



Osmanabad Janata Sahakari Bank Ltd; Osmanabad

Multistate Co-Op. Bank (Insured Bank)

80th
Annual Report
2023-24

उस्मानाबाद जनता सहकारी बँक लि; उस्मानाबाद (बहुराज्यीय को-ऑप. बँक)

मुख्य कार्यालय : २४/२८-३०, २४/३३-३८ सोलापूर रोड धाराशिव- ४१३५०९

वार्षिक सर्वसाधारण सभेची नोटीस (फक्त बँकेच्या सभासदांसाठी)

बँकेच्या सर्व सभासदांना सूचित करण्यात येते की, बँकेची ८० वी वार्षिक सर्वसाधारण सभा दिनांक २३/०६/२०२४ रोजी ठीक दुपारी ०१.०० वाजता बँकेचे अध्यक्ष मा. वसंत संभाजीराव नागदे यांचे अध्यक्षतेखाली धाराशिव येथे खालील विषयावर विचारविनिमय करण्याकरिता आयोजित केली आहे. तरी सर्व सभासदांनी सभेस वेळेवर उपस्थित रहावे, ही विनंती.

सभेचे स्थळ : श्री संत ज्ञानेश्वर मंदिर सभागृह, धाराशिव

* सभेपुढील विषय *

- दिनांक १२.०८.२०२३ रोजी झालेल्या ७९ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत वाचून कायम करणे.
- ३१ मार्च २०२४ अखेरचा अहवाल, नफा-तोटा पत्रक व ताळेबंद पत्रक स्वीकारणे व मंजूरी देणे.
- सन २०२३-२०२४ सालची निव्वळ नफा विभागणी मा.संचालक मंडळाचे शिफारशीप्रमाणे मंजूर करणे.
- साल सन २०२३-२०२४ मध्ये अंदाजपत्रकपेक्षा जास्त झालेल्या खर्चास मंजूरी देणे.
- मा.संचालक मंडळाने सुचविलेल्या साल सन २०२४-२०२५ च्या अंदाज पत्रकास मंजूरी देणे.
- साल सन २०२३-२०२४ लेखापरिक्षण दोषदुरुस्ती अहवालास मान्यता देणे व साल सन २०२३-२०२४ अखेरचा लेखापरिक्षण अहवाल स्वीकारणे.
- मा.वैधानिक लेखापरिक्षक यांनी प्रमाणित केलेल्या साल सन २०२३-२०२४ मध्ये एक रक्कमी कर्ज परतफेड/तडजोड योजनेअंतर्गत दिलेली माफीस मान्यता देवून नोंद घेणेबाबत.
- बँकेचे संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.
- मा.आर.बी.आय.च्या निर्देशानुसार साल सन २०२४-२०२५ या सालाकरिता वैधानिक लेखा परिक्षकाची नेमणूक करणे व त्यांचा मेहनताना ठरविण्याचा अधिकार संचालक मंडळास देणे.
- पोटनियम दुरुस्तीस मान्यता देणेबाबत.
- मा.अध्यक्षंच्या संमतीने येणारे ऐन वेळेचे विषय.

स्थळ : धाराशिव

मा. संचालक मंडळाच्या आदेशावरून

दिनांक : ०७/०६/२०२४

(डॉ.संजय श्रीरंग घोडके)

मुख्य कार्यकारी अधिकारी

उस्मानाबाद जनता सहकारी बँक लि. उस्मानाबाद

सूचना - सभेसाठी निश्चित केलेल्या वेळेपासून आध्यां तासाच्या आत जर गणसंख्या पूर्ण झाली नाही तर सभा स्थगित केली जाईल व अशी स्थगित सभा त्याच दिवशी, दुपारी १ वाजून ३० मिनिटांनी घेतली जाईल. या स्थगित सभेस गणपूर्तीची व वेगळ्या सूचनेची आवश्यकता राहणार नाही.

- सभासदांनी वार्षिक सर्वसाधारण सभेस येताना आपल्या अहवालाची प्रत सोबत आणणे आवश्यक आहे.
- सभासदांना वार्षिक सर्वसाधारण सभेपुढे काही प्रश्न/सुचना मांडावयाच्या असतील तर त्यांनी त्या दिनांक १८.०६.२०२४ पर्यंत कामकाजाच्या वेळेत, बँकेच्या मुख्य कार्यालयात लेखी स्वरूपात द्याव्यात.
- सभासदांनी नांव, पत्ता अथवा नॉमिनी बदलला असल्यास त्याची बँकेच्या मुख्य कार्यालयात शेअर्स विभागात नोंद करून घ्यावी.
- बँकेच्या भागाची दर्शनी किंमत रुपये ५०० असून ज्या सभासदांचे भाग अपूर्ण आहेत त्या सभासदांनी भागाची किंमत रुपये ५०० च्या पटीत करून घ्यावी.

Osmanabad Janata Sahakari Bank Ltd., Osmanabad (Multistate Co-Op. Bank)

Head Office 24/28-30, 24/33-38, Solapur Road,
Dharashiv: - 413501

Notice of Annual General Meeting (Only for the Member of the Bank)

All members of the bank are informed that, 80th Annual General Meeting of the Bank will be held on 23/06/2024 at 01.00 P.M. at Dharashiv under the Chairmanship of Hon.Vasant Sambhajirao Nagde, Chairman of the Bank, to transact the following business. Hence all Members are requested to attend this meeting in time.

Meeting Venue :- Shri Sant Dnyaneshwar Mandir Sabhagrah, Dharashiv

Agenda the Meeting:

- To read and approve the minutes of the 79th Annual General Meeting held on 12.08.2023.
- To accept and approve the report, profit and loss statement and balance sheet for the end of 31. March 2024.
- To approve the distribution of net profit for the year 2023-2024 as per recommendation of the Board of Directors.
- To approve the expenditure in excess of the budget in the year 2023-2024.
- To approve the budget for the year 2024-2025 as suggested by the Board of Directors.
- To approve the audit rectification report for the year 2022-2023 and to accept the final audit report for the year 2023-2024.
- Regarding approving and recording the waiver given under the loan repayment/compromise scheme in the year 2023-2024 certified by the Hon'ble Auditor.
- To record loans given to bank's directors and their relatives.
- To appoint the Statutory Auditors for the year 2024-2025 as per the direction of Hon'ble RBI and empower the Board of Directors to determine their performance fees.
- Regarding approval of amendment of bye-laws.
- Timely subjects to come with the consent of Hon'ble Chairman.

Place:- Dharashiv

Date:- 07.06.2024

By order of the Board of Directors

(Dr.Sanjay Shrirang Ghodke)

Chief Executive Officer

Osmanabad Janata Sahakari Bank Ltd.
Osmanabad

Note: - If the within half an hour from the time appointed for the meeting, the quorum is not present, the meeting shall stand adjourned and this adjourned meeting shall be held at 1.30 p.m. on the same day and same place. This adjourned meeting will not require any separate notice or quorum.

- It is necessary that the members should bring their copy of Annual Report while coming for the Annual general meeting.
- Members who wish to have any additional information or those who wish to make any suggestions should submit their request in writing at the Head Office of the Bank on or before 18.06.2024, during office hours.
- Any Change in Name, Address or Nomination of the member should be intimated in writing immediately to the Shares Department situated at Head Office of the Bank.
- The face value of the bank share is Rs 500 and the members whose shares are incomplete should pay the share price in multiples of Rs 500.



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(बहुराज्यीय को-ऑप. बँक)

मुख्य कार्यालय : २४/२८-३०, २४/३३-३८ सोलापूर रोड धाराशिव ४१३५०९

८० वा वार्षिक अहवाल

सन्माननीय सभासद बंधु भगिनीनो,

बँकेच्या ८० व्या वार्षिक सर्वसाधारण सभेस उपस्थित सर्व सन्माननीय सभासदांचे मी मनःपूर्वक स्वागत करतो. आपणा सर्वांचा बँकेवर असलेला विश्वास सार्थ ठरविण्यासाठी संचालक मंडळाने जाणीवपूर्वक केलेल्या प्रयत्नास आपण सर्वांनी सहकार्य केले याचा मला सार्थ अभिमान वाटतो.

संचालक मंडळाच्या प्रयत्नामुळे आपली बँक सतत नफ्यात आहे व या आर्थिक वर्षातही नफ्यात आहे. बँकेची प्रगती यापुढील काळातही अशीच राहील असा आम्हाला ठाम विश्वास आहे. आपण सर्व ठेवीदार, खातेदार, हितचिंतक व बँकेच्या कर्मचाऱ्यांनी बँकेप्रति जो विश्वास, प्रेम, सहकार्य दिल्यामुळे आपल्या बँकेने खातेदार, ग्राहकांना चांगली व जलद सेवा उपलब्ध करून देण्यासाठी कोअर बँकींग प्रणाली कार्यान्वीत केलेली आहे. आपल्या सर्वांचे असेच सहकार्य यापुढेही अबाधित राहील अशी अपेक्षा मी व्यक्त करतो.

श्रद्धांजली :-

अहवाल वर्षात बँकेचे माजी चेअरमन कै.बी.एस.मोदाणी, संचालक कै.एन.एम.भोसले गुरुजी, सभासद, ग्राहक, कर्मचारी, हितचिंतक त्याचप्रमाणे राष्ट्रीय-आंतरराष्ट्रीय किर्तीच्या थोर विभूती, शहीद झालेले जवान हे पंचतत्वात विलीन झाले, त्यांच्या पवित्र स्मृतीस आमची भावपूर्ण श्रद्धांजली.

अहवाल सालातील बँकेच्या व्यवहाराची वैशिष्ट्ये :-

सन २०२३-२४ मध्ये बँकेचा एकूण व्यवहार रु. ३०३० कोटीपेक्षा अधिक झालेला आहे, अहवाल सालात बँकेने ३८४५.४८ लाख नफा मिळवला आहे.

अनु क्र.	तपशील	(रुपये लाखात)	
		३१.०३.२०२४	३१.०३.२०२३
१	भागभांडवल	७५१४.६६	७१६८.०३
२	निधी	४६०९८.४२	४५३२६.०५
३	ठेवी	१८५५१५.६२	१८२७२९.०५
४	कर्ज	११७५२६.८८	१०८३०७.०३
५	निव्वळ नफा	३८४५.४८	७१०.५६
६	एकूण उलाढाल	३०३०४२.५०	२९०७६९.०३
७	ढोबळ एन.पी.ए.	२१.२६%	२६.०८%
८	निव्वळ एन.पी.ए.	०%	०%

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Head Office : 24/28-30, 24/33-38, Solapur Road,
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80th Annual Report

Hon'ble Members Brothers and Sisters,

I cordially welcome all the Hon'ble Members present for the 80th Annual general body meeting of the bank. I have proud for Co-operation of all members to Board of directors in their conscious effort for fulfilling your faith over the bank.

Our bank, due to this effort of Board of Director, is in profit every years consecutively and also is in profit in the financial year. I have confidence that growth of our bank will remain the same in future. Our bank, due to the faith, Love, co-operation which is given by the members, depositors, account holders, well wishers and employees of the bank, has started the core banking system to make available better and faster banking service to our member, consumers I hope the same co-operation of all you remain forever in future.

Obituary:-

We pay homage to our Ex-Chairman late B. S. Modani, Director late N. M. Bhosale, members, customers, Employees, well wishers, as well as the great personalities with national and international repute and the soldiers-martyrs who lost their lives during the year of this Annual Report.

Performance of the Banking Business in the Financial Year

Banking business of the bank is Rs. 3030 Crores in the Financial Year 2023-24. Bank has earned Profit of Rs. 3845.48 Lakh in this Financial Year.

Sr. No.	PERTICULAR	Amount Rupees in Lakhs	
		31.03.2024	31.03.2023
1	Share Capital	7514.66	7168.03
2	Reserves	46098.42	45326.05
3	Deposits	185515.62	182721.05
4	Loans & Advances	117526.88	108307.03
5	Net Profit	3845.48	710.56
6	Total Business	303042.50	290769.03
7	Gorss NPA	21.26%	26.08%
8	Net NPA	0%	0%



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सभासद व भाग भांडवल:-

बँकेचे अधिकृत भाग भांडवल रु. १००.०० कोटी असून, दिनांक ३१ मार्च २०२४ रोजी संपणाऱ्या आर्थिक वर्षाअखेर वसुल भाग भांडवल रु. ७५.१४ कोटी इतके झाले आहे. भाग-भांडवलामध्ये ४.८४% वाढ झाली, वर्षाअखेर सभासद संख्येत ३१५४ ने वाढ होऊन सभासद संख्या ७६९२८ इतकी झाली आहे.

निधी :-

बँकेचा निधी हे बँकेच्या आर्थिक सुदृढतेचे व स्थैर्याचे मोजमाप आहे. दिनांक ३१ मार्च २०२४ रोजी संपणाऱ्या आर्थिक वर्षाअखेर बँकेचा निधी रु. ४६०.९८ कोटी एवढा झाला आहे. मागील वर्षाच्या तुलनेत निधीमध्ये १.७०% वाढ झाली.

ठेवी :-

गतवर्षी बँकेच्या ठेवी रु. १८२७.२१ कोटी होत्या. दिनांक ३१ मार्च २०२४ रोजी संपणाऱ्या आर्थिक वर्षाअखेर बँकेच्या ठेवी रु. १८५५.१५ कोटी इतक्या झाल्या आहेत. ठेवी विमा योजनेकरिता डी.आय.सी.जी.सी. कडे नियमित हप्ता भरलेला आहे.

गुंतवणूक:-

अहवाल वर्षात सुरुवातीस बँकेची गुंतवणूक रु. ११२०.०८ कोटी होती दिनांक ३१.०३.२०२४ रोजी संपणाऱ्या आर्थिक वर्षाअखेर बँकेची गुंतवणूक रु. १११३.०१ कोटी आहेत. गतवर्षीच्या तुलनेत ०.६३ % ने घट झाली आहे. अहवाल वर्षात रिझर्व्ह बँकेच्या निकषानुसार एस.एल.आर. साठीची गुंतवणूक योग्य प्रमाणात केलेली आहे.

