

जनतेच्या विश्वासावर आत्मविश्वासाने प्रगती साधणारी बँक



THE **CNS BANK** LTD.

दि चेंबूर नागरिक सहकारी बँक लि.



स्वातंत्र्याचा
अमृत महोत्सव

४८ वा वार्षिक
अहवाल
२०२१-२०२२



नव्या पर्वाची, नवी सुरुवात...

प्रशासकीय कार्यालय :

१०१-१०३, रुद्रेश कमर्शियल कॉम्प्लेक्स, १९ वा रस्ता, डॉ. आंबेडकर उद्यान जवळ, चेंबूर, मुंबई - ७१.

फोन : ०२२-२५२७ ६१०८ / २५२७ ६१०९ वेबसाईट : www.cnsbank.co.in.



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२०२१-२०२२

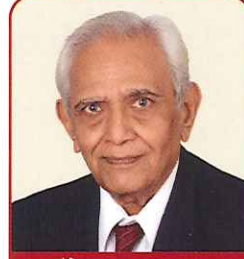
संचालक मंडळ

अध्यक्ष



श्री. जगदेवराव रा. जगताप
B.Com., LL.B., F.C.A.

उपाध्यक्ष



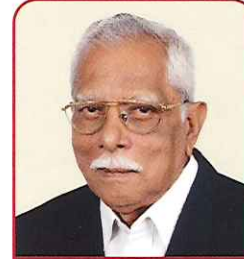
डॉ. प्रकाश र. शाह
M.D.(Bom), D.C.H., T.D.D.



श्रीमती छाया म. मंडलेचा



सौ. प्रविणा वि. ठक्कर
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श्री. श्रीपत द. साळवी



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श्री. बबन रा. घोडके
(दि. १६ मार्च २०२० पासून)



श्री. सदानंद कृ. थोरात
(दि. १६ मार्च २०२० पासून)



श्री. सुशांत ज. सावंत
कर्मचारी प्रतिनिधी



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४८ वा वार्षिक
अहवाल
२०२१-२०२२

॥ भावपूर्ण श्रद्धांजली ॥



बँकेचे संस्थापक, माजी अध्यक्ष व विद्यमान संचालक

स्व. जी. आर. जैन

जन्म : १० जून १९४१ | मृत्यू : २५ एप्रिल २०२२



THE **CNS BANK** LTD.
दि चेंबूर नागरिक सहकारी बँक लि.

४८ वा वार्षिक
अहवाल
२०२१-२०२२

॥ भावपूर्ण श्रद्धांजली ॥



बँकेचे विद्यमान संचालक व कामगार नेते

स्व. अशोक वि. सातार्डेकर

जन्म : ११ नोव्हेंबर १९५० | मृत्यू : २१ मार्च २०२२



४८ व्या वार्षिक सर्वसाधारण सभेची सूचना

दि चेंबूर नागरिक सहकारी बँक लि. या बँकेच्या सर्व सभासदांना कळविण्यात येते की बँकेची ४८ वी वार्षिक सर्वसाधारण सभा शनिवार दिनांक २४ सप्टेंबर २०२२ रोजी सायंकाळी ठीक ५.०० वाजता, खालील विषयांचा विचार करून निर्णय घेण्यासाठी एल. यु. गडकरी सभागृह, स्वामी मुक्तानंद हायस्कूल, सुभाष नगर, चेंबूर, मुंबई - ४०० ०७९ येथे आयोजित करण्यात आली आहे. तरी सर्व सभासदांनी सभेस वेळेवर उपस्थित रहावे, ही विनंती.

* सभेपुढील विषय *

- दिनांक २९ सप्टेंबर, २०२१ रोजी झालेल्या बँकेच्या सन २०२०-२१ सालच्या ४७ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे (सदरचे इतिवृत्त सभासदांच्या अवलोकनार्थ बँकेच्या शाखांमध्ये उपलब्ध करून देण्यात आले आहे).
- दिनांक ३१ मार्च २०२२ अखेरील वर्षाचा संचालक मंडळाने सादर केलेला बँकेच्या कामकाजाचा अहवाल, ताळेबंद, नफा - तोटा पत्रक तसेच मा. वैधानिक लेखा परीक्षकांचा तपासणी अहवाल वाचून मंजूर करणे.
- सन २०२२-२३ करीता संचालक मंडळाने नेमणूक केलेले व रिझर्व्ह बँकेने मंजूरी दिलेल्या वैधानिक लेखा परीक्षक मे. शिंदे नायक अॅन्ड असोशिएटस् यांच्या नेमणूकीस व त्यांच्या मेहनतान्यास कार्योत्तर मंजूरी देणे.
- सन २०२०-२१ सालच्या वैधानिक लेखा परीक्षकांच्या अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेऊन मान्यता देणे.
- सन २०२२-२३ वर्षा करिताचे संचालक मंडळाने मंजूर केलेल्या अंदाजपत्रकास मंजूरी देणे.
- संचालक मंडळाने शिफारस केलेली व वैधानिक लेखा परीक्षकांनी प्रमाणित केलेली संशयित व बुडीत येणे बाकी, कर्ज वसुलीचे सर्व अधिकार अबाधित ठेवून म.स.का. अधिनियम १९६० नियम क्र.४९ अन्वये निलेखित करण्यास मंजूरी देणे.
- बँकेच्या उपविधीनुसार ज्या सभासदांचे ५० पेक्षा कमी भाग आहेत अशा सभासदांना वारंवार सूचना देऊनही सर्वसाधारण सभासदत्वाची पूर्तता न केलेल्या सभासदांचे सभासदत्व रद्द करून, सदरची रक्कम राखीव निधीत वर्ग करण्यास मंजूरी देणे.
- सन २०२१-२२ च्या वार्षिक सर्वसाधारण सभेस गैरहजर असलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
- मा. अध्यक्षीय परवानगीने ऐनवेळी येणाऱ्या विषयांचा विचार करणे.

संचालक मंडळाच्या आदेशावरून

विकास पाटील
सरव्यवस्थापक

स्थळ : चेंबूर, मुंबई

दिनांक : १ सप्टेंबर, २०२२

विशेष सूचना

- उपरोक्त सभेसाठी आवश्यक असलेली गणसंख्या सायंकाळी ठीक ५.०० वाजेपर्यंत पूर्ण न झाल्यास सदर सभा तहकूब करण्यांत येईल व अशी तहकूब केलेली सभा त्याच दिवशी त्याच ठिकाणी सायंकाळी ठीक ५.३० वाजता उपरोक्त सभेच्या विषय पत्रिकेवरील कामकाज पार पाडण्यासाठी भरेल व अशा सभेस गणपूर्तीची आवश्यकता राहणार नाही.
- सभेच्या अनुषंगाने सभासदांना काही माहिती हवी असेल किंवा सूचना, प्रश्न सभेपुढे मांडावयाचे असतील तर त्यांनी त्या लेखी स्वरूपात दिनांक १० सप्टेंबर २०२२ रोजी वा तत्पूर्वी बँकेच्या कामकाजाच्या वेळेत प्रशासकीय कार्यालयात पोहोचतील अशा रितीने पाठवाव्यात.
- प्रत्येक सभासदाने सभेस येतांना प्रवेशासाठी हा अहवाल कृपया सोबत आणावा.

बँकेच्या उपविधी क्रमांक ३४ प्रमाणे वार्षिक सभेची सूचना, लेखापरिक्षकांनी संमत केलेले ताळेबंद व नफातोटा पत्रक इ. संक्षिप्त स्वरूपात उपलब्ध करून देण्यात आला आहे. मा. अपर आयुक्त व विशेष निबंधक सहकारी संस्था (वित्त) महाराष्ट्र राज्य पुणे यांनी सदर उपविधी दिनांक ०४/०३/२०१४ रोजी मंजूर केलेली आहे. ज्या सभासदांना अहवालाची पूर्ण प्रत हवी असेल त्यांनी बँकेच्या जवळच्या शाखेतून संक्षिप्त अहवाल देऊन पूर्ण अहवाल घ्यावा.

48th Annual General Meeting of the Members of the Bank will be held on Saturday, 24th September, 2022 at 5.00 p.m. at L. U. Gadkari Hall, Swami Muktanand High School, Subhash Nagar, Chembur, Mumbai - 400 071. Please bring this report along with you while attending the Annual General Meeting.



सन्माननीय सभासद बंधू आणि भगिनींनो,

आपल्या बँकेचा ३१ मार्च २०२२ अखेरचा संक्षिप्त अहवाल, ताळेबंद, नफा-तोटा पत्रक आपणासमोर सादर करित आहोत. आर्थिक वर्ष २०२१-२२ मध्ये कोरोना विषाणुमुळे विस्कटलेली घडी रूळावर येण्याची प्रक्रिया जरी सुरु झाली असली तरी परिस्थिती पूर्ववत झालेली नाही. त्यासाठी थोडा अवधी लागणार आहे. सातत्याने मागील दोन वर्षात चालू असणाऱ्या कोविड महामारीतून आर्थिकक्षेत्राची गाडी हळूहळू पूर्वपदावर येताना दिसत आहे.

भारतामध्ये कोरोनाचा मोठा प्रभाव असतानाही अर्थव्यवस्था वाढीचा वेग बऱ्याच अंशी स्थिर राहिला याची मुख्य कारणे म्हणजे मोठ्या प्रमाणावर झालेले लसीकरण व टाळेबंदीचे कमी झालेले प्रमाण ही होत. ह्यामुळे भारताचा सकल राष्ट्रीय उत्पादन (GDP) दर हा गेल्या वर्षाच्या तुलनेत मजबूत होण्यास मदत झाली.

एकूणच, आर्थिक वर्ष २०२१-२२ मध्ये भारतीय अर्थव्यवस्था कोरोना-१९ पूर्वकाळाच्या स्तरावर परतू लागली. केंद्र सरकारनेही अर्थव्यवस्था बळकट करण्यासाठी पोषक धोरण स्विकारून योग्य त्या सुधारणा केल्या. अर्थव्यवस्थेतील कमजोर क्षेत्रांचे सक्षमीकरण, दुसरीकडे पायाभूत सुविधांवरील भांडवली खर्चात लक्षणीय वाढ करून अर्थव्यवस्थेच्या दीर्घकालीन विस्तारावर भर देण्यात आला.

भारतीय रिझर्व्ह बँकेनेही वित्तीय बाजाराच्या स्थिरतेकरीता मुबलक तरलता उपलब्ध करून दिली तसेच विकासाला प्राधान्य देत व्याजाचे दरही वित्तीय बाजाराशी सुसंगत राहतील हे बघितले.

रिझर्व्ह बँकेने दिलेल्या मार्गदर्शक तत्वांनुसार थकित कर्जावर तरतुद करावी लागतेच. पंजाब आणि महाराष्ट्र सहकारी (PMC) बँकेत आपल्या बँकेच्या ठेवी आहेत. आता PMC बँकेचे २५ जानेवारी २०२२ रोजी युनिटी स्मॉल फायनान्स बँकेत विलीनीकरण झालेले आहे आणि ठेवींचे रूपांतर रोख्यांत करण्यात आले असून त्याची परवानगी प्रलंबित आहे. त्यामुळे ३१ मार्च २०२२ रोजी “अनुत्पादीत गुंतवणुक” म्हणून गुंतवलेल्या रकमेच्या २०% रकमेची तरतुद करणे बंधनकारक आहे. बँकेस आर्थिक वर्षा अखेर या तरतुदींमुळे अधिक आर्थिक तोटा सहन करावा लागत आहे. या आदेशामुळे कराव्या लागणाऱ्या तरतुदींमुळे अनेक सहकारी बँकांना ताळेबंदात आर्थिक तोटा दाखवावा लागत आहे. ही परिस्थिती तात्पुरत्या स्वरूपाची असून सदर गुंतवणुकीचे ज्या दिवशी रोख्यात रूपांतर होईल त्यादिवशी आतापर्यंत केलेली अनुत्पादीत गुंतवणुकीवरील संपूर्ण तरतुद पुनर्स्थापीत करण्याची परवानगी रिझर्व्ह बँकेने परिपत्रकाद्वारे दिलेली आहे. या परिस्थितीतून बाहेर पडण्याकरीता संचालक मंडळ सर्वोत्तम प्रयत्नशील आहे.

ठेवीदारांचा बँकेवरील विश्वास व त्यांनी दिलेल्या सहकार्याबद्दल मी सर्व ठेवीदारांचा ऋणी आहे व पुन्हा एकदा आपणा सर्वांचे आभार मानून माझे मनोगत पूर्ण करतो.

बँकेचे कार्यक्षेत्र

रिझर्व्ह बँकेच्या दिनांक १० एप्रिल २०१५ रोजीच्या पत्रान्वये तसेच मा.सहकार आयुक्त व निबंधक सहकारी संस्था, पुणे यांच्या दिनांक ८ ऑक्टोबर २०१५ च्या मंजूरीनुसार बँकेचे कार्यक्षेत्र ‘संपूर्ण महाराष्ट्र राज्य’ आहे. सदरच्या वाढलेल्या कार्यक्षेत्रामुळे बँकेस त्यांच्या सभासदांना कर्जपुरवठा करणे सोयीचे झाले आहे.

सभासद संख्या व भाग भांडवल

अहवाल वर्षाच्या सुरुवातीस ३८३९३ सभासद होते, अहवाल वर्षात ३१७१ नवीन सभासद झाले. राजीनामे/हस्तांतरण/मृत्युमुळे ६४५७ सभासद कमी झाल्याने अहवाल वर्षाअखेरीस सभासद संख्या ३५१०७ झालेली आहे.

वर्षारंभी बँकेचे वसूल भागभांडवल रु. १५८५.३४ लक्ष होते. अहवाल वर्षात नवीन सभासद तसेच जुन्या सभासदांनी रु.१९७.२४ लक्षाचे अधिक भाग खरेदी केले तसेच राजीनामे/हस्तांतरण/मृत्यु इत्यादीमुळे रु.१०८.२५ लक्षाचे भाग परत केल्याने वर्षाअखेरीस एकूण वसूल भागभांडवल रु.१६७४.३३ लक्ष इतके शिल्लक आहे. ही वाढ मागील वर्षाच्या तुलनेत ५.६१% ने अधिक आहे.

गतवर्षी सर्वसाधारण सभेने मंजूर केलेल्या ठरावानुसार ज्या सभासदांचे एकूण भाग रु. ७५०/- पेक्षा कमी आहेत अशा ५०६२ सभासदांचे रु. १०.२२ लक्षाचे भाग राखीव निधीत वर्ग करण्यात आले. तसेच ज्या सभासदांचे भाग रु.१२५०/- पेक्षा कमी आहेत अशा



सभासदांना दिनांक १७ ऑगस्ट २०२२ रोजीच्या पत्रान्वये १ महिन्याची अंतिम मुदत देण्यात आली असून जे सभासद सदरची पूर्तता करणार नाहीत अशा सभासदांचे भाग सर्वसाधारण सभेच्या मंजूरी नंतर राखीव निधीत वर्ग करण्यात येतील याची सभासदांनी नोंद घ्यावी.

आदर्श उपविधीतील नवीन तरतुदीनुसार सभासदांचे, "सर्वसाधारण सभासद" व "क्रियाशील सभासद" असे वर्गीकरण करण्यात आले असून, त्या बाबतचा तपशील खाली देण्यात आलेला आहे व हे वर्गीकरण दि. ०४.०३.२०१४ पासून सभासदांस लागू झाले आहे, याची सभासदांनी नोंद घ्यावी.

Ordinary Member :-

- Any person who resides or is engaged in any occupation, profession or business within the area of operation of the Bank and he shall have any type of account with a minimum credit balance of Rs.500/-
- Has applied in writing in prescribed format and has paid admission fee of Rs.10/- or as may be stipulated by the Board of Directors from time to time and paid at least value of fifty shares of Rs.25/- each of the Bank amounting to Rs.1,250/-.

Active Member :-

"Active Member" means a person who has been admitted as an "Ordinary Member" under the Bye-laws of the Bank and who complies following conditions.

- To attend at least one general body meeting in the previous five consecutive years.
- To utilize minimum level of service as provided in bye-laws no. 15 as follows.

MINIMUM LEVEL OF SERVICE FOR BECOMING ACTIVE MEMBER:

- Minimum share capital holding of Rs.2,500/- and
- Minimum Deposit of Rs.15,000/- or
- Minimum Loan of Rs.1,00,000/-

Proviso-I

Provided that a 'Depositor' means a ordinary memembr, who has been holding aggregate deposit (in all types of accounts) not less than the amount prescribed above in the Bank in his name or in the name of the firm/ company/ society/ trust, to whom he is representing as a Proprietor/ Director/ Office bearer/ Trustee.

Proviso-II

Provided that a 'Borrower' means an ordinary member, who is enjoying any type of sanctioned and availed credit facility of the Bank.

राखीव व इतर निधी

गतवर्षा अखेरीस बँकेचा राखीव व इतर निधी रु.८३८०.७४ लक्ष होता. अहवाल वर्षात निर्धी मध्ये रु.६४९.९६ लक्षांनी घट होऊन वर्षाअखेरीस राखीव व इतर निधी रु. ७७३०.७८ लक्ष जमा आहे. बँकेची नफा क्षमता सुधारण्यासाठी राखीव निधी व इतर निधी वाढविण्याचा सर्वतोपरी प्रयत्न करण्यात येत आहे.

