



जनता सहकारी बँक लि., पुणे

(मल्टीस्टेट शेड्युल्ड बँक)

७४ वा वार्षिक अहवाल सन २०२२-२०२३

सहकार्यम् यशोधनम्

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



मा. श्री. नरेंद्रजी मोदी, भारताचे पंतप्रधान यांच्या 'मन की बात' या कार्यक्रमाच्या १०० व्या भागाचे सर्व संचालकांचे समवेत सामूहिक श्रवण



श्रद्धेय मोरोपंतजी पिंगळे यांच्या जयंती निमित्ताने त्यांच्या स्मृतींना अभिवादन कार्यक्रम प्रसंगी प्रमुख वक्ते श्री. सुहासराव हिरेमठ, श्री. रविंद्र हेजीब-अध्यक्ष, अॅड. सौ. अलका पेटकर-उपाध्यक्षा, श्री. जगदीश कश्यप-मुख्य कार्यकारी अधिकारी



वार्षिक सर्वसाधारण सभेची सूचना

(फक्त सभासदांसाठी)

जनता सहकारी बँक लि., पुणे या बँकेची ७४ वी वार्षिक सर्वसाधारण सभा सोमवार, दि.१० जुलै २०२३ रोजी दुपारी ३.०० वाजता टिळक स्मारक मंदिर, १६५१ सदाशिव पेठ, टिळक रोड, एस.पी.कॉलेज जवळ, पुणे ४११ ०३० येथे खालील विषयांचा विचार करून निर्णय घेण्यासाठी होणार आहे. सदर सभेस उपस्थित रहावे ही विनंती.

सभेपुढील विषय :

- शुक्रवार, दिनांक २३ सप्टेंबर २०२२ रोजी झालेल्या ७३ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- रिझर्व बँक ऑफ इंडिया यांनी वेळोवेळी जारी केलेल्या परिपत्रकानुसार दि. ३१.०३.२०२३ रोजी संपलेल्या आर्थिक वर्षाचा संचालक मंडळाने सादर केलेला वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रक, त्यावरील विविध प्रकटने, मंजूर करून नफा विभागणी करणे आणि वैधानिक लेखापरीक्षकांच्या अहवालाची नोंद घेणे.
- सन २०२३-२४ च्या वार्षिक अंदाजपत्रकास मान्यता देणे.
- रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार व मान्यतेनुसार तसेच मल्टीस्टेट को. ऑप. सोसायटीज् अॅक्ट 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.
- बँकेच्या संचालकांना व त्यांच्या नातेवाईकांना आर्थिक वर्ष २०२२-२३ मध्ये दिलेल्या कर्जाची मल्टीस्टेट को. ऑप. सोसायटीज् अॅक्ट २००२ कलम ३९(३) नुसार माहिती घेणे.
- धर्मादाय / सार्वजनिक कारणासाठी अंशदान निधीतून संस्थाना देणगी देणेबाबतचे प्रस्तावास मान्यता देणे.
- मल्टीस्टेट को. ऑप. सोसायटीज् अॅक्ट २००२ कलम २९(सी) नुसार सदर वार्षिक सर्वसाधारण सभेत अनुपस्थित असलेल्या सभासदांच्या रजेला मंजुरी देणे.
- मा. अध्यक्षाने अनुज्ञेने आयत्या वेळेचे विषय.

संचालक मंडळाच्या आज्ञेवरून

सही/-

जगदीश कश्यप

प्रभारी मुख्य कार्यकारी अधिकारी

ठिकाण : पुणे

दिनांक :- २०.०६.२०२३

सूचना :

- 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.
- बँकेच्या उपविधीमध्ये या वर्षी कोणतेही बदल प्रस्तावित केलेले नसून हा तपशील निरंक आहे.
- सन २०२२-२३ चा ताळेबंद व नफातोटा पत्रक इत्यादि तपशील बँकेची वेबसाइट www.janatabankpune.com वर प्रसिध्द करण्यात आला आहे. तसेच ताळेबंद व नफा तोटा पत्रक याची संक्षिप्त आवृत्ती सभेच्या सूचनेसह सर्व सभासदांना टपालाद्वारे पाठविण्यात आलेली आहे.
- वार्षिक अहवालाची प्रत बँकेच्या शाखांमध्ये दि. २३/०६/२०२३ पासून कामकाजाचे वेळेमध्ये उपलब्ध राहिल.
- सभेत होणा-या कामकाजाबाबत सूचनेमध्ये निर्देशिलेल्या बाबींसंबंधी जरूर ती कागदपत्रे सेक्रेटरीअल विभाग, मुख्यकचेरी, पुणे येथे दि.०१/०७/२०२३ पासून कामकाजाच्या वेळेत पाहण्यास मिळतील.
- सभेच्या वेळी विषयपत्रिकेतील बाबींसंबंधी विचारावयाची माहिती दि.०५/०७/२०२३ पर्यंत कार्यालयीन कामकाजाच्या वेळेत मुख्यकचेरी सेक्रेटरीअल विभागाकडे प्रश्नरूपाने लेखी कळविल्यास त्याप्रमाणे माहिती तयार ठेवणे सोईस्कर होईल.
- भाग प्रमाणपत्रातील नाव, पत्ता अथवा वारसदार बदल असल्यास तसेच लाभांश आपल्या बचत 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.
- शेअर सर्टीफिकेटस् मिळाली नसल्यास ती आपले सभासदत्व असलेल्या शाखेतून कृपया घेऊन जावीत.



Notice of Annual General Meeting

(Only for Members)

This is to inform you that, 74th Annual General Meeting of Janata Sahakari Bank Ltd., Pune will be held on Monday 10th July 2023 at 3.00 pm at Tilak Smarak Mandir, 1651 Sadashiv Peth, Near S. P. college, Tilak Road, Pune 411 030 to transact the following business concerning of the Bank. Members are requested to attend the meeting.

AGENDA OF THE MEETING

- 1) To approve and confirm the minutes of 73rd Annual General Meeting held on 23rd September 2022.
- 2) To consider and approve the Annual Accounts, which consist of Profit and Loss Account, Balance Sheet including Notes on Account Disclosure as per RBI Guidelines and also Report of the Board of Directors ; Appropriation of Net Profit for year ended 31st March 2023 and to take note of the Report of the Statutory Auditors along with various notes thereon.
- 3) To approve Annual Budget for the financial year 2023-24.
- 4) To authorize Board of Directors to appoint, re-appoint, remove Statutory Auditors for Financial Year 2023-24 and fix their remuneration as per RBI guidelines & subject to RBI approval and as per MSCS Act 2002, Sec. 70 & 71.
- 5) To take note of the loans and advances sanctioned in the financial year 2022-23 to the Directors of the Bank & their relatives as per the Sec. 39(3) of the MSCS Act, 2002.
- 6) To consider & approve the proposal of distribution of Donations out of charitable fund of the bank, to Charitable/Social institutions.
- 7) To grant and condone the leave of absence to the Members of the Bank who are not present in this Annual General Meeting as per Section 29 (c) of Multi State Co-operative Societies Act, 2002.
- 8) Any other subject, by the permission of Hon. Chairman.

Place : Pune
Date: 20/06/2023

By order of the Board of Directors

sd/-
Jagdish Kashyap
Officiating Chief Executive Officer

Note:

- 1) If the quorum for the meeting 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) There are no amendments in Bye-Laws of Bank proposed and the said details be taken as NIL
- 3) The Annual Report for the Financial Year 2022-23 consisting of Profit and Loss Accounts, Balance Sheet etc. are displayed on Bank's website www.janatabankpune.com. The abridged version of Balance Sheet and Profit and Loss Account together with the Independent Auditor's Report is sent to all Members by post along with the copy of Notice of the Annual General Meeting.
- 4) The copy of the Annual Report (Ahawal) will be made available at branches of the bank from 23/06/2023 during working hours of the respective branches.
- 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) Pune from 01/07/2023 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 05/07/2023, 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. 691A/1A/2A, CTS No. 1896, Near Rao Nursing Home, Pune Satara Road, Bibwewadi, Pune 411037.
- 8) If you have not received Share Certificate, the same may be collected from the Branch from which the share application was submitted.



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.
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.

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 (Officiating Chief Executive Officer)	Non Voting Internal Member	B.Com, CAIIB, GDC & A, DISA



Executive Staff List

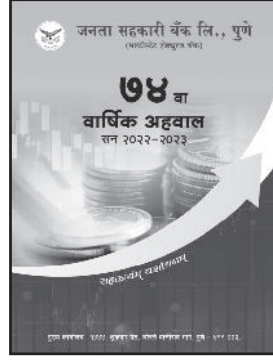
With Educational Qualification

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

Statutory Auditor's

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

Pune



संचालक मंडळ अहवाल सन २०२२-२३

आपल्या बँकेचे हे ७४ वे आर्थिक वर्ष आहे. आर्थिक वर्ष सन २०२२-२३ चा लेखा परीक्षित ताळेबंद नफा-तोटा व वार्षिक अहवाल आपल्यापुढे सादर करताना विशेष आनंद होत आहे. मागील आर्थिक वर्ष २०२२-२३ मध्ये पहिल्या तिमाहीमध्ये संचालक मंडळाची पंचवार्षिक निवडणूक पार पडली. तदनंतर नवीन संचालक मंडळाने कार्यभार स्वीकारला.

सन २०२२-२३ या आर्थिक वर्षामध्ये जागतिक स्तरावर तसेच देशामध्ये घडलेल्या घटना व त्याचा बँकिंग क्षेत्रावर झालेला परिणाम व आपल्या बँकेची वाटचाल आणि भविष्यातील आन्धाने याचा लेखाजोखा थोडक्यात मांडत आहे.

जागतिक पातळीवर घडणाऱ्या घटनांचे पडसाद देशपातळीवर दिसून येतात व देशातील बँकिंग क्षेत्रावर देखील परिणाम करत असतात. त्याचा विचार करून सर्वप्रथम जागतिक अर्थव्यवस्था व भारतीय अर्थव्यवस्था यामधील घडामोडींचा आढावा घेणे उचित राहिल.

जागतिक अर्थव्यवस्थेतील घडामोडी

कोविड १९ महामारीमुळे जागतिक अर्थव्यवस्थेवर मागील दोन वर्षांमध्ये झालेला परिणाम आता बराच कमी झालेला असून एकंदरीत जगवहाती ही पूर्वपदावर आलेली आहे. जागतिक आरोग्य संघटनेनेदेखील कोविड आणीबाणी संपुष्टात आल्याचे जाहीर केले आहे.

वर्षाचे सुरवातीस युरोपियन सेंट्रल बँक व बँक ऑफ इंग्लंड यांनी ठेवींवरील व्याजदरामध्ये वाढ करून व्याजदर वाढीचे संकेत दिले आणि जागतिक स्तरावर तेजीचे वातावरण निर्माण होऊन महागाईने डोके वर काढले. रशियाने युरोपियन देशांना होणारा इंधन पुरवठा नियंत्रित केल्यामुळे युरोपीय देशांमध्ये इंधन समस्या निर्माण झाली.

सन २०२२-२३ वर्षाचे शेवटी अमेरिकन बँकिंग क्षेत्रामध्ये मोठ्या प्रमाणावर बदल झाले. सिल्व्हर गेट बँक, सिलिकॉन व्हॅली बँक, सिग्नेचर बँक इत्यादी बँका अडचणीत आल्या. ट्रेझरी व सिक्युरिटी मार्केटमध्ये मोठ्या प्रमाणावर चढउतार होऊन त्याची परिणीती ही बँकांचे कॅपिटल रिझर्व्हच्या बाजारमूल्यामध्ये घट होण्यामध्ये झाली. काही आंतरराष्ट्रीय नामवंत बँकांनादेखील याची झळ पोहोचेल की काय अशी शक्यता निर्माण झाली.

रशिया युक्रन युद्धास फेब्रुवारी २०२२ मध्ये तोंड फुटले. सुमारे १५ महिन्यांहून अधिक काळ सुरू असलेल्या या युद्धाचा विपरीत परिणाम जागतिक अर्थव्यवस्थेवर झालेला दिसून येतो.

भारतीय अर्थव्यवस्था

जागतिक अर्थव्यवस्थेमधील व्याजदर बदलांचे संकेत भारतीय अर्थव्यवस्थेमध्ये देखील उमटू लागले. त्याचाच परिपाक म्हणून ठेवी व कर्जावरील व्याजदरामध्ये वाढ होऊ लागली.

फेब्रुवारी २०२३ मध्ये अमृत काळातील बजेट सादर झाले. बजेट तयार करताना देशाचा विकास व उन्नती डोळ्यासमोर ठेवून केलेले बजेट आहे. यामध्ये महिला, मागासवर्गीय, तरुणांना रोजगाराच्या विस्तृत संधी, मॅक्रो इकोनॉमिक डेव्हलपमेंट तसेच शेती इत्यादींसाठी भरीव तरतूद केली आहे. मार्केटींगसाठी विस्तृत संधी व देशांतर्गत व देशाबाहेरील पर्यटनाला चालना मिळावी हेही उद्दिष्ट ठेवलेले आहे. हरित इंधन व हरित पर्यटन यांस प्राधान्यक्रम देण्यात आला आहे. बजेटमध्ये आर्थिक तरतूद करताना वसुधैव कुटुंबकम्, स्वच्छ भारत योजना, 'सबका साथ - सबका विकास - सबका विश्वास', दीनदयाळ अंत्योदय योजना, सहकार से समृद्धी, प्रधान मंत्री मत्स्य संपदा योजना, विवाद से विश्वास या योजनांना गती देण्यात आली आहे.

भारतीय अर्थव्यवस्था ही जगामध्ये पूर्वी दहाव्या क्रमांकावर होती. ती आता पाचव्या क्रमांकावर आली आहे. सध्याचे पत दर व विनिमय दर विचारात घेऊन रिझर्व्ह बँक ऑफ इंडिया यांनी आपल्या देशाची अर्थव्यवस्था ही सन २०२३ अखेर ३.७० ट्रिलियन डॉलर्सची होईल असा अंदाज व्यक्त केला आहे. चालू आर्थिक वर्षामधील वाढीचा दर हा सरासरी ६.५०% ते ६.९०% या दरम्यान राहिल असा अंदाज आहे.

सहकार व बँकिंग क्षेत्राचा विचार करावयाचा झाल्यास या अंदाजपत्रकामध्ये सहकार क्षेत्रातील विविध कायद्यांमधील बदलासंदर्भात जन विश्वास बिल, अर्बन इन्फ्रास्ट्रक्चर फंडची उभारणी, सर्व प्रकारच्या व्यवसायांसाठी पॅन बेस्ड आयडेंटिफायर, केवायसी अपडेटसाठी वन स्टॉप सोल्युशन प्लॅटफॉर्म याबद्दल घोषणा केली आहे. बँकिंग गव्हर्नन्स प्रभावी करण्याचे दृष्टीने



रिझर्व्ह बँक ऑफ इंडिया अँक्ट, बँकिंग रेग्युलेशन अँक्ट, मल्टी स्टेट अँक्ट यामध्ये बदल सुचविले आहेत. प्रधान मंत्री जनाधार योजनेअंतर्गत अनेक फिनटेक सर्व्हिसेसला चालना, क्रेडीट गॅरन्टी स्कीमचा एम.एस.एम.ई. सेक्टरला फायदा, विविध रेग्युलेटर्स यांचेकडे माहिती पाठविण्यासाठी सिंगल विंडो सिस्टीम, पोलीस कर्मचाऱ्यांसाठी विशेष गृह कर्जाची घोषणा, निर्यात वाढ, ग्रीन एनर्जी, ग्रीन मोबिलिटी, उत्पादन याला चालना देण्यासाठी कस्टम ड्युटीमध्ये विविध सवलती जाहीर केल्या आहेत.

वरील सर्व उपाययोजनांचा निश्चित फायदा बँकिंग क्षेत्राला व विशेषतः सहकार क्षेत्राला होईल असा सार्थ विश्वास वाटतो.

नागरी सहकारी बँका

केंद्र सरकारने स्वतंत्र सहकार मंत्रालयाची स्थापना करून त्याची जबाबदारी माननीय केंद्रीय गृहमंत्री श्री. अमितजी शहा यांचेकडे यापूर्वीच दिलेली आहे. त्याचा निश्चित फायदा सहकार क्षेत्राला तसेच नागरी सहकारी बँकांना होणार आहे.

अन्य बँकांबरोबरच मायक्रोफायनान्स, फिनटेक, नॉन बँकिंग कंपनी, ई कॉमर्स कंपनी, पेमेंट गेटवेज इत्यादी अर्थव्यवस्थेतील घटकांबरोबर व्यावसायिक स्पर्धेचा सामना नागरी सहकारी बँकांना करावा लागत आहे. या स्पर्धेमध्ये टिकून राहण्यासाठी नागरी सहकारी बँकांना नवनवीन तंत्रज्ञान आत्मसात करावे लागत असून त्यावर मोठ्या स्वरूपाचा भांडवली खर्च देखील करावा लागत आहे. बँकिंग व्यवसायातील ठेव वाढ व चांगली कर्जवाढ यांसारख्या मूलभूत व्यवसायासाठी सुद्धा अथक प्रयत्न करावे लागत आहेत.

सन २०२२-२०२३ या आर्थिक वर्षात भारतीय रिझर्व्ह बँकेने नागरी सहकारी बँकांचे चार पदरी स्ट्रक्चर अमलात आणले आहे. तसेच सुपरवायजरी अँक्शन फ्रेम वर्कच्या (SAF) निकषामध्ये, एफ.एस. डब्ल्यू.एम. (FSWM) निकषामध्येदेखील बदल करून त्याच्या कठोर अंमलबजावणीस सुरुवात केलेली आहे. यामुळे बँकिंग क्षेत्रास आर्थिक शिस्त लागण्यास मदत होणार आहे.

आपली बँक

सन २०२२-२३ या आर्थिक वर्षामधील आपल्या बँकेच्या उल्लेखनीय बाबी पुढीलप्रमाणे आहेत.

१. बँकेच्या इतिहासामध्ये पहिल्यांदाच आर्थिक वर्षाचे वैधानिक लेखा परीक्षण पूर्ण होऊन १५ एप्रिल २०२३ रोजी लेखा परीक्षित आकडेवारी (ऑडीटेड बॅलेन्सशीट) बँकेने जाहीर केली आहे.
२. बँकिंग फ्रंटियर या राष्ट्रीय स्तरावरील नियतकालिकाकडून दिला जाणारा 'बेस्ट इनिशिएटिव्ह इन रिस्क मॅनेजमेंट' हा पुरस्कार त्याचप्रमाणे इकोनॉमिक ग्रोथ फौंडेशन दिल्ली यांचेकडून दिला जाणारा 'अॅवार्ड फॉर एक्सलन्स' हा पुरस्कार असे दोन पुरस्कार बँकेला प्राप्त झाले आहेत.

३. व्यवसायाचे नियोजन करताना सन २०२२-२३ या आर्थिक वर्षाचे सुरुवातीस सर्व शाखांना भेटी देऊन आर्थिक वर्षामधील व्यवसायाचे अंदाजपत्रक तयार केले होते. पुढील वर्षभर सर्व स्तरांवर केलेल्या पाठपुराव्यामुळे या वर्षी बँकेच्या आकडेवारीमध्ये मागील वर्षीच्या तुलनेत प्रगती झाल्याचे दिसून येते.
४. या आर्थिक वर्षामध्ये अटल पेन्शन योजने अंतर्गत ७८४ एवढी विक्रमी खाती उघडण्यात आली. सहकारी क्षेत्रात आपल्या बँकेने देश पातळीवर ४ था क्रमांक मिळविला. त्याचे कौतुक केंद्र सरकार कडूनदेखील करण्यात आले.
५. बँकेच्या सीबीएस संगणक प्रणालीचे ऑडीट CERT - IN पॅनलद ऑडीटर तसेच स्टॅच्युटरी ऑडीटर यांचेकडून करण्यात आले. सदर ऑडीटचा पूर्तता अहवाल रिझर्व्ह बँकेसदेखील सादर करण्यात आला आहे.
६. बँकेमध्ये कर्ज वाढ होण्याच्या दृष्टीने 'आजादि का अमृत पर्व' या संकल्पनेस अनुसरून १ ऑगस्ट ते ३१ ऑगस्ट २०२२ या १ महिन्याच्या कालावधीत ७५० कर्जे वितरण करण्याचे उद्दीष्ट ठेवण्यात आले होते. त्यामध्ये १४९६ खाती उघडून दुप्पट यश प्राप्त झालेले आहे.
७. अशाच प्रकारे अन्य व्यवसायाच्या संधी शोधण्यासाठी रिकरिंग ७५७५ अभियानामध्ये मध्ये १००० पेक्षा अधिक आर डी ठेव खाती केवळ ४ दिवसांत उघडण्यात आली.
८. एसआयपी, विमा अभियान, अश्वमेध ५०० इत्यादी अभियानेदेखील बँकेमध्ये यशस्वीरीत्या राबविण्यात आली.
९. भारत भवन येथील सर्व विभाग तसेच डेटा सेंटर हे पुणे-सातारा रोड येथे स्व-वास्तूमध्ये स्थलांतरित झाले.
१०. बँकेमध्ये प्रभावी ऑर्गनायझेशनल स्ट्रक्चर तयार करून त्याची यशस्वी अंमलबजावणी करण्यात आली. यामध्ये दैनंदिन कामकाजाचे विभाजन हे दोन मुख्य महा व्यवस्थापक (सी.जी.एम. बिझनेस व सी.जी.एम. ऑपरेशन्स) यांचे मध्ये होऊन त्यांचे अंतर्गत ४ महाव्यवस्थापक नियुक्त करण्यात आले. कामकाजाचे गरजेनुसार त्यांना कर्ज मंजुरी व तदनुषंगिक निर्णय घेण्याचे अधिकार देण्यात आले. हे तयार करताना पुढील कालावधीमध्ये विविध पदांवरून निवृत्त होणाऱ्या सेवकांचा विचार करून तसेच भविष्य काळातील गरज विचारात घेऊन आवश्यक ते मनुष्यबळाचे नियोजन केले गेले आहे
११. रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार बँकेमध्ये चीफ रिस्क ऑफिसर, चीफ कम्प्लायन्स ऑफिसर ही दोन नवीन पदे तयार करण्यात आली आहेत. कॉर्पोरेट गव्हर्नन्स सक्षम करण्याच्या दृष्टीने बँकेने अशा प्रकारे पावले उचलली आहेत.
१२. दैनंदिन कामकाजामध्ये कर्ज खात्यांवर प्रभावी नियंत्रण राहण्याच्या



दृष्टीने मॉनीटरिंग विभागाचे कामकाज पद्धतीमध्ये बदल करण्यात आले. खात्याचा एक हप्ता थकला की लगेच कारणमीमांसा व पाठपुरावा करून त्याची एनपीए कडे होणारी वाटचाल रोखण्यासाठी प्रभावी प्रणाली तयार करण्यात आली, त्याचा दृश्य परिणाम म्हणजे या वर्षी नवीन एनपीए रोखण्यामध्ये चांगले यश प्राप्त झालेले दिसून येते.

१३. केवायसी, री केवायसी व सिकेवायसी अद्ययावत करण्याचे दृष्टीने बँकेमध्ये स्वतंत्र कार्यप्रणाली सुरू करण्यात आलेली असून बँकेच्या वेबसाईटवरून अथवा एस.एम.एस. द्वारे केवायसी अद्ययावत करण्याची सोय उपलब्ध करून देण्यात आलेली आहे.
१४. रिझर्व्ह बँक ऑफ इंडिया यांचे निकषानुसार दि.३१.०३.२०२३ अखेरीस प्रायोरीटी सेक्टरमधील कर्जाचे उद्दिष्ट बँकेने पूर्ण केले आहे. तसेच डेटा प्युरीफिकेशन संकल्पना राबवून दुर्बल घटक क्षेत्रातील Weaker Sector कर्जाचे उद्दिष्टदेखील पूर्ण करण्यात आले आहे. मागील कालावधीतील विकर सेक्टर मधील शॉर्ट फॉल संदर्भात सिडबी च्या एम.एस.ई. रिफायनान्स फंड बॉन्ड्समध्ये बँकेने गुंतवणूक केली आहे.
१५. दि. १०.०३.२०२३ रोजी मा.श्री विनयजी सहस्रबुद्धे यांचे समवेत अध्यक्ष श्री. रविंद्र हेजीब तसेच संचालक श्री. श्रीरंग परस्पटाकी यांनी रिझर्व्ह बँक ऑफ इंडियाचे गव्हर्नर मा. श्री. शक्तीकांतजी दास यांची सदिच्छा भेट घेतली. या भेटीमध्ये बँकेचे अध्यक्ष श्री. रविंद्र हेजीब यांनी रिझर्व्ह बँक ऑफ इंडिया करत असलेल्या आर्थिक क्षेत्रातील कामगिरीचे अभिनंदन केले. त्यामध्ये सेंट्रल बँक डिजीटल करन्सी, ब्लॉक चैन टेक्नोलॉजी, भारतीय रुपया मजबूत करण्यासाठी १८ देशांची व्होस्ट्रो अकाऊंट्स उघडून घेणे, महागाईचे कौशल्यपूर्ण नियंत्रण, दर दिवशी ४० कोटीपेक्षा जास्त यूपिआय व्यवहारांचे नियंत्रण, ज्येष्ठ अभिनेते श्री. अमिताभ बच्चन यांनी डिजीटल बँकिंग संदर्भात केलेले सामान्य माणसासाठी प्रबोधन इत्यादी मुद्यांवर तसेच सहकारी बँकांच्या प्रश्नावरदेखील चर्चा करण्यात आली. सुमारे अर्धा तासाची ही भेट अतिशय सौहार्दपूर्ण वातावरणात पार पडली.

बँकेच्या एकूण कामगिरीचा विस्तृत आढावा पुढील प्रमाणे आपणासमोर ठेवत आहे.

