



६५ व्या वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर उदगांव सहकारी बँक लि. जयसिंगपूर, (मल्टी-स्टेट) ता. शिरोळ, जि. कोल्हापूर या बँकेची सन २०२३-२४ ची ६५ वी वार्षिक सर्वसाधारण सभा, गुरुवार दि. २९/०८/२०२४ ई. रोजी दु. ठिक ०१.०० वा. दि मर्चन्ट असोशिएशन हॉल, ९ वी गल्ली, जयसिंगपूर येथे खालील विषयावर विचार विनिमय करणेकरिता बोलविणेत येत आहे. तरी सर्व सभासदांनी सभेस वेळेवर उपस्थित रहावे ही विनंती.

* सभेपुढील विषय *

- १) मागील दिनांक ०२/०९/२०२३ ई रोजी झालेल्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे,
- २) दिनांक ३१/०३/२०२४ अखेर संपलेल्या आर्थिक वर्षाचा वैधानिक लेखापरिक्षकांनी सादर केलेला अहवाल, ताळेबंद व नफा-तोटापत्रक स्वीकृत करणे.
- ३) सन २०२३-२०२४ या सालातील वैधानिक लेखापरिक्षक मॅ. पवार कुलकर्णी आणि असोशिएटस चार्टर्ड अकॉउंटंट यांचेकडून मिळालेला लेखापरीक्षण अहवाल वाचून नोंद घेणे व सन २०२२-२०२३ च्या वैधानिक लेखापरीक्षण अहवालाचा दोष दुरुस्ती पुर्तता अहवाल स्वीकृत करणे.
- ४) सन २०२३-२०२४ सालची मा. संचालक मंडळाने सुचविलेल्या नफा विभागणीस मंजूरी देणे.
- ५) मा. संचालक मंडळाने सुचविलेल्या सन २०२४-२०२५ चे अंदाज पत्रकास मंजूरी देणे व सन २०२३-२०२४ या सालात अंदाजपत्रकापेक्षा कमी-जादा झालेल्या उत्पन्न व खर्चास मंजूरी देणे.
- ६) सन २०२४-२०२५ या वर्षाकरिता वैधानिक लेखापरिक्षक नेमणुकीबाबत रिझर्व्ह बँक ऑफ इंडियाच्या निर्देशानुसार केलेल्या कार्यवाहीची नोंद घेणे व अनुषंगिक कार्यवाही करणे.
- ७) सन २०२५-२०२६ या वर्षाकरिता अंतर्गत, कंकरंट व कर लेखापरिक्षक यांची नियुक्ती करणे व त्यांचा मेहेनताना ठरविणे.
- ८) बँकेच्या मा. संचालक मंडळ सदस्य व त्यांच्या नातेवाईकांना सन २०२३-२४ या आर्थिक वर्षात दिलेल्या कर्जाची माहिती घेणे.
- ९) सन २०२३-२०२४ या आर्थिक वर्षात संचालक मंडळाच्या मान्यतेने, तडजोडीने केलेल्या थकीत कर्ज वसुलीस मंजूरी देणे.
- १०) बँकेच्या पोटनियम दुरुस्तीबाबत विचार विनिमय करून मंजूरी देणे.
- ११) सन २०२५-२०२६ या सालातील वार्षिक विकास व व्यवसाय आराखडा तयार करणे.
- १२) सदर वार्षिक सर्वसाधारण सभेस अनुपस्थित असणाऱ्या सभासदांची अनुपस्थिती क्षमापित करणे.
- १३) मे. अध्यक्षसो यांचे परवानगीने आयत्यावेळी येणारे विषयावर चर्चा करणे.

मा. संचालक मंडळाच्या आदेशानुसार

श्री. जे. एम. बोटे

कार्यकारी संचालक

स्थळ - जयसिंगपूर.

दिनांक- २६/०८/२०२४

* विशेष सुचना *

- १) गणपुर्ती अभावी सभा तहकुब झालेस त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर सभा भरेल व त्यावेळी गणसंख्येची आवश्यकता भासणार नाही.
- २) सन्माननीय सभासदांनी सभेपुढे ठेवावयाच्या सुचना व बँकेच्या कामकाजासंबंधी काही प्रश्न विचारावयाचे असतील तर सभासदांनी दिनांक २६/०८/२०२४ पुर्वी बँकेकडे लेखी कळवावे.
- ३) पोटनियमानुसार बँकेच्या भागाची दर्शनी किंमत रु. १०००/- झाली असून ज्या सभासदांचे भागभांडवल अपुर्ण आहे त्यांनी ते पुर्ण करावे.
- ४) सभासदांनी आपला पत्ता बदलला असलेस नवीन पत्ता प्रधान कार्यालयाकडे त्वरीत कळवावा तसेच सभासदांनी आपल्या सर्व खात्याची के. वाय.सी. आपल्या शाखेत जाऊन पुर्ण करावी अन्यथा के. वाय. सी. अपुर्ण असलेने आपले खाते फ्रिज करणेत येतील याची कृपया नोंद घ्यावी.
- ५) अहवालाच्या व हिशोब पत्रकाच्या प्रती प्रधान कार्यालयात व सर्व शाखा कार्यालय येथे सभासदांच्या माहितीसाठी ठेवणेत आलेल्या आहेत. तसेच www.jusbbank.com या वेबसाईट वर बँकेचा अहवाल पहावयास मिळेल.



Notice of 65th Annual General Meeting

Notice (Only for Stake Holder Members)

All the members of the Bank are hereby informed that the Annual General Meeting for the Year 2023-2024 will be held on Thursday, 29/08/2024 at 1.00 pm, at The Merchant Association Hall, 9th Lane, Jaysingpur to considered the following subjects. The Member are hereby requested to attend the meeting in time

Agenda of Meeting

- 1) To read and confirm the minutes of the previous Annual General Meeting held on 02/09/2023
- 2) To accept the Statutory Audit Report, Balance Sheet and Profit and Loss A/C of the year 2023-2024 submitted by Statutory Auditor
- 3) To read and note the Audit Report submitted by the Statutory Auditor M/S Pawar Kulkarni & Associates Chartered Accountant and approve the Compliance Report of Statutory Audit for the year 2022-2023
- 4) To approve the appropriation of Net Profit for the year 2023-2024 as recommended by the Board of Directors.
- 5) To approve the Budget for the year 2024-2025 as recommended by the Board of Directors and to approve the income and expenditures exceeding decreasing the budget for the year 2023-2024
- 6) To approve the appointment of statutory Auditor of the Bank for year 2024-2025 as per the directions of Reserve Bank of India and to take incidental action.
- 7) To Appoint and determine the remuneration of an Internal Auditor, Concurrent and Tax Auditor of the Bank for the year 2025-2026
- 8) To take a note of the Loans and Advances given to Board of Directors and their relatives during the year 2023-2024
- 9) To approve the recovery of the arrears in compromise with the approval of Board of Directors during the financial year 2023-2024
- 10) To consider and approve the required amendments in the bye-laws
- 11) To prepare plan of annual development and business plan for the year 2025-2026
- 12) To condone the absent Members of the bank who have not attended this Annual General Meeting
- 13) To consider of any other Subject Matters if any, with the permission of the chair

By order of the Board of Directors

Shri. J. M. Bote

Managing Director

Place : Jaysingpur

Date : 26/07/2024

* IMPORTANT INSTRUCTIONS *

- 1) The adjourned meeting dar to want of quorum of scheduled time will be conducted on the same date and at the same place after half an hour and no quorum will be necessary.
- 2) The members who wish to ask any questions regarding the Bank performance and any suggestions to be put forth in General Meeting, they should be sent their in writing to bank before 26/08/2024
- 3) According to the Bye-laws, the face value of the share of Bank is Rs. 1000/- and the Members whose share capital is incomplete, are requested to complete it.
- 4) If the address of the members is changed, please inform the Head office immediately and the members are requested to complete the KYC of their all accounts in the nearest branch, otherwise please note that their accounts may be frozen due to non completion of KYC
- 5) Copies of the annual report and financial statements have been kept at the Head Office and all Branch offices for the information of the members. You can also view the annual report on our website www.jusbbank.com



अध्यक्षांचे मनोगत ...

सन्माननीय सभासद बंधु भगिनीनो....

आपल्या बँकेच्या ६५ व्या वार्षिक सर्वसाधारण सभेस आपण अगत्यपूर्वक उपस्थित राहिलात त्याबद्दल मी आपले व्यक्तिशः व संचालक मंडळाच्या वतीने मनःपूर्वक हार्दिक स्वागत करतो. सन २०२३-२४ या आर्थिक वर्षाची कामगिरी व फल निश्चिती ठरविणारा दिवस ३१ मार्च २०२४ या अखेरचा वार्षिक अहवाल व आर्थिक पत्रके आपणापुढे सादर करताना मला मनस्वी आनंद होत आहे.

आपल्या बँकेचे संस्थापक मार्गदर्शक व माजी आमदार स्वर्गीय डॉ. आप्पासाहेब उर्फ सा. रे. पाटील साहेब यांच्या कुशल व कार्यक्षम नेतृत्वाखाली या बँकेची स्थापना सन १९६० साली झाली. त्यांनी घालून दिलेल्या मार्गदर्शनाखाली गेल्या ६ दशकात संपूर्ण महाराष्ट्र राज्य व कर्नाटक राज्यामध्ये बेळगाव जिल्ह्यामध्ये बँकेने केलेला कार्य विस्तार उल्लेखनीय असून सहकार चळवळीच्या माध्यमातून सर्वसामान्यांच्या उत्कर्षाचे ध्येय स्वीकारून शेती व्यापार व औद्योगीकरणाचा विकास करण्याच्या दृष्टीने कर्जपुरवठा केला आहे. त्यामुळे ग्रामीण भागातील कष्टकरी बहुजन समाजाच्या विकासासाठी सातत्याने कार्य केले आहे. माजी आमदार स्वर्गीय डॉ. आप्पासाहेब उर्फ सा. रे. पाटील साहेब यांनी लावलेले बँक रुपी छोटेंसे रोपटे आज सहकार महर्षी उद्यानपंडित मा. श्री गणपतराव आप्पासाहेब पाटील (दादा) चेअरमन, श्री दत्त शेतकरी सहकारी साखर कारखाना लि. शिरोळ यांच्या कुशल मार्गदर्शनाखाली आजच्या आधुनिक तंत्रज्ञानाच्या युगात एक नामांकित मल्टीस्टेट बँक म्हणून नावारूपास आलेली आहे. बँकेचा विस्तार वाढवण्याच्या दृष्टीने बँकेने बेडकीहाळ व शिरगुप्पी येथे शाखा चालू केल्या आहेत.

बँकेच्या या प्रगतीमध्ये बँकेचे सभासद असंख्य ग्राहक व हितचिंतक यांचा सिंहाचा वाटा आहे. बँकेने १८ शाखांच्या माध्यमातून अहवाल सालात रुपये ६८१ कोटीचा व्यावसायिक टप्पा यशस्वीरित्या पूर्ण केला आहे. तसेच सध्या १८ शाखांच्या माध्यमातून कामकाज चालू आहे व येत्या दोन वर्षात बँकेचा मिश्र व्यवसाय रुपये १००० कोटी पर्यंत वाढवण्याच्या बँकेचा मानस आहे.

आर्थिक स्थैर्याच्या जोरावर समाजामध्ये विश्वासार्हता निर्माण केल्याने दि. ३१.०३.२०२४ रोजी बँकेच्या एकूण ठेवी ४५३ कोटी इतकी आहेत. बँकेच्या ठेवी जितक्या जास्त तितकी बँक सदृढ ही संकल्पना आता बदललेली आहे आता बँकेच्या व्यवसायात महत्त्व प्राप्त झालेले आहे व्यवसाय म्हणजे ठेवी अधिक कर्जे होय. त्यातही कर्जे अधिक महत्वाची ठरतात. दिनांक ३१.०३.२०२४ रोजी बँकेचे एकूण कर्जे रु. २२७ कोटी इतकी आहेत. सभासदांना त्यांच्या आर्थिक गरजा लक्षात घेऊन शेती व्यवसाय व उद्योग वाढीसाठी तसेच कौटुंबिक कारणासाठी माफक व्याजदरात कर्जपुरवठा करून त्यांचे जीवनमान उंचावण्याचा प्रयत्न करत आहे.

सामाजिक बांधिलकीच्या दृष्टिकोनातून शिरोळ तालुक्यातील बुबनाळ, आलास, गणेशवाडी, अर्जुनवाड, शेडशाळ, दानोळी, कवठेसार, हेरवाड, शिरोळ, घालवाड, मजरेवाडी येथील क्षारपड ठरलेल्या ७००० एकर जमीन सुधारण्यासाठी बँकेने अल्प व्याजदराने कर्ज पुरवठा केलेला आहे. तसेच शेतकऱ्यांचा आर्थिक विकास व्हावा म्हणून जांभळी, नांदणी, कोंडीग्रे व यड्राव या गावातील ३००० एकर जमीन ठिबक सिंचनाखाली येण्यासाठी कर्ज पुरवठा केला आहे. सदर कर्ज योजनेमध्ये वितरीत केलेली कर्जे थकबाकीत नाहीत.

आपल्या सर्वांच्या सहकार्याने आपल्या बँकेचे अनुत्पादित कर्जांच्या प्रमाणावर नियंत्रण ठेवण्यात यश मिळवले आहे. बँकेच्या सर्वांगीण प्रगतीत बँकेचे ग्राहक, ठेवीदार, सभासद, कर्जदार, हितचिंतक व सेवक वर्ग हे खरे मानकरी आहेत. या सर्वांचे आभार मानतो

धन्यवाद

॥ जय हिंद ॥ जय महाराष्ट्र ॥ जय सहकार ॥

आपला नम्र,
श्री. सुरेश भुपाल पाटील,
चेअरमन



डॉ. आप्पासाहेब उर्फ सा. रै. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)

सन २०२३-२०२४ च्या आर्थिक वर्षाचा आढावा

अहवाल सालामध्ये बँकेने दरवर्षीप्रमाणे वाटचाल सुरू ठेवली असून ही बाब तुलनात्मक आकडेवारीवरून लक्षात येईल.

बँकेची तुलनात्मक सांपत्तिक स्थिती -

अ.नं	तपशील	३१/०३/२०२२	३१/०३/२०२३	३१/०३/२०२४
१.	सभासद संख्या	१३,८४२.००	१४,३३२.००	१५४०९
२.	अधिकृत भाग भांडवल	२५,००,००,०००.००	२५,००,००,०००.००	२५,००,००,०००.००
३.	वसुल भाग भांडवल	९,४५,३५,२५०.००	१०,२५,०९,९२५.००	११,२३,९०,६२५.००
४.	राखीव व इतर निधी	२१,०४,३७,५५४.०६	२६,५८,७२,३१९.८७	२८,२६,२९,०३०.४९
५.	ठेवी	३,६६,४५,३९,२९९.४५	३,८३,९३,४०,७५७.६१	४,५३,२८,०५,०५०.३७
६.	कर्जे	१,६३,६६,४२,९२५.८८	२,०८,६७,६२,७०१.७९	२,२७,२९,८०,४०३.९४
७.	गुंतवणुक	२,१२,२६,३९,४००.४६	१,८२,४७,०७,१९८.५७	२,३६,२७,५०,५७९.६८
८.	नफा	१,८९,३२,७५०.१८	१,९९,४४,८१५.५७	२,१०,७४,७०६.९३
९.	ढोबळ एन.पी.ए.	५.०२%	६.२१%	५.३३%
१०.	निव्वळ एन.पी.ए	१.२९%	१.८८%	१.०८%
११.	भांडवल पर्याप्तता	१५.४८%	१४.४८%	१३.८०%
१२.	लांभाश	१०.००%	१०.००%	१०.००% (शिफारस)
१३.	ऑडीट वर्ग	“अ”	“अ”	“अ”

सभासद -

अहवाल सालात गतवर्षीच्या १४३३२ सभासदात १२७४ ने वाढ झाली असून १९७ सभासद कमी झालेने वर्षाअखेर बँकेचे नियमित सभासद संख्या १५४०९ इतकी आहे अहवालसालात वसुल भाग भांडवलामध्ये रु. ९८.८१ लाख इतकी वाढ झाली आहे

भाग भांडवल -

अधिकृत भागभांडवल रूपये पंचवीस कोटींचे असून अहवाल साल अखेर वसुल भागभांडवल रूपये.११,२३,९०,६२५.०० इतके आहे भागभांडवल वाढीचे शेकडा प्रमाण ९.६४ टक्के आहे.

सहकार कायद्यातील सुधारणेनुसार बँकेच्या प्रत्येक भागाची किंमत रु.१००/- वरून रु. १,०००/- च्या पटीत तातडीने करून घ्यावी

राखीव व इतर निधी -

बँकेचा आर्थिक पाया भक्कम होण्यासाठी भागभांडवला बरोबरच राखीव व इतर निधीची तरतूद असणे तितकेच महत्वाचे आहे ३१ मार्च २०२४ अखेर रिझर्व फंड ६,९५,९१,९५८.७७ व इतर निधी रु.२१,३०,३७,०७१.७२असे मिळून एकूण स्वनिधी रु.२८,२६,२९,०३०.४९ असा आहे. बदलत्या धोरणांना सक्षमपणे सामोरे जात दरवर्षीच्या नफ्यातून अधिकतर भाग निर्धीकडे वळवून बँकेने निधीमध्ये वाढ केलेली आहे. बँकेचा आर्थिक पाया किती भक्कम आहे यावरच बँकेचे अस्तित्व व सभासदांच्या हिताचे रक्षण अवलंबून असते

भांडवल पर्याप्तता -

रिझर्व बँक ऑफ इंडियाच्या निकषानुसार भांडवल जोखीम पर्याप्तता प्रमाण बँकेस किमान ९.००% असताना सदरचे प्रमाण आपल्या बँकेने १३.८०% इतके राखले आहे. यावरून आपल्या बँकेची आर्थिक सक्षमता दिसून येते



ठेवी -

जनमाणसातील विश्वास हाच खरा बँकेच्या प्रतिमेचा सन्मान असतो. या विश्वासाचे द्योतक म्हणजे बँकेने आपल्या नावलौकीकावर मिळविलेल्या ठेवी होय

आर्थिक स्थैर्याच्या जोरावर समाजामध्ये विश्वावासाहता निर्माण केलेले ठेवीचे व्याजदर अन्य बँकाच्या तुलनेने कमी ठेवूनही बँकेच्या ठेवीमध्ये वाढ झालेली आहे. दि. ३१.०३.२०२३ रोजीच्या एकूण ठेवी ३८,३९३.४० लाख इतक्या होत्या वर्षभरात त्यामध्ये रु. ६,९३४.६५ लाखाची वाढ होऊन ३१.०३.२०२४ अखेरीस बँकेच्या ठेवी रु. ४५,३२८.०५ लाख इतक्या झाल्या आहेत. ठेव वाढीचा वेग १८.०६ टक्के इतका आहे ठेवीदारांच्या ठेव रकमेच्या सुरक्षेसाठी ठेवींचा विमा डि.आय.सी.जी.सी.यांचेकडे उतरविला असून त्यांचा विमा हप्त्या नियमितपणे प्रत्येक सहामाहीस आगावू भरला जातो.

