

छोट्या लोकांची...
मोठी बँक



56 वा वार्षिक अहवाल
th Annual Report
2020-21

‘बँकींग’ 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 •

(दिनांक : 16.03.2021 पर्यंत)

मा. श्रीकृष्ण ऊर्फ किशोर अनंत देशपांडे
अध्यक्ष

मा. वरदराज रंगनाथ बंग
उपाध्यक्ष

मा. प्रा. गजानन रेवणसिध्द धरणे संचालक
मा. मुकुंद शंकर देवधर संचालक
मा. महेशकुमार मल्लिकार्जुन अंदेली संचालक
मा. संजय सिधू चाबुकस्वार संचालक
मा. अॅड. प्रदीपसिंग मोहनसिंग राजपूत तज्ञ संचालक
मा. मुकुंद शंकर कुलकर्णी संचालक
मा. डॉ. सौ. सुहासिनी यतीन शहा संचालिका

मा. सदाशिव धुंडिराजशास्त्री दाते संचालक
(सिप्य डि. 20 नोव्हेंबर 2019)
मा. भूपति सिद्रामप्पा सामलेटी संचालक
मा. अशोक नारायण सरवदे संचालक
मा. सीए सुहास गोविंद श्रीगोंदेकर तज्ञ संचालक
मा. नितीन माणिकचंद कोटेचा संचालक
मा. प्रमोद द्वारकादास भुतडा संचालक
मा. डॉ. सौ. किरण रविंद्र पाठक संचालिका

मा. प्रकाश भालचंद्र वाईकर - मुख्य कार्यकारी अधिकारी

• संचालक मंडळ •

(दिनांक : 17.03.2021 पासून)

मा. वरदराज रंगनाथ बंग
अध्यक्ष

मा. सीए सुहास गोविंद श्रीगोंदेकर
उपाध्यक्ष

मा. प्रा. गजानन रेवणसिध्द धरणे संचालक
मा. मुकुंद शंकर कुलकर्णी संचालक
मा. दत्तात्रय काशिनाथराव कुलकर्णी संचालक
मा. विनोद बिरदीचंद कुचेरिया संचालक
मा. सौ.चंद्रिका शंभूसिंह चौहान संचालिका
मा. आनंद गणपतराव कुलकर्णी संचालक
मा. सुनील गंगाधर पेंडसे संचालक
मा. पुरुषोत्तम ज्ञानेश्वर उडता संचालक

मा. अॅड. प्रदीपसिंग मोहनसिंग राजपूत संचालक
मा. डॉ.सौ. किरण रविंद्र पाठक संचालिका
मा. अॅड.मिलिंद विष्णुपंत कुलकर्णी संचालक
मा. जगदीश गोपीकिसन भुतडा संचालक
मा. रविंद्र सखाराम साळे संचालक
मा. सीए गिरीश गोपाळ बोरगांवकर संचालक
मा. राजेश रमेश पवार संचालक

मा. सौ. अंजली लक्ष्मीकांतराव कुलकर्णी - प्रभारी मुख्य कार्यकारी अधिकारी

• मुख्य कार्यालय - कार्यपालक •

श्री. देवदत्त पटवर्धन
सहा. सरव्यवस्थापक

श्री. नितीन कुलकर्णी
प्रशासन विभाग प्रमुख

श्री. मकरंद जोशी
वसुली विभाग प्रमुख

श्री. चंद्रशेखर दिवाण
तपासणी विभाग प्रमुख

• वैधानिक लेखा परिक्षक •

एस. आर. पंडीत अँड कंपनी, चार्टर्ड अकॉंटंट्स, पुणे.

अध्यक्ष



बंग वरदराज रंगनाथ
(उद्योजक)



उपाध्यक्ष



श्रीगोंदेकर सुहास गोविंदराव
(सीए)

● संचालक ●



धरणे गजानन रेवणसिद्ध
(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)



उडता पुरुषोत्तम ज्ञानेश्वर
(टॉवेल कारखानदार)



कुचेरिया विनोद बिरदीचंद
(उद्योजक)



भुतडा जगदीश गोपीकिसन
(उद्योजक)



सौ. चौहान चंद्रिका शंभूसिंह
(सामाजिक कार्यकर्त्या)



साठे रविंद्र सखाराम
(सामाजिक कार्यकर्ते)



कुलकर्णी आनंद गणपतराव
(निवृत्त इंजिनिअर)



बोरगांवकर गिरीश गोपाळ
(सीए)



पेंडसे सुनील गंगाधर
(उद्योजक)



पवार राजेश रमेश
(उद्योजक)



सौ. कुलकर्णी अंजली लक्ष्मीकांतराव
(प्रभारी मुख्य कार्यकारी अधिकारी)

शैक्षणिक कर्ज योजना

'एसजेएसबी श्रीविद्या'

कर्ज मर्यादा
रु. 50
लाखांपर्यंत

यशाची उंच उंच शिखरे गाठा...
आम्ही आहोतच आपल्या साथीला...

रु. 5
लाखांच्यावर
तारणी

कमी कटकटी | झटपट निर्णय
रु. 5 ते 50
लाखांपर्यंत

छोट्या लोकांची
मोठी बँक...!

आपण यशस्वी झालात याबद्दल अभिनंदन...! शिक्षणाच्या विविध वाटा नव्यानेच निर्माण झाल्या आहेत.
ॲडमिशनसाठी आपण पात्र ठरलो की उभा राहलो प्रश्न पैशाचा, यासाठी आणली ही योजना.....
अधिक माहितीसाठी आपल्या नजीकच्या शाखेला भेट द्या आणि झटपट निर्णय मिळवा.

व्याजदर
10%

रु. 5 लाखांपर्यंत
विना तारणी कर्ज

विद्यार्थिनींसाठी
अर्धा टक्का कमी
व्याजदर
9.50%

* नियम व अटी

- देशांतर्गत व परदेशातील उच्च शिक्षणासाठी
- जामिनदार - पालक व बाहेरील एक
- परत फेड कालावधी ८ वर्षे किंवा शिक्षणाचा कालावधी, यातील कमी असेल तो..
- CIBIL SCORE - 650+



* नियम व अटी 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%

आता प्रोफेशनलसाठी
अत्यल्प व्याजदराची
आकर्षक कर्ज योजना
रु. 5 लाखांपर्यंत
विना तारणी कर्ज

कर्ज मर्यादा
रु. 2 कोटी
पर्यंत



* नियम व अटी लागू

* 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+

• 'धना' प्रमाणे 'मना' चीही जपणूक करणारी आपली बँक •

वाहन कर्ज



व्याजदर
9%
चार चाकी वाहन कर्ज करिता

* नियम व अटी

- 90% कर्ज पुरवठा
- एक सक्षम जामीनदार
- परतफेड 84 महिने
- CIBIL SCORE - 650+



• व्याजदर - 11% दुचाकी वाहन कर्ज करिता * नियम व अटी लागू

आता प्रथमच सोलापूर जनता बँक घेऊन येत आहे...

व्याजदर
13%

व्यापारी वाहन कर्ज

रु. 25
लाखांपर्यंत

ट्रक, टेम्पो,
मल्टिव्हिल लॉरी,
बस, स्कूल बस,
मिनी बस इ.साठी
कर्ज उपलब्ध...



थोडीशी मेहनत... जास्त कमाई...

सौ. अंजली कुलकर्णी
प्रभारी मुख्य कार्यकारी अधिकारी

सुहास श्रीगोंदेकर
उपाध्यक्ष

वरदराज बंग
अध्यक्ष

व समस्त संचालक मंडळ

शुद्धी पत्रक

वार्षिक सर्वसाधारण सभेची नोटीस (केवळ सभासदांकरिता)

सोलापूर जनता सहकारी बँक लि.सोलापूरच्या वार्षिक सर्वसाधारण सभेची नोटीस दि.15/09/2021 रोजीच्या दैनिक लोकमत व लोकसत्ता आवृत्ती मध्ये प्रसिद्ध करण्यात आलेली होती व सदर सभा दृकश्राव्य (OAVM) माध्यमाद्वारे होणार होती. तथापि मा.केंद्रीय निबंधक नवी दिल्ली यांच्या निर्देशानुसार दि.15/09/2021 रोजी दिलेल्या दै.लोकसत्ता व लोकमत मधील नोटीसीस अनुसरून दि. 30/09/2021 रोजी नियोजित सभा दृकश्राव्य (OAVM) माध्यमाद्वारे होण्याऐवजी प्रत्यक्ष स्वरूपात शिवस्मारक सभागृह ,गोल्ड फिच पेठ सोलापूर-413007 येथे दुपारी 2.00 वाजता संपन्न होणार आहे. कृपया याची नोंद घेण्यात यावी.तरी सदर सभेस आपण उपस्थित राहावे हि विनंती.

सभेची विषयपत्रिका मूळ नोटीसीप्रमाणेच असणार आहे.

कोविड-19 च्या पार्श्वभूमीवर विशेष सूचना -

1. सभेस येताना सभासद ओळखपत्र जरूर सोबत आणावे.
2. महाराष्ट्र शासनाच्या कोविड-19 मार्गदर्शक सूचनानुसार सर्व नियम व निकषांचे पालन केले जाईल.
(याबाबत महाराष्ट्र शासनाच्या नियमांमध्ये वेळोवेळी होणारे बदल लागू राहतील)
3. सध्याच्या कोविड-19 च्या पार्श्वभूमीवर सभेस उपस्थित राहू इच्छिणाऱ्या सभासदांनी मारक वापरणे अनिवार्य राहिल व सुरक्षिततेच्या दृष्टीने सभेच्या दरम्यान सामाजिक दुरीचे पालन करावे हि विनंती.
4. वार्षिक सर्वसाधारण सभेपुढील विषयांबाबत सभासदांना काही प्रश्न विचारावायाचे असल्यास ते लेखी स्वरूपात बँकेच्या मुख्य कार्यालयात दि. 24/09/2021 पर्यंत कामकाजाच्या दिवशी आणून घावेत.
5. महाराष्ट्र शासनाच्या नियमानुसार,सभासद मर्यादित संख्येमध्ये उपस्थित राहू शकतील, सभेस प्रत्यक्ष उपस्थित राहू इच्छिणाऱ्या सभासदाने पूर्व नोंदणी करणे आवश्यक आहे.पूर्व नोंदणीसाठी www.sjsbbank.com/agmregistration ही लिंक आहे.पूर्व नोंदणी झाल्यानंतर सभासदांनी आपले प्रवेश कार्ड डाउनलोड करून आपल्या सोबत सभेसाठी आणावे.दि. 24/09/2021 रोजी सकाळी 11.00 वाजले पासून या लिंक वर प्रत्यक्ष उपस्थित राहणेसाठी नोंदणी करता येईल.

स्थळ : सोलापूर

रजिस्टर ऑफिस- सोलापूर जनता सहकारी बँक लि., सोलापूर.

"गगन भरारी" शिवस्मारक संकुल,गोल्डफिच पेठ, सोलापूर

दिनांक - 16/09/2021

मा.संचालक मंडळाचे आझेवरून,

सौ.अंजली कुलकर्णी

प्रभारी मुख्य कार्यकारी अधिकारी

56 व्या वार्षिक सर्वसाधारण सभेची सूचना

(केवळ सभासदांसाठी)

ज्याअर्थी बँकेचे उपविधी आणि बहुराज्यीय सहकारी संस्था अधिनियम 2002 मधील तरतुदीप्रमाणे बँकेची वार्षिक सर्वसाधारण सभा मागील वर्ष अखेर समाप्तीनंतर सहा महिन्यांच्या आत आयोजित करणे आवश्यक आहे.

ज्याअर्थी मा.उपायुक्त(सहकार) सहकार मंत्रालय, भारत सरकार मध्यवर्ती सहकार निबंधक कार्यालय, नवी दिल्ली यांनी त्यांच्याकडील आदेश क्र. 3/2021 दि.23 ऑगस्ट 2021 ने सभासदांचे उपस्थितीत वार्षिक सर्वसाधारण सभा घेण्याची सूचना केलेली आहे, तथापि

ज्याअर्थी मा.राज्यपाल महाराष्ट्र राज्य यांच्या आदेशानुसार कार्यासन अधिकारी महाराष्ट्र शासन, सहकार पणन व वस्त्रोद्योग विभाग, मंत्रालय विस्तार इमारत, मुंबई यांनी त्यांच्याकडील आदेश क्र.संकीर्ण 2021 प्र.क्र. 24/13 स.दि. 30 जुलै 2021 अन्वये 50 पेक्षा जास्त सदस्य संख्या असलेल्या राज्यातील सर्व सहकारी संस्थांनी वार्षिक सर्वसाधारण सभा दृकश्राव्य माध्यमाद्वारे (Video/Conferencing/Other Audio visual Means) घेण्याची सूचना केलेली आहे आणि ज्याअर्थी प्रत्यक्ष सभासद उपस्थितीद्वारे बँकेची वार्षिक सर्वसाधारण सभा घेण्यासाठी बँकेने मागितलेल्या परवानगीस अनुसरून मा.उपायुक्त सोलापूर महानगर पालिका कार्यालय, सोलापूर जा.क्र./नआ/वै/ 439 अन्वये दि.14.09.2021 रोजी यांनी दिलेल्या उत्तरा मधील अटी व शर्तीच्या अनुषंगाने बँकेने ही सभा दृकश्राव्य माध्यमाद्वारे घेण्याचे ठरविले आहे.

त्याअर्थी बँकेच्या सर्व भागधारक सभासदांना सूचित करण्यात येते की, महाराष्ट्र शासनाचे दि. 30 जुलै 2021 मधील आदेशामधील मार्गदर्शक सूचनेप्रमाणे आणि बँकेच्या उपविधीमधील तरतुदीस अनुसरून बँकेची 56 वी वार्षिक सर्वसाधारण सभा गुरुवार दि.30.09.2021 रोजी सकाळी 11.00 वाजता. मुख्य कार्यालय- सोलापूर जनता सहकारी बँक लि. गगनभरारी शिवस्मारक संकुल, गोल्डफिच पेठ,सोलापूर 413007 येथून दृकश्राव्य माध्यमाद्वारे (VC/OAVM) आयोजित करण्यात आलेली आहे. Covid 19 साठीच्या पार्श्वभूमीवर शासनाचे निर्देशानुसार दृकश्राव्य माध्यमाद्वारे (VC/OAVM) सभा आयोजित केल्याने सभासदांनी सभेला प्रत्यक्ष उपस्थित राहण्याचे नसून दृकश्राव्य माध्यमाद्वारे (VC/OAVM) सभेमध्ये सहभागी होणेचे आहे.

सभेपुढील विषय

1. मागील दि. 28.11.2020 च्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
2. दि.17.03.2021 रोजीच्या विशेष सर्व साधारण सभेचे इतिवृत्त वाचून कायम करणे.
3. मा.संचालक मंडळाने तयार केलेला आर्थिक वर्ष 2020-21 चा अहवाल व शिफारस केलेल्या आर्थिक वर्ष 2021-22 च्या अंदाजपत्रकास मंजुरी देणे.
4. आर्थिक वर्ष 2020-21 चे नफा तोटा पत्रक, दि.31.03.2021 चे वैधानिक लेखापरीक्षकांनी तपासलेले ताल्लेबंद आणि आर्थिक वर्ष 2020-21 च्या वैधानिक लेखापरीक्षण अहवालाची नोंद घेणे. तसेच मागील वर्षाच्या (2019-20) वैधानिक लेखापरीक्षणाच्या दोष दुरुस्ती अहवालाची नोंद घेणे.
5. आर्थिक वर्ष 2021-22 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.31.03.2021 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 2021-2022 मध्ये बाहेरून उभारावयाच्या निधीची मर्यादा ठरवणे. (बहुराज्यीय सहकारी संस्था अधिनियम, 2002, कलम 67 नुसार)

10. वसुलीचे हक्क अबाधित ठेवून, मा. वैधानिक लेखापरिक्षकांनी प्रमाणित केलेल्या संशयित व बुडीत कर्ज खात्यांचे निर्लेखन करणे .
11. या 56 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, सोलापूर.