ठेव वाढ

कोविड १९ साथीमुळे मंदावलेले अर्थचक्र पूर्वपदाला येत असताना बँकेचा नफा स्थिर राखून व नियंत्रकांच्या विविध निर्देशांचे पालन करून ठेव वाढ करणे ही अत्यंत आव्हानात्मक कामगिरी होती. ही कामगिरी करत असताना समव्यावसायिक बँकांची स्पर्धा, बाजारातील स्पर्धा याचा अभ्यास करून नफा क्षमता स्थिर राखण्यामध्ये यश मिळविले आहे. या कालावधीत बँकेने नफा क्षमता, उपलब्ध तरलता या मुद्यावर जोर देवून स्पर्धात्मक परिस्थितीत ४ वेळा ठेवीवरील व्याजदरात कपात केली. असे असूनही

बँकेने मागील वर्षीच्या तुलनेत ठेवीमध्ये वाढ दर्शवली आहे. आव्हानात्मक परिस्थितीतदेखील खातेदारांचा बँकेवर असलेला विश्वास यामधून दिसून येत आहे.

फंडिंग रिस्कच्या दृष्टीने मागील वर्षामध्ये लहान रकमांच्या ठेवींवर लक्ष केंद्रित करून बल्क डीपॉझिटसाठी जादा व्याजदर न देण्याचे धोरण बँकेने राबविले आहे. सन २०२२-२०२३ मध्ये बँकेने १ वर्षापेक्षा अधिक कालावधीच्या ठेव योजना आणून अस्ती देयता व्यवस्थापन (Asset Liability Management) करण्यामध्ये यश मिळविले आहे. मागील वर्षी १ वर्षात मुदत पूर्ण होणाऱ्या ठेवींचे प्रमाण ७२% इतके होते या वर्षी त्यामध्ये गुणात्मक सुधारणा होऊन ते ५७.८५% इतके कमी झाले आहे व दीर्घ मुदतीच्या ठेवीमध्ये वाढ झालेली आहे. यामुळे बँकेच्या Fund- ing Risk मध्येदेखील सुधारणा झाली आहे.

या सर्वांचा परिणाम म्हणून दि. ३१.०३.२०२३ अखेरीस बँकेच्या एकूण ठेवी ह्या रु. ९,१६६.८१ कोटी एवढ्या दिसत असून या आर्थिक वर्षामध्ये रु. १७७.०२ कोटीने ठेव वाढ झाली आहे. ती सुमारे १.९६ टक्के एवढी आहे. कॉस्ट ऑफ डीपॉझिटचा विचार करावयाचा झाल्यास मागील वर्षी ४.९९% एवढी असलेली कॉस्ट ऑफ डीपॉझिट ही प्रयत्नपूर्वक कमी करून या आर्थिक वर्षात, ती ४.५५ % पर्यंत कमी करण्यामध्ये बँकेने यश मिळविले आहे. बँकेमधील ठेवीव्यतिरिक्त गुंतवणुकीसाठी उपलब्ध असलेले अन्य पर्याय, नफा क्षमतेमध्ये सातत्य किंबहुना वाढ करण्यासाठी करावी लागलेली तारेवरची कसरत इत्यादी बाबी विचारात घेता बँकेने कॉस्ट ऑफ डीपॉझिट कमी करणे परंतु ठेव वाढ ही करणे ह्या दोन्ही टोकांच्या बाजू समर्थपणे सांभाळल्या आहेत असेच म्हणावयास हवे.

बँकेने मिळविलेले यश हे बँकेचे ठेवीदार, ग्राहक, सभासद, हितचिंतक आणि समर्थक यांच्या सार्थ विश्वासांमुळेच आणि सबळ पाठिंब्यामुळेच शक्य झालेले आहे.

डीपॉझिट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन (डी.आय.सी.जी.सी.)

आपली बँक ही डीपॉझिट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन (डी.आय.सी.जी.सी.) ची सभासद आहे. केंद्र सरकारच्या मान्यतेनुसार पूर्वी रु. १ लाख पर्यंतच्या ठेवींना असलेले विम्यांचे संरक्षण आता रु. ५ लाख पर्यंतचे ठेवींना मिळत आहे. त्यासाठी आवश्यक त्या विमा हप्त्याचा भरणे बँकेने निर्धारित वेळेमध्ये डीपॉझिट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन (डी.आय.सी.जी.सी.) यांचेकडे केलेला असून, त्याच्या पावतीची प्रत ग्राहकांना पाहण्याकरिता बँकेचे मुख्य कार्यालय व सर्व शाखा येथे उपलब्ध आहे.

सी.आर.ए.आर.

कोणत्याही बँकेच्या सक्षमतेचा तसेच जोखीम व्यवस्थापनाचा मापदंड म्हणून सी.आर.ए.आर. पाहिला जातो. रिझर्व्ह बँकेच्या निर्देशानुसार बँकांना कमीत कमी ९ टक्के सी.आर.ए.आर. राखणे बंधनकारक आहे.



दि. ३१.०३.२०२३ अखेरीस बँकेचा सी.आर.ए.आर. हा १३.७२ टक्के एवढा आहे. मागील वर्षाच्या तुलनेत सी.आर.ए.आर. मध्ये १.३४ टक्के घट झालेली दिसून येते. कर्ज रकमेत झालेली वाढ, रिझर्व्ह बँकेच्या सूचनेनुसार सिडबी बाँड मध्ये केलेली गुंतवणूक (रिस्क वेटेड असेटमध्ये झालेली वाढ) यामुळे सीआरएआरमध्ये घट झालेली दिसून येते तरी देखील निर्धारित टक्केवारीपेक्षा पुरेसा अधिक सी.आर.ए.आर. बँकेकडे उपलब्ध आहे.

बँकेचे भाग भांडवल

३१/०३/२०२२ अखेर बँकेचे टायर-१ कॅपिटल हे रु. ४५१.४२ कोटी इतके होते त्यामध्ये वर्षभरात वाढ होऊन ते रु. ४९६.१६ कोटी इतके झाले आहे म्हणजेच टायर-१ कॅपिटल ९.९१ टक्के आहे. रिझर्व्ह बँकेचा सी.आर.ए.आर. चा निकष हा केवळ टायर-१ कॅपिटलमध्येच बँक पूर्ण करत आहे हे बँकेच्या उत्तम आर्थिक स्थितीचे निर्देशक आहे. सन २०२२-२३ ह्या वर्षामध्ये टायर-१ कॅपिटलमध्ये रु. ४४.७४ कोटी एवढी वाढ झालेली दिसून येते. यामध्ये प्रामुख्याने Revaluation Reserve हा टायर-१ कॅपिटलमध्ये समाविष्ट करण्यास रिझर्व्ह बँकेने मान्यता दिलेली असल्यामुळे ही वाढ झालेली दिसून येते.

कर्ज व्यवहार

दि. ३१.०३.२०२२ अखेरीस बँकेची कर्जे रु. ४७७६.३९ कोटी एवढी होती. त्याचे तुलनेमध्ये दि.३१.०३.२०२३ अखेरीस बँकेचा एकूण कर्ज व्यवसाय रु. ५,१२०.७८ कोटी एवढा स्थिरावला आहे. बँकिंग क्षेत्रातील स्पर्धा, व्याजदराची चढाओढ यामुळे सन २०२२-२३ या आर्थिक वर्षामध्ये सुमारे रु. ५०० कोटी रकमेची कर्ज प्रकरणे एकतर मुदत पुर्व बंद झाली अथवा अन्य बँकाकडे स्थलांतरित झाली. मात्र या प्रतिकूल परिस्थितीत देखील बँकेने गुणात्मक कर्जवाढ करून मागील वर्षीचे तुलनेमध्ये सुमारे ३४४.०७ कोटी एवढ्या रकमेची म्हणजेच ७.२१ टक्के एवढी कर्ज व्यवसाय वाढ केली आहे. ही वाढ बँकिंग व्यवसायातील नैसर्गिक व्यवसाय वाढीचे दराशी सुसंगत आहे.

अहवाल वर्षामध्ये केलेल्या कर्ज व्यवसाय वाढीमुळे दि. ३१.०३.२०२२ अखेर बँकेचा असणारा ५३.१३ टक्के सीडी रेशो दि.३१.०३.२०२३ अखेर ५५.८६ टक्के एवढा झालेला आहे. सन २०२३-२४ या वर्षामध्ये देखील सीडी रेशोमध्ये अजून चांगली सुधारणा होईल असा दृढ विश्वास आहे.

कर्ज व्यवसाय वाढ करताना बँकेने नेहमीच बाजारातील परिस्थिती व ग्राहकांचा कल लक्षात घेवून स्पर्धात्मक वातावरणामध्ये कायम टिकून राहणेचे दृष्टीने नवनवीन कर्ज योजना अमलात आणल्या आहेत. एम.एस.एम.ई कर्ज योजना, एल.ए.ई.पी. कर्ज योजना, इलेक्ट्रिक दुचाकी व चारचारी वाहन कर्ज योजना, जनता गृह कर्ज योजना, साखर तारण कर्ज (Sugar Pledge Loan), उद्योग संजीवनी कर्ज योजना ही त्यापैकी काही ठळक उदाहरणे नमूद करता येतील.

कर्ज व्यवसाय करताना त्यातील विविध जोखमींचे निर्धारण करून जोखीम व्यवस्थापन करणे हे अत्यंत कौशल्याचे व महत्त्वाचे कार्य आहे. त्यादृष्टीने बँकेचा अँडव्हान्स पोर्टफोलियो हा नेहमी बाजारातील सर्व सेक्टरस यांना सामावून घेणारा असा सर्वकष व सर्वस्पर्शी रहावा तसेच बँकेची आर्थिक बाजू ध्यानात ठेवून त्यातील जोखमीचे विकेंद्रीकरण व्हावे यादृष्टीने बँकेने सेक्टरिअल अँडव्हान्सेस संकल्पना प्रत्यक्षात आणली आहे. या कामी जरूर तेथे कंसोर्शिअम फायनान्स अथवा मल्टीपल बँकिंग द्वारे जोखमीच्या बाबींचे व्यवस्थापन केले आहे.

चांगल्या कर्ज प्रकरणांबाबत जलद गतीने निर्णय मिळून संबंधित कर्जदार यांना वेळेमध्ये कर्ज वितरण व्हावे व पर्यायाने कर्जावरील व्याजाचे उत्पन्न वाढून बँकेच्या नफा क्षमतेला हातभार लागावा यादृष्टीने बँकेने अहवाल वर्षामध्ये अनेक कार्यपध्दती अमलात आणलेल्या आहेत.

कर्जप्रकरणाचा जलद गतीने निपटारा व्हावा या करिता बँकेचे अधिकारी व कर्जदार यांचा एक व्हॉट्स अप ग्रुप केला जातो, त्यामध्ये कर्जप्रकरणात आवश्यक असणाऱ्या पूर्तता व प्रगती यांची माहिती दररोज अपडेट केली जाते. यामुळे कर्ज प्रकरणातील कागदपत्रांची पूर्तता व त्याचा प्रवास याची तपशीलवार माहिती कर्जदारासह बँकेच्या अधिकाऱ्यांनाही समजते व गतिमान निर्णय होण्यास मदत होते.

बाजारातील ट्रेंड व कर्जाची गरज विचारात घेऊन ती पूर्ण व्हावी व पर्यायाने बँकेची चांगली कर्जवाढ व्हावी यासाठी अँडव्हान्स मार्केटिंग टीमची स्थापना केली आहे.

सन २०२३-२४ या आर्थिक वर्षामध्येदेखील बँकेची कर्ज व्यवसाय वाढ नव्या जोमाने परंतु गुणात्मक करण्यासाठी बँक कटिबद्ध आहे.

कर्ज देखरेख प्रणाली (Monitoring Department)

बँकेच्या उत्पन्नामध्ये कर्जावरील व्याजाचा हिस्सा मोठा आहे. दिलेल्या कालावधीत कर्जावरील व्याज सतत मिळावे व कर्जे कायम व्याज देणारी व उत्पादित रहावीत यादृष्टीने कर्जावरील देखरेख, कर्ज खात्यावरील व्यवहाराचे नियंत्रण आणि अनुत्पादकतेकडे झुकणारी कर्जे वेळीच ओळखून त्यावरील उपाययोजना याचे अनन्य साधारण महत्त्व आहे. त्यादृष्टीने बँकेने स्वतंत्र कर्ज देखरेख धोरण अमलात आणलेले आहे.

मोठ्या रकमांच्या कर्जा संबंधी कर्जदार यांचे व्यवसायांना भेटी देणे, कर्जाचे कारण व कर्जाचे तारण याची खातरजमा करणे, कर्जदाराच्या व्यवसायातील अडचणींचा प्रारंभिक अवस्थेमध्ये अंदाज घेऊन त्यावर उपाययोजना करणे, गरजेनुसार कर्जदार व संबंधित शाखा यांना मार्गदर्शन करणे, थकित परंतु एन.पी.ए. न झालेल्या कर्ज खात्यांचे नियंत्रण करणे, ही कर्ज खाती एन.पी.ए. किंबहुना थकित राहणार नाहीत यासाठी प्रयत्न करणे इत्यादी महत्त्वाची कामे या विभागामार्फत केली जातात.

सन २०२२-२३ या वर्षामध्ये या विभागाची नव्याने पुनर्रचना केली असून त्याचे कार्यपध्दतीमध्येदेखील बदल केलेला आहे. कर्ज एनपीए होण्याचे मूळ कारण शोधून त्यानुसार त्यावर उपाययोजना करणे, दैनंदिन



व्यवहाराचे दररोज निरीक्षण तसेच विश्लेषण करणे व वस्तुस्थिती जाणून घेणे ही कार्य प्रणाली या विभागामार्फत सुरू केलेली आहे.

याचाच परिपाक म्हणून अहवाल वर्षामध्ये कर्जावरील देखरेख अधिक प्रभावीपणे झाली असून एन.पी.ए. व थकित खाते संख्या व रक्कम कमी करण्यामध्ये बँकेने चांगले यश प्राप्त केले आहे.

व्यवस्थापकीय मंडळ - बोर्ड ऑफ मॅनेजमेंट

रिझर्व्ह बँकेच्या निर्देशानुसार संचालक मंडळाची मुदत संपल्यानंतर व्यवस्थापकीय मंडळाची मुदतदेखील आपोआप संपुष्टात येते. त्यानुसार पूर्वीचे व्यवस्थापकीय मंडळाची मुदत संपली असल्याने रिझर्व्ह बँक ऑफ इंडिया यांचे निर्देशानुसार नवीन व्यवस्थापकीय मंडळ गठित केलेले आहे.

व्यवस्थापकीय मंडळामध्ये संचालक मंडळातील ३ सदस्यांशिवाय बाहेरील ३ व्यक्ती म्हणजेच सर्वश्री १. डॉ. श्री. एकनाथ खेडकर - Ph.D. in Business Administration and Specialization in Financial Management २. अॅड. श्रीमती मधू हुकमनी - B.Sc. LL.M. ३. श्री. प्रमोद गोसावी - M.Com, CAIIB, CISA, अशा अनुभवी तज्ञ व्यक्तींचा समावेश केलेला आहे. त्याचा निश्चित व चांगला फायदा बँकेला होत आहे.

रिझर्व्ह बँकेच्या निर्देशानुसार कर्ज प्रकरणे, वसुली, संगणक, लेखा परीक्षण, धोरण व धोरण अंमलबजावणी इत्यादी विषय व्यवस्थापक मंडळाचे सभेसमोर सादर होऊन त्यावरील त्यांचा अभिप्राय व शिफारस यासह अंतिम निर्णयासाठी संचालक मंडळासमोर सादर केले जातात.

अहवाल वर्षामध्ये व्यवस्थापकीय मंडळाच्या एकूण १२ सभा संपन्न झाल्या आहेत. या सर्व सभांचे कामकाजामध्ये संबंधित सदस्य यांनी हिरिरीने भाग घेऊन सर्व विषयांमध्ये मोलाचे मार्गदर्शन केलेले आहे. संचालक मंडळ त्याबद्दल व्यवस्थापकीय मंडळ सदस्यांचे आभारी आहे.

संचालक मंडळ

विद्यमान संचालक मंडळामध्ये ४ चार्टर्ड अकाउंटंट्स, १ वकील, ४ अनुभवी बँकर्स आहेत. उर्वरित संचालक हे व्यवस्थापन इंजिनिअरिंग, हिशोब, संगणक, शेती अनुषंगिक इत्यादी क्षेत्रांमधील तज्ञ व्यक्ती आहेत. बँकिंग रेग्युलेशन अॅक्टनुसार संचालक मंडळातील किमान ५१% सदस्य हे प्रोफेशनली क्वालिफाईड असावेत असा निकष असून आपली बँक सादर निकष ९६% ने पूर्ण करत आहे. याचा निश्चित व चांगला फायदा बँकेच्या व्यवसाय व उत्पन्न वाढीला होत असल्याचे दिसून येत आहे.

जोखीम व्यवस्थापन (Risk Management)

बँकिंग व्यवसायामध्ये जोखीम हा न टाळता येणारा एक अविभाज्य भाग आहे. बँकिंग व्यवसायातील -जोखमीच्या बाजू ओळखणे, त्यांचे मूल्यमापन करणे व जोखीम कमी करणे किंबहुना कॅलक्युलेटेड रिस्क घेणे हे बँकिंग कौशल्य आहे. सर्वसाधारणतः जोखीम व नफा बरोबर चालतात. म्हणजेच

जास्त जोखीम जास्त नफा हे सर्वमान्य गृहीतक आहे. जोखीम व नफा यातील तोल संभाळणे आवश्यक ठरते.

रिझर्व्ह बँक ऑफ इंडिया यांनी या संदर्भात वेळोवेळी विस्तृतपणे मार्गदर्शक सूचना जारी केलेल्या आहेत. त्या आधारे बँकेने स्वतंत्र रिस्क मॅनेजमेंट विभागाची स्थापना केलेली आहे. सादर विभागाचे विभागप्रमुख म्हणून चीफ रिस्क ऑफिसर यांची नियुक्ती केलेली आहे. बँकिंग व्यवसायातील विविध जोखमी उदा. क्रेडिट रिस्क, ऑपरेशनल रिस्क, मार्केट रिस्क याचे बारकाईने अवलोकन करून त्यावर योग्य वेळेमध्ये उपाययोजना करण्यासाठी क्रेडिट रिस्क मॅनेजमेंट कमिटी, ऑपरेशनल रिस्क मॅनेजमेंट कमिटी, मार्केट रिस्क मॅनेजमेंट कमिटी या उप समित्या गठित केलेल्या आहेत. अहवाल वर्षामध्ये या समित्यांच्या एकूण १६ सभा झालेल्या आहेत. सादर समित्यांमधून जोखमीच्या व्यवस्थापनाबरोबरच व्यवसायात गुणात्मक सुधारणा करण्याबद्दलदेखील सूचना केल्या जातात व त्याच्या प्रत्यक्ष अमलबजावणीबद्दलदेखील पाठपुरावा केला जातो.

रिस्क मॅनेजमेंट संदर्भात अपेक्स बॉडी म्हणून संचालक मंडळ सदस्यांचा समावेश असलेली रिस्क मॅनेजमेंट कमिटी ऑफ बोर्ड गठित करण्यात आली आहे. संबंधित जोखीम व तत्संबंधीचे रिपोर्टिंग अंतिमतः त्यांना सादर केले जाते. विविध कर्ज प्रकरणांमध्ये तसेच बँकिंग प्रॉडक्ट्स अमलात आणताना चीफ रिस्क ऑफिसर यांचेकडून रिस्क असेसमेंट करून त्यावर अभिप्राय मागवून मगच कार्यवाही केली जाते.

नफा क्षमता

अहवाल वर्ष अखेरीस बँकेला रु.१४५.४३ कोटी एवढा परिचलनात्मक नफा (Operating Profit) झालेला आहे. सन २०२१-२२ या वर्षाचा परिचलनात्मक नफा रु. १२४.२० कोटी असून अहवाल वर्षामध्ये त्यात रु. २१.२३ कोटी मात्र ची वाढ झाली आहे. ही वाढ १७.०९ टक्के एवढी आहे. त्यामधून धोरणात्मक दृष्टिकोनातून NBA Asset तरतूद आणि NPA साठी आवश्यकतेपेक्षा जास्त तरतूद करून बँकेने एकूण रुपये ८.१३ कोटी निव्वळ नफा मिळविलेला आहे. सन २०२१-२२ या आर्थिक वर्षामध्ये झालेला निव्वळ नफा हा रु. १.३१ कोटी एवढा होता. बँकेच्या नफ्यात सातत्याने वाढ होऊन समाधानकारक नफा मिळविण्याच्या दृष्टीने बँकेची वाटचाल निश्चितपणे सुरू झालेली आहे असे म्हणल्यास वावगे होणार नाही. सन २०२३-२४ या आर्थिक वर्षामध्ये देखील बँकेच्या नफा क्षमतेचा आलेख हा अधिक उंचावत जाईल याची खात्री आहे.

नफा व नफा विभागणी

अहवाल वर्षामध्ये सर्व प्रकारच्या आवश्यक तरतुदी आणि काही ठिकाणी धोरणात्मक बाब म्हणून जास्त तरतुदी करून दि. ३१.०३.२०२३ अखेर बँकेला रु. ८.१३ कोटी मात्रचा निव्वळ नफा झालेला आहे. त्याची विभागणी पुढीलप्रमाणे प्रस्तावित केलेली आहे. त्यानुसार बँकेने अहवाल वर्षासाठी सभासदांना कोणताही लाभांश प्रस्तावित केलेला नाही. तरतुदी पश्चात बँकेने रु. ५.२१ कोटी मात्रचा नफा ताळेबंदास वर्ग केलेला आहे.



त्यानुसार नफा विभागणीस वार्षिक सर्वसाधारण सभेने मान्यता द्यावी अशी संचालक मंडळाची शिफारस आहे.

अक्र	तपशिल	रक्कम रुपये कोटींमध्ये
१.	विधीविहीत गंगाजळी	२.०३
२.	आकस्मिक खर्चासाठी तरतूद	०.८१
३.	शैक्षणिक निधी	०.०८
४.	निव्वळ नफा ताळेबंदास वर्ग	५.२१
	एकूण	८.१३

लाभांश

वरील नफा विभागणीनुसार लाभांश वाटपासाठी नफा शिल्लक राहत नसल्यामुळे सन २०२२-२३ या अहवाल वर्षासाठी कोणताही लाभांश देण्याचे प्रस्तावित केलेले नाही.

अॅसेट लायबॅलिटी मॅनेजमेंट कमिटी - अल्को कमिटी

ठेवी स्वीकारणे व कर्ज देणे हा बँकेचा मूलभूत व्यवसाय असून कर्जावर मिळालेले व्याज व ठेवीवर दिलेले व्याज यांमधील दुरावा हा बँकेच्या नफा क्षमतेचा पाया आहे. साहजिकच ठेवीवरील व्याजदर, ठेवीची मुदत तसेच बँकेने कर्जाला लागू केलेला व्याजदर व त्यांची मुदत या बाबी महत्त्वाच्या ठरतात.

बँकेच्या दीर्घकालीन अस्तित्वासाठी अॅसेट लायबॅलिटी याचे कार्यक्षम व्यवस्थापन करणे अत्यावश्यक आहे. यासंदर्भात रिझर्व्ह बँक ऑफ इंडिया यांनी काही मार्गदर्शक तत्त्वे जारी केली असून त्यांचेही काटेकोर पालन करणे आवश्यक असते. त्यादृष्टीने बँकेने अल्को कमिटी गठित केली आहे.

बँकेच्या सर्व विभागांचे प्रमुख हे त्याचे सदस्य असून समितीचे कामकाज मुख्य कार्यकारी अधिकारी यांचे अध्यक्षतेखाली होते. या कमिटीची बैठक प्रत्येक महिन्यामध्ये किमान एकदा होते. अहवाल वर्षामध्ये या कमिटीच्या एकूण १५ सभा संपन्न झालेल्या आहेत. या कमिटीद्वारे बँकेची तरलता, अॅसेट लायबॅलिटी मिसमॅचचा आढावा व त्यावरील कोरेक्टिव्ह अॅक्शन, बाजारातील स्थिती याचा नियमित आढावा घेतला जातो. तसेच ठेवी व कर्जावरील व्याजदर निश्चित केले जातात. यासाठी बँकेने सेन्सिटिव्ह अॅसेट लायबॅलिटी मॅनेजमेंट टेक्निकस विकसित केलेले असून त्याद्वारे ठेवी व कर्जाचे प्रोसेसिंग केले जात आहे. रिझर्व्ह बँकेच्या निर्देशानुसार बँकेने वेळोवेळी लिक्विडिटी स्ट्रेस टेस्ट पूर्ण केली असून त्याचे निकाल समाधानकारक आहेत. बँकेची लिक्विडिटी पोजिशन उत्तम आहे.

कर्ज वसुली व अनुत्पादित कर्जाचे व्यवस्थापन

रिझर्व्ह बँकेच्या मार्गदर्शक तत्त्वानुसार प्रोव्हिजन कव्हेरेज रेशो हा किमान ७०% असणे अपेक्षित असून आपल्या बँकेचा पी सी आर ५३.९५ टक्के इतका आहे. पुढील कालावधीमध्ये आपली बँक हा निकष निश्चितपणे

पूर्ण करेल अशी खात्री वाटत आहे.

अहवाल वर्षाचे सुरुवातीसच वसुलीसाठी आवश्यक तो क्रांतिफायएबल रोड मॅप बँकेने तयार करून त्याआधारे एनपीए कमी करण्याची वाटचाल सुरू केली होती. खातेनिहाय होत असलेले वसुलीचे प्रयत्न, त्यातील अडचणी, आर्बीट्रेशन, सरफेसी इत्यादी लिंगल अॅक्शनस याचा पाठपुरावा करणे, गरजेनुसार कर्जदारांशी बोलून त्यांच्या अडचणी समजून त्यावर उपाययोजना सुचवणे, एन.पी.ए. रेझोल्युशन स्कीम अंतर्गत तडजोड प्रस्ताव स्वीकारणे इत्यादी संदर्भात संचालक मंडळ सदस्यांचेही सुयोग्य मार्गदर्शन लाभले आहे. अधिकाऱ्यांनीदेखील वसुलीचे उत्तम प्रयत्न केलेले या वर्षीच्या आकडेवारीमधून दिसून येतात.