कर्जे -

बँकेच्या ठेवी जितक्या जास्त तितकी ही संकल्पना आता बदलली आहे आता बँकेच्या व्ययसायास महत्व प्राप्त झालेले आहे व्यवसाय म्हणजे ठेवी अधिक कर्जे होय. त्यातही कर्जे अधिक महत्वाची ठरतात दि. ३१.०३.२०२३ रोजी बँकेची एकूण २०,८६७.६२ लाख इतकी होती अहवाल सालात त्यात रु. १,८६२.१७ लाखाची वाढ होऊन अहवाल साल अखेर कर्जे रु. २२,७२९.८० लाख इतकी झाली आहेत सभासदाना त्यांच्या आर्थिक गरजा लक्षात घेऊन शेती, व्यवसाय उद्योग वाढीसाठी तसेच कौटुंबिक कारणासाठी माफक व्याजदरात कर्जपुरवठा करून त्यांचे जीवनमान उंचावणेचा प्रयत्न केला आहे.

अग्रक्रम क्षेत्रास कर्जपुरवठा -

आपल्या बँकेने रिझर्व बँक ऑफ इंडियाच्या मार्गदर्शक तत्त्वाप्रमाणे रु. १६,८३२.०० लाख इतका कर्ज पुरवठा केला असून त्याचे एकूण कर्जांशी प्रमाण ८०.६६ टक्के आहे. तसेच दुर्बल घटकांना रु. ८,९३२.०० लाख इतका कर्ज पुरवठा केला असून त्याचे अग्रक्रम कर्जांशी शेकडा प्रमाण ४३.०४ टक्के इतके आहे.

गुंतवणूक -

कर्जव्यवहारानंतर ताळेबंदाची जिंदगी दर्शवणारी दुसरी महत्वाची बाजू म्हणजे गुंतवणूक, गुंतवणूक ही कर्ज व्यवहाराइतकी फायदेशीर नसली तरी रिझर्व्ह बँकेच्या CRR व SLR बाबतच्या तरतुदीचे काटेकोर पालन करून गुंतवणूकीचे व्यवस्थापन केले आहे रिझर्व्ह बँकेच्या सुधारित नियमानुसार SLR ची गुंतवणूक सरकारी कर्जरोख्यात असणे आवश्यक आहे. बँकेने या आदेशाचीही पूर्तता केली आहे. त्यामुळे सरकारी कर्जरोख्याच्या व्यवहाराला महत्व प्राप्त होऊ लागले आहे. गतवर्षी बँकेची एकूण गुंतवणूक रु. १८,२४७.०७ लाख इतकी होती. अहवाल सालात गुंतवणूकीमध्ये रु. ५,३८०.४३ लाखांनी वाढ होऊन दि. ३१.०३.२०२४ अखेर एकूण गुंतवणूक रु. २३,६२७.५० लाख इतकी आहे. तसेच म्युच्युअल फंडात गुंतवणूक करून बँकेने अहवाल सालात एकूण रु. ४९.११ लाख इतका नफा मिळविला आहे. कोअर बँकींग सोल्युशन (CBS) मुळे बँकेकडील उपलब्ध अतिरिक्त निधीचे सुयोग्य नियोजन करणे शक्य झाले आहे.

संगणकीकरण व तंत्रज्ञान -

बँकेने प्रधान कार्यालय जयसिंगपूर येथील मुख्य इमारतीत अद्यावत व सुसज्ज असे डाटा सेंटर उभारले आहे. कोअर बँकिंग सोल्युशन (CBS) चे कामकाज पूर्ण झालेले आहे. सर्व शाखा डाटा सेंटरला जोडण्यात आलेल्या असून सर्व शाखांकरिता Centralized-activity कार्यान्वीत झालेल्या आहेत याचा सर्वच ग्राहकांना लाभ होत आहे. या सुविधाद्वारे ग्राहकांना बँकेच्या कोणत्याही शाखेतून बँकिंग सुविधा मिळत आहे सध्या बँकेने आय. सी. आय. सी. आय. बँकेमार्फत RTGS व NEFT ची सुविधा उपलब्ध करून दिलेली आहे.

बँकेचा (NPCI) कार्यप्रणाली होस्ट टू होस्ट (H2H) मध्ये समाविष्ट झालेला असून बँकेच्या ग्राहकांना रूपे एटीएम कार्डद्वारे कोणत्याही बँकेच्या ए.टी.एम. मधून भारतात कोठेही पैसे काढता येतील तसेच मोबाईल बँकिंग व UPI ची सुविधा बँकेच्या खातेदारांना उपलब्ध करून दिलेली आहे.



नफा विभागणी -

अहवाल सालामध्ये बँकेस सर्व तरतुदी वजा जाता निव्वळ नफा रू. २,१०,७४,७०६.९३ इतका झाला आहे. नफ्याची विभागणी पुढील प्रमाणे करणेत यावी अशी संचालक मंडळाची सर्वसाधारण सभेस शिफारस आहे.

नफा विभागणी शिफारस

अ. नं.	तपशील	रक्कम
१.	रिझर्व्ह फंड (२५% प्रमाणे)	₹ ५२,६९,०००.००
२.	आकस्मित निधी (१०%)	₹ २१,०८,०००.००
३.	शैक्षणिक निधी	₹ २,१०,७४८.००
४.	को ऑप पुनर्वसन रचना व विकास निधी	₹ २,१०,७४८.००
५.	लाभांश १०% (शिफारस)	₹ १,१२,६९,०६३.००
६.	गुंतवणूक चढउतार निधी	₹ २०,००,०००.००
७.	इमारत निधी	₹ ३७,१४७.९३
एकूण -		₹ २,१०,७४,७०६.९३

अनुत्पादक कर्जे (N.P.A.) व तरतुद -

बँकेच्या एकूण येणे कर्जबाकीपैकी उत्पन्न क्षमता नसलेल्या (एन.पी.ए.) कर्जाचे ढोबळ प्रमाण ५.३३ टक्के आहे. तर निव्वळ प्रमाण १.०८ टक्के आहे.

थकबाकी वसुलीसाठी बँकेचे संचालक मंडळ व कर्मचारी यांनी अथक परिश्रम घेतलेले आहेत. थकबाकी वसुलीसाठी सर्व योग्य व सनदशीर मार्गांचा अवलंब करून, थकबाकीदाराना समक्ष भेटून, लेखी, तोंडी सुचना देऊन, त्यांच्या अडचणी समजाऊन घेऊन, थकबाकी कमी करणेचा प्रामाणिक प्रयत्न आम्ही केला आहे. मात्र यास प्रतिसाद न देणाऱ्या थकबाकीदारावर नाईलाजास्तव कायदेशीर कारवाई, जसी सक्तीने वसुली यासारखे मानहानीकारक प्रसंग येतात. अशा प्रसंगी यापुढे बँकेने अत्यंत कठोर निर्णय घेऊन त्याची ठामपणे अंमलबजावणी करणेचा निर्णय घेतला आहे. असा प्रसंग आपणावर येऊ नये यासाठी थकबाकीदारांनी आपली थकबाकी सत्वर भरून बँकेच्या प्रगतीत सहभागी व्हावे, असे मी सर्वांना आवाहन करतो.

लेखापरीक्षण -

बँकेच्या सन २०२३-२०२४ चे वैधानिक लेखापरीक्षण मॅ पवार कुलकर्णी आणि असोशिएट्स चार्टर्ड अकॉउंटंट यांनी केले असून त्यांनी बँकेस ऑडीट वर्ग अ दिलेला आहे. लेखापरीक्षण कालावधीत त्यांनी बँकेच्या कामकाजा बद्दल समाधान व्यक्त करून काही मौलिक सूचना केलेल्या आहेत. त्याबद्दल बँक त्यांचे अत्यंत आभारी आहे तसेच बँकेचे कंकरट व अंतर्गत लेखापरीक्षण लेखापरीक्षका मार्फत केले जाते.

रिझर्व्ह बँकेची तपासणी -

बँकेचे दिनांक ३१.०३.२०२३ अखेरची तपासणी रिझर्व्ह बँकेचे अधिकारी श्री. गोपाकुमार सर श्री. सुशांत सर यांनी पुर्ण केले असून तपासणी कालावधीत त्यांनी बँकेच्या कामकाजाबाबत समाधान व्यक्त करून काही मौलिक सूचना केलेल्या आहेत त्याबद्दल संचालक मंडळ त्यांचे आभारी आहे.



संचालक मंडळ -

अहवाल सालात संचालक मंडळाच्या व उपसमित्यांच्या एकूण ४८ सभा व्यवस्थापन मंडळाच्या १५ सभा झालेल्या आहेत बँकेच्या प्रगतीमध्ये धोरणातील सकारात्मक व प्रोत्सहनात्मक सहकार्य आणि सर्व निर्णय एकमताने मंजूर केलेने बँकेचे कामकाज सुरळीत व प्रगतीपथावर नेणेसाठी संचालक मंडळातील सर्व सदस्यांचे बहुमोल सहकार्य लाभले आहे.

लाभांश -

मा.संचालक मंडळाने अहवालसालासाठी १० टक्के लाभांश देण्याची शिफारस केली आहे. तरी त्यास सभासदांनी मंजूरी द्यावी ही विनंती आपल्या मंजूरीनंतर लाभांश रक्कम सभासदांच्या बचत खात्यात जमा केली जाईल. तरी ज्या सभासदांनी अद्यापही आपली बचत खाती उघडली नसतील त्यांनी नजीकच्या शाखेत लवकरात लवकर उघडावीत.

सभासदांना नम्र आवाहन -

रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक सूचनेप्रमाणे प्रत्येक खातेदाराने बँकेत खाते उघडताना, सभासद होताना के वाय. सी. नॉर्मची पूर्तता करणे सक्तीचे केले आहे.त्यासाठी आयडेन्टी साईजचे दोन फोटो, रेशनकार्ड,निवडणूक ओळखपत्र किंवा आधार कार्ड, पॅन कार्ड, ड्रायव्हिंग लायसन्सयाची झेरॉक्स प्रत सही करून बँकेकडे सादर करणे आवश्यक आहे जे खातेदार सदर केवायसी नॉर्मची पूर्तता करणार नाहीत त्याची खाती गोठवली जातील व त्यांना केवायसी नॉर्मची पूर्तता केले शिवाय कोणतेही व्यवहार करता येणार याची नोंद घ्यावी.

शाखाविस्तार व आधुनिकीकरण -

बँकेचे एकूण १८ शाखेमधून कामकाज चालू आहे

सामाजिक उपक्रम व बांधिलकी -

सामाजिक बांधिलकीच्या दृष्टीकोनातून शिरोळ तालुक्यातील बुबनाळ, आलास, नृसिहवाडी, अर्जुनवाड, घालवाड, शेडशाळ, हेरवाड, मजरेवाडी, शिरोळ, अब्दुललाट, दानोळी, कवठेसार येथील क्षारपड ठरलेल्या ६५०० एकर जमिन सुधारण्यासाठी बँकेने अल्प व्याजदराने कर्जपुरवठा केला असून शेतकऱ्यांचा आर्थिक विकास व्हावा म्हणून जांभळी, नांदणी, कोंडिग्रे व यड्राव या गावातील ३०० एकर जमिन ठीबक सिंचनाखाली येण्यासाठी कर्जपुरवठा केला आहे.



डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)

सेवक वर्ग -

अहवाल सालअखेर बँकेकडे एकूण १३१ सेवक आहेत. बँकेचा शाखाविस्तार व कार्यभार दिवसेंदिवस वाढतच आहे. बँकेचे कार्यकारी संचालक श्री. जनार्दन एम बोटे, मुख्य कार्यकारी अधिकारी श्री. विनायक ए. कदम व असि जनरल मॅनेजर श्री मिलींद ए जगदाळे, यानी सर्व कार्यभार कार्यक्षमपणे सांभाळले त्याबद्दल त्यांचे आभार मानतो. ठेव वाढ, कर्ज वसुली व नैमित्तिक ग्राहक सेवा यामुळे कामाचा फार ताण पडत असूनही बँकेच्या सेवक वर्गाने अत्यंत विनम्र व तत्परतेने ग्राहकांची सेवा करून सभासद व ग्राहकाशी आपुलकी व जिवाळ्याचे संबंध प्रस्थापित केले आहेत.

ठेववृद्धी व कर्ज वसुली याचे उद्दिष्ट पूर्ण करणेसाठी त्यानी केलेल्या अथक प्रयत्नाबद्दल मी त्यांचे आपणा सर्वातर्फे अभिनंदन करतो. यापुढेही बँकिंग क्षेत्रातील तीव्र स्पर्धा व नवनवीन आव्हानांना सामोरे जाण्यास सेवकांनी सिध्द रहावे व आपल्या बँकेचे नाव उज्वल करावे असे मी त्यांना आवाहन करतो.

आभार व समारोप -

बँक आजवर जी भक्कम आर्थिक प्रगती व यश संपादन करू शकली, नावलौकीक मिळवली आहे, त्याच बँकेच्या प्रगतीस आदरणीय उद्यानपाडीत सहकारमहर्षी मा. श्री गणपतराव पाटीलसाहेब (दादा) चेअरमन, श्री. दत्त शेतकरी सहकारी साखर कारखाना लि. शिरोळ याचे मौलीक मार्गदर्शन मिळत असलेने मी त्यांचा शतशः ऋणी आहे. त्याचबरोबर बँकेचे व्हाईस चेअरमन श्री. आप्पासो नरुटे व सर्व संचालकाचे तसेच व्यवस्थापकीय संचालक मंडळाचे मनःपूर्वक आभार, तसेच आपण सर्व सन्माननीय सभासद, ठेवीदार, हितचिंतक, सेवा पुरवठादार, विविध संस्था, उद्योजक, कारखानदार यांनी बँकेला सेवा करण्याची संधी उपलब्ध करून दिली त्याबद्दल मी कृतज्ञता व्यक्त करून त्या सर्वांचे आभार मानतो

रिझर्व्ह बँक ऑफ इंडिया यांचे अधिकारी, सेंट्रल को-ऑप रजिस्ट्रार नवी दिल्ली, महाराष्ट्र राज्य सहकार खाते, कर्नाटक राज्य सहकार खाते, मा विभागीय सहनिबंधकसो, मा. विशेष लेखापरीक्षकसो, मा. लेखापरीक्षकसो, मा. आयुक्तसो महाराष्ट्र राज्य, मा विभागीय निबंधकसो, मा. जिल्हा उपनिबंधकसो, मा. असिस्टंट रजिस्ट्रार, सहकार खाते, शाखा सल्लागार, कायदा सल्लागार, व्हल्यूएटर, बँकेचे सराफ, दि. एम. एस. सी. बँक, जिल्हा मध्यवर्ती बँक, बँक फेडरेशन, बँक असोसिएशन कोल्हापूर तसेच श्री. दत्त शेतकरी सहकारी साखर कारखाना लि. शिरोळ यानी केलेले मार्गदर्शन व सहकार्याबद्दल मी त्यांचे आभार मानतो त्याचबरोबर अहवाल सालात योग्य प्रसिध्दी दिल्याबद्दल सर्व पत्रकार बंधूंचे मी मनस्वी आभार मानतो

आपणा सर्वांचे वाढते प्रेम विश्वास व सहकार्यांच्या पाठबळावर बँकेचा विकास हाच ध्यास मनात कायम ठेवीत बँकेच्या प्रगतीतील सातत्य असेच पुढे चालू राहिल अशी ग्वाही देतो व माझ्या अध्यक्षीय भाषणाचा समारोप करतो व मा संचालक मंडळाच्या वतीने बँकेचा सन २०२३-२०२४ सालाचा ताळेबंद नफा-तोटापत्रक व अदाजपत्रक व नफा विभागणी आपल्या समोर सादर करत असून त्यास सभासदानी मंजूरी द्यावी अशी विनंती करतो.

धन्यवाद

स्थळ : जयसिंगपूर
दिनांक : २६/०७/२०२४

॥ जय हिंद ॥ जय महाराष्ट्र ॥ जय सहकार ॥

आपला नम्र,
श्री. सुरेश भुपाल पाटील,
चेअरमन

● खातेदारांना जाहीर सुचना (केवायसी अपडेशन) ●

बँकेच्या सर्व खातेदारांना कळविणेत येते की, रिझर्व्ह बँकेच्या निर्देशानुसार बँकेच्या सर्व खातेदारांनी के.वाय.सी. च्या निकषानुसार आवश्यक कागदपत्रांची पूर्तता (KYC UPDATION) करून देणे अनिवार्य आहे. तरी खातेदारांनी आवश्यक के.वाय.सी. कागदपत्रांची पूर्तता करून आपली KYC update करावी. के.वाय.सी. अद्यावत असल्या खेरीज खातेवर व्यवहार करणे शक्य होणार नाही यांची नोंद घ्यावी.

तरी सर्व खातेदारांनी आपल्या खात्याची के.वाय.सी. आपल्या शाखेत लवकरात लवकर जाऊन पूर्ण करावी. तसेच ज्या खातेदारांच्या खात्यावरील व्यवहार होत नसलेने खाते In-oprate झाले आहे. अशा खातेदारांनी के.वाय.सी. ची पूर्तता करून घेऊन खाते operate करून घेऊन व्यवहार सुरु करावे ही विनंती.

अन्यथा के.वाय.सी. अपूर्ण असलेने आपली खाती फ्रीज करणेत येतील. खाते फ्रीज केल्यामुळे खातेदाराचे आर्थिक नुकसान व गैरसोय झाल्यास बँक जबाबदार असणार नाही, याची कृपया नोंद घ्यावी ही विनंती.



