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THE JALGAON PEOPLES CO-OP. BANK LTD.

(Multi-State Scheduled Bank)

since 1933

Annual Report 2020-21 : Year 87th

Board of Directors



Mr. Bhalchandra Prabhakar Patil
Chairman (Upto 23.04.2021)
Director (From 24.04.2021)



Mr. Aniket Bhalchandra Patil
Chairman
(From 30.04.2021)



CA Dr. Prakash Mangilal Kothari
Vice Chairman



Mr. Dilip Yashwantrao Deshmukh
Managing Director & CEO



Mr. Dattatray Natthu Chaudhari
Director (Upto 23.04.2021)



Dr. Chandrakant Baliram Chaudhari
Director



Mr. Durgadas Dattatray Neve
Director (Upto 23.04.2021)



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. Rajesh Dhirajlal Parmar
Director



Mr. Pravin Vasudev Khadke
Director (From 24.04.2021)



Mr. Dnyaneshwar Eknath Morankar
Director (From 24.04.2021)



CA Mr. Jagdish Mannalal Agrawal
Expert Co-opted Director
(From 12.05.2021)



CA Mr. Taral Shah
Expert Co-opted Director
(From 05.08.2021)

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माहिती Information

रजिस्टर्ड ऑफीस	: १५२, पोलन पेठ, दाणा बाजार, जळगाव ४२५००१.
नोंदणीची तारीख व क्र.	: दि. २३/१२/१९३३/७२०८
रिझर्व्ह बँकेची परवाना तारीख व क्र.	: दि.०४.०५.१९८४/युबीडीएम.एच.३८८ पी.
मल्टि-स्टेट परवाना तारीख व क्र.	: दि.१३.११.२०१३ एमएससीएस/सीआर/८८४/२०१३
कार्यक्षेत्र	: महाराष्ट्र व मध्य प्रदेश राज्य.
शेड्युल्ड परवाना क्र. व तारीख	: आरबीआय कडील पत्र क्र. डिसीबीआर.सीओ.बीपीडी नं. ५३३६/१६.०५.०००/२०१५-१६ दि.१८.०४.२०१६

Registered Office	: 152, Polan Peth, Dana Bazar, Jalgaon 425 001.
Registration Date & No.	: Dt. 23/12/1933/7208
R.B.I. License Date & No.	: Dt. 04.05.1984/ UBDM.H.388 P.
Multi-State License Date & No.	: Dt. 13.11.2013 MSCS/CR/884/2013
Area of operation	: State of Maharashtra & Madhya Pradesh
Scheduled License No. & Date	: RBI letter No. DCBR.CO.BPD No.5336/ 16.05.000/ 2015-16 Dt.18.04.2016

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
(ऑडिट, पी अँड एस, सिएओसी, लायबिलिटी मॉनिटरिंग)

Mr. Santosh Dharmaraj Wani
General Manager
(Audit, P & S, CAOC, Liability Monitoring)

३) श्री. विनायक जोशी - महाव्यवस्थापक
(क्रेडीट)

Mr. Vinayak Joshi - General Manager
(Credit)

४) श्रीमती स्वाती अविनाश सारडा
महाव्यवस्थापक व बोर्ड सेक्रेटरी.

Smt.Swati Avinash Sarda
General Manager & Board Secretary

शाखा सल्लागार समिती
Advisory Committee of branches

नशिराबाद शाखा Nashirabad Branch :

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 :

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.

लेखापरीक्षक :

वैधानिक लेखापरीक्षक :

फाटक जोशी अँड कंपनी
चार्टर्ड अकाउंटंट्स, नाशिक.

**समवर्तित लेखापरीक्षक
(चार्टर्ड अकाउंटंट्स):**

- १) मे. अनिल राणे अँड कं.,
जळगाव.
- २) मे. राहुल कोचर अँड कंपनी,
पनवेल.

Auditors :

Statutory Auditor :

Phatak Joshi & Company
Chartered Accountants, Nasik.

**Concurrent Auditor
(Chartered Accountants) :**

- 1) M/s.Anil Rane & Co.,
Jalgaon.
- 2) M/s. Rahul Kochar & Co.
Panvel.

Legal Advisor :

Mr. A.P. Pawar - Advocate.
Mr. V.D. Hon - Advocate.
Mr. Sanjay Natu - Advocate.
Mr. V.R. Gholap - Advocate.
Mr. Vikram A.Pawar - Advocate.
Mr. Sunil Tare - Advocate.
Mr.Rajan Deshpande- Advocate.
Mr. Pravin Bhole - Advocate.

कायदे सल्लागार

श्री.ए. पी. पवार, अँडव्होकेट.
श्री.व्ही. डी. होन, अँडव्होकेट.
श्री.संजय नातु, अँडव्होकेट.
श्री.व्ही.आर. घोलप, अँडव्होकेट.
श्री.विक्रम ए. पवार, अँडव्होकेट.
श्री.सुनिल तारे, अँडव्होकेट.
श्री.राजन देशपांडे, अँडव्होकेट.
श्री.प्रविण भोळे, अँडव्होकेट.

बँकर्स :

रिझर्व्ह बँक ऑफ इंडिया
स्टेट बँक ऑफ इंडिया
युनियन बँक ऑफ इंडिया
आय.डी.बी.आय.बँक
इंडियन बँक
आय.सी.आय.सी.आय. बँक
ऑक्सिस बँक
बंधन बँक
दि महाराष्ट्र राज्य सह.बँक लि.
दि जळगाव जि.म.सह.बँक लि.
दि धुळे जि.म.सह.बँक लि.
जिल्हा सह.केंद्रीय बँक मर्यादीत, खंडवा.
जळगाव जनता सह.बँक लि.

Bankers :

Reserve Bank of India
State Bank of India
Union Bank of India
I.D.B.I. Bank
Indian Bank
I.C.I.C.I. Bank
Axis Bank
Bandhan Bank
The Maharashtra State Co-op.Bank Ltd.
The Jalgaon Dist. Cent.Co-op.Bank Ltd
The Dhule Dist. Cent. Co-op. Bank Ltd.
Jilha Sah.Kendriya Bank Maryadit, Khandwa.
Jalgaon Janata Sahkari Bank Ltd.

तपशील	Particulars	31.03.2021
शाखांची संख्या	No.of Branches	40
सभासद	Shareholders	20442
नाममात्र सभासद	Nominal Members	4283
वसुल भाग भांडवल	Share Capital	2385.49
एकूण राखीव निधी व इतर	Total Reserve & other Funds	14851.13
बचत ठेवी	Saving Deposits	46768.93
चालू ठेवी	Current Deposits	13778.38
मुदत व इतर ठेवी	Fixed & Other deposits	99730.19
कर्जे- तारणी	Loans - Secured	88100.13
बिनतारणी (आरबीआयच्या निकषांनुसार)	Unsecured (As per RBI Norms)	1841.65
अग्रक्रम क्षेत्रासाठी एकूण %	% to Priority Sector Advances	67.93%
दुर्बल घटकांसाठी एकूण %	% to Weaker Section Advances	9.19%
घेतलेली कर्जे	Borrowings	1000.00
गुंतवणूक	Investment	45319.81
एन.पी.ए.(निव्वळ)	NPA (Net)	11.17%
ऑडिट वर्गीकरण	Audit Classification	'A'
नफा	Profit	234.46
एकूण कर्मचारी	Total Staff	365
चतुर्थ श्रेणी कर्मचारी	Sub-Staff	75
खेळते भांडवल	Working Capital	177915.12



सन्माननीय सभासद बंधू-भगिनींनो सहृदय नमस्कार !

आपल्या बँकेच्या ८७ व्या वार्षिक सर्वसाधारण सभेत नवनिर्वाचित संचालक मंडळातर्फे अध्यक्ष या नात्याने मी आपणा सर्वांचे मनापासून स्वागत करतो. मला इतकी मोठी जबाबदारी पेलण्याची संधी दिली याबद्दल सर्वांचे आभार! सन २०२०-२१ या वर्षभरात केलेल्या कामकाजाचा अहवाल, लेखापरिक्षित नफातोटा पत्रक व ताळेबंद आपणासमोर प्रस्तुत करतो. कोरोनाशी झुंज देत अतिशय प्रतिकूल परिस्थितीत केलेल्या कामकाजात, बँकेचे कर्मचारी, ग्राहक व हितचिंतक यांनी दिलेली साथ अनमोल होती. बँकेशी निगडीत सर्वच लोक अभिनंदनास पात्र आहेत.

बँकेच्या कर्मचाऱ्यांना कोविड संसर्गाचा धोका खूप जास्त होता. सर्व कर्मचारी व त्यांचे कुटुंबिय यांच्या मनात एक भीती होती. परंतु सर्वांनी धैर्याने या परिस्थितीस तोंड दिले. बँकेनेही आवश्यक ती सुरक्षिततेची साधने पुरविलेली होती. शासनाने दिलेले सर्व आदेश आपण पाळले होते. कर्मचारी किंवा त्यांच्या कुटुंबियांना संसर्ग झाल्यास आवश्यक त्या उपाययोजनांचा अवलंब करण्यात आला होता. तरीसुद्धा ७८ कर्मचाऱ्यांना कोरोना संसर्ग झाला. दुदैवाने बँकेने आपले ३ अधिकारी कोरोना संसर्गाने व एक अधिकारी इतर आजाराने गमावले. सर्व कर्मचाऱ्यांचा मेडिकलेम गेल्या काही वर्षांपासून बँकेने काढलेला आहे तसेच **Corporate Buffer** घेतले आहे. कोरोना झालेल्या कर्मचाऱ्यांना बँकेने १४ दिवसांची पगारी सुटी जाहीर केलेली होती.

कोरोनाच्या कालावधीत देशातील सर्वच क्षेत्रांना मोठा फटका बसलेला आहे. तसेच बँकींग क्षेत्रास चांगलीच झळ पोहोचलेली आहे. नवीन कर्जे घेण्यासाठी मागील वर्षी कोणी पुढे सरसावले नाही. घेतलेल्या कर्जांची परतफेड करणे लोकांना त्रासदायक होत होते. कृषी क्षेत्र, खाद्य उत्पादने व औषधनिर्मिती क्षेत्र सोडून जवळजवळ सर्व क्षेत्रात घट दिसून येत आहे. वास्तुनिर्माण व बांधकाम क्षेत्रावर कोरोनाचा खूप परिणाम झाला आहे. सद्यस्थितीत महामारीच्या दूसऱ्या लाटेचा प्रभाव कमी झालेला आहे. लसीकरणाचा वेग समाधानकारक आहे. तरी अजून मोठ्या लोकसंख्येचे लसीकरण बाकी आहे. काही देशांमध्ये तिसरी लाट आलेली आहे. या लाटेतून बचावासाठी आपणास सतर्क राहणे खूप जरूरी आहे.

लॉकडाउन मधून बाहेर येतांना पर्यटन, मनोरंजन क्षेत्रातील खर्चात वाढ होऊ शकते. स्टॉक मार्केट व सोने यात सुद्धा या संपूर्ण कालावधीत एक चांगली सकारात्मकता दिसून आली. यावर्षी मान्सूनची प्रगती एकूण चांगली आहे. खरीप पिकांची परिस्थिती सुधारत आहे. अन्नपुरवठा साखळीतील पुरवठा परिस्थिती चांगली असण्याचे संकेत पावसाने दिलेले आहे. शहरी भागात स्थिती सामान्य होत आहे. परिस्थिती पूर्ववत होण्यासाठी आणखीन ३-४ महिने लागू शकतात. येणारे सण व त्यासाठी होणारे खर्च यावरून अर्थव्यवस्थेचे भविष्य समजू शकेल. जागतिक बँकेने भारतीय अर्थव्यवस्थेचा वृद्धीदर २०२१ मध्ये ८.०३% तर २०२२ मध्ये ७.५% असेल असा अंदाज वर्तविला आहे. आजची देशाची आर्थिक स्थिती पाहता आपण असा निष्कर्ष काढू शकतो की संकटे येतील व जातील आपण त्यांना धैर्याने सामोरे गेलो तर आपली पुढची वाटचाल नक्कीच चांगली होईल. आपण सकारात्मकतेकडे वाटचाल करीत असतांना अफगाणिस्तान मधील स्थिती पाहता मानवी वृत्तीचे विदारक चित्र समोर दिसते आणि आज मानवाने केलेल्या भौतिक प्रगतीबद्दल शंका निर्माण होते.

आपल्या बँकेच्या ठेवी दि. ३१ मार्च २०२१ अखेर ₹१६०२ कोटी इतक्या झाल्यात तर कर्जे ₹८९९ कोटी इतके झालेत. कमी व्याजदराच्या ठेवी ₹६०५ कोटी इतक्या आहेत. त्यात चालू ठेवीची रक्कम ₹१३८ कोटी व बचत ठेवीची रक्कम ₹४६७ कोटी इतकी आहे. एकूण ठेवींशी कमी व्याजदराच्या ठेवींचे प्रमाण ३७.५७% आहे. या ठेवींच्या प्रमाणात सातत्य आहे. आपली भांडवल पर्याप्तता (CRAR) ही १२.९८% इतके आहे. तसेच ठेवींवरील व्याजाचा खर्च ४.७४% तर कर्जांवरील व्याजाचे उत्पन्न १०.२३% इतके आहे. तसेच कार्यांतर नफा ₹१६.३८ कोटी तर निव्वळ नफा ₹२.३४ कोटी इतका आहे. ढोबळ एनपीए १३.१९% आणि नक्त एनपीए ११.१७% आहे. कोरोनामुळे वसुलीसाठी आवश्यक ती कार्यवाही आपणास करता आली नाही.

सध्या रिझर्व बँकेतर्फे सहकारी बँकांवर कडक देखरेख व वेगवेगळी नियंत्रणे आणली जात आहेत. रिझर्व बँकेच्या निर्देशानुसार, सहकारी बँकांनी व्यवस्थापन मंडळ (Board of Management) स्थापन करण्यास सांगितले आहे. त्यानुसार बँकेने व्यवस्थापन मंडळ स्थापन केले असून तज्ञ म्हणून चार्टर्ड अकाउंटंट श्री. संजय पाटील, इंजिनिअर श्री. भूषण चौधरी व इंजिनिअर श्री.निर्णय चौधरी यांची नेमणूक केलेली आहे. यामध्ये संचालक मंडळातील श्री.भालचंद्र पाटील, प्रा.विलास बोरोले व श्री.चंदन अत्तरदे हे सदस्य आहेत. या मंडळाचे काम संचालक मंडळाच्या वेगवेगळ्या धोरणात्मक निर्णयांमध्ये सल्ला व मार्गदर्शन करणे हे आहे. त्यामुळे निर्णय प्रणालीत याचा चांगला उपयोग होऊ शकेल.

रिझर्व बँकेने दैनंदिन तत्वावर संगणक व्यवस्थेतून अनुत्पादक कर्जे निश्चित करणे सक्तीचे केले आहे. ही प्रणाली आपण अवलंबिली आहे. यासाठी सर्व कर्जधारकांनी सतर्क राहणे व कर्जाची नियमीत परतफेड करणे जरूरी आहे. जोखीमीवर आधारित अंतर्गत लेखा परिक्षणाचे निर्देश रिझर्व बँकेकडून देण्यात आले आहे. याची सुरुवात सुद्धा आपण ऑक्टोबर पासून करणार आहोत. बँकींग रेग्युलेशन अॅक्ट मध्ये सुधारणा करण्यात आली असून नागरी सहकारी बँकांचे नियंत्रण रिझर्व बँकेकडे आले आहे.

आपल्या सभासदांनी बँकेच्या प्रगतीसाठी हातभार लावावा अशी आपण सर्वांना विनंती. कर्जधारकांनी वेळेवर कर्ज भरल्यास बँकेचा एनपीए कमी होण्यास मदत होईल. सभासदांनी केवायसी पूर्तता करणे आवश्यक आहे. सभासदांनी सर्व व्यवहार बँकेतर्फे करावे ही विनंती. बँक विविध प्रकारच्या अत्याधुनिक सुविधा पुरवित आहे. बँक UPI वरही उपलब्ध आहे, त्यामुळे आपण ऑनलाईन पेमेंट कोटूनही करू शकतात.

बँकेचे नवीन संचालक मंडळ एप्रिल २०२१ पासून कार्यरत झाले आहे. आपल्या सर्वांच्या सहकार्याने ही निवडणूक बिनविरोध झाली त्याबद्दल मनापासून आपल्या सर्वांचे आभार.

या संकटाच्या काळात बँकेच्या कर्मचाऱ्यांनी कोरोना संसर्ग न होण्याची काळजी घेत दिलेली ग्राहक सेवा ही खूप कौतुकास्पद 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!

अनिकेत पाटील - चेअरमन

८७ व्या वार्षिक सर्वसाधारण सभेची सूचना: फक्त सभासदांसाठी

आपल्या बँकेची ८७ वी वार्षिक सर्वसाधारण सभा रविवार, दि. २६ सप्टेंबर २०२१ रोजी सकाळी ठीक ८.३० वाजता बँकेचे चेअरमन श्री. अनिकेत भालचंद्र 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. ८ ते १२ नोव्हेंबर २०२० रोजी ऑनलाईन पद्धतीने झालेल्या वार्षिक सर्वसाधारण सभेच्या कामकाजाचे इतिवृत्त वाचून कायम करणे.
२. मा.संचालक मंडळाचा दि.०१.०४.२०२० ते ३१.०३.२०२१ या कालावधीच्या कामकाजाचा अहवाल सादर करणे व सादर अहवाल मंजूर करून स्वीकृत करणे.
३. दि.३१ मार्च २०२१ अखेर संपलेल्या आर्थिक वर्षाचे लेखापरिक्षित ताळेबंद व नफा-तोटा पत्रक मंजूर करून स्विकृत करणे.
४. संचालक मंडळाने सुचविलेल्या दि.०१.०४.२०२० ते ३१.०३.२०२१ च्या नफा विभागणीस मंजूरी देणे.
५. या वार्षिक सभेपासून पुढील वार्षिक सभेपर्यंत वैधानिक लेखापरिक्षकाची नेमणूक करणे व त्यांची फी ठरविण्याचे अधिकार संचालक मंडळास देणे. रिझर्व बँकेच्या परवानगीस अधीन राहून फाटक जोशी अँड कंपनी, चार्टर्ड अकाऊंटंट, नाशिक, यांची बँकेचे वैधानिक लेखापरिक्षक म्हणून नियुक्ती करणेस संचालक मंडळ शिफारस करीत आहे.
६. सन २०२०-२१ या वर्षाचा वैधानिक लेखा परिक्षकांचा अहवाल स्विकृत करणे (परिशिष्ट 'अ').
७. सन २०२०-२१ या वर्षाचा वैधानिक लेखा परिक्षकांच्या अहवालाचा दोष-दुरुस्ती अहवाल मंजूर करून स्विकृत करणे.
८. बँकेच्या सन २०२१-२२ या वर्षाच्या उत्पन्न व खर्चाच्या अंदाजपत्रकास मान्यता देणे. (परिशिष्ट 'ब').
९. बँकेच्या विविध फंडातून वापरलेल्या रकमेचा आढावा घेणे.
१०. मा.संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे (परिशिष्ट 'क')
११. अकोला मर्चंट कोऑप. बँक लि. या बँकेच्या दि जळगाव पीपल्स कोऑप बँक लि. मधील विलिनीकरण योजनेस (Scheme of Merger/ Amalgamation) मान्यता देणे व रिझर्व बँकेकडे त्यास मान्यता देणेबाबत शिफारस करणे.
१२. बँकेचे संचालक मंडळ, प्रबंध संचालक व मुख्य कार्यकारी अधिकारी यांचे जे कर्मचारी नातेवाईक आहेत, त्यात २०२०-२१ मध्ये काही बदल झाला असल्यास त्याची नोंद घेणे.
१३. संचालक मंडळ व बँकेचे कर्मचारी यांचेसाठी तयार करण्यात आलेल्या आचारसंहितेस मान्यता देणे.
१४. या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
१५. मा. अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांवर चर्चा करणे.

स्थळ : जळगाव (महाराष्ट्र)

संचालक मंडळाच्या आदेशावरून

दिनांक : ०७.०९.२०२१

दिलीप देशमुख - प्रबंध संचालक व मुख्य कार्यकारी अधिकारी

: सूचना :

१. गणसंख्येअभावी सभा तहकुब झाल्यास सादर 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 तर ते लेखी स्वरूपात बँकेच्या मुख्य कार्यालयात दि. २० सप्टेंबर २०२१ पर्यंत कामकाजाच्या दिवशी सकाळी ११ ते दुपारी ४ या वेळेत आणून द्यावेत.
३. सभासदांनी त्यांचे ई-मेल आयडी व मोबाईल नंबर बँकेस कळवावे म्हणजे मेल व एसएमएस पाठवता येतील. तसेच पत्त्यात बदल असल्यास बँकेस कळवावे.
४. 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.
५. बँकेचे ३१ मार्च २०२१ अखेरचे नफातोटापत्रक व ताळेबंद तसेच रिझर्व बँकेच्या परिपत्रकानुसार आवश्यक माहिती बँकेचे मुख्य कार्यालय व शाखांच्या नोटीस बोर्डवर लावलेली आहे.
६. 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.

: कोविड-१९ च्या पार्श्वभूमीवर विशेष सूचना :

१. महाराष्ट्र शासनाच्या व मा.जिल्हाधिकारी यांच्या कोविड-१९ च्या मार्गदर्शक सूचनांनुसार सर्व नियम व निकषांचे पालन उपस्थित सभासदांनी करावे. (याबाबत महाराष्ट्र शासनाच्या व मा.जिल्हाधिकारी यांच्या नियमांमध्ये वेळोवेळी होणारे बदल लागू राहतील.)
२. सभेस उपस्थित राहू इच्छिणाऱ्या सभासदांनी सभागृहामध्ये प्रवेश करण्यापूर्वी पूर्वनोंदणी करणे आवश्यक आहे.
३. सध्याच्या कोविड-१९ च्या पार्श्वभूमीवर सभेस उपस्थित राहू इच्छिणाऱ्या सभासदांनी मास्क वापरणे अनिवार्य राहिल व सुरक्षिततेच्या दृष्टीने सभेच्या दरम्यान ठराविक अंतराचे पालन करावे ही विनंती.

Notice of 87th Annual General Meeting : For Members

87th Annual General Meeting of the Members of the Bank will be held under Chairmanship of Mr. Aniket Bhalchandra Patil, on Sunday, 26th September 2021 at 8.30 A.M. at Yashwantrao Patil Muktangan, Saraswati Nagar, Jalgaon to consider the following business. Members are requested to attend the meeting.