'गगन भरारी' शिवस्मारक संकुल, गोल्डफिच पेठ, सोलापूर

दिनांक : 15 सप्टेंबर 2021

मा.संचालक मंडळाचे आझेवरून,

सौ. अंजली कुलकर्णी

प्रभारी मुख्य कार्यकारी अधिकारी

सभासदांसाठी महत्वाच्या सूचना

1. सभेच्या नियोजित वेळेपासून अर्ध्या तासापर्यंत म्हणजे सकाळी 11.30 वाजेपर्यंत गणपूर्ती न झाल्यास सभा स्थगित केली जाईल व स्थगित झालेली सभा त्याच ठिकाणी त्याच दिवशी व्हिडीओ कॉन्फरन्स (VC) / अदर ऑडीओ व्हिज्युअल मिन्स (O-VM*) द्वारे अर्ध्या तासाने घेण्यात येईल. त्या सभेस गणपूर्तीची व वेगळ्या सूचनेची आवश्यकता राहणार नाही. जेवढे सभासद बँकेने या सभेसाठी पाठवलेल्या अधिकृत लिंक वर जाऊन उपस्थित राहतील त्यांची उपस्थिती गणसंख्या मोजताना गृहीत धरली जाईल.
2. 56 व्या वार्षिक सर्वसाधारण सभेस उपस्थित राहण्यासाठी, सभासदांना त्यांच्या नोंदणीकृत ई-मेल आयडी वर लॉगीन आयडी आणि पासवर्ड पाठविण्यात येतील. तसेच पब्लिक नोटीस द्वारे व बँकेच्या वेबसाईटवर देखील निर्देशित करण्यात येतील. जे सभासद ई-मेल आयडी व मोबाईल क्रमांक दि. 22/09/2021 पर्यंत नोंदणी करतील त्यांना लॉगइन आयडी व पासवर्ड दि.28/09/2021 पासून संबंधीत ई-मेल आयडी वर पाठविण्यात येतील. सदर सभेची web platform लिंक सभासदांना त्यांच्या मोबाईल क्रमांक व email वर कळविण्यात येईल.
3. सभासदांना विनंती आहे की, त्यांनी आपला मोबाईल क्रमांक व email id नजीकच्या शाखेत दि.22/09/2021 पर्यंत कळवावे.
4. इंटरनेट सेवा उपलब्ध असलेल्या संगणक / लॅपटॉप / स्मार्टफोन याद्वारे सभासद, ह्या वार्षिक सर्व साधारण सभेस उपस्थित राहू शकतील.
5. दृकश्राव्य माध्यमाद्वारे आयोजित 56 व्या वार्षिक सर्वसाधारण सभेच्या कार्यवाहीचा कालक्रम पुढीलप्रमाणे:-
 - i. दि. 30/09/2021 रोजी सभेच्या निर्धारित वेळेपूर्वी 10 मिनिटे आधी म्हणजे सकाळी 10.50 पासून सभासदांनी कृपया लॉगीन करावे.
 - ii. दि.30/09/2021 रोजी सर्वप्रथम सभेच्या विषयपत्रिकेतील सर्व विषय सभेपुढे मांडण्यात येतील.यानंतर लगेचच सभासद सभेच्या विषयासंबंधीचे प्रश्न बँकेने उपलब्ध करून दिलेल्या लिंकवर/ संकेतस्थळावर नोंदवू शकतील व त्यांची उत्तरे त्याच लिंकवर / संकेतस्थळावर दि. 02/10/2021 रोजी सायं. 7.00 पर्यंत देण्यात येतील.
 - iii. चौथे व पाचवे दिवशी म्हणजेच दि.03/10/2021 रोजी सकाळी 9.00 ते दि. 04/10/2021 रोजी सायंकाळी 5.00 या कालावधीत, वार्षिक सर्वसाधारण सभेत सादर करण्यात आलेल्या ठरावांवर सभासदांनी त्याच लिंकवर / संकेतस्थळाी मतनोंदणी करावयाची आहे. सदरची मतनोंदणी करित असताना त्या लिंक वरील संदर्भीय window मध्ये YES/NO हे बटण दाबून आपली मतनोंदणी करावी. ठराव मंजुरी बाबतचा निर्णय मत मोजणी पूर्ण झाल्यानंतर त्याच लिंकवर / संकेतस्थळाी जाहीर करण्यात येईल.
6. आर्थिक वर्ष 2020-21 चा बँकेचा अहवाल, ताळेबंद व नफातोटा पत्रक, उपविधी दुरुस्ती तपशील लवकरच आपल्या बँकेच्या www.sjsbbank.com या संकेत स्थळावर देखील पाहता येईल. तसेच दि. 23.09.2021 रोजी अथवा त्यानंतर बँकेचा अहवाल आपल्या नित्याच्या शाखेत उपलब्ध करून देण्यात येईल.
7. सभासदांच्या नांव ,निवास-पत्ता किंवा वारसदार यांच्यामध्ये बदल झाला असल्यास, त्यांनी आपल्या नित्याच्या शाखेत किंवा मुख्य कार्यालयातील बोर्ड सचिवालय विभागास लेखी कळवावे.
8. 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.



CORRIGENDUM

(Only for Members)

The bank had published the notice for its 56th Annual General Meeting on 15th September 2021 in Sanjevani on page number 3. The said AGM was to be held by means of Other Audio-Visual Means (OAVM). However as per the guidelines received from Central Registrar for Co-operative Societies, the said Annual General Meeting will now be held on same date i.e. 30th September 2021 at "ShivSmarak Sankul", Gold Finch Peth, Solapur 413007 at 02:00 pm. All members are requested to take note of the same and attend the meeting.

The agenda of the Annual general Meeting will remain as per the original notice.

On the backdrop of the restriction due to the pandemic COVID-19, please note the following

1. All members should carry their ID card while attending the meeting
2. All members are requested to follow all the guidelines laid down by Government of Maharashtra in view of the Covid-19 pandemic. (All the latest circulars and changes to the guidelines will be applicable here)
3. All members are to wear mask keeping in view the current pandemic. Social distancing is also to be followed while occupying the hall.
4. The members having any queries pertaining to the AGM agenda are requested to send their questions to head office by 24th September 2021, in writing.
5. As per the guidelines issued by Government of Maharashtra, the attendance to the meeting has to be in a limited number of members. Thus members who wish to attend the meeting should register on www.sjsbbank.com/agmregistration. Members are requested to download the admit card after completing the registration. Members should carry this admit card while attending the meeting. The link will be open from 24th September 2021 11:00 am for registration.

Place : Solapur

Registered Office –

Solapur Janata Sahakari Bank Ltd.

"Gagan Bharari" Shivsmarak Sankul,

Gold Finch Peth, Solapur 413007

Date: 16th September 2021

By order of the Board of Directors

Mrs.Anjali Kulkarni

Acting Chief Executive Officer



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

मल्टी-स्टेट शेड्युल्ड को-ऑप. बँक

Multi-State Scheduled Coop. Bank

(Reg.No.MSCS/CR/1007/2014)

56th Annual General Meeting Notice

(Only for Members)

Dear Sir/Madam,

As per the provisions of the Bank's Bylaws and Multi-State Co-operative Societies Act, 2002, the Annual General Meeting of the Bank must be held within six months after the end of the previous year.

Therefore, the Deputy Commissioner (Co-operation), Ministry of Co-operation, Government of India, Central Registrar of Co-operative Societies, New Delhi has directed to hold the Annual General Meeting in the presence of the members by his Order No. 3/2021 dated 23rd August 2021.

As per the order of Hon'ble Governor, State of Maharashtra, the Acting Officer, Government of Maharashtra, Department of Co-operative Marketing and Textiles, Ministry Extension Building, Mumbai has issued order No.2021 PR.No.24/13 S Date.30th July 2021, as per order more than 50 members. All the co-operative societies in the numbered state are advised to hold their annual general meeting through audio / visual means (Video / Conferencing / Other Audio Visual Means) and Therefore, as per the permission sought by the Bank for holding the Annual General Meeting of the Bank through the presence of the members in person, in accordance with the terms and conditions given in the reply given by Hon'ble Deputy Commissioner Solapur Municipal Corporation Office, Solapur OW.No/NA/V/439 Dt.14.09.2021 it is decided to take the AGM through audio-visual medium.

Therefore, all the shareholders of the Bank are hereby notified that the 56th Annual General Meeting of the Bank will be held on Thursday 30.09.2021 at 11.00 am as per the guidelines in the Order of the Government of Maharashtra dated 30th July, 2021 and in accordance with the provisions of the Bylaws of the Bank. Organized by Audio visual Media (VC / OAVM) as per the instructions of the government, the meeting is organized through audio-visual medium (VC / OAVM) against the backdrop of Covid 19 outbreak.

AGENDA

1. To approve and confirm the minutes of 55th Annual General Meeting held on 28th November 2020.
2. To approve and confirm the minutes of Special General Meeting held on 17th March 2021.
3. To consider the Annual Report of the Bank tabled by the Board of Directors for the year ended 31st March, 2021 and budget for the year 2021-22.
4. To consider and adopt audited Profit & Loss Account for the financial year 2020-21 and Balance Sheet as on 31st March 2021 & Statutory Auditor's Report for the financial year 2020-21 of the Bank as also to note compliance report of last year's (2019-20) statutory audit.
5. To appoint Statutory Auditors of the Bank for the financial year 2021-22 as per directions of RBI.
6. To take note of the Loans sanctioned in the financial year 2020-21 to Directors of the Bank & their relatives as per section 39 (3) of the Multi - State Co-op. Act, 2002.
7. To officiate 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 Board of Directors.

9. To decide and approve the limit for raising outside funds for FY.2021-22 (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. To consider the issues that come up in the future with the permission of Hon'ble President.

Registered Office –

Solapur Janata Sahakari Bank Ltd. Solapur
 'Gagan Bharari' Shivsmarak Sankul,
 Gold Finch Peth, Solapur 413007
 Date: 15th September 2021

By order of the Board of Directors
Mrs. Anjali Kulkarni
Acting Chief Executive Officer

Important Notice to the Members

1. If within half an hour after the scheduled time for meeting i.e. up to 11.30 a.m., the quorum is not formed, the meeting shall stand adjourned this adjourned meeting shall be held at 11.40 a.m. on the same day & venue through Video Conferencing / Other Audio Visual Means. The adjourned meeting will not require any separate notice or quorum. The counting of the quorum will be done on the basis of number of members logged in at the scheduled time of the meeting through the official platform so provided by the bank for this Annual General Meeting.
2. For attending Annual General Meeting, members will have to use meeting Login ID & Password which will be send and also it will be published in "public Notice from the bank and on web site of the bank. Members who have or will register their E-mail ID and Mobile number up to 22/09/2021, will receive Login ID and Password and web platform link on 28/09/2021 onwards through Email.
3. A member can attend/ join Annual General Meeting by using devices like desktop/laptop/smartphone that having internet connectivity.
4. As per guidelines issued by Central Registrar of Co-op. Societies, New Delhi, in their circular dated 25/08/2020, process of Audio Visual Meeting will be for 5 days mentioned below:-
 - i. On the first day of meeting i.e. 30/09/2021, Members are required to login 10 minutes prior to the scheduled time of meeting i.e. at 10.50 a.m. On the same day of the meeting i.e. on 30/09/2021 the agenda will be presented first and after presenting items of agenda, Members can post their queries in respect of items in agenda till second day i.e. 01/10/2021 till 5.00 p.m. on the given web platform or link.
 - ii. On Third day of the meeting i.e. on 02/10/2021, responses to these queries will be posted on Website till 7.00 p.m.
 - iii. Members are required to cast their votes on resolution presented in Annual General Meeting from 9.00 am on 03/10/2021 to 5.00 p.m. on 04/10/2021 on same web platform. The voting will be Performed by way of switching "YES/ NO" button provided on link in respective window. The results of e-voting will be declared upon completion of counting of votes on the same web platform.
5. Members who have opted for 'Do Not Disturb (DND)' option may not get SMS regarding User ID & Password for joining Annual General Meeting. Such members are requested to deactivate DND at their end so as to receive said SMS.
6. The Annual Report for the financial year 2020-21 consisting of Profit and Loss Accounts, Balance Sheet & the amendments to bye-laws will be displayed on 28/09/2021 on Bank's website www.sjsbbank.com. Also the copy of Annual Financial Report will be available on or before 28/09/2021 to members at the branches.
7. Please inform any change in Name, Address or nomination to Bank's Share department at Head Office or at nearest Branch.
8. 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 producer for C-KYC at the earliest if not done yet.



वरदराज रंगनाथ बंग
अध्यक्ष

अध्यक्षीय भाषण...

सन्माननीय सभासद बंधू आणि भगिनीनो,

आपल्या बँकेच्या 56 व्या वार्षिक सर्वसाधारण सभेच्या प्रसंगी मी आपणा सर्वांचे पूर्वीचे व आताचे संचालक मंडळाच्या वतीने मनःपूर्वक स्वागत करतो व आपण या सभेला आवर्जून उपस्थित राहिल्याबद्दल आभार व्यक्त करतो. दि. 31 मार्च 2021 अखेरचा वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद व नफा तोटा पत्रक सादर करताना मला अतिशय आनंद होत आहे.

मी सर्वप्रथम आपणास हे सांगू इच्छितो की, सन 2020-21 ह्या वर्षाचा अहवाल मी पूर्वीचे व आताचे मंडळाच्यावतीने सादर करीत आहे. कारण बँकेच्या संचालक मंडळाची सन 2021-26 या कालावधीची निवडणूक दि. 14 मार्च 2021 रोजी झाली आणि 17 मार्च 2021 रोजी नवीन संचालक मंडळ अस्तित्वात आले. या निवडणुकीत बँकेचे सर्व सभासद, ग्राहक, हितचिंतकांनी जे सहकार्य केले आणि आमच्यावर विश्वास दाखवला त्याबद्दल मी विद्यमान संचालक मंडळाच्या वतीने आभार व्यक्त करतो. तसेच मागील पाच वर्षात संचालक मंडळाने सक्षमपणे काम केले त्यांचेदेखील मी आभार व्यक्त करतो. तसेच निवडणूक यंत्रणा सक्षमपणे राबविल्याबद्दल निवडणूक निर्णय अधिकारी व जिल्हा उपनिबंधक, सहकारी संस्था श्री. कुंदन भोळे साहेब यांचेदेखील मी आपल्या सर्वांच्यावतीने आभार व्यक्त करतो.

आपल्याला माहित आहेच की, मागील वर्षी 22 मार्च 2020 रोजी मा. पंतप्रधान श्री नरेंद्र मोदी यांनी जनता कर्फ्यूची घोषणा केली त्या दिवसापासून आजतागायत आर्थिक चक्र थांबले आहे किंवा अत्यंत कमी गतीत चालू आहे. त्यामुळे हे आर्थिक वर्ष कोव्हीड-19 महामारीमुळे व्यावसायिक दृष्ट्या घसरणीत गेले. परंतु तरीसुद्धा लॉक-डाऊन चा कालखंड संपल्यावर आपण सर्व कर्मचाऱ्यांच्या सहकार्याने एनपीए बसुलीसाठी अथक प्रयत्न केले. त्यामुळे आपला एनपीए कमी झाला. यावर्षीसुद्धा त्याच मार्गावर आपण प्रयत्न करीत आहोत.

व्यवसाय वाढीसाठी आपण निरनिराळ्या कर्ज योजना जाहीर केल्या, त्यातून समाजातील सर्व घटकांना याचा फायदा व्हावा असा विचार आम्ही केला. कर्जावरील व्याजदर कमी करून खातेदारांना दिलासा देण्याचा प्रयत्न केला. बचत गटाच्या माध्यमातून लहान लहान कर्जे देण्याचा आपण प्रयत्न करीत आहोत. संक्षेप ठेव प्रतिनिधींच्या मार्फत आपण व्यावसायिक खातेदारांचे कर्जांचे हप्ते नियमित व्हावेत तसेच बचत करणाऱ्या व्यावसायिकांना मदत व्हावी हा दृष्टीकोन डोळ्यासमोर ठेवला आहे.

आर्थिक संस्थांचे नियामक प्राधिकरण अर्थात आरबीआय आणि वित्त मंत्रालयाने बँकिंग नियमन कायद्यात बऱ्याच दुरुस्त्या आणल्या आहेत. मुळात या दुरुस्तीचे उद्दीष्टच ऑपरेशनल 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 की 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.

आर्थिक वर्ष 2020-21 साठी बँकेची कामगिरी थोडक्यात अशी आहे-

(आकडेवारी कोटींमध्ये)

अ.क्र.	तपशील	31/03/2019	31/03/2020	31/03/2021
1	भाग भांडवल	71.46	70.43	70.06
2	ठेवी	2017.51	2027.27	2047.24
3	कर्ज आणि प्रगती	1270.68	1205.16	1094.00
4	गुंतवणूक	434.36	446.39	573.65
5	व्यवसाय मिकस	3288.19	3232.43	3141.24
6	प्रति कर्मचारी व्यवसाय	7.81	8.08	8.26
7	कार्यरत निधी	2269.48	2275.74	2322.14
8	ऑपरेटिंग नफा	32.80	23.51	28.91
9	तरतुदी	22.23	25.70	31.83
10	निव्वळ नफा	3.86	-2.49	-9.37
11	सकल एनपीए	14.01%	20.29%	17.13%
12	नेट एनपीए	8.46%	14.88%	8.47%

भाग भांडवल

भागभांडवल हा संस्थेचा मजबूत आधारस्तंभ आहे. आपली बँक देखील त्याला अपवाद नाही. भाग भांडवल 31/03/2021 रोजी रु.70.06 कोटी इतके होते. रु.0.37 कोटी रुपयांची किरकोळ घट दर्शवित ती 70.43 कोटीवरून कमी झाली आहे. भाग भांडवलामधील कपात मुख्यत्वे कर्जदारांनी त्यांचे कर्ज समायोजित केल्यानंतर भागभांडवल रक्कम परत घेतल्यामुळे झालेली आहे.