वसुली विभागामध्ये महाव्यवस्थापक व विविध दर्जाचे अधिकारी, अधिकृत वसुली अधिकारी तसेच विधी पदवी धारण केलेले व वसुली कामाचा पूर्वाभूत असलेले अधिकारी यांची एक टीम आहे.

राईट ऑफ खात्यावरील वसुली व ए.आर.सी. कडे सोपविलेल्या कर्जावरील वसुलीचे कामकाज स्वतंत्रपणे उपमहाव्यवस्थापक दर्जाचे अधिकारी यांचेकडे सोपविलेले असून अहवाल वर्षामध्ये एकूण रु. ४.६७ कोटी मात्रची वसुली राईट ऑफ खात्यांमध्ये केली आहे. त्याचप्रमाणे ए.आर.सी. असाईन्ड खात्यामध्ये एकूण रु. ४३.६५ कोटी वसुली झालेली आहे.

एन.पी.ए. कर्ज खात्यामध्ये चांगल्या प्रकारे वसुली व्हावी यादृष्टीने बँकेने अहवाल वर्षामध्ये एन.पी.ए. रिझोल्युशन स्कीम जाहीर केली होती. एकूण २०५ एन.पी.ए. कर्जदारांनी त्यामध्ये प्रस्ताव सादर केले व त्याद्वारे रक्कम रु. ७.९४ कोटी मात्रची वसुली झालेली आहे.

अहवाल वर्षामध्ये बँकेने कोणतेही कर्ज खाते निरस्त केलेले नाही.

अनुत्पादित कर्ज खात्यांचा आढावा घेणेसाठी एन.पी.ए. रिव्ह्यु कमिटी गठीत केलेली आहे. या समितीद्वारे सिस्टीम बेस्ड असेट क्लासिफिकेशन व प्रोविजनिंग योग्य पद्धतीने होत असल्याची खात्री करून आवश्यक तेथे हस्तक्षेप करून त्याचा अहवाल अंतिम मान्यतेकरिता संचालक मंडळ सभेमध्ये सादर केला जातो.

गुंतवणूक

बँकिंग क्षेत्रामध्ये गुंतवणूक हा देखील एक अविभाज्य व महत्त्वपूर्ण घटक आहे. बँकेमध्ये जमा होणाऱ्या निधीचे फायदेशीर व्यवस्थापन करणे हे गुंतवणूक विभागाचे ध्येय आहे.

अर्थव्यवस्थेमधील घडामोडी, परकीय निधी, गंगाजळीमधील बदल, आंतरराष्ट्रीय अर्थव्यवस्था व अमेरिकेच्या मध्यवर्ती बँकेची धोरणे, व्याजदरामधील संभाव्य बदल व चढउतार, गुंतवणूक बाजारातील बदल यांचा सखोल अभ्यास करून बँकेच्या निधीचे गुंतवणुकीमध्ये नियोजन केले जाते. अहवाल वर्षाचे शेवटी म्हणजे दि. ३१.०३.२०२३ अखेरीस बँकेची एकूण गुंतवणूक ही रु. ४,२८७.५६ कोटी एवढी झालेली आहे. अहवाल वर्षामध्ये या गुंतवणुकीवर एकूण रु. २९३.०६ कोटी एवढ्या रकमेचे उत्पन्न बँकेने मिळविले आहे.



बँकेची गुंतवणूक ही सरकारी कर्जरोखे, राज्य सरकारी कर्जरोखे व अन्य गुंतवणूक पर्याय यांमध्ये रिझर्व्ह बँक ऑफ इंडिया यांचे मार्गदर्शक तत्वांचे आधीन राहून केली जाते. पत बाजारामध्ये कर्ज रोख्यांची उलाढाल करून नफा मिळविला जातो.

गुंतवणूक विभागामार्फत ए.आर.सी. ट्रस्ट रिसीट व्यवस्थापन केले जाते. या रिसीटवरील तरतूद ही सन २०२६ पर्यंत टप्प्याटप्प्याने करण्याची सूचना रिझर्व्ह बँक ऑफ इंडिया यांनी दिलेली असून त्यानुसार आवश्यक तरतूद अहवाल वर्षामध्ये बँकेने पूर्ण केलेली आहे.

विदेश विनिमय व्यवहार

बँकेला विदेश विनिमय व्यवसायासाठी कायम स्वरूपातील अॅथोराईज्ड डीलर कॅटेगरी-२ हे लायसन्स रिझर्व्ह बँक ऑफ इंडिया यांचेकडून मिळालेले आहे. या परवान्या अंतर्गत व विविध कायदेकानून यांचे पालन करून निवडक शाखांमार्फत अत्यंत माफक दरामध्ये विदेशी चलन, विदेशी चलनाचे रोखीकरण, फंड्स ट्रान्स्फर इत्यादी सुविधा ग्राहकांना उपलब्ध करून दिल्या जातात.

कम्प्लायन्स डिपार्टमेंट

रिझर्व्ह बँक ऑफ इंडिया यांनी नागरी सहकारी बँकांमध्ये ऑक्टोबर २०२३ पर्यंत स्वतंत्र कम्प्लायन्स डिपार्टमेंट गठीत करण्याच्या सूचना दिलेल्या आहेत. त्यासंदर्भातील मार्गदर्शक तत्वांचा विचार करून बँकेने त्याआधीच म्हणजे दि. १६.०१.२०२३ पासून कम्प्लायन्स डिपार्टमेंटची स्थापना केली आहे.

या विभागाचे प्रमुख म्हणून चीफ कम्प्लायन्स ऑफिसर यांची नियुक्ती केलेली आहे.

या विभागाअंतर्गत टास्क फोर्सची स्थापना करण्यात आलेली असून वैधानिक लेखा परीक्षण, विविध नियामकांच्या पूर्तता तसेच रिझर्व्ह बँक तपासणी यामधील त्रुटींची पूर्तता व त्याचा नियमित स्वरूपात आढावा इत्यादी कार्यवाही पूर्ण करण्यात येते. बँकेमध्ये सुयोग्य कम्प्लायन्स कल्चर यावे या दृष्टिकोनातून नियमितपणे मुख्य कचेरीतील सर्व अधिकारी यांची सभा घेऊन अपेक्षित पूर्ततांचा आढावा घेतला जातो.

माहिती तंत्रज्ञान

आधुनिक काळामध्ये अद्ययावत माहिती व तंत्रज्ञान प्रणाली हा बँकिंग व्यवसायाचा आत्माच आहे असे म्हंटले तर वावगे ठरू नये.

बँकेने सन २००५ मध्ये सी.बी.एस. सिस्टीम अमलात आणली आहे. सुरुवातीपासूनच बँकेच्या डेटा सेंटरला आय.एस.ओ. ९००१-२०१५ गुणवत्तेसाठी व आय.एस.ओ. २७००१-२०१३ सुरक्षिततेसाठी, ही मानांकने प्राप्त झालेली आहेत.

तंत्रज्ञानाशी संबंधित सिसा / डिसा (CISA / DISA) , Developers, Net Working Engineer, Data Base Administrator इत्यादी परीक्षा उत्तीर्ण झालेल्या सेवक वर्गाकडून बँकेचे डेटा सेंटर व

डीआर साईट येथील कामकाज सुरू आहे.

अहवाल वर्षामध्ये बँकेने माहिती तंत्रज्ञान अधिक विकसित, अद्ययावत व अधिक कार्यक्षम केले आहे. यासाठी जरूर तेथे Reserve Bank of India च्या पूर्व मान्यतेनुसार नवीन हार्डवेअर व सॉफ्टवेअर ची गुंतवणूक केलेली आहे.

माहिती तंत्रज्ञान विषयक बाबींचा परामर्श घेण्यासाठी संचालक मंडळातील अध्यक्ष, उपाध्यक्ष व अन्य एक संचालक यांची इन्फोर्मेशन टेक्नोलॉजी स्ट्रॅटेजी कमिटी गठीत करण्यात आली आहे. दर तिमाहीस ही सभा होणे अपेक्षित असून, अहवाल वर्षामध्ये या कमिटीच्या एकूण ८ सभा झालेल्या आहेत.

सायबर सिक्युरिटी

सायबर हल्ले यापासून कोणतीही बँक आता १०० टक्के सुरक्षित आहे असे चित्र नाही. सायबर सिक्युरिटी संदर्भात रिझर्व्ह बँक ऑफ इंडिया यांनी विस्तृत मार्गदर्शक तत्त्वे जारी केली आहेत. त्याआधारे बँकेने स्वतंत्र सिक्युरिटी ऑपरेशनल सेंटर कार्यान्वित केले आहे.

धोक्याचे संकेत ओळखून त्यावर तातडीने तांत्रिक उपाययोजना करणे हे या विभागाचे महत्त्वाचे काम आहे. विभागातील कर्मचारीवर्गाला तंत्रज्ञानविषयक अद्ययावत ठेवण्यासाठी त्यांना बाहेरील प्रशिक्षण वर्गाला पाठविले जाते. तसेच सायबर ड्रीलमध्येदेखील भाग घेतला जातो. सायबर सिक्युरिटी संदर्भात बँकेचे सभासद, ग्राहक व संचालक यांना अद्ययावत माहिती व्हावी यासाठीदेखील कार्यशाळांचे आयोजन केले जाते. तसेच फेसबुक व अन्य सोशल मिडिया यांचे माध्यमातून याविषयी जनजागृती करण्यासाठी बँकेचा विशेष प्रयत्न राहिलेला आहे.

अहवाल वर्षात रिझर्व्ह बँकेच्या आयडीआरबीटी या संलग्न संस्थेने अर्बन बँकांच्यासाठी तयार केलेल्या सिसो फोरमच्या सदस्यपदी आपल्या बँकेच्या सिसो ची नेमणूक केलेली आहे, ही बँकेच्या दृष्टीने निश्चितच अभिमानाची बाब आहे.

अन्य व्यवसाय

एन.एस.डी.एल. व सी.डी.एस.एल. सेवा, प्रधान मंत्री जीवन ज्योती विमा, प्रधान मंत्री जीवन सुरक्षा विमा, अटल पेन्शन योजना अशा विविध सुविधा बँक देत आहे. त्याचबरोबर जीवन विमा, जनरल इन्शुरन्स, मेडिकलेम इन्शुरन्स, म्युच्युअल फंड यादेखील सेवा बँक देत असून विमा व म्युच्युअल फंडाच्या व्यवसायातून बँकेस अहवाल वर्षात रुपये १.६१ कोटी इतके उत्पन्न मिळाले आहे.

लेखा परीक्षण व पर्यवेक्षण प्रणाली

लेखा परीक्षण हा बँकिंग व्यवसायातील अविभाज्य घटक आहे. विविध नियंत्रक यांचेकडून बँकेचे लेखा परीक्षण केले जाते. तसेच त्यातील त्रुटींची पूर्तता बँक निर्धारित वेळेमध्ये पूर्ण करत असते. यासाठी बँकेचे लेखा परीक्षणासाठीचे स्वतंत्र डीपार्टमेंट आहे.



रिझर्व्ह बँक ऑफ इंडिया यांनी ३१.०३.२०२२ पासून बँकेला रिस्क बेस्ड इंटरनल ऑडीट लागू केलेले आहे. त्यासंदर्भात स्वतंत्र पॉलिसी बँकेने तयार केली आहे. त्यानुसार रिस्क बेस्ड इंटरनल ऑडीटची कार्यवाही नियमितपणे सुरू आहे.

७३ व्या वार्षिक सर्वसाधारण सभेच्या अनुमतीने व रिझर्व्ह बँकेच्या पूर्व मान्यतेनुसार सन २०२२-२३ या अहवाल वर्षासाठी वैधानिक लेखा परीक्षण हे मे. एच.एम.ए. असोसिएट्स, पुणे या फर्मकडून पूर्ण करण्यात आले आहे. सन २०२१-२२ वर्षासाठी रिझर्व्ह बँक ऑफ इंडिया यांची तपासणी माहे ऑगस्ट २०२२ मध्ये करण्यात आली. या तपासणीच्या आधारे रिझर्व्ह बँक ऑफ इंडिया यांनी बँकेला ४ मुद्यांचा रिस्क मिटीगेशन प्लान दिलेला होता, त्याची निर्धारित वेळेमध्ये पूर्तता करून त्याचा अहवाल बँकेने रिझर्व्ह बँक ऑफ इंडिया यांना सादर केलेला आहे. बँक देत असलेल्या डीपॉझिटरि सेवांचे लेखापरिक्षणदेखील अहवाल वर्षामध्ये सेबी यांचेकडून पूर्ण करण्यात आले आहे. त्याचाही पूर्तता अहवाल बँकेने वेळेमध्ये सादर केलेला आहे.

रिझर्व्ह बँकेच्या सूचनेनुसार बँकेने ऑडीट कमिटी ऑफ बोर्ड या उपसमितीची स्थापना केली आहे. बँकेच्या कामकाजात अधिक पारदर्शिता यावी म्हणून सदर समितीमध्ये बँकेचे अध्यक्ष, उपाध्यक्ष आणि सीईओ यांचा समावेश असून नये असे रिझर्व्ह बँकेने सुचविले आहे. त्यानुसार कमिटीची रचना करण्यात आलेली आहे.

मानव संसाधन विकास

बँकेच्या मनुष्यबळाचे नियोजन यासंदर्भात कार्यवाही बँकेच्या प्रशासन विभागामार्फत करण्यात येते.

मानव संसाधन विकास यासंदर्भात अहवाल वर्षामध्ये ऑर्गनायझेशनल स्ट्रक्चरमध्ये बदल करून, विविध श्रेणीमधील सेवकांना पदोन्नती देऊन ते अधिक प्रभावी करण्यात आले आहे.

नवीन ऑर्गनायझेशन स्ट्रक्चर हे जानेवारी २०२३ पासून अमलात आणले असून त्याचा प्रभावी व पूर्ण परिणाम हा सन २०२३-२४ या वर्षामध्ये बँकेच्या कामगिरीमध्ये दिसून येईल असा सार्थ विश्वास वाटतो.

बँकेचे कार्यक्षेत्र, शाखा तसेच सेवक संख्या यांचा विचार करून जास्तीत जास्त सेवकांना प्रशिक्षण देता यावे यासाठी अहवाल वर्षात प्रशिक्षण केंद्र मार्केट यार्ड पुणे येथे offline कार्यक्रम तसेच online पद्धतीने कार्यक्रम आयोजित केले व त्याबरोबरच बँकिंग क्षेत्रातील मान्यताप्राप्त प्रशिक्षण संस्थांमध्ये बँकेतील निवडक सेवकांना प्रशिक्षण घेण्यासाठी संधी देण्यात आली. विविध सेवकांसाठी online स्वरूपात KYC, सायबर सिक्युरिटी, ग्राहक सेवा इत्यादी विषयांवर एकूण १२ प्रशिक्षण कार्यक्रमांचे आयोजन करण्यात आले होते. त्यामध्ये १६०३ सेवकांनी सहभाग घेतला.

RBI College of Agriculture Banking, IIBF, NIBM वैकुंठ मेहता, यशदा, महाराष्ट्र अर्बन बँक्स फेडरेशन, पुणे जिल्हा बँक्स असोसिएशन, सहकार भारती, अशा बँकिंग क्षेत्रांतील विविध संस्थांनी

अहवाल वर्षात आयोजित केलेल्या एकूण ५५ प्रशिक्षण कार्यक्रमांमध्ये एकूण १४० सेवक सहभागी झाले होते.

अहवाल वर्षामध्ये बँकेच्या मार्केट यार्ड, पुणे येथील प्रशिक्षण केंद्रामध्ये विविध विषयांवर एकूण २९ प्रशिक्षण कार्यक्रमांचे आयोजन करण्यात आले होते. त्यामध्ये १०१८ सेवकांनी सहभाग घेतला होता.

अहवाल वर्षाअखेरीस बँकेची एकूण सेवक संख्या १२११ एवढी आहे. अहवाल वर्षामध्ये अशा प्रकारे एकूण ९६ प्रशिक्षण कार्यक्रम आयोजित करण्यात आले व त्यामध्ये एकूण २७६१ सेवकांनी भाग घेतला. वरील विवेचनाचा विचार करता असे दिसून येते की बँकेच्या प्रत्येक सेवकाला किमान २ ते ३ प्रशिक्षण कार्यक्रमांमध्ये सहभागी करून घेऊन संबंधीत विषयावर प्रशिक्षण देण्यात आले आहे.

JAIB व CAIB यांसारख्या व्यावसायिक परीक्षांमध्ये सेवकांनी प्राविण्य मिळवावे यासाठी बँक नेहमीच प्रयत्नशील असते. त्यासाठी प्रोत्साहन म्हणून परीक्षा फी परतावा, बक्षीस, वेतन वाढ इत्यादी उपाययोजना बँक करत असते. अहवाल वर्षामध्ये १८ सेवक JAIB व ११ सेवक CAIB परीक्षा उत्तीर्ण झाले आहेत.

अहवाल वर्षाअखेरीस अशा व्यावसायिक परीक्षा उत्तीर्ण झालेल्या सेवकांची एकूण संख्या २८८ एवढी आहे.

वरील व्यावसायिक प्राविण्य परीक्षांबरोबरच आयआयबीएफ या संस्थेकडून घेतल्या जाणाऱ्या केवायसी, एएमएल, सायबर सिक्युरिटी इत्यादी विषयांवरिल सर्टीफिकेट परीक्षामध्ये एकूण ५ सेवक अहवाल वर्षात उत्तीर्ण झाले आहेत.

अहवाल वर्षामध्ये शाखा व मुख्य कचेरी येथील सेवकांचे ज्ञान वाढावे या दृष्टीने ठेवी, कर्ज, बँकिंग विषयक कायदे, टेक्नॉलॉजी इत्यादी विषयांवर सेवकांच्या ऑनलाईन परीक्षा मासिक स्वरूपात घेतल्या जातात. या परीक्षांचा दिवस व अभ्यासक्रम सेवकांना आगाऊ स्वरूपात कळविला जातो. या परीक्षांमध्ये सेवकांचा प्रतिसाद हा वाढता व सकारात्मक दिसून येतो.

बँकेच्या सेवेमधील जुने सेवक सेवानिवृत्त होत आहेत. त्याचा विचार करून बँकेने सक्सेशन प्लॅनिंग करून नियोजनबद्धपणे मानव संसाधन गरज पूर्ण करण्याची कार्यवाही सुरू केली आहे.

औद्योगिक संबंध

बँकेच्या व्यवसाय वृद्धीमध्ये सर्वच सेवकांचे मोलाचे योगदान आहे. तसेच याकामी सेवकांच्या संघटनेचीदेखील कायम सकारात्मक भूमिका राहिलेली आहे. अहवाल वर्षामध्ये सेवक, सेवक संघटना व बँक व्यवस्थापन यांचे संबंधही सौहार्दपूर्ण व सहकार्याचे राहिलेले आहेत. या निमित्ताने मी आणि संचालक मंडळातील सर्व सहकारी हे बँकेचे सर्व सेवक व जनता बँक पुणे स्टाफ वेल्फेअर असोसिएशनचे अध्यक्ष व सर्व पदाधिकारी यांचे प्रति आभार व्यक्त करतो, तसेच भविष्यातदेखील



त्यांचेकडून अशाच प्रकारे सहकार्य मिळेल असा विश्वासही व्यक्त करतो.

कॉर्पोरेट गव्हर्नन्स

संचालक मंडळातील सर्व सदस्य हे रिझर्व्ह बँक ऑफ इंडिया यांची मार्गदर्शक तत्त्वे, विविध नियंत्रक यांनी घालून दिलेले निकष तसेच बँकिंग व्यवसायातील प्रस्थापित तत्त्वे यांचे आधारे उच्च नीतीनियमांचे पालन करून हे काम करत आहेत. रिझर्व्ह बँक ऑफ इंडिया तसेच मल्टी स्टेट को-ऑपरेटीव्ह सोसायटी अॅक्ट व अन्य कायदेकानून यातील तरतुदीनुसार संचालक सदस्यांच्या उपसमित्या गठीत करण्यात आलेल्या आहेत. या सभांचे कामकाज हे मासिक अथवा गरजेनुसार होत असून त्याचा अहवाल नजीकचे संचालक मंडळ सभेमध्ये सादर केला जातो.

अहवाल वर्षामध्ये संचालक मंडळाच्या एकूण २५ सभा झाल्या आहेत. या सभामध्ये होणाऱ्या कामकाजाची तपशीलवार माहिती, विषयनिहाय संचालकांनी केलेल्या सूचना इ. ची विस्तृत नोंद सभावृत्तान्तामध्ये केली जाते. तसेच केलेल्या सूचनांच्या अमलबजावणीचा अहवाल पुढील सभेमध्ये सादर केला जातो.

पोटनियमातील प्रस्तावित दुरुस्त्या

बँकेने या सभेसमोर बँकेच्या पोटनियमामध्ये कोणत्याही दुरुस्त्या प्रस्तावित केलेल्या नाहीत.

कृतज्ञता व अभिवादन

बँकिंग व्यतिरिक्त बँकेच्या नीतीमूल्यांची, विचारांची, परंपरांची माहिती व्हावी म्हणून बँकेने विविध उपक्रम सुरू केलेले आहेत. याचाच एक भाग म्हणून श्रद्धेय कै. मोरोपंत पिंगळे यांच्या जयंती निमित्त राष्ट्रीय स्वयंसेवक संघाच्या केंद्रीय कार्यकारिणीतील सदस्य आदरणीय श्री. सुहासराव हिरेमठ यांचे उदबोधनपर व्याख्यान ठेवण्यात आले होते. त्यामध्ये बँकेतील सर्व सेवक, खातेदार, सभासद यांना सहभागी करून घेण्यात आले. सदर कार्यक्रम हा फेसबुक माध्यमातून लाइव्ह स्वरूपात प्रदर्शित केलेला होता त्यामुळे हजारो ग्राहकांनी या व्याख्यानाचा लाभ घेतला. यामध्ये प्रामुख्याने मोरोपंतांच्या आदर्श जीवनमूल्यांची माहिती देण्यात आली. जनता सहकारी बँकेची स्थापना ही श्रद्धेय कै. मोरोपंत पिंगळे यांच्या कल्पनेतून झालेली असल्याबद्दल विशेषत्वाने नमूद करण्यात आले. समाजासाठी आपणही काम करत राहणे हेच स्वर्गीय मोरोपंत पिंगळे यांचे स्मरण आहे असे श्री. सुहासराव हिरेमठ यांनी सांगितले.

याच धर्तीवर पद्मभूषण श्री. अशोकराव उर्फ काका कुकडे यांचा संघटनात्मक सुसूत्रता या विषयावर मा. संचालक मंडळ सदस्य व बँकेतील अधिकारी यांचेसाठी मार्गदर्शनपर कार्यक्रम आयोजित करण्यात आला होता.

आभार

ज्यांच्या अर्थपूर्ण आणि भक्कम पाठिंब्यावर बँक प्रगती करत आहे अशा बँकेचे सर्व सभासद, ठेवीदार, कर्जदार, ग्राहक व हितचिंतक यांचे प्रति मनःपूर्वक कृतज्ञता व्यक्त करून त्यांचे आभार मानतो.

बँकेच्या सर्व सेवकांनी परिश्रमपूर्वक बँकेच्या व्यावसायिक यशाला हातभार लावलेला आहे त्याबद्दल त्यांचेही आभार मानतो.

बँकेच्या पॅनेलवरील विधान सल्लागार, व्हॅल्यूअर्स, कॉन्ट्रॉक्टर, चार्टर्ड अकौन्टन्ट, माहिती तंत्रज्ञान सल्लागार, विविध सेवा पुरवठादार यांचे बँकेला वेळोवेळी मार्गदर्शन व सहकार्य लाभले आहे त्याबद्दल त्यांचेही आभार मानतो.

अहवाल वर्षामधील वैधानिक लेखा परीक्षण करणारे मे. एच.एम.ए. असोसिएट्स, पुणे यांचे श्री. आनंद जोशी, श्री. हेमंत गोडसे, सौ. नीता पळसुले व त्यांचे सर्व सहकारी यांचे आभार व्यक्त करतो.

बँकेला वेळोवेळी सूचना, सहकार्य करणारी व मार्गदर्शन देणारी रिझर्व्ह बँक ऑफ इंडिया आणि तेथील अधिकारी बँकेचे - Senior Supervisory Manager (SSM) व त्यांचे सहकारी, मा. केंद्रीय निबंधक कार्यालय आणि तेथील अधिकारी, मा. सहकार आयुक्त व निबंधक महाराष्ट्र राज्य व तेथील अधिकारी, पोलिस अधिकारी, सायबर सेलचे अधिकारी, पुणे महानगरपालिका व तेथील अधिकारी, बँकेशी संबंधित सर्व शासकीय/निमशासकीय अधिकारी, बँकेचे व्यवस्थापकीय मंडळ यांचे संचालक मंडळाच्या वतीने मनःपूर्वक आभार व्यक्त करतो व धन्यवाद देतो.

सन २०२३-२४ या आर्थिक वर्षामध्ये बँकेचे अमृतमहोत्सवी वर्ष सुरू होत आहे. त्यासाठी आपणा सर्वांचे असेच सहकार्य लाभो ही विनंती करतो.

उपरोक्त सर्वांचे संचालक मंडळ ऋणी आहे व राहिल.

धन्यवाद

आपला स्नेहांकित,
रविंद्र बळवंत हेजीव
अध्यक्ष

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



Board of Directors Annual Report 2022-23

Year 2022-23 was the 74th Financial year of our Bank.

I have a great pleasure to place before you the Audited Balance Sheet & Profit & Loss Accounts of the bank for the Financial Year 2022-23.

During the first quarter of the Financial Year 2022-23, the new Board of Directors assumed the office .

