

58th वार्षिक अहवाल Annual Report 2022-23



छोट्या लोकांची....
मोठी बँक.....



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

मल्टी-स्टेट शेड्युलड को ऑप. बँक

Multi-State Scheduled Coop. Bank

‘बँकिंग’ हा आमचा व्यवसाय.... ‘सेवा’ ही आमची संस्कृती...!



चंद्रयान मोहीम यशस्वी करणाऱ्या सर्व शास्त्रज्ञ
व सर्व भारतीयांचे हार्दिक अभिनंदन !

सोजस प्रोफेशनल कर्ज योजना

डॉक्टर व अन्य व्यावसायिक वर्गासाठी....मुदत आणि सीसी कर्ज

मुदत कर्ज मर्यादा
रु. 200
लाख



* डॉक्टरांकरिता सी.सी.
कर्ज रु. २५ लाख पर्यंत व
अन्य व्यवसाय वर्गासाठी
सी.सी. कर्ज १० लाख.

* आर्किटेक्ट
* सीए
* सर्व्हेअर्स

* सीएस
* मॅनेजमेंट कन्सल्टंट
* इंजिनियर्स

* विरम व अटी लागू

* योजनेची वैशिष्ट्ये *

- रु. 25 लाखांपर्यंत विना पूरक तारण
- अधिकतम कर्ज 90% पर्यंत उपलब्ध
- CIBIL SCORE : 650+
- प्रोसेसिंग फी : 0.25%
(रु. 25,000/- अधिकतम)

व्याजदर

9.45%

पासून

साहित्य, उपकरणे व मशिनरी खरेदी, व्यवसायाचे विस्तारीकरण, परदेश दौरा, व्यावसायिक जागा खरेदी
व बांधकाम, खेळते भांडवल. चालू व्यावसायिक जागा व फर्निचर नुतनीकरण इत्यादी गरजांसाठी

* अधिक माहितीसाठी आजच नजीकच्या शाखेस भेट द्या *



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उपाध्यक्ष



मा. मिलिंद विष्णुपंत कुलकर्णी (वकील)

*** संचालक ***



मा. सौ. किरण रविंद्र पाठक
(डॉक्टर)



मा. रविंद्र सखाराम साले
(सामाजिक कार्यकर्ते)



मा. मुकुंद चंद्रकांत कुलकर्णी
(मुख्य कार्यकारी अधिकारी)

*** बोर्ड ऑफ मॅनेजमेंट सदस्य ***



सी.ए. राजेंद्र कोमरय्या बुरा
(चार्टर्ड अकाउंटेंट)

संचालक मंडळ (सन : 2021 ते 2026)

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

बोर्ड ऑफ मॅनेजमेंट सदस्य

मा. डॉ. अजितकुमार नागेश देशपांडे

मा. पेंटप्पा इरप्पा गड्डम

मा. सी.ए. राजेंद्र कोमरय्या बुरा

मुख्य कार्यालय - कार्यपालक

मा.सौ. अंजली कुलकर्णी
उप. सरव्यवस्थापक

मा. अनंत घाटे
उप. सरव्यवस्थापक

मा. देवदत्त पटवर्धन
सहा. सरव्यवस्थापक

मा. मकरंद जोशी
सहा. सरव्यवस्थापक

वैधानिक लेखा परिक्षक

एच एम ए असोसिएटस् चार्टर्ड अकौंटंटस्, पुणे.

58 व्या वार्षिक सर्वसाधारण सभेची सूचना

(केवळ सभासदांसाठी)

बँकेच्या सर्व भागधारक सभासदांना सूचित करण्यात येते की, सोलापूर जनता सहकारी बँक लि. सोलापूर या बँकेची 58 वी वार्षिक सर्वसाधारण सभा बुधवार दि. 13-09-2023 रोजी दुपारी 1.30 वाजता. **हुतात्मा स्मृती मंदिर, सोलापूर (महाराष्ट्र)** 413001 या ठिकाणी खालील विषयावर निर्णय घेण्यासाठी आयोजित केलेली आहे. तरी सदर सभेस वेळेवर उपस्थित राहावे, ही विनंती.

सभेपुढील विषय

- 1) बँकेच्या दि. 27.09.2023 च्या 58 व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- 2) मा.संचालक मंडळाने तयार केलेला आर्थिक वर्ष 2022-23 चा अहवाल व शिफारस केलेल्या आर्थिक वर्ष 2023-24 च्या अंदाजपत्रकास मंजुरी देणे व आर्थिक वर्ष 2022-23 च्या अंदाजापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
- 3) आर्थिक वर्ष 2022-23 चे नफा तोटा पत्रक, दि. 31.03.2023 चे वैधानिक लेखापरीक्षकांनी तपासलेले ताळेबंद आणि आर्थिक वर्ष 2022-23 च्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे. तसेच मागील वर्षाच्या (2021-22) वैधानिक लेखापरीक्षणाच्या दोष दुरुस्ती अहवालाची नोंद घेणे.
- 4) मा.संचालक मंडळाने शिफारस केलेल्या आर्थिक वर्ष 2022-23 च्या नफा विभागणीची नोंद घेणे व त्यास मंजुरी देणे.
- 5) आर्थिक वर्ष 2023-24 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. 31.03.2023 रोजी असलेल्या येणेबाकीची माहिती घेणे.
- 7) मा.संचालक मंडळाने शिफारस केलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
- 8) आर्थिक वर्ष 2023-2024 मध्ये बाहेरून उभारावयाच्या निधीची मर्यादा ठरवणे. (बहुराज्यीय सहकारी संस्था अधिनियम, 2021, कलम 67 नुसार)
- 9) वसुलीचे हक्क अबाधित ठेवून, मा. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेल्या संशयित व बुडीत कर्ज खात्यांचे निर्लेखन करणे.
- 10) या 58 व्या वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांच्या गैरहजेरीस मान्यता देणे.
- 11) मा.अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : सोलापूर
रजिस्टर ऑफिस - सोलापूर जनता सहकारी बँक लि,
'गगन भरारी' शिवस्मारक संकुल, गोल्डफिच पेठ, सोलापूर
दिनांक : 28 ऑगस्ट 2023

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

सूचना :- सभेसाठी निश्चित केलेल्या वेळेपासून अर्ध्या तासाच्या आत जर गणसंख्या पूर्ती झाली नाही तर सभा स्थगित केली जाईल व अशी स्थगित सभा त्याच दिवशी त्याच स्थळी, दुपारी २ वाजून १० मिनिटांनी घेतली जाईल. या स्थगित सभेस गणपूर्तीची व वेगळ्या सूचनेची आवश्यकता असणार नाही.

सभासदांसाठी महत्वाच्या सूचना

१. आर्थिक वर्ष २०२२-२३ चा बँकेचा अहवाल, ताळेबंद व नफातोटा पत्रक, आपल्या बँकेच्या www.sjsbbank.com या संकेत स्थळावर देखील पाहता येईल. तसेच दि. २९-०८-२०२३ रोजी अथवा त्यानंतर बँकेचा अहवाल आपल्या नित्याच्या शाखेत उपलब्ध करून देण्यात येईल.
२. सभासदांच्या नांव ,निवास-पत्ता किंवा वारसदार यांच्यामध्ये बदल झाला असल्यास, त्यांनी आपल्या नित्याच्या शाखेत किंवा मुख्य कार्यालयातील बोर्ड सचिवालय विभागास लेखी कळवावे.
३. रिझर्व बँकेने सर्वच खात्यांना C-KYC करणे अनिवार्य केले आहे.तरी ज्या सभासदांचे आपल्या बँकेत खाते आहे, त्यांनी C-KYC ची पूर्तता व आपल्या लॉकर खात्याचे करार नुतनीकरण करून घेण्यासाठी आपला अद्यावत फोटो ,सही ,आय डी प्रुफ व पत्त्याचा पुरावा घेवून शाखेत जाऊन पूर्तता करून घ्यावी.



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

मल्टी-स्टेट शेड्युलड कोऑप. बँक

Multi-State Scheduled Coop. Bank

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

58th Annual General Meeting Notice (Only for Members)

Dear Sir/Madam,

All the shareholder members of the Bank are informed that the 58th Annual General Meeting of Solapur Janata Sahakari Bank Ltd. Solapur will be held on Wednesday, 13th September 2023 at 1.30 PM. at **Hutatma Smruti Mandir, Solapur 413 001** (Maharashtra) to transact following business. Members are requested to attend the meeting on time.

AGENDA

1. To approve and confirm the minutes of 57th Annual General Meeting held on 27th September 2022.
2. To consider the Annual Report of the Bank tabled by the Board of Directors for the year ended 31st March 2023 and budget for the year 2023-2024 and to give approval to the expenditure incurred over & above the budgeted expenditure for the year 2022-23.
3. To consider and adopt audited Profit & Loss Account for the financial year 2022-23 and Balance Sheet as on 31st March 2023 & Statutory Auditor's Report for the financial year 2022-23 of the Bank as also to note compliance report of last year's (2021-22) statutory audit.
4. To take note and approve the profit appropriation for the financial year 2022-23 as recommended by the Hon'ble Board of Directors.
5. To appoint Statutory Auditors of the Bank for the financial year 2023-24 as per directions of RBI.
6. To take note of the Loans sanctioned in the financial year 2022-23 to Directors of the Bank & their relatives as per section 39 (3) of the Multi - State Co-op. Act, 2002.
7. To approve the amendments to the existing bye-laws of the Bank as recommended by the Board of Directors.
8. To decide and approve the limit for raising outside funds for F.Y.2023-24 (As per section 67 of Multi - State Co-op. Act, 2002.).
9. To take note & approve the write-off of loans and advances as certified by the Statutory Auditors, reserving the right to recover.
10. To condone the absence of the members who are not present at this Annual General Meeting.
11. Any other subject with the permission of Hon'ble Chairman.

Registered Office –

Solapur Janata Sahakari Bank Ltd. Solapur

'Gagan Bharari' Shivsmarak Sankul,

Gold Finch Peth, Solapur 413007

Date: 28th August 2023

By order of the Board of Directors

Mr. Mukund Kulkarni

Chief Executive Officer



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

Important Notice to the Members

1. The Annual Report for the financial year 2022-23 consisting of Profit and Loss Accounts and Balance Sheet shall be displayed on Bank's website www.sjsbbank.com. Also the copy of Annual Financial Report will be available on or after 29-08-2023 to members at the branches.
2. Please inform any change in Name, Address or nomination to Bank's Share department at Head Office or at nearest Branch.
3. The Reserve Bank of India has made it mandatory for all customers to get their bank accounts C-KYC compliant & renewal of Locker agreement. So we request all the members to visit their nearest branch with latest photograph, ID proof and address proof and complete the process for C-KYC at the earliest if not done yet.

**सुनील गंगाधर पेंडसे****अध्यक्ष**

अध्यक्षीय भाषण...

सन्माननीय सभासद बंधू आणि भगिनीनो,

आपल्या बँकेच्या 58 व्या वार्षिक सर्वसाधारण सभेच्या प्रसंगी मी आपणा सर्वांचे संचालक मंडळाच्या वतीने मनःपूर्वक स्वागत करतो व आपण या सभेला आवर्जून उपस्थित राहिल्याबद्दल धन्यवाद व्यक्त करतो. दि.31 मार्च 2023 अखेरचा वैधानिक लेखापरीक्षकांनी प्रमाणित केलेला ताळेबंद व नफा तोटा पत्रक सादर करताना मला व्यक्तीशः व मा.संचालक मंडळाला अतिशय आनंद होत आहे.

मे 2020 ते एप्रिल 22 या काळात रिझर्व्ह बँकेने त्यांच्या पतधोरणात काही विशेष बदल केले नाहीत. पण एकदम अनपेक्षितरित्या रिझर्व्ह बँकेने 04 मे 2022 रोजी रेपो रेट 0.40% व कॅश रिझर्व्ह रेशो 0.50% ने वाढवले आणि महागाई आटोक्यात आणण्यासाठी आतापर्यंतच्या अनुकूल धोरणामध्ये बदल केला आहे. सन 2022-23 या आर्थिक वर्षात रिझर्व्ह बँक ऑफ इंडियाने एकूण 07 वेळा पतधोरण जाहीर केले आहे. यात रेपो रेट मध्ये एकूण 6 वेळा वाढ केली. त्यामुळे वर्षभरात रेपो रेट 4% वरून 6.50% पर्यंत वाढला परंतु रिझर्व्ह रेपो रेट 3.35% मध्ये काही बदल झाला नाही. बँक रेट व MSF रेट मध्ये 4.25% वरून 6.75% बदल केला आहे. आरबीआयने पतधोरणामध्ये- पॉलिसी दरात सतत वाढ व बदल केल्याने त्याचा परिणाम ठेवी व कर्जे यांच्या व्याजदरात झाला आहे. भारताची बँकिंग व्यवस्था पुन्हा एकदा चढत्या व्याजदराच्या दिशेने जात असल्याचे चित्र दिसत आहे. बँकिंग व्यवसायावर निश्चितपणे याचे परिणाम जाणवणार आहेत.

अशा विपरीत परिस्थितीत बँकेने व्यवसाय वाढीसाठी विविध प्रकारच्या कर्ज योजना जाहीर केल्या व त्यातून समाजातील सर्व घटकांना याचा फायदा व्हावा असा विचार केला. बँकेने सणासुदीच्या काळात अमृत उत्सव कर्ज योजनेतर्गत कर्जावरील व्याजदर कमी करून खातेदारांना दिलासा देण्याचा प्रयत्न केला. बचत गटाच्या माध्यमातून लहान लहान कर्जे देण्याचा आम्ही प्रयत्न करीत आहोत. संक्षेप ठेव प्रतिनिधींच्या मार्फत व्यावसायिक खातेदारांचे कर्जाचे हप्ते नियमित व्हावेत तसेच बचत करणाऱ्या व्यावसायिकांना मदत व्हावी हा दृष्टीकोन आम्ही डोळ्यासमोर ठेवला आहे.

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. सध्या आरबीआयचे धोरण खूपच काटेकोर आहे. त्यामुळे मी सर्व सभासदांना आवाहन करतो कि आपण सर्वांनी आपल्या लॉकर खात्याचे करार नुतनीकरण व सर्व ठेव खात्याचे REKYC-CKYC आपल्या शाखेत जाऊन करावे आणि लॉकरचे करार व REKYC उपडेट केले नसल्यास त्वरित पूर्तता करून संस्थेला सहकार्य करावे.

आर्थिक वर्ष २०२२-२३ साठी बँकेची कामगिरी थोडक्यात अशी आहे-

(आकडेवारी कोटींमध्ये)

अ.क्र.	तपशील	३१/०३/२०२१	३१/०३/२०२२	३१/०३/२०२३
१	भाग भांडवल	७०.०६	७०.२०	७०.८९
२	ठेवी	२०४७.२४	१७६३.००	१८११.३३
३	कर्जे	१०९४.००	९६५.०८	९७३.५०
४	एकूण गुंतवणूक	८४२.३८	८६६.२३	९१३.७४
५	एकूण व्यवसाय	३१४१.२४	२७२८.०८	२७८४.८३
६	भांडवल पर्याप्तता	१२.४२%	१४.७०%	१६.३६%
७	कार्यरत निधी	२३२२.१४	२०४०.२१	२११५.२४
८	ऑपरेटिंग नफा	२८.९१	४५.७१	४४.२०
९	तरतुदी	३१.८३	२५.०९	१७.००
१०	निव्वळ नफा	-९.३७	१३.१२	२६.१०
११	ढोबळ एनपीए	१७.१३%	१४.७४%	१३.१५%
१२	निव्वळ एनपीए	८.४७%	५.८९%	४.०१%

भाग भांडवल

भागभांडवल हा संस्थेचा मजबूत आधारस्तंभ आहे. आपली बँक देखील त्याला अपवाद नाही. भाग भांडवल ३१/०३/२०२२ रोजी रु.७०.२० कोटी इतके होते. रु.०.६९ कोटी रुपयांची वाढ दर्शवित ते ७०.८९ कोटीपर्यंत झाले आहे. भाग भांडवलामधील वाढ ही मुख्यत्वे सभासद व कर्जदारांनी नवीन कर्ज घेवून शेअर्स घेतल्यामुळे झालेली आहे.

राखीव व इतर निधी

राखीव व इतर निधी दि. ३१/०३/२०२२ रोजी रु. १८१.३४ कोटी रुपये इतका होता. त्यात रु.३.८० कोटीने वाढ होवून रु.१८५.१४ इतका झाला आहे.

ठेवी

देशातील व जागतिक मंदीच्या पार्श्वभूमीवर बँकेच्या ठेवींमध्ये रु.४८.३३ कोटीची वाढ दिसून आली असून ती दि.३१-०३-२०२२ च्या रु.१७६३.०० कोटी वरून ३१/०३/२०२३ रोजी रु.१८११.३३ कोटी इतकी झाली.