राखीव व इतर निधी: -

राखीव व इतर निधी रु. 31/03/2021 पर्यंत 189.76 कोटी रुपये इतका होता.

ठेवी

कोविड -19 च्या साथीच्या पार्श्वभूमीवर बँकेच्या ठेवींमध्ये रु.19.97 कोटीची वाढ दिसून आली असून ती वाढून मागील वर्षाच्या रु.2027.27 कोटी वरून 31/03/2021 रोजी रु.2047.24 कोटी इतकी झाली.

बँकेच्या ठेवीदारांची संख्या 31/03/2020 पर्यंत 375578 वरून 31/03/2021 पर्यंत वाढून 378196 इतकी झाली असून त्याद्वारे 2618 नवीन ठेवीदारांची भर पडली आहे. हे बँकेवर ठेवीदारांचा असलेला विश्वास दर्शवते.

विविध अभियान आणि जनसंपर्काद्वारे बँकेने भविष्यात बचत आणि चालू ठेवी वाढवण्याची योजना आखली आहे.

मागील 3 वर्षांतील CASA ठेवींची तुलनात्मक स्थिती खाली दिली आहे.

(आकडेवारी कोटींमध्ये)

ठेव प्रकार	31/03/2019	31/03/2020	31/03/2021
बचत ठेव	285.32	304.47	322.98
चालू ठेवी	118.85	82.97	78.89
एकूण CASA	404.17	387.44	401.67
एकूण ठेवी	2017.51	2027.27	2047.24
एकूण ठेवी पैकी CASA %	20.03%	19.11%	19.62%

ठेव विमा: -

आरबीआयच्या मार्गदर्शक सूचनानुसार ठेवीदारांच्या हिताचे रक्षण करण्यासाठी ठेव विमा संरक्षण आधीच्या रु. एक लाख वरून रु. 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 प्रीमियम महामंडळास देत आहे. बँकेने नुकतेच म्हणजेच 15/06/2021 रोजी 30/09/2021 पर्यंतचा रु.1.45 कोटी प्रीमियम विमा संरक्षण महामंडळाला भरला आहे.

कर्ज: -

जागतिक आणि आर्थिक पातळीवर मंदीच्या परिस्थितीमुळे आणि साथीच्या परिस्थितीमुळे उद्भवलेल्या विलक्षण अनिश्चित परिस्थितीमुळे आर्थिक गतिविधि ठप्प पडले आहेत. उद्योजकांनी एकतर आपला व्यवसाय सोडला आहे किंवा त्याच्या विस्तार / आधुनिकीकरणाच्या योजना खंडल्या आहेत. परिणामी कर्जे घेण्याचे प्रमाणही फारच कमी होते. 31.03.2021 अखेरीस कर्जदारांना एकुण मंजूर कॅश क्रेडीट कर्जा पैकी कर्जखात्यावर रु. 102 कोटी विनावापर राहिले, परिणामी बँकेच्या एकुण कर्जा मध्ये रु. 111.16 कोटीची घट दिसते. बँकेची कर्जे 31/03/2020 च्या रु.1205.16 कोटीच्या तुलनेत 31/03/2021 अखेर रु.1094.00 कोटी झाले.

अग्रक्रम क्षेत्रातील कर्जे: - (Priority Sector Lending)

धोरण म्हणून बँकेने मध्यम आणि मोठ्या क्षेत्रातील मूठभर उद्योगांवर लक्ष केंद्रित करण्याऐवजी लघु, सुक्ष्म आणि मध्यम क्षेत्रांना कर्ज देण्यास प्रोत्साहित केले. अहवाल साली बँकेची अग्रक्रम क्षेत्रातील कर्जे रु. 744.72 कोटी, म्हणजे 61.79% आहे. कमकुवत क्षेत्राची कर्जे रु. 133.17 कोटी होती, जी 11.05% आहे.

मोठ्या कर्जांमधील असलेला धोका कमी करण्यासाठी रिझर्व्ह बँकेने मार्च 2020 मध्ये मार्गदर्शक तत्वे जारी केली. या मार्गदर्शक सूचनांनुसार सहकारी बँकांची कर्जे किमान 50% रु. 25 लाखापर्यंतच्या कर्जदारांची असतील. तसेच या मार्गदर्शक सूचनेची अंमलबजावणी 31 मार्च 2024 पर्यंत करणे बँकांना बंधनकारक राहणार आहे.

यामुळे बँकांना मोठ्या प्रमाणात लहान कर्जे वितरीत करण्यास प्राधान्य द्यावे लागेल. त्याचप्रमाणे रिझर्व्ह बँकेने ही टप्प्याटप्प्याने प्राधान्यप्राप्त क्षेत्रातील कर्जांविषयी मार्गदर्शक तत्वे जारी केली आहेत.

प्राधान्य क्षेत्रातील कर्जांची टक्केवारी

कालावधी	31.03.2021 पर्यंत	31.03.2022 पर्यंत	31.03.2023 पर्यंत	31.03.2024 पर्यंत
किमान टक्केवारी	45.00%	50.00%	60.00%	75.00%

या ठिकाणी मी नमूद करू इच्छितो की, आपल्या बँकेचे 31/03/2021 रोजी प्राधान्य क्षेत्रातील कर्जांचे प्रमाण 61.79% होते. याचाच अर्थ असा आहे की, आपल्या बँकेने वर नमूद केल्याप्रमाणे मार्च 2023 साठी निर्धारित केलेला टप्पा मार्च 2021 मध्येच पार केला आहे.

एकूण व्यवसाय: -

एकूणच मंदीचे वातावरण असल्यामुळे बँकेच्या कर्जांमध्ये घट झाली. 31/03/2021 रोजी बँकेचा एकूण व्यवसाय 3141.24 कोटी रुपयांवर आला आहे. सदर व्यवसाय 31/03/2020 रोजी रु.3232.43 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: -

सध्याच्या अनिश्चित परिस्थितीमुळे विद्यमान ताणलेली खाती आणखी बिघडली आहेत आणि याचा परिणाम म्हणून बँकिंग उद्योगात अनुत्पादित कर्जांची वेगाने वाढ होत आहे. आपली बँक देखील या परिस्थितीला अपवाद नाही. 31/03/2021 रोजी बँकेची एकूण अनुत्पादित कर्जे 31/03/2020 रोजीच्या रु. 244.51 कोटीच्या तुलनेत रु. 187.41 कोटी झाली आहेत. एनपीएमध्ये झालेल्या असामान्य वाढीचे महत्वाचे कारण हे मोठ्या रकमेच्या खात्यांचे डाउनग्रेडिंग हे होय, जी आर्थिक वर्ष 2020-21 मध्ये अपग्रेडिंग करण्याचा आमचा प्रयत्नपूर्व निर्धार आहे.

बँक कठीण आणि आव्हानात्मक अवस्थेतून जात आहे. तथापि, समर्पित कर्मचारी आणि संचालकांच्या एकत्रित प्रयत्नांसह, मला खात्री आहे की बँक या आव्हानात्मक परिस्थितीतून यशस्वीरित्या बाहेर पडेल आणि आपल्या बँकेचे गौरवशाली दिवस नक्की परत आणेल.

कर्ज वसुलीकरीता बँक सेकुरिटीजेशन कायद्याची अंमलबजावणी, एआरसी आणि नॉन-बँकिंग मालमत्ता (एनबीए) इत्यादी कायदेशीर उपायांचा, थकीत व अनुत्पादित कर्ज वसुलीसाठी प्रभावीपणे प्रयत्न करत आहे.

संचालक आणि त्यांचे नातेवाईक यांना कर्जे:

2020-21 साली बँकेने कोणतेही संचालक किंवा त्यांच्या नातेवाईकांना कर्ज दिलेले नाही. सध्या 4 संचालक आणि 2 नातेवाईकांनी बँकेकडून मुदत ठेवीच्या तारणावर कर्ज घेतले आहे. सदर कर्जांची 31/03/2021 रोजी एकूण येणेबाकी रु.181.44 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 घेणेबाकी (रक्कम रुपये)
1	संचालक - चार खाती	94.09 लाख
2	नातेवाईक - दोन खाती	87.35 लाख
	एकूण	181.44 लाख

गुंतवणूक: -

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार सीआरआर आणि एसएलआर निर्धारित प्रमाणात राखून व कर्ज वाटप करून, जास्तीच्या रकमेची गुंतवणूक बँक आरबीआयमान्य विविध ठिकाणी करित असून हे एक उत्पन्नाचे महत्वाचे स्रोत आहे. अहवाल सालाअंतर्गत बँकेला गुंतवणुकीवर सरासरी 6.94% (रु.62.07 कोटी) व्याज परतावा मिळाला आहे. मागील वर्षात ही रक्कम 65.96 कोटी रुपये होती. याशिवाय कर्जरोख्यांच्या व्यवहाराद्वारेही बँकेला रु.4.29 कोटी नफा झाला आहे. एकूण गुंतवणुकीतील पोर्टफोलिओमध्ये एसएलआर बॉन्डमधील गुंतवणुकीचा 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.

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 ताळेबंदास वसुलीस अत्यंत कठीण व जुनी खाती शिक्क 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 100% 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: -

2021-22 या आर्थिक वर्षाचे बँकेचे अंदाजपत्रक अहवालात पृष्ठ क्रमांक 63 वर संलग्न आहे. सदर विषयास आपल्या मंजूरीची मी विनंती करतो. तसेच आर्थिक वर्ष 2020-21 दरम्यान अंदाजपत्रका पेक्षा कमी अथवा जास्त झालेल्या खर्चास आपण त्या विषयावेळी मान्यता द्यावी अशीही मी विनंती करतो.

विशेष सर्वसाधारण सभा: -

आर्थिक वर्ष 2020-21 चे अंदाजपत्रक अहवालात विशेष सर्वसाधारण सभा दि. 17/03/2021 रोजी नुकत्याच पार पडलेल्या संचालक मंडळ निवडणुकीचा निकाल जाहीर करण्यासाठी घेण्यात आली.

लेखापरीक्षण व तपासणी: -

सर्व कार्यपद्धतींची अंमलबजावणी सुनिश्चित करण्यासाठी तसेच शाखा कार्यवाहीतील नियम व पारदर्शकतेचे अवलोकन करण्याकरीता बँकेने कंकरंट ऑडिट आणि अंतर्गत ऑडिट याद्वारे लेखापरीक्षण प्रणालीची सुरुवात केली 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 कर्मचार्यांकडून देखील त्रैमासिक आधारावर अंतर्गत तपासणी केली जात आहे. जिथे विविध प्रक्रियेचे पालन करणे, रोख रकमेची अचानक तपासणी इत्यादी कामे अंतर्भूत आहेत.

बँकेचे 2020-21 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. 2019-20 या कालावधी करिता अहवालसाली बँकेची आरबीआय तपासणी 09 नोव्हेंबर 2020 ते 4 डिसेंबर 2020 या दरम्यान झाली. आपल्या बँकेच्या आरबीआय तपासणीत कोणत्याही गंभीर त्रुटी आढळल्या नाहीत. सदर तपासणीचा पूर्तता अहवाल नियोजित वेळेत रिझर्व्ह बँकेस सादर करण्यात आला.

महिला बचत गट व जेएलजी (बचतगट व संयुक्त दायित्व गट): -

महिलांच्या सक्षमीकरणासाठी आपल्या बँकेत बचत गट आणि संयुक्त देयता गट असे खास विभाग आहेत. आपल्या बँकेने आतापर्यंत बचत गट आणि संयुक्त देयता गटास एकूण 16.49 कोटी रुपयांची कर्जे दिली आहेत. एकूण बचत गट 438 आणि 1486 संयुक्त देयता गट आहेत.

कर्मचारी प्रशिक्षण: -

अहवाल साली बँकेने कर्मचाऱ्यांसाठी 22 विषयांवर अनेक प्रशिक्षण कार्यक्रम आयोजित केले होते. त्याचा एकूण 194 प्रशिक्षणार्थींना 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 2020-21 अखेर बँकेची एकूण कर्मचारी संख्या 380 होती ज्यात 126 अधिकारी, 160 लिपिक आणि 94 उप कर्मचारी होते. कार्य संस्कृती आणि मूल्यांचा अखंडितपणा सुनिश्चित करण्यासाठी, कर्मचा-यांसाठी विविध कार्यशाळा नियमितपणे घेतल्या जातात.

श्रद्धांजली: -

आम्ही अहवाल सालाअंतर्गत निधन झालेल्या कर्मचारी तसेच बँकेच्या ज्ञात आणि अज्ञात सदस्यांबद्दल मनःपूर्वक संवेदना व्यक्त करतो.

आभार प्रदर्शन ऋणनिर्देश: -

सर्व बँकिंग क्षेत्र कोविड -19 च्या संकटामुळे अनेक आव्हानांना सामोरे जात आहे. अंतिम परिणाम काहीही असो, पण ही परिस्थिती आम्हाला आमच्या ग्राहकांबद्दल, आमच्या स्वतःच्या क्षमतांबद्दल आणि संपूर्ण बाजारपेठेबद्दल अनेक अमूल्य आणि नवीन गोष्टी शिकवून जाईल. पुढील वर्षात आम्ही आमच्या मौल्यवान ग्राहकांना देण्यात येणाऱ्या सेवा सुधारण्याचा नक्कीच प्रयत्न करू.

बँकेचे मुख्य कार्यकारी अधिकारी श्री. प्रकाश वाईकर यांनी त्यांच्या कार्यकाळात केलेल्या प्रामाणिक प्रयत्नांसाठी आणि अमूल्य योगदानासाठी त्यांचे मनापासून आभार मानणे हे माझे कर्तव्य आहे.. तसेच मी आमच्या सर्व स्टाफ सदस्यांचे देखील मनापासून आभार मानतो ज्यांनी बँकेला योग्य दिशेने नेण्यासाठी अमूल्य असे योगदान दिले आहे.

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, सहकार भारती, सहकारी बँक कर्मचारी संघटना, सोलापूर यांचे सहकार्य लाभले आहे. या सर्वांविषयी मी मनापासून कृतज्ञता व्यक्त करतो.

बर्खाच वर्षापासून दररोज सकाळी 6.30 वाजता बँकेची जाहिरात सतत प्रदर्शित करणार्या 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 कव्हर देले आहे.

सर्वात शेवटचे पण अत्यंत महत्वाचे असे, लाखो ठेवीदार, हजारो कर्जदार, इतर ग्राहक, हितचिंतक, कायदेशीर सल्लागार आणि मूल्यांकनतज्ञ या सर्वांविषयी मी मनापासून कृतज्ञता व्यक्त करतो, ज्यांच्याशिवाय बँक इतका मोठा प्रवास इतक्या सहजतेने करू शकली नसती.

मला बँकेचे अध्यक्ष म्हणून काम करण्याची संधी दिल्याबद्दल, मी माझ्या सर्वसंचालक मंडळ सदस्यांची मनापासून कृतज्ञता व्यक्त करतो. अखेरीस बँकेच्या सर्व संचालकांच्या वतीने मी आर्थिक वर्ष 2020-21 साठी 56 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

CHAIRMAN SPEECH

Honorable Members,

On behalf of all the Board of Directors, I warmly welcome all of you to the 56th Annual General Meeting of our Bank and also take the opportunity to thank you for attending this meeting.

I would like to bring to the notice of Hon'ble Members that I am presenting the annual report for the financial year 2020-21 on behalf of the previous and present Board of Directors. We all are aware that the election for the Board of Directors for the term 2021-2026 took place on 14th March 2021 and the new Board of Directors came into existence on 17th March 2021. On behalf of the existing Board of Directors, I would like to thank all the members, customers, well-wishers of the Bank for their support and trust bestowed in us in this election. On behalf of all of you, I would also like to express my gratitude to Mr. Kundan Bhole Saheb, Returning Officer and District Deputy Registrar, Co-operative Societies for their efficient implementation of the electoral system.

As you know, since the day Prime Minister Shri. Narendra Modi announced the Janata Curfew on March 22, 2020, the economic cycle was stalled and / or continued at a very slow pace. At the end of the lock-down period, we worked tirelessly for the recovery of NPAs with the help of all the employees. As a result, our NPAs substantially decreased. This year too, we are working on the same path.

