



# वा वार्षिक अहवाल २०२१-२०२२

ऑडीट वर्ग - 'अ'



Education  
Loan



आज़ादी का  
अमृत महोत्सव



**डॉ. आप्पासाहेब उर्फ सा. रे. पाटील**  
**जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर**

(मल्टी-स्टेट)

पोस्ट - जयसिंगपूर-४१६ १०१ ता. शिरोळ, जि. कोल्हापूर.



## आशिर्वाद



**स्व. डॉ. आप्पासाहेब उर्फ सा. रे. पाटील साहेब**

संस्थापक : डॉ. आप्पासाहेब उर्फ सा.रे.पाटील जयसिंगपूर उदगांव सह. बँक लि., जयसिंगपूर



**उद्यानपंडीत मा. श्री. गणपतराव पाटील (दादा)**

चेअरमन, श्री दत्त शेतकरी सहकारी साखर कारखाना लि., शिरोळ



\* संचालक मंडळ \*

(सन २०१६-१७ ते २०२१-२०२२)



श्री.महादेव बाबु राजमाने  
चेअरमन



श्री.महेंद्र आप्पाणा बागे  
व्हा. चेअरमन



श्री.आण्णासाहेब रेवगोंडा पाटील  
संचालक



श्री. भूपाल गोविंद खामकर  
संचालक



श्री. दामोदर शंकर सुतार  
संचालक



श्री. शिवाजी शंकर पोळ  
संचालक



श्री. श्रेणीक आदिनाथ कुडचे  
संचालक



श्री. राजेश बसलिंगाप्या सानिकोप  
संचालक



श्री. आप्पासो रामु नरुटे  
संचालक



श्री. दिलीप बाळगोंडा पाटील  
संचालक



श्री. सुरेश भूपाल पाटील  
संचालक



श्री. रमेश विठ्ठल पाटील  
संचालक



श्री. अशरफअली ईस्माईल पटेल  
संचालक



श्रीमती विनया रमेश घोरपडे  
संचालिका



सौ. मंगलादेवी दरगु गावडे  
संचालिका



श्री. महादेव विठ्ठल पाटील  
तज्ञ संचालक



अॅड.सौ. मेघा विश्वास पाटील  
तज्ञ संचालिका



## ६३ व्या वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर - उदगांव सहकारी बँक लि. जयसिंगपूर, (मल्टी-स्टेट) (ता. शिरोळ) या बँकेची सन २०२१-२२ ची ६३ वी वार्षिक सर्वसाधारण सभा, गुरुवार दि. २५/०८/२०२२ ई. रोजी दु. ठिक ०१.०० वा. दि. मर्चन्ट असोशिएशन हॉल, ९ वी गल्ली, जयसिंगपूर येथे खालील विषयावर विचार विनिमय करणेकरीता बोलविणेत येत आहे. तरी सर्व सभासदांनी सभेस वेळेवर उपस्थित रहावे ही विनंती.

### \* सभेपुढील विषय \*

- १) मागील दिनांक २३/०९/२०२१ ई. रोजी झालेल्या वार्षिक सर्वसाधारण सभेचा सभावृत्तांत वाचून कायम करणे.
- २) दिनांक ३१/०३/२०२२ ई. अखेर संपलेल्या आर्थिक वर्षाचा वैधानिक लेखापरिक्षकांनी सादर केलेला अहवाल, ताळेबंद व नफा-तोटापत्रक स्वीकृत करणे.
- ३) सन २०२०-२०२१ या सालाचे वैधानिक लेखापरिक्षण दोष दुरुस्ती अहवालाची वाचून नोंद घेणे.
- ४) सन २०२१-२०२२ या सालातील वैधानिक लेखापरिक्षक मे. भोसले वांगीकर व परण्णावर चार्टर्ड अकॉउंटंट यांचेकडून मिळालेला लेखापरिक्षण अहवाल वाचून नोंद घेणे.
- ५) सन २०२१-२०२२ या सालातील झालेल्या निव्वळ नफा विभागणीस मंजूरी देणे.
- ६) मा. संचालक मंडळाने सुचविलेल्या सन २०२२-२०२३ चे अंदाज पत्रकास मंजूरी देणे व सन २०२१-२०२२ या सालात अंदाजपत्रकापेक्षा कमी-जादा झालेल्या उत्पन्न व खर्चास मंजूरी देणे.
- ७) सन २०२२-२०२३ या वर्षाकरिता वैधानिक लेखापरिक्षक नेमणुकीबाबत रिझर्व्ह बँक ऑफ इंडियाच्या निर्देशानुसार केलेल्या कार्यवाहीची नोंद घेणे व अनुषंगिक कार्यवाही करणे.
- ८) सन २०२२-२०२३ या वर्षाकरिता अंतर्गत, कंकरंट व कर लेखापरिक्षक यांची नियुक्ती करणे व त्यांचा मेहेनताना ठरविणे.
- ९) बँकेच्या मा. संचालक मंडळ सदस्य व त्यांच्या नातेवाईकांना सन २०२१-२२ या आर्थिक वर्षात दिलेल्या कर्जाची माहिती घेणे.
- १०) सन २०२१-२०२२ या आर्थिक वर्षात संचालक मंडळाच्या मान्यतेने, तडजोडीने केलेल्या थकीत कर्ज वसुलीस मंजूरी देणे.
- ११) बँकेच्या पोटनियम दुरुस्तीबाबत विचार विनिमय करणे.
- १२) सादर वार्षिक सर्वसाधारण सभेस सभासदांच्या अनुपस्थितीस रजा मंजूर करणेबाबत विचार करणे.
- १३) मे. अध्यक्षसो यांचे परवानगीने आयत्यावेळी येणारे विषयावर चर्चा करणे.

मा. संचालक मंडळाच्या आदेशानुसार

श्री. जे. एम. बोटे

कार्यकारी संचालक

स्थळ - जयसिंगपूर.

दिनांक- २७/०७/२०२२

### \* विशेष सूचना \*

- १) गणपुर्ती अभावी सभा तहकुब झालेस त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर सभा भरेल व त्यावेळी गणसंख्येची आवश्यकता भासणार नाही.
- २) सन्माननीय सभासदांनी सभेपुढे ठेवावयाच्या सूचना व बँकेच्या कामकाजासंबंधी काही प्रश्न विचारावयाचे असतील तर सभासदांनी दिनांक २२/०८/२०२२ पुर्वी बँकेकडे लेखी कळवावे.
- ३) पोटनियमानुसार बँकेच्या भागाची दर्शनी किंमत रु. १०००/- झाली असून ज्या सभासदांचे भागभांडवल अपुर्ण आहे त्यांनी ते पुर्ण करावे.
- ४) सभासदांनी आपला पत्ता बदलला असलेस नवीन पत्ता प्रधान कार्यालयाकडे त्वरीत कळवावा तसेच सभासदांनी आपल्या सर्व खात्याची के.वाय.सी. आपल्या शाखेत जाऊन पुर्ण करावी अन्यथा के.वाय.सी. अपुर्ण असलेने आपले खाते फ्रिज करणेत येतील याची कृपया नोंद घ्यावी.
- ५) अहवालाच्या व हिशोब पत्रकाच्या प्रती प्रधान कार्यालयात व सर्व शाखा कार्यालय येथे सभासदांच्या माहितीसाठी ठेवणेत आलेल्या आहेत. तसेच [www.jusbbank.com](http://www.jusbbank.com) या वेबसाईट वर बँकेचा अहवाल पहावयास मिळेल.



## अध्यक्षांचे मनोगत ..



### सन्माननीय सभासद बंधु भगिनीनो....

आपल्या बँकेच्या ६३ व्या वार्षिक सर्वसाधारण सभेस आपणअगत्यपूर्वक उपस्थित राहीलात त्याबद्दल मी आपले व्यक्तीशः व संचालक मंडळाचे वतीने मनपूर्वक हार्दिक स्वागत करतो. सन २०२१-२०२२ या आर्थिक वर्षाची कामगिरी व फलनिश्चिती ठरविणारा दिवस ३१ मार्च २०२२ या अखेरचा वार्षिक अहवाल व आर्थिकपत्रके आपणापुढे सादर करताना मला मनस्वी आनंद होत आहे.

आपल्या बँकेचे संस्थापक, मार्गदर्शक व माजी आमदार स्व.डॉ. आप्पासाहेब उर्फ सा. रे. पाटील साहेब यांच्या कुशल व कार्यक्षम नेतृत्वाखाली या बँकेची स्थापना सन १९६० साली झाली. त्यांनी घालून दिलेल्या मार्गदर्शनाखाली गेल्या ६ दशकात कोल्हापूर व सांगली जिल्ह्यामध्ये बँकेने केलेला कार्यविस्तार उल्लेखनीय असून, सहकार चळवळीच्या माध्यमातून सर्वसामान्यांच्या उत्कर्षाचे ध्येय स्विकारून शेती, व्यापार व औद्योगिकरणाचा विकास करण्याच्या दृष्टीने कर्जपुरवठा केला आहे. त्यामुळे ग्रामीण भागातील कष्टकरी बहुजन समाजाच्या विकासासाठी सातत्याने कार्य केले आहे. माजी आमदार स्व.डॉ. आप्पासाहेब उर्फ सा. रे. पाटील साहेब यांनी लावलेले बँकरूपी छोटसे रोपटे आज उद्यानपंढीत मा.श्री.गणपतराव आप्पासाहेब पाटील (दादा) चेअरमन, श्री दत्त शेतकरी सहकारी साखर कारखाना लि., शिरोळ यांच्या मार्गदर्शनाखाली आजच्या आधुनिक तंत्रज्ञानाच्या युगात एक नामांकित मल्टीस्टेट बँक म्हणून नावारूपास आलेली आहे. बँकेचा विस्तार वाढविण्याच्या दृष्टीने बँकेने माहे मे २०२२ मध्ये कोल्हापूर येथे नवीन शाखा चालु केली आहे.

तसेच आपणापुढे अहवाल सादर करताना विशेष आनंद होत आहे की, २५ एप्रिल २०२२ ई. रोजी सेंट्रल को-ऑप रजिस्ट्रार, नवी दिल्ली यांनी आपल्या मल्टीस्टेट च्या कार्य विस्तारास मंजूरी दिली आहे त्यास अनुसरून आपण माहे जुलै २०२२ मध्ये बेळगावी मधील अक्कमहादेवी महिला सहकारी बँक आपल्या बँकेमध्ये विलिनीकरण करून घेऊन त्याप्रमाणे बँकेचे कामकाज बेळगावी या ठिकाणी चालु केले आहे. तसेच येथुन फुढे देखील बँकेचा कार्यविस्तार वाढविण्याच्या दृष्टीने आपणांसमोर आज संपुर्ण महाराष्ट्र भर कार्यक्षेत्र वाढविण्याचा प्रस्ताव आहे.

बँकेच्या या प्रगतीमध्ये बँकेचे सभासद, असंख्य ग्राहक व हितचिंतक यांचा सिंहाचा वाटा आहे. बँकेने १४ शाखांच्या माध्यमातून अहवाल सालात रु. ५३० कोटींचा व्यावसायिक टप्पा यशस्वीरित्या पुर्ण केला आहे. येत्या २ वर्षात बँकेचा मिश्र व्यवसाय रुपये १००० कोटी पर्यंत वाढविण्याचा बँकेचा मानस आहे.

आर्थिक स्थैर्याच्या जोरावर समाजामध्ये विश्वासार्हता निर्माण केलेने दि. ३१.०३.२०२२ रोजी बँकेच्या एकुण ठेवी रु. ३६६ कोटी इतक्या आहेत बँकेच्या ठेवी जितक्या जास्त तितकी बँक सदृढ ही संकल्पना आता बदललेली आहे. आता बँकेच्या व्यवसायास महत्व प्राप्त झालेले आहे. व्यवसाय म्हणजे ठेवी अधिक कर्जे होय. त्यातही कर्जे अधिक महत्वाची ठरतात. दि. ३१.०३.२०२२ रोजी बँकेची एकुण कर्जे रु. १६३ कोटी इतकी आहेत. सभासदांना त्यांच्या आर्थिक गरजा लक्षात घेऊन शेती, व्यवसाय व उद्योग वाढीसाठी तसेच कौटुंबिक कारणासाठी माफक व्याजदरात कर्ज पुरवठा करून त्यांचे जीवनमान उंचावणेचा प्रयत्न केला आहे.

आपल्या सर्वांच्या सहकार्याने आपल्या बँकेने अनुत्पादित कर्जांच्या प्रमाणावर नियंत्रण ठेवण्यात यश मिळवले आहे. बँकेच्या सर्वांगीण प्रगतीत बँकेचे ग्राहक, ठेवीदार, सभासद, कर्जदार व हितचिंतक हे खरे मानकरी आहेत. या सर्वांचे आभार मानतो.

### सन २०२१-२०२२ च्या आर्थिक वर्षाचा आढावा

अहवाल सालामध्ये बँकेने दरवर्षीप्रमाणे वाटचाल सुरू ठेवली असून ही बाब तुलनात्मक आकडेवारीवरून लक्षात येईल.

#### बँकेची तुलनात्मक सांपत्तीक स्थिती -

अ.नं	तपशील	३१/०३/२०२०	३१/०३/२०२१	३१/०३/२०२२
१.	सभासद संख्या	१३१७०	१३,४६९.००	१३,८४२.००
२.	अधिकृत भाग भांडवल	२५,००,००,०००	२५,००,००,०००.००	२५,००,००,०००.००
३.	वसुल भाग भांडवल	८,७४,७१,३२५.००	९,२८,९०,६७५.००	९,४५,३५,२५०.००
४.	राखीव व इतर निधी	१३,८६,४६,३७१.३४	१७,६२,१०,९१८.५३	२१,०४,३७,५५४.०६
५.	ठेवी	३,००,६९,५६,६२०.५६	३,४५,२६,७०,४५६.५७	३,६६,४५,३९,२९९.४५
६.	कर्जे	१,४६,००,०५,८९९.०९	१,४४,३८,६२,४८७.३१	१,६३,६६,४२,९२५.८८
७.	गुंतवणुक	१,४२,३१,६७,८५८.८६	२,०३,९०,१३,७०९.३५	२,१२,२६,३९,४००.४६
८.	नफा	१,६४,४४,८४२.७४	१,८१,११,६४५.५३	१,८९,३२,७५०.१८
९.	ढोबळ एन.पी.ए.	४.२५%	४.५०%	५.०२%
१०.	निव्वळ एन.पी.ए	१.१४%	०.७९%	१.२९%
११.	भांडवल पर्याप्तता	१३.९४%	१६.५१%	१५.४८%
१२.	लांभाश	-	१०.००% (शिफारस)	१०.००% (शिफारस)
१३.	ऑडीट वर्ग	“अ”	“अ”	“अ”



## डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)

### सभासद -

अहवाल सालात गतवर्षीच्या १३,४६९ सभासदात ५७७ ने वाढ झाली असून २०४ सभासद कमी झालेने वर्षाअखेर बँकेचे नियमित सभासद संख्या १३,८४२ इतकी आहे. अहवालसालात वसुल भाग भांडवलामध्ये रू. ५४.१९ लाख इतकी वाढ झाली आहे.

### भाग भांडवल -

बँकेचे अधिकृत भागभांडवल रूपये पंचवीस कोटींचे असून अहवाल साल अखेर वसूल भागभांडवल रूपये ९,४५,३५,२५०.०० इतके आहे. भागभांडवल वाढीचे शेकडा प्रमाणे १.७९ टक्के आहे.

सहकार कायद्यातील सुधारणेनुसार बँकेच्या प्रत्येक भागाची किंमत रू. १००/- वरून रू. १०००/- च्या पटीत तातडीने करून घ्यावी.

### राखीव व इतर निधी -

बँकेचा आर्थिक पाया भक्कम होण्यासाठी भागभांडवलाबरोबरच राखीव व इतर निधीची तरतूद असणे तितकेच महत्वाचे आहे. ३१ मार्च २०२२ अखेर रिझर्व्ह फंड रू. ५,७६,४३,५८८.२२ व इतर निधी रू. १५,२७,९३,९६५.८४ असे मिळून एकूण स्वनिधी रू. २१,०४,३७,५५४.०६ असा आहे. बदलत्या धोरणांना सक्षमपणे सामोरे जात दरवर्षीच्या नफ्यातून अधिकतर भाग निधींकडे वळवून बँकेने निधीमध्ये वाढ केलेली आहे. बँकेचा आर्थिक पाया किती भक्कम आहे यावरच बँकेचे अस्तित्व व सभासदांच्या हिताचे रक्षण अवलंबून असते.

### भांडवल पर्याप्तता -

रिझर्व बँक ऑफ इंडियाच्या निकषानुसार भांडवल जोखीम पर्याप्तता प्रमाण बँकेस किमान ९.००% असताना सदरचे प्रमाण आपल्या बँकेने १५.४८% इतके राखले आहे. यावरून आपल्या बँकेची आर्थिक सक्षमता दिसून येते.