अहवाल वर्षा अखेरीस बँकेचा स्वनिधी (Owned Fund) रु.८८१५.१९ लक्ष असून नक्त संपत्ती (Net Worth) रु. ४३८.३० लक्ष इतकी आहे.

ठेवी

अहवालवर्षा अखेरीस बँकेच्या एकूण ठेवी रु. ५५७४५.०८ लक्ष जमा आहेत.

ठेवींच्या सुरक्षिततेसाठी आपली बँक दरवर्षी डिपॉझिट इन्श्युरन्स आणि क्रेडिट गॅरंटी कॉर्पोरेशन (D.I.C.G.C.) या रिझर्व्ह बँकेच्या ठेव विभागास सहामाही विमाहता नियमितपणे भरत आहे. अहवाल वर्षात बँकेने एकूण ठेवींवर रु.८१.६२ लक्ष (गतवर्षी रु. ८२.४८ लक्ष) विमाहता (D.I.C.G.C.) ला भरलेला आहे.



बाहेरील कर्जे

खातेदारांचे समाशोधन (Clearing) व्यवस्थापना करिता रिझर्व्ह बँकेचे थेट सभासदत्व मिळाल्यामुळे तसेच RTGS/NEFT च्या व्यवस्थापना करिता सारस्वत बँकेचे उपसदस्यत्व मिळाल्यामुळे बँकेस कोणत्याही प्रकारच्या अधिकर्ष कर्जाची (Overdraft) आवश्यकता नाही. त्यामुळे बँकेस अशा 'अधिकर्ष कर्जाचे' दायित्व नाही.

उत्पन्न, खर्च आणि नफा

कर्जावरील आणि गुंतवणूकीवरील व्याज, कमिशन तसेच इतर माध्यमातून बँकेस चालू वर्षी एकूण उत्पन्न रु. ५५६६.६८ लक्ष झाले आहे. अहवाल वर्षात पंजाब आणि महाराष्ट्र सहकारी बँकेत गुंतवलेल्या रकमेवर रु.४ कोटी ४० लक्ष इतर रु.१६७३.२० लक्षची तरतूद करावी लागली. त्यामुळे एकूण उत्पन्न रु.५५६६.६८ लक्ष मधून खर्च रु.४७१६.२९ लक्ष आणि वरील तरतूदी मिळून एकूण रु.२११३.२० लक्ष इतका खर्च झाल्याने एकूण तोटा रु.१२६२.८९ लक्ष इतका झालेला आहे. पी एम् सी बँकेतील ठेवींची व त्यावरील व्याज असे एकूण रु. १५.५७ कोटी ची तरतूद पूर्णस्थापित झाल्यास चालू वर्षात बँकेस नफा होईल अशी संचालक मंडळास अपेक्षा आहे.

लाभांश व नफा विभागणी

अहवाल वर्षात अतिरिक्त तरतूदीमुळे तोटा सहन करावा लागत असल्याने लाभांश जाहीर करता येत नाही. ही परिस्थिती तात्पुरती स्वरूपाची असून त्यातून बाहेर पडण्याकरीता संचालक मंडळ सर्वतोपरी प्रयत्नशील आहे.

रोख व बँकेतील शिल्लक

सहकारी बँकांना लागू असलेला बँकिंग रेग्युलेशन ॲक्ट १९४९ च्या कलम १८ प्रमाणे, आर्थिक वर्षात बँकेने पुरेशी रोकड ठेवलेली आहे. तसेच कलम २४ प्रमाणे "तरती जिंदगी" ठेवलेली आहे. त्याचप्रमाणे वेळोवेळी उपलब्ध असलेल्या अतिरिक्त निधिची गुंतवणूक अधिकाधिक प्राप्तीच्या उद्देशाने केलेली आहे.

अहवाल वर्षाअंती एकूण रोख रक्कम रु.३९००.१५ लक्ष व बँकेतील शिल्लक रक्कम व मुदतठेव रु.९९८१.०७ लक्ष इतकी आहे.

गुंतवणूक

बँकिंग रेग्युलेशन ॲक्ट १९४९ चे कलम १८ व २४ अन्वये रोख राखीव निधी (CRR) व वैधानिक व तरल निधी (SLR) या बाबतची पूर्तता केली असून निधी व्यवस्थापनांतर्गत उपलब्ध असलेला अतिरिक्त निधी कर्जवाटपासाठी व अधिकाधिक परतावा देणा-या बँकांच्या मुदत ठेवीत तसेच रिझर्व्ह बँकेच्या निकषाप्रमाणे सरकारी रोख्यात गुंतविलेला आहे. अहवाल वर्षा अखेरीस एकूण गुंतवणूक रु.१९१७१.६२ लक्ष इतकी झालेली आहे. गुंतवणूकीची पूर्ण विगतवारी ताळेबंदात दिलेली आहे.

कर्जव्यवहार

महाराष्ट्र शासनाचे शिक्षा व टॅक्सीचे मुक्त परवाना धोरण अजूनही सुरुच असल्याने त्याचा विपरित परिणाम बँकेच्या कर्ज वसुलीवर झालेला दिसून येतो. रिझर्व्ह बँकेने त्यांच्या दिनांक २४ सप्टेंबर, २०२१ च्या परिपत्रकान्वये अनुत्पादीत कर्जे मालमत्ता पुनर्रचना कंपन्यांना (ARC) विकण्याची परवानगी दिल्याने, अनुत्पादीत कर्जांचे प्रमाण कमी करण्याच्या दृष्टीने संचालक मंडळाने निर्णय घेऊन एकूण रु.४०८३.७५ लक्षची अनुत्पादीत कर्जे मे.अॅसरेक (इंडिया) लि. या मालमत्ता पुनर्रचना कंपनीस हस्तांतरीत केल्याने वर्षाअखेरीस एकूण कर्जबाकी रु.२५८३८.१३ लक्ष इतकी आहे. वरील कर्जांपैकी अग्रक्रम क्षेत्रासाठी रु.१३६९३.९३ लक्ष व दुर्बल घटकांस रु.३१११.२७ लक्ष कर्ज पुरवठा करण्यात आलेला आहे, हे प्रमाण कर्जांच्या अनुक्रमे ५०.८५% व ११.०४% इतके होते. तसेच लघुउद्योगां करिता बँकेने एकूण



कर्जाच्या १८.०८% इतका कर्जपुरवठा केला आहे याबाबत रिझर्व्ह बँकेने दिलेल्या उद्दिष्टांची पूर्ती आपल्या बँकेने केलेली आहे.

अनुत्पादीत कर्जाचे प्रमाण कमी करण्याच्या दृष्टीने संचालक मंडळाने घेतलेल्या निर्णयानुसार मालमत्ता पुर्नरचना कंपनीस अशी अनुत्पादीत कर्ज हस्तांतरीत केल्याने तसेच बँकेच्या वसुली विभागाने उत्तम कर्ज वसुली केल्याने गतवर्षीच्या तुलनेत नक्त अनुत्पादीत कर्जाचे प्रमाण ४.७७% ने कमी होऊन (गतवर्षी १४.२६%) अहवालवर्षा अखेरीस ते ९.४९% इतके आहे. रिश्का व टॅक्सी कर्जाच्या थकबाकी वसुली करीता बँकेने विशेष वसुली विभाग कार्यरत केला असून वसुलीची प्रक्रिया प्रभावीपणे राबविण्यात येत आहे.

संशयित व बुडीत कर्जाचे निर्लेखीकरण

बँकेच्या एकूण ३२ खात्यांचे की जे अनुत्पादीत कर्ज म्हणून वर्गीकरण झाले आहे अशा कर्जखात्यांवरील येणे रक्कमांकरीता बँकेच्या वसुली विभागाव्दारे सर्वतोपरी प्रयत्न व सर्व कायदेशीर प्रक्रिया पूर्ण करूनही कर्ज वसूली होऊ शकलेली नाही. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार अशा अनुत्पादीत कर्जाच्या येणे रक्कमांकरीता १००% तरतुद केलेली असून सदर कर्ज वसुली करीता होणारा खर्च यामध्ये बचत करून, ताळेबंद स्वच्छ करून, आर्थिक गुणोत्तरात सुधारणा करण्यास तसेच करपात्र उत्पन्ना नुसार करबचतीचा लाभ घेण्याकरीता बँकेच्या संचालक मंडळाने शिफारस केल्याप्रमाणे व वैधानिक लेखापरिक्षकांनी प्रमाणित केल्यानुसार अशा ३२ अनुत्पादीत कर्ज खात्यांवरील येणे शिल्लक रक्कम रु. ३७,२७,४४९.८५ व त्यावरील येणे व्याज रु. १,५९,८२४.०० व इतर खर्च रु. ८१,५३८.४० अशी एकूण रु. ३९,६८,८०४.२५ रक्कम कर्जदार यांचेकडून वसुलीचे सर्व अधिकार अबाधित ठेवून निर्लेखित करण्याबाबतचे अधिकार बँकेच्या संचालक मंडळास प्रदान करण्याकरीता मा. सर्वसाधारण सभेस विनंती करण्यात येत आहे. सदर निर्लेखिकरण प्रक्रिया ही कर्जमाफी प्रक्रिया नसून कर्जाची पूर्ण रक्कम वसूल झाल्याशिवाय कर्जदारास कर्ज बंद झाल्याचे प्रमाणपत्र दिले जाणार नसल्याने सदरची प्रक्रिया ही केवळ लेखी नोंदीच्या (Accounting Standards) पध्दतीच्या अधिन राहून करण्यात येत आहे. याची सर्व सभासदांनी नोंद घ्यावी.

रिझर्व्ह बँकेची तपासणी

रिझर्व्ह बँकेने सहकारी बँकासाठी अंतर्गत नियंत्रण, मालमत्ता देयता (Assets Liabilities) तसेच जोखीम (Risk Management) व्यवस्थापन, अंतर्गत लेखा परीक्षण यासाठी मार्गदर्शक तत्वे आखून दिलेली आहेत त्यांची काटेकोरपणे अंमलबजावणी केली जात आहे. बँकिंग रेग्युलेशन ॲक्ट १९४९ (सहकारी संस्थांना लागू असणारा) च्या कलम ३५ प्रमाणे सन २०२०-२१ या वर्षाची तपासणी रिझर्व्ह बँकेच्या तपासणी अधिकाऱ्यांनी अहवालवर्षात पूर्ण केली. तपासणी अधिकाऱ्यांनी परिक्षण कालावधीमध्ये बँकेच्या कामकाजात सुधारणा करण्याच्या दृष्टीने महत्वाच्या सूचना केल्या असून सदर सूचनांबद्दल बँक त्यांचे आभार व्यक्त करीत आहे.

हिशेब तपासणी

शासनाने महाराष्ट्र सहकारी कायदा १९६० मध्ये केलेल्या सुधारणा अन्वये आर्थिक वर्ष २०२१-२२ करीता वैधानिक लेखा परिक्षकांची नियुक्ती करून त्यास रिझर्व्ह बँकेची परवानगी घेणे अनिवार्य केले होते व तो निर्णय त्यानंतर येणाऱ्या सर्वसाधारण सभेत अनुसमर्थनार्थ ठेवण्यात यावा असे सुचविले होते. त्या अनुषंगाने संचालक मंडळाने त्यांच्या दि. २९ जून २०२१ रोजीच्या सभेमध्ये उपविधीतील तरतुदीप्रमाणे, बँकेचे लेखापरिक्षण शासनाने प्रसिध्द केलेल्या यादीतील मे.संजय राणे अँड असोशिएटस् यांच्या कामाचा अनुभव व पात्रता लक्षात घेऊन त्यांची सन २०२१-२२ या आर्थिक वर्षा करीता नेमणूक केली होती व त्यास रिझर्व्ह बँकेने त्यांच्या दिनांक ७ सप्टेंबर २०२१



पत्रान्वये मंजूरी दिल्यानंतर दिनांक २९ सप्टेंबर २०२१ रोजीच्या वार्षिक सर्वसाधारण सभेने नेमलेले वैधानिक लेखा परीक्षक मे. संजय राणे अॅन्ड असोसिएटस् यांनी पूर्ण करून बँकेस “क” वर्ग दिला आहे. त्यांचा लेखा परीक्षणाचा अहवाल या अहवालात दिलेला आहे. अंतर्गत लेखा परीक्षणासाठी मे.डि.व्ही.कामत अॅन्ड कं., मे.रूपेश पाटील अॅन्ड असोसिएटस्, मे.चेतन टी.शाह अॅन्ड कं., मे.बनवट अॅन्ड कं., मे. निरंजन करमरकर अॅन्ड कं. व मे.अरविंद एस. कुलकर्णी अॅन्ड कं. यांची शाखा निहाय नेमणुक केलेली असून उर्वरीत शाखांसाठी अंतर्गत लेखापरीक्षण विभाग स्थापन करून रिझर्व बँकेने दिलेल्या सूचनांची अंमलबजावणी करण्यात आलेली आहे.

बँकेच्या शाखा व शाखा विस्तार

अहवालवर्षा अखेरीस बँकेचे एक प्रशासकीय कार्यालय व १७ शाखा मिळून एकूण १८ कार्यालये अत्याधुनिक बँकिंग सेवा सुविधांसह कार्यान्वित आहेत. बँकेच्या सर्व शाखा कोअर बँकिंग सोल्युशन (CBS) अंतर्गत जोडल्या गेलेल्या असल्याने सर्व खातेदारांना बँकेच्या कोणत्याही शाखेतून आपले व्यवहार पूर्ण करता येत आहेत.

सभासद खातेदारांना जलद व उत्तम सेवा देण्याच्या दृष्टीने बँकेच्या बदलापूर तसेच चेंबूर या शाखांचे नविन प्रशस्त जागेत स्थलांतर करण्यात आले व त्यास खातेदारांचा उत्तम प्रतिसाद मिळत आहे.

संचालक मंडळ

अहवाल वर्षामध्ये संचालक मंडळातील प्रत्येक संचालकाने पूर्ण सहकार्य दिले. दिनांक ३१ मार्च २०२२ अखेरीस संचालक मंडळाच्या एकूण २९ सभा झाल्या तसेच विविध उपसमित्यांच्या १०४ सभा झाल्या. संचालक मंडळ व संचालकांच्या उपसमित्या यांनी व्यवसाय वृद्धीसाठी योग्य नियोजन व दीर्घकालीन धोरणांचा विचार करून उपयुक्त मार्गदर्शन केले. त्यात कर्जमंजूरी, थकबाकी वसुलीसाठी सुचना, गुंतवणुकीची दीर्घकालीन उपयुक्तता इत्यादी कामांचा समावेश होतो. संचालकांनी सभांना उपस्थित राहून बँकेच्या कामकाजामध्ये सक्रीय सहभाग घेतला. आपल्या बँकेच्या संचालकांनी, रिझर्व्ह बँकेच्या निर्बंधान्वये केवळ त्यांच्या मुदत ठेवींवरच कर्जे घेतली असून अन्य कोणतीही कर्जे घेतलेली नाहीत. संचालकांनी ही निकोप प्रथा प्रथम पासून अवलंबिली आहे. संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाचा तपशिल अहवालातील पान क्र. ४७ वर दिला आहे.

कर्मचारी वर्ग

सतत बदलणारी आर्थिक परिस्थिती, नियम व नवनविन तंत्रज्ञान या सर्वांची माहिती बँकेच्या विविध स्तरावर काम करणाऱ्या कर्मचाऱ्यांना होणे आवश्यक आहे. कार्यक्षमता व व्यक्तिमत्व विकास वाढविण्याच्या दृष्टीने वेळोवेळी प्रशिक्षणवर्गाचे आयोजन करण्यात आले होते: अहवाल वर्षात एकूण १६० कर्मचाऱ्यांनी ऑनलाईन प्रशिक्षण देण्याऱ्या विविध संस्थामधून अद्ययावत प्रशिक्षणाचा लाभ घेतला. बँकेचे अनेक कर्मचारी GDC &A, JAIIB, CAIIB, Dip. In Urban Co-op. Bank या सारख्या व्यावसायिक परिक्षांमध्ये उत्तीर्ण झाले. या आत्मसात केलेल्या अद्ययावत ज्ञानाचा आणि तंत्राचा उपयोग कर्मचारी बँकेच्या कामकाजात व उत्तम ग्राहक सेवा देण्यात करत आहेत.

बँकेचे वरिष्ठ लिपिक श्री. अशोक वाघमारे हे ३३ वर्ष तसेच श्री. किरण ढाके हे ३१ वर्षांच्या निष्कलंक सेवेनंतर दि. २८ फेब्रुवारी २०२२ रोजी सेवानिवृत्त झाले. त्यांच्या पुढील वाटचालीस हार्दिक शुभेच्छा.



इतर सेवा

बँकेने आपल्या ग्राहकांकरीता दिनांक ८ मार्च २०२२ रोजी UPI (Unified Payment Interface) सेवा कार्यान्वित केली. सदर सेवेद्वारे ग्राहक आपले दैनंदिन व्यवहार UPI द्वारे सुलभरीत्या करित असून त्यास उत्तम प्रतिसाद मिळत आहे. तसेच खातेदारांकरीता मोबाईल बँकींग सेवा IMPS कार्यान्वित आहे. सदर सेवेद्वारे खात्यावरील शेवटच्या ५ व्यवहारांची माहिती धनादेश मिळण्याकरीताची विनंती बँकेच्या एटीएम ची माहिती, धनादेश थांबविण्याची विनंती तसेच मोबाईल फोन- डीटीएच रिचार्ज, विद्युत-गॅस देयके, ठेवी / कर्जा विषयी माहिती, एटीएम पिन बदलणे, नविन आवर्तठेव खाते उघडणे इ. सेवा उपलब्ध करून देण्यात आल्या आहेत. यास खातेदारांचा उत्स्फूर्त प्रतिसाद मिळत आहे. सदरच्या सेवा कार्यान्वित करण्यात बँकेचे तज्ञ संचालक श्री. संतोष खानोलकर यांचे मार्गदर्शन लाभले.