बँकेच्या ठेवीदारांची संख्या दि. ३१/०३/२०२२ च्या ३६७७८५ वरून दि. ३१/०३/२०२३ पर्यंत वाढून ३७०७६८ इतकी झाली असून त्याद्वारे २९८३ नवीन ठेवीदारांची भर पडली आहे. हे बँकेवर ठेवीदारांचा असलेला विश्वास दर्शवते. विविध अभियान आणि जनसंपर्काद्वारे बँकेने चालू आर्थिक वर्षात बचत आणि चालू ठेवी वाढवण्यासाठी विविध ठेवीच्या योजना आखल्या आहे.

मागील २ वर्षांतील कासा व मुदत ठेवींची तुलनात्मक स्थिती खाली दिली आहे.

(आकडेवारी कोटींमध्ये)

अ.क्र.	ठेव प्रकार	३१/०३/२०२२	%	३१/०३/२०२३	%
१	बचत ठेव	३१२.५३	१७.७३%	३२१.६९	१७.७६%
२	चालू ठेवी	९४.९६	५.३९%	१११.१८	६.१४%
३	एकूण CASA	४०७.४९	२३.११%	४३२.८७	२३.९०%
४	मुदत ठेवी	१३५५.५१	७६.८९%	१३७८.४६	७६.१०%
५	एकूण ठेवी	१७६३.००	१००.००%	१८११.३३	१००.००%



सन २०२३-२४ या आर्थिक वर्षात आपल्या बँकेने घाऊक व मोठ्या रकमेच्या ठेवीपेक्षा किरकोळ ठेवीवर भर देण्याचे धोरण ठेवले आहे.

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 दि.२३/०५/२०२३ रोजी दि.३०/०९/२०२३ पर्यंतचा रु.१.२८ कोटी प्रीमियम विमा महामंडळाला भरला आहे.

कर्जे

जागतिक आणि आर्थिक पातळीवर मंदी तसेच जागतिक अर्थ व्यवस्थेतील अनिश्चित परिस्थितीमुळे आर्थिक गतिविधिमध्ये काही प्रमाणात नकारात्मक परिणाम झाला आहे. परिणामी कर्जे घेण्याचे प्रमाणही फारच कमी होते. दि.३१.०३.२०२३ अखेरीस कर्जदारांना एकूण मंजूर कॅश क्रेडीट कर्जा पैकी कर्ज रु.५६.३८ कोटी विनावापर राहिले. परिणामी बँकेच्या एकूण कर्जा मध्ये अल्प वाढ रु.८.४२ कोटीची झाली आहे. बँकेची कर्जे दि.३१/०३/२०२२ च्या रु.९६५.०८ कोटीच्या तुलनेत दि.३१/०३/२०२३ अखेर रु.९७३.५० कोटी झाली.

अग्रक्रम क्षेत्रातील कर्जे (Priority Sector Lending)

धोरण म्हणून बँकेने मध्यम आणि मोठ्या क्षेत्रातील मूठभर उद्योगांवर लक्ष केंद्रित करण्याऐवजी लघु, सूक्ष्म आणि मध्यम क्षेत्रांना कर्ज घेण्यास प्रोत्साहित केले. अहवाल साली बँकेची अग्रक्रम क्षेत्रातील कर्जे रु.६४४.०० कोटी, म्हणजे ६६.७३% आहेत.

मोठ्या कर्जांमधील असलेला धोका कमी करण्यासाठी रिझर्व्ह बँकेने मार्च २०२० मध्ये मार्गदर्शक तत्वे जारी केली. या मार्गदर्शक सूचनानुसार सहकारी बँकांची कर्जे किमान ५०% रु. २५ लाखापर्यंतच्या कर्जदारांची असतील. तसेच या मार्गदर्शक सूचनेची अंमलबजावणी ३१ मार्च २०२६ पर्यंत करणे बँकांना बंधनकारक राहणार आहे.

त्यामुळे आपल्या बँकेनी चालू आर्थिक वर्षात लहान कर्जे वितरीत करण्यासाठी मायक्रो-फायनान्स ही नवीन कर्ज योजना सुरु केली आहे. त्याचप्रमाणे रिझर्व्ह बँकेने ही टप्प्याटप्प्याने प्राधान्यप्राप्त क्षेत्रातील कर्जाविषयी मार्गदर्शक तत्वे जारी केली आहेत.

प्राधान्य क्षेत्रातील कर्जांची टक्केवारी

कालावधी	३१.३.२०२४ पर्यंत	३१.३.२०२५ पर्यंत	३१.३.२०२६ पर्यंत
किमान टक्केवारी	६०.००%	६५.००%	७५.००%

या ठिकाणी मी नमूद करू इच्छितो की, आपल्या बँकेचे दि. ३१-०३-२०२३ अखेर प्राधान्य क्षेत्रातील कर्जांचे प्रमाण ६६.७३% होते. आपल्या बँकेने वर नमूद केल्याप्रमाणे मार्च २०२३ साठी निर्धारित केलेला टप्पा पार केला आहे.

एकूण व्यवसाय

एकूणच मंदीचे वातावरण असल्यामुळे बँकेच्या कर्जांमध्ये अपेक्षेप्रमाणे वाढ झाली झाली नाही. दि.३१/०३/२०२२ रोजी बँकेचा एकूण व्यवसाय रु.२७२८.०८ कोटी इतका होता. त्यात रु. ५६.७५ कोटी इतकी वाढ होवून दि. ३१/०३/२०२३ रोजी रु.२७८४.८३ कोटी इतका झाला आहे.

कर्ज देखरेख प्रणाली

कर्ज खात्यांचे आरोग्य, कर्जजोखीम व्यवस्थापनासह कर्जदेखरेख प्रणालीद्वारे राखले जाते. कर्ज खाती अनुत्पादित होऊ नयेत, याकरीता शाखांद्वारे प्रभावीपणे पाठपुरावा करण्यासाठी मुख्य कार्यालयामार्फत संशयीत कर्ज खात्यांची यादी प्रत्येक महिन्याच्या सुरुवातीस शाखेस देण्यात येते. त्यानुसार योग्य तो पाठपुरावा करून नवीन खाते NPA होण्यास प्रतिबंध केला जातो.

कर्ज वसुली आणि एनपीए व्यवस्थापन

सध्याच्या अनिश्चित परिस्थितीमुळे बँकिंग उद्योगात अनुत्पादित कर्जांची वेगाने वाढ होत आहे. परंतु आपल्या बँकेने कर्ज वसुलीसाठी सुनियोजित व कडक धोरण स्वीकारून NPA मध्ये चांगली वसुली केली आहे. ३१/०३/२०२३ रोजी बँकेची एकूण अनुत्पादित कर्जे

दि. ३१/०३/२०२२ रोजीच्या रु.१४२.२५ कोटीच्या तुलनेत रु. १२७.९३ कोटी झाली आहेत. गत वर्षीच्या तुलनेत एनपीए रु. १४.३२ कोटीने कमी झाला आहे. गत वर्षीच्या तुलनेत नेट (५.८९%) एनपीएमध्ये १.८८% ने कमी होवून ४.०१% इतके झाले आहे.

बँक कठीण आणि आव्हानात्मक परिस्थितीत, मुख्य कार्यालयातील वरिष्ठ अधिकारी व समर्पित कर्मचारी आणि संचालकांच्या एकत्रित प्रयत्नांमुळे आव्हानात्मक परिस्थितीतून यशस्वीरित्या बाहेर पडली आहे आणि आपल्या बँकेचे गौरवशाली दिवस पुन्हा सुरु झाले आहेत, असे सांगताना मला फार आनंद होत आहे.

यापुढेही बँक कर्ज वसुलीकरिता बँक सेक्युरिटीयजेशन कायद्याची अंमलबजावणी, डीआरटी (Debt Recovery Tribunals), एआरसी (asset Reconstruction Company) आणि आयबीसी (Insolvency and Bankruptcy Code) इत्यादी कायदेशीर उपायांचा, थकीत व अनुत्पादित कर्ज वसुलीसाठी प्रभावीपणे प्रयत्न करणार आहे. बँकेने आर्थिक वर्ष २०२२-२३ अखेर NPA करिता Provision Coverage Ratio ७२.४४% इतका ठेवला आहे. बँकेने आर्थिक वर्ष २०२३-२४ साठी ०.००% (शून्य टक्के) नेट NPA चे उद्दिष्ट निश्चित केले आहे.

संचालक आणि त्यांचे नातेवाईक यांना कर्जे

२०२२-२३ साली बँकेने कोणतेही संचालक किंवा त्यांच्या नातेवाईकांना कर्ज दिलेले नाही. सध्या ४ संचालक आणि २ नातेवाईकांनी बँकेकडून मुदत ठेवीच्या तारणावर व गृह कर्ज घेतलेले आहे. सदर कर्जाची ३१/०३/२०२३ रोजी एकूण येणेबाकी रु.४८.०२ लाख होते. ही सर्व कर्जे नियमित असून त्यात थकबाकी नाही.

संचालक व त्यांच्या नातेवाईकांना मंजूर झालेल्या कर्जाचा तपशील खालीलप्रमाणे आहे.

अनुक्रमांक	संचालक व नातेवाईक	कर्जाची येणे बाकी (रक्कम रुपये)
१	संचालक - चार खाती	४२.८७ लाख
२	नातेवाईक - दोन खाती	५.१५ लाख
	एकूण	४८.०२ लाख

गुंतवणूक

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार सीआरआर आणि एसएलआर निर्धारित प्रमाणात राखून व कर्ज वाटप करून, जास्तीच्या रकमेची गुंतवणूक बँक आरबीआय मान्य विविध गुंतवणूक योजनांमध्ये करीत असून हे एक उत्पन्नाचे महत्वाचे स्रोत आहे. अहवाल सालाअंतर्गत बँकेला सरकारी कर्ज रोख्यामधील गुंतवणूकवरील व्याज रु.६३.०४ कोटी परतावा मिळाला आहे. मागील वर्षात ही रक्कम ५९.७२ कोटी रुपये होती. याशिवाय कर्जरोख्यांच्या खरेदी-विक्री व्यवहाराद्वारेही बँकेला रु.५.०४ कोटी नफा झाला आहे. असा एकूण रु.६८.०८ कोटी उत्पन्न मिळाले आहे. गत वर्षीच्या तुलनेत रु.६४.९४ कोटीमध्ये रु.३.१७ कोटी वाढ होवून रु. ६८.०८ कोटी इतके झाले आहे.

एकूण गुंतवणूकीतील पोर्टफोलिओमध्ये एसएलआर (SLR) बाँडमधील गुंतवणूकीचा समावेश आहे, जो आरबीआयने ठरवून दिलेल्या मार्गदर्शक तत्वानुसार वैधानिक तरलता प्रमाण (एसएलआर) राखण्यासाठी केला जातो. मला येथे नमूद करण्यास अभिमान वाटतो की बँकेने, सीआरआर आणि एसएलआर राखण्यात एकही दिवस चूक केलेली नाही. ही गोष्ट बँकेची उच्च तरलता दर्शवते.

भांडवल पर्याप्तता (CRAR) :-

बँकेच्या भांडवल पर्याप्ततेत गतवर्षीच्या १४.७०% च्या तुलनेत सन २०२२-२३ या आर्थिक वर्षात वाढ होऊन मार्च दि. ३१/०३/२०२३ रोजी बँकेची भांडवल पर्याप्तता १६.३६% इतकी राहिली. बँकेच्या Tier-I भांडवलाचे एकूण भांडवलाशी प्रमाण ८८.६४% आहे.

लाभांशः -

रिझर्व्ह बँकेच्या पूर्व परवानगीशिवाय लाभांश जाहीर न करण्याचा व न वाटण्याचा आदेश बँकेला देण्यात आला आहे. मा.संचालक मंडळाने लाभांश ७.००% प्रमाणे देण्यासाठी रिझर्व्ह बँकेकडे प्रस्ताव पाठविला आहे. सदरचे प्रस्तावास अनुमती मिळाल्यानंतर लाभांश अदा केले जाईल. सदर प्रस्तावास बँकेला रिझर्व्ह बँकेकडून अनुमती मिळण्याची खात्री वाटते.

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 कार्यान्वित ठेवल्या आहेत. याशिवाय रिझर्व्ह बँकेचे निर्देश व मार्गदर्शक सूचनाही बँकेने समजून घेऊन त्यानुसार योग्य तो बदल त्या त्या वेळी केला आहे. पेमेंट आणि सेटलमेंट सिस्टिमच्या विविध प्लॅटफॉर्मची बँक थेट सदस्य आहे. बँकेने नुकताच पेटीएम (QR Code) सुविधेसाठी करार केला आहे. लवकरच अन्य आधुनिक सिस्टिम द्वारे नवीन काही सेवा देण्याचा प्रयत्न सुरु आहे.

निरस्त करावयाची खाती:

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

नफा

सन २०२२-२३ या आर्थिक वर्षामध्ये बँकेचा ढोबळ नफा गतवर्षाच्या रु.४५.७१ कोटीच्या तुलनेत रु.४४.२० कोटी इतका नोंदला गेला. बँकेच्या एकूण ठेवीवरील व्याजाचा खर्च रु.७.६९ कोटीने कमी झाला आहे. बँकेला RBI च्या नियमानुसार कराव्या लागणाऱ्या तरतुदीची रक्कम नफ्यातून नावे लिहून रु.२६.१० कोटी इतका निव्वळ विक्रमी नफा झालेला आहे.

बँकेचे निव्वळ व्याज उत्पन्न (Net Interest Income) गतवर्षाच्या रु.७५.०८ कोटीच्या तुलनेत अहवाल वर्षात रु. ७७.८२ कोटी नोंदले गेले व या वाढीचा दर ३.६४% राहिला. परिणामतः बँकेच्या Net Interest Margin (NIM) मध्ये देखील वाढ होत गतवर्षाच्या ३.६०% वरून ते अहवाल वर्षात ३.९०% नोंदले गेले. नफ्यासंबंधी महत्वाचा घटक असतो तो म्हणजे Return on Asset (ROA) गतवर्षाच्या ०.६४% वरून तो बँकेने अहवाल साली १.२१% इतका राखला आहे

नफा विभागणी

बँकेला आर्थिक वर्ष २०२२-२३ मध्ये एकूण झालेल्या ढोबळ नफ्यातून संशयित व बुडीत निधीची तरतूद रु १७.०० कोटी तसेच आयकर तरतूद रु १.१० कोटी वजा जाता रु २६.१० कोटी नफा झाला आहे. त्याची नफा विभागणी खालीलप्रमाणे करण्याची संचालक मंडळाची शिफारस आहे.

(रु. लाखात)

अ.क्र.	तपशील	रक्कम रुपये
१	राखीव निधी (निव्वळ नफ्याच्या किमान २५%)	६५२.४०
२	आकस्मिक राखीव निधी (CONTINGENT FUND) निव्वळ नफ्याच्या १० %किमान	६००.००
३	सहकार शिक्षण निधी (निव्वळ नफ्याच्या किमान १%)	२६.१०
४	गुंतवणूक चढ-उतार निधी (Investment Fluctuation Reserve)	५००.००
५	संभाव्य लाभांश - आरबीआय च्या पूर्व मान्यतेने (७%)	५००.००
६	सभासद कल्याण निधी	२५.००
७	सेवक कल्याण निधी	६.०९
८	तंत्रज्ञान अद्यवतीकरण -निधी	३००.००
	एकूण	२६०९.५९

अंदाजपत्रक

२०२३-२४ या आर्थिक वर्षाचे बँकेचे अंदाजपत्रक अहवालात पृष्ठ क्रमांक ७३ वर संलग्न आहे. सदर विषयास आपल्या मंजूरीची मी विनंती करतो. तसेच आर्थिक वर्ष २०२२-२३ दरम्यान अंदाजपत्रका पेक्षा कमी अथवा जास्त झालेल्या खर्चास आपण त्या विषयावेळी मान्यता द्यावी अशी हि मी विनंती करतो.

लेखापरीक्षण व तपासणी

सर्व कार्यपद्धतींची अंमलबजावणी सुनिश्चित करण्यासाठी तसेच शाखा कार्यवाहीतील नियम व पारदर्शकतेचे अवलोकन करण्याकरीता बँकेने कंकरंट ऑडिट आणि अंतर्गत ऑडिट तसेच मागील वर्षात अंतर्गत क्रेडीट ऑडिट (credit audit) या नवीन संकल्पनेची सुरुवात लेखापरीक्षण प्रणालीसाठी 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 २०२२-२३ या आर्थिक वर्षाचे वैधानिक लेखापरीक्षण नामांकित सीए फर्म HMA अँड असोसिएट्स, 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. २०२१-२२ या कालावधी करिता अहवालसाठी बँकेची आरबीआय तपासणी दि.२९-०९-२०२२ ते दि.१४-१०-२०२२ 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 असा खास विभाग आहे. आपल्या बँकेने आतापर्यंत बचत गट आणि संयुक्त देयता गटास एकूण रु.७.६९ कोटी रुपयांची कर्जे दिली आहेत. एकूण बचत गट ८१६ आणि ८०३ संयुक्त देयता गट आहेत.

कर्मचारी प्रशिक्षण

अहवाल साली बँकेने कर्मचार्यांसाठी ३१ विषयांवर अनेक प्रशिक्षण कार्यक्रम आयोजित केले होते. त्याचा सर्व कर्मचारी वर्गांना लाभ झाला.