We have launched various loan schemes for business growth, which we think should benefit all sections of the society. We have also tried to provide relief to the account holders by reducing the interest rates on loans. We are trying to provide small loans through savings groups' self-help groups and joint-liability groups. We have also made efforts to keep the Recovery of accounts especially Business Loan accounts regular, by means of deploying Pigmy Agents for regular collection of Daily Deposit.

The Financial Regulatory Authority (RBI) and the Finance Ministry have made significant amendments to the Banking Regulation Act. Basically, the purpose of those amendments are to bring operational discipline and protect the interest of the depositors. Therefore, it is obligatory on us to follow the same strictly. The RBI's policy on KYC has become very stringent. Therefore, I urge all the members to visit their nearest branch to comply for KYC.

The performance of the Bank for the Financial Year 2020-21 in a nutshell is as under -

(Figures in Crores)

Sr. No.	Particulars	31/03/2019	31/03/2020	31/03/2021
1	Share Capital	71.46	70.43	70.06
2	Deposits	2017.51	2027.27	2047.24
3	Loans & Advances	1270.68	1205.16	1094.00
4	Investments	434.36	446.39	573.65
5	Business Mix	3288.19	3232.43	3141.24
6	Per Employee Business	7.81	8.08	8.26
7	Working Funds	2269.48	2275.74	2322.14
8	Operating Profit	32.80	23.51	28.91
9	Provisions	22.23	25.70	31.83
10	Net Profit	3.86	-2.49	-9.37
11	Gross NPAs	14.01%	20.29%	17.13%
12	Net NPAs	8.46%	14.88%	8.47%

Share Capital

Share capital is a strong pillar of the institution. Our bank is also not exception to that. Share capital stood at Rs.70.06 crores as on 31/03/2021 which has reduced from 70.43 crores, showing marginal reduction of Rs.0.37 crores. Reduction in Share capital is mainly due to the withdrawal of funds by the loan borrowers after adjustment of their loans.

Statutory and Other Reserves:-

Statutory and other Reserves are at Rs.189.76 crores as on 31/03/2021.

Deposits

In spite of COVID 19 pandemic the deposits of the bank have shown a rise of 19.97. Crores and are increased to Rs.2047.24 crores as on 31/03/2021 from 2027.27 crores of the previous year.

Number of the depositors of the Bank have been increased from 375578 as on 31/03/2020 to 378196 as on 31/03/2021 thereby showing the addition of 2618 new depositors. It shows the confidence of depositors of the bank.

Through various campaigns and public contacts, bank has planned to increase saving and current deposits in future.

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

(Figures in Crores)

Deposit Type	31/03/2019	31/03/2020	31/03/2021
Savings Deposit	285.32	304.47	322.98
Current Deposits	118.85	82.97	78.69
Total CASA	404.17	387.44	401.67
Total Deposits	2017.51	2027.27	2047.24
% of CASA to Total Deposits	20.03%	19.11%	19.62%

Deposit Insurance:-

As per guidelines of RBI, the Deposit Insurance Cover is increased from earlier Rs. One Lakh to Rs. Five Lakh to protect the interest of the Depositors. The bank is the member of Deposit Insurance Corporation through which the Deposits up to Rs. Five lakhs are insured by payment of premium to the DICGC. The Bank is paying the premium regularly and on time. The recently also i.e. on 15/06/2021 the premium of Rs.1.45 crores has been paid by the Bank to the DICGC covering the Insurance till 30/09/2021.

Loans and Advances:-

Due to recessionary conditions both at Global and Economic level coupled with extraordinary uncertain situation arisen due to pandemic situation the economic activities have come to standstill. The entrepreneurs have either given up or have postponed their expansion / modernization plans. As a result there was no takeoff of the loans. Besides the Cash Credit limits of around Rs. 102 crores remained unutilized, as well as due to the united efforts of Hon. Directors and staff in recovery, loans & advances of the bank have shown a sharp decrease by showing a fall of Rs.111.16 crores. The loans of the bank were at Rs.1205.16 crores as of 31/03/2020 as against Rs.1094.00 crores as on 31/03/2021.

Priority Sector Advances:-

As a policy we encouraged lending to small and tiny sectors to spread our exposures as wide as possible instead of concentrating on a handful of industries in medium/ large sectors. In the year under report the Bank's Priority Sector Advances were Rs.744.72 crore, which is 61.79%. Weaker sector advances were Rs.133.17 Crore, which is 11.05%.

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.

Percentage of Priority Sector Advances

Period	Upto 31.03.2021	Upto 31.03.2022	Upto 31.03.2023	Upto 31.03.2024
Minimum Percentage	45.00%	50.00%	60.00%	75.00%

It will not be out of place to mention here that, the bank's Priority Sector lending position as on 31/03/2021 stood at 61.79%, which means that the bank has already achieved target of priority sector lending fixed for March, 2023.

Total Business:-

As a result of sharp decline in advances, the total business of the bank had come down to Rs.3141.24 crores as on 31/03/2021 vis-a vis Rs.3232.43 crores as on 31/03/2020. It is result of COVID-19 pandemic situation and substantial recovery.

Loan Monitoring System:-

The health of the loan accounts is maintained through the Credit monitoring system coupled with risk management. The branches have been handed over the stressed accounts list fortnightly/ monthly to ensure that these accounts are being followed up effectively for maintaining their performing status.

Loan Recovery and NPA Management:-

The present uncertain circumstances has worsened the existing stressed accounts and as a result there is an exponential growth of the NPAs in the banking industry. Our bank is also not an exception to this phenomenon. The Gross Non-Performing Assets of the bank as on 31/03/2021 has been reduced to Rs.187.41 crores (17.43%) as of 31/03/2020 as against Rs.244.51 crores (20.29%). Also, the net NPA of the Bank as on 31/03/2021 has been reduced to Rs.83.91 Crores (8.47%) as against Rs.167.95 Crores (14.88%) as of 31/03/2021.

The bank is going through the critical & challenging time however with the united efforts of devoted staff & directors I am sure that bank will turn the corner & bring back it's glorious days.

In this regard bank is exploring all recovery avenues like Securitization Act implementation, exploring the routes of ARC & Non-Banking Assets (NBA) etc.

Loans to Directors and their Relatives:-

During the reporting year Bank has not given loans to any of the Bank's Director or his relatives. At present 4 Directors and 2 relatives have availed loans against FDRs from the Bank. As on 31/03/2021 the total loan balance was Rs.181.44 lacs. There are no over dues.

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	94.09 lacs
2	2 relatives of the directors	87.35 lacs
	Total	181.44 lacs

Investment:-

The surplus funds are being deposited by the bank in Investments which is also major earning source. Our bank has received the interest return of 6.94 % (62.07 crores) during the year under the report. During the previous year it was Rs.65.96 crores. Besides this bank has also earned a profit of Rs.4.29 Crores through trading of securities. The total Investment portfolio also contains the investments in SLR bonds which is used to maintain Statutory Liquidity ratio (SLR) as stipulated by RBI. I am proud to say that bank has never defaulted for a single day in maintaining the CRR & SLR. It shows the high liquidity of the bank.

Dividend:-

The bank is advised not to declare & pay dividend without prior permission of RBI.

Technology:-

The bank has robust Information Technology System, which is being supported by the well reputed multi-national companies. The bank has put in place all necessary checks & systems to prevent the cyber-attacks. Besides bank has also adopted & implemented the directives and advisory guidelines of RBI. The Bank is direct member of various platforms of Payment & Settlement Systems.

Write Off of Bad Loans:-

Writing off of NPAs means to keep accounts out of Balance Sheet by retaining bank's right to recover in place. These accounts are written off only because they are fully provided for, Board of Directors has recommended & are certified by the Statutory Auditors. 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 budget of the bank for the financial year 2021-22 is attached in the annual financial report on page number 63. I request your approval for the same. Besides the actual expenses incurred during the previous year viz. financial year 2020.21 which has exceeded slightly than the earlier budget be also placed for your approval.

Special General Meeting:-

A special General Meeting was convened and concluded on 17/03/2021 for declaration of election results of Board of Directors of the Bank.

Audit & Inspection:-

In order to have thorough watch and transparency in the branch operations bank has introduced dual system of audit viz. Concurrent Audit & Internal Audit. I am happy to share with you that Our bank is one of the few banks where all the bank's branches are audited on ongoing basis by the qualified Chartered Accountants to whom bank has given an elaborate scope for their audit.

The Internal Audit is also being done by the staff of the bank on quarterly basis where the compliance of various procedures, surprise checks of cash balance etc. is being done.

The Statutory Audit of the bank for the financial year 2020-21 has been done by the reputed CA firm viz. S R Pandit & Company, Chartered Accountants, Pune. Our bank is one of the few Scheduled & Multi- state banks in the country which is being controlled by the RBI. The regulator (RBI), therefore, carries out the Inspection of the bank every year to ensure its working & performance is being done as per the rules, regulations & directives. During the year under report the RBI inspection was commenced on 9th November & was concluded on 4th December, 2020. I may mention here that was conducted smoothly without any major irregularities.

Mahila Bachat Gat & JLG (Self-help Group & Joint Liability Group):-

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.16.49 crores to SHGs and JLGs. Total SHGs are 438 and JLGs are 1486.

Employee Training:-

During the reporting year Bank has conducted many training programs for the Employees on Twenty Two topics. Total 194 trainee participants have been benefitted.

Human Resources:-

The dedicated and devoted employees has always remained the strength of the bank. The polite and efficient customer service in all the branches of the Bank has been possible only because of these employees. At the end of FY.2020-21 the total Employee Strength of the bank was 380 comprising of 126 Officers, 160 Clerks and 94 Sub staff. To ensure seamless continuation of the work culture and values, various workshops are conducted.

Conclusion and Vote of Thanks:-

As all banking sector face with many challenges posed by the COVID-19 crises. It becomes clear that, whatever the eventual outcome, we will learn many valuable lessons about our customers, our own capabilities and the market as a whole. We will try to improve services to our valuable customers in the year ahead. I am confident that with the help of my Vice Chairman Shri. Suhas Shrigondekar & all the directors coupled with untiring efforts of the staff of bank the Bank will definitely come out of its present state and we will bring glorious days of the bank.

It is also my duty to place my sincere thanks to Ex.Chief Executive Officer Shri. Prakash Waikar for his sincere efforts during his tenure. I also place my sincere thanks to all our staff members who have been steering the bank with their mighty & persistent efforts and contributing for taking the bank in right direction.

We also have received the valuable & timely guidelines from the officials of RBI, Central Registrar of Co-op. Societies (CRCS), New Delhi, and other Government departments. We are thankful to them.

Bank has also received the support & cooperation from NAFCUB, MUCBF Mumbai, Sahakar Bharati, Sahakari Bank Karmchari Sanghatna. I wish to convey my sincere gratitude to all of them.

I am also thankful to Solapur Akashwani which is displaying the bank's advertisement continuously for many years every day at 6.30 am., it has become brand of the bank. I am also thankful to the media representative of press & T.V. channels who have always given very positive coverage to the bank.

Last but not least I express my sincere gratitude to lakhs of Depositors, many thousands of borrowers & other customers, Well-wishers, Legal Consultants and Valuators etc., without whom the bank would not have come such a long way.

I also express my deep gratitude to all previous Board Members as well as my Board Members for giving me an opportunity to work as a Chairman of the Bank. Finally, on the behalf of all the Directors of the Bank, I place before the meeting the 56th Annual Report, Balance Sheet, Profit & Loss Accounts and other Accounting Documents for the FY. 2020-21 for approval.

I request you to accord your approval for the same.

Jay Hind! Jay Maharashtra! Jay Sahkar!

Thanking You

Varadraj Rangnath Bang
Chairman

परिशिष्ट - अ Annexure - A

संस्थेचे / बँकेचे नांव Name of the Institution / Bank	: सोलापूर जनता सहकारी बँक लि. मल्टि-स्टेट शेड्युलड कोऑप. बँक	Solapur Janata Sahakari Bank Ltd. Multi-State Scheduled Coop. Bank
मुख्य कार्यालय पत्ता Address of the Head Office	: 'गगनभरारी' शिवस्मारक संकुल, गोल्डफिच पेठ, सोलापूर ४१३ ००७. (महाराष्ट्र)	'Gaganbharari' Shivsmarak Sankul, Goldfinch Peth, Solapur 413 007. (Maharashtra)
नोंदणी क्र. व दिनांक Registration No. & Date	: 1. एसयुआर SUR/बीएनके BNK / 119 दिनांक Date 28.02.1966 2. एमएससीएस MSCS/ सीआर CR / 1007/ 2014 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 : महाराष्ट्र Maharashtra व And From दिनांक Date 20.05.2014 पासून : महाराष्ट्र Maharashtra आणि कर्नाटक Karnataka	

₹ कोटी Rs. Crore

Particulars तपशील	: Position of 31 मार्च March 2021 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	71222 7380
घसुल भाग भांडवल Paid Up Share Capital	:		70.06
राखीव व अन्य निधी Reserves & Other Fund	:		189.76
ठेवी Deposits	: चालू ठेवी : बचत बँक ठेवी : मुदत ठेवी एकूण ठेवी	Current Deposits Savings Bank Deposits Term Deposits Total Deposits	78.69 322.98 1645.57 2047.24
कर्जे Loans & Advances	: तारणी : विनातारणी एकूण कर्जे	Secured Unsecured Total Loans & Advances	968.69 125.31 1094.00
ठेव तारणावरील कर्जे Borrowings against Deposits	:		00.00
गुंतवणूकी Investments	:		573.65
नफा / तोटा Profit / Loss	: तोटा / Loss		(-11.86)
एकूण सेवक Total Staff पैकी of which	: अधिकारी : लेखनिक : शिपाई	Officers Clerks Sub Staff	126 160 94
खेळता निधी Working Funds	:		2322.14

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

Balance Sheet As on 31st March 2021

31- Mar-2020	Capital & Liabilities मांडवल व देणी	SCH	31- Mar-2021
100,00,00,000.00	1) Share Capital भाग भांडवल	A	100,00,00,000.00
70,42,71,100.00	i) Authorised Share Capital अधिकृत भाग भांडवल		70,06,88,200.00
158,12,82,855.95	II) Paidup Share Capital वसूल भाग भांडवल		
2027,26,87,957.09	2) Reserves & Other Funds	B	189,76,37,466.19
0.00	विधीविहीत गंगाजळी व इतर निधि		
9,00,000.00	3) Deposits ठेवी	C	2047,24,49,077.11
162,13,48,547.19	4) Borrowings घेतलेली कर्जे	D	0.00
5,36,48,078.30	5) Bills for Collection being Bills Receivable (as per contra)	E	0.00
23,76,97,046.32	वसुलीस स्विकारलेली बिले (उलट बाजूप्रमाणे)		
0.00	6) Overdue Interest Reserve	F	215,80,33,367.39
0.00	थकित व्याज निधी		
	7) Interest Payable On Deposits	G	3,96,42,094.60
	व्याज देणे ठेवीवरील		
	8) Other Liabilities इतर देणी	H	12,24,53,553.73
	9) Branch Adjustment		0.00
	10) Profit & Loss A/c. नफा तोटा खाते	I	0.00
2447,18,33,584.85	TOTAL		2539,09,03,759.02
80,84,62,232.70	CONTINGENT LIABILITIES / संभाव्य देणी	X	55,63,93,831.58

देवदत्त पटवर्धन
सहा. सरव्यवस्थापक

तपासले, सामान्य श्रेण्यास पात्र राहून बरोबर आहे.

