



जीएस महानगर  
को-ऑपरेटिव्ह बँक लिमिटेड  
(शेड्युल्ड बँक)



सुवर्ण महोत्सवी वर्ष  
१९७३-२०२३

**एक भक्कम व विश्वसनीय आधार**

**५० वा वार्षिक अहवाल (२०२२-२०२३)**

[www.gsmahanagarbank.com](http://www.gsmahanagarbank.com)

आता सहवास जरी नसला तरी स्मृति सुगंध देत राहिल!  
जीवनाच्या प्रत्येक वळणावर "उदयसाहेब" आठवण तुमची येत राहिल!!



देशातील अग्रगण्य अशा अहमदनगर जिल्हा मध्यवर्ती सहकारी बँकेचे सन्माननीय अध्यक्ष व  
जीएस महानगर बँकेचे कर्तृत्ववान अध्यक्ष म्हणून ज्यांची इतिहासात नोंद झाली असे

**स्व. मा. अँड. उदय गुलाबराव शेळके साहेब**

स्व.मा.सॉलिसिटर गुलाबरावजी शेळके साहेब  
संस्थापक अध्यक्ष- जीएस महानगर को-ऑप.बँक.लि.



स्व.मा.सॉलिसिटर गुलाबरावजी शेळके साहेब  
(संस्थापक - अध्यक्ष)

विद्यमान संचालक मंडळ



श्रीमती सुमन गुलाबराव शेळके  
अध्यक्षा



श्री. भास्कर बाबाजी कवाद  
उपाध्यक्ष



श्री. भास्कर लक्ष्मण खोसे  
संचालक  
दि. १७/०६/२०२२ पर्यंत



श्री. वसनजी धारशी देदीया  
संचालक



श्री. बन्सी चिमाजी बांगर  
संचालक



श्री. सुरेश होनाजी ढोमे  
संचालक



श्री. रामचंद्र राजाराम तिकोने  
संचालक

# विद्यमान संचालक मंडळ



श्री. सतिश अनंत खणकर  
संचालक



श्री. बबन भाऊ लंके  
संचालक



श्री. विकास दामोदर उंद्रे  
संचालक



श्री. शिवाजी कोंडीबा कारखिले  
संचालक



डॉ. सौ. गितांजली राजेश डेरे  
संचालिका



श्री. भानुदास जनार्दन खोसे  
संचालक



श्री. श्रीधर कोंडीराम कोठावळे  
संचालक



श्री. रविंद्र दत्तात्रय ढोले  
संचालक



श्री. नारायण शंकर कुन्हे  
संचालक



श्री. विलास दगाडू पालवे  
संचालक



श्री. संतोष भाऊराव रणदिवे  
संचालक



अॅड. श्री. केतन तुषार कोठावळे  
तज्ञ संचालक  
(दि. १७/०३/२०२३ पासून)



श्री. विजय डी. बोरुडे  
कार्यलक्षी संचालक  
दि. ३०/०९/२०२२ पर्यंत



श्री. अशोक एस. नवले  
कार्यलक्षी संचालक



श्री. नितिन आर.खोडदे  
कार्यलक्षी संचालक  
(दि. १७/०३/२०२३ पासून)



श्री.मंजूनाथा टी. कांचन  
कार्यकारी संचालक



श्री. पुनितकुमार आर. शेटी  
सरव्यवस्थापक



श्री. ज्ञानदेव एस्. मते  
सरव्यवस्थापक



श्री. वासुदेव के. गुराम  
सरव्यवस्थापक



जीएस महानगर बँक परिवारामध्ये श्रीमती गितांजली उदय शेळके व स्मिता गुलाबराव शेळके या दोन महिलांची संचालक पदावर बिनविरोध निवड प्रसंगी सन्माननीय संचालक मंडळ



श्रीमती गितांजली उदय शेळके व स्मिता गुलाबराव शेळके या नवनिर्वाचित संचालिकांचा सन्मान करताना मा. जिल्हा उपनिबंधक सहकारी संस्था मुंबई शहर डी.डी.आर-१ चे निवडणूक निर्णय अधिकारी श्री. नितिन काळे

## वार्षिक सर्वसाधारण सभेची सूचना

बँकेच्या सर्व सभासदांना कळविण्यात येते की, बँकेची ५० वी वार्षिक सर्वसाधारण सभा शनिवार दिनांक १९, ऑगस्ट २०२३ रोजी सकाळी १०.०० वाजता 'दामोदर नाटयगृह, जगन्नाथ भातणकर मार्ग, परेल (पूर्व), मुंबई- ४०० ०१२' या ठिकाणी घेण्यात येईल. सदर सभेत खालील विषयांवर कामकाज पार पडेल.

### --: विषय पत्रिका :-

- दिनांक १७ सप्टेंबर, २०२२ रोजी झालेल्या ४९व्या वार्षिक सर्वसाधारण सभेचे इतिवृत वाचून कायम करणे.
- अ) मा.अध्यक्ष यांनी सादर केलेल्या सन २०२२-२३ सालचा वार्षिक अहवाल, ३१ मार्च, २०२३ अखेरचे ताळेबंद व नफा- तोटा पत्रक, तसेच सन २०२२-२३ सालचे वैधानिक हिशोब तपासणी अहवाल यावर विचार करून ते स्विकृत करणे व सन २०२१-२२ च्या वैधानिक हिशोब तपासणी अहवालाचे बँकेने सादर केलेल्या दोष दुरुस्तीची नोंद घेणे.  
ब) संचालक मंडळाने शिफारस केल्याप्रमाणे अहवाल सालात झालेल्या नफ्याच्या वाटणीस व भागधारकांस द्यावयाचा लाभांश यांस मंजूरी देणे.
- सन २०२३-२४ करीता वैधानिक लेखापरीक्षण साठी बँकेच्या संचालक मंडळाने रिझर्व्ह बँकेला मंजूरी करीता शिफारस केलेल्या सनदी लेखा परीक्षकाची रिझर्व्ह बँकेकडून दिलेल्या मंजूरीची नोंद घेणे, वैधानिक हिशोब तपासणीसाठी नेमणुक करणे व त्यांचा मेहनताना ठरविणे.
- सन २०२३-२४ सालाकरिता बँकेने तयार केलेले अंदाजपत्रक तसेच पूढील वर्षात करण्यात येणाऱ्या विकास कामांची नोंद घेणे.
- महाराष्ट्र शासनाने तयार केलेल्या व बँकेने स्विकारलेल्या "एकरकमी कर्ज परतफेड योजनेअंतर्गत" आलेल्या अर्जांना संचालक मंडळाने दिलेल्या मंजूरी व वसुली झालेल्या कर्ज प्रकरणांची माहितीची नोंद घेणे.
- बँकेच्या ५० व्या वार्षिक सर्वसाधारण सभेस गैरहजर असलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
- मा.अध्यक्षांच्या परवानगीने येणाऱ्या इतर विषयांवर चर्चा करणे.

स्थापना-१९७३

श्री. मंजुनाथा कांचन

कार्यकारी संचालक

(संचालक मंडळाच्या आदेशावरून)

सुवर्ण महोत्सवी वर्ष

(संचालक मंडळाच्या आदेशावरून)

दिनांक -१९/०७/२०२३

ठिकाण- लालबाग, मुंबई-४०००१२

एक भक्कम व विश्वसनीय आधार

विशेष सूचना : १) गणसंख्येअभावी सभा तहकूब झाल्यास, ती सभा त्याच ठिकाणी, अर्ध्या तासानंतर म्हणजे सकाळी १०.३० वाजता सुरु होईल व त्या सभेस गणसंख्या पूर्ण होण्याची आवश्यकता राहणार नाही.



## महत्वाच्या सूचना

१. वार्षिक सर्वसाधारण सभेचे कामकाज सुलभ होण्याच्या दृष्टीने सभासदांना हव्या असलेल्या माहिती बाबत त्यांनी सभेपूर्वी सात दिवस अगोदर लेखी किंवा agm47mahanagarbank.com mail या संकेतस्थळावर सुचना द्यावी.सभेच्या वेळी संबंधीत विषयावरील चर्चा चालू असताना त्याबाबत विचारणा करावी.आयत्यावेळी विचारलेली माहिती देणे शक्य होणार नाही.
२. जे सभासद ३१ मार्च २०२३ रोजी पटावर असतील त्यांना दिनांक ३१/०३/२०२२ रोजी धारण केलेल्या भागावर सरळ व्याज दराने ,तसेच दिनांक १/०४/२०२२ ते ३१/०३/२०२३ या काळात त्यांनी घेतलेल्या भाग रकमेवर गुणक पध्दतीने नफ्याच्या हिश्याची रकम मंजूर झाल्यास दिली जाईल.
३. ज्या सभासदांचे राहण्याचे पत्ते बदलेले असतील त्या सभासदांनी आपले नवीन पत्ते बँकेच्या दप्तरी दाखल करावे की.जेणेकरून नवीन पत्त्यांची नोंद घेऊन यापुढील पत्रव्यवहार करणे सोपे होईल.
४. ज्या सभासदांनी आपल्या वारसाची नोंद बँकेच्या दप्तरी केली नसेल किंवा नामनिर्देशनात बदल करावयाचा असल्यास अशा सभासदांनी जवळच्या शाखेत वा मुख्यकार्यालयात त्वरीत लेखी स्वरूपात कळवावे.
५. ज्या सभासदांनी आपले भाग दाखले नेलेले नसतील त्यांनी ते संबंधीत शाखेतुन त्वरीत घेऊन जाण्याची कृपा करावी.
६. बँकेचा लाभांश थेट आपल्या खात्यावर जमा करण्यासाठी खाते क्रमांकाची नोंद आपल्या शेअर्स खाती करण्यात यावी.
७. **सभासदांच्या खात्यावरील केवायसी (KYC):** केवायसी करीता सभासदांनी राहण्याचे नवीन पत्ते, Email address, मोबाईल क्रमांक, पासपोर्ट साईज फोटो, आधार व पॅन कार्ड बँकेच्या दप्तरी दाखल करणे आवश्यक आहे. तसेच भारतीय रिजर्व बँकेच्या मार्गदर्शक तत्वानुसार प्रत्येक दोन/आठ व दहा वर्षाने आपल्या खात्याची केवायसी पुन्हा अद्यावत करणे बंधनकारक आहे.  
**KYC of Account :** It is important to submit Re- KYC documents at periodic interval to avoid any restriction being placed in the account as per RBI guidelines.
८. **सभासद/खातेदारांच्या डिजिटल व्यवहारांबाबत :** Digital transaction बाबत सभासदांनी योग्य ती दक्षता घेवून आपला OTP व पासवर्ड इतर कोणत्याही व्यक्तीस देवू नये. बँकेकडून आपल्या व्यवहारा संदर्भात आलेली सुचना पाहून खात्री करण्यात यावी.
९. **क्रियाशील सभासद पात्रता :** कमीत कमी भागभांडवल रु.१,५००/- व ठेव रु.७,०००/- किंवा रु.१.०० लाख रकमेपर्यंतचे कर्ज व्यवहार अशी असून सदर अट पूर्ण करणारे सभासद क्रियाशील सभासद म्हणून पात्र राहतील.
१०. बँकेच्या सर्व शाखांमध्ये बँकेच्या विविध सेवांबाबत आकारण्यात येणारे Minium Balance Charges व इतर चार्जेसचे माहितीपत्रक सर्वशाखांमध्ये उपलब्ध आहे. तसेच बँकेच्या [www.mahanagarbank.com](http://www.mahanagarbank.com) या संकेतस्थळावर उपलब्ध आहे
११. **खातेदार जागरूकता (Customer Awareness):** आपली बँक खातेदारांच्या तक्रारीची निवारण करण्यास सर्तक असून, शाखापातळीवर खातेदारांच्या तक्रारीचे निवारण न झाल्यास सदर तक्रार [vigilance@mahanagarbank.com](mailto:vigilance@mahanagarbank.com) या संकेतस्थळावर नोंदवावी.
१२. **निष्क्रिय खाते (Inoperative Account) :** खातेदारांनी त्यांच्या खात्यावर नियमितपणे दोन वर्षे व्यवहार न केल्यास सदर खातेदारांचे खाते निष्क्रिय होते. सदर खाते निष्क्रिय झाल्यास त्वरीत जवळच्या शाखेत जाऊन केवायसी कागदपत्रे सादर करून, खाते चालू (Operative) करून घेण्यात यावे.
१३. **चेक पॉझीटीव्ह पे पध्दत (CPPS):** भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार खातेदारांनी आपल्या खात्यातून रु.५.०० लाख व त्यापेक्षा जास्त रकमेचा धनादेश दिल्यास मोबाईल ॲपद्वारे किंवा प्रत्यक्ष पूर्वसूचना बँकेच्या शाखेत देणे आवश्यक आहे.
१४. सन २०२२-२३ सालचा वार्षिक अहवाल बँकेचे संकेत स्थळ (Website) - [www.mahanagarbank.com](http://www.mahanagarbank.com) वर उपलब्ध आहे.

### गुणगौरव कार्यक्रम

बँकेच्या सर्व सभासदांना कळविण्यात येते की, दर वर्षाप्रमाणे या वर्षीही वार्षिक सर्वसाधारण सभेच्या वेळी मा.अध्यक्षांच्या हस्ते इयत्ता १०वी व १२वी च्या माहे फेब्रुवारी/मार्च २०२३ मध्ये झालेल्या परीक्षेमध्ये किमान ८० टक्के व त्यापेक्षा जास्त गुण मिळविलेल्या सभासदांच्या मुलांचा/मुलींचा सत्कार करून बक्षिस वाटप करण्यात येणार आहे.तरी सभासद पालकांना अशी विनंती करण्यात येत आहे,की त्यांनी आपल्या या मुला/मुलींना इयत्ता १०वी किंवा १२वी मध्ये किमान ८० टक्के किंवा त्यापेक्षा जास्त गुण मिळालेले असतील तर त्यांची नावे तसेच बँकेचे सभासद अथवा त्यांची मुले UPSC/MPSC/CA/CS परीक्षेमध्ये उत्तीर्ण झालेली असतील तर त्यांचीही नावे यादीत समाविष्ट करण्यासाठी अर्ज,सभासद क्रमांक व गुणपत्रिकेची साक्षात्कीत केलेली छायांकित प्रत (सर्टिफाईड झेरॉक्स कॉपी)बँकेच्या प्रशासकीय कार्यालयात परस्पर अथवा नजीकच्या शाखेमार्फत दिनांक १७ ऑगस्ट २०२३ पर्यंत सादर करावी. ५० व्या वार्षिक सभेत बँकेतर्फे त्यांचा विशेष सत्कार करण्यात येणार आहे.

\* बँकेच्या नव्याने तयार केलेल्या संकेतस्थळ Website चे अनावरण करण्यात येणार आहे \*

## ५० वा वार्षिक अहवाल, सन २०२२-२३

### सन्माननीय सभासद बंधू भगिनीनो,

बँकेच्या दि.३१ मार्च, २०२३ अखेर पूर्ण झालेल्या आर्थिक वर्षाचा ५० वा सुवर्ण महोत्सवी वार्षिक अहवाल, ताळेबंद पत्रक व नफा-तोटा पत्रक आपणासामोर सादर करताना मला आनंद होत आहे.

आर्थिक वर्ष २०२२-२३ चा एकंदरीत आढावा घेतला असता आपणांस ज्ञात आहे की, गेल्या दोन वर्षापासून जागतिक परिस्थितीतील बदलांमुळे तसेच कोवीड १९ या जागतीक महामारीचे सावटामुळे अहवाल वर्षात देखील काही प्रमाणात मंदी असल्याने, सर्वच व्यवसाय व उद्योगधंद्याची वाढ अपेक्षेप्रमाणे झालेली नाही. तसेच खाजगी बँका व स्मॉल फायनास बँका यांची रिटेल बँकींग मध्ये असलेली तीव्र स्पर्धा असताना देखील आपल्या बँकेने इतर नागरी सहकारी बँकांच्या तुलनेत सन २०२२-२३ मध्ये आर्थिक दृष्ट्या सर्वांगीण प्रगती साधलेली आहे. आपल्या बँकेचा एकूण व्यवसाय रु. ४४८४.५५ कोटी इतका झालेला आहे. दरवर्षाप्रमाणे या वर्षीही बँकेने सहकारी बँकांसमोर असलेल्या अडचणी व तीव्र स्वरूपाच्या स्पर्धेत कामकाज करून आपल्या प्रगतीची वाटचाल ठरवून दिलेल्या उद्दिष्टानुसार चालू ठेवलेली आहे. पुढील आकडेवारीवरून बँकेने केलेल्या प्रगतीची कल्पना आपणांस स्पष्ट दिसून येईल. याशिवाय अहवाल वर्षामध्ये बँकेने केलेल्या कामगिरीचा खालील प्रमाणे. प्रगतीचा उल्लेख मी करू इच्छिते.

अ.क्र.	तपशील	मागील वर्षाअखेरची रक्कम (रु. कोटीत)	अहवाल वर्षाअखेरची रक्कम (रु. कोटीत)
१	भाग भांडवल	७२.१०	७०.५६
२	राखीव व इतर निधी	३९५.२८	४२१.६०
३	ठेवी	२९०६.८३	२९२९.६५
४	कर्जे	१६२२.९६	१५५४.९०
५	गुंतवणुक	१४६८.९४	१४६०.७६
६	खेळते भांडवल	३६२७.७४	३६६६.१८
७	निव्वळ नफा	१९.६२	२०.३०

याशिवाय अहवाल वर्षामध्ये बँकेने केलेल्या कामगिरीचा खालीलप्रमाणे उल्लेख मी करू इच्छिते.

### सभासद संख्या - ७८६०० :-

गतवर्षी म्हणजेच दिनांक ३१/०३/२०२२ अखेर बँकेची एकूण सभासद संख्या ७८०१९ इतकी होती. अहवाल वर्षात २७४१ नवीन सभासद झालेले असून वर्षाअखेर २१६० इतके सभासद निवृत्त झालेले आहेत. वर्षाअखेर पटावर असलेल्या सभासदांची एकूण संख्या ७८६०० इतकी झाली आहे.

### भाग भांडवल - रुपये ७०.५६ कोटी :-

गतवर्षाअखेर बँकेचे एकूण भागभांडवल रुपये ७२.१० कोटी इतके होते. अहवाल वर्षात त्यात रुपये १.५४ कोटीने घट झालेली आहे. अहवाल वर्षाअखेर एकूण भरणा झालेले भाग भांडवल रुपये ७०.५६ कोटी इतके झालेले आहे. गतवर्षाच्या तुलनेत भाग भांडवलामध्ये शेकडा २.१४% ने घट झालेली आहे. सदर घट होण्याचे कारण म्हणजे, भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार ज्या नागरी सहकारी बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) हे १२% पेक्षा जास्त असल्यास, अशा नागरी सहकारी बँकांच्या सभासदांना देण्यात येणाऱ्या कर्जाच्या प्रमाणात भाग भांडवल रकमेची टक्केवारी / रक्कम ठरविण्याचा अधिकार संबंधीत नागरी सहकारी बँकेच्या व्यवस्थापनास दिलेला आहे. आपल्या बँकेचे गतवर्षाचे भांडवल पर्याप्तता प्रमाण (CRAR) १५.५१% इतके असल्याने वैयक्तिक सुरक्षित कर्जदार यांना फक्त रु. १,०००/- व घरकर्ज दारांना जास्तीत जास्त रु. १०,०००/- इतके भाग भांडवल घेण्याचे ठरविण्यात आले आहे, की जेणे करून छोट्या रकमांच्या कर्जदारांमध्ये वाढ होऊन अग्रक्रम घटकाच्या कर्जाचे उद्दीष्ट साध्य होऊन बँकेच्या नफा शक्तीत वाढ होईल व नफा शक्तीत वाढ झाल्यामुळे बँकेच्या स्वनिधीत आपोआप वाढ होईल. तसेच बँकेच्या पोटनियमात पान क्र. १२ मध्ये मुद्दा क्र. २२ मध्ये सभासदत्वास एक वर्ष पूर्ण झाल्यानंतर सभासद बँकेच्या सभासदत्वाचा राजीनामा देवू शकतो. तसेच बँकेने महाराष्ट्र राज्य सहकार खाते यांच्या परिपत्रकाप्रमाणे एकरकमी परतफेड योजनेचा (OTS) अवलंब केल्यामुळे, एकरकमी परतफेड योजनेच्या (OTS) अंतर्गत भाग भांडवल वजा करता कर्ज खाते बंद होत असेल तर, सदरचे भाग भांडवल वर्ग केले जात आहे. त्यामुळे भाग भांडवल रकमेत घट झालेली आहे.

### राखीव व इतर निधी - रुपये ४२१.६० कोटी :-

बँकेकडे गतवर्षाअखेर एकूण रुपये ३९५.२८ कोटी इतके राखीव व इतर निधी होते. त्यामध्ये रुपये २६.३२ कोटी इतक्या रकमेची भर



पडून अहवाल वर्षाअखेर एकूण रु.४२१.६० कोटी इतके राखीव व इतर निधी झालेले आहेत. गतवर्षीच्या तुलनेत राखीव व इतर निधीमध्ये ६.६६% ने वाढ झालेली आहे.

#### ठेवी - रुपये २९२९.६५ कोटी :-

बँकेकडे गतवर्षाअखेर एकूण रुपये २९०६.८३ कोटी इतक्या ठेवी होत्या. त्यामध्ये रुपये २२.८२ कोटी इतक्या रकमेच्या ठेवींची वाढ झाली असून अहवाल वर्षाअखेर बँकेच्या एकूण ठेवी रु.२९२९.६५ कोटी इतक्या झालेल्या आहेत.तसेच गतवर्षी ठेवीवरील व्याजाचा सरासरी दर (Average Cost of Deposit) ४.९९% इतका होता. तो चालू आर्थिक वर्षात ४.५५% इतका राखलेला आहे.गतवर्षाच्या तुलनेत चालू आर्थिक वर्षामध्ये ठेवीवरील व्याजाच्या सरासरी दरा (Average Cost of Deposit) मध्ये ०.४४% ने घट झालेली आहे.तर ठेवीमध्ये ०.७९% ने वाढ झालेली आहे.

#### कर्ज व्यवहार - रुपये १५५४.९० कोटी:-

गतवर्षाअखेर बँकेने सभासदांस विविध प्रकारच्या कर्ज योजनांद्वारे एकूण कर्ज वाटप रु.१६२२.९६ कोटी इतके केलेले होते.त्यामध्ये अहवाल वर्षात रु.६८.०६ कोटी इतक्या रकमेने घट होऊन अहवाल वर्षा अखेर एकूण कर्ज वाटप रु.१५५४.९० कोटी इतके झालेले आहे. कर्जामध्ये गतवर्षाच्या तुलनेत ४.९९% ने घट झालेली आहे.