### ठेवी -

जनमाणासाठी विश्वास हाच खरा बँकेच्या प्रतिमेचा सन्मान असतो. या विश्वासाचे द्योतक म्हणजे बँकेने आपल्या नावलौकीकावर मिळविलेल्या ठेवी होय.

आर्थिक स्थैर्याच्या जोरावर समाजामध्ये विश्वासाहर्ता निर्माण केलेने ठेवीचे व्याजदरअन्य बँकांच्या तुलनेने कमी ठेवूनही बँकेच्या ठेवीमध्ये वाढ झालेली आहे. दि. ३१.०३.२०२१ रोजी बँकेच्या एकूण ठेवी रू. ३४,५२६.७० लाख इतक्या होत्या वर्षभरात त्यामध्ये रू. २,११८.६९ लाखाची वाढ होऊन दि. ३१.०३.२०२२ अखेरीस बँकेच्या ठेवी रू. ३६,६४५.३९ लाख इतक्या झाल्या आहेत. ठेव वाढीचा वेग ६.१३ टक्के इतका आहे. ठेवीदारांच्या ठेव रकमेच्या सुरक्षेसाठी ठेवींचा विमा डि.आय.सी.जी.सी. यांचेकडे उतरविला असून त्यांचा विमा हप्त्या नियमितपणे प्रत्येक सहामाहीस आगवू भरला जातो.

### कर्जे -

बँकेच्या ठेवी जितक्या जास्त तितकी बँक सुदृढ ही संकल्पना आता बदललेली आहे. आता बँकेच्या व्यवसायास महत्व प्राप्त झालेले आहे. व्यवसाय म्हणजे ठेवी अधिक कर्जे होय. त्यातही कर्जे अधिक महत्वाची ठरतात. दि. ३१.०३.२०२१ रोजी बँकेची एकूण कर्जे रू. १४,४३८.६२ लाख इतकी होती. अहवाल सालात त्यात रू. १९२७.८१ लाखाची वाढ होऊन अहवाल साल अखेर कर्जे रू. १६,३६६.४२ लाख इतकी झाली आहेत. सभासदांना त्यांच्या आर्थिक गरजा लक्षात घेऊन शेती, व्यवसाय व उद्योग वाढीसाठी तसेच कौटुंबिक कारणासाठी माफक व्याजदरात कर्ज पुरवठा करून त्यांचे जीवनमान उंचावणेचा प्रयत्न केला आहे.

### अग्रक्रम क्षेत्रास कर्जपुरवठा -

आपल्या बँकेने रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक तत्वाप्रमाणे अग्रक्रम क्षेत्रास रू. ८८००.७७ लाख इतका कर्ज पुरवठा केला असून त्याचे एकूण येणे कर्जाशी शेकडा प्रमाण ६०.९५ टक्के आहे. तसेच दुर्बल घटकांना रू. ५९९९.०८ लाख इतका कर्ज पुरवठा केला असून त्याचे अग्रक्रम कर्जाशी शेकडा प्रमाण ४१.५५ टक्के इतका आहे.



### गुंतवणूक -

कर्जव्यवहारानंतर ताळेबंदाची जिंदगी दर्शवणारी दुसरी महत्वाची बाजू म्हणजे गुंतवणूक, गुंतवणूक ही कर्ज व्यवहाराइतकी फायदेशीर नसली तरी रिझर्व्ह बँकेच्या CRR व SLR बाबतच्या तरतुदीचे काटेकोर पालन करून गुंतवणूकीचे व्यवस्थापन केले आहे. रिझर्व्ह बँकेच्या सुधारित नियमानुसार SLR ची गुंतवणूक सरकारी कर्जरोख्यात असणे आवश्यक आहे. बँकेने या आदेशाचीही पूर्तता केली आहे. त्यामुळे सरकारी कर्जरोख्याच्या व्यवहाराला महत्व प्राप्त होऊ लागले आहे. गतवर्षी बँकेची एकूण गुंतवणूक रू. २०,३९०.१४ लाख इतकी होती. अहवाल सालात गुंतवणूकीमध्ये रू. ८३६.२५ लाखांनी वाढ होऊन दि. ३१.०३.२०२२ अखेर एकूण गुंतवणूक रू. २१,२२६.३९ लाख इतकी आहे. तसेच म्युच्युअल फंडात गुंतवणूक करून व सरकारी कर्जरोख्याची खरेदी-विक्री करून बँकेने अहवाल सालात एकूण रू. ११.२४ लाख इतका नफा मिळविला आहे. कोअर बँकींग सोल्युशन (CBS) मुळे बँकेकडील उपलब्ध अतिरिक्त निधीचे सुयोग्य नियोजन करणे शक्य झाले आहे.

### संगणकीकरण व तंत्रज्ञान -

बँकेने प्रधान कार्यालय जयसिंगपूर येथील मुख्य इमारतीत अद्यावत व सुसज्ज असे डाटा सेंटर उभारले आहे. कोअर बँकिंग सोल्युशन (CBS) चे कामकाज पूर्ण झालेले आहे. सर्व शाखा डाटा सेंटरला जोडण्यात आलेल्या असून सर्व शाखांकरिता Centralized Activity कार्यान्वीत झालेल्या आहेत. याचा सर्वच ग्राहकांना लाभ होत आहे. या सुविधाद्वारे ग्राहकांना बँकेच्या कोणत्याही शाखेतून बँकिंग सुविधा मिळत आहे. सध्या बँकेने आय.सी.आय.सी.आय. बँकेमार्फत RTGS व NEFT ची सुविधा उपलब्ध करून दिलेली आहे.

बँकेचा (NPCI) कार्यप्रणाली होस्ट टू होस्ट (H 2 H) मध्ये समाविष्ट झालेला असून बँकेच्या ग्राहकांना रूपे एटीएम कार्डद्वारे कोणत्याही बँकेच्या ए.टी.एम. मधून भारतात कोठेही पैसे काढता येतील तसेच मोबाईल बँकिंग सुविधा बँकेच्या खातेदारांना उपलब्ध करून दिलेली आहे. तसेच बँक लवकरच UPI मध्ये समाविष्ट होत आहे.

### नफा विभागणी -

अहवाल सालामध्ये बँकेस सर्व तरतुदी वजा जाता निव्वळ नफा रू. १,८९,३२,७५०.१८ इतका झाला आहे. नफ्याची विभागणी पुढील प्रमाणे करणेत यावी अशी संचालक मंडळाची सर्वसाधारण सभेस शिफारस आहे.

### नफा विभागणी शिफारस

अ. नं.	तपशील	रक्कम
१.	रिझर्व्ह फंड (२५% प्रमाणे)	₹ ४७,५०,०००.००
२.	जनरल रिझर्व्ह फंड	₹ १९,००,०००.००
३.	लाभांश १०% (शिफारस)	₹ ९४,१४,४९६.००
४.	निवडणुक निधी	₹ १,००,०००.००
५.	शिक्षण निधी	₹ १,००,०००.००
६.	गुंतवणूक चढउतार निधी	₹ २०,००,०००.००
७.	तंत्रज्ञान विकास निधी	₹ १,००,०००.००
८.	इमारत निधी	₹ ५,६८,२५४.१८
	एकूण -	₹ १,८९,३२,७५०.१८

### अनुत्पादक कर्जे (N.P.A.) व तरतुद -

बँकेच्या एकूण येणे कर्जबाकीपैकी उत्पन्न क्षमता नसलेल्या (एन.पी.ए.) कर्जाचे ढोबळ प्रमाण ५.०२ टक्के आहे. तर निव्वळ प्रमाण १.२९ टक्के आहे.

थकबाकी वसुलीसाठी बँकेचे संचालक मंडळ व कर्मचारी यांनी अथक परिश्रम घेतलेले आहेत. थकबाकी वसुलीसाठी सर्व योग्य व सनदशीर मार्गांचा अवलंब करून, थकबाकीदारांना समक्ष भेटून, लेखी, तोंडी सुचना देऊन, त्यांच्या अडचणी समजाऊन घेऊन, थकबाकी कमी करणेचा प्रामाणिक प्रयत्न आम्ही केला आहे. मात्र यास प्रतिसाद न देणाऱ्या थकबाकीदारावर नाईलाजस्तव कायदेशीर



## डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)

कारवाई, जमी, सक्तीने वसुली यासारखे मानहानीकारक कटू प्रसंग येतात. अशा प्रसंगी यापुढे बँकेने अत्यंत कठोर निर्णय घेऊन त्याची ठामपणे अंमलबजावणी करणेचा निर्णय घेतला आहे. असा प्रसंग आपणावर येऊ नये यासाठी थकबाकीदारांनी आपली थकबाकी सत्वर भरून बँकेच्या प्रगतीत सहभागी व्हावे, असे मी सर्वांना आवाहन करतो.

### लेखापरीक्षण –

बँकेचे सन २०२१-२०२२ चे वैधानिक लेखापरीक्षण मे. भोसले, वांगीकर आणि परन्नावर कंपनी चार्टर्ड अकौंटंट यांनी केले असून त्यांनी बँकेस ऑडिट वर्ग “अ” दिलेला आहे. लेखापरीक्षण कालावधीत त्यांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त करून काही मौलिक सूचना केलेल्या आहेत. त्याबद्दल बँक त्यांचे अत्यंत आभारी आहे. तसेच बँकेचे ककरंट व अंतर्गत लेखापरीक्षण लेखापरीक्षकामार्फत नियमित केले जाते.

### रिझर्व्ह बँकेची तपासणी –

बँकेचे दिनांक. ३१.०३.२०२१ अखेरची तपासणी रिझर्व्ह बँकेचे अधिकारी श्री. अजयसिंग व श्री. सुशांतकुमार यांनी पुर्ण केले असून तपासणी कालावधीत त्यांनी बँकेच्या कामकाजाबाबत समाधान व्यक्त करून काही मौलिक सूचना केलेल्या आहेत त्याबद्दल संचालक मंडळ त्यांचे अत्यंत आभारी आहे. रिझर्व्ह बँकेकडून देणेत आलेल्या तपासणी रिपोर्टचा दोष दुरूस्ती अहवाल पाठविलेला आहे.

### संचालक मंडळ –

अहवाल सालात संचालक मंडळाच्या व उपसमित्याच्या एकूण ३७ सभा व व्यवस्थापक मंडळाच्या १५ सभा झालेल्या आहेत. बँकेच्या प्रगतीमध्ये धोरणातील सकारात्मक व प्रोत्साहनात्मक सहकार्य आणि सर्व निर्णय एकमताने मंजूर केलेने बँकेचे कामकाज सुरळीत व प्रगतीपथावर नेणेसाठी संचालक मंडळातील व व्यवस्थापक मंडळातील सर्व सदस्यांचे बहुमोल सहकार्य लाभले आहे.

### लाभांश –

मा. संचालक मंडळाने अहवालसालासाठी १० टक्के लाभांश देण्याची शिफारस केली आहे. तरी त्यास सभासदांनी मंजुरी द्यावी ही विनंती. आपल्या मंजुरीनंतर लाभांश रक्कम सभासदांच्या बचत खात्यात जमा केली जाईल. तरी ज्या सभासदांनी अद्यापही आपली बचत खाती उघडली नसतील त्यांनी ती बँकेच्या नजीकच्या शाखेत लवकरात लवकर उघडावीत.

### सभासदांना नम्र आवाहन –

रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक सुचनेप्रमाणे प्रत्येक खातेदाराने बँकेत खाते उघडताना, सभासद होताना के.वाय.सी.नॉर्मची पूर्तता करणे सक्तीचे केले आहे. त्यासाठी आयडेन्टीटी साईजचे दोन फोटो, रेशनकार्ड, निवडणूक ओळखपत्र किंवा आधार कार्ड किंवा पॅन कार्ड किंवा ड्रायव्हींग लायसेन्स याची झेरॉक्स प्रत सही करून बँकेकडे सादर करणे आवश्यक आहे. जे खातेदार सादर के.वाय.सी. नॉर्मची पूर्तता करणार नाहीत त्यांची खाती गोठवली जातील व त्यांना के.वाय.सी. नॉर्मची पूर्तता केले शिवाय कोणतेही व्यवहार करता येणार नाहीत याची नोंद घ्यावी.

### शाखाविस्तार व आधुनिकीकरण –

बँकेचे एकूण १६ शाखेमधून कामकाज चालू आहे.

### सामाजिक उपक्रम व बांधिलकी –

सामाजिक बांधिलकीच्या दृष्टीकोनातून शिरोळ तालुक्यातील बुबनाळ, आलास, गणेशवाडी, अर्जुनवाड, घालवाड, शेडशाळ, हेरवाड, मजरेवाडी, शिरोळ, अब्दुललाट, दानोळी, कवठेसार येथील क्षारपड ठरलेल्या ५५०० एकर जमिन सुधारण्यासाठी बँकेने अल्प व्याजदराने कर्जपुरवठा केला असून शेतकऱ्यांचा आर्थिक विकास व्हावा म्हणून जांभळी, नांदणी, कोडीग्रे व यड्राव या गावातील ३०० एकर जमिन ठिबक सिंचनाखाली येण्यासाठी कर्जपुरवठा केला आहे.



### सेवक वर्ग -

अहवाल सालअखेर बँकेकडे एकूण १०६ सेवक आहेत. बँकेचा शाखाविस्तार व कार्यभार दिवसेंदिवस वाढतच आहे. बँकेचे कार्यकारी संचालक श्री. जनार्दन एम. बोटे, मुख्य कार्यकारी अधिकारी श्री. विनायक ए. कदम व असि. जनरल मॅनेजर श्री. मिलींद जगदाळे, यांनी सर्व कार्यभाग कार्यसक्षमपणे सांभाळले त्याबद्दल त्यांचे आभार मानतो. ठेववाढ, कर्जवसुली व नैमित्तिक ग्राहक सेवा यामुळे कामाचा फार ताण पडत असूनही बँकेच्या सेवक वर्गाने अत्यंत विनम्र व तत्परतेने ग्राहकांची सेवा करून सभासद व ग्राहकांशी आपुलकी व जिवाळ्याचे संबंध प्रस्थापित केले आहेत.

ठेववृद्धी व कर्ज वसुली यांची उद्दिष्टे पूर्ण करणेसाठी त्यांनी केलेल्या अथक प्रयत्नाबद्दल मी त्यांचे आपणा सर्वांतर्फे अभिनंदन करतो. यापुढेही बँकिंग क्षेत्रातील तीव्र स्पर्धा व नवनवीन आव्हानांना सामोरे जाण्यास सेवकांनी सिध्द रहावे व आपल्या बँकेचे नाव उज्वल करावे असे मी त्यांना आवाहन करतो.

### आभार व समारोप -

बँक आजवर जी भक्कम आर्थिक प्रगती यश संपादन करू शकली व नावलौकीक मिळवला आहे, बँकेच्या प्रगतीस आदरणीय उद्यानपंडीत मा.श्री.गणपतरावजी पाटीलसाहेब चेअरमन, श्री. दत्त शेतकरी सहकारी साखर कारखाना लि. शिरोळ यांचे मौलीक मार्गदर्शन मिळत असलेने मी त्यांचा शतशःऋणी आहे. त्याचबरोबर बँकेचे व्हाईस चेअरमन श्री.महेंद्र बागे व सर्व संचालकांचे तसेच व्यवस्थापकीय संचालक मंडळाचे मनःपूर्वक आभार. तसेच आपण सर्व सन्माननीय सभासद, ठेवीदार, हितचिंतक, सेवा पुरवठादार, विविध संस्था, उद्योजक, कारखानदार यांनी बँकेला सेवा करण्याची संधी उपलब्ध करून दिली त्याबद्दल मी कृतज्ञता व्यक्त करून त्या सर्वांचे आभार मानतो.

रिझर्व्ह बँक ऑफ इंडिया यांचे अधिकारी, सेंट्रल को-ऑप रजिस्ट्रार नवी दिल्ली, कर्नाटक राज्य सहकार खाते, मा.विभागीय सहनिबंधकसो, मा.विशेष लेखापरीक्षकसो, मा.लेखापरीक्षकसो, मा.जिल्हा उपनिबंधकसो, मा.असिस्टंट रजिस्ट्रार, सहकार खाते व शाखा सल्लागार, कायदा सल्लागार, व्हॅल्युअर, बँकेचे सराफ, दि.एम.एस.सी. बँक, जिल्हा मध्यवर्ती बँक, बँक फेडरेशन, बँक असोसिएशन कोल्हापूर तसेच श्री. दत्त शेतकरी सहकारी साखर कारखाना लि, शिरोळ यांनी केलेले मार्गदर्शन व सहकार्याबद्दल मी त्यांचे आभार मानतो. त्याचबरोबर अहवाल सालात बँकेस योग्य प्रसिध्दी दिल्याबद्दल सर्व पत्रकार बंधूंचे मी मनस्वी आभार मानतो.

