be mentioned is that on 27th October'2022, the Bank's Election of Board of Directors for the period 2022 to 2027 was elected unopposed and a New Board of Directors was formed. On behalf of Janaseva Sahakari Bank, I extend my heartiest congratulations to all the newly elected 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 and has the responsibility to oversee the functioning of UCB, policy formulation, goal setting, performance evaluation and control. As per Reserve Bank circular dated 31.12.2019 no. 2019-20 / 128 DOR (PCB). BPD, Cir No.8/12.05.002/2019-20, there shall be a Board of Management (BoM) in every Urban Co-operative Bank with deposit size of Rs. 100 crore and above, in addition to the Board of Directors. Accordingly our Bank

व्यक्तीची संचालक म्हणून नियुक्ती केलेली आहे. आपल्या बँकेच्या नवनिर्वाचित संचालक मंडळ सदस्य तसेच नवीन व्यवस्थापन मंडळ या दोन्ही मंडळांच्या मदतीने बँकेच्या प्रगतीसाठी व वाढीसाठी नक्कीच सक्षमपणे आम्ही कार्य करू असा विश्वास वाटतो.

जागतिक कोरोना महामारीचे परिणाम आणि रशिया-युक्रेन युद्धामुळे जागतिक अर्थव्यवस्था संकटात सापडली. त्यामुळे जागतिक अर्थव्यवस्थेचा वेग मंदावला. अर्थव्यवस्थेमध्ये झालेली चलनवाढ, आव्हानात्मक आर्थिक परिस्थिती, आणि कडक आर्थिक धोरण या बाबींचा एकूण बँकिंग व्यवसायावर परिणाम झाला. ग्लोबल इकॉनॉमिक प्रॉस्पेक्ट्सच्या अहवालानुसार 2022 मधील जागतिक वाढ 2023 मध्ये 2.3 टक्क्यांवरून 1.7 टक्क्यांवर आली. त्यामुळे वार्षिक जागतिक दरडोई उत्पन्नात घट झाली आहे. परिणामी उदयोन्मुख बाजारपेठा आणि विकसनशील अर्थव्यवस्था (EMDEs) यांना अनेक अडचणींना तोंड द्यावे लागत आहे. चलन बाजारात सुद्धा चढ-उतार जाणवत आहे. अनेक देशातील शासन तसेच मध्यवर्ती बँकांना कठोर आर्थिक कृती करण्यास भाग पडले आहे. एकूणच जागतिक आर्थिक क्षेत्र हे एका आव्हानात्मक परिस्थिती मार्गक्रमण करीत आहे. भारतीय अर्थव्यवस्थेलाही त्याची झळ सोसावी लागली असली तरी भारतीय अर्थव्यवस्था या परिस्थितीला यशस्वीपणे तोंड देत मार्गक्रमण करीत आहे. केंद्रीय अर्थ मंत्रालयाच्या आर्थिक सर्वेक्षण अहवालानुसार जागतिक स्तरावरील आर्थिक आणि राजकीय घडामोडी पाहता 2023-24 मध्ये भारताचा सकल देशांतर्गत उत्पन्न अर्थात जीडीपी वृद्धी दर 6.0 ते 6.8 टक्के राहील. या आर्थिक सर्वेक्षणा नुसार जीडीपी वाढ 6.5 टक्के राहील असा अंदाज व्यक्त केला जात आहे. या अंदाजाची तुलना जागतिक बँक, जागतिक नाणेनिधी आणि आशियाई विकास बँकेसारख्या बहुसदस्यीय संस्था आणि भारतीय रिझर्व्ह बँकेने व्यक्त केलेल्या देशांतर्गत अंदाजाशी करता येते.

या सर्व पार्श्वभूमीवर भारतीय रिझर्व्ह बँकेनेही कडक आर्थिक शिस्तीचे धोरण स्वीकारले आहे. सहकारी बँकांवर आता भारतीय रिझर्व्ह बँकेचे थेट नियंत्रण असल्याने रिझर्व्ह बँकेची धोरणे, नियमांची काटेकोर अंमलबजावणी करण्याची जबाबदारी सहकारी बँकांची आहे. एकूणच जागतिक तसेच भारतीय अर्थव्यवस्था विविध आव्हानात्मक परिस्थितीला सामोरी जात असल्याने सहकारी बँकांसमोर आर्थिक शिस्त पाळण्याची मोठी जबाबदारी आहे. आपली बँक कोणतीही तडजोड न करता आर्थिक शिस्तीबरोबरच व्यवसाय वृद्धीसाठी प्रयत्नशील आहे व पुढील काळातही राहील.

आर्थिक वर्ष 2022-23 अखेर बँकेचा एकूण व्यवसाय रु. 2920.62 कोटी झालेला असून एनपीएचे प्रमाण कमी

has also constituted Board of Management consisting of 6 expert members with special knowledge and practical experience in banking to facilitate professional management and assist the Board of Directors on formulation of the Policies and any other related matters specifically delegated to it by the Board for proper functioning of the bank. We believe that with the help of both the newly elected Board of Directors and Board of Management, we will work efficiently for the progress and growth of the Bank & our Bank will achieve greater heights of success.

Due to the global corona epidemic and the Russia-Ukraine war, the world economy is in crisis. Due to this, the global economy has slowed down. We are currently witnessing a sharp decline in global financial transactions due to inflation in the economy, adverse economic conditions, and tightening monetary policy. According to the Global Economic Prospects report, global growth in 2022 was 2.3 % which came down to 1.7 % in Year 2023.

Therefore, the annual Emerging Markets and Developing Economies (EMDES) are facing tough situations & seeing weakened economic growth which is causing financial burden on Countries. As the reverse effect of financial burden there is fluctuating situation in the currency market. These shocks have weakened economic growth & increased debt burdens. The Indian economy also has to bear the brunt of it. According to the Economic Survey Report of the Union Finance Ministry, India's Gross Domestic Income (GDP) will remain at 6.0 to 6.8 percent in 2023-24, given the dynamic economic and political developments. GDP in the financial year 2023-24 is estimated to be around 6.5%. This estimate is comparable to the domestic estimates made by multilateral organizations such as the World Bank, World Monetary Fund and the Asian Development Bank.

Against this backdrop, Reserve Bank of India has also adopted strict financial discipline. Co-operative banks are governed and controlled by the Reserve Bank of India, it is the responsibility of the Co-operative banks to strictly implement the policies and regulations of the bank. As the overall global as well as Indian economy is somewhat worrisome, financial discipline is the need of the hour. Our bank is also striving for financial discipline by meticulously adhering to all RBI rules and regulations.

At the end of the financial year 2022-23, the total business of the Bank is Rs.2920.62 crores and we have succeeded in keeping the NPA ratio low. We have made an

राखण्यात आपल्याला यश मिळालेले आहे. बँकेला होणाऱ्या व्यावसायिक नफ्यातून रिझर्व्ह बँक ऑफ इंडियाच्या नियमानुसार आवश्यक तरतुदीच्या पलीकडे जाऊन आपण अनुत्पादक कर्जासाठी जास्तीची तरतूद केली आहे. त्यामुळे आता बँकेचे निव्वळ एनपीएचे 8.92% इतके करण्यात बँकेस यश प्राप्त झाले आहे.

रिझर्व्ह बँकेने नागरी सहकारी बँकांच्या सुदृढतेसाठी कडक उपाययोजना टप्प्या टप्प्याने राबविण्यास सुरुवात केली आहे. गत वर्षापासून नागरी सहकारी बँकांची तपासणी पारंपरिक स्वरूपाची राहिलेली नसून आंतरराष्ट्रीय स्तरावर स्वीकृत झालेल्या 'जोखीम व्यवस्थापनावर आधारलेली आहे. वैधानिक तपासणी, नियामक तपासणी, अंतर्गत तपासणी अशा विविध तपासण्यांमध्ये आता भविष्यकालीन संभाव्य जोखीमांचे आकलन केले जाते व त्यावर आधारित भाष्य केले जाते.

बँकिंग व्यवसाय आणि व्यवस्थापन करीत असताना बँकिंग क्षेत्रामधील अद्यावत माहिती व ज्ञान प्राप्त करण्यासाठी बँकेतील सेवकांना विविध विषयांवर आधारित प्रशिक्षण दिले जाते. सहकार खाते, रिझर्व्ह बँक ऑफ इंडिया, पुणे जिल्हा नागरी बँक असोसिएशन यांच्या मार्फत तसेच बँकेतील प्रशिक्षण विभागामार्फत सेवकांसाठी विविध प्रशिक्षण वाचे आयोजन केले जाते.

डिजिटल तंत्रज्ञान हे बँकिंग उद्योगाचा अविभाज्य भाग बनलेले आहे. सध्याच्या काळात डिजिटल बँकिंगचे महत्त्व अधिकच अधोरेखित झालेले आहे. त्याअनुषंगाने आपली बँक आपल्या ग्राहकांना आधुनिक तंत्रज्ञान व नवीन व्यावसायिक प्रणालींचा अवलंब करून बदलत असणाऱ्या डिजिटल युगाला समर्थपणे सामोरी जात आहे. यात ग्राहकांना मोबाईल ॲप, RTGS / NEFT, Utility Bills Payment इत्यादी सुविधा याशिवाय QR Code ची सुविधा आपण आपल्या ग्राहकांना लवकरच सुरू करून देत आहोत. अद्यावत डिजिटल सुविधा ग्राहकांना देत असताना Cyber Security ची ग्राहकांना माहिती असणे तितकेच गरजेचे आहे. त्यासाठी आपल्या बँकेने डिसेंबर 2022 ते जानेवारी 2023 या कालावधीमध्ये सर्व शाखांतून Cyber Security सप्ताह आयोजित केले. या सप्ताहामध्ये आपण डिजिटल तंत्रज्ञानाचा वापर करून बँकिंग व्यवहार करीत असताना घ्यावयाची काळजी याबाबतची माहिती ग्राहकांना देण्यात आली.

आगामी कालावधीत आम्ही ग्राहकांसाठी अनेक सेवासुविधा पुरवण्यासाठी तत्पर असणार आहोत. हे आपल्या सहकार्यानेच शक्य होणार आहे. आपले सहकार्य बँकेसाठी महत्त्वपूर्ण असणार आहे. तसेच या पुढील काळात येणाऱ्या अनेक आव्हानांना सामोरे जाऊन आपली बँक आपल्या सर्वांच्या विश्वासावर यशस्वी व

excess provision for non-performing loans over and above the required provision as per Reserve Bank of India norms from the business profits accruing to the bank. So now the bank has succeeded in reducing the net NPA of the bank to 8.92%.

The Reserve Bank has started implementing strict measures for the soundness and stability of Urban Co-operative Banks in a phased manner. Since the last year, the audit of Urban Co-operative Banks has not been traditional but has been based on internationally accepted 'risk management'. Various inspections & audits such as statutory, regulatory & internal audits are now conducted to assess potential future risks and comment on them so that corrective action can be taken.

While doing banking business for updated banking knowledge and information bank had organize various training programs for their staff. Various training programs arranged by Co - Operative Departments, Reserve Bank of India, Pune District Urban Bank Association and bank itself for upgradation of knowledge of staff.