ग्राहकांना उत्तम आणि जलद सेवा देण्याचा एक भाग म्हणून, मोबाईल बँकींगद्वारे RTGS/NEFT करण्याची सुविधा उपलब्ध करून देण्यात आली. याद्वारे भारतामध्ये ज्या बँकेत RTGS सुविधा उपलब्ध आहे, अशा बँकेत कमीत कमी वेळांत आपला निधी ग्राहक नाममात्र शुल्कात हस्तांतरीत करू शकतात. तसेच आपल्या बँकेच्या कोअर बँकींगच्या तंत्रज्ञानाने ग्राहक बँकेच्या कोणत्याही शाखेतून आपले बँकींग व्यवहार करू शकतात. ग्राहकांच्या सुरक्षिततेच्या दृष्टीने शाखांमध्ये 'क्लोज सर्किट कॅमेरे' बसविण्यात आले आहेत. रिझर्व्ह बँकेच्या धोरणानुसार खातेदारांना सी.टी.एस. प्रणालीचे व्यक्तिगत चेक बुक छापून देण्यात येत आहे.

सरकारी सबसिडीद्वारे मिळणारी रक्कम प्राप्त करण्याच्या सुविधेचा लाभ सामान्य ग्राहकांना करून देण्याकरीता खातेदारांना आपली खाती आधार क्रमांकाशी संलग्न करून देण्यात आली आहेत. याचा सर्व ग्राहकांनी लाभ घ्यावा.

ग्राहकांना आपल्या खात्यावरील व्यवहारांची माहिती तात्काळ मिळविण्याच्या आणि व्यवहार सुरक्षेच्या दृष्टीने मोफत एस.एम.एस सुविधा उपलब्ध करून दिली आहे. या सेवेचा लाभ घेण्यासाठी सर्व ग्राहकांनी आपल्या भ्रमणध्वनी क्रमांकाची ताबडतोब नोंदणी करावी तसेच बँकेच्या ग्राहकांच्या व्यक्तिगत हिताच्या रक्षणार्थ फ्युचर जनरेली कंपनी तर्फे फक्त एकशे एकेचाळीस रुपयात चार लक्ष रुपयाचा अपघात विमा कवच सुरू करण्यात आले आहे तरी या संधीचा सर्व ग्राहकांनी लाभ घ्यावा असे सर्व ग्राहकांना आवाहन करण्यात येत आहे.

बँकेने इतर उत्पन्न वाढीच्या दृष्टीने भारतीय आर्युविमा महामंडळा (Lic of India) मार्फत विविध प्रकारच्या विमा योजना आपल्या बँकेच्या ग्राहकांसाठी उपलब्ध केल्या आहेत. सभासदांना नम्र विनंती की त्यांनी अधिक माहितीसाठी आपल्या नजिकच्या शाखेशी संपर्क करून सदर योजनांचा लाभ घ्यावा.

आपल्या बँकेच्या एटीएम कार्डधारकांना भारतातील कोणत्याही बँकेच्या एटीएम मधून पैसे काढण्याची सुविधा उपलब्ध करण्यात आली असून गतवर्षी खातेधारकांना ६५७८ कार्ड वितरीत करण्यात आली. आजमितीस एकूण ५३७९३ खातेदार एटीएम कार्ड धारक आहेत.

बँकेच्या सभासद खातेदारांना नम्र विनंती

रिझर्व्ह बँकेच्या ग्राहक धोरणानुसार (Know Your Customer) सर्व खातेदारांनी आपल्या वास्तव्याचा पुरावा व फोटो ओळखपत्र आपले खाते असलेल्या शाखेत सादर केले नसतील त्यांनी ते त्वरीत सादर करावेत. तसेच आपले खाते आधार व पॅन क्रमांकाशी संलग्नित करावेत.

आयकर कायद्यातील तरतुदीनुसार बँकेच्या सभासदांच्या ठेवींच्या व्याजावर उगमस्थानी आयकर कपात (TDS) करावी लागत आहे. ज्या ठेवीदारांचे वार्षिक व्याजाची रक्कम रु.४०,०००/- (सर्वसाधारण नागरिक) वा रु.५०,०००/- (जेष्ठ नागरिक) पेक्षा जास्त आहे तसेच ज्यांचे एकूण उत्पन्न आयकर मर्यादपेक्षा कमी आहे अशा ठेवीदारांनी आर्थिक वर्षाच्या सुरवातीस ठेवी असलेल्या शाखेत १५जी/१५एच फॉर्म सादर करावेत (लागू असल्यास).



सर्व ठेवीदारांनी आपले पॅन क्रमांक (Pan Number) व आधार क्रमांक सादर करणे अनिवार्य आहे. पॅन क्रमांक नसल्यास २०% दराने अग्रिम करकपात केली जाईल.

भारतीय रिझर्व्ह बँकेच्या निर्देशानुसार बँक खात्यांवर २ वर्ष वा त्याहून अधिक कालावधीत व्यवहार न केल्यास अशी खाती सुरक्षिततेकरीता (Dormant Accounts) म्हणून वर्गीकृत करण्यात येतात. सदर बाबीची बँकेच्या समस्त खातेदारांनी नोंद घ्यावी व अशा खात्यांवर पुढील कारवाई टाळण्यासाठी नियमितपणे व्यवहार करावेत. तसेच जी खाती १० वर्षाहून अधिक कालावधीसाठी Inoperative असतील तर अशा खात्यांची जमा रक्कम Deposit Education Awareness Fund (DEAF) मध्ये वर्गीकृत करण्याची सुधारीत कायद्याद्वारे बँकांना निर्देश देण्यात आले आहेत. त्यामुळे सर्व सभासद खातेदारांना विनंती करण्यात येते की त्यांनी त्यांच्या खात्यात नियमित व्यवहार करावेत.

आगामी वर्षातील संकल्प

१. बँकेचे नक्त अनुत्पादीत कर्जाचे प्रमाण कमीतकमी राखणे (६% च्या आत).
२. बँकेस आर्थिकदृष्ट्या सक्षम व चांगले व्यवस्थापनाचे मानांकन (Financially Sound and Well Managed Bank) प्राप्त करून देणे.

सामाजिक हित आणि बांधिलकी व शैक्षणिक बक्षिसे

संचालक मंडळाने केवळ व्यावसायिक व्यवस्थापन आणि स्पर्धात्मक दृष्टीकोनातून बँकिंग न करता सभासदांच्या आणि कर्जदारांच्या हिताचे संवर्धन करत प्रगती साधलेली आहे. बँक सभासदांचे हित प्रारंभी पासूनच जपत आलेली आहे. सभासदांना योग्य लाभांश, त्यांच्या मुलामुलींना शैक्षणिक यशाबद्दल बक्षिस, तसेच सभासदांच्या मोतीबिंदू शस्त्रक्रियेच्या खर्चासाठी मदत, सभासदांसाठी विनामूल्य वैद्यकिय तपासणी अशा उपक्रमाद्वारे सभासदांशी जवळीक साधण्याचा प्रयत्न सातत्याने बँक करीत असते.

सामाजिक बांधिलकीच्या नात्याने सभासद कल्याण निधी मधून, सभासदांना मोतीबिंदू शस्त्रक्रियेसाठी रु.७,५०९/- पर्यंत आर्थिक मदत देण्यात येते. अधिक माहितीसाठी सभासदांनी जवळच्या शाखा व्यवस्थापकांना भेटावे. या अहवाल वर्षात ९ सभासदांना रु.६७,५०९/- आर्थिक मदत देण्यांत आलेली आहे.

भारताचे पंतप्रधान मा.श्री नरेंद्र मोदी यांनी जाहीर केल्या प्रमाणे नागरिकांकरीता प्रधानमंत्री जीवन ज्योती बिमा योजना व प्रधानमंत्री सुरक्षा बिमा योजना तसेच असंघटीत क्षेत्रातील वर्गाकरीता अटल पेन्शन योजना सर्व शाखांतून सुरु करण्यात आल्या आहेत. आजमिती पर्यंत बँकेच्या ७०३१ खातेदारांनी या योजनांचा लाभ घेतला आहे. सदर योजनांच्या पात्रतेच्या अटी व शर्ती खालील प्रमाणे :-

प्रधानमंत्री जीवन ज्योती बिमा योजना :

२ लाखांचा जीवन विमा, वार्षिक प्रीमियम केवळ रु.४३६/-, वयोमर्यादा : १८ ते ५० वर्ष

प्रधानमंत्री सुरक्षा बिमा योजना :

२ लाखांचा अपघाती विमा, वार्षिक प्रीमियम केवळ रु.२०/-, वयोमर्यादा : १८ ते ७० वर्ष

अटल पेन्शन योजना :

सेवानिवृत्ती नंतर मासिक रु.१,०००/- ते रु.५,०००/- निवृत्ती वेतन, दरमहा प्रीमियम रु.४२/- ते रु.२१०/-, वयोमर्यादा : १८ ते ४० वर्ष

सभासदांच्या हितसंवर्धनाबरोबर सभासदांच्या मुलांच्या गुणांना योग्य वाव मिळावा, त्यांची प्रगती व्हावी या दृष्टीने विविध परीक्षांमध्ये चांगले गुण मिळालेल्या सभासद आणि कर्मचारी यांच्या मुलामुलींना बक्षिसे देण्याचा उपक्रम बँकेने चालू ठेवला आहे. गतवर्षी ३१ सभासद/कर्मचाऱ्यांच्या मुलामुलींना रु. ३४,२५०/- बक्षिसरूपाने प्रदान करण्यात आले. २०२१-२२ या अहवाल सालाकरीता सभासदांच्या मुलांना शैक्षणिक बक्षिसे देण्याचे योजिले आहे. (अर्ज स्वीकारण्याची शेवटची तारीख ९ सप्टेंबर २०२२ आहे.) अहवालामध्ये पान क्र. १० वर अधिक माहिती दिलेली आहे.



श्रध्दांजली

अहवाल वर्षात बँकेचे संस्थापक माजी अध्यक्ष व विद्यमान संचालक माननिय घेवरचंद्र आर.जैन यांचे दिनांक २५ एप्रिल २०२२ रोजी तसेच बँकेचे विद्यमान संचालक व कामगार नेते माननिय अशोक वि. सातार्डेकर यांचे दिनांक २१ मार्च २०२२ रोजी दुःखःद निधन झाले. दोघांच्याही अचानक निधनामुळे त्यांच्या कुटुंबियांचेच नव्हे तर संपूर्ण चेंबूर नागरिक बँक परिवाराचे अपरिमित नुकसान झाले आहे. स्व.जैन साहेब हे बँकेच्या सुरवातीच्या काळापासून संचालक म्हणून कार्यरत होते. त्यांच्या प्रगल्भ ज्ञानाचा व अनुभवाचा बँकेच्या जडणघडणीमध्ये सिंहाचा वाटा होता. तसेच स्व.अशोक सातार्डेकर यांच्या कामगारक्षेत्रातील प्रदीर्घ अनुभवामुळे बँकेस नेहमीच उत्तम मार्गदर्शन मिळाले. दोघांच्याही पवित्रस्मृतीस बँक भावपूर्ण श्रध्दांजली अर्पण करीत आहे.

अहवाल वर्षात दिवंगत झालेल्या गानसम्राज्ञी, भारतरत्न लतादीदी मंगेशकर व ज्येष्ठ समाजसेविका सिंधुताई सपकाळ यांना तसेच इतर सामाजिक, राजकीय, सिने-नाटय सृष्टी तसेच क्रीडा विश्वातील नामवंत, बँकेचे ज्ञात अज्ञात सभासद, ठेवीदार व हितचिंतक या सर्वांच्या पवित्र स्मृतीस बँक भावपूर्ण श्रध्दांजली अर्पण करीत आहे.

आभार

संचालक मंडळाच्या व माझ्या वतीने मी, रिझर्व्ह बँकेचे चीफ ऑफिसर, अर्बन बँक डिपार्टमेंट मधील सर्व अधिकारी, मुंबई विभागीय कार्यालयातील अधिकारी, मा. सहकार आयुक्त तसेच सहकारी संस्थांचे निबंधक व उपनिबंधक, 'एम' विभागाचे सहाय्यक निबंधक, महाराष्ट्र राज्य सहकारी बँक लि. मुंबई, मुंबई जिल्हा मध्य. सह. बँक लि.मुंबई, बृहन्मुंबई को-ऑप. बँकस् असोसिएशन, महाराष्ट्र राज्य सहकारी बँक असोसिएशन, महाराष्ट्र अर्बन को-ऑप बँकस् फेडरेशन मुंबई, आयसीआयसीआय बँक, आयडीबीआय बँक, अक्सिस बँक (चेंबूर), सारस्वत को.ऑप.बँक लि., सारस्वत इन्फोटेक प्रा.लि., को-ऑप. बँक एम्प्लॉइज युनियन, मुंबई, चेंबूर पोलीस ठाणे व मे. संजय राणे अँड असोसिएट्स - वैधानिक लेखा परिक्षक यांच्या बहुमोल मार्गदर्शनाबद्दल व सहकार्याबद्दल त्यांचे आभार मानतो.

तसेच बँकेचे आजी-माजी संचालक, कर्मचारी संघटनेचे प्रतिनिधी, सभासद, ठेवीदार, हितचिंतक व सहकार्य करणाऱ्या अनेक व्यक्तींचे, संस्थांचे व बँकेचे कर्मचारी आणि आपली बँक ज्या चेंबूर शहरात रूजली, वाढली व आज नवीन स्थित्यंतरासाठी चेंबूरवासियांबरोबर इतरांनीही पाठिंबा दिल्याबद्दल या सर्वांचे आभार मानतो आणि बँकेला भविष्यात अधिक उज्वल यश प्राप्त होवो ही सदिच्छा व्यक्त करतो.

जय हिंद ! जय महाराष्ट्र ! जय सहकार !

स्थळ : चेंबूर, मुंबई.

दिनांक : १ सप्टेंबर, २०२२

संचालक मंडळाच्या अनुज्ञेवरून

जे. आर. जगताप
अध्यक्ष



सभासदांना नम्र विनंती

- कृ** ● आपला बदललेला पत्ता कृपया बँकेस त्वरीत कळविणे.
- प** ● त्याचप्रमाणे आपल्या खात्यावर वारस नोंदणी केली नसल्यास आपल्या व बँकेच्या हिताच्या दृष्टीने ताबडतोब नोंदणी करण्याची दक्षता घ्यावी.
- या** ● सर्व खातेदारांनी आपले खाते आधार क्रमांक व पॅन क्रमांकाशी संलग्नीत करावेत.

सभासद कल्याण निधीमधून महाराष्ट्रातील विद्यापीठे / बोर्डातून मे / जून २०२२ सत्रातील पुढील परीक्षा पास होणाऱ्यांना गुणानुक्रमे सभासदांच्या पहिल्या २५ मुलामुलींना बक्षिसे देण्यात येतील.

- १) एस.एस.सी. ८०% अथवा अधिक गुण प्रत्येकी रू. ७५०/- गुणानुक्रमे पहिले २५ विद्यार्थी.
 - २) एच.एस.सी. ७०% अथवा अधिक गुण प्रत्येकी रू. १,०००/- गुणानुक्रमे पहिले २५ विद्यार्थी.
 - ३) पदवी : प्रत्येकी रू. १,२५०/- (पदवी परीक्षेतील गुणानुक्रमे : कला शाखेतील ६ विद्यार्थी, विज्ञान शाखेतील ६ विद्यार्थी, वाणिज्य शाखेतील १२ विद्यार्थी, B.Arch., B.E. प्रत्येकी १ अशी २६ बक्षिसे).
 - ४) पदव्युत्तर परीक्षा पास होणाऱ्या गुणानुक्रमे पहिल्या विद्यार्थ्यांस रू. १,५००/- (M.A., M.Com., M.Sc., M.E., MBA/MMS & L.L.B. प्रत्येकी १ अशी एकूण ६ बक्षिसे) तसेच
 - ५) MBBS, CA, ICWA या परीक्षा पास होणाऱ्या प्रत्येकी, गुणानुक्रमे प्रथम असणाऱ्या एका विद्यार्थ्यांस रू. १,७५०/- बक्षिस देण्यात येईल.
- ☞ ज्या सभासदांनी अजूनही अर्ज दिलेले नसतील त्यांनी दि. ९ सप्टेंबर, २०२२ पर्यंत प्रमाणित गुणपत्रिकेसह अर्ज बँकेच्या शेअर विभागाकडे अथवा नजिकच्या शाखेत आणून द्यावेत.
- ☞ सदर गुणगौरवाकरिता कोणत्याही पदविका अभ्यासक्रमांचा (DIPLOMA) विचार केला जाणार नाही.