मानव संसाधन

समर्पित कर्मचारी हे नेहमीच बँकेचे सामर्थ्य राहिले आहे. बँकेच्या सर्व शाखांमध्ये नम्र व कार्यक्षम ग्राहक सेवा केवळ या कर्मचार्यांमुळेच शक्य झाली आहे. आर्थिक वर्ष २०२२-२३ अखेर बँकेची एकूण कर्मचारी संख्या ३७२ होती ज्यात ११९ अधिकारी, १७५ लिपिक आणि ७८ उप कर्मचारी होते. कार्य संस्कृती आणि मूल्यांचा अखंडितपणा सुनिश्चित करण्यासाठी कर्मचार्यांसाठी विविध कार्यशाळा नियमितपणे घेतल्या जातात.

श्रद्धांजली

आम्ही अहवाल सालाअंतर्गत निधन झालेल्या सभासद, खातेदार, कर्मचारी तसेच बँकेच्या ज्ञात आणि अज्ञात हितचिंतक यांच्याबद्दल मनःपूर्वक संवेदना व्यक्त करतो

भविष्याचा वेध:-

देशाची अर्थव्यवस्था पुन्हा एकदा प्रगतीच्या दिशेने वाटचाल करत असून बँकिंग इंडस्ट्रीस यामुळे व्यवसाय वाढीचे संकेत मिळत आहेत. आपल्या बँकेकडे सध्या मुबलक प्रमाणात तरलता (Liquidity) उपलब्ध आहे. तसेच बँकेची पुंजी पर्याप्तता देखील भक्कम आहे. यादोन्ही बाबींद्वारे बँक भविष्यात मोठ्या प्रमाणावर व्यवसाय वृद्धी करण्यास पूर्णपणे तयार असून यासाठी बँक प्रयत्न करित राहिल ही मी आपणास ग्वाही देऊ इच्छितो. व्यवसाय वृद्धी बरोबरच आपली बँक नफा वृद्धी व अनुत्पादित कर्जावरील नियंत्रण यावर देखील प्रामुख्याने भर देईल.

बँकेने चालू आर्थिक वर्ष हे तंत्रज्ञान Up gradation वर्ष म्हणून निश्चित केले आहे. यावर्षी बँकेने नवनवीन तंत्रज्ञानाचा वापर करून ग्राहक सेवेत आणखीन सुधारणा करण्याचे सुनिश्चित केले आहे. त्याकरिता वेगळी तरतूद केली आहे. बँकेने पुढील पाच वर्षांकरिता vision document तयार केले असून त्यामध्ये प्रामुख्याने ग्राहक सेवा, नवीन संगणक प्रणाली (उदा. सॉफ्टवेअर विकास, सायबरसुरक्षा, व्हॉट्सअॅप बँकिंग, इंटरनेट बँकिंग आणि मोबाइल बँकिंग), व्यवसाय वाढ करणे (उदा. विमा व्यवसाय, स्वतंत्र मार्केटिंग टीम), नफा-क्षमता वाढ करणे इत्यादींचा अंतर्भाव केला असून त्यानुसार कार्यवाही सुरु केली आहे.

आभार प्रदर्शन ऋणनिर्देश

सर्व बँकिंग क्षेत्र अनेक आव्हानांना सामोरे जात आहे. पण ही परिस्थिती आम्हाला आमच्या ग्राहकांबद्दल, आमच्या स्वतःच्या क्षमतांबद्दल आणि संपूर्ण बाजारपेठेबद्दल अनेक अमूल्य आणि नवीन गोष्टी देत राहिल. पुढील वर्षात आम्ही आमच्या मौल्यवान ग्राहकांना देण्यात येणाऱ्या सेवा अजून सुधारण्याचा नक्कीच प्रयत्न करू.

बँकेचे मुख्य कार्यकारी अधिकारी श्री. मुकुंद चंद्रकांत कुलकर्णी यांनी या 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 तसेच रिझर्व्ह बँकेकडून नियुक्त संचालक श्री.सुमेध देविदास जावडे यांचे मार्गदर्शन व सहकार्य सतत लाभत आलेले आहे, आम्ही त्यांचे आभारी आहोत.

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

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

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

बँकिंग क्षेत्रात प्रतिकूल परिस्थिती असतानाही आपल्या बँकेच्या यशस्वी परिणामासाठी, मी आपल्या बँकेचे माजी अध्यक्ष श्री.वरदराज बंग, उपाध्यक्ष, अॅड.श्री.मिलिंद कुलकर्णी तसेच माझ्या सर्वसंचालक मंडळाच्या व बोर्ड ऑफ Management च्या सर्व सदस्यांनी दिलेल्या मार्गदर्शन व बहुमूल्य योगदानासाठी मनापासून कृतज्ञता व्यक्त करतो. अखेरीस बँकेच्या सर्व संचालकांच्या वतीने मी आर्थिक वर्ष २०२२-२३ साठी ५८ 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
सुनील गंगाधर पेंडसे
अध्यक्ष



Suneel Gangadhar Pendse
Chairman

CHAIRMAN SPEECH

Honorable Members,

On behalf of the Board of Directors, I cordially welcome you all on the occasion of the 58th Annual General Meeting of our Bank and thank you for attending this meeting. I am pleased to present the Balance Sheet and Profit and Loss Statement duly certified by Statutory Auditor for the year ended 31 March 2023.

During May 2020 and April 2022 there were no major policy changes by Reserve Bank of India. But quite unexpectedly RBI on May 04, 2022 hiked repo rate by 0.40% and cash reserve ratio by 0.50%, going against its hitherto accommodative policy to curb inflation. In the financial year 2022-23, the Reserve Bank of India has announced a total of 07 credit policies. In these policies repo rate was increased 6 times in total, from 4% to 6.50%, bank rate and MSF rate from 4.25% & 6.75%, keeping reverse repo rate as it is at 3.35%. Continuous hike and change in policy rate by RBI has affected interest rates on deposits and loans. India's banking system seems to be heading towards rising interest rates once again. This will definitely have an impact on the banking business.

In such an adverse situation, the bank announced various loan schemes for business growth, with a thought that all sections of the society should benefit from it. The bank tried to provide relief to account holders by reducing the interest rate on loans under the "Amrut Utsav Loan" scheme during the festive season. Through Bachat Gat we are trying to provide small loans. With help of Pigmy agents through pigmy deposits we are trying that business loans repayments are regularized through pigmy. Also, we have kept a vision to help the Businessman who are thrifty.

The RBI and the Ministry of Finance have introduced several amendments to the Banking Regulation Act. The objective of all these amendments is to bring operational discipline and protect the interests of depositors. So we also need to follow the regimen. RBI policies are becoming stricter day by day. So I appeal to all the members that all of us should visit the branches to renew your locker agreement and REKYC-CKYC of all your deposit accounts and update the locker agreement and REKYC, if not yet done.



Financial Performance of Bank during year 2022-23

(Rs. in Crores)

Sr. No	Particulars	31/03/2021	31/03/2022	31/03/2023
1	Share Capital	70.06	70.20	70.89
2	Deposits	2047.24	1763.00	1811.33
3	Loans & Advances	1094.00	965.08	973.50
4	Investments	842.38	866.23	913.74
5	Business Mix	3141.24	2728.08	2784.83
6	CRAR	12.42%	14.70%	16.36%
7	Working Funds	2322.14	2040.21	2115.24
8	Operating Profit	28.91	45.71	44.20
9	Provisions	31.83	25.09	17.00
10	Net Profit	-9.37	13.12	26.10
11	Gross NPAs	17.13%	14.74%	13.15%
12	Net NPAs	8.47%	5.89%	4.01%

Share capital

Share capital is the strong pillar of the organization. Your bank is no exception. The share capital as on 31/03/2022 stood at Rs.70.20 crores. With an increase of Rs. 0.69 crores during the year it stood at Rs.70.89 crores as on 31/03/2023. The increase in share capital is mainly due to acquisition of shares by members and borrowers by taking new loans.

Reserves and other funds

Reserves and other funds as on 31/03/2022 stood at Rs.181.34 crores. It has increased by Rs. 3.80 crore to Rs. 185.14 Crores as on 31/03/2023.

Deposits

Against the backdrop of national and global recession, there has been an increase in bank deposits of Rs.48.33 crore from Rs.1763.00 crore as on 31-03-2022 to Rs.1811.33 crore as on 31/03/2023. The number of depositors of the bank has increased from 367785 as on 31/03/2022 to 370768 as on 31/03/2023 thereby adding 2983 new depositors. It shows the trust of the depositors in the bank. Through various campaigns and public relations activities the bank has planned various deposit schemes to increase savings and current deposits in the current financial year.

The comparative status of CASA and fixed deposits for the last 2 years is given below

(Rs. in Crores)

Sr.No.	Deposit Type	31/03/2022	%	31/03/2023	%
1	Savings Deposit	312.53	17.73%	321.69	17.76%
2	Current Deposits	94.96	5.39%	111.18	6.14%
3	Total CASA	407.49	23.11%	432.87	23.90%
4	Time Deposits	1355.51	76.89%	1378.46	76.10%
5	Total Deposits	1763.00	100.00%	1811.33	100.00%



In the Financial year 2022-23, our bank has made a policy to focus on retail deposits rather than wholesale & large size deposit.

Deposit Insurance

As per the RBI guidelines to protect the interest of the depositors the deposit insurance cover is increased from earlier Rs. One lakh to Rs. Five lakhs. The bank is a member of the Deposit Insurance Corporation (DICGC) and is insured for five lakhs per depositor by paying a premium to the Deposit Insurance Corporation (DICGC). The bank is paying premium to the corporation regularly and in time. The bank has recently paid Rs.1.28 crore premium to the Insurance Corporation on 23/05/2023 for cover up to 30/09/2023.

Loans

Economic activity has been slightly negatively affected by the global and economic recession and the uncertain situation in the global economy. As a result, the borrowing rate is also very low. As on 31.03.2023, out of the total cash credit loan sanctioned to borrowers, Rs. 56.38 crore remained unutilized. As a result, there has been a small increase in the total loans of the bank by Rs. 8.42 crores. Bank loans stood at Rs.973.50 crore as on 31/03/2023 as compared to Rs. 965.08 crore as on 31/03/2022.

Priority Sector Advances

As a policy, the bank encouraged lending to the small, micro and medium sectors rather than focusing on a handful of medium and large scale enterprises. Priority Sector Loans of the Bank during the reporting year are Rs.644.00 Crores, i.e. 66.73%. The RBI issued guidelines in March 2020 to mitigate risk in large loans. According to these guidelines 50% of the loans of co-operative banks should be below Rs.25 lakhs. Also, it will be mandatory for banks to implement these guidelines till 31 March 2026. Therefore, our bank has launched a new loan scheme "Micro-Finance" to disburse small loans in the current financial year. Similarly, Reserve Bank has issued guidelines for increase in priority sector loans in a phased manner as under:

Percentage of priority sector loans.

(Rs. in Crores)

Period	Till 31.03.2024	Till 31.03.2025	Till 31.03.2026
Minimum Percentage	60.00%	65.00%	75.00%

At this point I would like to mention that the priority sector loans ratio of the bank as on 31-03-2023 was 66.73%. Our bank has crossed the milestone set for March 2023 as mentioned above.

Mix Business

Due to the overall recessionary environment, bank loans did not increase as expected. Total business of the bank as on 31/03/2022 was Rs.2728.08 crores which has increased by Rs. 56.75 crore to Rs. 2784.83 crore as on 31/03/2023.

Credit Monitoring

The health of loan accounts is maintained through a loan monitoring system including credit risk



has not defaulted on a single occasion in maintaining CRR and SLR. This shows high liquidity of the bank.

Capital Adequacy (CRAR) :-

Capital Adequacy of the Bank increased to 16.36% as on March 31, 2023 as compared to 14.70% last year. Bank's Tier-I capital to total capital ratio is 88.64%.

Dividend: -

Reserve Bank has advised not to declare & distribute dividend without its prior permission. The Hon'ble Board of Directors has sent a proposal to Reserve Bank to approve a payment of dividend at 7%. The dividend shall be paid subject to the said approval being received. Bank is hopeful of getting the approval to the said proposal

Technology-

The Bank has an up-to-date information technology system, which is operated by a well-known Multi-National Company (MNC). The Bank has put in place all necessary screening mechanisms to prevent cyber-attacks. Apart from this, the bank has also implemented the instructions and guidelines of the Reserve Bank and has introduced appropriate changes in the system from time to time. The bank is a direct member of various payment and settlement system platforms. The bank recently entered into an agreement with "Paytm" for QR code services. Bank is trying to provide some new digital payment services through other modern systems.

Write off Loans:

Writing off of NPA accounts means removing these accounts from the Bank's Balance Sheet while keeping the Bank's right of recovery intact rather than leaving the Balance Sheet with very difficult and old accounts to recover from. The main purpose of removing these accounts is to clean up the balance sheet. Even if the loan accounts are written off, such loan accounts are continually followed up by the Bank and these accounts are backed by 100% provision. On this background, the Board of Directors have recommended writing off of certain accounts, keeping the right of recovery of the Bank intact as certified by the Statutory Auditors. I request all our honorable members to give their approval to this write off in the present Annual General Meeting.

Profit:-

In the financial year 2022-23, the gross profit of the bank was recorded at Rs.44.20 crore as compared to Rs.45.71 crore last year. Interest expense on total deposits of the bank has decreased by Rs.7.69 crores. The bank has made a record net profit of Rs.26.10 crore after making all the provisions as required. Net Interest Income of the Bank in the reporting year was Rs. 77.82 crores compared to Rs.75.08 crores last year and the growth rate was 3.64%. As a result the Bank's Net Interest Margin (NIM) also increased from 3.60% last year to 3.90% during the reporting year. An important factor related to profitability is Return on Asset (ROA) which increased from 0.64% last year to 1.21% in the reporting year.

Profit Distribution:-

From the total gross profit of the bank in the financial year 2022-23, after making provision for bad and doubtful debts of Rs.17.00 crore and Income Tax provision of Rs.1.10 crore, the net profit is Rs.26.10



crore. It is recommended by the Board of Directors to distribute the profit as follows.

(Rs in lacs)

Sr. No.	Particulars	Amount Rs.
1	Statutory Reseve fund (Minimum 25% of net profit)	652.40
2	CONTINGENT FUND) (Minimum 10% of net profit)	600.00
3	Co-op. Education Fund (Minimum 1% of net profit)	26.10
4	Investment Fluctuation Reserve	500.00
5	Proposed dividend - with prior approval of RBI (7%)	500.00
6	Member Welfare Fund	25.00
7	Staff Welfare Fund	6.09
8	Technology Upgradation Reserve	300.00
	Total	2609.59

Budget

The budget of the Bank for the financial year 2023-24 is enclosed in the report at page number 73. I request your approval for the same. Also, I request you to approve the expenditure which is more than the budget during the financial year 2022-23

Audit & Inspection: -

In order to ensure the implementation of all systems & procedures and also to observe the rules of working and transparency in the branch working, the bank has introduced a dual audit system of concurrent audit and internal audit. During the last year Bank introduced credit audit as a part of total audit system. I am happy to inform you that our bank is one of the few banks where all branches of the bank are being audited by Chartered Accountants. The Bank has given complete independence to the auditors in their work.

Internal inspection is also being done on quarterly basis by bank staff, which includes surprise checking of cash & valuables and ensuring that the laid down procedures are followed. Statutory audit of the Bank for the financial year 2022-23 has been conducted by reputed CA firm HMA & Associates, Pune. Our bank being a scheduled and multi-state bank comes directly under the control of Reserve Bank. That is why the Reserve Bank (RBI) annually inspects the operations and performance of bank to ensure that Bank is following the rules, regulations and directives laid down by RBI. The RBI inspection of the bank for the period 2021-22 was conducted from 29-09-2022 to 14-10-2022. RBI inspection of our bank has not found any serious lapses. The compliance report of the said inspection was submitted to the Reserve Bank within the stipulated time.

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

For the empowerment of women, our bank has a special department called Self Help Group (SHG) and Joint Liability Groups (JLG). Our Bank has so far given loans to the SHG & JLG totaling Rs.7.69 Crores. Total Self Help Groups are 816 and 803 are Joint Liability Groups.

Employee Training

During the year under report, the Bank conducted several training programs for the employees on 31 subjects. It benefited all the employees.



Human Resource -

Dedicated employees have always been the bank's strength. Courteous and efficient customer service in all branches of the bank is possible only because of these employees. At the end of the financial year 2022-23, the total staff strength of the bank was 372 comprising of 119 officers, 175 clerks and 78 sub-staff. To ensure integrity of work culture and values, various workshops are conducted regularly for employees.

Tribute: -

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

Looking to the future:-

The country's economy is moving towards progress once again and the banking industry is showing signs of business growth. Presently, our bank has abundant liquidity. Also, the capital adequacy of the bank is strong. I would like to assure you that on these two strong footholds, the bank is fully prepared to grow its business on a large scale in the current year and will continue to strive for it. Along with business growth, our bank will also focus on profit growth and control of non-performing loans.

