



THE JALGAON PEOPLES CO-OP. BANK LTD.

(Multi-State Scheduled Bank)

since 1933

Annual Report 2018-19 : Year 85th

Board of Directors



Mr. Bhalchandra Prabhakar Patil
Chairman



CA Dr. Prakash Mangilal Kothari
Vice Chairman



Mr. Dilip Yashwantrao Deshmukh
Managing Director & CEO



Mr. Dattatray Natthu Chaudhari
Director



Dr. Chandrakant Baliram Chaudhari
Director



Mr. Durgadas Dattatray Neve
Director



Mrs. Surekha Vilas Chaudhari
Director



Mrs. Smita Prakash Patil
Director



Prof. Vilas Chudaman Borole
Director



Mr. Sunil Prabhakar Patil
Director



Mr. Rameshwar Anandram Jakhete
Director



Mr. Chandan Sudhakar Attarde
Director



Dr. Suhas Baburao Mahajan
Director



Mr. Aniket Bhalchandra Patil
Director



Mr. Rajesh Dhirajlal Parmar
Director



Mr. Jagdish Mannalal Agrawal
Expert Co-opted Director

रजिस्टर्ड ऑफीस	: १५२, पोलन पेठ, दाणा बाजार, जळगांव - ४२५ ००१.
नोंदणी तारीख व क्रमांक	: २३/१२/१९३३/७२०८
रिझर्व्ह बँकेच्या परवान्याची तारीख व क्र.	: दि.०४.०५.१९८४/युबीडीएम.एच.३८८ पी.
मल्टि-स्टेट परवाना क्र.	: एमएससीएस/सीआर/८८४/२०१३ दि.१३/११/१३
कार्यक्षेत्र	: महाराष्ट्र व मध्य प्रदेश राज्य.
Registered Office	: 152, Polan Peth, Dana Bazar, Jalgaon - 425 001.
Registration Date & No.	: 23/12/1933/7208
R.B.I. Licence Date & No.	: Dt.04.05.1984/UBDM.H.388 P.
Multi-State Licence No.	: MSCS/CR/884/2013/Dt.13/11/13
Area of operation	: State of Maharashtra & Madhya Pradesh.

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व्यवस्थापन Management :

- १) श्री.दिलीप यशवंतराव देशमुख-
प्रबंध संचालक व मुख्य कार्यकारी अधिकारी
Mr. Dilip Yashwantrao Deshmukh- Managing Director & CEO
- २) श्री.संतोष धर्मराज वाणी- महाव्यवस्थापक (माहिती तंत्रज्ञान व देणी)
Mr. Santosh Dharmaraj Wani- General Manager (IT & Liabilities)
- ३) श्री.हेमंत सावळाराम वराडपांडे - महाव्यवस्थापक (कर्जे)
Mr. Hemant Sawalaram Waradpande- General Manager (Credit)
- ४) श्री.शिरिष यशवंत महाबळ- महाव्यवस्थापक (कर्जे) मेट्रो,पुणे.
Mr. Shirish Yashwant Mahabal- General Manager (Credit), Metro Pune
- ५) श्रीमती स्वाती अविनाश सारडा- उपमहाव्यवस्थापक व बोर्ड सेक्रेटरी.
Smt.Swati Avinash Sarda- Dy. General Manager & Board Secretary

लेखापरीक्षक :

Auditors :

वैधानिक लेखापरीक्षक :

Statutory Auditor :

ए.के.एन.एस. अँड असोसिएट्स
चार्टर्ड अकाउंटंट्स, नाशिक.

A.K.N.S. & Associates,
Chartered Accountants, Nasik.

समवर्तित लेखापरीक्षक (चार्टर्ड अकाउंटंट्स):

Concurrent Auditor (Chartered Accountants) :

- १) मे. अनिल राणे अँड कं.,
जळगाव. 1) M/s.Anil Rane & Co.,
Jalgaon.
- २) मे. ए.आर. लांडगे अँड कं.,
जळगाव. 2) M/s. A.R. Landge & Co.
Jalgaon.
- ३) मे.विठ्ठल देशमुख अँड
असोसिएट्स, औरंगाबाद. 3) M/s. Vithal Deshmukh &
Associates, Aurangabad.
- ४) मे. घोरपडे मराठे अँड
असोसिएट्स, डोंबिवली. 4) M/s. Ghorpade Marathe &
Associates, Dombivali.
- ५) मे. एस.डी.मेडडकर अँड कं.,
पुणे. 5) M/s. S.D. Medadkar & Co.,
Pune.

कायदे सल्लागार

Legal Advisor :

- श्री.ए. पी. पवार, अँडव्होकेट. Mr. A.P. Pawar - Advocate.
- श्री.व्ही. डी. होन, अँडव्होकेट. Mr. V.D. Hon - Advocate.
- श्री.संजय नातु, अँडव्होकेट. Mr. Sanjay Natu - Advocate.
- श्री.व्ही.आर. घोलप, अँडव्होकेट. Mr. V.R. Gholap - Advocate.
- श्री.विक्रम ए. पवार, अँडव्होकेट. Mr. Vikram A.Pawar - Advocate.
- श्री.सुनिल तारे, अँडव्होकेट. Mr. Sunil Tare - Advocate.
- श्री.राजन देशपांडे, अँडव्होकेट. Mr.Rajan Deshpande- Advocate.
- श्री.प्रविण भोळे, अँडव्होकेट. Mr. Pravin Bhole - Advocate.

शाखा सल्लागार समिती Advisory Committee of branches

नशिराबाद शाखा Nashirabad Branch :

चेअरमन : माजी खा.श्री.यशवंत गिरधर महाजन
Chairman : Ex-MP Mr.Yashwant Girdhar Mahajan
[Till date 29.10.2018]

सदस्य : श्री.गेंदालाल लिलाधर चौधरी.
Member : Mr.Gendalal Liladhar Chaudhari.

सदस्य : श्री.जनार्दन वामन रोटे.
Member : Mr.Janardan Waman Rote.

सदस्य : श्री.हरी पांडू पाटील.
Member : Mr.Hari Pandu Patil.

सदस्य : श्री.धर्मेंद्र शांतीलाल जैन.
Member : Mr.Dharmendra Shantilal Jain.

सदस्य : शाखाधिकारी.
Member : Branch Manager.

असोदा शाखा Asoda Branch :

सदस्य : श्री.दिनकर चेंडू नेहेते
Member : Mr.Dinkar Chendu Nehete.

सदस्य : श्री.गुणवंत मुरलीधर पाटील
Member : Mr. Gunwant Murlidhar Patil.

सदस्य : शाखाधिकारी
Member : Branch Manager.

भादली शाखा Bhadli Branch :

चेअरमन : श्री.पितांबर रामू चौधरी
Chairman: Mr.Pitambar Ramu Chaudhari.

सदस्य : श्री.अरविंद कृष्णा नारखेडे
Member : Mr.Arvind Krushna Narkhede.

सदस्य : शाखाधिकारी
Member : Branch Manager.

कानळदा शाखा Kanalda Branch :

चेअरमन : डॉ.श्री.बळीराम विठ्ठल राणे
Chairman: Dr. Mr.Baliram Vitthal Rane.

सदस्य : श्री.ज्ञानदेव मंगा येवले
Member : Mr. Dnyandeo Manga Yeole.

सदस्य : श्री.प्रभाकर पुंडलीक राणे
Member : Mr. Prabhakar Pundlik Rane.

सदस्य : शाखाधिकारी
Member : Branch Manager.

बँकेचे चेअरमन आणि प्रबंध संचालक व मुख्य कार्यकारी अधिकारी हे सर्व सल्लागार समित्यांवर पदसिद्ध सदस्य आहेत.

The Chairman and Managing Director & Chief Executive Officer of the Bank are the Ex-Officio Members of all the Advisory Committees.

बँकर्स :	परिशिष्ट 'अ'	Annexure 'A'	(₹ in Lakh)
रिझर्व्ह बँक ऑफ इंडिया	तपशील	Particulars	31.03.2019
स्टेट बँक ऑफ इंडिया	शाखांची संख्या	No.of Branches	40
युनियन बँक ऑफ इंडिया	सभासद	Shareholders	17897
आय.डी.बी.आय.बँक	नाममात्र सभासद	Nominal Members	6354
एच.डी.एफ.सी.बँक	वसुल भाग भांडवल	Share Capital	2200.51
आय.सी.आय.सी.आय बँक	एकूण राखीव निधी व इतर	Total Reserve & other Funds	17525.06
अक्सिस बँक	बचत ठेवी	Saving Deposits	45987.83
कोटक महिंद्रा बँक लि.	चालू ठेवी	Current Deposits	10799.07
बंधन बँक	मुदत व इतर ठेवी	Fixed & Other deposits	122846.20
दि महाराष्ट्र राज्य सह.बँक लि.	कर्जे- तारणी	Loans - Secured	109099.82
दि जळगाव जि.म.सह.बँक लि.	बिनतारणी	Unsecured	2898.07
दि औरंगाबाद जि.म.सह.बँक लि.	(आरबीआयच्या निकषांनुसार) (As per RBI Norms)		
दि धुळे जि.म.सह.बँक लि.	अग्रक्रम क्षेत्रासाठी	% to Priority	30.48%
जिल्हा सह.केंद्रीय बँक मर्यादीत, खंडवा.	एकूण %	Sector Advances	
जळगाव जनता सह.बँक लि.	दुर्बल घटकांसाठी	% to Weaker	6.75%
Bankers :	एकूण %	Section Advances	
Reserve Bank of India	घेतलेली कर्जे	Borrowings	1000.00
State Bank of India	गुंतवणूक	Investment	47157.86
Union Bank of India	एन.पी.ए.(निव्वळ)	NPA (Net)	13.22%
I.D.B.I. Bank	ऑडिट वर्गीकरण	Audit Classification	'B'
H. D. F. C. Bank.	(सन २०१८-१९)	(2018- 19)	
I.C.I.C.I. Bank	नफा	Profit	440.40
Axis Bank	एकूण कर्मचारी	Total Staff	374
Kotak Mahindra Bank Ltd.	चतुर्थ श्रेणी कर्मचारी	Sub-Staff	76
Bandhan Bank	खेळते भांडवल	Working Capital	199732.53
The Maharashtra State Co-op.Bank Ltd.			
The Jalgaon Dist. Cent.Co-op.Bank Ltd			
The Aurangabad Dist.Central Co-op. Bank Ltd.			
The Dhule Dist. Cent. Co-op. Bank Ltd.			
Jilha Sah.Kendriya Bank Maryadit, Khandwa.			
Jalgaon Janata Sahkari Bank Ltd.			



अध्यक्षीय मनोगत

प्रिय आणि सन्माननिय सभासद बंधु-भगिनींनो,

आपल्या बँकेच्या ८५ व्या वार्षिक सर्वसाधारण सभेत मी आपणा सर्वांचे मनापासून स्वागत करतो. आपल्या सर्वांच्या विश्वासाच्या आधारावर बँकेचा कार्यभार अव्याहतपणे चालू आहे. हा विश्वास यापुढेही राहील अशी आशा बाळगतो. बँकेने सन २०१८-१९ या वर्षभरात केलेल्या कामकाजाचा अहवाल, लेखापरिक्षित नफातोटा पत्रक व ताळेबंद आपणासमोर प्रस्तुत करतो. जगातील व देशातील आर्थिक घडामोडींकडे एक दृष्टीक्षेप टाकून मग आपण बँकेच्या आर्थिक स्थितीचा उहापोह करणार आहोत.

रिझर्व्ह बँकेने राखीव निधीतून ₹१.७६ लाख कोटी सरकारला देण्याचे ठरविले आहे. रिझर्व्ह बँकेचा राखीव निधी हा सर्वसाधारणपणे अशक्त बँकांना सशक्त करण्यासाठी भांडवल स्वरूपात वापरला जातो. सरकारला हा निधी अर्थसंकल्पीय तूट भरून काढण्यासाठी हवा आहे असे दिसते. सध्या ही अर्थसंकल्पीय तूट जीडीपी च्या ३.८०% म्हणजे जवळपास ₹७.५० लाख कोटी आहे.

खरे म्हणजे यावर्षीच्या अर्थसंकल्पात अर्थव्यवस्थेचा वेग वाढवून २०२४ पर्यंत ती ५ ट्रिलियन डॉलर इतकी वृद्धिंगत करण्याचा सरकारचा मानस आहे असे म्हटले होते. आरोग्य, शेती, ग्रामीण औद्योगिकीकरण, स्वच्छ व सुरक्षित पर्यावरण, डिजिटलायझेशन यावर प्रामुख्याने खर्च करण्याचा सरकारचा कल आहे. परंतु सध्या अर्थव्यवस्थेचा वेग मंदावलेला आहे. Index of Industrial Production मध्ये जून २०१९ अखेर फक्त २% वाढ झाली. मागील वर्षी जून २०१८ अखेर हा दर ७% होता. GDP वाढ पहिल्या तिमाहीत ५% अशी राहिली. मागील वर्षी पहिल्या तिमाहीत ती ९% इतकी होती. आज आर्थिक विकास मंदावण्याच्या अनेक कारणांपैकी एक महत्त्वाचे कारण म्हणजे बाजारातील मालाला मागणी नाही. त्यामुळे उद्योजक नवीन प्रकल्पात गुंतवणूक करू इच्छीत नाहीत.

उद्योग वाढावेत म्हणून कर्ज स्वस्त करण्याचा विचार एरवी रास्तच. पण कर्ज स्वस्त केल्यास ठेवींवरील व्याजदरही कमी होत असतो. बँकांमधील ठेवी आजही जनसामान्यांचा आधार असतात. महागाई वाढीचा विचार करता ठेवींवरील व्याजांवर घरखर्च चालविणाऱ्या लोकांसाठी ही कठीण बाब आहे. ऑक्टोबर २०१९ पासून रेपो रेट शी कर्जाचे व्याजदर संलग्नित करण्याचे रिझर्व्ह बँकेने निर्देश दिले आहेत.

देशातील बेरोजगारीचा दर ६.१०% वरून ७.८०% गेला आहे. वाहन उद्योग व बांधकाम क्षेत्रातही मंदी आलेली आहे. वाहन उद्योगांनी कामगार कपात सुरु केलेली आहे. चीन अमेरिका व्यापारयुद्धाचा परिणाम अर्थव्यवस्था मंदावण्यावर झालेला आहे. परंतु याचा फायदा घेतल्यास अमेरिकेच्या बाजारपेठेत भारतास उतरण्याची संधी आहे.

मोठ्या राष्ट्रीयकृत बँकांच्या विलीनीकरणची घोषणा सरकारने केलेली आहे. राष्ट्रीयकृत बँकांची संख्या १९ वरून १२ होईल. परंतु आज या १९ सरकारी बँकांचे थकीत कर्ज ₹१० लाख कोटीपेक्षा अधिक झालेले आहे.

आपल्या बँकेच्या ठेवी दि. ३१ मार्च २०१९ अखेर ₹१७९६ कोटी इतक्या झाल्यात तर कर्ज ₹११२० कोटी इतके झालेत. कमी व्याजदराच्या ठेवी ₹५६७ कोटी इतक्या आहेत. त्यात चालू ठेवींची रक्कम ₹१०७ कोटी व बचत ठेवींची रक्कम ₹४६० कोटी इतकी आहे. एकूण ठेवींशी कमी व्याजदराच्या ठेवींचे प्रमाण ३१.९२% आहे. या ठेवीच्या प्रमाणात सातत्य आहे. आपले CRAR हे ११.६६% इतके आहे. तसेच ठेवींवरील व्याजाचा खर्च ५.९९% तर कर्जांवरील व्याजाचे उत्पन्न १०.५८% इतके आहे. तसेच कार्यांतर नफा ₹३० कोटी तर निव्वळ नफा ₹४.४० कोटी इतका आहे.

डॉक्टर्स साठी आपण ९.४५% या व्याजदराने कर्ज उपलब्ध करून देत आहोत. अग्रक्रम क्षेत्रात येणाऱ्या गृह कर्जाचा व्याजदर ८.५०% आहे. एकंदरीत मंदीच्या वातावरणामुळे कर्जांमध्ये समाधानकारक वाढ दिसत नाही. दि.३१ मार्च २०१९ अखेर बँकेची ढोबळ अनुत्पादीत कर्ज १७.५४% तर नक्त अनुत्पादीत कर्ज १३.२२% इतकी आहे. वर नमूद केल्याप्रमाणे उद्योग व बांधकाम क्षेत्रातील मंदीमुळे एकूणच कर्जदारांच्या व्यवसायावर झालेला प्रतिकूल परिणाम व कर्जदारांच्या तारण मालमत्ता विकतांना येणाऱ्या अडचणींमुळे अपेक्षित कर्जवसुली होऊ शकली नाही. यामुळे अनुत्पादीत कर्जांचे प्रमाण वाढलेले आहे, परंतु येत्या वर्षात झपाट्याने वसुली होईल असा विश्वास वाटतो.

बँकेने कर्जखाती थकीत होऊ नये, त्यावर पूर्णपणे लक्ष रहावे यासाठी कर्ज देखभाल विभाग सुरु केला आहे. विडुल पेठ शाखेत वीज पुरवठ्याकरीता सौर ऊर्जा प्रणाली कार्यान्वीत केली आहे, त्यामुळे वीज बीलामध्ये चांगली बचत होत आहे. वर्षभर बँकेने खर्चबचतीस प्राधान्य दिले असल्याने आपल्या खर्चात कपात झालेली आहे. कर्मचाऱ्यांना चांगली ग्राहक सेवा देण्यासाठी वेळोवेळी प्रशिक्षण देण्यात आले आहे. आपण वाशी शाखेचे स्थलांतर केले असून यावर्षी हडपसर शाखाही स्थलांतरीत करणार आहोत. बँकेची कोअर बँकींग प्रणाली ऑक्टोबर पासून Finacle (Latest Version 10) सॉफ्टवेअर वर कार्यान्वित होणार आहे, यामुळे सेवा गुणवत्तेत सुधारणा होईल.

रिझर्व्ह बँकेने आपल्याला लाभांश देण्याची परवानगी नाकारल्याने आपण लाभांश देऊ शकलो नाही. परंतु लवकरच ती परवानगी मिळेल, असा विश्वास वाटतो. या काळात सन्माननीय सभासदांचे सहकार्य अपेक्षित आहे.

बँकेच्या सर्वच कर्मचाऱ्यांची कामाप्रती असलेली निष्ठा, उत्कृष्ट ग्राहक सेवेचा घेतलेला वसा व भविष्याचा वेध घेत सतत पुढे जाण्याचे व्रत यांचा मला एक विश्वस्त म्हणून सार्थ अभिमान वाटतो. मी व माझ्या संचालक मंडळावर आपण दाखवलेल्या विश्वासास पात्र ठरण्याचा मी प्रामाणिक प्रयत्न करीत आहे. आपल्या बँकेला कायमच वैभवाच्या शिखरावर विराजमान ठेवण्यासाठी आम्ही सर्वजण कटीबद्ध आहोत. संचालक मंडळाच्या कार्यावर सदैव सार्थ विश्वास ठेवणाऱ्या सभासद, ग्राहक, ठेवीदार, कर्जदार, पुरवठादार व प्रसारमाध्यमे या सर्वांचे मी आभार मानतो. धन्यवाद!

भालचंद्र पाटील - चेअरमन

८५ व्या वार्षिक सर्वसाधारण सभेची सूचना: फक्त सभासदांसाठी

आपल्या बँकेची ८५ वी वार्षिक सर्वसाधारण सभा रविवार, दि. २९ सप्टेंबर २०१९ रोजी सकाळी ठीक ८.३० वाजता बँकेचे चेअरमन श्री.भालचंद्र प्रभाकर पाटील यांच्या अध्यक्षतेखाली यशवंतराव पाटील मुक्तांगण, सरस्वती नगर, जळगांव येथे होणार आहे. तरी आपण सभेस उपस्थित रहावे ही विनंती. या सभेत खालील विषयांवर निर्णय घेण्यात येतील -

:: सभेपुढील विषय ::

१. दि. १७ जून २०१८ रोजी झालेल्या वार्षिक सर्वसाधारण सभेच्या कामकाजाचे इतिवृत्त वाचून कायम करणे.
२. मा.संचालक मंडळाचा दि.०१.०४.२०१८ ते ३१.०३.२०१९ या कालावधीच्या कामकाजाचा अहवाल सादर करणे व सदर अहवाल मंजूर करून स्वीकृत करणे.
३. दि.३१ मार्च २०१९ अखेर संपलेल्या आर्थिक वर्षाचे लेखापरिक्षित ताळेबंद व नफा-तोटा पत्रक मंजूर करून स्वीकृत करणे.
४. संचालक मंडळाने सुचविलेल्या दि.०१.०४.२०१८ ते ३१.०३.२०१९ च्या नफा विभागणीस मंजूरी देणे.
५. या वार्षिक सभेपासून पुढील वार्षिक सभेपर्यंत वैधानिक लेखापरिक्षकाची नेमणूक करणे व त्यांची फी ठरविण्याचे अधिकार संचालक मंडळास देणे. फाटक जोशी अँड कंपनी, चार्टर्ड अकाउंटंट, नाशिक, यांची बँकेचे वैधानिक लेखापरिक्षक म्हणून नियुक्ती करणेस संचालक मंडळ शिफारस करीत आहे.
६. सन २०१८-१९ या वर्षाचा वैधानिक लेखा परिक्षकांचा अहवाल स्वीकृत करणे (परिशिष्ट 'अ').
७. सन २०१८-१९ या वर्षाचा वैधानिक लेखा परिक्षकांचा दोष-दुरुस्ती अहवाल मंजूर करून स्वीकृत करणे.
८. बँकेच्या सन २०१९-२० या वर्षाच्या उत्पन्न व खर्चाच्या अंदाजपत्रकास मान्यता देणे. (परिशिष्ट 'ब').
९. वैधानिक लेखापरिक्षकांच्या मान्यतेनुसार, बँकेचा वसुलीचा हक्क कायम ठेवून कर्जे निर्लेखित करणे (परिशिष्ट 'क').
१०. बँकेच्या विविध फंडातून वापरलेल्या रकमेचा आढावा घेणे.
११. मा.संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे (परिशिष्ट 'ड')
१२. बँकेचे जे कर्मचारी संचालक मंडळ, प्रबंध संचालक व मुख्य कार्यकारी अधिकारी यांचे नातेवाईक आहेत अशांची नोंद घेणे.
१३. या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
१४. मा.अध्यक्ष यांचे परवानगीने आयत्या वेळी येणाऱ्या विषयांवर चर्चा करणे.

स्थळ : जळगाव

संचालक मंडळाच्या आदेशावरून

दिनांक : ०६.०९.२०१९

दिलीप देशमुख - प्रबंध संचालक व मुख्य कार्यकारी अधिकारी

: सूचना :

१. गणसंख्येअभावी सभा तहकुब झाल्यास सदर सभा त्याच दिवशी वरील ठिकाणी सकाळी ९.३० वाजता घेण्यात येईल व त्या सभेला गणसंख्या नसली तरी वरील विषयांवर विचार होऊन निर्णय घेण्यात येईल.
२. वार्षिक सर्वसाधारण सभेपुढील विषयांबाबत सभासदांना काही प्रश्न विचारायचे असतील ते लेखी स्वरूपात बँकेच्या मुख्य कार्यालयात दि. २३ सप्टेंबर २०१९ पर्यंत कामकाजाच्या दिवशी सकाळी ११ ते दुपारी ४ या वेळेत आणून द्यावेत.
३. सभेस येतांना सभासद ओळखपत्र सोबत आणावे.
४. सभासदांनी त्यांचे इ-मेल आयडी व मोबाईल नंबर बँकेस कळवावे म्हणजे मेल व एसएमएस पाठवता येतील. तसेच पत्त्यात बदल असल्यास बँकेस कळवावे.
५. सभासदांनी आपल्या वार्षिक अहवालाची प्रत बँकेच्या नजीकच्या शाखेतून/ कार्यालयातून विनंती पत्र देऊन घेऊन जावी. वार्षिक अहवाल बँकेचे संकेतस्थळ www.jpccb.com येथे उपलब्ध आहे. तसेच ज्यांचे इमेल आयडी बँकेत उपलब्ध आहेत अशा सभासदांना अहवाल इमेल ने पाठवलेला आहे.
६. बँकेचे ३१ मार्च २०१९ अखेरचे नफातोटापत्रक व ताळेबंद तसेच रिझर्व बँकेच्या परिपत्रकानुसार आवश्यक माहिती बँकेचे मुख्य कार्यालय व शाखांच्या नोटीस बोर्डवर लावलेली आहे.
७. बँकेच्या पोटनियमानुसार क्रियाशील सभासदत्व, सभासदांची वार्षिक सभेतील उपस्थिती व सभासदांचा बँकेच्या व्यवहारातील सहभाग व सेवेचा लाभ यावर ठरणार आहे म्हणून आपण आपले आर्थिक व्यवहार बँकेमार्फत करावेत.