आपणा सर्वांचे वाढते प्रेम, विश्वास व सहकार्याच्या पाठबळावर बँकेचा विकास हाच ध्यास मनात कायम ठेवीत बँकेच्या प्रगतीतील सातत्य असेच पुढे चालू राहिल अशी ग्वाही देतो व माझ्या अध्यक्षीय भाषणाचा समारोप करतो व मा. संचालक मंडळाच्या वतीने बँकेचा सन २०२१-२०२२ सालाचा ताळेबंद, नफा-तोटापत्रक व अंदाजपत्रक व नफा-विभागणी आपल्या समोर सादर करत असून त्यास सभासदांनी मंजूरी द्यावी अशी विनंती करतो.

**धन्यवाद**

॥ जय हिंद ॥ जय महाराष्ट्र ॥ जय सहकार ॥

स्थळ : जयसिंगपूर  
दिनांक : २५/०८/२०२२

आपला नम्र,  
श्री. महादेव बाबू राजमाने,  
चेअरमन

### ● खातेदारांना जाहीर सुचना ●

#### KYC Updation

बँकेच्या सर्व खातेदारांना कळविणेत येते की, रिझर्व्ह बँकेच्या निर्देशानुसार बँकेच्या सर्व खातेदारांनी के.वाय.सी. च्या निकषानुसार आवश्यक कागदपत्रांची पूर्तता (updation) करून देणे अनिवार्य आहे. तरी खातेदारांनी आवश्यक के.वाय.सी. कागदपत्रांची पूर्तता करून आपली KYC update करावी. के.वाय.सी. अद्यावत असल्या खेरीज खातेवर व्यवहार करणे शक्य होणार नाही यांची नोंद घ्यावी. तरी सर्व खातेदारांनी आपल्या खात्याची के.वाय.सी. आपल्या शाखेत जाऊन पूर्ण करावी. तसेच ज्या खातेदारांच्या खात्यावरील व्यवहार होत नसलेने खाते In-oprate झाले आहे. अशा खातेदारांनी के.वाय.सी. ची पूर्तता करून घेऊन खाते operate करून घेऊन व्यवहार सुरु करावे ही विनंती.

अन्यथा के.वाय.सी. अपूर्ण असलेने आपली खाती फ्रीज करणेत येतील. खाते फ्रीज केल्यामुळे खातेदाराचे आर्थिक नुकसान व गैरसोय झाल्यास बँक जबाबदार असणार नाही याची कृपया नोंद घ्यावी ही विनंती.



**INDEPENDENT AUDITOR'S REPORT  
(For Urban Co-operative Bank- Maharashtra)**

To

The Members,

**Dr.Appasaheb Urf.Sa.Re. Patil Jaysingpur Udgaon Sahakari Bank Ltd. Jaysingpur**

Tal Shirol, Dist.-Kolhapur

**Report on the Financial Statements**

1. We have audited the accompanying financial statements of the Dr. Appasaheb Urf Sa.re.Patil Jaysingpur Udgaon Sahakri Bank Ltd, Jaysingpur on 31 March, 2022 , which comprise the Balance Sheet as at 31" March 2022, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and summary of significant accounting policies and other explanatory information. The returns of 14 branches audited by us are incorporated in these financial statements.

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

2. Management is responsible for the preparation of these financial statements that give true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of the 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 includes the design, implementation and maintenance of internal control relevant to the preparation of the financial bank. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

**Auditor's Responsibility**

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

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

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

**Opinion**

6. In our opinion and to the best of our information and according to the explanations given to us, 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), the Maharashtra Co-operative Societies Act 1960, the Maharashtra Co-operative Societies Rules, 1961 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of co-operative societies, Maharashtra in the manner so required and give



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 31 March 2022  
(b) in the case of the Profit and Loss, of the profit/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.

#### Report on Other Legal & Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Form "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-Operative Societies Rules 1961.

8. 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 accounts 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 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 Bank

9. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.

Or

As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-Operative Societies Rules 1961.

10. We further report that for the year under audit, the Bank has been awarded "A" classification.

**For Bhosale Wangikar and Paranmawar,  
Chartered Accountants**

Date: 18-06-2022  
Place: SANGLI

CA. B.D. Kulkarni (Wangikar)  
Partner  
FRN.No.101436W  
UDIN-22044614ALLDMX4198.



FORM 'A'  
As per Section 29 of BR Act 1949

**BALANCE SHEET AS ON 31 MARCH, 2022**

CAPITAL AND LIABILITIES	SCHEDULE NO.	As on 31/03/2022 (Current Year)	As on 31/03/2021 (Previous Year)
Capital	1	9,45,35,250.00	9,28,90,675.00
Reserves and Surplus	2	22,93,70,304.24	19,43,22,564.06
Deposits	3	3,66,45,39,299.45	3,45,26,70,456.57
Borrowings	4	0.00	0.00
Other Liabilities and Provisions	5	11,44,30,289.96	1240,15,873.42
<b>Total -</b>		<b>4,10,28,75,143.65</b>	<b>3,86,38,99,569.05</b>

CAPITAL AND LIABILITIES	SCHEDULE NO.	As on 31/03/2022 (Current Year)	As on 31/03/2021 (Previous Year)
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	6	3,00,11,572.89	24764255.61
Balances with Banks and Money at call & short Notice	7	61,51,14,215.67	532695666.11
Investments	8	1,70,66,12,767.46	1,75,47,09,286.35
Advances	9	1,63,66,42,925.88	1,44,38,62,487.31
Fixed Assets	10	2,79,92,775.37	2,91,88,568.68
Other Assets	11	8,65,00,886.38	7,86,79,304.99
<b>Total -</b>		<b>4,10,28,75,143.65</b>	<b>3,86,38,99,569.05</b>
Contingent Liabilities	12	6,70,131.09	6,22,746.32
Bills for Collection		0.00	0.00

**For Bhosale Wangikar and Paranmawar,  
Chartered Accountants**

**Shri Janardan M. Bote**  
Managing Director

**CA. B.D. Kulkarni (Wangikar)**

Partner  
FRN.No.101436W  
UDIN-22044614ALLDMX4198.

**Shri. Mahendra A. Bage**  
Vice Chairman

**Shri. Mahadev B. Rajmane**  
Chairman



**SCHEDULE FORMING PART OF BALANCE SHEET AS ON MARCH 31, 2022**

<b>SCHEDULE - 1 CAPITAL</b>	<b>As on 31/03/2022 ( Current Year)</b>	<b>As on 31/03/2021 ( PreviousYear )</b>
<b>I. Authorised Capital</b>		
250000 equity shares of Rs 1000 each	25,00,00,000.00	25,00,00,000.00
<b>II. Issued Subscribed and Paid up Capital</b>		
94536 equity shares issued of Rs. 1000 each	9,45,35,250.00	9,28,90,675.00
Less : Calls unpaid	0.00	0.00
Add : 1. Forfeited shares	0.00	0.00
<b>Total -</b>	<b>9,45,35,250.00</b>	<b>9,28,90,675.00</b>

<b>SCHEDULE 2 - RESERVES AND SURPLUS</b>	<b>As on 31/03/2022 ( Current Year)</b>	<b>As on 31/03/2021 ( PreviousYear )</b>
<b>I. Statutory Reserves</b>	<b>5,76,43,588.22</b>	<b>5,24,65,175.22</b>
Opening Balance	5,24,65,175.22	4,75,45,470.77
Additions during the year	51,78,413.00	49,19,704.45
Deductions during the year	0.00	0.00
<b>II. General Reserves</b>	<b>91,50,000.00</b>	<b>73,00,000.00</b>
Opening Balance	73,00,000.00	63,00,000.00
Addition during the year	18,50,000.00	10,00,000.00
Deductions during the year	0.00	0.00
<b>III. Building Fund</b>	<b>1,56,94,701.84</b>	<b>1,51,46,479.31</b>
Opening Balance	1,51,46,479.31	1,50,26,636.57
Additions during the year	5,48,222.53	1,19,842.74
Deductions during the year	0.00	0.00
<b>IV. Dividend Equilization Fund</b>	<b>16,00,000.00</b>	<b>16,00,000.00</b>
Opening Balance	16,00,000.00	16,00,000.00
Additions during the year	0.00	0.00
Deductions during he year	0.00	0.00
<b>V. Charity Fund</b>	<b>5,40,000.00</b>	<b>5,40,000.00</b>
Opening Balance	5,40,000.00	5,40,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00



SCHEDULE 2 - RESERVES AND SURPLUS	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
<b>VI. Staff Welfare Fund</b>	<b>3,00,000.00</b>	<b>3,00,000.00</b>
Opening Balance	3,00,000.00	3,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>VII. Members Welfare Fund</b>	<b>10,00,000.00</b>	<b>10,00,000.00</b>
Opening Balance	10,00,000.00	10,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>VIII. Investment Fluctuation Reserve</b>	<b>1,80,00,000.00</b>	<b>1,60,00,000.00</b>
Opening Balance	1,60,00,000.00	65,00,000.00
Additions during the year	20,00,000.00	95,00,000.00
Deductions during the year	0.00	0.00
<b>IX. Investment Depreciation Reserve</b>	<b>3,13,10,000.00</b>	<b>1,49,60,000.00</b>
Opening Balance	1,49,60,000.00	26,60,000.00
Additions during the year	1,63,50,000.00	1,23,00,000.00
Deductions during the year	0.00	0.00
<b>X. Provision for Standard Assets</b>	<b>57,30,000.00</b>	<b>55,30,000.00</b>
Opening Balance	55,30,000.00	55,30,000.00
Additions during the year	2,00,000.00	0.00
Deductions during the year	0.00	0.00
<b>XI. Bad and Doughtful Debts Reserve</b>	<b>6,18,56,000.00</b>	<b>5,40,56,000.00</b>
Opening Balance	5,40,56,000.00	4,59,56,000.00
Additions during the year	78,00,000.00	81,00,000.00
Deductions during the year	0.00	0.00
<b>XII. Special Bad and Doughtful Debts Reserve</b>	<b>18,80,048.00</b>	<b>18,80,048.00</b>
Opening Balance	18,80,048.00	18,80,048.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00



SCHEDULE 2 - RESERVES AND SURPLUS	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
<b>XIII. Provision for Investments</b>	<b>25,00,000.00</b>	<b>25,00,000.00</b>
Opening Balance	25,00,000.00	25,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>XIV. Election Fund</b>	<b>2,33,216.00</b>	<b>1,33,216.00</b>
Opening Balance	1,33,216.00	1,08,216.00
Additions during the year	1,00,000.00	25,000.00
Deductions during the year	0.00	0.00
<b>XV. Technology Fund</b>	<b>22,00,000.00</b>	<b>21,00,000.00</b>
Opening Balance	21,00,000.00	6,00,000.00
Additions during the year	1,00,000.00	15,00,000.00
Deductions during the year	0.00	0.00
<b>XVI. Education Fund</b>	<b>8,00,000.00</b>	<b>7,00,000.00</b>
Opening Balance	7,00,000.00	6,00,000.00
Additions during the year	1,00,000.00	1,00,000.00
Deductions during the year	0.00	0.00
<b>XVII. Balance in Profit &amp; Loss Account</b>	<b>1,89,32,750.18</b>	<b>1,81,11,645.53</b>
<b>Total (I to XVII )</b>	<b>22,93,70,304.24</b>	<b>19,43,22,564.06</b>

SCHEDULE 3 - DEPOSITS	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
<b>I. DEMAND DEPOSITS</b>		
a) CURRENT DEPOSTI ( INDIVIDUAL )	2,97,23,750.05	3,18,39,394.43
b) CURRENT DEPOSTI ( INSTITUTIONAL)	6,92,52,026.92	8,95,61,116.05
c) CREDIT BALANCE IN ADVANCES	12,55,854.85	85,24,181.83
<b>Total I</b>	<b>10,02,31,631.82</b>	<b>12,99,24,692.31</b>
<b>II. Savings Bank Deposits</b>		
SAVINGS DEPOSTI ( INDIVIDUAL )	65,96,75,745.09	66,10,75,874.12
SAVINGS DEPOSTI ( INSTITUTIONAL)	3,90,47,182.83	4,10,95,274.78
BASIC SAVING ACCOUNT	86,139.73	99,132.32
<b>Total II</b>	<b>69,88,09,067.65</b>	<b>70,22,70,281.22</b>



SCHEDULE 3 - DEPOSITS	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
<b>III. Term Deposits</b>		
a) DAM DUPPAT DEPOSIT	1,18,23,667.00	1,15,00,824.00
b) REINVESTMENT DEPOSIT	1,91,63,32,461.38	1,66,98,42,044.64
c) SANKALPPURTI DEPOSIT	4,700.00	4700.00
d) LOCKER SECURITY DEPOSIT	2,46,589.00	1,75,355.00
e) FIXED DEPOSTI ( INDIVIDUAL )	28,33,61,446.40	27,49,38,936.40
f) FIXED DEPOSTI ( INSTITUTIONAL)	60,43,76,221.00	57,46,57,539.00
g) RECURRING DEPOSIT	81,33,859.00	61,25,800.00
h) PIGMY DEPOSIT	1,93,05,993.00	2,14,07,084.00
i) DHAN LAXMI DEPOSIT ( INDIVIDUAL )	0.00	2,41,613.00
j) MATURED FIXED DEPOSIT	2,19,13,663.20	6,15,81,587.00
<b>Sub Total</b>	<b>2,86,54,98,599.98</b>	<b>2,62,04,75,483.04</b>
Less : Term Deposits added in Item I above	0.00	0.00
Sub Total of Term Deposit (Total of a to e )	<b>2,86,54,98,599.98</b>	<b>2,62,04,75,483.04</b>
<b>TOTAL DEPOSITS</b> (TOTAL OF I+II+III)	<b>3,66,45,39,299.45</b>	<b>3,45,26,70,456.57</b>
SUPPLEMENTARY INFORMATION		
<b>DEMAND DEPOSITS</b>		
a) From Banks	0.00	0.00
b) From Others	10,02,31,631.82	12,99,24,692.31
<b>SAVINGS BANK DEPOSITS</b>		
a) From Banks	0.00	0.00
b) From Others	69,88,09,067.65	70,22,70,281.2
<b>TERM DEPOSITS</b>		
a) From Banks	0.00	0.00
b) From Others	2,86,54,98,599.98	2,62,04,75,483.04
<b>TOTAL DEPOSITS</b>		
a) From Banks	0.00	0.00
b) From Others	<b>3,66,45,39,299.45</b>	<b>3,45,26,70,456.57</b>

SCHEDULE 4 - BORROWINGS	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
<b>I. Borrowings in India</b>	<b>0.00</b>	<b>0.00</b>
a) Reserve Bank of India	0.00	0.00
b) Other banks	0.00	0.00
c) Other instiutions and agencies	0.00	0.00
<b>II. Borrowings outside India</b>	<b>0.00</b>	<b>0.00</b>
<b>Total ( I and II)</b>	<b>0.00</b>	<b>0.00</b>

Secured borrowings included in I and II above -  
**RS. 0.00**



SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
<b>I. BILLS PAYABLE</b>		
a) Drafts Payable	0.00	0.00
b) Payslips Issued	0.00	0.00
<b>Total I</b>	<b>0.00</b>	<b>0.00</b>
<b>II. INTER OFFICE ADJUSTMENT</b>		
a) Head Office Account	0.00	0.00
<b>III. INTEREST PAYABLE</b>	<b>2,24,92,883.00</b>	<b>3,32,65,900.00</b>
<b>IV. OTHERS (INCLUDING PROVISIONS)</b>		
a) AUDIT FEE PAYABLE	7,31,450.00	6,05,614.00
b) TELEPHONE BILL PAYABLE	13,650.00	10,450.00
c) LIGHT BILL PAYABLE	42,810.00	37,500.00
d) OVERDUE CHEQUES / DD	99,285.00	99,285.00
e) OTHER PAYABLE	5,63,315.83	5,69,715.29
f) TDS PAYABLE	10,20,018.48	5,39,478.00
g) SECURITY DEPOSIT	4,70,452.28	4,01,573.00
h) ANAMAT ACCOUNT	154,96,243.45	2,42,18,129.53
i) CGST OUTPUT	3,69,381.83	4,89,775.77
g) SGST OUTPUT	3,69,381.83	4,89,775.77
j) IGST OUTOUT	1,351.57	7.27
k) DIVIDEND PAYABLE	11,23,177.55	6,35,409.55
l) E CASH LEDGER GST ACCOUNT	1,92,583.32	1,96,857.77
m) INCOME TAX PROVISION	70,80,000.00	1,00,00,000.00
n) EMPLOYEE BONUS PROVISION	46,73,923.00	49,19,781.00
o) SHARE ANAMAT	0.00	2,59,900.00
p) STAFF SALARY PAYABLE	0.00	5,171.00
q) STAFF PROFESSIONAL TAX	0.00	16,400.00
<b>Total IV.</b>	<b>3,22,47,024.14</b>	<b>4,34,94,822.95</b>
<b>V. NPA Overdue Int. Provision</b>	<b>5,96,90,382.82</b>	<b>4,72,55,150.47</b>
<b>Total of I + II + III + IV+V</b>	<b>11,44,30,289.96</b>	<b>12,40,15,873.42</b>