Digital technology has become an integral part of the banking industry. Accordingly, our Bank has effectively embraced digitization by adopting modern technology and new business systems for its customers such as online Banking, Mobile Banking using Mobile applications, RTGS, NEFT, Payment of Utility Bills etc. The Bank will be very soon starting the facility of QR code payment system for its customers. While providing the latest digital facilities to the customers, it is equally important for the customers to be aware of Cyber Security. Cyber Security week was organized by the Bank from Dec 2022 to Jan 2023, during this week information regarding awareness about Cyber Security was given to the customers in every branch of the bank. In this week regarding the precautions to be taken while doing banking transactions using digital technology was given to respected members and customers of the bank.

In the future too, Bank will take every effort to provide newer services & facilities to its customers keeping abreast with the latest technologies in Banking. The Bank will overcome all challenges & live up to customer expectations for which the Bank's Board of Directors will make unremitting efforts. The Bank seeks the support, trust and co-operation of its customers so as to successfully face challenges & achieve peaks of success.

उल्लेखनीय कार्य करून विहित उद्दिष्टे गाठेल. ही उद्दिष्टे गाठण्यासाठी संचालक मंडळ अविरत प्रयत्न करीत आहे तसेच यासाठी आपल्या सर्वांच्या सहकार्याची आवश्यकता आहे.

बँकेच्या आर्थिक वर्ष 2022-23 मधील आर्थिक कामगिरीचा आढावा पुढीलप्रमाणे आहे.

तपशील	रक्कम (रु.लाखात)
सभासद संख्या	40431
वसूल भाग भांडवल	4633.82
वैधानिक राखीव निधी	5835.87
इतर निधी	23494.11
एकूण ठेवी	193598.74
एकूण कर्ज	98464.21
गुंतवणूक	90678.35
खेळते भांडवल	22756.90
निव्वळ नफा	57.22
NET NPA	8.92%
भांडवल पर्याप्तता	19.06%

आभार – बँकेच्या सर्व सभासद, ग्राहक हितचिंतक यांनी बँकेच्या स्थापनेपासून आतापर्यंत दाखविलेल्या विश्वासांमुळे आणि पाठिंब्यामुळे बँक प्रगतीपथावर आहे. त्यामुळे सर्व सभासद, ग्राहक, हितचिंतक यांचे मी मनापासून आभार मानतो.

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

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

धन्यवाद !

संचालक मंडळाच्या वतीने

डॉ. राजेंद्र गुरुपादया हिरेमठ

(अध्यक्ष)

Following is an overview of the Bank's financial performance for the financial year 2022-2023.

Particulars	Rs. (In Lakhs)
No. of Members	40431
Paid up Capital	4633.82
Statutory Reserve	5835.87
Other Reserves	23494.11
Total Deposits	193598.74
Total Advances	98464.21
Investments	90678.35
Working Capital	22756.90
Net Profit	57.22
Net NPA	8.92%
C.R.A.R. %	19.06%

The Bank values the trust, support and confidence shown by all the customers & well-wishers and ensures to continue extending customer service and work towards customer delight & make your Banking experience very special.

The Bank is thankful to the Reserve Bank of India, Registrar of Co-operative Department of Govt of Maharashtra, Commissioner of Co- Operative Departments, Officials of Government of Maharashtra, Pune District Urban Bank Association for their guidance and support. The Bank is also thankful to the Bank's auditors, legal advisors and media, for their contribution which has helped the Bank immensely.

I am grateful and thankful to all our employees, staff members, Union who have worked relentlessly and with dedication for the overall development of the Bank and are always motivated to do remarkable work. I sincerely thank all of them on Behalf of the Board of Directors.

Thank you!

On behalf of Board of Directors

Dr. Rajendra Gurupadya Hiremath

(Chairman)

पोटनियम दुरुस्ती/ नवीन पोटनियम Amendment/ Addition to Bye-laws

पोटनियम क्र	सध्याचा पोटनियम Existing Bye-Law	दुरुस्तीनंतरचा पोटनियम Bye-Law after amendment	दुरुस्तीचे कारण Reason for Amendment
39 (A)	Constitution of Board of Management (BOM) as per RBI Directives	<p>Constitution of Board of Management (BOM) as per RBI Directives.</p> <p>A) Board of Management :-</p> <ol style="list-style-type: none"> 1. The board shall constitute Board of Management to assist the Board of Directors in carrying out its responsibilities, and it shall be answerable to the Board of Directors. 2. Tenure of the Board of Management shall be co-terminus with the tenure of Board of Directors. 3. The Board of Management shall consist of : <ol style="list-style-type: none"> a) Minimum five members but not exceeding twelve, including b) The Chief Executive Officer, who shall be ex-officio but a non-voting member of the board of Management. 4. 50% of the members of the Board of Management may be drawn from the Board of Directors, provided such. <p>Members fulfill criteria/ qualification, mentioned in the bye-law no. 39(B)</p> <ol style="list-style-type: none"> 5. The Board of Management shall exercise oversight over the banking related functions of the UCBs, assist the Board of Directors on formulation of the policy and any other related matters specifically delegated to it by the Board for proper functioning of the bank. In the event where the Board of Directors differs with the recommendations of Board of Management, it shall do so by recording, in writing, the reasons thereof. 6. Every member of Board of Management shall take oath of allegiance and secrecy, in writing as may be prescribed by the Board of Directors. 7. Every member of Board of Management shall fill in and execute a declaration cum undertaking or any other document, as may be prescribed by the Reserve Bank. <p>B) Qualification for member of Board of Management :-</p> <ol style="list-style-type: none"> 1. All member of the board of Management shall have special knowledge or practical experience in respect of one or more following fields: <ol style="list-style-type: none"> a) Accountancy b) Agriculture and Rural Economy c) Banking d) Cooperation e) Economics f) Finance. g) Law 	New addition as per RBI's advise.
39(B)			

	<p>h) Small Scale Industries i) Information Technology J) Any other subject which would, in the opinion of the Reserve Bank, be useful to the bank.</p> <p>2. No person shall be appointed or continued, as a member of the Board of Management in the Bank, if</p> <ol style="list-style-type: none"> he is or would become a member of Board of Management in any other bank, operating in the same area of operation of the bank. He is or would become physically or mentally incapable of discharging his function or responsibility as a member of Board of Management. He acts against the interests of the Bank or which may bring disrepute to the bank. He is guilty of any moral turpitude or guilty of any criminal offence. He is or has become insolvent /bankrupt. He is suspended or removed by the Board of Director for any length of time, subject to concurrence by the Reserve Bank. He is removed by Reserve Bank for non-fulfillment of appointment criteria or any action detrimental to the interests of bank or its depositors or both. He does not fulfill the qualification /s, prescribed by the Board of Directors He is disqualified by any law for the time being force. 	
39(C)	<p><u>C) Resignation of member of Board of Management :-</u></p> <p>In the event of resignation of member of the Board of Management. The same shall be accepted by obtaining concurrence from the Reserve Bank.</p>	
39(D)	<p><u>D) Supersession of Board of Management etc :-</u></p> <p>1) In case, functioning of the board of management is found to be unsatisfactory, the Reserve bank may</p> <ol style="list-style-type: none"> remove the chief Executive Officer or any member from the Board of Management, and appoint any other person in his place or supersede the Board of Management and reconstitute the same, within three months from such removal or supersession as the case may be. <p>2) In case of failure to take actions as per Clause – 1) above, within period of three months by the Reserve Bank, the Board of Directors shall carryout functions of Board of Management.</p>	
39(E)	<p><u>E) Meeting of Board of Management :-</u></p> <ol style="list-style-type: none"> Periodicity of the meeting of the board of Management shall be determined by the Board of Directors. Chairman of the Board of Management shall be appointed by the Board of Directors, provided that, in the event of occasional absence/non attendance of such appointed chairman, the board of management may elect chairman from amongst themselves. Provided however, that under no circumstances, Chairman of the board of Directors shall be appointed as Board of Management . 	

39(F)	<p>3) Quorum for the meeting of the Board of Management shall be 2/3rd of the total number of member thereof.</p> <p>4) Member of the Board of Management may be paid allowance / sitting fees for their services, as may be approved by the Board of Directors.</p> <p><u>F) Functions of the Board of Management :-</u></p> <p>Board of Management shall assist the Board of Directors to formulate policy and other related matters, specifically delegated to the Board of Directors, and the same shall include</p> <ol style="list-style-type: none"> Rendering expert advice on the proposals put up to the Board or any of its sub - committees for sanctioning loan/s. Recommendations of actions for recovery of NPA's , One time settlement, compromise settlement, or assisting the Board of Directors in monitoring the same. Overseeing the management of funds and borrowing in the bank. Recommending proposal for investment of bank's funds as per the approved policy of the board of directors. Overseeing on internal controls and systems and risk management in the bank. Exercising overseeing on implementation of computerization, technology adoption and other incidental issues in the bank. Overseeing Internal audit and inspection functions including compliance. Overseeing on complaint redressal system . Assisting the Board of Directors in formulating policies related to banking functions, illustratively loan policy, Investment policy, recovery policy, policies for Asset liability management and risk management etc to ensure that the policies are in tune with the Reserve Bank's guidelines. 	
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कर्ज (Loans & Advances)

मागील वर्षी आपल्या बँकेची एकूण कर्ज रु. 1037.40 कोटी इतकी होती. चालू आर्थिक वर्षाखेर बँकेची एकूण कर्ज रु. 984.64 कोटी इतकी आहेत कर्जाचे मार्च 2023 अखेर ठेव - कर्जाचे प्रमाण (CD Ratio) हे 50.86 % इतके झाले आहे. आपण विविध उत्पन्न गटातील कर्जदारांना सर्व प्रकारच्या कर्जाचे वाटप करीत असतो. पुढील वर्गीकरणाच्या तक्त्यावरून असे दिसून येते की, रु. 5.00 लाख पर्यंत कर्ज घेणा-या छोट्या कर्जदारांची संख्या ही एकूण कर्जदारांच्या 82.08% 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 56.03% व 4.72% आहे.

सहभाग कर्ज योजना (Consortium Advances)

सहभाग कर्ज योजनेअंतर्गत एकूण 19 खात्यांमध्ये रु. 112.71 कोटी येणेबाकी आहे. मल्टीपल बँक कर्ज योजने अंतर्गत 3 खात्यांमध्ये रु. 10.88 कोटी येणे बाकी आहे. अशा एकूण 22 कर्ज खात्यांमध्ये एकूण येणे बाकी रु. 123.59 कोटी आहे. वरीलपैकी 3 कर्ज खाती साखर उद्योगाशी संबंधित असून अन्य 19 खाती इन्फ्रा प्रोजेक्ट, ग्लास, कापूस इ. उद्योगांशी संबंधित आहेत.

Loans and Advances

The aggregate advances of the Bank as at the end of the last year were Rs. 1037.40 Crore. For the financial year 2022-23 the total advances are 984.64 Crore. The CD ratio is 50.86% as at the end of March 2023. It is endeavor of your Bank to grant loans on priority to low income groups. The fact that small borrowers' (upto Rs. 5 Lakh) percentage in aggregate credit of 82.08% is a testimony to this aspect.

Priority Sector Advances

As on 31.03.2023 the percentage of priority sector advances is 56.03% and that of weaker sections of the society is 4.72%.

