



डॉ. सर्वपल्ली राधाकृष्णन
एक शिक्षक !



शिक्षक सहकारी बँक लि. SHIKSHAK SAHAKARI BANK LTD. (शेड्यूल्ड बँक)

मुख्य कार्यालय : गांधीसागर, महाल, नागपूर - ४४० ०१८
फोन : ०७९२-२७७४८६६, २७२७४२३, २७२२७०५, २७२२३९९
Website : www.shikshakbank.com, Email : ssbho_ngp@shikshakbank.com



वार्षिक सर्वसाधारण सभेची सूचना (फक्त सभासदांसाठी)

शिक्षक सहकारी बँक लि., (शेड्यूल्ड बँक) नागपूरची ४६ वी वार्षिक सर्वसाधारण सभा रविवार दिनांक १९ ऑगस्ट २०२४ रोजी सकाळी ९.०० वाजता शिक्षक सहकारी बँक लि., मुख्य कार्यालयाचे सभागृह, गांधीसागर, महाल, नागपूर येथे खालील नमुद विषय सूचीमधील विषयांवर विचार विनिमय व ठराव संमत करण्यासाठी आयोजित करण्यात आलेली आहे. आपण सदर सभेला उपस्थित रहावे, ही नम्र विनंती.

-: विषय सूची :-

- दिनांक १३ ऑगस्ट २०२३ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- बँकेच्या सन् २०२३-२०२४ च्या अहवालास मान्यता देणे.
- दिनांक ३१.०३.२०२४ च्या लेखापरिक्षित ताळेबंद व नफा तोटा पत्रकास मंजूरी देणे.
- सन् २०२३-२०२४ च्या वैधानिक अंकेक्षण अहवालाची नोंद घेणे व सन् २०२२-२०२३ या आर्थिक वर्षाच्या लेखापरिक्षणाच्या पूर्तता अहवालाची माहिती देणे.
- संचालक मंडळाच्या शिफारसीनुसार सन् २०२३-२०२४ च्या शुद्ध नफ्याच्या विनियोगास मान्यता देणे.
- सन् २०२४-२५ या आर्थिक वर्षाच्या बँकेच्या वैधानिक लेखापरिक्षणासाठी भारतीय रिझर्व बँकेच्या निर्देशाप्रमाणे संचालक मंडळाने केलेल्या नेमणूकीस व त्यांचे अंकेक्षण शुल्कास मान्यता देणे.
- सन् २०२४-२५ या आर्थिक वर्षाच्या अंदाजपत्रकाची नोंद घेणे व सन् २०२३-२०२४ मध्ये अंदाजपत्रकाच्या तुलनेत अधिक झालेल्या खर्चाची नोंद घेणे.
- सन् २०२४-२५ करीता वैधानिक अंकेक्षकाद्वारे प्रमाणीत करण्यात आलेल्या व संचालक मंडळाने शिफारस केलेल्या कर्जनिर्लेखन प्रकरणास मान्यता देणे.
- मा. सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य पुणे यांनी मंजूर केलेल्या बँकेच्या कॉम्प्रमाँईज अँड सेटलमेंट पॉलीसी अंतर्गत सन् २०२३-२४ या आर्थिक वर्षात केलेल्या थकीत कर्जखात्यांच्या तडजोडीला मान्यता देणे.
- संचालक मंडळाच्या शिफारसीनुसार प्रस्तावित पोटनियम दुरुस्ती बाबत विचार करून मंजूरी देणे.
- मा. अध्यक्षांचे परवानगीने वेळेवर येणाऱ्या इतर विषयांवर चर्चा व निर्णय.

नागपूर
दिनांक : ११.०७.२०२४
सूचना :- गणपूर्ती अभावी स्थगित सभा त्याच दिवशी त्याच ठिकाणी सकाळी ९.३० वाजता सुरू होईल. त्याकरिता गणपूर्तीची आवश्यकता राहणार नाही.

संचालक मंडळाच्या आदेशान्वये

अल्पेशकुमार दोलतराय जोशी
मुख्य कार्यकारी अधिकारी

आनंद स्वर्णपूर्तीचा

जनसामान्यांची बँक म्हणून संपूर्ण महाराष्ट्रात ओळखल्या जाणाऱ्या शिक्षक सहकारी बँकेने यंदाच्या आर्थिक वर्षात देदीप्यमान कामगिरी केली आहे. मागील अनेक वर्षांत सतत तोट्यात असणाऱ्या आपल्या बँकेने यंदा उत्तुंग झेप घेत भरघोस नफा कमविला आहे. मागील अनेक वर्षांतील रु. २४.५६ कोटींचा संचित तोटा भरून काढत बँकेने यंदा रु. ३.४० कोटींचा नफा मिळविला आहे. तसेच यंदा बँकेने **ऑडीट वर्ग 'अ'** प्राप्त करत नवा कीर्तीमान प्रस्थापित केला आहे. बँकेवर प्रेम करणारे आपल्यासारखे असंख्य ग्राहक, भागधारक व हितचिंतक यांच्या विश्वासांमुळे व सहकार्यांमुळे आम्ही ही उत्तुंग झेप घेऊ शकलो. बँकेच्या या देदीप्यमान कामगिरीचे श्रेय आम्ही संचालक मंडळाच्या वतीने आमचे सर्व सभासद, अधिकारी व कर्मचारीवर्ग यांना समर्पित करतो. आपणास सर्वांचे पुनःश्च एकदा कोटी-कोटी धन्यवाद !

अनिल सोले **प्रवीण दटके**
अध्यक्ष उपाध्यक्ष

संचालक मंडळ

नाव	कार्यालय फोन	मोबाईल	नाव	कार्यालय फोन	मोबाईल
अध्यक्ष			डॉ.सौ. कल्पना प्रविण पांडे	२७११४०७	९९२३७५४५६९
प्रा. श्री. अनिल मधुकर सोले	२७२२३९९	९८२२५७८९५३	डॉ.सौ. मनिषा दिलीप वाकोडे	०७११६-२४२७८५	७२१९५३२०६९
उपाध्यक्ष			अॅड.श्री. विनायक मधुकर राजकारणे	२७२३७९०	९३७३१०३७१२
आ. श्री. प्रवीण प्रभाकर दटके	२७२२७०५	९९२३६६६६७७	श्री. विवेक दिनकर जुगादे	२७३३८२३	९८२२९४४९९७
संचालक			डॉ.श्री. रविंद्र दामोदर येनूरकर	०७११२-२२२७८५	९४२२५४५६५४
श्री. माधव गोविंद नेरकर	२७२७४२३	९८२२५७८८६२	श्री. आशिष गजानन वांदिले	२७४८५६३	९४२३१०३०६०
श्री. अनिल दत्तात्रय मुळे	२५४८८४०	९८९०९५७३९३ ७३८७९००६४०	श्री. गोपाल रामभाऊ बोहरे	२२२९३२५	९८२२७२४७८४
श्री. भोलानाथ लक्ष्मण सहारे	२६४०३९७	९७६६७९००९६	(कर्मचारी प्रतिनिधी)		
श्री. योगेश सिताबनजी बन	२७४३८६०	९८२३०४४४०३	श्री.सतिश रतनलाल यादव	२६४३०७८	९४२२८२०४२७
श्री. रंजीव जनार्दन श्रीरामवार	०७१७२-२५७०२९	९४२२९३७३८०	(कर्मचारी प्रतिनिधी)		
सी.ए.श्री.रविंद्र मधुकर चिंचवडकर	२५४८८९२	९४२२९०९२३८	सौ. वंदना पराग कोथळे	२७२२६५९	८१४९९५५६००
श्री. तुलाराम बिसन मेश्राम	२५४०२००	९३२५६६८५६३	मुख्य कार्यकारी अधिकारी		
श्री. सुनिल अर्जुन पाटील	०७१०९-२८८२९९	९९३०००७२५२	श्री. अल्पेशकुमार दोलतराय जोशी	२७७४८६६	९३७३४३०२३३

सन्माननिय भागधारक बंधू आणि भगिनिंनो,

शिक्षक सहकारी बँकेच्या ४६ व्या वार्षिक सर्वसाधारण सभेत आपले स्वागत करून बँकेचा आर्थिक लेखाजोखा सभासदांसमोर सादर करण्यात अत्यंत आनंद होत आहे. बँकेच्या कामगिरीवरून 'एकमेका साह्य करू, अवघे धरू सुपथ' वारंवार अनुभव असलेले. मागील आर्थिक वर्षात बँकेने व्यापक स्तरावर नियोजन करून उद्दीष्टांची पूर्तता करण्याचा प्रयत्न केला व त्यास आपल्या सर्वांच्या सहकार्याने भरभरून यश मिळालेले आहे. व्यवसाय वाढीसोबतच मागील वर्षात बँकेचे मापदंड सुदृढ करण्याचे निश्चित करण्यात आलेले होते. त्याकरीता आवश्यक असलेले सूक्ष्म नियोजन, वेळोवेळी करण्यात आलेला पाठपुरावा व त्वरीत निर्णय, मासिक-त्रैमासिक-वार्षिक ठरविण्यात आलेली उद्दीष्टे व ते साध्य करण्याकरीता आवश्यक यंत्रणा तयार करणे, उपलब्ध असलेले मानव संसाधन व तंत्रज्ञान ईत्यादीचा वापर करून बँकेने सर्वांच्या सहकार्याने संपूर्ण संचीत तोटा भरून काढलेला आहे व समाधानकारक नफा प्राप्त केलेला आहे. मागील आर्थिक वर्षात बँकेचे कर्जवाढीचे प्रमाण हे १६ टक्क्यांच्या वर राहिलेले असून बँकेने रु. १८०० कोटीच्या व्यवसायाचा टप्पा पार केलेला आहे. याकरीता सर्व सभासदांचे मनःपूर्वक अभिनंदन व आभार... सर्वांच्या सहकार्याने लवकरच बँक रु. २००० कोटीचा व्यावसायीक टप्पा पार करेल याचा विश्वास आहे.

बँकेच्या भागभांडवल पर्याप्ततेचे प्रमाण, कर्जाचे ठेवीसोबत प्रमाण, उत्पन्नाचे खर्चासोबत प्रमाण, नेट एनपीएचे प्रमाण, या सर्व मापदंडांमध्ये लक्षणीय सुधार करण्यात यश मिळालेले आहे. हे सर्व साध्य करण्याकरीता संचालक मंडळाच्या विविध समिती सभांच्या व वैयक्तीक स्तरावर संचालकांनी केलेल्या सततच्या मार्गदर्शनासोबतच राबविण्यात आलेली व्यापक वसुली यंत्रणा, शाखांमधून होणारे प्रयत्न, ह्या सर्वांचा मोलाचा वाटा आहे. अडचणीच्या कालखंडातसुद्धा भारतीय रिझर्व बँकेच्या निकषानुसार भागभांडवल पर्याप्ततेचे प्रमाण भक्कम ठेवण्यात सभासदांचे योगदान अतुलनीय आहे.

सर्वसामान्य सभासदांच्या प्राथमिक गरजांची पूर्तता करण्याकरीता बँकेने अतीशय स्वस्त व्याजदराने गृहकर्ज वितरीत करणे सुरू ठेवलेले आहे व त्याचा पुरेपुर लाभ सभासदांनी करून घेतलेला आहे. बँकेचे वाहन कर्ज, सोलर रूफ टॉप कर्ज, शैक्षणिक कर्ज, लघुउद्योगांकरीता कर्ज, ईत्यादी कर्जसुविधा अतिशय परवडणाऱ्या दरात उपलब्ध करून देण्यात बँकेने नेहमीच पुढाकार घेतलेला आहे.

बँकेने मोठ्या प्रमाणात वरीष्ठ व्यवस्थापकीय बदल करून दैनंदिन कामकाजात व्यवसायीकता आणण्याचा प्रयत्न केलेला आहे. तंत्रज्ञानातील आवश्यक सुधारणेस सुरुवात झालेली असून सोबतच सायबर सिक्युरिटीचा प्रामुख्याने विचार करण्यात येत आहे. लवकरच ग्राहक सेवा अधिक सोयीस्कर व सुलभ झाल्याचे आपल्यास अनुभवण्यास मिळेल. व्यवसाय वाढीकरीता सतत प्रयत्न करण्यात येत आहेत.

