



जनता सहकारी बँक लि., पुणे

(मल्टीस्टेट शेड्युल्ड बँक)

मुख्य कार्यालय : १४४४, शुक्रवार पेठ, थोरले बाजीराव मार्ग, पुणे - ४११ ००२.



अमृत महोत्सवी वर्षात

₹ १५०००,००,००,०००

व्यवसायाचा टप्पा यशस्वीपणे पूर्ण

७५ वा
वार्षिक अहवाल
सन २०२३-२०२४





माननीय श्री अमितभाई शहा,
केंद्रीय गृहमंत्री व सहकारीता मंत्री
यांचे बरोबर दिनांक १२ ऑक्टोबर २०२३ रोजी
नवी दिल्ली येथे वार्तालाप करताना

दिनांक १८ ऑक्टोबर २०२३ रोजी
बँकेच्या अमृत महोत्सवी वर्षाचे शुभारंभ प्रसंगी
मा. श्री. देवेंद्रजी फडणवीस
उपमुख्यमंत्री व गृहमंत्री, महाराष्ट्र राज्य,
मा. श्री. भूषण स्वामीजी समर्थ रामदास स्वामींचे वंशज
आणि अध्यक्ष, समर्थ रामदास स्वामी संस्थान, श्रीक्षेत्र सज्जनगड,
मा. श्री. चंद्रकांत दादा पाटील,
उच्च व तंत्रशिक्षणमंत्री महाराष्ट्र राज्य



दि. १८.०२.२०२४ रोजी अमृत महोत्सवी वर्षानिमित्त बँकेच्या पुणे सातारा रोड येथील
इमारतीमध्ये आयोजित केलेल्या रक्तदान शिबिरामध्ये रक्तदान करताना
मा. संचालिका सौ. पद्मजाताई कुलकर्णी



दि. १८.०४.२०२४ रोजी अमृत महोत्सवी वर्षानिमित्त अहमदनगर येथे
आयोजित केलेल्या
ज्येष्ठ नागरिक मेळावा व रक्तदान कार्यक्रम प्रसंगी



वार्षिक सर्वसाधारण सभेची सूचना

(फक्त सभासदांसाठी)

जनता सहकारी बँक लि., पुणे या बँकेची ७५ वी वार्षिक सर्वसाधारण सभा मंगळवार दि. १८ जून २०२४ रोजी दुपारी ३.०० वाजता लोकशाहीर अण्णाभाऊ साठे स्मारक, स्वामी विवेकानंद पुतळयाजवळ, संगम सोसायटी, बिबवेवाडी, पुणे-सातारा रस्ता, पुणे ४११ ०३७ येथे खालील विषयांचा विचार करून निर्णय घेण्यासाठी होणार आहे. सदर सभेस आपण उपस्थित राहावे ही विनंती.

सभेपुढील विषय :

१. सोमवार, दिनांक १० जुलै २०२३ रोजी झालेल्या ७४ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
२. रिझर्व्ह बँक ऑफ इंडिया यांनी वेळोवेळी जारी केलेल्या परिपत्रकानुसार दि. ३१.०३.२०२४ रोजी संपलेल्या आर्थिक वर्षाचा संचालक मंडळाने सादर केलेला वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रक, त्यावरील विविध प्रकटने याचे अवलोकन करून ती मंजूर करणेस मान्यता देणे, नफा विभागणी तसेच वैधानिक लेखापरीक्षकांच्या अहवालाची नोंद घेणे.
३. सन २०२२-२३ या आर्थिक वर्षाच्या वैधानिक लेखा परीक्षण अहवालाच्या पूर्ततेची नोंद घेणे.
४. सन २०२४-२५ च्या वार्षिक अंदाजपत्रकास मान्यता देणे.
५. रिझर्व्ह बँकेच्या मार्गदर्शक तत्त्वानुसार व मान्यतेनुसार तसेच मल्टीस्टेट को. ऑप. सोसायटीज ॲक्ट, २००२ मधील कलम ७० व ७१ नुसार वैधानिक लेखापरीक्षकांची नव्याने नियुक्ती करणे, पुनर्नियुक्ती करणे, नियुक्ती रद्द करणे व त्यांचा मेहनताना ठरविणेचे अधिकार संचालक मंडळास देणे.
६. मल्टीस्टेट को.ऑप. सोसायटीज ॲक्ट, २००२ चे कलम ३९ (३) नुसार बँकेच्या संचालकांना व त्यांच्या कुटुंबीयांना आर्थिक वर्ष २०२३-२४ मध्ये दिलेल्या कर्जाची माहिती घेणे.
७. मल्टीस्टेट को.ऑप. सोसायटीज ॲक्ट, २००२ चे कलम ३९ (एल) नुसार संचालक अथवा मुख्य कार्यकारी अधिकारी यांचे नातेवाईक असलेल्या सेवकांची माहिती घेणे.
८. धर्मादाय / सार्वजनिक कारणासाठी अंशदान निधीतून संस्थांना देणगी देणेबाबतचे प्रस्तावास मान्यता देणे.
९. मल्टीस्टेट को.ऑप. सोसायटीज ॲक्ट, २००२ चे कलम २९ (सी) नुसार सदर वार्षिक सर्वसाधारण सभेत अनुपस्थित असलेल्या सभासदांच्या रजेला मंजुरी देणे.
१०. मा. अध्यक्षीय अनुज्ञेने आयत्या वेळेचे विषय.

संचालक मंडळाच्या आज्ञेवरून

सही/-

जगदीश कश्यप

मुख्य कार्यकारी अधिकारी

ठिकाण : पुणे

दिनांक :- २८/०५/२०२४

वार्षिक सर्वसाधारण सभेसंबंधी सूचना :

१. सभेच्या नियोजित वेळेपासून अर्ध्या तासापर्यंत म्हणजे दुपारी ३.३० वाजेपर्यंत गणपूर्ती न झाल्यास सभा स्थगित केली जाईल व स्थगित झालेली सभा त्याच ठिकाणी त्याच दिवशी दुपारी ३.४० वाजता घेण्यात येईल. त्या सभेस गणपूर्तीची व वेगळ्या सूचनेची आवश्यकता राहणार नाही.
२. सन २०२३-२४ चा संपूर्ण वार्षिक अहवाल बँकेच्या वेबसाईट www.janatabankpune.com वर प्रसिद्ध करण्यात आला आहे. तसेच ताळेबंद व नफातोटा पत्रक यांची संक्षिप्त आवृत्ती सभेच्या सूचनेसह सर्व सभासदांना साध्या टपालाद्वारे पाठविण्यात आलेली आहे.
३. वार्षिक अहवालाची प्रत बँकेच्या शाखांमध्ये दि.०७/०६/२०२४ पासून उपलब्ध राहील.
४. सदर सभेची सूचना तसेच वार्षिक अहवाल पुढे नमूद QR Code स्कॅन करून सभासदांना पाहता येईल.
५. सभेत होणाऱ्या कामकाजाबाबत जरूर ती कागदपत्रे सेक्रेटरीअल विभाग, मुख्यकचेरी, बाजीराव रोड, पुणे येथे दि.१०/०६/२०२४ पासून कामकाजाच्या वेळेत पाहण्यास मिळतील.



६. विषयपत्रिकेतील बाबीसंबंधी विचारावयाची माहिती दिनांक १३/०६/२०२४ पर्यंत कार्यालयीन कामकाजाच्या वेळेत मुख्यकचेरी सेक्रेटरीअल विभागाकडे प्रश्न रुपाने लेखी कळविल्यास त्याप्रमाणे माहिती तयार ठेवणे सोईस्कर होईल.
७. शेअर सर्टिफिकेट मधील नाव, पत्ता अथवा वारसदार बदल असल्यास तसेच लाभांश आपल्या बचत खात्यात जमा करणे अथवा अन्य बँकेकडील खात्यात जमा करण्यासंबंधीचे पत्र बँकेच्या शेअर्स विभाग, जनता सहकारी बँक लि., पुणे स.नं. ६९१/अ/१अ/२अ, सी.टी.एस. क्र. १८९६ राव नर्सिंग होम शेजारी, पुणे सातारा रोड, बिबवेवाडी पुणे ४११ ०३७ येथे पाठवावे. त्यानुसार योग्य नोंद करणे शक्य होईल.
८. शेअर सर्टिफिकेट मिळाली नसल्यास ती आपले सभासदत्व असलेल्या शाखेतून कृपया घेऊन जावीत.

अन्य सूचना :

- आपल्या खात्याची KYC पूर्तता केली असली तरीही ती खालीलपैकी एका प्रकाराने त्वरीत अपडेट (Re-kyc) करून घ्यावी व आपले खातेव्यवहार गोठवले जाणार नाही याची दक्षता घ्यावी.
- Re-KYC पूर्तता करताना पूर्वीचे KYC मध्ये काही बदल नसल्यास आपल्या बँकेकडील नोंदणीकृत मोबाईल क्रमांकावरून पुढील नमुन्यामध्ये ९२२५६०००५० या क्रमांकावर एस.एम.एस. पाठवून त्याची पूतर्ता आपणास करता येईल. KYCNOCHNG<space>customer No.> to ९२२५६०००५०.
- रिझर्व्ह बँक ऑफ इंडिया यांचे नियमानुसार आपल्या खात्यावर दोन वर्ष कालावधीमध्ये कोणतेही व्यवहार झालेले नसल्यास आपले खाते निष्क्रिय होणार आहे. अशा निष्क्रिय खात्यांच्या बाबतीत KYC पूर्ततेसाठी पॅन कार्ड व ऑफीशियल व्हॅलिड डॉक्युमेंट्स (म्हणजेच Adhar proof, Passport, Driving Licence, Election Card, NPR) सादर करून अशी खाती पुन्हा चालू करता येतील.

Notice of Annual General Meeting

(Only for Members)

This is to inform you that, 75th Annual General Meeting of Janata Sahakari Bank Ltd., Pune will be held on Tuesday, 18th June 2024 at 3.00 pm at Lokshahir Annabhau Sathe Smarak, Near Swami Vivekananda Putla, Sangam Society, Bibvewadi, Pune-Satara Road, Pune, 411037 to transact the following business concerning the Bank. Members are requested to attend the meeting.

AGENDA OF THE MEETING

- 1) To approve and confirm the minutes of 74th Annual General Meeting held on Monday, 10th July 2023.
- 2) To consider and approve the Annual Accounts, which consist of Profit and Loss Account, Balance Sheet, including Notes on Account, Disclosures as per RBI Guidelines and also Report of the Board of Directors; Appropriation of Net Profit for year ended 31st March 2024 and to take note of the Report of the Statutory Auditors along with various notes thereon.
- 3) To consider the Compliance of Statutory Audit Report for F.Y.2022-23.
- 4) To approve Annual Budget for the financial year 2024-25.
- 5) To authorize Board of Directors to appoint, re-appoint, remove Statutory Auditors for Financial Year 2024-25 and fix their remuneration as per RBI guidelines & subject to RBI approval and as per Sec. 70 & 71 of MSCS Act, 2002.
- 6) To take note of the loans sanctioned in the financial year 2023-24 to the Directors of the Bank & their relatives as per Sec. 39(3) of the MSCS Act, 2002.
- 7) To take note of details of relatives of Directors or Chief Executive Officer of the Bank who are employees of the Bank as per Sec. 39 (I) of MSCS Act, 2002
- 8) To consider & approve the proposal of distribution of Donations out of charitable fund of the



bank, to Charitable/Social institutions.

- 9) To grant and condone leave of absence to the Members of the Bank who are not present in this Annual General Meeting as per Section 29 (c) of MSCS Act, 2002.
- 10) Any other subject, with the permission of Hon. Chairman.

Place : Pune

Date : 28/05/2024

By order of the Board of Directors

sd/-

Jagdish Kashyap

Chief Executive Officer

Instructions regarding AGM :

- 1) If the quorum is not formed within half an hour after the scheduled time for the meeting (i.e. up to 3.30 pm), the meeting shall stand adjourned & this adjourned meeting shall be held at 3.40 pm. on the same day & venue. The adjourned meeting will not require any separate notice or quorum.
- 2) The entire Annual Report for the financial year 2023-24 are displayed on Bank's website namely www.janatabankpune.com. The abridged version of Balance Sheet and Profit & Loss Accounts together with Independent Auditor's Report is sent to all Members by ordinary post along with the copy of Notice of the Annual General Meeting.
- 3) The copy of the Annual Report (Ahawal) will be made available at branches of the bank from 07/06/2024 during working hours of respective branches.
- 4) The Notice of this meeting & Annual Report can be seen by Share Holders by scanning the below given QR Code.
- 5) If any member desires to see documents in connection with the agenda of this Annual General Meeting, he/she may approach to the Secretarial Department (HO) Bajirao Road, Pune from 10/06/2024 during working hours.
- 6) If any member desires to have information in connection with any item of agenda, he/she is requested to address a letter to the Secretarial Department (HO), Pune on or before 13/06/2024, so that the required information may be made available at the time of Annual General Meeting.
- 7) For any change in Name, Address or Nomination or details of account number for credit purpose of dividend, please inform to our Bank's Share Department at Janata Sahakari Bank Ltd., Pune, S. No. 691/A/1A/2A, CTS No. 1896, Near Rao Nursing Home, Pune Satara Road, Bibwewadi, Pune - 411037. If you have not submitted your Branch Name & Account Number for credit purpose of dividend please submit the same to the Branch through which you have become a member.
- 8) If you have not received Share Certificate, the same may be collected from the Branch from which the share application was submitted.



७५व्या वार्षिक सर्वसाधारण सभेची
सूचना पाहण्यासाठीचा QR Code



७५व्या वार्षिक सर्वसाधारण सभेचा
अहवाल पाहण्यासाठीचा QR Code



मागील म्हणजेच ७४ व्या वार्षिक सर्वसाधारण सभेचे
इतिवृत्त पाहण्यासाठीचा QR Code



Hon. Board of Directors (2022-2027)

From 25th July 2022

	Name	Designation	Qualification
1	Mr. Ravindra Balwant Hejib	Chairman	B.Sc. Chemistry, CAIIB
2	Adv. Mrs. Alaka Vijay Petkar	Vice Chairperson	M. Com, L.L.B., CAIIB, Pandit (Hindi)
3	C.A. Mr. Madhav Ramkrishna Mate	Director	B Com., C.A. , DISA
4	Mr. Prabhakar Trimbak Paranjape	Director	B. Com., L.L.B.
5	Mr. Makarand Moreshwar Abhyankar	Director	B.Sc., CAIIB, P.G.D.F.A.
6	C.A. Mr. Kisan Raghu Khanekar	Director	B. Com., C.A. , F.C.A.
7	C.A. Mr. Kiran Vasudeo Gandhi	Director	B. Com, C.A., ICWA
8	C.A. Mr. Mandar Sadashiv Lele	Director	B.Sc., C.A.
9	Mr. Amit Yashwant Ghaisas	Director	B.E. Mechanical DBM University of Wales, UK
10	Mr. Mandar Shriram Phatak	Director	B.C.S.
11	Mrs. Padmaja Shridhar Kulkarni	Director	Chemical Engineer, Project Management Professional (USA)
12	Mr. Shrirang Dattatray Paraspatki	Director	Diploma in Electrical Engineering
13	Mr. Milind Madhukar Limaye	Director	DME, DBM
14	Mr. Kanifnath Rohidas Bhagat	Director	Diploma in Electrical Engineering
15	Mr. Shrikant Sarjerao Potnis	Director	Diploma in Hotel Management
16	Mr. Raghuraj Balaprasad Baheti	Director	S.S.C.
17	Mr. Prabhakar Dashrath Kamble	Director	S.S.C.
18	Mr. Jagdish Purushottam Kashyap	CEO	B Com, CAIIB, GDC & A, DISA

Board of Management (2022-2027)

From 30th November 2022

	Name	Designation	Qualification
1	Adv. Mrs. Alaka Vijay Petkar	Chairman	M. Com, L.L.B., CAIIB, Pandit (Hindi)
2	CA Mr. Mandar Sadashiv Lele	Internal Member	B.Sc., C.A.
3	Mr. Shrirang Dattatraya Paraspatki	Internal Member	Diploma in Electrical Engineering
4	Dr. Ekanath Balu Khedkar	External Member	M.Com Diploma in Office Methods (D.O.M.) Diploma in Taxation Law (DTL) C.A. (SQ) Intermediate Ph.D. in Business Administration Specialization in Financial Management
5	Adv. Mrs. Madhu Dinesh Hukmani	External Member	B.Sc., L.L.M.
6	Mr. Pramod Prabhakar Gosavi	External Member	M.Com, CAIIB, CISA (Certified Information Systems Auditor)
7	Mr. Jagdish Purushottam Kashyap (Chief Executive Officer)	Non Voting Internal Member	B.Com, CAIIB, GDC & A, DISA



Executive Staff List

With Educational Qualification

Sr No	Name	Grade	Educational Qualification
1	Jagdish Purushottam Kashyap	Chief Executive Officer	B Com, CAIIB, GDC & A, DISA
2	Anand Vasant Sohoni	Chief General Manager/CFO	B Com, CAIIB
3	Yashwant Narayan Dhavalikar	Chief General Manager	B Com, CAIIB, GDC&A
4	Dhananjay Anand Sahasrabudhe	General Manager/CIO	B Com, CAIIB
5	Chandrashekhar Sadanand Sathe	General Manager	B Com, JAIIB
6	Shridhar Govind Mhaskar	General Manager	B Com
7	Atul Prabhakar Kshirsagar	Deputy General Manager/CCO	M Com, GDC&A
8	Jitendra Prabhakar Ravetkar	Deputy General Manager/CRO	M Com, JAIIB
9	Sachin Shantaram Tamhankar	Deputy General Manager	B Com, JAIIB
10	Sandip Govind Ganu	Deputy General Manager	B Com
11	Mahesh Chandrakant Kale	Deputy General Manager	M Com, JAIIB, GDC&A
12	Neelesh Shridhar Pandit	Deputy General Manager	B Com, CAIIB, DCM
13	Nilesh Madhav Deshpande	Deputy General Manager	B Com, MCM, CAIIB, CISA
14	Sitakant Kashinath Mendjogi	Deputy General Manager	B Com, GDC&A, JAIIB
15	Deepak Balkrishna Kelkar	Deputy General Manager	B Com, CAIIB
16	Vevek Raghunath Shirode	Deputy General Manager	B Com, LLB, GDC&A
17	Radhakrishna Pandurang Limaye	Asst General Manager	B Com, JAIIB
18	Avinash Narayan Wavare	Asst General Manager	B Com, LLB, Grand CWA, CAIIB
19	Bhushan Govind Kulkarni	Asst General Manager	B Com, LLB, JAIIB
20	Mandar Arun Deshpande	Asst General Manager	M Com, JAIIB
21	Rajiv Gopalrao Sonune	Asst General Manager	M Com, JAIIB
22	Ashish Arvind Naware	Asst General Manager/CISO	B Com, CAIIB, DISA
23	Rajesh Madhukar Kelkar	Asst General Manager	B Com, JAIIB
24	Sanjay Vijay Gaikwad	Asst General Manager	M Com, GDC&A, CAIIB
25	Kishor Divakar Deshpande	Asst General Manager/CIO	B Com, DCA, MCM, CAIIB
26	Kiran Arvind Patole	Asst General Manager	B Sc, JAIIB
27	Anand Ramesh Patankar	Asst General Manager	M Com, JAIIB
28	Ajay Siddheshwar Kulkarni	Asst General Manager	B Com
29	Sanjay Bhaskar Agashe	Board Secretary	B Com, CAIIB

Statutory Auditor's

M/s. H.M.A. & Associates

Pune



संचालक मंडळ अहवाल सन २०२३-२४

नमस्कार,

आपल्या बँकेचे हे ७५ वे आर्थिक वर्ष असून, बँकेचे अमृत महोत्सवी वर्षदेखील आहे.

१८ ऑक्टोबर, १९४९ साली विजया दशमीच्या शुभ मुहूर्तावर रा.स्व. संघाच्या प्रेरणेतून आणि श्रद्धेय मोरोपंत पिंगळे यांचे कल्पनेतून आपल्या बँकेची स्थापना झाली आहे. १८ ऑक्टोबर २०२३ रोजी आपल्या अमृत महोत्सवी वर्षाचा भव्य शुभारंभ, महाराष्ट्र राज्याचे उपमुख्यमंत्री मा. देवेन्द्रजी फडणवीस, उच्च तंत्रज्ञान व शिक्षण मंत्री मा. श्री. चंद्रकांतदादा पाटील तसेच सज्जनगडचे पूजनीय श्री. भूषणस्वामीजी यांचे उपस्थितीत अतिशय उत्साहात पार पडला. सुमारे २००० हून अधिक मान्यवर या कार्यक्रमास उपस्थित होते. याप्रसंगी समाजातील अनेक मान्यवरांनी आपले शुभेच्छा संदेश पाठवले होते. या कार्यक्रमांमध्ये दर महिन्याच्या १८ तारखेला विविध स्वरूपांचे समाजोपयोगी कार्यक्रम घेण्याचा संकल्प केला होता त्यानुसार सहकारक्षेत्रासाठी बँकींग या विषयावर मार्गदर्शनपर चर्चासत्र, रक्तदानशिबीर अन्य शाखांमध्ये ग्राहक मेळावे असे विविध कार्यक्रम झाले आणि ते सांगता समारंभांपर्यंत म्हणजेच ऑक्टोबर २०२४ पर्यंत यशस्वीपणे सुरू राहतील हे आनंदाने नमूद करावेसे वाटते.

या अमृत महोत्सवी वर्षात बँकेने केलेल्या आर्थिक कामगिरीचादेखील आढावा घेणे आवश्यक आहे, मागीलवर्षीप्रमाणे याही वर्षी बँकेने १५ एप्रिल रोजी संपूर्ण वर्षाचे लेखापरीक्षण पूर्ण करून लेखापरीक्षित आकडेवारी जाहीर केली आहे. आर्थिक वर्ष २०२३-२०२४ चा लेखापरीक्षित ताळेबंद आणि नफातोटा आपणा समोर सादर करताना मला विशेष आनंद होत आहे.

अहवाल वर्षात बँकेच्या कामगिरीचा दृष्टीक्षेपात तपशिल पुढे नमुद करता येईल.

तपशिल	३१.०३.२०२४ रु. कोटीत	३१.०३.२०२३ रु. कोटीत
एकूण ठेवी	९,६२५.८६	९,१६६.४२
एकूण कर्जे	५,६६४.३०	५,१२०.४६
एकूण व्यवसाय	१५,२९०.१६	१४,२८६.८८
परीचलनात्मक नफा	१३५.२१	१४५.४२
निव्वळ नफा	४९.०९	८.१३
सी.आर.ए.आर %	१४.२७ %	१३.७२ %
टायर १ भांडवल	५२७.१८	४९६.१६
प्रती सेवक व्यवसाय	१३.०४	११.८०
नेट वर्थ	४९३.७२	४६०.९९
ढोबळ एनपीए %	५.३३ %	६.५२ %
निव्वळ एनपीए %	२.६५ %	२.८० %

आर्थिक क्षेत्रातील वर्षभरातील घडामोडींचा संक्षिप्त आढावा घेताना जागतिक पातळीवरील काही घटनांचादेखील अगदी संक्षिप्तपणे आढावा घेणे उचित ठरेल.

जागतिक अर्थव्यवस्था (World Economy)

हमास इझ्राईल युद्ध, रशिया युक्रेन युद्ध यांचा एकूणच जागतिक अर्थव्यवस्थेवर मोठा परिणाम झाला. अमेरिका, चीन आणि युरोपीय देश या जगातील मोठ्या अर्थव्यवस्था कमकुवत वाढीची चिन्हे दर्शवित आहेत. एकूणच जागतिक अर्थव्यवस्था मंदीच्या जवळ पोहोचल्याचे दिसते. जागतिक वाढ मंदावली असताना, महागाई मात्र तुलनेने जास्त राहिली आहे. मात्र, या परिस्थितीतही भारत आश्वासकपणे प्रगती दर्शवित आहे ही एक समाधानाची बाब आहे.

भारतीय अर्थव्यवस्था (Indian Economy)

सन २०२४ मध्ये भारतीय अर्थव्यवस्था ७.५ टक्के दराने वाढेल, असा



अंदाज जागतिक बँकेने व्यक्त केला आहे, डिसेंबर २०२३ मध्ये व्यावसायिक क्षेत्रासाठी देशांतर्गत कर्ज वितरणात १४ टक्के वार्षिक वाढ झाली आहे, आर्थिक सुदृढता निर्देशांकामध्ये सुधारणा दिसून येत आहे. जानेवारी २०२४ पर्यंत परकीय गंगाजळीत ८ टक्क्यांनी वाढ झाली आहे. भारतीय अर्थव्यवस्था ही वेगाने वाढणारी प्रमुख अर्थव्यवस्था म्हणून जगभरात ओळखली जात आहे.

या वर्षामध्ये चांद्रयान मोहिमेमध्ये भारताने मिळविलेले यश, बहुमताने संमत झालेले नारीशक्ती वंदन अधिनियम २०२३, जी-२० देशांची शिखर परिषद, श्री अयोध्या येथे श्रीराम जन्मभूमी स्थळी प्रभू श्रीराम मंदिराचे निर्माण व लोकार्पण, संसदेचे नवीन इमारतीमध्ये स्थलांतर इ. घटनांचा देशाच्या स्थैर्यावर तसेच आर्थिक सक्षमीकरणावर सकारात्मक परिणाम झाल्याचे दिसून येत आहे. सन २०२३-२४ या आर्थिक वर्षात भारत हा चीनला मागे टाकून जगातील सर्वाधिक लोकसंख्येचा देश बनला. या लोकसंख्या बदलाचा तसेच वर नमूद घटनांचा देशाच्या आर्थिक, सामाजिक आणि पर्यावरणीय धोरणांवर दूगामी परिणाम अपेक्षित आहे.

‘समर्थ विकसित भारत २०४७’ चे उद्दिष्ट डोळ्यासमोर ठेवून, केंद्र सरकारने ‘सबका साथ, सबका विकास, सबका प्रयास, और सबका विश्वास’ या चतुःसूत्रीवर सन २०२४-२५ या आर्थिक वर्षाचे बजेट फेब्रुवारी २०२४ मध्ये सादर केले. यामध्ये गरीब, महिला, युवा व शेतकरी या चारही घटकांचा मुख्यत्वे विचार करण्यात आला आहे.

संपूर्ण जगामध्ये भारत ही पाचवी मोठी अर्थव्यवस्था असून तिसऱ्या क्रमांकावर येण्याच्या दिशेने तिची वेगाने वाटचाल होत आहे. आर्थिक वर्ष २०२३-२०२४ च्या तिसऱ्या तिमाहीतील जीडीपीमधील ८.४% ची वाढ ही मजबूत अर्थव्यवस्थेच्या दिशेने चाललेली वाटचाल दर्शविते.

भारतीय रिझर्व्ह बँक (Reserve Bank of India)

सन २०२४ मध्ये रिझर्व्ह बँक ऑफ इंडिया (RBI) ने आपल्या स्थापनेची ९० वर्षे साजरी केली. आज विकसनशील देशांच्या केंद्रीय बँकांमध्ये RBI ची विश्वासाहर्ता अतुलनीय आहे. जगातील अनेक देशांनी भारतीय रुपयामध्ये व्यापार करण्यासाठी स्वारस्य दाखवले आहे. याचाच परिपाक म्हणून परकीय चलनाची बचत होत असून, भारतीय रुपयाचे आंतरराष्ट्रीयीकरण होण्यास व जागतिक स्तरावर रुपया महत्त्वपूर्ण चलन म्हणून उदयास येण्याच्या दृष्टीने वाटचाल सुरू केली आहे.

रिझर्व्ह बँकेचे गव्हर्नर मा. श्री. शक्तीकांतजी दास यांना ग्लोबल फायनान्स सेंट्रल बँकर्स रिपोर्ट कार्ड २०२३ मध्ये ए + असे मानांकन देण्यात आले आहे ही भारताच्या दृष्टीने अतिशय गौरवास्पद कामगिरी आहे. हा पुरस्कार जागतिक आर्थिक समुदायासाठी उत्कृष्टतेच्या विश्वसनीयतेचा मानक आहे. बँकिंग इतिहासात प्रथमच रिझर्व्ह बँकेने सहकारी बँकांसाठी ऑगस्ट २०२३ मध्ये एक परिषद आयोजित केली होती. मा. गव्हर्नर, डे. गव्हर्नर, इत्यादी सर्व उच्च पदस्थ अधिकारी सदर परिषदेस पूर्ण वेळ उपस्थित होते. सहकारी बँकांकडून रिझर्व्ह बँकेच्या अपेक्षा व देशाच्या ग्रामीण विकासात सहकारी बँकांचे महत्त्व या विषयावर परिषदेत चर्चा झाली. या परिषदेमुळे सहकारी बँकांच्या बदल रिझर्व्ह बँकेचा सकारात्मक दृष्टिकोन अधोरेखित झाला.

नागरी सहकारी बँका (Urban Cooperative Banks)

सन २०२३-२०२४ या आर्थिक वर्षात नागरी सहकारी बँकांच्या बाबत खूप घडामोडी घडलेल्या दिसून येतात. नागरी सहकारी बँकामधील एनपीएचे प्रमाण हे सातत्याने कमी होत असल्याचे दिसून येते तसेच कामकाजाच्या पद्धतीमध्येदेखील गुणात्मक सुधारणा होत असलेल्या दिसून येतात.

दिनांक १२ ऑक्टोबर २०२३ रोजी नॅफकबने भारताचे गृहमंत्री व सहकारिता मंत्री मा. श्री. अमितभाई शहा यांचे समवेत भारतातील अर्बन को ऑपरेटिव्ह बँकांचे अध्यक्ष व अन्य पदाधिकारी यांचे समवेत एक चर्चासत्र आयोजित केले होते. त्या चर्चासत्रात सहकार मंत्रालयाच्या स्थापनेपासून नागरी सहकारी बँकांच्या सुचारू कामकाजाच्या दृष्टीने केलेल्या कामकाजाचा आढावा घेण्यात आला. सहकार क्षेत्रासाठी एकूण ५४ प्रकारच्या सुधारणा केल्याचे तेथील निवेदनामध्ये स्पष्ट करण्यात आले. त्याच बरोबर अम्ब्रेला ऑर्गनायझेशनची सहकारी बँकिंग क्षेत्राला असलेली गरज व त्या माध्यमातून बँकांचा विकास याचीदेखील चर्चा करण्यात आली.

केंद्रीय सहकार मंत्रालयाच्या पाठपुराव्यामुळे रिझर्व्ह बँकेने देखील गृहकर्जाच्या मर्यादित केलेली वाढ, ओटीएस स्कीम, सोनेतारण कर्जाच्या रकमेत केलेली वाढ, अग्रक्रम क्षेत्रातील कर्जाबाबत सुधारित निकष, नवीन शाखा उघडण्यासाठी आटोमटीक रूट तसेच शेड्युल दर्जा मिळण्यासाठी असलेल्या निकषांमध्येदेखील सकारात्मक सुधारणा करून सहकारी बँकांना दिलासा देण्यासाठी प्रयत्न केलेले आहेत.

आपली बँक (Your Bank)

आर्थिक वर्ष २०२३-२०२४ मध्ये बँकेने बहुतेक सर्वच क्षेत्रात सरस कामगिरी करण्याचा प्रयत्न केलेला आहे. त्याचा थोडक्यात परामर्श पुढीलप्रमाणे :

- १) सन २०२३-२४ या आर्थिक वर्षामध्ये Banking Frontier या राष्ट्रीय स्तरावरील नियतकालिकाकडून दिला जाणारा ‘Best KYC Initiative’ आणि ‘Best Reporting / MIS Initiative’ हा पुरस्कार बँकेला मिळाला. तसेच Banco (Blue Ribbon) यांचेतर्फे दिला जाणारा ‘Best Turn Around Bank’ हा पुरस्कार देखील बँकेला प्राप्त झाला आहे.
- २) अटल पेन्शन योजनेमध्ये आपल्या बँकेने संपूर्ण भारतातून सर्वांत जास्त खाती उघडली होती त्या प्रीत्यर्थ केंद्र सरकारच्या पेन्शन फंड रेग्युलेटरी अँड डेव्हलपमेंट अथॉरिटी- PFRDA यांनी ‘Award of Excellence Leadership’ हा बहुमान आपल्या बँकेस दिला आहे.
- ३) अहवाल वर्षात बँकेने एकूण व्यवसाय वाढीमध्ये रु. १००० कोटी पेक्षा अधिक रकमेची वाढ दर्शविलेली आहे. मागील अनेक वर्षे रु. १५००० कोटीच्या एकूण व्यवसायाचा टप्पा पार पाडण्याकरिता प्रयत्न सुरू होते, या वर्षी मात्र हा टप्पा बँकेने पार पाडला आहे.
- ४) सन २०२१ साली बँकेने एका थकित कर्जदाराची स्थावर मालमत्ता नॉन बँकिंग असेट म्हणून खरेदी केली होती. सदर कर्जदाराविरुद्ध



सुमारे १५ वर्षांपासून कोर्टामध्ये दावा प्रलंबित होता. यामध्ये विविध जोखमीच्या बाबींची यशस्वीपणे हाताळणी करून, रु. ४५ कोटी ला सदर मिळकतीची विक्री केली आणि प्रलंबित एनबीएची विक्री करून बँकेच्या नफ्यामध्ये सिंहांचा वाट मिळविला. अनेक वर्षांच्या अथक पाठपुराव्यानंतर बँकेने मिळविलेले हे यश प्रेरणादायी असेच आहे.