कर्ज:

सुरुवातीपासून आजपर्यंत बँकेने उद्योजकांना लघुउद्योजकांना समाजातील लहान-मोठ्या व्यापाऱ्यांना, कमकुवत शेतकऱ्यांना घटकांना कर्ज वाटप केले आहे. दि. ३१.०३.२०२३ अखेर कर्ज वाटप रुपये १०८३.०७ कोटी इतके होते. दि. ३१.०३.२०२४ रोजी संपणाऱ्या

Members & Share Capitals:

The Authorized share capital of the bank is 100 crores. The paid up Share Capital as on 31st March 2024 is Rs.75.14 Crores. Share Capital increased by 4.84 %. at the end of the financial year. The increase in the members by 3154 and the number of members have reached to 76928.

Reserves:

Funds of the bank is parameter of it's financial soundness and stability. As on 31st march 2024 Bank's fund are Rs. 460.98 crores. Increase in the reserves by 1.70 % in comparre with last year.

Deposits:

Last Year bank Deposit was of Rs. 1827.21 crores. At the end of the financial year ending on 31st march 2024 the deposits are of Rs. 1855.15 crores Bank as regularly paid the premium DICGC towards the scheme of deposit Insurance.

Investment:

At the beginning of the report year the bank's investment was Rs. 1120.08 crores. As on 31st march 2024 at the end of financial year the banks investment is of Rs. 1113.01 crores, in comparison of last year the decrease is 0.63%. Bank has made proper SLR investment in the report year as per prescribed limit of RBI.

Loans and advances:

From the beginning to till today bank has provided finance to entrepreneurs, small scale industries, farmers and the small and big traders, weaker and needy constituents in the society. In last year the disbursed loans were of Rs.1083.07 crores. At the end of financial year ending on 31.03.2024



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आर्थिक वर्षाअखेर बँकेने रु. ११७५.२७ कोटी इतके कर्ज वाटप केले आहे. रिझर्व्ह बँकेच्या धोरणानुसार अग्रक्रम क्षेत्रात ९०.८४ % व दुर्बल घटकांना १४.८० % कर्ज वाटप केले आहे.

थकबाकी :-

बँकेच्या प्रगतीमध्ये वाढती थकबाकी सर्वात मोठी बाधा ठरू शकते. आपल्या बँकेने थकबाकी वसुलीच्या कामास प्रथम प्राधान्य दिले असून, त्यादृष्टीने बँकेचे वसुली अधिकारी इतर अधिकारी व कर्मचारीवर्ग प्रयत्नशील आहेतच, मात्र आमच्या प्रयत्नांना सभासदांच्या सहकार्याची साथ मिळाल्याशिवाय उद्दिष्टपूर्ती होऊ शकणार नाही.

दिनांक ३१.०३.२०२४ रोजी संपणाऱ्या आर्थिक वर्षाअखेर निव्वळ एन.पी.ए. चे प्रमाण **0.00 %** इतके झालेले आहे. तरी या प्रसंगी थकबाकीदार सभासदांना विनंती करतो की, त्यांचेकडील येणे असलेल्या थकीत कर्जाची व व्याजाची रक्कम बँकेत वेळेवर भरणा करून यापुढेही सहकार्य करावे. सभासदांनी कर्ज वसुलीस सहकार्य केल्यास व वेळेवर कर्ज परतफेड केल्यास बँकेची आर्थिक स्थिती याहीपेक्षा जास्त मजबूत होईल.

ताडजोड / (एक रकमी कर्ज परतफेड) योजने अंतर्गत दिलेली सुट:

आर्थिक वर्ष २०२३-२४ मध्ये बँकेने एक रकमी कर्ज परतफेड योजनेअंतर्गत एकही कर्जदार सभासदास सुट दिलेली नसून ताडजोड योजनेअंतर्गत २३६ कर्जदार सभासदास रुपये १३६५.०८ लाख सुट दिलेली आहे.

संचालक मंडळ व त्यांच्या नातेवाईकास दिलेले कर्ज :

बँकेच्या सभासदांना व ग्राहकांना अत्यंत सौजन्यपूर्वक वागणुक व सातत्याने सेवा देऊन बँकेची प्रगती करण्यामागे संचालक मंडळ व कर्मचारी वर्गाचा सिंहाचा वाटा आहे. आर्थिक वर्षाअखेर संचालक मंडळाचे नातेवाईक कर्मचारी चार आहेत. त्यांच्या नेमणुका बँक मल्टीस्टेट होण्यापुर्वीच्या आहेत. बँक मल्टीस्टेट झाल्यानंतर अशा नातेवाईकांच्या नियुक्त्या करण्यात आल्या नाहीत.

the loans is disbursed Rs. 1175.27 crores. As per policies of Reserve Bank the disbursement of loans in priority sector is of 90.84 % and for weaker section 14.80 %.

Overdues:

Increase in any overdue which becomes obstacles in progress of bank. Bank has given preference for recovery of overdue and the recovery officer, other officers and employees of the bank are taking efforts to that effect, but the purpose is not fulfilled without co-operation of the members to our efforts.

As on 31.03.2024 the net NPA is 0.00 %. In this event I request to defaulted members to co-operate us by making payment in future of their over dues loan and interest in time. If the borrower members repay the loan within time by giving co- operation for recovery of loan, then financial position the bank will become very strong than present position.

Remission given under the (One Time)

Compromise settlement Scheme.

Bank doesn't given remission to any one under OTS Scheme to borrowing members in this financial year 2023-24 but in compromise scheme bank has given remission to 236 borrowing members of Rs. 1365.08 lakhs.

Loans to Board of Directors and their relatives:

The boards of directors and the Employees have lions Share in giving polite treatment and consistent service to the members and customers of the bank in the progress of the bank. Relative employees of the member of board are four at the end of financial year and relative Employees was appointed prior to registration of the bank under Multi-State co-operative Act. There is no any relative employee appointed after conversion in Multi-State Co-operative Bank.



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नफा :-

साल सन २०२३-२४ मध्ये आर्थिक परिस्थिती चढउताराची असतानाही मागील वर्षाप्रमाणेच चालु वर्षात बँकेस निव्वळ नफा रुपये ३८४५.४८ लाख झालेला असून मा. संचालक मंडळाने खालील प्रमाणे नफा विभागणीची शिफारस केलेली आहे. त्यास मंजूरी देणेसाठी आपणांस विनंती आहे.

३१/०३/२०२४ अखेर नफा	३८४५४८१४८.०३
(तपशिल)	रक्कम रुपयात
गंगाजळी २५ %	९६१३७०३७.०१
अतिरिक्त गंगाजळी १० %	३८४५४८१४.८०
लाभांश समिकरण निधी २%	७६९०९६२.९६
शिक्षण निधी १ %	३८४५४८१.४८
गुंतवणूक चढउतार निधी	१०००००००.००
लाभांश ८ %	६०००००००.००
ईमारत निधी	६०००००००.००
विकास निधी	२५००००००.००
आकस्मीक देयता निधी	२०००००००.००
कर्मचारी सेवा पारितोषिक निधी	५६२०००००.००
राष्ट्रीय अपत्ती निधी	११०००००.००
निवडणूक निधी	२५०००००.००
शतक महोत्सव निधी	२५१९०००.००
धर्मादाय निधी	११०००००.००
एकूण	३८४५४७२९६.२५
शिल्लक उर्वरित नफा पुढील वर्षात हस्तांतरीत	८५१.७८

भांडवलाचे पर्याप्त प्रमाण (CRAR) :-

व्यापारी बँकांप्रमाणे नागरी सहकारी बँकांना बँकिंग व्यवसायातील जोखीम पत्करावी लागत असल्याने रिझर्व्ह बँकेने भांडवलाच्या पर्याप्त प्रमाणाचा निकष लागू केला आहे त्यानुसार त्याचे किमान प्रमाण ९% असावे लागते. परंतु आपल्या बँकेने हे प्रमाण २२.५८ % इतके राखले आहे. यावरून बँक आर्थिक सुस्थितीत आहे हे स्पष्ट होत आहे

Profit: -

In the FY 2023-24 despite fluctuating economic conditions, as in the previous year, the bank has earned a net profit of Rs. 3845.48 lakhs and Hon'ble BOD has recommended the following appropriation for saction from you.

Profit as on 31.03.2024	384548148.03
Particular	Amount (Rs.)
Reserve Fund 25%	96137037.01
Additional Reserve Fund 10%	38454814.80
Dividend Equalization fund 2%	7690962.96
Education Fund 1%	3845481.48
Investment Flutuation fund	10000000.00
Dividend @ 8 %	60000000.00
Building Fund	60000000.00
Development Fund	25000000.00
Contingency Fund	20000000.00
Staff Sevaparitoshak Fund	56200000.00
National Calamities Fund	1100000.00
Election Fund	2500000.00
Century Celebration Fund	2519000.00
Charity Fund	1100000.00
Total :-	384547296.25
Remaining balance of Next Year	851.78

Capital Adequacy :

Like commercial banks, the urban co-operative banks are to incur the risk in the banking business and hence RBI has imposed criteria of CRAR. The standard CRAR reqirment is atleast 9%. But our bank has maintained the CRAR at 22.58 %. This fact shows that bank is in sound financial position.



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संचालक मंडळाच्या सभा:-

अहवाल वर्षात संचालक मंडळाच्या एकूण सभा २६ व समितीच्या सभा ४८ झालेल्या आहेत व व्यवस्थापन मंडळाच्या सभा १५ झालेल्या आहेत.

आधुनिक तंत्रज्ञान:-

सद्या बँकींग व्यवसायात स्पर्धा असल्याने बँकेने ग्राहकांना उत्तमोत्तम सेवा पुरवण्याच्या दृष्टीने कोअरबँकींग प्रणाली कार्यान्वीत केली आहे.

आभार:-

बँकेवर दाखविलेला विश्वास, बँकेच्या सर्वांगीण प्रगतीमध्ये सदैव साथ व सहकार्य करणाऱ्या भागधारकांचा, खातेदारांचा संचालक मंडळाच्या वतीने मी ऋणी आहे. सर्व कर्मचारी वर्गाचे संचालक मंडळाच्या वतीने मी मनपूर्वक अभिनंदन करतो. तसेच रिझर्व बँक ऑफ इंडिया, केंद्रीय निबंधक नवी दिल्ली, वैधानिक लेखापरिक्षक, कायदेशीर सल्लागार यांच्या वेळोवेळी मिळणाऱ्या मार्गदर्शनाबद्दल मी त्यांचा संचालक मंडळाच्या वतीने कृतज्ञ आहे. बँकेला सातत्याने प्रगतीपथावर ठेवण्यासाठी संचालक मंडळ यांनी दिलेले सहकार्य मार्गदर्शन याबद्दल त्यांचाही मी आवर्जून उल्लेख करतो.

Meetings of the Board of Directors:

During the report year 26 Meetings Board of Directors and 48 meetings of the committees were held, and Board of Management meeting held are 15.

Modern Technology:

Bank has started core banking system to make available better banking service in the current competition in financial transitions.

Thanks:

I thanks on behalf of Board of directors to the members, Depositors, in giving co-operation to us in the progress of bank, as well as I am congratulating the employees of the bank. I am specially thankful on behalf of Board of directors for giving proper guidance in the progress of bank by Honorable RBI, Central Registrar for Co-operation, New Delhi, Statutory Auditors and Legal Advisors on time to time

जय भारत !

जय महाराष्ट्र!!

जय सहकार!!!

Jay Bharat!

Jay Maharashtra!!

Jay Sahakar!!!

मा. संचालक मंडळाच्या वतीने

(वसंत संभाजीराव नागदे)

अध्यक्ष

उस्मानाबाद जनता सहकारी बँक
लि. उस्मानाबाद

On behalf of Board of Directors

(Vasant Sambhajirao Nagde)

Chairman

Osmanabad Janata Sahakari
Bank Ltd. Osmanabad



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PROFIT & LOSS ACCOUNT AS ON 31ST MARCH 2024

दिनांक ३१/०३/२०२४ अखेरचे नफा - तोटा पत्रक

	Expenditure (खर्च)	SCHEDULE	31.03.2024	31.03.2023
I	Income (उत्पन्न)			
	Interest earned (मिळालेले व्याज)	13	2037262655.77	1999766068.27
	Other Income (इतर उत्पन्न)	14	70610682.13	87587794.42
	Total (एकूण)		2107873337.90	2087353862.69
II	Expenditure (खर्च)			
	Interest Expended (ठेवी व कर्जावरील व्याज)	15	1040722323.62	1021488281.70
	Operating Expenses (परिचालन खर्च)	16	524461919.71	362529452.79
	Provision and Contingencies (तरतुद)	17	158141715.00	632280706.04
	Total (एकूण)		1723325958.33	2016298440.53
III	Profit/Loss (नफा/तोटा)			
	Net Profit for the year (वर्षा अखेरचा निव्वळ नफा)		384547379.57	71055422.16
	Profit brought forward (मागील वर्षाचा शिल्लक नफा)		768.46	656.00
	Total (एकूण)		384548148.03	71056078.16
IV	Appropriations (नफा वाटणी)			
	Transfer to Statutory Reserves(गंगाजळी)			24869627.36
	Transfer to Other Reserves (इतर निधी)			18185682.34
	Transfer to Government/Proposed Dividend (लाभांष तरतुद)		0.00	28000000.00
	Bad and Doubtful Debt Reserve (संशयीत व बुडीत कर्ज निधी)		0.00	0.00
	Balance Carried over to balance sheet (शिल्लक नफा ताळेबंदास वर्ग)		384548148.03	768.46

Appropriation is subject to AGM approval. (वरील नफा वाटणी AGM मंजुरीचे अधीन)

Significant Accounting policies and notes to the Consolidated Financial Statement, The Schedules referred to the above are integral part of the Financial Statements. (उपरोक्त नमूद परिशिष्टये ताळेबंदाचा अविभाज्य भाग आहेत.)