: Agenda :

1. To read & confirm the minutes of the Online Annual General Meeting of the Bank held on from 8th to 12th November 2020.
2. To consider, approve & adopt report of the Board of Directors for the period from 01.04.2020 to 31.03.2021.
3. To consider, approve and adopt the Audited Profit & Loss A/c. for the year ended on 31st March, 2021 and the Balance Sheet as on 31st March 2021.
4. To consider & approve appropriation of Profit, as recommended by the Board, for the year 01.04.2020 to 31.03.2021.
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, subject to approval of Reserve Bank of India.
6. To consider & adopt Statutory Auditor's Report for the F.Y. 2020- 21 (Annexure 'A').
7. To consider & approve Audit Rectification Report of the Report of Statutory Auditor for the F.Y. 2020- 21.
8. To approve the budget of Income & Expenditure for the year 2021- 22 (Annexure 'B').
9. To take review of expenditure incurred from the various funds of the Bank.
10. To approve amendments in existing Bye-laws, as recommended by the Board (Annexure 'C').
11. To consider and approve Scheme of Merger/ Amalgamation of Akola Merchant Co-op. Bank Ltd. with The Jalgaon Peoples Co-op. Bank Ltd. as approved by the Board and recommend to RBI for the approval of the same.
12. To take note of changes if any during 2020 - 21 in respect of names of Employees who are relatives of the Bank's Board of Directors, Managing Director & Chief Executive Officer.
13. To approve the code of conduct for the members of the Board of Directors and Employees of the bank.
14. To grant leave of Absence to those members who have not attended this Annual General Meeting.
15. To consider any other matter with the permission of the Chairman.

Place : Jalgaon (Maharashtra)

Date : 07.09.2021

By order of the Board

Dilip Y. Deshmukh - Managing Director & Chief Executive Officer

: NOTES :

1. If there is no quorum for the meeting at the given time, the meeting shall stand adjourned & will be conducted at 9.30 AM 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 20th Sept. 2021 at the Head Office of the Bank on working days during timing 11 am to 4 pm.
3. 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.
4. 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.jpccb.com. We have also sent soft copy of the Annual Report by email to members (whose email ID is available with Bank).
5. Balance Sheet, P & L Account for the year ended on 31st March 2021 and disclosures as per norms of Reserve Bank of India are kept on Notice Board of the Bank at Head Office & Branches.
6. 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 & availment of services of the Bank. Hence the members are requested to do their financial transactions through Bank.

: Special notes in view of Covid-19 :

1. All Covid-19 rules & regulatives issued by Maharashtra Govt. and District Collector will be followed. (Changes made by Maharashtra Govt. & District Collector in the rules & regulatives from time to time will be applicable.)
2. Members shall register their name before entering into the meeting hall.
3. Considering threat of Covid-19, wearing mask is compulsory for members and as a precautionary measures it is essential to maintain social distancing.



Board of Directors' Report

2020
2021

सन्माननीय सभासद बंधू-भगिनींनो!

Dear Members,

बँकेच्या ८७ व्या वार्षिक सर्वसाधारण सभेत संचालक मंडळाच्या वतीने आपणा सर्वांचे सहर्ष स्वागत ! दि. ३१ मार्च, २०२१ अखेर संपलेल्या आर्थिक वर्षाचा संचालक मंडळाचा अहवाल, लेखापरिक्षित ताळेबंद व नफा-तोटा पत्रक आपणासमोर सादर करीत आहोत.

We wish you all warm welcome to 87th Annual General Meeting of the Bank. We are presenting Report of Board of Directors, Audited Balance Sheet and Profit & Loss Account for the year ended on 31st March 2021.

१. बँकेची कामगिरी :

1. Bank's Performance :

बँकेचे कर्मचारी, व्यवस्थापन व संचालक मंडळाच्या अथक प्रयत्नांमुळे आणि आपणा सर्वांच्या पाठींब्यामुळे आर्थिक वर्ष २०२०-२१ मध्ये बँकेने केलेल्या कामगिरीचा तक्ता खालील प्रमाणे आहे.

We are depicting performance of the Bank through following indicators for the Financial Year 2020-21, through the efforts made by the Staff, Executives & Board with your support.

तपशिल	Particulars	31.03.2021	31.03.2020	Rise/ वाढ%	(₹ in Lakh)
भागभांडवल	Share Capital	2385.49	2224.54	7.24% ↑	
निधी	Reserves	14851.13	11969.60	24.07% ↑	
ठेवी	Deposits	160277.50	158410.45	1.18% ↑	
कर्जे	Advances	89941.78	86937.46	3.45% ↑	
व्यवसाय	Business Mix	250219.28	245347.91	1.98% ↑	
गुंतवणूक	Investment	45319.81	50091.92	9.53% ↓	
खेळते भांडवल	Working Capital	177915.12	174454.64	1.98% ↑	
कार्योत्तर नफा	Operating Profit	1638.66	3302.13	50.37% ↓	
नफा कर पश्चात	Profit after tax	234.46	1184.50	80.21% ↓	

अहवाल वर्षात भागभांडवलामध्ये वाढ होवून ₹२३८५.४९ लाख इतके झालेले आहेत. तसेच सभासद संख्येत १३६१ ने वाढ होऊन २०४४२ इतके सभासद झाले आहेत. तसेच नाममात्र सभासदांच्या संख्येत घट होऊन ४२८३ इतके झाले आहेत.

In the financial year, Share Capital has increased to ₹2385.49 lakh. Number of shareholders have increased by 1361 reaching to 20442 numbers. Strength of Nominal members decreased to 4283 numbers.

तपशिल	Particulars	31.03.2021	31.03.2020	निर्देशके
कर्जावरील उत्पन्नाचे सरासरी प्रमाण	Avg. Yield on Advances	10.23%	10.51%	कर्जावरील व्याजदर कमी झाले.
गुंतवणुकीवरील उत्पन्नाचे सरासरी प्रमाण	Avg. Yield on Invest.	7.08%	7.31%	गुंतवणुकीवरील परताव्यात घट झाली आहे.
ठेवीवरील खर्चाचे सरासरी प्रमाण	Avg. Cost of deposit	4.74%	5.64%	ठेवीवरील खर्चाचे प्रमाण कमी झाले आहे.
इतर उत्पन्नाचे	Non Interest income	9.77%	16.45%	इतर उत्पन्नात घट झाली आहे.
एकूण उत्पन्नाशी प्रमाण	to total income			
खर्चाचे एकूण उत्पन्नाशी प्रमाण	Expenses to Total income	69.99%	54.78%	एकूण खर्चात वाढ झालेली आहे.
निव्वळ व्याजातील तफावत	Net Interest Margin	2.75%	1.96%	निव्वळ व्याजाच्या उत्पन्नात वाढ झालेली आहे.
नफा क्षमता	Return on Average Asset	0.13%	0.62%	नफाक्षमतेत घट झाली आहे.
सी. डी. रेशो	CD Ratio	56.12%	54.88%	कर्जात नगण्य वाढ झाली आहे.
सी.आर.ए.आर.	CRAR	12.98%	12.72%	भांडवलात वृद्धी झाली आहे.
प्रति कर्मचारी व्यवसाय	Business per employee	685.53	652.52	प्रती कर्मचारी व्यवसायात वाढ झालेली आहे.

२. ठेवी :

कोरोना महामारीची गडद छाया यावर्षी असली तरी ठेवीदारांच्या विश्वासाहतेमुळे आपल्या बँकेच्या ठेवी ₹१६०२७७.५० लाख इतक्या आहेत आणि ठेवीमधील CASA ठेवीचे प्रमाण ३७.५७% झाले आहे. दि. २३ डिसेंबर रोजी बँकेच्या वर्धापनदिनाचे औचित्य साधून संकल्प ठेव योजना, ज्येष्ठ नागरीकांसाठी वृद्ध आधार ठेव योजना सुरु करण्यात आलेल्या आहेत. तसेच नॉमिनेशन (वारसदार) ची नोंदणी नसलेल्या खात्यांचे खातेधारकांना व अनऑपरेटेड लॉकर खाते धारकांना संपर्क करण्याचे अभियान राबविण्यात आले. सामान्य ग्राहकांच्या व सभासदांच्या बँकेवरील विश्वासाहतेसाठी आम्ही सर्वांचे आभार मानतो. मी सर्व सभासदांना आवाहन करतो की, त्यांनी स्वतःचे, नातेवाईकांचे व मित्रमंडळीचे बचत व चालु खाते आपल्या बँकेत उघडावेत.

फेब्रुवारी २०२० पासून डिपॉझिट इन्शुरन्स क्रेडिट गॅरन्टी कॉर्पोरेशन अंतर्गत ₹५ लाखापर्यंतच्या वैयक्तीक ठेवींना विमाछत्र आहे. म्हणजेच प्रत्येक ग्राहकाच्या ₹५ लाखापर्यंतच्या ठेवींना विमा संरक्षण आहे.

बचत खात्यावरील व्याजदर : २.५०%

३. कर्ज :

आर्थिक वर्ष २०२०-२१ अखेर बँकेची कर्जे ₹८९९४१.७८ लाख इतकी आहेत आणि कर्जांचे ठेवींशी गुणोत्तर ५६.१२% आहे. या आर्थिक वर्षात कोविड-१९ चा प्रादुर्भाव असून देखील बँकेने ₹१३७३८.६४ लाखांची कर्जे वितरीत केली आहेत. बँकेने ग्राहकांसाठी उपयुक्त अशा विविध संरचित कर्ज योजना सुरु केलेल्या आहेत. बँकेने कर्जावरील व्याजदरही कमी केलेले असून ते स्पर्धात्मक आहेत. कर्ज मंजूरी प्रक्रियेस वेग मिळण्यासाठी शाखा व्यवस्थापकांना कर्ज मंजूरीचे अधिकार दिलेले आहेत. तसेच सन २०२१-२२ पासून विविध विभाग (क्लस्टर) साठी क्लस्टर हेड यांची नेमणूक करण्यात आलेली आहे. जेणेकरून कर्ज संमती व

2. DEPOSITS :

Inspite of Corona pandemic, due to trust of Depositors, bank's deposits stood at ₹160277.50 lakh and CASA deposit is 37.57%. We are thankful for the trust bestowed on us by common Depositors & Shareholders. Bank has started Sankalp Deposit Scheme on its anniversary 23rd December & Vrudhha Aadhar Deposit Scheme for Senior Citizens. Bank has taken initiative to contact account holders who have not registered nomination and to upoperated locker account holders. I appeal to all members to open Saving & Current Account of your kiths & kins with the bank.

Individual deposit is insured upto ₹5 lakh under Deposit Insurance Credit Gurantee Corporation from February 2020. i.e. Deposits of individual depositors of the Bank are insured upto ₹5 lakh.

Interest rate on Savings A/c. : 2.50%

3. ADVANCES :

Total advances as on 31.03.2021 are ₹89941.78 lakh. Though there was impact of Covid-19, Bank has sanctioned and disbursed new loans of ₹13738.64 lakh in F.Y. 2020-21. Credit Deposit Ratio is 56.12%. The bank has introduced various structured loan schemes for the benefit of customers. The bank has also reduced its rate of interest so as to be an acceptable alternative in financial market. In order to ensure faster credit delivery to meet the needs of borrowers in time, bank has given sanctioning power to Branch Managers. From F.Y.2021-22, Cluster Heads

पुढील प्रक्रिया ही सुलभ होईल. बँकेने गणेश कॉलनी शाखेमध्ये गोल्ड लोन हब सुरु केले आहे तसेच जळगाव विभागात ही सुविधा एमआयडीसी, महाबळ, असोदा व भादली शाखांमध्येही उपलब्ध आहे.

आपल्या ग्राहकाला सर्व शासकीय योजनांचा लाभ मिळवून देण्याकरीता बँकेने नाबार्ड, हुडको, सिडबी तसेच डिआयसी या सारख्या विभागांशी टायअप केलेला आहे. तेव्हा आता सीएलसीएसएस, पीएमएवाय, इंटररेस्ट सबव्हेन्शन, डिआयसी मार्फत उपलब्ध असलेल्या सर्व योजनांचा लाभ मिळणार आहे. प्रधानमंत्री आवास योजनेअंतर्गत ८८ प्रकरणे बँकेने पाठविली असून, त्यापैकी ८६ प्रकरणांचे ₹१६७.३८ लाखांची सबसिडी विविध ग्राहकांच्या खात्यात जमा करण्यात आली आहे. मध्यम व लघु उद्योगांच्या सीएलसीएसएस च्या सबसिडीसाठी ₹१५९.५५ लाखांची एकूण १८ प्रकरणे बँकेने पाठविली होती व त्या सर्वांची सबसिडी प्राप्त झालेली आहे. तसेच पीएमइजीवाय अंतर्गत एक कर्जदारास रु.६.२५ लाखांची सबसिडी प्राप्त झाली. मी बँकेच्या ग्राहकांना आवाहन करू इच्छितो की, आपल्या उद्योगांचे एमएसएमइ/उद्योग आधार/ उद्यम आधार रजिस्ट्रेशन करून केंद्र व राज्य सरकारच्या विविध योजनांचा लाभ घ्यावा.

रिझर्व बँकेने जाहीर केलेल्या कोविड नियामक धोरणाच्या अनुषंगाने, लॉकडाऊन दरम्यान ज्या कर्जदारांच्या व्यवसाय व उत्पन्नावर परिणाम झाल्याने ते कर्ज हप्ते भरण्यास सक्षम नव्हते, अशा कर्जदारांची ठराव योजना मंजूर केली.

४. अनुत्पादीत कर्जे :

मागील वर्षाच्या तुलनेत बँकेचे ढोबळ एनपीए ३.९३% वरून १३.१९% तर नक्त एनपीए ३.१६% वरून ११.१७% पर्यंत वाढलेले दिसून येत आहेत. 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. रिझर्व बँकेने दैनंदिन तत्वावर संगणक व्यवस्थेतून अनुत्पादक कर्जे निश्चित करणे सक्तीचे केलेले आहे. ही प्रणाली बँकेने अवलंबिली आहे. कर्जदारांनी कर्जाचे हप्ते नियमित भरावेत ही विनंती.

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 २०२०-२०२१ मध्ये बँकेने वैधानिक रोखता आणि वैधानिक तरलतेचे प्रमाण पुरेसे ठेवलेले असून ते रिझर्व्ह बँकेने घालून दिलेल्या निकषांप्रमाणे आहे. रिझर्व्ह बँकेने ठरवून दिलेल्या मर्यादितच बँकेने वैधानिक तरलते व्यतिरिक्त (नॉन एसएलआर) गुंतवणूक केलेली आहे. बँकेस एकूण गुंतवणूकीवर ७.०८% परतावा मिळाला आहे.

are also appointed for sanctioning and disbursement of loan speedily. Bank has started Gold Loan Hub at Ganesh Colony branch, this facility is also available at MIDC, Mahabal, Asoda & Kanalda branches at Jalgaon region.

In order to extend the benefit of various Govt. subsidies available through different agencies such as NABARD, HUDCO, SIDBI, DIC; the bank has made tieup arrangements with concerned agencies/ departments. Now subsidies such as CLCSS, PMAY, DIC, PMEGP, Interest Subvention etc. are available to the customers. During the year, as many as 88 claims of PMAY housing subsidies are submitted by bank and out of it, 86 claims of ₹167.38 lakh has been deposited to the accounts of respective customers. Also bank has submitted and received 18 claims of MSME units for CLCSS subsidy of ₹159.55 lakh. And one claim lodged & settled under PMEGY of Rs.6.25 lakh. I appeal to our customers, to register your businesses under MSME Registration/ Udyog Aadhar/ Udyam Aadhar to get the benefits of various schemes announced by Central or State Government from time to time.

As per RBI's Covid Regulatory Package, bank has granted Resolution Plan to eligible customers who were unable to repay loan installments, as their business activities & income was reduced due to lockdown.

4. NON PERFORMING ASSETS :

Our bank's Gross & Net NPA have increased from 3.93% to 13.19% and 3.16% to 11.17% respectively, at the end of this year. I assure you that, we are focusing on systematic & account wise recovery and our efforts will surely yield desirable results. Reserve Bank of India has directed to mark NPA on daily basis. We have implemented the said direction. Borrowers are requested to repay their loan regularly.

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 2020-2021. Similarly, your bank has also maintained non SLR investment as per limit set by R.B.I. The yield on investment is 7.08%.

६. नफा :

आपल्या बँकेस अहवाल सालात ₹२,३४,४५,७५४.६० इतका कर पश्चात नफा झालेला आहे. याव्यतिरिक्त मागील वर्षाचा शिल्लक नफा ₹३७५४.४२ मिळवून एकूण नफा ₹२,३४,४९,५०९.०२ इतका झालेला आहे.

७. नफा विभागणी :

संचालक मंडळाने पुढीलप्रमाणे नफा विभागणीची शिफारस केलेली आहे.

No. तपशिल	Particulars	Amount ₹
1 वैधानिक राखीव निधी (२५%) (कलम ६३(१) अ अंतर्गत)	Statutory Reserve Fund (25%) (U/S 63 (1) A)	59,00,000.00
2 सहकार शिक्षण निधी (१%)(कलम ६३(१) ब अंतर्गत)	Co-op. Education fund (1%) (U/S 63 (1) B)	10,30,000.00
3 आकस्मिक निधी (कलम ६३(१) क अंतर्गत)	Contingency Fund (U/S 63 (1) C)	1,04,70,000.00
4 गुंतवणूक वाढ-उतार निधी	Investment Fluctuation Fund	55,00,000.00
5 सभासद कल्याण निधी	Shareholder Welfare Fund	5,49,000.00
6 नफा-तोटा खाते शिल्लक पुढील वर्षासाठी	Profit available for appropriation for next year	509.02
एकूण	Total	2,34,49,509.02

८. स्वनिधी :

अहवाल वर्षात बँकेच्या निधीमध्ये ₹३०४२.४८ लाखाची वाढ होवून आर्थिक वर्षाअखेर बँकेचा स्वनिधी ₹१७२३६.६२ लाख इतका झालेला असून ही वाढ गतवर्षापेक्षा २१.४३% इतकी आहे.

९. भांडवल पर्याप्तता :

अहवाल वर्षात, भांडवल निधीमध्ये ₹१३५८७.०१ लाखावरून ₹१३६७३.९० लाख इतकी वाढ झाली आहे. तसेच जोखीम भारीत मालमत्तांमध्ये ₹१०६७७६.५६ लाखावरून ₹१०५३४५.६० लाख इतकी घट झालेली आहे. यामुळे भांडवल पर्याप्तता १२.७२% वरून १२.९८% इतकी वाढ झालेली आहे. रिझर्व बँकेच्या निर्देशकां प्रमाणे कमीत कमी ९% भांडवल पर्याप्तता असणे आवश्यक आहे.

१०. बँकअॅशुरन्स व मार्केटींग :

आपल्या बँकेने जीवन विम्याकरीता एल.आय.सी. ऑफ इंडिया व एस.बी.आय. लाईफ इन्शुरन्स कंपनी आणि जनरल इन्शुरन्स करीता आय.सी.आय.सी.आय. लॉबार्ड जनरल इन्शुरन्स कंपनी, ओरिएंटल इन्शुरन्स कंपनी, बजाज अलायन्स व आरोग्य विम्याकरीता स्टार हेल्थ इन्शुरन्स कंपनी यांची कार्पोरेट एजन्सी घेतलेली आहे. सदर आरोग्य विमा अत्यंत कमी दरात बँकेच्या सभासद व खातेदारांसाठी उपलब्ध आहे. भारत सरकारच्या प्रधानमंत्री जीवन ज्योती विमा व प्रधानमंत्री सुरक्षा विमा या योजना सुद्धा उपलब्ध आहेत. या आर्थिक वर्षात आपल्या बँकेच्या ६ शाखांना विमा बँक म्हणून गौरविण्यात आले.

6. PROFIT :

Your Bank's profit after tax is ₹ 2,34,45,754.60. After addition of last year's undistributed profit of ₹3754.42 total profit for current year is ₹ 2,34,49,509.02.

7. PROFIT APPROPRIATION :

The Board of Directors recommends following appropriation of profit.

8. OWN FUNDS :

Own Funds have increased by ₹3042.48 lakh and stood at ₹ 17236.62 lakh. The rise is 21.43% as compared to last year.

9. CRAR :

During the financial year, Capital Fund has increased from ₹13587.01 lakh to ₹13673.90 lakh. At the same time, Risk Weighted Assets have decreased from ₹106776.56 lakh to ₹105345.60 lakh. As result, the Capital to Risk Weighted Assets Ratio (CRAR) has increased from 12.72% to 12.98%. The minimum ratio is 9% as required for CRAR by Reserve Bank of India.

10. BANCASSURANCE & MARKETING :

Bank has tie-up with L.I.C. of India and S.B.I. Life Insurance Company for Life Insurance. Bank has taken corporate agency of I.C.I.C.I. Lombard General Insurance Company, Oriental Insurance Company & Bajaj Allianz for General Insurance and of Star Health Co. for Health Insurance. This health insurance with lowest rates is specially available for shareholders and account holders. Government Schemes i.e. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) are also available. During the financial year, 6 Branches have achieved 'Bima Bank' status.

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)	133	131	262.00
नॅशनल इन्शुरन्स कंपनी (प्रधानमंत्री सुरक्षा बिमा योजना करिता)	National Insurance Company (For PMSBY)	28	21	42.00
एकुण	Total	161	152	304.00

३१ मार्च २०२१ पर्यंत १०३५ व्यावसायीक चालु खातेदारांनी त्यांच्या व्यवसायाचे ठिकाणी कार्ड स्वाईप मशिन (पीओएस) बसविलेले आहेत.

११. अंदाजपत्रक :

मार्चच्या शेवटच्या आठवड्यापासून देशात लॉकडाऊन घोषित केल्याने बरेचसे उद्योग, व्यवसाय बंद होते. आता काही निर्बंध शिथिल झालेले आहेत. परंतु परिस्थिती पूर्ववत होण्यास बराच वेळ लागेल. या सर्व गोष्टींचा परिणाम या वर्षाच्या बँकेच्या व्यवसाय व उत्पन्नावर दिसणार आहे. हे सर्व परिणाम अंदाजपत्रकात दाखवलेले 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. येत्या आर्थिक वर्षात एमआयडीसी शाखेचे स्ववास्तुत स्थलांतर करण्यात येणार आहे. बँकेच्या पौड रोड पुणे शाखेचे नवीन वास्तुत स्थलांतर करण्यात आले आहे.

१३. मनुष्यबळ विकास विभाग :

मनुष्यबळ व्यवस्थापन :

मानव संसाधन बँकेत एक महत्त्वाची मालमत्ता मानली जाते. ते संस्थेचे आधारस्तंभ असतात. कर्मचारी बँकिंग सेवांच्या प्रत्येक पैलूमध्ये बँकेचे प्रतिनिधित्व करतात त्या नियमित सेवा असतील, विशेष सेवा असतील, वैशिष्ट्यकृत असतील किंवा आउट ऑफ बॉक्स सेवा असतील. बँकेच्या वृद्धी, विकास आणि समृद्धीमध्ये त्यांचे योगदान आहे आणि संघटनात्मक मूल्यांसह बँकेची उद्दीष्टे साध्य करण्यास तयार आहेत. कोविड -१९ साथीच्या या अत्यंत

As on 31st March 2021 total 1035 current account holder merchants have installed POS devices at their business location.