INDEPENDENT AUDITOR'S REPORT
(For Urban Multi-State Co-operative Bank- Maharashtra)

To

The Members,

Dr.Appasaheb Urf.Sa.Re. Patil Jaysingpur Udgaon Sahakari Bank Ltd. Jaysingpur (Multi-State)
Tal Shirol, Dist.-Kolhapur

Report on the Financial Statements

1. We have audited the accompanying financial statements of the Dr. Appasaheb Urf Sa.re.Patil Jaysingpur Udgaon Sahakari Bank Ltd, Jaysingpur on 31st March, 2024 , which comprise the Balance Sheet as at 31st March 2024, and the Profit and Loss Account, the Cash Flow Statement for the year ended on 31st March 2024, summary of significant accounting policies and other explanatory information.

In the last year the Bank has completed the procedure of merger of Akkamahadevi Mahila Sahakari Bank Niyamit Belgavi Karnataka as per the terms and conditions approved by the Reserve Bank of India vide letter no.1 DOR.MAM.No.697/09. 16.901(214)/2020-21 dated 30th March 2021 with effect from 11.07.2022. The said Akkamahadevi Mahila Sahakari Bank Niyamit Belgavi Karnataka is completely merged in Dr. Appasaheb Urf.Sa.re.Patil Jaysingpur Udgaon Sahakari Bank Ltd, Jaysingpur (Multi-State) from the said date.

As per the scheme of merger cum memorandum of understanding entered into between both the Banks, it has been specifically agreed as per the provision contained in point 8(a) that, the amount of share capital of target Bank i.e. Akkamahadevi Mahila Sahakari Bank Niyamit Belgavi shall be treated as collection account and shall be entered into books of accounts of acquirer bank i.e. Dr. Appasaheb Urf.Sa.re.Patil Jaysingpur Udgaon Sahakari Bank Ltd, Jaysingpur under the head of other liabilities.

The returns of 18 branches including Belgavi branch (Earlier-Akkamahadevi Mahila Sahakari Bank) audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements.

2. Management is responsible for the preparation of these financial statements that give true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of the Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961 (as applicable) and generally accepted accounting principles in India so far as applicable to the bank. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial bank. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, 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 Bank's preparation and fair presentation of the financial statements in order to design audit procedure that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the



Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), and the Multi State Co-op Societies Act 2002 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of co-operative societies, Maharashtra in the manner so required and give true and fair view in conformity with the accounting principles generally accepted in India

(a) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2024

(b) in the case of the Profit and Loss, of the profit/loss for the year ended on that date; and

(c) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal & Regulatory Requirements

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

8. We report that:

(a) We have obtained all the information and explanations, which to the best of our knowledge and belief, were necessary for the purpose of our audit and have found to be satisfactory;

(b) In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;

(c) The transactions of the Bank, which have come to our notice are within the powers of the Bank,

(s) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;

(e) The accounting Standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Bank

9. The details as required by provisions of the Multi State Co-op Societies Act 2002 are given in the audit memorandum separately.

Or

As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the provisions of the Multi State Co-op Societies Act 2002.

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

For Pawar, Kulkarni & Associates
Chartered Accountants

CA. Uttam K. Pawar

Partner

M. No. 101985

UDIN- 24101985BKDQCL7703

Date: 24-06-2024

Place: SANGLI



FORM 'A'
As per Section 29 of BR Act 1949

BALANCE SHEET AS ON 31 MARCH, 2024

CAPITAL AND LIABILITIES	SCHEDULE NO.	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
Capital	1	112390625.00	10,25,09,925.00
Reserves and Surplus	2	303703737.42	28,58,17,134.94
Deposits	3	4532805050.37	3,83,93,40,757.61
Borrowings	4	0.00	0.00
Other Liabilities and Provisions	5	224322044.22	16,52,76,815.40
Total -		5173221457.01	4,39,29,44,632.95

ASSETS & DEBTORS	SCHEDULE NO.	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
ASSETS			
Cash and Balances with Reserve Bank of India	6	8,97,94,838.14	2,87,04,333.71
Balances with Banks and Money at call & short Notice	7	72,85,41,863.57	63,36,72,714.28
Investments	8	1,86,95,00,579.68	1,47,22,57,198.57
Advances	9	2,27,29,80,403.94	2,08,67,62,701.79
Fixed Assets	10	3,46,55,401.44	2,77,19,886.48
Other Assets	11	17,77,48,370.24	14,38,27,798.12
Total -		5,17,32,21,457.01	4,39,29,44,632.95
Contingent Liabilities	12	15,65,719.29	11,79,947.42
Bills for Collection		0.00	0.00

**For Pawar, Kulkarni & Associates
Chartered Accountants**

Shri Janardan M. Bote
Managing Director

CA. Uttam K. Pawar
Partner
M. No. 101985
UDIN- 24101985BKDQCL7703

Shri. Appaso R. Narute
Vice Chairman

Shri. Suresh B. Patil
Chairman



SCHEDULE FORMING PART OF BALANCE SHEET AS ON MARCH 31, 2024

SCHEDULE - 1 CAPITAL	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. Authorised Capital		
250000 equity shares of Rs 1000 each	25,00,00,000.00	25,00,00,000.00
II. Issued Subscribed and Paid up Capital		
112390 equity shares issued of Rs. 1000 each	11,23,90,625.00	10,25,09,925.00
Less : Calls unpaid	0.00	0.00
Add : 1. Forfeited shares	0.00	0.00
Total -	11,23,90,625.00	10,25,09,925.00

SCHEDULE 2 - RESERVES AND SURPLUS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. Statutory Reserves	6,95,91,958.77	6,31,48,988.22
Opening Balance	6,31,48,988.22	5,76,43,588.22
Additions during the year	64,42,970.55	55,05,400.00
Deductions during the year	0.00	0.00
II. General Reserves	1,10,50,000.00	1,10,50,000.00
Opening Balance	1,10,50,000.00	91,50,000.00
Addition during the year	0.00	19,00,000.00
Deductions during the year	0.00	0.00
III. Building Fund	2,18,76,696.09	2,07,62,956.02
Opening Balance	2,07,62,956.02	1,56,94,701.84
Additions during the year	11,13,740.07	50,68,254.18
Deductions during the year	0.00	0.00
IV. Dividend Equilization Fund	16,00,000.00	16,00,000.00
Opening Balance	16,00,000.00	16,00,000.00
Additions during the year	0.00	0.00
Deductions during he year	0.00	0.00
V. Charity Fund	5,40,000.00	5,40,000.00
Opening Balance	5,40,000.00	5,40,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00



SCHEDULE 2 - RESERVES AND SURPLUS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (Previous Year)
VI. Staff Welfare Fund	3,00,000.00	3,00,000.00
Opening Balance	3,00,000.00	3,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
VII. Members Welfare Fund	10,00,000.00	10,00,000.00
Opening Balance	10,00,000.00	10,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
VIII. Investment Fluctuation Reserve	2,20,00,000.00	2,00,00,000.00
Opening Balance	2,00,00,000.00	1,80,00,000.00
Additions during the year	20,00,000.00	20,00,000.00
Deductions during the year	0.00	0.00
IX. Investment Depreciation Reserve	4,03,60,000.00	4,03,60,000.00
Opening Balance	4,03,60,000.00	3,13,10,000.00
Additions during the year	0.00	90,50,000.00
Deductions during the year	0.00	0.00
X. Provision for Standard Assets	76,75,016.83	69,75,016.83
Opening Balance	69,75,016.83	57,30,000.00
Additions during the year	7,00,000.00	12,45,016.83
Deductions during the year	0.00	0.00
XI. Bad and Doubtful Debts Reserve	9,67,22,094.80	9,22,22,094.80
Opening Balance	9,22,22,094.80	6,18,56,000.00
Additions during the year	45,00,000.00	3,03,66,094.80
Deductions during the year	0.00	0.00
XII. Special Bad and Doubtful Debts Reserve	18,80,048.00	18,80,048.00
Opening Balance	18,80,048.00	18,80,048.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00



SCHEDULE 2 - RESERVES AND SURPLUS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
XIII. Provision for Investments	25,00,000.00	25,00,000.00
Opening Balance	25,00,000.00	25,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
XIV. Election Fund	3,33,216.00	3,33,216.00
Opening Balance	3,33,216.00	2,33,216.00
Additions during the year	0.00	1,00,000.00
Deductions during the year	0.00	0.00
XV. Technology Fund	23,00,000.00	23,00,000.00
Opening Balance	23,00,000.00	22,00,000.00
Additions during the year	0.00	1,00,000.00
Deductions during the year	0.00	0.00
XVI. Education Fund	9,00,000.00	9,00,000.00
Opening Balance	9,00,000.00	8,00,000.00
Additions during the year	0.00	1,00,000.00
Deductions during the year	0.00	0.00
XVII. Addi Reserve Fund	20,00,000.00	0.00
Opening Balance	0.00	0.00
Additions during the year	20,00,000.00	0.00
Deductions during the year	0.00	0.00
XVIII. Balance in Profit & Loss Account	2,10,74,706.93	1,99,44,815.07
Total (I to XVIII)	30,37,03,737.42	28,58,17,134.94

SCHEDULE 3 - DEPOSITS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. DEMAND DEPOSITS		
a) CURRENT DEPOSIT (INDIVIDUAL)	4,52,30,890.19	4,01,35,909.38
b) CURRENT DEPOSIT (INSTITUTIONAL)	6,20,78,308.39	2,86,36,338.38
c) AKMB CURRENT DEPOSIT (INSTITUTIONAL)	6,70,124.36	2,36,553.36
d) CREDIT BALANCE IN ADVANCES	7,70,640.55	4,15,299.23
Total I	10,87,49,963.49	6,94,24,100.35



SCHEDULE 3 - DEPOSITS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
II. Savings Bank Deposits		
SAVINGS DEPOSIT (INDIVIDUAL)	74,14,45,454.69	67,82,99,130.31
SAVINGS DEPOSIT (INSTITUTIONAL)	3,94,82,245.39	2,44,18,891.67
BASIC SAVING ACCOUNT	86,921.67	1,19,778.73
AKMB SAVINGS DEPOSIT	2,63,44,179.87	2,79,13,814.91
AKMB SAVINGS DEPOSIT (FOR TEACHER)	2,83,25,128.13	2,39,67,556.26
AKMB SAVINGS DEPOSIT (FOR RENT)	73,59,137.33	31,29,418.38
AKMB SAVINGS DEPOSIT(FOR CITI HELDER)	1,30,292.00	33,121.00
Total II	84,31,73,359.08	75,78,81,711.26
III. Term Deposits		
a) DAM DUPPAT DEPOSIT	16,85,300.00	39,94,252.00
b) REINVESTMENT DEPOSIT	1,97,28,21,415.80	2,02,25,24,547.60
c) SANKALPPURTI DEPOSIT	2,700.00	2,700.00
d) LOCKER SECURITY DEPOSIT	6,49,508.00	4,91,746.00
e) AKMB PARVAR CASH CERTIFICATE	9,89,109.00	14,44,187.00
f) FIXED DEPOSTI (INDIVIDUAL)	48,25,01,246.00	29,94,68,744.40
g) FIXED DEPOSTI (INSTITUTIONAL)	1,06,70,01,121.00	60,77,54,317.00
h) AKMB FIXED DEPOSIT	21,03,613.00	1,04,38,636.00
i) RECURRING DEPOSIT	1,17,80,625.00	82,69,650.00
j) AKMB RECURRING DEPOSIT	79,79,200.00	93,59,450.00
k) PIGMY DEPOSIT	1,98,64,339.00	2,14,79,730.00
l) AKMB PIGMY DEPOSIT	8,800.00	88,383.00
j) MATURED FIXED DEPOSIT	1,34,94,751.00	2,67,18,603.00
Sub Total	3,58,08,81,727.80	3,01,20,34,946.00
Less : Term Deposits added in Item I above	0.00	0.00
Sub Total of Term Deposit (Total of a to e)	3,58,08,81,727.80	3,01,20,34,946.00
(TOTAL OF I+II+III)	4,53,28,05,050.37	3,83,93,40,757.61
SUPPLEMENTARY INFORMATION		
DEMAND DEPOSITS		
a) From Banks	0.00	0.00
b) From Others	10,87,49,963.49	6,94,24,100.35
SAVINGS BANK DEPOSITS		
a) From Banks	0.00	0.00
b) From Others	84,31,73,359.08	75,78,81,711.26
TERM DEPOSITS		
a) From Banks	0.00	0.00
b) From Others	3,58,08,81,727.80	3,01,20,34,946.00
TOTAL DEPOSITS		
a) From Banks	0.00	0.00
b) From Others	0.00	0.00



SCHEDULE 4 - BORROWINGS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. Borrowings in India	0.00	0.00
a) Reserve Bank of India	0.00	0.00
b) Other banks	0.00	0.00
c) Other institutions and agencies	0.00	0.00
II. Borrowings outside India	0.00	0.00
Total (I and II)	0.00	0.00

Secured borrowings included in I and II above -
RS. 0.00

SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. BILLS PAYABLE		
a) Drafts Payable	0.00	0.00
b) Payslips Issued	0.00	0.00
Total I	0.00	0.00
II. INTER OFFICE ADJUSTMENT		
a) Head Office Account	0.00	0.00
III. INTEREST PAYABLE	4,30,72,703.00	2,68,58,034.00
IV. OTHERS (INCLUDING PROVISIONS)		
a) AUDIT FEE PAYABLE	9,08,023.00	7,40,882.00
b) STAFF SALARY PAYABLE	0.00	27,943.00
STAF PROFESSIONAL TAX PAYABLE	19,400.00	0.00
c) BUILDING RENT PAYABLE	32,000.00	12,000.00
d) TELEPHONE BILL PAYABLE	7,020.00	8,675.00
e) LIGHT BILL PAYABLE	61,150.00	53,220.00
f) OVERDUE CHEQUES / DD	99,285.00	99,285.00
g) OTHER PAYABLE	13,54,970.22	6,39,602.79
h) TDS PAYABLE	8,94,461.00	7,81,300.00
i) SECURITY DEPOSIT	6,35,848.28	5,54,278.28
j) EMPLOYEE BONUS PROVISION	61,01,033.00	29,43,109.00
k) INCOME TAX PROVISION	75,00,000.00	50,00,000.00
l) CGST OUTPUT KA	366.75	0.00
m) CGST OUTPUT	12,670.09	12,864.58
n) SGST OUTPUT KA	366.75	0.00
o) SGST OUTPUT	12,670.09	12,864.58
p) IGST OUTPUT KA	308.70	0.00
q) IGST OUTPUT	0.00	0.00
r) HO GST PAYABLE KA	22,054.63	6,193.26
s) HO GST PAYABLE	2,63,387.42	3,10,559.53
t) DIVIDEND PAYABLE	16,66,900.00	16,60,769.55



SCHEDULE 5 - OTHER LIABILITIES & PROVISIONS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
u) E CASH LEDGER GST ACCOUNT	1,93,228.74	1,91,765.35
v) AKMB AUDIT FEE PAYABLE	49,000.00	49,000.00
w) AKMB C GST	5,622.75	5,622.75
x) AKMB S GST	5,622.75	5,622.75
y) PROVISION FOR INCOME TAX DEMAND	3,99,442.00	3,99,442.00
z) GRATUITY PAYABLE PROVISION	0.00	5,000.00
aa) INTEREST SUSPENSE FOR NPA	6,66,475.00	7,22,324.00
ab) AKMB DEFERRED TAX LIABILITY	49,500.00	49,500.00
ac) SHARE COLLECTION ACCOUNT (MEMBER)	48,57,840.00	48,57,840.00
ad) SHARE COLLECTION ACCOUNT (ASSOCITE MEM.)	24,49,000.00	24,49,000.00
ae) ANAMAT ACCOUNT	2,98,31,623.76	1,49,64,627.29
Total IV.	5,80,99,269.93	3,65,63,290.71
V. NPA Overdue Int. Provision	12,31,50,071.29	10,18,55,490.69
a) NPA Overdue Int. Provision	8,82,34,074.29	6,91,61,574.69
b) AKMB Int Receivalbe	3,49,15,997.00	3,26,93,916.00
Total of I + II + III + IV+V	22,43,22,044.22	16,52,76,815.40

SCHEDULE 6 - CASH & BALANCES WITH RBI	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. CASH IN HAND (including Foreign Currency Notes)	3,95,69,838.14	2,87,04,333.71
II. BALANCES WITH RESERVE BANK OF INDIA		
a) In Current Accounts	5,02,25,000.00	0.00
b) In Other Accounts	0.00	0.00
Total (a) & (b)	5,02,25,000.00	0.00
Total I & II	8,97,94,838.14	2,87,04,333.71

SCHEDULE 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. IN INDIA		
i) Balances with Banks		
a) In Current Account	23,52,91,863.57	28,12,22,714.28
b) In other Account (Deposits)	49,32,50,000.00	35,24,50,000.00
Total - Item I	72,85,41,863.57	63,36,72,714.28
ii) Money at call & Short Notice		
a) with Banks	0.00	0.00
b) with other Institutions	0.00	0.00
Total - Item ii	0.00	0.00
Total I + II	72,85,41,863.57	63,36,72,714.28