Chief Officer General Manager Chief Executive Officer

Director Director Vice - Chairman Chairman

As per our Report of Even date

For Dhanraj Nogaja & Associates

Chartered Accountants

FRN 122617W

CA. Dhanraj Nogaja

Partner

M.No.: 112163

UDIN : 24112163BJZXWB1000

Place : Solapur

Date : 29.05.2024



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BALANCE SHEET AS ON 31ST MARCH 2024

दिनांक ३१-०३-२०२४ अखेरचे ताळेबंद पत्रक

CAPITAL & LIABILITIES (भांडवल आणि देणे)		SCHEDULES (परिशिष्टे)	31.03.2024	31.03.2023
1	CAPITAL (वसुल भाग- भांडवल)	1	751466300.00	716803500.00
2	RESERVES AND SURPLUS (निधी)	2	4569842409.04	4492605040.12
3	DEPOSITS (ठेवी)	3	18551561731.06	18272104834.20
4	BORROWINGS (बाहेरील कर्ज)	4	0.00	260737.60
5	OVERDUE INTEREST RESERVE (as per contra) (थकित व्याज)		1466893174.96	1382594283.16
6	BILLS FOR COLLECTION (as per contra) (बिल्स)		0.00	749173.00
7	OTHER LIABILITIES AND PROVI- SIONS (इतर देणे तरतुद)	5	598901995.43	523890268.91
8	PROFIT AND LOSS ACCOUNT (नफा / तोटा)		384548148.03	71056078.16
	TOTAL (एकूण)		26323213758.52	25460063915.15

Chief Officer

General Manager

Chief Executive Officer



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BALANCE SHEET AS ON 31ST MARCH 2024

दिनांक ३१-०३-२०२४ अखेरचे ताळेबंद पत्रक

ASSETS & PROPERTIES (संपत्ती व येणे)		SCHEDULES (परिशिष्टे)	31.03.2024	31.03.2023
1	CASH AND BALANCES WITH RBI (रोख व RBI कडील बँकेतील शिल्लक)	6	182229724.00	236480701.00
2	BALANCE WITH BANKS (बँकेतील शिल्लक)	7	4100732240.68	3435582958.07
3	INVESTMENTS (गुंतवणूक)	8	8089912200.00	8758132100.00
4	ADVANCES (कर्ज)	9	11752687587.78	10830702541.50
5	OVERDUE INTEREST RESERVE (AS PER CONTRA) (थकीत व्याज)		1466893174.96	1382594283.16
6	BILLS FOR COLLECTION (as per Contra) (बिल्ल)		0.00	749173.00
7	FIXED ASSETS (मालमत्ता)	10	105182858.09	132893588.67
8	OTHER ASSETS (इतर येणे)	11	625575973.01	682928569.75
	GRAND TOTAL (एकूण)		26323213758.52	25460063915.15
	CONTINGENT LIABILITIES (संभाव्य देणी व दायित्वे)	12	725035595.56	723739686.72

Significant Accounting policies and notes to the Consolidated Financial Statement, The Schedules referred to the above are integral part of the Financial Statement. (परिशिष्टे (उपरोक्त नमूद परिशिष्टये ताळेबंदाचा अविभाज्य भाग आहेत)

As per our Report of Even date
For Dhanraj Nogaja & Associates
Chartered Accountants
FRN 122617W

Director Director Vice - Chairman Chairman

CA. Dhanraj Nogaja
Partner

Date : 29.05.2024
Place : Solapur

M.No.: 112163
UDIN : 24112163BJZXWB1000



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The Schedules forming part of Financial Statement उपरोक्त वरील नमुद परिशिष्ट ताळेबंदाचा अविभाज्य भाग

SCHEDULE (परिशिष्ट)

SCHEDULE -1 CAPITAL (भाग-भांडवल)		31-03-2024	31-03-2023
Authorised Share Capital (अधिकृत भाग भांडवल)		1000000000.00	1000000000.00
20,00,000 Shares of Rs. 500 Each (प्रती भाग रु. ५०० प्रमाणे)			
Issued, Subscribed & Paid up Capital (वसूल भाग- भांडवल)		751466300.00	716803500.00
		751466300.00	716803500
Individual (वैयक्तीक)		751466300.00	716803500.00
Others (इतर)		---	---
TOTAL (एकूण)		751466300.00	716803500
SCHEDULE -2 Reserves and Surplus (निधी)			
2.01 Reserve Fund(राखीव निधी)			
Opening Balance (प्रारंभीक शिल्लक)	851280294.12	851172244.12	
Additions during the year (वर्षभरात भर)	17900439.54	108050.00	
Deductions during the year (वर्षभरात वजावट)			
Closing Balance (अंतिम शिल्लक)	869180733.66	851280294.12	
2.02 Additional Reserve Fund (अतिरिक्त राखीव निधी)			
Opening Balance (प्रारंभीक शिल्लक)	210429.00	210429.00	
Additions during the year (वर्षभरात भर)	7105607.82	0.00	
Deductions during the year (वर्षभरात वजावट)	0.00	0.00	
Closing Balance (अंतिम शिल्लक)	7316036.82	210429.00	
2.03 Investment Fluctuation Fund (गुंतवणुक चढउतार निधी)			
Opening Balance (प्रारंभीक शिल्लक)	260000000.00	260000000.00	
Additions during the year (वर्षभरात भर)	6054000.00	0.00	
Deductions during the year (वर्षभरात वजावट)	0.00	0.00	
Closing Balance (अंतिम शिल्लक)	266054000.00	260000000.00	
2.04 Income Tax Special Fund (विशेष आयकर निधी)			
Opening Balance (प्रारंभीक शिल्लक)	0.00	0.00	
Additions during the year (वर्षभरात भर)	0.00	0.00	
Deductions during the year (वर्षभरात वजावट)			
Closing Balance (अंतिम शिल्लक)	0.00	0.00	
2.05 Dividend Equilization Fund (लाभांश समीकरण निधी)			
Opening Balance (प्रारंभीक शिल्लक)	42086.00	42086.00	
Additions during the year (वर्षभरात भर)	1421121.56	0.00	
Deductions during the year (वर्षभरात वजावट)	0.00	0.00	
Closing Balance (अंतिम शिल्लक)	1463207.56	42086.00	
2.06 Building Fund (इमारत निधी)			
Opening Balance (प्रारंभीक शिल्लक)		0.00	
Additions during the year (वर्षभरात भर)	10000000.00		
Deductions during the year (वर्षभरात वजावट)	0.00	0.00	
Closing Balance (अंतिम शिल्लक)	10000000.00	0.00	
2.07 Election Fund (निवडणूक निधी)			
Opening Balance (प्रारंभीक शिल्लक)	0.00	0.00	
Additions during the year (वर्षभरात भर)	0.00		
Deductions during the year (वर्षभरात वजावट)	0.00	0.00	
Closing Balance (अंतिम शिल्लक)	0.00	0.00	
2.08 National Calamities Fund (राष्ट्रीय संकट निधी)			
Opening Balance (प्रारंभीक शिल्लक)	0.00	0.00	
Additions during the year (वर्षभरात भर)	0.00	0.00	



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	Deductions during the year(वर्षभरात वजावट)	0.00	0.00
	Closing Balance (अंतिम शिल्लक)	0.00	0.00
2.09	Core Banking Fund(कोअर बँकिंग निधी)		
	Opening Balance (प्रारंभीक शिल्लक)	0.00	0.00
	Additions during the year(वर्षभरात भर)	0.00	0.00
	Deductions during the year (वर्षभरात वजावट)	0.00	0.00
	Closing Balance (अंतिम शिल्लक)	0.00	0.00
2.10	Century Celebration Fund (शतक महोत्सव निधी)		
	Opening Balance (प्रारंभीक शिल्लक)	0.00	0.00
	Additions during the year(वर्षभरात भर)	0.00	0.00
	Deductions during the year(वर्षभरात वजावट)	0.00	0.00
	Closing Balance (अंतिम शिल्लक)	0.00	0.00
2.11	Charity Fund(धर्मादाय निधी)		
	Opening Balance (प्रारंभीक शिल्लक)	0.00	0.00
	Additions during the year(वर्षभरात भर)	0.00	0.00
	Deductions during the year(वर्षभरात वजावट)	0.00	0.00
	Closing Balance (अंतिम शिल्लक)	0.00	0.00
2.12	Contingent Liabilities Fund (अकस्मीक निधी)		
	Opening Balance (प्रारंभीक शिल्लक)	0.00	6843800.00
	Additions during the year(वर्षभरात भर)	0.00	0.00
	Deductions during the year(वर्षभरात वजावट)	0.00	-6843800.00
	Closing Balance (अंतिम शिल्लक)	0.00	0.00
2.13	Odcc Bank & Sdic Bank Shares Dep. Fund (ODCC/ SDIC सहकार बँकेतील शेअर्स घसारा निधी)		
	Opening Balance (प्रारंभीक शिल्लक)	750100.00	750100.00
	Additions during the year(वर्षभरात भर)	0.00	0.00
	Deductions during the year(वर्षभरात वजावट)	-150100.00	0.00
	Closing Balance (अंतिम शिल्लक)	600000.00	750100.00
2.14	Investment Depreciation Reserve (गुंतवणूक घसारा निधी)		
	Opening Balance (प्रारंभीक शिल्लक)	415000000.00	280000000.00
	Additions during the year(वर्षभरात भर)	150100.00	135000000.00
	Deductions during the year(वर्षभरात वजावट)	0.00	0.00
	Closing Balance (अंतिम शिल्लक)	415150100.00	415000000.00
2.15	Bad And Doubtful Fund (संशयित व बुडीत कर्ज निधी)		
	Opening Balance (प्रारंभीक शिल्लक)	2965243800.00	2617641786.00
	Additions during the year(वर्षभरात भर)	34756200.00	1391353800.00
	Deductions during the year(वर्षभरात वजावट)	0.00	-1043751786.00
	Closing Balance (अंतिम शिल्लक)	3000000000.00	2965243800.00
2.16	Amount Receivable GOI Agricultural Debt Waiver and Debt Relief Scheme 2008 Fund (GOI कृषी कर्जमाफी घसारा निधी)		
	Opening Balance (प्रारंभीक शिल्लक)	78331.00	78331.00
	Additions during the year(वर्षभरात भर)	0.00	0.00
	Deductions during the year(वर्षभरात वजावट)	0.00	0.00
	Closing Balance (अंतिम शिल्लक)	78331.00	78331.00
	Total(एकूण)	4569842409.04	4492605040.12



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SCHEDULE -3 DEPOSITS (ठेवी)		31-03-2024	31-03-2023
A	I) Demand deposits		
	(i) From banks (बँकेकडून)		-
	(ii) From others(इतरांकडून)	1434163219.32	1449430700.76
	II) Savings Bank Deposits		
	(i) From banks (बँकेकडून)	0.00	0.00
	(ii) From others(इतरांकडून)	4050675921.24	4050249917.19
	III)Term Deposits		
	(i) From banks (बँकेकडून)	0.00	0.00
	(ii) From others(इतरांकडून)	13066722590.50	12772424216.25
	Total (I, II and III) (एकूण I, II आणि III)	18551561731.06	18272104834.20
B	Additional Information (अतिरिक्त माहिती)		
	(i) Deposits of branches in India (भारतातील शाखांच्या ठेवी)	18551561731.06	18272104834.20
	(ii) Deposits of branches outside India (भारताबाहेरील शाखांच्या ठेवी)	0.00	0.00
	Total(एकूण)	18551561731.06	18272104834.20
SCHEDULE -4 BORROWINGS (बाहेरील कर्ज)			
I	Borrowings in India (भारतीय बँकाकडून घेतलेली कर्ज)	0.00	
	(a) Reserve Bank of India (भारतीय रिझर्व्ह बँक)	0.00	-
	(b) Other banks(इतर बँका)	0.00	260737.60
	(c) Other institutions and agencies (इतर संस्था आणि एजन्सी)	0.00	-
II	Borrowings outside India (भारताबाहेर बँकाकडून घेतलेले कर्ज)	0.00	-
	Total (I and II) (एकूण I आणि II)	0.00	260737.60
	Secured borrowings included in I and II above Rs		
SCHEDULE -5 OTHER LIABILITIES AND PROVISIONS (इतर देणे आणि तरतुद)			
I	Bills payable(देय बिले)	1336221.00	1641646
II	Inter-office adjustment (net) (शाखांतर्गत समायोजन)(नेट)	21774446.00	1230446.66
III	Interest accrued (देय व्याज)	345947820.45	299993495.25
IV	Others (including provisions) (इतर तरतुदीसह)	189843507.98	181024681.00
V	Standard Assets Provision (उत्तम कर्ज तरतुद)	40000000.00	40000000.00
	Total (I, II, III, and IV) (एकूण I, II, III आणि IV)	598901995.43	523890268.91
SCHEDULE -6 Cash and Balances with Reserve Bank of India (रोख आणि शिल्लक रिझर्व्ह बँक ऑफ इंडिया)			
I	Cash in hand (including foreign currency) (हातावरील रोख रक्कम)	182229724.00	236480701.00
II	Balances with Reserve Bank of India (रिझर्व्ह बँक ऑफ इंडियाकडे शिल्लक)		
	(a) in Current Account (चालु खाते)	0.00	0.00
	(b) in Other Accounts (इतर खात्यांमध्ये)	0.00	0.00
	Total (I and II) (एकूण I आणि II)	182229724.00	236480701.00



