



जनतेच्या विश्वासावर आत्मविश्वासाने प्रगती साधणारी बँक
THE CNS BANK LTD.
दि चेंबूर नागरिक सहकारी बँक लि.



**५० वा वार्षिक अहवाल
सन २०२३-२०२४**

प्रशासकीय कार्यालय | १०९-१०३, रूद्रेश कमर्शियल कॉम्प्लेक्स, १९ वा रस्ता, डॉ. आंबेडकर उद्यान जवळ, चेंबूर, मुंबई-७१.
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सन २०२३-२४

संचालक मंडळ

अध्यक्ष



सौ. प्रविणा वि. ठक्कर
B.Com.

उपाध्यक्ष



श्री. अनिल ग. ठाकुर
B.A.



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B.Com., L.L.B., F.C.A.



श्री. श्रीपत द. साळवी



श्रीमती खया म. मंडलेचा



श्री. कृष्णकांत द. कोळी



अॅड. अंशुमन वि. जगताप
B.A., L.L.B.



श्री. प्रसाद का. वालावलकर
B.E.



श्री. बबन रा. योडके



श्री. विनायक भि. म्हात्रे



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B.Com., A.C.A.



सी.ए. रुपेश र. पाटील
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अॅड. जनार्दन बा. बोरकर
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B.M.M.



सौ. मिनाक्षी अ. पाटणकर
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अॅड. वैशाली म. पालवे
M.B.A., H.R., P.G.D.L.L.W., L.L.B., D.Pharmacy



श्री. सुशांत ज. सावंत

कर्मचारी प्रतिनिधी



श्री. गणेश का. साताईकर
B.Com., G.D.C.&A., A.D.U.C.B., J.A.I.B., H.D.C.N.

कर्मचारी प्रतिनिधी



श्री. विकास ह. पाटील
B.Com., J.A.I.B., G.D.C.&A., A.D.U.C.B.

सहस्रवस्थापक



श्री. नंदकुमार रा. मेजारी
M.Com., C.A.I.I.B., G.D.C.&A., A.D.U.C.B.

सहाय्यक सहस्रवस्थापक



* ५० व्या वार्षिक सर्वसाधारण सभेची सूचना *

दि चेंबूर नागरिक सहकारी बँक लि. या बँकेच्या सर्व सभासदांना कळविण्यात येते की, बँकेची ५० वी वार्षिक सर्वसाधारण सभा, शनिवार दिनांक २८ सप्टेंबर, २०२४ 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 ०२ सप्टेंबर, २०२३ रोजी झालेल्या बँकेच्या सन २०२२-२३ सालच्या ४९ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे (सदरचे इतिवृत्त सभासदांच्या अवलोकनार्थ बँकेच्या शाखांमध्ये उपलब्ध करून देण्यात आले आहे).
- दिनांक ३१ मार्च २०२४ अखेरील वर्षाचा संचालक मंडळाने सादर केलेला बँकेच्या कामकाजाचा अहवाल, ताळेबंद, नफा-तोटा पत्रक तसेच मा. वैधानिक लेखा परीक्षकांचा तपासणी अहवाल वाचून मंजूर करणे.
- सन २०२४-२५ करिता संचालक मंडळाने नेमणूक केलेले वरिष्ठ बँकेने मंजूरी दिलेल्या वैधानिक लेखा परीक्षक मे. शिंदे नायक अँड असोशिएट्स यांच्या नेमणूकीस व त्यांच्या मेहनतान्यास कार्योत्तर मंजूरी देणे.
- सन २०२२-२३ सालच्या वैधानिक लेखा परीक्षकांच्या अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेऊन मान्यता देणे.
- सन २०२४-२५ 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 व सुलीचे सर्व अधिकार अबाधित ठेवून म.स.का. अधिनियम १९६० नियम क्र. ४९ अन्वये निर्लेखित करण्यास मंजूरी देणे.
- सन २०२३-२४ च्या वार्षिक सर्वसाधारण सभेस गैरहजर असलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
- मा. अध्यक्षंच्या परवानगीने ऐनवेळी येणाऱ्या विषयांचा विचार करणे.

* 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 ठिकाणी सायंकाळी 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 २० सप्टेंबर, २०२४ रोजी वा तत्पूर्वी बँकेच्या कामकाजाच्या वेळेत प्रशासकीय कार्यालयात पोहोचतील अशा रितीने पाठवाव्यात.
- प्रत्येक सभासदाने सभेस येतांना प्रवेशासाठी हा अहवाल कृपया सोबत आणावा.
- बँकेचा सन २०२३ - २४ चा वार्षिक अहवाल, ताळेबंद व नफा तोटा पत्रक बँकेची वेबसाईट www.cnsbank.co.in वर प्रसिध्द करण्यात आलेला आहे.

बँकेच्या उपविधी क्रमांक ३४ प्रमाणे वार्षिक सभेची सूचना, लेखापरिक्षकांनी संमत केलेले ताळेबंद व नफा-तोटा 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 केलेली आहे. ज्या सभासदांना अहवालाची प्रत हवी असेल त्यांनी बँकेच्या जवळच्या शाखेतून संक्षिप्त अहवाल देऊन पूर्ण अहवाल घ्यावा.

50th Annual General Meeting of the Members of the Bank will be held on Saturday 28th September, 2024 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.



* संक्षिप्त अहवाल *

सन्माननीय सभासद बंधू आणि भगिनींनो,

आपल्या बँकेचा ३१ मार्च २०२४ अखेरचा संक्षिप्त अहवाल, ताळेबंद, नफा-तोटा पत्रक आपणांसमोर सादर करित आहोत. ह्या वर्षी आपली बँक सुवर्ण महोत्सवी वर्ष साजरा करित आहे. या निमित्ताने बँकेच्या सर्व सभासदांचे, ठेवीदारांचे आणि हितचिंतकांचे हार्दिक अभिनंदन. हा क्षण जसा आनंद व्यक्त करण्याचा आहे तसाच आत्मपरीक्षण करण्याचा देखील आहे. दि चेंबूर नागरिक सहकारी बँक लि. स्थापन करण्यामध्ये स्व.डॉ.एच.डी.पाटील, स्व.अॅड.अ.आर.कुत्रे, स्व.जे.ए.सदलगे, स्व.अ.बी.ढुमणे, स्व.डी.जी.जावळे, स्व.एम.टी.म्हात्रे, स्व.जी.आर.जैन, अॅड.एम.पी.राज, श्री.बी.एन.पाटील आणि इतर मान्यवरांचा सिंहाचा वाटा होता. या समाजसेवकांवर चेंबूरकरांचा पूर्ण विश्वास असल्याने भाग भांडवल जमा करताना त्यांच्या वैयक्तिक प्रतिष्ठेचा उपयोग झाला. २५ ऑक्टोबर १९७४ रोजीच्या विजयादशमीच्या शुभ मुहूर्तावर चरित्रकार श्री.धनंजय कीर यांच्या शुभवहस्त लावलेल्या रोपट्याचे आज संपूर्ण संगणीकृत अशा १ मुख्यकार्यालय व १३ शाखांच्या महावृक्षात रुपांतर झाले आहे.

अजूनही आपल्या बँकेचे कामकाज रिझर्व्ह बँकेच्या पर्यवेक्षीय कृती आराखड्या अंतर्गत चालू आहे. रिझर्व्ह बँकेने आपल्या बँकेस भागभांडवल पर्याप्तता वाढविणे, नफा क्षमता वाढवून संचित तोटा कमी करणे तसेच अनुत्पादित कर्जाचे प्रमाण कमी करणे इत्यादी निर्देश दिले आहेत. भांडवल वाढविण्याच्या दृष्टीने बँकेने तात्पुरत्या स्वरूपात भागभांडवल परतावा थांबविला तसेच नफा क्षमता वाढविण्यासाठी बँकेने काही धोरणात्मक निर्णय घेतले जसे की तोट्यातल्या शाखा बंद करून त्यांचे व्यवहार नजीकच्या शाखेत विलीन करणे, जास्त भांड्याच्या शाखेचे कमी भांड्याच्या जागेत स्थलांतर करणे तर काही मालकीच्या जागांची विक्री करून नफा संपादन केला. अशा रितीने धोरणात्मक निर्णय घेवून खर्चावर नियंत्रण राखले.

सदरची वाटचाल करित असताना कर्मचारी वर्गाकडून तसेच कर्मचारी युनियन कडून मोलाचे सहकार्य मिळाले याबद्दल आम्ही त्यांचे ऋणी आहोत. कर्ज थकबाकीची प्रभावी वसुली तसेच संचालक मंडळाने घेतलेल्या धोरणात्मक निर्णयांमुळे अहवालवर्षाअंती भांडवल पर्याप्ततेत ६.५५% पर्यंत वाढ झाली असून नक्त अनुत्पादित कर्जाचे प्रमाण ६% पेक्षा कमी राखण्यात यश आले तसेच सलग दोन वर्षे बँकेस नक्त नफा झाल्याकारणाने संचित तोटा कमी करण्यास देखील मदत झाली.

चालू आर्थिक वर्ष आपण सुवर्ण महोत्सवी वर्ष म्हणून साजरे करित आहोत बँकेच्या या सुवर्णकाळात अनेक चढउतार आले पण आपल्या सर्वांच्या सहकार्याने व विश्वासाने आपण त्यावर मात करून प्रगती साधली याबद्दल बँकेचे सर्व भागधारक, ठेवीदार व हितचिंतक ह्यांचे 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 सुरवातीस ३४,७९५ सभासद होते, अहवाल वर्षात ८६० नवीन सभासद झाले. राजीनामे/हस्तांतरण/मृत्युमुळे २,२२८ सभासद कमी झाल्याने अहवाल वर्षाखेरीस सभासद संख्या ३३,४२७ झालेली आहे.

वर्षारंभी बँकेचे वसूल भागभांडवल रु.१,७५८.२६ लक्ष होते, अहवाल वर्षात नवीन सभासद तसेच जुन्या सभासदांनी रु.१३७.९९ लक्षचे अधिक भाग खरेदी केले तसेच राजीनामे/हस्तांतरण/मृत्यु इत्यादीमुळे रु.२४.१८ लक्ष चे भाग परत केल्याने वर्षाअखेरीस एकूण वसूल भागभांडवल रु.१,८७२.०७ लक्ष इतके शिल्लक आहे. ही वाढ मागील वर्षाच्या तुलनेत ६.४७% 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 वर्गीकरण दि. ०४.०३.२०१४ पासून सभासदांस लागू झाले आहे, याची सभासदांची नोंद घ्यावी.



Ordinary Member :-

- a) 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/-
- b) 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 :

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

MINIMUM LEVEL OF SERVICE FOR BECOMING ACTIVE MEMBER:

- 1. Minimum share capital holding of Rs.2,500/- and
- 2. Minimum Deposit of Rs.15,000/- or
- 3. 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. ७,९३२.३६ लक्ष होता. अहवाल वर्षात निधींमध्ये रु. ५२४.९८ लक्षांनी वाढ होऊन वर्षाअखेरीस राखीव व इतर निधी रु. ८,४५७.३५ 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. ४,३०५.३५ लक्ष असून नक्त संपत्ती (Net Worth) रु. ५१०.१३ लक्ष इतकी आहे.

ठेवी :-

पंजाब आणि महाराष्ट्र सहकारी बँकेच्या तथाकथित घोटाळ्यामुळे ठेवीदारांचा सहकारी बँकांवरील विश्वास तडा गेला. अहवालवर्षा अखेरीस बँकेच्या एकूण ठेवी रु. ४२,८४३.६२ लक्ष जमा आहेत.

ठेवींच्या सुरक्षिततेसाठी आपली बँक दरवर्षी डिपॉजिट इन्सुरन्स आणि क्रेडीट गॅरन्टी कॉर्पोरेशन (D.I.C.G.C.) या रिझर्व्ह बँकेच्या ठेव विभागास सहामाही विमाहप्ता नियमितपणे भरत आहे. अहवाल वर्षात बँकेने एकूण ठेवींवर रु. ६६.९३ लक्ष (गतवर्षी रु. ७८.५४ लक्ष) विमाहप्ता D.I.C.G.C. ला भरलेला आहे.