The world economic developments during the financial Year 2022-23, have impacted the globe and our country too. Its impact on our Banking /financial System is detailed below.

The economic developments at the global level eventually had reflections on the Indian financial market as well as our Banking system. As such it is evident to consider at the beginning the changes in Global level economy & then study their effects on our national economy.

Global Economy

The Covid 19 pandemic, which affected the Global economy for last two years has now wiped out & overall the activities have reached to the normalcy. The World Health Organization has announced the end of the emergency due to Covid pandemic. At the beginning of the year the European Central Bank & Bank of England announced increase in interest on deposits, & thus signalled the rising Interest Rates across the economies. It eventually increased inflation. Russia has controlled the fuel oil supplies to European nations resulting shortage of fuel oils in those countries.

During the end of the F Y 2022-23, there were major changes in banking in America. The collapse of Silver Gate Bank, Silicon Valley Bank, Signature Bank etc. resulted in turmoil in Treasury and Security markets affecting the Capital Reserves of the Banks and consequently their market valuation. There is likelihood that even some well-known International Banks also have to bear the brunt.

Since Feb 2022, Russia & Ukraine entangled into a war. It is continuing for last 15 months & the heat thereof is showing its bad effects on the global economy.

Indian Economy

The signs of changes in Interest rates globally are mirrored in the Indian economy too. Consequently the rise in rates of interests both on deposits & advances are being recorded.

The Budget was presented in Feb 2023 during the ongoing 'Amritkal.' The allocation in the budget is with a view to provide impetus to development & growth. Substantial provisions are made for Women, Schedule Cast &

Schedule tribe, Employment generation for Youth, Micro Economic Development, Agriculture & other sectors. Increase in Marketing potential, Travel & Tourism within & outside country are also some of the inclusive aspects of the budget. Green energy & Green tourism is given priority. While providing Funds in the Budget, the perspectives like 'Vasudhaiva Kutumbakam', Clean India, Sabka Sath Sab Ka Vikas, Sabka Vishwas, Deendayal Antyodaya Yojana, Sahakar Se Samrudhi, Pradhanmantri Matsya Sampada Yojana, Vivad Se Vishwas Yojana etc. are given impetus.

Indian economy was at 10th place in the global ranking. It has now jumped to 5th place. Taking into consideration the existing Credit Rates & Exchange Rates, RBI has projected that Indian Economy will become 3.70 Trillion US \$ by the end of 2023. It is expected that average GDP growth rate will be 6.50 % to 6.90 % during the Current Fiscal Year.

So far as Cooperative and Banking sectors are concerned, this Budget has suggested several changes or modifications such as: 'Jana Vishwas Bill, Urban Infrastructure Development, PAN based Identifier for all types of business, One stop solution platform for KYC up-dation.

In order to improve Governance in banks sweeping changes in RBI Act, Banking Regulation Act, Multi State Act are suggested.

Under the 'Prime Minister Jana Aadhar Yojana', to boost Fintech Services, benefits under Credit Guarantee Scheme to MSME sector, Single window system for sending information to various regulatory authorities, Special Housing Loan Scheme for Police department and to augment Export, Green Energy, Green Mobility Production; special concessions in Customs duties are declared.

It can be believed that all these benefits extended to various entities will definitely amplify the scope of business of banking in general and that of Urban Coop Banks in particular.

Urban Cooperative Bank (UCB)

Central government has already formulated an Independent Ministry of Cooperation, which is headed by Honorable, Shri Amitji Shah, Union Home Minister. This will definitely help the Urban Cooperative banks at large.

The Urban Coop. Banks have to compete with the Commercial Banks, Micro Finance Banks, FinTech, Non-banking Finance Companies, e- Commerce Companies, Payment Gateways, post office & others engaged in this financial activities.



In order to remain competitive, the UCB's have to incur huge Capital expenditure to adopt the latest Technology & its upgradation periodically .Even For growing its core banking business such as deposit mobilization ,Quality credit growth & third party bisness banks have to adopt a prudent business strategy.

Since the financial year 2022-23, RBI has brought in 4 Tier structure for Urban Cooperative banks. Similarly, changes have been brought in the norms in Supervisory Action Framework (SAF) & Financially Sound & Well Managed (FSWM) banks, which is being followed rigorously. This will help in improving the Financial Discipline in banking sector.

YOUR BANK

During FY 2022-23 the important performance parameters are highlighted below:-

1. The first time in the history of 74 years of your Bank, the Annual results for the FY 2022-2023 of the bank were declared on 15th April 2023
2. Your Bank received two accolades, one was "Best Initiatives in Risk Management", the award was instituted by ' Banking Frontier', a National Level Magazine; the second one was "Award for Excellence", declared by Economic growth Foundation, Delhi. This achievement was possible for the great uninterrupted support of our esteem customers, depositors ,share holders, Borrowers and well wishers.
3. **BUSINESS PLAN 2022-2023**
Business Plan for the financial year 2022-23, was prepared at the very beginning of the year by visiting all the branches & taking into consideration the business goals those could be achieved. During the whole year continuous follow-up as planned was monitored and this has improved the financial position for the current vis-a-vis last year.
4. **ATAL PENSION YOJNA ACCOUNTS**
In this FY a record number of 784 accounts were mobilized under 'Atal Pension Yojana.' Our bank ranked 4th on this count amongst all the Cooperative banks. The efforts were recognized by Central Government.
5. **SYSTEM AUDIT- The CBS system**
CBS system Audit was carried out by CERT-IN empanelled Auditor along with Statutory Auditors of the Bank. The compliance of the Audit Report is submitted to Reserve Bank of India.

ONLINE IDENTIFICATION OF NPA BY THE SYSTEM

Bank has implemented ideal balance sytem for identification of NPAs. The online identification of

NPAs by the system has been introduced and no manual intervention is allowed in the process.

6. **introduction of Azadi Ka Amrut Parva' MISSION 750**

There are 10 credit schemes of the Bank for various catagories of borrowers like Individua Housing Loan, Car laon, Janata uphar gruh yojna, Women Enter prises Educational Loan etc.

During the month of August 2022(from 1st o 31 st August) as a measure to increase our credit share, It was proposed that each branch will target and disburse one loan case under each category.ie. 10 loan accounts per branch and target was given to 71 branches for 750 loan accounts under the scheme, 'Azadi Ka Amrut Parva', All branch managers put concerted efforts and accounts and mission 750 was over -successful by opening 1496 loan accounts upto 31.08.2022 crossing the target almost double.

7. **CROSS SELLING /THIRD PARTY BUSINESS**

To increase other business a Campaign was launched to open 7575 Recurring Deposit Accounts Your bank was successful in opening 9000 Recurring Deposit accounts during mere 4 days.

8. Bank carried out very sucessfully drives such as SIP, Insurance Campaign, Ashwamedh-500 etc.
9. Bank shifted all the departments at Head Office to its own building, on Satara Road, which were then working from the rented building at Bharat Bhavan. Also the Banks Data Center was moved toBanks own satara Road premises thus saving substantial rents.

10. **INTRODUCTION OF NEW ORGANIZATION STRUCTURE**

Bank Successfully implemented new Organizatonal Structure & the same was brought into effect very successfully. Under this arrangement Two Chief General Managers(CGM) CGM-Business and CGM-Operations are created for smooth day to day operations. These CGMs are assisted by 4 General Managers GM-credit, GM-IT, GM-Recovery, GM-Audit & inspection. All these executive's are given separate Delegation of Financial powers with specific responsibility & Accountability .They are empowerd to Sanction Loans & take other requisite decisions for smooth operations of the Bank .The new posts of Chief Compliance officer (CCO) , Chief Risk Officer (CRO), Chief Information Officer (CIO) etc. are created to making strong corporate Governance. While preparing the structure the manpower planning was done taking into consideration the forth-coming retirements at various levels and the future business requirements for the bank.

11. As per guidelines of Reserve Bank of India two new



posts of Chief Risk officer and Chief Compliance Officer are created. Bank has taken these steps in order to strengthen the Corporate Governance.

12. In order to effectively control Loan Monitoring on daily basis the work flow & the review system is modified. A robust system of monitoring is established so that even on default of one instalment in Loan accounts, the reasons thereof are verified and corrective action is taken immediately to restrict the account becoming NPA; this has paid dividends as there is effective control over the shifting of new accounts to NPA category.
13. A new independent system for updation of KYC, Re-KYC, and C-KYC has been established and the same is made available on Bank Website as well as through SMS.
14. As per norms of Reserve Bank of India in respect of Priority Sector Advances bank has achieved the goal set for 31.03.2023. Similarly through Data Purification Concept the Bank has also achieved the target set for Advances to Weaker Sections of the society. Bank has Invested in SIDBI's MSME Fund Bonds, to bridge the gap in the shortfall of the earlier period in respect of the Advances to Weaker Sectors.
15. **COURTESY VISIT TO RBI GOVERNOR**

As a gesture of Goodwill, Chairman Shri Ravindra Hejib, Director Shri Shirang Parasparki alongwith Respected Shri Vinayaji Sashtabudhe called on Honourable Governor of Reserve Bank of India, Shri Shakti Kanta Das, on 10th of Mar 2023. It was a courtesy visit. Shri Ravindra Hejib, appreciated the role played by Reserve Bank of India in the Financial sector. During the meet various topics such as: Central Bank Digital Currency using Block Chain Technology, Opening of Vostro Accounts of 18 countries to strengthen Indian Rupee, Good Control over Inflation, UPI (Unified Payment Interface) crossing more than 40 Crores of hassle free transactions per day. Awakening of 'Common Man' about Digital Banking by Amitabh Bacchan, the Doyan of Indian Film & other matters alongwith problems faced by Cooperative Banks were discussed. This amicable meeting of over half an hour was very fruitful.

The detail performance of various banking activities is placed before you in the following paragraphs.

Deposit Mobilization

It was a very challenging task to maintain the level of profits and mobilize deposits and at the same time to comply with all the regulations spelt out by the controller, particularly when the economy was slowly recovering after

the Covid 19 pandemic.

Bank was able to maintain profitability by studying closely the competition from peers and competition in the market. During the period bank concentrated on the Profitability and available Liquidity and reduced rate of interest on deposits four times in the midst of stiff competition. Still, bank recorded rise in Deposits compared to last year. This reflects the confidence of the customers on our bank even during the most challenging circumstances.

In view of the funding risk, Bank has decided as a policy measure to concentrate only on small ticket deposits instead of mobilizing the Bulk deposits at a higher rate of interest. During the year 2022-23, from the Risk management angle, bank introduced deposits of more than 1 year maturity to manage Asset Liability mismatches. Last FY the deposits maturing within 1 year were 72% which was qualitatively reduced to 57.85%; simultaneously there is growth in the long-term deposits; resulting improvement in Funding Risk.

The sum total of all these efforts resulted into an increased total deposit to the tune of Rs.9,166.81 Crores, as on 31.03.2023; recording a rise of Rs.177.02 Crores during the financial year. (growth of 1.96%) Considering deposits from the angle of the Cost of Deposits, last FY it was 4.99 % which was brought down to 4.55% during this year. Bank was able to successfully manage the two ends, one to reduce the cost of funds and the other to increase the deposits, it was a tight rope walk as it required management of alternative sources of funds, other than deposits, available for Investments and continuity in increasing Profitability.

Deposit Insurance and Credit Guarantee Corporation (DICGC)

Our bank is the member of Deposit Insurance and Credit Guarantee Corporation (DICGC). As per Central Government directives the Deposit Insurance cover is raised from Rs.1 Lakh to Rs.5 Lakhs. The Insurance premium is being remitted regularly to Deposit Insurance and Credit Guarantee Corporation (DICGC) and the concerned receipts are available to the customers to view at our Head office & all the Branch offices.

CRAR

CRAR is the Standard Norm for knowing the intrinsic Strength of the Bank and of its Risk Management. As per RBI directives it is required that Banks should maintain a Minimum CRAR of 9%. Our Bank's CRAR at the end of FY on 31.03.2023 was 13.72%. There is reduction of CRAR by 1.34% compared to last year. The reasons for reduction in CRAR are Increase in the Credit portfolio & Investment in SIDBI Bonds as per directives of RBI



(resulting increase in Risk weighted Assets); however, the present CRAR available with the Bank is sufficiently above the Standard Norms.

Share Capital of Bank

At the end of 31.03.2023, Tier I Capital of the Bank rose to Rs.496.16 crores which was Rs.451.42 Crores at the end of 31.03.2022 with a rise of Rs.44.74 crores during the year. It means that Tier -I Capital is 9.91%. Thus CRAR Norms are met by Tier-I capital itself, reflecting the Strong Financials of the bank. The rise is mainly the result of including Revaluation Reserves under Tier- I Capital as permitted by RBI.

Loans & Advances

As on 31.03.2023, credit portfolio increased to Rs.5,120.78 crores as against Rs.4776.39 crores as on 31.03.2022 showing a growth of Rs.344.07 crores recording 7.21% over last year. During FY 2022-23 due to the stiff competition in the banking industry, competitive interest rate war resulted closure of loan accounts to the tune of about Rs.500 Crores before due dates and or have been taken over by other banks. Despite the unfavourable circumstances, our Bank improved the quality Advances. The rise is comparable with the normal business growth in the banking system.

As a consequence of increase in Credit business the C/D Ratio rose to a level of 55.86 % at the end of 31.03.2023 as against 55.13% as on 31.03.2022 and it will further rise during the next FY.

Bank has always taken into consideration the market situation and the desire of the customers while mobilizing the Credit and has brought-in various innovative Loan products to survive in a competitive environment. MSME Loans, LAEP loans, Two wheeler E- Vehicle Loans and Four Wheeler Vehicle Loans, Janata Gruh Karja Yojana, Sugar Pledge Loans, Udyog Sanjivani Loan Scheme are some of the flagship loans.

While lending, one of the very skillful and important activity is to capture the different types of Risks & then mitigating those risks. In view of this, Bank's Credit portfolio should always be well dispersed, involving all the business sectors and all-inclusive, all touching and keeping in mind the available Finance so that the risk is decentralized. For better risk mitigation bank has introduced the concept of Sectorial Advances and where necessary, the bank resorts to Consortium or Multiple Financing facilities.

In order to carry out this function effectively the Bank has introduced several methodologies during the year so that quality credit proposals will be quickly appraised, and the loans of the concerned borrower will be timely disbursed thereby boosting the interest income and adding to the

Profitability of the bank as well as customer satisfaction.

A WhatsApp group comprising of Bank Officers and Borrowers is created for quick appraisal of Loan proposals wherein the necessary information can be updated as regards to requirements and its completion, this enabled tracking of proposals by both the Bank Officers & Borrowers resulting quick decision making, sanction and disbursements.

To enhance the Credit Portfolio of the bank, based on the trends in the market and requirements for loans. an 'Advances Marketing Team' has been formulated.

The bank is also committed to increase its growth in lending business during FY 2023-24 and at the same time maintaining the asset quality of its Credit portfolio.

Credit Monitoring Department

The interest income has the major contribution in Bank's gross income. Monitoring of the loan, supervision and follow up of advances closely, control of transactions in loan accounts and timely identification and resolution of loans that are inclined towards non-performing are of unique importance in order to ensure that the interest recovery on the loan is consistent and the loans continue to be repaid and remain performing during the given period. To this end, the bank has implemented a separate 'Loan Monitoring Policy'.

Visiting the business of the borrower regarding large amount loans, cross verifying the reason for the loan and the available collateral for the loan, estimating and addressing the difficulties of the borrower's business in the initial stage, guiding the borrower and the concerned branch as per the requirement, control loan accounts in default but which has not become NPA, control unsecured loan accounts from sleeping to NPA, such important work is undertaken by this department very effectively.

In the year 2022-23, the department has been restructured and its working methodology has been innovated.

This department has started a system of identifying the root cause analysis of loan becoming NPA and taking measures accordingly, monitoring and analyzing daily transactions on a day-to-day basis and to know the facts & take requisite steps is the other important routine.

This has resulted into effective monitoring of credit portfolio thereby reducing the NPA and good control and restrictions on Overdue number of accounts and amounts too.

Board of Management (BOM)

As per directives of RBI, after the expiry of the term of the 'Board of Directors' the term of 'Board of Management' automatically expires. Accordingly, the term of earlier Board of Management has expired and hence as per RBI



directives and with their consent new Board of Management is constituted.

In the new Board of Management, besides three members from the Board of Directors three more members who are experienced experts are included from outside, namely:

1. **Dr. Eknath Khedkar** -
Ph.D. in Business Administration and Specialization in Financial Management, C.A. (SQ-Intermediate).
2. **Adv. Mrs. Madhu Hukmani** -
B.Sc. LL.M. (who is a practicing advocate since 23 years in the field of recovery, vetting of documents, action under SARFAESI, execution of decrees, civil matters etc.)
3. **Shree Pramod Gosavi** -
M. Com, CAIIB, CISA (who is a an Ex-Banker)

The bank is definitely drawing benefits from this.

As per the directions of the Reserve Bank, matters in respect of Loans, Recovery, Computers, Audit Policy and Policy implementation etc. are presented to the 'Board of Directors' for final decision along with the feedback and recommendations of BoM. During the FY The Board of Management had 12 meetings. The members concerned have participated in the proceedings of all these meetings and their valuable guidance has contributed to the growth of overall business of the Bank and maintaining the asset quality. The Board of Directors is grateful to the Respected Board of Management Members.

Board of Directors (BOD)

The present Board of Directors comprises of four Chartered Accountants, one Advocate, four Experienced Bankers. Rest of the other Directors are domain experts in Management, Engineering, Accounts, Computer and Agriculture. In terms of Banking Regulation Act, the criterion is that at least 51% of the members must be professionally qualified, whereas our Bank has 96% members as professional directors. This definitely benefited the growth of bank's business and revenue. Formulation of various policies in conduct of Bank's business is also a good contribution of BoD as well as maintaining of asset quality.

Risk Management

Risk is an inherent part of the banking business. Banking skills are to identify, evaluate and mitigate risk aspects of the banking business, or to take calculated risks. Generally, risk and profit go hand in hand. In other words, 'High risk and High profit', is a widely accepted assumption. It is important to strike a balance between risk and profit.

The Reserve Bank of India has issued detailed guidelines in this regard from time to time. On the basis of this, the bank has set up a separate Risk Management Department. Bank has appointed 'Chief Risk Officer' (CRO) as head of this department.

To address various risks in the banking business e.g., Credit Risk, Operational Risk, Market Risk, etc. the risks need to be Identified, Analysed, Tracked and then Mitigated in a timely manner. Bank has constituted Sub-committees like 'Credit Risk Management Committee, Operational Risk Management Committee, Market Risk Management Committee' to undertake this function effectively. During FY these committees had 16 meetings. In addition to risk management, the committee also makes suggestions on qualitative improvements in the business and follows it up on its actual implementation.

The Risk Management Committee of the Board consisting of board members has been constituted as an 'Apex Body' in respect of risk management. Related risks and related reporting are finally submitted to them to take a view.

In various loan proposals and also while implementing new banking products, risk assessment is undertaken by the Chief Risk Officer and his feedback is sought, and then only the action is taken.

PROFITABILITY

Bank had an Operating Profit of Rs.145.43 Crores for the FY 2022-23 as against Operating Profit of Rs.124.20 Crores in F.Y.2021-22 showing a rise of Rs.21.23 Crores and rise of 17.09%. From a strategic point of view, the bank has provided more than necessary amounts in respect of NBA (Non Banking Asset) Asset Provisions and NPA provision and still earned a total Net profit of Rs 5.21 crore. The net profit for the financial year 2021-22 was Rs.1.31 crore.

In the financial year 2023-24, the bank's profitability graph is sure to continue to rise further.

Profit and Profit Appropriation

Bank reported as on 31.03.2023, Net profit of Rs 8.13 crore after all types of necessary provisions and additional provisions as a policy matter. Its appropriation is proposed as follows. Accordingly, the Bank has not proposed any dividend to its members for the reporting year. After the provision, the bank has transferred the profit of Rs5.21 Crore to the balance sheet as follows.

The Board of Directors recommends that the profit sharing be approved by the Annual General Meeting.



SN	Details	Rupees in Crores
1	Statutory Reserves	2.03
2	Provision for contingency expenses	0.81
3	Education Fund	0.08
4	Net Profit transferred to Balance Sheet	5.21
	Total	8.13

Dividend

As per the above profit appropriation, no dividend has been proposed to be paid for the report year 2022-23 as there is no residual profit for dividend distribution.

Asset Liability Management Committee (ALCO)

Accepting deposits and lending is the basic business of the bank and the margin between the interest earned on the advances and the interest paid on the deposits is the foundation of the profitability of the bank. Naturally, the interest rates on deposits, the maturity of deposits as well as the interest rates applied by the bank on the advances and the maturity patterns of loans are important. Efficient management of Asset and Liability is essential for the long-term survival of the bank.

In this regard, the Reserve Bank of India has issued guidelines and they need to be strictly followed. Accordingly, ALCO committee is formed.

The heads of all the departments of the Bank are its members and the committee is headed by the Chief Executive Officer. The committee meets at least once every month.

A total of 15 meetings of the committee have been held during the report year.

The committee regularly reviews the liquidity of the bank, the asset liability mismatch, the market position and the corrective action on it. The bank has completed the liquidity stress test from time to time as per the directions of the Reserve Bank India and the results are satisfactory.

The bank's liquidity position is good.

Loan Recovery and NPA Management

As per RBI guidelines, the Provision Coverage Ratio (PCR) is expected to be at least 70% and your bank's PCR is 53.95%. Bank will definitely meet expected PCR in the near future.

At the beginning of the report year, the bank had prepared the quantitative road map required for recovery and based

on this, the bank had started the process of reducing NPAs. The account-wise recovery efforts, the difficulties therein, the legal actions like Arbitration, SARFACIE etc., meeting and discussing with the borrowers and understanding their problems and taking measures to resolve them, the loan restructuring under the NPA resolution scheme etc. as well as the guidance received from board members and the efforts by officials have paid good dividends in reduction of NPA as reflected from the figures.

The recovery department has a team headed by 'General Manager', and officers of various ranks, official recovery officers as well as officers who have legal degrees and have prior experience in recovery work are the team members.

Recovery in Write-off Account and ARC has been independently entrusted to the Deputy General Manager. The recovery during the report year in Write-Off accounts is Rs. 4.67 Crores. Similarly, the recovery in ARC Assigned accounts is Rs. 43.65 Crores.

The bank has not written-off any loan account during the report year.

In order to take a review of NPA account a 'NPA Review Committee' has been formed. The committee ensures that system-based asset classification and provisioning is done in a proper manner and submits its compliance report to the Board of Directors for final approval.

Investment

Investment is also an integral and important function in the banking sector. The goal of the investment department is to ensure profitable management of the funds deposited in the bank.

The bank's funds are invested only after studying the aspects like developments in the economy, foreign funds, changes in the Reserves, International economy and the US Central Bank's policies, potential changes and fluctuations in interest rates, changes in the investment market.

The total investment of the bank as on 31.03.2023 is Rs 4,287.56 crore. In the report year, the total income earned on this investment is Rs 293.06 crore.

The bank's investments are made in Central Government bonds, State Government bonds and other investment options, subject to the guidelines of the Reserve Bank of India. In the credit market, profits are made by trading in 'Debt Instruments'.

ARC Trust receipt management is also handled by the Investment Department. The Reserve Bank of India has directed that the provision on the Receipts be made in a phased manner till 2026 and accordingly the required provisioning has been completed by the bank in the report year.



Foreign Exchange Dealings

Bank is holding Authorised Dealer (AD) Category II license issued by Reserve Bank of India, to carry out the foreign exchange operations. Bank provides various forex facilities to customers such as Foreign Exchange conversion, Foreign Currency encashment, Funds transfer and other facilities as allowed under the license while complying with relevant laws and regulations and that too at very competitive rates.

Compliance Department

Reserve Bank of India has directed all the Urban Cooperative Banks to establish an independent Compliance Department by October 2023. Keeping in line with the guiding principles of RBI, our bank has established the Compliance Department well in advance on 16th of Jan 2023.

Chief Compliance Officer (CCO) is also posted. A task force is working under the said department to attend to the compliances and rectification of Statutory Audit, Various regulatory norms and shortcomings if any, as pointed out during RBI Audit. It also undertakes regular follow-up.

In order to imbibe compliance culture in bank, regular meetings are conducted with Officers working in Head Office for follow-up & to review the performance. It is pertinent to mention here that CCO is entrusted with compliance duties exclusively and no other responsibilities are attached to him for better performance.

Information Technology

In this modern times it is very apt to say that 'Data and Information Technology', are the heart and soul of the banking system.

Since 2005 bank has adopted the CBS system. Right from the beginning the Data Center received the ISO 9001-2015 Certification for quality and ISO 27001-2013 Recognition for Security.

The Data Center and D & R Site of the bank is being managed by qualified CISA/ DISA, Developers, Net Working Engineers, Database Engineers.

During the year bank has upgraded Information Technology system and also made it more efficient, for this purpose, the investments in the new hardware and software systems are undertaken as per pre-approval received from RBI.

For consulting issues, in respect of technology, 'A Technology Committee' namely 'IT Strategy Committee', comprising of 'Chairman, Vice Chairman and one of the Directors' is formed. The committee meets on quarterly basis. During the FY the committee conducted 8 Meetings.

The state of art, data center is innovated with new hardwares and softwares installing smart racks etc. The ISO 9001 Data Center has been shifted to our own premises at Satara Road from Bharat Bhavan thereby saving on rent substantially.

Cyber Security

Under the present scenario, no bank is fully safe from the Cyber Attacks. RBI has issued detailed guidelines in respect of Cyber Security. Bank has developed a separate Security Operational Center. (SOC). Identify the warning signs and take immediate technical action is the prime work which this cell has to handle.

To keep the staff members working in the department updated about Technology, they are deputed to the specialized training centers. Active participation in Cyber Drills is ensured. Trainings are conducted in respect of Cyber Security to increase awareness of the Shareholders of the Bank, Customers and the Directors. Similarly, to spread the general awareness among the public at large the Bank uses the medium of social platforms like Facebook, WhatsApp etc.