SCHEDULE 6 - CASH & BALANCES WITH RBI	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
<b>I. CASH ON HAND</b>	<b>3,00,11,572.89</b>	<b>2,47,64,255.61</b>
(including Foreign Currency Notes)		
<b>II. BALANCES WITH RESERVE BANK OF INDIA</b>		
a) In Current Accounts	0.00	0.00
b) In Other Accounts	0.00	0.00
Total (a) & (b)	0.00	0.00
<b>Total I &amp; II</b>	<b>3,00,11,572.89</b>	<b>2,47,64,255.61</b>



SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE	As on 31/03/2022 (Current Year)	As on 31/03/2021 (Previous Year)
<b>I. IN INDIA</b>		
<b>i) Balances with Banks</b>		
a) In Current Account	19,90,87,582.67	24,83,91,243.11
b) In other Account (Deposits)	41,60,26,633.00	28,43,04,423.00
Total - Item I	<b>61,51,14,215.67</b>	<b>53,26,95,666.11</b>
<b>ii) Money at call &amp; Short Notice</b>		
a) with Banks	0.00	0.00
b) with other Institutions	0.00	0.00
Total - Item ii	0.00	0.00
<b>Total I + II</b>	<b>61,51,14,215.67</b>	<b>53,26,95,666.11</b>

### BALANCES WITH BANKS IN CURRENT ACCOUNTS

MSC BANK LTD MUMBAI	8,09,604.77	2,98,22,591.42
KDCC BANK JAYSINGPUR	94,49,437.01	17,16,834.61
KDCC BANK KURUNDWAD	79,36,071.45	73,52,131.52
KDCC BANK SHIROL	13,39,040.87	8,76,220.32
KDCC BANK ICHALKARNJI	4,59,283.32	10,44,028.72
KDCC BANK ABDUL LAT	15,00,180.57	41,58,995.77
KDCC BANK KAVATHE GULAND	23,92,631.94	30,28,263.94
KDCC BANK DANOLI	38,72,601.60	69,24,245.50
KDCC BANK DATTAWAD	6,92,430.20	58,57,480.60
KDCC BANK KHIDRAPUR	7,45,231.54	37,74,559.14
STATE BANK OF INDIA BR SHIROL	8,12,550.25	14,18,384.10
BANK OF INDIA BR JAYSINGPUR	4,71,02,525.95	6,89,36,669.13
IDBI BANK BR KOLHAPUR	1,08,08,540.14	63,08,052.22
UNION BANK OF INDIA BR JAYSINGPUR	3,89,56,177.35	5,00,47,512.05
ICICI BANK CA A/C BR JAYSINGPUR	3,65,88,160.73	2,53,69,636.13
YES BANK BR KOLHAPUR	1,66,20,805.26	1,59,50,298.75
THE FEDERAL BANK BR JAYSINGPUR	2,80,683.10	53,94,759.10
ICICI BANK AADHAR A/C BR JAYSINGPUR	5,87,513.18	1,59,538.98
ICICI BANK NPCI A/C BR JAYSINGPUR	63,96,164.09	63,15,003.96
HDFC BANK LTD BR JAYSINGPUR	50,37,735.10	53,646.90
RBL BR JAYSINGPUR	67,00,214.25	38,82,390.25
<b>TOTAL -</b>	<b>19,90,87,582.67</b>	<b>24,83,91,243.11</b>



### BALANCES WITH BANKS IN OTHER ACCOUNTS

FDR with BOI	1,99,00,000.00	7,96,00,000.00
FDR with UBI	7,97,44,372.00	6,56,10,482.00
FDR with CANNRA BANK	7,74,41,382.00	13,67,43,941.00
FDR with MSC BANK	14,94,00,000.00	0.00
FDR with SBI	8,71,90,879.00	0.00
FDR WITH LOARD BALAJI BANK	23,50,000.00	23,50,000.00
<b>TOTAL -</b>	<b>41,60,26,633.00</b>	<b>28,43,04,423.00</b>

<b>SCHEDULE 8 - INVESTMENTS</b>	<b>As on 31/03/2022 ( Current Year)</b>	<b>As on 31/03/2021 ( PreviousYear )</b>
<b>I. Investments in India in</b>		
I) Government securities	1,25,78,53,017.46	1,26,61,79,136.35
ii) Investment in Treasury Bills	44,86,48,650.00	48,84,19,050.00
iii) Shares	1,11,100.00	1,11,100.00
iv) Debenture and bonds	0.00	0.00
v) Subsidiaries and/or joint ventures	0.00	0.00
vi) Others (Mutual Funds Units)	0.00	0.00
<b>Total (I)</b>	<b>1,70,66,12,767.46</b>	<b>1,75,47,09,286.35</b>
<b>II. Investments outside India</b>		
I) Government securities	0.00	0.00
ii) Subsidiaries and/or joint ventures	0.00	0.00
iii) Other investments	0.00	0.00
<b>Total (II)</b>	<b>0.00</b>	<b>0.00</b>
<b>G. Total (I+II)</b>	<b>1,70,66,12,767.46</b>	<b>1,75,47,09,286.35</b>

<b>SCHEDULE 9 - ADVANCES</b>	<b>As on 31/03/2022 ( Current Year)</b>	<b>As on 31/03/2021 ( PreviousYear )</b>
A. ( I ) Bills Purchased And Discounted	0.00	0.00
( II ) Cash Credit, Overdrafts and loans repayable on demand	16,29,61,615.84	19,73,97,001.64
( III )Term Loan	1,47,36,81,310.04	1,24,64,65,485.67
<b>Total -</b>	<b>1,63,66,42,925.88</b>	<b>1,44,38,62,487.31</b>
B. ( I )Secured by tangibal assests	1,61,26,91,715.98	1,41,98,13,456.41
( II ) Covered by bank / Government Guarantees	0.00	0.00
( III )Unsecured	2,39,51,209.90	2,40,49,030.90
<b>Total -</b>	<b>1,63,66,42,925.88</b>	<b>1,44,38,62,487.31</b>



SCHEDULE 9 - ADVANCES	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
<b>C.I. Advances in India</b>		
( I ) Priority Sectors	1,08,00,77,000.00	98,52,67,000.00
( II ) Public Sector	0.00	0.00
( III ) Bank	0.00	0.00
( IV ) Others	55,65,65,925.88	45,85,95,487.31
<b>Total -</b>	<b>1,63,66,42,925.88</b>	<b>1,44,38,62,487.31</b>
<b>C.II. Advances outside India</b>		
(I) Due from banks	0.00	0.00
(II) Due from others	0	0
(a) Bills Purchased And Discounted	0.00	0.00
(b) Syndicated Loans	0.00	0.00
(c) Others	0.00	0.00
<b>Total -</b>	<b>0</b>	<b>0</b>
<b>Grand Total ( C.I and II )</b>	<b>1,63,66,42,925.88</b>	<b>1,44,38,62,487</b>

### 1. Cash Credit

SECURED CASH CREDIT	9,61,87,779.13	11,46,06,891.79
FD CASH CREDIT	6,67,73,836.71	8,27,90,109.85
<b>TOTAL -</b>	<b>16,29,61,615.84</b>	<b>19,73,97,001.64</b>

### 1. Loans

<b>A. SECURED LOANS</b>	1,44,97,30,100.14	1,22,24,16,454.77
HIRE PURCHASE LOAN	3,10,16,282.83	4,31,84,416.97
SECURED GOLD LOAN	12,68,57,634.00	11,00,40,264.00
AGRICULTURAL GOLD LOANS	4,04,69,068.00	1,94,19,041.00
LOANS AGAINST DEPOSITS	8,85,46,385.00	5,88,63,433.00
LOAN AGAINST PIGMY	5,13,791.00	7,96,476.00
HOUSING LOAN	24,48,73,709.87	18,32,31,001.90
SUGAR CANE SECURED LOAN	5,64,88,363.15	5,69,69,958.87
SECURED LAND LOANS	34,38,94,529.09	33,70,58,760.78
LOAN AGAINST SALARY	9,45,04,203.32	7,25,27,544.12
PROJECT TERM LOAN	16,35,62,465.60	9,98,56,951.98
STAFF HOUSING LOANS	15,16,595.00	17,57,001.00
STAFF OTHER LOANS	2,26,17,418.00	52,33,453.00
OTHER SECURED LOANS	2,28,84,827.73	2,46,38,186.63



### 1. Loans

TRANSPORT SECURED CASH CREDIT	12,78,621.00	12,78,621.00
SUGARCANE HARVESTING TRANSPORT LOAN	13,12,10,766.86	13,58,19,658.19
SARSWATI EDUCATION LOAN SCHEME	1,19,776.00	1,51,653.00
LAWAD HIRE PURCHASE LOANS	45,820.55	45,820.55
LAWAD SALARY SECURED LOANS	16,869.50	16,869.50
BUSSINESS LOAN AGAINST PROPERTY	2,27,49,893.64	2,70,61,610.28
AGRICULTURAL LOAN OTHER	2,60,96,221.00	2,05,00,766.00
WORKING CAPITAL TERM LOAN (WCTL)	1,65,02,051.00	2,08,17,309.00
KRUSHI SANJIVANI LOAN	1,39,64,808.00	31,42,277.00
	0.00	5,381.00
<b>B. UNSECURED LOANS</b>	2,39,51,209.90	2,40,49,030.90
UNSECURED ORDINARY LOANS	2,29,55,291.90	2,18,21,770.90
MEMBER SURETY LOAN	9,95,918.00	22,27,260.00
<b>TOTAL (A + B)</b>	<b>1,47,36,81,310.04</b>	<b>1,24,64,65,485.67</b>
<b>Grand Total ( 1 + 2 )</b>	<b>1,63,66,42,925.88</b>	<b>1,44,38,62,487.31</b>

SCHEDULE 10 - FIXED ASSETS	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
<b>I. Premises</b>		
At cost as on 31st March of the preceding year	1,24,19,817.60	1,29,10,068.60
Add : Additions during the year	0.00	0.00
Less : Deduction during the year	20,980.00	0.00
Less : Depreciation to date	4,64,689.00	4,90,251.00
<b>Total -</b>	<b>1,19,34,148.60</b>	<b>1,24,19,817.60</b>
<b>II. Other Fixed Assets (including furniture &amp; fixture)</b>		
At cost as on 31st March of the preceding year	1,67,68,751.08	1,97,05,562.03
Add : Additions during the year	28,36,390.50	7,27,298.73
Less : Deduction during the year	3,65,974.49	10,072.17
Less : Depreciation to date	31,80,540.32	36,54,037.51
<b>Total -</b>	<b>1,60,58,626.77</b>	<b>1,67,68,751.08</b>
<b>Grand Total (I+II)</b>	<b>2,79,92,775.37</b>	<b>2,91,88,568.68</b>



SCHEDULE 11 - OTHER ASSETS	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
I. Inter- office Adjustment (Branch Adjustment)	0.00	0.00
II. Interest Accrued on Investments & balances with Banks	96,45,492.00	95,62,307.00
III. Tax paid in advance/ T D S	1,39,50,948.20	1,84,48,242.16
IV. Stationery Stamps and Stamped Documents	4,71,936.79	5,39,863.90
V. Non - banking assets acquired in satisfaction		
Prepaid Insurance	66,622.00	56,786.00
Telephone Deposit	11,484.00	11,484.00
Light Bill Deposit	33,165.00	33,165.00
Lawad Deposit	5,275.00	5,275.00
Advance A/c	1,87,613.00	3,00,000.00
Other Receivables	18,05,248.00	18,05,248.00
Other Charges Receivable	4,54,590.04	5,07,982.30
CGST and SGST and IGST Input	2,075.68	1,46,776.00
HO GST Receivables	1,68,300.65	0.00
CKYC Advance	1,526.20	5621.50
Cersai Advance	6,227.00	0.00
RBI Deaf Receivables	0.00	1,400.00
GST TDS CGST and SGST Receivable	0.00	3.66
Total of V -Non - banking assets	27,42,126.57	28,73,741.46
VI. Interest receivable on NPA accounts	5,96,90,382.82	4,72,55,150.47
<b>TOTAL I TO VI</b>	<b>8,65,00,886.38</b>	<b>7,86,79,304.99</b>



<b>SCHEDULE 12 - CONTINGENT LIABILITIES</b>	<b>As on 31/03/2022 ( Current Year)</b>	<b>As on 31/03/2021 ( PreviousYear )</b>
I. Claims against the bank not acknowledged as debts	0.00	0.00
II. Liability for party paid investments	0.00	0.00
III. Liability on account of outstanding forward exchange contracts	0.00	0.00
IV. Guarantee given on behalf of constituents		
a) In India	1,25,000.00	1,05,000.00
b) Outside India	0.00	0.00
V. Acceptances, Endorsement and other obligations	0.00	0.00
VI. Other items for which the bank is contingently liable		
a) DEAF RBI	5,45,131.09	5,17,746.32
<b>Total -</b>	<b>6,70,131.09</b>	<b>6,22,746.32</b>

**Shri Janardan M. Bote**  
Managing Director

**Shri. Mahendra A. Bage**  
Vice Chairman

**For Bhosale Wangikar and Paramawar,  
Chartered Accountants**

**CA. B.D. Kulkarni (Wangikar)**  
Partner  
FRN.No.101436W  
UDIN-22044614ALLDMX4198.

**Shri. Mahadev B. Rajmane**  
Chairman



FORM B

From of Profit and Loss Account for the year ended on 31/Mar/2022

Particulars	Schedule No.	Year ended on 31/03/2022 Current Year	Year ended on 31/03/2021 Last Year
<b>I. INCOME</b>			
I. Interest Earned	13	288920381.51	266128262.71
II. Other Income	14	15484158.53	39126596.12
<b>Total</b>		<b>304404540.04</b>	<b>305254858.83</b>
<b>II. EXPENDITURE</b>			
I. Interest Expended	15	207652184.65	207026892.23
II. Operating Expenses	16	40816486.32	43843202.18
<b>III. Provisions and @ Contingencies</b>		<b>37003118.89</b>	<b>36273118.89</b>
B.D.D.R Provision		7800000.00	8100000.00
Standard Assets Provision		200000.00	0.00
Amortization of Premium Paid on GOI		373118.89	373118.89
Investment Depreciation		16350000.00	12300000.00
Audit Fees Provision		700000.00	600000.00
Bonus Provision		4500000.00	4900000.00
Income Tax Provision		7080000.00	10000000.00
<b>III. Profit / Loss</b>			
Net profit/loss (-) for the year		18932750.18	18111645.53
Profit/loss (-) brought forward			
<b>TOTAL</b>		<b>304404540.04</b>	<b>305254858.83</b>
<b>IV. Appropriation</b>			
Statutory Reserves		0.00	4528000.00
General Reserves		0.00	1850000.00
Dividend		0.00	8885423.00
Election Funds		0.00	100000.00
Educational Funds		0.00	100000.00
Investment Fluctuation Fund		0.00	2000000.00
Technology Dev. Funds		0.00	100000.00
Building Fund		0.00	548222.53
Balance carried over to Balance Sheet		0.00	0.00

For Bhosale Wangikar and Paranmawar,  
Chartered Accountants

CA. B.D. Kulkarni (Wangikar)

Partner

FRN.No.101436W

UDIN-22044614ALLDMX4198.