कोवीड-१९ च्या पडछायेमुळे, व्यवसाय व उद्योगधंद्यामध्ये मोठ्या प्रमाणावर मंदी चे वातावरण असल्याने कर्जाचे वितरण जास्त प्रमाणावर होऊ शकले नाही. विविध प्रकारच्या कर्ज वितरणामध्ये वाढ होण्यासाठी दि.०१/०७/२०२३ पासून बँकेने काही कर्जदारांच्या व्यवसाय व उद्योगधंद्याच्या खात्यांचे पतमापन (Credit Rating) करून पतमापनाच्या निकषाप्रमाणे सदर कर्जदारांना ९.००% व्याजदर लागू केलेला आहे. त्याचप्रमाणे बँकेने घरकर्जाचे व्याजदर कमी केलेले असून रु.३५.०० लाखापर्यंतच्या घरकर्जासाठी ९.००%, रु.५०.०० लाखापर्यंतच्या घरकर्जासाठी ९.२५% व रु.१४०.०० लाखापर्यंतच्या घरकर्जासाठी ९.५०% व्याजदर लागू केलेला आहे. त्याचप्रमाणे बँकेने सोनेतारण कर्जासाठीचा व्याजदर ९.००% लागू केलेला आहे. त्याचप्रमाणे ज्या पगारदार नोकरांचे पगार बँकेतील त्यांच्या खात्यावर जमा होत असतील किंवा त्यांचे मालकांनी कर्जाचे हप्ते कपात करून देण्याची हमी दिलेली आहे. अशा पगारदार कर्जदारांच्या कर्जाचा व्याजदर १२.५०% इतका केलेला आहे. तसेच दि.०१.०७.२०२३ पासून बँकेने महीला सभासदांकरिता नवीन गृहलक्ष्मी घर कर्ज योजना चालू केलेली असून, सदर योजनेचा लाभ घेण्यासाठी बँकेच्या घरकर्ज अर्जामध्ये प्रथम नाव महीलेचे असावे. तसेच सदर घर/फ्लॅटच्या कागदपत्रांवर प्रथम नाव महीलेचे असावे. सदर घरकर्ज योजनेसाठी व्याजदर हा रु.३५/- लाख पर्यंत ८.७५% रु.३५ ते ५० लाखापर्यंत ९% व रु.५० लाख ते १४० लाखापर्यंत ९.२५% इतका आहे.

तसेच बँकेने दि.०१.०४.२०२३ पासून उत्तम जिंदगी असलेल्या कर्जदारांना व्याजदरांमध्ये देण्यात येत असलेली ०.५०% ते १.००% इतकी सुट (Rebate) बंद करण्यात आली आहे. कारण की भारतीय रिझर्व बँकेने गतवर्षी वेळोवेळी जाहीर केलेल्या पत धोरणानुसार दि. ०४.०५.२०२२ पासून दि.०८.०२.२०२३ पर्यंत बँक रेट ४.२५% वरून ६.७५% पर्यंत वाढविला आहे.म्हणजेच त्यामध्ये जवळजवळ २.५०% ने वाढ केलेली आहे.तसेच इतर बँकांच्या कर्जावरील व्याजदराच्या तुलनेत व बँकरेटच्या वाढीच्या तुलनेत आपल्या बँकेने कर्जावरील व्याजदरामध्ये वाढ केलेली नाही याची आपण नोंद घ्यावी.

#### गुंतवणूक - रुपये १४६०.७६ कोटी :-

गतवर्षा अखेर बँकेची एकूण गुंतवणूक रु.१४६८.९४ कोटी इतकी होती.त्यामध्ये अहवाल वर्षात रु. ८.१८ कोटी इतक्या रकमेने घट झालेली असून अहवाल वर्षाअखेर एकूण गुंतवणूक रु. १४६०.७६ कोटी इतकी झालेली आहे.गतवर्षाच्या तुलनेत गुंतवणूकीमध्ये ०.५६% ने घट झालेली आहे. गुंतवणुकीवर गतवर्षी सरासरी उत्पन्न ६.६७% इतके मिळालेले होते. अहवाल वर्षात गुंतवणुकीवर सरासरी उत्पन्न ६.८५% इतके मिळालेले आहे. तसेच भारतीय रिझर्व बँकेच्या मार्गदर्शक तत्वांनुसार अग्रक्रम क्षेत्रातील कर्जे (Priority Sector Lending) वाटप पूर्तते करीता बँकेने "भारतीय लघु उद्योग विकास बँक (SIDBI)" यांच्याकडे रु.७१.१७ कोटी इतकी रक्कम तीन वर्षासाठी गुंतवणुक केलेली आहे.

#### खेळते भांडवल - रुपये ३६६६.१८ कोटी :-

गतवर्षाअखेर बँकेचे एकूण खेळते भांडवल रु.३६२७.७४ कोटी इतके होते.त्यामध्ये अहवाल वर्षात रु.३८.४४ कोटी इतक्या रकमेने वाढ होऊन वर्षाअखेर बँकेचे एकूण खेळते भांडवल रु.३६६६.१८ कोटी इतके झालेले आहे.गतवर्षाच्या तुलनेत खेळत्या भांडवलामध्ये १.०६% ने वाढ झालेली आहे.

#### सेवक वर्ग खर्च - रुपये ४८.३६ कोटी :-

मागील वर्षी पगार, भत्ते व सानुग्रह अनुदान यावर रु.४६.५१ कोटी इतका खर्च झालेला होता.अहवाल वर्षात सेवक वर्गावर एकूण खर्च रु.४८.३६ कोटी इतका झालेला आहे.गतवर्षाच्या तुलनेत सेवकवर्ग खर्चामध्ये ३.९८% ने वाढ झालेली आहे. सदर वाढ होण्याचे कारण सानुग्रह अनुदान वाटप व महागाई भत्त्यामधील वाढमुळे वेतन खर्चामध्ये वाढ झालेली आहे.

**निव्वळ नफा - रुपये २०.१५ कोटी :-**

गतवर्षाअखेर ढोबळ नफा रु. ३६.७८ कोटी इतका झालेला होता. त्यामधून तरतुदी रु. १७.१६ कोटी वजा केल्यास रु. १९.६२ कोटी इतका निव्वळ नफा होता. चालू वर्षी ढोबळ नफा रुपये ३२.१४ कोटी मधुन आवश्यक तरतुदीची रक्कम रु.११.९९ कोटी वजा करता रुपये २०.१५ कोटी इतका निव्वळ नफा शिल्लक राहतो. गतवर्षाच्या तुलनेत निव्वळ नफ्यात २.७०% म्हणजेच रु. ५३ .०० लाखाने वाढ झालेली आहे.

**नफा विभागणी :-**

चालू वर्षाचा निव्वळ नफा रु.२०,१५,२७,४३७.०७ मध्ये सुवर्ण जयंती महोत्सव निधी मधील रु.१५,२१,५९१.०० इतकी रक्कम खर्च म्हणुन Draw Down Reserve केल्यामुळे वाटपासाठी निव्वळ नफा रु.२०,३०,४९,०२८.०७ इतका शिल्लक राहतो त्याची विभागणी खालीलप्रमाणे करण्यात येवून भारतीय रिझर्व बँकेस पाठविण्यात मंजुरी घ्यावी हि विनंती. बँकेस झालेल्या निव्वळ नफ्याची AS-4 नुसार केलेल्या विभागणीच्या नोंदीस कार्यात्तर मंजुरी घ्यावी. तसेच महाराष्ट्र राज्य अध्यादेश क्र.१८ (२०२०) दिनांक ०२/११/२०२० नुसार संचालक मंडळास दिलेल्या अधिकारानुसार बँकेस सन २०२२-२३ साली झालेल्या निव्वळ नफ्याच्या खालील प्रमाणे विभागणीस मंजूरी देण्यासाठी सादर करण्यात आलेली आहे.

अ. क्र.	निधीचा तपशील	एकूण रक्कम रुपये
१	राखीव निधी २५ टक्के प्रमाणे	५,०४,००,०००.००
२	इमारत निधी	६,७३,९४,७१८.०७
३	तंत्रज्ञान विकास निधी	५०,००,०००.००
४	विशेष राखीव निधी U/S. (I)(viii)	१,०२,००,०००.००
५	विकास निधी	५,००,०००.००
६	सभासद कल्याण निधी	३,००,०००.००
७	शिल्लक रक्कम पुढील वर्षासाठी वर्ग (*)	६,९२,५४,३१०.००
८	<b>एकूण रुपये</b>	<b>२०,३०,४९,०२८.०७</b>

**लाभांश :-(\*)**

आपली बँक लाभांश वाटप करताना भागधारकांचे हित साधण्याबरोबर बँकेचे भांडवल वाढविण्याचा आलेख समप्रमाणात ठेवला असून गेले अनेक वर्ष भागधारकांना १०% ते १२% लाभांश वाटपाचे धोरण राबवित आहे. बँकेची आर्थिक प्रगती व लाभांश वाटपाचे धोरण या आधारे चालू वर्षी सभासदांना १०% इतका लाभांश देण्याची शिफारस संचालक मंडळ करीत आहे.

**ठेवी विमा संरक्षण:-**

बँकेच्या ठेवीदारांच्या रुपये ५.०० लाख पर्यंतच्या ठेवींना, ठेवी विमा व पत हमी महामंडळ (DICGC) कायद्यानुसार विम्याचे संरक्षण असून त्यासाठीच्या विमा हप्त्याची रक्कम बँक नियमित भरणा करीत आहे. बँकेने सप्टेंबर-२०२३ पर्यंत विमा हप्त्याची रक्कम ठेवी विमा व पत हमी महामंडळ (DICGC) यांना कायद्यानुसार भरणा केलेली आहे. ठेवी विमा व पत हमी महामंडळ (DICGC) च्या नविन नियमानुसार प्रत्येक खातेदाराच्या ठेवीस रु.५.०० लाखाचे विमा संरक्षण आहे.

**उत्पादन क्षमता नसलेली मालमत्ता (एन.पी.ए.) :-**

मागील वर्षी बँकेची एकूण अनुत्पादक कर्जे रु.२२०.०९ कोटी इतकी होती.बँकेच्या एकूण कर्जाशी ढोबळ एनपीएचे प्रमाण १३.५६% इतके होते तर निव्वळ एनपीएचे प्रमाण ३.१२% इतके होते. अहवाल वर्षात बँकेची एकूण अनुत्पादक कर्जे रक्कम रु.२१५.५६ कोटी इतकी झालेली आहेत. ढोबळ एनपीए रु. ४.५३ कोटीने कमी झालेला आहे .बँकेच्या एकूण कर्जाशी ढोबळ एनपीए चे प्रमाण १३.८६% इतके असून निव्वळ एनपीएचे प्रमाण २.४६% इतके आहे. गतवर्षाच्या तुलनेत निव्वळ एनपीएचे प्रमाण ०.६६% ने घटलेले आहे. देशामध्ये आर्थिक व्यवस्थेतील मंदी कायम असूनही नागरी सहकारी बँकांमध्येही मंदीचे सावट असूनही, या परिस्थितीत देखील आपल्या बँकेने चांगल्या प्रकारची वसूली केलेली आहे.व एनपीएचे प्रमाण हे अत्यल्प राखण्यात यश मिळविलेले आहे.



**भांडवल पर्याप्तता प्रमाण (CRAR):-**

भारतीय रिझर्व बँकेने नागरी सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण ९% इतके निश्चित केलेले आहे.परंतु भारतीय रिझर्व्ह बँकेच्या भांडवल पर्याप्ततेच्या सुधारीत धोरणानुसार नागरी सहकारी बँकांचे एकुण चार स्तर केलेले असून आपली बँक स्तर- ३ मध्ये येत आहे. स्तर-३ मध्ये रु.१०००.०० कोटी ते रु.१००००.०० कोटी पर्यंत ठेवी असलेल्या बँका येत आहेत. सध्या स्तर- २ ते स्तर -४ असलेल्या नागरी सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण ३१मार्च २०२४ पासून किमान १०% इतके, ३१ मार्च २०२५ अखेर किमान ११% इतके, ३१ मार्च २०२६ अखेर किमान १२% इतके निश्चित केलेले आहे. तसेच आर्थिक दृष्ट्या सक्षम व उत्कृष्ट व्यवस्थापन बँकांसाठी १२% इतके प्रमाण निश्चित केलेले आहे.या अहवाल वर्षाअखेर आपल्या बँकेचे भांडवल पर्याप्ततेचे प्रमाण १५.३४% इतके झालेले आहे.

**निव्वळ मूल्य (Net Worth):-**

गतवर्षी आपल्या बँकेचे निव्वळ मूल्य रु.२३९.०६ कोटी इतके होते. चालु वर्षा अखेर निव्वळ मूल्य रु.२२१.४६ कोटी झालेले आहे सदर निव्वळ मूल्य कमी होण्याचे कारण म्हणजे भारतीय रिझर्व्ह बँकेच्या निव्वळ मूल्य व भांडवल पर्याप्ततेच्या सुधारीत धोरणानुसार इतर निधी वगळून फक्त, मुक्त राखीव निधी (Free Reserve) निव्वळ मूल्य हिशोबा करीता ग्राह्य धरण्यात आलेले आहेत.

**शाखा स्थलांतर :-**

- आपल्या बँकेच्या एकुण ४ शाखांचे स्थलांतर नवीन प्रशस्त व वातानुकूलीत जागेमध्ये पुढील ठिकाणी करण्यात आलेले आहे.
- १)शिर्डी शाखेचे स्थलांतर दि.२७/१०/२०२२ रोजी, हॉटेल कलासाई कॉम्प्लेक्स ,शॉप नंबर-१ व २ सर्वे नं.१/२ पी ,पोलीस स्टेशन समोर ,शिर्डी, अहमदनगर-मनमाड हायवे ता.राहता जिल्हा -अहमदनगर -४१२२०८ .
  - २)शिक्रापुर शाखेचे स्थलांतर दि.२८/०२/२०२३ रोजी, शॉप नं.३ व ४ आर सासवडे आर्केड ,चाकण - शिक्रापुर रोड ,चाकण चौक, भारत पेट्रोलियम पंपाजवळ शिक्रापुर , ता.शिरूर, जि. पुणे ४१२२०५.
  - ३)औरंगाबाद शाखेचे स्थलांतर दि.२८/०२/२०२३ रोजी, प्लॉट नं.११३ वरद मेडीकल फाऊंडेशन जवळ ,अपना नगर दर्गा रोड, औरंगाबाद-४३१००१.
  - ४)तळेगाव शाखेचे स्थलांतर दि.१५/०४/२०२३ रोजी, शॉप नं.२०७,२०८,२०९ प्राईम बिझनेस सेटर,सर्वे नं.४५२/२/३ (जुना सर्वे नं.७१२/३,२/३ अ)तळेगाव दाभाडे , ता.मावळ , जि.पुणे -४१०५०७.

**सहकारी संस्थांच्या नफ्यावर कर आकारणी:-**

केंद्र सरकारने आर्थिक वर्ष २००६-०७ पासून सहकारी संस्थांच्या नफ्यावर करआकारणी चालू केलेली आहे. आपल्या बँकेने चालू आर्थिक वर्ष २०२२-२३ सालासाठी रु.७५१.०० लाख इतकी कर रक्कम तरतूद केली असून त्याचा भरणा अग्रीम कर म्हणून सरकारी तिजोरी मध्ये जमा केलेला आहे.

**व्यवस्थापन मंडळ (Board of Management) :-**

भारतीय रिझर्व्ह बँकेचे परिपत्रक क्र. RBI/२०१९-२०/१२८ DoR(UCB).BPD.cir.No.८/१२०५.००२/२०१९-२० दि.३१/१२/२०१९ नुसार रु.१००/- कोटीपेक्षा जास्त ठेवी असणाऱ्या नागरी सहकारी बँकाना व्यवस्थापन मंडळ (Board of Management) ची स्थापना करणे आवश्यक आहे. त्या अनुषंगाने बँकेच्या सुधारीत उपविधी क्र. ३९(२) नुसार बँकेच्या व्यवस्थापन मंडळामध्ये खालील व्यक्ती/सदस्यांची नियुक्ती केलेली असून सदर व्यवस्थापन मंडळ दिनांक ०५/०७/२०२१ पासून बँकेत कार्यरत आहे.

अ. क्र.	नाव	विशेष ज्ञान व प्रत्यक्ष व्यवहारिक अनुभव असलेले क्षेत्र	शैक्षणिक पात्रता
१	श्री. योगेश पांडुरंग पाटील	हिशेबनिसाचा व्यवसाय (Chartered Accountant )	सीए
२	श्री. चिराग अमृतलाल पटेल	माहिती तंत्रज्ञान (Information Technology )	बीई कॉम्प्युटर, MS (Mis)
३	श्री. एकनाथ विठठलराव काळे	बँकिंग ( Ex.MD of GS Mahanagar Co-op. Bank Ltd.)	बी.कॉम.
४	श्री. केतन तुषार कोठावळे	कायदे (Law)	एलएलएम
५	श्री. किसनराव शंकरराव भोसले	बँकिंग (Ex. MD & Chief Officer of GS Mahanagar Co-op. Bank Ltd. )	बी.कॉम.डिप्लोमा ईन लेबर लॉ अॅन्ड वेलफेअर
६	श्री. भानुदास जनार्दन खोसे	बँकिंग ( Ex.MD of GS Mahanagar Co-op. Bank Ltd.)	बी.कॉम

### बँकेच्या विकास कामाबाबत :-

**बँकेचे नूतन प्रशासकीय कार्यालय :-** बँकेने स्वमालकी तत्वावर खरेदी केलेल्या सि.टी.सर्वे ७९५, माझगाव विभाग, डॉ.बाबासाहेब आंबेडकर रोड, काळाचौकी, चिंचपोकळी, मुंबई- ४०००३३, येथील मालकी हक्काने खरेदी केलेल्या जागेतील एकुण क्षेत्र ७१५ चौ.मीटर जागेवर बँकेचे भव्य दिव्य असे ९ मजली प्रशासकीय कार्यालयाचे बांधकाम चालु असुन सध्या चौथ्या मजल्याचे बांधकाम पूर्ण झालेले असून त्यासंदर्भात ईमारतीचे वास्तूविशारद, आरसीसी कन्सलटंट यांच्या नियमित तपासणी अहवालानुसार बांधकाम ठेकेदाराच्या कामाची प्रतवारी तपासून पुढील बांधकाम चालू आहे. त्यामुळे बँकेच्या नवीन वास्तूचे बांधकाम या वर्षाअखेरीस पुर्णत्वास येईल.

**बँकेचे सुवर्ण महोत्सवी वर्ष :-** बँकेचे सुवर्ण महोत्सवी वर्षानिमित्त सभासद खातेदार व ग्राहकांसाठी विविध प्रकारचे कार्यक्रम व मेळावे आयोजित करण्याचे काम चालू केलेले असून, बँकेच्या स्थापनेपासून आपणा सर्व सभासदांचे बँकेस जे मोलाचे मार्गदर्शन व सहकार्य लाभलेले असुन सन २०२३ या सुवर्ण महोत्सवी वर्षानिमित्त सर्व सभासदांना ५० व्या वर्षासाठी भेट रुपाने लाभांश स्वरूपात रक्कम देण्याचा बँकेचा मनोदय असुन त्याबाबतचा निर्णय गठीत केलेली कमिटी व संचालक मंडळ यांचे कडून लवकरच घेण्यांत येवून वार्षिक सर्वसाधारण सभेमध्ये जाहीर करण्यात येईल.

### बँकेच्या तंत्रज्ञान विकासाबाबत :-

बँकेचे व्यवहार अद्यावत संगणक प्रणाली व डिजिटल Platform मार्फत करण्याकरीता आपल्या बँकेने चालु अर्थिक वर्षात संपुर्ण संगणक प्रणाली व डिजिटल बँकींगमध्ये इन्फोसिस कंपनीचे फिर्नकल सॉफ्टवेअर अंतर्भूत करण्याचे कामकाज चालु केले असुन सदर नवीन संगणक प्रणाली दिनांक २३.१२.२०२२ पासुन कार्यरत झाली असुन त्याचा फायदा सभासद व खातेदारांना होणार आहे.

### सामाजिक बांधिलकी :-

- १) प्रति वर्षाप्रमाणे बँकेने यावर्षी बँकेच्या कार्यक्षेत्रातील विविध सामाजिक, शैक्षणिक, धार्मिक संस्थांना व व्यक्तींना जाहिरात स्वरूपात मदत केलेली आहे.
- २) बँकेने सभासद कल्याण निधी उभारला असुन सभासद कल्याण निधी नियमांच्या अनुषंगाने सभासदांना सदर कल्याण निधी मधून वेळोवेळी मदत करण्यात येते.

### सेवानिवृत्त कर्मचारी :-

बँकेच्या ५० वर्षांच्या इतिहासात कर्मचाऱ्यांचे मोलाचे सहकार्य असुन, ही बाब बँकेच्या इतिहासात नोंदली जाईल. चालू आर्थिक वर्षात सेवानिवृत्त झालेले कर्मचाऱ्यांनी बँकेस दिलेल्या सेवेचा अभिमानाने उल्लेख करुन त्यांचे ऊर्वरित आयुष्य सुख समाधानाचे जावे, ही सदिच्छा.

### श्रध्दांजली :-

फक्त बँकेच्या विकासाचे स्वप्न मनी बाळगलेले स्व. सॉलि. गुलाबराव शेळके साहेब यांच्या नंतर अॅड.उदय गुलाबराव शेळके साहेब यांनी अहमदनगर जिल्हा बँक व जीएस महानगर बँक तेवढ्याच जोमाने प्रगती पथावर नेण्यासाठी वाढ व विकास यावर लक्ष केंद्रीत केले. परंतू त्यांच्या अनंतात विलीन होण्याने पुढील ध्येयपूर्तीमध्ये काही प्रमाणात अडसर निर्माण झालेला असला तरी आपण सर्वांच्या सहकार्याने त्यांची ध्येयपूर्ती करणे हीच अॅड. उदय शेळके साहेब यांस खरी श्रध्दांजली ठरेल. जीएस महानगर बँक परिवाराच्या वतीने स्वर्गीय अॅड.उदय गुलाबराव शेळके साहेब यांना भावपूर्ण श्रध्दांजली!

तसेच अहवाल सालात जे ज्ञात व अज्ञात सभासद, ठेवीदार व बँकेचे हितचिंतक यांचे निधन झालेले आहे, त्यांच्या कुटुंबियांच्या दुःखात संचालक मंडळ सहभागी असून ईश्वर त्यांच्या आत्म्यास शांती देवो, अशी मी प्रार्थना करते.

