



# मॅको बँक

दि महाराष्ट्र मंत्रालय अँड अलाईड  
ऑफिसेस को-ऑपरेटिव्ह बँक लि., मुंबई

९५ वा | वार्षिक  
अहवाल  
२०२३-२०२४

SMS  
Banking





# मॅको बँक

दि महाराष्ट्र मंत्रालय अँड अलाईड  
ऑफिसेस को-ऑपरेटिव्ह बँक लि., मुंबई

## विद्यमान संचालक मंडळ



श्री. प्रमोद बा. पंडित  
अध्यक्ष



श्री. सुनिल मु. खाडे  
उपाध्यक्ष



श्री. भास्कर क. बनसोडे  
संचालक



श्रीमती मंगल सं. नाखवा  
संचालक



श्री. निलेश मु. जाधव  
संचालक



श्री. शिवाजी बा. चव्हाण  
संचालक



श्री. अजित ज. तायडे  
संचालक



श्री. एकनाथ शां. जाधव  
संचालक



श्री. संजय बा. कदम  
संचालक



श्री. मनिस म. पाटील  
संचालक



श्री. संतोष मा. साखरे  
स्वीकृत संचालक



श्री. भारत वा. वानखेडे  
संचालक



श्री. हेमंत श. लेदाडे  
संचालक



श्रीमती पुजा भा. उदावंत  
संचालक



श्रीमती भारती द. कोरगांवकर  
स्वीकृत संचालक



श्री. भगवान पां. पाटील  
संचालक (कर्मचारी प्रतिनिधी)



श्री. समीर वि. तुळसकर  
संचालक (कर्मचारी प्रतिनिधी)



श्री. दयानंद भा. महाजन  
मुख्य कार्यकारी अधिकारी



# मॅको बँक

दि महाराष्ट्र मंत्रालय अँड अलाईड  
ऑफिसेस को-ऑपरेटिव्ह बँक लि., मुंबई

## क्षणचित्रे



सेवानिवृत्त सभासदांचा सत्कार  
करतांना उपस्थित संचालक  
मंडळ सदस्य

१४ व्या वार्षिक सर्वसाधारण  
सभेला संबोधित करतांना  
संचालक मंडळ



१४ व्या वार्षिक सभेप्रसंगी  
उपस्थित संचालक मंडळ सदस्य





# मॅको बँक

दि महाराष्ट्र मंत्रालय अँड अलाईड  
ऑफिसेस को-ऑपरेटिव्ह बँक लि., मुंबई

## क्षणचित्रे



नाशिक शाखा उद्घाटन प्रसंगी  
उपस्थित प्रमुख पाहुणे व  
संचालक मंडळ सदस्य

नाशिक शाखा उद्घाटन  
प्रसंगी उपस्थित मा. सभासद  
व संचालक मंडळ सदस्य



पुणे शाखा उद्घाटन प्रसंगी  
उपस्थित मा. सभासद व  
संचालक मंडळ सदस्य



मुख्य कार्यालय - मंत्रालय मुख्य इमारत, तळ मजला, मादाम कामा रोड, मंत्रालय, मुंबई - ४०० ०३२.

## ९५ व्या अधिमंडळाच्या वार्षिक बैठकीची नोटीस

( फक्त सभासदांकरिता )

दि महाराष्ट्र मंत्रालय अँड अलाईड ऑफिसेस को-ऑप बँक लि. (मॅको बँक) संस्थेच्या अधिमंडळाची वार्षिक बैठक शुक्रवार दि. ३० ऑगस्ट २०२४ रोजी सायंकाळी ६.१५ वाजता परिषद सभागृह, ०६ वा मजला, मंत्रालय (विस्तार), मुंबई - ४०० ०३२ येथे पुढील विषयावर निर्णय घेण्यासाठी आयोजित करण्यात आली आहे. तरी मा. सभासदांनी वेळेवर उपस्थित रहावे, ही विनंती.

### \* सभेपुढील विषय \*

१. दि. ०८ सप्टेंबर, २०२३ रोजी झालेल्या ९४ व्या अधिमंडळाच्या वार्षिक बैठकीचे इतिवृत्त वाचून मंजूर करणे.
२. दिनांक ३१.०३.२०२४ रोजी संपलेल्या सहकार वर्षाचा संचालक मंडळाने तयार केलेला अहवाल, अंतर्गत व सांविधानिक लेखापरिक्षकांनी तपासलेले ताळेबंद व नफा-तोटा पत्रके मंजूर करणे.
३. सन २०२३-२०२४ या आर्थिक वर्षाचा सांविधानिक लेखापरिक्षण अहवाल मंजूरीसाठी सादर करणे.
४. सन २०२३-२०२४ या आर्थिक वर्षामध्ये बँकेला झालेल्या नफा विभागणीसंबंधी संचालक मंडळाने केलेल्या शिफारशीचा विचार करून मंजूरी देणे व लाभांश जाहीर करणे.
५. सन २०२५-२०२६ या आर्थिक वर्षासाठी अंतर्गत व समवर्ती लेखापरीक्षकांची नेमणूक करणे व त्यांचा मेहनताना ठरवणे.
६. सन २०२४-२०२५ या आर्थिक वर्षाकरिता रिझर्व्ह बँकेने सुधारीत नियमावलीनुसार मंजूरी दिलेल्या बँकेच्या वैधानिक लेखापरिक्षकांची नोंद घेणे.
७. सन २०२२-२०२३ च्या सांविधानिक लेखापरिक्षण अहवाल दोष-दुरुस्तीची नोंद घेणे.
८. सन २०२४-२०२५ च्या अंदाजपत्रकाला व विकास आराखड्याला मंजूरी देणे.
९. अधिकारी-कर्मचारी वर्गाच्या आकृतीबंधामध्ये मुख्य कार्यालयात लेखातपासणी कक्ष समाविष्ट करून सुधारीत आकृतीबंधास मंजूरी देणे.
१०. नागरी सहकारी बँकांसाठी शासनाने एकरकमी कर्ज परतफेड योजना २०२३ नुसार तडजोड केलेल्या खात्याच्या माहितीची नोंद घेणे.
११. मा. संचालक मंडळाने शिफारस केलेल्या सभासदांच्या कर्ज रक्कमा निलेखित करणेबाबत मंजूरी देणे.
१२. मा. सभासदांना प्रशिक्षण देणेबाबत पुढील आर्थिक वर्षात घेण्यात येणाऱ्या प्रशिक्षण शिबिराच्या माहितीबाबत मंजूरी देणे.
१३. संचालक मंडळाने सुचविलेल्या उपविधी दुरुस्तीला मान्यता देणे. (तपशील "Annexure A" मध्ये दिला आहे.)
१४. ९५ व्या वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची अनुपस्थिती क्षमापित करणे.
१५. मा. अध्यक्षांच्या अनुमतीने उपस्थित करण्यात येणारे विषय.

संचालक मंडळाच्या आदेशावरून  
सही/-

(दयानंद भा. महाजन)

मुख्य कार्यकारी अधिकारी

ठिकाण :- मुंबई ४०० ०३२.

दिनांक :- १४/०८/२०२४

### \* टीप :-

१. गणसंख्येअभावी सभा तहकूब झाल्यास सभा त्याच दिवशी, त्याच ठिकाणी सायंकाळी ६.४५ वाजता घेण्यात येईल व या सभेस गणसंख्यापूर्तीची आवश्यकता राहणार नाही.
२. मा. सभासदांना सभेच्या कामकाजाशी संबंधित एखादी विशिष्ट स्वरूपाची (specific) माहिती किंवा सांख्यिकी माहिती हवी असल्यास, मा. सभासदांनी कृपया सभेच्या कार्यालयीन ३ दिवस अगोदर बँकेच्या मुख्य कार्यालयाकडे लेखी मागणी सादर करावी. तसेच, मा. सभासदांना काही सूचना करावयाच्या असल्यास किंवा ठराव द्यावयाचे असल्यास तेही सभेच्या कार्यालयीन ३ दिवस अगोदर बँकेच्या मुख्य कार्यालयाकडे लेखी सादर करावे.
३. सभेच्या वेळी सभागृहात प्रवेश मिळविण्याकरिता मा. सभासदांनी आपले ओळखपत्र (Identity Card) सोबत आणणे अनिवार्य आहे.
४. सन २०२३-२०२४ या वर्षात सेवानिवृत्त झालेल्या / राजीनामा दिलेल्या मा. सभासदांचा सत्कार समारंभ दिनांक ३०/०८/२०२४ रोजी सायंकाळी ४.०० ते ५.३० या वेळेत परिषद सभागृह, ६ वा मजला, मंत्रालय, मुंबई - ४०० ०३२ येथे आयोजित करण्यात आला आहे. या समारंभासाठीही सर्व सन्माननीय सभासदांची उपस्थिती प्रार्थनीय आहे.

### \* अदा करावयाच्या लाभांशाबाबत विनम्र आवाहन \*

सन २०२१-२०२२ व सन २०२२-२०२३ या आर्थिक वर्षातील लाभांश अद्यापी ज्या सभासदांच्या बचत खात्यात जमा झालेला नसेल, त्या सभासदांनी लाभांश बचत खात्यात जमा करण्याबाबत बँक व्यवस्थापनाशी संपर्क साधावा, ही विनंती.

९५ व्या वार्षिक अहवालाची ई-प्रत सभासदांना बँकेच्या [www.macobank.com](http://www.macobank.com) या संकेतस्थळावर उपलब्ध करून देण्यात आलेली आहे.

ज्या सभासदांना अहवालाची छापील प्रत हवी असेल त्यांनी कृपया शाखा व्यवस्थापक यांचेकडून उपलब्ध करून घ्यावी.

## मुख्य कार्यालय

मंत्रालय मुख्य इमारत, तळ मजला, मादाम कामा रोड, मंत्रालय, मुंबई - ४०० ०३२.  
दुरध्वनी : २२०२५४५२ / २२८९२०४६ / २२८३५९५३

## ■ शाखा ■

### १) मंत्रालय शाखा :

मंत्रालय आवार, पोष्ट ऑफिस जवळ, हुतात्मा राजगुरु चौक,  
मादाम कामा रोड, मंत्रालय, मुंबई - ४०० ०३२.  
दुरध्वनी : २२८५ ६९४० / २२८३ ५९४६ / ४३,  
२२७९ ३३६७ / २२७९ ३९८६ / २२७९ ३७५८.

### ३) कोंकण भवन शाखा :

कोंकण भवन इमारत, दुसरा मजला, सी. बी. डी. बेलापूर,  
नवी मुंबई ४०० ६९४  
दुरध्वनी : २७५७ ०९९६ / २७५६ ४२९८.

### ५) नाशिक शाखा :

अनंत गौरव चेंबर्स / वाय रोड, इंडियन बँकेच्या वर, पहिला माळा,  
मेहेर सिग्नलच्या जवळ, नाशिक - ४२२ ००२.  
दुरध्वनी : ०२५३ २९९५०९७.

### ७) अहमदनगर शाखा :

प्लॉट नं. जी/२६, भवानी दर्शन बंगलो,  
नवीन जिल्हाधिकारी ऑफिसजवळ, बी.एस.एन.एल. ऑफिससमोर,  
पारिजात चौक, सावेडी, अहमदनगर - ४१४ ००३.  
दुरध्वनी : ०२४९ २९९२०४७

### २) बांद्रा शाखा :

लेखाकोष भवन, तळमजला, बांद्रा - कुर्ला संकुल,  
बांद्रा (पूर्व), मुंबई - ४०० ०५९.  
दुरध्वनी : २६५९ २५०६ / २६५९ ९३९९.

### ४) ठाणे शाखा :

शॉप नं. ३ व ४, पहिला मजला, श्यामकमल को.ऑप.हौ.सो.लि.,  
कडवा लेन, कलेक्टर ऑफिसच्या मागे, ठाणे (प.) - ४०० ६०९.  
दुरध्वनी : ०२२ २५३० ०४०५.

### ६) पुणे शाखा :

गाळा नं. १, बी. विंग, परमार ट्रेड सेंटर,  
साधु वासवानी चौक, कॅनॉट रोड, पुणे - ४११ ००९.  
दुरध्वनी : ०२०२९९५०७०७.

### ८) पालघर शाखा :

कलेक्टर कार्यालय प्रशासकीय इमारत नं. 'बी', रुम नं. २०८,  
दुसरा मजला, कलेक्टर कार्यालय, पालघर बोईसर रोड,  
कोळगाव, पालघर - ४०९४०४.  
दुरध्वनी : ०२५२५ २९७३९५.

## ■ बँकर्स ■

- |                                              |                                                |
|----------------------------------------------|------------------------------------------------|
| १) दि महाराष्ट्र राज्य सहकारी बँक लि., मुंबई | २) दि मुंबई जिल्हा मध्य. सहकारी बँक लि., मुंबई |
| ३) स्टेट बँक ऑफ इंडिया, मुंबई                | ४) सेंट्रल बँक ऑफ इंडिया, मुंबई                |
| ५) बँक ऑफ बडोदा, मुंबई                       | ६) आय. डी. बी. आय. बँक, मुंबई                  |
| ७) आय.सी.आय.सी.आय. बँक, मुंबई                | ८) जना स्मॉल फायनान्स बँक                      |

## ■ लेखापरीक्षक ■

समवर्ती लेखापरीक्षक,  
मे. शिंदे अँड असोसिएटस्  
चार्टर्ड अकाउंटंट, मुंबई

अंतर्गत लेखापरीक्षक,  
मे. पी बी जी अँड असोसिएटस्  
चार्टर्ड अकाउंटंट, मुंबई

## ■ संविधानिक लेखापरीक्षक ■

मे. गोखले अँड असोसिएटस्  
चार्टर्ड अकाउंटंट, मुंबई

## ■ कायदेशीर सल्लागार ■

- |                      |                       |                        |
|----------------------|-----------------------|------------------------|
| १) अॅड. रोहित रहेजा  | २) अॅड. गायत्री पाटील | ३) अॅड. हर्षराज जगताप  |
| ४) अॅड. दिप्ती खरे   | ५) अॅड. आशिष देशपांडे | ६) अॅड. मंगेश आरोटे    |
| ७) अॅड. सागर भांडारे | ८) अॅड. अमोल सुर्वे   | ९) अॅड. एस. सी. लीगल्स |
| १०) अॅड. जयवंत घोणे  |                       |                        |

## ९५ वा वार्षिक अहवाल

सन्माननीय सभासद बंधू आणि भगिनींनो,

संचालक मंडळाच्या वतीने बँकेच्या ९५ व्या वार्षिक सर्वसाधारण सभेला मी आपणा सर्वांना सहर्ष आमंत्रित करीत आहे. आधुनिक माहिती तंत्रज्ञानाचा वापर, सामुहिक निर्णय प्रक्रिया व व्यावसायिक व्यवस्थापन असलेल्या या महान संस्थेचा अध्यक्ष म्हणून मी या ठिकाणी अधोरेखित करू इच्छितो की, केवळ आपल्या सर्वांच्या भरीव पाठबळाच्या आधारावरच संस्थेने आर्थिक वर्ष २०२३-२०२४ मध्ये आपली व्यावसायिक उद्दिष्टे साध्य केली आहेत.

आपल्या समोर संस्थेचा ९५ वा वार्षिक अहवाल तसेच ३१ मार्च, २०२४ अखेरची अंकेक्षित आर्थिक पत्रके व शासकीय लेखा परीक्षकांचा अहवाल सादर करताना मला आनंद होत आहे.

### १. अ) सभासद : ७,९३४

अहवाल वर्ष दि. ३१.०३.२०२४ अखेर ७२६ नवीन सभासद करून घेण्यात आले व ५५३ सभासदांनी नियत वयोमानानुसार सेवानिवृत्ती, स्वेच्छा सेवानिवृत्ती, बदली व अन्य कारणांमुळे राजीनामे दिले आहेत. तसेच अहवाल वर्षात १४ सभासद दिवंगत झाले आहेत. त्यामुळे अहवाल वर्ष अखेर सभासद संख्या ७,९३४ इतकी आहे.

अहवाल वर्षात ज्ञात व अज्ञात सभासद, ग्राहक तथा हितचिंतक यांच्या निधनाबद्दल संचालक मंडळ शोक व्यक्त करीत असून त्यांच्या पवित्र आत्म्यास सद्गती लाभण्यासाठी प्रार्थना करीत आहे.

### ब) नाममात्र सभासद

सन २०२३-२०२४ या अहवाल वर्षात नाममात्र सभासदांची नोंद नाही.

### २. भाग भांडवल : रु. २१,२८,३३,०००.००

दिनांक ३१.०३.२०२४ या दिनांकास संपलेल्या आर्थिक वर्षात आपल्या संस्थेचे भाग भांडवल रु. २१,२८,३३,०००.०० इतके झाले आहे. भागभांडवलामध्ये मागील वर्षपेक्षा रु. १,३८,६८,७००.०० इतकी वाढ झाली असून सदर वाढ ६.९७% आहे.

### ३. बँकेच्या ठेवी : रु. ३,५२,१५,२३,३७१.११

आपली बँक सर्व प्रकारच्या ठेवींवरील व्याजदराबाबत इतर बँकांच्या तुलनेत नेहमीच अग्रणी राहिली आहे.

सभासदांनी तसेच ठेवीदारांनी बँकेत ठेवलेल्या अमूल्य मुदत ठेवींच्या रकमेवर मर्यादा नाही. आकर्षक व्याजदर लक्षात घेऊन अधिकाधिक ठेवी आपल्या बँकेत ठेऊन सुरक्षित व अधिक परताव्याचा फायदा सभासदांनी व ठेवीदारांनी घ्यावा, अशी आग्रहाची विनंती आहे. सभासदांना व ठेवीदारांना अधिक परतावा मिळण्याच्या उद्देशाने संचालक मंडळाने अहवाल वर्षात अधिकतम व्याजदराच्या योजना सुरू केल्या आहेत व त्याचा फायदा अनेक सभासदांनी व ठेवीदारांनी घेतला आहे.

सभासद व ठेवीदारांनी आजपर्यंत मुदत ठेवी ठेवण्यासाठी जसे सहकार्य केले आहे त्यापेक्षा अधिक सहकार्य या आर्थिक वर्षात देखील नवीन योजना व सेवांबरोबरच चालू खाती व बचत खाती मिळवण्यावरच भर राहिल. बँकेच्या शाखांना प्रोत्साहित करण्यासाठी वेगवेगळ्या योजना राबविण्यात आल्या आहेत. शाखांकडील विशिष्ट ग्राहक वर्गाला



लक्ष करुन विशेष मोहिम आखण्यात आल्या आहेत.

सभासद व ठेवीदारांनी दाखविलेला विश्वास, संचालक मंडळाने केलेले प्रयत्न, व्यवस्थापन व कर्मचारी यांनी घेतलेले परिश्रम यामुळे बँकेच्या मागील वर्षाअखेर असलेल्या ठेवीमध्ये रु. १८,१९,५४,७२२.५४ ची वाढ होऊन या आर्थिक वर्षाअखेर बँकेकडे रु. ३,५२,१५,२३,३७१.११ एवढ्या रकमेच्या ठेवी आहेत.

केंद्र शासनाच्या आयकर कलम १९४ (A) प्रमाणे आता बँकेच्या सभासदास आर्थिक वर्षात एकूण ठेवींवर दिलेले एकूण व्याज रु. ४०,०००/- च्या तसेच ज्येष्ठ नागरिकांना रु. ५०,०००/- वर देय असेल तर त्यातून १०% कर कपात (TDS) वजा करणे बंधनकारक आहे. त्याप्रमाणे सर्व सभासदांनी याची नोंद घेऊन आर्थिक वर्ष २०२३-२०२४ मध्ये त्यांना बँकेने दिलेल्या व्याजावरील कर कपात करुन (TDS) केंद्र शासनाच्या तिजोरीत जमा केलेला आहे.

#### ४. अ) कर्ज वाटप : रु. २,६०,२८,११,४८८.००

आर्थिक वर्ष २०२३-२०२४ मध्ये एकूण कर्ज व्यवहार गतवर्षीच्या तुलनेत रु. ३२,५५,४९,८१०.३७ (+१४.२९%) वाढ होऊन रु. २,२७,७२,६९,६७७.६३ वरुन रु. २,६०,२८,११,४८८.०० झाली आहे.

कर्ज विभागांतर्गत सर्व शाखेतील कर्मचाऱ्यांनी कर्ज मंजुरी, पश्चात देखभाल, पूर्तता तसेच कर्ज खात्यांचे आरोग्य चांगले राहावे म्हणून थकबाकी प्रकरणांचा पाठपुरावा तसेच संबंधित खात्यांची माहिती घेवून कर्ज वसुली शिस्तबद्धपणे वसूल होतील याची खात्री केलेली आहे.

#### ब) कर्ज वसूली व थकबाकी :

बँकेने या आर्थिक वर्षात अनुत्पादित कर्जाचे प्रमाण कमी करण्यासाठी निरंतर प्रयत्न केले. तथापि, जी कर्जे दोन ते तीन वर्षांपुढील अनुत्पादित झाली. त्यांची वसूली चांगल्या प्रमाणात झालेली आहे. परंतु नवीन अनुत्पादित कर्जामध्ये झालेल्या कर्जाची रक्कम जास्त असल्यामुळे दि. ३१.०३.२०२४ अखेर सतल अनुत्पादित कर्जाचे प्रमाण (Gross NPA) ३.५०% इतके असून नक्त अनुत्पादित कर्जाचे प्रमाण (Net NPA) ०.००% इतके झाले आहे. भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक परिपत्रकानुसार बँकेने आवश्यक त्या तरतुदी केल्या आहेत. भविष्यातील अनुत्पादित कर्जे कमी होतील यासाठी शाखा स्तरावर, बँक मुख्य कार्यालयामार्फत थकबाकीदार सभासदांच्या कार्यालयात व घरी मोठ्या प्रमाणात पाठपुरावा करण्यात आला आहे. तसेच आवश्यक असेल तेथे थकबाकीदार सभासदांच्या कर्ज वसूलीकरीता कलम १०१ अंतर्गत कारवाई चालू आहे. चालू आर्थिक वर्षात नक्त अनुत्पादित कर्जे ०% होण्यास प्रयत्न करुन सफलता प्राप्त केली आहे.

#### अनुत्पादित कर्जाचा तपशील (एन.पी.ए.)

| कालावधी             | एकूण खाती | एन. पी. ए. रक्कम | थकीत रक्कम     |
|---------------------|-----------|------------------|----------------|
| १ ते १५ महिने       | २२        | २,२५,२५,७१०.०२   | २२,६२,५७४.९४   |
| १६ ते २७ महिने      | १६        | २,१०,३३,०००.३०   | २९,७६,९१३.३०   |
| २८ ते ५१ महिने      | ११        | १,२६,९५,७२८.७२   | ३०,७१,८५४.७२   |
| ५१ महिने व त्यावरील | ६२        | ३,४७,६६,०४६.६६   | २,५१,१४,१६५.६६ |
| एकूण                | १११       | ९,१०,२०,४८५.७०   | ३,३४,२५,५०८.६२ |

**क) संचालकांना सभासद म्हणून दिलेले कर्ज**

दि. ३१ मार्च, २०२४ अखेर संचालकांना आणि संचालकांच्या नातेवाईकांना कोणत्याही प्रकारचे खास कर्ज मंजूर करण्यात आलेले नाही किंवा व्याज दरात सवलत देण्यात आलेली नाही. बँकेच्या कर्ज नियमानुसार इतर सर्व सभासदांप्रमाणेच संचालकांना कर्जे दिलेली आहेत.

**५. स्वनिधी : रु. ६५,७९,६७,४८७.००**

३१ मार्च, २०२४ अखेर बँकेने भाग भांडवल व इतर निधी यामध्ये केलेली प्रगती.

| अ. क्र. | तपशील                           | २०२२-२०२३           | २०२३-२०२४           | (+) वाढ (-) (घट) रुपये | % टक्के      |
|---------|---------------------------------|---------------------|---------------------|------------------------|--------------|
| १.      | भाग भांडवल                      | १९,८९,६४,३००        | २१,२८,३३,०००        | १,३८,६८,७००            | ६.९७%        |
| २.      | राखीव निधी                      | १२,००,७५,७५८        | १३,१७,९१,७१५        | १,१७,१५,९५७            | ९.७६%        |
| ३.      | इमारत निधी                      | १,८६,४०,३९१         | २,५६,४०,३९१         | ७०,००,०००              | ३७.५५%       |
| ४.      | लाभांश समानीकरण निधी            | ८०,००,३१६           | ८९,२०,५३७           | ९,२०,२२१               | ११.५०%       |
| ५.      | बुडीत व संशयीत कर्ज निधी        | ११,९१,५७,९८४        | १२,५८,०३,०८३        | ६६,४५,०९९              | ५.५८%        |
| ६.      | उत्तम जिंदगीसाठी आपतकालीन तरतूद | ८७,५०,०००           | १,०१,००,०००         | १३,५०,०००              | १५.४३%       |
| ७.      | सभासद कल्याण निधी               | २,५५,९४,३०९         | २,८८,६९,६५५         | ३२,७५,३४६              | १२.८०%       |
| ८.      | विकास निधी                      | १,३३,१९,४७१         | १,५८,१९,४७१         | २५,००,०००              | १८.७७%       |
| ९.      | गुंतवणूक चढ-उतार निधी           | २,४८,७७,१५०         | २,४८,७७,१५०         | ०.००                   | ०.००%        |
| १०.     | गुंतवणूक घसारा निधी             | २,८२,०९,२२६         | २,८२,०९,२२६         | ०.००                   | ०.००%        |
| ११.     | संगणक निधी                      | १,१४,१३,२५५         | १,५१,१३,२५५         | ३७,००,०००              | ३२.४१%       |
| १२.     | कर्मचारी कल्याण निधी            | ५,६४,९६१            | ५,०२,२२९            | -६२,७३२                | -११.१०%      |
| १३.     | खाते फरक निधी                   | ३,४५,०६९            | ३,४५,०६९            | ०.००                   | ०.००%        |
| १४.     | कर्मचारी रजा रोखीकरण निधी       | २,१८,५९,३५८         | २,१६,४२,७०६         | -२,१६,६५२              | -०.९९%       |
| १५.     | आकस्मिक निधी                    | ४५,००,०००           | ७५,००,०००           | ३०,००,०००              | ६६.६६%       |
|         | <b>एकूण रुपये</b>               | <b>६०,४२,७९,५४८</b> | <b>६५,७९,६७,४८७</b> | <b>५,३६,९५,९३९</b>     | <b>८.८९%</b> |

**६. बँकेची गुंतवणूक : रु. १,३८,६३,५५,६४६.००**

भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्वे, पतधोरण आणि बँकींग नियंत्रण कायदा, १९४९ नुसार आपल्या बँकेला मुदत व मागणी देयतेच्या किमान १८.००% इतकी रक्कम शासकीय रोख्यांमध्ये गुंतविणे बंधनकारक आहे. दि. ३१.०३.२०२४ रोजी मुदत व मागणी देयता रु. ३४०.२० कोटी इतकी होती. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार बँकेने शासकीय रोख्यांमध्ये रु.१२६.७२ कोटी इतकी रक्कम गुंतविली आहे व त्याचे प्रमाण ३७.२५% आहे. सदर गुंतवणूक ही मुदत व मागणी देयतेच्या विहित टक्केवारीपेक्षा अधिक आहे. कारण राखीव निधी, इमारत निधी व विकास निधी यांची रक्कम सुध्दा शासकीय रोख्यांमध्ये गुंतवली आहे. या व्यतिरिक्त महाराष्ट्र राज्य सहकारी बँक, मुंबई जिल्हा मध्यवर्ती सहकारी बँक, आय सी आय सी आय बँक व शामराव विठ्ठल को-ऑप. बँकेतील मुदत ठेवींची एकूण गुंतवणूक रु. ११.९१ कोटी असून, त्याचे एकूण गुंतवणूकीशी प्रमाण ८.५९% आहे.