Notice of 85th Annual General Meeting : For Members

85th Annual General Meeting of the Members of the Bank will be held under Chairmanship of Mr. Bhalchandra Prabhakar Patil, on Sunday, 29th September 2019 at 8.30 A.M. at Yashwantrao Patil Muktangnan, Saraswati Nagar, Jalgaon to consider the following business. Members are requested to attend the meeting.

: Agenda :

1. To read & confirm the minutes of the Annual General Meeting of the Bank held on 17th June 2018.
2. To consider, approve & adopt report of the Board of Directors for the period from 01.04.2018 to 31.03.2019.
3. To consider, approve and adopt the Audited Profit & Loss A/c. for the year ended on 31st March, 2019 and the Balance Sheet as on that date.
4. To consider & approve appropriation of Profit, as recommended by the Board, for the year 01.04.2018 to 31.03.2019.
5. To appoint Statutory Auditor from conclusion of this Annual General Meeting to next Annual General Meeting & give authority to the Board of Directors to decide their fees. The Board recommends to appoint Phatak Joshi & Company, Chartered Accountant, Nasik, as Statutory Auditor.
6. To consider, approve & adopt Statutory Auditor's Report for the F.Y. 2018-19 (Annexure 'A').
7. To consider & approve Audit Rectification Report of the Statutory Auditor for the F.Y. 2018- 19.
8. To approve the budget of Income & Expenditure for the year 2019- 20 (Annexure 'B').
9. To consider to write-off Bad Loans as per approval of Statutory Auditor, by reserving Bank's right of recovery of these loans (Annexure 'C').
10. To take review of expenditure incurred from the various funds of the Bank.
11. To approve amendments in existing Bye-laws, as recommended by the Board (Annexure 'D').
12. To take note of the name of Employees who are relatives of the Bank's Board of Directors, Managing Director & Chief Executive Officer.
13. To grant leave of Absence to those members who have not attended this Annual General Meeting.
14. To consider any other matter with the permission of the Chairman.

Place : Jalgaon.
Date : 06.09.2019

By order of the Board
Dilip Deshmukh
Managing Director & Chief Executive Officer

: NOTES :

1. If there is no quorum for the meeting at the appointed time, the meeting shall stand adjourned & will be conducted at 9.30 A.M. on the same day and the Agenda of the meeting shall be transacted at the same venue irrespective of the quorum.
2. If member desires to have any information in respect of Annual General Meeting, he/she is requested to submit it in writing till 23rd Sept. 2019 at the Head Office of the Bank on working days during timing 11 am to 4 pm.
3. Please bring Identity Card with you while attending the meeting.
4. Please provide your e-mail address & Mobile number so that Bank can send you email & SMS. Also provide change in address, if any, to the Bank.
5. Members are requested to collect copy of Annual Report by giving request letter, from the nearest Branch/Head Office. The Annual Report is also available on our website www.jpcb.com. We have also sent soft copy of the Annual Report by email to members (whose email ID is available with Bank).
6. Balance Sheet, P & L Account for the year ended on 31st March 2019 and disclosures as per norms of Reserve Bank of India are kept on Notice Board of the Bank at Head Office & Branches.
7. As per bye-laws of the Bank, Active Membership is decided on the basis of presence at Annual General Meeting and contribution in financial transaction with the bank, in the form of deposits, loans & avilment of services of the Bank. Hence the members are requested to do their financial transactions through Bank.

Board of Directors' Report

2018-2019

सन्माननीय सभासद बंधू-भगिनीनो!

बँकेच्या ८५ व्या वार्षिक सर्वसाधारण सभेत संचालक मंडळाच्या वतीने आपणा सर्वांचे सहर्ष स्वागत ! दि. ३१ मार्च, २०१९ अखेर संपलेल्या आर्थिक वर्षाचा संचालक मंडळाचा अहवाल, लेखापरिक्षित ताळेबंद व नफा-तोटा पत्रक आपणासमोर सादर करित आहोत.

१. बँकेची कामगिरी :

बँकेचे कर्मचारी, व्यवस्थापन व संचालक मंडळाच्या अथक प्रयत्नांमुळे आणि आपणा सर्वांच्या पाठींब्यामुळे आर्थिक वर्ष २०१८-१९ मध्ये, बँकेने प्रगती केलेली आहे. सदर कामगिरीचा तक्ता खालील प्रमाणे आहे.

Dear Members,

We wish you all warm welcome to 85th Annual General Meeting of the Bank. We are presenting before you Report of Board of Directors, Audited Balance Sheet and Profit & Loss Account for the year ended on 31st March 2019.

1. Bank's Performance :

In the Financial Year 2018-19, bank has achieved growth through the concentrated efforts made by the Staff, Executives & Board with your support. Details as depicted in following table.

(₹ in Lakh)

तपशिल	Particulars	31.03.2019	31.03.2018	Rise/ वाढ%
भागभांडवल	Share Capital	2200.51	1783.07	23.41 ↑
निधी	Reserves	17525.07	14721.71	19.04 ↑
ठेवी	Deposits	179633.10	164992.66	8.87 ↑
कर्जे	Advances	111997.89	110096.51	1.73 ↑
व्यवसाय	Business Mix	291630.99	275089.17	6.01 ↑
गुंतवणूक	Investment	47157.86	43694.51	7.93 ↑
खेळते भांडवल	Working Capital	199732.53	183636.79	8.76 ↑
कार्योत्तर नफा	Operating Profit	3003.18	3082.82	2.58 ↓
नफा कर पश्चात	Profit after tax	440.40	1027.23	57.12 ↓

तपशिल	Particulars	31.03.2019	31.03.2018	निर्देशके
कर्जावरील उत्पन्नाचे सरासरी प्रमाण	Avg. Yield on Advances	10.58%	11.47%	कर्जावरील व्याजदर कमी झाले.
गुंतवणुकीवरील उत्पन्नाचे सरासरी प्रमाण	Avg. Yield on Invest.	7.73%	8.17%	गुंतवणुकीवरील परताव्यात घट झाली आहे.
ठेवीवरील खर्चाचे सरासरी प्रमाण	Avg. Cost of deposit	5.99%	6.36%	कमी खर्चाच्या ठेवींमध्ये वाढ झाली आहे.
इतर उत्पन्नाचे	Non Interest income	10.69%	7.09%	इतर उत्पन्नात वाढ झाली आहे.
एकूण उत्पन्नाशी प्रमाण	to total income			
खर्चाचे एकूण	Expenses to	57.06%	54.52%	एकूण खर्चात वाढ झालेली आहे.
निव्वळ उत्पन्नाशी प्रमाण	Net total income			
निव्वळ व्याजातील तफावत	Net Interest Margin	3.20%	3.13%	निव्वळ व्याजाच्या उत्पन्नात वाढ झालेली आहे.
नफा क्षमता	Return on Average Asset	0.28%	0.58%	नफाक्षमतेत घट झाली आहे.
सी. डी. रेशो	CD Ratio	62.35%	66.73%	कर्जामध्ये अपेक्षित वाढ झाली नाही.
सी.आर.ए.आर.	CRAR	11.66%	12.42%	भांडवलात कमी प्रमाणात वृद्धी झाली.
प्रति कर्मचारी व्यवसाय	Business per employee	779.76	836.14	कर्मचारी संख्या वाढली आहे.

२. ठेवी :

आपल्या बँकेच्या ठेवी ₹१४६४०.४४ लाखांनी वाढून ₹१७९६३३.१० इतक्या झाल्या आहेत. कमी खर्चाच्या ठेवींमध्ये (कासा) वाढ होण्याच्या दृष्टीने बँकेने प्रत्येक शाखेमार्फत शाखांच्या परिसरामध्ये तसेच शाळा, कॉलेज, विविध सरकारी संस्थामध्ये जाऊन बचतीचे महत्व आणि डिजीटल बँकींग विषयी माहिती व महत्व याबाबत मोठ्या प्रमाणावर जनजागृतीपर अभियान राबविले. त्याचा परिणाम बँकेच्या बचत खात्यांमध्ये २५५८१ व चालु खात्यांमध्ये २०४५ इतकी वाढ झाली आणि ठेवींमधील CASA ठेवींचे प्रमाण ३१.९२% झाले आहे. ठेवी व कासा ठेवींमधील वाढ सामान्य ग्राहकांच्या व सभासदांच्या बँकेवरील विश्वासार्हतेमुळे दिसून येत आहे, त्याबद्दल सर्वांचे आभार मानतो.

मी सर्व सभासदांना आवाहन करतो की, त्यांनी स्वतःचे, नातेवाईकांचे व मित्रमंडळीचे बचत व चालु खाते आपल्या बँकेत उघडावेत.

बचत खात्यावरील व्याजदर : ३.५०%

३. कर्जे :

आपल्या बँकेच्या कर्जामध्ये, मागील वर्षाच्या तुलनेत १.७३% इतकी वाढ झालेली आहे. कर्जामध्ये आपल्या बँकेने ₹११९९७.८९ लाखाचा टप्पा गाठला आहे. अहवाल वर्षात कर्जाचे ठेवीशी गुणोत्तर प्रमाण ६२.००% ते ६६.००% इतके होते.

2. DEPOSITS :

Your Bank's deposits have increased to ₹179633.10 lakh with a net increase of ₹14640.44 lakh. In order to increase Low Cost Deposits (CASA) bank has taken campaigns at locations near all branches, to spread awareness about importance of savings. Bank has also taken Digital Banking Awareness camps at School, College, Govt.Organisation etc. Due to which, Savings & Current accounts have net increase of 25581 & 2045 respectively and CASA deposit of the Bank is 31.92%. The rise in deposits and CASA shows trust bestowed on us by common Depositors & Shareholders. We are thankful to them.

I appeal all members to open Saving & Current Account of your kiths & kins with the bank.

Interest rate on Savings A/c. : 3.50%

3. ADVANCES :

Your Bank's Advances have increased by 1.73%. Advances have reached to ₹111997.89 Lakhs. During the year credit deposit ratio was hovering between 62.00 % to 66.00%.

बँकेने ग्राहकांसाठी उपयुक्त अशी नवीन स्ट्रक्चर्ड कर्ज योजना सुरु केलेल्या आहेत. बँकेने कर्जावरील व्याजदरही कमी केलेले आहेत. कर्जमंजूरीस वेग मिळण्यासाठी बँकेने शाखा व्यवस्थापकांना कर्जमंजूरीचे अधिकार दिलेले आहेत.

विविध योजनांतर्गत उपलब्ध असलेल्या सबसिडी ग्राहकांना मिळण्यासाठी बँकेने ह्युडको व नाबार्ड शी टायअप केलेला आहे. तसेच सन २०१८-१९ मध्ये बँकेने TUF, SSI Units इत्यादी संबंधित सबसिडी ग्राहकांना वितरीत केलेल्या आहेत. प्रधानमंत्री आवास योजनेंतर्गत ६१ प्रकरणे पाठवलेली आहेत आणि ५० प्रकरणांची ₹१०१.२८ लाख सबसिडी रक्कम संबंधित ग्राहकांच्या खात्यात जमा झालेली आहे.

४. अनुत्पादीत कर्ज :

बँकेची अनुत्पादीत कर्ज वसुली संदर्भात अनेक अडचणी येत आहेत. नोटबंदी, रेरा कायदा, जीएसटी, उद्योग व बांधकाम क्षेत्रातील मंदीमुळे एकूणच कर्जदारांच्या व्यवसायावर झालेला प्रतिकूल परिणाम व कर्जदारांच्या तारण मालमत्ता विकतांना येणाऱ्या अडचणींमुळे अपेक्षित कर्जवसुली होऊ शकली नाही. यामुळे बँकेचे ढोबळ एनपीए ८.३८% वरून १७.५४% तर नक्त एनपीए ५.६१% वरून १३.२२% मागील वर्षाच्या तुलनेत वाढलेली दिसून येत आहेत. असे असुनही अथक प्रयत्नांनी ₹५८ कोटींची रोख वसुली करण्यात आलेली आहे. मी सर्वांना आश्वासन देऊ इच्छितो की, नियोजनबद्ध व खातेनिहाय वसुली धोरण अवलंबून हे प्रमाण कमी करण्याचे प्रयत्न चालू केलेले आहेत व त्यात आपणास नक्कीच यश येईल.

५. गुंतवणूक :

बँकेने गुंतवणूकीचे धोरण निश्चित केलेले असून त्याचा आढावा रिझर्व्ह बँकेने वेळोवेळी ठरविलेल्या निकषांप्रमाणे घेतला जातो. आपल्या बँकेने केलेल्या गुंतवणूकीचे तिमाही लेखापरिक्षण बँकेच्या समवर्तित लेखापरिक्षकामार्फत करण्याच्या प्रणालीचे अवलंबन केलेले आहे. आर्थिक वर्ष २०१८-२०१९ मध्ये बँकेने वैधानिक रोखता आणि वैधानिक तरलतेचे प्रमाण पुरेसे ठेवलेले असून ते रिझर्व्ह बँकेने घालून दिलेल्या निकषांप्रमाणे आहे. रिझर्व्ह बँकेने ठरवून दिलेल्या मर्यादेतच बँकेने वैधानिक तरलते व्यतिरिक्त (नॉन एसएलआर) गुंतवणूक केलेली आहे. बँकेस एकूण गुंतवणूकीवर ७.७३% परतावा मिळाला आहे.

६. नफा :

आपल्या बँकेस अहवाल सालात ₹ ४,४०,४०,२४७.१७ इतका कर पश्चात नफा झालेला आहे. याव्यतिरिक्त मागील वर्षाचा शिल्लक नफा ₹४३७५८.०७ मिळवून एकूण नफा ₹४,४०,८४,००५.२४ इतका झालेला आहे.

The bank has introduced various structured products for the benefit of customers. The bank has also reduced its rate of interest so as to be an acceptable alternative in the financial markets. In order to meet urgency, the bank has given sanctioning powers to Branch Managers under different schemes for effective and faster credit delivery.

Moreover, the bank has also tied up with HUDCO & NABARD to extend benefit of subsidy under different schemes. Also bank has successfully disbursed subsidies regarding TUF, SSI Units etc. During F.Y. 2018-19, as many as 61 subsidy claims under Prime Minister Awaas Yojana (PMAY) were submitted and 50 claims amounting to ₹ 101.28 lakh have been settled & credited to beneficiaries accounts.

4. NON PERFORMING ASSETS :

There are many hurdles in recovery of NPA loans, due to Demonetization, GST, RERA Act, and negative impact on allover borrower's business because slowdown in Industrial & Real Estate; expected recovery is not achieved. Hence, our bank's Gross & Net NPA are increased from 8.38% to 17.54% and 5.61% to 13.22% respectively, at the end of this year. We have made cash recovery of ₹58 Crores in this financial year. I assure you that, we are focusing on systematic & account wise recovery and our efforts will surely yield desirable results.

5. INVESTMENTS :

Your Bank continues to have investment policy in place which is reviewed continuously in accordance with the guidelines issued by the Reserve Bank of India from time to time. Your Bank has in place system of Concurrent Audit of Investment on quarterly basis as per the Reserve Bank of India guidelines. Your Bank has maintained adequate CRR & SLR as stipulated by R.B.I during the Financial Year 2018-2019. Similarly, your bank has also maintained non SLR investment as per limit set by R.B.I. The yield on investment is 7.73%.

6. PROFIT :

Your Bank's profit after tax is ₹ 4,40,40,247.17. After addition of last year's undistributed profit of ₹43758.07 total profit for current year is ₹4,40,84,005.24.

७. नफा विभागणी :

संचालक मंडळाने पुढीलप्रमाणे नफा विभागणीची शिफारस केलेली आहे.

7. PROFIT APPROPRIATION :

The Board of Directors recommends following appropriation of profit.

No. तपशिल	Particulars	Amount ₹
1 राखीव निधी (२५%) (कलम ६३(१) अ अंतर्गत)	Reserve Fund (25%) (Under Section 63 (1) A)	1,11,00,000.00
2 सहकार शिक्षण निधी (१%)(कलम ६३(१) ब अंतर्गत)	Co-op. Education fund (1%) (Under Section 63 (1) B)	4,41,000.00
3 आकस्मिक निधी (कलम ६३(१) क अंतर्गत)	Contingency Fund (Under Section 63 (1) C)	44,25,000.00
4 सभासद कल्याण निधी	Shareholder Welfare Fund	40,00,000.00
5 इमारत निधी	Building Fund	2,31,00,000.00
6 बुडीत व संशयीत कर्ज खाते निधी	Bad & Doubtful Debt Reserve	10,00,000.00
7 नफा-तोटा खाते शिल्लक पुढील वर्षासाठी	Profit available for appropriation for next year	18,005.24
एकूण	Total	4,40,84,005.24

८. स्वनिधी :

अहवाल वर्षात बँकेच्या निधीमध्ये ₹३२२०.८१ लाखाची वाढ होवून आर्थिक वर्षाअखेर बँकेचा स्वनिधी ₹१९७२५.५९ लाख इतका झालेला असून ही वाढ गतवर्षापेक्षा १९.५१% इतकी आहे.

8. OWN FUNDS :

Own Funds have increased by ₹3220.81 lakh and stood at ₹19725.59 lakh. The rise is 19.51% as compared to last year.

९. भांडवल पर्याप्तता :

अहवाल वर्षात, भांडवल निधीमध्ये ₹१३२१३.२३ लाखावरून ₹१३०८०.२४ लाख इतकी घट झाली आहे. तसेच जोखीम भारीत मालमत्तांमध्ये ₹१०६४१७.४९ लाखावरून ₹११२१८९.९८ लाख इतकी वाढ झालेली आहे. यामुळे भांडवल पर्याप्तता १२.४२% वरून ११.६६% इतकी कमी झालेली आहे. रिझर्व बँकेच्या निर्देशकांप्रमाणे कमीत कमी ९% भांडवल पर्याप्तता असणे आवश्यक आहे.

9. CRAR :

During the financial year, Capital Fund has decreased from ₹13213.23 lakh to ₹13080.24 lakh. At the same time, Risk Weighted Assets have increased from ₹106417.49 lakh to ₹112189.98 lakh. As result, the Capital to Risk Weighted Assets Ratio (CRAR) has decreased from 12.42% to 11.66%. The minimum ratio @ 9% as required for CRAR by Reserve Bank of India.

१०. बँकअॅशुरन्स व मार्केटींग :

आपल्या बँकेने जीवन विम्याकरीता एल.आय.सी. ऑफ इंडिया व एस.बी.आय. लाईफ इन्शुरन्स कंपनी तसेच जनरल इन्शुरन्स करीता आय.सी.आय.सी.आय. लॉबार्ड जनरल इन्शुरन्स कंपनी, ओरिएंटल इन्शुरन्स कंपनी व बजाज अलायन्स यांची कार्पोरेट एजन्सी घेतलेली आहे. भारत सरकारच्या प्रधानमंत्री जीवन ज्योती विमा व प्रधानमंत्री सुरक्षा विमा या योजना सुद्धा आपल्या खातेधारकांकरीता बँकेत उपलब्ध आहेत. २०१८-१९ या आर्थिक वर्षात आपल्या बँकेच्या २ शाखांना 'बिमा बँक' म्हणून गौरविण्यात आले. या वर्षात जनरल इन्शुरन्स कंपनीकडे ग्राहकांनी दाखल केलेल्या १९ दाव्यांची रक्कम ₹२०,१०,२४५/- कंपनीकडून ग्राहकांना अदा करण्यात आली आहे.

10. BANCASSURANCE & MARKETING :

Bank has tie-up with L.I.C. of India and S.B.I. Life Insurance Company for Life Insurance. For General Insurance, Bank has taken corporate agency of I.C.I.C.I. Lombard General Insurance Company, Oriental Insurance Company & Bajaj Allianz. Government Schemes - Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) are also available at the Bank for our customers. During the financial year 2018-19, 2 Branches have achieved 'Bima Bank' status. Claims of ₹20,10,245/- for 19 customers are settled under General Insurance during the year.

कंपनी	Company	Total Claims Received एकुण प्राप्त दावे	Claims Settled अदा केलेले दावे	Amount ₹ रकम
एलआयसी ऑफ इंडिया (प्रधानमंत्री जीवन ज्योती बिमा योजना करिता)	LIC of India (For PMJJBY)	74	73	1,46,00,000
नॅशनल इन्शुरन्स कंपनी (प्रधानमंत्री सुरक्षा बिमा योजना करिता)	National Insurance Company (For PMSBY)	19	16	32,00,000
एकुण	Total	93	89	1,78,00,000

११. डिजीटल बँकिंग :

गत आर्थिक वर्षात डिजीटल बँकिंगबाबत साक्षरतेसाठी बँकेने विविध उपक्रम आयोजित केलेत. शाळा, महाविद्यालये, कार्यालय, बचत गट इ. ठिकाणी रकम हस्तांतरणासाठीच्या विविध पद्धतींची तसेच बँकेच्या मोबाईल ॲपची रकम हस्तांतरण, मोबाईल तसेच टीव्ही रिचार्ज, खाते शिल्लक तपासणी, खाते नोंद इ. बाबत प्रात्याक्षिकाद्वारे माहिती देण्यात आली.

बँकेने व्यावसायीक खातेदारांकडे कार्ड स्वाईप मशिन (पीओएस) व्दारा रकम स्विकारणेसाठी तीन कंपन्यांशी करार केला असून ३१ मार्च २०१९ पर्यंत ८७४ व्यावसायीक चालु खातेदारांनी त्यांच्या व्यवसायाचे ठिकाणी कार्ड स्वाईप मशिन (पीओएस) बसविलेले आहेत.

१२. बँकेच्या स्ववास्तु :

बँकेच्या ४० शाखांपैकी १६ शाखांच्या (मुख्य शाखा व मुख्य कार्यालय, गणेशवाडी, गणेश कॉलनी, जिल्हा पेठ, विठ्ठल पेठ, असोदा, नशिराबाद, भादली, भुसावळ, धुळे, कल्याण, नाशिक रोड, आकुर्डी, पारोळा, कोल्हापुर व महाबळ शाखा) स्वमालकीच्या जागा आहेत. बँकेने नियोजित मुख्य कार्यालयासाठी एमआयडीसी, जळगाव येथे जागा विकत घेतलेली आहे.

१३. मनुष्यबळ विकास विभाग :

संस्थेत कार्यरत मनुष्यबळाची योग्य हाताळणी हे प्रत्येक संस्थेतील व्यवस्थापनाचे मुख्य कार्य आहे. संस्थेतील उपलब्ध मनुष्यबळकडून अधिकाधिक कामे पूर्ण होण्याकरीता प्रत्येक संस्थेने योग्य चौकटीची कौशल्यपूर्ण बांधणी करणे आवश्यक असते, ज्यात योग्य ठिकाणी योग्य वेळी योग्य कर्मचारी नेमणूकीच्या धोरणाची अंमलबजावणी अपेक्षित असते. या धोरणाची योग्यरीत्या अंमलबजावणी केल्याने कर्मचारी कार्यक्षमता व उत्पादकता वाढवण्यास मदत मिळते.

11. DIGITAL BANKING :

During the financial year, Bank has organized various programmes to create awareness about digital transactions. The programmes were held at schools, colleges, offices, self help groups etc. demonstrating various payment channels, including bank's Mobile App for fund transfer, mobile & dish tv recharge, balance enquiry, mini statement etc.

Bank has tie-up with three vendors for providing services of Card Swipe Machines (POS) at merchant locations. As on 31st March 2019 total 874 current account holder merchants have installed POS devices at their business location.

12. OWN PREMISES OF THE BANK :

Out of 40 branches, premises of 16 branches (Main Branch & Head Office, Ganeshwadi, Ganesh Colony, Jilha Peth, Vitthal Peth, Asoda, Nashirabad, Bhadli, Bhusawal, Dhule, Kalyan, Nasik Road, Akurdi, Parola, Kolhapur and Mahabal Branch) are owned by your bank. Bank has purchased a premises at MIDC, Jalgaon for Head Office building.

