



# 57<sup>th</sup> वार्षिक अहवाल Annual Report 2021-22



छोट्या लोकांची...  
मोठी बँक



'बँकिंग' हा आमचा व्यवसाय... 'सेवा' ही आमची संस्कृती...!



## सोलापूर जनता सहकारी बँक लि. Solapur Janata Sahakari Bank Ltd.

मल्टी-स्टेट शेड्युल्ड कोऑप. बँक

Multi-State Scheduled Coop. Bank



## • संचालक मंडळ •

(सन : 2021 ते 2026)

मा. वरदराज रंगनाथ बंग	- अध्यक्ष
मा. सीए सुहास गोविंद श्रीगोंदेकर	- उपाध्यक्ष (निधन, दि. 23 मार्च 2022)
मा. सुनील गंगाधर पेंडसे	- उपाध्यक्ष (दि. 92 मे 2022 पासून)
मा. प्रा. गजानन रेवणसिध्द धरणे	- संचालक
मा. अॅड. प्रदीपसिंग मोहनसिंग राजपूत	- संचालक
मा. मुकुंद शंकर कुलकर्णी	- संचालक
मा. डॉ.सौ. किरण रविंद्र पाठक	- संचालिका
मा. दत्तात्रय काशिनाथराव कुलकर्णी	- संचालक
मा. अॅड. मिलिंद विष्णुपंत कुलकर्णी	- संचालक
मा. विनोद बिरदीचंद कुचेरिया	- संचालक
मा. जगदीश गोपीकिसन भुतडा	- संचालक
मा. सौ. चंद्रिका शंभूसिंह चौहान	- संचालिका
मा. रविंद्र सखाराम साळे	- संचालक
मा. आनंद गणपतराव कुलकर्णी	- संचालक
मा. सीए गिरीश गोपाळ बोरगांवकर	- संचालक
मा. राजेश रमेश पवार	- संचालक
मा. पुरुषोत्तम ज्ञानेश्वर उडता	- संचालक
मा. मुकुंद चंद्रकांत कुलकर्णी	- प्रभारी मुख्य कार्यकारी अधिकारी

## • मुख्य कार्यालय - कार्यपालक •

सौ. अंजली कुलकर्णी  
उप सरव्यवस्थापक

श्री. देवदत्त पटवर्धन  
सहा. सरव्यवस्थापक

श्री. नितीन कुलकर्णी  
सहा. सरव्यवस्थापक

श्री. मकरंद जोशी  
सहा. सरव्यवस्थापक

श्री. जयप्रकाश नादरगी  
मुख्याधिकारी

श्री. चंद्रशेखर दिवाण  
मुख्याधिकारी

## • वैधानिक लेखा परिक्षक •

एस. आर. पंडीत अॅण्ड कंपनी, चार्टर्ड अकॉंटंटस्, पुणे.

अध्यक्ष



बंग वरदराज रंगनाथ  
(उद्योजक)



उपाध्यक्ष



पेंडसे सुनील गंगाधर  
(उद्योजक)

संचालक



धरणे गजानन रेवणसिध्द  
(प्राचार्य)



राजपूत प्रदीपसिंग मोहनसिंग  
(जिल्हा सरकारी वकील)



कुलकर्णी मुकुंद शंकर  
(उद्योजक)



सौ. पाठक किरण रविंद्र  
(डॉक्टर)



कुलकर्णी दत्तात्रय काशिनाथराव  
(सामाजिक कार्यकर्ते)



कुलकर्णी मिलिंद विष्णुपंत  
(वकील)



कुचेरिया विनोद विरदीचंद  
(उद्योजक)



भुतडा जगदीश गोपीकिसन  
(उद्योजक)



सौ. चौहान चंद्रिका शंभूसिंह  
(सामाजिक कार्यकर्त्या)



साठे रविंद्र सखाराम  
(सामाजिक कार्यकर्ते)



कुलकर्णी आनंद गणपतराव  
(निवृत्त इंजिनियर)



बोरगांवकर गिरीश गोपाळ  
(सीए)



पवार राजेश रमेश  
(उद्योजक)



उडता पुरुषोत्तम ज्ञानेश्वर  
(टॉवेल कारखानदार)



मुकुंद चंद्रकांत कुलकर्णी  
(प्रभारी मुख्य कार्यकारी अधिकारी)



बँकेचे उपाध्यक्ष  
कै.सुहास गोविंद श्रीगोंदेकर

भावपूर्ण अभिवादन...!



त्यांचा मोलाचा  
सहवास हरवला  
ईश्वर त्यांच्या आत्म्यास  
चिरशांती देवो हीच अपेक्षा,  
भावपूर्ण श्रद्धांजली...!

बँकेचे उपाध्यक्ष  
कै.सुहास गोविंद श्रीगोंदेकर  
यांना  
• **भावपूर्ण श्रद्धांजली** •  
निधन दि. २३ मार्च २०२२



आज त्यांचा मोलाचा सहवास हरवला.  
ईश्वर त्यांच्या आत्म्यास चिरशांती देवो हीच अपेक्षा.  
अहवालसाली बँकेचे **संचालक व उपाध्यक्ष** -

**श्री. सुहास गोविंद श्रीगोंदेकर** यांचे दुःखद निधन झाले, ते ७० वर्षांचे होते. श्री सुहास श्रीगोंदेकर गेली ७ वर्षे बँकेचे संचालक होते. २०२१ साली बँकेच्या झालेल्या निवडणुकीनंतर त्या बोर्डात ते बँकेचे उपाध्यक्ष होते. तत्पूर्वी सन २०१५ ते २०२१ साली ते आपल्या बँकेत तज्ञ संचालक होते. **श्री. सुहास गोविंद श्रीगोंदेकर** स्वतः एक अतिशय शिस्तबद्ध, धार्मिक व्यक्ती तसेच एक यशस्वी व्यावसायिक होते. ते सोलापुरातील अतिशय अनुभवी व यशस्वी असे चार्टर्ड अकॉंटंट होते. ते आपल्या व्यवसायातील प्रामाणिकपणा आणि पारदर्शकतेसाठी ओळखले जात असत. तसेच सामाजिक कार्यात देखील ते अग्रेसर होते. ते सहकार भारती- सोलापूर चे शहराध्यक्ष होते. बँकेला त्यांनी दिलेल्या महत्वपूर्ण योगदानाची कबुली हीच त्यांना विनम्र श्रद्धांजली ठरेल. त्यांच्या दुःखी कुटुंबातील सदस्यांबद्दल आम्हास शोक आहे.

आपणास शतशःप्रणाम !

विनम्र श्रद्धांजली



सोलापूर जनता सहकारी बँक लि.  
Solapur Janata Sahakari Bank Ltd.

मल्टी-स्टेट शेड्युल्ड कोऑप. बँक

Multi-State Scheduled Coop. Bank

◆ 57वा वार्षिक अहवाल - सन : 2021-22 ◆

## 57 व्या वार्षिक सर्वसाधारण सभेची सूचना

### (केवळ सभासदांसाठी)

बँकेच्या सर्व भागधारक सभासदांना सूचित करण्यात येते की, सोलापूर जनता सहकारी बँक लि. सोलापूर या बँकेची 57 वी वार्षिक सर्वसाधारण सभा मंगळवार दि. 27.09.2022 रोजी दुपारी 1.30 वाजता. हुतात्मा स्मृती मंदिर, सोलापूर (महाराष्ट्र) 413001 या ठिकाणी खालील विषयावर निर्णय घेण्यासाठी आयोजित केलेली आहे. तरी सदर सभेस वेळेवर उपस्थित राहावे, ही विनंती.

### सभेपुढील विषय

- 1) बँकेच्या दि. 30.09.2021 च्या ५६ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- 2) मा.संचालक मंडळाने तयार केलेला आर्थिक वर्ष 2021-22 चा अहवाल व शिफारस केलेल्या आर्थिक वर्ष 2002-23 च्या अंदाजपत्रकास मंजूरी देणे व आर्थिक वर्ष 2021-22 च्या अंदाजापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
- 3) आर्थिक वर्ष 2021-22 चे नफा तोटा पत्रक, दि.31.03.2022 चे वैधानिक लेखापरीक्षकांनी तपासलेले ताळेबंद आणि आर्थिक वर्ष 2021-22 च्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे. तसेच मागील वर्षाच्या (2020-21) वैधानिक लेखापरीक्षणाच्या दोष दुरुस्ती अहवालाची नोंद घेणे.
- 4) मा.संचालक मंडळाने शिफारस केलेल्या आर्थिक वर्ष 2021-22 च्या नफा विभागणीची नोंद घेणे व त्यास मंजूरी देणे.
- 5) आर्थिक वर्ष 2022-23 साठी मा. वैधानिक लेखापरीक्षकांची नेमणूक मा. RBI च्या निर्देशानुसार करणे.
- 6) बहुराज्यीय सहकारी संस्था अधिनियम, 2002 कलम 39(3) नुसार ,बँकेचे संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची व त्यांच्या दि. 31.03.2022 रोजी असलेल्या येणेबाकीची माहिती घेणे .
- 7) मा.RBI च्या पूर्व परवानगी ने मा.संचालक मंडळास मुख्य कार्यकारी अधिकारी यांच्या नेमणुकीस अधिकार देणे बाबत.
- 8) मा.संचालक मंडळाने शिफारस केलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
- 9) आर्थिक वर्ष 2022-2023 मध्ये बाहेरून उभारावयाच्या निधीची मर्यादा ठरवणे. (बहुराज्यीय सहकारी संस्था अधिनियम, 2021, कलम 67 नुसार)
- 10) वसुलीचे हक्क अबाधित ठेवून,मा. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेल्या संशयित व बुडीत कर्ज खात्यांचे निर्लेखन करणे.
- 11) या 57 व्या वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांच्या गैरहजेरीस मान्यता देणे.
- 12) मा.अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : सोलापूर

रजिस्टर ऑफिस - सोलापूर जनता सहकारी बँक लि,  
'गगन भरारी' शिवस्मारक संकुल, गोल्डफिच पेठ, सोलापूर

दिनांक : 9 सप्टेंबर 2022

मा.संचालक मंडळाचे आज्ञेवरून,  
श्री. मुकुंद कुलकर्णी  
प्रभारी मुख्य कार्यकारी अधिकारी

सूचना - सभेसाठी निश्चित केलेल्या वेळेपासून अर्ध्या तासाच्या आत जर गणसंख्या पुर्ती झाली नाही तर सभा स्थगित केली जाईल व अशी स्थगित सभा त्याच दिवशी त्याच स्थळी, दुपारी 2 वाजून 10 मिनिटांनी घेतली जाईल. या स्थगित सभेस गणपुर्तीची व वेगळ्या सूचनेची आवश्यकता असणार नाही.

### सभासदांसाठी महत्त्वाच्या सूचना

- 1) आर्थिक वर्ष 2021-22 चा बँकेचा अहवाल, ताळेबंद व नफातोटा पत्रक, आपल्या बँकेच्या [www.sjsbbank.com](http://www.sjsbbank.com) या संकेत स्थळावर देखील पाहता येईल. तसेच दि. 17-09-2022 रोजी अथवा त्यानंतर बँकेचा अहवाल आपल्या नित्याच्या शाखेत उपलब्ध करून देण्यात येईल.
- 2) सभासदांच्या नांव ,निवास-पत्ता किंवा वारसदार यांच्यामध्ये बदल झाला असल्यास, त्यांनी आपल्या नित्याच्या शाखेत किंवा मुख्य कार्यालयातील बोर्ड सचिवालय विभागास लेखी कळवावे.
- 3) रिझर्व बँकेने सर्वच खात्यांना C-KYC करणे अनिवार्य केले आहे.तरी ज्या सभासदांचे आपल्या बँकेत खाते आहे, त्यांनी C-KYC ची पूर्तता करून घेण्यासाठी आपला अद्यावत फोटो, सही, आय डी प्रुफ व पत्त्याचा पुरावा घेवून शाखेत जाऊन पूर्तता करून घ्यावी.
- 4) यंदाची वार्षिक सर्वसाधारण सभा जरी प्रत्यक्ष स्वरूपात घेण्यात येणार असली तरी सभेमधील उपस्थितीस 'महाराष्ट्र राज्य सरकार ' व 'सोलापूर महानगरपालिका' यांचे उपस्थिती बाबतचे मार्गदर्शक तत्वे लागू राहतील.

## 57<sup>th</sup> Annual General Meeting Notice

(Only for Members)

Dear Sir/Madam,

All the shareholder members of the Bank are informed that the 57th Annual General Meeting of Solapur Janata Sahakari Bank Ltd. Solapur, will be held on Tuesday, 27<sup>th</sup> September 2022 at 1.30 PM. at **Hutatma Smruti Mandir**, Solapur 413 001(Maharashtra) to transact following business. Members are requested to attend the meeting on time.

### AGENDA

1. To approve and confirm the minutes of 56th Annual General Meeting held on 30th September 2021.
2. To consider the Annual Report of the Bank tabled by the Board of Directors for the year ended 31st March, 2022 and budget for the year 2022-23.
3. To consider and adopt audited Profit & Loss Account for the financial year 2021-22 and Balance Sheet as on 31st March 2022 & Statutory Auditor's Report for the financial year 2021-22 of the Bank as also to note compliance report of last year's (2020-21) statutory audit.
4. To note and approve the profit appropriation for the financial year 2021-22 as recommended by the Hon'ble Board of Directors.
5. To appoint Statutory Auditors of the Bank for the financial year 2022-23 as per directions of RBI.
6. To take note of the Loans sanctioned in the financial year 2021-22 to Directors of the Bank & their relatives as per section 39 (3) of the Multi - State Co-op. Act, 2002.
7. To authorize the Board of Directors to appoint the Chief Executive Officer subject to approval from RBI.
8. To approve the amendments to the existing bye-laws of the Bank as recommended by the Board of Directors.
9. To decide and approve the limit for raising outside funds for F.Y.2022-23 (As per section 67 of Multi - State Co-op. Act, 2002.)
10. To take note & approve the write-off of loans and advances as certified by the Statutory Auditors, reserving the right to recover.
11. To condone the absence of the members who are not present at this Annual General Meeting.
12. Any other subject with the permission of Hon'ble Chairman

Registered Office –

**Solapur Janata Sahakari Bank Ltd. Solapur**

'Gagan Bharari" Shivsmarak Sankul,

Gold Finch Peth, Solapur 413007

**Date: 9<sup>th</sup> September 2022**

By order of the Board of Directors

**Mr. Mukund Kulkarni**

Acting Chief Executive Officer

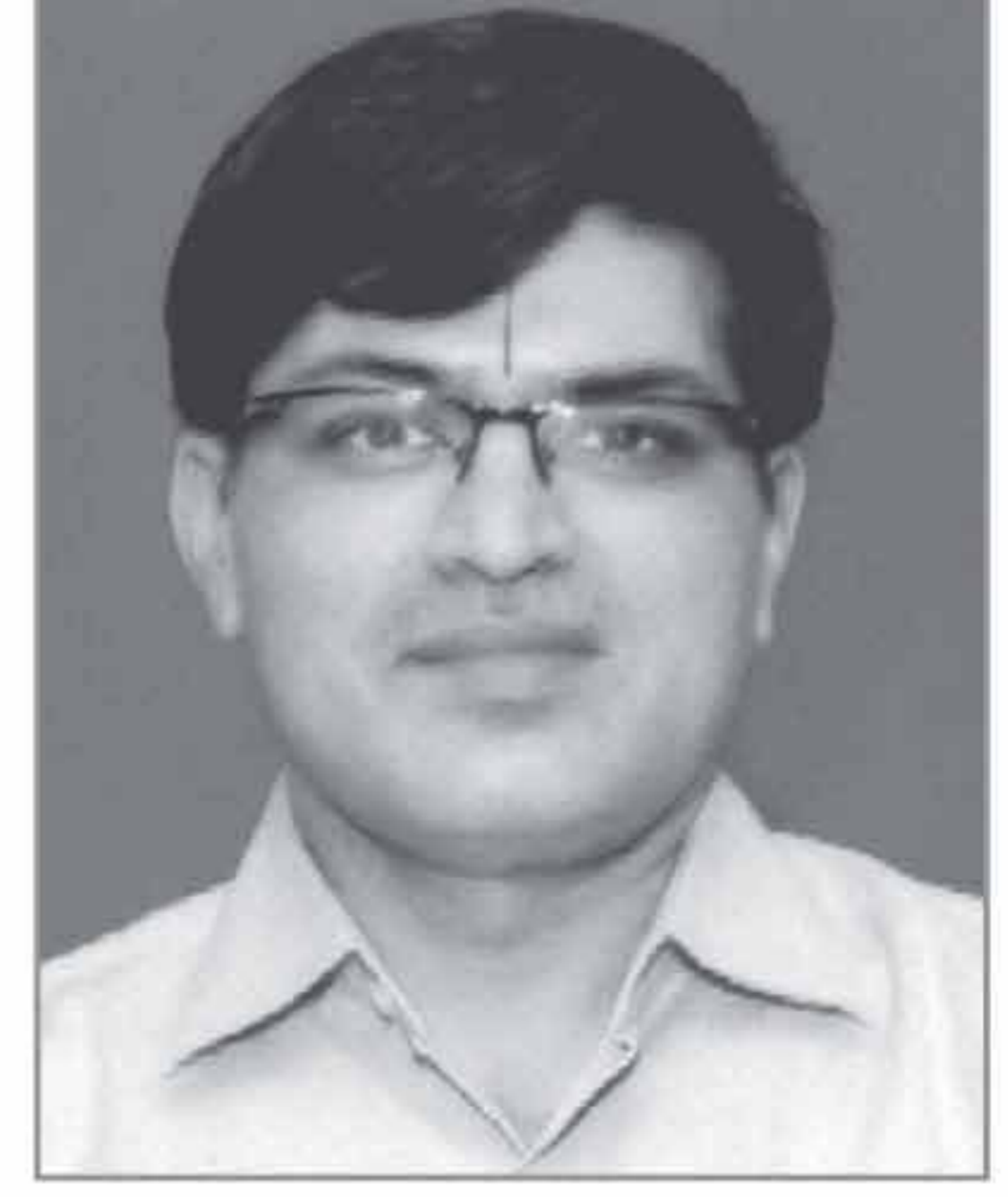
**Notice:** - If within half an hour from the time scheduled for the meeting, the quorum is not formed, the meeting shall stand adjourned and such adjourned meeting shall be held on the same day and at the same place, at 2.10 PM. This adjourned meeting will not require any separate notice or quorum.

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### **Important Notice to the Members**

1. The Annual Report for the financial year 2021-22 consisting of Profit and Loss Accounts and Balance Sheet shall be displayed on Bank's website [www.sjsbbank.com](http://www.sjsbbank.com) Also the copy of Annual Financial Report will be available on or after 17.09.2022 to members at the branches.
2. Please inform any change in Name, Address or nomination to Bank's Share department at Head Office or at nearest Branch.
3. The Reserve Bank of India has made it mandatory for all customers to get their bank accounts C-KYC compliant. So we request all the members to visit their nearest branch with latest photograph, ID proof and address proof and complete the process for C-KYC at the earliest if not done yet.
4. Although this year's annual general meeting will be held in person, however the guidelines of the 'Maharashtra State Government' and 'Solapur Municipal Corporation' will remain applicable regarding the attendance.





वरदराज रंगनाथ बंग  
अध्यक्ष

## अध्यक्षीय भाषण...

### सन्माननीय सभासद बंधू आणि भगिनींनो,

आपल्या बँकेच्या ५७ व्या वार्षिक सर्वसाधारण सभेमध्ये मी आपणा सर्वांचे संचालक मंडळाच्या वतीने मनःपूर्वक स्वागत करतो व आपण या सभेला आवर्जून उपस्थित राहिल्याबद्दल आभार व्यक्त करतो. दि. ३१ मार्च २०२२ अखेरचा वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद व नफा तोटा पत्रक सादर करताना मला व्यक्तीशः तसेच संचालक मंडळास अतिशय आनंद होत आहे.

सातत्याने मागील दोन वर्षात चालू असलेल्या कोविड-१९ च्या महामारीतून आर्थिक क्षेत्राची गाडी संधगतीने का होईना पण पूर्वपदावर येण्याची चाहूल लागत आहे.

सन २०२१-२२ या आर्थिक वर्षात जाहीर केलेल्या पतधोरणात आरबीआय ने आपले सर्व व्याजदर कायम ठेवले होते. त्यामुळे वर्षभर रेपो रेट ४%, रिव्हर्स रेपो रेट ३.३५%, बँक रेट व MSF रेट ४.२५% या मध्ये बदल न होता ते कायम राहिले. या मध्ये अलीकडील काळात आरबीआय ने वाढ केलेली असून त्याचा परिणाम ठेवी व कर्जे यांच्या व्याजदरात देखील होईल. एकंदरीत बाजारातील परिस्थिती पाहता कर्जाच्या व्याजदरात वाढ होण्याचे संकेत मिळत आहेत. ज्या बँकांचा कर्जाचा व्याजाचा दर हा रेपोदराशी संलग्न असतो त्या बँकांच्या कर्जाच्या व्याजदरात यामुळे वाढ होणार हे स्पष्टच आहे.

आरबीआयने Statutory Liquidity Ratio मध्ये काहीही बदल न करता Cash Reserve Ratio मध्ये मे २०२२ पासून ०.५०% दराने वाढ करित तो ४% वरून ४.५०% केलेला आहे. आपल्या बँकेकडे मुबलक प्रमाणात तरलता उपलब्ध असून त्याबद्दल मी आपणास आश्वस्त करू इच्छितो.

आर्थिक संस्थांचे नियामक प्राधिकरण अर्थात आरबीआय आणि वित्त मंत्रालयाने बँकिंग नियमन कायद्यात बऱ्याच दुरुस्त्या आणल्या आहेत. मुळात या दुरुस्तीचे उद्दीष्टच दैनंदिन कामकाजातील शिस्त आणणे आणि ठेवीदारांच्या हिताचे रक्षण करणे आहे. त्यामुळे साहजिकच आपल्यालाही पथ्ये पाळणे आवश्यक झाले आहे. केवायसी बाबतीत आरबीआयचे धोरण खूपच काटेकोर आहे. त्यामुळे मी सर्व सभासदांना आवाहन करतो कि, आपण सर्वांनी आपल्या खात्याचे केवायसी पूर्ण झाले आहे का ते आपल्या जवळच्या शाखेत जाऊन तपासून बघावे आणि पूर्ण नसल्यास केवायसीची त्वरित पूर्तता करून संस्थेला सहकार्य करावे.

मी आपल्या सर्व सभासद, खातेदार व ग्राहकांना या पार्श्वभूमीवर आवाहन करू इच्छितो की, मागील दोन वर्षात कोविड-१९ मुळे असलेल्या सामाजिक बंधनांमुळे आपण आपल्या बँकेची लोकप्रिय "उत्सव कर्ज योजना" राबवू शकलो नाही. परंतु यावर्षी बँकेने सदर योजना आपल्या सर्वांच्या लाडक्या गणपती बाप्पाच्या आगमनापूर्वीच जाहीर केलेली आहे. तेव्हा आपण सर्वांनी आपल्या दैनंदिन, व्यावसायिक, शैक्षणिक, वैयक्तिक, गृह, औद्योगिक वा इतर कारणाकरिता कर्ज हवे असल्यास आपल्या नजीकच्या शाखेतून आवश्यक ती कागदपत्रे सादर करून तत्काळ व सुलभरित्या कमी दरात मिळणाऱ्या कर्जाचा लाभ घ्यावा.

