



सभासदो के लिए विशेष सूचना

१) यदि किसी सदस्य को उपरोक्त निर्दिष्ट विषयसूची तथा बैंक के आर्थिक विवरण पर सुझाव देना हो, तो वह अपने सुझाव लिखित रूप में बैंक के प्रधान कार्यालय में प्रस्तावित सभा तिथि के ७ दिन पूर्व भेजने की कृपा करें ।

२) जिन सदस्योंको गत दो वर्ष से लामांश प्राप्त नही हुआ है वे कृपया अपने लामांश पत्र मुख्य कार्यालय के अंश विभाग से प्राप्त करें ।

३) सभासदों को लामांश की रकम सीधे उनके खाते में जमा करने की सुविधा प्राप्त करने के लिए कृपया अपना खाता क्रमांक, खाते का प्रकार एवं शाखा का नाम मुख्य कार्यालय के अंश विभाग को लिखीत रूप में सुचित करें ।

४) बैंक के सभी जमा खातों में नामांकन की सुविधा उपलब्ध है, कृपया इसका लाभ उठाईये। यदि आपने अपने खातों में नामांकन नहीं दिया है, तो संबंधित शाखा में आवश्यक नामांकन फॉर्म भरकर सुविधा प्राप्त करें ।

५) जिन सदस्यों का पंजीकृत पता बदला हो, वे कृपया इसकी जानकारी लिखित रूप में प्रधान कार्यालय के अंशविभाग में प्रस्तुत करें ।

६) जिन सदस्यों का केवल एक अंश ₹ ५०/- का है, उनसे नम्र निवेदन है की वे अपना अंशदान बढ़ाकर नये उप-नियम अनुसार कम से कम ₹ २००/- (४ अंश) करें ।

७) मल्टिस्टेट को ऑप सोसायटीज अॅक्ट के प्रावधान नुसार संस्था का सदस्य (अंशधारक) यदि लगातार तीन वर्ष वार्षिक सर्वसाधारण सभा में अनुपस्थित रहता है तथा ऐसी अनुपस्थिती वार्षिक सर्वसाधारण सभाद्वारा मान्य न करने पर उनका सदस्यत्व अपने आप समाप्त होता है। सभासद द्वारा इसकी नोंद ली जाये तथा अपनी अनुपस्थिती की लिखित सूचना भेजे।

निगम व्यवस्थापन (Corporate Governance)

विभिन्न उप - समितियां एवं उनके कार्य		
1	कार्यकारी समिती (7 सदस्यीय + मुख्य कार्य. अधिकारी) सभाएं : 07	<ul style="list-style-type: none"> रिजर्व बैंक के दिशानिर्देशन नुसार दैनंदिन कामकाज का परिचालन आर्थिक स्थिती की प्रतिमाह समिक्षा कर्म वसुली तथा संगणकप्रणाली की समिक्षा
2	अंकेक्षण समिती (5 सदस्यीय जिसमें 1 सनदी लेखा पदवी विभूषित, 2 वकील + मुख्य कार्य. अधिकारी) सभाएं : 04	<ul style="list-style-type: none"> आंतरिक तथा वैधानिक लेखा परीक्षकों के निष्कर्षों की समिक्षा इतिमी अंकेक्षण अहवाल की समिक्षा कर संगणक प्रणाली में सुधार हेतु मार्गदर्शन अंकेक्षण पहाल दोष दुरूस्ती अहवाल की समिक्षा
3	केंद्रीय कर्म समिती (5 सदस्यीय + मुख्य. कार्य. अधिकारी) सभाएं : 04	<ul style="list-style-type: none"> प्रास कर प्रक्रणकों की समिक्षा करके कर्म मंजूरी प्रक्रिया पूर्ण करना
4	कर्मचारी उप-समिती (5 सदस्यीय + मुख्य. कार्य. अधिकारी) सभाएं : 11	<ul style="list-style-type: none"> कर्मचारी/अधिकारी वर्ग सेवानियम/प्रशिक्षण, वेतनश्रेणी तथा अन्य सुविधाओं बाबत निर्णय करना

सांख्यिकीय अहवाल - दि. 31.03.2022 की स्थिती

स्थापना वर्ष/तिथी	-	20.6.1962	(एम.एस.को-ऑप. अॅक्ट 1960)
बैंक का पंजीयन क्रमांक/तिथी (मल्टीस्टेट में परिवर्तन)	-	एम.एस.सी.एस./सी.आर./ 126/2001 दि. 21.03.2001	
रिजर्व बैंक का परवाना क्रमांक तिथी	-	सुबीडी/एमएम/959-पी दि. 7 जनवरी 1988	
बैंक का कार्यक्षेत्र	-	महाराष्ट्र, मध्यप्रदेश तथा छत्तीसगढ राज्य में रायपुर तथा दुर्ग	
मुख्यालय सहित शाखाएँ	-	45 शाखाएं	
सदस्य संख्या - 75529	-	नियमित 74449/नामधारी सदस्य 1080	
	-	(रुपये लाखों में)	
अंशपूजी	-	2746.17	
आरक्षितियां तथा अधिशेष	-	14317.96	
अमानतें : रु. 168649.34	-	46667.64	बचत खाता
	-	21925.74	चाचू खाता
	-	100055.96	मुदती खाता
ऋण वितरण : रु. 88183.76	-	86785.07	तारणपर
	-	1398.69	बिनातारण पर
प्राथमिक क्षेत्र का अनुपात	-	63.88%	
दुर्बल घटक का अनुपात	-	11.02%	
ग्रॉस एन.पी.ए. /नेट एन.पी.ए.	-	10089.64/ 4095.37	
एन.पी.ए. अनुपात (ग्रॉस)	-	11.44%	
एन.पी.ए. अनुपात (नेट)	-	4.98%	
निवल लाभ	-	257.52	
कार्यशील पूंजी	-	189024.69	
सी.आर.ए.आर. अनुपात	-	11.89%	
कुल कर्मचारी	-	388	
	-	वरिष्ठ - 158	
	-	अन्य - 230	



संचालक मंडल तथा उपसमिती सभाओं का विवरण

अहवाल वर्ष में संचालक मंडल की कुल 13 सभाएं तथा उपसमितीयों की 26 सभाएं संपन्न हुयी । मुख्य कार्यालय स्तर पर हुयी इन सभाओं में संचालकों के उपस्थिती का विवरण निम्ननुसार है :

अ.क्र.	विद्यमान संचालक का नाम	सदस्योंकी उपस्थिती			
		संचालक मंडल सभा कुलसभा	उपस्थिती	उपसमिती सभा कुलसभा	उपस्थिती
1	श्री. संजय भेंडे (अध्यक्ष)	13	13	26	26
2	श्री. राजेश लखोटीया (उपाध्यक्ष)	13	11	26	23
3	श्री. रवींद्र बोकारे	13	12	19	18
4	श्री. निळकंठ देवांगण	13	12	00	00
5	श्री. गिरीश व्यास	13	10	12	11
6	श्री. तुषारकांती डबले (CA)	13	13	19	17
7	श्री. वासुदेव मातु	13	00	07	00
8	श्री. तरुण सावता	13	08	07	06
9	सी. पुनम चांडक (CA)	13	12	11	06
10	डॉ. अनुप चारुदत्तजी सगदेव (CA)	13	00	00	00
11	अॅड. संजय चंद्रकांतभाई ठाकर	13	08	04	03
12	श्री. अशोक रामस्वरुप अग्रवाल (गोयल)	13	11	11	09
13	श्री हेमंत धदमानाथजी चाफळे	13	11	-	-
14	श्री. रमेश जवरीलाल पसारी	13	13	01	01
15	श्री. अनिलकुमार टिकमदासजी गोविंदानी	13	12	05	02
16	अॅड. सुप्रिया सुमंत पुणतांबेकर	13	13	04	01

बोर्ड ऑफ मॅनेजमेंट (BOM) सभाओं का विवरण

अ.क्र.	विद्यमान संचालक / सदस्य का नाम	कुलसभा	उपस्थिती
1	श्री. तुषारकांती डबले, अध्यक्ष-BOM Committee	11	11
2	श्री. अशोक अग्रवाल (गोयल), संचालक-BOM Committee	11	09
3	श्री. भास्कर भोतीबाघे, सहाय-BOM Committee	11	01
4	श्री. मकरंद पांडरीपांडे, सहाय-BOM Committee	11	11
5	श्री. राजेंद्र वसंत. सहाय-BOM Committee	11	05