बाहेरील कर्ज :-

खातेदारांच्या धनादेश समाशोधन व्यवस्थापना करिता (Clearing) 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, नफा :-

कर्जावरील आणि गुंतवणुकीवरील व्याज, कमिशन तसेच इतर माध्यामातून बँकेस चालू वर्षी एकूण उत्पन्न रु. ४,७७२.१० लक्ष झाले आहे. सर्व उत्पन्नातून ठेवींवरील व्याज, प्रशासकीय खर्च, घसारा इत्यादी रु. ३,५५७.६२ लक्ष व इतर तरतुदी रु. १,०२०.२७ लक्ष वजाकरता अहवाल वर्षात रु. १९४.२१ लक्ष निव्वळ नफा म्हणून शिल्लक राहतो. अहवाल वर्षाअंती नक्त नफा संचित तोट्यातून वजा केल्यानंतर संचित तोट्यात घट होऊन रु. १,९५४.९४ लक्ष इतका संचित तोटा शिल्लक राहतो (गतवर्षी संचित तोटा रु. २,१४९.१५ लक्ष इतका होता).

लाभांश व नफा विभागणी :-

अहवाल वर्षात नफा होऊनही संचित तोटा शिल्लक राहत असल्याने लाभांश जाहीर करता येत नाही. ही परिस्थिती तात्पुरत्या स्वरूपाची असून त्यातून बाहेर पाडण्याकरिता संचालक मंडळ सर्वतोपरी प्रयत्नशील आहे.

रोख व बँकेतील शिल्लक :-

सहकारी बँकांना लागू असलेला बँकिंग रेग्युलेशन अँक्ट १९४९ च्या कलम १८ प्रमाणे, आर्थिक वर्षात बँकेने पुरेशी रोकड ठेवलेली आहे. तसेच कलम २४ प्रमाणे “तरती जिदगी” ठेवलेली आहे. त्याचप्रमाणे वेळोवेळी उपलब्ध असलेल्या अतिरिक्त निधीची गुंतवणूक अधिकाधिक प्राप्तीच्या उद्देशाने केलेली आहे.

अहवाल वर्षाअंती एकूण रोख रक्कम रु. ५१२.४५ लक्ष व बँकेतील शिल्लक रक्कम व मुदतठेव रु. ३७२६.२२ लक्ष इतकी आहे.

गुंतवणूक :-

बँकिंग रेग्युलेशन अँक्ट 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 देणाऱ्या बँकांच्या मुदत ठेवीत तसेच रिझर्व्ह बँकेच्या निकषाप्रमाणे सरकारी रोख्यात गुंतविलेला आहे. अहवाल वर्षा अखेरीस एकूण गुंतवणूक रु. २१,५७१.२३ लक्ष इतकी झालेली आहे (गतवर्षी एकूण गुंतवणूक रु. २१,९९१.४७ लक्ष इतकी होती). गुंतवणुकीची पूर्ण विगतवारी ताळेबंदात दिलेली आहे.



कर्ज व्यवहार :-

अहवाल वर्षाअंती एकूण कर्जबाकी रु. १६,७८३.९६ इतकी आहे. वरील कर्जापैकी अग्रक्रम क्षेत्रासाठी रु. ७२३७.११ लक्ष व दुर्बल घटकांस रु. १३७७.१८ लक्ष कर्ज पुरवठा करण्यात आलेला आहे, हे प्रमाण एकूण कर्जाच्या अनुक्रमे ४३.१२% व ८.२१% इतके होते. तसेच लघुउद्योगां करिता बँकेने एकूण कर्जाच्या २५.९८% इतका कर्ज पुरवठा केला आहे.

बँकेच्या वसुली विभागाने उत्तम कर्ज वसुली केल्याने गतवर्षीच्या तुलनेत नक्त अनुत्पादीत कर्जाचे प्रमाण ६.५५% (रु. १,३७३.६१ लक्ष) वरून अहवालवर्षा अखेरीस ते ५.९४% (रु. ९४२.१९ लक्ष) इतके आहे. रक्षा व टॅक्सी कर्जाच्या थकबाकी वसुली करिता बँकेने विशेष वसुली विभाग कार्यरत केला असून वसुलीची प्रक्रिया प्रभावीपणे राबविण्यात येत आहे.

संशयित व बुडीत कर्जाचे निर्लेखीकरण :-

बँकेच्या एकूण ७२ खात्यांचे की जे अनुत्पादीत कर्ज म्हणून वर्गीकरण झाले आहे अशा कर्जखात्यांवरील येणे रक्कमांकरिता बँकेच्या वसुली विभागाद्वारे सर्वतोपरी प्रयत्न व कायदेशीर प्रक्रिया पूर्ण करूनही कर्ज वसुली होऊ शकलेली नाही. रिझर्व बँकेच्या मार्गदर्शक तत्वानुसार अशा अनुत्पादित कर्जाच्या येणे रक्कमांकरिता १००% तरतूद केलेली असून सदर कर्ज वसुली करिता होणारा खर्च यामध्ये बचत करून, ताळेबंद स्वच्छ करून, आर्थिक गुणोत्तरात सुधारणा करण्यास तसेच करपात्र उत्पन्ना नुसार करबचतीचा लाभ घेण्याकरिता बँकेच्या संचालक मंडळाने शिफारस केल्याप्रमाणे व वैधानिक लेखापरीक्षकांनी प्रमाणित केल्यानुसार अशा ७२ अनुत्पादीत कर्ज खात्यांवरील येणे शिल्लक रक्कम रु. ७९,२५,२८५.५६ व त्यावरील येणे व्याज रु. ८३,४५,०९०.७३ व इतर खर्च रु. ११,६९,३५८.८४ अशी एकूण रु. १,७४,३९,७३५.१३ रक्कम कर्जदार यांचेकडून वसुलीचे सर्व अधिकार अबाधित ठेवून निर्लेखित करण्याबाबतचे अधिकार बँकेच्या संचालक मंडळास प्रदान करण्याकरिता 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) पद्धतीच्याअधीन राहून करण्यात येत आहे.

रिझर्व्ह बँकेची तपासणी :-

रिझर्व्ह बँकेने सहकारी बँकांसाठी 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 २०२२-२३ या वर्षाची तपासणी रिझर्व्ह बँकेचे उप सरव्यवस्थापक श्री. संजय कुमार बागडी व त्यांचे सहकारी यांनी अहवालवर्षात पूर्ण केली. तपासणी अधिकाऱ्यांनी परीक्षण कालावधीमध्ये बँकेच्या कामकाजात सुधारणा करण्याच्या दृष्टीने महत्वाच्या सूचना केल्या असून सदर सूचनांबद्दल बँक त्यांचे आभार व्यक्त करित आहे.

हिशेब तपासणी :-

शासनाने महाराष्ट्र सहकारी कायदा १९६० मध्ये केलेल्या सुधारणा अन्वये चालू आर्थिक वर्षा करिता वैधानिक लेखा परीक्षकांची 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. १५ जुलै २०२३ रोजीच्या सभेमध्ये रिझर्व्ह बँकेचे निकष पूर्ण करित असल्याकारणाने तसेच कामाचा अनुभव व पात्रता लक्षात घेऊन मे. शिंदे नायक अँड असोसिएटस् ह्यांची सन २०२३-२४ या आर्थिक वर्षा करिता पुनर्नियुक्तीची शिफारस केली होती व त्यास रिझर्व्ह बँकेने त्यांच्या दिनांक १७ ऑगस्ट २०२३ रोजीच्या पत्रान्वये मंजुरी दिली. तदनंतर दिनांक २ सप्टेंबर २०२३ रोजीच्या वार्षिक सर्वसाधारण सभेने त्यांच्या पुनर्नियुक्तीस अनुसमर्थन दिले. त्याप्रमाणे मे. शिंदे नायक अँड असोसिएटस्ची बँकेच्या अहवालवर्षाचे वैधानिक लेखापरीक्षण पूर्ण करून बँकेचा “ब” वर्ग कायम ठेवला आहे. त्यांचा लेखा परीक्षणाचा अहवाल या अहवालात पान क्र. २० वर दिलेला आहे. अंतर्गत लेखा परीक्षणासाठी मे. डि.व्ही. कामत अँड कं., मे. चेतन टी. शाह अँड कं., मे. बनवट अँड कं., मे. निरंजन करमरकर अँड कं., मे. अरविंद एस. कुलकर्णी अँड कं. व मे. के. पी. जी. ए अँड असोसिएटस् एलएलपी यांची शाखा निहाय नेमणूक केलेली असून, उर्वरीत शाखांसाठी अंतर्गत लेखापरीक्षण विभाग स्थापन करून रिझर्व्ह बँकेने दिलेल्या सूचनांची अंमलबजावणी करण्यात आलेली आहे. तसेच रिझर्व्ह बँकेच्या निर्देशानुसार बँकेने जोखीम आधारित अंतर्गत लेखापरीक्षण (Risk Based Internal Audit) विभाग स्थापन केला आहे.



बँकेच्या शाखा व शाखा विस्तार :-

बँकेची नफाक्षमता वाढविण्याच्या दृष्टीने संचालक मंडळाने धोरणात्मक निर्णय घेऊन गेल्या पाच वर्षांत नफा न कमाविणाऱ्या शाखांचे रिझर्व्ह बँकेच्या धोरणानुसार नजीकच्या शाखेत विलीनीकरण करण्याचा निर्णय घेतला. त्या अनुषंगाने अहवालवर्षात दिनांक २३.१२.२०२३ पासून बदलापूर (पश्चिम) शाखेचे ठाणे शाखेत विलीनीकरण करण्यात आले.

अहवालवर्षा अखेरीस बँकेचे एक प्रशासकीय कार्यालय व १३ शाखा मिळून एकूण १४ 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 :-

अहवाल वर्षामध्ये संचालक मंडळातील प्रत्येक संचालकाने पूर्ण सहकार्य दिले. दिनांक ३१ मार्च २०२४ अखेरीस संचालक मंडळाच्या एकूण २५ सभा झाल्या तसेच विविध उपसमित्यांच्या ९३ सभा झाल्या. संचालक मंडळ व संचालकांच्या उपसमित्या यांनी व्यवसाय वृद्धीसाठी, योग्य नियोजन व दीर्घकालीन धोरणांचा विचार करून उपयुक्त मार्गदर्शन केले. त्यात कर्जमंजुरी, थकबाकी वसुलीसाठी सूचना, गुंतवणुकीची दीर्घकालीन उपयुक्तता इत्यादी कामांचा समावेश होतो. संचालकांनी सभांना उपस्थित राहून बँकेच्या कामकाजामध्ये सक्रीय सहभाग घेतला. आपल्या बँकेच्या संचालकांनी, रिझर्व्ह बँकेच्या निर्बंधान्वये केवळ त्यांच्या मुदत ठेवींवरच कर्जे घेतली असून अन्य कोणतीही कर्जे घेतलेली नाहीत. संचालकांनी ही निकोप प्रथा प्रथम पासून अवलंबिली आहे. संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाचा तपशील अहवालातील पान क्र. ४७ दिला आहे.

बँकेचे संचालक अॅड. ए. एच. पटेल यांनी त्यांच्या कार्यबाहुल्यामुळे संचालकपदाचा दिनांक १०.१०.२०२३ रोजी राजीनामा दिला होता. सदर राजीनामा संचालक मंडळाच्या दिनांक १६.१०.२०२३ रोजीच्या सभेत मंजूर करण्यात आला. अॅड. ए. एच. पटेल यांनी वेळोवेळी दिलेल्या मार्गदर्शन तसेच सहकार्याबद्दल त्यांचे आभार व्यक्त करते.

बँक व्यवस्थापन मंडळ :-

भारतीय रिझर्व्ह बँकेचे दिनांक ३१ डिसेंबर, २०१९ चे परिपत्रक क्रमांक RBI/ २०१९-२०/ १२८ DiR (PCB) BPD. CIR. No. ८/१२.०५.००२/२०१९-२० आणि बँकेच्या उपविधीतील सुधारीत कलम क्र.५० ए नुसार दि. २९.०५.२०२१ पासून बँकेच्या व्यवस्थापकीय मंडळाची (Board of Management) रचना करण्यात आली आहे. सन २०२३-२४ ते २०२८-२९ करिता बँक व्यवस्थापन मंडळाच्या अध्यक्षपदी श्री. जे. आर. जगताप तर सदस्यपदी संचालक अॅड. जे. बी. बोरकर, अॅड. एस. व्ही. भट, श्री. एन. डी. आराध्ये व सी. ए. श्रीमती एच. पी. म्हात्रे यांची नियुक्ती करण्यात आली आहे. बँक व्यवस्थापन मंडळ सदस्यांचा सहकार व बँकिंग क्षेत्रातील अनुभव व योगदान हे बँकेच्या विकासाच्या दृष्टीने मोलाचे ठरत आहे. अहवाल वर्षात बँक व्यवस्थापन मंडळाच्या ३ सभा घेण्यात आल्या. या सर्व सभांना सदस्यांची उपस्थिती समाधानकारक राहिलेली आहे.