### आभार:-

१. माजी केंद्रीय कृषीमंत्री मा.श्री.शरदचंद्रजी पवार साहेब, महाराष्ट्र राज्याचे मुख्यमंत्री ना. श्री. एकनाथजी शिंदे साहेब, उपमुख्यमंत्री ना.श्री. देवेंद्रजी फडणवीस साहेब व उपमुख्यमंत्री श्री. अजितदादा पवार साहेब, माजी मुख्यमंत्री ना.श्री.उध्दवजी ठाकरेसाहेब, माजी महसुल मंत्री श्री.बाळासाहेब थोरात साहेब, सहकार मंत्री मा.ना.श्री.अतुलजी सावे साहेब, यांनी बँकेस केलेल्या सहकार्याबद्दल मी त्यांची ऋणी आहे.

२. सहकार सचिव - महाराष्ट्र राज्य -श्री. एस.एस.संधु., सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे - मा.श्री.अनिल कवडे., आयुक्त, महाराष्ट्र राज्य सहकारी निवडणूक प्रधिकरण - श्री. उरविंदर पालसिंग मदन, सचिव - मा.श्री.पांडुरंग खंडागळे, तसेच अप्पर निबंधक, सहकारी संस्था (वित्त व लेखातपासणी व निवडणुक)-श्री.श्रीकृष्ण वाडेकर, सहकार अप्पर आयुक्त (प्रशासन/नागरी बँका) मा.श्री. शैलेश कोतमिरे, सहकार उपनिबंधक (नागरी बँका) मा.श्री.आनंद कटके, सहकार उपनिबंधक



(लेखापरीक्षण) मा.श्री.तान्हाजी कवडे, जिल्हा उपनिबंधक मुंबई शहर मा.श्री.नितीन काळे, विभागीय सहनिबंधक मा.श्री. बाजीराव शिंदे, सहाय्यक निबंधक, एफ. साऊथ वॉर्ड मा.श्री.अनिल देवकर, व सहकार खात्यातील इतर अधिकारी यांनी वेळोवेळी केलेल्या सहकार्याबद्दल मी त्यांची ऋणी आहे.

३. भारतीय रिझर्व्ह बँकेचे नागरी सहकारी बँकांच्या, मुंबई प्रादेशिक कार्यालयाचे मुख्य महाप्रबंधक, महाप्रबंधक, सहाय्यक महाप्रबंधक व प्रबंधक आणि इतर अधिकारी यांनी बँकेला वेळोवेळी जो सल्ला व मार्गदर्शन त्याबद्दल बँक त्यांची ऋणी आहे.

४. महाराष्ट्र राज्य सहकारी बँक लि., मुंबई जिल्हा मध्यवर्ती सहकारी बँक लि., अहमदनगर जिल्हा मध्यवर्ती सहकारी बँक लि., पुणे जिल्हा मध्यवर्ती सहकारी बँक लि., या बँकांचे अध्यक्ष, उपाध्यक्ष, कार्यकारी संचालक आणि अधिकारी यांनी बँकेस वेळोवेळी सहकार्य व मार्गदर्शन केले त्याचा कृतज्ञतापूर्वक उल्लेख मी येथे करू इच्छिते.

५. बँकेचे हिशोब तपासणीस मे.बाटलीबाँय अँड पुरोहित (सांविधानिक लेखा परिक्षक), अंतर्गत व कंकरंट हिशोब तपासणीस यांनी तपासणी काळामध्ये बँकेस ज्या बहुमोल सुचना व मार्गदर्शन केले त्याबद्दल मी त्यांची आभारी आहे.

६. अहवाल वर्षात कर्मचारी संघटनेचे अध्यक्ष मा.खासदार श्री.आनंदराव अडसूळ, कार्याध्यक्ष मा.श्री.सुनिल साळवी, सरचिटणीस मा.श्री.नरेंद्र सावंत यांनी दिलेल्या सहकार्याबद्दल बँक त्यांची आभारी आहे.

आपल्या बँकेचे सभासद, ठेवीदार, खातेदार, हितचिंतक, अधिकारी व कर्मचारी वर्ग यांचा बँकेच्या प्रगतीमध्ये जो सहभाग आहे, तो अमूल्य असून बँकेस मिळालेल्या सहकार्याबद्दल मी त्यांची ऋणी असून यापुढेही असेच सहकार्य मिळत राहील व सर्वांच्या सक्रिय पाठिंब्याने बँकेची प्रगती पुढेही अशीच चालू राहील असा आत्मविश्वास बाळगून पुन्हा संचालक मंडळाचे वतीने सर्वांचे आभार मानते.

सभासद बंधु भगिनीनो, सन २०२२-२३ च्या अहवालासंबंधातील माहिती व अजेंड्यावरील विषयानुसार ३१ मार्च २०२३ रोजीचे ताळेबंद पत्रक व नफा तोटा पत्रक व इतर विषयाबाबतचा तपशील या अहवालात स्पष्टपणे नमूद केले आहेत. आपणास सादर केलेला अहवाल, नफा तोटा, ताळेबंद पत्रक, नफा वाटणी आणि अंदाजपत्रक आपण स्विकृत करावे. तसेच बँकेच्या सर्वांगीन प्रगतीकरीता आतापर्यंत सर्वांनी केलेल्या सहकार्याप्रमाणे येथून पुढेही असेच सहकार्याचा हातभार लावावा हि नम्र विनंती.

जय हिंद ..जय महाराष्ट्र ..  
जय सहकार..

संचालक मंडळाचे अनुज्ञानेवरून

स्थापना-१९७३

संचालक मंडळाचे अनुज्ञेवरून  
श्रीमती. सुमन गुलाबराव शेळके  
(अध्यक्षा)

सुवर्ण महोत्सवी वर्ष

एक भक्कम व विश्वसनीय आधार

दिनांक : १९/०७/२०२३

ठिकाण : लालबाग, मुंबई-४०००१२

संचालक मंडळ सदस्यांची उपस्थिती सन २०२२-२३

अ.क्र.	संचालक/संचालिकेचे नाव	पद	एकूण सभा	उपस्थित सभा
१	श्रीमती.सुमन गुलाबराव शेळके (दि.३०.०१.२०२३ पासुन)	अध्यक्षा	२६	२२
२	श्री. भास्कर बाबाजी कवाद	उपाध्यक्ष	२६	२५
३	अॅड.श्री.उदय गुलाबराव शेळके (दि.२९.०१.२०२३ पर्यंत)	अध्यक्ष	२२	०६
४	श्री. भास्कर लक्ष्मण खोसे (दि.१७.०६.२०२२ पर्यंत)	संचालक	०६	०२
५	श्री. वसनजी धारशी देढीया	संचालक	२६	२६
६	श्री. बन्शी चिमाजी बांगर	संचालक	२६	२४
७	श्री. सुरेश होनाजी ढोमे	संचालक	२६	२४
८	श्री. रामचंद्र राजाराम तिकोने	संचालक	२६	२३
९	श्री. सतिश अनंत खणकर	संचालक	२६	२६
१०	श्री. बबन भाऊ लंके	संचालक	२६	१७
११	श्री. विकास दामोदर उंद्रे	संचालक	२६	१४
१२	श्री. शिवाजी कोंडिबा कारखिले	संचालक	२६	१५
१३	श्री. भानुदास जर्नादन खोसे	संचालक	२६	१६
१४	श्री. श्रीधर कोंडीराम कोठावळे	संचालक	२६	२३
१५	श्री. रविंद्र दत्तात्रय ढोले	संचालक	२६	१९
१६	डॉ.सौ. गितांजली राजेश डेरे	संचालिका	२६	१७
१७	श्री. नारायण शंकर कुहे	संचालक	२६	२६
१८	श्री. विलास दगडू पालवे	संचालक	२६	२४
१९	श्री. संतोष भाऊराव रणदिवे	संचालक	२६	२३
२०	श्री. केतन तुषार कोठावळे (दि.१७.०३.२०२३ पासुन)	संचालक	०१	०१
२१	श्री. विजय देवराम बोरुडे (दि.३०.०९.२०२२ पर्यंत)	कार्यलक्षी संचालक	१३	१३
२२	श्री. अशोक सुखदेव नवले	कार्यलक्षी संचालक	२६	२५
२३	श्री.नितीन रामभाऊ खोडदे (दि.१७.०३.२०२३ पासुन)	कार्यलक्षी संचालक	०१	०१
२४	श्री.मंजूनाथा थिम्मा कांचन	कार्यकारी संचालक	२६	२६

व्यवस्थापन मंडळ सदस्यांची उपस्थिती सन २०२२-२३

अ.क्र.	सदस्यांचे नाव	पद	एकूण सभा	उपस्थित सभा
१	श्री. योगेश पांडुरंग पाटील	अध्यक्ष	२४	२२
२	श्री. चिराग अमृतलाल पटेल	सदस्य	२४	१९
३	श्री. केतन तुषार कोठावळे	सदस्य	२४	१९
४	श्री. एकनाथ विठ्ठलराव काळे	सदस्य	२४	१९
५	श्री. किसनराव शंकरराव भोसले	सदस्य	२४	२२
६	श्री. भानुदास जनार्दन खोसे	सदस्य	२४	२२
७	श्री. मंजूनाथा थिम्मा कांचन	कार्यकारी संचालक	२४	२४



## INDEPENDENT AUDITORS' REPORT FOR THE YEAR ENDED 31ST MARCH, 2023

The Members,  
GS Mahanagar Co-Op. Bank Ltd.  
Mumbai - 400 012.

### Report on Audit of the Financial Statements

#### Opinion :

We have audited the accompanying Financial Statements of "GS Mahanagar Co-operative Bank Ltd" (hereinafter referred to as 'the Bank'), which comprise the Balance Sheet as at 31st March 2023 and the Profit and Loss Account, and the Cash Flow Statement for the year then ended and notes to the financial statements including a summary of significant accounting policies and other explanatory information. The returns of Head Office and its departments (including Treasury) and 51 branches audited by us and the returns of other 16 branches audited by the concurrent/internal auditors of the respective branches are incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements read together with the Notes, give the information required thereon by the Banking Regulation Act, 1949 as well as Maharashtra Co-operative Societies Act, 1960 and rules made thereunder, in the manner so required, for the Urban Co-operative Banks, guidelines issued by Reserve Bank of India and the Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of the **Balance Sheet**, of state of affairs of the Bank as at **31st March 2023**;
- In the case of the **Profit and Loss Account**, of the profit for the year ended on that date; and
- In the case of the **Cash Flow Statement**, of the cash flows for the year ended on that date.

#### Basis for Opinion

We have conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditors Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Financial Statements under the provision of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Emphasis of Matter:

- We invite attention to Note no. 2 to the financial statements, regarding the due diligence towards the merger of erstwhile, The Priyadarshani Mahila Cooperative Bank Limited, Mumbai which is still in progress as on the date of signing the balance sheet and after completion of this activity necessary adjustments under Other Liabilities and Other Assets will be done by the Bank.
- We draw attention to Note no 12 of notes to the financial statements regarding upgradation of NPA borrower accounts by considering the post balance sheet date recoveries in these accounts. The accounts which have been fully closed subsequently have been considered for upgradation. Due to the above upgradation of the NPA accounts to standard category based on post balance sheet date recoveries, NPA is reduced by Rs. 144.35 lakhs but the corresponding interest on such accounts amounting to Rs. 52.05 lakhs has not been accounted as income and has been shown under reserve for overdue interest (Liability Side) and Interest Receivable on Advances (Asset Side).
- We draw attention to Note no. 14 of the financial statements regarding the appointment of an external firm of chartered accountants as migration auditor vide letter no. GSMCBL/IT/19/2022-23 dated 19/05/2022 for conducting CBS migration audit from OMNI CBS to newly implemented Finnacle System(Infosys); for which we have been informed by the Management that the said migration audit is still under process as on the date of the signing of the balance sheet and that the final report is awaited.

Our opinion is not modified in respect of the above matters.



### Responsibilities of Management and Those Charged with Governance for the Financial Statement

The Bank's Board of Directors are responsible for the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, The Banking Regulation Act, 1949 (as applicable to Co-operative Societies), the guidelines issued by the Reserve Bank of India and the Registrar of Co-operative Societies, Maharashtra, The Maharashtra Co-operative Societies Act, 1960 & rules made thereunder. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. Those Boards of Directors are also responsible for overseeing the Bank's financial reporting process.

### Auditors Responsibility for the Audit of Financial Statements

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 auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

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

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls' 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 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 auditors' 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 auditors' report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



### Report on Other Legal and Regulatory Requirements

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

We report that:

- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- The transactions of the Bank which have come to our notice are within the powers of the Bank;
- The Balance Sheet and the Profit and Loss Account and the Cash Flow dealt with by this report, are in agreement with the books of account and the returns;
- 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.

As required by the Rule 69 (6) of the Maharashtra Co-operative Societies Rules, 1961, we report on the matters specified in clauses (i) to (iv) of the said Rule to the extent applicable to the Bank-

- During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.
- During the course of our audit, we have generally not come across any sums which ought to have been but have not been brought into account by the Bank.
- Following monies due to the Bank appear to be doubtful of recovery against which a provision of Rs. 14981.37. Lakh is made in the accounts. Advances categorized as doubtful and loss assets as per Prudential Norms are considered as doubtful of recovery:

Category	Outstanding as on 31.03.2023 (Rs. In Lakhs)
Doubtful Assets	16,951.12
Loss Assets	1,026.61
<b>Total</b>	<b>17,977.73</b>

Adequate provision has been made against the above advances as per RBI guidelines.

- To the best of our knowledge, no other matters have been specified by the Registrar, which require reporting under this Rule.

We further report that for the year 2022-23 under audit, the Bank has been awarded "A" classification.

**For Batliboi & Purohit,**  
Chartered Accountants  
Firm Reg. No.101048W

**CA- Raman Hangekar**  
Partner  
Membership No.030615

**Place:** Mumbai

**Date:** 21st June, 2023

UDIN:23030615BGVYOL9810

जीएस महानगर को-ऑप. बँक लि., लालबाग, मुंबई - ४०००१२  
संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची माहिती  
(दिनांक ०१/०४/२०२२ ते दिनांक ३१/०३/२०२३ पर्यंत)

(रु. लाखात)

अ. क्र	संचालक मंडळ सदस्य संख्या व त्यांचे नातेवाईक की, ज्यांनी बँकेकडून कर्ज घेतलेले आहे. त्यांची संख्या	वाटप झालेल्या कर्जापैकी वर्षाच्या सुरुवातीला येणे असलेल्या कर्जाची रक्कम	दिनांक १.४.२०२२ ते दिनांक ३१.३.२०२३ कालावधीत वाटप केलेले कर्ज (कर्ज खाती नावे पडलेल्या व्याजासह)	दिनांक १.४.२०२२ ते दिनांक ३१.३.२०२३ या कालावधीत वसूल झालेली रक्कम	वर्षाअखेर येणे असलेल्या कर्जाची रक्कम व्याजासह (दि. ३१.३.२०२३)	येणे कर्जापैकी थकबाकी रक्कम व्याजासह (दि. ३१.३.२०२३ अखेर)
१.	संचालक	०.००	०.००	०.००	०.००	०.००
२.	संचालकांचे नातेवाईक	०.००	०.००	०.००	०.००	०.००
३.	संचालक जामीनकी	०.००	०.००	०.००	०.००	०.००
४.	कार्यलक्षी संचालक प्रतिनिधी (०२)	७२.६१	२.३३	५.३६	६९.५८	०.००
	एकूण	७२.६१	२.३३	५.३६	६९.५८	०.००

विषय क्र.४ :- सन २०२३-२४ सालाकरिता बँकेने तयार केलेले अंदाजपत्रक तसेच पूढील वर्षात करण्यात येणाऱ्या विकास कामांची नोंद घेणे.

स्थापना-१९७३

सन २०२३-२४ सालाचे अंदाजपत्रक

(रु. लाखात)

तपशील	अंदाजपत्रित ३१.०३.२०२३	प्रत्यक्ष ३१.०३.२०२३	प्रत्यक्ष वाढ (%) (३१.३.२०२२ च्या तुलनेत)	अंदाजपत्रित ३१.०३.२०२४	अंदाजपत्रित वाढ (३१.३.२०२३ च्या तुलनेत)
भागभांडवल	८२९१.०३	७०५५.७८	-२.१३	८११४.१५	१५.००%
राखीव व अन्य निधि	४३४८१.१६	४२८५२.९४	८.४१	४७१३८.२३	१०.००%
ठेवी	३४८८१९.४१	२९२९६४.७१	०.७९	३५१५५७.६५	२०.००%
गुंतवणूक/मुदत ठेवी	१७६२७२.३४	१४६०७६.०३	-०.५६	१७५२९१.२४	२०.००%
कर्जे	१९४७५५.३६	१५५४९०.४६	-४.१९	१८६५८८.५५	२०.००%
खेळते भांडवल	३७६५३१.०६	३४५७०१.८०	०.९९	३८०२७१.९८	१०.००%
ढोबळ उत्पन्न	४४१३.१४	३२१३.५७	-१२.६२	३८५६.२८	२०.००%
निव्वळ नफा (करोत्तर)	२१५८.१२	२०१५.२७	२.७२	२२१६.८०	१०.००%



**RESERVES AND OTHER FUNDS (राखीव व इतर निधी)**

Amount in Rs.

SR NO.	Particulars of Funds	Opening Bal 01.04.2022	Credited in 2022-23	Debited in 2022-23	Closing Bal 31.03.2023
1	Statutory Reserve Fund	75,43,96,357.50	5,07,87,500.00	0.00	80,51,83,857.50
2	Building Fund Utilised	24,56,23,185.00	0.00	33,88,090.00	24,22,35,095.00
3	Building Fund Unutilised	36,43,69,429.66	7,07,82,808.07	0.00	43,51,52,237.73
4	Dividend Equal. Fund	40,15,000.00	0.00	0.00	40,15,000.00
5	Bad and Doubful Debts Reserve	143,96,70,558.31	6,99,08,325.00	0.00	150,95,78,883.31
6	8.50% BDDR U/S 36(1)(viii)	30,88,77,491.26	0.00	0.00	30,88,77,491.26
7	Special Reserve U/S 36(1)(vii)	17,64,92,435.29	1,02,00,000.00	0.00	18,66,92,435.29
8	Contingencies Prov. Against Dep. In Investment (I.D.R.)	14,66,41,335.00	13,25,60,035.00	6,15,76,620.00	21,76,24,750.00
9	Development Fund	65,72,037.07	5,00,000.00	0.00	70,72,037.07
10	Charity Fund	45,05,750.00	0.00	0.00	45,05,750.00
11	Staff Welfare Fund	6,39,466.27	8,041.11	0.00	6,47,507.38
12	Member Welfare Fund	2,2,36,012.69	3,00,000.00	0.00	25,36,012.69
13	Golden Jubilee Fund	7,89,13,883.00	0.00	15,21,591.00	7,73,92,292.00
14	Investment Fluctuation Reserve.	18,25,35,000.00	0.00	0.00	18,25,35,000.00
15	Contingent Pro. against Standard Assets	7,09,50,000.00	0.00	1,00,00,000.00	6,09,50,000.00
16	Staff Medical Assitance fund	26,26,738.00	4,54,500.00	0.00	30,81,238.00
17	Other provision	3,99,57,510.41	25,00,000.00	0.00	4,24,57,510.41
18	General Reserve Fund	2,45,11,401.00	0.00	0.00	2,45,11,401.00
19	Election Fund 1/5	1,00,00,000.00	0.00	0.00	1,00,00,000.00
20	Education Fund	3,10,91,259.80	0.00	0.00	3,10,91,259.80
21	Technological Development Fund	2,75,00,000.00	50,00,000.00	0.00	3,25,00,000.00
22	Provision against Restructure of Loan	2,60,00,000.00	0.00	0.00	2,60,00,000.00
23	Provision for Non Performing Investment (NPI)	0.00	14,00,000.00	0.00	14,00,000.00
	<b>Total</b>	<b>394,81,24,850.26</b>	<b>34,44,01,209.18</b>	<b>7,64,86,301.00</b>	<b>421,60,39,758.44</b>



**BALANCE SHEET AS ON 31st March 2023 (३१ मार्च २०२३ अखेरचे ताळेबंद पत्रक)**

(Amount in Rs.)

CAPITAL & LIABILITIES (भांडवल आणि देणी)	Schedule*	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
	CAPITAL / भांडवल	1	70,55,78,010.00
Reserves and Surplus / राखीव व इतर निधी	2	428,52,94,068.44	401,88,74,850.26
Deposits / ठेवी व इतर खाती	3	2929,64,70,923.90	2906,82,83,538.72
Borrowings / कर्ज	4	0.00	0.00
Other Liabilities and Provision / इतर देणी आणि तरतुदी	5	237,44,34,779.51	246,92,60,408.72
<b>Total Capital and Liabilities / भांडवल आणि देणी भांडवल</b>		<b>3666,17,77,781.85</b>	<b>3627,73,77,407.70</b>
<b>ASSETS/ मालमत्ता</b>			
Cash and balances with Reserve Bank of India / रोख आणि आरबीआय शिल्लक	6	207,37,59,990.43	180,82,27,797.37
Balance with Banks and Money at call and short / कॉल आणि शॉर्ट नोटीस मधील व इतर बँकेतील शिल्लक	7	433,98,96,700.31	424,69,71,344.18
Investments / गुंतवणुक	8	1042,16,73,130.00	1050,26,32,399.00
Advances / कर्ज	9	1554,90,46,265.77	1622,96,13,033.60
Fixed Assets / स्थावर मालमत्ता	10	31,37,25,018.99	31,53,02,461.67
Other Assets / इतर मालमत्ता	11	396,36,76,676.35	317,46,30,371.88
<b>Total Assets / एकूण मालमत्ता</b>		<b>3666,17,77,781.85</b>	<b>3627,73,77,407.70</b>
<b>Contingent Liabilities / संभाव्य देणी</b>	12		
Bills for Collection / वसुलीची बिले		0.00	0.00
Bank Guarantees / बँक हमी		13,32,95,678.00	11,03,57,526.00
Depositor Education and Awareness Fund Account / ठेवीदार शिक्षण आणि जागरूकता निधी		9,49,01,072.80	5,84,94,056.95
Claims against the bank not acknowledged as debts		1,38,97,124.00	1,38,97,124.00
<b>Total Contingent Liabilities / एकूण संभाव्य देणी</b>		<b>24,20,93,874.80</b>	<b>18,27,48,706.95</b>

AS PER OUR REPORT OF EVEN DATE

For Batliboi & Purohit  
Chartered Accountants (FRN – 101048W)  
(CA Raman Hangekar)  
Partner (MRN. 030615)  
UDIN: 23030615BGVYOL9810

(S.G. Shelke)  
Chairman  
(Manjunatha Kanchan)  
Managing Director

(B. B. Kawad)  
Vice-Chairman  
(V.K. Guram)  
General Manager - Audit

(S.A. Khankar)  
Director  
(S.K. Gund)  
Asst. General Manager

Place: Mumbai  
Dated: 21st June, 2023



**Profit and Loss Account for the year ended 31<sup>st</sup> March 2023 (३१ मार्च २०२३ अखेरचे नफा-तोटा पत्रक)** (Amount in Rs.)