S R Pandit & Co, Pune

चार्टर्ड अकॉंटंट्स करिता

ICAI FRN 107309 W

सी. ए. एस आर पंडीत (पार्टनर)

Member No. 032121

UDIN-21032121AAAABB5748

दि. 09-09-2021

सौ. अंजली कुलकर्णी
प्रभारी मुख्य कार्यकारी अधिकारी

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

दि. 31 मार्च 2021 रोजीचे तालेबंद पत्रक

31- Mar-2020	Properties & Assets जिंदगी व येणी	SCH	31- Mar-2021
389,28,65,572.03	1) Cash & Bank Balances हातावरील रोख व बँकातील शिल्लक	J	304,37,82,154.14
199,46,84,995.22	2) Balances with Other Banks इतर बँकातील ठेवी	K	273,66,79,026.41
0.00	3) Money At Call & Short Notice अल्पसूचना ठेवी	L	0.00
446,39,48,247.00	4) Investments गुंतवणूक	M	573,65,02,027.00
1205,16,33,091.23	5) Loans & Advances दिलेली कर्णे	N	1094,00,02,332.69
174,81,58,258.19	6) Interest Receivable व्याज येणे	O	231,97,28,824.39
9,00,000.00	7) Bills for Collection being Bills Receivable (as per contra) वसुली साठी पाठविलेली बिले (उलट बाजूप्रमाणे)	P	0.00
16,62,519.64	8) Branch Adjustment शाखा समन्वय	Q	2,20,089.00
3,14,94,101.00	9) Land & Building जागा व इमारत	R	2,39,50,673.00
5,41,00,214.66	10) Furniture & Dead Stock (Less Depr.) फर्निचर व डेड स्टॉक (झीज वजा जाता)	S	3,96,96,769.66
20,21,200.00	11) Motor Vehicles (Less Depr.) मोटर वाहन (झीज वजा जाता)	T	16,16,700.00
11,77,17,115.55	12) Other Assets इतर जिंदगी	U	34,11,05,627.89
8,76,82,093.00	13) Deferred tax Asset	V	8,89,43,302.00
2,49,66,177.33	14) Total Loss / एकूण तोटा Previous Year Loss / मागील वर्षाचा तोटा 2,49,66,177.33 Add : Current Year's Loss / चालू वर्षाचा तोटा 9,37,10,055.51	W	11,86,76,232.84
2447,18,33,584.85	TOTAL एकूण बेरीज		2539,09,03,759.02
	Notes on Account	Y	

सी. ए. सु.गो. श्रीगोंदेकर
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. वि. कुचेरिया
संचालक

ज. गो. भुतडा
संचालक

सौ. चं. शं. चौहान
संचालिका

र. सा. साळे
संचालक

आ. ग. कुलकर्णी
संचालक

सी. ए. गि. गो. बोर्गांवकर
तज्ञ संचालक

सु. गं. पेंडसे
संचालक

रा. र. पवार
संचालक

पु. झा. उडता
संचालक

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

Profit & Loss Account For the Financial year from 1st April 2020 to 31st March 2021

31- Mar-2020	Expenditure खर्च		31- Mar-2021
142,91,42,532.45	1) Interest Paid दिलेले व्याज		134,00,93,261.04
142,91,42,532.45	a) Interest Paid on Deposits ठेवीवरील दिलेले व्याज	134,00,93,261.04	
—	b) Interest Paid on Borrowings घेतलेल्या कर्जावरील दिलेले व्याज	---	
26,93,18,997.76	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 निधी, प्रवास खर्च इ.		27,26,61,723.99
11,18,726.64	3) Director's & Committee Member's Meeting Allowances, Travelling & Training expenses. संचालक मंडळ व समिती यांचे भत्ते, प्रवास व प्रशिक्षण खर्च		3,18,181.13
6,45,60,437.58	4) Rent, Taxes, Insurance Premium, Electricity Charges etc. भाडे, कर, विमा, वीज खर्च इ.		6,64,92,147.14
18,45,476.00	5) Court expenses & Legal Fees Etc. कोर्ट खर्च, कायदे सल्लागार फी इ.		15,83,763.00
40,22,000.00	6) Audit Fees लेखा परिक्षकांची फी		35,48,800.00
1,08,70,476.35	7) Postage, Telegram, Telephone Exp. टपाल, तार, दूरध्वनी इ. खर्च		87,85,445.85
2,36,73,858.73	8) Repairs & Depreciation झीज व दुरुस्ती खर्च		2,03,53,990.50
49,53,398.86	9) Printing, Stationary & Advt. Exp. छपाई, स्टेशनरी व जाहिरात खर्च इ.		32,71,099.94
180,95,05,904.37	C/F बेरीज पुढील पानावर		171,71,08,412.59

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

दि. 1 एप्रिल 2020 ते दि. 31 मार्च 2021 अखेरचे आर्थिक वर्षाचे नफा-तोटा पत्रक

31- Mar-2020	Income उत्पन्न		31- Mar-2021
200,72,25,250.53	1) Interest Received मिळालेले व्याज		196,35,26,146.56
134,76,16,973.79	a) On Loans & Advances कर्जावरील मिळालेले व्याज	134,27,82,838.74	
65,96,08,276.74	b) On Investment गुंतवणुकीवरील	62,07,43,307.82	
4,11,86,213.85	2) Commission, Exchange etc. हुंडणावळ		3,59,70,120.32
4,68,88,534.46	3) Other Receipts इतर उत्पन्न		3,39,49,352.00
1,86,97,500.00	4) Profit on Sale of Securities सरकारी कर्जरोखे विक्री नफा		4,28,94,245.00
0.00	5) Profit on Sale of Non Banking Assets नॉन बँकिंग व्यवहारातील नफा		13,23,234.36
1,81,798.00	6) Profit on Sale of Banking Assets बँकिंग व्यवहारातील नफा		0.00
2,95,00,000.00	7) Provision for Contingencies Written back आकस्मिक खर्च/नुकसान निधी परतावा		0.00
8,76,82,093.00	8) Deferred tax Asset		12,61,209.00
2,49,66,177.33	9) Excess of Expenditure over income (Net Loss) / तोटा		9,37,10,055.51
225,63,27,567.17	C/F बेरीज पुढील पानावर		217,26,34,362.75

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

Profit & Loss Account For the Financial year from 1st April 2020 to 31st March 2021

31- Mar-2020	Expenditure खर्च		31- Mar-2021
180,95,05,904.37	B / F. बेरीज मागील पानावरून		171,71,08,412.59
5,87,14,911.45	10) Other Expenses इतर खर्च		6,01,77,769.67
3,13,24,336.54	a) Miscellaneous expenses सादिल खर्च	2,79,84,663.24	
6,903.00	b) Locker Rent Paid लॉकर भाडे	8,083.00	
1,37,003.76	c) Vehicle repairs expenses वाहन दुरुस्ती खर्च	94,771.56	
4,45,752.53	d) Vehicle fuel expenses वाहन इंधन खर्च	3,00,921.34	
75,84,301.20	e) Commission paid on Pigmy Collection संक्षेप ठेव कमिशन	59,60,778.22	
1,04,88,476.56	f) Computer Software development Charges कॉम्प्युटर सॉफ्टवेअर डेव्हलपमेंट चार्जेस	99,91,188.43	
43,53,223.28	g) Hardware Maintenance Charges हार्डवेअर मेंटेनन्स चार्जेस	1,08,94,563.80	
43,74,914.58	h) Repairs / दुरुस्ती	49,42,800.08	
93,63,765.25	11) Input GST credit not availed GST चा न मिळणारी रक्कम परतावा		88,73,386.55
12,88,860.00	12) Amortized Premium on Investment गुंतवणुकीपोटी दर्शनी किंमतीपेक्षा जास्त केलेली रक्कम निरस्त		10,21,465.00
0.00	13) Deferred tax Expenses		0.00
12,04,06,126.10	14) Income Tax provision / (आयकर तरतूद)		6,70,72,013.00
7,56,00,000.00	i) Advance Tax	6,70,72,013.00	
4,42,50,610.00	ii) Previous Tax	0.00	
5,55,516.10	iii) TDS	0.00	
25,70,48,000.00	15) Provisions तरतूदी		31,83,81,315.94
25,70,48,000.00	a) Bad & Doubtful Debts Reserve	25,52,56,315.94	
0.00	b) Provision for Fraud	93,00,000.00	
0.00	c) Provision for Depreciation reserve	1,06,25,000.00	
0.00	d) Investment Depreciation reserve	79,00,000.00	
0.00	e) Provision for Restructured Advances	3,53,00,000.00	
0.00	16) Excess of Income over expenditure (Net profit) निव्वळ नफा ताळेबंदाकडे वर्ग		0.00
225,63,27,567.17	TOTAL एकूण बेरीज		217,26,34,362.75

देवदत्त पटवर्धन
सहा. सारव्यवस्थापक

सौ. अंजली कुलकर्णी
प्रभारी मुख्य कार्यकारी अधिकारी

तपासले, सामान्य शैल्यास पात्र राहून बरोबर आहे.

S R Pandit & Co, Pune
चार्टर्ड अकॉंटंट्स करिता
ICAI FRN 107309 W
सी. ए. एस आर पंडीत (पार्टनर)
Member No. 032121
UDIN-21032121AAAABB5748
दि. 09-09-2021

Schedule - A - Share Capital / भाग भांडवल

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
A	Share Capital / भाग भांडवल (2,00,00,000 Shares of Rs. 50/- each) (२,००,००,००० प्रत्येकी रु. ५०/- प्रमाणे)		
		100,00,00,000.00	100,00,00,000.00
B	Issued, Subscribed & Paid up Share Capital / वसूल झालेले भाग भांडवल (1,40,13,764 Shares of Rs. 50/- each) (Previous year 1,40,85,422 Shares of Rs. 50/- each) (प्रत्येकी रु. 50/- प्रमाणे) (मागील वर्षी 1,40,85,422 भाग) i. Shares held by Co-op. Institute -272400 Shares ii. Shares held by State Government - NIL	70,06,88,200.00	70,42,71,100.00
	Total	70,06,88,200.00	70,42,71,100.00

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

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	Reserve Fund & Other Reserve/गंगाजळी व इतर निधी		
I	Statutory Reserves / राखीव निधी	53,58,15,124.92	53,05,38,056.92
II	Building Funds / इमारत निधी	11,75,06,750.50	11,75,06,750.50
III	Dividend Equalization Fund / लाभांश समकरण निधी	0.00	0.00
IV	Bad and Doubtful Debts Fund संशयित व बुडित कर्ज निधी	1,03,50,00,000.00	76,55,73,137.80
V	Special Bad & Doubtful Debts Reserve स्पेशल संशयित व बुडित कर्ज निधी	21,92,000.00	21,92,000.00
VI	Revaluation Reserve(Asset) पुनर्मूल्यांकन निधी	1,14,56,597.00	1,65,45,214.00
VII	Profit Earmarked for Dividend 2018-19 नफा निर्धारित लाभांश २०१८-२०१९	2,25,00,000.00	2,25,00,000.00
	Total A	172,44,70,472.42	145,48,55,159.22
VIII	Other Funds / इतर निधी		
	Investment Fluctuation Reserve गुंतवणूक चढ उतार निधी	5,05,00,000.00	5,05,00,000.00
	Charity Fund धर्मादाय निधी	10,52,588.00	10,52,588.00
	Member Welfare Fund सभासद कल्याण निधी	1,86,50,989.74	1,83,31,577.70
	Employees Welfare Fund कर्मचारी कल्याण निधी	37,51,335.78	39,16,550.78
	Provision for Standard Assets स्टॅंडर्ड असेटवरील तरतूद	4,15,00,000.00	5,15,00,000.00

Schedule - B Continued on next page

Schedule - B Continued from page No.24

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	Investment Depreciation Reserve गुंतवणूक घसारा निधी	84,23,650.00	5,23,650.00
	Provision for Contingencies एनपीए व्याजापोटी केलेली तरतूद (चालू)	28,83,780.00	1,23,680.00
	Provision for Restructured Term Loans पुनर्बांधणी केलेल्या कर्जावरील तरतूद	3,53,00,000.00	0.00
	General Welfare Fund जनरल वेल्फेअर फंड	4,79,650.25	4,79,650.25
	Provision For Ex-Gratia Interest above Rs. 2 Cr. Advances	1,06,25,000.00	4,79,650.25
	Total B	17,31,66,993.77	12,64,27,696.73
	Total (A+B)	189,76,37,466.19	158,12,82,855.95

Schedule - C - Deposits / ठेवी

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
A	Deposits / ठेवी Fixed Deposits Fixed Deposits / मुदत ठेवी		
	(i) From Individuals वैयक्तिक	1442,84,87,110.05	1421,65,08,307.85
	(ii) From Co-op banks सहकारी बँक्स	0.00	0.00
	(iii) From Co-op Institutions सहकारी संस्था	202,72,48,342.80	218,17,49,135.80
	Total - A	1645,57,35,452.85	1639,82,57,443.65
B	II. Savings Deposits / सेव्हिंग ठेवी (i) From Individuals वैयक्तिक	313,86,89,157.24	291,47,54,636.90
	(ii) From Co-op Institutions सहकारी संस्था	9,10,69,235.24	12,99,72,269.66
	Total - B	322,97,58,392.48	304,47,26,906.56
C	III. Current Deposits / चालू ठेवी (i) From Individuals वैयक्तिक	64,50,55,233.88	75,57,63,948.91
	(ii) From Co-op banks सहकारी बँक्स	0.00	4,00,952.88
	(iii) From Co-op Institutions सहकारी संस्था	14,18,99,997.90	7,35,38,705.09
	Total - C	78,69,55,231.78	82,97,03,606.88
	Total A+B+C	2047,24,49,077.11	2027,26,87,957.09

Schedule - D - Borrowings / घेतलेली कर्जे

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
I	Borrowings / घेतलेली कर्जे		
	Borrowings In India		
	भारतातील कर्जे		
	(I) Reserve Bank of India	--	--
	रिझर्व्ह बँक ऑफ इंडिया		
	(ii) Other Banks	--	--
	इतर बँका		
	(iii) Other Institutions and agencies	--	--
	इतर संस्था		
II	Borrowings outside India	--	--
	भारताबाहेरील कर्जे		
	Total I & II	--	--

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

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
I	IBC Bills Payable / देय बिले	--	--
II	OBC Bills Payable	0.00	9,00,000.00
	Total I & II	0.00	9,00,000.00

Schedule - F - Overdue Interest Reserve / थकीत व्याज तरतूद

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
I	Overdue Interest Reserve / थकीत व्याज निधी	215,57,85,958.39	161,65,33,547.19
II	Overdue Interest Running / थकीत व्याज चालू	22,47,409.00	48,13,000.00
	Total (I+II)	215,80,33,367.39	162,13,46,547.19

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

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	i) Interest Payable on Deposits / ठेवीवरील देणे व्याज	2,30,02,750.60	2,57,52,783.30
	II) Interest Payable on MBNP Deposits	1,66,39,344.00	2,78,95,295.00
	Total	3,96,42,094.60	5,36,48,078.30

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

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	Other Liabilities and Provisions		
	Demand Draft Payable डिमांड ड्राफ्ट पेएबल	9,02,541.00	8,74,571.00
	Dividend Payable लाभांश देणी	0.00	50,25,900.00
	Suspense Account / अनामत	1,25,17,987.85	3,36,23,105.19
	Sundry Payable / अन्य देणी	8,33,51,799.01	8,90,17,796.13
	Payslip Payable पे स्लीप देणे	1,58,90,265.29	2,07,13,284.00
	TDS Payable टी.डी.एस. देणे	97,90,960.58	1,28,42,390.00
	Provision for Income Tax (Net of Taxes Paid) इन्कम टॅक्स देणे तरतूद	0.00	7,56,00,000.00
	Total	12,24,53,553.73	23,76,97,046.32

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

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	Profit as per last Balance-Sheet	0.00	3,86,19,704.32
	Less Profit Appropriation	0.00	(-) 3,86,19,704.32
		0.00	0.00
	Add Current Year Profit	0.00	0.00
	Total	0.00	3,86,19,704.32

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

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
A	Cash & Balances with Bank हातावरील रोख व बँकातील शिल्लक		
	Cash In Hand & Cash in ATM रोख शिल्लक	24,14,05,616.00	24,34,70,751.00
B	Current Account with चालू खाती		
	i) Reserve Bank of India रिझर्व्ह बँक ऑफ इंडिया	276,62,29,349.40	363,60,06,621.06
	ii) State Bank of India स्टेट बँक ऑफ इंडिया	1,41,11,557.25	1,18,79,385.71

Schedule - J Continued on next page

Schedule - J Continued from page No.27

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	iii) MSC Bank Ltd., Mumbai महाराष्ट्र राज्य सहकारी बँका लि. मुंबई	3,59,261.32	3,59,261.32
	iv) District Central Co-op. Bank जिल्हा मध्यवर्ती सहकारी बँक	2,16,76,370.17	11,49,552.94
	Total	304,37,82,154.14	389,28,65,572.03

Schedule - K - Balance with Other Bank / इतर बँकातील शिल्लक

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
I	Balances with Other Banks		
	(I) Balance with banks बँकातील ठेव		
	(a) In Current Account चालू खाती	4,93,86,250.41	5,20,41,195.22
	(b) In Others Deposit Accounts		
	Fixed Deposit with Notified Banks	268,72,92,776.00	194,26,43,800.00
	राष्ट्रीयीकृत व अन्य बँकातील ठेवी		
	Total	273,66,79,026.41	199,46,84,995.22

Schedule - L - Money at Call and Short Notice / अल्प सूचना ठेवी

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	Money at call and Short Notice / मागणी करताय मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी	--	--
	Total	--	--

