



डॉंबिवली नागरी सहकारी बँक लि.

DNS BANK (मल्टी-स्टेट शेड्यूलड बँक)

अर्थाला विश्वास मिळे अन् विश्वासाला अर्थ मिळे!



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अक्षय्य तृतीयेच्या सुमुहूर्तावर बँकेच्या केंद्रीय कार्यालयात सत्यनारायण महापूजा सपत्निक करताना बँकेचे संस्थापक संचालक स्व.मधुकरराव चक्रदेव.



केंद्रीय कार्यालयातील आर्य चाणक्य प्रशिक्षण केंद्राचे उद्घाटन करताना भारतीय रिझर्व्ह बँकेचे मा.संचालक सतीश मराठे समवेत मा. संचालक मंडळ सदस्य



बँकेच्या स्व-वास्तूत (केंद्रीय कार्यालयात) प्रथमच लक्ष्मीपूजन संपन्न झाले. त्याप्रसंगी उपस्थित मा.संचालक

डॉंबिवली नागरी सहकारी बँक लि. (मल्टी स्टेट शेड्यूल्ड बँक)

नोंदणी क्रमांक : टी.एन.ए./बी.एन.के./१२७, दिनांक ४ जुलै १९७०

नोंदणी क्रमांक : एम.एस.सी.एस./सी.आर./१२७५/२०१७, दिनांक २८ जुलै २०१७

भारतीय रिझर्व्ह बँक लायसन्स : एसीडी. एमएच.-२२७ (पी) दिनांक ०९-१०-१९८०

“मधुकुंज”, प्लॉट क्रमांक पी-५२, एम.आय.डी.सी.फेज-२, कल्याण-शीळ रोड, सोनारपाडा, डॉंबिवली (पूर्व) - ४२१ २०४.

५४ व्या वार्षिक सर्वसाधारण सभेची सूचना

या सूचनेद्वारे सर्व “सर्वसाधारण सभासदांना (Ordinary Members)” कळविण्यात येते की, बँकेची ५४ वी वार्षिक सर्वसाधारण सभा सोमवार, दि. ३० सप्टेंबर २०२४ रोजी सकाळी ठीक ०९.३० वाजता सावित्रीबाई फुले कलामंदिर, एमआयडीसी, डॉंबिवली (पूर्व) येथे पुढील कामकाजाचा विचार करण्यासाठी आयोजित केली आहे. सर्व सभासदांनी कृपया वेळेवर उपस्थित रहावे ही विनंती.

सभेपुढील कामकाजाचे विषय :-

- १) संचालक मंडळाने सादर केलेला दि. ३१-०३-२०२४ अखेरच्या वर्षाचा अहवाल, ताळेबंद व नफा-तोटा पत्रक तसेच नफा वाटणी मंजूर करणे आणि वैधानिक लेखापरीक्षकांच्या अहवालाची नोंद घेणे.
- २) सन २०२२-२३ या आर्थिक वर्षाचा दोष दुरुस्ती अहवाल (Compliance Report) सादर करण्यात आल्याची नोंद घेणे.
- ३) बँकेचे आर्थिक वर्ष २०२४-२५ करीताच्या अंदाजपत्रकास मंजुरी देणे.
- ४) संचालक मंडळाने आर्थिक वर्ष २०२४-२५ साठी मंजूर केलेली वार्षिक योजना (Annual Operational Plan) सभेपुढे सादर करणे.
- ५) बँकेचे संचालक तसेच मुख्य कार्यकारी अधिकारी यांच्या बँकेत कार्यरत असलेल्या नातेवाईकांबाबत माहिती घेणे.
- ६) बँकेने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
- ७) बँकेच्या संचालकांनी तसेच मुख्य कार्यकारी अधिकारी यांनी रिझर्व्ह बँकेच्या मास्टर सर्क्युलरमधील सूचनांचा अंगीकार केला असल्याची नोंद घेणे.
- ८) दि. ३१ मार्च २०२४ अखेर संचालकांना व त्यांच्या कुटुंबियांना (केवळ त्यांच्या स्वतःच्या मुदत ठेवीच्या तारणावर) दिलेल्या कर्जाच्या तपशीलाची नोंद घेणे.
- ९) २०२५-२६ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षक नेमण्याचे व त्यांचे सेवा शुल्क ठरविण्याचे वार्षिक सर्वसाधारण सभेचे अधिकार, संचालक मंडळास देणे.
- १०) बँकेचे निधी / तरतुदी (Reserves / Provisions) अन्य आवश्यक अशा खात्यांमध्ये वा नफा-तोटा खात्यांमध्ये वर्ग करण्याचे अधिकार संचालक मंडळास देणे.
- ११) अनुपस्थितीबाबत कळविणाऱ्या सभासदांच्या रजा मंजूर करणे.

संचालक मंडळाच्या आदेशानुसार

र. श्री. सिंग

सचिव/व्यवस्थापक

दिनांक : १३ सप्टेंबर २०२४.

टीप :- १) गणसंख्येच्या अभावी सभा स्थगित झाल्यास अशी स्थगित झालेली सभा त्याच दिवशी, त्याच ठिकाणी अर्ध्या तासानंतर म्हणजे सकाळी १०.०० वाजता भरेल. त्या सभेस गणसंख्येचे बंधन असणार नाही.

२) सभेचे कामकाज व्यवस्थित पार पाडता यावे या दृष्टीने, ज्या सभासदांना काही सूचना मांडावयाच्या असतील अगर हिशेबविषयक अन्य माहिती विचारायची असेल, त्यांनी कृपया दि. २५ सप्टेंबर २०२४ पर्यंत सरव्यवस्थापकांकडे लेखी विचारणा करावी, म्हणजे माहिती देणे शक्य होईल.

३) बँकेचा २०२३-२०२४ चा वार्षिक अहवाल बँकेची वेबसाईट www.dnsbank.in येथे उपलब्ध आहे. अहवालाची छापील प्रत दि. २३ सप्टेंबर २०२४ पासून बँकेच्या सर्व शाखांमध्ये उपलब्ध असेल.

महत्वाच्या सूचना :- १) पत्त्यातील बदल, शेअर्स विभागास लगेचच कळवावा. तसेच आपला ई-मेल shares@dnsb.co.in या मेलवर कळवावा ही विनंती.,

२) शेअर्स वरील लाभांश दरवर्षी आपल्या खात्यात जमा होतो आहे याकडे कृपया लक्ष द्यावे. आपण अद्याप लाभांश घेतला नसल्यास तो त्वरित घेण्यात यावा. बँकेच्या उपविधीनुसार, मागील वर्षाचा म्हणजे सन २०२१-२२ च्या बाकी असलेल्या लाभांशाची रक्कम दि. ३१-०३-२०२५ पर्यंत न घेतल्यास, सदर रक्कम बँकेच्या राखीव निधीत वर्ग करावी लागते.,

३) घेतलेल्या शेअर्सकरीता कृपया नामनिर्देशन (नॉमिनेशन) करण्यात यावे. याकरीताचे फॉर्मस सर्व शाखांमध्ये उपलब्ध आहेत.,

४) कृपया आपण सभासद असल्याचे ओळखपत्र मागून घ्यावे. ओळखपत्रासाठी, आपले २ पासपोर्ट साईज रंगीत फोटो आवश्यक आहेत.,

५) शेअर्स संदर्भातील पत्रव्यवहार आपल्या शाखेमार्फत करण्यात यावा.