भाग (शेअर्स) घेण्यासाठी अंतिम सूचना

आदर्श उपविधीनुसार प्रत्येक सभासदांस ५० शेअर्स घेणे जरूरीचे आहे. ज्या सभासदांचे ५० पेक्षा कमी शेअर्स आहेत अशा सभासदांस प्रत्येक वर्षीच्या अहवालामध्ये आणि वेळोवेळी वैयक्तिरित्या पत्रे पाठवून अधिक शेअर्स घेण्याची विनंती करण्यात आलेली आहे. अशीच अंतिम विनंती ४ ऑगस्ट २०२२ च्या पत्रान्वये पुन्हा एकदा करण्यात आलेली असून, ज्या सभासदांनी अजूनही पुरेसे शेअर्स घेतलेले नसतील त्यांनी दि. ३० सप्टेंबर २०२२ पर्यंत शेअर्स घ्यावेत अन्यथा रिझर्व्ह बँकेच्या तपासणी अहवालातील शेअरनुसार ५० पेक्षा कमी भाग संख्या असलेल्या सभासदांचे सभासदत्व रद्द करून त्यांचे भागभांडवल राखीव निधीत वर्ग करण्यात येईल ही अंतिम सूचना लक्षात घ्यावी, ही विनंती.



Abridged Directors' Report for the year ended 31.03.2022

Dear Respected Members,

We present before you an abridge report, Balance Sheet, Profit and Loss Statement of your Bnak for the end of 31st March, 2022. Although the process of getting back on track has started in the financial year 2021-22, which had occurred due to Corona virus, the situation is not fully restored. It will take some time. It is seen that the train of the financial sector is gradually returning to its former position, derailed due to the continuous Covid epidemic that was going for the last two years.

Despite the uge impact of Corona in India, the growth rate of the economy has remained largely stable due to the large vaccination and the reduced number of lay offs. This helped India's Gross Domestic Product (GDP) rate to be stronger than last year.

Overall, the Indian economy started to return to pre Corona-19 levels in financial year 2021-22. The Central Government also adopted the favourable policy to turn the economy around and made appropriate reforms. Emphais was placed on the long term expansion of the economy by empowering the weaker sector of the economy, on the other hand, by substantially increasing capital expenditure on infrastructure. Emphais was placed on the long term expansion of the economy by empowering the weaker sector of the economy, on the other hand, by substantially increasing capital expenditure on infrastructure.

Reserve Bank of India also provided ample liquidity for financial market stability and by keeping inest rate stable in line with the market conditions, prioritized growth.

As per guidelines given by Reserve Bank,provisions has to be made on non performing loans and advances. Our bank is having deposit with Punjab and Maharashtra Co-op. Bank Ltd. (PMC). Now PMC Bank has been merged with Unity Small Finance Bank on 25th January, 2022 and our deposits have been converted into bonds subject to pending approval. Hence, it is mandatory to provide 20% of the amount invested as "Non Performing Investment" as on 31st March, 2022 Bank is facing more financial losses at the end of the financial year due to these provisions. Many co-operative banks have to show financial losses, due to these provisions because of said guidelines. This situation is temporary in nature and the entire provision made on non performing investment so far can be reversed on the day when the said investment in deposit is converted into bonds, as per permission given by RBI circular. The Board of Directors will do its best to get out of this situation.

In these days of fast changing technology, in order to render the best services to our esteemed customers, we have introduced UPI (Unified Payment Interface) from 8th March, 2022 that powers multiple bank accounts into a single mobile application (of any participating bank), merging several banking features, seamless fund routing & merchant payments into one hood.

We have already introduced IMPS (Immediate Payment System) through Mobile App, which facilitates customers to view last 5 transctions, transfer of funds, Cheque stop payement request, Chque book request, payment of utility bills etc.

Bank has also entered into tie up arrangement with Life Insurance Corporation of India (LIC) for Life Insurance and with Future Generali for General Insurance. Their various products are available at all our Branches.

As per the appeal of Government of India to bring most of the population under the insurance and pension cover and that too in an affordable manner, Bank has implemented following schemes :-

- **Pradhan Mantri Jeevan Jyoti Bima Yojana** : with Life cover of Rs.2 lakhs with premium of Rs.436/- p.a. applicable for individuals between 18 to 50 years of age.
- **Pradhan Mantri Suraksha Bima Yojana** : For Accident/ Accidental Death cover of Rs.2 lakhs with premium of Rs.20/- p.a. applicable for individuals between 18 to 70 years of age.
- **Atal Pension Yojana** : Pension scheme for individual under an unorganized sector in the age group of 18 to 40 years with monthly premium ranging between Rs. 42/- to Rs. 210/-.



Our bank is successful in insuring 7031 individuals account holder under Pradhan Mantri Insurance Schemes and 932 individuals under LIC of India till date.

In the above proud background, we have great pleasure in presenting before you our report on the working of the Bank during the financial year ended 31.03.2022. The Audited Balance Sheet and Profit and Loss Account for the year ended 31.03.2022 are also presented before you along with the Statutory Auditor's Report. The highlights / main points given below are the abridged version of our report in Marathi:-

MEMBERSHIP, PAIDUP CAPITAL & RESERVES

The position of total number of Shareholders, Paid Up Share Capital and Reserves as on 31.03.2022, as compared with the last year, was as under :

	31.03.2021	31.03.2022	% of Increase/Decrease
a. Members (Nos.)	38393	35107	-8.56
b. Paid up Capital (Rs.)	1585.34 Lakhs	1674.33 Lakhs	5.61
c. Reserves (Rs.)	8380.74 Lakhs	7730.78 Lakhs	-8.41

MINIMUM SHARE HOLDING:

As Model Bye-Laws came into existence from 4th March 2014, the minimum share holding per member should be 50 shares of Rs.25/- each i.e. Rs.1250/- and such member will be classified as Ordinary Member and those who are holding 100 shares of Rs.25/- each i.e. Rs.2500/- will be classified as Active Members of the Bank. We request all our share holders to increase their share holding as mentioned hereinabove. As per RBI Inspection Report for the year ended 31st March 2021 there are 7414 Members who are not holding minimum membership of Rs.1250/-. As per resolution passed in Annual General Meeting dated 29th September 2021 the Shares of 5062 Members amounting to Rs.10,22,475/- having share holding less than Rs.750/- were forfeited and transferred to Reserve Fund. I, once again appeal the Members who are holding shares less than Rs.1250/- should comply with the minimum Share holding of Rs.1250/- before 30th September 2022, failing to which there Membership will also be forfeited and will be transferred to Reserve fund as per Resolution passed in Annual General Meeting.

As you are aware, from the financial year 2014-15, we have been helping our shareholders who underwent cataract operation by reimbursing upto Rs.7,501/- to partly meet expenses of such cataract operation. During this financial year, we reimbursed such medical expenses of Rs.67,509/- to 9 such share holders from our Members Welfare Fund.

DEPOSITS :

The Total Deposit of the Bank as on 31.03.2022 stands to Rs.55,745.08 Lakhs comprising of Fixed Deposit of Rs.36,332.13 Lakhs, Saving Bank Deposit of Rs.16,928.01 Lakhs, Current Deposit of Rs.1988.12 Lakhs and Recurring Deposit of Rs.496.82 Lakhs.

As regards the rate of interest on deposits, we have been reviewing the same periodically and making the required changes as warranted by the market conditions.

Deposits with our Bank are insured. In terms of the Rules of the Deposit Insurance and Credit Guarantee Corporation(DICGC), the insurance premium is being paid regularly and promptly. During the year 2021-2022, our Bank has paid Insurance Premium of Rs. 81.62 Lakhs (Rs.82.48 lakhs last year) to the DICGC.



PROFIT & LOSS ACCOUNT

As on 31.03.2022, we earned an income of Rs.5566.68 Lakhs. After deducting interest paid on deposits, administrative expenses, depreciation etc. of Rs.4716.29 Lakhs and other provisions of Rs.2113.20 Lakhs, we have Net Loss of Rs.1262.81 Lakhs as on 31.03.2022. Bank has to provide for 20% provision on deposit held with PMC Bank even after merger of PMC Bank with Unity Small Finance Bank w.e.f.25th January 2022. As per RBI Guidelines our Deposit with PMC Bank was converted into PNCPS and Equity Warrant but till date it was not credited to our account and hence as per RBI's Directions Bank has to provide 20% provision till the receipt of PNCPS and Equity Warrant.

LOANS AND ADVANCES

As on 31.03.2022, our advances were Rs.25,838.13 Lakhs as against Rs.31,473.84 Lakhs as on 31.03.2021. The target set by RBI on lending to Priority and Weaker Sections have been achieved. The details are as under:-

1. Advances to Priority Sector	Rs. 136.94 Cr	Being 50.85% of total advances
2. Advances to Weaker Sector	Rs. 31.11 Cr	Being 11.04% of advances to Priority Sector.
3. Secured Advances	Rs. 229.55 Cr	Being 88.84 % of the total advances
4. Unsecured Advances	Rs. 28.83 Cr	Being 11.16 % of the total advances

During the Financial year Bank has assigned its Non Performing Assets amounting to Rs.40.83 Cr. (No. of a/cs 1892) to Asset Restructure Company M/s. ASREC (India) Ltd. which helps Bank to minimize its Gross NPAs. But this adversely effected the Credit Deposit Ratio (C:D ratio) of the Bank as on 31.03.2022.

The C.D Ratio stood at 46.35% as on 31.03.2022 as against 54.35% as on 31.03.2021.

As on 31.03.2022, our Gross NPA was Rs.3339.13 Lakhs (12.92%) and NET NPA was Rs.2360.15 Lakhs (9.49%) as against Rs.6770.15 Lakhs (21.51%) and Rs.4108.76 Lakhs (14.26%) respectively as on 31.03.2021.

CUSTOMER CARE

Being the prime motto of our Bank, the Management has restricted the maximum lending rate to 16.50 % p.a. only, which will be reviewed from time to time as per the market trends.

RBI INSPECTION

As per Banking Regulation Act, 1949 applicable to Co-operative Societies U/s 35, an inspection was carried out for the F.Y.2020-21 by Department of Supervision between 22.11.2021 to 04.12.2021. Board of Directors expressed their vote of thanks for their valuable suggestions during their inspection period.

AUDIT

M/s.Sanjay Rane and Associates, carried out the Statutory Audit of our Bank and they placed our Bank in "C" Grade. Board extends their sincere thanks for their co-operation and guidance.



BOARD OF DIRECTORS

Throughout the financial year ended 31.03.2022, all the Directors of our Bank worked hard and in a cohesive manner for the prosperity of the Bank. There were 104 Sub Committee Meetings and 29 Board Meetings were held during this year and unanimous decisions were taken for overall progress of the Bank.

ACHIEVEMENTS

We are proud to mention that your Bank has introduced UPI (Unified Payment Interface) System from 8th March 2022 to all its esteemed account holders.

OBITUARY

During the year, Bank's founder Director, Ex-Chairman and present Director respected Ghevarchandra R. Jain passed away on 25th April, 2022 and Bank's present Director and Union leader respectable Ashok V. Satardekar passed away on 21st March, 2022. Due to sudden demise of both the Directors, there is irreparable loss not only of their families but also of the entire Chembur Nagarik Bank family. Late Jain Sir was associated as a Director of the Bank since beginning. Bank always received guidance from him due to his indepth knowledge and vast experience. In the same way, Bank received excellent guidance from Late Satardekar Sir due to his rich experience of union activities. Bank is paying homage to its both the stalwarts.

The passing away of eminent personalities Legendary Voice Lata Mangeshkar, Social Worker Smt. Sindhutai Sapkal and all others in the field of politics, social welfare, sports, films-drama, Indian soldiers etc. and Share Holders of the Bank during the year under Report, Bank is paying homage to all the departed souls.

ACKNOWLEDGEMENTS

All these satisfactory achievements were possible due to the continuous, valued and loyal patronage extended to us by the Shareholders and Clients of our Bank to whom we are always grateful.

The Board also places on record its grateful thanks to Department of Supervision for Urban Co-op Banks of RBI, Co-operative Department, Govt. of Maharashtra, The Commissioner for Co-operation and Registrar of Co-operative Societies, Pune, The Dist. Dy. Registrar of Co-op. Societies, The Dy. Registrar (Co-op. Societies), M-Ward, District Joint Registrar, Mumbai, M.S.C. Bank Ltd. Mumbai and Chembur Branch, M.D.C.C. Bank Ltd. Mumbai, Maharashtra State Co-op. Banks Association Ltd. Mumbai, The Maharashtra Urban Co-operative Banks Federation, Mumbai, The Brihan Mumbai Nagari Sahakari Banks Association Ltd. Mumbai, The Co-op. Banks' Employees Union, Mumbai, ICICI Bank, IDBI Bank, Axis Bank (Chembur), Saraswat Co-op. Bank Ltd., Saraswat Infotech Pvt. Ltd., Chembur Police Station and M/s. Sanjay Rane and Associates, Mumbai - Statutory Auditors for their co-operation, guidance and assistance from time to time.

The Board also records its appreciation of the hard work put in and the efficient and courteous services extended by our staff at all levels for the progress and prosperity of our Bank.

For and on behalf of the Board of Directors,


J. R. Jagtap - Chairman

Place : Chembur, Mumbai
Dated: 1st September, 2022



GROWTH SYNOPSIS

Year	Share Capital	Reserve	Deposits	Loan & Adv.	Total Business	Overdue % to Advance	Working Capital	Profit/ Loss	Dividend	Audit Class	No. of Branches
1985-86	9.90	21.41	250.06	162.59	412.65	9.06%	302.73	6.89	15%	A	1
1995-96	47.70	211.82	224.81	911.77	3156.58	11.50%	2663.42	26.42	15%	A	2
2005-06	511.07	2149.51	18277.85	9093.51	27371.36	5.90%	21453.54	115.73	15%	A	6
2006-07	601.98	2231.90	20215.61	11961.78	32177.39	4.38%	23519.18	138.56	15%	A	6
2007-08	717.14	2462.52	23147.44	13728.40	36875.84	4.63%	26885.94	151.11	15%	A	6
2008-09	893.47	2627.11	26043.56	15385.66	41429.22	4.81%	30901.26	191.97	15%	A	7
2009-10	1018.65	2803.68	30210.13	15529.35	45739.48	4.74%	34934.08	278.89	15%	A	8
2010-11	1087.47	2989.45	33633.27	19433.70	53066.97	3.54%	39448.62	283.35	15%	A	8
2011-12	1134.06	3254.06	36340.71	29928.06	66268.77	2.85%	42504.29	309.37	15%	A	9
2012-13	1164.58	3372.74	39739.54	24159.81	63899.35	2.55%	46036.01	320.85	15%	A	9
2013-14	1209.07	3409.93	44294.90	26175.46	70470.36	2.52%	50748.29	275.63	12%	A	12
2014-15	1251.23	3631.86	48670.62	28507.32	77177.94	2.56%	55462.22	296.74	12%	A	13
2015-16	1333.48	3830.27	51499.00	31328.55	82827.55	2.86%	58789.62	354.17	12%	A	13
2016-17	1429.18	4327.83	61562.13	35380.48	96942.61	3.23%	69256.34	438.06	12%	A	15
2017-18	1511.00	4913.04	60236.00	32067.85	92303.85	3.62%	68067.68	254.51	10%	A	16
2018-19	1539.41	4913.64	61359.83	29487.70	90847.53	10.00%	59417.50	201.97	10%	B	17
2019-20	1570.07	5127.58	57650.01	31140.66	88790.67	10.94%	66065.51	106.73	—	B	17
2020-21	1585.34	8380.74	57907.80	31473.84	89381.64	14.76%	69301.92	-995.54	---	B	17
2021-22	1674.33	7730.78	55745.08	25838.13	85583.21	6.23%	66642.49	-1262.81	---	C	17



PROFIT & LOSS ACCOUNT

31.03.2021 Rs. Ps.	EXPENDITURE	31.03.2022 Rs. Ps.
32,89,87,484.90	To Interest Paid on Deposits	30,10,38,476.60
11,55,41,217.75	To Salaries, P. F., Bonus and Gratuity	12,13,34,072.93
3,49,81,856.75	To Rent, Taxes, Insurance and Lighting	3,66,24,233.13
12,09,834.90	To Postage & Telephone Charges	17,33,430.50
22,34,328.67	To Printing & Stationary	34,67,755.53
1,70,015.00	To Advertisement	2,09,180.00
26,35,605.94	To Audit Fees	26,83,010.90
6,19,065.00	To Legal Charges	17,36,302.22
62,510.00	To Meeting Fees to Directors	0.00
1,06,06,968.53	To Depreciation	1,07,94,688.79
5,44,598.00	To Repairs	10,94,839.24
3,02,22,090.27	To Sundry Expenses	3,82,96,952.23
38,127.63	To Loss on Sale of Fixed Assets	23,39,484.61
8,75,729.59	To Premium Amortized on G-Sec (HTM Category)	10,81,253.80
1,75,73,266.31	Profit Before Exceptional Items, Extraordinary Items, Income Tax and Provisions & Contingency Exceptional Items	(3,73,01,108.36)
74,51,300.88	Bad Debts Written Off	4,13,97,687.87
1,75,73,266.31	Profit After Exceptional Items, but Before Extraordinary Items, Income Tax and Provisions & Contingency Extraordinary Items:	(3,73,01,108.36)
1,75,73,266.31	Profit Before Income Tax and Provisions & Contingency	(3,73,01,108.36)
44,65,475.00	Provisions and Contingency	0.00
8,92,35,000.00	Provisions for Restructured Advances :	10,01,23,800.00
12,90,000.00	Provisions for Bad & Doubtful Debts Res. :	0.00
4,45,33,362.00	Special General Provision :	4,40,00,000.00
3,29,65,835.00	Investment Provision Reserve (PMC Bank) :	2,57,99,000.00
4,18,785.00	Investment Depreciation Reserve :	0.00
(15,25,05,540.69)	Special Reserve U/s 36(1)(viii) of Income Tax Act	(20,24,78,385.75)
57,00,000.00	Profit Before Tax	0.00
(5,86,51,533.00)	Current Income Tax	(5,08,04,750.00)
(5,29,51,533.00)	Deferred Tax	(5,08,04,750.00)
65,61,37,657.81	TOTAL	68,29,49,418.35