संचालक सदस्यों का निवास पता एवं संपर्क क्रमांक

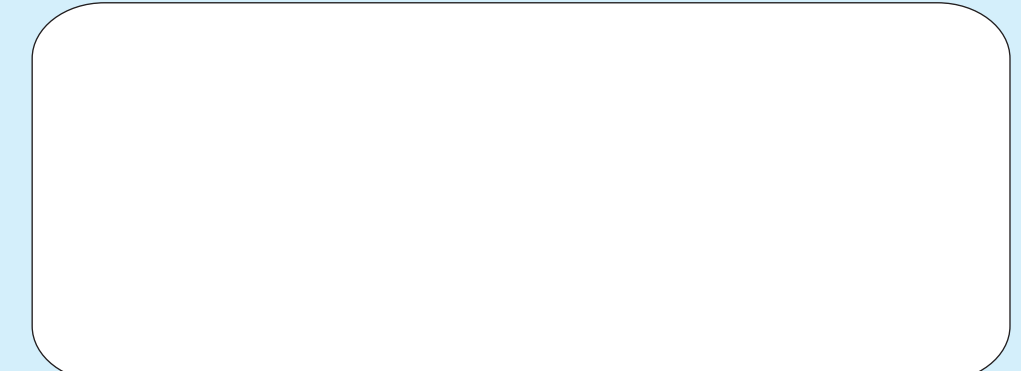
अध्यक्ष	प्रा. श्री. संजय नट्युजी भेंडे 26, श्री छत्रपतीनगर, एन.आय.टी. गाईड के पास, नागपुर-15	मोबा. 9423105056, 9075018102
उपाध्यक्ष	श्री. राजेश के. लखोटिया जी 102, कृष्णकुंज, गोरेपेट, नागपुर	निवास 2533770 कार्या. 2723333 मोबा. 9822723333
संचालक	श्री. रवींद्र प्रभाकरराव बोकारे 35, फ्रेन्ड्स लेआऊट, दोनदयानगर, नागपुर श्री. निळकंठ फिरुरामजी देवांगण 1537, महर्षी दयानंद नगर, बिनाकी रोड, नागपुर श्री. गिरीश बच्चराजजी व्यास 901, कमल पलेस, सेंट्रल बाजार रोड, रामदासनगर, नागपुर श्री. तुषारकांती प्रभाकरराव डबले (CA) प्लॉट नं. 6, लेआऊट नं. 4, जयप्रकाशनगर, खामता, नागपुर श्री. वासुदेव भंवरलालजी मातु 44, एन.जे.सी. अपार्टमेंट, लाल ईंमली चौक, गांधीबाग, नागपुर श्री. तरुण छगनलालजी सावता 145, क्रेटा कॉलनी, लकडगांव, नागपुर सी. पुनम शैलेषजी चांडक (CA) 101-ए, अभिनव रेसिडन्सी, प्लॉट नं. बी-1, लक्ष्मीनगर, नागपुर डॉ. अनुप चारुदत्तजी सगदेव (CA) सी. आर. सगदेव अॅड कंपनी प्रभा निवास, जेल रोड, राहटे कॉलनी, नागपुर अॅड. संजय चंद्रकांतभाई ठाकर 220, दंढोली, स्वामी नारायण स्कूल के पास पूर्व बंधान नगर, नागपुर श्री. अशोक रामस्वरुप अग्रवाल (गोयल) एच बी 1, गुलमोहर, हिस्सोंफ कॉलेज के पास, सिड्विल लॉटेज, नागपुर श्री हेमंत पदमानाथजी चाफळे 50, रवींद्र नगर, नागपुर श्री. रमेश जवरीलाल पसारी जयलक्ष्मी सोसायटी, फ्लॉट नं 205, टेलिफोन एक्सचेंज चौक, सेंट्रल अॅल्हेनु, नागपुर श्री. अनिलकुमार टिकमदासजी गोविंदानी एक-1, अनुजा अपार्टमेंट-2, कोठारी ले आऊट, भारतीय स्टेट बैंक के पीछे, उमरेड अॅड. सुप्रिया सुमंत पुणतांबेकर 15, प्राजन्त, इंड्रप्रथ हाऊसिंग सोसायटी, राजत बाडी के पास, स्वावलंबीनगर, नागपुर	निवास 2230615 मोबा. 9422113566 मोबा. 9922730684 निवास 2451378 कार्या. 2728100 मोबा. 9373222215 निवास 2290234 कार्या. 2286399 मोबा. 9422108795 निवास 2680894 कार्या. 2763407 मोबा. 9373108020 निवास 2761344 कार्या. 2761281 मोबा. 9423106188 मोबा. 9371193165 निवास 2250605 कार्या. 2447757 मोबा. 9923410000, 7756914760 निवास 2681004 कार्या. 2762541 मोबा. 9823011182 निवास 2552562कार्या. 2527749 मोबा. 9823053871 निवास 2294414 कार्या. 2226686 मोबा. 9422111446 कार्या. 2776115 मोबा. 9373100366 निवास 07116-244053 कार्या. 07116-243851 मोबा. 9850297947 निवास 2294934 मोबा. 9326687887
मुख्य कार्यकारी अधिकारी	श्री. सुभाष वामनराव गोखोले 39,एसई रेले कॉलनी, लेआऊट नं 1, रामानाथापनगर नागपुर-22	मोबा. 7350009767

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79, डॉ. आंबेडकर चौक, सेन्ट्रल अॅल्हेनु, नागपुर-8
दुरध्वनी क्रमांक : 0712 - 2764313
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विश्वसनीयता ही हमारी पूंजी है।

75 आजादी का अमृत महोत्सव

ऐसी उड़ान, जॉ करे आपको अधिक गतिमान... 1 अप्रैल 2021 से 31 मार्च 2022

वार्षिक प्रतिवेदन

आत्मिय भागधारक बन्धुगण, सस्नेह वंदे !

नागपुर नागरिक सहकारी बैंक लि. की 60 वीं अर्थात हिरक महोत्सवी वार्षिक आमसभा में आप सभी मा-सभासद सदस्योंका मैं अपने संचालक साथियों की ओर से हार्दिक स्वागत करता हूं। हम सभी के लिए यह गौरव का पर्व है कि, अपनी बैंक आलोच्य वर्षमें हिरक महोत्सवी वर्ष मना रही है। 6 दशक पूर्व नागपुर के कुछ सेवा समर्पित कार्यकर्ताओं ने लगाया हुआ छोटासा पौधा, जिसे आपने अपने विश्वास और सहयोग से सिंचा और देखते देखते यह एक विशाल वटवृक्ष में परिवर्तित होकर, आपकी बैंक आज सफलता के अनेक कीर्तिमान स्थापित करते हुए मध्य भारत के सहकारी बैंकिंग जगत के समुच्च मील का पत्थर बनी है।



प्रा. संजय भेंडे, अध्यक्ष

वर्तमान परिदृश्य में भारतीय अर्थव्यवस्था :-

विगत काल में कोविड महामारी का प्रकोप अपने चरमसीमा पर होने के बावजूद भी देश में अर्थव्यवस्था वृद्धि की गती स्थिर रही। संपूर्ण देश में सफलतापूर्वक चलाया गया टीकाकरण अभियान एवं लॉकडाउन से चरणवार दी गई सहुलियत इससे हमारा विकास दर यह विगत वर्ष की तुलना में निश्चित प्रबल हुआ है। सामान्य हो रही देश की अर्थव्यवस्था, उत्पादनों की बढ़ती मांग एवं परिस्थिती को अनुकूल राष्ट्रीय वित्त धोरण इसका एकजित परिणाम भारतीय अर्थव्यवस्था की दृढीकरण पर हुआ है। हमारा सकल राष्ट्रीय उत्पादन गत वर्ष के (-) 8.7 प्रतिशत से वर्ष 2021.22 में 8.9 प्रतिशत पर पहुंचा। कृषि क्षेत्र में हुआ विक्रमी अनाज उत्पादन, अनुकूल मानसून एवं केंद्र शासन की उद्योगों के प्रति सकारात्मक नीतियां इससे जीडीपी में 3.9 प्रतिशत की बढ़त यह देश की ताकद साबित हुआ है।

आत्मनिर्भरता के प्रति बैंक की प्रतिबध्दता! :-

आज संपूर्ण भारत वर्ष अपने स्वाधीनता का अमृतमहोत्सवी पर्व मना रहा है। मातृभूमि की सेवा में अपने सर्वस्व का बलिदान करनेवाले ज्ञात-अज्ञात असंख्य क्रांतिवीरों का स्मरण एवं सम्मान कर, अगले 25 वर्षों में आझादी की शताब्दि में हमने स्वयं को जहां पाना है, ऐसी आत्मनिर्भर भारत की राह मा.प्रधानमंत्री श्री नरेंद्रजी मोदी ने हमारे समुच्च रखी है। इस संकल्प पर्व में अपने बैंक ने 60 वर्ष का लंबा पडाव पार कर, हिरक महोत्सवी वर्ष में अवतीर्ण होना यह मात्र संयोग नहीं है, अपितु प्रधानमंत्री जी के आवाहन अनुरुप हमने भी बैंक को आत्मनिर्भरता की ओर बढ़ाने का संकल्प लेकर इसे चुनौतिसवरुप स्वीकारा है। 60 वीं वर्षगांठ पर अपने सभासद-ग्राहक परिवार का अभिनन्दन करते समय मुझे दृढ विश्वास है कि, आनेवाले दिनोंमें नागपुर नागरिक सहकारी बैंक को "आर्थिक रूप से मजबुत और अच्छी तरह से प्रबंधित" (Financially Sound and well managed bank) बनाने में आप नि:संदेह हरसंभव योगदान देंगे।

आपसे अनुरोध है की अहवाल वर्ष का यह प्रतिवेदन बढती स्पर्धा एवं प्रतिकुलता में अपनी वित्तिय सक्षमता निश्चित साबित करेगा इसके लिए आप आश्वस्त रहें।

वर्ष 2021-22 : बैंक की विशेषताएं :-

अ) बैंक का कुल मिश्र व्यवसाय दि.31 मार्च,2021 के रु. 2544.63 करोड से मार्च 2022 में 2568.32 करोड पर पहुंचा है।

आ) बैंक का ऋण एवं अग्रिम वितरण व्यवसाय गतवर्ष के रु. 851.07 करोड से आलोच्च वर्ष में रु 881.83 करोड पर स्थिर हुआ है, जो 3.6 प्रतिशत की वृद्धि दर्शाता है।

इ) आलोच्च वर्ष में ,घकीत ऋण वसुली अभियान में कर्मचारी एवं संचालकों के साधिक प्रयासों से, इस वर्ष बैंक का सकल एनपीए (Gross NPA) रु.100.89 करोड है। सकल अनुपादित कर्ज का कुल कर्ज वितरण राशी से प्रमाण यह विगत वर्ष के 16.06 प्रतिशत से इस अहवाल वर्ष में 11.44 प्रतिशत तक आना एवं बैंक का नेट एनपीए मात्र 4.98 प्रतिशत तक सीमित होना, यह अपने आप उल्लेखनीय सुधार है।

ई) आलोच्च वर्ष में बैंक की अंशपूजी में रु.96 लक्ष की हुई बढौती, बैंक का मजबुत पुंजी पर्याप्तता अनुपात (CAR), ब्याजदर की स्पर्धा में भी विश्वसनीयता को प्राथमिकता देने मे सक्षम बढती अमानतें और प्रतिकुल वातावरण में भी आवश्यक तथा पर्याप्त से अधिक किए गये प्रावधान (Provisions) के बावजूद बैंक ने कमाया हुआ मुनाफ़ा अपने बैंक की सक्षमता साबित करता है।