	Schedule <sup>†</sup>	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
<b>I. Income / उत्पन्न</b>			
Interest earned / कर्जावरील मिळालेले व्याज	13	254,39,51,888.58	255,92,30,256.12
Other income / इतर उत्पन्न	14	10,72,05,331.63	17,60,03,693.77
<b>Total Income / एकूण उत्पन्न</b>		<b>265,11,57,220.21</b>	<b>273,52,33,949.89</b>
<b>II. Expenditure / खर्च</b>			
Interest expended / दिलेले व्याज	15	133,67,32,010.49	139,80,87,290.64
Operating expenses / व्यवस्थापन खर्च	16	92,06,84,357.65	85,20,75,288.68
<b>Total Expenditure / एकूण खर्च</b>		<b>225,74,16,368.14</b>	<b>225,01,62,579.32</b>
Provisions and contingencies / तरतुदी आणि आकस्मिता			
<b>Add : Writtern Back Provision</b>			
a) Excess Standard Loan Provision		(1,00,00,000.00)	0.00
<b>Total : Writtern Back Provision</b>		<b>(1,00,00,000.00)</b>	<b>0.00</b>
<b>Less : Provision</b>			
a) Exp. Provision & Contingencies (IDR)/ गुंतवणुक घट निधी		7,09,83,415.00	11,73,08,999.00
b) Provision for Non performing Investment		14,00,000.00	0.00
c) B.D.D.R. Provision		5,25,00,000.00	3,00,00,000.00
d) Provision Against Restructure of Loan / पुनर्रचित कर्जाची तरतुद		0.00	2,60,00,000.00
e) Provision for Deffered Tax		(47,38,000.00)	(18,04,262.88)
f) Provision for Income Tax		6,97,20,000.00	8,00,00,000.00
g) 1% Rebate on Standard Loan Interest		98,48,000.00	98,74,000.00
h) Other Provision / इतर तरतुदी		25,00,000.00	25,00,000.00
i) Special Reserve U/S. 36 (I) (viii)		0.00	2,50,00,000.00
<b>Total Provisions / एकूण तरतुदी</b>		<b>19,22,13,415.00</b>	<b>28,88,78,736.12</b>
<b>III. Profit / Loss</b>			
<b>Net Profit for the year / निव्वळ नफा</b>		<b>20,15,27,437.07</b>	<b>19,61,92,634.45</b>
<b>Profit/Loss (-) brought forward from previous year</b>		<b>0.00</b>	<b>0.00</b>
<b>Draw Down Reserve:-</b>			
a) Golden Jubilee Fund		15,21,591.00	0.00
<b>Total Profit Available for Appropriation / एकूण नफा वाटपासाठी उपलब्ध</b>		<b>20,30,49,028.07</b>	<b>19,61,92,634.45</b>



(Amount in Rs.)			
	Schedule <sup>†</sup>	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
<b>IV. Appropriations</b>		<b>20,30,49,028.07</b>	<b>19,61,92,634.45</b>
Transfer to Statutory Reserve Fund		5,04,00,000.00	4,91,00,000.00
Transfer to other reserves :-			
a) Building Fund / इमारत निधी		6,73,94,718.07	4,17,17,634.45
b) Development Fund / विकास निधी		5,00,000.00	5,00,000.00
c) Members Welfare Fund / सभासद कल्याण निधी		3,00,000.00	3,00,000.00
d) Education Fund / शिक्षण निधी		0.00	38,25,000.00
e) Golden Jubilee Fund / सुवर्ण महोत्सव निधी		0.00	2,50,00,000.00
f) Special Reserve U/s.36(I)(viii)		1,02,00,000.00	0.00
g) Technological Development Fund / तंत्रज्ञान विकास निधी		50,00,000.00	50,00,000.00
<b>Balance carried over to Balance Sheet</b> (Refer Notes to Accounts) for Dividend amount.		<b>6,92,54,310.00</b>	<b>7,07,50,000.00</b>

**AS PER OUR REPORT OF EVEN DATE**

**For Batliboi & Purohit**  
**Chartered Accountants** (FRN – 101048W)  
**(CA Raman Hangekar)**  
**Partner** (MRN. 030615)  
UDIN: 23030615BGVYOL9810

**(S.G. Shelke)**  
Chairman  
**(Manjunatha Kanchan)**  
Managing Director

**(B. B. Kawad)**  
Vice-Chairman  
**(V.K. Guram)**  
General Manager - Audit

**(S.A. Khankar)**  
Director  
**(S.K. Gund)**  
Asst. General Manager

स्थापना-१९७३

Place: Mumbai  
Dated: 21st June, 2023

Schedule 1 - Capital		
(Amount in Rs.)		
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
<b>Authorised Share Capital</b> (10,00,00,000 Shares of Rs.10 Each)	100,00,00,000.00	100,00,00,000.00
Issued Capital (7,05,57,801 Shares of Rs.10/- Each) ( Previous Year 7,20,95,861 Shares of Rs.10/- Each)	70,55,78,010.00	72,09,58,610.00
Subscribed Capital (7,05,57,801 Shares of Rs.10/- Each) ( Previous Year 7,20,95,861 Shares of Rs.10/- Each)	70,55,78,010.00	72,09,58,610.00
Called-up Capital (7,05,57,801 Shares of Rs.10/- Each) ( Previous Year 7,20,95,861 Shares of Rs.10/- Each)	70,55,78,010.00	72,09,58,610.00
Less: Calls Unpaid	0.00	0.00
Add : Forfeited Shares	0.00	0.00
<b>Total</b>	<b>70,55,78,010.00</b>	<b>72,09,58,610.00</b>



<b>Schedule 2 - Reserve and Surplus</b>		(Amount in Rs.)
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
<b>I Statutory Reserves</b>	<b>80,51,83,857.50</b>	<b>75,43,96,357.50</b>
Opening Balance	75,43,96,357.50	70,33,85,598.50
Additions during the year	5,07,87,500.00	5,10,10,759.00
Deductions during the year	0.00	0.00
<b>II Capital Reserves</b>	<b>0.00</b>	<b>0.00</b>
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>III Share Premium</b>	<b>0.00</b>	<b>0.00</b>
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>IV Revenue and Other Reserves</b>	<b>341,08,55,900.94</b>	<b>319,37,28,492.76</b>
a) Dividend Equilisation Fund	40,15,000.00	40,15,000.00
b) Building Fund	67,73,87,332.73	60,99,92,614.66
c) Bad & Doubtful Debts Reserve	150,95,78,883.31	143,96,70,558.31
d) 8.50 % B.D.D.R. u/s 36 (I) (viiia)	30,88,77,491.26	30,88,77,491.26
e) Special Reserve u/s 36 (1) (viii)	18,66,92,435.29	17,64,92,435.29
f) Development Fund	70,72,037.07	65,72,037.07
g) Charity Fund	45,05,750.00	45,05,750.00
h) Staff Welfare Fund	6,47,507.38	6,39,466.27
i) Member Welfare Fund	25,36,012.69	22,36,012.69
j) Contingencies Prov. against Depreciation in Investment (IDR)	21,76,24,750.00	14,66,41,335.00
k) Contingent Provisions against Standard Assets	6,09,50,000.00	7,09,50,000.00
l) Staff Medical Assistance Fund	30,81,238.00	26,26,738.00
m) Other Provision	4,24,57,510.41	3,99,57,510.41
n) Investment Fluctuation Reserve	18,25,35,000.00	18,25,35,000.00
o) Golden Jubilee Fund	7,73,92,292.00	7,89,13,883.00
p) Election Fund 1/5	1,00,00,000.00	1,00,00,000.00
q) Educaion Fund	3,10,91,259.80	3,10,91,259.80
r) Technological Development Fund	3,25,00,000.00	2,75,00,000.00
s) General Reserve Fund	2,45,11,401.00	2,45,11,401.00
t) Provision Against Non Performing Investment	14,00,000.00	0.00
u) Provision Against Restructure of Loan	2,60,00,000.00	2,60,00,000.00
<b>V Balance in Profit and Loss Account</b>	<b>6,92,54,310.00</b>	<b>7,07,50,000.00</b>
<b>Total (I,II,III,IV and V)</b>	<b>428,52,94,068.44</b>	<b>401,88,74,850.26</b>



Schedule 3 - Deposits		(Amount in Rs.)
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
<b>A I Demand Deposits</b>		
(i) From Banks	0.00	0.00
(ii) From Others	272,51,07,946.00	225,85,36,603.08
<b>II Saving Bank Deposits</b>	823,36,30,461.67	765,92,65,142.40
<b>III Term Deposits</b>		
(i) From Banks	0.00	0.00
(ii) From Others	1833,77,32,516.23	1915,04,81,793.24
<b>Total Deposit :- A (I, II and III)</b>	<b>2929,64,70,923.90</b>	<b>2906,82,83,538.72</b>
<b>B. (i) Deposits of branches in India</b>	<b>2929,64,70,923.90</b>	<b>2906,82,83,538.72</b>
(ii) Deposits of branches outside India	0.00	0.00
<b>Total : B</b>	<b>2929,64,70,923.90</b>	<b>2906,82,83,538.72</b>

Schedule 4 - Borrowings		(Amount in Rs.)
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
<b>I Borrowings in India</b>	0.00	0.00
(a) Reserve Bank of India	0.00	0.00
(b) Other Bank	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
<b>II Borrowings out side India</b>	0.00	0.00
Total (I and II)	0.00	0.00
Secured Borrowings included in I and II above Rs.		

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<b>Schedule 5- Other Liabilities and Provisions</b>		(Amount in Rs.)
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I Other Bills Payable	63,19,010.37	72,47,601.13
II Inter-office adjustment (net) (Branch Adjustments)	8,19,232.93	0.00
III Interest accrued	2,29,78,074.53	2,71,10,491.10
IV Others (including provisions)		
1) Reserve for Overdues Interest	209,15,97,535.81	204,72,80,872.67
2) Local Bills Sent for Collection	39,64,989.36	27,52,196.94
3) GST Payable	22,10,113.62	26,33,593.59
4) Digital Online Payments Payable	2,07,03,992.47	2,27,79,805.87
5) Dividend Payable	1,02,02,990.00	69,84,244.00
6) Pay Order	4,52,72,903.97	5,43,72,729.55
7) Tender Deposit	6,41,180.00	25,000.00
8) Rent, Taxes & Insurance Payable	17,08,520.00	21,50,663.00
9) TDS on Cash Withdrawal Payable	17,06,086.40	13,79,400.00
10) Sundry Creditors	4,14,77,921.54	3,90,57,501.54
11) Clearing Difference Payable	13,664.00	26,871.00
12) Online Tax Payment	8,72,426.00	0.00
13) Audit Fees Payable	31,96,793.00	29,03,063.00
14) T.D.S Collection A/c Payable	1,51,05,239.40	1,57,05,019.78
15) Cost of Process	2,90,471.50	87,319.20
16) Treasury Fund Adjustment	57,482.00	0.00
17) Franking Commission in Advance	12,249.52	35,162.28
18) Provision for Income Tax	7,51,23,297.00	20,70,55,000.00
19) Share Suspenses	81,500.00	29,900.00
20) Nominal Membership Fee	0.00	800.00
21) Gold Auction Amount	1,61,88,350.00	0.00
22) Advance Locket Rent	42,251.00	0.00
23) Loan Repayment	53,135.00	0.00
24) Collection Accounts (Share Capital) (Priyadarshani Mahila Sahakari Bank Ltd., Kurla)	37,89,250.00	2,11,97,575.00
25) Pradhan Mantri Jeevan Jyoti Bima Premium	4,466.00	4,466.00
26) Security Deposit Payable	37,33,000.00	37,33,000.00
27) Staff Professional Tax	1,16,200.00	0.00
28) Advance for Adhesive Stmp No.1	912.00	0.00
29) Contingent Fund	60,78,300.37	47,08,133.07
30) Migration Difference	73,241.72	0.00
<b>Total Others (including provisions)</b>	<b>234,43,18,461.68</b>	<b>243,49,02,316.49</b>
<b>Total (i+ii+iii+iv)</b>	<b>237,44,34,779.51</b>	<b>246,92,60,408.72</b>



<b>Schedule 6 -Cash and Balances with Reserve Bank of India (Amount in Rs.)</b>		
	<b>As on 31.03.2023 (Current Year)</b>	<b>As on 31.03.2022 (Previous Year)</b>
I Cash in hand	33,27,13,174.00	29,30,99,616.00
II Balances with Reserve Bank of India		
(a) in Current Account	174,10,46,816.43	151,51,28,181.37
(b) in Other Accounts	0.00	0.00
<b>Total (I and II)</b>	<b>207,37,59,990.43</b>	<b>180,82,27,797.37</b>

<b>Schedule 7 - Balances with Banks and Money at Call and Short Notice (Amount in Rs.)</b>		
	<b>As on 31.03.2023 (Current Year)</b>	<b>As on 31.03.2022 (Previous Year)</b>
I In India		
(i) Balance with Banks		
(a) Current Account		
(A) C/a with SBI & Co-operative Banks		
1) State Bank of India	2,86,27,340.78	6,83,040.66
2) Maharashtra State Co-op. Bank Ltd.	1,81,95,987.42	45,80,098.72
3) Mumbai D.C.C Bank Ltd.	2,05,720.97	2,06,074.97
4) Ahmednagar D.C.C. Bank Ltd.	60,11,453.50	41,33,834.50
5) Pune D.C.C. Bank Ltd.	60,26,569.32	1,33,48,816.32
6) Thane D.C.C Bank Ltd.	15,992.27	15,992.27
<b>Total (A)</b>	<b>5,90,83,064.26</b>	<b>2,29,67,857.44</b>
(B) Current Account with Nationalised & Other Banks:-		
1) Bank of Maharashtra	95,644.48	95,644.48
2) Union Bank of India	1,81,890.39	1,93,819.60
3) Bank of Baroda	19,003.03	19,711.03
4) HDFC Bank Ltd.	8,13,48,730.42	1,67,90,275.78
5) Indusind Bank	2,75,003.73	1,41,276.73
6) IDBI Bank Ltd.	40,81,692.98	72,62,727.98
7) ICICI Bank Ltd.	6,20,550.02	1,27,70,031.14
8) Axis Bank Ltd.	82,61,121.00	0.00
<b>Total (B)</b>	<b>9,48,83,636.05</b>	<b>3,72,73,486.74</b>
<b>Total (a) (A+B)</b>	<b>15,39,66,700.31</b>	<b>6,02,41,344.18</b>



(Amount in Rs.)		
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
<b>b) Other Deposit Accounts (Fixed Deposits)</b>		
1) State Bank of India	30,000.00	27,86,30,000.00
2) Maharashtra State Co-op. Bank Ltd.	117,00,00,000.00	77,95,00,000.00
3) Ahmednagar D.C.C. Bank Ltd.	71,00,00,000.00	127,75,00,000.00
4) Pune D.C.C. Bank Ltd.	32,00,00,000.00	93,00,00,000.00
5) HDFC Bank	8,60,00,000.00	3,49,00,000.00
6) IDBI Bank	21,89,00,000.00	75,62,00,000.00
7) Indusind Bank	57,20,00,000.00	2,00,00,000.00
8) Axis Bank	54,90,00,000.00	0.00
9) ICICI Bank	56,00,00,000.00	0.00
<b>Total (b)</b>	<b>418,59,30,000.00</b>	<b>407,67,30,000.00</b>
<b>Total (I)</b>	<b>433,98,96,700.31</b>	<b>413,69,71,344.18</b>
(ii) Money at call and short notice		
(a) with banks	0.00	0.00
(b) with other institutions		
ICICI / SBI DFHI /STCI Securities (PD)	0.00	11,00,00,000.00
<b>Total (ii)</b>	<b>0.00</b>	<b>11,00,00,000.00</b>
<b>Total ( i and ii )</b>	<b>433,98,96,700.31</b>	<b>424,69,71,344.18</b>
II Outside India		
(i) Balance with Banks		
(i) in Current Account	0.00	0.00
(ii) in Other Accounts	0.00	0.00
(iii) Money at Call and Short Notice	0.00	0.00
<b>Total (i,ii and iii)</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total (I and II)</b>	<b>433,98,96,700.31</b>	<b>424,69,71,344.18</b>



<b>Schedule 8 - Investments</b>		(Amount in Rs.)	
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)	
<b>I Investments in India in</b>			
<b>(i) Government Securities (Central &amp; State)</b>			
a) Central Government	718,00,56,825.00	704,49,30,525.00	
b) State Government	324,00,03,545.00	345,60,84,614.00	
c) Treasury Bills	0.00	0.00	
d) Tri-party Repo Lending	0.00	0.00	
<b>Total (I)</b>	<b>1042,00,60,370.00</b>	<b>1050,10,15,139.00</b>	
<b>(ii) Other Approved Securities</b>	0.00	0.00	
<b>(iii) Shares</b>			
a) Maharashtra S.C. Bank Ltd.	1,99,000.00	1,99,000.00	
b) Mumbai D.C.C. Bank Ltd.	14,00,000.00	14,00,000.00	
c) Co-Operative Housing Society	13,760.00	18,260.00	
<b>Total (iii)</b>	<b>16,12,760.00</b>	<b>16,17,260.00</b>	
<b>(iv) Debentures and Bonds</b>	0.00	0.00	
<b>(v) Subsidiaries and/or Joint Ventures</b>	0.00	0.00	
<b>(vi) Others Deposits</b>	0.00	0.00	
<b>Total</b>	<b>1042,16,73,130.00</b>	<b>1050,26,32,399.00</b>	
<b>II Investments outside india in</b>			
(i) Government Securities (Including Local authorities)	0.00	0.00	
(ii) Subsidiaries and/or Joint Ventures abroad	0.00	0.00	
(iii) Others Investments (to be specified)	0.00	0.00	
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	
<b>Grand Total (I and II)</b>	<b>1042,16,73,130.00</b>	<b>1050,26,32,399.00</b>	



Schedule 9 - Advances		(Amount in Rs.)
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
A (i) Bills purchased and discounted	4,50,811.00	4,50,831.00
(ii) Cash credit, overdrafts and loans repayable on demand	486,39,31,784.78	435,74,42,624.05
(iii) Term loans	1068,46,63,669.99	1187,17,19,578.55
<b>Total (A)</b>	<b>1554,90,46,265.77</b>	<b>1622,96,13,033.60</b>
B (i) Secured by Tangible Assets	1352,57,57,615.88	1389,43,44,580.49
(ii) Covered by Bank/Government Guarantees	2,59,71,940.00	2,59,71,940.00
(iii) Unsecured	199,73,16,709.89	230,92,96,513.11
<b>Total (B)</b>	<b>1554,90,46,265.77</b>	<b>1622,96,13,033.60</b>
C.I. Advances in India		
(i) Priority Sectors	863,26,36,099.82	865,47,34,597.28
(ii) Public Sectors	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	691,64,10,165.95	757,48,78,436.32
<b>Total (CI)</b>	<b>1554,90,46,265.77</b>	<b>1622,96,13,033.60</b>
C.II. Advances outside India		
(i) Due from Banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
<b>Total (C II)</b>	<b>0.00</b>	<b>0.00</b>
<b>Grand Total (CI and CII)</b>	<b>1554,90,46,265.77</b>	<b>1622,96,13,033.60</b>



		SCHEDULE - 10 FIXED ASSETS (Amt. in Rs.)											
		OPENING					For The Year 2022-23					Closing	
Sr. No.	FIXED ASSETS	Purchase Price (Cost)	Depreciation upto 31.03.2022	Written Down Value as on 01-04-2022	PURCHASE During the Year	SALE / DISPOSAL Year	Depreciation During The Year	Depreciation upto 31.03.2023	Written Down Value as on 31.03.2023				
1	LAND	23,00,03,259.00	0.00	23,00,03,259.00	0.00	0.00	0.00	0.00	23,00,03,259.00				
2	OFFICE PREMISES	15,25,22,952.60	11,66,36,697.60	3,58,86,255.00	0.00	0.00	33,88,090.00	12,00,24,787.60	3,24,98,165.00				
3	STRONG ROOM	1,55,98,532.42	1,43,73,045.42	12,25,487.00	1,19,900.00	57,414.00	5,91,520.00	1,49,64,565.42	6,96,453.00				
4	CIVIL WORK	5,20,86,394.21	4,88,46,121.90	32,40,272.31	29,91,626.18	0.00	16,40,160.00	5,04,86,281.90	45,91,738.49				
5	SAFE FURNITURE & FIXTURE	15,96,96,957.34	12,83,27,376.87	3,13,69,580.47	27,89,257.93	11.00	91,81,609.00	13,75,08,985.87	2,49,77,218.40				
6	OFFICE EQUIPMENTS	6,45,52,824.96	6,13,26,622.44	32,26,202.52	27,46,751.45	23.00	16,29,036.56	6,29,55,659.00	43,43,894.41				
7	COMPUTERS	10,03,80,067.80	9,08,86,430.43	94,93,637.37	1,70,81,133.32	27.00	1,03,97,438.00	10,12,83,868.43	1,61,77,305.69				
8	MOTOR & VEHICLE	1,34,44,607.00	1,25,86,840.00	8,57,767.00	0.00	1.00	4,20,782.00	1,30,07,622.00	4,36,984.00				
9	LIABRARY BOOKS	0.00	-1.00	1.00	1,830.00	0.00	1,830.00	1,829.00	1.00				
	<b>TOTAL</b>	<b>78,82,85,595.33</b>	<b>47,29,83,133.66</b>	<b>31,53,02,461.67</b>	<b>2,57,30,498.88</b>	<b>57,476.00</b>	<b>2,72,50,465.56</b>	<b>50,02,33,599.22</b>	<b>31,37,25,018.99</b>				
10	DEFERRED EXPENSES	83,60,683.00	65,57,578.00	18,03,105.00	15,62,723.00	0.00	9,70,933.00	75,28,511.00	23,94,895.00				
11	SOFTWARE DEVELOPMENT	8,17,74,000.56	5,25,65,028.08	2,92,08,972.48	2,84,71,537.08	0.00	1,74,41,750.00	7,00,06,778.08	4,02,38,759.56				
	<b>TOTAL</b>	<b>87,84,20,278.89</b>	<b>53,21,05,739.74</b>	<b>34,63,14,539.15</b>	<b>5,57,64,758.96</b>	<b>57,476.00</b>	<b>4,56,63,148.56</b>	<b>57,77,68,888.30</b>	<b>35,63,58,673.55</b>				

NOTE:- Defferd Expenses and Software Development shown under Schedule 11 Other Assets