- ५) केंद्र सरकारच्या सहकारिता मंत्रालयाने केलेल्या प्रयत्नांमुळे रिझर्व्ह बँकेने ८ जून २०२३ रोजी टेक्निकल राईटऑफ आणि कॉम्प्रमाईज सेटलमेंट या विषयावर विस्तृत परिपत्रक प्रकाशित करून सर्वसमावेशक पॉलिसी तयार करण्याचे निर्देश दिले व त्याप्रमाणे संचालक मंडळाने निर्णय घ्यावे असे सुचविले. त्यानुसार बँकेने सन २०२३-२०२४ या आर्थिक वर्षात रु. ६७.८१ कोटी (एकूण खाती ११४) इतकी रक्कम राईट ऑफ केलेली आहे.
- ६) या वर्षी १६९ राईट ऑफ खात्यातून रु. १७.२० कोटी व नॉन फरफॉर्मिंग इन्व्हेस्टमेंट मधून बँकेने रु. १.०६ कोटीची प्रत्यक्ष रिकव्हरी केलेली आहे. मागील वर्षभर सातत्याने केलेल्या प्रयत्नांना या वर्षात यश मिळाले. सन २०२४-२०२५ मध्येदेखील चांगल्या वसुलीचे उद्दिष्ट्य डोळ्यासमोर ठेवलेले आहे.
- ७) बँकेने या आर्थिक वर्षात विविध प्रकारची अभियाने राबवून बँकेच्या प्रोडक्ट बरोबरच थर्डपार्टी व्यवसाय म्हणजे विमा, म्युच्युअल फंड इत्यादीमध्ये मागील वर्षीच्या तुलनेत १५% कमिशन उत्पन्नात वाढ केली आहे.
- ८) अमृत महोत्सवी वर्षात १८ नोव्हेंबर २०२३ रोजी बँकेने सहकारी बँकासाठी एक सेमिनार आयोजित केले होते त्या ठिकाणी बँकिंग विषयातील विविध तज्ज्ञांचे पॅनेल मार्फत सहकारी बँकांच्या उन्नतीसाठी अनेक विषयावर चर्चासत्र आयोजित केले होते. संपूर्ण महाराष्ट्रातून सुमारे ३७ बँकांमधून १५० प्रतिनिधी या कार्यक्रमास उपस्थित राहिले होते. या चर्चासत्राचा समारोप रिझर्व्ह बँकेचे मा. संचालक श्री. सतीशजी मराठे यांच्या भाषणाने झाला. आपल्या भाषणात श्री. मराठे यांनी सहकारी क्षेत्रात होऊ घातलेल्या सुधारणा, आव्हाने यावर मत व्यक्त केले आणि सहकारी बँकांचा आपल्या समस्यांकडे पाहण्याचा दृष्टिकोन आणि रिझर्व्ह बँकेच्या अपेक्षा या विषयावर उपस्थितांचे प्रबोधन केले.
- ९) १८ डिसेंबर २०२३ला बँकेने पेण शाखेमध्ये छोटे व कुटिरोद्योग करणारे उद्योजक यांना एकत्र करून बँकेच्या विविध कर्ज योजनांची माहिती दिली. या कार्यक्रमासदेखील सुमारे १०० ग्राहकांनी उपस्थिती लावून बँकेप्रती विश्वास व्यक्त केला.
- १०) १८ जानेवारी २०२४ रोजी बँकेने लातूर विभागातील खातेदारांसाठी एक मेळावा घेतला होता. सुमारे ६०० हून अधिक खातेदार, सभासद, हितचिंतक यांनी या मेळाव्यास हजेरी लावून बँकेवरील प्रेम व्यक्त केले. या कार्यक्रमाला पद्मभूषण डॉ. श्री. अशोकराव उर्फ काका कुकडे व प्रसिद्ध उद्योजक श्री. हुकुमशेट कलंत्री यांची प्रमुख

उपस्थिती होती.

- ११) १८ फेब्रुवारी २०२४ रोजी सामाजिक उत्तरदायित्वाचा एक भाग म्हणून बँकेच्या सातारा रस्ता, पुणे येथील कार्यालयात भव्य रक्तदान शिबीर आयोजित केले होते. सदर शिबिरामध्ये १०० वेळा रक्तदान करणाऱ्या विविध सेवकांचा आणि खातेदारांचा सत्कार करण्यात आला. या शिबिरात सुमारे ४०० हून अधिक लोकांनी सहभाग घेतला व ७५ व्या वर्षी २७५ बाटल्या रक्तदान करण्याचा संकल्प पूर्ण केला.
 - १२) मार्च महिना हा बँकेच्या दृष्टीने अतिशय धावपळीचा असतो तरी देखील बँकेच्या सेवक संघटनेने महिला सेवकांसाठी माहितीपर शिबीर आयोजित केले होते. ३०० पेक्षा अधिक महिलांनी या माहितीसत्रात सहभाग नोंदवला.
 - १३) १८ एप्रिल २०२४ रोजी बँकेच्या नगर शाखेमध्ये जेष्ठ नागरिकांसाठी इच्छापत्र या विषयावर मार्गदर्शनपर व्याख्यान आणि युवकांसाठी रक्तदान शिबिराचे आयोजन केले होते. या कार्यक्रमासाठी राष्ट्रीय स्वयंसेवक संघाचे पश्चिम महाराष्ट्र प्रांताचे मा. प्रांत संचालक श्री. नानासाहेब जाधव हे उपस्थित होते. या कार्यक्रमात सुमारे ७५ हून अधिक जेष्ठ नागरिकांनी सहभाग नोंदवला, तर सेवक, ग्राहकांकडून ३३ बाटल्या रक्त संकलित झाले.
 - १४) ४ मे २०२४ रोजी पिंपरी चिंचवड परिसरातील लघु उद्योजक (MSME Sector) यांचे करिता एक मेळावा घेतला होता. सदर मेळाव्यास ११० हून अधिक उद्योजकांनी हजेरी लावली. सदर मेळाव्यात लघुउद्योजकांसाठी अत्यंत आकर्षक अशी मशिनरी खरेदीसाठीची टर्मलोन योजना विशद करण्यात आली. सदर मेळावा अतिशय संवादात्मक आणि मनमोकळ्या वातावरणात पार पडला.
 - १५) अमृत महोत्सवी वर्षासाठी बँकांच्या विविध शाखांमधून विविध कार्यक्रमांची योजना केली आहे व ती १८ ऑक्टोबर २०२४ पर्यंत अशीच सुरू राहील असा विश्वास वाटतो.
 - १६) अमृत महोत्सवी वर्षात व्यवसाय विस्तार व व्यवसायाच्या नवीन संधी शोधण्यासाठी बँकेने ४०० दिवसांची विशेष ठेव योजना, अमृत योग व अमृत संचय मुदत ठेव योजना, Zero processing charges असणारी चारचाकी वाहन कर्ज योजना, MSME व Machinery कर्ज योजना इ. योजना जाहीर केल्या आहेत आणि अर्थातच या सर्व योजनांना ग्राहकांचा चांगला प्रतिसाद मिळत आहे. बँकेतील सेवकांनी सर्वच स्तरावर अथक परिश्रम करून बँकेच्या सर्व योजना यशस्वी केलेल्या आहेत.
 - १७) फेब्रुवारी मध्ये Long Term Sub-ordinate Bond (LTSB) या कर्जरोख्यांच्या माध्यमातून रु. ९२ कोटीच्या टायर २ कॅपिटल उभारणीसाठी रिझर्व्ह बँकेने मान्यता दिली होती. या योजनेला बँकेच्या ग्राहक, सभासद व हितचिंतक यांनी भरभरून प्रतिसाद दिला आहे याबद्दल सर्वांचे आभार व्यक्त करतो.
- बँकेच्या ताळेबंद मजबुतीकरणासाठी आणि नफाक्षमता वर्धिष्णू करण्यासाठी



रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांचे (Sustainable Profitability and Growth) सुयोग्य पालन केल्याने बँकेची आर्थिक प्रगती झालेली दिसून येते.

आपल्या बँकेमध्ये संपूर्ण वर्षभर घडलेल्या घटनांपैकी काही ठळक घटनांचा उल्लेख या ठिकाणी केलेला आहे, आता बँकेच्या विविध आर्थिक व व्यावसायिक विषयांवरील कामगिरीचा तपशील पुढीलप्रमाणे आपणापुढे सादर करत आहे.

बँकेचे संचालक मंडळ (BOD - Board of Directors)

बँकेचे संचालक मंडळ २०२२ ते २०२७ या ५ वर्षांच्या कालखंडासाठी निवडून आलेले आहे. बीआर अँक्ट १९४९ मधील कलम १० ए (२) नुसार नमूद पात्रतांची पूर्तता आपले संचालक मंडळ करत आहे. बीआर अँक्ट मध्ये किमान ५१% संचालक हे विशेष पात्रता धारण करणारे अथवा प्रत्यक्ष बँकिंगचा अनुभव असणारे असावेत असा निर्देश आहे. आपल्या बँकेने या निर्देशाची ९४% पूर्तता केली आहे. संचालकांच्या विविध क्षेत्रातील अनुभवांचा बँकेस निश्चितच फायदा होत आहे.

बँकेचे व्यवस्थापक मंडळ (BOM - Board of Management)

रिझर्व्ह बँकेचे निकषानुसार व्यवस्थापक मंडळ (BOM - Board of Management) सन २०२२ मध्येच नियुक्त केलेले आहे. ऑडिट रिपोर्ट्स, कर्जप्रकरणे, वसुलीची प्रकरणे, संगणक व तांत्रिक बाबी, गुंतवणूक विषयक कागदपत्रे इत्यादी बाबी अवलोकनार्थ व मार्गदर्शनार्थ त्यांचे समोर सादर केली जातात. बीओएम सदस्य त्यावर संचालक मंडळास सल्ला देतात, शिफारस करतात. त्याचे विविध क्षेत्रांतील अनुभवांचा बँकेस खूप फायदा होत आहे आणि बँकेच्या गुणात्मक बाबींच्या विकासासाठी त्याचा निश्चित उपयोग होत आहे. बीओएम सदस्यदेखील विशेष पात्रता धारण करणारे आणि आर्थिक क्षेत्रातील अनुभवसंपन्न व्यक्ती आहेत हे या ठिकाणी विशेषत्वाने नमूद करावेसे वाटते.

ठेवी (Deposits)

रिझर्व्ह बँकेच्या नियमावलीचे व लागू असलेल्या निर्देशांचे पालन करून ठेववाढ करणे ही अतिशय आव्हानात्मक कामगिरी बँकेने या वर्षात पार पाडली आहे. सध्याचे परिस्थितीत ग्राहकांना आपल्या निधीच्या गुंतवणुकीसाठी बँकांबरोबरच म्युच्युअल फंड, शेअर मार्केट, आरबीआय रिटेल डायरेक्ट असे विविध पर्याय उपलब्ध आहेत. एकूण संपूर्ण जगभरात मागील वर्षी व्याजदर वाढीचे चक्र सुरू होते त्यामध्ये आपल्या बँकेला देखील बाजारातील स्पर्धा विचारात घेता काही प्रमाणात ठेवी वरील व्याजदर वाढवावे लागले, परिणामी बँकेची कॉस्ट ऑफ डीपॉझिट ४.५५% वरून ५.०५% इतकी झाली म्हणजे सुमारे अर्धा टक्का कॉस्ट वाढलेली असली तरी तुलनात्मक दृष्ट्या कॉस्ट ऑफ डीपॉझिटवर नियंत्रण राखण्यात बँकेस चांगले यश प्राप्त झाले आहे.

ठेवींचे मार्च २०२४ साठीचे उद्दिष्ट्य हे रु. ९७०० कोटी इतके होते. सुमारे ४०० कोटींच्या जादा व्याजदराच्या बल्क ठेवी कमी करूनदेखील

बँकेने रु. ४६० कोटींची एकूण ठेववाढ केली आणि ९९% उद्दिष्टांची पूर्तता केली आहे. एकूण ठेव वाढीमध्ये रु. ३४५ कोटींची वाढ ही कासा ठेवीमध्ये आहे ही उल्लेखनीय बाब आहे.

बँकेने ठेव वाढीमध्ये केलेली कामगिरी ही सभासद, ग्राहक ठेवीदार हितचिंतक यांच्या विश्वासात्मक पाठिंब्यामुळेच झाली आहे.

डीपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन (D.I.C.G.C.)

डी.आय.सी.जी.सी.च्या माध्यमातून सहकारी बँकांच्या ठेवीदारांना रु. ५ लक्ष पर्यंतच्या ठेवीसाठी विमा संरक्षण मिळते, त्यासाठी आवश्यक असणाऱ्या विम्याचा अद्यावत हप्ता बँकेने भरलेला असून, बँकेच्या ठेवीदारांना डी.आय.सी.जी.सी. चे संरक्षण मिळत आहे. डी.आय.सी.जी.सी. कडे विमा हप्ता भरल्याची पावती ग्राहकांना पाहण्यासाठी बँकेचे मुख्य कार्यालय व सर्व शाखांमध्ये उपलब्ध आहे.

बँकेचे भाग भांडवल (Share Capital)

बँकेच्या सर्वसाधारण भागभांडवलामध्ये या वर्षी रु. २.०७ कोटीने वाढ दर्शविलेली आहे. भागभांडवलामध्ये पूर्वीप्रमाणे आक्रमकपणे वाढ न करण्याचे धोरण स्वीकारले असून भागभांडवल वाढीऐवजी मुक्त स्वनिधी म्हणजेच फ्री रिझर्व्ह वाढवण्याकडे लक्ष केंद्रित केले आहे.

३१/०३/२०२३ अखेर बँकेचे टायर १ कॅपिटल हे रु. ४९६.१६ कोटी इतके होते. त्यात रु. ३१.०२ कोटींची वाढ होऊन ते रु. ५२७.१८ कोटी इतके झाले आहे. बँकेचे टायर १ + टायर २ कॅपिटल हे ३१ मार्च २०२३ ला रु. ७०४.०६ कोटी होते ते ३१/०३/२०२४ रोजी रु. ७८३.०३ कोटी इतके झाले आहे. विविध तरतुदीमुळे रु. ७८.९७ कोटीने या वर्षात वाढ झालेली आहे.

सीआरएआर (C.R.A.R.)

बँकेच्या सक्षमतेचा मानदंड म्हणून सीआरएआरकडे पाहिले जाते. रिझर्व्ह बँकेच्या नव्या निर्देशानुसार सीआरएआर हा किमान १२% असणे आवश्यक असून, मागील वर्षी बँकेचा सीआरएआर हा १३.७२% इतका होता. अहवाल वर्षात बँकेने कर्जरोखे उभारणीच्या माध्यमातून व जोखमीच्या मालमत्तांचे सुयोग्य व्यवस्थापन करून, सीआरएआर हा १४.२७% पर्यंत वाढविलेला आहे.

कर्जे (Loans & Advances)

सन २०२४ साठी बँकेचे कर्जाचे उद्दिष्ट्य हे रु. ५५०० कोटी इतके होते, अहवाल वर्षात बँकेकडील सुमारे ४०० कोटींची कर्जे ही अनपेक्षित रित्या मुदतीपूर्वी बंद झाली अथवा अन्य बँकांनी टेक ओव्हर केली तरी देखील बँकेने कर्जात १००% पेक्षा अधिक उद्दिष्ट्य पूर्तता केलेली आहे.

अहवाल वर्षात केलेल्या कर्जवाढीमुळे बँकेच्या सीडी रेशो मध्ये देखील वाढ झाली आहे. बँकेचा सीडी रेशो हा मागील वर्षी ५५.८६% इतका होता तो अहवाल वर्षात ५८.८४% इतका झाला आहे. कर्ज व्यवसाय वाढ करण्यासाठी गतवर्षीप्रमाणेच या वर्षीदेखील बँकेने सर्वसामान्य ग्राहकांना



आकर्षित करतील अशा कर्ज योजना आणि आकर्षक व्याजदर ठेवले होते त्याचाच परिणाम म्हणून बँकेच्या कर्ज व्यवसायात बाजाराशी सुसंगत अशी वाढ झाल्याचे आपणास पहावयास मिळते.

व्यवसायात जोखमीचे सुयोग्य व्यवस्थापन करताना जोखीम आणि परतावा (Risk and Reward) याचीदेखील सांगड घालावी लागते. केवळ जोखीम आहे म्हणून व्यवसाय करायचा नाही असे धोरण हे बँकेच्या व्यवसाय वाढीला मारक असते म्हणून कर्ज व्यवसाय करताना त्यातील विविध जोखमींचे निर्धारण करून त्यातून उत्तम कर्ज मिळविणे व ती टिकवणे यावर बँकेने विशेष भर देण्याचा प्रयत्न केलेला आहे.

बाजारातील सर्व सेक्टरांना संतुलित प्रमाणात कर्जपुरवठा करून सेक्टर रिस्कचेदेखील विकेंद्रीकरण केले आहे. सर्वसाधारणपणे मार्केट मध्ये ज्या सेक्टर मध्ये रिस्कचे प्रमाण जास्त आहे त्या सेक्टरमध्ये संयमित व चिकित्सक धोरणांचा अवलंब केला जातो. वेळ प्रसंगी अशा प्रकरणी सहभाग कर्ज योजनेतून (Consortium Finance) अथवा मल्टीपल बँकिंगच्या माध्यमातून जोखीम कमी करण्याकडे बँकेने भर दिला आहे.

कर्ज पुरवठा करताना कर्ज प्रकरणी जलद परंतु अभ्यासपूर्ण निर्णय घेण्यासाठी बँकेच्या पॉलिसीनुसार सर्व अटी व शर्तीवर कर्जदार व त्यांचे सी.ए. यांचेशी सुरुवातीलाच सविस्तर चर्चा केली जाते, त्याच बरोबर कर्जप्रकरणी ड्यू डिलीजंस करण्यासाठी बाजारात उपलब्ध असलेल्या विविध सॉफ्टवेअरचा / रिस्क मॅनेजमेंट टूल्स चा वापर केला जातो व कर्जदाराबद्दल अधिक माहिती मिळविली जाते.

प्रायोरिटी सेक्टर लेंडिंग

दिनांक ३१/०३/२०२४ रोजी Priority Sector Lending हे Adjusted Net Bank Credit (ANBC) च्या ७२.९९% तसेच Micro Enterprises Lending हे -ANBC च्या १०.३७% व Weaker Sector Lending हे ANBC च्या १२.७०% असून बँकेने आर्थिक वर्ष २०२३-२०२४ चे Priority Sector चे उद्दिष्ट पूर्ण केले आहे.

कर्ज देखरेख प्रणाली (Loan Monitoring)

बँकेने दिलेल्या कर्जावर सतत लक्ष ठेवणे व ते कर्ज सतत उत्पन्नक्षम कसे राहील ही हल्लीच्या काळात अत्यंत महत्वाची बाब बनलेली आहे. खात्यावरील व्यवहारांचे दररोज अवलोकन करणे त्याचे विश्लेषण करणे आणि व्यवसायाशी सुसंगत असेच व्यवहार होत आहेत ना याची पाहणी करणे हे काम बँकेच्या मॉनिटरिंग विभागामार्फत केले जाते. दररोज देखरेख केली जात असल्याने कर्जप्रकरणी काही त्रुटी/धोके, Early Warning Signals लगेच दिसून येतात व त्याचा परिणाम एनपीए रोखण्यासाठी केला जातो. विविध टूल्सचा वापर करून रु. १ कोटी व त्यावरील खात्यांची दररोज पाहणी केली जाते व कर्ज खात्यांवर नियंत्रण ठेवले जाते. त्याचबरोबर सनदी लेखापरीक्षकांकडून स्टॉक ऑडिट केले जाते व त्यातील त्रुटीची वेळेत पूर्तता करून थकबाकी नियंत्रणात आणली जाते. सुयोग्य मॉनिटरिंग केल्याने बँकेच्या एनपीए खातेसंख्येमध्ये ३४% ने घट

झालेली आहे.

जोखीम व्यवस्थापन (Risk Management)

बँकेचा जोखीम व्यवस्थापन विभाग आता मागील वर्षीच्या तुलनेत स्थिर झालेला आहे. या विभागाच्या माध्यमातून क्रेडीट रिस्क, ऑपरेशनल रिस्क आणि मार्केट रिस्क व त्या अनुषंगाने निर्माण होणाऱ्या इतर रिस्क या विषयावर अभ्यास करून बँकेच्या व्यवसायाचे सुयोग्य संतुलन राखण्यासाठी प्रयत्न केला जातो. बँकेचा चीफ रिस्क ऑफिसर हा बँकेच्या संचालक मंडळाला विविध कर्जप्रकरणी अथवा विविध योजनांच्या बाबत स्वतंत्र (Independent) पणे सल्ला देतो, ठराविक कालावधीनंतर बँकेच्या मुख्य कार्यकारी अधिकारी व अन्य वरिष्ठ अधिकारी यांचे अपरोक्ष संचालक मंडळातील सदस्यांना बँकेच्या जोखमीचे मूल्यमापन सादर करतो.

या वर्षी बँकेने जोखीम व्यवस्थापन करताना बँकेच्या ताळेबंदातील प्रत्येक घटकात जोखीम सहन करण्याची क्षमता किती आहे याची Risk Appetite Statement च्या माध्यमातून निश्चिती केली आहे. उदा. बँकेचे भाग भांडवल किती टक्क्याने कमी झाले अथवा बँकेने या वर्षी घेतलेल्या उद्दिष्टांची पूर्तता केली नाही तर बँकेच्या एकूण आरोग्यावर याचा किती परिणाम होईल याची माहिती घेतली जाते व त्यानुसार त्यावर लक्ष ठेवून व्यवसायाची धोरणे ठरवली जातात. याचाच परिपाक म्हणून या वर्षी बँकेने सर्वच क्षेत्रात गुणात्मक प्रगती केल्याचे आपल्याला दिसून येते.

कम्प्लायंस विभाग (Compliance)

रिझर्व्ह बँकेच्या निर्देशानुसार बँकेमध्ये कम्प्लायंस विभागाची निर्मिती करण्यात आलेली असून या विभागामार्फत बँकेतील विविध विषयांच्या कायदेशीर पूर्तता, ऑडिट पूर्तता, रिझर्व्ह बँक तपासणी पूर्तता या विषयावर कामकाज केले जाते. या विभागामार्फत दरमहा विविध नियामकांनी जारी केलेली परिपत्रके बँकेच्या सर्व अधिकाऱ्यांना अवगत केली जातात आणि त्या आधारे अपेक्षित पूर्तता करण्यावर जोर दिला जातो. गरजेनुसार टास्क फोर्स तयार करून पूर्तता कामकाजास गती दिली जाते.

बँकेच्या कामकाजातील विविध पूर्तता करताना, पाठपुरावा करून व आवश्यकतेनुसार बँकेच्या दोन विभागांमध्ये समन्वय घडवून कार्यवाही पूर्ण केली जाते. तपासणी अहवालाच्या अनुषंगाने रिझर्व्ह बँकेच्या अधिकाऱ्यांशी समन्वय साधण्याची जबाबदारीदेखील चीफ कम्प्लायंस ऑफिसर कडे दिलेली आहे. बँकेमध्ये सुयोग्य कम्प्लायंस कल्चर निर्माण करण्यासाठी या विभागाचा उत्तम उपयोग झाल्याचे दिसून येते.

माहिती तंत्रज्ञान व एम आय एस कामकाज (IT and MIS)

अहवाल वर्षात बँकेने रिझर्व्ह बँकेच्या अपेक्षांना अनुसरून एम आय.एस (Management Information System - MIS) अधिक सशक्त करण्याचे धोरण निश्चित केले होते त्यानुसार बँकेच्या संगणक प्रणालीमध्ये आवश्यक बदल करून घेणे, रिझर्व्ह बँकेच्या सीएसआयटीई (Cyber Security and Information Technology Examination - CSITE) विभागाच्या निर्देशांचे पालन करणे या बाबींवर विशेष लक्ष



केंद्रित केले.

लवकरच आपण इंटरनेट बँकिंग चे अत्याधुनिक ॲप्लिकेशन ग्राहकांना उपलब्ध करून देणार आहोत. त्या द्वारे ग्राहकांना अधिक जलद व सुलभ सेवा उपलब्ध करून देता येणार आहे.

व्यवस्थापनास बँकेकडे उपलब्ध असलेल्या ग्राहकांच्या विविध माहितीचे सुयोग्य विश्लेषण करून त्यातून व्यवसाय वाढीसाठी व बँकेच्या सुदृढ विकासासाठी त्वरित माहिती उपलब्ध करून देण्याचे कामकाज बँकेचा एमआयएस विभाग करित आहे. गुणवत्तापूर्ण माहिती उपलब्ध व्हावी, चुकीची माहिती संगणकात स्वीकारलीच जाऊ नये यासाठी विविध प्रकारचे रिपोर्ट व ट्रिगर या विभागाने उपलब्ध करून दिले आहेत.

डिजीटल विभाग (Digital Banking)

बँकेच्या डिजीटल विभागामार्फत बँकेच्या विविध ॲप्लिकेशन्सच्या कामकाजावर नियंत्रण ठेवले जाते. भीम जेट पे, आयएमपीएस, एटीएम, जेट बील पे, इंटरनेट बँकिंग इत्यादी ॲप्लिकेशन्सच्या माध्यमातून होणाऱ्या व्यवहारांवर नियंत्रण ठेवणे, ताळमेळ राखणे, देखरेख करणे व ग्राहकांना तत्पर सेवा देणे इत्यादी कामकाजाची चोख अंमलबजावणी केली जात आहे.

बँकेच्या एकूण व्यवहाराच्या सुमारे ८०% हून अधिक व्यवहार हे डिजीटल चॅनेलच्या माध्यमातून केले जातात. डिजीटल व्यवहारात टेक्निकल रीजेक्शन चे प्रमाण १% अथवा त्याहून कमी आहे ही ग्राहक सेवेच्या दृष्टीने उल्लेखनीय बाब म्हणावी लागेल.

बँकेचे डेटा सेंटर हे २००६ पासूनच आयएसओ १००१ व २७००१ या गुणवत्तेसाठी आणि सुरक्षिततेसाठी प्रमाणित असलेल्या कार्यप्रणालीनुसारच कामकाज करत आहे व त्याचे ऑडिट होऊन बँकेस सर्टीफिकेशन प्राप्त झालेले आहे. मागील वर्षी संपूर्ण डेटा सेंटर हे भाडेतत्त्वावरील जागेमधून स्वतःच्या सातारा रोड येथील कार्यालयात यशस्वीरीत्या स्थलांतरीत केले आहे.

तंत्रज्ञानांमध्ये होत असलेल्या बदलांना अनुसरून बँकेची इंदापूर येथील डीआर साईट ही आउटसोर्स करण्याचा निर्णय घेतला आहे, पर्यायाने बँकेच्या खर्चात वार्षिक रु. ४० लक्ष मात्रची बचत होणार आहे. रिझर्व्ह बँकेच्या निर्देशानुसार जे कामकाज आउटसोर्स करता येते आणि त्यातून गुणवत्तेशी, सुरक्षिततेशी तडजोड न करता खर्चात बचत करता येते व ग्राहक सेवेचा दर्जा सुधारण्यास मदत होते ते कामकाज आउट सोर्स करण्याचा प्रस्ताव विचाराधीन आहे.

सायबर सिक्युरिटी (Cyber Security)

सायबर सुरक्षा हा संपूर्ण जगाला भेडसावणारा प्रश्न असून आता कोणतेही क्षेत्र त्यापासून अलिप्त राहिलेले नाही, किंबहुना सामान्य नागरिकदेखील सायबर धोक्यापासून अलिप्त राहिलेला नाही, या पार्श्वभूमीवर आर्थिक क्षेत्रात सायबर हल्ला हा अतिशय धोकादायक आणि चिंतेचा ठरतो. जगातील कोणतीही संस्था ही १००% सायबर हल्ल्यापासून सुरक्षित आहे असे

म्हणणे हे खूपच धाडसाचे ठरेल.

बँकेने या वर्षी सिक्युरिटी ऑपरेशन सेंटरमध्ये अनेक सुधारणा केल्या असून डार्क वेब मॉनिटरिंग, ईएफआरएम (EFRM Enterprise Fraud Risk Management) सोल्युशनचा वापर करण्यास सुरुवात केली आहे. यामुळे ग्राहकांच्या व्यवहारास अधिक सुरक्षितता प्रदान होणार आहे.

मानव संसाधन विकास व मनुष्य बळ नियोजन (Administration & HR)

सन २०२३ -२०२४ मध्ये बँकेने उपलब्ध असलेल्या मनुष्यबळाच्या विकासासाठी अत्यंत वस्तुनिष्ठ कृती आराखडा तयार केलेला होता आणि त्या आराखड्याप्रमाणे कामकाज होत आहे याकडे विशेष कटाक्षाने लक्ष दिले गेले.

बँकेचे जुने सेवक निवृत्त होत असून, सक्सेशन प्लॅनिंग या विषयावर देखील बँकेने विशेष प्रयत्न सुरू केलेले आहेत. सन २०२३ अखेरीस बँकेची एकूण सेवक संख्या ही १२११ इतकी होती ती मार्च २०२४ अखेर ११७३ इतकी राहिली. आवश्यकतेनुसार अंतर्गत पदोन्नती, गरजेनुसार बाहेरून भरती अशा विविध उपायांचे अवलंबन करून उपलब्ध साधन सामग्रीचा पर्याप्त वापर केला जात आहे.

बँकेच्या गरजा ओळखून प्रशिक्षणाचे विविध प्रकारात वर्गीकरण केले गेले. क्लास रूम ट्रेनिंग, ऑनलाईन ट्रेनिंग, ऑनसाईट ट्रेनिंग अशा प्रकारात प्रशिक्षण घेतले गेले. अहवाल वर्षात क्लासरूम ट्रेनिंगमध्ये एकूण ५८ दिवसांचे प्रशिक्षण वर्ग झाले असून, एकूण ११४२ इतक्या सेवकांनी प्रशिक्षण घेतले, तर रिझर्व्ह बँकेच्या परीपत्रकांचे महत्त्व किंवा बँकेच्या पॉलिसीमधील बदल इत्यादी विविध विषयांवर ऑन लाईन स्वरूपात एकूण ८४ प्रशिक्षण वर्ग घेतले, त्याच बरोबर प्रत्यक्ष शाखेत जाऊन १ तासाचे ऑन साईट ट्रेनिंगदेखील घेण्यात आले. त्यामध्ये दैनंदिन कामकाज करतांना प्रत्यक्ष येणाऱ्या अडचणींचा विचार करून उत्तम ग्राहकसेवा कशी देता येईल यावर भर देण्यात आला.

अहवाल वर्षात बहुतेक सर्वच सेवकांना ५ ते ६ वेळा प्रशिक्षण देऊन बदलत्या बँकिंग विश्वाशी स्पर्धा करण्यासाठी तयार करण्याचा प्रयत्न हा प्रशिक्षण विभागामार्फत केला गेला. सेवकांना प्रशिक्षण देऊन त्यांच्यामधील मूलभूत प्रतिभांचा विकास करण्यावर जोर देण्यात आला.

याच बरोबर CAB - College of Agricultural Banking, NIBM, VAMNICOM, NAFCUB, TAFCUB, MUCB, पुणे जिल्हा बँक असोसिएशन इत्यादी बाहेरील संस्थांमध्येदेखील बँकेने एकूण ११३७ सेवक प्रशिक्षणासाठी पाठवले होते.

बँकेतील सेवकाने प्रशिक्षण घेतल्यानंतर त्याची ऑनलाईन चाचणी परीक्षा घेतली जाते. त्या परीक्षेचेदेखील यश विशेष उल्लेखनीय आहे हे निश्चितपणे नमूद करता येईल. याचाच परिपाक म्हणून या वर्षी बँकेच्या कामकाजामध्ये संख्यात्मक सुधारणांबरोबर गुणात्मक सुधारणा झालेली दिसून येते.

विशेष बाब म्हणजे बँकेच्या ट्रेझरी विभागातील वरिष्ठ अधिकारी सीए श्री. अमेय लिमये यांना रिझर्व्ह बँकेच्या उच्च पदस्थ अधिकाऱ्यांसाठी



ट्रेझरी विषयावर व्याख्यान देण्यासाठी आमंत्रित केले होते ही बाब बँकेच्या दृष्टीने अत्यंत गौरवपूर्ण आहे.

३१ मार्च, २०२४ अखेर एकूण २८३ इतके सेवक विविध प्रकारच्या व्यावसायिक गुणवत्ता (CISA, DISA, CA, ICWA, MCM, CAIIB, AML, Diploma Courses) धारण करणारे आहेत.

बँकेत मार्च २०२४ अखेर ऑप्रेन्टीस अॅक्ट १९६१ नुसार लेखनिक व शिपाई या वर्गावारीत एकूण १४७ ऑप्रेन्टीस काम करत असून ऑप्रेन्टीस अॅक्टनुसार त्यांना विद्या वेतन दिले जाते.

गुंतवणूक/ट्रेझरी विभाग (Treasury & Investments)

बँकेचा गुंतवणूक विभाग हा ठेवी व कर्जे यामधील दुरावा सांधण्याचा व उपलब्ध निधीचा पर्याप्त वापर करण्याचा प्रयत्न करतो. बँकेची एकूण गुंतवणूक रु. ४१२०.९४ कोटी इतकी झाली असून ती एकूण अॅसेट साईजच्या ३५.०६% इतकी आहे.