Schedule - M - Investment / गुंतवणूक

No.	Particulars		Amount (Rs.) 31- March - 21		Amount (Rs.) 31- March - 20
	Investment / गुंतवणूक				
	Investments in India in				
1	SLR Investments केंद्र/राज्य		567,04,60,177.00		433,89,22,397.00
	सरकारचे इतर विश्वस्त रोखे				
	(I) Central Government Securities		257,47,28,720.00		154,78,09,325.00
	केंद्र/राज्य सरकारचे कर्ज रोखे Total 1 (I+II+III)				
	Face value / दर्शनी किंमत	260,00,00,000.00		156,00,00,000.00	
	Market value / बाजार भावाने किंमत	253,66,60,000.00		158,36,23,000.00	
	Book value / पुस्तकी किंमत	257,47,28,720.00		154,78,09,325.00	
	ii) State Government Securities		309,57,31,457.00		279,11,13,072.00
	राज्य सरकारचे कर्ज रोखे				
	Face value / दर्शनी किंमत	310,62,60,000.00		280,62,60,000.00	
	Market value / बाजार भावाने किंमत	328,62,70,566.82		297,91,50,127.60	
	Book value / पुस्तकी किंमत	309,57,31,457.00		279,11,13,072.00	
	III) Other approved Securities		-		-
2	अन्य विश्वस्त रोखे Total 2		0.00		0.00
	Face value / दर्शनी किंमत		0.00		0.00
	Market value/बाजार भावाने किंमत		0.00		0.00
3	Non-SLR Investments Total 3 (I+II)		6,60,41,850.00		12,50,25,850.00
	(I) Shares of Co.op.Institutions		3,36,850.00		3,36,850.00
	सहकारी संस्थांचे शेअर्स				
	(ii) Other / इतर				
	a) Corporate Bonds / बॉन्ड्स		0.00		5,23,20,000.00
	b) ARC Security Receipt/सीसीटी		6,57,05,000.00		7,23,69,000.00
	(Total 1+2+3)		573,65,02,027.00		446,39,48,247.00

Schedule - N - Advances / दिलेली कर्जे

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
A	Advances / दिलेली कर्जे		
	Short Term Loans, Cash Credit, Overdraft & Bills Discounted of which secured against / अल्प मुदत कर्जे, कॅशक्रेडिट, ओव्हरड्राफ्ट व बिल्स डिस्काउंटिंग यापैकी		
	i) Govt. & other approved securities सरकारी कर्जरोखे व तत्सम तारणावर	0.00	0.00
	ii) Other Tangible Securities / अन्य तारणावर	566,85,67,509.32	690,54,50,266.34
	iii) On Personal Sureties / विनातारणी जामीनकी	55,15,211.07	1,39,40,944.19
	Total A	567,40,82,720.39	691,93,91,210.53
	Due from individuals / यापैकी व्यक्तिशः येणे असलेली	25,21,95,041.62	37,34,00,926.40
	Overdue advances of advanced amount overdue / मुदत संपूनही येणे असलेली	194,47,26,497.59	23,48,28,141.00
	Bad & Doubtful Advances Considered Bad & Doubtful for Recovery / संशयित अथवा बुडीत	24,68,95,970.85	9,84,08,545.17
B	Medlum Term Loans / मध्य मुदत कर्जे		
	of which Secured against		
	i) Govt. & other approved securities सरकारी कर्जरोखे व तत्सम तारणावर	0.00	0.00
	ii) Other Tangible Securities / अन्य तारणावर	115,20,09,407.56	69,50,05,656.40
	iii) On Personal Sureties / विनातारणी जामीनकी	57,18,14,653.73	28,34,65,918.30
	Total B	172,38,24,061.29	97,84,71,574.70
	Due from individuals / यापैकी व्यक्तिशः येणे असलेली	85,13,07,170.29	41,86,23,900.70
	Overdue advances of advanced amount overdue / मुदत संपूनही येणे असलेली	69,62,10,575.38	49,65,63,489.80
	Bad & Doubtful Advances Considered Bad & Doubtful for Recovery / संशयित अथवा बुडीत	17,72,95,143.21	14,85,77,691.70
C	Long Term Loans / दीर्घ मुदतीचे कर्जे		
	Due from individuals / यापैकी व्यक्तिशः येणे असलेली	158,90,73,244.40	198,37,07,787.00
	Overdue advances of advanced amount overdue / मुदत संपूनही येणे असलेली	81,34,92,188.67	62,01,72,538.90
	Bad & Doubtful Advances Considered Bad & Doubtful for Recovery / संशयित अथवा बुडीत	33,69,14,862.90	2,29,69,453.00
	Total C	354,20,95,551.01	415,37,70,306.00
	Total Loans & Advances / एकूण कर्जे Total (A+B+C)	1094,00,02,332.69	1205,16,33,091.23

Schedule - O - Interest Receivable / व्याज येणे

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
A	Interest Accrued		
I)	Interest on NPA Accounts	215,57,85,958.39	161,65,33,547.19
	Overdue Interest on NPA Accounts थकीत कर्जावरील येणे व्याज		
II)	Interest on NPA Accounts (Current)	22,47,409.00	48,12,779.00
B	Interest on Investment / गुंतवणूकीवरील येणे व्याज	16,16,95,457.00	12,68,11,932.00
	Total A & B	231,97,28,824.39	174,81,58,258.19

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

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	i) IBC Bills Payable	0.00	0.00
	II) OBC Bills Payable	0.00	9,00,000.00
	Total I & II	0.00	9,00,000.00

Schedule - Q - Branch Adjustment / शाखान्तर्गत खाती जुळणी

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	Branch Adjustment / (शाखा समन्वय)	2,20,089.00	16,62,519.64
	Total	2,20,089.00	16,62,519.64

Schedule - R - Land & Building / जागा व इमारत

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
I	Fixed Assets / स्थावर मालमत्ता		
	Premises at cost as on 31st March of the Preceding year (book value) जागा व इमारत ३१ मार्च अखेरची मूळ रक्कम	5,64,94,775.84	6,42,69,943.84
	Addition during the year / वर्षातील वाढीव रक्कम	(+) 0.00	(+) 1,21,690.00
	Total	5,64,94,775.84	6,43,91,633.84
	Deductions & Depreciation during the year वर्षातील वजावट आणि घसारा	(-) 52,43,565.00	(-) 78,96,858.00
	Total	(-) 5,12,51,210.84	(-) 5,64,94,775.84
	Less Depreciation Fund घसारा निधी	(-) 2,73,00,537.84	(-) 2,50,00,674.84
	Closing Balance	2,39,50,673.00	3,14,94,101.00

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

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	Deffered Revenue, & Improvement to Premises		
	Dead Stock ,Furniture cost as on 31 st March of the preceding year (book value)		
	३१ मार्च अखेरची मूल रक्कम	5,41,00,214.66	6,06,35,690.89
	Addition during the year / वर्षातील वाढीव रक्कम	(+) 35,35,693.50	(+) 1,41,82,763.30
	Total -	(-) 5,76,35,908.16	(-) 7,48,18,454.19
	Deductions & Depreciation during the year	4,41,459.00	60,965.80
	वर्षातील वजावट आणि घसारा		
	Total	(-) 5,71,94,449.16	(-) 7,47,57,488.39
	Less Depreciation Fund	(-) 1,74,97,679.50	(-) 2,06,57,273.73
	घसारा निधी		
	Closing Balance	3,96,96,769.66	5,41,00,214.66

Schedule - T - Motor vehicles (Less Dep.) / मोटार वाहन (झीज वजा जाता)

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	Motor vehicles (Less Dep.)		
	मोटार वाहन (झीज वजा जाता)		
	Motor Vehicle cost as on 31 st March of the preceding year (book value)		
	३१ मार्च अखेरची मूल रक्कम	20,21,200.00	16,51,500.00
	Addition during the year / वर्षातील वाढीव रक्कम	(+) 0.00	(+) 9,81,293.00
		0.00	26,32,793.00
	Deductions & Depreciation during the year	(-) 2,28,800.00	(-) 2,28,800.00
	वर्षातील वजावट & घसारा		
	Total	(-) 20,21,200.00	(-) 24,03,993.00
	Less Depreciation Fund / घसारा निधी	(-) 4,04,500.00	(-) 3,82,793.00
	Closing Balance	16,16,700.00	20,21,200.00

Schedule - U - Other Assets

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
i)	Advances (आगाऊ रक्कम)	1,97,39,926.00	2,16,13,040.00
ii)	Stock of Printing Stationery छपाई स्टेशनरी शिल्लक	15,06,815.76	15,71,794.59
iii)	Other Assets (इतर जिंदगी)	1,84,36,433.98	1,74,36,328.81
	Advance Income-Tax 2018-19	0.00	7,56,00,000.00
	अडव्हान्स इन्कमटॅक्स 2018-19		
	MSEB/BSNL/SMC - Deposit (देव रक्कम)	14,85,452.15	14,95,952.15
iv)	Non Banking Assets	29,99,37,000.00	0.00
	Total	34,11,05,627.89	11,77,17,115.55

Schedule - V - Deferred Tax Asset

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	Oppening Balance	8,76,82,093.00	0.00
	Add : Raised During the year	12,61,209.00	8,76,82,093.00
	Less : Reversed durring year	0.00	0.00
	Closing Balance Total	8,89,43,302.00	8,76,82,093.00

Schedule - W - LOSS

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
	Previous Year Loss / मागील वर्षाचा तोटा	2,49,66,177.33	0.00
	Add : Current Year Loss / चालू वर्षाचा तोटा	9,37,10,055.51	2,49,66,177.33
	Total Loss / एकूण तोटा	11,86,76,232.84	2,49,66,177.33

Schedule - X Contingent Liabilities (संभाव्य देणी)

No.	Particulars	Amount (Rs.) 31- March - 21	Amount (Rs.) 31- March - 20
A)	Guarantees Issued / बँक हमी	46,95,22,846.32	70,24,64,787.93
B)	Amount transferred to RBI under DEAF अनक्लेम्ब ठेवीची रक्कम रिझर्व्ह बँकेकडे वर्ग	6,58,39,245.26	5,21,62,218.77
C)	Income tax demand Contested where appeals are pending with Appropriate authorities आयकर प्रकरणी अपिलाची रक्कम	2,10,31,740.00	5,38,35,226.00
	TOTAL	55,63,93,831.58	80,84,62,232.70



S R Pandit & Co.

Chartered Accountants

Vishnu Apartments, 772/4, Laxmi Park Colony, L. B. Shastri Road, Pune 411 030.

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INDEPENDENT AUDITORS' REPORT

To,
The Members
Solapur Janata Sahakari Bank Ltd., Solapur

Report on Financial Statements

Qualified Opinion

1. We have audited the accompanying Financial Statements of Solapur Janata Sahakari Bank Ltd., Solapur. (hereinafter referred to as 'the Bank') which comprise of Balance Sheet as at March 31, 2021 and Profit and Loss Account and the Cash Flow Statement for the year ended on March 31, 2021 and a summary of significant accounting policies and other explanatory information
2. In our opinion, and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the "Basis for Qualified Opinion" section of our report, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, the Multi-State Co-operative Societies Act, 2002 and the rules made thereunder, 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, 2021 and its loss and its cash flows for the financial year ended on that date.

Basis of Qualified Opinion

3. The bank, during the current financial year has accounted for Deferred Tax as per AS 22 issued by ICAI. The Accounting Standard 22 mandates the entity to account for taxes that are paid/ deferred due to timing differences as per the Tax Laws substantially enacted for the time being. Bank has opted for concessional rate of tax under section 115BAD of Income Tax Act 1961, while calculating Advance Income Tax for AY 2021-22. Deferred tax was computed on the basis of the first schedule to the Finance Act 2021, tax rates. As a result, the bank has recognised Deferred Tax Asset of Rs. 12.61 Lakh and credited to Profit & loss A/c for the year. As per AS-22 para 21 Bank was supposed to recognize by using the



4. tax rate / laws substantially enacted, which would have created a deferred tax liability of Rs. 237.24 lakh and corresponding debit to profit & loss account. As a result loss for the year is understated by Rs. 249.82 lakh and also accumulated loss is understated by the same amount.

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 Co-operative 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 Matter:

5. We also draw attention to note No.16 of Notes to Accounts which describes the business uncertainties due to the outbreak of SARS-COV-2 virus (COVID-19). In view of these uncertainties, the impact of the Bank's results is significantly dependent on future developments.

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 of Auditing)

6. 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 the 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 the governance.

Management's Responsibility for the Financial Statements

7. 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 flows 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 and the rules made there under, provisions of Multi-State Co-operative Societies Act, 2002 and the Rules made there under and circulars and guidelines issued by RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, 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 are also responsible for overseeing Bank's Financial Reporting progress.

Auditors' Responsibility for the audit of the Financial Statements

8. 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 judgement and maintain professional scepticism 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 entity's internal control.
- * Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- * Conclude on the appropriateness of management's use of 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.

9. Report on Other Legal and Regulatory Requirements

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 read with the Multi-State Co-operative Societies Act, 2002, the Multi-State Co-operative Societies Rules, 2002.

10. As required by Section 73(4) of the Multi-State Co-operative Societies Act, 2002 and section 30(3) of the 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 Urban Co-operative Banks; except otherwise reported.
- f. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank..

11. As per the information and explanations given to us and based on our examination of the books of account and other records, we report as under on the matters specified in clause (a) to (f) of Rule 27(3) of the Multi-State Co-operative Societies Rules, 2002:

- We have not come across any transactions which appear to be contrary to the provisions of the Multi-State Co-operative Societies Act, 2002, the rules or the bye-laws of the Bank;
- We have not come across any material or significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India;
- Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery are detailed below.

Category	Principal outstanding as on March 31, 2021 (Rs. in Lakhs)
Doubtful Advances	18741.27
Non-Performing Investments	2.64
Other Assets	27.60
Total	18771.51

In respect of above, adequate provision has been made as per applicable RBI guidelines.

- The bank has not given any loans to the members of the Board of Directors in violation of RBI directive.
- We have not observed any violation of guidelines, conditions etc., issued by the Reserve Bank of India.
- The Central Registrar of Co-operative Societies in this regard has not specified any matters to the bank.

Place : Solapur
Date : 09th September 2021

For S R Pandit & Co.
Chartered Accountants
ICAI FRN- 107309W

CA S. R. Pandit
Membership No.032121
UDIN: 21032121AAAAB5748



SOLAPUR JANATA SAHAKARI BANK LTD. SOLAPUR

(Multi-State scheduled co-operative Bank)

Significant Accounting Policies, Notes to Accounts & Disclosures

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 & Karnataka state. The main business is of banking services.

1. Basis of Accounting

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.

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:

- a) 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.
- b) Commission and Exchange are fully recognized as income on realization.
- c) Locker Rent is recognized on receipt basis, to the extent of income accrued and due.
- d) Dividend is recognized as income when right to receive payment is established by the date of Balance Sheet.
- e) 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.
- f) Guarantee commission is accounted on proportionate basis as per tenure.

4. Accounting for Investments (AS-13)

- a) 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:

- i) 'Held To Maturity'-Securities acquired by the Bank with the intention to hold till maturity.
- ii) 'Held for Trading' - Securities acquired by the Bank with the intention to trade.
- iii) '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'.
- b) Investments are classified under following seven heads for disclosure in Balance Sheet as per RBI guidelines—
 - i. Central & State Government Securities.
 - ii. Other Approved Securities.
 - iii. Shares of Co-op. Banks.
 - iv. Shares in corporates.
 - v. PSU Bonds.
 - vi. Bonds in other institutions.
 - vii. Security Receipts.
- c) 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 & 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.
- d) 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.
- e) For the purpose of valuation, market value in the case of Central and State Government securities, PSU Bonds & Other bonds is determined as per RBI guidelines on the basis of the "Yield to Maturity" indicated by Financial Benchmark India Pvt. Ltd(FBIL).
- f) 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.
- g) 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 / Reconstruction Company from time to time
- h) The transfer of investments from one category to another is done 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.
- i) Treasury Bills if any under all the classifications are shown at carrying cost.
- j) 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.

- k) 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.
- l) Disposal of Investments: Profit / Loss on sale of investments is taken to Profit and Loss account in case of HFT & AFS category securities. In respect of HTM category securities, profit (Net of Income Tax) is transferred to Investment Fluctuation Reserve by way of appropriation of profit.

5. Advances & Provision for Advances

- a. Advances are disclosed net of write off & further disclosed into short term, medium term & 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

- 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.
- 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.

6. Property Plant & Equipment (PPE) (AS-10):

- a) 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.
- b) 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.
- c) Other fixed assets are stated at historical cost net of depreciation.
- d) 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.
- e) Premises are carried at revalued amount at Rs.9.11 crores. Total revaluation amount is Rs.9.43 crores as per report submitted by the Registered Government Approved Valuer. Revaluation of the said property was last done in the year 2011. Revaluation being fair

value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses in accordance with AS10 (Revised) PPE issued by ICAI.