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SCHEDULE -7 Balances with Banks and Money at Call and Short Notice (बैंकांतील शिल्लक कॉल आणि शॉर्ट नोटिसेसह)		31-03-2024	31-03-2023
I	In India (भारतात)		
	(i) Balances with banks (बैंकांमधील शिल्लक)		
	(a) in Current Accounts (चालु खात्यांमध्ये)	1060532240.68	992882958.07
	(b) in Other Deposit Accounts (इतर ठेव खात्यांमध्ये)	3040200000.00	2442700000.00
	(ii) Money at call and short notice (कॉल मनी व शॉर्ट नोटीस)		
	(a) with banks (बैंका)		-
	(b) with other institutions (इतर संस्था)		-
	Total (I and II) (एकूण I आणि II)	4100732240.68	3435582958.07
II	Outside India (भारता बाहेर)		-
	Total (I and II) (एकूण I आणि II)	4100732240.68	3435582958.07
SCHEDULE -8 Investments (गुंतवणूक)			
I	Investments in India (भारतातील गुंतवणूक)		
	(i) Government Securities (सरकारी रोखे)	8085312200.00	8753382000.00
	(ii) Other approved securities (इतर मंजूर रोखे)	0.00	-
	(iii) Shares (शेअर्स)	4600000.00	4750100.00
	(iv) Debentures and Bonds (डिबेंचर्स आणि बॉन्ड्स)	0.00	-
	(v) Subsidiaries and/or joint ventures (सहाय्यक कंपन्या आणि किंवा संयुक्त उपक्रम)	0.00	-
	(vi) Others (to be specified) (इतर (निर्दिष्ट करण्यासाठी))	0.00	-
	Total (एकूण)	8089912200.00	8758132100.00
II	Investments outside India in (भारताबाहेर गुंतवणूक)	0.00	0.00
	(i) Government securities (including local authorities) (सरकारी रोखे (स्थानिक प्राधिकरणांसह))	0.00	0.00
	(ii) Subsidiaries joint ventures abroad (परदेशात सहाय्यक किंवा संयुक्त उपक्रम)	0.00	0.00
	(iii) Others investments (to be specified) (इतर गुंतवणूक (निर्दिष्ट करण्यासाठी))	0.00	0.00
	Total (एकूण)	8089912200.00	8758132100.00
SCHEDULE -9 Advances (कर्ज)			
A	(i) Bills purchased and discounted (बील्स)	698802.00	5153576.00
	(ii) Cash credits, overdrafts and loans repayable on demand (कश क्रेडिट ओव्हरड्राफ्ट कर्ज)	5995544836.93	5551900079.74
	(iii) Term loans (मुदती कर्ज)	5756443948.85	5273648885.76
	Total (एकूण)	11752687587.78	10830702541.50
B	Additional Information (अतिरिक्त माहिती)		
	(i) Secured by tangible assets (सुरक्षित तारण कर्ज)	11662841664.18	10726183629.91
	(ii) Covered by Bank/Government Guarantees (बैंक/सरकारी हमीद्वारे संरक्षित कर्ज)	0.00	0.00
	(iii) Unsecured Loans (असुरक्षित कर्ज)	89845923.60	104518911.59
	Total (एकूण)	11752687587.78	10830702541.50



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C. I	Advances in India (प्राधान्य क्षेत्रांतर्गत भारतातील कर्ज) ()		
	(i)Priority Sectors (प्राधान्य क्षेत्र)	9838268587.78	8907776984.52
	(ii)Public Sector (सार्वजनिक क्षेत्र)	0.00	-
	(iii)Banks (बँका)	0.00	-
	(iv)Others (इतर)	1914419000.00	1922925556.98
	Total (एकूण)	11752687587.78	10830702541.50
CII	Advances outside India (भारता बाहेरील कर्ज)		
	(i)Due from banks (बँकांकडून देय)	0.00	0.00
	(ii)Due from others (इतरांकडून देय)	0.00	0.00
	Total (एकूण)	0.00	0.00
	Total (CI and CII) (एकूण CI आणि CII)	11752687587.78	10830702541.50
SCHEDULE -10 Fixed Assets (मालमत्ता)			
I	Premises (इमारत)		
	At cost as on 31st March of the preceding year (मागील वर्षे ३१ मार्च अखेरची किंमत)	81588422.95	95410862.95
	Additions during the year (वर्षभरात भर)	0.00	-
	Deductions during the year (वर्षभरात वजावट)	-3497308.00	-
	Depreciation to date (आजपर्यंत घसारा)	-13434640.00	-13822440.00
	At cost as on 31st March of the Current year (चालू वर्ष ३१ मार्च अखेरची किंमत)	64656474.95	81588422.95
II	Other Fixed Assets (including furniture and fixtures) (इतर मालमत्ता फर्निचर आणि फिक्स्चरसह)		
	At cost as on 31st March of the preceding year (मागील वर्षे ३१ मार्च अखेरची किंमत)	51305165.72	54219285.84
	Additions during the year (वर्षभरातभर)	406548.00	10284382.00
	Deductions during the year (वर्षभरात वजावट)	-161264.00	-332083.91
	Depreciation to date (आजपर्यंतचा घसारा)	-11024066.58	-12866418.21
	At cost as on 31 st March of the Current year (चालू वर्षे ३१मार्च अखेरची किंमत)	40526383.14	51305165.72
	Total (I and II) (एकूण I आणि II)	105182858.09	132893588.67
SCHEDULE -11 Other Assets (इतर मालमत्ता)			
I	Inter-office adjustments (net) (शाखांतर्गत समायोजन (नेट)	0.00	-
II	Interest accrued (येणे व्याज)	227446312.92	191863830.38
III	Tax paid in advance/tax deducted at source (आगाऊ भरलेला कर/स्रोतावर कर वजावट)	116600000.00	106774279.00
IV	Stationery and stamps (स्टेशनरी आणि स्टॅम्प)	3365973.18	3288197.46
V	Non-banking assets acquired in satisfaction of claims (गैर बँकिंग मालमत्ता (NBA)	258764686.00	358197605.00
VI	Others (इतर)	19399000.91	22804657.91
	Total (I,II,III,IV,V and VI) (एकूण I,II,III,IV,V आणि VI)	625575973.01	682928569.75



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SCHEDULE -12 Contingent Liabilities (संभाव्य देणी)		31-03-2024	31-03-2023
I	Claims against the bank not acknowledged as debts (बँकेवरील दावे कर्ज म्हणून स्वीकारलेले नाही)	0.00	-
II	Liability for partly paid investments(अंशतः देय गुंतवणुकीसाठी दायित्व)	0.00	-
III	Liability on account of outstanding forward exchange contracts (थकबाकी फॉरवर्ड एक्सचेंज कॉन्स्ट्रक्टरच्या कारणास्तव दायित्व)	0.00	-
IV	Guarantees given on behalf of constituents (In India) (घटकाच्या वतीने दिलेली हमी) (बँक गॅरंटीज)	687195165.00	688205665.00
V	Acceptances, endorsements and other obligations (स्वकृत, समर्थन आणि दायित्वे)	0.00	-
VI	Other items for which the bank is contingently liable (DEA Fund) (इतर दायित्वे (DEA Fund))	37840430.56	35534021.72
	Total (I,II,III,IV,V and VI) (एकूण I,II,III,IV,V आणि VI)	725035595.56	723739686.72
SCHEDULE -13 Interest Earned (मिळालेले उत्पन्न)			
I	Interest/discount on advances/bills (कर्जावरील व्याज उत्पन्न)	1295064863.67	1341876631.80
II	Income on investments (गुंतवणुकीतून मिळालेले उत्पन्न)	546540942.10	558648176.47
III	Interest on balances with Reserve Bank of India and other inter-bank funds (आरबीआय अंतर बँक ठेवीवर मिळालेले व्याज)	195656850.00	99241260.00
IV	Others (इतर)	0.00	-
	Total (I,II,III and IV) (एकूण I,II,III आणि IV)	2037262655.77	1999766068.27
SCHEDULE -14 Other Income (इतर उत्पन्न)			
I	Commission, exchange and brokerage (कमिशन)	1793620.35	2624542.94
II	Profit on sale of investments (गुंतवणुक विक्री व्यवहारातील नफा)	36940750.00	39662400.80
	Less: Loss on sale of investments (गुंतवणुक विक्री व्यवहारातील तोटा)	-4360000.00	-280000.00
III	Profit on revaluation of investments (गुंतवणुक पुनर्मुल्यांकनवरील नफा)	0.00	-
	Less: Loss on revaluation of investments (गुंतवणुक पुनर्मुल्यांकनवरील तोटा)	0.00	-
IV	Profit on sale of land, buildings and other assets (जमीन, इमारती आणि इतर मालमत्तांच्या विक्री व्यवहारातील नफा)	2774748.00	1573077.09
	Less: Loss on sale of land, buildings and other assets (वजा : जमीन, इमारत व इतर मालमत्तांच्या विक्री तील नुकसान)	0.00	-
V	Profit on exchange transactions (विनिमय व्यवहारातील नफा)	0.00	-
	Less: Loss on exchange transactions (विनिमय व्यवहारातील तोटा)	0.00	-
VI	Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India (उप कंपन्या / कंपन्यांद्वारे लाभांश इत्यादीद्वारे उत्पन्न आणि परदेशात/ भारतात सुक्त उपक्रम)	0.00	-
VII	Miscellaneous Income (इतर उत्पन्ने)	33461563.78	44007774.39
	Total (I,II,III,IV,V,VI and VII) (एकूण I,II,III, IV,V,VI आणि VII)	70610682.13	87587794.42
NOTE : - Under items II to V loss figures sh. (टीप : II ते V अंतर्गत नुकसानीचे आकडे कंसात दाखवले जातील)			
SCHEDULE -15 Interest Expended (व्याज खर्च)			
I	Interest on deposits (ठेवीवरील दिलेले व्याज)	1040722323.62	1021488281.70
II	Interest on Reserve Bank of India/ Inter-bank borrowings (आरबीआय/ आंतर बँक कर्जावरील व्याज)	0.00	-
III	Others (इतर)	0.00	-
	Total (I,II and III) (एकूण I,II आणि III)	1040722323.62	1021488281.70



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SCHEDULE -16 Operating Expenses (प्रशासकीय खर्च)		31-03-2024	31-03-2023
I	Payments to and provisions for employees (कर्मचारी पगार व भत्ते आणि तरतुदी खर्च)	283831212.00	227972,342.00
II	Rent, taxes and lighting (भाडे, कर आणि दिवाबत्ती)	11611265.12	12744462.12
III	Printing and stationery (छपाई आणि स्टेशनरी)	1488321.33	1509984.05
IV	Advertisement and publicity (जाहिरात आणि प्रसिध्दी)	811940.00	2131010.90
V	Depreciation on bank's property (बँकेच्या मालमत्तेवरील घसारा)	24458706.58	26688858.21
VI	Director's fees, allowances and expenses(संचालक मंडळ बैठक भत्ता इ.खर्च)	1453979.82	1124895.00
VII	Auditors' fees and expenses (including br. auditors) (लेखापरीक्षण खर्च शाखा लेखापरिक्षकासह)	7294859.00	8869436.00
VIII	Law charges (कायदेविषयक सल्ला फीस)	1309115.00	2260187.00
IX	Postages, Telegrams, Telephones, etc. (टपाल, टेलिग्राम, टेलिफोन इ.)	773064.00	920395.60
X	Repairs and maintenance (दुरुस्ती आणि देखभाल)	4607860.75	4984897.06
XI	Insurance (विमा)	503511.00	216340.00
XII	Other expenditure (किरकोळ खर्च)	130452575.11	16945547.85
XIII	Deposit Expenses (ठेव खर्च)	55865510.00	56161097.00
	Total (एकूण)	524461919.71	362529452.79
SCHEDULE -17 Provisions and Contingencies (तरतुदी आणि संभाव्यता)			
I	Provisions & Contingencies (तरतुदी आणि संभाव्यता)		
	Bad and Doubtful Expenses (संशयीत व बुडीत कर्ज निधी)	34756200.00	340758214.04
	Investment Depreciation Expenses (गुंतवणूक घसारा निधी)	0.00	135000000.00
		34756200.00	475758214.04
II	Income Tax Expenses (आयकर खर्च)		
	Income Tax Expenses Current Year (चालु वर्षातील आयकर खर्च)	123385515.00	159100000.00
	Income Tax Expenses Earlier year (मागील वर्षातील आयकर खर्च परत)	0.00	-2577508.00
	Total (एकूण)	123385515.00	156522492.00
		158141715.00	632280706.04



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CASH FLOW STATEMENT (Indirect Method) For the year ended on 31st March 2024

		31-03-2024	31-03-2023
A	Cash Flow from Operating Activities		
	Net Profit as per Profit and Loss A/c	384547379.57	71055422.16
	Depreciation	24458706.58	26688858.21
	Bad and Doubtful Expenses	34756200.00	340758214.04
	Investment Depreciation Expenses	0.00	135000000.00
	Other provisions	0.00	66300.00
	Income Tax Expenses	123385515.00	156522492.00
	Profit on Sale of Assets	-2774748.00	-1573077.09
	Working Capital Adjustments		
	(Increase)/Decrease in Investments	668219900.00	80395650.00
	(Increase)/Decrease in Loans and Advances	-921985046.28	475180078.58
	(Increase)/Decrease in Other Assets	57352596.74	-(36582156.80)
	Increase/(Decrease) in Deposit from Customers	279319291.86	129159451.45
	Increase/(Decrease) in Other Liabilities	-75011726.52	27491216.79
	Cash Generated from Operations	572268068.95	1404162449.34
	Income Tax Expenses	-123385515.00	156522492.00
	Cash Generated from Operating Activities	448882553.95	1247639957.34
B	Cash Flow from Investing Activities		
	Purchase of Fixed Assets	-3252024.00	(9952298.09)
	Cash Generated from Investing Activities	-3252024.00	(9952298.09)
C	Cash Flow from Financing Activities		
	Share Capital Collected	221016975.00	59467000.00
	Share Capital Repaid	-186354175.00	-35003700.00
	General reserve	130604975.96	-53367606.96
	Dividend Paid	0.00	0.00
	Cash Generated from Financing Activities	165267775.96	-28904306.96
D	Net Increase in cash and Cash Equivalents	610898305.91	1208783352.29
E	Cash and Cash Equivalents at the beginning of Year	3672063659.07	2463280306.31
F	Cash and Cash Equivalents at the end of Year	4282961964.98	3672063658.60
	Cash and Cash Equivalents	182229724.00	236480701.00
	Cash in Hand and Bank Balance	4100732240.68	3435582958.07
	Balance with Other Banks	4282961964.68	3672063659.07

The above cash flow statement has been compiled from and is based on the balance sheet as at March 31 of 2024 & 2023 and the related profit and loss statement for the year ended on that date. The above cash flow statement has been prepared under indirect method as set out in AS-03 on cash flow as given by ICAI.