कर्मचारी वर्ग :-

सतत बदलणारी आर्थिक परिस्थिती, नियम व नवनवीन तंत्रज्ञान या सर्वांची माहिती बँकेच्या विविध स्तरावर काम करणाऱ्या कर्मचाऱ्यांना होणे आवश्यक आहे. कार्यक्षमता व व्यक्तिमत्व विकास वाढविण्याच्या दृष्टीने वेळोवेळी प्रशिक्षणवर्गाचे आयोजन करण्यात आले होते. अहवाल वर्षात एकूण ५८ कर्मचाऱ्यांनी ऑनलाईन प्रशिक्षण देणाऱ्या विविध संस्थामधून अद्यावत प्रशिक्षणाचा लाभ घेतला. बँकेचे अनेक कर्मचारी GDC &A, JAIIB, CAIIB, Dip. In Uerban Co-op. Bank या सारख्या व्यावसायिक परिक्षांमध्ये उत्तीर्ण झाले. या आत्मसात केलेल्या अद्यावत ज्ञानाचा आणि तंत्राचा उपयोग कर्मचारी बँकेच्या कामकाजात व उत्तम ग्राहक सेवा देण्यात करत आहेत.

बँकेच्या चेंबूर शाखेचे व्यवस्थापक श्री. एस. के. पिल्लई हे दिनांक ३०.०६.२०२३ रोजी त्यांच्या ४० वर्षांच्या तर ठाणे शाखेचे व्यवस्थापक श्री. आर. बी. सावंत हे दिनांक ३१.०३.२०२४ रोजी त्यांच्या ३४ वर्षांच्या तसेच बँकेचे दफ्तरी श्री. बी. जी. पवार हे दिनांक ३१.०७.२०२३ रोजी त्यांच्या ४० वर्षांच्या प्रदीर्घ सेवेनंतर सेवानिवृत्त झाले. आपल्या सेवाकार्यकाळा मध्ये 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 बँकिंग 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 बँकिंगद्वारे RTGS/NEFT करण्याची सुविधा उपलब्ध करून देण्यात आली. याद्वारे भारतामध्ये ज्या बँकेत RTGS सुविधा उपलब्ध आहे, अशा बँकेत कमीत कमी वेळात आपला निधी ग्राहक नाममात्र शुल्कात हस्तांतरीत करू शकतात. तसेच आपल्या बँकेच्या कोअर बँकिंगच्या तंत्रज्ञानाने ग्राहक बँकेच्या कोणत्याही शाखेतून आपले बँकिंग व्यवहार करू शकतात. ग्राहकांच्या सुरक्षतेच्या दृष्टीने शाखांमध्ये “क्लोज सर्किट कॅमेरे” बसविण्यात आले आहेत. रिझर्व्ह बँकेच्या धोरणानुसार खातेदारांना सी. टी. एस. प्रणालीचे चेक बुक छापून देण्यात येत आहे.

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

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

बँकेने इतर उत्पन्न वाढीच्या दृष्टीने भारतीय आयुर्विमा 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 ४९९४ कार्ड वितरीत करण्यात आली. आजमितीस एकूण ६५५६२ खातेदार एटीएम कार्ड धारक आहेत.

बँकेच्या सभासद खातेदारांना नम्र विनंती :-

रिझर्व्ह बँकेच्या ग्राहक धोरणानुसार (Know Your Customer) सर्व खातेदारांनी आपल्या वास्तव्याचा पुरावा व फोटो ओळख पत्र आपले खाते असलेल्या शाखेत सादर केले नसतील त्यांनी ते त्वरित 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 मर्यादेपेक्षा कमी आहे अशा ठेवीदारांनी आर्थिक वर्षाच्या सुरुवातीस 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 वर्षांहून अधिक कालावधीसाठी Inoperative असतील तर अशा खात्याची जमा रक्कम Deposit Education Awareness Fund (DEAF) मध्ये वर्गकृत करण्याची सुधारित 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 नवत 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 बक्षिसे, तसेच सभासदांच्या मोतीबिंदू शस्त्रक्रियेच्या खर्चासाठी मदत, सभासदांसाठी विनामुल्य 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 ७ सभासदांना रु.५२,५०७/- आर्थिक मदत देण्यात आलेली आहे.

भारताचे पंतप्रधान मा. श्री.नरेंद्र मोदी यांनी जाहिर केल्याप्रमाणे नागरिकांकरीता पंतप्रधान जीवन ज्योती बिमा योजना व प्रधानमंत्री सुरक्षा बिमा योजना तसेच असंघटीत क्षेत्रातील वर्गाकरिता अटल पेन्शन योजना सर्व शाखांतून सुरु करण्यात आल्या आहेत. आजमिती पर्यंत बँकेच्या ६१७६ 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 : १५ 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.१०००/- ते रु.५०००/- निवृत्ती वेतन, दरमहा प्रीमियम रु.४२/- ते रु.२१०/-, वयोमर्यादा : १८ ते ४० वर्ष

सभासदांच्या हितसंवर्धनाबरोबर सभासदांच्या मुलांच्या गुणांना योग्य वाव मिळावा, त्यांची प्रगती व्हावी या दृष्टीने विविध परीक्षांमध्ये चांगले गुण मिळालेल्या सभासद आणि कर्मचारी यांच्या मुलामुलींना बक्षिसे देण्याचा उपक्रम बँकेने चालू ठेवला आहे. गतवर्षी २५ सभासद/कर्मचाऱ्यांच्या मुलामुलींना रु.२६,०००/- बक्षीसरूपाने प्रदान करण्यात आले. २०२३-२४ या अहवाल सालाकरिता सभासदांच्या मुलांना शैक्षणिक बक्षिसे देण्याचे योजिले आहे. (अर्ज स्वीकारण्याची शेवटची तारीख १३ सप्टेंबर २०२४ आहे) अहवालामध्ये पान क्र. ९ वर अधिक माहिती दिलेली आहे.

श्रद्धांजली :-

अहवाल वर्षात बँकेचे माजी उपाध्यक्ष डॉ. प्रकाश आर. शहा यांचे दिनांक १२ मार्च २०२४ रोजी निधन झाले. त्यांनी सन २००५-२००६ ते २०१४-२०१५ पर्यंत बँकेचे उपाध्यक्ष पद भूषविले. डॉ. शहा हे स्वभावाने शांत व मृदूभाषिक होते. पेशाने डॉक्टर असून सुद्धा त्यांना मराठी साहित्याची चांगली जाण होती. बँकेच्या प्रगतीत त्यांचे मोलाचे योगदान होते त्यांच्या पवित्र स्मृतीस बँक भावपूर्ण श्रद्धांजली अर्पण करीत आहे.

अहवाल वर्षात दिवंगत झालेले सामाजिक, राजकीय, सिने-नाट्य सृष्टी तसेच क्रीडा विश्वातील नामवंत, बँकेचे ज्ञात अज्ञात सभासद, ठेवीदार व हितचिंतक ह्यांच्या पवित्र स्मृतीस बँक भावपूर्ण श्रद्धांजली 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.बँकस्असोशिएशन, महाराष्ट्र राज्य सहकारी बँकस् असोशिएशन, महाराष्ट्र अर्बन को-ऑप बँकस्फेडरेशन मुंबई, स्टेट बँक ऑफ इंडिया - तुर्भे शाखा, आयसीआयसीआय बँक - चेंबूर, आयडीबीआय बँक - चेंबूर, अक्सिस बँक - चेंबूर, सारस्वत को. ऑप.बँक लि. - चेंबूर, एसव्हिसी बँक - चेंबूर, 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 चेंबूर वासियांबरोबर इतरांनीही पाठिंबा दिल्याबद्दल या सर्वांचे आभार मानते आणि बँकेला भविष्यात अधिक उज्ज्वल यश प्राप्त होवो ही सदिच्छा व्यक्त करते.

जय हिंद! जय महाराष्ट्र! जय सहकार!

स्थळ : चेंबूर, मुंबई

दिनांक : १० सप्टेंबर, २०२४

संचालक मंडळाच्या अनुज्ञेवरून

P. Thakur

पी. वि. ठक्कर
अध्यक्षा

* सभासदांना नम्र विनंती *

- ◆ आपला बदललेला पत्ता व भ्रमणध्वनी क्रमांक (Mobile No.) कृपया बँकेस त्वरित कळविणे.
- ◆ त्याचप्रमाणे आपल्या खात्यांवर वारस नोंदणी केली नसल्यास आपल्या व बँकेच्या हिताच्या दृष्टीने ताबडतोब नोंदणी करण्याची दक्षता घ्यावी.
- ◆ सर्व खातेदारांनी खाते आधार क्रमांक व पॅन क्रमांकाशी संलग्नित करावेत.

सभासद कल्याण निधीमधून महाराष्ट्रातील विद्यापीठे/ बोर्डातून शैक्षणिक सत्र २०२३-२४ मध्ये पुढील परीक्षा पास होणाऱ्यांना गुणानुक्रमे सभासदांच्या मुलामुलींना बक्षिसे देण्यात येतील.

१. एस.एस.सी. ८०% अथवा अधिक गुण प्रत्येकी रु.७५०/- गुणानुक्रमे पहिले २५ विद्यार्थी
२. एच.एस.सी. ७०% अथवा अधिक गुण प्रत्येकी रु.१०००/- गुणानुक्रमे पहिले २५ विद्यार्थी
३. पदवी प्रत्येकी रु.१२५०/- (पदवी परीक्षेतील गुणानुक्रमे) :- कला शाखेतील ६ विद्यार्थी, विज्ञान शाखेतील ६ विद्यार्थी, वाणिज्य शाखेतील १२ विद्यार्थी, बी. ई. १ विद्यार्थी अशी २५ बक्षीसे.
४. पदव्युत्तर परीक्षा पास होणाऱ्या, गुणानुक्रमे पहिल्या विद्यार्थास रु.१५००/- M.A.-1, M.Sc.-1, M.Com.-1, M.E.-1, L.L.B.-1 आणि M.A.F./ M.B.I./ M.M.M./ M.M.S./ M.F.M. पैकी १ अशी एकूण ६ बक्षिसे.
५. M.B.B.S., C.A./ICWA, C.S., L.L.M या परीक्षा पास होणाऱ्या प्रत्येकी, गुणानुक्रमे प्रथम असणाऱ्या एका विद्यार्थास रुपये १७५०/- अशी ४ बक्षिसे देण्यात येतील.

- ◆ ज्या सभासदांनी अजूनही अर्ज दिलेले नसतील, त्यांनी दि.१३ सप्टेंबर २०२४ पर्यंत, प्रमाणित गुणपत्रिकेसह अर्ज बँकेच्या शेअर विभागाकडे अथवा नजिकच्या शाखेत आणून द्यावेत.
- ◆ सदर गुणगौरवाकरीता कोणत्याही पदविका अभ्यासक्रमांचा (Diploma) विचार केला जाणार नाही.



Abridged Directors' Report for the year ended 31.03.2024.

Dear Respected Members,

We present before you Balance Sheet, Profit and Loss Statement and Statutory auditors report of your Bank for the year ended 31st March, 2024.

Our heartiest congratulations and best wishes on the occasion of our Bank's Golden Jubilee year. The moment is as much about expressing joy as it is about introspection. In establishing The Chembur Nagarik Sahakari Bank Ltd. Late Dr. H.D.Patil, Late Adv.A. R. Kunnure, Late, J. A. Sadalge, Late A. B. Dhumane, Late D. G. Javale, Late M. T. Mhatre, Late G. R. Jain, Adv.M.P.Raj and Shri. B.N.Patil had the lion's share. The Chemburkars had full faith in these social workers and their personal reputation was used while raising share capital. The sapling planted by biographer Shri. Dhaanjay Keer on the auspicious occasion of Vijayadashami on 25th October 1974 has today turned into a fully computerized mega tree with 1 Head Office and 13 Branches.