भागधारक कल्याण निधी

नियम व अटी :

- १) लाभार्थी योजनेप्रमाणे लाभ घेणारी व्यक्ती ही मागील दोन वर्षांच्या संपूर्ण कालावधीसाठी बँकेचे सभासद असणे जरूरीचे आहे.
- २) भागधारक कल्याण निधीच्या लाभार्थी योजनेचे फायदे बँकेच्या सह सभासदास मिळणार नाहीत.
- ३) भागधारक कल्याण निधीच्या लाभार्थी योजनेचे फायदे बँकेच्या सर्वसाधारण (Ordinary Members) सभासदासच मिळतील.
 (सर्वसाधारण सभासदाची व्याख्या : ज्या सभासदाचे भाग-भांडवल ₹१,५००/- आहे. तसेच ज्या सभासदाची आपल्या बँकेत ठेव रक्कम ₹७,०००/- आहे अथवा ₹१,००,०००/- पर्यंत (कुठलेही) कर्ज आहे, असे सभासद बँकेचे सक्रीय सभासद होतात. त्याचप्रमाणे पाच वर्षात किमान एक वार्षिक सर्वसाधारण सभेस सभासदाची उपस्थिती आवश्यक असेल.
- ४) सभासद थकबाकीदार असल्यास अथवा थकित कर्जासाठी जामिनदार असल्यास तो किंवा ती लाभार्थी योजनेसाठी पात्र ठरणार नाहीत.
- ५) वैद्यकीय कारणांसाठी सर्वसाधारण विम्यातून (Mediclaime Policy) रक्कम मिळाली असेल तर बँकेच्या भागधारक कल्याण निधीच्या नियमाप्रमाणे अदा करावयाच्या रकमेच्या निम्म्या रकमेपर्यंत मदत दिली जाईल.

लाभार्थी योजना :

- १) सभासदाच्या पाल्यांना शैक्षणिक गुणवत्तेसाठी खालीलप्रमाणे पुरस्कार देण्यात येतील.
 १० वीच्या परीक्षेत ९०% व त्याहून अधिक गुण मिळाल्यास तसेच १२ वीच्या परीक्षेत ८५% व त्याहून अधिक गुण मिळाल्यास ₹२,५००/- देण्यात येतील. कला / वाणिज्य / शास्त्र / कायदा यामध्ये मान्यताप्राप्त विद्यापीठाची पदवी ७५% गुणांनी प्राप्त केल्यास ₹३,५००/- देण्यात येतील. वैद्यकीय, अभियांत्रिकी, चार्टर्ड अकाउंटंट, कंपनी सेक्रेटरी, कॉस्ट अकाउंटंट, आर्कीटेक्चर अशा व्यावसायिक पदवी परीक्षांमध्ये तसेच एम.सी.ए., एम.एम.एस., एलएल. एम. अशा महाराष्ट्रातील मान्यताप्राप्त विद्यापीठाची पदव्युत्तर पदविका (पोस्ट ग्रॅज्युएशन) अशाही निरनिराळ्या प्रकारच्या व्यावसायिक विद्या शाखांच्या परीक्षांमध्ये सलगपणे उत्तीर्ण झाल्यास ₹५,०००/- देण्यात येतील. (यासाठी सभासदाने पाल्याचे बाबतीत योग्य ती कागदपत्रे सादर करावीत. रक्कम पाल्याच्या डॉबिवली नागरी सहकारी बँकेतील खात्यात वर्ग करण्यात येईल. पुरस्कारासाठी अर्ज निकाल जाहीर झाल्यापासून ३ महिन्यांच्या आत, बँकेस सादर करावा.)
- २) सभासदाला मुलगी झाल्यास त्या मुलीच्या नावे ₹५,०००/- दीर्घ मुदत ठेवीत गुंतविण्यात येतील व ते तिला वयाच्या १८ व्या वर्षी मिळतील. (जास्तीत-जास्त २ अपत्ये. जन्मानंतर तीन महिन्यांच्या आत अर्ज करणे आवश्यक. सोबत - जन्मदाखला.)
- ३) सभासदाचे वय ६० पेक्षा कमी असताना नैसर्गिक अथवा अपघाती निधन झाल्यास त्याच्या वारसांना मदतीपोटी दिली जाणारी रक्कम ₹१०,०००/- (निधनानंतर तीन महिन्यांच्या आत अर्ज करणे आवश्यक. सोबत - मृत्यूचा दाखला.)
- ४) कोणत्याही क्षेत्रात डॉक्टरेट (PHD) मिळविणाऱ्या सभासदास ₹१०,०००/-, सहकार क्षेत्रात डॉक्टरेट (PHD) मिळविणाऱ्या सभासदास ₹१५,०००/- (निकालानंतर तीन महिन्यांच्या आत अर्ज सादर करणे आवश्यक.)
- ५) सभासदांच्या कुटुंबातील (पती, पत्नी, मुले व आई तसेच वडील) मानसिक रुग्ण, सेरेब्रल पाल्सी अथवा अपंग असलेल्या व्यक्तीच्या पालनपोषणासाठी अथवा शिक्षणासाठी आर्थिक मदत - अंशतः अपंगत्व ₹५,०००/-, पूर्णतः अपंगत्व ₹१०,०००/-
- ६) सभासद व त्याच्या कुटुंबातील व्यक्तींच्या विविध प्रकारच्या गंभीर व कायमस्वरुपाच्या आजारांसाठी : (आजारांचे स्वरुप बायपास सर्जरी, ऑन्जियोप्लास्टी, ब्रेन सर्जरी, पॅरालिसीस (दीर्घकालीन परिणाम करणारा), डायलिसीस, गुडघा प्रत्यारोपण (नी रिप्लेसमेंट), कॅन्सर, ट्यूमर, किडनी ट्रान्सप्लांट, अल्झायमर, पार्कींसन्स इत्यादी) - वैद्यकीय मदत ₹३०,०००/-, अर्ज सहा महिन्यांच्या आत योग्य कागदपत्रांसह दाखल करावा. या आजारांसाठी मेडिकलेम मिळाला असेल तर उपरोक्त रकमेपैकी ५०% पर्यंत मदत मिळू शकेल. ज्या सभासदाचे वार्षिक उत्पन्न ₹८,००,०००/- पेक्षा अधिक आहे अशांनी मदतीसाठी अर्ज करू नये.
 (उपरोक्त क्र. ५ व ६ साठी नियम : सभासदावर अवलंबून असलेले पती / पत्नी / आई / वडील / अविवाहित मुलगा / मुलगी. मात्र, ज्यांचे कमाल वय २५ वर्षे असेल अशांनाच याचा लाभ घेता येईल.)
- ७) अपघातामुळे करावी लागणारी सभासदाची शस्त्रक्रिया- सर्वसाधारण तसेच ऑर्थोपेडिक शस्त्रक्रियेसाठी ₹१०,०००/-.
- ८) मोतीबिंदू शस्त्रक्रियेसाठी ₹६,०००/- (अर्ज सहा महिन्यांच्या आत योग्य कागदपत्रांसह दाखल करावा. ज्या सभासदाचे वार्षिक उत्पन्न ₹४,००,०००/- पेक्षा अधिक आहे अशांनी मदतीसाठी अर्ज करू नये.) (उपरोक्त क्र.५,६,७ व ८ साठी नियम : सभासदास उपरोक्त तिन्हीसाठी मिळून एकदाच अर्ज करता येईल.)