भारतीय रिझर्व्ह बँकेच्या निर्देशाप्रमाणे मागील वर्षाच्या एकूण ठेवींच्या कमाल १०.००% इतकी रक्कम सार्वजनिक रोख्यांमध्ये नॉन-एसएलआर (NON-SLR) म्हणून गुंतविण्यास परवानगी आहे. त्यानुसार सार्वजनिक क्षेत्रातील रोख्यांमध्ये गुंतवणूक केलेली नसून रु. ४,२००.०० महाराष्ट्र राज्य सहकारी बँक लि. मुंबई, मुंबई जिल्हा मध्यवर्ती सहकारी बँक लि. व श्यामकमल को.-ऑप. हौ. सोसायटी, ठाणे येथे भागभांडवलामध्ये गुंतविले आहेत.

बँकेच्या गुंतवणूकीचा तपशील खालीलप्रमाणे आहे.

| अ.क्र. | तपशील                                   | व्याजदर | २०२२-२०२३<br>रूपये    | २०२३-२०२४<br>रूपये    |
|--------|-----------------------------------------|---------|-----------------------|-----------------------|
| १.     | <b>भाग भांडवल</b>                       |         |                       |                       |
|        | अ) महा.राज्य.सह.बँक लि.,                |         | २,०००.००              | २,०००.००              |
|        | ब) मुंबई जि. मध्य. सह. बँक लि.          |         | १,०००.००              | १,०००.००              |
|        | क) दत्तकृपा गृहनिर्माण संस्था           |         | २५०.००                | ०.००                  |
|        | ड) श्यामकमल को.-ऑप. हौ.<br>सोसायटी ठाणे |         | ०.००                  | १,२००.००              |
|        | <b>एकूण</b>                             |         | <b>३,२५०.००</b>       | <b>४,२००.००</b>       |
| २.     | <b>मुदत ठेवी</b>                        |         |                       |                       |
|        | मुंबई जि. मध्य. सह. बँक लि.,            | ४.५०%   | ६,००,००,०००.००        | ०.००                  |
|        | महा. राज्य. सह. बँक लि.,                | ६.७५%   | ०.००                  | २५,००,०००.००          |
|        | महा. राज्य. सह. बँक लि.,                | ७.९२%   | २५,००,०००.००          | ६,००,००,०००.००        |
|        | <b>एकूण</b>                             |         | <b>६,२५,००,०००.००</b> | <b>६,२५,००,०००.००</b> |
| ३.     | <b>सरकारी कर्ज रोखे</b>                 |         |                       |                       |
|        | भारत सरकारचे रोखे २०२८                  | ६.१३%   | ८,९८९.००              | ८,९८९.००              |
|        | पश्चिम बंगाल सरकारचे रोखे २०२७          | ७.६४%   | १,४९,३१,०००.००        | १,४९,३१,०००.००        |
|        | तमिळनाडू सरकारचे रोखे २०२७              | ७.७४%   | ९९,९८,०००.००          | ०.००                  |
|        | उत्तर प्रदेश सरकारचे रोखे २०२६          | ७.९९%   | ६९,९४,४००.००          | ०.००                  |
|        | भारत सरकारचे रोखे २०२७                  | ८.२४%   | १,४६,९४,०००.००        | ४९,१९,०००.००          |
|        | भारत सरकारचे रोखे २०२७                  | ८.२६%   | ४,९३,१७,०००.००        | ३,९४,१२,०००.००        |
|        | भारत सरकारचे रोखे २०३०                  | ८.९७%   | १,९६,५८,०००.००        | १,९६,५८,०००.००        |
|        | भारत सरकारचे रोखे २०३२                  | ८.३२%   | १,४०,६५,५००.००        | १,४०,६५,५००.००        |

| अ.क्र. | तपशील                          | व्याजदर                    | २०२२-२०२३                | २०२३-२०२४                |
|--------|--------------------------------|----------------------------|--------------------------|--------------------------|
|        | आंध्र प्रदेश सरकारचे रोखे २०२८ | ८.३९%                      | १,००,००,०००.००           | १,००,००,०००.००           |
|        | राजस्थान सरकारचे रोखे २०२८     | ८.५३%                      | ४,७५,४४,२५८.००           | ४,७५,४९,४०६.००           |
|        | केरळ सरकारचे रोखे २०२८         | ८.३८%                      | ५,००,२०,०००.००           | ५,००,९६,०००.००           |
|        | पंजाब सरकारचे रोखे २०२९        | ८.२३%                      | ५,००,९७,५००.००           | ५,००,९४,०००.००           |
|        | भारत सरकारचे रोखे २०३०         | ५.७९%                      | ३३,९७,८९,९९२.००          | ३३,९७,४४,९६८.००          |
|        | भारत सरकारचे रोखे २०३४         | ६.९९%                      | १०,००,९७,२९०.००          | १०,००,८७,२९०.००          |
|        | भारत सरकारचे रोखे २०५१         | ६.६२%                      | ५,०७,०६,४९९.००           | ५,०६,८०,३३२.००           |
|        | पश्चिम बंगाल सरकारचे रोखे २०३० | ६.८५%                      | २,५०,२२,५००.००           | २,५०,२२,५००.००           |
|        | राजस्थान सरकारचे रोखे २०३०     | ६.७९%                      | २,९९,२६,२८०.००           | २,९९,२६,२८०.००           |
|        | केरळ सरकारचे रोखे २०३०         | ६.६३%                      | ३,९०,५०७.००              | ३,९०,५०७.००              |
|        | भारत सरकारचे रोखे २०३५         | ६.६४%                      | ९,९९,६३,७५०.००           | ९,९९,६३,७५०.००           |
|        | भारत सरकारचे रोखे २०६१         | ६.७६%                      | ४,८८,६०,०००.००           | ४,८८,६०,०००.००           |
|        | उत्तर प्रदेश सरकारचे रोखे २०३१ | ६.८८%                      | ३,२८,६२,३२०.००           | ३,२८,६२,३२०.००           |
|        | आंध्र प्रदेश सरकारचे रोखे २०३९ | ६.६४%                      | ४,९०,२५,०००.००           | ४,९०,२५,०००.००           |
|        | गुजरात सरकारचे रोखे २०३१       | ६.८४%                      | ५,०२,८५,०००.००           | ५,०२,८५,०००.००           |
|        | कर्नाटक सरकारचे रोखे २०३२      | ६.६२%                      | ४,९९,६०,०००.००           | ४,९९,६०,०००.००           |
|        | भारत सरकारचे रोखे २०३२         | ६.५४%                      | ४,७९,६२,५००.००           | ०.००                     |
|        | झारखंड सरकारचे रोखे २०३६       | ६.८६%                      | ४,७६,००,०००.००           | ०.००                     |
|        | पश्चिम बंगाल सरकारचे रोखे २०३० | ६.६५%                      | १४,३९,६००.००             | ०.००                     |
|        | भारत सरकारचे रोखे २०६१         | ६.९५%                      | ०.००                     | ४,९९,९०,०००.००           |
|        | भारत सरकारचे रोखे २०३३         | ७.२६%                      | ०.००                     | ५,०७,६६,२५०.००           |
|        | महाराष्ट्र सरकारचे रोखे २०३३   | ६.९९%                      | ०.००                     | ४,८७,६०,०००.००           |
|        | <b>एकूण</b>                    |                            | <b>१,२५,२३,२२,९२५.००</b> | <b>१,२६,७२,०९,२१२.००</b> |
| ४.     | एस.व्ही.सी. को.-ऑप. बँक        | ७.९०%                      | १०,००,००,०००.००          | ५,००,००,०००.००           |
| ५.     | आय.सी.आय.सी.आय. बँक            | ५.३५%,<br>७.००% &<br>७.९०% | ७,६४,३३,२६२.००           | ६६,४२,२३४.००             |
|        | <b>एकूण रूपये (१) ते (५)</b>   |                            | <b>१,४९,१२,५९,४३७.००</b> | <b>१,३८,६३,५५,६४६.००</b> |



७. सभासद कल्याण निधी: रु. २,८८,६९,६५५.३०

सभासद कल्याण निधी अंतर्गत सभासदांसाठी विविध कल्याणकारी योजना राबविण्यात येतात. अहवाल सालातील आर्थिक मदतीचा तपशील पुढीलप्रमाणे :-

- वैद्यकीय कारणास्तव २ महिने विनावेतन रजा झाल्यास, सभासदास देण्यात येणारी आर्थिक मदत रु. १० हजार इतकी आहे.
- सभासद मृत झाल्यास वारसांना देण्यात येणारी तात्काळ मदत रु. १० हजार इतकी आहे.
- विद्यार्थ्यांना देण्यात येणारी बक्षिस रक्कम व टक्केवारीची माहिती खालीलप्रमाणे :

| अ.क्र. | तपशील                                                                | टक्केवारी                             | बक्षिस रक्कम |
|--------|----------------------------------------------------------------------|---------------------------------------|--------------|
| १      | दहावी                                                                | ९०%                                   | ₹ १,५०१/-    |
|        |                                                                      | ८०%                                   | ₹ १,००१/-    |
| २      | बारावी (सायन्स)                                                      | ९०%                                   | ₹ १,५०१/-    |
|        |                                                                      | ७५%                                   | ₹ १,००१/-    |
|        | (कॉमर्स)                                                             | ८०%                                   | ₹ १,५०१/-    |
|        |                                                                      | ७०%                                   | ₹ १,००१/-    |
|        | (आर्ट्स)                                                             | ७०%                                   | ₹ १,५०१/-    |
|        |                                                                      | ६०%                                   | ₹ १,००१/-    |
| ३      | ५ वी व ८ वी शिष्यवृत्ती परीक्षा व ४ थी/५वी राष्ट्रीय प्रज्ञा परीक्षा | शासनाने ठरविलेल्या गुणवत्ता यादीनुसार | ₹ १,००१/-    |
| ४      | ७ वी/८ वी राष्ट्रीय प्रज्ञा परीक्षा                                  | शासनाने ठरविलेल्या गुणवत्ता यादीनुसार | ₹ १,००१/-    |

सभासद कल्याण निधीअंतर्गत राबविण्यात येत असलेल्या विविध योजना व या निधीच्या वार्षिक जमा खर्चाचा तपशील खालीलप्रमाणे आहे.

| तपशील                                            | जमा रूपये      | तपशील                                                                                                   | खर्च रूपये  |
|--------------------------------------------------|----------------|---------------------------------------------------------------------------------------------------------|-------------|
| मार्च, २०२३ अखेर शिल्लक                          | २,५५,९४,३०८.८६ | वैद्यकीय कारणास्तव दोन महिन्यांपेक्षा जास्त काळ विनावेतन रजा घ्यावी लागलेल्या सभासदांना अनुग्रह अनुदान. | ०.००        |
| सन २०२२-२०२३ वर्षातील नफ्यातून वर्ग केलेली रक्कम | ४,६०,११०.००    | ११ दिवंगत सभासदांच्या कुटुंबियांना तातडीची आर्थिक मदत.                                                  | १,१०,०००.०० |
| या वित्तिय वर्षात सभासदांकडून जमा झालेली वर्गणी  | १४,३९,५००.००   | सेवानिवृत्त झालेल्या सभासदांच्या सत्कारप्रित्यर्थ भेटवस्तु, शाल, श्रीफळ व समारंभ खर्च.                  | २,७७,२४८.५६ |
| या निधीस बँकेने दिलेले व्याज                     | २०,२९,०४८.००   | सभासद व त्यांच्या पाल्यांना विशेष कामगिरीसाठी प्रोत्साहनपर आर्थिक मदत, सत्कार समारंभ खर्च               | १,१९,६२३.०० |

| तपशील | जमा रूपये      | तपशील                                                            | खर्च रूपये     |
|-------|----------------|------------------------------------------------------------------|----------------|
|       |                | शैक्षणिक, वैद्यकीय व संगणक कर्जावरील व्याज सवलतीपोटी आलेला खर्च. | १,४६,४४०.००    |
|       |                | एकूण खर्च                                                        | ६,५३,३११.५६    |
|       |                | अहवाल वर्षअखेर या निधीतील शिल्लक रक्कम                           | २,८८,६९,६५५.३० |
|       | २,९५,२२,९६६.८६ |                                                                  | २,९५,२२,९६६.८६ |

#### ८. मृत सभासदांच्या कुटुंबियांना आर्थिक सहाय्य “सुधारीत योजना - २०२१” :

मृत सभासदांच्या कुटुंबियांना आर्थिक सहाय्य सुधारीत योजना-२०१२ ही मुळ स्वरूपात दि. ०१.०४.२०१३ पासून कार्यान्वित करण्यात आली होती. या योजनेचा सन २०१६ व २०२१ मध्ये आढावा घेण्यात आला होता. त्यानुसार सदर योजना मृत सभासदांच्या कुटुंबियांना आर्थिक सहाय्य सुधारीत योजना - २०२१ या नावाने ओळखली जात आहे. ९३ व्या वार्षिक सर्वसाधारण सभेने दिलेल्या मंजूरी नुसार या योजने अंतर्गत बँकेचे सभासद असलेल्या व नविन सभासद होणाऱ्या प्रत्येक सभासदांच्या काटकसर निधीतून २०२३ सालापासून एप्रिल महिन्यामध्ये ८०० रुपये वर्ग करण्यात येतील.

#### सदर योजनेची वैशिष्ट्ये :

१. बँकेच्या प्रत्येक सभासदाला ही योजना लागू आहे.
२. दरवर्षी एप्रिल मध्ये काटकसर निधीतून रु. ८०० वर्गणी आकारली जाते.
३. मृत सभासदांच्या वारसास या योजने अंतर्गत आर्थिक मदत रु. २.५० लाख देण्यात येते.
४. एका आर्थिक वर्षात बँकेकडे प्राप्त होणाऱ्या दाव्यांपोटी द्यावयाच्या आर्थिक सहाय्याची एकूण रक्कम रु. ६० लाख इतकी सिमीत आहे.
५. एका आर्थिक वर्षात बँकेकडे प्राप्त होणाऱ्या दाव्यांमधील एकूण आर्थिक सहाय्याची रक्कम रूपये साठ लाखापेक्षा अधिक झाल्यास रूपये साठ लाख ही रक्कम त्या आर्थिक वर्षातील देय व अनुज्ञेय लाभार्थ्यांमध्ये समान भागामध्ये विभागण्यात येईल.
६. सभासदाने नामनिर्देशन केलेल्या व्यक्तीस आर्थिक मदत देण्यात येते.
७. मृत सभासदांचे कर्ज शिल्लक असल्यास ते त्यास देय असलेल्या आर्थिक मदतीतून वळती करण्यात येते.

८. योजनेचा आढावा आवश्यकतेनुसार ३ वर्षातून एकदा घेण्याची नियमावलीत तरतुद आहे.
९. योजनेमध्ये काही बदल करायचे असल्यास अथवा काही वाद वा तक्रारी उद्भवल्यास मा. संचालक मंडळाचा निर्णय अंतिम असेल.
१०. दि. ३१.०३.२०२४ रोजी योजनेची रु. २,५५,९०,०८६.०० एवढी रक्कम शिल्लक आहे.

(अ) या योजनेचा लाभ मिळविण्यासाठी लाभार्थी आवश्यक कागदपत्रांसह बँकेकडे दावा दाखल करतील.

मृत सभासदांच्या कुटुंबियांना आर्थिक सहाय्य सुधारीत योजना – २०२१ दि. ०१.०४.२०१३ पासून कार्यान्वित करण्यात आली असून, दि. ३१.०३.२०२४ अखेर रु. २,५५,९०,०८६.०० एवढा निधी जमा आहे. ९३ व्या वार्षिक सर्वसाधारण सभेने दिलेल्या मंजूरीनुसार सन २०२३-२०२४ मध्ये एप्रिल महिन्यात सदर योजनेची वर्गणी रु. ८००/- सभासदांच्या खात्यातून वर्ग करण्यात येत आहे. अहवाल वर्षात प्रत्येकी रु. २,५०,०००.०० प्रमाणे मृत सभासदांच्या कुटुंबियांची आर्थिक सहाय्याची एकूण १४ प्रकरणे कागदपत्रे पूर्तता करून मंजूर करण्यात आली आहेत. ज्या सभासदांनी सदर योजने अंतर्गत नामनिर्देशन केलेले नाही, त्यांनी लवकरात लवकर बँकेच्या विहीत नमुन्यात नामनिर्देशन फॉर्म भरून देण्याची विनंती आहे.

**सदर निधीचा जमा खर्चाचा तपशील खालीलप्रमाणे :**

| तपशील                                            | जमा रूपये      | तपशील                                                               | खर्च रूपये     |
|--------------------------------------------------|----------------|---------------------------------------------------------------------|----------------|
| मार्च २०२३ अखेर शिल्लक                           | २,०४,८१,२८३.०० | बँक खाती शिल्लक                                                     | २,५५,९०,०८६.०० |
|                                                  |                |                                                                     |                |
| या वर्षात जमा वर्गणी                             | ५७,०३,०००.००   |                                                                     |                |
|                                                  |                | पारीत केलेले दावे खालीलप्रमाणे                                      |                |
| सन २०२२-२०२३ वर्षातील नफ्यातून वर्ग केलेली रक्कम | ९,२०,२२१.००    | सन २०२३-२०२४ मध्ये (१४ दावे प्रत्येकी रु. २,५०,०००.०० लाखा प्रमाणे) | ३५,००,०००.००   |
| या निधीस बँकेने सन २०२३-२०२४ मध्ये दिलेले व्याज  | १९,८५,५८२.००   |                                                                     |                |
| एकूण                                             | २,९०,९०,०८६.०० |                                                                     | २,९०,९०,०८६.०० |

सदर योजनेअंतर्गत सन २०२३-२०२४ मध्ये मंजूर केलेल्या दाव्यांचा तपशील खालीलप्रमाणे आहे.

| अ.क्र. | मृत सभासदांची नावे         | ग्राहक क्र. | विभागाचे नाव                        |
|--------|----------------------------|-------------|-------------------------------------|
| १.     | कै. विकास भाईदास पाटील     | २१५         | मुंबई उच्च न्यायालय                 |
| २.     | कै. संतोष दादा खताळ        | १४६३२५      | वैद्यकीय शिक्षण औषध विभाग           |
| ३.     | कै. सुनिल धनसिंग डोंगरे    | १३७६        | महासंचालक, लाचलुचपत प्रतिबंधक विभाग |
| ४.     | कै. अपर्णा श्याम कांबळे    | ८५५०८       | सार्वजनिक बांधकाम विभाग             |
| ५.     | कै. सुकुमार शंकर नांबियार  | ८६०७२       | मंत्रालय उपहारगृह                   |
| ६.     | कै. संजोगिता संतोष कुंभारे | ८१७७८       | अन्न व नागरी पुरवठा विभाग           |
| ७.     | कै. विनोद श्रीपती रासकर    | १४६७६८      | शालेय शिक्षण विभाग                  |
| ८.     | कै. कुशल काशिनाथ जाधव      | २३११        | अतिरिक्त पोलिस आयुक्त               |
| ९.     | कै. संतोष काशीराम कदम      | ११६३९       | कामगार न्यायालय ठाणे                |
| १०.    | कै. शैलेश पांडुरंग काळप    | ११६२८       | अर्थ व सांखिकी विभाग                |
| ११.    | कै. महेश मारुती मगदूम      | ३४०६१       | खारभूमी सर्वेक्षण                   |
| १२.    | कै. संचित सोपान पेडामकर    | १४६२३९      | राज्य कामगार विमा योजना             |
| १३.    | कै. युवराज रघुनाथ पवार     | ४२११९       | संरक्षण शाखा                        |
| १४.    | कै. प्रमिला अनिल मोहिते    | ८६०९४       | दिवाणी न्यायालय                     |

## ९. उत्पन्न व खर्च

या अहवाल वर्षात बँकेला एकूण रु. ३९,३३,०४,७९५.१० चे उत्पन्न झाले. त्यापैकी रु. ३४,४१,४४,३९१.२० एवढा खर्च झाला आहे. उत्पन्नातून खर्च वजा जाता रु. ४,९१,६०,४०३.९० इतका नफा झाला आहे. सन २०२३-२०२४ या अहवाल वर्षात झालेल्या खर्चाचे तुलनात्मक विवरण तसेच एक रुपया उत्पन्नातील खर्चाचे प्रमाण खालीलप्रमाणे आहे.

| अ.क्र. | तपशील                      | सन २०२२-२०२३  |                                       | सन २०२३-२०२४  |                                       |
|--------|----------------------------|---------------|---------------------------------------|---------------|---------------------------------------|
|        |                            | ( रु. लाखात ) | एक रुपया उत्पन्नातील खर्च झालेला पैसा | ( रु. लाखात ) | एक रुपया उत्पन्नातील खर्च झालेला पैसा |
| १.     | ठेवीवरील व्याज             | १,५४६.८५      | ४२.००                                 | १,६७९.६९      | ४२.७१                                 |
| २.     | काटकसर निधीवर दिलेले व्याज | ५६५.७८        | १५.३६                                 | ५७५.९३        | १४.६४                                 |
| ३.     | पगार व भत्ते               | ४६२.५०        | १२.५६                                 | ५७९.११        | १४.७२                                 |
| ४.     | आयकर                       | १६६.१४        | ४.५१                                  | १८२.०८        | ०४.६३                                 |
| ५.     | इतर खर्च                   | ८६.९८         | २.३७                                  | १०४.८९        | ०२.६७                                 |
| ६.     | मुद्रांक विक्री            | १.८४          | ०.०५                                  | २.४२          | ०.०६                                  |
| ७.     | निधी व तरतूद               | २४५.८३        | ६.६८                                  | १५३.२५        | ०३.९०                                 |
| ८.     | भाडे                       | ३१.९६         | ०.८७                                  | ३९.३७         | ०१.००                                 |
| ९.     | ठेव विमा                   | ४५.७७         | १.२४                                  | ४७.७९         | ०१.२२                                 |
| १०.    | वीज                        | ८.६४          | ०.२३                                  | १०.३४         | ०.२६                                  |
| ११.    | संचालक भत्ते               | ६.४४          | ०.१७                                  | ८.०४          | ०.२०                                  |
| १२.    | छपाई, लेखन सामुग्री        | ७.३२          | ०.२०                                  | ७.४८          | ०.१९                                  |
| १३.    | हिशोब तपासणी               | १३.२७         | ०.३६                                  | १२.५५         | ०.३२                                  |
| १४.    | घसारा                      | ३२.२६         | ०.८८                                  | ३८.०५         | ०.९७                                  |
| १५.    | गतवर्षाचा न दाखवलेला खर्च  | १.०४          | ०.०३                                  | ०.४६          | ०.०१                                  |
| १६.    | शिल्लक नफा                 | ४६०.११        | १२.४९                                 | ४९१.६०        | १२.५०                                 |
|        | एकूण                       | ३,६८२.७३      | १००.००                                | ३,९३३.०५      | १००.००                                |

## १०. मुद्रांक विक्री व्यवसाय व फ्रँकिंग व्यवसाय :

अहवाल वर्षात मुद्रांक विक्रीद्वारे मिळालेल्या एकूण रु. ५,१४,२५२.३० उत्पन्नातून रु. २,४२,२२०.०० एवढा खर्च झाला असून, निव्वळ उत्पन्न रु. २,७२,०३२.३० एवढे झाले आहे. या मुद्रांक कार्टर्सवर नॉन ज्युडीशियल स्टॅम्प पेपर, कोर्ट फी स्टॅम्प यांचा पुरेसा साठा उपलब्ध आहे. बँकेच्या मंत्रालय व बांद्रा शाखेत मुद्रांक विक्री व्यवसाय चालू असून, या सेवेचा लाभ सभासदांनी घ्यावा.

बँकेने फ्रँकिंग व्यवसायाबाबत पाठपुरावा करून सभासदांना / ग्राहकांना फ्रँकिंगची नवीन सुविधा उपलब्ध करून देण्यात आली आहे. अहवाल वर्षात फ्रँकिंग विक्रीद्वारे मिळालेल्या एकूण रु. १३,७६,४३१.०० उत्पन्नातून रु. २,१९,३५४.४८ एवढा खर्च झाला असून निव्वळ उत्पन्न रु. ११,५७,०७६.५२ एवढे झाले आहे.



**११. नफा विभागणी : रु. ४,९५,०१,४५२.३४**

गतवर्षीचा शिल्लक नफा रु. ३,४९,०४८.४४ व अहवाल वर्षात झालेला नफा रु. ४,९९,६०,४०३.९० मिलून रु. ४,९५,०९,४५२.३४ नफ्याच्या विभागणीबाबत संचालक मंडळ खालीलप्रमाणे शिफारस करीत आहे.

| अ.क्र. | तपशील                                                              | रूपये                 |
|--------|--------------------------------------------------------------------|-----------------------|
| १.     | राखीव निधी (निव्वळ नफ्याच्या २५%)                                  | १,२२,९०,९०९.००        |
| २.     | लाभांश (९%)                                                        | १,७९,२४,६९२.००        |
| ३.     | सभासद कल्याण निधी (निव्वळ नफ्याच्या १%)                            | ४,९९,६०४.००           |
| ४.     | मृत सभासदांच्या वारसांना आर्थिक सहाय्य योजना (निव्वळ नफ्याच्या २%) | ९,८३,२०८.००           |
| ५.     | लाभांश समानीकरण निधी (निव्वळ नफ्याच्या २%)                         | ९,८३,२०८.००           |
| ६.     | गुंतवणूक चढउतार निधी                                               | ४८,०९,०००.००          |
| ७.     | विकास निधी                                                         | २०,००,०००.००          |
| ८.     | संगणक निधी                                                         | २०,००,०००.००          |
| ९.     | संचालक, सदस्य आणि कर्मचारी प्रशिक्षण निधी                          | ५,००,०००.००           |
| १०.    | शतक महोत्सवी निधी                                                  | ५,००,०००.००           |
| ११.    | इमारत निधी                                                         | ६०,००,०००.००          |
| १२.    | आकस्मिकता निधी                                                     | ८,००,०००.००           |
| १३.    | शिल्लक नफा                                                         | २,२७,६३९.३४           |
|        | <b>एकूण</b>                                                        | <b>४,९५,०९,४५२.३४</b> |

**१२. खेळते भांडवल : रु. ४,३१,१५,५५,९८३.५६**

बँकेच्या गतवर्षीच्या रु. ४,०८,५३,९७,६३२.९९ खेळत्या भांडवलात अहवाल वर्षात ५.५४% म्हणजेच रु. २२,६२,३८,३५०.५५ ने वाढ होऊन ते रु. ४,३१,९५,५५,९८३.५६ पर्यंत गेले आहे.

**१३. अदा करावयाचा लाभांश :**

| वर्ष        | एकूण वाटपाची रक्कम रूपये | वर्ष अखेर द्यावयाची शिल्लक रक्कम रूपये | टक्के        |
|-------------|--------------------------|----------------------------------------|--------------|
| २०२१-२०२२   | १,४३,८८,०२०.००           | १,०३,९३६.००                            | ०.७२%        |
| २०२२-२०२३   | १,५०,४०,७०९.००           | १,६७,०८९.००                            | १.११%        |
| <b>एकूण</b> | <b>२,९४,२८,७२९.००</b>    | <b>२,७०,२५५.००</b>                     | <b>०.९२%</b> |

बँकेकडून जाहीर करण्यात येणारा लाभांश सभासदांच्या बचत खात्यात जमा करण्यात येतो. तथापी, ज्या सभासदांच्या खात्यात लाभांश जमा झालेला नाही, त्या सभासदांनी लाभांश बँकेच्या शाखेतून प्राप्त करून घ्यावा, अशी विनंती व्यवस्थापनातर्फे करण्यात येत आहे.