मागील वर्षाच्या तुलनेत, अहवाल वर्षात गुंतवणूक विभागाने उपलब्ध साधनांचा वापर करून आणि बाजारातील आर्थिक घडामोडींचा अचूक अंदाज बांधून बँकेच्या नफा क्षमतेत मोलाची मदत केल्याचे दिसून येते. अहवाल वर्षात नियोजनपूर्वक आपल्या पोर्टफोलिओचे विकेंद्रीकरण करून वर्षाअखेर करावयाच्या तरतुदीमध्ये लक्षणीय बचत केली आहे. पोर्टफोलिओचे Risk Mitigation, Risk Optimisation and Risk Management करून त्याचे ड्युरेशन व PVBP - Price Value of a Basis Point मध्ये सुधारणा करण्यात यश प्राप्त झाले आहे. अहवाल वर्षात बँकेने ट्रेझरी विभागाच्या माध्यमातून एकूण रु. ३०० कोटी इतके उत्पन्न मिळविले आहे.

अहवाल वर्षात बँकेने गुंतवणूक विभागाचेदेखील automation केलेले असून यासाठी एका बहुराष्ट्रीय कंपनीची सुरक्षित व अत्याधुनिक संगणक प्रणाली बँकेच्या सीबीएस सिस्टीमशी जोडलेली आहे.

विदेश विनिमय व्यवहार (Foreign Exchange)

बँकेकडे विदेश विनिमय व्यवहारासाठी AD II Category चे कायमस्वरूपी लायसेन्स असून या परवान्या अंतर्गत निवडक शाखांमार्फत माफक दरामध्ये विदेशी चलन उपलब्ध करून दिले जाते. अहवाल वर्षात विभागामार्फत रु.१.६३ कोटी इतक्या रकमेचे विदेशी चलन, फंड्स ट्रान्सफर इत्यादी व्यवहार केले आहेत.

अल्को कमिटी कामकाज (ALCO)

बाजारातील घडामोडींचा अंदाज घेऊन बँकेच्या निधीचे उत्पन्नाभिमुख व्यवस्थापन करण्याचे कामकाज अल्को कमिटी मार्फत चालते. या कमिटीचे सदस्य हे सर्व विभागांचे विभागप्रमुख असतात. प्रतिवर्षी रिझर्व्ह बँकेने सुचविलेल्या सुधारणांचा अभ्यास करून अल्को कमिटीच्या कामकाजात परिपूर्णता आणण्याचा प्रयत्न केला जात आहे.

अल्को कमिटीचे सदस्य हे मार्केट रिस्क कमिटीचेदेखील सदस्य असून या

मिंटिंगमध्ये मार्केटमधील घडामोडींची तसेच अन्य बँकांमधील विविध बदलांची चर्चादेखील केली जाते आणि बँकेच्या व्यवसायाची पुढील दिशा ठरवली जाते व कर्ज व ठेवींचे व्याजदर ठरवण्याबरोबरच व्यवसायातील इंटरेस्ट रेट रिस्कचेदेखील विश्लेषण याच सभेमध्ये करून मा. संचालक मंडळ सभेमध्ये याचा तपशील व शिफारसी मांडल्या जातात.

आपत्कालीन स्थितीमध्ये बँकेची लिक्विडिटी कशी असेल, बँक आपल्या ग्राहकांना त्यांचे मागणीनुसार विनासायास व सत्वर रक्कम कशी अदा करू शकेल या करिता मागील काही दशकांच्या कालावधीत एकूणच सहकारी क्षेत्रामध्ये घडलेल्या अप्रिय घटना, आर्थिक जगतातील संवेदनशील घटना व त्यावर खातेदारांची मानसिकता या बाबींचे सविस्तर विश्लेषण केले जाते. अशा परिस्थितीत बाजारामध्ये पुन्हा अशी घटना घडल्यास बँकेची निधी उपलब्ध करून देण्याची क्षमता तपासण्यासाठी लिक्विडिटी स्ट्रेस टेस्ट दर तिमाहीस करून ती संचालक मंडळ सभेसमोर सादर केली जाते. लिक्विडिटी स्ट्रेस टेस्ट मध्ये बँकेची लिक्विडिटी पोजिशन ही अतिशय उत्तम असल्याचे निष्कर्ष आहेत हे विशेषत्वाने नमूद करता येईल.

वसुली विभाग व एनपीए व्यवस्थापन (Recovery and NPA Management)

कोणत्याही बँकेच्या कामकाजात वसुली विभाग हा अतिशय कार्यक्षम असणे आवश्यक आहे. वसुली कामकाजासाठी बँकेने विविध अधिकार्यांची नियुक्ती केली असून निर्णय प्रक्रिया जलद व्हावी म्हणून विविध स्तरांवर अधिकार प्रदान केलेले आहेत.

संचालक मंडळ स्तरावरदेखील एनपीए वसुली समितीची आणि एनपीए रिव्ह्यू समितीची स्वतंत्र स्थापना केली आहे. ठराविक कालावधीनंतर एनपीए खात्यातील वसुलीच्या प्रगतीचा आढावा या सामित्यांमध्ये घेतला जातो, त्याच बरोबर दरमहाच्या बँकेच्या संचालक मंडळ सभेत या सर्व बाबींचा सविस्तर आढावा घेऊन थकबाकी वसुलीसाठी नीती ठरवली जाते.

मा. सेंट्रल रजिस्ट्रार, दिल्ली, यांनी देखील बँकेच्या १४ पदाधिकाऱ्यांना एमएससीएस अॅक्ट २००२ च्या कलम ९७ अंतर्गत वसुली अधिकारी (सेल ऑफिसर) म्हणून अधिकार प्रदान केलेले आहेत. या माध्यमातून बँकेने अहवाल वर्षात वसुलीसाठी कठीण अशा अनेक खातेदारांच्या तारण नसलेल्या मिळकतींवर व अन्य बँकांतील खात्यांवर बोजे नोंदवले असून, त्या माध्यमातून चांगली वसुली होत आहे.

गतवर्षी बँकेचा ग्राँस एनपीए हा ६.५२% होता तर नेट एनपीए हा २.८०% होता, त्यामध्ये घट होऊन अहवाल वर्षात बँकेचा ग्राँस व नेट एनपीए हा अनुक्रमे ५.३३% व २.६५% इतका राहिला आहे. एकूण एनपीए मध्ये घट आहे. बँकेचा प्रोव्हिजन कवरेज रेशो मागील वर्षी हा ५३.९५% इतका होता, निर्लेखनामुळे त्यात अल्पशी घट होऊन तो आता ४९.६८% इतका राहिला आहे. पुढील वर्षी यामध्ये मोठ्या प्रमाणावर सुधारणा होऊन तो रिझर्व्ह बँकेच्या निकषाप्रत येईल असा विश्वास वाटतो.



एकूणच वसुली प्रक्रियेत संचालक मंडळ सदस्य, बँकेचे सर्व अधिकारी आणि शाखा स्तरावरील 'वसुली योद्धे' यांनी विशेष प्रयत्न केलेले आहेत हे या ठिकाणी निश्चित नमूद करावे लागेल.

काही मोठ्या खात्यांच्या बाबत न्यायालयीन कारवाईमुळे वसुलीस विलंब होत असून ती प्रक्रिया आता अंतिम टप्प्यात आहे आणि या वर्षात त्याचा निकाल येऊन बँकेच्या एनपीए मध्ये खूप मोठी घट होईल अशी आशा आहे.

राईट ऑफ वसुली (Recovery in Write off Accounts)

बँकेने राईट ऑफ वसुलीसाठी स्वतंत्र विभागाची स्थापना केली असून उपमहाव्यवस्थापक दर्जाचे अधिकारी विशेषत्वाचे या विभागाचे कामकाज पाहत आहेत. या विभागामध्ये एआरसी व राईट ऑफ वसुलीचे कामकाज केले जाते. अहवाल वर्षात बँकेने राईट ऑफ वसुली पोटी रु. १७.२० कोटी इतकी वसुली केलेली आहे ही निश्चितच उल्लेखनीय कामगिरी आहे. सदर वसुलीचा बँकेच्या नफ्यामध्ये मोठा सहभाग आहे. याच प्रमाणे एआरसी खात्यामध्ये देखील रु.३८.९१ कोटीची ढोबळ वसुली केली आहे. राईट ऑफ वसुलीसाठी या वर्षीदेखील प्रयत्न सुरू ठेवलेले असून त्यात चांगली वसुली होईल असा विश्वास वाटतो.

अन्य व्यवसाय (Cross Selling & Other Business)

बँकेकडे एनएसडीएल, सीडीएसएल या डीपॉझिटरांचे परवाने असून विविध म्युच्युअल फंड, इन्शुरन्स कंपन्यांची कॉर्पोरेट एजन्सी बँकेने घेतलेली आहे. याच बरोबर बँकेस लागू असलेल्या विविध सरकारी योजनांमध्येदेखील बँक सहभागी आहे.

विमा व म्युच्युअल फंड या थर्डपार्टी व्यवसायातून बँकेस मागील वर्षी रु.१.६१ कोटी इतके उत्पन्न मिळालेले असून अहवाल वर्षात बँकेस रु.१.८८ कोटी इतके उत्पन्न मिळालेले आहे.

बँकेने नक्त उत्पन्न वाढविण्यासाठी स्वतंत्र मार्केटिंग सेलची रचना केली असून त्या माध्यमातून थर्डपार्टी व्यवसायाबरोबरच ठेव संकलन, पिग्मी सरल कर्ज योजना यामध्ये कामकाज केले आहे.

लेखा परीक्षण कामकाज (Audit Inspection)

लेखा परीक्षण विभाग हा बँकेच्या स्थैर्याच्या दृष्टीने अतिशय महत्त्वाचा विभाग आहे. बँकेच्या लेखा परीक्षण विभागावर ऑडिट कमिटीचे प्रत्यक्ष व थेट नियंत्रण असून पारदर्शकता म्हणून लेखा परीक्षण विभागाचा प्रमुख हा आपल्या लेखापरीक्षण विषयक कामकाजाचा अहवाल थेट ऑडिट कमिटीस सादर करतो.

बँकेच्या कामकाजात पारदर्शिता असावी या दृष्टिकोनातून ऑडिट कमिटी मध्ये बँकेचे अध्यक्ष, उपाध्यक्ष आणि मुख्य कार्यकारी अधिकारी या समितीचे सदस्य नाहीत. ऑडिट कमिटी आपले कामकाज स्वतंत्रपणे करून त्याचा अहवाल संचालक मंडळ सभेमध्ये सादर करते. बँकेमध्ये विविध शाखांमधून आणि विविध विभागांमधून १३ प्रकारचे

ऑडिट कामकाज केले जाते. त्यामध्ये रिझर्व्ह बँकेच्या निर्देशानुसार केवळ रिस्क बेस इंटरनल ऑडिट व स्नॅप ऑडिट हे बँकेच्या सेवकामार्फत केले जाते. अन्य सर्व ऑडिट हे सनदी लेखापरीक्षकांकडून (सीए) केले जाते. विहित मुदतीत अहवाल प्राप्त करून, दिलेल्या वेळेत त्याची पूर्तता होईल यासाठी ऑडिट क्लोजर सिस्टीम बँकेत कार्यान्वित आहे.

मागील वार्षिक सर्वसाधारण सभेच्या अनुमतीने व रिझर्व्ह बँकेच्या मान्यतेनुसार बँकेचे सन २०२३-२०२४ चे वैधानिक लेखापरीक्षण मे. एचएमए अँड असोसिएट यांनी केलेले असून त्याचा अहवालदेखील बँकेस प्राप्त झाला आहे, त्याची पूर्तता निर्देशित कालावधीत करून नियामकांना सादर करत आहोत.

मागीलवर्षीच्या अहवालाची दोषपूर्णता विहित मुदतीत केलेली असून ती वैधानिक लेखापरीक्षकांना, मा.सेंट्रल रजिस्ट्रार, दिल्ली यांना तसेच रिझर्व्ह बँकेचे SSM - Senior Supervisory Manager यांनादेखील सादर केलेली आहे.

सन २०२२-२०२३ साठी रिझर्व्ह बँकेकडून (Inspection) तपासणी झाली. त्याचीदेखील पूर्तता विहित मुदतीत रिझर्व्ह बँकेस सादर केलेली आहे. सदर तपासणी अहवालाच्या आधारे रिझर्व्ह बँकेने काही निर्देश दिलेले असून त्याचे कटाक्षाने पालन केले जात आहे.

एप्रिल २०२३ मध्ये रिझर्व्ह बँकेच्या सीएसआयटीई (Cyber Security and Information Technology Examination - CSITE) विभागाने बँकेच्या सायबर सिक्युरिटीचे स्वतंत्रपणे ऑडिट केले असून कालमानपरतवे सिस्टीम मध्ये आढळून येणाऱ्या दोषांचा अहवाल बँकेस सादर केलेला आहे. त्याची पूर्तता निर्देशित कालावधीत पूर्ण केली जात आहे.

बँकेतील डीपॉझिटरां सेवांचेदेखील स्वतंत्र लेखापरीक्षकामार्फत लेखापरीक्षण केलेले असून, त्यातील सर्व त्रुटींची विहित मुदतीत पूर्तता करून त्याचा अहवाल सेबी/डीपॉझिटरा संस्थाना सादर केला आहे.

नफा, नफाक्षमता व नफा विभागणी (Profit & Profit Appropriation)

बाजारातील स्पर्धाना तोंड देण्यासाठी व्यवसायाचे सुयोग्य संतुलन राखून व्यवसाय करण्याचा प्रयत्न केलेला आहे. अहवाल वर्षामध्ये बँकेस एकूण रु.१३५.२१ कोटी इतका परीचालनात्मक नफा झालेला आहे. धोरणात्मक बाब म्हणून संशयित व बुडीत तरतुदींमध्ये काही प्रमाणात गरजेपेक्षा जास्त तरतुदी केलेल्या आहेत. सन २०२३ -२०२४ या आर्थिक वर्षासाठी बँकेस तरतुदी पश्चात व करपश्चात निव्वळ नफा रु.४९.०९ कोटी इतका झाला आहे.

निव्वळ नफ्याची विभागणी एमएससीएस अँक्ट २००२ चे कलम ६३ व ६३ ए नुसार पुढीलप्रमाणे करण्यासाठी संचालक मंडळाने शिफारस केलेली असून त्यास वार्षिक सर्वसाधारण सभेने मान्यता द्यावी ही विनंती आहे.



क्र.	तपशील	रक्कम रु.कोटीत
	करपश्चात निव्वळ नफा	४९.०९
	निव्वळ नफा विभागणी पुढील प्रमाणे	
२	विधीविहीत गंगाजळी तरतूद (General Reserve Fund) २५%	१२.२७
३	शैक्षणिक निधी (Cooperative Education Fund) १%	००.४९
४	आकस्मिक तरतूद (Reserve Fund for Meeting Unforeseen Losses) १०%	०४.९१
५	सहकारी पुनर्वसन, पुनर्चना व विकास निधी (CRRDF-Cooperative Rehabilitation Reconstruction and Development Fund) १%	००.४९
६	गुंतवणूक चढउतार निधी (IFR-Investment Fluctuation Reserve)	२१.०५
७	उर्वरित शिल्लक नफा (Balance Profit)	०९.८८
	रिझर्व्ह बँकेचे पूर्व मान्यतेस अनुसरून सदर नफ्यातून ४% लाभांशासाठी तरतूद**	

** आर.बी.आय.च्या मार्गदर्शक तत्त्वानुसार लाभांशाबाबत आर.बी.आय. यांचेकडे प्रस्ताव सादर केला जाईल.

वरील विवेचन म्हणजे संचालक मंडळाने लाभांश जाहीर केलेला नाही अथवा तसे आश्वासित केलेले नाही.

औद्योगिक संबंध (Industrial Relations)

बँकेच्या व्यवसायामध्ये आणि विकासामध्ये सर्वच स्तरातील सेवकांचे खूप मोलाचे योगदान आहे. बँकेतील सेवकांची जनता बँक पुणे स्टाफ वेल्फेअर असोसिएशन - सेवक संघटना यांचीदेखील बँकेप्रती सकारात्मक व विकासाभिमुख भूमिका राहिलेली आहे.

सेवक संघटनेबरोबर व्यवस्थापनाचे संबंधदेखील सौहार्दपूर्ण व सहकार्याचे राहिले आहेत या बदल सेवक संघटनेचे अध्यक्ष आणि संपूर्ण कार्यकारिणी यांचे हृदयापासून आभार व्यक्त करतो. भविष्यकाळातदेखील सेवक व सेवक संघटना बँकेच्या उज्वल विकासासाठी असेच सहकार्य करतील असा विश्वास व्यक्त करतो.

कॉर्पोरेट गव्हर्नन्स (Corporate Governance)

कॉर्पोरेट गव्हर्नन्स या विषयावर विविध नियामकांनी व विशेष करून रिझर्व्ह बँकेने विशेष लक्ष केंद्रित केलेले असून रिझर्व्ह बँकेचे गव्हर्नर यांनी ऑगस्ट २०२३ मधील सहकारी बँकेच्या परिषदेमध्येदेखील याच विषयावर आपले मनोगत व्यक्त केले आणि मार्गदर्शनदेखील केले होते. सहकारी बँकेच्या संचालक मंडळ सदस्याने बँकेप्रती आपली विश्वस्ताची भूमिका पार पाडताना, बँकेच्या हितास सर्वोच्च प्राधान्य दिले पाहिजे अशी अपेक्षा विशद केली.

आपल्या बँकेची उच्च नीतिमूल्ये आणि ग्राहकाभिमुख, समाजाभिमुख कार्यपद्धती हे कॉर्पोरेट गव्हर्नन्सचेच उत्तम उदाहरण आहे. रिझर्व्ह बँक आणि विविध नियामक यांनी घालून दिलेले निकष, देशातील कायदेकानून यांचे सर्वार्थाने पालन करून बँकेचा व्यवसाय केला जातो. पारदर्शकता

आणि अचूकता याचा योग्य समन्वय राहावा म्हणून संचालक मंडळ सदस्याच्या विविध उपसमित्या गठीत केलेल्या असून या द्वारे अधिकाराचे विकेंद्रीकरण करून निर्णयप्रक्रिया राबवली जाते.

पोटनियमातील प्रस्तावित दुरुस्त्या

(Proposed Amendments in Bye laws)

बँकेने या सभेसमोर बँकेच्या पोटनियमामध्ये कोणत्याही दुरुस्त्या प्रस्तावित केलेल्या नाहीत.

आभार (Vote of Thanks)

ज्यांच्या 'अर्थपूर्ण' पाठिंब्यावर बँक प्रगती करत आहे. अशा बँकेच्या सभासद, ठेवीदार, खातेदार, कर्जदार, हितचिंतक यांचे प्रती मनापासून कृतज्ञता व्यक्त करतो आणि आभार मानतो.

बँकेचे वैधानिक लेखापरीक्षक यांनी गुणात्मक सुधारणांसाठी केलेल्या मार्गदर्शनाबद्दल एचएमए अँड असोसिएट्स चे श्री. आनंद जोशी व त्यांचे सर्व सहकारी यांचेदेखील मी आभार व्यक्त करतो.

बँकेचे माजी सेवक, पॅनेलवरील-विधान सल्लागार, विविध व्हॅल्युअर, कॉन्ट्रॅक्टर, सीए, आयटी कन्सलटंट, विविध क्षेत्रातील व्हेंडॉर या सर्वांनी अहवाल वर्षात बँकेस बहुमूल्य मदत केली, मार्गदर्शन केले याबद्दल त्यांचे देखील आभार व्यक्त करतो.

बँकेला वेळोवेळी सूचना, सहकार्य आणि मार्गदर्शन करणारे रिझर्व्ह बँकेचे मा. संचालक श्री. सतीशजी मराठे तसेच रिझर्व्ह बँकेचे सिनिअर सुपरवायजरी मॅनेजर -SSM यांचे विशेष आभार व्यक्त करतो.

नॅफकब, राज्य बँक असोसिएशन, जिल्हा असोसिएशन, सहकार भारती, अम्ब्रेला ऑर्गनायझेशनचे अधिकारी, Vamnicom या संस्थेचे अधिकारी यांनी अहवाल वर्षात केलेल्या मार्गदर्शनाबद्दल आभार व्यक्त करतो.

मा. केंद्रीय निबंधक व तेथील सर्व अधिकारी, राज्याचे मा. सहकार आयुक्त व निबंधक, उपनिबंधक- सहकारी बँक व त्यांचे सर्व सहकारी, पुण्याचे मा. पोलीस आयुक्त, पोलीस अधिकारी, सायबर सेलचे अधिकारी, पुणे महानगरपालिका आयुक्त व त्यांचे सर्व अधिकारी सहकारी यांचे मी मनःपूर्वक आभार व्यक्त करतो.

देशातील विविध बँकांच्या मा. अध्यक्षांनी, अधिकाऱ्यांनी बँकेस भेटी दिल्या व बहुमोल सूचना देऊन बँकेच्या विकासासाठी शुभेच्छा दिल्या त्याबद्दल त्यांचेदेखील आभार व्यक्त करतो.

धन्यवाद!

आपला स्नेहांकित,
रवींद्र बळवंत हेजीब,
अध्यक्ष

* स्रोत (Source): जागतिक आणि भारतीय अर्थव्यवस्था या मजकुरातील माहिती आणि आकडेवारी विविध मराठी आणि इंग्रजी वर्तमानपत्रे तसेच मनी कंट्रोल या पोर्टलवरून घेतली आहे. प्रस्तुत अहवालाचे इंग्रजी भाषांतर हे स्वर अनुवाद आहे.



Board of Directors Annual Report 2023-24

Dear Share Holders,

Financial Year 2023-24 is the 75th year of our Bank, which also marks the “Diamond Jubilee Year” of Janata Sahakari Bank Ltd., Pune .

It gives me immense pleasure to place before you the highlights of your Bank’s performance during F.Y.2023-24. Details of achievement and initiatives taken by your Bank are provided in Annual Report for F.Y.2023-24. The Bank’s progress during Annual Year under review can be narrated at a glance as below :-

Particulars	31.03.2024 Rs.Crs	31.03.2023 Rs.Crs
Total Deposits	9,625.86	9,166.42
Total Advances	5,664.30	5,120.46
Business Mix	15,290.16	14,286.88
Operating Profit	135.21	145.42
Net Profit after Tax	49.09	8.13
CRAR %	14.27 %	13.72 %
Tier 1 Capital	527.18	496.16
Business Per Employee	13.04	11.80
Net Worth	493.72	460.99
Gross NPA %	5.33 %	6.52 %
Net NPA %	2.65 %	2.80 %

With the inspiration (from Rashtriya Swayamsevak Sangh) and from the ideation of Shradheya Shri. Moropantji Pingale, our bank was established in the year 1949, on 18th October, on the auspicious day of “Vijaya Dashami”. Being the beginning of this “Diamond Jubilee Year” the bank celebrated its inaugural program on 18th October 2023 at Balgandharva Rang Mandir, Pune with warmth and special presence of Hon. Shri. Devendraji Fadnavis, Deputy Chief Minister of Maharashtra, Hon. Shri. Chandrakantdada Patil, Minister of Higher and Technical Education of Maharashtra and venerable Shri. Bhushan Swamiji of Sajjangad Fort. Overall, more than 2000 attendees and well-wishers witnessed the inaugural function. Many dignitaries from the society conveyed their felicitations for the program to the Bank. Being the “Diamond Jubilee Year” the Bank resolved to conduct various programs on social well-being. Accordingly, the Bank conducted a directive seminar on the co-operative banking sector, Meets of Women Borrowers for their empowerment and MSME Customers, Blood Donation Camps and Customer Meets at the various branches. I

am delighted to mention that the bank is very keen on continuing the conduction of such participative programs till the concluding ceremony of this “Diamond Jubilee Year” i.e. up to 18.10.2024.

It is necessary to take a review of bank’s financial performance during it’s “Diamond Jubilee Year”. It gives me a great pleasure to advise you that like previous financial year, the Bank concluded its statutory audit and declared the audited Balance Sheet and Profit & Loss A/c Statement for the F.Y.2023-24 on 15.04.2024.

While considering and referring to the review of our bank’s financial developments, it will be pertinent to take a glance on overall “World Economic Developments” and events that have taken place globally.

Global Economy

The global economic growth has moderated amidst the prolonged Russia-Ukraine War and recent Hamas Israel War. USA, China, Germany and Japan which are the largest economies in the world, are showing comparative slow economic growth. Overall world is leading towards recession and inflation has remained at the high always.

Indian Economy

However, Indian Economy has remained resilient with robust growth in many sectors like agriculture, service sector, merchandise exports. **Indian Economy has been regarded as the fastest growing economy in the world and presently ranked 5th in the world.**

India’s GDP in F.Y.2024 will grow @ 7.50% as per IMF Forecast. Services sector reached a new heights of 14% annual growth as at end of December 2023. As at the end of 31.01.2024, Indian Forex Reserves increased by 8%.

The success of launch of “Candrayaan”, The “Narishakti Vandan Adhinyam 2023, The G-20 Summit, relocation of parliament to new building and a divine inauguration of “Ram Temple” at the homeland of our deity “Rama” in Ayodhya, are the worth mentioning events which have constructive impact on the stability and financial capabilities of our country. During the year under review, India has become “the most populous country” in the world. It is assumed and expected that the change in population will have consequences and impact on economical, social and environmental related policies of the country.

With an intent of “Samarth Viksit Bharat 2047”, Central Govt. on the equation of “Sabka Sath, Sabka Vikas, Sabka Prayas, Sabka Vishwas” has declared an annual financial budget in the month of February 2024, which gives substantial importance for women in weaker sections, Youth of India , Agriculturists and export entrepreneurs.



Currently, India ranks the 5th biggest economy in the global ranking and is growing at a faster pace to move towards 3rd rank. The increase in GDP by 8.4% during the FY 2023-24, shows an appreciative move toward achievement “Strongest economy” in the Globe.

Reserve Bank of India

Reserve Bank of India has celebrated the 90th year of its establishment in the year 2024. Amongst the central banks of developing countries, the integrity, credibility of RBI is incomparable and commendable. Many countries all over the globe have shown their fascinations and readiness for involving in transactions of Indian Currency. As a result, India is high on FOREX savings and is moving forward to internationalization of Indian currency and making Indian Rupee Currency stronger globally.

Reserve Bank's Governor Hon. Shri Shaktikantji Das has attained “A+” rank as per “Global Finance Central Banker's Report Card 2023”. This achievement and conduct is commendable.

First time in the history of banking, RBI had organized a conference on “Co-operative Banking” in Mumbai in the month of August 2023. The conference was attended by Hon. Governor & Hon. Dy. Governor. The panel discussions during the conference lead to elucidating RBI's expectations from the cooperative sector and its significance in rural developments. The conference lead to create a positive view of RBI towards cooperative sector banks and strengthening the Urban Co-operative Banks overall.

Urban Cooperative Banks

The FY 2023-24 marks as the “Year of various comeabouts” in Urban Co-operative banking. A steady decline has been observed in terms on “NPA”. Qualitative improvements have taken place in the working patterns of the banks.

On 12th October, 2023, a panel discussion had been organized by NAFCUB (National Federation of Urban Co-operative Banks and Credit Societies Ltd.) at New Delhi, under valuable guidance of Hon. Shri. Amitbhai Shah, Minister of Home Affairs and Co-operation of India. The said session was witnessed by Chairmen and other executives of Urban Co-operative Banks from all over India. 54 various development initiatives were declared which are beneficial for the cooperative sector. Along with that, the need of “Umbrella Organization” and development of cooperative sector through this organization had been elucidated and discussed thoroughly.

With the constant efforts and concerted follow-up by the Ministry of Co-operation with RBI have been received positive impacts and response from RBI in terms of the increased limits of housing loans, OTS Scheme, increased limits of gold-loans, revised guidelines for priority sector lending, automatic route

for opening new branches and revised rules for granting a status of “scheduled bank”, Technical Write Off etc.

Your Bank

During the year under report, your banks has attempted to succeed on each and every front.

Your bank's efforts in various areas of Banking were acknowledged and awards and recognitions were received during the year.

1. Awards –

During the FY 2023-24 the bank was awarded two prestigious awards as “Best KYC Initiative” and “Best Reporting/MIS Initiatives”, declared by Banking Frontier, a national level periodical magazine. Also, the bank has achieved an award as “Best Turn Around Bank” declared by Banco (Blue Ribbon).

2. Atal Pension Scheme –

The bank was awarded an award of Excellence Leadership under the name “Leadership Pinnacle” declared by Pension Fund Regulatory and Development Authority” PFRDA, for opening maximum number of accounts under “Atal Pension Scheme”.

3. Important Business Milestone –

The bank has shown an incredible growth in its business during the year under report. Amidst stiff market competition, Your bank crossed an important milestone of Rs.15,000 crores of business and the bank's total business has increased by more than Rs.1003 crores during the F.Y.2023-24.

4. NPA, Recovery after 15 long years (Rs.45 Crores) –

In the year 2021, the bank had purchased an immovable property as an NBA (Non Banking Asset). The claim in the court of law was pending against the debtor since last 15 long years. The bank handled the various risk factors related to this property, and was successful to sale off the said property for Rs.45 Crores, which ultimately can be described as a “lion's share” to reduce its NBA. This achievement of the bank is highly commendable and inspirational.

5. Technical Write Off (Rs.67.81 crores) –

RBI had issued a circular on “Compromise Settlement and Technical Write-offs” dated 8th June,2023. As per the circular, banks were directed to frame a comprehensive policy on the said subject. Accordingly, the Board approved policy was brought under purview and the bank was able to write off Rs. 67.81 cr (total 114 accounts) during the F.Y. 2023-24.

6. Recovery in Write Off Accounts (Rs.18.26 Crores) –

Concerted Efforts were made for recovery from Write



off accounts and accordingly, during the year the bank could recover Rs.17.20 crores and Rs.1.06 Crores from write off Accounts & investments. The bank has set a positive target for the year 2024-25.

7. Cross Selling Business Income –

During the FY 2023-24, the bank was able to gain 15% more commission than previous year by running various campaigns for it's products along with third party products as Insurance, Mutual Funds etc.

8. Various Initiatives taken by Bank during "Diamond Jubilee Year"

Panel Discussions about developments in Co-operative Sector (18.11.2023) –

The bank had organized a panel discussion, lead by the banking experts, for discussing about the developments in urban co-operative banking sector. 150 dignitaries from 37 different banks all over Maharashtra, took active participation in the said session. The session was concluded by Hon. Board Member of RBI, Shri. Satishiji Marathe. Shri. Marathe expressed his sincere views on recent developments in co-operative banking and advised that Urban Co-operative Banks should be ready to face the stiff competition from Nationalized, Private as well as from Small Finance Banks and Fintech Companies. He also advised to keep a positive approach to look forward the problems in the co-operative banking sector. He emphasized that co-operative bankers to acquire IT skills and bring more transparency also to make Cyber Security as strong as possible to face the incoming challenges.

9. Customer Meet at our Pen Branch Dist. Raigad on 18.12.2023 –

On 18th December, 2023, the bank had organized a customer meet at it's Pen branch for small and kutir udyog entrepreneurs, to make them aware about various loan schemes of the bank. The function was presided over by Sou. Ashwinitai Gadgil of Ahilya Mahila Mandal, Pen. Approximately, 100 attendees were present for the said session and showed their faith in your bank. A great response was received for Health Camp also where Blood Pressure, Oxygen Saturation and Heart Rate, Eye Check, Body Fat etc tests were conducted.

10. Customer Meet at Latur on 18.01.2024 –

On 18th January 2024 the bank had organized a formal meet for it's customers at Latur with the valuable presence of Padmabhushan Dr. Shri. Ashokrao Kukde (Kaka Kukde) and famous businessman Shri. Hukumsheth Kalantri. It was attended by around 600 customers, members and well-wishers of the three branches viz. Latur,

Ambajogai and Udgir Branches who praised the bank and showed their affection and respect for the Bank.

11. Blood Donation Camp at Pune Satara Road Premises on 18.02.2024 –

We are part of the society and we posses an ultimate responsibility towards our society. Considering this, your bank had organized a blood donation camp. The staff and customer who have done blood donation for more than 100 times were felicitated who narrated importance of Blood Donation. More than 400 blood donors participated in the camp and the bank was able to collect total 275 blood bottles in the Diamond Jubilee Year.

12. Women Empowerment Programme on 03.03.2024 –

Even though in the rush time of the March ending, the bank delivered an informative session to the women staff. It included the subjects of day to day need like stress management. More than 300 women staff attended and participated in the session.

13. Customer Meet and Blood Donation Camp at Ahmednagar on 18.04.2024 –

On 18th April, 2024, Ahmednagar Branch organized a guidance lecture to senior citizens on "Will" and blood donation camp for the youth in the presence of Mr. Nanasaheb Jadhav, Hon. Prant Sangha Chalak – Western Maharashtra, R.S.S.

14. MSME Meet at Pimpri Chinchwad on 04.05.2024 -

On May 4, 2024, Pimpri Chinchwad branch had organized a participative session for MSME Sector. More than 115 MSME Entrepreneurs attended the session. The meet started with small documentary film containing 75 years of Banking Journey of Janata Sahakari Bank Ltd., Pune since inception of the Bank i.e. from the year 1949. Then a power point presentation of MSME Machinery Term Loan, a new loan scheme designed to suit the needs of MSME Sector was presented before the entrepreneurs.