11. BUDGET :

Due to Corona pandemic, lockdown was declared in country. Most of Industries, Business could not function. There are some relaxation now. But it will take time to normalise situation. This is reflected our budgeted figures.

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. During this financial year, MIDC branch will be shifted at own premises. Bank's Paud Road Pune branch has been shifted to new premises.

13. HR DEPARTMENT :

Human Resources Management

Human Resources are treated as an important asset of the Bank. They are pillars of any organization. Our employees represent the Bank in each and every aspect of banking services whether they are routine services, special services, featured or out of box services. They contribute in the growth, development and prosperity of the Bank and ready to achieve Bank's goals and objectives with organizational values. Bank's Human

कठीण काळात आपल्या संस्थेतील ही सर्व संसाधने हाताळण्याचे हे अधिक कठीण आणि आव्हानात्मक काम बँकेच्या मानव संसाधन विभागाने स्वीकारले. अगदी कमी मनुष्यबळ संख्येत ग्राहकांना सर्व सेवा पुरविण्याचे काम केलेले आहे. हसऱ्या चेहऱ्याने, साथीच्या आजारात सौजन्याने कामात वेलेल्या समर्पणाबद्दल आम्ही आमच्या कर्मचाऱ्यांचे खरोखर कौतुक करतो. ते आमचे फ्रंटलाइन प्रतिनिधी आहेत आणि कर्मचाऱ्यांच्या धैर्याने आणि निर्धार्याच्या आधारे सातत्याने कोरोना विषाणूच्या आजाराला धोक्यात आणणाऱ्या जीवनातील लाटेतही समाजातील सर्वसामान्यांसाठी सेवा देत आहेत.

आपली बँक नेहमीच त्याच्या समर्पित कर्मचारी शक्तीची काळजी घेते. जवळपास ७८ कर्मचाऱ्यांना कोरोना आजाराची लागण झाली होती. कर्मचाऱ्यांच्या संरक्षणासाठी सर्व कर्मचाऱ्यांना रु.५.०० लाख वैद्यकीय विमा संरक्षण देण्यात आले आहे. दुदैवाने कोरोनाच्या काळात आपण बँकेचे अधिकारी राजेंद्र भोळे, विकास बागुल, प्रसाद कुलकर्णी व सुनिता चौधरी या कर्मचाऱ्यांना गमावले आहे. त्यांनी बँकेच्या कामकाजात दिलेल्या सहभागाची नोंद बँकेने घेतलेली आहे.

बँकेतर्फे १५५ अधिकाऱ्यांसाठी ALM, CRAR, Audit, Credit Appraisal, NPA Recovery या विषयांवर १४९० तासांपेक्षा जास्त वेळेचे ऑनलाईन प्रशिक्षण देण्यात आले.

कामाच्या ठिकाणी महिलांवरील लैंगिक छळवणूक (प्रतिबंध, निषिद्धता व निवारण अधिनियम, २०१३) अंतर्गत बँकेत काम करणाऱ्या महिला कर्मचाऱ्यांच्या तक्रार निवारणासाठी एक समिती स्थापन केली आहे. या 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.)

Resource Department accepted this more difficult and challenging job of handling all these resources in our organization during this crucial period of COVID-19 pandemic. We really appreciate our employees for the dedication in the work with smiling face, courtesy during pandemic. They are our FRONTLINE WORKERS and serving to common public of the society even in the wave of life threatening CORONA virus disease with continuity in the same on the basis of the grit and determination of the staff members.

Your bank always cares for its dedicated employee force. Our almost 78 employees have infected with the disease. To safeguard our employees bank has covered all staff members with ₹5.00 Lakh medical insurance cover. Unfortunately during corona we have lost our Officers Rajendra Bhole, Vikas Bagul, Prasad Kulkarni & Sunita Chaudhari. Bank has acknowledged their contribution in day to day work of the Bank.

We have imparted online training to 155 officers for more than 1490 hours on subjects like ALM, CRAR, Audit, Credit Appraisal, NPA Recovery etc.

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.)

१४. माहिती तंत्रज्ञान :

संगणक विभागाने आर्थिक वर्ष २०२०-२१ मध्ये केलेली काही वैशिष्ट्यपूर्ण कामे :

१. सुरक्षित डिजीटल संप्रेषणासाठी आरबीआय च्या मानदंडानुसार बँकेसाठी कॉर्पोरेट ईमेल आयडी लागू केले.
२. एटीएम चा वापर करून केलेल्या व्यवहारांची सुरक्षा वाढविण्यासाठी आरबीआय च्या निर्देशानुसार बँकेने एटीएम साठी ईएमव्ही प्रमाणपत्र पूर्ण केले आहे.
३. आरबीआय च्या मार्गदर्शक सूचनांनुसार एनईएफटी आणि आरटीजीएस सेवांसाठी बँकेने या प्रक्रिया इफतास क्लाउडवर स्थलांतरित केल्या.
४. बँक पॉलिसीनुसार क्लायंट रिस्क वर्गीकरणासाठी इनहाऊस मॉड्युल विकसित केले.
५. एटीएम कार्ड आधारित व्यवहाराची जोखीम कमी करण्यासाठी बँकेच्या मोबाईल ॲपद्वारे कार्ड सेफ सुविधा वापरकर्ता एटीएम/पिओएस/ई-कॉम व्यवहारासाठी मर्यादा सेट करू शकतो, त्याच्या गरजेनुसार सेवेस ब्लॉक/ परवानगी देऊ शकतो.
६. ग्रीन पिन सुविधा एटीएम वर सुरु केली. ही सुविधा जेपीसी बँकेच्या एटीएम वर किंवा मोबाईल ॲपद्वारे आपला पिन तयार करणे किंवा पिन बदलण्यासाठी वापरकर्त्यास परवानगी देते. ज्यामुळे एटीएम कार्ड धारकास पिन मेलर किंवा पिन बदलण्यासाठी शाखेत भेट देण्याची आवश्यकता नाही. ग्राहक कोणत्याही वेळी आणि वर्षाचे ३६५ दिवस या सेवेचा लाभ घेऊ शकेल.
७. बँकेच्या मोबाईल ॲप द्वारे चेकबुक विनंती सुरु केली.
८. एका वर्षात कोणताही व्यवहार नसलेल्या खात्यांना निष्क्रिय खाते (इनऑपरेटिव खाते) होऊ नये म्हणून एसएमएस द्वारे सूचना देणे सुरु केले.
९. NACH फाईल्स एक्स्चेंज करतांना सुरक्षा वाढविण्यासाठी एनस्क्रिप्शन - डिस्क्रिप्शन प्रक्रिया अंमलात आणली.
१०. NACH माध्यमातून ई-साइन इन ई-मॅंडेट प्रक्रियेची अंमलबजावणी, ज्याद्वारे ग्राहक स्थायी सूचना सेट करू शकतात आणि प्रायोजित बँका मान्य केलेल्या वारंवारतेनुसार/ सूचनांनुसार निधी खेचू शकेल.
११. बँक UPI वर उपलब्ध आहे. त्यामुळे ऑनलाईन पेमेंट करणे सहज शक्य आहे.

14. INFORMATION TECHNOLOGY :

During FY 2020 - 21, following are some of the major activities performed by IT Dept -

1. As per RBI norms Implemented Corporate Email ID for Bank for secure digital communications.
2. As per RBI directions to enhance the security of transactions at ATMs, Bank has completed EMV certification for ATMs.
3. As per RBI guidelines, Bank switched over to IFTAS cloud for NEFT and RTGS services.
4. In-house module developed for Client Risk Categorization as per Bank Policy.
5. Introduced Card Safe facility through Bank's Mobile App to mitigate the risk of Card based transactions. User can set limit for ATM/POS/E-COM transaction, Block/Allow the service as per his need.
6. Commenced "Green PIN" Facility on ATM & Bank's Mobile App which permits user to create/change his PIN on JPC Bank's ATM or through Mobile App, ATM card holder need not visit to Branch for PIN mailer or PIN change request, Customer can avail the services at any time and 365 days.
7. Commenced Cheque Book Request through Bank's Mobile App.
8. SMS alerts to non operated accounts to avoid it becoming as "Inoperative Account"
9. Implementation of NACH files Encryption - Decryption for enhancing the security during files exchange.
10. Implementation of eSign based E-Mandate processing through NACH by which customer can set up standing instructions allowing sponsor banks to pull the funds as per the instruction at an agreed frequency.
11. Bank is available on UPI. Hence online payment can be done easily.

१५. उपविधी दुरुस्ती :

मागील वर्षी उपविधीत केलेल्या बदलाप्रमाणे आपण व्यवस्थापन मंडळ बनवले आहे. तसेच रिझर्व बँकेच्या निर्देशाप्रमाणे व बहुराज्यीय सहकारी कायदा २००२ अनुसार उपविधीत काही बदल आहेत, त्यास सभासदांनी मंजुरी घावी.

मागील वर्षी उपविधीत दुरुस्ती केल्याप्रमाणे बँकेने व्यवस्थापन मंडळ स्थापन केलेले 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.) अहवाल वर्षात एकुण १०९९८ (बचत खाते ९८६४ + चालु खाते ११३४) खाती उघडण्यात आली आहेत.

१६. 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. कार्यकारी जोखीमीची काळजी घेण्यासाठी बँकेने जोखीम आधारीत अंतर्गत लेखापरिक्षण सुरु केले आहे. तरलता जोखीम कमी करण्यासाठी आवश्यक उपाय करण्यात आले आहेत. अनुपालन जोखीम कमी करण्यासाठी बँक रिझर्व बँकेने विहित केलेल्या नियामक चौकटी अतिरिक्त कायदा व बँकींग उद्योगातील कायदे व नियमांचे अनुसरण करण्यासाठी बँक सर्वतोपरी प्रयत्नशिल आहे.

15. Modifications in Bye Laws :

There are few modifications in Byelaws as per the amendment in Banking Regulation Act and as per Multi State Co-op. Societies Act, 2002. Members of the bank are requested to approve the same.

We have also formed Board of Management as per amendment in byelaws last year.

17. CENTRALIZED A/C OPENING & CKYC CELL:

Our 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.) Total 10998 (Savings A/cs. 9864 + Current A/c. 1134) accounts were opened in the year.

16. RISK MANAGEMENT :

The main risks identified by banks in its operations are Credit Risk, Market Risk, Liquidity Risk, Operational Risk and Compliance Risks. 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 and success. The Bank has started assessing credit risk. The Bank has already introduced a fullfledged Credit & Deposit Risk rating / scoring system. The Bank propose to introduce Risk Based Internal Audit to take care of Operational Risks. Bank has initiated adequate measures to mitigate Liquidity Risk. In order to mitigate Compliance Risk, the Bank has been making all out effort to follow up the Legal and Banking Industry Laws and Regulations apart from being within the limits of regulatory framework prescribed by the Reserve Bank of India.

१८. बचत गट (आर्थिक समावेश):

हे आर्थिक वर्ष कोरोना महामारीचे वर्ष होते. या सततच्या संकटमयी महामारीतही बचत गट विभागाने विविध महिलांशी संवाद साधून, विविध प्रशिक्षणे घेऊन ९० पेक्षा अधिक बचत गट स्थापन केले आहेत व त्यातील ३७ गटांना रु.१८.५० लाखाचे पहिले लिकेज व ३८ गटांना रु.५६.०० लाखाचे दुसरे लिकेज व्दारे कर्ज उपलब्ध करून दिले आहे. सदर आर्थिक वर्षात बँकेने नव्याने पारोळा, डांभूर्णी, कानळदा, नशिराबाद, असोदा, भादली या भागातील महिला बचत गट बँकेत उघडले आहेत. गेल्या आर्थिक वर्षात ९०० च्या वर महिला बचत गटांच्या माध्यमातून बँकेशी जुळल्या आहेत.

कोविड-१९ प्रतिबंधक सर्व शासकीय नियमांचे पालन करून बँक व नाबार्ड यांच्या संयुक्त विद्यमाने बचत गटांच्या महिलांसाठी उद्योगिनी मेळावा चे आयोजन केले होते. इतर शहरांतील तसेच विविध ग्रामीण भागातील बचत गटांना आमंत्रित करण्यात आले होते.

याव्दारे ग्रामिण भागातील महिलांनी प्रथमच मेळाव्यात स्टॉल लावले. उद्योगिनी मेळाव्याने कोरोना काळातही महिलांना रोजगारसंधी मिळवून दिलीच, त्याही पेक्षा काही बचत गटांना भविष्यकालीन ऑर्डर्सही मिळवून दिल्यात.

खेडोपाड्यात जाऊन व्हिलेज लिडरशिप प्रोग्रॅमचे आयोजन करण्यात आले. तसेच बँकेशी संलग्नित ११ बचत गटांना रत्नागिरी जिल्ह्यात झालेल्या संक्रांत महोत्सव या कार्यक्रमात महिला बचत गटांना बँकेने खान्देशी उत्पादनांना विक्रीसाठी बाजारपेठ उपलब्ध करून दिली. या व्यतिरीक्त बचत गट महिला सदस्य आणि इतर महिलांना गणपती मुर्ती आणि शाळा गणवेश बनविण्याचे प्रशिक्षण देण्यात आले.

१९. लेखापरिक्षण व इन्स्पेक्शन :

बँकेचे २०१९-२० या कालावधीसाठी रिझर्व्ह बँक ऑफ इंडिया कडून इन्स्पेक्शन करण्यात आले. तसेच २०२०-२१ चे वैधानिक लेखापरिक्षण फाटक अँड जोशी कंपनी 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. वैधानिक लेखापरिक्षकांच्या नियुक्तीसाठी रिझर्व्ह बँकेची परवानगी घेण्याची मार्गदर्शक तत्वे जाहीर केलेली आहे.

18. SELF HELP GROUP (FINANCIAL INCLUSION):

This was the year of the Corona pandemic. Despite the ongoing crisis, the self-help group department has set up more than 90 self-help groups through various trainings and interaction with various women. First linkage loan amounting to Rs.18.50 lakh is given to 37 groups & second linkage loan amounting to Rs.56.00 lakh is given to 38 groups. In this financial year, new self help groups in Parola, Dambhurni, Kanalda, Nasirabad, Asoda, Bhadli have formed. Over 900 women have associated the bank through self-help groups in the last financial year.

The Bank and NABARD jointly organized the Udyogini Melawa for the women of the self-help groups in compliance with all government regulations. Self-help groups from other cities & rural areas were invited.

This was the first time that women from rural areas set up stalls at the fair. The Udyogini Melava not only provided employment opportunities to women during the Corona period, but also provided future orders to some self-help groups.

Village Leadership Program was organized in the villages. The bank also provided a market for the sale of Khandeshi products to 11 self-help groups affiliated to the bank during the Sankrant Mahotsav held in Ratnagiri district. In addition, women members of self-help groups and other women were trained to make Ganpati idols and school uniforms.

19. AUDIT & INSPECTION :

Inspection for the period 2019-20 was conducted by Reserve Bank of India. Statutory Audit for 2020- 21 was conducted by Phatak & Joshi Company. Bank is thankful to RBI Officials & Statutory Auditors for valuable guidance. Concurrent Auditors have also done Audit of major branches and imparted their guidance. Reserve Bank has advised to take prior permission before appointment of Statutory Auditor.

२१. अहवाल वर्षातील विशेष :



दिनदर्शिका वितरण :

डावीकडून सर्व मान्यवर- बँकेच्या दिनदर्शिकेचे प्रकाशन करतांना बँकेचे संचालक श्री.रामेश्वर जाखटे, श्री.राजेश परमार, श्री.चंदन अत्तरदे, श्री.अनिकेत पाटील, बँकेचे ग्राहक व सभासद श्री.गुणवंत भारंबे, श्री.राजेश शाह, मा.उपमहापौर श्री.सुनिल खडके, बँकेचे चेअरमन श्री.भालचंद्र पाटील, रिटायर्ड कमांडर अॅड.श्री.श्रीधर मोरे, डॉ.लिलाताई चौधरी (इंग्लंड), सौ.सुरेखा चौधरी (संचालिका), सौ.गायत्रीताई कोल्हे व श्री.मोहन कोल्हे.

21. EVENTS DURING THE YEAR :

Calendar Distribution :

Hon'ble dignitaries from left- Bank's Director Mr.Rameshwar Jakhete, Mr.Rajesh Parmar, Mr.Chandan Attarde, Mr.Aniket Patil, Bank's Customer & Shareholder Mr.Gunwant Bharambe, Mr.Rajesh Shah, Hon.Dy.Mayor Mr.Sunil Khadke, bank's Chairman Mr.Bhalchandra Patil, Rtd.Commandar Adv.Mr.Shridhar More, Dr.Lilatai Chaudhari (England), Mrs.Surekha Chaudhari (Director), Mrs. Gayatritai Kolhe & Mr.Mohan Kolhe.



महिला बचत गट उद्योगिनी मेळावा शुभारंभ :

डावीकडून मान्यवर- बँकेच्या बचतगट विभाग प्रमुख सौ.शुभश्री दप्तरी, मा.महापौर सौ.भारतीताई सोनवणे, नाबार्डचे सहा. महाव्यवस्थापक श्री.श्रीकांत झांबरे, मा.जिल्हाधिकारी श्री.अभिजीत राऊत (IAS), बँकेचे एमडी व सीइओ श्री.दिलीप देशमुख, बँकेचे चेअरमन श्री.भालचंद्र पाटील, बँकेचे संचालक श्री.अनिकेत पाटील.

SHG Diwali Udyogini Melava Inauguration :

Hon'ble dignitaries from left- Bank's SHG Incharge Mrs.Shubhashri Daptari, Hon.Mayor Mrs.Bharatitai Sonawane, NABARD's Asst.General Manager Mr.Shrikant Zambare, Hon.Collector Mr.Abhijit Raut (IAS), Bank's MD & CEO Mr.Dilip Deshmukh, Chairman Mr.Bhalchandra Patil & Director Mr.Aniket Patil.



जिल्हा परिषदेचे मा. सिडओ श्री. बी. एन. पाटील यांचे हस्ते, उद्योगिनी मेळाव्यातील प्रथम पुरस्कार रणाडचे अमळनेर येथील जागमाता महिला बचत गटाला देण्यात आला.

Jagmata self help group from Ranaiche, Amalner was awarded as First in Udyogini Melava by the hands of Zillha Parishad's Hon.CEO Mr. B.N. Patil.



कोरोना काळात सेवेबद्दल ग्राहकांतर्फे सत्कार :

Felicitation by Customers for the service given during Corona :

बँकेच्या एमजे कॉलेज शाखेचे ग्राहक सौ. व श्री. बिराजदार यांनी कोरोना काळातील सेवेबद्दल शाखेचा सत्कार केला. डावीकडून मान्यवर - बँकेच्या अधिकारी सौ.भारती रोटे, ग्राहक सौ.शैला तुकाराम बिराजदार व श्री.तुकाराम श्रीपतराव बिराजदार, बँकेच्या एमजे कॉलेज शाखेचे शाखाधिकारी श्री.गणेश खांडरे, श्री.राजेश कुलकर्णी, श्री.मोहन पाटील, श्री.मयुर चौधरी व श्री.विवेक अमृतकर.

Mrs. & Mr. Tukaram Birajdar, customers of MJ College branch, felicitated MJ College branch for service given during corona. Hon'ble dignitaries from left- Bank's Officer Mrs.Bharati Rote, customers Mrs.Shaila Tukaram Birajdar and Mr.Tukaram Shripatrao Birajdar, Bank's MJ College Branch Manager Mr.Ganesh Khandare, Mr.Rajesh Kulkarni, Mr.Mohan Patil, Mr.Mayur Chaudhari & Mr.Vivek Amrutkar.



एमआयडीसी, महाबळ, असोदा व कानळदा शाखांमध्ये सोने तारण कर्ज सुविधेचा शुभारंभ :

बँकेच्या एमआयडीसी व महाबळ शाखेत बँकेचे चेअरमन श्री.भालचंद्र पाटील यांच्या हस्ते, असोदा शाखेत सल्लागार समिती सदस्य श्री.गुणवंत पाटील आणि कानळदा शाखेत सल्लागार समिती अध्यक्ष डॉ.बळीराम राणे यांचे हस्ते शुभारंभ करण्यात आला.

२२. सामाजिक बांधिलकी :



Gold Loan facility started at MIDC, Mahabal, Asoda & Kanalda :

Gold loan facility at MIDC & Mahabal was inaugurated by the hands of Bank's Chairman Mr.Bhalchandra Patil. At Asoda & Kanalda branch it was inaugurated by the hands of Advisory Committee Member Mr.Gunwant Patil and Dr. Baliram Rane respectively.

22. CORPORATE SOCIAL RESPONSIBILITY :



वृक्षारोपण :

बँकेतर्फे अजिंठा लॉन्स, एमआयडीसी, जळगाव येथे वृक्षारोपण करण्यात आले. डावीकडून सर्व मान्यवर- श्री.निमिष पाटील, बँकेचे संचालक श्री.सुनिल पाटील,श्री.राजेश परमार, चेअरमन श्री.भालचंद्र पाटील, संचालक श्री.अनिकेत पाटील, उपमहाव्यवस्थापक श्रीमती स्वाती सारडा, संचालक श्री.चंदन अत्तरदे व इतर.

Plantation :

Tree plantation was done at Ajintha Lawns, MIDC, Jalgaon. Hon'ble dignitaries from left- Mr.Nimish Patil, Bank's Director Mr.Sunil Patil, Mr. Rajesh Parmar, Chairman Mr.Bhalchandra Patil, Director Mr. Aniket Patil, Dy.General Manager Smt.Swati Sarda, Director Mr.Chandan Attarde and others.



रक्तदान :

कोरोनाच्या पार्श्वभूमीवर रक्त पिशव्यांचा तुटवडा निर्माण झाला होता. याची जाणीव ठेवून वर्धापनदिनाचे औचित्य साधून बँकेने रेडक्रॉस सोसायटीच्या मदतीने रक्तदान शिबीर आयोजित केले होते. त्याप्रसंगी रक्तदान करतांना बँकेचे चेअरमन श्री.भालचंद्र पाटील व संचालक श्री.अनिकेत पाटील सोबत संचालक श्री.सुनिल पाटील, प्रा.श्री.विलास बोरोले व श्री.राजेश परमार.

Blood Donation :

On the background of Corona, there was a shortage of blood bags. Keeping into mind, with the help of Redcross Society, bank has organised Blood Donation. Bank's Chairman Mr.Bhalchandra Patil & Director Mr.Aniket Patil donating blood, alongwith Directors Mr.Sunil Patil, Prof.Mr.Vilas Borole & Mr.Rajesh Parmar.

सत्कार :

बँकेच्या संचालक मंडळा तर्फे मान्यवरांचा सत्कार करण्यात आला.

Felicitatation :

Dignitaries were felicitated by the Board of Directors of the bank.



लोकप्रिय नेते माननीय मंत्री महोदय मा.श्री. गुलाबरावजी पाटील (पाणीपुरवठा व स्वच्छता विभाग) व कॅबिनेट मंत्री यांचा गौरव करतांना बँकेचे संचालक मंडळ.

