

जनतेच्या विश्वासावर आत्मविश्वासाने प्रगती साधणारी बँक



THE **CNS BANK** LTD.

दि चेंबूर नागरिक सहकारी बँक लि.



४९ वा | वार्षिक
अहवाल
२०२२-२०२३



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



THE **CNS BANK** LTD.

दि चेंबूर नागरिक सहकारी बँक लि.

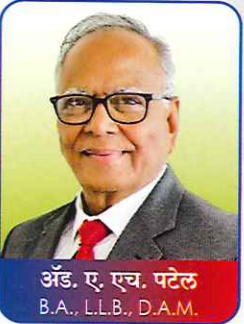
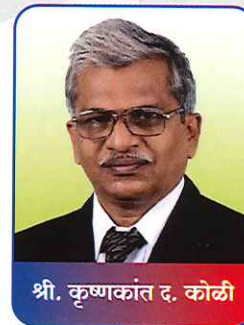
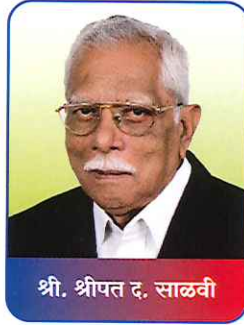
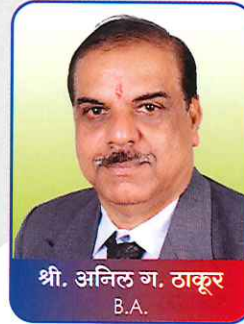


नवनिर्वाचित संचालक मंडळ

अध्यक्षा

सन २०२३ - २०२८

उपाध्यक्ष





४९ व्या वार्षिक सर्वसाधारण सभेची सूचना

दि चेंबूर नागरिक सहकारी बँक लि. या बँकेच्या सर्व सभासदांना कळविण्यात येते की बँकेची ४९ वी वार्षिक सर्वसाधारण सभा शनिवार दिनांक २ सप्टेंबर २०२३ रोजी सायंकाळी ठीक ५.०० वाजता, खालील विषयांचा विचार करून निर्णय घेण्यासाठी एल. यु. गडकरी सभागृह, स्वामी मुक्तानंद हायस्कूल, सुभाष नगर, चेंबूर, मुंबई - ४०० ०७१ येथे आयोजित करण्यात आली आहे. तरी सर्व सभासदांनी सभेस वेळेवर उपस्थित रहावे, ही विनंती.

* सभेपुढील विषय *

- दिनांक २४ सप्टेंबर, २०२२ रोजी झालेल्या बँकेच्या सन २०२१-२२ सालच्या ४८ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे (सदरचे इतिवृत्त सभासदांच्या अवलोकनार्थ बँकेच्या शाखांमध्ये उपलब्ध करून देण्यात आले आहे).
- दिनांक ३१ मार्च २०२३ अखेरील वर्षाचा संचालक मंडळाने सादर केलेला बँकेच्या कामकाजाचा अहवाल, ताळेबंद, नफा - तोटा पत्रक तसेच मा. वैधानिक लेखा परीक्षकांचा तपासणी अहवाल वाचून मंजूर करणे.
- सन २०२३-२४ करीता संचालक मंडळाने नेमणूक केलेले व रिझर्व्ह बँकेने मंजूरी दिलेल्या वैधानिक लेखा परीक्षक मे. शिंदे नायक अँड असोशिएटस् यांच्या नेमणूकीस व त्यांच्या मेहनतान्यास कार्योत्तर मंजूरी देणे.
- सन २०२१-२२ सालच्या वैधानिक लेखा परीक्षकांच्या अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेऊन मान्यता देणे.
- सन २०२३-२४ 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 निर्लेखित करण्यास मंजूरी देणे.
- सन २०२२-२३ च्या ४९ व्या वार्षिक सर्वसाधारण सभेस गैरहजर असलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
- मा. अध्यक्षीय परवानगीने ऐनवेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : चेंबूर, मुंबई

दिनांक : १४ ऑगस्ट, २०२३

संचालक मंडळाच्या आदेशावरून

विकास पाटील

सरव्यवस्थापक

विशेष सूचना

- उपरोक्त सभेसाठी आवश्यक असलेली गणसंख्या सायंकाळी ठीक ५.०० वाजेपर्यंत पूर्ण न झाल्यास सदर सभा तहकूब करण्यात 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 २५ ऑगस्ट, २०२३ 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.

49th Annual General Meeting of the Members of the Bank will be held on Saturday, 2nd September, 2023 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 २०२३ अखेरचा संक्षिप्त अहवाल, ताळेबंद, नफा-तोटा पत्रक आपणांसमोर सादर करित आहोत. आपणांस कल्पना आहेच की, कोरोना सारख्या महामारी नंतर जागतिक अर्थव्यवस्था हळूहळू पुर्वपदावर येत आहे. रशियाचे युकेन वरील आक्रमण, अमेरिकेतील मोठ्या बँकांचे अपयश तसेच महागाई व चलनवाढ यामुळे आर्थिक क्षेत्रावर परिणाम झालेला दिसून येतो. भारतीय रिझर्व्ह बँकेने अर्थव्यवस्था बळकट करण्याच्या दृष्टीने आर्थिकवर्षात रेपो दर २५० बेसीस पॉईंटने वाढविल्यान बाजारात अतिरिक्त तरलता निर्माण झाली. आर्थिकमंदी व रोखे बाजारातील अनियमितते सोबतच खाजगी व स्मॉल फायनान्स बँकां यांच्याशी कराव्या लागणाऱ्या तीव्र स्पर्धेला सामोरे जात असताना सहकारी बँका आपले अस्तित्व टिकवून आहेत. गतवर्षात दि पंजाब अँड महाराष्ट्र को-ऑप. (पीएमसी) बँकेतील घोटाळ्यामुळे सहकार क्षेत्राची प्रतिमा मलिन झाली व त्याचे दूरगामी परिणाम सहकार क्षेत्रावर झाले. रिझर्व्ह बँकेच्या दिनांक २५ जानेवारी २०२२ रोजीच्या आदेशान्वये पीएमसी बँकेचे युनिटी स्मॉल फायनान्स बँकेत विलिनीकरण झाल्यानंतर संस्थात्मक ठेवीदारांना त्यांच्या ठेवीवर २०% इक्विटी वॉरन्ट्स आणि ८०% पर्पेच्युअल नॉन क्युमुलिटीव्ह प्रेफरन्स शेअर्स (PNCPS) देण्यात आले. या पर्पेच्युअल नॉन क्युमुलिटीव्ह प्रेफरन्स शेअर्स (PNCPS) रक्कमेवर १००% तरतुद करावी असे निर्देश देण्यात आले. सलग दोन वर्षे झालेल्या तोट्यामुळे बँकेच्या भांडवल पर्याप्ततेवर परिणाम झाल्याने त्याचे प्रमाण आवश्यकतेपेक्षा कमी झाले (कमीतकमी ९% आवश्यक). त्यामुळे रिझर्व्ह बँकेकडून पर्यवेक्षीय कृती आराखडया अंतर्गत उपाययोजना सूचविण्यात आल्या. सदरच्या उपाययोजनांच्या अंतर्गत बँकेस भागभांडवल पर्याप्तता वाढविणे, नफा क्षमता वाढविणे व संचित तोटा कमी करणे तसेच अनुत्पादीत कर्जाचे प्रमाण कमी करणे इत्यादी निर्देश देण्यात आले. भांडवल पर्याप्तता वाढविण्याच्या दृष्टीने बँकेने तात्पुरत्या स्वरूपात भागभांडवल परतावा थांबविला तसेच नफा क्षमता वाढविण्याच्या दृष्टीने काही धोरणात्मक निर्णय घेऊन खर्चावर नियंत्रण राखले.

सदरची उपाययोजना करित असताना कर्मचारी वर्गाकडून तसेच कर्मचारी युनियन कडून मोलाचे सहकार्य मिळाले त्याबद्दल आम्ही त्यांचे ऋणी आहोत. कर्जथकबाकीची प्रभावी वसुली तसेच संचालक मंडळाने घेतलेल्या धोरणात्मक निर्णयांमुळे बँकेस अहवालवर्षाअंती कार्यरत नफ्यासह नक्त नफा झाला असून भांडवल पर्याप्ततेत सुध्दा लक्षणीय वाढ झाली आहे.

चालू आर्थिक वर्षात आपली बँक सुवर्णमहोत्सवी वर्षात पदार्पण करित आहे. बँकेच्या या सुवर्णकाळात अनेक चढउतार आले पण आपल्या सर्वांच्या सहकार्याने व विश्वासाने आपण त्यावर मात करून प्रगती साधली त्याबद्दल बँकेचे सर्व भागधारक, ठेवीदार व हितचिंतक यांचे शतशः आभार!!

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 ३५१०७ सभासद होते, अहवाल वर्षात ५११ नवीन सभासद झाले. राजीनामे/हस्तांतरण/मृत्युमुळे ८२३ सभासद कमी झाल्याने अहवाल वर्षाअखेरीस सभासद संख्या ३४७९५ झालेली आहे.

वर्षारंभी बँकेचे वसूल भागभांडवल रु. १६७४.३३ लक्ष होते. अहवाल वर्षात नवीन सभासद तसेच जुन्या सभासदांनी रु.१३५.२१ लक्षचे अधिक भाग खरेदी केले तसेच राजीनामे/हस्तांतरण/मृत्यु इत्यादीमुळे रु.५१.२८ लक्ष चे भाग परत केल्याने वर्षाअखेरीस एकूण वसूल भागभांडवल रु.१७५८.२६ लक्ष इतके शिल्लक आहे. ही वाढ मागील वर्षाच्या तुलनेत ५.०१% ने अधिक आहे.

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. ७७३०.७८ लक्ष होता. अहवाल वर्षात निधीं मध्ये रु. २०१.५९ लक्षांनी वाढ होऊन वर्षाअखेरीस राखीव व इतर निधी रु. ७९३२.३६ 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. ९१००.७१ लक्ष असून नक्त संपत्ती (Net Worth) रु. ३६३.३२ लक्ष इतकी आहे.

ठेवी

अहवालवर्षा अखेरीस बँकेच्या एकूण ठेवी रु. ४९,१४४.११ 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 विमाहत्ता नियमितपणे भरत आहे. अहवाल वर्षात बँकेने एकूण ठेवींवर रु. ७८.५४ लक्ष (गतवर्षी रु. ८१.६२ लक्ष) विमाहत्ता (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. ५४७०.९४ लक्ष झाले आहे. सर्व उत्पन्नातून ठेवीवरील व्याज, प्रशासकीय खर्च, घसारा इत्यादी रु. ४,६५९.३९ लक्ष व इतर तरतुदी रु. ७०२.३६ लक्ष वजाकरता अहवाल वर्षात रु. १०९.१९ लक्ष निव्वळ नफा म्हणून शिल्लक राहतो. अहवाल वर्षाअंती नक्त नफा संचित तोट्यातून वजा केल्यानंतर संचित तोट्यात घट होऊन रु. २१४९.१५ लक्ष इतका संचित तोटा शिल्लक राहतो (गतवर्षी संचित तोटा रु. २२५८.३५ लक्ष इतका होता).

लाभांश व नफा विभागणी

अहवाल वर्षात नक्त नफा होऊनही संचित तोटा शिल्लक राहत 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 अॅक्ट 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. ३९४.२३ लक्ष व बँकेतील शिल्लक रक्कम व मुदतठेव रु. ७९७८.६८ लक्ष इतकी आहे.

गुंतवणूक

बँकिंग रेग्युलेशन अॅक्ट १९४९ चे कलम १८ व २४ अन्वये रोख राखीव निधी (CRR) व वैधानिक 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.२१९९१.४७ लक्ष इतकी झालेली आहे. (गतवर्षी एकूण गुंतवणूक रु. १९१७१.६२ लक्ष इतकी होती). गुंतवणूकीची पूर्ण विगतवारी ताळेबंदात दिलेली आहे.