<b>Schedule 11 - Other Assets</b>		(Amount in Rs.)	
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)	
I	Inter-office adjustment (net) Br Adjustment	0.00	72,220.27
<b>II</b>	<b>Interest accrued :-</b>	<b>229,32,50,931.85</b>	<b>222,36,64,036.56</b>
	i) Interest Receivable on Advances	209,15,97,535.81	204,72,80,872.67
	ii) Interest Receivable on Performing Assets	1,25,35,798.31	0.00
	iii) Interest Receivable on Investment	18,91,17,597.73	17,63,83,163.89
<b>III</b>	<b>Tax paid in advance / Tax deductd at source</b>	<b>10,25,33,721.43</b>	<b>23,27,50,648.03</b>
IV	Stationery and stamps :-		
	a) Stock of Printing & Stationery	47,14,218.70	30,56,576.33
	b) Adhesive Stamps	30,50,435.47	74,14,327.00
	c) Stock of Pancard Coupan	0.00	56,360.00
	<b>Total (IV)</b>	<b>77,64,654.17</b>	<b>1,05,27,263.33</b>
V	Non-banking assets acquired in satisfaction of claims	0.00	0.00
VI	Others:-		
	a) GST Receivable	2,04,29,113.69	2,33,92,022.92
	b) Digital Online Payments	1,01,53,010.63	65,44,488.29
	c) Sundry Debtors	7,28,41,848.36	3,40,64,113.08
	d) Clearing Difference Receivable	7,90,861.63	81,024.63
	e) Deposit for Premises	4,58,96,646.00	4,55,49,891.10
	f) Legal Charges Receivable	19,44,467.54	38,40,395.29
	g) Telephone Deposits	3,15,486.00	3,15,486.00
	h) Deposit for Water Connection	85,800.00	85,800.00
	i) Staff Festival Advance	0.00	3,92,500.00
	j) Electric Meter Deposits	20,24,797.00	15,76,008.00
	k) Software Development	4,02,38,759.56	2,92,08,972.48
	l) Deferred Expenses (Stamp Duty)	23,94,895.00	18,03,105.00
	m) Prepaid Expenses	1,08,16,132.00	53,39,322.00
	n) Other Deposits	1,48,36,908.20	1,46,76,908.20
	o) Deffered Tax Assets	29,26,95,300.44	28,79,57,300.44
	p) Sacrifice From Depositors	0.00	2,34,64,769.84
	q) Receivable from EOW (Merger- Priyadarshini Bank)	24,17,302.00	24,17,302.00
	r) Pre Deposit on A/c of Service Tax Appeal	1,52,772.00	1,52,772.00
	s) Advance for Adhesive Stamp	0.00	0.00
	t) ATM Claim Settlement Receivable	7,46,300.00	7,46,300.00
	u) HO Building Work-in-Progress	32,91,77,369.34	22,60,07,722.42
	v) Commission Receivable on LIC General Ins.	4,38,099.51	0.00
	w) SIDBI MSE Refinance Fund	71,17,31,500.00	0.00
	<b>Total Others (VI)</b>	<b>156,01,27,368.90</b>	<b>70,76,16,203.69</b>
	<b>Total (I, II, III, IV, V and VI)</b>	<b>396,36,76,676.35</b>	<b>317,46,30,371.88</b>



<b>Schedule 12- Contingent Liabilities</b>		(Amount in Rs.)
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I Claims against the bank not acknowledged as debts	1,38,97,124.00	1,38,97,124.00
II Liability for partly paid investments	0.00	0.00
III Liability on account of outstanding forwards exchange contracts	0.00	0.00
IV 1) Guarantees given on behalf of constituents		
(a) In India	13,32,95,678.00	11,03,57,526.00
(b) Outside India	0.00	0.00
2) Letter of Credit		
(a) In India	0.00	0.00
(b) Outside India	0.00	0.00
V Acceptance, endorsements and other obligations	0.00	0.00
VI Other items for which the bank is contingently liable		
a) Depositor Education Awareness Fund Account	9,49,01,072.80	5,84,94,056.95
<b>TOTAL</b>	<b>24,20,93,874.80</b>	<b>18,27,48,706.95</b>

<b>Schedule 13 - Interest Earned</b>		(Amount in Rs.)
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I Interest /discount on advances / bills	149,65,40,749.30	163,26,58,274.28
II Income on investments	104,74,11,139.28	92,65,71,981.84
III Interest on balances with Reserve Bank of India and other inter-bank funds	0.00	0.00
IV Others	0.00	0.00
<b>TOTAL</b>	<b>254,39,51,888.58</b>	<b>255,92,30,256.12</b>



<b>Schedule 14 - Other Income</b>		(Amount in Rs.)
	<b>As on 31.03.2023 (Current Year)</b>	<b>As on 31.03.2022 (Previous Year)</b>
<b>I Commission, Exchange and Brokerage</b>	1,08,95,447.74	1,37,53,474.27
Exchange Commission & Brokerage	59,59,830.15	78,89,394.39
Commission on Franking	43,069.14	4,11,092.08
Commission on Life Insurance	33,86,965.68	35,19,910.83
Commission on General Insurance Business	9,24,148.81	8,82,797.97
Commission Recd. for Bank Guarantee	5,81,433.96	10,50,279.00
<b>II Profit on Sale of Investment</b>	10,03,750.00	3,24,73,129.00
Less: Loss on sale of Investments	0.00	0.00
<b>III Profit on revaluation of Investment</b>	0.00	0.00
Less: Loss on revaluation of Investment	0.00	0.00
<b>IV Profit on Sale of Land, Building and Other Assets</b>	5,43,584.04	4,72,429.00
Less : Loss on sale of land, building and other assets	0.00	0.00
<b>V Profit on exchange transaction</b>	0.00	0.00
Less : Loss on exchange transaction	0.00	0.00
<b>VI Income earned by way of dividend, etc. from subsidiaries/companies and /or joint ventures abroad/in India</b>	19,900.00	90,600.00
<b>VII Miscellaneous Income:-</b>		
1) Locker Rent Received	1,04,35,678.32	1,03,88,083.34
2) Encoding Service Charges	32,02,668.03	22,96,187.32
3) Other Receipts	2,80,67,840.07	5,90,68,943.93
4) NPCI Switching Fees Rebate Amount	5,28,103.01	1,49,433.03
5) RTGS Charges Received	22,52,902.77	18,28,237.42
6) Demat Charges Received	28,760.00	31,554.12
7) NEFT Charges Received	11,31,291.73	11,16,962.98
8) ECS Return Charges Received	71,52,108.76	96,39,534.73
9) ATM Transaction Charges Received	3,37,95,071.40	3,29,08,279.20
10) Commitment Charges Received	14,47,960.99	22,24,261.00
11) Commission Received On Foreign Currency	6,250.00	3,724.00
12) POS Charges Received	8,26,500.73	22,38,125.96
13) IMPS Transaction Approval Fees Received	6,66,226.88	7,23,861.43
14) Pradhanmantri Jeevanjyoti & Suraksha Bima Commission	26,092.00	1,07,256.00
15) ACH Debit Processing Charges	2,09,459.02	2,25,246.04
16) UPI Approved Fees Received	32,61,273.96	29,55,753.01
17) NFS Charges Received	13,01,737.55	15,73,601.66
18) Bad Debts Amount Recovered	0.00	1,86,450.00
19) MMS Charges Received	67,765.00	70,437.20
20) ECS Credit Processing Charges Received	11,866.12	8,607.13
21) Legal Charges Received	3,23,093.51	0.00
22) W/Back Provision Compound Int. to Simple Int.	0.00	14,69,522.00
<b>Total Miscellaneous Income</b>	<b>9,47,42,649.85</b>	<b>12,92,14,061.50</b>
<b>Total Other Inome (I,II, III, IV, V, VI and VII)</b>	<b>10,72,05,331.63</b>	<b>17,60,03,693.77</b>



Schedule 15 - Interest Expended			(Amount in Rs.)
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)	
I Interest on Deposits	133,66,22,960.27	139,80,87,290.64	
II Interest on Reserve Bank of India/Inter-Bank borrowing	1,09,050.22	0.00	
III Others	0.00	0.00	
<b>TOTAL</b>	<b>133,67,32,010.49</b>	<b>139,80,87,290.64</b>	

Schedule 16 - Operating Expenses			(Amount in Rs.)
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)	
<b>I Payment to and provisions for employees</b>			
Salaries and allowances	44,08,02,293.00	42,97,79,849.88	
Staff gratuity expenses	2,34,35,409.00	1,43,11,014.00	
Staff leave encashment expenses	1,93,57,606.00	2,10,30,631.00	
<b>Total I</b>	<b>48,35,95,308.00</b>	<b>46,51,21,494.88</b>	
II Rent, taxes and lighting	11,62,17,424.09	11,02,03,151.24	
III Printing and stationery	74,37,342.91	71,51,589.13	
IV Advertising and publicity	15,80,063.52	15,90,702.00	
V Depreciation on bank's property	2,82,21,398.56	3,16,86,944.00	
VI Director's sitting fees, allowances and expenses	8,13,883.00	6,99,909.00	
VII Auditor' fees and expenses (including branch auditors)	54,97,037.40	43,42,377.64	
VIII Law charges	40,89,000.64	3,33,164.00	
IX Postage, telegrams, telephones, etc	93,24,996.40	1,13,39,593.69	
X Repairs and maintenance	4,36,95,279.99	3,82,84,246.01	
XI Insurance expenses	13,77,143.35	13,38,253.21	
XII Other expenditure:-			
1) Commission on Daily Savings	1,56,67,226.12	1,41,32,503.13	
2) Conveyance expenses	13,26,468.10	11,73,324.54	
3) Fuel & Maintenance expenses	34,62,591.60	31,99,564.28	
4) Subscription	6,03,800.00	6,06,650.00	
5) Professional Charges	33,64,955.36	41,66,612.34	
6) CTS West Grid clearing house charges	9,98,923.00	12,19,574.00	
7) Commission & Brokerage	35,531.22	55,642.73	
8) NFS/IMPS/POD/UPI CHRGS	2,30,11,195.83	1,48,68,052.17	
9) Investment service charges	83,447.00	2,46,019.00	
10) Gunman security expences	3,12,50,043.78	3,09,55,107.86	
11) Sundry expenses	66,34,408.06	36,04,368.23	
12) PSLC Certificate Charges	4,00,000.00	0.00	
13) ECS Debit processing charges	87,541.92	643.16	
14) RTGS service charges	27,700.00	30,000.00	
15) NSDL service charges	2,85,943.76	2,14,032.00	
16) Refund of Sacrifies Deposit.	31,93,544.00	0.00	
17) Premium paid on DICGC A/c.	3,51,53,305.00	3,31,71,558.00	
18) Ammortisation in Investment	2,96,85,184.00	3,15,76,023.00	
19) Software Development Written off	1,74,41,750.00	82,74,330.00	
20) Stamp Duty & Registration charges	5,400.00	33,630.00	
21) Annual General Meeting expenses	12,79,816.90	3,54,455.00	
22) POS Tip charges paid	0.00	270.38	



	(Amount in Rs.)	
	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
23) NPCI Platinum Card fees	0.00	14,52,068.75
24) Bank charges paid	3,40,567.71	1,63,370.55
25) UPI approved and switching fees paid	0.00	5,008,397.32
26) GST expenses account	28,67,194.18	33,45,884.17
27) GST Write off account	1,73,17,454.98	1,37,60,394.49
28) Recovery Sundry & Legal expenses	56,73,138.27	29,75,656.88
29) MMS charges	15,393.00	14,727.90
30) House Keeping expenses	82,81,930.00	47,56,232.00
31) BOM Sitting, Travelling and Meeting Exp.	8,73,290.00	6,24,772.00
32) Premium on Redumption.	55,835.00	0.00
33) DICGC Claim -Agrasen Co-op Bank.	72,08,000.00	0.00
34) Golden Jubilee Expenses.	15,21,591.00	0.00
35) Member Welfare Expenses.	68,000.00	0.00
36) Education Expenses.	1,59,810.00	0.00
37) Staff Medical Assistance Expenses.	4,54,500.00	0.00
<b>Total other expenditure XII</b>	<b>21,88,35,479.79</b>	<b>17,99,83,863.88</b>
<b>Total Operating Expenses (I, II, III, IV, V, VI, VII, VIII, IX, X, XI and XII)</b>	<b>92,06,84,357.65</b>	<b>85,20,75,288.68</b>
<b>Total Expenditure</b>	<b>225,74,16,368.14</b>	<b>225,01,62,579.32</b>
<b>II Provision and Contingencies</b>		
<b>Add: Writtern Back Provision</b>		
a) Excess Standard Loan Provision	(1,00,00,000.00)	0.00
<b>Total: Writtern Back Provision</b>	<b>(1,00,00,000.00)</b>	<b>0.00</b>
<b>Less : Provisions</b>		
a) Exp. Provision & Contingencies (IDR)	7,09,83,415.00	11,73,08,999.00
b) Provision for Non Performing Investment	14,00,000.00	0.00
c) B.D.D.R. Provision	5,25,00,000.00	3,00,00,000.00
d) Provision Against Restructure of Loan	0.00	2,60,00,000.00
e) Provision for Deffered Tax	(47,38,000.00)	(18,04,262.88)
f) Provision for Income Tax	6,97,20,000.00	8,00,00,000.00
g) 1% Rebate on Standard Loan Interest	98,48,000.00	98,74,000.00
h) Other Provision	25,00,000.00	25,00,000.00
i) Special Reserve U/S. 36 (I) (viii)	0.00	2,50,00,000.00
<b>Total : Provisions</b>	<b>20,22,13,415.00</b>	<b>28,88,78,736.12</b>
<b>Total Provision and Contingencies</b>	<b>19,22,13,415.00</b>	<b>28,88,78,736.12</b>
<b>Net Profit</b>		
Net Profit for the Year	20,15,27,437.07	19,61,92,634.45
<b>Draw Down Reserve</b>		
a) Golden Jubilee Fund	15,21,591.00	0.00
<b>Net Profit brought forward</b>	<b>20,30,49,028.07</b>	<b>19,61,92,634.45</b>

AS PER OUR REPORT OF EVEN DATE

**For Batliboi & Purohit**  
**Chartered Accountants (FRN – 101048W)**  
**(CA Raman Hangekar)**  
**Partner (MRN. 030615)**  
UDIN: 23030615BGVYOL9810

**(S.G. Shelke)**  
Chairman  
**(Manjunatha Kanchan)**  
Managing Director

**(B. B. Kawad)**  
Vice-Chairman  
**(V.K. Guram)**  
General Manager - Audit

**(S.A. Khankar)**  
Director  
**(S.K. Gund)**  
Asst. General Manager

## SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2023

### SIGNIFICANT ACCOUNTING POLICIES :

#### 1. ACCOUNTING CONVENTION :

The accompanying financial statements have been prepared following the going concern concept on a historical cost basis under accrual system of accounting and conform to the generally accepted accounting practices and the applicable statutory provisions prevailing as per Master Direction of Reserve Bank of India applicable to Urban State Co-operative Banks and under Maharashtra Co-operative Societies Act, 1960 except otherwise stated.

#### 2. USE OF ESTIMATES :

The preparation of financial statements, in conformity with generally accepted accounting principles requires the 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 these estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision to the accounting estimates are recognised prospectively in the current and future periods.

#### 3. REVENUE RECOGNITION :

Income is accounted on accrual basis as and when it is earned except:

(I) Income on Advances classified as Sub-Standard, Doubtful or Loss Assets recognised on realisation. The unrealised interest in these cases is accounted as interest receivable.

(ii) Dividend received from shares of Co-operative Institutions is accounted on receipt basis.

(iii) Bank Guarantee Commission, Locker Rent and other Service Charges are accounted for on receipt basis.

Expenses are accounted for, in the period for which they are incurred except:

(I) Ex-gratia payable to employees, are accounted on cash basis.

(ii) Software expenses are amortized over a period of 3 years.

(iii) Stamp duty and registration fees paid or payable on agreements of leased premises are amortized over a period of five years and are being shown under Deferred Revenue Expenditure.

#### 4. GOODS & SERVICE TAX (GST) :

Goods and Service Tax (GST) has been implemented with effect from 1st July 2017. Accordingly, GST collected is accounted in GST on Income Account and GST paid to Vendor is accounted in GST on Expenses Account. Out of the GST on Expenses Account, eligible Input Tax Credit is availed as set off. In case, eligible Input Tax Credit remains unutilized, the same is carried forward and set off subsequently. The Input Tax Credit which is not allowable to be setoff is written off in the Profit & Loss account.

#### 5. MONEY AT CALL & SHORT NOTICE :

Amount invested in TREPS (Tri-party Repo (Dealing) System) and Reverse Repo are shown under the head 'Money at Call & Short Notice'.

#### 6. INVESTMENTS :

(I) Investments portfolio of the Bank is classified, in accordance with Reserve Bank of India guidelines into:

a) 'Held for Trading' comprising of investments acquired with the intention to trade.

b) 'Held to Maturity' comprising of investments acquired with the intention to hold them till maturity

c) 'Available for Sale' comprising of investment not covered by (a) and (b) above i.e. those investments which are not acquired for trading purpose & not being held till maturity.

For disclosure in the Balance Sheet, Investments are classified as under:

I. Government Securities (Central & State)

II. Other Approved Trustee Securities

III. Share in Co-operative Institutions

(ii) Investments in Central and State Government Securities are valued as per the directives issued by the Reserve Bank of India from time to time and in line with the prices published by Financial Benchmark India Ltd. (FBIL) with FIMMDA being the calculating agent as per FIMMDA circular FIMCIR/2019-20/26 dated 26th March 2021.

(iii) Investments in 'Available for Sale' and 'Held for Trading' categories are valued scrip wise and net depreciation is provided for, while net appreciation, if any, is ignored in accordance with RBI guidelines.



- (iv) Profit made on sale of securities under Held to Maturity (HTM) Category is first credited to Profit and Loss Account and thereafter transferred to Investment Fluctuation Reserve as an appropriation from the Profit and Loss Account in accordance with RBI guidelines.
- (v) Charges of Clearing Corporation of India Limited (CCIL) and Bank Charges at the time of acquisition of securities is recognised as expense.
- (vi) Broken Period Interest at the time of acquisition of securities is recognized as Revenue Expense.
- (vii) Transfer between categories:

Reclassification of investments from one category to another, is done in accordance with RBI guidelines and any such transfer is accounted for at the acquisition at the acquisition cost/book value/market value, which is lower, as at the date of transfer. Depreciation, if any, on such transfer is fully provided for. No reclassification of investments from one category to another is done during the FY 2022-23.

#### 7. ADVANCES :

- (i) Advances are classified into standard, sub-standard, doubtful and loss assets in accordance with the Income Recognition, Assets classification & provisioning norms prescribed by the Reserve Bank of India. In case of restructured advances, including advances restructured under the COVID Regulatory package, adequate provision has been made in accordance with the RBI guidelines issued from time to time.
- (ii) Provision on advances categories under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the RBI. In addition, a general provision has been made on all standard assets as per RBI directives.
- (iii) The overdue interest in respect of NPA advances is provided separately under "Overdue Interest Reserve" as per the directives issued by the Reserve Bank of India.

#### 8. FIXED ASSETS AND DEPRECIATION :

- (i) Fixed Assets are stated at cost, net of accumulated depreciation. Cost comprises of purchase price and cost of bringing the assets to its working condition for intended use.
- (ii) Depreciation is calculated on straight- Line Method on fixed assets.
- (iii) Fixed assets are depreciated / amortised at the rate considered appropriate by the Management as under-

Assets	Rate
Premises	5%
Furniture	10%
Vehicles	20%
Computers and Software	33.33%
Office Equipments	20%
Strong Room	10%
Civil Works	20%
Land	NA

- (iv) Depreciation on additions to assets is provided for the full year if the assets are purchased on or before 30th September, at 100% of normal rates and for half year if the assets are purchased after 30th September, at 50% of normal rate. No depreciation is provided in case asset is sold / disposed off before 30th September and depreciation is provided at 50% of normal rate of Depreciation in case asset is sold / disposed of after 30th September.
- (v) Fixed Assets which have been fully depreciated but are still in use are carried in the books at Re. 1/-.

#### 9. EMPLOYEES BENEFITS(AS-15) :

- (i) Retirement Benefit in the form of Gratuity is a Defined Benefit Plan. Provision for liability towards gratuity is accounted for as per the actuarial valuation carried by LIC of India. The Bank has covered gratuity liability under the Employees group gratuity scheme of LIC of India. Contributions to LIC of India under the scheme are charged to the Profit and Loss Account for the year when the contribution is made.
- (ii) Bank has covered Leave Encashment liability under Employee's Group Leave Encashment Scheme of LIC of India.
- (iii) Current year's bank contribution towards gratuity and leave encashment is as under: -

Particular	(Rs In Lakhs)	
	2022-23	2021-22
Gratuity	234.35	143.11
Leave encashment	193.58	210.31



The retirement benefit in the form of provident fund is a defined contribution scheme. The contributions to the provident fund are charged to Profit & Loss Account for the year in when the contributions are due.

**10. SEGMENT REPORTING (AS-17):**

The Business Segments is considered as primary reporting format and the Bank does not have any geographical segment. In accordance with the guidelines issued by RBI, Bank has adopted following Business Segments:

- a) Treasury includes all Investment Portfolio, Profit/Loss on sale of investments (Bonds and Government Securities) money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external / internal sources and depreciation/ amortisation of premium on Held to Maturity investments.
- b) Other Banking operations include all other operations not covered under Treasury Operations. It primarily comprises of Loans and Advances to wholesale and retail customers and other Banking services to customers. The revenue consists of interest earned on loans and advances and fee income on various services.

**11. OPERATING LEASES (AS-19):**

Leases where the lessor effectively retains substantially all the risks and benefits of ownership of the leased asset are classified as Operating Leases. Operating Lease payments are recognised as an expense in the Profit and Loss Account during the year as per the lease agreement.

**12. EARNING PER SHARE (EPS (AS 20) :**

Basic & Diluted earnings per share are calculated by dividing the Net Profit for the period by the weighted average number of equity shares outstanding during the year. The weighted average numbers of equity shares are calculated on monthly basis.

**13. TAXATION (AS-22) :**

Tax expenses comprise current and deferred tax. Current tax is measured at the amount expected to be paid to the authorities in accordance with Income Tax Act, 1961.

Deferred tax reflects the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.

Deferred tax is measured based on the tax rate and tax laws enacted or substantially enacted at the balance sheet date. Deferred tax assets are recognized only to the extent that there is reasonable / virtual (as applicable) certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

**14. IMPAIRMENT OF ASSETS (AS-28):**

At each Balance Sheet date, the Bank reviews the carrying amounts of its assets to determine whether there is any indication that those assets suffered any impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of impairment loss. The recoverable amount is the higher of an asset's net selling price and value in use. In assessing the value in use, the estimated future cash flows expected from the continuing use of the asset and from its disposal are discounted to its present value using a discount rate that reflects the current market assessment of the time value of money and the risks specific to the asset. An impairment loss is recognised whenever the carrying amount of an asset exceeds its recoverable amount. The reversal of impairment loss is recognised immediately as income in the Profit & Loss Account.