संचालक मंडळ

अ.क्र.	संचालक	पद	शिक्षण
१)	अॅड. श्री. गणेश वसंत धारगळकर	अध्यक्ष	बी.एस्सी., एलएल.बी.
२)	सौ. नंदिनी शशिकांत कुलकर्णी	उपाध्यक्ष	बी.कॉम, एलएल.बी, सी.ए.आय.आय.बी.
३)	सी.ए. श्री. जयंत बाळकृष्ण पित्रे	संचालक	सी.ए., एफ.सी.ए., डि.आय.एस.ए.
४)	श्री. महेश सिध्देश्वर फणसे	संचालक	बी.ई. (सिव्हिल), एम.ए. (पॉलिटिकल सायन्स)
५)	सौ. पूर्वा विदुर पेंढरकर	संचालिका	बी.कॉम, डिप्लोमा इन फायनान्स मॅनेजमेंट
६)	अॅड. सौ. मेघना सचिन आंबेकर	संचालिका	बी.कॉम., एलएल.एम.
७)	श्री. लक्ष्मण धर्मा खरपडे	संचालक	बी.कॉम.
८)	सी.ए. श्री. विजय विठोबा शेलार	संचालक	बी.कॉम., सी.ए.
९)	श्री. योगेश धनंजय वाळुंजकर	संचालक	बी.ई. (कॉम्प्युटर इंजिनिअर)
१०)	श्री. मिलिंद मोहन आरोलकर	संचालक	बी.कॉम., पी.जी.डी. (जर्नालिझम)
११)	श्री. जितेंद्र श्यामजीभाई पटेल	संचालक	बी.ई. (सिव्हिल)
१२)	सी.ए. श्री. अभिजीत अरविंद मराठे	संचालक	सी.ए., एफ.सी.ए., डि.आय.एस.ए., सी.आय.एस.ए.(युएसए), डिप्लोमा इन सायबर लॉज
१३)	श्री. योगेश वसंत चौधरी	संचालक	डिप्लोमा इन इलेक्ट्रिकल इंजिनिअरींग
१४)	श्री. रमेश श्रीराम सिंग	सरव्यवस्थापक व मुख्य कार्यकारी अधिकारी	बी.ए., एलएल.बी., सी.ए.आय.आय.बी.

मुख्य अंतर्गत लेखापरीक्षक

मे. मुकुंद एम. चितळे अॅड कंपनी

शाखांसाठी अंतर्गत लेखापरीक्षक

मे. जेएसएस अॅड असोसिएटस्	मे. एन.एस.ओ.एन अॅड कंपनी	मे. वैशंपायन अॅड पाध्ये
मे. पटवर्धन शेखावत अॅड असोसिएटस्	मे. पी. पी. चित्रे अॅड असोसिएटस्	मे. जी. एस. इंगळे अॅड कंपनी
मे. कुलकर्णी कुंभोजकर देशपांडे अॅड असोसिएटस्	मे. पराग प्रभुदेसाई अॅड कंपनी	मे. आरपीएव्ही अॅड कंपनी
मे. टी.पी. डबले अॅड कंपनी	मे. फडके चव्हाण गाडगीळ अॅड कंपनी	मे. एम.आर. बर्वे अॅड कंपनी
मे. बी. जी. बलिगा अॅड कंपनी	मे. प्रजापती भोसले गुप्ता अॅड कंपनी	मे. उदय अॅड उदय
मे. मधुरा अॅड असोसिएटस्	मे. एस. बी. गोखले अॅड कंपनी	मे. अर्चना पाठक अॅड असोसिएटस्
मे. निरंजन एस. करमरकर अॅड असोसिएटस्	मे. उल्हास बोरसे अॅड कंपनी	मे. व्ही. जे. कुलकर्णी अॅड असोसिएटस्



व्यवस्थापन मंडळ (Board of Management)

अ.क्र.	सदस्य		शिक्षण
१)	सी. ए. श्री. जयंत बाळकृष्ण पित्रे	अध्यक्ष	सी.ए., एफ.सी.ए., डि.आय.एस.ए.
२)	श्री. योगेश धनंजय वाळुंजकर	सदस्य	बी.ई. (कॉम्प्युटर इंजिनिअर)
३)	सी.ए. श्री. अभिजीत अरविंद मराठे	सदस्य	सी.ए., एफ.सी.ए., डि.आय.एस.ए., सी.आय.एस.ए. (युएसए), डिप्लोमा इन सायबर लॉज
४)	डॉ. श्री. प्रसाद शशिकांत पत्की	सदस्य	एम.कॉम., एम.एल.एस., पी.एच.डी.
५)	श्री. सतिश भार्गवराम पटवर्धन	सदस्य	बी.कॉम., सी.ए.आय.आय.बी.
६)	सी.ए. श्री. केदार उदय प्रभुदेसाई	सदस्य	सी.ए., सी.ए.आय.आय.बी.
श्री. विनायक अनंत गोंधळेकर			मानद व्यवस्थापकीय सल्लागार - कर्ज विभाग
			एम.ए. (इकॉनॉमिक्स), एलएल. बी.(जनरल) सी.ए.आय.आय.बी.

उपसरव्यवस्थापक

सौ. सुनिता अविनाश पाटील	चीफ ऑपरेशन्स ऑफिसर	एम.कॉम., सी.ए.आय.आय.बी.
श्री. पराग बाळकृष्ण नवरे	चीफ क्रेडिट ऑफिसर	बी.कॉम., सी.ए.आय.आय.बी.
श्री. निरंजन मधुसूदन राईलकर	सीबीएस अपग्रेड अँड इनोव्हेशन	बी.कॉम., जे.ए.आय.आय.बी. पोस्ट ग्रॅज्युएशन डिप्लोमा इन आय.टी., एम.बी.ए. मार्केटिंग

सहाय्यक सरसरव्यवस्थापक

श्री. अविनाश बयाजी शेळके	हेड - क्रेडिट मॉनिटरिंग	बी.ए., सी.ए.आय.आय.बी. डिप्लोमा इन लेबर लॉ
सौ. शलाका शेखर प्रभू	क्लस्टर हेड	बी.कॉम., सी.ए.आय.आय.बी.
श्री. उदय दत्तात्रय जोशी	क्लस्टर हेड	बी.कॉम., जे.ए.आय.आय.बी.
श्री. अनुराग प्रकाश पाटील	चीफ इन्फॉर्मेशन टेक्नॉलॉजी ऑफिसर	बी.ई. (मेकॅनिकल)
श्री. मंदार विनायक वझे	चीफ - ह्युमन रिसोर्स ऑफिसर	बी.कॉम., सी.ए.(इंटर), सी.ए.आय.आय.बी.

विशेष कार्यपालक अधिकारी

श्री. भूषण विजयकुमार जोसेफ	चीफ रिस्क ऑफिसर	बी.कॉम., सी.ए.आय.आय.बी.
सौ. अरुणा लक्ष्मण कामत	चीफ - रिटेल लोन प्रोसेसिंग सेल	एम.कॉम., सी.ए.आय.आय.बी., एलएल.बी. (जनरल), डिप्लोमा इन को-ऑप. बँकिंग



सर्व मान्यवर सभासद बंधु- भगिनींना सादर नमस्कार,

आर्थिक वर्ष २०२३-२४ चा संचालक मंडळाचा वार्षिक अहवाल सादर करत आहे.