### १४. संचालक मंडळाच्या सभा :

अहवाल वर्षात नियमित समित्या व संचालक मंडळाच्या सभा मिळून एकूण ९१ बैठका झाल्या आहेत.

### १५. लेखापरिक्षण :

बँकेचे सन २०२३-२०२४ या सहकार वर्षाचे समवर्ती लेखापरिक्षण मे. शिंदे अँड असोसिएटस् आणि अंतर्गत लेखापरिक्षण मे. पी. बी. जी. अँड असोसिएटस् यांनी पूर्ण केले आहे.

बँकेच्या सन २०२३-२०२४ या सहकार वर्षाचे संविधानिक लेखापरिक्षण लेखापरिक्षक मे. गोखले अँड असोसिएटस् यांनी पूर्ण केले आहे.

### १६. संगणकीकरण :

बँकेचे सभासद, खातेदार व इतर ग्राहक यांना नवीन तंत्रज्ञानावर आधारीत सेवासुविधा उपलब्ध करण्यासाठी सर्व शाखांमध्ये वेब बेस्ड कोअर बँकींग सोल्युशन सॉफ्टवेअर कार्यान्वित करण्यात आले आहे. तसेच बँकेने आपल्या सभासदांना व ग्राहकांना नवीन तंत्रज्ञानावर आधारीत सेवा सुविधा पुढीलप्रमाणे दिलेल्या आहेत.

१. बँकेचे स्वतःचे रुपये एटीएम कम डेबीट कार्ड देशातील पीओएस आऊटलेटमध्ये स्विकारले जातील. अशाप्रकारे सर्व शाखांमधून वितरीत केलेली आहेत व त्यास चांगला प्रतिसाद मिळत आहे.
२. बँकेची स्वतःच्या नावे मे. सारस्वत इन्फोटेक प्रा. लि., यांचेकडून मोबाईल ॲप सुविधा कार्यान्वित केलेली आहे. सदर मोबाईल ॲपद्वारे निधी वर्ग करू शकतो. ठेवीदारांच्या सर्व ठेवींची माहिती एका Click वर उपलब्ध होऊ शकते. सर्व प्रकारची बील पेमेंट्स सुविधा देण्यात आलेली आहे. सर्व नवीन डिपॉझिट मोबाईल ॲप खात्यांमधून करण्याची सुविधा, सर्व प्रकारच्या सभासदांनी घेतलेल्या कर्जाची माहिती त्वरीत उपलब्ध करून देण्याची मोबाईलवरील सुविधा इ. सर्व प्रकारच्या सुविधा सर्व शाखांमधून सभासद व ठेवीदारांना करून देण्यात आल्या आहेत. तसेच मोबाईल ॲपमधील IMPS द्वारे करण्यात येणाऱ्या व्यवहाराची मर्यादा प्रतिदिन ०१ लाख करण्यात आली आहे. मोबाईल ॲपवर डेबीट कार्ड ब्लॉक अनब्लॉक करण्याची व ATM कार्ड पीन बदलण्याची सुविधा सुरु केली आहे.
३. चेक ट्रॅन्सेशन सिस्टीम महाराष्ट्र राज्य सहकारी बँकेशी चर्चा करून स्वतःच्या सिस्टीमनुसार सुरु करण्यात आले आहे.
४. Host To Host Payment सुविधा सुरु करण्यात आली असून सभासद व खातेदारांच्या रक्कमा थेट त्यांच्या खात्यात जमा होत आहेत.

## ऋणनिर्देश

बँकेचा ९५ वा वार्षिक अहवाल आपल्यासमोर सादर करताना मला विशेष आनंद होत आहे. विद्यमान संचालक मंडळाचा हा ५ वा अहवाल असून गेल्या ५ वर्षांत विद्यमान संचालक मंडळाने बँकेच्या सर्वांगीण विकासासाठी प्रामाणिक प्रयत्न केला आहे. संस्थेच्या सर्वांगीण विकासामध्ये संचालक मंडळासोबत सदैव भक्कमपणे पाठीशी उभे असणारे आपल्यासारखे सभासद, खातेदार, हितचिंतक, संस्थेचे व्यवस्थापन अधिकारी-कर्मचारी यांच्याप्रती ऋणनिर्देश व आभार मी याद्वारे व्यक्त करत आहे. लवकरच आपली बँक १०० व्या वर्षाकडे पदार्पण करत असताना पगारदार सेवकांच्या बँकेच्या श्रेणीत अग्रणी बँक म्हणून नावरुपाला येईल, याचा मला विश्वास आहे.

गेल्या ५ वर्षांच्या काळात बँकेने Core Banking, Mobile Banking, RTGS, NEFT राष्ट्रीयकृत बँकांप्रमाणे सर्व अद्यावत सुविधा देण्याचा प्रयत्न केला आहे. त्यामुळे बँकेच्या ४ शाखांवरून ८ शाखा झाल्या असून भाग भांडवल रु. २१ कोटी, कर्ज रु. २६० कोटी, ठेवी रु. ३५२ कोटी व एकूण व्यवसाय रु. ६१२ कोटी झाला आहे. सभासदांची संख्या यावर्षी वाढली आहे. बँकेची ठाणे येथे स्वतःच्या नवीन जागेत सुरुवात झाली आहे. तसेच मंडळ बँकेच्या सर्व शाखा त्या समसमान दिसण्यावर भर देण्यात येत आहे.

कमी व्याजदरामध्ये गृहकर्ज, वाहनकर्ज, दीर्घमुदतीच्या कर्जामध्ये गेल्या ५ वर्षांत १३.५% वरून ११.९०% पर्यंत व्याजदर कमी करण्यात संचालक मंडळाला यश मिळाले आहे. सभासद कल्याण निधी अंतर्गत असलेल्या कर्ज सुविधा वाढविल्या आहेत. पोस्टाच्या धर्तीवर १० वर्षासाठी पेन्शन योजना यासारख्या नवनवीन ठेव योजनादेखील संचालक मंडळाने आणल्या आहेत.

आपल्या बँकेने मुद्रांक विक्री सेवेबरोबर फ्रँकिंगच्या सुविधेचा पर्याय सभासदांना उपलब्ध करून दिला असून सध्या ३ शाखांमध्ये ही सुविधा कार्यरत आहे व लवकरच या सुविधेचा विस्तार करण्यात येणार आहे.

तरी वरील सर्व कर्जयोजना व ठेवी सुविधा याची माहिती सभासदांनी बँकेच्या व्यवस्थापनाकडून घेऊन सर्व सुविधेचा लाभ घ्यावा. तसेच सभासदांसाठी नवनवीन कर्ज योजना व ठेव योजना आणून सभासदांना उत्कृष्ट राहणीमान मिळण्यासाठी आपली बँक नेहमीच प्रयत्नशील राहील.

बँकेच्या प्रगतीच्या वाटेत नेहमीच सहकार्य करणारे खातेदार, ठेवीदार यांचा मी आभारी आहे.

कार्यकारी अभियंता/उप अभियंता (स्थापत्य/विद्युत), सार्वजनिक बांधकाम विभाग, मंत्रालय, बांद्रा व कोंकण भवन येथील व्यवस्थापनाच्या सहकार्याबद्दल आम्ही आभारी आहोत. तसेच रिझर्व्ह बँक व सहकार विभाग यांचे वेळोवेळी मिळणाऱ्या सहकार्याबद्दल आभार व्यक्त करीत आहोत. मुद्रांक नियंत्रक, प्रधान मुद्रांक कार्यालय, पुणे व अप्पर मुद्रांक नियंत्रक, प्रधान मुद्रांक कार्यालय, मुंबई व त्यांचे सहकारी अधिकारी/कर्मचारी यांचे बँकेला मुद्रांक विक्री व फ्रँकिंग व्यवसायकरीता नेहमीच सहकार्य लाभले आहे. सहकार्य करणाऱ्या सर्वांचे संचालक मंडळ व व्यवस्थापन आभारी आहे.

गेल्या ५ वर्षांतील बँकेच्या झालेल्या प्रगतीचा आलेख भविष्यातदेखील असाच वाढत राहो.

बँकेचे संचालक मंडळ, अधिकारी-कर्मचारी ध्येय व कार्य यांचा सतत पाठपुरावा करीत व आपुलकीचे कौटुंबिक ग्राहक संबंध जपत आर्थिक व्यवस्थापन आणि आधुनिक तंत्रज्ञान लक्षात घेऊन सभासदांना अत्याधुनिक सेवा देण्याचा प्रयत्न करत आहेत. या प्रगतीमध्ये अधिकारी/कर्मचारी यांची निष्ठा त्यांनी व्यवस्थापनास दिलेला सहयोग महत्त्वाचा आहे. आपला सहयोग असाच कायम रहावा हीच अपेक्षा व्यक्त करतो. संचालक मंडळ संस्थेच्या होत असलेल्या प्रगती बद्दल सभासद, खातेदार व हितचिंतक यांचा ऋणी आहे.

संचालक मंडळाच्या वतीने व व्यक्तीगत रित्या मी आभार व्यक्त करतो.

जय हिंद !

जय महाराष्ट्र !!

जय सहकार !!!

ठिकाण : मुंबई

दिनांक : ३०/०८/२०२४

संचालक मंडळाच्या वतीने

आपला स्नेहांकित

सही/-

(श्री. प्रमोद वा. पंडित)

अध्यक्ष

दिनांक ३१ मार्च, २०२४ रोजी अखेरचे ताळेबंद

| 31.03.2023<br>Rs. Ps.  | CAPITAL AND LIABILITIES<br>भागभांडवल व देणी                                                                                                                                                  | 31.03.2024<br>Rs. Ps.  |
|------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
|                        | <b>1 CAPITAL</b>                                                                                                                                                                             |                        |
| 25,00,00,000.00        | i) <b>Authorised Capital</b><br>25,00,000 Shares of Rs. 100.00 each                                                                                                                          | 25,00,00,000.00        |
| 19,89,64,300.00        | ii) <b>Subscribed and Paid-up Capital</b><br>21,28,330 Individuals Shares of Rs. 100.00 each<br>a) Individuals (Previous Year 19,89,643)<br>b) Co-operative Institution (Previous Year 0.00) | 21,28,33,000.00        |
|                        | <b>2 RESERVES &amp; SURPLUS</b>                                                                                                                                                              |                        |
| 12,00,75,757.84        | i) Statutory Reserve 13,17,91,714.84                                                                                                                                                         |                        |
| 11,91,57,984.13        | ii) Bad and Doubtful Debt Reserve 12,58,03,083.13                                                                                                                                            |                        |
| 87,50,000.00           | iii) Contingent Provision against Standard Asset 1,01,00,000.00                                                                                                                              |                        |
| 1,86,40,391.00         | iv) Building Fund 2,56,40,391.00                                                                                                                                                             |                        |
| 80,00,315.58           | v) Dividend Equilisation Fund 89,20,536.58                                                                                                                                                   |                        |
| 5,64,961.00            | vi) Staff Welfare Reserve 5,02,229.00                                                                                                                                                        |                        |
| 2,48,77,150.00         | vii) Investment Fluctuation Reserve 2,48,77,150.00                                                                                                                                           |                        |
| 1,33,19,471.00         | viii) Development Fund 1,58,19,471.00                                                                                                                                                        |                        |
| 45,00,000.00           | ix) Contingency Reserve 75,00,000.00                                                                                                                                                         |                        |
| 2,55,94,308.86         | x) Members Welfare Fund 2,88,69,655.30                                                                                                                                                       |                        |
| 1,14,13,255.00         | xi) Computer Fund 1,51,13,255.00                                                                                                                                                             |                        |
| 27,00,000.00           | xii) Centennial Year Fund 32,00,000.00                                                                                                                                                       |                        |
| 3,45,068.58            | xiii) Reserve for GL/PL Reconciliation 3,45,068.58                                                                                                                                           |                        |
| 2,82,09,225.55         | xiv) Investment Depreciation Reserve 2,82,09,225.55                                                                                                                                          |                        |
| 2,18,59,358.21         | xv) Staff Leave Encashment Fund 2,16,42,705.75                                                                                                                                               |                        |
| 10,00,000.00           | xvi) Staff V.R.S. Fund 10,00,000.00                                                                                                                                                          |                        |
| 7,00,000.00            | xvii) Accident Leave Encashment Fund 7,00,000.00                                                                                                                                             |                        |
| 19,00,000.00           | xviii) Member, Director and Staff Training Fund 24,00,000.00                                                                                                                                 |                        |
| 3,00,47,787.22         | xix) Staff Gratuity Fund 3,50,31,360.85                                                                                                                                                      | 48,74,65,846.58        |
| 44,16,55,033.97        |                                                                                                                                                                                              |                        |
| <b>64,06,19,333.97</b> | <b>CARRIED FORWARD</b>                                                                                                                                                                       | <b>70,02,98,846.58</b> |

दिनांक ३१ मार्च, २०२४ रोजी अखेरचे ताळेबंद

| 31.03.2023<br>Rs. Ps.                     | PROPERTY AND ASSETS<br>मालमत्ता व येणी                                                                                                                                                                                                                                                                                                                                                      | 31.03.2024<br>Rs. Ps.     |
|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|
| 15,61,52,631.60                           | <b>1 CASH</b> (SCH. No. 2)<br>In hand with Reserve Bank of India, State Bank of India and Associates, State Co-operative Banks & District Central Co-operative Banks                                                                                                                                                                                                                        | 17,99,17,328.62           |
| 2,97,84,199.03<br>23,89,33,262.00<br>0.00 | <b>2 BALANCE WITH OTHER BANKS</b><br>i) Current Deposit (SCH. No. 3) 1,50,35,970.77<br>ii) Fixed Deposits (SCH. No. 4) 11,91,42,234.00<br>iii) Savings Bank Deposits 0.00                                                                                                                                                                                                                   | 13,41,78,204.77<br>0.00   |
| 26,87,17,461.03<br>0.00                   | <b>3 MONEY AT CALL &amp; SHORT NOTICE</b>                                                                                                                                                                                                                                                                                                                                                   |                           |
| 1,25,23,22,925.00                         | <b>4 INVESTMENTS</b><br>i) In Central & State 1,26,72,09,212.00<br>Government Securities<br>(At Book Value)<br>Face Value 1,27,26,79,500.00<br>(Previous Year Rs. 1,26,11,79,500.00)<br>Market Value 1,23,48,66,571.00<br>(Previous Year Rs. 1,20,28,09,121.00)<br>ii) Other Approved Securities 0.00<br>iii) Shares of Co-operative Institutions 4,200.00<br>iv) Bonds of PSU 0.00         | 1,26,72,13,412.00<br>0.00 |
| 1,25,23,26,175.00<br>0.00                 | <b>5 INVESTMENTS OUT OF THE PRINCIPAL / SUBSIDIARY/STATE/PARTNERSHIP FUND</b>                                                                                                                                                                                                                                                                                                               |                           |
| 3,12,40,041.13                            | <b>6 ADVANCES</b><br>i) <b>Short Term Loans Cash Credits, Overdrafts and Bills Discounted,</b><br>Of which secured against :<br>a) Personal Sureties with or 2,16,78,515.00<br>without collateral Securities<br>Of the advances, 2,12,91,358.00<br>amount due from<br>individuals<br>Of the advances, 1,65,183.00<br>amount overdue<br>Considered Bad & Doubtful 2,21,974.00<br>of recovery |                           |
| 1,67,71,96,267.63                         | <b>CARRIED FORWARD</b>                                                                                                                                                                                                                                                                                                                                                                      | 1,58,13,08,945.39         |

दिनांक ३१ मार्च, २०२४ रोजी अखेरचे ताळेबंद

| 31.03.2023<br>Rs. Ps. | CAPITAL AND LIABILITIES<br>भागभांडवल व देणी                  | 31.03.2024<br>Rs. Ps. |
|-----------------------|--------------------------------------------------------------|-----------------------|
| 64,06,19,333.97       | BROUGHT FORWARD                                              | 70,02,98,846.58       |
| 0.00                  | 3 PRINCIPAL / SUBSIDIARY / STATE<br>PARTNERSHIP FUND ACCOUNT | 0.00                  |
|                       | 4 DEPOSIT & OTHER ACCOUNT                                    |                       |
|                       | i) Fixed Deposits                                            |                       |
| 2,64,03,39,427.10     | a) Individual 2,78,89,16,550.84                              |                       |
| 28,94,66,857.00       | b) Other Societies 31,53,46,419.00                           |                       |
| 8,75,900.00           | c) Matured Term Deposits 18,59,390.00                        |                       |
|                       | 3,10,61,22,359.84                                            |                       |
|                       | ii) Saving Bank Deposits                                     |                       |
| 38,02,74,051.74       | a) Individual 37,27,77,389.92                                |                       |
| 39,87,114.46          | b) Other Societies 77,55,511.46                              |                       |
|                       | 38,05,32,901.38                                              |                       |
|                       | iii) Current Deposit                                         |                       |
| 3,33,414.22           | a) Individual 9,54,120.84                                    |                       |
| 2,83,378.05           | b) Other Societies 22,55,446.05                              |                       |
|                       | 32,09,566.89                                                 |                       |
|                       | iv) Recurring Deposit                                        |                       |
| 2,40,08,506.00        | a) Individual 3,16,58,543.00                                 |                       |
| 0.00                  | b) Other Societies 0.00                                      |                       |
|                       | 3,16,58,543.00                                               |                       |
| 0.00                  | v) Short Term Deposit / Money 0.00                           |                       |
| 3,33,95,68,648.57     | at Call and Short Notice                                     | 3,52,15,23,371.11     |
| 0.00                  | 5 BORROWINGS FROM OTHERS                                     | 0.00                  |
| 0.00                  | 6 BILLS FOR COLLECTION BEING<br>BILLS RECEIVABLE             | 0.00                  |
|                       | (as per contra)                                              |                       |
|                       | i) Bills for Collection                                      |                       |
|                       | ii) Acceptance, Endorsements & Other obligations             |                       |
|                       | As per Contra Sundry Inward Bills for Collection             |                       |
| 3,98,01,87,982.54     | CARRIED FORWARD                                              | 4,22,18,22,217.69     |



दिनांक ३१ मार्च, २०२४ रोजी अखेरचे ताळेबंद

| 31.03.2023<br>Rs. Ps. | PROPERTY AND ASSETS<br>मालमत्ता व येणी                                                                                                                                                                                                                                                                                | 31.03.2024<br>Rs. Ps. |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| 1,67,71,96,267.63     | <b>BROUGHT FORWARD</b>                                                                                                                                                                                                                                                                                                | 1,58,13,08,945.39     |
| 14,16,99,596.39       | <b>ii) Medium Term Loans</b><br>Of which secured against:<br>a) Personal Sureties with or without collateral Securities 27,44,39,948.01<br>Of the advances, amount due from individuals 27,22,48,498.93<br>Of the advances, amount overdue 6,28,066.00<br>Considered Bad & Doubtful of recovery 15,63,383.08          |                       |
| 2,10,43,30,040.11     | <b>iii) Long Term Loans</b><br>Of which secured against :<br>a) Personal Sureties with or without collateral Securities 2,30,66,93,024.99<br>Of the advances, amount due from individuals 2,18,48,25,636.75<br>Of the advances, amount overdue 3,26,32,259.62<br>Considered Bad & Doubtful of recovery 8,92,35,128.62 |                       |
| 2,27,72,69,677.63     |                                                                                                                                                                                                                                                                                                                       | 2,60,28,11,488.00     |
| 2,49,08,075.06        | <b>7 INTEREST RECEIVABLE</b>                                                                                                                                                                                                                                                                                          |                       |
| 1,98,99,736.00        | i) On Loans & Advances 2,69,24,263.72                                                                                                                                                                                                                                                                                 |                       |
| 4,48,07,811.06        | ii) On Investments 2,05,34,259.00                                                                                                                                                                                                                                                                                     |                       |
|                       | Of which amount overdue 0.00                                                                                                                                                                                                                                                                                          | 4,74,58,522.72        |
|                       | Considered Bad & doubtful of recovery                                                                                                                                                                                                                                                                                 |                       |
| 3,99,92,73,756.32     | <b>CARRIED FORWARD</b>                                                                                                                                                                                                                                                                                                | 4,23,15,78,956.11     |

दिनांक ३१ मार्च, २०२३ रोजी अखेरचे ताळेबंद

| 31.03.2023<br>Rs. Ps. | CAPITAL AND LIABILITIES<br>भागभांडवल व देणी                          | 31.03.2024<br>Rs. Ps. |
|-----------------------|----------------------------------------------------------------------|-----------------------|
| 3,98,01,87,982.54     | BROUGHT FORWARD                                                      | 4,22,18,22,217.69     |
| 0.00                  | 7 BRANCH ADJUSTMENTS                                                 | 747.00                |
| 3,34,95,481.51        | 8 OVERDUE INTEREST RESERVE                                           | 3,48,87,324.21        |
| 14,69,428.00          | 9 INTEREST PAYABLE                                                   | 22,36,661.00          |
| 2,04,81,283.00        | 10 OTHER LIABILITIES                                                 |                       |
| 56,30,328.13          | i) Financial Aid to Family Member of Deceased                        | 2,55,90,086.00        |
| 6,56,69,500.00        | ii) Surety Recovery                                                  | 41,16,663.13          |
| 3,21,816.00           | iii) Provisions                                                      | 4,79,79,315.00        |
| 1,12,54,828.28        | iv) Unclaimed Dividends                                              | 2,70,225.00           |
| 10,33,57,755.41       | v) Other Sundries Liabilities                                        | 1,15,71,896.05        |
|                       |                                                                      | 8,95,28,185.18        |
|                       | 11 PROFIT & LOSS ACCOUNT                                             |                       |
|                       | Balance as per last Balance Sheet                                    | 4,63,85,068.44        |
|                       | Less: Appropriations made:                                           |                       |
|                       | i) Statutory Reserve                                                 | 1,15,02,759.00        |
|                       | ii) Dividend                                                         | 1,50,40,709.00        |
|                       | iii) Building Fund                                                   | 70,00,000.00          |
|                       | iv) Development Fund                                                 | 25,00,000.00          |
|                       | v) Dividend Equilisation Fund                                        | 9,20,221.00           |
|                       | vi) Computer Fund                                                    | 37,00,000.00          |
|                       | vii) Member, Director & Staff Training Fund                          | 5,00,000.00           |
|                       | viii) Investment Fluctuation Reserve                                 | 0.00                  |
|                       | ix) Member Welfare Fund                                              | 4,60,110.00           |
|                       | x) Financial Aid to Deceased Members                                 | 9,20,221.00           |
|                       | xi) Centennial Year Provision                                        | 5,00,000.00           |
|                       | xii) Contingency Fund                                                | 30,00,000.00          |
|                       |                                                                      | 4,60,44,020.00        |
| 3,74,034.22           | Profit brought forward                                               | 3,41,048.44           |
| 4,60,11,034.22        | Add.: Net Profit & Loss Account as per Annexed Profit & Loss Account | 4,91,60,403.90        |
| 4,63,85,068.44        |                                                                      | 4,95,01,452.34        |
| 4,16,48,95,715.90     | CARRIED FORWARD                                                      | 4,39,79,76,587.42     |

दिनांक ३१ मार्च, २०२४ रोजी अखेरचे ताळेबंद

| 31.03.2023<br>Rs. Ps. | PROPERTY AND ASSETS<br>मालमत्ता व येणी                                                                                                                    | 31.03.2024<br>Rs. Ps. |
|-----------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| 3,99,92,73,756.32     | <b>BROUGHT FORWARD</b>                                                                                                                                    | 4,23,15,78,956.11     |
| 3,34,95,481.51        | <b>8 INTEREST RECEIVABLE ON NON PERFORMING ASSETS</b><br>Of the advances, amount overdue<br>Considered Bad & Doubtful of recovery<br>(fully provided for) | 3,48,87,324.21        |
| 0.00                  | <b>9 BILLS RECEIVABLE BEING BILLS FOR COLLECTION</b><br>(as per contra)                                                                                   |                       |
| 0.00                  | i) Bills Receivable                                                                                                                                       | 0.00                  |
| 0.00                  | ii) Acceptances, endorsements & other obligations Inward bills for collection                                                                             | 0.00                  |
| 0.00                  | <b>10 BRANCH ADJUSTMENT</b>                                                                                                                               | 0.00                  |
| 1.00                  | <b>11 PREMISES</b>                                                                                                                                        |                       |
| 0.00                  | Balance as per last Balance Sheet                                                                                                                         | 1.00                  |
| 0.00                  | Add : Additions during the year                                                                                                                           | 78,60,000.00          |
| 0.00                  | Less : Deductions                                                                                                                                         | 0.00                  |
| 0.00                  | Less : Depreciation                                                                                                                                       | 5,67,956.00           |
| 1.00                  |                                                                                                                                                           | 72,92,045.00          |
| 64,28,538.20          | <b>12 FURNITURE &amp; FIXTURE</b>                                                                                                                         |                       |
| 0.00                  | Balance as per last Balance Sheet                                                                                                                         | 52,41,642.18          |
| 0.00                  | Add : Additions during the year                                                                                                                           | 20,64,857.11          |
| 1.00                  | Less : Assets written off                                                                                                                                 | 0.00                  |
| 11,86,895.02          | Less : Deductions                                                                                                                                         | 4,79,932.00           |
| 52,41,642.18          | Less : Depreciation                                                                                                                                       | 12,09,866.12          |
|                       |                                                                                                                                                           | 56,16,701.17          |
| 19,92,558.32          | <b>13 COMPUTER</b>                                                                                                                                        |                       |
| 3,41,216.16           | Balance as per last Balance Sheet                                                                                                                         | 9,59,691.14           |
| 0.00                  | Add : Additions during the year                                                                                                                           | 22,02,984.91          |
| 2.00                  | Less : Assets written off                                                                                                                                 | 0.00                  |
| 13,74,081.34          | Less : Deductions                                                                                                                                         | 0.00                  |
| 9,59,691.14           | Less : Depreciation                                                                                                                                       | 9,03,199.84           |
|                       |                                                                                                                                                           | 22,59,476.21          |
| 7,02,499.30           | <b>14 ELECTRONIC APPLIANCES</b>                                                                                                                           |                       |
| 5,83,908.00           | Balance as per last Balance Sheet                                                                                                                         | 9,73,292.33           |
| 0.00                  | Add : Additions during the year                                                                                                                           | 15,61,221.11          |
| 0.00                  | Less : Assets written off                                                                                                                                 | 0.00                  |
| 3,13,114.97           | Less : Deductions                                                                                                                                         | 5.00                  |
| 9,73,292.33           | Less : Depreciation                                                                                                                                       | 7,33,107.51           |
|                       |                                                                                                                                                           | 18,01,400.93          |
| 1.00                  | <b>15 ELECTRONIC INSTALLATION</b>                                                                                                                         |                       |
| 0.00                  | Balance as per last Balance Sheet                                                                                                                         | 1.00                  |
| 0.00                  | Add : Additions during the year                                                                                                                           | 5,78,160.10           |
| 0.00                  | Less : Assets written off                                                                                                                                 | 0.00                  |
| 0.00                  | Less : Deductions                                                                                                                                         | 0.00                  |
| 0.00                  | Less : Depreciation                                                                                                                                       | 39,596.00             |
| 1.00                  |                                                                                                                                                           | 5,38,565.10           |
| 4,03,99,43,865.48     | <b>CARRIED FORWARD</b>                                                                                                                                    | 4,28,39,74,468.73     |

दिनांक ३१ मार्च, २०२४ रोजी अखेरचे ताळेबंद

| 31.03.2023<br>Rs. Ps. | CAPITAL AND LIABILITIES<br>भागभांडवल व देणी                                                                                                                                                                                                                                                                                     | 31.03.2024<br>Rs. Ps. |
|-----------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| 4,16,48,95,715.90     | BROUGHT FORWARD                                                                                                                                                                                                                                                                                                                 | 4,39,79,76,587.42     |
|                       | <p><b>CONTINGENT LIABILITIES :</b></p> <p>Bank Liabilities for</p> <p>i) Other : a) DEAF- Items for which 1,48,40,379.52<br/>the Bank is contingently liable: Amount<br/>transferred to the Depositor Education and<br/>Awareness Fund (DEAF) (Previous Year<br/>Rs. 1,40,28,067.85)</p> <p>b) Any Other Demand 5,18,290.00</p> |                       |
| 4,16,48,95,715.90     | TOTAL                                                                                                                                                                                                                                                                                                                           | 4,39,79,76,587.42     |

As per our report of even date attached

For N.S. Gokhale & Co.