कर्जव्यवहार

अहवाल वर्षात ११५६ सभासदांना रु. ५८१८.१५ लक्ष चे कर्जवाटप करण्यात आले. कर्जदारांनी केलेली नियमित कर्जाची परतफेड व थकीत कर्जाची प्रभावी वसुली केल्यामुळे अहवाल वर्षा अखेरीस एकूण कर्जबाकी रु. २१,८८५.९८ लक्ष इतकी आहे. वरील कर्जापैकी अग्रक्रम क्षेत्रासाठी रु. १०४९९.०३ लक्ष व दुर्बल घटकांस रु. १९२९.६३ लक्ष कर्ज पुरवठा करण्यात आलेला आहे, हे प्रमाण एकूण कर्जाच्या अनुक्रमे ४७.९७% व ८.८२% इतके होते. तसेच लघुउद्योगां करीता बँकेने एकूण कर्जाच्या १२.२४% इतका कर्जपुरवठा केला आहे.

अनुत्पादीत कर्जाचे प्रमाण कमी करण्याच्या दृष्टीने संचालक मंडळाने घेतलेल्या निर्णयानुसार गतवर्षी मालमत्ता पुनरचना कंपनीस रु. ४०८३.७५ लक्ष ची अनुत्पादीत कर्जे हस्तांतरित केली होती त्यामध्ये अहवालवर्षा अखेरीस रु. १९६.०० लक्ष ची वसुली झाली तसेच बँकेच्या वसुली विभागाने उत्तम कर्ज वसुली केल्याने गतवर्षीच्या तुलनेत नक्त अनुत्पादीत कर्जाचे प्रमाण २.९४% ने कमी होऊन (गतवर्षी



९.४९% इतके होते) अहवालवर्षा अखेरीस ते ६.५५% 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 १०९ खात्यांचे की जे अनुत्पादीत कर्ज म्हणून वर्गीकरण झाले आहे अशा कर्जखात्यांवरील येणे रक्कमांकरीता बँकेच्या वसुली विभागाद्वारे सर्वतोपरी प्रयत्न व सर्व कायदेशीर प्रक्रिया पूर्ण करूनही कर्ज वसुली 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 १०९ अनुत्पादीत कर्ज खात्यांवरील येणे शिल्लक रक्कम रु. १,४०,५४,४८२.५९ व त्यावरील येणे व्याज रु.१,२२,८८,४२२.८६ व इतर खर्च रु. १२,७९,९७२.७९ अशी एकूण रु. २,७६,२२,८७८.२४ 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 नोंद (Accounting Standards) पध्दतीच्या अधिन राहून करण्यात येत आहे.

रिझर्व्ह बँकेची तपासणी

रिझर्व्ह बँकेने सहकारी बँकासाठी अंतर्गत नियंत्रण, मालमत्ता देयता (Assets Liabilities) तसेच जोखीम व्यवस्थापन (Risk Management) अंतर्गत लेखा परीक्षण यासाठी मार्गदर्शक तत्वे आखून दिलेली आहेत त्यांची काटेकोरपणे अंमलबजावणी केली जात आहे. बँकिंग रेग्युलेशन अॅक्ट १९४९ (सहकारी संस्थांना लागू असणारा) च्या कलम ३५ प्रमाणे सन २०२१-२२ या वर्षाची तपासणी रिझर्व्ह बँकेचे उप सरव्यवस्थापक, श्री. शारीक हुडा व त्यांचे सहकारी यांनी अहवालवर्षात पूर्ण केली व बँकेस “डी” मानांकन दिले आहे. तपासणी अधिकाऱ्यांनी परीक्षण कालावधीमध्ये बँकेच्या कामकाजात सुधारणा करण्याच्या दृष्टीने महत्वाच्या सूचना केल्या असून सदर सूचनांबद्दल बँक त्यांचे आभार व्यक्त करीत आहे.

हिशेव तपासणी

शासनाने महाराष्ट्र सहकारी कायदा १९६० मध्ये केलेल्या सुधारणा अन्वये आर्थिक वर्ष २०२२-२३ 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. १६ जुलै २०२२ रोजीच्या सभेमध्ये रिझर्व्ह बँकेचे निकष पूर्ण करीत असल्याकारणाने तसेच कामाचा अनुभव व पात्रता लक्षात घेऊन मे. शिंदे नायक अॅन्ड असोशिएटस् ह्यांची सन २०२२-२३ या आर्थिक वर्षा करीता नेमणूक केली होती व त्यास रिझर्व्ह बँकेने त्यांच्या दिनांक १८ ऑगस्ट २०२२ रोजीच्या पत्रान्वये मंजूरी दिली. तदनंतर दिनांक २४ सप्टेंबर २०२२ रोजीच्या वार्षिक सर्वसाधारण सभेने त्यांच्या नेमणूकीस अनुसमर्थन दिले. त्याप्रमाणे मे. शिंदे अॅन्ड असोशिएटस् यांनी बँकेचे अहवालवर्षाचे वैधानिक लेखापरिक्षण पूर्ण करून बँकेस “ब” 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 नेमणूक केलेली असून उर्वरीत शाखांसाठी अंतर्गत लेखापरिक्षण विभाग स्थापन करून रिझर्व्ह बँकेने दिलेल्या सूचनांची अंमलबजावणी करण्यात आलेली आहे. तसेच रिझर्व्ह बँकेच्या निर्देशानुसार बँकेने जोखिम अधारीत अंतर्गत लेखापरिक्षण विभाग (Risk Base Internal Audit) स्थापन केला आहे.



बँकेच्या शाखा व शाखा विस्तार

बँकेची नफाक्षमता वाढविण्याच्या दृष्टीने संचालक मंडळाने धोरणात्मक निर्णय घेऊन गेल्या पाच वर्षात नफा न कमविणाऱ्या शाखांचे रिझर्व्ह बँकेच्या धोरणानुसार नजीकच्या शाखेत विलिनीकरण करण्याचा निर्णय घेतला. त्या अनुषंगाने अहवालवर्षात दिनांक १८/०७/२०२२ पासून विक्रोळी शाखेचे घाटकोपर (पूर्व) शाखेत तर दिनांक २३ डिसेंबर २०२२ पासून प्रतिक्षा नगर व खारघर शाखेचे अनुक्रमे चुनाभट्टी व पनवेल शाखेत विलिनीकरण करण्यात आले.

अहवालवर्षा अखेरीस बँकेचे एक प्रशासकीय कार्यालय व १४ शाखा मिळून एकूण १५ 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.

संचालक मंडळ

संचालक मंडळाची मुदत दिनांक ५ मार्च २०२१ रोजी संपुष्टात आली होती परंतु कोरोना (Covid-19) महामारीमुळे सर्व सहकारी संस्थांच्या निवडणूका वेळोवेळी पुढे ढकलण्यात आल्या होत्या. सदरच्या पुढे ढकललेल्या संस्थांच्या निवडणूका मुदतीच्या दिनांकानुसार टप्पाटप्पाने घेण्याचे शासनाने दिनांक १४ डिसेंबर २०२२ रोजी जाहिर केले. त्याप्रमाणे आपल्या बँकेच्या संचालक मंडळाचा सन २०२३-२०२८ सालाकरीताच्या निवडणुकीचा कार्यक्रम दिनांक ३१ मार्च २०२३ रोजी राज्य सहकारी निवडणूक प्राधिकरण, महाराष्ट्र राज्य, पुणे यांच्याकडून जाहिर करण्यात आला व निवडणूक निर्णय अधिकारी म्हणून श्री चंद्रशेखर बा. गव्हाणकर, जिल्हा विशेष लेखापरिक्षक वर्ग १, सहकारी संस्था, मुंबई यांची नेमणूक करण्यात आली. निवडणूक निर्णय अधिकारी यांनी संचालक मंडळाच्या १७ जागांकरिता निवडणूक कार्यक्रम विविध टप्प्यात जाहिर केला. सदर अनुसूची प्रमाणे अर्ज दाखल करण्याच्या दिनांकापर्यंत १७ च अर्ज दाखल झाल्याने दिनांक २८ एप्रिल २०२३ रोजी संचालक मंडळाची निवडणूक बिनविरोध झाल्याचे जाहिर केले त्याप्रमाणे दिनांक ४ मे २०२३ रोजी निवडणूक निर्णय अधिकारी यांच्या अध्यक्षतेखाली अध्यासी सभा आयोजित करण्यात आली व त्यात बँकेचे अध्यक्ष व उपाध्यक्षांची निवड करण्यात आली. अध्यक्ष व उपाध्यक्ष पदा करीता प्रत्येकी १ नामांकन आल्याने अध्यक्ष म्हणून श्रीमती प्रविणा व्हि. ठक्कर व उपाध्यक्ष म्हणून श्री अनिल ग. ठाकूर यांची बिनविरोध निवड झाल्याचे जाहिर केले.

सदर निवडणूक कार्यक्रमांतर्गत जिल्हा सहकारी निवडणूक अधिकारी तथा जिल्हा उपनिबंधक, सहकारी संस्था (२), पूर्व उपनगरे श्री. प्रताप पाटीलसो तसेच निवडणूक निर्णय अधिकारी तथा जिल्हा विशेष लेखापरिक्षक, वर्ग-१, सहकारी संस्था, मुंबई श्री. चंद्रशेखर बा. गव्हाणकर यांचे बहुमुल्य सहकार्य व मार्गदर्शन मिळाले त्याचप्रमाणे निवडणूक निर्णय अधिकारी यांचे सहकारी सहाय्यक निवडणूक अधिकारी श्री. निलेश नाईक विशेष लेखा परिक्षक, वर्ग १, श्रीमती शैलजा पवार लेखा परिक्षक श्रेणी १, श्री. संजय पाटील लेखा परिक्षक श्रेणी २ व निवडणूक सहाय्यक श्री. संतोष भोसले व श्री. प्रमोद पोळ या अधिकाऱ्यांनी सुध्दा बहुमुल्य सहकार्य केले.

रिझर्व्ह बँकेच्या दिनांक ३१ डिसेंबर २०१९ च्या परिपत्रकान्वये व्यवस्थापकीय मंडळाची (Board of Management) स्थापना करण्यात आली होती. अहवाल वर्षात व्यवस्थापकीय मंडळाच्या एकूण ८ सभा झाल्या. व्यवस्थापकीय मंडळाने वेळोवेळी केलेल्या मार्गदर्शनाबद्दल संचालक मंडळ त्यांचे आभारी आहे.

अहवाल वर्षामध्ये संचालक मंडळातील प्रत्येक संचालकाने पूर्ण सहकार्य दिले. दिनांक ३१ मार्च २०२३ अखेरीस संचालक मंडळाच्या एकूण ३१ सभा झाल्या तसेच विविध उपसमित्यांच्या ९९ 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 ठेवीवरच कर्ज 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 दृष्टिने वेळोवेळी प्रशिक्षणवर्गाचे आयोजन करण्यात आले होते. अहवाल वर्षात एकूण १७१ कर्मचाऱ्यांनी ऑनलाईन प्रशिक्षण देण्याच्या 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.

बँकेच्या चुनाभट्टी शाखेचे व्यवस्थापक श्री. शरद बी खणकर दिनांक ३१/०५/२०२२ रोजी तसेच चिताकॅम्प शाखेचे व्यवस्थापक श्री. नंदकिशोर रामदास पाटील हे दोघेही दिनांक ३० नोव्हेंबर २०२२ रोजी आपल्या ३५ वर्षांच्या सेवेनंतर सेवानिवृत्त झाले. आपल्या सेवाकार्यकाळामध्ये त्यांनी बँकेची निष्कलंक सेवा केली व आपल्या कामाचा ठसा उमटविला. त्यांस 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 करीत 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 मुदत ठेव खाते उघडणे इ. सेवा उपलब्ध करून देण्यात आल्या आहेत. यास खातेदारांचा उत्स्फूर्त प्रतिसाद मिळत आहे.