**15. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS-29):**

Provision is recognised when the bank has a present obligation as a result of past events and it is probable that the outflow of resources will be required to settle the obligation and in respect of which reliable estimates can be made. A disclosure for contingent liability is made when there is a possible obligation, which may, but probably will not require an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision/ disclosure is made. Contingent assets are not recognised in the financial statements. Provisions and Contingencies are viewed at each balance sheet date and adjusted to reflect the correct management estimates.

**16. TRANSFER OF LONG OUTSTANDING MISCELLANEOUS LIABILITIES:**

- (i) Dividend remaining unclaimed for 3 years, Entrance fees and Nominal Membership fees outstanding at the year-end is directly credited to Statutory Reserve Fund at the yearend in accordance with bye laws of the bank.
- (ii) Unclaimed amounts of excess cash over three year, & Pay orders, Transit payables, Tender deposits, clearing differences, Sundry creditors & others bills payable over three years are transferred to Contingent Fund.



**NOTES FORMING PART OF THE ACCOUNTS OF GS MAHANAGAR CO-OPERATIVE BANK LTD  
(hereinafter referred to as the Bank) FOR THE YEAR ENDED 31ST MARCH, 2023.**

**1. APPROPRIATION OF PROFIT :**

The bank has given effect for following appropriation of profits for the year ended March 31, 2023 in the financial statements, subject to approval of the shareholders at the AGM.

**Statement of Appropriations 31.03.2023**

(Rs. In Lakhs)

Particulars	Amount
Net profit for the year ended 31st March, 2023	2,015.27
Draw Down Golden Jubilee Fund	15.22
Previous year balance	0.00
<b>Total Profit available for appropriation</b>	<b>2,030.49</b>
<b>Appropriations :</b>	
Statutory Reserve Fund	504.00
Proposed Dividend to Shareholders (*)	692.54
Building Fund	673.95
Development Fund	5.00
Members Welfare Fund	3.00
Technological Development Fund	50.00
Special Reserve u/s 36(I)(viii)	102.00
<b>Total</b>	<b>2,030.49</b>
<b>Balance carried forward to Balance sheet</b>	<b>0.00</b>

(\*) Bank has proposed dividend to shareholders of Rs. 692.54 lakh for the financial year 2022-23 and the said amount is retained in the Profit & Loss account under balance sheet.

In terms of provision of AS- 4 issued by ICAI, effective from the accounting period commencing on 01.04.2019 towards, dividend which is subject to approval by RBI and the shareholders at the Annual General Meeting has not been included as a liability in these financial statements.

**2. MERGER OF OTHER CO-OPERATIVE BANKS :**

In accordance with the Merger Orders, the Share Capital of the Erstwhile The Priyadarshani Mahila Co-operative Bank Ltd, Mumbai on the date of acquisition amounting to Rs.37.89 Lakhs respectively has been transferred to Share Collection account and an amount of Rs. 24.17 lakhs has been shown as receivable under the head of Other Assets. This amount will be retained for a period of 10 years from the date of merger, which will be repaid in accordance with the terms specified in the aforesaid orders. This amount is disclosed under "Other Liabilities".

With reference to Priyadarshani Mahila Co-op Bank Ltd, Mumbai the merger period of 10 years with GS Mahanagar Co-op Bank Ltd, Mumbai got completed on 30th December, 2021 and accordingly as per RBI circular no. UBD.CO.(Merger) No. 10931/09.16.901/2010-11 Dt: June 7, 2011 bank has appointed an Independent Auditor to conduct due diligence exercise of said Bank in consultation with DICGC as laid down in circular no. 43/09.16.901/2008.09 dated 30th January 2009, which is still in progress as on the date of signing the balance sheet and after completion of this activity necessary adjustments under Other Liabilities and Other Assets will be done by the Bank.

3. AS-10 ACCOUNTING FOR FIXED ASSETS AND DEPRECIATION:

(Rs. In lakhs)

Sr. No.	NAME OF ASSETS	W.D.V.As On 31.03.22	Purchase During The year	Transfer between Branch	Sale/ Disposal During The Year	Depreciation on During The Year	Balance as on 31.03.23
1	2	3	4	5	6	7	8
1	OFFICE PREMISES	358.86	0.00	0.00	0.00	33.88	324.98
2	STRONG ROOM	12.25	1.20	0.00	0.57	5.92	6.96
3	CIVIL WORK	32.40	29.92	0.00	0.00	16.40	45.92
4	SAFE FUNITURE & FIXTURE	313.70	27.89	0.00	0.00	91.82	249.77
5	OFFICE EQUIPMENTS	32.26	27.47	0.00	0.00	16.29	43.44
6	COMPUTERS	94.94	170.81	0.00	0.00	103.97	161.78
7	MOTOR & VEHICLE	8.58	0.00	0.00	0.00	4.21	4.37
8	LIABRARY BOOKS	0.00	0.02	0.00	0.00	0.02	0.00
9	LAND	2,300.03	0.00	0.00	0.00	0.00	2300.03
	<b>TOTAL</b>	<b>3,153.02</b>	<b>257.31</b>	<b>0.00</b>	<b>0.57</b>	<b>272.51</b>	<b>3,137.25</b>
10	DEFFERED EXPENSES	18.03	15.63	0.00	0.00	9.71	23.95
11	SOFTWARE DEVELOPMENT	292.09	284.72	0.00	0.00	174.42	402.39
	<b>Grand Total:-</b>	<b>3,463.14</b>	<b>557.66</b>	<b>0.00</b>	<b>0.57</b>	<b>456.64</b>	<b>3,563.59</b>

Cost of stamp duty & incidental charges in case of acquisition of premises is capitalised. However, in case of Leasehold Premises it is not considered as part of cost but is amortized as deferred revenue expenditure over the period of 5 years.

The GST paid (CGST/SGST) while purchasing the software is capitalised fully i.e. 100% in the cost of the Software Development and ITC is not being availed on the same. The Depreciation on Software Development is charged on entire amount capitalised which is inclusive of GST paid while purchasing the Software.

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**4. AS-15 EMPLOYEE BENEFITS- GRATUITY & LEAVE ENCASHMENT:**

(i) The following table sets out the status of the Gratuity Plan as required under AS-15. Reconciliation of opening and closing balances of the present value of the defined benefit obligation:

Sr. No.	Particulars	(Rs. In Lakhs)	
		31.03.2023	31.03.2022
<b>I</b>	<b>Principal actuarial assumptions as at balance sheet date</b>		
	Discount Rate	7.25%	6.85%
	Salary Escalation	3.00%	3.00%
<b>II</b>	<b>Changes in present value of obligation</b>		
	Opening Defined Benefit Obligation	1,764.38	1,915.91
	Interest Cost	127.93	117.71
	Current Service Cost	83.58	107.43
	Actuarial (Gains) / Losses	69.75	202.97
	Benefits paid	(322.7)	(394.90)
	Closing Defined Benefit Obligation	<b>1,723.14</b>	<b>1,949.11</b>
<b>III</b>	<b>Changes in fair value of Plan Assets</b>		
	Fair value of Plan Assets at beginning of year	1,865.38	2,011.03
	Expected return on Plan Assets	119.85	129.16
	Contributions	229.04	143.96
	Benefits paid	(322.72)	(394.90)
	Actuarial gains/(losses)	NIL	(25.42)
	Fair value of Plan Assets at the end of the year	<b>1,891.56</b>	<b>1,863.83</b>
<b>IV</b>	<b>Fair Value of Plan Assets</b>		
	Fair value of Plan Assets at beginning of year	1,865.38	2,011.03
	Actual return on plan assets	119.85	103.73
	Contributions	229.04	143.96
	Benefits paid	(322.72)	(394.90)
	Funded Status	168.41	(85.28)
	<b>Fair Value of Plan Assets at the end of the year</b>	<b>1,891.56</b>	<b>1,863.83</b>
	Excess of Actual over estimate return on plan assets	NIL	(25.42)
<b>V</b>	<b>Actuarial Gain / loss recognized</b>		
	Actuarial (Gain) / loss for the year – Obligation	(69.75)	(202.97)
	Actuarial (Gain) / loss for the year – Plan Assets	NIL	(25.42)
	Actuarial (Gain) / loss for the year – Obligation	69.75	(228.40)
	Actuarial (Gain) / loss recognized in the year	69.75	(228.40)
<b>VI</b>	<b>Amount to be recognized in Balance Sheet and Profit and loss Account</b>		
	Fair value of Plan Assets as at the end of the year	1,723.14	1,949.11
	Present value of obligation as at the end of the year	1,891.56	1,863.83
	Funded Status	168.41	(85.28)
	Net Asset / (Liability) not recognized in the Balance Sheet	<b>168.41</b>	<b>(85.28)</b>
<b>VII</b>	<b>Expenses Recognized in Profit and Loss Account</b>		
	Current Service Cost	83.58	107.43
	Interest Cost	127.93	117.71
	Net Actuarial (Gain)/loss recognized in the year	69.75	228.40
	Less- Expected return on Plan assets	(119.85)	(129.16)
	Expenses Recognized in Profit and Loss Account	<b>161.41</b>	<b>324.38</b>

(ii) The following table sets out the status of the Leave Encashment as required under AS-15. Reconciliation of opening and closing balances of the present value of the defined benefit obligation

(Rs. In Lakhs)

Sr. No.	Particulars	Leave Encashment	
		31.03.2023	31.03.2022
<b>I</b>	<b>Principal actuarial assumptions as at balance sheet date</b>		
	Discount Rate	7.25%	6.85%
	Salary Escalation	3.00%	3.00%
<b>II</b>	<b>Changes in present value of obligation</b>		
	Opening Defined Benefit Obligation	1,260.98	1,158.23
	Interest Cost	91.42	70.26
	Current Service Cost	11.98	129.78
	Actuarial (Gains) / Losses	86.13	438.92
	Benefits paid	(198.88)	(265.00)
	Closing Defined Benefit Obligation	<b>1,251.64</b>	<b>1,532.20</b>
<b>III</b>	<b>Changes in fair value of Plan Assets</b>		
	Fair value of Plan Assets at beginning of year	1,336.58	1,323.75
	Expected return on Plan Assets	89.87	88.82
	Contributions	191.20	210.74
	Benefits paid	(198.88)	(265.00)
	Actuarial gains/(losses)	NIL	(28.59)
	Fair value of Plan Assets at the end of the year	<b>1,418.77</b>	<b>1,329.73</b>
<b>IV</b>	<b>Fair Value of Plan Assets</b>		
	Fair value of Plan Assets at beginning of year	1,336.58	1,323.75
	Actual return on plan assets	89.87	60.23
	Contributions	191.20	210.74
	Benefits paid	(198.88)	(265.00)
	Funded Status	167.13	(202.48)
	Fair Value of Plan Assets at the end of the year	1,418.77	1,329.73
	Excess of Actual over estimate return on plan assets	<b>167.13</b>	<b>(28.59)</b>
<b>V</b>	<b>Actuarial Gain / loss recognized</b>		
	Actuarial (Gain) / loss for the year – Obligation	(86.14)	(438.92)
	Actuarial (Gain) / loss for the year – Plan Assets	NIL	(28.59)
	Actuarial (Gain) / loss for the year – Obligation	86.14	(467.51)
	Actuarial (Gain) / loss recognized in the year	86.14	(467.51)
<b>VI</b>	<b>Amount to be recognized in Balance Sheet and Profit and loss Account</b>		
	Fair value of Plan Assets as at the end of the year	1,251.64	1,532.20
	Present value of obligation as at the end of the year	1,418.77	1,329.72
	Funded Status	167.13	(202.48)
	Net Asset / (Liability) not recognized in the Balance Sheet	<b>167.13</b>	<b>(202.48)</b>
<b>VII</b>	<b>Expenses Recognized in Profit and Loss Account</b>		
	Current Service Cost	119.75	129.79
	Interest Cost	91.42	70.26
	Net Actuarial (Gain)/loss recognized in the year	86.14	467.51
	Less- Expected return on Plan assets	(89.87)	(88.82)
	Expenses Recognized in Profit and Loss Account	<b>99.66</b>	<b>578.74</b>



5. PRIMARY SEGMENT REPORTING (BY BUSINESS SEGMENTS) AS-17 AS ON 31.03.2023 :

(Rs. In Lakhs)

Sr. No.	Particulars	Treasury	Other Banking Operations	Total as on 31.03.2023
A	Revenue	10,484.35	16,027.22	26,511.57
B	Result	1,845.32	819.77	2,665.09
	Unallocated Expenses			0.00
	Net profit before Tax			2,665.09
	Provision for income tax			697.20
	Deferred Tax			(47.38)
	Extraordinary Profit & loss account			0.00
	Net profit after Tax			2,015.27
C	OTHER INFORMATION			
	Segment Assets	1,47,967.21	2,15,643.47	3,63,610.68
	Unallocated Assets			3,007.10
	<b>Total Assets</b>			<b>3,66,617.78</b>
	Segment Liabilities	1,66,047.25	1,70,469.81	3,36,517.06
	Unallocated Liabilities			30,100.72
	<b>Total Liabilities</b>			<b>3,66,617.78</b>

- The bank operates as a single unit in India, hence separate information regarding geographical segment is not given.
- The bank is organized into two main business segments namely: -
  - a) Treasury:- Primarily comprising of dealing room operation, trading/investment in bonds and government securities as well as fixed deposits in cooperative, nationalised and private banks;
  - b) Other banking operations:- Primarily comprising of loan and advances to corporate and retail loans & advances to other customers.
- The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns, overall organization structure of the bank and the internal financial reporting system.
- Segment revenue, results, assets and liabilities includes respective amounts identifiable to each of the segment and amounts apportioned /allocated on reasonable basis.

6. AS-18 RELATED PARTIES & DISCLOSURES :

Name of the related parties and their relationship with bank under Accounting Standard-18 issued by the Institute of Chartered Accountants of India.

- (i) Subsidiaries: Nil
- (ii) Associates: Nil

Key Management Personnel :

The Bank is registered under Maharashtra Co-operative Societies Act 1960 and there are no related parties requiring a disclosure under AS-18 issued by ICAI other than one Key Management Personnel viz Shri M. T. Kanchan, Managing Director of the Bank.

7. AS-19 LEASES :

Bank has cancellable operating leases and the disclosures under Accounting Standard-19 on leases issued by ICAI are as under.

Lease rent debited to profit & Loss account in the current year amounting to Rs. 784.70 lakhs (P.Y Rs. 760.81 lakhs).

The Lease Agreements entered into, pertain to use of premises for the branches. The lease agreements do not have any undue restrictive or onerous clauses other than those normally prevalent in similar agreements regarding use of assets, lease escalations, renewals and a restriction on sub – leases.

8. AS-20 EARNING PER SHARE (EPS) :

(Rs. In Lakhs)

Particulars	2022-23	2021-22
Net profit / (Loss) after income tax	2,015.27	1,961.93
(* ) Weighted average number of shares	716.93	736.40
Nominal Value of Shares (Rs.)	10	10
EPS- Basic & Diluted (Rs.)	2.81	2.66

(\* ) Monthly Weighted average number of shares

9. AS- 22 ACCOUNTING FOR TAXES ON INCOME :

- Application of Accounting Standard-22 'Accounting for Taxes on Income' issued by The Institute of Chartered Accountants of India has been mandatory for the bank.
- The Bank has complied with deferred tax as required by Accounting Standard-22 on accounting for income tax issued by the Institute of Chartered Accountants of India.

The major components of Deferred Tax Assets / Liabilities (Net) arising on account of timing differences between book profit and taxable profits as at

March 31, 2023 are as follow:

(Rs. in Lakhs)

Particulars	As on 31-03-2022 A	During 2022-23 B	As on 31-03-2023 C
<b>Deferred Tax Assets</b>			
Provision for Advances/BDDR	2,688.93	66.69	2,755.63
Provision for Leave Encashment	0.00	0.00	0.00
Depreciation	190.64	6.33	196.97
<b>Total (A)</b>	<b>2,879.57</b>	<b>73.02</b>	<b>2,952.59</b>
<b>DTL ON ACCOUNT OF:</b>			
Deferred Gratuity Payment	0.00	0.00	0.00
Deduction for Special Reserve	0.00	25.67	25.67
<b>Total (B)</b>	<b>0.00</b>	<b>25.67</b>	<b>25.67</b>
<b>NET DEFERRED TAX ASSET (A)-(B)</b>	<b>2,879.57</b>	<b>47.35</b>	<b>2,926.92</b>
Last Year Adjustment	0.00	0.00	0.00
<b>Total</b>	<b>2,879.57</b>	<b>47.35</b>	<b>2,926.95</b>

10. AS-26 INTANGIBLE ASSETS :

Details of computer software are included in other assets in accordance with Accounting Standard-26 on Intangible Assets issued by the ICAI are as under.

Computer Software:

Particulars	Rs. In lakhs
Opening Balance as on 01.04.2022	292.09
Additional during the year	284.72
Deletion during the year	0.00
Less: Depreciation/Amortised	174.42
Closing Balance as on 31.03.2023	402.39



## 11. AS - 29 PROVISIONS, CONTINGENT LIABILITIES & CONTINGENT ASSETS :

(I) Contingent Liabilities on account of Bank Guarantees, Letter of Credit are as follows:

(Rs In Lakhs)

PARTICULARS	31.03.2023	31.03.2022
Bank Guarantees	1,332.96	1,103.58
Foreign Letters of Credit	0.00	0.00
DEAF	949.01	584.94
Claims against banks not acknowledged as debts	138.97	138.97
<b>TOTAL</b>	<b>2,420.94</b>	<b>1,827.48</b>

### (ii) Income tax matters:

- The Bank has filed an appeal with CIT(A)2, Mumbai against the order passed under section 143(3) of the Income Tax Act 1961 for disallowing of deduction of Rs. 39,24,481 u/s 36(1)(vii)(a) for the provision for Bad and Doubtful debts claimed by the Bank for the assessment year 2007-08. However, the CIT(A) has dismissed the above appeal filed by the Bank and confirmed the AO's demand of Rs.21,51,472 by passing order dated 06/11/2012. Against this order of CIT(A), the bank has filed an appeal with ITAT. Honourable, ITAT vide its order dated 02/11/2018 has remanded back the matter to CIT(A) for verification of Bank's claim for deduction u/s. 36(1)(vii)(a) of Rs.39,24,481 for A.Y. 2007-08.
- The bank has received notice under sec 201 for short deduction of TDS for the PY 2018-19. The bank was supposed to deduct the TDS and deposit it with the Income Tax Department. The bank is still in process of deducting the same and that the liability is still outstanding for the payment to the income tax department. Accordingly provision for the same along with the interest for late payment has been made in the books of accounts.
- The bank has filed an appeal with CIT (A) during the year 2017-18 against the notice issued under sec 143(2). During the course of assessment it was seen that the assessee was allowed an amount of Rs. 4,12,69,100/-, towards contingencies provision against depreciation in investment. As the provision was only towards a notional loss arising due to mark to market in the value of securities, it was not an allowable deduction in terms of Instruction number 17 of 2008 issued by the CBDT. Accordingly the assessee was vide notice dated 08.12.2017 asked to show cause as to why the amount of Rs.4,12,69,100/- debited to P&L account as contingencies provision against depreciation on Investment (IDR) be not disallowed and added back to the total income. The bank has made a provision of Rs.1.83 crore is on account of Valuation loss of AFS and HFT category securities that is in accordance with RBI norms and and this is a settled issue since the same has been accepted by the CBDT as can be figured from Instruction no.17 of 2008. The fitness of this claim has been verified from the submission made by the assessee. Thus the depreciation on account of valuation of AFS Securities (MTM) is an allowable deduction. However the bank has filed an appeal vide against the said demand of Rs. 1,59,58,900/- and that the final order in this regard is awaited.

### (iii) Contingent Liability - Mense profit :

For Chembur branch bank had taken premises on lease from Sodality Investment area admeasuring 3200 sq. ft. from 01/07/1991 to 30/06/2001 but however, bank vacated the said premises on 01/09/2005. M/s Sodalities Investment filed suit against bank on 19/01/2010 for mense profit for the period 01/10/2003 to 31/08/2005 before Small Causes Court, Mumbai. After the hearing, Small Causes Court allowed application on 26/03/2019 and gave following direction to the bank:

The Bank shall pay the mense profit of the office premises building known as Tolaram Shopping Centre for the period from 01/10/2003 to 31/08/2005 to Sodalities Investment @ Rs. 83/- per sq.ft. per month i.e. amounting to Rs. 2,65,600/- per month along with interest @ 8.80% p.a. on the mense profit from 01/10/2003 till realization of principle sum. Accordingly, as per court order total amount payable is Rs. 1,38,97,124/-. On 30/04/2019 bank has filed appeal against the said order before Small Cause Appeal Court- Appeal forum, Mumbai, and court has given direction to the bank to deposit at least 50% of amount payable, as per the said direction bank has deposited amount vide DD dated 21/01/2021 of Rs. 33,23,187.20 and DD dated 25/03/2021 of Rs. 36,25,374.75.

The said matter is pending for final hearing on 30/06/2023.

**(iv)Contingent Liability - DEAF :**

In accordance with the “The Deposit Education and Awareness Fund Scheme, 2014” formulated by RBI, the Bank has identified and transferred Rs.949.01 lakhs to the Depositor Education and Awareness Fund till 31st March 2023. The details of the same are as below :

Particulars	(Rs in Lakhs)	
	F.Y. 2022-23	F.Y. 2021-22
Opening balance of amounts transferred to DEAF	584.94	269.04
Add: Amounts transferred to DEAF during the year	370.26	317.92
Less: Amounts reimbursed by DEAF towards claims	6.19	2.02
Closing balance of amounts transferred to DEAF	949.01	584.94

12. The bank has upgraded some NPA borrower accounts by considering the post balance sheet date recoveries in these accounts. The accounts which have been fully closed subsequently have been considered for upgradation. Due to the above upgradation of the NPA accounts to standard category based on post balance sheet date recoveries, NPA is reduced by Rs. 144.35 lakhs but the corresponding interest on such accounts amounting to Rs. 52.05 lakhs has not been accounted as income and has been shown under reserve for overdue interest (Liability Side) and Interest Receivable on Advances (Asset Side).
13. The Bank has implemented Finacle CBS system with effect from 26/12/2022 onwards.
14. The bank has appointed an external firm of chartered accountants as migration auditor vide letter no. GSMCBL/IT/19/2022-23 dated 19/05/2022 for conducting CBS migration audit from OMNI CBS to newly implemented Finnacle System(Infosys); for which we have been informed by the Management that the said migration audit is still under process as on the date of the signing of the balance sheet and that the final report is awaited.
15. The bank has been appointed vide appointment letter No. Bhimashankar/Account/3572/2022-23, dated: 27/12/2022 for conducting an external stock verification assignment for NCDC (National Cooperative Development Corporation) of Bhima Shankar Sahakari Sakharkarkhana Limited. The bank has received commission to the tune of Rs. 10.00 Lakhs in the current financial year for the said assignment.
16. In accordance with RBI Circular No. RBI/2022-23/17 DOR.STR.REC.5/21.04.048/2022-23 dated: 1st April, 2022, during the course of audit, the Bank along with the auditors has identified 302 accounts amounting to Rs. 1,047.38 Lakhs which were earlier standard and were subsequently classified as NPA on date of signing balance sheet and the downgrading has been done retrospectively as on 31st March, 2023.
17. In accordance with the instructions in the RBI Letter No. CO.ENFD.DEACB.No.S446/02-06-022/2022-23 dated: September 12, 2022, the bank has paid penalty of Rs. 25.00 Lakhs to RBI for levy of charges for non-compliance of minimum balance in saving (SB) accounts without notifying the customer.
18. In accordance with above point no. 17, the bank has reversed penal charges of Rs. 2,16,09,177.42 for non maintenance of minimum balances in saving accounts without notifying the customers clearly by SMS/Email/Letter, etc.
19. Previous year's figures are regrouped or rearranged, wherever necessary, to conform to the layout of the accounts of the current year.