Our Bank is still functioning under the Reserve Bank's Supervisory Action Framework. The Reserve Bank has directed our Bank to increase capital adequacy, increase profitability and reduce accumulated losses and non-performing assets. In order to raise capital, the Bank temporarily stopped refund of share capital and to increase profitability, the Bank took some strategic decision such as closing loss-making Branches and merging them with nearby Branches, shifting high-rent paying Branches to low rent premises, and acquiring profit by selling some owned premises. Thus, controlling costs by taking the above strategic decision, which result into increased in capital adequacy to 6.55%. The Board of Directors is trying its best to get out of the RBI's Supervisory Action Framework applicable to the Bank.

We are indebted to the employees as well as Employees Union for the valuable support they have extended during this process. Due to effective recovery of loan overdoes as well as strategic decisions taken by the Board of Directors, the Bank has earned net profit along with operating profit for last consecutive two years and also significant increase in capital adequacy.

In the current financial year, our Bank is celebrating its Golden Jubilee Year (1974-2024). There were many ups and downs in this golden era of the Bank but with the co-operation and trust of all of us we have overcome it and achieved progress. Thanks to all share holders, depositors and well wishers of the Bank.

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 transaction, 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 Lifel nsurance 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 6176 individuls 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 31.03.2024. The Audited Balance Sheet and Profit and Loss Account for the year ended 31.03.2024 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, Paid Up Capital And Reserves:-

The position of total number of Shareholders, Paid Up Share Capital and Reserves as on 31.03.2024, as compared with the last year, was as under:-

	31.03.2023	31.03.2024	% of Increase/Decrease
a. Member (Nos.)	34795	33427	-3.93
b. Paid Up Capital (Rs.)	1758.26 Lakh	1872.07 Lakh	6.08
c. Reserves (Rs.)	7932.36 Lakh	8457.35 Lakh	6.21

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 herein above.

As per RBI Inspection Report and Resolution passed in Annual General Meeting dated 24th September 2022 the share amount of the members who did not acquire minimum shares amount of Rs.1250/- upto 31st March 2023 has been forfeited on 16th June 2023 and proceed of Rs.19,88,850/- have been credited to 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.52,507/- to 7 such share holders from our Members Welfare Fund.

Deposits:-

The so-called Punjab and Maharashtra Co-operative Bank scam has shattered the trust of depositors in co-operative banks. The Total Deposit of the Bank as on 31.03.2024 stands to Rs.42,843.62 Lakhs comprising of Fixed Deposit of Rs.23,356.71 Lakhs, Saving Bank Deposit of Rs.16,811.50 Lakhs, Current Deposit of Rs.2,302.12 Lakhs and Recurring Deposit of Rs.373.29 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 2023-2024, our Bank has paid Insurance Premium of Rs.66.93 Lakhs (Rs.78.54) lakhs last year) to the DICGC.

Profit And Loss Account:-

As on 31.03.2024, we earned an income of Rs.4,772.10 Lakhs. After deducting interest paid on deposits, administrative expenses, depreciation etc. of Rs.3,557.62 Lakhs and other provisions of Rs.1020.27 Lakhs, we have Net Profit of Rs.194.21 Lakhs as on 31.03.2024



Loans And Advances:-

As on 31.03.2024, our advances were Rs.16,783.96 Lakhs as against Rs.21,885.98 Lakhs as on 31.03.2023.

The details are as under:-

1. Advances to Priority Sector	Rs. 72.37 Cr	Being 43.12 % of Total advances
2. Advances to Weaker Sector	Rs. 13.77 Cr	Being 8.21% of Total advances
3. Secured Advances	Rs 158.80 Cr	Being 94.61 % of the Total advances
4. Unsecured Advances	Rs. 9.04 Cr	Being 5.39 % of the Total advances

As on 31.03.2024, our Gross NPA was Rs.1852.33 Lakhs (11.04%) and NET NPA was Rs.942.19 Lakhs (5.94%) as against Rs.2,284.27 Lakhs (10.44%) and Rs.1,373.6 Lakhs (6.55%) respectively as on 31.03.2023.

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 (as applicable to Co-operative Societies U/s 35) an inspection was carried out for the F.Y.2022-23 by Mr. Sanjay Kumar Bagdi, Deputy General Manager, Department of Supervision between 11.03.2024 to 28.03.2024. 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 Auditors Report is available on page No. 20 in this report.

Bank has also appointed Chartered Accountant Firms for Concurrent Audit of their Branches.

Risk Based Internal Audit :-

As per RBI guidelines Bank is conducting Risk Based Internal Audit on regular basis.

Board Of Directors:-

Throughout the financial year ended 31.03.2024, all the Directors of our Bank worked hard and in a cohesive manner for the prosperity of the Bank. There were 93 Sub Committee Meetings and 25 Board Meetings were held during this year and unanimous decisions were taken for overall progress of the Bank.

Director Adv. A. H. Patel has tendered his resignation from the post of Director for personal reason on 10th October 2023 and same was accepted in the Board of Directors meeting held on 16th October 2023. We place on record his meritorious services rendered by him during his tenure.



Board Of Management :-

Reserve Bank of India Circular No. RBI/ 2019-20/ 128 DiR (PCB) BPD dated December 31, 2019. Cir. No. 8/12.05.002/2019-20 and as per amended section No.50A of the Bank's bye-laws, the Board of Management (BOM) has been constituted with effect from 29th May 2021. For 2023-24 to 2028-29 Mr. C. A. J. R. Jagtap has been appointed as the Chairman and Adv. J. B. Borkar, Adv. S. V. Bhat, Mr. N. D. Aradhye and C.A. Ms. H. P. Mhatre were appointed as member of Board of Management (BOM) of the Bank. The co-operation and experience in banking sector of the Member of BOM is becoming valuable in terms of development of the bank. 3 meetings of the Board of Management were held during the reporting year. Attendance of members in all these meetings has been satisfactory.

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 :-

Former Vice President of the Bank Dr. Prakash R. Shah passed away on 12th March 2024 during the reporting year. He held the post of Vice President of the Bank from 2005-2006 to 2014-2015. Dr. Shah was calm and soft-spoken in nature. Even though he was a doctor by profession, he had a good knowledge of Marathi literature. The bank pays a heartfelt tribute to his pious memory for his valuable contribution to the progress of the bank.

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 soldiers etc. and Share Holders of the Bank during the year under Report.

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, Maharashtra State, 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 Ltd., Mumbai, The Brihan Mumbai Nagari Sahakari Banks Association Ltd. Mumbai, The Co-op. Banks' Employees Union, Mumbai, State Bank of India (Turbhe Br.), 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.

Place : Chembur, Mumbai

Dated : 10th September, 2024

For and on behalf of the Board of Directors,

P. V. Thakker - Chairperson



PROFIT & LOSS ACCOUNT

YEAR ENDED ON MARCH 31, 2023	EXPENDITURE		YEAR ENDED ON MARCH 31, 2024
25,10,56,789.12	Interest on Deposits & Borrowings		19,08,32,945.25
11,43,55,030.97	Salaries, Allowances, P.F. Gratuity		8,95,40,501.33
3,47,44,361.93	Rent, Taxes, Insurance and Lighting		3,31,01,407.56
6,52,910.00	Law Charges		7,60,445.00
12,81,948.24	Postage, Telegram & Telephone Charges		9,30,314.59
25,55,693.00	Auditor Fees		24,34,045.00
1,06,00,134.00	Depreciation on Property		74,19,441.05
9,24,051.72	Repairs to Furniture, Fittings, etc.		6,43,089.66
27,19,399.92	Printing and Stationery		21,73,017.85
97,619.00	Advertisement		99,035.00
8,29,387.48	Loss on Sale of Assets		15,90,143.43
-	Loss on Equity Shares		3,22,969.83
10,81,253.80	Amortisation of Premium on Investments		10,82,276.80
4,65,03,048.05	Other Expenditure		3,14,95,139.92
1,21,01,661.43	Profit before Exceptional, Extraordinary Items, Income-tax and Provisions & Contingency		3,31,72,067.22
	Exceptional Items:		
39,52,863.25	Bad Debts written off		1,52,68,013.38
1,21,01,661.43	Profit after Exceptional items, but before Extraordinary Items, Income-tax and Provisions & Contingency		3,31,72,067.22
	Extraordinary Items:		
1,21,01,661.43	Profit before Income-tax and Provisions & Contingency		3,31,72,067.22
	Provisions & Contingency :		
-	Provision for Bad & Doubtful Debts Reserve	1,52,51,000.00	
2,01,00,000.00	Provision for ARC Reserve	3,10,00,000.00	
4,50,00,425.20	Investment Provision Reserve (PNCPS)	4,50,00,425.20	
-	Provision against for Impairment in Other Assets	98,90,800.00	
-	Provision against Restructure A/c	6,35,000.00	
51,35,390.00	Investment Depreciation Reserve	-	
7,02,35,815.20	Profit Before Tax		10,17,77,225.20
11,56,469.64	Current Income-tax	2,50,000.00	(5,50,05,157.98)
-	Last Year Income Tax	(38,78,210.58)	-
(54,15,783.00)	Deferred Tax Income	(1,80,52,308.00)	(2,16,80,518.58)
65,72,252.64	Net Profit after Tax		-
54,27,46,775.32	TOTAL		45,77,89,492.27

PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2024

YEAR ENDED ON MARCH 31, 2023	EXPENDITURE	YEAR ENDED ON MARCH 31, 2024
-	NET LOSS AFTER TAX	3,33,24,639.40
1,09,19,252.64	BALANCE OF PROFIT CARRIED TO BALANCE SHEET	1,94,20,969.33
1,09,19,252.64	GRAND TOTAL	5,27,45,608.73

P. V. THAKKER
CHAIRPERSON

A. G. THAKUR
VICE – CHAIRMAN

J. R. JAGTAP
DIRECTOR

J. B. BORKAR
DIRECTOR

D. K. JAIN
DIRECTOR

R. R. PATIL
DIRECTOR



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

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वार्षिक अहवाल
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FOR THE YEAR ENDED ON 31st MARCH, 2024

YEAR ENDED ON MARCH 31, 2023	INCOME		YEAR ENDED ON MARCH 31, 2024
27,74,13,675.68	Interest and Discounts		20,15,40,286.51
16,23,82,574.19	Interest on Investments		14,32,15,040.04
32,51,600.00	Interest on PSU Tax Free Bonds		32,51,600.00
14,68,610.52	Commission, Exchange and Brokerage		11,77,507.73
13,67,498.81	Rent on Lockers		13,99,028.85
28,27,742.55	Capital Gain from Mutual Fund		82,09,323.45
20,61,326.40	Dividend Income		19,64,813.87
2,72,34,979.37	Miscellaneous Income		2,16,92,367.95
1,15,397.04	Profit on Sale of Assets		94,16,415.94
7,88,305.10	Profit on Sale of Investments		9,40,711.97
-	Bad Debts Earlier Written Off Now Recovered		27,89,743.18
5,91,579.00	Interest Received On IT Refund		-
39,52,863.25	BDDR Written Back on Bad Debts Written off		1,52,68,013.38
-	Provisions Written Back		
	Provision Investment Depreciation Reserve No Longer Required		1,15,00,000.00
11,40,000.00	Provision Against Standard Assets No Longer Required		21,00,000.00
2,65,06,672.40	Provision Against Bad Investment reserve written back (Equity Warrants)		-
31,94,666.01	Provision Against BDDR written back		-
2,78,00,000.00	Provision Against Leave Encashment written back		-
6,49,285.00	Provision against for Impairment in Other Assets written back		-
-	Net Loss after Tax		3,33,24,639.40
54,27,46,775.32	TOTAL		45,77,89,492.27

PROFIT & LOSS APPROPRIATION ACCOUNT FOR THE YEAR ENDED ON MARCH 31, 2024

YEAR ENDED ON MARCH 31, 2023	INCOME	YEAR ENDED ON MARCH 31, 2024
65,72,252.64	NET PROFIT AFTER TAX	0.00
43,47,000.00	TRANSFER FROM INVESTMENT FLUCTUATION RESERVE	0.00
-	TRANSFER FROM REVALUATION RESERVE	5,27,45,608.73
1,09,19,252.64	GRAND TOTAL	5,27,45,608.73