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 हस्तांतरित 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 दृष्टिने 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 महामंडळ (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 ६७७२ कार्ड वितरीत करण्यात आली. आजमितीस एकूण ५७४१७ 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 मर्यादितपेक्षा 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 वैद्यकीय तपासणी अशा उपक्रमाद्वारे सभासदांशी जवळीक साधण्याचा प्रयत्न सातत्याने बँक करीत असते.

सामाजिक बांधिलकीच्या नात्याने सभासद कल्याण निधी मधून, सभासदांना मोतीबिंदू शस्त्रक्रियेसाठी रु.७,५०१/- पर्यंत आर्थिक मदत देण्यात येते. अधिक माहितीसाठी सभासदांनी जवळच्या शाखा व्यवस्थापकांना भेटावे. या अहवाल वर्षात ६ सभासदांना रु.४५,००६/- आर्थिक मदत देण्यात 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 ५८९३ 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 प्रिमियम 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 २६ सभासद/कर्मचाऱ्यांच्या मुलामुलींना रु. ३०,०००/- बक्षिसरूपाने प्रदान करण्यात आले. २०२२-२३ या अहवाल सालाकरीता सभासदांच्या मुलांना शैक्षणिक बक्षिसे देण्याचे योजिले आहे. (अर्ज स्वीकारण्याची शेवटची तारीख २८ ऑगस्ट २०२३ आहे.) अहवालामध्ये पान क्र. १० वर अधिक माहिती दिलेली आहे.

श्रध्दांजली

अहवाल वर्षात दिवंगत झालेल्या सामाजिक, राजकीय, सिने-नाट्य सृष्टी तसेच क्रीडा विश्वातील नामवंत, बँकेचे ज्ञात अज्ञात सभासद, ठेवीदार व हितचिंतक तसेच ईशाळवाडी, खालापूर येथील दुर्घटनेत मृत्यूमुखी पडलेल्या गावकऱ्यांच्या 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, जिल्हा उपनिबंधक, सहकारी संस्था (२), पूर्व उपनगरे, '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., एस. व्ही. सी. बँक (चेंबूर शाखा) सारस्वत इन्फोटेक प्रा.लि., को-ऑप. बँक एम्प्लॉइज युनियन, मुंबई, चेंबूर पोलीस ठाणे व मे. शिंदे नायक अँड असोशिएटस् - वैधानिक लेखा परिक्षक यांच्या बहुमोल मार्गदर्शनाबद्दल व सहकार्याबद्दल त्यांचे आभार मानते.

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 रुजली, वाढली व आज नवीन स्थित्यंतरासाठी चेंबूरवासियांबरोबर इतरांनीही पाठिंबा दिल्याबद्दल या सर्वांचे आभार मानते आणि बँकेला भविष्यात अधिक उज्वल यश प्राप्त होवो ही सदिच्छा व्यक्त करते.

जय हिंद ! जय महाराष्ट्र ! जय सहकार !

स्थळ : चेंबूर, मुंबई.

दिनांक : १४ ऑगस्ट, २०२३

संचालक मंडळाच्या अनुज्ञेवरून

P. Thakkar

पी. व्ही. ठक्कर
अध्यक्षा



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 संलग्नित करावेत.

सभासद कल्याण निधीमधून महाराष्ट्रातील विद्यापीठे / बोर्डातून मे / जून २०२३ 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. २८ ऑगस्ट, २०२३ पर्यंत प्रमाणित गुणपत्रिकेसह अर्ज बँकेच्या शेअर विभागाकडे अथवा नजिकच्या शाखेत आणून द्यावेत.
- ☞ सदर गुणगौरवाकरिता कोणत्याही पदविका अभ्यासक्रमांचा (DIPLOMA) विचार केला जाणार नाही.



Abridged Directors' Report for the year ended 31.03.2023

Dear Respected Members,

We present before you an abridge report, Balance Sheet, Profit and Loss Statement of your Bank for the year ended 31st March, 2023.

You are aware that the situation is coming gradually to normalcy after the Corona pandemic, invasion of Russia over Ukraine, failure of big banks of U.S.A., rising of prices and inflation whose impact is seen/visible on financial sector. To strengthen the economy, Reserve Bank of India has hiked Repo Rate by 250 BPS during the year and therefore, additional liquidity existed in the market. By fighting against the economic slowdown and irregularity in debt market with stiff competition from private and small finance banks, co-operative banks are still in existence.

During last year, the image of co-operative sector was maligned due to irregularities in The Punjab & Maharashtra Co-operative Bank (PMC Bank) and its long lasting effects were visible on Co-operative sector. As per Reserve Bank's Circular dated 25th January 2022, the PMC Bank has been merged with Unity Small Finance Bank. Institutional investors were given 20% Equity Warrants and 80% Perpetual Non-Cumulative Preference Shares (PNCPS), for which 100% provision was required to be made, in lieu of their deposits with PMC Bank. Bank had incurred losses for consecutive two years and it affected adversely on CRAR which came down below minimum level (minimum required 9%). Therefore, Reserve Bank imposed SAF and advised corrective measures. Under these measures, Bank was directed to increase CRAR, earn profit and reduce accumulated loss, reduce the level of NPAs. On temporary basis, Bank stopped refund of share capital for increasing CRAR as well as took policy decision to increase profitability by reducing expenses.

While implementing the corrective measures, invaluable co-operation was received from the employees as well as from their Union for which we are very much grateful to them. Successful recovery of bad loans and due to policy decision taken by the Board of Directors, Bank has earned **Operating Profit** as well as **Net Profit** and substantial increase in CRAR, at the end of the year.

During current financial year our Bank is entering into Golden Jubilee Year. During the Bank's golden era, many ups and downs came but due to co-operation and trust reposed by all Share holders, Depositors and Well wishers, we have successfully done the progress for which we are thank full to all.

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 transactions, transfer of funds, Cheque stop payment request, Cheque 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 5893 individuals account holder under Pradhan Mantri Insurance Schemes and 987 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 31.03.2023. The Audited Balance Sheet and Profit and Loss Account for the year ended 31.03.2023 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 31.03.2023, as compared with the last year, was as under :

	31.03.2022	31.03.2023	% of Increase/Decrease
a. Members (Nos.)	35107	34795	-312
b. Paid up Capital (Rs.)	1674.33 Lakhs	1758.26 Lakhs	5.01
c. Reserves (Rs.)	7730.78 Lakhs	7932.36 Lakhs	2.61

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 here in above. 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. As approved in the last years Annual General meeting dated 24th September 2022, those members who did not acquire minimum shares of Rs.1250/-, their (1981 members) shares has been forfeited on 16th June 2023 and proceeds of Rs.19,88,850/- have been credited to the Reserve Fund.

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.45,006/- to 6 such share holders from our Members Welfare Fund.

DEPOSITS :

The Total Deposit of the Bank as on 31.03.2023 stands to Rs.49,144.11 Lakhs comprising of Fixed Deposit of Rs.28916.27 Lakhs, Saving Bank Deposit of Rs.17493.71 Lakhs, Current Deposit of Rs.2290.53 Lakhs and Recurring Deposit of Rs.443.60 Lakhs.

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

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 2022-2023, our Bank has paid Insurance Premium of Rs.78.54 Lakhs (Rs.81.62 lakhs last year) to the DICGC.



PROFIT & LOSS ACCOUNT

As on 31.03.2023, we earned an income of Rs.5470.94 Lakhs. After deducting interest paid on deposits, administrative expenses, depreciation etc. of Rs.4659.39 Lakhs and other provisions of Rs.702.36 Lakhs, we have Net Profit of Rs.109.19 Lakhs as on 31.03.2023.

LOANS AND ADVANCES

As on 31.03.2023, our advances were Rs.21,885.98 Lakhs as against Rs.25,838.13 Lakhs as on 31.03.2022. The details are as under:-

1. Advances to Priority Sector	Rs. 104.99 Cr	Being 47.97% of total advances
2. Advances to Weaker Sector	Rs. 19.30 Cr	Being 8.82% of advances to Priority Sector.
3. Secured Advances	Rs. 203.55 Cr	Being 93.01 % of the total advances
4. Unsecured Advances	Rs. 15.31 Cr	Being 6.99 % of the total advances

In last 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. During the financial year recovery of Rs.196.00 lacs was reported in said NPA accounts by ARC.

As on 31.03.2023, our Gross NPA was Rs.2284.27 Lakhs (10.44%) and NET NPA was Rs.1373.61 Lakhs (6.55%) as against Rs.3339.13 Lakhs (12.92%) and Rs.2360.15 Lakhs (9.49%) respectively as on 31.03.2022.

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 (AACS) U/s 35, an inspection was carried out for the F.Y.2021-22 by Mr. Sharik Hooda, Deputy General Manager, Department of Supervision between 06.02.2023 to 17.02.2023. Board of Directors expressed their vote of thanks for their valuable suggestions during their inspection period.

AUDIT

M/s.Shinde Nayak and Associates, carried out the Statutory Audit of our Bank and they placed our Bank in "B" Grade. Board extends their sincere thanks for their co-operation and guidance. Independent Bank Auditor's Report is available on page no. 22 to 24 in this report. Bank has also appointed chartered accountant firms for concurrent Audit of their Branches.

RISK BASE INTERNAL AUDIT

As per RBI guideline Bank is conducting Risk Base Internal Audit on regular basis,

BOARD OF DIRECTORS

State Election Commission for Co-op. Societies has declared election of Board of Directors vide their order dated 31st March 2023 for the tenure of 2023-2028 for the 17 number of Directors including reserved seats and



appointed Shri. Chandrashekhar B. Gavhankar, District Special Auditor Class 1, Co-op. Societies, Mumbai as a Returning Officer. As per the schedule of Election declared by the Returning Officer only 17 nominations forms were submitted upto the last date of submission. Accordingly the Returning Officer has declared the election as unopposed on 28th April 2023. As per Bye-laws of the Bank Returning Officer held the meeting of newly Directros on 4th May 2023 for the election of office bearers. Since only 2 nomination received for the said post Returning Officer has declared Smt. P. V. Thakker as a Chairperson and Mr. A. G. Thakur as Vice Chairman for the further tenure of 5 years. We place on record our grateful thanks to Returning Staff and their Staff.

Throughout the financial year ended 31.03.2023, all the Directors of our Bank worked hard and in a cohesive manner for the prosperity of the Bank. There were 99 Sub Committee Meetings and 31 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

The Board of Directors regrets to state with a deep sense of sorrow towards the passing away of our eminent personalities in the field of politics, social welfare, sports, films-drama, Indian soilders etc. and Share Holders of the Bank during the year under Report. Bank also place on record its deep sense of sorrow towards the villagers who lost their lives in the incident took place at Irshalwadi, khalapur, maharashtra.