Chartered Accountants

(Firm Reg. No. 103270W)

Sd/-

(CA Vinod Navare)

Partner

Statutory Auditor

M. No. 112664

Place : Mumbai

Date : 25/06/2024

UDIN - 24112664BKAVUZ1955

Sd/-

Pranod Pandit

Chairman

Sd/-

Sunil Khade

Vice Chairman

दिनांक ३१ मार्च, २०२४ रोजी अखेरचे ताळेबंद

| 31.03.2023<br>Rs. Ps.    | PROPERTY AND ASSETS<br>मालमत्ता व येणी                                   | 31.03.2024<br>Rs. Ps.    |
|--------------------------|--------------------------------------------------------------------------|--------------------------|
| 4,03,99,43,865.48        | <b>BROUGHT FORWARD</b>                                                   | 4,28,39,74,468.73        |
| 34,64,087.24             | <b>16 PREMISES ACCOUNT (RENTED)</b>                                      |                          |
| 0.00                     | Balance as per last Balance Sheet 31,12,378.84                           |                          |
| 0.00                     | Add : Additions during the year 0.00                                     |                          |
| 0.00                     | Less : Assets written off 0.00                                           |                          |
| 0.00                     | Less : Deductions 0.00                                                   |                          |
| 3,51,708.40              | Less : Depreciation 3,51,708.40                                          | 27,60,670.44             |
| 31,12,378.84             |                                                                          |                          |
| 0.00                     | <b>17 DEFERRED REVENUE EXPENDITURE TO THE<br/>EXTENT NOT WRITTEN OFF</b> | 0.00                     |
|                          | <b>18 OTHER ASSETS</b>                                                   |                          |
| 7,12,360.00              | i) Deposit for Electricity & Other Services 10,27,074.00                 |                          |
| 1,65,937.87              | ii) Stock of Printing and Stationery 3,75,731.20                         |                          |
| 5,34,961.00              | iii) Prepaid Expenses 5,34,600.00                                        |                          |
| 1,74,25,814.26           | iv) Investment Against Staff Leave Encashment Fund 1,97,28,418.80        |                          |
| 2,86,56,787.22           | v) Investment Against Staff Gratuity Fund 3,18,04,860.85                 |                          |
| 6,32,69,069.46           | vi) Income Tax 4,18,69,069.46                                            |                          |
| 60,77,927.00             | vii) Deferred Tax Asset 66,32,416.00                                     |                          |
| 49,96,614.77             | viii) Other Sundries Assets 92,69,277.94                                 | 11,12,41,448.25          |
| 12,18,39,471.58          | (SCH. No. 5)                                                             |                          |
| <b>4,16,48,95,715.90</b> | <b>TOTAL</b>                                                             | <b>4,39,79,76,587.42</b> |

Sd/-  
**Shivaji Chavan**  
Director

Sd/-  
**Dayanand Mahajan**  
Chief Executive Officer

दिनांक ३१ मार्च, २०२४ रोजी संपणाऱ्या वर्षाचे नफा-तोटा पत्रक

| 31.03.2023<br>Rs. Ps. | EXPENDITURE<br>खर्च                                                                              | 31.03.2024<br>Rs. Ps. |
|-----------------------|--------------------------------------------------------------------------------------------------|-----------------------|
| 21,12,62,955.94       | To Interest on Deposits & Borrowings (SCH. No. 1)                                                | 22,56,02,618.52       |
| 4,62,50,209.00        | To Salaries, Allowances, P.F. Gratuity, Bonus                                                    | 5,79,10,910.50        |
| 6,44,450.00           | To Directors Meeting Fees & Allowances                                                           | 8,03,707.00           |
| 31,95,952.95          | To Rent, Taxes, Insurance and Lighting                                                           | 39,37,222.69          |
| 13,26,996.00          | To Audit Fees                                                                                    | 12,54,999.00          |
| 32,25,799.73          | To Depreciation on Property                                                                      | 38,05,433.87          |
| 19,70,155.50          | To Repairs to Furniture, Fittings, etc.                                                          | 26,51,203.02          |
| 7,31,583.88           | To Printing and Stationery                                                                       | 7,48,069.07           |
| 24,200.00             | To Law Charges                                                                                   | 44,500.00             |
| 10,455.00             | To Postage, Telegram & Telephone Charges                                                         | 11,482.00             |
| 2,36,771.62           | To Advertisement                                                                                 | 1,50,452.44           |
| 83,463.00             | To Amortisation of Premium on Investments                                                        | 83,463.00             |
| 1,21,02,192.50        | To Other Expenditure (SCH. No. 2)                                                                | 1,36,06,359.45        |
| 8,72,07,331.77        | Profit before Provisions & Contingency and Income-tax                                            | 8,26,94,374.54        |
| 60,00,000.00          | To Provision for Bad & Doubtful Debts Reserve 70,00,000.00                                       |                       |
| 5,00,000.00           | To Contingent Provision against Standard Assets 13,50,000.00                                     |                       |
| 10,75,000.00          | To Provision For Staff Leave Encashment Fund 0.00                                                |                       |
| 13,91,000.00          | To Provision for Staff Gratuity 32,26,500.00                                                     |                       |
| 27,00,000.00          | To Provision for Staff Ex-gratia 30,00,000.00                                                    |                       |
| 25,00,000.00          | To Provision for Staff Pay Revision 0.00                                                         |                       |
| 1,04,16,747.55        | To Provision for Investment Depreciation Reserve 0.00                                            |                       |
| 0.00                  | To Provision for Renovation Expenses 13,03,469.64                                                |                       |
| 2,45,82,747.55        |                                                                                                  | 1,58,79,969.64        |
| 6,26,24,584.22        | Profit before Income-tax                                                                         | 6,68,14,404.90        |
| 1,70,40,000.00        | To Provision for Tax :                                                                           |                       |
| (4,26,450.00)         | Current Income-tax 1,82,08,490.00                                                                |                       |
| 0.00                  | Deferred Tax (5,54,489.00)                                                                       |                       |
| 1,66,13,550.00        | Income-tax of earlier years/(Excess provision for Income-tax of earlier years written back) 0.00 |                       |
| 4,60,11,034.22        | Net Profit after Tax                                                                             | 1,76,54,001.00        |
| 36,82,72,516.89       | TOTAL                                                                                            | 39,33,04,795.10       |

As per our report of even date attached

For N.S. Gokhale & Co.

Chartered Accountants

(Firm Reg. No. 103270W)

Sd/-

(CA Vinod Navare)

Partner

Statutory Auditor

M. No. 112664

Place : Mumbai

Date : 25/06/2024

UDIN - 24112664BKAVUZ1955

Sd/-

Pramod Pandit

Chairman

Sd/-

Sunil Khade

Vice Chairman



दिनांक ३१ मार्च, २०२४ रोजी संपणाऱ्या वर्षाचे नफा-तोटा पत्रक

| 31.03.2023      | INCOME                                 | 31.03.2024      |
|-----------------|----------------------------------------|-----------------|
| Rs. Ps.         | उत्पन्न                                | Rs. Ps.         |
| 36,11,81,043.03 | By Interest and Discounts (SCH. No. 3) | 38,40,94,396.75 |
| 0.00            | By Commission, Exchange and Brokerage  | 0.00            |
| 0.00            | By Rent on Lockers                     | 0.00            |
| 200.00          | By Dividend                            | 251.00          |
| 57,49,759.49    | By Profit on Sale of Investments       | 57,24,074.58    |
| 13,41,514.37    | By Miscellaneous Income (SCH. No. 4)   | 34,86,072.77    |
| 36,82,72,516.89 | TOTAL                                  | 39,33,04,795.10 |

Sd/-  
Shivaji Chavan  
Director

Sd/-  
Dayanand Mahajan  
Chief Executive Officer

सन २०२४-२५ या सहकार वर्षाकरीता केलेली अंदाजपत्रकीय तरतूद

(रूपये लाखात)

| क्र. | तपशील                                                               | २०२१-२०२२              |                          | २०२२-२०२३              |                          | २०२३-२०२४              |                          | २०२४-२०२५              |
|------|---------------------------------------------------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|
|      |                                                                     | अंदाज पत्रकीय उद्दीष्ट | प्रत्यक्ष उद्दीष्टपूर्ती | अंदाज पत्रकीय उद्दीष्ट | प्रत्यक्ष उद्दीष्टपूर्ती | अंदाज पत्रकीय उद्दीष्ट | प्रत्यक्ष उद्दीष्टपूर्ती | अंदाज पत्रकीय उद्दीष्ट |
| १    | २                                                                   | ३                      | ४                        | ५                      | ६                        | ७                      | ८                        | ९                      |
| १    | कर्ज                                                                | २२,७१०.१०              | २०,७१०.१०                | २२,५३९.००              | २२,५५६.१९                | २५,२६२.९३              | २५,५११.९८                | २९,३३८.७८              |
| २    | कर्मचारी गृहकर्ज                                                    | १७१.३०                 | १७२.६६                   | १८७.००                 | १४४.४३                   | १६०.३२                 | ११४.५१                   | १३७.४१                 |
| ३    | सभासद गृहकर्ज                                                       | १६८.५३                 | ६३.१३                    | ६८.००                  | ७२.०८                    | ८०.०१                  | ४०१.६२                   | ५८२.३५                 |
|      | एकूण कर्ज                                                           | २३,०४९.९३              | २०,९४५.८९                | २२,७९४.००              | २२,७७२.७०                | २५,५०३.२६              | २६,०२८.११                | ३०,०५८.५४              |
| ४    | गुंतवणूक                                                            | १२,०४१.३१              | १२,४१६.४५                | १०,८७१.००              | १२,५२३.२६                | १३,१४९.४२              | १२,६७२.०९                | १२,९२५.५३              |
| ५    | भाग भांडवल                                                          | १,९५२.६७               | १,९०१.३१                 | १,९४६.३१               | १,९८९.६४                 | २,१८८.६०               | २,१२८.३३                 | २,३४१.१६               |
| ६    | ठेवी                                                                |                        |                          |                        |                          |                        |                          |                        |
|      | १) मुदतीच्या ठेवी<br>(आवर्ती ठेव, काटकसर निधी,<br>मासिक व्याज ठेवी) | २८,०६४.८१              | २७,२७३.९३                | ३०,५४६.००              | २९,५४६.९१                | ३२,७९७.००              | ३१,३७७.८१                | ३५,७७०.७०              |
|      | २) चालू व बचत ठेवी                                                  | ५,१७८.६९               | ४,०३७.४३                 | ४,५२२.००               | ३,८४८.७८                 | ४,२३३.६६               | ३,८३७.४२                 | ४,४१३.०३               |
|      | एकूण ठेवी                                                           | ३३,२४३.५०              | ३१,३११.३६                | ३५,०६८.००              | ३३,३९५.६९                | ३७,०३०.६६              | ३५,२१५.२३                | ४०,१८३.७४              |
| ७    | उत्पन्नाचा तपशील                                                    |                        |                          |                        |                          |                        |                          |                        |
|      | १) प्राप्त झालेले व होणारे व्याज                                    |                        |                          |                        |                          |                        |                          |                        |
|      | अ. कर्ज व अग्रीमवरील                                                | २,८४१.७३               | २,५५५.८३                 | २,७८०.००               | २,५९२.४४                 | २,९२०.३८               | २,८४९.६३                 | ३,३२६.८३               |
|      | ब. सरकारी रोख्यांवर/<br>म्युच्युअल फंड                              | ७७८.३६                 | ८०६.२९                   | ८२०.००                 | ९७१.३१                   | १,००२.८९               | ९८३.३४                   | १,०००.७५               |
|      | क. मुदत ठेवीवर                                                      | ७.५०                   | २७.४३                    | ३०.००                  | ४८.०६                    | ५८.०६                  | ७.९७                     | १५.००                  |
|      | २) मुद्रांक विक्री कमिशन                                            | ४.७५                   | ६.९६                     | ७.६०                   | ६.२७                     | ७.००                   | ५.१४                     | १०.००                  |
|      | इतर उत्पन्न                                                         | १५०.००                 | १०३.८२                   | १०४.६०                 | ६४.६५                    | ६५.००                  | ८६.९७                    | १०५.००                 |
|      | एकूण उत्पन्न                                                        | ३,७८२.३४               | ३,५००.३३                 | ३,७४२.२०               | ३,६८२.७३                 | ४,०५३.३३               | ३,९३३.०५                 | ४,४५७.५८               |

सन २०२४-२५ या सहकार वर्षाकरीता केलेली अंदाजपत्रकीय तरतूद

(रूपये लाखात)

| क्र. | तपशील (बाबी)                                                              | २०२१-२०२२              |                          | २०२२-२०२३              |                          | २०२३-२०२४              |                          | २०२४-२०२५              |
|------|---------------------------------------------------------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|--------------------------|------------------------|
|      |                                                                           | अंदाज पत्रकीय उद्दीष्ट | प्रत्यक्ष उद्दीष्टपूर्ती | अंदाज पत्रकीय उद्दीष्ट | प्रत्यक्ष उद्दीष्टपूर्ती | अंदाज पत्रकीय उद्दीष्ट | प्रत्यक्ष उद्दीष्टपूर्ती | अंदाज पत्रकीय उद्दीष्ट |
| १    | २                                                                         | ३                      | ४                        | ५                      | ६                        | ७                      | ८                        | ९                      |
| १    | ठेवी व कर्जावरील देणे व दिलेले व्याज                                      | २,३०७.१४               | १,९३४.४४                 | २,१६७.२०               | २,११२.६३                 | २,३४८.१८               | २,२५६.०३                 | २,५८९.९१               |
| २    | वेतन, भत्ते व भविष्य निर्वाह निधी                                         | ५०३.००                 | ४८४.४८                   | ५०१.५०                 | ४६२.५०                   | ५५०.००                 | ५७९.११                   | ५९०.००                 |
| ३    | संचालक भत्ते                                                              | ६.००                   | ७.०६                     | ७.५०                   | ६.४४                     | ७.५०                   | ८.०४                     | ८.००                   |
| ४    | भाडे, कर                                                                  | ३१.००                  | २९.३८                    | ३०.३८                  | ३१.९६                    | ४०.००                  | ३९.३७                    | ४२.००                  |
| ५    | विमा                                                                      | १.००                   | ०.५६                     | ०.५९                   | ०.४१                     | ०.६०                   | ०.४५                     | ०.६०                   |
| ६    | ठेव विमा                                                                  | ३५.००                  | ३८.२१                    | ४२.०८                  | ४५.७७                    | ४७.००                  | ४७.७९                    | ४८.००                  |
| ७    | वीज                                                                       | ८.००                   | ७.२१                     | ७.८०                   | ८.६४                     | ९.००                   | १०.३४                    | १०.००                  |
| ८    | कायदेविषयक खर्च                                                           | १.५०                   | ०.९२                     | ०.९१                   | ०.२४                     | १.००                   | ०.४५                     | १.००                   |
| ९    | टपाल                                                                      | १.००                   | ०.१६                     | ०.२५                   | ०.१०                     | ०.२५                   | ०.१२                     | ०.२५                   |
| १०   | दूरध्वनी आकार                                                             | २.००                   | १.६७                     | १.७०                   | २.०४                     | २.००                   | २.१४                     | २.१५                   |
| ११   | हिशेब तपासणी शुल्क                                                        | १०.००                  | ८.९७                     | ९.६२                   | १३.२७                    | ९.५०                   | १२.५५                    | १०.००                  |
| १२   | मालमत्तेवरील घसारा                                                        | २२.००                  | २५.३४                    | २८.३०                  | ३२.२६                    | ३५.००                  | ३८.०५                    | ३६.००                  |
| १३   | जाहिरात                                                                   | १.५०                   | ०.८०                     | १.००                   | २.३७                     | १.५०                   | १.५०                     | १.५०                   |
| १४   | लेखन सामुग्री                                                             | ८.००                   | ५.९५                     | ७.५०                   | ७.३२                     | ८.००                   | ७.४८                     | ८.००                   |
| १५   | किरकोळ खर्च                                                               | ५.००                   | ११.३४                    | ७.६०                   | ९.५१                     | ९.००                   | ४.७४                     | ९.००                   |
| १६   | दुरुस्ती, देखभाल व नूतनीकरण                                               | १५.००                  | १६.५५                    | १७.६०                  | १९.७०                    | १८.००                  | २६.५१                    | २५.००                  |
| १७   | सर्वसाधारण सभा व अहवाल छपाई खर्च                                          | ३.००                   | २.३८                     | ४.५०                   | ३.४९                     | ३.५०                   | १.५६                     | २.५०                   |
| १८   | प्रशिक्षण खर्च                                                            | ०.५०                   | ०.२१                     | ०.३५                   | ०.५५                     | ०.६०                   | ०.७५                     | ०.८०                   |
| १९   | बँक क्लिअरिंग आकार                                                        | १०.००                  | २.००                     | २.१०                   | २.२५                     | २.१०                   | २.१८                     | २.१५                   |
|      | महासंघ वर्गणी शुल्क                                                       | ०.७०                   | ०.१६                     | ०.७०                   | ३.१३                     | ०.७५                   | १.८८                     | २.००                   |
|      | संगणक खर्च                                                                | १.००                   | ०.५०                     | ०.७०                   | ०.१७                     | ०.६०                   | ०.६२                     | ०.६०                   |
|      | सल्लागार खर्च                                                             | ५.००                   | ०.४६                     | ०.४२                   | ०.३९                     | ०.५०                   | ०.८९                     | ०.८०                   |
|      | इतर खर्च, वसुली प्रदान आकार, हमाली आकार, व्यवसायकर, कामगार कल्याण निधी इ. | ९५.००                  | ३२.५१                    | ३९.२०                  | ४३.३६                    | ४०.००                  | ५५.५७                    | ५४.४२                  |
| २०   | मुद्रांक विक्री खर्च                                                      | १.२०                   | २.०३                     | २.८०                   | १.८४                     | २.५०                   | २.४२                     | २.५०                   |
| २१   | निवडणूक खर्च                                                              | ३.००                   | ०.२९                     | ०.३०                   | ०.३१                     | ०.००                   | ०.०३                     | ०.३०                   |
| २२   | विविध निधी तरतूद                                                          | १८०.००                 | २३५.८४                   | २४०.००                 | २४५.८३                   | २३०.००                 | १५८.८०                   | २७०.००                 |
| २३   | आयकर                                                                      | १८५.००                 | १६९.७८                   | १४२.००                 | १६६.१४                   | १८०.००                 | १८२.०८                   | २१०.००                 |
| २४   | एकूण खर्च                                                                 | ३,४४१.५४               | ३,०९९.२०                 | ३,२६४.६०               | ३,२२२.६२                 | ३,५४७.०८               | ३,४४१.४५                 | ३,९२७.५८               |
| २५   | निव्वळ नफा                                                                | ३४०.८०                 | ४८१.१३                   | ४७७.६०                 | ४६०.११                   | ५०६.२५                 | ४९१.६०                   | ५३०.००                 |
|      | एकूण                                                                      | ३,७८२.३४               | ३,५८०.३३                 | ३,७४२.२०               | ३,६८२.७३                 | ४,०५३.३३               | ३,९३३.०५                 | ४,४५७.५८               |

**CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2024**

| PARTICULARS                                                | As on 2023-2024<br>(Current Year) |                       | As on 2022-2023<br>(Previous Year) |                       |
|------------------------------------------------------------|-----------------------------------|-----------------------|------------------------------------|-----------------------|
|                                                            | AMT. (RS.)                        | AMT. (RS.)            | AMT. (RS.)                         | AMT. (RS.)            |
| <b>CASH FLOW FROM OPERATIVE ACTIVITIES</b>                 |                                   |                       |                                    |                       |
| Net Profit as per Profit & Loss A/C after Income Tax       |                                   | 4,91,60,403.90        |                                    | 4,60,11,034.22        |
| <b>Add:</b>                                                |                                   |                       |                                    |                       |
| Depreciation                                               | 38,05,433.87                      |                       | 32,25,799.73                       |                       |
| Amortisation for GOI Securities                            | 83,463.00                         |                       | 83,463.00                          |                       |
| Provision for Investment Depreciation Reserve              | 0.00                              |                       | 1,04,16,747.55                     |                       |
| Provision for Leave Encashment                             | 0.00                              |                       | 10,75,000.00                       |                       |
| Provision for Standard Assets                              | 13,50,000.00                      |                       | 5,00,000.00                        |                       |
| Provision for BDDR                                         | 70,00,000.00                      |                       | 60,00,000.00                       |                       |
| Provision for Gratuity                                     | 32,26,500.00                      |                       | 13,91,000.00                       |                       |
| Provision for Income Tax                                   | 1,82,08,490.00                    |                       | 1,70,40,000.00                     |                       |
| Provision for Staff Ex-Gratia                              | 30,00,000.00                      |                       | 27,00,000.00                       |                       |
| Provision for Staff Pay Revision                           | 0.00                              |                       | 25,00,000.00                       |                       |
| Loss on sale of Assets                                     | 4,76,929.00                       |                       | 0.00                               |                       |
| Provision for Renovation Expenses                          | 13,03,469.64                      | 3,84,54,285.51        | 0.00                               | 4,49,32,010.28        |
|                                                            |                                   | <b>8,76,14,689.41</b> |                                    | <b>9,09,43,044.50</b> |
| <b>Less:</b>                                               |                                   |                       |                                    |                       |
| Profit on Sale of Govt. Security                           | 57,24,074.58                      |                       | 57,49,759.49                       |                       |
| Profit on Sale of Assets                                   | 4,793.00                          |                       | 5,663.00                           |                       |
| Provision for Deferred Tax Assets                          | 5,54,489.00                       |                       | 4,26,450.00                        |                       |
|                                                            |                                   | 62,83,356.58          |                                    | 61,81,872.49          |
|                                                            |                                   | <b>8,13,31,332.83</b> |                                    | <b>8,47,61,172.01</b> |
| <b>Adjustment for:</b>                                     |                                   |                       |                                    |                       |
| Increase / Decrease in Deposit                             | 18,19,54,722.54                   |                       | 20,84,32,349.58                    |                       |
| Increase / Decrease in Reserves and Surplus                | (28,46,925.39)                    |                       | (20,08,621.73)                     |                       |
| Increase / Decrease in other Current Liabilities           | (3,55,21,958.87)                  |                       | (1,59,18,816.15)                   |                       |
| Increase / Decrease in Investment                          | 11,05,44,402.58                   |                       | (4,04,48,002.51)                   |                       |
| Increase / Decrease in Loan and Advances                   | (32,55,41,810.37)                 |                       |                                    | (18,26,80,806.38)     |
| Increase / Decrease in Interest Receivables                | (26,50,711.66)                    |                       |                                    | 15,72,836.11          |
| Increase / Decrease in other Assets                        | 1,72,30,439.33                    | (5,68,31,841.84)      | (10,38,665.63)                     | (3,20,89,726.71)      |
| <b>Net Cash Generated for Operating Activities (A):</b>    |                                   | <b>2,44,99,490.99</b> |                                    | <b>5,26,71,445.30</b> |
| <b>CASH FLOW FOR INVESTING ACTIVITIES:</b>                 |                                   |                       |                                    |                       |
| Net Increase / Decrease in Fixed Assets                    | (1,42,59,422.23)                  |                       | (9,19,458.16)                      |                       |
|                                                            |                                   | (1,42,59,422.23)      |                                    | (9,19,458.16)         |
| <b>CASH FLOW FROM FINANCING ACTIVITIES:</b>                |                                   |                       |                                    |                       |
| Net Increase / Decrease in Share Capital                   | 1,38,68,700.00                    |                       | 88,33,500.00                       |                       |
| Payment of Dividend                                        | (1,50,92,300.00)                  | (12,23,600.00)        | (1,44,49,348.00)                   | (56,15,848.00)        |
|                                                            |                                   | 90,16,468.76          |                                    | 4,61,36,139.14        |
| Add: Cash and Cash Equivalent At the Beginning of the Year |                                   | 18,59,36,830.63       |                                    | 13,98,00,691.49       |
| Cash and Cash Equivalent At the End of the Year            |                                   | 19,49,53,299.39       |                                    | 18,59,36,830.63       |
| <b>Cash &amp; Cash Equivalents in Books</b>                |                                   |                       |                                    |                       |
| Cash on Hand                                               | <b>79,94,158.05</b>               |                       | <b>67,47,798.62</b>                |                       |
| Balance With Other Bank                                    | 18,69,59,141.34                   | 19,49,53,299.39       | 17,91,89,032.01                    | 18,59,36,830.63       |



**PBG & ASSOCIATES**  
CHARTERED ACCOUNTANTS

Office :  
Nr. Shivsena Shakha, Vithalwadi Station Road,  
Above Hi Tech Clinical Lab, Kalyan (E),  
Thane - 421306.  
Mob.: 8657530030  
Email : gajananoffice@gmail.com

**INTERNAL AUDITOR'S REPORT**

We have audited the attached Balance Sheet of **The Maharashtra Mantralaya & Allied Offices, Co-op. Bank Ltd.** as at 31st March, 2024 and also the foregoing Profit & Loss Account of the Bank for the year ended upto that date in which are incorporated the returns of Head Office & Branches audited by us. These financial Statements are the responsibility of the bank's Management. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our Audit in accordance with auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatements. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion. Further to our above comments and subjects to the scope of our audit as laid down by the members we report that,

1. We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit.
2. In our opinion, proper books of account as required by the Act, Rules and Bye-laws of the Bank have been kept by the Bank, so far as appears from our examination of the books.
3. The transactions of the Bank which have come to our notice have been within the powers of the Bank.
4. In our opinion, and to the best of our information and according to the explanations given to us, the accounts read with the notes thereon including Significant Accounting Policies mentioned therein, give the information required by the Act in the manner so required and give a true and fair view :-
  - a) in the case of Balance Sheet of the state of affairs of the Bank as at 31st March, 2024 and
  - b) In the case of the Profit and Loss Account, of the profit for the year ended on the date.

**For PBG & ASSOCIATES**  
Chartered Accountants

Gajanan

CA Gajanan N Bangar  
Proprietor  
Membership No. 176518  
Place : Kalyan  
Date : 06<sup>th</sup> July, 2024



## THE MAHARASHTRA MANTRALAYA & ALLIED OFFICES CO-OP. BANK LTD., MUMBAI

### SIGNIFICANT ACCOUNTING POLICIES & NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR 2023-24

#### A. SIGNIFICANT ACCOUNTING POLICIES: -

##### 1. Accounting Convention:

Financial Statements are drawn up in accordance with historical cost convention and in accordance with generally accepted accounting practices and confirm to statutory provisions of practices prevailing in Banking Industry in India except as otherwise stated.

The presentation of Financial Statements requires the estimates and assumptions to be made that affect the reported amount of Assets and Liabilities at the date of financial statements and reported amount of Revenues and Expenses during the reporting period. The difference between actual results and estimates are recognized in the period in which results are known / materialized.