13. HR DEPARTMENT :

To deal with Human Resource is a key function in any organization. If an organization designs a Better Organizational Structure to maximize utilization of its Human Resource it must adhere the policy of placing proper person at proper place at proper time. Placement of employees at proper place is an effective tool which maximizes the performance of employees. It is the need of hour that every employee should develop

झटपट बदलत्या तंत्रयुगात कर्मचाऱ्यांनी बँकिंगमधील सर्व घटकांमध्ये प्राविण्य मिळवून चांगला बँकर होणे आवश्यक आहे. काळाची गरज ओळखून बँक नवीन तसेच जुन्या कर्मचाऱ्यांसाठी कौशल्य विकासाची प्रक्रिया राबवित आहे. सातत्याने बदलत्या तंत्रयुगात प्रत्येक कर्मचाऱ्याने नवनवीन तंत्रज्ञान अवगत करणे आवश्यक आहे. या क्षेत्रातील चढाओढ, स्पर्धात्मक वातावरण लक्षात घेता बँक विविध प्रशिक्षणे आयोजित करते. सर्व कर्मचाऱ्यांचे वैयक्तिक व संस्थात्मक कौशल्य, ज्ञान व कार्यक्षमता विकसित करण्यासाठी त्यांच्या आवडत्या क्षेत्राची ओळख करून त्यांचे प्रशिक्षण देण्याचा कालबद्ध व नियोजनपूर्वक प्रयत्न करण्याचे आव्हान मनुष्यबळ विभागाने स्वीकारले आहे. जे कर्मचारी अतिरिक्त जबाबदारी पार पाडू शकतात अशा कर्मचाऱ्यांसाठी अंतर्गत व बाह्य प्रशिक्षण, योग्य पद, पदोन्नती असे विविध उपक्रम राबवले जातात. वैयक्तिक विकास साधण्यासाठी योग्य कामगिरी मूल्यांकन केले जाते. नवीन कर्मचारी बँकेत रुजू होतांना त्यांची व्यक्तीमत्त्व मूल्यांकन चाचणी व बँकेविषयी प्राथमिक माहिती दिली जाते. वर्षभरात अंतर्गत व बाह्य प्रशिक्षणांतर्गत ठेवी-कर्जे, संवाद कौशल्य, इन्फोसिसचे फिर्नॅकल सॉफ्टवेअर वापरण्यासाठी प्रशिक्षण, पर्यायी रोख प्रदान प्रणाली अशा विविध विषयांवर प्रशिक्षणे आयोजित करण्यात आली. याव्यतिरिक्त आरबीआय, सीएबी-आरबीआय, आयडीआरबीटी, एनपीसीआय, व्हीव्हीपीआयसीएम, नॅफकब, वॅमनिकॉम, क्षेत्रातील अनुभवी प्रशिक्षक अशा बँकिंग-वित्तीय क्षेत्रातील नामांकीत संस्थामध्ये प्रशिक्षण दिले जाते. अहवाल वर्षात १७६ अधिकारी, ६३ शिपाई/सबस्टाफ यांना ३१९७ तासांचे प्रशिक्षण दिले आहे.

जेएआयआयबी/सीएआयआयबी हे आयआयबीएफ फ्लॅगशिप कोर्स उत्तीर्ण झाल्यास कर्मचाऱ्याला एक वेतनवाढ देण्यात येते तसेच इतर निवडक सर्टीफिकेट कोर्सेस उत्तीर्ण झाल्यास ठरावीक रक्कम देण्यात येते. आपली बँक कर्मचाऱ्यांची गुणवत्ता, उपयुक्तता वृद्धीसाठी प्रभावी नियोजनाद्वारे प्रयत्नशिल आहे व त्याचा परिणाम बँकेच्या प्रति कर्मचारी व्यवसाय ₹७७९.७६ लाख यामध्ये दिसून येतो. सद्ययुगात वैद्यकीय खर्चाचा आवाका लक्षात घेता, बँकेने कर्मचाऱ्यांचे वैद्यकीय विमा संरक्षण ₹२.०० लाखावरून ₹९.०० लाख इतके केले आहे. कर्मचाऱ्यांना प्रोत्साहन मिळावे या उद्देशाने दरवर्षी कर्मचारी कौतुक सोहळा आयोजित करून विविध बक्षिसे दिली जातात.

himself / herself by for being a Good Banker one must in all areas of banking. To face the situation your bank is in constant process of skill development of all new as well as senior employees. Your bank has taken various initiative to empower its employees with required knowledge & skills to face the challenges of competitive market environment. The Human Resource department has taken it as a challenge to encourage and engage Bank's all Employees in developing their personal and organizational skill, knowledge and abilities to enhance their performance through a set of systematic and planned activities like training and identification of interested area for development. Various initiatives including in-house training & external training, proper placement, promotion for enthusiastic candidates who can shoulder additional responsibilities are taken. Motivational and Personality Development programme with proper performance appraisal system are in place. At the time of joining, Personality Assessment test & Induction training has been organized for new employees. During the year various in-house & external trainings were organized on basic & updated knowledge regarding Deposits & Advances, Communication Skills. Practical training for Usage of Infosys developed world-known **Finacle** Core Banking Software & various Alternate Payment Channels made available by bank to its customers was given. Human Resources were also deputed to renowned organizations & institutions in banking & financial sector such as RBI, CAB-RBI, IDRBT, NPCI, VVPICM, NAFCUB, VAMNICOM and individual trainers etc. for various workshops, training & seminars. During the year, training was imparted to 176 Officers & 63 Peon / Sub-staff of the Bank for 3197 man hours.

To appreciate our employees, we award one increment after passing I.I.B.F. Flagship Banking Course i.e. JAIB/CAIB & one time Monetary benefits other than salary for passing of shortlisted certificate course conducted through I.I.B.F. Your bank effectively & strategically manages people in a collaborative manner to boost retention, improving quality & maximizing productivity of employees which reflects in our Per Employee Business which is Rs. 779.76 lakh. Considering huge medical cost involved for health treatment, your bank has taken Medical Insurance cover of Rs.5.00 lakh per employee instead of Rs.2.00 Lakh in previous years. To motivate Human Resources, every year your bank organizes Employee Appreciation Programme in various categories.

यावर्षी चालु बचत ठेवींतील वाढ, शाखा अधिकारातील कर्जात वाढ, ठेवीवरील कर्जात घट, कर्जावरील उत्पन्नात वाढ, आयुर्विमा व सर्वसाधारण विमा व्यवसायातील उत्पन्न, व्याजेतर उत्पन्न, लॉकर वितरण, एटीएम कार्ड वितरण इत्यादी विभागांमध्ये वैयक्तिक व सांघीक बक्षिसे देण्यात आली. यामुळे कर्मचाऱ्यांची कार्यक्षमता, गुणवत्ता वाढण्यास मदत होईल. विविध माहितीत अद्ययावत असण्यासाठी कर्मचारी जागरुकता चाचणी संगणकीय पद्धतीने घेण्यात येते, सदर चाचणी भविष्यातही सुरु राहील. इंग्रजी सुधारण्यासाठी इंग्रजी भाषेच्याही परिक्षा घेतल्या जातात.

(The Sexual Harrassment of Women at workplace (Prevention, Prohibition & Redressal Act, 2013) नुसार बँकेत काम करणाऱ्या महिला कर्मचाऱ्यांच्या तक्रार निवारणासाठी एक समिती स्थापित केली आहे. समितीचे सदस्य खालीलप्रमाणे आहेत.

श्रीमती स्वाती सारडा- चेअरमन सौ.मिनल नारखेडे- सदस्य
सौ.रश्मी देवगडे - सदस्य सौ.स्वाती भगत- सदस्य
सौ.माधुरी महाजन- समाज सेविका

(अहवाल वर्षात कोणाचीही तक्रार आलेली नाही.)

१४. जोखीम व्यवस्थापन :

जोखीम व्यवस्थापना अंतर्गत पतजोखीम, बाजारपेठ जोखीम, तरलता जोखीम, कार्यप्रणाली जोखीम व पूर्तता जोखीम अशा विविध जोखीमी बँकांपुढे असतात. आर्थिक सक्षमता वाढविण्याच्या उद्देशाने जोखीम व्यवस्थापन केले जाते. दीर्घकालीन सुरक्षा व यश मिळवण्याच्या उद्देशाने आपली बँक जोखीमीचे व्यवस्थापन करीत आहे. पतजोखीमचे मुल्यांकन करण्यासाठी बँकेची परिपूर्ण अशी कर्ज व ठेवींची जोखीम वर्गवारीची प्रणाली आहे.

१५. माहिती तंत्रज्ञान :

संगणक विभागाने आर्थिक वर्ष २०१८-१९ मध्ये केलेली काही वैशिष्ट्यपूर्ण कामे :

१. सेंट्रलाइज लोन अकाउंट कन्फर्मेशन प्रोग्रॅम तयार करण्यात आले.
२. गोल्ड लोन हब साठी प्रोग्रॅम तयार करण्यात आला.
३. बँकेच्या धुळे, नंदुरबार व मलकापुर शाखांमध्ये सीटीएस क्लिअरिंग सुरु करण्यात आले.
४. आरटीजीएस क्रेडीट अॅक्नॉलेजमेंट मेसेज सुरु केले.
५. डायनॅमिक की एक्चेंज इम्प्लीमेंटेशनचे काम करण्यात आले.
६. इश्युअर साठी असणाऱ्या ईएमव्ही सर्टिफिकेशनचे काम पूर्ण झाले आहे आणि अॅक्वायररचे काम सुरु आहे.
७. फिनॅकल बँकींग सॉफ्टवेअर इम्प्लीमेंटेशनचे काम सुरु आहे.

This year categories were changed to motivate target achievers. They were Target achievers in CASA, MDL sanction, Reduction in COD, YOA, Insurance Commission, Non Interest Income, Lockers and ATM Card issued. Various individual awards are given to employees under each category. All these efforts take a leap towards increasing productivity, efficiency and quality of the employees. Employee's Awareness Test has been introduced & conducted online at working place during this financial year for knowledge updation and will continue in future. English language test is conducted ongoing basis to improve communication

A committee for Female Employees' Complaints Resolution is formed under The Sexual Harassment of Women at workplace (Prevention, Prohibition & Redressal Act, 2013). Members of the committee are as under :-

Smt. Swati Sarda - Chairman Mrs.Minal Narkhede- Member
Mrs. Rashmi Deogade - Member Mrs. Swati Bhagat - Member
Mrs. Madhuri Mahajan - Social Worker.

(No complaint is received during the annual year)

14. RISK MANAGEMENT :

The main risks that are identified by banks in its operations are Credit Risk, Market Risk, Liquidity Risk, Operational Risk and Compliance Risk. Risks are managed with an objective of maintaining financial soundness. Your bank is managing and mitigating risks which play a crucial role in achieving long-term financial security & success. For assessing credit risk, Bank has full-fledged Credit & Deposit Risk Rating/Scoring System.

15. INFORMATION TECHNOLOGY :

The following are some of the major tasks completed by the IT Deptt. during the Financial Year 2018-19 :

1. Centralize Loan Account confirmation program.
2. Program for Gold Loan Hub.
3. CTS clearing started at Dhule, Nandurbar & Malkapur branches.
4. Started RTGS credit acknowledgement messages.
5. Dynamic Key Exchange implementation.
6. EMV Certification for issuer is completed and acquirer is in process.
7. Finacle banking software implementation is in process.

१६. फिन्कल सीबीएस इम्प्लिमेंटेशन :

बँकेने इन्फोसिस कंपनीने विकसीत केलेले जागतिक दर्जाचे फिन्कल कोअर बँकिंग सोल्युशन घेण्यासाठी त्यांचेशी करार केला आहे. इन्फोसिस च्या सुचनेनुसार सदर प्रणालीचे कामकाज इम्प्लिमेंटेशन पार्टनर कॉसमॉस इसोल्युशन, पुणे, च्या माध्यमातून प्रगतीपथावर आहे. इम्प्लिमेंटेशन प्लॉन नुसार बिझनेस प्रोसेस डेफिनेशन, युझर एक्सेप्टन्स टेस्ट, डेटा मायग्रेसन, मॉक टेस्ट २ व एन्ड युजर ट्रेनिंग या सारख्या प्रमुख क्रिया पूर्ण झाल्या आहेत. पेमेंट चॅनल जोडणी, डेटा सॅनीटेशन व मॉक टेस्ट ३ चे काम प्रगतीपथावर आहे. ऑक्टोबर २०१९ मध्ये हे सॉफ्टवेअर कार्यरत करण्याचे नियोजन आहे.

१७. केंद्रिय खाते उघडणी व सीकेवायसी विभाग:

बँकेने केंद्रिय खाते उघडणी व सीकेवायसी (कर्ज व ठेवी) विभाग सुरु केला आहे. ज्याद्वारे बचत, चालु व कर्ज खात्यांच्या केवायसी कागदपत्रांची छाननी, त्यांचे स्कॅनिंग, खातेवापरासाठी परवानगी दिली जाते. (रिझर्व्ह बँकेच्या निर्देशानुसार, बँकेतील नवीन खातेधारकांची केवायसी कागदपत्रे व माहिती ही सीकेवायसी रजिस्ट्री, नवी दिल्ली, यांचेकडे संगणकीय नोंदणी करणे अनिवार्य केले आहे.)

१८. बचत गट :

बँकेने या वर्षात ४७० बचतगटांची खाती उघडलेली आहेत व आतापर्यंत १३०५ बचत गट बँकेशी जुळले आहेत. तसेच पहिले लिंकेज व वाढीव असे एकुण ₹१,०४,५४,०००/- इतके कर्ज बचत गटांना उपलब्ध करून दिले आहे. नाबार्डच्या सहकार्याने असोदा, कानळदा, नशिराबाद, भुसावळ, जुने जळगाव, जळगाव मध्ये; आरोग्यविषयी, कायद्याविषयी माहिती, मार्केटींग, बँकिंगविषयी माहिती तसेच व्यक्तिमत्व विकास अशा विविध विषयांवर प्रशिक्षण दिले. दिवाळी महोत्सवाद्वारे त्यांच्या उत्पादनांना बाजारपेठ उपलब्ध करून दिली. अशाप्रकारे बँक फायनान्शियल इन्क्लुजनसाठी महत्वपूर्ण कार्य करित आहे.

१९. लेखापरिक्षण व इन्स्पेक्शन :

बँकेचे २०१७-१८ या कालावधीसाठी रिझर्व्ह बँक ऑफ इंडिया कडून इन्स्पेक्शन करण्यात आले. तसेच २०१८-१९ चे वैधानिक लेखापरिक्षण ए.के.एन.एस. अँड असोसिएट्स यांचेकडून करण्यात आले. रिझर्व्ह बँकेचे इन्स्पेक्टींग अधिकारी व वैधानिक लेखापरिक्षक यांचेकडून वेळोवेळी मिळालेल्या मार्गदर्शनाबाबत बँक आभारी आहे. समवर्तित लेखापरिक्षकांनी सुद्धा मोठ्या शाखांचे लेखापरिक्षण व मार्गदर्शन केलेले आहे.

16. Finacle CBS Implementation :

Bank has opted for Infosys make world recognized 'Finacle' Core Banking Solution. As per Infosys suggestions implementation is in progress through implementation partner Cosmos eSolutions, Pune. As per the implementation plan major activities like Business Process Definition, User Acceptance Test, Data Migration, Mock Testing cycle 2 and End User Training are completed. Payment channels integration, Data Sanitation and Mock Testing cycle 3 are in progress. It is planned to make the software operational in the month of October-2019.

17. CENTRALIZED A/C OPENING & CKYC CELL:

Your Bank has started Centralized Account Opening (Deposits & Loans) Cell which undertake verification of KYC, scanning of documents, authorization to allow account for operation of Savings, Current & Loan accounts. (As per RBI instructions, it is mandatory for banks to upload data & KYC documents with CKYC Registry, New Delhi.)

18. SELF HELP GROUP :

During the year, accounts of 470 Self Help Groups have been opened. Total 1305 Self Help Groups are associated with us. Bank has provided loans 1st Linkage & Repeated loan total is ₹1,04,54,000/-. With the help of NABARD, training on Village Level Program were given at Asoda, Kanalda, Nashirabad, Bhusawal, Old Jalgaon & Jalgaon. Trainings on issues like Health, Legal, Marketing, Banking awareness, Personality Development are also given to groups. Market is being made available to groups to sell their products by organising Diwali Utsav. Thus Bank is contributing to noble cause of Financial Inclusion.

19. AUDIT & INSPECTION :

Inspection for the period 2017-18 was conducted by Reserve Bank of India. Statutory Audit for 2018-19 was conducted by AKNS & Associates. Bank is thankful to RBI Officials & Statutory Auditors for valuable guidance. Concurrent Auditors have also done Audit of major branches and imparted their guidance.

२०. अहवाल वर्षातील विशेष :

20. EVENTS DURING THE YEAR :



दिनदर्शिका वितरण :

डावीकडून मान्यवर- श्री.कृष्णा खडके, श्रीमती मालती कोल्हे, मा.महापौर सौ.सिमाताई भोळे, श्री.दादा महाराज जोशी, श्री.मंगेश महाराज, डॉ.संजय महाजन, डॉ.सुनिल नाहाटा व श्री.यशवंत कोल्हे.

Calendar Distribution :

Hon'ble dignitaries from left- Mr.Krushna Khadke, Smt.Malti Kolhe, Hon.Mayor Mrs.Simatai Bhole, Shri Dada Maharaj Joshi, Shri Mangesh Maharaj, Dr.Sanjay Mahajan, Dr.Sunil Nahata & Mr.Yashwant Kolhe.



गोल्ड लोन हब शुभारंभ :

ग्राहकांना त्वरीत गोल्ड लोन वितरण करता यावे याकरीता बँकेने गणेश कॉलनी शाखा येथे गोल्ड लोन हब सुरु केलेले आहे. शुभारंभप्रसंगी गोल्ड लोन हबच्या पहिल्या ग्राहक सौ.संगिता दिलीप लोहार यांचा सत्कार करतांना बँकेचे चेअरमन श्री.भालचंद्र पाटील.



Gold Loan Hub Inauguration :

In order to disburse Gold Loan immediately to the cutstomers, Bank has opened Gold Loan Hub at Ganesh Colony branch. Bank's Chairman Mr.Bhalchandra Patil felicitating first customer of the hub Mrs.Sangita Dilip Lohar.

२१. सामाजिक बांधिलकी :

गणपती विसर्जनाच्या दिवशी झ्युटीवर असलेले पोलीस कर्मचारी व अधिकारी, होमगार्ड, ट्रॅफीक पोलीस कर्मचारी, राखीव दलातील पोलिस बंधु भगिनी यांना बँकेच्या वतीने त्यांच्या झ्युटीच्या जागेवर जाऊन सकाळ व संध्याकाळ या दोन्ही वेळी उत्कृष्ट दर्जाचे जेवण हवाबंद डब्यात देण्यात आले. या उपक्रमांतर्गत अंदाजे १४०० फुड पॅकेटस्चे वाटप करण्यात आले.

21. CORPORATE SOCIAL RESPONSIBILITY :

On Ganpati Visarjan day, Lunch & Dinner was provided through air-packed food packets to Police Officers, Home Guards, Traffic Police on duty. Nearly 1400 food packets were distributed by the Bank.



डावीकडून मान्यवर- बँकेचे एमडी व सीईओ श्री.दिलीप देशमुख, संचालक श्री.अनिकेत पाटील, श्री.दादा नेवे, मा.डिवायएसपी श्री.सचिन सांगळे, बँकेचे चेअरमन श्री.भालचंद्र पाटील, मा.एसपी श्री.दत्तात्रय शिंदे, संचालक डॉ.सी.बी.चौधरी, श्री.सुनिल पाटील व श्री.रामेश्वर जाखटे.

Hon'ble dignitaries from left- Bank's MD & CEO Mr.Dilip Deshmukh, Director Mr.Aniket Patil, Mr.Dada Neve, Dy.S.P. Mr.Sachin Sangale, Bank's Chairman Mr. Bhalchandra Patil, Superintendent of Police Mr.Dattatraya Shinde, Director Dr. C.B. Chaudhari, Mr.Sunil Patil & Mr.Rameshwar Jakhete.



महिला बचत गट दिवाळी महोत्सव शुभारंभ :

SHG Diwali Mahotsav Inauguration :

डावीकडून मान्यवर- बँकेच्या संचालिका सौ.सुरेखा पाटील, सौ.सारीका डफरे (शिक्षणाधिकारी, दत्तोपंत ठेंगडी राष्ट्रीय कामगार शिक्षण व विकास बोर्ड), डॉ.रेखा महाजन (संचालिका, आर्यन इको रिसॉर्ट), श्री.अरुण प्रकाश (अग्रणी जिल्हा प्रबंधक, सेंट्रल बँक ऑफ इंडिया), श्री.श्रीकांत झांबरे (जिल्हा विकास प्रबंधक, नाबाई), बँकेचे चेअरमन श्री.भालचंद्र पाटील.

Hon'ble dignitaries from left- bank's Director Mrs.Surekha Patil, Mrs.Sarika Dafare (Edu.Officer, Dattopant Thengdi National Labour Education & Development Board), Dr.Rekha Mahajan (Director, Aryan Eco Resort), Mr. Arun Prakash (Chief Manager District, Central Bank of India), Mr.Shrikant Zambare (District Development Manager, NABARD) & Bank's Chairman Mr.Bhalchandra Patil.



चित्रकला स्पर्धा :

डावीकडून सर्व मान्यवर-सौ.संगीता किशोर राजे निंबाळकर, बँकेचे चेअरमन श्री.भालचंद्र पाटील, संचालक प्रा.विलास बोरोले, श्री.श्याम कुमावत, संचालक सौ.स्मिता पाटील, श्री.सुनिल पाटील, डॉ.सी.बी.चौधरी व श्री.दादा नेवे.



Drawing Competition :

Hon'ble dignitaries from left- Mrs.Sangita Kishor Raje Nimbalkar, Bank's Chairman Mr.Bhalchandra Patil, Director Prof.Vilas Borole, Mr.Shyam Kumavat, Director Mrs.Smita Patil, Mr. Sunil Patil, Dr. C.B.Chaudhari & Mr.Dada Neve.



गुणवंत विद्यार्थी गौरव सोहळा :

डावीकडून सर्व मान्यवर – पुरस्कार स्वीकारतांना पालक व विद्यार्थीनी, बँकेचे संचालक प्रा.विलास बोरोले, श्रीमती सुमनताई पाटील, चेअरमन श्री.भालचंद्र पाटील, तत्कालीन पोलीस महानिरीक्षक (मुंबई) मा.श्री.सुहास वारके, तत्कालीन जिल्हाधिकारी (जळगाव) मा.श्री.किशोर राजे निंबाळकर व संचालक श्री.दादा नेवे.



Felicitation of meritorious students :

Hon'ble dignitaries from left- Parent & Student accpeting trophy, Bank's Director Prof.Vilas Borole, Smt.Sumantai Patil, Chairman Mr.Bhalchandra Patil, then I.G. of Police (Mumbai) Hon.Mr.Suhas Warke, then Collector (Jalgaon) Hon.Mr.Kishor Raje Nimbalkar & Director Mr.Dada Neve.



वृक्षारोपण :

डावीकडून मान्यवर- श्री.डिगंबर पगार (उपवनसंरक्षक जळगाव), श्री.किशोर राजे निंबाळकर- (आयएएस) तत्कालीन जिल्हाधिकारी जळगाव, श्री.विशाल जाधवर (जिल्हा उपनिबंधक जळगाव), श्री.चंद्रकांत डंगे (आयएएस) आयुक्त मनपा जळगाव, बँकेचे संचालक श्री.अनिकेत पाटील, श्रीमती सुमनताई पाटील, श्री.आय.बी.तडवी (तालुका उपनिबंधक), बँकेचे चेअरमन श्री.भालचंद्र पाटील, उपमहाव्यवस्थापक सौ.स्वाती सारडा, संचालक श्री.सुनिल पाटील, श्री.प्रकाश चौबे, तत्कालीन एमडी व सीइओ श्री.अनिल पाटकर व महाव्यवस्थापक (कर्जे) श्री.हेमंत वराडपांडे.

Tree Plantation :

Hon'ble dignitaries from left- Mr.Digambar Pagar (Upvan Sanrakshak, Jalgaon), Mr.Kishor Raje Nimbalkar (IAS) (Ex-Collector, Jalgaon), Mr.Vishal Jadhavar (DDR, Jalgaon), Mr.Chandrakant Dange (IAS) (Commissioner, J.M.C., Jalgaon), Bank's Director Mr.Aniket Patil, Smt.Sumantai Patil, Mr.I.B. Tadavi (Taluka Dy.Registrar), Bank's Chairman Mr.Bhalchandra Patil, DGM Mrs.Swati Sarda, Director Mr.Sunil Patil, Mr.Prakash Choube, Ex- MD & CEO Mr.Anil Patkar & Mr.Hemant Waradpande (GM-Credit).

शालेय संच वाटप :

सामाजिक बांधीलकी जोपासण्याच्या उदात्त हेतूने दरवर्षीप्रमाणे जळगाव परिसरातील- हरीजन कन्या छात्रालय जळगाव, जळगाव पब्लिक स्कुल, का.ऊ.कोल्हे विद्यालय जळगाव, आदर्श विद्यालय व कनिष्ठ महाविद्यालय कानळदा, अभिमान महादु वारके महाविद्यालय विद्गाव, श्रवण विकास मंदीर सावखेडा, प्रकाश हायस्कुल सुनसगाव, न्यु इंग्लिश स्कुल नशिराबाद, जयहिंद विद्यालय कडगाव, सार्वजनिक विद्यालय असोदा, महात्मा गांधी विद्यालय भादली व श्रीमती कुसुमताई मधुकरराव चौधरी विद्यालय फैजपुर या शाळांमधील हुशार, गरीब व होतकरु विद्यार्थ्यांना शालेय साहित्याचे वाटप करण्यात आले.