Board of Directors of the bank felicitating Hon. Minister Shri Gulabraoji Patil (Water Supply & Sanitation) & Cabinet Minister.



डावीकडून सर्व माननीय – बँकेचे माजी चेअरमन श्री.भालचंद्र पाटील, बँकेचे चेअरमन श्री.अनिकेत पाटील यांचे हस्ते सत्कार स्वीकारतांना माननीय इन्स्पेक्टर जनरल ऑफ पोलीस मा.डॉ.श्री. सुहासजी वारके (IPS) व बँकेचे माजी संचालक मा.श्री.मधुकरजी वारके.

Ho'ble dignitaries from left - Bank's Ex-Chairman Mr.Bhalchandra Patil, Chairman Mr.Aniket Patil felicitating Hon'ble Inspector General of Police Hon.Dr.Mr. Suhasji Warke (IPS) and Ex-Director Hon.Mr.Madhukarji Warke.



डावीकडून सर्व माननीय – बँकेचे माजी संचालक मा.श्री.मधुकरजी वारके यांचा एका कौटुंबिक सोहळ्यात बँकेचे माजी चेअरमन श्री.भालचंद्र पाटील यांचे हस्ते सत्कार करण्यात आला. सोबत मा.डॉ.श्री. सुहासजी वारके (IPS) व चेअरमन श्री.अनिकेत पाटील.

Ex-Director Hon.Mr.Madhukarji Warke was felicitated by bank's Ex-Chairman Mr.Bhalchandra Patil in a family program. Along with Hon.Dr.Mr. Suhasji Warke and Chairman Mr.Aniket Patil.



मा.श्री. लालचंदजी पाटील यांची जिल्हा परिषद जळगाव च्या उपाध्यक्ष पदी निवड झाल्याबद्दल त्यांचा गौरव करताना बँकेचे संचालक मंडळ.

Hon.Mr. Lalchandji Patil is felicitated by the bank for selection as Vice-Chairman of Jilha Parishad, Jalgaon.



मा.श्री. मिलींद कुलकर्णी, संपादक, लोकमत, यांना महाराष्ट्र राज्य पत्रकार संघाच्या वतीने मूकनायक पुरस्कार मिळाल्याबद्दल बँकेतर्फे त्यांना सपत्निक गौरविण्यात आले.

Hon.Mr. Milind Kulkarni, Editor, Lokmat, received 'Muknayak' award by Maharashtra Rajya Patrakar Sangh. In respect of the same, bank felicitated him along with his wife.



मा.श्री. अनिश शाह यांची क्रेडाई (Confederation of Real Estate Developers Association of India) च्या महाराष्ट्र राज्य सहसचिव पदी फेरनिवड झाली त्यानिमित्त त्यांना बँकेतर्फे गौरविण्यात आले.

Hon.Mr. Anish Shah is felicitated by the bank for re-selection as Maharashtra state Jt.Secretary of CREDAI (Confederation of Real Estate Developers Association of India)



मा.श्री. सुनिल भंगळे यांची जिल्हा मेडिसीन डिलर्स असोसिएशनच्या अध्यक्ष पदी फेरनिवड झाली त्यानिमित्त त्यांना बँकेतर्फे गौरविण्यात आले. त्यांचेसोबत मा.श्री.कनकमल राका-उपाध्यक्ष, मा.श्री.अनिल झवर-सचिव, मा.श्री.रुपेश चौधरी-सहसचिव यांचीही फेरनिवड झाल्याबद्दल त्यांनाही गौरविण्यात आले.

Hon.Mr. Sunil Bhangale is felicitated by the bank for re-selection as President of District Medicine Dealers Association. Also felicitated Hon.Mr. Kanakmal Raka-Vice President, Hon.Mr.Anil Zawar- Secretary, Hon.Mr. Rupesh Chaudhari- Jt.Secretary for their re-selection.



मा.डॉ. स्नेहल फेगडे यांची सर्जन्स ऑफ इंडिया च्या कार्यकारी सदस्य पदी निवड झाली त्यानिमित्त त्यांना बँकेतर्फे गौरविण्यात आले.

Hon. Dr. Snehal Fegade is felicitated by the bank for selection as Executive Member of Surgeons of India.



बँकेचे माजी संचालक मा.श्री. लक्ष्मीनारायण बियाणी यांना बँकेचे चेअरमन श्री.भालचंद्र पाटील यांच्या तर्फे गौरविण्यात आले.

Ex-Director of the Bank Hon. Mr.Laxminarayan Biyani is felicitated by the Chairman Mr. Bhalchandra Patil.

शालेय संच वाटप :

सामाजिक बांधीलकी जोपासण्याच्या उदात्त हेतूने दरवर्षी हुशार, गरीब व होतकरु विद्यार्थ्यांना शालेय साहित्याचे वाटप करण्यात येते. कोरोनामुळे अहवाल वर्षात हा कार्यक्रम घेता आला नाही.

२३. 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 ३४ 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. अहवाल वर्षात या योजनेचा लाभ ०१ मान्यवर सभासदाने घेतलेला आहे.

(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 देण्यात 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 ५५ सभासदांनी या योजनेचा लाभ घेतलेला आहे.

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 अनुदानीत तत्वावर शस्त्रक्रिया केली जाते. ही शस्त्रक्रिया दुसऱ्या हॉस्पिटलमध्ये केली तरी मदत दिली जाते.

(४) **बहिरेपण निर्मूलन शस्त्रक्रिया** : कानाच्या बहिरेपण निर्मूलन शस्त्रक्रियेसाठी एका सभासदास ₹३,०००/- ची मदत करण्यात 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.

Notebook & School Accessories distribution :

Each year bank distributes Notebook & other educational material as part of social responsibility to clever, poor & needy students. Due to corona pandemic, this event was not conducted.

23. 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). 34 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. 01 shareholder is benefited during the year.

(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 55 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.

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.

(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.

(५) **किडनी डायलिसिस** : किडनी डायलिसिससाठी सभासदास ₹१५,०००/- ची मदत केली जाते. या योजनेचा लाभ फक्त स्वतः सभासदास घेता येतो.

(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 करीत असते. अहवाल वर्षात या योजनेचा लाभ १६ 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, सासु-सासरे व पती यांना शस्त्रक्रियेसाठी अनुदान दिले जाते.

(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 ठेव पावती २२ मुलींच्या पालकांना देण्यात आली आहे.

(९) **अपघात विमा संरक्षण** : बँकेने आपल्या सभासदांसाठी ₹३.०० लाखापर्यंतची अपघात विमा संरक्षण योजना कार्यान्वित केलेली 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. इतर सभासदांपैकी कोणाचे अपघाती निधन झाल्यास त्यांचे वारसांना बँकेकडून ₹१५,०००/-ची मदत देण्याची योजना सुरु आहे.

(१०) **रक्त पिशवी पुरवठा** : इंडियन रेडक्रॉस सोसायटी च्या सहाय्याने 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 ०३ कुटुंबियांनी सदर योजनेचा लाभ घेतलेला 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.

(5) **Kidney Dialysis & Kidney Transplant** : Only shareholder himself gets financial assistance of ₹15,000/.

(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. 16 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.

(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, 22 parents have received the deposit receipt.

(9) **Accidental Insurance** : Bank has taken Accidental Insurance cover of ₹3.00 Lakhs for shareholders. 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** : With the help of Indian Red Cross Society, 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, 03 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:

१. शालांत शिष्यवृत्ती इ.५वी व इ.८ वी. २. इ.१० वी व इ.१२ वी.
३. एम.टी.एस./एन.टी.एस. (मेरीट 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.

कोरोनामुळे अहवाल वर्षात हा कार्यक्रम घेता आला नाही.

- 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.

Due to corona pandemic, this event was not conducted.

(१२) वरील सर्व योजनांतर्गत बँकेने अहवाल वर्षात सभासद कल्याण निधीतून सभासदांसाठी केलेल्या खर्चाची एकुण रक्कम प्रति सभासद ₹११९/- इतकी आहे.

वर्ष Year	प्रती सभासद खर्च : Per Shareholder Exp.
2019-20	₹ 219/-
2020-21	₹ 119/-

(12) Including all schemes, your bank has spent ₹ 119/- per shareholder from Share Holders Welfare Funds.

२४. वार्षिक सभेची सूचना व अहवाल :

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

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

सभासदांना विनंती की, आपले ई-मेल आयडी बँकेच्या शेअर विभागास कळवावेत.

२५. बँकेची संचालक मंडळ निवडणूक बिनविरोध :

बँकेच्या संचालक मंडळ निवडणूक २०२१ - २०२६ करिता दि.२४.०४.२०२१ रोजी बँकेची सर्वसाधारण सभा आयोजित करण्यात आली होती. कोरोनाच्या पार्श्वभूमीवर सदर सर्वसाधारण सभा एनएसडीएल च्या सहकार्याने व्हिडिओ कॉन्फरन्स/ ऑडिओ व्हिजुअल माध्यमाद्वारे (VC/OAVM) माध्यमाद्वारे घेण्यात आली. दि मल्टिस्टेट को-ऑपरेटीव्ह सोसायटीज अॅक्ट २००२, दि मल्टिस्टेट को-ऑपरेटीव्ह सोसायटीज रूल्स २००२, आणि त्यामध्ये असलेले शेड्युल आणि बँकेच्या उपविधी प्रमाणे एकूण १४ संचालक मंडळ सदस्यांची वर्गवारीनुसार निवड करावयाची होती. सदर सर्वसाधारण सभेमध्ये १४ उमेदवार हे बँकेचे संचालक मंडळ सदस्य म्हणून बिनविरोध निवडून आलेले आहेत, असे मा.निवडणूक निर्णय अधिकारी यांनी सर्वसाधारण सभेमध्ये जाहीर केले.

24. 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.

25. Unopposed Election of the Board of Directors:

General Meeting of the Bank was organised on 24.04.2021 for Board of Directors' Election. Due to Corona, the meeting was held by Video Conference/ Audio Visual medium (VC/OAVM), in association with NSDL. As per Multistate Co-operative Societies Act 2002, The Multistate Co-operative Societies Rules 2002, and schedules there under and Bye-laws of the bank; total 14 Directors were to be elected. 14 Candidates have been declared elected unopposed as Board of Directors of the Bank, by Returning Officer in the General Meeting.

२६. 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 राष्ट्रपती प्रणव मुखर्जी, माजी मंत्री जयवंतसिंग, लोक जनशक्ती पार्टीचे राम विलास पासवान, माजी मंत्री हरीभाऊ जावळे, फुटबॉल खेळाडू दिग्गो मॅराडोना, लेखक रत्नाकर मतकरी, शास्त्रीय गायक पं.जसराज, वेशभुषाकार भानु अथय्या, दिग्दर्शक निशिकांत कामत, गीतकार योगेश, राहत इंदौरी, अभिनेते शॉन कॉनरी, ऋषी कपूर, राजीव कपूर, सौमित्र चॅटर्जी, जगदीप, इरफान खान, सुशांतसिंग राजपुत, गायक एस.पी.बालसुब्रमण्यम, नृत्यदिग्दर्शिका सरोज खान इ. महामारीचे हे वर्ष संपुर्ण मानवजातीसाठी घातक होते, आम्ही कोविड-१९ ने जीवनास मुकलेल्या जगभरातील सर्व व्यक्तींना मनःपूर्वक श्रद्धांजली वाहतो.

२७. 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, फे डरेशन/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
अनिकेत भालचंद्र पाटील - चेअरमन

26. Obituary :

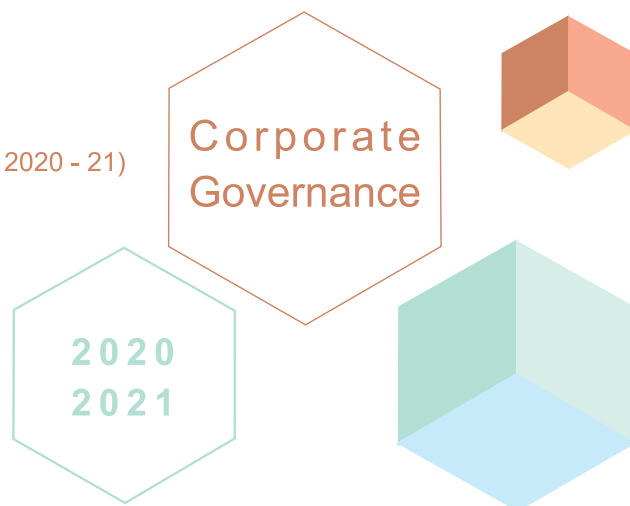
The Board of Directors offer their sincere condolence to various dignitaries who have left for heavenly abode during the year. Homage to - Former President Pranab Mukherjee, Former Union minister Jaswant Singh, Lok Janshakti Party patron Ram Vilas Paswan, Former MP Haribhau Jawale, Football legend Diego Maradona, Writer Ratnakar Matkari, Classical Singer Pt.Jasraj, Costume Designer Bhanu Athaiya, Director Nishikant Kamat, Lyricist Yogesh, Rahat Indori, Actors Sean Connery, Rishi Kapoor, Rajiv Kapoor, Soumitra Chatterjee, Jagdeep, Irrfan Khan, Sushant Singh Rajput, singer SP Balasubrahmanyam, choreographer, Saroj Khan etc. This pandemic year was threat for all mankind, we pay humble obituary to Covid-19 victims all over the world.

27. 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
Aniket Bhalchandra Patil - Chairman

(Forming part of the Directors' Report for the year 2020 - 21)



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. CA Mr. Jagdish M. Agrawal | Special Invitee |

b. Credit 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. 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. Rameshwar A. Jakhete	Member
6. CA Mr. Jagdish M. Agrawal	Spl. Invitee
7. Mr. Dilip Y. Deshmukh	MD& CEO

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

4. Attendance of Directors at Board Meetings :

During the year 18 Board Meetings and 20 various Committee meetings 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	18	20
02.	CA Dr. Prakash Mangilal Kothari	Vice Chairman	18 (Online)	20 (Online)
03.	Mr. Dattatray Nathu Chaudhari	Director	LOA	NA
04.	Dr. Chandrakant Baliram Chaudhari	Director	18	20
05.	Mr. Durgadas Dattatray Neve	Director	17	NA
06.	Mrs. Surekha Vilas Chaudhari	Director	18	NA
07.	Mrs. Smita Prakash Patil	Director	18	20
08.	Prof. Vilas Chudaman Borole	Director	17	NA
09.	Mr. Sunil Prabhakar Patil	Director	18	20
10.	Mr. Rameshwar Anandram Jakhete	Director	17	20
11.	Mr. Chandan Sudhakar Attarde	Director	18	20
12.	Dr. Suhas Baburao Mahajan	Director	18 (Online)	20 (Online)
13.	Mr. Aniket Bhalchandra Patil	Director	18	NA
14.	Mr. Rajesh Dhirajlal Parmar	Director	18	NA
15.	CA Mr. Jagdish Mannalal Agrawal	Expert Co-opted Director	18	20

Leave of Absence was granted to Mr. Dattatray Nathu Chaudhari.

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
86th	Sunday 8th Nov. 2020	10.00 am	152, Polan Peth, Dana Bazar, Jalgaon (Online).
85th	Sunday 29th Sept. 2019	8.30 am	Yashwantrao Muktangan, Neri Naka, Jalgaon.
84th	Sunday 17th June 2018	8.30 am	Yashwantrao Muktangan, Neri Naka, Jalgaon.

7. Dividend history of last 3 years :

F.Y.	Rate of Dividend	Declaration Date	Date of payment
2019-20	N.A.	N.A.	N.A.
2018-19	N.A.	N.A.	N.A.
2017-18	N.A.	N.A.	N.A.

8. Classification of Shareholders as on 31st March 2021 :

Individual Members	19814
Firms	386
Others	242
Total	20442

9. Share Transfers :

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

	2020-21	2019-20	2018-19
No. of shares transferred	67	78	73
No. of shares transmitted	93	96	106

10. Customer Complaint :

During the year 2020-21, the number of complaints recieved & resolved are as under-

No. of complaints recieved	No.of complaints resolved	No. of complaints pending
22	22	Nil

INDEPENDENT STATUTORY AUDITORS REPORT FOR THE YEAR ENDED ON 31-03-2021

(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)

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 31-03-2021 which comprise the Balance Sheet as at 31-03-2021, and Profit and Loss Account and Cash Flow statement for the year then ended, a summary of significant accounting policies and other explanatory information. The returns of Head Office & its departments, all forty branches audited by us either physically or by way of electronic media 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, including the accounting standards issued by The Institute of Chartered Accountants of India (ICAI), 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 (ICAI). 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. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

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

Other Matters

6. In view of the situation arising out of the Covid-19 virus and restrictions placed by the government on travel, we were not in a position to visit any of the branches of the Bank for conducting the audit at the respective locations of the said branches for the entire period. We have conducted the entire audit from the Head Office and also by using various techniques of online auditing. We have verified the records/documents/statements received by us through electronic media. We have also received the management representation letter wherever necessary. Using such techniques we have ensured reasonable assurance that the information/record/statements provided to us are free from material misstatement and adhere to the relevant standards

7. We have carried out the audit process subject to our disclosures mentioned below. The audit evidence obtained by us is adequate to express our audit opinion on the financial statements of the bank as on 31st March, 2021. While expressing our audit opinion, we have also relied upon the certifications by the management and the certification by other independent auditors, whenever required.

8. The “disclaimer opinion expressed in the present report is based on the limited information, facts and inputs made available to us at the Head Office and through electronic means/scan copies by the branch/bank management. We wish to highlight that due to the COVID 19 induced restrictions on physical movement and strict timelines, the entire audit team could not visit the branches as stated above for undertaking the required audit procedures as prescribed under ICAI issued Standards on Auditing, including but not limited to:

- a) Inspection, observation, examination and verification of the original documents/ files.
- b) Physical verification of cash/gold/stationery items including adequate internal controls thereof
- c) Examination of the various documents with regard to primary and collateral security.
- d) Verification of the valuation and legal reports of the Immovable properties charged to the bank Branch. Scrutiny of the cash credit facility documents files /Stock statements and other QIS submitted by Borrowers.
- e) Scrutiny of the Sanction / Renewals/ Review/ appraisal / disbursement/ compliance and detailed documentation as per laid down procedures including execution of requisite documentation.
- f) Examination of the Inspection/visit reports of the branch officials.
- g) Observation with regard to dual custody of cash in hand/ATM
- h) Examination of the FA register, physical verification process / Stationery movement records.
- i) Verification of various bank records in relation to bank guarantees/ Letter of credit/ letter of comforts etc.
- j) Observation with regard to access controls and data security.
- k) Verification for timely receipt of the stock/book statements/FSSs/QIR from borrowers and scrutiny thereof.
- l) Physical verification of investments including Security Receipts issued by ARC's.
- m) Minutes and resolutions of Board meeting, EGM's

9. Implementation of banking software –

During FY 2019-20, the bank had migrated from its existing banking software 'Yashwant' to new core banking software "Finacle CBS".

The bank had carried all the master data & closing balances of all the ledgers & subsidiary ledgers to new Finacle CBS. They have discontinued the old software & moved to the new CBS software without running the parallel old software for data validation purpose since the new software is said to be a well settled software.

For the purpose of data migration & data validation the bank had engaged a professional team along with staff members. Thereafter, the bank has conducted the systems audit w.r.t data migration, data validation etc. through independent auditors in the earlier year as well as the current year. Further, as informed, compliance report of the systems audit has been submitted by the bank to the independent auditors. The bank has started NPA marking on on-going basis from 27-7-2021.

The bank has given us an assurance through their representations about the accuracy & reliability of the migrated data provided to us from out of the new Finacle software. We have fully relied on the data provided to us through the new Finacle CBS for the purpose of our audit and also on the migration audit report. We have not conducted any further audit procedures separately to assess the completeness and correctness of the migrated data.

Our opinion on the financial statements of the Bank and our report on Other Legal and Regulatory Requirements below, is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditors.

Qualified Opinion

10. 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 there under 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 Co-operative Societies, in the manner so required for the Urban Co-operative Banks and give 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 31st March, 2021,
- 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 'A' class for the year 2020-21.**

Basis for Qualified Opinion

11. The Bank has identified HYCC account of one of the borrowers as Standard instead of sub-standard (As per Annexure 10 to LFAR) In the said account there is insufficient turnover and irregular serving of interest. Hence, in our opinion, the said account should have been the classified as sub-standard as on 31st March, 2021. This will result into shortfall in provision for Bad and Doubtful debts to the extent of Rs. 79.32 Lakhs and reversal of unrecovered interest of Rs. 8.41 lakhs as on 31/3/2021. On account of this, the profit before tax of Rs. 3.64 Lakhs will result into a loss of Rs. 84.09 Lakhs. Consequently, the resultant Gross NPA will be Rs. 15375.88 lakhs (17.10%) and Net NPA will be Rs. 13252.60 Lakhs (15.09%) and CRAR is 12.90%

Report on other Legal and Regulatory Requirements

12. 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 Multi State Co-operative Societies Act 2002 and rules made thereunder.

13. As required by section 73(4) of the Multi State Co-operative Societies Act 2002, the rules framed thereunder and the Banking Regulation Act, 1949, and subject to the limitations of the audit indicated in paragraph 6 to 8 above, we report that::

- a) We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches/offices.
- c) The transactions of the Bank, which have come to our notice have been within the powers of the Bank.
- d) The Balance Sheet and the Profit & Loss Account dealt with by this report, are in agreement with the books of account and the returns.
- e) The reports on the accounts of the branches audited by the branch concurrent auditors have been forwarded to us and have been properly dealt with by us in preparing this report.
- f) 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.
- g) 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 realisation of money due to the Bank.

14. As required by Rule 27(3) of Multi State Co-operative Societies Rules 2002, we report on the matters specified in clause (a) to (f) of the said rules to the extent applicable to the Bank.

- (a) Transactions which appear to be contrary to the provisions of the Act, 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.
- (b) During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the provisions of the Act, the rules or the bye-laws of the Bank.
- (c) 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 31-03-2021
Doubtful Assets	₹ 6263.87 lakh
Loss Assets	₹ 0.00 lakh
Total	₹ 6263.87 lakh
Note : Provision made against above advances	₹ 1292.08 lakh (required ₹ 1291.40 lakh)

- (d) As per information provided to us and to the best of our knowledge, there are no credit facilities sanctioned by the Bank to members of the Board and their relatives as on 31st March, 2021.
- (e) During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India or National Agriculture and Rural Development Bank.
- (f) To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this rule.