BALANCES WITH BANKS IN CURRENT ACCOUNTS

MSC BANK LTD MUMBAI	16,64,951.17	21,70,793.53
KDCC BANK JAYSINGPUR	43,47,471.77	33,29,229.17
KDCC BANK KURUNDWAD	1,76,18,122.36	1,08,66,718.65
KDCC BANK SHIROL	22,29,484.44	23,00,750.87
KDCC BANK ICHALKARNJI	7,07,192.52	1,50,919.32
KDCC BANK ABDUL LAT	33,33,871.17	31,73,470.37
KDCC BANK KAVATHE GULAND	1,83,53,511.14	46,68,591.34
KDCC BANK DANOLI	1,37,64,461.80	75,46,224.00
KDCC BANK DATTAWAD	17,58,192.74	36,26,147.92
KDCC BANK KHIDRAPUR	69,53,319.54	39,00,602.74
STATE BANK OF INDIA BR SHIROL	1,48,22,187.25	60,82,144.25
BANK OF INDIA BR JAYSINGPUR	1,16,31,640.99	4,15,76,869.41
IDBI BANK BR KOLHAPUR	1,28,64,381.97	29,03,339.94
UNION BANK OF INDIA BR JAYSINGPUR	4,51,82,774.98	11,81,93,180.55
ICICI BANK CA A/C BR JAYSINGPUR	2,95,56,203.61	2,63,72,025.02
YES BANK BR KOLHAPUR	2,42,15,073.59	1,89,17,406.81
THE FEDERAL BANK BR JAYSINGPUR	4,97,658.10	49,480.10
ICICI BANK AADHAR A/C BR JAYSINGPUR	27,61,463.88	3,21,444.72
ICICI BANK NPCI A/C BR JAYSINGPUR	74,36,123.68	74,14,307.38
HDFC BANK LTD BR JAYSINGPUR	2,80,011.90	30,84,560.40
RBL BR JAYSINGPUR	1,10,85,524.09	1,10,10,524.09
ICICI BANK UPI A/C BR JAYSINGPUR	36,00,000.00	0.00
AKMB HDFC BANK CD	0.00	47,919.15
AKMB AXIS BANK	4,53,282.38	29,64,054.85
AKMB BDCC BANK	1,74,958.50	5,52,009.70
Total - Item I	23,52,91,863.57	28,12,22,714.28

BALANCES WITH BANKS IN OTHER ACCOUNTS (DEPOSIT)

FDR with BOI	4,99,00,000.00	1,99,00,000.00
FDR with UBI	1,99,00,000.00	1,99,00,000.00
FDR with CANNRA BANK	0.00	0.00
FDR with MSC BANK	17,53,00,000.00	8,01,00,000.00
FDR with SBI	0.00	2,01,00,000.00
FDR WITH LORD BALAJI BANK	23,50,000.00	23,50,000.00
FDR with Federal Bank	15,58,00,000.00	2,00,00,000.00
FDR with IDBI Bank	0.00	5,01,00,000.00
FDR with HDFC Bank	9,00,00,000.00	14,00,00,000.00
TOTAL	49,32,50,000.00	35,24,50,000.00



SCHEDULE 8 - INVESTMENTS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. Investments in India in		
I) Government securities	1,32,63,24,979.68	1,32,66,98,098.57
ii) Investment in Treasury Bills	54,30,64,500.00	14,54,47,000.00
iii) Shares	1,11,100.00	1,11,100.00
iv) Debenture and bonds	0.00	0.00
v) Subsidiaries and/or joint ventures	0.00	0.00
vi) Others (Mutual Funds Units)	0.00	0.00
vii) AKMB Belgavi Grahak Co-op Society	0.00	1,000.00
Total (I)	1,86,95,00,579.68	1,47,22,57,198.57
II. Investments outside India		
I) Government securities	0.00	0.00
ii) Subsidiaries and/or joint ventures	0.00	0.00
iii) Other investments	0.00	0.00
Total (II)	0.00	0.00
G. Total (I+II)	1,86,95,00,579.68	1,47,22,57,198.57

SCHEDULE 9 - ADVANCES	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
A. (I) Bills Purchased And Discounted	0.00	0.00
(II) Cash Credit, Overdrafts and loans repayable on demand	21,43,24,380.44	26,75,56,605.93
(III)Term Loan	2,05,86,56,023.50	1,81,92,06,095.86
Total -	2,27,29,80,403.94	2,08,67,62,701.79
B. (I)Secured by tangibal assests	2,25,68,22,971.04	2,06,45,05,395.89
(II) Covered by bank / Government Guarantees	0.00	0.00
(III)Unsecured	1,61,57,432.90	2,22,57,305.90
Total -	2,27,29,80,403.94	2,08,67,62,701.79
C.I. Advances in India		
(I) Priority Sectors	1,68,33,39,797.00	1,36,66,86,000.00
(II) Public Sector	0.00	0.00
(III) Bank	0.00	0.00
(IV) Others	58,96,40,606.94	72,00,76,701.79
Total -	2,27,29,80,403.94	2,08,67,62,701.79



SCHEDULE 9 - ADVANCES	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
C.II. Advances outside India		
(I) Due from banks	0.00	0.00
(II) Due from others	0.00	0.00
(a) Bills Purchased And Discounted	0.00	0.00
(b) Syndicated Loans	0.00	0.00
(c) Others	0.00	0.00
Total -	0.00	0.00
Grand Total (C.I and II)	2,27,29,80,403.94	2,08,67,62,701.79

1. Cash Credit

SECURED CASH CREDIT	16,09,74,380.87	15,92,15,315.31
FD CASH CREDIT	5,29,82,159.57	10,79,73,450.62
AKMB CC LOAN	3,67,840.00	3,67,840.00
TOTAL -	21,43,24,380.44	26,75,56,605.93

1. Loans

A. SECURED LOANS	2042498590.60	1,79,69,48,789.96
HIRE PURCHASE LOAN	84527954.98	4,03,12,387.17
SECURED GOLD LOAN	154275052.00	14,00,87,570.00
AGRICULTURAL GOLD LOANS	32237392.00	3,22,65,361.80
LOANS AGAINST DEPOSITS	88223493.00	11,19,82,870.00
LOAN AGAINST PIGMY	678762.00	9,00,100.00
HOUSING LOAN	296936262.27	27,08,02,169.25
SUGAR CANE SECURED LOAN	94076635.21	7,16,01,298.15
SECURED LAND LOANS	267247752.34	31,43,59,183.18
LOAN AGAINST SALARY	60134159.84	7,78,59,847.07
PROJECT TERM LOAN	300064292.62	27,01,98,878.56
STAFF HOUSING LOANS	2581515.00	12,88,768.00
STAFF OTHER LOANS	15709764.00	1,10,47,839.00
OTHER SECURED LOANS	28337849.36	3,36,64,721.92
TRANSPORT SECURED CASH CREDIT	1278621.00	12,78,621.00
SUGARCANE HARVESTING TRANSPORT LOAN	331767344.94	21,74,03,806.27
SARSWATI EDUCATION LOAN SCHEME	93506.00	95,408.00
LAWAD HIRE PURCHASE LOANS	13952.00	13,952.00
LAWAD SALARY SECURED LOANS	16869.50	16,869.50
BUSSINESS LOAN AGAINST PROPERTY	37140583.42	3,22,53,451.32
AGRICULTURAL LOAN OTHER	81651688.00	6,00,02,244.00
WORKING CAPITAL TERM LOAN (WCTL)	2786548.00	1,17,29,285.00
KRUSHI SANJIVANI LOAN	13902962.00	1,77,63,650.00
AKMB GOLD LOAN	0.00	1,39,782.00



1. Loans

AKMB FIXED DEPOSIT LOAN	0.00	1,76,639.00
AKMB MORTGAGE LOAN	1,00,90,589.88	1,20,59,564.00
AKMB HYPHOTHECATION	1,18,888.00	2,29,408.00
AKMB RD LOAN	67,542.00	1,75,712.00
AKMB PCC LOAN	34,515.00	72,596.00
AKMB N S C LOAN	1,11,904.00	1,29,641.00
AKMB HP LOAN (ASSOCIATE)	72,677.00	2,21,806.00
AKMB MORTGAGE LOAN (ASSOCIATE)	1,53,88,993.65	2,30,01,992.00
SA RE SHATABDI GHARKUL YOJANA	9,29,05,429.59	3,64,49,639.77
SA RE SHATABDI DOCTOR GRAHAK YOJANA	1,08,02,138.00	72,72,969.00
AKMB MILCH ANIMAL A/C	90,760.00	90,760.00
COMMERCIAL REAL ESTATE LC	1,91,32,194.00	0.00
B. UNSECURED LOANS	1,61,57,432.90	2,22,57,305.90
UNSECURED ORDINARY LOANS	1,40,93,730.90	1,71,40,897.90
MEMBER SURETY LOAN	1,45,028.00	4,58,187.00
AKMB SALARY LOAN	3,68,340.00	14,34,295.00
AKMB SURETY LOAN (ASSOCIATE)	8,18,550.00	12,88,058.00
AKMB SURETY LOAN (REGULAR ACCOUNT)	6,48,556.00	9,79,096.00
AKMB SALARY LOAN (TEACHER)	83,228.00	9,56,772.00
TOTAL (A + B)	2,05,86,56,023.50	1,81,92,06,095.86
Grand Total (1 + 2)	2,27,29,80,403.94	2,08,67,62,701.79

SCHEDULE 10 - FIXED ASSETS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. Premises		
At cost as on 31st March of the preceding year	1,14,92,693.60	1,19,34,148.60
Add : Additions during the year	0.00	0.00
Less : Deduction during the year	0.00	0.00
Less : Depreciation to date	4,19,381.00	4,41,455.00
Total -	1,10,73,312.60	1,14,92,693.60
II. Other Fixed Assets (including furniture & fixture)		
At cost as on 31st March of the preceding year	1,62,27,192.88	1,60,58,626.77
Add : Additions during the year	1,22,81,200.55	38,21,643.19
Less : Deduction during the year	35,628.51	47,245.00
Less : Depreciation to date	48,90,676.08	36,05,832.08
Total -	2,35,82,088.84	1,62,27,192.88
Grand Total (I+II)	3,46,55,401.44	2,77,19,886.48



SCHEDULE 11 - OTHER ASSETS	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. Inter- office Adjustment (Branch Adjustment)	0.00	0.00
II. Interest Accrued on Investments & balances with Banks	1,80,22,985.00	1,23,56,484.00
III. Tax paid in advance/ T D S	21,52,291.24	58,86,893.90
IV. Stationery Stamps and Stamped Documents	5,02,249.15	6,82,504.86
V. Non - banking assets acquired in satisfaction		
Prepaid Insurance	1,15,197.00	79,048.00
Telephone Deposit	11,984.00	11,984.00
Light Bill Deposit	33,165.00	33,165.00
Lawad Deposit	3,650.00	3,650.00
Advance A/c	99,05,209.00	11,70,403.28
Computer Advance	4,75,000.00	5,04,800.00
Other Receivables	18,05,248.00	18,05,248.00
Other Charges Receivable	12,08,991.87	9,98,831.96
RBI Deaf Receivables	21,562.00	1,176.00
AKMB Bank Premises Deposit	50,000.00	50,000.00
CGST and SGST and IGST Input	1,63,682.09	17,770.52
HO GST Receivables	3,84,802.40	1,88,411.61
HO GST Receivables KA	2,34,008.45	27,209.09
CKYC Advance	4,248.33	5,408.33
Cersai Advance	3,891.00	3,247.00
AKMB Income Tax Fee (Advance)	5,50,000.00	5,50,000.00
AKMB GST Receivable	2,36,322.06	2,36,322.06
Advance Income Tax	93,60,000.00	48,88,000.00
Loss of Cost of Aquition	93,53,812.36	1,24,71,749.82
Total of V -Non - banking assets	3,39,20,773.56	2,30,46,424.67
VI. Interest receivable on NPA accounts	12,31,50,071.29	10,18,55,490.69
TOTAL I TO VI	17,77,48,370.24	14,38,27,798.12



SCHEDULE 12 - CONTINGENT LIABILITIES	As on 31/03/2024 (Current Year)	As on 31/03/2023 (PreviousYear)
I. Claims against the bank not acknowledged as debts	0.00	0.00
II. Liability for party paid investments	0.00	0.00
III. Liability on account of outstanding forward exchange contracts	0.00	0.00
IV. Guarantee given on behalf of constituents		
a) In India	1,15,000.00	95,000.00
b) Outside India	0.00	0.00
V. Acceptances, Endorsement and other obligations	0.00	0.00
VI. Other items for which the bank is contingently liable		
a) DEAF RBI	14,50,719.29	10,84,947.42
Total -	15,65,719.29	11,79,947.42

Shri Janardan M. Bote
Managing Director

Shri. Appaso R. Narute
Vice Chairman

For Pawar, Kulkarni & Associates
Chartered Accountants

CA. Uttam K. Pawar
Partner
FRN No. 118008W
UDIN- 24101985BKDQCL7703

Shri. Suresh B. Patil
Chairman



FORM B

From of Profit and Loss Account for the year ended on 31/Mar/2024

Particulars	Schedule No.	Year ended on 31/03/2024 Current Year	Year ended on 31/03/2023 Last Year
I. INCOME			
I. Interest Earned	13	35,23,73,855.16	31,96,82,271.58
II. Other Income	14	89,60,903.94	98,73,631.33
Total		36,13,34,759.10	32,95,55,902.91
II. EXPENDITURE			
I. Interest Expended	15	25,57,88,260.00	22,16,21,490.03
II. Operating Expenses	16	6,47,98,673.28	5,52,81,478.92
III. Provisions and @ Contingencies		1,96,73,118.89	3,27,08,118.89
B.D.D.R Provision		45,00,000.00	90,00,000.00
Standard Assets Provision		7,00,000.00	12,00,000.00
Amortization of Premium Paid on GOI		3,73,118.89	3,73,118.89
Investment Depreciation		0.00	90,50,000.00
Audit Fees Provision		9,00,000.00	6,00,000.00
Bonus Provision		57,00,000.00	28,50,000.00
Income Tax Provision		75,00,000.00	50,00,000.00
Building Fund		0.00	45,00,000.00
Ex-Gratia Fund		0.00	1,35,000.00
III. Profit / Loss			
Net profit/loss (-) for the year		2,10,74,706.93	1,99,44,815.07
Profit/loss (-) brought forward			
TOTAL		36,13,34,759.10	32,95,55,902.91
IV. Appropriation			
Statutory Reserves		0.00	50,00,000.00
Addi Reserve Fund		0.00	20,00,000.00
Dividend		0.00	96,31,575.00
Election Funds		0.00	0.00
Educational Funds		0.00	1,99,500.00
Investment Fluctuation Fund		0.00	20,00,000.00
Technology Dev. Funds		0.00	0.00
Building Fund		0.00	11,13,740.07
Balance carried over to Balance Sheet		0.00	0.00

For Pawar, Kulkarni & Associates
Chartered Accountants

CA. Uttam K. Pawar

Partner

FRN No. 118008W

UDIN- 24101985BKDQCL7703

Shri Janardan M. Bote

Managing Director

Shri. Appaso R. Narute

Vice Chairman

Shri. Suresh B. Patil

Chairman



SCHEDULE 13 : INTEREST EARNED	Year Ended 31/03/2024 (Current Year)	Year Ended 31/03/2023 (PreviousYear)
I. Interest / discount on advances / bills	24,59,64,670.54	21,08,22,398.94
i) Int received on loan and advance	24,28,76,028.54	20,87,45,064.94
ii) AKMB Interest Received	30,88,642.00	20,77,334.00
II. Income on Investments		
Interest received on GOIs	8,50,13,592.00	8,30,51,444.90
Interest received on Treasury Bills	55,06,319.00	1,20,00,828.00
Dividend received	11,100.00	10,100.00
Total	9,05,31,011.00	9,50,62,372.90
III. Interest on balances with Reserve Bank of india and other inter- bank funds	1,09,66,891.00	1,08,14,633.00
IV. OTHERS		
Profit on Trading Investment	49,11,282.62	29,82,866.74
Total	49,11,282.62	29,82,866.74
V.Total	35,23,73,855.16	31,96,82,271.58

SCHEDULE 14 - OTHER INCOME	Year Ended 31/03/2024 (Current Year)	Year Ended 31/03/2023 (PreviousYear)
I. Commission, Exchange and Brokerage		
Commission received	59,270.96	88,349.19
RTGS Commission received	3,06,663.00	2,93,589.40
Bank Guarantee Commission	400.00	2,500.00
From fee	1,00,650.00	76,580.00
Processing Charges	53,28,150.00	43,47,997.00
NPCI Commission received	7,32,316.15	7,46,171.39
E TDS Processing Charges	9,200.00	9,600.00
Locker rent	3,18,351.00	3,21,558.00
Pigmy Agent Commission (Income)	2,06,022.13	2,19,518.93
TOTAL -	70,61,023.24	61,05,863.91
II. Profit on Sale of Investments		
Profit on Sale of Government Securities	0.00	8,81,000.00
Profit on Sale of Assets	28,439.30	13,009.24
Less: Loss on Sale of Investments	0.00	0.00
TOTAL -	28,439.30	8,94,009.24



SCHEDULE 14 - OTHER INCOME	Year Ended 31/03/2024 (Current Year)	Year Ended 31/03/2023 (PreviousYear)
III.Profit on revaluation of Investments	0.00	0.00
Less: Loss on revaluation of Investment	0.00	0.00
TOTAL -	0.00	0.00
IV.Profit on Sale of Land Buildings and other Assets	0.00	0.00
Less : Loss on sale of Land Building & other assets	0.00	0.00
TOTAL -	0.00	0.00
V.Profit on Exchange transactions	0.00	0.00
Less : Loss on Exchange transations	0.00	0.00
TOTAL -	0.00	0.00
VI.Income earned by way of devidends, etc. from subsidiaries / companies and /or joint ventures abraod/in in India	0.00	0.00
VII.Miscellaneous Income		
Profit on Sale of Priority Sector	0.00	12,67,000.00
Other Income	7,95,355.56	7,19,588.88
Pigmy Machin Rent	3,950.00	4,100.00
Cheque return charges	1,99,595.00	1,79,275.00
Stop Payment Charges	750.02	1,210.00
Building Rent	3,60,000.00	3,60,000.00
Notice Fee	1,400.00	500.00
Provision for Unforceing Exp	0.00	7,287.00
Stationary Charges	0.00	194.06
Recovery Charges	1,10,449.82	81,766.92
NFS Issuer ATM fee	1,65,914.00	1,63,776.00
CIBIL charges	99,400.00	89,060.32
SMS Charges	0.00	0.00
Other Credit	0.00	0.00
Equifax fee received	100.00	0.00
Interest Received on Income Tax	1,22,827.00	0.00
Valuation Fee	11,700.00	0.00
TOTAL VII	18,71,441.40	28,73,758.18
TOTAL I TO VII	89,60,903.94	98,73,631.33



SCHEDULE 15 - INTEREST EXPENDED	Year Ended 31/03/2024 (Current Year)	Year Ended 31/03/2023 (PreviousYear)
I. INTEREST ON DEPOSITS	25,33,21,608.00	21,79,12,056.03
II. Interest on Reserve Bank of India/ AKMB Interest Paid	24,66,652.00	37,09,434.00
Inter - bank borrowings	0.00	0.00
III Others	0.00	0.00
TOTAL(I+ II)	25,57,88,260.00	22,16,21,490.03