PROFIT & LOSS APPROPRIATION ACCOUNT

31.03.2021 Rs. Ps.	EXPENDITURE	31.03.2022 Rs. Ps.
9,95,54,007.69	Net Loss After Tax	15,16,73,635.75
9,95,54,007.69	GRAND TOTAL	15,16,73,635.75

J. R. JAGTAP
CHAIRMAN

Dr. P. R. SHAH
VICE - CHAIRMAN

A. S. SANDU
DIRECTOR

S. D. KHANOLKAR
DIRECTOR

S. D. SALVI
DIRECTOR

P. V. THAKKER
DIRECTOR



FOR THE YEAR ENDED 31ST MARCH 2022

31.03.2021		INCOME	31.03.2022	
Rs.	Ps.		Rs.	Ps.
31,14,43,554.99		By Interest on Advances & Discount	30,98,59,930.50	
14,00,86,510.24		By Interest on Investments	13,06,42,468.08	
32,36,436.24		By Interest on PSU Tax Free Bonds	32,51,600.00	
18,71,293.66		By Commission	23,40,203.66	
12,33,613.14		By Locker Rent	13,04,264.62	
1,52,70,719.71		By Capital Gain from Mutual Fund	96,32,811.48	
2,18,40,988.47		By Miscellaneous Receipt	2,71,63,852.24	
5,13,07,591.04		By Profit on Sale of Investment	4,06,000.00	
11,991.75		By Profit on Sale of Assets	2,51,341.54	
0.00		By Bad Debt Earlier Written Off Now Recovered	2,80,100.00	
74,51,300.88		By BDDR Written Back on Bad Debts Written Off	4,13,97,687.87	
		PROVISIONS WRITTEN BACK		
25,80,000.00		Special General Provision Written Back	0.00	
0.00		Restructured Advances Provision Written Back	37,86,934.97	
2,49,650.00		Provision Against Standard Assets No Longer Required	9,58,587.64	
9,95,54,007.69		TO NET LOSS AFTER TAX	15,16,73,635.75	
65,61,37,657.81		TOTAL	68,29,49,418.35	

FOR THE YEAR ENDED 31 ST MARCH 2022

31.03.2021		INCOME	31.03.2022	
Rs.	Ps.		Rs.	Ps.
-		Transfer from Investment Fluctuation Reserve	2,53,93,000.00	
9,95,54,007.69		Balance of Loss Carried to Balance Sheet	12,62,80,635.75	
9,95,54,007.69		TOTAL	15,16,73,635.75	

V. H. PATIL
GENERAL MANAGER

As per our Report of even date
FOR SANJAY RANE & ASSOCIATES
CHARTERED ACCOUNTANTS
F.R.N. - 121089W

C.A. Vishal Bane (Partner)
Membership No. 146521
UDIN : 22146521ALWCUDU3522



BALANCE SHEET

31.03.2021		CAPITAL & LIABILITIES	31.03.2022	
Rs.	Ps.		Rs.	Ps.
25,00,00,000.00		1. CAPITAL		25,00,00,000.00
15,85,33,775.00		i) Authorised Capital (Divided into 1,00,00,000 shares of Rs. 25 each)		
		ii) Subscribed and Paid-up Capital		
		a) Individuals 6314133 (Previous Year 5976815) shares of Rs. 25/- each	15,78,53,325.00	
		b) Co-operative Institutions / State Govt. (Previous Year.....) shares of each	0.00	
		c) Others 383181 (Previous Year 364536) shares of Rs. 25/- each	95,79,525.00	16,74,32,850.00
		2. RESERVES & SURPLUS		
14,39,62,592.72		i) Statutory Reserve Fund	14,56,80,394.17	
5,89,91,200.00		ii) Building Fund	5,89,91,200.00	
14,76,19,693.99		iii) Revaluation Reserve	13,28,57,724.99	
26,61,39,642.79		iv) Bad & Doubtful Debt Reserve	9,78,97,736.55	
8,85,33,362.00		v) Investment Provision Reserve	13,25,33,362.00	
44,65,475.00		vi) Restructure A/c Provision	6,78,540.03	
3,58,25,678.59		vii) Investment Fluctuation Reserve	1,04,32,678.59	
50,21,000.00		viii) Dividend Equalisation Fund	50,21,000.00	
1,29,54,350.00		ix) Contingent Provision against Standard Assets	1,19,95,762.36	
1,09,84,730.41		x) Members Welfare Fund	1,09,04,721.41	
17,25,917.00		xi) Contingent Reserve Fund	17,25,917.00	
5,71,461.90		xii) Golden Jubilee Fund	5,71,461.90	
1,32,62,581.00		xiii) Special Reserve U/s 36(1)(viii) of Income Tax Act	1,32,62,581.00	
14,67,121.00		xiv) Staff Welfare Fund	14,45,371.00	
5,16,280.00		xv) Election Fund	5,16,280.00	
17,60,218.00		xvi) Technological Development Fund	17,60,218.00	
37,31,195.00		xvii) Education Fund	37,31,195.00	
4,05,41,500.00		xviii) Investment Depreciation Reserve	6,63,40,500.00	
0.00		xix) ARC Reserve Fund	7,67,31,036.32	
83,80,73,999.40				77,30,77,680.32
		3. DEPOSITS & OTHER ACCOUNTS		
		Fixed Deposits		
3,64,85,49,614.45		i) Individuals & Others	3,53,42,02,737.58	
13,35,85,407.91		ii) Other Societies	9,90,10,684.18	
		Sub Total		3,63,32,13,421.76
		Saving Bank Deposits		
1,70,91,85,716.75		i) Individuals & Others	1,65,82,82,995.37	
3,06,03,436.73		ii) Other Societies	3,45,17,919.52	
		Sub Total		1,69,28,00,914.89
		Current Deposits		
20,08,61,699.64		i) Individuals & Others	18,98,99,011.66	
1,26,33,466.44		ii) Other Societies	89,12,770.65	
		Sub Total		19,88,11,782.31
		Recurring Deposits		
5,53,46,112.00		i) Individuals & Others	4,96,52,852.00	
14,400.00		ii) Other Societies	28,800.00	
		Sub Total		4,96,81,652.00
5,79,07,79,853.92		Total		5,57,45,07,770.96
6,78,73,87,628.32		TOTAL C/F.....		6,51,50,18,301.28



AS ON 31ST MARCH 2022

31.03.2021 Rs. Ps.	PROPERTY & ASSETS		31.03.2022 Rs. Ps.
39,04,26,801.25	1. CASH In hand with Reserve Bank of India, State Bank of India and Associates, State Co-operative Banks & District Central Co-operative Banks		39,00,15,325.04
16,51,46,638.16	2. BALANCE WITH OTHER BANKS		
88,25,69,825.00	i) Current Deposit	18,03,54,920.97	
1,04,77,16,463.16	ii) Fixed Deposits	81,77,52,344.00	
	Total		99,81,07,264.97
1,60,89,45,355.41	3. INVESTMENTS		
	i) In Central & State Government Securities (At Book Value) Face Value Rs. 160,50,00,000.00 (Previous Year Rs.140,50,00,000.00) Market Value Rs.153,13,19,050.00 (Previous Year Rs. 136,63,70,392.14)	1,60,45,87,036.61	
0.00	ii) Other Approved Securities	0.00	
6,250.00	iii) Shares of Co-op Institutions	6,250.00	
27,22,823.099	Shares of Equity	27,22,823.09	
9,77,19,500.00	iv) Bonds of PSU PSU & Other Bonds / Mutual Funds / Commercial Paper Face Value 9,40,00,000.00 (Previous Year Rs.9,40,00,000.00) Market Value/Net Asset Value (Previous Year 7,27,75,360.00) 5,32,40,000.00	9,73,46,015.00	
0.00	v) Other Investments - Security Receipt	21,25,00,000.00	
1,70,93,93,928.50	Total		1,91,71,62,124.70
	4. ADVANCES		
	i) Short Term Loans Cash Credits, Overdrafts and Bills Discounted, Of which secured against:		
-	a) Govt. & Other Trustee Securities 83,828.23		
66,29,83,109.52	b) Other Tangible Securities 60,67,46,378.13		
10,35,434.00	c) Personal Sureties with or without collateral Securities 11,42,009.00		
66,40,18,543.52	Of the advances, amount due from individuals Rs.141687396.37(P.Y. Rs.125512373.23) Of the advances, amount overdue Rs.84136220.29 (P.Y. Rs.139385821.74) Considered Bad & Doubtful of recovery Rs.132514845.75 (P.Y. Rs. 10017368.48)	60,79,72,215.36	
	ii) Medium Term Loans Of which secured against:		
35,03,749.20	a) Govt. & Other Trustee Securities 28,09,544.01		
86,02,07,424.55	b) Other Tangible Securities 47,25,05,876.76		
22,31,35,709.68	c) Personal Sureties with or without collateral Securities 26,17,94,339.22		
1,08,68,46,883.43	Of the advances, amount due from individuals Rs. 715510644.12 (P.Y. Rs. 1018298215.76) Of the advances, amount overdue Rs. 52775968.53 (P.Y. Rs. 304644513.34) Considered Bad & Doubtful of recovery Rs.134371854.25 (P.Y. Rs.38409832.02)	73,71,09,759.99	
	iii) Long Term Loans Of which secured against:		
-	a) Govt. & Other Trustee Securities -		
1,34,45,84,134.45	b) Other Tangible Securities 1,21,33,36,139.90		
5,19,34,276.49	c) Personal Sureties with or without collateral Securities 2,53,94,881.31		
1,39,65,18,410.94	Of the advances, amount due from individuals Rs.1016909291.14 (P.Y Rs.1099357915.35) Of the advances, amount overdue Rs.8706325.31 (P.Y Rs.33979802.75) Considered Bad & Doubtful of recovery Rs.67026019.23 (P.Y Rs.14345298.69)	1,23,87,31,021.21	
3,14,73,83,837.89			2,58,38,12,996.56
6,29,49,21,030.80	TOTAL C/F.....		5,88,90,97,711.27



BALANCE SHEET

31.03.2021 Rs. Ps.	CAPITAL & LIABILITIES		31.03.2022 Rs. Ps.
6,78,73,87,628.32	B/F....		6,51,50,18,301.28
0.00	4. BRANCH ADJUSTMENTS		12,81,929.35
	5. OVERDUE INTEREST RESERVE		
6,34,17,688.37	Overdue interest reserve loan a/cs	1,49,60,958.73	
2,37,19,521.00	Overdue interest reserve investment a/cs	2,37,19,521.00	
8,71,37,209.77	Sub Total		3,86,80,479.73
1,29,39,620.20	6. INTEREST PAYABLE		95,83,902.35
	7. Other Liabilities		
50,82,192.45	i) Pay Orders issued	1,09,20,785.25	
24,10,069.05	ii) Unclaimed Dividend	19,98,333.45	
3,00,00,698.65	iii) Sundry Creditors	3,10,13,004.75	
1,32,336.00	iv) TDS Payable	3,79,661.00	
6,74,00,000.00	v) Provision for Income Tax	6,74,00,000.00	
3,24,031.00	vi) Spl.Rec. Officer (Attachment Proceeds)	2,48,831.00	
4,25,000.00	vii) Provision & Contingencies	4,25,000.00	
9,21,126.00	viii) Provision for Impairment in Other Assets	9,21,126.00	
16,29,540.87	ix) GST Payable	13,38,716.93	
10,83,24,994.02	Total		11,46,45,458.38
	8. PROFIT & LOSS ACCOUNT		
1,06,72,690.32	Balance as per Balance Sheet		
	Less : Appropriation made		
26,68,173.00	i) Statutory Reserve Fund	0.00	
64,11,600.00	ii) Building Fund	0.00	
10,000.00	iii) Dividend Equalisation Fund	0.00	
10,000.00	iv) Members Welfare Fund	0.00	
0.00	v) Dividend 10%	0.00	
10,67,270.00	vi) Contingent Reserve Fund	0.00	
10,000.00	vii) Staff Welfare Fund	0.00	
0.00	viii) Investment Fluctuation Reserve	0.00	
0.00	ix) Election Fund	0.00	
1,38,745.00	x) Technological Development Fund	0.00	
3,46,863.00	xi) Education Fund	0.00	
10,000.00	xii) Golden Jubilee Fund	0.00	
39.32	xiii) Balance	0.00	
0.00	xiv) Profit for the Year 2020-21	0.00	
	Add : I) Profit as per Profit & Loss Appropriation Account	0.00	
39.32	Total		0.00
	9. CONTINGENT LIABILITIES		
	Bank Liabilities for		
	i) Guarantee issued on behalf of customers (Previous Year Rs.76,17,981.00)	70,86,981.00	
	ii) Other : Items for which the Bank is contingently liable: Amount transferred to the Depositor Education and Awareness Fund (DEAF) (Previous Year Rs. 3,91,95,134.85)	4,47,17,049.68	
6,99,57,89,491.23	GRAND TOTAL		6,67,92,10,071.09

J. R. JAGTAP
CHAIRMAN

Dr. P. R. SHAH
VICE - CHAIRMAN

A. S. SANDU
DIRECTOR

S. D. KHANOLKAR
DIRECTOR

S. D. SALVI
DIRECTOR

P. V. THAKKER
DIRECTOR



AS ON 31ST MARCH 2022

31.03.2021 Rs. Ps.	PROPERTY & ASSETS		31.03.2022 Rs. Ps.
6,29,49,21,030.80	B/F....		5,88,90,97,711.27
	5. INTEREST RECEIVABLES		
4,89,70,312.84	i) On Loans & Advances	2,72,24,156.60	
4,67,43,991.34	ii) On Investments	4,57,64,844.62	7,29,89,001.22
9,57,14,304.18	Of which amount overdue	2,37,19,521.00	
	Considered Bad & doubtful of recovery	2,37,19,521.00	1,49,60,958.73
6,55,97,000.37	6. INTEREST RECEIVABLE ON NON PERFORMING ASSETS		
	Of the advances, amount overdue	1,49,60,958.73	
	Considered Bad & Doubtful of recovery (fully provided for)	1,49,60,958.73	0.00
3,42,457.91	7. BRANCH ADJUSTMENT		
	8. PREMISES		
2,08,67,008.51	Balance as per last Balance Sheet	19,41,02,000.50	
2,91,60,000.00	Add : Additions during the year	75,300.00	
14,76,19,693.99	Add : Revaluation during the year	0.00	19,41,77,300.50
0.00	Less : Deductions	0.00	
35,44,702.00	Less : Depreciation	46,55,761.00	
0.00	Less : Depreciation on Revalued Premises	1,47,61,969.50	1,94,17,730.50
19,41,02,000.50			17,47,59,570.00
	9. FURNITURE & FIXTURE		
4,50,73,408.68	Balance as per last Balance Sheet	4,02,72,510.10	
23,09,503.83	Add : Additions during the year	88,49,364.76	4,91,21,874.86
0.00	Less : Assets written off	0.00	
48,135.88	Less : Deductions	24,15,786.47	
70,62,266.53	Less : Depreciation	61,38,927.79	85,54,714.26
4,02,72,510.10			4,05,67,160.60
	10. OTHER ASSETS		
9,79,158.00	i) Sundry Debtors	2,74,742.00	
4,81,800.00	ii) Festival Advance to staff	6,94,300.00	
12,799.50	iii) Stock of Postages / Stamp on Hand	8,533.00	
5,59,259.00	iv) Adhesive Stamps / Franking Machine	5,24,370.00	
10,930.75	v) Service Charges receivable on Franking	7,353.55	
1,63,406.50	vi) Commission receivable from Adani Electricity / Future Generali / Pradhan Mantri	1,82,606.12	
55,941.50	vii) Telephone deposits	55,941.50	
18,41,896.72	viii) Stock of Stationery	16,98,060.65	
21,99,411.83	ix) Covid 19 Ex-gratia Fund	0.00	
67,25,873.32	x) Prepaid Expenses	73,77,463.10	
96,08,954.00	xi) Security Deposit	1,05,88,911.00	
30,75,595.06	xii) GST Receivable	41,13,440.96	
0.00	xiii) Charges Receivable	5,14,043.06	
7,01,610.00	xiv) Stock of ATM Cards	2,34,981.25	
1,84,438.00	xv) Maximus Mpos Machine	1,84,438.00	
21,23,373.87	xvi) IMPS Pull Beneficiary	66,06,746.42	
1,65,084.47	xvii) Clearing Difference Receivable	0.00	
6,66,17,458.25	xviii) Advance Tax-T.D.S receivable	6,73,75,396.54	
10,97,54,988.00	xix) Deferred Tax Assets	16,05,59,738.00	
24,200.91	xx) Deaf Receivable	0.00	
20,52,86,179.68	Total		26,10,01,065.15
	11. PROFIT & LOSS ACCOUNT		
9,95,54,007.69	Loss as per Profit & Loss Account F.Y.2020-21	9,95,53,968.37	
0.00	Loss as per Profit & Loss Appropriation Account F.Y. 2021-22	12,62,80,635.75	22,58,34,604.12
6,99,57,89,491.23	GRAND TOTAL		6,67,92,10,071.09

V. H. PATIL
GENERAL MANAGER

As per our Report of even date
FOR SANJAY RANE & ASSOCIATES
CHARTERED ACCOUNTANTS
F.R.N. - 121089W

C.A. Vishal Bane (Partner)
Membership No. 146521
UDIN : 22146521ALWCDU3522
MUMBAI - 28.06.2022



Sanjay Rane & Associates
CHARTERED ACCOUNTANTS

C-403, Marathon Next Gen. Innova,
Opp. Peninsula Corporate Park, Off. Ganpatrao Kadam Marg,
Lower Parel, Mumbai - 400 013.
Phone : 49198585 | Telefax : 49198521
Email : admin@ssrane.net | Website : www.ssraneandco.com

INDEPENDENT AUDITOR'S REPORT

To,
The Members,
THE CHEMBUR NAGARIK SAHAKARI BANK LTD.
Mumbai - 400 071.

