



# ५१वा

वार्षिक अहवाल  
२०२२ - २०२३

## गुणवत्तापूर्ण अर्थसेवेचा अखंड प्रवास

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महेश सहकारी बँक लि., पुणे  
सेवा | सुविधा | सुरक्षा

# महेश सहकारी बँक लि., पुणे

## संचालक मंडळ

सन २०२२-२३ ते २०२७-२८



श्री. जुगलकिशोर पुंगलिया  
अध्यक्ष  
दि. २५/०४/२०२३ पासून पुढे



श्री. गोपाळ राठी  
उपाध्यक्ष



सी. ए. श्री. सत्यनारायण भट्ट



श्री. गोपाळ जाजू



श्री. जवाहरलाल बाहेती



श्री. गणेश मुंदडा



श्री. अजय लढा



श्री. कमलकिशोर बियाणी



श्री. कैलास झंवर



श्री. राहुल बिरा



श्री. धीरज मुंदडा



श्री. श्रीकांत सोनी



सौ. संगीता मणियार  
संचालिका



सौ. राधिका कासर  
संचालिका



श्री. सुनील जाधव



श्री. गणेश चुटके



श्री. दत्त सोलंकर



श्री. नितीन देशमुख  
कार्यलक्षी संचालक



श्री. सचिन कदम  
कार्यलक्षी संचालक



श्री. सोमेश्वर करवा  
मुख्य कार्यकारी अधिकारी

## व्यवस्थापन मंडळ सदस्य



श्री. सुभाष बांगड  
दि. ३१/१२/२०२२ पर्यंत



श्री. राघेयाम भट्ट



सी.ए. श्री. विष्णुदास बांगड



सी.ए. श्री. पांडुरंग मर्दा



सी.ए. श्री. मनीष तोष्णीवाल



## महेश सहकारी बँक लि., पुणे

मुख्य कार्यालय: ३७२/७३/७४, श्री छत्रपती शिवाजी मार्केटयार्ड, गुलटेकडी, पुणे-४११ ०३७. दूरध्वनी क्रमांक : २४२६३३४१/४२/४३

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### वार्षिक सर्वसाधारण सभेची नोटीस

#### फक्त सभासदांसाठी

महेश सहकारी बँक लि., पुणे या बँकेची सन २०२२-२३ ची ५१ वी वार्षिक सर्वसाधारण सभा रविवार, दि. २४.०९.२०२३ रोजी सकाळी १०.३० वाजता झांबरे पॅलेस, ६९९/अ, झांबरे इस्टेट, मुकुंदनगर, पुणे ४११०३७ येथे खालील विषयांवर कामकाज करण्यासाठी भरणाार आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे ही विनंती.

- मागील वर्षी दिनांक २४.०९.२०२२ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
- संचालक मंडळाचा बँकेच्या कार्याबद्दलचा वर्षअखेरचा अहवाल व लेखापरिक्षण झालेल्या दिनांक ३१ मार्च २०२३ अखेर संपलेल्या वर्षाचे नफातोटा पत्रक व ताळेबंद स्वीकृत करणे.
- सन २०२२-२३ साठीच्या मा.संचालक मंडळाने कायदा, नियम व उपविधी यास अनुसरून केलेली नफा वाटणी स्वीकृत करणे.
- सन २०२३-२४ करिता संचालक मंडळाने तयार केलेले अंदाजपत्रक आणि प्रगतीचा तक्ता स्वीकृत करणे.
- सन २०२२-२३ चा वैधानिक लेखापरिक्षण अहवाल व सन २०२१-२२ चे वैधानिक लेखापरिक्षण दोषदुरुस्ती अहवालाची नोंद घेऊन स्वीकृत करणे.
- सन २०२२-२३ या सालासाठी मागील वार्षिक सर्वसाधारण सभेमध्ये मा.वैधानिक लेखापरिक्षकांची नियुक्ती व मानधन ठरविणे याबाबतचे निर्णयानुसार मा.संचालक मंडळाने केलेल्या कार्यवाहीस मान्यता देणे.
- आर्थिक वर्ष सन २०२३-२४ करिता वैधानिक लेखापरिक्षक नेमणूकीबाबत, रिझर्व बँकेने केलेल्या निर्देशास अधिन राहून संचालक मंडळाने केलेल्या शिफारसीस व द्यावयाचे मानधन यांस मान्यता देणे.
- दिनांक ३१.०३.२०२३ अखेर संचालक मंडळ सदस्य व त्यांचे नातेवाईकांना दिलेल्या कर्जाबाबत माहिती घेणे.
- महाराष्ट्र शासनाच्या नागरी सहकारी बँकांसाठी एकरकमी कर्ज परतफेड योजना, शासन निर्णयानुसार दि.३१.०३.२०२३ पर्यंत तडजोड केलेल्या थकित कर्ज खात्याच्या माहितीची नोंद घेणे.
- बँकेच्या कार्यरत शाखेसाठी स्वमालकीची जागा खरेदी प्रस्तावाबाबत विचार विनिमय करणे.
- सेवकांची रचना व नेमणुकीस मान्यता देणे.
- अहवाल वर्षात सहकार खात्याने मागविलेल्या माहितीची नोंद घेणे.
- बँकेच्या सभासद कल्याण निधी नियमांमध्ये बदल करणेबाबत निर्णय घेणे.
- सन २०२३-२४ करिता बँकेच्या सभासदांचे शिक्षण व प्रशिक्षणाचे संदर्भात चर्चा करणे.
- बँकेच्या पोटनियमाप्रमाणे किमान भागभांडवल धारण न करणाऱ्या सभासदांबाबत निर्णय घेणे.
- ५१ व्या सर्वसाधारण सभेस उपस्थित नसलेल्या सभासदांची अनुपस्थिती क्षमापीत करणे.
- मा.अध्यक्षांचे पूर्वपरवानगीने आयत्यावेळी येणाऱ्या विषयांवर विचार विनिमय करणे.

मा.संचालक मंडळाच्या आज्ञेवरून,

(श्रीकांत जाधव)

प्र.मुख्य कार्यकारी अधिकारी

स्थळ: पुणे

दिनांक: २८.०७.२०२३

#### सूचना:

- गणसंख्ये अभावी (कोरम किमान २००) सभा तहकूब झाल्यास सदरची सभा त्याच दिवशी, त्याच ठिकाणी ठरलेल्या वेळेच्या अर्धा तासानंतर घेण्यांत येईल व अशा सभेस गणपूर्तीची आवश्यकता राहणार नाही.
- बँकेचे लेखापरिक्षित नफा-तोटा पत्रक, ताळेबंद व संचालक मंडळाचा अहवाल बँकेचे मुख्यकार्यालय व सर्व शाखा कार्यालयामध्ये उपलब्ध आहे, तो सभासदांनी सदर कार्यालयांतून पोहोच देऊन घ्यावा अथवा आपणांस तो पोस्टाने हवा असल्यास तसे मागणीचे लेखी पत्र मुख्यकचेरीस पाठवावे. त्यानुसार सभासदांचे बँकेत नोंदविलेल्या पत्त्यावर अहवाल पाठविला जाईल.
- वार्षिक सर्वसाधारण सभेच्या वरिल नोटीस बाबत अधिक स्पष्टीकरण हवे असल्यास तसे पत्र दिनांक १६/०९/२०२३ पूर्वी बँकेच्या मुख्यकार्यालयाकडे कार्यालयीन कामकाजाचे वेळेत पाठवावे.
- सभासदांना उपस्थितीचा दाखला देण्याची व्यवस्था सभेच्या वेळी करण्यात येत असुन सदर दाखला घेऊन जाणे आवश्यक आहे. तो आपल्या क्रियाशील सभासदत्वाचा एक पुरावा म्हणून ग्राह्य धरला जाईल तो जपून ठेवावा.



### संचालक मंडळाचा अहवाल

#### सन्माननीय सभासद बंधू-भगिनींनो,

मा.संचालक मंडळाचे वतीने बँकेचा ५१ वा व सन २०२२-२३ या आर्थिक वर्षाचा वार्षिक अहवाल, हिशोब तपासणीसाठी प्रमाणित केलेला ताळेबंद व नफा-तोटा पत्रक आपल्यापुढे सादर करित आहे.

नागरी सहकारी बँका सध्या संक्रमणावस्थेतून जात आहेत. रशिया-युक्रेन युद्धामुळे जागतिक स्तरावर झालेले परिणाम, त्यामुळे देशात आलेली आंशिक आर्थिक मंदी, महागाई, अन्नधान्य व औद्योगिक उत्पादनावर झालेला विपरित परिणाम व हे रोखण्यासाठी रिझर्व्ह बँकेने उचललेली आर्थिक पावले हे सरत्या वर्षाचे वैशिष्ट्य होय. त्यातच रिझर्व्ह बँकेचे नागरी सहकारी बँकांबाबत अनुशासन पर्व सुरू झाले आहे. अग्रक्रम क्षेत्र कर्जे, दुर्बल घटक कर्जे तसेच रक्कम रु.२५.०० लक्ष पर्यंतची कर्जे विहित मुदतीत वाढविण्यासाठी आणि त्यांचे निर्धारित प्रमाण साध्य करण्यासाठी नागरी सहकारी बँकांना पुढील २-३ वर्षे प्रयत्नांची शिकस्त करावी लागणार आहे. त्यामुळे यापुढील काळात बँकेस वसुलीबरोबरच व्यवसाय वृद्धीसाठी देखील सर्वेकष प्रयत्न करावे लागणार आहेत. याशिवाय बँका-बँकांतील स्पर्धा आणि रिझर्व्ह बँकेच्या निकषांना यशस्वीपणे सामोरे जाणेसाठी सक्षम मनुष्यबळ तयार करणे गरजेचे असून त्यासाठी सेवक प्रशिक्षणावरील खर्च हा यापुढे भांडवली गुंतवणूक ठरणार आहे.

अहवाल वर्षात राज्य सहकारी निवडणूक प्राधिकरणाद्वारे बँकेच्या संचालक मंडळाच्या पंचवार्षिक निवडणूकीसाठी (सन २०२२-२३ ते २०२७-२८) दिनांक ०१.०१.२०२३ रोजी मतदान झाले व दि.०२.०१.२०२३ रोजी मतमोजणी होऊन संचालक मंडळ सदस्य निवडीचा निकाल जाहीर करण्यात आला. नवनिर्वाचित संचालकांची नावे खालीलप्रमाणे आहेत.

अ.क्र.	संचालकाचे नाव	मतदार संघ	अ.क्र.	संचालकाचे नाव	गट
१.	श्री. पुंगलिया जुगलकिशोर रामगोपाल	सर्वसाधारण	१०.	श्री. राठी गोपाळ श्रीवल्लभ	सर्वसाधारण
२.	श्री. झंवर कैलास रामेश्वर	सर्वसाधारण	११.	श्री. लढा अजय बुलाखीदास	सर्वसाधारण
३.	श्री. बाहेती जवाहरलाल परशराम	सर्वसाधारण	१२.	श्री. सोनी श्रीकांत हिरालाल	सर्वसाधारण
४.	श्री. जाजु गोपाल रामकिसन	सर्वसाधारण	१३.	सौ. कासट राधिका उमेश	महिला राखीव
५.	श्री. मुंदडा गणेश हनुमानदास	सर्वसाधारण	१४.	सौ. मणियार संगिता लक्ष्मीकांत	महिला राखीव
६.	कै. श्री. धूत पूनमचंद मेघराज	सर्वसाधारण	१५.	श्री. चुटके गणेश नागेश	इतर मागासवर्गीय प्रवर्ग
७.	श्री. मुंदडा धिरज प्रकाश	सर्वसाधारण	१६.	श्री. सोलंकर दत्तू दशरथ	भ.वि.जाती/ जमाती/ वि.मा. प्रवर्ग
८.	श्री. बियाणी कमलकिशोर रामकिसन	सर्वसाधारण	१७.	श्री. जाधव सुनिल शंकर	अनुसूचित जाती व जमाती
९.	श्री. बिल्ला राहुल अनिल	सर्वसाधारण			

दिनांक १३.०१.२०२३ रोजी अध्यक्षपदी श्री.पूनमचंद धूत तर उपाध्यक्षपदी श्री.गोपाळ राठी यांची निवड होऊन दि.१६ जानेवारी २०२३ पासून नवीन संचालक मंडळ कार्यरत झाले. दुर्दैवाने अध्यक्ष श्री.पूनमचंद धूत यांचे दिनांक १६.०२.२०२३ रोजी दुःखद निधन झाले. त्यांचेनंतर अध्यक्षपदाची धुरा उपाध्यक्ष श्री. गोपाळ राठी यांनी वाहिली आहे. त्यानंतर अध्यक्षपदासाठी रितसर निवडणूक होऊन माझी अध्यक्षपदासाठी निवड झाली असून दिनांक २५ एप्रिल २०२३ पासून मी अध्यक्षपदाचा कार्यभार सांभाळत आहे.



रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार अहवाल वर्षात बँकेने व्यवस्थापन मंडळाची रितसर (Board of Management) स्थापना केली आहे. बँक व्यवस्थापन मंडळाचे सर्व सदस्य रिझर्व्ह बँकेच्या "Fit and Proper" निकषानुसार व संपन्न, शैक्षणिक तसेच व्यावसायिक पार्श्वभूमी असलेले आहेत. बँक व्यवस्थापन मंडळाचे सन्माननीय सदस्य व त्यांची माहिती खालीलप्रमाणे आहे.

अ. क्र.	सदस्याचे नांव	पद	नेमणूक दिनांक	शैक्षणिक पात्रता	अंतर्गत/बाह्य सदस्य
१.	श्री. सत्यनारायण भवरलाल भट्ट	अध्यक्ष	२९.०६.२०२१ (राजीनामा दि. २४.०३.२०२३ व फेरनिवड दि. ०८.०५.२०२३)	चार्टर्ड अकाऊंटंट	अंतर्गत सदस्य
२.	श्री. गोपाळ श्रीवल्लभ राठी	सदस्य	२९.०६.२०२१	एमएस (केमिकल इंजिनिअरिंग)	अंतर्गत सदस्य
३.	श्री. कमलकिशोर रामकिसन बियाणी	सदस्य	२९.०६.२०२१	बी.ई. मेकॅनिकल, असोसिएटस् ऑफ इन्शोरन्स इन्स्टिट्यूट ऑफ इंडिया पी.जी.डी.ए.डी.आर.एम.	अंतर्गत सदस्य
४.	श्री. सुभाष बन्सीलाल बांगड	सदस्य	२९.०६.२०२१ ते ३१.१२.२०२२	चार्टर्ड अकाऊंटंट	बाह्य सदस्य
५.	श्री. राधेश्याम जुगलकिशोर भट्ट	सदस्य	२९.०६.२०२१	बी.ई. मेकॅनिकल	बाह्य सदस्य
६.	श्री. विष्णुदास नारायणलालजी बांगड	सदस्य	२६.११.२०२१	चार्टर्ड अकाऊंटंट	बाह्य सदस्य
७.	श्री. पांडुरंग बन्सीलाल मर्दा	सदस्य	१६.०१.२०२३	चार्टर्ड अकाऊंटंट	बाह्य सदस्य
८.	श्री. मनिष मधुसूदन तोष्णीवाल	सदस्य	१६.०१.२०२३	चार्टर्ड अकाऊंटंट	बाह्य सदस्य
९.	श्री. सोमेश्वर रामधन करवा	मु.का.अ.	२९.०६.२०२१	एम.कॉम., सी.ए.आय.आय.बी.	मु.का.अ.