Notebook & School Accessories distribution :

Notebook & other educational material was distributed to clever, poor & needy students in Jalgaon at- Harijan Kanya Chatralay Jalgaon, Jalgaon Public School, K.U. Kolhe Vidyalay Jalgaon, Adarsh Vidyalay & Junior College Kanalda, Abhiman Mahadu Warke Mahavidyalay Vidgaon, Shraavan Vikas Mandir Savkheda, Prakash Highschool Sunasgaon, New English School Nashirabad, Jaihind Vidyalay Kadgaon, Sarvjanik Vidyalay Asoda, Mahatma Gandhi Vidyalay Bhadli & Smt.Kusumtai Madhukarrao Chaudhari Vidyalaya Faizpur.



डावीकडून मान्यवर- शाळेतील वृंद, बँकेचे संचालक श्री.सुनिल पाटील, श्री.अनिकेत पाटील, सौ.सुरेखा चौधरी व सौ.स्मिता पाटील.



Hon'ble dignitaries from left- School Representatives, Bank's Director Mr.Sunil Patil, Mr.Aniket Patil, Mrs. Surekha Chaudhari & Mrs.Smita Patil.

२२. सभासद कल्याण योजना :

(१) **पितामह अमृत सिध्दी योजना** : बँकेच्या अमृत महोत्सवानिमित्त सुरु केलेल्या योजनेअंतर्गत हयात असलेल्या ज्या सभासदांनी आपल्या वयाची ७५ वर्ष पूर्ण केलेली आहेत अशा सभासदांना बँकेतर्फे रक्कम ₹१००१/-चा धनादेश दिला जातो. अहवाल वर्षात या योजनेचा लाभ ५९ मान्यवर सभासदांनी घेतलेला आहे.

(२) **कुटुंब नियोजन शस्त्रक्रिया** : कुटुंब नियोजनाचे महत्व लक्षात घेवून सभासद व त्यांचे पती/पत्नी यास आपल्या पसंतीच्या डॉक्टरांकडून कुटुंब नियोजन शस्त्रक्रिया करून घेता यावी यासाठी बँक ₹२०००/- चे अर्थसहाय्य करते.

(३) **डोळ्यांची शस्त्रक्रिया** : अ)सभासदांच्या आरोग्य सेवेचा एक भाग म्हणून मोती-बिंदू, काच-बिंदू, तिरळेपणा निर्मूलन शस्त्रक्रियेसाठी ट्रस्ट निर्मित प्रभाकर पाटील हॉस्पिटलमध्ये शस्त्रक्रिया केल्यास ₹३,५००/- चे अनुदान देण्यांत येते.

या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू, सासरे व पती, २५ वर्षाखालील मुलगा व अविवाहीत मुलगी यांची अनुदानीत तत्वावर शस्त्रक्रिया केली जाते. प्रभाकर पाटील हॉस्पिटल व्यतिरिक्त केलेल्या शस्त्रक्रियेस अनुदान दिले जात नाही, सभासदांनी कृपया याची नोंद घ्यावी. अधिक माहितीसाठी शस्त्रक्रिया करण्या अगोदर बँकेचे शेअर विभाग, मुख्य कार्यालय अथवा प्रभाकर पाटील हॉस्पिटलमध्ये संपर्क साधावा, ही नम्र विनंती. अहवाल वर्षात ११५ सभासदांनी या योजनेचा लाभ घेतला आहे.

22 SHAREHOLDER WELFARE SCHEME :

(1) **Pitamah Amrut Siddhi Yojana** : This scheme is for existing shareholders of our Bank who have completed 75 years of age. They are eligible for cheque of ₹1001/- (one time). 59 shareholders have been benefited during the year.

(2) **Family Planning Operation** : Shareholder & his/her wife/husband gets financial assistance of ₹2000/- for family planning operation done in any hospital.

(3) **Eye Surgery** : A) Cataract/Glucoma/Squint - Male Shareholders, his parents & wife. Female Shareholders, her husband & in laws, son below 25 years & unmarried daughter get financial assistance of ₹3500/-.

Financial assistance is payable only if operation is performed in Prabhakar Patil Hospital. During the year 115 shareholders are benefited by the Scheme. For more information, Members are requested to contact Share Department, Head Office or at Prabhakar Patil Hospital prior to operation.

ब) रेटिना शस्त्रक्रियेसाठी ₹३५००/- चे अनुदान दिले जाते. या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू, सासरे व पती, २५ वर्षाखालील मुलगा व अविवाहीत मुलगी यांची अनुदानित तत्वावर शस्त्रक्रिया केली जाते. ही शस्त्रक्रिया दुसऱ्या हॉस्पिटलमध्ये केली तरी मदत दिली जाते. या अहवाल वर्षात या योजनेचा ०३ सभासदांनी लाभ घेतला आहे.

(४) **बहिरेपण निर्मूलन शस्त्रक्रिया** : कानाच्या बहिरेपण निर्मूलन शस्त्रक्रियेसाठी एका सभासदास ₹३,०००/- ची मदत करण्यांत आलेली आहे. या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू, सासरे व पती, २५ वर्षाखालील मुलगा व अविवाहीत मुलगी यांना शस्त्रक्रियेसाठी अनुदान दिले जाते. अहवाल वर्षात सदर योजनेचा लाभ ०१ सभासदाने घेतला आहे.

(५) **किडनी डायलिसिस** : किडनी डायलिसिससाठी सभासदास ₹१५,०००/- ची मदत केली जाते. या योजनेचा लाभ फक्त स्वतः सभासदास घेता येतो. अहवाल वर्षात सदर योजनेचा लाभ ०४ सभासदांनी घेतलेला आहे.

(६) **हृदयरोग शस्त्रक्रिया आणि कॅन्सर शस्त्रक्रिया** : हृदयरोग शस्त्रक्रिया, एंजिओप्लास्टी, कायम पेस मेकर, व्हॉल्व रिप्लेसमेंट या प्रकारच्या कुठल्याही एका शस्त्रक्रियेसाठी आणि कॅन्सर शस्त्रक्रिया/केमोथेरपी या प्रकारच्या कुठल्याही एका शस्त्रक्रियेसाठी बँक एकदाच ₹२०,०००/- ची मदत करित असते. अहवाल वर्षात या योजनेचा लाभ ३३ सभासदांनी घेतला आहे. या योजनेअंतर्गत सभासद स्वतः, तिचा पती/त्याची पत्नी, अविवाहीत मुलगी आणि २५ वर्षाखालील मुलगा, पुरुष सभासदाची अविवाहीत बहीण यांना लाभ घेता येतो.

(७) **गुडघे रिप्लेसमेंट शस्त्रक्रिया** : सदर शस्त्रक्रियेसाठी एका सभासदास ₹१०,०००/- ची मदत केली जाते. या योजनेअंतर्गत स्वतः पुरुष सभासद, सभासदाची आई-वडील व पत्नी तसेच स्त्री सभासद स्वतः, सासू-सासरे व पती यांना शस्त्रक्रियेसाठी अनुदान दिले जाते. या अहवाल वर्षात सदर योजनेचा लाभ ०९ सभासदांनी घेतलेला आहे.

(८) **कन्याजन्मोत्सव** : स्त्री भ्रुण हत्या विरोध या दृष्टीने, बँकेच्या सभासदास/ सभासदाच्या मुलास अथवा मुलीस - मुलगी जन्माला आल्यास बँकेतर्फे त्या मुलीचे नावे ₹१००१/- ची ठेव पावती देण्यात येते. या वर्षात सदर पावती ४३ मुलींच्या पालकांना देण्यात आली आहे.

B] Retina - Male Shareholders, his parents and wife. Female Shareholders, her husband and in-Laws, son below 25 years and unmarried daughter get financial assistance of ₹3,500/-. Even if the operation is performed in any other hospital, financial assistance is payable. During the year 03 shareholders is benefited by the Scheme.

(4) **Deafness surgery** : Male Shareholders, his parents & wife. Female Shareholders, her husband & in laws, son below 25 years & unmarried daughter are eligible under this scheme. Bank gives financial assistance of ₹3000/- to its shareholders each. 01 shareholder is benefited during the year.

(5) **Kidney Dialysis & Kidney Transplant** : Only shareholder himself gets financial assistance of ₹15,000/. During the year 04 shareholders are benefited by the Scheme.

(6) **Heart & Cancer Operation** : Heart Operation/ Engioplasty/ Pace Maker, Valve Replacement, Cancer operation/Chemotherapy. Bank gives financial assistance of ₹20,000/- for any one surgery from 'A' group or any one surgery from 'B' Group. Benefit is available to shareholder himself & his/her husband/wife, unmarried sister of male shareholder, unmarried daughter & son below 25 age years. 33 shareholders are benefited during the year.

(7) **Knee Replacement Surgery** : Bank gives financial assistance of ₹10,000/- for the surgery. Benefit is available to male shareholders, his parents & wife, female shareholders, her in-laws and husband. 09 Shareholders are benefited during the year.

(8) **Kanya Janmotsav** : The said scheme is initiated against Female foeticide. At the birth of Girl child of shareholder/shareholder's son/daughter, deposit of ₹1001/- is being made in the name of girl child by the bank. During this year, 43 parents have received the deposit receipt.

(९) अपघात विमा संरक्षण : बँकेने आपल्या सभासदांसाठी ₹३.०० लाखापर्यंतची अपघात विमा संरक्षण योजना कार्यान्वित केलेली असून अहवाल वर्षात या योजनेतर्गत एका सभासदाच्या कुटुंबियांना विम्याची रक्कम मिळालेली आहे. ज्या सभासदांनी बँकेने केलेल्या आवाहनानुसार सभासद माहिती फॉर्म मुदतीत भरून दिले त्या सभासदांना विमा कंपनीचे नियम व अटीस पात्र राहून सदर विमा संरक्षण योजनेत समाविष्ट केले आहे. जर सभासदास कायमस्वरूपी/अंशतः अपंगत्व आल्यास बँकेच्या अपघाती विमा योजनेअंतर्गत व विमा कंपनीच्या नियम व अटीस पात्र/बांधील राहून त्याप्रमाणे मदत देण्यात येईल. इतर सभासदांपैकी कोणाचे अपघाती निधन झाल्यास त्यांचे वारसांना बँकेकडून ₹१५,०००/-ची मदत देण्याची योजना सुरु आहे.

(१०) रक्त पिशवी पुरवठा : बँकेने इंडियन रेडक्रॉस सोसायटीला ₹१,००,००१/-चे अनुदान दिलेले आहे याअंतर्गत बँकेच्या सन्माननीय सभासद व कर्मचारी यांच्या कुटुंबियांना गरज भासल्यास वर्षातून एकदा एक रक्त पिशवी विनाअनुदान पुरविण्यात येणार आहे. रक्त पिशव्यांची संख्या मर्यादीत आहे, कृपया याची नोंद घ्यावी. या अहवाल वर्षात ०५ कुटुंबियांनी सदर योजनेचा लाभ घेतला आहे.

(११) गुणवंत विद्यार्थी योजना : या पारितोषिक योजनेत सभासद यांचा उत्तीर्ण झालेला मुलगा-मुलगी, नात-नातु (मुलाचा/मुलीचा-मुलगा व मुलगी) यांचा समावेश आहे. या योजनेत खालील शालांत परिक्षा व पदव्यांचा समावेश आहे.

१. शालांत शिष्यवृत्ती इ.५वी व इ.८ वी. २. इ.१० वी व इ.१२ वी.
३. एम.टी.एस./एन.टी.एस. (मेरिट लिस्ट नुसार)*
४. एम.ए./एम.कॉम/एम.एस्सी. ५. बी.ई./बी.टेक
६. एम.ई./एम.टेक/एम.एस. ७. एम.बी.बी.एस./एम.एस./एम.डी.
८. पी.एच डी. ९. सी.ए./आय.सी.डब्ल्यू.ए./सी.एस.

*फक्त मॉडर्न एज्युकेशन सोसायटी, नौरोजी वाडीया कॉलेज, पुणे यांचे तर्फे घेण्यात येणारे.

(१२) वरील सर्व योजनेतर्गत बँकेने अहवाल वर्षात सभासद कल्याण निधीतून सभासदांसाठी केलेल्या खर्चाची एकूण रक्कम प्रति सभासद ₹५४५/- इतकी आहे.

वर्ष Year	प्रती सभासद खर्च : Per Shareholder Exp.
2014-15	₹1636/-
2015-16	₹2039/-
2016-17	₹1319/-
2017-18	₹331/-
2018-19	₹545/-

(9) Accidental Insurance : Bank has taken Accidental Insurance cover of ₹3.00 Lakhs for shareholders. During the year 01 shareholder was benefited by the scheme. Shareholders who have submitted shareholder information forms & who are eligible as per Insurance Company's norms are being benefited under the scheme. Shareholders who have not submitted shareholder information forms or who are not eligible as per norms of Insurance Co. in such case, for accidental death/disability, financial assistance of ₹15,000/- is being given to heirs of deceased shareholder.

(10) Blood Bag Supply : Bank has donated ₹1,00,001/- to Indian Red Cross Society under which Shareholder/ Employee of the bank can avail One Blood Bag free of cost, once in a year. Quantity of the bags are limited, which please note. During year, 05 people have availed the facility.

(11) Felicitation of meritorious students : Son, Daughter, Grandson & Grand daughter of the members are eligible under this scheme. Students passing following examination with specific marks are eligible for felicitation:

- 1] Scholarship Std.5th & 8th. 2] Std. 10th & 12th.
- 3] M.T.S./N.T.S. 4] M.A./M.Com./M.Sc.
- (According to Merit list)* 5] B.E./ B.Tech
- 6] M.E./M.Tech/ M.S. 7] M.B.B.S./ M.S./ M.D.
- 8] Ph.D. 9] C.A./ I.C.W.A./ C.S.

* Conducted by Modern Education Society, Nowrosjee Wadia College, Pune only.

(12) Including all schemes, your bank has spent ₹ 545/- per shareholder from Share Holders Welfare Funds.

२३. वार्षिक सभेची सूचना व अहवाल :

भारत सरकारच्या Green Initiative च्या तत्वास अनुसरून, बँक सुद्धा पेपर्सचा वापर कमी करण्याचा प्रयत्न करणार आहे. वार्षिक सभेची सूचना व वार्षिक अहवालाची प्रत सभासदांना पुढीलपैकी कोठल्याही एका पद्धतीने पाठविली जाईल.

- (१) सभासदांच्या नोंदणीकृत ई-मेल आयडी वर.
- (२) बँकेच्या वेबसाईट www.jpccbank.com वर.
- (३) जवळच्या शाखेत.
- (४) सभासदाने लेखी विनंती केल्यास छापील प्रत.

सभासदांना ई-मेल वर अहवाल हवा असल्यास आपले ई-मेल आयडी बँकेच्या शेअर विभागास कळवावेत.

२४. श्रद्धांजली :

अहवाल वर्षात राष्ट्रीय-आंतरराष्ट्रीय कीर्तीच्या व्यक्ती तसेच ज्ञात-अज्ञात व्यक्ती तसेच बँकेचे ज्येष्ठ सभासद व हितचिंतक दिवंगत झालेत त्यांना विनम्र श्रद्धांजली! दिवंगत झालेले माननीय-माजी प्रधानमंत्री अटल बिहारी वाजपेयी, एम.करुणानिधी (डीएमके), गोवाचे मुख्यमंत्री मनोहर पर्रीकर, लोकसभा स्पीकर सोमनाथ चॅटर्जी, माजी युनियन मंत्री जॉर्ज फर्नांडीस, माजी युएस प्रेसिडेंट जॉर्ज एचडब्ल्यू बुश, युएन सेक्रेटरी जनरल कोफी अन्नान, फिल्म डायरेक्टर मृणाल सेन, अभिनेते कादर खान, क्रिकेटर अजित वाडेकर, क्रिकेट कोच रमाकांत आचरेकर, पद्मश्री अलिक पद्मसी, कवी नीरज, लेखक व्ही.एस. नायपॉल इ. या सर्वांना आदरपूर्वक श्रद्धांजली.

२५. समारोप :

सन्माननीय सभासद व ग्राहकांनी बँकेवर दाखविलेला विश्वास व केलेले सहकार्य याबद्दल संचालक मंडळ त्यांची आभारी आहे. बँकेला वेळोवेळी मार्गदर्शन व सहकार्य केल्याबद्दल रिझर्व्ह बँकेचे सर्व स्तरावरील अधिकारी व पदाधिकारी, केंद्रिय निबंधक-सहकारी संस्था- दिल्ली, सहकार आयुक्त व निबंधक- सहकारी संस्था (महाराष्ट्र राज्य) पुणे, जिल्हा निबंधक, फेडरेशन/असोसिएशनचे पदाधिकारी, अधिकारी, स्थानिक वृत्तपत्रे/मुद्रित व इलेक्ट्रॉनिक प्रसिध्दी माध्यमे, बँक शाखांचे सल्लागार, लेखापरिक्षक, कायदा सल्लागार व ज्यांचे बँकेला प्रत्यक्ष/अप्रत्यक्ष सहाय्य लाभले अशा सर्व व्यक्ति/संस्था या सर्वांची बँक ऋणी आहे. बँक आपल्या कर्मचाऱ्यांचे त्यांनी बँकेसाठी दिलेल्या योगदानाबद्दल कौतुक करते. धन्यवाद !

संचालक मंडळाच्या वतीने
भालचंद्र प्रभाकर पाटील - चेअरमन

23. Notice of Annual General Meeting & Annual Report:

In Support of Government's Green Initiative, your Bank is reducing the use of paper. Notice of Annual General Meeting & Annual Report of the Bank will be delivered by one of the following:

- (a) On registered e-mail ID of the shareholder.
- (b) On bank's website www.jpccbank.com
- (c) At nearest branch.
- (d) Printed copy as per specific request from the shareholder.

All are requested to communicate their e-mail ID to the Bank's Share Department.

24. Obituary :

The Board of Directors offer their sincere condolence to various dignitaries who have left for heavenly abode during the year. Homage to - Former Prime Minister Atal Bihari Vajpayee, M.Karunanidhi (DMK), Chief Minister of Goa Manohar Parrikar, Lok Sabha Speaker Somnath Chatterji, Former Union Minister Geroge Fernandes, Former UN President George HW Bush, UN Secretary Genral Kofi Annan, Film Director Mrunal Sen, Actor Kadar Khan, Cricketer Ajit Wadekar, Cricket Coach Ramakant Achrekar, Padmashri Alyque Padamsee, poet Neeraj, author V.S.Naipaul etc.

25. Gratitude :

Your Board of Directors wishes to thank all members for the trust and confidence they have reposed in the leadership and management of the bank. We would like to place on the record our deep sense of gratitude to the Reserve Bank of India and all their officials. Central Registrar of Co-op. Societies, Delhi, Commissioner for Co-operation & Registrar Co-op. Societies, Maharashtra State, Pune, District Registrar and their officials for valuable guidance, support and co-operation; The Maharashtra State Co-op. Banks Association Ltd, Mumbai, The Maharashtra State Co-op. Urban Banks Federation, Mumbai, Branches Advisory Board, Advocates, Auditors, Newspapers, print media, non print media and event organisers. Your Board is also proud to acknowledge the contribution of Human Resources at all levels of the Bank and deserve appreciation. Thanks!

For & on behalf of the Board of Directors
Bhalchandra Prabhakar Patil - Chairman

: CORPORATE GOVERNANCE :
(Forming part of the Directors' Report for the year 2018 - 19)

1. Philosophy on Code of Governance :

The Bank is an institution of trust. And the decisions of Board of Directors & Management have impact on all its shareholders, depositors, customers, vendors, service providers, employees, corresponding banks & members of society. The Bank's philosophy on Corporate Governance is towards :

1. A high degree of transparency.
2. Commitment to its values.
3. Ethical business practices.
4. Accountability & protection of interest of stakeholders.

2. Board of Directors :

The general superintendence, direction and management of the business is vested with the Board of Directors. The responsibilities of the Board include formulation of Policies, new initiatives, performance review, control and sanction cases falling beyond the powers delegated to various functionaries of the Bank. The Board has constituted committees and delegated powers in different functional areas.

The Board ensures adequate disclosures & effective decision making to achieve corporate objectives, transparency in business transaction, statutory & legal compliances and commitment to values of ethical conduct of business.

3. Committees of Directors :

The Board of Directors of the Bank has constituted 5 committees. Policy formulation & control function vests with the Board, whereas operational matter & recommending authority vests with the committee.

a. Audit Committee :

- | | |
|------------------------------|-----------------|
| 1. Mr. Bhalchandra P. Patil | Chairman |
| 2. CA Dr. Prakash M. Kothari | Member |
| 3. Mr. Sunil P. Patil | Member |
| 4. Mr. Dilip Y. Deshmukh | MD& CEO |
| 5. Mr. Hemant S. Waradpande | GM- Advances |
| 6. CA Mr. Jagdish M. Agrawal | Special Invitee |

b. Loans & Advances Committee :

- | | |
|---------------------------------|-----------------|
| 1. Mr. Bhalchandra P. Patil | Chairman |
| 2. CA Dr. Prakash M. Kothari | Member |
| 3. Dr. Chandrakant B. Chaudhari | Member |
| 4. Mr. Sunil P. Patil | Member |
| 5. Mr. Chandan S. Attarde | Member |
| 6. Mr. Dilip Y. Deshmukh | MD& CEO |
| 7. Mr. Hemant S. Waradpande | GM- Advances |
| 8. CA Mr. Jagdish M. Agrawal | Special Invitee |

c. Recovery Committee :

- | | |
|---------------------------------|----------|
| 1. Mr. Bhalchandra P. Patil | Chairman |
| 2. CA Dr. Prakash M. Kothari | Member |
| 3. Dr. Chandrakant B. Chaudhari | Member |
| 4. Mrs. Smita P. Patil | Member |
| 5. Mr. Dilip Y. Deshmukh | MD& CEO |

d. Administrative Committee :

- | | |
|------------------------------------|--------------|
| 1. Mr. Bhalchandra P. Patil | Chairman |
| 2. CA Dr. Prakash M. Kothari | Member |
| 3. Dr. Chandrakant B. Chaudhari | Member |
| 4. Dr. Suhas B. Mahajan | Member |
| 5. Mr. Namdeo T. Chaudhari | Member |
| 6. Mr. Dilip Y. Deshmukh | MD& CEO |
| 7. CA Mr. Jagdish M. Agrawal | Spl. Invitee |
| 8. Department Representative (HOD) | |

e. Special Committee for monitoring of High Value Frauds:

- | | |
|------------------------------|----------|
| 1. Mr. Bhalchandra P. Patil | Chairman |
| 2. CA Dr. Prakash M. Kothari | Member |
| 3. Mr. Sunil P. Patil | Member |
| 4. Dr. Suhas B. Mahajan | Member |
| 5. Mr. Rameshwar A. Jakhete | Member |
| 6. Mr. Dilip Y. Deshmukh | MD& CEO |

Audit Committee is functioning effectively. Audit closure mechanism has been started.

Executive of the Bank meet on Monday & Thursday for Executive Committee meeting and take review of functional problems. It helps to solve inter department issues, if any.

4. Attendance of Directors at Board Meetings :

During the year 22 Board Meetings and 53 various Committee meetings (including ALCO Committee) were held. Details of Attendance of Directors at Board Meeting and Committee Meeting is as under :

No.	Name	Designation	Board Meeting	Committee
01.	Mr. Bhalchandra Prabhakar Patil	Chairman	22	41
02.	CA Dr. Prakash Mangilal Kothari	Vice Chairman	14	20
03.	Mr. Dattatray Nathu Chaudhari	Director	NA	NA
04.	Dr. Chandrakant Baliram Chaudhari	Director	22	28
05.	Mr. Durgadas Dattatray Neve	Director	22	NA
06.	Mrs. Surekha Vilas Chaudhari	Director	22	NA
07.	Mrs. Smita Prakash Patil	Director	22	05
08.	Prof. Vilas Chudaman Borole	Director	22	NA
09.	Mr. Sunil Prabhakar Patil	Director	22	30
10.	Mr. Rameshwar Anandram Jakhete	Director	22	NA
11.	Mr. Chandan Sudhakar Attarde	Director	22	24
12.	Dr. Suhas Baburao Mahajan	Director	16	04
13.	Mr. Aniket Bhalchandra Patil	Director	22	NA
14.	Mr. Rajesh Dhirajlal Parmar	Director	16	NA
15.	CA Mr. Jagdish Mannalal Agrawal	Expert Co-opted Director	22	36

Leave of Absence was granted to Mr. Dattatray Nathu Chaudhari & Dr.Suhas Baburao Mahajan.

5. Remuneration of Directors :

Directors are eligible for travelling and Daily Allowance and sitting fees but setting the high standards in Co-operation; Chairman, Vice Chairman & Directors of the Bank do not take any of these.

6. Last 3 Annual General Meetings were held as follows :

AGM	Day & Date	Time	Location
84th	Sunday 17th June 2018	8.30 am	Yashwantrao Mukhtangan, Neri Naka, Jalgaon.
83rd	Sunday 23rd July 2017	8.30 am	Yashwantrao Mukhtangan, Neri Naka, Jalgaon.
82nd	Sunday 07th August 2016	8.30 am	Yashwantrao Mukhtangan, Neri Naka, Jalgaon.