Chief Officer General Manager Chief Executive Officer

As per our Report of Even date

Director Director Vice - Chairman Chairman

For Dhanraj Nogaja & Associates
Chartered Accountants
FRN 122617W

Date : 29.05.2024
Place : Solapur

CA. Dhanraj Nogaja
Partner M.No.: 112163
UDIN : 24112163BJZXWB1000



**NOTES FORMING PART OF THE PROFIT AND LOSS ACCOUNT FOR THE
YEAR ENDED 31st MARCH 2024 AND BALANCE SHEET AS ON EVEN DATE.**

1. Summary of significant accounting policies:

1.1 Basis for preparation

The financial statements of the Bank have been prepared and presented in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements - Presentation and Disclosures) Directions 2021, (updated as on April 01, 2024) 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 (as applicable to Cooperative Societies) & Multi State Co-operative Societies Act 2002, Multi State Co-operative Societies Rules, 2002, 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 financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

1.2 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, liabilities, revenues and expenses and the 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 future periods.

1.3 Advances and Provisioning:

- The classification of advances into Standard, Substandard, 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 to provisions on Non-Performing Advances, general provisions are made on following categories of standard assets as per RBI guidelines,

Category	Provision (%)
Direct advances to Agricultural & SME Sectors	0.25 %
Commercial and real estate loans	1.00 %
Commercial & real estate loans-residential housing	0.75 %
Other standard advances	0.40 %



1.4 Contingencies & Events Occurring after the Balance Sheet Date (AS – 4):

Events occurring after the balance sheet date are those significant events, both favorable and unfavorable, that occur between the balance sheet date and the date on which the financial statements are approved by the Board of Directors.

1.5 Net Profit or Loss for the period, Prior period items and changes in Accounting Policies (AS – 5):

During the year, there were no material prior period income / expenditure items. There is no change in the Significant Accounting Policies adopted during the year ended March 31, 2024 as compared to those followed in the previous financial year 2022-23. There are no extraordinary items to be disclosed in the statement of profit and loss as a part of net profit or loss for the period.

1.6 Revenue recognition (AS- 9):

Income is accounted on accrual basis as and when it is earned except following:

- a. Interest and other income on Advances classified as 'non-performing assets' is recognized to the extent realized, as per the directive issued by the RBI. Unrealized interest on non-performing advances is shown under 'Overdue Interest Reserve' and as 'Interest Receivable' on liability side and asset side respectively.
- b. Commission and Exchange are fully recognized as income on realization.
- c. Commission, exchange, locker rent, processing fees, insurance commission, dividends on share of co-operative institutions and mutual fund are accounted on receipts basis.
- d. Dividend is recognized as income when right to receive payment is established.
- e. The interest on advances is recognized as per RBI directives.
- f. Interest on Government Securities, debentures and other fixed income securities is recognized on a time proportion basis taking into account the amount outstanding and the rate applicable.
- g. Interest on fixed income securities and fixed deposits with banks is recognized on accrual basis in case it is serviced regularly.
- h. Profit on trading of governments securities /mutual fund in liquid cash plan is accounted for on receipts basis (The bank had not made any transactions in the current Financial Year 2023-24).

1.7 The Effects of Changes in Foreign Exchange Rates (AS – 11):

Bank has no foreign branches. There are no foreign exchange transactions made by the bank.

1.8 Property, Plant & Equipment:

- a. Property, Plant and Equipment (PPE) other than premises of the merged Bank are stated in Balance Sheet at historical cost less accumulated depreciation and impairment loss, if any. Cost comprises the purchase price including non-refundable purchase taxes and any cost attributable for bringing the asset to its working condition for its intended use after deducting trade discount and rebates. Subsequent expenditure incurred on assets put to use is capitalized, only when it increases the future benefit/ functioning capability from / of such assets.
- b. Revaluation of premises are not done by the bank



- c. Premises are depreciated over the residual life of premises not exceeding 60 years. Accordingly, the Bank has a policy of assessing the residual life of premises periodically to present the realistic value of premises from time to time.
- d. Subsequent costs are included in carrying amount of asset or recognized as separate asset, as appropriate only when it is probable that future economic benefit associated with the item will flow to the entity and the cost can be measured reliably.

1.9 Depreciation on Fixed Assets:

- a. Depreciation on fixed assets is calculated on straight line method. Depreciation on premises is calculated considering the remaining useful life of the said premises.
- b. Depreciation on fixed assets is charged at the rates considering appropriate by the management. The rate of depreciation is as under:

Particular	Method of Deprecation	Rate of Deprecation
Building, Premises	Straight Line	10%
Solar System	Straight Line	5%
Vehicles	Straight Line	30%
Computers Hardware Software	Straight Line	33.33%
Wooden items	Straight Line	10%
Iron & Steel Items	Straight Line	5%
Electronic & Electric Items	Straight Line	30%
Plastic Items	Straight Line	25%
Glass Items	Straight Line	25%
Library	Straight Line	10%

- c. Deprecation on assets purchased or sold during the year is charged on the basis of number of days used.
 - d. An item of PPE is derecognized upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of PPE is determined as difference between the sales proceeds and the carrying amount of the asset and is recognized in profit and loss.
 - e. Capital expenditure on leasehold land & building is amortized over a period of 10 years.
 - f. Stamp duty and registration charges on leasehold premises are amortize over the period of lease.
 - g. The items of PPE whose written down value has become NIL due to charge of depreciation over the years are stated at nominal value of Rs 1/- to facilitate their identification.
- 1.10 PPEs are reviewed at each Balance Sheet date for impairment. If any indication exists, the bank estimates the recoverable amount of the asset. An asset's recoverable amount is higher of an asset's net selling price and its value in use. If, such recoverable amount of the asset is less than its carrying amount, the carrying amount is reduced to its recoverable amount. The reduction is considered as an impairment loss and is recognized in the Profit and Loss Account



1.11 Accounting for Investments (AS – 13):

- a. Investments are classified into “Held to Maturity” (HTM) and “Available for Sale” (AFS) 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- Government Securities, Other approved securities, Shares, Bonds of PSU and Others (Non-convertible debentures, Mutual Funds and Security Receipts).
- c. 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.
- d. Transfers from/to HTM category are done once in a year preferably at the beginning of the year, at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to Profit and Loss account and appreciation, if any, is ignored.
- e. Investments under HFT and AFS category are valued scrip-wise at lower of Cost or Market Value. 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 FIMMDA/FBIL. In case of unquoted government securities, market price or fair value is determined as per the rates published by FIMMDA/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. Market values of mutual funds are determined on the basis of NAV as on 31st March declared as per guidelines issued by AMFI.
- g. The securities sold and purchased under Repo/Reverse Repo are accounted based on Guidelines issued by Reserve Bank of India. Securities are transferred as in the case of normal outright sale/purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/ income, as the case may be.
- h. Broken period interest on investments is treated as a revenue item. Brokerage, commission, stamp duty etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- i. Shares of co-operatives societies, investment in mutual fund liquid cash plan and fixed deposits with banks are held at cost.

1.12 Employee Benefits (AS- 15):

- a. Short-term employee benefits, such as wages, salaries and social security contributions (e.g., contribution to an insurance company by an employer to pay for medical care of its employees), paid annual leave, profit-sharing and bonuses (if payable within twelve months of the end of the period) and non-monetary benefits (such as medical care, housing, cars and free or subsidized goods or services) for current employees. Expenses of these types of expenses are debited to profit and loss yearly.



- b. The retirement benefits in the form of provident fund are a defined contribution scheme. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due.
- c. Encashment of accumulated leaves is a defined benefit plan. The Bank does not measure the expected cost of such absences as an additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the Balance sheet date.
- d. The Bank operates defined benefit plan for its employees, viz. gratuity liability. The Bank has obtained Group Gratuity Policy from Life Insurance Corporation of India (LIC) for gratuity payment to employees at the time of retirement as per the Gratuity Act, 1972. The premium is accounted on cash basis.

1.13 Segment Reporting (AS - 17):

In accordance with the guidelines issued by RBI, Segment Reporting is made as under:

- a. Treasury includes all investment portfolio, profit/loss on sale of investments, profit/loss on foreign exchange transactions, equities and money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/amortization of premium on Held to Maturity category investments.
- b. Other Banking Operations include all other operations not covered under Treasury operations.
- c. The bank's principal business activity falls within a single primary business segment Viz. banking. Thus, as required by AS-17 on segment reporting, issued by the institute of chartered account on India, bank has not done segmental reporting.

1.14 Lease payment (AS - 19):

- a. Assets acquired under finance lease- At the inception of Finance Lease, the Leased Asset and liability for the future lease payments is recognized at an amount equal to the fair value or the present value of the minimum lease payments whichever is less.
- b. Operating lease payments are recognized as an expense in the Profit and Loss account on a straight-line basis over the lease term.

1.15 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.

1.16 Taxes on Income (AS - 22):

- a. Tax expense comprises of current and deferred tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961 and rules framed thereunder.



- b. Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantively enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient 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 judgments as to whether the realization is reasonably certain.
- d. Deferred tax assets should be recognized only to the extent that there is virtual certainty supported by convincing evidence that sufficient future taxable income will be available against which such deferred tax assets can be realized. In banking industry Deferred tax Assets are materially created on Account of provisioning norms of RBI and it is past experience shows that there are no possibilities of reversal. Therefore, bank has not recognized the deferred tax assets.

1.17 Provisions, Contingent Liabilities and Contingent Assets (AS - 29):

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

1.18 Accounting of Goods and Services Tax:

Goods and Service Tax Collected on Income Account is accounted as a part of Income under same head and GST paid to Vendor is accounted Expenses under the same head of Expense. The input Tax Credit component of capital assets is booked as cost of Asset. The Net GST Liability paid in cash or payable in cash is debited to profit and loss account.

1.19 Deposits for utilities:

Deposits for services like telephone, electricity etc. paid to concerned authorities are charged off as expenditure in the year in which the relevant service connection is installed.

2. Notes to financial statements for the year ended March 31, 2024:

2.1 Employee Benefit Expenses recognised in Profit and Loss account(Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Short Term Benefit-		
In the form of Salary, TA and other benefits	23.81	19.69
Long Term Benefit-		
Premium for Gratuity Scheme paid	2.54	1.42
Provident Fund Contribution	2.03	1.68
Total	28.38	22.79



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2.2 Related party disclosure:

The Bank is Co-operative society under the Multi-state Co-operative Societies Act, 2002 and there are no related parties requiring a disclosure under the Accounting Standard-18, issued by ICAI, other than Key Management personnel, viz. Dr. Sanjay S. Ghodke is Managing Director and Chief Executive Officer (MD & CEO) of the Bank in the F.Y. 2023-24.

2.3 Lease rent payable:

The breakup of future lease payables as required by AS-19 is given as under: (Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Future lease rental payable as at the end of the year:		
- Not later than one year	0.80	0.87
- Later than one year and not later than five years	3.25	3.54
- Later than five years	5.75	1.02
Total of minimum lease payments recognized in the Profit and Loss Account for the year.	0.68	0.84
Total of future minimum lease sub-lease payment expected to be received under non-cancellable sub-lease	-	-
Sub-lease payments recognized in the Profit and Loss Account for the year	-	-

2.4 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.

2.5 Contingent Liabilities:

a. All letters of credit/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. as per Schedule "N" of the Balance sheet are as under:

(Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Claims against the bank not acknowledged as debts	-	-
Liability for partly paid investments	-	-
Liability on account of outstanding forward exchange contracts	-	-
Guarantees given on behalf of constituents		
(a) In India	68.72	68.82
(b) Outside India	-	-
Acceptances, endorsements and other obligations	-	-
Other items for which the bank is contingently liable	3.78	3.55
Total	72.50	72.37



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b. Details of amount transferred to The Depositor Education Awareness Fund (DEA Fund):

The following table sets forth, for the periods indicated, the movement in amount transferred to the Fund: (Amount in Rs. crore)

Particulars	F.Y.2023-24	F.Y.2022-23
Opening balance of amounts transferred to DEAF	3.55	1.44
Add: Amounts transferred to DEAF during the year	0.23	2.11
Less: Amounts reimbursed by DEAF towards claims	-	-
Closing balance of amounts transferred to DEAF	3.78	3.55

c. Claims against Bank not acknowledged as debts:

This includes liability on account of Income Tax, Service Tax, Goods and Service Tax and other legal cases filed against the Bank. The Bank is a party to various legal proceedings in the normal course of business and has preferred appeals with the appropriate appellate authorities. These are categorized as follows: (Amount in Rs. crore)

Sr. No	Particulars	F.Y.2023-24	F.Y.2022-23
1	Income Tax	-	-
2	Service Tax	-	-
3	Goods and Service Tax	-	-
4	Legal Cases	-	-

2.6 Information under MSME (Development) Act, 2006:

Bank as a process obtains information from suppliers/ service providers covered under Micro, Small, Medium Enterprises Development Act, 2006, regarding filing of necessary memorandum with the appropriate authority. Accordingly, no delay has been noted and no interest is payable under the said Act.