सन २०२२-२३ अखेर बँकेच्या एकूण कामकाजाचा आढावा खालीलप्रमाणे सादर करित आहे.

#### सभासद, भाग भांडवल व स्वनिधी:

दिनांक ३१.०३.२०२३ अखेर बँकेची एकूण सभासद संख्या ११८२६ इतकी झाली आहे. अहवाल वर्षात ४४१ नवीन सभासद झाले तर ३२९ इतके सभासद कमी झाले.

दिनांक ३१.०३.२०२३ अखेर वसुल भाग भांडवल २०.०२ कोटी रुपये आहे.

दिनांक ३१.०३.२०२३ अखेर बँकेची विधिविहीत गंगाजळी व अन्य राखीव निधीत १०.१६ कोटी रुपयांची वाढ होऊन ती एकूण रु. १२५ कोटी झाली आहे.

#### सभासद कल्याण निधी, सेवक कल्याण निधी:

अहवाल वर्षात २५ सभासदांना सभासद कल्याण निधीतून रु. ३.४४ लक्षची तर ६ सेवकांना सेवक कल्याण निधीतून रु. ०.७६ लक्षची आपत्तिक आर्थिक मदत देण्यात आली.

#### ठेवी:

दि. ३१.०३.२०२२ अखेर बँकेच्या एकूण ठेवी रु. ७६५.४९ कोटी एवढ्या होत्या. अहवाल वर्ष अखेर एकूण ठेवी रु. ७७०.३६ कोटी एवढ्या आहेत. बँकेच्या ठेवींमध्ये कमी खर्चाचे ठेवींचे प्रमाण ३१.७८% एवढे आहे. बँकेने ठेवींचा डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन



यांचेकडे विमा उतरविलेला असून विमा हप्त्यांचे पेमेंट नियमितपणे करून विमा संरक्षण अद्ययावत ठेवले आहे. सदर विम्यांतर्गत व्याजासह रु.५ लक्ष पर्यंतचे ठेवींना विमा संरक्षण आहे.

### गुंतवणूक:

अहवाल वर्षात बँकेची एकूण गुंतवणूक ४१४.१२ कोटी रुपये इतकी आहे.

### कर्जे:

दि.३१.०३.२०२२ अखेर वाटप केलेल्या कर्जांची रक्कम रु.४७८.११ कोटी एवढी होती. अहवाल वर्ष अखेर एकूण वाटप केलेल्या कर्जांची रक्कम रु.४६२.९९ कोटी एवढी आहे.

### थकबाकी व वसुली:

कोव्हिड-१९ स्थितीतून हळूहळू जनजीवन पूर्वपदावर येत आहे. परंतु अद्यापही कर्ज थकबाकी वसूलीसाठी मर्यादा आलेल्या आहेत. अशाही परिस्थितीत बँकेने संयमितपणे वसूली धोरण राबवून बँकेचे एनपीए प्रमाण मर्यादित ठेवण्यात यश मिळविले आहे. बँकेने नेट एनपीए प्रमाण ०.००% राखले आहे.

### भांडवल पर्याप्तता प्रमाण:

रिझर्व्ह बँकेच्या निर्देशानुसार बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) किमान १२% असणे अपेक्षित असताना दिनांक ३१ मार्च २०२३ अखेर बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) २३.०८% आहे. बँकेचे उत्तम भांडवल पर्याप्तता प्रमाण, बँकेची आर्थिक स्थिती भक्कम असल्याचे निर्देशित करते.

### नफा वाटणी:

अहवाल वर्षात बँकेस निव्वळ नफा रु. ६.४२ कोटी झाला आहे. बँकेस मिळालेल्या निव्वळ नफा ६.४२ कोटी रुपये मधून खालील नमूद केल्याप्रमाणे नफा विभागणी करण्याबाबतचा प्रस्ताव आपल्या मान्यतेसाठी ठेवीत आहे.

#### नफा विभागणी: सन-२०२२-२३

अ.क्र.	तपशील	नफा विभागणी रक्कम रुपये	एकूण नफ्याशी शेकडा प्रमाण
१.	विधिविहित गंगाजळी	१,६१,२९,८८८.००	२५.१४%
२.	आकस्मिक देयता विधिविहित गंगाजळी	७५,००,०००.००	११.६९%
३.	लाभांश १०% (प्रॉरेटा)	१,९६,३६,४७८.००	३०.६१%
४.	गुंतवणूक चढउतार निधी	१,२५,००,०००.००	१९.४८%
५.	इमारत निधी	५६,७३,००५.४०	८.८४%
६.	वाटपपात्र सभासद कल्याणनिधी	१०,००,०००.००	१.५६%
७.	धर्मादाय निधी	३,७२,६७७.००	०.५८%
८.	सर्वसाधारण निधी	१३,४५,४७९.९५	२.१०%
	एकूण	६,४१,५७,५२८.३५	१००.००%

#### रिझर्व्ह बँक व वैधानिक हिशोब तपासणी:

- अहवाल वर्षात रिझर्व्ह बँकेकडून बँकेची दिनांक ३१.०३.२०२२ अखेरच्या आर्थिक स्थितीची तपासणी करण्यात आली आहे.
- आपली बँक रिझर्व्ह बँकेच्या निकषांप्रमाणे FSWM (Financial Sound and Well Managed) वर्गवारीत आहे, याचा आम्हांला सार्थ अभिमान आहे.
- बँकेची सन २०२२-२३ या आर्थिक वर्षाची वैधानिक हिशोब तपासणी मे.व्हिडीए अँड असोसिएटस्, चार्टर्ड अकौन्टंटस्, पुणे यांचेमार्फत पूर्ण झाली. सदर हिशोब तपासणीत बँकेस 'अ' वर्ग मिळाला आहे.
- बँकेने सन २०२१-२२ चे वैधानिक लेखापरिक्षण अहवालामध्ये निर्देशित निरीक्षणांची पूर्तता केली असून तत्पश्चात सदरचा अहवाल वैधानिक लेखापरिक्षकास व सहकार खाते कार्यालयास पाठविणेत आला आहे.
- सहकार खात्याकडून महाराष्ट्र सहकारी संस्था कायदा कलम ८९-अ अंतर्गत बँकेची दिनांक ३१.०३.२०२२ अखेरच्या आर्थिक स्थितीची तपासणी करण्यात आली आहे. त्याचा पूर्तता अहवाल सहकार विभागाकडे सादर केलेला आहे.

#### वृत्त विशेष:

- पुणे जिल्हा नागरी सहकारी बँक असोसिएशन यांचेद्वारा बँकेने आर्थिक वर्ष २०१९-२०, २०२०-२१ व २०२१-२२ या वर्षात नेट एनपीए ३% पेक्षा कमी राखल्याबद्दल मा. उपमुख्यमंत्री श्री.अजितदादा पवार यांचे हस्ते सन्मान करण्यात आला.
- बँकेच्या सुवर्ण महोत्सवी वर्षानिमित्त बँकेचे सभासद व खातेदार यांचेसाठी गणेश कला व क्रिडा रंगमंच, पुणे येथे दि.२५.०८.२०२२ रोजी शैलेश लोढाकृत प्रस्तुत "हास्यकवी संमेलन व ग्राहक मेळावा" कार्यक्रमाचे आयोजन करण्यात आले होते. त्यास बँकेचे सभासद, खातेदार यांची बहुसंख्येने उपस्थिती होती.
- बँकेच्या सुवर्ण महोत्सवी वर्षानिमित्त पिंपरी चिंचवड परिसरातील बँकेचे सभासद व खातेदार यांचेसाठी मधुरा लॉन्स, ताथवडे, पुणे येथे दि.११.०९.२०२२ रोजी जितेंद्र भुरूक प्रस्तुत "गीतां का सफर" या सांगीतिक कार्यक्रमाचे आयोजन करण्यात आले होते.
- बँकेच्या सुवर्ण महोत्सवी वर्षानिमित्त महेश सांस्कृतिक भवन, कोंढवा, पुणे येथे दि.१८.०९.२०२२ रोजी भव्य "रक्तदान शिबीराचे" आयोजन करण्यात आले होते. सदर शिबिरामध्ये १५६१ बाटल्या रक्त संकलन झाले. या कार्यक्रमास अखिल भारतीय माहेश्वरी सभेचे सभापती मा. श्री. श्यामजी सोनी आणि सहकार क्षेत्रातील अनेक मान्यवरांची उपस्थिती लाभली.
- मकर संक्रांती निमित्त दि.२२.०१.२०२३ रोजी सिंहगड रोड शाखेत, दि.३०.०१.२०२३ रोजी पुणे शहरात व दि.३१.०१.२०२३ रोजी पिंपरी-चिंचवड शाखेत हळदी कुंकू, तिळगुळ व भेटवस्तू वाटप कार्यक्रम आयोजित करण्यात आला होता.

#### ऋणनिर्देश व आभार:

बँकेचे कामकाज करताना वेळोवेळी रिझर्व्ह बँक ऑफ इंडिया, राज्य शासनाचे सहकार खाते, बँक फेडरेशन व असोसिएशन, अन्य सहयोगी बँका, लेखापरिक्षक, कर सल्लागार, पॅनेलवरील वकील, व्हॅल्युअर्स, आर्किटेक्ट, बँक कर्मचारी संघ, यांचेकडून सहकार्य मिळाले त्याबद्दल मी कृतज्ञता व्यक्त करतो. बँकेचे संस्थापक चेअरमन, माजी चेअरमन, माजी संचालक तसेच मुंबई, भिवंडी, लातूर व इचलकरंजी शाखा सल्लागार व हितचिंतक यांचेकडून वेळोवेळी मिळालेल्या मौलिक मार्गदर्शन तसेच सल्ल्याबद्दल मी त्यांचे आभार मानतो.

बँकेचा सर्व सभासद वर्ग, खातेदार, ठेवीदार, ग्राहकवर्ग, सेवकवर्ग, हितचिंतक आणि माझे सर्व सहकारी यांचे मौलिक सहकार्य यापुढेही असेच मिळत राहील असा मला विश्वास आहे.

धन्यवाद।

आपला विश्वासू,

(जुगलकिशोर पुंगलिया)

चेअरमन

अहवाल वर्षात बँकेचे सभासद, खातेदार व सेवक यांच्या झालेल्या निधनाबद्दल, त्यांच्या कुटुंबीयांच्या दुःखात सर्व संचालक मंडळ सहभागी असून त्यांना श्रद्धांजली अर्पण करीत आहे.



अहवाल वर्षात चेअरमनपदी मा.श्री.पुनमचंद धूत व उपाध्यक्षपदी श्री. जुगलकिशोर पुंगलिया यांनी दि.१२.०१.२०२३ पर्यंत कार्यभार सांभाळला आहे व तदनंतर पंचवार्षिक निवडणूक झाल्यानंतर दि.१३.०१.२०२३ रोजी झालेल्या पदाधिकारी निवड सभेत चेअरमनपदी मा.श्री.पुनमचंद धूत व उपाध्यक्षपदी श्री. गोपाळ राठी यांची निवड करण्यात आली. त्यानंतर चेअरमन श्री.पुनमचंद धूत यांचे दि.१६.०२.२०२३ रोजी आकस्मित निधन झाले. त्यानंतर चेअरमनपद रिक्त होते.

अहवाल वर्षात संचालक मंडळाच्या एकूण २४ सभा झाल्या असून सदर सभांमध्ये संचालक मंडळ सदस्यांची व्यक्तीगत उपस्थिती खालीलप्रमाणे होती. (दि. १.०४.२०२२ ते ३१.०३.२०२३)

### संचालक मंडळ सभा सन २०२२-२३ उपस्थिती

अ.नं.	संचालकांचे नांव	पद	पासून	पर्यंत	एकूण सभा	पैकी उपस्थिती
१.	श्री.पुनमचंद धूत	अध्यक्ष	०१.०४.२२	देवाज्ञा १६.०२.२३	२०	१२
२.	श्री.जुगलकिशोर पुंगलिया	उपाध्यक्ष	०१.०४.२२	३१.०३.२३	२४	१७
३.	श्री.गोपाळ राठी	संचालक उपाध्यक्ष	०१.०४.२२ १३.०१.२३	१२.०१.२३ ३१.०३.२३	२४	२२
४.	श्री.जुगलकिशोर मालु	संचालक	०१.०४.२२	०१.०१.२३	१६	७
५.	श्री.गोपाळ जाजू	संचालक	०१.०४.२२	३१.०३.२३	२४	२३
६.	श्री.अनिल राठी	संचालक	०१.०४.२२	०१.०१.२३	१६	१४
७.	श्री.जवाहरलाल बाहेती	संचालक	०१.०४.२२	३१.०३.२३	२४	२३
८.	श्री.गणेश मुंदडा	संचालक	०१.०४.२२	३१.०३.२३	२४	२४
९.	श्री.जितेंद्र राठी	संचालक	०१.०४.२२	०१.०१.२३	१६	१०
१०.	श्री.अजय लढ्हा	संचालक	०१.०४.२२	३१.०३.२३	२४	२१
११.	श्री.कमलकिशोर बियाणी	संचालक	०१.०४.२२	३१.०३.२३	२४	१३
१२.	श्री.गणेश चुटके	संचालक	०१.०४.२२	३१.०३.२३	२४	१५
१३.	श्री.संभाजी कोळेकर	संचालक	०१.०४.२२	०१.०१.२३	१६	२
१४.	श्री.मुनिल जाधव	संचालक	०१.०४.२२	३१.०३.२३	२४	१५
१५.	श्री.सत्यनारायण भट्टड	तज्ञ संचालक	०१.०४.२२ १६.०१.२३	०१.०१.२३ २४.०३.२३	२०	१५
१६.	अॅड.श्री.मनोहर माहेश्वरी	तज्ञ संचालक	०१.०४.२२	देवाज्ञा २०.१०.२२	१२	७
१७.	सौ. संगिता मणियार	म. संचालिका	०१.०४.२२	३१.०३.२३	२४	१४
१८.	सौ.राधिका कासट	म. संचालिका	०१.०४.२२	३१.०३.२३	२४	१७
१९.	श्री. कैलास झंवर	संचालक	०२.०१.२३	३१.०३.२३	८	६
२०.	श्री.राहुल बिल्ला	संचालक	०२.०१.२३	३१.०३.२३	८	८
२१.	श्री.धिरज मुंदडा	संचालक	०२.०१.२३	३१.०३.२३	८	७
२२.	श्री.श्रीकांत सोनी	संचालक	०२.०१.२३	३१.०३.२३	८	८
२३.	श्री.दत्तु सोलंकर	संचालक	०२.०१.२३	३१.०३.२३	८	७
२४.	श्री.नितीन देशमुख	कार्यलक्षी संचालक	०१.०४.२२ ०३.०३.२३	०१.०१.२३ ३१.०३.२३	२०	१८
२५.	श्री. राजेंद्र लिमण	कार्यलक्षी संचालक	०१.०४.२२	०१.०१.२३	१६	१४
२६.	श्री.सचिन कदम	कार्यलक्षी संचालक	१६.०१.२३	३१.०३.२३	४	४