पारदर्शी एवं सुरक्षित बैंकिंग ! :-

बैंक को अंदरूनी सॉफ्टवेअर तथा हार्डवेअर में सुरक्षितता तथा ग्राहकों के आधुनिक बैंकींग के अधिकार को मजबुती प्रदान करने में बैंक का आयटी विभाग हर समय चौकन्ना रहता है। आपात्कालिन परिस्थिती में भी बैंकींग व्यवस्था एवं संरचना खंडीत ना हो, इस का ध्यान रखते हुए बैंक ने रिझर्व बैंक के मानदंडों के तहत बैंक की डीआर साईट (Disaster Recovery) पूर्णतः सुसज्ज है।

ग्राहकों के समय की किमत जानते हुए बैंक ने प्रथम चरण में, 12 शाखाओं में श्रीग्रही Hitachi कंपनी की रिसायक्लर मशीन लगाने का निर्णय लिया है, जिससे ग्राहकों को प्रतिदिन रु.50,000/- तक की नगद जमा एवं रु.20,000/- तक की नगद निकासी तात्काल संभव होगी। नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया (NPCI) द्वारा बैंक के सभी एटीएम को प्राप्त EMV Certification के तहत, ग्राहक सुरक्षा सर्वतोपरी को प्राधान्य देते हुए, उन्हें अदा किए गये डेवीट कार्ड पूर्णतः सुरक्षित है। सायबर सिक्युरिटी फ्रेमवर्क के अंतर्गत सभी शाखाओं में स्थापित किए गए कंप्यूटरस एवं संबंधित अडवायवत उपकरण यह ग्राहकों की वैधानिक वितलसुरक्षा के साथ बैंक डेटा को भी 24X7 सुरक्षा देने में सक्षम है।

व्यवस्थापन समिती की स्थापना (Board of Management -BOM) :-

भारतीय रिझर्व बैंक से प्राप्त परिपत्रक अनुसार नागरी सहकारी बैंकों का व्यवस्थापन तथा उनका बैंकींग विषयक कार्य सुचारु एवं पेशेवर प्रबंधन पध्दती से युक्त हो इस उद्देश से बैंकिंग संबंधी विशेष ज्ञान एवं व्यावहारिक अनुभवी व्यक्तियों का समावेश कर व्यवस्थापन समिती (Board of Management) का गठन करने का निर्देश बैंक को प्राप्त हुआ था। उसके तहत बैंक ने जुन 2021 से नई व्यवस्थापन समिती का गठन किया है जिसमें विद्यमान संचालक मंडल के दो सदस्य एवं आर्थिक /बैंकिंग /आयटी क्षेत्र के तीन तज्ज्ञ व्यक्तियों का समावेश है।

वार्षिक सर्वसाधारण सभा की सूचना

नागपुर नागरिक सहकारी बैंक लि. नागपुर की वार्षिक सर्वसाधारण सभा यह **शनिवार दि. 30 जुलाई, 2022** को सुबह 11.00 बजे संपन्न होगी। गणपुर्ति के अभाव में स्थगित सभा उसी दिन सुबह 11.30 बजे संपन्न होगी । संस्थगित सभा के लिए गणपुर्ति की आवश्यकता नहीं रहेगी । सभा में निम्नलिखित विषयों पर विचार किया जायेगा । सभी सदस्यों से प्रार्थना है कि वे निर्धारित समय पर सभा में उपस्थित रहें ।

- विषय सूची :-**
- दि. 24 दिसंबर 2021 को संपन्न वार्षिक सर्वसाधारण सभा के कार्यवृत्त को स्वीकृती प्रदान करना ।
 - आर्थिक वर्ष 2021 - 2022 के बैंक का अंकेक्षित प्रतिवेदन, नफा-नुकसान पत्रक तथा संतुलन पत्रिका को स्वीकृति प्रदान करना ।
 - बैंक का सन 2021-2022 का अंकेक्षण अहवाल एवं विगत वर्ष का अनुपालन अहवाल प्रस्तुत करना ।
 - बैंक के सन 2021-2022 के निम्ननिश्चित लाभ विनियोजन को मंजूरी प्रदान करना ।

Net Profit for the year 31.03.2022	₹ 2,57,51,877.13
1. Statutory Reserve Fund @25%	₹ 64,37,969.28
2. Reserve for Unforseen Losses @ 10%	₹ 25,75,187.71
3. Education Fund (NCUI) @ 1%	₹ 2,57,518.77
4. Building Fund	₹ 10,23,682.60
5. Investment Fluctuation Reserve	₹ 1,50,00,000.00
6. Charly Fund @1%	₹ 2,57,518.77
7. Honorarium	₹ 2,00,000.00
TOTAL :	₹ 2,57,51,877.13

5. आर्थिक वर्ष 2022-2023 के लिये संचालक मंडल द्वारा प्रस्तावित अंदाज पत्रक को स्वीकृति प्रदान करना ।

6. वैधानिक अंकेक्षण द्वारा प्रमाणित बुझीत कर्ज राशी (Bad-Debts) ₹ 1,66,44,318.45 को अपलेखित करने हेतु मंजूरी प्रदान करना ।

7. अंकेक्षण हेतु 2022-2023 के लिए वैधानिक लेखा-परीक्षकों (Statutory Auditors) की नियुक्ति करना ।

8. अध्यक्ष महोदय की अनुमति से अन्य विषय ।

संचालक मंडल के आदेशानुसार
सुभाष गोडबोले
(मुख्य कार्यकारी अधिकारी)

दिनांक : 28/06/2022

विशेष सूचना : यदि किसी सदस्य को उपरोक्त निर्दिष्ट विषयसूची तथा बैंक के आर्थिक विवरण पर सुझाव देना हो, तो वह अपने सुझाव लिखित रूप में बैंक के प्रधान कार्यालय में प्रस्तावित सभा तिथि के 7 दिन पूर्व भेजने की कृपा करें ।

तदनुसार 5 सदस्यीय बोर्ड ऑफ मॅनेजमेंट की समिती में संचालकद्वयी सीए श्री तुषारकांती डबले, श्री अशोककुमार अग्रवाल (गोयल) एवं समिती के सग्रह्य रुपमें श्री भास्कर भोतीबाघे, श्री मकरंद पांडरीपांडे तथा श्री राजेंद्र वसंतल कार्यरत है। अहवाल वर्ष में बोर्ड ऑफ मॅनेजमेंट समिती की 11 सभाएं संपन्न हुई।

संचालक ऋण :-

विदीत है की, अपने बैंक की स्वस्थ एवं निकोप परंपरा के अनुचार बैंक के किसी भी संचालक ने अपने बैंक से किसी भी प्रकार का कोई ऋण नहीं लिया है, जो अपने उपविधि में भी समाविष्ट है।

कार्यतत्पर कर्मचारीवृदः--

बैंक के हिरक महोत्सवी वर्ष तक के सफर में जहां समय समय पर मिले संचालक मंडल का नेतृत्व कारणीभूत रहा है, वहां विभिन्न नीतियों को कार्यान्वित करने में कारगर ठहरे अपने अधिकारी-कर्मचारीयों का योगदान भी बुलंदी को छूनेवाला है। इस अहवाल वर्ष में बैंक कर्मचारीओं ने व्यवसाय वृद्धिमें, विशेषतः धकीत कर्ज वसुली में मजबूत प्रयास कर बैंक को निश्चित रूप में सम्मानजनक स्थितीमें खडा किया है, जो सर्वथा अभिनन्दनपात्र है।

संवेदना :-

अहवाल वर्ष में दिवंगत सम्माननीय सदस्यों व कर्मचारियों के प्रति बैंक संवेदना व्यक्त करती है। उनके परिवारजनों पर आई इस दुखद घडीमें बैंक का संचालक मंडल तथा सभासद परिवार सहभागी है।

आभार :-

केंद्रीय शासन,महाराष्ट्र-मध्यप्रदेश-छत्तीसगड शासन, भारतीय रिझर्व बैंक-मुंबई, नागपुर तथा भोपाल कार्यालय, केंद्रीय निबंधक, नॅशनल फेडरेशन ऑफ अर्बन को-ऑप बैंस अॅन्ड क्रेडीट सोसायटीज लि.नई दिल्ली इनका बैंक को समय समय पर जो मार्गदर्शन मिला है उसके लिए संचालक मंडल की ओर से मैं आभार प्रकट करता हूं। महाराष्ट्र तथा मध्यप्रदेश राज्य सहकारी बैंक असोसिएशन एवं फेडरेशन के मा. अधिकारी, बैंक कार्यक्षेत्र में कार्यरत सहकार विभाग, सिडको कार्यालय के सभी अधिकारीओंके प्रती हम आभारी है। बैंक के सभी नियमित अंशधारक, अमानतदार,ऋणधारक एवं अन्य सभी ग्राहकोंद्वारा प्राप्त सद्भावना तथा सहयोग के लिए हम आभारी है। बैंक स्थापना समय से प्रत्येक संचालक मंडलपर रहे सभी मा.अध्यक्ष ,उपाध्यक्ष एवं संचालक सदस्योंसे मिले योगदान एवं मार्गदर्शन के लिए भी हम आभारी है। बैंक के विद्यमान बोर्ड ऑफ मॅनेजमेन्ट के मा. सदस्य गण, वैधानिक लेखा परीक्षक मे. पी.जी.जोशी अॅन्ड कंपनी का तथा सभी चार्टर्ड अकाउन्टंट कंपनी, कानुनी क्षेत्र के हमारे सहयोगी सभी अॅडव्होकेट एवं हमारे मकानमालिक बन्धुओं का हम सहृदय आभार प्रकट करते है। अखबार पत्रिकाएं तथा ट्रुक्-श्राथ्य माध्यमके सभी प्रतिनिधियों के प्रति हम कृतज्ञ है। बैंक के सभी अधिकारी तथा कर्मचारीओंद्वारा प्राप्त योगदान के लिए मैं उनकी प्रशंसा करता ह



(Amount in ₹)