आर्थिक वर्ष २०२०-२१ च्या तुलनेत २०२१-२२ हे वर्ष आपल्या बँकेच्या दृष्टीने खूपच आश्वासक राहिले. संचालक मंडळाने तत्परतेने घेतलेले निर्णय, कसोशीने पाळलेले आरबीआय चे नियम व आदेश, कार्यक्षम प्रशासन व सभासद, ग्राहक तसेच कर्मचाऱ्यांनी दिलेला सकारात्मक प्रतिसाद यामुळे गतवर्षी महत्वाच्या निकषांवर आपली बँक उत्तम गुणांनी उत्तीर्ण झालेली आहे याचा मला सार्थ अभिमान वाटतो.

याकाळात संचालक मंडळाने राबविलेल्या धोरणांची ठळक वैशिष्ट्ये पुढीलप्रमाणे आहेत.

- \* सामूहिक सजगता व सांघिक निर्णय पद्धती
- \* आदर्श व्यवसाय निती व धोरणे
- \* आधुनिक संगणकीय पद्धती व माहिती तंत्रज्ञानाचा वापर
- \* आरबीआय च्या आदेशांचे काटेकोर पालन
- \* थकबाकी टाळण्यासाठी दिलेल्या कर्जांचे सातत्यपूर्ण पाठपुरावा व आवश्यक तेथे थकबाकी वसुलीसाठी उपलब्ध कायदेशीर मार्गांचा वापर

कोविड-१९ मुळे आपल्या देशावर पर्यायाने अर्थव्यवस्थेवर आलेली मरगळ झटकून पुन्हा एकदा अर्थव्यवस्था प्रगतीच्या दिशेने वाटचाल करित असून बँकिंग क्षेत्रास नक्कीच सुवर्ण संधी यातून प्राप्त होत राहतील. बँकेचा एकूण व्यवसाय वृद्धी, नफा वृद्धी व अनुत्पादित कर्जावरील नियंत्रण या बाबींवर भर देऊन अत्याधुनिक बँकिंगसेवा देण्याबाबत आपली बँक प्रयत्न करेल असा विश्वास मी या निमित्ताने आपणास देऊ इच्छितो.

आर्थिक वर्ष २०२१-२२ साठी बँकेची कामगिरी थोडक्यात अशी आहे-

(आकडेवारी कोटींमध्ये)

अ.क्र.	तपशील	३१/०३/२०२०	३१/०३/२०२१	३१/०३/२०२२
१	भाग भांडवल	७०.४३	७०.०६	७०.२०
२	ठेवी	२०२७.२७	२०४७.२४	१७६३.००
३	कर्ज आणि प्रगती	१२०५.१६	१०९४.००	९६५.०८
४	गुंतवणूक	४४६.३९	५७३.६५	५८८.८५
५	व्यवसाय मिक्स	३२३२.४३	३१४१.२४	२७२८.०८
६	प्रति कर्मचारी व्यवसाय	८.०८	८.२६	७.५४
७	कार्यरत निधी	२२७५.७४	२३२२.१४	२०४०.२१
८	ऑपरेटिंग नफा	२३.५१	२८.९१	४५.७१
९	तरतुदी	२५.७०	३१.८३	२५.०९
१०	निव्वळ नफा	-२.४९	-९.३७	१३.१२
११	ढोबळ एनपीए	२०.२९%	१७.१३%	१४.७४%
१२	निव्वळ एनपीए	१४.८८%	८.४७%	५.८९%

### भाग भांडवल

भागभांडवल हा संस्थेचा मजबूत आधारस्तंभ आहे. आपली बँक देखील त्याला अपवाद नाही. भाग भांडवल ३१/०३/२०२२ रोजी रु.७०.२० कोटी इतके होते. सन २०२१-२२ या सालामध्ये रु.०.१४ कोटी रुपयांची वाढ दर्शविते.

### पुंजी पर्याप्तता (CRAR)

मला येथे नमूद करण्यास आनंद वाटतो की, बँकेच्या पुंजी पर्याप्ततेत गतवर्षीच्या १२.४३% च्या तुलनेत सन २०२१-२२ या आर्थिक वर्षात वाढ होऊन मार्च ३१, २०२२ रोजी बँकेचे पुंजी पर्याप्ततेचे प्रमाण १४.७०% इतके राहिले, जे बँकेच्या इतिहासात अधिकतम असे आहे.

बँकेच्या Tier-I भांडवलाचे एकूण भांडवलाशी प्रमाण ८७.६९% असून बँकेचा CORE CRAR १२.८९% आहे व ते बँकेच्या सक्षम भांडवली पायाचे द्योतक आहे.

### राखीव व इतर निधी

३१/०३/२०२२ रोजी राखीव व इतर निधी रू. १८१.३४ कोटी रुपये इतका होता.

### ठेवी

मागील काही वर्षात बँकिंग क्षेत्रात घडत असलेल्या घडामोडी याचा परिणाम सोलापूर शहरात व जिल्ह्यात असलेल्या सहकारी बँकांबद्दल देखील पहावयास मिळाला, याची झळ म्हणूनच व कोविड -१९ च्या साथीच्या पार्श्वभूमीवर बँकेच्या ठेवींमध्ये रू.२८४.२४ कोटीची घट दिसून आली असून ती घटून मागील वर्षाच्या रू.२०४७.२४ कोटी वरून ३१/०३/२०२२ रोजी रू.१७६३ कोटी इतकी झाली. सदर ठेवी कमी होत असताना देखील बँकेला कधीही तरलते बद्दल समस्या उपलब्ध झालेली नसून, आपल्या बँके कडील तरलते बद्दल मी आपणास आश्वस्त करू इच्छितो.

बँकेच्या ठेवीदारांची संख्या ३१/०३/२०२२ रोजी ३६७७८५ इतकी असून त्यापैकी ३६१६९१ म्हणजेच ९८.३४% ठेवीदार हे DICGC अंतर्गत रू. ५ लाखांपर्यंतच्या पुरविल्या जाणाऱ्या विमा संरक्षण योजनेत अंतर्भूत होतात.

बँकेच्या CASA ठेवी वाढविण्याच्या हेतूने तसेच शाखा व खातेदारांच्या आग्रहास्तव आपल्या बँकेच्या करंट अकाँट ठेवीच्या योजनेमध्ये नविन योजना आणण्याचा मानस केला व त्यास अनुसरून मार्च २०२२ अखेरीस "SJSB- Smart Current Account" या नावाने नवीन करंट अकाँट योजनेस संचालक मंडळाने मान्यता दिलेली आहे. त्याचे प्रत्यक्ष काम एप्रिल २०२२ पासून सुरु झालेले असून माझे आपल्या व्यापारी खातेदार व ग्राहकांना आवाहन आहे की या योजनेची सविस्तर माहिती आपण आपल्या नजीकच्या शाखेतून घेऊन त्या अंतर्गत खातेदारांना देण्यात येणाऱ्या विविध सुविधांचा लाभ घ्यावा.

मागील ३ वर्षातील CASA ठेवींची तुलनात्मक स्थिती खाली दिली आहे.

(आकडेवारी कोटींमध्ये)

अ.क्र.	ठेव प्रकार	३१/०३/२०२०	३१/०३/२०२१	३१/०३/२०२२
१	बचत ठेव	३०४.४७	३२२.९८	३१२.५३
२	चालू ठेवी	८२.९७	७८.६९	९४.९६
३	एकूण CASA	३८७.४४	४०१.६७	४०७.४९
४	एकूण ठेवी	२०२७.२७	२०४७.२४	१७६३.००
५	एकूण ठेवी पैकी CASA %	१९.११%	१९.६२%	२३.११%

### ठेव विमा

आरबीआयच्या मार्गदर्शक सूचनानुसार ठेवीदारांच्या हिताचे रक्षण करण्यासाठी ठेव विमा संरक्षण आधीच्या रू. एक लाख वरून रू. पाच लाख इतके करण्यात आले आहे. बँक ठेवी विमा महामंडळाची (DICGC) सदस्य असून त्याद्वारे ठेवी विमा महामंडळाला (DICGC) प्रीमियम देऊन पाच लाखांचा विमा उतरविला जातो. बँक नियमितपणे आणि वेळेवर महामंडळास प्रीमियम देत आहे. बँकेने नुकतेच म्हणजेच २६/०५/२०२२ रोजी ३०/०९/२०२२ पर्यंतचा रू.१.२५ कोटी प्रीमियम विमा संरक्षण महामंडळाला भरला आहे.

### कर्जे

आपली बँक ठोक व किरकोळ व्यापारी, नोकरदार, लघु व मध्यम उद्योजक या घटकांना प्रामुख्याने कर्ज पुरवठा करते. एकूणच कर्जांची घटलेली मागणी, मुदत कर्जातील नियमित खात्यांची होणारी परतफेड, अनुत्पादित कर्जांची होणारी वसुली, वसुलीचा हक्क अबाधित राखून अनुत्पादित कर्जांचे केलेले निर्लेखन, त्याचबरोबर मागणी अभावी कर्जदारांनी मंजूर कॅश क्रेडीट मर्यादांची न केलेली उचल याचाही परिणाम कर्जांच्या वाढीवर झाल्याचे दिसून आले.

जागतिक आणि आर्थिक पातळीवर मंदीच्या आणि साथीच्या परिस्थितीमुळे उद्भवलेल्या विलक्षण अनिश्चिततेमुळे आर्थिक गतिविधि ठप्प पडले आहेत. उद्योजकांनी एकतर आपला व्यवसाय सोडला आहे किंवा त्यांच्या विस्तार / आधुनिकीकरणाच्या योजना रूखडल्या आहेत. परिणामी कर्जे घेण्याचे प्रमाणही फारच कमी होते. या सर्वांच्या परिणाम स्वरूप बँकेच्या एकूण कर्जामध्ये रु. १२८.९२ कोटीची घट दिसते. बँकेची कर्जे ३१/०३/२०२१ च्या रु.१०९४ कोटीच्या तुलनेत ३१/०३/२०२२ अखेर रु.९६५.०८ कोटी झाले.

### अग्रक्रम क्षेत्रातील कर्जे (Priority Sector Lending)

मोठ्या कर्जामधील असलेला धोका कमी करण्यासाठी रिझर्व्ह बँकेने मार्च २०२० मध्ये मार्गदर्शक तत्वे जारी केली. या मार्गदर्शक सूचनांनुसार सहकारी बँकांची एकूण कर्जापैकी किमान ५०% कर्जे रु. २५ लाखापर्यंतच्या कर्जदारांची असतील. तसेच या मार्गदर्शक सूचनेची अंमलबजावणी ३१ मार्च २०२४ पर्यंत करणे बँकांना बंधनकारक राहणार आहे.

वरील परिपत्रकानुसार बँकांचे अग्रक्रम क्षेत्रांतर्गत कर्ज पुरवठ्याच्या प्रमाणाचे उद्दिष्ट सध्याच्या ४०% वरून ७५% पर्यंत वाढविण्याचे निर्देश जारी केले असून यासाठी मार्च २०२४ ही कालमर्यादा निश्चित केलेली आहे. सन २०२१-२२ या आर्थिक वर्षाकरीता अग्रक्रम क्षेत्रांतर्गत कर्ज पुरवठ्याचे प्रमाण रिझर्व्ह बँकेने ५०% सुनिश्चित केले असून आपल्या बँकेचा सदर बाबतचा सरासरी कर्ज पुरवठा ५७.९८% असून मार्च ३१, २०२२ रोजीचा कर्ज पुरवठा ६१.८६% राहिला.

### एकूण व्यवसाय

अहवालसाली बँकेच्या ठेवी व कर्जामध्ये झालेली घट याचा एकत्रित परिणाम हा बँकेच्या व्यवसायावर झाला असून ३१/०३/२०२२ रोजी बँकेचा एकूण व्यवसाय २७२८.०८ कोटी रुपयांवर आला आहे. सदर व्यवसाय ३१/०३/२०२१ रोजी रु. ३१४१.२४ कोटी इतका होता.

### कर्ज देखरेख प्रणाली

कर्ज खात्यांचे आरोग्य, कर्जजोखीम व्यवस्थापनासह कर्जदेखरेख प्रणालीद्वारे राखले जाते. कर्ज खाती अनुत्पादित होऊ नयेत, याकरीता शाखांद्वारे प्रभावीपणे पाठपुरावा सुनिश्चित करण्यासाठी संशयीत कर्ज खात्यांची यादी दरमहा/ पंधरवड्यास प्रत्येक शाखेस देण्यात येते.

### कर्ज वसुली आणि एनपीए व्यवस्थापन

तपशील	२०२०-२१ रक्कम	प्रमाण(%)	२०२०-२१ रक्कम	प्रमाण(%)
ढोबळ अनुत्पादक कर्जे	१८४.४०	१७.१३%	१४२.२५	१४.७४%
निव्वळ अनुत्पादक कर्जे	८६.९०	८.४७%	५१.४८	५.८९%
एकूण कर्जे	१०९४.००		९३५.०८	

बँकेने RBI च्या मार्गदर्शक तत्वान्वये अहवाल साली ongoing NPA ही संकल्पना अंमलात आणली असून त्याचा भरपूर फायदा बँकेस झाला. त्यामुळे रोजच्या रोज NPA खात्यात होणारी वाढ निदर्शनास यायला मदत होते व प्रत्येक कर्जखात्याच्या थकबाकीचा वेळेत पाठपुरावा करून आवश्यक तेथे कायदेशीर कारवाई करून अनुत्पादक कर्जाचे प्रमाण कमी राखण्यात बँकेस मदत होते.

सदर ongoing NPA संकल्पनेमुळे संगणक प्रणालीद्वारा थकीत होणारी कर्जखाती रोजच्या रोज NPA मार्क केली जातात व त्याची माहिती आरबीआय नॉम्स नुसार सर्व क्रेडीट रेटिंग कंपन्यांना कळवावी लागते. यातून आपल्या क्रेडीट स्कोरवर परिणाम होऊ नये या करिता मी आपणास आवाहन करतो की, कर्जदारांनी त्यांच्या कर्ज हप्त्यांचा नियमित भरणा करावा.

समर्पित कर्मचारी आणि संचालकांच्या एकत्रित प्रयत्नांसह अहवाल साली बँक NPA च्या आव्हानात्मक परिस्थितीतून यशस्वीरित्या बाहेर आली असून आपल्या बँकेच्या गौरवशाली दिवसांना गवसणी घालण्याचे ध्येय यापुढे ठेवलेले आहे.

कर्ज वसुलीकरीता बँक सेक्युरिटायजेशन कायद्याची अंमलबजावणी, एआरसी आणि एन.सी.एल.टी. इत्यादी कायदेशीर उपायांचा, थकीत व अनुत्पादित कर्ज वसुलीसाठी प्रभावीपणे प्रयत्न करत आहे. गतवर्षी बँकेचा Provision Coverage Ratio ५५.२३% होता तो वाढून चालू वर्षी ६२.९९% झाला आहे.

### संचालक आणि त्यांचे नातेवाईक यांना कर्जे

२०२१-२२ साली बँकेने कोणतेही संचालक किंवा त्यांच्या नातेवाईकांना कर्ज दिलेले नाही. सध्या ४ संचालक आणि २ नातेवाईकांनी

बँकेकडून कर्ज घेतले आहे. सदर कर्जाची ३१/०३/२०२२ रोजी एकूण येणेबाकी रू. ३४.९१ लाख होते. ही सर्व कर्जे नियमित असून त्यात थकबाकी नाही.

संचालक व त्यांच्या नातेवाईकांना मंजूर झालेल्या कर्जाचा तपशील खालीलप्रमाणे आहे.

अनुक्रमांक	संचालक व नातेवाईक	कर्जाची येणे बाकी (रक्कम रुपये)
१	संचालक - चार खाती	३४.७० लाख
२	नातेवाईक - दोन खाती	०.२१ लाख
	<b>एकूण</b>	<b>३४.९१ लाख</b>

### गुंतवणूक

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार सीआरआर आणि एसएलआर निर्धारित प्रमाणात राखून व कर्ज वाटप करून, जास्तीच्या रकमेची गुंतवणूक बँक आरबीआय मान्य विविध ठिकाणी करित असून हे एक उत्पन्नाचे महत्वाचे स्रोत आहे. अहवाल सालाअंतर्गत बँकेला गुंतवणुकीवर सरासरी ६.९७% इतका परतावा मिळाला. सदर परताव्या मध्ये विविध प्रकारात केलेल्या गुंतवणुकीवरील व्याज (रू.५९.०७कोटी) व सरकारी कर्जरोख्यांच्या व्यवहाराद्वारे बँकेला झालेला रू.५.२२ कोटींचा नफा यांचा समावेश होतो. एकूण गुंतवणूकीतील पोर्टफोलिओमध्ये एसएलआर बाँडमधील गुंतवणूकींचा समावेश आहे, जो आरबीआयने ठरवून दिलेल्या मार्गदर्शक तत्वानुसार वैधानिक तरलता प्रमाण (एसएलआर) राखण्यासाठी केला जातो. मला येथे नमुद करण्यास अभिमान वाटतो की बँकेने, सीआरआर आणि एसएलआर राखण्यात एकही दिवस चूक केलेली नाही. ही गोष्ट बँकेची उच्च तरलता दर्शवते.

### नफा

मला येथे नमुद करण्यास सार्थ अभिमान वाटतो की, सन २०२१-२२ या आर्थिक वर्षामध्ये बँकेस झालेला ढोबळ नफा गतवर्षीच्या रू.२९.१७ कोटींच्या तुलनेत १६.५४ कोटींनी वृद्धिंगत होत रू.४५.७१ कोटी इतका नोंदला गेला. सदर नफा हा बँकेच्या इतिहासातील मिळवलेल्या ढोबळ नफ्यातील उच्चतम नफा आहे. बँकेस मागील दोन वर्षी देखील ढोबळ नफा झालेला असून RBI च्या नियमानुसार कराव्या लागणाऱ्या तरतुदींची रक्कम जास्त असल्याने बँकेस सन २०२० साली रू.२.४९ कोटी तर २०२१ साली रू. ९.३७ कोटी निव्वळ तोटा झालेला दिसतो.

बँकेचे निव्वळ व्याज उत्पन्न (Net Interest Income) गतवर्षीच्या रू.६२.३४ कोटींच्या तुलनेत अहवाल वर्षात रू. ६९.८६ कोटी नोंदले गेले व या वाढीचा दर १२.०६% राहिला. परिणामतः बँकेच्या Net Interest Margin (NIM) मध्ये देखील वाढ होत गतवर्षीच्या २.९६% वरून ते अहवाल वर्षात ३.६०% नोंदले गेले.

नफ्यासंबंधी महत्वाचा घटक असतो तो म्हणजे Return on Asset (ROA) गतवर्षीच्या -०.४५% वरून तो बँकेने अहवाल साली ०.६८% इतका राखला आहे.

### नफा विभागणी

बँकेला आर्थिक वर्ष २०२१-२२ मध्ये एकूण झालेल्या ढोबळ नफ्यातून संशयित व बुडीत निधीची तरतूद, गुंतवणूक घसारा निधी तरतूद, पुनर्बांधणी कर्जापोटी केलेली तरतूद अशी एकूण रक्कम रू. २५,०९,४८,२३३.५१ तसेच आयकर तरतूद रू. ७,५०,०९,४९०.२५ वजा जाता रू.१३,११,६०,१७९.०३ इतका नफा झाला आहे. यामधून ३१.०३.२०२१ अखेरचा एकूण संचित तोटा रू.११,८६,७६,२३२.८४ वजा जाता शिल्लक नफा रू.१,२४,८३,९४६.१९ इतका आहे. त्याची विभागणी खालीलप्रमाणे करण्याची संचालक मंडळाची शिफारस आहे.

अ.क्र.	तपशील	रक्कम रुपये
१	राखीव निधी (निव्वळ नफ्याच्या किमान २५%)	३१,२०,९८७.००
२	आकस्मिक राखीव निधी (CONTINGENT FUND) निव्वळ नफ्याच्या १० %किमान	१२,४८,३९५.००
	सहकार शिक्षण निधी (निव्वळ नफ्याच्या किमान १%)	१,२४,८४०.००
	गुंतवणूक चढ-उतार निधी (Investment Fluctuation Reserve)	७९,८९,७२४.१९
	<b>एकूण</b>	<b>१,२४,८३,९४६.१९</b>

### लाभांश

रिझर्व्ह बँकेच्या पूर्वपरवानगीशिवाय लाभांश जाहीर न करण्याचा व न वाटण्याचा आदेश बँकेला देण्यात आला आहे.

### तंत्रज्ञान

बँकेकडे अद्यावत माहिती तंत्रज्ञान प्रणाली आहे, जी सुप्रसिद्ध मल्टि-नॅशनल कंपनी मार्फत (एमएनसी) चालवली जात आहे. सायबर-हल्ले रोखण्यासाठी बँकेने सर्व आवश्यक तपासणी यंत्रणा कार्यान्वीत ठेवल्या आहेत. याशिवाय रिझर्व्ह बँकेचे निर्देश व मार्गदर्शक सूचनाही बँकेने समजून घेऊन लागू केल्या आहेत. पेमेंट आणि सेटलमेंट सिस्टमच्या विविध प्लॅटफॉर्मची बँक थेट सदस्य आहे.

### निरस्त करावयाची खाती

एनपीए खाते निरस्त करणे म्हणजे वसुलीस अत्यंत कठीण व जुनी खाती शिल्लक ठेवण्यापेक्षा बँकेचा **वसुलीचा अधिकार अबाधित राखून** ताळेबंदातून ती कमी करणे असा होतो. सदर खाती निरस्त करण्याचा मुख्य उद्देश ताळेबंद स्वच्छ होणे हा असतो. कर्जखाती निर्लेखित केली तरी अशा कर्जखात्यांचा पाठपुरावा बँकेकडून सुरूच असतो तसेच या खात्यांची १००% तरतूद केलेली असते. या पार्श्वभूमीवर वैधानिक लेखापरीक्षकांनी प्रमाणित केलेली तसेच बँकेचा वसुलीचा अधिकार अबाधित राखून संचालक मंडळाने आपल्या बँकेची काही खाती निरस्त करण्याची शिफारस केली आहे. मी आमच्या सर्व सन्माननीय सदस्यांना विनंती करतो की सध्याच्या वार्षिक सर्वसाधारण सभेत या विषयाला त्यांची मंजूरी द्यावी.

### अंदाजपत्रक

२०२२-२३ या आर्थिक वर्षाचे बँकेचे अंदाजपत्रक अहवालात पृष्ठ क्रमांक ७५ वर संलग्न आहे. सदर विषयास आपल्या मंजूरीची मी विनंती करतो. तसेच आर्थिक वर्ष २०२१-२२ दरम्यान अंदाजपत्रका पेक्षा कमी अथवा जास्त झालेल्या खर्चास आपण त्या विषयावेळी मान्यता द्यावी अशीही मी विनंती करतो.

### BOARD OF MANAGEMENT

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार बँकेने सन २०२१-२२ या आर्थिक वर्षात BOARD OF MANAGEMENT ची स्थापना केली आहे. यामध्ये आपल्या बँकेचे संचालक व बाहेरून घेतलेले स्वीकृत सदस्य यांचा समावेश होतो. बँकेचे उपाध्यक्ष हे BOARD OF MANAGEMENT चे अध्यक्ष आहेत.