The meet was presided over by CA Shri Maheshwar Marathe, MSME Advisor along with Mr Vinodji Bansal, CEO of M/s Jayashree Polymers Pvt Ltd, Mr. C.V.Patil, Divisional Manager, Bajaj Auto Ltd. and Mr. Ram Murthy, Chairman, Laghu Udyog Bharati. An interactive session cleared the doubts about the MSME Machinery Scheme and participants appreciated the Bank's initiative to make the MSME Sector strong. The scheme of MSME Machinery term loan was elucidated to the customers. The session succeeded with participation from the customers and their amicable approach.

15. We believe and assure that such series of programmes will be conducted successfully during the Diamond Jubilee Year i.e. upto 18.10.2024.



16. In the Diamond Jubilee Year, for the expansion of bank's business and exploring the future opportunities, the bank has declared a 400 days special term deposit scheme, Amrut Yog and Amrut Sanchay deposit scheme. Overwhelming response for Four wheeler loan with zero processing fees has been received by the Bank. The Bank has started financing two wheeler and four wheeler electric vehicles. MSME & Machinery loan scheme at concessional rate have been launched by the Bank in May 2024. The bank is getting a positive response for these schemes. Similarly the Bank has launched Roof Top Solar Project Scheme which is eco friendly. The bank staff and executives are striving very hard to make these schemes reachable to the ultimate beneficiaries of the loan scheme and make them successful at all levels.

17. LTSB – Long Term Subordinated Bonds (Rs.92 crores) –

In the month of February, 2024, RBI gave a nod to raise Tier II capital by issuing Long Term Subordinate Bond (LTSB) of Rs. 92 cr. The bank received a positive response from the customers, members and well-wishers. I express my sincere gratitude to the respected investors and well wishers of our Bank for their overwhelming response and the staff who mobilized these Bonds.

Bank has achieved sustainable profitability and financial growth by following RBI guidelines and directions in true spirit.

During the year under report, the highlights from the bank's yearly review have been mentioned hereinabove. The details of performance in various financial and professional front is placed before you as under:

BOD – Board of Directors

The current Board of Director is elected for the period of 5 years, i.e from 2022 to 2027. As per Section 10A (2) of the Banking Regulation Act, 1949, the Board of Directors are complying with the provisions of eligibility criteria set under the said Act. As per the prescribed section and provisions framed thereunder, minimum 51% of the total number of members in the Board shall consist of persons having special knowledge or practical experience in banking. Our bank's Board has complied the said provision by consisting 94% of the members as specified in the provisions. Bank is benefiting from the vast experience and knowledge of the board members in various fields.

BOM – Board of Management

As per RBI norms the Board of Management has been elected in the year 2022. Matters related to Loans,

recovery, Data Center, Investment, Information Technology are presented before Board of Management for their recommendation and guidance. BOM make observations and recommend these matters and proposals to the BOD. The bank is benefitting from the practical and hands-on experience of the BOM for the Bank's growth. I am proud to mention here that BOM members posses a huge experience in the field of finance, banking and technology.

Deposits (Rs.9625.86 crores)

By adhering the rules and regulations set by the RBI, the bank has successfully maintained it's deposit mobilization up to the mark even in the challenging times. In the current scenario, there are multiple options available to the customer to park their investments / funds in Mutual Funds, Share Markets, RBI Retail Direct, various companies offering attractive interest rates etc. During previous year, there were constant hikes in the interest rates. Amidst increased competition, the bank increased it's rates on investments and effectively, the cost of deposits of the bank increased from 4.55% to 5.05%. Even though, the cost of deposit was increased by approximately 0.5%, the bank was successful to control the same.

In F.Y.2023-24, the Bank's Deposits grew by 5.01% to Rs.9625.86 crores. CASA Deposits grew by 13.35% to Rs.2928.18 Crores. CASA Ratio of your Bank is 30.42%. As of 31.03.2024, Current Account Deposits grew by 37.48% while Saving Bank Deposits grew by 7.18%.

Bank was able to achieve such deposit mobilization owing to the support and trustworthiness of it's members, customers and well-wishers.

Deposit Insurance and Credit Guarantee Corporation (DICGC)

As per the current directives, deposit insurance cover up to Rs. 5 lacs is made available to the depositors of Co-operative sector banks. The bank is very keen on depositing the premium on a regular basis to DICGC. Respective receipts are available to the customers to view at the head offices and all branches of the bank.

Share capital

At the end of the financial year 2023-24, the Tier I capital of the bank increased by Rs. 2.07 crores. The bank has opted a policy, not to increase it's capital aggressively as decided earlier. The bank ultimately, has concentrated to increase it's free reserves instead.

At the end of 31.03.2024, Tier I capital of the bank was Rs.527.18 crores recording a growth of Rs.31.02 crores over the last financial year. Bank's Tier I and Tier II Capital at the end of 31.03.2024 is Rs.783.03 crores showing an increase by Rs. 78.97 crores during the year.



CRAR (14.27%)

CRAR is regarded as the parameter for knowing the intrinsic strength of the bank. As per revised guidelines of RBI, it is mandatory to maintain CRAR of 12 %. The Bank's previous year's CRAR was 13.72%. Due to increase in credit portfolio and management of risk weighted asset the current CRAR is 14.27%, which is well above the RBI norms.

Loans and Advances (Rs.5,664.30 Crores)

Your Bank's advances grew by 10.62% to Rs.5,664.30 crores compared to the growth of 7.20% in F.Y.2022-23. There was a growth in overall in all the segments and sector.

The target for credit business for the year under report, was set as Rs. 5500 crores. During the year, loan accounts amounting to Rs.400 crores were closed before due dates. Few loan accounts were closed due to takeover by other banks. In spite of the said unfavorable circumstances, the bank could achieve more than 100% of it's budgeted targets for the year.

As a result, the C/D ratio of the bank has rose. The pervious year's C/D ratio was 55.86% and the same was recorded at 58.84% as on 31.03.2024. For credit mobilization, and to gather the needs of the customers, the bank declared various initiatives by providing comparable interest rates. As a consequence, the bank has observed a compatible growth in credits.

While managing the risks in the business, it is a necessity to observe a direct linkage between risk and rewards. Risk assessment is crucial factor while advancing the loans. While being attentive on the risk factor, it is important to carry out the business efficiently. And hence, the bank is observant on it's policies and have set norms for successful credit mobilization and it's sustainability.

The bank has decentralized the risk by balancing the advancement of the loans to different sectors. The bank has set critical norms of giving credit to the sectors involved in high risk. Generally, the bank is giving emphasis for consortium finance or multiple banking to mitigate the risk. For quicker decisions regarding loan advancement, the terms and conditions as per bank's loan policy are put before and briefly discussed with the customer and their concerned C.A. With the help of various software/risk management tools, the bank obtains due diligence of the customer.

Appointment of Chief Risk Officer (CR) and his opinion to loan proposal improved the asset quality of the Bank.

Priority Sector Lending (72.99%) –

As on 31.03.2024, Priority Sector Lending was at (72.99%) Micro Enterprises at (10.37%) and Weaker Sector Lending at (12.70%) of the ANBC. Your Bank has achieved target

under Priority Sector Lending for the F.Y.2023-24.

Credit Monitoring Department

Monitoring of the credits and it's productiveness is playing a pivotal role in credit management. Bank's monitoring department is responsible for supervision of loan accounts, analyzing the same and observing it's linkage with the overall business of the bank. As a result of keen observations on day-to-day activities in the loan accounts, the department identifies the error/dangers and early warning signals on a specific account and thus preventing the slippage on any specific loan account to NPA. The department with the usage of various tools, controls and monitors accounts beyond Rs. 1 crore on a daily basis. The stock audits are conducted to asses and identify the errors and thus controlling the overdue accounts. With well suited and well managed monitoring by the department, the bank's NPA account count has been reduced by 34% during the year.

Risk Management Department

Risk Management is the heart of Banking. amidst all complexities and advancements of finance, We should not forget the timeless wisdom of basic principle of banking such s diversification of risks, and prudent liquidity management. Concentration, whether it be in advances or in funding sources, is something that we should be mindful of.

As compared to the previous year, the Risk Management department of the bank is observing a steady growth in it's operations. The department is responsible for assessing credit risks, operational risks and market risks and other incidental risks thereto. The department is observant and attempts to have a right balance in the business growth and risks associated with it. The Chief Risk Officer, on individual and independent basis, addresses and recommends directly to the Board of Directors of the bank on various loan proposals and plans. He also, at a specified intervals, addresses the risk evaluations to the Board of Directors.

During this year, while deciding about the risk taking capacity of the bank, it has formulated the "Risk appetite Statement" and each and every aspect of the P & L has been observed in terms of calculating the risk taking capacity. For e.g. The department observes that how much risk a bank can digest if the capital is reduced by certain percentage or what will be the impact on the overall performance of the bank if certain norms have not been followed. The informative studies are conducted by the department and regulations and policies are framed accordingly. As a result, the bank has observed qualitative improvement in all fields. Appointment of Chief Risk Officer (CRO) and taking his opinion to each and every proposal has improved the asset quality of the Bank.



Compliance Department

As per directions of RBI, your bank has appointed Chief Compliance Officer (CCO) and established its compliance department for compliances, rectifications under statutory audits and observing various regulatory norms. The department is responsible to make the executives of the bank acquaint with the latest amendments, circulars and directives issued by RBI and Govt. of India and to comply with the same. For speeding up the compliance process, the department formulates the "Task Force" and ensures the compliance accurately and timely.

While complying with the applicable provisions, and conducting follow ups, a consensus between two departments is being obtained. The Chief Compliance Officer is also responsible and entrusted for Liaisoning with RBI officials. The department plays a vital role to imbibe compliance culture in the bank.

Information Technology and MIS

During the year under report, the bank has adopted and decided upon more competent policies with respect to MIS (Management Information System – MIS) as anticipated by RBI. Accordingly, necessary updation were adopted in the software and computer systems of the bank. Significant focus was given to adhere to the instruction and guidance issued by RBI's CSITE (Cyber Security and Information Technology Examination – CSITE) department.

Soon, the bank will launch an advanced net banking application to its customers. The services will be more faster and easier and customer friendly with launch of the said application. MIS Department is responsible for proper analysis of available customer database of the bank and using it for a strong development and expansion of bank's business. The department is responsible to ensure that qualitative information is generated and accurate data shall be feed in the computer system. The department generates various reports and observes triggers and check – points for timely evaluation of flaws.

Digital Banking (80%)

Out of total transactions of the Bank, more than 80% transactions are done through Digital Banking Channels. Bank's Digital Banking department is responsible for having control on working of various applications of bank. The department is responsible for proper implementation for controlling transactions undertaken on bank's applications such as BHIM JetPay, IMPS, ATM, Jet Bill Pay, Internet Banking etc, to oversee those transactions and provide prompt services to its customers.

More than 80% of the bank's transaction are done through the digital banking channels. It's notable and commendable to mention that the rate of technical rejections in the digital transactions is not even 1%.

Bank's Data center is equipped and well-versed with the methodologies certified by ISO 9001 and 27001 for quality and security. Data Center has been shifted to bank's own premises at Pune Satara Road, thus saving the substantial amount of rent and providing a fresh ambiance for staff working therein.

Considering the constant changes and updation in technology, it is decided to outsource bank's DR Site, situated at Indapur. Ultimately, on an average, the bank is in a position to save approximately Rs. 40 lacs on an yearly basis on account of this outsourcing.

As directed by RBI, an outsourced activity, that does not compromise with the quality, security and which reduces bank's cost by substantially increased savings, can be considered for outsourcing.

Cyber Security

In present scenario, Cyber security is a major concern all over the globe and no field is untouched with the concerns arising out of cyber security. Cyber frauds are affecting the financial sectors extensively and raising concerns over integrity.

The bank has undertaken various developments in its Security Operation Center (SOC) by employing "Dark Web Monitoring" (EFRM Enterprise Fraud Risk Management) solutions to ensure enhanced security in conduct of customer transactions.

Human Resource Development

Manpower management is the ultimate responsibility of the Administration Department of the bank. During the year under report, a special focus and attention has been drawn by the department for optimum utilization of available human resources by framing a detailed action plan. The department is always a well-observant to conduct its activities with the framed plan of action.

The bank is taking an utmost efforts for its "succession planning". Total staff count as on 31.03.2023 was 1211 and 1173 as on 31.03.2024. The bank by recruiting new employees through direct recruitments and internal promotions, utilizes human resources efficiently and optimally.

It will not be out of place to mention here than Business Per Employee of the Bank for the F.Y.2023-24 is at Rs.13.04 crores as against Rs.11.80 crores last year.

Considering the different areas of operations, various training programs were conducted during the year through online, offline modes and class room trainings. Under category class-room (In-house training) training conducted at the Market Yard training center of the bank. Training was imparted to total 1142 staff with total 54 training programs. 84 Online trainings on the subject of "RBI Circulars", "Bank's policies" were imparted. Trainings on



the subject of "Customer Complaints", "Effective communication" were imparted to the staff working at various branches to enhance their scope of effective working and to make them well-versed for solving customer grievances efficiently up to their satisfaction.

Every employee of the bank was able to receive minimum 5-6 trainings during the year, which in turn lead them to acquaint with ever changing bank's policies, RBI Circulars and to cope up with today's competitive world and to do banking business.

Total 1173 employees were deputed and received training from outside training programs conducted by CAB – College of Agricultural Banking, NIBM, VAMNICOM, NAFCUB, TAFUCB, MUCB etc.

The bank conducts online exams and the achievements in those exams are notable. Thus, ultimately, the bank has achieved qualitative development and increased skills of the participants.

The bank is delighted to mention that bank's Senior Officer Mr. Amey Limaye, working under treasury department was invited by RBI officials to impart training on "treasury". The bank is honored.

Total count of the employees attaining and successfully completing the CISA, DISA, CA, ICWA, MCM, CAIIB, AML, is 283.

As per Apprentice Act, 1961, total 147 apprentice clerk and peon are currently deputed in various departments and branches of the bank and they are paid with stipend as prescribed under the said act.

Investment

Treasury department is responsible for keeping a linkage between the credits and deposits of the bank and to ensure profitable management. The total investment of the bank as on 31.03.2024 is Rs. 4120.94 crores, constituting 35.06% of the asset size.

With optimal use of available resources and considering the financial trends in the marked, the contribution of the department towards profits of the bank is valuable and commendable. With the forecast thinking and studies and pre-planning, the department was successful on portfolio management, resulting into substantial savings on year-ending provisions. The department was able to succeed in Risk mitigation, Risk optimization and risk management and PVBP – Price value of a basis point. It is notable that the bank generated earnings of Rs. 300 crores through it's treasury department.

During the year under report, the department is automated. A secured and state-of-the-art computer system and technology by an MNC is linked with the CBS System of the bank.

Foreign Exchange Transactions

The bank possesses AD- II Category license. Bank's different branches are involved in providing foreign exchange at a reasonable rate. During the year under report, total foreign exchange transactions and fund transfers amounting to Rs. 1.63 crores have been made.

Asset Liability Management Committee (ALCO)

While estimating and forecasting the market situation, the ALCO Committee is responsible for income-oriented management of available funds of the bank. As per directions and amendments suggested and recommended by RBI, ALCO seeks to analyze it and improves to modify it's working in a better sense.

Members of the ALCO Committee serves as members of Market Risk Committee, too. Thus, an attention is drawn toward the market position and changing trends in peer group banks. The committee analyzes future business growth, interest rates on loans and deposits, interest rate risks and puts forth the summary with it's recommendations before Hon. Board of Directors.

To arrive at conclusions regarding Bank's Liquidity and immediate payment to customers on demand, even in any unforeseen circumstances, the challenging and sensational events happened during last decades in Banking Sector and Co-operative Sectors are properly analyzed. Liquidity Stress Test is conducted to judge Bank's ability to make immediate payments in unforeseen circumstances. Results of liquidity stress test are submitted with Board of Directors. It is a matter of pleasure to state that the test results of liquidity stress test show that Bank's liquidity position is excellent.

Loan Recovery and NPA Management

As on 31.03.2024 the Gross NPA stood at 5.33% (119 basis point dropped down) and Net NPA stood at 2.65% (15 basis point dropped down).

The focus on asset quality and containing risk has been the area of continued attention for the Bank. There was a broad based improvement in the asset quality of your Bank in F.Y.2023-24. Your Bank's constant and proactive monitoring and follow up resulted to an great NPA reduction.

It is mandatory and necessary to have an effective and efficient "recovery department" for every bank. At different levels, and considering the necessity of taking decisions at a faster pace, and to speed up the process, Recovery officers have been deputed by the bank. Designation-wise authorities have been delegated to them.

Two separate committees have been set up at a board level, which includes NPA Recovery Committee and NPA Review Committee. At a certain specified period, these committees review the progress of recovery in NPA



Accounts. Also, on a monthly basis, all facts are put before the Hon. Board of Directors for framing further policies and procedures for NPA Recovery.

Under Section 97, of the MSCS Act, 2022, Central Registrar (Delhi) has delegated exclusive rights to 14 officers of the bank to act in capacity of "Sale Officer" which helped bank to foster the recovery.

It depicts that the bank's performance in recovery was improved than previous year by achieving the reduction of total number of NPA accounts by 34%. Bank's provision coverage ratio was reduced from 53.95% to 49.68% during the year. The reduction is reflected as an impact of "write-offs". I am sure that, the upcoming year will witness an improvement as per criteria prescribed by RBI.

It is commendable that exceptional efforts have been taken by the bank's board members, officers and "Recovery Warriors" working at branch levels.

Delayed recovery has been observed, due to pending litigations in few recovery accounts, but the process is at the final stage. It is anticipated that in the upcoming year it will be concluded by reducing the NPA to a greater extent.

Write-Off Recovery (Rs.17.20 crores)

The bank has formed an independent department for the recovery in write-off accounts which is Headed by the Deputy General Manager. The department is responsible for ARC and recovery in write-off accounts. It is notable that during the year, bank has recovered Rs. 17.20 crores under write-off recovery. The said recovery has contributed to the profit. Gross Recovery under ARC is reported approximately as Rs. 38.91 crores. Efforts are being continued for this year and it is anticipated that the recovery will be improved in the upcoming year.

Other Business & Cross Selling

Bank possess a license for providing services of NSDL, CDSL depositories. Also, the bank has entered into a corporate agency arrangements with Mutual Fund, Insurance agencies. Bank has also participated in various other schemes which are applicable to the bank.

The bank has earned a total income of Rs. 1.88 crores during the year 2023-24 as compared to Rs. 1.61 crores in the previous year, from third party business from Insurance and Mutual Fund.

The bank has formed it's independent "Marketing Cell" to improve third party business along with deposit mobilization and workings under "PIGMY" scheme.

Audit Working

Audit Department plays a vital role in the overall stability of the bank. Working under Audit department is directly brought under purview of Audit Committee and the Committee possess whole and sole authority in this regard.

The head of internal audit submits his report directly to the audit committee of the board.

The working of Audit Committee is autonomous and the reporting of the same is directly to the Hon. Board of Directors. **To have ultimate transparency over working of audit committee, Chairman, Vice Chairman and Chief Executive Officer of the bank are excluded form the composition of the committee.**

From various branches and departments, 13 kinds of audits are prescribed under the audit working of the bank. Amongst those, the bank conducts "Risk Based Internal Audit" and "Snap Audit" through it's staff. The responsibility for remaining audit is delegated to the statutory auditors of the bank for F.Y.2023-24. To observe the reporting within prescribed period, an "Audit Closure System is in action for fulfillment of tasks assigned.

As per the unanimous resolution passed in the Annual General Meeting held for the Financial Year 2022-23, appointment of M/s HMA & Associates has been ratified to act as "Statutory Auditors" of the bank. Accordingly, the statutory auditors have presented their Audit Report. The report is presented to the regulators.

The discrepancies in previous year's report are made good within prescribed period and the same has been presented to Central Registrar, New Delhi and RBI's Senior Supervisory Manager (SSM).

As per RBI's inspection conducted for the FY 2022-23, the bank has complied with the same within the stipulated period to RBI. RBI has issued directions in this regard and the bank is following the same meticulously.

The Cyber Security aspect of the bank has been audited in April,2023 as per RBI's CSITE (Cyber Security and Information Technology Examination – CSITE). A report on the errors discrepancies observed, has been presented to bank. Fulfilment on the same is under process to make the errors good within prescribed period and compliance will be submitted within the prescribed period.

Depository services are audited by the auditors. The report on fulfilment and fixing of those errors is presented before SEBI and Depository.

Profit and Profit appropriation

While coping up with the competitive markets, the bank has constantly taking sincere efforts to have well-suited balance in it's business. During the year under report, the bank has earned total operating profits of Rs. 135.21 crores. The bank has reported net profits of Rs. 49.09 crores after making all provisions and deducting tax.

The Board of Directors of the bank has recommended to accord sanction for providing bifurcation of the Net Profits as prescribed under provisions of section 63 and 63A of MSCS Act, 2002.



Sr. No.	Details	Rupees in crs
1	Net profit after tax	49.09
	Bifurcation of net profit is as follows:	
2	General Reserve Fund (25%)	12.27
3	Cooperative Education Fund (1%)	00.49
4	Reserve fund for meeting unforeseen Losses (10%)	04.91
5	CRRDF – Cooperative Rehabilitation and Reconstruction Development Fund (1%)	00.49
6	Investment Fluctuation Reserve (IFR)	21.05
7	Balance profit after provisioning	09.88
Dividend provision as per prior approval from RBI (4%) **		

** As per RBI guidelines, a proposal for dividend distribution will be submitted to RBI accordingly.

Please note that the above mentioned detailed bifurcation does not amount to declaration of dividend or does not guarantee such declaration.

Industrial Relations

Employees of the bank are always keen towards their contribution in Bank's business. Along with it, "Janata Bank Pune Staff Welfare Association" – Employee Union, shows their positive approach towards the Bank. I am thankful to the Union and management for their cordial relationship and good cooperation. I hope that in near future the employees and Employee Union will support and cooperate for bank's bright future.

Corporate Governance

Special focus and an attention has been drawn by various regulations and especially to RBI towards Corporate Governance. During a conference, held in the month of August, 2023 for cooperative sector banks, RBI Governor had expressed his opinions and views on this subject matter and guided the cooperative sector banks on "Corporate Governance". He expressed that Board of Directors while conducting and performing their duties towards bank as a Trustee, should give the highest priority to the interests of the bank.

The Bank has complied with the provisions of Corporate Governance as per the directives issued by Reserve Bank of India and Government of India. At JSB, the governance is imbibed across all levels and is actively overseen by our Board of Directors.

We possess a strong effective set of BOD who ensure that all employees and stakeholders are aligned with Bank values and goals.

Our bank's high moral values, it's social and customer centric approach are the classis examples of "Corporate Governance". The bank's business is conducted with a due consideration and regulations set by RBI.

Board of Directors have constituted varies committees. Decisions are being taken by segregation of the rights and duties.

Proposed Amendments to the Bye Laws

The Bank has not proposed any amendments to the Bye Laws before this meeting. Gratitude and vote of thanks

I express my sincere gratitude to members, depositors, customers, borrowers and well wishers of the bank on whose strongest and valuable support the bank is always embarking on the path of progress.

Vote of Thanks

I extend my sincere thanks to the Statutory Auditors M/s HMA & Associates, CA Mr. Anand Joshi, and his professional colleagues for their guidance on qualitative developments.

I further extend my sincere thanks to the ex-staff, legal advisors, valuers, contractors, IT Consultants, CA, and vendors for their precious help and timely guidance.

I express gratitude to Hon. Shri. Satishji Marathe, Board member of RBI who has been guiding and advising bank from time to time and Senior Supervisory Manager -SSM for their timely cooperation and guidance.

I thank NAFCUB, Bank Association, Sahakar Bharati, Officers from Umbrella Organization and Officers from VAMNICOM for their guidance and support.

I expressed my sincere thanks to Registrar and Central Registrar's office and officers, Registrar of cooperative, Police officers, Cyber Cell Officers, Pune Municipal Corporation and it's officers.

Chairman and Executives from various banks all over India have expressed their valuable guidance and their due felicitations to the bank. I thank to one and all.

Summing up, despite the stiff market competition, Your Bank has innovated well to respond to the challenges posed by the operating environment. I am more than hopeful that the performance achieved in F.Y.2023-24 will continue in F.Y.2024-25.

Thanks,

Your affectionate
Ravindra Balwant Hejib
Chairman

(Source – Information and figures regarding World and Indian Economy have been taken from various Marathi and English News Papers, Money Control Portal etc.)



सर्व सभासदांना नम्र आवाहन

१. रिझर्व्ह बँक ऑफ इंडिया यांचे निर्देशानुसार सभासदांनी त्यांचे खात्यासंदर्भात केवायसी/ रीकेवायसी पूर्तता करणे आवश्यक आहे. तरी आपल्या खात्याची केवायसी कागदपत्रांची पूर्तता त्वरित करून बँकेस सहकार्य करावे. केवायसी पूर्तता पूर्ण नसल्यास खात्यावरील व्यवहार गोठविले जातात. रिझर्व्ह बँक ऑफ इंडिया यांचे निर्देशानुसार आपणास विहित कालावधीपश्चात पुन्हा रीकेवायसी पूर्तता करावी लागते. रीकेवायसी पूर्तता करताना पूर्वीचे केवायसीमध्ये काही बदल नसल्यास आपल्या नोंदणीकृत मोबाईलवरून पुढील नमुन्यामध्ये ९२२५६०००५० या क्रमांकावर एस.एम.एस. पाठवून त्याची पूर्तता आपणास करता येईल.

KYCNOCHNG< space> <customer No> to 9225600050

आपण पूर्वी दिलेल्या केवायसीमध्ये बदल असल्यास बँकेच्या www.janatabankpune.com या संकेतस्थळास भेट देवून अथवा जवळच्या शाखेमध्ये जावून आपणास रीकेवायसी अथवा केवायसी बदल प्रक्रिया पूर्ण करता येईल.

२. रिझर्व्ह बँक ऑफ इंडिया यांचे नियमासुसार आपल्या खात्यावर दोन वर्ष कालावधीमध्ये कोणतेही व्यवहार झालेले नसल्यास आपले खाते निष्क्रिय होणार आहे. अशा निष्क्रिय खात्यांचे बाबतीत KYC पूर्ततेसाठी पॅन कार्ड व एक ऑफीशियली व्हॅलिड डॉक्युमेंट्स (म्हणजेच Aadhar proof, Passport, Driving Licence, Election Card, NREG- Card, NPR) सादर करून अशी खाती पुन्हा चालू करता येतील. त्याचप्रमाणे एखाद्या खात्यावर सलग १० वर्ष कोणतेही व्यवहार नसल्यास ही खाती ही डिपॉझिटर्स एज्युकेशन अवेअरनेस फंड म्हणजेच डेफ खाती जमा होण्यासाठी वर्ग होतील.
३. बँकेच्या विविध ठेव योजना, कर्ज योजना व बँकिंग प्रोडक्ट्स, त्यावरील व्याजदर, सर्व्हिस चार्जेस, शाखांची माहिती, अनक्लेम्ड डिपॉझिटची माहिती, बँकेच्या विविध पॉलिसीज इत्यादी बदल माहिती घेण्यासाठी बँकेच्या www.janatabankpune.com या संकेतस्थळास आवर्जून भेट द्यावी.
४. आपल्या शेअर्स संदर्भात आपला मोबाईल क्रमांक तसेच इमेल अॅड्रेस दिलेला नसल्यास त्याचा तपशील शाखेमध्ये लेखी पत्र देवून रजिस्टर करावा. जेणेकरून सभेची सूचना, बँकेची माहिती, योजना इत्यादि बदल सर्व तपशील आपणास एस.एम.एस. व इमेलद्वारे पाठविता येईल.
५. शेअर्सवरिल लाभांशाची रक्कम आपल्या बँक खात्यात थेट जमा करणे सुलभ व्हावे म्हणून आपले खाते जवळच्या शाखेमध्ये उघडावे व त्याचा तपशील द्यावा. जेणेकरून लाभांशाची रक्कम बँक खात्यामध्ये जमा करता येईल.
६. मल्टीस्टेट को. ऑपरेटिव्ह सोसायटी अॅक्टमधील तरतुदीनुसार मल्टीस्टेट को. ऑपरेटिव्ह सोसायटीचा सभासद सलग तीन वर्ष वार्षिक सर्वसाधारण सभेस अनुपस्थित असल्यास व त्याची अशी अनुपस्थिती वार्षिक सर्वसाधारण सभेने मान्य केली नाही तर त्याचे सभासदत्व आपोआप संपुष्टात येते. सभासदांनी या तरतुदीची नोंद घेऊन सभेत उपस्थित राहवे.
७. सभासदांनी त्यांचे शेअर्स संदर्भात अधिक तपशिलासाठी बँकेच्या शेअर्स विभाग येथे संपर्क क्रमांक ८६००९९६२०८/ ०२०-२४५२१०१५ ई-मेल अॅड्रेस - shares@janatabankpune.com यावर संपर्क करावा.