FORM - A

Previous Year 31.03.2021	CAPITAL AND LIABILITIES	Schedules	As on 31.03.2022	Previous Year 31.03.2021	PROPERTY AND ASSETS	Schedules	As on 31.03.2022
26,50,75,050.00	1. CAPITAL	A	27,46,17,450.00	13,79,69,965.00	1. CASH		10,32,33,771.00
1,38,14,99,919.02	2. RESERVE FUND AND OTHER RESERVES	B	1,43,17,96,202.80	3,22,17,53,558.37	2. BALANCES WITH OTHER BANKS	H	5,56,73,80,819.50
-	3. PRINCIPAL /SUBSIDIARY STATE PARTNERSHIP		-	20,00,00,000.00	3. MONEY AT CALL & SHORT NOTICE		-
16,93,56,48,717.72	4. DEPOSITS & OTHER ACCOUNTS	C	16,86,49,33,854.58	6,03,25,23,507.00	4. INVESTMENTS	I	3,71,15,68,549.50
(65,470.58)	5. BORROWINGS		-	-	5. INVESTMENT OUT OF PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND		-
-	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		-	8,51,07,02,377.53	6. ADVANCES	J	8,81,83,75,512.79
-	7. BRANCH ADJUSTMENTS		-	24,03,51,599.21	7. INTEREST RECEIVABLE	K	19,80,19,648.61
12,00,51,864.79	8. OVERDUE INTEREST RESERVE		7,16,18,502.29	-	8. BILLS RECEIVABLE BEING BILLS /COLLECTION AS PER CONTRA		-
34,64,230.49	9. INTEREST ACCURED & PAYABLE		8,09,949.88	-	9. BRANCH FUND ACCOUNT		-
24,28,32,608.25	10. OTHER LIABILITIES	D	34,96,22,287.04	42,13,73,846.26	10. PREMISES LESS DEPRECIATION	L	39,32,21,628.90
3,74,45,529.45	11. PROFIT & LOSS ACCOUNT		3,74,45,529.45	9,03,43,925.71	11. FURNITURE & FIXTURE LESS DEPRECIATION	M	9,85,10,178.19
	Balance as per last Balance Sheet Less: Appropriations during the year		93,61,382.00	12,21,15,781.06	12. OTHER ASSETS	N	8,37,77,207.23
	1. 25% For Statutory Reserve Fund		37,44,553.00	88,17,889.00	13. DEFERRED TAX ASSETS		4,50,62,808.00
	2. 10% Contingent Fund		3,74,455.00	-	14. NON BANKING ASSETS ACQUIRED SATISFACTION OF CLAIMS (STATING OF VALUATION)		-
	3. 1% Education Fund		3,74,455.00	-	15. PROFIT & LOSS		-
	4. Investment Fluctuation Fund		0.00	-			-
	5. Building Fund		1,32,95,000.00	-			-
	6. Dividend Payable @5%		3,74,455.00	-			-
	7. Charity Fund		3,74,455.00	-			-
	8. General Reserve		1,00,95,684.45	-			-
	9. Honorarium		2,00,000.00	-			-
	Profit for the Year 2021-22		4,36,22,277.13	-			-
	Less : Transfer to IFR		1,78,70,400.00	-			-
	Surplus Profit		2,57,51,877.13	-			-
18,98,59,52,449.14	GRAND TOTAL		19,01,91,50,123.72	18,98,59,52,449.14	GRAND TOTAL		19,01,91,50,123.72
i) Contingent Liabilities		G	60,57,46,586.95				
ii) Others							

Significant Accounting Policies & Notes on account are forming part of the Balance Sheet.

* Grouping and Sub Grouping in Balance Sheet and Profit & Loss account is rearranged based on Revised Guidelines / Directives as received from RBI during current Financial Year. As per our report of even date attached

FOR P.G. JOSHI & CO. S.P. Potnis S. W. Godbole Ashok Agrawal (Goyal) Rajesh Lakhota Sanjay Bhende
 Firm Regd. No. 104416W General Manager Chief Executive Officer Director Vice Chairman Chairman
 Chartered Accountants

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2022

FORM - B

(Amount in ₹)

Previous Year 31.03.2021	EXPENDITURE	Schedules	Current Year 31.03.2022	Previous Year 31.03.2021	INCOME	Schedules	Current Year 31.03.2022
84,40,44,983.46	1. INTEREST ON DEPOSITS	1	74,19,86,466.79	1,25,70,87,226.68	1. INTEREST & DISCOUNT	11	1,22,33,61,650.20
26,37,29,915.50	2. SALARIES & ALLOWANCES AND PROVIDENT FUND	2	25,30,86,251.40	-	2. DIVIDEND		-
4,19,900.00	3. DIRECTOR & LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	3	5,16,450.00	1,81,20,951.56	3. COMMISSION EXCHANGE & BROKERAGE	12	2,48,84,529.59
4,73,71,327.89	4. RENT, TAXES, INSURANCE & LIGHTING ETC	4	5,57,20,971.83	2,64,75,879.22	4. PROFIT ON SALE OF INVESTMENT	13	7,05,23,824.83
13,64,841.25	5. LAW CHARGES		20,54,891.36	-	5. INCOME FROM BANKING ASSETS	14	-
87,22,770.84	6. POSTAGE, TELEGRAMS & TELEPHONE CHARGES	5	81,33,541.20	12,30,66,535.76	6. OTHER RECEIPTS	15	29,72,66,333.05
61,19,309.00	7. AUDITORS FEE		63,33,432.00	-			-
6,59,66,402.70	8. DEPRECIATION & REPAIRS TO PROPERTY	6	6,59,04,190.52	-			-
49,76,409.21	9. STATIONERY, PRINTING & ADVERTISEMENT ETC	7	38,52,639.44	-			-
97,53,262.19	10. LOSS FROM SALE OF ASSETS & INVESTMENTS	8	4,78,57,492.76	-			-
5,33,58,199.24	11. OTHER EXPENDITURE	9	14,59,95,205.07	-			-
4,57,08,323.65	12. PROVISION & CONTINGENCIES	10	23,75,17,447.17	-			-
7,32,14,948.29	NET PROFIT BEFORE INCOME TAX		4,70,77,358.13	-			-
1,42,47,50,593.22	TOTAL		1,61,60,36,337.67	1,42,47,50,593.22	TOTAL		1,61,60,36,337.67
2,00,17,473.84	13. INCOME TAX PAID		3,97,00,000.00	7,32,14,948.29	PROFIT BEFORE INCOME TAX		4,70,77,358.13
1,57,51,945.00	14. DEFERRED TAX LIABILITY		-	-	7. DEFERRED TAX		3,62,44,919.00
3,74,45,529.45	NET PROFIT AFTER TAX		4,36,22,277.13	-			-
7,32,14,948.29	GRAND TOTAL		8,33,22,277.13	7,32,14,948.29	GRAND TOTAL		8,33,22,277.13

Significant Accounting Policies & Notes on account are forming part of the Balance Sheet.

As per our report of even date attached

For P.G. Joshi & Co. CA Ashutosh Joshi S.P. Potnis S. W. Godbole Ashok Agrawal (Goyal) Rajesh Lakhota Sanjay Bhende
 Chartered Accountants Partner General Manager Chief Executive Officer Director Vice Chairman Chairman
 FRN 104416W Membership No. 036193
 Statutory Auditors UDIN : 22038193ALVKNZ1310

SCHEDULE OF BALANCE SHEET

31.03.2021	LIABILITY	31.03.2022
50,00,00,000.00	A) CAPITAL :	
	i) Authorised Capital	50,00,00,000.00
	Shares of Rs.50/- each	10000000
26,50,75,050.00	ii) Subscribed Capital	27,46,17,450.00
		54,92,349.00
26,50,75,050.00	iii) Amount Called up	27,46,17,450.00
		5492349

31.03.2021	B) RESERVE FUND AND OTHER RESERVES:	31.03.2022
24,59,84,376.77	a) Statutory Reserve	25,53,91,568.77
7,21,89,004.00	b) Reserve fund for Unforeseen Losses	7,59,33,557.00
13,34,34,711.44	c) Building Fund	13,34,34,711.44
2,62,46,833.00	d) Dividend Equalization Fund	2,62,46,833.00

31.03.2021	C. DEPOSITS :	31.03.2022
50,67,23,787.29	e) Bad & Doubtful Debt Reserve	55,45,01,417.62
3,01,30,000.00	f) Contingent Provision against Standard Assets	3,01,30,000.00
7,66,99,263.28	g) Investment Fluctuation Reserve	5,77,49,263.28
36,01,887.20	h) Social Welfare & Development Fund	36,01,887.20
8,76,085.00	i) Charity Fund	12,50,540.00
2,62,21,411.04	j) General Reserve	3,63,17,095.49
2,55,07,351.00	k) Special Reserve u/s36(i)(viii)	2,55,07,351.00
23,38,85,209.00	l) Revaluation Reserve	23,17,31,978.00
-	m) Provision for covid -19 regulatory package	-
-	n) Balance of Profit	-
1,38,14,99,919.02		1,43,17,96,202.80

31.03.2021	D. ASSETS :	31.03.2022
10,86,38,79,570.99	a) Fixed Deposits	10,00,55,96,140.68
9,16,55,66,382.99	i) Individuals & others	8,16,84,51,844.74
-	ii) Central Co-op. Banks	-
1,69,83,13,188.00	iii) Other Societies	1,83,71,44,295.94



(Amount in ₹)