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, Co-op. Societies (2) Eastern Suburb, 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., S.V.C. Bank (Chembur Br.), Chembur Police Station and M/s. Shinde Nayak 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,

P. V. Thakker

P. V. Thakker - Chairperson

Place : Chembur, Mumbai

Dated: 14th August, 2023



GROWTH SYNOPSIS

Year	Share Capital	Reserve	Deposits	Loan & Adv.	Total Business	Overdue % to Advance	Working Capital	Profit/ Loss	Dividend	Audit Class	No. of Branches
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
2022-23	1758.26	7932.36	49144.11	21885.98	71030.09	7.45%	59710.72	109.19	....	B	14



PROFIT & LOSS ACCOUNT

31.03.2022 Rs. Ps.	EXPENDITURE	31.03.2023 Rs. Ps.
30,10,38,476.60	Interest on Deposits & Borrowings	25,10,56,789.12
12,13,34,072.93	Salaries, Allowances, P.F. Gratuity	11,43,55,030.97
3,66,24,233.13	Rent, Taxes, Insurance and Lighting	3,47,44,361.93
17,36,302.22	Legal Charges	6,52,910.00
17,33,430.50	Postage, Telegram & Telephone Charges	12,81,948.24
26,83,010.90	Auditor Fees	25,55,693.00
1,07,94,688.79	Depreciation on Property	1,06,00,134.00
10,94,839.24	Repairs to Furniture, Fittings, etc.	9,24,051.72
34,67,755.53	Printing and Stationery	27,19,399.92
2,09,180.00	Advertisement	97,619.00
23,39,484.61	Loss on Sale of Assets	8,29,387.48
10,81,253.80	Amortisation of Premium on Investments	10,81,253.80
3,82,96,952.23	Other Expenditure	4,65,03,048.05
(3,73,01,108.36)	Profit before Exceptional, Extraordinary Items, Income-tax and Provisions & Contingency	1,21,01,661.43
4,13,97,687.87	Exceptional Items: Bad Debts written off	39,52,863.25
(3,73,01,108.36)	Profit after Exceptional items, but before Extraordinary Items, Income-tax and Provisions & Contingency	1,21,01,661.43
(3,73,01,108.36)	Profit before Income-tax and Provisions & Contingency	1,21,01,661.43
10,01,23,800.00	Provisions & Contingency	
-	Provision for Bad & Doubtful Debts Reserve	-
4,40,00,000.00	Provision for ARC Reserve	2,01,00,000.00
2,57,99,000.00	Investment Provision Reserve (PNCPS)	4,50,00,425.20
16,99,22,800.00	Investment Depreciation Reserve	51,35,390.00
(20,62,65,320.72)	Profit Before Tax	7,02,35,815.20
-	Current Income-tax	11,56,469.64
(5,08,04,750.00)	Deferred Tax Income	(54,15,783.00)
-	Net Profit after Tax	(54,15,783.00)
68,29,49,418.35	TOTAL	54,27,46,775.32

PROFIT & LOSS APPROPRIATION ACCOUNT

31.03.2022 Rs. Ps.	EXPENDITURE	31.03.2023 Rs. Ps.
15,16,73,635.75	Net Loss After Tax	-
-	Balance of Profit carried to Balance Sheet	1,09,19,252.64
15,16,73,635.75	GRAND TOTAL	1,09,19,252.64

P. V. THAKKER
CHAIRPERSON

A. G. THAKUR
VICE - CHAIRMAN

J. R. JAGTAP
DIRECTOR

S. D. SALVI
DIRECTOR

D. K. JAIN
DIRECTOR

R. R. PATIL
DIRECTOR



FOR THE YEAR ENDED 31ST MARCH 2023

31.03.2022		INCOME	31.03.2023	
Rs.	Ps.		Rs.	Ps.
30,98,59,930.50		Interest and Discounts	27,74,13,675.68	
13,06,42,468.08		Interest on Investments	16,23,82,574.19	
32,51,600.00		Interest on PSU Tax Free Bonds	32,51,600.00	
23,40,203.66		Commission, Exchange and Brokerage	14,68,610.52	
13,04,264.62		Rent on Lockers	13,67,498.81	
96,32,811.48		Capital Gain from Mutual Fund	28,27,742.55	
-		Dividend Income	20,61,326.40	
2,71,63,852.24		Miscellaneous Income	2,72,34,979.37	
2,51,341.54		Profit on Sale of Assets	1,15,397.04	
4,06,000.00		Profit on Sale of Investments	7,88,305.10	
2,80,100.00		Bad Debts Earlier Written Off Now Recovered	-	
-		Interest Received On IT Refund	5,91,579.00	
4,13,97,687.87		BDDR Written Back on Bad Debts Written off	39,52,863.25	
		Provisions Written Back		
37,86,934.97		Restructured Advances Provision Written Back	-	
9,58,587.64		Provision Against Standard Assets No Longer Required	11,40,000.00	
-		Provision Against Bad Investment reserve written back (Equity Warrants)	2,65,06,672.40	
-		Provision Against BDDR written back	31,94,666.01	
-		Provision Against Leave Encashment written back	2,78,00,000.00	
-		Provision against for Impairment in Other Assets written back	6,49,285.00	
15,16,73,635.75		Net Loss after Tax	-	
68,29,49,418.35		TOTAL	54,27,46,775.32	

FOR THE YEAR ENDED 31 ST MARCH 2023

31.03.2022		INCOME	31.03.2023	
Rs.	Ps.		Rs.	Ps.
-		Net Profit After Tax	65,72,252.64	
2,53,93,000.00		Transfer From Investment Fluctuation Reserve	43,47,000.00	
12,62,80,635.75		Balance of Loss carried to Balance Sheet	-	
15,16,73,635.75		TOTAL	1,09,19,252.64	

V. H. PATIL
GENERAL MANAGER

As per our Report of even date
For **SHINDE NAYAK & ASSOCIATES**
CHARTERED ACCOUNTANTS
F.R.N-119906W

C.A. L. V. NAYAK (Partner)
Membership No. 104221
UDIN. 23104221BGWAPD1017
Mumbai - 26.06.2023



BALANCE SHEET

31.03.2022 Rs. Ps.	CAPITAL & LIABILITIES		31.03.2023 Rs. Ps.
25,00,00,000.00	1. CAPITAL		25,00,00,000.00
	i) Authorised Capital (Divided into 1,00,00,000 shares of Rs. 25 each)		
16,74,32,850.00	ii) Subscribed and Paid-up Capital	16,65,21,125.00	
	a) Individuals 6660845 (Previous Year 6314133) shares of Rs. 25/- each		
	b) Co-operative Institutions / State Govt. (Previous Year.....) shares of each	0.00	
	c) Others 372181 (Previous Year 383181) shares of Rs. 25/- each	93,04,525.00	17,58,25,650.00
	2. RESERVES & SURPLUS		
14,56,80,394.17	i) Statutory Reserve Fund	14,77,89,675.12	
5,89,91,200.00	ii) Building Fund	5,89,91,200.00	
13,28,57,724.99	iii) Revaluation Reserve	11,95,71,951.99	
9,78,97,736.55	iv) Bad & Doubtful Debt Reserve	9,10,65,896.53	
13,25,33,362.00	v) Investment Provision Reserve	15,10,27,114.80	
6,78,540.03	vi) Restructure A/c Provision	6,78,540.03	
1,04,32,678.59	vii) Investment Fluctuation Reserve	60,85,678.59	
50,21,000.00	viii) Dividend Equalisation Fund	50,21,000.00	
1,19,95,762.36	ix) Contingent Provision against Standard Assets	1,08,55,762.36	
1,09,04,721.41	x) Members Welfare Fund	1,08,37,215.41	
17,25,917.00	xi) Contigent 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	
14,45,371.00	xiv) Staff Welfare Fund	14,37,871.00	
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	
6,63,40,500.00	xviii) Investment Depreciation Reserve	7,14,75,890.00	
7,67,31,036.32	xix) ARC Reserve Fund	9,68,31,036.32	
77,30,77,680.32			79,32,36,485.05
	3. DEPOSITS & OTHER ACCOUNTS		
	Fixed Deposits		
3,53,42,02,737.58	i) Individuals & Others	2,81,65,10,837.03	
9,90,10,684.18	ii) Other Societies	7,51,15,853.91	
	Sub Total		2,89,16,26,690.94
	Saving Bank Deposits		
1,65,82,82,995.37	i) Individuals & Others	1,71,53,82,840.21	
3,45,17,919.52	ii) Other Societies	3,39,88,123.50	
	Sub Total		1,74,93,70,963.71
	Current Deposits		
18,98,99,011.66	i) Individuals & Others	22,58,07,241.94	
89,12,770.65	ii) Other Societies	32,46,096.66	
	Sub Total		22,90,53,338.60
	Recurring Deposits		
4,96,52,852.00	i) Individuals & Others	4,43,16,898.00	
28,800.00	ii) Other Societies	43,200.00	
	Sub Total		4,43,60,098.00
5,57,45,07,770.96	Total		4,91,44,11,091.25
6,51,50,18,301.28	TOTAL C/F.....		5,88,34,73,226.30



AS ON 31ST MARCH 2023

31.03.2022		PROPERTY & ASSETS	31.03.2023	
Rs.	Ps.		Rs.	Ps.
39,00,15,325.04		1. CASH In hand with Reserve Bank of India, State Bank of India and Associates, State Co-operative Banks & District Central Co-operative Banks		3,94,23,462.00
18,03,54,920.97		2. BALANCE WITH OTHER BANKS		
81,77,52,344.00		i) Current Deposit	34,07,08,044.39	
99,81,07,264.97		ii) Fixed Deposits	45,71,60,198.50	
		Total		79,78,68,242.89
1,60,45,87,036.61		3. INVESTMENTS		
		i) In Central & State Government Securities (At Book Value) Face Value Rs. 166,50,00,000.00 (Previous Year Rs.160,50,00,000.00) Market Value Rs.154,95,00,145.00 (Previous Year Rs. 153,13,19,050.00)	1,65,87,87,567.81	
0.00		ii) Other Approved Securities	0.00	
6,250.00		iii) Shares of Co-op Institutions	6,250.00	
27,22,823.09		Shares of Equity Face Value Rs.14,66,000.00	25,06,145.09	
9,73,46,015.00		iv) Bonds of PSU PSU & Other Bonds / Mutual Funds / Commercial Paper Face Value (Previous Year Rs.9,40,00,000.00) Market Value/Net Asset Value : 5,12,60,000.00 (Previous Year 5,32,40,000.00)	9,69,72,530.00	
21,25,00,000.00		v) Other Investments	44,08,74,420.00	
1,91,71,62,124.70		a) Security Receipt with ARC 19,58,40,000.00 b) PNCPs With Unity Small Finance Bank (Erstwhile PMC Bank) 19,60,27,540.00 c) Equity Warrants With Unity Small Finance Bank (Erstwhile PMC Bank) 4,90,06,880.00		2,19,91,46,912.90
		4. ADVANCES		
		i) Short Term Loans Cash Credits, Overdrafts and Bills Discounted, Of which secured against:		
83,828.23		a) Govt. & Other Trustee Securities	---	
60,67,46,378.13		b) Other Tangible Securities	39,91,44,584.79	
11,42,009.00		c) Personal Sureties with or without collateral Securities	9,69,423.37	
60,79,72,215.36		Of the advances, amount due from individuals Rs.11,07,21,716.25 (P.Y. Rs.14,16,87,396.37) Of the advances, amount overdue Rs.5,39,62,856.52 (P.Y. Rs.8,41,36,220.29) Considered Bad & Doubtful of recovery Rs.9,29,84,122.61 (P.Y. Rs. 13,25,14,845.75)	40,01,14,008.16	
		ii) Medium Term Loans Of which secured against:		
28,09,544.01		a) Govt. & Other Trustee Securities	23,35,706.43	
47,25,05,876.76		b) Other Tangible Securities	43,12,59,386.78	
26,17,94,339.22		c) Personal Sureties with or without collateral Securities	14,02,83,678.75	
73,71,09,759.99		Of the advances, amount due from individuals Rs. 46,07,82,470.33 (P.Y. Rs. 71,55,10,644.12) Of the advances, amount overdue Rs. 8,07,97,920.88 (P.Y. Rs. 5,27,75,968.53) Considered Bad & Doubtful of recovery Rs.9,95,71,976.29 (P.Y. Rs.13,43,71,854.25)	57,38,78,771.96	
		iii) Long Term Loans Of which secured against:		
1,21,33,36,139.90		a) Govt. & Other Trustee Securities	---	
2,53,94,881.31		b) Other Tangible Securities	1,20,25,72,487.68	
1,23,87,31,021.21		c) Personal Sureties with or without collateral Securities	1,20,32,296.80	
		Of the advances, amount due from individuals Rs.1,03,48,97,083.67 (P.Y Rs.1,01,69,09,291.14) Of the advances, amount overdue Rs.2,83,38,753.65 (P.Y Rs.87,06,325.31) Considered Bad & Doubtful of recovery Rs.3,66,36,925.75 (P.Y Rs.6,70,26,019.23)	1,21,46,04,784.48	
2,58,38,12,996.56				2,18,85,97,564.60
5,88,90,97,711.27		TOTAL C/F.....		5,22,50,36,182.39