भारतीय रिझर्व बँकेचे संचालक श्री. सतिशजी मराठे यांनी अलीकडच्या काळात बँकेस सदिच्छा भेट देऊन मोलाचे मार्गदर्शन केले व बँकेच्या पुढील वाटचालीकरीता शुभेच्छा दिल्यात. शिक्षक सहकारी बँक व आयकर विभाग, नागपूर यांनी संयुक्तपणे स्थानिक सहकारी बँकांकरीता महत्वाच्या विषयांवर कार्यशाळा आयोजित करून प्रशिक्षणाकरीता बँकेने आपले योगदान कायम ठेवलेले आहे.

सर्वांच्या सहकार्याने आपल्या बँकेचे प्रगतीपथावर मार्गक्रमण सुरू ठेवून 'सर्वसामान्यांची बँक' अधिक सुदृढ करण्यास, उत्तमोत्तम व सुरक्षित ग्राहक सेवा देण्यास, सभासदांच्या प्राथमिक गरजा पूर्ण करण्यास आम्ही कटीबद्ध आहोत.

जय सहकार...

सभासदांना नम्र विनंती

- आर्थिक पत्रके व बँकेचे इतर कामकाज यासंबंधी अधिक माहिती हवी असल्यास सभासदांनी आपले प्रश्न लेखी स्वरूपात सभेच्या सात दिवस अगोदर बँकेच्या मुख्य कार्यालयात प्राप्त होतील अशाप्रकारे पाठवावेत.
- सभेचा अहवाल सर्व सभासदांना बँकेच्या रेकॉर्डवर असलेल्या पत्त्यावर पाठविण्यात आलेला आहे. जर सभासदांना अहवाल मिळाला नसेल तर त्यांनी आपला अहवाल जवळच्या शाखेतून अथवा मुख्य कार्यालयातून आपली ओळख पटवून प्राप्त करून घ्यावा. त्याचप्रमाणे सभेचा अहवाल बँकेचे संकेतस्थळ www.shikshakbank.com यावर सुध्दा प्रकाशित करण्यात आलेला आहे.
- सभेला येताना ओळखपत्र आणणे आवश्यक आहे व सभास्थानी अहवाल उपलब्ध राहील याची कृपया नोंद घ्यावी.
- सभासदांनी आपल्या पत्त्यातील बदलासंबंधी बँकेला तात्काळ कळवावे, अन्यथा यापूर्वीचा बँकेला दिलेला पत्ता ग्राह्य मानला जाईल.
- सभासदांनी आपले भाग प्रमाणपत्र नेले नसल्यास कृपया संबंधीत शाखेतून घेऊन जावे.
- खात्याबाबत नामनिर्देशन (Nomination) नसल्यास त्वरीत वारसाचे नामनिर्देशन नोंदविण्याचे करावे.
- भारतीय रिझर्व बँकेच्या सुचनेनुसार बँकेच्या सर्व ग्राहकांचे व सभासदांचे 'ग्राहक ओळख' (K.Y.C.) करणे बँकेस बंधनकारक आहे, ह्याकरीता सहकार्य करावे, ही विनंती.

अहवाल वर्षात आपल्या बँकेची कामगिरी :

भाग भांडवल व सभासद :

अहवाल वर्षात बँकेचे भागभांडवल दिनांक ३१.०३.२०२४ रोजी रु. ५७५०.७० लक्ष इतके आहे.

(रक्कम लाखामध्ये)

तपशील	दिनांक दि.३१.०३.२०२३ अखेर	दिनांक दि.३१.०३.२०२४ अखेर
वसुल भाग भांडवल	रु. ५४८७.२६ लक्ष	रु. ५६८८.०७ लक्ष
अग्रहक्क भाग भांडवल	रु. ६४.४० लक्ष	रु. ६२.६३ लक्ष
सभासद	१०६३४६	१०६३५६
नाममात्र सभासद	५६१	४७३

ठेवी :

अहवाल वर्षाअखेर बँकेच्या ठेवी रु. ११५२९०.४० लक्ष झालेल्या आहेत. लो-कॉस्ट ठेवीचे एकूण ठेवीशी प्रमाण ३४.१२% आहे. ठेवींवरील Cost of Deposit नियंत्रित ठेवण्याकरीता व नफाक्षमता वाढविण्याचे दृष्टीने चालू आर्थिक वर्षात हे प्रमाण ४०.००% पर्यंत वाढविण्याचे बँकेचे उद्दीष्ट आहे.

(रक्कम लाखामध्ये)

ठेवीचा प्रकार	दि. ३१.०३.२०२३ रोजी	शेकडा प्रमाण	दि. ३१.०३.२०२४ रोजी	शेकडा प्रमाण
चालु ठेवी	६१०१.४९	५.४४%	६५०७.८९	५.६५%
बचत ठेवी	३२६७४.४६	२९.१५%	३२८२८.७८	२८.४७%
मुदत ठेवी	७३३२५.९२	६५.४१%	७५९५३.७३	६५.८८%
एकूण	११२१०१.८७	१००%	११५२९०.४०	१००.००%

कर्जे :

कर्जावर मिळणाऱ्या परताव्याचा सरासरी दर अहवाल वर्षात १०.७८% इतका झालेला आहे. अहवाल वर्षात बँकेची कर्जे रु. ६५४२४.८८ लक्ष झालेली आहेत. कर्जाचे ठेवीसोबतचे प्रमाण ५६.७५ टक्के आहे.

(रक्कम लाखामध्ये)

कर्ज प्रकार	दि. ३१.०३.२०२३ रोजी	शेकडा प्रमाण	दि. ३१.०३.२०२४ रोजी	शेकडा प्रमाण
मुदती कर्जे (हफ्तेवारीची कर्जे)	२७९४१.४६	४९.८६%	३७९४९.४५	५८.००%
उचल कर्जे (कॅश क्रेडिट, ओव्हरड्राफ्ट व इतर)	२८०९९.६४	५०.१४%	२७४७५.४३	४२.००%
एकूण	५६०४१.१०	१००%	६५४२४.८८	१००.००%

अनुत्पादीत कर्जे :

अनुत्पादीत कर्जावर नियंत्रण वाढविण्यात बँकेच्या प्रयत्नात सतत यश प्राप्त होत आहे. याचे नक्त प्रमाण ६.७९ टक्के वरून १.६२ टक्क्यांपर्यंत आणण्यात यश प्राप्त झालेले आहे. ढोबळ एनपीएचे प्रमाण १० टक्केच्या आत आलेले आहे. नक्त एनपीएचे प्रमाण शून्य करण्याचे उद्दीष्ट निश्चित करण्यात आलेले आहे. अहवाल वर्षात बँकेने अनुत्पादीत कर्जखात्यांमध्ये रु. ५५०६.८६ लक्षाची वसूली केलेली आहे.

(रक्कम लाखामध्ये)

तपशील	दि. ३१.०३.२०२३ रोजी	शेकडा प्रमाण	दि. ३१.०३.२०२४ रोजी	शेकडा प्रमाण
ढोबळ अनुत्पादीत कर्जे	१०४४९.५२	१८.६५%	६४७५.३७	९.९०%
नक्त अनुत्पादीत कर्जे	३३२१.६२	६.७९%	९७१.६२	१.६२%

गुंतवणूक :

अहवाल वर्षाअखेर बँकेची एकूण गुंतवणूक रु. ५७९२९.१२ लक्ष आहे. गुंतवणूकीच्या खरेदीविक्रीतून रु. १८.१५ लक्ष नफा प्राप्त झालेला आहे. भारतीय रिझर्व्ह बँकेने गुंतवणूकीसंबंधाने दिलेल्या सर्व निर्देशांचे बँकेने तंतोतंत पालन केलेले आहे.

संचालक व त्यांचे नातेवाईकांकडील कर्जे :

(महाराष्ट्र सहकारी संस्था अधिनियम १९६० चे कलम ७५(२) चे तरतुदी अन्वये द्यावयाची माहिती)

दिनांक ३१ मार्च २०२४ रोजी संचालक व त्यांचे नातेवाईकांकडून घेणे असलेल्या कर्जाची माहिती खालीलप्रमाणे आहे.

(रक्कम लाखामध्ये)

मागील वर्षाचे एकूण येणे कर्ज		चालू वर्षात दिलेले कर्ज		चालू वर्षात वसूल कर्ज		वर्ष अखेर येणे बाकी		थकबाकी	
खाते संख्या	रक्कम	खाते संख्या	रक्कम	खाते संख्या	रक्कम	खाते संख्या	रक्कम	खाते संख्या	रक्कम
०३	४.३५	०	०.००	०३	४.३५	०	०.००	०	०.००

लवाद दावे :

बँकेने थकबाकीदार सभासदांवर कायदेशीर कारवाई करण्यासाठी व थकबाकी वसूल करण्यासाठी अहवाल वर्षात कलम १०१ अंतर्गत ५८ खातेदारांवर रु. १४२७.३० लक्ष व कलम ९१ अंतर्गत १ खातेदारावर रु. १६.५० लक्ष रकमेचे दावे दाखल केले. कलम १०१ अंतर्गत वसूली प्राप्त २६ प्रकरणांमध्ये रु. ७१८.८२ लक्ष रकमेची वसूली होऊन खाते बंद झालेले आहे. १९ खात्यात रु. ७१९.७३ लक्षाची आंशिक वसूली प्राप्त झालेली आहे. अशा प्रकारे अहवाल वर्षात वसूली दाखला प्राप्त प्रकरणांमध्ये एकूण ४५ खात्यात रु. १४३८.५५ लक्ष रकमेची वसूली प्राप्त झालेली आहे.

दि. ३१ मार्च २०२४ रोजी कलम १०१ अंतर्गत ३४ प्रकरणे रु. २६५.७४ लक्ष रकमेची व कलम ९१ अंतर्गत ३३ प्रकरणे रु. ४३२.७७ लक्ष रकमेची वसूली दाखल्यास्तव न्यायालयात कार्यवाही सुरू आहे.

कॉम्प्रमाईज अँड सेटलमेंट योजना (Compromise and Settlement Scheme) :

मा. सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य पुणे यांनी मंजूर केलेल्या बँकेच्या कॉम्प्रमाईज अँड सेटलमेंट पॉलीसीनुसार अहवाल वर्षात २८ थकीत (एन.पी.ए.) कर्जप्रकरणे ज्याची शिल्लक थकबाकी रु. ६९७०.६३ लक्ष होती, त्यांची नियमानुसार रु. २८८९.७४ लक्ष मध्ये तडजोड करण्यात आलेली आहे. या खात्यावर रु. ४०८०.८९ लक्ष ची नियमानुसार व्याजामध्ये सुट देण्यात आलेली आहे.

कर्जे व अग्रीम यांचे निर्लेखन :

मा. वैधानिक अंकेक्षकांनी दिनांक ३१.०३.२०२४ रोजी बँकेची एकूण १३१ थकित कर्ज खाती ज्याची शिल्लक बाकी रक्कम रु. १२४४.१७ लक्ष आहे, निर्लेखनाकरिता प्रमाणित केलेली आहेत. या कर्जखात्यांवर रु.४१९०.९९ लक्ष व्याज थकित आहे. सदर कर्जे बँकेने वसुलीचे हक्क अबाधित ठेवून सन् २०२४-२५ मध्ये निर्लेखित करण्याचे ठरविलेले आहे. यामुळे बँकेचा ताळेबंद स्वच्छ करण्यास मदत होईल.

स्वनिधी पर्याप्तता :

स्वनिधी पर्याप्ततेचे प्रमाण अहवाल वर्षात १६.१७% आहे जे भारतीय रिझर्व बँकेच्या किमान निकषांच्या (१२.००%) च्या तुलनेत अतिशय समाधानकारक आहे.