For Phatak Joshi & Co.
Chartered Accountants,
Firm Regn No. 127813W
CA Vidyasagar J. Joshi (Partner)
M. No.125257
UDIN : 21125257AAAACI7902

Place : Nasik
Date : 31.08.2021

Balance Sheet as on 31.03.2021

31.03.2020 ₹ Ps	No.	Capital & Liabilities	भांडवल व देणी	Schedule	31.03.2021 ₹ Ps
22,24,53,800.00	01	Share Capital	भाग भांडवल	A	23,85,49,450.00
1,19,69,59,730.76	02	Reserve Fund and Other Funds	गंगाजळी व इतर निधी	B	1,48,51,12,745.12
-	03	Principal and Subsidiary State Partnership Fund Account	शासनाची प्रमुख अथवा सहाय्यकारी भागिदारी निधी		-
15,84,10,45,048.49	04	Deposits and other Accounts	ठेवी व इतर खाती	C	16,02,77,49,682.64
10,00,00,000.00	05	Borrowings	घेतलेली कर्जे	D	10,00,00,000.00
-	06	Bills for collection Being Bills Receivable (As per Contra)	वसुली स्विकारलेली बिले (दुबेरजीप्रमाणे)		-
-	07	Branch Adjustments	शाखा मिळवणी		-
10,07,23,823.24	08	Overdue Interest Reserve On Non-Performing Advances	थकबाकी व्याज तरतूद अनुत्पादीत कर्जावरील		19,85,63,009.56
9,06,77,111.00	09	Interest Payable	देणे व्याज	E	7,45,59,546.00
5,34,96,294.74	10	Other Liabilities	इतर देणी	F	4,55,51,709.31
43,49,330.00	11	Dhule Urban Bank (Merged Bank) Collection Account Payable	धुळे अर्बन बँक कलेक्शन अकाउंट पेएबल	G	----
11,84,68,754.42	12	Profit and Loss Account	नफा-तोटा खाते	H	2,34,49,509.02
2,32,08,812.54	13	Deferred Tax Liability	डिफर्ड टॅक्स लायबिलिटी		1,27,270.40
		NOTES ON ACCOUNTS	नोट्स ऑन अकाउंट	W	
17,75,13,82,705.19		TOTAL...	एकूण		18,19,36,62,922.05
		Contingent Liabilities :	संभाव्य देणी		
27,02,10,008.00		Bank Guarantees	बँक हमी		23,60,01,094.00
3,02,16,398.00		Letters of Credit Issued	लेटर ऑफ क्रेडिट		1,98,91,276.00
2,66,61,595.87		Others (i) Amt. trasferred to DEAF	डि.इ.ए.एफ. ला वर्ग केलेली रक्कम		3,12,33,121.78
18,25,000.00		ii) Civil Suit against Bank	दिवानी दावे		56,03,000.00
		iii) I.Tax Demand under Appeal	आयकर डिमांड अंडर अपिल		7,20,90,000.00

Place : Nasik
Date : 31.08.2021

Aniket Patil
Chairman

CA Dr. Prakash Kothari
Vice Chairman

Dr. C. B. Chaudhari
Director

Balance Sheet as on 31.03.2021

31.03.2020 ₹ Ps	No.	Property & Assets	जिंदगी व येणी	Sche- dule	31.03.2021 ₹ Ps
1,19,68,78,304.25	01	Cash and Bank Balance	रोख शिल्लक व बँकेतील शिल्लक	I	1,58,44,74,151.30
1,57,46,80,041.01	02	Balance With Other Banks	इतर बँकांतील शिल्लक	J	1,78,30,29,410.08
---	03	Money at Call and Short Notice (In CBLO)	मागणी करताच मिळणाऱ्या वा अल्प नोटीशीने मिळणाऱ्या ठेवी		--
5,00,91,92,371.00	04	Investments	गुंतवणूक	K	4,53,19,81,162.40
8,69,37,46,330.04	05	Advances	दिलेली कर्जे	L	8,99,41,78,430.04
29,50,47,214.52	06	Interest Receivable	येणे व्याज	M	35,04,69,525.43
67,06,05,663.26	07	Fixed Assets (Net Block)	कायम जिंदगी	N	65,13,44,506.20
---	08	Bills Receivable Being Bills for Collection (as per Contra)	वसुलीसाठी पाठविलेली बिले (दुबेरजीप्रमाणे)		---
7,68,20,618.61	09	Other Assets	इतर जिंदगी	O	6,37,95,544.10
23,44,12,162.50	10	Non-Banking Assets Acquired in Satisfaction of Claims	बँकेने ताब्यात घेतलेल्या मालमत्ता		23,43,90,192.50
17,75,13,82,705.19		TOTAL...	एकूण		18,19,36,62,922.05

As per our report of even date.

For Phatak Joshi & Co.
Chartered Accountants,
Firm Regn No. 127813W
CA Vidyasagar J. Joshi (Partner)
M. No.125257
UDIN : 21125257AAAACI7902

Chandan Attarde
Director

Dilip Deshmukh
Managing Director & CEO

Profit & Loss Account for the year ended 31.03.2021

31.03.2020 ₹ Ps	No.	Expenditure	खर्च	Sche- dule	31.03.2021 ₹ Ps
95,08,95,673.13	01	Interest on Deposits, Borrowings etc.	ठेवी व कर्जावरील दिलेले व्याज	P	76,44,99,512.65
24,24,232.58	02	Commission Paid	कमिशन		93,216.20
21,51,26,492.02	03	Salaries, Allowances, Provident Fund Contribution & Gratuity etc.	पगार, भत्ते, प्रोव्हिडंट फंड, वर्गणी आणि ग्रॅच्युईटी इ.		21,81,16,339.31
0.00	04	Director's Fees & Allowances	संचालक मंडळ फी व भत्ते		0.00
7,59,07,927.70	05	Rent, Taxes, Insurance, Light etc.	भाडे, कर, विमा व वीज इ.		7,87,85,204.67
29,79,953.94	06	Legal Charges	कायदेशीर सल्ल्याबाबत फी व खर्च		12,60,491.00
68,32,393.36	07	Postage, Telegram & Telephone	टपाल, तार व टेलिफोन		45,82,488.17
24,43,750.00	08	Audit Fee	लेखा परिक्षक फी		19,39,801.10
2,85,06,355.99	09	Depreciation - Assets	मालमत्तेवरील घसारा		2,25,40,359.70
1,34,95,878.71	10	Repairs & maintenance to Bank's Property	मालमत्तेवरील दुरुस्ती खर्च		1,29,41,698.26
1,07,80,162.88	11	Stationery, Printing, Advt. etc.	लेखन साहित्य, छपाई, जाहिरात इ.		91,67,258.15
93,29,962.00	12	Amortization of Premium on Securities	अमोर्टायझेशन ऑफ प्रिमियम ऑन सिक्युरिटीज्		55,82,515.00
3,16,68,314.55	13	Other Expenditure	इतर खर्च	Q	8,18,39,971.91
12,96,283.50	14	Loss on Sale of Fixed Assets	लॉस ऑन सेल ऑफ फिक्स्ड अॅसेट्स		0.00
25,00,000.00	15	Penalty from RBI	आरबीआय कडून दंड		0.00
17,94,000.00	16	Shortfall in A.R.C. Transfer	एआरसी ट्रान्सफर मधील तफावत		0.00
32,24,64,782.13	17	Provision for Assets	मालमत्तेसाठी केलेली तरतूद	R	17,27,41,713.05
35,31,880.00	18	Bad Debts Written off	निर्लेखित केलेली कर्जे		1,42,46,794.38
14,20,01,685.25	19	Profit before tax	कर आकारणी पूर्व नफा		3,64,212.46
2,35,50,936.07	20	Less : Income Tax / Add : Deferred Tax Asset	अधिक : डेफर्ड टॅक्स अॅसेट वजा : आयकर	S	2,30,81,542.14
11,84,50,749.18	21	Net Profit After Tax	नक्त नफा		2,34,45,754.60
		NOTES ON ACCOUNTS		W	
1,82,39,79,727.74		TOTAL...	एकूण		1,38,87,01,576.01

Place : Nasik
Date : 31.08.2021

Aniket Patil
Chairman

CA Dr. Prakash Kothari
Vice Chairman

Dr. C. B. Chaudhari
Director

Profit & Loss Account for the year ended 31.03.2021

31.03.2020 ₹ Ps	No.	Income	उत्पन्न	Sche- dule	31.03.2021 ₹ Ps
1,51,46,05,780.33	01	Interest and Discount	व्याज व कसर	T	1,25,30,49,612.37
5,13,20,308.00	02	Profit on Sale of Investment	गुंतवणूकीवरील नफा		2,89,19,146.40
56,05,802.07	03	Commission & Exchange	वटणावळ व हुंडणावळ		35,68,718.13
10,86,80,891.21	04	Other income	इतर उत्पन्न	U	7,75,66,293.91
97,23,254.13	05	Earlier Year Excess Provisions written back	जादा तरतूद परत जमा		23,141.38
46,71,503.00	06	Recovery from Bad debt Written off - Principle	निर्लेखित कर्ज खात्यांची वसुली - मुद्दल		19,26,661.00
13,009.00	07	Recovery from Bad debt Written off - Interest	निर्लेखित कर्ज खात्यांची वसुली - व्याज		1,09,691.00
0.00	08	Recovery in Investment Written off	बुडीत संशयित निधीतून वर्ग केलेली राशी		38,311.82
11,20,00,000.00	09	Building fund earlier transfer from P/L written back	नफातोटापत्रकातून वर्ग केलेली इमारत निधीची रक्कम परत जमा		---
1,73,59,180.00	10	Earlier year excess Income Tax provision written back	जादा आयकर तरतूद परत जमा		1,85,00,000.00
0.00	11	Excess IDR written back			50,00,000.00
1,82,39,79,727.74		TOTAL...	एकुण		1,38,87,01,576.01

As per our report of even date.

For Phatak Joshi & Co.
Chartered Accountants,
Firm Regn No. 127813W
CA Vidyasagar J. Joshi (Partner)
M. No.125257
UDIN : 21125257AAAACI7902

Chandan Attarde
Director

Dilip Deshmukh
Managing Director & CEO

Schedules to Balance Sheet

31.03.2020 ₹ Ps	No.	Particulars	तपशिल	31.03.2021 ₹ Ps	31.03.2021 ₹ 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
22,24,53,800.00	B	Issued, Subscribed and Paid-up : Shares of ₹50 each fully paid held by	वसुल भाग भांडवल		23,85,49,450.00
15,18,08,700.00		Individuals : 31,90,882	वैयक्तिक : ३१,९०,८८२	15,95,44,100.00	
7,06,45,100.00		Others : 15,80,107	इतर : १५,८०,१०७	7,90,05,350.00	
		SCHEDULE - "B"	शेड्युल 'बी'		
		Reserve Fund & Other Funds	गंगाजळी व इतर निधी		
41,76,42,507.57	01	Statutory Reserve Fund	गंगाजळी	42,37,19,532.57	
25,73,44,590.00	02	Building Fund	इमारत निधी	36,93,44,590.00	
6,88,77,102.67	03	Reserve for Bad & Doubtful Debts	बुडीत व संशयीत कर्ज निधी	21,23,28,470.72	
1,11,00,000.00	04	Reserve for Restructured debts	रिस्ट्रक्चर्ड डेटस् वरील संभाव्य तरतूद	2,51,00,000.00	
3,34,00,000.00	05	Contingent Provision for Standard Assets	स्टँडर्ड असेट्सवरील संभाव्य तरतूद	3,34,00,000.00	
1,25,22,930.55	06	Contingent Provisions against depreciation in Investments	गुंतवणूक घसान्यासाठी संभाव्य तरतूद	75,22,930.55	
4,60,10,500.00	07	Investment Fluctuation Reserve	रोखे अवमूल्यन निवारण निधी	5,00,60,500.00	
9,64,647.65	08	Festival & Ceremony Fund	समारंभ निधी	8,95,748.65	
10,70,836.00	09	Charity Fund	धर्मदाय निधी	10,70,836.00	
19,84,998.57	10	Member Welfare Fund	सभासद कल्याण निधी	9,80,853.57	
1,21,000.00	11	Technology Upgradation Fund	टेक्नॉलॉजी अपग्रेडेशन निधी	1,21,000.00	
4,02,000.00	12	Dividend Equalization Fund	लाभांश समीकरण निधी	4,02,000.00	
20,51,94,815.78	13	Property Revaluation Reserve (Land & Building)	मालमत्ता पुनर्मुल्यांकन निधी (जमीन व इमारत)	20,35,87,623.78	
3,34,00,000.00	14	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	3,35,00,000.00	
3,000.00	15	Co-operative Education Fund	सहकार शिक्षण निधी	3,000.00	
7,21,23,540.97	16	Contingency Fund	संभाव्य निधी	7,32,13,398.28	
47,97,261.00	17	Education Fund	शिक्षण निधी	48,62,261.00	
3,00,00,000.00	18	Prov. for Non Performing Invest.	अनुत्पादीत गुंतवणूकीसाठी तरतूद	4,50,00,000.00	
1,19,69,59,730.76					1,48,51,12,745.12

Schedules to Balance Sheet

31.03.2020 ₹ Ps	No.	Particulars	तपशिल	31.03.2021 ₹ Ps	31.03.2021 ₹ Ps
		SCHEDULE - "C" DEPOSIT AND OTHER A/Cs	शेड्युल 'सी' ठेवी व अन्य खाती		
9,20,32,88,013.60 1,24,04,36,841.00 0.00 3,82,86,543.00 10,48,20,11,397.60	1	TERM DEPOSITS a) From Individuals b) From Institutions c) From Co-op. Banks d) Overdue Deposits	मुदत ठेवी व्यक्तिगत संस्था सहकारी संस्था ओव्हरड्यु ठेवी	8,66,06,26,053.55 1,28,09,90,376.00 0.00 3,14,02,198.00 9,97,30,18,627.55	
3,97,18,08,908.94 5,55,79,526.99 0.00 4,02,73,88,435.93	2	SAVINGS BANK DEPOSITS a) From Individuals b) From Institutions c) From Co-op. Banks	बचत खाते व्यक्तिगत संस्था सहकारी संस्था	4,60,99,40,348.25 6,69,53,064.02 0.00 4,67,68,93,412.27	
31,64,95,697.49 1,01,15,74,223.98 35,75,293.49 1,33,16,45,214.96 15,84,10,45,048.49	3	CURRENT DEPOSITS a) From Individuals b) From Institutions c) From Co-op. Banks	चालु खाते व्यक्तिगत संस्था सहकारी संस्था	43,52,79,682.69 94,25,57,960.13 0.00 1,37,78,37,642.82	16,02,77,49,682.64
10,00,00,000.00 10,00,00,000.00		SCHEDULE - "D" BORROWINGS Long Term Deposit OD against F.D.R.	शेड्युल 'डी' कर्जे दीर्घ मुदत ठेव ठेवीवरील ओव्हरड्राफ्ट	10,00,00,000.00	10,00,00,000.00
8,86,34,722.00 20,42,389.00 9,06,77,111.00	a b	SCHEDULE - "E" INTEREST PAYABLE On FDR On Matured deposits	शेड्युल 'इ' व्याज देणे मुदत ठेवीवर अधिकर्ष खात्यावर	7,27,80,687.00 17,78,859.00	7,45,59,546.00
25,713.49 82,99,508.36 14,58,000.00 74,74,631.96 27,87,340.00 5,68,100.00 67,380.00 1,85,00,000.00 16,14,162.00 3,01,000.00 8,83,045.60 19,04,419.75 28,76,509.00 28,800.00 5,98,132.00 15,800.00 13,450.00 15,00,000.00 11,58,259.00 11,27,541.77 22,94,501.81	a b c d e f g h i j k l m n o p q r s t u	SCHEDULE - "F" OTHER LIABILITIES IMPS VAS payable to Sarvatra Pay order Audit Fees Payable Stale Demand Draft Tax Deducted at Source Payable Light Charges Payable Telephone Charges Payable Provision for Income Tax Other Payables Expenses Payable Expenses With Head office Advance locker rent received Sundry Creditors Excess Cash found in ATM Proceeds Of Bills By Draft A/c Opening Parking Account Repayment Parking account Subsidy Reserve Fund a/c G.S.T. Payable BG Commission recd in adv. Sus. Diff. in for RTGS/NEFT	शेड्युल 'एफ' इतर देणी IMPS VAS करीता सर्वत्र ला देणी पे ऑर्डर ऑडीट फी देणी मुदतबाह्य डीडी कपात केलेला कर दिवाबत्ती खर्च देणी टेलिफोन खर्च देणी आयकर तरतूद इतर खर्च खर्च देणी मुख्य कार्यालयाचे खर्चासाठी देणी लॉकरचे मिळालेले आगाऊ व्याज ऋणको एटीएम मधील जादा शिल्लक पी.बी.डी.टी. अकाउंट ओपनींग पार्कींग अकाउंट रिपेमेंट पार्कींग अकाउंट सबसिडी रिझर्व फंड अकाउंट जीएसटी पेयेबल बीजी कमिशन रिसीव्हड इन अॅडव्हान्स सस्पेन्स डिफरन्स इन फॉर RTGS/NEFT	0.00 1,30,17,688.68 8,98,175.00 73,22,026.64 38,89,326.00 5,39,064.00 50,866.00 0.00 9,39,348.00 3,43,000.00 8,06,261.60 10,48,966.75 8,85,723.47 1200.00 0.00 29,800.00 3,06,393.40 1,12,26,147.00 23,98,042.00 18,49,680.77 0.00	
5,34,96,294.74					4,55,51,709.31

Schedules to Balance Sheet

31.03.2020 ₹ Ps	No.	Particulars	तपशिल	31.03.2021 ₹ Ps	31.03.2021 ₹ Ps
43,49,330.00		SCHEDULE - "G" Dhule Urban Bank (Merged Bank) Collection A/c.	शेड्युल 'जी' धुळे अर्बन बँक कलेक्शन अकाउंट		0.00
4,40,84,005.24		SCHEDULE - "H" PROFIT AND LOSS ACCOUNT Profit as per last Balance Sheet	शेड्युल 'एच' नफा-तोटा खाते मागील ताळेबंदानुसार नफा	11,84,68,754.42	
1,11,00,000.00	a	Less : Appropriation Statutory Reserve Fund	वजा : विभागणी गंगाजळी	16,30,000.00	
0.00	b	Investment Fluctuation Reserve	गुंतवणूक चढउतार निधी	40,50,000.00	
4,41,000.00	c	Education Fund	शिक्षण निधी	65,000.00	
44,25,000.00	d	Contingency Fund	संभाव्य निधी	6,50,000.00	
2,31,00,000.00	e	Building Fund	इमारत निधी	11,20,00,000.00	
40,00,000.00	f	Member Welfare Fund	सभासद कल्याण निधी	70,000.00	
10,00,000.00	g	Provision for Bad Debts & Doubtful Debts	बुडीत व संशयित निधी	0.00	
18,005.24		Balance of Profit	नफ्याची शिल्लक	3,754.42	
11,84,50,749.18		Add : Net Profit for the year as per Annexed A/c.	अधिक : चालु वर्षाचा नफा	2,34,45,754.60	
11,84,68,754.42					2,34,49,509.02
27,08,67,521.00		SCHEDULE - "I" CASH AND BANK BALANCES Cash in Hand Bank Balances	शेड्युल 'आय' रोख व बँकांकडील शिल्लक		12,80,75,302.00
57,55,60,378.99	a	Reserve Bank of India Current A/c.	रोख शिल्लक व बँकांकडील शिल्लक		1,11,70,84,447.72
2,73,30,220.05	b	State Bank of India & Nationalised Banks	रिझर्व बँक ऑफ इंडिया चालु खाते		8,82,36,587.21
1,90,70,625.81	c	The M.S.C. Bank Mumbai	स्टेट बँक ऑफ इंडिया व राष्ट्रीयीकृत बँका		46,24,678.77
2,42,99,558.40	d	District Central Co-op. Bank	दि महाराष्ट्र स्टेट को-ऑप. बँक खाते		4,72,03,135.60
9,95,00,000.00	e	FDR with Nationalised Banks	जिल्हा मध्यवर्ती सह. बँक खाते		19,90,00,000.00
18,02,50,000.00	f	FDR with MSC Bank	राष्ट्रीय बँकेतील मुदत ठेवी		2,50,000.00
1,19,68,78,304.25			एमएससी बँकेतील मुदत ठेवी		1,58,44,74,151.30
41,52,80,041.01		SCHEDULE - "J" BALANCES WITH OTHER BANKS Current Deposits with other Banks	शेड्युल 'जे' इतर बँकांतील शिल्लक	60,71,29,410.08	
1,15,94,00,000.00		Fixed Deposits with other Banks	इतर बँकांतील चालू शिल्लक	1,17,59,00,000.00	
1,57,46,80,041.01			इतर बँकांतील मुदत ठेवी		1,78,30,29,410.08

Schedules to Balance Sheet

31.03.2020 ₹ Ps	No.	Particulars	तपशिल	31.03.2021 ₹ Ps	31.03.2021 ₹ Ps
3,45,96,60,021.00	a	SCHEDULE - "K" INVESTMENT In Central & State Govt. Securities	शेड्युल 'के' गुंतवणूक केंद्र व राज्य सरकारचे कर्ज रोखे		3,10,85,14,990.40
--		Face Value 3,41,00,00,000.00		3,09,00,00,000.00	
--		Market Value 3,46,29,10,021.00		3,10,32,14,622.00	
0.00	b	Other Approved Securities	इतर मान्यताप्राप्त रोखे	0.00	
20,85,09,300.00	c	Corporate Bonds	कंपन्यांचे रोखे	15,85,09,300.00	
22,000.00	d	Shares in Co-op. Institutions.	सहकारी संस्थांचे भाग	22,000.00	
1,34,10,01,050.00	e	Other Investments (ARC Security receipts)	इतर गुंतवणूक (एआरसी सिक्क्युरीटी रिसीप्ट्स)	1,26,49,34,872.00	
5,00,91,92,371.00					4,53,19,81,162.40
4,38,99,22,310.67	1	SCHEDULE - "L" ADVANCES Short Term Loan, Cash Credit, Overdraft and Bill Discounted of which secured against	शेड्युल 'एल' कर्जे अल्प मुदत कर्जे, कॅश क्रेडिट, ओव्हर ड्राफ्ट, हुंडी खरेदीपैकी संरक्षित कर्जे		4,59,78,89,356.71
0.00	a	Government & Other approved securities	सरकारी व इतर मान्यता प्राप्त रोखे	1,37,769.50	
4,34,51,02,035.72	b	Other Tangible Securities	इतर तारण	4,52,70,42,997.28	
4,48,20,274.95	c	Personal Sureties	वैयक्तिक जबाबदारी व जामीनकीवरील	7,07,08,589.93	
5,07,87,920.72	i	Amount overdue ₹	पैकी थकबाकी	1,85,07,124.40	
7,34,58,968.00	ii	Amounts considered Bad & Doubtful of recovery ₹	यापैकी संशयीत व बुडीत	60,11,48,402.06	
15,14,39,313.87	2	Medium Term Loan of which Secured against :	मध्यम मुदत कर्जापैकी संरक्षित कर्जे		5,70,12,891.63
0.00	a	Govt. & Other approved securities	सरकारी व निम सरकारी रोखे	2,89,184.00	
10,94,39,106.89	b	Other Tangible Securities	इतर तारण	5,12,65,954.64	
4,20,00,206.98	c	Personal Sureties	वैयक्तिक जबाबदारी व जामीनकीवरील	54,57,752.99	
1,69,76,188.55	i	Amount overdue ₹	पैकी थकबाकी	16,55,630.31	
17,91,746.68	ii	Amounts considered Bad & Doubtful of recovery	यापैकी संशयीत व बुडीत	1,71,36,279.06	
4,15,23,84,705.50	3	Long Term Loans of which Secured against :	दीर्घ मुदत कर्जापैकी संरक्षित कर्जे		4,33,92,76,181.70
0.00	a	Govt. & Other approved securities	सरकारी व निम सरकारी रोखे	3,64,150.00	
4,01,02,15,722.55	b	Other Tangible Securities	इतर तारण	4,23,09,12,955.88	
14,21,68,982.95	c	Personal Sureties	वैयक्तिक जबाबदारी व जामीनकीवरील	10,79,99,075.82	
5,82,77,178.64	i	Amount overdue ₹	पैकी थकबाकी	3,41,04,785.05	
12,78,52,358.00	ii	Amounts considered Bad & Doubtful of recovery ₹	यापैकी संशयीत व बुडीत	83,93,03,469.48	
8,69,37,46,330.04					8,99,41,78,430.04