परिशिष्ट 'अ'

बँकेचे नाव	महेश सहकारी बँक लि., पुणे
मुख्य कार्यालयाचा पत्ता	प्लॉट नं. ३७२/७३/७४, मार्केटयार्ड, गुलटेकडी, पुणे ४११०३७.
नोंदणी क्रमांक व दिनांक	पी.एन.ए./बी.एन.के./२०३/०७.०९.१९७२
रिझर्व्ह बँकेचा परवाना क्रमांक व दिनांक	अे सी डी एम एच - १८३पी/१८.०२.१९८०
कार्यक्षेत्र	संपूर्ण महाराष्ट्र राज्य

बँकेची आर्थिक स्थिती ३१ मार्च, २०२३

(रक्कम कोटीत शाखा, सभासद, सेवक संख्या वगळून)

मुख्य कार्यालयासह शाखा विस्तार	मुख्य कार्यालय व १५ शाखा		१६
सभासद	नियमित		११८२६
	नाममात्र (कर्जदार)		१६४३
वसूल भाग भांडवल			२०.०२
राखीव निधी व अन्य निधी			१२५.६१
ठेवी	बचत	१६०.६७	
	चालू	७४.२५	
	मुदत	५२५.३५	
	इतर	१०.०९	७७०.३६
कर्जे	तारण	४४०.७३	
	विनातारण	२२.२६	४६२.९९
	अग्रक्रम क्षेत्र: ANBC शी शेकडा प्रमाण		६९.८४%
	दुर्बल घटक: ANBC शी शेकडा प्रमाण		१७.७५%
देणी	जिल्हा मध्यवर्ती सहकारी बँक		नाही
	राज्य सहकारी बँक		नाही
	इतर बँका		नाही
गुंतवणूक	रोख शिल्लक व चालू ठेव	४९.५६	
	मुदत ठेव	४२.२५	
	इतर	३५२.३१	४४४.१२
थकबाकी	एकूण येणे कर्जाशी शेकडा प्रमाण		७.४७%
वैधानिक लेखापरीक्षण वर्ग	सन २०२२-२३		'अ'
नफा	सन २०२२-२३		६.४२
सेवक	अधिकारी		७८
	लेखनिक, शिपाई		१२७



## STATUTORY AUDIT REPORT FOR THE YEAR 2022-23

[Under Section 31 of the Banking Regulation Act, 1949 and 81 (5-B) of the Maharashtra Co-operative Societies Act, 1960 and Rule 69 of Maharashtra Co-operative Societies Rules, 1961]

To,  
The Members,  
Mahesh Sahakari Bank Ltd., Pune  
372/73/74, Shree Chhatrapati Shivaji Market Yard,  
Gultekadi, Pune - 411 037.

### Report on the Financial Statements

1. We have audited the accompanying financial statements of **Mahesh Sahakari Bank Ltd., Pune** ('the Bank') as at 31 March 2023, which comprise the Balance Sheet as at 31 March 2023, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 15 branches 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 a 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 Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961 (as applicable and as amended from time to time), the guidelines issued by the Reserve Bank of India and by the National Bank for Agricultural and Rural Development, the Registrar of Co-operative Societies, Maharashtra, and generally accepted accounting principles in India so far as applicable to the Bank. This Responsibility includes 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 misstatements.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on 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 cooperative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 and the guidelines issued by the Reserve Bank of India as also Registrar of Cooperative Societies, Maharashtra in the manner so required and give a 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 2023;
  - (b) In the case of the Profit and Loss Account, of the **Profit** 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 Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules, 1961.
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 account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
  - C) The transactions of the Bank which have come to our notice are within the powers of the Bank;
  - D) 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 Banks.
9. 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 Rule 69(6) of Maharashtra Co-operative Societies Rules, 1961.
10. **Emphasis of Matter (EOM) - NIL**
11. We further report that for the year under audit, the Bank has been awarded "A" classification, in accordance with the CAMELS-C Model promulgated by the Reserve Bank of India.

**For VDA & Associates**  
**Chartered Accountants**  
**FRN: 119179W**

**CA DEEPAK CHANDAK**  
**Partner**  
**Place: Pune**

**Date: 30.05.2023**  
**UDIN: 23106397BGYBGZ8660**

अंदाजपत्रक सन २०२३-२४							
उत्पन्न आणि खर्च				(रक्कम रु.कोटी मध्ये)			
खर्च				उत्पन्न			
तपशील	अंदाजपत्रक २०२२-२३	प्रत्यक्षखर्च २०२२-२३	अंदाजपत्रक २०२३-२४	तपशील	अंदाजपत्रक २०२२-२३	प्रत्यक्षउत्पन्न २०२२-२३	अंदाजपत्रक २०२३-२४
व्याज खर्च	३६.५०	३४.३०	४०.७५	व्याज उत्पन्न	७०.५०	६९.१९	७१.७५
पगार खर्च	१४.००	१३.१२	१४.२५	इतर उत्पन्न	४.००	३.९१	४.५०
व्यवस्थापन खर्च	१२.००	१०.६६	१०.५०				
तरतुदी	७.२५	८.६०	४.००				
निव्वळ नफा	४.७५	६.४२	६.७५				
एकूण	७४.५०	७३.१०	७६.२५	एकूण	७४.५०	७३.१०	७६.२५



दिनांक ३१ मार्च २०२३ अखेरचा ताळेबंद

३१ मार्च २०२२ 31 March 2022 रु. Rs. पै. Ps.	भांडवल व देणे CAPITAL & LIABILITIES	परिशिष्ट क्र. Schedule No.	३१ मार्च २०२३ 31 March 2023 रु. Rs. पै. Ps.
20,15,63,800.00	1. भाग भांडवल SHARE CAPITAL	1	20,02,03,500.00
107,45,80,555.01	2. विधिविहीत गंगाजळी व इतर निधी RESERVE FUND & OTHER RESERVES	2	113,88,69,647.86
----	3. भाग भांडवल शासनाची प्रमुख वा सहाय्यकारी भागीदारी निधी PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT	---	-----
765,49,21,251.08	4. ठेवी व अन्य खाती DEPOSITS & OTHER ACCOUNTS	3	770,35,69,173.64
---	5. बाहेरील कर्जे (मुदत ठेव तारणावर) BORROWINGS (AGAINST FD's)	---	---
---	6. वसुलीसाठी स्विकारलेली बिले (दुबेरजी) BILLS FOR COLLECTIONS (Contra)	---	---
3,15,123.00	7. शाखा अंतर्गत खाती जुळवणी BRANCH ADJUSTMENT	---	1,84,864.00
	8. थकबाकी व्याज तरतूद OVERDUE INTEREST RESERVE		
10,00,000.00	अ) गुंतवणूकीत समाविष्ट व्याज Included in investment	---	---
70,69,551.00	आ) गुंतवणूकीत समाविष्ट नसलेले व्याज (दुबेरजी) Not included in investment (Contra)	---	---
20,43,58,672.15	इ) कर्जात समाविष्ट नसलेले व्याज (दुबेरजी) Not included in advance (Contra)	---	23,72,55,716.46
21,24,28,223.15			23,72,55,716.46
40,11,440.00	9. व्याज देणे INTEREST PAYABLE	---	23,30,138.00
22,41,11,124.56	10. इतर देणी OTHER LIABILITIES	4	28,08,69,340.94
6,10,95,035.85	11. नफा-तोटा PROFIT & LOSS	---	6,41,57,528.35
943,30,26,552.65	एकूण बेरीज GRAND TOTAL		962,74,39,909.25

Contingent Liabilities (आकस्मिक देयता)

2021-2022	तपशील	2022-2023
1,39,96,210.00	बँक हमी (Bank Guarantees)	1,35,91,527.00
6,33,75,960.00	पत्र पत्रे (Letter of Credit)	6,05,88,440.00
4,49,41,515.87	ठेवीदार शिक्षण व जागरूकता निधी (Depositors Education and Awareness Fund)	5,41,92,884.98
12,23,13,685.87	एकूण	12,83,72,851.98

तपासले, सोबतच्या अहवालास अनुसरून  
व्हि.डी.ए. अँड असोसिएटस्  
चार्टर्ड अकॉन्टंट्स  
वैधानिक लेखा परिक्षक  
FRN: 119179W  
सी.ए. दीपक चांडक  
पार्टनर (M.No.: 106397)  
UDIN: 23106397BGYBGY1687  
पुणे: दि. ०८/०५/२०२३





**BALANCE SHEET AS ON 31<sup>st</sup> MARCH 2023.**

३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	जिंदगी व येणे PROPERTY & ASSETS	परिशिष्ट क्र. Schedule No.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
38,66,08,965.72	1. रोख व बँकेतील शिल्लक CASH & BANK BALANCES	5	44,49,81,688.03
36,43,25,247.69	2. इतर बँकांतील शिल्लक BALANCE WITH OTHER BANKS	6	47,31,48,667.63
---	3. मागणी करताच मिळणाऱ्या वा नोटीशीने मिळणाऱ्या रक्कमा MONEY AT CALL & SHORT NOTICE	---	---
---	अ. बँकिंग कंपन्यांमध्ये WITH BANKING COMPANIES	---	8,00,00,000.00
---	आ. प्राथमरी डीलर्सकडे WITH PRIMARY DEALERS	---	10,00,00,000.00
---	---	---	18,00,00,000.00
340,85,80,363.00	4. मान्यताप्राप्त रोख्यांतील व तत्सम गुंतवणूक INVESTMENTS IN APPROVED & OTHER SECURITIES	7	334,30,91,917.00
---	5. शासनाच्या प्रमुख वा सहाय्यकारी निधीतून गुंतवणूक INVESTMENT OUT OF THE PRINCIPAL AND SUBSIDIARY STATE PARTNERSHIP FUND	---	---
478,10,69,163.15	6. कर्जे ADVANCES	8	462,98,62,696.40
6,09,21,187.21	7. येणे व्याज INTEREST RECEIVABLE	---	---
70,69,551.00	अ. उत्पन्नक्षम गुंतवणूकीवरील On Performing Investment	---	5,92,36,444.01
---	आ. अनुत्पादक गुंतवणूकीवरील (दुबेरजी) On Non Performing Investment (Contra)	---	---
20,43,58,672.15	इ. उत्पन्नक्षम नसलेल्या कर्जावरील (दुबेरजी) On Non Performing Advances (Contra)	---	23,72,55,716.46
27,23,49,410.36	---	---	29,64,92,160.47
---	8. वसुलीस पाठविलेली बिले (दुबेरजी) BILLS RECEIVABLE BEING BILLS FOR COLLECTION (Contra)	---	---
---	9. शाखा अंतर्गत खाती जुळवणी BRANCH ADJUSTMENT	---	---
1,60,10,421.00	10. इमारती (घसारा वजा जाता) BUILDINGS (Net of Depreciation)	9	1,44,08,851.00
3,78,97,948.87	11. फर्निचर, वाहन, संगणक, वस्तू इ. FURNITURE, VEHICLES, COMPUTERS, EQUIPMENTS ETC.	10	4,55,89,500.87
15,78,02,032.86	12. इतर येणी OTHER ASSETS	11	19,54,91,427.85
83,83,000.00	13. डिफरड टॅक्स ॲसेट DEFERRED TAX ASSET	---	43,73,000.00
943,30,26,552.65	एकूण बेरीज GRAND TOTAL	---	962,74,39,909.25

**संचालक**

चेअरमन	गोपाळ राठी	जुगलकिशोर पुंगलिया	गोपाळ जाजु	जवाहरलाल बाहेती	गणेश मुंदडा
	व्हाईस चेअरमन	अजय लढ्ढा	कमलकिशोर बियाणी	कैलास झंवर	राहुल बिल्ला
	एस.आर.करवा	धिरज मुंदडा	श्रीकांत सोनी	संगिता मणियार	राधिका कासट
	मुख्य कार्यकारी अधिकारी	सुनिल जाधव	गणेश चुटके	दत्तु सोलंकर	सचिन कदम
	पुणे: दि. २१/०४/२०२३			नितिन देशमुख	(कार्यलक्षी संचालक) (कार्यलक्षी संचालक)



सन २०२२-२३ (दिनांक ३१ मार्च २०२३ अखेर) वर्षाचे नफा-तोटा पत्रक

३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	खर्च EXPENDITURE	रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
36,79,95,667.80	1. ठेवी व कर्जावरील व्याज Interest on Deposits & Borrowings	34,24,86,891.29	
8,77,860.06	अ. ठेवीवरील On Deposits	5,84,686.09	
36,88,73,527.86	आ. बाहेरील कर्जावरील On Borrowings	34,30,71,577.38	34,30,71,577.38
14,46,92,702.34	2. सेवकांचे पगार, भत्ते व प्रॉ.फंड वर्गणी, बोनस, सानुग्रह अनुदान Salaries and allowances, Provident Fund, Bonus, Ex-Gratia.		13,12,58,044.30
---	3. संचालक मंडळ व समिती सभा, प्रशिक्षण, सेमिनार इ. खर्च Directors & Committee Meetings, Training, Seminar, etc.expenses		
1,41,672.00	अ. फी व भत्ते Fees and Allowances	---	---
	आ. संचालक मंडळ व समिती सभा, प्रशिक्षण, सेमिनार इ.खर्च Directors and Committee Meetings, Training, Seminar, etc. expenses	2,50,368.00	2,50,368.00
3,71,18,084.72	4. भाडे, कर, विमा व वीज, इ. Rent, Taxes, Insurance & Electricity etc.		3,61,69,818.89
3,14,335.23	5. वकील फी व कोर्ट खर्च Law Charges		6,37,111.18
23,38,952.90	6. टपाल, तार व दुरध्वनी Postage, Telegram & Telephone		24,83,089.57
24,18,752.70	7. हिशोब तपासणी फी Auditors Fees		26,86,520.00
47,40,077.25	8. स्टेशनरी, छपाई व जाहिरात Stationery, Printing & Advertisement		55,45,787.33
74,42,752.86	9. घसारा व दुरुस्ती Depreciation & Repairs		
	अ. डेडस्टॉक, फर्निचर इ. घसारा Depreciation on Dead stock, Furniture etc.	1,16,77,147.94	
(11,83,561.00)	वजा रिव्हॅल्युएशन रिझर्व्ह वर्ग Less Revaluation Reserve Written Back	(10,65,205.00)	
62,59,191.86		1,06,11,942.94	
38,04,818.27	आ. दुरुस्ती व देखभाल खर्च Repairs & Maintenance	32,83,495.98	
1,00,64,010.13		1,38,95,438.92	1,38,95,438.92
2,16,472.00	10. बँकिंग मालमत्ता निर्लेखीकरण आणि विक्री पोटी नुकसान Write off/Loss from sale of or dealing with Banking Assets		9,243.00
57,09,18,587.13	बेरीज पुढील पानावर Total C/F		53,60,06,998.57