BALANCE SHEET

31.03.2022 Rs. Ps.	CAPITAL & LIABILITIES		31.03.2023 Rs. Ps.
6,51,50,18,301.28	B/F....		5,88,34,73,226.30
12,81,929.35	4. BRANCH ADJUSTMENTS		-
	5. OVERDUE INTEREST RESERVE		
1,49,60,958.73	Overdue interest reserve loan a/cs	7,61,84,815.86	
2,37,19,521.00	Overdue interest reserve investment a/cs	0.00	
3,86,80,479.73	Sub Total		7,61,84,815.86
95,83,902.35	6. INTEREST PAYABLE		66,21,867.00
	7. Other Liabilities		
1,09,20,785.25	i) Pay Orders issued	27,04,771.97	
19,98,333.45	ii) Unclaimed Dividend	0.00	
3,10,13,004.75	iii) Sundry Creditors	76,90,780.41	
3,79,661.00	iv) TDS Payable	1,90,594.00	
6,74,00,000.00	v) Provision for Income Tax	6,74,00,000.00	
2,48,831.00	vi) Spl.Rec. Officer (Attachment Proceeds)	2,62,361.00	
4,25,000.00	vii) Provision & Contingencies	4,25,000.00	
9,21,126.00	viii) Provision for Impairment in Other Assets	2,71,841.00	
13,38,716.93	ix) GST Payable	20,31,327.86	
11,46,45,458.38	Total		8,09,76,676.24
	8. CONTINGENT LIABILITIES		
	Bank Liabilities for		
	i) Guarantee issued on behalf of customers (Previous Year Rs. 70,86,981.00)	64,31,981.00	
	ii) Other : Items for which the Bank is contingently liable: Amount transferred to the Depositor Education and Awareness Fund (DEAF) (Previous Year Rs. 4,47,17,049.68)	4,85,75,305.78	
6,67,92,10,071.09	GRAND TOTAL		6,04,72,56,585.40

P. V. THAKKER
CHAIRPERSON

S. D. SALVI
DIRECTOR

A. G. THAKUR
VICE - CHAIRMAN

D. K. JAIN
DIRECTOR

J. R. JAGTAP
DIRECTOR

R. R. PATIL
DIRECTOR



AS ON 31ST MARCH 2023

31.03.2022		PROPERTY & ASSETS	31.03.2023	
Rs.	Ps.		Rs.	Ps.
5,88,90,97,711.27		B/F.....		5,22,50,36,182.39
		5. INTEREST RECEIVABLES		
2,72,24,156.60		i) On Loans & Advances	2,13,69,051.42	
4,57,64,844.62		ii) On Investments	4,55,32,963.77	6,69,02,015.19
7,29,89,001.22		Of which amount overdue		
		Considered Bad & doubtful of recovery		7,61,84,815.86
1,49,60,958.73		6. INTEREST RECEIVABLE ON NON PERFORMING ASSETS		
		Of the advances, amount overdue	7,61,84,815.86	
		Considered Bad & Doubtful of recovery	7,61,84,815.86	
		(fully provided for)		5,42,245.29
0.00		7. BRANCH ADJUSTMENT		
		8. PREMISES		
19,41,77,300.50		Balance as per last Balance Sheet	17,47,59,570.00	
		Add : Additions during the year	0.00	
		Add : Revaluation during the year	0.00	17,47,59,570.00
		Less : Deductions	0.00	
		Less : Depreciation	41,90,185.00	
1,94,17,730.50		Less : Depreciation on Revalued Premises	1,32,85,773.00	1,74,75,958.00
17,47,59,570.00		9. FURNITURE & FIXTURE		15,72,83,612.00
4,91,21,874.86		Balance as per last Balance Sheet	4,05,67,160.60	
		Add : Additions during the year	79,06,514.26	4,84,73,674.86
		Less : Assets written off	0.00	
		Less : Deductions	8,81,040.44	
85,54,714.26		Less : Depreciation	64,09,949.00	72,90,989.44
4,05,67,160.60		10. OTHER ASSETS		4,11,82,685.42
2,74,742.00		i) Sundry Debtors	3,38,138.00	
6,94,300.00		ii) Festival Advance to staff	4,66,800.00	
8,533.00		iii) Stock of Postages / Stamp on Hand	5,052.00	
5,24,370.00		iv) Adhesive Stamps / Franking Machine	1,93,880.00	
7,353.55		v) Service Charges receivable on Franking	6,245.41	
1,82,606.12		vi) Commission receivable from Reliance Energy/Bajaj Insurance/Adani /Pradhan Mantri /Mahavitaran	68,547.00	
55,941.50		vii) Telephone deposits	55,941.50	
16,98,060.65		viii) Stock of Stationery	16,94,036.16	
73,77,463.10		ix) Prepaid Expenses	24,64,098.33	
1,05,88,911.00		x) Security Deposit	1,01,17,911.00	
41,13,440.96		xi) GST Receivable	55,12,076.54	
5,14,043.06		xii) Charges Receivable	4,59,535.82	
2,34,981.25		xiii) Stock of ATM Cards	5,71,513.20	
1,84,438.00		xiv) Maximus Mpos Machine	1,84,438.00	
66,06,746.42		xv) IMPS Pull Beneficiary	1,28,50,782.27	
0.00		xvi) Clearing Difference Receivable	11,232.00	
6,73,75,396.54		xvii) Advance Tax-T.D.S receivable	6,42,33,929.54	
16,05,59,738.00		xviii) Deferred Tax	16,59,75,521.00	
26,10,01,065.15		Total		26,52,09,677.77
		11. PROFIT & LOSS ACCOUNT		
22,58,34,604.12		Balance as per last balance sheet	22,58,34,604.12	
0.00		Less profit as per profit and loss appropriation account F.Y.2022-23	1,09,19,252.64	21,49,15,351.48
6,67,92,10,071.09		GRAND TOTAL		6,04,72,56,585.40

V. H. PATIL
GENERAL MANAGER

As per our Report of even date
For SHINDE NAYAK & ASSOCIATES
CHARTERED ACCOUNTANTS
F.R.N-119906W

C.A. L. V. NAYAK (Partner)
Membership No. 104221
UDIN. 23104221BGWAPD1017
Mumbai - 26.06.2023



CA. Pravin Shinde
B.Com., LL.B., F.C.A.
CA. L. V. Nayak
B.Com., F.C.A.

Shinde//Nayak
AND ASSOCIATES
CHARTERED ACCOUNTANTS

INDEPENDENT BANK 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 2023 which comprise the Balance Sheet as at 31st March 2023 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 3 Branches audited by us and the returns of other 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 its 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.

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 Cooperative 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 2023;
- (b) in the case of Profit and Loss Account, of the profit for the year ended on that date; and
- (c) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (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 there under, 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.



Management's Responsibility for the Financial statements:

2. The Bank's management and Board of Directors are responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance and cash flow of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and 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 Director's are also responsible for overseeing the Bank's financial reporting process.

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

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

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

- 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.

Report on Other Legal and Regulatory Requirement

4. 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.
5. We report that:
 - a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
 - b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
 - c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
 - d) The Balance Sheet and the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
 - e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks subject to disclosure in notes to accounts;
6. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961.
7. We further report that for the financial year 2022-23 under audit, the Bank has been awarded "B" Classification.

For Shinde Nayak & Associates
Chartered Accountants
(Firm Regn. No. 119906W)


(CA L. V. Nayak)
Partner
Mem. No.104221



Date: 26.06.2023
Place: Mumbai
UDIN: 23104221BGWAPD10I7



CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2023

Sr. No.	Particulars	Amount	31.03.2023
A)	CASH FLOW FROM OPERATING ACTIVITIES		
	Net Profit as per Profit & Loss Account		65,72,252.64
Add	Adjustments for		
	Premium Amortized on Govt Securities	10,81,253.80	
	Investment Depreciation Reserve	51,35,390.00	
	Investment Provision Reserve	4,50,00,425.20	
	Loss on sale of fixed assets	8,29,387.48	
	Depreciation	1,06,00,134.00	6,26,46,590.48
Less	Adjustments for		6,92,18,843.12
	Deferred Tax Credit	54,15,783.00	
	BDDR written back	37,93,039.25	
	Profit on sale of fixed assets	1,15,397.04	
	Expenses out of Member Welfare Fund	67,506.00	
	Expenses out of Staff Welfare Fund	7,500.00	
	Profit on Sale of Securities	7,88,305.10	1,01,87,530.39
Add	Cash flow from operating activities before working capital changes		5,90,31,312.73
	Adjustments for		
	Decrease in BDDR	-31,94,666.01	
	Decrease in standard asset provision	-11,40,000.00	
	Provision Against Bad Investment reserve written back (Equity Warrants)	-2,65,06,672.40	
	Decrease in overdue interest reserve	-2,38,51,287.26	
	Decrease in Deposits	-66,00,96,679.71	
	Increase in ARC Fund	2,01,00,000.00	
	Decrease in Interest Payable	-29,62,035.35	
	Increase / Decrease in Other Liabilities	-3,16,70,448.69	
	Increase in Statutory Reserve Fund to the extent of cash flow	1,11,335.00	-72,92,10,454.42
Less	Adjustments for		-67,01,79,141.69
	Decrease in FD with Banks	-36,05,92,145.50	
	Decrease in Loans & Advances	-39,52,15,431.96	
	Decrease in Interest and Discount Receivable	-60,86,986.03	
	Decrease in Branch Adjustment	18,24,174.64	
	Increase in Other Assets	-14,94,414.38	-76,15,64,803.23
	Cash flow from operating activities after working capital changes		9,13,85,661.54
Less	Taxes Paid	-	-
	Net Cash generated from Operating Activities (A)		9,13,85,661.54



CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2023

Sr. No.	Particulars	Amount	31.03.2023
B)	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale of Furniture and Fixtures		1,67,050.00
Less	Adjustments for		
	Increase in investment	28,22,77,736.90	
	Addition to Fixed Assets	79,06,514.26	29,01,84,251.16
	Net Cash generated from Investing Activities (B)		-29,00,17,201.16
C)	CASH FLOW FROM FINANCING ACTIVITIES		
	Increase in Share Capital		83,92,800.00
Less	Adjustments for		
	Dividend Paid		-
	Net Cash generated from Financing Activities (C)		83,92,800.00
	Net Increase in Cash & Cash Equivalents (A+B+C)		-19,02,38,739.62
	Cash and cash Equivalents at the beginning of the year		57,03,70,246.01
	Cash and cash Equivalents the end of the year		38,01,31,506.39
	Cash & Cash Equivalents		
	Cash in Hand		3,94,23,462.00
	Balance with Banks in Current A/c		34,07,08,044.39
	Total		38,01,31,506.39

P. V. THAKKER
CHAIRPERSON

A. G. THAKUR
DIRECTOR

V. H. PATIL
GENERAL MANAGER

As per our Report of even date
FOR SHINDE NAYAK & ASSOCIATES
CHARTERED ACCOUNTANTS
F.R.N. – 119906W
C.A. L. V. Nayak (Partner)
Membership No.104221



NOTES FORMING PART OF THE PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 2022-23
AND BALANCE SHEET AS ON THAT DATED 31ST MARCH, 2023

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. As per RBI Master Directions on Transfer of Loan Exposures dated 24th September 2021 (updated on 5th December 2022), in case investments in Security Receipts (SRs) which are more than 10% of all SRs issued against transferred assets, then the valuation of the SRs shall be the lower of the following;
 - a) Net Asset Value (NAV) as provided by the Asset Reconstruction Companies (ARCs) based on the recovery ratings, and
 - b) Face Value of the SRs reduced by the provisioning rates as applicable to be underlying loans, had the loans continued in the books of the bank.As on 31.03.2023, the Valuation of Security Receipts (SRs) is done at point b) above, which is lower than point no. a). Therefore provision on SRs is calculated considering that the underlying loans had been continued in the books of the Bank.
- d. 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.