31/03/2021	31/03/2022	31/03/2021	31/03/2022
4,34,07,80,102.21	b) Savings Bank Deposits	4,66,67,64,014.97	
4,31,10,56,894.98	i) Individuals & Others	4,62,74,25,182.36	
-	ii) Central Co-op. Banks	-	
2,97,23,207.23	iii) Other Societies	3,93,38,832.61	
1,73,09,89,044.52	c) Current Deposits	2,19,25,73,698.93	
1,68,11,39,101.86	i) Individuals & Others	2,08,46,45,454.36	
-	ii) Central Co-op. Banks	-	
4,98,49,942.66	iii) Other Societies	10,79,28,244.57	
16,93,56,48,717.72		16,86,49,33,854.58	
31.03.2021	D) OTHER LIABILITIES :	31.03.2022	
61,207.00	a) Sundry Credit Balances	1,74,05,721.56	
5,02,57,048.20	b) Bills Payable	7,17,06,511.34	
-	c) Advance Intt Received on Bills, Draft & L/C.	-	
62,66,789.23	d) Dividend Payable	62,66,789.23	
1,26,42,674.00	e) Provision for Depreciation on Fixed Deposits	26,42,674.00	
8,43,75,731.94	f) Investment Depreciation Reserve	6,19,50,731.94	
89,57,650.00	g) Advance Locker Rent (security deposit)	93,38,220.00	
30,54,352.98	h) Security Deposit	41,14,783.98	
4,03,958.00	i) Adv. Commission on Bank Guarantee	-	
-	j) Adv. For pmsby -& kotak life & mahindra insurance	-	
-	k) Clearing Adjustment	-	
-	l) PROV. FOR RESOLUTION FRAME (1)	1,32,67,143.85	
-	m) PROV. FOR RESOLUTION FRAME (2)	3,85,43,329.15	
7,68,13,196.90	n) Others (Including Provisions)	11,21,86,381.99	
-	o) Income Tax Payable	1,22,00,000.00	
24,28,32,608.25		34,96,22,287.04	
31.03.2021	G) CONTINGENT LIABILITIES :	31.03.2022	
	Outstanding Liabilities for		
(RS. Lakhs)		(RS. Lakhs)	
32,65,14,843.94	a) Guarantees Issued	43,92,88,819.27	
2,59,28,836.00	b) Letter Of Credit	2,19,73,135.00	
-	c) Accep & Enndrof Buyers Credit	-	
12,73,64,031.94	d) Unclaimed Liabilities transferred to RBI-DEAF	14,44,84,632.68	
47,98,07,711.88	TOTAL	60,57,46,586.95	

31.03.2021	CASH :	31.03.2022
13,79,69,965.00	a) In Hand	10,32,33,771.00
3,22,17,53,558.37	H. BALANCES WITH OTHER BANKS :	5,56,73,80,819.50
1,03,22,79,465.37	a) Current Deposits	3,10,68,39,826.50
82,02,42,436.40	b) With RBI	2,92,30,44,762.44
1,43,64,074.50	c) With SBI & Assoc	1,08,41,136.63
82,38,598.32	d) With DCC, MSC	81,81,581.38
18,94,34,356.15	e) With Other Notified Banks	16,47,72,346.05
-	b) Savings Deposits	-
2,18,94,74,093.00	c) Fixed Deposits	2,46,05,40,993.00
40,00,00,000.00	- State Co-op. Banks	-
26,90,000.00	- Distt. Central Co-Op Banks	26,90,000.00
29,42,565.00	State Bank, Nationalized Banks & other Notified Banks	10,14,24,857.00
1,78,38,41,528.00	- Other Banks	2,35,64,26,136.00
	(Of which FDR Pledged with Banks)	
	- For Bank Guarantee:	: R. 344.47 Lakh
	- For LC :	: R. 1070.00 Lakh
6,03,25,23,507.00	I. INVESTMENTS :	3,71,15,68,549.50
5,91,85,43,575.00	a) In Central & State Govt. Securities	3,35,86,46,117.50
5,91,85,43,575.00	i) Book value	3,35,86,46,117.50
5,82,59,10,000.00	ii) Face value	3,21,72,80,000.00
5,75,19,24,683.88	iii) Market value	3,32,09,87,179.00
29,56,700.00	b) Shares in Co-operative Institutions	44,56,700.00
	c) Other Investments	
11,10,23,232.00	Non-SLR Approved Securities	34,84,65,732.00
11,10,23,232.00	i) Book value	34,84,65,732.00
16,80,59,000.00	ii) Face value	35,60,59,000.00
11,99,60,854.80	iii) Market value	35,53,07,009.00
8,51,07,02,377.53	J. ADVANCES :	8,81,83,75,512.79
5,40,26,68,315.89	a) Short Term Loans, Cash Credits, Overdraft & Bills Discounted	5,38,00,45,503.42
	Of which secured against :	
-	i) Govt. & Approved Security	-
5,34,46,30,432.89	ii) Other Tangible Security	5,10,05,10,361.57

SCHEDULE OF PROFIT & LOSS ACCOUNT

31.03.2021	EXPENDITURE	31.03.2022
	1. Interest :	
2,22,26,694.45	a) On Government Securities	3,32,29,911.43
82,17,79,554.01	a) On Deposits	70,87,56,555.36
38,735.00	b) On Borrowings	0.00
84,40,44,983.46		74,19,86,466.79
31.03.2021	2. Salary, Allowances & Provident Fund	31.03.202

31/03/2021	31/03/2022	
1,77,18,402.00	e) Gratuity Premium	1,35,78,000.00
5,77,025.00	f) Bonus & Ex-greia	6,01,719.00
30,054.00	g) Leave Travel Concession	6,45,136.00
0.00	h) Peon & Deriver's Uniform	2,55,659.40
4,05,000.00	l) Staff Aid	3,90,000.00
8,77,635.00	j) Administrative Charges	7,77,067.00
3,33,728.00	k) Insurance On PF	3,00,128.00
26,37,29,915.50		25,30,86,251.40

31.03.2021	4. RENT, TAXES, INSURANCE, LIGHTING etc:	31.03.2022
1,73,87,033.25	a) Rent	1,81,20,054.00
19,62,275.00	b) Taxes	18,10,634.10
2,23,14,579.74	c) Insurance	2,96,93,829.58
57,02,439.90	d) Lighting & Electricity	60,91,454.15
5,000.00	e) Professional Tax	5,000.00
4,73,71,327.89		5,57,20,971.83

31.03.2021	5. POSTAGE, TELEGRAMS & TELEPHONE CHARGES :	31.03.2022
11,07,294.78	a) Postage & Telegram charges	11,47,488.20
8,24,899.32	b) Telephone charges	7,49,768.94
67,90,576.74	c) Leased Line & ISDN Charges	62,36,284.06
87,22,770.84		81,33,541.20

31.03.2021	6. DEPRECIATION ON & REPAIRS TO PROPERTY :	31.03.2022
4,91,87,724.73	a) Depreciation	4,53,28,150.38
1,67,78,677.97	b) Repairs to Property	2,05,76,004.14
6,59,66,402.70		6,59,04,190.52

31.03.2021	7 STATIONERY , PRINTING & ADVERTISEMENTS ,etc:	31.03.2022
35,42,957.81	a) Stationery & Printing	29,42,970.44
14,33,451.40	b) Advertisement.	9,09,669.00
49,76,409.21		38,52,639.44

31.03.2021	8. Loss on Sale of Assets & Investments	31.03.2022
92,18,451.00	a) Amortization on HTM Securities	1,20,91,027.00
0.00	b) Loss on Transfer of Securities	0.00
4,80,017.29	c) Loss on sale of Govt. Sec.	3,38,32,946.76
54,793.90	d) Loss on sale of assets	19,33,519.00
0.00	e) Amortization of Loss on Merger	0.00
97,53,262.19		4,78,57,492.76

31.03.2021	9. Other Expenditures	31.03.2022
74,513.00	a) Meeting Expenses	1,07,678.00
5,32,774.00	b) AGM Expenses	-5,47,063.50
4,60,310.00	c) Conveyance Charges	2,12,460.81
3,67,722.00	d) Travelling Expenses	5,34,294.86
4,41,925.44	e) Van: Oil & Fuel expenses	7,56,114.28
6,24,042.78	f) subscription Charges	7,02,497.78
11,88,379.60	g) Entertainment Expenses	4,66,641.00
85,003.50	h) New Paper Bill	1,13,534.00
19,34,950.35	I) Miscellaneous expenses	-4,73,123.32
4,40,577.23	j) Water Bill	3,16,320.39
11,88,905.12	k) Clearing House Charges	12,19,827.85
1,46,37,029.16	l) Security Service Charges	1,44,62,898.72
23,040.00	m) Training Expenses	47,782.00
4,130.00	n) Locker Charges Paid	0.00
5,66,869.76	o) ATM Card expenses	0.00
85,297.50	p) Asset Written-off	7,16,603.34
21,73,423.07	q) Professional & Consultancy Charges	35,21,375.72
531.00	r) Cheque Book Charges	-50.00
0.00	s) Branch Opening expenses	36,197.00
4,015.00	t) Toll Tax Paid	25,000.00
4,22,488.50	u) Cash Van: Oil & Fuel	4,50,879.64
48,380.00	v) Late fees & Penalties	9,760.00
1,83,370.00	w) Business Promotion Expenses	2,18,107.00
55,12,556.78	x) GST Paid	75,33,325.90
5,41,882.00	y) SGL/NDS Charges Paid	2,81,916.00
4,39,787.06	z) Service & Commission Paid	6,10,529.68
34,71,176.52	aa) NFS Netwaork Charges Paid	41,35,545.55
0.00	ab) Income tax Paid	0.00
61,527.74	ac) Exchange & Comm. Paid	1,05,592.63
1,70,52,170.28	ad) Bad Debt Written Off	11,02,88,044.61
0.00	ae) Local Body Tax	0.00
0.00	af) Fastag Purchased	0.00
0.00	ag) Servicer Tax Paid	0.00
2,06,001.85	ah) NPCI Charges	1,42,505.13
5,85,420.00	ai) Election Expenses	0.00
5,33,58,199.24		14,59,95,205.07

31.03.2021	10. PROVISIONS & CONTINGENCIES :	31.03.2022
30,00,000.00	a) Bad and Doubtful Debts	18,70,53,808.45
-	b) Deferred Tax Asset	0.00
-	c) Contingent Provision against Standard Assets	0.00
-	d) Investment Fluctuation Reserve	0.00
-	e) Special reserve	0.00
2,32,374.00	f) Other Provisions	14,27,284.00
4,24,75,949.65	g) Investment Depreciation Reserve	1,00,00,000.00
-	d) Provisions for Resolution Framework	3,90,36,354.72
-		
4,57,08,323.65		23,75,17,447.17