**PROFIT & LOSS ACCOUNT FOR THE YEAR 2022-23 (Ended 31st March 2023)**

३१ मार्च २०२२ 31 March 2022 रु. Rs. पै. Ps.	उत्पन्न INCOME	रु. Rs. पै. Ps.	३१ मार्च २०२३ 31 March 2023 रु. Rs. पै. Ps.
	1. व्याज व कसर Interest and Discount		
46,59,64,686.56	अ. कर्जावरील On Loans & Advances	41,46,70,816.46	
26,13,87,864.69	आ. गुंतवणूकीवरील On Investments	26,90,01,475.00	
66,14,597.18	इ. अन्य व्याज Other Interest	82,48,103.97	
<b>73,39,67,148.43</b>		<b>69,19,20,395.43</b>	<b>69,19,20,395.43</b>
<b>22,08,517.47</b>	2. कमिशन जमा Commission Received		<b>18,91,489.74</b>
----	3. अनुदान Subsidies and Donation		-----
----	4. गुंतवणूक विक्रीपोटी नफा Profit from sale of Investments		<b>84,11,213.95</b>
	5. इतर उत्पन्न जमा Other Receipts		
80,000.00	अ. लाभांश जमा Dividend Received	5,25,483.90	
27,29,140.50	आ. लॉकर्स रेंट Lockers Rent	27,46,726.75	
1,91,63,204.49	इ. किरकोळ उत्पन्न Miscellaneous Income	2,32,87,811.63	
9,23,108.60	ई. जादा तरतूद / देयता रक्कम उलटविणे Reversal of Excess Provision / Liability	3,70,496.28	
<b>2,28,95,453.59</b>		<b>2,69,30,518.56</b>	<b>2,69,30,518.56</b>
---	6. मालमत्ता विक्रीपोटी नफा Profit From Sale of Banking Asset		---
<b>49,37,000.00</b>	7. डिफर्ड टॅक्स उत्पन्न Deferred Tax Income		---
<b>76,40,08,119.49</b>	<b>बेरीज पुढील पानावर Total C/F</b>		<b>72,91,53,617.68</b>



सन २०२२-२३ (दिनांक ३१ मार्च २०२३ अखेर) वर्षाचे नफा-तोटा पत्रक

३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	खर्च EXPENDITURE	रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
57,09,18,587.13	बेरीज मागील पानावरून Total B/F		53,60,06,998.57
1,65,150.24	11. कमिशन नावे Commission paid		1,44,550.57
32,88,049.00	12. रोखे अधिमूल्य वर्गीकरण Amortisation of Premium on Investment		24,01,936.00
60,80,479.60	13. गुंतवणूक विक्री/परताव्यापोटी तोटा Loss on Sale/Redemption of Investment		---
---	14. निष्पादीत बुडीत कर्जे Bad Debts Written off वजा-संशयित व बुडित कर्ज निधीतून वर्ग Less-Transferred from Bad & Doubtful Debt Reserve	---	---
---	15. इतर खर्च Other Expenditure	---	---
3,14,60,817.67	16. तरतूदी Provisions		3,56,35,190.19
3,50,00,000.00	अ) संशयित व बुडित कर्ज निवारण निधी Bad & doubtful Debts Reserve	2,20,00,000.00	
44,00,000.00	आ) इन्कम टॅक्स कायदा १९६१कलम ३६ (१) (viii) अंतर्गत विशेष राखीव निधी Special Reserve U/s 36 (1) (viii) of I.T. Act, 1961	43,00,000.00	
---	इ) उत्तम जिंदगीपोटी संभाव्य देयता निधी Contingent Provision Towards Standard Asset	---	
1,00,00,000.00	ई) पीएमसी बँक गुंतवणूक घसारा निधी Invest. Dep. Reserve Against PMC Bank Investment	---	
1,65,00,000.00	उ) गुंतवणूक घसारा निधी तरतूद Investment Depreciation Reserve	3,00,00,000.00	
---	ऊ) पीएनसीपीएस गुंतवणूकपोटी तरतूद Provision against Investment in PNCPS	72,74,195.00	6,35,74,195.00
6,59,00,000.00	17. आयकर तरतूद Provision for Income Tax		2,32,23,219.00
2,51,00,000.00	18. प्रलंबित कर खर्च Deferred Tax Exps.		40,10,000.00
---	19. नफा-तोटा Profit & Loss		
6,10,95,035.85	निव्वळ नफा ताळेबंदास वर्ग Net Profit transferred to Balance Sheet		6,41,57,528.35
76,40,08,119.49	एकूण बेरीज Grand Total		72,91,53,617.68

तपासले, सोबतच्या अहवालास अनुसरून  
व्हि.डी.ए. अॅण्ड असोसिएट्स  
चार्टर्ड अकॉन्टंट्स  
वैधानिक लेखा परिक्षक  
FRN: 119179W  
सी.ए. दीपक चांडक  
पार्टनर (M.No.: 106397)  
UDIN:23106397BGYBGY1687  
पुणे: दि. ०८/०५/२०२३





**PROFIT & LOSS ACCOUNT FOR THE YEAR 2022-23 (Ended 31st March 2023)**

३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	उत्पन्न INCOME	रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
76,40,08,119.49	बेरीज मागील पानावरून Total B/F		72,91,53,617.68
76,40,08,119.49	एकूण बेरीज Grand Total		72,91,53,617.68

**संचालक**

गोपाळ राठी	जुगलकिशोर पुंगलिया	गोपाळ जाजु	जवाहरलाल बाहेती	गणेश मुंदडा
चेअरमन	अजय लढ्ढा	कमलकिशोर बियाणी	कैलास झंवर	राहुल बिल्रा
व्हाईस चेअरमन	धिरज मुंदडा	श्रीकांत सोनी	संगिता मणियार	राधिका कासट
एस.आर.करवा	सुनिल जाधव	गणेश चुटके	दत्तु सोलंकर	
मुख्य कार्यकारी अधिकारी			नितिन देशमुख	सचिन कदम
पुणे: दि. २१/०४/२०२३			(कार्यलक्षी संचालक)	(कार्यलक्षी संचालक)



## Annexure to the Balance Sheet ताळेबंदाशी संलग्नकः

### परिशिष्ट - १ Schedule - 1

	भाग भांडवल SHARE CAPITAL	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
अ.	अधिकृत भागभांडवल - भाग १,००,००,००० प्रत्येकी रु.२५/- प्रमाणे Authorised Share Capital 1,00,00,000 Shares of Rs.25/- each	<u>25,00,00,000.00</u>	<u>25,00,00,000.00</u>
आ.	वसूल भाग भांडवल - भाग ८०,०८,१४० प्रत्येकी रु.२५/- प्रमाणे. (मागील वर्षी ८०,६२,५५२ भाग) Subscribed and paid up Share Capital 80,08,140 shares of Rs.25/- each (Previous Year 80,62,552 Shares)	20,15,63,800.00	20,02,03,500.00
	<b>एकूण TOTAL</b>	<b>20,15,63,800.00</b>	<b>20,02,03,500.00</b>

### परिशिष्ट - २ Schedule - 2

	विधिविहीत गंगाजळी व इतर निधी STATUTORY RESERVE FUND & OTHER RESERVES	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
अ.	विधिविहीत गंगाजळी Statutory Reserve	28,15,44,053.00	29,88,70,112.00
आ.	इन्कम टॅक्स कायदा १९६१, कलम 36(1)(viii) अंतर्गत विशेष निधी Special Reserve U/s 36(1)(viii) of Income Tax Act, 1961	3,34,00,000.00	3,77,00,000.00
इ.	इमारत निधी Building Fund	16,94,21,437.96	16,99,82,195.81
ई.	सर्वसाधारण निधी General Reserve	3,11,54,520.05	3,11,54,520.05
उ.	पुनर्मूल्यांकन निधी Revaluation Reserve	1,06,52,052.00	95,86,847.00
ऊ.	गुंतवणूक मूल्य चढ-उतार निधी Investment Fluctuation Reserve	9,25,00,000.00	10,75,00,000.00
ए.	उत्तम जिंदगीपोटी संभाव्य देयता Contingent Provision against Standard Assets (Advances)	1,65,00,000.00	1,65,00,000.00
ऐ.	संशयित व बुडीत कर्ज निधी Bad & Doubtful Debts Reserve	33,80,00,000.00	36,00,00,000.00
ओ.	लाभांश जुळवण निधी Dividend Equalization Reserve	1,84,00,000.00	1,84,00,000.00
क.	तंत्रज्ञान सुधारणा निधी Technology Upgradation Reserve	60,00,000.00	60,00,000.00



परिशिष्ट - २ Schedule - 2

	विधिविहित गंगाजळी व इतर निधी STATUTORY RESERVE FUND & OTHER RESERVES	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
ख.	सेवक कल्याण निधी Staff Welfare Fund	4,07,500.00	3,31,500.00
ग.	महेश पुरस्कार निधी Mahesh Puraskar Fund	1,25,000.00	1,25,000.00
घ.	धर्मादाय निधी Charity Fund	31,27,323.00	31,27,323.00
च.	सभासद कल्याण निधी Members Welfare Fund	45,50,000.00	45,50,000.00
छ.	वाटपपात्र सभासद कल्याण निधी Distributable Members Welfare Fund	1,98,669.00	42,150.00
ज.	आकस्मिक देयता विधिविहित गंगाजळी Reserve Fund For Unforeseen Loss	5,86,00,000.00	6,50,00,000.00
झ.	सुवर्ण महोत्सव निधी Golden Jubilee Fund	1,00,00,000.00	1,00,00,000.00
	<b>एकूण TOTAL</b>	<b>107,45,80,555.01</b>	<b>113,88,69,647.86</b>

परिशिष्ट - ३ Schedule - 3

	ठेवी व अन्य खाती DEPOSITS & OTHER ACCOUNTS	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
अ.	बचत ठेवी Savings Deposits व्यक्तिगत Individuals सहकारी संस्था Co-op. Societies	149,63,75,789.57 1,68,22,369.98	158,39,84,273.49 2,26,78,214.68
		<b>151,31,98,159.55</b>	<b>160,66,62,488.17</b>
आ.	चालू ठेवी Current Deposits व्यक्तिगत Individuals सहकारी संस्था Co.op.Societies	61,81,45,615.90 2,34,75,381.32	73,73,58,013.37 51,28,898.74
		<b>64,16,20,997.22</b>	<b>74,24,86,912.11</b>
इ.	मुदत ठेवी Fixed Deposits व्यक्तिगत Individuals सहकारी संस्था Co-op. Societies	498,00,96,061.54 44,56,50,249.00	484,79,32,023.77 40,55,48,872.00
		<b>542,57,46,310.54</b>	<b>525,34,80,895.77</b>



परिशिष्ट - ३ Schedule - 3

	ठेवी व अन्य खाती DEPOSITS & OTHER ACCOUNTS	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
ई.	मुदत संपलेल्या ठेवी Matured Deposits व्यक्तिगत Individuals सहकारी संस्था Co.op.Societies	30,43,368.00 0.00	16,98,641.00 0.00
		<b>30,43,368.00</b>	<b>16,98,641.00</b>
उ.	कॅशक्रेडिट खाती जमा बाकी Credit Balances in Cash Credit Accounts व्यक्तिगत individuals सहकारी संस्था Co.op.Societies	7,02,94,947.44 10,17,468.33	9,91,28,073.52 1,12,163.07
		<b>7,13,12,415.77</b>	<b>9,92,40,236.59</b>
	<b>एकूण TOTAL</b>	<b>765,49,21,251.08</b>	<b>770,35,69,173.64</b>

परिशिष्ट - ४ Schedule - 4

	इतर देणी OTHER LIABILITIES	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
अ.	डिमांड ड्राफ्ट/पे ऑर्डर देणे/बिल देणे Demand Draft/Pay order payable/Bills Payable	1,06,48,171.29	1,71,13,920.63
आ.	लाभांश देणे Dividend Payable	51,57,440.00	52,04,413.00
इ.	किरकोळ देणी Sundry Payable	1,74,15,823.10	1,28,02,403.09
ई.	सेवकांचे शिल्लक रजा विक्री पोटी तरतूद Provision against Staff's Balance Leave, Bonus and Ex-gratia, Salary Arrears Payment	7,34,00,000.00	6,01,00,000.00
उ	IMPS, POS, UPI, ATM व्यवहार पार्किंग खाते IMPS, POS, UPI, ATM Transactions Parking A/c	66,66,235.17	1,51,23,697.22
ऊ.	शुल्क व कर देयता Duties and Taxes payable	3,08,22,566.00	5,32,50,712.00
ए.	गुंतवणूक घसारा निधी Investment Depreciation Reserve.	5,00,00,000.00	8,00,00,000.00
ऐ.	पीएमसी बँकेतील गुंतवणूकीपोटी घसारा निधी Investment Depreciation Reserve against PMC Bank Investment	3,00,00,889.00	---
ओ.	युनिटी स्मॉल फायनान्स बँकेचे पीएनसीपीएस मधील गुंतवणूकीपोटी तरतूद Provision against Investment in PNCPS of Unity Small Finance Bank	---	3,72,74,195.00
	<b>एकूण TOTAL</b>	<b>22,41,11,124.56</b>	<b>28,08,69,340.94</b>





परिशिष्ट - ५ Schedule - 5

		३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
अ.	रोख व बँकेतील शिल्लक <b>CASH &amp; BANK BALANCES</b>		
१.	रोख शिल्लक Cash in Hand	7,17,25,894.00	6,99,84,343.00
२.	भारतीय रिझर्व्ह बँक Reserve Bank of India	17,38,12,146.97	18,20,68,424.38
		<b>24,55,38,040.97</b>	<b>25,20,52,767.38</b>
आ.	बँकांतील चालू खात्यामधील शिल्लक <b>Bank Balances in Current Accounts</b>		
१.	राज्य व जिल्हा मध्यवर्ती सहकारी बँका State and District Central Co-operative Banks	2,36,67,866.64	56,76,977.82
२.	स्टेट बँक व तिच्या संलग्न बँका State Bank and its Subsidiary Banks	29,29,374.97	33,00,694.06
३.	राष्ट्रीयकृत आणि कमर्शियल बँका Nationalised and Commercial Banks	10,22,12,418.14	14,21,91,746.77
		<b>12,88,09,659.75</b>	<b>15,11,69,418.65</b>
इ.	मुदत ठेव गुंतवणूक <b>Investment in Fixed Deposits</b>		
१.	राज्य व जिल्हा मध्यवर्ती सहकारी बँका State and District Central Co-operative Banks	1,22,61,265.00	4,17,59,502.00
		<b>1,22,61,265.00</b>	<b>4,17,59,502.00</b>
	<b>एकूण TOTAL</b>	<b>38,66,08,965.72</b>	<b>44,49,81,688.03</b>

परिशिष्ट - ६ Schedule - 6

	इतर बँकांतील शिल्लक <b>BALANCES WITH OTHER BANKS</b>	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
अ.	बँकांतील चालू खात्यामधील शिल्लक <b>Bank Balances in Current Accounts</b>		
१.	खाजगी क्षेत्र बँका Private Sector Banks	2,21,61,987.20	5,59,16,740.07
२.	शेड्युलड सहकारी बँका Scheduled Co-operative Banks	1,71,80,235.49	3,65,04,360.56
	<b>एकूण TOTAL</b>	<b>3,93,42,222.69</b>	<b>9,24,21,100.63</b>