Shri. Mahadev B. Rajmane

Chairman

Shri Janardan M. Bote

Managing Director

Shri. Mahendra A. Bage

Vice Chairman



SCHEDULE 13 : INTEREST EARNED	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
I.Interest / discount on advances / bills	19,39,24,785.05	18,01,22,440.11
II.Income on Investments		
Interest received on GOIs	7,72,45,339.67	5,70,45,429.76
Interest received on Treasury Bills	18,82,550.00	32,13,757.00
Dividend received	11,100.00	0.00
Total	7,91,38,989.67	6,02,59,186.76
III.Interest on balances with Reserve Bank of india and other inter- bank funds	1,56,42,646.00	2,29,38,618.98
IV.OTHERS		
Profit on Trading Investment	2,13,960.79	28,08,016.86
<b>Total</b>	2,13,960.79	28,08,016.86
<b>V.Total</b>	<b>28,89,20,381.51</b>	<b>26,61,28,262.71</b>

SCHEDULE 14 - OTHER INCOME	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
I.Commission, Exchange and Brokerage		
Commission received	13,08,204.72	1722,665.82
RTGS Commission received	2,82,993.44	168,509.54
Bank Guarantee Commission	1,000.00	1,500.00
From fee	55,040.00	52,684.00
Processing Charges	31,68,042.00	2579,289.00
NPCI Commission received	8,60,309.08	711,646.30
E TDS Processing Charges	9,150.00	9,950.00
Locker rent	2,52,240.00	3,07,180.00
Pigmy Agent Commission (Income)	1,89,532.05	201,745.70
<b>TOTAL -</b>	<b>61,26,511.29</b>	<b>57,55,170.36</b>
II.Profit on Sale of Investments		
Profit on Sale of Government Securities	9,10,000.00	2,72,49,199.38
Profit on Sale of Assects	278.09	8,766.94
Less: Loss on Sale of Investments	0.00	0.00
<b>TOTAL -</b>	<b>9,10,278.09</b>	<b>2,72,57,966.32</b>



SCHEDULE 14 - OTHER INCOME	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
III.Profit on revaluation of Investments	0.00	0.00
Less: Loss on revaluation of Investment	0.00	0.00
<b>TOTAL -</b>	<b>0.00</b>	<b>0.00</b>
IV.Profit on Sale of Land Buildings and other Assets	0.00	0.00
Less : Loss on sale of Land Building & other assets	0.00	0.00
<b>TOTAL -</b>	<b>0.00</b>	<b>0.00</b>
V.Profit on Exchange transactions	0.00	0.00
Less : Loss on Exchange transations	0.00	0.00
<b>TOTAL -</b>	<b>0.00</b>	<b>0.00</b>
VI.Income earned by way of devidends, etc. from subsidiaries / companies and /or joint ventures abraod/in in India	0.00	0.00
VII.Miscellaneous Income		
Profit on Sale of Priority Sector	51,40,000.00	9,90,000.00
Other Income	28,71,331.94	48,12,404.93
Pigmy Machin Rent	3,900.00	4,100.00
Cheque return charges	1,28,050.00	91,100.00
Stop Payment Charges	550.00	0.00
Notice Fee	600.00	0.00
Stationary Charges	660.00	1,900.00
Recovery Charges	82,032.21	1,09,448.00
NFS Issuer ATM fee	1,67,507.00	96,139.68
CIBIL charges	52,738.00	3,731.83
SMS Charges	0.00	3,035.00
Other Credit	0.00	1,600.00
<b>TOTAL VII</b>	<b>84,47,369.15</b>	<b>61,13,459.44</b>
<b>TOTAL I TO VII</b>	<b>1,54,84,158.53</b>	<b>3,91,26,596.12</b>



SCHEDULE 15 - INTEREST EXPENDED	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
I.INTEREST ON DEPOSITS		
IIIInterest on Reserve Bank of India/	20,76,52,184.65	20,70,26,892.23
Inter - bank borrowings	0.00	0.00
IIIOthers	0.00	0.00
<b>TOTAL(I+ II)</b>	<b>20,76,52,184.65</b>	<b>20,70,26,892.23</b>

SCHEDULE 16 - OPERATING EXPENSES	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
I.Payments to and Provisions for Employees:-		
Salaries	1,73,40,281.00	2,04,16,491.00
Allowances	12,000.00	12,000.00
Staff Leave Encashment	11,28,519.00	11,57,889.00
Staff Provident Fund Bank Contribution	19,43,284.00	19,40,656.00
Staff Group Gratuity Insurance Premium	7,36,836.00	17,12,655.00
<b>TOTAL I</b>	<b>2,11,60,920.00</b>	<b>2,52,39,691.00</b>
II.Rent Taxes and Lighting		
Municipal Taxes	80,221.00	84,515.00
Bank Profession Tax	2,500.00	2,500.00
Tax and Permit	34,035.00	32,815.00
Building Rent	10,76,400.00	11,86,775.00
Connectivity Rent	88,050.18	39,597.94
Electricity	8,87,570.00	8,89,197.00
<b>TOTAL II</b>	<b>21,68,776.18</b>	<b>22,35,399.94</b>
III.Printing and Stationery	3,18,439.34	5,65,754.32
IV.Advertisement and Publicity	3,72,636.80	2,07,095.40
V.Depreciation on Bank's property	38,23,629.32	41,48,065.68
VI.Directors' fees, allowances & Expenses	2,09,797.00	1,46,485.00
VII.Auditors' fees & expenses (including branch auditors)	2,85,750.00	51,250.00
VIII.Law Charges	3,65,000.00	2,67,274.00
IX.Postages, Telegrams, Telephones etc.	3,95,207.06	2,80,650.19
XRepairs and maintenance	6,34,215.24	7,20,136.20
XI.Insurance	50,99,402.68	37,28,381.74
XII.Other Expenditures:-	59,82,712.70	62,53,018.71
<b>TOTAL ( I TO XII)</b>	<b>4,08,16,486.32</b>	<b>4,38,43,202.18</b>
<b>Total Expenditure</b>	<b>24,84,68,670.97</b>	<b>25,08,70,094.41</b>



SCHEDULE 16 - OPERATING EXPENSES	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
III.Printing and Stationery	3,18,439.34	5,65,754.32
Printing and Stationery	3,02,388.73	2,24,486.06
Sataionary Sadilwar	16,050.61	3,41,268.26
VI.Directors' fees, allowances & Expenses	2,09,797.00	1,46,485.00
Board meeting Expenses	19,897.00	7,885.00
Board of Directors Allowances	1,58,400.00	1,38,600.00
Board of Management Allowances	31,500.00	0.00
VIII. Law Charges	3,65,000.00	2,67,274.00
Consultancy Fees	1,32,000.00	52,000.00
Court Expenses	8,000.00	274.00
Legal Advisor Fee	0.00	2,15,000.00
Computer Consultant Fee	2,25,000.00	0.00
IX. Postages, Telegrams, Telephones etc.	3,95,207.06	2,80,650.19
Postages	1,14,676.80	18,721.00
Telephones	2,80,530.26	2,61,929.19
X.Repairs and maintenance	6,34,215.24	7,20,136.20
Repairs	1,90,867.91	1,80,527.49
Computer Maintance Charges	10,536.45	85,392.27
Maintenance Charges	4,32,810.88	3,49,285.44
Deffered Revenue Expenses	0.00	1,04,296.00
Current Repairy	0.00	635.00
XI.Insurance	50,99,402.68	37,28,381.74
Insurance	10,35,166.51	1,04,008.58
DICGC Premium	40,64,236.17	36,24,373.16



SCHEDULE 16 - OPERATING EXPENSES	As on 31/03/2022 ( Current Year)	As on 31/03/2021 ( PreviousYear )
<b>XII.Other Expenditures:-</b>	59,82,712.70	62,53,018.71
Commission paid	79,787.41	2,38,881.28
NPCI Commission paid	7,86,465.65	5,77,452.98
Staff Training Expenses	99,272.86	50,865.00
CGST paid	5,85,275.95	4,19,759.57
SGST paid	5,85,275.95	4,19,759.57
IGST paid	15,770.87	1,12,734.32
News Papers	15,821.00	15,374.00
General Meeting Expenses	51,029.00	1,23,602.71
Security Expenses	63,000.00	1,70,570.70
Traveling Expenses	7,95,012.00	5,56,084.00
Office Expenses	7,60,358.14	12,70,605.13
Vehicle Expenses	28,453.49	19,356.92
Website Expenses	2,200.00	0.00
Pigmy Agent Commission	5,73,969.00	5,31,849.00
Peon Dress	8,035.00	0.00
AMC Charges	8,56,114.32	5,00,145.31
CIBIL Expenses	41,554.78	0.00
Vehicle Petrol Expenses	3,01,815.64	2,07,775.58
Welcome Activity Expenses	11,834.00	84,321.00
Bank Security	40.00	20.00
Advisory Charges (Security)	9,322.02	2,74,478.70
Contribution (Vargani)	14,000.00	9,500.00
ATM Transaction Fee	1,01,255.28	95,007.00
IMPS Transaction Fee	1,20,000.00	1,20,000.00
ECOM Transaction SMS charges	903.70	1,172.92
ATM Driving Fee	48,000.00	60,658.00
CKYC Charges	4,095.30	1,648.60
NFS POS Fee	14,266.10	10,321.42
NFS ECOM Fee	4,012.24	5,354.00
Cersai Expenses	5,773.00	0.00
Stipend	0.00	18,400.00
Bank Income Tax	0.00	3,53,161.00
Sabha Samarambh Expenses	0.00	1,410.00
Branch Opening Expenses	0.00	2,750.00



## SIGNIFICANT ACCOUNTING POLICIES TO THE FINANCIAL STATEMENTS For the year ended 31 March, 2022

### 1. Background :

Dr. Appasaheb Urf. Sa. Re. Patil Jaysingpur Udgaon Sahakari Bank Ltd. Jaysingpur ('the Bank') was incorporated in 1960 and provides a complete suite of banking and financial services including retail banking, wholesale banking and treasury operations. The Bank is primarily governed by the Co-Operative Societies Act 1960 & Banking Regulation Act, 1949. As on 31 March, 2022, the Bank has no overseas branches.

### 2. Basis of preparation :

The financial statements, the bank for the F.Y.2021-22, have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated by the Reserve Bank of India (RBI), to comply with the statutory requirements prescribed under the Third Schedule of the Banking Regulation Act, 1949, the circulars, notifications, guidelines and directives issued by the RBI from time to time and the Accounting Standards notified under Section 133 of the Companies Act, 2013 read with paragraph 7 of the Companies (Accounts) Rules, 2011 and the Companies (Accounting Standards) Amendment Rules, 2016 to the extent applicable and practices generally prevalent in the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

### 3. Use of estimates :

The preparation of the financial statements is in conformity with the generally accepted accounting principles requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) at the date of the financial statements, revenues and expenses during the reporting period. Actual results could differ from those estimates. The Management believes that the estimates and assumptions used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognised prospectively in the current and future periods.

### 4. Accounting Policies :

There are no Changes in accounting policies for the current financial period.

### 5. Investments Classification :

In accordance with the RBI guidelines, investments are classified at the time of purchase as :

- Held for Trading ('HFT')
- Available for Sale ('AFS') and
- Held to Maturity ('HTM')

Investments that are held principally for sale within a short period are classified as HFT securities. As per the RBI guidelines, HFT securities, which remain unsold for a period of 90 days are transferred to AFS securities. Investments that the Bank intends to hold till maturity are classified under the HTM category Investments in the equity of subsidiaries/joint ventures and investments under TLTRO guidelines are categorised as HTM in accordance with the RBI guidelines. All other investments are classified as AFS securities. For disclosure in the Balance Sheet, investments in India are classified under six categories - Government Securities, Other approved securities, Shares, Debentures and Bonds, Investment in Subsidiaries/Joint Ventures and others.

All investments accounted for on settlement date, except investments in equity shares which are accounted for on trade date. Transfer of security between categories of investments is accounted as per the RBI guidelines. Acquisition cost Costs such as brokerage, commission etc. pertaining to investments, incurred at the time of acquisition, are charged to the Profit and Loss Account. Broken period interest is charged to the Profit and Loss Account. Cost of investments is computed based on the weighted average cost method. Valuation of Investments classified under the HTM category: Investments are carried at acquisition cost



unless it is more than the face value, in which case the premium is amortised over the period remaining to maturity on a constant yield to maturity basis. Such amortization of premium is adjusted against interest income under the head 'Income from Investments' under Schedule 13 in Profit and Loss Account. As per the RBI guidelines, discount on securities held under HTM category is not accrued and such securities are held at the acquisition cost till maturity. Investments classified under the AFS and HFT categories: Investments under these categories are marked to market. The market/fair value of quoted investments included in the 'AFS' and 'HFT' categories is the market price of the scrip as available from the trades/quotes on the stock exchanges or prices declared by Primary Dealers Association of India ('PDAI' jointly with Fixed Income Money Market and Derivatives Association of India ('FIMMDA)/Financial Benchmark India Private Limited ('FBIL'), periodically. Net depreciation, if any, within each category of each investment classification is recognised in the Profit and Loss Account. The net appreciation if any, under each category of each investment classification is ignored. Net depreciation on each type of investments falling under the residual category of 'Others' (ie. mutual funds, PTCs, security receipts etc.) is not offset against gain in another class of investment falling within the 'Others' category. Further, in case of standard investments classified as weak (including certain internally unrated investments) as per the Bank's internal framework, the Bank recognizes net depreciation on such investments without availing the benefit of set-off against appreciation within the same class of investments as permitted under the extant RBI circular. The depreciation on securities acquired by way of conversion of outstanding loans is provided in accordance with the RBI guidelines. The book value of individual securities is not changed consequent to the periodic valuation of investments.

Non-performing investments are identified and provision is made thereon as per the RBI guidelines. Provision on such non-performing investments is not set off against the appreciation in respect of other performing securities. Interest on non-performing investments is not recognized in the Profit and Loss Account until received. Treasury Bills, Exchange Funded Bills, Commercial Paper and Certificate of Deposits being discounted instruments, are valued at carrying cost which includes discount amortized over the period to maturity. Units of mutual funds are valued at the latest repurchase price/net asset value declared by the mutual fund. Market value of investments where current quotations are not available, is determined in accordance with the norms prescribed by the RBI as under:

- The market/fair value of unquoted government securities which are in the nature of Statutory Liquidity Ratio ("SLR") securities forming part of AFS and HFT categories is computed as per the rates published by FIMMDA/ FBIL.
- In case of special bonds issued by the Government of India that do not qualify for SLR, unquoted bonds, debentures, preference shares where interest/dividend is received regularly (i.e. not overdue beyond 90 days), the market price is derived based on the YTM for Government Securities as published by FIMMDA/PDAI/FBIL and suitably marked up for credit risk applicable to the credit rating of the instrument. The matrix for credit risk markup for each category and credit ratings along with residual maturity issued by FIMMDA/FBIL is adopted for this purpose.
- In case of bonds & debentures where interest is not received regularly (ie. overdue beyond 90 days), the valuation is in accordance with prudential norms for provisioning as prescribed by the RBI,
- Pass Through Certificates ('PTC') and Priority Sector PTCs are valued as per extant FIMMDA guidelines.
- Equity shares, for which current quotations are not available or where the shares are not quoted on the stock exchanges, are valued at break-up value (without considering revaluation reserves, if any, which is ascertained from the company's latest Balance Sheet. In case the latest Balance Sheet is not available, the shares are valued at 1 per company.



Disposal of investments - Investments classified under the HTM category: Realised gains are recognised in the Profit and Loss Account and subsequently appropriated to Capital Reserve account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. Losses are recognised in the Profit and Loss Account. Investments classified under the AFS and HFT categories: Realised gains/losses are recognised in the Profit and Loss Account. Repurchase and reverse repurchase transactions Repurchase (repo) and reverse repurchase transactions in government securities and corporate debt securities including those conducted under the Liquidity Adjustment Facility ('LAF') and Marginal Standby Facility (MSF) with RBI are accounted as collateralised borrowing and lending respectively. Accordingly, securities given as collateral under an agreement to repurchase them continue to be held under the investment account and the Bank continues to accrue the coupon/discount on the security during the repo period. Further, the Bank continues to value the securities sold under repo as per the investment classification of the security. Borrowing cost on repo transactions is accounted as interest expense and revenue on reverse repo transactions is accounted as interest income.