गेल्या ३-४ वर्षांतील आव्हानात्मक परिस्थितीच्या पार्श्वभूमीवर, यावर्षी ठेवींमध्ये व कर्ज व्यवहारांमध्ये सकारात्मक वाढ झाली आहे, ही निश्चितच समाधानाची बाब आहे. ठेवींमध्ये ₹६२ कोटींची वाढ होऊन मार्च, २०२४ अखेर ठेवी ₹३,८१८/- कोटींवर पोहोचल्या आहेत. कर्ज व्यवहारांमध्ये ₹२५१/- कोटींची वाढ होऊन, मार्च २०२४ अखेर कर्ज व्यवहार ₹२,३२७/- कोटींवर पोहोचला आहे. कर्ज व्यवहारांत झालेली वाढ प्रामुख्याने लघुउद्योग, साखर, इथेनॉल इ. च्या तारणावरील कर्ज व्यवहारांमुळे झाली आहे.

कर्ज वसुलीसाठी केलेल्या सततच्या पाठपुराव्यामुळे, तसेच कर्ज खात्यांवरील देखरेखीमुळे (Credit Monitoring) ढोबळ अनुत्पादित कर्जांचे (Gross NPA) प्रमाण २.१६% राहिले जे गत आर्थिक वर्षांच्या तुलनेत ०.८०% ने कमी झाले. त्याचप्रमाणे नक्त अनुत्पादित कर्जांचे प्रमाणही (Net NPA) १.३९% राहिले जे गत आर्थिक वर्षांच्या तुलनेत ०.५६%ने कमी राखण्यात आपल्याला यश मिळाले आहे. कर्ज वसुली विभागाने आपले सगळे कौशल्य पणाला लावून तसेच कठोर पावले उचलल्यामुळे निर्लेखित कर्जांमधील वसुलीही ₹३६/- कोटी झाली ही निश्चितच लक्षणीय बाब आहे. बँकेचा CRAR देखील १५.५७% असून रिझर्व्ह बँकेच्या निकषापेक्षा (किमान १३%) २.५७% ने अधिक आहे. बँकेने यावर्षी ₹२३.९३ कोटी निव्वळ नफा कमावला आहे.

ठेवी -

बँकेने ह्यावर्षी ठेवींमध्ये वाढ करण्यासाठी सर्वतोपरी प्रयत्न केले. त्यामध्ये बँकेला अपेक्षित यशही प्राप्त झाले. प्रतिस्पर्धी बँकांच्या व्याजदराचा अभ्यास करून, स्पर्धात्मक व आकर्षक व्याजदराच्या ठेव योजना योग्यवेळी सुरु केल्यामुळे ठेवींमध्ये वाढ झाली आहे.

गणेशोत्सवानिमित्त वक्रतुंड ठेव योजना, अयोध्येतील श्रीराम मंदीर निर्माणानिमित्त रघुनंदन ठेव योजना या आकर्षक व्याजदराच्या ठेव योजना बँकेने २०२३-२४ या आर्थिक वर्षात सुरु केल्या. या ठेव योजनांना ग्राहकांचा चांगला प्रतिसाद मिळाला. यामुळेच बँकेच्या ठेवी ₹३,८१८/- कोटींवर पोहोचल्या.

मुदतपूर्तीनंतर मिळणाऱ्या व्याजाच्या योजनांप्रमाणे, त्रैमासिक व मासिक व्याज देणाऱ्या योजनांचा लाभही बँकेचे ग्राहक घेत आहेत. नियमित मासिक गुंतवणूकीचा पर्याय असलेली आवर्त ठेव (RD) योजनाही बँकेत अस्तित्वात आहे.

शेअर बाजारातील गुंतवणूकीविषयी आलेली जागरूकता, म्युच्युअल फंडाच्या विविध आकर्षक योजनांमुळे व आर्थिक विश्वातील कमी वेळेत अधिक परताव्याचे दावे करणाऱ्या आकर्षक योजनांमुळे बँकांच्या मुदत ठेवींवर, बचत खात्यातील शिल्लक रकमांवर विपरीत परिणाम होतो आहे. तरी देखील बचत व चालू खात्यांचे (CASA) गुणोत्तर ४०.०३% आहे. जे गेल्यावर्षीच्या प्रमाणात अल्पांशानेच कमी झाले असे वाटले तरीदेखील ते निश्चितच उल्लेखनीय आहे, असे नमूद करावेसे वाटते.



कर्जे -

कोणत्याही आर्थिक संस्थेचा उत्पन्नाचा स्रोत हा दिलेल्या कर्जावर व त्यावर मिळणाऱ्या व्याजावर अवलंबून असतो. त्यामुळे कर्ज व्यवहार उत्तम होण्यासाठी सर्वच आर्थिक संस्था प्रयत्नशील असतात. उत्पादन, व्यापार व व्यवसायासाठी कर्जे तसेच साखर व इथेनॉलच्या तारणावर (Sugar & Ethenol Pledge) अनेक कारखान्यांना कर्जे दिली. त्याचप्रमाणे लेटर ऑफ क्रेडिट, बिल डिस्काउंटिंग (LCBD) माध्यमातूनही कर्ज व्यवहार वाढविण्याचा प्रयत्न केला. Sugar Pledge आणि LCBD व्यतिरिक्त उद्योजकांना, लघु- उद्योजकांना (MSME), व्यावसायिकांना कर्ज देण्यावर भर राहिला. त्याचप्रमाणे वाहन कर्जे, वैयक्तिक कर्जे, शैक्षणिक कर्जे ही वितरीत केली गेली. गृहकर्जे व बांधकाम व्यवसायासाठी कर्ज देण्याचे प्रमाण एकूण कर्जाच्या १५% पेक्षा अधिक असून येत असे रिझर्व्ह बँकेचे निकष आहेत. ते प्रमाण ओलांडले जाऊ नये म्हणून गृहकर्ज देण्याचे प्रमाण गतवर्षीच्या तुलनेत कमी राहिले. प्राधान्य क्रमाच्या कर्जांचे (Priority Sector Lending) उद्दिष्ट पूर्ण करण्यात आपल्याला यश मिळाले. परंतू दुर्बल घटकांसाठीची कर्जे (weaker sector) उद्दिष्ट पूर्ण करण्याच्या दृष्टीने सर्व शाखांनी पूर्ण प्रयत्न केले.

कर्ज मंजूरीची प्रक्रिया सुलभ व्हावी, तसेच त्यामध्ये अचूकता यावी यासाठी सर्व प्रकारच्या कर्ज मंजूरीचे अधिकार केंद्रीय कार्यालयात एका स्वतंत्र विभागास (Centralize Loan Processing Cell - CLPC) प्रदान केले. त्यामुळे कर्ज मंजूरीबाबतच्या निर्णय प्रक्रियेस गती प्राप्त झाली. त्याचप्रमाणे किरकोळ कर्ज प्रक्रिया विभागही (Retail Loan Processing Cell- RLPC) सुरु केला आहे. त्यामुळेही वाहन, शैक्षणिक, वैयक्तिक कर्जे मंजूरी गतिमान झाली.

कर्ज व्यवहार वृद्धीगत होण्यासाठी निरनिराळ्या ठिकाणी वाहन कर्ज मेळावे, औद्योगिक प्रदर्शनांमध्ये तसेच व्यावसायिक प्रदर्शनांमध्ये सहभाग घेण्यात आला. त्याचप्रमाणे व्यवसाय प्रतिनिधींची (Business Facilitators) नियुक्तीही करण्यात आली. या सर्व प्रयत्नांमुळे कर्ज व्यवहारांमध्ये गतवर्षीच्या तुलनेत ₹२५१/- कोटींची वाढ होऊन ३१ मार्च २०२४ अखेर कर्ज व्यवहार ₹२,३२७/- कोटी झाला आहे.