SCHEDULE - N FIXED ASSETS

No	Fixed Assets	Rate in %	GROSS BLOCK					ACCUMULATED DEPRECIATION					NET BLOCK	
			Opening Cost as on 01.04.2020	Additions / Adjustment during year	Re-valuation during year	Deletion/ Sales during year	Closing Cost as on 31.03.2021	Accumulated Dep. Up to 01.04.2020	Depreciation on Revaluation 31.03.2021	Depreciation for the year	Depr. on asset sold (deletion) WDV Sale	Total Accu. Dep. upto 31.03.2021	Opening WDV as on 01.04.2020	Closing WDV as on 31.03.2021
			1	2	3	4	5=1+2+3-4	6	7	8	9	10=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	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	0.00	124835294.00	124835294.00
3	Building	2.00%	176218100.90	0.00	0.00	0.00	176218100.90	25353859.53	0.00	3017285.00	0.00	28371144.53	150864241.37	147846956.37
4	Building Revaluation	2.00%	186804830.00	0.00	0.00	0.00	186804830.00	106445296.00	0.00	1607192.00	0.00	108052488.00	80359534.00	78752342.00
5	Furniture & Fixture	10.00%	62455438.61	0.00	0.00	0.00	62455438.61	35326903.57	0.00	2712853.50	0.00	38039757.07	27128535.04	24415681.54
7	Cash Dep. Machine	33.33%	400000.00	0.00	0.00	0.00	400000.00	400000.00	0.00	0.00	0.00	400000.00	0.00	0.00
8	Batteries	40.00%	5045328.78	0.00	0.00	0.00	5045328.78	4666155.07	0.00	151669.48	0.00	4817824.55	379173.71	227504.23
9	Computer Hardware	33.33%	50053880.43	423465.00	0.00	0.00	50477345.43	48034401.50	0.00	1938953.94	0.00	49973355.44	2019478.93	503989.99
10	Computer Software	33.33%	16999981.40	2684883.64	0.00	0.00	19684865.04	16766747.60	0.00	680646.72	0.00	17447394.32	233233.80	2237470.72
11	Office Equipment	15.00%	51400543.69	11546.00	0.00	0.00	51412089.69	33562475.92	0.00	2677442.06	0.00	36239917.98	17838067.77	15172171.71
12	Electric Fitting	10.00%	33037094.37	0.00	0.00	0.00	33037094.37	17342682.71	0.00	1569441.00	0.00	18912123.71	1569441.66	14124970.66
13	Any Where Banking	15.00%	8449336.20	0.00	0.00	0.00	8449336.20	7297863.05	0.00	172721.00	0.00	7470584.05	1151473.15	978752.15
14	Furniture & Fix (A)	10.00%	70838546.97	0.00	0.00	0.00	70838546.97	36376312.51	0.00	3446223.00	0.00	39822535.51	34462234.46	31016011.46
15	Car	15.00%	1749761.00	0.00	0.00	0.00	1749761.00	904878.00	0.00	126732.00	0.00	1031610.00	844883.00	718151.00
16	Honda Activa	15.00%	54449.76	0.00	0.00	0.00	54449.76	43729.77	0.00	1608.00	0.00	45337.77	10719.99	9111.99
17	Lift	15.00%	4211633.00	0.00	0.00	0.00	4211633.00	3093400.53	0.00	167735.00	0.00	3261135.53	118232.47	950497.47
18	Note Sorting Machine	33.33%	4606649.00	0.00	0.00	0.00	4606649.00	3727550.00	0.00	293004.00	0.00	4020554.00	879099.00	586095.00
23	Library	15.00%	272256.00	0.00	0.00	0.00	272256.00	170873.90	0.00	15207.00	0.00	186080.90	101382.10	86175.10
24	Work In Process	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
25	Infosys Finacle WIP	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Sub Total (A)		832367634.11	3119894.64	0.00	0.00	835487528.75	339513129.66	0.00	18578713.70	0.00	358091843.36	492854504.45	477395685.39
	Pachora & MIDC Leasehold Bldg. & Land		126524279.81	0.00	0.00	41884.00	126482395.81	0.00	0.00	0.00	0.00	0.00	126524279.81	126482395.81
	Technical Know-How	10.00	51226879.00	1766500.00	0.00	5526954.00	47466425.00	0.00	0.00	0.00	0.00	0.00	51226879.00	47466425.00
	Sub Total (B)		177751158.81	1766500.00	0.00	5568838.00	173948820.81	0.00	0.00	0.00	0.00	0.00	177751158.81	173948820.81
	Grand Total...		1010118792.92	4886394.64	0.00	5568838.00	1009436349.56	339513129.66	0.00	18578713.70	0.00	358091843.36	670605663.26	651344506.20

Schedules to Balance Sheet

31.03.2020 ₹ Ps	No.	Particulars	तपशिल	31.03.2021 ₹ Ps
		SCHEDULE - "R"	शेड्युल 'आर'	
		OTHER EXPENDITURE	इतर खर्च	
3,86,916.91	1	Conveyance	वाहन खर्च	1,77,172.00
32,11,329.27	2	Travelling Expenses	प्रवास खर्च	15,44,242.51
14,84,415.00	3	Entertainment Expenses	एन्टरटेनमेंट खर्च	5,85,634.40
25,29,649.47	4	Miscellaneous Expenses	किरकोळ खर्च	12,91,063.41
10,90,758.68	5	Diwali Expenses	दिवाळी खर्च	11,45,054.00
2,05,981.00	6	General Meeting Expenses	सर्वसाधारण सभा खर्च	72,725.00
25,353.00	7	Branch Ceremony & Opening Expenses	शाखा शुभारंभ खर्च	0.00
0.00	8	CERSAI Fees	CERSAI खर्च	55,724.83
4,85,423.97	9	CTS Transaction Fee.	सीटीएस ट्रान्झॅक्शन फी	3,50,060.07
34,40,866.00	10	Recovery Expenses	वसुली खर्च	37,415.00
0.00	11	Management Fees paid to ARC	गणवेश खर्च	4,86,38,914.00
42,29,123.85	12	Security Charges	सुरक्षा रक्षक खर्च	41,35,824.20
11,06,214.20	13	Membership & Subscription Fee	सभासद आणि वर्गणी शुल्क	8,18,173.46
24,77,453.00	14	Consultancy Fee	सल्लागार शुल्क	75,91,363.10
5,03,400.00	15	Write off in Pigmy Accounts	निर्लेखित केलेले लघु बचत खाते	0.00
57,22,757.21	16	Service Charges paid by Bank	सेवा शुल्क	1,27,34,492.64
2,62,917.47	17	Vehicle Expenses	वाहन खर्च	3,16,699.00
23,93,402.58	18	ATM Transaction And Driving Fees	एटीएम ट्रान्झॅक्शन व ड्रायव्हिंग फी	10,43,983.72
88,500.00	19	Freight	वाहतुक खर्च	30,190.00
2,46,559.60	20	POS Transaction Fees	पीओएस ट्रान्झॅक्शन फी	2,08,117.24
1,90,329.34	21	E- Com Transaction Fees	इ कॉम ट्रान्झॅक्शन फी	46,975.38
6,57,693.74	22	IMPS Transaction Fees	आयएमपीएस ट्रान्झॅक्शन फी	1,41,413.57
6,45,277.26	23	IMPS Charges	आयएमपीएस चार्जेस	8,37,971.19
9,200.00	24	Write Off in Payment & Settlement	राईट ऑफ इन पेमेंट अँड सेटलमेंट	36,763.19
1,65,793.00	25	Locker Expenses	लॉकर खर्च	0.00
1,09,000.00	26	Software Expenses	सॉफ्टवेअर खर्च	0.00
3,16,68,314.55				8,18,39,971.91

31.03.2020 ₹ Ps	No.	Particulars	तपशिल	31.03.2021 ₹ Ps	31.03.2021 ₹ Ps
		SCHEDULE - "S"	शेड्युल 'एस'		
		PROVISION FOR ASSETS	मालमत्तेसाठी केलेली तरतुद		
29,28,63,032.13	1	Bad & Doubtful Debt Reserve	बुडीत व संशयीत निधी	14,34,51,368.05	
1,00,000.00	2	Special Reserve as per IT Act	आयकर कायदानुसार केलेली विशीष्ट तरतुद	1,00,000.00	
1,45,01,750.00	3	Depreciation on Investment	गुंतवणूकीवरील घसारा	1,90,345.00	
0.00	4	Provision for Restructured Assets	प्रोव्हीजन फॉर रिस्ट्रक्चर्ड असेट्स्	1,40,00,000.00	
1,50,00,000.00	5	Non Performing Investment	नॉन परफॉर्मिंग इन्व्हेस्टमेंट	1,50,00,000.00	
32,24,64,782.13					17,27,41,713.05

Schedules to Balance Sheet

31.03.2020 ₹ Ps	No.	Particulars	तपशिल	31.03.2021 ₹ Ps	31.03.2021 ₹ Ps
		SCHEDULE - "T"	शेड्युल 'टी'		
		PROVISION FOR TAX	कर तरतुद		
1,85,00,000.00	1	Provision for Income Tax	आयकर तरतुद	0.00	
50,50,936.07	2	Deferred Tax Liability	डिफर्ड टॅक्स लायबिलीटी	0.00	
---	3	Deferred Tax Asset	डिफर्ड टॅक्स असेट	2,30,81,542.14	
2,35,50,936.07					2,30,81,542.14
		SCHEDULE - "U"	शेड्युल 'यु'		
		INCOME FROM INTEREST & DISCOUNT	व्याज व सूट वरील उत्पन्न		
1,12,44,88,446.04	1	Interest on Loans & Advances	कर्जावरील मिळालेले व्याज	87,86,79,895.42	
39,01,17,334.29	2	Interest from Investments	गुंतवणूकीवर मिळालेले व्याज	37,43,69,716.95	
1,51,46,05,780.33					1,25,30,49,612.37

31.03.2020 ₹ Ps	No.	Particulars	तपशिल	31.03.2021 ₹ Ps
		SCHEDULE - "V"	शेड्युल 'व्ही'	
		OTHER INCOME	इतर उत्पन्न	
1,30,01,700.71	1	Incidental Charges	प्रासंगिक शुल्क	1,11,60,237.62
1,89,696.58	2	Miscellaneous Receipt	किरकोळ उत्पन्न	4,15,892.09
4,46,415.60	3	Account Charges	अकाउंट चार्जेस	1,81,967.58
13,94,353.39	4	Service Charges	सेवा शुल्क	6,94,123.09
2,15,37,306.16	5	Process Fees	प्रक्रिया शुल्क	1,63,84,759.70
1,90,686.00	6	Solvency Charges	पतदारी शुल्क	1,90,825.00
11,28,291.16	7	General Insurance Commission	सामान्य विम्यापासून उत्पन्न	6,12,017.58
1,50,52,597.17	8	Dividend from Mutual Fund	म्युच्युअल फंडावरील लाभांश	---
1,200.00	9	Dividend from Shares with Co-op. Banks	सहकारी बँकांच्या भागांवरील लाभांश	---
29,66,692.68	10	LIC Insurance Commission	आयुर्विमा कमिशन	36,82,329.13
5,71,176.00	11	Interest on I.T. Refund	आयकर परताव्यावरील व्याज	8,20,270.00
37,200.00	12	Rent Received from Bank Building H.O	मुख्य कार्यालय इमारतीपासून मिळालेले भाडे	37,200.00
92,100.00	13	Rent Received from Bank Building Jilha Peth	जिल्हा पेठ इमारतीपासून मिळालेले भाडे	95,000.00
96,31,666.60	14	Rent Received from Locker	लॉकर भाडे	99,24,441.08
2,810.00	15	Commission Received on Franking Stamp	फ्रँकिंग स्टॅम्प पासून मिळालेले कमिशन	915.00
1,593.00	16	CERSAI Fees	CERSAI चे शुल्क	---
36,622.00	17	Commission on PMSBY	प्रधानमंत्री सुरक्षा विमा योजनेवरील कमिशन	40,570.00
3,53,079.00	18	Commission on PMJJBY	प्रधानमंत्री जीवन विमा योजनेवरील कमिशन	3,28,652.00
1,04,862.75	19	NACH, ECS, CTS Processing Fees	एनएसीएच, इसीएस, सीटीएस प्रोसेसिंग शुल्क	25,795.00
51,53,032.74	20	SMS Charges	एसएमएस शुल्क	76,79,564.00
17,97,135.51	21	Cash Deposit Charges	कॅश डिपॉझिट शुल्क	9,77,139.22
5,35,578.50	22	AWB Charges	ए.डब्ल्यू.बी. शुल्क	4,53,121.50
11,790.00	23	Locker Visit Charges	लॉकर व्हिजिट शुल्क	1,671.00
4,29,482.95	24	ATM Duplication Charges	एटीएम कार्ड डुप्लीकेशन शुल्क	3,01,264.19
10,886.00	25	Loan Application Form Fee	कर्ज मागणी अर्ज शुल्क	15,475.00
12,13,363.52	26	POS Charges	पीओएस शुल्क	5,843.83
1,14,99,069.81	27	NFS ATM Transaction Charges	एनएफएस एटीएम पासून मिळालेले उत्पन्न	58,52,177.12
1,27,96,658.78	28	ATM Card Maintenance Charges	एटीएम कार्ड मॅटेनन्स चार्जेस	1,17,03,940.48
4,85,766.40	29	CIBIL Report Fees	सिबील रिपोर्ट फी	4,91,512.00
80,08,078.20	30	SB A/c Minimum Balance Charges	एसबी अकाउंट मिनी.बॅलन्स चार्जेस	54,89,590.70
10,86,80,891.21				7,75,66,293.91

NOTES FORMING PART OF THE BALANCE SHEET AS AT 31st MARCH, 2021 & PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2021.

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 in Maharashtra & Madhya Pradesh.

2) BASIS OF PREPARATION :

The financial statements have been prepared and presented under the historical cost convention on accrual basis, 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 and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the Banking Industry in India, except otherwise stated. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

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) Annexure III - Disclosure in financial statements – ‘Notes to Accounts’

a. Regulatory Capital

No	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	31/03/2021 116.18	31/03/2020 112.58
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	--	--
iii)	Tier 1 capital (i + ii)	116.18	112.58
iv)	Tier 2 capital	20.56	23.29
v)	Total capital (Tier 1+Tier 2)	136.74	135.87
vi)	Total Risk Weighted Assets (RWAs)	1053.46	1067.77
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	11.03%	10.54%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	11.03%	10.54%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.95%	2.18%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	12.98%	12.72%
xi)	Leverage Ratio*	N.A.	N.A.
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) c) Sponsor Bank	N.A.	N.A.
xiii)	Amount of paid-up equity capital raised during the year	2.80	2.73
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list 7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.) Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NIL	NIL
xv)	Amount of Tier 2 capital raised during the year, of which Give list 8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	NIL	NIL

b) Asset Liability Management

Maturity pattern of certain items of assets and liabilities

(Amount in Rs. crore)

Particulars	1 Day	2 to 7 Days	8 to 14 Days	15 to 28 Days	29 Days & upto 3 Months	Over 3 Months & upto 6 Months	Over 6 Months & upto 1 Year	Over 1 Year & upto 3 Years	Over 3 Years & upto 5 Years	Over 5 Years	Total
Deposits	33.46	15.50	10.10	22.50	20.78	134.57	402.50	897.61	55.56	10.21	1602.77
Advances	11.31	59.83	3.84	8.18	106.74	88.72	138.45	120.61	164.94	196.81	899.42
Investment	5.96	--	--	--	--	--	--	14.88	205.61	226.74	453.20
Borrowings	--	--	--	--	--	--	--	10.00	--	--	10.00
Foreign											
Currency assets	--	--	--	--	--	--	--	--	--	--	--
Foreign											
Currency liabilities	--	--	--	--	--	--	--	--	--	--	--

C) Investments: -

a) Composition of Investment portfolio as at 31/03/2021 (Amount in Crore)

Investments in India 31.03.2021							
	Govt. Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiaries &/or joint ventures	Others	Total investments in India
Held to Maturity	295.80	--	--	--	--	--	295.80
Gross	--	--	--	--	--	--	--
Less: Provision for non-performing investments (NPI) Net	295.80	--	--	--	--	--	295.80
Available for Sale							
Gross	15.05	126.49	0.0022	15.85	--	--	157.39
Less: Provision for depreciation and NPI Net	0.75	--	--	4.50	--	--	5.25
	14.30	126.49	0.0022	11.35	--	--	152.14
Held for Trading							
Gross	--	--	--	--	--	--	--
Less: Provision for depreciation and NPI Net	--	--	--	--	--	--	--
	--	--	--	--	--	--	--
Total Investments	310.85	126.49	0.0022	15.85	--	--	453.19
Less: Provision for non-performing investments	--	--	--	4.50	--	--	4.50
Less: Provision for depreciation and NPI Net	0.75	--	--	--	--	--	0.75
	310.10	126.49	0.0022	11.35	--	--	447.94
Investments in India 31.03.2020							
Held to Maturity							
Gross	301.05	--	--	--	--	--	301.05
Less: Provision for non-performing investments (NPI) Net	--	--	--	--	--	--	--
	301.05	--	--	--	--	--	301.05
Available for Sale							
Gross	44.92	134.10	0.0022	20.85	--	--	199.87
Less: Provision for depreciation and NPI Net	1.25	--	--	3.00	--	--	4.25
	43.67	134.10	0.0022	17.85	--	--	195.62
Held for Trading							
Gross	--	--	--	--	--	--	--
Less: Provision for depreciation and NPI Net	--	--	--	--	--	--	--
	--	--	--	--	--	--	--
Total Investments	345.97	134.10	0.0022	20.85	--	--	500.92
Less: Provision for non-performing investments	--	--	--	3.00	--	--	3.00
Less: Provision for depreciation and NPI Net	1.25	--	--	--	--	--	1.25
	344.72	134.10	0.0022	17.85	--	--	496.67

b) Movement of provisions for Depreciation and Investment Fluctuation reserve

i) Towards Depreciation on Investment	31.03.2021	31.03.2020
a. Opening Balance		
b. Add:- Addition during the year	125.23	125.23
c. Less:- Reduction during the year	--	--
d. Closing Balance	50.00	--
ii) Towards Investment Fluctuation Reserve	75.23	125.23
a. Opening Balance	460.11	460.11
b. Add:- Addition during the year	40.50	-
c. Less:- Reduction during the year	-	-
d. Closing Balance	500.61	460.11
iii) % of IFR with AFS/HFT Investment	3.29	2.34

c) Non-SLR Investment portfolio - i) Non-performing Non-SLR Investments

Particulars	2020-21	2019-20
Opening Balance	1585.09	599.22
Additions during the year since 1st April	--	986.09
Reduction during the above period	--	--
Closing Balance	1585.09	1585.09
Total Provision held	450.00	300.00

ii) Issuer Composition of Non SLR Investments: - Year 2020-21 (Rs. In Lakh)

No.	Issuer	Amount	Extent of below investment 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				
	IL & FS- 2022*	499.00	499.00	NIL	NIL
	Edu. Comp. Solutions	100.00	100.00	NIL	NIL
	DHFL -2021	495.85	495.85	NIL	NIL
	DHFL -2023	490.24	490.24	NIL	NIL
5	Others – Shares of MSC & DCC Bank	0.22	NIL	NIL	0.22
6	Others- Security Receipts ARC	12649.35	NIL	NIL	12649.35
7	Provision Held towards Depreciation	0.22	NIL	NIL	NIL

ii) Issuer Composition of Non SLR Investments: - Year 2019-20 (Rs. In Lakh)

No.	Issuer	Amount	Extent of below investment 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	500.00	NIL		
	Can Fin Home Fin-2021			NIL	NIL
	IL & FS- 2022*	499.00	499.00	NIL	NIL
	Edu. Comp. Solutions	100.00	100.00	NIL	NIL
	DHFL -2021	495.85	495.85	NIL	NIL
	DHFL -2023	490.24	490.24	NIL	0.22
5	Others – Shares of MSC & DCC Bank	0.22	NIL	NIL	13410.01
6	Others- Security Receipts ARC	13410.01	NIL	NIL	NIL
7	Provision Held towards Depreciation	0.10	NIL	NIL	NIL

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'.

At the end of the financial year, the bank held securities only in "HTM" and "AFS" categories.

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.(ARC Security Receipts).

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.