परिशिष्ट - अ

बँकेचे नाव	:	जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्यूल्ड बँक)
मुख्य कार्यालयाचा पत्ता	:	१४४४, शुक्रवार पेठ, थोरले बाजीराव रस्ता, पुणे ४११००२
नोंदणी क्रमांक व दिनांक	:	क्र. १३१८४/१९४९ दिनांक १८.१०.१९४९
रिझर्व्ह बँकेचा परवाना क्रमांक व दि.	:	युबीडी/एमएच/४१४ दिनांक १७.११.१९८४
मल्टीस्टेट रजिस्ट्रेशन क्रमांक	:	एमएससीएस/सीआर/५०९/२०१२
अधिकार क्षेत्र	:	संपूर्ण महाराष्ट्र राज्य व गुजरात राज्य
मुख्य कार्यालयासह शाखाविस्तार	:	७१ + २ विस्तारीत कक्ष
सभासदत्व	:	नियमित १७५१८०
	:	नाममात्र १२४३०

बँकेची आर्थिक स्थिती

दिनांक ३१ मार्च २०२४ अखेर

(रक्कम कोटीत)

वसूल भाग भांडवल	:	२४७.०४
राखीव निधी	:	१०३५.६२
ठेवी	:	बचत २२०४.८०
	:	चालू ७१५.६८
	:	मुदत ६६९७.६८
	:	इतर (मुदत संपलेल्या ठेवी) ७.७१
कर्ज	:	सुरक्षित ५४५१.१३
	:	असुरक्षित २१३.१७
गुंतवणूक	:	जिल्हा मध्यवर्ती सहकारी बँक २१.९४
	:	महाराष्ट्र राज्य सहकारी बँक २.०८
	:	इतर ४०९६.९२
नफा	:	९.८८
खेळते भांडवल	:	१०८३६.६६
अग्रक्रम क्षेत्र टक्केवारी	:	७२.९९%
दुर्बल घटक टक्केवारी	:	१२.७०%
थकबाकी टक्केवारी	:	०.१७%
सेवक संख्या	:	अधिकारी ४८४
	:	इतर ६८९
	:	एकूण ११७३



JANATA SAHAKARI BANK LTD., PUNE (Multi State Scheduled Bank)



75th Annual Report
Year 2023-2024

Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2024

Capital & Liabilities भांडवल व देणे	SCH	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
1) Capital / भांडवल	A	247,04,48,400.00	244,97,02,800.00
2) Reserve Fund and Other Reserves / विधिविहित गंगाजळी व इतर निधी	B	1035,62,28,253.29	991,87,32,780.29
3) Principal/Subsidiary State Partnership Fund Account / शासनाची प्रमुख अथवा सहाय्यकारी भागीदारी निधी		0.00	0.00
4) Deposits and Other Accounts / ठेवी व अन्य खाती	C	9625,86,45,992.84	9166,41,61,102.14
5) Borrowings / कर्जे	D	474,33,02,520.39	556,01,75,152.74
6) Bills for collection being Bills Receivable (As per contra) / वसुलीसाठी स्वीकारलेली बिले (दुबेरजी)		0.00	0.00
7) Securities Receivable under Repo A/c (As per contra) / रेपो अंतर्गत रोखे विक्री (दुबेरजी)		159,91,14,337.78	174,96,78,127.84
8) Branch Adjustment / शाखांतर्गत खाती जुळणी		9,43,707.35	26,67,524.60
9) Overdue Interest Receivable (As per contra) / न आकारलेले व्याज (दुबेरजी)		134,27,63,504.03	179,37,20,009.80
10) Interest Payable / देणे व्याज		8,89,83,927.15	7,47,48,355.54
11) Other Liabilities / इतर देणी	E	57,56,71,839.48	43,96,42,026.61
12) Profit & Loss Account / नफातोटा खाते	F	9,87,82,503.27	5,20,79,672.33
Total. . . / एकूण . . .		117,53,48,84,985.58	113,70,53,07,551.89
CONTINGENT LIABILITIES /संभाव्य देणी	N	658,71,38,435.23	506,30,31,255.83

Notes to Accounts: Schedule 'O'- Significant accounting policies, notes to accounts & disclosures

As per our report attached

N. S. Pandit
Deputy General Manager
Accounts-MIS

Y. N. Dhawalikar
Chief General Manager

For HMA & Associates
Chartered Accountant
FRN No-100537W

C. S. Sathe
General Manager

A. V. Sohoni
Chief General Manager

(Anand Dilip Joshi)
Partner
M. No: 113805
Statutory Auditor



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७५ वा वार्षिक अहवाल
सन २०२३-२०२४

Janata Sahakari Bank Ltd., Pune (Multi State Scheduled Bank)

३१ मार्च २०२४ अखेरचा ताळेबंद

Property & Assets जिंदगी व येणे	SCH	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
1) Cash / रोख शिल्लक	G	726,70,70,107.96	517,32,45,549.10
2) Balances with other Banks / इतर बँकांतील ठेवी	H	555,17,52,001.65	656,39,22,733.45
3) Money at Call and Short Notice / मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी		0.00	0.00
4) Investments / गुंतवणूक	I	4120,94,39,899.06	4287,56,40,241.21
5) Advances / कर्जे	J	5664,30,65,469.19	5120,45,69,230.26
6) Interest Receivable / येणे व्याज		75,04,82,096.39	71,92,42,359.94
7) Bills Receivables being Bills for Collection (As per contra) / वसुलीसाठी पाठविलेली बिले (दुबेरजी)		0.00	0.00
8) Securities Sold under Repo (As per contra) / रेपो अंतर्गत कर्जे (दुबेरजी)		159,91,14,337.78	174,96,78,127.84
9) Unapplied Interest (As per contra) / न आकारलेले व्याज-दुबेरजी		134,27,63,504.03	179,37,20,009.80
10) Branch Adjustment / शाखांतर्गत खाती जुळणी		0.00	0.00
11) Premises / जागा व इमारत	K	127,54,87,977.00	132,40,07,214.00
12) A) Dead Stock, Furniture, Fixture, Fittings, Library, Vehicles, Improvement to Premises & Intangible assets / अ) डेड स्टॉक, फर्निचर, फिक्चर फिटिंग, वाहन, लायब्ररी जागेची सुधारणा आणि अमूर्त मालमत्ता	L	32,35,22,152.24	33,49,67,060.06
B) Capital Work in Progress / ब) चालू भांडवली खर्च		79,13,195.00	65,60,400.00
13) Other Assets / इतर येणी	M	73,76,36,245.28	66,01,58,766.23
14) Non Banking Assets acquired in satisfaction of claims / दाव्यांपोटी अधिग्रहीत केलेली बिगर बँकिंग मालमत्ता		21,90,00,000.00	63,93,60,860.00
15) Deferred Tax Asset / प्रलंबित कर येणी		60,76,38,000.00	66,02,35,000.00
Total. . . / एकूण . . .		117,53,48,84,985.58	113,70,53,07,551.89

S. D. Paraspatriki
(Director)

M. M. Abhyankar
(Director)

K. V. Gandhi
(Director)

A. V. Petkar
Vice Chairman

R. B. Hejib
Chairman

J. P. Kashyap
(Officiating Chief Executive Officer)



Profit & Loss Account For The Year Ended 31 March 2024

Expenditure खर्च	2023-2024 (Amount in Rs.)	2022-2023 (Amount in Rs.)
1) Interest on Deposits / ठेवींवरील व्याज	461,01,66,361.88	409,09,44,239.72
2) Interest on Borrowings / कर्जांवरील व्याज	7,00,01,117.38	1,67,61,914.43
3) Interest Paid on Long Term (Subordinated) Deposit / दीर्घ मुदतीच्या ठेवींवरील व्याज	15,44,51,690.00	15,60,02,658.00
4) Payments to and provisions for Employees / सेवकांचे पगार व तरतुदी	107,25,91,434.44	101,38,24,697.40
5) Directors' Fees, Allowances and Expenses / संचालक मंडळ खर्च	20,83,730.01	40,47,702.99
6) Rent, Taxes and Lighting / जागा भाडे, कर व प्रकाशयोजना	20,04,13,856.08	20,38,31,596.12
7) Law Charges / कायदेविषयक बाबींचे शुल्क	1,68,43,134.50	1,78,34,612.53
8) Auditors' Fees and Expenses / लेखा परीक्षकांचे शुल्क व खर्च	2,21,67,117.59	1,93,36,259.32
9) Postage, Telegrams, Telephones, etc./ टपाल, तार, दूरध्वनी	3,67,97,748.50	3,48,22,262.90
10) Depreciation on Bank's Property / बँकेच्या मालमत्तेवरील घसारा	13,70,46,060.00	11,17,23,194.00
11) Repairs and Maintenance / दुरुस्ती व देखभाल खर्च	1,33,87,414.82	94,57,733.69
12) Stationery, Printing & Advertisement etc. / स्टेशनरी, छपाई व जाहिरात	3,18,66,768.51	2,93,71,895.84
13) Other Expenditure / इतर खर्च		
A) Security Expenses / सुरक्षा खर्च	3,92,68,262.83	4,16,03,597.30
B) Sundry Expenses / किरकोळ खर्च	20,69,44,805.61	18,78,32,457.22
C) Vehicle Expenses / वाहन वापर व देखभाल खर्च	41,97,394.65	31,19,315.74
D) DICGC Premium / डी.आय.सी.जी.सी. वर्गणी	11,01,08,424.18	10,85,77,527.00
E) MICR Processing Charges / एम.आय.सी.आर. खर्च	16,98,252.30	16,64,348.21
F) Commission Paid / कमिशन	89,114.77	93,310.89
G) Donation Paid / देणगी	0.00	0.00
14) Loss on Sale of Asset / स्थावर व जंगम मालमत्ता विक्रीत आलेली तूट	25,92,842.06	1,54,462.84
15) Premium on Investments Amortised / गुंतवणुकीपोटी दर्शनी किमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त	2,79,58,817.04	3,14,65,879.34
16) Depreciation on Investments Amortised (Maturity Loss / AFS) / गुंतवणुकीवरील घसारा निरस्त	53,32,680.30	42,98,533.64



३१ मार्च २०२४ वर्ष अखेरचे नफातोटा पत्रक

Income उत्पन्न	2023-2024 (Amount in Rs.)	2022-2023 (Amount in Rs.)
1) Interest on Advances / Discount on Bills / कर्जावरील व्याज व बिलावरील सूट	450,89,77,204.35	409,17,37,058.65
2) Income from Investment / गुंतवणुकीवरील व्याज	296,55,62,123.06	293,05,71,745.76
3) Commission, Exchange and Brokerage / कमिशन इत्यादी	2,96,31,743.50	2,50,59,691.59
4) Other Receipts / इतर उत्पन्न		
A) Miscellaneous Income / किरकोळ उत्पन्न	32,65,63,845.78	35,34,81,117.87
B) Dividend on Shares / भागावरील लाभांश	4,51,804.00	91,804.00
C) Locker Rent / सेफ डिपॉझिट व्हॉल्ट भाडे	3,12,19,073.02	2,92,32,215.02
D) Bank Guarantee Commission / बँक हमी कमिशन	7,21,39,355.99	8,59,64,062.31
5) Profit on Sale of Securities / गुंतवणूक विक्री नफा	3,91,48,126.71	1,54,38,956.00
6) Profit on Sale of Assets / स्थावर मालमत्ता विक्री नफा	63,65,238.30	13,51,283.00
7) Profit on sale of Non Banking asset / बिगर बँकिंग मालमत्ता विक्री नफा	86,56,640.00	0.00
8) Deferred Tax Asset / प्रलंबित कर येणी	0.00	4,56,57,000.00
9) Excess Provisions Written Back / जादा तरतुदी परत		
A) Provision For Bad & Doubtful / संशयित व बुडीत कर्जाची तरतूद	80,47,56,339.81	47,36,80,305.52
B) Provision For Restructured Advances / पुनर्बांधणी केलेल्या कर्जाची तरतूद	1,28,60,000.00	0.00
C) Provision for Restructured Account under Covid-19 (1) / कोव्हिड -१९ तरतूद (१) अंतर्गत पुनर्बांधणी केलेल्या कर्जावरील तरतूद	73,70,000.00	1,36,30,000.00
D) Provision for Restructured Account under Covid-19 (2) / कोव्हिड -१९ तरतूद (२) अंतर्गत पुनर्बांधणी केलेल्या कर्जावरील तरतूद	3,09,90,000.00	3,22,90,000.00
E) Contingent provision For Standard Asset / उत्पादित कर्ज निधी तरतूद	1,00,53,853.03	1,77,62,898.40
F) Provision For Non Banking Written Back / अन्य येणे तरतूद परत	37,51,00,000.00	0.00
G) Other Receivable Written Back / अन्य येणे तरतूद परत	0.00	8,00,000.00



Profit & Loss Account For The Year Ended 31 March 2024

Expenditure खर्च	2023-2024 (Amount in Rs.)	2022-2023 (Amount in Rs.)
17) Written Off / निरस्त		
A) Dead Stock / अविक्रीय माल	0.00	10,761.00
B) Bad & Doubtful Advances / संशयित व बुडीत कर्जे	67,81,19,705.21	0.00
18) Provisions & Contingencies / तरतुदी		
A) For Bad & Doubtful Debts Reserve / संशयित व बुडीत कर्ज निवारण निधी	50,47,56,339.81	62,36,80,305.52
B) For Performing Assets / उत्पादीत कर्जावरील तरतूद	2,95,53,853.03	1,22,62,898.40
C) For Investments Depreciation Reserve / गुंतवणूक घसारा निधीकरता	71,22,00,000.00	89,71,00,000.00
D) For Restructured Advances / पुनर्बांधणी केलेल्या कर्जावरील तरतूद	0.00	1,07,60,000.00
F) Provision for Non Banking Asset बिगर बँकिंग मालमत्तेकरिता केलेली तरतूद	0.00	41,28,71,897.00
19) Tax Expenses / कर खर्च		
A) Income Tax Current Year / चालू वर्षाचा आयकर खर्च	13,04,30,000.00	0.00
B) GST Paid / वस्तू व सेवा कर	4,72,34,471.28	4,87,00,838.02
C) Deferred Tax Liability / प्रलंबित कर देणी	5,25,97,000.00	0.00
Net Profit transferred to Profit and Loss Appropriation A/c / निव्वळ नफा, नफा विभागणी खाती वर्ग	49,09,96,923.00	8,13,75,891.17
Total. . . / एकूण . . .	941,18,95,319.78	817,35,30,790.24



३१ मार्च २०२४ वर्ष अखेरचे नफातोटा पत्रक

Income उत्पन्न	2023-2024 (Amount in Rs.)	2022-2023 (Amount in Rs.)
10) Write off - Recovery (निरस्त केलेल्या खात्यामधील वसुली)		
A) Bad Debts written off now Recovered / निर्लेखित संशयित व बुडीत कर्ज वसूल	17,20,43,972.23	4,67,82,652.17
B) Investments written off now Recovered / निरस्त केलेल्या गुंतवणुकीपोटी झालेली वसुली	1,00,06,000.00	1,00,00,000.00
Total. . . / एकूण . . .	941,18,95,319.78	817,35,30,790.24



Profit & Loss Account For The Year Ended 31 March 2024

Particulars तपशील	2023-2024 (Amount in Rs.)	2022-2023 (Amount in Rs.)
Appropriations... / नफा विभागणी . . .		
Subject to Annual General Meeting approval/ वार्षिक सर्वसाधारण सभेचे मंजूरी अधीन		
A) Statutory Reserve / विधिविहित गंगाजळी	12,27,50,115.60	2,03,44,633.64
B) Provision for Contingencies / आकस्मिक खर्चासाठी तरतूद	4,91,00,000.00	81,37,826.20
C) Education Fund / शैक्षणिक निधी	49,09,969.23	8,13,759.00
D) Rehabilitation Fund / रिहॅबिलेशन फंड	49,09,969.23	0.00
E) Investment Fluctuation Reserve / गुंतवणूक चढउतार निधी	21,05,44,365.67	0.00
Net Profit Carried to Balance Sheet / निव्वळ नफा ताळेबंदास वर्ग....	9,87,82,503.27	5,20,79,672.33
Total. . . / एकूण. . .	49,09,96,923.00	8,13,75,891.17

Notes to Accounts: Schedule 'O'- Significant accounting policies, notes to accounts & disclosures

As per our report attached

N. S. Pandit
Deputy General Manager
Accounts-MIS

Y. N. Dhawalikar
Chief General Manager

For HMA & Associates
Chartered Accountant
FRN No-100537W

C. S. Sathe
General Manager

A. V. Sohoni
Chief General Manager

(Anand Dilip Joshi)
Partner
M. No: 113805
Statutory Auditor



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७९ वा वार्षिक अहवाल
सन २०२३-२०२४

३१ मार्च २०२४ वर्ष अखेरचे नफातोटा पत्रक

Particulars तपशील	2023-2024 (Amount in Rs.)	2022-2023 (Amount in Rs.)
Net Profit / (Loss) Brought Forward... / निव्वळ नफा / (तोटा) मागील पानावरून ...	49,09,96,923.00	8,13,75,891.17
Total. . . / एकूण. . .	49,09,96,923.00	8,13,75,891.17

S. D. Paraspatki
(Director)

M. M. Abhyankar
(Director)

K. V. Gandhi
(Director)

A. V. Petkar
Vice Chairman

R. B. Hejib
Chairman

J. P. Kashyap
(Officiating Chief Executive Officer)



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2024

Capital & Liabilities भांडवल व देणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
SCHEDULE "A"		
CAPITAL / (भांडवल)		
(A) Authorised Share Capital / अधिकृत भाग भांडवल 7,00,00,000 (Previous Year 7,00,00,000) Shares of Rs.100/- each. 7,00,00,000 (मागील वर्षी ७,००,००,०००) भाग प्रत्येकी रुपये १००/- प्रमाणे भागांची रक्कम.	700,00,00,000.00	700,00,00,000.00
(B) Subscribed & Paid up Share Capital वसूल झालेले भाग भांडवल 2,21,59,424 (P.Y.2,19,51,968) Shares of Rs.100/- each Fully Paid up प्रत्येकी रुपये १००/- प्रमाणे एकूण २,२१,५९,४२४ (मागील वर्षी २,१९,५१,९६८ भाग) भागांची रक्कम पूर्णतः वसूल झालेली Perpetual Non Cumulative Preference Shares 25,45,060 Rs.100/- (Previous Year 25,45,060 of Rs. 100/- each) each Fully Paid up परपेच्युअल नॉन क्युमुलेटीव्ह प्रेफरन्स शेअर्स प्रत्येकी रुपये १००/- प्रमाणे एकूण २५,४५,०६० (मागील वर्षी २५,४५,०६०) भागांची रक्कम पूर्णतः वसूल झालेली	221,59,42,400.00	219,51,96,800.00
	25,45,06,000.00	25,45,06,000.00
Total. . . / एकूण . . .	247,04,48,400.00	244,97,02,800.00
Out of above Shares held by Individuals & Others / वरीलपैकी सभासदांनी धारण केलेल्या भागांची वसूल रक्कम व्यक्तिशः	247,04,48,400.00	244,97,02,800.00
Co-Operative Institution यापैकी सहकारी संस्थांनी धारण केलेले	0.00	0.00
State Government यापैकी राज्य शासनाने धारण केलेले	0.00	0.00



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७५ वा वार्षिक अहवाल
सन २०२३-२०२४

Janata Sahakari Bank Ltd., Pune (Multi State Scheduled Bank)

३१ मार्च २०२४ अखेरचा ताळेबंद

Capital & Liabilities भांडवल व देणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
SCHEDULE "B"		
RESERVE FUND AND OTHER RESERVES		
विधिविहित गंगाजळी व इतर निधी		
1) Statutory Reserve / विधिविहित गंगाजळी	171,45,68,000.00	158,89,57,000.00
2) Building Fund / इमारत निधी	53,58,00,000.00	53,58,00,000.00
3) Dividend Equalisation Fund / लाभांश समतोलन निधी	2,37,91,346.34	2,37,91,346.34
4) General Reserve / सर्वसाधारण निधी	10,05,77,846.00	6,81,70,774.00
5) Charity Reserve / धर्मार्थ निधी	5,00,000.00	5,00,000.00
6) Co-operative Promotion Reserve सहकार प्रचार निधी	2,25,000.00	2,25,000.00
7) Shareholder Welfare Reserve भागधारक कल्याण निधी	1,76,56,139.85	1,76,56,139.85
8) Employee Welfare Reserve / सेवक कल्याण निधी	1,06,93,239.00	1,06,93,239.00
9) Provision for Contingencies आकस्मिक खर्चासाठी तरतूद	47,95,30,000.00	43,04,30,000.00
10) Special Reserve As Per Income Tax Act / आयकर कायदानुसार विशेष निधी	9,22,55,000.00	9,22,55,000.00
11) Revaluation Reserve / पुनर्मुल्यांकन निधी	86,11,66,853.19	89,87,93,490.19
12) Bad and Doubtful Advances Reserve संशयित बुडीत कर्ज निवारण निधी	150,00,00,000.00	180,00,00,000.00
13) Provision for Investments / गुंतवणुकीसाठी तरतूद	404,43,00,000.00	333,21,00,000.00
14) Bad and Doubtful Advances Reserve for ARC/ संशयित बुडीत कर्ज निधी	22,17,18,000.00	22,17,18,000.00
15) Contingent Provision for Standard Assets / उत्तम कर्जावरील संभाव्य तरतूद	19,40,00,000.00	17,45,00,000.00
16) Investment Fluctuation Reserve / गुंतवणूक चढउतार निधी	37,85,00,000.00	11,58,75,962.00
17) Provision for Restructured Advances / पुनर्बांधणी केलेल्या कर्जावरील तरतूद	10,54,00,000.00	11,82,60,000.00
18) Provision for Restructured Accounts under Covid -19 (1) / पुनर्बांधणी केलेल्या कर्जावरील कोव्हीड १९(१)तरतूद	66,00,000.00	1,39,70,000.00
19) Provision for Restructured Accounts under Covid -19 (2) / पुनर्बांधणी केलेल्या कर्जावरील कोव्हीड १९(२)तरतूद	2,57,20,000.00	5,67,10,000.00
20) Provision for other Receivables / इतर येणीपोटी तरतूद	54,54,931.91	54,54,931.91
21) Provision for Non Banking Asset / बिगर बँकिंग मालमत्ता तरतूद	3,77,71,897.00	41,28,71,897.00
Total . . . / एकूण . . .	1035,62,28,253.29	991,87,32,780.29



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2024

Capital & Liabilities भांडवल व देणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
SCHEDULE "C"		
DEPOSIT AND OTHER ACCOUNTS/ ठेवी व अन्य खाती		
i) Fixed Deposits / मुदत ठेव		
1) Individuals / व्यक्तिशः	6347,58,48,976.03	6239,44,27,321.08
2) Central Co-op. Banks / मध्यवर्ती सहकारी बँका	0.00	0.00
3) Other Societies / इतर सहकारी संस्था	350,09,58,059.00	343,77,36,479.00
Total (A) . . . / एकूण (अ) . . .	6697,68,07,035.03	6583,21,63,800.08
ii) Savings Deposits / सेव्हिंग्ज ठेव		
1) Individuals / व्यक्तिशः	2196,40,41,049.46	2046,27,37,664.98
2) Central Co-op. Banks/ मध्यवर्ती सहकारी बँका	0.00	0.00
3) Other Societies / इतर सहकारी संस्था	8,39,30,252.93	10,73,93,165.90
Total (B) . . . / एकूण (ब) . . .	2204,79,71,302.39	2057,01,30,830.88
iii) Current Deposits / चालू ठेव		
1) Individuals / व्यक्तिशः	698,91,85,964.50	487,76,11,080.08
2) Central Co-op. Banks / मध्यवर्ती सहकारी बँका	0.00	0.00
3) Other Societies / इतर सहकारी संस्था	16,75,81,668.03	29,20,68,471.00
Total (C) . . . / एकूण (क) . . .	715,67,67,632.53	516,96,79,551.08
iv) Money at Call & Short Notice / मागणी करताच आणि अल्पकालीन सुचनेने द्याव्या लागणाऱ्या ठेवी	0.00	0.00
v) Matured Deposits / मुदत संपलेल्या ठेवी	7,71,00,022.89	9,21,86,920.10
Total Deposits / एकूण ठेवी.....	9625,86,45,992.84	9166,41,61,102.14
SCHEDULE "D"		
BORROWINGS / कर्जे		
Reserve Bank of India / आरबीआय	2,94,78,22,520.39	3,56,01,75,152.74
Other Banks / इतर बँकांकडील	0.00	0.00
Other Institutions and Agencies / इतर संस्थांकडून	0.00	0.00
Long Term (Subordinated) Deposit / एलटीडी	1,400,000,000.00	2,00,00,00,000.00
Long Term (Subordinated) Bond / एलटीएसबी	39,54,80,000.00	0.00
Total... / एकूण...	4,74,33,02,520.39	5,56,01,75,152.74



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७५ वा वार्षिक अहवाल
सन २०२३-२०२४

Janata Sahakari Bank Ltd., Pune (Multi State Scheduled Bank)

३१ मार्च २०२४ अखेरचा ताळेबंद

Capital & Liabilities भांडवल व देणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
SCHEDULE "E"		
OTHER LIABILITIES / इतर देणी		
A) Bills Payable / देय बिले	16,56,34,124.58	12,63,83,636.27
B) Unclaimed Dividend / लाभांश देणी	29,03,414.00	29,03,574.00
C) Suspense Account / अनामत खाते	13,95,628.00	45,36,579.23
D) Draft Payable / ड्राफ्ट देणे	1,82,81,450.48	2,29,32,495.82
E) Sundry Payables / अन्य देणी	25,70,27,222.42	28,28,85,741.29
F) Provision for Income Tax / आयकर तरतूद	13,04,30,000.00	0.00
Total. . . / एकूण . . .	57,56,71,839.48	43,96,42,026.61
SCHEDULE "F"		
PROFIT & LOSS ACCOUNT / नफातोटा खाते		
Net Profit / Loss for the year / चालू वर्षातील निव्वळ नफा/तोटा	49,09,96,923.00	8,13,75,891.17
Add: Profit / Loss of last year / मागील वर्षाचा नफा / तोटा	5,20,79,672.33	83,89,987.07
Less: Last Year Profit Transfer to Statutory Reserve / मागील वर्षाचा नफा विधीविहीत गंगाजळी खाती वर्ग	0.00	83,89,987.07
Less: Last Year Profit Transfer to Investment Fluctuation Reserve / मागील वर्षाचा नफा गुंतवणूक चढउतार निधी वर्ग	5,20,79,672.33	0.00
Net Profit Transfer To Profit & loss Appropriation A/C / निव्वळ नफा, नफा तोटा विभागणी खाती वर्ग	49,09,96,923.00	8,13,75,891.17
Add / Less : Appropriation	39,22,14,419.73	2,92,96,218.84
Profit / Loss(-) brought forward / नफा/तोटा ताळेबंदास वर्ग	9,87,82,503.27	5,20,79,672.33
Total. . . / एकूण . . .	9,87,82,503.27	5,20,79,672.33



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2024

Property & Assets जिंदगी व येणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
SCHEDULE "G"		
CASH / रोख शिल्लक		
A) Cash on hand / रोख शिल्लक		
I) Cash in Hand / रोख शिल्लक	37,80,94,323.00	31,38,21,142.75
II) Standing Deposit Facility A/c / स्थायी ठेव सुविधा	174,00,00,000.00	50,00,00,000.00
Total (A). . . / एकूण (अ) . . .	211,80,94,323.00	81,38,21,142.75
B) Current Accounts with / चालू खाती शिल्लक		
I) Reserve Bank of India रिझर्व्ह बँक ऑफ इंडिया	509,75,25,267.46	426,25,20,096.67
II) State Bank of India & Associate Banks स्टेट बँक ऑफ इंडिया आणि असोसिएट बँका State Bank of India स्टेट बँक ऑफ इंडिया	1,22,42,014.29	3,23,02,051.41
III) District Central Co-op. Banks जिल्हा मध्यवर्ती सहकारी बँका	3,84,09,327.15	6,41,40,015.95
IV) State Co-operative Banks राज्य सहकारी बँका	7,99,176.06	4,62,242.32
Total(B). . . / एकूण (ब). . .	514,89,75,784.96	435,94,24,406.35
Total(A)(B). . . / एकूण (अ)(ब). . .	726,70,70,107.96	517,32,45,549.10



Property & Assets जिंदगी व येणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
SCHEDULE "H"		
BALANCES WITH OTHER BANKS/		
इतर बँकांतील ठेवी		
A) Current Deposit / चालू ठेव खात्यात	32,56,04,101.65	37,01,05,595.45
B) Fixed Deposits with Banks / मुदत ठेवी		
i) MSC Bank Ltd.,Mumbai	2,00,00,000.00	2,00,00,000.00
महाराष्ट्र राज्य सहकारी बँक लि.मुंबई		
ii) District Central Co-op. Banks	18,10,00,000.00	18,00,00,000.00
जिल्हा मध्यवर्ती सहकारी बँका		
(Out of this, Deposits of Rs.1300 lakhs (P.Y.Rs.1300 Lakhs) earmarked for Statutory Reserve)		
(वरीलपैकी रु .१३०० लाखांच्या (मागील वर्षी रु.१३०० लाख) पावत्यांची रक्कम विधीविहित गंगाजळीसाठी राखून ठेवली आहे.)		
iii) With other Banks / अन्य बँकांमधील ठेवी	502,51,47,900.00	599,38,17,138.00
Total. . ./ एकूण ...	555,17,52,001.65	656,39,22,733.45



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2024

Property & Assets जिंदगी व येणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
SCHEDULE "I" INVESTMENTS/ गुंतवणूक 1) In Central & State Government Securities at Book Value / (केंद्र व राज्य शासनाने उभारलेल्या कर्ज रोख्यातील गुंतवणूक पुस्तकी किंमती नुसार) SGL / एस. जी.एल. Face Value / दर्शनी किंमत Rs. 33,30,85,70,000.00/- (P.Y. / मागील वर्षी Rs. 32,38,19,60,000.00) Market Value /बाजारभावाने किंमत Rs. 35,51,93,75,271.67/- (P.Y. मागील वर्षी Rs. 31,11,79,05,885.97/-) {(Out of this, Securities of face value of Rs. 18,985.90 Lakhs (P.Y. मागील वर्षी 18,342.60 Lakhs) earmarked for Statutory Reserve) (वरीलपैकी रु.18,985.90 लाख (मागील वर्षी रु 18,342.60 लाख) दर्शनी किंमतीच्या रोख्यांची रक्कम गंगाजळीसाठी राखून ठेवली आहे.) Market value C.Y. / बाजारभावाने चालु वर्षातील किंमत 1,74,30,12,675.96 & Market Value P.Y. / बाजारभावाने मागील वर्षातील किंमत 1,77,95,76,573.75/-	3359,22,00,081.18	3268,55,02,423.81



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७५ वा वार्षिक अहवाल
सन २०२३-२०२४

Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

३१ मार्च २०२४ अखेरचा ताळेबंद

Property & Assets जिंदगी व येणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
2) Other Trustee Securities at Book Value / इतर विश्वस्त कर्जरोख्यातील गुंतवणूक पुस्तकातील किंमतीनुसार Face Value / दर्शनी किमती Rs. NIL (P.Y/ मागील वर्षी Rs. NIL) Market Value / बाजारभावाने किंमत Rs. NIL (P.Y. Rs.NIL)	0.00	0.00
3) In Shares		
A) Co-op.Institutions	11,18,050.00	23,18,050.00
B) Maharashtra State Finance Corporation	1,000.00	1,000.00
C) National Payment Corporation of India Shares	24,99,200.00	24,99,200.00
D) NUCFDC	100,00,000.00	25,00,000.00
Total / एकूण	1,36,18,250.00	73,18,250.00
4) In PSU Bonds / सार्वजनिक क्षेत्रातील कर्ज रोखे	189,90,76,000.00	204,90,76,000.00
5) Other Investment		
A) ARC Security Receipt	432,12,60,080.00	460,68,80,140.00
B) Corporate Bonds	138,32,85,487.88	157,78,90,427.40
C) MSE Refinance Fund FY 2022-2023 (SIDBI)	0.00	194,89,73,000.00
Total / एकूण	570,45,45,567.88	813,37,43,567.40
Total Investment / (एकूण गुंतवणूक)	4120,94,39,899.06	4287,56,40,241.21
SCHEDULE "J"		
ADVANCES / कर्जे		
A) Short Term Loans, Cash Credit, Overdraft & Bills Discounted of which secured against / अल्पमुदत कर्जे,कॅशक्रेडीट,ओव्हरड्राफ्ट व बिल्स डिस्काउंटिंग यांपैकी		
i) Govt. & Other Approved Securities सरकारी कर्जरोखे व तत्सम तारणावर	44,47,041.10	12,14,911.00
ii) Other Tangible Securities / अन्य मूर्त तारणावर	2518,58,18,646.70	2060,37,76,008.29
iii) On Personal Sureties / विनातारणी जामीनकी	5,26,23,536.19	6,03,04,511.64
Total (A)... / एकूण (अ)...	2524,28,89,223.99	2066,52,95,430.93



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2024

Property & Assets जिंदगी व येणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
— Due from Individuals यापैकी व्यक्तिशः येणे असलेली	1135,92,86,721.73	1081,30,11,631.44
— Overdue Advances मुदत संपूनही येणे असलेली	1,07,04,647.88	1,40,62,327.48
— Considered Bad & Doubtful of Recovery संशयित अथवा बुडीत	109,36,86,079.71	158,33,94,510.06
B) Medium Term Loans of which Secured Against / मध्यम मुदतीची कर्जे (यापैकी)		
i) Govt. & Other Approved Securities सरकारी कर्जरोखे व तत्सम तारणावर	1,73,44,648.24	1,06,74,243.75
ii) Other Tangible Securities /अन्य मूर्त तारणावर	753,09,08,195.33	842,01,90,064.14
iii) On Personal Sureties/ विनातारणी जामीनकी	85,63,02,347.60	96,83,49,115.32
Total (B). . / एकूण (ब)...	840,45,55,191.17	939,92,13,423.21
— Due from Individuals यापैकी व्यक्तिशः येणे असलेली	481,24,19,469.73	691,01,52,015.48
— Overdue Advances मुदत संपूनही येणे असलेली	2,33,24,283.47	4,91,31,583.96
— Considered Bad & Doubtful of recovery संशयित अथवा बुडीत	70,45,42,953.52	61,14,50,199.26
C) Long Term Loans of which Secured Against / दीर्घ मुदतीची कर्जे (यापैकी)		
i) Govt. & Other Approved Securities सरकारी कर्जरोखे व तत्सम तारणावर	0.00	0.00
ii) Other Tangible Securities /अन्य मूर्त तारणावर	2177,28,30,026.32	1941,44,31,134.09
iii) On Personal Sureties/ विनातारणी जामीनकी	122,27,91,027.71	172,56,29,242.03
Total (C). . / एकूण (क)...	22,99,56,21,054.03	21,14,00,60,376.12
— Due from Individuals यापैकी व्यक्तिशः येणे असलेली	1564,22,25,202.72	1370,68,67,012.80
— Overdue Advances मुदत संपूनही येणे असलेली	6,14,62,021.39	5,20,49,339.18
— Considered Bad & Doubtful of Recovery संशयित अथवा बुडीत	122,09,85,926.93	114,15,66,610.65
Total (A) (B) (C) / एकूण (अ) (ब) (क)...	5664,30,65,469.19	5120,45,69,230.26



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७५ वा वार्षिक अहवाल
सन २०२३-२०२४

Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

३१ मार्च २०२४ अखेरचा ताळेबंद

Property & Assets जिंदगी व येणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
SCHEDULE "K"		
PREMISES / जागा व इमारत		
1) Cost / मूळ किंमत	54,80,64,172.77	54,80,64,172.77
Add : Additions / अधिक : वर्षातील वाढीव रक्कम	0.00	0.00
Add : Increase on Account of Revaluation/ पुनर्मुल्यांकनातील वाढ	117,79,66,032.19	117,79,66,032.19
Less : Deletions / वजा : वर्षातील वजावट	1,22,62,587.00	0.00
Total Cost / एकूण किंमत. . .	171,37,67,617.96	172,60,30,204.96
Depreciation / घसारा :		
Less : Accumulated Depreciation up to Last Year/ मागील वर्षापर्यंतचा संचित घसारा	40,20,22,990.96	36,07,51,021.96
Less : Depreciation on Deleted Items निरस्त केलेल्या खात्यांवरील संचित घसारा	38,51,620.00	0.00
Accumulated Depreciation / संचित घसारा	39,81,71,370.96	36,07,51,021.96
Add : Current Year Depreciation / चालू वर्षाचा घसारा	77,01,198.00	87,44,082.00
: Depreciation on Account of Revaluation / पुनर्मुल्यांकनावरील घसारा	3,24,07,072.00	3,25,27,887.00
Total Depreciation / एकूण घसारा . . .	43,82,79,640.96	40,20,22,990.96
Closing Balance / वर्ष अखेरीस शिल्लक . . .	127,54,87,977.00	132,40,07,214.00



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank)