### लेखापरीक्षण व तपासणी

सर्व कार्यपद्धतींची अंमलबजावणी सुनिश्चित करण्यासाठी तसेच शाखा कार्यवाहीतील नियम व पारदर्शकतेचे अवलोकन करण्याकरीता बँकेने कंकरंट ऑडिट आणि अंतर्गत ऑडिट यादुहेरी लेखापरीक्षण प्रणालीचा स्वीकार केला आहे. मला आपणास सांगायला आनंद होत आहे की, आपली बँक अशा काही बँकांपैकी एक आहे जिथे बँकेच्या सर्व शाखांचे लेखापरीक्षण चार्टर्ड अकाउंटंट्स द्वारे केले जात आहे. बँकेने लेखापरीक्षकांना त्यांच्या कामात पूर्णतः स्वातंत्र्य दिलेले आहे.

बँकेच्या कर्मचाऱ्यांकडून देखील त्रैमासिक आधारावर अंतर्गत तपासणी केली जात आहे. जिथे विविध प्रक्रियेचे पालन करणे, रोख रकमेची अचानक तपासणी इत्यादी कामे अंतर्भूत आहेत.

बँकेचे २०२१-२२ या आर्थिक वर्षाचे वैधानिक लेखापरीक्षण नामांकित सीए फर्म एस आर पंडित अँड को, चार्टर्ड अकाउंटंट्स, पुणे, यांच्या कडून करून घेण्यात आले आहे.

आपली बँक शेड्युल्ड आणि बहुराज्यीय बँक असल्याने थेट रिझर्व्ह बँकेच्या नियंत्रणाखाली येते. म्हणूनच रिझर्व्ह बँक (आरबीआय) दरवर्षी बँकेचे कामकाज व कामगिरी त्यांनी दिलेल्या नियमावली, नियम व निर्देशानुसार करित असल्याचे सुनिश्चित करण्यासाठी तपासणी करते. बँकेची आर्थिक वर्ष २०२०-२१ या कालावधीची आरबीआय तपासणी २४ जानेवारी २०२२ ते ११ फेब्रुवारी २०२२ या दरम्यान झाली. आपल्या बँकेच्या आरबीआय तपासणीत कोणत्याही गंभीर त्रुटी आढळल्या नाहीत. सदर तपासणीचा पूर्तता अहवाल रिझर्व्ह बँकेस सादर करण्यात आला आहे. ह्या तपासणीच्या आधारे बँकेवर असलेल्या बंधनांपैकी काही बंधने मा.आरबीआय ने कमी केल्याचे सांगताना मला येथे विशेष आनंद होत आहे.

## महिला बचत गट व जेएलजी (बचतगट व संयुक्त दायित्व गट)

महिलांच्या सक्षमीकरणासाठी आपल्या बँकेत बचत गट आणि संयुक्त देयता गट असा खास विभाग आहे. आपल्या बँकेने आतापर्यंत बचत गट आणि संयुक्त देयता गटास एकूण रु.१६.१८ कोटी रुपयांची कर्जे दिली आहेत. एकूण बचत गट २४ आणि ८९८ संयुक्त देयता गट आहेत.

## कर्मचारी प्रशिक्षण

अहवाल साली बँकेने कर्मचाऱ्यांसाठी १० विषयांवर प्रशिक्षण कार्यक्रम आयोजित केले होते. त्याचा एकूण १२४ प्रशिक्षणार्थीना लाभ झाला.

## मानव संसाधन

समर्पित कर्मचारी हे नेहमीच बँकेचे सामर्थ्य राहिले आहे. बँकेच्या सर्व शाखांमध्ये नम्र व कार्यक्षम ग्राहक सेवा केवळ या कर्मचाऱ्यांमुळेच शक्य झाली आहे. आर्थिक वर्ष २०२१-२२ अखेर बँकेची एकूण कर्मचारी संख्या ३६२ होती ज्यात ११९ अधिकारी, १५० लिपिक आणि ९३ उप कर्मचारी होते. कार्य संस्कृती आणि मूल्यांचा अखंडितपणा सुनिश्चित करण्यासाठी, कर्मचा-यांसाठी विविध कार्यशाळा नियमितपणे घेतल्या जातात.

## श्रद्धांजली

आम्ही अहवाल सालांतर्गत निधन पावलेल्या बँकेचे सभासद, खातेदार, कर्मचारी तसेच बँकेच्या ज्ञात आणि अज्ञात हितचिंतक सदस्यांबद्दल मनःपूर्वक संवेदना व्यक्त करतो.

## आभार प्रदर्शन ऋणनिर्देश

आपली बँक मागील दोन वर्ष आवाहनात्मक परिस्थितीतून जात असताना बँकेवर दाखविलेल्या विश्वासाप्रती व बँकेच्या सर्वांगीण प्रगतीस सदैव पाठींबा देणाऱ्या भागधारकांचा मी ऋणी आहे. बँकेच्या प्रगतीमध्ये सातत्याने सहकार्य करणाऱ्या लाखो ठेवीदार, हजारो कर्जदार, इतर ग्राहक, हितचिंतक, यांच्या प्रती मी कृतज्ञता व्यक्त करतो.

बँकेच्या आवाहनात्मक परिस्थितीमधून बाहेर पडण्यास बँकेचे प्रभारी मुख्य कार्यकारी अधिकारी श्री. मुकुंद कुलकर्णी यांच्या मार्गदर्शनाखाली कार्यरत सर्व कर्मचारी वृंद यांनी केलेल्या प्रामाणिक प्रयत्नांसाठी आणि अमूल्य योगदानासाठी सर्व संचालक मंडळाच्या वतीने त्यांचे मनःपूर्वक अभिनंदन करणे व त्यांचे मनापासून आभार मानणे हे माझे कर्तव्य आहे.. सर्व स्टाफ सदस्यांनी बँकेला योग्य दिशेने नेण्यासाठी अमूल्य असे योगदान दिले आहे या सर्वांचे आभार..

आम्हाला रिझर्व्ह बँक ऑफ इंडिया, केंद्रीय निबंधक सहकारी संस्था (सीआरसीएस), नवी दिल्ली आणि इतर सरकारी विभाग यांचे सहकार्य सतत लाभत आलेले आहे, आम्ही त्यांचे आभारी आहोत. बँकेला NAFCUB दिल्ली, MUCBF मुंबई, NPCI, सहकार भारती, सहकारी बँक कर्मचारी संघटना, सोलापूर यांचे सहकार्य लाभले आहे. या सर्वांविषयी मी मनापासून कृतज्ञता व्यक्त करतो. तसेच बँकेचे अंतर्गत लेखापरीक्षक, वैधानिक लेखापरीक्षक, कायदेशीर सल्लागार व मूल्यांकनज्ञ यांच्या मार्गदर्शनाचा बँकेस सतत फायदा होत आला आहे आम्ही त्यांचे अत्यंत आभारी आहोत.

बऱ्याच वर्षांपासून दररोज सकाळी ६.३० वाजता बँकेची जाहिरात सतत प्रदर्शित करणाऱ्या सोलापूर आकाशवाणीचा मी आभारी आहे. ही आपल्या बँकेची अविस्मरणीय आठवण बनली आहे. मी प्रेस आणि टीव्ही चॅनेलच्या मीडिया प्रतिनिधींचे आभार मानतो, ज्यांनी नेहमीच बँकेला खूप सकारात्मक कव्हेरेज दिले आहे.

बँकेला आवाहनात्मक परिस्थितीतून बाहेर काढण्यासाठी माझे सहकारी दिवंगत उपाध्यक्ष श्री. सुहास श्रीगोंदेकर व नवनिर्वाचीत उपाध्यक्ष श्री. सुनील पेंडसे, माझे संचालक मंडळातील सर्व सदस्य तेसच Board of Management चे सर्व सदस्य यांनी दिलेल्या मार्गदर्शन व बहुमूल्य योगदानाबद्दल मी मनापासून कृतज्ञता व्यक्त करतो. अखेरीस बँकेच्या सर्व संचालकांच्या वतीने मी आर्थिक वर्ष २०२१-२२ साठी ५७ वा वार्षिक अहवाल, ताळेबंद पत्रक, नफा आणि तोटा पत्रक आणि इतर लेखा दस्तऐवज सभेसमोर मंजुरीसाठी ठेवत आहे. मी तुम्हाला विनंती करतो की यास मान्यता द्यावी.

जय हिंद! जय महाराष्ट्र! जय सहकार!

आपला आभारी

वरदराज रंगनाथ बंग  
अध्यक्ष

**Varadraj Rangnath Bang**  
Chairman

## CHAIRMAN SPEECH

### Honorable Members,

On behalf of Board of Directors, I cordially welcome you all to the 57th Annual General Meeting of our Bank and also take the opportunity to thank you for attending this meeting. I personally as well as the Board of Directors have great pleasure in submitting the Balance Sheet and Profit and Loss Statement for the year ended 31 March 2022 certified by the Statutory Auditors.

After the outbreak of Covid-19 pandemic in the last two years, the businesses, economy and life and livelihood is recovering slowly.

In the monetary policy announced for the financial year 2021-22, the RBI kept all its interest rates unchanged. Therefore, repo rate 4%, reverse repo rate 3.35%, bank rate and MSF rate remained unchanged at 4.25% throughout the year. These have been increased by RBI in recent times and this will also affect the interest rates on deposits and loans. Looking at the overall market situation, there are indications of an increase in loan interest rates. Obviously, this will increase the interest rate of the banks whose loan interest rate is linked to the repo rate.

RBI has increased Cash Reserve Ratio by 0.50% from May 2022 to 4.50% from 4% . I would like to assure you that our bank has ample liquidity available.

The Financial Institutions Regulatory Authority i.e. RBI and the Ministry of Finance have brought several amendments in the Banking Regulation Act. Basically the objective of this amendment is to bring operational discipline and protect the interest of depositors. So naturally we also need to follow the regimen. RBI's policy on KYC is very strict. So I appeal to all the members that all of us should go to our nearest branch to check whether the KYC of our account has been completed and if not, cooperate with the organization by completing the KYC immediately.

I would like to appeal to all our members, account holders and customers on this background that during the last two years due to social restrictions on account of Covid-19, Bank could not implement the popular "**Festival Loan Scheme**" of our bank but this year the bank has announced the scheme before the arrival of our beloved Ganapati Bappa. So, if anyone needs a loan for daily, professional, educational, personal, home, industrial or other reasons, then should avail the loan immediately and easily at a low rate by submitting the required documents to our nearest branch of the Bank.

Compared to the financial year 2020-21, the year 2021-22 has been very promising for our bank. Due to timely decisions taken by the Board of Directors, strict adherence to RBI rules and orders, efficient administration and positive response from the members, customers and employees, our Bank has come out of the critical phase last year.



Following are the salient features of the policies implemented by the Board of Directors during this period.

- Collective awareness and decision making.
- Model business policies and procedures.
- Use of modern Information technology.
- Strict compliance to RBI directions.
- Consistent follow-up of loans given to avoid arrears and use of available legal means for recovery of arrears where necessary.

After outbreak of Covid-19, the economy is moving towards progress once again, and the banking sector will definitely continue to receive golden opportunities from this. I would like to assure you that our bank will strive to provide banking services with emphasis on overall business growth, profit growth and control over non-performing loans.

Briefly the performance of the bank for the financial year 2021-22 is-

(Rs. in Crores)

Sr. No	Particulars	31/03/2020	31/03/2021	31/03/2022
1	Share Capital	70.43	70.06	70.20
2	Deposits	2027.27	2047.24	1763.00
3	Loans & Advances	1205.16	1094.00	965.08
4	Investments	446.39	573.65	588.85
5	Business Mix	3232.43	3141.24	2728.08
6	Per Employee Business	8.08	8.26	7.54
7	Working Funds	2275.74	2322.14	2040.21
8	Operating Profit	23.51	28.91	45.71
9	Provisions	25.70	31.83	25.09
10	Net Profit	-2.49	-9.37	13.12
11	Gross NPAs	20.29%	17.13%	14.74%
12	Net NPAs	14.88%	8.47%	5.89%

### Share capital

Share capital is the strong pillar of the organization. Our bank is no exception to that. Share capital as on 31/03/2022 stood at Rs.70.20 crores. It shows an increase of Rs.0.14 during the year 2021-22.

### Reserves and other funds

Reserve and other funds stood at Rs. 181.34 crore as on 31/03/2022.

### Capital Adequacy (CRAR)

I am pleased to mention here that the Bank's Capital Adequacy has increased to 14.70% as on March 31, 2022 as against 12.43% last year which is the highest in the Bank's history.

The Bank's Tier-I capital to total capital ratio is 87.69% and the Bank's core CRAR is 12.89% which is indicative of the bank's strong capital base.

## Deposits

The developments taking place in the banking sector in the last few years have had an impact on the co-operative banks in the city and district of Solapur. As a result of this and in the wake of the Covid-19 pandemic, there has been a decline in bank deposits of Rs.284.24 crores from Rs.2047.24 crores in the previous year. It stood at Rs.1763 crore as on 31/03/2022.

The number of depositors of the bank as on 31/03/2022 is 367785 out of which 361691 i.e. 98.34% depositors are covered under the insurance coverage provided by DICGC up to Rs. 5 lakhs.

For increasing the CASA deposits of the Bank and on demand from the branches and account holders, the Board of Directors has approved the new current account scheme named "SJSB-Smart Current Account" by the end of March 2022. Its actual implementation has started from April 2022 and I appeal to our business account holders and customers that they should take the detailed information of this scheme from their nearest branch and take advantage of the various facilities provided to the account holders under it.

Comparative position of CASA deposits for the last 3 years is given below.

(Rs. in Crores)				
Sr.No.	Deposit Type	31/03/2020	31/03/2021	31/03/2022
1	Savings Deposit	304.47	322.98	312.53
2	Current Deposits	82.97	78.69	94.96
3	Total CASA	387.44	401.67	407.48
4	Total Deposits	2027.27	2047.24	1763.00
5	% of CASA to Total Deposits	19.11%	19.62%	23.11%

## Deposit Insurance

As per the RBI guidelines, to protect the interest of the depositors the deposit insurance cover is increased from earlier Rs. One lakh to Rs. Five lakhs. The Bank is the member of the Deposit Insurance Corporation (DICGC) through which the Deposit up to Rs. Five lakhs are insured. The Bank is paying premium to the corporation regularly and in time. Recently also i.e. on 26/05/2022 the premium of Rs.1.25 crore has been paid by the Bank to DICGC covering insurance up to 30/09/2022.

## Loans and Advances

Our bank mainly provides loans to wholesale and retail traders, salary earners, small and medium enterprises. Overall reduced demand for loans, repayment by regular account holders in term loans, recovery of non-performing loans, write-off of non-performing loans, as well as short utilization of cash credit limits was also seen to have an impact on credit growth.

Economic activity has come to a standstill due to the extraordinary uncertainty caused by the global and economic recession and the pandemic situation. Entrepreneurs have either stopped their businesses or their expansion/modernization plans have been stalled/postponed. As a result of all these, the total loan of the bank stood at Rs.965.08 crore as on 31/03/2022 as compared to Rs.1094 crore as on 31/03/2021, showing decrease of Rs.128.92 crores.

## Priority Sector Advances

RBI has issued guidelines in March, 2020 to mitigate the concentration risk. As per the said guidelines, Bank shall have at least 50% of their aggregate loans & advances, comprising loans of not more than Rs.25 lakh or 0.2% of their Tier-I capital whichever is higher, subject to maximum of Rs.1crore per borrower. Bank has to comply with the prescribed threshold by 31st March, 2024. Bank has to sanction loans of small amount on large scale in conformity with these guidelines. Similarly, RBI has also issued guidelines regarding achievements of priority sector advances in a phased manner. For the financial year 2021-22, the Reserve Bank has advised to ensure proportion of 50% of Bank's total advances to priority sector. In case of our Bank the average credit to priority sector during 21-22 is 57.98% and it stood at 61.86% as on March 31, 2022.

## Total Business

The cumulative effect of the decrease in deposits and loans of the bank during the reporting year has been seen on the total business of the bank and the total business of the bank has come down to Rs.2728.08 crores as on 31/03/2022 as compared to Rs.3141.24 crore as on 31/03/2021.

## Loan Monitoring System

The health of loan portfolio is maintained through a loan monitoring system including credit risk management. A list of overdue loan accounts is provided to each branch every month/ fortnight to ensure effective follow-up by branches so that loan accounts remain performing.

## Comparative NPA

Particulars	(Rs. in Crores)			
	2020-21	%	2021-22	%
Gross NPA	184.40	17.13%	142.25	14.74%
Net NPA	86.90	8.47%	51.48	5.89%
<b>Total Advances</b>	<b>1094.00</b>		<b>935.08</b>	

The bank has implemented concept of ongoing NPA in the reporting year under the guidelines of RBI and it has benefited the bank a lot. This helps in detecting the increase in NPA accounts on a daily basis and helps the bank in keeping the amount of non-performing loans low by following of each loan account in time and taking legal action where necessary.

Due to the said on going NPA concept, overdue loan accounts are marked as NPA daily by the computerized system and this information has to be reported to all credit information companies ( for eg. CIBIL) as per RBI norms. I urge our borrowers to pay their loan installments regularly so that this does not affect their credit score.

In this regard bank is exploring all recovery avenues like Securitization Act , ARC & NCLT etc. The provision coverage ratio of the bank was 55.23% on 31.03.2021 which has increased to 62.99% this year.

With the combined efforts of the dedicated staff and directors, the Bank has successfully emerged from the challenging situation of NPA during the reporting year and aims to bring back the glorious days of our Bank.

## Loans to directors and their relatives

In the year 2021-22, the bank has not granted any loan to director or their relatives. At present 4 directors and 2 relatives have taken loans from the bank. The total outstanding balance of the said loan as on 31/03/2022 is Rs. 34.91 lakhs. All these loans are regular.

The details of the loans sanctioned to the Directors and their relatives is as under.

Sr. No.	No. of Directors & Relatives	Loan Outstanding
1	4 Directors	34.70 lacs
2	2 relatives of the directors	0.21 lacs
	<b>Total</b>	<b>34.91 lacs</b>

## Investment

After maintaining CRR and SLR as per Reserve Bank guidelines and disbursing loans, the bank invests the excess amount in various investments approved by RBI and this is an important source of income. Average return on investment to the bank of 6.97% during the reporting year includes interest on various investments (Rs. 59.07 crore) and profit of Rs. 5.22 crore from trading of securities. The total investment portfolio includes investments in SLR bonds, which are held to maintain the Statutory Liquidity Ratio (SLR) as per the guidelines set by the RBI. **I am proud to mention here that the bank has not defaulted on a single occasion in maintaining CRR and SLR. This shows adequate liquidity position of the bank.**

## Profit

During the financial year 2021-22, the Bank has earned gross profit of Rs.45.71 crores, which stood at Rs.29.17 crores for last year, showing increase by Rs.16.54 crores. There was gross profit in the last two years as well but due to heavy amount of provisioning required to be made as per RBI rules for NPA the bank had to incur a Net loss.

Net Interest Income of the Bank in the reporting year compared to Rs.62.34 crores in the previous year was Rs. 69.86 crores and this growth rate was 12.06%. As a result the Net Interest Margin (NIM) of the bank also increased from 2.96% last year to 3.60% in the reporting year.

An important parameter related to profitability is Return on Asset (ROA). It has increased from -0.45% last year to 0.68% in the reporting year.

## Appropriation of Profit

From the total gross profit of the bank in the financial year 2021-22, after making provision for Bad and doubtful Reserves, Investment Depreciation Reserve, Restructured Loan totaling to Rs. 25,09,48,233.51 and also Income tax provision of Rs. 7,50,09,490.25 the resulting Net profit is Rs.13,11,60,179.03. From this the total accumulated loss at the end of 31.03.2021 of Rs.11,86,76,232.84 is adjusted resulting in the net profit as on 31.03.2022 of Rs.1,24,83,946.19. It is recommended by the Board of Directors to appropriate it as follows

Sr. No.	Particulars	Amount Rs.
1	Reserve Fund (Minimum 25% of Net Profit)	31,20,987.00
2	Contingent Fund (Minimum 10% of Net Profit)	12,48,395.00
3	Cooperative Education Fund (Minimum 1% of Net Profit)	1,24,840.00
4	Investment Fluctuation Reserve	79,89,724.19
	<b>Total</b>	<b>1,24,83,946.19</b>

**Dividend :** The Bank is advised not to declare and pay dividend without the prior permission of the Reserve Bank.

### Write Off of Bad Loans

Writing off of Bad Loans is done to clean the Balance Sheet and for management of NPA ratios. In this case **Bank's right to recover is kept intact**. These accounts are written off only because they are fully provided for & are certified by the Statutory Auditors. This year also Board of Directors has recommended to write off certain loans by keeping Bank's right of recovery intact. I, therefore request all our honorable members to accord their approval for this subject which is being placed in the present Annual General Meeting.

### Budget

The Bank's budget for the financial year 2022-23 is there in the Annual Financial Report (AFR) on page number 75. I request your approval for the same. Besides the actual expenses incurred during the previous year 2021-22 as against the budget expenditure of 21-22 is also included in AFR. I request our Hon'ble members to give their approval for variations against the budget.

### BOARD OF MANAGEMENT

As per the guidelines of the Reserve Bank, the Bank has established the Board of Management in the financial year 2021-22. This includes directors of our bank and approved members from outside. The Vice Chairman of the Bank is the Chairman of the Board of Management.

### Audit and Inspection

To ensure implementation of all the procedures and also to observe the rules and transparency in the branch operations, the Bank has introduced a dual audit system of Concurrent Audit and Internal Audit. I am happy to inform you that our bank is one of the few banks where all branches of the bank are being audited by Chartered Accountants. The Bank has given complete independence to the auditors in their work.

Internal inspection is also being done on quarterly basis by the bank staff which ensures verification of adherence to procedures and sudden checking of cash etc. Statutory audit of the Bank for the financial year 2021-22 has been conducted by reputed CA firm S R Pandit & Co, Chartered Accountants, Pune.

Our bank being a scheduled and multi-state bank comes directly under the control of Reserve Bank. Hence the Reserve Bank (RBI) annually inspects the operations and performance of the bank to ensure that it is performing as per the rules, regulations and directives laid down by it. The RBI inspection of the bank for the period 2020-21 was conducted during 24th January 2022 to 11th February 2022. RBI inspection of our bank has not found any serious lapses. The compliance report of the said inspection was submitted to the Reserve Bank. I am particularly pleased to inform here that Hon'ble RBI has relaxed some of the restrictions placed on the bank.

### **Mahila Bachat Gat and JLGs (Self–help Group and Joint Liability Groups)**

Our Bank has special cell for SHGs and JLGs for empowerment of the Women. . Our Bank has so far provided the total loans of Rs.16.18 crores to SHGs and JLGs. Total SHGs are 24 and JLGs are 898.

### **Staff Training**

During the reporting year, the Bank conducted several training programs for the employees on 10 subjects. A total of 124 trainees benefited from it.

### **Human Resource**

Dedicated employees have always been the bank's strength. Humble and efficient customer service in all branches of the bank is possible only because of these employees. At the end of the financial year 2021-22, the total staff strength of the bank was 362 including 119 officers, 150 clerks and 93 sub staff. To ensure integrity of work culture and values, various workshops are conducted regularly for employees.

### **Obituary**

We express our heartfelt condolences to the members, account holders, employees and known and unknown well-wishers of the Bank who have passed away during the reporting year.

### **Conclusion and Vote of Thanks**

I am indebted to the shareholders who have always supported the all-round progress of the bank and the faith shown by them during the last two years of challenging situation. I express my gratitude to the millions of depositors, thousands of borrowers, other customers, well-wishers who have continuously supported the progress of the bank.