**For Batliboi & Purohit**  
**Chartered Accountants** (FRN – 101048W)  
**(CA Raman Hangekar)**  
**Partner** (MRN. 030615)  
UDIN: 23030615BGVYOL9810

**(S.G. Shelke)**  
Chairman  
**(ManjunathaKanchan)**  
Managing Director

**(B. B. Kawad)**  
Vice-Chairman  
**(V.K. Guram)**  
General Manager

**(S.A. Khankar)**  
Director  
**(S.K. Gund)**  
Asst. General Manager

Place: Mumbai  
Dated: 21st June, 2023



## 2. Asset Liability Management

### Maturity pattern of certain items of assets and liabilities as on 31st March,2023

(Amount in crore)

	1 Day	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days and upto 2 Months	Over 2 Months and upto 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Year	Over 3 Year and upto 5 Year	Over 5 Years	Total
Title	bucket 1	bucket 2	bucket 3	bucket 4	bucket 5	bucket 6	bucket 7	bucket 8	bucket 9	bucket 10	bucket 11	Total
1. Deposits	54.47	44.06	75.34	18.48	40.12	101.62	370.81	421.07	1760.98	38.46	4.23	2929.64
2. Advances	21.57	11.02	0.67	1.42	2.57	3.20	10.46	34.54	426.93	311.68	730.84	1554.90
3. Investment	5.00	44.00	32.00	67.90	73.89	61.00	57.67	137.70	156.72	35.50	789.38	1460.76
4. Borrowing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

### Maturity pattern of certain items of assets and liabilities as on 31st March,2022

(Amount in crore)

	1 Day	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days and upto 2 Months	Over 2 Months and upto 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Year	Over 3 Year and upto 5 Year	Over 5 Years	Total
Title	bucket 1	bucket 2	bucket 3	bucket 4	bucket 5	bucket 6	bucket 7	bucket 8	bucket 9	bucket 10	bucket 11	Total
1. Deposits	46.79	44.17	79.99	59.20	111.38	133.77	345.45	520.32	1,505.38	53.90	6.47	2,906.83
2. Advances	23.52	25.55	32.67	81.86	18.22	11.99	34.74	70.02	588.13	408.07	328.18	1,622.96
3. Investment	10.00	45.00	18.97	37.99	53.02	40.99	40.77	158.49	150.24	142.46	771.01	1,468.94
4. Borrowing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



### 3. Investments

Composition of Investment Portfolio as at 31.03.2023

(Amount in crore)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investment is in India
<b>Held to Maturity</b>							
Gross	698.68	0.00	0.16	0.00	0.00	0.00	698.84
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.14	0.00	0.00	0.00	0.14
Net	698.68	0.00	0.02	0.00	0.00	0.00	698.70
<b>Available for Sale</b>							
Gross	343.33	0.00	0.00	0.00	0.00	0.00	343.33
Less: Provision for depreciation and NPI	21.76	0.00	0.00	0.00	0.00	0.00	21.76
Net	321.57	0.00	0.00	0.00	0.00	0.00	321.57
<b>Held for Trading</b>							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Investments</b>	<b>1042.01</b>	<b>0.00</b>	<b>0.16</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1042.17</b>
Less: Provision for depreciation and NPI	21.76	0.00	0.14	0.00	0.00	0.00	21.90
Net	1020.25	0.00	0.02	0.00	0.00	0.00	1020.27

Composition of Investment Portfolio as at 31.03.2022

(Amount in crore)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and / or joint ventures	Others	Total investment is in India
<b>Held to Maturity</b>							
Gross	701.77	0.00	0.16	0.00	0.00	0.00	701.93
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	701.77	0.00	0.16	0.00	0.00	0.00	701.93
<b>Available for Sale</b>							
Gross	348.33	0.00	0.00	0.00	0.00	0.00	348.33
Less: Provision for depreciation and NPI	14.66	0.00	0.00	0.00	0.00	0.00	14.66
Net	333.67	0.00	0.00	0.00	0.00	0.00	333.67
<b>Held for Trading</b>							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Investments</b>	<b>1050.10</b>	<b>0.00</b>	<b>0.16</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1050.26</b>
Less: Provision for depreciation and NPI	14.66	0.00	0.00	0.00	0.00	0.00	14.66
Net	1035.44	0.00	0.16	0.00	0.00	0.00	1035.60

Bank has no investment outside India as on 31.03.2023 and 31.03.2022.



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in crore)

Particulars	31.03.2023	31.03.2022
<b>i) Movement of provisions held towards depreciation on investments</b>		
Opening balance	14.66	2.93
Add: Provisions made during the year	7.10	11.73
Less: Write off / write back of excess provisions during the year	0.00	0.00
Closing balance	21.76	14.66
<b>ii) Movement of Investment Fluctuation Reserve</b>		
Opening balance	18.25	18.25
Add: Amount transferred during the year	0.00	0.00
Less: Drawdown	0.00	0.00
Closing balance	18.25	18.25
<b>iii) Closing balance in IFR as a percentage of closing balance of investments<sup>13</sup> in AFS and HFT/Current category</b>	5.32%	5.24%

c) Sale and transfers to/from HTM category

The value of sales and transfers of securities to/from HTM Category has not exceeded 5% of the book value of Investment held in HTM category at the beginning of the year.

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in Crore)

Sr. No.	Particulars	31.03.2023	31.03.2022
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.14	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.14	0.00
e)	Total provisions held	0.14	0.00

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ii) 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'	
		(3)	(3)	(4)	(4)	(5)	(5)	(6)	(6)	(7)	(7)
(1)	(2)	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries / Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others (Shares with Co.op. Institution)	0.16	0.16	0.00	0.00	0.00	0.00	0.16	0.16	0.16	0.16
g)	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	<b>Total *</b>	<b>0.16</b>	<b>0.16</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.16</b>	<b>0.16</b>	<b>0.16</b>	<b>0.16</b>

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e) Repo transactions (in face value terms)

(Amount in Crore)

		Minimum outstanding during the year	Maximum outstanding during the year	Daily Average Outstanding during the Year	outstanding as on March 31
<b>i) Securities sold under repo</b>					
a)	Government securities	0.00	0.00	0.00	0.00
b)	Corporate debt securities	0.00	0.00	0.00	0.00
c)	Any other securities	0.00	0.00	0.00	0.00
<b>ii) Securities purchased under reverse repo</b>					
a)	Government securities	0.00	0.00	0.00	0.00
b)	Corporate debt securities	0.00	0.00	0.00	0.00
c)	Any other securities	0.00	0.00	0.00	0.00



4) Asset Quality

a) Classification of advances and provisions held :

i) as on 31.03.2023

(Amount in crore)

Particulars	Standard	Non Performing			Total	
	Total standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	1402.87	23.87	187.29	8.93	220.09	1622.96
Add: Additions during the year*					38.88	
Less: Reductions during the year*					43.41	
Closing balance	1339.35	35.78	169.51	10.27	215.56	1554.90
*Reductions in Gross NPAs due to:						
i) Upgradation					7.38	
ii) Recoveries (excluding recoveries from upgraded accounts)					36.03	
iii) Technical/ Prudential <sup>16</sup> Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.00	
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held		2.39	163.54	8.93	174.85	174.85
Add: Fresh provisions made during the year					7.00	
Less: Excess provision reversed/ Write-off loans					0.00	
Closing balance of provisions held		3.58	168.00	10.27	181.85	181.85
<b>Net NPAs</b>						
Opening Balance		21.49	23.74	0.00	45.23	45.23
Add: Fresh additions during the year					10.71	
Less: Reductions during the year					22.23	
Closing Balance		32.20	1.51	0.00	33.71	33.71

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ii) as on 31.03.2022

(Amount in crore)

Particulars	Standard	Non Performing			Total	
	Total standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	1461.59	73.04	146.67	9.06	228.77	1690.37
Add: Additions during the year					28.97	
Less: Reductions during the year					37.64	
Closing balance	1402.87	23.87	187.29	8.93	220.09	1622.96
Reductions in Gross NPAs due to:						
i) Upgradation					18.21	
ii) Recoveries (excluding recoveries from upgraded accounts)					19.43	
iii) Technical/ Prudential Write-offs					0.00	
iv) Write-offs other than those under (iii) above					0.00	
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held		7.30	155.49	9.06	171.85	171.85
Add: Fresh provisions made during the year					3.00	
Less: Excess provision reversed/ Write-off loans					0.00	
Closing balance of provisions held		2.39	163.54	8.93	174.85	174.85
<b>Net NPAs</b>						
Opening Balance		65.74	-8.82	0.00	56.92	56.92
Add: Fresh additions during the year					10.71	
Less: Reductions during the year					22.23	
Closing Balance		21.49	23.74	0.00	45.23	45.23

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(in per cent)

Ratios	31/03/2023	31/03/2022
Gross NPA to Gross Advances	13.86 %	13.56 %
Net NPA to Net Advances	2.46 %	3.12 %
Provision coverage ratio	84.36 %	79.44 %

b) Sector-wise Advances and Gross NPAs

(Amount in crore)

Sr. No.	Sector	31-03-2023			31-03-2022		
		Outstanding Total Advances	Gross NPAs	Percentage of Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to in that sector
<b>i)</b>	<b>Priority Sector</b>						
a)	Agriculture and allied activities	21.03	2.20	0.14	26.78	3.16	0.19
b)	Advances to industries sector eligible as priority sector lending	497.49	121.29	7.80	523.95	136.46	8.41
c)	Services	29.78	2.36	0.15	5.74	1.24	0.08
d)	Personal loans	314.96	42.96	2.76	309.00	28.27	1.74
	<b>Subtotal (I)</b>	<b>863.26</b>	<b>168.81</b>	<b>10.85</b>	<b>865.47</b>	<b>169.12</b>	<b>10.42</b>
<b>ii)</b>	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	691.64	46.74	3.01	757.49	50.97	3.14
	<b>Sub-total (ii)</b>	<b>691.64</b>	<b>46.74</b>	<b>3.01</b>	<b>757.49</b>	<b>50.97</b>	<b>3.14</b>
	<b>Total (I + ii)</b>	<b>1554.90</b>	<b>215.55</b>	<b>13.86</b>	<b>1622.96</b>	<b>220.09</b>	<b>13.56</b>

c) Overseas assets, NPAs and revenue

(Amount in crore)

Particulars	31.03.2023	31.03.2022
Total Assets	0.00	0.00
Total NPAs	0.00	0.00
Total Revenue	0.00	0.00

d) Particulars of resolution plan and restructuring

(Amount in crore)

Particulars		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
		2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
Stand-ard	Number of borrowers	0	0	0	0	0	12	0	3	0	15
	Gross Amount	0.00	0.00	0.00	0.00	0.00	16.76	0.00	0.82	0.00	17.58
	Provision held	0.00	0.00	0.00	0.00	0.00	2.59	0.00	0.01	0.00	2.60
Sub-stand-ard	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0	0	0	0	0	12	0	3	0	15
	Gross Amount	0.00	0.00	0.00	0.00	0.00	16.76	0.00	0.82	0.00	17.58
	Provision held	0.00	0.00	0.00	0.00	0.00	2.59	0.00	0.01	0.00	2.60



e) Divergence in asset classification and provisioning

(Amount in crore)

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2022 as reported by the bank	220.09
2.	Gross NPAs as on March 31, 2022 as assessed by Reserve Bank of India	224.92
3.	Divergence in Gross NPAs (2-1)	4.83
4.	Net NPAs as on March 31, 2022 as reported by the bank	45.23
5.	Net NPAs as on March 31, 2022 as assessed by Reserve Bank of India	50.06
6.	Divergence in Net NPAs (5-4)	4.83
7.	Provisions for NPAs as on March 31, 2022 as reported by the bank	174.85
8.	Provisions for NPAs as on March 31, 2022 as assessed by Reserve Bank of India	174.85
9.	Divergence in provisioning (8-7)	0.00
10.	Reported Profit before Provisions and Contingencies for the year ended March 31, 2022	48.51
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2022	19.62
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2022 after considering the divergence in provisioning	19.62

f) Disclosure of transfer of loan exposures

Details of transfer of loan exposure-In the case of stressed loans transferred or acquired:

Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)			
(All amounts in crore)	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	Nil	Nil	
Aggregate principal outstanding of loans transferred	Nil		
Weighted average residual tenor of the loans transferred	Nil		
Net book value of loans transferred (at the time of transfer)	Nil		
Aggregate consideration	Nil		
Additional consideration realized in respect of accounts transferred in earlier years	Nil		
Details of loans acquired during the year			
(All amounts in crore)	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs	
Aggregate principal outstanding of loans acquired	Nil		
Aggregate consideration paid			
Weighted average residual tenor of loans acquired			

g) Fraud accounts

(Amount in crore)

Particulars	2022-23	2021-22
Number of frauds reported	26	1
Amount involved in fraud ( crore)*	0.82	0.50
Amount of provision made for such frauds ( crore)	0.82	0.50
Amount of Unamortised provision debited from 'other reserves' as at the end of the year ( crore)	0.00	0.00

\*Note :- The said fraud is related to sanction of Gold Loan against fake ornaments. In addition to the amount mentioned above of Rs 0.82 crore, similar fraud detected in the month of June 2023 amounting to Rs. 0.37 crore in two branches of the bank. The bank has classified new fraud amount under Loss category as on 31-03-2023 and also made 100% provisions there against.

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

i) For the half year ended 31-03-2023

(Amount in Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 30-09-2022 (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 31-03-2023
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons*	17.12	0.00	0.00	0.66	16.46
Of which MSMEs	17.12	0.00	0.00	0.66	16.46
Others	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>17.12</b>	<b>0.00</b>	<b>0.00</b>	<b>0.66</b>	<b>16.46</b>

(Amount in Crore)

ii) For the half year ended 30-09-2022

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 31-03-2022 (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 30-09-2022
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons*	17.58	0.00	0.00	0.46	17.12
Of which MSMEs	17.58	0.00	0.00	0.46	17.12
Others	0.00	0.00	0.00	0.00	0.00
<b>Total</b>	<b>17.58</b>	<b>0.00</b>	<b>0.00</b>	<b>0.46</b>	<b>17.12</b>

5. Exposures

a) Exposure to real estate sector

(Amount in crore)

Category	2022-2023	2021-2022
i) Direct exposure		
<b>Residential Mortgages –</b> Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	<b>187.45</b>	<b>187.62</b>
<b>Commercial Real Estate –</b> Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits; Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – Residential Commercial Real Estate	<b>128.52</b>	<b>145.54</b>
<b>ii) Indirect Exposure</b> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
<b>Total Exposure to Real Estate Sector</b>	<b>315.97</b>	<b>333.16</b>



- b) Exposure to capital market: - Nil (Previous Year- Nil)  
c) Risk category-wise country exposure: - Nil (Previous Year- Nil)  
d) Unsecured advances

(Amount in crore)

Particulars	2022-23	2021-22
Total unsecured advances of the bank	199.73	230.95
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

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

### a) Concentration of deposits

(Amount in crore)

Particulars	2022-23	2021-22
Total deposits of the twenty largest depositors	324.89	330.44
Percentage of deposits of twenty largest depositors to total deposits of the bank	11.09%	11.37%

### b) Concentration of advances

(Amount in crore)

Particulars	2022-23	2021-22
Total advances to the twenty largest borrowers	192.31	189.31
Percentage of advances to twenty largest borrowers to total advances of the bank	12.37%	11.66%

### c) Concentration of exposures

(Amount in crore)

Particulars	2022-23	2021-22
Total exposure to the twenty largest borrowers/customers	198.54	211.80
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers/ Customers	10.92%	11.34%

### d) Concentration of NPAs

(Amount in crore)

Particulars	2022-23	2021-22
Total Exposure to the top twenty NPA accounts	102.92	109.13
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	53.25%	49.58%

## 7. Derivatives

Bank has not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous years

## 8. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in crore)

Sr.No.	Particulars	2022-23	2021-22
i)	Opening balance of amount transferred to DEA Fund	5.85	2.69
ii)	Add: Amount transferred to DEA Fund during the year	3.70	3.18
iii)	Less: Amount reimbursed by DEA Fund towards claims	0.06	0.02
iv)	Closing balance of amount transferred to DEA Fund	9.49	5.85

## 9. Disclosure of complaints

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

Sr. No	Particulars	2022-23	2021-22
1.	Number of complaints pending at beginning of the year	38	4
2.	Number of complaints received during the year	345	162
3.	Number of complaints disposed during the year	374	128
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	9	38
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	13	06
5.1.	Of 5, number of complaints resolved in favor of the bank by Office of Ombudsman	13	06
5.2	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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 of complaints Received over the previous year	Number of complaints pending at the end of the year	Of 5. Number of complaints pending beyond 30 days
1	2	3	4	5	6
<b>Current Year 2022-2023</b>					
Digital Payment	38	189	+33%	09	0
ATM / DEBIT CARDS	0	125	+793 %	0	0
Advances	0	17	0%	0	0
Other	0	13	116.66%	0	0
Branch Service	0	1	0%	0	0
<b>Total</b>	<b>38</b>	<b>345</b>	<b>112.96%</b>	<b>09</b>	<b>0</b>
<b>Previous Year 2021-2022</b>					
Branch Service	0	0	0	0	0
Advances	0	0	0	0	0
ATM / DEBIT CARDS	0	14	-14%	0	0
Digital Payment	04	142	+43%	38	0
Other	0	6	0%	0	0
<b>Total</b>	<b>04</b>	<b>162</b>	<b>0%</b>	<b>38</b>	<b>0</b>



#### 10. Penalties imposed by the Reserve Bank of India

RBI has imposed monetary penalty of Rs 25.00 lakh on Bank for non-compliance with the directions issued by RBI on "Maintenance of Deposit Accounts" vide RBI letter dated 12-09-2022.

#### 11. Other Disclosures

##### a) Business ratios

Sr.No.	Particular	31.03.2023	31.03.2022
i)	Interest Income as a percentage to Working Funds	7.30%	7.73%
ii)	Non-interest income as a percentage to Working Funds	0.31%	0.53%
iii)	Cost of Deposits	4.55%	4.99%
iv)	Net Interest Margin	3.87%	3.83%
v)	Operating Profit as a percentage to Working Funds	0.92%	1.11%
vi)	Return on Assets	0.58%	0.59%
vii)	Business (deposits plus advances) per employee (Amount in crore)	7.55	7.28
viii)	Profit per employee (Amount in crore)	0.03	0.03

##### b) Bancassurance business

(Amount in crore)

Bancassurance business	31.03.2023	31.03.2022
Commission Received from Life Insurance	0.34	0.35
Commission Received from General Insurance	0.09	0.09
Commission Received	0.43	0.44

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

The amount of PSLCs Purchased Rs. 400.00 Crores in General Category, during financial year 2022-23

##### d) Provisions and contingencies

(Amount in crore)

Sr.No.	Provision debited to Profit and Loss Account	31.03.2023	31.03.2022
i)	BDDR Provision	5.25	3.00
ii)	Expenditure Provisions & Contingencies (Investment Depreciation Reserve)	7.10	11.73
iii)	Provision for Non Performing Investment	0.14	0.00
iv)	Provision Against Restructure of Loan	0.00	2.60
v)	Provision for Income Tax	6.97	8.00
vi)	Other Provision	0.25	0.25
vii)	Special Reserve u/sec 36(I)(viii)	0.00	2.50
viii)	1% Rebate on Standard Loan Interest	0.98	0.99
ix)	Deffered Tax Assesst	-0.47	-0.18
x)	Excess Standard Loan Provision w/back	-1.00	0.00

##### e) Payment of DICGC Insurance Premium

(Amount in crore)

Sr. No.	Particulars	31/03/2023	31/03/2022
i)	Payment of DICGC Insurance Premium	3.52	3.32
ii)	Arrears in payment of DICGC premium	0.00	0.00

**f) Disclosure of facilities granted to directors and their relatives**

The Bank has complied with the Reserve Bank of India guidelines and No Secured, Unsecured loan and Non-Funded facility has been extended to the directors and their relatives, companies or firms in which they are interested in financial year 2021-22 and 2022-23

**g) Previous Year figures**

The Bank has reclassified and rearranged previous year figures to confirm to this year's classification wherever required.

**For Batliboi & Purohit**  
**Chartered Accountants** (FRN – 101048W)  
**(CA Raman Hangekar)**  
**Partner** (MRN. 030615)  
UDIN: 23030615BGVYOL9810

**(S.G. Shelke)**  
Chairman  
**(Manjunatha Kanchan)**  
Managing Director

**(B. B. Kawad)**  
Vice-Chairman  
**(V.K. Guram)**  
General Manager

**(S.A. Khankar)**  
Director  
**(S.K. Gund)**  
Asst. General Manager

Place: Mumbai  
Dated: 21st June, 2023

**विषय क्र. ५ - महाराष्ट्र शासनाने तयार केलेल्या व बँकेने स्विकारलेल्या एकरकमी कर्ज परतफेड योजने अंतर्गत आलेल्या अर्जांना संचालक मंडळाने दिलेली मंजूरी व वसूल झालेल्या कर्ज प्रकरणांच्या माहितीची नोंद घेणे**

दि. ०६/०६/२०२२ रोजीच्या शासन निर्णयानुसार महाराष्ट्र शासनाने, नागरी सहकारी बँकांच्या अनुत्पादक कर्जांच्या प्रभावी वसुलीसाठी एकरकमी कर्ज परतफेड योजनेस मुदतवाढ देऊन दि. ३१/०३/२०२१ या तारखेस अनुत्पादित झालेल्या कर्जदारांना सदर योजना लागू केली. त्या तारखे अखेरीस अनुत्पादित असलेल्या कर्जदारांची यादी संचालक मंडळ सभेने नियमानुसार मंजूर करून, बँकेच्या सर्व शाखांमध्ये प्रसिद्ध केली होती. तसेच सदर योजना प्रभावीपणे राबविण्यासाठी व निःपक्षपणे अंमलबजावणी करण्यासाठी सदरची प्रकरणे बँकेचे अधिकृत यादीतील लेखा परिक्षकाकडून तपासणी करून व तडजोड समितीने केलेल्या शिफारशीनुसार, संचालक मंडळ सभेत मंजूर करण्यात आली. त्यानुसार अंशतः व पुर्ण वसूल झालेल्या एकरकमी कर्ज परतफेड योजनेमधील कर्जांची सविस्तर माहिती खालील प्रमाणे सादर करण्यात येत आहे.