परिशिष्ट - ६ Schedule - 6

	इतर बँकांतील शिल्लक BALANCES WITH OTHER BANKS	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
आ.	बँकांतील मुदत ठेवी Fixed Deposits with Banks		
१.	राष्ट्रीयकृत/स्टेट बँक व तिच्या सहयोगी बँका Nationalised / State Bank and its subsidiary Banks	1,90,56,331.00	4,02,60,703.00
२.	खाजगी क्षेत्र बँका Private Sector Banks	21,21,56,056.00	26,01,93,007.00
३.	शेड्युलड सहकारी बँका Scheduled Co-operative Banks	9,37,70,638.00	8,02,73,857.00
		<b>32,49,83,025.00</b>	<b>38,07,27,567.00</b>
	एकूण TOTAL	<b>36,43,25,247.69</b>	<b>47,31,48,667.63</b>

परिशिष्ट - ७ Schedule - 7

	मान्यताप्राप्त रोख्यांतील व तत्सम गुंतवणूक INVESTMENTS IN APPROVED & OTHER SECURITIES	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
अ.	केंद्र सरकारी रोखे Central Govt. Securities दर्शनी किंमत Face Value Rs 325,00,00,000/- बाजारभाव किं. Market Value Rs. 320,52,15,550/- मागीलवर्षी Previous Year दर्शनी किंमत Face Value Rs. 330,00,00,000/- बाजारभाव किं. Market Value Rs. 335,00,30,400/-	333,68,07,363.00	323,64,05,427.00
आ.	इतर मान्यताप्राप्त रोखे : Other Approved Securities & Investment	----	----
इ.	बॉण्डस् ऑफ पी.एस.यु.: Bonds of PSUs	5,00,00,000.00	5,00,00,000.00
ई.	सहकारी संस्थांचे भाग Shares of Co-op. Societies		
१.	पुणे जिल्हा मध्यवर्ती सहकारी बँक मर्या., पुणे Pune Dist. Central Co- op. Bank Ltd., Pune	10,00,000.00	10,00,000.00
२.	दि महाराष्ट्र स्टेट को.ऑप.बँक मर्या., मुंबई The Maharashtra State Co-op. Bank Ltd., Mumbai	1,000.00	1,000.00
		<b>10,01,000.00</b>	<b>10,01,000.00</b>



परिशिष्ट - ७ Schedule - 7

	मान्यताप्राप्त रोख्यांतील व तत्सम गुंतवणूक INVESTMENTS IN APPROVED & OTHER SECURITIES	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
उ.	इतर रोखे व गुंतवणूक		
१.	नॉन एसएलआर बॉण्ड्स व म्युच्युअल फंड Other Securities & Investment (Non SLR Bonds & Mutual Fund)	2,07,72,000.00	---
२.	युनिटी स्मॉल फायनान्स बँक - पीएनसीपीएस PNCPS of Unity Small Finance Bank	--	4,45,48,390.00
३.	युनिटी स्मॉल फायनान्स बँक - इक्विटी वॉरंट्स Equity Warrants of Unity Small Finance Bank	--	1,11,37,100.00
		2,07,72,000.00	5,56,85,490.00
	एकूण TOTAL	340,85,80,363.00	334,30,91,917.00

परिशिष्ट - ८ Schedule - 8

	कर्जे ADVANCES	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
अ.	अल्प मुदत कर्जे Short Term Loans		
१.	रोखे व अन्य मान्यताप्राप्त तारणावर On Govt. & Other Approved Securities	-----	-----
२.	इतर तारणावर On other Tangible Securities	243,74,44,856.13	228,46,11,126.85
३.	जामीनकीवर On Personal Sureties	2,44,80,650.10	2,92,84,628.33
		246,19,25,506.23	231,38,95,755.18
	यापैकी थकबाकी Of the above, Overdues	(20,65,22,572.11)	(18,79,72,321.72)
	पैकी बुडीत Of the above, overdues considered bad for recovery	(30,32,195.70)	(30,32,195.70)
आ.	मध्यम मुदत कर्जे Medium Term Loans		
१.	रोखे व अन्य मान्यताप्राप्त तारणावर On Govt. & Other Approved Securities	---	---
२.	इतर तारणावर On other Tangible Securities	61,14,97,775.14	51,99,57,103.95
३.	जामीनकीवर On Personal Sureties	15,02,08,633.07	15,64,27,894.02
		76,17,06,408.21	67,63,84,997.97



परिशिष्ट - ८ Schedule - 8

	कर्जे ADVANCES	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
	यापैकी थकबाकी Of the above, Overdues	(13,54,83,846.47)	(11,51,44,296.25)
	पैकी बुडीत Of the above, overdues considered bad for recovery	(2,01,99,593.00)	(2,01,99,593.00)
इ.	दीर्घ मुदत कर्जे Long Term Loans		
१.	रोखे व अन्य मान्यताप्राप्त तारणावर On Govt. & Other Approved Securities	---	---
२.	इतर तारणावर On other Tangible Securities	152,80,47,305.23	160,26,79,234.17
३.	जामीनकीवर On Personal Sureties	2,93,89,943.48	3,69,02,709.08
		<b>155,74,37,248.71</b>	<b>163,95,81,943.25</b>
	यापैकी थकबाकी Of the above, Overdues	(4,97,02,287.79)	(4,26,39,809.07)
	पैकी बुडीत Of the above, overdues considered bad for recovery	(72,10,691.14)	(72,10,691.14)
	एकूण TOTAL	<b>478,10,69,163.15</b>	<b>462,98,62,696.40</b>

परिशिष्ट - ९ Schedule - 9

	इमारती (घसारा वजा जाता) BUILDING (Net of Depreciation)	३१ मार्च २०२२ 31 March 2022 रु.Rs. पै.Ps.	३१ मार्च २०२३ 31 March 2023 रु.Rs. पै.Ps.
अ.	मुख्य कार्यालय Head Office	39,74,038.00	35,72,540.00
आ.	कर्वे रोड शाखा Karve Road Branch	21,38,960.00	19,25,064.00
इ.	लक्ष्मी रोड शाखा Laxmi Road Branch	49,35,463.00	44,41,917.00
ई.	रविवार पेठ शाखा Raviwar Peth Branch	26,09,052.00	23,48,147.00
उ.	पिंपरी-चिंचवड शाखा Pimpri-Chinchwad Branch	12,61,904.00	11,35,714.00
ऊ.	नाना पेठ शाखा Nana Peth Branch	2,60,093.00	2,34,084.00
ए.	गोडाऊन Godown	7,87,959.00	7,09,162.00
ऐ.	लिज होल्ड लॅण्ड Lease Hold Land	42,952.00	42,223.00
	एकूण TOTAL	<b>1,60,10,421.00</b>	<b>1,44,08,851.00</b>





परिशिष्ट - १० Schedule - 10

	फर्निचर, वाहन, संगणक, वस्तू ई. FURNITURE, VEHICLES, COMPUTERS, EQUIPMENTS ETC.	३१ मार्च २०२२ 31 March 2022 रु. Rs. पै. Ps.	३१ मार्च २०२३ 31 March 2023 रु. Rs. पै. Ps.
अ.	वस्तू, फर्निचर आणि संगणक इ. Equipment, Furniture and Computers etc.	3,62,48,887.87	4,41,87,799.87
आ.	वाहने Vehicles	16,49,061.00	14,01,701.00
	<b>एकूण TOTAL</b>	<b>3,78,97,948.87</b>	<b>4,55,89,500.87</b>

परिशिष्ट - ११ Schedule - 11

	इतर येणी OTHER ASSETS	३१ मार्च २०२२ 31 March 2022 रु. Rs. पै. Ps.	३१ मार्च २०२३ 31 March 2023 रु. Rs. पै. Ps.
अ.	सिक्युरिटी डिपॉझिट्स Security Deposits	74,21,500.00	72,78,760.00
आ.	आगाऊ कर भरणा व कर परतावा येणे Advance Taxes / Taxes Refund Receivable	3,87,46,530.84	5,46,17,398.03
इ.	सेवक शिल्लक रजा विक्रीपोटी एल.आय.सी.तील गुंतवणूक Investment with L.I.C. against Staff's Balance Leave Encashment	9,36,76,511.11	10,14,45,197.52
ई.	IMPS, POS, UPI, ATM व्यवहार पार्किंग खाते IMPS, POS, UPI, ATM Transactions Parking A/c	1,19,24,151.81	2,73,43,886.75
उ.	अन्य येणे Other Receivables	60,33,339.10	48,06,185.55
	<b>एकूण TOTAL</b>	<b>15,78,02,032.86</b>	<b>19,54,91,427.85</b>



## NOTES TO ACCOUNTS

Notes forming part of the Balance Sheet as on 31<sup>st</sup> March, 2023  
and Profit and Loss Account for the year ended on that date.

### I. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

#### 1. Overview:

Mahesh Sahakari Bank Ltd. Pune ("The Bank") was established on 07.09.1972. The bank is a co-operative bank having 15 branches in Maharashtra as on 31st March, 2023.

#### 2. Basis of preparation:

The financial statements of the Bank have been prepared on going concern basis and presented under historical cost convention on accrual basis of accounting, unless otherwise stated, and in accordance with generally accepted accounting principles in India. The Bank has prepared these financial statements to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 and the Maharashtra State Co-operative Societies Act 1960, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time and current practices prevalent in the co-operative banking sector in India. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

#### 3. Use of estimates:

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenue and expenses and disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in the future period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable.

#### 4. Advances:

- The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at on an on-going basis in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time.
- The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives.
- In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under:

Category	Provision (%)
Direct advances to Agricultural and SME Sectors	0.25%
Commercial Real Estate Loans	1.00%
CRE – RH	0.75%
Other Advances	0.40%

- There are no restructured accounts during the financial year 2022-23.

- e. Classification and Provisioning in respect of non-performing advances has been made as per RBI guidelines.
- f. Unsecured advances include/s the advances which are not secured by any tangible security.

#### 5. Revenue Recognition – (AS -9):

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

- a. As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis; income from Non-Performing Assets is recognized on realization basis. Unrealized interest on non-performing advances is provided separately and is shown under Interest Receivable on Non-Performing Advances (Contra) and as Overdue Interest Reserve (Contra) on assets side and liabilities side respectively.
- b. Interest on Matured Deposits is provided at rate applicable to Savings Accounts, i.e. @3.50%p.a. Actual interest payable is accounted at the time of payment and /or renewal of matured Deposits as per the policy of the bank prevailing at that time.
- c. Locker Rent is recognized on receipt basis, to the extent receivable for the current year and excess received for the period after Balance Sheet date i.e. 31.03.2023, is shown in Locker Rent Received in Advance Account under Other Current Liabilities.
- d. Dividend on Investment in shares is accounted on receipt basis.
- e. Commission is fully recognized as income on accrual basis.

#### 6. Investments:

- a. Investments other than Term Deposits with Banks /Institutions/Certificate of Deposits and Shares of Co-op and Other Institutions are classified into “Held for Trading” (HFT), “Available for Sale” (AFS) and “Held to Maturity” (HTM) categories in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Primary (Urban) Co-operative Banks.
- b. For the purpose of disclosure in the Balance Sheet, Investments have been classified under following groups as –
  - I. Central & State Government Securities,
  - II. Other approved securities,
  - III. Shares of Co-operative Banks,
  - IV. Bonds of PSU and Others
- c. Investments in deposits with other banks is shown under “balances with other bank and balance in FD with other Bank” in balance sheet.
- d. Investments under HTM category are carried at acquisition cost. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and policy adopted by Bank.
- e. Investments under HFT and AFS category are marked to market on the basis of guidelines by the RBI. Net depreciation, if any, under each classification is provided for. Net appreciation, if any, is ignored.
- f. In case of shares, bonds & other investments, the scrip-wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of the prices periodically declared by PDAI jointly with FBIL. In case of unquoted government securities, market price or fair value is determined as per the rates published by FBIL. Net appreciation/depreciation are aggregated for each class of securities and net depreciation in aggregate for each category, if any, is charged to Profit and Loss Account. Net appreciation, if any, is ignored.
- g. Interest accrued up to the date of acquisition of securities (i.e. broken period interest) is excluded from the acquisition cost and recognized as interest expense being revenue item.



- h. Broken period interest on investments is treated as a revenue item.
- i. The investments are accounted for on the settlement date.
- j. While disposing of the securities, bank generally follows FIFO method.
- k. The Bank has built up a higher percentage of Investment Fluctuation Reserve (IFR) of Rs. 10,75,00,000/- (5.64%) when compared with actual requirements and size & composition of their portfolio of investment.
- l. During the financial year Investment Depreciation Reserve (IDR) for Rs.3.00 Cris made in books of accounts and total Investment Depreciation Reserve (IDR) as at 31st March stood at Rs. 8.00 Cr. Excess IDR is of Rs. 40 lakhs as on 31/03/2023.
- m. Securities of Rs. 29.51cr(book value) shifted from HTM to AFS as per guidelines at the beginning of the financial year.

## 7. Property, Plant & Equipment:

- a. Property Plant and equipment, other than those that have been revalued are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount, rebates are deducted in arriving at the purchase price.
- b. Revalued assets (premises-Land & Building) are carried at revalued amounts less amortization/depreciation accumulated thereon. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance sheet.
- c. The details of revaluation of premises is as under:

Sr. No.	Particulars	Amount (Rs.)
	<b>Year of Revaluation: F.Y. 2006-07</b>	
1	Written down value of the Asset revalued before revaluation of Buildings as at 31.03.2007	99,30,178.00
2	Revalued amount of the building as at 31.03.2007	6,74,15,000.00
3	Amount of appreciation credited to Revaluation Reserve on 31.03.2007	5,74,84,822.00
4	<b>Position as on 31.03.2023</b>	
a)	Adjusted value of the asset revalued	<b>4,78,97,975.00</b>
b)	<b>Balance in revaluation reserve</b>	<b>95,86,847.00</b>

Amortization of Rs. 10,65,205/- on account of revaluation of owned premises has been provided during the year and an equivalent amount is debited to Revaluation Reserve.

## 8. Depreciation on Property, plant and Equipment:

- a. The depreciation on Property, plant and Equipment is calculated on the basis of methods and rates as mentioned below:

Nature of Assets	Rate of Depreciation	Method
Premises (Building)	10%	Written Down value
Furniture & Fixtures	10%	Written Down value
Vehicles	15%	Written Down value
Electrical and Electronic Items	15%	Written Down value
Computers and Peripherals (Including computer software)	33.33% (as per RBI directives)	Straight Line Method

- b. Computers and Peripherals used for providing technological services are depreciated on a straight-line basis over the period of contract.
- c. Depreciation has been provided at half of the applicable rate where the asset was in use for less than 180 days.
- d. No depreciation is provided on assets sold during the year.
- e. The items of Property, Plant and Equipment whose written down value has become Rs. 5,000.00 or less due to charge of depreciation over the years are stated at nominal value of Rs. 1/- to facilitate their identification.

#### 9. Employees Retirement Benefits –(AS-15):

Contribution to Provident and Other Funds which are in the nature of defined contribution plan are charged to profit and loss account.

The Bank has made the provision required as per AS-15 in respect of terminal dues payable to the employees, as per details given below: -

The Employees Gratuity Fund Scheme and Long Term Compensated Absences (Leave Encashment) are defined benefit plans and defined benefit obligation with reimbursement rights respectively. The present value of the obligation under such a defined benefit plan is determined based on the actuarial valuation using the projected Unit Credit method as at the date of Balance Sheet.