The officiating chief executive officer of the bank, Mr. Mukund Kulkarni and all the staff has strived hard to get the Bank out of the challenging situation. On behalf of the entire Board of Directors, it is my duty to congratulate and thank all the staff for their sincere efforts and invaluable contribution. .

We are grateful for the continued support of the Reserve Bank of India, Central Registrar Cooperative Society (CRCS), New Delhi and other Government Departments. We have also received valuable support from NAFCUB Delhi, MUCBF Mumbai, NPCI, Sahakar Bharti, Sahakari Bank Employees Union, Solapur. I am deeply grateful to all of them.

Also, the Bank has continuously been benefited from the guidance of the Bank's Concurrent Auditor, Statutory Auditor, Legal Advisor and Valuers. We are also very grateful to them.

I am grateful to Solapur Akashvani for continuously airing the Bank's advertisement every morning at 6.30 am for many years. This has become an unforgettable memory of our bank. I thank the media representatives of the press and TV channels, who have always given very positive coverage to the Bank.

I express my deep gratitude for the guidance and valuable contribution given by Late Vice Chairman Shri. Suhas Shrigondekar and newly appointed present Vice chairman Shri. Sunil Pendse and all the members of the Board of Directors as well as all the members of the Board of Management to bring the bank out of the challenging situation. Finally, on behalf of all the Directors of the Bank, I place the 57th Annual Report, Balance Sheet, Profit and Loss Statement and other accounting documents for the financial year 2021-22 before the meeting for approval. I request you to approve them.

Jai Hind! Jai Maharashtra! Jay Sahkar!

Thank you

**Varadaraj Ranganath Bang**  
Chairman

### परिशिष्ट-अ Annexure - A

संस्थेचे / बँकेचे नांव Name of the institution/Bank	: सोलापूर जनता सहकारी बँक लि. मल्टि-स्टेट शेड्यूल्ड को ऑप. बँक	<b>Solapur Janta Sahakari Bank Ltd'</b> Multi-State Scheduled Coop/ Bank
मुख्य कार्यालय पत्ता Address of the Head Office	: 'गगनभरारी' शिवस्मारक संकुल, गोल्डफिंच पेठ सोलापूर ४१३ ००७. (महाराष्ट्र)	Gaganbharari Shivsmarak Sankul, Gold finch peth, Solapur 413 007. (Maharashtra)
नोंदणी क्र. व दिनांक Registration No. & Date	: १) एसयुआर SUR/ बीएनके BNK/119 २) एमएससीएस MSCS/ सीआर CR/1007/2014	दिनांक Date 28-02-1996 दिनांक Date 20-05-2014
आरबीआय लायसेन्स नं. व कार्यक्षेत्र RBI License No. & Area of Operations	: एमएच MH/459/पी P दिनांक Date 19-04-1986 व And From दिनांक Date 20-05-2014 पासून : महाराष्ट्र Maharashtra आणि कर्नाटक Karnataka	: महाराष्ट्र Maharashtra
₹ कोटी Crore		
Particulars तपशील	: Position of 31 मार्च March 2022 ची स्थिती	
मुख्य कार्यालयासह एकूण शाखा Total Branches with Head Office	: 41+1 = 42	
सभासद संख्या No. of Members	: सभासद नाममात्र सभासद	Members Nominal Members 71040.00 8072.00
वसुल भाग भांडवल Paid Up Share Capital :	70.19	
राखीव व अन्य निधी Reserves & Other Fun :	181.34	
ठेवी Deposits	: चालू ठेवी बचत ठेवी मुदत ठेवी एकूण ठेवी	Current Deposits Savings Bank Deposits Term Deposits Total Deposits 94.96 312.53 1355.52 <b>1763.00</b>
कर्जे Loans & Advances	: तारणी विनातारणी एकूण कर्जे	Secured Unsecured Total Loans & Advances 850.27 114.81 <b>965.08</b>
बाहेरून घेतलेले कर्ज Outside Borrowings	00.00	
गुंतवणूकी Investments	: 588.85	
नफा / तोटा Profit /Loss	: नफा / Profit 1.24	
एकूण सेवक Total Staff पैकी of which	: अधिकारी लेखनिक शिपाई	Officers Clerks Sub Staff 362 119 150 93
खेळता निधी Working Funds	: 2040.21	

# SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR (Multi-State Scheduled Co-operative Bank)

Balance-sheet As On 31st March 2022

(Amount in Rs.)

31-03-2021	Capital & Liabilities भांडवल व देणी	SCH	31-03-2022
	1) Share Capital भाग भांडवल		
100,00,00,000.00	i) Authorised Share Capital अधिकृत भाग भांडवल	A	100,00,00,000.00
70,06,88,200.00	ii) Paidup Share Capital वसूल भाग भांडवल		70,19,53,650.00
189,76,37,466.19	2) Reserves & Other Funds विधीविहीत गंगाजळी व इतर निधी	B	181,34,18,184.81
2047,24,49,077.11	3) Deposits ठेवी	C	1763,00,31,751.09
0.00	4) Borrowings / घेतलेली कर्जे	D	0.00
0.00	5) Bills for Collection being Bills Receivable (as per contra) वसुलीस स्विकारलेली बिले (दूबेरजी)	E	3,33,000.00
215,57,85,958.39	6) Overdue Interest Reserve थकत व्याज निधी	F	264,81,31,279.14
3,96,42,094.60	7) Interest Payable On Deposits व्याज देणे ठेवीवरील	G	3,40,87,773.67
12,47,00,962.73	8) Other Liabilities इतर देणी	H	21,74,20,360.13
0.00	9) Branch Adjustment		0.00
0.00	10) Profit & Loss Accounts नफा तोटा खाते	I	1,24,83,946.19
	Profit for the year 2021-22		13,11,60,179.03
	Less : Accumulated losses		11,86,76,232.84
2539,09,03,759.02	Total		2305,78,59,945.03
55,63,93,831.58	CONTINGENT LIABILITIES / संभाव्य देणी	X	58,40,12,068.97

सौ.अंजली कुलकर्णी  
उप. सरव्यवस्थापक

श्री.मुकुंद कुलकर्णी  
प्रभारी मुख्य कार्यकारी अधिकारी

तपासले, सामान्य शेज्यास पात्र राहून बरोबर आहे.

S R Pandit & Co, Pune

चार्टर्ड अकौंटंट्स करिता

ICAI FRN 107309 W

सी.ए. सुधीर पंडीत (पार्टनर)

Member No. 032121

UDIN-22032121ALVQKG2911

दि. २८-०६-२०२२



# सोलापूर जनता सहकारी बँक लि; सोलापूर (मल्टिस्टेट शेड्युल्ड को-ऑप बँक)

दि. 31 मार्च 2022 रोजीचे ताळेबंद पत्रक

(Amount in Rs.)

31-03-2021	Property & Assets जिंदगी व येणी	SCH	31-03-2022
304,37,82,154.14	1) Cash & Bank Balance with RBI हातावरील रोख व बँकेतील शिल्लक	J	130,83,75,847.57
273,66,79,026.41	2) Balances With Other Banks इतर बँकेतील ठेवी	K	283,39,44,845.90
0.00	3) Money at Call Short Notice मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी	L	0.00
573,65,02,027.00	4) Investments/ गुंतवणूक	M	588,85,21,331.00
1094,00,02,332.69	5) Advances / कर्ज	N	965,08,33,294.57
231,97,28,824.39	6) Interest Receivable / येणे व्याज Interest Receivable on Investment Overdue Inerest on Advances	O	280,44,74,424.01 15,63,43,145.87 264,81,31,278.14
0.00	7) Bills for Collection being Bills Receivable (As per Contra) वसुलीसाठी पाठविलेली बिले (दुबेरजी)	P	3,33,000.00
2,20,089.00	8) Branch Adjustment शाखांतर्गत खाती जुळणी	Q	0.00
2,39,50,673.00	9) Premises जागा व इमारत	R	1,74,68,215.00
3,96,96,769.66	10) Dead Stock Furniture Fixture, Fittings Liabrary & Improvement to Prrimises डेड स्टॉक, फर्निचर, फिटिंग आणि जागेची सुधारणा	S	3,01,13,945.91
16,16,700.00	11) Motor Vehicles (Less Depre.) मोटर वाहन (झीज वजा जाता)	T	12,93,200.00
34,11,05,627.89	12) Other Assets / इतर येणी	U	39,30,52,937.07
8,89,43,302.00	13) Defferred tax Asset	V	12,94,48,904.00
11,86,76,232.84	14) Current Year Loss/ चालू वर्षाचा तोटा	W	0.00
2539,09,03,759.02	Total		2305,78,59,945.03
	Notes on Account	Y	

सु.गं.पेंडसे  
उपाध्यक्ष

व.रं. बंग  
अध्यक्ष

प्रा.ग.रे. धरणे  
संचालक

अॅड. प्र.मो. राजपूत  
तज्ञ संचालक

मु.शं. कुलकर्णी  
संचालक

डॉ. सौ. कि.र. पाठक  
संचालिका

द.का. कुलकर्णी  
संचालक

अॅड. मि. वि. कुलकर्णी  
तज्ञ संचालक

वि. बि. कुचेरिया  
संचालक

ज. गो. भुतडा  
संचालक

सौ. चं. शं. चौहान  
संचालिका

र.सा. साळे  
संचालक

आ. ग. कुलकर्णी  
संचालक

सी.ए.गि.गो. बोरगांवकर  
तज्ञ संचालक

रा.र. पवार  
संचालक

पु. ज्ञा. उडता  
संचालक

# SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR (Multi-State Scheduled Co-operative Bank)

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2022

(Amount in Rs.)

31-03-2021	Expenditure खर्च		31-03-2022
134,00,93,261.04	1) Interest व्याज		97,01,43,624.08
134,00,93,261.04	a) Interest Paid on Deposits ठेवीवरील दिलेले व्याज	97,01,43,624.08	
0.00	b) Interest Paid on Borrowings घेतलेल्या कर्जावरील दिलेले व्याज	0.00	
27,26,61,723.99	2) Salaries & Wages Salaries & Wages Paid to staff inclusive of P.F. Contribution, Gratuity premium, all allowances, medical & conveyance expenses, travelling allowances etc. staff expenditure सेवकांचे पगार भत्ते, भविष्य निर्वाह निधि व प्रवास खर्च इ.		25,61,40,314.01
3,18,181.13	3) Director's & Committee Member's Meeting Allowances, Travelling & Training expenses. संचालक मंडळ व समिती यांचे भत्ते, प्रवास व प्रशिक्षण खर्च		5,04,200.54
6,64,92,147.14	4) Rent, Taxes, Insurance Premium, Electricity Charges etc. भाडे, कर, विमा, वीज खर्च इ.		6,60,16,063.66
15,83,763.00	5) Law Charges/ वकील व कोर्ट शुल्क		37,78,326.64
35,48,800.00	6) Audite Fees लेखा परिक्षकांची फी		42,19,179.00
87,85,445.85	7) Postage, Telegram, Telephone Exp. टपाल, तार, दूरध्वनी इ. खर्च		1,01,30,154.58
2,03,53,990.50	8) Depreciation घसारा		1,59,20,816.10
32,71,099.94	9) Printing, Stationery & Advt. Exp. छपाई, स्टेशनरी व जाहिराती खर्च इ.		34,38,791.82
171,71,08,412.59	<b>Total C/F</b>		<b>133,02,91,470.43</b>

# सोलापूर जनता सहकारी बँक लि; सोलापूर (मल्टिस्टेट शेड्युल्ड को-ऑप बँक)

31 मार्च 2022 अखेरचे एकत्रित नफा-तोटा पत्रक

(Amount in Rs.)

31-03-2021	Income उत्पन्न		31-03-2022
196,35,26,146.56	Interest & Discount		166,87,32,482.59
134,27,82,838.74	1) Interest Received मिळालेले व्याज		
	a) On Loans & Advances	107,15,44,113.34	
	कर्जावरील मिळालेले व्याज		
62,07,43,307.82	b) On Investment	59,71,88,369.25	
	गुंतवणुकीवरील व्याज		
3,59,70,120.32	2) Commission, Exchange etc.		3,17,71,140.50
	हंडणावळ		
3,39,49,352.00	3) Other Receipts		4,49,63,582.71
	इतर उत्पन्न		
4,28,94,245.00	4) Profit on sale of securities		5,22,48,333.00
	सरकारी कर्ज रोख विक्री नफा		
13,23,234.36	5) Profit on sale of Non Banking Assets		93,152.00
	नॉन बँकिंग व्यवहारातील नफा		
0.00	6) Provision for BDDR Written back		38,20,98,713.14
9,37,10,055.51	7) Excess of Expenditure over income		0.00
	(Net Loss) / तोटा		
217,13,73,153.75	Total C/F		217,99,07,403.94

# SOLAPUR JANATA SAHAKARI BANK LTD., SOLAPUR (Multi-State Scheduled Co-operative Bank)

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2022

(Amount in Rs.)

31-03-2021	Expenditure खर्च		31-03-2022
171,71,08,412.59	B/F बेरीज मागील पानावरून		133,02,91,470.43
6,01,77,769.67	10) Other Expenses इतर खर्च		4,98,99,709.58
2,79,84,663.24	a) Miscellaneous expenses सादिल खर्च	2,32,62,556.76	
8,083.00	b) Locker Rent Paid लॉकर भाडे	3,599.00	
94,771.56	c) Vehicle repairs Expenses वाहन दुरुस्ती खर्च	1,70,696.84	
3,00,921.34	d) Vehicle fuel expenses वाहन इंधन खर्च	3,33,978.54	
59,60,778.22	e) Commission paid on Pigmy Collection संक्षेप ठेव कमिशन	78,96,306.52	
99,91,188.43	f) Computer Software development Charges कॉम्प्युटर सॉफ्टवेअर डेव्हलपमेंट चार्जेस	41,10,250.34	
1,08,94,563.80	g) Hardware Maintenance Charges हार्डवेअर मॅटेनन्स चार्जेस	93,52,508.97	
49,42,800.08	h) Repairs /दुरुस्ती	47,69,812.61	
88,73,386.55	11) Input GST credit not availed खर्चावरील GST चा न मिळणारा परतावा		0.00
10,21,465.00	12) Amortized Premium on Investment गुंतवणुकीपोटी दर्शनी किंमतीपेक्षा जास्त केलेली रक्कम निरस्त		10,05,210.00
0.00	13) Write off of bad debts		38,20,98,713.14
31,83,81,315.94	14) Provision तरतूद		25,09,48,233.51
25,52,56,315.9	a) Bad & Doubtful Debts Reserve	18,10,19,000.00	
93,00,000.00	b) Provision For Fraud	29,81,000.00	
1,06,25,000.00	c) Provision for Ex-gratia Loan	0.00	
79,00,000.00	d) Depreciation on Investment	4,44,48,233.51	
3,53,00,000.00	e) Provision for Restructured Advances	2,25,00,000.00	
7,46,84,190.55	15) Profit before Tax		16,56,64,067.28
6,70,72,013.00	16) Income Tax / आयकर तरतूद		7,50,09,490.25
6,70,72,013.00	i) Provision for Tax	6,61,75,296.25	
0.00	ii) Previous tax	51,70,859.00	
0.00	iii) Provision for AY2013-14 Demand	36,63,335.00	
(12,61,209.00)	17) Deferred Tax Income		(4,05,05,602.00)
0.00	18) Profit After Tax for the year (net profit)		13,11,60,179.03
217,13,73,153.75	Total		217,99,07,403.94

सौ. अंजली कुलकर्णी  
उप सरव्यवस्थापक

श्री. मुकुंद कुलकर्णी  
प्रभारी मुख्य कार्यकारी अधिकारी

तपासले, सामान्य शेन्यास पात्र राहून बरोबर आहे.  
S R Pandit & Co, Pune चार्टर्ड अकॉंटंट्स करिता  
ICAI FRN 107309 W सी.ए.सुधीर पंडीत (पार्टनर)  
Member No. 032121 UDIN-22032121ALVQKG2911  
दि. २८/६/२०२२

# सोलापूर जनता सहकारी बँक लि; सोलापूर (मल्टिस्टेट शेड्युल्ड को-ऑप बँक)

31 मार्च 2022 अखेरचे एकत्रित नफा-तोटा पत्रक

(Amount in Rs.)

31-03-2021	Income उत्पन्न		31-03-2022
217,13,73,153.75	B/F बेरीज मागील पानावरून		217,99,07,403.94
217,13,73,153.75	<b>Total</b>		<b>217,99,07,403.94</b>

सु.ग. पेंडसे  
उपाध्यक्ष

व.रं. बंग  
अध्यक्ष

प्रा.ग.रे. धरणे  
संचालक

अॅड. प्र.मो. राजपूत  
तज्ञ संचालक

मु.शं. कुलकर्णी  
संचालक

डॉ. सौ. कि.र. पाठक  
संचालिका

द.का. कुलकर्णी  
संचालक

अॅड. मि. वि. कुलकर्णी  
तज्ञ संचालक

वि. बि. कुचेरिया  
संचालक

ज. गो. भुतडा  
संचालक

सौ. चं. शं. चौहान  
संचालिका

र.सा. साळे  
संचालक

आ. ग. कुलकर्णी  
संचालक

सी.ए.गि.गो. बोरगांवकर  
तज्ञ संचालक

रा.र. पवार  
संचालक

पु. ज्ञा. उडता  
संचालक

**Schedule - A - Share Capital / भाग भांडवल**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
<b>A</b>	<b>Share Capital / भाग भांडवल</b> (200,00,000 Shares of Rs.50/- each) (2,00,00,000 प्रत्येकी रु. 50/- प्रमाणे)		
		<b>100,00,00,000.00</b>	<b>100,00,00,000.00</b>
<b>B</b>	<b>Issued, Subscribed &amp; Paid up Share Capital /</b> <b>वसूल झालेले भाग भांडवल</b> (1,40,39,073 Shares of Rs. 50/- each) (Previous year 1,40,13,764 Shares of Rs. 50/- each) (प्रत्येकी रु. ५०/- प्रमाणे) <b>Out of above</b> i. Shares held by Co-operative Institute - 272400Shares ii. Shares held by State Government - NIL	<b>70,19,53,650.00</b>	<b>70,06,88,200.00</b>
	<b>Total</b>	<b>70,19,53,650.00</b>	<b>70,06,88,200.00</b>

**Schedule - B - Reserve Fund & Other Reserve / विधिविहित गंगाजळी व इतर निधी**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	<b>Reserve Fund &amp; Other Reserves/ गंगाजळी व इतर निधी</b>		
i	<b>Statutory Reserves / राखीव निधी</b>	<b>53,64,05,604.92</b>	<b>53,58,15,124.92</b>
ii	<b>Building Funds / इमारत निधी</b>	<b>11,75,06,750.50</b>	<b>11,75,06,750.50</b>
iii	<b>Dividend Equalization Fund/ लाभांश समकरण निधी</b>	<b>0.00</b>	<b>0.00</b>
iv	<b>Bad and Doubtful Debts Fund संशयित व बुडीत कर्ज निधी</b>	<b>89,61,33,121.91</b>	<b>103,50,00,000.00</b>
v	<b>Special Bad &amp; Doubtful Debts Reserve स्पेशल संशयित व बुडीत कर्ज निधी</b>	<b>21,92,000.00</b>	<b>21,92,000.00</b>
vi	<b>Revaluation Reserve (Asset) पुनर्मूल्यांकन निधी</b>	<b>72,87,735.00</b>	<b>1,14,56,597.00</b>
vii	<b>Profit Earmarked for Dividend 2018-19 नफा निर्धारित लाभांश २०१८-२०१९</b>	<b>2,25,00,000.00</b>	<b>2,25,00,000.00</b>
	<b>Total A</b>	<b>1,58,20,25,212.33</b>	<b>1,72,44,70,472.42</b>
	<b>Other Funds इतर निधी</b>		
viii	<b>Revenue and other Reserves विधिविहित गंगाजळी व इतर निधी</b>		
ix	<b>Investment Fluctuation Reserve गुंतवणूक चढ उतार निधी</b>	<b>5,05,00,000.00</b>	<b>5,05,00,000.00</b>
X	<b>Charity Fund धर्मादाय निधी</b>	<b>10,52,588.00</b>	<b>10,52,588.00</b>
Xi	<b>Member Welfare Fund सभासद कल्याण निधी</b>	<b>1,78,12,254.94</b>	<b>1,86,50,989.74</b>
Xii	<b>Employees Welfare Fund कर्मचारी कल्याण निधी</b>	<b>33,67,815.78</b>	<b>37,57,335.78</b>

Schedule - B Continued from page No. 26

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
Xiii	Provision for Standard Assets स्टँडर्ड असेटवरील तरतूद	3,40,00,000.00	4,15,00,000.00
XIV	Investment Depreciation Reserve गुंतवणूक घसारा निधी	5,28,71,883.51	84,23,650.00
	Provision for ARC- SRS	2,45,56,500.00	79,00,000.00
	Provision for AFS & Other	2,83,15,383.51	5,23,650.00
XV	Provision for Contingencies अकस्मित खर्चाची तरतूद	28,83,780.00	28,83,780.00
XVI	Provision for Restructured Term loans पुनर्बांधणी केलेल्या कर्जावरील तरतूद	5,78,00,000.00	3,53,00,000.00
Xvii	General Welfare Fund जनरल वेलफेअर फंड	4,79,650.25	4,79,650.25
Xviii	Provision For Ex-gratia interest above Rs.2 Cr. Advance	1,06,25,000.00	1,06,25,000.00
	<b>Total B</b>	<b>23,13,92,972.48</b>	<b>17,31,66,993.77</b>
	<b>Total (A + B)</b>	<b>181,34,18,184.81</b>	<b>189,76,37,466.19</b>

Schedule - C - Deposits / ठेवी

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
A	<b>Deposits / ठेवी</b>		
	<b>Fixed Deposits</b>		
	<b>Fixed Deposits / मुदत ठेवी</b>		
	(i) From Individuals वैयक्तिक	1221,49,18,768.66	1442,84,87,110.05
	(ii) From Co-op bank सहकारी बँक	0.00	0.00
	(iii) From Co.op. Institutions सहकारी संस्था	134,02,64,580.00	202,72,48,342.80
	<b>Total A</b>	<b>1355,51,83,348.66</b>	<b>1645,57,35,452.85</b>
B	<b>II. Saving Deposits सेव्हिंग ठेवी</b>		
	(i) From Individuals वैयक्तिक	301,79,75,666.17	313,86,89,157.24
	(ii) From Co-op. Institutions सहकारी संस्था	10,72,93,150.29	9,10,69,235.24
	<b>Total B</b>	<b>312,52,68,816.46</b>	<b>322,97,58,392.48</b>
C	<b>III. Current Deposits चालू ठेवी</b>		
	(i) From Individuals वैयक्तिक	84,03,90,426.14	64,50,55,233.88
	(ii) From Co-op bank सहकारी बँक	0.00	0.00
	(iii) Co-Op instiution सहकारी संस्था	10,91,89,159.83	14,18,99,997.90
	<b>Total C</b>	<b>94,95,79,585.97</b>	<b>786955231.78</b>
	<b>Total A+B+C</b>	<b>1763,00,31,751.09</b>	<b>2047,24,49,077.11</b>