3. Disclosure as per RBI master direction DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22 dated 30.08.2021 (updated as on April 1, 2024)

3.1 Regulatory Capital: - Composition of Regulatory capital (Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Paid up share capital and reserves	163.95	154.37
(net of deductions, if any)	202.40	163.95
Other Tier-I Capital	0.00	0.00
Tier-I Capital (i + ii)	202.40	163.95
Tier-II Capital	30.60	30.00
Total Capital (Tier 1+Tier 2)	233.01	193.95
Total Risk Weighted Assets (RWAs)	1031.89	905.57
Paid-up share Capital and reserves as percentage of RWAs		
Tier-I Ratio (Tier-I Capital as a % of RWAs)	19.61%	18.10%
Tier-II Ratio (Tier-II Capital as a % of RWAs)	2.97%	3.31%
Capital to Risk Weighted Assets Ratio (CRAR)	21.42%	16.42%
(Total Capital as a percentage of RWAs)	22.58%	21.42%
Amount of paid-up equity capital raised during the year	-	-
(Share capital increased during the year is as compliance of share linking norm)	-	-
Amount of non-equity Tier-I Capital raised during the year	-	-
Amount of Tier-II Capital raised during the year	-	-



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3.2 Asset Liability Management (Maturity pattern of certain items of asset & Liabilities): - (Amount in Rs. crore)

Maturity Buckets	Loans & Advances		Investments		Deposits		Borrowings	
	CY	PY	CY	PY	CY	PY	CY	PY
1 to 14 Days	64.15	56.08	10	29.97	127.53	209.01	0	0.00
15 to 28 Days	4.76	12.24	27.01	26.3	26.04	29.89		-
29 to 3 months	65.32	51.67	30	20.92	164.08	156.2	-	-
Over 3 to 6 months	150.89	153.75	93.6	56.2	195	217.34	-	-
Over 6 to 1 year	341.18	313.75	145.41	119.87	323.93	277.14	-	-
Over 1 to 3 years	200.02	176.09	111.39	80.82	794.52	720.78	-	-
Over 3 to 5 years	126.06	134.92	86.77	126.58	122.58	115.77	-	-
Over 5 years	222.88	184.57	608.84	659.42	100.29	98.49	-	-
Total	1,175.26	1,083.07	1,113.02	1,120.08	1,853.97	1,824.62	0.00	0.00

3.3 Investment

a. Category wise Investment as on 31.03.2024 (Amount in Rs. crore)

Particulars	Face Value	Book Value	Market Value
Held To Maturity (HTM) Category			
Central Government Securities (GOI)	355.00	353.90	336.46
State Govt. Securities (SDL)	15.00	15.02	14.41
Dated T- Bills	-	-	-
Total In HTM Category	370.00	368.92	350.87
Available For Sale (AFS) Category			
Central Government Securities (GOI)	320.00	317.53	307.53
State Govt. Securities (SDL)	122.00	122.08	120.84
Dated T- Bills	-	-	-
Total In AFS Category	442.00	439.61	428.37
Held For Trading (HFT) Category			
Central Government Securities (GOI)	-	-	-
State Govt. Securities (SDL)	-	-	-
Total in HFT Category	-	-	-
Total Govt. Securities	812.00	808.53	779.24
Non-SLR Bonds (In Demat Form)		-	-
Grand Total SLR & Non-SLR Bonds/ Securities	812.00	808.53	779.24

b. Category wise Investment as on 31.03.2023 (Amount in Rs. crore)

Particulars	Face Value	Book Value	Market Value
Held To Maturity (HTM) Category			
Central Government Securities (GOI)	200.00	194.99	195.25
State Govt. Securities (SDL)	82.00	81.80	81.82
Dated T- Bills	0.00	0.00	0.00
Total In HTM Category	282.00	276.79	277.07
Available For Sale (AFS) Category			
Central Government Securities (GOI)	525.00	523.75	485.16
State Govt. Securities (SDL)	65.00	64.90	62.01



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Dated T- Bills	10.00	9.89	9.96
Total In AFS Category	600.00	598.54	557.13
Held For Trading (HFT) Category			
Central Government Securities (GOI)	-	-	-
State Govt. Securities (SDL)	-	-	-
Total in HFT Category	-	-	-
Total Govt. Securities	882.00	875.33	834.20
Non-SLR Bonds (In Demat Form)	-	-	-
Grand Total SLR & Non-SLR Bonds/ Securities	882.00	875.33	834.20

C. Composition of Investment portfolio:

As at 31.03.2024						(Amount in Rs. crore)	
Particulars	Investments in India					Total Invest-ments outside India	Total Invest-ments
	Gov-ern-ment Securi-ties	Other Ap-proved Securi-ties	Shares	Debentures & Bonds Subsidiar-ies and / or joint ventures Others	Total Invest-ments in India		
Held to Maturity							
Gross	368.91		0.46		369.37	0	369.37
Less: Provision for non-performing invest-ments (NPI)	0		0.06		0.06	0	0.06
Net	368.91	0	0.40	0	369.31	0	369.31
Available for Sale							
Gross	439.61	0	0	0	439.61	0	439.61
Less: Provision for depreciation and NPI	41.51		0		41.51	0	41.51
Net	398.10	0.00	0.00	0.00	398.10	0.00	398.10
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for de-preciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments							
Gross	808.52	0	0.46	0	808.98	0	808.98
Less: Provision for non-performing investments	0	0	0.08	0	0.08	0	0.08
Less: Provision for depreciation and NPI	41.51	0	0	0	41.51	0.00	41.51
Net	767.01	0.00	0.38	0.00	767.39	0.00	767.39



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As at 31.03.2023						(Amount in Rs. crore)	
Particulars	Investments in India					Total Invest-ments outside India	Total Invest-ments
	Gov-ern-ment Securi-ties	Other Ap-proved Securi-ties	Shares	Debentures & Bonds Subsidiar-ies and / or joint ventures Others	Total Invest-ments in India		
Held to Maturity							
Gross	276.79		0.48		277.27	0	277.27
Less: Provision for non-performing in-vestments (NPI)	0		0.08		0.08	0	0.08
Net	276.79	0	0.4	0	277.19	0	277.19
Available for Sale							
Gross	598.54	0	0	0	598.54	0	598.54
Less: Provision for depreciation and NPI	41.5		0		41.5	0	41.5
Net	557.04	0.00	0.00	0.00	557.04	0.00	557.04
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments							
Gross	875.33	0	0.48	0	875.81	0	875.81
Less: Provision for non-performing in-vestments	0	0	0.08	0	0.08	0	0.08
Less: Provision for depreciation and NPI	41.50	0.00	0.00	0.00	41.50	0.00	41.50
Net	833.83	0.00	0.40	0.00	834.23	0.00	834.23

d. Movement of provision for depreciation and Investment Fluctuation Reserve:

(Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	41.50	28.00
b) Add: Provisions made during the year	0.01	13.50
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	41.51	41.50



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ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	26.00	26.00
b) Add: Amount transferred during the year	0.61	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	26.61	26.00
iii) Closing balance in IFR as a percentage of closing balance of investments (point 13) in AFS and HFT/Current category	6.05%	4.34%

e. Non-SLR Investment Portfolio

(i) Non-Performing Non-SLR Investments(Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Opening balance	0.475	0.475
Additions during the year since 1st April	0.000	-
Reductions during the above period	0.015	-
Closing balance	0.460	0.475
Total Provision held	0.060	0.075

(ii) Issuer Composition of Non-SLR Investments: (Amount in Rs. crore)

Sr.	Issuer	Amount	Extent of Private Placement	Extent of 'Below Investment Grade' Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
a	PSUs	2023-24	-	-	-	-
		2022-23	-	-	-	-
b	FIs	2023-24	-	-	-	-
		2022-23	-	-	-	-
c	Banks	2023-24	-	-	-	-
		2022-23	-	-	-	-
d	Private Corporates	2023-24	-	-	-	-
		2022-23	-	-	-	-
e	Subsidiaries/Joint Ventures	2023-24	-	-	-	-
		2022-23	-	-	-	-
f	Others	2023-24	0.48	-	-	-
		2022-23	0.48	-	-	-
g	Provision held towards depreciation	2023-24	-	-	-	-
		2022-23	-	-	-	-
	Total	2022-23	0.48	-	-	-
		2021-22	0.48	-	-	-

f. Repo transactions (in face value terms) there are no Repo/Reverse repo transactions during the year and outstanding as on the year end.



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g. Sale and transfer to/from HTM category: (Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Opening balance	276.80	278.02
Add: Additions made during the year	330.27	34.64
Less: Deletions during the year	237.70	35.86
Closing balance	369.37	276.80

3.4 Asset Quality

a. Classification of advances and provisions held:(Amount in Rs. crore)

As on 31.03.2024	Standard	Non-Performing				Total
Particulars	Advances	Sub-standard	Doubtful	Loss	Non- Performing Advances	
Gross Standard Advances and NPAs						
Opening balance	800.61	102.82	179.59	0.05	282.46	1083.07
Add: Additions during the year					125.94	125.94
Less: Reductions during the year*					158.59	158.59
Closing balance	925.46	32.51	217.25	0.05	249.81	1175.27
*Reductions in Gross NPAs due to:						
i) Upgradation					80.44	
ii) Recoveries (excluding recoveries- from upgraded accounts)					78.16	
iii) Technical/ Prudential Write-offs						
iv) Write-offs other than those under (iii) above					-	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	4.00	116.88	179.59	0.05	296.52	300.52
Add: Fresh provisions made during the year					3.48	3.48
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held	4.00	82.70	217.25	0.05	300.00	304.00
Net NPAs						
Opening Balance		-14.41	0.00	0.00	-14.41	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					35.80	
Closing Balance		-14.41	0.00	0.00	-50.21	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						



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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 write-off accounts during the year		
Closing balance		

(Amount in Rs. crore)

As on 31.03.2023	Standard Advances	Non-Performing				Total
Particulars		Sub-standard	Doubtful	Loss	Non- Performing Advances	
Gross Standard Advances and NPAs						
Opening balance	773.93	188.72	167.90	0.04	356.66	1130.59
Add: Additions during the year					232.83	232.83
Less: Reductions during the year*					307.03	307.03
Closing balance	800.61	102.82	179.59	0.05	282.46	1083.07
*Reductions in Gross NPAs due to:						
i) Upgradation					155.74	
ii) Recoveries (excluding recoveries- from upgraded accounts)					151.29	
iii) Technical/ Prudential Write-offs						
iv) Write-offs other than those under (iii) above					-	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	4.00	93.82	167.90	0.04	261.76	265.76
Add: Fresh provisions made during the year					34.76	34.76
Less: Excess provision reversed/ Write-off loans					0	0
Closing balance of provisions held	4.00	116.88	179.59	0.05	296.52	300.52
Net NPAs						
Opening Balance		93.35			93.35	
Add: Fresh additions during the year					0	
Less: Reductions during the year					107.76	
Closing Balance		93.35	0.00	0.00	-14.41	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						



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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 write-off accounts during the year		
Closing balance		

Ratios

(Amount in Rs. crore)

Sr.No.	Ratio (in percent)	FY 2023-24	FY 2022-23
I	Gross NPA to Gross Advances	21.26%	26.08%
II	Net NPA to Net Advances	0.00%	0.00%
III	Provision coverage ratio	82.17%	93.98%

b. Sector-wise Advances and Gross NPAs:

(Amount in Rs. crore)

Sector		FY 2023-24			FY 2022-23		
		Outstanding Total Advances	Gross NPAs	%of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	%of Gross NPAs to Total Advances in that sector
Priority Sector							
a)	Agriculture and allied activities	75.52	11.01	14.58%	47.98	13.31	27.75%
b)	Advances to industries sector eligible as priority sector lending	172.83	31.58	18.27%	153.70	36.98	24.06%
c)	Services	715.15	123.40	17.26%	680.32	159.78	23.49%
d)	Personal loans	0	0	0.00%	3.66	2.39	65.31%
e)	Others	20.33	2.44	12.00%	5.11	0.36	7.13%
Sub-total (i)		983.83	168.43	17.12%	890.78	212.83	23.89%
Non-priority Sector							
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.09	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	29.20	22.78	78.01%	9.73	3.44	35.33%
d)	Personal loans	4.06	0.07	1.72%	6.68	0.88	13.20%
e)	Others	158.18	58.52	37.00%	175.79	65.31	37.15%
Sub-total (ii)		191.44	81.37	42.50%	192.29	69.63	36.21%
Total (i + ii)		1175.27	249.80	21.26%	1083.07	282.46	26.08%

c. Overseas Assets, NPAs and revenue:

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

d. Details of accounts subjected to restructuring:

(Amount in Rs. crore)

Particulars		Agriculture and Allied Activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)	
		CY	PY	CY	PY	CY	PY	CY	PY
Standard	Number of borrowers	--	--	--	--	--	--	--	--
	Gross Amount	--	--	--	--	--	--	--	--
	Provision held	--	--	--	--	--	--	--	--



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Sub- standard	Number of borrowers	--	--	--	--	--	--	--	--
	Gross Amount	--	--	--	--	--	--	--	--
	Provision held	--	--	--	--	--	--	--	--
Doubtful	Number of borrowers	--	--	--	--	--	--	--	--
	Gross Amount	--	--	--	--	--	--	--	--
	Provision held	--	--	--	--	--	--	--	--
Total	Number of borrowers	--	--	--	--	--	--	--	--
	Gross Amount	--	--	--	--	--	--	--	--
	Provision held	--	--	--	--	--	--	--	--

Amount and number of accounts in respect of which restructuring applications received and under process, but the restructuring packages have not been approved as on 31st March 2022 - NIL (Previous year-NIL)

e. Disclosure of transfer of loan exposure:

Details of stressed loans transferred during the year

(Amounts in Rs. crore)	To ARCs	To permitted transferees	To other transferees
No: of accounts	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-
Weighted average residual tenor of the loans transferred	-	-	-
Net book value of loans transferred (at the time of transfer)	-	-	-
Aggregate consideration	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

Details of loans acquired during the year

(Amounts in Rs. crore)	From SCBs, RRBs, UCBs, SCBs, DCCBs, AIFs, SFBs and NBFCs including HFCs	From ARCs
Aggregate principal outstanding of loans acquired	-	-
Aggregate consideration paid	-	-
Weighted average residual tenor of loans acquired	-	-

f. Fraud accounts

Particulars	FY 2023-24	FY 2022-23
Number of frauds reported	0	01
Amount involved in fraud (Rs. Crore)	0	0.03
Amount of provision made for such frauds (Rs. Crore)	0	0.03
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs. Crore)	-	-

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

(i) For the half year ended 31st March 2023(Amount in Rs. crore)

Type of borrower	Personal Loans	Corporate persons	Of which MSMEs	Others	Total
Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at 30.09.2021 (A)	-	-	-	-	-
Of (A), aggregate debt that slipped into NPA during the half-year	-	-	-	-	-



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Of (A), amount writte 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	-	-	-	-	-

3.5 Exposures

a. Exposure to real estate sector

(Amount in Rs. crore)

Category	FY 2023-24	FY 2022-23
Direct exposure		
I. Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits	3.77	2.33
II. Commercial Real Estate Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	65.58	51.65
III. Investments in Mortgage-Backed Securities (MBS) and other securitized exposures-	-	-
i. Residential	-	-
ii. 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	69.35	53.98

b. Exposure to Capital Market - Nil (Previous year - Nil)

c. Risk category - wise country exposure: Bank has no exposure to country risk.

d. Unsecured Advances:(Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Total unsecured advances of the bank	8.98	10.45
Out of the above, the amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-



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3.6 Concentration of deposits, advances, exposures and NPAs:

a. Concentration of Deposits: (Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Total deposits of the twenty largest depositors	31.76	97.94
Percentage of deposits of twenty largest depositors to total deposits of the bank	1.71%	5.36%

b. Concentration of Advances: (Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Total advances to the twenty largest borrowers	147.63	95.41
Percentage of advances to twenty largest borrowers to total advances of the bank	12.56%	8.81%

c. Concentration of Exposures: (Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Total exposure to the twenty largest borrowers/customers	164.59	119.41
Percentage of exposure to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	14.00%	11.03%

d. Concentration of NPAs: (Amount in Rs. crore)

Particulars	FY 2023-24	FY 2022-23
Total Exposure to the top twenty NPA accounts	98.98	95.98
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs	39.62%	33.98%

3.7 Derivatives:

Bank does not have transaction in derivatives in the current and previous financial years.