कर्मचारी कार्यक्षमता :

दिनांक ३१ मार्च २०२४ अखेर बँकेची एकूण कर्मचारी संख्या ३६० आहे, ज्यामध्ये ८२ अधिकारी, २०७ पर्यवेक्षक व लिपीक आणि ७१ सेवकांचा समावेश आहे. आपल्या मानव संसाधनाची क्षमता व ज्ञान यांचा विकास करण्यासाठी अधिकारी व कर्मचाऱ्यांना अहवाल वर्षात विविध विषयावर प्रशिक्षण देण्यात आलेले आहे. प्रति कर्मचारी व्यवसाय रु. ५०१.९९ लक्ष इतका झालेला आहे.

लेखापरिक्षकाची नेमणूक :

सन २०२४-२५ या आर्थिक वर्षाकरीता वैधानिक लेखापरिक्षकाची नेमणूक ही भारतीय रिझर्व बँकेच्या निर्देशाप्रमाणे करणे अनिवार्य असल्यामुळे संचालक मंडळाने मे. के.एन.डी. अँड असोसिएट्स, नागपूर यांची नेमणूक केलेली आहे. याबाबतचा प्रस्ताव भारतीय रिझर्व बँकेकडे परवानगीकरीता पाठविण्यात आलेला आहे. ह्या नेमणूकीस व त्यांना द्यावयाच्या अंकेक्षण शुल्कास मान्यता प्रदान करण्याची शिफारस करण्यात येत आहे.

सक्रिय सभासदांची जबाबदारी :

महाराष्ट्र राज्य सहकारी संस्थांच्या कायद्यात झालेल्या सुधारणेनुसार सभासदांनी झालेल्या बदलांची नोंद घ्यावी. ९७ व्या घटना दुरुस्तीच्या पार्श्वभूमीवर महाराष्ट्र सहकारी कायद्यात झालेले बदल व त्या अनुषंगाने शासनाने पुरविलेल्या आदर्श उपविधीनुसार बँकेने आपल्या उपविधीमध्ये आवश्यक दुरुस्ती केलेली आहे. त्यामुळे सर्व सभासदांनी मागील ५ वर्षातील किमान एका सभेला उपस्थित राहणे अनिवार्य आहे. आपली भागभांडवलाची रक्कम किमान रु. १५०० करावी तसेच आपल्या बँकेत किमान ठेव रु. ७००० ठेवावी अथवा किमान रु. १,००,००० ची कर्जसुविधा असावी व बँकेचे क्रियाशील सभासद रहावे, ही विनंती.

संचालक मंडळाच्या सभा :

अहवाल वर्षात संचालक मंडळाच्या एकूण १९ सभा व शाखा समिती आणि मुख्यालयीन उपसमितीच्या ३०६ अशा एकूण ३२५ सभा झाल्यात व सर्वच सभेत सर्वानुमते निर्णय घेण्यात आले.

अंकेक्षण :

सन् २०२३-२०२४ चे वैधानिक लेखापरीक्षण मे. अनिल माडीकर अॅन्ड कंपनी, सनदी लेखाशिक्षक, नागपूर यांनी केले आहे. अंकेक्षण अहवाल प्राप्त झाला असून सोबत दिलेला आहे. अहवाल वर्षाकरीता बँकेला “अ” वर्ग प्राप्त झालेला आहे.

बँकेच्या प्रस्तावित पोटनियमात सुधारणा :

Amendment in the bye-laws of the bank			
Byelaw No.	Existing Byelaw	To be amended by the bank	Reasons for ammendment
5 (ix)	To purchase and to sell Bonds, Shares, Debentures, Scrips or other forms of securities on behalf of constituents.	To be deleted	Not in conformance to instruction contained in para 3.1 of master circular on investments dated 01.07.2015.
48 (viii)	The chairman of the Board of the director shall be the chairman of the Board and the executive committee only.	To be deleted	To avoid contradiction with bye-laws clause no. 42.1(a) as the said clause allows the chairman to preside over the meetings of general body, Board of Directors and any two subcommittees of Board of Directors only.
55	LINKING OF SHARE HOLDING WITH LOAN LIMITS: The shareholding of a member in the Bank shall be in the following proportion to his borrowings. a) 5% of the borrowings if such borrowings are unsecured basis. b) 2.5% of the borrowings in case of secured borrowings. c) 2.5% of the borrowings in case of small scale industrial units, of which 1% to be collected initially and the balance 1.5% to be collected in the course of next 2 years Provided that no member shall hold more than 5% of the total share capital of the Bank. Provided further that any change in the percentage of the share linking by the Reserve Bank of India shall be binding on the borrower. Provided further that if the capital adequacy ratio of the bank is more than 12% on a continuous basis then the bank shall change the share linking percentage as per guidelines of Reserve Bank of India in case of secured loans.	Amendment in Second proviso only, other text in the clause remains same Provided further that the share-linking to borrowing norms shall be discretionary if minimum regulatory CRAR applicable to the bank is met & the Tier 1 CRAR of 5.5 per cent is maintained as per the latest audited financial statements and the last CRAR as assessed by RBI during statutory inspection.	In adherence to instructions contained in para 6 (share-linkings to borrowings) of master circular on capital adequacy dated 01.04.2024.

अभिनंदन :

बँकेचे कर्मचारी श्री. प्रदीप रामप्रसाद दुबे, सी.ए.आय.आय.बी. परीक्षा उत्तीर्ण केल्याबद्दल त्यांचे अभिनंदन.

श्रध्दांजली :

अहवाल वर्षात जे थोर विभुती, ज्ञात व अज्ञात सभासद, बँकेचे ग्राहक व हितचिंतक, बँकेचे आजी व माजी कर्मचारी, त्यांचे नातेवाईक आणि इतर मान्यवरांचे निधन झाले, त्या सर्वांच्या आत्म्यास चिरशांती लाभो. शिक्षक सहकारी बँक परिवार त्यांच्या कुटुंबीयांच्या दुःखात सहभागी आहे.

ऋणनिर्देश :

बँकेच्या प्रगतीसाठी सतत कार्यप्रवण राहणाऱ्या अधिकारी व कर्मचारी वर्गाचे मनः पूर्वक अभिनंदन करून उत्तम ग्राहक सेवा प्रदान करण्यासाठी ते सतत प्रयत्नशील राहतील, याची ग्वाही देतो. मा.श्री नितीनजी गडकरी, केंद्रीय मंत्री, भूपूष वाहतुक, मा.ना.श्री एकनाथ शिंदे, मुख्यमंत्री मा.श्री. देवेन्द्र फडणवीस व मा. श्री. अजीतदादा पवार, उपमुख्यमंत्री म.रा., मा. श्री. दिलीप वळसे पाटील, सहकार मंत्री, तसेच नागपूर व चंद्रपूर जिल्हातील मा. सर्व आजी व माजी खासदार व आमदार, मा.श्री दिपक तावरे, सहकार आयुक्त व निबंधक, महाराष्ट्र राज्य पुणे, महाराष्ट्र राज्य सहकारी बँक लि., मुंबई, नॅशनल फेडरेशन ऑफ अर्बन बँक्स अॅन्ड क्रेडीट सोसायटीज् दिल्ली, महाराष्ट्र अर्बन को-ऑपरेटीव्ह बँकस् फेडरेशन लि., मुंबई, महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन लि.मुंबई, मा. प्रवीण वानखेडे, विभागीय सहनिबंधक (सहकारी संस्था), नागपूर, मा. श्री. गौतम वालदे, जिल्हा उपनिबंधक सहकारी संस्था नागपूर तथा श्री. सतीशजी मराठे, संचालक भारतीय रिझर्व्ह बँक, यांचे सक्रिय सहकार्याबद्दल आम्ही आनंद व्यक्त करतो व आभार मानतो. विदर्भ अर्बन बँक्स असोसिएशन नागपूर, महाराष्ट्र राज्य सहकारी बँक, मुंबई व नागपूर, महाराष्ट्र राज्य सहकारी संघ नागपूर, महाराष्ट्र राज्य सहकारी बँक कर्मचारी यूनियन नागपूर, नागपूर जिल्हा मध्यवर्ती बँक, सहकार भारती, सहकार वर्धनी या सर्व संस्थांचे पदाधिकारी, संचालक, अधिकारी व कर्मचारी, सर्व वृत्तपत्रांचे संपादक व वार्ताहर तसेच बँकेच्या शाखांचे घरमालक, चार्टर्ड अकाऊंटंट, आर्किटेक्ट, अॅडव्होकेट, व्हॅल्युअर व प्रत्यक्ष वा अप्रत्यक्षरित्या अनेकांचे सहकार्य लाभले, अश्या सर्वांप्रती आम्ही कृतज्ञता बाळगतो. बँकेच्या भविष्यकालीन पुढील वाटचालीतही आपल्या सर्वांचे सहकार्य लाभेल व आपणा सर्वांच्या सदृच्छा व सहकार्यामुळे भविष्यात बँकेची सतत प्रगती होईल याची संचालक मंडळास खात्री आहे. चालू आर्थिक वर्ष बँकेचे सर्व भागधारक सभासद, ठेवीधारक, हितचिंतक तसेच खातेधारांना भरभराटीचे व सुखसमृद्धीचे जावो, हीच सदृच्छा!

संचालक मंडळाच्या वतीने

दिनांक : ११.०७.२०२४

अनिल सोले
अध्यक्ष

प्रवीण दटके
उपाध्यक्ष

नफ्याचा विनियोग

Sr.No	Particulars	Amt. In Rs.
1	Profit for the Financial Year 2023-24	27,96,47,629.33
2	Less: Accumulated Loss	24,56,30,276.74
3	Net Profit	3,40,17,352.59
Appropriation proposed by the Board of directors		
4	Statutory Reserve Fund (25%)	85,04,338.15
5	General Reserve Fund (10%)	34,01,735.26
6	Technological Development fund	22,00,000.00
7	Staff Welfare fund	15,00,000.00
8	Investment fluctuation Reserve	1,84,11,279.18
	Total	3,40,17,352.59

रिझर्व्ह बँकेचे संचालक मा.श्री.सतीशजी मराठे यांची बँकेला सदृच्छा भेट



बँकेच्या शाखांची तुलनात्मक स्थिती

(रक्कम लाखामध्ये)

अ.क्र.	शाखा	ठेवी		कर्जे		एन.पी.ए.		नफा-तोटा	
		दि. 31/03/2023 रोजी	दि. 31/03/2024 रोजी	दि. 31/03/2023 रोजी	दि. 31/03/2024 रोजी	दि. 31/03/2023 रोजी	दि. 31/03/2024 रोजी	(2022-2023)	(2023-2024)
1.	इतवारी	8480.70	8911.31	7473.04	8444.54	387.90	26.67	85.76	274.43
2.	कमाल	15103.93	15165.29	3766.46	3900.97	169.09	107.91	556.48	484.37
3.	मेडीकल	14487.73	15181.25	2883.73	4110.23	436.18	416.23	359.97	326.01
4.	धरमपेठ	5228.67	5146.19	8154.05	9786.65	1175.13	606.57	-17.64	776.31
5.	सिताबर्डी	4589.45	3899.13	7281.43	7170.96	4345.85	2094.79	-55.15	275.57
6.	कामठी	4548.48	4805.74	1377.82	1989.02	91.18	40.55	107.10	97.75
7.	हिंगणा	4880.44	5590.49	1372.60	1410.28	575.87	570.64	41.08	44.82
8.	खामला	6457.97	6276.73	4091.06	5529.63	901.80	786.36	129.57	129.14
9.	नंदनवन	9435.57	9927.16	2260.19	2540.44	84.40	63.38	342.82	270.69
10.	सदर	4247.56	4468.29	2540.59	3209.77	558.82	519.25	122.13	180.10
11.	भगवाघर	4645.63	4765.43	2874.33	4022.05	110.21	101.73	197.46	139.97
12.	सावनेर	4918.28	4997.05	923.83	942.74	205.78	0.01	107.52	219.10
13.	उमरेड	2825.30	2887.89	2336.77	2900.73	15.37	6.61	76.12	54.56
14.	चंद्रपूर	2447.22	2367.89	1150.54	1007.21	353.92	99.53	4.48	23.03
15.	बल्लारपूर	2354.30	2175.94	467.22	433.55	142.93	6.21	14.58	10.96
16.	बरोरा	3221.76	3368.92	2124.77	2227.06	249.52	379.59	91.98	51.69
17.	काटोल	3110.24	3374.61	1652.56	2010.54	11.06	28.67	61.28	40.14
18.	म्हाळगीनगर	8803.26	9492.89	1499.38	1711.72	294.51	287.44	210.79	161.81
19.	रामटेक	2315.38	2488.20	1809.51	2075.67	340.00	333.23	28.78	15.59
20.	मुख्य कार्यालय	0.00	0.00	1.22	1.12	0.00	0.00	-2296.51	-779.57
	एकूण	112101.87	115290.40	56041.10	65424.88	10449.52	6475.37	168.60	2796.47