Consortium Advances

The outstanding amount in 19 accounts financed under consortium finance is Rs. 112.71 Crore and that of 3 accounts finance under Multiple Bank Loan Scheme is Rs. 10.88 Crore aggregating to total 22 accounts with total outstanding amount of Rs.123.59 Crore. Out of these 22 accounts financed under consortium/ multiple bank finance 3 units are in sugar industry & remaining 19 accounts are under Infra project, Glass, 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 कर्जाशी प्रमाण (% to total Loans)
01	रु.50,000 पर्यंत (Up to Rs. 50,000)	3712	26.11	942.27	0.96
02	रु.50,001 ते रु. 2 लाखापर्यंत (Rs. 50,001 up to Rs. 2 Lakhs)	5482	38.56	6067.27	6.16
03	रु.2 लाखांचे पुढे ते रु. 5 लाखापर्यंत (Above Rs. 2 Lakhs up to Rs. 5 Lakhs)	2476	17.42	7390.89	7.50
04	रु.5 लाखांचे पुढे ते रु. 10 लाखापर्यंत (Above Rs. 5 Lakhs up to Rs. 10 Lakhs)	1077	7.58	7527.86	7.65
05	रु.10 लाखांचे पुढे ते रु. 25 लाखापर्यंत (Above Rs. 10 Lakhs up to Rs. 25 Lakhs)	927	6.52	14912.82	15.15
06	रु.25 लाखांचे पुढे ते रु. 50 लाखापर्यंत (Above Rs. 25.00 up to 50.00)	309	2.17	10567.18	10.73
07	रु.50 लाखांचे पुढे ते रु. 1 कोटी पर्यंत (Above Rs. 50 Lakhs up to Rs. 1 Crore)	103	0.72	7120.47	7.23
08	रु. 1 कोटीपेक्षा अधिक (Above Rs. 1 Crore)	131	0.92	43935.45	44.62
	एकूण (Total)	14217	100	98464.21	100

संचालक व संचालक नातेवाईक कर्जे

मा. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना कोणत्याही कर्जाकरीता मुदतवाढ देण्यात आलेली नाही. बँकेच्या संचालक मंडळाच्या निवडणुकी नंतर प्रथमच संचालक झालेल्या संचालकांना / त्यांच्या नातेवाईकांना 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 election of Board of 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	1	1.30	0	0	0.00	1	1	25.45	नाही
नातेवाईक (Relative)	1	1	0.01	0	0	0.00	0	0	0.00	नाही
एकूण	2	2	1.31	0	0	0.00	1	1	25.45	नाही

थकबाकी वसुली :

दि.31.03.2023 रोजी संपलेल्या आर्थिक वर्षात मा.संचालक मंडळ व सेवक वर्ग यांच्या अथक व सर्वांगीण प्रयत्नांमुळे दि.31.03.2022 रोजी एन.पी.ए असलेली व वर्ष 2022-23 मध्ये नव्याने एन.पी.ए झालेली खाती यामध्ये एकूण 950 खात्यांमध्ये रु.89.25 कोटीची वसुली झाली त्यापैकी दि.31.03.2022 व त्यानंतर दाखल झालेल्या नवीन लवाद दावा 57 खात्यांपैकी एकूण 52 खात्यांमध्ये रु. 1.87 कोटीची वसुली झाली आहे. सिक्युरिटीयझेशन कायद्यान्वये कारवाई चालू असलेल्या एकूण 81 खातेदारांकडून एकूण रक्कम रु. 34.16 कोटीची वसूल झालेली आहे.

आपल्या बँकेची दि. 31.03.2023 रोजीची 1086 खात्यांमधील एन.पी.ए रक्कम रु. 213.33 कोटी इतकी आहे सहकार खात्यांकडून 2022 - 23 चे काळात अधिकार प्रदान करण्यात आलेल्या एकूण 12 वसुली अधिकाऱ्यांच्या मदतीने थकीत कर्जखात्यांमध्ये वसुलीसाठी प्रयत्न करणेत आले.दि.31 मार्च 2023 अखेर संपलेल्या आर्थिक वर्षातील थकबाकीचे कालनिहाय वर्गीकरण थकबाकी तक्त्यामध्ये दिले आहे.

टीप: 2022-23 या आर्थिक वर्षात बँकेतील एकूण 12 अधिकारी सेवकांना सहकार खात्याद्वारे वसुली अधिकारी हे अधिकार प्रदान करण्यात आलेले होते. सदर अधिकारारचा कालावधी दि. 31.03.2023 रोजी संपुष्टत आला. सदर अधिकाऱ्यांच्या कामकाजातून निरस्त खात्यांमध्ये रु. 620 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. 89.25 crores in 950 NPA accounts as at 31.03.2023. Accounts newly identified as NPA in the year 2022-23, the amount comprises recovery of Rs. 1.87 crores in 52 Suit Filed Accounts out of 57 Suit filed accounts as at 31.03.2023. Other accounts in which suit was filed subsequently, action was taken against 81 accounts holders under Securitisation Act. Out of that amount of Rs 34.16 Crs. was recovered in 81 accounts.

Bank's NPA as at 31.3.2023 are Rs. 213.33 Crs. in 1086 accounts. During the year conferred rights available to 12 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 31.03.2023 is given in the table of overdues

Note : During the year 2022-23, Co-Operative Department has given " Recovery Officer "rights to 12 officer in our Bank. Through the efforts of Such officer amount of Rs. 620 lakh has been recovered from written off accounts during the year.

Rs. in Lakh

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)	763	13173.33
02	हप्तता थकबाकी (Overdue by Installments)	3604	24487.37
03	लवाद दावा कर्जे (Suit filed Accounts) **	493	7484.17
	एकूण (Total)	4860	45144.87

नफा विभागणी

मार्च 2023 अखेर एकूण रु. 57,22,387.53 इतका निव्वळ नफा झाला आहे. माननीय संचालक मंडळाने खालील प्रमाणे नफा विभागणी सुचविली आहे. त्यास आपण मान्यता द्यावी ही विनंती.

Appropriation of Profit

Bank has net profit of Rs. 57,22,387.53 for the FY-2022-23 its appropriation is suggested as under. The members are requested to approve Appropriation of Profit as proposed by the Board of Directors.

नफा विभागणी (Appropriation of Profit)

तपशील (Particulars)	2022-23
Statutory Reserve	14,30,596.88
Investment Fluctuation Reserve	21,69,479.98
General Reserve	5,72,238.75
Members Welfare Fund	5,00,000.00
Staff Welfare Fund	5,00,000.00
Education Fund	5,00,000.00
Balance Profit	50,071.92
Total	57,22,387.53

लेखा परीक्षण

आर्थिक वर्ष 2022-23 चे बँकेचे वैधानिक लेख परीक्षक मे. एस. आर. रहाळकर अँड असोसिएट्स, चार्टर्ड अकाउंटंट्स यांनी पूर्ण वेळे असून 31 मार्च 2023 अखेरील स्थितीच्या वेळेच्या 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 2022-23 and have awarded "B" grade.

विनम्र
श्रद्धांजली



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



कै. मधुकर हरिभाऊ टेमगिरे,
बँकेचे संस्थापक संचालक
निधन : दि. 09.09.2023



कै. ज्ञानेश्वर (माऊली) सादबा तुपे,
बँकेचे माजी संचालक
निधन : दि. 16.01.2023



कै. नर्मदाबाई देवराम आबनावे,
बँकेचे संस्थापक कै. देवरामजी आबनावे यांच्या पत्नी
निधन : दि. 21.01.2023

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 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 2023 अखेरीची बँकेची आर्थिक स्थिती (Financial Position as at 31 March 2023)

रक्कम रु कोटीत
Rs. in Crore

07	सभासद संख्या (No. of Members)		40431
	नाममात्र सभासद संख्या (No. of Nominal Members)		5050
08	अधिकृत भाग भांडवल (Authorised Capital)		100.00
	वसूल भाग भांडवल (Paid up Capital)		46.34
09	राखीव व अन्य निधि (Statutory & Other Reserves)		293.30
10	एकूण ठेवी (Total Deposits)		1935.99
	चालू ठेवी (Current Deposits)	144.61	
	बचत ठेवी (Savings Deposits)	543.25	
	मुदत ठेवी (Term Deposits)	1248.13	
11	एकूण कर्जे (Total Loans & Advances)		984.64
	अल्प मुदत कर्जे (Short Term Loans)	303.37	
	मध्यम मुदत कर्जे (Medium Term Loans)	117.94	
	दीर्घ मुदत कर्जे (Long Term Loans)	563.33	
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)		906.78
	जिल्हा मध्य. सह. बँक लि., पुणे व सातारा (Dist. Central Co-op. Bank, Pune & Satara)	6.97	
	महा. राज्य सह. बँक लि., मुंबई (MSC Bank, Mumbai)	9.00	
	इतर (Other)	890.81	
14	थकबाकी (Overdues)		246.75
15	वैधानिक लेखापरिक्षण वर्ग (Rating by Statutory Auditors)		"B"
16	नफा (Net Profit)		0.57
17	सेवक संख्या (Number of Staff)		447
18	खेळते भांडवल (Working Capital)		2275.69

दि. 31 मार्च 2023 रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2022	भांडवल व देयता (Capital & Liabilities)	Amount	31/03/2023
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		
46,62,45,600.00	वसूल भाग भांडवल (Paid Up Capital)		46,33,81,650.00
3,46,64,800.00	* 13,61,370 * Shares Of Rs. 25/- Each	3,40,34,250.00	
43,15,80,800.00	* 42,93,474 * Shares Of Rs. 100/- Each	42,93,47,400.00	
	वैयक्तिक सभासद (Individual Members : 40,185)		
	इतर सभासद (Other Members : 246)		
	(Total Members : 40431)		
260,57,57,958.13	राखीव व इतर निधी (Statutory And Other Reserves)		293,29,98,696.63
57,44,50,613.34	वैधानिक राखीव निधी (Statutory Reserve)	58,35,87,527.84	
38,80,76,118.69	इमारत निधी (Building Fund)	38,80,76,118.69	
5,85,00,000.00	उत्पादनक्षम कर्जावरील तरतूद (Cont.prov. against Std. Assets)	5,85,00,000.00	
110,42,54,268.56	संशयित व बुडीत कर्ज निधी (Bad & Doubtful Debt Reserve Fund)	137,75,67,989.56	
55,00,000.00	लाभांश समानीकरण निधी (Dividend Equilisation Fund)	55,00,000.00	
88,55,896.00	सेवक हितसंवर्धन निधी (Staff Welfare Fund)	88,55,896.00	
83,58,013.00	सभासद कल्याण निधी (Member's Welfare Fund)	82,23,013.00	
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 Krutadnya Nidhi)	3,97,000.00	
2,50,37,000.00	संगणक निधी (Computer Fund)	2,50,37,000.00	
1,62,09,000.00	सुवर्ण महोत्सव निधी (Golden Jubilee Fund)	1,62,09,000.00	
72,60,485.00	रिवॅल्युएशन रिझर्व (Revaluation Reserve)	78,25,209.00	
13,84,70,653.00	गुंतवणूक घसारा निधी (Investment Depreciation Reserve)	18,17,83,849.00	
39,95,000.00	हाऊसिंग अँड 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	
8,45,22,856.54	जनरल राखीव निधी (General Reserve Fund)	8,73,42,856.54	
14,44,893.00	निवडणूक निधी (Election Fund)	14,44,893.00	
40,13,000.00	शिक्षण निधी (Education Fund)	40,13,000.00	
1,75,45,729.00	निधी (Covid - 19 Fund)	1,57,86,912.00	
14,000.00	निधी (Provision for Restructure Account)	0.00	
2046,64,39,807.95	ठेव व इतर खाती (Deposits And Other Accounts)		1935,98,74,135.51
1393,19,94,645.91	मुदत ठेवी (Fixed Deposits)	1248,12,54,588.01	
1135,19,48,934.57	व्यक्तिच्या (Individual)	1082,10,46,080.96	
258,00,45,711.34	सहकारी संस्था (Co-op Societies)	166,02,08,507.05	
529,12,07,344.28	बचत ठेवी (Saving Deposits)	543,24,92,845.99	
497,34,60,006.99	व्यक्तिच्या (Individual)	503,37,51,925.02	
31,77,47,337.29	सहकारी संस्था (Co-op Societies)	39,87,40,920.97	
124,32,37,817.76	चालू ठेवी (Current Deposits)	144,61,26,701.51	
74,07,19,425.05	व्यक्तिच्या (Individual)	80,90,42,733.43	
50,25,18,392.71	सहकारी संस्था (Co-op Societies)	63,70,83,968.08	
2353,84,43,366.08	पुढील पानावर (Carried Forward)		2275,62,54,482.14