अ.क्र.	तपशिल	कर्जखाती संख्या व रक्कम
१	एकरकमी कर्ज परतफेड योजने अंतर्गत दि. ३१/०३/२०२३ अखेर मंजूर झालेली एकूण कर्ज खाती संख्या	२३६
२	एकरकमी कर्ज परतफेड योजने अंतर्गत दि. ३१/०३/२०२३ अखेर मंजूर झालेली वसूलपात्र रक्कम रुपये	रु. ३३,७५,४४,२८०.४८
३	एकरकमी कर्ज परतफेड योजने अंतर्गत दि. ३१/०३/२०२३ अखेर बंद झालेली कर्ज खाती संख्या	११३
४.	एकरकमी कर्ज परतफेड योजने अंतर्गत दि. ३१/०३/२०२३ अखेर वसूल झालेली एकूण रक्कम (मुद्दल + व्याज)	रु. २०,११,४३,१३४.००

तरी सर्व सभासदांनी वरील बाबीची नोंद घेऊन ज्या सभासदांची कर्जे एकरकमी कर्ज परतफेड योजनेमध्ये मंजूर झालेली आहेत, त्यांनी त्यांची उर्वरित देय रक्कम शासनाने दिलेल्या विहित मुदतीत भरणा करून या योजनेचा लाभ घ्यावा.

तसेच महाराष्ट्र शासनाने दि. २७/०४/२०२३ रोजीच्या शासन निर्णयानुसार एकरकमी कर्ज परतफेड योजनेस पुनश्चः मुदतवाढ दिलेली असून, दि. ३१/०३/२०२२ अखेर अनुत्पादित असलेली कर्जखाती सदर योजनेत भाग घेण्यास पात्र आहेत. तरी पात्र असलेल्या सर्व कर्जदारांनी सदर योजने अंतर्गत आपली कर्ज खाती बंद करण्याकरीता बँकेशी संपर्क साधावा.



**Cash Flow Statement for the year ended 31st March, 2023**

	PARTICULARS	31.03.2023	
		Amount Rs.	Amount Rs.
<b>A)</b>	<b>CASH FLOW FROM OPERATING ACTIVITIES</b>		
	Net Profit as per Profit & Loss Account		20,15,27,437.07
	<b>ADD:-Adjustments For</b>		
	Depreciation on assets	4,56,63,148.56	
	Provision for Contingency (IDR)	7,09,83,415.00	
	Ammortisation in Investments	2,96,85,184.00	
	Provision for Bad and Doubtful Debt Reserve (BDDR)	5,25,00,000.00	
	1% Rebate	98,48,000.00	
	Other provision	25,00,000.00	
	Income tax Provision	6,97,20,000.00	
	Provision for non Performing Investment	14,00,000.00	
	Deffered Tax Liability /(Asset)	(47,38,000.00)	27,75,61,747.56
	<b>LESS:-Adjustments For</b>		
	Excess Standard Loan Provision	(1,00,00,000.00)	
			(1,00,00,000.00)
	<b>PROFIT FROM OPERATION</b>		<b>46,90,89,184.63</b>
	<b>Adjustment for Changes in Working Capital</b>		
	<b>Increase / (Decrease) in Current Liabilities :</b>		
	Increase / (Decrease) in Deposits	22,81,87,385.18	
	Increase / (Decrease) in Other Liabilities	(8,03,98,292.45)	
	<b>(Increase) / Decrease in Current Assets:</b>		
	(Increase) / Decrease in Loans And Advances	68,05,66,767.80	
	(Increase) / Decrease in Other Assets	(75,81,40,820.14)	7,02,15,040.39
	Income Tax Paid		( 9,71,30,424.43)
	<b>CASH FLOW FROM OPERATING ACTIVITIES (Net)</b>		<b>44,21,73,800.59</b>
<b>B)</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
	Dividend paid	(7,07,50,000.00)	
	Decrease in Share Capital	(1,53,80,600.00)	
	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		<b>(8,61,30,600.00)</b>
<b>C)</b>	<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		
	(Increase) / Decrease in Investment	1,26,66,693.00	
	(Increase) /Decrease in FIXED ASSETS (Net)	(94,52,344.40)	
	<b>CASH FLOW FROM INVESTING ACTIVITIES</b>		<b>32,14,348.60</b>
	<b>Net increase in cash and cash equivalents (A+B+C)</b>		<b>35,92,57,549.19</b>
<b>D)</b>	<b>CASH AND BANK BALANCE AT BEGINNING</b>		<b>186,84,69,141.55</b>
<b>E)</b>	<b>CASH AND BANK BALANCE AT CLOSING</b>		<b>222,77,26,690.74</b>
<b>Sr.No.</b>	<b>CASH AND BANK BALANCE</b>	<b>31st March, 2023</b>	<b>31st March, 2022</b>
		<b>Amount Rs.</b>	<b>Amount Rs.</b>
A.	Cash and bank balance	207,37,59,990.43	180,82,27,797.37
B.	Balance with Other Banks	15,39,66,700.31	6,02,41,344.18
	<b>Total Rs.</b>	<b>222,77,26,690.74</b>	<b>186,84,69,141.55</b>



ANNEXURE - 'A'

ANNEXURE - 'A'	
<b>NAME OF THE BANK</b>	<b>GS MAHANAGAR CO-OP. BANK LTD., MUMBAI</b>
HEAD OFFICE ADDRESS	Hiramani Super Market, Dr. B.A. Road, Lalbaug, Mumbai-400012.
DATE OF REGISTRATION	06.10.1973
DATE & NO. OF R.B.I. LICENCE	28.02.1974 ACD MH 34P.
JURISDICTION	ENTIRE MAHARASHTRA STATE
<b>FINANCIAL DATA:-</b>	<b>(As on 31st March 2023)</b>
NO. OF BRANCHES INCLUDING HEAD OFFICE	
	Head Office: 1
	Branches: 67
ATM Centre	58+1=59
Membership :	
Regular	78600
Nominal	1137
	<b>(Rupees in Lakhs)</b>
Paid up Share Capital	7055.78
Total Reserves & Funds	42160.40
Deposits Saving	82336.30
Current	27251.08
Fixed	183377.33
Advances Secured	136429.62
Unsecured	19060.84
Total % of Priority Sector	53.19%
Total % of Weaker Sector	12.74%
<b>Borrowing :</b>	
Triparty Repo	0.00
Overdraft against Fixed Deposit	0.00
Others	0.00
Investment	146076.03
Overdues % (excluding interest)	6.77%
NET NPA%	2.46%
Grade	'A' Class.
Profit for the year (2022-2023)	2030.49
Total Staff	594
Working Capital (Without Contra)	366617.78

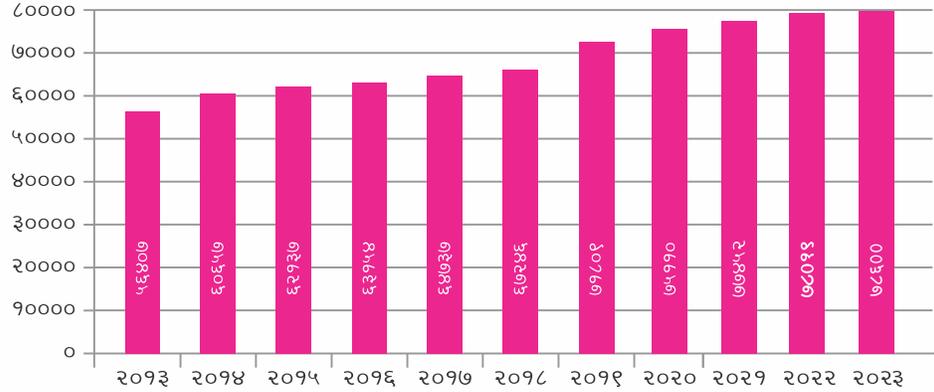


**बँकेच्या प्रगतीचा आढावा**

अ. नं.	वर्ष अखेर	सभासद संख्या	वसूल भाग भांडवल	राखीव निधी	ठेव खाती		कर्ज खाती		खेळते भांडवल	एकूण उत्पन्न	निव्वळ नफा	लाभांश	शाखा विस्तार
					संख्या	रक्कम	संख्या	रक्कम					
१	१९९३	२००१३	२२४.४६	१२०७.४५	१३६१८८	५५३२.५८	११५४४	४५८०.१५	७२९८७.८७	१२६२.०१	१४३.००	१२	९
२	१९९४	२०७६५	२३८.४४	१४६४.९९	१३९५५२४	६४१५.५२	११८५३	५१९९.३८	८५७४.८४	१२७६.६८	१६९.७३	१२	९
३	१९९५	२२०३९	२६५.१३	१२८८.०९	१४८०८१	८७२६.५७	१०७९२	५७३६.६९	१११७१.३४	१३०९.३६	३१.८७	१२	११
४	१९९६	२३०७४	३०३.०४	१३५१.६९	१८९९८३	१०९१६.६३	१३६१७	७३६१७	१५२८५.७१	२१३६.०१	४४५.६४	१५	११
५	१९९७	२४५५४	३४४.१२	१८५७.९०	१९०४९६	१३५८२.६३	११७६०	७८४५.०९	१७६८५.६२	२५९३.१६	४६३.६३	१५	१३
६	१९९८	२७४६१	४०२.३७	२५३७.१२	२०९६४१	१६८२६.३७	१७७४६	९९८६.४५	२२६५६.९०	३२७२.७९	२७६.९१	१५	१५
७	१९९९	२९५१६	४५४.९१	२८६३.६७	२६७१७७	२३४१०.५५	१५०६९	११०८६.४४	२९२८५.४२	४११९.४८	३००.८४	१५	१८
८	२०००	३१२९७	५२४.६३	३५६४.४६	२५०१२२	२७१६४.९५	१६३२८	१४०६६.६६	३४७१३.२७	५५५६.०८	१०२.३९	१२	१९
९	२००१	३३७२४	६३०.७८	३१४१.९३	२८३३१४	३६२२७.८१	१८११६	१७८१०.१७	४३०६४.५९	६६२१.८७	१२९.४२	१५	१९
१०	२००२	३५७३४	७४२.७९	४१५८.८०	२८१६९०	३७३३३.५१	१८४२१	२०९९१.३६	४५३५५.२८	५७१६.४३	६०.२३	१०	१९
११	२००३	३७५४९	९४६.७९	४५९५.८१	२६४७९१	४००४१.३४	१८९१७	२२३७५.९८	४९७०७.९३	५३४३.४३	१५१.८५	१२	१९
१२	२००४	३८९१४	९८९.५७	५३४७.७१	२४६५७०	४२१५६.१८	१७३१६	२५३२६.१६	५३९७६.३३	५६५९.६९	४१०.८६	१२	१९
१३	२००५	३९७३७	१०७४.८२	६००९.६४	२२३५८२	४१४०८.८५	१६४४१	२५५५६.२६	५४४३१.२६	४९५९.५७	३१९.२५	१०	१९
१४	२००६	४१००५	१२१८.२८	६५०५.४२	२७०९२६	४७४६७.९४	१५८२०	२८०३४.३८	६१६६३.३७	४८२७.३९	५८३.७३	१२	१९
१५	२००७	४३०३५	१४१५.७५	७१७६.७८	२५६६६२	५५०९३.२२	१६१६६	३१७११.६३	७०३१०.०२	५४७८.७९	२९४.३८	१२	१९
१६	२००८	४४४३८	१६६२.८८	७२८४.३४	२६३२२६	६०८१९.१०	१६३१४	३६८७१.२९	७८८०१.६७	६४५६.८३	४००.९४	१२	१९
१७	२००९	४५७१६	१८८७.४६	८०६२.६२	२७६१००	७२०२१.४०	१६१६१	४२१२७.२२	९१८८२.०५	८२२६.०२	८३३.०९	१२	२६
१८	२०१०	४८२२७	२२७१.४५	९४३५.६७	२८८५९९	९७९३१.९९	१७६५५	५२९९५.४६	११८८२.०५	१००१७.८०	८४४.८७	१२	३२
१९	२०११	५०७१५	२६८८.७४	११०६९.२५	३२६३४१	११९६७३.४७	१९८३३	६७७२४.३७	१३६९८८.३४	१२११५.५६	९६७.०१	१२	३६
२०	२०१२	५३०९३	३२४०.४५	१२२६१.५८	३४५६७७	१३०७११.२४	२२२२८	८५२९८.२३	१५१९२४.४१	१४३७२.००	१२०३.०४	१५	४६
२१	२०१३	५६७०४	४०३७.२४	१३०७२.८५	३७०७३४	१६३४१२.८०	२४९४४	१०७४६८.३८	१८६८४४.१२	१८६०३.००	१४७८.१८	१५	५१
२२	२०१४	६०६५७	५०२८.६०	१३८३०.८०	३९७४२७	१९९५५२.२८	२७३८२	१२७०५०.८१	२२४६८०.६८	२४६३७.३९	२१६३.६९	१५	५५
२३	२०१५	६२१३७	५७६१.४५	१५६६७.००	४०७१४८	२२२१७२.५३	२५८९०	१३६३०१.३०	२५००९१.६४	२७५६२.५९	२१६७.५८	१५	६०
२४	२०१६	६३१५४	६३९२.२९	१७८९२.१८	४१५०४३	२२६२४०.९०	२४८५५	१४३४५६.१८	२५६२६.९४	२७७७७.७३	१७९५.२२	१२	६७
२५	२०१७	६४७३७	६८५०.९८	२०१००.५४	४३१७२५	२४३०२७.७५	२४२२३	१४९६०८.०२	२७५००८.६१	२८९९९.६९	१८०७.३६	१२	६७
२६	२०१८	६७२४६	७३९३.०९	२३२५७.५८	४४५२०३	२४७१४१.६२	२५१५१	१५३३९०.५८	२८३३८०.२२	२८८११.०८	२०३२.९१	१०	६७
२७	२०१९	७१८०९	७५२६.०४	२६२२६.०८	४६४२०३	२५०७०८.०६	२८६६२	१६७५६४.७१	२९००४३.३८	२८३३७.५७	२३७८.१७	१२	६७
२८	२०२०	७५११०	७५१८.७३	३११२१.१६	४८०८४०	२६४४१८.०४	२९९६९	१७७४३५.२०	३०७४९८.९५	२९९८७.०३	२४१०.६१	०	६७
२९	२०२१	७७४५२	७४८८.१७	३६२९४.४६	४८१३९८	२६९९६५.१६	२९०५५	१६९०३७.३३	३१७५८८.६९	२८३२५.६७	२४४०.२१	१०	६७
३०	२०२२	७८०१९	७२०९.५८	३९५२८.३३	४७०७९२	२९०६८२.८४	२८८४८	१६२२९६.१३	३६२७३३.७७	२७३५२.३५	१९६१.९३	१०	६७
३१	२०२३	७८६००	७०५५.७८	४२१६०.४०	४६२१४०	२९२९६४.७१	२७४२७	१५५४९०.४६	३६६६१७.७८	२६५११.५७	२०१५.२७	१०	६७

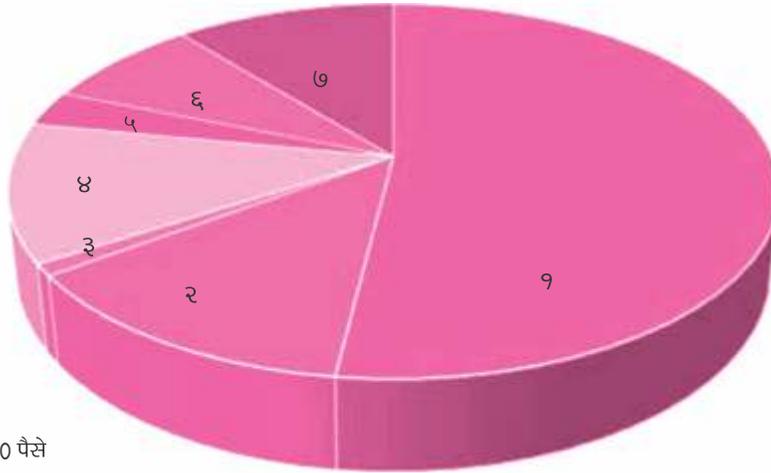
## प्रगतीचा आढावा

### सभासद संख्या



### एकूण उत्पन्नाचा विनियोग

१ रुपयातील हिश्यानुसार



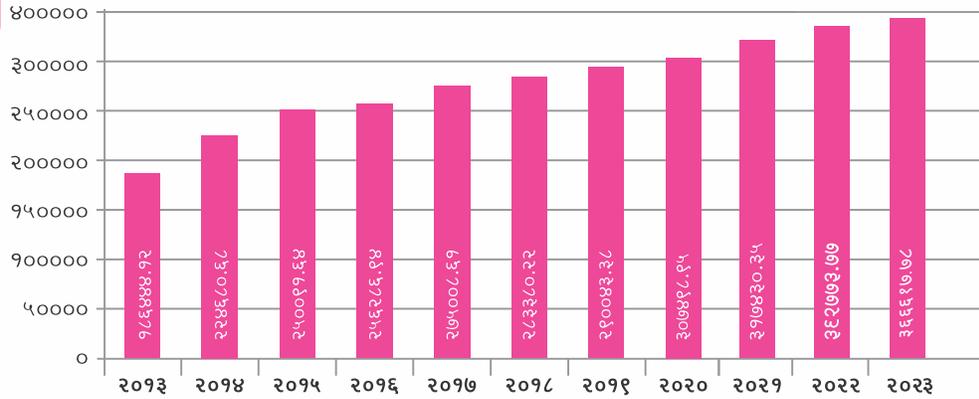
- १ ठेवी व उचलवरील व्याज : ५० पैसे
- २ कर्मचारी पगार व भत्ते : १८ पैसे
- ३ टपाल, स्टेशनरी व जाहिरात खर्च : ९ पैसे
- ४ इतर खर्च : १० पैसे
- ५ भाडे, कर, विमा व इतर बिले : ६ पैसे
- ६ निव्वळ नफा : ८ पैसे
- ७ तरतुदी : ७ पैसे



## प्रगतीचा आढावा

### खेळते भांडवल

रु. लाखात



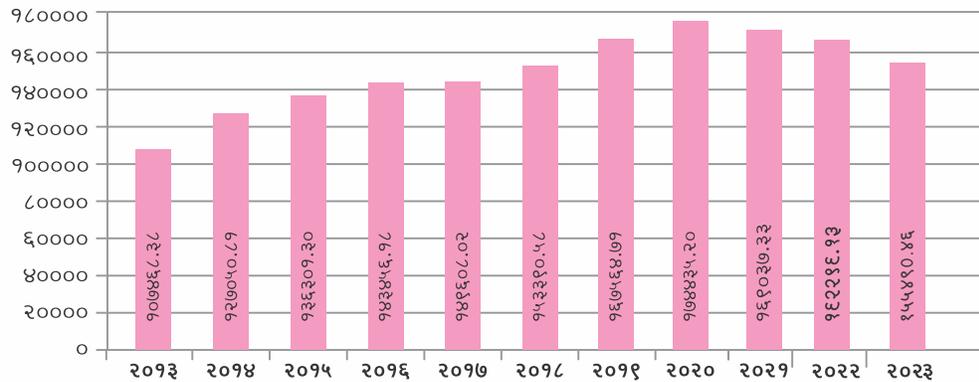
### ढेवी

रु. लाखात



### कर्जे

रु. लाखात





आदरणीय स्व. मा. सॉलिसिटर गुलाबराव शेळके साहेब यांच्या सातव्या पुण्यस्मरण दिना निमित्त  
बँकेच्या मुख्य कार्यालयात आदरांजली वाहताना बँकेच्या अध्यक्षा, संचालक मंडळ सदस्य,  
सभासद, खातेदार, बँकेचे अधिकारी व कर्मचारी वृंद.



बँकेच्या शिर्डी शाखेचे नवीन जागेत स्थलांतर प्रसंगी उपाध्यक्ष श्री. भास्कर कवाद साहेब, कार्यकारी संचालक श्री. कांचन साहेब व संचालक श्री. बी.जे. खोसे, श्री. अशोक नवले, श्री. श्रीधर कोठावळे, श्री. सतिश खणकर, श्री. रविंद्र ढोले, श्री. बन्सी बांगर, श्री. संतोष रणदिवे, व खातेदार श्री. दिनेश कोल्हे



बँकेच्या शिर्डी शाखेचे नवीन वातानुकूलित जागेत स्थलांतर प्रसंगी डॉ. एकनाथ गोंदकर आणि श्री. संग्राम देशमुख साहेब आणि उपस्थित संचालक मंडळ



बँकेच्या औरंगाबाद शाखेच्या स्थलांतर प्रसंगी उपस्थित प्रमुख पाहुणे, संचालक मंडळ व कर्मचारी वृंद



बँकेच्या औरंगाबाद शाखेचे नवीन वातानुकूलित जागेत स्थलांतर प्रसंगी माजी आमदार एम.एम. शेख साहेब, अॅड.श्री. राहुल तांबे आणि उपस्थित संचालक मंडळ



बँकेच्या शिक्रापूर शाखेचे नवीन जागेत स्थलांतर प्रसंगी उपस्थित प्रमुख पाहुणे व सन्माननीय संचालक मंडळ



बँकेच्या शिक्रापूर शाखेचे नवीन जागेत स्थलांतर प्रसंगी श्री. मुकेश ओमप्रकाश अगरवाल व श्री. हरीशेठ येवले पाटील आणि उपस्थित संचालक मंडळ

## तळेगाव-दाभाडे शाखेचे नवीन जागेत स्थलांतर



बँकेच्या तळेगाव शाखेच्या स्थलांतर प्रसंगी मावळ गुपचे श्री. नामदेव दाभाडे साहेब आणि उपस्थित प्रमुख पाहुणे, संचालक मंडळ व कर्मचारी वृंद



जी एस महानगर को-ऑपरेटिव्ह बँक लि.चे व्यवस्थापन मंडळ : अध्यक्ष - श्री. योगेश पाटील, सदस्य - श्री. चिराग पटेल, श्री. केतन कोठावळे, श्री. एकनाथराव काळे, श्री. किसनराव भोसले, श्री. भानुदास खोसे



# जी एस महानगर को-ऑपरेटिव्ह बँक लिमिटेड (रोक्युलड बँक)



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