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

d) Asset Quality (Rs. in Crores) - Classification of advances and provisions held :

	Standard		Non- Performing			Total Non Performing Advances	Total
	Total Std. Advances	Sub-Standard	Doubtful	Loss			
Gross Standard Advances & NPAs							
Opening Balance	835.21	32.27	1.89	0.00	34.16	869.37	
Add : Additions during the year	108.24				121.38	229.62	
Less : Reductions during the year	189.79				9.79	199.58	
Closing Balance	753.66	83.12	62.63	0.00	145.75	899.41	
* Reduction in Gross NPAs due to	--	2.97	0.00	0.00	2.97	2.97	
Upgradation	--	0.75	4.60	0.00	5.35	5.35	
Recoveries (excluding recoveries from upgraded accounts)	--	0.76	0.71	0.00	1.47	1.47	
Write-offs							
Provisions (excluding Floating Provision)							
Opening balance of provision held	3.34	6.10	0.79	0.00	6.89	10.23	
Add : Fresh provision made during the year	12.00	2.21	12.13	0.00	14.34	26.34	
Less : Excess proviion reversed/ Write-off loans	0.00	0.00	0.00	0.00	0.00	0.00	
Closing Balance of provisions held	3.34	8.31	12.92	0.00	21.23	24.57	
Net NPAs							
Opening balance	--	26.21	1.07	0.00	27.28	--	
Add : Fresh additions during the year	--	53.08	53.96		107.04	--	
Less : Reductions during the year	--	4.48	5.31		9.79	--	
Closing Balance	--	74.81	49.72	0.00	124.53	--	
Floating Provisions							
Opening Balance	--	--	--	--	--	--	
Add : Additional provision made during the year	--	--	--	--	--	--	
Less : Amount drawn down during the year	--	--	--	--	--	--	
Closing balance of floating provisions	--	--	--	--	--	--	

b) Sector-wise Advances & Gross NPAs

No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPA	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPA	% of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a	Agriculture & allied services	55.60	0.21	0.38	52.79	0.61	1.16
b	Advances to industries sector eligible as priority sector lending	217.39	32.08	14.76	165.66	4.56	2.75
c	Services	260.41	67.96	26.10	194.23	9.36	4.82
d	Personal loans	57.14	1.33	2.33	46.28	0.88	1.90
	Sub-Total (i)	590.54	101.58	17.20	458.96	15.41	3.36
ii	Non Priority Sector						
a	Agriculture & allied services	0.11	0.00	0.00	0.03	0.00	0.00
b	Advances to industries sector eligible as priority sector lending	9.14	0.00	0.00	41.58	13.79	33.16
c	Services	0.00	0.00	0.00	0.00	0.00	0.00
d	Personal loans	299.62	44.17	14.74	368.80	4.96	1.34
	Sub-Total (ii)	308.87	44.17	14.30	410.41	18.75	4.57
	Total (i + ii)	899.41	145.75	16.21	869.37	34.16	3.93

No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPA	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPA	% of Gross NPAs to Total Advances in that sector
i)	Govt. Contractor	86.05	39.32	45.69%	93.46	22.97	24.58%

In F.Y. 2019-20 the total exposure to Government Contractor sector was above 10%. In current year said is less than 10%. There is no other sector where the exposure is above 10%.

e) Particulars of resolution plan and restructuring :

i) Details of accounts subjected to restructuring

		Agriculture & allied services		Corporates (Excl. MSME)		MSME		Retails (Excl. Agri &)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers					1	1			1	1
	Gross Amt. (Rs.Cr.)					2.22	0.60			2.22	0.6
	Provision held (Rs.Cr.)					0.11	0.03			0.11	0.03
Sub-Standard	Number of borrowers						1	2		2	1
	Gross Amt. (Rs.Cr.)						0.25	4.30		4.30	0.25
	Provision held (Rs.Cr.)						0.03	0.43		0.43	0.03
Doubtful	Number of borrowers									0	0
	Gross Amt. (Rs.Cr.)									0.00	0.00
	Provision held (Rs.Cr.)									0.00	0.00
Total	Number of borrowers	0	0	0	0	1	2	2	0	3	2
	Gross Amt. (Rs.Cr.)	0.00	0.00	0.00	0.00	2.22	0.85	4.30	0.00	6.52	0.85
	Provision held (Rs.Cr.)	0.00	0.00	0.00	0.00	0.11	0.06	0.43	0.00	0.54	0.06

f) Details of financial assets sold to Asset Reconstruction Companies (ARCs)

i) Details of Sales

No.	Particulars	2020-21	2019-20
a	No. of Accounts	Nil	140
b	Aggregate value (net of provisions) of accounts sold to SC/RC	Nil	Rs. 15943.94 Lakh
c	Aggregate Consideration	Nil	Rs. 15926.00 Lakh
d	Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil
e	Aggregate gain/(loss)	Nil	Rs. (17.94) Lakh

ii) Investments in Security Receipts (SRs)

No.	Particulars	SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago	Year
a	Book Value of SRs where NPAs sold by the bank are the underlying. Provision held against (a)	126.49	Nil	Nil	2020-21
b	Book Value of SRs where NPAs sold by the bank are the underlying. Provision held against (a)	Nil	Nil	Nil	2019-20
a	Book Value of SRs where NPAs sold by other banks/ fin.inst./ nbfc's are the underlying. Provision held against (b)	134.10	Nil	Nil	2020-21
b	Book Value of SRs where NPAs sold by other banks/ fin.inst./ nbfc's are the underlying. Provision held against (b)	Nil	Nil	Nil	2019-20
	Total (a) + (b)	126.49	Nil	Nil	2020-21
	Total (a) + (b)	134.10	Nil	Nil	2019-20

g) Fraud Accounts :

Particulars	Current year 2020 - 2021	Previous year 2019- 2020
Number of frauds reported	NIL	NIL
Amount involved in fraud (Rs. Crore)	-	-
Amount of provision made for such frauds (Rs. Crore)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs. Crore)	-	-

Exposures - a) Exposure to real estate sector

(Amount in Rs crore)

Category	Current Year	Previous Year
i) Direct exposure		
a) Residential Mortgage -		
Priority Sector Housing (Already added in Residential Mortgage)	77.59	67.59
Lending fully secured by mortgage on residential property that is or will be occupied by the borrower or that is tented. Individual housing loan eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB limits)	55.3	44.84
b) Commercial Real Estate	12.59	14.59
Lending secured by mortgage on commercial real estate (Office building, retail space, multipurpose commercial premises, multifamily residential building, multi tenanted commercial premises, industrial or warehouse space, hotel land acquisition, development and construction etc) Exposure would also include non-fund based (NFB) limits		
c) Investment in Mortgage -backed Securities (MBS) and other securitized exposures	0	0
i. Residential		
ii. Commercial real Estate		
ii) Indirect Exposure	0	0
Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies		
Total Exposure to real Estate Sector	90.18	82.18

b) Unsecured Advances (Amount in Rs crore)

Particular	Current Year	Previous Year
Total Unsecured advances of the Bank	18.41	22.89
Out of above, amount of advances for which intangible securities such as charge over the right, licenses, authority etc have been taken.	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

5) Concentration of deposits, advances, exposures and NPAs. (Amount in Rs. Crore)**a) Cocentration of Deposits :**

Particular	Current Year	Previous Year
Total deposits of the twenty largest depositors	97.70	102.43
Percentage of deposits to twenty largest depositors to total deposits of the bank	6.10%	6.47%

b) Cocentration of Advances :

Particular	Current Year	Previous Year
Total deposits of the twenty largest borrowers/ customers	270.30	270.63
Percentage of advances to twenty larges borrower to total advances of the bank	30%	31.12%

c) Cocentration of Exposures :

Particular	Current Year	Previous Year
Total exposure to the twenty largest borrowers/ customers	216.63	255.97
Percentage of exposure to the twenty largest borrowers/ customers to total exposure of the bank on borrower/ customers	24.08%	29.44%

d) Cocentration of NPAs :

Particular	Current Year	Previous Year
Total exposure to the top twenty NPA accounts	134.36	29.10
Percentage of exposure to the twenty largest NPA exposure to total Gross NPAs borrower to total advances of the bank	14.93%	3.47%

6) Advances :

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

- Short Term Loans,
- Medium Term Loans and
- Long Term Loans

- 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. In addition to the provisions to non-performing assets, general provisions are also made for standard assets as per RBI guidelines based on the various categories of standard assets.
- Overdue interest in respect of NPA is shown as Interest Receivable on Loans & Advances, as per guidelines of RBI. For restructured accounts, provision is made in accordance with the RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring and at each balance sheet date thereafter.
- The opening provision for BDDR as on 1/4/2020 stood at Rs. 688.77 lakhs. During the year the bank had created additional provision for BDDR to the tune of Rs. 1434.51 lakhs. The closing balance of provision for NPA stood at at Rs. 2123.28 lakhs as on 31/3/2021.

7) Transfers to Depositor Education and Awareness Fund (DEA Fund)
(Amount in crore)

Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
Opening balance of amounts transferred to DEA Fund	2.67	1.99
Add: Amounts transferred to DEA Fund during the year	0.51	0.68
Less: Amounts reimbursed by DEA Fund towards claims	0.05	--
Closing balance of amounts transferred to DEA Fund	3.12	2.67

8) Disclosure of complaints :

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

No	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Complaints received by the bank from its customers	0	0
2	Number of complaints pending at beginning of the year	22	11
3	Number of complaints received during the year	22	11
3.1	Number of complaints disposed during the year	0	0
	Of which, number of complaints rejected by the bank		
4	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs	12	2
5.1	Of 5, number of complaints resolved in favour of the bank by BOs		
5.2	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by BOs	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

b) Top five grounds 27 of complaints received by the bank from customers

Grounds of complaints (i.e.complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground -1	0	7		0	0
Ground -2	0	0		0	0
Ground -3	0	0		0	0
Ground -4	0	0		0	0
Ground -5	0	0		0	0
Others	0	15		0	0
Total	0	22	100%	0	0
Previous Year					
Ground -1	0	0		0	0
Ground -2	0	0		0	0
Ground -3	0	0		0	0
Ground -4	0	0		0	0
Ground -5	0	0		0	0
Others	0	11		0	0
Total	0	11	22%	0	0

9) Disclosure of penalties imposed by the Reserve Bank of India

As per Statutory Inspection of the Bank conducted by R.B.I. for March 31st 2018, R.B.I. has imposed monetary penalty of Rs. 25.00 Lakh on the Bank on 24/10/2019 for non compliance with R.B.I. directions on "Income Recognition and Asset Classification (IRAC Norms), Management of Advances & Detection and Impounding of Counterfeit Notes".

10) Disclosure on remuneration : MD & CEO Mr. Dilip Yashwantrao Deshmukh - Gross Salary details

Particulars	2020- 2021	2019 - 2020
Gross Salary	Rs. 30,62,193.00	Rs. 31,13,528.00

11) Other disclosures : a) Business Ratios

Particulars	2020-2021	2019-2020
i) Interest income as a percentage of working funds	7.04%	8.68%
ii) Non-interest income as a percentage of working funds	0.76%	0.98%
iii) Operating profit as a percentage of working funds	0.92%	1.89%
iv) Return on Assets	0.13%	0.68%
v) Cost of Deposits	4.74%	5.92%
vi) Net Interest Margin	3.40%	3.64%

b) Bancassurance business : (₹in Lakh)

Particulars of Income	2020-2021	2019-2020
Life Insurance Policies	36.82	29.67
General Insurance Policies	6.12	11.28
Total	42.94	40.95

c) Provisions and Contingencies : (₹in Lakh)

Provision debited to Profit & Loss Account	2020-21	2019-20
i) Provision for NPI	150.00	150.00
ii) Provision towards NPA	1434.51	2928.63
iii) Provision made towards Income Tax	Nil	185.00
iv) Other Provisions and Contingencies	142.90	146.02

d) Payment of DICGC Insurance Premium: (₹in Lakh)

Particulars	2020-21	2019-20
Payment of DICGC Insurance Premium	211.52	191.97
Arrears in payment of DICGC Premium	Nil	Nil

e) Disclosure of facilities granted to directors and their relatives:-

No facilities were granted to directors and their relatives.

12) Fixed Assets and Depreciation: -

- 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.
- A leasehold premise is valued at cost less accumulated amortization. The cost is amortized over period of the lease, from the year in which the asset is put to use.
- Other Fixed Assets are stated at cost less accumulated depreciation.

- d. Profit / Loss on sale of assets is 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. No subsidy has been received during the year.
- 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
01)	Buildings/Premises	2 %
02)	Furniture & Fixtures	10%
03)	Electrical Fitting & Fixtures	10%
04)	Motor Car	15%
05)	Scooter	15%
06)	Library Books	15%
07)	Any Where Banking	15%
08)	Office Equipments	15%
09)	Note Sorting Machine & Cash counting Machine	33.33%
10)	Lift	15%
11)	Computer - Hardware & software	33.33%
12)	Batteries	40%

13) Employee Benefits: -

- a. Short Term Benefits : Short Term Benefits including Medi claim 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.

14) Tax on Income : Income Tax expenses comprises of Current Tax, Deferred Tax and Tax for earlier year.

- a. The Bank has not made any provision for current tax, as there is carried forward loss of Rs. 4307.08 lakh. Provision for current tax is made on the basis of estimated taxable income for the year. For making provision for tax the Bank has considered Bhadli ,Kanalda, Amalner, Bhusawal, Nashik Road, Parola, Pimpri, Sangvi and Vashi Branches as rural branches for taking 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. During the year bank has made provision for Deferred Tax Asset of Rs 230.82 Lakh. The net closing Deferred Tax Liability as on 31.03.2021 is Rs.1.27 Lakh.

15) 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):-

Write- back to profit & loss account of provisions :-

During F.Y.2020-21, excess I. Tax provision of Rs. 185.00 lakh, excess Investment Depreciation Reserve of Rs. 5.00 lakh & other provision/s of Rs. 0.23 lakh; of earlier year is written back in profit & loss account.

During F.Y. 2019-20 the bank had written back an amount of Rs. 112.00 lakhs and credited to Profit & Loss account by debiting the same to Building Fund Account., to comply with the RBI Guidelines. The said amount has been transferred to building fund during FY 2020-21 as an appropriation of profits after due approval of members in the AGM.

2. Recovery of Bad Debts:-

During the year, principal amount Rs.19.27 lakh (previous year Rs. 46.71 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 Rs. 1.10 lakh (previous year Rs. 0.13 lakh) has also been recovered by way of interest on write off account.

3. Bad debts written off :-

NPAs having outstanding principal balance of Rs. 142.47 lakh (P. Y. Rs. 35.39 lakh) and interest accumulated thereon Rs.50.56 lakh (P. Y. Rs. 11.48 lakh) were approved for write off by the Statutory Auditors during F.Y. 2019-20. Further the members, in the Annual General Meeting dated 8th November 2020 had approved the write off of outstanding Rs. 147.13 lakh. Out of which the total principal amount Rs. 142.47 Lakh (net of recovery of Rs.4.66 lakh) [(P. Y. approved the write off of outstanding Rs. 35.39 lakh, out of which the total principal amount of Rs. 35.32 Lakh (net of recovery)] has been written off to 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 **Rs.16.07 lakh (P. Y. Rs.16.40 lakh)** has been **debited to Building revaluation reserve account with corresponding credit to accumulated depreciation** on Building revaluation.

(₹in lakh)

No.	Particulars	Building	Land	Total
1	Opening Balance of Revaluation Reserve 31.03.2020	803.59	1248.36	2051.95
2	Add : Revaluation Done during F.Y. 20-21	Nil	Nil	--
3	Less : Depreciation on Revaluation for F.Y. 20-21	16.07	Nil	16.07
4	Closing Balance of Revaluation Reserve on 31.03.2021	787.52	1248.36	2035.88

5. Disposal of Assets: - During the year the Bank has not sold / discarded any of the Assets.

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.

Particulars	Leave Encashment			Gratuity		
	Old Policy	New Policy	Total	Old Policy	New Policy	Total
Opening Balance of Fund	573.36	63.63	636.99	854.50	105.41	959.91
Add : Premium Paid	52.00	13.44	65.44	57.44	-	57.44
Add : Interest Income	40.28	4.59	44.88	61.80	2.70	64.50
	665.65	81.67	747.31	973.74	108.11	1081.85
Less : Claim Paid	32.15	1.70	33.84	18.22	-	18.22
Less : Charges	-	0.50	0.50	-	-	-
Closing Balance	633.50	79.47	712.97	955.52	108.11	1063.63

Employer's contribution on Medical Insurance premium for employees during the year amounted to Rs. 12.62 Lakh (P.Y. Rs. 12.46 Lakh) is paid to ICICI Lombard General Insurance Company Ltd. Employer's contribution to Provident Fund for employees during the year amounted to Rs. 80.82 Lakh (P.Y. Rs. 82.62 Lakh) is paid to Employees Provident Fund Ltd. Employer's contribution to superannuation Fund for employees during the year amounted to Rs. 29.11 Lakh (P.Y. Rs..28.87 Lakh) is paid to Life Insurance corporation of Ltd.

8) Segmental Reporting (AS – 17):-

The bank organized 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 segments 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.

Business Segment	Treasury		Other Banking Operations		Total	
	Current year	Previous year	Current year	Previous year	Current year	Previous year
Revenue						
Segment Revenue	4032.89	4564.91	9854.13	12554.88	13887.02	17119.80
Segmental Cost & provisions	207.73	388.31	9362.98	12473.91	9570.71	12862.23
Result	3825.16	4176.60	491.15	80.98	4316.31	4257.57
Unallocated Expenses	-	-	-	-	4312.67	3957.56
Profit Before tax	-	-	-	-	3.64	300.02
Extraordinary profit/item	-	-	-	-	-	1120.00
Income Tax	-	-	-	-	(230.82)	235.51
Net Profit	-	-	-	-	234.46	1184.51
Other Information						
Segment Assets	46239.82	51621.36	126574.49	117430.28	172814.31	169051.64
Unallocated Assets	-	-	-	-	7136.69	7454.95
Total Assets	-	-	-	-	179951.00	176506.59
Segment Liabilities	575.83	585.33	2457.28	1022.77	3033.12	1608.11
Unallocated Liabilities	-	-	-	-	176917.88	174898.48
Total Liabilities	-	-	-	-	179951.00	176506.59

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):-

(₹ in lakh)

The bank does not have whole time director, instead bank has Managing Director. So disclosure related to Key Management Personnel of Mr. Dilip Y. Deshmukh, as Managing Director & Chief Executive Officer is given in the format.

Items/-Related Party	Parent (As per Ownership or control)	Subsidiaries	Associate/ Joint Ventures	Key Management Personnel	Relatives of Key Management Personnel	Total
Borrowings	Nil	Nil	Nil	Nil	Nil	Nil
Deposits	Nil	Nil	Nil	13.58	Nil	13.58
Placement of deposits	Nil	Nil	Nil	Nil	Nil	Nil
Advances	Nil	Nil	Nil	Nil	Nil	Nil
Investments	Nil	Nil	Nil	Nil	Nil	Nil
Non-funded commitment	Nil	Nil	Nil	Nil	Nil	Nil
Leasing /Hp arrangements availed.	Nil	Nil	Nil	Nil	Nil	Nil
Leasing/HP arrangements provided	Nil	Nil	Nil	Nil	Nil	Nil
Purchase of fixed assets	Nil	Nil	Nil	Nil	Nil	Nil
Sale of fixed assets	Nil	Nil	Nil	Nil	Nil	Nil
Interest paid	Nil	Nil	Nil	0.71	Nil	0.71
Interest received	Nil	Nil	Nil	Nil	Nil	Nil
Rendering of services.	Nil	Nil	Nil	Nil	Nil	Nil
Receiving of services.	Nil	Nil	Nil	Nil	Nil	Nil
Management contracts	Nil	Nil	Nil	Nil	Nil	Nil

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 initial lease premium. The same has to be written off over leased period to the tune of Rs. 0.42 lakh (P.Y. Rs. 0.42 lakh), annually. The outstanding lease premium as on 31st March 2021 is Rs. 13.51 Lakh (P. Y. Rs. 13.93 Lakh). Further the bank is paying a recurring annual lease rent of Rs.0.26 lakh. The lease premium pertaining to property in MIDC acquired by the Bank on Lease basis has not been amortised since the property has not yet been put to use.

11. Earning Per Share (AS-20) :

No.	Particulars	2020-21	2019-20
a)	Net profit available to Shareholders	234.46 lakh	64.51 lakh
b)	No of shares at end of Year	47.71 lakh	44.49 lakh
c)	Weighted Average No of Shares	46.10 lakh	45.15 lakh
d)	Basic & Diluted Earning Shares	5.09 lakh	1.43 lakh
e)	Nominal value per share	Rs.50	Rs.50

12. Deferred Tax (AS-20) :

(₹ in lakh)

No.	Particulars	As on 31.03.2020	Tax Effect of 2020-21	As on 31.03.2021
A	Deferred Tax Liability			
1	On account of timing difference in book profit & taxable income	449.89	--	449.89
2	Special Reserve as Per Income Tax Act	57.03	--	57.03
3	Others	1.52	--	1.52
	Total	508.44	--	508.44
B	Deferred Tax Assets			
1	BDDR provisions	(273.09)	(230.82)	(503.91)
2	Others item	(3.26)	--	(3.26)
	Total	(276.35)	(230.82)	(507.17)
C	Net Deferred Tax Liability/(Asset) (A+B)	232.09	(230.82)	1.27

13. Intangible Assets (AS – 26):-

(₹ in lakh)

Intangible assets consist of computer software and technical know how fees paid for Finacle Software & other supporting modules. 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	2020-2021	2019-2020
1	Gross Block (At opening of Year)	170.00	233.85
2	Add:- Additions during the year	26.85	2.35
3	Less:- Deletion during the year	--	66.19
4	Gross Block (At Closing of Year) (1+2-3)	196.85	170.00
5	Less:- Amortization done till the date	174.47	167.67
6	Net Block (at end of Year) (4-5)	22.38	2.33

During the year 2019-20 bank had replaced its in house developed Banking software (Yashwant) and migrated to "Finacle Universal Banking Solution" from INFOSYS Ltd as on 14/10/2019. Thus total cost incurred up to 31.03.2021 is Rs. 474.66 lakh. The said amount of Rs.474.66 lakh is capitalized under the head "Technical Know How". This cost also includes cost of related modules incurred till 31/03/2021. Management has decided to amortize the cost in accordance with AS 26 issued by ICAI @10% on SLM basis.

Technical Know How :

(₹ in lakh)

No.	Particulars	2020-2021	2019-2020
1	Gross Block (At opening of Year)	512.27	--
2	Add:- Additions during the year	17.66	539.23
3	Less:- Deletion during the year	--	--
4	Gross Block (At Closing of Year) (1+2-3)	529.93	539.23
5	Less:- Amortization done till the date	55.27	26.96
6	Net Block (at end of Year) (4-5)	474.66	512.27

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 :-

(₹ in lakh)

Fixed Deposit with Banks include FDs with banks which are subject to lien as per details below:

No.	Bank Name	FDR amount ₹	Purpose for which FDR Liened	OD amount
1	IDBI Bank Ltd	1099.00	For Bank Guarantee/ LC	NIL
2	IDBI Bank Ltd	1160.00	Overdraft Facility	NIL
3	Jalgaon Janata Sahakari Bank Ltd	45.00	For Bank Guarantee	NIL
4	Equitas Small Finance Bank	75.00	Overdraft Facility	NIL
5	Suryodaya Small Finance Bank	1000.00	Overdraft Facility	NIL
6	RBL Bank Ltd.	500.00	Overdraft Facility	NIL
	Total	3879.00		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.100.00 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.

18. Contingent Liabilities (AS –29):-

- During Income Tax Assessment Proceedings for A.Y. 2018-19, the Assessing Officer has made certain additions to the taxable income of the bank for the said Assessment Year vide Assessment order dt. 26/03/2021. Consequently a demand of Rs. 720.90 lakh (incl. interest) is outstanding as per the Income tax portal. The bank is disputing the demand and has preferred an appeal with higher appropriate authority against the said order. Hence no provision has been made for the said demand, pending disposal of appeal.
- Contingent liabilities are consisting of Bank Guarantee and In land letters of Credit. The Liabilities there on are dependent on terms of contractual 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.