BALANCE SHEET AS ON 31 - 03 - 2023

रक्कम रु. (Amount Rs)

31/03/2022	अस्ति व येणी (Properties & Assets)	Amount	31/03/2023
13,91,67,119.00	रोख शिल्लक (Cash on Hand)		11,15,46,473.00
113,28,32,580.15	चालू खात्यांमधील शिल्लक (Current Accounts With Banks) (with State & Dist. banks)		127,68,58,083.59
209,90,92,517.46	मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी (Money At Call And Short Notice) (Including TREPS)		177,83,95,199.48
913,52,33,683.00	गुंतवणूक (Investments)		906,78,35,714.00
760,61,83,501.00	केंद्र व राज्य सरकारी रोखे (Central & State Govt. Securities) (of Which Reserve Fund Rs. 60,97,50,510.00) दर्शनी किंमत Face Value Rs. 60,00,00,000.00 बाजारभावाने किंमत Market Value Rs. 59,16,04,100.00	714,52,26,618.00	
0.00	इतर मान्यताप्राप्त गुंतवणूक Other Approved Securities	0.00	
53,650.00	शेअर्स Shares	53,650.00	
10,74,17,000.00	पी.एस.यू. बॉन्ड्स PSU Bonds	16,67,27,000.00	
142,15,79,532.00	इतर गुंतवणूकी Other Investment.	175,58,28,446.00	
142,15,79,532.00	2) Deposit With The Banks (of Which Reserve Fund Rs.5,22,38,000.00)	175,58,28,446.00	
0.00	4) Certificate Of Deposit	0.00	
1037,40,08,838.14	कर्जे Loans & Advances		984,64,21,083.23
335,16,56,136.17	अल्प मुदत Short Term Loans	303,36,86,832.83	
1,92,475.00	सरकारी रोखे तारण Loan Against Govt. sec.	0.00	
334,39,07,968.66	इतर तारण Loan Against Other Sec.	231,39,21,377.01	
75,55,692.51	जामिनकी Loans Against Guarantees	71,97,65,455.82	
(173,38,75,923.61)	पैसे थकबाकी Out of Which Overdues	(169,10,24,944.37)	
125,45,34,586.51	मध्यम मुदत Medium Term Loans	117,94,34,523.97	
4,36,540.67	सरकारी रोखे तारण Loan Against Govt. Sec.	0.00	
99,92,52,819.52	इतर तारणावर Loan Against Other Sec.	77,69,978.00	
25,48,45,226.32	जामिनकी Loans Against Guarantees	117,16,64,545.97	
(33,33,19,634.86)	पैसे थकबाकी Out of Which Overdues	(20,43,00,089.06)	
576,78,18,115.46	दीर्घ मुदत Long Term Loans	563,32,99,726.43	
0.00	सरकारी रोखे तारण Loan Against Govt.sec.	0.00	
519,45,39,444.52	इतर तारणावर Loan Against Other Sec.	521,08,52,857.64	
57,32,78,670.94	जामिनकी Loans Against Guarantees	42,24,46,868.79	
(48,85,18,303.84)	पैसे थकबाकी Out of Which Overdues	(57,21,25,008.54)	
2288,03,34,737.75	पुढील पानावर (Carried Forward)		2208,10,56,553.30

दि. 31 मार्च 2023 रोजीचा ताळेबंद

रक्कम रु. (Amount Rs)

31/03/2022	भांडवल व देयता Capital & Liabilities		31/03/2023
2353,84,43,366.08	मागील पानावरून (Brought Forward)		2275,62,54,482.14
0.00	शाखा मिळवणी Branch Adjustments		0.00
81,54,44,407.63	थकव्याज कर्ज Overdue Interest Reserve For NPA		94,10,40,308.12
1,56,83,822.60	देणे व्याज Interest Payable		84,86,247.40
8,11,28,505.08	इतर देणी Other Payables		13,46,40,844.94
11,72,46,086.00	Provisions		775,06,096.23
1,10,00,000.00	देणी COVID 19 EX-GRATIA INT. PAYABALE	1,10,00,000.00	
10,55,80,061.00	Provision for COVID Resolution 2.00	6,65,06,096.23	
6,66,025.00	Provision for Fraud	0.00	
2,82,04,520.02	नफा Profit		2,40,55,907.55
183.51	शिल्लक नफा Last Years Balance Profit	1,83,33,520.02	
2,82,04,336.51	चालू वर्षाचा नफा Current Years Profit	57,22,387.53	
	हमीपोटी संभाव्य देयता (as On 31.03.2022)	224,90,33,874.73	
	D.E.A.F. Rs.	12,65,83,604.53	
	Bank Gurantees Rs.	69,28,600.00	
	Letter Of Credit Rs.	1,33,29,152.77	
	Sec. Deliverable under TREPS	209,90,92,517.43	
	Claim Lodged Against Bank		
	Not Acknowlwdged As Debt Rs.	31,00,000.00	
	हमीपोटी संभाव्य देयता (as On 31.03.2023)	196,04,90,916.45	
	D.E.A.F. Rs.	14,13,12,769.14	
	Bank Gurantees Rs.	58,97,600.00	
	Letter Of Credit Rs.	3,07,85,347.83	
	Sec. Deliverable under TREPS	177,83,95,199.48	
	Claim Lodged Against Bank		
	Not Acknowlwdged As Debt Rs.	41,00,000.00	
2459,61,50,707.41	एकूण रुपये TOTAL		2394,19,83,886.38

As per our report of even date
For S R Rahalkar and Associates, Chartered Accountants
CA Shrikant Rahalkar, Partner , M. No. 014509
UDIN: 23014509BGUQIE4769

अध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ

उपाध्यक्ष : रवि शंकर तुपे

मुख्य कार्यकारी अधिकारी : शिरीष निवृत्ती पोळेकर (प्र.)

जनसेवा सहकारी बँक लि. हडपसर, पुणे | वार्षिक अहवाल 2022 - 23 |

website : www.janasevabankpune.net visit Us : www.facebook.com/janasevasahakaribank/

BALANCE SHEET AS ON 31 - 03 - 2023

रक्कम रु. (Amount Rs)

31/03/2022	अस्ति व येणी Properties & Assets	Amount	31/03/2023
2288,03,34,737.75	मागील पानावरून (Brought Forward)		2208,10,56,553.30
38,983.96	शाखा मिळवणी Branch Adjustments		1,52,543.96
93,57,94,693.23	येणे व्याज Interest Receivable		109,62,74,019.12
12,03,50,285.60	गुंतवणुकीवरील On Investment	15,52,33,711.00	
81,54,44,407.63	खात्यावरील येणे व्याज On NPA	94,10,40,308.12	
27,51,56,455.36	जागा, इमारत (घसारा वजा जाता) Land And Building * (After Depreciation)		24,44,56,365.80
14,42,99,900.84	फर्निचर, फिक्चर्स, वाहन व संगणक (घसारा वजा जाता) Furniture & Fixtures, Vehicles, computers (After Depreciation)		12,75,94,295.95
13,04,16,694.32	फर्निचर, फिक्चर्स Furniture & Fixtures	11,72,89,388.30	
48,66,064.46	वाहन Vehicles	39,66,281.46	
54,12,052.60	संगणक हार्डवेअर Computer Hardware	52,58,832.88	
36,05,089.46	संगणक सॉफ्टवेअर Computer Software	10,79,793.31	
36,05,25,936.27	इतर येणी Other Receivables:		39,24,50,108.25
11,54,051.34	शिल्लक स्टेशनरी Stationery On Hand	14,38,716.09	
1,48,43,682.00	भाड्यापोटी आगाऊ Deposit With Landlord	1,44,53,682.00	
5,22,38,187.00	करापोटी आगाऊ Advance Tax Paid	5,22,38,187.00	
16,68,992.00	आयकर येणे Tds Receivable	44,27,874.27	
6,29,25,277.12	अन्य येणी Other Receivable	7,78,12,685.64	
21,39,25,764.98	डिफरड टॅक्स असेट्स Deferred Tax Assets	23,61,74,053.98	
0.00	NFS ACQUIRER	51,51,300.00	
1,37,69,981.83	CLEARING SETTLEMENT ACCOUNT	7,53,609.27	
	* (Land & Bldg. Includes Improv. of Premises Own & Lease Hold Improv.)		
2459,61,50,707.41	एकूण रुपये TOTAL		2394,19,83,886.38

राजेंद्र गजानन वालेकर
नाथु सिताराम साबळे
सचिन एकनाथ शिरुडे
अॅड.संजय मनोहर दहिभाते
अॅड.विनोद शशिकांत रासकर

संचालक मंडळ सदस्य
विनायक आनंदराव गायकवाड
शिरीष भानुदास किराड
नंदकुमार झानोबा राऊत
डॉ. निलेश विनायक आबनावे
विद्याधर भालचंद्र दंडवते - तज्ञ संचालक

सौ . आशा बाळासाहेब बहिरट
अॅड. माधुरी मुकुंद पाटोळे
संजय श्रीपाद घाटपांडे
राजन रत्नाकर वडके



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 2023 रोजी संपलेल्या कालावधीचे नफा-तोटा पत्रक