SCHEDULE 16 - OPERATING EXPENSES	Year Ended 31/03/2024 (Current Year)	Year Ended 31/03/2023 (PreviousYear)
I. Payments to and Provisions for Employees:-		
Salaries	3,17,96,155.00	2,47,24,064.00
Allowances	12,000.00	12,000.00
Staff Leave Encashment	0.00	14,98,575.00
Staff Provident Fund Bank Contribution	23,05,260.00	21,96,811.00
Staff Group Gratuity Insurance Premium	3,18,725.00	15,98,787.00
TOTAL I	3,44,32,140.00	3,00,30,237.00
II. Rent Taxes and Lighting		
Municipal Taxes	4,96,895.00	80,325.00
Bank Profession Tax	5,000.00	2,500.00
Tax and Permit	23,822.00	36,175.00
Building Rent	25,41,350.00	18,39,448.00
Connectivity Rent	1,50,198.73	96,845.00
Electricity	9,69,796.00	9,67,576.00
TOTAL II	41,87,061.73	30,22,869.00
III. Printing and Stationery	8,56,991.12	3,58,952.04
IV. Advertisement and Publicity	6,51,216.04	5,83,851.96
V. Depreciation on Bank's property	53,10,057.08	40,47,287.08
VI. Directors' fees, allowances & Expenses	2,54,555.00	2,13,545.00
VII. Auditors' fees & expenses (including branch auditors)	5,65,848.00	3,28,500.00
VIII. Law Charges	13,33,400.00	4,83,032.00
IX. Postages, Telegrams, Telephones etc.	3,27,666.15	3,09,123.82
X. Repairs and maintenance	10,09,021.30	9,54,780.94
XI. Insurance	47,81,021.64	45,07,722.66
XII. Other Expenditures:-	1,10,89,695.22	1,04,41,577.42
TOTAL (I TO XII)	6,47,98,673.28	5,52,81,478.92
Total Expenditure	32,05,86,933.28	27,69,02,968.95



SCHEDULE 16 - OPERATING EXPENSES	Year Ended 31/03/2024 (Current Year)	Year Ended 31/03/2023 (PreviousYear)
III.Printing and Stationery	8,56,991.12	3,58,952.04
Printing and Stationery	3,36,370.67	2,80,985.89
Sataionary Sadilwar	5,20,620.45	77,966.15
VI.Directors' fees, allowances & Expenses	25,45,55.00	2,13,545.00
Board meeting Expenses	30,905.00	21,395.00
Board of Directors Allowances	1,87,650.00	1,58,850.00
Board of Management Allowances	36,000.00	33,300.00
VIII. Law Charges	13,33,400.00	4,83,032.00
Consultancy Fees	11,60,000.00	4,56,000.00
Court Expenses	10,650.00	27,032.00
Legal Advisor Fee	1,62,750.00	0.00
Computer Consultant Fee	0.00	0.00
IX. Postages, Telegrams, Telephones etc.	3,27,666.15	3,09,123.82
Postages	32,933.60	28,589.00
Telephones	2,94,732.55	2,80,534.82
X. Repairs and maintenance	10,09,021.30	9,54,780.94
Repairs	5,39,166.74	4,17,211.66
Computer Maintance Charges	13,704.56	86,870.00
Maintenance Charges	4,56,150.00	4,50,629.28
Current Repairy	0.00	70.00
XI.Insurance	47,81,021.64	45,07,722.66
Insurance	1,02,235.44	79,214.06
DICGC Premium	46,78,786.20	44,28,508.60



SCHEDULE 16 - OPERATING EXPENSES	Year Ended 31/03/2024 (Current Year)	Year Ended 31/03/2023 (PreviousYear)
XII.Other Expenditures:-	1,10,89,695.22	1,04,41,577.42
Commission paid	32,739.92	90,245.77
NPCI Commission paid	8,07,147.85	7,94,800.77
Staff Training Expenses	93,455.00	1,14,494.00
CGST paid KA	1,030.28	8,133.99
CGST paid	8,88,528.98	5,92,763.19
SGST paid	8,88,528.98	5,92,763.19
SGST paid KA	1,030.28	8,133.99
IGST paid KA	2,54,630.20	21,704.31
IGST paid	36,958.23	20,332.91
News Papers	19,546.00	17,219.00
General Meeting Expenses	1,43,540.00	71,312.00
Security Expenses	46,000.00	42,000.00
Branch Opening Expenses	1,23,500.00	2,80,755.00
Travelling Expenses	10,13,267.84	10,24,283.79
Office Expenses	9,72,279.62	10,78,555.82
Vehicle Expenses	1,17,796.60	86,570.53
Website Expenses	0.00	1,650.00
Pigmy Agent Commission	6,79,720.00	7,02,061.00
Peon Dress	7,000.00	44,000.00
Recovery Charges	0.00	2,000.00
AMC Charges	11,86,193.88	9,76,015.88
CIBIL Expenses	45,451.21	74,241.57
Vehicle Petrol Expenses	4,37,090.89	4,09,682.49
Welcome Activity Expenses	1,07,186.00	41,390.00
Bank Security	120.00	130.00
Advisory Charges (Security)	30,000.00	5,084.74
Contribution (Vargani)	12,500.00	12,500.00
Loss arising from merger (Exp.)	31,17,937.46	31,17,937.46
Maintenance Charges	0.00	800.00
ATM Transaction Fee	0.00	38,735.88
IMPS Transaction Fee	0.00	50,000.00
ECOM Transaction SMS charges	0.00	247.90
ATM Driving Fee	0.00	0.00
CKYC Charges	1,160.00	9,048.90
NFS POS Fee	0.00	7,056.36
NFS ECOM Fee	0.00	1,246.98
Cersai Expenses	4,356.00	2,980.00
Other Expenses	0.00	700.00
NPCI Fee	0.00	1,00,000.00
Membership Fee	21,000.00	0.00
Branch Opening Expenses	0.00	0.00



SIGNIFICANT ACCOUNTING POLICIES TO THE FINANCIAL STATEMENTS For the year ended 31 March, 2024

1. Overview:

1. Background

Appasaheb Urf.Sa.Re.Patil Jaysingpur Udgaon Sahakari Bank Ltd.Jaysingpur (Multi-State) ('the Bank') was incorporated in 1960 and provides a complete suite of banking and financial services including Retail Banking, Wholesale Banking and Treasury Operations. The Bank is primarily governed by the Co-Operative Societies Act 1956 & Banking Regulation Act, 1949. As on 31 March, 2024, the Bank has no overseas branches. The Bank has been converted Multistate of 25-04-2022.

2. Basis of preparation

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated, and comply with the statutory requirements prescribed under the Banking Regulation Act, 1949, The Co-operative Societies Act, 1912, the circulars, notifications, guidelines and directives issued by the Reserve Bank of India from time to time and the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India (ICAI) and current practices prevalent within the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

3. Use of estimates

The preparation of the financial statements is in conformity with the generally accepted accounting principles requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) at the date of the financial statements, revenues and expenses during the reporting period. Actual results could differ from those estimates. The Management believes that the estimates and assumptions used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognised prospectively in the current and future periods.

4. Accounting Policies

There are no Changes in accounting policies for the current financial period.

5. Previous Year Figures

The bank has reclassified and rearranged previous year figures to this year's classification and wherever necessary.

2. Significant Accounting Policies:

1. Accounting Convention:

The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on "Going Concern" basis.

2. Investments Classification

2.1 Categorization of investments:

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

- 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
- 'Held for Trading' - Securities acquired by the Bank with the intention to trade.
- 'Available for Sale' – Securities which do not fall within the above two categories are classified as 'Available for Sale'.

2.2 Classification of Investments:

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows: Government Securities, Other Trustee Securities, Shares in co-operative institutions, and Shares of limited companies, PSU Bonds, Bonds of All India Financial



Institutions, Security Receipts and other Investments.

2.3 Transfer of investments between categories:

Transfer between categories of investments is accounted as per the RBI guidelines.

2.4 Valuation of Investments:

(i) 'Held to Maturity –

These investments are carried at their acquisition cost less amortization. Any premium on acquisition is amortised over the period remaining to maturity

(ii) 'Held for Trading –

The individual scrip in the HFT category is marked to market at monthly intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

(iii) 'Available for Sale –

The individual scrip in the AFS category is marked to market at the yearend or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.

(iv) **Market value of Government Securities** (excluding Treasury Bills) is determined based on the price list published by RBI or the prices periodically declared by FBIL for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL.

(v) **Market value of other approved securities** is determined based on the yield curve and spreads provided by FBIL.

(vi) **Equity shares** are valued at cost or the closing quotes on a recognised stock exchange, whichever is lower

(vii) **Treasury Bills**, Certificate of Deposits & Commercial Papers being discounted instruments, are valued at carrying cost which includes discount amortized over the period to maturity.

(viii) **In case of bonds & debentures** where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with prudential norms for provisioning as prescribed by RBI.

(ix) **Investments in quoted debt/money market Mutual Fund Units** are valued as per stock exchange quotations. Investments in un-quoted Mutual Fund Units are valued on the basis of the latest re-purchase price declared by the Mutual Funds in respect of each particular Scheme. In case of funds with a lock-in period, or where repurchase price/market quote is not available, units could be valued at Net Asset Value (NAV). If NAV is not available, then these could be valued at cost, till the end of the lock-in period.

(x) **Broken period interest on debt instruments** is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition are charged to revenue.

(xi) **Investments** are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received.

2.5 Disposal of Investments:

Investments classified under the HTM category: Realized gains are recognized in the Profit and Loss Account and subsequently appropriated to Capital Reserve account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. Losses are recognized in the Profit and Loss Account. Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account.

2.6 Accounting for Repo/ Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with the RBI):

The Bank is not participating in Repo/ Reverse Repo transactions

3. Provisioning for Advances and Overdue Interest Reserve:

3.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provision on nonperforming advances has been arrived at in accordance with the guidelines issued by RBI from time to time. In addition to this, a general provision on standard assets is made @0.40% of the outstanding amount on a portfolio basis except in case of direct advances to Agricultural and SME sector @ 0.25%, advances to Commercial Real



Estate @ 1% and Commercial Real Estate- Residential House Sector @ 0.75%.

In respect of restructured advances, including advances restructured under the COVID Regulatory package, adequate provisioning has been made in accordance with the RBI guidelines issued from time to time.

3.2 The overdue interest in respect of nonperforming advances is shown separately under "Overdue Interest Reserve" as per the directives issued by RBI.

4. Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies (AS 5):

The net Profit or Loss for the period comprises the following components, each of which is disclosed on the face of the Profit and Loss account statement: (a) Profit or Loss from ordinary activities; and (b) extraordinary items. Extraordinary Items Extraordinary items are disclosed in the Profit and Loss account statement as a part of net Profit or Loss for the period. The nature and the amount of each extraordinary item is separately disclosed in the notes to Profit and Loss account statement in a manner that its impact on current Profit or Loss can be perceived.

Prior Period Items

The nature and amount of prior period items is separately disclosed in the profit and loss account statement in a manner that their impact on the current profit or loss can be perceived.

Changes in Accounting Estimates

As a result of the uncertainties inherent in business activities, many financial statement items cannot be measured with precision but can only be estimated. The estimation process involves judgments based on the latest information available. Estimates may be required, for example, of bad debts, inventory obsolescence or the useful lives of depreciable assets. The use of reasonable estimates is an essential part of the preparation of financial statements and does not undermine their reliability.

As a prudent measure, the Bank shall set aside an amount by way of additional provision towards Standard Assets to provide for unforeseen circumstances which might result in a Standard Asset turning into NPA. This additional provision shall be in the range of 10% to 50% of the recovery in the bad debts written off account received above ` 50 crores during the year in a single advance account. This additional provision may be utilized towards any provisioning requirement for standard assets in future.

Changes in Accounting Policies:

Any change in an accounting policy which has a material effect are disclosed in the Notes to accounts. The impact of, and the adjustments resulting from, such change, if material, have been disclosed in the financial statements of the period in which such change is made, to reflect the effect of such change. Where the effect of such change is not ascertainable, wholly or in part, the fact is appropriately indicated in the notes to accounts. If a change is made in the accounting policies which has no material effect on the financial statements for the current period but which is reasonably expected to have a material effect in later periods, the fact of such change is appropriately disclosed in the period in which the change is adopted.

5. Revenue Recognition (AS 9):

5.1 Interest income is recognized on an accrual basis in accordance with AS-9, Revenue Recognition and RBI guidelines, except in case of interest income on nonperforming assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI.

5.2 Commission on guarantees and LCs is recognized on a pro-rata basis over the period of the guarantee/LC.

5.3 Locker rent is accounted on an upfront basis at annual rests.

5.4 Annual fees on credit and debit cards is recognized as and when due from the customers.

5.5 Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis.

Income on discounted instruments is recognised over the tenor of the instrument on a straight-line basis.

5.6 Other fees and commission income are recognized when due, where the Bank is reasonably certain of ultimate collection.

5.7 Dividend income is recognized on receipt basis.

5.8 Exchange and brokerage are recognized on realization.

5.9 Income from distribution of insurance products is recognised on the basis of income received.



6. Property, Plant and Equipment (AS 10):

6.1 Computers, Furniture & Fixtures, Plant & Machinery, Leasehold improvement and Motor Cars are stated at cost less depreciation. Premises (including Freehold Land): These are stated at the amounts less depreciation.

6.2 Cost includes incidental expenses incurred on acquisition of assets.

6.3 Depreciation Rates: (i) Plant & Machinery, Furniture & Fixtures and Motor Cars are depreciated on written down value method @20% & 10 % p.a. (ii) Premises (excluding Freehold Land) will be depreciated on straight line method based on useful life of the asset (Useful life – 60 years). Revalued Premises will be depreciated on straight line method over the residual / estimated life of the assets as assessed at the time of revaluation. (iii) Lease improvement costs are amortized over the period of lease. (iv) Leasehold Land is amortized over the period of lease. (v) Computers are depreciated on straight line method @33.33% as directed by RBI.

6.4 Depreciation on fixed assets purchased during the year is charged for the entire year if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.

6.5 The additions to the Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.

7. Deposit for Services:

The Deposit for Services like Telephone, Electricity, etc. paid to the concerned authorities is written off as expenditure in the year in which the relevant service connection is installed.

8. Accounting for Amalgamations (AS 14)::

In the last year the Bank has completed the procedure of merger of Akkamahadevi Mahila Sahakari Bank Niyamit Belgavi Karnataka as per the terms and conditions approved by the Reserve Bank of India vide letter no. I DOR.MAM.No.697/09. 16.901(214)/2020-21 dated 30th March, 2021 with effect from 11.07.2022. The said Akkamahadevi Mahila Sahakari Bank Niyamit Belgavi Karnataka is completely merged in Dr.Appasaheb Urf.Sa.re.Patil Jaysingpur Udgaon Sahakari Bank Ltd, Jaysingpur (Multi-State) from the said date. As per the scheme of merger cum memorandum of understanding entered into between both the Banks, it has been specifically agreed as per the provisions contained in Total Loss arising from merger of Rs.1,55,89,687.28 above amount five years amortised in Profit & Loss account. In during the year under the profit & loss account debited of Rs.31,17,937.46 and remaining amount of Rs. 93,53,812.36 is shown as above under Other Assets .The loss of merger calculated by report of Gogate & Company Chattered Accountant pune.

9. Employee Benefits (AS 15):

9.1 Gratuity:

The Bank provides for gratuity to all employees. The benefit vests upon completion of five years of service and is in the form of lump sum payment to employees on resignation, retirement, death while in employment or on termination of employment, an amount equivalent to 15 days salary plus eligible allowances payable for each completed year of service, as per the Payment of Gratuity Act,1972. The Bank makes contributions to funds administered by trustees and managed by the LIC of India. The defined gratuity benefit plans are valued by an independent actuary as at the Balance Sheet date, using the projected unit credit method as per the requirement of AS-15 "Employee Benefits", to determine the present value of the defined benefit obligation and the related service costs. Under this method, the determination is based on actuarial calculations, which include assumptions about demographics, early retirement, salary increases and interest rates. Actuarial gain or loss is recognized in the Statement of Profit and Loss.

9.2 Provident fund:

In accordance with law, all the employees of the Bank are entitled to receive benefits under the provident fund. Every employee contributes an amount, on a monthly basis, at a determined rate. The Bank contributes an equal amount. This amount is transferred to PF account managed by the Employees' PF Trust. The Bank's contribution to Provident Fund is accounted for on the basis of contribution to the scheme.



9.3 Leave Encashment: no provision made

In respect of leave encashment liability, as per the RBI circular on income recognition asset classification & provisioning norms, the Bank has a practice to provide the leave encashment benefit for the balance of leaves by debiting the P&I account taking into consideration value of basic & dearness allowance of the member of staff.

9.4 Pension and LTC:

The liability towards Staff Pension and unveiled LTC is provided based on the actuarial valuation as at the Balance Sheet date and considered as defined benefit scheme. The actuarial valuation is carried out as per projected unit credit method.

10. Segment Reporting (AS 17):

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17. Business Segment is classified into (a) Treasury (b) Corporate and Wholesale Banking, (c) Retail Banking and (d) Other Banking Operations. Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

11 Related Party Disclosures (AS 18):

There are related parties which require a disclosure under AS 18.

1. Disclosure of facilities granted of Directors and their Relatives (Rs.in lacs)

Sr.No.	Particulars	2023-2024	2022-2023
A	Fund Based		
1.	Outstanding at the beginning of the year	9.30	5.69
2.	Addition during the year	168.26	5.25
3.	Recovery during the year	9.30	1.64
4.	Outstanding at the end of the year (including interest)	168.26	9.30
	Non Funded based (Guarantees, L/C etc.)	2023-2024	2022-2023
1.	Outstanding at the beginning of the year	0.00	0.00
2.	Addition during the year	0.00	0.00
3.	Recovery during the year	0.00	0.00
4.	Outstanding at the end of the year (including interest)	0.00	0.00

12. Operating Leases (AS 19):

Lease rental obligations in respect of assets taken on operating lease are charged to Profitand Loss Account on straight-line basis over the lease term. Initial direct costs are charged to Profit and Loss account.