### Schedule - D - Borrowings / घेतलेली कर्जे

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	<b>Borrowings / घेतलेली कर्जे</b>		
<b>I</b>	<b>Borrowings In India</b>		
	भारतातील कर्जे		
	(i) Reserve Bank of India रिझर्व्ह बँक ऑफ इंडिया	--	--
	(ii) Other Banks इतर बँका	--	--
	(iii) Other institutions and agencies इतर संस्था	--	--
<b>II</b>	<b>Borrowings outside India</b>	--	--
	भारताबाहेरील कर्जे		
	<b>Total I &amp; II</b>	--	--

### Schedule - E - Bills for Collection (as per contra) / वसुलीसाठी स्विकारलेली बिले (दुबेरजी)

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
<b>I</b>	<b>IBC Bills Payable/ देय बिले</b>	--	--
<b>II</b>	<b>OBC Bills Payable</b>	3,33,000.00	0.00
	<b>Total I+II</b>	3,33,000.00	0.00

### Schedule - F - Overdue Interest Reserve / थकीत व्याज तरतूद

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
<b>I</b>	<b>Overdue Interest Reserve / थकीत व्याज निधी</b>	264,81,31,279.14	215,57,85,958.39
	<b>Total I &amp; II</b>	264,81,31,279.14	215,57,85,958.39



**Schedule - G - Interest Payable On Deposit / ठेवीवरील देणे व्याज**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
i)	interest Payable on Deposits/ ठेवीवरील देणे व्याज	1,94,19,575.62	2,30,02,750.60
ii)	interest Payable on MBNP Deposits	1,46,68,198.05	1,66,39,344.00
	<b>Total I &amp; II</b>	<b>3,40,87,773.67</b>	<b>3,96,42,094.60</b>

**Schedule - H - Other Liabilities and Provisions / (इतर देणी)**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	<b>Other Liabilities and Provisions</b>		
	Demand Draft Payable डिमांड ड्राफ्ट पेएबल	21,90,775.00	9,02,541.00
	Dividend Payable लाभांश देणी	0.00	0.00
	Suspense Account / अनामत	1,87,13,597.19	1,25,17,987.85
	Sundry Payable / अन्य देणी	10,98,96,391.49	8,55,99,208.01
	Payslip Payable / पे स्लीप देणे	99,28,025.20	1,58,90,265.29
	TDS Payable / टी.डी.एस. देणे	1,05,16,275.00	97,90,960.58
	Provision for Income Tax(Net of Taxes Paid) इन्कम टॅक्स देणे तरतूद	6,61,75,296.25	0.00
	<b>Total</b>	<b>21,74,20,360.13</b>	<b>12,47,00,962.70</b>

**Schedule - I - Profit and Loss Account / (नफा तोटा खाते)**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	Profit as per last Balance-Sheet	0.00	0.00
	Less Profit Appropriation	0.00	0.00
	Add Current Year Profit	1,24,83,946.19	0.00
	<b>Total</b>	<b>1,24,83,946.19</b>	<b>0.00</b>

**Schedule - J - Cash & Balances with Bank / (हातावरील रोख व बँकातील शिल्लक)**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
<b>A</b>	<b>Cash &amp; Balances with Bank</b> हातावरील रोख व बँकातील शिल्लक		
	Cash In Hand & Cash in ATM रोख शिल्लक	13,31,60,041.00	24,14,05,616.00
<b>B</b>	<b>Current Account with</b> चालू खाती		
	i) Reserve Bank of India रिझर्व्ह बँक ऑफ इंडिया	111,77,56,427.67	276,62,29,349.40
	ii) State Bank of India स्टेट बँक ऑफ इंडिया	89,92,891.83	1,41,11,557.25
	iii) MSC Bank Ltd., Mumbai महाराष्ट्र राज्य सहकारी बँक लि. मुंबई	66,532.40	3,59,261.32
	iv) District Central Co-op. Banks जिल्हा मध्यवर्ती सहकारी बँका	4,83,99,954.67	2,16,76,370.17
	<b>Total</b>	<b>130,83,75,847.57</b>	<b>304,37,82,154.14</b>

**Schedule - K - Balances with Other Bank / (इतर बँकातील शिल्लक)**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
<b>I</b>	<b>Balances with other Banks</b>		
	i) Balance with banks बँकातील ठेवी		
	(a) In Current Account चालू खाती	6,01,34,674.90	4,93,86,250.41
	(b) In Others Deposit Accounts Fixed Deposits with Notified Banks राष्ट्रीयकृत व अन्य बँकातील ठेवी	277,38,10,171.00	268,72,92,776.00
	<b>Total</b>	<b>283,39,44,845.90</b>	<b>273,66,79,026.41</b>

**Schedule - L - Money at Call and Short Notice / (अल्प सुचना ठेवी)**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	<b>Money at call and Short Notice</b>	--	--
	मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी	--	--
	<b>Total</b>	<b>--</b>	<b>--</b>

**Schedule - M - Investment / (गुंतवणूक )**

No	Particulars		Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	<b>Investment / गुंतवणूक</b>			
1)	<b>Investment in India in</b>			
	<b>SLR Investments केंद्र/राज्य</b>		<b>581,85,51,610.00</b>	<b>567,04,60,177.00</b>
	सरकारचे इतर विश्वस्त रोखे Total 1 (i+ii+iii)			
	<b>(i) Central Government Securities</b>		<b>302,01,36,370.00</b>	<b>257,47,28,720.00</b>
	केंद्र/राज्य सरकारचे कर्ज रोखे			
	Face value / दर्शनी किंमत	305,00,00,000.00		260,00,00,000.00
	Market value/ बाजार भावाने किंमत	285,19,65,000.00		253,66,60,000.00
	Book value / पुस्तकी किंमत	302,01,36,370.00		257,47,28,720.00
	<b>ii) State Government Securities</b>		<b>279,84,15,240.00</b>	<b>309,57,31,457.00</b>
	राज्य सरकारचे कर्ज रोखे			
	Face value/ दर्शनी किंमत	280,67,30,000.00		310,62,60,000.00
	Market value/ बाजार भावाने किंमत	293,31,46,816.49		328,62,70,566.82
	Book value / पुस्तकी किंमत	279,84,15,240.00		309,57,31,457.00
	<b>iii) Other approved Securities</b>			
2)	<b>अन्य विश्वस्त रोखे Total 2</b>		<b>0.00</b>	<b>0.00</b>
	Face value/ दर्शनी किंमत		0.00	0.00
	Market value/ बाजार भावाने किंमत		0.00	0.00
3)	<b>Non- SLR Investments Total 3 (i+ii)</b>		<b>6,99,69,721.00</b>	<b>6,60,41,850.00</b>
	<b>(i) Shares of Co.op.Institutions</b>		<b>3,36,850.00</b>	<b>3,36,850.00</b>
	सहकारी संस्थांचे शेअर्स			
	<b>(ii) Others / इतर</b>			
	a) Corporate debentures/ बॉन्ड्स		65,28,871.00	0.00
	b) ARC Security Receipt / रीसीट		6,31,04,000.00	6,57,05,000.00
	<b>(Total 1+2+3)</b>		<b>588,85,21,331.00</b>	<b>573,65,02,027.00</b>

**Schedule - N - Advances / दिलेली कर्जे**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	<b>Advances / दिलेली कर्जे</b>		
<b>A</b>	<b>Short Term Loans, Cash Credit, Overdraft &amp; Bills Discounted of which secured against / अल्प मुदत कर्जे कर्जे, कॅशक्रेडीट, ओव्हरड्राफ्ट व बिल्स डिस्काउंटिंग यापैकी</b>		
	i) Govt. & other approved securities सरकारी कर्जरोखे व तत्सम तारणावर	0.00	0.00
	i) Other Tangible Securities/ अन्य तारणावर	527,61,83,342.40	566,85,67,509.32
	ii) On Personal Sureties / विनातारणी जामीनकी	66,83,797.88	55,15,211.07
	<b>Total A</b>	<b>528,28,67,140.28</b>	<b>567,40,82,720.39</b>
	<b>Out of A above</b>		
	Due from individuals / यापैकी व्यक्तिशः येणे असलेली	46,62,11,725.28	25,21,95,041.62
	Overdue advances of advanced amount overdue मुदत संपूनही येणे असलेली	214,30,76,089.63	194,47,26,497.59
	Bad & Doubtful Advances Considered Bad & Doubtful for Recovery / संशयित अथवा बुडीत	11,33,16,529.08	24,68,95,970.85
<b>B</b>	<b>Medium Term Loans मध्यम मुदत कर्जे of which Secured against</b>		
	i) Govt. & other approved securities सरकारी कर्जरोखे व तत्सम तारणावर	0.00	0.00
	i) Other Tangible Securities / अन्य तारणावर	60,46,83,550.48	115,20,09,407.56
	ii) On Personal Sureties / विनातारणी जामीनकी	74,50,10,297.14	57,18,14,653.73
	<b>Total B</b>	<b>134,96,93,847.62</b>	<b>172,38,24,061.29</b>
	<b>Out of B above</b>		
	Due from individuals / यापैकी व्यक्तिशः येणे असलेली	79,36,17,720.38	85,13,07,170.29
	Overdue advances of advanced amount overdue मुदत संपूनही येणे असलेली	44,96,50,811.10	69,62,10,575.38
	Bad & Doubtful Advances Considered Bad & Doubtful for Recovery / संशयित अथवा बुडीत	6,12,63,310.50	17,72,95,143.21
	i) Govt. & other approved securities सरकारी कर्जरोखे व तत्सम तारणावर		
	i) Other Tangible Securities / अन्य तारणावर	262,17,76,085.63	286,63,21,716.45
	ii) On Personal Sureties / विनातारणी जामीनकी	39,64,96,221.04	67,57,73,834.56
	<b>Total C</b>	<b>301,82,72,306.67</b>	<b>354,20,95,551.01</b>
	<b>Long Term Loans / दीर्घ मुदतीचे कर्जे</b>		
	<b>Out of C above</b>		
	Due from individuals यापैकी व्यक्तिशः येणे असलेली	116,19,47,650.93	158,90,73,244.40
	Overdue advances of advanced amount overdue मुदत संपूनही येणे असलेली	45,79,84,155.41	81,34,92,188.67
	Bad & Doubtful Advances Considered Bad & Doubtful for Recovery / संशयित अथवा बुडीत	23,68,69,663.47	33,69,14,862.90
	<b>Total Loans &amp; Advances/ एकूण कर्जे Total (A+B+C)</b>	<b>965,08,33,294.57</b>	<b>1094,00,02,332.69</b>

**Schedule - O - Interest Receivable / (व्याज येणे)**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
<b>A</b>	<b>Interest Accrued</b>		
i)	Interest on NPA Accounts Overdue Interest on NPA Accounts थकीत कर्जावरील येणे व्याज	264,81,31,278.14	215,57,85,958.39
ii)	Interest on NPA Accounts (Current)	0.00	22,47,409.00
<b>B</b>	<b>Interest on Investment</b>	15,63,43,145.87	16,16,95,457.00
	गुंतवणूकीवरील येणे व्याज		
	<b>Total i &amp; ii</b>	<b>280,44,74,424.01</b>	<b>231,97,28,824.39</b>

**Schedule - P - Bills For Collection (As Contra) / वसुलीसाठी पाठविलेली बिले (दुबेरजी)**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	i) IBC Bills Payable	0.00	0.00
	ii) OBC Bills Payable	3,33,000.00	0.00
	<b>Total i &amp; ii</b>	<b>3,33,000.00</b>	<b>0.00</b>

**Schedule - Q - Branch Adjustment / शाखान्तर्गत खाती जुळणी**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	<b>Branch Adjustment</b>	<b>0.00</b>	<b>2,20,089.00</b>
	<b>Total</b>	<b>0.00</b>	<b>2,20,089.00</b>

**Schedule - R - Land & Building / जागा व इमारत**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
<b>I</b>	<b>Fixed Assets / स्थावर मालमत्ता</b>		
	Premises at cost as on 31 st March of the preceding year ( book value ) जागा व इमारत 31 मार्च अखेरची मूळ रक्कम	5,12,51,210.84	5,64,94,775.84
	Addition during the year / वर्षातील वाढीव रक्कम	(+) 0.00	(+) 0.00
	Deductions & Depreciation during the year वर्षातील वजावट आणि घसारा	(-) 42,92,467.00	(-) 52,43,565.00
	<b>Total</b>	<b>4,69,58,743.84</b>	<b>5,12,51,210.84</b>
	Less Depreciation Fund घसारा निधी	(-) 2,94,90,528.84	(-) 2,73,00,537.84
	<b>Closing Balance</b>	<b>1,74,68,215.00</b>	<b>2,39,50,673.00</b>

**Schedule - S- Furniture & Dead Stock, (Less Depre.) / फर्निचर व डेडस्टॉक (झीज वजा जाता )**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	<b>Deffered Revenue, &amp; Improvement to Premises Dead Stock ,Furniture cost as on 31 st March of the preceding year ( book value )</b> 31 मार्च अखेरची मूल रक्कम	3,96,96,769.66	5,41,00,214.66
	<b>Addition during the year / वर्षातील वाढीव रक्कम</b>	(+) 37,60,300.92	(+) 35,35,693.50
	<b>Deductions &amp; Depreciation during the year वर्षातील वजावट आणि घसारा</b>	(-) 56,404.57	(-) 4,41,459.00
	<b>Total</b>	<b>4,34,00,666.01</b>	<b>5,71,94,449.16</b>
	<b>Less Depreciation घसारा निधी</b>	(-) 1,32,86,720.10	(-) 1,74,97,679.50
	<b>Closing Balance</b>	<b>3,01,13,945.91</b>	<b>3,96,96,769.66</b>

**Schedule - T- Motor Vehicles (Less Dep.) मोटार वाहन (झीज वजा जाता )**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	<b>Motar vehicles ( Less Dep. ) Motar Vehicle cost as on 31 st March of the preceding year ( book value )</b> 31 मार्च अखेरची मूल रक्कम	16,16,700.00	20,21,200.00
	<b>Addition during the year / वर्षातील वाढीव रक्कम</b>	(+) 0.00	(+) 0.00
	<b>Deductions &amp; Depreciation during the year वर्षातील वजावट &amp; घसारा</b>	(-) 0.00	(-) 0.00
	<b>Total</b>	<b>16,16,700.00</b>	<b>20,21,200.00</b>
	<b>Less Depreciation Fund घसारा निधी</b>	(-) 3,23,500.00	(-) 4,04,500.00
	<b>Closing Balance</b>	<b>12,93,200.00</b>	<b>16,16,700.00</b>

**Schedule - U - Other Assets**

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
i)	<b>Advances (आगाऊ रक्कम)</b>	1,55,03,810.00	1,97,39,926.00
ii)	<b>Stock of Printing Stationery छपाई स्टेशनरी शिल्लक</b>	13,06,620.59	15,06,815.76
iii)	<b>Other Assets (इतर जिंदगी)</b>	1,10,85,573.33	1,84,36,433.98
	<b>Advance Income-Tax 2021-22 अॅडव्हान्स इन्कमटॅक्स 2021-22</b>	4,30,77,000.00	0.00
	<b>MSEB /BSNL /SMC -Deposit/NPCI (ठेव रक्कम)</b>	28,86,613.15	14,85,452.15
	<b>iv) Non Banking Assets</b>	31,91,93,320.00	29,99,37,000.00
	<b>Total</b>	<b>39,30,52,937.07</b>	<b>34,11,05,627.89</b>

### Schedule - V- Deferred Tax Asset

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	Opening Balance	8,89,43,302.00	8,76,82,093.00
	Add : Raised During the year	4,05,05,602.00	12,61,209.00
	Less : Reversed during the year	0.00	0.00
	Closing Balance <b>Total</b>	<b>12,94,48,904.00</b>	<b>8,89,43,302.00</b>

### Schedule - W- Loss

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
	Previous Year Loss/ मागील वर्षाचा तोटा	0.00	2,49,66,177.33
	Add : Current Year Loss / चालू वर्षाचा तोटा	0.00	9,37,10,055.51
	<b>Total Loss / एकूण तोटा</b>	<b>0.00</b>	<b>11,86,76,232.84</b>

### Schedule - X Contingent Liabilities (संभाव्य देणी)

No	Particulars	Amount (Rs.) 31-Mar-2022	Amount (Rs.) 31-Mar-2021
A)	Guarantees Issued / बँक हमी	45,83,09,775.82	46,95,22,846.32
B)	Amount transferred to RBI under DEAF अनक्लेमड ठेवीची रक्कम रिझर्व्ह बँकेकडे वर्ग	8,14,61,961.15	6,58,39,245.26
C)	Income tax demand Contested where appeals are pending with Appropriate authorities आयकर प्रकरणी अपिलाची रक्कम	4,42,40,332.00	2,10,31,740.00
	<b>Total</b>	<b>58,40,12,068.97</b>	<b>55,63,93,831.58</b>



## S R Pandit & Co.

### Chartered Accountants

Vishnu Apartments, 772/4, Laxmi Park Colony, L. B. Shastri Road, Pune 411 030.  
E-mail.: casrpanditco@gmail.com M. 99229 97981 | Tel.: (020) 24538128 / 24537243

#### Independent Auditor's Report

To,  
The Members of  
Solapur Janata Sahakari Bank Ltd., Solapur  
(Multi State Scheduled Bank)

#### Report on the Financial Statements

##### Opinion

1. We have audited the accompanying financial statements of Solapur Janata Sahakari Bank Ltd., Solapur. as 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 a summary of significant accounting policies and other explanatory information. The returns of 41 branches audited by us are incorporated in these financial statements.
2. In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements together with notes there on give the information required by the Banking Regulation Act, 1949, the Multi State Cooperative Societies Act, 2002 and the Rules made thereunder, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Bank as at March 31, 2022 and its profit and its cash flow for the financial year ended on that date.

##### Basis of Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Multi State Cooperative Societies Act, 2002 and the rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion





### **Emphasis of Matters**

4. We draw attention on following matters as per Note No. 9 of Notes Forming Part of Accounts the Bank has Recognized DTA of Rs. 12,94,48,904.00 as on 31.03.2022, including Rs. 4,05,05,602.00 added for the year. This stated to be based on expert opinion and the concept of Prudence.

We also draw at your attention to Note No. 5 of Accounting Policies with regards to depreciation on revalued portion of assets. As per AS 10 (revised) the said amount needs to be debited to Profit and Loss account whereas Bank had debited the same to Revaluation Reserve Account. Further the said amount has not been credited to General Reserve.

However considering materiality and its impact on overall profitability of the Bank, our opinion is not modified in respect of above matters.

### **Information Other than the Financial Statements and Auditor's Report thereon (As per mandatory Standards on Auditing)**

5. The Bank's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Report of Board of Directors including other explanatory information, but does not include the Financial Statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.

Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.



## **Responsibilities of Management and those charged with governance for the Financial Statements**

6. The Bank's Board of Directors is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, provisions of Banking Regulation Act, 1949, the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder, and circulars and the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Bank as at March 31, 2022 and its profit and its cash flows for the financial year ended on that date. This responsibility also includes 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.

In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing Bank's Financial Reporting process.

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

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



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

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

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably



be thought to bear on our independence, and where applicable, related safeguards.

**8. Report on Other Legal and Regulatory Requirements**

1. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.
2. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, and Section 30 (3) of Banking Regulation Act 1949 we report that:
  - a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
  - b. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
  - c. The transactions of the Bank which came to our notice have been within the powers of the Bank;
  - d. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, agree with the books of account and the returns;
  - e. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;
  - f. In our opinion and according to information and explanations given to us, and based on our examination of the books of account and other record, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the Bank.
9. As required by Rule 27 (3) (a) to (f) of the Multi State Cooperative Societies, Rule, 2002, we give the Annexure, a schedule on the matters specified in the said Rule.

For S R Pandit & Co.  
Chartered Accountants  
Registration No. 107309W

CA Sudhir Pandit  
(Partner)

M. No. 032121

UDIN-22032121ALVQKG2911



Place: Solapur.

Date: 28<sup>th</sup> June 2022

**Annexure to Independent Auditor's Report for the Financial Year ended March 31, 2022.**

(As referred in clause no. 9 of our report of even date as on March 31, 2022.)  
As required by the rule 27 (3) of the Multi State Co-operative Societies Rules, 2002 ("the Rules) we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank.

- a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-laws of the Bank
- b. During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India. Since, the Bank had neither accepted deposits nor received subsidy from National Bank of Agriculture and Rural Development, our comments regarding transactions contrary to the guidelines issued by the said Bank are not called for.
- c. The following advances are categorised as doubtful or loss assets as per prudential norms of RBI as on March 31, 2022 and reported in terms of clause (c) of Rule 27 (3) of the Rules :

Category	Principal outstanding as on March 31, 2022 (Rs. in Lakhs)
Doubtful Advances	14225.49
Non-Performing Investments	2.64
Other Assets	27.60
<b>Total</b>	<b>14255.73</b>

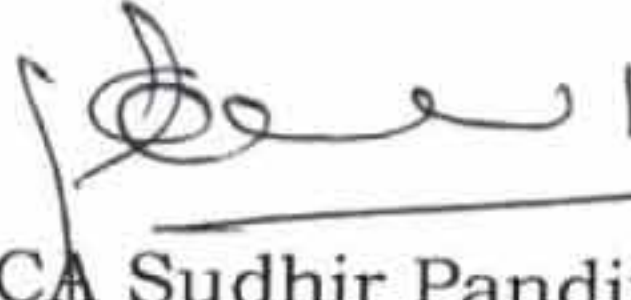
- d. As per the information provided to us and to the best of our knowledge, the following credit facilities have been sanctioned by the Bank to the members of the Board or their relatives

Particulars	Outstanding Amount (Rs. In Crores )	Security Value (Rs. In Crores )	Overdoes, if any
Fund Base	0.35	2.65	NIL
Non-Fund Base	NIL	NIL	NIL
<b>Total</b>	<b>0.35</b>	<b>2.65</b>	<b>NIL</b>

- e. During the course of our audit, we have not come across any violations of guidelines conditions etc. issued by the RBI. Since the

- f. Bank has neither accepted deposits nor received subsidy from National Bank of Agriculture and Rural Development, our comments regarding violations of guidelines issued by the said Bank are not called for.
- g. To the best of our knowledge, no other matters have been specified by the Central Registrar of Co-operative Societies which requires reporting under this Rule.

For S R Pandit &Co.  
Chartered Accountants  
Registration No. 107309W

  
CA Sudhir Pandit  
(Partner)

M. No. 032121

UDIN:-22032121ALVQKG2911



Place: Solapur.

Date: 28<sup>th</sup> June 2022

# SOLAPUR JANATA SAHAKARI BANK LTD. SOLAPUR

(Multi-State scheduled co-operative Bank)

## Schedule - Y

### **Significant Accounting Policies, Notes to Accounts and Disclosures**

*Notes to Accounts forming part of the Balance Sheet as at 31st March, 2022 and Profit and loss Account for the year ended on that date.*

#### **Overview**

Solapur Janata Sahakari Bank Ltd. ('the Bank') was incorporated in the year 1966. It became Multi-state Co-operative Bank in the year 2014. The bank has 41 branches. The area of operation is Maharashtra and Karnataka state. The main business is of banking services.

#### **1. Basis of preparation:**

These financial statements are drawn up in accordance with historical cost convention and ongoing concern basis and comply with generally accepted accounting principles in India, statutory requirements prescribed under Multi-State Co-operative Societies Act 2002, Banking Regulation Act, 1949, circulars and guidelines issued by Reserve Bank of India from time to time, the Accounting Standards issued by The Institute of Chartered Accountants of India and practices prevailing in Co-operative Banks in India.