The Bank has decided to observe current financial year as the "Technology Up gradation Year". This year the bank has decided to further improve customer service by using new technologies. A separate provision has been made for that. The bank has prepared a vision document for the next five years which mainly includes customer service, new computer system e.g. software development, cyber security, WhatsApp banking, internet banking and mobile banking, business growth (e.g. insurance business, independent marketing team), increasing profitability etc. and accordingly suitable action has been initiated.

Conclusion & Vote of Thanks: -

The entire banking sector is facing many challenges. This situation will continue to give us valuable and new insights about our customers, our own capabilities, and the market as a whole. In the coming year, we will definitely try to improve the services offered to our valued customers.

It is my duty to express my sincere thanks to Chief Executive Officer of the Bank Mr. Mukund Chandrakant Kulkarni for his sincere efforts and invaluable contribution during his tenure. I also extend my sincere thanks to all our staff members who have made invaluable contributions to steer the bank in the right direction. We have been continuously receiving guidance and support from Reserve Bank of India, Central Registrar Cooperative Society (CRCS), New Delhi and other Government Departments as well as Reserve Bank appointed Director Mr. Sumedh Devidas Javade, to whom we are grateful.

The Bank has received support from NAFCUB Delhi, MUCBF Mumbai, Sahakar Bharti, Co-operative Bank Employees Association, Solapur. I am deeply grateful to all of them.

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

Last but not the least, I express my sincere gratitude to the lakhs of depositors, thousands of borrowers, countless customers, well-wishers, legal advisors and valuers, without whom the bank could not have made



such a great journey.

For the successful results of our bank despite adverse conditions in the banking sector, I express my sincere gratitude to the former Chairman of our bank Mr. Varadaraj Bang, Vice Chairman, Adv. Mr. Milind Kulkarni and all the members of the Board of Directors and Board of Management for their guidance and invaluable contribution. Finally, on behalf of all the Directors of the Bank, I place the 58th Annual Report, Balance Sheet, Profit and Loss Statement and other accounting documents for the financial year 2022-23 before the meeting for approval. I request you to approve them.

Jai Hind ! Jai Maharashtra ! Jai Sahkar !
Thank you.

Suneel Gangadhar Pendse
Chairman



परिशिष्ट-अ Annexure - A

संस्थेचे / बँकेचे नांव Name of the institution/Bank	: सोलापूर जनता सहकारी बँक लि. मल्टि-स्टेट शेड्यूल्ड को ऑप. बँक	Solapur Janta Sahakari Bank Ltd Multi-State Scheduled Co-op Bank
मुख्य कार्यालय पत्ता Address of the Head Office	: 'गगनभरारी' शिवस्मारक संकुल, गोल्डफिच पेठ सोलापूर ४१३ ००७. (महाराष्ट्र)	'Gaganbharari' Shivsmarak Sankul, Gold finch peth, Solapur 413 007. (MH)
नोंदणी क्रमांक व दिनांक Registration No. & Date	: १) एसयुआर SUR/ बीएनके BNK/119 २) एमएससीएस MSCS/ सीआर CR/1007/2014	दिनांक Date 28-02-1966 दिनांक Date 20-05-2014
आरबीआय लायसेन्स नं. व कार्यक्षेत्र RBI License No. & Area of Operations	: एमएच/४५९/पी MH/459/P Date 19-04-1986 : महाराष्ट्र Maharashtra And Date 20-05-2014 पासून : महाराष्ट्र Maharashtra आणि कर्नाटक Karnataka	

₹ कोटी Crore

Particulars तपशील	: Position of 31 मार्च March 2023 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	70572 9925
वसूल भाग भांडवल Paid Up Share Capital:			70.89
राखीव व अन्य निधी Reserves & Other Funds :			185.14
ठेवी Deposits	: चालू ठेवी बचत ठेवी मुदत ठेवी एकूण ठेवी	Current Deposits Savings Bank Deposits Term Deposits Total Deposits	111.18 321.69 1378.46 1811.33
कर्जे Loans & Advances	: तारणी विनातारणी एकूण कर्जे	Secured Unsecured Total Loans & Advances	825.86 147.64 973.50
बाहेरून घेतलेले कर्ज Outside Borrowings			00.00
गुंतवणूक Investments	:		913.74
नफा / तोटा Profit / Loss	: नफा / Profit		26.10
एकूण सेवक Total Staff पैकी of which	: अधिकारी लेखनिक शिपाई	Officers Clerks Sub Staff	372 119 175 78
खेळता निधी Working Funds	:		2115.23



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

Balance-sheet As On 31st March 2023

(Amount in Rs.)

31-03-2022	Capital & Liabilities भांडवल व देणी	SCH	31-03-2023
100,00,00,000.00	1) Share Capital भाग भांडवल i) Authorised Share Capital अधिकृत भाग भांडवल	A	100,00,00,000.00
70,19,53,650.00	ii) Paidup Share Capital वसूल भाग भांडवल		70,89,22,650.00
181,34,18,184.81	2) Reserves & Other Funds विधीविहीत गंगाजळी व इतर निधी	B	185,14,26,800.18
1763,00,31,751.09	3) Deposits ठेवी	C	18,11,33,09,155.03
0.00	4) Borrowings / घेतलेली कर्जे	D	0.00
3,33,000.00	5) Bills for Collection being Bills Receivable (as per contra) वसुलीस स्विकारलेली बिले (दूबेरजी)	E	00.00
264,81,31,279.14	6) Overdue Interest Reserve थकित व्याज निधी	F	219,89,94,883.91
340,87,773.67	7) Interest Payable On Deposits व्याज देणे ठेवीवरील	G	374,89,591.12
21,74,20,360.13	8) Other Liabilities इतर देणी	H	18,75,35,932.19
0.00	9) Branch Adjustment		0.00
124,83,946.19	10) Profit & Loss Accounts नफा तोटा खाते	I	26,09,59,199.76
2305,78,59,945.03	Total		2335,86,38,212.19
58,40,12,068.97	CONTINGENT LIABILITIES / संभाव्य देणी	X	67,11,07,181.70

सौ.अंजली कुलकर्णी
उप. सरव्यवस्थापक

तपासले, सामान्य शेज्यास पात्र राहून बरोबर आहे.

HMA & Associates
चार्टर्ड अकाउंटंट्स करिता
ICAI FRN 100537 W
सी.ए. आनंद जोशी (पार्टनर)
Member No. 113805
UDIN-23113805BGWGDQ1359
दि. ०८-०६-२०२३

श्री.मुकुंद कुलकर्णी
मुख्य कार्यकारी अधिकारी



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

दि. 31 मार्च 2023 रोजीचे ताळेबंद पत्रक

(Amount in Rs.)

31-03-2022	Property & Assets जिंदगी व येणी	SCH	31-03-2023
130,83,75,847.57	1) Cash & Bank Balance with RBI हातावरील रोख व बँकेतील शिल्लक	J	142,06,84,662.54
283,39,44,845.90	2) Balances With Other Banks इतर बँकेतील ठेवी	K	309,85,09,002.70
0.00	3) Money at Call Short Notice मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी	L	0.00
588,85,21,331.00	4) Investments/ गुंतवणूक	M	614,57,62,555.00
965,08,33,294.57	5) Advances / कर्ज	N	973,49,68,335.22
280,44,74,424.01	6) Interest Receivable / येणे व्याज	O	236,89,06,060.91
15,63,43,145.87	Interest Receivable on Investment 16,99,11,257.00		
264,81,31,278.14	Overdue Interest on Advances 219,89,94,803.91		
3,33,000.00	7) Bills for Collection being Bills Receivable (As per Contra) वसुलीसाठी पाठविलेली बिले (दुबेरजी)	P	0.00
0.00	8) Branch Adjustment शाखांतर्गत खाती जुळणी	Q	0.00
1,74,68,215.00	9) Premises जागा व इमारत	R	1,51,83,596.00
3,01,13,945.91	10) Dead Stock Furniture Fixture, Fittings Liabrary & Improvement to Premises डेड स्टॉक, फर्निचर, फिटिंग आणि जागेची सुधारणा	S	3,21,13,376.76
12,93,200.00	11) Motor Vehicles (Less Depreciation) मोटर वाहन (इजीज वजा जाता)	T	10,34,400.00
39,30,52,937.07	12) Other Assets / इतर येणी	U	37,16,03,686.60
12,94,48,904.00	13) Defferred tax Asset	V	16,98,72,536.46
2305,78,59,945.03	Total		2335,86,38,212.19
	Notes on Account	Y	

अॅड. मि. वि. कुलकर्णी
उपाध्यक्ष

सु.गं.पेंडसे
अध्यक्ष

प्रा.ग.रे. धरणे
संचालक

व. रं. बंग
संचालक

अॅड. प्र.मो. राजपूत
तज्ञ संचालक

मु.शं. कुलकर्णी
संचालक

डॉ. सौ. कि.र. पाठक
संचालिका

द.का. कुलकर्णी
संचालक

वि. बि. कुचेरिया
संचालक

ज. गो. भुतडा
संचालक

सौ. चं. शं. चौहान
संचालिका

र.सा. साळे
संचालक

आ. ग. कुलकर्णी
संचालक

सी.ए.गि.गो. बोरगांवकर
तज्ञ संचालक

रा.र. पवार
संचालक

पु. ज्ञा. उडता
संचालक

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

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2023

(Amount in Rs.)

31-03-2022	Expenditure खर्च		31-03-2023
97,01,43,624.08	1) Interest व्याज		89,33,34,709.49
97,01,43,624.08	a) Interest Paid on Deposits ठेवीवरील दिलेले व्याज	89,32,49,694.49	
0.00	b) Interest Paid on Borrowings घेतलेल्या कर्जावरील दिलेले व्याज	85,015.00	
25,61,40,314.01	2) Salaries & Wages Salaries & Wages Paid to staff inclusive of P.F. Contribution, Gratuity premium, all allowances, medical & conveyance expenses, travelling allowances etc. staff expenditure सेवकांचे पगार भत्ते, भविष्य निर्वाह निधि व प्रवास खर्च इ.		27,87,20,492.21
5,04,200.54	3) Director's & Committee Member's Meeting Allowances, Travelling & Training expenses. संचालक मंडळ व समिती यांचे भत्ते, प्रवास व प्रशिक्षण खर्च		7,52,569.40
6,60,16,063.66	4) Rent, Taxes, Insurance Premium, Electricity Charges etc. भाडे, कर, विमा, वीज खर्च इ.		6,54,86,606.72
37,78,326.64	5) Law Charges वकील व कोर्ट शुल्क		37,14,852.50
42,19,179.00	6) Audit Fees लेखा परिक्षकांची फी		43,43,440.00
1,01,30,154.58	7) Postage, Telegram, Telephone Exp. टपाल , तार, दूरध्वनी इ. खर्च		1,02,01,950.13
1,59,20,816.10	8) Depreciation घसारा		1,30,33,626.64
34,38,791.82	9) Printing, Stationery & Advt. Exp. छपाई, स्टेशनरी व जाहिराती खर्च इ.		49,27,290.22
0.00	10) Depreciation on AFS G-Sec Investment सरकारी कर्ज रोखे वरील घसारा (AFS)		5,38,30,155.00
133,02,91,470.43	Total C/F		132,83,45,692.31



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

31 मार्च 2023 अखेरचे एकत्रित नफा-तोटा पत्रक

(Amount in Rs.)

31-03-2022	Income उत्पन्न		31-03-2023
166,87,32,482.59	Interest & Discount		
107,15,44,113.34	1) Interest Received मिळालेले व्याज		162,11,57,141.71
59,71,88,369.25	a) On Loans & Advances कर्जावरील मिळालेले व्याज	99,07,20,836.35	
	b) On Investment गुंतवणुकीवरील व्याज	63,04,36,305.36	
3,17,71,140.50	2) Commission, Exchange etc. हुंडणावळ		2,60,02,170.96
4,49,63,582.71	3) Other Receipts इतर उत्पन्न		5,15,80,901.28
5,22,48,333.00	4) Profit on sale of securities सरकारी कर्ज रोख विक्री नफा		5,03,59,300.00
93,152.00	5) Profit on sale of Non Banking Assets नॉन बँकिंग व्यवहारातील नफा		2,58,967.84
38,20,98,713.14	6) Provision for BDDR Written back		35,77,84,954.87
4,05,05,602.00	7) DTA income		4,04,23,632.46
	8) Excess provision of Income tax for FY 2021-22 reversed		4,22,75,491.25
222,04,13,005.94	Total C/F		218,98,42,560.37



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

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2023

(Amount in Rs.)

31-03-2022	Expenditure खर्च		31-03-2023
133,02,91,470.43	B/F बेरीज मागील पानावरून		132,83,45,692.31
4,98,99,709.58	11) Other Expenses इतर खर्च		6,08,52,813.43
2,32,62,556.76	a) Miscellaneous expenses सादिल खर्च	3,01,95,285.86	
3,599.00	b) Locker Rent Paid लॉकर भाडे	6,608.00	
1,70,696.84	c) Vehicle repairs Expenses वाहन दुरुस्ती खर्च	1,60,910.59	
3,33,978.54	d) Vehicle fuel expenses वाहन इंधन खर्च	3,70,904.60	
78,96,306.52	e) Commission paid on Pigmy Collection संक्षेप ठेव कमिशन	1,01,10,104.44	
41,10,250.34	f) Computer Software development Charges कॉम्प्युटर सॉफ्टवेअर डेव्हलपमेंट चार्जेस	55,08,635.27	
93,52,508.97	g) Hardware Maintenance Charges हार्डवेअर मेंटेनन्स चार्जेस	87,39,046.60	
47,69,812.61	h) Repairs /दुरुस्ती	57,61,318.07	
0.00	12) DTA Expenses DTA खर्च		0.00
10,05,210.00	13) Amortized Premium on Investment गुंतवणुकीपोटी दर्शनी किंमतीपेक्षा जास्त केलेली रक्कम निरस्त		8,99,900.00
38,20,98,713.14	14) Write off of bad debts		35,77,84,954.87
25,09,48,233.51	15) Provision तरतूद		17,00,00,000.00
18,10,19,000.00	a) Bad & Doubtful Debts Reserve	17,00,00,000.00	
29,81,000.00	b) Provision For Fraud	0.00	
0.00	c) Provision for Ex-gratia Loan	0.00	
4,44,48,233.51	d) Depreciation on Investment	0.00	
2,25,00,000.00	e) Provision for Restructured Advances	0.00	
20,61,69,669.28	16) Profit before Tax	27,19,59,199.76	
7,50,09,490.25	17) Income Tax / आयकर तरतूद		1,10,00,000.00
6,61,75,296.25	i) Provision for Tax	1,10,00,000.00	
51,70,859.00	ii) Previous tax	0.00	
36,63,335.00	iii) Provision for AY2013-14 Demand	0.00	
13,11,60,179.03	18) Profit After Tax for the year (net profit)		26,09,59,199.76
222,04,13,005.94	Total		218,98,42,560.37

सौ. अंजली कुलकर्णी

उप सरव्यवस्थापक

तपासले, सामान्य शेज्यास पात्र राहून बरोबर आहे.

HMA & Associates

चार्टर्ड अकॉंटंट्स करिता

ICAI FRN 100537 W

सी.ए. आनंद जोशी (पार्टनर)

Member No. 113805

UDIN-23113805BGWGDQ1359

दि. ०८-०६-२०२३

श्री. मुकुंद कुलकर्णी

मुख्य कार्यकारी अधिकारी



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

31 मार्च 2023 अखेरचे एकत्रित नफा-तोटा पत्रक

(Amount in Rs.)