Report on Financial Statements

1. We have audited the accompanying Financial Statements of "THE CHEMBUR NAGARIK SAHAKARI BANK LIMITED", Mumbai as at 31st March 2022 which comprise the Balance Sheet as at 31st March 2022 and Profit and Loss Account, and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 2 branches audited by us and the returns of all branches audited by the concurrent/internal auditors of the respective branches are incorporated in these financial statements. Key operations of the Bank are automated. With the key applications largely integrated to the core banking systems it does not require it's branches to submit any financial returns. Accordingly, our audit is carried out centrally at the Head Office based on the necessary records and data required for the purposes of the audit being made available to us.

2. **Opinion**

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 Banking Regulation Act, 1949 (as applicable to co-operative societies), as amended by the Banking Regulation (Amendment) Act, 2020, The Maharashtra Co-Operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961 and guidelines issued by Reserve Bank of India and Registrar of Co-Operative societies, Maharashtra 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 2022;
- (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.

3. **Basis of Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Financial Statements under the provision of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



4. **Management's Responsibility for the Financial Statements:**

The Bank's Management is 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 Banking Regulation Act, 1949 (as applicable to Co-operative Societies) the guidelines issued by the Reserve Bank of India and the Registrar of Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts 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.

5. **Auditors' Responsibility for the Audit of the Financial Statements:**

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

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

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The Procedures selected depend on the auditor's judgments, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion.

Report on Other Legal and Regulatory Requirements

7. 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.
8. We report that :
- 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;
 - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
 - The transactions of the Bank which have come to our notice are within the powers of the Bank;
 - The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
 - 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;
9. 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.
10. We further report that for the financial year 2021-22 under audit, the Bank has been awarded "C" classification.

For Sanjay Rane & Associates

Chartered Accountants
Firm Regn. No. 121089W

CA Vishal Bane

Partner

Membership No. 146521

UDIN : 22146521ALWCDU3522



Place : Mumbai

Date : 28th June, 2022



CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2022

Sr. No.	Particulars	Amount	31.03.2022
A)	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit as per Profit & Loss Account		-15,16,73,635.75
Add	Adjustments for		
	Premium Amortized on Govt Securities	10,81,253.80	
	Bad and Doubtful Debts Reserve	10,01,23,800.00	
	Investment Depreciation Reserve	2,57,99,000.00	
	Investment Provision Reserve	4,40,00,000.00	
	Provision For Restructured Advances	-37,86,934.97	
	Standard Asset Provision	-9,58,587.64	
	Loss on sale of fixed assets	23,39,484.61	
	Depreciation	1,07,94,688.79	17,93,92,704.59
Less	Adjustments for		2,77,19,068.84
	Deferred Tax Credit	5,08,04,750.00	
	BDDR written back	4,13,97,687.87	
	Profit on sale of fixed assets	2,51,341.54	
	Expenses out of Member Welfare Fund	80,009.00	
	Expenses out of Staff Welfare Fund	21,750.00	
	Profit on Sale of Securities	4,06,000.00	9,29,61,538.41
	Cash flow from operating activities before working capital changes		-6,52,42,469.57
Add	Adjustments for		
	Decrease in overdue interest reserve	-4,84,56,729.64	
	Decrease in Deposits	-21,62,72,082.96	
	Decrease in BDDR	-23,51,06,303.26	
	Increase in ARC Fund	7,67,31,036.32	
	Decrease in Interest Payable	-33,55,717.85	
	Increase / Decrease in Other Liabilities	67,32,199.96	
	Increase in Statutory Reserve Fund to the extent of cash flow	13,38,510.00	-41,83,89,087.43
Less	Adjustments for		-48,36,31,557.00
	Decrease in FD with Banks	-6,48,17,481.00	
	Decrease in OIR	-81,38,284.89	
	Decrease in Loans & Advances	-56,35,70,841.33	
	Decrease in Interest and Discount Receivable	-7,33,61,344.60	
	Decrease in Branch Adjustment	-16,24,387.26	
	Increase in Other Assets	41,88,430.16	
			-70,73,23,908.92



CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2022

Sr. No.	Particulars	Amount	31.03.2022
	Cash flow from operating activities after working capital changes		22,36,92,351.92
Less	Taxes Paid	7,21,705.31	
	Net Cash generated from Operating Activities (A)		22,29,70,646.61
B)	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale of Furniture and Fixtures		3,00,810.00
Less	Adjustments for		
	Increase in investment	20,84,43,450.00	
	Addition to Fixed Assets	88,97,830.86	21,73,41,280.86
	Net Cash generated from Investing Activities (B)		-21,70,40,470.86
C)	CASH FLOW FROM FINANCING ACTIVITIES		
	Increase in Share Capital		88,99,075.00
Less	Adjustments for		
	Dividend Paid		32,444.15
	Net Cash generated from Financing Activities (C)		88,66,630.85
	Net Increase in Cash & Cash Equivalents (A+B+C)		1,47,96,806.60
	Cash and cash Equivalents at the beginning of the year		55,55,73,439.41
	Cash and cash Equivalents the end of the year		57,03,70,246.01
	Cash & Cash Equivalents		
	Cash in Hand		5,01,18,838.00
	Balance with Banks in Current A/c		52,02,51,408.01
	Total		57,03,70,246.01

J. R. JAGTAP
CHAIRMAN

A. S. SANDU
DIRECTOR

As per our Report of even date
FOR SANJAY RANE & ASSOCIATES
CHARTERED ACCOUNTANTS

P. V. THAKKER
DIRECTOR

V. H. PATIL
GENERAL MANAGER

F.R.N. – 121089W
C.A. Vishal Bane (Partner)
Membership No. 146521
UDIN : 21146521AAAAZV2744



NOTES FORMING PART OF THE PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 2021-2022
AND BALANCE SHEET AS ON THAT DATED 31ST MARCH, 2022

SIGNIFICANT ACCOUNTING POLICIES & NOTES TO ACCOUNTS

A) SIGNIFICANT ACCOUNTING POLICIES

1. ACCOUNTING CONVENTIONS

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements – Presentation and Disclosures) Direction 2021, to comply in all material respect with statutory requirements prescribed under the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, Maharashtra Cooperative Societies Act, 1960, circulars and guidelines issued by the Reserve Bank of India from time to time, the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within banking industry of India.

2. INVESTMENTS

Investment Portfolio of the bank is classified under 'Held to Maturity', 'Held for trading' and 'Available for Sale' categories in accordance with the RBI guidelines.

Basis for Classification

- Held to Maturity – These comprise of investments that the bank intends to hold on till maturity.
- Held for Trading – These comprise of securities which are held, principally for resale within 90 days from the date of purchase.
- Available for Sale – These comprise investments that are not classified under any of the above heads at the time of acquisition.
- Weighted Average Cost method is adopted while trading in Government Securities.

Method of Valuation

- a. Investments are valued in accordance with the RBI Guidelines.
- Held to Maturity: It includes investments which are carried at their acquisition cost. Premium if any are amortized over the remaining period to maturity.
- Available for Sale: Securities under this category are valued scrip-wise, appreciation / depreciation if any is aggregated for each class of security & net depreciation is recognized in the P & L a/c, while net appreciation, if any, is ignored.
- Held for Trading: Securities under this category are valued scrip-wise and net depreciation is provided for, while net appreciation if any, is ignored.
- In respect of non-performing securities (where interest/principal is in arrears), income is not recognized, and appropriate provision is made for depreciation in the value of securities; and such provision is not set off against appreciation in other performing securities.
- b. Market value of government securities (excluding treasury bills) is determined on the basis of the prices periodically declared by FBIL. In case of unquoted government securities, market price or fair value is determined as per the rates published by FBIL. Market values of mutual funds are determined on the basis of NAV as on 31st March declared as per guidelines issued by AMFI.
- c. Broken period interest on investments is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- d. Profit in respect of investments sold / redeemed from "HTM" category is included in Profit on Sale of Investments and equal amount is transferred to Investment Fluctuation Reserve by way of appropriation.

Transfer between categories:

Transfer of investments 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. Depreciation, if any, on such transfer is fully provided for.

3. ADVANCES

- Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the guidelines issued by the Reserve Bank of India from time to time.
- Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with guidelines issued by the Reserve Bank of India. In addition, a general provision on standard assets is made as per RBI guidelines.
- The Overdue Interest in respect of NPA advances is provided separately under 'Overdue Interest Reserve' as per the directives issued by Reserve Bank of India.

4. INCOME & EXPENDITURE

- Income is recognized on accrual basis except as otherwise stated. In view of uncertainty of collection of income including in cases of Non Performing Advances & Investments, consistent with prudent accounting practices, such income is accounted for only on realization.
- Provision is made towards interest on matured deposits till renewal thereof.
- Ex-gratia payments are accounted on payment basis.

5. REVENUE RECOGNITION (AS-9)

- Income / Expenditure are recognized on accrual basis except as stated below,
- Income from Non performing assets is recognized on cash basis on realization as per directives issued by RBI. Income from locker rent, interest on overdue bills, interest on income tax redunds, dividend income, incidental charges and expenses of ex-gratia payment, and leave travel concession to staff are accounted on cash basis.

6. PROPERTY PLANT & EQUIPMENT (AS-10)

- Premises and other fixed assets are carried at historical cost less amortisation / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount, rebates are deducted in arriving at the purchase price.
- Depreciation on assets is provided on Written Down Value at rates applicable as per Income Tax Act, except on Computer System, which is provided as per RBI Norms.
- Depreciation on additions is provided for as per Income Tax Act.
- Depreciation is not provided in the year of sale / disposal of the asset.
- Depreciation on Computer system is charged @ 33.33% under Straight Line Method, pursuant to RBI Circular No.UBD.BPD.Cir 7/09.50.00/2003-04 dt 05.08.2003.

7. RETIREMENT BENEFITS TO EMPLOYEES (AS-15)

- Contributions to Recognized Gratuity Fund is accounted for based on actuarial valuation. The bank has taken LIC Policy for Gratuity and pays the premium annually.
- Accumulated Leave Encashment benefits are accounted for based on actuarial liability as on the date of balance sheet.
- The retirement benefits in the form of provident fund are a defined contribution scheme. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due.

8. SEGMENT REPORTING (AS-17)

- The Bank's operating businesses are organized and managed separately according to the nature of the services



provided, with each segment representing a different business unit and accordingly the Bank has identified Treasury operations and other Banking operations as identifiable segments.

- Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- Deposits and interest paid/payable on deposits are allocated on the basis of investments & advances in the segments Treasury, Corporate/Wholesale Banking and Retail Banking.
- Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

9. LEASES (AS-19)

Lease where the lessor effectively retains substantially all risks and benefits of ownership are classified as operating leases. Operating lease payments are recognized as an expense in the profit and loss account on payment basis as per the lease agreement.

10. EARNINGS PER SHARE (AS-20):

- Earnings per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before appropriation) by the weighted average number of equity shares outstanding during the period.
- The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

11. TAXES ON INCOME (AS-22)

- Tax expense comprises of current and deferred tax. Current Income Tax is measured on the basis of taxable income for the year in accordance with the provisions of Income Tax Act, 1961 and rules framed thereunder.
- Deferred tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.
- Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

12. IMPAIRMENT OF ASSETS (AS-28)

Every year, the management assesses if there are indications of impairment in assets and provided for as per the management assessment of the degree of impairment, if any.

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

The Bank estimates the probability of any loss or gain that might be incurred or received on outcome of contingencies on the basis of information available up to the date on which the financial statements are prepared. A provision is recognized when it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. In case of remote possibility neither provision nor disclosure is made in the consolidated financial statements.

14. Cash Flow Statement (AS-3)

Cash flows are reported using the indirect method, whereby profit/ (loss) before tax is adjusted for the effects of transactions of non-cash nature and deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Bank are segregated based on the available information.



B) NOTES TO ACCOUNTS

A. Provisioning on Advances :

Provision for Bad and Doubtful Debts (for Non-Performing Assets) is made as per RBI guidelines of Rs.1001.24 lacs during the financial year 2021-22.

B. NPAs sold to ARC :

On 31-03-2022, bank has sold 1892 Non-Performing Accounts having principal outstanding of Rs.4083.44 Lakh to M/s. Asrec (India) Limited, Assets Reconstruction Private Limited . These NPA accounts have been sold after provision made till 31-03-2022. Considering the Net Book value of these NPA accounts of Rs.1732.69 lakh on 31-03-2022, bank has received sale consideration of Rs.2500.00 Lakh, which results in gain on sale of assets of Rs.767.31 lakh which has been accounted as ARC reserve under Reserves & Surplus.

C. Investments :

During the year, bank has not shifted securities.

Income from sale of securities under AFS category is Rs.4.06 Lacs (Previous year Rs. 513.08 Lacs).

As per para no. 17.7 of RBI master circular on investments dated 20-09-2021, the Investment fluctuation reserve of Rs.253.93 lakhs has been credited to Profit & Loss Appropriation Account to meet the depreciation on investments as on 31-03-2022.

Interbank deposits with PMC:

The Central Government has sanctioned and notified the scheme of Amalgamation of PMC Bank with Unity Small Finance Bank Ltd. The Amalgamation scheme came into effect from 25-01-2022 and all the branches of the PMC Bank started functioning as branches of Unity Small Finance Bank with effect from this date as per the amalgamation scheme.

The Bank had Fixed Deposits with Punjab and Maharashtra Co-Op Bank Ltd. of Rs.2213.33 Lakh. The PMC bank deposit amount Rs.2213.33lakh and interest received thereon till 31-03-2021 was transferred in the current account with Unity Small Finance Bank (Transferee) before 31-03-2022. As per RBI circular, RBI/202-23/70 DOR.MRG.REC.46/00-00-011/2022-23 dated 10-06-2022, UCBs should continue to make the provisions on inter-bank exposures arising from outstanding uninsured deposits as per RBI circular dated 20-04-2020, until the actual allotment of capital instruments. Hence the bank has made 20% provision in accordance with above RBI guidelines on 31-03-2022 of Rs.440 Lakhs by debiting to the profit & Loss account. (Total provision held as on 31-03-2022 of Rs.1325.33 lakh for the said deposits). The interest on such deposits had not been recognized as income and overdue interest reserve account was created against interest receivable of Rs.237.20 lakh.

As per RBI circular, RBI/2019-20/222 DOR.(PCB).BPD.Cir.No.11/16.20.000/2019-20 dated 20th April 2020, the interbank exposures arising from deposits placed by Urban Co-operative Banks (UCBs) with a UCB under All-inclusive Direction (AID) shall be fully provided within five years at the rate of 20% annually. Further, the interest receivable on such deposits shall not be recognized as income by the UCBs. The Bank is having term deposits with Punjab and Maharashtra Co-Op Bank Ltd. (PMC Bank) of Rs. 2213.33 Lacs as on 31.03.2021 including unrealized interest of Rs.13.33 lacs. (Rs.2200 Lacs as on 31.03.2020). Since RBI has imposed restrictions on PMC Bank under section 35A from 23rd September 2019 on withdrawal of deposits. Hence bank has made provision in accordance with above RBI guidelines of Rs. 440 Lakh as on 31.03.2020 from Profit & Loss Appropriation Accounts and as on 31-03-2021 of Rs.445.33 Lakhs for the sum debited to profit and loss account and interest on said deposits of Rs. 115.41 Lakhs for F.Y. 2020-21 is not recognized as income.

D. Employee Benefits

Salaries and Allowances include an amount of Rs. 102.47 Lacs (Previous year Rs. 97.90 Lacs) contributed by the Bank on account of contribution towards Provident Fund. The wage agreement of the Bank with the employees union has expired during the year 2017-2018. Wage negotiations are in progress as on date and the impact of the arrears, if any, would be accounted for in the year in which the settlement is finalised.