Balance Sheet as on 31st March 2024

Property & Assets जिंदगी व येणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
SCHEDULE "L"		
A) Dead Stock, Furniture, Fixture, Fittings, Library, Vehicles & Improvement to Premises/ अ) डेड स्टॉक फर्निचर, फिक्स्चर फिटिंग, वाहन, लायब्ररी आणि जागेची सुधारणा		
Cost / मूळ किंमत	108,19,70,176.51	93,58,32,820.29
Add : Additions / अधिक : वर्षातील वाढीव रक्कम	5,99,53,666.33	14,89,81,274.22
Less : Deletions / वजा : वर्षातील वजावट	1,70,92,765.72	28,43,918.00
Total Cost / एकूण किंमत	112,48,31,077.12	108,19,70,176.51
Depreciation / घसारा		
Accumulated Depreciation upto Last Year/ मागील वर्षापर्यंतचा संचित घसारा	76,37,85,115.59	70,07,37,606.74
Less : Depreciation on Deleted Items/ निरस्त केलेल्या खात्यांवरील संचित घसारा	1,64,93,876.77	10,12,866.15
Accumulated Depreciation / संचित घसारा	74,72,91,238.82	69,97,24,740.59
Add : Current Year Depreciation/ चालू वर्षाचा घसारा	8,50,07,518.00	6,40,60,375.00
Total Depreciation (1) / एकूण घसारा	83,22,98,756.82	76,37,85,115.59
Closing Balance / वर्षाअखेरील शिल्लक	29,25,32,320.30	31,81,85,060.92
B) Intangible Assets / अमूर्त मालमत्ता		
Cost / मूळ किंमत	12,31,77,252.12	10,39,22,283.12
Add: Additions / अधिक : वर्षातील वाढीव रक्कम	2,61,38,104.80	1,92,54,970.00
Less: Deletions / वजा : वर्षातील वजावट	0.00	1.00
Total Cost... / एकूण किंमत	14,93,15,356.92	12,31,77,252.12
Depreciation / घसारा		
Accumulated Depreciation upto Last Year/ मागील वर्षापर्यंतचा संचित घसारा	10,63,95,252.98	10,00,04,402.98
Less : Depreciation on Deleted Items/ निरस्त केलेल्या खात्यांवरील संचित घसारा	0.00	0.00
Accumulated Depreciation/ संचित घसारा	10,63,95,252.98	10,00,04,402.98
Add : Current Year Depreciation/ चालू वर्षाचा घसारा	1,19,30,272.00	6,390,850.00
Total Depreciation (2) / एकूण घसारा	11,83,25,524.98	10,63,95,252.98
Closing Balance / वर्षाअखेरील शिल्लक	3,09,89,831.94	1,67,81,999.14
Total / एकूण	32,35,22,152.24	33,49,67,060.06



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७५ वा वार्षिक अहवाल
सन २०२३-२०२४

Janata Sahakari Bank Ltd., Pune (Multi State Scheduled Bank)

३१ मार्च २०२४ अखेरचा ताळेबंद

Property & Assets जिंदगी व येणे	As on 31st March, 2024 (Amount in Rs.)	As on 31st March, 2023 (Amount in Rs.)
SCHEDULE "M"		
OTHER ASSETS / इतर येणी		
A) Income Tax Receivable / आयकर येणे	54,54,29,445.97	42,75,34,475.95
B) Stock of Printing & Stationery / छपाई स्टेशनरी शिल्लक	35,42,563.41	33,25,453.34
C) Other Receivables / अन्य येणी	16,18,43,238.71	20,24,77,839.75
D) GST Refund Receivable / जीएसटी रीफंड येणे	2,68,20,997.19	2,68,20,997.19
Total . . . / एकूण . . .	73,76,36,245.28	66,01,58,766.23
SCHEDULE "N"		
CONTINGENT LIABILITIES / संभाव्य देणी		
A) Outstanding Liabilities for Guarantees Issued / बँक हमी	499,16,05,886.21	441,77,59,419.29
B) Letters of Credit Issued / पतपत्रे	9,83,92,406.00	13,61,92,499.00
C) Capital contracts remaining to be executed/ मान्य केलेला परंतु प्रत्यक्ष अदा न केलेला भांडवली खर्च	2,15,22,541.00	1,20,21,649.00
D) Foreign Letter of Credit / परदेशीय पतपत्रे	4,23,17,867.00	2,00,00,774.52
F) Amount transferred to RBI under DEAF/ अनक्लेम्ड ठेवींची रक्कम रिझर्व्ह बँकेकडे वर्ग	39,30,00,191.02	39,76,03,375.57
G) Others / अन्य	104,02,99,544.00	7,94,53,538.45
Total . . . / एकूण . . .	658,71,38,435.23	506,30,31,255.83



Cash Flow Statement For The Year Ended March 31, 2024

(Rs in Lakhs)

Cash Flow Statement	2023-2024	2022-2023
A) Cash Flow From Operations		
Net Profit as per Profit & Loss Account	4909.97	813.76
Adjustments for:		
Depreciation on Assets	1370.46	1117.23
Baddebts written off	6781.20	0.00
Fixed Assets written off	0.00	0.11
Deferred Tax Liability	525.97	0.00
Provision for BDDR (Net)	(3000.00)	1500.00
Provision for Standard Assets (Net)	195.00	(55.00)
Profit/Loss on Sale of Assets (Net)	(37.72)	(11.97)
Written off amount in loss on sale of asset	0.00	0.00
Provision for Investments	7122.00	8971.00
Provision for Restructured Loans	(128.60)	107.60
Provision for Income Tax (Net)	0.00	0.00
Provision for ARC	0.00	0.00
COVID -19 provision written back	(383.60)	(459.20)
Deferred Tax Asset	0.00	(456.57)
Non cash recovery of Bad debts	0.00	0.00
Other receivable	0.00	(8.00)
Non Banking Asset reversal	(3751.00)	4128.72
Total (A)	13603.67	15647.68
Adjustment for		
Increase /(Decrease) in Deposits	45944.85	17662.48
Increase /(Decrease) in Loans & Advances	(61166.16)	(34406.29)
Increase /(Decrease) in Investments	184888.44	(21095.47)
Proceeds from ARC	0.00	0.00
Income Tax Paid	0.00	0.00
Increase/ (Decrease)in Funds (Statutory)	28.61	30.95
Increase/(Decrease) in Other Assets	(1087.18)	(1032.17)
Increase/(Decrease) in Other Liabilities	1387.22	408.25
Net Cash generated from Operating Activities (A)	183599.45	(22784.57)
B Cash Flow from Investing Activities		
Purchase of Property, Plant & Equipment	(874.44)	(1487.07)
Sale Proceeds of Fixed Assets	75.63	30.16
Purchase / Sale of Non Banking Assets	4203.61	0.00
Net Cash generated from Investing Activities (B)	3404.80	(1456.91)
C) Cash Flow From Financing Activity		
Increase /(Decrease) in Share Capital - PNCPS	0.00	0.00
Increase /(Decrease) in Share Capital- Equity Capital	207.46	(37.82)
Increase/(Decrease) in Borrowings	(8168.73)	23270.25
Net Cash generated from Financing Activities (C)	(8059.49)	23232.43
Net Increase/(Decrease) in Cash & Cash Equivalent (A+B+C)	179042.98	(1009.04)
Cash and Cash Equivalent at the beginning of the year	66689.65	67698.69
Cash and Cash Equivalent at the end of the year	245732.62	66689.65
Cash and Cash Equivalent at the end of the year:		
Cash and Balances with Banks	72670.70	51732.46
Balances with Other Banks	173061.92	14957.20
Money at Call and Short Notice	0.00	0.00
Total	245732.62	66689.65



Shedule “O” Significant Accounting Policies, Notes to Accounts and Disclosures

Notes to Accounts forming part of the Balance Sheet as at 31st March 2024
and Profit and Loss Account for the year ended on that date

Significant Accounting Policies

Overview:

Janata Sahakari Bank Ltd., Pune was incorporated in the year 1949. The Bank has 71 Branches & 2 extension counters. The Bank provides a complete range of Corporate and Retail banking products.

Bank follows certain accounting policies while preparing and presenting financial statements. As per the Accounting Standard (“AS”)-1 – “Disclosure of Accounting Policies” issued by the Institute of Chartered Accountants of India (“ICAI”), significant accounting policies followed by an entity while preparing and presenting financial statements need to be disclosed and should form part of the financial statements. Accordingly, Bank discloses the significant Accounting Policies in Schedule 'Significant Accounting Policies' attached to and forming part of the financial statements.

A) Basis for Preparation of Financial Statements

1. Basis of Accounting:

The financial statements are prepared by following the Going Concern concept on historical cost convention as modified by revaluation of premises under accrual system of accounting unless otherwise stated. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions 2021, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 (as applicable to Cooperative Societies) & Multi State Co-operative Societies Act, 2002, Multi State Co-operative Societies Rules, 2002, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time and current practices prevalent in the co-operative banking sector in India.

2. Use of Estimates:

Preparation of financial statements, in conformity with generally accepted accounting principles, requires management to make estimates & assumptions that affect the reported amounts of Assets & liabilities, revenue & expenses and disclosure of contingent liability at the date of financial statements. Management makes certain estimates and assumptions while preparing 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 revision to the accounting estimates is recognized prospectively.

3. All the accounting policies are consistently followed by Bank. The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on “Going Concern” basis.

B) Significant Accounting Policies

1. Revenue Recognition (AS – 9)

- Interest income is recognized on an accrual basis in accordance with AS-9, Revenue Recognition and RBI guidelines, except in case of interest income on non-performing assets which is recognized on receipt basis as per Income Recognition, Asset Classification and Provisioning norms of RBI.
- Commission on BGs and LCs is recognised in the year of issue of such BGs/LCs.
- Locker rent is recognised on accrual basis.
- Annual fees on debit cards is recognized as and when due from the customers.
- Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis. Income on discounted instruments is recognised over the tenor of the instrument on a straight-line basis.
- Other fees and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.
- Dividend income is recognized on receipt basis.
- Depository Bills are recognised on receipt basis.

2. Property, Plant & Equipment (AS -10)

Premises are stated at historical cost or at revalued amount, in case of revaluation thereof. The difference between the historical cost and the revalued amount is accounted as “revaluation reserve”. Cost includes cost of purchase and all expenditure incidental thereto. The Bank has policy for Revaluation of Fixed Assets. According to the policy the revaluation of Fixed Assets could be done only after five years from the date of earlier revaluation date. The revalued portion is depreciated over the remaining life of asset. Proportionate depreciation on account of the revaluation is transferred from Revaluation Reserve to General Reserve every year.



Other fixed assets are stated at historical cost net of depreciation.

The cost of fixed assets represents the written down value of the assets as on 1st April, 2003 and the subsequent additions and deletions therefrom.

Depreciation is charged on Fixed Assets in the following manner:

Particulars	Depreciation Method	Depreciation %
Premises	Written Down Value	10.00
Computers	Straight Line	33.33
Improvement to Premises	Straight Line	25.00
Air Conditioners	Straight Line	15.00
Fax Machines	Straight Line	20.00
Boards	Straight Line	20.00
ATM Machines	Straight Line	20.00
Electrical cabling	Straight Line	15.00
Generators	Straight Line	15.00
MICR	Straight Line	15.00
Cash Machine	Straight Line	20.00
Intangible Asset Software	Straight Line	33.33
Vehicles	Written Down Value	20.00
Furniture & office equipment	Written Down Value	10.00
Transformer	Written Down Value	33.33

Depreciation is charged for full or half year on assets purchased in first half or second half of the year respectively. Depreciation on assets sold is charged for half year in case the asset is sold in the second half of the year and no depreciation is charged in case the asset is sold in the first half of the year.

3. Foreign Currency Transactions (AS -11)

Transaction Denominated in Foreign Currencies are accounted for at the rates prevailing on the date of transaction. Foreign Currency asset and liabilities are translated at the Balance Sheet date at the rates notified by Foreign Exchange Dealers Association of India (FEDAI). Profit/Losses resulting from year end revaluations are recognised in the Profit and Loss Account. Contingent Liabilities denominated in Foreign Currencies are disclosed at closing rate of exchange notified by FEDAI.

4. Investments (AS -13)

4.1 Categorization of Investments -

Bank classifies its investment portfolio into the following three categories as per the RBI guidelines:

- 'Held To Maturity'- Securities acquired by the Bank with the intention to hold till maturity.
- 'Held For Trading' - Securities acquired by the Bank with the intention to trade.
- 'Available For Sale' - Securities which do not fall within the above two categories and Security Receipts (SRs) issued by Asset Reconstruction Companies are classified as 'Available for Sale'.



4.2 Classification of Investments -

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows: Government Securities, Other Trustee Securities, Shares in co-operative institutions, Shares of limited companies, PSU Bonds, Bonds of All India Financial Institutions, Security Receipts and other Investments.

4.3 Valuation of Investments -

- i) **'Held to Maturity'** - These investments are accounted at their acquisition cost. Premium on acquisition is amortized over the balance period to maturity, with a debit to Profit & Loss Account. The book value of security is reduced to the extent of amount amortized during the relevant accounting period.
- ii) **'Held for Trading'** - Each scrip in this category is re-valued at the market price or fair value and the resultant depreciation net of appreciation in this category is recognized in the profit and loss account. Net Appreciation, if any, is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of the prices/ YTM published by RBI or the prices/YTM periodically declared by Primary Dealers Association of India (PDAI) jointly with Fixed Income Money Market and Derivatives Association (FIMMDA) for valuation at year-end. In case of unquoted government securities, market price or fair value is determined as per the prices/ YTM published by FIMMDA.
- iii) **'Available for Sale'** - Except SRs issued by Asset Reconstruction Company (ARC) Trust each Central Govt./ Other approved Securities in this category is re-valued at the market price or fair value for each scrip. The resultant depreciation in this category is recognized in the profit and loss account. Net Appreciation, if any, is ignored. In case of shares, bonds and 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 for valuation at year-end. In case of unquoted government securities market price or fair value is determined as per the rates published by FIMMDA.
- iv) Broken period interest on debt instruments is treated as a revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- v) Profit in respect of investments sold from 'HTM' category is included in Profit on Sale of Investments and equal amount is transferred to Investment Fluctuation Reserve, net of taxes by way of appropriation.
- vi) Investments in SRs initially issued by Asset Reconstruction Companies (ARCs) are valued at cost till expiry of 6 months from acquisition date. Subsequently, these are valued at NAV declared by the ARCs from time to time but not earlier than 6 months prior to the Balance Sheet Date.
Pursuant to, RBI circular dated September 24, 2021 valuation of investments in SRs acquired on or after September 24, 2021 which are more than 10 percent of all the SRs by the Bank, provision for depreciation in value will be additionally subject to a floor of face value of the SRs reduced by the provisioning rate as applicable to the underlying loans, had the loans continued in the books of the transferor.
- vii) Certificate of Deposits have been valued at carrying cost.
- viii) Investments in quoted debt/money market Mutual Fund Units are valued as per stock exchange quotations. Investments in un-quoted Mutual Fund Units are valued on the basis of the latest re-purchase price declared by the Mutual Funds in respect of each particular Scheme. In case of funds with a lock-in period, or where repurchase price/market quote is not available, units could be valued at Net Asset Value (NAV). If NAV is not available, then these could be valued at cost, till the end of the lock-in period

ix) Disposal of Investments:

Investments classified under the HTM category: Realized gains are recognized in the Profit and Loss Account and subsequently appropriated to Capital Reserve account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. Losses are recognized in the Profit and Loss Account.

Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account.



x) Transfer of Investments from HTM to AFS: Transfer between categories of investments is accounted as per the RBI guidelines.

5. Accounting in case of Merger / Takeover of Other Banks (AS -14)

Accounting of various items of Assets / liabilities / income / expenditure is carried out in the Books of Bank in accordance with the scheme/ order of Merger / Takeover sanctioned by Competent Authorities.

The cost of Acquisition arising out of Merger / takeover is amortised over a period of Five Years as per the guidelines issued by RBI.

6. Employee Benefits (AS -15)

6.1 Provident Fund –

Provident Fund is a defined contribution scheme. The eligible employees of the bank are entitled to receive benefits under the Provident Fund, where, the employee and the Bank contribute monthly at a stipulated rate to the “Janata Sahakari Bank Ltd., Pune Employees Provident Fund Trust”. The bank has no liability for future Provident Fund benefits other than its Annual contribution towards the funds and recognizes such contributions as an expense in the period in which employee renders the related service.

6.2. Gratuity -

The Bank provides for the gratuity which is a defined benefit retirement plan. The benefit under this plan vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act, 1972. The cost of providing such benefit is determined using the Projected Unit Credit method, with actuarial valuations being carried out at each Balance sheet date.

Actuarial gains and losses are recognised in the Profit & Loss Account in the period in which they occur. The net obligation of the gratuity plan is recognized in the Balance Sheet as liability, in accordance with AS-15 'Employee Benefits'. The Bank makes contribution of the ascertained liabilities towards the “Janata Sahakari Bank Ltd., Pune Employees Gratuity Fund”.

The Bank fully contributes all ascertained liabilities to the gratuity trust. Actuarial gains and losses arising from experience adjustments and changes in actuarial assumptions are recognized in the Profit and Loss Account in the period in which they arise.

6.3. Leave Encashment –

Leave encashment is a defined benefit plan. Accumulated leave, which is expected to be utilized within the next twelve months, is treated as short – term employee benefit. The Bank measures the cost of such absences at the amount it expects to pay as a result of the unused entitlement [i.e. outstanding balance of PL at the credit of the employee to the extent of 240 leaves or lower as the case maybe] that has accumulated at the reporting date. The accumulated leave expected to be carried forward beyond twelve months is treated as Long – term Employee benefit. The long term employee benefit is provided for based on the actuarial valuation using the Projected Unit Credit Method at the reporting date. The shortfall, if any, between projected benefit obligation and the fair value of the plan assets as on the reporting date is provided for and recognized as expense in Profit & Loss Account. The net obligation under this scheme is recognized in the Balance sheet as a liability, in accordance with AS-15 “Employee Benefits”. The Bank makes contributions of the ascertained liabilities towards the “Janata Sahakari Bank Ltd., Pune Employees Gratuity Fund”.

7. 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.

Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.



8. Related Party Disclosure (AS – 18)

There are no related parties which require a disclosure under AS 18, other than the Key Management Personnel.

9. Leases (AS – 19)

Operating Leases where the bank's lessor effectively retains substantially all the risks and benefits of ownership of the leased term are classified as operating leases. Operating lease payments are recognised as an expense in the statement of profit & loss over the lease term.

10. Earning Per Share (AS – 20)

Basic earnings per share is calculated by dividing the net profit or loss for the year by the weighted average number of shares (excluding preference shares) outstanding during the year calculated on monthly basis.

11. Income Tax and Deferred Tax (AS - 22)

Tax expenses comprise of Current and Deferred taxes. Current Income Tax is measured at the amount expected to be paid to tax authorities as per Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable. 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 recognised only to the extent that there is reasonable certainty that sufficient future income will be available against which such deferred tax assets can be realised. Current taxes and Deferred Taxes are recognised as per the provisions of Income Tax Act 1961 and Accounting Standard – 22- 'Accounting for Taxes on Income' issued by ICAI.

12. Discontinuing operations (AS 24)

Bank has not discontinued any of its operation during F. Y. 2023-2024.

13. Intangible Assets (AS – 26)

An intangible asset is recognized if and only if it is probable that the future economic benefits that are attributable to the asset will flow to the Bank and the cost of the asset can be measured reliably. Intangible asset is measured initially at cost and stated in Balance Sheet at historical cost less accumulated amortization.

Amortization of intangible assets is provided on Straight Line Method (SLM) @ 33.33% in line with the RBI circular RBI/2005-06/286 UBD.BPD.PCB Cir. No. 28/12.05.001/2005-06.

14. Impairment of Assets (AS – 28)

The Bank, at each Balance Sheet date evaluates any impairment of assets as required by As-28 'Impairment of Assets' issued by ICAI. Impairment loss, if any, is recognized in Profit and Loss Statement to the extent the carrying amount exceeds the estimated recoverable amount.

An impairment loss recognised for an asset in prior accounting periods should be reversed if there has been a change in the estimates of cash inflows, cash outflows or discount rates used to determine the asset's recoverable amount since the last impairment loss was recognised.

15. Provisioning and Contingent Liabilities (AS – 29)

A provision is recognised when the bank has a present obligation as a result of past event. It is probable that 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 the 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.

Disclosure of a contingent liability is made when there is a possible obligation that arises from past events and the existence of which will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the bank or a present obligation that arises from past events but 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.

Contingent Assets are neither recognised nor disclosed in the financial statements.



16. Policy on Other Matters:

1. Advances –

The advances are classified in accordance with the guidelines issued by Reserve Bank of India as Standard, Sub-standard, Doubtful and Loss assets and required provision is made on such advances as per the norms issued by Reserve Bank of India from time to time whenever applicable.

General provision is made on standard assets as per RBI guidelines for accounts under respective category as under:

Category	Provision (%)
Direct Advances To Agriculture & SME Sector	0.25%
Commercial & Real Estate Loans	1.00%
Commercial & Real Estate Loans – Residential Housing	0.75%
Other Standard Advances	0.40%

Overdue interest in respect of Non – Performing Advances is accounted for as per the directives issued by Reserve Bank of India. For restructured accounts, provision is made in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring and at each balance sheet date thereafter.

2. REPO/Reverse REPO

Accounting for REPO/ Reverse REPO transactions (transactions other than liquidity adjustment facility (LAF) with the RBI.)

A. The securities sold and purchased under the REPO/Reverse REPO are accounted for as a Collateralised Borrowings/ Lending transactions and are accounted for as per RBI circular in this regard.

B. Securities purchased and/ sold under REPO/Reverse REPO are transferred as in the case normal outright sale or purchase transactions and such movement of securities is reflected using the REPO/Reverse REPO account and contra entries. These entries are reversed on the date of maturity. Cost and revenues are accounted as interest expenditure / income, as the case may be. Balance under REPO Account is reported under borrowings and balance under Reverse REPO is shown under Money at Call and Short Notice.

3. Cash and Cash Equivalents

The Cash Flow Statement discloses the cash flows during the period classified by operating, investing and financing activities in a manner which is most appropriate to the business of the Bank for each period for which financial statements are presented. Reporting of cash flows from operating activities has been made by indirect method. Cash and Cash Equivalents consists of Cash on hand, bank balances, Money at Call and Short notices and bank deposits with a maturity of 3 months or less.

Extraordinary items: The cash flows associated with extraordinary items have been appropriately classified as arising from operating, investing or financing activities and separately disclosed.

Taxes on income: Cash flows arising from taxes on income are separately disclosed & classified as cash flows from operating activities unless they can be specifically identified with financing and investing activities.

4. Deposit for Services

Deposits paid towards services like telephone etc. are written off as expenditure in the year in which the relevant service connection is installed.

5. Accounting of Goods and Service Tax

Goods and Service Tax (GST) has been implemented with effect from 1st July 2017. GST collected is accounted in GST Payable Account. Expenses are shown net off eligible Input Tax Credit (ITC). The ITC on expenses which is not allowed to be set off as per GST law, is expensed out.

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



C. Notes to Accounts and Disclosure as per RBI guideline

1. Employee Benefits

(Amount in ₹ Lakhs)

Retirement Benefit - Accounting Standard 15 (Revised)					
SR.NO.	PARTICULARS	Leave Encashment		Gratuity	
		2023-24	2022-23	2023-24	2022-23
1	Discount Rate	7.24%	7.45%	7.24%	7.45%
2	Rate of increase in compensation	1.50%	1.50%	1.50%	1.50%
3	Expected Return on Plan Assets	7.24%	7.45%	7.24%	7.45%
4	Change in Present Value of Obligations (PVO) PVO at Beginning	1944.79	1912.75	4619.82	4676.90
	Interest Cost	120.10	115.44	307.47	308.24
	Current Service Cost	289.84	292.52	208.44	208.49
	Benefit Paid	-665.53	-614.47	-985.53	-779.68
	Acturial (gain)/ Loss on Obligations	214.30	238.55	450.61	205.87
	PVO at the End	1903.49	1944.79	4600.80	4619.82
5	Changes in Fair value of Plan Assets (FVPA) FVPA at the Beginning	1712.27	1920.76	4010.19	4160.10
	Expected Return on Plan Assets	111.43	127.81	284.76	277.86
	Adjustment to Opening Value of Planned Asset	0.00	0.00	0.00	0.00
	Contributions	232.52	328.13	609.63	188.66
	Benefit Paid	-665.53	-614.47	-985.53	-779.68
	Acturial (Gain)/ Loss on Obligations	-32.05	-49.97	244.47	163.25
	FVAP at the End	1358.65	1712.27	4163.51	4010.20
6	Amount Recognised in Balance Sheet Present Value of Obligations	1712.27	1920.76	4600.80	4619.82
	Fair Value of Plan Assets	1358.65	1712.27	4163.51	4010.20
	Assets/(Liability)	-544.85	-232.52	-437.29	-609.62
7	Expenses Recognised in Profit & Loss Account Current service cost	289.83	292.52	208.44	208.49
	Interest Cost	120.10	115.44	307.47	308.24
	Expected Return on Plan Assets	-111.43	-127.81	-284.76	-277.86
	Net Acturial (Gain)/ Loss	246.35	288.51	206.14	42.62
	Expenses Recognised	544.85	568.67	437.29	281.49

The plan assets are mainly invested in the Government Securities and insurer managed funds. Hence, the expected rate of return is considered on the basis of yield on the Government Securities which are aligned with the average term of the obligation.



Assumptions

Sr. No	Particulars	Gratuity (Funded)	
		31.03.2024	31.03.2023
1	Discount Rate	7.24%	7.45%
2	Expected Return on Plan Assets	7.24%	7.45%
3	Salary Escalation Rate	1.50%	1.50%
4	Attrition Rate	1.00%	1.00%
5	Mortality Table	IALM (2012-14) Ult.	IALM (2012-14) Ult.

Investment under Plan Assets are as follows :

(Amount in ₹ Lakhs)

Sr. No	Category of Assets	Gratuity (Funded)	
		31.03.2024	31.03.2023
1	Insurer Managed Funds	1,057.95	873.71
2	Term Deposit, MF, Bonds and Bank Accounts	2096.09	2,246.73
3	Government Securities	2,377.92	2,695.69
4	Total	5,531.97	5,816.10

Amounts of Gratuity for the Current Year & Previous year are as follows :

I. Gratuity

(Amount in ₹ Lakhs)

Particular	31.03.2024	31.03.2023
Present Value of Benefit Obligation at the End of the Period	4,600.80	4,619.82
Fair Value of Plan Assets at the End of the Period	4,163.51	4,010.19
Funded Status (Surplus / (Deficit))	(437.29)	(609.62)
Actuarial (Gains) / Losses on Obligations - Due to Experience	414.99	250.94
Actuarial Gains / (Losses) on Plan Assets- Due to Experience	(244.47)	(163.25)



Part A: Business Segments

(Amount in ₹ Crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Revenue	301.52	295.61	287.29	252.63	347.65	258.90	4.73	5.65	941.19	812.79
Result	19.43	0.25	85.05	72.80	3.10	8.70	4.61	5.48	112.19	87.23
Unallocated Expenses									63.09	83.66
Operating Profit									49.10	3.58
Income Taxes									0.00	4.57
Extraordinary Profit / Loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Profit									49.10	8.14

Particulars	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Segment Assets	5640.26	5710.63	3007.26	2830.57	2817.20	2540.21	0.22	0.27	11464.94	11081.69
Unallocated Assets									288.55	288.84
Total Assets									11753.48	11370.53
Segment Liabilities	919.14	897.95	2087.28	3284.82	8621.40	7074.76	0.00	0.00	11637.63	11257.52
Uncalled Liabilities									125.65	113.01
Total Liabilities									11753.48	11370.53

Part B: Geographic segments – The Bank operates only in India and hence the reporting consists only of domestic segment.

3. Leases

(Amount in ₹)

Particulars	31.03.2024	31.03.2023
Future Lease Rental Payable as at The End Of The Year		
a) Not later than one year	11,38,40,666.29	12,77,01,394.68
b) Later than one year and not later than five years	14,04,84,130.25	19,38,12,332.94
c) Later than five years	74,38,087.75	2,13,96,086.00
Total of Minimum Lease Payments Recognized in the Profit and Loss Account for The Year	15,75,17,495.94	15,86,23,006.84
Total of Future Minimum Sub-lease Payment Expected to be Received Under Non-Cancellable Sub-Lease	NIL	NIL
Payments Recognized in The Profit and Loss Account for The Year	15,75,17,495.94	15,86,23,006.84



4. Related Party Disclosure (AS 18)

Since Mr. Jagdish Kashyap [The Officiating Chief Executive Officer] is Key Management Personnel, no further disclosure is required as per RBI Master Direction on Financial Statements – Presentation and Disclosures dated August 30, 2021.

5. Earning Per Share (AS – 20)

(Amount in ₹ Crore)

Particulars	31.03.2024	31.03.2023
Net Profit After Taxation (Amount in ₹ Crore)	49.10	8.13
Nominal Value of Share (Per Share Rs.)	100.00	100.00
No. of Equity Shares	2,18,06,462	2,15,96,994
EPS – Basic & Diluted (Rs.)	22.52	3.77

6. Deferred Tax

(Amount in ₹ Lakh)

Particulars	31.03.2024	31.03.2023
A. Deferred Tax Assets :		
Provision for Bad and Doubtful Debts Reserve	5,241.60	6,289.92
Provision for Restructured Assets I	368.31	413.25
Excess Provision (BDDR) on Assets Sold to ARC	774.77	774.77
Provision Standard Assets been given	677.91	0.00
Provision for Restructured Assets II	89.88	198.17
Reserve for Restructured Accounts Under COVID-19	23.06	48.82
Subtotal (A)	7,175.53	7,724.93
B. Deffered Tax Liability :		
Difference between WDV of Fixed Assets as per Books and as per I Tax Act - (WDV as per Income Tax is less than WDV as per Books as Such will Result in DTL).	776.76	800.19
Special Reserve as per Income Tax Act	322.38	322.38
Subtotal (B)	1,099.14	1,122.57
Net Deferred Tax Assets(A-B)	6,076.38	6,602.35



7. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2024	31.03.2023
i)	Common Equity Tier 1 Capital (CET 1) / Paid up Share Capital and Reserves@ (net of Deductions, if any)	527.18	496.16
ii)	Additional Tier 1 Capital/ Other Tier 1 Capital	0.00	0.00
iii)	Tier 1 Capital (i + ii)	527.18	496.16
iv)	Tier 2 Capital	255.85	207.90
v)	Total Capital (Tier 1+Tier 2)	783.03	704.06
vi)	Total Risk Weighted Assets (RWAs)	5,487.42	5,130.57
vii)	CET 1 Ratio (CET 1 as a Percentage of RWAs) / Paid-Up Share Capital and Reserves as Percentage of RWAs	9.61	9.67
viii)	Tier 1 Ratio (Tier 1 Capital as a Percentage of RWAs)	9.61	9.67
ix)	Tier 2 Ratio (Tier 2 Capital as a Percentage of RWAs)	4.66	4.05
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a Percentage of RWAs)	14.27	13.72
xi)	Amount of Paid-Up Equity Capital Raised During The Year	2.07	(0.38)
xii)	Amount of Non-Equity Tier 1 Capital Raised During The Year, of which: Perpetual Non-Cumulative Preference Shares	0.00	0.00



7. Asset Liability Management

Maturity Pattern of Certain Items of Assets and Liabilities as at 31.03.2024

Maturity Pattern of Certain Items of Assets and Liabilities as at 31.03.2024														(Amount in ₹ Crore)
		Day1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31Days to 2 Months	Over 2 Months and 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 Year and up to 5 Years	Over 5 Years	Total	
Deposits		108.39	174.65	188.91	352.25	195.83	154.38	446.81	553.31	2394.43	2195.87	2861.03	9625.86	
Advances		200.90	192.09	139.70	244.79	104.90	367.65	323.71	629.63	1350.40	1176.60	933.93	5664.31	
Investments		0.00	170.15	0.00	10.00	21.43	0.00.	62.56	25.17	626.21	731.48	2473.94	4120.94	
Borrowings		0.00	294.78	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	179.55	474.33	
Foreign Currency Assets		NA												
Foreign Currency Liabilities		NA												

Asset Liability Management

Maturity Pattern of Certain Items of Assets and Liabilities as at 31.03.2023

(Amount in ₹ Crore)													
	Day1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31Days to 2 Months	Over 2 Months and 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 Year and up to 5 Years	Over 5 Years	Total	
Deposits	99.39	165.38	145.57	192.10	155.71	227.99	536.25	795.81	1793.41	2249.70	2805.11	9166.42	
Advances	47.86	169.39	134.75	192.08	92.45	181.21	421.09	776.68	1230.90	1049.76	824.30	5120.46	
Investments	0.00	181.05	6.99	10.01	5.00	4.70	52.15	41.93	589.91	903.18	2492.64	4287.56	
Borrowings	0.00	356.01	0.00	0.00	0.00	0.00	0.00	0.00	60.00	0.00	140.00	556.01	
Foreign Currency Assets	NA												
Foreign Currency Liabilities	NA												



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७५ वा वार्षिक अहवाल
सन २०२३-२०२४

8. Investments a) Composition of Investment Portfolio as at 31.03.2024

(Amount in ₹ Crore)

	Investments in India							Investments Outside India			
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others	Total Investments in India	Government Securities (Including Local Authorities)	Subsidiaries and/or Joint Ventures	Others	Total Investments Outside India
Held to Maturity											
Gross	2,045.71	0.00	0.00	0.00	0.00	0.00	2045.71	0.00	0.00	0.00	2,045.71
Less: Provision for Nonperforming Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	2,045.71	0.00	0.00	0.00	0.00	0.00	2045.71	0.00	0.00	0.00	2,045.71
Available for Sale											
Gross	1,278.23	0.00	1.36	328.24	0.00	432.13	2,039.96	0.00	0.00	0.00	2,039.96
Less: Provision for Depreciation and NPI	29.81	0.00	0.00	35.67	0.00	361.08	426.56	0.00	0.00	0.00	426.56
Net	1,248.42	0.00	1.36	292.57	0.00	71.05	1,613.40	0.00	0.00	0.00	1,613.40
Held for Trading											
Gross	35.28	0.00	0.00	0.00	0.00	0.00	35.28	0.00	0.00	0.00	35.28
Less: Provision for Depreciation and NPI	0.01	0.00	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.00	0.01
Net	35.27	0.00	0.00	0.00	0.00	0.00	35.27	0.00	0.00	0.00	35.27
Total Investments	3,359.22	0.00	1.36	328.24	0.00	432.13	4,120.95	0.00	0.00	0.00	4,120.95
Less: Provision for Nonperforming Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for Depreciation and NPI	29.82	0.00	0.00	35.67	0.00	361.08	426.57	0.00	0.00	0.00	426.57
Net	3,329.40	0.00	1.36	292.57	0.00	71.05	3,694.38	0.00	0.00	0.00	3,694.38



8. Investments

a) Composition of Investment Portfolio as at 31.03.2023

(Amount in ₹ Crore)

	Investments in India								Investments Outside India			
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others	Total Investments in India		Government Securities (Including Local Authorities)	Subsidiaries and/or Joint Ventures	Others	Total Investments Outside India
Held to Maturity												
Gross	2051.09	0.00	0.00	0.00	0.00	0.00	2051.09		0.00	0.00	0.00	2051.09
Less: Provision for Nonperforming Investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Net	2,051.09	0.00	0.00	0.00	0.00	0.00	2,051.09		0.00	0.00	0.00	2,051.09
Available for Sale												
Gross	1,217.46	0.00	0.73	557.59	0.00	460.69	2,236.47		0.00	0.00	0.00	2,236.47
Less: Provision for Depreciation and NPI	41.00	0.00	0.12	40.21	0.00	274.04	355.37		0.00	0.00	0.00	355.37
Net	1,176.46	0.00	0.61	517.38	0.00	186.65	1,881.10		0.00	0.00	0.00	1,881.10
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Less: Provision for Depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Total Investments	3,268.55	0.00	0.73	557.59	0.00	460.69	4,287.56		0.00	0.00	0.00	4,287.56
Less: Provision for Nonperforming Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Less: Provision for Depreciation and NPI	41.00	0.00	0.12	40.21	0.00	274.05	355.38		0.00	0.00	0.00	355.38
Net	3,227.55	0.00	0.61	517.38	0.00	186.64	3,932.18		0.00	0.00	0.00	3,932.18



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ Crore)

Particulars	31.03.2024	31.03.2023
i) Movement of Provisions Held Towards Depreciation on Investments		
a) Opening Balance	355.38	265.67
b) Add: Provisions Made During The Year	86.11	89.71
c) Less: Write off / Write Back of Excess Provisions During The Year	14.92	0.00
d) Closing Balance	426.57	355.38
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	11.59	11.59
b) Add: Amount Transferred During The Year	26.26	0.00
c) Less: Drawdown	0.00	0.00
d) Closing Balance	37.85	11.59
iii) Closing balance in IFR as a percentage of closing balance of investments[1] in AFS and HFT/Current category *	2.34%	0.65%
* Investment in SRs has been excluded for the purpose of calculation of IFR		

c) Sale and transfers to/from HTM category

- i) The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year.