बँकेने ३१ मार्च २०२४ अखेर वितरीत केलेल्या कर्जांची विगतवारी पुढीलप्रमाणे आहे.

अ.क्र.	तपशील	रक्कम (₹पूर्ण कोटींमध्ये)	एकूण कर्जांशी टक्केवारी (%)
(१)	उत्पादन, व्यापार व व्यवसायासाठी कर्जे	८६५.५९	३७.१९
(२)	गृह कर्जे व बांधकाम व्यवसायासाठी कर्जे	८३१.९५	३५.७५
(३)	वाहन कर्जे	१२०.२३	५.१७
(४)	मुदत ठेवींवरील कर्जे	९५.९४	४.१२
(५)	राष्ट्रीय बचत पत्रे, किसान विकास पत्रे, आयुर्विमा पॉलिसीवरील व अन्य कर्जे	७.२४	०.३१
(६)	वैयक्तिक कर्जे	४३.५२	१.८७
(७)	सुवर्ण तारण कर्जे	४३.७४	१.८८



अ.क्र.	तपशील	रक्कम (रुपूण कोटींमध्ये)	एकूण कर्जाशी टक्केवारी (%)
(८)	शेती व शेतीपूरक कर्जे	१९६.१३	८.४३
(९)	आपल्या बँकेतील अधिकारी/ कर्मचारी यांना दिलेली कर्जे	५३.४८	२.३०
(१०)	पायाभूत प्रकल्प उभारणीसाठी दिलेली कर्जे	४९.७९	२.१४
(११)	शैक्षणिक कर्जे	१९.७२	०.८५
	एकूण	२,३२७.३१	१००.००

थकीत कर्ज वसुली -

कर्ज देत असताना सर्व प्रकारची काळजी घेऊनही कर्जखाती थकीत होतात. काहीवेळा कर्जदारांची खरोखर अडचण असते. त्यांची अडचण समजून घेऊन परतफेडीसाठी कालावधी निश्चित करून देण्याचा बँक प्रयत्न करते. परंतू, रिझर्व्ह बँकेने थकीत कर्जाचे नियम निश्चित केले आहेत. सर्वच बँकांना आपल्याकडील थकीत कर्ज हप्त्यांची वर्गवारी खालीलप्रमाणे करण्याचे निर्देश रिझर्व्ह बँकेने दिले आहेत.

SMA-0, SMA-1 आणि SMA-2 अशी विगतवारी थकीत कर्ज हप्त्याची करायची आहे. SMA-2 मध्ये असलेल्या कर्ज खात्यांवर विशेष लक्ष केंद्रीत करण्याच्या सूचना आहेत. त्याप्रमाणे बँकेतून SMA-2 मध्ये असलेली थकीत कर्जखाती, नक्त अनुत्पादित कर्जात (NPA) रुपांतरीत होणार नाहीत यासाठी आपण सतत प्रयत्नशील असतो. ज्याचा पाठपुरावा कर्ज देखरेख विभाग (Credit Monitoring Department) करत असतो. काही कर्जदार योग्य आर्थिक परिस्थिती असूनही जाणून-बुजून कर्ज हप्ते थकवतात. भारतीय रिझर्व्ह बँकेने अशा कर्जदारांची विगतवारी कर्ज बुडवे कर्जदार (Willful Defaulter) म्हणून करण्याचे निर्देश दिले आहेत. त्यासाठी काही निकष निश्चित केले आहेत. ती प्रक्रियाही सुरु केली आहे. अशा कर्जदारांच्या आर्थिक पतमापनावर (CIBIL) विपरीत परिणाम होतो, हे कर्जदारांनी जाणून घेणे आवश्यक आहे.

आपण आपला मासिक हप्ता योग्य तारखेस नियमितपणे भरला नाही, अथवा कॅश क्रेडिट खात्यावरील (Cash Credit - CC) व्याजाचा भरणा केला नाही तर, आपल्याला दंड शुल्क (Penal Charges) भरावे लागते. ज्यामुळे आपलेच आर्थिक नुकसान होत असते, याची जाणीव कर्जदारांनी ठेवणे आवश्यक आहे.

कर्ज वसुलीचे सर्व प्रयत्न करूनही जी नक्त अनुत्पादित कर्जे वसुल होऊ शकत नाहीत, अशी कर्जे आपण निर्लेखित करत असतो. अशी कर्जे निर्लेखित केली तरी त्याची कर्ज वसुलीची प्रक्रिया निरंतर सुरु असते. सततचा पाठपुरावा, कायदेशीर प्रक्रिया, स्थावर जंगम मालमत्तांची जप्ती, त्याचा लिलाव व विक्री, जामिनदारांकडून कर्ज वसुली, इत्यादी मार्गांचा अवलंब करून निर्लेखित खात्यांमधून ₹ ३५.८४ कोटींची वसुली आपण या आर्थिक वर्षात केली आहे.



थकीत असलेल्या नक्त अनुत्पादित कर्ज खात्यांतील वसुलीसाठी लवादाकडे (Arbitrator) दाखल केलेले दावे व मिळालेली वसुली प्रमाणपत्रे याची माहिती खालीलप्रमाणे -

अ.क्र.	तपशील	संख्या	रक्कम (₹ कोटीत)
१.	दि. ३१.०३.२०२३ अखेर शिल्लक दावे	४३	१६१.५२
२.	अहवाल वर्षात दाखल केलेले दावे	१५३	१०.९४
३.	अहवाल वर्षात मिळालेले निकाल	७८	१०.९२
४.	खाती बंद झाल्याने मागे घेतलेले दावे	९	१.२४
५.	दि. ३१.०३.२०२४ अखेर शिल्लक दावे	१०९	१६०.३०

थकीत कर्जांच्या वसुलीमुळे आपले उत्पन्न वाढत असतेच. तसेच आपले नक्त अनुत्पादित कर्जांची गुणोत्तरेही सुधारत असतात. त्यामुळेच बँकेच्या सर्वच घटकांनी, विशेषतः कर्जदारांनी आपले परतफेडीचे हप्ते वेळेवर भरावेत असे आवाहन याप्रसंगी करावेसे वाटते.

निर्लेखन -

वसुलीचे सर्व प्रयत्न करूनही जी थकीत कर्जे वसुल होऊ शकत नाहीत अशा थकीत कर्जांचे निर्लेखन (Prudential write off) आपण करत असतो. “निर्लेखन म्हणजे कर्ज माफी नव्हे” हे आपण वारंवार स्पष्ट केले आहे. त्याप्रमाणे या निर्लेखित खात्यांतील कर्ज वसुलीचे प्रयत्न निरंतर सुरु राहतात. तसेच या निर्लेखनामुळे बँकेचा ताळेबंद स्वच्छ (cleanliness of Balance-Sheet) होतो, शिवाय अनेक गुणोत्तरांमध्ये (Ratio) सुधारणा होते.

२०२३-२४ या आर्थिक वर्षात ₹१५.०४ कोटींचे निर्लेखन केले आहे. या निर्लेखनामुळे ₹५/- कोटींची आयकरात बचत झाली आहे. तसेच ढोबळ अनुत्पादित कर्जे २.१६ % राखण्यात आपण यशस्वी झालो आहोत.