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. 24104221BKAMMD2853
Mumbai - 28.05.2024



BALANCE SHEET

AS AT MARCH 31, 2023	CAPITAL & LIABILITIES		AS AT MARCH 31, 2024
25,00,00,000.00	1 CAPITAL		
17,58,25,650.00	I) Authorised Capital (Divided into 1,00,00,000 shares of Rs.25 each)		25,00,00,000.00
	ii) Subscribed and Paid-up Capital		
	a) Individuals 7098107 (Previous Year 6660845) shares of Rs. 25/- each	17,74,52,675.00	
	b) Co-operative Institutions / State Govt. (Previous Year 0.00) shares of Rs.0.00 each	0.00	
	c) Others 390159 (Previous Year 372181) shares of Rs. 25/- each	97,53,975.00	18,72,06,650.00
	2 RESERVES & SURPLUS		
14,77,89,675.12	I) Statutory Reserve Fund	14,97,99,375.12	
5,89,91,200.00	ii) Building Fund	5,89,91,200.00	
11,95,71,951.99	iii) Revaluation Reserve	10,74,73,065.38	
9,10,65,896.53	iv) Bad & Doubtful Debt Reserve	9,10,14,789.54	
15,10,27,114.80	v) Investment Provision Reserve	19,60,27,540.00	
6,78,540.03	vi) Restructure A/c Provision	13,13,540.03	
60,85,678.59	vii) Investment Fluctuation Reserve	60,85,678.59	
50,21,000.00	viii) Dividend Equalisation Fund	50,21,000.00	
1,08,55,762.36	ix) Contingent Provision against Standard Assets	87,55,762.36	
1,08,37,215.41	x) Members Welfare Fund	1,07,70,208.41	
17,25,917.00	xi) Contingent Reserve Fund	17,25,917.00	
5,71,461.90	xii) Golden Jubilee Fund	5,71,461.90	
1,32,62,581.00	xiii) Special Reserve U/s 36(1)(viii) of Income Tax Act	1,32,62,581.00	
14,37,871.00	xiv) Staff Welfare Fund	14,26,371.00	
5,16,280.00	xv) Election Fund	5,16,280.00	
17,60,218.00	xvi) Technological Development Fund	17,60,218.00	
37,31,195.00	xvii) Education Fund	37,31,195.00	
7,14,75,890.00	xviii) Investment Depreciation Reserve	5,99,75,890.00	
9,68,31,036.32	xix) ARC Reserve Fund	12,75,12,432.32	
79,32,36,485.05			84,57,34,505.65
	3 DEPOSITS AND OTHER ACCOUNTS		
2,81,65,10,837.03	i) Fixed Deposits		
7,51,15,853.91	a) Individuals and others	2,28,97,24,649.71	
	b) Other Societies	4,59,46,347.91	2,33,56,70,997.62
	ii) Savings Bank Deposits		
1,71,53,82,840.21	a) Individuals and others	1,65,56,94,272.27	
3,39,88,123.50	b) Other Societies	2,54,56,041.60	1,68,11,50,313.87
	iii) Current Deposits		
22,58,07,241.94	a) Individuals and others	22,75,30,721.40	
32,46,096.66	b) Other Societies	26,81,491.03	23,02,12,212.43
	iv) Recurring Deposits		
4,43,16,898.00	a) Individuals and others	3,73,14,490.00	
43,200.00	b) Other Societies	14,400.00	3,73,28,890.00
4,91,44,11,091.25			4,28,43,62,413.92
5,88,34,73,226.30	C/F		5,31,73,03,569.57



AS AT MARCH 31, 2024

AS AT MARCH 31, 2023	PROPERTY & ASSETS		AS AT MARCH 31, 2024
24,75,57,772.37	1 CASH In hand with Reserve Bank of India, State Bank of India and Associates, State Co-operative Banks & District Central Co-operative Banks		38,66,58,509.06
13,25,73,734.02	2 BALANCE WITH OTHER BANKS		
45,71,60,198.50	i) Current Deposit	8,64,95,363.21	
58,97,33,932.52	ii) Fixed Deposits	37,26,21,596.00	45,91,16,959.21
1,65,87,87,567.81	3 INVESTMENTS		
	i) In Central & State Government Securities (At Book Value) Face Value Rs.163,50,00,000.00 (Previous Year Rs.166,50,00,000.00) Market Value Rs.155,41,06,773.11 (Previous Year Rs.154,95,00,145.00)	1,63,06,96,949.01	
00.0	ii) Other Approved Securities	00.0	
6,250.00	iii) Shares of Co - operative Institutions	5,750.00	
25,06,145.09	Shares of Equity	00.0	
9,69,72,530.00	iv) Bonds of PSU PSU & Other Bonds / Mutual Funds / Commercial Paper Face Value Rs.9,40,00,000.00 (Previous Year Rs.9,40,00,000.00) Market Value Rs. 5,49,51,600.00 (Previous Year Rs. 5,12,60,000.00)	9,11,55,530.00	
	v) Other Investments		
	a) Security Receipt with ARC Face Value Rs. 21,25,00,000.00 (Previous Year Rs.21,25,00,000.00) Market Value Rs.19,02,30,000.00 (Previous Year Rs.19,58,40,000.00)	19,02,30,000.00	
44,08,74,420.00	b) PNCPS With Unity Small Finance Bank (Erstwhile PMC Bank)	19,60,27,540.00	
2,19,91,46,912.90	c) Equity Warrants With Unity Small Finance Bank (Erstwhile PMC Bank)	4,90,06,880.00	43,52,64,420.00
	4 ADVANCES		2,15,71,22,649.01
	i) Short Term Loans Cash Credits, Overdrafts and Bills Discounted, Of which secured against:		
0.00	a) Govt. & Other Trustee Securities	0.00	
39,91,44,584.79	b) Other Tangible Securities	31,65,81,228.89	
9,69,423.37	c) Personal Sureties with or without collateral Securities	7,38,857.30	
40,01,14,008.16	Of the advances, amount due from individuals Rs.6,12,20,944.29 (P.Y. Rs.11,07,21,716.25) Of the advances, amount overdue Rs.7,96,90,127.67 (P.Y. Rs.5,39,62,856.52) Considered Bad & Doubtful of recovery Rs.7,44,05,354.45 (P.Y. Rs.9,29,84,122.61)	31,73,20,086.19	
	ii) Medium Term Loans Of which secured against:		
23,35,706.43	a) Govt. & Other Trustee Securities	31,23,830.00	
43,12,59,386.78	b) Other Tangible Securities	25,28,11,194.45	
14,02,83,678.75	c) Personal Sureties with or without collateral Securities	8,03,53,376.53	
57,38,78,771.96	Of the advances, amount due from individuals Rs. 22,31,21,839.56 (P.Y. Rs.46,07,82,470.33) Of the advances, amount overdue Rs. 9,04,61,229.89 (P.Y. Rs. 8,07,97,920.88) Considered Bad & Doubtful of recovery Rs.8,17,49,014.87 (P.Y. Rs.9,95,71,976.29)	33,62,88,400.98	
	iii) Long Term Loans of which secured against:		
0.00	a) Govt. & Other Trustee Securities	0.00	
1,20,25,72,487.68	b) Other Tangible Securities	1,01,54,77,959.79	
1,20,32,296.80	c) Personal Sureties with or without collateral Securities	93,09,253.05	
1,21,46,04,784.48	Of the advances, amount due from individuals Rs.81,34,06,532.55 (P.Y. Rs.103,48,97,083.67)	1,02,47,87,212.84	
2,18,85,97,564.60	Of the advances, amount overdue Rs.2,59,30,277.94 (P.Y. Rs.2,83,38,753.65) Considered Bad & Doubtful of recovery Rs. 2,90,78,847.55 (P.Y. Rs. 3,66,36,925.75)		1,67,83,95,700.01
5,22,50,36,182.39	C/F		4,68,12,93,813.31



BALANCE SHEET

AS AT MARCH 31, 2023	CAPITAL & LIABILITIES		AS AT MARCH 31, 2024
5,88,34,73,226.30	B/F		5,31,73,03,569.57
7,61,84,815.86	4 OVERDUE INTEREST RESERVE Overdue interest reserve loan a/cs		8,74,65,534.18
66,21,867.00	5 INTEREST PAYABLE		64,26,691.87
	6 OTHER LIABILITIES		
27,04,771.97	i) Pay Orders issued	26,30,737.71	
76,90,780.41	ii) Sundry Creditors	38,75,805.99	
1,90,594.00	iii) TDS Payable	1,37,578.00	
6,74,00,000.00	iv) Provision for Income Tax	3,99,50,000.00	
2,62,361.00	v) Spl.Rec. Officer (Attachment Proceeds)	63,220.00	
4,25,000.00	vi) Provision & Contingencies	4,25,000.00	
2,71,841.00	vii) Provision for Impairment in Other Assets	1,01,62,641.00	
20,31,327.86	viii) GST Payable	8,49,115.73	
8,09,76,676.24			5,80,94,098.43
	7 CONTINGENT LIABILITIES:		
	Bank Liabilities for		
	i) Guarantee issued on behalf of customers (Previous Year Rs.64,31,981.00)	69,31,981.00	
	ii) Other : Items for which the Bank is contingently liable: Amount transferred to the Depositor Education and Awareness Fund (DEAF)(Previous Year Rs. 4,85,75,305.78)	5,19,13,043.94	
6,04,72,56,585.40	TOTAL		5,46,92,89,894.05

P. V. THAKKER
CHAIRPERSON

A. G. THAKUR
VICE – CHAIRMAN

J. R. JAGTAP
DIRECTOR

J. B. BORKAR
DIRECTOR

D. K. JAIN
DIRECTOR

R. R. PATIL
DIRECTOR



AS AT MARCH 31, 2024

AS AT MARCH 31, 2023	PROPERTY & ASSETS		AS AT MARCH 31, 2024
5,22,50,36,182.39	B/F		4,68,12,93.813.31
2,13,69,051.42	5 INTEREST RECEIVABLE		
4,55,32,963.77	i) On Loans & Advances	1,41,53,470.91	
6,69,02,015.19	ii) On Investments	3,77,22,922.98	5,18,76,393.89
7,61,84,815.86	6 NTEREST RECEIVABLE ON NON PERFORMING ASSETS		8,74,65,534.18
	Of the advances, amount overdue		
	Considered Bad & Doubtful of recovery (fully provided for)		
5,42,245.29	7 BRANCH ADJUSTMENT		21,33,640.53
17,47,59,570.00	8 PREMISES		
0.00	Balance as per last Balance Sheet	15,72,83,612.0	
0.00	Add:Additions during the year	00.00	
0.00	Add:Revaluation during the year	10,74,73,065.38	26,47,56,677.38
41,90,185.00	Less:Deductions	12,61,16,434.02	
1,32,85,773.00	Less:Depreciation	18,85,585.00	
15,72,83,612.00	Less:Depreciation on Revalued Premises	28,54,658.36	13,08,56,677.38
			13,39,00,000.00
4,05,67,160.60	9 FURNITURE & FIXTURE		
79,06,514.26	Balance as per last Balance Sheet	4,11,82,685.42	
0.00	Add: Additions during the year	11,56,691.10	
8,81,040.44	Less: Assets written off	13,58,713.71	4,23,39,376.52
64,09,949.00	Less: Deductions	4,34,564.14	
4,11,82,685.42	Less: Depreciation	55,33,856.05	73,27,133.90
			3,50,12,242.62
3,38,138.00	10 OTHER ASSETS		
4,66,800.00	i) Sundry Debtors	2,79,76,441.00	
5,052.00	ii) Festival Advance to staff	5,76,400.00	
1,93,880.00	iii) Stock of Postages / Stamp on Hand	4,733.00	
6,245.41	iv) Adhesive Stamps / Franking Machine	1,66,980.00	
68,547.00	v) Service Charges receivable on Franking	2,234.93	
55,941.50	vi) Commission receivable from Adani / Pradhan Mantri	53,663.00	
16,94,036.16	vii) Telephone deposits	54,941.50	
24,64,098.33	viii) Stock of Stationery	16,26,653.53	
1,01,17,911.00	ix) Prepaid Expenses	21,49,993.50	
55,12,076.54	x) Security Deposit	95,87,911.00	
4,59,535.82	xi) GST Receivable	38,56,288.07	
5,71,513.20	xii) Charges Receivable	4,59,351.74	
1,84,438.00	xiii) Stock Of ATM Cards	0.00	
1,28,50,782.27	xiv) Maximus Mpos Machine	0.00	
11,232.00	xv) IMPS Pull Beneficiary	0.00	
6,42,33,929.54	xvi) Clearing Difference Receivable	2,953.00	
0.00	xvii) Advance Tax- T.D.S. receivable	4,16,76,710.12	
16,59,75,521.00	xviii) NFS Parking A/c	98,90,800.00	
	xix) Deferred Tax	18,40,27,829.00	
26,52,09,677.77			28,21,13,883.39
21,49,15,351.48	11 PROFIT & LOSS ACCOUNT		
	Balance as per last balance sheet	21,49,15,351.46	
	Less profit as per profit and loss appropriation account F.Y.2023-24	1,94,20,969.33	19,54,94,382.13
6,04,72,56,585.40	TOTAL		5,46,92,89,894.05

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. 24104221BKAMMD2853
Mumbai - 28.05.2024



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

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वार्षिक अहवाल
सन २०२३-२४



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

The Members,
The Chembur Nagarik Sahakari Bank Ltd.
Mumbai -400 071

Report on Financial Statements

Opinion

- (1) We have audited the accompanying Financial Statements of **"THE CHEMBUR NAGARIK SAHAKARI BANK LIMITED"**, Mumbai as at 31st March 2024 which comprise the Balance Sheet as at 31st March 2024 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.