#### 6. Advances :

Advances are classified into performing and non-performing advances ('NPAs') as per the RBI guidelines and are stated net of bills rediscounted, inter-bank participation certificates, specific provisions made towards NPAs, interest in suspense for NPAs, claims received from Export Credit Guarantee Corporation, provisions for funded interest on term loan classified as NPAs, provisions in lieu of diminution in the fair value of restructured assets and floating provisions. NPAs are classified into sub-standard, doubtful and loss assets based on the criteria stipulated by the RBI. Provisions for NPAs are made for sub-standard and doubtful assets at rates as prescribed by the RBI with the exception for retail advances, agriculture advances and advances to Commercial Banking segment. In respect of schematic retail advances, provisions are made in terms of a bucket-wise policy upon reaching specified stages of delinquency (90 days or more of delinquency) under each type of loan, which satisfies the RBI prudential norms on provisioning. Provisions in respect of commercial banking group advances and agriculture advances classified into sub-standard and doubtful assets are made at rates which are higher than those prescribed by the RBI. NPAs are upgraded to standard as per the extant RBI guidelines. In case of NPAs referred to the National Company Law Tribunal ('NCLT') under Insolvency and Bankruptcy Code ('IBC') where resolution plan or liquidation order has been approved by NCLT, provision is maintained at higher of the requirement under the RBI guidelines or the likely haircut as per resolution plan or liquidation order. Loss assets and unsecured portion of doubtful assets are provided/written off as per the extant RBI guidelines. Amounts recovered against debts written off are recognised in the Profit and Loss account and included under "Other Income". In case of EMI based standard retail advances, funds received from customers are appropriated in the order of chronology towards principal, interest, penal interest and charges. In case of other standard advances, funds received from customers are appropriated in the order of chronology as towards charges, penal interest interest and principal. The Bank recognises additional provisions as per the RBI's guidelines on 'Prudential Framework on Resolution of Stressed Assets' on accounts in default and with aggregate exposure above the threshold limits as laid down in the said framework where the resolution plan is not implemented within the specified timelines. In respect of borrowers classified as non-cooperative and wilful defaulters, the Bank makes accelerated provisions as per the extant RBI guidelines, Loans reported as fraud are classified as loss assets, and fully provided for immediately without considering the value of security Priority Sector Lending Certificates the Bank enters into transactions for the sale or purchase of Priority Sector Lending Certificates ("PSLCS"). In the case of a sale transaction, the Bank sells the fulfilment of priority sector obligation and in the case of a purchase transaction the Bank buys the fulfilment of priority sector obligation through the RBI trading platform. There is no transfer of loan assets in PSLC transactions

#### 7. Revenue recognition :

Interest income is recognised on an accrual basis in accordance with AS-9, Recognition as notified under Section 133 of the Companies Act, 2013 read together with paragraph



7 of the Companies (Accounts) Rules, 2014, the Companies (Accounting Standards) Amendment Rules, 2016 and the RBI guidelines, except in the case of interest income on non-performing assets where it is recognised on receipt basis if overdue for more than 90 days. Income on non-coupon bearing discounted instruments or low-coupon bearing instruments is recognised over the tenor of the Instrument on a constant yield basis. Commission on guarantees and LCs is recognized on a pro-rata basis over the period of the guarantee/LC. Locker rent is recognized on a straight-line basis over the period of contract. Annual fee for credit cards and debit cards is recognised on a straight-line basis over the period of service. Arranger ship/syndication fee is accounted for on completion of the agreed service and when right to receive is established. Other fees and commission income are recognised when due, where the Bank is reasonably certain of ultimate collection. Interest Income on investments in discounted PTCs is recognized on a constant yield basis. Dividend income is accounted on an accrual basis when the right to receive the dividend is established. Gain/loss on sell down of loans and advances through direct assignment is recognised at the time of sale. Fees paid for purchase of Priority Sector Lending Certificates ('PSLC') is amortised on straight-line basis over the tenor of the certificate as 'Other Expenditure' under Schedules of Profit and Loss Account. Fees received on sale of PSLC is amortised on straight-line basis over the tenor of the certificate as 'Miscellaneous Income' under Schedules of Profit and Loss Account. In accordance with RBI guidelines on sale of non-performing advances, if the sale is at a price below the net book value (i.e. book value less provisions held), the shortfall is charged to the Profit and Loss Account. If the sale is for a value higher than the net book value, the excess provision is credited to the Profit and Loss Account in the year the amounts are received.

#### **8. Fixed assets and depreciation/impairment fixed assets :**

Fixed assets and depreciation/impairment fixed assets are carried at cost of acquisition less accumulated depreciation and impairment, if any. Cost includes initial handling and delivery charges, duties, taxes and incidental expenses related to the acquisition and installation of the asset. Subsequent expenditure incurred on assets put to use is capitalised only when it increases the future economic benefit/functioning capability from / of such assets. Capital work-in-progress includes cost of fixed assets that are not ready for their intended use and also includes advances paid to acquire fixed assets. Depreciation is provided over the estimated useful life of a fixed asset on the straight-line method from the date of addition. The management believes that depreciation rates currently used, fairly reflect its estimate of the useful lives and residual values of fixed assets based on historical experience of the Bank, though these rates in certain cases are different from lives prescribed under Schedule II of Companies Act, 2013. Depreciation on assets sold during the year is recognised on a pro-rata basis to the Profit and Loss Account till the date of sale. Gain or losses arising from the retirement or disposal of Fixed Assets are determined as the difference between the net disposal proceeds and the carrying amount of assets and recognised as income or expense in the Profit and Loss Account. Further, profit on sale of premises is appropriated to Capital Reserve account (net of taxes and transfer to statutory reserve) in accordance with RBI instructions. The carrying amounts of assets are reviewed at each Balance Sheet date to ascertain if there is any indication of impairment based on internal/external factors. An impairment loss is recognised wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value at the weighted average cost of capital. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

#### **9. Lease transactions :**

Leases where the lessor effectively retains substantially all the risks and benefits of ownership over the lease term are classified as operating lease. Lease payments for assets taken on operating lease are recognised as an expense in the Profit and Loss Account on a straight-line basis over the lease term. Lease income from assets given on operating lease is recognized as income in profit and loss account on a straight line basis over the lease term.



#### 10. Retirement and other employee benefits :

Provident Fund Retirement benefit in the form of provident fund is a defined benefit plan wherein the contributions are charged to the Profit and loss Account of the year when the contributions to the fund are due and when services are rendered by the employees. Further, an actuarial valuation is conducted by an independent actuary using the Projected Unit Credit Method as at 31 March each year to determine the deficiency, if any, in the interest payable on the contributions as compared to the interest liability as per the statutory rate. Actuarial gains/losses are immediately taken to the Profit and Loss Account and are not deferred. Gratuity The Bank contributes towards gratuity fund (defined benefit retirement plan) administered by various insurers for eligible employees. Under this scheme, the settlement obligations remain with the Bank, although various insurers administer the scheme and determine the contribution premium required to be paid by the Bank. The plan provides a lump sum payment to vested employees at retirement or termination of employment based on the respective employee's salary and the years of employment with the Bank. Liability with regard to gratuity fund is accrued based on actuarial valuation conducted by an independent actuary using the Projected Unit Credit Method as at 31 March each year. In respect of employees at overseas branches (other than expatriates) liability with regard to gratuity.

#### 11. Taxation :

Income tax expense is the aggregate amount of current tax and deferred tax charge. Current year taxes are determined in accordance with the relevant provisions of Income tax Act, 1961 and considering the material principle set out in Income Computation and Disclosure Standards to the extent applicable. Deferred income taxes reflect the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years. Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the Balance Sheet date. Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off assets against liabilities representing current tax and the deferred tax assets and deferred tax liabilities relate to the taxes on income levied by same governing taxation laws. Deferred tax assets are recognised 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 realised. The impact of changes in the deferred tax assets and liabilities is recognised in the Profit and Loss Account. Deferred tax assets are recognised and reassessed at each reporting date, based upon the Management's judgement as to whether realisation is considered as reasonably certain. Deferred tax assets are recognised on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realised against future profits.

#### 12. Earnings per share :

The Bank reports basic earnings per share in accordance with AS-20, Earnings per Share, as notified under Section 133 of the Companies Act, 2013 read together with paragraph 7 of the Companies (Accounts) Rules, 2014 and the Companies (Accounting Standards) Amendment Rules, 2016. Basic earnings per share is computed by dividing the net profit after tax by the weighted average number of equity shares outstanding for the year.

#### 13. Provisions, contingent liabilities and contingent assets :

In accordance with AS-29 "Provisions, Contingent Liabilities and Contingent Assets", provision is recognised when the Bank has a present obligation as a result of past event where 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. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates. A disclosure of contingent liability is made when there is:

- a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or



• a present obligation arising from a past event which is not recognised as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

#### **14. Accounting for dividend :**

As per AS-4 'Contingencies and Events occurring after the Balance sheet date' as notified by the Ministry of Corporate Affairs through amendments to Companies (Accounting Standards) Amendment Rules, 2016, dated 30 March, 2016, the Bank does not account for proposed dividend (including tax) as a liability through appropriation from the profit and loss account. The same is recognised in the year of actual pay out post approval of shareholders. However, the Bank reckons proposed dividend in determining capital funds in computing the capital adequacy ratio.

#### **15. Cash and cash equivalents :**

Cash and cash equivalents include cash in hand, balances with RBI, balances with other banks and money at call and short notice.

#### **16. Segment Reporting :**



## ACCOUNTING STANDARD 17 – SEGMENT REPORTING

### Part A: Business segments

Amount in Lacs

Business Segments	Treasury		Corporate/Whole-sale Banking		Retail Banking		Other Banking Business		Total	
	Current Year 2021-22	Previous Year 2020-21	Current Year 2021-22	Previous Year 2020-21	Current Year 2021-22	Previous Year 2020-21	Current Year 2021-22	Previous Year 2020-21	Current Year 2021-22	Previous Year 2020-21
Revenue	959.06	1132.64	0.00	0.00	1939.25	1801.22	145.74	118.69	3044.05	3052.55
Result	176.23	201.79	0.00	0.00	356.35	320.91	26.78	21.15	559.36	543.85
Unallocated expenses									299.23	262.73
Operating profit									260.13	281.12
Income taxes									70.80	100.00
Extraordinary profit / loss									0.00	0.00
Net profit									189.33	181.12
Other information										
Segment assets	21226.39	20390.14	0.00	0.00	16366.43	14438.63	3435.93	3810.23	41028.75	38639.00
Unallocated assets									0.00	0.00
Total assets									41028.75	38639.00
Segment liabilities	21226.39	20390.14	0.00	0.00	16366.43	14438.63	3435.93	3810.23	41028.75	38639.00
Unallocated liabilities									0.00	0.00
Total liabilities									41028.75	38639.00

### PART B : GEOGRAPHIC SEGMENTS

Amount in Lacs

Particulars	Domestic		International		Total	
	Current Year 2021-22	Previous Year 2020-21	Current Year 2021-22	Previous Year 2020-21	Current Year 2021-22	Previous Year 2020-21
(a) Revenue	3044.05	3052.55	0.00	0.00	3044.05	3052.55
(b) Assets	41028.75	38639.00	0.00	0.00	41028.75	38639.00



Disclosure of Information (Notes to Accounts) as on 31.03.2022

Disclosure as per RBI master direction DOR. ACC. REC. NO.45/21.04.18/2021-22 dated 30.08.2021

(Updated as on 15.11.2021)

## 1. Regulatory Capital

### a) Composition of Regulatory Capital

(Amount in Lacs)

1) Movements of CRAR			
Sr.No.	Particulars	31.03.2022	31.03.2021
i)	Paid up share capital and reserves	1770.24	1678.02
ii)	Other Tier 1 capital	189.33	181.12
iii)	Tier 1 capital (i + ii)	<b>1959.57</b>	<b>1859.14</b>
iv)	Tier 2 capital	367.96	325.35
v)	Total capital (Tier 1+Tier 2)	<b>2327.53</b>	<b>2184.49</b>
vi)	Total Risk Weighted Assets (RWAs)	15036.42	13227.64
vii)	Paid-up share capital and reserves as percentage of RWAs	11.77%	12.69%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.03%	14.05%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.45%	2.46%
x)	Capital to Risk Weighted Assets Ratio (CRAR)	<b>15.48%</b>	<b>16.51%</b>

## 2. Asset liability management

### a) Maturity pattern of certain items of assets and liabilities

(Amount in Lacs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
<b>Deposits</b>	518.78	419.70	479.48	32.02	61.77	194.04	391.59	15428.33	18486.48	288.76	344.45	<b>36645.40</b>
<b>Advances</b>	1219.82	12.53	4.80	0.00	7.52	27.18	83.11	3322.02	3240.43	4023.34	4425.68	<b>16366.43</b>
<b>Investments</b>	0.00	4585.39	0.00	3042.30	0.00	995.56	0.00	0.00	0.00	0.00	12578.53	<b>21201.78</b>
<b>Borrowings</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Foreign Currency assets</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>
<b>Foreign Currency liabilities</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>0.00</b>

b) Liquidity coverage ratio (LCR) = Not Applicable

c) Net Stable Funding ratio (NSFR) = Not Applicable



(Amount in Lacs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
<b>Deposits</b>	<b>518.78</b>	<b>419.70</b>	<b>479.48</b>	<b>32.02</b>	<b>61.77</b>	<b>194.04</b>	<b>391.59</b>	<b>15428.33</b>	<b>18486.48</b>	<b>288.76</b>	<b>344.45</b>	<b>36645.40</b>
saving	262.05	366.87	419.29	0.00	0.00	0.00	0.00	0.00	5939.88	0.00	0.00	6988.09
current	37.59	52.62	60.14	0.00	0.00	0.00	0.00	0.00	851.97	0.00	0.00	1002.32
fix deposit	219.14	0.21	0.05	32.02	61.77	194.04	391.59	15428.33	11694.63	288.76	344.45	28654.99
<b>Advances</b>	<b>1219.82</b>	<b>12.53</b>	<b>4.80</b>	<b>0.00</b>	<b>7.52</b>	<b>27.18</b>	<b>83.11</b>	<b>3322.02</b>	<b>3240.43</b>	<b>4023.34</b>	<b>4425.68</b>	<b>16366.43</b>
<b>Investments</b>	<b>0.00</b>	<b>4585.39</b>	<b>0.00</b>	<b>3042.30</b>	<b>0.00</b>	<b>995.56</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>12578.53</b>	<b>21201.78</b>
<b>Borrowings</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Foreign Currency assets</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Foreign Currency liabilities</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

### 3. Investments

#### a) Composition of Investment Portfolio 1) As at 31.03.2022

Sr. No.	Particulars	Investments in India							Investments outside India				
		Government Securities & Treasury Bill	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total investments Outside India	Total investments
1.	<b>Held to Maturity</b>												
	Gross	7439.51	0.00	1.11	0.00	0.00	0.00	7440.62	0.00	0.00	0.00	0.00	7440.62
	Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Net</b>	<b>7439.51</b>	<b>0.00</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7440.62</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7440.62</b>
	<b>Available for Sale</b>												
	Gross	9625.51	0.00	0.00	0.00	0.00	0.00	9625.51	0.00	0.00	0.00	0.00	9625.51
	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
	<b>Net</b>	<b>9625.51</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9625.51</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9625.51</b>
	<b>Held for Trading</b>												
	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 nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Net</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



<b>Total Investments</b>	17065.02	0.00	1.11	0.00	0.00	0.00	17066.13	0.00	0.00	0.00	0.00	17066.13
Less: Provision for												
nonperforming invest	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
<b>Net</b>	<b>17065.02</b>	<b>0.00</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>17066.13</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>17066.13</b>

2) As at 31.03.2021

Sr. No.	Particulars	Investments in India							Investments outside India				
		Government Securities & Treasury Bill	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total investments Outside India	Total investments
<b>1.</b>	<b>Held to Maturity</b>												
	Gross	7941.94	0.00	1.11	0.00	0.00	0.00	7943.05	0.00	0.00	0.00	0.00	7943.05
	Less: Provision for												
	nonperforming invest-												
	ments (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
	<b>Net</b>	<b>7941.94</b>	<b>0.00</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7943.05</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>7943.05</b>
	<b>Available for Sale</b>												
	Gross	9604.04	0.00	0.00	0.00	0.00	0.00	9604.04	0.00	0.00	0.00	0.00	9604.04
	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
	<b>Net</b>	<b>9604.04</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9604.04</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>9604.04</b>
	<b>Held for Trading</b>												
	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												
	nonperforming invest-												
	ments (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
	<b>Net</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
	<b>Total Investments</b>	<b>17545.98</b>	<b>0.00</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>17547.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>17547.09</b>
	Less: Provision for												
	nonperforming invest	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
	<b>Net</b>	<b>17545.98</b>	<b>0.00</b>	<b>1.11</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>17547.09</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>17547.09</b>



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

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	PreviousYear 31.03.2021
<b>1.</b>	<b>Movement of provisions held towards</b>		
	<b>depreciation on investments provision</b>		
	<b>a) Opening balance</b>	<b>149.60</b>	<b>26.60</b>
	b) Add: Provisions made during the year	163.50	123.00
	c) Less: Write off / write back of excess provisions during the year	0.00	0.00
	<b>d) Closing balance</b>	<b>313.10</b>	<b>149.60</b>
<b>2.</b>	<b>Movement of Investment Fluctuation Reserve</b>		
	<b>a) Opening balance</b>	<b>160.00</b>	<b>65.00</b>
	b) Add: Amount transferred during the year	20.00	95.00
	c) Less: Drawdown	0.00	0.00
	<b>d) Closing balance</b>	<b>180.00</b>	<b>160.00</b>
<b>3.</b>	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	<b>1.87</b>	<b>1.67</b>

**c) Non-SLR investment portfolio**

i) Non-performing non-SLR investments

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	PreviousYear 31.03.2021
a)	<b>Opening balance</b>	<b>0.00</b>	<b>0.00</b>
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	<b>Closing balance</b>	<b>0.00</b>	<b>0.00</b>
e)	Total provisions held	0.00	0.00



ii) Issuer composition of non-SLR investments

(Amount in Lacs)

Sr No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021
i	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iii	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iv	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
v	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
vi	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
vii	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

d) Repo transactions (in face value terms)