In case of Long Term Compensated Absences (Leave Encashment), the LIC fund, being defined obligation with reimbursement rights are shown separately as liability and asset on the Balance Sheet.

Additional provision required for Leave Encashment as per actuarial valuation reports amounts to Rs. 75,72,329 /- and the same has been made as at 31st March in the books of accounts during the year.

#### 10. Segment Reporting—(AS-17):

- a. The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- b. Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- c. The Bank has identified 2 segments i.e.,
  - I. Treasury – It includes all investment and Money at Call
  - II. Other Banking – It includes all other operations not covered under Treasury operations.

#### 11. Earnings Per Share (AS - 20):

- a. Earnings per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before appropriation) by the weighted average number of equity shares outstanding during the period.
- b. The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered/forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

**12. Taxes on Income – (AS-22):**

- a. Tax expenses comprise both deferred and current taxes. Current income tax is measured at the amount expected to be paid to the tax authorities in accordance with the Indian Income Tax Act, 1961 and rules framed thereunder.
- b. Deferred income tax reflects the impact of current year timing differences between taxable income and accounting income originating during the current year and reversal of timing differences of earlier years. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized only to the extent that there is reasonable certainty that future taxable income will be available against which such deferred tax assets can be realized.
- c. Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

**13. Provisions and Contingent Liabilities – (AS-29):**

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

**14. Accounting of Goods and Services Tax (GST):**

- a. GST Collected on income is accounted in GST Collection account and GST Paid to Vendors while incurring expenditure or purchase of fixed assets is accounted in Input tax credit. Out of the available Input tax Credit, eligible Input Tax Credit is availed and utilized towards payment of GST. In case, the availed GST Input Tax Credit remains unutilized for payment of GST, the same is carried forward for utilization in subsequent month/ year.
- b. The GST Input Tax Credit on expenses which Block Credit under Section 17(5) of GST Act, is expensed out to profit and loss account.
- c. In case of fixed assets, eligible Input Tax Credit of GST paid to the vendor while procurement of assets is availed and utilized towards payments and GST Input Tax Credit which is not available (ie Block Credit U/s 17(5) of the GST Act) is added back to the value of the asset. (i.e. the same is added to the value of assets (i.e. Capitalized).
- d. Income and Expenses are shown net of GST.

**15. Deposits for Utilities:**

Deposits for services like telephone, electricity etc. paid to concerned authorities were earlier charged as expenditure in the year in which the relevant service connection is installed. Now kept as receivable under "Deposit with vendors."

**II. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2023****1. Shares Capital:**

Total Share capital of the Bank is Rs. 20,02,03,500.00

The Above Share Capital includes 3,436 shares of 25/- each amounting to Rs. 85,900/- of 194 members in respect of the person who have not subscribed to minimum 60 shares amounting to Rs. 1,500/- as required under Bye Laws No 13(A), and as a result, they are not entitled to their membership rights.





## 2. Appropriation of Profit:

(Rs. in Lakh)

Particulars	31.03.2022	31.03.2023
Net Profit for the year ended March	610.95	641.57
Previous year balance	0.00	0.00
<b>Total Profit available for appropriations</b>	<b>610.95</b>	*
<b><u>Appropriations</u></b>		
Statutory Reserve Fund	154.56	
Dividend Payable	236.78	
Dividend Equilisation Fund	---	
Building Fund	5.61	
Investment Fluctuation Reserve	150.00	
Reserve Fund for Unforeseen Losses	64.00	
<b>Total</b>	<b>610.95</b>	

\*For Current Financial year 2022-23; The Board of Directors are yet to finalize the Appropriation of Profit till the date of finalization of Statutory Audit Report.

## 3. Provisioning on Advances:

Provision for Bad and Doubtful Debts (for Non-Performing Assets) is made in accordance with RBI guidelines and as per Section 36(1)(viii) of the Income Tax Act. Additionally, the Bank has credited to Bad and Doubtful Debts Reserve (BDDR) a sum of Rs. 220.00 Lakh during the F.Y. 2022-23 by charging Profit & Loss Account.

## 4. Employee Benefits:

Information pursuant to Accounting Standard 15 as per the Institute of Chartered Accountants of India:

(Rs. in Lacs)

SR. NO.	PARTICULARS	GRATUITY		LEAVE ENCASHMENT	
		31.3.2023	31.3.2022	31.3.2023	31.3.2022
1	Discount Rate	7.60%	6.80%	7.60%	6.80%
2	Expected Returns on Plan Assets	7.25%	7.25%	7.25%	7.25%
3	Salary Escalation Rate	7.00%	7.00%	7.00%	7.00%
4	<b>Changes in the Present Value of obligation</b>				
I	Present Value of obligation as at 01.04.2022	656.40	704.24	683.47	703.12
II	Interest cost	40.46	42.17	40.88	40.80



SR. NO.	PARTICULARS	GRATUITY		LEAVE ENCASHMENT	
		31.3.2023	31.3.2022	31.3.2023	31.3.2022
III	Current service cost	30.53	32.84	41.51	41.76
IV	Benefits paid	-122.74	-110.86	-164.47	-150.80
V	Actuarial Loss/(Gain) on obligations	-47.19	-11.99	-8.45	48.59
VI	Present value of obligation as at 31.03.2023	557.46	656.40	592.94	683.47
<b>5</b>	<b>Changes of the fair value of fair plan assets</b>				
I	Opening Fair value of plan assets as at 01.04.2022	684.69	736.81	997.99	922.83
II	Expected Returns on plan assets	45.26	49.92	72.76	67.18
III	Contributions	1.94	14.48	11.25	11.00
IV	Mortality charges paid	-2.55	-2.70	-0.10	-0.08
V	Benefits paid	-122.74	-110.86	0.00	-3.36
VI	Actuarial Gain/(Loss) on plan assets	-3.39	-2.96	0.59	0.42
VII	Fair value on plan assets as at 31.03.2023	603.21	684.69	1,082.49	997.99
<b>6</b>	<b>Amount recognized in Balance Sheet</b>				
I	Present Value of obligation as at 01.04.2022	557.46	656.39	683.47	687.86
II	Fair value of plan assets as at 31.03.2023	603.21	684.69	1,082.49	997.99
III	Net Asset/(liability) to be recognized as at 31.03.2023	45.75	28.30	399.02	310.13
IV	Net Assets/(Liability) actual recognized as at 31.03.2023	*N.A.	*N.A.	330.98	248.90
V	Difference on account of Actuarial Valuation carried forward	*N.A.	*N.A.	68.04	61.23
<b>7</b>	<b>Expenses recognized in Profit &amp; Loss Account</b>				
I	Current service cost	30.53	32.84	41.51	41.76
II	Past Service Cost	-	-	-	-
III	Interest Cost	40.46	42.17	40.88	40.80
IV	Expected Returns on plan assets	-45.26	-49.92	-72.76	-67.18
V	Actuarial Loss/(gain)	-4.38	-9.04	-9.03	48.17
VI	Expenses of current year (As per Actuarial Valuation)	18.06	16.05	0.59	63.55
VII	Expenses accounted in Profit & Loss Account	1.73	1.83	75.72	120.44
VIII	<b>Difference on account of Actuarial Valuation</b>	<b>16.33</b>	<b>14.22</b>	<b>-75.13</b>	<b>-56.89</b>

\*Since, accounted in the books of Mahesh Bank Employees' Group Gratuity Scheme maintained by the trust.



## 5. Prior Period Items – (AS-5):

There are no items of Material Prior Period expenses / incomes required to be disclosed in these financial statements.

## 6. Related Party Disclosures (AS-18):

- The Bank has disclosed material particulars of loans to Directors' and their relatives outstanding as on 31.03.2023. As on 31.03.2023 there are 4 loans which are given to the relative of Director having outstanding balance of Rs. 18.11 Lakhs. All these loans were sanctioned and disbursed before the person becomes director.
- There are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India, other than one Key Management Personnel, Mr. S. R. Karwa, CEO / Managing Director of the Bank for the F.Y. 2022-23. However, in terms of RBI circular dated March 29, 2003, the MD & CEO being a single party coming under the category, no further details therein need to be disclosed

## 7. Segment Reporting as at March 31, 2023:

(Rs. in Crore)

Sr. No.	Particulars	Strategic Business Unit (SBU) Treasury		Corporate / Wholesale Banking/Retail Banking/ Other Banking Business		Total	
		31.3.2023	31.3.2022	31.3.2023	31.3.2022	31.3.2023	31.3.2022
1	Revenue	28.70	26.51	44.41	50.38	73.10	76.89
2	Result	-	-	-	-	0.00	0.00
3	Unallocated Expenses	4.14	1.10	60.30	67.17	64.44	68.27
4	Operating profit	24.56	25.41	-15.89	-16.79	8.67	8.62
5	Income Taxes					2.25	2.51
6	Extraordinary profit /Loss	-	-	-	-	0.00	0.00
7	Net Profit	-	-	-	-	6.42	6.11
	Other Information	-	-	-	-	0.00	0.00
8.A	Segment Assets	399.79	380.11	539.23	542.04	939.02	922.15
8.B	Unallocated Assets	-	-	-	-	0.00	0.00
	<b>Total Assets</b>	-	-	-	-	<b>939.02</b>	<b>922.15</b>
9.A	Segment liabilities	47.05	17.35	891.97	898.70	939.02	922.15
9.B	Unallocated Liabilities	-	-	-	-	0.00	0.00
	<b>Total Liabilities</b>	-	-	-	-	<b>939.02</b>	<b>922.15</b>

### Notes:

- The Bank operates as a single unit in State of Maharashtra, hence separate information regarding geographical segment is not given.
- The above segments are reported considering the nature of the products/services under attributable risk/ returns, overall organizational structure and Internal Management Reporting system of the Bank.



- c. The Income tax effect on the SBU Treasury section and Corporate / Wholesale Banking/Retail Banking/ Other Banking Business individually cannot be determined and hence the Income Tax under Strategic Business Unit (SBU) Treasury and Corporate / Wholesale Banking/Retail Banking/ Other Banking Business herein is considered as NIL.

**8. Earnings Per Share:**

(Rs. in Lakhs)

Particulars	2022-23	2021-22
Net Profit after Tax attributable to Equity shareholders (before appropriations)	641.57	610.95
Weighted Average No. of Equity Shares outstanding during the period	79.91	81.17
Basic and Diluted Earnings Per share (in ₹)	8.02	7.53
Face Value per share (in ₹)	25.00	25.00

There are no items which contribute for Dilution in EPS. Therefore, both Basic & Diluted EPS are same.

**9. Deferred Tax Assets / Liabilities:**

The Deferred tax assets/liabilities as at March 31, 2023 and break-up of its components are as follows:

(Rs. in Lakhs)

Sr. No.	Particulars	Deferred tax Asset / (Liability) as at March 31, 2022	Addition/ (Reversal) during the year	Deferred tax Asset / (Liability) as at March 31, 2023
<b>A</b>	<b>Deferred Tax Assets</b>			
1	Leave Encashment Provision	98.20	(45.14)	53.06
2	Diff. in W.D.V. of Fixed Assets	0.72	2.33	3.05
3	Investment Valuation (AFS)	-	-	-
4	Special Res. Created u/s 36(1) (viii) of I.T. Act 1961	-	-	-
5	Prov. For BDDR	279.95	21.48	301.43
	<b>Sub Total (A)</b>	<b>378.87</b>	<b>(21.33)</b>	<b>357.54</b>
<b>B</b>	<b>Deferred Tax Liability</b>			
1	Investment Valuation (HTM)	175.80	(17.00)	158.80
2	Investment Valuation (AFS)	35.18	24.95	60.12
3	Special Res. Created u/s 36(1) (viii) of I.T. Act 1961	84.06	10.82	94.88
	<b>Sub Total (B)</b>	<b>295.04</b>	<b>18.77</b>	<b>313.81</b>
<b>C</b>	<b>Total (A-B) Deferred Tax Asset / (Liability)</b>	<b>83.83</b>	<b>40.10</b>	<b>43.73</b>

The application of Deferred Tax has resulted in a net credit of Rs. 40.10 Lakhs to the Profit & Loss Account for the year ended 31.03.2023. The closing Deferred Tax Asset of Rs. 43.73 Lakhs has been shown separately in the Balance Sheet.

## 10. Commission income from Bank Assurance business: -

Particulars	(Rs. in Lakhs)	
	2022-23	2021-22
From Selling Life Insurance Policies	0.00	0.00
From Selling Non-Life Insurance Policies	5.61	7.02
From Selling Mutual Fund Products	0.00	0.00

## 11. Income Tax

Bank has opted for section 115BAD of Income Tax Act, 1961 to compute Income Tax during the year. This Section 115BAD of Income Tax Act, 1961 provides that co-operative societies has non-reversible option to pay income tax at a reduced rate effective from Assessment year beginning from 1st April 2021 subject to certain conditions. As the Bank has opted for this lower rate of tax deferred taxes are recognized taxes at such lower rate for the year ending 31st March 2022 and similarly as on 31st March 2023.

## 12. Intangible Fixed Assets (Computer Software)- (AS-26):

The fixed asset block for "Computer Peripherals" includes Computer Software. The same are reported as per Annexure to Financial Statements.

## 13. Impairment of Assets:

There is no indication of any material impairment of any of assets in the opinion of the Bank and as such no provision under Accounting Standard - 28 issued by ICAI is required.

## 14. Securities sold / purchased under REPO Transactions during the year 2022-23 is NIL.

## 15. Provisions, Contingent Liabilities and Contingent Assets (AS-29):

- a. All letters of credits/guarantees are sanctioned to customers with approved credit limits in place. The liability thereon is dependent on terms of contractual obligations, devolvement, raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges. The quantum of contingent liabilities in respect of Bank Guarantees, Letters of Credit, Forward Contracts etc. are as under:

Particulars	(Rs. in Lakhs)	
	31.03.2022	31.03.2023
Bank Guarantees	139.96	135.92
Letters of Credit	633.76	605.88
Buyer's Credit	0.00	0.00
Forward Exchange Contracts purchase/Sale	0.00	0.00

- b. In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, during F. Y. 2022-23, the Bank has identified and transferred to the Depositor Education and Awareness Fund as per details below:



Particulars	31.03.2022	31.03.2023
Opening balance of amounts transferred to DEAF	3,95,95,481.26	4,49,41,515.87
<b>Add:</b> Amounts transferred to DEAF during the year	59,35,124.29	1,00,85,046.64
<b>Less:</b> Amounts reimbursed by DEAF towards claims	5,89,089.68	8,33,677.53
<b>Closing balance of amounts transferred to DEAF</b>	<b>4,49,41,515.87</b>	<b>5,41,92,884.98</b>

- c. As per the guidelines of RBI, the bank has transferred amount to DEAF scheme. After transferring the amount to DEAF scheme, the customers / depositors who claimed there amounts in such accounts, were paid. Such paid amount are subsequently claimed from RBI. The Amount Claimed and not received from RBI as at 31st March 2023 is amounting to Rs. 46,117/-

### 16. Deposit with Punjab and Maharashtra Co-op. Bank Ltd. converted into Perpetual Non-Cumulative Preference Shares (PNCPS) and Equity Warrants:

PMC Bank was amalgamated with Unity Small Finance Bank w. e. f. 25.01.2022 and Bank has to accept amalgamation scheme as was notified by Central Govt. in official gazette date 25.01.2022.