It is indeed a matter of pride for the bank that during the FY our bank's CISO (Chief Information Security Officer) has been appointed as a member of the CISO Forum, of IDRBT (Institute for Development and Research in Banking Technology) - an affiliate of the Reserve Bank of India, which has been created for Urban Banks.

Other Business

Bank provides NSDL and CDSL services, Life Insurance, General Insurance, Mediclaim Insurance, Mutual Fund, Pradhan Mantri Jivan Jyoti Bima, Atal Pension Yojana etc. Bank has earned Rs.1.61 Crores from other business during the year and expects more in the coming days.

Audit and Supervision System

Auditing is the indispensable part of the banking business. Auditing is undertaken by different controlling authorities. The irregularities pointed out during audit are rectified within the stipulated time. To take care of this aspect Bank has a special Audit Department.

The system of Internal Risk Based Audit is enforced by RBI since 31.03.2023. Bank has drawn an independent 'Internal Risk Based Policy'. Accordingly, the Internal Risk Based Audits are being conducted regularly.

As resolved during the 73rd Annual General Body Meeting and as per RBI's prior approval the Statutory Audit for the Financial Year 2022-23, was completed by M/S H M A Colleagues, Pune. Annual Inspection for the FY 2021-22 by RBI was carried out during August 2022. Based on this Inspection RBI had given 'Four Points Risk Mitigation Plan', the same was complied with by the bank within



specified time and compliance report was submitted to RBI.

SEBI conducted the Audit in respect of Depository services and also in respect of Insurance services for the financial year and our bank has complied with it and submitted the necessary compliance report within the stipulated time.

As per guidelines of RBI, our Bank has formulated a subcommittee named as 'Audit Committee of the Board'. As directed by the RBI and with a view to bring in more transparency in the functioning of the bank, the Sub Committee is framed by excluding 'The Chairman, Vice Chairman and CEO' of the Bank.

Human Resource Development

Management of Manpower for the bank is the responsibility of Administrative Department.

In order to enhance human resources during the year, Organizational Structure was modified and employees of different categories were promoted to increase effectiveness.

The new organization structure came into effect from Jan 2023, with new delegation of financial powers and responsibilities and it can be believed that its effect will be more pronounced since FY 2023-24.

Taking into consideration the command area of the Bank and the number of employees various training programs were conducted during the year in both the Off-line and On-line modes from Training Center at Market Yard, Pune. At the same time the selected employees were trained in varied skills from the recognized Training institutions. Employees in the different cadre were imparted training through On-line mode in respect of KYC, Cyber Security, Customer Service and other subjects. Twelve different subjects were covered and total 1603 employees were trained.

During the year 140 employees were deputed for training to outside 55 training programs on various subjects imparted by RBI College of Agriculture Banking, IIBF, NIBM, Vaikunth Mehata, YESHADA, Maharashtra Urban Banks Federation, Pune District Bank's Association, Sahakar Bharati, NIBER etc.

In Overall, there were total 96 Training Programs held during the FY and total 2761 staff members of various cadres participated in it.

The total number of employees at the end of the year is 1211. Thus it can be said that every employee of the bank received minimum 2 to 3 types of trainings on varied subjects. Bank always strive for the employees to acquire the professional qualification through examinations like JAIIB and CAIIB.

During F.Y. almost all BoD Members attended 5 Training

Programs organised by CAB RBI, Maharashtra Bank's Association, Co-operative Department etc.

In order to encourage the employees bank reimburses the Fees, give Reward and Increment in salary to the successful employees.

During the year the number of employees who successfully completed JAIIB examination are 18 and CAIIB are 11.

Total number of employees who have achieved the professional qualification at the end of the year are 288.

Alongwith said professional qualifications, the number of employees who obtained specialized Certification in KYC, AML, Cyber Security etc. from IIBF are 5.

To enhance the knowledge and skill of the employees working in Branches and Head Office various Tests/Examinations were conducted On-line, every month, on the subjects such as Deposits, Loans, Banking Laws, Technology etc. The date and the curriculum is informed in advance. There is a positive response to this activity and is increasing. Taking into consideration the retirements the bank has started the process of meeting the human resource requirement in a planned manner by undertaking succession planning. The Bank continuously strives very hard to enhance skills, knowledge and personal development of each and every employee and executives including BoD.

Industrial Relations

All the Staff members have valuable contribution in Bank's business. The employee union too have a continuous positive contribution. During the year employees, employee Union and Bank Management had very cordial relationship and good cooperation. On this occasion myself and Board of Directors appreciate and are thankful to All the employees, President & all Office Bearers of Janata Bank

Staff Welfare Association, and hope that they will extend their unstinted support in future too.

Corporate Governance

All the board members while attending their duties adhere to the high standards and abide by the guiding principles set out by Reserve Bank of India, the rules and regulations of different Controlling authorities and established practices in the Banking system. Various Sub-Committees of the Board Members have been formed in compliance with the provisions of the RBI Act, Multi State Act and other Acts. The committee meetings are arranged on monthly or from time to time as per requirements and their reports are placed before the next Management Committee meeting.



During the Report period, in all 25 Board Meetings were held. All the details of the deliberations, the suggestions by the members etc. are subjectwise recorded in the proceedings. Similarly an action taken report is also submitted before the next Board Meeting. Bank continuously improving in Corporate Governance by implementing various strategies like reorganizing the structure with creating different posts with separate delegation of financial powers, accountabilities and responsibilities, maintaining complete transparency on corporate governance. Guest Lectures of experts on corporate governance were organized for the benefit of all executives and BoD.

Proposed Amendments to the By-laws

Bank has not proposed any amendments to the By-laws before this meeting.

Gratitude & Greetings

Besides Banking, in order to enhance the knowledge of ethics, ideas, traditions of our Bank, various activities have been undertaken and one such was arranging speech by Respected Shri Suhasrao Hiremath, the member of the Central Executive of Rastriya Swayamsevak Sangh; on the occasion of The Birth Anniversary of Honourable 'Late Moropantaji Pingle'. The speech was well attended by all Staff members, Customers and Shareholders. This program was live on the Face Book and hence thousands of Customers were benefited. During his speech Shri Hiremath enlightened about the ideal values of life of Late Moropant. The very fact that 'Janata Sahakari Bank' was established, from the inspiration of Honourable Moropant Pingle, was emphatically stated. Shri Suhasrao Hiremath in his speech also stated that, 'To work tirelessly for the upliftment of the society', is the factual remembrance of Late Moropantaji Pingle.

Keeping in line the ideals, a talk by Padma Vibhushan Dr. Ashok Raoji Kukde, was arranged on "Organizational Coherence/ Harmony", especially for honourable Board members and Executives Officers of the bank. A very usefull lecture was organized on Corporate Governance of CA Mr.Sudhir Pandit. On behalf of BoD, I express my sincere thanks to all above.

Gratitude/ Acknowledgement

I acknowledge and thank from core of my heart, all those Share holders, Depositors, Borrowers, Customers, Well-wishers; on whose strong & firm unflinching Financial Backing, the Bank is progressing steadily.

I also thank all the employees of the Bank, who tirelessly supported us to achieve the Business goals.

I extend my heartfelt thanks to all the empanelled professionals: Legal Advisors, Valuers, Contractors, Chartered Accountants, Information Technology Consultants & various Service Providers, who had extended their valuable suggestions and cooperation.

I am thankful to the Statutory Auditors of this year, M/S H. M. A. Associates, Pune, represented by Shri Anand Joshi, Shri Hemant Godse, Sow. Neeta Palsule, & all their colleques.

Reserve Bank of India and its officers who have been advising, cooperating and guiding the Bank from time to time, Bank's Senior Supervisory Manager (SSM) and his colleques. Respected Registrar and Central Registrar's Office and its Officers, Respected Commissioner and Registrar of Cooperatives - State of Maharashtra and its officers, Police Officers, Cyber cell officers, Pune Municipal Corporation and its officers, all Government / Semi-government officials collequed with the bank, and the Managing Board of the bank; On behalf of the Board of Directors, I sincerely extend my thanks to one and all.

The bank's fiscal year 2023-24 is the 'Dimond Jubilee year' and it sets to begin. I request all of you to cooperate and extend whole hearted support to this event.

The Board of Directors is and will remain indebted to all of the above.

Thanks,
Your affectionate,

Ravindra Balwant Hejib
Chairman.



परिशिष्ट - अ

बँकेचे नाव	:	जनता सहकारी बँक लि., पुणे (मल्टीस्टेट शेड्युल्ड 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 १७४८०२
	:	नाममात्र १४१७९

बँकेची आर्थिक स्थिती

दिनांक ३१ मार्च २०२३ अखेर

(संख्या लाखात)

वसूल भाग भांडवल	:	२४४९७.०३
राखीव निधी	:	९९१८७.३३
ठेवी	:	बचत २०५७०१.३१
	:	चालू ५१६९६.७९
	:	मुदत ६५८३२१.६४
	:	इतर ९२१.८७
कर्ज	:	सुरक्षित ४८४५०२.८६
	:	असुरक्षित २७५४३.८३
गुंतवणूक	:	जिल्हा मध्यवर्ती सहकारी बँक २४४१.४०
	:	महाराष्ट्र राज्य सहकारी बँक २०४.६२
	:	इतर ४२८७५६.४०
नफा	:	५२०.७९
खेळते भांडवल	:	१०४१६२८.०७
अग्रक्रम क्षेत्र टक्केवारी	:	६७.५३%
दुर्बल घटक टक्केवारी	:	११.५४%
थकबाकी टक्केवारी	:	०.२३%
सेवक संख्या	:	अधिकारी ५०४
	:	इतर ७०७
	:	एकूण १२११



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank) Balance Sheet as on 31st March 2023

Capital & Liabilities भांडवल व देणे	SCH	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (Amount in Rs.)
1) Capital / भांडवल	A	2,44,97,02,800.00	2,45,34,84,400.00
2) Reserve Fund and Other Reserves / विधिविहित गंगाजळी व इतर निधी	B	9,91,87,32,780.29	8,46,02,53,582.92
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	91,66,41,61,102.14	89,89,79,13,394.96
5) Borrowings / कर्जे	D	5,56,01,75,152.74	3,23,31,50,181.06
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)		1,74,96,78,127.84	1,88,33,26,666.66
8) Branch Adjustment / शाखांतर्गत खाती जुळणी		26,67,524.60	0.00
9) Overdue Interest Receivable (As per contra) / न आकारलेले व्याज (दुबेरजी)		1,79,37,20,009.80	1,28,38,16,397.46
10) Interest Payable / देणे व्याज		7,47,48,355.54	7,49,72,691.81
11) Other Liabilities / इतर देणी	E	43,96,42,026.61	40,40,96,206.10
12) Profit & Loss Account / नफातोटा खाते	F	5,20,79,672.33	83,89,987.07
Total . . . / एकूण . . .		1,13,70,53,07,551.89	1,07,69,94,03,508.04
CONTINGENT LIABILITIES /संभाव्य देणी	N	5,06,30,31,255.83	4,96,16,40,248.64

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

Place : Pune
Date : 15 /04/2023



Property & Assets जिंदगी व येणे	SCH	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (Amount in Rs.)
1) Cash / रोख शिल्लक	G	5,17,32,45,549.10	4,39,27,84,815.85
2) Balances with other Banks / इतर बँकांतील ठेवी	H	6,56,39,22,733.45	5,78,86,25,511.74
3) Money at Call and Short Notice / मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी		0.00	1,15,00,00,000.00
4) Investments / गुंतवणूक	I	42,87,56,40,241.21	41,27,27,55,286.91
5) Advances / कर्जे	J	51,20,45,69,230.26	47,76,39,40,479.53
6) Interest Receivable/ येणे व्याज		71,92,42,359.94	70,32,85,628.79
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)		1,74,96,78,127.84	1,88,33,26,666.66
9) Unapplied Interest (As per contra)/ न आकारलेले व्याज-दुबेरजी		1,79,37,20,009.80	1,28,38,16,397.46
10) Branch Adjustment / शाखांतर्गत खाती जुळणी		0.00	36,50,015.63
11) Premises / जागा व इमारत	K	1,32,40,07,214.00	1,36,52,79,183.00
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	33,49,67,060.06	23,90,13,093.69
B) Capital Work in Progress / ब) चालू भांडवली खर्च		65,60,400.00	2,60,89,611.14
13) Other Assets / इतर येणी	M	66,01,58,766.23	57,28,97,957.64
14) Non Banking Assets acquired in satisfaction of claims /दाव्यांपोटी अधिग्रहीत केलेली बिगर बँकिंग मालमत्ता		63,93,60,860.00	63,93,60,860.00
15) Deferred Tax Asset / प्रलंबित कर येणी		66,02,35,000.00	61,45,78,000.00
Total. . . / एकूण . . .		1,13,70,53,07,551.89	1,07,69,94,03,508.04

K. V. Gandhi
(Director)

P. D. Kamble
(Director)

M. R. Mate
(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 2023

Expenditure खर्च	2022-2023 (Amount in Rs.)	2021-2022 (Amount in Rs.)
1) Interest on Deposits / ठेवीवरील व्याज	4,09,09,44,239.72	4,52,60,01,797.43
2) Interest on Borrowings / कर्जावरील व्याज	1,67,61,914.43	32,32,484.28
3) Interest Paid on Long Term (Subordinated) Deposit / दीर्घ मुदतीच्या ठेवीवरील व्याज	15,60,02,658.00	15,30,64,879.85
4) Payments to and provisions for Employees / सेवकांचे पगार व तरतुदी	1,01,38,24,697.41	1,03,97,07,863.31
5) Directors' Fees, Allowances and Expenses / संचालक मंडळ खर्च	40,47,702.99	11,80,387.56
6) Rent, Taxes and Lighting / जागा भाडे, कर व प्रकाशयोजना	20,38,31,596.12	19,69,33,764.95
7) Law Charges / कायदेविषयक बाबींचे शुल्क	1,78,34,612.53	1,98,88,125.38
8) Auditors' Fees and Expenses / लेखा परीक्षकांचे शुल्क व खर्च	1,93,36,259.32	1,23,64,955.24
9) Postage, Telegrams, Telephones, etc./ टपाल, तार, दूरध्वनी	3,48,22,262.90	4,25,89,759.06
10) Depreciation on Bank's Property / बँकेच्या मालमत्तेवरील घसारा	11,17,23,194.00	10,54,00,683.00
11) Repairs and Maintenance / दुरुस्ती व देखभाल खर्च	94,57,733.69	77,09,521.70
12) Stationery, Printing & Advertisement etc. / स्टेशनरी, छपाई व जाहिरात	2,93,71,895.84	2,33,77,972.97
13) Other Expenditure / इतर खर्च		
A) Security Expenses / सुरक्षा खर्च	4,16,03,597.30	3,58,29,666.95
B) Sundry Expenses / किरकोळ खर्च	18,78,32,457.22	16,17,12,580.25
C) Vehicle Expenses / वाहन वापर व देखभाल खर्च	31,19,315.74	27,74,546.76
D) DICGC Premium / डी.आय.सी.जी.सी. वर्गणी	10,85,77,527.00	11,07,09,911.64
E) MICR Processing Charges / एम.आय.सी.आर. खर्च	16,64,348.21	14,70,168.25
F) Commission Paid / कमिशन	93,310.89	19,894.02
G) Donation Paid / देणगी	0.00	0.00
H) PSLC Certificate Charges / पी.एस.एल.सी. प्रमाणपत्र शुल्क	0.00	4,00,000.00
14) Loss on Sale of Asset / स्थावर व जंगम मालमत्ता विक्रीत आलेली तूट	1,54,462.84	3,34,725.92
15) Premium on Investments Amortised / गुंतवणुकीपोटी दर्शनी किमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त	3,14,65,879.34	3,35,32,967.78
16) Depreciation on Investments Amortised (Maturity Loss / AFS) / गुंतवणुकीवरील घसारा निरस्त	42,98,533.64	7,48,66,946.51



३१ मार्च २०२३ वर्ष अखेरचे नफातोटा पत्रक

Income उत्पन्न	2022-2023 (Amount in Rs.)	2021-2022 (Amount in Rs.)
1) Interest on Advances / Discount on Bills / कर्जावरील व्याज व बिलावरील सूट	4,09,17,37,058.65	4,09,23,54,673.07
2) Income from Investment / गुंतवणुकीवरील व्याज	2,93,05,71,745.76	2,80,81,06,195.91
3) Commission, Exchange and Brokerage / कमिशन इत्यादी	2,50,59,691.59	1,81,89,562.65
4) Other Receipts / इतर उत्पन्न		
A) Miscellaneous Income / किरकोळ उत्पन्न	35,34,81,117.87	31,57,30,872.47
B) Dividend on Shares / भागावरील लाभांश	91,804.00	91,804.00
C) Locker Rent / सेफ डिपॉझिट व्हॉल्ट भाडे	2,92,32,215.02	2,88,57,957.44
D) Bank Guarantee Commission / बँक हमी कमिशन	8,59,64,062.31	6,74,31,935.63
5) Profit on Sale of Securities / गुंतवणूक विक्री नफा	1,54,38,956.00	28,14,92,339.20
6) Profit on Sale of Assets / स्थावर मालमत्ता विक्री नफा	13,51,282.95	61,850.06
7) Deferred Tax Asset / प्रलंबित कर येणी	4,56,57,000.00	16,65,47,000.00
8) Excess Provisions Written Back / जादा तरतुदी परत		
A) Provision For Bad & Doubtful / संशयित व बुडीत कर्जाची तरतूद	47,36,80,305.52	52,73,39,382.03
B) Provision For Restructured Advances / पुनर्बांधणी केलेल्या कर्जाची तरतूद	0.00	75,00,000.00
C) Provision for Restructured Account under Covid-19 (1) / कोव्हिड -१९ तरतूद (१) अंतर्गत पुनर्बांधणी केलेल्या कर्जावरील तरतूद	1,36,30,000.00	0.00
D) Provision for Restructured Account under Covid-19 (2) / कोव्हिड -१९ तरतूद (२) अंतर्गत पुनर्बांधणी केलेल्या कर्जावरील तरतूद	3,22,90,000.00	0.00
E) Contingent provision For Standard Asset / उत्पादित कर्ज निधी तरतूद	1,77,62,898.40	4,19,84,119.53
F) Other Receivable Written Back / अन्य येणे तरतूद परत	8,00,000.00	70,61,482.99



Profit & Loss Account For The Year Ended 31 March 2023

Expenditure खर्च	2022-2023 (Amount in Rs.)	2021-2022 (Amount in Rs.)
17) Written Off / निरस्त		
A) Dead Stock / अविक्रीय माल	10,761.00	3,079.00
B) Bad & Doubtful Advances / संशयित व बुडीत कर्जे	0.00	28,69,20,935.00
C) Other Receivable written off / इतर निरस्त केलेली येणी	0.00	70,61,482.99
18) Provisions & contingencies / तरतुदी		
A) For Bad & Doubtful Debts Reserve / संशयित व बुडीत कर्ज निवारण निधी	62,36,80,305.52	79,85,99,382.03
B) For Performing Assets / उत्पादीत कर्जावरील तरतूद	1,22,62,898.40	3,69,84,119.53
C) For Investments Depreciation Reserve / गुंतवणूक घसारा निधीकरता	89,71,00,000.00	34,79,54,383.16
D) For Bad & Doubtful Advances Reserve for ARC / संशयित व बुडीत कर्ज तरतूद (ए.आर.सी.)	0.00	11,79,36,856.11
E) For Special Reserve As Per Income Tax Act / आयकर कायदानुसार विशेष निधी तरतूद	0.00	3,00,00,000.00
F) For Restructured Advances / पुनर्बांधणी केलेल्या कर्जावरील तरतूद	1,07,60,000.00	8,76,61,900.00
G) For Restructured Account under Covid-19 (1) / कोव्हीड-१९(१)अंतर्गत पुनर्बांधणी केलेल्या कर्जावरील तरतूद	0.00	70,91,300.00
H) Provision For Other Receivables / इतर येणी करीता केलेली तरतूद	0.00	36,58,210.00
I) For Restructured Account under Covid-19 (2) / कोव्हीड-१९(२)अंतर्गत पुनर्बांधणी केलेल्या कर्जावरील तरतूद	0.00	8,90,00,000.00
J) Provision for Non Banking Asset बिगर बँकिंग मालमतेकरिता केलेली तरतूद	41,28,71,897.00	0.00
19) Tax Expenses / कर खर्च		
A) Income Tax Current Year / चालू वर्षाचा आयकर खर्च	0.00	0.00
B) GST Paid / वस्तू व सेवा कर	4,87,00,838.02	4,35,87,247.27
C) Deferred Tax Liability / प्रलंबित कर देणी	0.00	0.00
Net Profit transferred to Profit and Loss	8,13,75,891.17	1,31,09,354.79
Appropriation A/c / निव्वळ नफा, नफा विभागणी खाती वर्ग		
Total... / एकूण . . .	8,17,35,30,790.24	8,42,26,71,852.69



३१ मार्च २०२३ वर्ष अखेरचे नफातोटा पत्रक

Income उत्पन्न	2022-2023 (Amount in Rs.)	2021-2022 (Amount in Rs.)
9) Write off - Recovery (निरस्त केलेल्या खात्यामधील वसुली)		
A) Bad Debts written off now Recovered / निर्लेखित संशयित व बुडीत कर्ज वसूल	4,67,82,652.17	4,99,22,677.71
B) Investments written off now Recovered / निरस्त केलेल्या गुंतवणुकीपोटी झालेली वसुली	1,00,00,000.00	1,00,00,000.00
Net Loss Transferred to Profit and Loss Appropriation A/c / निव्वळ तोटा ताळेबंदास वर्ग	0.00	0.00
Total. . . / एकूण . . .	8,17,35,30,790.24	8,42,26,71,852.69



Profit & Loss Account For The Year Ended 31 March 2023

Particulars तपशील	2022-2023 (Amount in Rs.)	2021-2022 (Amount in Rs.)
Appropriations... / नफा विभागणी . . . Subject to Annual General Meeting approval/ वार्षिक सर्वसाधारण सभेचे मंजूरी अधीन		
A) Statutory Reserve / विधिविहित गंगाजळी	2,03,44,633.64	32,77,338.70
B) Provision for Contingencies / आकस्मिक खर्चासाठी तरतूद	81,37,826.20	13,10,935.48
C) Education Fund / शैक्षणिक निधी	8,13,759.00	1,31,093.54
Net Profit Carried to Balance Sheet / निव्वळ नफा ताळेबंदास वर्ग....	5,20,79,672.33	83,89,987.07
Total. . . / एकूण. . .	8,13,75,891.17	1,31,09,354.79

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

Place : Pune
Date : 15 /04/2023



३१ मार्च २०२३ वर्ष अखेरचे नफातोटा पत्रक

Particulars तपशील	2022-2023 (Amount in Rs.)	2021-2022 (Amount in Rs.)
Net Profit / (Loss) Brought Forward... / निव्वळ नफा / (तोटा) मागील पानावरून ...	8,13,75,891.17	1,31,09,354.79
Provision for Dividend Written Back / लाभांश तरतूद परत	0.00	0.00
Transfer from Investment Fluctuation Reserve / गुंतवणूक चढउतार निधी वर्ग	0.00	0.00
Transfer from Revaluation Reserve / पुनर्मुल्यांकन निधी वर्ग	0.00	0.00
Total. . . / एकूण. . .	8,13,75,891.17	1,31,09,354.79

K. V. Gandhi
(Director)

P. D. Kamble
(Director)

M. R. Mate
(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 2023

Capital & Liabilities भांडवल व देणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (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.	7,00,00,00,000.00	7,00,00,00,000.00
(B) Subscribed & Paid up Share Capital वसूल झालेले भाग भांडवल 2,19,51,968 (P.Y.2,19,89,784) Shares of Rs.100/- each Fully Paid up प्रत्येकी रुपये १००/- प्रमाणे एकूण २,१९,५१,९६८ (मागील वर्षी २,१९,८९,७८४ भाग) भागांची रक्कम पूर्णतः वसूल झालेली	2,19,51,96,800.00	2,19,89,78,400.00
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	25,45,06,000.00	25,45,06,000.00
Total. . . / एकूण . . .	2,44,97,02,800.00	2,45,34,84,400.00
Out of above Shares held by Individuals & Others / वरीलपैकी सभासदांनी धारण केलेल्या भागांची वसूल रक्कम व्यक्तिशः	2,44,97,02,800.00	2,45,34,84,400.00
Co-Operative Institution यापैकी सहकारी संस्थांनी धारण केलेले	0.00	0.00
State Government यापैकी राज्य शासनाने धारण केलेले	0.00	0.00