- f) The surplus arising out of revaluation of premises carried out is credited to the Revaluation Surplus in the Balance Sheet.
- g) In respect of premises kept in use by the bank, yearly amortization of revaluation surplus of the premises is debited to profit and loss account along with depreciation on original cost of premises and credited to premises account. Correspondingly, yearly amortization of revaluation surplus of the premises is debited to revaluation surplus with identical credit to General Reserve. In case of de-recognition of asset, the revaluation surplus is transferred to respective asset. The bank has policy for revaluation of fixed assets owned by them. The Bank is in process of carrying out the revaluation of its premises and compliance with the requirements of Para 44 of the Accounting Standard 10 'Property Plant and Equipment', in respect of charging of depreciation on revalued portion shall be computed and provided for upon completion of the revaluation exercise.

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 & Reducing Balance Method. 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	10%	WDV
2	Furniture & fixtures	20%	WDV
3	Vehicles	20%	WDV
4	Electrical items	25%	WDV
5	Computer hardware	33.33%	SLM

- b) 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.
- c) 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.
- d) 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.

- e) Freehold land is not depreciated.
- f) Leasehold land is amortized over the period of the lease.
- g) Capital expenditure on leasehold land & building is amortized over a period of Lease.
- h) Stamp duty and registration charges on leasehold premises are amortized over the period of lease.
- i) The items of Property, Plant & 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.
- j) 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.

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. 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.

I	Assumptions as at	Valuation Date	Valuation Date
		31st March, 2021	31st March, 2020
	Mortality	IALM (2012-14)Ult.	IALM (2006-08) Ult.
	Discount Rate	6.32%	6.80%
	Rate of increase in compensation	6%	6%
	Rate of return (expected) on plan assets	6.32%	6.80%
	Withdrawal rates	5%	5%
II	Changes in present value of obligations		
	PVO at beginning of period #	193,939,477	175,362,459
	Interest cost	12,455,855	11,265,967
	Current Service Cost #	8,731,036	8,461,696
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits) -	-	-
	Benefits Paid #	(21,530,284)	(19,372,935)
	Actuarial (gain)/loss on obligation	2,506,541	18,222,290
	PVO at end of period #	196,102,625	193,939,477
III	Changes in fair value of plan assets		
	Fair Value of Plan Assets at beginning of period #	240,831,035	231,092,929
	Adjustment to Opening Fair Value of Plan Assets	-	(453,724)
	Expected Return on Plan Assets	16,069,500	15,476,700
	Contributions #	12,500,000	13,290,656
	Benefit Paid	(21,530,284)	(19,372,935)
	Actuarial gain/(loss) on plan assets	788,772	797,409
	Fair Value of Plan Assets at end of period #	248,659,023	240,831,035
IV	Fair Value of Plan Assets		
	Fair Value of Plan Assets at beginning of period	240,831,035	231,092,929
	Adjustment to Opening Fair Value of Plan Assets	-	(453,724)
	Actual Return on Plan Assets #	16,858,272	16,274,109
	Contributions	12,500,000	13,290,656
	Benefit Paid	(21,530,284)	(19,372,935)

	Fair Value of Plan Assets at end of period	248,659,023	240,831,035
	Funded Status	52,556,398	46,891,558
	Excess of actual over estimated return on Plan Assets	788,772	797,409
V	Actuarial Gain/(Loss) Recognized		
	Actuarial Gain/(Loss) for the period (Obligation)	(2,506,541)	(18,222,290)
	Actuarial Gain/(Loss) for the period (Plan Assets)	788,772	797,409
	Total Gain/(Loss) for the period	(1,717,769)	(17,424,881)
	Actuarial Gain/(Loss) recognized for the period	(1,717,769)	(17,424,881)
	Unrecognized Actuarial Gain/(Loss) at end of period	-	-
VI	Past Service Cost Recognised		
	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	-	-
VII	Amounts to be recognized in the Balance Sheet		
	and statement of Profit & Loss Account		
	PVO at end of period	196,102,625	193,939,477
	Fair Value of Plan Assets at end of period	248,659,023	240,831,035
	Funded Status	52,556,398	46,891,558
	Unrecognized Actuarial Gain/(Loss)	-	-
	Net Asset/(Liability) recognized in the balance sheet	52,556,398	46,891,558
VIII	Expense recognized in the statement of P & L A/C		
	Current Service Cost	8,731,036	8,461,696
	Interest cost	12,455,855	11,265,967
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Unrecognised Past Service Cost - Non-Vested Benefits-	-	-
	Expected Return on Plan Assets	(16,069,500)	(15,476,700)

	Net Actuarial (Gain)/Loss recognized for the period	1,717,769	17,424,881
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expense recognized in the statement of P & L/A/C	6,835,160	21,675,844
IX	Movements in the Liability recognized in Balance Sheet		
	Opening Net Liability	(46,891,558)	(55,730,470)
	Adjustment to Opening Fair Value of Plan Assets	-	453,724
	Expenses as above	6,835,160	21,675,844
	Contribution paid	(12,500,000)	(13,290,656)
	Closing Net Liability	(52,556,398)	(46,891,558)
X	Experience Anyalasis - Liabilities		
	Actuarial (Gain)/Loss due to change in bases	3,718,132	-
	Experience (Gain) / Loss due to Change in Experience	(1,211,591)	18,219,990
	Total	2,506,541	18,222,290
	Experience Anyalasis - Plan Assets		
	Experience (Gain) / Loss due to Change in Plan Assets	(788,772)	(797,409)
XI	Schedule III Details		
	Current Liability	Nil	Nil
	Non-Current Liability	196,102,625	193,939,477

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.

I	Assumptions as at	Valuation Date	Valuation Date
		31st March, 2021	31st March, 2020
	Mortality	IALM (2012-14) Ult.	IALM (2006-08) 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%
II	Changes in present value of obligations		
	PVO at beginning of period #	35,178,470	30,480,864
	Interest cost	2,392,136	1,957,989
	Current Service Cost #	14,945,989	14,858,086
	Past Service Cost - (Non-vested Benefits) -	-	
	Past Service Cost - (Vested Benefits) -	-	
	Benefits Paid #	-	(3,373,820)
	Actuarial (gain)/loss on obligation	(21,404,509)	(8,744,649)
	PVO at end of period #	31,112,086	35,178,470
III	Changes in fair value of plan assets		
	Fair Value of Plan Assets at beginning of period #	-	-
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expected Return on Plan Assets	-	-
	Contributions #	-	3,373,820
	Benefit Paid	-	(3,373,820)
	Actuarial gain/(loss) on plan assets	-	-
	Fair Value of Plan Assets at end of period #	-	-
IV	Fair Value of Plan Assets		
	Fair Value of Plan Assets at beginning of period	-	-
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Actual Return on Plan Assets #	-	-
	Contributions	-	3,373,820
	Benefit Paid	-	(3,373,820)
	Fair Value of Plan Assets at end of period	-	-
	Funded Status	(31,112,086)	(35,178,470)
	Excess of actual over estimated return on Plan Assets	-	-

V	Actuarial Gain/(Loss) Recognized		
	Actuarial Gain/(Loss) for the period (Obligation)	21,404,509	8,744,649
	Actuarial Gain/(Loss) for the period (Plan Assets)	-	-
	Total Gain/(Loss) for the period	21,404,509	8,744,649
	Actuarial Gain/(Loss) recognized for the period	21,404,509	8,744,649
	Unrecognized Actuarial Gain/(Loss) at end of period	-	-
VI	Past Service Cost Recognised		
	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	-	-
VII	Amounts to be recognized in the Balance Sheet and statement of Profit & Loss Account		
	PVO at end of period	31,112,086	35,178,470
	Fair Value of Plan Assets at end of period	-	-
	Funded Status	(31,112,086)	(35,178,470)
	Unrecognized Actuarial Gain/(Loss)	-	-
	Net Asset/(Liability) recognized in the balance sheet	(31,112,086)	(35,178,470)
VIII	Expense recognized in the statement of P & L A/C		
	Current Service Cost	14,945,989	14,858,086
	Interest cost	2,392,136	1,957,989
	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	(21,404,509)	(8,744,649)
	Adjustment to Opening Fair Value of Plan Assets	-	-

	Expense recognized in the statement of P & LA/C	(4,066,384)	8,071,426
IX	Movements in the Liability recognized in Balance Sheet		
	Opening Net Liability	35,178,470	30,480,864
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expenses as above	(4,066,384)	8,071,426
	Contribution paid	-	(3,373,820)
	Closing Net Liability	31,112,086	35,178,470
X	Experience Anyalysis - Liabilities		
	Actuarial (Gain)/Loss due to change in bases	400,150	-
	Experience (Gain) / Loss due to Change in Experience	(21,804,659)	(8,744,649)
	Total	(21,404,509)	(8,744,649)
	Experience Anyalysis - Plan Assets		
	Experience (Gain) / Loss due to Change in Plan Assets-	-	-
XI	Schedule III Details		
	Current Liability	15,207,676	15,948,855
	Non-Current Liability	15,904,410	19,229,615

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.

- Banking Operations include all other operations not covered under Treasury operations.

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. Prakash B. Waikar 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 disclose.

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, 2021

- Long Term Subordinated (Tier-II) Deposits:
Bank has not raised any long term subordinated (Tier –II) deposits.
- The bank has written off an amount of 93.88 Lakhs (for 31.03.2020) towards Bad debts, which is approved by the Board of Directors. The said non-performing assets had been classified as Doubtful/Loss Assets.
- The income for Bank assurance business for the period of last two years is as follows:-

(Rs. In Lakh)			
Sr. No.	Nature of Income	2020-21	2019-20
1.	From vehicle, property insurance with the help of New India Assurance Co. Ltd;	0.21	6.21

- The Bank has neither sold any assets to ARCs during the current year.
- The Bank has purchased Non-Banking Assets of Rs. 2999.37 lakh during the current year. Bank has taken permission from RBI to purchase non-banking assets.
- Primary Segment wise Reporting—AS-17

(Rs. In Lakh)

Segment Reporting (AS 17)				
Sr. No.	Particulars	Treasury	Other Banking Operations	Total
A	Revenue	6,636.38	14,152.87	20,789.24
	Segment Cost	5,503.83	11,075.06	16,578.89
	Result	1,132.55	3,077.81	4,210.36
	Less:Extra-ordinary Items	-	-	-
	Net result	1,132.55	3,077.81	4,210.36
	Less:Unallocated Expense			4,476.74
	Profit Before tax			(266.38)
	Income Tax			670.72
	Net Profit			(937.10)
B	Segment Assets	58,324.92	136,974.74	195,299.66
	Unallocated Assets			58,609.37
	Total Assets			253,909.04
	Segment Liabilities	83,778.44	132,297.95	216,076.40
	Unallocated Liabilities			37,832.64
	Total Liabilities			253,909.04

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:-

- Treasury: Dealing Operations in Money Market Instruments.
- 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.

7. 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. Lakh)

Sr.No.	Particulars	31.03.2021	31.03.2020
1	Total Minimum lease payments payable at the end of the year (2+3+4)	24.14	25.7
2	Not later than one year	1.24	0.03
3	Later than one year and not later than	3.24	0.96
4	Later than five years	19.66	24.71
5	Total minimum lease payments recognized in the profit and loss account for the year	1.55	2.45

8. Earnings Per share (AS –20):

Sr. No	Particulars	2020-21	2019-20
i	Profit /Loss for the year attributable to Shareholders (Amt Rs.)	-93710055.51	-24966177.33
ii	Weighted avg. number of shares of Rs.50 each for the purpose of computing Basic earnings per share	13951639	14059868
iii	Earnings per Share (Amt Rs.)	-6.72	-1.78

9. 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. Lakh)

Particulars	2020-21	2019-20
Opening Balance	876.82	0.00
Add : Asset recognized during the year	12.61	876.82
Less : Reversal during the year	0.00	0.00
Balance of DTA (Net) as on 31.3.2021	889.43	876.82

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.

10. Intangible Assets- (AS-26):

The details of computer software included in the Fixed Assets block of "Computer & Hardware" are as follows:

(Rs.in Lakh)

Particulars	31.03.2021	31.03.2020
Opening Balance of Software (Intangible assets)	29.59	0
Add: Additions during the year	5.15	44.38
Less: Amortization during the year	16.51	14.79
Closing Balance of Software (Intangible assets)	18.23	29.59

11. 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.

12. Contingent Liabilities (AS-29):

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

(Rs.in Lakh)

Particulars	31.03.2021
Bank Guarantees	4695.23
Letters of Credit (LC + Buyer's Credit)	Nil
Forward Exchange contracts Purchase / Sale	Nil
On account of Income tax Demand (Gross)	532.16
Less: income tax paid against above.	321.84
Direct tax demands pending in appeals	210.32
Consumer claims	
Others – Depositors' Education Awareness Fund	658.39
Total	5563.94

b) Dispute tax matters: Four Income tax cases are pending for various assessment years before ITAT/CIT (Appeals) amounting to Rs.532.16 lakh involving issue of disallowances.

Bank has paid Rs.321.84 lakhs against these income tax demands. bank is having reasonable certainty of getting substantial relief in respect of these demands.

13. No Financial Assets were sold during the year to SC/RC for asset reconstruction and no Assets were revalued during the year.
14. 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.
15. The SARS-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, 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. In accordance with the RBI notification DOR.STR.REC.4/21/21.04.048/2021-22 dated April 7, 2021, the Bank is required to refund/adjust 'Interest on Interest' to borrowers. The methodology for calculation of such interest on interest has been circulated by Indian Bank's Association. The Bank is in process of implementing this methodology. At March 31, 2021 the Bank has created liability of Rs.1.06 crores towards estimated interest refund and reduced same from interest income. In the opinion of management, there will not be any material variation from the estimated amount.
17. Disclosure in respect of moratorium / deferment extended in terms of RBI circular for COVID19 Regulatory package.

Sr. No.	Particulars	Rs. In Lakhs
1	Amounts in SMA/Overdue categories where the moratorium / deferment was extended.	0.00
2	Accounts where Assets Classification benefit is extended.	-
3	Provisions made during the Quarter-4 of financial year 2019-20.	0.00
4	Provisions adjusted during the respective accounting period against slippages and the residual provisions	N.A.

18. During the year under audit Bank has restructured total 26 accounts amounting to Rs.69.80 crores. Bank has made provision for the same of Rs.3.53 crores.

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	NIL	NIL	NIL	NIL	24	NIL	2	NIL	26	NIL
	Gross Amount (₹ crore)					69.03		0.77		69.80	
	Provision held (₹ crore)					3.46		0.07		3.53	
Sub-standard	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Doubtful	Number of borrowers	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Total	Number of borrowers	NIL	NIL	NIL	NIL	24	NIL	2	NIL	26	NIL
	Gross Amount (₹ crore)					69.03		0.77		69.80	
	Provision held (₹ crore)					3.46		0.07		3.53	

19. The Figures of previous year have been regrouped / rearranged to confirm with current year's presentation.

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2021

Sr. No.	Particulars	31-Mar-21 Amount Rs.	31-Mar-21 Amount Rs.
A	Cash Flow Generated From Operating Activities		
1	Net Profit as per Profit and Loss a/c.		(9,37,10,055.51)
	Adjustment for -		
	Depreciation on Fixed Assets	2,03,53,990.50	
	Premium on Investments amortised	10,21,465.00	
	PROVISIONS		
	Bad & Doubtful Debts	26,45,56,315.94	
	Income Tax	6,70,72,013.00	
	Income on Deferred Tax Assets	(12,61,209.00)	
	Other reserves	5,38,25,000.00	
		40,55,67,575.44	40,55,67,575.44
			31,18,57,519.93
	Less : Income Tax Paid		6,70,72,013.00
	Operating Profit Before Working Capital Changes :		24,47,85,506.93
2	Adjustments for working Capital Changes		
	(Increase) / Decrease in Investment	(127,35,75,245.00)	
	(Increase) / Decrease in Advances	111,16,30,758.54	
	(Increase) / Decrease in Other Assets	(22,21,27,303.34)	
	(Increase) / Decrease in Fixed Deposits with other banks	(74,46,48,976.00)	
	(Increase) / Decrease in Branch Adj	14,42,430.64	
	Bills for Collection	9,00,000.00	
	(Increase) / Decrease in Interest Receivable	(57,15,70,566.20)	
	Increase / Decrease in Deposits	19,97,61,120.02	
	Increase / Decrease in DTA	(12,61,209.00)	
	Increase / Decrease in Interest Payable	(1,40,05,983.70)	
	Increase / Decrease in Other Liabilities	(11,52,43,492.59)	
	Bills for Collection	(9,00,000.00)	
	Overdue Interest	53,66,86,820.20	
	Net Working Capital Changes	(109,29,11,646.43)	
		(109,29,11,646.43)	(109,29,11,646.43)
	Cash generated from Operating Activities (A)		(84,81,26,139.50)