13. Earnings per Share (AS 20):

Basic earnings per share is computed by dividing the net profit or loss for the year by the weighted average number of shares (excluding preference shares) outstanding during the year.

14. Income-Tax (AS 22):

14.1 Income tax expense is the aggregate amount of current tax liability and deferred tax recognized in the profit & loss account. Current year taxes are determined in accordance with the relevant provisions of Income Tax Act, 1961 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable.



14.2 Deferred tax assets and liabilities are recognized, 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 by the Balance Sheet date. The impact of changes in the deferred tax assets and liabilities is recognized in the Profit and Loss Account. Deferred tax assets are recognized and re-assessed at each reporting date, based upon the Management's judgement as to whether realization is considered as reasonably certain.

14.3 Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realized against future profits.

14.4 The Balance sheet of the Bank shown Rs.49500/-as opening balance of deferred tax liability relating to Akkamahadevi Mahila Sahakari Bank Niyamit Belgavi Karnataka which is merged in Dr.Appasaheb urf.Sa.Re.Patil Jaysingpur Udagaon Sahakari Bank Ltd, Jaysingpur .During current year the Bank has not assessed Deferred tax Assets/Liability. We suggest the bank, to properly recognise deferred tax Assets/Liabilities in the books of account.

15. Intangible Assets (AS 26):

Intangible assets consist of acquisition, development, amendments / modifications / customization in software applications, tools developed by the Bank. Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. All other computer software are amortized equally over the period of three years as per RBI guidelines.

16. Impairment of Assets (AS 28):

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is recognized in the statement of Profit & Loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

17. Provisions, Contingent Liabilities and Contingent Assets (AS 29):

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.

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

Contingent Assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

3. Statutory disclosures as per RBI:

Disclosures as per Reserve Bank of India's Master Direction on Financial Statements- Presentation and Disclosures:

1. Segment Reporting:-

The enclosure regarding segment reporting in next page.



ACCOUNTING STANDARD 17 – SEGMENT REPORTING

Part A: Business segments

Amount in Lacs

Business Segments	Treasury		Corporate/Wholesale Banking		Retail Banking		Other Banking Business		Total	
	Current Year 2023-24	Previous Year 2022-23	Current Year 2023-24	Previous Year 2022-23	Current Year 2023-24	Previous Year 2022-23	Current Year 2023-24	Previous Year 2022-23	Current Year 2023-24	Previous Year 2022-23
Revenue	1063.98	1097.41	0.00	0.00	2459.65	2108.22	89.72	89.93	3613.35	3295.56
Result	119.99	175.33	0.00	0.00	277.38	336.83	10.11	14.37	407.48	526.53
Unallocated expenses									121.73	277.08
Operating profit									285.75	249.45
Income taxes									75.00	50.00
Extraordinary profit / loss									0.00	0.00
Net profit									210.75	199.45
Other information										
Segment assets	23626.39	18247.07	0.00	0.00	22729.80	20867.63	5376.02	4814.75	51732.21	43929.45
Unallocated assets									0.00	0.00
Total assets									51732.21	43929.45
Segment liabilities	23626.39	18247.07	0.00	0.00	22729.80	20867.63	5376.02	4814.75	51732.21	43929.45
Unallocated liabilities									0.00	0.00
Total liabilities									51732.21	43929.45

PART B : GEOGRAPHIC SEGMENTS

Amount in Lacs

Particulars	Domestic		International		Total	
	Current Year 2023-24	Previous Year 2022-23	Current Year 2023-24	Previous Year 2022-23	Current Year 2023-24	Previous Year 2022-23
(a) Revenue	3613.35	3295.56	0.00	0.00	3613.35	3295.56
(b) Assets	51732.21	43929.45	0.00	0.00	51732.21	43929.45



Disclosure of Information (Notes to Accounts) as on 31.03.2024

Disclosure as per RBI master direction DOR. ACC. REC. NO.45/21.04.18/2021-22 dated 30.08.2021

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in Lacs)

1) Movements of CRAR			
Sr.No.	Particulars	31.03.2024	31.03.2023
i)	Paid up share capital and reserves	2,169.1	1,974.72
ii)	Other Tier 1 capital	210.75	199.45
iii)	Tier 1 capital (i + ii)	2,379.85	2,174.17
iv)	Tier 2 capital	478.91	424.27
v)	Total capital (Tier 1+Tier 2)	2,858.76	2,598.44
vi)	Total Risk Weighted Assets (RWAs)	20,712.56	17,941.69
vii)	Paid-up share capital and reserves as percentage of RWAs	10.47%	11.01%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	11.49%	12.12%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.31%	2.36%
x)	Capital to Risk Weighted Assets Ratio (CRAR)	13.80%	14.48%

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in Lacs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	616.52	1138.09	1011.68	2225.82	3319.78	3983.82	9090.09	11490.80	12417.85	25.67	7.93	45328.05
Advances	1006.82	34.45	45.05	202.17	349.29	641.07	1073.19	6131.33	2441.96	4687.99	6116.48	22729.80
Investments	23.50	1694.45	505.00	2340.74	2277.14	1494.75	1477.58	550.00	0.00	122.36	13142.00	23627.52
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

b) Liquidity coverage ratio (LCR) = Not Applicable

c) Net Stable Funding ratio (NSFR) = Not Applicable



(Amount in Lacs)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	518.78	419.70	479.48	32.02	61.77	194.04	391.59	15428.33	18486.48	288.76	344.45	36645.40
saving	262.05	366.87	419.29	0.00	0.00	0.00	0.00	0.00	5939.88	0.00	0.00	6988.09
current	37.59	52.62	60.14	0.00	0.00	0.00	0.00	0.00	851.97	0.00	0.00	1002.32
fix deposit	219.14	0.21	0.05	32.02	61.77	194.04	391.59	15428.33	11694.63	288.76	344.45	28654.99
Advances	1219.82	12.53	4.80	0.00	7.52	27.18	83.11	3322.02	3240.43	4023.34	4425.68	16366.43
Investments	0.00	4585.39	0.00	3042.30	0.00	995.56	0.00	0.00	0.00	0.00	12578.53	21201.78
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) Composition of Investment Portfolio 1) As at 31.03.2024

Sr. No.	Particulars	Investments in India							Investments outside India				
		Government Securities & Treasury Bill	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total investments Outside India	Total investments
1.	Held to Maturity												
	Gross	9905.72	0.00	1.11	0.00	0.00	0.00	9906.83	0.00	0.00	0.00	0.00	9906.83
	Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Net	9905.72	0.00	1.11	0.00	0.00	0.00	9906.83	0.00	0.00	0.00	0.00	9906.83
	Available for Sale												
	Gross	8788.17	0.00	0.00	0.00	0.00	0.00	8788.17	0.00	0.00	0.00	0.00	8788.17
	Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Net	8788.17	0.00	0.00	0.00	0.00	0.00	8788.17	0.00	0.00	0.00	0.00	8788.17
	Held for Trading												
	Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)

Total Investments	18693.89	0.00	1.12	0.00	0.00	0.00	0.00	18695.00	0.00	0.00	0.00	0.00	18695.00
Less: Provision for nonperforming invest	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
Less: Provision for depreciation and NPI	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
Net	18693.89	0.00	1.12	0.00	0.00	0.00	0.00	18695.00	0.00	0.00	0.00	0.00	18695.00

2) As at 31.03.2023

Sr. No.	Particulars	Investments in India							Investments outside India				
		Government Securities & Treasury Bill	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government Securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total investments Outside India	Total investments
1.	Held to Maturity												
	Gross	8405.54	0.00	1.12	0.00	0.00	0.00	8406.66	0.00	0.00	0.00	0.00	8406.66
	Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Net	8405.54	0.00	1.11	0.00	0.00	0.00	8406.66	0.00	0.00	0.00	0.00	8406.66
	Available for Sale												
	Gross	6315.91	0.00	0.00	0.00	0.00	0.00	6315.91	0.00	0.00	0.00	0.00	6315.91
	Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Net	6315.91	0.00	0.00	0.00	0.00	0.00	6315.91	0.00	0.00	0.00	0.00	6315.91
	Held for Trading												
	Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total Investments	14721.45	0.00	1.12	0.00	0.00	0.00	14722.57	0.00	0.00	0.00	0.00	14722.57
	Less: Provision for nonperforming invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Net	14721.45	0.00	1.12	0.00	0.00	0.00	14722.57	0.00	0.00	0.00	0.00	14722.57



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1.	Movement of provisions held towards depreciation on investments provision		
	a) Opening balance	403.60	313.10
	b) Add: Provisions made during the year	0.00	90.50
	c) Less: Write off / write back of excess provisions during the year	0.00	0.00
	d) Closing balance	403.60	403.60
2.	Movement of Investment Fluctuation Reserve		
	a) Opening balance	200.00	180.00
	b) Add: Amount transferred during the year	20.00	20.00
	c) Less: Drawdown	0.00	0.00
	d) Closing balance	220.00	200.00
3.	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	2.50	3.17

c) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00



ii) Issuer composition of non-SLR investments

(Amount in Lacs)

Sr No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023
I	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iii	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
iv	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
v	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
vi	Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
vii	Provision held towards depreciation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

d) Repo transactions (in face value terms)

Sr No.	Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31.2024	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31.2023
I	Securities sold under repo								
	a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii	Securities purchased under reverse repo								
	a) Government securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	b) Corporate debt securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	c) Any other securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



4. Asset quality

a) Classification of advances and provisions held

As on 31.03.2024

(Amount in Lacs)

Sr No.	Particulars	Standard	Non-Performing			Total Non Performing Advances	Total
		Total Standard Advances	Sub-Standard	Doubtful	Loss		
1.	Gross Standard Advances and NPAs						
	Opening Balance	19571.15	506.44	790.04	0.00	1296.48	20867.63
	Add: Additions during the year					408.80	408.80
	Less: Reductions during the year					492.38	492.38
	Closing balance	21516.90	411.43	801.47	0.00	1212.90	22729.80
	Reductions in Gross NPAs due to:					492.38	492.38
	i) Upgradation					0.00	0.00
	ii) Recoveries (excluding recoveries from upgraded accounts)					492.38	492.38
	iii) Technical/ Prudential Write-offs					0.00	0.00
	iv) Write-offs other than those under (iii) above					0.00	0.00
2.	Provisions (excluding Floating Provisions)						
	Opening balance of provisions held	69.75	98.59	823.63	0.00	922.22	991.97
	Add: Fresh provisions made during the year					0.00	0.00
	Less: Excess provision reversed/ Write-off loans					0.00	0.00
	Closing balance of provisions held	76.75	103.42	863.80	0.00	967.22	1043.97
3.	Net NPAs						
	Opening Balance		407.85	-33.59	0.00	374.26	
	Add: Fresh additions during the year					0.00	
	Less: Reductions during the year					0.00	
	Closing Balance		308.01	-62.33	0.00	245.68	245.68
4.	Floating Provisions						
	Opening Balance						0.00
	Add: Additional provisions made during the year						0.00
	Less: Amount drawn down ¹⁸ during the year						0.00
	Closing balance of floating provisions						0.00
5.	Technical write-offs and the recoveries made thereon						
	Opening balance of Technical/ Prudential written-off accounts						0.00
	Add: Technical/ Prudential write-offs during the year						0.00
	Less: Recoveries made from previously technical/ prudential written-off accounts during the year						0.00
	Closing balance						0.00



	Ratios (in per cent)	Current Year 31.03.2024	Previous Year 31.03.2023
6.	Gross NPA to Gross Advances	5.34%	6.21%
	Net NPA to Net Advances	1.13%	1.88%
	Provision coverage ratio	79.74%	71.13%

b) Sector-wise Advances and Gross NPAs

(Amount in Lacs)

Sr No.	Sector	31.03.2024			31.03.2023		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	9355.21	595.06	2.62%	7919.34	518.59	2.49%
b)	Advances to industries sector eligible as priority sector lending	4623.88	239.16	1.05%	4035.37	351.64	1.69%
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans	2854.31	256.47	1.13%	2412.15	335.10	1.61%
	Sub-total (i) Priority Sector	16833.4	1090.69	4.80%	14366.86	1205.33	5.78%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	0.00	0.00	0.00%	0.00	0.00	0.00%
d)	Personal loans	5896.40	122.21	0.54%	6500.77	91.15	0.44%
	Sub-total (ii) Non Priority Sector	5896.40	122.21	0.54%	6500.77	91.15	0.44%
	Total (I + ii)	22729.80	1212.90	5.34%	20867.63	1296.48	6.21%

c) Overseas assets, NPAs and revenue

Bank does not having overseas assets, NPA and Revenue during previous year and current year



d) Details of accounts subjected to restructuring

(Amount in Lacs)

Sr No.	Particulars	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprise (MSME)		Retail (excluding agriculture and MSME)		Total			
		Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023		
1.	Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0	
		Gross Amount (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.	Sub-Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0	
		Gross Amount (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.	Sub-Standard	Number of borrowers	0	0	0	0	0	0	0	0	0	0	
		Gross Amount (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.	Doubtful	Number of borrowers	0	0	0	0	0	0	0	0	0	0	
		Gross Amount (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.	Total	Number of borrowers	0	0	0	0	0	0	0	0	0	0	
		Gross Amount (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		Provision held (Rs.lacs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



e) Disclosure of transfer of loan exposures

Details of stressed loans transferred during the year

(Amount in Lacs)

Sr No.	Particulars	To ARC's		To permitted transferees		To other transferees (please specify)	
		Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023
1.	No: of accounts	0	0	0	0	0	0
2.	Aggregate principal outstanding of loans transferred	0.00	0.00	0.00	0.00	0.00	0.00
3.	Weighted average residual tenor of the loans transferred	0.00	0.00	0.00	0.00	0.00	0.00
4.	Net book value of loans transferred (at the time of transfer)	0.00	0.00	0.00	0.00	0.00	0.00
5.	Aggregate consideration	0.00	0.00	0.00	0.00	0.00	0.00
6.	Additional consideration realized in respect of accounts transferred in earlier years	0.00	0.00	0.00	0.00	0.00	0.00

Details of loans acquired during the year

Sr No.	Particulars	From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)		From ARC's	
		Current Year 31.03.2024	Previous Year 31.03.2023	Current Year 31.03.2024	Previous Year 31.03.2023
1.	Aggregate principal outstanding of loans acquired	0.00	0.00	0.00	0.00
2.	Aggregate consideration paid	0.00	0.00	0.00	0.00
3.	Weighted average residual tenor of loans acquired	0.00	0.00	0.00	0.00

f) Fraud accounts

Sr No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1.	Number of frauds reported	0	0
2.	Amount involved in fraud (Rs.lacs)	0.00	0.00
3.	Amount of provision made for such frauds (Rs.lacs)	0.00	0.00
4.	Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs.lacs)	0.00	0.00



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

i) For the half year ended 31 march 2024

(Amount in Lacs)

Sr No.	Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
1.	Personal Loans	0.00	0.00	0.00	0.00	0.00
2.	Corporate persons	0.00	0.00	0.00	0.00	0.00
3.	Of which MSMEs	0.00	0.00	0.00	0.00	0.00
4.	Others	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00

ii) For the half year ended 30 September 2023

(Amount in Lacs)

Sr No.	Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
1.	Personal Loans	0.00	0.00	0.00	0.00	0.00
2.	Corporate persons	0.00	0.00	0.00	0.00	0.00
3.	Of which MSMEs	0.00	0.00	0.00	0.00	0.00
4.	Others	0.00	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00	0.00



5. Exposures

a) Exposure to real estate sector

(Amount in Lacs)

Sr No.	Category	Current Year 31.03.2024	Previous Year 31.03.2023
1.	Direct exposure	4611.82	4052.83
	a) Residential Mortgages –	3898.42	3282.47
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.		
	b) Commercial Real Estate –	713.10	770.36
	Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;		
	c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	0.00	0.00
	i. Residential	0.00	0.00
	ii. Commercial Real Estate	0.00	0.00
2.	Indirect Exposure	0.00	0.00
	Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
	Total Exposure to Real Estate Sector	4611.52	4052.83

b) Exposure to capital market = Nil (previous year - Nil)



c) Risk category-wise country exposure

(Amount in Lacs)

Sr No.	Risk Category	Exposure (net) as at 31 March 2024 (Current Year)	Provision held as at 31 March 2024 (Current Year)	Exposure (net) as at 31 March 2023 (Previous Year)	Provision held as at 31 March 2023 (Previous Year)
1	Insignificant	0.00	0.00	0.00	0.00
2	Low	0.00	0.00	0.00	0.00
3	Moderately Low	0.00	0.00	0.00	0.00
4	Moderate	0.00	0.00	0.00	0.00
5	Moderately High	0.00	0.00	0.00	0.00
6	High	0.00	0.00	0.00	0.00
7	Very High	0.00	0.00	0.00	0.00
	Total	0.00	0.00	0.00	0.00

d) Unsecured advances

(Amount in Lacs)

Sr No.	Category	Current Year 31.03.2024	Previous Year 31.03.2023
1.	Total unsecured advances of the bank	161.57	222.57
2.	Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
3.	Estimated value of such intangible securities	0.00	0.00

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1.	Total deposits of the twenty largest depositors	11372.35	8665.12
2.	Percentage of deposits of twenty largest depositors to total deposits of the bank	25.09	22.57

b) Concentration of advances

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1.	Total advances to the twenty largest borrowers	2373.36	3239.91
2.	"Percentage of advances to twenty largest borrowers to total advances of the bank"	10.44	15.53



c) Concentration of exposures

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	PreviousYear 31.03.2023
1.	Total exposure to the twenty largest borrowers/customers	3482.01	3742.16
2.	Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	15.32	17.93

d) Concentration of NPAs

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	PreviousYear 31.03.2023
1.	Total Exposure to the top twenty NPA accounts	374.23	486.19
2.	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	30.85	37.50

7. Derivatives

Bank does not have transaction in derivatives in the current and Previous financial year

1. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	PreviousYear 31.03.2023
1.	Opening balance of amounts transferred to DEA Fund	10.85	5.45
2.	Add: Amounts transferred to DEA Fund during the year	3.66	5.40
3.	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00
4.	Closing balance of amounts transferred to DEA Fund	14.51	10.85



2. Disclosure of complaints

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

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	1	1
2.	Number of complaints received during the year	0	2
3.	Number of complaints disposed during the year	1	2
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	1
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	0	2
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	1
5.2	Of 5, number of complaints resolved through conciliation/ mediation /advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.