- e. 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 refunds, 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 amortization / 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.
- Premises are revalued from time to time as per the valuation reports by registered Govt. approved Valuers on the panel of the Bank. . The bank considers Fair Market value as the Fair Value for purposes of AS-10. The surplus arising out of such revaluation (due to difference in Written Down Value and Fair Market Value on the date of valuation) is debited to Premises account and correspondingly credited to Revaluation Reserve.
- As per AS 10 (revised 2016) 'Property, Plant and Equipment' issued by ICAI , depreciation on original cost as well as revalued amount should be debited to the Profit & Loss Account and an amount equivalent to the depreciation on such revalued amount of fixed asset should be transferred from Revaluation Reserve to Profit & Loss Appropriation account (revenue reserve). Whereas, the Bank has charged depreciation on the revalued amount of premises to Revaluation Reserve as per past practice. The treatment followed by bank will have no impact on profitability, Capital Adequacy Ratio as well cash flow of the bank.

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.



- Bank had entered into “Memorandum of Understanding” with Co-operative Bank Employees Union on 25.01.2023 and mutually agreed to waive the entire Leave Encashment liability and forgo the balance of leave to the credit of employees to avoid any future liability on account of Leave Encashment. Hence bank does not have any liability and need not make any provision for Leave Encashment as desired as per Accounting Standard -15 issued by ICAI.
- 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 less or 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 there under.
- 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. Premises including Land & Building were revalued during year ended 31st March, 2020 and carried at revalued figures. Revaluation reserve was created to the extent of appreciation in value of properties. During the year depreciation on appreciated value of Rs.132.86 Lakh is provided from "Revaluation Reserve". Closing balance of "Revaluation Reserve" as on 31.03.2023 is Rs.1195.72 Lakh.

B. Provisioning on Advances :

The Bank has requirement of Provision for Standard Assets of Rs.108.56 Lakhs against actual balance in Contingent Provision for Standard assets of Rs.119.96 lakhs resulted in excess provision of standard assets of Rs. 11.40 lakhs, which is credited to Profit and loss account.

The Bank has requirement of Provision for Bad and Doubtful debts of Rs.910.66 Lakhs hence excess provision of Bad and doubtful debts of Rs. 31.95 lakhs, credited to Profit and loss account.

C. Provision on NPAs sold to ARC:

As per para no. 77A of RBI circular no. RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24-09-2021 (updated 05-12-2022), provision on outstanding security receipts (SRs) to be made on 31-03-2023 of Rs. 968.31 lakh. Accordingly, after considering BDDR (ARC) of Rs.767.31lakh, the additional provision of Rs.201.00 lakhs is debited to profit & loss account on 31-03-2023

C. Investments :

During the year, bank has not shifted any of its Government securities in any of the mentioned category.

Income from sale of securities under AFS category is Rs.7.88 Lakh (Previous year Rs. 4.06 Lakh).

As per para no. 17.7 of RBI master circular on investments dated April 01, 2022, the Investment fluctuation reserve of Rs.43.47 lakhs has been credited to Profit & Loss Appropriation Account to meet the depreciation on investments as on 31-03-2023.

Interbank deposits with PMC:

The Central Government has sanctioned the scheme of Amalgamation of PMC Bank with Unity Small Finance Bank Ltd w.e.f. January 25, 2022. Under this scheme all the Assets and Liabilities of PMC Bank stand transferred to and vested in Unity Bank as per the amalgamation scheme.

As per Amalgamation scheme, on 25.01.2022 Unity Small Finance bank has converted total deposits including interest till 31-03-2021 (Rs.2450.34 lakh) into 20% as equity warrants of Rs.490.07lakh & 80% as Perpetual Non-Cumulative Preference Shares (PNCPS) of Rs.1960.27 lakh.

a) **Equity warrants:** As per para no. 4 of RBI circular, RBI/202-23/70 DOR.MRG.REC.46/00-00-011/2022-23 dated 10-06-2022, no provision required to be made for investment in equity warrants. Hence bank has not made the provision on 31-03-2023 and existing provision against the same Rs.265.06 lakh is written back to profit & loss account.

b) **PNCPS:** As per para no. 5 of RBI circular, RBI/202-23/70 DOR.MRG.REC.46/00-00-011/2022-23 dated 10-06-2022, UCBs shall fully provide for their investments in PNCPS. UCBs are allowed to spread the provisions for their investments in PNCPS, net of extant provisions made on exposures arising from outstanding uninsured deposits, equally over two financial years such that the entire loss is fully provided for by 31-03-2024. On PNCPS of Rs.1967.27 Lakh, after excluding provision held against the same by bank of Rs.1060.27 lakh, additional provision required to be made is of Rs.907.00lakh. Hence bank has made 50% provision of Rs.907 Lakh i.e. Rs.450.00 lakh as on 31.03.2023.

d) The interest received on PMC Bank deposits of Rs.237.20 Lakh till 31-03-2021 was not recognized as income till 31-03-2022. The bank has recognized as income on 31-03-2023

E. Employee Benefits

Salaries and Allowances include an amount of Rs. 105.25 Lakh (Previous year Rs. 102.47 Lakh) 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 is 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 finalized.



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

Particulars	(Rs. In Lacs)	(Rs. In Lacs)
	31st March 2023	31st March 2022
Assumptions		
Discount Rate	7.25%	7.00%
Rate Of Increase In Compensation	5.00%	5.00%
Changes In Present Value Of Obligations		
Present Value Of Obligation	561.81	505.07
Interest Cost	39.33	35.36
Current Service Cost	30.88	29.36
Benefits Paid	(68.07)	(29.31)
Actuarial (Gain)/Loss On Plan obligations	(22.76)	21.33
Fair Value Of Plan Assets	541.19	561.81
Changes In Fair Value Of Plan Assets		
Fair Value Of Plan Assets	629.70	568.30
Adjustment To Opening Plan Assets	-	-
Expected Return On Plan Assets	43.60	41.23
Contributions	-	49.48
Benefit Paid	(68.07)	(29.31)
Actuarial (Gain)/Loss On Plan Assets		-
Fair Value Of Plan Assets	605.23	629.70
Expense Recognized In The Statement Of P&L A/C		
Current Service Cost	30.88	29.36
Interest Paid	39.33	35.36
Expected Return On Plan Assets	(43.60)	(41.23)
Net Actuarial (Gain) / Loss Recognized For The Period	(22.76)	21.33
Expense Recognized In The Statement Of P&L A/C	3.86	44.81

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.

- **Leave encashment** : Bank had entered into “Memorandum of Understanding” with Co-operative Bank Employees Union on 25.01.2023 and mutually agreed to waive the entire Leave Encashment liability and forgo the balance of leave to the credit of employees to avoid any future liability on account of Leave Encashment. Hence bank does not have any liability and need not make any provision for Leave Encashment as desired as per Accounting Standard -15 issued by ICAI. Further bank has written back existing provision on leave encashment of Rs.278.00 lakh by crediting to profit & loss account on 31-03-2023.

F. 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.

G. Earnings Per Share :

(Rs. In Lacs)

Particulars	2022-2023	2021-2022
Net Profit after Tax attributable to Equity shareholders (before appropriation)	65.72	(1516.74)
Weighted Average no. of equity shares outstanding during the period	64.30	65.02
Basic and Diluted Earnings Per Share	1.02	(23.33)
Nominal Value per Share	25	25



H. 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, 2022	Reversal during the Year	Addition during the Year	Deferred tax Assets/Liability as on March 31, 2023
Premium Amortized on G-Sec	18.16	0.00	3.37	21.53
Investment Depreciation Reserve	183.35	0.00	16.02	199.37
Contingent Provision for Std Assets	3.95	3.56	0.00	0.40
Bad & Doubtful Debts Reserve	230.81	9.97	0.00	220.84
Provision for ARC Reserve	0.00	0.00	62.71	62.71
Bad Investment Provision (Pmc Bank)	276.22	82.70	140.40	333.92
Provision For Restructure A/c	2.11	0.00	0.00	2.11
Provision & Contingencies	5.17	0.00	0.00	5.17
Provision for Leave Encashment	64.19	64.19	0.00	0.00
Provision for Impairment in Other Assets	2.33	2.03	0.00	0.30
Special Reserve u/s 36	(5.41)	0.00	0.00	(5.41)
Business & Depreciation Loss	835.76	3.30	0.00	832.46
Depreciation	(11.04)	2.61	0.00	(13.65)
NET DEFERRED TAX ASSETS	1605.60	168.35	222.51	1659.76

I. 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 will not be material, considering the fact that the Bank uses the rental application software.

J. Contingent Liabilities:

- Bank Guarantees issued on behalf of its customers are of Rs.64.32 lakh (Previous year: Rs. 70.87 lakh) against which bank holds security of Rs.68.43 lakh.
- In accordance with the Depositor Education and Awareness Fund Scheme, 2014 formulated by RBI, the Bank has identified and transferred Rs. 485.75 Lakh to the Depositor Education and Awareness Fund. The details of the same are as below:

(Rs. In Lacs)

Particulars	F.Y. 2022-23	F.Y. 2021-22
Opening balance of amount transferred to DEAF	447.17	391.95
Add : Amounts transferred to DEAF during the year	41.02	62.62
Less : Amounts reimbursed by DEAF towards claims	2.44	7.40
Closing balance of amounts transferred to DEAF	485.75	447.17



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

As per the Bank's policy, premises and other fixed Assets are carried at historical cost less amortization / 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 31.03.2022	WDV AS ON 31.03.2023
	COST AS ON 01.04.2022			AS ON 31.03.2023	AS ON 01.04.2022			AS ON 31.03.2023		
OFFICE EQUIPMENT	65728423.38	56,73,305.66	(14,84,931.77)	6,99,16,797.27	3,01,89,022.82	40,45,532.00	(7,34,293.30)	3,35,00,261.52	3,55,39,400.54	3,64,16,535.73
PLANT & MACHINERY	6842592.25	3,74,232.00	(5,46,155.79)	66,70,668.46	39,14,505.65	4,78,204.00	(4,31,794.00)	39,60,915.65	29,28,086.60	27,09,752.81
COMPUTERS	32467464.14	18,58,976.60	(15,69,456.50)	3,27,56,984.24	3,03,68,786.84	18,85,815.00	(15,53,416.32)	3,07,01,185.52	20,98,677.30	20,55,798.72
BUILDING & PREMISES	224440553.85	0.00	0.00	22,44,40,553.85	4,96,80,983.85	1,74,75,958.00	0.00	6,71,56,941.85	17,47,59,570.00	15,72,83,612.00
LIBRARY	30200.77	0.00	0.00	30,200.77	29,204.61	398.00	0.00	29,602.61	996.16	598.16
TOTAL	329509234.39	79,06,514.26	(36,00,544.06)	33,38,15,204.59	11,41,82,503.77	2,38,85,907.00	(27,19,503.62)	13,53,48,907.15	21,53,26,730.60	19,84,66,297.42

(*) includes revalued amount of premises of Rs. 11,95,71,951.99/-

L. Leases (AS-19)

The Bank operates from 09 leased premises. AS-19 requires that lease payments should be recognized in the profit and loss account on a straight line basis over the lease term. Bank recognized lease rent as expense to profit & loss account as & when incurred rather than straight line basis over the term. Disclosures in AS-19 pertaining to future lease payments could not be made since the underlying information is under compilation.