Particulars	31-Mar-21 Amount Rs.	31-Mar-21 Amount Rs.
B Cash Flow From Investing Activities		
Fixed Assets Purchases/Additions (net of deletions)	19,97,382.50	19,97,382.50
C CASH FLOW FROM FINANCING ACTIVITIES		
Increase / Decrease in Shares Capital	(35,82,900.00)	
Increase / Decrease in Reserves	(20,26,705.70)	
Dividend Paid		0.00
Net Cash Flow From Financing Activities (C)	(56,09,605.70)	(56,09,605.70)
D Net Increase/(Decrease) In Cash & Cash equivalents (A+B+C)		(85,17,38,362.70)
Cash & Cash Equivalents at the beginning of the year		394,49,06,767.25
Cash & Cash Equivalents at the end of the year		309,31,68,404.55

Details of Cash & Cash Equivalents	31-Mar-21	31-Mar-20
Cash in Hand	24,14,05,616.00	24,34,70,751.00
Balance with RBI	276,62,29,349.40	363,60,06,621.00
Balance in Current Accounts with SBI, its associates and other notified banks	1,41,11,557.25	3,29,43,086.00
Balance in Current Accounts with MSC & Solapur DCC Bank.	2,20,35,631.49	15,08,814.00
Balance in Current A/c. with other Banks	4,93,86,250.41	3,09,77,495.00
Total Rs.	309,31,68,404.55	394,49,06,767.00

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

अ.क्र. Sr.No.	तपशील Particulars	31-March-21	31-March-20
१)	भांडवल पर्याप्तता गुणोत्तर (Capital Adequacy Ratio) CRAR	12.43%	11.62%
२)	अ) अनुत्पादक कर्जाचे एकूण कर्जाशी शेकडा प्रमाण (Percentage of Gross NPA to total Loans)	17.13%	20.29%
	ब) निव्वळ अनुत्पादक कर्जाचे निव्वळ कर्जाशी शेकडा प्रमाण (Percentage of Net NPA to Net Loans)	8.47%	14.88%
३)	ढोबळ नफ्याचे खेळत्या भांडवलाशी प्रमाण (Operating Profit as a Percentage to working funds)	1.26%	1.05%
४)	एकूण व्याजाच्या उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Interest income as a Percentage to working funds)	8.46%	8.82%
५)	इतर उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Non interest income as a Percentage to working funds)	0.50%	0.98%
६)	व्यवस्थापन खर्चाचे खेळत्या भांडवलाशी प्रमाण (Management cost as a Percentage to working funds)	2.33%	2.09%
७)	निव्वळ नफ्याचे खेळत्या भांडवलाशी प्रमाण (Net Profit as a Percentage to working funds)	-0.40%	-0.11%
८)	ठेवीवरील खर्चाचा सरासरी दर (Average cost of deposits)	6.57%	7.16%
९)	मालमत्तेवरील उत्पन्नाचा दर (Yield on Assets)	7.36%	7.55%
१०)	निधि उभारणी खर्चाचा दर (Cost of Funds)	5.30%	5.94%
११)	व्यवसायातील दुरावा (Financial Margin)	2.06%	1.61%
१२)	कर्जावरील सरासरी व्याज दर (Average Rate of lending)	11.71%	11.16%
१३)	सी.डी. रेशो (Credit to Deposit Ratio)	53.44%	59.45%
१४)	गुंतवणूकीचे ठेवीशी प्रमाण (I.D. RATIO)	28.02%	22.02%
१५)	वसुल भागभांडवलीचे खेळत्या भांडवलाशी प्रमाण (Paid up Capital to Working Fund)	3.02%	3.09%
१६)	बचत ठेवीचे एकूण ठेवीशी प्रमाण (Saving+Current to Total Deposits)	19.62%	19.11%
१७)	मुदत ठेवीचे एकूण ठेवीशी प्रमाण (Term Deposits to Total Deposits)	80.38%	80.89%
१८)	रोख व बँक शिल्लकतेचे खेळत्या भांडवलाशी प्रमाण (Cash+Bank to working fund)	13.32%	17.33%
१९)	एकूण उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Total Income to Working Fund)	8.95%	9.91%
२०)	किंमतीचे उत्पन्नाशी प्रमाण (Cost to Income ratio)	61.32%	54.37%
२१)	कमाई मालमत्तेवरील परतावा (Return on earning Asset)	-0.45%	-0.12%
२२)	गुंतवणुकीवरील परतावा (Yield on Investments)	6.94%	7.74%
		(रकम लाखात)	
२३)	आयकर (Provision made towards Income Tax)	643.25	756.00
२४)	प्रति सेवक व्यवसाय (ठेवी + कर्जे) (Per employee business)	826.44	808.11
२५)	प्रति सेवक निव्वळ नफा (Per employee profit)	-2.71	-0.62

Disclosures of Various Financial Indicators As on 31st March 2021

(₹ In Lakhs)

Sr. No.	Particulars	31 March 2021	31 March 2020
1.	CRAR		
	I) Capital To Risk Asset Ratio	12.43%	11.62%
	II) Capital Adequacy ratio Tier I Capital	10.75%	10.32%
	III) Capital Adequacy ratio Tier II Capital	1.68%	1.30%
	MOVEMENT OF CRAR		
	A Tier I Capital	11463.59	12396.68
	B. Tier II Capital	1788.89	1558.50
	C. Risk Weighted Assets	106646.61	120130.54
2.	VALUE OF INVESTMENT		
	A. Govt. Securities SLR		
	i) Face Value	57062.60	43662.60
	ii) Book Value	56704.60	43389.22
	iii) Market Value	58229.30	45627.73
	B. Other Trustee Securities	0.00	0.00
	C. Shares With Co-op Banks Non-SLR	3.37	3.37
	D. Bonds Non- SLR		
	i) Face Value	0.00	523.20
	ii) Book Value	0.00	523.20
	iii) Market Value	0.00	523.20
	E. A R C Security Receipt	657.05	723.69
	F. Mutual Fund	0.00	0.00
3.	LENDING TO SENSITIVE SECTOR		
	A. Housing Loan	3234.77	3089.12
	B. Builders & Contractors	1245.36	1584.84
	C. Finance To Trade & Industries	1987.39	2652.24
4.	ADVANCES AGAINST SHARES & DEBENTURES	0.00	0.00
5.	ADVANCES TO DIRECTORS & THEIR RELATIVES		
A	Fund Based		
	i) Outstanding at the beginning of the year	82.90	105.27
	ii) Additions during the year	248.71	882.91
	iii) Recovery during the year	150.17	905.28
	iv) Outstanding at the end of the year	181.44	82.90
B	Non-Fund based (Guarantees, L/Cs etc)		
	i) Amount pertain to loans to Directors	0.00	0.00
	ii) Against Term Deposits	0.00	0.00
6.	DEPOSITS		
	% Of High Cost Deposits To Total Deposits	80.83%	80.89%
	Average Cost Of Deposits	6.57%	7.16%
7.	N.P.A.		
	A. Gross NPAs	18741.27	24451.24
	B. Net NPAs	8391.27	16795.51
	% Of Gross NPAs To Total Advances	17.13%	20.29%
	% Of Net NPAs To Net Advances	8.47%	14.88%
8	MOVEMENT OF NPAs		
A	Gross NPAs		
i	At the beginning of the year	24451.24	17806.91
ii	Addition During The Year	3190.54	10973.27
	Total	27641.78	28780.18
iii	Less -Deduction During The year	8806.63	1713.62
iv	Less- Written Off	93.88	128.58
	Less-Prudential written off	0.00	2486.74
v	At the end of the year	18741.27	24451.24

(₹ In Lakhs)

Sr. No.	Particulars	31 March 2021	31 March 2020
B	Net NPAs		
i	At the beginning of the year	16795.51	10099.78
ii	At the end of the year	8391.27	16795.51
11.	MOVEMENT IN PROVISION TOWARDS NPA		
	Opening Balance	7655.73	7707.13
	Add -Addition During The Year	2793.15	2585.84
	Total	10448.88	10292.97
	Less -Deduction During The year	98.88	2637.24
	Closing Balance	10350.00	7655.73
12.	MOVEMENT IN PROVISION TOWARDS STANDARD ASSETS		
	Opening Balance	515.00	515.00
	Add -Addition During The Year	0.00	0.00
	Total	515.00	515.00
	Less -Deduction During The year	100.00	0.00
	Closing Balance	415.00	515.00
13.	MOVEMENT OF INVESTMENT FLUCTUATION RESERVE		
	Opening Balance	505.00	505.00
	Add -Addition During The Year	0.00	0.00
	Total	505.00	505.00
	Less -Deduction During The year	0.00	0.00
	Closing Balance	505.00	505.00
14.	Provision Made During The Year Towards		
	A. NPA	2645.56	2570.48
	B. Standard Assets	0.00	0.00
	C. Depreciation on Investment	79.00	0.00
	D. Restructured Advances	353.00	0.00
	E. Ex-Gratia Interest above Rs. 2 Cr. Advances	106.25	0.00
15.	DEAF Amount (RBI Cir.No RBI/2013-14/614 dt. 27/05/2014)		
	Opening Balance of amount transfered to DEAF	521.62	454.33
	Add: Amount Transferred to DEAF During The Year	151.94	77.04
	Less: Amount reimbursed by DEAF towards claim	15.17	9.75
	Closing Balance of Amount transfered	658.39	521.62
16.	Payment of DICGC Insurance Premium paid	269.17	239.00
17.	A. Penalty Imposed by RBI	0.00	0.00
	B. Penalty Imposed by IRDA	0.00	0.00
18.	Issuer Composition of Non-SLR Investment		
	1. PSUs	0.00	523.20
	2. FIs	0.00	0.00
	3. Nationalised Banks	0.00	0.00
	4. Mutual Fund	0.00	0.00
	5. A R C Security Receipts	657.05	723.69
	6. Other Bank	26872.93	19426.44
	TOTAL	27529.98	20673.33
19	Non- Performing Non-SLR Investment		
	Opening balance	2.64	2.64
	Additional during the year	0.00	0.00
	Recovery during the year	0.00	0.00
	Closing Balance	2.64	2.64
	Total Provisions Held	5.00	5.00
20.	Transaction In REPOs	0.00	0.00
21.	Disclosures Regarding Restructured Advances Details of Loans Subject to restructuring during the year ended 31st March 2021	6980.99	0.00

अंदाज पत्रक

उत्पन्न

(आकडे ₹ लाखात)

तपशील	2020-21 अंदाज	2020-21 प्रत्यक्ष	2021-22 अंदाज
गुंतवणुकीवरील व्याज व सिक्युरिटीज ट्रेडिंग पासून उत्पन्न	7300.00	6636.37	6500.00
कर्जावर मिळालेले व्याज	13400.00	13427.83	12500.00
हुंडणावळ/कमिशन	500.00	359.70	500.00
इतर उत्पन्न	500.00	339.49	500.00
Profit on Sale on Banking & Non Banking Assets	0.00	13.23	0.00
Provision for IDR written back	0.00	00.00	0.00
Deferred Tax Income	0.00	12.61	0.00
एकूण उत्पन्न	21700.00	20789.23	20,000.00

खर्च

(आकडे ₹ लाखात)

तपशील	2020-21 अंदाज	2020-21 प्रत्यक्ष	2021-22 अंदाज
ठेवीवर दिलेले व्याज	13000.00	13400.93	12000.00
घेतलेल्या कर्जावर दिलेले व्याज	10.00	0.00	10.00
सेबक पगार, भत्ते, बोनस, प्रवास खर्च इ.	2800.00	2726.62	2700.00
संचालक मंडळ भत्ते, प्रवास खर्च इ.	12.00	3.18	6.00
भाडे, कर, वीज, विमा इ.	520.00	664.92	600.00
वकील फी व कोर्ट खर्च	24.00	15.84	24.00
पोस्टेज, टेलिफोन खर्च	100.00	87.85	100.00
ऑडीट फी	40.00	35.49	40.00
घसारा व दुरुस्ती	260.00	203.54	200.00
छपाई, स्टेशनरी, जाहिरात इ.	48.00	32.71	30.00
संक्षेप ठेव कमिशन	80.00	59.61	80.00
सादील खर्च व इतर खर्च	280.00	333.31	300.00
संगणक विकास, देखभाल खर्च	128.00	208.86	200.00
गुंतवणुकीवरील विभाजित प्रिमीयम	20.00	10.21	20.00
Input GST Acc Credit not availed	80.00	88.73	90.00
एकूण खर्च	17402.00	17871.80	16400.00
ढोबळ नफा	4298.00	2917.43	3600.00
एन.पी.ए. व इतर तरतुदी	2298.00	3183.81	2100.00
निलेखित केलेली कर्जे	0.00	0.00	0.00
करपूर्व नफा	2000.00	-266.38	1500.00
वजा-आयकर	1200.00	670.72	900.00
निव्वळ नफा	800.00	-937.10	600.00
एकूण	21700.00	20789.23	20000.00

Proposed amendment in the Bye-Laws of the BANK

Bye Law No.	Existing Bye-Laws	Proposed bye-laws	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 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 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 06 ■ Email - info@sjsbbank.com ■ Visit Us : www.sjsbbank.com

Sr. No.	Branch Name	IFSC Code	Mobile No.	Br. Phone Nos. & STD Code	Fax
1	Navi Peth	SJSB0000099	9112242301	(0217) 2741112, 2741113	2741112
2	Mangalwar Peth	SJSB0000002	9112242302	(0217) 2741115, 2741116	2741115
3	Barshi	SJSB0000003	9112242303	(02184) 223289, 223470	223470
4	Sadar Bazar	SJSB0000004	9112242304	(0217) 2741117, 2741118	2741118
5	Kasbe Tadwale	SJSB0000005	-----	(02472) 247032,	247032
6	Pachha Peth	SJSB0000006	-----	(0217) 2741119, 2741120	2741119
7	Omerga	SJSB0000007	-----	(02475) 252076, 252323	252076
8	Railway Lines	SJSB0000008	-----	(0217) 2741123, 2741124	2741123
9	South Kasba	SJSB0000009	9112242309	(0217) 2741121, 2741122	2741121
10	Market Yard, Solapur	SJSB0000010	9112242310	(0217) 2741125, 2741126	2741126
11	Ujani Nagar	SJSB0000011	-----	(0217) 2741127, 2741135	---
12	Vijapur Road	SJSB0000012	-----	(0217) 2741128, 2741129	---
13	Madha	SJSB0000013	-----	(02183) 234037,	234037
14	Asara Nagar	SJSB0000014	9112242314	(0217) 2741130, 2741131	2741130
15	Shelgi Naka	SJSB0000015	9112242315	(0217) 2741132, 2373200	2373200
16	Bale	SJSB0000016	-----	(0217) 2741133, 2741134	---
17	Pandharpur	SJSB0000017	-----	(02186) 224301, 229073	229073
18	Mumbai	SJSB0000018	-----	(022) 23083244	23010592
19	Sangola	SJSB0000019	-----	(02187) 220049	220049
20	Udgir	SJSB0000020	9112242320	(02385) 257446	254446
21	Akkalkot	SJSB0000021	-----	(02181) 220515	220515
22	Latur Main	SJSB0000022	9112242322	(02382) 244854, 259500	247672
23	Kallam	SJSB0000023	-----	(02473) 262546, 263546	262546
24	Mohol	SJSB0000024	-----	(02189) 232103, 232153	232103
25	Malshiras	SJSB0000025	-----	(02185) 235179	235179
26	Tilak Road, Pune	SJSB0000026	-----	(020) 24325406, 41216867	24325406
27	Osmanabad	SJSB0000027	-----	(02472) 226709, 226707	226709
28	Market Yard, Pune	SJSB0000028	-----	(020) 24262410	24262411
29	Ganjgolai, Latur	SJSB0000029	9112242329	(02382) 256399, 257399	256399
30	Dhayari, Pune	SJSB0000030	-----	(020) 24393892, 24391010	24393892
31	Jule Solapur	SJSB0000031	-----	(0217) 2741136, 2741137	---
32	Waluj-Aurangabad	SJSB0000032	-----	(0240) 2556102, 2556103	2556103
33	Kothrud, Pune	SJSB0000033	-----	(020) 25437876, 25440273	25440273
34	Nashik	SJSB0000034	-----	(0253) 2375822, 2375833	2375822
35	Nanded	SJSB0000035	9112242335	(02462) 232311, 232312	232311
36	Pimpri, Pune	SJSB0000036	-----	(020) 27420189, 27421213	27420189
37	Kolhapur	SJSB0000037	9112242337	(0231) 2527299, 2537299	2537299
38	Vijaypur (Karnatak)	SJSB0000038	9112242338	(08352) 221008, 222008	221008
39	Beed	SJSB0000039	-----	(02442) 223055, 228055	228055
40	Kumbhari Road	SJSB0000040	-----	(0217) 2741141, 2741142	2741142
41	Shivaji Nagar, Barshi	SJSB0000041	9112242341	(02184) 224070, 224071	224071



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