एप्रिल २०२४ पासून आत्तापर्यंत निर्लेखित कर्ज खात्यांतील ₹५.५५ कोटी कर्ज वसुली झाली आहे. निरंतर कर्ज वसुलीचे आपण प्रयत्न करत असतो याचेच हे द्योतक म्हटले पाहिजे.

गुंतवणूका -

ग्राहकांकडून गोळा केलेल्या ठेवींचा विनियोग, गरजवंत ग्राहकांना कर्ज देण्यासाठी केला जातो. कर्ज पुरवठा केल्यानंतर उर्वरीत रक्कम अन्य राष्ट्रीयीकृत, खासगी बँकांमध्ये त्याचप्रमाणे सरकारी रोख्यांमध्ये गुंतवण्यात येते. या गुंतवणूकीवर नियमित व्याज, उत्पन्न मिळते, याकडे गुंतवणूक समिती तसेच बँकेचा गुंतवणूक विभाग बारकाईने लक्ष ठेऊन असतो.

बँकेच्या सर्व गुंतवणूका सुरक्षित आहेत. प्रत्येक तिमाहीला बँकेच्या गुंतवणूकीचे लेखा परीक्षण केले जाते व त्याची सविस्तर माहिती रिझर्व्ह बँकेस कळविण्यात येते.



बँकेच्या गुंतवणूकीचा सविस्तर तपशील पुढीलप्रमाणे -

अ.क्र.	तपशील	रक्कम (₹ कोटीत)
१.	केंद्र व राज्य सरकारचे रोखे	१,३३२.२४
२.	सार्वजनिक उपक्रमांचे रोखे	५.००
३.	इतर	१४५.९३
	एकूण	१,४८३.१७

सभासद -

२४ सप्टेंबर, २०२२ रोजी संपन्न झालेल्या वार्षिक सर्वसाधारण सभेतील ठरावानुसार, ₹१,५००/-पेक्षा कमी रकमेचे भाग-भांडवल असलेल्या सभासदांचे भाग-भांडवल संबंधितांना परत केले आहे. यासह २०२३-२४ या आर्थिक वर्षात एकूण २६१९१ सभासदांनी राजीनामा दिला. परत केलेल्या भाग-भांडवलाची रक्कम संबंधितांच्या आपल्या बँकेतील खात्यावर जमा करण्यात आली आहे.

आर्थिक वर्ष २०२३-२४ मध्ये २६१६ नवीन सभासद झाले. ३१ मार्च २०२४ अखेर बँकेची एकूण सभासद संख्या ८१३०३ होती.

आर्थिक वर्ष २०२१-२२ चा लाभांश अत्यल्प प्रमाणात देता आल्यामुळे, तसेच २०२२-२३ चा लाभांश देण्यास भारतीय रिझर्व्ह बँकेने अनुमती न दिल्यामुळे बऱ्याच सभासदांनी त्यांचे भाग-भांडवल परत मागितले. परंतू, एका आर्थिक वर्षात, मागील आर्थिक वर्षअखेर (३१ मार्च) असलेल्या बँकेच्या एकूण भाग-भांडवलाच्या १०% एवढीच रक्कम परत करता येते. त्यामुळे, आर्थिक वर्ष २०२३-२४ या वर्षात काही सभासदांना भाग-भांडवलाची रक्कम परत करता आली नाही. या सभासदांनी केलेल्या सहकार्याबद्दल मनःपूर्वक आभार !

बँकेने माहे फेब्रुवारी मध्ये ९% व्याजाची दीर्घ मुदतीची ठेव योजना (LTSB) सुरु केली. या योजनेत ३१ मार्च २०२४ पर्यंत ₹२.५७ कोटींची गुंतवणूक झाली आहे.

प्राधान्य क्रमाच्या भागभांडवलात (PNCPS) ₹०.७६ कोटींची वाढ झाली. त्यामुळे ३१ मार्च २०२४ अखेर प्राधान्या क्रमाचे भागभांडवल ₹११.९१ कोटी होते. मार्च २०२४ अखेर बँकेचे एकूण भाग भांडवल ₹१४५.४१ कोटी होते.

नफा व नफा वितरण -

कर्ज व्यवहारात झालेली वाढ, योग्य ठिकाणी केलेली गुंतवणूक व त्यावरील व्याज, निर्लेखित कर्ज खात्यांमधील वसुली, विमा व्यवसायातून मिळालेले उत्पन्न इत्यादी बाबींमुळे ३१ मार्च, २०२४ अखेर ₹८९.६८ कोटी ढोबळ नफा झाला. सर्व खर्च वजा जाता बँकेचा निव्वळ नफा ₹ २३.९३ कोटी झाला आहे. अत्यावश्यक वैधानिक तरतुदी करून खालीलप्रमाणे नफा विभागणी प्रस्तावित आहे. सदर तरतुदीनंतर भारतीय रिझर्व्ह बँकेने दिलेल्या अनुमतीनुसार भागधारकांना



८.७५% दराने, तर प्राधान्य क्रमाच्या भाग-भांडवलधारकांना (PCNPS Holders) ९% दराने लाभांश देण्याची शिफारस संचालक मंडळ करत आहे.

तपशील	रक्कम (₹ लाखात)
आर्थिक वर्ष २०२१-२२ व २०२२-२३ चा शिल्लक नफा	२,१५५.०३
शिल्लक	२,३९३.४३
सन २०२३-२४ साठीचा निव्वळ नफा	४,५४८.४६

प्रस्तावित नफा विभागणी -

अ.क्र.	तपशील	रक्कम (₹ लाखात)
१.	राखीव निधी (निव्वळ नफ्याच्या किमान २५%)	५९९.००
२.	आकस्मिक (Contingency) निधी (निव्वळ नफ्याच्या किमान १०%)	२४०.००
३.	शिक्षण निधी	२४.००
४.	को-ऑपरेटिव्ह रिहॅबिलिटेशन फंड	२४.००
५.	गुंतवणूक चढउतार निधी (सन २०२१-२२ च्या शिल्लक नफ्यातून ₹७७३.७४ व २०२३-२४ च्या नफ्यातून ₹१४७/-)	९२०.७४
६.	विशेष निधी (Special Reserve Us 36(1)(viii) of I-Tax Act)	८१.००
७.	लाभांश वितरण (सन २०२१-२२)	२५३.४९
८.	शिल्लक नफा (सन २०२२-२३ : १,१२७.७९) (सन २०२३-२४ : १,२७८.४४)	२,४०६.२३
	एकूण	४,५४८.४६

भागधारक कल्याण निधी -

भागधारक कल्याण निधीमध्ये ₹१.७६ कोटी शिल्लक आहेत. या निधीवरील मिळणाऱ्या व्याजातून सभासदांच्या पाल्यांना क्रिडा नैपुण्य, शैक्षणिक पुरस्कार, सभासदांना वैद्यकीय मदत केली जाते.

आर्थिक वर्ष २०२३-२४ मध्ये सभासदांना आजारपणासाठी वैद्यकीय मदत ₹४.०४ लाखाची, मृत सभासदांच्या वारसांना ₹०.४० लाखाची, सभासद पाल्यांना शैक्षणिक पुरस्कार ₹०.६२ लाखाची यासाठी ₹५.०६ लाख असे एकूण प्रदान करण्यात आले.

भागधारक कल्याण निधीचे नियम व लाभार्थी योजना पृष्ठ क्रमांक दोन वर प्रसिध्द केल्या आहेत. त्याचे अवश्य अवलोकन करावे.