31/03/2021	31/03/2022	
INCOME		
31.03.2021	11. INTEREST AND DISCOUNT :	31.03.2022
38,15,47,180.51	a) On Investments	39,84,28,933.33
75,94,27,287.38	b) On Loans and Advances	71,60,60,217.87
11,51,10,824.79	c) On Bal with RBI & other funds	10,88,72,499.00
10,01,934.00	d) On Others	0.00
1,25,70,87,226.68		1,22,33,61,650.20
31.03.2021	12. Commission Exchange & Brokareg	31.03.2022
2,50,756.09	a) Commission on Demand Draft	4,57,397.83
14,486.00	b) Commission on Local Draft	0.00
134.00	c) Commission on IBC	0.00
600.00	d) Commision on OBC	0.00
0.00	e) Commission on BCD	0.00
50,31,579.00	f) Commission on Bank guarantee	1,13,70,439.00
8,79,360.35	g) Commission on L.C	9,73,439.76
86,94,525.00	h) Locker rent Received	92,22,985.00
30,10,117.60	i) Commision on RTGS	26,37,562.57
45,512.52	k) Commission on Forex	68,393.43
71,545.00	l) Commission on ABB	31,433.00
1,08,401.00	m) Commission on LIC	1,09,352.00
13,935.00	n) Commission on NIA	13,527.00
1,81,20,951.56		2,48,84,529.59
31.03.2021	13. PROFIT ON SALE OF INVESTMENT	31.03.2022
-	a) Profit on revaluation of Investment	0.00
2,63,69,515.22	b) Profit on Sale of Govt. Securities	7,04,90,891.00
1,06,364.00	c) Profit on Sale of Other Assets	32,933.83
-	d) Profit/ Income on Sale of Investment	0.00
2,64,75,879.22		7,05,23,824.83
31.03.2021	15. OTHER RECEIPTS	31.03.2022
80,73,885.03	a) Service Charge	62,58,226.27
1,63,33,632.00	b) Process Fee	2,07,55,752.00
29,60,382.51	c) Cheque Book Charges	29,13,454.65
1,00,17,824.55	d) Clearing Return Charges	88,55,692.88
21,261.00	e) General Charges	895.00
7,60,787.00	f) Renewal/ Extention charges	10,14,590.00
0.00	g) Rent received on Sharing Data Centre	0.00
1,53,522.00	h) Share Transfer Fee	3,28,883.00
100.00	i) Duplicate Share Fee	1,029.00
85,125.00	j) Loan form/ Application fee	78,100.00
18,61,794.00	k) ATM Card fee & charges	47,609.00
39,62,312.32	l) NFS Network charges Received	11,51,957.90
-32,843.42	m) POS Charges received	74,657.45
0.00	n) NFS transaction charges received	0.00
1,72,76,425.78	o) Incidental Charges	3,12,20,491.69
0.00	p) Interest Other	0.00
20.00	q) Insurance Business Income	0.00
4,77,255.28	r) Other Receipts	2,08,181.37
0.00	s) PAN Coupan Fee	0.00
8,76,352.89	t) IRDAI Insurance	6,06,880.28
23,19,895.72	u) Misc. Receipts	30,94,371.99
1,21,98,194.00	v) Bad Debt Recover	2,66,84,290.81
4,20,78,235.75	w) Provision no longer required	19,05,51,179.76
23,92,479.00	x) Transfer from Revaluation reserve	21,53,231.00
9,39,254.35	y) NETC Comm Recd	11,38,459.00
3,10,641.00	z) Fastag Fee	1,28,400.00
0.00	w) Provision no longer required (IDR)	0.00
12,30,66,535.76		29,72,66,333.05
	DEFERRED TAX ASSETS :	3,62,44,919.00



सिक्व - भारत : कल, आज आणि उद्या... निमित्त वक्ता - सुप्रसिद्ध सावकरवादी अग्र्यात्क एवं सिने अभिनेता मा.श्री. शरदजी पोडे

INDEPENDENT STATUTORY AUDITOR'S REPORT FOR THE YEAR ENDED 31ST MARCH, 2022

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

To The Members, Nagpur Nagarik Sahakari Bank Limited, (Multi-State Scheduled Bank)

REPORT ON THE FINANCIAL STATEMENTS We have audited the accompanying financial statements of Nagpur Nagarik Sahakari Bank Limited, ("the Bank") as at 31st March, 2022, which comprises the Balance Sheet as at 31st March, 2022 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. Incorporated in these financial statements are the returns of all 45 branches audited by us.

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS The Bank's management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance cash flow of the Bank in accordance with the provisions of Banking Regulation Act 1949, the Guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the central Registrar, the Multi State Co-operative Societies Act 2002, the Multi-State Co-operative Societies Rules 2002 (as applicable) and accounting principles generally accepted in India so far as applicable to Banks. This responsibility of the management includes the design, implementation and maintenance of internal controls and risk management systems relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We conducted our audit in accordance with the standards on Auditing (SAs). We are an independent member of the Institute of Chartered Accountants of India. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

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

OPINION 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, the Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies, in the manner so required for the Urban Co-operative banks and subject to:

- (a) our note under para 11.1 of the Audit Memorandum where reconciliation of GST is pending, effect of which on profit of the bank is not ascertainable
- (b) our note under para 4.1 of Annexure IV on advances regarding excess provision in substandard NPA Term Loans where mirror accounts are not reversed from borrower's accounts and provision is made on the gross amount. Amount not reversed is Rs. 297.32 Lacs and excess provision (on substandard accounts) is Rs. 29.73 Lacs. Profit is undertaken to that extent.
- (c) The effect of note no 2 above shall also have an impact on CRAR of the Bank as the Risk Weights are reversed on CRAR of Gross Advances. The CRAR is shown lower by 0.04 %.

KEY AUDIT MATTERS Key Audit Matters (KAM) are those matters, in our professional judgement where amongst the most significant matters in our audit of Financial Statements for the year ended 31st March 2022. These matters were addressed in context of our audit of Financial Statements as a whole and informing our opinion thereon, for which we do not provide a separate opinion on these matters. We have determined the KAM matters described below to be KAM to be communicated in our report. Audit procedures performed by us in respect of KAM were designed after considering the assessment of risk of material misstatement of Financial Statements. The audit procedures performed by us in general as well as the audit procedures designed and performed to address the KAM, provide the basis for our audit opinion on accompanying Financial Statements.

- a. During the year the Bank has carried out sale of NPA (18 Advances) with principal outstanding Rs. 3912.01 Lakhs to Assets Reconstruction Company (ARC) for total consideration of Rs. 2800.00 Lakhs. The consideration received in cash is Rs. 420 Lakhs (15% of assets assigned) and balance through Security Receipts (SR) Rs. 2,380 Lakhs. Management fees to be paid is 5% for first year and from 2nd year onwards 4.50% payable, yearly in advance. The Assignment agreement with ARC has been registered on 21st March 2022.
- b. During the year the bank has made a provision of rupees Rs. 100.00 lac (Op Balance Rs. 843.76 Lacs) on account of investment depreciation reserve (IDR). After making this provision there is an excess in the IDR account by Rs. 325.24 lacs. In accordance with the circular of RBI the bank has credited Rs. 320.00 Lacs out of this excess provision in to profit and loss account. Also, an equivalent amount, Rs. 178.70 (net of income tax provision and transfer to Statutory Reserves) has been appropriated from Profit of the year to IFR account. The balance of IDR as on 31st March 2022, Rs. 619.51 covers the depreciation provision required.
- c. The bank had an opening balance of Rs. 765.99 lacs in the Investment Fluctuation Reserve (IFR) account. As per the guidelines of RBI, 5% investment (AIFS + HTI) i.e. Rs. 571.21 lacs is required to be maintained as a minimum IFR balance. Thus, there is an excess provision of Rs. 189.77 lacs. During the year Rs. 178.70 was appropriated in the Profits and Loss account, below the line and credited to investment fluctuation reserve. After such appropriation, total excess available was Rs. 368.48 lacs. The bank has reversed 368.20 Lacs out of such excess, to the credit of profit and loss account in line with the RBI directions.
- d. Though the bank has acquired Finacle -10 software, all the modules especially related to accounting of Shares, Fixed Assets, Asset Liability Management are yet to be made operational.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act 1949 and the Multi State Co-operative Societies Act 2002, the Multi State Co-operative Societies Rules 2002. As required by section 73(4) of the Multi State Co-operative Societies Act 2002, 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 purposes of our audit and have found them to be satisfactory.
- b. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.
- c. The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- d. The Balance Sheet and the Profit 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 except:
 - a. AS 5 regarding disclosure of Prior Period Items
 - b. AS 17 regarding Segment Reporting
- f. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

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 which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules, 2002.

Place: Nagpur
 Dated: 28th June 2022
 UDIN : 22038193ALVKNZ3130

For P.G. Joshi & Co.
 Chartered Accountants
 FRN 104416W
 Statutory Auditors

CA Ashutosh Joshi
 Partner
 Membership No. 038193

NOTES TO ACCOUNTS

Notes forming part of the Profit and Loss Account for the year ended 31st March, 2022 and Balance Sheet as on even date.

1. ACCOUNTING POLICIES

- 1.1. Overview Nagpur Nagarik Sahakari bank Ltd., was established on 20.6.1962, The Bank is a Multi-State Scheduled Cooperative Bank, having 45 Branches & Head Office as on 31.03.2022
- 1.2. Basis of Preparation The financial Statements have been prepared and presented under the historical cost convention on accrual basis of accounting, unless otherwise stated & comply with statutory requirements prescribed under the Banking regulation act-1949 & Multi State Cooperative Societies act 2002, circulars and guidelines issued by RBI from time to time and current Practices prevailing within the Banking Industry in India.
- 1.3. Investment
 - a. Investments are classified as stipulated in Form "A" of the Third Schedule to the Banking Regulations Act, 1949.
 - b. The investments are categorised into "Held to Maturity", "Available for Sale" and "Held for Trading" in terms of RBI Guidelines.
 - c. The Bank has decided the category of each investment at the time of acquisition. The transfer of securities from one category to another category is done as per RBI guideline as follows.
 - i. Transfer during the current year: Shifting of securities during the year from HFT/AFS to HTM is lower of face value/book value or market value, in case market value is lower than book value, otherwise at least of face value/book value or market value on the date of transfer.
 - ii. Transfer from/to HTM category will be made once in every Financial Year & preferably at the beginning of the year.
 - d. Investments are valued on the following basis:
 - i. Held To Maturity: Investment under this category are valued at acquisition cost, unless more than face value, in which case the premium is amortized over the remaining period of maturity
 - ii. Available for Sale: The individual scrip in this category are marked to market value on yearly basis and net depreciation, if any is provided while net appreciation, if any, has been ignored. The book value of individual scrip is not changed after the revaluation during the year.
 - iii. Held for Trading: The individual Scrip in this category are marked to market value at monthly basis and net Depreciation, if any is provided while net appreciation, if any has been ignored. The book value of individual scrip is not changed after the revaluation during the year.
 - iv. For arriving at market value, Central Government securities are valued at market rates declared by "Fixed Income Money Market & Derivatives Association of India", (FIMMDA), State Government Securities and other Approved Securities are valued as per Methodology suggested by FIMMDA.
 - v. The valuation of shares of "Co-Operative Societies" are taken at carrying cost.
 - vi. Profit/Loss on sale of investment is recognized in the Profit & Loss Account. An amount equivalent to the profit on sale of investment under "Held to Maturity" category is first taken to the profit and loss account and there after appropriated to "Capital Reserve Account".