31/03/2022	खर्च Expenditure	31/03/2023
98,69,25,418.03	दिलेले व्याज To Interest Paid	86,80,23,958.77
98,68,91,700.92	ठेवींवरील To Interest Paid Deposits	86,79,30,534.54
33,717.11	कर्जावरील To Interest Paid On Borrowings	93,424.23
4,59,799.16	कमिशन To Commission Paid To Banks	6,62,283.62
30,28,22,114.69	पगार, भत्ते To Salary & Other Allowances	33,18,19,413.87
4,10,75,518.88	प्रॉ. फंड व ग्रेच्युइटी To Contrib.to Staff Pf & Group Gratuity	2,65,76,509.00
2,90,456.00	संचालक मंडळ सभा खर्च To Director's Fee & Meetings Exp.	2,85,568.00
18,04,697.42	प्रवास खर्च To Travelling Exp.	20,62,599.56
8,66,97,864.91	भाडे / विमा/वीज/कर To Rent, Insur.,electricity,taxes	9,20,50,315.83
1,13,47,613.65	टपाल/तार/टेलिफोन To Postage, Telegram, Telephone	1,19,18,889.69
45,43,183.54	लेखन साहित्य, छपाई, जाहिरात To Stationery, Printing, Advt.	82,58,042.79
52,72,503.54	हिशेब तपासणी शुल्क To Audit Fees	68,32,579.96
64,81,276.68	कायदे विषयक खर्च To Legal Charges	4,24,197.66
5,87,65,705.40	घसारा खर्च / निरस्त To Depreciation & Write Off	4,68,97,343.87
1,59,34,332.87	दुरुस्ती, देखभाल खर्च To Repairs & Maintenance	2,01,59,604.08
5,16,02,217.00	गुंतवणूकीवरील घसारा To Depreciation On Investment	4,33,13,196.00
1,13,36,430.00	गुंतवणूकीपोटी दर्शनी किंमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त To Premium On GoI Securities Amortised	1,07,77,037.00
0.00	बँकेच्या मालमत्तेच्या विक्रीवरील तोटा To Loss On Sale Of Banking Assets	10,503.00
26,94,38,248.48	To Provision	23,50,00,000.00
16,31,92,162.48	संशयित व बुडीत कर्ज निधी To Bad & Doubtful Debt Reserve	23,50,00,000.00
10,55,80,061.00	Provision for COvid -19 Resolution 2.00	0.00
6,66,025.00	To Provision for Fraud	0.00
5,86,67,575.90	इतर व प्रासंगिक खर्च To Other Expenses	6,19,50,912.62
5,23,214.63	समारंभ खर्च Function Expenses	11,14,631.00
2,71,622.61	वार्षिक सर्वसाधारण सभा खर्च AGM Expenses	6,37,014.50
2,43,45,327.99	Delivery Channel Expenses	2,74,79,621.34
2,88,25,412.00	कार्यालयीन खर्च Office Expenses	3,00,05,167.01
47,01,998.67	अन्य खर्च Other Expenses	27,14,478.77
5,93,00,000.00	आयकर तरतूद To Income-tax Provision	3,44,00,606.00
2,82,04,336.51	निव्वळ नफा Net Profit	57,22,387.53
200,09,69,292.66	एकूण TOTAL	180,71,45,948.85

As per our report of even date
For S R Rahalkar and Associates, Chartered Accountants
CA Shrikant Rahalkar, Partner, M. No. 014509
UDIN: 23014509BGUQIE4769

अध्यक्ष : डॉ. राजेंद्र गुरुपादया हिरेमठ
उपाध्यक्ष : रवि शंकर तुपे
मुख्य कार्यकारी अधिकारी : शिरीष निवृत्ती पोळेकर (प्र.)

Profit and loss account for the year ended 31.03.2023

31/03/2022	उत्पन्न Income		31/03/2023
173,58,74,818.84	एकूण मिळालेले व्याज Total Interest Received		159,44,63,309.54
107,95,35,319.65	कर्जावरील व्याज Interest on Loans & Advances	85,50,18,842.14	
5,65,89,919.80	मुदत ठेवीवरील व्याज Interest on Bank Fixed Deposits	8,88,09,215.00	
59,97,49,579.39	गुंतवणूकीवरील व्याज Interest on Investments	65,06,35,252.40	
3612.00	मिळालेले लाभांश Dividend Received		3,012.00
3612.00	Dividend Received on Shares	3,012.00	
6,37,03,395.94	कमिशन व हंडणावळ Commission & Charges		5,88,87,936.86
21,19,706.00	कमिशन Commission	24,93,735.54	
85,94,229.74	प्रक्रिया शुल्क Processing Charges /Loan Form Fee	1,52,20,074.40	
5,29,89,460.20	सेवा शुल्क Service Charges	4,11,74,126.92	
20,13,87,465.88	इतर उत्पन्न Other Income		15,37,91,690.45
85,70,338.69	लॉकर भाडे / अन्य Locker Rent & Other	94,08,968.38	
29,336.68	किरकोळ जमा Misc. & Other Receipts	7,18,530.89	
1,87,74,935.08	Delivery Channel Income	2,24,59,950.59	
44,94,650.43	विमा व्यवसायातील उत्पन्न Commission On Insurance Business	53,46,516.62	
3,55,13,075.00	सरकारी रोखे ट्रेडिंगवरील नफा Profit On G-sec.trading	- 89,72,746.00	
6,15,342.00	बँकेच्या मालमत्ता विक्रीवरील नफा Profit On Sale Of Banking Assets	1,45,95,632.00	
3,70,32,857.00	निलंबित बुडीत कर्जातील वसुली Recovery In Written-off Loan A/cs	6,19,93,483.20	
31,00,000.00	Reversal OF APEX Bank Provisions	0.00	
0.00	Reversal of Fraud Provisions	6,66,025.00	
0.00	Reversal of excess provision Covid 19	25,33,060.77	
75,48,337.00	Income Tax Provision Written Back Amount	0.00	
8,57,08,594.00	Deferred Tax Assets	2,22,48,289.00	
0.00	By Actuarial Valuation Gain	2,27,93,980.00	
200,09,69,292.66	एकूण TOTAL		180,71,45,948.85

राजेंद्र गजानन घालेकर
नाथु सिताराम साबळे
सथिन एकनाथ शिरुडे
अॅड.संजय मनोहर वहिभाते
अॅड.विनोद शशिकांत रासकर

संचालक मंडळ सदस्य
विनायक आनंदराव गायकवाड
शिरीष भानुदास किराड
नंदकुमार ज्ञानोबा राजत
डॉ. निलेश विनायक आबनावे
विद्याधर भालचंद्र दंडवते

सौ . आशा बाळासाहेब बहिरद
अॅड. माधुरी मुकुंद पाटोळे
संजय श्रीपाद घाटपांडे
राजन रत्नाकर वडके

S R Rahalkar and Associates

Chartered Accountants

आर्थिक वर्ष 2022-23 चा वैधानिक लेखापरिक्षकांचा अहवाल

Statutory Auditors Report for the year 2022-23

INDEPENDENT AUDITOR'S REPORT

To,

The Members of

Janaseva Sahakari Bank Ltd., Hadapsar, Pune

Report on the Audit of the Financial Statements

Opinion

1) We have audited the financial statements of **Janaseva Sahakari Bank Limited, Hadapsar, Pune**, ('The Bank'), which comprise the Balance sheet as at 31st March 2023, the statement of profit and loss and the cash flow statement for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information in which are incorporated the returns of Head Office and 30 branches audited by us which are consolidated in these financial statements.

2) In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to cooperative societies) as amended by the Banking Regulation (Amendment) Act, 2020, 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

- (i) In case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2023
- (ii) In case of the Profit and Loss account, its profit for the year ended on that date; and
- (iii) In case of Cash flow Statement, of the cash for the year ended on that date.

Basis for opinion

3) We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). 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 (as applicable to Co-operative Societies), as amended by the Banking Regulation (Amendment) Act, 2020, and the Rules thereunder, and the provisions of the Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Cooperative Societies Rules, 1961 and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Statements.

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

4) The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in 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.

When we read the Report of Board of Directors including other explanatory information, if based on the work we have performed, we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance. We have nothing to report in this regard.

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

5) 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

6) 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 but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- 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.

7) 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.

8) 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

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

We report that:

a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;

b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;

c) The transactions of the Bank which have come to our notice are within the powers of the Bank;

d) The Balance Sheet and the Profit and Loss Account and cash flow statement dealt with by this report are in agreement with the books of account and the returns;

e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

f) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

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

CA Shrikant Rahalkar

Partner

M. No. 014509

UDIN: 23014509BGUQIE4769

Pune, May 9, 2023

Cash Flow from Operating Activities as on 31/03/2023

(Rs. in Crores)

Particular	Amount	Amount
(A)CASH FLOW FROM OPERATING ACTIVITIES:		
Net profit Before tax as per Profit and Loss Account		1.79
Add / Less		
Income Tax Paid Earlier Years		
Deffered Tax	2.22	
Provision for Income Tax	-3.44	-1.22
Net Profit After Tax as per Profit and Loss Account		0.57
Add Adjustment for :		
Depreciation & Write off Fixed Assets	4.69	
Depreciation on Investments	4.50	
Deferred Tax Assets/Liabilities	-2.22	
Depreciation on Revalued Asset		
BDDR Provision	23.50	
Provision for COVID 19 Resolution 2.0		
Amortisation of Premium on GOI Securities	1.08	
Income Tax Provision	3.44	
Interest on Borrowings	0.01	34.99
Less Adjustment for :		
(Profit)/loss on G Sec Trading	0.90	
Recovery in Write off loan Accounts	-6.20	
Dividend Received on Shares		
Apex Bank Provision Reversed and Credited to PL account		
Provision for Fraud Reversed	-0.07	
Profit on sale of Non Banking Asset		
Profit on sale of Banking Asset	-1.46	
Member Welfare expenses paid	-0.01	
Income Tax Provisions Written back		-6.84
		0.00
Nominal Membership Fees & Share Entrance fees Received		0.11
Operating Profit Before Working Capital Changes		28.83
(Increase) / Decrease in Reserves and Surplus	-0.42	
(Increase) / Decrease in Deposits	-110.66	
Increase / (Decrease) in Overdue Interest Reserve		
Increase / (Decrease) in Other Payable	5.45	
Increase / (Decrease) in Interest Payable	-0.72	
Increase / (Decrease) in provisions		
(Increase) / Decrease Money at Call and Short Notice	32.07	
(Increase) / Decrease Investment	-33.42	
(Increase) / Decrease HFT and AFS	123.53	

Cash Flow from Operating Activities as on 31/03/2023

(Rs. in Crores)

Particular	Amount	Amount
(Increase) / Decrease in Loans & Advances	58.96	
(Increase) / Decrease in Other Receivable	-0.69	
Increase / (Decrease) in Interest Receivable	-3.49	
Increase / (Decrease) in Branch Adjustment	-0.01	70.60
Net Profit generated from Operating Activities (Before Tax)		99.43
Income Taxes Paid/ Refund		
Income tax paid for Previous Year		
TDS Paid/ Refund Received during the year	-0.28	
Advance Tax paid for Current financial year	-3.44	
Income Tax Refund Received for Earlier Years and Credited to P&L		-3.72
Net After Tax Cash generated from Operating Activities (A)		95.71
Cashflow from Investing Activities		
Purchase of Fixed Assets	-0.68	
Sale of Fixed Assets	2.25	
Purchase of Investment	-85.34	
Sale of Investment		
Dividend Received on Shares		
Depreciation on Fixed Assets		
Profit on sale of Non Banking Asset		-83.78
		0.00
Cash Flow from Investing Activities (B)		-83.78
Cashflow from Financing Activities		
Net Decrease in Paid up Share Capital	-0.29	
Dividend paid FY 2021-2022		
Interest Paid on Borrowings	-0.01	-0.30
Cash Flow from Finance Activities (C)		-0.30
Net Increase in Cash and Cash Equivalents		11.64
Cash or Cash Equivalent at the Beginning of the year		127.20
Cash or Cash Equivalent at the End of the year		138.84
Breakup of Cash and Cash Equivalent		
Cash balance as on 31/03/2023	11.15	
Balance with Banks (Current Accounts with Banks)	127.69	
		0.00

**NOTES FORMING PART OF PROFIT & LOSS A/C
FOR THE YEAR ENDED 31ST MARCH 2023 AND BALANCE SHEET AS ON EVEN DATE**

I. OVERVIEW

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

1. BASIS OF PREPARATION

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, and comply with the statutory requirements prescribed under the Banking Regulation Act, 1949, The Maharashtra State Co-operative Societies Act, 1960, The MCS Rules 1961, the circulars, notifications, guidelines and directives issued by the Reserve Bank of India from time to time and the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevalent within the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

2. USE OF ESTIMATES

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

II. SIGNIFICANT ACCOUNTING POLICIES

1) ACCOUNTING CONVENTION

The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on "Going Concern" basis and in accordance with generally accepted accounting principles and practices

prevailing in the Banking Industry in India, except otherwise stated.