The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

#### **2. Use of Estimates**

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision to the accounting estimates is recognized prospectively.

#### **3. Revenue Recognition (AS-9)**

Items of income and expenditure are accounted on accrual basis except for the following:

- i. Interest and other income on Advances classified as 'Non-performing assets' is recognized to the extent realized, as per the guideline issued by the RBI. Unrealized interest on non-performing advances is shown under 'Overdue Interest Reserve' and as 'Interest Receivable on Loans and Advances' on liability side and asset side respectively.
- ii. Commission and Exchange are fully recognized as income on realization.
- iii. Locker Rent is recognized on receipt basis, to the extent of income accrued and due.
- iv. Dividend is recognized as income when right to receive payment is established by the date of Balance Sheet.
- v. Interest on government securities, debentures and other fixed income securities is recognized on a time proportion basis taking into account the amount outstanding and the rate applicable.
- vi. Guarantee commission is accounted on proportionate basis as per tenure.

#### 4. Property Plant and Equipment (PPE) (AS-10):

- i. Premises are stated at historical cost or at revalued amount, in case of revaluation thereof. The Cost includes difference between the historical cost and the revalued amount is accounted as "revaluation reserve." Cost includes cost of purchase and all expenditure incidental thereto.
- ii. Subsequent costs are included in carrying amount of asset or recognized as separate asset, as appropriate only when it is probable that future economic benefit associated with the item will flow to the entity and the cost can be measured reliably.
- iii. Other fixed assets are stated at historical cost net of depreciation.
- iv. Premises are depreciated over the residual life of premises. The bank has a policy of assessing the residual life of premises periodically to present the realistic value of premises from time to time.
- v. The surplus arising out of revaluation of premises carried out is credited to the Revaluation Surplus in the Balance Sheet.
- vi. In respect of building /premises kept in use by the Bank, yearly amortization of revaluation reserve against building /premises is debited to profit and loss account along with depreciation on original cost of building and premises and credited to revalued building /premises account and amount of amortization of revaluation reserve is credited to profit and loss account. The Bank is in process of compliance with the requirements of Para 44 of the Accounting Standard 10 'Property Plant and Equipment'.

#### Depreciation:-

- a) Depreciation on PPE is recognized based on cost of asset less their residual values over their useful lives, using the Straight Line Method and Reducing Balance Method as shown below. The useful life of Property, Plant and Equipment is considered as per the management estimate. The estimated useful lives, residual values and depreciation method are reviewed at the end of the each accounting period, with the effect of any changes in estimate accounted for on prospective basis.

The estimated useful lives of PPE and depreciation rates considering the useful life of an individual asset as determined by the management is as follows:

Sr. No.	Property, plant and Equipment	Depreciation (p.a.)	Method
1	Building /Premises	10%	WDV
2	Furniture and fixtures	20%	WDV
3	Vehicles	20%	WDV
4	Electrical items	25%	WDV
5	Computer hardware	33.33%	SLM

- a) The Management believes that the estimate of useful life are realistic and reflect fair approximation of the period over which the assets are likely to be used. These estimates and associated assumptions are based on historical experiences and various other factors that are believed to be reasonable under the circumstances.
- b) Whenever there is a revision in the estimated useful life of the asset, the unamortized depreciable amount is charged over the revised remaining useful life of the said asset.
- c) An item of property, plant and Equipment is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss



arising on the disposal or retirement of an item of property, plant and Equipment is determined as difference between the sales proceeds and the carrying amount of the asset and is recognized in profit and loss.

- d) The depreciation on assets acquired prior to October 1st, is provided for the whole year otherwise the same are depreciated at 50% of the normal rates.
- e) No depreciation is provided on assets sold during the year to third parties.
- f) Freehold land is not depreciated.
- g) Leasehold land is amortized over the period of the lease.
- h) Capital expenditure on leasehold land and building is amortized over a period of Lease.
- i) Stamp duty and registration charges on leasehold premises are amortized over the period of lease.
- j) The items of Property, Plant and Equipment whose written down value has become NIL due to charge of depreciation over the years are stated at nominal value of Re. 1/- to facilitate their identification.
- k) Impairment of PPE

The Bank assesses at each Balance sheet date whether there is any such indication that an asset may be impaired. If any such indication exists, the bank estimates the recoverable amount of the asset. An asset's recoverable amount is higher of an asset's net selling price and its value in use. If such recoverable amount of the asset is less than its carrying amount, the carrying amount is reduced to its recoverable amount. The reduction is treated as an impairment loss and is recognized in the profit and loss account.

## 5. Accounting for Investments (AS-13)

The Bank has classified the investments in accordance with the RBI guidelines applicable to Urban Co-Operative Banks. Accordingly, classification of investments for the purpose of valuation is done under the following categories:

- 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
  - 'Held for Trading' - Securities acquired by the Bank with the intention to trade.
  - 'Available for Sale' - Securities which do not fall within the above two categories and security Receipts issued by Asset Reconstruction Companies are classified as 'Available for Sale'.
- i. Investments are classified as under;
    - i. Government securities
    - ii. Other Approved Securities
      - Shares
      - Bonds of PSU
      - Others
    - ii. Investments purchased under HTM category are accounted at cost. Premium, if any, on investments under HTM category is amortized over the residual life of the investment, with a debit to Profit and Loss account. The book value of security is reduced to the extent of amount amortized during the relevant accounting period. If the cost price is less than face value, the difference is ignored. If the maturity is in the first half of the year, that year is ignored for the purpose of amortization.
    - iii. Investments under "HFT" and "AFS" categories are revalued at marked to market on the basis of guidelines issued by the RBI. Net depreciation, if any, under each of the categories is recognized in the profit and loss account. Net appreciation, if any, has been ignored.

- iv. For the purpose of valuation, market value in the case of Central and State Government securities, PSU Bonds and Other bonds is determined as per RBI guidelines on the basis of the “Yield to Maturity” indicated by Financial Benchmark India Pvt. Ltd(FBIL).
- v. Shares of co-operative Banks are valued at cost. Full provision is made for investment in shares of co-operative societies, in case dividend is not declared or financial position is not available or which have gone into liquidation.
- vi. Security Receipts are recognized at the lower of the redemption value of the security receipts and the Net Book Value (NBV) of the financial asset. The same are valued on the basis of the Net Asset Value (NAV), obtained from Securitization Company / Asset Reconstruction Company as at the Balance Sheet date. The provision there against has been made as per master directions/ circulars issued, in this regard, by RBI, from time to time.
- vii. The transfers of investments from one category to another is done once in a year preferably at the beginning of the year at lower of the acquisition cost/book value/market value on the date of transfer and the depreciation, if any, is debited to profit and loss account.
- viii. Treasury Bills if any under all the classifications are shown at carrying cost.
- ix. Broken period interest on debt instruments is credited to profit and loss account on accrual basis. Brokerage, Commission etc. pertaining to investments paid at the time of acquisition is charged to revenue. The investments are accounted for on the settlement date.
- x. Overdue Interest if any in respect of non-performing investments is provided under ‘Overdue Interest Reserve’ on investments on liabilities side and Interest Receivable on asset side.
- xi. Disposal of Investments: Profit / Loss on sale of investments is taken to Profit and Loss account in case of HFT and AFS category securities.

## 6. Advances and Provision for Advances

- a. Advances are disclosed net of write off and further disclosed into short term, medium term and long term.
- b. Advances are classified into Standard, Sub-Standard, Doubtful and Loss Assets in accordance with the guidelines issued by the Reserve Bank of India from time to time.
- c. Provision on advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the RBI. In addition, a general provision is made on following categories of standard assets as per RBI guidelines, asunder:

Category	Provision (%)
Direct advances to Agricultural and SME Sectors	0.25
Commercial Real estate loans	1.00
CRE – RH	0.75
Other advances	0.40

- a. Provision is made for restructured accounts in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring. In respect of account restructured pursuant to the impact of Covid-19, provisions have been made as stipulated under the extant RBI guidelines in this regard.
- b. Loans to directors are sanctioned with respect to directives issued by the Reserve Bank of India against their own fixed deposits.
- c. Recoveries of bad debts written-off are recognized in Profit and Loss account and included under other income.

- d. Provision is made for restructured accounts in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring. In respect of account restructured pursuant to the impact of Covid-19, provisions have been made as stipulated under the extant RBI guidelines in this regard.
- e. Loans to directors are sanctioned with respect to directives issued by the Reserve Bank of India against their own fixed deposits.
- f. Recoveries of bad debts written-off are recognized in Profit and Loss account and included under other income.

## 7. Employee Benefits (AS-15):

### a) Provident Fund:

It is a defined contribution scheme. The eligible employees of the bank are entitled to receive benefits under the Provident Fund, where, both the employee and the bank contribute monthly at a stipulated rate to the government provident fund. The bank has no liability for future provident fund benefits other than its annual contribution and recognizes such contributions as an expense to Profit and Loss account in the period in which employee renders the related service.

### b) Gratuity:

The bank provides for the gratuity, a defined benefit retirement plan, covering all eligible employees. The plan provides for lump sum payments to employees upon death while in employment or on separation from employment after serving for the stipulated years mentioned under 'The Payment of Gratuity Act, 1972'. Liabilities with regard to the Gratuity Plan are determined by actuarial valuation at each Balance Sheet date using the Projected Unit Credit Method.

The bank funds for the plan asset in the form of qualifying insurance policy and has maintained fund under trust maintained with LIC. The fair value of plan asset is reduced from the gross obligation under the defined benefits plans to recognize the net obligation of the gratuity plan in the Balance Sheet as liability, in accordance with AS-15 'Employee Benefits'.

Actuarial valuation of Gratuity is done by the Bank on the basis of Actuaries certificate.

(Amount in Rs.)

I	Assumptions	Valuation Date	Valuation Date
		31st March, 2022	31st March, 2021
	Mortality	IALM (2012-14) Ult.	IALM (2012-14) Ult.
	Discount Rate	6.85%	6.32%
	Rate of increase in compensation	6%	6%
	Rate of return (expected) on plan assets	6.85%	6.32%
	Withdrawal rates	5%	5%
<b>II</b>	<b>Changes in present value of obligations</b>		
	PVO at beginning of period	196,102,625	193,939,477
	Interest cost	11,638,427	12,455,855
	Current Service Cost	8,826,176	8,731,036
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Benefits Paid	(23,900,583)	(21,530,284)
	Actuarial (gain)/loss on obligation	(7,217,851)	2,506,541
	PVO at end of period	185,448,794	196,102,625

<b>III</b>	<b>Changes in fair value of plan assets</b>		
	Fair Value of Plan Assets at beginning of period	248,659,022	240,831,035
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expected Return on Plan Assets	14,970,200	16,060,300
	Contributions	323,520	12,229,484
	Benefit Paid	(23,900,583)	(21,530,284)
	Actuarial gain/(loss) on plan assets	2,328,345	1,068,487
	Fair Value of Plan Assets at end of period	242,380,504	248,659,022
<b>IV</b>	<b>Fair Value of Plan Assets</b>		
	Fair Value of Plan Assets at beginning of period	248,659,022	240,831,035
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Actual Return on Plan Assets	17,298,545	17,128,787
	Contributions	323,520	12,229,484
	Benefit Paid	(23,900,583)	(21,530,284)
	Fair Value of Plan Assets at end of period	242,380,504	248,659,022
	Funded Status	56,931,710	52,556,397
	Excess of actual over estimated return on Plan Assets	2,328,345	1,068,487
<b>V</b>	<b>Actuarial Gain/(Loss) Recognized</b>		
	Actuarial Gain/(Loss) for the period (Obligation)	7,217,851	(2,506,541)
	Actuarial Gain/(Loss) for the period (Plan Assets)	2,328,345	1,068,487
	Total Gain/(Loss) for the period	9,546,196	(1,438,054)
	Actuarial Gain/(Loss) recognized for the period	9,546,196	(1,438,054)
	Unrecognized Actuarial Gain/(Loss) at end of period	-	-
<b>VI</b>	<b>Past Service Cost Recognised</b>		
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Average remaining future service till vesting of the Benefit	-	-
	Recognised Past Service Cost - (Non-vested Benefits)	-	-
	Recognised Past Service Cost - (Vested Benefits)	-	-
	Unrecognised Past Service Cost - Non-Vested Benefits	-	-
<b>VII</b>	<b>Amounts to be recognized in the Balance Sheet and statement of Profit and Loss Account</b>		
	PVO at end of period	185,448,794	196,102,625
	Fair Value of Plan Assets at end of period	242,380,504	248,659,022
	Funded Status	56,931,710	52,556,397
	Unrecognized Actuarial Gain/(Loss)	-	-
	Net Asset/(Liability) recognized in the balance sheet	56,931,710	52,556,397
<b>VIII</b>	<b>Expense recognized in the statement of P and L A/C</b>		
	Current Service Cost	8,826,176	8,731,036
	Interest cost	11,638,427	12,455,855
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Unrecognised Past Service Cost - Non-Vested Benefits	-	-
	Expected Return on Plan Assets	(14,970,200)	(16,060,300)

	Net Actuarial (Gain)/Loss recognized for the period	(9,546,196)	1,438,054
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expense recognized in the statement of P and L A/C	(4,051,793)	6,564,645
<b>IX</b>	<b>Movements in the Liability recognized in Balance Sheet</b>		
	Opening Net Liability	(52,556,397)	(46,891,558)
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expenses as above	(4,051,793)	6,564,645
	Contribution paid	(323,520)	(12,229,484)
	Closing Net Liability	(56,931,710)	(52,556,397)
<b>X</b>	<b>Experience Analysis - Liabilities</b>		
	Actuarial (Gain)/Loss due to change in bases	(3,604,602)	3,718,132
	Experience (Gain) / Loss due to Change in Experience	(3,613,249)	(1,211,591)
	Total	(7,217,851)	2,506,541
	<b>Experience Analysis - Plan Assets</b>		
	Experience (Gain) / Loss due to Change in Plan Assets	(2,328,345)	(1,068,487)
<b>XI</b>	<b>Schedule III Details</b>		
	<b>Current Liability</b>	<b>Nil</b>	<b>Nil</b>
	<b>Non-Current Liability</b>	<b>185,448,794</b>	<b>196,102,625</b>

**c) Leave Encashment:**

Bank has made actuarial valuation for leave encashment.

Accumulated leave, which is expected to be utilized within the next twelve months is treated as short-term employee benefit. The bank measures the cost of such absences at the amount it expects to pay as a result of the unused entitlement that has accumulated at the reporting date. The accumulated leave expected to be carried forward beyond twelve months is Other Long-term Employee Benefit.

**(Amount in Rs.)**

<b>I</b>	<b>Assumptions</b>	<b>Valuation Date</b>	<b>Valuation Date</b>
		<b>31st March, 2022</b>	<b>31st March, 2021</b>
	Mortality	IALM (2012-14) Ult.	IALM (2012-14) Ult.
	Discount Rate	6.32%	6.80%
	Rate of increase in compensation	6%	6%
	Rate of return (expected) on plan assets		
	Withdrawal rates	5%	5%
<b>II</b>	<b>Changes in present value of obligations</b>		
	PVO at beginning of period	31,112,086	35,178,470
	Interest cost	2,115,622	2,392,136
	Current Service Cost	15,687,494	14,945,989
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Benefits Paid	-	-

	Actuarial (gain)/loss on obligation	(22,013,402)	(21,404,509)
	PVO at end of period	26,901,800	31,112,086
<b>III</b>	<b>Changes in fair value of plan assets</b>		
	Fair Value of Plan Assets at beginning of period	-	-
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expected Return on Plan Assets	-	-
	Contributions	-	-
	Benefit Paid	-	-
	Actuarial gain/(loss) on plan assets	-	-
	Fair Value of Plan Assets at end of period	-	-
<b>IV</b>	<b>Fair Value of Plan Assets</b>		
	Fair Value of Plan Assets at beginning of period	-	-
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Actual Return on Plan Assets	-	-
	Contributions	-	-
	Benefit Paid	-	-
	Fair Value of Plan Assets at end of period	-	-
	Funded Status	(26,901,800)	(31,112,086)
	Excess of actual over estimated return on Plan Assets	-	-
<b>V</b>	<b>Actuarial Gain/(Loss) Recognized</b>		
	Actuarial Gain/(Loss) for the period (Obligation)	22,013,402	21,404,509
	Actuarial Gain/(Loss) for the period (Plan Assets)	-	-
	Total Gain/(Loss) for the period	22,013,402	21,404,509
	Actuarial Gain/(Loss) recognized for the period	22,013,402	21,404,509
	Unrecognized Actuarial Gain/(Loss) at end of period	-	-
<b>VI</b>	<b>Past Service Cost Recognised</b>		
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Average remaining future service till vesting of the Benefit	-	-
	Recognised Past Service Cost - (Non-vested Benefits)	-	-
	Recognised Past Service Cost - (Vested Benefits)	-	-
	Unrecognised Past Service Cost - Non-Vested Benefits	-	-
<b>VII</b>	<b>Amounts to be recognized in the Balance Sheet and statement of Profit and Loss Account</b>		
	PVO at end of period	26,901,800	31,112,086
	Fair Value of Plan Assets at end of period	-	-
	Funded Status	(26,901,800)	(31,112,086)
	Unrecognized Actuarial Gain/(Loss)	-	-
	Net Asset/(Liability) recognized in the balance sheet	(26,901,800)	(31,112,086)
<b>VIII</b>	<b>Expense recognized in the statement of P and L A/C</b>		
	Current Service Cost	15,687,494	14,945,989
	Interest cost	2,115,622	2,392,136
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Unrecognised Past Service Cost - Non-Vested Benefits	-	-

	Funded Status	(26,901,800)	(31,112,086)
	Unrecognized Actuarial Gain/(Loss)	-	-
	Net Asset/(Liability) recognized in the balance sheet	(26,901,800)	(31,112,086)
<b>VIII</b>	<b>Expense recognized in the statement of P and L A/C</b>		
	Current Service Cost	15,687,494	14,945,989
	Interest cost	2,115,622	2,392,136
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Unrecognised Past Service Cost - Non-Vested Benefits	-	-
	Expected Return on Plan Assets	-	-
	Net Actuarial (Gain)/Loss recognized for the period	(22,013,402)	(21,404,509)
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expense recognized in the statement of P and L A/C	(4,210,286)	(4,066,384)
<b>IX</b>	<b>Movements in the Liability recognized in Balance Sheet</b>		
	Opening Net Liability	31,112,086	35,178,470
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expenses as above	(4,210,286)	(4,066,384)
	Contribution paid	-	-
	Closing Net Liability	26,901,800	31,112,086
<b>X</b>	<b>Experience Anyalisis - Liabilities</b>		
	Actuarial (Gain)/Loss due to change in bases	(377,762)	400,150
	Experience (Gain) / Loss due to Change in Experience	(21,635,640)	(21,804,659)
	Total	(22,013,402)	(21,404,509)
	<b>Experience Anyalisis - Plan Assets</b>		
	Experience (Gain) / Loss due to Change in Plan Assets	-	-
<b>XI</b>	<b>Schedule III Details</b>		
	<b>Current Liability</b>	<b>13,564,948</b>	<b>15,207,676</b>
	<b>Non-Current Liability</b>	<b>13,336,852</b>	<b>15,904,410</b>

#### 8. Segment Reporting – AS 17:

In accordance with the guidelines issued by RBI, Segment Reporting is made as under:

- Treasury includes all investment portfolio, profit/loss on sale of investments, profit/loss and money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/amortization of premium on Held to Maturity category investments.
- The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- Deposits, interest paid/payable on deposits, Borrowings and interest paid/payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury, Corporate/Wholesale Banking, Retail Banking and other banking operations, respectively.

- v) Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.
- vi) Banking Operations include all other operations not covered under Treasury operations.
- vii) Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

Segment information is prepared in conformity with the accounting policies adopted for preparing and presenting the financial statements of the bank as a whole.

**9. Related party Disclosures (AS-18):**

The Bank is a Co-operative Society under the Multi–State Co-operative Societies Act, 2002 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India, other than Key Management Personnel, Mr. Mukund C. Kulkarni Officiating Chief Executive officer However, in terms of RBI circular dated 29th March, 2003, he being a single party under the category, no further details thereon need to be disclosed.

**10. Operating Lease (AS-19):**

Lease payments for assets taken on operating lease are recognized in the Profit and Loss Account over the lease term in accordance with the AS-19 – Leases, issued by the Institute of Chartered Accountants of India.

**11. Earnings per Share (AS-20):**

Basic earnings per share is calculated by dividing the net profit or loss for the period by the weighted average number of shares outstanding during the year. The weighted average number of shares is calculated on monthly basis.

For the purpose of calculating diluted earnings per share, the net profit or loss for the year attributable to equity share holders and the weighted average number of shares outstanding during the year are adjusted for the effects of all dilutive potential equity shares.

**12. Accounting for Taxes on Income (AS-22):**

Tax expenses comprise of Current and Deferred taxes. Current Income tax is measured at the amount expected to be paid to tax authorities as per Income Tax Act, 1961. Deferred Tax reflects the impact of timing differences between taxable income and accounting income measured at tax rates applicable on the Balance Sheet date. Deferred Tax Assets are recognised only to the extent that there is reasonable certainty that sufficient further income will be available against which such deferred tax assets can be realised. Current taxes and Deferred Taxes are recognised as per the provisions of Income Tax Act 1961 and Accounting Standard - 22 accounting for taxes income issued by ICAI.

**13. Intangible Assets (AS-26):**

An intangible asset is recognized if and only if it is probable that the future economic benefits that are attributable to the asset will flow to the enterprise and the cost of the asset can be measured reliably. Intangible asset is measured initially at cost and stated in balance-sheet at historical cost less accumulated amortization.

**Amortization**

Amortization of intangible assets is provided on Straight Line Method (SLM) @ 33.33% in line with the RBI circular RBI/2005-06/286 UBD.BPD.PCB Cir. No. 28/12.05.001/2005-06.

**14. Provisions, Contingent liabilities (AS-29):**

A provision is recognized when Bank has a present obligation as a result of past event where it is probable that an outflow of resources embodying economic benefits will be required to settle the



obligation and a reliable estimate can be made of the amount of the obligation. Provisions are not discounted to their present value except in case of decommissioning, restoration and similar liabilities that are recognized as cost of Property, Plant and Equipment and are determined based on best estimate of the expenditure required to settle the present 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 recognized, as it is not probable that an outflow of resources embodying economic benefits 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 or a present obligation in respect of which the likelihood of outflow of resources embodying economic benefits is remote, no provision or disclosure is made.

**iii. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2022**

- The bank has written off an amount of Rs.3820.98 lakh (for 31.03.2021) towards Bad debts, which is approved at the Annual General Meeting of the Bank. The said non-performing assets had been classified as Doubtful/Loss Assets.
- The Bank has capitalized Rs.192.56 lakh the expenses incurred on acquiring of Non-Banking Assets during the current year, which was acquired by the Bank in previous year. Bank has taken permission from RBI for the same.