31-03-2022	Income उत्पन्न		31-03-2023
222,04,13,005.94	B/F बेरीज मागील पानावरून		218,98,42,560.37
222,04,13,005.94	Total		218,98,42,560.37

अॅड. मि. वि. कुलकर्णी
उपाध्यक्ष

सु.गं.पेंडसे
अध्यक्ष

प्रा.ग.रे. धरणे
संचालक

व. रं. बंग
संचालक

अॅड. प्र.मो. राजपूत
तज्ञ संचालक

मु.शं. कुलकर्णी
संचालक

डॉ. सौ. कि.र. पाठक
संचालिका

द.का. कुलकर्णी
संचालक

वि. बि. कुचेरिया
संचालक

ज. गो. भुतडा
संचालक

सौ. चं. शं. चौहान
संचालिका

र.सा. साळे
संचालक

आ. ग. कुलकर्णी
संचालक

सी.ए.गि.गो. बोरगांवकर
तज्ञ संचालक

रा.र. पवार
संचालक

पु. ज्ञा. उडता
संचालक



Schedule - A - Share Capital / भाग भांडवल

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
A	Share Capital / भाग भांडवल (200,00,000 Shares of Rs.50/- each) (2,00,00,000 प्रत्येकी रु. 50/- प्रमाणे)	100,00,00,000.00	100,00,00,000.00
B	Issued, Subscribed & Paid up Share Capital / वसूल झालेले भाग भांडवल (14178453 Shares of Rs. 50/- each) (Previous year 14039073 Shares of Rs. 50/- each) (प्रत्येकी रु. ५०/- प्रमाणे) Out of above i. Shares held by Co-operative Institute - 377900 Shares ii. Shares held by State Government - NIL	70,89,22,650.00	70,19,53,650.00
	Total	70,89,22,650.00	70,19,53,650.00

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

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
	Reserve Fund & Other Reserves/ गंगाजळी व इतर निधी		
i	Statutory Reserves / राखीव निधी	54,03,32,491.92	53,64,05,604.92
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 बुडीत कर्ज निधी	92,67,93,299.66	89,61,33,121.91
v	Special Bad & Doubtful Debts Reserve स्पेशल संशयित व बुडीत कर्ज निधी	21,92,000.00	21,92,000.00
vi	Revaluation Reserve (Asset) पुनर्मूल्यांकन निधी	72,87,735.00	72,87,735.00
vii	Profit Earmarked for Dividend 2018-19 नफा निर्धारित लाभांश २०१८-२०१९	2,25,00,000.00	2,25,00,000.00
	Total A	161,66,12,277.08	158,20,25,212.33
	Other Funds इतर निधी		
viii	Revenue and other Reserves विधिविहित गंगाजळी व इतर निधी		
ix	Investment Fluctuation Reserve गुंतवणूक चढ उतार निधी	5,84,89,724.19	5,05,00,000.00
X	Charity Fund धर्मादाय निधी	10,52,588.00	10,52,588.00
Xi	Member Welfare Fund सभासद कल्याण निधी	1,71,20,345.34	1,78,12,254.94
Xii	Employees Welfare Fund कर्मचारी कल्याण निधी	30,04,815.78	33,67,815.78

Schedule - B Continued from page No. 26

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
Xiii	Provision for Standard Assets स्टैंडर्ड असेटवरील तरतूद	3,40,00,000.00	3,40,00,000.00
Xiv	Investment Depreciation Reserve गुंतवणूक घसारा निधी	0.00	0.00
	Provision for ARC- SRs	2,45,56,500.00	2,45,56,500.00
	Provision for AFS & Other Assets	2,83,15,383.51	2,83,15,383.51
Xv	Provision for Contingencies अकस्मित खर्चाची तरतूद	41,32,175.00	28,83,780.00
Xvi	Provision for Restructured Term loans पुनर्बांधणी केलेल्या कर्जावरील तरतूद	3,20,38,341.03	5,78,00,000.00
Xvii	General Welfare Fund जनरल वेलफेअर फंड	4,79,650.25	4,79,650.25
Xviii	Provision For Ex-gratia interest above Rs.2 Cr. Advance	1,06,25,000.00	1,06,25,000.00
Xix	NBA Interest reversal	2,10,00,000.00	0.00
	Total B	23,48,14,523.10	23,13,92,972.48
	Total (A + B)	185,14,26,800.18	181,34,18,184.81

Schedule - C - Deposits / ठेवी

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
A	Deposits / ठेवी		
	Fixed Deposits		
	Fixed Deposits / मुदत ठेवी		
	(i) From Individuals वैयक्तिक	1224,17,21,094.11	1221,49,18,768.66
	(ii) From Co-op bank सहकारी बँक	0.00	0.00
	(iii) From Co.op. Institutions सहकारी संस्था	154,28,47,828.00	134,02,64,580.00
	Total A	1378,45,68,922.11	1355,51,83,348.66
B	II. Saving Deposits सेव्हिंग्ज ठेवी		
	(i) From Individuals वैयक्तिक	308,62,80,156.68	301,79,75,666.17
	(ii) From Co-op. Institutions सहकारी संस्था	13,05,85,150.70	10,72,93,150.29
	Total B	321,68,65,307.38	312,52,68,816.46
C	III. Current Deposits चालू ठेवी		
	(i) From Individuals वैयक्तिक	96,65,93,938.89	84,03,90,426.14
	(ii) From Co-op bank सहकारी बँक	0.00	0.00
	(iii) Co-Op instiution सहकारी संस्था	14,52,80,986.65	10,91,89,159.83
	Total C	111,18,74,925.54	94,95,79,585.97
	Total A+B+C	1811,33,09,155.03	1763,00,31,751.09

Schedule - D - Borrowings / घेतलेली कर्जे

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
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-Mar-2023	Amount (Rs.) 31-Mar-2022
I	IBC Bills Payable/ देय बिले	--	--
II	OBC Bills Payable	0.00	3,33,000.00
	Total I+II	0.00	3,33,000.00

Schedule - F - Overdue Interest Reserve / थकीत व्याज तरतूद

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
I	Overdue Interest Reserve / थकीत व्याज निधी	219,89,94,883.91	264,81,31,279.14
	Total I & II	219,89,94,883.91	264,81,31,279.14

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

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
i)	Interest Payable on Deposits / ठेवीवरील देणे व्याज	2,05,32,459.80	1,94,19,575.62
ii)	Interest Payable on MBNP Deposits	1,69,57,131.32	1,46,68,198.05
	Total I & II	3,74,89,591.12	3,40,87,773.67

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

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
	Other Liabilities and Provisions		
	Demand Draft Payable डिमांड ड्राफ्ट पेएबल	7,25,074.00	21,90,775.00
	Dividend Payable लाभांश देणी	0.00	0.00
	Suspense Account / अनामत	70,45,130.75	1,87,13,597.19
	Sundry Payable / अन्य देणी	15,31,92,113.71	10,98,96,391.49
	Payslip Payable / पे स्लीप देणे	49,74,112.73	99,28,025.20
	TDS Payable / टी.डी.एस. देणे	1,05,99,501.00	1,05,16,275.00
	Provision for Income Tax(Net of Taxes Paid) इन्कम टॅक्स देणे तरतूद	1,10,00,000.00	6,61,75,296.25
	Total	18,75,35,932.19	21,74,20,360.13

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

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2021
	Profit as per last Balance-Sheet	0.00	1,24,83,946.19
	Less Profit Appropriation	0.00	1,24,83,946.19
	Add Current Year Profit	26,09,59,199.76	0.00
	Total	26,09,59,199.76	0.00

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

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
A	Cash & Balances with Bank हातावरील रोख व बँकातील शिल्लक		
	Cash In Hand & Cash in ATM रोख शिल्लक	9,15,29,557.00	13,31,60,041.00
B	Current Account with चालू खाती		
	i) Reserve Bank of India रिझर्व्ह बँक ऑफ इंडिया	125,09,72,696.77	111,77,56,427.67
	ii) State Bank of India स्टेट बँक ऑफ इंडिया	3,75,38,923.88	89,92,891.83
	iii) MSC Bank Ltd., Mumbai महाराष्ट्र राज्य सहकारी बँक लि. मुंबई	4,28,109.40	66,532.40
	iv) District Central Co-op. Banks	402,15,375.49	4,83,99,954.67
	Total	142,06,84,662.54	130,83,75,847.57

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

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
I	Balances with other Banks		
	i) Balance with banks बँकातील ठेवी		
	(a) In Current Account चालू खाती	10,68,31,837.70	6,01,34,674.90
	(b) In Others Deposit Accounts Fixed Deposits with Notified Banks राष्ट्रीयीकृत व अन्य बँकातील ठेवी	299,16,77,165.00	277,38,10,171.00
	Total	309,85,09,002.70	283,39,44,845.90

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

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
	Money at call and Short Notice	0.00	0.00
	मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी	0.00	0.00
	Total	0.00	0.00

Schedule - M - Investment / (गुंतवणूक)

No	Particulars		Amount (Rs.) 31-Mar-2023		Amount (Rs.) 31-Mar-2022
	Investment / गुंतवणूक				
	Investment in India in				
1)	SLR Investments केंद्र/राज्य		608,68,94,705.00		581,85,51,610.00
	सरकारचे इतर विश्वस्त रोखे Total 1 (i+ii+iii)				
	(i) Central Government Securities		402,44,05,015.00		302,01,36,370.00
	केंद्र/राज्य सरकारचे कर्ज रोखे				
	Face value / दर्शनी किंमत	410,00,00,000.00		305,00,00,000.00	
	Market value/ बाझार भावाने किंमत	384,04,09,150.00		285,19,65,000.00	
	Book value / पुस्तकी किंमत	402,44,05,015.00		302,01,36,370.00	
	ii) State Government Securities		206,24,89,690.00		279,84,15,240.00
	राज्य सरकारचे कर्ज रोखे				
	Face value/ दर्शनी किंमत	206,00,00,000.00		280,67,30,000.00	
	Market value/ बाझार भावाने किंमत	207,43,54,050.00		293,31,46,816.49	
	Book value / पुस्तकी किंमत	206,24,89,690.00		279,84,15,240.00	
	iii) Other approved Securities				
2)	अन्य विश्वस्त रोखे Total 2		0.00		0.00
	Face value/ दर्शनी किंमत		0.00		0.00
	Market value/ बाझार भावाने किंमत		0.00		0.00
3)	Non- SLR Investments Total 3 (i+ii)		5,88,67,850.00		6,99,69,721.00
	(i) Shares of Co.op.Institutions		3,36,850.00		3,36,850.00
	सहकारी संस्थांचे शेअर्स				
	(ii) Others / इतर				
	a) Corporate debentures/ बॉन्ड्स		0.00		65,28,871.00
	b) ARC Security Receipt / रीसीट		5,85,31,000.00		6,31,04,000.00
	(Total 1+2+3)		614,57,62,555.00		588,85,21,331.00

Schedule - N - Advances / दिलेली कर्जे

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
A	Advances / दिलेली कर्जे		
	Short Term Loans, Cash Credit, Overdraft & Bills Discounted of which secured against / अल्प मुदत कर्जे कर्जे, कॅशक्रेडीट, 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	510,98,33,812.77	527,61,83,342.40
	iii) On Personal Sureties / विनातारणी जामीनकी	26,46,229.99	66,83,797.88
	Total A	511,24,80,042.76	528,28,67,140.28
	Out of A above		
	Due from individuals / यापैकी व्यक्तिशः येणे असलेली	52,76,53,421.25	46,62,11,725.28
	Overdue advances of advanced amount overdue मुदत संपूनही येणे असलेली	153,73,75,899.89	214,30,76,089.63
	Bad & Doubtful Advances Considered Bad & Doubtful for Recovery / संशयित अथवा बुडीत	9,34,65,489.82	11,33,16,529.08
B	Medium Term Loans मध्यम 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	74,67,70,652.10	60,46,83,550.48
	iii) On Personal Sureties / विनातारणी जामीनकी	111,24,81,547.03	74,50,10,297.14
	Total B	185,92,52,199.13	134,96,93,847.62
	Out of B above		
	Due from individuals / यापैकी व्यक्तिशः येणे असलेली	133,73,04,766.86	79,36,17,720.38
	Overdue advances of advanced amount overdue मुदत संपूनही येणे असलेली	39,48,88,192.90	44,96,50,811.10
	Bad & Doubtful Advances Considered Bad & Doubtful for Recovery / संशयित अथवा बुडीत	7,11,13,963.53	6,12,63,310.50
C	Long Term Loans / दीर्घ मुदतीचे कर्जे		
	i) Govt. & other approved securities सरकारी कर्जरोखे व तत्सम तारणावर	0.00	0.00
	ii) Other Tangible Securities / अन्य तारणावर	240,18,86,238.91	262,17,76,085.63
	iii) On Personal Sureties / विनातारणी जामीनकी	36,13,49,854.42	39,64,96,221.04
	Total C	276,32,36,093.33	301,82,72,306.67
	Out of C above		
	Due from individuals यापैकी व्यक्तिशः येणे असलेली	98,97,16,003.17	116,19,47,650.93
	Overdue advances of advanced amount overdue	64,30,91,378.99	45,79,84,155.41
	Bad & Doubtful Advances Considered Bad & Doubtful for Recovery / संशयित अथवा बुडीत	25,10,52,584.68	23,68,69,663.47
	Total Loans & Advances/ एकूण कर्जे Total (A+B+C)	973,49,68,335.22	965,08,33,294.57

Schedule - O - Interest Receivable / (व्याज येणे)

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
A	Interest Accrued		
i)	Interest on NPA Accounts	219,89,94,803.91	264,81,31,278.14
	Overdue Interest on NPA Accounts थकीत कर्जावरील येणे व्याज		
ii)	Interest on NPA Accounts (Current)	0.00	0.00
B	Interest on Investment	16,99,11,257.00	15,63,43,145.87
	गुंतवणूकीवरील येणे व्याज		
	Total i & ii	236,89,06,060.91	280,44,74,424.01

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

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
	i) IBC Bills Payable	0.00	0.00
	ii) OBC Bills Payable	0.00	3,33,000.00
	Total i & ii	0.00	3,33,000.00

Schedule - Q - Branch Adjustment / शाखान्तर्गत खाती जुळणी

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
	Branch Adjustment	0.00	0.00
	Total	0.00	0.00

Schedule - R - Land & Building / जागा व इमारत

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
I	Fixed Assets / स्थावर मालमत्ता		
	Premises at cost as on 31 st March of the preceding year (book value) जागा व इमारत 31 मार्च अखेरची मूल रक्कम	4,69,58,743.84	5,12,51,210.84
	Addition during the year / वर्षातील वाढीव रक्कम	(+) 0.00	(+) 0.00
	Deductions & Depreciation during the year वर्षातील वजावट आणि घसारा	(-) 94,629.00	(-) 42,92,467.00
	Total	4,68,64,114.84	4,69,58,743.84
	Less Depreciation Fund घसारा निधी	(-) 3,16,80,518.84	(-) 2,94,90,528.84
	Closing Balance	1,51,83,596.00	1,74,68,215.00

Schedule - S- Furniture & Dead Stock / फर्निचर व डेडस्टॉक

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
	Deferred Revenue, & Improvement to Premises Dead Stock ,Furniture cost as on 31 st March of the preceding year (book value) 31 मार्च अखेरची मूल रक्कम	3,01,13,945.91	3,96,96,769.66
	Addition during the year / वर्षातील वाढीव रक्कम	(+) 1,30,01,375.49	(+) 37,60,300.92
	Deductions & Depreciation during the year वर्षातील वजावट आणि घसारा	(-) 5,08,737.00	(-) 56,404.57
	Total	4,26,06,584.40	4,34,00,666.01
	Less Depreciation घसारा निधी	(-) 1,04,93,207.64	(-) 1,32,86,720.10
	Closing Balance	3,21,13,376.76	3,01,13,945.91

Schedule - T- Motor Vehicles / मोटार वाहन

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
	Motor vehicles (Less Dep.) मोटार वाहन (झीज वजा जाता) Motor Vehicle cost as on 31 st March of the preceding year (book value) 31 मार्च अखेरची मूल रक्कम	12,93,200.00	16,16,700.00
	Addition during the year / वर्षातील वाढीव रक्कम	(+) 0.00	(+) 0.00
	Deductions & Depreciation during the year वर्षातील वजावट & घसारा	(-) 0.00	(-) 0.00
	Total	12,93,200.00	16,16,700.00
	Less Depreciation Fund घसारा निधी	(-) 2,58,800.00	(-) 3,23,500.00
	Closing Balance	10,34,400.00	12,93,200.00

Schedule - U - Other Assets

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
i)	Advances (आगाऊ रक्कम)	1,90,87,810.00	1,55,03,810.00
ii)	Stock of Printing Stationery छपाई स्टेशनरी शिल्लक	10,05,597.64	13,06,620.59
iii)	Other Assets (इतर जिंदगी)	1,67,98,902.81	1,10,85,573.33
	Advance Income-Tax 2021-22	1,25,00,000.00	4,30,77,000.00
	अॅडव्हान्स इन्कमटॅक्स 2021-22		
	MSEB /BSNL /SMC -Deposit/NPCI (ठेव रक्कम)	30,18,056.15	28,86,613.15
iv)	Non Banking Assets	31,91,93,320.00	31,91,93,320.00
	Total	37,16,03,686.60	39,30,52,937.07

Schedule - V- Deferred Tax Asset

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
	Opening Balance	12,94,48,904.00	8,89,43,302.00
	Add : Raised During the year	4,04,23,632.46	4,05,05,602.00
	Less : Reversed during the year	0.00	0.00
	Closing Balance Total	16,98,72,536.46	12,94,48,904.00

Schedule - W Contingent Liabilities (संभाव्य देणी)

No	Particulars	Amount (Rs.) 31-Mar-2023	Amount (Rs.) 31-Mar-2022
A)	Guarantees Issued / बँक हमी	55,66,32,031.00	45,83,09,775.82
B)	Amount transferred to RBI under DEAF अनक्लेमड ठेवीची रक्कम रिझर्व्ह बँकेकडे वर्ग	10,01,37,928.70	8,14,61,961.15
C)	Income tax demand Contested where appeals are pending with Appropriate authorities आयकर प्रकरणी अपिलाची रक्कम	0.00	4,42,40,332.00
D)	GST Appeal for FY 2017-18 GST प्रकरणी अपिलाची रक्कम	3,37,222.00	
E)	Other Contingent Liabilities	1,40,00,000.00	
	Total	67,11,07,181.70	58,40,12,068.97



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INDEPENDENT AUDITOR'S REPORT

**To the Members of
Solapur Janata Sahakari Bank Limited, Solapur**

Report on Financial Statements

Opinion

1. We have audited the accompanying financial statements of Solapur Janata Sahakari Bank Limited, Solapur ('the Bank'), which comprises the Balance Sheet as at 31st March 2023, Profit and Loss Account and the Cash Flow Statement for the year ended on 31st March 2023, and notes to the financial statements including 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, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, the Multi State Cooperative Societies Act, 2002 and the Rules made thereunder, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Co-operative Societies, in the manner so required and give true and fair view in conformity with accounting principles generally accepted in India of the state of affairs of the Bank as at 31st March 2023, and its profit and its cash flows for the financial year ended on that date.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SA's) 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 the ethical requirements that are relevant to our audit of the financial statements under the provisions of Banking Regulation Act, 1949 and the rules made thereunder and under the provisions of Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial





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Information Other than the Financial Statements and Auditor's Report thereon

4. 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 our audit or otherwise appears to be materially misstated. -

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

Management's responsibility for the Financial Statements

5. The Bank's Board of Directors is responsible for 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, and provisions of Banking Regulation Act, 1949 and the rules made thereunder, provisions of Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.