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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year 01.04.2023 to 31.03.2024					
Ground - 1 ATM/Debit Cards	0	0	0	0	0
Ground - 2 Cheques/ drafts/ bills	0	0	0	0	0
Ground - 3 Internet/Mobile Electronic Banking	0	0	0	0	0
Ground - 4 Loans and advances operation of accounts	1	1	0	1	1
Ground - 5 Others	0	1	0	1	0
Total	1	0		0	0
Previous Year 01.04.2022 to 31.03.2023					
Ground - 1 ATM/Debit Cards	0	0	0	0	0
Ground - 2 Cheques/ drafts/ bills	0	0	0	0	0
Ground - 3 Internet/Mobile Electronic Banking	0	0	0	0	0
Ground - 4 Loans and advances operation of accounts	1	1	100%	1	1
Ground - 5 Others	0	1	100%	1	0
Total	1	2		2	1

3. No penalty imposed by Reserve Bank of India and other Banking regulatory bodies during the F.Y. 2023-2024 and 2022-2023



4. Other Disclosures

a) Business ratios

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	PreviousYear 31.03.2023
1.	Interest Income as a percentage to Working Funds	6.98%	7.93%
2.	Non-interest income as a percentage to Working Funds	0.18%	0.25%
3.	Cost of Deposits	6.55%	6.14%
4.	Net Interest Margin	2.20%	2.62%
5.	Operating Profit as a percentage to Working Funds	0.80%	1.31%
6.	Return on Assets	0.42%	0.49%
7.	Business (deposits plus advances) per employee (in lacs)	519.53	489.75
8.	Profit per employee (in lacs)	1.61	1.65%

b) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	PreviousYear 31.03.2023
1.	PSLCs sold	0.00	700.00
2.	PSLCs sold	(small & marginal farmers)	(small & marginal farmers)

c) Provisions and contingencies

(Amount in Lacs)

Sr No.	Provision debited to Profit and Loss Account	Current Year 31.03.2024	PreviousYear 31.03.2023
1.	Provisions for NPI	0.00	0.00
2.	Provision towards NPA	45.00	90.00
3.	Provision made towards Income tax	75.00	50.00
4.	Other Provisions and Contingencies	76.73	187.08
	i) Provision for Audit fee	9.00	6.00
	ii) Provision for Employee bouns	57.00	28.50
	iii) Provision for amortisetion of Government Securities	3.73	3.73
	iv) Provision for Investment depreciation	0.00	90.50
	v) Provision for Standard Asset	7.00	12.00
	vi) Ex-Gratia payment provision	0.00	1.35
	vii) Building Fund	0.00	45.00
	Total Provision	196.73	327.08



d) Payment of DICGC Insurance Premium

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	PreviousYear 31.03.2023
1.	Payment of DICGC Insurance Premium	55.21	52.24
2.	Arrears in payment of DICGC premium	0.00	0.00

e) Advance to directors , their relatives, companies/firms in which they are interested

(Amount in Lacs)

Sr No.	Particulars	Current Year 31.03.2024	PreviousYear 31.03.2023
1.	Fund based	168.25	9.30
2.	Non fund based	0.00	0.00



CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2024

Sr.No.	Particulars	31.03.2024	31.03.2023
	Cash Flow from Operating Activities		
A	Net profit as per Profit and Loss account	210.76	199.45
	Add : Income Tax Paid	75.00	50.00
B	Net Profit before Tax	285.75	249.45
	Add : Depreciation	53.10	40.47
	Add : Loss on sale of Dead Stock	0.00	0.00
	Less : Profit on sale of Dead Stock	0.00	0.00
	Working Capital Adjustments		
1	(Increase) / Decrease in Investments	5380.43	2979.32
2	(Increase) / Decrease in Loans & Advances	1862.18	4501.20
3	(Increase) / Decrease in Interest Receivable	56.67	27.11
4	(Increase) / Decrease in Other Assets	69.50	124.51
5	(Increase) / Decrease in Deposit from Customers	6934.64	1748.01
6	(Increase) / Decrease in Interest Payable	162.15	43.65
7	(Increase) / Decrease in Other Liabilities	140.36	6.84
8	(Increase) / Decrease in Head Office Balance	0.00	0.00
9	(Increase) / Decrease in Overdue Interest Provision	0.00	0.00
10	(Increase) / Decrease in Reserve and Other Funds	139.44	509.17
		60.82	660.96
C	Cash Generated from Operating Activities	346.57	910.41
	Less : Income Tax Paid	76.00	50.00
D	Net Cash Generated from Operating Activities	271.51	860.41
	Cash flow from investing activities		
	Less : Purchase of Fixed Assets	122.81	38.21
	Add : Increase in Borrowings	0.00	0.00
	Add : Sale of Fixed Assets	0.35	0.47
E	Cash Generated from Investing Activities	122.46	37.74
	Cash flow from Financing Activities		
	Add : Share Capital Issued	98.81	79.75
	Less : Dividend Paid	96.32	94.15
	Acquisituion of Non-banking assets	0.00	0.00
F	Cash Generated from Financing Activities	2.40	14.40
G	Net Increase in Cash and Cash Equivalents (A+B+C)	151.60	808.27
H	Cash and Cash Equivalents at the beginning of Year	3099.27	2291.00
I	Cash and Cash Equivalents at the end of Year (G+H)	3250.87	3099.27
J	Cash and Cash Equivalents	897.95	287.04
	Cash in Hand and Bank Balance	2352.92	2812.23
	Balance With Other Banks		
		3250.87	3099.27



डॉ. आप्पासाहेब उर्फ सा. रे. पाटील जयसिंगपूर-उदगांव सहकारी बँक लि., जयसिंगपूर. (मल्टी-स्टेट)

सन २०२४-२०२५ सालाकरिता संचालक मंडळाने सुचविलेले उत्पन्न व खर्चाचे अंदाजपत्रक

अ.नं	खात्याचा तपशील	सन २०२३-२४		सन २०२३-२४		अंदाजापेक्षा		अंदाजापेक्षा		सन २०२४-२५	
		करीता मंजूर	बजेट	मधील प्रत्यक्ष	खर्च	जादा	खर्च	कमी	खर्च	करीता अंदाजे	बजेट
		रूपये	पैसे	रूपये	पैसे	रूपये	पैसे	रूपये	पैसे	रूपये	पैसे
१.	पगार	३,५०,००,०००		३,४४,३२,१४०.००				५,६७,८६०.००		४,००,००,०००.००	
२.	प्रवास खर्च	१५,००,०००		१०,१३,२६७.८४				४,८६,७३२.१६		१५,००,०००.००	
३.	ऑफिस भाडे/ रक्षणावळ	२३,००,०००		३१,०८,१८७.००		८,०८,१८७.००				३२,००,०००.००	
४.	टेलीफोन	४,००,०००		२,९४,७३२.५५				१,०५,२६७.४५		४,००,०००.००	
५.	टपाल व तार	१,५०,०००		३२,९३३.६०				१,१७,०६६.४०		१,५०,०००.००	
६.	समांभ खर्च/वर्तमान पत्र/वर्गणी	३,००,०००		१,२६,७३२.००				१,७३,२६८.००		३,००,०००.००	
७.	स्टेशनरी सादीलवार	७,००,०००		५,२०,६२०.४५				१,७९,३७९.५५		७,००,०००.००	
८.	विमा	१२,००,०००		१,०२,२३५.४४				१०,९७,७६४.५६		१२,००,०००.००	
९.	छपाई व जाहिरात	७,००,०००		९,८७,५८६.७१		२,८७,५८६.७१				१०,००,०००.००	
१०.	वार्षिक सर्वसाधारण सभा खर्च	२,००,०००		१,४३,५४०.००				५६,४६०.००		२,००,०००.००	
११.	ऑडीट फी	१२,००,०००		५,६५,८४८.००				६,३४,१५२.००		१५,००,०००.००	
१२.	घसारा	५५,००,०००		५३,१०,०५७.०८				१,८९,९४२.९२		६०,००,०००.००	
१३.	संचालक मंडळ भत्ते/ खर्च	३,००,०००		२,५४,५५५.००				४५,४४५.००		४,००,०००.००	
१४.	ड्रेस	१,००,०००		७,०००.००				९३,०००.००		१,००,०००.००	
१५.	कमीशन/ पिम्मी कमीशन / प्रवास	१८,००,०००		१५,१९,६०७.७७				२,८०,३९२.२३		२०,००,०००.००	
१६.	वाहन खर्च / पेट्रोल खर्च	७,००,०००		५,५४,८८७.४९				१,४५,११२.५१		९,००,०००.००	
१७.	कन्सल्टन्सि फी	६,००,०००		११,८१,०००.००		५,८१,०००.००				१०,००,०००.००	
१८.	ऑफिस खर्च/किरकोळ खर्च	१५,००,०००		९,७२,२७९.६२				५,२७,७२०.३८		१५,००,०००.००	
१९.	दुरुस्ती / करट रिपेअरी	६,००,०००		५,३९,९६६.७४				६०,८३३.२६		६,००,०००.००	
२०.	दिवाबत्ती	११,००,०००		९,६९,७९६.००				१,३०,२०४.००		१२,००,०००.००	
२१.	प्रशिक्षण खर्च	२,००,०००		९३,४५५.००				१,०६,५४५.००		२,००,०००.००	
२२.	ठेवीवरील/कर्जावरील व्याज	२३,५०,००,०००		२५,५७,८८,२६०.००		२,०७,८८,२६०.००				२,८०,००,०००.००	
२३.	डी.आय.सी.जी.सी. प्रिमीअम	६०,००,०००		४६,७८,७८६.२०				१३,२१,२१३.८०		६०,००,०००.००	
२४.	संस्था व्यवसाय कर	२,५००		५,०००.००		२,५००.००				५,०००.००	
२५.	कॉम्प्युटर देखभाल खर्च	२०,००,०००		११,९९,८९८.४४				८,००,१०१.५६		२०,००,०००.००	
२६.	शाखा उद्घाटन खर्च	५,००,०००		१,२३,५००.००				३,७६,५००.००		५,००,०००.००	
२७.	आयकर तरतूद	७०,००,०००.००		७०,००,०००.००						९०,००,०००.००	
२८.	संशयित बुडीत कर्ज निधी तरतूद	८०,००,०००.००		८०,००,०००.००						१,१५,००,०००.००	
२९.	कनेक्टीव्हिटी रेंट	३,००,०००		१,५०,१९८.७३				१,४९,८०१.२७		३,००,०००.००	
३०.	उत्तम जिद्दी तरतूद	२५,००,०००		२५,००,०००.००		०.००		०.००		२५,००,०००.००	
३१.	इतर कर/मॅटेनन्स चार्जेस	७,००,०००		४,५६,१५०.००				२,४३,८५०.००		१०,००,०००.००	
३२.	कर्जोरोखे अधिमूल्य निर्लेखन	५,५०,०००		६,००,०००.००		५०,०००.००				७,००,०००.००	
३३.	बोनस तरतूद	७०,००,०००		७०,००,०००.००						७०,००,०००.००	
३४.	कोर्ट खर्च / वकिल फी	२,००,०००		१,७३,४००.००				२६,६००.००		३,००,०००.००	
३५.	वर्गणी	१,५०,०००		१२,५००.००				१,३७,५००.००		१,५०,०००.००	
३६.	सेक्युरिटी खर्च जीओआय	३,००,०००		३०,०००.००				२,७०,०००.००		३,००,०००.००	
३७.	सिबील खर्च	१,००,०००		४५,४५१.२१				५४,५४८.७९		१,००,०००.००	
३८.	गुंतवणुक घसारा	७५,००,०००		७५,००,०००.००						२५,००,०००.००	
३९.	सीजीएसटी/एसजीएसटी/आयजीएसटी	२०,००,०००		२०,७०,७०६.९५		७०,७०६.९५				२५,००,०००.००	
४०.	लॉस अरायजिंग फॉर मर्जर	३१,१७,९३७.४६		३१,१७,९३७.४६						३१,१७,९३७.४६	
४१.	इतर खर्च (सर्वांसोअव/आयएमएस/इकॉम/एटोए/सिकेवॉसो चार्जेस)	१०,००,०००		५,५१६.००				९,९४,४८४.००		१०,००,०००.००	
	एकूण	३३,९९,७०,४३७.४६		३५,३१,८६,९३३.२८		२,२५,८८,२४०.६६		९३,७१,७४४.८४		३९,४६,२२,९३७.४६	

२०२४-२५ या सालातील उत्पन्न रु. ४,६१५.०० लाख मिळेल तरतूद पूर्व नफा रु. ६६९.०० लाख राहिल.

श्री. जनार्दन महादेव बोटे
कार्यकारी संचालक

श्री. आप्पासो रामु नरुटे
व्हाईस चेअरमन

श्री. सुरेश भुपाल पाटील
चेअरमन



ANNEXURE "A"

Name of the Bank	:	DR. APPASAHEB URF SA. RE. PATIL JAYSINGPUR UDGAON SAHAKARI BANK LTD. JAYSINGPUR. (Multi State)
Head Office Address	:	Kolhapur Road, Opp. Police Station Jaysingpur-416101, Tal. Shirol Dist. Kolhapur Maharashtra PIN - 416101
Date of Registration & Number	:	25.04.2022 - MSCS/CR/1331
Date & RBI Licence No.	:	UBD/ MH/ 956 p Dtd. 31.12.1987
Jurisdiction	:	Kolhapur and Sangli District in the State of Maharashtra and Belgavi District in the State of Karnataka.



Position As on 31st March 2024



No. of Branches	:	1+18 Branches = 19
Including Head Office		
Membership	:	Regular - 15409 Nominal - 2583
Paid up Share Capital	:	Rs. 1123.90.10 Lakhs
Total Reserves & Other Funds	:	Rs. 2826.29 Lakhs
Deposits	:	Saving Rs. 8431.74 Lakhs Current Rs. 1087.50 Lakhs Fixed Rs. 35808.81 Lakhs Total Rs. 45328.05 Lakhs
Loan & Advances	:	Secured Rs. 22568.23 Lakhs Unsecured Rs. 161.57 Lakhs Total Rs. 22729.80 Lakhs
		% of Priority Sector Adv. 80.66 % % of Weaker Section Adv. 43.04 %
Borrowings	:	Nil
Investments	:	Rs. 23627.51 Lakhs
Profit for the year	:	210.74 Lakhs
Overdues % (Percent)	:	14.89 %
Audit Classification	:	"A" Grade
Total Staff	:	131
Working Capitals	:	Rs. 50500.70 Lakhs



THE RELEVANT BYE-LAWS IN FORCE WITH THE PROPOSED AMENDMENT TO BE MADE TOGETHER WITH REASONS JUSTIFYING SUCH AMENDMENTS

Sr. No.	EXISTING BYE LAWS	TEXT IN THE EXISTING BYE LAWS	PROPOSED BYE LAWS	PROPOSED TEXT AFTER AMENDMENT IN BYE LAWS	REASONS FOR AMENDMENT
1	1	NAME, ADDRESS AND AREA OF OPERATION:	1	NAME, ADDRESS AND AREA OF OPERATION:	As instructed by CRCS New Delhi vide its letter dated 16.10.2023 To extend the existing Area of Operation to cater the Banking services to customers in the State of Karnataka.
	B	b) The Bank shall have a principal place of business, which Shall be the Registered Office of the Bank. The Registered Office and Head Office of the Bank shall be at 10th Lane, Jaysingpur, Taluka- Shirol, Dist-Kolhapur, Maharashtra. Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its Bye-laws after following the procedures laid down in Section 11 of the Multi-State Co-Op. Societies Act, 2002.	B	p b) The Bank shall have a principal place of business, which shall be the Registered Office of the Bank. The Registered Office and Head Quarter of the Bank shall be at 10th Lane, Jaysingpur, Taluka- Shirol, Dist-Kolhapur, Maharashtra. The e-mail address of the Bank shall be headoffice@srpcbank.com. Any change in address and email address shall be notified to the Central Registrar of cooperative societies within 15 days of its change and also published in local newspaper and shall be made by an amendment of its Bye-laws after following the procedures laid down in Section 11 of the Multi-State Co-Op. Societies Act, 2002.	
	C	c) The area of operation of the Bank shall be confined to the "Entire Maharashtra State" and "Belgavi District" in the state of Karnataka. For any revision in this regard, prior approval of Reserve Bank of India and the Central registrar of Cooperative society shall be necessary.	C	c) The area of operation of the Bank shall be confined to the Entire Maharashtra State and Belgavi, Dharwad, Hubali, Karwar, Haveri, Bagalkot, Shimoga, Bijapur, Kalburgi, Yadgiri and Bidar Districts in the State of Karnataka. For any revision in this regard, prior approval of Reserve Bank of India and the Central registrar of Cooperative society shall be necessary.	To extend the existing Area of Operation to cater the Banking services to customers in the State of Karnataka.
2	2	DEFINITIONS: The words/expressions appearing in these Bye-laws shall have the following meaning unless otherwise provided: vii) "Central Registrar", means the Central Registrar of Cooperative Societies appointed under the provisions of the MSCS Act 2002;	2	DEFINITIONS: The words/expressions appearing in these Bye-laws shall have the following meaning unless otherwise provided: Vii) "Central Registrar" means the Central Registrar of Cooperative Societies appointed as per clause (f) of Article 243- ZH of the Constitution read with sub-section of Section 4 of the MSCS Act, 2002, and includes any Officer empowered to exercise the powers of the Central Registrar under sub-section (2) of that section;	To bring the Byelaws in line with the provisions of amended MSCS Act 2002.