Capital & Liabilities भांडवल व देणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (Amount in Rs.)
SCHEDULE "B"		
RESERVE FUND AND OTHER RESERVES		
विधिविहित गंगाजळी व इतर निधी		
1) Statutory Reserve / विधिविहित गंगाजळी	1,58,89,57,000.00	1,55,71,27,525.83
2) Revaluation Reserve / पुनर्मुल्यांकन निधी	89,87,93,490.19	93,13,21,377.19
3) Building Fund / इमारत निधी	53,58,00,000.00	53,58,00,000.00
4) Dividend Equalisation Fund / लाभांश समतोलन निधी	2,37,91,346.34	2,37,91,346.34
5) Bad and Doubtful Advances Reserve संशयित बुडीत कर्ज निवारण निधी	1,80,00,00,000.00	1,65,00,00,000.00
6) Provision for Investments / गुंतवणुकीसाठी तरतूद	3,33,21,00,000.00	2,43,50,00,000.00
7) Bad and Doubtful Advances Reserve for ARC/ संशयित बुडीत कर्ज निधी	22,17,18,000.00	22,17,18,000.00
8) Contingent Provision for Standard Assets / उत्तम कर्जावरील संभाव्य तरतूद	17,45,00,000.00	18,00,00,000.00
9) General Reserve / सर्वसाधारण निधी	6,81,70,774.00	3,56,42,887.00
10) Charity Reserve / धर्मार्थ निधी	5,00,000.00	5,00,000.00
11) Co-operative Promotion Reserve सहकार प्रचार निधी	2,25,000.00	2,25,000.00
12) Shareholder Welfare Reserve भागधारक कल्याण निधी	1,76,56,139.85	1,76,56,139.85
13) Employee Welfare Reserve / सेवक कल्याण निधी	1,06,93,239.00	1,06,93,239.00
14) Provision for Contingencies आकस्मिक खर्चासाठी तरतूद	43,04,30,000.00	42,22,92,173.80
15) Special Reserve As Per Income Tax Act / आयकर कायदानुसार विशेष निधी	9,22,55,000.00	9,22,55,000.00
16) Investment Fluctuation Reserve / गुंतवणूक चढउतार निधी	11,58,75,962.00	11,58,75,962.00
17) Provision for Restructured Advances / पुनर्बांधणी केलेल्या कर्जावरील तरतूद	11,82,60,000.00	10,75,00,000.00
18) Provision for Restructured Accounts under Covid -19 (1) / पुनर्बांधणी केलेल्या कर्जावरील कोव्हीड १९(१)तरतूद	1,39,70,000.00	2,76,00,000.00
19) Provision for Restructured Accounts under Covid -19 (2) / पुनर्बांधणी केलेल्या कर्जावरील कोव्हीड १९(२)तरतूद	5,67,10,000.00	8,90,00,000.00
20) Provision for other Receivables / इतर येणीपोटी तरतूद	54,54,931.91	62,54,931.91
21) Provision for Non Banking Asset / बिगर बँकिंग मालमत्ता तरतूद	41,28,71,897.00	0.00
Total . . . / एकूण . . .	9,91,87,32,780.29	8,46,02,53,582.92



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank) Balance Sheet as on 31st March 2023

Capital & Liabilities भांडवल व देणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (Amount in Rs.)
SCHEDULE "C"		
DEPOSIT AND OTHER ACCOUNTS/ ठेवी व अन्य खाती		
i) Fixed Deposits / मुदत ठेव		
1) Individuals / व्यक्तिशः	62,39,44,27,321.08	61,87,69,52,285.96
2) Central Co-op. Banks / मध्यवर्ती सहकारी बँका	0.00	0.00
3) Other Societies / इतर सहकारी संस्था	3,43,77,36,479.00	3,27,47,54,381.00
Total (A) . . . / एकूण (अ) . . .	65,83,21,63,800.08	65,15,17,06,666.96
ii) Savings Deposits / सेव्हिंग्ज ठेव		
1) Individuals / व्यक्तिशः	20,46,27,37,664.98	20,01,95,80,047.02
2) Central Co-op. Banks/ मध्यवर्ती सहकारी बँका	0.00	0.00
3) Other Societies / इतर सहकारी संस्था	10,73,93,165.90	12,37,12,500.10
Total (B) . . . / एकूण (ब) . . .	20,57,01,30,830.88	20,14,32,92,547.12
iii) Current Deposits / चालू ठेव		
1) Individuals / व्यक्तिशः	4,87,76,11,080.08	4,29,41,45,984.61
2) Central Co-op. Banks / मध्यवर्ती सहकारी बँका	0.00	0.00
3) Other Societies / इतर सहकारी संस्था	29,20,68,471.00	15,12,23,255.90
Total (C) . . . / एकूण (क) . . .	5,16,96,79,551.08	4,44,53,69,240.51
iv) Money at Call & Short Notice / मागणी करताच आणि अल्पकालीन सुचनेने द्याव्या लागणाऱ्या ठेवी	0.00	0.00
v) Matured Deposits / मुदत संपलेल्या ठेवी	9,21,86,920.10	15,75,44,940.37
Total Deposits / एकूण ठेवी.....	91,66,41,61,102.14	89,89,79,13,394.96
SCHEDULE "D"		
BORROWINGS / कर्जे		
Reserve Bank of India / आरबीआय	3,56,01,75,152.74	1,23,31,50,181.06
Other Banks / इतर बँकांकडील	0.00	0.00
Other Institutions and Agencies / इतर संस्थांकडून	0.00	0.00
Long Term (Subordinated) Deposit / एलटीडी	2,00,00,00,000.00	2,00,00,00,000.00
Total... / एकूण...	5,56,01,75,152.74	3,23,31,50,181.06



Capital & Liabilities भांडवल व देणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (Amount in Rs.)
SCHEDULE "E"		
OTHER LIABILITIES / इतर देणी		
A) Bills Payable / देय बिले	12,63,83,636.27	15,14,54,425.13
B) Unclaimed Dividend / लाभांश देणी	29,03,574.00	29,43,010.00
C) Suspense Account /अनामत खाते	45,36,579.23	27,42,472.58
D) Draft Payable / ड्राफ्ट देणे	2,29,32,495.82	1,62,24,441.98
E) Sundry Payables / अन्य देणी	28,28,85,741.29	23,07,31,856.41
F) Provision for Income Tax / आयकर तरतूद	0.00	0.00
G) Proposed Dividend / संभाव्य लाभांश	0.00	0.00
Total. . . / एकूण . . .	43,96,42,026.61	40,40,96,206.10
SCHEDULE "F"		
PROFIT & LOSS ACCOUNT / नफातोटा खाते		
Net Profit / Loss for the year / चालू वर्षातील निव्वळ नफा/तोटा	8,13,75,891.17	1,31,09,354.79
Add: Profit / Loss of last year / मागील वर्षाचा नफा / तोटा	83,89,987.07	22,54,569.50
Less: Last Year Profit Transfer to Statutory Reserve / मागील वर्षाचा नफा विधीविहित गंगाजळी खाती वर्ग	83,89,987.07	22,54,569.50
Net Profit Transfer To Profit & loss Appropriation A/C / निव्वळ नफा, नफा तोटा विभागणी खाती वर्ग	8,13,75,891.17	1,31,09,354.79
Add / Less : Appropriation	2,92,96,218.84	47,19,367.72
Profit / Loss(-) brought forward / नफा/तोटा ताळेबंदास वर्ग	5,20,79,672.33	83,89,987.07
Total. . . / एकूण . . .	5,20,79,672.33	83,89,987.07



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank) Balance Sheet as on 31st March 2023

Property & Assets जिंदगी व येणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (Amount in Rs.)
SCHEDULE "G"		
CASH / रोख शिल्लक		
A) Cash on hand / रोख शिल्लक		
I) Cash in Hand / रोख शिल्लक	31,38,21,142.75	49,49,15,418.70
II) Standing Deposit Facility A/c / स्थायी ठेव सुविधा	50,00,00,000.00	0.00
Total (A)... / एकूण (अ) . . .	81,38,21,142.75	49,49,15,418.70
B) Current Accounts with / चालू खाती शिल्लक		
I) Reserve Bank of India रिझर्व्ह बँक ऑफ इंडिया	4,26,25,20,096.67	3,82,55,73,635.88
II) State Bank of India & Associate Banks स्टेट बँक ऑफ इंडिया आणि असोसिएट बँका State Bank of India स्टेट बँक ऑफ इंडिया	3,23,02,051.41	1,12,29,669.20
III) District Central Co-op. Banks जिल्हा मध्यवर्ती सहकारी बँका	6,41,40,015.95	6,09,12,673.81
IV) State Co-operative Banks राज्य सहकारी बँका	4,62,242.32	1,53,418.26
Total(B)... / एकूण (ब) . . .	4,359,424,406.35	3,897,869,397.15
Total(A)(B)... / एकूण (अ)(ब) . . .	5,17,32,45,549.10	4,39,27,84,815.85



Property & Assets जिंदगी व येणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (Amount in Rs.)
SCHEDULE "H" BALANCES WITH OTHER BANKS/ इतर बँकांतील ठेवी		
A) Current Deposit / चालू ठेव खात्यात	37,01,05,595.45	34,10,84,111.74
B) Fixed Deposits with Banks / मुदत ठेवी		
i) MSC Bank Ltd.,Mumbai महाराष्ट्र राज्य सहकारी बँक लि.मुंबई	2,00,00,000.00	1,00,00,000.00
ii) District Central Co-op. Banks 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.)	18,00,00,000.00	18,00,00,000.00
iii) With other Banks / अन्य बँकांमधील ठेवी	5,99,38,17,138.00	5,25,75,41,400.00
Total. . ./ एकूण ...	6,56,39,22,733.45	5,78,86,25,511.74



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank) Balance Sheet as on 31st March 2023

Property & Assets जिंदगी व येणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (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. 32,38,19,60,000.00/- (P.Y. / मागील वर्षी Rs. 31,73,57,20,000.00) Market Value /बाजारभावाने किंमत Rs. 31,11,79,05,885.97/- (P.Y. मागील वर्षी Rs. 31,31,27,85,940.18/-) {(Out of this, Securities of face value of Rs. 18,342.60 Lakhs (P.Y. मागील वर्षी 13,865.50 Lakhs) earmarked for Statutory Reserve) (वरीलपैकी रु.18,342.60 लाख (मागील वर्षी रु 13,865.50 लाख) दर्शनी किंमतीच्या रोख्यांची रक्कम गंगाजळीसाठी राखून ठेवली आहे.) Market value C.Y. / बाजारभावाने चालु वर्षातील किंमत 1,77,95,76,573.75 & Market Value P.Y. / बाजारभावाने मागील वर्षातील किंमत 1,43,03,53,979.79/-	32,68,55,02,423.81	32,09,67,85,776.79



Property & Assets जिंदगी व येणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (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	23,18,050.00	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) NAFCUB Shares	25,00,000.00	0.00
Total / एकूण	73,18,250.00	48,18,250.00
4) In PSU Bonds / सार्वजनिक क्षेत्रातील कर्ज रोखे	2,04,90,76,000.00	2,19,90,76,000.00
5) Other Investment		
A) Certificate of Deposit	0.00	0.00
B) Mutual Fund	0.00	99,99,500.12
C) ARC Security Receipt	4,60,68,80,140.00	5,04,34,24,160.00
D) Corporate Bonds	1,57,78,90,427.40	1,91,86,51,600.00
E) MSME Refinance SIDBI Fund	1,94,89,73,000.00	0.00
Total / एकूण	8,13,37,43,567.40	6,97,20,75,260.12
Total Investment / (एकूण गुंतवणूक)	42,87,56,40,241.21	41,27,27,55,286.91
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	12,14,911.00	6,66,675.00
ii) Other Tangible Securities / अन्य मूर्त तारणावर	20,60,37,76,008.29	23,23,73,60,842.89
iii) On Personal Sureties / विनातारणी जामीनकी	6,03,04,511.64	4,03,40,079.03
Total (A)... / एकूण (अ)...	20,66,52,95,430.93	23,27,83,67,596.92



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank) Balance Sheet as on 31st March 2023

Property & Assets जिंदगी व येणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (Amount in Rs.)
— Due from Individuals यापैकी व्यक्तिशः येणे असलेली	10,81,30,11,631.44	14,03,44,44,530.59
— Overdue Advances मुदत संपूनही येणे असलेली	1,40,62,327.48	41,05,97,703.88
— Considered Bad & Doubtful of Recovery संशयित अथवा बुडीत	1,58,33,94,510.06	1,56,24,47,714.42
B) Medium Term Loans of which Secured Against / मध्यम मुदतीची कर्जे (यापैकी)		
i) Govt. & Other Approved Securities सरकारी कर्जरोखे व तत्सम तारणावर	1,06,74,243.75	45,99,229.32
ii) Other Tangible Securities /अन्य मूर्त तारणावर	8,42,01,90,064.14	4,63,72,69,383.16
iii) On Personal Sureties/ विनातारणी जामीनकी	96,83,49,115.32	1,04,02,37,578.79
Total (B) . . / एकूण (ब)...	9,39,92,13,423.21	5,68,21,06,191.27
— Due from Individuals यापैकी व्यक्तिशः येणे असलेली	6,91,01,52,015.48	4,45,44,40,041.93
— Overdue Advances मुदत संपूनही येणे असलेली	4,91,31,583.96	14,88,81,775.10
— Considered Bad & Doubtful of recovery संशयित अथवा बुडीत	61,14,50,199.26	51,27,73,319.87
C) Long Term Loans of which Secured Against / दीर्घ मुदतीची कर्जे (यापैकी)		
i) Govt. & Other Approved Securities सरकारी कर्जरोखे व तत्सम तारणावर	0.00	2,79,817.00
ii) Other Tangible Securities /अन्य मूर्त तारणावर	19,41,44,31,134.09	17,11,15,12,139.71
iii) On Personal Sureties/ विनातारणी जामीनकी	1,72,56,29,242.03	1,69,16,74,734.63
Total (C) . . / एकूण (क)...	21,14,00,60,376.12	18,80,34,66,691.34
— Due from Individuals यापैकी व्यक्तिशः येणे असलेली	13,70,68,67,012.80	11,77,58,33,371.93
— Overdue Advances मुदत संपूनही येणे असलेली	5,20,49,339.18	13,68,00,405.71
— Considered Bad & Doubtful of Recovery संशयित अथवा बुडीत	1,14,15,66,610.65	1,81,07,17,200.47
Total (A) (B) (C) / एकूण (अ) (ब) (क)...	51,20,45,69,230.26	47,76,39,40,479.53



Property & Assets जिंदगी व येणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (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	1,17,79,66,032.19	1,17,79,66,032.19
Less : Deletions / वजा : वर्षातील वजावट	0.00	0.00
Total Cost / एकूण किंमत. . .	1,72,60,30,204.96	1,72,60,30,204.96
Depreciation / घसारा :		
Less : Accumulated Depreciation up to Last Year/ मागील वर्षापर्यंतचा संचित घसारा	36,07,51,021.96	31,85,07,484.96
Less : Depreciation on Deleted Items निरस्त केलेल्या खात्यांवरील संचित घसारा	0.00	0.00
Accumulated Depreciation / संचित घसारा	36,07,51,021.96	31,85,07,484.96
Add : Current Year Depreciation / चालू वर्षाचा घसारा	87,44,082.00	97,15,650.00
: Depreciation on Account of Revaluation / पुनर्मुल्यांकनावरील घसारा	3,25,27,887.00	3,25,27,887.00
Total Depreciation / एकूण घसारा . . .	40,20,22,990.96	36,07,51,021.96
Closing Balance / वर्ष अखेरीस शिल्लक . . .	1,32,40,07,214.00	1,36,52,79,183.00



Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank) Balance Sheet as on 31st March 2023

Property & Assets जिंदगी व येणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (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	93,58,32,820.29	90,07,95,497.05
Add : Additions /अधिक : वर्षातील वाढीव रक्कम	14,89,81,274.22	3,94,09,756.56
Less : Deletions / वजा : वर्षातील वजावट	28,43,918.00	43,72,433.32
Total Cost / एकूण किंमत	1,08,19,70,176.51	93,58,32,820.29
Depreciation / घसारा		
Accumulated Depreciation upto Last Year/ मागील वर्षापर्यंतचा संचित घसारा	70,07,37,606.74	64,77,59,732.55
Less : Depreciation on Deleted Items/ निरस्त केलेल्या खात्यांवरील संचित घसारा	10,12,866.15	35,55,109.81
Accumulated Depreciation / संचित घसारा	69,97,24,740.59	64,42,04,622.74
Add : Current Year Depreciation/ चालू वर्षाचा घसारा	6,40,60,375.00	5,65,32,984.00
Total Depreciation (1) / एकूण घसारा	76,37,85,115.59	70,07,37,606.74
Closing Balance / वर्षाअखेरील शिल्लक	31,81,85,060.92	23,50,95,213.55
B) Intangible Assets / अमूर्त मालमत्ता		
Cost / मूळ किंमत	10,39,22,283.12	10,27,08,736.24
Add: Additions / अधिक : वर्षातील वाढीव रक्कम	1,92,54,970.00	12,13,546.88
Less: Deletions / वजा : वर्षातील वजावट	1.00	0.00
Total Cost... / एकूण किंमत	12,31,77,252.12	10,39,22,283.12
Depreciation / घसारा		
Accumulated Depreciation upto Last Year/ मागील वर्षापर्यंतचा संचित घसारा	10,00,04,402.98	9,33,80,240.98
Less : Depreciation on Deleted Items/ निरस्त केलेल्या खात्यांवरील संचित घसारा	0.00	0.00
Accumulated Depreciation/ संचित घसारा	10,00,04,402.98	9,33,80,240.98
Add : Current Year Depreciation/ चालू वर्षाचा घसारा	63,90,850.00	66,24,162.00
Total Depreciation (2) / एकूण घसारा	10,63,95,252.98	10,00,04,402.98
Closing Balance / वर्षाअखेरील शिल्लक	1,67,81,999.14	39,17,880.14
Total / एकूण	33,49,67,060.06	23,90,13,093.69



Property & Assets जिंदगी व येणे	As on 31st March, 2023 (Amount in Rs.)	As on 31st March, 2022 (Amount in Rs.)
SCHEDULE "M"		
OTHER ASSETS / इतर येणी		
A) Income Tax Receivable / आयकर येणे	42,75,34,475.95	39,65,39,674.40
B) Stock of Printing & Stationery / छपाई स्टेशनरी शिल्लक	33,25,453.34	35,55,814.21
C) Other Receivables / अन्य येणी	20,24,77,839.75	14,59,81,471.84
D) GST Refund Receivable / जीएसटी रीफंड येणे	2,68,20,997.19	2,68,20,997.19
Total . . . / एकूण . . .	66,01,58,766.23	57,28,97,957.64
SCHEDULE "N"		
CONTINGENT LIABILITIES / संभाव्य देणी		
A) Outstanding Liabilities for Guarantees Issued / बँक हमी	4,41,77,59,419.29	3,93,40,14,945.75
B) Letters of Credit Issued / पतपत्रे	13,61,92,499.00	16,24,57,821.00
C) Capital contracts remaining to be executed/ मान्य केलेला परंतु प्रत्यक्ष अदा न केलेला भांडवली खर्च	1,20,21,649.00	2,33,39,686.00
D) Foreign Letter of Credit / परदेशीय पतपत्रे	2,00,00,774.52	3,11,66,296.48
E) Amount transferred to RBI under DEAF/ अनक्लेम्ड ठेवींची रक्कम रिझर्व्ह बँकेकडे वर्ग	39,76,03,375.57	37,20,84,586.41
F) Others / अन्य	7,94,53,538.45	43,85,76,913.00
Total . . . / एकूण . . .	5,06,30,31,255.83	4,96,16,40,248.64



Cash Flow Statement For The Year Ended March 31, 2023

(Rs in Lakhs)

Cash Flow Statement	2022-2023	2021-2022
A) Cash Flow From Operations		
Net Profit as per Profit & Loss Account	813.76	131.09
Adjustments for:		
Depreciation on Assets	1,117.23	1,054.01
Baddebts written off	0.00	2,869.21
Fixed Assets written off	0.11	0.03
Amortization of Investments	0.00	480.00
Provision for BDDR (Net)	1,500.00	2,712.60
Provision for Standard Assets (Net)	(55.00)	(50.00)
Profit/Loss on Sale of Assets (Net)	(11.97)	2.73
Provision for Investments	8,971.00	3,479.54
Provision for Restructured Loans	107.60	1,762.53
Provision for Income Tax (Net)	0.00	300.00
Provision for ARC	0.00	1,179.37
COVID -19 provision written back	(459.20)	0.00
Deferred Tax Asset	(456.57)	(1,665.47)
Other receivable	(8.00)	36.58
Non Banking Asset reversal	4,128.72	0.00
Total (A)	15,647.68	12,292.22
Adjustment for		
Increase /(Decrease) in Deposits	17,662.48	(34,582.23)
Increase /(Decrease) in Loans & Advances	(34,406.29)	17,510.51
Increase /(Decrease) in Investments	(21,095.47)	(59,413.53)
Increase/ (Decrease) in Funds (Statutory)	30.95	63.63
Increase/(Decrease) in Other Assets	(1,032.17)	8.85
Increase/(Decrease) in Other Liabilities	408.25	(1,391.00)
Net Cash generated from Operating Activities (A)	(22,784.57)	(65,511.55)
B) Cash Flow from Investing Activities		
Purchase of Property, Plant & Equipment	(1,487.06)	(625.02)
Sale Proceeds of Fixed Assets	30.16	7.04
Purchase of Non Banking Assets	0.00	(190.01)
Net Cash generated from Investing Activities (B)	(1,456.90)	(807.99)
C) Cash Flow From Financing Activity		
Increase /(Decrease) in Share Capital - PNCPS	0.00	2,449.67
Increase /(Decrease) in Share Capital- Equity Capital	(37.82)	(942.43)
Increase/(Decrease) in Borrowings	23,270.25	5,512.75
Net Cash generated from Financing Activities (C)	23,232.43	7,019.99
Net Increase/(Decrease) in Cash & Cash Equivalent (A+B+C)	(1,009.04)	(59,299.55)
Cash and Cash Equivalent at the beginning of the year	67,698.69	1,26,998.24
Cash and Cash Equivalent at the end of the year	66,689.65	67,698.69
Cash and Cash Equivalent at the end of the year:		
Cash and Balances with Banks	51,732.45	43,927.85
Balances with Other Banks	14,957.20	12,270.84
Money at Call and Short Notice	0.00	11,500.00
Total	66,689.65	67,698.69



Schedule "O" Significant Accounting Policies, Notes to Accounts and Disclosures

Notes to Accounts forming part of the Balance Sheet as at 31st March 2023
and Profit and Loss Account for the year ended on that date

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 and asset classification 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 recognized 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. Earnings 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 it's operation during F. Y. 2022-2023.

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.)

- 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.
- 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	
		2022-23	2021-22	2022-23	2021-22
1	Discount Rate	7.45%	7.19%	7.45%	7.19%
2	Rate of increase in compansation	1.50%	1.50%	1.50%	1.50%
3	Expected Return on Plan Assets	7.45%	7.19%	7.45%	7.19%
4	Change in Present Value of Obligations (PVO) PVO at Beginning	1912.75	1862.06	4676.90	4722.29
	Interest Cost	115.44	113.92	308.24	287.74
	Current Service Cost	292.52	321.44	208.49	203.14
	Benefit Paid	-614.47	-402.81	-779.68	-1055.60
	Acturial (gain)/ Loss on Obligations	238.55	18.12	205.87	519.33
	PVO at the End	1944.79	1912.74	4619.82	4676.90
5	Changes in Fair value of Plan Assets (FVPA) FVPA at the Beginning	1920.76	1920.71	4160.10	4451.35
	Expected Return on Plan Assets	127.81	129.67	277.86	278.76
	Adjustment to Opening Value of Planned Asset	0	24.46	0.00	0.00
	Contributions	328.13	292.90	188.66	279.93
	Benefit Paid	-614.47	-402.81	-779.68	-1055.60
	Acturial (Gain)/ Loss on Obligations	-49.97	-44.18	163.25	205.67
	FVAP at the End	1712.27	1920.76	4010.20	4160.10
6	Amount Recognised in Balance Sheet Present Value of Obligations	1920.76	1912.74	4619.82	4676.90
	Fair Value of Plan Assets	1712.27	1920.76	4010.20	4160.10
	Assets/(Liability)	-232.52	8.01	-609.62	-516.79
7	Expenses Recognised in Profit & Loss Account Current service cost	292.52	321.44	208.49	203.13
	Interest Cost	115.44	113.92	308.24	287.74
	Expected Return on Plan Assets	-127.81	-129.67	-277.86	-278.75
	Net Acturial (Gain)/ Loss	288.51	62.30	42.62	313.66
	Expenses Recognised	568.67	368.00	281.49	525.78

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)	
		31.03.2023	31.03.2022
1	Discount Rate	7.45%	7.19%
2	Expected Return on Plan Assets	7.45%	7.19%
3	Salary Escalation Rate	1.50%	1.50%
4	Attrition Rate	1.00%	1.00%
5	Mortality Table	IALM	IALM
		(2012-14)	(2012-14)
		Ultimate	Ultimate

Investment under Plan Assets are as follows :

(Amount in ₹ Lakhs)

Sr. No	Category of Assets	Gratuity (Funded)	
		31.03.2023	31.03.2022
1	Insurer Managed Funds	873.71	455.19
2	Term Deposit, MF, Bonds and Bank Accounts	2,246.73	2,393.15
3	Government Securities	2,695.69	3,296.27
4	Total	5,816.10	6,144.61

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

I. Gratuity

(Amount in ₹ Lakhs)

Particular	31.03.2023	31.03.2022
Present Value of Benefit Obligation at the End of the Period	4,619.82	4,676.89
Fair Value of Plan Assets at the End of the Period	4,010.19	4,160.10
Funded Status (Surplus / (Deficit))	(609.62)	(516.79)
Actuarial (Gains) / Losses on Obligations - Due to Experience	250.94	578.47
Actuarial Gains / (Losses) on Plan Assets- Due to Experience	(163.25)	(205.67)



Part A: Business Segments

(Amount in ₹ Crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
Particulars	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
Revenue	295.61	308.96	252.63	244.60	258.90	268.00	5.65	3.04	812.79	824.60
Result	0.25	15.64	72.27	2.17	9.23	0.75	5.48	0.70	87.23	19.27
Unallocated Expenses									83.66	35.61
Operating Profit									3.58	-16.35
Income Taxes									4.57	16.65
Extraordinary Profit / Loss	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.00
Net Profit									8.14	1.31

Particulars	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
Segment Assets	5710.63	5520.54	2830.57	2577.63	2540.21	2394.80	0.27	0.32	11081.69	10493.29
Unallocated Assets									288.84	276.65
Total Assets									11370.53	10769.94
Segment Liabilities	897.95	566.74	3284.81	3191.69	7074.77	6900.85	0.00	0.00	11257.52	10659.27
Uncalled Liabilities									113.01	110.66
Total Liabilities									11370.53	10769.94

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

3. Leases

(Amount in ₹)