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

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

Basis of Opinion

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



Information Other than the Financial Statements and Auditor's Report Thereon:

- (3) The Bank's management and Board of Directors are responsible for the preparation of the Other Information. The Other Information comprises the information included in the Bank's Annual report, including other explanatory information, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report. Our opinion on the financial statements does not cover the Other Information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated when we read the Annual Report including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Responsibilities of Management and Those Charged with Governance for the Financial Statements:

- (4) 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.

- (5) 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.



Other Matters

The financial statements of the Bank for the previous year ended 31st March 2023 were audited by our firm. We have expressed unmodified opinion vide our report dated 26th June 2023 on the financial statements.

Report on Other Legal and Regulatory Requirements

(6) 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.

(7) 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;
- (7) 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.
- (8) We further report that for the financial year 2023-24 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: 28.05.2024
Place: Mumbai
UDIN: 24104221BKAMMD2853



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

Sr. No.		Particulars	Amount	31.03.2024
(A)		CASH FLOW FROM OPERATING ACTIVITIES		
		Net Profit as per Profit & Loss Account		-3,33,24,639.40
	Add	Adjustments for		
		Premium Amortized on Govt Securities	10,82,276.80	
		Bad and Doubtful Debts Reserve	1,52,51,000.00	
		Provision against Restructure A/c	6,35,000.00	
		Investment Depreciation Reserve	-1,15,00,000.00	
		Investment Provision Reserve	4,50,00,425.20	
		Loss on Sale of Fixed Assets	15,90,143.43	
		Loss on Equity Shares	3,22,969.83	
		Depreciation	74,19,441.05	5,98,01,256.31
	Less	Adjustments for		2,64,76,616.91
		Deferred Tax Credit	1,80,52,308.00	
		BDDR written Back	1,52,68,013.38	
		Profit on sale of fixed assets	94,16,415.94	
		Expenses out of Member Welfare Fund	67,007.00	
		Expenses out of Staff Welfare Fund	11,500.00	
		Profit on Sale of Securities	9,40,711.97	4,37,55,956.29
		Cash flow from operating activities before working capital changes		-1,72,79,339.38
	Add	Adjustments for		
		Decrease in BDDR	-34,093.61	
		Decrease in standard asset provision	-21,00,000.00	
		Increase in overdue interest reserve	1,12,80,718.32	
		Decrease in Deposits	-63,00,48,677.33	
		Increase in ARC Fund	3,06,81,396.00	
		Decrease in Interest Payable	-1,95,175.13	
		Increase / Decrease in Other Liabilities	-2,28,82,577.81	
		Increase in Statutory Reserve Fund to the extent of cash flow	20,09,700.00	-61,12,88,709.56
	Less	Adjustments for		-62,85,68,048.94
		Decrease in FD with Banks	-8,45,38,602.50	
		Decrease in Loans & Advances	-51,02,01,864.59	
		Decrease in Interest and Discount Receivable	-37,44,902.98	
		Increase in Branch Adjustment	15,91,395.24	
		Increase in Other Assets	-26,92,217.38	
		Cash flow from operating activities after working capital changes		-59,95,86,192.21
	Less	Taxes Paid	15,44,115.00	-2,89,81,856.73
		Net Cash generated from Operating Activities (A)		-3,05,25,971.73



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

Sr. No.	Particulars	Amount	31.03.2024
B)	CASH FLOW FROM INVESTING ACTIVITIES		
	Sale Of Furniture & Fixture	1,68,800.00	
	Sale Of Plant & Machinery	34,500.00	
	Sale Of Computer System	10,000.00	
	Sale Of Premises	7,15,51,000.00	
			7,17,64,300.00
Less	Adjustments for		
	Increase in investment	-4,15,59,728.63	
	Addition to Fixed Assets	11,56,691.00	
	Net Cash generated from Investing Activities (B)		-4,04,03,037.63
			11,21,67,337.63
C)	CASH FLOW FROM FINANCING ACTIVITIES		
	Increase in Share Capital		1,13,81,000.00
Less	Adjustments for		
	Dividend Paid		-
	Net Cash generated from Financing Activities (C)		1,13,81,000.00
	Net increase in Cash and Cash Equivalents (A+B+C)		9,30,22,365.90
	Cash and cash equivalents at the beginning of the year		38,01,31,506.39
	Cash and cash equivalents the end of the year		47,31,53,872.29
	Cash & Cash Equivalents		
	Cash in Hand		5,12,45,015.00
	Balance with Banks in Current A/c		42,19,08,857.29
			47,31,53,872.29

P. V. THAKKER
CHAIRPERSON

J. B. BORKAR
DIRECTOR

V. H. PATIL
GENERAL MANAGER

As per our Report of even date
FOR SHINDE NAYAK & ASSOCIATES
CHARTERED ACCOUNTANTS

Firm Regn. No. 119906W

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

Membership No.104221

UDIN : 24104221BKAMMD2853



THE CHEMBUR NAGARIK SAHAKARI BANK LTD., MUMBAI

Notes Forming Part Of The Profit And Loss Account For The Year Ended 2023-24 And Balance Sheet
As On That Dated 31st March, 2024.

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. Use of Estimates:

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in future periods

3. 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;
- Net Asset Value (NAV) as provided by the Asset Reconstruction Companies (ARCs) based on the recovery ratings, and
 - 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 31.03.2024, 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.

4. 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. For restructured accounts, provision is made in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring and at each Balance sheet date thereafter. In respect of accounts restructured pursuant to the impact of COVID-19, provisions have been made as stipulated under the extant RBI guidelines on the subject.

5. 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.



6. 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.

7. 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 refund, dividend income, incidental charges and expenses of ex-gratia payment, and leave travel concession to staff are accounted on cash basis.

8. 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.
- 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.
- There is a change in accounting policy in F.Y. 2023-24 for depreciation on premises from 10% to 5% considering the residual life of premises.
- Depreciation on additions is provided for as per Income Tax Act.
- Depreciation is not provided in the year of sale / disposal of the asset.
- 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.
- As per AS 10 (revised 2016) 'Property, Plant and Equipment' issued by ICAI and as made applicable to non-corporate entities from 1-4-2017, the revaluation surplus in respect of an item of property, plant and equipment is transferred to the revenue reserves when the asset is de-recognised/disposed of. Transfers from revaluation surplus to the revenue reserves are not made through the statement of profit and loss. The profit on sale to the extent of revaluation reserve is directly reversed from revaluation reserve through Profit & Loss Appropriation Account.



9. 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 defined contribution scheme. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due.

10. 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.

11. LEASES (AS-19)

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

12. 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.

13. TAXES ON INCOME (AS-22)

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



14. DISCONTINUING OPERATIONS (AS 24):

Principles of recognition and measurement as set out in the Accounting Standards are considered for the purpose of deciding as to when and how to recognize and measure the changes in assets and liabilities and the revenue, expenses, gains, losses and cash flows relating to a discontinuing operation. There were no discontinuing operations as defined in the standard which need to be separately disclosed.

15. INTANGIBLE ASSETS (AS-26):

Intangible Assets consist of Computer Software acquired. The same is amortized equally over the period of three years, as per RBI guidelines.

16. 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.

17. 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.

B) NOTES TO ACCOUNTS

A. Sale of Premises:

Bank has sold the 4 owned premises i.e. Bhandup, Cheeta camp, Chunabhatti, Kharghar premises at Rs. 715.51 lakh during F.Y.2023-24. The profit on sale of premises to the extent of revaluation reserve created earlier on said premises i.e Rs.527.45 lakhs is transferred to Profit & Loss appropriation Account and balance profit is accounted as profit on sale of assets.

B. Revaluation of Premises

Bank has revalued the Premises as on 31 March 2024 which amounts to Rs.1339 lakhs. The surplus arising out of such revaluation is carried to Premises and is accounted under Revaluation Reserve. During the year depreciation of Rs. 28.55 lakhs is provided from Revaluation reserve. The closing balance of "Revaluation Reserve" as on 31.03.2024 is Rs.1074.73 Lakh.

C. Provisioning on Advances:

The Bank has requirement of Provision for Standard Assets of Rs.85.87 Lakhs against actual balance in Contingent Provision for Standard assets of Rs. 108.55 lakhs resulted in excess provision of standard assets of Rs. 21.00 lakhs, which is credited to Profit and loss account.

Provision for Bad and Doubtful Debts (for non-performing Assets) is made as per RBI guidelines of Rs. 152.51 Lakh during the financial year 2023-24.

During the year, bank has made provision for restructured advances of Rs.6.35 lakhs.

D. 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 31-03-2024 of Rs. 1256.57 lakh. Accordingly, after considering BDDR (ARC) of Rs.968.31 lakh, the additional provision of Rs. 310.00 lakhs is debited to profit & loss account on 31-03-2024.

E. 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.490.07 lakh & 80% as Perpetual Non-Cumulative Preference Shares (PNCPS) of Rs.1960.27 lakh.

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.907.00 lakh. Hence bank has made 50% provision of Rs.907.00 Lakh i.e. Rs.450.00 lakh as on 31.03.2023 and balance 50% provision i.e. Rs.450.00 lakh is made on 31-03-2024.

F. Net profit & Loss for the period, prior period items and Changes in Accounting policies – (AS-5)

During the year there were no material prior period income/expenditure items. There is change in accounting policy in respect of depreciation rate on premises during F.Y.2023-24 as compared to those followed in the previous financial year 2022-23 as mentioned detailed in para no. 8 under Significant Accounting Policies.

G. Employee Benefits (AS-15)

Salaries and Allowances include an amount of Rs. 92.16 Lakh (Previous year Rs. 105.25 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. 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 Lakh) 31st March 2024	(Rs. In Lakh) 31st March 2023
Assumptions		
Discount Rate	7.25%	7.25%
Rate Of Increase In Compensation	5.00%	5.00%
Changes In Present Value Of Obligations		
Present Value Of Obligation As On 01-04-2021	1062.38	561.81
Interest Cost	75.72	39.33
Current Service Cost	51.47	30.88
Benefits Paid	(114.40)	(68.07)
Actuarial (Gain)/Loss On Plan obligations	(7.03)	(22.76)
Fair Value Of Plan Assets As On 31-03-2022	1068.14	541.19
Changes In Fair Value Of Plan Assets		
Fair Value Of Plan Assets As On 01-04-2021	1185.25	629.70
Adjustment To Opening Plan Assets	84.50	-
Expected Return On Plan Assets	0.10	43.60
Contributions	-	-
Benefit Paid	(114.40)	(68.07)
Actuarial (Gain)/Loss On Plan Assets		
Fair Value Of Plan Assets As On 31-03-2022	1155.45	605.23
Expense Recognized In The Statement Of P&L A/C		
Current Service Cost	51.47	30.88



Interest Paid	75.72	39.33
Expected Return On Plan Assets	(84.50)	(43.60)
Net Actuarial (Gain) / Loss Recognized For The Period	(7.03)	(22.76)
Expense Recognized In The Statement Of P&L A/C	35.65	3.86

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.