3.8 Disclosure of Complaints:

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

Sr. No.	Particulars	CY	PY
Complaints received by the bank from its customers			
i)	Number of complaints pending at beginning of the year	-	-
ii)	Number of complaints received during the year	23	-
iii)	* Number of complaints disposed during the year	23	-
	* Of which, number of complaints rejected by the bank	01	-
iv)	Number of complaints pending at the end of the year	-	-
Maintainable complaints received by the bank from Office of Ombudsman			



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v)		Number of maintainable complaints received by the bank from Office of Ombudsman	-	-
	*	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	-	-
	*	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	-	-
	*	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
vi)		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				

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

Grounds of Complaints, (i.e., complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year F.Y. 2023-24					
Ground-1	-	-	-	-	-
Ground-2	-	-	-	-	-
Ground-3	-	-	-	-	-
Ground-4	-	-	-	-	-
Ground-5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-
Previous Year F.Y. 2022-23					
Ground-1	-	-	-	-	-
Ground-2	-	-	-	-	-
Ground-3	-	-	-	-	-
Ground-4	-	-	-	-	-
Ground-5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	-	-	-	-

3.9 Disclosure of penalties:

No any Penalties for Bank in the FY-2023-24



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3.10 Other Disclosures:

a. Business ratios:

Sr.No.	Particulars	FY 2023-24	FY 2022-23
i)	Interest income as a percentage to average working funds	8.20%	8.44%
ii)	Non- interest income as a percentage to average working funds	0.15%	0.21%
iii)	Cost of deposits	6.11%	5.95%
iv)	Net Interest Margin	3.86%	3.98%
v)	Operating profit as a percentage to working funds	1.96%	2.26%
vi)	Return on Average Assets	8.30%	8.34%
vii)	Business (Deposits + Advances) per employee (in Rs. Crore)	8.08	7.41
viii)	Profit per employee (in Rs. Crore)	10.25	0.02%

b. Bank insurance business:

The following table sets forth, for the periods indicated, the break-up of income derived from insurance business: (Amount in Rs. crore)

Particulars	FY2023-24	FY 2022-23
Commission from selling of Non-Life Insurance policies	-	-
Commission from selling of Life Insurance policies	-	-

c. Marketing and distribution:

The following table sets forth, for the periods indicated, the break-up of income: (Amount in Rs. crore)

Particulars	FY2023-24	FY 2022-23
Commission from Mutual funds	-	-
Commission from ASBA	-	-
Commission from Demat	-	-

d. Provisions and Contingencies:

(Amount in Rs. crore)

Sr.No.	Particulars	FY2023-24	FY 2022-23
Provision debited to Profit and Loss Account			
i)	Amount Provided for Bad and Doubtful Debts	3.47	34.08
ii)	Expenditure Provision & Contingencies	-	-
iii)	Investment Depreciation Provision	0.00	13.50
iv)	Income Tax (Including short/excess provision of last year)	0.00	15.65
Total		3.47	63.23

e. Payment of DICGC Insurance Premium:

(Amount in Rs. crore)

Sr.No.	Particulars	FY2023-24	FY 2022-23
i)	Payment of DICGC Insurance Premium	2.61	2.63
ii)	Arrears in payment of DICGC Premium	-	-



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f. Disclosure of facilities granted to directors and their relatives : (Amount in Rs. crore)

Sr.No.	Particulars	FY2023-24	FY 2022-23
i) Fund Based:			
	Outstanding at the beginning of the year	0.00	0.0269
	Additions during the year		-
	Recovery during the year	0.00	0.0083
	Outstanding at the end of the year	0.00	0.0186
ii)	Non-Fund Based (Guarantees, L/Cs, etc.)	-	-

g. Written off of Long Pending Entries of DD/ Cheques :

SDIC Bank Solapur (liquidated) loan payable amount of Rs. 260737.60, Interest Payable Rs.38038.80 and Shares Receivable Amount of Rs.150100.00 has been pending from long period i.e. 1992, now the bank has disclose the above transactions in the books of account as per AS-1 Disclosure of Accounting policy prepared and advise given by Concurrent Auditor- Shinde Chavan Gandhi & Co. Partner Mosin Shaikh Chartered Accountant, on the basis of report the Management has decided to transfer outstanding pending entries to Loan CC, Interest Payable A/c and P&L account in the Bank Books.

3.11 Previous Year figures:

The Bank has reclassified and rearranged previous year figures to confirm to current year's classification and wherever necessary.

Chief Officer General Manager Chief Executive Officer

Director Director Vice - Chairman Chairman

As per our Report of Even date
For Dhanraj Nogaja & Associates
Chartered Accountants
FRN 122617W

CA. Dhanraj Nogaja
Partner
M.No.: 112163
UDIN : 24112163BJZXWB1000

Date : 29.05.2024
Place : Solapur



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साल सन २०२३-२०२४ या वर्षाचा अंदाजपत्रकापेक्षा जास्त झालेला खर्च

Sr. No. अ.क्र.	PARTICULARS (तपशील)	Expected Budget अपेक्षित खर्च २०२३-२४	Actual Expences प्रत्यक्ष खर्च २०२३-२४	Expected Over Budget अंदाज पत्रकापेक्षा जादा झालेला खर्च २०२३-२४
1	Staff Salary, Travelling & Other Allowances (कर्मचारी पगार, प्रवास भत्ते व इतर खर्च)	26,00,00,000.00	28,38,31,212.00	2,38,31,212.00
2	Municipal Tax, Professional Tax & Other Tax (नगर पालिका कर, व्यवसाय कर आणि इतर कर)	50,00,000.00	59,69,021.00	9,69,021.00
3	BSNL -MPLS Lease Line Exp. (BSNL -MPLS लिजलाईन खर्च)	10,00,000.00	11,11,594.75	1,11,594.75
4	Building Repairs, Maintains / A.C/Lift. Repair Expenses (इमारत देखभाल व दुरुस्ती/ए.सी./लिफ्ट दुरुस्ती)	10,00,000.00	15,74,331.00	5,74,331.00
5	Security Guard /Watchman (सिक्युरिटी गार्ड / वॉचमन)	-	34,47,649.00	34,47,649.00
6	NBA Interest Reversal Expenses (व्याज उलटफेर जमाखर्च)	-	9,94,32,919.00	9,94,32,919.00
	TOTAL (एकूण)	26,70,00,000.00	39,53,66,726.75	12,83,66,726.75



BUDGET FOR THE YEAR -2024-2025

अंदाजपत्रक २०२४-२०२५

Sr.No. अ.क्र.	PARTICULARS (विवरण)	Expected Budgut अपेक्षित उत्पन्न २०२३-२४	Actual Income प्रत्यक्ष उत्पन्न २०२३-२४	Expected Budgut अपेक्षित उत्पन्न २०२४-२५
1	Interest Received on Loan कर्जावर मिळालेले व्याज	1,59,00,00,000.00	1,29,50,64,863.67	1,45,75,00,000.00
2	Interest Received On Investment गुंतवणुकीवर मिळालेले व्याज व उत्पन्न	77,00,00,000.00	77,47,78,542.10	85,00,00,000.00
		2,36,00,00,000.00	2,06,98,43,405.77	2,30,75,00,000.00
3	Commission कमीशन	50,00,000.00	17,93,620.35	25,00,000.00
4	Other Income इतर उत्पन्न / प्रोसेस	4,10,00,000.00	2,90,17,771.70	3,50,00,000.00
		4,60,00,000.00	3,08,11,392.05	3,75,00,000.00
5	Locker Rent Received लॉकर भाडे	40,00,000.00	44,43,792.08	50,00,000.00
6	Insurance Agency Commission विमा एजन्सी कमिशन	70,00,000.00	00	70,00,000.00
7	Profit on Sale of Deadstock मालमत्ता विक्रीतील नफा	24,00,000.00	27,74,748.00	30,00,000.00
		1,34,00,000.00	72,18,540.08	1,50,00,000.00
	Total (एकूण)	2,41,94,00,000.00	2,10,78,73,337.90	2,36,00,00,000.00



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BUDGET FOR THE YEAR -2024-2025

अंदाजपत्रक २०२४-२०२५

Sr.No. अ.क्र.	PARTICULARS (विवरण)	Expected Budget अपेक्षित खर्च २०२३-२४	Actual Expenses प्रत्यक्ष खर्च २०२३-२४	Expected Budget अपेक्षित खर्च २०२४-२५
1	Interest Paid On Deposit (with DICGC) ठेवीवर दिलेले व्याज, ठेव विमासह	1,32,00,00,000.00	1,06,68,67,858.62	1,22,00,00,000.00
2	Pigmy Agent Commission पिग्मी एजेंट कमिशन	3,10,00,000.00	2,97,19,975.00	3,20,00,000.00
3	Interest Paid On Borrowings कर्जावर दिलेले व्याज	1,00,000.00		1,00,000.00
		1,35,11,00,000.00	1,09,65,87,833.62	1,25,21,00,000.00
4	Staff Salary, Travelling & Other Allowances कर्मचारी पगार, प्रवास, भत्ते व इतर खर्च	26,00,00,000.00	28,38,31,212.00	33,00,00,000.00
		26,00,00,000.00	28,38,31,212.00	33,00,00,000.00
5	Board Of Director's Meeting Exp संचालक मंडळ मिटींग खर्च	5,00,000.00	3,04,090.00	10,00,000.00
6	Board Of Director's Travelling & Other Exp संचालक मंडळ प्रवास व इतर खर्च	10,00,000.00	7,54,113.82	20,00,000.00
7	Co-op.Movement Study Tour Exp. सहकार चळवळ अभ्यास दौरा	10,00,000.00	3,95,776.00	10,00,000.00
		25,00,000.00	14,53,979.82	40,00,000.00
8	Audit Fees & Internal Audit Fees ऑडिट फीस आणि अंतर्गत तपासणी फी	1,00,00,000.00	72,94,859.00	85,00,000.00
		1,00,00,000.00	72,94,859.00	85,00,000.00
9	Building Rent इमारत भाडे खर्च	1,00,00,000.00	68,71,305.12	1,00,00,000.00
10	Insurance Expenses विमा खर्च	10,00,000.00	5,03,511.00	7,00,000.00
11	Municipal Tax, Professional Tax & Other Tax नगरपालिका व्यवसाय कर व इतर कर	50,00,000.00	59,69,021.00	70,00,000.00
12	Electric Bill Exp. दिवाबत्ती खर्च	50,00,000.00	36,96,023.00	50,00,000.00
		2,10,00,000.00	1,70,39,860.12	2,27,00,000.00
13	Legal Advisor's Fees कायदेशीर सल्ला फीस खर्च	30,00,000.00	13,09,115.00	20,00,000.00
		30,00,000.00	13,09,115.00	20,00,000.00
14	Telephone & Postage Exp. टेलीफोन & टपाल खर्च	10,00,000.00	7,73,064.00	10,00,000.00
15	BSNL - MPLS Lease Line Exp. लिजलाईन खर्च	10,00,000.00	11,11,594.75	15,00,000.00
		20,00,000.00	18,84,658.75	25,00,000.00
16	Stationery/Printing Exp. स्टेशनरी/प्रिंटिंग खर्च	25,00,000.00	14,88,321.33	20,00,000.00
17	Advertisement Exp. जाहिरात खर्च	30,00,000.00	8,11,940.00	15,00,000.00
		55,00,000.00	23,00,261.33	35,00,000.00