In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related



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to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors is also responsible for overseeing the Bank's Financial Reporting process.

Auditor's Responsibilities for the audit of the Financial Statements

6. 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 SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We are 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 audit 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 the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.





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- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of Third Schedule to the Banking Regulation Act, 1949 and the Multi State Cooperative Societies Act, 2002, the Multi State Co-operative Societies, Rules, 2002.
8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, 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 them to be satisfactory.
 - b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches / offices.
 - c) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
 - d) The Balance Sheet, Profit and Loss Account and Cash Flow statement dealt with in this report agree with the books of account and with the returns.
 - e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
 - f) In our opinion and according to the 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.
9. As per the information and explanations given to us and based on our examination of the books of account and other record, we report as under on the matters specified in clause (a) to (t) of Rule 27(3) of the Multi State Co-operative Societies Rules, 2002: -
 - a) We have not come across any transactions which appear to be contrary to the provisions of the Multi-State Cooperative Societies Act, 2002, the rules or the byelaws of the Bank.
 - b) 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.
 - c) 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:





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Category	Principal Outstanding as on March 31, 2023 (Rs. In Crores)
Doubtful Advances @	100.50
Non - Performing Investments	0.026
Other Assets (Non-Banking Assets)	31.91

@ This amount is only for the accounts in Doubtful/Loss Advances Category and does not include amount of Rs. 27.13 Crores which are in Sub-Standard Advances Category and Rs. 0.34 Crores which are in Loss Assets Category.

- d) The Bank has not given loans to the members of the Board of Directors.
- e) We have not observed any violation of guidelines, conditions etc., issued by the Reserve Bank of India
- f) The Central Registrar of Cooperative Societies in this regard has not specified any matters to the Bank.

All Our Comments or Remarks in the above Report are subject to our comments in the Long Form Audit Report (LFAR), which may have certain remarks regarding above issues but are not material to report here.

For HMA & Associates
Chartered Accountants
FRN 100537W

CA Anand D. Joshi
Partner
Membership No. 113805
UDIN: - 23113805BGWGDQ1359



Place : Pune
Date : 8th June 2023



SOLAPUR JANATA SAHAKARI BANK LTD. SOLAPUR (Multi-State scheduled co-operative Bank)

Schedule - X

Significant Accounting Policies, Notes to Accounts and Disclosures

Notes to Accounts forming part of the Balance Sheet as at 31st March, 2023 and Profit and loss Account for the year ended on that date.

Overview

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

1. Basis of preparation:

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

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

2. Use of Estimates

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

3. Revenue Recognition (AS-9)

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

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

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

- 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.
- 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.
- Other fixed assets are stated at historical cost net of depreciation.
- 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.
- The surplus arising out of revaluation of premises carried out is credited to the Revaluation Surplus in the Balance Sheet
- In respect of building /premises kept in use by the Bank, yearly amortization of revaluation reserve against building /premises is debited to profit and loss account along with depreciation on original cost of building and premises and credited to revalued building /premises account and amount of amortization of revaluation reserve is credited to profit and loss account.

Depreciation:-

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

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

- 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.
- 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.
- 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) The depreciation on assets acquired prior to October 1st, is provided for the whole year otherwise the same are depreciated at 50% of the normal rates.
- f) No depreciation is provided on assets sold during the year to third parties.
- g) Leasehold land is amortized over the period of the lease.
- h) Capital expenditure on leasehold land and building is amortized over a period of Lease.
- i) Stamp duty and registration charges on leasehold premises are amortized over the period of lease.
- j) The items of Property, Plant and Equipment whose written down value has become NIL due to charge of depreciation over the years are stated at nominal value of Re. 1/- to facilitate their identification.
- k) Impairment of PPE

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

5. Accounting for Investments (AS-13)

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

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



to Maturity" indicated by Financial Benchmark India Pvt. Ltd(FBIL).

- vi. 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.
- vii. Security Receipts are recognized at the lower of the redemption value of the security receipts and the Net Book Value (NBV) of the financial asset. The same are valued on the basis of the Net Asset Value (NAV), obtained from Securitization Company / Asset Reconstruction Company as at the Balance Sheet date. The provision against has been made as per master directions/ circulars issued, in this regard, by RBI, from time to time.
- viii. The transfers of investments from one category to another is done once in a year preferably at the beginning of the year at lower of the acquisition cost/book value/market value on the date of transfer and the depreciation, if any, is debited to profit and loss account.
- ix. Treasury Bills if any under all the classifications are shown at carrying cost.
- x. 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.
- xi. 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.
- xii. Disposal of Investments: Profit / Loss on sale of investments is taken to Profit and Loss account in case of HFT and AFS category securities.

6. Advances and Provision for Advances

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

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. In respect of account restructured pursuant to the impact of Covid-19, provisions have been made as stipulated under the extant RBI guidelines in this regard.

- e. Loans to directors are sanctioned with respect to directives issued by the Reserve Bank of India against their own fixed deposits.
- f. Recoveries of bad debts written-off are recognized in Profit and Loss account and included under other income.

7. Employee Benefits (AS-15):

a) Provident Fund:

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

b) Gratuity:

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

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

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

(Amount in Rs.)

I	Assumptions	Valuation Date 31st March, 2022	Valuation Date 31st March, 2023
	Mortality	IALM (2012-14) Ult.	IALM (2012-14) Ult.
	Discount Rate	6.85%	7.30%
	Rate of increase in compensation	6%	7%
	Rate of return (expected) on plan assets	6.85%	7.25%
	Withdrawal rates	5%	10%
II	Changes in present value of obligations		
	PVO at beginning of period	196,102,625	185448794
	Interest cost	11,638,427	11601342
	Current Service Cost	8,826,176	8,745694
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Benefits Paid	(23,900,583)	(32172283)
	Actuarial (gain)/loss on obligation	(7,217,851)	2707625
	PVO at end of period	185,448,794	176331172

III	Changes in fair value of plan assets		
	Fair Value of Plan Assets at beginning of period	248,659,022	242380504
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expected Return on Plan Assets	14,970,200	16449074
	Contributions	323,520	785889
	Benefit Paid	(23,900,583)	(32172283)
	Charges	-	(191933)
	Actuarial gain/(loss) on plan assets	2,328,345	694720
	Fair Value of Plan Assets at end of period	242,380,504	227945971
	Actual Return on plan Assets		17143794
IV	Actuarial Gain/(Loss) Recognized		
	Actuarial Gain/(Loss) for the period (Obligation)	7,217,851	2707625
	Actuarial Gain/(Loss) for the period (Plan Assets)	2,328,345	694720
	Total Gain/(Loss) for the period	9,546,196	2012905
	Actuarial Gain/(Loss) recognized for the period	9,546,196	2012905
	Unrecognized Actuarial Gain/(Loss) at end of period	-	-
V	Amounts to be recognized in the Balance Sheet and statement of Profit and Loss Account		
	PVO at end of period	185,448,794	176331172
	Fair Value of Plan Assets at end of period	242,380,504	227945971
	Funded Status	56,931,710	51614799
	Amount not recognized as asset (para 59 (b) limit)	-	22188951
	Net Asset/(Liability) recognized in the balance sheet	56,931,710	29425848
VI	Expenses recognized in the statement of P & L A/C		
	Current Service Cost	8,826,176	8745694
	Interest cost	11,638,427	11601342
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Effect of the limit in para 59(b)	-	22188951
	Expected Return on Plan Assets	(14,970,200)	(16449074)
	Net Actuarial (Gain)/Loss recognized for the period	(9,546,196)	2012905
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expense recognized in the statement of P & L A/C	(4,051,793)	28099818
VII	Movements in the Liability recognized in Balance Sheet		
	Opening Net Liability	(52,556,397)	(46891558)
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expenses as above	(4,051,793)	6564645
	Contribution paid	(323,520)	(12229484)
	Closing Net Liability	(56,931,710)	(52556397)

c) Leave Encashment :

Bank has made actuarial valuation for leave encashment.

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

(Amount in Rs.)

I	Assumptions	Valuation Date 31st March, 2022	Valuation Date 31st March, 2023
	Mortality	IALM (2012-14) Ult.	IALM (2012-14) Ult.
	Discount Rate	6.32%	7.30%
	Rate of increase in compensation	6%	7%
	Rate of return (expected) on plan assets	-	-
	Withdrawal rates	5%	10%
II	Changes in present value of obligations		
	PVO at beginning of period	31,112,086	26901800
	Interest cost	2,115,622	1551508
	Current Service Cost	15,687,494	2691662
	Past Service Cost - (Non-vested Benefits)	-	-
	Past Service Cost - (Vested Benefits)	-	-
	Benefits Paid	-	(8504104)
	Actuarial (gain)/loss on obligation	(22,013,402)	6302136
	PVO at end of period	26,901,800	28943002
III	Actuarial Gain/(Loss) Recognized		
	Actuarial Gain/(Loss) for the period (Obligation)	22,013,402	6302136
	Actuarial Gain/(Loss) for the period (Plan Assets)		
	Total Gain/(Loss) for the period	22,013,402	6302136
IV	Amounts to be recognized in the Balance Sheet and statement of Profit & Loss Account		
	PVO at end of period	26,901,800	28943002
	Fair Value of Plan Assets at end of period	-	-
	Funded Status	(26,901,800)	28943002
	Unrecognized Actuarial Gain/(Loss)	-	-
	Net Asset/(Liability) recognized in the balance sheet	(26,901,800)	28943002
V	Expense recognized in the statement of P & L A/C		
	Current Service Cost	15,687,494	2691662
	Interest cost	2,115,622	1551508

	Expected Return on Plan Assets		
	Net Actuarial (Gain)/Loss recognized for the period	(22,013,402)	6302136
	Adjustment to Opening Fair Value of Plan Assets	-	-
	Expense recognized in the statement of P and L A/C	(4,210,286)	10545306
VI	Schedule III Details		
	Current Liability	13,564,948	8405047
	Non-Current Liability	13,336,852	20537955

8. Segment Reporting – AS 17:

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

- Treasury includes all investment portfolio, profit/loss on sale of investments, profit/loss and money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/amortization of premium on Held to Maturity category investments.
- The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- Deposits, interest paid/payable on deposits, Borrowings and interest paid/payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury, Corporate/Wholesale Banking, Retail Banking and other banking operations, respectively.
- Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment.
- Banking Operations include all other operations not covered under Treasury operations.
- Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

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

9. Related party Disclosures (AS-18):

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

10. Operating Lease (AS-19):

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



11. Earnings per Share (AS-20):

Basic earnings per share are 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 on 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) 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
- b) 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.

15. Write off of Bad Debts :-

Total write-off amount though represented in Profit and Loss account amounts to Rs.3577.85 lakh out which, the bank has written off an amount of Rs.1651.02 lakh (for 31.03.2022) towards Bad debts, which is approved at the Annual General Meeting of the Bank. The said non-performing assets had been classified as Doubtful/Loss Assets. Remaining amount of Rs.1926.83 lakh belongs to F.Y. 2019-20. The same is charged to Profit & Loss Account for availing the benefit under section 36 (1) (vii) Income tax Act 1961 which was not availed earlier.

16. Primary Segment wise Reporting- AS-17

(Rs. In Crores)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	31.3.23	31.3.22	31.3.23	31.3.22	31.3.23	31.3.22	31.3.23	31.3.22	31.3.23	31.3.22
Revenue	50.24	49.31	NIL	NIL	NIL	NIL	132.33	130.48	182.56	179.79
Result	44.55	44.63	NIL	NIL	NIL	NIL	(6.29)	(16.92)	38.26	27.70
Unallocated expenses									11.71	12.01
Operating profit									26.55	15.69
Income taxes									1.98	2.58
Extraordinary profit / loss			NIL	NIL	NIL	NIL	0	0	0	0
Net profit									24.57	13.12
Other information:			NIL	NIL	NIL	NIL				
Segment assets	616.49	589.46	NIL	NIL	NIL	NIL	1499.80	1,522.92	2,116.29	2,112.38
Unallocated assets									215.53	193.40
Total assets									2331.82	2305.79
Segment liabilities	11.14	10.34	NIL	NIL	NIL	NIL	1915.43	1,866.49	1926.56	1876.82
Unallocated liabilities									405.26	428.96
Total liabilities									2331.82	2305.79

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.



17. Operating lease for Office Premises, ATM and Data Center site storage Equipment's are entered by bank with various parties.

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

(Rs. In Lakhs)

Sr.No.	Particulars	31.03.2023	31.03.2022
1	Total Minimum lease payments payable at the end of the year (2+3+4)	21.96	22.91
2	Not later than one year	0.00	0.03
3	Later than one year and not later than five years	1.21	1.77
4	Later than five years	21.11	21.11
5	Total minimum lease payments recognized in the profit and loss account for the year	1.21	1.21

18. Earnings Per share (AS –20):

Sr.No.	Particulars	31.03.2023	31.03.2022
i	Profit /Loss for the year attributable to Shareholders (Amt Rs.)	260959199.26	131160179.03
ii	Weighted avg. number of shares of Rs.50 each for the purpose of computing Basic earnings per share	13894794	14026293
iii	Earnings per Share (Amt Rs.)	18.78	9.35

19. Deferred Tax Asset (DTA) / Liability (DTL) :

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

(Rs. In Lakhs)

Particulars	2022 - 2023	2021 - 2022
Opening Balance	1294.48	889.43
Add : Asset recognized during the year	404.23	405.05
Less : Reversal during the year	0.00	0.00
Balance of DTA (Net) as on 31.3.2023	1698.72	1294.48

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.

20. Intangible Assets- (AS–26) :

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

(Rs.in Lakh)

Particulars	31.03.2023	31.03.2022
Opening Balance of Software (Intangible assets)	1.72	18.23
Add: Additions during the year	62.37	0
Less: Amortization during the year	12.36	16.51
Closing Balance of Software (Intangible assets)	51.73	1.72

21. 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.

22. Contingent Liabilities (AS-29) :

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

(Rs.in Lakh)

Particulars	31.03.2023
Bank Guarantees	5566.32
Letters of Credit (LC + Buyer's Credit)	Nil
Forward Exchange contracts Purchase / Sale	Nil
On account of Income tax Demand (Gross)	Nil
Less: income tax paid against above.	Nil
Indirect tax demands pending in appeals	3.37
Consumer claims	Nil
Depositors' Education Awareness Fund	1001.37
Others	140.00
Total	6711.07

- b) Dispute tax matters: One GST case is pending for financial year 2017-18 amounting to Rs.3.37 lakh involving issue of disallowances. Bank has paid Rs.0.35 lakhs against these GST demands. Bank is having reasonable certainty of getting substantial relief in respect of these demands.
23. No Financial Assets were sold during the year to SC/RC for asset reconstruction and no Assets were revalued during the year.
24. 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 as mandated by accounting standard 29 of the ICAI.