H. 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.

I. Earnings per Share (AS-20)

(Amount in ₹ Lakhs)

Particulars	2023-24	2022-23
Net Profit after Tax attributable to Equity shareholders (before appropriation)	-333.25	65.72
Weighted Average no. of equity shares outstanding during the period	70.78	64.30
Basic and Diluted Earnings Per Share	-4.71	1.02
Nominal Value per Share	25	25

J. Deferred Tax Assets / Liabilities (AS-22):

The major components of deferred tax asset (DTA) & deferred tax liability (DTL) are as under :

(Amount in ₹ Lakhs)

Particulars	Deferred Tax Assets/ Liabilities As On March 31,2023	Reversal During The Year	Addition During The Year	Deferred Tax Assets/ Liabilities As On March 31,2024
Premium Amortized on G-Sec	21.53	0.00	3.38	24.91
Investment Depreciation Reserve	199.37	35.88	0.00	163.49
Contingent Provision for Std Assets	0.40	0.40	0.00	0.00
Bad & Doubtful Debts Reserve	220.84	0.00	47.58	268.42
Provision for ARC Reserve	62.71	0.00	96.72	159.43



Bad Investment Provision (PMC Bank)	333.92	0.00	140.40	474.33
Provision For Restructure A/c	2.11	0.00	1.98	4.09
Provision & Contingencies	5.17	0.00	0.00	5.17
Provision for Leave Encashment	0.00	0.00	0.00	0.00
Provision for Impairment in Other Assets	0.30	0.00	30.86	31.16
Special Reserve u/s 36	(5.41)	0.00	0.00	(5.41)
Business & Depreciation Loss	832.46	109.15	0.00	723.31
Depreciation	(13.65)	0.00	5.02	(8.63)
NET DEFERRED TAX ASSETS	1659.76	145.42	325.95	1840.28

K. 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.

L. Contingent Liabilities (AS-29):

- Bank Guarantees issued on behalf of its customers are of Rs.69.32 lakh (Previous year: Rs. 64.32 lakh) against which bank holds security of Rs.83.97 lakh.
- In accordance with the Depositor Education and Awareness Fund Scheme, 2014 formulated by RBI, the Bank has identified and transferred Rs. 519.13 Lakh to the Depositor Education and Awareness Fund. The details of the same are as below:

(Amount in ₹ Lakhs)

Particulars	F.Y. 2023-24	F.Y. 2022-23
Opening balance of amount transferred to DEAF	485.75	447.17
Add : Amounts transferred to DEAF during the year	44.44	41.02
Less : Amounts reimbursed by DEAF towards claims	11.06	2.44
Closing balance of amounts transferred to DEAF	519.13	485.75

M. 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.

ASSET DESCRIPTION	GROSS BLOCK				DEPRECIATION / AMORTISATION				NET BLOCK	
	OPENING BALANCE	ADDITION	SALE / TRANSFER / WRITE OFF / OTHER ADJUSTMENTS	CLOSING BALANCE	OPENING BALANCE	FOR THE YEAR ENDED 31.03.2024	SALE / TRANSFER / WRITE OFF / OTHER ADJUSTMENTS	CLOSING BALANCE	WDVAS ON 31.03.2023	WDV AS ON 31.03.2024
	COST AS ON 01.04.2023			AS ON 31.03.2024	AS ON 01.04.2023			AS ON 31.03.2024		
OFFICE EQUIPMENT	69916797.27	158050.00	(4326511.55)	65748335.72	33500261.52	3494289.00	(2694394.00)	34300156.52	36416535.73	31448179.20
PLANT & MACHINERY	6670668.46	0.00	(438618.88)	6232049.58	3960915.65	382284.00	(277459.00)	4065740.65	2709752.81	2166308.93
COMPUTERS	32756984.24	998641.10	(206561.00)	33549064.34	30701185.52	1657043.05	(206560.56)	32151668.01	2055798.72	1397396.33
BUILDING & PREMISES(*)	224440553.85	107473065.38	(181806068.97)	150107550.26	67156941.85	4740243.35	(55689634.94)	16207550.26	157283612.00	133900000.00
LIBRARY	30200.77	0.00	0.00	30200.77	29602.61	240.00	0.00	29842.61	598.16	358.16
TOTAL	333815204.59	108629756.48	(186777760.40)	255667200.67	135348907.15	10274099.40	(58868048.50)	86754958.05	198466297.42	168912242.62

(*) includes revalued amount of premises of Rs. 10,74,73,065.38



N. 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.

O. Segment Reporting (AS-17)

(Amount in ₹ Lakhs)

Business Segments →	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars ↓	Current Year	Previous year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	1,575.82	1,713.11	303.99	772.02	2027.96	2,640.48	336.85	301.86	4244.62	5,427.47
Result	10.60	(198.15)	(63.86)	43.59	(426.03)	149.09	(70.76)	17.04	(550.05)	11.57
Unallocated expenses									-	-
Operating Loss									(550.05)	11.57
Income taxes									36.28	-
Deferred Tax Income									180.52	54.15
Extraordinary profit / loss									-	-
Net profit/ (Loss)									(333.25)	65.72
Other information:									-	-
Segment assets	25,675.23	30,578.63	3,410.40	3,984.12	14389.73	18,877.40	6989.22	2,564.14	50,464.58	56,004.29
Unallocated assets									4,223.31	4,468.28
Total assets	25,675.23	30,578.63	3,410.40	3,984.12	14389.73	18,877.40	6989.22	2,564.14	54,687.89	60,472.57
Segment liabilities	29,954.94	29,817.33	2,802.54	4,141.79	11824.96	19,624.45	5743.49	2,665.61	50,325.54	56,249.18
Unallocated liabilities									4,362.35	4,223.39
Total liabilities	29,954.94	29,817.33	2,802.54	4,141.79	11824.96	19,624.45	5743.49	2,665.61	54,687.89	60,472.57

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

(Amount in ₹ Lakhs)

Sr. No.	Particulars	F.Y. 2023-2024	F.Y. 2022-2023
i)	Paid up share capital and reserves (net of deductions, if any)	885.79	742.43
ii)	Other Tier 1 capital	-	-
iii)	Tier 1 capital (i + ii)	885.79	742.43
iv)	Tier 2 capital	283.01	361.42
v)	Total capital (Tier 1+Tier 2)	1,168.80	1,103.86
vi)	Total Risk Weighted Assets (RWAs)	17,772.36	24,045.14
vii)	Paid-up share capital and reserves as percentage of RWAs	4.98%	3.09%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	4.98%	3.09%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.59%	1.50%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	6.58%	4.59%



2) ASSET LIABILITY MANAGEMENT

(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 upto 3 months	Over 3 months and upto 6 Months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	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

3) INVESTMENTS

a) Composition of Investment Portfolio As at 31.03.2024

(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	11890.91	0.00	0.06	465.98	0.00	0.00	12356.95	0.00	0.00	0.00	0.00	12356.95
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	11890.91	0.00	0.06	465.98	0.00	0.00	12356.95	0.00	0.00	0.00	0.00	12356.95
Available for Sale												
Gross	2994.43	1421.62	0.00	445.58	0.00	4352.64	9214.27	0.00	0.00	0.00	0.00	9214.27
Less: Provision for depreciation and NPI	153.53	0.00	0.00	445.58	0.00	0.00	599.11	0.00	0.00	0.00	0.00	599.11
Net	2840.90	1421.62	0.00	0.00	0.00	4352.64	8615.16	0.00	0.00	0.00	0.00	8615.16
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	14885.34	1421.62	0.06	911.56	0.00	4352.64	21571.22	0.00	0.00	0.00	0.00	21571.22
Less: Provision for depreciation and NPI	153.53	0.00	0.00	445.58	0.00	0.00	599.11	0.00	0.00	0.00	0.00	599.11
Net	14731.81	1421.62	0.06	465.98	0.00	4352.64	20972.11	0.00	0.00	0.00	0.00	20972.11

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	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
Available for Sale												
Gross	3,091.76	1,410.54	25.05	500.00	0.00	4,408.76	9,436.11	0.00	0.00	0.00	0.00	9,436.11
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	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ Lakhs)

Particulars	F.Y. 2023-24	F.Y. 2022-23
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	714.76	663.41
b) Add: Provisions made during the year	0.00	51.35
c) Less: Write off / write back of excess provisions during the year	115.00	0
d) Closing balance	599.76	714.76
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	60.86	104.33
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0.00	43.47
d) Closing balance	60.86	60.86
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFI/Current category	0.66%	0.64%

c) Non-SLR investment portfolio

i) Non-performing Non-SLR investments

(Amount in ₹ Lakhs)

Sr. No.	Particulars	F.Y. 2023-24	F.Y. 2022-23
a)	Opening balance	500.00	500.00
b)	Additions during the year since 1 st April	0.00	0.00
c)	Reductions during the above period	54.42	0.00
d)	Closing balance	445.58	500.00
e)	Total provisions held	445.58	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	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Current Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	911.55	969.73	—	—	—	—	—	—	—	—
b)	FIs	0.00	21.35	—	—	—	—	—	—	—	—
c)	Banks	0.70	3.70	—	—	—	—	—	—	—	—
d)	Private Corporate	0.00	0.00	—	—	—	—	—	—	—	—
e)	Subsidiaries /Joint Ventures	0.00	0.00	—	—	—	—	—	—	—	—
f)	Others	4352.70	4408.81	—	—	—	—	—	—	4352.70	4408.81
	Total	5264.26	5403.59	—	—	—	—	—	—	4352.70	4408.81



4) ASSET QUALITY

a) Classification of advances and provisions held on 31-03-2024

(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	19601.71	281.32	1904.63	98.31	2284.27	21885.98
Add: Additions during the year					322.69	
Less: Reductions during the year					754.63	
Closing balance	14931.63	309.77	1518.40	24.16	1852.33	16783.96
*Reductions in Gross NPAs due to						
i) Upgradation					404.65	
ii) Recoveries (excluding recoveries from upgraded accounts)					197.30	
iii) Technical/ Prudential Write-offs					152.68	
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	108.56	28.13	784.22	98.31	910.66	1019.22
Add: Fresh provisions made during the year					376.96	376.96
Less: Excess provision reversed/ Write-off loans	22.69				377.47	400.16
Closing balance of provisions held	85.88	48.61	837.38	24.16	910.15	996.02
Net NPAs						
Opening Balance		253.19	1120.41		1373.61	
Add: Fresh additions during the year					-54.27	
Less: Reductions during the year					377.16	
Closing Balance		261.16	681.02		942.18	
Technical/Prudential Write off						
Opening Balance						594.61
Add: Fresh additions during the year						152.68
Less: Reductions during the year						27.90
Closing Balance						719.39



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					292.78	
Less: Reductions during the year					1347.65	
Closing balance	19601.71	281.32	1904.63	98.31	2284.27	21885.98
*Reductions in Gross NPAs due to:						
i) Upgradation					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 Write off						
Opening Balance						558.23
Add: Fresh additions during the year						37.93
Less: Reductions during the year						1.56
Closing Balance						594.61

Ratios(in per cent)	F.Y. 2023-2024	F.Y. 2022-2023
Gross NPA to Gross Advances	11.04%	10.44%
Net NPA to Net Advances	5.94%	6.55%
Provision coverage ratio	49.14%	39.87%



b) Sector-wise advances and Gross NPA

(Amount in ₹ Lakhs)

Sr. No	Sector	F.Y. 2023-2024			F.Y. 2022-2023		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities				—	—	—
b)	Advances to industries sector eligible as priority sector lending	955.53	237.17	24.82	1231.31	362.86	29.47
c)	Services	3391.31	362.59	10.69	5438.54	598.44	11.00
d)	Personal loans	2930.70	218.28	7.45	3821.51	104.18	2.73
	Subtotal (i)	7277.54	818.04	11.24	10491.36	1065.44	10.16
ii)	Non-priority Sector						
a)	Agriculture and allied activities				—	—	—
b)	Industry				—	—	—
c)	Services				—	—	—
d)	Personal loans	9506.42	1034.29	10.88	11394.61	1218.83	10.70
	Sub-total (ii)	9506.42	1034.29	10.88	11394.61	1218.83	10.70
	Total (i + ii)	16783.96	1852.33	11.04	21885.97	2284.27	10.44