##### 2. Investments:

- 2.1 The entire Investment Portfolio of the Bank (Including SLR and Non SLR Securities) has been classified into (i) Held to Maturity (ii) Available for Sale Categories as per RBI Guidelines.
- 2.2 The entire Investment Portfolio for the purpose of disclosure in the Balance Sheet has been categorized into (i) Government Securities (ii) Other approved Securities (iii) Shares (iv) Bonds.
- 2.3 Investments are valued as per the directives issued by the Reserve Bank of India from time to time and in line with the methodology suggested by FBIL.
- 2.4 Investments classified under “Held to Maturity” category have been carried at acquisition cost. In case of Securities acquired at a Premium, necessary amortization is provided for as per RBI directives.
- 2.5 Investments under “Available for Sale” category have been marked to market as per RBI directives. While net depreciation, if any, under each classification has been provided for, net appreciation, if any, has been ignored.
- 2.6 Reclassification of Investment from one category to another is done in accordance with RBI guidelines and any such transfer is accounted for at the Acquisition cost/ Book value/Market value whichever is lower as at the date of transfer.
- 2.7 Broken period interest at the time of acquisition of securities is recognized as Revenue Expenses.

##### 3. Advances:

- 3.1 All advances have been classified under four categories i.e. (i) Standard Assets, (ii) Sub – Standard Assets, (iii) Doubtful Assets and (iv) Loss Assets in accordance with the guidelines issued by the RBI from time to time.
- 3.2 Provision on advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the RBI. In addition, a general provision has been made in all standard assets as per RBI directives.
- 3.3 The overdue interest in respect of NPA advances and other overdue Interest are provided separately under “Overdue Interest Reserve” as per the directives issued by the Reserve Bank of India.

##### 4. Fixed Assets and Depreciation:

- 4.1 Fixed Assets are stated at their historical cost less accumulated depreciation thereon. Cost includes incidental expenses incurred on acquisition of assets.
- 4.2 Fixed Assets are depreciated on Straight Line Method (SLM) Basis at the rates considered appropriate by Management, given below,

| Particulars             | Rate   |
|-------------------------|--------|
| Premises                | 10%    |
| Furniture & Fixtures    | 10%    |
| Computers               | 33.33% |
| Electronics Appliances  | 33.33% |
| Electrical Installation | 33.33% |



- 4.3 Depreciation on fixed assets purchased during the year is charged on pro-rata basis for the number of days for which the assets has been used
- 5. Revenue Recognition (AS-9) :**  
Items of Income and Expenditure are accounted for on accrual basis provided as hereunder.
- 5.1 Commission, Exchange, Dividend and Penal Interest on advances is accounted for on receipt basis.
- 5.2 Income from non-performing assets is recognized to the extent realized as per RBI directives.
- 6. Employees Benefits (AS-15) :**
- 6.1 **Provident Fund:**  
Retirement benefit in the form of provident fund is a defined contribution plan. The contributions to provident fund are charged to Profit and Loss Account for the year when the contributions are due.
- 6.2 **Staff Gratuity :**  
Bank had covered all employees under group gratuity scheme with LIC of India. The liability towards staff gratuity assessed by LIC of Rs.351.31 Lakh (P.Y. 300.48) and the same was fully provided.
- 6.3 **Staff Leave encashment:**  
The liability towards staff privilege & medical leave encashment assessed by bank on actual basis of Rs.216.43 Lakh (P.Y. 218.59) and the same was fully provided.
- 7. Segment Reporting (AS-17) :**  
The entire operations of the bank are one composite banking business which is not liable to different risks; consequently, in the opinion of the bank, there are no reportable segments as per AS-17 on Segment Reporting.
- 8. Lease (AS – 19):**  
Lease payments for assets taken on operating lease are recognized in the Profit & Loss account over the lease term in accordance with AS-19 Leases issued by ICAI
- 9. Income Tax (AS-22)**
- a) Income Tax expenses comprises of Current Tax & Deferred Tax. Current Tax is provided for in accordance with the applicable provisions of the Income Tax Act, 1961 and Rules framed there under.
- b) Deferred Tax is recognized on account of timing difference between the book profits and the taxable profits. The tax effect of timing differences between the book profits and taxable profits measured using the tax rates and tax laws that have been enacted or substantially enacted at the Balance Sheet date are reflected through Deferred Tax Asset (DTA) /Deferred Tax Liability (DTL)

**(B) NOTES FORMING PART OF THE ACCOUNTS**

**1. Deferred Tax:**

**The break-up of deferred tax assets and liabilities into major items is given below:-**

| Opening Balance of Deferred Tax Liability / (Assets) as on March 31, 2023 |                       | (60,77,927)         |
|---------------------------------------------------------------------------|-----------------------|---------------------|
| Items Disallowed as per Income Tax Act, 1961                              |                       |                     |
| (Deferred Tax Asset)                                                      |                       |                     |
| Bad & Doubtful Debt Reserve                                               | 70,00,000.00          |                     |
| Depreciation As Per Books Of Accounts                                     | 38,05,433.87          |                     |
| Standard Assets Provision                                                 | 13,50,000.00          |                     |
| Staff Leave Encashment Provision                                          | -                     |                     |
| <b>Total</b>                                                              | <b>1,21,55,433.87</b> | <b>30,59,280.00</b> |

|                                                                                  |                     |                       |
|----------------------------------------------------------------------------------|---------------------|-----------------------|
| Items allowable as per Income Tax Act, 1961                                      |                     |                       |
| (Deferred Tax Liability)                                                         |                     |                       |
| BDDR as per Income Tax 36 (VIIA)                                                 | 67,14,363.46        |                       |
| Depreciation As Per Income Tax                                                   | 32,37,917.92        |                       |
| <b>Total</b>                                                                     | <b>99,52,281.38</b> | <b>25,04,790.00</b>   |
| Deferred Tax Income during 2023-24 due to timing difference as per AS-22         |                     | (5,54,489.00)         |
|                                                                                  |                     |                       |
| <b>Closing Balance of Deferred Tax Liability / (Assets) as on March 31, 2024</b> |                     | <b>(66,32,416.00)</b> |

While recognizing provision for income tax for the year ended 31.03.2024, the Bank had exercised the option of lower tax rate permitted under Section 115BAD of the Income-tax Act, 1961.

## 2. Intangible Fixed Assets:

The fixed asset i.e. computers include intangible assets computer software, the details of which are as follows;

(Rs. in Lakhs)

| Particulars                    | FY 2023-24         | FY 2022-23          |
|--------------------------------|--------------------|---------------------|
| <b>Opening Balance</b>         | <b>5,59,363.10</b> | <b>11,38,413.10</b> |
| Add : Addition during the year | 6,92,620.99        | -                   |
| Less : Write off/ Sale         | -                  | -                   |
| Less : Depreciation            | 2,71,843.29        | 5,79,050.00         |
| <b>Closing Balance</b>         | <b>9,80,140.80</b> | <b>5,59,363.10</b>  |

- The Bank has ascertained that there is no material impairment of any of its assets and such no provision under AS-28 issued by ICAI is required.
- Prior period expenses and extra ordinary items are considered as a part of Profit for the year since in the opinion of the management these do not constitute significantly material amounts.
- Figures of the previous year have been regrouped, reclassified wherever considered necessary.
- The notes on Accounts are integral part of the Balance Sheet as at 31st March, 2024 and of the annexed Profit and Loss Account for the year ended on that date.
- Disclosure as per RBI master direction DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22 dated 30.08.2021 (Updated as on February 20, 2023 is annexed to the financial statement.

For N. S. Gokhale & Co.  
Chartered Accountants  
Firm Reg. No. 103270W

Sd/-  
CA Vinod Navare  
Partner  
Membership No. 112664  
Date: 25<sup>th</sup> June, 2024  
Place : Thane  
UDIN : 24112664BKAVUZ1955

Sd/-  
Chief Executive Officer

Sd/-  
Director

Sd/-  
Vice Chairman

Sd/-  
Chairman

Profit & Loss Account Schedules 31.03.2024

| Schedule -1 Interest on Deposits & Borrowings |                                     |                                 |                                  |
|-----------------------------------------------|-------------------------------------|---------------------------------|----------------------------------|
| Sr. No.                                       | Particulars                         | As on 31-03-2024 (Current year) | As on 31-03-2023 (Previous year) |
| 1                                             | Thrift Deposit                      | 5,75,92,642.52                  | 5,65,77,615.94                   |
| 2                                             | Interest on Deposits                | 16,79,69,146.00                 | 15,46,45,529.00                  |
| 3                                             | Interest paid on Staff Welfare Fund | 40,830.00                       | 39,811.00                        |
|                                               | <b>Total</b>                        | <b>22,56,02,618.52</b>          | <b>21,12,62,955.94</b>           |

| Schedule - 2 Other Expenditure |                                                         |                                 |                                  |
|--------------------------------|---------------------------------------------------------|---------------------------------|----------------------------------|
| Sr. No.                        | Particulars                                             | As on 31-03-2024 (Current year) | As on 31-03-2023 (Previous year) |
| 1                              | Other Misc. Exps                                        | 4,74,316.60                     | 3,61,313.38                      |
| 2                              | Hamali Charges                                          | 850.00                          | 0.00                             |
| 3                              | Misc. Exps staff                                        | 4,15,880.40                     | 3,89,995.00                      |
| 4                              | Banking Indim Insurance Premium                         | 44,781.00                       | 40,664.00                        |
| 5                              | Insurance under Deposit :- Insurance (DICGC)            | 47,79,492.06                    | 45,77,466.38                     |
| 6                              | Bank Charges                                            | 2,17,741.73                     | 2,25,377.58                      |
| 7                              | Processing Charges                                      | 3,897.76                        | 139.80                           |
| 8                              | Conven. Charges to staff                                | 3,09,633.00                     | 2,01,910.00                      |
| 9                              | Director Misc Expenses                                  | 1,78,948.00                     | 1,99,926.00                      |
| 10                             | Conven. Charges for Recovery                            | 6,84,481.00                     | 6,36,300.00                      |
| 11                             | Electricity Charges                                     | 10,34,428.00                    | 8,64,346.00                      |
| 12                             | Telephone Charges                                       | 2,13,805.34                     | 2,04,314.56                      |
| 13                             | Staff Medical Insurance Premium                         | 10,67,398.00                    | 11,21,149.00                     |
| 14                             | Subscription Fees                                       | 1,88,327.00                     | 3,13,626.00                      |
| 15                             | Stamps A/c Expenses                                     | 2,42,220.00                     | 1,83,892.10                      |
| 16                             | General Body Expenses (A.G.M.)                          | 1,55,656.50                     | 3,49,233.72                      |
| 17                             | Computer Expenses                                       | 62,002.82                       | 16,655.00                        |
| 18                             | Consultancy Charges                                     | 89,000.00                       | 39,000.00                        |
| 19                             | Business Promotion Expenses                             | 5,44,914.76                     | 4,60,242.00                      |
| 20                             | Labour Welfare Fund                                     | 2,016.00                        | 2,016.00                         |
| 21                             | Departmental Enquiry Charges                            | 0.00                            | 30,000.00                        |
| 22                             | Training Expenses Staff / Director                      | 74,661.00                       | 55,010.00                        |
| 23                             | Prior Period Expenses / Account                         | 46,049.40                       | 1,04,467.00                      |
| 24                             | CIBIL Member Charges                                    | 5,000.00                        | 0.00                             |
| 25                             | Library A/C                                             | 600.00                          | 2,750.00                         |
| 26                             | NPCI Certification Fees                                 | 0.00                            | 1,50,000.00                      |
| 27                             | 50% Write off GST                                       | 5,69,866.98                     | 9,95,466.30                      |
| 28                             | Office Expenses / Inauguration Expenses                 | 4,80,385.00                     | 1,43,800.00                      |
| 29                             | Sweeping & Cleaning                                     | 2,41,808.00                     | 1,71,750.00                      |
| 30                             | GST Paid & G.S.T. late Fees Interest on TDS             | 100.00                          | 3,777.07                         |
| 31                             | UPI App Payar PSP fees paid                             | 1,21,827.45                     | 9,144.23                         |
| 32                             | NFS / IMPS Remitter P2A Appr. fees                      | 32,826.81                       | 30,291.19                        |
| 33                             | ATM Card Charges                                        | 0.00                            | 484.85                           |
| 34                             | Rem U2/U3 QR Code/GST / Switching fees                  | 16,930.59                       | 13,125.81                        |
| 35                             | NFS Issuer /Acquirer Fin. / Non-Fin. Txn. /Switch / POS | 41,961.93                       | 62,394.54                        |
| 36                             | Election Expenses                                       | 3,400.00                        | 31,240.00                        |
| 37                             | TCC Return Penalty Payable                              | -29.50                          | 6,731.28                         |
| 38                             | Franking Expenses                                       | 2,19,354.48                     | 5,500.00                         |
| 39                             | Penal Charges                                           | 0.00                            | 60.00                            |
| 40                             | CIBIL Charges                                           | 21,446.98                       | 2,870.80                         |
| 41                             | Premium paid on Staff Gratuity                          | 471.00                          | 61,304.00                        |
| 42                             | IMPS Remitter P2A NPCI / GST Fee                        | 4,017.41                        | 10,784.46                        |
| 43                             | Service Tax - NFS Issuer Transaction                    | 12,757.72                       | 22,259.56                        |
| 44                             | POS Charges                                             | -8,064.45                       | 1,414.89                         |
| 45                             | New Branches Expenses                                   | 2,09,682.00                     | 0.00                             |
| 46                             | Recruitment 2023 Expenses                               | 2,50,600.00                     | 0.00                             |

|    |                                            |                       |                       |
|----|--------------------------------------------|-----------------------|-----------------------|
| 47 | NFS Issuer Non-Financial / Switching fees  | 7,090.87              | 0.00                  |
| 48 | Loss on Sale of Assets                     | 4,76,929.00           | 0.00                  |
| 49 | NFS Issuer/Acquirer Financial Transactions | 64,376.01             | 0.00                  |
| 50 | Advance Account                            | 50.00                 | 0.00                  |
| 51 | Water Charges                              | 2,400.00              | 0.00                  |
| 52 | Service Charges                            | 70.80                 | 0.00                  |
|    | <b>Total</b>                               | <b>1,36,06,359.45</b> | <b>1,21,02,192.50</b> |

| Scheduled - 3 By Interest and Discounts |                                                             |                                    |                                     |
|-----------------------------------------|-------------------------------------------------------------|------------------------------------|-------------------------------------|
| Sr. No.                                 | Particulars                                                 | As on 31-03-2024<br>(Current year) | As on 31-03-2023<br>(Previous year) |
|                                         | <b>1. Interest Received</b>                                 |                                    |                                     |
| 1                                       | On Loans and Advances                                       | 28,49,63,492.30                    | 25,92,44,007.76                     |
|                                         | <b>Total</b>                                                | <b>28,49,63,492.30</b>             | <b>25,92,44,007.76</b>              |
|                                         | <b>2. Interest Received on Investment</b>                   |                                    |                                     |
| 1                                       | Interest on Investment                                      | 0.00                               | 6,69,699.00                         |
| 2                                       | Interest received on Bank of Baroda SB                      | 379.00                             | 159.00                              |
| 3                                       | Interest received on Call Deposit                           | 27,76,079.00                       | 34,60,321.50                        |
| 4                                       | Interest received on Mutual Fund                            | 79,52,039.05                       | 73,67,986.92                        |
| 5                                       | Interest received on GOI Security                           | 8,76,06,687.40                     | 8,56,32,543.85                      |
| 6                                       | Interest received on MSC FDR                                | 2,20,713.00                        | 1,19,298.00                         |
| 7                                       | Interest received on MDCC FDR                               | 36,986.00                          | 22,192.00                           |
| 8                                       | Interest received on ICICI FDR                              | 4,32,267.00                        | 2,73,331.00                         |
| 9                                       | Interest received on SARASWAT FDR                           | 0.00                               | 1,77,534.00                         |
| 10                                      | Interest received on SVC Bank FDR                           | 1,05,754.00                        | 41,93,628.00                        |
| 11                                      | Interest received on ESAF Bank FDR                          | 0.00                               | 20,342.00                           |
|                                         | <b>Total</b>                                                | <b>9,91,30,904.45</b>              | <b>10,19,37,035.27</b>              |
|                                         | <b>Total Interest Received on Advances &amp; Investment</b> | <b>38,40,94,396.75</b>             | <b>36,11,81,043.03</b>              |

| Other Income |                                         |                                    |                                     |
|--------------|-----------------------------------------|------------------------------------|-------------------------------------|
| Sr. No.      | Particulars                             | As on 31-03-2024<br>(Current year) | As on 31-03-2023<br>(Previous year) |
| 1            | Profit on Sale of Government Securities | 57,24,074.58                       | 57,49,759.49                        |
| 2            | Dividend Received on other Bank A/c     | 251.00                             | 200.00                              |
|              | <b>Total</b>                            | <b>57,24,325.58</b>                | <b>57,49,959.49</b>                 |

| Schedule - 4 Miscellaneous Income |                                                      |                                    |                                     |
|-----------------------------------|------------------------------------------------------|------------------------------------|-------------------------------------|
| Sr. No.                           | Particulars                                          | As on 31-03-2024<br>(Current year) | As on 31-03-2023<br>(Previous year) |
| 1                                 | Misc Income                                          | 6,25,903.50                        | 51,295.20                           |
| 2                                 | Sale of Application                                  | 46,091.00                          | 37,889.00                           |
| 3                                 | Income Received on Stamps                            | 5,14,252.00                        | 6,27,324.00                         |
| 4                                 | Prior Period Income                                  | 1,84,104.00                        | 84,364.68                           |
| 5                                 | Profit on Sale of Assets                             | 4,793.00                           | 5,663.00                            |
| 6                                 | Sale of Scrap                                        | 32,468.00                          | 1,498.00                            |
| 7                                 | NFS Acquirer Non- Financial Charges                  | 5,703.48                           | 8,294.60                            |
| 8                                 | NFS Acquirer Financial Transaction                   | 3,13,602.62                        | 3,92,963.98                         |
| 9                                 | Beneficiary U3 Approved Fees / Fees GST              | 97,405.07                          | 7,809.09                            |
| 10                                | Manual Adj. Diff. interchange Fees / GST /UPI Rebate | 4,890.32                           | 1,708.76                            |
| 11                                | NFS IMPS Beneficiary P2A Approved                    | 4,988.78                           | 6,405.06                            |
| 12                                | Interest Received on I.T. Refund                     | 2,68,940.00                        | 1,15,972.00                         |
| 13                                | Franking Charges Received                            | 7,14,790.00                        | 310.00                              |
| 14                                | Franking Service Charges                             | 5,28,660.00                        | 0.00                                |
| 15                                | Commission Received on Franking                      | 1,32,981.00                        | 17.00                               |
| 16                                | Sale of Assets                                       | 6,500.00                           | 0.00                                |
|                                   | <b>Total</b>                                         | <b>34,86,072.77</b>                | <b>13,41,514.37</b>                 |

Balance sheet Schedules 31.03.2024

| Schedule No. 1. Other Sundries Liabilities |                                                   |                                 |                                  |
|--------------------------------------------|---------------------------------------------------|---------------------------------|----------------------------------|
| Sr. No.                                    | Particulars                                       | As on 31-03-2024 (Current year) | As on 31-03-2023 (Previous year) |
| 1                                          | Retention Money                                   | 2,65,970.00                     | 1,08,099.00                      |
| 2                                          | Surcharge U/S 101                                 | 31,053.00                       | 31,053.00                        |
| 3                                          | Earnest Money Deposit                             | 1,62,677.00                     | 1,62,677.00                      |
| 4                                          | Staff Provident Fund                              | 7,01,772.00                     | 6,21,466.00                      |
| 5                                          | Adv. Income Received on Stamp                     | 34,563.00                       | 22,415.00                        |
| 6                                          | CIBIL CHARGES                                     | 5,253.00                        | 0.00                             |
| 7                                          | Staff Medical Insurance                           | 1,76,215.00                     | 1,29,815.00                      |
| 8                                          | TDS Payable                                       | 26,75,376.00                    | 24,03,510.00                     |
| 9                                          | Excess Cash Received                              | 23,320.00                       | 23,320.00                        |
| 10                                         | Loan Recovery Account                             | 43,103.00                       | 0.00                             |
| 11                                         | Loan Recovery Parking G.L.                        | 10,22,638.00                    | 10,39,090.00                     |
| 12                                         | Professional Tax                                  | 12,800.00                       | 11,150.00                        |
| 13                                         | C.G.S.T. Payable                                  | -52,767.91                      | 0.00                             |
| 14                                         | S.G.S.T. Payable                                  | -52,665.94                      | 0.00                             |
| 15                                         | I.G.S.T. Payable                                  | 3,547.19                        | 0.00                             |
| 16                                         | NFS IMPS Beneficiary/Issuer/Remitter/P2A Fees/Gst | 2,19,044.90                     | 2,08,780.90                      |
| 17                                         | IMPS Beneficiary/Issuer/Remitter/P2A Fees/Gst     | 1,65,026.18                     | 0.00                             |
| 18                                         | Service Tax NFS Acquire TXN.                      | 11,177.60                       | 11,018.54                        |
| 19                                         | IMPS Pull Remitter A/c                            | 17,15,047.20                    | 13,90,640.82                     |
| 20                                         | POS Other Fees GST                                | -694.64                         | -485.92                          |
| 21                                         | POS Parking                                       | -98,569.50                      | -285.49                          |
| 22                                         | Suspense A/c                                      | 400.00                          | 0.00                             |
| 23                                         | Unreconciliation Entries ( Credit)                | 9,84,050.00                     | 10,06,227.00                     |
| 24                                         | UPI Pull Beneficiary A/c                          | 87,125.88                       | 87,107.00                        |
| 25                                         | UPI Outward Account                               | 8,80,672.53                     | 6,40,222.26                      |
| 26                                         | Ecom Parking A/c                                  | 1,83,658.44                     | 1,14,649.41                      |
| 27                                         | Sunday Creditors                                  | 6,500.00                        | 0.00                             |
| 28                                         | Outstanding Liability                             | 20,45,029.12                    | 32,11,590.10                     |
| 29                                         | Staff LIC Premium                                 | 22,473.00                       | 25,506.00                        |
| 30                                         | Staff Group Insurance Scheme                      | 5,900.00                        | 6,100.00                         |
| 31                                         | Bill Desk                                         | 0.00                            | 549.00                           |
| 32                                         | Advance Income Received on Franking               | 10,102.00                       | 483.00                           |
| 33                                         | Income Tax (Staff)                                | 2,82,100.00                     | 0.00                             |
|                                            | <b>Total</b>                                      | <b>1,15,71,896.05</b>           | <b>1,12,54,828.28</b>            |

| Schedule No 2 - Cash and Balances with Reserve Bank of India, State Bank of India and associates, State Co-op. Bank & District Central Co-op. Bank |                                      |                                 |                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|---------------------------------|----------------------------------|
| Sr. No.                                                                                                                                            | Particulars                          | As on 31-03-2024 (Current year) | As on 31-03-2023 (Previous year) |
| I.                                                                                                                                                 | Cash in hand                         | 71,86,258.05                    | 59,62,598.62                     |
|                                                                                                                                                    | ATM Cash                             | 8,07,900.00                     | 7,85,200.00                      |
|                                                                                                                                                    | <b>Total</b>                         | <b>79,94,158.05</b>             | <b>67,47,798.62</b>              |
| II.                                                                                                                                                | <b>Balances with other Banks</b>     |                                 |                                  |
| 1                                                                                                                                                  | Current account with M.S. C. Bank    | 7,35,53,575.88                  | 14,11,31,055.09                  |
| 2                                                                                                                                                  | Current account with M.D.C.C Bank    | 3,61,637.32                     | 13,03,529.32                     |
| 3                                                                                                                                                  | Central Bank of India current a/c HO | 62,928.13                       | 48,376.05                        |
| 4                                                                                                                                                  | Central Bank of India current a/c BB | 1,22,11,146.86                  | 53,42,641.22                     |
| 5                                                                                                                                                  | SBI Current a/c Konkan Bhavan        | 17,84,683.85                    | 14,41,402.85                     |
| 6                                                                                                                                                  | SBI Current a/c Nariman point        | 6,54,683.77                     | 1,18,698.95                      |
| 7                                                                                                                                                  | Bank Of Baroda                       | 22,738.50                       | 19,129.50                        |
|                                                                                                                                                    |                                      | <b>8,86,51,394.31</b>           | <b>14,94,04,832.98</b>           |
|                                                                                                                                                    | <b>Total (I and II)</b>              | <b>9,66,45,552.36</b>           | <b>15,61,52,631.60</b>           |

| Schedule No. 3 - Balances with Banks |                          |                                    |                                     |
|--------------------------------------|--------------------------|------------------------------------|-------------------------------------|
| Sr. No.                              | Particulars              | As on 31-03-2024<br>(Current year) | As on 31-03-2023<br>(Previous year) |
| 1                                    | IDBI Bank current a/c MB | 3,19,641.41                        | 1,79,024.41                         |
| 2                                    | IDBI Bank current a/c HO | 7,48,53,535.49                     | 1,49,54,705.81                      |
| 3                                    | IDBI Outward pool A/c    | 25,40,453.46                       | 16,63,720.46                        |
| 4                                    | ICICI Bank Current A/c   | 1,50,13,477.77                     | 1,29,64,255.35                      |
| 5                                    | IDBI Inward pool A/c     | 55,58,145.90                       | 0.00                                |
| 6                                    | Jana Small Finance Bank  | 22,493.00                          | 22,493.00                           |
|                                      | Total                    | 9,83,07,747.03                     | 2,97,84,199.03                      |

| Schedule No. 4 -Fixed Deposits |                                 |                                    |                                     |
|--------------------------------|---------------------------------|------------------------------------|-------------------------------------|
| Sr. No.                        | Particulars                     | As on 31-03-2024<br>(Current year) | As on 31-03-2023<br>(Previous year) |
|                                | <b>FIXED DEPOSIT WITH BANKS</b> |                                    |                                     |
| 1                              | MSC Bank                        | 6,25,00,000.00                     | 25,00,000.00                        |
| 2                              | ICICI Bank                      | 66,42,234.00                       | 7,64,33,262.00                      |
| 3                              | SVC Bank                        | 5,00,00,000.00                     | 10,00,00,000.00                     |
| 4                              | M.D.C.C. Bank                   | 0.00                               | 6,00,00,000.00                      |
|                                | Total                           | 11,91,42,234.00                    | 23,89,33,262.00                     |

| Schedule No. 5 Other Sundries Assets |                                              |                                    |                                     |
|--------------------------------------|----------------------------------------------|------------------------------------|-------------------------------------|
| Sr. No.                              | Particulars                                  | As on 31-03-2024<br>(Current year) | As on 31-03-2023<br>(Previous year) |
| 1                                    | C.G.S.T Receivable                           | 13,27,467.18                       | 12,26,008.72                        |
| 2                                    | S.G.S.T Recievable                           | 9,44,416.94                        | 8,48,170.68                         |
| 3                                    | I.G.S.T Receivable                           | -1,806.54                          | -933.25                             |
| 4                                    | Special Adhesive Stamps                      | 10,400.00                          | 14,900.00                           |
| 5                                    | Festival Advance                             | 3,75,000.00                        | 3,63,000.00                         |
| 6                                    | Advance Account                              | 18,890.00                          | 3,904.00                            |
| 7                                    | Fees Against M.C.S. Act Section 101          | 55,441.60                          | 68,794.60                           |
| 8                                    | T.D.S. Receivable                            | 1,28,069.00                        | 1,949.00                            |
| 9                                    | RBI Deaf Account                             | 5,787.00                           | 20,112.21                           |
| 10                                   | IMPS Bill Pay Settlement A/c                 | 0.00                               | 59,369.00                           |
| 11                                   | IMPS Remitter P2A NPCI / GST Fees            | 1,901.12                           | 0.00                                |
| 12                                   | NFS Acquirer Parking GL                      | 6,21,688.12                        | 4,36,128.00                         |
| 13                                   | TDS On GST                                   | 5,786.46                           | 3,161.47                            |
| 14                                   | Unreconciled Bank Entries ( Debit)           | 3,30,879.00                        | 3,30,879.00                         |
| 15                                   | Compensation Charges ( ATM, POS, IMPS & UPI) | 8,169.37                           | 15,163.06                           |
| 16                                   | UPI Inward Account                           | 10,81,737.01                       | 5,63,011.88                         |
| 17                                   | IMPS Pull Beneficiary Account                | 3,19,793.42                        | 52,051.20                           |
| 18                                   | Stock of Stamp                               | 12,57,335.00                       | 7,54,345.00                         |
| 19                                   | Advertisement U/S 101                        | 0.00                               | 9,976.00                            |
| 20                                   | Computer Software (Web Portal)               | 0.00                               | 17,410.20                           |
| 21                                   | Security Deposit Other                       | 0.00                               | 1,12,714.00                         |
| 22                                   | Stock of Franking                            | 27,94,162.00                       | 96,500.00                           |
| 23                                   | CERSAI Fees                                  | 500.00                             | 0.00                                |
|                                      | Total                                        | 92,69,277.94                       | 49,96,614.77                        |