As per the scheme of amalgamation, Bank's claim against PMC Bank up to 31.03.2021 was considered and Bank has received Perpetual Non-Cumulative Preference Shares (PNCPS) of Rs. 4,45,48,390/- and Equity Warrant having face value of Re 1/- of Rs. 1,11,37,100/- total amounting to Rs. 5,56,85,493/-

As per the Guidelines stated thereof, bank has made provision of Rs.3.00 Cr till 31st March 2022 against PNCPS. During the year as further stated in official gazette, bank has made additional provision of Rs.72,74,195/- against PNCPS and balance 50% provision required to be made in next financial year

17. Bank has celebrated its Golden jubilee year and has incurred expenditure for that purpose during the year. The said amount is debited to Profit and Loss account. Corresponding Golden Jubilee Fund has not been reversed to profit and loss account as such reversal of fund require approval of RBI. Hence, the bank has to seek such permission from RBI and reversal of Golden Jubilee fund will be next after approval of RBI in subsequent financial years.

### 18. Details of financial assets sold during the year to SC/RC for Asset Reconstruction:

Sr.No.	Particulars	F.Y. 2022-23	F.Y. 2021-22
1	No. of accounts	Nil	Nil
2	Aggregate value (net of provisions) of accounts sold to SC/RC		
3	Aggregate consideration		
4	Additional consideration realized in respect of account transferred in earlier year		
5	Aggregate gain / loss over net book value		





19) Related party disclosures as per Accounting Standard 18

(Rs. in Crore)						
Items / Related Party	Parent (as per ownership or control)	Subsidiaries	Associates/ Joint ventures	Key Management personnel	Relatives of Key Management personnel	Total
Borrowings	-	-	-	-	-	-
Deposits	-	-	-	-	-	-
Placement of Deposits	-	-	-	-	-	-
Advances	-	-	-	-	0.18	0.18
Investments	-	-	-	-	-	-
Non-funded commitments	-	-	-	-	-	-
Leasing / HP arrangements availed	-	-	-	-	-	-
Leasing / HP arrangements provided	-	-	-	-	-	-
purchase of fixed assets	-	-	-	-	-	-
Sale of fixed assets	-	-	-	-	-	-
Interest paid	-	-	-	-	-	-
Interest received	-	-	-	-	-	-
Rendering of services	-	-	-	-	-	-
Receiving of services	-	-	-	-	-	-
Management contracts	-	-	-	-	-	-



20) Regulatory Capital a) Composition of regulatory Capital			(Rs. in Crore)	
Sr. No.	Particulars		As on	As on
			31.3.2023	31.3.2022
i)	Common Equity Tier 1 capital (CET 1) / paid up share capital and reserves (net of deductions, if any)		20.02	20.16
ii)	Additional Tier 1 capital /Other Tier 1 capital		63.31	59.34
iii)	Tier 1 capital ( i + ii)		83.33	79.50
iv)	Tier 2 capital		16.13	14.83
v)	Total capital (Tier 1 + Tier 2)		99.46	94.33
vi)	Total Risk Weighted Assets (RWAs)		430.86	408.40
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / paid-up share capital and reserves as percentage of RWAs)		4.65%	4.94%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)		19.34%	19.47%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)		3.75%	3.63%
x)	Capital to Risk Weighted Assets ratio (CRAR) (Total Capital as a percentage of RWAs)		23.08%	23.10%
xi)	Leverage Ratio			
xii)	Percentage of the shareholding of			
	a) Government of India		-	-
	b) State Government (specify name)		-	-
	c) Sponsor Bank		-	-
xiii)	Amount of paid-up equity capital raised during the year		0.14	-0.65
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which:		-	-
	Give list 7 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.		-	-
xv)	Amount of Tier 2 capital raised during the year, of which:			
	Give list 8 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.		-	-

## 21. Asset Liability Management

a) Maturity pattern of certain items of assets and liabilities 31.3.2023									(Rs. in Crore)	
	1 to 14 days	15 to 28 days	29 days and up to 3 months	Over 3 months & up to 6 months	Over 6 months & 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	32.64	13.38	64.51	65.01	179.09	413.78	1.76	0.19	770.36	
Advances	13.53	14.63	16.02	17.80	37.09	252.84	35.43	75.65	462.99	
Investments	3.00	0.00	9.25	10.10	8.04	47.39	54.56	244.22	376.56	
Borrowings	-	-	-	-	-	-	-	-	-	
Foreign Currency assets	-	-	-	-	-	-	-	-	-	
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	



**22A) Investments- Compositions of Investment Portfolio as on 31.03.2023**

(Rs. in Crore)												
	Investments in India							Investments outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or Joint Ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investments
<b>Held to Maturity</b>												
Gross	137.96	-	0.10	-	-	5.57	143.63	-	-	-	-	143.63
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	137.96	-	0.10	-	-	5.57	143.63	-	-	-	-	143.63
<b>Available for Sale</b>												
Gross	185.68	-	-	5.00	-	-	190.68	-	-	-	-	190.68
Less: Provision for depreciation and NPI	7.60	-	-	-	-	-	7.60	-	-	-	-	7.60
Net	178.08	-	-	5.00	-	-	183.08	-	-	-	-	183.08
<b>Held for Trading</b>												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Investments</b>	<b>323.64</b>	<b>-</b>	<b>0.10</b>	<b>5.00</b>	<b>-</b>	<b>5.57</b>	<b>334.31</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>334.31</b>
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	7.60	-	-	-	-	-	7.60	-	-	-	-	7.60
<b>Net</b>	<b>316.04</b>	<b>-</b>	<b>0.10</b>	<b>5.00</b>	<b>-</b>	<b>5.57</b>	<b>326.71</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>326.71</b>



## 22B) Investments:

### Compositions of Investment Portfolio- As on 31.03.2022

(Rs. in Crore)												
	Investments in India							Investments outside India				Total Invest ments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total invest ments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Invest ments outside India	
<b>Held to Maturity</b>												
Gross	167.84	-	0.10	-	-	-	167.94	-	-	-	-	167.94
Less: Provision for non- performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	167.84	-	0.10	-	-	-	167.94	-	-	-	-	167.94
<b>Available for Sale</b>												
Gross	165.84	-	-	7.08	-	-	172.92	-	-	-	-	172.92
Less: Provision for depreciation and NPI	4.92	-	-	-	-	-	4.92	-	-	-	-	4.92
Net	160.92	-	-	7.08	-	-	168.00	-	-	-	-	168.00
<b>Held for Trading</b>												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Investments</b>	333.68	-	0.10	7.08	-	-	340.86	-	-	-	-	340.86
Less: Provision for non- performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	4.92	-	-	-	-	-	4.92	-	-	-	-	4.92
Net	328.76	-	0.10	7.08	-	-	335.94	-	-	-	-	335.94



### 23) Movement of provisions for Depreciation and Investment Fluctuation Reserve

(Rs. in Crore)		
Particulars	31.03.2023	31.03.2022
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	5.00	3.35
b) Add: Provisions made during the year	3.00	1.65
c) Less: Write off / write back of excess provisions during the year	-	-
<b>d) Closing balance</b>	<b>8.00</b>	<b>5.00</b>
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	9.25	8.25
b) Add: Amount transferred during the year	1.50	1.00
c) Less: Drawdown	-	-
<b>d) Closing balance</b>	<b>10.75</b>	<b>9.25</b>
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.64%	5.35%

### 24A) Asset Quality Classification of advances and provisions held as on 31.03.2022

(Rs. in Crore)

	Standard	Non-performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	479.70	7.88	22.45	3.04	33.37	513.07
Add: Additions during the year	-	-	-	-	4.64	-
Less: Reductions during the year*	-	-	-	-	5.92	-
Closing balance	446.01	4.19	24.86	3.04	32.09	478.10
Reductions in Gross NPAs due to:						
i) Upgradation	-	-	-	-	0.13	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	5.78	-
iii) Technical/ Prudential <sup>16</sup> Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-



<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	1.65	4.81	22.45	3.04	30.30	-
Add: Fresh provisions made during the year	-	-	-	-	2.41	-
Less: Excess provision reversed/ Write-off loans	-	-	-	-	0.62	-
Closing balance of provisions held	1.65	4.19	24.86	3.04	32.09	-
<b>Net NPAs</b>						
Opening Balance	-	3.07	-	-	3.07	-
Add: Fresh additions during the year	-	-	-	-	0	-
Less: Reductions during the year	-	3.07	-	-	3.07	-
Closing Balance	-	-	-	-	-	-

**Annexure III**

(Rs. in Crore)

	Standard	Non-performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Floating Provisions</b>						
Opening Balance	0.16	-	-	-	-	0.16
Add: Additional provisions made during the year	0.18	1.71	-	-	1.71	1.89
Less: Amount drawn down during the year	-	-	-	-	-	-
Closing balance of floating provisions	0.34	1.71	-	-	1.71	2.05
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	-
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-

Ratios	31-03-2022	31.03.2021
Gross NPA to Gross Advances %	6.71	6.50
Net NPA to Net Advances %	0.00	3.06
Provision coverage ratio %	105.00	90.80





**24B) Asset Quality Classification of advances and provisions held as on 31.03.2023**

(Rs. in Crore)

	Standard	Non-performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	446.01	4.19	24.86	3.04	32.09	478.10
Add: Additions during the year	-	-	-	-	9.32	-
Less: Reductions during the year	-	-	-	-	6.64	-
Closing balance	428.22	8.76	22.97	3.04	34.77	462.99
Reductions in Gross NPAs due to:						
i) Upgradation	-	-	-	-	-	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	-	-
iii) Technical/ Prudential Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	1.30	4.19	24.86	3.04	32.90	34.20
Add: Fresh provisions made during the year	-	-	-	-	4.47	-
Less: Excess provision reversed/ Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	1.27	8.76	22.97	3.04	34.77	36.04
<b>Net NPAs</b>						
Opening Balance	-	-	-	-	-	-
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-
<b>Annexure III</b>						
	Standard	Non-performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Floating Provisions</b>						
Opening Balance	-	-	-	-	-	2.05
Add: Additional provisions made during the year	-	-	-	-	-	0.04
Less: Amount drawn down during the year	-	-	-	-	-	0.49
Closing balance of floating provisions	-	-	-	-	-	1.60



Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	-
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	-	-	-	-	-	-
Closing balance	-	-	-	-	-	-

Ratios	31-03-2023	31.03.2022
Gross NPA to Gross Advances %	7.51	6.71
Net NPA to Net Advances %	0.00	0.00
Provision coverage ratio %	104.00	105.00

## 25) Sector-wise Advances and Gross NPAs

(Rs. in Crore)							
Sr. No.	Sector	31-03-2023			31.03.2022		
		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
<b>i)</b>	<b>Priority Sector</b>						
a	Retail Trade	19.87	1.87	9.41%	20.15	1.68	8.34%
b	Small Business	80.17	5.79	7.22%	84.75	3.03	3.58%
c	Small Scale Industries	149.95	6.31	4.21%	158.79	2.46	1.55%
d	Housing Loans (Purchase / Construction of dwelling units and / or repairs to the damaged Dwelling units)	16.88	0.87	5.15%	12.22	0.94	7.69%
e	Agriculture and allied Activities	-	-	-	-	-	-
f	Small Road Transport Operators	10.88	8.19	75.28%	15.39	9.79	63.61%
g	Professional and Self Employed artisans and craftsmen	2.10	0.00	0.00%	2.28	0.01	0.44%
h	Education	1.39	0.00	0.00%	1.00	0.00	0.00%
i	Other Priority Sectors	52.69	0.10	0.19%	29.55	0.01	0.03%
	<b>Total Priority Subtotal Advances</b>	<b>333.93</b>	<b>23.13</b>	<b>6.93%</b>	<b>324.13</b>	<b>17.92</b>	<b>5.53%</b>



<b>ii) Non-priority Sector</b>							
a Medium and Large Industries	-	-	-	-	-	-	-
b Export Trade	-	-	-	-	-	-	-
c Banks	-	-	-	-	-	-	-
d Non Bank Financial Institutions	-	-	-	-	-	-	-
e Governments ( Central & States)	-	-	-	-	-	-	-
f Food Credit (FCI consortium)	-	-	-	-	-	-	-
g Real Estate	53.01	1.21	2.28%	54.93	2.93	5.33%	
h Other PSUs	-	-	-	-	-	-	-
i All Other	76.05	10.44	13.73%	99.05	11.25	11.36%	
<b>Subtotal</b>	<b>129.06</b>	<b>11.65</b>	<b>9.03%</b>	<b>153.98</b>	<b>14.18</b>	<b>9.21%</b>	
a) Agriculture and allied activities	-	-	-	-	-	-	-
b) Industry	-	-	-	-	-	-	-
c) Services	-	-	-	-	-	-	-
d) Personal loans	-	-	-	-	-	-	-
Sub-total (ii)	-	-	-	-	-	-	-
<b>Total (i + ii)</b>	<b>462.99</b>	<b>34.78</b>	<b>7.51%</b>	<b>478.11</b>	<b>32.10</b>	<b>6.71%</b>	

ii) Details of accounts subject to restructuring

(Rs. in Crore)											
		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		31-03-2023	31-03-2022	31-03-2023	31-03-2022	31-03-2023	31-03-2022	31-03-2023	31-03-2022	31-03-2023	31-03-2022
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-



Sub-standard	Number of borrowers	-	-	-	NIL	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-

## 26) Fraud accounts

(Rs. in Crore)

	31-03-2023	31-03-2022
Number of frauds reported	13 (Refer note)	13
Amount involved in fraud (₹ crore)	12.06	12.06
Amount of provision made for such frauds (₹ crore)	12.06	12.06
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	-	--

Note : No Frauds reported during the financial year 2022-23

## 27) Exposures-Exposure to real estate sector

(Rs. in Crore)

Category	31-03-2023	31.03.2022
<b>I. Exposure to Real Estate:</b>	<b>31-03-2023</b>	<b>31.03.2022</b>
<b>A. Residential Mortgage *</b>	55.80	44.85
a. Loans to individuals / cooperative / group housing societies, housing boards undertaking housing projects or schemes for Economically Weaker Sections, Low Income Group and Middle Income Group and to Owners of houses / flats for extension up-gradation major repairs for eligible housing schemes*	55.80	44.85
b. Other loans under finance for housing schemes not covered under (a) above *	-	-
c. All other loans for purchase of residential property (including for land)	-	-



d. Amount of Refinance obtained from National Housing Bank / funds obtained (for housing loans) from higher financing agencies.	-	-
<b>* (As per Master Circular on Finance For Housing Schemes)</b>		
<b>B. Commercial Real Estate</b>	0.10	-
(Office buildings, retail space, multi-purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc)		
a. Advances for acquiring / developing commercial Real Estate	0.10	-
b. Non Fund Based Limits for above purposes	-	-
<b>C. Any Other</b>	5.10	8.42
i) Exposures in bonds of National Housing Bank / HUDCO only for financing of housing and included under Priority Sector Lending	-	-
ii) Other Fund Based and Non Fund Based Exposures on NHB / HUDCO and Housing Finance Companies, if any	-	-
iii) Investments in Mortgage Backed Securities (MBS) and other securitized exposures	-	-
a. Residential	-	-
b. Commercial Real Estate.	-	-
iv) Advances to builders / contractors (other than for commercial Real Estate).	5.10	8.42
v) Others	-	-
<b>D. TOTAL (A+B+C)</b>	61.00	53.27
Out of above, the total exposure taken after obtaining pari passu (2nd mortgage)	-	-
<b>II. Other Exposures to Real Estate</b>		
(Facilities given for purposes other than for acquisition / development etc. of Real Estate against collateral of Real Estate)	-	-
Fund Based	75.50	69.67
Of which loan given after obtaining pari passu (2nd mortgage)	-	-
Non Fund Based	6.38	6.66
Of which facility given after obtaining pari passu (2nd mortgage)	-	-
<b>III. Housing Finance under Priority Sector</b>		
(i) Loan upto Rs.28 lakhs for purchase / construction of houses by Individuals	16.18	11.66
(ii) Other Housing Loans to individuals for repairs / additions / alterations etc classified under Priority Sector Lending)	0.70	0.56
(iii) All other housing related exposures under Priority Sector	-	-
<b>Total Housing Finance Under Priority Sector</b>	16.88	12.22