2) Investments:

i. 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'

II. Classification of Investments:

For the purpose of disclosure in the Balance Sheet, Investments have been classified as under Banking Regulation Act, 1949 and RBI guidelines as follows:

Government Securities, Other Approved Securities, Shares, bonds of PSU and Others

III. Transfer of Investments between categories:

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.

IV. 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.
- 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.

d) 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.

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

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

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

h) 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.

i) Investments are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

v. Accounting for Repo/ Reverse Repo transactions (Including transactions under the Liquidity Adjustment Facility (LAF) with the RBI):

The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized Borrowing and Lending transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/income, as the case may be. Balance in Repo account is classified under schedule 4

(Borrowings) and balance in Reverse Repo account is classified under Money at Call & Short Notice

3) 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.

4) Advances:

i. Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the guidelines issued by RBI from time to time.

ii. Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by RBI. In addition, a general provision has been made on all standard assets as per RBI Master Circular No. RBI/2021-22/117 DOR.No.STR.REC.64/21.04.048/2021-22 dated 1st November 2021 and in accordance with amendments and clarifications issued from time to time.

iii. The unrealized interest from the date of classification as Non-Performing Assets is disclosed separately under "Overdue Interest Reserve"

iv. Write offs, if any are charged to this provision. Recovery in write off accounts is accounted as income.

v. 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.

5) Revenue Recognition:

i. Income from Advances:

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.

ii. 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.

iii. Commission on sale of life insurance and

mutual fund products by the Bank is recognized on accrual basis.

iv. 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.

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

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

6) Property, Plant & Equipment (Fixed Assets) (AS 10):

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

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

iii. "Computer Hardware" and "Computer Software" are depreciated at straight-line method.

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

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

vi. 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%

vii. 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.

7) Employee Benefits (AS 15) (Revised):

i. 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.

ii. 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.

8) Segment Reporting (AS 17):

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17.

Business Segment is classified into (a) Treasury (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations.

Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

9) Leases (AS 19):

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.

10) Earnings per Share (AS 20):

Earnings per share is calculated by dividing the Net Profit or Loss for the period attributable to equity shareholders by the weighted average number of equity shares outstanding during the period. Diluted earnings per equity share are computed using the weighted average number of equity shares and dilutive potential equity shares outstanding as on the end of the year except when its results are anti-dilutive. The weighted average number of shares is calculated on monthly basis

11) Accounting for Tax on Income (AS 22):

- i. Income tax expense is the aggregate amount of current tax liability and deferred tax recognized in the profit & loss account. Current year taxes are determined in accordance with the relevant provisions of Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable.
- ii. Deferred tax assets and liabilities are recognized, subject to consideration of prudence, on timing difference, representing the difference between taxable income and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date. The impact of changes in the deferred tax assets and liabilities is recognized in the Profit and Loss Account. Deferred tax assets are recognized and re-assessed at each reporting date, based upon the Management's judgement as to whether realization is considered as reasonably certain.
- iii. Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realized against future profits

12) Intangible Assets (AS 26):

Intangible assets consist of acquisition, development, amendments / modifications□/ customization in software applications, tools developed by the Bank. Cost incurred for development of the Software is capitalized and entire cost is amortized over a period of 3 years on straight-line (SLM) basis.

13) Impairment of Assets (AS 28):

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss if any is recognized in the statement of Profit & loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

14) Provisions, Contingent Assets & Contingent Liabilities (AS 29):

A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

A disclosure of Contingent Liability is made when there is:

- i. A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or nonoccurrence of one or more uncertain future events not within the control of the Bank; or
- ii. A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent Assets are not recognized in the financial statements. However, Contingent Assets are assessed continually

III. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31st MARCH, 2023

Disclosures as per Reserve Bank of India's Master Direction on Financial Statements- Presentation and 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 31.03.2023 to a material extent has taken place after the Balance Sheet date till the signing of report.

4. PRIOR PERIOD ITEMS (AS-5):

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

5. INVESTMENTS (AS-13):

- During the year, Bank has not shifted securities from Available for Sale (AFS) category to Held to Maturity (HTM).
- During the year, Bank has sold securities held under AFS category. Loss of Rs.89 lakhs is incurred on sale.
- BG/LC Limits of Rs. 500.00 lakhs for BG/LC for customers are secured by our fixed deposits with Bank of Maharashtra to the tune of Rs. 500.00 lakhs.

6. Employees Benefits: Accounting Standard 15 (Revised 2005):

- Defined Contribution Schemes: Bank's employees are covered by Provident Fund to which the Bank makes a defined contribution, measured as a fixed percentage of basic & dearness allowance i.e. salary.
- During the year an amount of Rs. 2,39,16,866/- (P.Y.Rs. 2,38,27,191/-) were charged to profit and loss account and deposited with the Commissioner of Provident Fund, towards provident and family pension funds.
- Defined Benefit Scheme Gratuity Fund & Leave encashment:

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

- Change in the Present Value of Defined Benefit Obligations:

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2023	31.03.2022	31.03.2023	31.03.2022
1	Opening Present Value of Defined Benefit Obligation	1755.70	1739.69	712.22	717.16
2	Interest Cost	122.60	115.69	50.30	43.38
3	Current Service Cost	93.13	93.39	42.04	44.56
4	Past Service Cost	0.00	0.00	0.00	0.00
5	Benefits Paid	(105.96)	(125.97)	(27.11)	(176.96)
6	Actuarial (Gains) /Losses for the Year	(10.50)	(67.09)	(69.90)	84.07
7	Closing Present Value of Defined Benefit Obligation	1760.45	1755.70	707.55	712.22

A Change in the Fair Value of Plan Assets :

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2023	31.03.2022	31.03.2023	31.03.2022
1	Opening Fair Value of Plan Assets	1938.63	1789.39	865.09	839.83
2	Expected return on Plan Assets	137.23	130.71	61.80	59.83
3	Contributions Made	143.86	152.91	18.64	19.05
4	Mortality Charges and Taxes	(5.31)	(5.43)	(0.78)	(0.77)
5	Benefits Paid	(105.96)	(125.98)	(27.11)	(48.33)
6	Actuarial Gains / (Losses)	(7.43)	(2.96)	(4.10)	(4.52)
7	Closing Fair Value of Plan Assets	1971.55	1938.63	896.77	865.09

B THE AMOUNT TO BE RECOGNISED IN THE BALANCE SHEET

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2023	31.03.2022	31.03.2023	31.03.2022
1	Present Value of Defined Benefit Obligation	1760.45	1755.70	707.55	712.22
2	Fair Value of the Plan assets	1971.55	1938.63	896.77	865.09
3	Net Asset / (Liability) recognized in Balance Sheet	211.10	182.93	189.22	152.88
4	Other Amount recognized in Balance Sheet	1760.45	1755.70	707.55	712.22
5	Net Asset / (Liability) recognized in Balance Sheet	211.10	182.93	189.22	152.88

C Amount Recognised in the Profit & Loss Account :

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2023	31.03.2022	31.03.2023	31.03.2022
1	Current Service Cost	93.13	93.40	42.04	44.56
2	Interest Cost	122.60	115.69	50.30	43.38
3	Expected Return on plan assets	(137.23)	(130.71)	(61.80)	(59.83)
4	Actuarial (Gains) / Losses for the year	(97.59)	(64.13)	(65.80)	88.59
5	Past service Cost	0.00	0.00	0.00	0.00
6	Expenses to be recognized	(190.93)	142.46	(35.26)	116.71
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	190.09	142.46	(352.59)	116.71

D Reconciliation in the Net Liability recognised in the Balance Sheet

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2023	31.03.2022	31.03.2023	31.03.2022
1	Opening Net Liability	182.93	49.70	152.88	122.68
2	Expenses Recognized	190.09	(142.46)	35.26	(116.71)
3	Contribution / Benefits Paid	14.39	152.91	1.86	147.68
4	Mortality Charges and Taxes	(5.31)	(5.43)	(0.78)	(0.77)
5	Closing Net Asset / (Liability)	211.10	182.93	189.22	152.88

E Actual Return on Plan Assets

(Rs. in Lakhs)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2023	31.03.2022	31.03.2023	31.03.2022
1	Expected return on plan assets	137.23	130.71	61.80	59.83
2	Actuarial gain (loss) on plan assets	(7.42)	(2.96)	(4.10)	(4.52)
3	Actual return on plan assets	129.80	127.75	57.70	55.31

F Principal Actuarial Assumptions (Expressed as weighted averages)

S NO	Particulars	Gratuity Plans		Leave Encashment	
		31.03.2023	31.03.2022	31.03.2023	31.03.2022
1	Discount Rate	7.50%	7.20%	7.50%	7.20%
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	64.17 63.84	36.55 50.73	56.98 61.81	20.79 14.39	178.49 190.77
	Segment Cost	44.13 48.53	45.76 58.38	68.07 71.17	18.74 13.26	176.70 191.35
	Segment Result	20.03 15.30	(9.20) (7.65)	(11.09) (9.37)	2.05 1.14	1.79 (0.58)
	Less: Extraordinary Items					
	Net Segment Result	20.03 15.30	(9.20) (7.65)	(11.09) (9.37)	2.05 1.14	1.79 (0.58)
	Less: Unallocated Provisions & Contingencies					1.79
	Profit Before Tax					(0.58)
	Income Tax					3.44
	Deferred Tax Asset					(2.22)
	Income Tax					5.18
	Deferred Tax Asset					(8.57)
	Net Profit					0.57 2.82
	Other Information					
	Segment Assets	907.89 982.57	384.66 467.66	599.98 569.74	472.82 413.03	2365.36 2433.00
	Unallocated Assets				28.84 26.62	28.84 26.62
	Total Assets					2394.20 2459.62
	Segment Liabilities	961.32 1023.80	447.33 523.61	697.68 637.91	287.87 274.29	2394.20 2459.62
	Unallocated Liabilities					
	Total Liabilities					2394.20 2459.62

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.

a. 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.

b. 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.

c. 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

Particulars	31.03.2023	31.03.2022
Future lease rental payable as at the end of the year		
- Not later than one year	406.09	379.83
- Later than one year and not later than five years	1256.93	1639.15
- Later than five years	476.97	655.70
Total of minimum lease payments recognized in the profit and loss account for the year	372.41	341.66
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	31.03.2023	31.03.2022
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	57.22	282.04
Weighted Average No. of Equity Shares outstanding during the period (Actual)	4659.98	4803.11
Basic Earnings Per Share (Rs.)	1.23	5.87
Diluted Earnings Per Share (Rs.)*	1.23	5.87
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 31.03.2023 and break-up of its components are as follows (Rs. in Lakhs)

Particulars	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2023	Deferred tax Asset/ (Deferred Tax Liability) as on 31.03.2022
Depreciation on Fixed Assets	-18.94	36.53
BDDR	2394.25	1,964.57
Security Valuation	-60.05	-9.08
Standard Asset	147.23	147.23
Acturial Valuation Gratuity	-47.62	0.00
Acturial Valuation Leave encashment	-53.13	0.00
Total	2361.74	2,139.25

12. DISCONTINUING OPERATIONS : ACCOUNTING STANDARD 24

The Bank, during the financial year 2022-2023, 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	2022 -2023	2021 -2022
Opening balance as on 01.04.2021	36.05	55.51
Additions during the year	1.04	16.91
Less Depreciation	26.30	36.37
Closing balance as on 31.03.2022	10.79	36.05
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

a. The Bank has paid advance tax of Rs. 344.00 lakhs. The Bank has not made Provision for taxation, as the paid Amount is directly debited to Profit and loss account.

b. 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	31.03.2023	31.03.2022
Bank Guarantee	58.98	69.29
Letter of Credit	307.85	133.29
Court cases*	41.00	31.00
Goods & Service Tax Input Tax credit not yet reflected on the portal	0.00	9.67
GST Notice	172.00	0.00
TOTAL	579.83	243.25

*Amount not quantified in all cases

16. 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	31.03.2023	31.03.2022
Opening Balance of amounts transferred to DEAF	1268.18	1094.43
Add: Amounts transferred to DEAF during the year	170.56	190.75
Less: Amounts reimbursed by DEAF towards claims*	20.00	17.00
Closing Balance of amounts transferred to DEAF	1418.74	1268.18

*During Financial Year 2022-2023 the Bank submitted claims to the tune of Rs.5.78 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. 5.78/- Lacs, Amount Receivable against Principal component is Rs. 5.55/- lacs and remaining amount is against Interest Amount.