2	2	<p>xii) "Cooperative Year" means the period from 1st of April to 31st March;</p> <p>xxxii) New Insertion</p> <p>xxxiii) New Insertion</p> <p>xxxiv) New Insertion</p> <p>New Insertion</p>	2	<p>xii) "Financial Year" in relation to any multi-state co-operative society or class of such societies, means the year ending on the 31st day of March of the year and where the accounts of such society or class of such societies are, with the previous sanction of the Central Registrar, balanced on any other day, the year ending on such day;</p> <p>xxxii) "Authority" means the Co-operative Election Authority established under sub-section (1) of section 45 of the Act.</p> <p>xxxiii) "Co-operative Ombudsman" means the Ombudsman appointed by the Central Government under section 85A of the Act;</p> <p>xxxiv) "Associate Member" means a person or Registered Body under any law who has been admitted as an Associate Member under the prescribed provisions No. 8 (a) of the Bye laws of the Bank.</p> <p>Note: Unless the context otherwise requires, words and expressions used and not defined herein, shall have the same meaning respectively assigned to them under the MSCS Act, 2002, and the MSCS Rules, 2002, as maybe amended from time to time.</p>	
3	3	<p>OBJECTS AND FUNCTIONS:</p> <p>30. To engage in the business of Debit/Credit Card with the permission of Reserve Bank of India;</p>	3	<p>OBJECTS AND FUNCTIONS:</p> <p>30. To engage in the business of Debit / Credit cards / Digital Banking Instruments, sponsor participate independently or with other financial entities to provide digital currency facilities, services to customers and or Be a custodian.</p>	To offer and cater digital Banking services to customers.
4	5	<p>MAXIMUM BORROWING LIMIT :</p> <p>(a) Bank may receive deposits, raise loans, and receive grants from external sources; Provided that total amount of deposits and loans received during any financial year shall not exceed ten times of the sum of subscribed share capital plus accumulated reserves;</p>	5	<p>MAXIMUM BORROWING LIMIT :</p> <p>a) Bank may receive deposits, raise loans, and receive grants from external sources; Provided that total amount of deposits and loans received during any financial year shall not exceeds such multiples as may be determined by the Central Government of the sum of subscribed share capital and all types of</p>	Provision of the Byelaws to be bring in line with amendment in MSCS Act 2002



		Provided further that while calculating the total sum of subscribed share capital and accumulated reserves, the accumulated losses shall be deducted		accumulated reserves and funds; Provided further that while calculating the total sum of subscribed share capital and accumulated reserves funds, the accumulated losses shall be deducted	Provision of the Byelaws to be bring in line with amendment in MSCS Act 2002
5	6	AUTHORIZED SHARE CAPITAL: a)The authorized share capital of the Bank will be Rs 25,00,00,000/- (Rs. Twenty Five Crores Only) divided into 2,50,000 shares of Rs 1000 each and shall be subscribed by ordinary Members; b)New Insertion	6	AUTHORIZED SHARE CAPITAL: a)The Ordinary Members authorized share capital of the Bank will be Rs 30,00,00,000/- (Rs. Thirty Crores Only) divided into 3,00,000 shares of Rs 1000 each and shall be subscribed by ordinary Members; b)The Non-voting Associate members authorized share capital of the Bank will be Rs 20,00,00,000/- (Rs. Twenty Crores Only) divided into 2,00,000 shares of Rs 1000 each and shall be subscribed by Associate Members;	To increase Banks net worth and capital funds as RBI capital Argument Circular To issue the preference shares as per section 12 of BR Act 1949.
6	7	iv)New Insertion	7	iv) Redemption of shares [Section 35(2) of the MSCS Act, 2002]: Redemption of shares by authorities mentioned under Section 25 of the MSCS Act, 2002, shall be subject to the exceptions under Section 33 of the MSCS Act, 2002, and shall be redeemed shares of a member after obtaining application from members and approval of the Board	As per amendment in MSCS Act 2002
7	8	MEMBERSHIP: A Bank shall have following categories of members i) Ordinary Members ii)Nominal or Associate Members a) New Insertion	8	MEMBERSHIP: The Bank shall have following categories of members i)Ordinary Members ii)Associate Members iii)Active Members iv)Nominal Members No right of membership shall be exercisable until a person has paid all dues to the bank including the payment in respect of membership or has availed such minimum level of product or services as specified in this Byelaw from time to time. a)ASSOCIATE MEMBER Who can be Associate Members 1)Any person eligible to contract under section 11 of Indian Contract Act 1872 or registered body under any law who	The Amendment is proposed to bring clarification in the categories of membership To bring the byelaws in line with the amendment in MSCS Act



		b) New Insertion		<p>resides or engaged in any occupation, business, profession within the area of operation of the Bank and who wish to</p> <p>a) Borrow money from the Bank. b) Avail the funded and or non-funded credit facilities from the Bank. c) Purchase subscribe shares/ capital/ debentures/ bonds or other financial instruments of the Bank.</p> <p>d) Invest money in debentures, bonds, non-voting member equity /shares/capital, commercial papers, long term deposits or any other instrument issued by the Bank with permission of RBI.</p> <p>2) Associate member shall pay an admission fees of Rs 100/- along with application and amount of minimum one share.</p> <p>3) The Application of the membership shall be submitted by the applicant to the Managing Director of Bank in the prescribed form.</p> <p>4) The application shall be disposed off within a period of four months from the date of receipt of application by the Bank and be communicated to applicant.</p> <p>5) The Associate Member shall not have right to attend the General Body Meeting and not to contest or take part in the election of Board of Directors or any other Body and not to get any rights entitled to Ordinary/ Active , Members of the Bank as prescribed in Bye law No. 12.</p> <p>b) ACTIVE MEMBERS Active Members means a person who fulfills all the criteria's provided in the Bye laws No.13 (a to d)</p>	<p>2002 and Banking Regulation Act 1949 Section 12.</p> <p>The amendment is proposed to define and clarify the criteria's of Active Member</p>
8	25	ANNUAL GENERAL MEETING: t) New Insertion	25	ANNUAL GENERAL MEETING t) To Appointment or to delegate powers to Board for the appointment of Statutory Auditor as per the RBI guidelines and to determine the remuneration of the Auditor.	To bring the Bye laws in line with RBI guidelines regarding the appointment of Statutory Auditor.



9	34	<p>ELECTION OF THE MEMBERS OF THE BOARD:</p> <p>vi) Board may keep the director's seat vacant occurred due to his death, resignation, disqualification, removal for any reason. However Board shall fill up such vacant post by election ; The tenure of such director will be coterminous with the remaining tenure of other Members of the Board;</p> <p>ix)New Insertion</p> <p>x)New Insertion</p> <p>xi)New Insertion</p>	34	<p>ELECTION OF THE MEMBERS OF THE BOARD:</p> <p>vi)Board may file the casual vacancies occurred due to his/her death, resignation , disqualification, removal or by any other reason as per the provisions of MSCS Act 2002 and Rule and byelaws of the Bank.</p> <p>ix)The Chairman and The Chief Executive Officer of the Bank shall inform the Co-operative Election Authority, six months before the expiry of the term of the existing Board, to conduct the elections within time, and shall provide all necessary support to the Authority to conduct elections for the Bank.</p> <p>x)The Bank shall bear all expenses related to the elections & follow all the directions of the Cooperative Election Authority in this matter.</p> <p>xi)No person shall be eligible to be elected as a member of the board or office bearer of the Bank, unless he is an ordinary and active member of the Bank and not taken interest in business and not availed or used any of the services of the Bank for previous three consecutive years as provided in the byelaws and if not himself/herself attended the three consecutive General Body meetings.</p>	<p>To bring the Bye laws in Line with amendment in MSCS Act 2002</p> <p>To bring the Bye laws in Line with amendment in MSCS Act 2002</p>
	34	a) New Insertion	34	<p>a) CONSTITUTION OF BOARD OF MANAGEMENT. (As per provided in Bye Laws no 70. The text provided in existing Bye Laws No. 70)</p>	<p>To realign the Number of existing Bye Laws text clause no. 70 to Clause no. 34 under the management text.</p>
10	38	<p>MEETINGS OF THE BOARD OF DIRECTORS</p> <p>vii) New Insertion</p>	38	<p>MEETINGS OF THE BOARD OF DIRECTORS</p> <p>vii) Paper Meeting of the Board of Directors will be held when necessary. The Chief Executive Officer shall, on</p>	<p>The amendment is proposed to resolve and decide in the urgent subject</p>



				<p>suggestion of Chairman hold a paper meeting of Board by circulating draft resolution with its note on concern subjects to the members of Board. Such types of Meetings may conveyed for any urgent matter required to be resolved and it shall be deemed to be decided and passed resolution as in a regular board meeting if the 1/3 members of the existing board given assent to the resolution or resolutions. The same paper meeting shall be ratified in the next regular Board Meeting.</p>	<p>matter if to be occurred in time being.</p>
11	40	<p>POWERS AND FUNCTIONS OF THE BOARD OF DIRECTORS :</p> <p>xliv) New Insertion</p> <p>xliv) New Insertion</p>	40	<p>POWERS AND FUNCTIONS OF THE BOARD OF DIRECTORS</p> <p>xliv) To determine the Seating Allowance, Daily Allowance, Travelling Allowance and Lodging Boarding etc., expenses related to the members of the Board and the meetings of the Board, Sub Committees and Other Committees.</p> <p>xliv) To decide any other matter laid before Board abruptly by the Administration of the Bank or raised by the members of the Board in the meeting with permission of the Chair person.</p>	<p>The amendment is proposed to get clarity in the determination of expenses related to Board/ Committee Members.</p> <p>The amendment is proposed to empower Board to decide abrupt matters raised in</p>
12	43	<p>COMMITTEES:</p> <p>i) The Board of Directors shall constitute an Executive Committee and other committees or sub-committees as may be considered necessary Provided that other Committees or Subcommittees other than the Executive Committee shall not exceed three;</p> <p>ii) Executive Committee Shall consists of such number of members of board as may be decided by board.</p> <p>iii) Every subcommittee shall not consists of more than 8 (Eight) members of the board.</p>	43	<p>COMMITTEES:</p> <p>i)The Board of Directors shall constitute an Executive Committee, Audit and Ethics Committee, Prevention of Sexual Harassment at Workplace and other Committees or Sub-committees as may be considered necessary and required for as instructed by the RBI and Central Registrar from time to time.</p> <p>ii) Members of the Executive Committee shall not exceed Nine Members including Chairman.</p> <p>iii)Members of the other committees and sub Committees shall not exceed Nine Members including Chairman.</p>	<p>To bring Byelaws as per amendment in MSCS Act 2002 and RBI guidelines.</p> <p>The amendment is proposed to determine the maximum members in committees</p>



13	46	CHIEF EXECUTIVE OFFICER: b) New Insertion	46	CHIEF EXECUTIVE OFFICER: b) The Chief Executive Officer/Managing Director shall appoint by the Board as per MSCS Act 2002, MSCS Rules 2002, and any other norms issued by Central Registrar and Reserve Bank and criteria determined by the Board from time to time.	Amendment is proposed to bring more clarity in the procedure of appointment of CEO/MD.
14	52	UTILISATION OF BALANCE OF NET PROFIT a) Payment of dividend to Members on their paid up capital at the rate subject to maximum of 15%. However such payment shall be paid only out of net profit and in no case the capital or the reserve shall be distributed as dividend;	52	UTILISATION OF BALANCE OF NET PROFIT a) Payment of Dividend to Ordinary Member and Associate Members on their subscribed capital or and equity at the rate of Maximum of 15%. Such payment shall be paid only out of net profit and in no case the capital or the reserve shall be distributed as dividend; However Board may decide to utilize Dividend Equalization Fund for additional payment of Dividend subject to approval of Central Registrar.	Amendment is proposed to get clarity in distribution of Dividend as per amendment in MSCS Act 2002.
15	53	INVESTMENTS OF FUNDS: h) Any other mode duly approved by the Board of Directors in conformity with guidelines issued by Reserve Bank of India from time to time i) New Insertion j) New Insertion k) New Insertion	53	INVESTMENTS OF FUNDS: h) Any other mode duly approved by the Board of Directors in conformity with guidelines issued by Reserve Bank of India from time to time and in such other manner as may be determined by the Central Govt. i) in any of the securities issued by the Central Government, State Government, Government Corporations, Government Companies, Authorities, Public Sector Undertakings or any other securities ensured by Government guarantees; j) In the shares, securities, deposits and assets of any subsidiary institutions or other registered body which functioning for the welfare and in the interest of the Bank Member or any other institution in the same line of business as the Multi-State Co-operative Society; k) In the Shares, Bonds, Deposits or in any other instruments issued by National Urban Co-op. Finance and	To bring the byelaws in line of amendment in MSCS Act 2002 To bring the byelaws in line of amendment in MSCS Act 2002 The amendment is proposed as align the amendment in MSCS Act 2002 and to fulfil the objects and welfare of Member. Amendment proposed as the Umbrella



				Development Corporation established for Urban Cooperative Bank.	organization has formed for the development of Urban Coop Banks under guidelines of
16	61	SETTLEMENT OF DISPUTES : All the disputes shall be referred to Arbitration in accordance with the provisions of Sec. 84 of the Act and Rules.	61	SETTLEMENT OF DISPUTES : All the disputes shall be settled in accordance with provisions of the Acts, Rules, Byelaws, RBI guidelines and policies framed by the Bank from time to time.	Due to amendment in MSCS Act 2002 and in convenience of the resolution of disputes.
17	63	SERVICE RULES: a)The Bank shall have Service Rules for regulating the service conditions of the employees as formulated and amended by the Board from time to time. b)New Insertion	63	SERVICE RULES: a)The Bank shall have Service Rules for regulating the service conditions and appointments, promotions, gradations and fix the pay scales, payments facilities, benefits, punishment, penalties and rewards of the Bank. The Rules may be amended by the Board from time to time. b) The Bank may maintain a Contributory Provident Fund for the benefit of its employees in accordance with the provisions of Employees Provident Fund and Miscellaneous Provisions Act, 1952	The amendment is proposed for smooth working and function in Bank Administration. As per amendment in MSCS Act 2002
18	66	FILING OF RETURNS : Every year, within six months of the closure of the accounting year, the Bank shall file the following return with the Central Registrar as per the provision of Section 120 of the Act viz:- g)New Insertion h)New Insertion i)New Insertion	66	FILING OF RETURNS : Every year, within six months of the closure of the accounting year, the Bank shall file the following return with the Central Registrar as per the provision of Section 120 of the Act viz:- g)disclosure regarding employees who are relatives of Members of Board; h)declaration of any related party transactions by the Board; and l) Any other information required by the Central Govt. in pursuance of any of the provisions of this Act.	As per amendment in MSCS Act 2002
19	67	ASSOCIATION OF EMPLOYEES IN THE DECISION MAKING PROCESS: The Bank shall devise such	67	ASSOCIATION OF EMPLOYEES IN THE DECISION MAKING PROCESS: The Association of employees may be formed in the Bank to give suggestion	The amendment is proposed to get clarity in



		<p>procedure through administrative instructions for the Association of Employees in the Management decision making process.</p>	<p>regarding the issues of the employees and development of Bank business. The members of Association shall be consisted as following :</p> <p>i) Managing Director : The Ex Officio Chairman of Association</p> <p>ii) Officers Category 1 Member</p> <p>iii) Clerical Category 2 Members</p> <p>iv) Sub staff Category 1 Member</p> <p>v) Human Resources Head in HO: The Ex Officio Member Secretary of Association.</p> <p>The members of the Association shall be nominated /elected by employees of the Bank. The meeting will called by member Secretary on instructions of Chairman. The meetings of Association will be held minimum once in a Quarter and as from time to time necessary by giving 3 days notice. The quorum of meeting will be ½ of total members. The member Secretary will represent and forward, on behalf of the employees, all the issues of employees in Board meeting. The Bank employees, through its Association, will be deemed to supposed participation in the Management decision and process. The decision of the Board in any matters and issues will be final. The meeting allowance of Association members and limit of other expenses of the meeting will be determined by the Board from time to time.</p>	<p>formation and its functioning and of Association of employees and Ex participation in Management decisions and process.</p>
20	69	<p>MISCELLANEOUS: ix) New Insertion</p> <p>RIGHT TO INFORMATION x) New Insertion</p>	<p>69</p> <p>MISCELLANEOUS: ix) The Bank will comply the provision of the Co-op. Ombudsman as appointed according to MSCS Act 2002 and Rules 2002.</p> <p>RIGHT TO INFORMATION x) The Bank shall designated a Cooperative Information Officer and Information shall be provided by him as per the provisions of Act and Rules and Byelaws.</p>	<p>As per amendment in MSCS Act 2002.</p> <p>The Provision is proposed to be made according to the sec 106(1) of MSCS Act 2002.</p>



शाखा कार्यालये व फोन नंबर्स

१) जयसिंगपूर	०२३२२ - २२६९७७	१०) आलास	०२३२२ - २७६६११
२) कुरुंदवाड	०२३२२ - २४४२९६	११) सांगली	०२३३ - २३३०६६६
३) दत्तनगर, शिरोळ	०२३२२ - २३७८८८	१२) खिद्रापूर	०२३२२ - २६५७७७
४) अब्दुललाट	०२३२२ - २५४८७७	१३) यड्राव	०२३२२ - २५२५२७
५) चंदूर	०२३० - २३९२१७७	१४) दत्तवाड	०२३२२ - २४१७७७
६) शिरढोण	०२३२२ - २५८१७७	१५) दानोळी	०२३२२ - २३३५७७
७) मिरज	०२३३ - २२२१७७७	१६) कवलापूर	०२३३ - २३६४४४
८) कोल्हापूर	०२३१ - २६४५५००	१७) बेळगांवी	०८३१ - २४६२०६६
९) बेडकीहाळ	०८३३ - ८२९८७७७	१८) शिरगुप्पी	९१४६०११६२१

* आमची वैशिष्टे *

- * तत्पर व विनम्र सेवा
- * सर्व शाखा संगणकीकृत (सी.बी.एस.)
- * सतत ऑडीट वर्ग "अ"
- * सी. टी. एस. क्लिरिंग सुविधा
- * ठेवींदार आकर्षक व्याजदर
- * रु. ५ लाखापर्यंतच्या ठेवींना विमा संरक्षण
- * सुलभ व्याजदराच्या विविध कर्ज योजना
- * मोबाईल बँकिंग व UPI ची सुविधा उपलब्ध
- * लॉकर सुविधा उपलब्ध
- * एस. एम. एस. अलर्ट
- * रुपये ए.टी.एम.कार्ड सुविधा
- * आर.टी.जी.एस. व एन.ई.एफ.टी. ची सोय
- * NACH, ABPS, DBTL ची सोय
- * आपणासाहेब पाटील आर्थिक मागास विकास महामंडळ योजनेअंतर्गत व्याजपरतावा योजना कार्यान्वयित

बँकींगच्या अनेक सोयी सुविधा व विविध योजनेसाठी
नजिकच्या शाखेत संपर्क साधा.

आपली बँक आपल्या सेवेस सदैव तत्पर आहे.