The details required by Accounting Standard 15 (AS 15) Revised issued by ICAI pertaining to Gratuity is as under :

Particulars	(Rs. In Lacs)	
	31st March 2022	31st March 2021
Assumptions		
Discount Rate	7.00%	7.00%
Rate of Increase in Compensation	5.00%	5.00%
Changes in Present Value of Obligations		
Present Value of Obligation as on 01.04.2021	505.07	478.65
Interest Cost	35.36	34.70
Current Service Cost	29.36	28.22
Benefits paid	(29.31)	(40.94)
Actuarial (gain/loss) on Plan Obligations	21.33	4.44
Fair Value of Plan Assets as on 31.03.2022	561.81	505.07
Changes in Fair Value of Plan Assets		
Fair Value of Plan Assets as on 01.04.2021	568.30	527.64
Adjustment to Opening plan Assets	---	---
Expected Return on Plan Assets	41.23	36.44
Contributions	49.48	45.16
Benefit Paid	(29.31)	(40.94)
Actuarial Gain/ (Loss) on Plan Assets	---	---
Fair Value of Plan Assets as on 31.03.2022	629.70	568.30
Expense Recognized in the Statement of P&L A/c		
Current Service Cost	29.36	28.22
Interest paid	35.36	34.70
Expected Return on Plan Assets	(41.23)	(36.44)
Net Actuarial (Gain)/Loss Recognized for the period	21.33	4.44
Expenses recognized in the statement of P&L A/c	44.81	30.91

The Bank follows a practice of debiting to the Profit & Loss Account, the actual amount paid to LIC for funding the liabilities. Consequently, though the entire defined benefit obligation has been provided for, the sum debited to the Profit & Loss Account may not always conform with the amount reflected in the actuarial report.

Actuarial Assessment of Leave Encashment

(Rs. In Lacs)

Sr. No.	Particulars	31 March 2022 Privilege Leave	31 March 2022 Sick Leave
1	Valuation Date	31-03-2022	31-03-2022
2	No. of Employees	204	204
3	Eligible Salary per month	72.20	72.20
4	Average Salary Per Month	0.35	0.35
5	Total Leave Days	15146.00 Days	13117.50 Days
6	Average Leave Days	74.25 Days	64.30 Days
7	Average Age	39.18 Years	39.18 Years
8	Average Past Service	12.94 Years	12.94 Years
9	Retirement Age	60 Years	60 Years
10	Attrition Rate	2.00% p.a.	2.00% p.a.
11	Future Salary Rise	5.50% p.a.	5.50% p.a.
12	Rate of Discounting	7.29% p.a.	7.29% p.a.
13	Mortality Table	Indian Assured Lives Mortality 2012-14 (Urban)	Indian Assured Lives Mortality 2012-14 (Urban)
14	Projected Benefit Obligation	162.63	115.59



E. Related Party Disclosures(AS-18)

The Bank is a Co-operative society registered under The Maharashtra Co-operative Societies Act, 1960. There is no Key Management Personal in terms of the RBI Circular dated 29th March,2003. Hence no further detail needs to be disclosed as per AS 18 issued by The Institute of Chartered Accountants of India.

F. Earnings Per Share :

(Rs. In Lacs)

Particulars	2021-2022	2020-2021
Net Profit after Tax attributable to Equity shareholders (Before Appropriation)	(-) 1516.74	(-) 995.54
Weighted Average no. of equity shares outstanding during the Period	65.02	62.66
Basic and Diluted Earnings Per Share (In Rs.)	(-)23.33	(-)15.89
Nominal Value per Share (In Rs.)	25.00	25.00

G. Deferred Tax Assets / Liabilities :

The Major components of defired tax assets (DTA) & deferred tax liability (DTL) are as under :

(Rs. In Lacs)

Particulars	Deferred tax Assets/Liability as on March 31, 2021	Reversal during the Year	Addition during the Year	Deferred tax Assets/Liability as on March 31, 2022
Premium Amortized on G-Sec	16.56	---	1.60	18.16
Investment Depreciation Reserve	115.18	---	68.16	183.35
Contingent Provision for Std Assets	7.78	3.82	---	3.95
Bad & Doubtful Debts Reserve	730.11	499.30	---	230.81
Special General Provision (Moratorium A/c 5% Provision)	0.00	---	---	0.00
Bad Investment Provision (PMC Bank)	155.60	---	120.62	276.22
Provision For Restructure A/c	15.60	13.49	---	2.11
Provision & Contingencies	5.79	0.62	---	5.17
Provision for Leave En-cashment	64.43	0.24	---	64.19
Provision for Impairment in Other Assets	2.61	0.28	---	2.33
Special Reserve u/s 36	(-)6.06	---	0.65	(-) 5.41
Business & Depreciation Loss	0.00	---	835.76	835.76
Depreciation	(-)10.05	0.99	---	(-)11.04
NET DEFERRED TAX ASSETS	1097.55	518.74	1026.79	1605.60



H. Intangible Assets (AS-26)

Details on Computer System Software included in Computers. The amount cannot be quantified. However, in the opinion of the management, the amount if arrived at will not be material, considering the fact that the Bank uses the rental application software.

I. Contingent Liabilities:

- Bank Guarantees issued on behalf of its customers are of Rs.70.87 lacs (Previous year: Rs. 76.18 lacs) against which bank holds security of Rs.135.81 lacs.
- In accordance with the Depositor Education and Awareness Fund Scheme, 2014 formulated by RBI, the Bank has identified and transferred Rs. 447.17 Lacs to the Depositor Education and Awareness Fund. The details of the same are as below:

(Rs. In Lacs)

Particulars	F.Y. 2021-22	F.Y. 2020-21
Opening balance of amount transferred to DEAF	391.95	319.93
Add : Amounts transferred to DEAF during the year	62.62	73.06
Less : Amounts reimbursed by DEAF towards claims	7.40	1.04
Closing balance of amounts transferred to DEAF	447.17	391.95

J. Property, Plant and Equipment (AS-10)

As per the Bank's policy, premises and other fixed Assets are carried at historical cost less amortisation / depreciation accumulated thereon. The gross block includes original cost of assets acquired after 1st April 2015. Records of original cost of assets acquired prior to that date are not available and therefore WDV of such assets is included in the Gross Block. Consequently, necessary disclosures under AS-10 on Fixed Assets issued by ICAI pertaining to gross and net book values of fixed assets owned by the Bank have been given only to the extent possible.

ASSETS DESCRIPTION	GROSS BLOCK				DEPRECIATION / AMORTISATION				NET BLOCK	
	OPENING BALANCE	ADDITION	SALE / TRANSFER / WRITE OFF / OTHER ADJUSTMENTS	CLOSING BALANCE	OPENING BALANCE	FOR THE YEAR ENDED 31.03.2022	SALE / TRANSFER / WRITE OFF / OTHER ADJUSTMENTS	CLOSING BALANCE	WDV AS ON 31.03.2021	WDV AS ON 31.03.2022
	COST AS ON 01.04.2021			AS ON 31.03.2022	AS ON 01.04.2021			AS ON 31.03.2022		
OFFICE EQUIPMENT	6,27,08,392.01	63,36,085.52	(33,16,054.15)	6,57,28,423.38	2,75,73,659.82	36,06,082.00	(9,90,719.00)	3,01,89,022.82	3,51,34,732.17	3,55,39,400.54
PLANT & MACHINERY	67,19,389.30	2,83,065.36	(1,59,862.41)	68,42,592.25	35,02,013.65	5,16,721.00	(1,04,229.00)	39,14,505.65	32,17,375.65	29,28,086.60
COMPUTERS	3,29,22,533.61	22,03,380.48	(26,58,449.95)	3,24,67,464.14	3,10,03,792.49	20,15,459.79	(26,50,465.44)	3,03,68,786.84	19,18,741.12	20,98,677.30
BUILDING & PREMISES	22,43,65,254.35	75,300.00	0.00	22,44,40,553.85	3,02,63,253.85	1,94,17,730.00	0.00	4,96,80,983.85	19,41,02,000.50	17,47,59,570.00
LIBRARY	30,200.77	0.00	0.00	30,200.77	28,539.61	665.00	0.00	29,204.61	1,661.16	996.16
TOTAL	32,67,45,770.04	88,97,831.36	(61,34,366.51)	32,95,09,234.39	9,23,71,259.42	2,55,56,657.79	(37,45,413.44)	11,41,82,503.77	23,43,74,510.60	21,53,26,730.60

(*) includes revalued amount of premises of Rs. 13,28,57,724.99



K. Leases (AS-19)

The Bank operates from 11 leased premises. AS-19 requires that lease payments should be recognised in the profit and loss account on a straight line basis over the lease term. The Bank has not done so in the books and lease rent is charged to profit and loss account as and when paid. Disclosures in AS-19 pertaining to future lease payments could not be made since the underlying information is under compilation.

L. Segement Reporting (AS-17)

(Amount In Lakhs)

Business Segments →	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	1,439.33	2,099.01	806.02	959.51	2,342.84	2,154.90	310.58	277.90	4,898.77	5,491.32
Result	(917.90)	(104.58)	(257.90)	(399.27)	(749.62)	(896.99)	(99.37)	(115.63)	(2,024.79)	(1,516.17)
Unallocated expenses									-	(8.88)
Operating Loss									(2,024.79)	(1,525.05)
Income taxes									-	(57.00)
Deferred Tax Income									508.05	586.51
Extraordinary profit / loss									-	-
Net profit/(Loss)									(1,516.74)	(995.54)
Other information:									-	-
Segment assets	33,511.05	31,943.43	6,164.72	8,298.00	20,095.27	24,321.50	2,463.75	2,617.29	62,234.79	67,180.22
Unallocated assets									4,557.31	2,777.67
Total assets	33,511.05	31,943.43	6,164.72	8,298.00	20,095.27	24,321.50	2,463.75	2,617.29	66,792.10	69,957.89
Segment liabilities	33,510.49	31,943.07	6,262.50	8,000.52	20,414.00	23,449.60	2,484.10	2,513.45	62,671.09	65,906.64
Unallocated liabilities									4,121.01	4,051.25
Total liabilities	33,510.49	31,943.07	6,262.50	8,000.52	20,414.00	23,449.60	2,484.10	2,513.45	66,792.10	69,957.89

M. Expenses made from Members Welfare Fund towards prize distribution & reimbursement of cataract operation expenses Rs.0.80 lacs has been directly debited to Members Welfare Fund.

N. Balances with Other Banks:

Fixed Deposits with other Banks include deposits of Rs. 30.00 Lacs (Previous year Rs. 30.00 Lacs) pledged with MSC Bank, Fort as security for MA Scheme and LCL Fixed deposits pledged with Canara Bank amount to Rs. 61.32 Lacs (Previous year Rs.55.00 Lacs) for Bank Guarantee facility.



Disclosure as per RBI master direction DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22 dated 30.08.2021 (updated as on 15.11.2021)

1) Regulatory Capital

Composition of Regulatory Capital

Sr. No.	Particulars	F.Y. 2021-22	F.Y. 2020-21
i)	Paid up share capital and reserves (net of deductions, if any)	44.29	1708.99
ii)	Other Tier 1 capital	--	--
iii)	Tier 1 capital (i + ii)	44.29	1708.99
iv)	Tier 2 capital	44.29	1394.78
v)	Total capital (Tier 1+Tier 2)	88.58	3103.77
vi)	Total Risk Weighted Assets (RWAs)	28349.10	31073.55
vii)	Paid-up share capital and reserves as percentage of RWAs	0.16%	5.50%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	0.16%	5.50%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.16%	4.49%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	0.31%	9.99%

2) Asset liability management

a) Maturity pattern of certain items of assets and liabilities on 31-03-2022

(Amount In Lakhs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits ⁹	261.73	623.30	734.45	720.51	731.50	1022.29	1570.57	2310.10	5806.61	15317.51	26570.48	55669.06
Advances	293.77	310.54	9.79	471.11	172.03	450.70	1507.46	2677.81	2617.80	4652.43	12598.67	25762.11
Investments	0.00	808.52	99.23	326.58	1418.73	1604.04	2306.36	3065.92	475.61	497.35	16746.80	27349.14
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



3) Investments

a) Composition of Investment Portfolio As at 31.03.2022

(Amount 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	12,092.65	...	0.06	473.46	...	...	12,566.17	...	...	...	...	12,566.17
Less: Provision for NPI	...	...	...	...	...	...	...	...	...	...	...	...
Net	12,092.65	...	0.06	473.46	...	...	12,566.17	...	...	...	...	12,566.17
Available for Sale												
Gross	2,793.83	1,159.39	27.23	2,625.00	...	...	6,605.45	...	...	...	...	6,605.45
Less: Provision for depreciation and NPI	163.41	...	...	500.00	...	...	663.41	...	...	...	...	663.41
Net	2,630.42	1,159.39	27.23	2,125.00	...	...	5,942.04	...	...	...	...	5,942.04
Held for Trading												
Gross	...	...	...	...	...	...	...	...	...	...	...	...
Less: Provision for depreciation and NPI	...	...	...	...	...	...	...	...	...	...	...	...
Net	...	...	...	...	...	...	...	...	...	...	...	...
Total Investment	14,886.48	1,159.39	27.29	3,098.46	...	...	19,171.62	...	...	...	...	19,171.62
Less: Provision for depreciation and NPI	163.41	...	...	500.00	...	...	663.41	...	...	...	...	663.41
Net	14,723.07	1,159.39	27.29	2,598.46	...	...	18,508.21	...	...	...	...	18,508.21



Composition of Investment Portfolio As at 31.03.2021

(Amount 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	12,099.73	...	0.06	477.20	...	...	12,576.99	...	...	...	...	12,576.99
Less: Provision for NPI	...	...	...	...	...	...	...	...	...	...	...	...
Net	12,099.73	...	0.06	477.20	...	...	12,576.99	...	...	...	...	12,576.99
Available for Sale												
Gross	2,001.43	1,988.30	27.23	500.00	...	...	4,516.96	...	...	...	...	4,516.96
Less: Provision for depreciation and NPI	83.53	...	...	321.89	...	...	405.42	...	...	...	...	405.42
Net	1,917.90	1,988.30	27.23	178.11	...	...	4,111.42	...	...	...	...	4,111.54
Held for Trading												
Gross	...	...	...	...	...	...	...	...	...	...	...	...
Less: Provision for depreciation and NPI	...	...	...	...	...	...	...	...	...	...	...	...
Net	...	...	...	...	...	...	...	...	...	...	...	...
Total Investment	14,101.16	1,988.30	27.29	977.20	...	...	17,093.95	...	...	...	...	17,093.95
Less: Provision for depreciation and NPI	83.53	...	...	321.89	...	...	405.42	...	...	...	...	405.42
Net	14,017.63	1,988.30	27.29	655.31	...	...	16,688.53	...	...	...	...	16,688.53



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	F.Y. 2021-22	F.Y. 2020-21
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	405.42	75.76
b) Add: Provisions made during the year	257.99	329.66
c) Less: Write off / write back of excess provisions during the year	...	...
d) Closing balance	663.41	405.42
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	358.26	358.26
b) Add: Amount transferred during the year	...	...
c) Less: Drawdown	253.93	...
d) Closing balance	104.33	358.26
iii) Closing balance in IFR as a percentage of closing balance of investments¹³ in AFS and HFT/Current category	1.58%	7.93%

c) Non-SLR investment portfolio

i) Non-performing Non-SLR investments

Sr. No.	Particulars	F.Y. 2021-22	F.Y. 2020-21
a)	Opening balance	321.89	...
b)	Additions during the year since 1st April	178.11	321.89
c)	Reductions during the above period	...	...
d)	Closing balance	500.00	321.89
e)	Total provisions held	500.00	321.89

ii) Issuer composition of non-SLR investments

(Amount In Lakhs)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(1)	(2)	(3)	(3)	(4)	(4)	(5)	(5)	(6)	(6)	(7)	(7)
a)	PSUs	973.46	977.20	...	...	...	...	...	...	...	...
b)	FIs	23.52	23.52	...	...	...	...	...	...	...	...
c)	Banks	3.70	3.70	...	...	...	...	...	...	...	...
d)	Private Corporates	0.00	0.00	...	...	...	...	...	...	...	...
e)	Subsidiaries/ Joint Ventures	0.00	0.00	...	...	...	...	...	...	...	...
f)	Others	2125.00	0.00	...	...	...	...	...	...	2125.00	...
g)	Provision held towards depreciation	0.00	0.00	...	...	...	...	...	...	...	...
	Total	3125.68	1004.42	...	...	...	...	...	...	...	...