7. Dividend history of last 3 years :

F.Y.	Rate of Dividend	Declaration Date	Date of payment
2017-18	N.A.	N.A.	N.A.
2016-17	N.A.	N.A.	N.A.
2015-16	15%	07.08.2016	11.08.2016

8. Classification of Shareholders as on 31st March 2019 :

Individual Members	17317
Firms	383
Others	197
Total	17897

9. Share Transfers : No. of shares transferred/transmitted during the last 3 years as under :

	2018-19	2017-18	2016-17
No. of shares transferred	73	73	67
No. of shares transmitted	106	104	107

10. Disclosures :

Other than those in the normal course of banking business, the bank has not entered into any materially significant transaction with its directors or their relatives etc. that may have potential conflict with the interests of the bank at large. Bank has not given any Loan to Directors & their relatives.

11. Customer Complaint : During the year 2018-19, the number of complaints recieved & resolved are as under-

No. of complaints recieved	No.of complaints resolved	No. of complaints pending
09	09	Nil

INDEPENDENT STATUTORY AUDITORS REPORT FOR THE YEAR ENDED ON 31-03-2019

(Under Section 31 of the Banking Regulation Act, 1949 and Section 73(4) of
Multi State Co-operative Societies Act, 2002 and Rule 27 of Multi State Co-operative Societies Rules)

To the Members of the THE JALGAON PEOPLES CO-OPERATIVE BANK LTD., JALGAON .

Report on The Financial Statements

1. We have audited the accompanying financial statements of The Jalgaon Peoples Co-op Bank Ltd ('the Bank') as at 31 March 2019, which comprise the Balance Sheet as at 31 March 2019, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of all forty branches audited by us are incorporated in these financial statements.

Management Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with provisions of the Banking Regulations Act, 1949, the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Central Registrar of Cooperative Societies, the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 (as applicable) and accounting principles generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditors Responsibility

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

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Banks' preparation and fair presentation of the financial statements 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. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Qualified Opinion

6. In our opinion, as shown by books of bank, and to the best our information and according to the explanations given to us, except for the matters described in the basis for Qualified Opinion section of our report, the said accounts together with the notes thereon, subject to our comments and observations contained in the **Audit Memorandum/LFAR & Annexures** thereto, give the information required by the Banking Regulation Act 1949 as well as Multi State Co-operative Societies Act 2002 and rules made thereunder and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- i. In case of Balance Sheet of the state of affairs of the Bank as at 31-03-2019.
- ii. In the case of Profit and Loss account of the profit for the year ended on that date, and
- iii. In case of Cash Flow Statement of cash flows for the year ended on that date.
- iv. The bank is awarded "B" class for the year 2018-19.

7. Basis for Qualified Opinion :

The Bank has treated fifteen accounts as Standard, two group borrowers & related accounts, amounting to ₹84.13 Crores which are Non-Performing Advances. This has resulted in shortfall of provision for Bad and Doubtful Debts of ₹25.10 Crores. The interest receivable in respect to these fifteen accounts as on 31-03-2019 is ₹0.18 crores which is recognised as income and has necessitated reversal to that extent. On account of this,

the profit is overstated to that extent. Consequently, the resultant Gross NPA are ₹280.58 Crores, the Net NPA are ₹199.68 Crores and CRAR is 9.79%.

Report on other Legal and Regulatory Requirements

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.

9. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, we report that subject to the limitations of the audit indicated in paragraph 1 to 5 above and as required under rule 27(3) of the Multi State Co-operative Societies Act 2002, and subject also to limitations of disclosure required therein, 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 account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
- The transactions of the Bank which came to our notice have been within the powers of the Bank;
- The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- 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;
- In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

10. As per the information and explanations given to us and based on our examination of the books of account and other records, we have come across the following material instances which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules, 2002 :

- Transactions which appear to be contrary to the provisions of the MultiState Co-operative Societies Act, 2002, the rules or the bye-laws of the Bank.
 - Rule 27(3) (b) Part of the building is leased to the tenants since long time, for which court cases are pending for final decision.
- Transactions which appear to be contrary to the guidelines issued by Reserve Bank and National Agriculture and Rural Development Bank.
 - NIL
- The following monies due to the Bank appear to be doubtful of recovery (Rule 27 (3) (c)) (Advances categorised as doubtful and loss assets as per prudential norms are considered as doubtful of recovery)

Category	Amount Outstanding as on 31-03-2019
Doubtful Assets	₹ 86.53 Crores
Loss Assets	₹ 0.00 Crores
Total	₹ 86.53 Crores
Note : Provision made against above advances	₹ 55.80 Crores (required ₹45.77 Crores)

*Subject to our qualification in Para 5 above.

- Loans given by the Bank to members of the Board and their relatives (Rule 27(3) (d)). The following credit facilities have been sanctioned by the Bank to the Members of the Board (including relatives)

Fund based amount outstanding as on 31-03-2019	Security Value	Overdue if any
₹ NIL	₹ NIL	₹ NIL

- Any Violation of guidelines, conditions etc. issued by the Reserve Bank of India or National Agriculture and Rural Development Bank by the Bank.
 - NIL
- Matters that have been specified by the Central Registrar Co-operative Societies in this regard.
 - NIL

As per our Audit Report of even date.

For A.K.N.S. & Associates
Chartered Accountants, Firm Regn no.104466W
CA S. S. Barve
Partner, M. No. 034385
UDIN - 19034385AAAAAQ5075

Place : Jalgaon
Date : 05.09.2019

Balance Sheet as on 31.03.2019

३१.०३.२०१९ अखेरचा ताळेबंद

31.03.2018 ₹ Ps	No.	Capital & Liabilities	भांडवल व देणी	Sche- dule	31.03.2019 ₹ Ps
17,83,06,650.00	01	Share Capital	भाग भांडवल	A	22,00,51,600.00
1,47,21,70,773.78	02	Reserve Fund and Other Funds	गंगाजळी व इतर निधी	B	1,75,25,06,502.00
-	03	Principal and Subsidiary State Partnership Fund Account	शासनाची प्रमुख अथवा सहाय्यकारी भागिदारी निधी		-
16,49,92,66,133.94	04	Deposits and other Accounts	ठेवी व इतर खाती	C	17,96,33,10,364.32
10,00,00,000.00	05	Borrowings	घेतलेली कर्जे	D	10,00,00,000.00
28,59,67,688.00	06	Bills for collection Being Bills Receivable (As per Contra)	वसुली स्विकारलेली बिले (दुबेरजीप्रमाणे)		18,55,44,242.00
23,57,704.20	07	Branch Adjustments	शाखा मिळवणी		87,784.00
51,67,07,821.39	08	Overdue Interest Reserve On Non-Performing Advances	थकबाकी व्याज तरतूद अनुत्पादीत कर्जावरील		82,99,17,323.99
9,74,37,650.33	09	Interest Payable	देणे व्याज	E	1,73,59,843.00
4,51,85,226.00	10	Sundry Liability Interest Capitalization	व्याजाचे भांडवलीकरण		3,13,16,580.00
10,11,62,806.22	11	Other Liabilities	इतर देणी	F	6,01,80,179.42
43,49,330.00	12	Dhule Urban Bank Collection Account Payable	धुळे अर्बन बँक कलेक्शन अकाउंट पेएबल	G	43,49,330.00
10,27,23,758.07	13	Profit and Loss Account	नफा-तोटा खाते	H	4,40,84,005.24
1,44,12,710.00	14	Deferred Tax Liability	डिफर्ड टॅक्स लायबिलिटी		1,81,57,876.47
		NOTES ON ACCOUNTS	नोट्स ऑन अकाउंट	U	
19,42,00,48,251.93		TOTAL...	एकूण		21,22,68,65,630.44
		Contingent Liabilities :	संभाव्य देणी		
17,58,30,460.00		Bank Guarantees	बँक हमी		23,20,92,031.00
2,42,20,133.00		Letters of Credit Issued	लेटर ऑफ क्रेडिट		2,59,76,900.00
1,76,00,677.01		Others (i) Amt. trasferred to DEAF	डि.इ.ए.एफ. ला वर्ग केलेली रकम		31,16,043.96
15,75,000.00		ii) Civil Suit against Bank	दिवाणी दावे		15,75,000.00

Place : Jalgaon
Date : 05.09.2019

Bhalchandra Patil
Chairman

CA Dr. Prakash Kothari
Vice Chairman

Dr. C. B. Chaudhari
Director

Balance Sheet as on 31.03.2019

३१.०३.२०१९ अखेरचा ताळेबंद

31.03.2018 ₹ Ps	No.	Property & Assets	जिंदगी व येणी	Schedule	31.03.2019 ₹ Ps
1,63,81,59,890.65	01	Cash and Bank Balance	रोख शिल्लक व बँकेतील शिल्लक	I	1,85,13,60,956.86
34,37,30,213.28	02	Balance With Other Banks	इतर बँकांतील शिल्लक	J	1,31,53,24,946.93
---	03	Money at Call and Short Notice (In CBLO)	मागणी करताच मिळणाऱ्या वा अल्प नोटीशीने मिळणाऱ्या ठेवी		---
4,36,94,50,811.00	04	Investments	गुंतवणूक	K	4,71,57,85,625.00
11,00,96,50,884.98	05	Advances	दिलेली कर्जे	L	11,19,97,89,182.23
4,26,71,662.70	06	Interest Receivable	येणे व्याज		4,37,24,253.90
17,43,42,093.00		Interest on Staff Loan	कर्मचारी कर्जावरील व्याज		12,34,06,358.00
51,67,07,821.39		Interest on Deposits and Securities	ठेवी व रोख्यांवरील व्याज		82,99,17,323.99
28,59,67,688.00	07	Interest receivable on Loans	कर्जावरील थकीत येणे व्याज		18,55,44,242.00
64,11,63,168.44	08	Bills Receivable Being Bills for Collection (as per Contra)	वसुलीसाठी पाठविलेली बिले (दुबेरजीप्रमाणे)		66,44,54,388.46
12,72,77,437.59	09	Fixed Assets (Net Block)	कायम जिंदगी	M	5,54,36,467.17
27,09,26,580.90	10	Other Assets	इतर जिंदगी	N	24,21,21,885.90
		Non-Banking Assets Acquired in Satisfaction of Claims	बँकेने ताब्यात घेतलेल्या मालमत्ता		
19,42,00,48,251.93		TOTAL...	एकूण		21,22,68,65,630.44

As per our report of even date.

Chandan Attarde
Director

Dilip Deshmukh
Managing Director & CEO

For A.K.N.S. & Associates
Chartered Accountants,
Firm Regn no.104466W
CA S. S. Barve
Partner, M. No. 034385
UDIN - 19034385AAAAAQ5075

Profit and Loss Account for the year ended 31.03.2019

३१.०३.२०१९ अखेरचे नफा-तोटा पत्रक

31.03.2018 ₹ Ps	No.	Expenditure	खर्च	Sche- dule	31.03.2019 ₹ Ps
1,02,54,82,860.83	01	Interest on Deposits, Borrowings etc.	ठेवी व कर्जावरील दिलेले व्याज	O	1,01,80,49,411.45
45,17,901.31	02	Commission Paid	कमिशन		43,38,662.54
20,61,76,327.26	03	Salaries, Allowances, Provident Fund Contribution & Gratuity etc.	पगार, भत्ते, प्रोव्हिडंट फंड, वर्गणी आणि ग्रॅच्युईटी इ.		20,25,48,187.55
0	04	Director's Fees & Allowances	संचालक मंडळ फी व भत्ते		0
7,25,65,695.81	05	Rent, Taxes, Insurance, Light etc.	भाडे, कर, विमा व वीज इ.		7,44,21,036.37
33,12,014.42	06	Legal Charges	कायदेशीर सल्ल्याबाबत फी व खर्च		32,34,721.00
48,21,056.54	07	Postage, Telegram & Telephone	टपाल, तार व टेलिफोन		52,20,082.49
25,42,500.00	08	Audit Fee	लेखा परिक्षक फी		23,37,800.00
2,29,38,605.53	09	Depreciation- Assets	मालमत्तेवरील घसारा		2,59,73,526.98
1,09,07,169.76	10	Repairs & maintenance to Bank's Property	मालमत्तेवरील दुरुस्ती खर्च		1,17,51,517.43
85,94,478.84	11	Stationery, Printing, Advt. etc.	लेखन साहित्य, छपाई, जाहिरात इ.		1,15,98,502.17
1,11,17,591.00	12	Amortization of Premium on Securities	अमोर्टायझेशन ऑफ प्रिमियम ऑन सिक्युरिटीज्		97,48,022.00
2,27,69,915.03	13	Other Expenditure	इतर खर्च	P	2,57,22,365.15
1,13,188.22	14	Loss on Sale of Fixed Assets	लॉस ऑन सेल ऑफ फिक्स्ड असेट्स		2,39,001.00
50,00,000.00	15	Amount Tr. to Building Fund	इमारत निधीसाठी केलेली तरतूद		0
12,49,00,000.00	16	Provision for Assets	मालमत्तेसाठी केलेली तरतूद	Q	27,26,87,500.00
47,67,933.82	17	Bad Debts Written off	निर्लेखित केलेली कर्जे		99,29,868.75
17,42,09,601.13	18	Profit before tax	कर आकारणी पूर्व नफा		5,91,85,413.64
7,14,86,448.00		Less : Income Tax	आयकर	R	1,51,45,166.47
10,27,23,153.13		Net Profit After Tax	नक्त नफा		4,40,40,247.17
		NOTES ON ACCOUNTS		U	
1,70,47,36,839.50		TOTAL...			1,73,69,85,618.52

Place : Jalgaon
Date : 05.09.2019

Bhalchandra Patil
Chairman

CA Dr. Prakash Kothari
Vice Chairman

Dr. C. B. Chaudhari
Director

Profit and Loss Account for the year ended 31.03.2019

३१.०३.२०१९ अखेरचे नफा-तोटा पत्रक

31.03.2018 ₹ Ps	No.	Income	उत्पन्न	Schedule	31.03.2019 ₹ Ps
1,58,38,08,827.55	01	Interest and Discount	व्याज व कसर	S	1,55,13,27,094.01
2,50,22,743.00	02	Profit on Sale of Investment	गुंतवणूकीवरील नफा		1,88,92,736.00
73,77,094.31	03	Commission & Exchange	वटणावळ व हुडणावळ		75,85,099.02
7,21,25,520.68	04	Other income	इतर उत्पन्न	T	11,26,24,114.41
7,19,579.96	05	Earlier Year Excess Provisions written back	जादा तरतूद परत जमा		7,06,233.33
1,42,74,231.00	06	Recovery from Bad debt Written off - Principle	निर्लेखित कर्ज खात्यांची वसुली - मुद्दल		47,48,557.00
14,08,843.00	07	Recovery from Bad debt Written off - Interest	निर्लेखित कर्ज खात्यांची वसुली - व्याज		84,416.00
0	08	Transfer from B.D.D.R.	बुडीत संशयित निधीतून वर्ग केलेली राशी		99,29,868.75
0	09	Investment Depreciation Reserve Written back	गुंतवणूक घसारा राखीव परत जमा		3,10,87,500.00
1,70,47,36,839.50		TOTAL...	एकुण		1,73,69,85,618.52

As per our report of even date.

Chandan Attarde
Director

Dilip Deshmukh
Managing Director & CEO

For A.K.N.S. & Associates
Chartered Accountants,
Firm Regn no.104466W
CA S. S. Barve
Partner, M. No. 034385
UDIN - 19034385AAAAAQ5075

Schedules to Balance Sheet

31.03.2018 ₹ Ps	No.	Particulars	तपशिल	31.03.2019 ₹ Ps	31.03.2019 ₹ Ps
		SCHEDULE - "A"	शेड्युल 'ए'		
		SHARE CAPITAL	भाग भांडवल		
35,00,00,000.00	A	Authorised Capital Shares of ₹50/- each	अधिकृत भागभांडवल (प्रत्येकी ₹५०/-प्रमाणे)		35,00,00,000.00
17,83,06,650.00	B	Issued, Subscribed and Paid-up : Shares of ₹50 each fully paid held by	वसुल भाग भांडवल		22,00,51,600.00
11,46,64,200.00		Individuals : 29,29,244	वैयक्तिक : २९,२९,२४४	14,64,62,200.00	
6,36,42,450.00		Others : 14,71,788	इतर : १४,७१,७८८	7,35,89,400.00	
		SCHEDULE - "B"	शेड्युल 'बी'		
		Reserve Fund & Other Funds	गंगाजळी व इतर निधी		
37,89,80,653.57	01	Statutory Reserve Fund	गंगाजळी	40,62,81,946.57	
31,22,44,590.00	02	Building Fund	इमारत निधी	34,62,44,590.00	
32,31,47,862.66	03	Reserve for Bad & Doubtful Debts - Urban Branch	बुडीत व संशयीत कर्ज निधी (नागरी)	55,79,67,993.91	
1,00,000.00	04	Reserve for Bad & Doubtful Debts - Rural Branch	बुडीत व संशयीत कर्ज निधी (ग्रामीण)	-	
37,00,000.00	05	Reserve for Restructured debts	रिस्ट्रक्चर्ड डेटस् वरील संभाव्य तरतूद	1,11,00,000.00	
4,24,00,000.00	06	Contingent Provision for Standard Assets	स्टँडर्ड ॲसेट्सवरील संभाव्य तरतूद	4,24,00,000.00	
4,36,10,430.55	07	Contingent Provisions against depreciation in Investments	गुंतवणूक घसान्यासाठी संभाव्य तरतूद	1,25,22,930.55	
4,60,10,500.00	08	Investment Fluctuation Reserve	रोखे अवमूल्यन निवारण निधी	4,60,10,500.00	
10,17,127.65	09	Festival & Ceremony Fund	समारंभ निधी	10,03,727.65	
15,10,836.00	10	Charity Fund	धर्मदाय निधी	15,10,836.00	
66,89,970.57	11	Member Welfare Fund	सभासद कल्याण निधी	2,37,637.57	
96,21,000.00	12	Technology Upgradation Fund	टेक्नॉलॉजी अपग्रेडेशन निधी	1,21,000.00	
29,02,000.00	13	Dividend Equalization Fund	लाभांश समीकरण निधी	4,02,000.00	
20,85,08,265.78	14	Property Revaluation Reserve (Land & Building)	मालमत्ता पुनर्मुल्यांकन निधी (जमीन व इमारत)	20,68,34,806.78	
3,23,00,000.00	15	Special Reserve as per Income Tax Act, 1961, u/s 36(i)(viii)	आयकर कायदा 1961 u/s 36(i)(viii) अंतर्गत केलेला विशेष निधी	3,33,00,000.00	
3,000.00	16	Co-operative Education Fund	सहकार शिक्षण निधी	3,000.00	
5,56,57,276.00	17	Contingency Fund	संभाव्य निधी	6,67,68,271.97	
37,67,261.00	18	Education Fund	शिक्षण निधी	47,97,261.00	
0.00	19	Prov. for Non Performing Invest.	अनुत्पादीत गुंतवणूकीसाठी तरतूद	1,50,00,000.00	
1,47,21,70,773.78					1,75,25,06,502.00

Schedules to Balance Sheet

31.03.2018 ₹ Ps	No.	Particulars	तपशिल	31.03.2019 ₹ Ps	31.03.2019 ₹ Ps
		SCHEDULE - "C" DEPOSIT AND OTHER A/Cs	शेड्युल 'सी' ठेवी व अन्य खाती		
9,20,82,98,120.40	1	TERM DEPOSITS	मुदत ठेवी	10,33,09,02,194.82	
2,08,56,33,997.00	a)	From Individuals	व्यक्तिगत	1,63,70,86,104.00	
4,00,00,000.00	b)	From Institutions	संस्था	4,52,98,435.00	
30,57,75,721.00	c)	From Co-op. Banks	सहकारी संस्था	21,47,06,903.00	
11,63,97,07,838.40	d)	Overdue Deposits	ओव्हरड्यु ठेवी	12,22,79,93,636.82	
3,78,31,09,231.04	2	SAVINGS BANK DEPOSITS	बचत खाते	4,53,66,57,359.61	
5,46,14,202.14	a)	From Individuals	व्यक्तिगत	6,21,25,849.75	
0.00	b)	From Institutions	संस्था	0.00	
3,83,77,23,433.18	c)	From Co-op. Banks	सहकारी संस्था	4,59,87,83,209.36	
44,48,68,519.17	3	CURRENT DEPOSITS	चालु खाते	51,43,43,278.38	
57,21,92,290.43	a)	From Individuals	व्यक्तिगत	61,39,14,502.45	
47,74,052.76	b)	From Institutions	संस्था	82,75,737.31	
1,02,18,34,862.36	c)	From Co-op. Banks	सहकारी संस्था	1,13,65,33,518.14	
16,49,92,66,133.94					17,96,33,10,364.32
10,00,00,000.00		SCHEDULE - "D" BORROWINGS	शेड्युल 'डी' कर्जे		
10,00,00,000.00		Long Term Deposit	दीर्घ मुदत ठेव	10,00,00,000.00	10,00,00,000.00
-		OD against FDR	ठेवीवरील ओव्हरड्राफ्ट	-	-
8,78,04,693.33	a	SCHEDULE - "E" INTEREST PAYABLE	शेड्युल 'इ' व्याज देणे		
-	a)	On FDR	मुदत ठेवीवर	1,02,58,738.00	
96,32,957.00	b)	On overdraft with Bank	अधिकर्ष खात्यावर	-	
9,74,37,650.33	c)	On Matured deposits	मुदत संपलेल्या ठेवीवर	71,01,105.00	1,73,59,843.00
2,73,004.00	a	SCHEDULE - "F" OTHER LIABILITIES	शेड्युल 'एफ' इतर देणी		
26,000.00	a)	Unclaimed Dividend	देय लाभांश	1,40,496.00	
1,35,84,581.68	b)	Advance for Hire purchase	हायर पचेस आगाऊ घेतलेली रक्कम	0.00	
20,41,200.00	c)	Pay order	पे ऑर्डर	87,18,503.92	
35,01,454.97	d)	Audit Fees Payable	ऑडिट फी देणी	13,05,000.00	
13,90,599.00	e)	Stale Demand Draft	मुदतबाह्य डीडी	57,16,928.07	
7,32,500.00	f)	Tax Deducted at Source Payable	कपात केलेला कर	68,60,366.00	
91,200.00	g)	Light Charges Payable	दिवाबत्ती खर्च देणी	6,84,500.00	
6,60,00,000.00	h)	Telephone Charges Payable	टेलिफोन खर्च देणी	72,000.00	
1,86,680.00	i)	Provision for Income Tax	आयकर तरतूद	1,14,00,000.00	
7,16,000.00	j)	Other Expenses Payable	इतर खर्च	3,02,051.00	
15,32,768.60	k)	Expenses Payable	खर्च देणी	2,02,800.00	
55,00,000.00	l)	Expenses With Head office	मुख्य कार्यालयाचे खर्चासाठी देणी	6,60,828.00	
4,090.00	m)	Staff Expenses Payable	कर्मचारी खर्च देणी	1,07,00,000.00	
8,28,295.97	n)	ECS Clearing Adj.	इसीएस क्लिअरिंग अॅड.	0.00	
1,65,300.00	o)	Sundry Creditors	ऋणको	73,49,059.00	
2,00,000.00	p)	Excess Cash found in ATM	एटीएम मधील जादा शिल्लक	24,800.00	
2,87,932.00	q)	Proceeds Of Bills By Draft	पी.बी.डी.टी.	10,65,690.00	
7,200.00	r)	Service Tax	सेवा कर	0.00	
40,94,000.00	s)	Subsidy received from HUDCO	हुडको कडून मिळालेली सबसिडी	0.00	
0.00	t)	Subsidy Reserve Fund A/c.	सबसिडी रिझर्व फंड अकाउंट	15,00,000.00	
0.00	u)	Provision for fraud	प्रोव्हीजन फॉर फ्रॉड	7,00,000.00	
0.00	v)	GST payable	जीएसटी पेयेबल	27,75,657.43	
0.00	w)	BG comm. received in advance	बीजी कमिशन रिसेव्हड इन अॅडव्हान्स	1,500.00	
10,11,62,806.22					6,01,80,179.42