IV. Disclosure as Per RBI Guidelines

1. Regulatory Capital

Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	145.47	123.57
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	0	0
iii)	Tier 1 capital (i + ii)	145.47	123.57
iv)	Tier 2 capital	17.61	17.36
v)	Total capital (Tier 1+Tier 2)	163.08	140.93
vi)	Total Risk Weighted Assets (RWAs)	996.75	958.77
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	14.69%	12.89%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	14.69%	12.89%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.77%	1.81%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	16.36%	14.70%
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name)\$ c) Sponsor Bank\$	0	0
xiii)	Amount of paid-up equity capital raised during the year	7.57	3.49
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list ⁷ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0
xv)	Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0

a) Draw down from Reserves - NIL

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(As on 31.03.2023)

(Rs in crores)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and up 3 months	Over 3 months and up 6 months	Over 6 months and up to 1 year	Over 1 year and up to 3 year	Over 3 year and up to 5 year	Over 5 year	Total
Deposits	33.59	91.23	106.90	148.91	110.30	55.15	148.22	255.07	443.50	238.53	179.93	1811.33
Advances	43.36	22.38	28.79	60.25	49.19	24.59	97.68	139.04	43.85	126.44	337.93	973.50
Investments	30.11	29.50	40.56	50.40	37.28	18.64	30.73	33.19	279.02	59.00	6.15	614.57
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency assets	0	0	0	0	0	0	0	0	0	0	0	0
Foreign Currency liabilities	0	0	0	0	0	0	0	0	0	0	0	0

(As on 31.03.2022)

(Rs in crores)

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

3. Investments

a. Composition of Investment portfolio – 31.03.2023

(Rs. In crores)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint Ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	413.38	NIL	NIL	NIL	NIL	NIL	413.38					413.38
Less: Provision for non-performing investments (NP)	0						0					0
Net	413.38						413.38					413.38
Available for sale		NIL	NIL	NIL	NIL	NIL						
Gross	195.31					5.85	201.16					201.16
Less: Provision for depreciation and NPI	2.80					2.46	5.26					5.26
Net	192.51					3.39	195.90					195.90
Held for Trading	NIL	NIL	NIL	NIL	NIL	NIL		NIL	NIL	NIL	NIL	
Gross												
Less: Provision for depreciation and NPI							0					
Net												
Total Investments	608.69	NIL	0.033		NIL	5.85	614.57					614.57
Less: Provision for non-performing investments	0		0.026	0			0.026					0.026
Less: Provision for depreciation and NPI	2.80		0	0		2.46	5.26					5.26
Net	605.89	NIL	0.07	NIL	NIL	3.39	609.28					609.28

b. Composition of investment portfolio-31.03.2022

(Rs. In crore)

	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint Ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	432.49	NIL	NIL	NIL	NIL	NIL	432.49					432.49
Less: Provision for non-performing investments (NPI)	0						0					0
Net	432.49						432.49					432.49
Available for sale		NIL	NIL	NIL	NIL	NIL						
Gross	149.36					6.31	155.67					155.67
Less: Provision for depreciation and NPI	2.80					2.46	5.26					5.26
Net	146.56					3.85	150.41					150.41
Held for Trading	0	NIL	NIL	NIL	NIL	NIL	0	NIL	NIL	NIL	NIL	0
Gross	0						0					0
Less: Provision for depreciation and NPI	0						0					0
Net	0											
Total Investments	581.85	NIL	0.033	0.65	NIL	6.31	588.85					588.85
Less: Provision for non-performing investments	0		0.026			0	0.026					0.026
Less: Provision for depreciation and NPI	2.80		0			2.46	5.26					5.26
Net	579.05	NIL	0.07	0.65	NIL	3.85	583.56					583.56

4. Movement in provision for depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	31.03.2023	31.03.2022
I) Movement of provisions held towards depreciation on investments		
a) Opening balance		
b) Add: Provisions made during the year	5.28	0.84
c) Less: Write off / write back of excess provisions during the year	0.00	4.44
d) Closing balance	5.28	5.28
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	5.05	5.05
b) Add: Amount transferred during the year	0.79	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	5.84	5.05
iii) Closing balance in IFR as a percentage of closing balance of investments 13 in AFS and HFT/Current category	2.99%	3.38%

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

(Amount in ₹ crore)

Sr. No.	Particulars	31.03.2023	31.03.2022
a)	Opening balance	0.026	0.026
b)	Additions during the year since 1 st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.026	0.026
e)	Total provisions held	0.026	0.026

a. Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		31.03.23	31.03.22	31.03.23	31.03.22	31.03.23	31.03.22	31.03.23	31.03.22	31.03.23	31.03.22
a)	PSUs	0	0	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
b)	FIs	0	0								
c)	Banks	299.17	277.38								
d)	Private Corporates	0	0								
e)	Subsidiaries/ Joint Ventures										
f)	Others	5.89	6.96								
g)	Provision held towards depreciation	2.49	2.49								
	Total *	305.06	284.34								

6. Asset Quality

a. Classification of advances and provision held - 31.03.2023

(Amount in ₹ crore)

	Standard	Non-Performing			Total Non-Performing Advances	Total
	Total Standard Advances	Sub-standard	Doubtful	Loss		
Gross Standard Advances and NPAs						
Opening Balance	822.83	30.72	111.04	0.49	142.25	965.08
Add: Additions during the year					30.88	
Less: Reductions during the year*					45.16	
Closing balance	845.52	27.13	100.50	0.34	127.97	973.49
*Reductions in Gross NPAs due to:						
Upgradation						
Recoveries (excluding recoveries from upgraded accounts)						
Write-offs						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	9.18	5.27	83.85	0.49	89.61	98.79
Add: Fresh provisions made during the year						
Less: Excess provision reversed / Write-off loans						
Closing balance of provisions held	6.58	8.08	84.26	0.34	89.61	99.28
Net NPAs						
Opening Balance						51.48
Add: Fresh additions during the year						
Less: Reductions during the year						
Closing Balance						35.29
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						

Ratio (in per cent)	31.03.2023	31.03.2022
Gross NPA to Gross Advances	13.15%	14.74%
Net NPA to Net Advances	4.01%	5.89%
Provision coverage ratio	72.42%	62.99%

b. Classification of advances and provision held - 31.03.2022

(Amount in ₹ crore)

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

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

c. Sector-wise Advances and Gross NPAs

Sr. No.	Sector	31.03.2023			31.03.2022		
		Outstand- ngTotal Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	4.28	0.11	0.09	5.71	0.08	0.06
b)	Advances to industries sector eligible as priority sector lending	82.75	4.91	3.84	115.87	4.28	3.01
c)	Services	335.46	61.69	48.20	350.39	50.72	35.64
d)	Personal loans	221.51	22.27	17.40	204.74	29.92	21.04
	Sub-total (i)	644.00	88.98	69.53	676.71	85.00	59.75
ii)	Non-priority Sector						
a)	Agriculture and allied activities	----	----	----	----	----	----
b)	Industry	28.35	6.63	5.18	38.78	23.11	16.25
c)	Services	301.15	32.36	25.29	249.58	34.14	24.20
d)	Personal loans	----	----	----	----	----	----
	Sub-total (ii)	329.50	38.99	30.47	288.36	57.25	40.45
	Total (I + ii)	973.50	127.97	100	965.08	142.25	100

d) Details of financial assets sold to Asset Reconstruction Companies

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

e) Investments in Security Receipts (SRs)

(Amount in ₹ crore)

Particulars		SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
a)	Book value of SRs where NPAs sold by the bank are the underlying	5.85	NIL	NIL
	Provision held against (a)	2.45	NIL	NIL
b)	Book value of SRs where NPAs sold by other banks / financial institutions / non-banking financial companies are the underlying	NIL	NIL	NIL
	Provision held against (b)	2.45	NIL	NIL
	Total (a) + (b)	2.45	NIL	NIL

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

f. Details of non-performing financial assets purchased/ sold from/ to other banks/ Financial Institutions/NBFCs (excluding ARC)s

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

7. Fraud accounts

(Amount in ₹ crore)

Particulars	2022-23	2021-22
Number of frauds reported	0	1
Amount involved in fraud (₹ crore)	NIL	11.96
Amount of provision made for such frauds (₹ crore)	NIL	11.96
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ crore)	-	-

8. Disclosure under Resolution Framework for COVID-19- related Stress Format for disclosures to be made.

As on 31.03.2023

Scheme -1.0

(Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), Aggregate debt that slipped into NPA during the half- year	Of (A) Amount written off during the half- year	Of (A) Amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	NIL	NIL	NIL	NIL	NIL
Corporate persons*	NIL	NIL	NIL	NIL	NIL
Of which MSMEs	40.59	0.83	NIL	7.39	34.37
Others	0.19	NIL	NIL	0.01	0.19
Total	40.78	0.83	NIL	7.40	34.56



Scheme -2.0

(Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A) Bal as on 31.12.2022	Of (A), Aggregate debt that slipped into NPA during the half- year	Of (A) Amount written off during the half- year	Of (A) Amount paid by the borrowers during the half- year Bal from Jan 23 to March 2023	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	NIL	NIL	NIL	NIL	NIL
Corporate persons*	NIL	NIL	NIL	NIL	NIL
Of which MSMEs	24.19	0.53	NIL	2.85	22.32
Others	0.13	0.04	NIL	0.01	0.08
Total	24.32	0.57	NIL	2.86	22.40

9. Exposures

a) Exposure to real estate sector

(Amounts in ₹ crore)

Category	31.03.2023	31.03.2022
<i>i) Direct exposure</i>		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	32.60	27.72
b) Commercial Real Estate- Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	18.70	38.07
c) Investments in Mortgage -Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate	0.00	0.00
<i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00	0.00
Total Exposure to Real Estate Sector	51.30	65.79



b. Risk category-wise country exposure

- Bank has no exposures to country risk.

c. Unsecured advances

(Amounts in ₹ crore)

Particulars	31.03.2023	31.03.2022
Total unsecured advances of the bank	147.64	109.69
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0	0

d. Factoring exposures - NIL

10. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amounts in ₹ crore)

Particulars	31.3.2023	31.03.2022
Total deposits of the twenty largest depositors	119.09	114.58
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.57%	6.50%

b) Concentration of advances

(Amounts in ₹ crore)

Particulars	31.3.2023	31.03.2022
Total advances to the twenty largest borrowers	266.44	153.40
Percentage of advances to twenty largest borrowers to total advances of the bank	27.37%	15.89%

c) Concentration of exposures**

(Amounts in ₹ crore)

Particulars	31.3.2023	31.03.2022
Total exposure to the twenty largest borrowers/customers	295.43	262.48
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	30.35%	27.19%

d) Concentration of NPAs

(Amounts in ₹ crore)

Particulars	31.3.2023	31.03.2022
Total Exposure to the top twenty NPA accounts	74.58	79.35
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	58.28%	55.78%

11. Transfers to Depositor Education and Awareness Fund (DEA Fund) (Amounts in ₹ crore)

Sr. No.	Particulars	31.3.2023	31.03.2022
i)	Opening balance of amounts transferred to DEA Fund	8.14	6.58
ii)	Add: Amounts transferred to DEA Fund during the year	2.01	1.72
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.14	0.16
iv)	Closing balance of amounts transferred to DEA Fund	10.01	8.14

12. Disclosure of complaints

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

Sr. No	Particulars	31.03. 2023	31.03.2022
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	14	13
3.	Number of complaints disposed during the year	14	13
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from OBOs		
5.	Number of maintainable complaints received by the bank from OBOs	7	3
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	7	1
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year-2022-23					
Ground - 1	0	0		0	0
Ground - 6	0	0		0	0
Ground - 7	0	0		0	0
Ground - 8	0	5		0	0
Ground - 9	0	1		0	0
Ground - 16	0	8		0	0
Total		14		0	0

Previous Year-2021-22

Ground - 1	0	1		0	0
Ground - 3	0	2		0	0
Ground - 4	0	1		0	0
Ground - 6	0	5		0	0
Ground - 8	0	1		0	0
Ground - 14	0	3		0	0
Total		13		0	0

Master list of grounds of complaints to be used for disclosure on the top five ground wise receipt of complaints by banks under Para 4 of the Annex

1. ATM/Debit Cards
2. Credit Cards
3. Internet/Mobile/Electronic Banking
4. Account opening/difficulty in operation of accounts
5. Mis-selling/Para-banking
6. Recovery Agents/Direct Sales Agents
7. Pension and facilities for senior citizens/differently abled
8. Loans and advances
9. Levy of charge without prior notice/excessive charges/foreclosure charges
10. Cheques/drafts/bills
11. Non observance of Fair Practices Code
12. Exchange of coins, issuance/acceptance of small denomination notes and coins
13. Bank Guarantees/Letter of Credit and documentary credits
14. Staff behavior
15. Facilities for customers visiting the branch/adherence to prescribed working hours by the branch etc
16. Others

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

Sr. No	Designation	(Rs in Lakhs)	
		31.3.2023	31.03.2022
1	Chief Executive Officer / Officiating CEO	14.96	15.16

14. Other Disclosures

a) Business ratios

Particular	31.3.2023	31.03.2022
i) Interest Income as a percentage to Working Funds	7.84%	8.18%
ii) Non-interest income as a percentage to Working Funds	0.56%	0.63%
iii) Cost of Deposits	5.05%	5.22%
iv) Net Interest Margin	3.90%	3.60%
v) Operating Profit as a percentage to Working Funds	1.90%	2.20%
vi) Return on Assets	1.21%	0.64%
vii) Business (deposits plus advances) per employee(Rs.crore)	7.49	7.54
viii) Profit per employee (in ₹ crore)	0.07	0.04

b) Banc assurance business

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

Sr. No.	Nature of Income	2022-23	2021-22
1	From vehicle, property insurance with the help of New India Assurance Co. Ltd;	5.44	1.42

c) Marketing and distribution

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

- NIL

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

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

- NIL

e) Provisions and contingencies

(Amounts in ₹ crore)

Provision debited to Profit and Loss Account	31.3.2023	31.03.2022
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	17.00	18.10
iii) Provision made towards Income tax	1.10	7.50
iv) Other Provisions and Contingencies (with details)		
- Provision for Fraud	0.00	0.29
- Provision for Ex-gratia Loan	0.00	0.00
- Provision for Investment Depreciation Reserve	0.00	4.44
- Provision for Restructured Advances	0.00	2.25

f) Payment of DICGC Insurance Premium

(Amounts in ₹ crore)

Sr.No.	Particulars	31.3.2023	31.03.2022
i)	Payment of DICGC Insurance Premium	2.33	2.58
ii)	Arrears in payment of DICGC premium	0.00	0.00

g) Disclosure of facilities granted to directors and their relatives

(Amounts in ₹ crore)

Sr.No.	Particulars	31.3.2023	31.03.2022
1	Fund Based:		
	Outstanding at the beginning of the year	0.35	1.81
	Additions during the year	0.13	0.00
	Recovery during the year	0.00	1.46
	Outstanding at the end of the year	0.48	0.35
2	Non-Fund Based (Guarantees, L/Cs, etc.)	-	-

15. The extent of impact on account of the Covid 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. The Bank had restructured total 49 accounts balance of which as on 31.3.2023 stood at Rs. 63.87 Crores. The bank has made provision for the same of Rs. 3.41 Crores.

(Rs. In Crores)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, small and Medium Enterprise (MSME)		Retail (exluding agriculture and MSME)		Total	
		31.3.23	31.3.22	31.3.23	31.3.22	31.3.23	31.3.22	31.3.23	31.3.22	31.3.23	31.3.22
Standard	Number of account	NIL	NIL	NIL	NIL	33	43	5	6	38	49
	Gross Amount	NIL	NIL	NIL	NIL	57.61	78.12	0.41	0.49	58.02	78.61
	Provision held	NIL	NIL	NIL	NIL	3.38	5.72	0.03	0.04	3.41	5.76
Sub-Standard	Number of account	NIL	NIL	NIL	NIL	9	1	1	0	10	1
	Gross Amount	NIL	NIL	NIL	NIL	1.78	4.03	0.04	0	1.82	4.03
	Provision held	NIL	NIL	NIL	NIL	0	0	0	0	0	0
Doubtful	Number of account	NIL	NIL	NIL	NIL	1	NIL	NIL	NIL	1	NIL
	Gross Amount	NIL	NIL	NIL	NIL	4.03	NIL	NIL	NIL	4.03	NIL
	Provision held	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total	Number of account	NIL	NIL	NIL	NIL	43	44	6	6	49	50
	Gross Amount	NIL	NIL	NIL	NIL	63.42	82.15	0.45	0.49	63.87	82.64
	Provision held	NIL	NIL	NIL	NIL	3.38	5.72	0.03	0.04	3.41	5.76

17. Previous year figures have been regrouped/ rearranged to confirm with current years presentations, wherever felt necessary.