(₹in lakh)

The summary is as under :

No.	Particulars	31/03/2021	31/03/2020
a)	Bank Guarantees and Letter of Credits		
i)	For Bank guarantees issued	2360.01	2702.10
ii)	For Inland letter of Credits issued	198.91	302.16
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)	For Insurance claim	2.50	2.50
iii)	Under Consumer Protection Act	37.78	--
c)	Total :	56.03	18.25
d)	Amount transferred under DEAF	312.33	266.61
	Income Tax demand - A.Y. 18-19 (Appeal)	720.90	--
	Total	3648.18	3289.12

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

III] 1) 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/ 16.45.00/ 2002-03 dtd. 06.03.2003 (Audited).

a) (₹in Lakh)

No.	Particulars	2020-2021	2019-2020
1	Capital to Risk Asset Ratio *	12.98%	12.72%
2	Movement of CRAR*		
	i) Tier – I Capital	11617.77	11257.81
	ii) Tier – II Capital	2056.13	2329.20
	iii) Total Capital Funds	13673.90	13587.01
	iv) Risk weighted Assets	105345.60	106776.56
	v) Tier – I Capital ratio (%)	11.03	10.54
	vi) Tier – II Capital ratio (%)	1.95	2.18
3	Investments		
	a) Book Value	45319.81	50091.92
	b) Face Value	45628.98	49610.23
	c) Market Value	45580.75	50088.03
4	Advances against		
	Real Estate & Construction Business	1258.63	3121.43
	Housing	7758.76	6759.60
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

No.	Particulars	2020-2021	2019-2020
7	Average Cost of Deposits	4.74%	5.92%
8	NPAs		
	a) Gross NPAs	14575.88	3416.51
	% of Gross NPAs to Loans	16.21%	3.93%
	b) Net NPAs	12452.60	2727.74
	% of Net NPAs to Loans	14.18%	3.16%
9	Movement of NPAs		
	Principle -		
	Opening Principle	3416.51	19645.30
	Add: Addition	12138.82	12161.44
	Less: Recovery/Up-gradation/ Write Off/NBA/Assigned/Sale to ARC	979.45	28390.23
	Closing Principle	14575.88	3416.51
	Provision -		
	Opening Provision	688.77	5579.68
	Add : Addition	1434.51	2928.63
	Less : Write off + Reduction	—	7819.54
	Closing Provision	2123.28	688.77
10	Profitability -		
	a) Interest income as a percentage of working funds	7.04%	8.68%
	b) Non-interest income as a percentage of working funds	0.76%	0.98%
	c) Operating profit as a percentage of working funds	0.92%	1.89%
	d) Return on Assets	0.13%	0.68%
	e) Business (Deposits + Advances) per employee	685.53	652.52
	f) Profit per employee	0.64	3.15
11	Provision made towards:-		
	a) NPAs	2123.28	688.77
	b) Depreciation on Investment	75.23	125.23
12	Movement in Provisions:-		
	a) Towards NPAs (BDDR)		
	Opening Balance	688.77	5579.68
	Add:- Addition during the year	1434.51	2928.63
	Less:- Reduction during the year	—	7819.54
	Closing Balance	2123.28	688.77
	b) Towards Standard Assets		
	Opening Balance	334.00	424.00
	Add:- Addition during the year	—	—
	Less:- Reduction during the year	—	90.00
	Closing Balance	334.00	334.00
13	Foreign Currency Assets & Liabilities, if applicable	NIL	NIL
14	Date of Payment of Insurance premium to DICGC Premium for period ending 31/03/2021 and 31/03/2020 paid respectively on	28/06/2021	29/05/2020
15	Penalty Imposed by RBI	NIL	25.00
16	Total Amount of Loan Assets subject to restructuring under CDR	NIL	NIL

* The figures & ratios are subject to our qualifications in audit report

b) Particulars of Advances Restructured (during the year 2020-21):-

(₹in Lakh)

		Housing Loan	SME Debt Restructuring	Others
Standard advances restructured	No. of Borrowers a/c	NIL	3	NIL
	Amount outstanding	NIL	479.91	NIL
	Sacrifice (diminution in the fair value)	NIL	20.50	NIL
Sub standard advances restructured	No. of Borrowers	NIL	NIL	NIL
	Amount outstanding	NIL	NIL	NIL
	Sacrifice (diminution in the fair value)	NIL	NIL	NIL
Doubtful advances restructured	No. of Borrowers a/c	NIL	NIL	NIL
	Amount outstanding	NIL	NIL	NIL
	Sacrifice (diminution in the fair value)	NIL	NIL	NIL
Total	No. of Borrowers a/c	NIL	3	NIL
	Amount outstanding	NIL	479.91	NIL
	Sacrifice (diminution in the fair value)	NIL	20.50	NIL

Note: Restructuring of these three accounts is due additional repayment period allowed for the term Loan A/Cs.

2) ADDITIONAL DISCLOSURE - as per Index to RBI CIRCULAR No. DOR.No.BP.BC.63/ 21.04.048/2019-20 dated April 17, 2020

No.	Particulars	Amount (Rs. in lakh)
1)	SMA/Overdue accounts where the moratorium/ deferment was extended	Ref. note below.
2)	Accounts where Asset Classification benefit is extended	--
3)	Provisions made for the quarter ended 31.03.2020 (in terms of Para 5 of the above-mentioned circular)	--
4)	Provisions adjusted against the actual provisioning requirement	--
5)	Residual provisions after above adjustment	--

Note: Our bank has extended the moratorium or deferment benefit to the entire portfolio of advances; except ST loans & OD accounts. However, borrowers who did not wish to avail the moratorium could opt out of the moratorium scheme. Loan Accounts where benefit of asset classification was extended, were subsequently marked N.P.A.

3) Disclosure of SR's received from ARCs

(₹in Lakh)

No.	Particulars	Date of Issue	No. of SR	Face Value	SR Redeemed Upto 31/03/2021	O/S Balance
1)	SR- ENCORE ARC	29/02/2020	5,88,710	5887.10	479.41	5407.69
2)	SR- ASREC ARC	26/03/2020	7,65,000	7650.00	408.34	7241.66
	Total		13,53,710	13537.10	887.75	12649.35

4) As per RBI Guidelines vide circular dated 06/08/2020, we have provided Resolution Framework for COVID-19 related stressed loan accounts as under-

(₹in Lakh)

No.	No. of Accounts	O/S Balance as on 31/03/21	Provision made
1)	45	1076.13	57.95
2)	5	1427.96	--

The Resolution Plan was sanctioned to 50 accounts, out of which 1 borrower having 5 accounts did not avail the Resolution Plan. Hence provision has been made for accounts, who have availed the said plan only.

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

Aniket Patil
Chairman

Place : Nasik
Date : 31.08.2021

As per our report of even date.
For Phatak Joshi & Co.
Chartered Accountants,
Firm Regn No. 127813W
CA Vidyasagar J. Joshi (Partner)
M. No.125257
UDIN : 21125257AAAACI7902

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

PARTICULARS	2020 - 2021	2019 - 2020
A] CASH FLOW FROM OPERATING ACTIVITIES:		
Net Profit after Tax	2,34,45,755	11,84,50,749
Adjustment Add / (Less)		
Depreciation	2,25,40,360	2,85,06,356
Provision for Deferred Tax	(2,30,81,542)	50,50,936
Provision for Current Tax	---	1,85,00,000
Provision for Bad & Doubtful Reserve	14,34,51,368	29,28,63,032
Provision for Special Reserve as per IT Act	1,00,000	1,00,000
Provision for Restructured Assets	1,40,00,000	---
Provision for Non-Performing Investment	1,50,00,000	1,50,00,000
Provision for Depreciation on Investment	1,90,345	1,45,01,750
Provision for Standard Assets	---	---
(Profit)/ Loss on sale of Fixed Asset	---	12,96,284
Amortisation of premium on securities	55,82,515	93,29,962
Bad Debts written off	1,42,46,794	35,31,880
Debtors (PIGMY) Written Off	---	5,03,400
Provision for shortfall in ARC transfer	---	17,94,000
Provision Written Back- Income Tax	(1,85,00,000)	(1,73,59,180)
Provision Written Back- Investment Depreciation Reserve	(50,00,000)	---
Provision Written Back- Building Fund	---	(11,20,00,000)
Provision Written Back- Expenses	(23,141)	(97,23,254)
Exceptional/ Extraordinary items Expenses/ (Income)	---	---
<i>Operating Profit before Working Capital changes</i>	19,19,52,453	37,03,45,915
Changes in Working Capital:.		
Increase/(Decrease) in Funds	(6,05,492)	(82,52,52,392)
Increase/(Decrease) in Deposit	18,67,04,634	(2,12,22,65,316)
Increase/(Decrease) in Interest Payable	(1,61,17,565)	7,33,17,268
Increase/(Decrease) in Other Liabilities	1,05,78,556	(40,60,631)
Increase/(Decrease) in Branch Adjustment	---	(87,784)
(Increase)/Decrease in Investments	47,14,38,349	(31,72,38,458)
(Increase)/Decrease in Long Term FDR	6,40,00,000	(64,94,00,000)
(Increase)/Decrease in Advances	(31,46,78,894)	2,50,07,16,972
(Increase)/Decrease in Interest Receivable	4,24,16,875	(2,71,92,779)
(Increase)/Decrease in Other Assets	(2,61,18,494)	(59,26,755)
(Increase)/Decrease in Non Banking Assets	21,970	77,09,723
<i>Cash Flow from operating activities before Tax</i>	60,95,92,392	(99,93,34,236)
Direct Taxes paid	3,91,43,568	(1,00,01,617)
Cash Flow from operating activities before prior adjustments	64,87,35,961	(1,00,93,35,853)
Extraordinary/ exceptional item (Expense)/ Income	---	---
Net Cash Flow (used in)/ generated from Operating Activities	64,87,35,961	(1,00,93,35,853)
B] Cash Flow from Investment Activities		
Add/ (Less)		
Purchases of Fixed Assets	(48,86,395)	(9,20,11,372)
Sale of Fixed Assets	---	5,44,17,467
Net Cash (used in)/ generated from Investing Activities	(48,86,395)	(3,75,93,905)
C] Cash Flow from Financing Activities		
Proceeds of Share Capital Issue	1,60,95,650	24,02,200
Dividend Paid	---	---
Increase/ (Decrease) in Borrowings	---	---
Net Cash (used in)/ generated from Financing Activities	1,60,95,650	24,02,200
Net Increase/(Decrease) in Cash & cash equivalents (A+B+C)	65,99,45,216	(1,04,45,27,559)
a) Cash and Cash equivalents at the beginning of the year	1,33,24,08,345	2,37,69,35,903
b) Cash & Cash equivalents at the end of the year	1,99,23,53,561	1,33,24,08,345
c) Net Increase/(Decrease) in Cash & Cash Equivalents (c= b - a)	65,99,45,216	(1,04,45,27,558)

As per our report of even date.

For Phatak Joshi & Co.
Chartered Accountants,
Firm Regn No. 127813W
CA Vidyasagar J. Joshi (Partner)
M. No.125257
UDIN : 21125257AAAACI7902

Place : Nasik Dilip Deshmukh Chandan Attarde Dr.C.B. Chaudhari CA Dr.Prakash Kothari Aniket Patil
 Date : 31.08.2021 Managing Director & CEO Director Director Vice-Chairman Chairman

Income Expenditure Budget for the year 2020 - 21 [Annexure 'B']

[₹ in lakh]

No.	उत्पन्नाचा तपशिल	INCOME	2020- 21 Budget अनुमानीत उत्पन्न	2020- 21 Actual प्रत्यक्ष उत्पन्न	Increase/ Decrease वाढ/घट	2021- 22 Budget अनुमानीत उत्पन्न
01.	कर्जावरील व्याज (अ)	Interest on Advances (A)	9300.00	8786.79	-513.21	10117.00
02.	गुंतवणूकीवरील उत्पन्न	Income on Investment	3800.00	3743.70	-56.30	3920.00
03.	इतर उत्पन्न	Other Income	1660.00	1121.29	-538.71	975.00
04.	तरतूदीचे प्रत्यावर्तन	Reversal of provisions	0.00	235.23	235.23	0.00
	एकूण...	Total ...	14760.00	13887.01	-872.99	15012.00
No.	खर्चाचा तपशिल	EXPENDITURE	2020- 21 Budget अनुमानीत खर्च	2020- 21 Actual प्रत्यक्ष खर्च	Increase/ Decrease वाढ/घट	2021- 22 Budget अनुमानीत खर्च
01.	ठेवीवरील व्याज (अ)	Interest on Deposits (A)	8408.00	7645.00	- 763.00	7843.00
02.	घेतलेल्या कर्जावरील व्याज	Interest on Borrowing	0.00	0.00	0.00	0.00
03.	कमिशन	Commission	25.00	0.93	- 24.07	1.00
04.	पगार, भत्ते व भविष्य निर्वाह निधी	Salary, Allowances & Provident Fund	2200.00	2181.16	- 18.84	2617.00
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	787.85	- 12.15	825.00
07.	लिगल चार्जेस	Legal Charges	30.00	12.60	- 17.40	15.00
08.	पोस्टेज, टेलिफोन	Postage, Telephone charges	90.00	45.83	- 44.17	48.00
09.	लेखा परिक्षक फी	Audit Fee	20.00	19.40	- 0.60	20.00
10.	फर्निचर व मालमत्तेवरील झीज	Depreciation on Fixed Assets	300.00	225.40	- 74.60	260.00
11.	निलेखित केलेली कर्जे	Bad Debts written off	150.00	142.47	- 7.53	0.00
12.	अमॉर्टायझेशन	Amortisation	70.00	55.82	- 14.18	50.00
13.	मालमत्तेवरील दुरुस्ती	Repairs to Assets	140.00	129.42	- 10.58	136.00
14.	स्टेशनरी, छपाई व जाहिरात खर्च	Stationary, Printing & Advertisement	105.00	91.67	- 13.33	101.00
15.	स्टॅन्डर्ड असेट, एनपीए व एनपीआय वरील तरतूद (ब)	Provision for Std. Asset, NPA & NPI (B)	650.00	1724.52	1074.52	1775.00
16.	विशेष निधी	Special Reserve	10.00	1.00	- 9.00	1.00
17.	गुंतवणूकीवरील घसारा	Depreciation on Investment	0.00	1.90	1.90	50.00
18.	इतर खर्च	Other Expenses	800.00	818.40	18.40	840.00
19.	नॉन बँकिंग असेट विकल्यामुळे झालेला तोटा	Loss on sale of Non Banking asset	5.00	0.00	- 5.00	0.00
20.	इतर तरतूदी	Other provisions	0.00	0.00	0.00	0.00
21.	करपूर्व नफा	Profit Before Tax	957.00	3.64	- 953.36	430.00
	एकूण	Total	14760.00	13887.01	- 872.99	15012.00

Notes :

A. Income received on loans and interest paid on deposits was less than expected, due to reduction in interest rates.

B. Provision on NPA has been made.

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. 5 (x)	To purchase and to sell Bonds, scrips, Securities or other forms of securities on behalf of constituents electronically or otherwise.	To be deleted.	As per instructions given in para 3.1 of RBI Master Circular D C B R . B P D . (P C B) . MC.No.4/16.20.000/2015-16 dtd.July 1, 2015 prohibiting the urban cooperative banks to undertake any transactions for their Portfolio Management Scheme (PMS) clients in their fiduciary capacity and on behalf of other clients.
No. 22	MINIMUM SHARE HOLDING : i. A new member shall subscribe to minimum of 1 (One) number of share and should pay full value of share at the time of application.	MINIMUM SHARE HOLDING : i (a). A new member shall subscribe to minimum of 20 (Twenty) number of shares and should pay full value of shares at the time of application. i (b). Existing members who are not holding 20 shares should sub scribe 20 shares and pay full value of shares within specified time.	Enhancement in minimum share holding as there is need to increase share capital.
No. 35 iii)	The contesting candidate should have fixed deposit Rs.3,00,000.00 in the bank for continuous period of two years, prior to the date of nomination & shall continue in the bank till he remains as Director.	The contesting candidate should have fixed deposit Rs.5,00,000.00 in the bank in individual capacity for continuous period of two years, prior to the date of nomination & shall continue in the bank till he remains as Director.	Deemed representation of Depositors on the Board and norms for Election.
No. 35 x)	----	Ex-employees and/or his relative who are existing shareholders cannot contest Election.	No participation of ex-employees and relatives in Election process.
No. 36 n)	Absents himself from three consecutive General Body Meetings and such absence has not been condoned to by the members in the general body.	Absents himself from three consecutive General Body Meeting.	Participation of active members in activities of the Bank.
No. 47 (ii)	No member of a Board shall be eligible to be elected as the Chairman/ Vice Chairman of a bank, after he has held the office, as such during two consecutive terms, whether full or part. Provided that a member who has ceased to hold the office of the Chairman/Vice Chairman continuously for one full term shall again be eligible for election to the office as such.	No member of a Board shall be eligible to be elected as the Chairman of a Bank, after he has held the office, as such during two consecutive terms, whether full or part. Provided that a member who has ceased to hold the office of the Chairman continuously for one full term shall again be eligible for election to the office as such.	As per Multi State Co-operative Societies Act 2002.
No. 52 (d)	No Member, other than the authorities referred to in clauses (c) to (g) of Sub-section (1) of Section 25 of Act, shall hold not more than 1/5 of the total sub-scribed share capital of the bank.	Individual shareholding of Member is restricted to 5% of the total paid up share capital of the bank.	As per instructions contained in para 3 of RBI Circular D C B R . B P D . (P C B) MC.No.10/09.18.201/2015-16 dtd. July 1, 2015 restricting the individual share holding of a member to 5% of the total paid up share capital of an UCB.

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. क्रेडिट डिपार्टमेंट : 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, दीक्षितवाडी, 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 शॉपिंग 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 : स.नं.४६८/१बी/३, 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.
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१३. नशिराबाद : मु. पो. नशिराबाद, ता. व जि.जळगांव. फोन नं. (०२५७) २३५६२५४.
- * १४. पाचोरा : शॉप क्रं.१५, लक्ष्मी प्लाझा, भडगांव रोड, पाचोरा, जि.जळगांव-४२४२०१. फोन नं. (०२५९६) २४०१८५. फॅ.२४०१८७.
- * १५. चोपडा : भारतरत्न डॉ.बाबासाहेब आंबेडकर पुतळ्याजवळ, चोपडा. फोन नं. ०२५८६- २२२०३३/४४.
- * १६. भुसावळ : शॉप नं.१ ते ४, निसर्ग प्लाझा, पाडूरंग 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, दृष्टी 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, गरुड बाग, धुळे. फोन नं.(०२५६२) २३५४८७.
- * २१. नाशिक- उंटवाडी रोड : शॉप 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, रेजिमेंटल प्लाझाच्या मागे, मुक्तीधाम मंदीराजवळ, देवळाली शिवार, नाशिक रोड, नाशिक. फोन नं.०२५३-२४६३७२७/२८.
- * २३. औरंगाबाद- कुशल नगर : प्लॉट नं.६, अन्नपुर्णा टॉवर, कुशल नगर, अदालत रोड, औरंगाबाद. फोन 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. फोन नं. (०२४०) २३८०१४४/२४४.
- * २५. पिंपरी चिंचवड शाखा : अभिजित हाऊसिंग सोसायटी, प्लॉट नं. आरएम-१०३, जी-ब्लॉक, एमआयडीसी, शाहुनगर, चिंचवड, पुणे. फोन नं. (०२०) २७४९१३९०/९१.
- * २६. हडपसर : शॉप नं. ६ व ७, भिमाशंकर भवन कोऑप हाउसिंग सोसा, स.नं.८५/२ए/एमपी-१, वैभव थिएटर जवळ, पुणे सोलापुर रोड, हडपसर, पुणे ४११ ०२८. फोन नं. २६८१२८५२/५३.
- * २७. पौड रोड : सि.टी.एस. ७४९, स.नं. १३७/३ए व ३बी, प्लॉट नं.१, स्पेक्ट्रा शोरूम नं.२, प्रतीक नगर बस स्टॉप, मधुराज सोसायटी जवळ, पौड रोड, कोथरुड, पुणे. 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 : शॉप नं.१, शिखा अपार्टमेंट, म्हाळसाकांत चौक, आकुर्डी, पुणे. फोन २७६५१११७/१८.
- * ३०. सिंहगड रोड शाखा : शॉप नं. १ ते ५, ग्राउंड फ्लोअर, चव्हाण मोहिते कॉम्प्लेक्स, सर्व्हे नं.१२, हिस्सा नं.१, धायरी, सिंहगड 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 : शॉप नं. ३-७, प्लॉट नं.२३६, परमार हाउस, एमटीएनएल ऑफीस शेजारी, जुने पनवेल. फोन नं. (०२२) २७४५३८१७.
३३. वाशी : शॉप 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 : शॉप 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, शाहुपुरी, कोल्हापुर. फोन : ०२३१-२५२२२१३/१४.
- * ३९. अमरावती शाखा : लड्डा मॉल, पहिला मजला, शॉप 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.

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

Comparative Financial Position

(₹ in lakh)

No.	Particulars	2020-21	2019-20	2018-19	2017-18	2016-17
01	Share Capital	2385.49	2224.53	2200.52	1783.07	1635.29
02	No. of Shareholder	20442	19081	17897	16807	15607
03	Reserves	14851.13	11969.59	17525.07	14721.71	12606.55
04	Own Funds	17236.62	14194.12	19725.59	16504.78	14241.84
05	Cash & Bank Balance	33675.04	27715.58	31666.86	19818.90	20590.12
06	Deposits	160277.50	158410.45	179633.10	164992.66	159732.25
07	Advances	89941.78	86937.46	111997.89	110096.51	98660.93
08	Investment	45319.81	50091.92	47157.86	43694.51	47102.24
09	Working Capital	177915.12	174454.64	199732.09	183636.79	176464.18
10	C.D. Ratio %	56.12	54.88	62.35	66.73	61.77
11	I. D. Ratio %	28.28	31.62	30.65	30.53	36.74
12	Total Business	250219.28	245347.91	291630.99	275089.17	258393.18
13	Profit after Tax	234.46	1184.51	440.40	1027.23	860.60
14	No. of Employees.	365	376	374	329	301
15	No. of Branches	40	40	40	40	40
16	Business per Branch	6255.48	6133.70	7290.77	6877.23	6459.83
17	Business per Employee	685.53	652.52	779.76	836.14	858.45
18	Yield on Assets (Avg.) %	8.93	9.79	8.35	8.91	9.07
19	Cost of Fund (Avg.) %	4.27	5.08	5.34	5.74	6.35
20	Gross Margin (Avg.) %	5.41	4.71	3.01	3.17	2.72
21	Cost of Management	1.84	1.67	1.17	1.25	1.32
22	Net Margin (Avg.) %	3.57	3.04	1.84	1.92	1.40
23	N.P.A. Gross amount	11876.30	3416.51	19645.30	9222.68	8809.50
24	N.P.A. Gross %	13.19	3.93	17.54	8.38	8.93
25	N.P.A. Net Amount	9829.02	2727.74	14065.62	5990.20	6767.02
26	N.P.A. Net %	11.17	3.16	13.22	5.61	7.00
27	Provision for N.P.A.	2123.28	688.77	5579.68	3232.48	2042.48
28	CRAR %	12.98	12.72	11.66	12.42	12.79
29	Dividend % (P.A) (*Subject to permission from Reserve Bank of India)	----	---	----	---	----
30	Audit Classification	"A"	"A"	"B"	"A"	"A"



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