M. Segment 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	1,713.11	1,439.33	772.02	806.02	2,640.48	2,342.84	301.86	310.58	5,427.47	4,898.77
Result	(198.15)	(917.90)	43.59	(257.90)	149.09	(749.62)	17.04	(99.37)	11.57	(2,024.79)
Unallocated expenses									-	-
Operating Loss									11.57	(2,024.79)
Income taxes									-	-
Deferred Tax Income									54.15	508.05
Extraordinary profit / loss									-	-
Net profit/(Loss)									65.72	(1,516.74)



Other information:									-	-
Segment assets	30,578.63	33,511.05	3,984.12	6,164.72	18,877.40	20,095.27	2,564.14	2,463.75	56,004.29	62,234.79
Unallocated assets									4,468.28	4,557.31
Total assets	30,578.63	33,511.05	3,984.12	6,164.72	18,877.40	20,095.27	2,564.14	2,463.75	60,472.57	66,792.10
Segment liabilities	29,817.33	33,510.49	4,141.79	6,262.50	19,624.45	20,414.00	2,665.61	2,484.10	56,249.18	62,671.09
Unallocated liabilities									4,223.39	4,121.01
Total liabilities	29,817.33	33,510.49	4,141.79	6,262.50	19,624.45	20,414.00	2,665.61	2,484.10	60,472.57	66,792.10

N. Expenses made from Members Welfare Fund towards prize distribution & reimbursement of cataract operation expenses Rs.0.68 lakh have been directly debited to Members Welfare Fund.

O. Balances with Other Banks:

- Balance with other banks includes Balance with RBI, State Bank of India, Balance with State & District Central Co-operative bank.
- Fixed Deposits with other Banks include deposits of Rs. 9.50Lakh (Previous year Rs. 30.00 Lakh) pledged with MSC Bank, Fort as security for NACH/ACH CLG.

Disclosure as per RBI master direction DOR.ACC.REC.NO.45/21.04.018/2021-22 dated 30.08.2021 (updated as on 20.02.2023)

1) Regulatory Capital

Composition of Regulatory Capital

Sr. No.	Particulars	F.Y. 2022-23	F.Y. 2021-22
i)	Paid up share capital and reserves (net of deductions, if any)	742.43	44.29
ii)	Other Tier 1 capital	--	--
iii)	Tier 1 capital (i + ii)	742.43	44.29
iv)	Tier 2 capital	361.42	44.29
v)	Total capital (Tier 1+Tier 2)	1103.86	88.58
vi)	Total Risk Weighted Assets (RWAs)	24045.14	28349.10
vii)	Paid-up share capital and reserves as percentage of RWAs	3.09%	0.16%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	3.09%	0.16%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.50%	0.16%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	4.59%	0.31%



2) Asset liability management

a) Maturity pattern of certain items of assets and liabilities on 31-03-2023

(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	1212.43	742.39	795.93	1076.64	2030.55	2655.23	7206.30	11066.04	15544.58	3648.81	3165.22	49144.11
Advances	1597.66	8.78	13.96	68.04	389.21	556.22	820.64	1865.05	3165.17	2712.85	10696.06	21893.64
Investments	97.33	322.69	698.95	1032.70	2071.82	1168.16	1029.35	1030.08	2326.85	508.86	16276.27	26563.07
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

b) 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 31.03.2023

(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	12,085.57	0.00	0.06	469.73	0.00	0.00	12,555.36	0.00	0.00	0.00	0.00	12,555.36
Less: Provision for NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	12085.57	0.00	0.06	469.73	0.00	0.00	12555.36	0.00	0.00	0.00	0.00	12555.36
Available for Sale												
Gross	3091.76	1410.54	25.05	500.00	0.00	4408.76	9436.11	0.00	0.00	0.00	0.00	9436.11
Less: Provision for depreciation and NPI	214.76	0.00	0.00	500.00	0.00	0.00	714.76	0.00	0.00	0.00	0.00	714.76
Net	2,877.00	1,410.54	25.05	0.00	0.00	4,408.76	8,721.35	0.00	0.00	0.00	0.00	8,721.35
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.0	0.0	0.0	0.0	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investment	15,177.33	1,410.54	25.11	969.73	0.00	4,408.76	21,991.47	0.00	0.00	0.00	0.00	21,991.47
Less: Provision for depreciation and NPI	214.76	0.00	0.00	500.00	0.00	0.00	714.76	0.00	0.00	0.00	0.00	714.76
Net	14,962.57	1,410.54	25.11	469.73	0.00	4,408.76	21,276.71	0.00	0.00	0.00	0.00	21,276.71



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



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	F.Y. 2022-23	F.Y. 2021-22
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	663.41	405.42
b) Add: Provisions made during the year	51.35	257.99
c) Less: Write off / write back of excess provisions during the year	0	--
d) Closing balance	714.76	663.41
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	104.33	358.26
b) Add: Amount transferred during the year	0	--
c) Less: Drawdown	43.47	253.93
d) Closing balance	60.86	104.33
iii) Closing balance in IFR as a percentage of closing balance of investments ¹³ in AFS and HFT/Current category	0.64%	1.58%

c) Non-SLR investment portfolio

i) Non-performing Non-SLR investments

Sr. No.	Particulars	F.Y. 2022-23	F.Y. 2021-22
a)	Opening balance	500.00	321.89
b)	Additions during the year since 1st April	0.00	178.11
c)	Reductions during the above period	0.00	--
d)	Closing balance	500.00	500.00
e)	Total provisions held	500.00	500.00

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	969.73	973.46	...	...	...	...	...	...	...	...
b)	FIs	21.35	23.52	...	...	...	...	...	...	...	...
c)	Banks	3.70	3.70	...	...	...	...	...	...	...	...
d)	Private Corporates	0	0.00	...	...	...	...	...	...	...	...
e)	Subsidiaries/ Joint Ventures	0	0.00	...	...	...	...	...	...	...	...
f)	Others	4408.81	2125.00	...	...	...	...	...	...	4408.81	2125.00
	Total	5403.59	3125.68	...	...	...	...	...	...	...	...



4) Asset quality

a) Classification of advances and provisions held on 31-03-2023

(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	22499.00	1740.78	1437.33	161.02	3339.13	25838.13
Add: Additions during the year					281.32	
Less: Reductions during the year					1336.18	
Closing balance	19601.71	281.32	1904.63	98.31	2284.27	21885.98
*Reductions in Gross NPAs due to:						
i) Up gradation					1160.84	
ii) Recoveries (excluding recoveries from upgraded accounts)					148.88	
iii) Technical/ Prudential Write-offs					37.93	
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	119.96	174.08	643.88	161.02	978.98	1098.94
Add: Fresh provisions made during the year					0.00	119.98
Less: Excess provision reversed/ Write-off loans	11.40				68.32	199.71
Closing balance of provisions held	108.56	28.13	784.22	98.31	910.66	1019.21
Net NPAs						
Opening Balance		1566.7	793.45	--	2360.15	
Add: Fresh additions during the year					253.19	
Less: Reductions during the year					1239.73	
Closing Balance		253.19	1120.41		1373.61	
Technical/Prudential Write off						
Opening Balance						558.23
Add: Fresh additions during the year						37.93
Less: Reductions during the year						0.62
Closing Balance						595.54

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 ¹⁶ 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



	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss		Total Non-Performing Advances
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 NPAs¹⁷						
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 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

Ratios (in percent)	F.Y. 2022-2023	F.Y. 2021-2022
Gross NPA to Gross Advances	10.44%	12.92%
Net NPA to Net Advances	6.55%	9.49%
Provision coverage ratio	39.87%	29.32%

b) Sector-wise advances and Gross NPA

(Amount In Lakhs)

Sr. No.	Sector*	F. Y. 2022-2023			F. Y. 2021-2022		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	...	...	--	--	--	--
b)	Advances to industries sector eligible as priority sector lending	1231.31	362.86	29.47	1524.45	489.57	32.11
c)	Services	5438.54	598.4	11.00	8337.62	1896.47	22.75
d)	Personal loans	3821.51	104.18	2.73	3831.86	216.78	5.66
	Subtotal (i)	10491.36	1065.44	10.16	13693.93	2602.82	19.01
ii)	Non-priority Sector						
a)	Agriculture and allied activities	--	--	--	--	--	--
b)	Industry	--	--	--	--	--	--
c)	Services	--	--	--	--	--	--
d)	Personal loans	11394.61	1218.83	10.70	12144.20	736.31	6.06
	Sub-total (ii)	11394.61	1218.83	10.70	12144.20	736.31	6.06
	Total (i+ii)	21885.97	2284.27	10.44	25838.13	3339.13	12.92



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					0	0			0	0
	Gross Amount	...	...	...	...	0.00	0.00	...	...	0.00	0.00
	Provision held	...	...	...	...	0.00	0.00	...	...	0.00	0.00
Sub-standard	Number of borrowers					3	41	...	...	3	41
	Gross Amount	...	...	...	...	2.84	26.41	...	...	2.84	26.41
	Provision held	...	...	...	...	-	-	...	...	-	-
Doubtful	Number of borrowers					294	628	...	...	294	628
	Gross Amount	...	...	...	...	339.84	704.44	...	...	339.84	704.44
	Provision held	...	...	...	...	-	-	...	...	-	-
Total	Number of borrowers	...	...	...	...	297	669	...	...	297	669
	Gross Amount	...	...	...	...	342.73	730.85	...	...	342.73	730.85
	Provision held	...	...	...	...	-	-	...	...	-	-

d) Fraud accounts

Ratios (in percent)	F.Y. 2022-2023	F.Y. 2021-2022
Number of frauds reported
Amount involved in fraud (₹ Lakh)
Amount of provision made for such frauds (₹ Lakh)
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ lakh)



e) Disclosure under Resolution Framework for COVID-19-related Stress
For the half year ended 31-03-2023

(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	...	...	...	...	...
Corporate persons*	...	...	...	...	...
Of which MSMEs	113.30	...	...	13.92	99.38
Others	...	...	...	...	...
Total	113.30	...	...	13.92	99.38

For the half year ended 30-09-2022

(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	...	...	...	...	...
Corporate persons*	...	...	...	...	...
Of which MSMEs	117.56	...	...	4.26	113.30
Others	...	...	...	...	...
Total	117.56	...	...	4.26	113.30

5) Exposures :

a) Exposure to real estate sector

(Amount In Lakhs)

Category	F.Y. 2022-2023	F.Y. 2021-2022
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.	6653.77	6001.97



(Amount In Lakhs)

Sr. No.	Category	F.Y. 2022-2023	F.Y. 2021-2022
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;	1502.96	1681.48
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	8156.73	7683.45

b) Exposure to Capital Market:

(Amount In Lakhs)

Sr. No.	Particulars	F.Y. 2022-2023	F.Y. 2021-2022
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;	0.00	1.28
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. 2022-2023	F.Y. 2021-2022
Total unsecured advances of the bank	1530.79	2886.85
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. 2022-2023	F.Y. 2021-2022
Total deposits of the twenty largest depositors	2333.90	2694.95
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.75%	4.83%

b) Concentration of advances

(Amount In Lakhs)

Particulars	F.Y. 2022-2023	F.Y. 2021-2022
Total advances to the twenty largest borrowers	5006.92	5850.52
Percentage of advances to twenty largest borrowers to total advances of the bank	22.87%	22.64%

c) Concentration of exposures

(Amount In Lakhs)

Particulars	F.Y. 2022-2023	F.Y. 2021-2022
Total exposure to the twenty largest borrowers/customers	6271.31	7085.79
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	27.43%	26.43%

d) Concentration of NPAs

(Amount In Lakhs)

Particulars	F.Y. 2022-2023	F.Y. 2021-2022
Total Exposure to the top twenty NPA accounts	1981.57	2284.70
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	8.67%	8.52%

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

(Amount In Lakhs)

Sr. No.	Particulars	F.Y. 2022-2023	F.Y. 2021-2022
i)	Opening balance of amounts transferred to DEA Fund	447.17	391.95
ii)	Add: Amounts transferred to DEA Fund during the year	41.02	62.62
iii)	Less: Amounts reimbursed by DEA Fund towards claims	2.44	7.40
iv)	Closing balance of amounts transferred to DEA Fund	485.75	447.17



8) Other Disclosures

I. Business Ratio

(Amount In Lakhs)