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					1	0			1	0
	Gross Amount	-	-	-	-	121.66	0.00	-	-	121.66	0.00
	Provision held	-	-	-	-	6.35	0.00	-	-	6.35	0.00
Sub-standard	Number of borrowers	-	-	-	-	11	3	-	-	11	3
	Gross Amount	-	-	-	-	8.92	2.84	-	-	8.92	2.84
	Provision held	-	-	-	-	0.89	0.28	-	-	0.89	0.28
Doubtful	Number of borrowers	-	-	-	-	179	294	-	-	179	294
	Gross Amount	-	-	-	-	210.17	339.84	-	-	210.17	339.84
	Provision held	-	-	-	-	194.65	223.10	-	-	194.65	223.10
Total	Number of borrowers	0	0	0	0	191	297	0	0	191	297
	Gross Amount	-	-	-	-	340.75	342.73	-	-	340.75	342.73
	Provision held	-	-	-	-	201.89	223.38	-	-	201.89	223.38



d) Fraud accounts

(Amount in ₹ Lakhs)

	F.Y. 2023-2024	F.Y. 2022-2023
Number of frauds reported	01	-
Amount involved in fraud (₹Lakh)	98.91	-
Amount of provision made for such frauds (₹Lakh)	98.91	-
Amount of Unamortized provision debited from 'other reserves' as at the end of the year (₹Lakh)	0.00	-

a) Disclosure under Resolution Framework for COVID-19-related Stress

For the half year ended 31-03-2024

(Amount in ₹ Lakhs)

Type of borrower	Exp Exposure to accounts shifted as Standard consequent to Implementation of Res 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	98.30			14.71	83.59
Others					
Total	98.30			14.71	83.59

For the half year ended 30-09-2023

(Amount in ₹ Lakhs)

Type of borrower	Exposure to accounts shifted 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	99.38			1.08	98.30
Others					
Total	99.38			1.08	98.30

5) EXPOSURES

a) Exposure to Real Estate Sector

(Amount in ₹ Lakhs)

Particulars	F.Y. 2023-2024	F.Y. 2022-2023
Total deposits of the twenty largest depositors	1989.89	2333.90
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.64%	4.75%



b) Concentration of advances

(Amount in ₹ Lakhs)

Particulars	F.Y. 2023-2024	F.Y. 2022-2023
Total advances to the twenty largest borrowers	4265.14	5006.92
Percentage of advances to twenty largest borrowers to total advances of the bank	25.41%	22.87%

c) Concentration of exposures

(Amount in ₹ Lakhs)

Particulars	F.Y. 2023-2024	F.Y. 2022-2023
Total exposure to the twenty largest borrowers/customers	5361.42	6271.31
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	30.30%	27.43%

d) Concentration of NPAs

(Amount in ₹ Lakhs)

Particulars	F.Y. 2023-2024	F.Y. 2022-2023
Total Exposure to the top twenty NPA accounts	1715.36	1981.57
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	74.65%	71.17%

6) TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)

(Amount in ₹ Lakhs)

Sr. No.	Particulars	F.Y. 2023-2024	F.Y. 2022-2023
i)	Opening balance of amounts transferred to DEA Fund	485.75	447.17
ii)	Add: Amounts transferred to DEA Fund during the year	44.44	41.02
iii)	Less: Amounts reimbursed by DEA Fund towards claims	11.06	2.44
iv)	Closing balance of amounts transferred to DEA Fund	519.13	485.75

7) DISCLOSURE OF PENALTY IMPOSED BY RESERVE BANK OF INDIA

Reserve Bank of India has imposed penalty of Rs.1.00 lakh on account of levy of minimum balance charges.

8) DISCLOSURE OF COMPLAINTS:

a) Summary information on complaints received by the Bank from customers and from the Office of Ombudsman

(Amount in ₹ Lakhs)

Sr. No.	Particulars	F.Y. 2023-2024	F.Y. 2022-2023
Complaints received by the Bank from its customers			
1.	Number of complaints pending at the beginning of the year	0	0
2.	Number of complaints received during the year	0	6
3.	Number of complaints disposed during the year	0	6
3.1	Of which number of complaints rejected by the Bank	0	1
4.	Number of complaints pending at the end of the year	0	0



Maintainable complaints received by the Bank from the office of Ombudsman				
5.		Number of maintainable complaints received by the Bank from Office of Ombudsman	3	0
	5.1	Of 5, Number of complaints resolved in favour of the Bank by Office of Ombudsman	1	0
	5.2	Of 5, Number of complaints resolved through conciliation / mediation/ advisories issued by Office of Ombudsman	1	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the Bank	0	0
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

b) Top five grounds of complaints received by the Bank from customers :

Grounds of Complaints (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6

Current Year F. Y. 2023-24

Ground - 1 Internet/ Mobile/ Electronic Banking		1			
Ground - 2 ATM / Debit Cards					
Ground - 3 Levy of charges without prior notice / excessive charges/ foreclosure charges					
Ground - 4 Account opening / difficulty in operation of accounts					
Ground - 5 Loans and advances					
Others		2			
Total		3	- 50%	0	0



Previous Year F. Y. 2022-23

Ground - 1 Internet/ Mobile/ Electronic Banking					
Ground - 2 ATM / Debit Cards					
Ground - 3 Levy of charges without prior notice / excessive charges/ foreclosure charges		1			
Ground - 4 Account opening / difficulty in operation of accounts		1			
Ground - 5 Loans and advances					
Others		4			
Total		6	- 40%	0	0

10) OTHER DISCLOSURES

i) Business Ratio

Particulars	F.Y. 2023-2024	F.Y. 2022-2023
i) Interest Income as a percentage to Working Funds	6.47	6.96
ii) Non-interest income as a percentage to Working Funds	0.85	0.57
iii) Cost of Deposits	4.15	4.79
iv) Net Interest Margin	3.47	3.78
v) Operating Profit as a percentage to Working Funds	0.62	0.19
vi) Return on Assets	(0.61)	0.10
vii) Business (deposits plus advances) per employee (in Rs. Lakhs)	432.64	415.38
viii) Net Profit per employee (in Rs. Lakhs)	(2.21)	0.64

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. 2023-2024	F.Y. 2022-2023
A)	For selling Life Insurance Policies	4.19	4.99
B)	For selling Non Life Insurance Policies	2.05	3.39
C)	For selling Mutual Fund Products	—	—
D)	Others (Specify)	—	—



iii) Provisions and contingencies

(Amount in ₹ Lakhs)

Provision debited / credited to profit and loss Accounts	F.Y. 2023-2024	F.Y. 2022-2023
i) Provisions for Non-Performing Investments	450.00	450.00
ii) Provisions for Investment Depreciation	(115.00)	51.35
iii) Provision for Restructured Advances	6.35	0.00
iv) Provision for Bad Investment Reserve written back	0.00	(265.07)
v) Provision for BDDR	152.51	(31.95)
vi) Provision for standard assets written back	(21.00)	(11.40)
vii) Provision for leave encashment written back	0.00	(278.00)
viii) Provision for ARC	310.00	201.00
ix) Provision against for Impairment in Other Assets	98.91	(6.49)
x) Provision made towards Income tax		
a) Current Tax	2.50	-
b) Provision Against Income Tax No longer Required	(38.78)	-
c) Deferred Tax	(180.52)	(54.16)
Total	664.97	55.28

iv) Payment of DICGC Insurance Premium

(Amount in ₹ Lakhs)

Sr. No.	Particulars	F.Y. 2023-2024	F.Y. 2022-2023
i)	Payment of DICGC Insurance Premium	66.93	78.53
ii)	Arrears in payment of DICGC premium	NIL	NIL

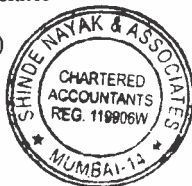
v) Disclosures of facilities granted to directors and their relatives

(Amount in ₹ Lakhs)

Sr. No.	Particulars	F.Y. 2023-2024	F.Y. 2022-2023
1)	Fund- Based		
	Outstanding at the beginning of the year	20.01	121.14
	Additions during the year	64.94	22.70
	Recovery during the year	10.62	123.83
	Outstanding at the end of the year	74.33	20.01
2)	Non-Fund advances (Guarantees, L/C, etc.)	--	--

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

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



Date: 28.05.2024
Place: Mumbai
UDIN: 24104221BKAMMD2853

P. V. THAKKER
CHAIRPERSON

A. G. THAKUR
VICE CHAIRMAN

V. H. PATIL
(GENERAL MANAGER)



**The Chembur Nagarik Sahakari Bank Ltd.
Growth Synopsis**

Year	Share Capital	Reserve	Deposits	Loan & Adv.	Total Business	Overdue % to Advance	Working Capital	Profit / Loss	Dividend	Audit Class	No. of Branches
1975-76	1.47	0.01	4.692	4.181	8.87	-	6.49	-0.04	-	-	1
1985-86	9.90	21.41	50.06	62.59	412.65	9.06%	302.73	6.89	15%	A	1
1995-96	47.70	211.82	2244.81	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%	69417.50	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	81583.21	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
2023-24	1872.07	8457.35	42843.62	16783.96	59627.58	11.68%	53818.24	194.21	-	B	13



ANNEXURE'A'(As on 31st March 2024)

(Rs.in Lakhs)

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 07
3) Date of Registration	07-03-1974
4) Registration No.	(BOM/BNK/133)
5) Date & No .of RBI Licence	26 th August, 1974, Licence No. ACD.MH-48-P
6) Jurisdiction	Maharashtra State

Items

7) i)No. of Branches including Head Office ii)Membership : Regular / Nomina Nominal - 3114 (Borrowers - 515 Surety - 2599) iii)Paid up Share Capital iv)Total Reserve and Funds	13 (THIRTEEN) 33427 /3114 1872.07 8457.35	10) Borrowings D.C.C. Bank M.S.C. Bank ICICI Bank 11)Investment In FDs of Apex Banks Others	NIL NIL NIL 9.50 3716.72
8) Deposits Savings Current Fixed and Other	42843.62 16811.50 2302.12 23730.00	12) Overdues % (percentage) 13) Audit Classification 14) Profit for the Year	11.68% 'B' 194.21
9) Advances Secured Unsecured Total % of Priority Sector Total % of Weaker Section to Priority Sector	16783.96 15879.94 904.01 43.12% 8.21%	15) TotalStaff(Staff+Sub staff) (126+25) 16) Working Capitals	151 53818.24

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

Statement showing Particulars of Loans and Advances to Directors and their Relatives						
No. of Directors/ their relatives who have borrowed from the Bank	Amount of Loans & Advances outstanding at the beginning of the year i.e 01.04.2023	Amount of Loan sanctioned during the year 2023 -2024	Amount of recovery during the Co.op. year	Amount of Loan outstanding at the end of the Co-op. year i.e 31.03.2024	Overdues, if any, out of amount in Column No.5	Remarks
1	2	3	4	5	6	7
A. Directors	Rs.	Rs.	Rs.	Rs.	Rs.	
Secured	16,38,428.06	49,48,628.00	17,51,286.01	48,35,770.05	NIL	Secured by FDR's., Mortgage Of Flat
Unsecured	-	-	-	-	-	
Sub Total	16,38,428.06	49,48,628.00	17,51,286.01	48,35,770.05	NIL	
AB. Employee Directors						
Secured	1,21,850.88	-	1,21,850.88	0.00	NIL	Secured by Flats/ Gold/ LIC/NSC/ Vehicle
Unsecured	1,88,863.00	-	46,624.00	1,42,239.00	NIL	Unsecured by Personal Loan
Sub Total	3,10,713.88	-	1,68,474.88	1,42,239.00	NIL	
BSub Total A + B	19,49,141.94	49,48,628.00	19,19,760.89	49,78,009.05	NIL	
C. Relatives						
Secured	51,837.00	15,45,000.00	-8,58,039.00	24,54,876.00	NIL	Secured by FDR's., Mortgage Of Flat / Gold
Unsecured	-	-	-	-	NIL	
Sub Total C	51,837.00	15,45,000.00	-8,58,039.00	24,54,876.00	NIL	
Grand Total (A + B + C)	20,00,978.94	64,93,628.00	10,61,721.89	74,32,885.05	NIL	



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

५० वा

वार्षिक अहवाल
सन २०२३-२४

शाखा विस्तार

* नोंदणीकृत व प्रशासकीय कार्यालय *

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