BRANCH WISE POSITION AS ON 31.03.2024

| Sr. No. | Particulars           | Head Office     | Main Branch      | Bandra Branch   | Konkan Bhavan   | Thane Branch    | Nashik Branch  | Pune Branch   | Ahmednagar Branch | Palghar Branch | Total             |
|---------|-----------------------|-----------------|------------------|-----------------|-----------------|-----------------|----------------|---------------|-------------------|----------------|-------------------|
| 1       | No. of Members        | 0.00            | 5158             | 1055            | 655             | 808             | 73             | 49            | 86                | 50             | 7934              |
| 2       | No. of Depositors     | 89              | 19807            | 4696            | 3062            | 1784            | 133            | 72            | 205               | 73             | 29921             |
| 3       | Deposit Amount        | 5,98,962.00     | 231,83,19,114.80 | 46,31,84,171.48 | 36,98,99,978.74 | 35,38,64,204.96 | 5,82,534.07    | 7,91,703.76   | 1,20,20,428.26    | 22,62,273.04   | 352,15,23,371.11  |
| 4       | No. of Borrower       | 39              | 2,388            | 297             | 297             | 353             | 19             | 07            | 58                | 17             | 3475              |
| 5       | Loans & Advances      | 3,22,36,917.00  | 164,78,79,086.44 | 24,98,03,971.69 | 22,50,60,413.10 | 34,25,54,846.23 | 2,52,22,000.00 | 88,56,793.00  | 5,93,58,930.00    | 1,18,38,530.54 | 2,60,28,11,488.00 |
| 6       | C.D. Ratio            | 0.00            | 71.08            | 53.93           | 60.84           | 96.80           | 4329.70        | 1118.70       | 493.80            | 523.30         | 73.91             |
| 7       | Overdue               | 0.00            | 2,10,26,818.34   | 80,95,209.14    | 41,78,615.14    | 1,24,866.00     | 0.00           | 0.00          | 0.00              | 0.00           | 3,34,25,508.62    |
| 8       | N.P.A.                | 0.00            | 5,91,11,023.42   | 1,96,26,245.14  | 98,59,185.14    | 24,24,032.00    | 0.00           | 0.00          | 0.00              | 0.00           | 9,10,20,485.70    |
| 9       | Gross N.P.A. %        | 0.00            | 3.59             | 7.86            | 4.38            | 0.71            | 0.00           | 0.00          | 0.00              | 0.00           | 3.50              |
| 10      | Income                | 11,13,04,878.47 | 24,48,71,339.40  | 4,40,85,498.80  | 3,71,74,688.66  | 3,93,73,441.09  | 2,61,134.00    | 58,155.00     | 9,08,499.00       | 1,55,112.00    | 4,78,192,746.40   |
| 11      | Expenditure           | 15,79,36,771.64 | 16,91,30,628.52  | 3,73,37,558.87  | 3,08,84,587.92  | 2,75,07,950.50  | 21,63,110.49   | 11,46,357.32  | 18,80,380.75      | 10,44,996.51   | 42,90,32,342.50   |
| 12      | Profit                | -4,66,31,893.17 | 7,57,40,710.88   | 67,47,939.93    | 62,90,100.74    | 1,18,66,490.59  | -19,01,976.49  | -10,88,202.32 | -9,71,881.75      | -8,89,884.51   | 4,91,60,403.90    |
| 13      | Business per Branch   | 3,28,35,879.00  | 396,61,98,201.24 | 71,29,88,143.17 | 59,49,60,391.84 | 69,64,19,051.19 | 2,58,04,534.07 | 96,48,496.76  | 7,13,79,358.26    | 1,41,00,803.58 | 612,43,34,859.11  |
| 14      | Staff                 | 21              | 19               | 5               | 6               | 5               | 4              | 4             | 4                 | 3              | 71                |
| 15      | Business per Employee | 15,63,613.29    | 20,87,47,273.75  | 14,25,97,628.63 | 9,91,60,065.31  | 13,92,83,810.24 | 64,51,133.52   | 24,12,124.19  | 1,78,44,839.57    | 47,00,267.86   | 8,62,58,237.45    |

DETAILS OF DEAD STOCK AS ON 31.03.2024

| Sr. No. | Particulars                      | Head Office       | Main Branch       | Bandra Branch   | Konkan Bhavan    | Thane Branch     | Nashik Branch    | Pune Branch      | Ahmednagar Branch | Palghar Branch   | Total             |
|---------|----------------------------------|-------------------|-------------------|-----------------|------------------|------------------|------------------|------------------|-------------------|------------------|-------------------|
| 1       | Furniture & Fixture              | 2049425.00        | 2367039.24        | 19410.32        | 710944.00        | 94823.62         | 0.00             | 0.00             | 0.00              | 0.00             | 5241642.18        |
|         | Opening Balance 01.04.2023       |                   |                   |                 |                  |                  |                  |                  |                   |                  |                   |
|         | Add :- During the Year           | 405949.00         | 3300.00           | 0.00            | 0.00             | 811635.64        | 153637.32        | 200736.25        | 257961.65         | 231637.25        | 2064857.11        |
|         | Less:- Deduction                 | 479929.00         | 3.00              | 0.00            | 0.00             | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 479932.00         |
|         | <b>Total</b>                     | <b>1975445.00</b> | <b>2370336.24</b> | <b>19410.32</b> | <b>710944.00</b> | <b>906459.26</b> | <b>153637.32</b> | <b>200736.25</b> | <b>257961.65</b>  | <b>231637.25</b> | <b>6826567.29</b> |
|         | Less:- Dep.During the year @ 10% | 556490.00         | 271744.09         | 7810.11         | 317757.00        | 32783.00         | 3809.00          | 5295.00          | 8870.17           | 5367.75          | 1209866.12        |
|         | <b>Closing Bal.</b>              | <b>1418955.00</b> | <b>2098592.15</b> | <b>11600.21</b> | <b>393187.00</b> | <b>873676.26</b> | <b>149828.32</b> | <b>195441.25</b> | <b>249151.48</b>  | <b>226269.50</b> | <b>5616701.17</b> |



DETAILS OF DEAD STOCK AS ON 31.03.2024

| Sr. No. | Particulars                         | Head Office       | Main Branch       | Bandra Branch    | Konkan Bhavan    | Thane Branch     | Nashik Branch     | Pune Branch      | Ahmednagar Branch | Palghar Branch   | Total             |
|---------|-------------------------------------|-------------------|-------------------|------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|-------------------|
| 2       | <b>Electronic Appliances</b>        |                   |                   |                  |                  |                  |                   |                  |                   |                  |                   |
|         | Opening Balance 01.04.2023          | 24997.00          | 722188.83         | 88655.00         | 69225.00         | 68226.50         | 0.00              | 0.00             | 0.00              | 0.00             | 973292.33         |
|         | Add :- During the Year              | 140959.00         | 56066.12          | 495102.00        | 404151.00        | 182240.00        | 14995.99          | 47929.00         | 85898.00          | 133880.00        | 1561221.11        |
|         | Less: - Deduction                   | 4.00              | 1.00              | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 0.00              | 0.00             | 5.00              |
|         | <b>Total</b>                        | <b>165952.00</b>  | <b>778253.95</b>  | <b>583757.00</b> | <b>473376.00</b> | <b>250466.50</b> | <b>14995.99</b>   | <b>47929.00</b>  | <b>85898.00</b>   | <b>133880.00</b> | <b>2534508.44</b> |
|         | Less:- Dep.During the year @ 33.33% | 31123.00          | 338443.53         | 162812.00        | 138317.00        | 35974.00         | 1639.00           | 4151.00          | 9777.94           | 10870.04         | 733107.51         |
|         | <b>Closing Bal.</b>                 | <b>134829.00</b>  | <b>439810.42</b>  | <b>420945.00</b> | <b>335059.00</b> | <b>214492.50</b> | <b>13356.99</b>   | <b>43778.00</b>  | <b>76120.06</b>   | <b>123009.96</b> | <b>1801400.93</b> |
| 3       | <b>Computer</b>                     |                   |                   |                  |                  |                  |                   |                  |                   |                  |                   |
|         | Opening Balance 01.04.2023          | 682063.42         | 124184.76         | 14989.00         | 33047.00         | 105406.96        | 0.00              | 0.00             | 0.00              | 0.00             | 959691.14         |
|         | Add :- During the Year              | 158521.00         | 67044.00          | 78146.00         | 78145.00         | 65401.00         | 462971.41         | 446778.50        | 466097.50         | 379880.50        | 2202984.91        |
|         | Less: - Deduction                   |                   | 0.00              | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 0.00              | 0.00             | 0.00              |
|         | <b>Total</b>                        | <b>840584.42</b>  | <b>191228.76</b>  | <b>93135.00</b>  | <b>111192.00</b> | <b>170807.96</b> | <b>462971.41</b>  | <b>446778.50</b> | <b>466097.50</b>  | <b>379880.50</b> | <b>3162676.05</b> |
|         | Less:- Dep.During the year 33.33%   | 579656.22         | 65121.46          | 28150.00         | 30213.00         | 48871.00         | 45721.00          | 37380.00         | 39297.26          | 28789.90         | 903199.84         |
|         | <b>Closing Bal.</b>                 | <b>260928.20</b>  | <b>126107.30</b>  | <b>64985.00</b>  | <b>80979.00</b>  | <b>121936.96</b> | <b>417250.41</b>  | <b>409398.50</b> | <b>426800.24</b>  | <b>351090.60</b> | <b>2259476.21</b> |
| 4       | <b>Electronic Installation</b>      |                   |                   |                  |                  |                  |                   |                  |                   |                  |                   |
|         | Opening Balance 01.04.2023          | 0.00              | 0.00              | 0.00             | 0.00             | 1.00             | 0.00              | 0.00             | 0.00              | 0.00             | 1.00              |
|         | Add :- During the Year              | 0.00              | 0.00              | 0.00             | 0.00             | 578160.10        | 0.00              | 0.00             | 0.00              | 0.00             | 578160.10         |
|         | Less: Deduction                     | 0.00              | 0.00              | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 0.00              | 0.00             | 0.00              |
|         | <b>Total</b>                        | <b>0.00</b>       | <b>0.00</b>       | <b>0.00</b>      | <b>0.00</b>      | <b>578161.10</b> | <b>0.00</b>       | <b>0.00</b>      | <b>0.00</b>       | <b>0.00</b>      | <b>578161.10</b>  |
|         | Less:- Dep.During the year          | 0.00              | 0.00              | 0.00             | 0.00             | 39596.00         | 0.00              | 0.00             | 0.00              | 0.00             | 39596.00          |
|         | <b>Closing Bal.</b>                 | <b>0.00</b>       | <b>0.00</b>       | <b>0.00</b>      | <b>0.00</b>      | <b>538565.10</b> | <b>0.00</b>       | <b>0.00</b>      | <b>0.00</b>       | <b>0.00</b>      | <b>538565.10</b>  |
| 5       | <b>Premises (Rental)</b>            |                   |                   |                  |                  |                  |                   |                  |                   |                  |                   |
|         | Opening Balance 01.04.2023          | 0.00              | 3112378.84        | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 0.00              | 0.00             | 3112378.84        |
|         | Add :- During the Year              | 0.00              | 0.00              | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 0.00              | 0.00             | 0.00              |
|         | Less: Deduction                     | 0.00              | 0.00              | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 0.00              | 0.00             | 0.00              |
|         | <b>Total</b>                        | <b>0.00</b>       | <b>3112378.84</b> | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>       | <b>0.00</b>      | <b>0.00</b>       | <b>0.00</b>      | <b>3112378.84</b> |
|         | Less:- Dep.During the year          | 0.00              | 351708.40         | 0.00             | 0.00             | 0.00             | 351708.40         | 0.00             | 0.00              | 0.00             | 703416.80         |
|         | <b>Closing Bal.</b>                 | <b>0.00</b>       | <b>2760670.44</b> | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>2760670.44</b> | <b>0.00</b>      | <b>0.00</b>       | <b>0.00</b>      | <b>2760670.44</b> |
| 6       | <b>Land &amp; Building</b>          |                   |                   |                  |                  |                  |                   |                  |                   |                  |                   |
|         | Opening Balance 01.04.2023          | 1.00              | 0.00              | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 0.00              | 0.00             | 1.00              |
|         | Add :- During the Year              | 7860000.00        | 0.00              | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 0.00              | 0.00             | 7860000.00        |
|         | Less: Deduction                     | 0.00              | 0.00              | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 0.00              | 0.00             | 0.00              |
|         | <b>Total</b>                        | <b>7860001.00</b> | <b>0.00</b>       | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>       | <b>0.00</b>      | <b>0.00</b>       | <b>0.00</b>      | <b>7860001.00</b> |
|         | Less:- Dep.During the year          | 567956.00         | 0.00              | 0.00             | 0.00             | 0.00             | 0.00              | 0.00             | 0.00              | 0.00             | 567956.00         |
|         | <b>Closing Bal.</b>                 | <b>7292045.00</b> | <b>0.00</b>       | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>      | <b>0.00</b>       | <b>0.00</b>      | <b>0.00</b>       | <b>0.00</b>      | <b>7292045.00</b> |
| 1       | <b>Furniture</b>                    | 5616701.17        |                   |                  |                  |                  |                   |                  |                   |                  |                   |
| 2       | <b>Computer</b>                     | 2259476.21        |                   |                  |                  |                  |                   |                  |                   |                  |                   |
| 3       | <b>Electronic Appliances</b>        | 1801400.93        |                   |                  |                  |                  |                   |                  |                   |                  |                   |
| 4       | <b>Electrical Installation</b>      | 538565.10         |                   |                  |                  |                  |                   |                  |                   |                  |                   |
| 5       | <b>Premises (Rental)</b>            | 2760670.44        |                   |                  |                  |                  |                   |                  |                   |                  |                   |
| 6       | <b>Land &amp; Building</b>          | 7292045.00        |                   |                  |                  |                  |                   |                  |                   |                  |                   |
|         |                                     |                   | 20268858.85       |                  |                  |                  |                   |                  |                   |                  |                   |

## परिशिष्ट

|                          |                                                                     |
|--------------------------|---------------------------------------------------------------------|
| बँकेचे नांव              | : दि. महाराष्ट्र मंत्रालय अँड अलाईड ऑफिसस को-ऑप बँक मर्यादित, मुंबई |
| मुख्य कार्यालयाचा पत्ता  | : मंत्रालय मुख्य इमारत, तळ मजला, मंत्रालय, मुंबई - ४०० ०३२.         |
| बँकेची नोंदणी दिनांक     | : १० मे, १९२९                                                       |
| नोंदणी क्रमांक           | : ६४०६                                                              |
| आर.बी.आय. परवाना क्रमांक | : यू. बी. डी. एम. एच. ८१९ पी.                                       |
| परवाना दिनांक            | : दि. ३१.१२.१९८६                                                    |
| बँकेचे कार्यक्षेत्र      | : मुंबई, नवी मुंबई, ठाणे, रायगड, पालघर, पुणे, नाशिक व अहमदनगर       |

(रूपये लाखात)

| तपशील                                               | ३१.०३.२०२४   |
|-----------------------------------------------------|--------------|
| शाखा (मुख्य कार्यालयासह)                            | ९            |
| सभासद                                               | ७९३४         |
| नाममात्र                                            | ०            |
| वसूल झालेले भाग भांडवल                              | रु. २१२८.३३  |
| एकूण राखीव व इतर निधी                               | रु. ४८७४.६६  |
| ठेवी                                                | रु. ३८०५.३३  |
| बचत खाते                                            | रु. ३२.१०    |
| चालू खाते                                           | रु. ३१३७७.८० |
| मुदत ठेव खाते                                       | रु. ८८८.६१   |
| कर्जे                                               | रु. २५१३९.५० |
| सुरक्षित                                            | ०.००         |
| असुरक्षित                                           | ०.००         |
| अग्रक्रम क्षेत्रासाठी दिलेल्या कर्जाचा शेकडा प्रमाण | ०.००         |
| दुर्बल घटकांस दिलेल्या कर्जाचा शेकडा प्रमाण         | ०.००         |
| बँकेने अन्य                                         | ०.००         |
| जिल्हा म. सह. बँक                                   | ०.००         |
| बँकाकडून                                            | ०.००         |
| महा. म. सह. बँक                                     | ०.००         |
| घेतलेले कर्ज                                        | ०.००         |
| इतर बँका                                            | ०.००         |
| गुंतवणूक                                            | रु. १२६७२.१३ |
| निव्वळ अनुत्पादित जिंदगी (Net N.P.A.) शेकडा         | ०.००%        |
| सी.आर.ए.आर. (CRAR)                                  | १८.९३%       |
| ऑडीट वर्ग (२०२२-२०२३) साठी                          | ''अ''        |
| नफा                                                 | रु. ४९१.६०   |
| कर्मचारी                                            | ६०           |
| सब स्टाफ                                            | ११           |
| खेळते भांडवल                                        | रु. ४३११५.५६ |



**N. S. Gokhale & Co.**  
**CHARTERED ACCOUNTANTS**

705-707, Fenkin 9, Phase I, Behind Hotel Satkar Grande, Wagle Estate,  
Thane (W) -400604, Tel - +91-22-25829414

**INDEPENDENT BANK AUDITOR'S REPORT**

To,  
The Members,  
**The Maharashtra Mantralaya & Allied Offices Co-operative Bank Ltd.**  
MUMBAI - 400 032.

**Report on Financial Statements**

**Opinion**

1. We have audited the accompanying Financial Statements of "THE MAHARASHTRA MANTRALAYA AND ALLIED OFFICES CO-OPERATIVE BANK LIMITED, MUMBAI" (herein after referred to as "the Bank") as at 31st March 2024 which comprises the Balance Sheet as at 31st March 2024 and Profit and Loss Account, the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanation given to us, subject to our observations in Audit Memorandum, the aforesaid financial statements together with the Notes thereon give the information required by the Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules, 1961 and the Banking Regulation Act, 1949 (as applicable to co-operative societies) as amended by the Banking Regulation (Amendment) Act, 2020, and guidelines issued by Reserve Bank of India, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India.

- (a) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2024;
- (b) in the case of Profit and Loss Account, of the loss for the year ended on that date; and
- (c) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

**Basis of Opinion**

We conducted our audit in accordance with the Standards on Auditing ("the SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Financial Statements under the provision of the Maharashtra Cooperative Societies Act, 1960 and Maharashtra Co-operative Societies Rules, 1961 and the Banking Regulation Act, 1949 (as applicable to co-operative societies) as amended by the Banking Regulation (Amendment) Act, 2020, and guidelines issued by Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Information other than the Financial Statements and Auditor's Report Thereon**

The Bank's management and Board of Directors are responsible for the preparation of the Other Information. The Other Information comprises the information included in the Bank's Annual report, including other explanatory information, but does not include the financial statements and our auditor's report thereon. The Annual Report 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 identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or

otherwise appears to be materially misstated when we read the Annual Report 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.

### **Management's Responsibility for the Financial Statements**

The Bank's management and Board of Directors are responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance and cash flow of the Bank in accordance with the accounting principles generally accepted in India, including accounting standards issued by ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules, 1961 and the Banking Regulation Act, 1949 (as applicable to co-operative societies) as amended by the Banking Regulation (Amendment) Act, 2020, and guidelines issued by Reserve Bank of India, 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, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

### **Auditor's Responsibility for the Audit of the Financial Statements.**

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

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

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing opinion on the effectiveness of 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 ability of the Bank 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 auditors' 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.

### **Other Matters**

The financial statements of the Bank for the previous year ended March 31, 2023 were audited by Sanjay Rane & Associates LLP, being the statutory auditors and had expressed an unmodified opinion vide their report dated June 16, 2023 on such financial statements. This report has been relied upon by us for the purpose of the audit of the financial statements. Our opinion is not modified in respect of these matters.

### **Report on Other Legal and Regulatory Requirements**

1. The Balance Sheet and the Profit and Loss Account have been drawn up in the Forms set out in the Third Schedule of the Banking Regulation Act, 1949 and Maharashtra Cooperative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961.
2. As required by the Maharashtra Cooperative Societies Act, 1960 and the Banking Regulation Act, 1949 (as applicable to co-operative societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that:
  - a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
  - b) In our opinion, proper books of account as required by the said Acts, rules framed thereunder and Bye-laws, 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 and offices;
  - c) No separate audit of the branches has been conducted under the Maharashtra Cooperative Societies Act, 1960 and therefore no other auditor's report has been received by us;
  - d) The Balance Sheet and the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
  - e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks subject to disclosure in notes to accounts;
  - f) The transactions of the Bank which have come to our notice are within the powers of the Bank;
  - g) The Profit and Loss account shows a true balance of profit for the period cover by such account;
6. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961.
7. We further report that for the financial year 2023-24 under audit, the Bank has been awarded "A" classification.

### **For N. S. Gokhale & Co.**

Chartered Accountants  
Firm Reg. No. 103270W

Sd/-

**CA Vinod Navare**

Partner

Mem. No. 112664

Date: 25/06/2024

Place: Thane.

UDIN: 24112664BKAVUZ1955



## The Maharashtra Sahakari Bank Ltd., Mumbai RBI disclosures F.Y. 2023-24

### 1. REGULATORY CAPITAL

#### a) Composition of Regulatory Capital

| Sr. No. | Particulars                                                                          | F.Y. 2023-24 | F.Y. 2022-23 |
|---------|--------------------------------------------------------------------------------------|--------------|--------------|
| i)      | Paid up share capital and reserves (net of deductions, if any)                       | 4336.40      | 3993.02      |
| ii)     | Other Tier 1 capital                                                                 | 0.00         | 0            |
| iii)    | Tier 1 capital (i + ii)                                                              | 4336.40      | 3993.02      |
| iv)     | Tier 2 capital                                                                       | 573.01       | 532.60       |
| v)      | Total capital (Tier 1+Tier 2)                                                        | 4909.41      | 4525.62      |
| vi)     | Total Risk Weighted Assets (RWAs)                                                    | 25939.30     | 22706.26     |
| vii)    | Paid-up share capital and reserves as percentage of RWAs                             | 16.72        | 17.59        |
| viii)   | Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)                                | 16.72        | 17.59        |
| ix)     | Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)                                | 2.21         | 2.35         |
| x)      | Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) | 18.93        | 19.93        |
| xi)     | Amount of paid-up equity capital raised during the year                              | 138.69       | 88.33        |

### 2. INVESTMENTS

#### a) Composition of Investment Portfolio As at 31.03.2024

|                                              | Investments in India  |                           |             |                      |                                    |             | Investments outside India |                                    |             | Total Investments |
|----------------------------------------------|-----------------------|---------------------------|-------------|----------------------|------------------------------------|-------------|---------------------------|------------------------------------|-------------|-------------------|
|                                              | Government Securities | Other Approved Securities | Shares      | Debentures and Bonds | Subsidiaries and/or joint ventures | Others      | Government Securities     | Subsidiaries and/or joint ventures | Others      |                   |
| Held to Maturity                             |                       |                           |             |                      |                                    |             |                           |                                    |             |                   |
| Gross                                        | 6736.59               | 0.00                      | 0.03        | 0.00                 | 0.00                               | 0.00        | 0.00                      | 0.00                               | 0.00        | 6736.62           |
| Less: Provision for NPI                      | 0.00                  | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 0.00                      | 0.00                               | 0.00        | 0.00              |
| <b>Net</b>                                   | <b>6736.59</b>        | <b>0.00</b>               | <b>0.03</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>               | <b>0.00</b>                        | <b>0.00</b> | <b>6736.62</b>    |
| Available for Sale                           |                       |                           |             |                      |                                    |             |                           |                                    |             |                   |
| Gross                                        | 5935.50               | 0.00                      | 0.00        | 0.00                 | 0.00                               | 0.00        | 0.00                      | 0.00                               | 0.00        | 5935.50           |
| 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              |
| <b>Net</b>                                   | <b>5935.50</b>        | <b>0.00</b>               | <b>0.00</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>               | <b>0.00</b>                        | <b>0.00</b> | <b>5935.50</b>    |
| Held for Trading                             |                       |                           |             |                      |                                    |             |                           |                                    |             |                   |
| Gross                                        |                       |                           |             |                      |                                    |             |                           |                                    |             |                   |
| 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              |
| <b>Net</b>                                   | <b>0.00</b>           | <b>0.00</b>               | <b>0.00</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>               | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>       |
| <b>Total Investments</b>                     | <b>12672.09</b>       | <b>0.00</b>               | <b>0.03</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>               | <b>0.00</b>                        | <b>0.00</b> | <b>12672.12</b>   |
| 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              |
| <b>Net</b>                                   | <b>12672.09</b>       | <b>0.00</b>               | <b>0.03</b> | <b>0.00</b>          | <b>0.00</b>                        | <b>0.00</b> | <b>0.00</b>               | <b>0.00</b>                        | <b>0.00</b> | <b>12672.12</b>   |

(\*) Provision for depreciation is accounted under Investment Depreciation Reserve.