IV. 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 ⁶ (net of deductions, if any)	130.91	132.40
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	130.91	132.40
iv)	Tier 2 capital	24.98	26.00
v)	Total capital (Tier 1+Tier 2)	155.89	158.40
vi)	Total Risk Weighted Assets (RWAs)	817.84	901.51
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs ⁶	15.71	14.37
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.00	14.69
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.05	2.88
x)	Capital to Risk Weighted Assets Ratio(CRAR) (Total Capital as a percentage of RWAs)	19.06	17.57
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	2.05	0.96
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list ⁷ as per instrument type (perpetual noncumulative 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 noncumulative 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 – 31.03.2023

(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	32.45	7.92	67.84	76.76	166.90	858.77	116.45	608.87	1935.99
Advances	3.04	3.04	12.16	18.25	36.49	375.92	167.08	368.65	984.64
Investments	183.45	1.87	52.43	58.83	80.52	195.70	156.43	355.39	1084.62
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 - 31.03.2023							
	Govt. Securities	Other approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Other	Total Investments in India
Held to Maturity							
Gross	471.25	-	0.00	1.57	0.00	0.00	472.82
Less: Provision for non-performing investment (NPI)	-	-	-	-	-	-	-
Net	471.25	-	-	1.57	0.00	0.00	472.82
Available for Sale							
Gross	243.27	-	0.001	15.10	0.00	0.00	258.37
Less: Provision for non-performing investment -(NPI)	17.62	-	-	0.56			18.18
Net	225.65	-	0.001	14.54	0.00	0.00	240.19
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for non-performing investment (NPI)	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	714.52	-	0.005	16.67	0.00	0.00	731.20
Less : Provision for non-performing investments	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	17.62	-	-	0.56			18.18
Net	696.90	-	0.005	16.11	0.00	0.00	713.02

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
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

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)	
	2022-23	2021-22
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	13.85	8.69
b) Add: Provisions made during the year	4.33	5.16
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	18.18	13.85
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	14.41	14.41
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0.00	0.00
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	5.58%	5.00%

c) Sale and transfer to/from HTM category

During the year ended March 31, 2023 and previous year ended March 31, 2022, 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	2022-23	2021-22
a)	Opening balance	0.00	0.31
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.31
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

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' Securities		Extent of 'Unlisted' Securities	
		2022-23	2021-22	2022-23	2021-22	2022-23	2021-22	2022-23	2021-22	2022-23	2021-22
a)	PSUs	16.67	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	0.005								
g)	Provision held towards depreciation	0	0								

e) Statement of Securities 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, 2023
i) Securities sold under repo				
a) Govt. securities				
b) Corporate debt securities	3.00	25.00	0.15	0.00
c) Any other securities				
ii) Securities sold under reverse repo				
a) Govt. securities				
b) Corporate debt securities	2.00	187.88	61.64	177.84
c) Any other securities				

Asset quality

a) Classification of advances and provision held as on 31.03.2023

	Standard	Doubtful				Total
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	8358838164.98	500706262.30	1514464410.86	0.00	2015170673.16	10374008838.14
Add: Additions during the year					526947189.24	
Less: Reductions during the year*					408803855.85	
Closing balance	7713107076.68	242629930.05	1890684076.50	0.00	2133314006.55	9846421083.23
*Reductions in Gross NPAs due to:						
Up gradation					53313903.94	
Recoveries (excluding recoveries from upgraded accounts)					355489951.91	
Technical/ Prudential Write-offs					0	
Write-offs					0	

Provisions (excluding Floating Provisions)						
Opening balance of provisions held					1104254268.56	
Add: Fresh provisions made during the year					273313721.00	
Less: Excess provision reversed/ Write-off loans					0.00	
Closing balance of provisions held					1377567979.56	
Net NPAs						
Opening Balance					910916404.60	
Add: Fresh additions during the year					253633468.24	
Less: Reductions during the year					408803855.85	
Closing Balance					755746016.99	755746016.99
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						0.00
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written- off accounts						241612797.75
Add: Technical/ Prudential write- offs during the year						0.00
Less : Recoveries made from previously technical/ prudential written- off account during the year						61993483.20
Closing balance						179619314.55

Ratios (In percent)	2022-23	2021-22
Gross NPA to Gross Advances	21.67	19.43
Net NPA to Net Advances	8.92	9.83
Provision coverage ratio	64.57	54.80

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	57.44	49.45	86.09	43.12	31.44	72.91
b)	Advances to industries sector eligible as priority sector lending	194.51	72.38	37.31	213.78	57.61	26.95
c)	Services	175.12	60.02	34.27	176.02	46.14	26.21
d)	Personal loans	156.23	3.15	2.02	137.29	7.11	5.18
	Subtotal (i)	583.30	185.00	31.72	570.21	142.30	24.96
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.49	0.00	0.00	0.35	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	2.51	0.02	0.80	5.90	0.02	0.34
d)	Personal loans	398.34	28.31	7.11	460.94	59.20	12.84
	Sub-total (ii)	401.34	28.33	7.06	467.19	59.22	12.68
	Total (I + ii)	984.64	213.33	21.67	1037.40	201.52	19.43

Sub-sector wise Advances and Gross NPAs –

(Amount in Rs. Crore)

Sr. No.	Sector*	2022-23			2021-22		
		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	57.44	49.45	86.09%	43.12	31.44	72.91%
B)	Advances to Industries sector eligible as priority sector lending	194.51	72.38	37.21 %	213.78	57.61	26.95%
	1. Engineering	102.22	31.20	30.52%	56.30	24.85	44.14
	2. Personal	75.76	29.94	39.52%	69.03	7.34	10.63%
	3. Vehicle and Vehicle Parts	16.53	11.22	67.88%	23.53	15.19	64.56%
C)	Service Industry	175.12	56.87	32.47%	176.02	46.14	26.21%
	1. Others	128.73	51.39	39.92%	67.23	32.89	48.92%
	2. Personal	13.71	4.44	32.39%	53.40	4.69	8.78%
	3. Vehicle and Vehicle Parts	32.68	4.19	12.82%	35.01	4.05	11.57%



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c) Particulars of resolution plan and restructuring

Details of accounts subjected to restructuring during the financial year 2022-23 are given below restricted other than as per RBI Circular Dated 06.08.2020.

		Agriculture and allied activities		Corporate (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	1	3	13	14	130	173	144	190
	Gross Amount (Rs. Crore)	0.00	0.00	4.88	17.52	25.55	60.68	36.73	42.52	67.16	120.72
	Provision held (Rs. Crore)	0.00	0.00	0.47	1.75	2.36	4.56	3.84	4.24	6.67	10.55
Sub standard	Number of borrowers	0	0	1	0	0	0	23	2	24	2
	Gross Amount (Rs. Crore)	0.00	0.00	7.29	0.00	0.00	0.00	0.72	0.02	8.01	0.02
	Provision held (Rs. Crore)	0.00	0.00	0.73	0.00	0.00	0.0	0.07	0.002	0.80	0.002
Doubtful	Number of borrowers	0	0	1	0	2	1	2	0	5	1
	Gross Amount (Rs. Crore)	0.00	0.00	6.15	0.00	17.34	1.50	0.02	0.00	23.51	1.50
	Provision held (Rs. Crore)	0.00	0.00	1.84	0.00	5.20	1.50	0.02	0.00	7.06	1.50
Total	Number of borrowers	0	0	3	3	15	15	155	175	173	193
	Gross Amount (Rs. Crore)	0.00	0.00	18.32	17.52	42.89	62.18	37.47	42.54	98.68	122.24
	Provision held (Rs. Crore)	0.00	0.00	3.04	1.75	7.56	6.06	3.93	4.242	14.53	12.052

d) Additional Gross NPAs Identified by the Reserve Bank of India as part of its supervisory Process
(Rs.Crores)

Sr.No	Particulars	Amount
1	Gross NPAs as on March31,2022 as reported by the bank	201.52
2	Gross NPAs as on March31,2022 as assessed By Reserve Bank Of India	267.67
3	Divergence In Gross NPAs (2-1)	66.15
4	Net NPAs as on March 31,2022 as reported by bank	91.09
5	Net NPAs as on March31,2022 as assessed By Reserve Bank Of India	157.24
6	Divergence In Net NPAs(5-4)	66.15
7	Provisions for NPAs as on March 31,2022 as reported by the bank	110.43
8	Provisions for NPAs as on March 31,2022 as assessed By Reserve Bank Of India	122.99
9	Divergence In Provisioning (8-7)	12.56
10	Reported profit before provisions and contingencies for the year ended March 31.2022	35.69
11	Reported Net Profit after tax (PAT) for the year ended March 31,2022	2.82
12	Adjusted (notional) Net Profit after tax (PAT)	-2.12

e) Disclosure of transfer of loan exposures

Bank has not transferred/ acquired any default/ stressed loan to/ from other entities during the financial year 2022-23 and previous financial year 2021-2022

f) 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.

g) 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.

h) Fraud accounts

The details information of frauds as well as the provisioning during the financial year 2022-23 is given below.