4) Asset quality

a) Classification of advances and provisions held on 31-03-2022

(Amount In Lakhs)

	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss		Total Non-Performing Advances
Gross Standard Advances and NPAs						
Opening Balance	24703.68	1978.66	4163.77	627.72	6770.15	31473.83
Add : Additions during the year					2357.99	...
Less : Reduction during the year*					5789.01	...
Closing balance	22499.00	1740.78	1437.33	161.02	3339.13	25838.13
*Reductions in Gross NPAs due to :						
i) Upgradation					5325.68	
ii) Recoveries (excluding recoveries from upgraded accounts)					130.74	
iii) Technical / Prudential Write-offs					332.59	
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	129.54	197.87	1835.80	627.72	2661.39	2790.93
Add : Fresh provision made during the year	...				1299.49	1299.49
Less : Excess Provision reversed/Write-off loans	9.58				2981.90	2991.48
Closing balance of provisions held	119.96	174.08	643.88	161.02	978.98	1098.94
Net NPAs						
Opening Balance		1780.79	2327.97	...	4108.76	
Add : Fresh additions during the year					1058.50	
Less : Reductions during the year					2807.11	
Closing Balance		1566.70	793.45	...	2360.15	
Technical/Prudential Write off						
Opening Balance						228.44
Add : Fresh additions during the year						332.59
Less : Reductions during the year						2.80
Closing Balance						558.23

Classification of advances and provisions held on 31-03-2021

(Amount In Lakhs)

	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss		Total Non-Performing Advances
Gross Standard Advances and NPAs						
Opening Balance	25952.60	1707.05	2845.26	635.74	5188.05	31140.66
Add : Additions during the year					4177.17	...
Less : Reduction during the year*					2595.07	...
Closing balance	24703.68	1978.66	4163.77	627.72	6770.15	31473.84
*Reductions in Gross NPAs due to :						
i) Upgradation					2380.96	
ii) Recoveries (excluding recoveries from upgraded accounts)					178.17	
iii) Technical / Prudential ¹⁶ Write-offs					35.94	
iv) Write-offs other than those under (iii) above					...	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	132.04	170.71	998.51	635.74	1804.96	1937.00
Add : Fresh provision made during the year	...				1680.41	1680.41



	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Less : Excess Provision reversed/Write-off loans	2.50				823.98	826.48
Closing balance of provisions held	129.54	197.87	1835.80	627.72	2661.39	2790.93
Net NPAs¹⁷						
Opening Balance		1536.35	1846.75	...	3383.10	
Add : Fresh additions during the year					2496.76	
Less : Reductions during the year					1771.10	
Closing Balance		1780.79	2327.97	...	4108.77	
Technical Write off						
Opening Balance						192.50
Add : Fresh additions during the year						35.94
Less : Reductions during the year						...
Closing Balance						228.44

Ratios (in percent)	F.Y. 2021-2022	F.Y.2020-2021
Gross NPA to Gross Advances	12.92%	21.51%
Net NPA to Net Advances	9.49%	14.26%
Provision coverage ratio	29.32%	39.31%

b) Sector-wise advances and Gross NPA

(Amount In Lakhs)

Sr. No.	Sector*	F. Y. 2021-2022			F. Y. 2020-2021		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	...	...	...	103.73	...	...
b)	Advances to industries sector eligible as priority sector lending	1524.45	489.57	32.11	1868.07	306.65	16.42
c)	Services	8337.62	1896.47	22.75	10393.48	4618.70	44.43
d)	Personal loans	3831.86	216.78	5.66	3671.69	374.00	10.18
	Subtotal (i)	13693.93	2602.82	19.01	16036.98	5299.35	33.04
ii)	Non-priority Sector						
a)	Agriculture and allied activities	...	...	...	...	...	...
b)	Industry	...	...	...	...	...	...
c)	Services	...	...	...	...	...	...
d)	Personal loans	12144.20	736.31	6.06	15436.86	1470.80	9.52
	Sub-total (ii)	12144.20	736.31	6.06	15436.86	1470.80	9.52
	Total (i+ii)	25838.13	3339.13	12.92	31473.84	6770.15	21.51



c) Particulars of resolution plan and restructuring

Details of accounts subjected to restructuring

(Amount In Lakhs)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers										
	Gross Amount	...	...	...	...	...	...	...	...	...	...
	Provision held	...	...	...	...	...	...	...	...	...	...
Sub-standard	Number of borrowers					41	85	...	...	41	85
	Gross Amount	...	...	...	...	26.41	76.11	...	...	26.41	76.11
	Provision held	...	...	...	...	...	...	...	...	...	...
Doubtful	Number of borrowers					628	452	...	...	628	452
	Gross Amount	...	...	...	...	704.44	577.31	...	...	704.44	577.31
	Provision held	...	...	...	...	...	...	...	...	...	...
Total	Number of borrowers	...	...	...	...	669	537	...	...	669	537
	Gross Amount	...	...	...	...	730.85	653.42	...	...	730.85	653.42
	Provision held	...	...	...	...	...	...	...	...	...	...

d) Disclosure of transfer of loan exposures

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

(all amounts in ₹ lakhs)	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	1892	...	...
Aggregate principal outstanding of loans transferred	4083.44	...	...
Weighted average residual tenor of the loans transferred	--	...	...
Net book value of loans transferred (at the time of transfer)	1732.69	...	...
Aggregate consideration	2500.00	...	...
Additional consideration realized in respect of accounts transferred in earlier years	0	...	...

e) Fraud accounts

Ratios (in percent)	F.Y. 2021-2022	F.Y.2020-2021
Number of frauds reported	...	1
Amount involved in fraud (₹ Lakh)	...	24.00
Amount of provision made for such frauds (₹ Lakh)	...	24.00
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ lakh)



f) Disclosure under Resolution Framework for COVID-19-related Stress
For the half year ended 31-03-2022

(Amount In Lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	77.65	...	...	50.00	...
Corporate persons*	...	...	...	...	...
Of which MSMEs	122.29	...	...	18.14	117.56
Others	...	...	...	...	...
Total	199.94	...	...	68.14	117.56

For the half year ended 30-09-2021

(Amount In Lakhs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	77.65	...	...	...	77.65
Corporate persons*	...	...	...	...	...
Of which MSMEs	737.80	601.30	...	14.21	122.29
Others	...	...	...	...	...
Total	815.45	601.30	...	14.21	199.94

5) Exposures :

a) Exposure to real estate sector

(Amount In Lakhs)

	Category	F.Y. 2021-2022	F.Y.2020-2021
i)	Direct exposure		
a)	Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	6001.97	6350.37



(Amount In Lakhs)

Sr. No.	Category	F.Y. 2021-2022	F.Y.2020-2021
b)	Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	1681.48	2425.90
c)	Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i.	Residential	...	...
ii.	Commercial Real Estate	...	...
iii.	Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	...	...
	Total Exposure to Real Estate Sector	7683.45	8776.27

b) Exposure to Capital Market:

(Amount In Lakhs)

Sr. No.	Particulars	F.Y. 2021-2022	F.Y.2020-2021
i)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	...	...
ii)	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	...	...
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	...	...
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	1.28	0.62
v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	...	...
vi)	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	...	...

c) Unsecured Advances:

(Amount In Lakhs)

Particulars	F.Y. 2021-2022	F.Y.2020-2021
Total unsecured advances of the bank	2886.85	2761.05
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	...	...
Estimated value of such intangible securities	...	...



6) Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount In Lakhs)

Particulars	F.Y. 2021-2022	F.Y.2020-2021
Total deposits of the twenty largest depositors	2694.95	3337.30
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.83%	5.76%

b) Concentration of advances

(Amount In Lakhs)

Particulars	F.Y. 2021-2022	F.Y.2020-2021
Total advances to the twenty largest borrowers	5850.52	5544.07
Percentage of advances to twenty largest borrowers to total advances of the bank	22.64%	17.61%

c) Concentration of exposures

(Amount In Lakhs)

Particulars	F.Y. 2021-2022	F.Y.2020-2021
Total exposure to the twenty largest borrowers/customers	7085.79	7354.80
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	26.43%	22.66%

d) Concentration of NPAs

(Amount In Lakhs)

Particulars	F.Y. 2021-2022	F.Y.2020-2021
Total Exposure to the top twenty NPA accounts	2284.70	1976.70
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	8.52%	6.09%

7) Transfers To Depositor Education And Awareness Fund (Dea Fund)

(Amount In Lakhs)

Sr. No.	Particulars	F.Y. 2021-2022	F.Y.2020-2021
i)	Opening balance of amounts transferred to DEA Fund	391.95	319.93
ii)	Add: Amounts transferred to DEA Fund during the year	62.62	73.06
iii)	Less: Amounts reimbursed by DEA Fund towards claims	7.40	1.04
iv)	Closing balance of amounts transferred to DEA Fund	447.17	391.95

8) Disclosure On Penalties Imposed By RBI

(Amount In Lakhs)

Sr. No.	Nature of Breach	Amount of Penalty Imposed	
		F.Y. 2021-2022	F.Y.2020-2021
...	...	Nil	Nil



9) Other Disclosures

I. Business Ratio

(Amount In Lakhs)

	Particulars	F.Y. 2021-2022	F.Y.2020-2021
i)	Interest Income as a percentage to Working Funds	6.49	6.58
ii)	Non-interest income as a percentage to Working Funds	0.60	1.32
iii)	Cost of Deposits	5.33	5.69
iv)	Net Interest Margin	2.58	2.21
v)	Operating Profit as a percentage to Working Funds	(-) 0.55	0.25
vi)	Return on Assets	(-) 1.85	(-) 1.46
vii)	Business (deposits plus advances) per employee (in Rs. Lakhs)	399.92	408.14
viii)	Net Profit per employee (in Rs. Lakhs)	(-) 6.19	(-) 4.55

ii. Bancassurance business

Details of Commission/brokerage earned by the Bank from Insurance business is as follows:

(Amount In Lakhs)

Sr. No.	Particulars	F.Y. 2021-2022	F.Y.2020-2021
A	For selling Life Insurance Policies	5.96	5.09
B	For selling Non Life Insurance Policies	5.69	7.09
C	For selling Mutual Fund Products	...	...
D	Others (Specify)	...	...

iii. Provisions and contingencies

(Amount In Lakhs)

Sr. No.	Provision debited/credited to Profit and Loss Account	F.Y. 2021-2022	F.Y.2020-2021
i)	Provisions for Non-Performing Investments	440.00	445.34
ii)	Provisions for Investment Depreciation	257.99	329.66
iii)	Provision towards Non-Performing Assets	1001.24	892.35
iv)	Provision for Restructured Advances	(-)37.87	44.65
v)	Provision for Special General Provision written back	...	(-) 12.90
vi)	Provision for Special Reserve U/s 36(1)(viii) of Income Tax Act.	...	4.19
vii)	Provision for standard assets written back	(-)9.59	(-) 2.50
viii)	Provision made towards Income tax		
	a) Current Tax	...	57.00
	b) Deferred Tax	(-)508.05	(-)586.52
	Total	1143.72	1171.27



iv. Payment of DICGC Insurance Premium

(Amount In Lakhs)

Sr. No.	Particulars	F.Y. 2021-2022	F.Y.2020-2021
i.	Payment of DICGC Insurance Premium	81.62	82.48
ii.	Arrears in payment of DICGC premium	NIL	NIL

v. Disclosures of facilities granted to directors and their relatives

(Amount In Lakhs)

Sr. No.	Particulars	F.Y. 2021-2022	F.Y.2020-2021
1.	Fund- Based		
	Outstanding at the beginning of the year	137.11	133.66
	Additions during the year	75.96	49.25
	Recovery during the year	91.93	45.81
	Outstanding at the end of the year	121.14	137.11
2.	Non-Fund advances (Guarantees, L/C, etc.)	...	...

For Sanjay Rane & Associates

Chartered Accountants
Firm Regn. No. 121089W

J. R. JAGTAP
CHAIRMAN

A. S. SANDU
DIRECTOR



(CA Vishal Bane)

Partner

Membership No. 146521

Dated : June 28, 2022

UDIN : 22146521ALWCUDU3522

Place : Mumbai

P. V. THAKKER
DIRECTOR

V. H. PATIL
GENERAL MANAGER



Statement showing Particulars of Loans and Advances to Directors and their Relatives

No. of Directors/ their relatives who have borrowed from the Bank	Amount of Loans & Advances outstanding at the beginning of the year i.e 01.04.2020	Amount of Loan sanctioned during the year 2020-2021	Amount of recovery during the Co. Op. year	Amount of Loan outstanding at the end of the Co. Op. year i.e 31.03.2021	Overdues, if any, out of amount in Column No. 5	Remarks
1	2	3	4	5	6	7
	Rs.	Rs.	Rs.	Rs.	Rs.	
A. Directors						
Secured	19,95,527.62	72,12,000.00	3,16,189.83	88,91,337.79	NIL	Secured by FDR's., Mortgage Of Flat
Unsecured	0.00	0.00	0.00	0.00	-	
Sub Total A	19,95,527.62	72,12,000.00	3,16,189.83	88,91,337.79	NIL	
B. Employee Directors						
Secured	43,47,520.50	47,000.00	16,24,971.30	27,69,549.20	NIL	Secured by Flats/ Gold/ LIC/ NSC/ Vehicle
Unsecured	0.00	2,50,000.00	18,640.00	2,31,360.00	NIL	Unsecured by Personal Loan
Sub Total B	43,47,520.50	2,97,000.00	16,43,611.30	30,00,909.20	NIL	
Sub Total A + B	63,43,048.12	75,09,000.00	19,59,801.13	1,18,92,246.99	NIL	
C. Relatives						
Secured	73,67,505.15	87,000.00	72,32,569.42	2,21,935.73	NIL	Secured by FDR's, Mortgage of Flat/Gold
Unsecured	0.00	0.00	0.00	0.00	NIL	
Sub Total C	73,67,505.15	87,000.00	72,32,569.42	2,21,935.73	NIL	
Grand Total (A + B + C)	1,37,10,553.27	75,96,000.00	91,92,370.55	1,21,14,182.72	NIL	

RATE OF INTEREST

w.e.f. 01-07-2021

Period	For Simple Interest (STAR/MDAR/ QDAR/HID)		For Cumulative Interest (QIC/RD/LAK)	
	General	Sr.Citizen	General	Sr.Citizen
For 15 days to 180 days (Minimum Deposit Rs. 10,000/-)	4.00	4.00	-	-
For 181 days to 364 days (Minimum Deposit Rs. 5,000/-)	5.00	5.00	-	-
For 1 year upto including 3 years (Minimum Deposit Rs. 1,000/-)	6.00	6.25	5.75	6.00
Above 3 years upto & maximum 5 years (Minimum Deposit Rs. 1,000/-)	5.50	5.75	5.25	5.50



ANNEXURE 'A' (AS ON 31ST MARCH 2022)

- 1) Name of the Bank : The Chembur Nagarik Sahakari Bank Ltd.
2) Regd. & Admn. Office : 101- 103, "Rudresh", Opp. Dr. Ambedkar Garden, Chembur,
Mumbai – 400 071
3) Date of Registration : 07-03-1974
4) Registration No. : BOM/BNK/133
5) Date & No .of RBI Licence : 26th August, 1974, Licence No. ACD.MH-48-P
6) Jurisdiction : Maharashtra State

7)	i) No. of Branches including Head Office	18 (EIGHTEEN)	10)	Borrowings	
	ii) Membership : Regular / Nominal	35107/8160		D.C.C. Bank	NIL
	Nominal – 8160			M.S.C. Bank	NIL
	(Borrowers - 3968, Surety -4192)			ICICI Bank	NIL
	iii) Paid up Share Capital	1674.33	11)	Investment	
	iv) Total Reserve and Funds	7730.78		In FDs of Apex Banks	1238.29
				Others	26110.85
8)	Deposits	55745.08	12)	Overdues % (percentage)	6.23%
	Savings	16928.01			
	Current	1988.12	13)	Audit Classification	'C'
	Fixed and Other	36828.95			
			14)	Loss for the Year	1262.81
9)	Advances	25838.13			
	Secured	22954.82	15)	Total Staff(Staff+Sub staff)(180+27)	207
	Unsecured	288.33			
	Total % of Priority Sector	50.85%			
	Total % of Weaker Section to Priority Sector	11.04%	16)	Working Capitals	66642.49



THE **CNS BANK** LTD.

दि चेंबूर नागरिक सहकारी बँक लि.

४८ वा वार्षिक
अहवाल

२०२१-२०२२

बँकेच्या आकर्षक कर्ज योजना

गृह कर्ज
7.90%* p.a.



चारचाकी वाहन कर्ज
8.00%* p.a.



दुचाकी वाहन कर्ज
8.50%* p.a.




National Saving Certificate



सरकारी रोख्यांवरील कर्ज

9.50%*
NSC / KVP

एल.आय.सी. पॉलिसी कर्ज
9.00%*



9.50%*

तारण कर्ज
रु. १२५ लक्ष



व्यापारी कर्ज



छोट्या व्यापाऱ्यांकरिता त्यांच्या मालाच्या किंमती (स्टॉक) वर रु. दहा लाखा पर्यंतची अधिकर्ष कर्ज (कॅश क्रेडिट) योजना

11.50%* p.a.

*अटी लागू.



शाखा विस्तार

नोंदणीकृत व प्रशासकीय कार्यालय : १०१-१०३, रूद्रेश कमर्शियल कॉम्प्लेक्स, १९ वा रस्ता, डॉ. आंबेडकर उद्याना जवळ, चेंबूर, मुंबई - ४०० ०७१. फोन : २५२७६१०८/२५२७३९३५/२५२९३९२९ | ईमेल : ao@cnsbank.com

चेंबूर शाखा : ७० ब, कमल कुंज, सेंट्रल ॲव्हेन्यू, म. द. सरस्वती मार्ग, चेंबूर, मुंबई - ४०० ०७१. फोन : २५२८८९७०/२५२८२९१०/२५२८८९०४/२५२२२७४० | ईमेल : chembur@cnsbank.com

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चुनाभट्टी शाखा : शाॅप नं. १, लक्ष्मी निवास, गुलमोहर लेन, व्हि. एन. पुरव मार्ग, चुनाभट्टी, मुंबई - ४०० ०२२. फोन : २४०५६९५०/२४०५१४६४/२४०५१४६६ | ईमेल : chunabhatti@cnsbank.com

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