FORM A

BALANCE SHEET AS ON 31.03.2024

Amount As on 31.03.2023	CAPITAL AND LIABILITIES	Amount As on 31.03.2024	Amount As on 31.03.2024	Amount As on 31.03.2023	PROPERTY AND ASSETS	Amount As on 31.03.2024	Amount As on 31.03.2024
	1 CAPITAL				1 CASH		604300132.00
750000000.00	i) Authorised Capital	750000000.00	750000000.00	540249065.88	a) In hand	78263717.82	
81800000.00	3,00,00,000 Shares of Rs.25.00 each	81800000.00	81800000.00	50009000.38	b) With Reserve Bank Of India	526036414.18	
	8,18,000 PNCPs of Rs.100.00 each			490240065.50	2 BALANCE WITH OTHER BANKS		2060649891.55
				2174369732.09	(i) State/Central Co-operative Banks		
548725850.00	ii) Subscribed and Paid-up Capital	568806950.00	568806950.00	163306.14	a) Current Deposits	1854683.16	
6440000.00	2,27,52,278 Shares of Rs.25.00 each	6263000.00	6263000.00	559100000.00	b) Fixed Deposits	559000000.00	
	62,630 PNCPs of Rs.100.00 each				(ii) S.B.I. And Other Notified Banks		
548725850.00	iii) Amount called up	568806950.00	568806950.00	482898.64	a) Current Deposits	10664351.28	
-	a) 2,27,52,278 Shares of Rs.25.00 each	-	-	596700000.00	b) Fixed Deposits	511100000.00	
	less called unpaid	-	-	113235114.31	(iii) Other Banks		
6440000.00	b) 62,630 PNCPs of Rs.100.00 each	6263000.00	6263000.00	904688413.00	a) Current Deposits	57338924.11	
-	less called unpaid	-	-	-	b) Fixed Deposits	920691933.00	
					3 MONEY AT CALL AND SHORT NOTICE	-	-
548725850.00	iv) above (iii) (a), held by	568806950.00	568806950.00	4119559384.50	4 INVESTMENTS		3732261573.50
-	a) Individuals and others	-	-		(i) In Central and State Government securities		
-	b) Co-operative Institutions	-	-	3837337068.50	(at book Value)		
-	c) State Government	-	-		a) S.L.R. Investment in Government Securities	3397480848.50	
6440000.00	v) above (iii) (b), held by	6263000.00	6263000.00	50040541.00	Face Value - Rs.3422250000.00		
-	a) Individuals and others	-	-		Market Value - Rs.3288203372.00		
-	b) Co-operative Institutions	-	-	160000000.00	b) Security pledged with CCIL	48192500.00	
-	c) State Government	-	-		Face Value - Rs.50000000.00		
					Market Value - Rs.47209000.00		
1405331941.61	2 RESERVE FUNDS AND OTHER RESERVES	1203555213.08	1203555213.08		c) Standing Deposit Facility	160000000.00	
84829282.29	a) Statutory Reserve Fund	84968962.29	84968962.29	11100.00	(ii) Shares in Co-operative institutions	11100.00	
74094153.78	b) Building Fund	74094153.78	74094153.78	72170675.00	(iii) Other investments - Bonds & Debentures	126577125.00	
2134077.00	c) Members Welfare Fund	2134077.00	2134077.00	5604109492.41	5 ADVANCES		6542487959.82
25597956.35	d) Reserve for Standard Assets	25597956.35	25597956.35	3032060192.68	(i) Short-term loans,cash credits, overdrafts and	3002037492.31	
712789622.59	e) Reserve for Bad & Doubtful Assets	550374540.86	550374540.86		bills discounted of which secured against		
421671354.72	f) Assets Revaluation Reserve	335349145.74	335349145.74	2922360087.31	a) Government and other approved securities	-	
44091400.00	g) Investment Depreciation Reserve	26591400.00	26591400.00	109700105.37	b) Other tangible securities	2905247563.34	
8253875.27	h) Investment Fluctuation Reserve	8253875.27	8253875.27	401096583.96	c) Unsecured advances	96789928.97	
28395.00	i) Nominal Member Fees.	21115.00	21115.00	176283941.35	of the advances, amount due from individuals	398067272.75	
138670.00	j) Staff Welfare Fund.	138670.00	138670.00	349457361.16	of the advances, amount Overdue	139749432.69	
10100.00	k) Reserve For Investment (Shares)	10100.00	10100.00		Considered Bad & Doubtful of Recovery	473960487.12	
11945772.00	l) Provision For Other Assets (Embezzlement,Debtors)	11945772.00	11945772.00	1017398207.32	(ii) Medium-term loans, of which secured against	1544775186.43	
87619.80	m) Election Fund	0.00	0.00		a) Government and other approved securities	-	
2028662.81	n) General Reserve Fund	66444444.79	66444444.79	728062129.90	b) Other tangible securities	1342153341.62	
17631000.00	o) Provision on Restructured Advances	17631000.00	17631000.00	289336077.42	c) Unsecured advances	202621844.81	
	(Resolution Framework 2.0)			823489037.25	of the advances, amount due from individuals	1232004523.67	
11210186410.41	3 DEPOSITS AND OTHER ACCOUNTS	11529039800.09	11529039800.09	662002328.57	of the advances, amount Overdue	9881715.28	
7332591064.69	(i) Fixed deposits	7595373059.90	7595373059.90	102142596.16	Considered Bad & Doubtful of Recovery	90864379.07	
6621870440.69	a) Individuals	6810222557.90	6810222557.90		(iii) Long-term loans, of which secured against	1995675281.08	
710720624.00	b) Other societies	785150502.00	785150502.00	1554651092.41	a) Government and other approved securities	-	
3267446056.38	(ii) Savings Bank Deposits	3224670845.05	3224670845.05	1554651092.41	b) Other tangible securities	1995675281.08	
3199634829.92	a) Individuals	58207246.21	58207246.21		c) Unsecured advances	-	
67811226.46	b) Other societies			1377790270.19	of the advances, amount due from individuals	1944778532.80	
610149289.34	(iii) Current deposits	581238692.98	581238692.98	424129967.33	of the advances, amount Overdue	7024236.73	
524664844.32	a) Individuals	69549955.95	69549955.95	40281783.65	Considered Bad & Doubtful of Recovery	27549674.67	
85484445.02	b) Other societies				6 INTEREST RECEIVABLE		2392754399.06
0.00	4 BRANCH ADJUSTMENT	2705160.49	2705160.49	2659313762.26	a) On Investments	178946441.00	
2451021730.00	5 OVERDUE INTEREST RESERVE (NPAs)	2167174836.89	2167174836.89	155910998.00	b) On Staff Housing Loans	42520734.76	
0.00	6 STAFF PROVIDENT FUND	1854685.00	1854685.00	47894191.73	c) On Staff Vehicle Loans	4112386.41	
167449460.01	7 INTEREST PAYABLE	223389372.06	223389372.06	4486842.53	d) On NPAs	2167174836.89	
167449460.01	On Deposits			2451021730.00	7 BILLS RECEIVABLE BEING BILLS	-	-
					FOR COLLECTION (As per contra)		
114963912.73	8 OTHER LIABILITIES	124927521.03	124927521.03	3751995.92	8 OTHER RECEIVABLE		3666911.92
2462818.83	a) Sundry Creditors	14724201.98	14724201.98	6019.92	a) CERSAI Fees	6935.92	
17610819.96	b) Drafts Payable (Local)	11751687.62	11751687.62	86000.00	b) Infrastructure Fee Receivable	0.00	
782214.00	c) Drafts Payable (HDFC / IDBI)	530145.00	530145.00	3086746.00	c) Charges Receivable	3086746.00	
881089.50	d) Demand Draft Payable	2415558.20	2415558.20	573230.00	d) Income Tax Receivable	573230.00	
2212150.00	e) Audit Fee Payable	1629250.00	1629250.00		9 CLEARING ADJUSTMENT	4806741.18	4806741.18
56401.00	f) Security Deposit	37337.00	37337.00				
364500.00	g) Advertisement Payable	40000.00	40000.00	4806741.18	10 BRANCH ADJUSTMENT	0.00	0.00
8197917.00	h) Working Expenses Payable	7228926.41	7228926.41	3819428.04			
6928290.90	i) T.D.S. Payable	7796181.20	7796181.20	432278432.00	11 PREMISES	343773744.00	343773744.00
150182.04	j) Fees Payable	242622.66	242622.66	0.00	Opening Balance	432278432.00	
97512.00	k) Bonus Payable	50149.00	50149.00	0.00	Additions during the year	0.00	
1139545.02	l) Bank Guarantee Commission received in advance	4415659.06	4415659.06	13592164.00	Less: Depreciation	12232947.00	
12466533.05	m) Stale Pay Order	11990341.03	11990341.03	0.00	Less: Sale/Transfer	76271741.00	
927163.07	n) State GST (Out put)	926711.74	926711.74	12130542.23	12 FURNITURE AND FIXTURES	10459245.10	10459245.10
927163.07	o) Central GST (Out put)	0.00	0.00	12923517.95	Opening Balance	12130542.23	
9.60	p) Integrated-GST (Out-put)	4163.00	4163.00	1341004.28	Additions during the year	214326.60	
4985.55	q) C-GST RCM Payable	4163.00	4163.00	4891.00	Less: Transfer during the year	150372.73	
4985.55	r) S-GST RCM Payable	1068678.38	1068678.38	2129089.00	Less: Depreciation	1735251.00	
696003.58	s) CIBIL Charges Payable	38629295.01	38629295.01	1626760.00	13 JEEPS AND VEHICLES	1367891.00	1367891.00
54814383.01	t) Interest Capitalization (FITL)	0.00	0.00	1913834.00	Opening Balance	1626760.00	
4239246.00	u) Income Tax Payable	425873.00	425873.00	0.00	Additions during the year	0.00	
0.00	v) Cost of Process	20089866.00	20089866.00	0.00	Less : Transfer during the year	17476.00	
0.00	w) Suspense Account (Credit)			287074.00	Less: Depreciation	241393.00	
				0.00	14 SECURITIES PURCHASED UNDER REVERSE REPO	-	-
	9 PROFIT & LOSS ACCOUNT			44203001.92	15 OTHER ASSETS		37278097.51
	Profit for F.Y. 2023-24	Rs. 279647629.33	Rs. 279647629.33	1424383.96	a) Stock of Stationery	1237933.62	
	Less : Accumulated Losses	Rs. 245630276.74	Rs. 245630276.74	825750.40	b) Other (Telephone,MSEB,Water Deposit)	835350.29	
	as on 31.03.2023			13146327.00	c) Sundry Debtors	8035470.00	
15904119304.76	TOTAL LIABILITIES	15861733891.23	15861733891.23	2702411.32	d) Tax Deduction at Source	5109674.23	
	Contingent Liabilities			1283600.00	e) Festival Advance (Staff)	2263700.00	
110858084.00	(i) Guarantee on behalf of customers	199110555.00	199110555.00	15141418.76	f) Prepaid Expenses	11902918.29	
26051158.00	(ii) Contingent liabilities other	27269523.00	27269523.00	198665.00	g) Other Investments (BSNL Easy Pay)	198665.00	
126333758.43	(iii) Contingent liabilities - RBI DEAF	136138286.07	136138286.07	4342600.00	h) Advance Salary (Staff)	2684100.00	
				51408.00	i) Advance Rent	51408.00	
				100000.00	j) CCIL Margin Money Settlement Guarantee Fund	100000.00	
				1000000.00	k) CCIL-Security Segment Default Fund	1000000.00	
				2182480.93	l) Advance Income Tax Paid	1540728.00	
				243013.69	m) State GST (Input)	462656.76	
				243013.69	n) Central GST (Input)	462656.76	
				27054.77	o) Integrated GST (Input)	8621.17	
				6651.20	p) Central KYC Registry- Advance Deposit	5882.19	
				784223.20	q) Claim Receivable from HDFC Bank	784223.20	
				500000.00	r) Settlement Guarantee Fund - NACH	500000.00	
				0.00	s) QR Transaction	94110.00	
				0.00	t) Non-Banking Assets.		
				0.00	16 NON BANKING ASSETS ACQUIRED	100661800.00	100661800.00
					IN SATISFACTION OF CLAIMS		
				58270689.59	17 DEFERRED TAX ASSETS	27265504.59	27265504.59
				245630276.74	18 PROFIT & LOSS ACCOUNT	0.00	0.00
15904119304.76	TOTAL ASSETS	15861733891.23	15861733891.23				
	Contingent Assets						
110858084.00	1. Guarantee issued to customers	199110555.00	199110555.00				
26051158.00	2. Contingent assets other	27269523.00	27269523.00				
126333758.43	3. Contingent assets - RBI DEAF	136138286.07	136138286.07				

FOR AND ON BEHALF OF SHIKSHAK SAHAKARI BANK LTD., NAGPUR.