Schedules to Balance Sheet

31.03.2018 ₹ Ps	No.	Particulars	तपशिल	31.03.2019 ₹ Ps	31.03.2019 ₹ Ps
43,49,330.00		SCHEDULE - "G" Dhule Urban Bank Collection A/c Payable	शेड्युल 'जी' धुळे अर्बन बँक कलेक्शन अकाउंट पेएबल		43,49,330.00
8,60,71,604.94		SCHEDULE - "H" PROFIT AND LOSS ACCOUNT Profit as per last Balance Sheet	शेड्युल 'एच' नफा-तोटा खाते मागील ताळेबंदानुसार नफा	10,27,23,758.07	
2,16,00,000.00	a	Less : Appropriation Statutory Reserve Fund	वजा : विभागणी गंगाजळी	2,70,00,000.00	
0.00	b	Dividend	लाभांश	0.00	
8,61,000.00	c	Education Fund	शिक्षण निधी	10,30,000.00	
0.00	d	Charity Fund	धर्मदाय निधी	0.00	
86,10,000.00	e	Contingency Fund.	संभाव्य निधी	1,03,00,000.00	
75,00,000.00	f	Building Fund	इमारत निधी	2,20,00,000.00	
17,00,000.00	g	Member Welfare Fund	सभासद कल्याण निधी	10,00,000.00	
2,77,00,000.00	h	Provision for Bad Debts & Doubtful Debts	बुडीत व संशयित निधी	1,00,00,000.00	
0.00	i	Technology Upgradation Fund	टेक्नोलॉजी अपग्रेडेशन निधी	0.00	
1,75,00,000.00	j	Investment Fluctuation Reserve.	रोखे अवमुल्यन निवारण निधी	-	
6,00,000.00	k	Festival Ceremony Fund	समारंभ निधी	0.00	
604.94		Balance of Profit	नफ्याची शिल्लक	43,758.07	
10,27,23,153.13		Add : Net Profit for the year as per Annexed A/c.	अधिक : चालु वर्षाचा नफा	4,40,40,247.17	
10,27,23,758.07					4,40,84,005.24
14,75,99,458.00	a	SCHEDULE - "I" CASH & BANK BALANCES	शेड्युल 'आय' रोख शिल्लक व बँकांकडील शिल्लक		12,97,06,001.00
78,71,93,858.19	b	Reserve Bank of India Current A/c.	रिझर्व बँक ऑफ इंडिया चालु खाते		1,60,65,91,807.60
6,21,95,156.45	c	State Bank of India & Nationalised Banks	स्टेट बँक ऑफ इंडिया व राष्ट्रीयीकृत बँका		5,17,41,187.06
39,784.36	d	The M.S.C. Bank Mumbai	दि महाराष्ट्र स्टेट को-ऑप. बँक खाते		2,91,75,586.70
3,84,81,633.65	e	District Central Co-op. Bank	जिल्हा मध्यवर्ती सह. बँक खाते		1,37,96,374.50
41,49,00,000.00	f	FDR with State Bank of India & Nationalised Banks	स्टेट बँक ऑफ इंडिया व राष्ट्रीयीकृत बँकांमधील मुदत ठेवी		-
2,50,000.00	g	FDR with MSC Bank	एमएससी बँकेतील मुदत ठेवी		2,03,50,000.00
18,75,00,000.00	h	FDR with Dist.Central Co-op Bank	जिल्हा मध्य.सह. बँक मधील मुदत ठेवी		-
1,63,81,59,890.65					1,85,13,60,956.86

Schedules to Balance Sheet

31.03.2018 ₹ Ps	No.	Particulars	तपशिल	31.03.2019 ₹ Ps	31.03.2019 ₹ Ps
		SCHEDULE - "J"	शेड्युल 'जे'		
		BALANCES WITH OTHER BANKS	इतर बँकांतील शिल्लक		
27,91,30,213.28	a	Current Deposits with other Banks	इतर बँकांतील चालू शिल्लक	54,59,24,946.93	
6,46,00,000.00	b	Fixed Deposits with other Banks	इतर बँकांतील मुदत ठेवी	76,94,00,000.00	
34,37,30,213.28					1,31,53,24,946.93
		SCHEDULE - "K"	शेड्युल 'के'		
		INVESTMENT	गुंतवणूक		
4,20,95,28,811.00	a	In Central & State Govt. Securities	केंद्र व राज्य सरकारचे कर्ज रोखे	4,45,72,54,325.00	
-	b	Other Approved Securities	इतर मान्यताप्राप्त रोखे	-	
15,99,00,000.00	c	Corporate Bonds	कंपन्यांचे रोखे	25,85,09,300.00	
22,000.00	d	Shares in Co-op. Institutions.	सहकारी संस्थांचे भाग	22,000.00	
----	e	Other Investments	इतर गुंतवणूक	----	
4,36,94,50,811.00					4,71,57,85,625.00
		SCHEDULE - "L"	शेड्युल 'एल'		
	1	ADVANCES	कर्जे		
4,87,46,62,625.80		Short Term Loan, Cash Credit, Overdraft and Bill Discounted of which secured against	अल्प मुदत कर्जे, कॅश क्रेडिट, ओव्हर ड्राफ्ट, हुंडी खरेदीपैकी संरक्षित कर्जे		5,17,69,99,497.44
4,65,052.75	a	Government & Other approved securities	सरकारी व इतर मान्यता प्राप्त रोखे	0	
4,81,92,41,280.00	b	Other Tangible Securities	इतर तारण	5,09,95,50,843.19	
5,49,56,293.05	c	Personal Sureties	कर्जदाराच्या वैयक्तिक जबाबदारी व जामीनकीवरील	7,74,48,654.25	
43,10,005.50	i	Amount overdue ₹	पैकी थकबाकी	66,71,25,239.99	
39,80,01,533.72	ii	Amounts considered Bad & Doubtful of recovery ₹	यापैकी संशयीत व बुडीत	67,68,69,935.03	
10,83,45,877.09	2	Medium Term Loan of which Secured against :	मध्यम मुदत कर्जापैकी संरक्षित कर्जे		9,48,62,684.86
0	a	Govt. & Other approved securities	सरकारी व निम सरकारी रोखे	0	
9,97,57,608.34	b	Other Tangible Securities	इतर तारण	8,46,37416.86	
85,88,268.75	c	Personal Sureties	कर्जदाराच्या वैयक्तिक जबाबदारी व जामीनकीवरील	1,02,25,268.00	
8,01,115.05	i	Amount overdue ₹	पैकी थकबाकी	29,51,843.75	
11,84,580.75	ii	Amounts considered Bad & Doubtful of recovery ₹	यापैकी संशयीत व बुडीत	64,87,058.25	

**SCHEDULE - "M"
FIXED ASSETS**

No.	Fixed Assets	Rate in %	GROSS BLOCK				ACCUMULATED DEPRECIATION				NET BLOCK		
			Opening Cost as on 01.04.2018	Additions / Adjustment during year	Re-valuation during year	Deletion/ Sales during year	Closing Cost as on 31.03.2019	Accumulated Dep. Up to 01.04.2018	Depreciation on Revaluation 31.03.2019	Depreciation for the year	Depr. on asset sold (deletion) WDV Sale	Total Accu. Dep. upto 31.03.2019	Opening WDV as on 01.04.2018
			1	2	3	4	5=1+2+3-4	6	7	8	9	11=1-6	12=5-10
1	Freehold Land	0.00%	34934510.00	0.00	0.00	0.00	34934510.00	0.00	0.00	0.00	0.00	34934510.00	34934510.00
2	Land Revaluation	0.00%	124835294.00	0.00	0.00	0.00	124835294.00	0.00	0.00	0.00	0.00	124835294.00	124835294.00
3	Building	2.00%	159083600.90	14093830.00	0.00	0.00	173177430.90	19202449.53	0.00	3072549.00	0.00	139881151.37	150902432.37
4	Building Revaluation	2.00%	186804830.00	0.00	0.00	0.00	186804830.00	103131846.00	0.00	1673459.00	0.00	83672984.00	81999525.00
5	Furniture & Fixture	10.00%	125339135.08	4038856.00	0.00	245485.00	129132506.08	58903570.35	0.00	6943033.07	121275.00	66435564.73	63407177.66
6	Cash Dep. Machine	33.33%	400000.00	0.00	0.00	0.00	400000.00	340470.20	0.00	59529.80	0.00	59529.80	0.00
7	Batteries	40.00%	4747568.78	265697.00	0.00	0.00	5013265.78	4043086.81	0.00	370285.79	0.00	704481.97	599893.18
8	Computer Hardware	33.33%	38519296.13	10209133.00	0.00	0.00	48728429.13	36780338.88	0.00	4376299.69	0.00	1738957.25	7571790.56
9	Computer Software	33.33%	13969678.40	9415002.00	0.00	0.00	23384680.40	10420230.59	0.00	4473799.94	0.00	3549447.81	8490649.87
10	Office Equipment	15.00%	47930755.20	2882350.00	0.00	0.00	50813105.20	27572454.37	0.00	3450124.69	0.00	203568300.83	19790526.14
11	Electric Fitting	10.00%	30442866.85	3472024.52	0.00	631058.00	33283833.37	14705509.21	0.00	1859434.00	288102.00	15737357.64	17006992.16
12	Any Where Banking	15.00%	8439336.20	10000.00	0.00	0.00	8449336.20	6855602.05	0.00	239060.00	0.00	1583734.15	1354674.15
13	Car	15.00%	3620383.00	0.00	0.00	1870622.00	1749761.00	1388359.00	0.00	175408.00	807986.00	2232024.00	993980.00
14	Honda Activa	15.00%	54449.76	0.00	0.00	0.00	54449.76	39611.77	0.00	2226.00	0.00	14837.99	12611.99
15	Lift	15.00%	4211633.00	0.00	0.00	0.00	4211633.00	2663906.53	0.00	232159.00	0.00	1547726.47	1315567.47
16	Note Sorting Machine	33.33%	4606649.00	0.00	0.00	0.00	4606649.00	2628873.00	0.00	659193.00	0.00	1977776.00	1318583.00
17	Library	15.00%	238810.00	22510.00	0.00	0.00	261320.00	134950.90	0.00	18541.00	0.00	103859.10	107828.10
18	Capital Work in progress	0.00%	9319258.52	6864116.00	0.00	16183374.52	0.00	0.00	0.00	0.00	0.00	9319258.52	0.00
19	Finacle WIP	0.00%	5868325.00	17377864.00	0.00	0.00	23246189.00	0.00	0.00	0.00	0.00	5868325.00	23246189.00
	Sub Total (A)		803366379.82	68651382.52	0.00	18930539.52	853087222.82	288811259.19	0.00	27605101.98	1217363.00	514555120.63	537888224.65
20	Lease hold Bldg Pachora		1476423.81	0.00	0.00	41884.00	1434539.81	0.00	0.00	0.00	0.00	1476423.81	1434539.81
21	Lease hold Bldg at MIDC		10486030.00	0.00	0.00	0.00	10486030.00	0.00	0.00	0.00	0.00	10486030.00	10486030.00
22	Lease hold Land at MIDC		114645594.00	0.00	0.00	0.00	114645594.00	0.00	0.00	0.00	0.00	114645594.00	114645594.00
	Sub Total (B)		126608047.81	0.00	0.00	41884.00	126566163.81	288811259.19	0.00	27605101.98	0.00	126608047.81	126566163.81
	Grand Total...		929974427.63	68651382.52	0.00	18972423.52	979653386.63	288811259.19	0.00	27605101.98	1217363.00	641163168.44	664454388.46

Schedules to Profit & Loss Account

31.03.2018 ₹ Ps	No.	Particulars	तपशिल	31.03.2019 ₹ Ps
		SCHEDULE - "O"	शेड्युल 'ओ'	
		INTEREST ON DEPOSITS & BORROWINGS	ठेवी व कर्जावरील व्याज	
1,01,71,29,094.83	1	Interest on Deposits	ठेवीवरील व्याज	1,00,98,36,718.45
82,04,460.00	2	Interest on Long Term Deposits	दीर्घ मुदत ठेवीवरील व्याज	82,03,426.00
1,49,306.00	3	Interest on O.D. against FDR with Banks	इतर बँकांसोबत असलेल्या ओडी अगेन्स्ट एफडीआर वरील व्याज.	9,267.00
1,02,54,82,860.83				1,01,80,49,411.45
		SCHEDULE - "P"	शेड्युल 'पी'	
		OTHER EXPENDITURE	इतर खर्च	
2,87,196.14	1	Conveyance	वाहन खर्च	4,72,541.59
31,74,454.80	2	Travelling Expenses	प्रवास खर्च	32,20,166.00
14,29,185.02	3	Entertainment Expenses	एन्टरटेनमेंट खर्च	16,64,012.50
21,43,781.43	4	Miscellaneous Expenses	किरकोळ खर्च	27,03,752.28
7,81,858.10	5	Diwali Expenses	दिवाळी खर्च	4,38,312.00
2,73,400.00	6	General Meeting Expenses	सर्वसाधारण सभा खर्च	4,54,513.00
17,57,276.14	7	Branch Ceremony & Opening Expenses	शाखा शुभारंभ खर्च	27,492.00
0.00	8	CERSAI Fees	CERSAI खर्च	1,20,085.40
2,24,214.16	9	CTS Transaction Fee.	सीटीएस ट्रान्झॅक्शन फी	4,59,094.23
29,77,019.00	10	Recovery Expenses	वसुली खर्च	33,81,733.00
0.00	11	Dress of Staff	गणवेश खर्च	2,01,237.00
38,33,750.19	12	Security Charges	सुरक्षा रक्षक खर्च	44,24,312.81
6,14,065.30	13	Membership & Subscription Fee	सभासद आणि वर्गणी शुल्क	6,45,580.00
1,14,571.86	14	Consultancy Fee	सल्लागार शुल्क	2,14,777.32
1,31,149.00	15	ISO Certification Charges	आयएसओ सर्टिफिकेट खर्च	0.00
21,88,834.95	16	Service Charges paid by Bank	सेवा शुल्क	29,42,730.03
5,73,571.79	17	Vehicle Expenses	वाहन खर्च	3,81,411.85
15,80,265.28	18	ATM Transaction And Driving Fees	एटीएम ट्रान्झॅक्शन व ड्रायव्हिंग फी	19,73,998.00
88,670.00	19	Freight	वाहतुक खर्च	43,950.00
35,805.00	20	POS Transaction Fees	पीओएस ट्रान्झॅक्शन फी	2,30,332.00
9,045.00	21	E- Com Transaction Fees	इ कॉम ट्रान्झॅक्शन फी	1,39,628.00
1,66,854.00	22	IMPS Transaction Fees	आयएमपीएस ट्रान्झॅक्शन फी	4,24,910.00
2,33,596.87	23	IMPS Charges	आयएमपीएस चार्जेस	4,96,171.14
0.00	24	Write Off in Payment & Settlement	राईट ऑफ इन पेमेंट अँड सेटलमेंट	1,48,900.00
4,200.00	25	Locker Expenses	लॉकर खर्च	2,37,500.00
1,47,151.00	26	Software Expenses	सॉफ्टवेअर खर्च	2,75,225.00
2,27,69,915.03				2,57,22,365.15
		SCHEDULE - "Q"	शेड्युल 'क्यू'	
		PROVISION FOR ASSETS	मालमत्तेसाठी केलेली तरतुद	
9,13,00,000.00	1	Bad & Doubtful Debt Reserve	बुडीत व संशयीत निधी	21,75,00,000.00
34,00,000.00	2	Standard Assets	स्टँडर्ड असेट्स	0.00
20,00,000.00	3	Special Reserve as per IT Act	आयकर कायदानुसार केलेली विशीष्ट तरतुद	10,00,000.00
2,45,00,000.00	4	Depreciation on Investment	गुंतवणूकीवरील घसारा	3,10,87,500.00
37,00,000.00	5	Provision Restructured Assets	प्रोव्हीजन फॉर रिस्ट्रक्चर्ड असेट्स	74,00,000.00
0.00	6	Non Performing Investment	नॉन परफॉर्मिंग इन्व्हेस्टमेंट	1,50,00,000.00
0.00	7	Provision for fraud	प्रोव्हीजन फॉर फ्रॉड	7,00,000.00
12,49,00,000.00				27,26,87,500.00

Schedules to Profit & Loss Account

31.03.2018 ₹ Ps	No.	Particulars	तपशिल	31.03.2019 ₹ Ps	31.03.2019 ₹ Ps
		SCHEDULE - "R" INCOME TAX	शेड्युल 'आर' आयकर		
6,60,00,000.00	1	Provision for Income Tax	आयकर तरतुद	1,14,00,000.00	
2,33,56,498.00	2	Deferred Tax Liability	डिफर्ड टॅक्स लायबिलीटी	37,45,166.47	
(1,78,70,050.00)	3	Earlier Year excess provision for Income Tax written back	मागील वर्षातील अतिरिक्त आयकर तरतुद वळती	-	
7,14,86,448.00					1,51,45,166.47
		SCHEDULE - "S" INCOME FROM INTEREST & DISCOUNT	शेड्युल 'एस' व्याज व सूट वरील उत्पन्न		
1,17,83,39,503.28	1	Interest on Loans & Advances	कर्जावरील मिळालेले व्याज	1,15,75,17,987.68	
40,54,69,324.27	2	Interest from Investments	गुंतवणूकीवर मिळालेले व्याज	39,38,09,106.33	
1,58,38,08,827.55					1,55,13,27,094.01
		SCHEDULE - "T" OTHER INCOME	शेड्युल 'टी' इतर उत्पन्न		
67,54,718.64	1	Incidental Charges	प्रासंगिक शुल्क		1,14,85,239.52
1,72,150.80	2	Miscellaneous Receipt	किरकोळ उत्पन्न		2,16,435.50
3,95,890.63	3	Account Charges	अकाउंट चार्जेस		4,62,586.08
7,21,217.42	4	Service Charges	सेवा शुल्क		9,32,808.70
1,71,18,774.00	5	Process Fees	प्रक्रिया शुल्क		1,92,83,880.78
1,16,200.00	6	Solvency Charges	पतदारी शुल्क		1,96,600.00
5,58,212.96	7	General Insurance Commission	सामान्य विम्यापासून उत्पन्न		11,02,126.78
1,05,47,502.91	8	Dividend from Mutual Fund	म्युच्युअल फंडावरील लाभांश		3,15,79,870.46
1,200.00	9	Dividend from Shares with Co-op. Banks	सहकारी बँकांच्या भागावरील लाभांश		1,200.00
35,49,846.85	10	LIC Insurance Commission	आयुर्विमा कमिशन		27,89,909.44
134.00	11	PAN Process Fees	पॅन कार्ड प्रक्रिया शुल्क		-
37,200.00	12	Rent Received from Bank Building H.O	मुख्य कार्यालय इमारतीपासून मिळालेले भाडे		37,200.00
1,08,000.00	13	Rent Received from Bank Building Jilha Peth	जिल्हा पेठ इमारतीपासून मिळालेले भाडे		1,12,900.00
90,63,634.15	14	Rent Received from Locker	लॉकर भाडे		91,61,748.60
34,334.00	15	Commission Received on Franking Stamp	फ्रँकिंग स्टॅम्प पासून मिळालेले कमिशन		19,844.00
82,367.00	16	CERSAI Charges	CERSAI चे शुल्क		-
37,626.00	17	Commission on PMSBY	प्रधानमंत्री सुरक्षा विमा योजनेवरील कमिशन		38,338.00
3,86,343.00	18	Commission on PMJJBY	प्रधानमंत्री जीवन विमा योजनेवरील कमिशन		3,69,097.00
7,450.37	19	NACH, ECS, CTS Processing Fees	एनएसीएच, इसीएस, सीटीएस प्रोसेसिंग शुल्क		1,84,173.00
23,91,975.34	20	SMS Charges	एसएमएस शुल्क		34,60,188.10
16,88,323.41	21	Cash Deposit Charges	कॅश डिपॉझिट शुल्क		16,34,852.04
4,25,826.75	22	AWB Charges	ए.डब्ल्यू.बी. शुल्क		5,53,914.00
17,400.00	23	Locker Visit Charges	लॉकर व्हिजिट शुल्क		18,270.00
3,16,607.00	24	ATM Duplication Charges	एटीएम कार्ड डुप्लीकेशन शुल्क		5,61,483.00
11,177.00	25	Loan Application Form Fee	कर्ज मागणी अर्ज शुल्क		18,750.00
12,54,578.13	26	POS Charges	पीओएस शुल्क		17,20,613.96
58,96,378.32	27	NFS ATM Transaction Charges	एनएफएस एटीएम पासून मिळालेले उत्पन्न		1,12,87,927.77
1,00,87,477.00	28	ATM Card Maintenance Charges	एटीएम कार्ड मॅटेनन्स चार्जेस		1,22,45,761.68
3,42,975.00	29	CIBIL Report Fees	सिबील रिपोर्ट फी		5,22,836.00
0.00	30	SB A/c minimum balance charges	एसबी अकाउंट मिनी.बॅलन्स चार्जेस		26,25,560.00
7,21,25,520.68					11,26,24,114.41

**NOTES FORMING PART OF THE BALANCE SHEET AS AT 31st MARCH, 2019 &
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2019.**

I. BACKGROUND : -

1) THE JALGAON PEOPLES CO-OPERATIVE BANK LTD., was incorporated on 23rd December, 1933. The Bank is a Multi State Co-operative Bank w.e.f 13th November, 2013 and provides services through 40 Branches and Head Office. The area of operation is Maharashtra & Madhya Pradesh.

2) Basis of Preparation :

The financial statements have been prepared and presented under the historical cost convention on accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles in India, statutory requirements prescribed under the Banking Regulation Act 1949, and the Multi State Co-operative Societies Act 2002, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the Co-operative banking sector in India.

3) Use of Estimates :

The presentation of the financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities as on the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The Management believes that the estimates used in the preparation of financial statements are prudent and reasonable. Difference between the actual results and estimates are recognized in the period in which the results are known / materialized.

II. SIGNIFICANT ACCOUNTING POLICIES:

1) Accounting Convention :-

The financial statements are drawn up keeping in mind the historical cost convention and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the banking industry in India, except otherwise stated.

2) Revenue Recognition : -

Income:-

- a) Revenue is recognized to the extent that it is probable that the economic benefits will flow to the bank and the revenue can be reliably measured.
- b) Interest income on Advances other than NPA is recognized in the profit & loss statement on accrual basis. These are accounted as receivables in the Balance Sheet on the date of accrual. In case of Restructured Account other than standard category, Interest income is recognized only on receipt basis.
- c) In the case of non-performing assets, Interest Income is recognized upon realisation as per recovery policy approved by the Board of Directors.
- d) Dividend on investment, rent on lockers, commission, incidental charges, services charges are accounted on receipt basis.

e) Expenditure:-

All expenses are accounted on accrual basis. Provision is made for all known losses and liabilities. Further provision is made on standard as well as NPA advances as per RBI Guidelines.

3) Investments:-

a) Categorization of investment:

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories :

- i) 'Held to Maturity' – Securities acquired by the Bank with the intention to hold till maturity.
- ii) 'Held for Trading' - Securities which acquired by the bank with the intention to trade.
- iii) 'Available for Sale' – Securities which do not fall within the above two categories are Classified as 'available for sale'.

b) For the purpose of disclosure in the Balance Sheet, Investments have been classified under five groups as required under RBI guidelines –

Government Securities, Other approved Securities, Shares in co-operative institutions, Bonds in PSU and Other Investments.

c) Valuation of investments :

Held to Maturity (HTM):-

Investments in securities under HTM category are carried at cost of acquisition less amortization of premium, if any paid on acquisition.

The premium paid on acquisition cost is amortized over the balance period of time till the date of maturity.

Available for sale (AFS):-

Investments in securities under this category are valued at market rate based on rates quoted in the Financial Benchmark India Pvt. Ltd(FBIL) guidelines. Net depreciation, if any being difference between cost of acquisition or market value is provided as expenses. Net appreciation, if any is ignored.

Broken period interest on Government Securities is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to revenue.

Profit in respect of investments sold from “HTM” category is included in Profit on Sale of Investments and 5% of Securities under AFS Category as per RBI norms is transferred to Investment Fluctuation Reserve by way of appropriation.

Investments in corporate bonds are valued at cost or market value whichever is lower.

4) Advances : -

a) The bank has classified its advances portfolio into three categories as –

- i) Short Term Loans,
- ii) Medium Term Loans and
- iii) Long Term Loans.

b) As per prudential norms laid down by RBI on Income recognition and Assets classification, the advances have been further classified into Standard, Sub- Standard, Doubtful, and Loss Assets. Provision for non-performing advances comprising sub-standard, doubtful and loss assets are made in accordance with the RBI guidelines which prescribes minimum provision levels and also encourages banks to make higher provisions based on sound commercial judgment.

*This is subject to qualification in Para 5 to the Audit Report.

c) Overdue interest in respect of NPA is shown as Interest Receivable on Loans & Advances, as per guidelines of RBI.