बँकेचे भाग-भांडवलही वाढले पाहिजे. म्हणूनच आपल्या कुटुंबातील सदस्यांना, मित्र-मंडळींना, नातेवाईकांना, तरुणांना बँकेचे सभासद होण्यास सांगावे अशी आग्रहाची विनंती आहे.

विमा व्यवसाय -

कोरोना काळानंतर विम्याचे महत्त्व अधिक लक्षात यायला लागलं आहे. आपल्या बँकेने जीवन, सर्वसाधारण व आरोग्य विमा क्षेत्रातील कंपन्यांशी सामंजस्य करार केला आहे. आरोग्य विमा योजनेसाठी अजून एका नवीन कंपनीचा मणिपाल सिग्ना हेल्थ इन्शुरन्स कंपनीचा पर्याय बँकेने उपलब्ध केला आहे. बँकेच्या ठेव आणि कर्ज योजनांप्रमाणेच सर्व आर्थिक सेवा एका छत्राखाली मिळाल्यात हा आपला उद्देश आहे.

केंद्र सरकारच्या पंतप्रधान जीवन ज्योती व जीवन सुरक्षा योजना, असुरक्षित व असंघटीत कामगारांसाठी असलेली अटल पेन्शन योजना आपल्या बँकेत उपलब्ध आहे. आपल्या उद्योग-व्यवसायाशी संबंधित असलेल्या कामगारांची, घरकाम करणा-यांसाठी या योजना उपयुक्त आहेत. आपण याबाबत पुढाकार घेऊन, या योजनांचा लाभ त्यांना मिळेल असे प्रयत्न करावेत ही विनंती.

आर्थिक वर्ष २०२३-२४ मध्ये आपल्या बँकेने एकूण ५६५२ पॉलिसी वितरीत केल्या. त्याचप्रमाणे १७५३ पॉलिसीजचे - ₹७.८८ कोटीचे दावे विमा कंपन्यांकडून मंजूर करून घेतले आहेत. यामुळे ग्राहकांची नुकसान भरपाई करण्यास बँकेने सहकार्य केले आहे.

विमा विषयक अनेक आकर्षक योजना आपल्या बँकेत उपलब्ध आहेत. आपल्या विमा विषयक कोणत्याही गरजांसाठी, आपण हक्काने बँकेच्या कोणत्याही शाखेशी अवश्य संपर्क करावा.

अत्याधुनिक तंत्रज्ञान -

काळानुरूप तंत्रज्ञानात बदल होत असतात. त्याप्रमाणे कालसुसंगत बदल करत राहणं हे प्रगतीचं लक्षण मानलं जातं. आपली बँकही त्याप्रमाणे तंत्रज्ञानात बदल करत असते. आपण Oracle या नामांकित कंपनीची Flexcube प्रणाली (Software) CBS साठी वापरत आहोत. हीच प्रणाली अद्यावत करण्याचे काम सुरु केले आहे. सप्टेंबर २०२४ अखेर ते पूर्णत्वास नेण्याचे उद्दिष्ट आहे.

डू - मोबाईल प्लस हे मोबाईल बँकिंग सोल्युशन आपण उपलब्ध केले आहे. याद्वारे आपले स्वतःचे स्टेटमेंट डाऊनलोड करणे, आर.टी.जी.एस. नेफ्ट द्वारे पैसे पाठविणे शक्य आहे. त्याचप्रमाणे स्वतःच्या मुदत ठेवीचे खाते स्वतः सुरु करता येते. त्यासाठी बँकेच्या शाखेत येण्याची आवश्यकता नाही. तसेच सदर मुदत ठेव पावतीची प्रिंट घेण्याची गरज नाही, कारण ठेव पावती करताना आपण दिलेल्या सूचनेप्रमाणे, मुदत संपल्यानंतर ठेवीचे नूतनीकरण होईल किंवा आपल्या खात्यात रक्कम जमा होऊ शकेल. यामुळे कागदासाठी लागणाऱ्या वृक्षतोडीला (Green Initiative) काही प्रमाणात आळा बसण्यास आपला हातभार लागेल. त्याचप्रमाणे या आर्थिक वर्षात आपल्या खातेदारांना, महिन्याभरातील व्यवहारांचे स्टेटमेंट पाठविण्यास प्रारंभ केला आहे. यासाठी ग्राहकांनी आपला ई-मेल आय.डी. आपल्या प्रवाही (CD), बचत तसेच कॅश क्रेडीट खात्याशी संलग्न करणे अत्यावश्यक आहे. यामुळे आपण प्रवाही तसेच कॅश क्रेडिट खात्यांना पासबुक देणे



टाळता येईल का ? याचा अवश्य विचार करूया. ज्या ग्राहकांनी अद्याप आपला ई-मेल संलग्न केलेला नाही, अशांनी आपल्या नोंदणीकृत मोबाईल नंबरवरून ९२९२९०५५५५ या मोबाईल नंबरवर "REGEMAIL ई-मेल आयडी" या प्रकारे SMS करून ई-मेल संलग्न करावा व दरमहा आपल्या व्यवहारांची माहिती मिळवावी.

बँकेने यु.पी.आय. (UPI) द्वारे रक्कम अदा करण्याच्या हेतूने DNS Pay हे ॲपही विकसीत केले आहे. या ॲपद्वारे Q.R. Code स्कॅन करून आपण रक्कम अदा करू शकता. त्याचप्रमाणे स्वीकारूही शकता. त्यामुळे प्ले स्टोअरवरून हे ॲप आपण डाऊनलोड करून घ्यावे व आपल्या खात्याशी संलग्न करून घ्यावे.

व्यावसायिक आस्थापनांच्या खात्यांनाही (CD/CC/OD) व्यवसायाची रक्कम स्वीकारण्यासाठी क्यु.आर.कोडची उपलब्धता आपण केली आहे. Gatepay या आस्थापनेशी आपला सामंजस्य करार झाला असून, त्यांच्या माध्यमातून क्यु.आर. कोड वितरीत करण्यास प्रारंभ केला आहे. या क्यु.आर.कोड द्वारे स्वीकारलेली रक्कम त्याचदिवशी आपल्या बँकेतील खात्यात जमा होते. त्यासाठी निरनिराळ्या सहा वेळा (Cycles) निश्चित केल्या आहेत. या क्यु.आर. कोडसाठी दरमहा केवळ ₹४५/- इतकेच शुल्क आकारण्यात येते. जे इतर प्रतिस्पर्धी आस्थापनांच्या तुलनेत निश्चितच कमी आहे. तरी व्यावसायिक ग्राहकांनी या सुविधेचा अवश्य फायदा घ्यावा ही विनंती.

सायबर सुरक्षा जागरूकता (Cyber Security Awareness)

दिवसेंदिवस सायबर फ्रॉडच्या घटनांमध्ये वाढ होत आहे. निरनिराळ्या क्लृप्त्या, युक्त्या वापरून ग्राहकांना बेसावध क्षणी मोबाईलवर संपर्क साधून लिंक डाऊनलोड करावयास सांगणे, ओटीपी, पिनची विचारणा करणे इत्यादी बाबी घडत आहेत. त्यामुळे खात्यातून फसवणूकीने रक्कम पळविली जात आहे. याबाबत आपण सावधपणे वागणे अत्यावश्यक आहे. पैसे स्वीकारण्यासाठी कधीही ओटीपी, पिन द्यावा लागत नाही हे लक्षात ठेवावे. त्याचप्रमाणे बँकेकडून कधीही ओटीपी, पिन द्यावा लागत नाही हे लक्षात ठेवावे. त्याचप्रमाणे बँकेकडून कधीही ओटीपी, पिनची विचारणा केली जात नाही याची नोंद घ्यावी. रक्कम अदा करणे, आपले दुसऱ्या बँकेतील खात्यांचे व्यवहार करणे इ. सुविधा या ॲपमध्ये उपलब्ध आहेत. सर्व सभासदांना आग्रहाची विनंती आहे, आपण हे दोन्ही ॲप डाऊनलोड करावेत व जास्तीत जास्त व्यवहार या ॲपमधून करावेत.