For M/S. ANIL MARDIKAR & CO.
CHARTERED ACCOUNTANTS
Sd/-
(CA ANIL MARDIKAR)
Partner
MRN : 032778
FRN : 100454W
UDIN : 24032778BKAGQF3152

Sd/-
P. M. DHOKE
DEPUTY GENERAL MANAGER

Sd/-
S. R. NAKHATE
GENERAL MANAGER

Sd/-
A. D. JOSHI
CHIEF EXECUTIVE OFFICER

Sd/-
A. M. SOLE
CHAIRMAN

Sd/-
P. P. DATKE
VICE-CHAIRMAN

Sd/-
R. M. CHINCHWADKAR
DIRECTOR

Sd/-
A. D. MULEY
DIRECTOR



FORM B

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March 2024

For the Year Ended 31.03.2023 Amount (in Rs. P.)	EXPENDITURE	For the Year Ended 31.03.2024		For the Year Ended 31.03.2023 Amount (in Rs. P.)	INCOME	For the Year Ended 31.03.2024	
		Amount (in Rs. P.)	Amount (in Rs. P.)			Amount (in Rs. P.)	Amount (in Rs. P.)
478123731.02	1 Interest on		557007346.42	408054244.63	1 Interest on Advances	639215168.09	639215168.09
478123731.02	a) Deposits	556981686.42	-	371039848.77	2 Interest on		411598928.93
-	b) Borrowings	25660.00		230743624.26	a) SLR Investments	235847973.66	
375071.33	2 Exchange and Commission	2806275.34	2806275.34	7208956.29	b) Non-SLR Investments	10209901.27	
277061365.03	3 Salary and allowances and provident fund	276630737.48	276630737.48	133037110.22	c) Inter-bank Deposits	165482001.00	
277377.42	4 Travelling / Training Expenses Of Staff	232115.23	232115.23	50158.00	d) Others	59053.00	
493469.59	5 Directors and Local committee members' fees and allowances	681033.80	681033.80	5541644.85	3 Commission, Exchange & Brokerage	4841655.80	4841655.80
31351756.70	6 Rent, taxes, insurance, lighting, etc.	32059057.01	32059057.01	34788084.83	4 Miscellaneous Income		31901688.48
1155236.86	7 Law charges	1156409.14	1156409.14	230550.20	a) Sale of Form	217415.20	
1735114.15	8 Postage, telegrams and telephone charges	1799173.72	1799173.72	23410.00	b) Loan Application Fees	21400.00	
2114400.80	9 Auditors Fees	2064125.00	2064125.00	15574214.02	c) Incidental Charges	12301718.55	
16008327.00	10 Depreciation on and repairs to property	14209591.00	14209591.00	10125995.93	d) Process Fees	12021511.45	
3519478.73	11 Stationery, printing and advertisement	4565713.05	4565713.05	5376942.33	e) Locker Rent	5846275.00	
55378194.94	12 Other Expenditure		86968853.65	34527.60	f) Commitment Charges	0.00	
10660.00	a) Clearing Allowance	-		1339906.11	g) Inspection Charges	1361241.46	
154939.00	b) Water Bill	172189.79		201118.64	h) Other Income	92856.82	
12548082.44	c) Bank Maintenance	14122886.77		1538950.00	i) ATM Charges	0.00	
6420126.18	d) Brokerage Paid	7641947.82		342470.00	j) NFS Issuer (above limit) Charges	39270.00	
13470403.00	e) Bank Security Charges	13224474.00		48230502.75	5 Other Receipts		141138426.00
647890.36	f) Conveyance	622356.00		100.00	a) Dividend received on shares of	100.00	-
273782.00	g) Clearing Charges	278309.50		-	M.S.Co-operative.Bank		
14760.00	h) Labour Welfare Fund	12492.00		2123007.75	b) Interest on Income Tax Refund	832316.00	
173300.00	i) CHI Charges	183891.00		28091913.52	c) Profit on Sale of Securities	1815000.00	
637112.00	j) Lease Line SIFY	977827.74		5071384.48	d) Recovery of Principal in NPAs Written-Off	74147241.75	
1985778.78	k) Vehicle Expenses	1882088.71		12944097.00	e) Recovery of Interest in NPAs Written-Off	52694082.25	
1374400.98	l) Lease Line BSNL	2145418.00		3162000.00	f) Credit from Assets Revaluation Reserve	11649686.00	
64638.93	m) Lease Line Reliance	65000.04		-	6 PROVISIONS NO LONGER REQUIRED		170833247.80
2132627.77	n) Miscellaneous Expenses	2460688.54		3092000.00	a) Investment Depreciation Reserve	17500000.00	
2500.00	o) Professional Tax	2600.00		70000.00	(Reserve from IDR)		
741795.60	p) Professional Charges	911979.00		-	b) Provision on Restructured Advances	0.00	
2441597.04	q) Recovery Expenses	2354351.90		-	(Resolution Framework 2.0)		
318624.00	r) Subscription Fees	298874.00		-	c) Provision for Embezzlement	0.00	
1774616.58	s) Annual General Meeting	1823514.86		-	d) Provision for B.D.D.R	152000000.00	
71979.00	t) Premium Amortised	72176.00		-	e) Excess Provision Reversed	1333247.80	
82472.00	u) CCIL Charges	75261.00		140865593.70	7 Profit On Sale of Capital Assets	18524.00	18524.00
59928.54	v) NFS Issuer non-financial transaction charges	63786.84		21908178.00	8 Transfer from Investment	0.00	0.00
22392.23	w) NFS Issuer Switching Fees	23107.94		4195114.00	Fluctuation Reserve		
1093600.53	x) NFS Issuer financial transaction charges	1123969.00			9 Transfer from Building Fund	0.00	0.00
211741.65	y) Service Tax- NFS Issuer transaction charges	218380.03					
4602669.00	z) Working Expenses- GST - Expenditure	4684094.08					
2150.41	aa) Working Expenses- GST- POS NFS Issuer	1771.67					
1180.00	ab) Working Expenses- Locker Rent	-					
-	ac) Working Expenses- Stamp Duty Paid	914.96					
-	ad) Premium paid on Redemption	5000.00					
-	ae) Working Expenses Investment	457500.00					
	Depreciation Reserve						
4042446.92	af) Working Expenses (Election)	-					
-	ag) Dead Stock Written off	56817.46					
-	ah) Deffered Tax Reversal	31005185.00					
118090679.81	13 PROVISIONS & RESERVES		40000000.00				
93090679.81	a) Bad & Doubtful Reserve	40000000.00					
-	b) Provision on Restructured Advances	-					
	(Resolution Framework 2.0)						
25000000.00	c) Investment Depreciation Reserve	-					
11540500.00	14 Loss on Sell of Machineries/Capital Assets	10256740.00	10256740.00				
23700000.00	15 Income Tax paid	899818.93	899818.93				
-	16 Provision for Income Tax	88563020.00	88563020.00				
16860508.15	17 Net Profit after Income Tax	279647629.33	279647629.33				
	(Carried to Balance-Sheet)						
1037785211.53	TOTAL	1399547639.10	1399547639.10	1037785211.53	TOTAL	1399547639.10	1399547639.10

FOR AND ON BEHALF OF SHIKSHAK SAHAKARI BANK LTD., NAGPUR.

For M/S. ANIL MARDIKAR & CO.
CHARTERED ACCOUNTANTS
Sd/-
(CA ANIL MARDIKAR)
Partner
MRN : 032778
FRN : 100454W
UDIN : 24032778BKAGQF3152

Sd/- P. M. DHOKE DEPUTY GENERAL MANAGER
Sd/- S. R. NAKHATE GENERAL MANAGER
Sd/- A. D. JOSHI CHIEF EXECUTIVE OFFICER
Sd/- A. M. SOLE CHAIRMAN

Sd/- P. P. DATKE VICE-CHAIRMAN
Sd/- R. M. CHINCHWADKAR DIRECTOR
Sd/- A. D. MULEY DIRECTOR

अंदाजपत्रक सन २०२४-२०२५ करीता				आकडे लाखात
अ. क्र.	तपशील	सन २०२३-२४ चा अंदाज (Projected)	दि. ३१.०३.२०२४ ची प्रत्यक्ष स्थिती (Actual)	सन २०२४-२५ चा अंदाज (Projected)
१	वसूल भाग भांडवल (अग्रहक्क भाग भांडवलासहीत)	५६२६.२६	५७५०.७०	५८५०.००
२	ठेवी	११६०००.००	११५२९०.४०	१२००००.००
३	कर्जे	५८०००.००	६५४२४.८८	७२०००.००
४	एन.पी.ए.	८५५६.५३	६४७५.३७	५३००.००
५	उत्पन्न			
५.१	कर्जावरील व्याज	४८००.००	६३९२.१५	६५००.००
५.२	गुंतवणुकीवरील व्याज	३८५०.००	४११५.९९	३९५०.००
५.३	इतर उत्पन्न	४५५.००	३९३.९१	३८५.००
५.४	निलंबित कर्जाची वसुली	५००.००	१२६८.४१	१०००.००
	व्यवसायातून प्राप्त एकुण उत्पन्न (५.१+५.२+५.३+५.४)	९६०५.००	१२१७०.४६	११८३५.००
५.५	संपत्ती फेरमुल्यांकन निधी (परत)	११६.५०	११६.५०	१२५.००
५.६	भांडवली मालमत्तेच्या विक्रीवरील नफा	०.००	०.१९	०.००
५.७	तरतुदी (परत)	०.००	१३.३३	०.००
५.८	IDR मधून काढलेली रक्कम	०.००	१७५.००	००.००

अंदाजपत्रक सन २०२४-२०२५ करीता				आकडे लाखात
अ. क्र.	तपशील	सन २०२३-२४ चा अंदाज (Projected)	दि. ३१.०३.२०२४ ची प्रत्यक्ष स्थिती (Actual)	सन २०२४-२५ चा अंदाज (Projected)
५.९	संशयित व बुडित कर्जे (परत)	०.००	१५२०.००	०.००
	एकूण उत्पन्न	९७२९.५०	१३९१५.४८	११९६०.००
६	खर्च			
६.१	ठेवी व कर्जावरील व्याज	५०००.५०	५५७०.०८	५७००.००
६.२	सेवक पगार, भत्ते इ.	२८०९.००	२७६८.६३	२९०४.००
६.३	अन्य खर्च	११२६.३२	१४६३.१०	१५५३.८७
	एकूण परिचलन खर्च (६.१ + ६.२ + ६.३)	८९३५.८२	९८०१.८१	१०१५७.८७
६.४	गुंतवणुक घसारा निधी तरतुद	५०.००	०.००	५०.००
६.५	संशयित व बुडित कर्जे तरतुद	०.००	४००.००	०.००
६.६	मालमत्ता विक्रीवरील तोटा	०.००	१०२.५७	०.००
६.७	आयकर तरतुद	२१७.४०	८९४.६३	६६३.८३
६.८	क्रियाशील जिदगी तद्तुद	०.००	०.००	५०.००
	एकूण खर्च	१२०३.२२	१११९९.०१	१०१२१.७०
७	नफा (एकूण उत्पन्न - एकूण खर्च)	५१८.२८	२७१६.४७	१०३८.३०

STATUTORY AUDIT 2023-2024
ACCOUNTING POLICY AND NOTES TO ACCOUNTS
SIGNIFICANT ACCOUNTING POLICIES

1. Basis of Preparations:

The financial statements have been prepared and presented under the historical cost conventions on actuarial basis of accounting, unless otherwise stated & comply with statutory requirements prescribed under the banking regulation act. 1949, circulars and guidelines issued by Reserve Bank of India from time to time and current Practices prevailing within the Banking Industry in India.