Sr.No.	Particulars	Face Value	Book Value	Transfer Value (Bv)
1	Central Govt. Securities	20,00,00,000.00	19,94,98,645.29	19,94,98,645.29
2	State Govt. Securities			
	Total	20,00,00,000.00	19,94,98,645.29	19,94,98,645.29

- ii) Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI.
- iii) Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operations (OMO) and the Government Securities Acquisition Programme (GSAP).
- iv) Repurchase of Government Securities by Government of India from banks under buy back / switch operations.
- v) Repurchase of State Development Loans by respective state governments under buyback / switch operations.
- vi) Additional shifting of securities explicitly permitted by the Reserve Bank of India.



D) Non -SLR Investments Portfolio

i) Non-performing non-SLR investments

(Amount in ₹ Crore)

Sr No.	Particulars	31.03.2024	31.03.2023
a)	Opening Balance	31.19	35.12
b)	Additions During The Year Since 1 st April	0.00	0.00
c)	Reductions During The Above Period	2.44	3.93
d)	Closing Balance	28.75	31.19
e)	Total Provisions Held	28.75	31.19

ii) Issuer composition of non-SLR investments

(Amount in ₹ Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
1	2	3		4		5		6		7	
		31/03/2024	31/03/2023	31/03/2024	31/03/2023	31/03/2024	31/03/2023	31/03/2024	31/03/2023	31/03/2024	31/03/2023
a)	PSUs	135.00	349.90								
b)	FIs	18.00	13.00								
c)	Banks	574.51	676.28								
d)	Private Corporates	0.00	0.00								
e)	Subsidiaries / Joint Ventures	0.00	0.00								
f)	Others	556.82	599.22			28.75	31.07				
g)	Provision Held Towards Depreciation	396.75	294.58								
	Total	1284.33	1638.40	0.00	0.00	28.75	31.07	0.00	0.00	0.00	0.00



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9. Asset quality

a) Classification of Advances and Provisions Held as on 31.03.2024

(Amount in ₹ Crore)

	Standard	Non-Performing			Total
	Total Standard Advances	Substandard	Doubtful	Loss	Total Non Performing Advances
Gross Standard Advances and NPAs					
Opening Balance	4786.82	58.85	274.79	0.00	333.64
Add: Additions During The Year					96.60
Less: Reductions During The Year*					128.32
Closing Balance	5362.39	96.24	205.68	0.00	301.92
*Reductions in Gross NPAs Due to:					5664.31
i) Upgradation					37.98
ii) Recoveries (Excluding Recoveries From Upgraded Accounts)					22.53
iii) Technical/ Prudential Write-offs					67.81
iv) Write-Offs Other Than Those Under (iii) Above					0.00
Provisions (Excluding Floating Provisions)					
Opening Balance of Provisions Held	17.45	21.78	174.12	0.00	195.90
Add: Fresh Provisions Made During The Year **					63.99
Less: Excess Provision Reversed / Write-off Loans					103.97
Closing Balance of Provisions Held	19.40	15.53	140.38	0.00	155.92
Net NPAs					
Opening Balance					137.75
Add: Fresh additions during the year **					82.81
Less: Reductions during the year					74.55
Closing Balance					146.01

** Fresh Provisions during the year include additional provision made by the bank over and above provision required as per IRACP norms.



e) Repo Transactions (in Face Value Terms) as on 31.03.2024

(Amount in ₹ Crore)

	Minimum Outstanding During The Year	Maximum Outstanding During The Year	Daily Average Outstanding During The Year	Outstanding as on March 31, 2024
i) Securities Sold Under Repo				
a) Government Securities	5.10	211.89	33.77	162.84
b) Corporate Debt Securities	0.00	0.00	0.00	0.00
c) Any Other Securities	0.00	0.00	0.00	0.00
ii) Securities Purchased Under Reverse Repo				
a) Government Securities	0.00	0.00	0.00	0.00
b) Corporate Debt Securities	0.00	0.00	0.00	0.00
c) Any Other Securities	0.00	0.00	0.00	0.00

e) Repo Transactions (in Face Value Terms) as on 31.03.2023

(Amount in ₹ Crore)

	Minimum Outstanding During The Year	Maximum Outstanding During The Year	Daily Average Outstanding During The Year	Outstanding as on March 31, 2023
i) Securities Sold Under Repo				
a) Government Securities	15.00	300.18	13.24	184.58
b) Corporate Debt Securities	0.00	0.00	0.00	0.00
c) Any Other Securities	0.00	0.00	0.00	0.00
ii) Securities Purchased Under Reverse Repo				
a) Government Securities	0.00	0.00	0.00	0.00
b) Corporate Debt Securities	0.00	0.00	0.00	0.00
c) Any Other Securities	0.00	0.00	0.00	0.00



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	Non-Performing				Total
	Standard Total Standard Advances	Substandard	Doubtful	Loss	Total Non Performing Advances
Floating Provisions					
Opening Balance					
Add: Additional Provisions Made During The Year					
Less: Amount Drawn Down[1] During The Year					
Closing Balance of Floating Provisions					
Technical Write-Offs and The Recoveries Made Thereon					
Opening Balance of Technical/ Prudential Written-Off Accounts					
Add: Technical/ Prudential Write-Offs During The Year					
Less: Recoveries Made from Previously Technical /					
Prudential Written-off Accounts During The Year					
Closing Balance					

Ratio in %	31.03.2024	31.03.2023
Gross Advances	5.33 %	6.52 %
Net NPA to Net Advances	2.65 %	2.80 %
Provision Coverage Ratio	49.68 %	53.95 %



9. Asset quality

a) Classification of Advances and Provisions Held as on 31.03.2023

(Amount in ₹ Crore)

	Standard	Non-Performing			Total
	Total Standard Advances	Substandard	Doubtful	Loss	Total Non Performing Advances
Gross Standard Advances and NPAs					
Opening Balance	4387.80	131.00	257.59	0.00	388.59
Add: Additions During The Year					69.06
Less: Reductions During The Year*					124.00
Closing Balance	4786.82	58.85	274.79	0.00	333.64
*Reductions in Gross NPAs Due to:					5120.46
i) Upgradation					
ii) Recoveries (Excluding Recoveries From Upgraded Accounts)					108.79
iii) Technical/ Prudential Write-offs					15.22
iv) Write-Offs Other Than Those Under (iii) Above					0.00
					0.00
Provisions (Excluding Floating Provisions)					
Opening Balance of Provisions Held	18.00	75.78	101.17	0.00	176.95
Add: Fresh Provisions Made During The Year **					58.53
Less: Excess Provision Reversed / Write-off Loans					39.58
Closing Balance of Provisions Held	17.45	21.78	174.12	0.00	195.90
					213.35
Net NPAs					
Opening Balance					211.65
Add: Fresh additions during the year **					61.43
Less: Reductions during the year					135.33
Closing Balance					137.75

** Fresh Provisions during the year include additional provision made by the bank over and above provision required as per IRACP norms.



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	Non-Performing				Total
	Standard	Substandard	Doubtful	Loss	
	Total Standard Advances				Total Non Performing Advances
Floating Provisions					
Opening Balance					
Add: Additional Provisions Made During The Year					
Less: Amount Drawn Down[1] During The Year					
Closing Balance of Floating Provisions					
Technical Write-Offs and The Recoveries Made Thereon					
Opening Balance of Technical/ Prudential Written-Off Accounts					
Add: Technical/ Prudential Write-Offs During The Year					
Less: Recoveries Made from Previously Technical /					
Prudential Written-off Accounts During The Year					
Closing Balance					

Ratio in %	31.03.2023	31.03.2022
Gross NPA to Gross Advances	6.52 %	8.14 %
Net NPA to Net Advances	2.80 %	4.60 %
Provision Coverage Ratio	53.95 %	42.46 %



(Amount in ₹ Crore)

b) Sector - wise Advances and Gross NPAs

Sr. No.	Sector*	31.03.2024			31.03.2023		
		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	533.58	5.78	1.08	363.07	12.13	3.34
b)	Advances to industries sector eligible as priority sector lending	2544.76	198.19	7.79	2434.88	162.30	6.67
c)	Services	357.68	39.22	10.97	301.06	47.52	15.79
d)	Personal loans	239.81	1.01	0.42	231.73	2.72	1.17
e)	Other	17.90	0.80	4.48	15.79	0.88	5.60
	Subtotal (i)	3693.73	245.00	6.63	3346.53	225.56	6.74
ii) Non-priority Sector							
a)	Agriculture and allied activities	75.79	0.00	0.00	86.04	0.00	0.00
b)	Industry	1132.69	46.53	4.11	957.07	91.16	9.52
c)	Services	270.79	3.31	1.22	299.65	6.66	2.22
d)	Personal loans	239.90	5.87	2.45	205.69	7.87	3.83
e)	Other	251.41	1.21	0.48	225.48	2.39	1.06
	Sub-total (ii)	1970.58	56.92	2.89	1773.93	108.08	6.09
	Total (I + ii)	5664.31	301.92	5.33	5120.46	333.64	6.52



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c) Details of accounts subjected to restructuring

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Standard	Number of borrowers	3	5	0	0	35	46	6	10	44	61
	Gross Amount (₹ crore)	0.85	1.07	0.00	0.00	77.28	128.46	0.64	2.76	78.77	132.29
	Provision held (₹ crore)	0.07	0.07	0.00	0.00	4.11	8.17	0.04	0.25	4.22	8.49
Substandard	Number of borrowers	0	0	0	0	3	4	0	0	3	4
	Gross Amount (₹ crore)	0.00	0.00	0.00	0.00	6.05	2.82	0.00	0.00	6.05	2.82
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.52	0.19	0.00	0.00	0.52	0.19
Doubtful	Number of borrowers	0.00	1	0	0	2	1	0	6	2	8
	Gross Amount (₹ crore)	0.00	4.14	0.00	0.00	13.66	13.85	0.00	0.26	13.66	18.25
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	1.37	1.38	0.00	0.00	1.37	1.38
Total	Number of borrowers	3	6	0	0	40	51	6	16	49	73
	Gross Amount (₹ crore)	0.85	5.21	0.00	0.00	96.99	145.12	0.64	3.02	98.48	153.35
	Provision held (₹ crore)	0.07	0.07	0.00	0.00	6.00	9.75	0.04	0.25	6.11	10.07
There are no such accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved.											



Divergence in asset classification and provisioning as of March 2023

(Amount in ₹ Crore)

Sr. No.	Particulars	Amount Rs.
1	Gross NPAs as on March 31,2023 as reported by the Bank	333.64
2	Gross NPAs as on March 31, 2023 as assessed by Reserve Bank of India	407.23
3	Divergence in Gross NPAs (2-1)	73.59
4	Net NPAs as on March 31,2023 as reported by the Bank	137.74
5	Net NPAs as on March 31, 2023 as assessed by Reserve Bank of India	211.33
6	Divergence in Net NPAs (5-4)	73.59
7	Provisions for NPAs as on March 31, 2023 as reported by Bank	195.89
8	Provisions for NPAs as on March 31, 2023 as assessed by Reserve Bank of India	201.47
9	Divergence in provisioning (8-7)	5.57
10	Reported Profit before Provisions and Contingencies for the year ended March 31,2023	145.42
11	Reported Net Profit after Tax (PAT) for the year ended March 31.2023	8.14
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31,2023 after considering the divergence in provisioning.	2.57

Note on divergence in asset classification and provisioning as of March 2024.

During the RBI inspections for the years 2021-2022 and 2022-2023, two accounts were classified as NPA (Non-Performing Asset) as per Para 2.2.1 of the RBI MC-IRAC&P Norms-UCB.

Taking note of this, the bank has sent notice to the borrower. The borrower filed a writ petition against the bank's notice with the Honourable Mumbai High Court bench in Aurangabad. The Honourable High Court accepted the borrower's application and ordered that "No steps shall be taken pursuant to the impugned communication," as detailed on page 66 of the previous year's Annual Report under the divergence disclosure.

Considering the regular repayment and the record of recovery, the bank has classified his account as a PA (Performing Asset). Accordingly, the borrower withdraw the court case.

Till the date, borrower is regularly repaying the installments as per consent terms.

As a result, the bank did not classify the borrower's loan accounts as non-performing assets during the financial years 2022-2023 and 2023-2024. All correspondence regarding the recoveries and developments in the accounts was communicated to RBI from time to time.



d) Details of Stressed Loans Transferred or Acquired During The Year

(Amount in ₹ Crore)

Particulars	To ARCs	To Permitted Transferees	To Other Transferees (Please Specify)	
No: of Accounts	NIL	NIL	NIL	NIL
Aggregate Principal Outstanding of Loans Transferred	NIL	NIL	NIL	NIL
Weighted Average Residual Tenor of The Loans Transferred	NIL	NIL	NIL	NIL
Net Book Value of Loans Transferred (at The Time Of Transfer)	NIL	NIL	NIL	NIL
Aggregate Consideration	NIL	NIL	NIL	NIL
Additional Consideration Realized in Respect of Accounts Transferred in Earlier Years	NIL	NIL	NIL	NIL
Details of Loans Acquired During The Year				
Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)			From ARCs
Aggregate Principal Outstanding of Loans Acquired	NIL			NIL
Aggregate Consideration Paid	NIL			NIL
Weighted Average Residual Tenor of Loans Acquired	NIL			NIL

e) Fraud Accounts

(Amount in ₹ Crore)

Particulars	31.03.2024	31.03.2023
Number of Frauds Reported	6	6
Amount Involved In Fraud (Rs. Crore)	28.24	0.54
Amount of Provision Made For Such Frauds (Rs. Crore)	8.65	0.27
Amount of Unamortised Provision Debited From 'other Reserves' as At The End of The Year (Rs. Crore)	0.00	0.00

f) Disclosure Under Resolution Framework for Covid -19 Related Stress

For the Half Yearly ended September 30, 2023

(Amount in ₹ Crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 01.04.2023(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 30.09.2023
Personal Loans	1.09	0.00	0.00	0.08	1.04
Corporate Persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	95.49	0.00	0.00	19.21	71.97
Others	0.00	0.00	0.00	0.00	0.00
Total	96.58	0.00	0.00	19.29	73.01



f) Disclosure Under Resolution Framework for Covid -19 Related Stress

For the Half Yearly Ended March 31, 2024

(Amount in ₹ Crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30.09.2023(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 31.03.2024
Personal Loans	1.04	0.00	0.00	0.08	1.00
Corporate Persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	71.97	6.05	0.00	11.99	61.50
Others	0.00	0.00	0.00	0.00	0.00
Total	73.01	6.05	0.00	12.07	62.50

10. Exposures

a) Exposure to Real Estate Sector

(Amount in ₹ Crore)

Category	31.03.2024	31.03.2023
<i>i) Direct exposure</i>		
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.		
1) Priority sector advances	325.39	315.37
2) Non Priority sector advances	363.70	222.38
	689.09	537.75
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;	326.06	374.08
c) Investments in Mortgage-Backed Securities (MBS) and Other Securitized Exposures –		
i. Residential	0.00	0.00
ii. Commercial Real Estate	0.00	0.00
<i>ii) Indirect Exposure</i>		
Fund Based and Non-Fund-Based Exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
Total Exposure to Real Estate Sector	1,015.15	911.83



b) Exposure to Capital Market

(Amount in ₹ Crore)

Particulars	31.03.2024	31.03.2023
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;	1.03	1.36

c) Risk Category - Wise Country Exposure

(Amount in ₹ Crore)

Risk Category*	Exposure (net) as at 31st March 2024 (Current Year)	Provision held as at 31st March 2024 (Current Year)	Exposure (net) as at 31st March 2023 (Previous Year)	Provision held as at 31st March 2023 (Previous Year)
Insignificant	6.96	0.04	5.25	0.08
Low	10.61	0.00	1.36	0.01
Moderately Low	11.70	0.05	0.40	0.00
Moderate	0.06	0.00	2.98	0.00
Moderately High	3.46	0.00	5.81	0.02
High	9.62	0.02	0.44	0.00
Very High	0.09	0.00	0.09	0.00
Total	42.48	0.11	16.34	0.11

d) Unsecured Advances

(Rs. in Crore)

Particulars	31.03.2024	31.03.2023
Total unsecured advances of the bank	213.17	275.43
Out of The Above, Amount of Advances for Which Intangible Securities Such as Charge Over The Rights, Licenses, Authority, etc. Have Been Taken	0.00	0.00
Estimated Value of Such Intangible Securities	0.00	0.00

e. Factoring Exposures :

No factoring exposure of the Bank as at 31.03.2024

f. Unhedged Foreign Currency Exposure:

As the Bank holds AD Category - II license, the Bank does not have any unhedged foreign currency exposure as at 31.03.2024



11. Concentration of Deposits, Advances, Exposures and NPAs

a) Concentration of Deposits

(Amount in ₹ Crore)

Particulars	31.03.2024	31.03.2023
Total Deposits of The Twenty Largest Depositors	717.64	850.27
Percentage of Deposits of Twenty Largest Depositors to Total Deposits of The Bank	7.46%	9.28%

b) Concentration of Advances

(Amount in ₹ Crore)

Particulars	31.03.2024	31.03.2023
Total Advances to The Twenty Largest Borrowers	1,022.09	1,050.73
Percentage of Advances to Twenty Largest Borrowers to Total Advances of The Bank	16.55%	18.84%

c) Concentration of Exposures

(Amount in ₹ Crore)

Particulars	31.03.2024	31.03.2023
Total Exposure to The Twenty Largest Borrowers /customers	1,022.09	1,050.73
Percentage of Exposures to The Twenty Largest Borrowers / Customers to The Total Exposure Of The Bank On Borrowers /customers	16.55%	18.84%

d) Concentration of NPAs

(Amount in ₹ Crore)

Particulars	31.03.2024	31.03.2023
Total Exposure to The Top Twenty NPA Accounts	261.47	241.77
Percentage of Exposures to The Twenty Largest NPA Exposure to Total Gross NPAs.	86.60%	72.46 %

12. Transfer to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2024	31.03.2023
i)	Opening Balance of Amounts Transferred to DEA Fund	39.76	37.21
ii)	Add: Amounts Transferred to DEA Fund During The Year	4.71	3.73
iii)	Less: Amounts Reimbursed by DEA Fund Towards Claims	5.17	1.18
iv)	Closing Balance of Amounts Transferred to DEA Fund	39.30	39.76



13. Disclosure of Complaints

a) Summary Information on Complaints Received by The Bank From Customers and from The Offices of Ombudsman (OBOs)

Sr. No.		Particulars	31.03.2023	31.03.2024
Complaints Received by The Bank from its Customers				
1		Number of Complaints Pending at Beginning of The Year	12	6
2		Number of Complaints Received During The Year	68	67
3		Number of Complaints Disposed During The Year	74	70
	3.1	Of Which, Number of Complaints Rejected by The Bank	-	-
4		Number of Complaints Pending at the End of The Year	6	3
Maintainable Complaints Received by The Bank from Office of Ombudsman				
5		Number of Maintainable Complaints Received by the Bank from Office of Ombudsman	16	18
	5.1	Of which, Number of Complaints Resolved in Favour of the bank by Office of Ombudsman	15 (For 1 case, reply sent but it is pending at Ombudsmen's end)	17
	5.2	Of Which, Number of Complaints Resolved Through Conciliation /Mediation/Advisories Issued by Office of Ombudsman	-	-
	5.3	Of Which, Number of Complaints Resolved After Passing of Awards by Office of Ombudsman Against The Bank	-	1
6		Number of Awards Unimplemented within the Stipulated Time (Other Than Those Appealed)	-	-
Note: Maintainable Complaints Refer to Complaints on the Grounds Specifically Mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and Covered Within The Ambit of The Scheme.				



b) Top Five Grounds of Complaints Received by The Bank from Customers

Grounds of Complaints, (i.e. Complaints Relating to)	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					
Ground - 1 (ATM /Debit Cards)		7	700% (Increase)	0	0
Ground - 3 (Int./Mob./ Electronic Banking)	1	18	125% (Increase)	0	0
Ground - 8 (Loan & Advance)	3	15	11.76% (Decrease)	0	0
Ground - 9 (Minimum Bal charges / Charges without intimation/ EMI Charges / Debit Card Charges)	0	3	300% (Increase)	0	0
Ground - 14 (Staff Behaviour)	1	1	80% (Decrease)	0	0
Ground 16(Others)(Ground No.12, 13, included)	1	23	9.52% (Increase)	3	0
Total	6	67	1.47% (Decrease)	3	0
Previous Year					
Ground - 16 (Others)	2	21	16% (Decrease)	0	0
Ground - 8 (Loan & Advance)	3	17	5.55% (Decrease)	3	3
Ground - 3 (Int./Mob./Electronic Banking)	2	8	42.80% (Decrease)	1	0
Ground - 4 (Account opening /Difficulty in operations of accounts)	0	7	600% (Increase)	1	0
Ground - 5 (Staff Behaviour)	0	5	400% (Increase)	1	0
Others	5	10		0	0
Total	12	68	15% (Decrease)	6	3

14. Disclosure of Penalties Imposed by The Reserve Bank of India

The details of penalty imposed by RBI during FY 2023-24 is as follows:

Non-payment of interest on balances lying in current accounts of deceased individual depositors/ sole proprietorship concerns only. Total penalty - Rs 13 lakhs



15. Other Disclosure

a) Business Ratios

Sr. No.	Particulars	31.03.2024	31.03.2023
i)	Interest Income as a Percentage to Working Funds	6.90%	6.74%
ii)	Non-Interest Income as a Percentage to Working Funds	0.63%	0.54%
iii)	Cost of Deposits	5.04%	4.55%
iv)	Net Interest Margin	2.65%	2.91%
v)	Operating Profit as a Percentage to Working Funds	1.25%	1.40%
vi)	Return on Assets	0.45%	0.08%
vii)	Business (Deposits Plus Advances) Per Employee (Rs. in Crore)	13.04	11.80
viii)	Profit Per Employee (Rs. in Crore)	0.04	0.01

b) Bancassurance Business

(Amount in ₹ Crore)

Sr. No.	Nature of Income	31.03.2024	31.03.2023
1	From selling Life Insurance Policies	0.69	0.77
2	From selling Non-Life Insurance Policies	0.97	0.69
3	From Pradhanmantri Insurance Schemes	0.03	0.01
	Total	1.69	1.47

c) Marketing & Distribution

Income from Mutual Fund business

(Amount in ₹ Crore)

Sr. No.	Nature of Income	31.03.2024	31.03.2023
1	Mutual Fund Income	0.19	0.14

d) Disclosures Regrading Priority Sector Lending Certificates (PSLCs)*

Detail of Priority Sector Lending Certificates (PSLC) Purchased by the Bank as per RBI Circular

FIDD.CO.Plan.BC.23/04.09.01/2015-16 DATED 7th April, 2016 , are set out below:

(Amount in ₹ Crore)

Priority Sector Lending Certificates Purchased			
Sr. No.	Item	31.03.2024	31.03.2023
1	PSLC General	0.00	0.00
2	PSLC Agriculture	0.00	0.00
3	PSLC Small and Marginal Farmers	0.00	0.00
4	PSLC Micro Enterprises	0.00	0.00

(Amount in ₹ Crore)

Priority Sector Lending Certificates Sold			
Sr. No.	Item	31.03.2024	31.03.2023
1	PSLC General	0.00	0.00



e) Provisions and Contingencies

(Amount in ₹ Crore)

Sr. No.	Provision Debited to Profit and Loss Account	31.03.2024	31.03.2023
i)	Provisions for NPI	0.00	0.00
ii)	Provision Towards NPA	(30.00)	15.00
iii)	Provision Made Towards Income Tax	13.04	0.00
iv)	Provision Made Towards Special Reserve Income Tax Act	0.00	0.00
v)	Other Provisions and Contingencies (With Details)		
	a) Contingent Prov for Std Assets	1.95	(0.55)
	b) For Restructural Loan	(1.29)	1.08
	c) Covid 19 Impact	0.00	0.00
	d) Prov for FITL	0.00	0.00
	e) For Restructural Loan under Covid 1	(0.74)	(1.36)
	f) For Restructural Loan under Covid 2	(3.10)	(3.30)
	g) For Other Receivable	0.00	(0.08)
	h) BDDR for ARC	0.00	0.00
	i) Provisions for Depreciation on Investment	71.22	89.71
	j) Provision for Non Banking Asset	0.00	41.29
	k) Reversal of provision for non banking assets	37.51	0.00

f) Payment of DICGC Insurance Premium

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2024	31.03.2023
i)	Payment of DICGC Insurance Premium	11.01	10.85
ii)	Arrears in payment of DICGC premium	0.00	0.00

g) Disclosure of Facilities Granted to Directors and Their Relatives

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2024	31.03.2023
i)	To Relatives of Directors (Against FDR)	0.00	0.00
ii)	To Relatives of Directors (Other)	0.00	0.25

N. S. Pandit
Deputy General Manager
Accounts-MIS

Y. N. Dhawalikar
Chief General Manager

For HMA & Associates
Chartered Accountant
FRN No-100537W

C. S. Sathe
General Manager

A. V. Sohoni
Chief General Manager

(Anand Dilip Joshi)
Partner
M. No: 113805
Statutory Auditor





h) MSME

The information in respect of their registration under Micro, Small, Medium Enterprises Development, Act 2006 is not received from suppliers / service providers by the Bank. Hence, information relating to the cases of delays if any, in payments to such enterprises or of interest payments due to such delays could not be given.

i) Market Risk in Trading Book as on 31.03.2024:

Investment portfolio of the bank is subject to market risk as the value of investments may witness volatility over the period of time due to various factors such as global and domestic changes, economic and political issues etc. Market risk is associated with valuation of individual securities considering its other risks such as credit risks and also with entire portfolio considering the interest rate risk. The Bank manages the market risk in trading book on continuous basis and risk calculation is done on monthly basis. Market value for the investments is calculated as per the RBI guidelines issued from time to time. The Bank uses various parameters for market risk identification, assessment and mitigation. The parameters such as Modified Duration/Convexity, Net Open Position Limits and Gap Limits are calculated and analysed on monthly basis. The bank also uses Duration Management techniques for overall blending of portfolio according to perceived yield curve movement in the near future.

16. Additional Provision for Bad and Doubtful Debt Reserve (BDDR)

The Bank has made additional provisional of Rs. 5.32 crores for Reserve for Bad and Doubtful Debts over and above statutory requirement as per Master circular of RBI on Income Recognition, Asset Classification, Provisioning and Other Related Matters based on expected delinquency by the management in few borrowal accounts.

17. Contingent Liability

As on 31.03.2024, there is contingent liability of Rs. 659.29 Cr (last year Rs. 506.30 Cr). Contingent liability includes Bank Guarantees issued, Letter of credit (inland & foreign), capital contracts remaining to be executed, amounts transferred under DEAF, contingent liability for legal cases, contested liability for income tax, service, service tax & GST. During current financial year, Bank has given undertaking to few vendor on account of on going legal cases. Bank has given undertakings/ Deed of indemnity amounting to Rs. 61.07 Cr to the respective parties for clear legal title of property. This includes sale of non banking asset and amounts recovered by ARC trust. Also there increase in the liability on account of demand raised by Income Tax department. Bank is under process to file appeal against the same order with ITAT.

18. Long Term Subordinated Bond (LTSB)

In accordance with RBI circular no. RBI/2023-24/17 DOR.CAP.REC 11/09.18.201/2023-24 dated 20th April 2023 and the approval granted by RBI vide its letter S9290/12.01.027/2023-24 dated 20th February 2024, the Bank has raised Rs. 39.54 Crores by way of Long Term Subordinated Bonds (under Tier II capital) during the year. For the portfolio of LTSB's raised, Bank has serviced Rs. 0.29 crores towards interest on the same.

19. Disputed Tax matters:

Five Income Tax cases are pending before Assessing officer for rectification, before CIT (Appeals) and before Hon. High Court Tax demanded total amounting to Rs. 3,625.66 Lakh (Previous Year 4 cases involving amount of Rs. 232.30 Lakh). Disputed TDS demands from F.Y. 2007-08 to 2019-20 amounting to Rs. 1.50 Lakh. One Service tax case is pending before adjudicating officer involving amount of Rs. 388.00 Lakh for the period from 2012-13 to 2016-17. One GST case under DRC1 amounting to Rs. 5.30 Lakh for F.Y. 2019-20.

20. Write off Advances:

During the year, the Bank has written off an amount of Rs. 6,781.20 Lakh (Previous year: Rs. Nil) towards bad debts, which is approved by the Board of Director's meeting held on 28th February 2024.

21. The figures of previous years have been regrouped / rearranged to confirm with the current year's presentation, wherever necessary.

S. D. Parasparki
(Director)

M. M. Abhyankar
(Director)

K. V. Gandhi
(Director)

A. V. Petkar
Vice Chairman

R. B. Hejib
Chairman

J. P. Kashyap
(Officiating Chief Executive Officer)



Financial Position & Budget for 2024-25

(Amount in Rs.Crores)

	Actual		Budgeted
Particulars	31/03/2023	31/03/2024	31/03/2025
	A	B	C
Share Capital	244.97	247.04	250.00
Reserves & Surplus	991.87	1035.62	1100.00
Total	1236.84	1282.66	1350.00
Savings Deposit	2057.01	2204.79	2404.00
Current Deposits(Including Matured Deposit)	526.19	723.39	826.00
Total CASA Deposit	2583.20	2928.18	3230.00
Term Deposits	6583.22	6697.68	6970.00
Total Deposits	9166.42	9625.86	10200.00
Loans & Advances	5120.46	5664.31	6200.00
Business Mix	14286.88	15290.17	16400.00
Interest Income	702.23	747.46	830.00
Interest Expenses	426.38	483.47	552.50
Total Income	817.35	941.19	900.00
Total Expenses	613.54	680.53	789.34
Operating Profit	145.42	135.21	140.00
Net Profit after Tax & Provision	8.13	49.09	51.00
CASA %	28.18%	30.42%	32.00%
Cost of Deposit %	4.55%	5.05%	5.45%
Yield on Advances %	9.03%	8.92%	8.95%
CRAR %	13.72%	14.27%	14.50%
CD Ratio	55.86	58.84	60.78
Gross NPA %	6.52%	5.33%	4.03%
Net NPA %	2.80%	2.65%	1.49%
PCR %	53.95%	49.00%	64.00%



HMA & Associates

Chartered Accountant

Head Office. : 1, Runwal Pratishra, 1202/27, Shivajinagar,
Apte Road, Behind Santosh Bakery, Pune 411 004.