- 1.4) Advances
 - a. Advances are classified on the basis of assets classification and provisioning requirement under the prudential norms laid down by the Reserve Bank of India. Advances shown in the Balance Sheet are net of unrealized interest amount unrecognized / suspended interest of Non-Performing Assets
 - b. In respect of consortium advances the borrowal accounts are classified as per performance of the account with the Bank in conformity with lead Bank.
 - c. In respect of restructuring of term loan provided to Co-op.sugar factories and approved by NABARD under package scheme are classified as performing assets.
 - d. The overdue interest in respect of performing interest is not required for the year ended 31.03.2018 as per RBI vide its circular
- 1.5) Fixed Assets :
 - a. Free hold land is accounted for at historical cost
 - b. Premium on Lease hold Land is amortized over the period of lease



by life insurance corporation for the year is Rs. 1,65,05,895/-.

2.4 AS 17 – SEGMENT REPORTING
The Bank could not adopt the Accounting Standard 17 due to lack of clarity for identifying the business segments and geographical segments as also due to the absence of uniform disclosure format relevant to the banks.

2.5 AS 18 – RELATED PARTY DISCLOSURES
The Bank is a Co-operative Society under the Multi-State Co-operative Societies Act, 2002 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India.

2.6 AS 20 – EARNING PER SHARE
The bank has not made disclosure of Earning per Share as required by AS 20 on Earning Per Share issued by ICAI in absence of specific guidelines from the Reserve Bank of India in respect of Urban Co-operative Banks.

2.7 AS 22 – ACCOUNTING FOR TAXES ON INCOME

Table with 3 columns: Particulars, Amount (Rs.), Amount (Rs.). Rows include Timing Difference Asset, Difference in provisions, Total of Timing difference Assets, Rate of Maximum Marginal Tax, Deferred Tax Asset, etc.

Table with 2 columns: Particulars, Amount (Rs.). Rows include DTA Dr, To, Profit and Loss account.

Note: Maximum Marginal Tax Rate (22% + 10% Surcharge + 4% Education Cess = 25.17%)

2.8 AS 28 – IMPAIRMENT OF ASSETS
The Bank has ascertained that there is no material impairment of any of its asset and as such no provision under this accounting standard is required.

2.9 AS 29 – CONTINGENT LIABILITIES
Detail of contingent Liabilities in respect of Bank Guarantees, Letter of Credit etc. are given below.

Table with 3 columns: Particulars, 31.3.2022, 31.3.2021. Rows include Bank Guarantees & Letters of Credit, Transfer to DEAF.

Note: The figures of contingent liabilities are shown net of margin.

3. RBI DISCLOSURES
3.1 REGULATORY CAPITAL

3.1.1 COMPOSITION OF REGULATORY CAPITAL: (Amount in Rs. Lakhs)

Table with 4 columns: Sr. No., Particulars, Current Year, Previous Year. Rows include Paid up share capital, Tier 1 capital, Tier 2 capital, Total capital, Risk Weighted Assets, etc.

3.1.2 DRAWN DOWN FROM RESERVES:
During the year bank has draw down from Investment Fluctuation reserve and Investment Depreciation Reserve. The details are given as under.

Table with 3 columns: Particulars, Amount (Rs.). Rows include (AFS+HFT) Book Value, Minimum IFR @ 5% of (A), IFR Balance, Available IFR in % (C/A), Surplus (C-B), Transfer during the year through IDR, Excess Available IFR (E+F), Less:- Transfer to P & L, Balance Available.

TRANSFER FROM IFR TO PROFIT & LOSS ON CREATION OF PROVISION ON DEPRECIATION IN VALUE OF INVESTMENTS (IDR)
Investment Depreciation Reserve required to be created on account of depreciation in the value of investments held under 'AFS' or 'HFT' categories in any year should be debited to the Profit & Loss Account and an equivalent amount (net of tax benefit, if any, and net of consequent reduction in the transfer to Statutory Reserve) or the balance available in the IFR Account, whichever is less, shall be transferred from the IFR Account to Profit & Loss Account.

During the year the bank has made a provision of rupees Rs. 100.00 lac (Op Balance Rs. 843.76 Lacs) on account of investment depreciation reserve (IDR). After making this provision there is an excess in the IDR account by Rs. 325.24 lacs.

The amount which should be transferred from IFR to Profit & Loss A/c is calculated as follows:

Table with 2 columns: Particulars, Amount (Rs.). Rows include Opening balance, Provision Created, Total, Required IDR, Excess IDR, Less: Reverse to P & L, Closing IDR.

3.2 ASSET LIABILITY MANAGEMENT
3.2.1 MATURITY PATTERN OF CERTAIN ITEMS OF ASSETS AND LIABILITIES

Table with 12 columns: Particulars, Day 1, 2 to 7 days, 8 to 14 days, 15 to 30 days, 31 days to 2 months, Over 2 months & to 3 months, Over 3 months & up to 6 months, Over 6 months & up to 1 year, Over 1 years & up to 3 years, Over 3 years and up to 5 years, Over 5 years, Total. Rows include Deposits, Advances, Investment, Borrowings, etc.

Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10 per cent) and Current (15 per cent) Deposits are generally withdrawable on demand.

3.3 INVESTMENTS
3.3.1 COMPOSITION OF INVESTMENT PORTFOLIO
Investments - As at 31 March 2022 (Amount in ₹ Lakhs)

Table with 10 columns: Govt Securities, Other Approved Securities, Shares, Debentures and Bonds, Subsidiaries and/or joint ventures, Others, Total investments in India. Rows include Held to Maturity, Available for Sale, Held for Trading.

3.3.2 MOVEMENT OF PROVISIONS FOR DEPRECIATION & INVESTMENT FLUCTUATION RESERVE (Amount in ₹ Lakhs)

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Movement of provisions held towards depreciation on investments, Movement of Investment Fluctuation Reserve.

3.3.3 NON-SLR INVESTMENT PORTFOLIO
Non-performing non-SLR investments (Amount in ₹ Lakhs)

Table with 3 columns: Sr. No., Particulars, Current Year, Previous Year. Rows include Movement of provisions held towards depreciation on investments, Opening balance, Additions during the year, Reductions during the above period, Closing balance, Total provisions held.

Issuer composition of non-SLR investments

Table with 7 columns: Sr. No., Issuer, Amount, Extent of Private Placement, Extent of 'Below Investment Grade' Securities, Extent of 'Unrated Securities', Extent of 'Unlisted Securities'. Rows include PSUs, Flis, Banks, Private Corporates, Subsidiaries/Joint Ventures, Others, Provision held towards depreciation, Total.

Note: 1. *For UCBS, the total shall match the total of non-SLR investments held by the bank. 2. Amounts reported under columns 4, 5, 6 and 7 above may not be mutually exclusive.

3.3.4 REPO TRANSACTIONS (IN FACE VALUE TERMS) (Amount in ₹ Lakhs)

Table with 4 columns: Particulars, Minimum outstanding during the year, Maximum outstanding during the year, Daily average outstanding during the year, Outstanding on March 31 - 2022. Rows include Securities sold under repo, Securities purchased under reverse repo.

3.4 ASSET QUALITY
3.4.1 CLASSIFICATION OF ADVANCES AND PROVISIONS HELD

Table with 7 columns: Standard, Sub-standard, Doubtful, Loss, Total NPAs, Provisions (excluding Floating Provisions), Total. Rows include Gross Standard Advances and NPAs, Provisions, Floating Provisions.

Note: The accounts upgraded and closed till the date of audit, have been considered as standard as on 31.3.2022.

3.4.2 RATIO

Table with 3 columns: Ratios (in per cent), Current Year, Previous Year. Rows include Gross NPA to Gross Advances, Net NPA to Net Advances, Provision coverage ratio.

Note: The accounts upgraded and closed till the date of audit, have been considered as standard as on 31.3.2022.

3.4.3 SECTOR-WISE ADVANCES AND GROSS NPAs (Amounts Rs. Lakhs)

Table with 7 columns: Sr. No., Sector, Current Year, Previous Year. Rows include Priority Sector, Agriculture and allied activities, Advances to industries sector eligible as priority sector lending, Services, Personal loans, Non-priority Sector, Industry, Services, Personal loans, Sub-total (ii), Total (i + ii).

3.4.4 PARTICULARS OF RESOLUTION PLAN AND RESTRUCTURING

Table with 12 columns: Sr. No., Issuer, Amount, Extent of Private Placement, Extent of 'Below Investment Grade' Securities, Extent of 'Unrated Securities', Extent of 'Unlisted Securities'. Rows include Standard, Sub-Standard, Doubtful, Total.

3.4.5 DETAILS OF FINANCIAL ASSETS SOLD TO ASSET RECONSTRUCTION COMPANIES (ARCS)20
3.4.5.1 Details of sales

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Number of accounts, Aggregate value (net of provisions) of accounts sold to ARCS, Aggregate consideration, Additional consideration realised in respect of accounts transferred in earlier years, Aggregate gain / loss over net book value.