2. Income Recognition:

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

- 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.
- Commission and Exchange are fully recognized as income on realization.
- Locker Rent is recognized on receipt basis, to the extent of income accrued and due.
- Loan Processing Fee is accounted up front when it becomes due.
- Dividend is recognized as income when right to receive payment is established.
- Interest on Government Securities, debentures and other fixed income securities is recognized on a time proportion basis considering the amount outstanding and the rate applicable.

3. Advances and Provisions:

Advances are classified based on assets classification and provisioning requirement under the prudential norms laid down by the Reserve Bank of India. Advances shown in the Balance Sheet are net of unrealized interest amount, un-recognized / suspended interest of Non-Performing Assets. In respect of consortium advances the borrower accounts are classified as per performance of the account with the Bank in conformity with lead Bank. Overdue interest in respect of NPAs is shown as interest receivable on loans & Advances in the Balance sheet as per RBI guidelines. Advances are primarily classified as Performing and Non-performing Assets (NPAs). And NPAs are further classified into Sub-Standard, Doubtful & Loss Assets as per guidelines issued by the RBI from time to time. Provisions are made for Advances under Sub-Standard, Doubtful and Loss Assets as per criteria stipulated by the RBI. In addition, a general provision is made on standard assets as per RBI guidelines.

4. Investments:

- Brokerage, Commission and Stamp duty paid in connection with acquisition of securities are treated as revenue expenses.
- Interest accrued up to the date of acquisition of Securities (Broken period interest) is excluded from acquisition cost.
- As per RBI guide-lines the entire investment portfolio is categorized as:
 - Held to Maturity (HTM)
 - Held for Trading (HFT)
 - Available for Sale (AFS)

"Held to the Maturity (HTM)":

Investment acquired with the intension to hold till maturity are categorized under "Held to Maturity" (HTM). Such investments are carried at acquisition cost unless it is more than face value in which case the premium is amortized over the period remaining to Maturity.

Profit on the sale of investments in this category is appropriated to the Capital Reserve Account at the end of financial year. The amount under this category will not be more than 25% of NDTL as of 31.03.2024.

"Held for Trading" (HFT):

Investment acquired with the intension to trade by taking advantage of short-term price/interest rate movements are categorized under the head "Held for Trading". The investment in this category is valued as a whole and net depreciation is recognized in the profit and loss A/c. Net appreciation, if any, is ignored. The book value of individual script is not changed.

Available for Sale (AFS):

Investment which do not fall within above two categories are classified as "Available for Sale". The script under this category is valued at quarterly intervals and net depreciation is recognized in the profit and loss account. Net appreciation if any under this classification is ignored. The book value of the individual script is not changed.

For valuation, Market value in case of Central and State Government securities, is determined as per price periodically declared by the Financial Benchmark India Pvt. Ltd. (FBIL) & FIMMDA.

5. Depreciation Rates on Fixed Assets

- Depreciation on the fixed assets of the bank are charged as per the following rates
 - Motor Vehicle - 15% WDV Method
 - Computer - 33.33% SLM (Straight Line Method)
 - Building Premises - 10% WDV Method
 - Furniture & Fixtures - 10% WDV Method
 - Electric Installation - 10% WDV Method
 - Machinery Stock - 15% WDV Method
 - Office equipment's - 15% WDV Method
 - On Revaluation of Building Premises - 10%

Depreciation on fixed assets purchased during the year is charged for the entire year, if the assets are put to use for 180 days or more, otherwise it is charged at 50% of the normal rate. Depreciation is charged on the fixed assets sold / discarded during the year.

6. Employee-Benefits

Gratuity charged to profit and Loss account is on the basis of premium charged by Life Insurance Corporation of India under its Group Gratuity Scheme. Contribution for provident fund is charged to the profit and loss account. The bank's contribution in respect of Provident Fund is charged against revenue every year. The eligible employees of the Bank are entitled to receive benefits under the Provident Fund, where both the employee and the Bank contribute monthly at a stipulated rate to the Employee Provident Fund.

7. Other Assets

Stationary in hand is valued at cost.

8. Provisions

All known & assessable expenditures are provided for if they are not booked as on 31st of March 2024.

9. Taxation:

Accounting standard AS-22 is followed during the year. Bank has made Income tax provision & DTA provision for the audit period.

10. Foreign Exchange Transaction:

The bank is not authorized to undertake any Foreign Exchange Business.

11. Accounting for Provisions, Contingent Liabilities:-

- As per Accounting Standard 29 "Provisions, Contingent Liabilities & Contingent Assets" issued by the Institute of Chartered Accountants of India, the bank recognizes provisions only when it has a present obligation as a result of past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank.
- Contingent Assets are not recognized since this may result in the recognition of income that will never be realized.

12. Previous year's figures are regrouped or rearranged wherever necessary to conform to the layout of the current year. These figures are reflected in the Profit & Loss General Ledger account and the effect on profit or Loss account shown in Balance Sheet.

NOTES TO ACCOUNT

1. Basis of Preparation:

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949 and The Maharashtra Cooperative Societies Act, 1960 and Rules 1961, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, and the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) as applicable and current practices prevailing within the banking industry in India.

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 and liabilities revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the Estimates used in the preparation of the financial statements are prudent and reasonable. Any revision to the accounting estimates is recognized prospectively.

3. Income Recognition:

All Incomes are reckoned as accrued in accordance with Directives issued by Reserve Bank of India from time to time regarding Income Recognition.

4. Balancing of Books:

- Books of account have been balanced and tallied upto 31 st March 2024.
- Accounts with other banks/institutions have been reconciled upto 31st March 2024.
- There are prior period items included in profit and loss accounts, but no material effect on profit and loss accounts hence not disclosed separately.
- Total advances of Rs. 65424.88 lacs include Rs. Nil lacs due from Directors and their relatives.
- RBI has imposed penalty of Rs. 23.30 Lakhs during the FY 2023-2024 for failing to comply with directions contained in the RBI Letter dated 24.01.2020 on "Operational Instructions issued under Sec 36(1) of the Banking Regulation Act 1949 (AACS) and the Bank has paid the penalty amount on 07.03.2024.
- The bank has adopted Accounting Standard 17 for identifying the business segments.
- Detail of contingent Liabilities in respect of Bank Guarantees, etc. are given below:

Particulars	31.3.2024 (Rs. Lakhs)
Bank Guarantees	1991.11
Transfer to DEAF	1361.38
Others	272.69
Total	3625.18

Bank has filed Income Tax Appeals - Hon'ble CIT(A) and Bank has not recognized contingent liability against the same.

Sale of Fixed Asset: Bank's own fixed asset wherein the sadar branch was previously situated, has been disposed off against which the sale consideration received Rs. 6.60 Cr. and the purchase cost (including all expenses) amounting Rs. 1.53 Cr. After the effect of Revaluation reserve, the capital loss is debited to P & L account amounting to Rs. 1.02 cr., and amount of Rs. 6.44 Cr. Transferred to General Reserve Account.

CASH FLOW STATEMENT FOR THE YEAR ENDED 31" MARCH 2024

Particulars	Year ended 31" March 2024	Year ended 31" March 2023
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit/(Loss) before tax but after prior period expenses	27,96,47,629.33	1,68,60,508.15
Adjustments for:		
Depreciation & Amortization	1,42,09,591.00	1,60,08,327.00
Other Provisions	4,00,00,000.00	12,96,31,179.81
Excess provisions written back or No longer required	-17,08,51,771.80	-17,01,30,885.70
Revaluation Reserve	-1,16,49,686.00	-1,29,44,097.00
Profit on sale of Securities	-18,15,000.00	-21,23,007.75
Interest received on Investment	-41,15,98,928.93	-37,10,39,848.77
Interest Paid on borrowings	25,660.00	0.00
Operating profit before working capital changes	-26,20,32,506.40	-39,37,37,824.26
Adjustments for changes in working capital:		
Increase/(Decrease) in Reserve Fund	-47,39,73,935.64	48,97,42,890.51
Increase/(Decrease) in Other Liabilities (oth liabi + staff prov fund)	1,18,18,293.30	2,71,20,964.43
Increase/(Decrease) in Deposits	31,88,53,389.68	-2,78,46,542.93
Increase/(Decrease) in Short Term Provisions	18,67,91,683.85	-30,01,46,384.57
Decrease/(Increase) in Advances	-93,83,78,467.41	-35,96,02,671.13
Decrease/(Increase) in Other Assets	17,94,32,140.14	-16,91,68,021.42
Decrease/(Increase) in Deferred Tax Assets	3,10,05,185.00	-
Cash Generated from Operations	-94,64,84,217.48	-73,36,37,589.37
Direct taxes Paid	0.00	0.00
Net cash inflow/ (outflow) in operating activities	-94,64,84,217.48	-73,36,37,589.37
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Fixed Assets	-2,14,326.60	-13,41,004.28
Sale of Fixed Assets	7,64,39,589.73	4,891.00
Purchase of Investments	-	-
Sale of Investments	38,91,12,811.00	-49,09,70,963.25
Investment in Reverse Repo	-	68,00,23,398.67
Interest received on Investment	41,15,98,928.93	37,10,39,848.77
Net cash generated/ (used) in investing activities	87,69,37,003.06	55,87,56,170.91
CASH FLOW FROM FINANCING ACTIVITIES		
(Repayment) / Proceed of Share Capital	1,99,04,100.00	1,36,95,600.00
Interest Paid on borrowings	-25,660.00	0.00
Net cash inflow/ (outflow) from financing activities	1,98,78,440.00	1,36,95,600.00
Net Increase/(Decrease) in Cash & Cash Equivalents	-4,96,68,774.42	-16,11,85,818.46
Opening Cash & Cash Equivalents	2,71,46,18,797.97	2,87,58,04,616.43
Cash & Cash Equivalents as at year end	2,66,49,50,023.55	2,71,46,18,797.97

INDEPENDENT AUDITOR'S REPORT

To,
THE MEMBERS,
SHIKSHAK SAHAKARI BANK LTD, NAGPUR

Report On Financial Statements -

We have audited the attached Balance Sheet of "SHIKSHAK SAHAKARI BANK LTD, NAGPUR" as on 31st March 2024, and The Profit and Loss Account for the year ended on that date and a summary of significant accounting policies and other explanatory information and the Cash Flow Statement as on that date, incorporated in these financial statements along with H. O. & all the 19 branches and 1 extension center audited by us for period 01.04.2023 to 31.03.2024.

Management's Responsibility and Those Charged with Governance for the Financial Statements -

Management is responsible for the preparation of these financial statements in accordance with Maharashtra State Co-operative Societies Act 1960, Banking Regulation Act, 1949. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation of financial statements that are free from material misstatements, whether due to fraud or error. In preparing the financial statements, the management and Board of Directors are 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 the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility -

- Our responsibility is to express an opinion on these financial statements prepared as per MCS ACT & BR Act based on our audit. We conducted our audit in accordance with "Standards on Auditing" issued by the "Institute of Chartered Accountants of India" and MCS ACT, BR ACT and RBI Guidelines. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements, whether due to fraud or error.
- An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on auditor's judgment, including the assessment of the risk of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to bank's preparation and fair presentation of the financial statements to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
- We believe that audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion -

We have observed that -

Subject to our observations above, in our opinion as shown by the books of the bank, and to the best of our information and according to the explanations given to us, the aforesaid financial statement together with the Notes thereon gives the proper information required. We further report that in View of the above read with Appendix -I & Appendix -II forming part of this Statutory Audit report and also subject to the remarks of our detailed Audit memorandum Part A, B & C, Form I & 7 and LFAR along with their annexure of even date, we are of opinion that the said accounts give a true and fair view in conformity with accounting principles generally accepted in India.