As per our report of even date attached

DIRECTOR

DIRECTOR

VICE CHAIRMAN

CHAIRMAN

For H M A & ASSOCIATES
Chartered Accountants
ICAI FRN – 100537 W

DEP. GEN MANAGER

CHIEF EXECUTIVE
OFFICER (o)

CA Anand Joshi
PARTNER

Place : SOLAPUR
Date 8th June 2023

Membership No. 113805
UDIN : 23113805BGWGDQ1359

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2023

No	Particulars	31 - Mar - 2023 Amount (Rs.)	31- Mar - 2023 Amount (Rs.)	31 - Mar - 2023 Amount (Rs.)
A	Cash flow generated from Operating activities			
1	Net Profit as per Profit and Loss a/c		26,09,59,199.76	26,09,59,199.76
	Adjustments for-			
	Depreciation on Fixed Assets	1,30,33,626.64		
	Premium on Investments amortised	8,99,900.00		
	Provisions	-		
1	Bad & Doubtful Debts	17,00,00,000.00		
	Income Tax	1,10,00,000.00		
	Income on Deferred Tax Assets	- 4,04,23,632.46		
	other rserve	-		
		15,45,09,894.18	15,45,09,894.18	15,45,09,894.18
			41,54,69,093.94	41,54,69,093.94
	Less:- Income Tax Paid		1,10,00,000.00	1,10,00,000.00
2	Operating Profit Before Working Capital Changes		40,44,69,093.94	40,44,69,093.94
	Adjustments for			
	(Increase)/ Decrease in Investment	- 25,81,41,124.00		
	(Increase)/ Decrease in Advances	- 8,41,35,040.65		
	(Increase)/ Decrease in Other Assets	2,14,49,250.47		
	(Increase)/ Decrease in Fixed Deposits with other banks	- 21,78,66,994.00		
	Bills Collection	3,33,000.00		
	(Increase)/ Decrease in Interest Receivable	43,55,68,363.10		
	(Increase)/ Decrease in Deposits	48,32,77,403.94		
	(Increase)/ Decrease in Interest Payable	34,01,817.45		
	(Increase)/ Decrease in Other Liabilities	- 2,98,84,427.94		
	Bills for Collection	- 3,33,000.00		
	Overdue Int	- 44,91,36,395.23		
	Total	- 9,54,67,146.86	-9,54,67,146.86	-9,54,67,146.86
	Net Working Capital Changes			
	Cash generated from Operating Activities (A)		30,90,01,947.08	30,90,01,947.08

No	Particulars	31 - Mar - 2023 Amount (Rs.)	31 - Mar - 2023 Amount (Rs.)	31 - Mar - 2023 Amount (Rs.)
B	Cash Flow From Investing Activities			
	Fixed Assets Purchases /Additions (net of deletions)	-1,24,89,638.49	-1,24,89,638.49	-1,24,89,638.49
C	Cash Flow from financing activities			
	(Increase)/ Decrease in Share Capital	69,69,000.00		
	(Increase)/ Decrease in Reserves	-14,44,75,330.82		
	Dividend Paid	-		
	Net Cash Flow from financing activities(C)	-13,75,06,330.82	-13,75,06,330.82	-13,75,06,330.82
D	Net Increase (Decrease) in cash & cash equivalents (A+B+C)		15,90,05,977.77	15,90,05,977.77
	Cash & Cash Equivalents at the beginning of the year		1,36,85,10,522.47	1,36,85,10,522.47
	Cash & cash Equivalents at the end of the year		1,52,75,16,500.24	1,52,75,16,500.24

No	Particulars	31- March -2023	31- March - 2022
	Detail of cash & cash Equivalents		
	Cash in Hand	9,15,29,557.00	13,31,60,041.00
	Balance with RBI	1,25,09,72,696.77	1,11,77,56,427.67
	Balance in current accounts with SBI, its associates and other notified banks	3,75,38,923.88	89,92,891.83
	Balance in current accounts with MSC & Solapur DCC Bank	4,06,43,484.89	4,84,66,487.07
	Balance in Current A/c with other	10,68,31,837.70	6,01,34,674.90
		1,52,75,16,500.24	1,36,85,10,522.47



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

अ.क्र. Sr.No.	तपशील Particulars	31-March-23	31-March-22
१)	भांडवल पर्याप्तता गुणोत्तर (Capital Adequacy Ratio) CRAR	16.36%	14.70%
२)	अ) अनुत्पादक कर्जाचे एकूण कर्जाशी शेकडा प्रमाणात (Percentage of Gross NPA to total Loans)	13.14%	14.74%
	ब) निव्वळ अनुत्पादक कर्जाचे निव्वळ कर्जाशी शेकडा प्रमाण (Percentage of Net NPA to Net Loans)	4.00%	5.89%
३)	ढोबळ नफ्याचे खेळत्या भांडवलाशी प्रमाण (Operating Profit as a Percentage to working funds)	1.90%	2.04%
४)	एकूण व्याजाच्या उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Interest income as a Percentage to working funds)	7.84%	8.18%
५)	इतर उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Non interest income as a Percentage to working funds)	0.56%	0.63%
६)	व्यवस्थापन खर्चाचे खेळत्या भांडवलाशी प्रमाण (Management cost as a Percentage to working funds)	2.35%	1.53%
७)	निव्वळ नफ्याचे खेळत्या भांडवलाशी प्रमाणे (Net Profit as a Percentage to working funds)	1.21%	0.64%
८)	ठेवीवरील खर्चाचा सरासरी दर (Average cost of deposits)	5.05%	5.22%
९)	मालमत्तेवरील उत्पन्नाचा दर (Yield on Assets)	8.02%	8.14%
१०)	निधि उभारणी खर्चाचा दर (Cost of funds)	4.33%	4.53%
११)	व्यवसायातील दुरावा (Financial Margin)	3.90%	3.60%
१२)	कर्जावरील सरासरी व्याज दर (Average Rate of lending)	10.54%	10.65%
१३)	सी.डी. रेशो (Credit to Deposit Ratio)	53.74%	54.74%
१४)	गुंतवणूकीचे ठेवीशी प्रमाण (I.D. RATIO)	33.93%	33.40%
१५)	वसुल भागभांडवलाचे खेळत्या भांडवलाशी प्रमाण (Paid up Capital to Working fund)	3.35%	3.44%
१६)	बचत ठेवीचे एकूण ठेवीशी प्रमाण (Saving +Current to Total Deposits)	23.90%	23.11%
१७)	मुदत ठेवीचे एकूण ठेवीशी प्रमाण (Term Deposits to Total Deposits)	76.10%	76.89%
१८)	रोख व बँक शिल्लकतेचे खेळत्या भांडवलाशी प्रमाण (Cash+Bank to working fund)	7.22%	6.71%
१९)	एकूण उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण (Total Income to Working Fund)	8.66%	8.81%
२०)	खर्चाचे उत्पन्नाशी प्रमाण (Cost to Income ratio)	52.97%	49.66%
२१)	कमाई मालमत्तेवरील परतावा (Return on earning Asset)	1.39%	0.68%
२२)	गुंतवणुकीवरील परतावा (Yield on Investments)	6.76%	6.97%
		रक्कम लाखात	
२३)	आयकर (Provision made towards income Tax)	110.00	750.09
२४)	प्रति सेवक व्यवसाय (ठेवी+कर्जे) (Per employee business)	748.61	753.61
२५)	प्रति सेवक निव्वळ नफा (Per employee profit)	7.02	3.62



अंदाज पत्रक

उत्पन्न

(आकडे ₹ लाखात)

तपशील	2022-23 अंदाज	2022-23 प्रत्यक्ष उत्पन्न	2023-24 अंदाज
गुंतवणुकीवरील व्याज व सिक्युरिटीज ट्रेडिंग पासून उत्पन्न	6150.00	6807.95	6810.00
कर्जावर मिळालेले व्याज	10225.00	9907.21	10100.00
हुंडणावळ / कमिशन	325.00	260.02	300.00
इतर उत्पन्न	475.00	518.40	550.00
Deferred Tax Income	150.00	404.24	150.00
FY 2021-22 Income Tax prov reversal	0.00	422.75	0.00
एकूण उत्पन्न	17325.00	18320.57	17910.00

खर्च

(आकडे ₹ लाखात)

तपशील	2022-23 अंदाज	2022-23 प्रत्यक्ष खर्च	2023-24 अंदाज
ठेवीवर दिलेले व्याज	9800.00	8932.50	9600.00
घेतलेल्या कर्जावर दिलेले व्याज	10.00	0.85	10.00
सेवक पगार, भत्ते, बोनस, प्रवास खर्च इ.	2700.00	2787.20	2700.00
संचालक मंडळ भत्ते, प्रवास खर्च इ.	5.50	7.53	10.00
भाडे, कर, वीज, विमा इ.	725.00	654.87	725.00
वकील फी व कोर्ट खर्च	50.00	37.15	50.00
पोस्टेज, टेलिफोन खर्च	100.00	102.02	120.00
ऑडीट फी	50.00	43.43	50.00
घसारा व दुरुस्ती	175.00	130.34	175.00
छपाई, स्टेशनरी, जाहिरात इ.	46.00	49.27	55.00
संक्षेप ठेव कमिशन	90.00	101.10	105.00
सादील खर्च व इतर खर्च	300.00	307.35	350.00
संगणक विकास, देशभाल खर्च	200.00	200.08	200.00
गुंतवणुकीवरील विभाजित प्रिमीयम	15.00	9.00	15.00
G-sec Shifting depreciation	558.00	538.30	220.00
एकूण खर्च	14824.50	13900.99	14385.00
ढोबळ नफा	2500.50	4419.58	3525.00
तरतुदी	1300.00	1700.00	1000.00
एन.पी.ए. व इतर तरतुद	800.00	1700.00	800.00
Provision For IDR on AFS	500.00	0.00	100.00
Provision For IDR on ARC	0.00	0.00	100.00
निलेखित केलेली कर्जे	0.00	0.00	0.00
करपूर्व नफा	1200.50	2719.58	2525.00
वजा-आयकर	600.00	110.00	385.00
निव्वळ नफा	600.50	2609.58	2140.00
एकूण	17325.00	18320.57	17910.00

Proposed amendment in the Bye-Laws of the Bank

Bye Law No.	Existing Bye law	Proposed Bye law	Reason
48	<p><u>LINKING OF SHARE HOLDING WITH LOAN LIMITS</u></p> <p>(i) A borrower should hold at least 5% of his borrowings if such borrowings are on an unsecured loans i.e. in the form of clean loan, loan against one or two personal sureties and purchase / discount of clean bills and Cheque;</p> <p>(ii) Borrower against tangible securities should hold shares of the banks to the extent of at least 2 ½ % of his borrowings from the bank.</p> <p>(iii) In case of secured borrowings by SSIs 2 ½ % of the borrowings, of which 1% is to be collected initially and the balance 1 ½ % is to be collected in the course of next two years.</p> <p>(iv) The above share linking norm may be applicable for member's share holding up to the limit of 5% of the total paid up share capital of the bank. Where a member is already holding 5% of the total paid up share capital of a bank it would not be necessary for him / her to subscribe to any additional share capital on account of share linking norms prescribed by Reserve Bank of India.</p> <p>(v) In addition to the bye- law No (IV), share linking norm which are applicable for member's shareholding, there will be ceiling of Rs Ten lakh on member's shareholding subject to maintaining capital to Risk-weighted asset ratio (CRAR) of 12% continuously as per Reserve Bank of India guidelines.</p>	<p>(i) A borrower should hold at least 5% of his borrowings if such borrowings are on an unsecured loans i.e. in the form of clean loan, loan against one or two personal sureties and purchase / discount of clean bills and Cheque;</p> <p>(ii) Borrower against tangible securities should hold shares of the banks to the extent of at least 2 ½ % of his borrowings from the bank.</p> <p>(iii) In case of secured borrowings by MSEs 2½ % of the borrowings, of which 1% is to be collected initially and the balance 1 ½ % is to be collected in the course of next two years.</p> <p>(iv) The above share linking norm may be applicable for member's share holding up to the limit of 5% of the total paid up share capital of the bank. Where a member is already holding 5% of the total paid up share capital of a bank it would not be necessary for him / her to subscribe to any additional share capital on account of share linking norms prescribed by Reserve Bank of India.</p> <p>(v) In addition to the bye- law No (IV), share linking norm which are applicable for member's shareholding, there will be ceiling of Rs. Ten lakh on member's shareholding subject to maintaining capital to Risk-weighted asset ratio (CRAR) of 12% continuously as per Reserve Bank of India guidelines.</p> <p>The Board is authorized to review the share linking norms every year or as and when required and change it as permitted by RBI guidelines as the Bank meets minimum regulatory CRAR and Tier 1 CRAR.</p>	<p>As per RBI guidelines Share linking to borrowing norms shall be discretionary for UCBs which meet the minimum regulatory CRAR applicable and a Tier 1 CRAR 5.5% as per the latest audited financial statements and the last CRAR as assessed by RBI during statutory inspection Such UCBs shall have a Board approved policy on share linking to borrowing norms which shall be implemented in a transparent, consistent and non-discriminatory manner. The policy may be reviewed by the Board at the beginning of the accounting year. UCBs which do not maintain the minimum CRAR applicable and Tier 1 CRAR at 5.5% shall continue to be guided by the norms on share-linking to borrowing as specified above.</p>



उत्सव कर्ज योजना

वैयक्तिक कर्ज योजना

कर्ज मर्यादा रु. **5** लाखांपर्यंत

0 %
प्रोसेसिंग
फी

आकर्षक
व्याजदर
11.95 %
पासून

परतफेड
60
महिने

योजना
मर्यादित
कालावधीसाठी

विविध वैयक्तिक गरजांसाठी

* किराया व अटी लागू

सोजस मायक्रो फायनान्स

विना तारणी मुदत कर्ज योजना



योजनेची वैशिष्ट्ये

- * अल्प उत्पन्न वर्गासाठी
- * उत्पन्न वाढीसाठी मदत
- * स्वयं घोषित उत्पन्न
- * विना आयकर विवरण
- * अत्यल्प प्रोसेसिंग फी



योजना
मर्यादित
कालावधीसाठी

- * उपलब्ध परत फेड सुविधा *
- * दरमहा * साप्ताहिक * दररोज

व्याजदर
आकर्षक

* किराया व अटी लागू

छोट्या लोकांची



मोठी बँक...!

सोलापूर शहर

1	नवी पेठ	(0217) 2741113
2	मंगळवार पेठ	(0217) 2741116
3	सदर वझार	(0217) 2741117
4	पाच्छा पेठ	(0217) 2741120
5	रेल्वे लाईन्स	(0217) 22741124
6	दक्षिण कसबा	(0217) 2741122
7	मार्केट यार्ड, सोलापूर	(0217) 2741125
8	उजनी नगर	(0217) 2741127
9	विजापूर रोड	(0217) 2741128
10	आसरा रोड	(0217) 2741131
11	शेळगी नाका	(0217) 2741132
12	वाळे	(0217) 2741133
13	जुळे सोलापूर	(0217) 2741136
14	जुना कुंभारी नाका	(0217) 2741141

सोलापूर जिल्हा

15	बाशी मेन	(02184) 223289
16	बाशी, शिवाजी नक्षर	(02184) 224070
17	मोहोळ	(02189) 232153
18	मालशिरस	(02185) 235179
19	माढा	(02183) 234037
20	पंढरपूर	(02186) 224301
21	सांगोला	(02187) 220049
22	अकलकोट	(02181) 220515

लातूर व उस्मानाबाद

23	लातूर मेन	(02382) 244854
24	गंजगोलाई, लातूर	(02382) 257399
25	उदगीर, लातूर	(02385) 257446
26	कसबे तडवडे, उस्मानाबाद	(02472) 247032
27	उस्मानाबाद	(02472) 226707
28	कळंब, उस्मानाबाद	(02473) 262546
29	उरगा, उस्मानाबाद	(02475) 252323

महाराष्ट्र राज्य (उर्वरीत)

30	मुंबई	(022) 23083244
31	टिळक रोड, पुणे	(020) 24325406
32	धायरी, पुणे	(020) 24391010
33	कोथरुड, पुणे	(020) 245437876
34	पिंपरी, पुणे	(020) 27421213
35	मार्केट यार्ड, पुणे	(020) 24262410
36	वाळूज - औरंगाबाद	(0240) 2556102
37	नाशिक	(0253) 2375833
38	नांदेड	(02462) 232312
39	वीड	(02442) 223055
40	कोल्हापूर	(0231) 2527299

कर्नाटक राज्य

41	विजयपूर	(08352) 222008
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‘बँकिंग’ हा आमचा व्यवसाय... ‘सेवा’ ही आमची संस्कृती...!

सोने / NSC / आयुर्विमा पॉलिसी

तारण कर्ज

व्याजदर
9%

- जामीनदाराची आवश्यकता नाही
- प्रोसेसिंग फी 0%



तात्काळ कर्जाची सोय

मेडिकल व्यवसायाकरिता

किरकोळ व ठोक विक्रेते

जीवन रेखा

विशेष कर्ज योजना

अधिकतम कर्ज मर्यादा

रु. 100 लाख

व्याजदर 11% पासून

आकर्षक

व्याजदारात



गृहकर्ज अंतर्गत

प्लॉट खरेदीसाठी कर्ज योजना

80%
पर्यंत

दिर्घ मुदत व विशेष
व्याजदरात उपलब्ध

अधिकतम रु. 20 लाख

व्याजदर 10% पर्यंत

हरित उर्जा कर्ज योजना



घरगुती व्यावसायिक

* विवरण व अटी यापुढे

कार

वाहन खरेदी कर्ज

दुचाकी

मुदत 84 महिने

व्याजदर

8.80%
पासून



आमच्या बँकेच्या गृहकर्ज धारकांना
विना जामीन कार कर्ज उपलब्ध



व्याजदर

10%

मुदत 60 महिने

0% प्रोसेसिंग फी (मर्यादित कालावधीसाठी)

* निखम व अटी लागू

श्रीविद्या शैक्षणिक कर्ज योजना



व्याजदर

10%

मुदत 96 महिने

मुलींसाठी
व्याजदर

9.50%

कर्ज मर्यादा रु. 50 लाखांपर्यंत

* निखम व अटी लागू

प्रत्येकाला स्वप्नातलं घर मिळवून देणारी सोलापूर जनता बँकेची

गृह कर्ज योजना

व्याजदर
8.80%
पासून

गृहस्वप्न तुमचे.... अर्थ सहाय्य आमचे....

मुदत 240 महिने
85% कर्ज पुरवठा
प्रोसेसिंग फी मध्ये
भरघोस सूट....

रु
140
लाखांपर्यंत

* नियम व अटी लागू



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

मल्टी-स्टेट शेड्युल्ड को ऑप. बँक

Multi-State Scheduled Coop. Bank

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