5) Fixed Assets and Depreciation: -

- a) Premises are stated at cost upon acquisition. Premises have been revalued from time to time as per the Valuation Reports of registered Govt. approved valuers. The surplus, if any arising out of such revaluation is carried to Premises and is accounted under Revaluation Reserve. Depreciation on revalued amount is debited to Revaluation Reserve and depreciation on cost is debited to Profit and Loss a/c.
- b) A leasehold premise is valued at cost less accumulated amortization. The cost is amortized over period of the lease.
- c) Other Fixed Assets are stated at cost less accumulated depreciation.
- d) Profit / Loss on sale of assets are recognized in the year of sale / disposal.
- e) Depreciation on fixed assets purchased during the year is charged for entire year if the asset is purchased and retained for 180 days or more, otherwise it is charged at 50 % of the normal rate. Depreciation is not charged on the assets which are sold during the year.
- f) Subsidy received on fixed assets is credited to respective fixed assets account
- g) Depreciation on Fixed Assets is charged on written down value (WDV) basis as per depreciation policy decided by the management except in the case of computer where the depreciation is charged at the rate of 33.33% on Straight Line method as stipulated in RBI circular. The rates of depreciation are as under-

No.	Name of Fixed Assets	Rate of Depreciation
1)	Buildings/Premises	2 %
2)	Furniture & Fixtures	10%
3)	Electrical Fitting & Fixtures	10%
4)	Motor Car	15%
5)	Scooter	15%
6)	Library Books	15%
7)	Any Where Banking	15%
8)	Office Equipments	15%
9)	Note Sorting Machine & Cash counting Machine	33.33%
10)	Lift	15%
11)	Computer - Hardware & software	33.33%
12)	Batteries	40%

6) Employee benefits:

a) Short Term Benefits

Short Term Benefits including Mediclaim premium paid by bank for benefit of employees are charged to Profit and Loss Accounts.

b) Post employment Benefits

The bank's contribution to provident fund is accounted for on the basis of contribution to Employee Provident Fund established as per Employees Provident Fund Act, on month to month basis.

c) The bank has taken insurance policies from LIC of India for payment of post retirement benefits i.e. Gratuity, Leave Encashment under defined contribution plan. Bank pays insurance premium to fund annually as per the actuarial working of LIC in respect of post employment benefit plan which is charged to profit and loss account. The liability of post employment benefits is thus transferred to LIC of India under the defined contribution plan.

7) Tax on Income:-

Income Tax expenses comprises of Current Tax, Deferred Tax and Tax for earlier year.

a) Provision for current tax is made on the basis of estimated taxable income for the year. Previously for making provision for tax the Bank considered only Bhadli and Kanalda Branches as rural branches for taking deduction u/s 36(1) (viiia). During the F.Y. 2018-19 bank has also considered Amalner, Bhusawal, Nashik Road, Parola, Pimpri, Sangvi and Vashi as rural branches of the Banks for the purpose of deduction u/s 36(1)(viiia) after obtaining expert opinion about the same.

b) Deferred tax is recognised, subject to consideration of prudence, on timing difference, representing the difference between taxable incomes and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted on the Balance Sheet date as per AS- 22.

8) Provisions, contingent liabilities and contingent assets:-

a) A provision is recognised when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

b) When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

II. Notes forming parts of accounts for the year ended :-

1) Prior Period Items & Extra ordinary items (AS – 5):-

In F.Y.2018-19, no prior period & Extra ordinary items exist. In previous year 2017-18 ₹178.70 lakh has been written back in the P & L Account on account of the correction n made of the excess provision for Income Tax of the previous year 2016-17. Necessary corrections have been made in the computation of Deferred Tax as per As 22 in the current F.Y. 2017-18.

2) Recovery of Bad Debts:-

During the year, principal amount ₹47.49 lakh (previous year ₹142.74 lakh) has been recovered from Bad debts written off in past and same has been credited to Profit and Loss account. In addition to the principal amount recovered as above ₹0.84 lakh (previous year ₹14.09 lakh) has also been recovered by way of interest on write off account.

3) Bad debts written off:-

NPAs having outstanding principal balance of ₹244.96 lakh (P. Y. ₹47.80 lakh) and interest accumulated thereon ₹136.90 lakh (P. Y. ₹91.44 lakh) were approved for write off by the previous Statutory Auditors. Further the Annual General Meeting dated 17th June 2018 had approved the write off of outstanding ₹244.96 lakh. Out of which the total principal amount ₹99.30 Lakh (net of recovery) (P. Y. ₹47.30 lakh (net of recovery)) has been written off from Profit and Loss account. Interest accumulated thereon has been written off by debiting overdue interest Reserve (OIR) A/C and crediting interest Receivable (IR) A/c.

4) Revaluation Reserve:- (AS-6)

Depreciation on Building revaluation ₹16.73 lakh (P. Y. ₹17.08 lakh) has been debited to Building revaluation account with corresponding credit to accumulated depreciation on Building revaluation.

(₹in lakh)

No.	Particulars	Building (₹)	Land (₹)	Total (₹)
1	Opening Balance of Revaluation Reserve 31.03.2018	836.72	1248.36	2085.08
2	Add : Revaluation Done during F.Y. 18-19	Nil	Nil	0.00
3	Less : Depreciation on Revaluation for F.Y. 18-19	16.73	Nil	16.73
4	Closing Balance of Revaluation Reserve on 31.03.19	819.99	1248.36	2068.35

5. Disposal of Assets:- During the year the Bank has discarded the Assets the details are as under: (₹in lakh)

Block of Asset	Particulars	Gross Block	Acc Depre	WDV	Sale Price	Profit / (Loss)
Furniture	Sale	-	-	-	-	-
	Discarded	2.24	1.21	1.03	0.00	(1.03)
Sub-total		2.24	1.21	1.03	0.00	(1.03)
Electric Fitting	Sale	-	-	-	-	-
	Discarded	4.55	2.88	1.67	0.00	(1.67)
Sub-total		4.55	2.88	1.67	0.00	(1.67)
Innova Car	Sale	18.71	8.08	10.63	10.94	0.31
	Discarded	-	-	-	-	-
Sub-total		18.71	8.08	10.63	10.94	0.31
Total		25.50	12.17	13.33	10.94	(2.39)

6) Micro, Small, Medium Enterprises:-

Suppliers/Service providers covered under Micro, Small, Medium Enterprises Development Act, 2006, has not furnished the information regarding filing of necessary memorandum with the appropriate authority. Therefore, information relating to cases of delays in payments to such enterprises or of interest payments due to delays in such payments, could not be given.

7) Employee Benefit(AS – 15):-

Defined contribution Schemes:

The bank's employees are covered by Gratuity and Leave Encashment Scheme as formulated by Life Insurance Corporation of India. The bank makes a defined contribution of premium calculated by LIC.

Leave Encashment & Gratuity details during financial year 2018-19 :

(₹in lakh)

Particulars	Leave Encashment			Gratuity		
	Old Policy	New Policy	Total	Old Policy	New Policy	Total
Opening Balance of Fund	561.79	29.25	591.04	764.38	45.90	810.28
Add : Premium Paid	-	5.68	5.68	33.99	5.13	39.13
Add : Interest Income	42.47	2.08	44.55	58.93	3.79	62.72
	604.26	37.01	641.27	857.30	54.82	912.13
Less : Claim Paid	46.97	2.20	49.17	45.63	-	45.63
Less : Charges	-	0.24	0.24	-	0.74	0.74
Closing Balance	557.28	34.57	591.85	811.68	54.08	865.76

Employer's contribution on Medical Insurance premium for employees during the year amounted to ₹8.70 Lakh (P.Y. ₹6.62 Lakh) is paid to ICICI Lombard General Insurance Company Ltd.

Employer's contribution to Provident Fund for employees during the year amounted to ₹80.74 Lakh (P.Y. ₹73.06 Lakh) is paid to Employees Provident Fund Ltd.

Employer's contribution to super Annuation Fund for employees during the year amounted to ₹29.01 Lakh (P.Y. ₹28.25 Lakh) is paid to Life Insurance corporation of Ltd.

8) Segmental Reporting (AS – 17):-

The bank organize its business into two business segments mainly -

Treasury, primarily comprising of trading/investments in Government Securities.

Other Banking operations, primarily comprising of loans & advances to corporate, retails loans and advances to customers.

The above segment are based on the currently identified segments taking into the nature of services provided, the risks and returns and overall organisation structure of the bank and internal financial reporting system.

(₹in lakh)

Business Segment	Treasury		Other Banking Operations		Total	
	Current year	Previous year	Current year	Previous year	Current year	Previous year
Revenue						
Segment Revenue	4442.83	4410.41	12927.03	12636.96	17369.86	17047.37
Result	3884.47	1129.73	378.84	3236.98	4263.32	4366.71
Unallocated Expenses	0.00	0.00	0.00	0.00	3671.46	2624.61
Profit Before tax	0.00	0.00	0.00	0.00	591.85	1742.10
Income Tax	0.00	0.00	0.00	0.00	151.45	714.86
Net Profit	0.00	0.00	0.00	0.00	440.40	1027.24
Other Information						
Segment Assets	48683.68	45438.33	146253.92	133075.76	194937.60	178514.09
Unallocated Assets	0.00	0.00	0.00	0.00	7176.44	7659.64
Total Assets	48683.68	45438.33	146253.92	133075.76	202114.04	186173.73
Segment Liabilities	585.33	896.21	6004.56	3680.05	6589.89	4576.26
Unallocated Liabilities	0.00	0.00	0.00	0.00	195524.15	181597.46
Total Liabilities	585.33	896.21	6004.56	3680.05	202114.04	186173.72

Segment revenues, results, assets & liabilities include the respective amounts identifiable to each of the segment and amounts apportioned/allocated on a reasonable basis.

Secondary segment information: the bank caters mainly to the needs of Indian customers and hence separate information regarding secondary segment i.e.; Geographical segment is not given.

9) Related Party Disclosure(AS – 18):-

The bank is a co-operative society under the Maharashtra Co –operative Societies Act, 1960 and there are no related parties, requiring disclosure under Accounting Standard 18 issued by ICAI other than Key Management Personnel i.e. Mr. Dilip Y. Deshmukh, Managing Director & Chief Executive Officer of the bank. However, in terms RBI Circular dated 29th March, 2003, he is being a single party coming under this category, no further details there on needs to be disclosed

10) Leases (AS – 19):-

The Pachora Branch has been taken on lease w.e.f. 1st July 2003 for a period of 50 years. Bank has incurred cost of Rs. 20.94 Lakh towards construction and renovation of the premises and recurring annual lease rent of ₹0.26 Lakh (P.Y. ₹0.26 lakh). The same has to be written off over leased period to the tune of ₹ 0.42 lakh (P.Y. ₹0.42 lakh) annually. The outstanding lease premium as on 31st March 2019 is ₹14.35 Lakh (P. Y. ₹14.76 Lakh)

11. Earning Per Share (AS- 20)

No.	Particulars	2018-19	2017-18
1.	Net Profit available to Shareholders (₹ in Lakh)	440.40	1027.23
2.	No. of shares at end of Year (₹ in Lakh)	44.01	35.66
3.	Weighted Average No. of Shares (₹ in Lakh)	38.31	34.44
4.	Basic & Diluted Earning per Share (₹)	11.50	29.83
5.	Nominal value per share (₹)	50.00	50.00

*Subject to qualification in Para 5 of the Audit Report .

12. Deferred Taxes (AS - 22):

(₹in lakh)

No.	Particulars	As on 31.3.2018	Tax effect 2018-19	As on 31.3.2019
A)	Deferred Tax Liability			
1)	Deferred Tax liability on account of timing difference in books depreciation & as per Income Tax law.	361.93	37.45	399.38
2)	Special Reserve as per Income Tax Act	57.03	0.00	57.03
3)	Others	1.52	0	1.52
	Total	420.48	37.45	457.93
B)	Deferred Tax Assets			
1)	BDDR Provisions	(273.10)	0.00	(273.10)
2)	Other items	(3.26)	0.00	(3.26)
	Total	(276.36)	0.00	(276.36)
C)	Net Deferred Tax Liability/(Asset)	144.12	37.45	181.57

13) Intangible Assets(AS – 26):-

Intangible assets consist of computer software. As per circular issued by Reserve Bank of India, softwares are depreciated (amortized) @ 33.33%. Part of software is classified under head Computer Software in the Balance sheet.

No.	Particulars	2018-19	2017-18
1	Gross Block (At opening of year)	139.70	104.23
2	Add : Additions during the year	94.15	35.47
3	Less : Deletion during the year	-	-
4	Gross Block (At closing of year) (1+2-3)	233.85	139.70
5	Less : Amortization done till the date	148.94	104.20
6	Net Block (at end of year) (4-5)	84.91	35.50

Bank is in process of replacing its in house developed existing Banking software (Yashwant) to “Finacle Universal Banking Solution” from INFOSYS Ltd. Necessary agreement has been entered into with the Company. In current FY 2018-19 an amount of Rs. 173.78 lakh (last year Rs. 58.68 lakh), total up to 31.03.2019 Rs. 232.46 lakh has been incurred and the said has been shown under Capital WIP. On successful implementation of this software the said amount will be capitalized and amortized either in accordance with AS 26 issued by ICAI or on the basis of period of income generation as decided by the management..

14) Impairment of Assets(AS – 28):-

The bank has ascertained that there is no material impairment of any of its assets except unsecured portion of NPA advance and Investments, against which necessary provision is made in line with the RBI guidelines.

15) Fixed Deposits with Banks:-

Fixed Deposit with Banks include fixed deposits with banks which are subject to lien as per details below:-
(₹in Lakh)

No.	Bank Name	FDR amount ₹	Purpose for which FDR Liened	OD amount
1	IDBI Bank Ltd	999.00	For Bank Guarantee	NIL
2	IDBI Bank Ltd	1100.00	Overdraft Facility	NIL
3	Jalgaon Janta Sahkari Bank Ltd	45.00	For Bank Guarantee	NIL
4	Jana Small Finance Bank	700.00	Overdraft Facility	NIL

16) Long Term Deposits :

In terms of approval received from Central Registrar of Co-operative Societies vide its letter dated November 6, 2015 and RBI vide its letter dated January 19, 2017, the bank has issued Long Term Deposit amounting to Rs.1000.00 lakh for the period of 7 years with the interest @ 8.25% p.a., payable on Monthly, Quarterly & Yearly basis, which has been fully subscribed in the F.Y. 2016-17.

17) Bancassurance Business :-

(₹in Lakh)

No.	Particulars of Income	2018-2019 (₹)	2017-2018 (₹)
1	Life Insurance Policies	27.90	35.50
2	General Insurance Policies	11.02	5.58
	Total	38.92	41.08

18) Capital Commitments:-

The Bank has raised Purchase Order on Cosmos e-Solutions & Services Pvt. Ltd. for Finacle Core Banking Solution and Implementation at a total cost of ₹277 lakh. Out of total cost ₹142.55 lakh has been paid till 31.03.2019.

19) Contingent Liabilities (AS –29):-

Contingent liabilities are consisting of Bank Guarantee and In land letters of Credit. The Liabilities there on dependent on terms of contractual of obligations, demand raised by concern parities and amount being called up by the concern parities. The Bank holds margin and other collateral securities against the said liabilities.

The Summary is as under:-

(₹ in Lakh)

No.	Particulars	31.3.2019	31.3.2018
a)	Bank Guarantees and Letter of Credits		
i)	For Bank guarantees issued	2320.92	1758.30
ii)	For Inland letter of Credits issued	259.77	242.20
b)	Claims not acknowledged as Debts		
i)	For Suit by Union Bank of India for Recovery on basis of 1st Charge	15.75	15.75
ii)	Amount transferred to DEAF (Details as per table given below)	31.16	176.01
	Total	2627.60	2192.26

Depositor Education Awareness Fund (DEAF) :

(₹ in Lakh)

Particulars	31.3.2019	31.3.2018
Opening balance of amounts transferred to DEAF	176.01	154.58
ADD: Amounts transferred to DEAF during the year	31.16	22.18
LESS : Amounts reimbursed by DEAF towards claims	8.61	0.75
Closing balance of amounts transferred to DEAF	198.55	176.01

20. Previous year comparative figures : Figures for previous year have been re-grouped wherever necessary to make them comparable with the current year.

21. Additional Disclosure as Per RBI Circular No. UBD.CO.BP.PCB.20/ 16.45.00/ 2002-03., BDT. 30.10.02. Ref. No. B.P.38/

a) 16.45.00/ 2002-03 dtd. 06.03.2003 (Audited).

No.	Particulars	2018-2019	2017-2018
1)	Capital to Risk Asset Ratio	11.66%	12.42%
2)	Movement of CRAR		
	Tier – I Capital	9687.01	10332.12
	Tier – II Capital	3393.23	2881.11
	Total Capital Funds	13080.24	13213.23
	Risk weighted Assets	112189.98	106417.49
	Tier – I Capital ratio (%)	8.63	9.71
	Tier – II Capital ratio (%)	3.03	2.71
3)	Investments		
	a) Book Value	47157.85	43694.51
	b) Face Value	46835.22	42785.22
	c) Market Value	47045.84	43182.01
4)	Advances against		
	Real Estate	1773.91	5611.52
	Construction Business	9063.01	6344.65
	Housing	6436.03	5639.80
5)	Advances against shares & debentures	NIL	NIL
6)	Advances to Directors, their relatives, companies/firms in which they are interested.	NIL	NIL
	a) Fund Based	NIL	NIL
	b) Non-Fund Based	NIL	NIL
7)	Average Cost of Deposits	5.99%	6.36%
8)	NPAs		
	a) Gross NPAs	19645.30	9222.68
	% of Gross NPAs to Loans	17.54%	8.38%
	b) Net NPAs	14065.62	5990.20
	% of Net NPAs to Loans	13.22%	5.61%
9)	Movement of NPAs		
	Principle -		
	Opening Principle	9222.68	8809.50
	Add : Addition	18871.67	10244.90
	Less : Recovery/Up-gradation/ Write Off/NBA	8449.05	9831.72
	Closing Principle	19645.30	9222.68
	Provision -		
	Opening Provision	3232.48	2042.48
	Add : Addition	2347.20	1190.00
	Less : Write off + Reduction	0.00	0.00
	Closing Provision	5579.68	3232.48
10)	Profitability		
	a) Interest income as a percentage of working funds	7.77%	8.62%
	b) Non-interest income as a percentage of working funds	0.93%	0.66%
	c) Operating profit as a percentage of working funds	1.50%	1.59%
	d) Return on Assets	0.22%	0.58%
	e) Business (Deposits + Advances) per employee	779.76	836.13
	f) Profit per employee	1.18	3.12
11)	Provision made towards:-		
	a) NPAs	5579.68	3232.48
	b) Depreciation on Investment	125.23	436.10
12)	Movement in Provisions:-		
	Towards NPAs (BDDR)		
	Opening Balance	3232.48	2042.48
	Add:- Addition during the year	2347.20	1190.00
	Less:- Reduction during the year	0.00	0.00
	Closing Balance	5579.68	3232.48
	Towards Depreciation on Investment		
	Opening Balance	436.10	191.10
	Add:- Addition during the year	0.00	245.00
	Less:- Reduction during the year	310.87	0.00
	Closing Balance	125.23	436.10
	Towards Standard Assets		
	Opening Balance	424.00	390.00
	Add:- Addition during the year	0.00	34.00
	Less:- Reduction during the year	0.00	0.00
	Closing Balance	424.00	424.00
13)	Foreign Currency Assets & Liabilities, if applicable	NIL	NIL
14)	Payment of Insurance premium to DICGC Premium for period ending 31/03/2019 and 31/03/2018 paid respectively on	29/05/2019	14/05/2018
15)	Penalty Imposed by RBI	NIL	NIL
16)	Total Amount of Loan Assets subject to restructuring under CDR	NIL	NIL

*The above data/ratios are subject to qualification in Para 5 of the Audit Report.

b) Particulars of Advances Restructured : (₹in Lakh)

		Housing Loan	SME Debt Structuring	Others
Standard advances restructured	No. of Borrowers	Nil	2	6
	Amount outstanding	Nil	236.77	766.93
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil
Sub standard advances restructured	No. of Borrowers	Nil	Nil	1
	Amount outstanding	Nil	Nil	1048.79
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil
Doubtful advances restructured	No. of Borrowers	Nil	Nil	Nil
	Amount outstanding	Nil	Nil	Nil
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil
Total	No. of Borrowers	Nil	2	7
	Amount outstanding	Nil	236.77	1815.72
	Sacrifice (diminution in the fair value)	Nil	Nil	Nil

c) Issuer composition of Non SLR Investments :

No	Issuer	Amount	Extent of 'Below Invest. Grade' Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	NIL	NIL	NIL	NIL
2	FIs	NIL	NIL	NIL	NIL
3	Public Sector Banks	NIL	NIL	NIL	NIL
4	Corporate Bonds				
	Can Fin Home Fin	500.00	NIL	NIL	NIL
	IL & FS	499.00	499.00	NIL	NIL
	Edu. Comp. Solutions*	100.00	100.00	NIL	NIL
	HDFC	500.00	NIL	NIL	NIL
	DHFL- 2021	495.85	NIL	NIL	NIL
	DHFL- 2023	490.24	NIL	NIL	NIL
5	Others – Shares of MSC & DCC Bank	0.22	NIL	NIL	0.22
6	Provision Held towards Depreciation	56.44	NIL	NIL	0.22

* The Fund invested in IL & FS was rated "AAA" at the time of purchase, however later on it was downgraded by rating agency.

d) Non Performing Non SLR Investment : (₹in Lakh)

No.	Particulars	Amount (₹)
1	Opening Balance	100.22
2	Additions during the year since 1st April	499.00
3	Reduction during the above period	0.00
4	Closing Balance	599.22
5	Total Provision held	150.00

For The Jalgaon Peoples Co-operative Bank Limited

Dilip Deshmukh
Managing Director & CEO

Chandan Attarde
Director

Dr.C.B. Chaudhari
Director

CA Dr.Prakash Kothari
Vice-Chairman

Bhalchandra Patil
Chairman

As per our report of even date.

For A.K.N.S. & Associates
Chartered Accountants,
Firm Regn no.104466W
CA S. S. Barve

Partner, M. No. 034385

UDIN - 19034385AAAAAQ5075

Place : Jalgaon
Date : 05.09.2019

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH, 2019

PARTICULARS	31.03.2019		31.03.2018	
	Amount	Amount	Amount	Amount
CASH FLOW FROM OPERATING ACTIVITIES:				
Net Profit after Tax		4,40,40,247.17		10,27,23,153.13
Adjustment for:				
Provision for taxation	1,14,00,000.00		6,60,00,000.00	
Deferred Tax Liability/(Assets)	37,45,166.47		2,33,56,498.00	
Depreciation on Assets	2,59,73,526.98		2,29,38,605.53	
Special Reserve as per IT	10,00,000.00		20,00,000.00	
Provision for Standard Assets	0.00		34,00,000.00	
Provision for NPA	21,75,00,000.00		9,13,00,000.00	
Provision for Restructured Assets	74,00,000.00		37,00,000.00	
(Profit)/ Loss on sale of Non-Banking Asset	2,39,001.00		1,76,988.29	
Bad Debts written off	99,29,868.75		47,67,933.82	
Amount transferred to Earmarked Fund	0.00		50,00,000.00	
Depreciation on Investment	3,10,87,500.00		2,45,00,000.00	
Provision for Staff Benefits	1,07,00,000.00		55,00,000.00	
Amount transferred from BDDR	(99,29,868.75)		-	
Amortisation of premium on HTM investment	97,48,022.00		1,11,17,591.00	
Provision for FITL	-		37,89,621.00	
Provision for fraud	7,00,000.00		-	
Provision for Non-Performing Investment	1,50,00,000.00		-	
Reversal of Provision	(3,17,93,733.33)		(1,85,89,629.96)	
		30,55,99,483.12		24,89,57,607.68
		34,67,39,730.29		35,16,80,760.81
Changes in Working Capital:.				
Decrease/ (Increase) in Investment	(50,96,70,336.00)		70,14,55,407.00	
Decrease/ (Increase) in Advances	(16,87,51,586.00)		(1,14,82,87,554.23)	
Decrease/ (Increase) in Other Assets	(3,83,32,286.28)		16,02,53,440.29	
Decrease/ (Increase) in Non Banking Assets	2,88,04,695.00		42,58,642.50	
Decrease/ (Increase) in Interest Receivable	4,98,83,143.80		1,55,38,722.00	
Increase/(Decrease) in Fund	(74,65,733.00)		(37,89,504.00)	
Increase/(Decrease) in Deposit	1,46,48,55,226.35		52,62,33,780.01	52,60,41,580.00
Increase/(Decrease) in Other Liabilities & Provisions	(7,61,22,079.77)		(4,36,41,467.44)	
Increase/(Decrease) in Interest Payable	(8,00,77,807.33)		(5,86,785.00)	
Decrease/ (Increase) in Deferred Tax Assets	-		89,43,788.00	
Increase/(Decrease) in Deferred Tax Liability	-		(89,43,788.00)	
Increase/(Decrease) in Branch Adjustment	(22,69,920.20)	66,08,53,316.571,	18,25,589.20	21,32,60,270.33
Net Cash generated from Operating Activities before Tax		1,00,75,93,046.86		56,49,41,031.14
Income Tax Paid		(6,41,35,010.00)		(5,67,86,448.00)
Net Cash generated from Operating Activities after Tax (A)		1,07,17,28,056.86		50,81,54,583.14
CASH FLOW FROM INVESTING ACTIVITIES:				
Purchase of Fixed assets	(5,24,68,008.00)		(15,07,47,781.96)	
Sale/Return Back of Fixed Assets	12,90,801.00		37,000.00	
Net Cash generated from Investing Activities (B)		(5,11,77,207.00)		(15,07,10,781.96)
CASH FLOW FROM FINANCING ACTIVITIES:				
Increase in Share Capital	4,17,44,950.00		1,47,81,300.00	
Increase/(Decrease) in Borrowing	-		(7,74,99,997.00)	
Dividend Paid	-		(7,908.00)	
Net Cash generated from Financing Activities (C)		4,17,44,950.00		(6,27,26,605.00)
Cash or Cash Equivalents at the beginning of the year		1,31,46,40,103.93		1,01,99,22,908.00
Net Increase/Decrease in cash or Cash Equivalents (A+B+C)		1,06,22,95,799.86		29,47,17,196.18
Cash or Cash Equivalents at the end of the year		2,37,69,35,903.79		1,31,46,40,103.93
Cash and Cash Equivalents				
Cash		12,97,06,001.00		14,75,99,458.00
Balances with Banks		2,24,72,29,902.79		1,16,70,40,645.93
Total		2,37,69,35,903.79		1,31,46,40,103.93

As per our report of even date.