As at 31.03.2023

(Rs. In Lakhs)

|                                              | 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 | Subsidiaries and/or joint ventures | Others |                   | Total Investments outside India |
| Held to Maturity                             |                       |                           |        |                      |                                    |        |                            |                       |                                    |        |                   |                                 |
| Gross                                        | 7733.09               | 0.00                      | 0.03   | 0.00                 | 0.00                               | 0.00   | 7733.12                    | 0.00                  | 0.00                               | 0.00   | 0.00              | 7733.12                         |
| Less: Provision for 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                            |
| Net                                          | 7733.09               | 0.00                      | 0.03   | 0.00                 | 0.00                               | 0.00   | 7733.12                    | 0.00                  | 0.00                               | 0.00   | 0.00              | 7733.12                         |
| Available for Sale                           |                       |                           |        |                      |                                    |        |                            |                       |                                    |        |                   |                                 |
| Gross                                        | 4790.14               | 0.00                      | 0.00   | 0.00                 | 0.00                               | 0.00   | 4790.14                    | 0.00                  | 0.00                               | 0.00   | 0.00              | 4790.14                         |
| 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                            |
| Net                                          | 4790.14               | 0.00                      | 0.00   | 0.00                 | 0.00                               | 0.00   | 4790.14                    | 0.00                  | 0.00                               | 0.00   | 0.00              | 4790.14                         |
| Held for Trading                             |                       |                           |        |                      |                                    |        |                            |                       |                                    |        |                   |                                 |
| Gross                                        |                       |                           |        |                      |                                    |        |                            |                       |                                    |        |                   |                                 |
| 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                            |
| 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                            |
| Total Investments                            | 12523.23              | 0.00                      | 0.03   | 0.00                 | 0.00                               | 0.00   | 12523.26                   | 0.00                  | 0.00                               | 0.00   | 0.00              | 12523.26                        |
| 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                            |
| Net                                          | 12523.23              | 0.00                      | 0.03   | 0.00                 | 0.00                               | 0.00   | 12523.26                   | 0.00                  | 0.00                               | 0.00   | 0.00              | 12523.26                        |

(\*) Provision for depreciation is accounted under Investment Depreciation Reserve

**b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(Rs. In Lakhs)

| Particulars                                                                                                    | F.Y. 2023-24 | F.Y. 2022-23 |
|----------------------------------------------------------------------------------------------------------------|--------------|--------------|
| i) Movement of provisions held towards depreciation on investments                                             |              |              |
| a) Opening balance                                                                                             | 282.09       | 177.92       |
| b) Add: Provisions made during the year                                                                        | 0.00         | 104.17       |
| c) Less: Write off / write back of excess provisions during the year                                           | 0.00         | 0.00         |
| d) Closing balance                                                                                             | 282.09       | 282.09       |
| ii) Movement of Investment Fluctuation Reserve                                                                 |              |              |
| a) Opening balance                                                                                             | 248.77       | 133.77       |
| b) Add: Amount transferred during the year                                                                     | 0.00         | 115.00       |
| c) Less: Drawdown                                                                                              | 0.00         | 0.00         |
| d) Closing balance                                                                                             | 248.77       | 248.77       |
| iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/ Current category | 4.19%        | 5.19%        |



**C) Non-SLR investment portfolio**

**i) Non-performing Non-SLR investments**

(Rs. In Lakh)

| Sr. No. | Particulars                               | F.Y. 2023-2024 | F.Y. 2022-2023 |
|---------|-------------------------------------------|----------------|----------------|
| a)      | Opening balance                           | 0.00           | 0.00           |
| b)      | Additions during the year since 1st April | 0.00           | 0.00           |
| c)      | Reductions during the above period        | 0.00           | 0.00           |
| d)      | Closing balance                           | 0.00           | 0.00           |
| e)      | Total provisions held                     | 0.00           | 0.00           |

**ii) Issuer composition of non-SLR investments**

(Rs. In Lakh)

| Sr. No. | Issuer                              | Amount                     |                             | Extent of Private Placement |                             | Extent of 'Below Investment Grade' Securities |                             | Extent of 'Unrated' Securities |                             | Extent of 'Unlisted' Securities |                             |
|---------|-------------------------------------|----------------------------|-----------------------------|-----------------------------|-----------------------------|-----------------------------------------------|-----------------------------|--------------------------------|-----------------------------|---------------------------------|-----------------------------|
| (1)     | (2)                                 | (3)                        |                             | (4)                         |                             | (5)                                           |                             | (6)                            |                             | (7)                             |                             |
|         |                                     | Current Year<br>31.03.2024 | Previous Year<br>31.03.2023 | Current Year<br>31.03.2024  | Previous Year<br>31.03.2023 | Current Year<br>31.03.2024                    | Previous Year<br>31.03.2023 | Current Year<br>31.03.2024     | Previous Year<br>31.03.2023 | Current Year<br>31.03.2024      | Previous Year<br>31.03.2023 |
| a)      | PSUs                                | 0.00                       | 0.00                        | Nil                         | Nil                         | Nil                                           | Nil                         | Nil                            | Nil                         | Nil                             | Nil                         |
| b)      | FIs                                 | 0.00                       | 0.00                        | Nil                         | Nil                         | Nil                                           | Nil                         | Nil                            | Nil                         | Nil                             | Nil                         |
| c)      | Banks                               | 0.00                       | 0.00                        | Nil                         | Nil                         | Nil                                           | Nil                         | Nil                            | Nil                         | Nil                             | Nil                         |
| d)      | Private Corporates                  | 0.00                       | 0.00                        | Nil                         | Nil                         | Nil                                           | Nil                         | Nil                            | Nil                         | Nil                             | Nil                         |
| e)      | Subsidiaries/ Joint Ventures        | 0.00                       | 0.00                        | Nil                         | Nil                         | Nil                                           | Nil                         | Nil                            | Nil                         | Nil                             | Nil                         |
| f)      | Others                              | 0.00                       | 0.00                        | Nil                         | Nil                         | Nil                                           | Nil                         | Nil                            | Nil                         | Nil                             | Nil                         |
| g)      | Provision held towards depreciation | 0.00                       | 0.00                        | Nil                         | Nil                         | Nil                                           | Nil                         | Nil                            | Nil                         | Nil                             | Nil                         |
|         | Total                               | 0.00                       | 0.00                        | Nil                         | Nil                         | Nil                                           | Nil                         | Nil                            | Nil                         | Nil                             | Nil                         |

**3. ASSET QUALITY**

**a) Classification of advances and provisions held as at 31.03.2024**

(Rs. In Lakhs)

|                                                   | Standard Total Standard Advances | Sub-standard | Non-Performing |      | Total Non-Performing Advances | Total    |
|---------------------------------------------------|----------------------------------|--------------|----------------|------|-------------------------------|----------|
|                                                   |                                  |              | Doubtful       | Loss |                               |          |
| <b>Gross Standard Advances and NPAs</b>           |                                  |              |                |      |                               |          |
| Opening Balance                                   | 21767.61                         | 350.50       | 654.59         | 0.00 | 1005.09                       | 22772.70 |
| Add: Additions during the year                    |                                  |              |                |      | 225.25                        | 0.00     |
| Less: Reductions during the year*                 |                                  |              |                |      | 320.14                        | 0.00     |
| Closing balance                                   | 25117.91                         | 225.25       | 684.95         | 0.00 | 910.20                        | 26028.11 |
| *Reductions in Gross NPAs due to:                 |                                  |              |                |      |                               |          |
| i) Upgradation/Recoveries                         |                                  |              |                |      | 320.14                        |          |
| ii) Technical/ Prudential Write-offs              |                                  |              |                |      | 0.00                          |          |
| iii) Write-offs other than those under (ii) above |                                  |              |                |      | 0.00                          |          |
| <b>Provisions (excluding Floating Provisions)</b> |                                  |              |                |      |                               |          |
| Opening balance of provisions held                | 87.50                            | 353.61       | 837.97         | 0.00 | 1191.58                       | 1279.08  |
| Add: Fresh provisions made during the year        | 13.50                            |              |                |      | 70.00                         | 83.50    |
| Less: Excess provision reversed/ Write-off loans  | 0.00                             | 0.00         | (6.21)         | 0.00 | (3.55)                        | (3.55)   |
| Closing balance of provisions held                | 101.00                           | 418.61       | 839.42         | 0.00 | 1258.03                       | 1359.03  |
| Net NPAs                                          |                                  |              |                |      |                               |          |

|                                                                                                  | Standard                |              | Non-Performing |      |                               | Total |
|--------------------------------------------------------------------------------------------------|-------------------------|--------------|----------------|------|-------------------------------|-------|
|                                                                                                  | Total Standard Advances | Sub-standard | Doubtful       | Loss | Total Non-Performing Advances |       |
| <b>Opening Balance</b>                                                                           |                         | 73.12        | (155.35)       | 0.00 | (82.23)                       |       |
| Add: Fresh additions during the year                                                             |                         |              |                |      | 0.00                          |       |
| Less: Reductions during the year                                                                 |                         |              |                |      | 0.00                          |       |
| <b>Closing Balance</b>                                                                           |                         | 0.00         | 0.00           | 0.00 | 0.00                          |       |
| <b>Technical write-offs and the recoveries made thereon</b>                                      |                         |              |                |      |                               |       |
| Opening balance of Technical/ Prudential written-off accounts                                    |                         |              |                |      |                               | 0.00  |
| Add: Technical/ Prudential write-offs during the year                                            |                         |              |                |      |                               | 0.00  |
| Less: Recoveries made from previously technical/ prudential written-off accounts during the year |                         |              |                |      |                               | 0.00  |
| <b>Closing balance</b>                                                                           |                         |              |                |      |                               | 0.00  |

**Classification of advances and provisions held as at 31.03.2023**

(Rs. In Lakhs)

|                                                                                                  | Standard                |              | Non-Performing |      |                               | Total    |
|--------------------------------------------------------------------------------------------------|-------------------------|--------------|----------------|------|-------------------------------|----------|
|                                                                                                  | Total Standard Advances | Sub-standard | Doubtful       | Loss | Total Non-Performing Advances |          |
| <b>Gross Standard Advances and NPAs</b>                                                          |                         |              |                |      |                               |          |
| <b>Opening Balance</b>                                                                           | 19890.33                | 336.73       | 688.83         | 0.00 | 1055.56                       | 20945.89 |
| Add: Additions during the year                                                                   |                         |              |                |      | 350.50                        | 0.00     |
| Less: Reductions during the year*                                                                |                         |              |                |      | 400.97                        | 0.00     |
| <b>Closing balance</b>                                                                           | 21767.61                | 350.50       | 654.59         | 0.00 | 1005.09                       | 22772.70 |
| *Reductions in Gross NPAs due to:                                                                |                         |              |                |      |                               |          |
| i) Upgradation/Recoveries                                                                        |                         |              |                |      | 400.97                        |          |
| ii) Technical/ Prudential Write-offs                                                             |                         |              |                |      | 0.00                          |          |
| iii) Write-offs other than those under (ii) above                                                |                         |              |                |      | 0.00                          |          |
| <b>Provisions</b>                                                                                |                         |              |                |      |                               |          |
| <b>Opening balance of provisions held</b>                                                        | 82.50                   | 293.61       | 844.18         | 0.00 | 1137.79                       | 1220.29  |
| Add: Fresh provisions made during the year                                                       | 5.00                    |              |                |      | 60.00                         | 65.00    |
| Less: Excess provision reversed/ Write-off loans                                                 |                         |              |                |      | (6.21)                        | (6.21)   |
| <b>Closing balance of provisions held</b>                                                        | 87.50                   | 353.61       | 837.97         | 0.00 | 1191.58                       | 1279.08  |
| <b>Net NPAs</b>                                                                                  |                         |              |                |      |                               |          |
| <b>Opening Balance</b>                                                                           |                         | 73.12        | (155.35)       | 0.00 | (82.23)                       |          |
| Add: Fresh additions during the year                                                             |                         |              |                |      | 0.00                          |          |
| Less: Reductions during the year                                                                 |                         |              |                |      | 0.00                          |          |
| <b>Closing Balance</b>                                                                           |                         | 0.00         | 0.00           | 0.00 | 0.00                          |          |
| <b>Technical write-offs and the recoveries made thereon</b>                                      |                         |              |                |      |                               |          |
| Opening balance of Technical/ Prudential written-off accounts                                    |                         |              |                |      |                               | 0.00     |
| Add: Technical/ Prudential write-offs during the year                                            |                         |              |                |      |                               | 0.00     |
| Less: Recoveries made from previously technical/ prudential written-off accounts during the year |                         |              |                |      |                               | 0.00     |
| <b>Closing balance</b>                                                                           |                         |              |                |      |                               | 0.00     |

| Ratios (in per cent)        | F.Y. 2023-24 | F.Y. 2022-23 |
|-----------------------------|--------------|--------------|
| Gross NPA to Gross Advances | 3.50         | 4.41         |
| Net NPA to Net Advances     | 0.00         | 0.00         |
| Net NPA to Net Advances     | 138.21       | 118.55       |

#### 4. FRAUD ACCOUNTS

(Rs. In Lakh)

|                                                                                                      | F.Y. 2023-24 | F.Y. 2022-23 |
|------------------------------------------------------------------------------------------------------|--------------|--------------|
| Number of frauds reported                                                                            | Nil          | Nil          |
| Amount involved in fraud (Rs in Lakh)                                                                | Nil          | Nil          |
| Amount of provision made for such frauds (Rs in Lakh)                                                | Nil          | Nil          |
| Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs in Lakh) | Nil          | Nil          |

(\*) No specific separate provision made, existing contingent reserve fund considered as provision.

#### 5. EXPOSURE

##### a) Exposure to Real Estate sector

(Rs. In Lakh)

| Category                                                                                                                                                                                                                                                                                                                                                | F.Y. 2023-24  | F.Y. 2022-23  |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|---------------|
| <b>i) Direct exposure</b>                                                                                                                                                                                                                                                                                                                               |               |               |
| <b>a) Residential Mortgages -</b>                                                                                                                                                                                                                                                                                                                       |               |               |
| 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.                                                               | 516.14        | 216.51        |
| <b>b) Commercial Real Estate -</b>                                                                                                                                                                                                                                                                                                                      |               |               |
| 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; | 0.00          | 0.00          |
| <b>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -</b>                                                                                                                                                                                                                                                             |               |               |
| i. Residential                                                                                                                                                                                                                                                                                                                                          | 0.00          | 0.00          |
| ii. Commercial Real Estate                                                                                                                                                                                                                                                                                                                              | 0.00          | 0.00          |
| <b>ii) Indirect Exposure</b>                                                                                                                                                                                                                                                                                                                            |               |               |
| Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.                                                                                                                                                                                                                                                         | 0.00          | 0.00          |
| <b>Total Exposure to Real Estate Sector</b>                                                                                                                                                                                                                                                                                                             | <b>516.14</b> | <b>216.51</b> |

#### 6. CONCENTRATION OF DEPOSITS, ADVANCES AND NPAs

##### a) Concentration of deposits

(Rs. In Lakh)

| Particulars                                                                       | F.Y. 2023-24 | F.Y. 2022-23 |
|-----------------------------------------------------------------------------------|--------------|--------------|
| Total deposits of the twenty largest depositors                                   | 4563.11      | 4160.02      |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 12.96%       | 12.46%       |

##### b) Concentration of advances

(Rs. In Lakh)

| Particulars                                                                      | F.Y. 2023-24 | F.Y. 2022-23 |
|----------------------------------------------------------------------------------|--------------|--------------|
| Total advances to the twenty largest borrowers                                   | 702.02       | 512.86       |
| Percentage of advances to twenty largest borrowers to total advances of the bank | 2.70%        | 2.25%        |

c) Concentration of exposures

(Rs. In Lakh)

| Particulars                                                                                               | F.Y. 2023-24 | F.Y. 2022-23 |
|-----------------------------------------------------------------------------------------------------------|--------------|--------------|
| Total Exposures to the twenty largest borrowers/customers                                                 | 702.02       | 512.86       |
| Percentage of exposures to twenty largest borrowers to total exposures of the bank on borrowers/customers | 2.70%        | 2.25%        |

d) Concentration of NPAs

(Rs. In Lakh)

| Particulars                                                                     | F.Y. 2023-24 | F.Y. 2022-23 |
|---------------------------------------------------------------------------------|--------------|--------------|
| Total Exposure to the top twenty NPA accounts                                   | 382.12       | 354.84       |
| Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs. | 41.99%       | 35.30%       |

7. TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)

(Rs. In Lakh)

| Sr.No. | Particulars                                          | F.Y. 2023-24 | F.Y. 2022-23 |
|--------|------------------------------------------------------|--------------|--------------|
| i)     | Opening balance of amounts transferred to DEA Fund   | 140.28       | 100.94       |
| ii)    | Add: Amounts transferred to DEA Fund during the year | 15.94        | 40.38        |
| iii)   | Less: Amounts reimbursed by DEA Fund towards claims  | 7.82         | 1.04         |
| iv)    | Closing balance of amounts transferred to DEA Fund   | 148.40       | 140.28       |

8. DISCLOSURE ON PENALTIES IMPOSED BY RBI

(Rs. In Lakh)

| Sr.No. | Nature of Breach | Amount of Penalty Imposed |              |
|--------|------------------|---------------------------|--------------|
|        |                  | F.Y. 2023-24              | F.Y. 2022-23 |
| --     | --               | Nil                       | Nil          |

9. OTHER DISCLOSURE

i. Business Ratio

(Rs. In Lakh)

| Particulars                                                        | F.Y. 2023-24 | F.Y. 2022-23 |
|--------------------------------------------------------------------|--------------|--------------|
| i) Interest Income as a percentage to Working Funds                | 9.15         | 9.14         |
| ii) Non-interest income as a percentage to Working Funds           | 0.22         | 0.18         |
| iii) Cost of Deposits                                              | 6.72         | 6.48         |
| iv) Net Interest Margin                                            | 4.12         | 4.06         |
| v) Operating Profit as a percentage to Working Funds               | 1.97         | 2.21         |
| vi) Return on Assets                                               | 1.17         | 1.16         |
| vii) Business (deposits plus advances) per employee (in Rs. Lakhs) | 862.58       | 985.41       |
| viii) Operating Profit per employee (in Rs. Lakhs)                 | 11.65        | 15.30        |

ii. Provisions and contingencies

(Rs. In Lakh)

| Particulars                                  | F.Y. 2023-24 | F.Y. 2022-23 |
|----------------------------------------------|--------------|--------------|
| i) Provisions for Non-Performing Investments | 0.00         | 0.00         |
| ii) Provisions for Investment Depreciation   | 0.00         | 104.17       |
| iii) Provision towards Non-Performing Assets | 70.00        | 60.00        |
| iv) Provision for Staff Gratuity             | 32.27        | 13.91        |

| Particulars                                  | F.Y. 2023-24  | F.Y. 2022-23  |
|----------------------------------------------|---------------|---------------|
| v) Provision for Staff Leave Encashment Fund | 0.00          | 10.75         |
| vi) Provision Against Standard Assets        | 13.50         | 5.00          |
| vii) Provision for Staff Ex-gratia           | 30.00         | 27.00         |
| viii) Provision for Staff Pay Revision       | 0.00          | 25.00         |
| ix) Provision for Renovation Expenses        | 13.03         | 0.00          |
| x) Provision made towards Income tax         |               |               |
| a) Current Tax                               | 182.08        | 170.40        |
| b) Deferred Tax                              | (5.54)        | (4.26)        |
| <b>Total</b>                                 | <b>335.34</b> | <b>411.97</b> |

iii) Payment of DICGC Insurance Premium

(Rs. In Lakh)

| Sr.No. | Particulars                         | F.Y. 2023-24 | F.Y. 2022-23 |
|--------|-------------------------------------|--------------|--------------|
| i)     | Payment of DICGC Insurance Premium  | 47.79        | 45.77        |
| ii)    | Arrears in payment of DICGC premium | 0.00         | 0.00         |

iv) Disclosure of facilities granted to directors and their relatives

(Rs. In Lakh)

| Particulars    | F.Y. 2023-24  | F.Y. 2022-23  |
|----------------|---------------|---------------|
| Fund Based     | 136.60        | 180.04        |
| Non Fund Based | 0.00          | 0.00          |
| <b>Total</b>   | <b>136.60</b> | <b>180.04</b> |

For N. S. Gokhale & Co.  
Chartered Accountants  
Firm Reg. No. 103270W

Sd/-  
(Chief Executive Officer)

Sd/-  
CA Vinod Navare  
Partner  
Mem. No. 112664

Date: 25/06/2024  
Place: Thane.

UDIN: 24112664BKAVUZ1955

\* गेल्या दशकातील प्रगती \*

| वर्ष      | सभासद  | भाग भांडवल   | राखीव निधी   | ठेवी           | कर्जे          | निव्वळ नफा  | खेळते भांडवल   |
|-----------|--------|--------------|--------------|----------------|----------------|-------------|----------------|
| २०१४-२०१५ | १०,५४१ | १२,९७,०८,६०० | १३,९९,१६,०५७ | १,७५,१७,४७,६९२ | १,४१,२०,९७,८१२ | १,९०,०७,७४० | २,११,१३,९६,०२७ |
| २०१५-२०१६ | १०,७९४ | १४,१९,२२,५०० | १६,७९,६५,१८३ | २,००,७५,०४,०२७ | १,५८,५०,१२,८८० | ८,२८,००८    | २,४०,१०,२९,११७ |
| २०१६-२०१७ | १०,५१२ | १५,०७,०४,९०० | १८,२०,३०,३०९ | २,०९,८०,२४,९५४ | १,६५,७२,५१,९८४ | १,६९,०४,४०४ | २,५४,००,०३,६२६ |
| २०१७-२०१८ | ९,२०१  | १५,९७,२६,४०० | २२,६६,४५,७५० | २,११,६३,७३,३६४ | १,७८,७३,५३,१२८ | २,८२,८७,९०४ | २,६१,५२,८०,६०४ |
| २०१८-२०१९ | ९,०२४  | १६,७५,३३,६०० | २५,५८,६२,७९० | २,३४,५३,०८,२१६ | १,८८,०१,६२,६६८ | २,७१,८४,८७१ | २,९१,९०,८०,०९० |
| २०१९-२०२० | ८,२७४  | १८,०१,३६,८०० | २८,६५,५०,२९५ | २,६३,३१,०९,४४३ | २,०३,५५,६१,२८९ | ३,०३,४६,९५३ | ३,२२,७२,५७,५५२ |
| २०२०-२०२१ | ८,०१२  | १८,५९,९७,३०० | ३३,६५,१४,०४६ | २,८१,४७,०२,६९४ | २,१०,१३,९३,४९३ | ३,३९,५७,८१२ | ३,४८,४४,०९,७६२ |
| २०२१-२०२२ | ७,७१९  | १९,०१,३०,८०० | ३८,४६,९५,५६० | ३,१३,११,३६,२९९ | २,०९,४५,८८,८७१ | ४,८१,१२,९०६ | ३,८५,३२,२५,९१२ |
| २०२२-२०२३ | ७,७६१  | १९,८९,६४,३०० | ४४,१६,५५,०३४ | ३,३३,९५,६८,६४९ | २,२७,७२,६९,६७८ | ४,६०,११,०३४ | ४,०८,५३,१७,६३३ |
| २०२३-२०२४ | ७,९३४  | २१,२८,३३,००० | ४८,७४,६५,८४७ | ३,५२,१५,२३,३७१ | २,६०,२८,११,४८८ | ४,९१,६०,४०४ | ४,३१,१५,५५,९८४ |



PROPOSED AMENDMENT OF BYE-LAWS (ANNEXURE 'A')

| Bye Law No. | Existing Bye-Laws                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Revised Bye Law No. | Proposed Bye-Laws                                                                                                  | Remarks/ Reasons for amendment                                                                     |
|-------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------|
| 9           | MEMBERSHIP:<br>The Bank shall have following categories of members:<br>a) Ordinary Members,<br><b>i) Active Members.</b><br><b>ii) Non-active Members.</b><br>b) Nominal Members.<br>c) <b>Associate Members.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 9                   | MEMBERSHIP:<br>The Bank shall have following categories of members:<br>a) Ordinary Members,<br>b) Nominal Members. | As a salary earner bank Associate Members, active members and Non-active Members is not considered |
| 14          | <b>ACTIVE MEMBER:</b><br>“Active Member” means a person, who has been admitted as an ‘Ordinary Member’ under the Bye-laws Bank and who complies following conditions<br>i) To attend at least one general body meeting in the previous five consecutive years,<br>ii) To utilize minimum level of services as provided in bylaw no 15 as following.                                                                                                                                                                                                                                                                                                                                             | 14                  | <b>Deleted</b>                                                                                                     | Deleted active member as Only ordinary and nominal member category kept.                           |
| 15          | <b>MINIMUM LEVEL OF SERVICES FOR BECOMING ACTIVE MEMBER:</b><br>1. The minimum level of services to become active member are prescribed below such as:<br>i) A member holding minimum Share Capital of Rs. 1,000/-<br><b>AND</b><br>ii) Minimum deposits of Rs. 5,000/- or availed loan facility of Rs. 50,000/-<br><b>Proviso – I</b><br>Provided that a ‘Depositor’ means an ordinary member, who has been holding aggregate deposits (i types of accounts) not less than the amount prescribed above in the Bank in his name.<br><b>Proviso – II</b><br>Provided that a ‘Borrower’ means an ordinary member, who is enjoying any type of sanctioned and availed credit facility of the Bank. | 15                  | <b>Deleted</b>                                                                                                     | Deleted active member as Only ordinary and nominal member category kept.                           |

PROPOSED AMENDMENT OF BYE-LAWS (ANNEXURE 'A')

| Bye Law No. | Existing Bye-Laws                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Revised Bye Law No. | Proposed Bye-Laws                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | Remarks/ Reasons for amendment                                                                                                |
|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------|
| 16          | <b>RIGHT OF ACTIVE MEMBER:</b><br>i) Right to vote in the general election to the Board of the bank, however no member shall be permitted to vote by proxy.<br>ii) An active member can exercise all other rights of an ordinary member as mentioned in this Bye-laws.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 16                  | <b>Deleted</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Deleted active member as Only ordinary and nominal member category kept.                                                      |
| 17          | <b>VOTING RIGHTS FOR GENERAL ELECTION OF THE BANK:</b><br>i) Only active member shall have one vote irrespective of the number of shares held;<br>ii) Individual active member shall vote in person<br>iii) Active member shall not be eligible to vote who has become defaulter as provided in Explanation to Clause (i) of sub Section (1) of section 73 CA.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | 17                  | <b>Deleted</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Deleted active member as Only ordinary and nominal member category kept.                                                      |
| 18          | <b>NOMINAL MEMBER :</b><br>i) Any person who resides within area of operation of the bank may be enrolled as nominal member , his application in the prescribed form and on payment of non refundable entrance fee as specified Board of Director from time to time (presently Rs.100/-) and upon his agreeing to the condition that shall ceases to be a nominal member when all liabilities against him either as a borrower or as a depositor are fully discharged.<br>ii) <b>An employee of the Bank may be admitted as a nominal member and he will be entitled to various loan facilities and other schemes on merit sanctioned by the Board from time to time exclusively for employees.</b><br>iii) Nominal member shall not be entitled:<br>a) To receive a share certificate,<br>b) To receive audited accounts and annual reports,<br>c) To attend to participate and to vote in the General Meeting and/or Special General Meeting of the Bank,<br>d) To receive dividend and<br>e) To contest and vote in the election to the Board. | 18                  | <b>NOMINAL MEMBER :</b><br>i) Any person who resides within area of operation of the bank may be enrolled as nominal member , his application in the prescribed form and on payment of non refundable entrance fee as specified Board of Director from time to time (presently Rs.100/-) and upon his agreeing to the condition that shall ceases to be a nominal member when all liabilities against him either as a borrower or as a depositor are fully discharged.<br>ii) Nominal member shall not be entitled:<br>a) To receive a share certificate,<br>b) To receive audited accounts and annual reports,<br>c) To attend to participate and to vote in the General Meeting and / or Special General Meeting of the Bank,<br>d) To receive dividend and<br>e) To contest and vote in the election to the Board. | Serial No.ii) Deleted from Bye Laws As MOU for employees done with Union accordingly that , various Loan sanctioned to staff. |