Particulars	2022-23	2021-22
Number of frauds reported	1	10
Amount involved in fraud (□ crore)	0.23	11.09
Amount of provision made for such frauds (□ crore)	0.00	11.09
Amount of Unamortized provision debited from 'other reserves as at the end of the year. (□ crore)	NIL	NIL

i) 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, 2023

(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)	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 31.03.2023
Personal Loans	40.90	0.74	0	3.66	36.50
Corporate persons *	15.28	9.03	0	1.38	4.87
Of which MSMEs	43.63	17.33	0	3.96	22.34
Others	0	0	0	0	0
Total	99.81	27.10	0.00	9.00	63.71

*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 01.10.2022 to 31.03.2023

Half yearly Disclosure for the period of September 30, 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

5. Exposures

a) Exposure to real estate sector

Category	(Amount in Rs. Crore)	
	2022-23	2021-22
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.	155.59*	160.96
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;	36.32	64.79
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	191.91	225.75

*subject to audit report

b) Exposure to capital Market

Particulars	(Amount in Rs. Crore)	
	2022-23	2021-22
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		

Particulars	2022-23	2021-22
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) Bride 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, 2023	Provision held as at March 31, 2023	Exposure (net) as at March 31, 2022	Provision held as at March, 31 2022
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	2022-23	2021-22
Total unsecured advances of the bank	30.50	68.16
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	2022-23	2021-22
Total deposits of the twenty largest depositors	103.47	154.54
Percentage of deposits of twenty largest depositors to total deposits of the bank	5.34	7.55

b) Concentration of advances

(Amount in Rs. Crore)

Particulars	2022-23	2021-22
Total advances to the twenty largest borrowers	286.04	310.73
Percentage of advances to twenty largest borrowers to total advances of the bank	29.05	29.95

c) Concentration of exposures

(Amount in Rs. Crore)

Particulars	2022-23	2021-22
Total exposure to the twenty largest borrowers/customers	286.04	310.73
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	29.05	29.95

d) Concentration of NPAs

(Amount in Rs. Crore)

Particulars	2021-22	2021-22
Total Exposure to the top twenty NPA accounts	159.35	143.79
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	75.82	71.35

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

Rs. In lakhs

Particulars	31.03.2023	31.03.2022
Opening Balance of amounts transferred to DEAF	1268.18	1094.43
Add: Amounts transferred to DEAF during the year	170.56	190.75
Less: Amounts reimbursed by DEAF towards claims*	20.00	17.00
Closing Balance of amounts transferred to DEAF	1418.74	1268.18

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	2022-23	2021-22
		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	109	53
3		Number of complaints disposed during the year	109	53
	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	10	1
	5.1	Of 5, number of complaints resolved in favour of the bank of Bos	10	1
	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 (2022-2023)					
Internet/Mobile/Electronic Banking	0	25	13.64%	0	0
ATM/Debit Cards	0	14	100%	0	0
SMS issues	0	0	0%	0	0
App issues	0	22	100%	0	0
Account opening/difficulty in operation of accounts	0	26	100%	0	0
Loans and advances	0	8	38.46%	0	0
Others	0	12	100%	0	0
Staff behaviour	0	2	0%	0	0
Total	0	109	28.23	0	0
Previous 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 behavior	0	0	100%	0	0
Total	0	85	1.19%	0	0

9. DISCLOSURES FOR PENALTIES:

The Reserve Bank of India (RBI) has not imposed any penalty for any reason on the bank during the financial year 2022-23

10. Other Disclosures**a) Business ratios**

Particular	2022-23	2021-22
Interest Income as a percentage to Working Funds	7.94	7.37
Non-interest Income as a percentage to Working Funds	0.93	0.46
Cost of Deposits	4.41%	4.85
Net Interest Margin	3.51	3.43
Operating Profit as a percentage to Working Funds	1.20	1.07
Return on Assets	0.025	0.12
Business (deposits plus advances) per employee ³¹ (in ₹ crore)	6.53	6.61
Profit per employee (in ₹ crore)	0.0012	0.0037

b) Bancassurance business

(Amount in Rs. Crore)

Nature of Income	2022-23	2021-22
From selling Life Insurance Policies	0.22	0.18
From selling Non-life Insurance Policies	0.31	0.27
From selling Mutual Fund Products	-	-
Total	0.53	0.45

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

(Amount in Rs. Crore)

Particular	2022-23	2021-22
Provision for NPI	0	0
Provision towards NPA	27.33	16.32
Provision made towards Income tax	3.44	5.93
Provision for Covid resolution 2.0	0.00	10.56
Provision for Fraud	0.00	0.06

f) Payment of DICGC Insurance Premium

(Amount in Rs. Crore)

Particular	2022-23	2021-22
Payment of DICGC Insurance Premium	2.42	2.44
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., 01/04/2022	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	0.00	0.00	0.25	0.02%
Relative of Directors	0.013	0.00	0.013	0.00%
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	0.013	0.00	0.25	0.02%

11. 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

CA Shrikant Rahalkar

Partner

Membership No 014509

Pune, May 9th, 2023

UDIN : 23014509BGUQIE4769

For Janaseva Sahakari Bank Ltd, Hadapsar, Pune

Dr. Rajendra Hiremath

Chairman

Ravi Tupe

Vice Chairman

Shirish Polekar

Chief Executive Officer(O)

Bharat Tilekar

Assistant General Manager

Place & Date: Pune , 9th May 2023

अंदाजपत्रक सन 2023-24
Budget for the year 2023-24

Rs.In Crore

Particulars	2022-23		2023-24
	Projected	Actual	Projected
Paid-up Capital	48.00	46.33	48.00
Deposits	2050.00	1935.98	2100.00
Loans & Advances	1100.00	984.64	1140.00
Investments	1050.00	1084.62	1125.00
INCOME			
Interest Income on Loans & Advances	102.00	85.50	107.00
Interest Income on Investment	66.00	73.95	75.50
Other Income	15.20	22.15	14.40
Trading Profit On G-sec.	2.00	-0.89	2.00
Total Income	185.20	180.71	198.90
EXPENSES			
Interest on Deposit	96.20	86.80	98.00
Staff Salary	35.50	35.84	35.50
Other Expenses	41.45	57.50	39.00
Total Expenses	173.15	180.14	172.50
Net Profit=A-B	12.05	0.57	26.40

शाखांचे लेखा परिक्षक

एप्रिल 2022 ते मार्च 2023 शाखांचे समावर्ती (मासिक व त्रैमासिक) लेखापरीक्षक

1. मे. गोगटे अँड कंपनी
2. मे. डी. व्ही. 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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जनसामान्यांची असामान्य बँक, जनसेवेसाठी वचनबद्ध !

१	हडपसर शाखा	०२० - २६९९९८१०
२	शनिपार शाखा	०२० - २४९१७३५
३	मार्केटयार्ड शाखा	०२०-२४२६०३९२
४	नेताजी नगर - वानवडी शाखा	०२० - २६८५६१४४
५	रामवाडी शाखा	०२० - २६६८०७३५
६	सासवड शाखा	०२११५ - २२२६३०
७	शिक्रापूर शाखा	८८०५०२५७०७
८	धनकवडी शाखा	०२० - २४३७३८५९
९	भोसरी शाखा	८८०५०२५७०९
१०	वारजे शाखा	८८०५०२५७१०
११	कॅम्प शाखा	०२० - २६३४७७५१
१२	माणिकबाग शाखा	०२०- २४३५४६०८
१३	ससाणेनगर शाखा	८८०५०२५७१३
१४	कोथरूड - भुसारी कॉलनी	०२० - २५२८२३६७
१५	सातारा	०२१६२ - २२९३९९
१६	एम.आय.डी.सी(भोसरी) शाखा	०२० - २७४५९१४४
१७	बिबवेवाडी शाखा	०२० - २४२८०५०५
१८	डेक्कन - शिवाजीनगर शाखा	०२० - २९५२९५३९
१९	कोरेगाव शाखा	८८०५०२५७१९
२०	औंध शाखा	०२० - २५८८१५८८
२१	ठाणे शाखा	०२२- २५३३६५३५
२२	शिरवळ शाखा	०२१६९ - २४४०७९
२३	कोंढवा बुद्रुक शाखा	८८०५०२५७३४
२४	वाशी (नवी मुंबई) शाखा	७३५०००४२६३
२५	खराडी शाखा	०२० - २७०१९०२१
२६	पिरंगुट शाखा	७३५०००४२९२
२७	फुरसुंगी शाखा	०२० - २६९८०१४७
२८	केशवनगर शाखा	९५५२५४२१५९
२९	चाकण शाखा	९६५७००२०६२
३०	नाशिक शाखा	८३०८८४४८७५

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

जनसेवा सहकारी बँक लि. हडपसर, पुणे | वार्षिक अहवाल २०२२ - २३ |

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बँकेच्या वतीने आयोजित हळदी-कुंकू समारंभात प्रमुख अतिथी म्हणून प्रसिध्द लेखक श्री. श्याम भुर्के हे उपस्थित होते.



जनसेवा सहकारी बँक लि. हडपसर, पुणे व प्रबोधन मंच यांच्या संयुक्त विद्यमाने रविवार दि.०५.०२.२०२३ या दिवशी प्रसिध्द अर्थतज्ञ सीए विनायक गोविलकर यांचे ‘केंद्रीय अर्थसंकल्प २०२३-२४ एक दृष्टीक्षेप’ या विषयावर व्याख्यान व चर्चासत्र आयोजित करण्यात आले होते.



बँकेच्या सर्व सेवकांसाठी दि. ०८ जानेवारी २०२३ या दिवशी मा. श्री. शैलेश कोतमिरे (अप्पर निबंधक (नागरी बँक) सहकारी संस्था महाराष्ट्र राज्य, पुणे) यांचे मार्गदर्शनपर व्याख्यान आयोजित करण्यात आले होते.

जनसेवेच्या शैक्षणिक कर्जाने उघडले उच्च शिक्षणाचे दार

जनसेवा शैक्षणिक कर्ज योजना



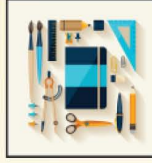
Laptop
Expenses



Food
Expenses



Tuition Fee



Educational
Material Expenses



Hostel
Expenses



One time
Air Fair for Abroad



U/s 80E
Accrued Interest

कर्ज मर्यादा : देशांतर्गत : रु. १० लाख;
विदेशांतर्गत: मर्यादा रु. ५० लाख

जनसेवा सोनेतारण कर्ज योजना

- सुटसुटीत प्रक्रिया
- अल्प व्याजदरात
त्वरीत कर्ज उपलब्ध



* अटी व शर्ती लागू



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जनसेवा घरकुल कर्ज योजना

आपलं घर ...

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किंवा खरेदी करा !



पुणे म.न.पा. मध्ये नव्याने समाविष्ट झालेल्या ग्रामीण भागातील घरखरेदी
व बांधकामासाठी UDCPR अंतर्गत कर्ज उपलब्ध

जनसेवा टू-व्हीलर कर्ज योजना



ई-बाईक, दुचाकी कर्ज योजना

अल्प व्याजदरात



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सुरक्षा
तुमची,
हमी
जनसेवेची!

बँक कधीच
ए.टी.एम. कार्ड नंबर,
ओ.टी.पी., पिन
अशी माहिती
फोनवर विचारत नाही

एकदा केलेली
ऑनलाईन पोस्ट
कायमस्वरूपी राहते.
त्यामुळे १००% खात्री
झाल्याशिवाय कोणतीही
पोस्ट करू नका.

एनी डेस्क ॲप
मोबाईलवर
डाऊनलोड
करू नका.

अशा फसत्या मेसेजेसला बळी पडू नका

Dear Customer Your Electricity power will be disconnected Tonight at 9.30 pm from electricity office. because your previous month bill was not update, please immediately contact with our Electricity Thankyou."

Salary more than 25K? Get personal loan upto 30 Lakh starting @10.5%*. Disbursal within 48 Hrs. Apply <http://>

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16:49



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स्थापना १९७२

जनसेवा सहकारी बँक लि., हडपसर, पुणे.

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

फोन: ०२०-२६७०४३००-०४ (५ लाईन्स) www.janasevabankpune.net