**17. Primary Segment wise Reporting– AS-17**

(Rs. In Crores)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	31.3.22	31.3.21	31.3.22	31.3.21	31.3.22	31.3.21	31.3.22	31.3.21	31.3.22	31.3.21
Revenue	49.31	45.98	NIL	NIL	NIL	NIL	130.48	161.91	179.79	207.89
Result	44.63	44.94	NIL	NIL	NIL	NIL	(16.92)	(33.46)	27.70	11.48
Unallocated expenses									12.01	14.14
Operating profit									15.69	(2.66)
Income taxes									2.58	6.71
Extraordinary profit /loss			NIL	NIL	NIL	NIL	0	0	0	0
Net profit									13.12	(9.37)
Other information:			NIL	NIL	NIL	NIL				
Segment assets	589.46	574.65	NIL	NIL	NIL	NIL	1,522.92	1,594.14	2,112.38	2,168.79
Unallocated assets									193.40	370.30
Total assets									2305.79	2,539.09
Segment liabilities	10.34	5.89	NIL	NIL	NIL	NIL	1,866.49	2,159.92	1876.82	2,165.81
Unallocated liabilities									428.96	373.28
Total liabilities									2305.79	2,539.09

These segments have been reported considering the nature of products or services, the class of customers for the products or services, different risks and returns attributable to them, organizational structure and internal management information system.

**Types of products and services in each business segment:-**

- a) Treasury: Dealing Operations in Money Market Instruments.
- b) Other Banking Operations: Local Finance /Services

Secondary Segment Information: Bank operates only in one geographical area, hence separate information regarding secondary segment i.e. geographical segment is not given.

**18. Operating lease for Office Premises, ATM and Data Center site storage Equipments are entered by bank with various parties.**

The total of future minimum lease payments under non-cancellable operating leases are as follows:

(Rs. in Lakh)

Sr.No.	Particulars	31.03.2022	31.03.2021
1	Total Minimum lease payments payable at the end of the year (2+3+4)	22.91	24.14
2	Not later than one year	0.03	1.24
3	Later than one year and not later than five years	1.77	3.24
4	Later than five years	21.11	19.66
5	Total minimum lease payments recognized in the profit and loss account for the year	1.21	1.55

**20. Earnings Per share (AS –20):**

Sr. No	Particulars	31.03.2022	31.03.2021
i	Profit /Loss for the year attributable to Shareholders (Amt Rs,)	131160179.03	(93710055.51)
ii	Weighted avg. number of shares of Rs.50 each for the purpose of computing Basic earnings per share	14026293	13951639
iii	Earnings per Share (Amt Rs.)	9.35	-6.72

**21. Deferred Tax Asset (DTA)/ Liability (DTL)**

Deferred Tax Asset (DTA) / Deferred Tax Liabilities (DTL) is accounted for in respect of timing differences between Taxable Income and Accounting Income as per Accounting Standard (AS-22) issued by Institute of Chartered Accountants of India (ICAI) are as under:

(Rs. in Lakh)

Particulars	2021 -22	2020 -21
Opening Balance	889.43	876.82
Add : Asset recognized during the year	405.05	12.61
Less : Reversal during the year	0.00	0.00
<b>Balance of DTA (Net) as on 31.3.2022</b>	<b>1294.48</b>	<b>889.43</b>

The major components of Deferred Tax Assets are due to timing difference of BDDR provision and difference in WDV of depreciable fixed asset between books and Income Tax Act, 1961.

## 22. Intangible Assets- (AS-26):

The details of computer software included in the Fixed Assets block of “Computer and Hardware” are as follows:

(Rs. in Lakh)

Particulars	31.03.2022	31.03.2021
Opening Balance of Software (Intangible assets)	18.23	29.59
Add: Additions during the year	0	5.15
Less: Amortization during the year	16.51	16.51
Closing Balance of Software (Intangible assets)	1.72	18.23

## 23. Impairment of Assets – (AS-28):

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 issued by the ICAI is required.

## 24. Contingent Liabilities (AS-29):

a) Contingent liabilities in respect of Bank guarantees, Letters of credit, Forward contracts

(Rs. in Lakh)

Particulars	31.03.2022
Bank Guarantees	4583.09
Letters of Credit ( LC + Buyer's Credit)	Nil
Forward Exchange contracts Purchase / Sale	Nil
On account of Income tax Demanded (Gross)	525.81
Less: income tax paid against above.	83.41
Direct tax demands pending in appeals	442.40
Consumer claims	
Others – Depositors' Education Awareness Fund	814.61
Total	5840.10

b) Dispute tax matters: Four Income tax cases are pending for various assessment years before ITAT/CIT (Appeals) amounting to Rs.525.81 lakh involving issue of disallowances. Bank has paid Rs.83.41 lakhs against these income tax demands. Bank is having reasonable certainty of getting substantial relief in respect of these demands.

- No Financial Assets were sold during the year to SC/RC for asset reconstruction and no Assets were revalued during the year.
- Provisions are recognized for liabilities that can be measured only by using substantial degree of estimation. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates. Contingent liabilities are disclosed in case of a possible obligation where the probability of outflow of resources is not certain. Contingent Assets are neither recognized nor disclosed.

## IV. Disclosure as Per RBI Guidelines

### 1. Regulatory Capital

#### Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves <sup>@</sup> (net of deductions, if any)	123.57	114.64
ii)	Additional Tier 1 capital*/ Other Tier 1 capital <sup>@</sup>	0	0
iii)	Tier 1 capital (i + ii)	123.57	114.64
iv)	Tier 2 capital	17.36	17.88
v)	Total capital (Tier 1+Tier 2)	140.93	132.52
vi)	Total Risk Weighted Assets (RWAs)	958.77	1066.46
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs <sup>@</sup>	12.89%	10.75%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.89%	10.75%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.81%	1.68%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.70%	12.43%
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) <sup>\$</sup> c) Sponsor Bank <sup>\$</sup>	0	0
xiii)	Amount of paid-up equity capital raised during the year	3.49	2.84
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list <sup>7</sup> as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0
xv)	Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0

a) Draw down from Reserves - NIL

## 2. Asset liability management

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

(As on 31.03.2022)

(Rs in crores)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and up 3 months	Over 3 months and up 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 year	Over 3 year and up to 5 year	Over 5 year	Total
Deposits	58.60	87.18	105.10	164.12	81.90	82.14	131.59	252.09	421.83	236.77	141.71	1763.00
Advances	43.52	23.41	31.20	68.15	38.40	38.19	102.64	167.19	88.53	101.79	261.29	965.08
Investments	35.33	26.49	37.68	51.95	28.50	28.48	26.49	17.07	210.22	83.02	43.62	588.85
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0	0

(As on 31.03.2021)

(Rs in crores)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and up 3 months	Over 3 months and up 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 year	Over 3 year and up to 5 year	Over 5 year	Total
Deposits	74.24	94.32	114.42	179.64	131.72	65.86	169.58	312.83	410.00	279.90	214.86	2047.24
Advances	48.25	28.29	35.43	74.60	59.74	29.87	143.13	232.20	66.76	153.15	223.28	1094.00
Investments	14.82	27.62	41.09	50.52	40.41	20.20	30.31	74.77	181.88	11.51	76.12	573.65
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0	0

### 3. Investments

a. Composition of Investment portfolio – 31.03.2022

(Rs. In crores)

	Investments in India							Investments outside India				
	Government Securities	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>Held to Maturity</b>												
<b>Gross</b>	432.49	NIL	NIL	NIL	NIL	NIL	432.49					432.49
Less: Provision for non-performing investments (NP)	0						0					0
<b>Net</b>	432.49						432.49					432.49
<b>Available for sale</b>		NIL	NIL	NIL	NIL	NIL						
<b>Gross</b>	149.36						149.36					149.36
Less: Provision for depreciation and NPI	2.80						2.80					2.80
<b>Net</b>	146.56						146.56					146.56
<b>Held for Trading</b>	NIL	NIL	NIL	NIL	NIL	NIL		NIL	NIL	NIL	NIL	
<b>Gross</b>												
Less: Provision for depreciation and NPI							0					
<b>Net</b>												
<b>Total Investments</b>	581.85	NIL	0.033	0.65	NIL	6.31	588.85					588.85
Less: Provision for non-performing investments	0		0.026	0		0	0.026					0.026
Less: Provision for depreciation and NPI	2.80		0	0		2.46	5.26					5.26
<b>Net</b>	579.05	NIL	0.07	0.65	NIL	3.85	583.56					583.56

**b. Composition of investment portfolio-31.03.2021**

(Rs. In crore)

	Investments in India							Investments outside India				
	Government Securities	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>Held to Maturity</b>												
Gross	472.30	NIL	NIL	NIL	NIL	NIL	472.30					472.30
Less: Provision for non-performing investments (NP)	0						0					0
Net	472.30						472.30					472.30
<b>Available for sale</b>		NIL	NIL	NIL	NIL	NIL						
Gross	94.74						94.74					94.74
Less: Provision for depreciation and NPI	0						0					0
Net	94.74						94.74					94.74
<b>Held for Trading</b>	0	NIL	NIL	NIL	NIL	NIL	0	NIL	NIL	NIL	NIL	0
Gross	0						0					0
Less: Provision for depreciation and NPI	0						0					0
Net	0											
<b>Total Investments</b>	<b>567.04</b>	<b>NIL</b>	<b>0.033</b>		<b>NIL</b>	<b>6.57</b>	<b>573.64</b>					<b>573.64</b>
Less: Provision for non-performing investments	0		0.026			0	0.026					0.026
Less: Provision for depreciation and NPI	0		0			0.79	0.79					0.79
<b>Net</b>	<b>567.04</b>		<b>0.01</b>			<b>5.78</b>	<b>572.83</b>					<b>572.83</b>

#### 4. Movement in provision for depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	31.03.2022	31.03.2021
i) Movement of provisions held towards depreciation on investments		
a) Opening balance		
b) Add: Provisions made during the year	0.84	0.05
c) Less: Write off / write back of excess provisions during the year	4.44	0.79
d) Closing balance	0.00	0.00
	5.28	0.84
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	5.05	5.05
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	5.05	5.05
iii) Closing balance in IFR as a percentage of closing balance of investments 13 in AFS and HFT/Current category	3.38%	5.33%

#### 5. Non-SLR investment portfolio - Non-performing non-SLR investment

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2022	31.03.2021
a)	Opening balance	0.026	0.026
b)	Additions during the year since 1 <sup>st</sup> April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.026	0.026
e)	Total provisions held	0.026	0.05

#### a. Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		31.03.22	31.03.21	31.03.22	31.03.21	31.03.22	31.03.21	31.03.22	31.03.21	31.03.22	31.03.21
(1)	(2)	(3)	(4)	(5)	(6)	(7)					
a)	PSUs	0	0	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b)	FIs	0	0								
c)	Banks	277.38	268.76								
d)	Private Corporates	0	0								
e)	Subsidiaries/ Joint Ventures										
f)	Others	6.96	6.57								
g)	Provision held towards depreciation	2.49	0.79								
	<b>Total *</b>	<b>284.34</b>	<b>275.33</b>								



## 6. Asset Quality

Classification of advances and provision held - 31.03.2022

(Amount in ₹ crore)

	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss		Total Non-Performing Advances
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	906.59	31.91	154.43	1.07	187.41	1094.00
Add: Additions during the year					30.85	
Less: Reductions during the year*					76.01	
Closing balance	822.83	30.72	111.04	0.49	142.25	965.08
*Reductions in Gross NPAs due to:						
Upgradation						
Recoveries (excluding recoveries from upgraded accounts)						
Write-offs						
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	7.68	4.34	98.09	1.07	103.50	111.18
Add: Fresh provisions made during the year						
Less: Excess provision reversed / Write-off loans						
Closing balance of provisions held	9.18	5.27	83.85	0.49	89.61	98.79
<b>Net NPAs</b>						
Opening Balance						83.91
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance						51.48
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						

Ratio (in per cent)	31.03.2022	31.03.2021
Gross NPA to Gross Advances	14.74%	17.13%
Net NPA to Net Advances	5.89%	8.47%
Provision coverage ratio	62.99%	55.23%

**a. Classification of advances and provision held -31.03.2021**

	Standard	Non-Performing			Total	
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	960.65	95.14	147.98	1.39	244.51	1205.16
Add: Additions during the year					31.90	
Less: Reductions during the year*					89.00	
Closing balance	906.58	31.90	154.43	1.07	187.41	1094.00
*Reductions in Gross NPAs due to:						
Upgradation						
Recoveries (excluding recoveries from upgraded accounts)						
Write-offs						
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	5.15	9.94	65.16	1.39	76.50	81.65
Add: Fresh provisions made during the year						
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	7.68	4.34	98.08	1.07	103.50	111.18
<b>Net NPAs</b>						
Opening Balance						167.95
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance						83.91
<b>Floating Provisions</b>						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down 15 during the year						
Closing balance of floating provisions						

Ratio (in per cent)	31.03.2021	31.03.2020
Gross NPA to Gross Advances	17.13%	20.29%
Net NPA to Net Advances	8.47%	14.88%
Provision coverage ratio	55.23%	42.99%

**c. Sector-wise Advances and Gross NPAs**

(Amount in ₹ crore)

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)	Priority Sector						
a)	Agriculture and allied activities	5.71	0.08	0.06	23.79	6.83	3.65
b)	Advances to industries sector eligible as priority sector lending	115.87	4.28	3.01	74.44	4.41	2.36
c)	Services	350.39	50.72	35.64	375.42	26.36	14.07
d)	Personal loans	204.74	29.92	21.04	165.03	51.46	27.44
	<b>Subtotal (i)</b>	<b>676.71</b>	<b>85.00</b>	<b>59.75</b>	<b>638.68</b>	<b>89.06</b>	<b>47.52</b>
ii)	Non -priority Sector						
a)	Agriculture and allied activities	----	----	----	----	----	----
b)	Industry	38.78	23.11	16.25	79.78	42.8	22.84
c)	Services	249.58	34.14	24.20	375.54	55.55	29.63
d)	Personal loans	----	----	----	----	----	----
	Sub -total (ii)	288.36	57.25	40.45	455.32	98.35	52.47
	<b>Total (I + ii)</b>	<b>965.08</b>	<b>142.25</b>	<b>100</b>	<b>1094</b>	<b>187.41</b>	<b>100</b>

**i) Details of financial assets sold to Asset Reconstruction Companies**

- During Financial year 2021-22 as well as financial year 2020-21 Bank has not sold any financial asset to Asset Reconstruction Company.

**ii) Investments in Security Receipts (SRs)**

(Amount in ₹ crore)

Particulars		SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
a)	Book value of SRs where NPAs sold by the bank are the underlying	6.31	NIL	NIL
	Provision held against (a)	2.45	NIL	NIL
b)	Book value of SRs where NPAs sold by other banks / financial institutions / non-banking financial companies are the underlying	NIL	NIL	NIL
	Provision held against (b)	NIL	NIL	NIL
	<b>Total (a) + (b)</b>	<b>2.45</b>	<b>NIL</b>	<b>NIL</b>

- Bank complies with clause 77 of the RBI Master Direction –RBI/DOR/2021-22/86/DOR.STR.REC.51/21.04.048/2021-22, dated 24th Sept 2021 and other guidelines issued by RBI related to that from time to time.

iii. **Details of non-performing financial assets purchased/ sold from/ to other banks/ Financial Institutions/NBFCs (excluding ARCs)**

- i. Details of non-performing financial assets purchased - NIL  
 ii. Details of non-performing financial assets sold - NIL

**7. Fraud accounts**

(Amount in ₹ crore)

Particulars	2021-22	2020-21
Number of frauds reported	1	1
Amount involved in fraud (₹ crore)	11.96	1.22
Amount of provision made for such frauds (₹ crore)	11.96	1.22
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ crore)	-	-

**8. Disclosure under Resolution Framework for COVID-19- related Stress Format for disclosures to be made half yearly starting September 30, 2021**

**Scheme -1.0**

**As on 30.09.2021**

(Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), Aggregate debt that slipped into NPA during the half- year	Of (A) Amount written off during the half-year	Of (A) Amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	NIL	NIL	NIL	NIL	NIL
Corporate persons*	NIL	NIL	NIL	NIL	NIL
Of which MSMEs	67.09	10.79	NIL	4.85	55.70
Others	0.73	NIL	NIL	0.57	0.19
Total	67.82	10.79	NIL	5.42	55.90

**As on 31.03.2022**

(Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), Aggregate debt that slipped into NPA during the half- year	Of (A) Amount written off during the half- year	Of (A) Amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	NIL	NIL	NIL	NIL	NIL
Corporate persons*	NIL	NIL	NIL	NIL	NIL
Of which MSMEs	55.70	NIL	NIL	6.02	53.16
Others	0.19	NIL	NIL	0.01	0.19
<b>Total</b>	<b>55.89</b>	<b>NIL</b>	<b>NIL</b>	<b>6.03</b>	<b>53.35</b>

**Scheme -2.0**

(Amounts in ₹ crore)

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) Bal as on 31.12.2021	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 Bal from Jan 22 to March 2022	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	0.04	0.04	NIL	0.006	NIL
Corporate persons*	NIL	NIL	NIL	NIL	NIL
Of which MSMEs	27.45	0.57	NIL	1.98	24.04
Others	0.26	NIL	NIL	0.024	0.25
<b>Total</b>	<b>27.76</b>	<b>0.61</b>	<b>NIL</b>	<b>2.01</b>	<b>24.29</b>

## 9. Exposures

### a) Exposure to real estate sector

(Amounts in ₹ crore)

Category	31.03.2022	31.03.2021
<i>i) Direct exposure</i>		
<b>a) Residential Mortgages –</b> Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	27.72	31.17
<b>b) Commercial Real Estate-</b> Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	38.07	32.61
<b>c) Investments in Mortgage -Backed Securities (MBS) and other securitized exposures –</b> i. Residential ii. Commercial Real Estate		
<i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0	0
<b>Total Exposure to Real Estate Sector</b>	<b>65.79</b>	<b>63.78</b>

### b. Risk category-wise country exposure

- Bank has no exposures to country risk.

### c. Unsecured advances

(Amounts in ₹ crore)

Particulars	31.03.2022	31.03.2021
Total unsecured advances of the bank	109.69	125.31
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0	0

**d. Factoring exposures - NIL**

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

**a) Concentration of deposits**

(Amounts in ₹ crore)

Particulars	31.3.2022	31.03.2021
Total deposits of the twenty largest depositors	114.58	112.52
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.50	5.50

**b) Concentration of advances**

(Amounts in ₹ crore)

Particulars	31.3.2022	31.03.2021
Total advances to the twenty largest borrowers	153.40	167.39
Percentage of advances to twenty largest borrowers to total advances of the bank	15.89%	15.30%

**c) Concentration of exposures\*\***

(Amounts in ₹ crore)

Particulars	31.3.2022	31.03.2021
Total exposure to the twenty largest borrowers/customers	262.48	267.19
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	27.19%	24.42%

**d) Concentration of NPAs**

(Amounts in ₹ crore)

Particulars	31.3.2022	31.03.2021
Total Exposure to the top twenty NPA accounts	79.35	106.76
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	55.78%	56.96%

**11. Transfers to Depositor Education and Awareness Fund (DEA Fund)**

(Amounts in ₹ crore)

Sr. No.	Particulars	31.3.2022	31.03.2021
i)	Opening balance of amounts transferred to DEA Fund	6.58	5.22
ii)	Add: Amounts transferred to DEA Fund during the year	1.72	1.51
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.16	0.15
iv)	Closing balance of amounts transferred to DEA Fund	8.14	6.58

## 12. Disclosure of complaints

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

Sr. No	Particulars	31.03. 2021	31.03.2022
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	15	13
3.	Number of complaints disposed during the year	15	13
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	0
Maintainable complaints received by the bank from OBOs			
5.	Number of maintainable complaints received by the bank from OBOs	1	3
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	1	1
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by BOs 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 BO 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
Current Year-2021-22					
Ground - 1	0	1		0	0
Ground - 6	0	2		0	0
Ground - 7	0	1		0	0
Ground - 8	0	5		0	0
Ground - 14	0	1		0	0
Ground - 16	0	3		0	0
Total		13		0	0



Previous Year 2020-21

Ground - 1	0	3		0	0
Ground - 3	0	3		0	0
Ground - 4	0	1		0	0
Ground - 6	0	2		0	0
Ground - 8	0	5		0	0
Ground - 14	0	1		0	0
Total		15		0	0

**13. Disclosures on remuneration of Officiating Chief Executive Officers/ Material Risk Takers**

Sr. No	Designation	(Rs in Lakhs)	
		31.3.2022	31.03.2021
1	Chief Executive Officer / Officiating CEO	15.16	15.51

**14. Other Disclosures**

**a) Business ratios**

Particular	31.3.2022	31.03.2021
i) Interest Income as a percentage to Working Funds	8.18%	8.46%
ii) Non-interest income as a percentage to Working Funds	0.63%	0.50%
iii) Cost of Deposits	5.22%	6.57%
iv) Net Interest Margin	3.60%	2.96%
v) Operating Profit as a percentage to Working Funds	2.20%	1.26%
vi) Return on Assets	0.64%	-0.45%
vii) Business (deposits plus advances) per employee(Rs.crore)	7.54	8.27
viii) Profit per employee (in ₹ crore)	0.04	-0.02

**b) Banc assurance business**

The details of fees / brokerage earned in respect of insurance broking, agency and banc assurance business undertaken is as follows;

(Amt in lakhs)

Sr. No.	Nature of Income	2021-22	2020-21
1	From vehicle, property insurance with the help of New India Assurance Co. Ltd;	1.42	0.21

**c) Marketing and distribution**

The details of fees / remuneration received in respect of the marketing and distribution function (excluding banc assurance business).

- NIL

**d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)**

The amount of PSLCs (category-wise) sold and purchased during the year.

- NIL

e) Provisions and contingencies

(Amounts in ₹ crore)

Provision debited to Profit and Loss Account	31.3.2022	31.03.2021
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	18.10	25.52
iii) Provision made towards Income tax	7.50	6.70
iv) Other Provisions and Contingencies (with details)		
- Provision for Fraud	0.29	0.93
- Provision for Ex-gratia Loan	0.00	1.06
- Provision for Investment Depreciation Reserve	4.44	0.79
- Provision for Restructured Advances	2.25	3.53

f) Payment of DICGC Insurance Premium

(Amounts in ₹ crore)

Sr. No.	Particulars	31.3.2022	31.03.2021
i)	Payment of DICGC Insurance Premium	2.58	2.91
ii)	Arrears in payment of DICGC premium	0.00	0.00

g) Disclosure of facilities granted to directors and their relatives

(Amounts in ₹ crore)

Sr. No.	Particulars	31.3.2022	31.03.2021
1	Fund Based:		
	Outstanding at the beginning of the year	1.81	0.82
	Additions during the year	0.00	2.49
	Recovery during the year	1.46	1.50
	Outstanding at the end of the year	0.35	1.81
2	Non-Fund Based (Guarantees, L/C etc.)	-	-

15. CoV2 virus responsible for Covid-19 pandemic continues to spread across the globe. This has resulted in an adverse impact and volatility in global and Indian markets and disruption in economic activity. Implementation of lockdown and extension of the same has resulted in disruptions of business and common life. The second wave of COVID-19 from mid of March, 2021 and which was continued till June 2021, where new cases have significantly increased in India and resulted in re-imposition of localised/ regional lockdowns in various parts of the country. The extent of impact on account of the pandemic, including the second wave witnessed in the country, on the Bank's operations and asset quality depends on future developments, which are uncertain and may differ from the estimates as at the date of approval of these financial statements and the Bank continues to closely monitor any material changes to future conditions.

16. During the year under audit bank has restructured total 33 accounts amounting to Rs.36.50 crores. Bank has made provision for the same of Rs.3.65 crores.