• **Telefax** : +91 20 25536110 • **Email** : ho@hmaca.in • **www.hmaca.in**

Branch Offices : PUNE, THANE

INDEPENDENT AUDITOR'S REPORT

To,
The Members of
Janata Sahakari Bank Limited, Pune

REPORT ON FINANCIAL STATEMENTS

Opinion

1. We have audited the accompanying financial statements of Janata Sahakari Bank Limited, Pune ('the Bank'), which comprises the Balance Sheet as at 31st March 2024, Profit and Loss Account and the Cash Flow Statement for the year ended on 31st March 2024, and notes to the financial statements including a summary of significant accounting policies and other explanatory information.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, the Multi State Cooperative Societies Act, 2002 and the Rules made thereunder, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, in the manner so required and give true and fair view in conformity with accounting principles generally accepted in India of the state of affairs of the Bank as at 31st March 2024, and its profit and its cash flows for the financial 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. 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 Banking Regulation Act, 1949 and the rules made thereunder and under the provisions of Multi State Cooperative Societies Act, 2002 and the Rules made thereunder 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 preparation of the other information. The other information comprises the information included in the Report of the Board of Directors including other explanatory information but does not include the financial statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.

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 during our audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Management's responsibility for the Financial Statements

5. The Bank's Board of Directors is responsible for preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of Banking Regulation Act, 1949 and the rules made thereunder, provisions of Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of 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, management 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 management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the Bank's Financial Reporting process.

Auditor's Responsibilities for the audit of the Financial Statements

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 SA's will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.



As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We are 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 entity'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.
- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies, Rules, 2002.
8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, we report that:
 - a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
 - b) In our opinion, proper books of 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, have been within the powers of the Bank.
 - d) The Balance Sheet, Profit and Loss Account and Cash Flow statement dealt with in this report agree with the books of account and with 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 the 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.
9. As per the information and explanations given to us and based on our examination of the books of account and other record, we report as under on the matters specified in clause (a) to (f) of Rule 27(3) of the Multi State Co-operative Societies Rules, 2002: -
- a) We have not come across any transactions which appear to be contrary to the provisions of the Multi-State Cooperative Societies Act, 2002, the rules or the byelaws of the Bank.
- b) We have not come across any material or significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India.
- c) Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery are detailed below:

Category	Principal Outstanding as on March 31, 2024 (Rs. In Lakhs)
Doubtful Advances @	20,568.02
Non-Performing Investments	2,875.95
Other Assets (Non-Banking Assets)#	2,190.00 #

@ This amount is only for the accounts in Doubtful / Loss Advances Category and does not include amount of Rs. 9,624.13 Lacs which are in Sub-Standard Advances Category.

This Amount is the amount of Non-Banking Assets acquired by the Bank. As an abundant precaution, the Bank has provided for an amount of Rs. 377.72 Lacs on these assets based on the Divergence reported by RBI in its Inspection for F.Y. 2021-22.

- d) The Bank has not given loans to the members of the Board of Directors.
- e) We have not observed any violation of guidelines, conditions etc., issued by the Reserve Bank of India.
- f) The Central Registrar of Cooperative Societies in this regard has not specified any matters to the Bank.

All Our Comments or Remarks in the above Report are subject to our comments in the Long Form Audit Report (LFAR), which may have certain remarks regarding above issues but are not material to report here.

Place : Pune

Date : 15th April 2024

For HMA & Associates
Chartered Accountants

FRN 100537W

CA Anand D. Joshi

Partner

Membership No. 113805

UDIN: - 24113805BKBFCT4521



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७९ वा वार्षिक अहवाल
सन २०२३-२०२४

B.O.D., B.O.M. and Committee Meeting Attendance 01/04/2023 to 31/03/2024																				
Name	Present		Out of Present	BOM	Audit Sub. Committee	High Value Fraud monitoring	Out of Present	Loan, monitoring, Legal Recs.&investments	Executive Committee	Out of Present	Staff Committee	Out of Present	NPA Review Committee	Out of Present	I.T. Strategy Committee	Out of Present	Risk Mgt. Committee	Out of Present	NPA Recovery Committee	Out of Present
Mr. Ravindra Balwant Hejib	25	25				2	2	12	12	12	12	12			11	11	4	4		
Adv. Mrs. Alaka Vijay Petkar	25	25	21	23		2	2	12	12	12	12	12			11	11	4	4		
CA Mr. Madhav Ramkrishna Mate	17	25			11	12	2	2												
Mr. Prabhakar Trimbak Paranjape	25	25					2	2	12	12							4	4		
Mr. Makarand Moreswar Abhyankar	22	25			12	12			12	12	11	12	12	12	10	11	4	4		
CA Mr. Kisan Raghu Khanekar	25	25						12	12											
CA Mr. Kiran Vasudeo Gandhi	23	25			12	12							12	12			4	4		
CA Mr. Mandar Sadashiv Lele	21	25	19	23				9	12											
Mr. Amit Yashwant Ghaisas	22	25					2	2	11	12	11	12							3	3
Mr. Mandar Shriram Phatak	18	25			9	12	0	2		6	12								3	3
Mrs. Padmaja Shridhar Kulkarni	23	25									9	12								
Mr. Shrirang Dattatray Paraspalki	21	25	21	23	10	12			9	12										
Mr. Milind Madhukar Limaye	25	25						12	12		9	12								
Mr. Kanifnath Rohidas Bhagat	24	25							8	12										
Mr. Shrikant Sarjerao Potnis	23	25						12	12											
Mr. Raghuraj Balaprasad Baheti	22	25						9	12											
Mr. Prabhakar Dashrath Kamble	23	25							12	12										
Mr. Jagdish Purushottam Kashyap	24	25	21	23				10	12	10	12	10	11	12	9	11			2	3
Dr. Mr. Eknath Balu Khedkar			13	23																
Adv.Mrs Madhu Dinesh Hukmani			23	23																
Mr. Pramod Prabhakar Gosavi			22	23																



मुख्य कार्यालय १४४४, शुक्रवार पेठ, थोरले बाजीराव रोड, पुणे ४११ ००२.				
अ.क्र.	शाखा क्र.	शाखा	संपर्क	ATM
१	९९	मुख्य कार्यालय १४४४, शुक्रवार पेठ, थोरले बाजीराव रोड, पुणे ४११ ००२.	फोन ०२०-२४४५३२५८ / ५९/२४४५२८९४ फॅक्स ०२०-२४४५३४३०	
२	९९	मुख्य कार्यालय (सातारा रोड) स. नं.६९१अ/१अ/२अ, राव नर्सिंग होम शेजारी, पुणे सातारा रोड, बिबवेवाडी, पुणे ४११०३७	फोन ०२०-२४४०४४४४ / ४४००	ATM सेवा उपलब्ध
३	९५	एन. एस.डी.एल. १७३२, सदाशिव पेठ, विष्णू अपार्टमेंट, टिळक रोड, पुणे ४११ ०३०.	फोन ०२०-२४४३१०१५ / १६ मो. नं. ९५०३०५८९९३	
४	१	बाजीराव रोड १४४४, शुक्रवार पेठ, थोरले बाजीराव रोड, पुणे ४११ ००२.	फोन ०२०-२४४५२०१३ मो. नं. ९९७०१४२२२८ / ९८६०७९६४६५	ATM/Cash Deposit Machine व ई-सेवा उपलब्ध
५	२	शिवाजीनगर पुणे व्यंकटेश व्हिला, प्लॉट. क्र. ९, स.न. १२०४/९, घोले रोड, शिवाजीनगर, पुणे ४११ ००५.	फोन ०२०-२५५३५५३२ / २५५१०६४१ मो. नं ९९७०८००३४०	ATM व ई-सेवा उपलब्ध
६	३	भवानी पेठ १२ नीता सेंटर, भवानी पेठ, पुणे ४११ ०४२.	फोन ०२०-२६३८६७०८ मो. नं. ९८६००९८३३३	
७	४	भोर झोन क्र.१, हाऊस क्र.४३७७, मंगळवार पेठ, जनता बँक बिल्डिंग, राजवाड्या जवळ, भोर जि. पुणे ४१२ २०६.	फोन ०२११३-२२२५५४ मो. नं. ९८६०७९६४५३	ATM व ई-सेवा उपलब्ध
८	५	तळेगाव दाभाडे ९८१, बुधवार पेठ, तेली आळी, तळेगाव दाभाडे, ता. मावळ, जि. पुणे ४१० ५०६.	फोन ०२११४-२२२४९० मो. नं. ९९६०९३४५६१	
९	६	घोडनदी प्लॉट क्र.३८ सी टी एस क्र.१९६९/१, रेव्हेन्यू कॉलनी, शिरूर, ता. शिरूर, जि. पुणे ४१२ २१०.	फोन ०२१३८-२२२१३१ मो. नं. ९९७०८००३३९	ATM सेवा उपलब्ध
१०	७	कर्वे रोड आबासाहेब गरवारे कॉलेज कंपाउंड, कर्वे रस्ता, पुणे ४११ ००४	फोन ०२०-२५४४१६३१ / २५४५३०७५ मो. नं. ९९७०३००३६२	ATM सेवा उपलब्ध
११	८	फर्ग्युसन कॉलेज रोड ९२५ बी, युनिक चेंबर्स, फर्ग्युसन कॉलेज रोड, शिवाजीनगर, पुणे ४११ ००५.	फोन ०२०-२९९९०९२२ मो. नं.९९६०८०२३२३	ATM सेवा उपलब्ध
१२	९	चिंचवड गाव शॉप क्र. ९ ते १४, शांतीबन को.ऑप. हाउसिंग सो. लि., वाल्हेकरवाडी कॉर्नर, चिंचवड गांव, पुणे ४११ ०३३.	फोन ०२०-२७३५२५३६ मो. नं.९९६०९६६६३९ / ९६०७९४२२१५	ATM/Cash Deposit Machine व ई-सेवा उपलब्ध
१३	१०	तळेगाव स्टेशन सि टी एस क्र. २४०९/४ स.नं.५२८/२-१, शाम स्मृती, धोत्रे चेंबर्स, तळेगाव स्टेशन एस टी डेपो समोर, तळेगाव दाभाडे, ता. मावळ, जि. पुणे ४१० ५०७.	फोन ०२११४-२२२२५३ मो. नं.९९६०९३४५६२	ATM सेवा उपलब्ध



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७५ वा वार्षिक अहवाल
सन २०२३-२०२४

अ.क्र.	शाखा क्र.	शाखा	संपर्क	ATM
१४	११	चिंचवड स्टेशन स. क्र. २०२, बहीरवाडे प्लाझा, निरामय हॉस्पिटल रोड, चिंचवड स्टेशन, पुणे ४११ ०१९.	फोन ०२०-२७४७२४३६ मो. नं. ९६६५०२६४७६	
१५	१२	जुन्नर सी टी स. नं. ५२०३, गुंजाळ कमर्शियल कॉम्प्लेक्स, बोडके नगर, एस टी स्टॅण्ड जवळ, ता. जुन्नर जि. पुणे ४१०५०२.	फोन ०२१३२-२२२०८६ मो. नं. ९८६०७९६४५२	ATM सेवा उपलब्ध
१६	१३	लातूर सी स. क्र. ६३९८-१, नगर पी क्र. आर/४ - ६७४, चैनसुख रोड, लातूर ४१३ ५१२.	फोन ०२३८२-२४०७७८ / ७९ मो. नं. ९५०३६२८६२३ / ९८६०७९६४६९	ATM/Cash Deposit Machine सेवा उपलब्ध
१७	१४	टिळक रोड १७३२, सदाशिव पेठ, विष्णू अपार्टमेंट, टिळक रोड, पुणे ४११ ०३०.	फोन ०२०-२४४७११६५ / २४४७५३५४ मो. नं. ९९६०९६६६४२	ATM व ई-सेवा उपलब्ध
१८	१५	शनिवार नारायण पेठ ३४५, शनिवार पेठ, रमणबाग प्रशाला कंपाउंड, पुणे ४११ ०३०.	फोन ०२०-२४४५९९३७ / २४४५९२३९ मो. नं. ८६००९९६१२९	ATM सेवा उपलब्ध
१९	१६	औरंगाबाद (छत्रपती संभाजीनगर) गोमटेश मार्केट जवळ, औषधी भवन समोर, दलालवाडी, औरंगाबाद ४३१ ००१.	फोन ०२४०-२३३४०९३ मो. नं. ९८६०७९६४६६ / ८६००२८०६७५	ATM व ई-सेवा उपलब्ध
२०	१७	दादर (पश्चिम) शॉप नं.बी १/२/३ आणि एस ६, तळमजला, बी विंग, दयानिवास को-ऑप. हौसिंग सोसायटी लि. १३७ एस के, बोले रोड, दादर (प.), मुंबई ४०० ०२८.	फोन ०२२-२४२२६२१९/२४३८१२५०/२४३००७३४ मो. नं. ९८६०७९६४६३	ATM सेवा उपलब्ध
२१	१८	फोर्ट प्लॉट नं. ११ व १२ सी टी एस नं.१९००,१९०१ जन्मभूमी भवन, जन्मभूमी मार्ग, फोर्ट, मुंबई ४०० ००१.	फोन ०२२-२२०२४२८४ / ८५ मो. नं. ९५०३४९१८५२/९८६००९८३३१	ATM सेवा उपलब्ध
२२	१९	अंबाजोगाई ३/४३४, गुरुवार पेठ, अंबाजोगाई, जि. बीड ४१३ ५१७.	फोन ०२४४६-२४७०७९ मो. नं. ९९७०८००३७८	ATM सेवा उपलब्ध
२३	२०	विलेपार्ले (पूर्व) श्रीकुंज प्रिमायसेस, को-ऑप. सोसायटी, हनुमान मंदिर रोड, विलेपार्ले (पु.), मुंबई ४०० ०५७.	फोन ०२२-२६११४०३६ / २६११५५७७ मो. नं. ८६००१०६६९२/९९७०८००३७६	ATM व ई-सेवा उपलब्ध
२४	२१	गिरगांव डेक्कन चेंबर, मॅजेस्टिक सिनेमा हाऊस समोर, गिरगांव, मुंबई ४०० ००४.	फोन ०२२-२३८६९३९७ मो. नं. ९९६०६०६१२८/९६०७९७८०३२	ATM सेवा उपलब्ध
२५	२२	रत्नागिरी १९७३, श्रीराम आळी, रत्नागिरी, ४१५ ६१२.	फोन ०२३५२-२२२३९३ मो. नं. ९८६०७९६४६८/९६०७९२९७४६	ATM/Cash Deposit Machine व ई-सेवा उपलब्ध
२६	२३	शिवाजीनगर रत्नागिरी यशोदीप, मारुती मंदिर, रत्नागिरी ४१५ ६१२	फोन ०२३५२-२२२६२१ मो. नं. ९८६००१११०४	ATM/Cash Deposit Machine व ई-सेवा उपलब्ध
२७	२४	साखरपा घर क्र. १७१, बाजारपेठ, एस टी स्टॅण्ड समोर, साखरपा, ता. संगमेश्वर, जि. रत्नागिरी ४१५ ८०१	फोन ०२३५४-२६८२४३ मो. नं. ९४२२६६२३२४	ATM सेवा उपलब्ध



अ.क्र.	शाखा क्र.	शाखा	संपर्क	ATM
२८	२५	देवरुख सर्वे नं. ३२/३८ए १ए, सीटीएस नं. ६६३, जागुष्टे कॉम्प्लेक्स, स्टेट बँक रोड, देवरुख, ता. संगमेश्वर, जि. रत्नागिरी ४१५ ८०४.	फोन ०२३५४-२६०१४५ मो. नं. ८६००९९६१३२	ATM सेवा उपलब्ध
२९	२६	माखजन सर्वे नं. ३ए/१ए/१ए, सी टी एस नं. २१७, एस टी स्टॅण्ड जवळ, मु.पो. माखजन, ता. संगमेश्वर, जि. रत्नागिरी ४१५ ६०८.	फोन ०२३५४-२८५२३१ मो. नं. ९७६७१६२५२६	ATM सेवा उपलब्ध
३०	२७	संगमेश्वर जनता बँक बिल्डिंग, नावडी, ता.संगमेश्वर जि.रत्नागिरी ४१५ ६११	फोन ०२३५४-२७२०५० / २७२०२५ मो. नं. ८६००९९६१३४	ATM सेवा उपलब्ध
३१	२८	पावस महाकाली पॅलेस, स.नं.६० हिस्सा क्र.१३/१६, पावस, जि. रत्नागिरी ४१५ ६१६	फोन ०२३५२-२३७२६६ मो. नं. ९९६०६०६१२७	ATM सेवा उपलब्ध
३२	२९	कोल्हापूर श्रीपद्मलक्ष्मी, ७४२ ई वार्ड, शाहूपुरी ३ री गल्ली, सुभाष फोटो स्टुडीओ शेजारी, कोल्हापूर ४१६००१.	फोन ०२३१-२६४१८८८ / २६४१९९० मो. नं. ९८६०७९६४६७ / ९५०३०५३२५९	ATM व ई-सेवा उपलब्ध
३३	३०	मार्केट यार्ड जनता बँक बिल्डिंग, ४७५/ ४७६, गुलटेकडी, मार्केट यार्ड, पुणे ४११ ०३७.	फोन ०२० २४२७१५३३ / २४२७२५४९ मो. नं. ९५०३०३००५५ / ९१६८६१०२४९	
३४	३१	कर्वेनगर स. नं. १६७ / ए-२, प्लॉट नं. १९/२०, अभिषेक कॉम्प्लेक्स, हॅपी कॉलनी, कोथरुड, पुणे ४११ ०३८.	फोन ०२०-२५४३६७५३ / २९९९९११ मो. नं. ९५०३०५८९९४	ATM सेवा उपलब्ध
३५	३२	इंदापूर घर क्र. ६४६, वॉर्ड क्र. २४, बाजारपेठ, इंदापूर, जि. पुणे ४१३ १०६.	फोन ०२१११-२२३३१८ मो. नं. ९९७०८००३३८	ATM सेवा उपलब्ध
३६	३३	ओतूर घर क्र. ३५४/१, पांढऱ्या मारुती मंदिरसमोर, मु.पो.ओतूर, ता.जुन्नर जि. पुणे ४१२ ४०९.	फोन-०२१३२-२६४१३३ मो. नं. ९८६०७९६४७०	ATM सेवा उपलब्ध
३७	३४	पिंपरी वटुमहाल, प्लॉट नं. १३१, ध्यानचंद पॉलीग्रास हॉकी स्टेडीयम चौक, नेहरूनगर, पिंपरी, पुणे ४११ ०१८.	फोन ०२०-२७१२४७२५ / २७११२०४० मो. नं. ९७३००७५२६४	ATM सेवा उपलब्ध
३८	३५	चिपळूण स. नं. १४७ हिस्सा नं. १, सक्सेस चेंबर्स, एस टी स्टॅण्डजवळ, भोगाळे, चिपळूण, जि. रत्नागिरी ४१५ ६०५.	फोन ९८६००९८३३२ मो. नं. ७३८७०४६३४५	ATM व ई-सेवा उपलब्ध
३९	३६	सहकारनगर प्लॉट क्र. ६६, मधुमालती, दशभुजा गणपती रोड, तुळशीबागवाले कॉलनी, सहकारनगर, पुणे ४११ ००९.	फोन ०२०-२४२२४५१४ / २४२२०३७३ मो. नं. ९५०३१५२०६९	ATM/Cash Deposit Machine व ई-सेवा उपलब्ध
४०	३७	सिंहगड रोड स.नं. २६/२०/१ ए, हिंणगे खुर्द, सिंहगड रोड, पुणे ४११ ०५१.	फोन ०२०-२४३५२०५३ / २४३४००५३ मो. नं. ८६००२२६४३२ / ८६००११०६९७	ATM/Cash Deposit Machine सेवा उपलब्ध



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७५ वा वार्षिक अहवाल
सन २०२३-२०२४

अ.क्र.	शाखा क्र.	शाखा	संपर्क	ATM
४१	३९	खेडब्रह्मा सरदार पटेल मार्ग, खेडब्रह्मा जि. साबरकांठा, गुजरात ३८३ २५५.	फोन ०२७७५-२२००२२ मो. नं. ९४२८५१३७७१	ATM सेवा उपलब्ध
४२	४०	बाणेर स. नं. १८२/१/१, बाणेर रोड, अटारिया बिल्डिंग, हॉटेल शिवसागर जवळ, बाणेर, पुणे ४११ ०४५.	फोन ०२०-२७२९०२४० मो. नं. ८६०००६८७९५	ATM/Cash Deposit Machine सेवा उपलब्ध
४३	४१	पौड रोड प्लॉट नं. १/बी, सर्वे क्र. ११९/१, अनंतकृपा को-ऑप. हौसिंग सोसायटी, पौड रोड, पुणे ४११ ०३८.	फोन ०२०-२५४४०४६५ मो. नं. ८६०००६७७३१ / ७३९१०५६४९३	ATM/Cash Deposit Machine सेवा उपलब्ध
४४	४२	घाटकोपर (पूर्व) बिल्डिंग क्र. १, शॉप क्र. ६, नालंदा सोसायटी, पटेल चौक, जवाहर रोड, घाटकोपर(पूर्व), मुंबई ४०० ०७७.	फोन ०२२-२५०८६२४८ / २५०१९००९ मो. नं. ७७५५९१२२०१	ATM सेवा उपलब्ध
४५	४३	धनकवडी स.नं. २९, प्लॉट नं. २२, हिस्सा क्र. १, २, ३, ४, ५ कला निकेतन हौसिंग सोसायटी, कलानगर, धनकवडी, पुणे ४११ ०४३.	फोन ०२०-२४३७००५७ मो. नं. ७७५५९१४२०१	ATM/Cash Deposit Machine सेवा उपलब्ध
४६	४४	चंदननगर स. नं. ४६, पार्ट नं. १ए/ए.बी./१, प्लॉट नं. २ गोविंदनगर को-ऑप. सोसायटी, एच नं. ३/४१८ बी मु. पोस्ट खराडी, चंदननगर, पुणे ४११ ०१४.	फोन ०२०-२७०१९००९ मो. नं. ७७५५९१३२०१ / ७३९१०६७७६०	ATM/Cash Deposit Machine सेवा उपलब्ध
४७	४५	जालना रोड (औरंगाबाद) सी टी एस नं. १२४९८, ग्राउंड फ्लोअर, बग्गा चेंबर्स ४/१६/२६/पी, जालना रोड, आकाशवाणी केंद्रा समोर, औरंगाबाद ४३१ ००१.	फोन ०२४०-२३६४५४५ मो. नं. ७७५५९१५२०१	ATM सेवा उपलब्ध
४८	४६	बोरीवली (पश्चिम) सी टी एस ५५९, नंद नंदन भवन, सोडावाला लेन, बोरीवली(पश्चिम), मुंबई ४०० ०९२.	फोन ०२२-२८९४३११८ मो. नं. ७७५५९१०२०१	ATM सेवा उपलब्ध
४९	४७	कात्रज सर्वे. नं. २२/३/२५/१, अरिहंत कॉम्प्लेक्स, कोंढवा रोड, कात्रज, ता. हवेली, जि. पुणे ४११ ०४६.	फोन ०२०-२६९६३१११ मो. नं. ८६००३३२०५९	ATM सेवा उपलब्ध
५०	४८	नाशिक प्लॉट नं. १५३, अल्फा स्केअर, डिसुझा कॉलनी, कॉलेज रोड, मॉडेल कॉलनी चौक, नाशिक ४२२ ००५.	फोन ०२५३-२९७०३७५ मो. नं. ८६००८६३९१४	ATM सेवा उपलब्ध
५१	४९	उदगीर घर क्र. ५, ३, १६ आणि ५, ३, २१ नांदेड बिंदर रोड, उमा चौक, उदगीर, ता. उदगीर जि. लातूर ४१३ ५१७.	फोन ०२३८५-२५६३५६ मो. नं. ७२१९००३०४९	ATM सेवा उपलब्ध
५२	५०	जालना सीटीएस नं. १०६३६/१, गांधी चेंबर्स, डी सी पेट्रोल पंप जवळ, सरोजिनी देवी रोड, जालना ४३१ २०३.	फोन ०२४८२-२४३२५८ मो. नं. ७२१९००३०५०	ATM सेवा उपलब्ध
५३	५१	मुलुंड (पश्चिम) प्लॉट नं. ५४४/ए, सी टी एस क्र. २८६, बालाजी आर्केड, नेताजी सुभाषचंद्र रोड, मुलुंड(पश्चिम) मुंबई ४०० ०८०.	फोन ०२२-२५६९४९८८ मो. नं. ७२१९००३०५१	ATM सेवा उपलब्ध



अ.क्र.	शाखा क्र.	शाखा	संपर्क	ATM
५४	५२	उचगांव गांधीनगर रोड घर क्र.१४२/६/८, गाळा क्र.ए/४, सूर्य कॉम्प्लेक्स, मेन रोड गांधीनगर, निगडेवाडी कॉर्नर, उचगांव ग्रामपंचायत, ता. करवीर, जि. कोल्हापूर ४१६ ००५.	फोन ०२३१-२६११५९९ मो. नं.७२१९००३०५२	ATM सेवा उपलब्ध
५५	५३	लांजा सद्गुरु कॉम्प्लेक्स, सी विंग, मुंबई-गोवा हायवे, लांजा बाजार पेठ, पोस्ट लांजा, जि.रत्नागिरी ४१६ ७०१.	फोन ०२३५१-२३०४०५ मो. नं. ७२१९००३०५३	ATM सेवा उपलब्ध
५६	५४	वारजे माळवाडी स्पंदन, शॉप क्र.१०, माई मंगेशकर हॉस्पिटल समोर, पॉप्युलरनगर, पुणे-मुंबई बायपास रोड, वारजे माळवाडी, पुणे ४११ ०५८.	फोन ०२०-२५२३२७३७ मो. नं.७२१९००३०५४	ATM सेवा उपलब्ध
५७	५५	मोशी श्री समर्थ कृपा, सेक्टर - ४, प्लॉट नं.२८७/ एस, संतनगर, प्राधिकरण मोशी, पुणे-नाशिक हायवे, मोशी, पुणे ४१२ १०५	फोन ०२०-२७२३६१६६ मो. नं.९१६८६१०२३४	ATM सेवा उपलब्ध
५८	५६	ठाणे (पश्चिम) शॉप क्र.२, मॅझनिंग आणि तळमजला, लोकमान्य को - ऑप. हाउसिंग सोसायटी, टिका नं.१२, सीटीएस नं.११०/ए/३, वीर सावरकर मार्ग, राम मारुती रस्त्याजवळ, ठाणे(पश्चिम) ४०० ६०२.	फोन ०२२ - २५४१०८२९ मो. नं. ९१६८६१०२२६	ATM सेवा उपलब्ध
५९	५७	सोलापूर टाईम स्केर बिल्डिंग ९७/१, तळमजला, मोरारजी पेठ, प्रभात चित्र मंदिराजवळ, जि. सोलापूर ४१३ ००१.	फोन ०२१७-२६२५५९९ मो. नं.७२१९००३०५५	ATM सेवा उपलब्ध
६०	५८	गोरेगाव (पश्चिम) शॉप नं.१,२,३ आणि ४ हेम-कुंज सी.एच.एस. लि., प्लॉट नं.७६/६०, रोड नं.१, जवाहरनगर, गोरेगाव (पश्चिम), मुंबई - ४००१०४	फोन ०२२-२८७३७९४५ मो. नं. ९१६८६१०२३२	ATM सेवा उपलब्ध
६१	५९	पेण प्लॉट नं. ५२ जुना सर्वे.नं.३६/२, एम.एस.ई.बी. ऑफिस जवळ,वीर सावरकर मार्ग, ता.पेण, अंतोरा रोड मु.पो. पेण, जि.रायगड ४०२ १०७.	फोन ०२१४३-२५३२५९ मो. नं. ९१६८६१०२३३	ATM सेवा उपलब्ध
६२	६०	अहमदनगर स. नं.११(जुना स.नं.८), प्लॉट नं.५, टेलिग्राफ कॉलनी, भिस्तबाग रोड, जय बालाजी सुपर मार्केट समोर, सावेडी, अहमदनगर ४१४ ००३	फोन ०२४१-२५५०२३१ मो. नं.९१६८६१०२३१	ATM सेवा उपलब्ध
६३	६१	इचलकरंजी ५/३६, नारायण पेठ, शाहू कॉर्नर जवळ, इचलकरंजी ४१६ ११५.	फोन ०२३०-२४३५०५९ मो. नं.९१६८६१०२४१	ATM सेवा उपलब्ध
६४	६२	सांगली १०३०, सिटी पॅलेस, एस टी स्टॅण्ड रोड, सांगली ४१६ ४१६.	फोन ०२३३-२३२१०९३ मो. नं.९१६८६१०२४५	ATM सेवा उपलब्ध



जनता सहकारी बँक लि., पुणे (मल्टिस्टेट शेड्युल्ड बँक)



७५ वा वार्षिक अहवाल
सन २०२३-२०२४

अ.क्र.	शाखा क्र.	शाखा	संपर्क	ATM
६५	६३	कराड स. क्र. २९/२, शनिवार पेठ, एस टी स्टॅण्ड समोर, मु.पो. कऱ्हाड, ता. कऱ्हाड, जि. सातारा ४१५ ११०.	फोन ०२१६४-२२०५५६ मो. नं. ९१६८६१०२४६	ATM सेवा उपलब्ध
६६	६४	गडहिंगलज सी टी एस ३७४/३७५/३७६, मुल्ला चेंबर, मेन रोड, गडहिंगलज ४१६ ५०२.	फोन ०२३२७-२२४४६४ मो. नं. ९१६८६१०२४४	
६७	६५	जवाहरनगर वॉर्ड नं.२१, हिस्सा क्र. ११३८, संजय महादेव कांबळे बिल्डिंग, डेक्कन मिलसमोर, स्टेशन रोड, इचलकरंजी ४१६ ११५.	फोन ०२३०-२४४०३८२ मो. नं. ९१६८६१०२४२	
६८	६६	जयसिंगपूर गल्ली क्र.९, कुंभोजकर बिल्डिंग, राम मंदिरजवळ, जयसिंगपूर ४१६ १०१.	फोन ०२३२२-२२६०९१ मो. नं.९१६८६१०२४३	
६९	६७	हडपसर शॉप क्र. ८, ९, अमर छाया को.ऑप. हाउसिंग सो. लि., हॉटेल अतिथीजवळ, गाडीतळ, हडपसर, पुणे ४११ ०२८.	फोन ०२०-२६९९३२५८ मो. नं.९१६८६१०२३८	ATM सेवा उपलब्ध
७०	६८	कांदिवली (पश्चिम) शॉप नं.१, वीणा रॉयल व्हिला, सी टी एस नं.४५५ ए आणि बी, लालचंद भाटिया नगर, शंकर लेन, कांदिवली (पश्चिम), मुंबई ४०० ०६७.	फोन ०२२-२८०१००६३ मो. नं.९१६८६१०२३५	ATM सेवा उपलब्ध
७१	६९	सुस पाषाण रोड स.नं.१४८, हिस्सा क्र.१/ए/१, सी टी स. नं. १३५३, पुर्वा हाईटस् बिल्डिंग ए, सुस-पाषाण रोड, पुणे ४११ ०२१.	फोन ०२०-२५८७१००४ मो. नं.८४११८८२७५७	ATM सेवा उपलब्ध
७२	७०	नऱ्हे आंबेगाव शॉप नं. १ व २, ए विंग, रेनेसान्स, स.नं.४३/१/१/२, दत्तनगर आंबेगाव रोड, पुणे ४११ ०४६.	फोन ०२०-२९८४०१७९ मो. नं.७५०७५२३४१९	ATM सेवा उपलब्ध
७३	७१	बिबवेवाडी स.नं.६४५/१/१ व ६४५/२, रासकर पॅलेस, बिबवेवाडी, ता. हवेली, जि. पुणे ४११ ०३७	फोन ०२०-२४२८३७०० मो. नं. ९६०७९५९०३६	ATM सेवा उपलब्ध
७४	९२	कडवई संगमेश्वर स.नं.२३१, हिस्सा क्र. १३ ब, बिल्डिंग क्र.११०५, पोस्ट कडवई, ता. संगमेश्वर, जि. रत्नागिरी ४१५ ६०९.	फोन ०२३५४-२७५२४० मो. नं. ८६००९९१३५	
७५	९१	कसबा संगमेश्वर(विस्तारीत कक्ष) भालचंद्र निवास, घर क्र.२३५बी१, सर्वे क्र.१०५, हिस्सा क्र.७, गाव कसबा संगमेश्वर, तालूका संगमेश्वर, जिल्हा रत्नागिरी ४१५६११	फोन ०२३५४-२७२०२५ मो. नं. ९५६१३२०७८१	
७६	९७	इचलकरंजी (विस्तारीत कक्ष) वॉर्ड नं.१६, हिस्सा क्र.१५२७/१०, अण्णा रामगोंडा पाटील शाळेसमोर, भाजी मार्केट, इचलकरंजी ४१६ ११५.	फोन ०२३०-२४२४३९३ मो. नं.९१६८६१०२४७	ATM सेवा उपलब्ध

ऑफसाईट एटीएम सुविधा डॉ. हेडगेवार हॉस्पिटल औरंगाबाद, महर्षी कर्वे स्त्री शिक्षण संस्था-कर्वेनगर, गंगावेस कोल्हापूर,
मार्केट यार्ड-पुणे सातारा रोड, पुणे येथे उपलब्ध.

[illegible]



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लातूर येथे आयोजित केलेल्या
सभासद खातेदार मेळाव्या प्रसंगी

बँकेच्या अमृत महोत्सवी वर्षानिमित्त
दिनांक १८ नोव्हेंबर २०२३ रोजी
नागरी सहकारी बँकांच्या मेळाव्यामध्ये
संबोधित करताना
माननीय संचालक श्री अमितजी घैसास



अहवाल वर्षात बँकेला मिळालेले
विविध पुरस्कार

जनता बँकेच्या ग्राहक केंद्रीत ठेव, कर्ज व विविध उपयोगी सेवा



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