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Sr.No. अ.क्र.	PARTICULARS (विवरण)	Expected Budget अपेक्षित खर्च २०२३-२४	Actual Expenses प्रत्यक्ष खर्च २०२३-२४	Expected Budget अपेक्षित खर्च २०२४-२५
18	Asset & Computer Depreciation मालमत्ता व संगणक झीज	3,25,00,000.00	2,44,58,706.58	3,00,00,000.00
19	Computer Repair Exp. संगणक दुरुस्ती, सॉफ्टवेयर सह AMC	15,00,000.00	9,50,390.00	15,00,000.00
20	CBS Software Exp सॉफ्टवेयर	1,00,00,000.00	67,02,750.00	1,00,00,000.00
21	Building Repair/ A.C./Lift. Repair Exp. इमारत दुरुस्ती/ ए.सी.दुरुस्ती/लिफ्ट दुरुस्ती खर्च	10,00,000.00	15,74,331.00	20,00,000.00
22	U.P.S.Repair Exp. यु.पी.एस. दुरुस्ती खर्च	10,00,000.00	3,36,064.00	5,00,000.00
23	A.T.M. Exp. ए.टी.एम. खर्च	15,00,000.00	3,58,138.38	5,00,000.00
	Total / एकूण	4,75,00,000.00	3,43,80,379.96	4,45,00,000.00
24	Co-op. Banks Association/Federation Subscription सहकारी बँक्स असोसिएशन व फेडरेशन वर्गणी	5,00,000.00	3,10,560.00	5,00,000.00
25	Annual General Body Meeting Exp वार्षिक सर्वसाधारण सभा खर्च	30,00,000.00	22,83,131.00	30,00,000.00
26	Jeep/Generator Diesel/Jeep Rent Exp. जीप/जनरेटर डिझेल/ गाडी भाडे सह.	35,00,000.00	24,36,764.00	35,00,000.00
27	Jeep Repair/ Insurance Expenses जीप दुरुस्ती/ विमा खर्च	7,00,000.00	2,88,395.00	5,00,000.00
28	Commission, Service Charges & Clearing /CIBIL Exp. कमीशन व सर्व्हिस चार्जेस & समाशोधन खर्च/सिबील खर्च	15,00,000.00	9,61,461.83	15,00,000.00
29	Premium On GOI Securities purchase सरकारी रोखे खरेदीवरील प्रिमीयम	1,00,00,000.00	44,49,300.00	50,00,000.00
30	Tea & Other Expenses चहापान व किरकाळ खर्च	80,00,000.00	53,95,626.90	70,00,000.00
31	News Paper Expenses वृत्तपत्र वर्गणी खर्च	2,00,000.00	96,277.00	2,00,000.00
32	Incidental Expenses आकस्मित खर्च	2,00,000.00		-
33	Branch Shifting Exp. शाखा स्थलांतर खर्च	10,00,000.00		20,00,000.00
34	Office Renovation Exp ऑफीस नुतनीकरण खर्च	1,00,00,000.00		1,00,00,000.00
	Total / एकूण	3,86,00,000.00	1,62,21,515.73	3,32,00,000.00
35	National Calamity Provision राष्ट्रीय संकट निधी	5,00,000.00	0.00	0.00
		5,00,000.00	0.00	0.00
36	NPA BDDR Provision संशयित बुडित तरतुद	15,00,00,000.00	3,47,56,200.00	
37	Investment Depreciation गुंतवणूक घसारा	15,00,00,000.00		1,00,00,000.00
38	Investment Fluctuation Fund गुंतवणूक चढउतार निधी	2,00,00,000.00		
39	Loss on Sale of G.Sec. सरकारी रोखे विक्रीतील तोटा	50,00,000.00		50,00,000.00
40	Century Celebration fund शतक महोत्सव निधी खर्च	15,00,000.00		
41	Charity Fund Expenses धर्मादाय निधी खर्च	2,00,000.00		
42	Security Guard /Watchman सिक्युरिटीगार्ड/वाँचमन		34,47,649.00	75,00,000.00
43	NBA Interest Reversal Expenses NBA व्याज उलटफेर जमाखर्च		9,94,32,919.00	
44	Income Tax Expenses इन्कम टॅक्स खर्च	15,10,00,000.00	12,33,85,515.00	16,00,00,000.00
45	Expected Profit अपेक्षित नफा	20,00,00,000.00	38,45,47,379.57	47,45,00,000.00
	Total / एकूण	2,41,94,00,000.00	2,10,78,73,337.90	2,36,00,00,000.00



Dhanraj Nogaja & Associates

Chartered Accountants

309, Status Symbol, 437, West
Mangalwar Peth, Solapur – 413002.

INDEPENDENT AUDITOR'S REPORT

Statutory Auditor's Report For The Year Ended 31st March 2024

[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,

Osmanabad Janata Sahakari Bank Ltd. Solapur Road, Osmanabad.

Report on the Financial Statements

1. Opinion

We have audited the accompanying financial statements of **Osmanabad Janata Sahakari Bank Limited** (Hereinafter referred to as the "Bank") as at 31st March 2024, which comprise the Balance Sheet as at 31st March 2024, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and Notes to the financial statements including a summary of accounting policies and other explanatory information which includes returns of Head Office and all the 30 Branches audited by us. As informed to us by the management, Bank has not received any specific guidelines from the Central Registrar of Co-operative Societies with respect to selection of branches to be covered under audit.

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, subject to our comments and observations contained in the Audit Memorandum & LFAR give the information required by the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2002 and the Rules framed



thereunder and the guidelines issued by the Reserve Bank of India and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

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

2. Basis of Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by ICAI together with ethical requirements that are relevant to our audit of the Financial Statements under the provisions of the Act and the rules made thereunder 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 opinion on the Financial Statements.



3. Key audit matters

The Bank's Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors Report including other explanatory information, but does not include Financial Statements and our auditor's report thereon.

Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.



4. Responsibilities of Management and those Charged with Governance for the Financial Statements

The Bank's Management and Board of Directors is responsible for the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, the provisions of the BR Act, the Act and Rules made thereunder and RBI, from time to time. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, Implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.



Boards of Directors are responsible for overseeing the Bank's financial reporting process.

5. Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement whether due to fraud or error and to issue auditor's report that includes our opinion. Reasonable assurance is high level of assurance, but it is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decision of users taken on the basis of these Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Obtain an understanding of internal control relevant to the audit 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 Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.



We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

6. Report on legal and regulatory requirements

Balance Sheet and 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, the rules framed thereunder and the Banking Regulation Act, 1949, 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 came to our notice have been within the powers of the Bank;
- d) The Balance Sheet, Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- e) The reports on the accounts of the branches/offices audited by the concurrent auditors have been forwarded to us and have been properly dealt with by us in preparing this Report;
- 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.



g) 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 for :

i) The Bank recognizes income from interest on Loans & Advances, Commission, Brokerage, leave encashment benefits, dividends & Locker Rent on cash basis which is in contravention of AS-09, "Revenue Recognition" which requires income to be recognized on accrual basis. The impact of the same, if any, on the Financial Statements cannot be ascertained.

ii) The Bank has not disclosed the gross carrying amount and the accumulated depreciation at the beginning and at the end of the period, reconciliation of carrying amount at the beginning and at the end of the period, as required to be disclosed in accordance with AS-10, "Property, Plant & Equipment".

iii) The Bank has not provided for Leave Encashment Liability as at 31.03.2024. The said liability is required to be provided as per actuarial valuation, as required by AS -15, "Accounting for Retirement Benefits". The impact of the same, if any, on the Financial Statements cannot be ascertained.

iv) The Bank has not provided for the Deferred Tax Liability or



Deferred Tax Asset, if any, as at 31st March 2024 as required by AS-22, “Accounting for Taxes on Income”. The impact of the same, if any, on the Financial Statements cannot be ascertained.

v) The Bank has not made disclosure under AS -17 “Segment Reporting” as required in the RBI disclosure circular.

vi) In Schedule 1, the Bank is required to disclose details of issued, subscribed, called up, paid up capital, with the numbers and face value, paid up value etc. However, these are not disclosed

7. As required by Rule 27(3) of the Multi State Co-operative Societies Rules 2002, subject to the audit memorandum annexed to this report, we report on the matters specified in clause (a) to (f) of the said Rule to the extent applicable to the Bank :

a) During the course of our audit, we have not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-laws of the Bank.

b) During the course of our audit, we have not come across significant and material transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India.

c) Based on our examination of accounts of the Bank, the money due to the Bank appear to be doubtful of recovery against which provision



of Rs. 21729.43 Lakhs is made in the accounts (Advances categorized as doubtful and loss assets as per prudential norms are considered as doubtful of recovery) are detailed below :

Category	Outstanding Balance
Doubtful Assets	21724.58
Loss Assets	4.85

- d) As per the information provided to us and to the best of our knowledge, there are no credit facilities sanctioned by the Bank to the members of the Board or their relatives.
- e) During the course of our audit, we have generally not come across any violations of guidelines, conditions, etc., issued by the Reserve Bank of India.
- f) To the best of our knowledge, no other matters have been specified by the Central Registrar which requires reporting under these Rules.

For Dhanraj Nogaja & Associates
Chartered Accountants
FRN 122617W

Dhanraj Nogaja
Partner
M.No. : 112163

Place : Solapur

Date : 29.05.2024

UDIN : 24112163BJZXWB1000



Osmanabad Janata Sahakari Bank Ltd; Osmanabad

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ANNEXTURE 'A' परिशिष्ट अ

Name of the Bank	: OSMANABAD JANATA SAHAKARI BANK LTD.OSMANABAD (Multistate Co-op. Bank)
बँकेचे नांव	: उस्मानाबाद जनता सहकारी बँक लि उस्मानाबाद(बहुराज्यीय बँक)
Head Office	: 24/28-30 24/33-38 Solapur Road Dharashiv 413501
मुख्य कार्यालय	: २४/२८-३० २४/३३-३८ सोलापूर रोड, धाराशिव ४१३५०१
Date & Registration No :	: MSCS/CR/106/12-7-2000(30-9-1933 No 2865)
दिनांक व नोंदणी क्रमांक	: एमएससीएस/सीआर/१०६/१२-७-२०००(३०-९-१९३३ नं. २८६५)
R.B.I. Licence No & Date	: UBD/MH/464 P/30-06-86
रिझर्व्ह बँकेच्या परवानगीची तारीख व क्रमांक	: युबीडी/एमएच/४६४ पी/३०-०६-८६
Jurisdiction	: Dharashiv, Latur, Solapur, Beed, Ahemadnager Distrcet in (Maharashtra State) and Bidar District in (Karnataka State)
कार्यक्षेत्र	: धाराशिव, लातूर, सोलापूर, बीड, अहमदनगर जिल्हा (महाराष्ट्र) व बिदर जिल्हा (कर्नाटक राज्य)

(Rs. in Lakh)

No. Of Branches including H.O. शाखांची संख्या(मुख्य कार्यालयासहित)		31
Membership सभासद	Regular नियमित	76928
	Nominal Borrower नाममात्र (कर्जदार)	9052
वसुल भाग भांडवल Paid up Share capital		7514.66
राखीव इतर निधी Total Reserves & other Fund		46098.42
भांडवल जोखीम पर्याप्त प्रमाण % CRAR %		22.59 %
ठेवी Deposits		185515.62
	1) Current चालू ठेवी	11787.87
	2) Saving बचत ठेवी	40506.76
	3) Fixed मुदत ठेवी	133096.35
	4) Other Doposits इतर ठेवी	124.64
कर्ज व अग्रीमे Loans & Advances		177526.88
	1) Secured सुरक्षित	117526.88
	2) Unsecured असुरक्षित	898.46
	3) Priority अग्रक्रम क्षेत्र	90.84%
	4) Weaker Section दुर्बल घटक	14.80%
घेतलेले कर्जे Borrowing		0.00
गुंतवणूक Investment		111301.12
	सरकारी कर्ज रोखे Govt. Securities	80899.12
	अंतर बँक मुदती ठेवी Inter bank term Deposit/investment	30402.00
निव्वळ एनपीए प्रमाण % NET NPA %		0.00 %
नफा Profit		3845.48
एकुण कर्मचारी संख्या Total Staff		375
खेळते भांडवल Working Capital		248563.21



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Sr. No.	Bye-Laws No.	Wording of the Present Bye-Laws	Wording of the Bye Laws when Amended.	Reasons for Amendments
1	1	NAME The name of Bank shall be Osmanabad Janata Sahakari Bank Ltd. Osmanabad	NAME The name of Bank Shall be Janata Sahakari Bank Ltd.Dharashiv.	Name of the District has been Changed as per the Notification of Government of Maharashtra Dated 24/02/2023 & High court of Mumbai bench at Sambahji Nagar also upheld the same.
2	3	ARE OF OPERATION: The area of operation of the Bank shall be extend to the geographical and revenue limits of Osmanabad, Latur, Solapur, Beed and Ahemednagar Districts in Maharashtra State and Bidar District in Kamataka State. For an amendment in this regard. prior permission of the Reserve bank of India and the Central Registrar of Co-Operative societies shall be necessary.	ARE OF OPERATION: The area of operationn of the Bank Shall be extend to the geographical and revenue limits of whole State of Maharashtra and near by districts of Bidar such as Gulbarga and Vijapur District of Karnataka State. For any amendment in this regard, Prior Per-mission of the Reserve Bank of India and the Central Registrar of Co-op-erative societies shall be necessary.	To enhance and expand the busi-ness of the bank in whole state of Maharashtra and Bidar, Gulbarga and Vijapur District of Karnatka State.
3	32	Chang of word Osmanabad in Bye Laws.	Wherever word Osmanabad appears in Bye Lows is permitted to change/replace as Dharashiv	Name of the District has been Changed as per Natification of Government of Maharashtra Dated 24/02/2023 & Hight court of Mumbai Beanch at Sambahji Nagar also upheld the Same.



सभासदांना महत्वाच्या सूचना

- सभासदांनी आपला पत्ता बदलला असल्यास बँकेत लेखी कळवावा.
- कृपया आपल्या खात्याची के.वाय.सी.पुर्तता केल्याची खात्री करावी.
नसल्यास त्वरीत करणे अनिवार्य आहे.
- बँकेकडे सभासद आणि खातेदार यांनी आपल मोबाईल नंबर,
ई मेल आयडी, नजीकच्या शाखेत नोंदवावा.
- सर्व सभासदांनी आपले ठेव खात्यावर व्यवहार सुरू ठेवावेत, अन्यथा
वापरात नसलेले खाते निष्क्रिय समजले जातात. त्यामुळे नियमीत व्यवहार
चालू ठेवा.
- बँक कोणत्याही व्यवहाराकरीता ग्राहकांना ATM Pin किंवा OTP
विचारत नाही. अनाधिकृत मॅसेज/इमेल इ.बाबत आपल्या खात्याचा तपशील
कोणालाही देऊ नका.