	Particulars	F.Y. 2022-2023	F.Y. 2021-2022
i)	Interest Income as a percentage to Working Funds	6.96	6.49
ii)	Non-interest income as a percentage to Working Funds	0.57	0.60
iii)	Cost of Deposits	4.79	5.33
iv)	Net Interest Margin	3.78	2.58
v)	Operating Profit as a percentage to Working Funds	0.19	(0.55)
vi)	Return on Assets	0.10	(1.85)
vii)	Business (deposits plus advances) per employee (in Rs. Lakhs)	415.38	399.92
viii)	Net Profit per employee (in Rs. Lakhs)	0.64	(6.19)

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. 2022-2023	F.Y. 2021-2022
A	For selling Life Insurance Policies	4.99	5.96
B	For selling Non Life Insurance Policies	3.39	5.69
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. 2022-2023	F.Y. 2021-2022
i)	Provisions for Non-Performing Investments	450.00	440.00
ii)	Provisions for Investment Depreciation	51.35	257.99
iii)	Provision towards Non-Performing Assets	0.00	1001.24
iv)	Provision for Restructured Advances	0.00	(37.87)
v)	Provision for Bad Investment Reserve written back	(265.07)	--
vi)	Provision for BDDR written back	(31.95)	--
vii)	Provision for standard assets written back	(11.40)	(9.59)
viii)	Provision for leave encashment written back	(278.00)	
ix)	Provision for ARC	201.00	
x)	Provision against for Impairment in Other Assets written back	(6.49)	
xi)	Provision made towards Income tax		
	a) Current Tax	--	--
	b) Deferred Tax	(54.16)	(508.05)
	Total	55.28	1143.72



iv. Payment of DICGC Insurance Premium

(Amount In Lakhs)

Sr. No.	Particulars	F.Y. 2022-2023	F.Y. 2021-2022
i.	Payment of DICGC Insurance Premium	78.53	81.62
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. 2022-2023	F.Y. 2021-2022
1.	Fund- Based		
	Outstanding at the beginning of the year	121.14	137.11
	Additions during the year	22.70	75.96
	Recovery during the year	123.83	91.93
	Outstanding at the end of the year	20.01	121.14
2.	Non-Fund advances (Guarantees, L/C, etc.)	--	--

As per our Report of even date

For M/s. **SHINDE NAYAK &
ASSOCIATES**
CHARTERED ACCOUNTANT
F.R.N. - 119906W

P. V. THAKKER
CHAIRPERSON

A. G. THAKUR
VICE CHAIRMAN

V. H. PATIL
GENERAL MANAGER



C.A. L. V. NAYAK
(Partner)

Membership No. 104221
UDIN : 23104221BGWAPD1017
Place : Mumbai
Date : June 26, 2023



Statement showing Particulars of Loans & Advances to Directors & 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 01.04.2021	Amount of Loan sanctioned during the year 2022-2023	Amount of recovery during the Co. Op. year	Amount of Loan outstanding at the end of the Co. Op. year i.e 31.03.2023	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	88,91,337.79	17,70,000.00	90,22,909.73	16,38,428.06	NIL	Secured by FDR's., Mortgage Of Flat
Unsecured	0.00	0.00	0.00	0.00	-	
Sub Total A	88,91,337.79	17,70,000.00	90,22,909.73	16,38,428.06	NIL	
B. Employee Directors Secured	27,69,549.20	5,00,000.00	31,47,698.32	1,21,850.88	NIL	Secured by Flats/ Gold/ LIC/ NSC/ Vehicle
Unsecured	2,31,360.00	0.00	42,497.00	1,88,863.00	NIL	Unsecured by Personal Loan
Sub Total B	30,00,909.20	5,00,000.00	31,90,195.32	3,10,713.88	NIL	
Sub Total A + B	1,18,92,246.99	22,70,000.00	1,22,13,105.05	19,49,141.94	NIL	
C. Relatives Secured	2,21,935.73	0.00	1,70,098.73	51,837.00	NIL	Secured by FDR's, Mortgage of Flat/Gold
Unsecured	0.00	0.00	0.00	0.00	NIL	
Sub Total C	2,21,935.73	0.00	1,70,098.73	51,837.00	NIL	
Grand Total (A + B + C)	1,21,14,182.72	22,70,000.00	1,23,83,203.78	20,00,978.94	NIL	

शाखा विस्तार

नोंदणीकृत व प्रशासकीय कार्यालय

- १०१-१०३, रुद्रेश कमर्शियल कॉम्प्लेक्स, १९ वा रस्ता, डॉ. आंबेडकर उद्याना जवळ, चेंबूर, मुंबई - ४०० ०७१.
- २५२७६१०८/२५२७३९३५/२५२९३९२९
- ao@cnsbank.com

चेंबूर शाखा

- ७० आर, फेरर लॉज बिल्डींग, सेंट्रल अँव्हेन्यू, म. द. सरस्वती मार्ग, चेंबूर, मुंबई - ४०० ०७१.
- २५२८८९७०/२५२८२९१०/२५२८८९०४/२५२२२७४०
- chembur@cnsbank.com

चिंता कॅम्प शाखा

- जी सेक्टर, दुकान क्र. २/३, मार्केट मार्ग, चिंता कॅम्प, मुंबई - ४०० ०८८.
- २५५५३४७०/२५५०६३८६
- cheetacamp@cnsbank.com

चुनाभट्टी शाखा

- शॉप नं. १, लक्ष्मी निवास, गुलमोहर लेन, व्हि. एन. पुरव मार्ग, चुनाभट्टी, मुंबई - ४०० ०२२.
- २४०५६९५०/२४०५१४६४/२४०५१४६६
- chunabhatti@cnsbank.com

माहुल शाखा (वाशी नाका)

- शॉप नं. १६-१८ आणि २५, चेंबूर वाशीनाका, आणिक को-ऑप. हौसिंग सोसायटी, आर. सी. रोड, वाशी नाका, माहुल, मुंबई - ४०० ०७४.
- २५५४१०५०/२५५४२४६६/२५५४५१२६
- mahul@cnsbank.com

गोवंडी शाखा

- शॉप नं. ४-५-६, सागर अपार्टमेंट, सागर दर्शन को-ऑप. हौ. सोसा. लि., स्टेशन रोड, गोवंडी, मुंबई - ४०० ०८८.
- २५५५७४०७/२५५५१२८८
- govandi@cnsbank.com

कोपरखैरणे शाखा

- शॉप नं. ३ आणि ४, आनंद निवास को-ऑप. हौ. सो. लि., सम्राट हॉटेल जवळ, फ्लॉट नं. ८३, सेक्टर - ६, कोपरखैरणे, नवी मुंबई - ४०० ७०९.
- २७५५२३९१/२७५४६५९५
- ईमेल : koparkhairane@cnsbank.com

घाटकोपर शाखा

- शॉप नं. ६, निकंठ रिजंट, आर. एन. नारकर मार्ग, घाटकोपर (पू.), मुंबई - ४०० ०७७.
- २१०२०५७०/२१०२०५७१
- ghatkopar@cnsbank.com

मानखुर्द शाखा

- शॉप नं. १५-१३८, सेक्टर-३९, मोहिते पाटील नगर, मानखुर्द घाटकोपर लिंक रोड, मानखुर्द, मुंबई - ४०० ०४३.
- ९३२४५९६०३३
- mankhurd@cnsbank.com

भानुप शाखा

- शॉप नं. १२-१४, तळ मजला, ए-विंग, शिवसागर कॉम्प्लेक्स, टेंबीपाडा जंक्शन, भानुप (प.), मुंबई - ४०० ०७८.
- २५९६४६४०/२५९६४६४१
- bhandup@cnsbank.com

पनवेल शाखा

- शॉप नं. ७-८, साई प्लाझा को-ऑप. हौ. सो. लि., फ्लॉट नं. ६, सेक्टर - १५ ए, नवीन पनवेल, रायगड - ४१० २०६.
- २७४५ ००२३/२७४५ ००२४
- panvel@cnsbank.com

ठाणे शाखा

- शॉप नं. १ आणि ४, बिल्डींग नं. बी आणि सी, श्री गजानन हार्ट्स, कामगार हॉस्पिटल रोड, सावंतवाडी, रामचंद्र नगर-१, ठाणे (पश्चिम) ४०० ६०४.
- २५८०२२२६/२५८०२२२७
- thane@cnsbank.com

रमाबाई नगर, घाटकोपर (पू.) शाखा

- गाळा नं. २, घाटकोपर दक्षता पोलीस को-ऑप. हौ. सो. लि., ऑमिनिटी बिल्डींग, रमाबाई नगर, घाटकोपर (पू.), मुंबई-४०० ०७५.
- ८६५५५५६४५६/९००४४७७३४/७३०४६७४४१६
- ramabainagar@cnsbank.com

असल्फा, घाटकोपर (प.) शाखा

- शॉप नं. १ आणि २, एम. एस. खन्ना अपार्टमेंट, एन.एस.ए. रोड, असल्फा व्हिलेज, घाटकोपर (प.), मुंबई - ४०० ०८४.
- २५१०६५०१/२५१०६५०२
- asalpha@cnsbank.com

बदलापूर शाखा

- १ ला मजला, प्रशांत मेडीकलच्या वर, सविता निवास, बाजारपेठ रोड, बदलापूर (पश्चिम), जि. ठाणे - ४२१ ५०३.
- ७५८८१७४८०२/९९७५५३७६००
- badlapur@cnsbank.com



ANNEXURE 'A' (AS ON 31ST MARCH 2023)

- 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

(Rs. in Lakh)

7) i) No. of Branches including Head Office	15 (FIFTEEN)	10) Borrowings	
ii) Membership : Regular / Nominal Nominal – 5174 (Borrowers - 1820, Surety -3354)	34795 /5174	D.C.C. Bank	NIL
iii) Paid up Share Capital	1758.26	M.S.C. Bank	NIL
iv) Total Reserve and Funds	7932.36	ICICI Bank	NIL
8) Deposits	49144.11	11) Investment	
Savings	17493.71	In FDs of Apex Banks	985.17
Current	2290.53	Others	3586.43
Fixed and Other	29359.87	12) Overdues % (percentage)	7.45%
9) Advances	21885.98	13) Audit Classification	'B'
Secured	20355.19	14) Profit for the Year	109.19
Unsecured	1530.79	15) Total Staff (Staff+Sub staff)(145+26)	171
Total % of Priority Sector	47.97%	16) Working Capitals	59710.72
Total % of Weaker Section to Priority Sector	8.82%		



श्री चंद्रशेखर गव्हाणकर, निवडणूक निर्णय अधिकारी तथा जिल्हा विशेष लेखा परीक्षक वर्ग - १ यांचे स्वागत करताना नवनिर्वाचित अध्यक्षा सौ. प्रविणा ठक्कर, उपाध्यक्ष श्री. ए. जी. ठाकूर तसेच मावळते अध्यक्ष श्री. जे. आर. जगताप



स्थलांतरित रमाबाई नगर शाखेच्या नूतन वास्तूचे उद्घाटन करताना बँकेच्या अध्यक्षा सौ. प्रविणा ठक्कर सोबत उपाध्यक्ष श्री. ए. जी. ठाकूर, संचालक सौ. मिनाक्षी पाटणकर, सौ. वैशाली पालवे, श्री. विनायक म्हात्रे, श्री. जनार्दन बोरकर व ज्येष्ठ संचालक श्री. एस. डी. साळवी



THE **CNS BANK** LTD.

दि चेंबूर नागरिक सहकारी बँक लि.



भारत
चंद्रयान ३

गगन
भरारी

◆ ग्राहकांसाठी विशेष सुविधा ◆



ATM Cum Debit Card
Across India



RTGS / NEFT
Across India



SMS Banking
with Various Alerts



Tax Payment Facilities
for Customers



ECS & NACH
Fund Transfer



Core Banking
Any Branch Banking



Personalized
Cheque Book



Safe Deposit Lockers
@ Selected Branches



UPI
Services



Accidental Policy
of Rs. 4,00,000



All
LIC Policies



Mobile
IMPS