- In case of the Balance sheet of state of affairs of the Bank as at 31st March 2024.
- In case of the Profit & Loss Statement, of the Profit for the year ended on that date.

Report on Other Legal & Regulatory Requirements -

- The Balance Sheet and Profit & Loss Account have been drawn up in accordance with the provisions of section 29 of Banking Regulation Act, 1949, RBI Direction read with the provisions of MCS Act, 1960 and MCS Rules, 1961 (Forms 'A' and 'B' respectively of the Third Schedule to the Banking Regulation Act, 1949).

2. We report that,

Subject to the limitations of audit indicated in paragraph above:

- We have obtained all the information and explanations, which to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory.
- The transactions of the Bank, which have come to our notice, have been, in our opinion, within the powers of the Bank.
- The details as required by Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum.
- In our opinion, the Balance Sheet, Profit and Loss Account complies with the applicable Accounting Standards
- The appointment of Auditor is made by Bank Management under Maharashtra State Co-operative Societies Act 1960 with the approval from RBI as per their Circular dated 27.04.2021.

3. We further report that,

- The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account.
- In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.
- The reports on the accounts of the branches audited by us have been dealt with in preparing our report in the manner considered necessary by us.

The Bank has been awarded "A" Audit Classification for the financial year 2023-2024.

Date: 26.06.2024
Place: Nagpur

For M/S. ANIL MARDIKAR & CO.
CHARTERED ACCOUNTANTS
Sd/-
(CA ANIL MARDIKAR)
Partner
MRN : 032778
FRN : 100454W
UDIN : 24032778BKAGQF3152



Disclosure as per RBI master direction DOR.ACC. REC. NO. 45 / 21.04.018 / 2021 - 22 dated 30.08.2021 (updated as on 15.10.2022)

1. Regulatory Capital				
a) Composition of Regulatory Capital				
Sr. No.	Particulars	Current Year	Previous Year	
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	7,346.21	4,037.48	
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	2,236.36	1,982.49	
iii)	Tier 1 capital (i + ii)	9,582.57	6,019.97	
iv)	Tier 2 capital	361.25	362.13	
v)	Total capital (Tier 1+Tier 2)	9,943.82	6,382.10	
vi)	Total Risk Weighted Assets (RWAs)	61,498.31	51,402.36	
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	11.95%	7.85%	
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	15.58%	11.71%	
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.59%	0.70%	
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	16.17%	12.42%	
xi)	Leverage Ratio*	7.17%	4.73%	
Percentage of the shareholding of				
xii)	a) Government of India	-	-	
	b) State Government (specify name)\$	-	-	
	c) Sponsor Bank\$	-	-	
xiii)	Amount of paid-up equity capital raised during the year	199.04	136.96	
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which:	-	-	
	Give list 1 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	-	-	
	Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	257.04	1,856.87	
xv)	Amount of Tier 2 capital raised during the year, of which:	-	-	
	Give list 2 as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.).	-	-	
	Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-0.88	-2,174.85	

2. Asset liability management a) Maturity pattern of certain items of assets and liabilities as on 31.03.2024										
	Day 1	2 to 14 Days	15 to 30 Days	31 Days to 3 Months	Over 3 Months and to 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Year	Over 3 Year and upto 5 Years	Over 5 Years	Total
Deposits	830.89	4,446.73	3,811.63	15,269.59	22,502.08	24,978.56	42,310.24	508.09	632.59	115,290.40
Advances	8,604.10	719.45	1,181.54	3,485.01	4,295.53	12,660.19	3,137.33	6,725.10	24,636.63	65,424.88
Investments	-	2,601.00	1,860.00	7,417.48	2,905.91	4,232.12	17,072.77	1,006.38	20,134.87	57,230.53
Borrowings	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-

b) Maturity pattern of certain items of assets and liabilities as on 31.03.2023										
	Day 1	2 to 14 Days	15 to 30 Days	31 Days to 3 Months	Over 3 Months and to 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Year	Over 3 Year and upto 5 Years	Over 5 Years	Total
Deposits	113.93	5,879.15	2,529.33	19,392.34	11,742.54	23,217.66	34,807.40	14,191.17	228.34	112,101.86
Advances	21.15	2,093.95	558.30	1,375.29	1,741.25	3,874.85	20,869.35	12,056.74	6,322.31	48,913.19
Investments	143.69	4,090.01	1,520.91	16,752.56	9,218.64	13,451.27	14,091.11	1,284.19	2,386.91	62,939.29
Borrowings	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-

3. Investments a) Composition of Investment Portfolio as on 31.03.2024												
	Investments in India						Investments outside India					
	Govt. Securities	Other Approved Securities	Shares	Debtentures and Bonds	Subsidiaries and/or joint ventures	Others (SR Etc.)	Govt. securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investment	
Held to Maturity												
Gross	20297.90	0.00	0.00	0.00	0.00	0.00	20297.90	0.00	0.00	0.00	0.00	0.00
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	20297.90	0.00	0.00	0.00	0.00	0.00	20297.90	0.00	0.00	0.00	0.00	0.00
Available for Sale												
Gross	14158.83	0.00	0.11	1265.77	0.00	0.00	15424.71	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	265.91	0.00	0.10	0.00	0.00	0.00	266.01	0.00	0.00	0.00	0.00	0.00
Net	13892.92	0.00	0.01	1265.77	0.00	0.00	15158.70	0.00	0.00	0.00	0.00	0.00
Held for Trading												
Gross	1600.00	0.00	0.00	0.00	0.00	0.00	1600.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	1600.00	0.00	0.00	0.00	0.00	0.00	1600.00	0.00	0.00	0.00	0.00	0.00
Total Investments	36056.73	0.00	0.11	1265.77	0.00	0.00	37322.61	0.00	0.00	0.00	0.00	0.00
Less: Provision for non-performing investments and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation	265.91	0.00	0.10	0.00	0.00	0.00	266.01	0.00	0.00	0.00	0.00	0.00
Net	35790.82	0.00	0.01	1265.77	0.00	0.00	37056.60	0.00	0.00	0.00	0.00	0.00

3. Investments a) Composition of Investment Portfolio As on 31.03.2023												
	Investments in India						Investments outside India					
	Govt. Securities	Other Approved Securities	Shares	Debtentures and Bonds	Subsidiaries and/or joint ventures	Others	Govt. securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total Investment	
Held to Maturity												
Gross	27233.74	0.00	0.00	0.00	0.00	0.00	27233.74	0.00	0.00	0.00	0.00	0.00
Less: Provision for nonperforming investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	27233.74	0.00	0.00	0.00	0.00	0.00	27233.74	0.00	0.00	0.00	0.00	0.00
Available for Sale												
Gross	11142.31	0.00	0.11	721.71	0.00	0.00	11864.13	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	430.10	0.00	0.10	10.41	0.00	0.00	440.61	0.00	0.00	0.00	0.00	0.00
Net	10712.21	0.00	0.01	711.30	0.00	0.00	11423.52	0.00	0.00	0.00	0.00	0.00
Held for Trading												
Gross	2097.73	0.00	0.00	0.00	0.00	0.00	2097.73	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.40	0.00	0.00	0.00	0.00	0.00	0.40	0.00	0.00	0.00	0.00	0.00
Net	2097.33	0.00	0.00	0.00	0.00	0.00	2097.33	0.00	0.00	0.00	0.00	0.00
Total Investments	46473.78	0	0.11	721.71	0	0	41195.60	0.00	0.00	0.00	0.00	0.00
Less: Provision for non performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	430.50	0.00	0.10	10.41	0.00	0.00	441.01	0.00	0.00	0.00	0.00	0.00
Net	40043.28	0.00	0.01	711.30	0.00	0.00	40754.59	0.00	0.00	0.00	0.00	0.00

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve				
(Amount in Lakh)				
Particulars	31.03.2024	31.03.2023		
i) Movement of provisions held towards depreciation on investments				
a) Opening balance	440.91	190.91		
b) Add: Provisions made during the year	0.00	250.00		
c) Less: Write off / write back of excess provisions during the year	175.00	0.00		
d) Closing balance	265.91	440.91		
ii) Movement of Investment Fluctuation Reserve				
a) Opening balance	82.54	301.62		
b) Add: Amount transferred during the year	0.00	0.00		
c) Less: Drawdown	0.00	219.08		
d) Closing balance	82.54	82.54		
iii) Closing balance in IFR as a percentage of closing balance of investments (I) in AFS and HFT/Current category	0.54%	0.59%		

c) i) Non performing Non-SLR investment as on 31.03.2024				
(Amount in Lakh)				
Sr. No.	Particulars	31.03.2024	31.03.2023	
a)	Opening balance	0.10	0.10	
b)	Additions during the year since 1st April	0.00	0.00	
c)	Reductions during the above period	0.00	0.00	
d)	Closing balance	0.10	0.10	
e)	Total provisions held	0.10	0.10	

d) Repo transactions (in face value terms)				
(Amount in Lakh)				
Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2024
i) Securities sold under repo				
a) Government securities	200.00	200.00	200.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00
ii) Securities purchased under reverse repo				
a) Government securities	500.00	1000.00	733.33	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00

4. Asset quality a) Classification of advances and provisions held as on 31.03.2024						
(Amount in Lakh)						
	Total Standard Advances	Substandard	Non-Performing	Loss	Total Non-Performing Advances	Total Advances
Gross Standard Advances and NPAs	58949.51	215.51	6259.86	0.00	6475.37	65424.88
Opening Balance	45591.57	820.57	9628.95	0.00	10449.52	56041.09
Add: Additions during the year	17824.63	199.35	473.68	0.00	673.03	18497.66
Less: Reductions during the year*	4466.69	804.41	3842.77	0.00	4647.18	9113.87
Closing balance	58949.51	215.51	6259.86	0.00	6475.37	65424.88
*Reductions in Gross NPAs due to:	0.00	348.18	3842.77	0.00	4190.95	0.00
Upgradation	0.00	308.13	1233.57	0.00	1541.70	0.00
Recoveries (excluding recoveries from upgraded accounts)	0.00	40.05	2105.05	0.00	2145.10	0.00
Write-offs	0.00	0.00	504.15	0.00	504.15	0.00
Provisions (excluding Floating Provisions)	0.00	21.55	5482.20	0.00	5503.75	0.00
Opening balance of provisions held	255.98	82.06	7045.84	0.00	7127.90	7383.88
Add: Fresh provisions made during the year	0.00	0.00	400.00	0.00	400.00	400.00
Less: Excess provision reversed/ Write-off loans	0.00	60.51	1963.64	0.00	2024.15	2024.15
Closing balance of provisions held	255.98	21.55	5482.20	0.00	5503.75	5759.73
Net NPAs	0.00	193.96	777.66	0.00	971.62	971.62
Opening Balance	0.00	738.51	2583.11	0.00	3321.62	0.00
Add: Fresh additions during the year	0.00	199.35	73.68	0.00	273.03	0.00
Less: Reductions during the year	0.00	743.90	1879.13	0.00	2623.03	0.00
Closing Balance	0.00	193.96	777.66	0.00	971.62	0.00
Floating Provisions	0.00	0.00	0.00	0.00	0.00	0.00
Opening Balance	0.00	0.00	0.00	0.00	0.00	0.00
Add: Additional provisions made during the year	0.00	0.00	0.00	0.00	0.00	0.00
Less: Amount drawn down during the year	0.00	0.00	0.00	0.00	0.00	0.00
Closing balance of floating provisions	0.00	0.00	0.00	0.00	0.00	0.00