PROPOSED AMENDMENT OF BYE-LAWS (ANNEXURE 'A')

| Bye Law No.   | Existing Bye-Laws                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Revised Bye Law No. | Proposed Bye-Laws | Remarks/ Reasons for amendment |        |           |       |    |   |   |   |   |    |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               |            |       |        |           |       |    |   |   |   |   |    |                                                                      |
|---------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|-------------------|--------------------------------|--------|-----------|-------|----|---|---|---|---|----|----|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|------------|-------|--------|-----------|-------|----|---|---|---|---|----|----------------------------------------------------------------------|
| 37            | <p>BOARD OF DIRECTORS:</p> <p>i) The Executive management of the Bank shall vest in the hands of Board of directors consisting of 15 members.</p> <table><tr><td>Gen. category</td><td>S.C./ S.T.</td><td>Women</td><td>O.B.C.</td><td>DTNT/ SBC</td><td>Total</td></tr><tr><td>10</td><td>1</td><td>2</td><td>1</td><td>1</td><td>15</td></tr></table> <p>Explanation: -</p> <p>a) One seat shall be reserved for the active member belonging to Schedule Caste/Scheduled Tribe.</p> <p>b) One seat shall be reserved for the active member belonging to the Other Backward Class.</p> <p>c) One seat shall be reserved for the active member belonging to the D-notified Tribes (Vimukta Jatis), Nomadic Tribes or Special Backward classes.</p> <p>NOTE: If no person is elected to any of the above three reserved seats, then such seat or seats shall be filled in by nomination from amongst the persons entitled to contest the election under sub section (3) of section 73 B.</p> <p>d) Two seats shall be reserved on the Board of Directors for Active Women members (Section 73 C of the Act)</p> <p>NOTE: An individual Active Women member of the Bank shall be eligible to contest the election. Where no woman member or women members are elected then such seat or seats shall to filled in by nomination from amongst the women members entitled to contest the election under sub section (2) of section 73 C of the Act.</p> <p>ii) In addition to above Bank may co-opt two directors from active members of the bank with suitable banking experience from middle management of any bank for the minimum period of 10 years or having relevant professional qualifications. For the purpose of the sub-clause the professional qualification means a Chartered Accountants/ICWA/CS/CA IIB/MBA (Banking and finance)/ Law Graduate or Faculty in banking field having a experience in the middle/ senior/ top level management for minimum 10 years. (this is as per RBI circular No. PCB. CIR. POT 39/09. 103.01/2001-02, Dt. 05/04/2002)</p> <p>Bank may nominate functional director as per provision of section 73 AAA of the Act.</p> | Gen. category       | S.C./ S.T.        | Women                          | O.B.C. | DTNT/ SBC | Total | 10 | 1 | 2 | 1 | 1 | 15 | 37 | <p>BOARD OF DIRECTORS:</p> <p>i) The Executive management of the Bank shall vest in the hands of Board of directors consisting of 15 members.</p> <table><tr><td>Gen. category</td><td>S.C./ S.T.</td><td>Women</td><td>O.B.C.</td><td>DTNT/ SBC</td><td>Total</td></tr><tr><td>10</td><td>1</td><td>2</td><td>1</td><td>1</td><td>15</td></tr></table> <p>Explanation: -</p> <p>a) One seat shall be reserved for the active member belonging to Scheduled Caste/Scheduled Tribe.</p> <p>b) One seat shall be reserved for the active member belonging to the Other Backward Class.</p> <p>c) One seat shall be reserved for the active member belonging to the D-notified Tribes (Vimukta Jatis), Nomadic Tribes or Special Backward classes.</p> <p>NOTE: If no person is elected to any of the above three reserved seats, then such seat or seats shall be filled in by nomination from amongst the persons entitled to contest the election under sub section (3) of section 73 B.</p> <p>d) Two seats shall be reserved on the Board of Directors for Active Women members (Section 73 C of the Act)</p> <p>NOTE: An individual Active Women member of the Bank shall be eligible to contest the election. Where no woman member or women members are elected then such seat or seats shall to filled in by nomination from amongst the women members entitled to contest the election under sub section (2) of section 73 C of the Act.</p> <p>ii) <b>in addition to above Bank may co-opt two directors with suitable banking experience (at middle/senior management level) or with relevant professional qualification in the fields of law, accountancy or finance. (this is as per RBI master circular on (Ref DCBR.BPD PCB RCB ) Cir No. 2 dated 01/07/2015)</b></p> | Gen. category | S.C./ S.T. | Women | O.B.C. | DTNT/ SBC | Total | 10 | 1 | 2 | 1 | 1 | 15 | Amendment made as per guidelines by RBI to form Board of Management. |
| Gen. category | S.C./ S.T.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Women               | O.B.C.            | DTNT/ SBC                      | Total  |           |       |    |   |   |   |   |    |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               |            |       |        |           |       |    |   |   |   |   |    |                                                                      |
| 10            | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2                   | 1                 | 1                              | 15     |           |       |    |   |   |   |   |    |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               |            |       |        |           |       |    |   |   |   |   |    |                                                                      |
| Gen. category | S.C./ S.T.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Women               | O.B.C.            | DTNT/ SBC                      | Total  |           |       |    |   |   |   |   |    |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               |            |       |        |           |       |    |   |   |   |   |    |                                                                      |
| 10            | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | 2                   | 1                 | 1                              | 15     |           |       |    |   |   |   |   |    |    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |               |            |       |        |           |       |    |   |   |   |   |    |                                                                      |

PROPOSED AMENDMENT OF BYE-LAWS (ANNEXURE 'A')

| Bye Law No. | Existing Bye-Laws                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Revised Bye Law No. | Proposed Bye-Laws                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Remarks/ Reasons for amendment                                       |
|-------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|
| 40          | <p><b>POWERS AND FUNCTIONS OF THE CHAIRMAN AND VICE CHAIRMAN:</b></p> <ol style="list-style-type: none"> <li>The Chairman shall have the following powers and functions: <ol style="list-style-type: none"> <li>He shall preside over the meeting of the General Body Board of Directors and any two sub-committees of the board of Directors only.</li> <li>The Chairman shall sign the proceedings of all the meetings presided over by him.</li> <li>In the event of equality of votes on a resolution the Chairman shall have a casting vote in the meeting.</li> <li>To convene AGM the meeting of the Board of Directors, Executive Committee and other committees of which he is the Chairman.</li> <li>The Chairman may delegate any of his powers and function to the Vice-Chairman.</li> <li>The Chairman may take decisions as of an urgent and emergent nature affecting the policy of the Bank of behalf of the Board of Directors, Executive Committee or any other committees. The matter will be placed before the next meeting of the concerned committee for ratification.</li> </ol> </li> <li>In the absence of the Chairman the Vice-Chairman shall look after the work of the Chairman.</li> </ol> | 40                  | <p><b>POWERS AND FUNCTIONS OF THE CHAIRMAN AND VICE CHAIRMAN:</b></p> <ol style="list-style-type: none"> <li>The Chairman shall have the following powers and functions: <ol style="list-style-type: none"> <li><b>He shall preside over the meeting of the General Body Board of Directors and any 50% sub-committees of the board of Directors or if any suitable.</b></li> <li>The Chairman shall sign the proceedings of all the meetings presided over by him.</li> <li>In the event of equality of votes on a resolution the Chairman shall have a casting vote in the meeting.</li> <li>To convene AGM the meeting of the Board of Directors, Executive Committee and other committees of which he is the Chairman.</li> <li>The Chairman may delegate any of his powers and function to the Vice-Chairman.</li> <li>The Chairman may take decisions as of an urgent and emergent nature affecting the policy of the Bank of behalf of the Board of Directors, Executive Committee or any other committees. The matter will be placed before the next meeting of the concerned committee for ratification.</li> </ol> </li> <li>In the absence of the Chairman the Vice-Chairman shall look after the work of the Chairman.</li> </ol> | Amendment made as number of committee increase                       |
| 66          | <p><b>MEMBERS WELFARE FUND :</b></p> <ol style="list-style-type: none"> <li>The Bank shall establish a 'Members Welfare Fund' as and additional service to its members.</li> <li>The Funds required under this scheme will be raised in the following manner <ol style="list-style-type: none"> <li>By transfer of existing balance from Member's welfare Fund.</li> <li>By subscription of a sum of Rs. 200/- per member every year for which the Bank shall debit Thrift Fund Account of each member to that extent for credit to the Member's Welfare Fund at the start of the year. In addition to</li> </ol> </li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | 66                  | <p><b>MEMBERS WELFARE FUND :</b></p> <ol style="list-style-type: none"> <li>The Bank shall establish a 'Members Welfare Fund' as and additional service to its members.</li> <li>The Funds required under this scheme will be raised in the following manner) <ol style="list-style-type: none"> <li>By transfer of existing balance from Member's welfare Fund.</li> <li>By subscription of a sum of Rs. 200/- per member every year for which the Bank shall debit Thrift Fund Account of each member to that extent for credit to the Member's Welfare Fund at the start of the year. In addition to above, every member will</li> </ol> </li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | To felicitate those who are member of the Bank for minimum 10 years. |

PROPOSED AMENDMENT OF BYE-LAWS (ANNEXURE 'A')

| Bye Law No. | Existing Bye-Laws                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Revised Bye Law No. | Proposed Bye-Laws                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Remarks/ Reasons for amendment |
|-------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
|             | <p>above, every member will contribute Rs. 800/- every year for scheme of financial aids to family members of deceased Member.</p> <p>iii) By Donation/s.</p> <p>iv) By Special call to members.</p> <p>v) By seeking financial assistance from institutions of philanthropic nature.</p> <p>vi) By investing surplus amount of the fund by ways of securities specified in Section 20 of the Indian Trust Act, 1882. Or by ways of Fixed Deposits and Crediting interest accrued there on to the fund.</p> <p>vii) By appropriation of 1% of Net profit for Members Welfare Fund.</p> <p>viii) By appropriation of 2% of Net profit for "Financial Aids to deceased, Family Members Scheme."</p> <p>3. The object of creating such a fund are as under :</p> <p>1) i) To make ex-gratia payment not exceeding Rs. 10,000/- to a member who is temporarily disabled and who is required to take extraordinary leave without pay and allowances for a period exceeding two months on medical ground. Such Ex-gratia shall be admissible only once in the tenure of membership till date of superannuation whichever is less.</p> <p>ii) To render financial assistance of Rs. 10,000/- to the bereaved family of a member in the event of his / her death.</p> <p>iii) To felicitate a member by giving gift / memento worth up to Rs. 2,000/- as a token of goodwill from the bank who ceases to be the member of the Bank, after being a member for not less than 10 years by following reasons :-</p> <ol style="list-style-type: none"> <li>1. Voluntary retirement.</li> <li>2. Retirement on superannuation from Government service.</li> </ol> |                     | <p>contribute Rs. 800/- every year for scheme of financial aids to family members of deceased Member.</p> <p>iii) By Donation/s.</p> <p>iv) By Special call to members.</p> <p>v) By seeking financial assistance from institutions of philanthropic nature.</p> <p>vi) By investing surplus amount of the fund by ways of securities specified in Section 20 of the Indian Trust Act, 1882. Or by ways of Fixed Deposits and Crediting interest accrued there on to the fund.</p> <p>vii) By appropriation of 1% of Net profit for Members Welfare Fund.</p> <p>viii) By appropriation of 2% of Net profit for "Financial Aids to deceased, Family Members Scheme."</p> <p>3. The object of creating such a fund are as under :</p> <p>1) i) To make ex-gratia payment not exceeding Rs. 10,000/- to a member who is temporarily disabled and who is required to take extraordinary leave without pay and allowances for a period exceeding two months on medical ground. Such Ex-gratia shall be admissible only once in the tenure of membership till date of superannuation whichever is less.</p> <p>ii) To render financial assistance of Rs. 10,000/- to the bereaved family of a member in the event of his / her death.</p> <p>iii) To felicitate a member by giving gift / memento worth up to Rs. 2,000/- as a token of goodwill from the bank who ceases to be the member of the Bank, after being a member for not less than 10 years by following reasons :-</p> <ol style="list-style-type: none"> <li>1. Voluntary retirement.</li> <li>2. Retirement on superannuation from Government service.</li> <li>3. To felicitate a member who resign before superannuation from Government Service but hold membership continues for 10 year.</li> </ol> |                                |



PROPOSED AMENDMENT OF BYE-LAWS (ANNEXURE 'A')

| Bye Law No. | Existing Bye-Laws                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Revised Bye Law No. | Proposed Bye-Laws                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Remarks/ Reasons for amendment |
|-------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|
|             | <p>iv) To give a prize up to Rs. 1,001/- to each of the children of a member who in his first attempt secures minimum 80% of the marks in Secondary (10th) or minimum 75% of marks in the Science faculty or minimum 70% of marks in Commerce faculty or minimum 60% marks in Arts faculty in Higher Secondary (12th) Examination.</p> <p>v) To give a prize of Rs. 1,501/- to a student who Scores Exact 90% &amp; above marks in the S.S.C or minimum 90% marks in Science faculty and minimum 80% marks in Commerce faculty or minimum 70% marks in Arts faculty of H.S.C. Board.</p> <p>vi) To give a prize up to Rs. 1001/- to each of the children of a member who passes the national Talent Search Examination and also who appears in the merit list in Scholarship Examination of 5th and 8th Std.</p> <p>2. A member who is granted a special loan to meet cost of education, illness and purchase of computer will be entitled to a subsidy equal to half the amount of interest chargeable to him on an annual basis.</p> <p>3. Where a loan granted to a member under special loan to meet cost of serious illness remain unpaid on account of the death of the member, the balance of the loan outstanding along with the interest due thereon, if any, will be debited to the members welfare Fund.</p> <p>4. To make medical Assistance of Rs. 10,000/- to a member those who is suffering from any one of the disease such as Kidney Failure, ByPass Surgery, Valve of Heart replacement, Cancer, H.I.V. on submission of medical certificate. Such ex-gratia shall be admissible only once, in the tenure of membership till death or superannuation whichever is earlier.</p> <p>5. To render financial assistance as decided by the Board of Directors time to time, to the family of a deceased member, who has expired during the of his / her Financial Aids to deceased family members scheme membership.</p> <p>6. To do all such things as are or conducive to the attainment of the above stated objects and for the welfare of the members.</p> |                     | <p>(iv) To give a prize up to Rs. 1001/- to each of the children of a member who in his first attempt secures minimum 80% of the marks in Secondary (10th) or minimum 75% of marks in the Science faculty or minimum 70% of marks in Commerce faculty or minimum 60% of marks in Arts faculty in Higher Secondary (12th) Examination.</p> <p>v) To give a prize a Rs. 1501/- to a student who Scores Exact 90% &amp; above marks in the S.S.C. or minimum 90% marks in Science faculty and minimum 80% marks in Commerce faculty or minimum 70% marks in Arts faculty of H.S.C. Board.</p> <p>vi) To give a prize up to Rs. 1001/- to each of the children of a member who passes the National Talent Search Examination and also who appears in the merit list in Scholarship Examination of 5th and 8th Std.</p> <p>2. A member who is granted a special loan to meet cost of education, illness and purchase of computer will be entitled to a subsidy equal to half the amount of interest chargeable to him on an annual basis.</p> <p>3. Where a loan granted to a member under special loan to meet cost of serious illness remain unpaid on account of the death of the member, the balance of the loan outstanding along with the interest due thereon, if any, will be debited to the members welfare Fund.</p> <p>4. To make medical Assistance of Rs. 10,000/- to a member those who is suffering from any one of the disease such as Kidney Failure, ByPass Surgery, Valve of Heart replacement, Cancer, H.I.V. on submission of medical certificate. Such ex-gratia shall be admissible only once, in the tenure of membership till death or superannuation whichever is earlier.</p> <p>5. To render financial assistance as decided by the Board of Directors time to time, to the family of a deceased member, who has expired during the of his / her Financial Aids to deceased family members scheme membership.</p> <p>6. To do all such things as are or conducive to the attainment of the above stated objects and for the welfare of the members</p> |                                |

## क्षणचित्रे



अहमदनगर शाखा उद्घाटन  
प्रसंगी उपस्थित प्रमुख पाहुणे व  
संचालक मंडळ सदस्य

पालघर शाखा उद्घाटन  
प्रसंगी उपस्थित संचालक  
मंडळ सदस्य व कर्मचारी वृंद



मा. सभासदांच्या गुणवंत  
पाल्यांचा सत्कार प्रसंगी  
उपस्थित प्रमुख पाहुणे व  
गुणवंत पाल्य







# मॅको बँक

दि महाराष्ट्र मंत्रालय अँड अलाईड  
ऑफिसेस को-ऑपरेटिव्ह बँक लि., मुंबई

## क्षणचित्रे



संचालक मंडळ सभागृह  
नुतनीकरण उद्घाटन  
प्रसंगी उपस्थित  
मा. संचालक मंडळ सदस्य

ठाणे शाखा उद्घाटन प्रसंगी  
उपस्थित संचालक मंडळ  
सदस्य व कर्मचारी वृंद



वांद्रे शाखा नुतनीकरण  
उद्घाटन प्रसंगी  
उपस्थित मा. संचालक  
मंडळ सदस्य.





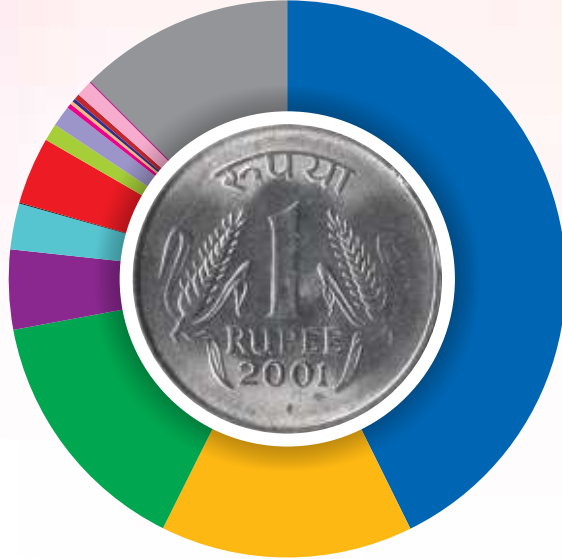
# मॅको बँक

दि महाराष्ट्र मंत्रालय अँड अलाईड  
ऑफिसेस को-ऑपरेटिव्ह बँक लि., मुंबई

आलेख २०२३-२०२४

## खर्चाचा रुपया

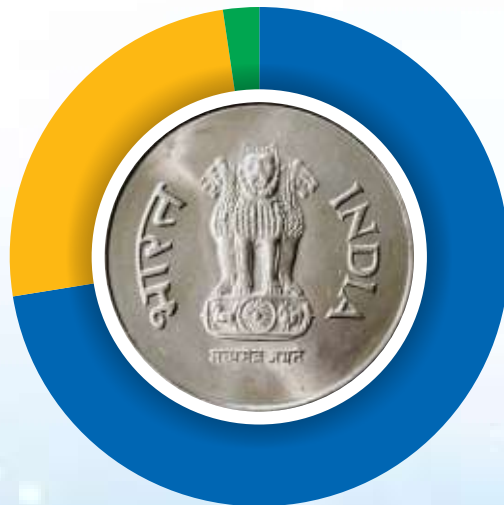
|                            |        |
|----------------------------|--------|
| ठेवीवर दिलेले व्याज        | ४२.७१% |
| काटकसर निधीवर दिलेले व्याज | १४.६४% |
| पगार व भत्ते               | १४.७२% |
| आयकर                       | ४.६३%  |
| इतर खर्च                   | २.६७%  |
| मुद्रांक विक्री            | ०.०६%  |
| निधी व तरतूद               | ३.९०%  |
| भाडे                       | १.००%  |
| ठेव विमा सुरक्षा           | १.२२%  |
| वीज                        | ०.२६%  |
| संचालक भत्ते               | ०.२०%  |
| छपाई, लेखन सामुग्री        | ०.१९%  |
| हिशोब तपासणी               | ०.३२%  |
| घसारा                      | ०.९७%  |
| गतवर्षाचा न दाखवलेला खर्च  | ०.०१%  |
| शिल्लक नफा                 | १२.५०% |
| एकूण                       | १००%   |



|        |
|--------|
| ४२.७१% |
| १४.६४% |
| १४.७२% |
| ४.६३%  |
| २.६७%  |
| ०.०६%  |
| ३.९०%  |
| १.००%  |
| १.२२%  |
| ०.२६%  |
| ०.२०%  |
| ०.१९%  |
| ०.३२%  |
| ०.९७%  |
| ०.०१%  |
| १२.५०% |

## उत्पन्नाचा रुपया

|                            |         |
|----------------------------|---------|
| कर्जावरील मिळालेले व्याज   | ७२.४५%  |
| गुंतवणूकीवर मिळालेले व्याज | २५.२१%  |
| कमिशन व इतर                | २.३४%   |
| एकूण                       | १००.००% |



|        |
|--------|
| ७२.४५% |
| २५.२१% |
| २.३४%  |



## दि महाराष्ट्र मंत्रालय अँड अलाईड ऑफिसस को-ऑप. बँक लि., मुंबई

मुख्य कार्यालय : मंत्रालय मुख्य इमारत, तळमजला,  
मादाम कामा रोड, मंत्रालय, मुंबई - ३२  
फोन : २२०२ ५४५२ / २२८९ २०४६  
✉ info@mantralayacoopbank.com  
🌐 http://www.macobank.com



**आता आपले व्यवहार करा  
मॅको बँक ॲपवर**

### « नवीन वाहन कर्ज »

- मा. सभासदांना चारचाकी वाहनांसाठी रु. २५ लाख (८४ हप्ते)  
व दुचाकी वाहनांसाठी रु. ३ लाख (६० हप्ते) परतफेडीच्या  
क्षमतेनुसार वाहन कर्ज.
- कर्जावरील व्याजदर ८%
- कर्जासाठी १ जामीनदाराची सही आवश्यक



शासकीय कार्यालयातील  
गट-अ, गट-ब व गट-क  
संवर्गातील  
अधिकारी व कर्मचाऱ्यांना  
मॅको बँकेचे सभासद होण्याचे  
आवाहन करण्यात येत आहे.

## बँकेच्या ठेव योजना

सर्व नागरिकांसाठी उपलब्ध

### « फ्रँकिंग सुविधा »

बँकेच्या मंत्रालय, वांद्रे व  
कोकण भवन शाखेत फ्रँकिंग  
सुविधा सुरू करण्यात आली  
असुन सर्वांनी या सुविधेचा  
लाभ घ्यावा.

### « मुदत ठेव »

- ३० दिवस ते ४५ दिवस  
व्याजदर ४%
- ४६ दिवस ते ९० दिवस  
व्याजदर ४.५०%
- ९१ दिवस ते १८० दिवस  
व्याजदर ५%
- १८१ दिवस ते ३६४ दिवस  
व्याजदर ७.००%
- १ वर्ष ते २ वर्षांपेक्षा कमी  
व्याजदर ७.५०%
- २ वर्ष ते ३ वर्षांपेक्षा कमी  
व्याजदर ८%
- ३ वर्षांपेक्षा जास्त ते  
५ वर्षांपेक्षा कमी  
व्याजदर ७.५०%
- ५ वर्ष व अधिक  
व्याजदर ७.००%
- काटकसर निधी  
व्याजदर ७.५०%

### दिर्घ मुदत कर्ज -

रु. २५ लाख, व्याजदर : ११.९०% (१८० हप्ते)

### अल्प मुदतीचे कर्ज -

संचित निधीच्या ९०%,  
व्याजदर : ८.५०% (६० हप्ते)

### तात्काळ कर्ज -

रु. ३ लाख, व्याजदर : ११% (३६ हप्ते)

### शैक्षणिक कर्ज -

रु. ४५ लाख सर्वसाधारण, व्याजदर : १०% (१८० हप्ते)

रु. ५ लाख सवलतीचा, व्याजदर : ५%,  
व्याजदर : १०% (६० हप्ते)

### वैद्यकीय कर्ज -

रु. ५ लाख सवलतीचा, व्याजदर : ५%,  
व्याजदर : १०% (६० हप्ते)

रु. ८ लाख विना सवलत, व्याजदर : १०% (६० हप्ते)

### « बँकेची कर्ज योजना »

**गृहकर्ज -** रु. ६० लाख,  
स्थिर व्याजदर : ९.५०% (३०० हप्ते)  
बदलता : ८.५०% (३०० हप्ते)

### सोनेतारण कर्ज योजना -

रु. ५,००,०००/-, व्याजदर : ९.५०%

### ओव्हरड्राफ्ट कर्ज योजना

रुपये ५ लाखापर्यंत परतफेडीच्या क्षमतेनुसार तात्काळ ओव्हरड्राफ्ट  
मोबाईल ॲपद्वारे व्यवहार करण्याची सुविधा  
एकाच ओव्हरड्राफ्ट अर्ज ५ वर्ष कालावधीसाठी ग्राह्य  
एक जामीनदार आवश्यक | आकर्षक व्याजदर ११%  
आपले वेतन मॅको बँकेतील बचत खात्यात जमा केल्यास व्याजदर ९%  
प्रत्यक्ष उचल केलेल्या रकमेवर व्याजदर आकारणी

### « प्रगतीच्या पाऊलखुणा »

|                                |                                    |
|--------------------------------|------------------------------------|
| सभासद<br>७९३४                  | ठेवी<br>रु. ३५२.१५ कोटी            |
| भागभांडवल<br>रु. २१.२८ कोटी    | राखीव व इतर निधी<br>रु. ४८.७५ कोटी |
| कर्ज<br>रु. २६०.२८ कोटी        | निव्वळ एनपीए<br>०%                 |
| रखले भांडवल<br>रु. ४३१.१५ कोटी | सीआरएआर<br>१८.९३%                  |

### नवीन पेन्शन योजना २०२१

शतक महोत्सवी वर्षाकडे वाटचाल करताना  
सर्व सभासद व ठेवीदारांसाठी  
जमा करण्याची रक्कम  
**१५ लाख** व्याजदर **७.२५%**  
मासिक पेन्शन/व्याज  
**१००८/-**  
**१५** लाखापेक्षा कमी  
व्याजदर **७%**

मदत घेऊनच लाभ लीन ते  
दहा वर्ष वा कालावधीसाठी राहिल.  
(LOCK IN PERIOD 3 YEARS)  
टोप : तीन वर्षांच्या आत ठेवीदारांनी  
मुदतपूर्व खाते बंद केल्यास निव्वळ  
बँकेच्या नियमाप्रमाणे व्याज लागू राहिल.



### मॅको बँक रुपये डेबिट / एटीएम कार्ड



- डेबिट कार्डसाठी कोणतीही फी आकारली जात नाही.
- दिवसाला रुपये ५०,०००/- रकमेपर्यंत पेमेंट/शॉपींग करता येईल.
- भारतातील कोणत्याही RuPay ATM द्वारे  
दिवसाला रु. १०,०००/- रक्कम काढता येते.



### शताब्दी लखपती योजना

शतक महोत्सवी वर्षाकडे वाटचाल करताना  
व्याज दर **७%** सर्व सभासद व ठेवीदारांसाठी  
कालावधी **१६ महिने** हप्त्याची रक्कम  
रु. ८००/-  
परिपक्वता रक्कम **रु. १०२९७५/-**

### अध्यक्ष

श्री. प्रमोद बा. पंडित

### उपाध्यक्ष

श्री. सुनील मु. खाडे

श्री. भास्कर क. बनसोडे  
श्री. शिवाजी बा. चव्हाण  
श्री. संजय बा. कदम  
श्री. भारत वा. वानखेडे  
श्रीमती भारती द. कोरगांवकर

### संचालक मंडळ

#### संचालक

श्रीमती मंगल सं. नाखवा  
श्री. अजित ज. तायडे  
श्री. मनीष म. पाटील  
श्री. हेमंत श. लेदाडे

श्री. निलेश मु. जाधव  
श्री. एकनाथ शां. जाधव  
श्री. संतोष मा. साखरे  
श्रीमती पुजा भा. उदावंत

### संचालक (कर्मचारी प्रतिनिधी)

श्री. भगवान पां. पाटील  
श्री. समीर वि. तुळसकर

मुख्य कार्यकारी अधिकारी  
श्री. दयानंद भा. महाजन

#### मंत्रालय शाखा

☎ २२८५६९४०/२२८३५४३

#### बांद्रा शाखा

☎ २६५१२५०६/२६५११३११

#### कोकण भवन शाखा

☎ २७५७०११६/२७५६४२१८

#### ठाणे शाखा

☎ २५३००४०५

#### अहमदनगर

☎ ०२४१२११२०४७

#### नाशिक

☎ ०२५३११५०१७

#### पुणे

☎ ०२०२११५०७०७

#### पालघर

☎ ०२५२५२९७३१५