Particulars	31.03.2023	31.03.2022
Future Lease Rental Payable as at The End Of The Year		
a) Not later than one year	12,77,01,394.68	14,29,44,323.24
b) Later than one year and not later than five years	19,38,12,332.94	26,05,65,938.65
c) Later than five years	2,13,96,086.00	3,34,89,612.25
Total of Minimum Lease Payments Recognized in the Profit and Loss Account for The Year	15,86,23,006.84	15,76,33,994.70
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	15,86,23,006.84	15,76,33,994.70



4. Earning Per Share (AS – 20)

(Amount in ₹ Crore)

Particulars	31.03.2023	31.03.2022
Net Profit After Taxation (Amount in ₹ Crore)	8.13	1.31
Nominal Value of Share (Per Share Rs.)	100.00	100.00
No. of Equity Shares	2,15,96,994	2,23,50,043
EPS – Basic & Diluted (Rs.)	3.77	0.59

5. Deferred Tax

(Amount in ₹ Crore)

Particulars	31.03.2023	31.03.2022
A. Deferred Tax Assets :		
Provision for Bad and Doubtful Debts Reserve	62.89	57.66
Provision for Restructured Assets I	4.13	3.76
Excess Provision (BDDR) on Assets Sold to ARC	7.75	7.75
Provision in Respect of Accounts to Which COVID Relief has been given	0.00	0.00
Provision for Restructured Assets II	1.98	3.11
Reserve for Restructured Accounts Under COVID-19	0.49	0.96
Subtotal (A)	77.24	73.24
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).	8.00	8.56
Special Reserve as per Income Tax Act	3.22	3.22
Subtotal (B)	11.22	11.78
Net Deferred Tax Assets(A-B)	66.02	61.46



6. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2023	31.03.2022
i)	Common Equity Tier 1 Capital (CET 1) / Paid up Share Capital and Reserves@ (net of Deductions, if any)	496.16	451.42
ii)	Additional Tier 1 Capital/ Other Tier 1 Capital	0.00	0.00
iii)	Tier 1 Capital (i + ii)	496.16	451.42
iv)	Tier 2 Capital	207.90	276.77
v)	Total Capital (Tier 1+Tier 2)	704.06	728.19
vi)	Total Risk Weighted Assets (RWAs)	5130.57	4,833.66
vii)	CET 1 Ratio (CET 1 as a Percentage of RWAs) / Paid-Up Share Capital and Reserves as Percentage of RWAs	9.67	9.34
viii)	Tier 1 Ratio (Tier 1 Capital as a Percentage of RWAs)	9.67	9.34
ix)	Tier 2 Ratio (Tier 2 Capital as a Percentage of RWAs)	4.05	5.73
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a Percentage of RWAs)	13.72	15.06
xi)	Amount of Paid-Up Equity Capital Raised During The Year	(0.38)	(9.42)
xii)	Amount of Non-Equity Tier 1 Capital Raised During The Year, of which: Perpetual Non-Cumulative Preference Shares	0.00	24.50



7. 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	31 Days 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											

Asset Liability Management
Maturity Pattern of Certain Items of Assets and Liabilities as at 31.03.2022

	Day1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days 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	99.40	171.73	172.95	202.98	181.14	163.22	698.74	997.85	1232.44	2306.38	2762.96	8989.79
Advances	154.17	145.53	108.26	304.59	100.00	227.17	394.44	620.54	1114.09	911.55	696.05	4776.39
Investments	0.00	115.00	0.00	0.00	10.24	30.18	35.37	36.51	226.43	1113.09	2675.45	4242.27
Borrowings	0.00	123.32	0.00	0.00	0.00	0.00	0.00	0.00	60.00	0.00	140.00	323.32
Foreign Currency Assets	NA											
Foreign Currency Liabilities	NA											



8. Investments
a) Composition of Investment Portfolio as at 31.03.2023

(Amount in ₹ Crore)

	Investments in India								Investments Outside India				Total Investments	
	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	0.00	2051.09	0.00	0.00	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	0.00	0.00	0.00
Net	2,051.09	0.00	0.00	0.00	0.00	0.00	0.00	2,051.09	0.00	0.00	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	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	274.05	355.38	0.00	0.00	0.00	0.00	0.00	0.00	355.38
Net	1,176.46	0.00	0.61	517.38	0.00	186.64	1,881.09	0.00	0.00	0.00	0.00	0.00	0.00	1,881.09
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	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	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	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	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	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	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	0.00	0.00	0.00	3,932.18



(Amount in ₹ Crore)

a) Composition of Investment Portfolio as at 31.03.2022

	Investments in India							Investments Outside India				Total Investments	
	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	1,971.73	0.00	0.00	0.00	0.00	0.00	0.00	1,971.73	0.00	0.00	0.00	0.00	1,971.73
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	0.00	0.00
Net	1,971.73	0.00	0.00	0.00	0.00	0.00	0.00	1,971.73	0.00	0.00	0.00	0.00	1,971.73
Available for Sale													
Gross	1,237.95	0.00	0.48	411.77	0.00	505.34	0.00	2,155.54	0.00	0.00	0.00	0.00	2,155.54
Less: Provision for Depreciation and NPI	2.73	0.00	0.12	32.43	0.00	230.39	0.00	265.67	0.00	0.00	0.00	0.00	265.67
Net	1,235.22	0.00	0.36	379.34	0.00	274.95	0.00	1,889.87	0.00	0.00	0.00	0.00	1,889.87
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	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	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	0.00	0.00
Total Investments	3,209.68	0.00	0.48	411.77	0.00	505.34	0.00	4,127.28	0.00	0.00	0.00	0.00	4,127.28
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	0.00	0.00
Less: Provision for Depreciation and NPI	2.73	0.00	0.12	32.43	0.00	230.39	0.00	265.67	0.00	0.00	0.00	0.00	265.67
Net	3,206.95	0.00	0.36	379.34	0.00	274.95	0.00	3,861.61	0.00	0.00	0.00	0.00	3,861.61



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve
(Amount in ₹ Crore)

Particulars	31.03.2023	31.03.2022
i) Movement of Provisions Held Towards Depreciation on Investments		
a) Opening Balance	265.67	219.09
b) Add: Provisions Made During The Year	89.71	46.58
c) Less: Write off / Write Back of Excess Provisions During The Year	0.00	0.00
d) Closing Balance	355.38	265.67
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	11.59	11.59
b) Add: Amount Transferred During The Year	0.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing Balance	11.59	11.59
iii) Closing balance in IFR as a percentage of closing balance of investments[1] in AFS and HFT/Current category *	0.65%	0.70%
* Investment in SRs has been excluded for the purpose of calculation of IFR		

c) Sale and transfers to/from HTM category

Transfer between categories of investments is accounted as per RBI guidelines. Thus separate disclosure is not required in this regard.



D) Non -SLR Investments Portfolio

i) Non-performing non-SLR investments

(Amount in ₹ Crore)

Sr No.	Particulars	31.03.2023	31.03.2022
a)	Opening Balance	35.12	25.69
b)	Additions During The Year Since 1 st April	0.00	21.00
c)	Reductions During The Above Period	3.93	11.57
d)	Closing Balance	31.19	35.12
e)	Total Provisions Held	31.19	35.12

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	
		31/03/2023	31/03/2022	31/03/2023	31/03/2022	31/03/2023	31/03/2022	31/03/2023	31/03/2022	31/03/2023	31/03/2022
1	2	3	4	5	6	7					
a)	PSUs	349.90	155.00								
b)	FIs	13.00	23.00								
c)	Banks	676.28	616.65								
d)	Private Corporates	0.00	0.00								
e)	Subsidiaries / Joint Ventures	0.00	0.00								
f)	Others	599.22	667.70			31.07	35.00				
g)	Provision Held Towards Depreciation	294.58	262.94								
	Total	1638.40	1462.35	0.00	0.00	31.07	35.00	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

e) Repo Transactions (in Face Value Terms) as on 31.03.2022

(Amount in ₹ Crore)

	Minimum Outstanding During The Year	Maximum Outstanding During The Year	Daily Average Outstanding During The Year	Outstanding as on March 31, 2021
i) Securities Sold Under Repo				
a) Government Securities	25.00	125.00	15.18	75.00
b) Corporate Debt Securities	0.00	0.00	0.00	0.00
c) Any Other Securities	0.00	0.00	0.00	0.00
ii) Securities Purchased Under Reverse Repo				
a) Government Securities	12.00	842.00	344.26	115.00
b) Corporate Debt Securities	0.00	0.00	0.00	0.00
c) Any Other Securities	0.00	0.00	0.00	0.00



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	4776.39
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	5120.46
*Reductions in Gross NPAs Due to:						
i) Upgradation					108.79	
ii) Recoveries (Excluding Recoveries From Upgraded Accounts)					15.22	
iii) Technical/ Prudential/16 Write-offs					0.00	
iv) Write-Offs Other Than Those Under (iii)/Above					0.00	
Provisions (Excluding Floating Provisions)						
Opening Balance of Provisions Held	18.00	75.78	101.17	0.00	176.95	194.95
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.



	Non-Performing				Total
	Standard	Substandard	Doubtful	Loss	
	Total Standard 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 %



9. Asset quality

a) Classification of Advances and Provisions Held as on 31.03.2022

(Amount in ₹ Crore)

	Standard		Non-Performing			Total
	Total Standard Advances	Substandard	Doubtful	Loss	Total Non Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	4486.23	95.49	398.47	0.00	493.96	4980.19
Add: Additions During The Year					133.37	
Less: Reductions During The Year*					238.73	
Closing Balance	4387.80	131.00	257.59	0.00	388.59	4776.39
*Reductions in Gross NPAs Due to:						
i) Upgradation					191.16	
ii) Recoveries (Excluding Recoveries From Upgraded Accounts)					18.87	
iii) Technical/ Prudential/16 Write-offs					-	
iv) Write-Offs Other Than Those Under (iii)/Above					28.69	
Provisions (Excluding Floating Provisions)						
Opening Balance of Provisions Held	18.50	24.87	128.22	0.00	153.09	171.59
Add: Fresh Provisions Made During The Year**					113.32	
Less: Excess Provision Reversed / Write-off Loans					89.47	
Closing Balance of Provisions Held	18.00	75.78	101.17	0.00	176.95	194.95
Net NPAs						
Opening Balance					340.87	
Add: Fresh additions during the year**					133.37	
Less: Reductions during the year					262.58	
Closing Balance					211.65	

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



	Standard				Non-Performing				Total
	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 %	31.03.2022	31.03.2021
Gross NPA to Gross Advances	8.14 %	9.92 %
Net NPA to Net Advances	4.60 %	7.06 %
Provision Coverage Ratio	42.46 %	27.91 %



Divergence in asset classification and provisioning as of March 2022

(Amount in ₹ Crore)

Sr. No.	Particulars	Amount Rs.
1	Gross NPAs as on March 31,2022 as reported by the Bank	388.59
2	Gross NPAs as on March 31, 2022 as assessed by Reserve Bank of India	502.91
3	Divergence in Gross NPAs (2-1)	114.32
4	Net NPAs as on March 31,2022 as reported by the Bank	211.65
5	Net NPAs as on March 31, 2022 as assessed by Reserve Bank of India	325.97
6	Divergence in Net NPAs (5-4)	114.32
7	Provisions for NPAs as on March 31, 2022 as reported by Bank	176.95
8	Provisions for NPAs as on March 31, 2022 as assessed by Reserve Bank of India	176.95
9	Divergence in provisioning	-
10	Reported Profit before Provisions and Contingencies for the year ended March 31,20XX	-
11	Reported Net Profit after Tax (PAT) for the year ended March 31.20XX	
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31,20XX after considering the divergence in provisioning.	

Note on Diversions

1. Bank has given disclosure in the financial statement for the year 2021-2022 regarding up gradation of the accounts under consent term. During the RBI Inspection for the year 2021-22 RBI has classified two accounts as NPA (Non-Performing Asset) In terms of Para 2.2.7.5 of RBI MC-IRAC&P Norms-UCBs, dated November 01, 2021.

Accordingly, Bank had issued notice to the borrower and demanded dues supposed to be deposited as per original repayment schedule.

The borrower had filed a writ petition before Hon. Mumbai High Court bench at Aurangabad against the bank's notice. Hon. High Court vide order dated 22nd February 2023, Hon. High court ordered that "Keeping open the issue regarding maintainability of writ petition, issue notice to respondent, returnable on 8th March 2023. Till the next date, no steps shall be taken pursuant to the impugned communications".

Accordingly, the bank has not classified the loan accounts of the said borrower as Non-Performing Asset during the pendency of this writ as directed by the Hon High Court, as doing so would, tantamount to the Contempt of the Hon. High Court's Directions. Next scheduled date of the writ is 19th June 2023.

Borrower is repaying the instalments as per consent terms and till date repayment is up to date.

2. The borrowers' accounts were restructured under Covid-19 Resolution framework 2.0 dated May 05, 2021. Due to medical reasons or otherwise restructuring process took 92 days instead of 90 days. Therefore, the account had been treated as Sub-Standard by RBI IO, in terms of Para 2.2.7.2 of RBI MC on IRAC&P norms. Out of four accounts repayment of the three accounts are regular and up to date in accordance with the restructuring norms under IRAC&P, hence these accounts are treated as standard. One account was not performing as per record of recovery and hence has been reported as NPA as on 31st March 2023.



(Amount in ₹ Crore)

b) Sector - wise Advances and Gross NPAs

Sr. No.	Sector*	31.03.2023			31.03.2022		
		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	363.07	12.13	3.34	358.41	18.21	5.08
b)	Advances to industries sector eligible as priority sector lending	2434.88	162.30	6.67	1745.03	161.72	9.27
c)	Services	301.06	47.52	15.79	207.72	46.62	22.44
d)	Personal loans	231.73	2.72	1.17	221.93	8.08	3.64
e)	Other	15.79	0.88	5.60	14.58	1.80	12.35
	Subtotal (i)	3346.53	225.56	6.73	2547.67	236.43	9.28
ii)	Non-priority Sector						
a)	Agriculture and allied activities	86.04	0.00	0.00	56.81	0.14	0.25
b)	Industry	957.07	91.16	9.52	1381.89	115.85	8.38
c)	Services	299.65	6.66	2.22	380.73	15.92	4.18
d)	Personal loans	205.69	7.87	3.83	215.51	13.18	6.12
e)	Other	225.48	2.39	1.06	193.79	7.06	3.64
	Sub-total (ii)	1773.93	108.08	6.09	2228.73	152.16	6.83
	Total (I + ii)	5120.46	333.64	6.52	4776.40	388.59	8.14



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

(Amount in ₹ Crore)

a) Details of Stressed Loan Transferred 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
b) 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

Particulars	31.03.2023	31.03.2022
Number of Frauds Reported	6	12
Amount Involved In Fraud (Rs. Crore)	0.54	0.61
Amount of Provision Made For Such Frauds (Rs. Crore)	0.27	0.85
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, 2022

(Amount in ₹ Crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 01.04.2022(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 30.09.2022
Personal Loans	0.39	0.00	0.00	0.07	1.11
Corporate Persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	114.57	6.53	0.00	10.94	97.15
Others	0.00	0.00	0.00	0.00	0.00
Total	114.96	6.53	0.00	11.01	98.26



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	
	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
Standard	Number of borrowers	5	8	0	4	40	46	10	15	67
	Gross Amount (₹ crore)	1.07	11.89	0.00	40.10	82.11	128.46	2.76	12.77	146.87
	Provision held (₹ crore)	0.07	1.08	0.00	4.01	7.22	8.17	0.25	1.26	13.57
Substandard	Number of borrowers	0	2	0	0	0	4	0	1	3
	Gross Amount (₹ crore)	0.00	0.77	0.00	0.00	0.00	2.82	0.00	0.15	0.92
	Provision held (₹ crore)	0.00	0.08	0.00	0.00	0.00	0.19	0.00	0.01	0.09
Doubtful	Number of borrowers	1	0	0	0	0	1	6	0	8
	Gross Amount (₹ crore)	4.14	0.00	0.00	0.00	0.00	13.85	0.26	0.00	18.25
	Provision held (₹ crore)	0.00	0.00	0.00	0.00	0.00	1.38	0.00	0.00	1.38
Total	Number of borrowers	6	10	0	4	40	51	16	16	70
	Gross Amount (₹ crore)	5.21	12.66	0.00	40.10	82.11	145.12	3.02	12.92	153.35
	Provision held (₹ crore)	0.07	1.16	0.00	4.01	7.22	9.75	0.25	1.27	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.



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

For the Half Yearly Ended March 31, 2023

(Amount in ₹ Crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at 30.09.2022(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 31.03.2023
Personal Loans	1.11	0.00	0.00	0.06	1.09
Corporate Persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	97.15	0.65	0.00	13.04	96.14
Others	0.00	0.00	0.00	0.00	0.00
Total	98.26	0.65	0.00	13.10	97.23

10. Exposures

a) Exposure to Real Estate Sector

(Amount in ₹ Crore)

Category	31.03.2023	31.03.2022
<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.	537.75	431.19
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;	374.08	474.24
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	911.83	905.43



b) Exposure to Capital Market

(Amount in ₹ Crore)

Particulars	31.03.2023	31.03.2022
ii) Advances Against Shares / Bonds / Debentures or Other Securities or on Clean Basis to Individuals For Investment in Shares (including IPOs / ESOPs), Convertible Bonds, Convertible Debentures, and Units Of Equity Oriented Mutual Funds;	1.36	1.18

c) Risk Category - Wise Country Exposure

(Amount in ₹ Crore)

Risk Category*	Exposure (net) as at 31st March 2023 (Current Year)	Provision held as at 31st March 2023 (Current Year)	Exposure (net) as at 31st March 2022 (Previous Year)	Provision held as at 31st March 2022 (Previous Year)
Insignificant	5.25	0.00	0.98	0.00
Low	1.36	0.00	8.62	0.00
Moderately Low	0.40	0.00	3.01	0.00
Moderate	2.98	0.00	1.09	0.00
Moderately High	5.81	0.00	0.35	0.00
High	0.44	0.00	4.90	0.00
Very High	0.09	0.00	0.00	0.00
Total	16.34	0.00	18.95	0.00

d) Unsecured Advances

(Rs. in Crore)

Particulars	31.03.2023	31.03.2022
Total unsecured advances of the bank	275.43	277.22
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

In case of Certain Loan accounts sanctioned for purchase of furniture and which are without other collateral security, have been treated as unsecured, though these accounts are secured against furniture.

e. Factoring Exposures :

No factoring exposure of the Bank as at 31.03.2023

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 31.03.2023.



11. Concentration of Deposits, Advances, Exposures and NPAs

a) Concentration of Deposits

(Amount in ₹ Crore)

Particulars	31.03.2023	31.03.2022
Total Deposits of The Twenty Largest Depositors	850.27	771.18
Percentage of Deposits of Twenty Largest Depositors to Total Deposits of The Bank	9.28%	8.58%

b) Concentration of Advances

(Amount in ₹ Crore)

Particulars	31.03.2023	31.03.2022
Total Advances to The Twenty Largest Borrowers	988.35	994.71
Percentage of Advances to Twenty Largest Borrowers to Total Advances of The Bank	19.30%	20.83%

c) Concentration of Exposures

(Amount in ₹ Crore)

Particulars	31.03.2023	31.03.2022
Total Exposure to The Twenty Largest Borrowers /customers	1,050.73	932.43
Percentage of Exposures to The Twenty Largest Borrowers / Customers to The Total Exposure Of The Bank On Borrowers /customers	18.84%	17.97%

d) Concentration of NPAs

(Amount in ₹ Crore)

Particulars	31.03.2023	31.03.2022
Total Exposure to The Top Twenty NPA Accounts	241.77	226.83
Percentage of Exposures to The Twenty Largest NPA Exposure to Total Gross NPAs.	72.46 %	58.37 %

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

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2023	31.03.2022
i)	Opening Balance of Amounts Transferred to DEA Fund	37.21	14.46
ii)	Add: Amounts Transferred to DEA Fund During The Year	3.73	23.17
iii)	Less: Amounts Reimbursed by DEA Fund Towards Claims	1.18	0.42
iv)	Closing Balance of Amounts Transferred to DEA Fund	39.76	37.21



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	31.03.2022	31.03.2023
Complaints Received by The Bank from its Customers				
1		Number of Complaints Pending at Beginning of The Year	25	12
2		Number of Complaints Received During The Year	80	68
3		Number of Complaints Disposed During The Year	93	74
	3.1	Of Which, Number of Complaints Rejected by The Bank	-	-
4		Number of Complaints Pending at the End of The Year	12	6
Maintainable Complaints Received by The Bank from Office of Ombudsman				
5		Number of Maintainable Complaints Received by the Bank from Office of Ombudsman	24	16
	5.1	Of which, Number of Complaints Resolved in Favour of the bank by Office of Ombudsman	24	15 (For 1 case, reply sent but it is pending at Ombudsmen's end)
	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	-	-
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 Which, Number of Complaints Pending Beyond 30 Days
1	2	3	4	5	6
Current 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	42.86% (Decrease)	1	0
Ground - 4 (Account opening difficult 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
Previous Year					
Ground - 16 (Others)	5	25	19.04% (increase)	2	-
Ground - 8 (Loan & Advance)	2	18	125% (increase)	3	2
Ground - 3 (Int./Mob./Electronic Banking)	12	14	61.1% (decrease)	2	1
Ground - 1 (ATM/Debit Cards)	1	9	47% (decrease)	1	1
Ground - 11 (Non-observance of Fair Practices Code)	2	5	64.2% (decrease)	2	1
Others	3	9		2	
Total	25	80	74.7% (decrease)	12	5

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

During FY 2022-23, RBI has not imposed any penalty on Bank.



15. Other Disclosure

a) Business Ratios

Sr. No.	Particulars	31.03.2023	31.03.2022
i)	Interest Income as a Percentage to Working Funds	6.74%	6.70%
ii)	Non-Interest Income as a Percentage to Working Funds	0.54%	0.75%
iii)	Cost of Deposits	4.55%	4.99%
iv)	Net Interest Margin	2.91%	2.33%
v)	Operating Profit as a Percentage to Working Funds	1.40%	1.21%
vi)	Return on Assets	0.08%	0.01%
vii)	Business (Deposits Plus Advances) Per Employee (Rs. in Crore)	11.80	10.82
viii)	Profit Per Employee (Rs. in Crore)	0.01	0.01

b) Bancassurance Business

(Amount in ₹ Crore)

Sr. No.	Nature of Income	31.03.2023	31.03.2022
1	From selling Life Insurance Policies	0.77	0.23
2	From selling Non-Life Insurance Policies	0.69	0.55
3	From Pradhanmantri Insurance Schemes	0.01	0.01
	Total	1.47	0.79

c) Marketing & Distribution

Income from Mutual Fund business

(Amount in ₹ Crore)

Sr. No.	Nature of Income	31.03.2023	31.03.2022
1	Mutual Fund Income	0.14	0.12

d) Disclosures Regarding 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	31.03.2023	31.03.2022
1	PSLC General	0.00	400.00
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	31.03.2023	31.03.2022
1	PSLC General	0.00	0.00



e) Provisions and Contingencies

(Amount in ₹ Crore)

Sr. No.	Provision Debited to Profit and Loss Account	31.03.2023	31.03.2022
i)	Provisions for NPI	0.00	21.00
ii)	Provision Towards NPA	15.00	27.13
iii)	Provision Made Towards Income Tax	0.00	0.00
iv)	Special Reserve as per Income Tax Act	0.00	3.00
v)	Other Provisions and Contingencies (With Details)		
	a) Contingent Prov for Std Assets	(0.55)	(0.50)
	b) For Restructural Loan	1.08	8.02
	c) Covid 19 Impact	0.00	0.00
	d) Prov for FITL	0.00	0.00
	e) For Restructural Loan under Covid 1	(1.36)	0.71
	f) For Restructural Loan under Covid 2	(3.30)	8.90
	g) For Other Receivable	(0.08)	0.37
	h) BDDR for ARC	0.00	11.79
	i) Provisions for Depreciation on Investment	89.71	13.80
	j) Provision for Non Banking Asset	41.29	0.00

f) Payment of DICGC Insurance Premium

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2023	31.03.2022
i)	Payment of DICGC Insurance Premium	10.85	11.07
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	31.03.2023	31.03.2022
i)	To Relatives of Directors (Against FDR)	0.00	0.20
ii)	To Relatives of Directors (Other)	0.25	0.00

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 31.03.2023:

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 provision of Rs. 16.22 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. Provision for Income tax

No provision is made for taxes on income as there is no taxable profit as per provisions of income tax act 1961.

18. Disputed Tax matters:

Two Income Tax cases are pending before CIT (Appeals) and High Court amounting to Rs. 232.30 Lakh (Previous year 4 cases involving amount of Rs. 3964.07 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. 7.48 Lakh for F Y 2019-20.

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

K. V. Gandhi
(Director)

P. D. Kamble
(Director)

M. R. Mate
(Director)

A. V. Petkar
Vice Chairman

R. B. Hejib
Chairman

J. P. Kashyap
(Officiating Chief Executive Officer)





Financial Position & Budget for 2023-24

(Amount in Crores)

Particulars	Actual		Budgeted
	31/03/2022	31/03/2023	31/03/2024
	A	B	C
Share Capital	245.35	244.97	250.00
Reserves & Surplus	846.02	991.87	1120.00
Total	1091.37	1236.84	1370.00
Savings Deposit	2014.33	2057.01	2165.00
Current Deposit	460.29	526.19	600.00
Total CASA Deposit	2474.62	2583.20	2765.00
Term Deposit	6515.17	6583.22	6935.00
Total Deposits	8989.79	9166.42	9700.00
Loans and Advances	4776.39	5120.46	5500.00
Business Mix	13766.18	14286.88	15200.00
Interest Income	690.05	702.23	776.00
Interest Expenses	452.60	409.09	502.50
Total Income	783.87	758.97	847.75
Total Expenses	659.67	613.54	700.65
Operating Profit	124.20	145.42	147.10
Net Profit after Tax and Provision	1.31	8.13	78.50
CASA %	27.53	28.18	28.50
Cost of Deposit %	4.99	4.55	5.10
Yield on Advances %	8.96	9.03	9.38
CRAR %	15.06	13.72	14.86
CD Ratio%	53.13	55.86	56.70
Gross NPA %	8.14	6.52	5.45
Net NPA %	4.60	2.80	2.05
PCR %	42.46	53.95	60.00



HMA & Associates

Chartered Accountant

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

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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 2023, Profit and Loss Account and the Cash Flow Statement for the year ended on 31st March 2023, 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 2023, 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 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 SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in 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, 2023 (Rs. In Lakhs)
Doubtful Advances @	27,027.70
Non-Performing Investments	3,119.00
Other Assets (Non-Banking Assets)#	6,448.16 #

@ This amount is only for the accounts in Doubtful/Loss Advances Category and does not include amount of Rs. 6336.41 which are in Sub-Standard Advances Caragory.