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, small and Medium Enterprise (MSME)		Retail (excluding agriculture and MSME)		Total	
		31.3.22	31.3.21	31.3.22	31.3.21	31.3.22	31.3.21	31.3.22	31.3.21	31.3.22	31.3.21
Standard	Number of account	NIL	NIL	NIL	NIL	27	22	4	2	31	24
	Gross Amount (₹crore)	NIL	NIL	NIL	NIL	35.45	53.16	0.26	0.19	35.71	53.35
	Provision held (₹crore)	NIL	NIL	NIL	NIL	3.57	1.00	0.03	0.01	3.60	1.01
Sub-Standard	Number of account	NIL	NIL	NIL	NIL	1	2	1	NIL	2	2
	Gross Amount (₹crore)	NIL	NIL	NIL	NIL	0.75	10.37	0.04	NIL	0.79	10.37
	Provision held (₹crore)	NIL	NIL	NIL	NIL	0.06	1.10	0.004	NIL	0.06	1.10
Doubtful	Number of account	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Provision held (₹crore)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	Number of account	NIL	NIL	NIL	NIL	28	24	5	2	33	26
	Gross Amount (₹crore)	NIL	NIL	NIL	NIL	36.2	63.53	0.30	0.19	36.5	63.72
	Provision held (₹crore)	NIL	NIL	NIL	NIL	3.63	2.10	0.03	0.01	3.65	2.11

17. The figures of previous year have been regrouped/ rearranged to confirm with current years presentations

As per our report of even date attached

DIRECTOR      DIRECTOR      VICE CHAIRMAN      CHAIRMAN

FOR S.R. Pandit and Co  
Chartered Accountants  
ICAI FRN- 107309W

DEP. GEN MANAGER

CHIEF EXECUTIVE  
OFFICER (o)

CA Sudhir Pandit  
PARTNER

Membership No. 032121  
UDIN : 22032121ALVQKG2911

Place : SOLAPUR  
Date 28<sup>th</sup> June 2022

## CASH FLOW STATEMENT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021 AND 31<sup>ST</sup> MARCH 2022

No	Particulars	31 / Mar / 2022		31 / Mar / 2021	
		Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
<b>A</b>	<b>Cash flow generated from Operating activities</b>				
<b>1</b>	Net Profit as per Profit and Loss a/c		<b>13,11,60,179.03</b>		<b>(9,37,10,055.51)</b>
	Adjustments for-				
	Depreciation on Fixed Assets	15,920,816.10		2,03,53,990.50	
	Premium on Investments amortised	1,005,210.00		10,21,465.00	
	<b>Provisions</b>				
<b>1</b>	Bad & Doubtful Debts	184,000,000.00		26,45,56,315.94	
	Income Tax	75,009,490.25		6,70,72,013.00	
	Income on Deferred Tax Assets	(40,505,602.00)		(12,61,209.00)	
	other rserve	66,948,233.51		5,38,25,000.00	
		<b>302,378,147.86</b>	<b>302,378,147.86</b>	<b>40,55,67,575.44</b>	<b>40,55,67,575.44</b>
			<b>433,538,326.89</b>		<b>31,18,57,519.93</b>
	Less:- Income Tax Paid		<b>75,009,490.25</b>		<b>6,70,72,013.00</b>
<b>2</b>	<b>Operating Profit Before Working Capital Changes</b>		<b>358,528,836.64</b>		<b>24,47,85,506.93</b>
	<b>Capital Changes</b>				
	<b>Adjustments for working Capital Changes</b>				
	(Increase)/ Decrease in Investment	(153,024,514.00)		(127,35,75,245.00)	
	(Increase)/ Decrease in Advances	1,289,169,039.12		111,16,30,758.54	
	(Increase)/ Decrease in Other Assets	(11,441,707.18)		(22,21,27,303.34)	
	(Increase)/ Decrease in Fixed Deposits with other banks	(86,517,395.00)		(74,46,48,976.00)	
	(Increase)/ Decrease in Branch Adj	220,089.00		14,42,430.64	
	Bills Collection	(333,000.00)		9,00,000.00	
	(Increase)/ Decrease in Interest Receivable	(484,745,599.62)		(57,15,70,566.20)	
	(Increase)/ Decrease in Deposits	(2,842,417,326.02)		19,97,61,120.02	
	(Increase)/ Decrease in DTA	(40,505,602.00)		(12,61,209.00)	
	(Increase)/ Decrease in Interest Payable	(5,554,320.93)		(140,05,983.70)	
	(Increase)/ Decrease in Other Liabilities	94,966,806.40		(11,52,43,492.59)	
	Bills for Collection	333,000.00		(9,00,000.00)	
	Overdue Int	490,097,910.75		53,66,86,820.20	
	<b>Net Working Capital Changes</b>		<b>1,749,752,619.48)</b>	<b>(109,29,11,646.43)</b>	<b>(109,29,11,646.43)</b>
	Cash generated from Operating Activities (A)		<b>(1,391,223,782.84)</b>		<b>(84,81,26,139.50)</b>

No	Particulars	31 / Mar / 2022		31 / Mar / 2021	
		Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
<b>B</b>	<b>Cash Flow From Investing Activities</b>				
	Fixed Assets Purchases /Additions (net of deletions)	4,67,965.65	4,67,965.65	19,97,382.50	19,97,382.50
<b>C</b>	<b>Cash Flow from financing activities</b>				
	(Increase)/ Decrease in Share Capital	12,65,450.00		(35,82,900.00)	
	(Increase)/ Decrease in Reserves	(335,167,514.89)		(20,26,705.70)	
	Dividend Paid	0.00		0.00	
	<b>Net Cash Flow from financing activities(C)</b>	<b>(333,902,064.89)</b>	<b>(333,902,064.89)</b>	<b>(56,09,605.70)</b>	<b>(56,09,605.70)</b>
<b>D</b>	<b>Net Increase(Decrease) in cash &amp; cash equivalents (A+B+C)</b>		<b>(172,46,57,882.08)</b>		<b>(85,17,38,362.70)</b>
	Cash & Cash Equivalents at the beginning of the year		<b>309,31,68,404.55</b>		<b>394,49,06,767.25</b>
	Cash & cash Equivalents at the end of the year		<b>136,85,10,522.47</b>		<b>309,31,68,404.55</b>

No	Particulars	31 / Mar / 2022		31 / Mar / 2021	
		Amount (Rs.)	Amount (Rs.)	Amount (Rs.)	Amount (Rs.)
	Detail of cash & cash Equivalents	13,31,60,041.00		24,14,05,616.00	
	Cash in Hand	111,77,56,427.67		276,62,29,349.40	
	Balance with RBI	89,92,891.83		1,41,11,557.25	
	Balance in current accounts with SBI, its associates and other notified banks	4,84,66,487.07		2,20,35,631.49	
	Balance in current accounts with MSC & Solapur DCC Bank				
	Balance in Current A/c with other	6,01,34,674.90		4,93,86,250.41	
		<b>136,85,10,522.47</b>		<b>309,31,68,404.55</b>	

**भारतीय रिझर्व बँकेच्या मार्गदर्शक सूचनेनुसार द्यावयाची  
विविध आर्थिक प्रमाणके (Financial Ratio) खालील तपशीलानुसार आहेत.**

अ.क्र. Sr.No.	तपशील Particulars	31-March-22	31-March-21
१)	भांडवल पर्याप्तता गुणोत्तर (Capital Adequacy Ratio) CRAR	14.70%	12.42%
२)	अ) अनुत्पादक कर्जाचे एकूण कर्जाशी शेकडा प्रमाणात (Percentage of Gross NPA to total Loans)	14.74%	17.13%
	ब) निव्वळ अनुत्पादक कर्जाचे निव्वळ कर्जाशी शेकडा प्रमाण (Percentage of Net NPA to Net Loans)	5.89%	8.47%
३)	ढोबळ नफ्याचे खेळत्या भांडवलाशी प्रमाण (Operating Profit as a Percentage to working funds)	2.04%	1.26%
४)	एकूण व्याजाच्या उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Interest income as a Percentage to working funds)	8.18%	8.46%
५)	इतर उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Non interest income as a Percentage to working funds)	0.63%	0.50%
६)	व्यवस्थापन खर्चाचे खेळत्या भांडवलाशी प्रमाण (Management cost as a Percentage to working funds)	1.53%	2.33%
७)	निव्वळ नफ्याचे खेळत्या भांडवलाशी प्रमाणे (Net Profit as a Percentage to working funds)	0.64%	- 0.40%
८)	ठेवीवरील खर्चाचा सरासरी दर (Average cost of deposits)	5.22%	6.57%
९)	मालमत्तेवरील उत्पन्नाचा दर (Yield on Assets)	8.14%	7.36%
१०)	निधि उभारणी खर्चाचा दर (Cost of funds)	4.53%	5.30%
११)	व्यवसायातील दुरावा (Financial Margin)	3.60%	2.06%
१२)	कर्जावरील सरासरी व्याज दर (Average Rate of lending)	10.65%	11.71%
१३)	सी.डी. रेशो (Credit to Deposit Ratio)	54.74%	53.44%
१४)	गुंतवणूकीचे ठेवीशी प्रमाण (I.D. RATIO)	33.40%	28.02%
१५)	वसुल भागभांडवलाचे खेळत्या भांडवलाशी प्रमाण (Paid up Capital to Working fund)	3.44%	3.02%
१६)	बचत ठेवीचे एकूण ठेवीशी प्रमाण (Saving +Current to Total Deposits)	23.11%	19.62%
१७)	मुदत ठेवीचे एकूण ठेवीशी प्रमाण (Term Deposits to Total Deposits)	76.89%	80.38%
१८)	रोख व बँक शिल्लकतेचे खेळत्या भांडवलाशी प्रमाण (Cash+Bank to working fund)	6.71%	13.32%
१९)	एकूण उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Total Income to Working Fund)	8.81%	9.36%
२०)	खर्चाचे उत्पन्नाशी प्रमाण (Cost to Income ratio)	49.66%	54.42%
२१)	कमाई मालमत्तेवरील परतावा (Return on earning Asset)	0.68%	-0.45%
२२)	गुंतवणुकीवरील परतावा (Yield on Investments)	6.97%	6.94%
		<b>रक्कम लाखात</b>	
२३)	आयकर (Provision made towards income Tax)	750.09	670.32
२४)	प्रति सेवक व्यवसाय (ठेवी+कर्जे) (Per employee business)	753.61	826.44
२५)	प्रति सेवक निव्वळ नफा (Per employee profit)	3.62	-2.47

## अंदाज पत्रक

### उत्पन्न

(आकडे ₹ लाखात)

तपशील	2021-22 अंदाज	2021-22 प्रत्यक्ष उत्पन्न	2022-23 अंदाज
गुंतवणुकीवरील व्याज व सिक्युरीटीज ट्रेडिंग पासून उत्पन्न	6,500.00	6,494.36	6,150.00
कर्जावर मिळालेले व्याज	12,500.00	10,715.43	10,225.00
हुंडणावळ / कमिशन	500.00	317.71	325.00
इतर उत्पन्न	500.00	450.57	475.00
Deferred Tax Income	0.00	405.05	150.00
<b>एकूण उत्पन्न</b>	<b>20,000.00</b>	<b>18,383.12</b>	<b>17,325.00</b>

### खर्च

(आकडे ₹ लाखात)

तपशील	2021-22 अंदाज	2021-22 प्रत्यक्ष खर्च	2022-23 अंदाज
ठेवीवर दिलेले व्याज	12,000.00	9,701.44	9,800.00
घेतलेल्या कर्जावर दिलेले व्याज	10.00	0.00	10.00
सेवक पगार, भत्ते, बोनस, प्रवास खर्च इ.	2,700.00	2,561.40	2,700.00
संचालक मंडळ भत्ते, प्रवास खर्च इ.	6.00	5.04	5.50
भाडे, कर, वीज, विमा इ.	600.00	660.16	725.00
वकील फी व कोर्ट खर्च	24.00	37.78	50.00
पोस्टेज, टेलिफोन खर्च	100.00	101.3	100.00
ऑडीट फी	40.00	42.19	50.00
घसारा व दुरुस्ती	200.00	159.2	175.00
छपाई, स्टेशनरी, जाहिरात इ.	30.00	34.39	46.00
संक्षेप ठेव कमिशन	80.00	78.97	90.00
सादील खर्च व इतर खर्च	300.00	244.44	300.00
संगणक विकास, देशभाल खर्च	200.00	175.59	200.00
गुंतवणुकीवरील विभाजित प्रिमीयम	20.00	10.05	15.00
Input GST Credit not availed	90.00	0.00	0.00
<b>एकूण खर्च</b>	<b>16,400.00</b>	<b>13,811.95</b>	<b>14,260.50</b>
ढोबळ नफा	3,600.00	4,571.17	3,058.50
एन.पी.ए. व इतर तरतुदी	2,100.00	2,509.48	1,858.00
निलेखित केलेली कर्जे	0.00	0.00	0.00
करपूर्व नफा	1,500.00	2,061.69	1,200.50
वजा-आयकर	900.00	750.00	600.00
निव्वळ नफा	600.00	1,311.60	600.50
<b>एकूण</b>	<b>20,000.00</b>	<b>18,383.12</b>	<b>17,325.00</b>

## Proposed amendment in the Bye-Laws of the Bank

Bye Law No.	Existing Bye law	Proposed Bye law	Reason
4-B	<p>Bank may, in the interest of promotion of the business of the bank, admit a person as nominal member or associate member on payment of fee of Rs.20/- only. An employee of the bank may be admitted as a nominal member and he will be entitled, on merit, to various facilities and other schemes on merit sanctioned by the Board of Directors from time to time exclusively for employees. Provided that such member will not be entitled to subscribe to the share capital of the BANK and will not be allowed to have any interest in the management of the BANK including right to vote, contest election as director of the Board or participate.</p> <p>in the general body meetings, to receive share certificate, audited accounts and annual report. Any person who is a co-parcener or who desires to stand surety for a borrowing member of the bank or who desires to borrow against gold, silver ornaments and other silver articles, Life Insurance policies, Government and other trustee securities and other loan for purchase of consumer durables articles up to limit prescribed by the RBI from time to time and who desire to do banking business with the bank, may be enrolled as a nominal member upon his application in the prescribed form on payment of Rs.20/- as nonrefundable entrance fee and upon agreeing to the condition that he shall cease to be nominal member when all liabilities against him either as a borrower or as a surety or as customer are fully discharged, provided that such person is one who resides or is gainfully engaged in any occupation within the area of operation of the bank.</p>	<p>Bank may, in the interest of promotion of the business of the bank, admit a person as nominal member or associate member on payment of fee of Rs.40/- only. An employee of the bank may be admitted as a nominal member and he will be entitled, on merit, to various facilities and other schemes on merit sanctioned by the Board of Directors from time to time exclusively for employees. Provided that such member will not be entitled to subscribe to the share capital of the BANK and will not be allowed to have any interest in the management of the BANK including right to vote, contest election as director of the Board or participate in the general body meetings, to receive share certificate, audited accounts and annual report. Any person who is a co-parcener or who desires to stand surety for a borrowing member of the bank or who desires to borrow against gold, silver ornaments and other silver articles, Life Insurance policies, Government and other trustee securities and other loan for purchase of consumer durables articles up to limit prescribed by the RBI from time to time and who desire to do banking business with the bank, may be enrolled as a nominal member upon his application in the prescribed form on payment of Rs.40/- as nonrefundable entrance fee and upon agreeing to the condition that he shall cease to be nominal member when all liabilities against him either as a borrower or as a surety or as customer are fully discharged, provided that such person is one who resides or is gainfully engaged in any occupation within the area of operation of the bank.</p>	<p>As the nominal member fee was very low. It should be reasonable, hence increased.</p>
4 E	<p>Every member shall pay an admission fee of Rs.50/-</p>	<p>Every member shall pay an admission fee of Rs.100/-</p>	<p>To meet the expenses cost.</p>





सोलापूर जनता सहकारी बँक सादर करीत आहे...  
अगदी कमी व्याजदरात कर्ज योजना

सोने तारण कर्ज / आयुर्विमा पॉलिसी तारण कर्ज



- प्रोसेसिंग फी नाही
- कर्जास त्वरीत मंजूरी

व्याजदर  
**8.50%**

\* अटी व नियम लागू

प्रोफेशनल्स कर्ज योजना

(प्रोफेशनल्स डॉक्टर, सीए. यांचे करिता)  
काय करायचं हे ठरलं की,  
कसं करायचं याचा मार्ग सापडतोच...



हॉस्पिटल बांधणी/नूतनीकरण, हॉस्पिटल इक्विपमेंट खरेदी,  
ऑक्सिजन प्लांट इ., ऑफीस नूतनीकरण



व्याजदर  
**11%**

कर्ज मर्यादा

रु. **2** कोटी पर्यंत

रु. **5** लाखांपर्यंत  
विना तारणी कर्ज

- \* नियम व अटी
- परत फेड कालावधी ८४ महिने.
- दोन सक्षम जामीनदार आवश्यक.
- मागील तीन वर्षांचे ITR, B/S, P&L व व्यवसायाचे परवाने आवश्यक.
- CIBIL SCORE - 650+

चार चाकी वाहन



व्याजदर  
**7.90%**  
पासून

- मुदत 84 महिने
- प्रोसेसिंग फी मध्ये भरघोस सूट...

वाहन कर्ज



व्याजदर  
**10%**

- मुदत 60 महिने
- प्रोसेसिंग फी मध्ये भरघोस सूट...

\* अटी व नियम लागू

दुचाकी वाहन

शैक्षणिक कर्ज

व्याजदर  
**10%**

रु. **50**  
लाखांपर्यंत

विद्यार्थिनींसाठी  
व्याज दर  
**9.50%**

\* अटी व नियम लागू



आमच्या असंख्या सभासद, खातेदार, ठेवीदरांना दसरा, दिपावलीच्या

हार्दिक

शुभेच्छा!





# सोलापूर जनता सहकारी बँक लि. Solapur Janata Sahakari Bank Ltd.



मल्टी-स्टेट शेड्युल्ड कोऑप. बँक

Multi-State Scheduled Coop. Bank

मुख्य कार्यालय Head Office : 'गगनभरारी', शिवस्मारक संकुल, गोल्डफिंच पेठ, Gaganbharari ' Shivsmarak Sankul, Goldfinch Peth, सोलापूर. (महाराष्ट्र)  
Solapur. (Maharashtra) - 413 007. ■ फोन क्र. Ph. No. : 0217-2741100 ते to06 ■ Email - info@sjsjbbank.com ■ Visit Us : www.sjsjbbank.com

## शाखा विस्तार

### महाराष्ट्र राज्य (उर्वरित)

1.	मुंबई	(022) 23083244
2.	टिळक रोड, पुणे	(020) 24325406
3.	धायरी, पुणे	(020) 24391010
4.	कोथरुढ, पुणे	(020) 25437876
5.	पिंपरी, पुणे	(020) 27421213
6.	मार्केट यार्ड, पुणे	(020) 24262410
7.	वाळूज-औरंगाबाद	(0240) 2556102
8.	नाशिक	(0253) 2375833
9.	नांदेड	(02462) 232312
10.	बीड	(02442) 223055
11.	कोल्हापूर	(0231) 2527299

### कर्नाटक राज्य

12.	विजयपूर	(08352 )222008
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### लातूर व उस्मानाबाद

13.	लातूर मेन	(02382) 244854
14.	गंजगोलाई, लातूर	(02382) 257399
15.	उदगीर, लातूर	(02385) 257446
16.	कसबे तडवळे, उस्मानाबाद	(02472) 247032
17.	उस्मानाबाद	(02472) 226707
18.	कळंब, उस्मानाबाद	(02473) 262546
19.	उमरगा, उस्मानाबाद	(02475) 252323

छोट्या लोकांची... मोठी बँक...!

### सोलापूर जिल्हा

20.	बार्शी मेन	(02184) 223289
21.	बार्शी, शिवाजी नगर	(02184) 224070
22.	मोहोळ	(02189) 232153
23.	माळशिरस	(02185) 235179
24.	माढा	(02183) 234037
25.	पंढरपूर	(02186) 224301
26.	सांगोला	(02187) 220049
27.	अक्कलकोट	(02181) 220515

### सोलापूर शहर

28.	नवी पेठ	(0217) 2741113
29.	मंगळवार पेठ	(0217) 2741116
30.	सदर बझार	(0217) 2741117
31.	पाच्छा पेठ	(0217) 2741120
32.	रेल्वे लाईन्स	(0217) 2741124
33.	दक्षिण कसबा	(0217) 2741122
34.	मार्केट यार्ड, सोलापूर	(0217) 2741125
35.	उजनी नगर	(0217) 2741127
36.	विजापूर रोड	(0217) 2741128
37.	आसरा नगर	(0217) 2741131
38.	शेळगी नाका	(0217) 2741132
39.	बाळे	(0217) 2741133
40.	जुळे सोलापूर	(0217) 2741136
41.	जुना कुंभारी नाका	(0217) 2741141

• **गृह कर्ज योजना.**



घर म्हणजे सुंदर स्वप्न...  
 घर म्हणजे केवळ घर नसतं...  
 असल्या जरी चार भिती  
 तरी जगण्यासाठी विणलेलं  
 छानसं... उबदार... घरात... असतं...!

व्याज दर  
**7.90%**  
 पासून

रु. **140**  
 लाखांपर्यंत

गृहस्वप्न तुमचे...  
 अर्थ सहाय्य आमचे...

प्रत्येकाला स्वप्नातलं घर मिळवून  
 देणारी सोलापूर जनता बँकेची

- मुदत 240 महिने
- 85% कर्ज पुरवठा

- प्रोसेसिंग फी मध्ये भरघोस सूट...



\* अटी व नियम लागू.

• **‘धना’ प्रमाणे ‘मना’ चीही जपणूक करणारी आपली बँक**

ठेवीला सुरक्षा, कर्जाला दिलासा व  
 वसुलीला माणुसकीचा स्पर्श देणारी बँक

विविध ठेवींवर आकर्षक व्याजदर  
 ठेवींसाठी विमा संरक्षण  
 (DICGC अंतर्गत रु.5 लाखांपर्यंत)

खास आयकर सवलतीसाठी

**5 वर्षे मुदतीची विशेष ठेव योजना**

जादा व्याज दर + आयकर बचतीचा अतिरिक्त लाभ

- **सेफ डिपॉझीट लॉकर्सची सोय उपलब्ध**

• **मासिक व्याज ठेव योजना**

• **तिमाही व्याज ठेव योजना**

• **सहामाही व्याज ठेव योजना**

• **आवर्तक ठेव योजना**

• **कॅश सर्टिफिकेट**  
 (चक्रवाढ व्याज)

- अधिक माहितीसाठी आजच नजीकच्या शाखेस भेट द्या.



बहुप्रतिक्षित..... किफायतशीर..... सुलभ..... सर्वोत्तम.....

**छोट्या लोकांची... मोठी बँक...!**

सोलापूर जनता बँकेची...

# अमृत उत्सव कर्ज योजना

(वैयक्तिक कर्ज)

कर्ज  
मर्यादा

रु.

**5**

लाखांपर्यंत

आकर्षक  
व्याजदर

**10.95%**

पासून...

स्वावलंबनातून...

स्वयंपूर्तीकडे ...



कौटुंबिक व व्यावसायिक  
प्रगतीकरिता आर्थिक स्वातंत्र्य  
आपल्या सर्व गरजांच्या पूर्तीस अनुरूप...

0%  
प्रोसेसिंग  
फी

परतफेड  
60  
महिने

एक सक्षम  
जामीनदार



★ अटी व नियम लागू

● कर्ज योजना आमच्या 41 शाखांमध्ये उपलब्ध ●



सोलापूर जनता सहकारी बँक लि.  
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