For A.K.N.S. & Associates
Chartered Accountants, Firm Regn no.104466W
CA S. S. Barve, Partner, M. No. 034385
UDIN - 19034385AAAAAQ5075

Place : Jalgaon Dilip Deshmukh Chandan Attarde Dr.C.B. Chaudhari CA Dr.Pakash Kothari Bhalchandra Patil
Date : 05.09.2019 Managing Director & CEO Director Director Vice-Chairman Chairman

Income Expenditure Budget for the year 2019 - 20 [Annexure 'B'] [₹ in lakh]

No.	उत्पन्नाचा तपशिल	INCOME	2018-19 Budget अनुमानीत उत्पन्न	2018-19 Actual प्रत्यक्ष उत्पन्न	Increase/ Decrease वाढ/घट	2019-20 Budget अनुमानीत उत्पन्न
01.	कर्जावरील व्याज (अ)	Interest on Advances (A)	13800.00	11575.18	-2224.82	13687.00
02.	गुंतवणूकीवरील उत्पन्न	Income on Investment	4765.00	4442.82	-322.18	4995.00
03.	इतर उत्पन्न	Other Income	1050.00	934.62	-115.38	1050.00
04.	तरतूदीचे प्रत्यावर्तन	Reversal of provisions	0.00	417.24	417.24	0.00
	एकूण...	Total ...	19615.00	17369.86	-2245.14	19732.90
No.	खर्चाचा तपशिल	EXPENDITURE	2018-19 Budget अनुमानीत खर्च	2018-19 Actual प्रत्यक्ष खर्च	Increase/ Decrease वाढ/घट	2019 - 20 Budget अनुमानीत खर्च
01.	ठेवीवरील व्याज (अ)	Interest on Deposits (A)	11250.00	10220.12	-1029.88	10845.82
02.	घेतलेल्या कर्जावरील व्याज	Interest on Borrowing	5.00	0.09	-4.91	2.00
03.	कमिशन	Commission	5.00	3.67	-1.33	5.00
04.	पगार, भत्ते व भविष्य निर्वाह निधी	Salary, Allowances & Provident Fund	2400.00	2025.48	-374.52	2400.00
05.	संचालक मंडळ फी व भत्ते	Director Allowance	0.00	0.00	0.00	0.00
06.	भाडे, कर, विमा व दिवाबत्ती	Rent, Rates Taxes	800.00	744.21	-55.79	800.00
07.	लिंगल चार्जेस	Legal Charges	50.00	32.35	-17.65	50.00
08.	पोस्टेज, टेलिफोन	Postage, Telephone charges	60.00	52.20	-7.80	60.00
09.	लेखा परिक्षक फी	Audit Fee	30.00	23.38	-6.62	30.00
10.	फर्निचर व मालमत्तेवरील झीज	Depreciation on Fixed Assets	265.00	259.32	-5.68	270.00
11.	निर्लेखित केलेली कर्जे	Bad Debts written off	50.00	99.30	49.30	50.00
12.	अमॉर्टायझेशन	Amortisation	115.00	97.48	-17.52	105.00
13.	मालमत्तेवरील दुरुस्ती	Repairs to Assets	125.00	117.93	-7.07	125.00
14.	स्टेशनरी, छपाई व जाहिरात खर्च (ब)	Stationary, Printing & Advertisement (B)	125.00	115.98	-9.02	125.00
15.	एनपीए व स्टॅन्डर्ड असेटवरील तरतूद (क)	Provision for Std. Asset and NPA (C)	1100.00	2175.00	1075.00	2500.00
16.	विशेष निधी	Special Reserve	75.00	10.00	-65.00	50.00
17.	गुंतवणूकीवरील घसारा	Depreciation on Investment	100.00	310.88	210.88	100.00
18.	इतर खर्च	Other Expenses	275.00	257.23	-17.77	325.00
19.	नॉन बँकिंग असेट विकल्यामुळे झालेला तोटा	Loss on sale of Non Banking asset	10.00	2.39	-7.61	15.00
20.	इतर तरतूदी	Other provisions	400.00	231.00	-169.00	200.00
21.	करपूर्व नफा	Profit Before Tax	2375.00	591.85	-1783.15	1675.08
	एकूण	Total	19615.00	17369.86	-2245.14	19732.90

Notes :

- A. Income on loans, expenses on deposits were less than expected.
- B. Expenditure on advertisement has decreased.
- C. Provision on NPA has been made.

(परिशिष्ट 'क')	खाते संख्या	रक्कम (दि.३१.०३.२०१९)
निर्लेखित करावयाची कर्जे	२१	₹ ३५,३८,९८०/-

PROPOSED AMENDMENT IN EXISTING BYE-LAWS (Annexure 'D')

Bye-Laws No. पोटनियम क्र.	Existing Bye-Law सध्याचे पोटनियम	Proposed Bye-Law प्रस्तावित पोटनियम	Reason कारण
No.04 (i) (a)	'Chief Executive' means Chief Executive Officer and Managing Director appointed by the Board of Directors of the Bank.	'Chief Executive Officer' means Chief Executive Officer of the Bank or Managing Director appointed by the Board of Directors of the Bank, under section 51 of the Multi State Co-operative Societies Act, 2002.	Definition as per 5.51 of Multi State Co-op. Societies Act, 2002.
No.04 (v)	'PERSON' means an adult Individual, Proprietary concern, Partnership Firm duly registered under the Partnership Act, 1932, company or any other body corporate constituted under the Companies Act, 1956 or under the law for the time being in force, Society registered under the Societies Registration Act of 1860, Local Authority, State Government, Central Government, Joint Share Holder, Self Help Groups (SHGs), Joint Liability Groups (JLGs) and Public Trust registered under any law for the time being in force for registration of such trusts.	'PERSON' means an adult Individual, Proprietary concern, Partnership Firm duly registered under the Partnership Act, 1932, company or any other body corporate constituted under the Companies Act, 1956 or under the law for the time being in force, Society registered under the Societies Registration Act of 1860, Local Authority, State Government, Central Government, Joint Share Holder, Self Help Groups (SHGs), Joint Liability Groups (JLGs), Limited Liability Groups (LLPs), Private Trust and Public Trust registered under any law for the time being in force for registration of such trusts.	Added entities.
No. 5 (xviii)	To effect, to insure, to guarantee, to underwrite, to participate in managing and carrying out any issue, public or private of State Municipal or other loans or of shares, debentures, debenture stock of any Company, any Co-operative Society, Corporation or Association and to lend money for the purpose of any such issue.	To be deleted.	As per RBI circular, Urban Co-op. Banks are prohibited to entertain proposal of Bridge loan/ Interim finance.
No. 5 (xxviii)	To grant loans to co-operative societies.	To grant loans to co-operative societies. Subject to permission of CRCS.	Permission of CRCS is necessary.
No. 5 (xxxiii)	To promote one or more subsidiary companies which may be registered under any law for the time being in force for furtherance of its stated objects.	To promote one or more subsidiary companies which may be registered under any law for the time being in force for furtherance of its stated objects. With prior permission of RBI.	As per Banking Regulation Act, prior permission of RBI is necessary.
No. 5 (xxxiv)	To take or otherwise acquire and hold shares in any other society with limited liability.	To take or otherwise acquire and hold shares in any other society with limited liability, subject to permission of CRCS.	Permission of CRCS is necessary.

Bye-Laws No. पोटनियम क्र.	Existing Bye-Law सध्याचे पोटनियम	Proposed Bye-Law प्रस्तावित पोटनियम	Reason कारण
No. 5 (xl)	To meet social Obligations, give donations to various organizations for betterment of the society.	To meet social Obligations, give donations to various organizations for betterment of the society. No donation will be given to Trust & Institutions, where directors, and/or their relatives hold position or are interested, even within the permissible ceiling of 1 % of the published profits of the bank for the previous year.	As per RBI guidelines.
No.26	Nomination : A member may nominate a person to receive the member's interest in the Bank after his death. Nomination shall be made in the prescribed form and entered in the register kept at the Bank's registered office. Prior approval of the Board shall be necessary if the person to be nominated is an employee of the Bank. The nominating of a person for the first time shall be at no cost and if there is any change in the nomination may be made by payment of fees of ₹20/-.	Nomination : A member may nominate a person to receive the member's interest in the Bank after his death. Nomination shall be made in the prescribed form and entered in the register kept at the Bank's registered office or in electronic records maintained by the Bank. Prior approval of the Board shall be necessary if the person to be nominated is an employee of the Bank. The nominating of a person for the first time shall be at no cost and change in nomination can be done by payment of fees ₹50/- per change.	Change in nomination fees & record of nomination.
No.31 d)	Notice of general body meeting shall be sent to members by any of following modes : (c) By publication in the newspaper having wide circulation. (d) The notice of the general meeting shall also be affixed on the Notice Board of the Bank and its branches.	Notice of general body meeting shall be sent to members by any of following modes : (c) In electronic form at their Registered Email Address. (d) By publication in the newspaper having wide circulation. (e) The notice of the general meeting shall also be affixed on the Notice Board of the Bank and its branches.	To send notice in electronic forms.
No.56	The balance of the net profit may be utilized for all or any of the following purposes. iii. The net profit may be utilised for donation of amounts not exceeding 5% of the net profits for any purpose connected with the development of co-operative movement or charitable purpose as defined in Section 2 of the Charitable Endowment Act, 1890.	The balance of the net profit may be utilized for all or any of the following purposes. iii. Normal donations to be made during the year, may, in aggregate, be restricted to a ceiling of 1% of the published profits of the bank for the previous year for any purpose. Such normal donations, together with donations that may be made to	As per RBI guidelines.

Bye-Laws No. पोटनियम क्र.	Existing Bye-Law सध्याचे पोटनियम	Proposed Bye-Law प्रस्तावित पोटनियम	Reason कारण
No.57 (a)	The bank may invest or deposit its funds in "any co-operative bank, State or Central Co-operative Bank including co-operative Land Development Bank".	National Funds and other funds recognized/ sponsored by the Central/ State Government, during the year, may not exceed 2% of the published profits of the bank for the previous year. The bank may invest or deposit its funds in "any co-operative bank, State or Central Co-operative Bank including co-operative Land Development Bank". Subject to RBI permission.	Subject to RBI permission.
No.57 (c)	The bank may invest or deposit its funds in "shares or securities of any other multi-state co-operative society or any co-operative society".	The bank may invest or deposit its funds in "any co-operative bank, State or Central Co-operative Bank including co-operative Land Development Bank". Subject to RBI permission.	Prior approval of RBI be obtained before investing.
No.57 (d)	The bank may invest or deposit its funds in "shares, securities or assets of subsidiary institutions: or any other institution".	The bank may invest or deposit its funds in "shares, securities or assets of subsidiary institutions: or any other institution". With prior permission of RBI.	For formation of Subsidiary Co. Prior RBI approval is necessary.
No.57 (e)	The bank may invest or deposit its funds in-"any other bank".	The bank may invest or deposit its funds in-"any other bank" no t being Co-operative Bank.	Being Scheduled Bank, deposit in other Co-op. banks is not allowed as per RBI guidelines.

Saath mein Mumkin hai

कर्ज योजना

आपल्या उत्कर्षासाठी
आपल्या उद्योगासोबत
बँकेच्या कर्जाची साथ




:: विविध कर्ज सुविधा ::



गृह कर्ज
प्रदेशातील अशांत योजना
वसतिगृह उद्योग



धन्वंतरी कर्ज
(फक्त डॉक्टरांसाठी)



सोने तारण कर्ज



व्यावसायिक वाहन कर्ज



ट्रेड फायनान्स
(व्यापारी घनसाठी)



पन्नाचवार खाकीसाठी
विनातारण तत्कास कर्ज सुविधा.

शाखांचे पत्ते व संपर्क

- * १. मुख्य कार्यालय, मुख्य शाखा : १५२, पोलन पेठ, दाणा बाजार, जळगांव ४२५००१. फोन नं. (०२५७)२२२७७११ ते १६. फॅक्स नं. २२२७७१९, २२२२०३२. इंडस्ट्रियल अँड बिझनेस फायनान्स सेंटर : फोन नं. २२४०११७. फॅ. २२४०११६.
- * २. एमआयडीसी : श्रीपती कंपाउंड, हॉटेल त्रिमुर्ती जवळ, अजिंठा रोड, जळगांव ४२५००३. फोन नं. २२७२८११-१३/फॅ.१४.
- * ३. जिल्हा पेठ : रिंगरोड, शिक्षक वाडी, जळगांव ४२५ ००१. फोन नं. २२४०६४५/४६.
- * ४. विठ्ठल पेठ : सिटी सर्व्हे.नं.१५९/३अ, विठ्ठल पेठ, जळगांव ४२५ ००१. फोन नं. २२२७७१८.
- * ५. गणेशवाडी : ७, दिक्षितवाडी, तोल काटयासमोर, गणेशवाडी, जळगांव ४२५ ००१. फोन नं. २२३७७१४.
- * ६. गणेश कॉलनी : बालाजी संकुल, युनिटी चेंबर समोर, गणेश कॉलनी, जळगांव ४२५ ००१. फोन नं. २२५२७०४.
- * ७. लेवा बोर्डिंग : लेवा बोर्डिंग शाॅपिंग कॉम्प्लेक्स, लेवा बोर्डिंग, स्टेडीयम रोड, जळगांव : ४२५ ००१. फोन नं. २२४०६४९.
८. एम.जे.कॉलेज : एम.जे.कॉलेज परिसर, जळगांव ४२५ ००२. फोन नं. (०२५७) २२२७७०३.
- * ९. महाबळ कॉलनी : महाबळ पोलीस चौकीजवळ, महाबळ कॉलनी, जळगांव ४२५ ००१. फोन नं. (०२५७) २२६१५१२.
१०. असोदा : मु. पो. असोदा, ता. व जि. जळगांव. फोन नं. (०२५७) २३५७५१७.
११. भादली : मु. पो. भादली, ता. व जि. जळगांव. फोन नं. (०२५७) २४६५६२९.
१२. कानळदा : मु. पो. कानळदा, ता. व जि. जळगांव. फोन नं. (०२५७) २४६७२१२.
१३. नशिराबाद : मु. पो. नशिराबाद, ता. व जि.जळगांव. फोन नं. (०२५७) २३५६२५४.
- * १४. पाचोरा : शाॅप क्रं.१५, लक्ष्मी प्लाझा, भडगांव रोड, पाचोरा, जि.जळगांव-४२४२०१. फो.नं. (०२५९६) २४०१८५. फॅ.२४०१८७.
- * १५. चोपडा : भारतरत्न डॉ.बाबासाहेब आंबेडकर पुतळ्याजवळ, चोपडा. फोन नं. ०२५८६- २२२०३३/४४.
- * १६. भुसावळ : शाॅप नं.१ ते ४, निसर्ग प्लाझा, पांडूरंग टॉकीज जवळ, जामनेर मार्ग, भुसावळ ४२५२०१. फोन नं. (०२५८२) २२९९८८.
- * १७. अमळनेर : भुखंड नं.४७/११, न्यु प्लॉट, शिवाजी उद्यानासमोर, अमळनेर, ता.जि.जळगाव. फोन नं. ०२५८७-२२२०८२/८३
- * १८. रावेर : सीटीएस नं.२२५९, २२६०, २२६०/१, भुखंड नं.१२, दूधी हॉस्पिटल बिल्डिंग, रामबाग, स्टेशन रोड, रावेर. फोन (०२५८४)२५००८२.
- * १९. पारोळा : सिटी सर्व्हे नं. २९२५, गुजराथी गल्ली, पारोळा, ता.जि.जळगाव. फोन ०२५९७- २९३१०१/०२.
- * २०. धुळे : ४७७३/क, गरूड बाग, धुळे. फोन नं.(०२५६२) २३५४८७.
- * २१. नाशिक- उंटवाडी रोड : शाॅप नं. २९-३२, मधुरा टॉवर, सेंट्रल मॉलच्या मागे, खेतवानी नगर, उंटवाडी रोड, नाशिक. फोन नं. (०२५३)२३७०७२७/२८.
- * २२. नाशिक- नाशिक रोड : गायकवाड संकुल, ए-विंग, ग्राउंड फ्लोअर, गायकवाड माळा रोड, रेंजिमेंटल प्लाझाच्या मागे, मुक्तीधाम मंदीराजवळ, देवळाली शिवार, नाशिक रोड, नाशिक. फोन नं.०२५३-२४६३७२७/२८.
- * २३. औरंगाबाद- कुशल नगर : प्लॉट नं.६, अन्नपूर्णा टॉवर, कुशल नगर, अदालत रोड, औरंगाबाद. फो.नं. (०२४०)२३४६७१३. फॅ. २३४४८३६.
- * २४. औरंगाबाद- हुडको : प्लॉट नं.४, एन-९/के, सर्व्हे नं.१८/पी, ग्राउंड फ्लोअर, टीव्ही सेंटरजवळ, हुडको, पवन नगर, औरंगाबाद. फो.नं. (०२४०) २३८०१४४/२४४.
- * २५. पिंपरी चिंचवड शाखा : अभिजित हाऊसिंग सोसायटी, प्लॉट नं. आरएम-१०३, जी-ब्लॉक, एमआयडीसी, शाहूनगर, चिंचवड, पुणे. फो.नं. (०२०) २७४९१३९०/९१.
- * २६. हडपसर : ऑफिस नं. १०४, सर्व्हे नं. ८४, वैभव कमर्शियल कॉम्प्लेक्स, पुणे सोलापूर रोड, हडपसर, पुणे ४११ ०२८. फोन नं. २६८१२८५२/५३.
- * २७. पौड रोड : सर्व्हे नं.१३५/१२ब, प्लॉट नं.१, प्रभा सोसायटी, पौड रोड, कोथरूड, पुणे ४११०३८. फोन नं.२५४४७८९३/९५.
- * २८. सांगवी : ओंकार हाईट्स, सर्व्हे नं. ४५/१/१ए, विद्या नगर, पिंपळे-गुरव, नवी सांगवी, पुणे. फोन नं. २७२५०१९६/२७२५४९८०.
- * २९. आकुर्डी : शाॅप नं.१, शिखा अपार्टमेंट, म्हाळसाकांत चौक, आकुर्डी, पुणे. फोन २७६५११७७/१८.
- * ३०. सिंहागड रोड शाखा : शाॅप नं. १ ते ५, ग्राउंड फ्लोअर, चव्हाण मोहिते कॉम्प्लेक्स, सर्व्हे नं.१२, हिस्सा नं.१, धायरी, सिंहागड रोड ४११ ०४१. जि. पुणे. फोन २४३९३०१५/१६.
- * ३१. डोंबिवली : भडसावळे बंगलो, जानकी रघुनाथ रेसीडेन्सी, आगरकर रोड, डोंबिवली (पुर्व) ४२१ २०१. फोन नं.(०२५१) २४३०१६६.
- * ३२. पनवेल : शाॅप नं. ३-७, प्लॉट नं.२३६, परमार हाउस, एमटीएनएल ऑफिस शेजारी, जुने पनवेल. फोन नं. (०२२) २७४५३८१७.
३३. वाशी : शाॅप कम गोडाउन नं.एम-३१, तळ व १ला मजला, एपीएमसी मसाला मार्केट, फेज २, प्लॉट नं.२, सेक्टर १९, वाशी (तुर्भे), जि.ठाणे, नवी मुंबई. फोन नं.(०२२) २७८८२७९१/९२.
- * ३४. कल्याण : शाॅप नं.८, ओम सुप्रिम, राम वाडी, जुना बैल बाजार, कल्याण (पश्चिम) जि.ठाणे ४२१३०१. फोन नं.(०२५१) २३०६८६५.
- * ३५. मलकापुर : प्लॉट नं.११, वार्ड नं.१३, मलकापुर, जि. बुलढाणा. फोन (०७२६७) २२७२०१/२०२.
- * ३६. बुरहानपुर : प्लॉट नं.४४/१, ४५, ४६/१, ४६/२, हाऊस नं.१३७, शाह बाजार, शास्त्री चौक, शनीमंदिराच्या समोर, बुरहानपुर. मध्य प्रदेश. फोन (०७३२५) २५४२१८/२५४२२०.
- * ३७. बुलढाणा शाखा : कारंजा चौक, बुलढाणा. फोन :०७२६२- २४२८१०/११.
- * ३८. कोल्हापुर शाखा : जी-०१, अनंत टॉवर, सिटीएस नं.१११५/के-१ व के-२, ई-वार्ड, रेल्वे फाटक ते राजारामपुरी रोड, शाहपुरी, कोल्हापुर. फोन : ०२३१-२५२२२१३/१४.
- * ३९. अमरावती शाखा : लड्डा मॉल, पहिला मजला, शाॅप नं.३९-४२, म्युनिसिपल कॉर्पोरेशन समोर, राजकमल चौक, अमरावती ४४४६०१. फोन : ०७२१- २५६९६०६/०७.
- * ४०. नंदुरबार शाखा : आकाश बिल्डिंग, तळमजला, पंडित दिनदयाल चौक, परदेशीपुरा, मेन रोड, अंधारे हॉस्पिटल जवळ, नंदुरबार. फोन : ०२५६४- २२७७१२.

* ए. टी. एम. सुविधा उपलब्ध. ** ऑफ साईट ए.टी.एम - मोटेल कोझी कॉटेज, ऑकारेश्वर मंदीर रोड, जळगांव.

** ऑफ साईट ए.टी.एम - नोबेल हॉस्पिटल, हडपसर, पुणे.

Comparative Financial Position

(₹ in lakh)

No.	Particulars	2018-19	2017-18	2016-17	2015-16	2014-15
01.	Share Capital	2200.52	1783.07	1635.29	1452.82	1372.44
02.	No. of Shareholder	17897	16807	15607	14943	14691
03	Reserves	17525.07	14721.71	12606.55	11688.56	9701.31
04.	Own Funds	19725.59	16504.78	14241.84	13141.38	11073.75
05.	Cash & Bank Balance	31666.86	19818.90	20590.12	18333.70	12813.97
06.	Deposits	179633.10	164992.66	159732.25	130342.39	114491.14
07.	Advances	111997.89	110096.51	98660.93	86787.85	82121.12
08.	Investment	47157.86	43694.51	47102.24	33233.16	26754.19
09.	Working Capital	199732.09	183636.79	176464.18	143787.92	126555.31
10.	C.D. Ratio %	62.35	66.73	61.77	66.58	71.73
11.	I. D. Ratio %	30.65	30.53	36.74	34.26	29.09
12.	Total Business	291630.99	275089.17	258393.18	217130.24	196612.26
13.	Profit after Tax	440.40	1027.23	860.60	906.03	884.29
14.	No. of Employees.	374	329	301	303	287
15.	No. of Branches	40	40	40	36	29
16.	Business per Branch	7290.77	6877.23	6459.83	6031.40	6779.73
17.	Business per Employee	779.76	836.14	858.45	716.60	685.06
18.	Yield on Assets (Avg.) %	8.35	8.91	9.07	10.40	10.89
19.	Cost of Fund (Avg.) %	5.34	5.74	6.35	6.95	7.25
20.	Gross Margin (Avg.) %	3.01	3.17	2.72	3.45	3.64
21.	Cost of Management	1.17	1.25	1.32	2.13	2.39
22.	Net Margin (Avg.) %	1.84	1.92	1.40	1.32	1.25
23.	N.P.A. Gross amount	19645.30	9222.68	8809.50	4255.54	3271.30
24.	N.P.A. Gross %	17.54	8.38	8.93	4.88	3.98
25.	N.P.A. Net Amount	14065.62	5990.20	6767.02	2090.67	1506.18
26.	N.P.A. Net %	13.22	5.61	7.00	2.46	1.87
27.	Provision for N.P.A.	5579.68	3232.48	2042.48	1818.80	1448.80
28.	CRAR %	11.66	12.42	12.79	13.05	12.77
29.	Dividend % (P.A) (*Subject to permission from Reserve Bank of India)	----	----	----	15	15
30.	Audit Classification	“B”	“A”	“A”	“A”	“A”