Sr No.	Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31.2022	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31.2021
<b>i</b>	<b>Securities sold under repo</b>								
	a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>ii</b>	<b>Securities purchased under reverse repo</b>								
	a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



#### 4. Asset quality

##### a) Classification of advances and provisions held

As on 31.03.2022

(Amount in Lacs)

Sr No.	Particulars	Standard	Non-Performing			Total	
		Total Standard Advances	Sub-Standard	Doubtful	Loss		Total Non Performing Advances
<b>1.</b>	<b>Gross Standard Advances and NPAs</b>						
	Opening Balance	13788.60	226.86	423.16	0.00	650.02	14438.62
	Add: Additions during the year					350.30	350.30
	Less: Reductions during the year					178.46	178.46
	Closing balance	15544.57	338.24	483.62	0.00	821.86	16366.43
	<b>Reductions in Gross NPAs due to:</b>					178.46	178.46
	i) Upgradation					0.00	0.00
	ii) Recoveries (excluding recoveries from upgraded accounts)					178.46	178.46
	iii) Technical/ Prudential Write-offs					0.00	0.00
	iv) Write-offs other than those under (iii) above					0.00	0.00
<b>2.</b>	<b>Provisions (excluding Floating Provisions)</b>						
	Opening balance of provisions held	55.30	75.19	465.37	0.00	540.56	595.86
	Add: Fresh provisions made during the year					0.00	0.00
	Less: Excess provision reversed/ Write-off loans					0.00	0.00
	Closing balance of provisions held	57.30	83.19	535.37	0.00	618.56	675.86
<b>3.</b>	<b>Net NPAs</b>						
	Opening Balance		151.67	-42.21	0.00	109.46	
	Add: Fresh additions during the year					0.00	
	Less: Reductions during the year					0.00	
	Closing Balance		255.05	-51.75	0.00	203.30	203.30
<b>4.</b>	<b>Floating Provisions</b>						
	Opening Balance						0.00
	Add: Additional provisions made during the year						0.00
	Less: Amount drawn down during the year						0.00
	Closing balance of floating provisions						0.00
<b>5.</b>	<b>Technical write-offs and the recoveries made thereon</b>						
	Opening balance of Technical/ Prudential written-off accounts						0.00
	Add: Technical/ Prudential write-offs during the year						0.00
	Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.00
	Closing balance						0.00



	Ratios (in per cent)	Current Year 31.03.2022	Previous Year 31.03.2021
6.	Gross NPA to Gross Advances	5.02%	4.50%
	Net NPA to Net Advances	1.29%	0.79%
	Provision coverage ratio	75.26%	83.16%

### b) Sector-wise Advances and Gross NPAs

(Amount in Lacs)

Sr No.	Sector	31.03.2022			31.03.2021		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	<b>Priority Sector</b>						
a)	Agriculture and allied activities	6563.39	474.85	2.90%	6326.05	406.27	2.81%
b)	Advances to industries sector eligible as priority sector lending	2400.75	107.95	0.66%	2140.35	53.47	0.37%
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans	1836.63	104.00	0.64%	1386.27	55.30	0.38%
	<b>Sub-total (i) Priority Sector</b>	<b>10800.77</b>	<b>686.8</b>	<b>4.20%</b>	<b>9852.67</b>	<b>515.04</b>	<b>3.57%</b>
ii)	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans	5565.66	135.06	0.83%	4585.95	134.98	0.75%
	<b>Sub-total (ii) Non Priority Sector</b>	<b>5565.66</b>	<b>135.06</b>	<b>0.83%</b>	<b>4585.95</b>	<b>134.98</b>	<b>0.75%</b>
	<b>Total (I + ii)</b>	<b>16366.43</b>	<b>821.86</b>	<b>5.02%</b>	<b>14438.62</b>	<b>650.02</b>	<b>4.50%</b>

### c) Overseas assets, NPAs and revenue

Bank does not having overseas assets, NPA and Revenue during previous year and current year



d) Details of accounts subjected to restructuring

(Amount in Lacs)

Sr No.	Particulars	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprise (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year 31.03.2022	Previous Year 31.03.2022	Current Year 31.03.2022	Previous Year 31.03.2022	Current Year 31.03.2022	Previous Year 31.03.2022	Current Year 31.03.2022	Previous Year 31.03.2022	Current Year 31.03.2022	Previous Year 31.03.2022
1.	Standard	Number of borrowers	0	0	0	0	0	0	0	0	0
		Gross Amount (₹ lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (₹ lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	Sub-Standard	Number of borrowers	0	0	0	0	0	0	0	0	0
		Gross Amount (₹ lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (₹ lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	Sub-Standard	Number of borrowers	0	0	0	0	0	0	0	0	0
		Gross Amount (₹ lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (₹ lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.	Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0
		Gross Amount (₹ lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (₹ lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.	Total	Number of borrowers	0	0	0	0	0	0	0	0	0
		Gross Amount (₹ lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (₹ lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

e) Divergence in asset classification and provisioning = Not applicable



**f) Disclosure of transfer of loan exposures**

Details of stressed loans transferred during the year

(Amount in Lacs)

Sr No.	Particulars	To ARCs		To permitted transferees		To other transferees (please specify)	
		Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021
1.	No: of accounts	0	0	0	0	0	0
2.	Aggregate principal outstanding of loans transferred	0.00	0.00	0.00	0.00	0.00	0.00
3.	Weighted average residual tenor of the loans transferred	0.00	0.00	0.00	0.00	0.00	0.00
4.	Net book value of loans transferred (at the time of transfer)	0.00	0.00	0.00	0.00	0.00	0.00
5.	Aggregate consideration	0.00	0.00	0.00	0.00	0.00	0.00
6.	Additional consideration realized in respect of accounts transferred in earlier years	0.00	0.00	0.00	0.00	0.00	0.00

**Details of loans acquired during the year**

Sr No.	Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARCs	
		Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Aggregate principal outstanding of loans acquired	0.00	0.00	0.00	0.00
2.	Aggregate consideration paid	0.00	0.00	0.00	0.00
3.	Weighted average residual tenor of loans acquired	0.00	0.00	0.00	0.00

**g) Fraud accounts**

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Number of frauds reported	3	3
2.	Amount involved in fraud (₹ lacs)	18.05	18.05
3.	Amount of provision made for such frauds (₹ lacs)	18.80	18.80
4.	Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ lacs)	0.00	0.00



## h) Disclosure under Resolution Framework for COVID-19-related Stress

i) For the half year ended 31 march 2022

(Amount in Lacs)

Sr No.	Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
1.	Personal Loans	0.00	0.00	0.00	0.00	0.00
2.	Corporate persons	0.00	0.00	0.00	0.00	0.00
3.	Of which MSMEs	0.00	0.00	0.00	0.00	0.00
4.	Others	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

ii) For the half year ended 30 September 2021

(Amount in Lacs)

Sr No.	Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
1.	Personal Loans	0.00	0.00	0.00	0.00	0.00
2.	Corporate persons	0.00	0.00	0.00	0.00	0.00
3.	Of which MSMEs	0.00	0.00	0.00	0.00	0.00
4.	Others	0.00	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>



## 5. Exposures

### a) Exposure to real estate sector

(Amount in Lacs)

Sr No.	Category	Current Year 31.03.2022	Previous Year 31.03.2021
1.	<b>Direct exposure</b>	<b>2467.57</b>	<b>1832.31</b>
	<b>a) Residential Mortgages –</b>	<b>1973.25</b>	<b>1554.37</b>
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		
	<b>b) Commercial Real Estate –</b>	<b>494.32</b>	<b>277.94</b>
	Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;		
	<b>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –</b>	<b>0.00</b>	<b>0.00</b>
	i. Residential	0.00	0.00
	ii. Commercial Real Estate	0.00	0.00
2.	<b>Indirect Exposure</b>	<b>0.00</b>	<b>0.00</b>
	Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
	<b>Total Exposure to Real Estate Sector</b>	<b>2467.57</b>	<b>1832.31</b>

### b) Exposure to capital market = Nil (previous year - Nil)



**c) Risk category-wise country exposure**

(Amount in Lacs)

Sr No.	Risk Category	Exposure (net) as at 31 March 2022 (Current Year)	Provision held as at 31 March 2022 (Current Year)	Exposure (net) as at 31 March 2021 (Previous Year)	Provision held as at 31 March 2021 (Previous Year)
1	Insignificant	0.00	0.00	0.00	0.00
2	Low	0.00	0.00	0.00	0.00
3	Moderately Low	0.00	0.00	0.00	0.00
4	Moderate	0.00	0.00	0.00	0.00
5	Moderately High	0.00	0.00	0.00	0.00
6	High	0.00	0.00	0.00	0.00
7	Very High	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**d) Unsecured advances**

(Amount in Lacs)

Sr No.	Category	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Total unsecured advances of the bank	239.51	240.49
2.	Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
3.	Estimated value of such intangible securities	0.00	0.00

**6. Concentration of deposits, advances, exposures and NPAs**

**a) Concentration of deposits**

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Total deposits of the twenty largest depositors	8893.23	7594.64
2.	Percentage of deposits of twenty largest depositors to total deposits of the bank	24.27	22.00

**b) Concentration of advances**

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Total advances to the twenty largest borrowers	2328.61	2219.33
2.	"Percentage of advances to twenty largest borrowers to total advances of the bank"	14.23	15.37



c) Concentration of exposures

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Total exposure to the twenty largest borrowers/customers	3128.52	16.05
2.	Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	19.12	11.12

d) Concentration of NPAs

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Total Exposure to the top twenty NPA accounts	255.39	206.69
2.	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	31.07	31.80

7. Derivatives

Bank does not have transaction in derivatives in the current and Previous financial year

8. Disclosures relating to securitisation = Not Applicable

9. Off balance sheet SPVs sponsored (which are required to be consolidated as per accounting norms) = Not Applicable

10. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Opening balance of amounts transferred to DEA Fund	5.18	4.61
2.	Add: Amounts transferred to DEA Fund during the year	0.27	0.57
3.	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
4.	Closing balance of amounts transferred to DEA Fund	5.45	5.18



## 11. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
<b>Complaints received by the bank from its customers</b>			
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	3	0
3.	Number of complaints disposed during the year	2	0
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	1	0
<b>Maintainable complaints received by the bank from Office of Ombudsman</b>			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	1	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	0	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
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.			



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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
<b>Current Year 01.04.2021 to 31.03.2022</b>					
Ground - 1 ATM/Debit Cards	0	0	0	0	0
Ground - 2 Cheques/ drafts/ bills	0	0	0	0	0
Ground - 3 Internet/Mobile Electronic Banking	0	0	0	0	0
Ground - 4 Loans and advan- cesoperation of accounts	0	1	100%	1	1
Ground - 5 Others	0	2	200%	0	0
<b>Total</b>	<b>0</b>	<b>3</b>			<b>1</b>
<b>Previous Year 01.04.2020 to 31.03.2021</b>					
Ground - 1 ATM/Debit Cards	0	0	0	0	0
Ground - 2 Cheques/ drafts/ bills	0	0	0	0	0
Ground - 3 Internet/Mobile Electronic Banking	0	0	0	0	0
Ground - 4 Loans and advan- cesoperation of accounts	0	0	0	0	0
Ground - 5 Others	0	0	0	0	0
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**12. No penalty imposed by Reserve Bank of India and other Banking regulatory bodies during the F.Y. 2021-2022 and 2020-2021**

**13. Disclosures on remuneration = Not Applicable**



#### 14. Other Disclosures

##### a) Business ratios

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Interest Income as a percentage to Working Funds	8.46%	7.79%
2.	Non-interest income as a percentage to Working Funds	0.45%	1.03%
3.	Cost of Deposits	6.29%	6.93%
4.	Net Interest Margin	2.39%	1.89%
5.	Operating Profit as a percentage to Working Funds	1.64%	1.42%
6.	Return on Assets	0.52%	0.54%
7.	Business (deposits plus advances) per employee (in ₹ lacs)	500.11	489.65
8.	Profit per employee (in ₹ lacs)	1.79	1.81

##### b) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
1.	PSLCs sold	2000.00	2000.00
2.	PSLCs sold	(small & marginal farmers)	(General Category)

##### c) Provisions and contingencies

(Amount in Lacs)

Sr No.	Provision debited to Profit and Loss Account	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Provisions for NPI	0.00	0.00
2.	Provision towards NPA	78.00	81.00
3.	Provision made towards Income tax	70.80	100.00
4.	Other Provisions and Contingencies	<b>221.23</b>	<b>181.73</b>
	i) Provision for Audit fee	7.00	6.00
	ii) Provision for Employee bouns	45.00	49.00
	iii) Provision for amortisation of Government Securities	3.73	3.73
	iv) Provision for Investment depreciation	163.50	123.00
	v) Provision for Standard Asset	2.00	0.00
	<b>Total Provision</b>	<b>370.03</b>	<b>362.73</b>



d) Payment of DICGC Insurance Premium

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Payment of DICGC Insurance Premium	47.96	42.77
2.	Arrears in payment of DICGC premium	0.00	0.00

e) Advance to directors , their relatives, companies/firms in which they are interested

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2022	Previous Year 31.03.2021
1.	Fund based	5.69	31.54
2.	Non fund based	0.00	0.00



**Accounting Standard 17 – Segment Reporting**  
Part A: Business segments

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021	Current Year 31.03.2022	Previous Year 31.03.2021
<b>Revenue</b>										
Int. on loan			0.00		193924785.05	180122440.11			193924785.05	180122440.11
Other Income							15484158.53	39126596.12	15484158.53	39126596.12
Int.rec.gov& t bill	79138989.67	60259186.76							79138989.67	60259186.76
int .rec.Fd	15642646.00	22938618.98							15642646.00	22938618.98
int . Rec.m.f	213960.79	2808016.86							213960.79	2808016.86
profit sale invest.	910278.09	27257966.32					-910278.09	-27257966.32	0.00	0.00
<b>Total</b>	<b>95905874.55</b>	<b>113263788.92</b>	<b>0.00</b>	<b>0.00</b>	<b>193924785.05</b>	<b>180122440.11</b>	<b>14573880.44</b>	<b>11868629.80</b>	<b>304404540.04</b>	<b>305254858.83</b>
<b>Result</b>	<b>17623188.02</b>	<b>20179283.96</b>	<b>0.00</b>	<b>0.00</b>	<b>35634657.04</b>	<b>32090943.65</b>	<b>2678024.01</b>	<b>2114536.81</b>	<b>55935869.07</b>	<b>54384764.42</b>
Gross Profit	17623188.02	20179283.96	0.00	0.00	35634657.04	32090943.65	2678024.01	2114536.81	55935869.07	54384764.42
									0.18	0.18
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Unallocated expenses									29923118.89	26273118.89
<b>Operating profit</b>									<b>26012750.18</b>	<b>28111645.53</b>
Income taxes									7080000.00	10000000.00
Extraordinary profit / loss									0.00	0.00
<b>Net profit</b>									<b>18932750.18</b>	<b>18111645.53</b>
Segment assets										
loan			0.00		1636642925.88	1443862487.31			1636642925.88	1443862487.31
Other Income							343592817.31	381023372.4	343592817.31	381023372.39
Inves.in goi& t bill	1706612767.46	1754709286.35							1706612767.46	1754709286.35
Inves .in bank Fd	416026633.00	284304423.00							416026633.00	284304423.00
<b>Total</b>	<b>2122639400.46</b>	<b>2039013709.35</b>	<b>0.00</b>	<b>0.00</b>	<b>1636642925.88</b>	<b>1443862487.31</b>	<b>343592817.31</b>	<b>381023372.39</b>	<b>4102875143.65</b>	<b>3863899569.05</b>
				investment	2122639400.46	2039013709.35				
				<b>total Bs</b>	<b>4102875143.65</b>	<b>3863899569.05</b>				
				other	343592817.31	381023372.39				



**CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2022**

Particulars		31.03.2022	31.03.2022	31.03.2021	31.03.2021
<b>Cash Flow from Operating Activities</b>					
<b>Profit</b>			<b>189.33</b>		<b>181.12</b>
<b>Add :</b>	Income Tax Paid		<b>70.80</b>		<b>100.00</b>
<b>Profit before Tax</b>			<b>260.13</b>		<b>281.12</b>
<b>Add :</b>	Depreciation	38.24		41.48	
<b>Add :</b>	Loss on sale of Dead Stock	0.00		0.00	
<b>Less :</b>	Profit on sale of Dead Stock	0.00		0.00	
<b>Working Capital Adjustments</b>					
1	(Increase) / Decrease in Investments	836.26		6158.46	
2	(Increase) / Decrease in Loans & Advances	1927.80		161.43	
3	(Increase) / Decrease in Interest Receivable	0.83		100.51	
4	(Increase) / Decrease in Other Assets	46.97		17.16	
5	(Increase) / Decrease in Deposit from Customers	2118.69		4457.14	
6	(Increase) / Decrease in Interest Payable	107.73		46.45	
7	(Increase) / Decrease in Other Liabilities	183.28		77.68	
8	(Increase) / Decrease in Head Office Balance	0.00		0.00	
9	(Increase) / Decrease in Overdue Interest Provision	0.00		0.00	
10	(Increase) / Decrease in Reserve and Other Funds	320.80		311.20	
			<b>531.20</b>		<b>1193.67</b>
<b>Cash Generated from Operating Activities</b>					
<b>Less :</b>	Income Tax Paid		<b>271.07</b>		<b>912.55</b>
<b>Net Cash Generated from Operating Activities</b>			<b>70.80</b>		<b>100.00</b>
			<b>341.87</b>		<b>1012.55</b>
<b>Cash flow from investing activities</b>					
<b>Less :</b>	Purchase of Fixed Assets	28.36		7.27	
<b>Add :</b>	Increase in Borrowings	0.00		0.00	
<b>Add :</b>	Sale of Fixed Assets	2.08		0.06	
<b>Cash Generated from Investing Activities</b>			<b>26.28</b>		<b>7.21</b>
<b>Cash flow from Financing Activities</b>					
<b>Add :</b>	Share Capital Issued	16.45		54.19	
<b>Less :</b>	Dividend Paid	88.85		0.00	
	Acquisition of Non-banking assets	0.00		0.00	
<b>Cash Generated from Financing Activities</b>			<b>72.40</b>		<b>54.19</b>
<b>Net Increase in Cash and Cash Equivalents</b>			<b>440.55</b>		<b>965.57</b>
<b>Cash and Cash Equivalents at the beginning of Year</b>			<b>2731.55</b>		
<b>Cash and Cash Equivalents at the end of Year</b>			<b>2291.00</b>		
<b>Cash and Cash Equivalents</b>					
	Cash in Hand and Bank Balance	300.12		247.64	
	Balance With Other Banks	1990.88		2483.91	
			<b>2291.00</b>		<b>2731.55</b>



डॉ. आप्पासाहेब उर्फ सा. रें. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)

सन २०२२-२०२३ सालाकरिता संचालक मंडळाने सुचविलेले उत्पन्न व खर्चाचे अंदाजपत्रक

अ.नं	खात्याचा तपशील	सन २०२१-२२ करीता मंजूर बजेट		सन २०२१-२२ मधील प्रत्यक्ष खर्च		अंदाजापेक्षा जादा खर्च		अंदाजापेक्षा कमी खर्च		सन २०२२-२३ करीता अंदाजे बजेट	
		रूपये	पैसे	रूपये	पैसे	रूपये	पैसे	रूपये	पैसे	रूपये	पैसे
१.	पगार	३,००,००,०००		२,११,६०,९२०.००				८८,३९,०८०.००		३,५०,००,०००	
२.	प्रवास खर्च	२,००,०००		७,९५,०१२.००		५,९५,०१२.००				७,००,०००	
३.	ऑफिस भाडे/ रक्षणावळ	१३,००,०००		११,३९,४४०.००				१,६०,५६०.००		१९,००,०००	
४.	टेलीफोन	३,००,०००		२,८०,५३०.२६				१९,४६९.७४		४,००,०००	
५.	टपाल व तार	२५,०००		१,१४,६७६.८०		८९,६७६.८०				१,५०,०००	
६.	समांभ खर्च/वर्तमान पत्र/वर्गणी	२,००,०००		२७,६५५.००				१,७२,३४५.००		३,००,०००	
७.	स्टेशनरी सादीलवार	६,००,०००		३,१८,४३९.३४				२,८१,५६०.६६		९,००,०००	
८.	विमा	२,००,०००		१०,३५,१६६.५१		८,३५,१६६.५१				१५,००,०००	
९.	छपाई व जाहिरात	४,००,०००		३,७२,६३६.८०				२७,३६३.२०		५,००,०००	
१०.	वार्षिक सर्वसाधारण सभा खर्च	३,००,०००		५१,०२९.००				२,४८,९७१.००		४,००,०००	
११.	ऑडीट फी	१०,००,०००		२,८५,७५०.००				७,१४,२५०.००		१०,००,०००	
१२.	घसारा	४५,००,०००		३८,२३,६२९.३२				६,७६,३७०.६८		५०,००,०००	
१३.	संचालक मंडळ भत्ते/ खर्च	२,००,०००		२,०९,७९७.००		९,७९७.००				३,००,०००	
१४.	ड्रेस	१,००,०००		८,०३५.००				९१,९६५.००		१,००,०००	
१५.	पिप्पी कमीशन / प्रवास	१५,००,०००		१४,४०,२२२.०६				५९,७७७.९४		१५,००,०००	
१६.	वाहन खर्च / पेट्रोल खर्च	३,००,०००		३,३०,२६९.१३		३०,२६९.१३				५,००,०००	
१७.	कॉम्प्युटर सल्लागार/सल्लागार फी	६,००,०००		३,५७,०००.००				२,४३,०००.००		७,००,०००	
१८.	ऑफिस खर्च/किरकोळ खर्च	१२,००,०००		७,६०,३५८.१४				४,३९,६४१.८६		१५,००,०००	
१९.	दुरुस्ती / करंट रिपेअरी	५,००,०००		१,९०,८६७.९१				३,०९,१३२.०९		६,००,०००	
२०.	दिवाबत्ती	१०,००,०००		८,८७,५७०.००				१,१२,४३०.००		१०,००,०००	
२१.	प्रशिक्षण खर्च	१,००,०००		९९,२७२.८६				७२७.१४		२,००,०००	
२२.	ठेवीवरील/कर्जावरील व्याज	२२००,००,०००		२०७६,५२,१८४.६५				१,२३,४७७,८१५.३५		२५,००,००,०००	
२३.	डी.आय.सी.जी.सी. प्रिमीअम	४५,००,०००		४०,६४,३३६.१७				४,३५,७६३.८३		५०,००,०००	
२४.	संस्था व्यवसाय कर	२,५००		२,५००.००		०.००		०.००		२,५००	
२५.	कॉम्प्युटर देखभाल खर्च	१०,००,०००		८,६८,८५०.७७				१,३१,१४९.२३		२०,००,०००	
२६.	शाखा उद्घाटन खर्च	२,००,०००		०.००				२,००,०००.००		५,००,०००	
२७.	आयकर तरतूद	१,००,००,०००		७०,८०,०००.००				२९,२०,०००.००		०.००	
२८.	संशयित बुडीत कर्ज निधी तरतूद	२५,००,०००		७८,००,०००.००		५३,००,०००.००		०.००		५०,००,०००.००	
२९.	कनेक्टिव्हिटी रेंट	२,००,०००		८८,०५०.१८				१,११,९४९.८२		५००,०००	
३०.	उत्तम जिंदगी तरतूद	१५,००,०००		२,००,०००.००				१३,००,०००.००		२५,००,०००	
३१.	इतर कर	५,००,०००		५,४७,०६६.८८		४७,०६६.८८				७,००,०००	
३२.	कर्जेरोखे अधिमूल्य निर्लेखन	६,५०,०००		३,७३,११८.८९				२,७६,८८१.११		६,५०,०००	
३३.	बोनस तरतूद	५३,००,०००		४५,००,०००.००				८,००,०००.००		७०,००,०००	
३४.	कोर्ट खर्च / वकिल फी	१,००,०००		८,०००.००				९२,०००.००		२,००,०००	
३५.	देणगी	१,५०,०००		१४,०००.००				१,३६,०००.००		१,५०,०००	
३६.	सेक्युरिटी खर्च जीओआय	३,००,०००		९,३२२.०२				२,९०,६७७.९८		३,००,०००	
३७.	सिबील खर्च	५०,०००		४१,५५४.७८				८,४४५.२२		१,००,०००	
३८.	गुंतवणुक घसारा	१५,००,०००		१,६३,५०,०००.००		१,४८,५०,०००.००				१५,००,०००	
३९.	सीजीएसटी/एसजीएसटी/आयजीएसटी	१२,००,०००		११,८६,३२२.७७				१३,६७७.२३		१५,००,०००	
४०.	इतर खर्च (एनएसओआय/आयएमएस/इकॉम/एटीएम/मोबाइल चार्ज)	१०,००,०००		२,९८,३०५.६२				७,०१,६९४.३८		१०,००,०००	
<b>एकूण</b>		<b>२९,५१,७७,५००</b>		<b>२८,४७,७१,७८९.८६</b>		<b>२,१७,५६,९८८.३२</b>		<b>३,२१,६२,६९८.४६</b>		<b>३३,२७,५२,५००</b>	

२०२२-२३ या सालातील उत्पन्न रु. ३९००.०० लाख मिळेल तरतूद पूर्व नफा रु. ५७२.४७ लाख राहिल.

श्री. जनार्दन बोटे  
कार्यकारी संचालक

श्री. महेंद्र आप्पाणा बागे  
व्हाईस चेअरमन

श्री. महादेव बाबू राजमाने  
चेअरमन



### ANNEXURE "A"

Name of the Bank	:	<b>DR. APPASAHEB URF SA. RE. PATIL JAYSINGPUR UDGAON SAHAKARI BANK LTD. JAYSINGPUR.</b>
Head Office Address	:	Kolhapur Road, Opp. Police Station Jaysingpur-416101, Tal. Shirol Dist. Kolhapur Maharashtra 02322-225277
Date of Registration	:	22.06.1960
Date & RBI Licence No.	:	UBD/ MH/ 956 p Dtd. 31.12.1987
Jurisdiction	:	Kolhapur and Sangli Districts



### **Position As on 31<sup>st</sup> March 2022**



No. of Branches	:	1+14 Branches = 15
Including Head Office		
Membership	:	Regular - 13842
	:	Nominal - 2297
Paid up Share Capital	:	Rs. 945.35 Lakhs
Total Reserves & Other Funds	:	Rs. 2293.70 Lakhs
Deposits	:	Saving Rs. 6988.09 Lakhs
		Current Rs. 1002.32 Lakhs
		Fixed Rs. 28654.98 Lakhs
		<b>Total Rs. 36645.39 Lakhs</b>
Loan & Advances	:	Secured Rs. 16226.92 Lakhs
		Unsecured Rs. 239.51 Lakhs
		<b>Total Rs. 16366.43 Lakhs</b>
		% of Priority Sector Adv. 60.20 %
		% of Weaker Section Adv. 36.65 %
Borrowings	:	Nil
Investments	:	Rs. 21226.39 Lakhs
Profit for the year	:	189.33 Lakhs
Overdues % (Percent)	:	12.43 %
Audit Classification	:	"A" Grade
Total Staff	:	106
Working Capitals	:	Rs. 40431.85 Lakhs



### शाखा कार्यालये व फोन नंबर्स

१) जयसिंगपूर	०२३२२ - २२६९७७	९) यड्राव	०२३२२ - २५२५२७
२) कुरुंदवाड	०२३२२ - २४४२९६	१०) दत्तवाड	०२३२२ - २४९७७७
३) दत्तनगर, शिरोळ	०२३२२ - २३७८८८	११) शिरढोण	०२३२२ - २५८९७७
४) अब्दुललाट	०२३२२ - २५४८७७	१२) दानोळी	०२३२२ - २३३५७७
५) चंदूर	०२३० - २३९२९७७	१३) मिरज	०२३३ - २२२९७७७
६) आलास	०२३२२ - २७६६९९	१४) कवलापूर	०२३३ - २३६४४७७
७) सांगली	०२३३ - २३३०६६६	१५) कोल्हापूर	०२३९ - २६४५५००
८) खिद्रापूर	०२३२२ - २६५७७७	१६) बेळगांवी	०८३९ - २४६२०६६

### \* आमची वैशिष्टे \*

- \* तत्पर व विनम्र सेवा
- \* सतत ऑडीट वर्ग "अ"
- \* ठेवींदार आकर्षक व्याजदर
- \* सुलभ व्याजदराच्या विविध कर्ज योजना
- \* लॉकर सुविधा उपलब्ध
- \* रुपये ए.टी.एम.कार्ड सुविधा
- \* NACH, ABPS, DBTL ची सोय
- \* सर्व शाखा संगणकीकृत (सी.बी.एस.)
- \* सी. टी. एस. क्लिरिंग सुविधा
- \* रु. ५ लाखापर्यंतच्या ठेवींना विमा संरक्षण
- \* मोबाईल बँकिंग सुविधा
- \* एस. एम. एस. अलर्ट
- \* आर.टी.जी.एस. व एन.ई.एफ.टी. ची सोय
- \* आप्पासाहेब पाटील आर्थिक मागास विकास महामंडळ योजनेअंतर्गत व्याजपरतावा योजना कार्यान्वयीत

बँकिंगच्या अनेक सोयी सुविधा व विविध योजनेसाठी  
नजिकच्या शाखेत संपर्क साधा.

आपली बँक आपल्या सेवेस सदैव तत्पर आहे.



**BYE LAWS AMENDMENT**

<b>Serial No. OF AMENDMENT BYE LAWS</b>	<b>ORIGINAL PROVISION IN BYE LAWS</b>	<b>PROPOSED AMENDMENT IN BYE LAWS</b>	<b>REASONS FOR AMENDMENT</b>
1	<b>AREA OF OPERATION</b> <p>The area of operation of the Bank shall be confined to the “Kolhapur and sangli Districts” in the state Maharashtra and “Belgavi District” in the state of Karanataka. For any revision in this regard, prior approval in writing of the Reserve Bank of India and the Central Registrar of Co-op Societies shall be necessary.</p>	<b>AREA OF OPERATION</b> <p>The area of operation of the Bank shall be confined to the entire Maharashtra state and “Belgavi district” in the state Karanataka for any revision in this regard, prior approval in writing of the Reserve Bank of India and the Central Registrar of Co-op Societies shall be necessary.</p>	For Bank Business Expansion



\* व्यवस्थापक मंडळ \*



श्री. श्रेणीक आदिनाथ कुडचे  
अध्यक्ष



श्री. महादेव विठ्ठल पाटील  
सदस्य



श्री. संजय माधवराव भोसले  
सदस्य



श्री. आप्पासो शंकर पाटील  
सदस्य



श्री. धर्मराज बजरंग व्होनमोरे  
सदस्य

\* अधिकारी वर्ग \*



श्री. जनार्दन बोटे  
कार्यकारी संचालक



श्री. विनायक आ. कदम  
मुख्य कार्यकारी अधिकारी



श्री. मिलींद जगदाळे  
असि. जनरल मॅनेजर



श्री. सागर पाटील  
कार्यलक्षी संचालक



अक्कमहादेवी महिला सहकारी बँक नियमित, बेळगावी या बँकेचे आपल्या डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर-उदगांव सहकारी बँकेत विलीनिकरण समारंभात बोलताना उद्यानपंडीत मा.श्री. गणपतराव पाटील (दादा), श्री. ए.बी. पाटील (मा.मंत्री, कर्नाटक राज्य) व श्री. शंकर मांगलेकर (मुख्य कार्यकारी अधिकारी वीरशैव को-ऑप बँक, कोल्हापूर), सौ. मिनाक्षी पाटील, चेअरमन श्री. महादेव राजमाने, व्हा. चेअरमन श्री. महेंद्र बागे, श्री. अरुण देसाई (व्हा. चेअरमन श्री दत्त साखर, शिरोळ), इतर मान्यवर संचालक वर्ग.



दि. ०३ मे २०२२ रोजी शाखा कोल्हापूर उद्घाटन प्रसंगी बोलताना  
 मा. चेअरमन श्री. महादेव राजमाने, डावीकडून श्री. अमर शिंदे (जिल्हा उपनिबंधकसो सहकारी संस्था कोल्हापूर),  
 मा. श्री. गणपतराव पाटील (दादा), मा. श्री. अरुण काकडे (विभागीय निबंधकसो सहकारी संस्था कोल्हापूर विभाग),  
 व्हा. चेअरमन महेंद्र बागे, श्री. शंकर मांगलेकर (मुख्य कार्यकारी अधिकारी वीरशैव बँक),  
 श्री. सत्यजीत कदम, श्री. प्रदिप मालगांवे (सहा. निबंधकसो अधिन जिल्हा उपनिबंधक सहकारी संस्था कोल्हापूर),  
 श्री. प्रेमदास राठोड (सहा. निबंधकसो सहकारी संस्था शिरोळ),  
 श्री. विनायक कदम (मुख्य कार्यकारी अधिकारी), श्री. जनार्दन बोटे (कार्यकारी संचालक)

प्रति,

मा. सौ./श्री. \_\_\_\_\_

प्रेषक :

**मा. श्री. महादेव बाबू राजमाने**

चेअरमन

**डॉ. आप्पासाहेब उर्फ सा. रे. पाटील**

**जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)**

तालुका - शिरोळ, जिल्हा - कोल्हापूर पिन कोड : ४१६ १०१

**बुक-पोस्ट**  
(छापिल पुस्तक)