9. Exposures a) Exposure to real estate sector (Amount in ₹ Lakhs)		
Category	Current Year	Previous Year
i) Direct exposure		
a) 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.	8,544.74	5,133.67
b) 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.	5,105.92	6,216.15
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
iii) Indirect Exposure	NIL	NIL
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-

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

(Amount in ₹ Lakhs)		
Particulars	Current Year	Previous Year
Total unsecured advances of the bank	2,994.12	3,990.36
Out of the above, 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	--	--

10. Concentration of deposits, advances, exposures and NPAs a) Concentration of deposits (Amount in ₹ Lakhs)		
Particulars	31.03.2024	31.03.2023
Total deposits of the twenty largest depositors	6,240.38	6,383.27
Percentage of deposits of twenty largest depositors to total deposits of the bank	5.41%	5.69%

b) Concentration of advances (Amount in ₹ Lakhs)		
Particulars	31.03.2024	31.03.2023
Total advances to the twenty largest borrowers	12,192.70	13,217.25
Percentage of advances to twenty largest borrowers to total advances of the bank	19.48%	24.92%

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits

c) Concentration of exposures (Amount in ₹ Lakhs)		
Particulars	31.03.2024	31.03.2023
Total exposure to the twenty largest borrowers/customers	12,192.70	13,217.25
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	18.09%	23.58%

**Exposures shall be computed as per applicable RBI regulation.

d) Concentration of NPAs (Amount in ₹ Lakh)		
Particulars	31.03.2024	31.03.2023
Total Exposure to the top twenty NPA accounts	5,657.72	8,337.19
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	87.37%	79.79%

11. Fraud accounts (Amount in ₹ Lakh)		
Particulars	31.03.2024	31.03.2023
Number of frauds reported	35	1
Amount involved in fraud	71.26	3.70
Amount of provision made for such frauds	71.26	0.00
Amount of Unamortised provision debited from 'other reserves' as at the end of the year.	0	0.70

12. Disclosure of complaints

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

Sr. No.	Particulars	31.03.2024	31.03.2023
	Complaints received by the bank from its customers	--	
1	Number of complaints pending at beginning of the year		
2	Number of complaints received during the year	10	2
3	Number of complaints disposed during the year	10	2
3.1	Of which, number of complaints rejected by the bank	NIL	NIL
4	Number of complaints pending at the end of the year	NIL	NIL
	Maintainable complaints received by the bank from OBOs		
5	Number of maintainable complaints received by the bank from OBOs		
5.1	Of 5 No of complaints resolved in favour of the bank by Bos	10	2
5.2	Of 5 No of complaints resolved through conciliation/mediation/advisories issued by Bos	NIL	NIL
5.3	Of 5 No of complaints resolved after passing of Awards by Bos against the bank	NIL	NIL
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL

Note : Maintainable complaints refer to complaints on the ground specifically mentioned in BO.

b) Top five grounds[1] 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	0	0	0	0	0
Ground-1	0	0	0	0	0
Others-Regarding Property	0	0	0	0	0
Deceased Matter	0	1	0	0	0
Term Deposit	0	2	0	0	0
ATM	0	3	0	0	0
Others-Share Refund	0	4	0	0	0
Total	0	10	0	0	0
Previous Year	0	0	0	0	0
Ground-1	0	0	0	0	0
Others-Share Refund	0	0	0	0	0
Total	0	10	0	0	0

c) Transfers to Depositor Education and Awareness Fund (DEA Fund)		(Amount in ₹ Lakhs)	
Sr.No.	Particulars	31.03.2024	31.03.2023
i)	Opening balance of amounts transferred to DEA Fund	1263.34	1209.80
ii)	Add: Amounts transferred to DEA Fund during the year	123.50	62.06
iii)	Less: Amounts reimbursed by DEA Fund towards claims	25.46	8.52
iv)	Closing balance of amounts transferred to DEA Fund	1361.38	1263.34

13. Disclosure for Additional Provisions (Amount in ₹ Lakhs)				
Reported Profit before provision and contingencies for the Year ended 31st March 2023	Additional NPA identified by I.O.	Additional provision assessed by inspecting officer of Reserve Bank Of India in the inspection report of 2023	% of Additional Provision to the Reported Profit before Provisions	
0.61	0	0	0	

14. Other Disclosures a) Business ratios (Amount in ₹ Lakhs)		
Particulars	31.03.2024	31.03.2023
i) Interest Income as a percentage to Working Funds	7.86%	6.12%
ii) Non-interest income as a percentage to Working Funds	2.60%	2.03%
iii) Cost of Deposits	4.92%	4.32%
iv) Net Interest Margin	4.09%	2.64%
v) Operating Profit as a percentage to Working Funds	1.86%	0.00%
vi) Return on Assets	1.75%	0.13%
vii) Business (Deposit plus advances) per employee in lakhs	612.59	540.65
viii) Profit per employee (in lakhs)	1.15	0.54

b) Provision debited to Profit and Loss Account		(Amount in ₹ Lakhs)	
Sr.No.	Particulars	31.03.2024	31.03.2023
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	400.00	930.91
iii)	Provision made towards Income tax	885.63	237.00
iv)	Other Provisions and Contingencies (with details)		
a)	Provision for restructured advances (Reso. Framework 2.0)	0.00	0.00
b)	Provision for investment Depreciation Reserve	0.00	250.00

Note - Previous year figures have been regrouped and rearranged, wherever necessary.

c) Bank assurance business (Amount in ₹ Lakhs)		
Particulars	31.03.2024	31.03.2023
Details Fees/Brokerage earn in respect of insurance broking	NIL	NIL

d) Payment of DICGC Insurance Premium		(Amount in ₹ Lakhs)	
Sr.No.	Particulars	31.03.2024	31.03.2023
i)	Payment of DICGC Insurance Premium	162.33	161.07
ii)	Arrears in Payment of DICGC Premium	0.00	0.00

15. Disclosure under 'AS 17 – Segment Reporting' :- Business segments (Amount in ₹ Lakhs)						
Business Segments	Treasury		Other than treasury (Banking Business)		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	4134.14	3731.63	9861.34	6646.22	13995.48	10377.85
Result	4127.63	3479.89	-1331.15	-3311.28	2796.48	168.61
Unallocated expenses						
Operating profit						
Income taxes						
Extraordinary profit / loss						
Net profit	4134.14	3479.89	-3793.97	-3311.28	340.17	168.61
Other information:						
Segment assets	57230.54	61800.48	101386.80	97240.71	158617.34	159041.19
Unallocated assets						
Total assets						159041.19
Segment liabilities	348.55	523.55	158268.79	158517.64	158617.34	159041.19
Unallocated liabilities						
Total liabilities					158617.34	159041.19

16. Accounting Standard 18 – Related Party Disclosures

The manner of disclosures required by paragraphs 23 to 26 of AS 18 is illustrated as below. It may be noted that the format given below is merely illustrative in nature and is not exhaustive.

Items/Related Party	Parent (as per ownership or control)	Subsidiaries	Associates/ Joint ventures	Key Management Personnel	Relatives of key Management Personnel	Total
Borrowings#	--	--	--	--	--	--
Deposits# --	--	--	--	--	--	--
Placement of deposits#	--	--	--	--	--	--
Advances# --	--	--	--	--	--	--
Investments#	--	--	--	--	--	--
Non-funded commitments#	--	--	--	--	--	--
Leasing/HP arrangements availed#	--	--	--	--	--	--
Leasing/HP arrangements provided#	--	--	--	--	--	--
Purchase of fixed assets	--	--	--	--	--	--
Sale of fixed assets	--	--	--	--	--	--
Interest paid	--	--	--	--	--	--
Interest received	--	--	--	--	--	--
Rendering of services*	--	--	--	--	--	--
Receiving of services*	--	--	--	--	--	--
Management contracts* --	--	--	--	--	--	--

17. Sale and Transfer to / from HTM Category : The bank has not made any sale and transfers of securities to/from HTM Category excluding one-time transfer of securities to/from HTM Category with the approval of Board of Directors undertaken at the beginning of the year as per RBI guidelines.

18. Disclosures under Resolution framework for COVID-19 related stress (Amount in ₹ Lakhs)					
Type of Borrower	Exposure to implementation of resolution plan-Position as on 31.03.2023 (A)	Of (A), slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) borrowers during the half- year	Exposure to consequent to implementation of resolution plan-Position as at the end of this half-year as on 31.03.2024
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons*	1959.99	0.00	0.00	141.52	1811.71
Of which MSMEs	1959.99	0.00	0.00	141.52	1811.71
Others	0.00	0.00	0.00	0.00	0.00
Total	1959.99	0.00	0.00	141.52	1811.71

19. Draw Down from Reserves : Nil

20) Disclosure of facilities granted to directors and their relatives

Name of the Director	Name of Relative / Company/ Firm	Nature of Interest of Director	Relationship with Director	Type of Exposure	Amount Outstanding	Asset Classification	Provisions if any
NIL	NIL	NIL	NIL	NIL	0.00	NIL	0.00

21. Impairment of Assets (AS-28)

The bank has identified that there is no material impairment of fixed assets and as such no provision is required as per AS-28 issued by ICAI.

- मुख्य कार्यालयीन अधिकारीवर्ग -

- ♦ मुख्य कार्यकारी अधिकारी : श्री. अल्पेशकुमार दोलतराय जोशी
- ♦ महाव्यवस्थापक : श्री. धनंजय कुंभलकर, श्री. सुधाकर नखाते,
- ♦ उपमहाव्यवस्थापक : श्री. प्रवीण ढोके, श्री. मनोज चक्रधरे, श्री. दिपक पानसरे, श्री. अरविंद पोहेकर, श्री. श्रीकांत भुयारकर, श्री. अरविंद वन्हाडपांडे, श्री. रूपेश सालोडकर, श्री. कौशिक दास

परिशिष्ट - अ	
१. बँकेचे संपूर्ण नाव	शिक्षक सहकारी बँक लि., नागपूर
२. नोंदणीकृत पत्ता	गांधीसागर, महाल, नागपूर-४४००१८
३. संस्था नोंदणी दिनांक	दि. ३१.०७.१९७६
४. बँकेस रिझर्व्ह बँकेकडून मिळालेल्या परवान्याचा दिनांक	दि. २०.११.१९७८
५. कार्यक्षेत्र	नागपूर, भंडारा, चंद्रपूर, गडचिरोली, वर्धा व यवतमाळ जिल्हा (रक्कम लाखात) १९ शाखा + १ विस्तार कक्ष + मुख्यालय
६. तपशील (दि. ३१.०३.२०२४अखेरची माहिती)	
♦ शाखांची संख्या	
♦ सभासद	
अ. नियमित	१०६३५६
ब. नाममात्र	४७३
♦ वसूल भाग मांडवल	रु. ५६८८.०७ लक्ष
♦ अग्रहक्क भागमांडवल	रु. ६२.६३ लक्ष
♦ एकूण निधी	
अ. राखीव निधी	रु. ८४९.६९ लक्ष
ब. इतर निधी	रु. २७३५३.८७ लक्ष
क. संशयित व बुडीत कर्ज निधी	रु. ५५०३.७५ लक्ष
♦ ठेवी	
अ. चालू खाते	रु. ६५०७.८९ लक्ष
ब. बचत खाते	रु. ३२८२८.७८ लक्ष
क. मुदत ठेव खाते	रु. ७५९५३.७३ लक्ष
♦ येणे कर्ज	
अ. असुरक्षित	रु. २९९४.१२ लक्ष
ब. सुरक्षित	रु. ६२४३०.७६ लक्ष
क. येणे कर्जांशी अग्रक्रम क्षेत्रातील कर्जांचे प्रमाण	७७.५८ %
ड. दुर्बल घटकांकडे येणे असलेल्या कर्जांचे प्रमाण	१५.८२%
♦ गुंतवणूक (Excluding Govt. Securities)	१२६५.७८ लक्ष
♦ थकबाकीचे येणे कर्जांशी प्रमाण (दोबळ)	९.९०%
♦ ऑडीट वर्ग सन २०२३-२०२४	'अ'
♦ एकूण कर्मचारी	३६०
♦ खेळते भागमांडवल	१३३६५९.६१ लक्ष