Out of this amount, an amount of Rs. 6,393.61 Lacs is the Amount of Non-Banking Assets acquired by the Bank. As an abundant precaution, the Bank has provided for an amount of Rs. 4,128.72 Lacs on these assets based on the Divergence reported by RBI in its Inspection for the 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 2023

For HMA & Associates
Chartered Accountants

FRN 100537W

CA Anand D. Joshi

Partner

Membership No. 113805

UDIN: - 23113805BGWGCK9577



B.O.D., B.O.M. and Committee Meeting Attendance 01/04/2022 to 24/07/2022														
Name	present	out of	present	out of	present	out of	present	out of	present	out of	present	out of	present	out of
	BOD Meet	BOD Meet	BOM Meet	BOM Meet	Audit Insp. Committee.	Audit Insp. Committee.	Audit Insp. Committee.	Loan Invest.	Loan Invest.	Executive	Executive	Staff	Staff	Staff
Mr. M.R. Mate	4	4	-	-	2	3	3	2	3	2	3	2	3	3
Mrs. A.V.Petkar	4	4	3	3	3	3	3	3	3	3	3	3	3	3
Mr. S.R. Pandit	3	4	-	-	2	3	3	-	-	-	-	-	-	-
Mr. M.M. Pawar	4	4	-	-	3	3	3	-	-	-	-	-	-	-
Mr. V.R.Khomane	3	4	-	-	-	-	-	-	-	2	3	-	-	-
Mr. R.V. Shinde	4	4	-	-	3	3	3	-	-	-	-	-	-	-
Mrs. M.M. Kasbekar	4	4	-	-	-	-	-	-	-	3	3	3	3	3
Mr. S.G. Mutalik	2	4	-	-	-	-	-	0	3	0	3	1	3	3
Mr. K.K. Shaha	4	4	-	-	-	-	-	-	-	2	3	-	-	-
Mr. L.A.Pawar	4	4	-	-	-	-	-	3	3	-	-	-	-	-
Mr. V.S. Devdhar	3	4	-	-	-	-	-	-	-	3	3	-	-	-
Mr. M.S. Phadke	4	4	-	-	3	3	3	-	-	-	-	-	-	-
Mr. P.T. Paranjpe	4	4	-	-	-	-	-	3	3	-	-	-	-	-
Mr. A.P. Shinde	3	4	-	-	-	-	-	-	-	2	3	-	-	-
Mrs G.P. Kumbhojkar	3	4	3	3	-	-	-	-	-	3	3	-	-	-
Mr. R.B. Hejib	4	4	3	3	3	3	3	-	-	-	-	2	3	3
Mr. B.G. Murti	3	4	-	-	-	-	-	-	-	-	-	3	3	3
Mr. J.P. Kashyap	4	4	2	3	-	-	-	2	3	2	3	3	3	3
Mr. M.V. Lonkar	-	-	1	3	-	-	-	-	-	-	-	-	-	-
Mr. A.T. Gothekar	-	-	0	3	-	-	-	-	-	-	-	-	-	-
Mr. D.P. Tikle	-	-	3	3	-	-	-	-	-	-	-	-	-	-



B.O.D., B.O.M. and Committee Meeting Attendance 25/07/2022 to 31/03/2023

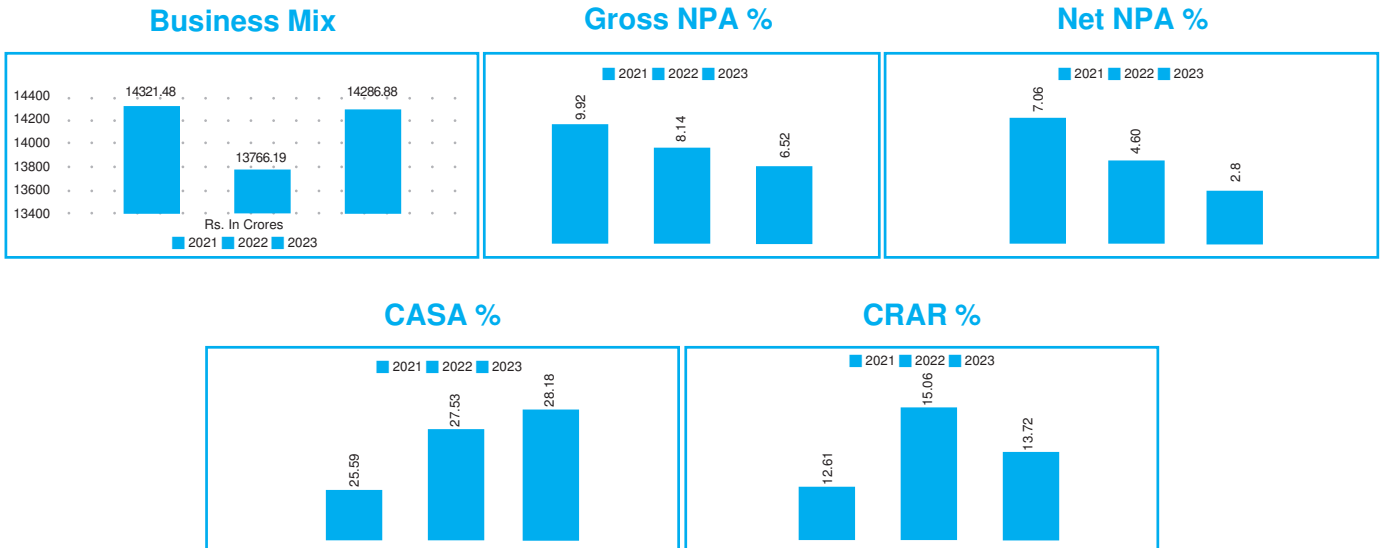
Name	present		out of present		present		out of present		present		out of present		present		out of present		present		out of present		present		out of present		present		out of present	
	BOD	BOD	BOD	BOM	BOM	Audit Sub Committee	Audit Sub Committee	Loan monitoring, legal Recovery Investment Committee	Loan monitoring, legal Recovery Investment Committee	Executive Committee	Executive Committee	Staff Committee	Staff Committee	NPA Review Committee	NPA Review Committee	Risk Management Committee	Risk Management Committee	I.T. Strategy Committee	I.T. Strategy Committee	NRC Committee	NRC Committee	Risk Management Committee	Risk Management Committee	I.T. Strategy Committee	I.T. Strategy Committee	NRC Committee	NRC Committee	High Value Monitoring Committee
Mr. R. B. Hejib	21	21	-	-	1	1	8	8	8	8	8	8	-	-	2	2	8	8	1	1	1	1	8	8	1	1	1	1
Mrs. A. V. Petkar	21	21	9	9	1	1	8	8	8	8	8	8	-	-	2	2	8	8	1	1	1	1	8	8	1	1	1	1
Mr. M. R. Mate	14	21	-	-	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. P. T. Paranjape	20	21	-	-	-	-	8	8	-	-	-	-	-	-	2	2	-	-	-	-	-	-	-	-	-	-	-	
Mr. M. M. Abhyankar	20	21	-	-	7	8	-	-	7	8	8	8	6	6	2	2	8	8	-	-	-	-	-	-	-	-	-	
Mr. K. R. Khanekar	21	21	-	-	-	-	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. K. V. Gandhi	20	21	-	-	8	8	-	-	-	-	-	-	5	6	2	2	-	-	-	-	-	-	-	-	-	-	-	
Mr. M. S. Lele	21	21	9	9	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. A. Y. Ghaisas	19	21	-	-	-	-	7	8	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	
Mr. M. S. Phatak	13	21	-	-	4	7	-	-	4	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. P. S. Kulkarni	19	21	-	-	-	-	-	-	-	-	6	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. S. D. Paraspalki	21	21	8	9	7	7	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. M. M. Limaye	21	21	-	-	-	-	7	8	-	-	6	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. K. R. Bhagat	20	21	-	-	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. S. S. Potnis	21	21	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. R. B. Baheti	21	21	-	-	-	-	8	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. P. D. Kamble	21	21	-	-	-	-	-	-	7	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. J. P. Kashyap	21	21	9	9	-	-	8	8	8	8	8	8	6	6	-	-	8	8	-	-	-	-	-	-	-	-	-	
Mr. E. B. Khedkar	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mrs M. D. Hukamani	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mr. P. P. Gosavi	-	-	9	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



सर्व सभासदांना नम्र आवाहन

- 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.
- रिझर्व्ह बँक ऑफ इंडिया यांचे नियमानुसार आपल्या खात्यावर दोन वर्ष कालावधीमध्ये कोणतेही व्यवहार झालेले नसल्यास आपले खाते निष्क्रिय होणार आहे. अशा निष्क्रिय खात्यांचे बाबतीत KYC पूर्ततेसाठी ऑफीशियली व्हॅलिड डॉक्युमेंट्स (म्हणजेच Pan, Aadhar, 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.
- बँकेच्या विविध ठेव योजना, कर्ज योजना व बँकिंग प्रोडक्ट्स, त्यावरील व्याजदर, सर्व्हिस चार्जेस, शाखांची माहिती, अनक्लेम्ड डिपॉझिटची माहिती, बँकेच्या विविध पॅलिंसीज इत्यादी बदल माहिती घेण्यासाठी बँकेच्या www.janatabankpune.com या संकेतस्थळास आवर्जून भेट द्यावी.
- आपल्या शेअर्स संदर्भात आपला मोबाईल क्रमांकास 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.
- 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.
- 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.
- सभासदांनी त्यांचे शेअर्स संदर्भात अधिक तपशिलासाठी बँकेच्या शेअर्स विभाग येथे संपर्क क्रमांकास ८६००९९६२०८/ ०२०-२४५२१०१५ ई-मेल अॅड्रेस - shares@janatabankpune.com यावर संपर्क करावा.

आलेख स्वरूपात मागील ३ वर्षांची बँकेची प्रगती





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. एम.डी.एल. १७३२, सदाशिव पेठ, विष्णू अपार्टमेंट, टिळक रोड, पुणे ४११ ०३०.	फोन ०२०-२४४३१०१५ / १६	
४	१	बाजीराव रोड १४४४, शुक्रवार पेठ, थोरले बाजीराव रोड, पुणे ४११ ००२.	फोन ०२०-२४४५२०१३ / २४४८११३० / फॅक्स ०२०-२४४५३४३०	ATM व ई-सुविधा उपलब्ध
५	२	शिवाजीनगर पुणे व्यंकटेश व्हिला, प्लॉट. क्र. ९, स.न. १२०४/९, घोले रोड, शिवाजीनगर, पुणे ४११ ००५.	फोन ०२०-२५५३५५३२ / २५५१०६४१	ATM सेवा उपलब्ध
६	३	भवानी पेठ १२ नीता सेंटर, भवानी पेठ, पुणे ४११ ०४२.	फोन ०२०-२६३८६७०८	
७	४	भोर झोन क्र.१, हाऊस क्र.४३७७, मंगळवार पेठ, जनता बँक बिल्डिंग, राजवाड्या जवळ, भोर जि. पुणे ४१२ २०६	फोन ०२११३-२२२५५४	ATM सेवा उपलब्ध
८	५	तळेगाव दाभाडे ९८१, बुधवार पेठ, तेली आळी, तळेगाव दाभाडे, ता. मावळ, जि. पुणे ४१० ५०६.	फोन ०२११४-२२२४९०	
९	६	घोडनदी प्लॉट क्र.३८ सी टी एस क्र.१९६९/१, रेव्हेन्यू कॉलनी, शिरूर, ता. शिरूर, जि. पुणे ४१२ २१०.	फोन ०२१३८-२२२१३१	ATM व ई-सुविधा उपलब्ध
१०	७	कर्वे रोड आबासाहेब गरवारे कॉलेज कम्पाउंड, कर्वे रस्ता, पुणे ४११ ००४	फोन ०२०-२५४४१६३१/२५४५३०७५	ATM सेवा उपलब्ध
११	८	फर्ग्युसन कॉलेज रोड ९२५ बी, युनिक चेंबर्स, फर्ग्युसन कॉलेज रोड, शिवाजीनगर, पुणे ४११ ००५.	फोन ०२०-२९९९०९२२	ATM सेवा उपलब्ध
१२	९	चिंचवड गाव स.क्र.२८०, सी टी एस क्र. ४२७०, गोल्डक्राफ्ट बिल्डिंग, चाफेकर चौक, चिंचवड गांव, पुणे ४११ ०३३.	फोन ०२०-२७३५२५३६	ATM व ई-सुविधा 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	ATM सेवा उपलब्ध



अ.क्र.	शाखा क्र.	शाखा	संपर्क	ATM
१४	११	चिंचवड स्टेशन स. क्र. २०२, बहीरवाडे प्लाझा, निरायम हॉस्पिटल रोड, BSNL ऑफिससमोर, चिंचवड स्टेशन, पुणे ४११ ०१९.	फोन ०२०-२७४७२४३६ फॅक्स ०२०-२७४६३३३४	
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	ATM सेवा उपलब्ध
१६	१३	लातूर सी स. क्र. ६३९८-१, नगर पी क्र. आर/४ - ६७४, चैनसुख रोड, लातूर ४१३ ५१२.	फोन ०२३८२-२४०५६६ / २४०७७८ / ७९	ATM व ई-सुविधा उपलब्ध
१७	१४	टिळक रोड १७३२, सदाशिव पेठ, विष्णू अपार्टमेंट, टिळक रोड, पुणे ४११ ०३०.	फोन ०२०-२४४७११६५ / २४४७५३५४	ATM व ई-सुविधा उपलब्ध
१८	१५	शनिवार नारायण पेठ ३४५, शनिवार पेठ, रमणबाग प्रशाला कम्पाउंड, पुणे ४११ ०३०.	फोन ०२०-२४४५९९३७ / २४४५९२३९	ATM सेवा उपलब्ध
१९	१६	औरंगाबाद गोमटेश मार्केट जवळ, औषधी भवन समोर, दलालवाडी, औरंगाबाद ४३१ ००१.	फोन ०२४०-२३३४०९३ / २३४९६५१	ATM सेवा उपलब्ध
२०	१७	दादर 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 ०२२-२४२२६२९९ / २४३८१२५० फॅक्स ०२२-२४२२२९३४	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	ATM सेवा उपलब्ध
२२	१९	अंबाजोगाई ३/४३४, गुरुवार पेठ, अंबाजोगाई, जि. बीड ४१३ ५१७.	फोन ०२४४६-२४७०७१	ATM सेवा उपलब्ध
२३	२०	विलेपार्ले श्रीकुंज प्रिमायसेस, को-ऑप. सोसायटी, हनुमान मंदिर रोड, विलेपार्ले(पु.), मुंबई ४०० ०५७.	फोन ०२२-२६११४०३६ / २६११५५७७	ATM व ई-सुविधा उपलब्ध
२४	२१	गिरगांव डेकन चेंबर, मॅजेस्टिक सिनेमा हाऊस समोर, गिरगांव, मुंबई ४०० ००४.	फोन ०२२-२३८६९३९७	ATM सेवा उपलब्ध
२५	२२	रत्नागिरी १९७३, श्रीराम आळी, रत्नागिरी, ४१५ ६१२.	फोन ०२३५२-२२२३९३	ATM व ई-सुविधा उपलब्ध
२६	२३	शिवाजीनगर रत्नागिरी यशोदीप, मारुती मंदिर, रत्नागिरी ४१५ ६१२	फोन ०२३५२-२२२६२१ / २२६६२१	ATM व ई-सुविधा उपलब्ध
२७	२४	साखरपा घर क्र. १७१/२, इंदिरा कॉम्प्लेक्स, गणेशमंदिरा समोर, एस टी स्टॅण्ड जवळ, बाजारपेठ, मु.पो. साखरपा, ता. संगमेश्वर, जि. रत्नागिरी ४१५ ८०१	फोन ०२३५४-२६८२४३	ATM सेवा उपलब्ध



अ.क्र.	शाखा क्र.	शाखा	संपर्क	ATM
२८	२५	देवरुख सर्वे नं. ३२/३८ए १ए, सीटीएस नं.६६३, जागुठे कॉम्प्लेक्स, स्टेट बँक रोड, देवरुख, ता. संगमेश्वर, जि. रत्नागिरी ४१५ ८०४.	फोन ०२३५४-२६०१४५	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	ATM सेवा उपलब्ध
३०	२७	संगमेश्वर जनता बँक बिल्डिंग, नावडी, ता.संगमेश्वर जि.रत्नागिरी ४१५ ६११	फोन ०२३५४-२७२०५० / २७३२८४	ATM सेवा उपलब्ध
३१	२८	पावस महाकाली पॅलेस, स.नं.६० हिस्सा क्र.१३/१६, पावस, जि. रत्नागिरी ४१५ ६१६	फोन ०२३५२-२३७२६६	ATM सेवा उपलब्ध
३२	२९	कोल्हापूर श्रीपद्मलक्ष्मी, ७४२ ई वार्ड, शाहूपुरी ३ री गल्ली, सुभाष फोटो स्टुडीओ शेजारी, कोल्हापूर ४१६००१	फोन ०२३१-२६४१८८८ / २६४१९९०	ATM सेवा उपलब्ध
३३	३०	मार्केट यार्ड जनता बँक बिल्डिंग, ४७५/ ४७६, गुलटेकडी, मार्केट यार्ड, पुणे ४११ ०३७.	फोन ०२० २४२७१५३३ / २४२७२५४९ फॅक्स ०२०-२४२७१५३२	
३४	३१	कर्वेनगर स. नं. १६७ / ए-२, प्लॉट नं. १९/२०, अभिषेक कॉम्प्लेक्स, हॅपी कॉलनी, कोथरूड, पुणे ४११ ०३८.	फोन ०२०-२५४३६७५३ / २९९९९९९९	ATM सेवा उपलब्ध
३५	३२	इंदापूर घर क्र. ६४६, वॉर्ड क्र. २४, बाजारपेठ, इंदापूर, जि. पुणे ४१३ १०६.	फोन ०२१११-२२३३१८	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	ATM सेवा उपलब्ध
३७	३४	पिंपरी वटुमहाल, प्लॉट नं.१३१, ध्यानचंद पॉलीग्रास हॉकी स्टेडीयम चौक, नेहरूनगर, पिंपरी, पुणे ४११ ०१८.	फोन ०२०-२७१२४७२५	ATM सेवा उपलब्ध
३८	३५	चिपळूण स. नं. १४७ हिस्सा नं. १, सक्सेस चेंबर्स, एस टी स्टॅण्डजवळ, भोगाळे, चिपळूण, जि. रत्नागिरी ४१५ ६०५.	मोबाईल ९८६००९८३३२	ATM सेवा उपलब्ध
३९	३६	सहकारनगर प्लॉट क्र. ६६, मधुमालती, दशभुजा गणपती रोड, तुळशीबागवाले कॉलनी, सहकारनगर, पुणे ४११ ००९.	फोन ०२०-२४२२४५१४ / २४२२०३७३	ATM व ई-सुविधा उपलब्ध
४०	३७	सिंहगड रोड स.नं. २६/२०/१ ए, हिंगणे खुर्द, सिंहगड रोड, पुणे ४११ ०५१.	फोन ०२०-२४३५२०५३ / २४३४००५३	ATM व ई-सुविधा उपलब्ध



अ.क्र.	शाखा क्र.	शाखा	संपर्क	ATM
४१	३९	खेडब्रह्मा सरदार पटेल मार्ग, खेडब्रह्मा जि. साबरकांठा गुजरात ३८३ २५५.	फोन ०२७७५-२२००२२	ATM सेवा उपलब्ध
४२	४०	बाणेर स. नं. १८२/१/१, बाणेर रोड, अटारिया बिल्डिंग, आयसीआयसीआय बँकेशेजारी, बाणेर, पुणे ४११ ०४५.	फोन ०२०-२७२९०२४०	ATM व ई-सुविधा 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	ATM व ई-सुविधा 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	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	ATM व ई-सुविधा 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	ATM 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	ATM सेवा उपलब्ध
४८	४६	बोरिवली (पश्चिम) सी टी एस ५५९, नंद नंदन भवन, सोडावाला लेन, बोरीवली(पश्चिम), मुंबई ४०० ०९२	फोन ०२२-२८९४३११८	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	ATM सेवा उपलब्ध
५०	४८	नाशिक प्लॉट नं.१५३, अल्फा स्केअर, डिसुझा कॉलनी, कॉलेज रोड, मॉडेल कॉलनी चौक, नाशिक ४२२ ००५.	फोन ०२५३-२९७०३७५	ATM सेवा उपलब्ध
५१	४९	उदगीर घर क्र.५,३,१६ आणि ५,३,२१ नांदेड बिदर रोड, उमा चौक, उदगीर, ता. उदगीर जि. लातूर ४१३ ५१७.	फोन ०२३८५-२५६३५६	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	ATM सेवा उपलब्ध
५३	५१	मुलुंड प्लॉट नं.५४४/ए, सी टी एस क्र.२८६, बालाजी आर्केड, नेताजी सुभाषचंद्र रोड, मुलुंड(पश्चिम) मुंबई ४०० ०८०.	फोन ०२२-२५६९४९८८	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	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	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	ATM सेवा उपलब्ध
५७	५५	मोशी श्री समर्थ कृपा, सेक्टर - ४, प्लॉट नं.२८७/ एस्, संतनगर, प्राधिकरण मोशी, पुणे-नाशिक हायवे, मोशी, पुणे ४१२ १०५	फोन ०२०-२७२३६१६६	ATM सेवा उपलब्ध
५८	५६	ठाणे (प) शॉप क्र.२ मॅझनिंग आणि तळमजला, लोकमान्य को - ऑप. हाडसिंग सोसायटी, टिका नं.१२, सीटीएस नं.११०/ए/३, वीर सावरकर मार्ग, राम मारुती रस्त्याजवळ, ठाणे(पश्चिम) ४०० ६०२.	फोन ०२२ - २५४१०८२९	ATM सेवा उपलब्ध
५९	५७	सोलापूर टाईम स्केर बिल्डिंग ९७/१, तळमजला, मोरारजी पेठ, प्रभात चित्र मंदिरा जवळ, जि. सोलापूर ४१३ ००१.	फोन ०२१७-२६२५५९९	ATM सेवा उपलब्ध
६०	५८	गोरेगाव शॉप नं.१,२,३ आणि ४ हेम-कुंज सी.एच.एस. लि., प्लॉट नं.७६/६०, रोड नं.१, जवाहरनगर, गोरेगाव (प), मुंबई - ४००१०४	फोन ०२२-२८७३७९४५	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	ATM सेवा उपलब्ध
६२	६०	अहमदनगर स. नं.११(जुना स.नं.८), प्लॉट नं.५, टेलिग्राफ कॉलोनी, भिस्तबाग रोड, जय बालाजी सुपर मार्केट समोर, सावेडी, अहमदनगर ४१४ ००३	फोन ०२४१-२५५०२३१	ATM सेवा उपलब्ध
६३	६१	इचलकरंजी ५/३६ नारायण पेठ, शाहू कॉर्नर जवळ, इचलकरंजी ४१६ ११५.	फोन ०२३०-२४३५०५९	ATM सेवा उपलब्ध
६४	६२	सांगली १०३०, सिटी पॅलेस, एस टी स्टॅण्ड रोड, सांगली ४१६ ४१६.	फोन ०२३३-२३२१०९३	ATM सेवा उपलब्ध



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	ATM सेवा उपलब्ध
६६	६४	गडहिंग्लज सी टी एस ३७४/३७५/३७६, मुल्ला चेंबर, मेन रोड, गडहिंग्लज ४१६ ५०२.	फोन ०२३२७-२२४४६४	
६७	६५	जवाहरनगर वॉर्ड नं. २१, हिस्सा क्र. ११३८, संजय महादेव कांबळे बिल्डिंग, डेक्कन मिल समोर, स्टेशन रोड, इचलकरंजी ४१६ ११५.	फोन ०२३०-२४४०३८२	
६८	६६	जयसिंगपूर गल्ली क्र.९, कुंभोजकर बिल्डिंग, राम मंदिर जवळ, जयसिंगपूर ४१६ १०१.	फोन ०२३२२-२२६०९१	
६९	६७	हडपसर स.नं. ११, हिस्सा नं २ बी/ १ आणि २बी/ २, शॉप नं ८, ९, अमर छाया कॉ-ऑप. हौसिंग सोसायटी, हॉटेल अतिथी जवळ, पुणे-सोलापूर रोड, गाडीतळ, हडपसर, पुणे ४११ ०२८.	फोन ०२०-२६९९३२५८	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	ATM सेवा उपलब्ध
७१	६९	सुस पाषाण रोड स.नं.१४८, हिस्सा क्र.१/ए/१, सी टी स. नं. १३५३, पूर्वा हाईटस् बिल्डिंग ए, सुस पाषाण रोड, पुणे ४११ ०२१.	फोन ०२०-२५८७१००४	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	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	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	
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	
७६	९७	इचलकरंजी (विस्तारीत कक्ष) वॉर्ड नं.१६ हिस्सा क्र.१५२७/१०, अण्णा रामगोंडा पाटील शाळेसमोर, भाजी मार्केट, इचलकरंजी ४१६ ११५.	फोन ०२३०-२४२४३९३	ATM सेवा उपलब्ध

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



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मा. श्री. अतुलजी सावे, मा. राज्य सहकार मंत्री यांची बँकेला सदिच्छा भेट



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