In addition to the above, banks shall make suitable disclosures with regard to the quantum of excess provisions reversed to the profit and loss account on account of sale of NPAs to ARCS, where the sale is for a value higher than the net book value (NBV).

3.4.5.2 INVESTMENTS IN SECURITY RECEIPTS (SRs)

Table with 5 columns: Particulars, SRs issued within past 5 years, SRs issued more than 5 years ago but within past 8 years, SRs issued more than 8 years ago. Rows include Book value of SRs where NPAs sold by the bank are the underlying, Book value of SRs where NPAs sold by other banks / financial institutions/non-banking financial companies are the underlying.

3.4.6 FRAUD ACCOUNTS

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Number of frauds reported (cumulative till date), Amount involved in fraud (Rs. Lakhs), Amount of provision made for such frauds (Rs. Lakhs), Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (Rs. Lakhs), Balance Provision at the year end.

*Row inserted for clarity

3.5 DISCLOSURE UNDER RESOLUTION FRAMEWORK FOR COVID-19-RELATED STRESS

A special window under the Prudential Framework was extended vide circular DOR.No.BPBC/3/21.04.048/2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Banks shall make disclosures in the format prescribed below every half-year, i.e., in the financial statements as on September 30 and March 31, starting from the half-year ending September 30, 2021 till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

Format for disclosures to be made half yearly starting September 30, 2021

Table with 8 columns: Type of borrower, Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the date of implementation (As per the Circular), Of (A) amount paid by the borrowers during the half-year, Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A) As on 30-09-2021, Of (A), aggregate debt slipped into NPA during the half-year, Of (A) amount written off during the half-year, Of (A) amount paid by the borrowers during the half-year, Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year. Rows include Personal Loans, Corporate Persons, Of which MSMEs, Others, Total.

3.6 EXPOSURES
3.6.1 EXPOSURE TO REAL ESTATE SECTOR

Table with 3 columns: Category, Current Year, Previous Year. Rows include Direct exposure, Residential Mortgages, Commercial Real Estate, Investments in Mortgage-Backed Securities (MBS) and other securitized exposures, Residential, Commercial Real Estate, Indirect Exposure, Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies, Total Exposure to Real Estate Sector (I+II).



3.6.2 D) UNSECURED ADVANCES

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Total unsecured advances of the bank, Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken, and Estimated value of such intangible securities.

3.7 CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

3.7.1 Concentration of Deposits

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Total deposits of the twenty largest depositors and Percentage of deposits of twenty largest depositors to total deposits of the bank.

3.7.2 Concentration of advances

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Total advances to the twenty largest borrowers and Percentage of advances to twenty largest borrowers to total advances of the bank.

3.7.3 Concentration of Exposures

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Total exposure to the twenty largest borrowers/customers and Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers.

3.7.4 Concentration of NPAS

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Total Exposure to the top twenty NPA accounts and Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.

3.8 TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)

Table with 4 columns: Sr.No., Particulars, Current Year, Previous Year. Rows include Opening balance of amounts transferred to DEA Fund, Add: Amounts transferred to DEA Fund during the year, Less: Amounts reimbursed by DEA Fund towards claims, and Closing balance of amounts transferred to DEA Fund.

3.9 DISCLOSURE OF COMPLAINTS

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

Table with 4 columns: Sr.No., Particulars, Current Year, Previous Year. Rows include Number of complaints pending at beginning of the year, Number of complaints received during the year, Number of complaints disposed during the year, and various details of resolved complaints.

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

Table with 6 columns: Grounds of complaints, 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.

Table with 4 columns: 1.ATM/Debit Cards, 2. Credit Cards, 3.Internet/Mobile/Electronic Banking, 4. Account opening/ difficulty in operation of accounts, 5. Mis-selling/ Para-banking, 6. Recovery Agents/ Direct Sales Agents, 7. Pension and facilities for senior citizens/differently abled, 8. Loans and advances, 9. Levy of charges without prior notice/ excessive charges/ foreclosure charges, 10. Cheques/drafts/ bills, 11. Non-observance of Fair Practices Code, 12. Exchange of coins, issuance/ acceptance of small denomination notes and coins, 13. Bank Guarantees/ Letter of Credit and documentary credits, 14. Staff behaviour, 15. Facilities for customers visiting the branch/ adherence to prescribed working hours by the branch, etc, 16. Others.

3.10 DISCLOSURE OF PENALTIES IMPOSED BY THE RESERVE BANK OF INDIA

Table with 2 columns: Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006, and The defaulting participant in a reverse repo transaction shall make appropriate disclosure on the number of instances of default as well as the quantum of penalty paid to the Reserve Bank of India during the financial year.

3.11 DISCLOSURES ON REMUNERATION

(Applicable to Banking Companies, including Foreign Banks operating in India)

Banks are required to make disclosure on remuneration of Whole Time Directors/ Chief Executive Officers/ Material Risk Takers on an annual basis at the minimum, in their Annual Financial Statements. Banks shall make the disclosures in table or chart format and make disclosures for previous as well as the current reporting year. Further, private sector banks and foreign banks (to the extent applicable), shall disclose the following information:

Remuneration paid to CEO and Material Risk Takers:-

Table with 5 columns: Sr. No, Name, Designation, 2021- 2022, 2020- 2021. Rows include SHRI SUBHASH W GODBOLE, SHRI SANJAY P POTNIS, SHRI ASHUTOSH A PATHAK, SHRI RAJESH S EDLABADKAR, SHRI MITESH G DOBA, SHRI SHRIKANT L WANKAR, and SHRI MOHAN K SHAH.

3.12 OTHER DISCLOSURES:

Table with 4 columns: Type of disclosure, Information, Current Year, Previous Year. Rows include Qualitative disclosures (a-f) and Quantitative disclosures (g-n).

3.13 OTHER DISCLOSURES

3.13.1 Business Ratios

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Interest Income as a percentage to Working Funds, Non-interest income as a percentage to Working Funds, Cost of Deposits, Net Interest Margin, Operating Profit as a percentage to Working Funds, Return on Assets, Business (deposits plus advances) per employee, and Profit per employee.

**Working funds to be reckoned as average of total assets (excluding accumulated losses, if any) as reported to Form IX for UCBs during the 12 months of the financial year. #Net Interest Income/ Average Earning Assets. Net Interest Income= Interest Income – Interest Expense @Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses, if any).

3.13.2 BANCASSURANCE BUSINESS:

Table with 2 columns: The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year. Value: NIL

3.13.3 MARKETING AND DISTRIBUTION :

Table with 2 columns: Banks shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by them. Value: NIL

3.13.4 DISCLOSURES REGARDING PRIORITY SECTOR LENDING CERTIFICATES (PSLCs)

Table with 2 columns: The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed. Value: NIL

3.14 PROVISIONS AND CONTINGENCIES

Table with 3 columns: Provision debited to Profit and Loss Account, Current Year, Previous Year. Rows include Provisions for NPI, Provision towards NPA, Provision made towards Income tax, and Other Provisions and Contingencies.

3.15 PAYMENT OF DICGC INSURANCE PREMIUM

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Payment of DICGC Insurance Premium and Arrears in payment of DICGC premium.

3.16 DISCLOSURE OF FACILITIES GRANTED TO DIRECTORS AND THEIR RELATIVES

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested.

(Amount in Rs. Lakhs)

Table with 6 columns: Name of the Director, Name of Relative /Company / Firm, Relationship with Director, Date and Amount of Exposure, Nature and value of security and margin, Amount Outstanding, Asset Classification. Rows include Mr.Tarun Sawla, Mr.Rameshkumar Pasari, Mr.Nilkanth F.Devangan, Mr.Nilkanth F.Devangan, Mr.Rameshkumar Pasari, Mr.Rameshkumar Pasari, Mr.Nilkanth F.Devangan, Mr.Nilkanth F.Devangan, Mr.Rameshkumar Pasari, Mr.Rameshkumar Pasari, Mr.Rameshkumar Pasari, Mr. Girish Bachharaj Vays, Mr. Girish Bachharaj Vays, Mr. Girish Bachharaj Vays.

3.17 AMOUNT TRANSFERRED TO DEAF A/C

Table with 3 columns: Particulars, Current Year, Previous Year. Rows include Opening balance of amounts transferred to DEAF, Add: Amounts transferred to DEAF during the year, Less: Amounts reimbursed by DEAF towards claims, and Closing balance of amounts transferred to DEAF.

3.18 NOTE :

1.Figures of the previous year have been regrouped, reclassified wherever considered necessary. 2.This statement of Significant Accounting Policies and Notes on Accounts forms an integral part of the Balance Sheet as at 31stMarch, 2022 and the annexed Profit and Loss Account for the year ended on that date.

For Nagpur Nagarik Sahakari Bank Limited

Place: Nagpur Date:

For P.G. Joshi & Co. Chartered Accountants FRN 104416W Statutory Auditors CA Ashutosh Joshi Partner Membership No. 038193 UDIN : 22038193ALVKNZ3130

A. A. Pathak Assistant General Manager

S. W. Godbole Chief Executive Officer

Ashok Agrawal (Goyal) Director

Rajesh Lakhota Vice Chairman

Sanjay Bhende Chairman

PROJECTED INCOME & EXPENDITURE ACCOUNT FOR 31.03.2023

(Amount in Thousand)

Table with 9 columns: EXPENDITURE, PROJECTED ACTUAL, PROJECTED, INCOME, PROJECTED ACTUAL, PROJECTED. Rows include INTEREST, SALARY, ALLOWANCES & P.F., DIRECTORS' / LOCAL COMMITTEE MEMBER'S FEES & ALLOWANCES, RENT, TAXES, INSURANCE & LIGHTING, LAW CHARGES, POSTAGE/ TELGRAMS / TEL.CHARGES, AUDITOR'S FEES, DEPRECIATION & REPAIRS TO PROPERTY, PRINTING, STATIONERY & ADVERTISEMENTS, AMORTISATION, DEPRECIATION, OTHER EXPENDITURE, I.TAX PROVISION, PROVISIONS & CONTINGENCIES, and BALANCE OF PROFIT.