## 29) Unsecured advances

	(Rs. in Crore)	
Particulars	31-03-2023	31-03-2022
Total unsecured advances of the bank	22.26	20.41
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
Estimated value of such intangible securities	0.00	0.00

## 30) Concentration of deposits, advances, exposures and NPAs

<b>a) Concentration of deposits</b>		
	(Rs. in Crore)	
Particulars	31-03-2023	31.03.2022
Total deposits of the twenty largest depositors	105.91	101.93
Percentage of deposits of twenty largest depositors to total deposits of the bank	13.75%	13.32%
<b>b) Concentration of advances</b>		
	(Rs. in Crore)	
Particulars	31-03-2023	31.03.2022
Total advances to the twenty largest borrowers	93.56	83.39
Percentage of advances to twenty largest borrowers to total advances of the bank	20.21%	17.44%
<b>c) Concentration of exposures</b>		
	(Rs. in Crore)	
Particulars	31-03-2023	31.03.2022
Total exposure to the twenty largest borrowers/customers	102.65	101.56
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	18.99%	17.94%
<b>d) Concentration of NPAs</b>		
	(Rs. in Crore)	
Particulars	31-03-2023	31.03.2022
Total Exposure to the top twenty NPA accounts	19.80	17.09
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	56.95%	53.26%



### 31) Disclosure of complaints

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

Sr. No	Particulars	31-03-2023	31.03.2022
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	2	1
3	Number of complaints disposed during the year	2	1
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	2	-
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	2	-
5.2	Of 5, number of complaints resolved through conciliation/ mediation/ advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)		-

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.

### 32) 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
<b>31-03-2023</b>					
Ground - 1 ATM	0	11	Increase 37.5%	0	0
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>0</b>	<b>11</b>	<b>+37.5%</b>	<b>0</b>	<b>0</b>





	31-03-2022				
Ground - 1 ATM	0	8	Decrease 52.94%	0	0
Ground - 2	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	0	8	-52.94%	0	0

### 33) Other Disclosures

a) Business ratios		
Particular	31-03-2023	31.03.2022
i) Interest Income as a percentage to Working Funds	7.40	7.76
ii) Non-interest income as a percentage to Working Funds	0.40	0.26
iii) Cost of Deposits %	4.57	4.80
iv) Net Interest Margin%	3.62%	3.71%
v) Operating Profit as a percentage to Working Funds	1.70	1.71
vi) Return on Assets%	0.68	0.66
vii) Business (deposits plus advances) per employee (in ₹ crore)	6.02	6.48
viii) Profit per employee (in ₹ crore)	0.04	0.03

### 34) Payment of DICGC Insurance Premium

(Rs. in Crore)			
Sr. No.	Particulars	31-03-2023	31.03.2022
i)	Payment of DICGC Insurance Premium	1.07	1.12
ii)	Arrears in payment of DICGC premium	0	0

### 35) Issuer composition of Non-SLR investments

(Amount in Rs. Crore)

Sr. No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
		31-03-2023	31-03-2022	31-03-2023	31-03-2022	31-03-2023	31-03-2022	31-03-2023	31-03-2022	31-03-2023	31-03-2022
a)	PSUs	5.00	7.08	-	-	-	-	-	-	-	-
b)	Fls.	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-



d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total *	5.00	7.08	-	-	-	-	-	-	-	-

36) Disclosure of facilities granted to directors and their relatives

(Amount in Lakh)

Sr. No.	Particulars	2021-22	2022-23
<b>A)</b>	<b>Fund based</b>		
i	Outstanding at the beginning of the year	0.00	4.85
ii	Additions during the year	29.50	16.23
iii	Recovery during the year	24.65	2.97
<b>iv</b>	<b>Outstanding at the end of the year</b>	<b>4.85</b>	<b>18.11</b>
<b>B)</b>	<b>Non Fund based</b>		
i	Outstanding at the beginning of the year	0.00	0.00
ii	Additions during the year	0.00	0.00
iii	Recovery during the year	0.00	0.00
<b>iv</b>	<b>Outstanding at the end of the year</b>	<b>0.00</b>	<b>0.00</b>

37. One Time Settlement of Advances:

The Bank has sanctioned 30 proposals for Rs. 0.86 Lakhs during the FY 2022-23. Information regarding recovery is given in our main audit report.

38. The Bank has reclassified and rearranged previous year figures wherever necessary to confirm to this year's classifications.

**VERIFIED**

**AS PER OUR REPORT OF EVEN DATE**

**For VDA & ASSOCIATES**

**Chartered Accountants**

**FRN NO. 119179 W**

**CHAIRMAN**

**GOPAL RATHI**  
**VICE CHAIRMAN**

**CA DEEPAK CHANDAK**

**Partner**

**M.No 106397**

**S.R.KARWA**

**CHIEF EXECUTIVE OFFICER**

**Date: 08/05/2023**

**Pune**

**Date: 21/04/2023**

**Pune**



**Cash Flow Statement**  
**For the Year Ended 31ST MARCH 2023**

(Rs. In Lakhs)

		YEAR ENDED 31.03.2022	YEAR ENDED 31.03.2023
<b>A)</b>	<b>Cash flows from Operating Activities</b>		
	<b>Profit as Per P &amp; L</b>	<b>610.95</b>	<b>641.58</b>
	<b>Add:</b>		
1	Depreciation on Fixed Assets	74.43	116.77
2	Loss from Sale of or dealing with Banking assets	2.42	0.57
3	Amortisation of Govt. Security Premium	32.88	24.02
4	Income Tax Paid for Previous Year	-	7.22
5	Bad & Doubtful Debt Reserve	350.00	220.00
6	Investment Depreciation reserve against PMC Bank Investment	100.00	72.74
7	Special Reserve (Income Tax)	44.00	43.00
8	Assets write off	-	-
9	Investment Depreciation Reserve	165.00	300.00
10	Deferred Tax Expenses	-	40.10
11	Income Tax	251.00	225.00
12	Bad Debts Write off	-	1.30
13	Loss on sale / Redemption of Investment	98.13	7.72
	<b>Sub total</b>	<b>1,728.81</b>	<b>1,700.02</b>
	<b>Less:</b>		
1	Profit from sale of Banking Assets	0.26	0.48
2	Dividend Income	0.80	-
3	Excess Liability Written Back (Revaluation)	11.84	10.65
4	Deferred Tax Income	49.37	-
5	Excess provision for Income Tax written back	8.57	-
6	Other Provisions for receivable	0.66	3.70
7	Profit from sale of Investment- Non SLR	37.32	91.83
	<b>Sub total</b>	<b>108.82</b>	<b>106.67</b>
	<b>Operating profit before changes in Operating Assets</b>	<b>1,619.99</b>	<b>1,593.36</b>
<b>A-i)</b>	<b>(Increase) / Decrease in Operating Assets</b>		
1	Funds advanced to customers	3,466.94	1,512.06
2	Interest Receivable	-42.35	16.85
3	(Additions) / Deductions of Investments	-2,320.25	-1,937.45
4	Other Assets	204.13	-336.79
	<b>Sub total</b>	<b>1,308.48</b>	<b>-745.33</b>



<b>A-ii)</b>	<b>Increase / (Decrease) in Operating Liabilities</b>		
1	Deposits from Customers	-3090.83	486.48
2	Other Liabilities	-522.06	-44.57
		<b>-3,612.90</b>	<b>441.90</b>
	<b><u>Net Cash from Operating Activities</u></b>	<b>-684.43</b>	<b>1,289.93</b>
<b>B)</b>	<b>Cash flows from Investing Activities</b>		
1	Dividend received	0.80	5.25
2	(Purchase)/ Sale of Fixed Assets	-63.63	-177.76
	<b><u>Net Cash from Investing Activities</u></b>	<b>-62.83</b>	<b>-172.51</b>
<b>C)</b>	<b>Cash flows from Financing Activities</b>		
1	Share Capital	-64.66	-13.60
2	Payment of Dividend	-	-
3	Reserves & Funds	-458.15	-284.29
4	Borrowings	-	-
	<b><u>Net Cash from Financing Activities</u></b>	<b>-522.80</b>	<b>-297.89</b>
	<b><u>Net Increase / (Decrease) in Cash &amp; Cash Equivalents</u></b>	<b>-1,270.06</b>	<b>819.53</b>
	<b><u>Note:</u></b>		
	<b><u>Cash &amp; Cash Equivalents</u></b>	<b>31.03.2022</b>	<b>31.03.2023</b>
	Cash	717.26	699.84
	<b>Bank Balance</b>	<b>3,419.64</b>	<b>4,256.59</b>
	<b><u>Cash &amp; Cash Equivalents</u></b>	<b>4,136.90</b>	<b>4,956.43</b>
	<b><u>Net Increase / (Decrease) in Cash &amp; Cash Equivalents</u></b>	<b>-1,270.07</b>	<b>819.53</b>
	<b><u>Cash &amp; Cash Equivalents at the beginning of the year</u></b>	<b>5,406.97</b>	<b>4,136.91</b>
	<b><u>Cash &amp; Cash Equivalents at the end of the year</u></b>	<b>4,136.91</b>	<b>4,956.44</b>

VERIFIED  
AS PER OUR REPORT OF EVEN DATE

For VDA & ASSOCIATES  
Chartered Accountants  
FRN NO. 119179 W

CHAIRMAN

GOPAL RATHI  
VICE CHAIRMAN

CA DEEPAK CHANDAK  
Partner  
M.No 106397  
UDIN: 23106397BGYBGY1687

S.R.KARWA  
CHIEF EXECUTIVE OFFICER

Date: 08/05/2023  
Pune

Date: 21/04/2023  
Pune

### बँकेची वाटचाल

(रक्कमा कोटीत)

तपशील	२०१८-२०१९	२०१९-२०२०	२०२०-२०२१	२०२१-२०२२	२०२२-२०२३
वसूल भाग भांडवल	२०.२९	२०.५८	२०.८०	२०.१६	२०.०२
राखीव व अन्य निधी	८५.९१	९५.४५	१०५.८०	११५.४६	१२५.६१
स्वनिधी	१०६.२०	११६.०३	१२६.६०	१३५.६२	१४५.६३
ठेवी	७२५.११	७७५.७२	७९६.४०	७६५.४९	७७०.३६
कर्जे	५२२.५३	५४३.९१	५१३.०६	४७८.११	४६२.९९
रोख व गुंतवणूक	३११.०३	३४४.५२	४०६.३९	४१५.९५	४४४.१२
खेळते भांडवल	८६४.२८	९१७.७९	९४७.८३	९२१.०९	९३८.०६
निव्वळ नफा	७.५७	५.३३	५.१२	६.११	६.४२
थकबाकी %	३.९१%	४.६७%	५.५२%	८.१९%	७.४७%
निव्वळ एन.पी.ओ. %	०.००%	०.३६%	०.६४%	०.००%	०.००%
भांडवल पर्याप्तता %	१६.५४%	१७.८२%	१९.८८%	२३.१०%	२३.०८%
अग्रक्रम क्षेत्र कर्ज %	७०.२७%	६७.५६%	६२.०६%	६३.१८%	६९.८४%
दुर्बल घटक कर्ज %	१५.४९%	१७.६६%	१५.२४%	१२.९४%	१७.७५%
लाभांश %	१२%	— *	१०%	१२%	शिफारस १०%
शाखा संख्या १५+१	१६	१६	१६	१६	१६
(मुख्य कार्यालयासह)					
सभासद संख्या	१२१४५	११९७३	११८८०	११७१४	११८२६
सेवक संख्या	२१५	२०६	१९६	१८५	२०५
ऑडिट वर्ग	अ	अ	अ	अ	अ

\*सन २०१९-२०२० या आर्थिक वर्षासाठी लाभांश रिझर्व्ह बँकेचे निर्देशानुसार देण्यात आला नाही.

# महेश सहकारी बँक लि., पुणे

## माजी संचालक मंडळ

सन २०१५ ते २०२२



कै. श्री. पूनमचंद धूत  
अध्यक्ष



श्री. जुगलकिशोर पुंगलिया  
उपाध्यक्ष



श्री. जुगलकिशोर मालू



श्री. गोपाळ जाजू



श्री. अनिल राठी



श्री. जवाहरलाल बाहेती



श्री. गोपाळ राठी



श्री. गणेश मुंदडा



श्री. जितेंद्र राठी



श्री. अजय लहुडा



श्री. कमलकिशोर बियाणी



श्री. गणेश चुटके



श्री. सुनील जाधव



श्री. संभाजी कोलेकर



सी. ए. श्री. सत्यनारायण भट्ट  
तज्ञ संचालक



कै. अॅड. श्री. मनोहर माहेश्वरी  
तज्ञ संचालक



सौ. संगीता मणियार  
संचालिका



सौ. राधिका कासव  
संचालिका



श्री. नितीन देशमुख  
कार्यलक्षी संचालक



श्री. राजेंद्र लिमण  
कार्यलक्षी संचालक



## भावपूर्ण श्रद्धांजली

बँकेच्या अध्यक्षपदी कार्यरत असताना  
कै. श्री. पूनमचंद धूत यांचे दि. १६/०२/२०२३ रोजी  
आकस्मिक निधन झाले. त्यांचे कुटुंबीयांचे  
दुःखात बँकेचे सर्व संचालक व सेवक सहभागी  
आहेत. ईश्वर त्यांचे आत्म्यास शांती देवो.





➤ दि. १८/०९/२०२२ - बँकेच्या सुवर्णमहोत्सवी वर्षानिमित्त आयोजित भव्य रक्तदान शिबिरास मा.श्री. शामजी सोनी, नागपूर-सभापती, अखिल भारतीय माहेश्वरी महासभा, संचालक मंडळ सदस्य व इतर मान्यवर.



➤ दि. २५/०८/२०२२ - बँकेच्या सुवर्णमहोत्सवी वर्षानिमित्त आयोजित, श्री. शैलेश लोढाकृत हास्यकवी संमेलन व ग्राहक मेळाव्यास उपस्थित संचालक मंडळ सदस्य व इतर मान्यवर.

# Mahesh Sahakari Bank Ltd., Pune

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