बँकेकडून कधीही तुमचा पिन, पासवर्ड विचारला जात नाही याची नोंद घ्यावी. त्याचप्रमाणे पैसे स्वीकारण्यासाठी कधीही ओटीपी सांगावा लागत नाही याचीही नोंद घ्यावी. आपण कोणालाही आपला पासवर्ड, पिन, ओटीपी शेअर करू नये असे आग्रहाचे सांगणे आहे. याचे तंतोतंत पालन आपण कराल याची खात्री आहे.

मार्केटींग

बँकेच्या व्यवसायवृद्धीकरीता मार्केटींग विभागाद्वारे विविध उपक्रम राबविले जात असतात. जसे- वाहन कर्जाकरीता डोंबिवली येथे कर्ज मेळावा, लघुउद्योजकांकरीता मेळावा हे होत. तसेच बँकेने नियुक्त केलेल्या व्यवसाय प्रतिनिधीचा (Business Corrospodents, Business Facilitator) मेळावाही आयोजित करण्यात आला होता.

बँकेच्या विविध कर्ज तसेच ठेव योजनांची माहिती बँकेच्या फेसबुक, इन्स्टाग्राम, ट्विटर या सामाजिक माध्यमांद्वारे केली जाते. आपणही बँकेच्या या खात्यांना लाईक व शेअर करून प्रसिध्दीसाठी हातभार लावावा ही नम्र विनंती.



लेखापरिक्षण -

आर्थिक वर्ष २०२३-२४ चे वैधानिक लेखापरिक्षण मे. पी.जी. भागवत एल.एल.पी या नामांकीत आस्थापनेने केले. त्यांनी विहित वेळेत लेखा परिक्षण केले. त्यांनी दिलेला लेखा-परिक्षण अहवाल याच अहवालात प्रसिध्द केला आहे. बँकेचे अंतर्गत लेखापरिक्षण मे. मुकुंद एम. चितळे अँड कंपनी या आस्थापनेने केले आहे.

बँकेच्या एकूण ६४ शाखा आहेत. या शाखांचे लेखापरिक्षण करण्यासाठी २१ लेखापरिक्षण संस्थांकडे काम सोपविले असून पैकी ३२ शाखांचे कंकरंट ऑडीट होत असते. ३२ शाखांचे त्रैमासिक ऑडीट होत असते. त्याशिवाय बँकेच्या लेखा-परिक्षण विभागाकडून शाखांचे अंतर्गत परिक्षण (Internal Inspection) होत असते. साधारणतः प्रत्येक शाखेचे दोन वर्षांच्या अंतराने अंतर्गत परिक्षण केले जाते. तसेच त्यातील दोषदुरुस्ती पूर्तता अहवाल वेळेत होण्याकरीता विभागाद्वारे पाठपुरावा केला जातो.

संचालक मंडळ -

२०२३-२४ या आर्थिक वर्षात संचालक मंडळाच्या एकूण २८ सभा झाल्या. आपल्या व्यस्त वेळापत्रकामधून सर्वच संचालकांनी बँकेच्या कामकाजात सक्रीय सहभाग घेतला. एक टीम म्हणून सर्व संचालकांनी साधकबाधक चर्चा करत एकमताने घेतलेल्या निर्णयांमुळे तसेच केलेल्या कामामुळे बँकेची प्रगती होण्यास हातभार लागला आहे.

व्यवस्थापन मंडळ -

भारतीय रिझर्व्ह बँकेच्या निर्देशानुसार, माहे डिसेंबर, २०२१ पासून बँकेने व्यवस्थापन मंडळ स्थापन केले आहे. व्यवस्थापन मंडळाच्याही २०२३-२४ मध्ये एकूण २६ सभा झाल्या. व्यवस्थापन मंडळातील मा. सदस्य सर्वश्री जयंत पित्रे, योगेश वाळुंजकर, अभिजीत मराठे, सतिश पटवर्धन, प्रसाद पत्की व केदार प्रभुदेसाई यांनी कामकाजात मनापासून सहभाग घेतला व मार्गदर्शन केले. त्याबद्दल त्यांचे मनःपूर्वक आभार.

आभार -

बँकेच्या आतापर्यंतच्या वाटचालीत अनेकांनी मोलाचे सहकार्य केले आहे. यात भारतीय रिझर्व्ह बँक, केंद्रीय तसेच राज्याचे सहकार खाते व तसेच सर्व लेखापरिक्षक यांचे मोलाचे मार्गदर्शन लाभले. बँकेचे कार्यपालक अधिकारी, अधिकारी, कर्मचारी यांच्याबरोबरच बँकेचे माननीय माजी संचालक, माननीय सभासद, ठेवीदार, कर्जदार यांचेही सहकार्य मिळाले आहे. अनेक व्यक्ती, संस्था, सल्लागार, वकील, आर्किटेक्ट्स, कंत्राटदार, आपले बँकर्स, व्हॅल्युअर्स, विमा कंपन्या, म्युच्युअल फंड मॅनेजर्स, सर्व व्यवस्थापकीय व अन्य हितचिंतकांचे मिळत असलेले सहकार्य, प्रोत्साहन व पाठिंबा याबद्दल संचालक मंडळातर्फे मनापासून आभार.

संचालक मंडळाच्यावतीने,

(गणेश धारगळकर)

अध्यक्ष



दि. ३१ मार्च २०२४ अखेरचे नफा तोटा पत्रक
Profit and Loss account for the Year ended on 31/03/2024

AMOUNT IN LAKHS

SR. NO.	खर्च EXPENDITURE	Year Ended Amount 31/03/2024	Year Ended Amount 31/03/2023
1	ठेवींवरील आणि कर्जांवरील व्याज / Interest on Deposits & Borrowings	16,701.72	15,382.75
2	कर्मचाऱ्यांचे पगार व भत्ते Salaries, Allowances and Provident Fund	5,472.85	5,262.02
3	संचालकांचे आणि स्थानिक समिती सदस्यांचे भत्ते Director's and Local Committee members' Fees & Allowances	3.12	2.23
4	जागा विषयक खर्च, वीज बील व विमा Rent, Taxes, Insurance and Lighting	2,019.01	1,907.58
5	कायदेविषयक खर्च Law Charges	49.47	67.79
6	टपाल, कुरीयर आणि दूरध्वनी खर्च Postage, Telegrams and Telephone charges	234.45	245.61
7	हिशेब तपासनीसाठी फी Auditor's Fees	81.39	99.71
8	मालमत्तेवरील Depreciation on Fixed Assets	1,151.24	676.48
9	लेखन साहित्य, छपाई, जाहिरात इ. खर्च Stationery Printing & Advertisement	111.99	104.21
10	इतर खर्च Other Expenditure		
	I) दुरुस्ती व देखभाल खर्च Repairs & Maintenance	620.94	482.37
	II) बँक चार्जेस Bank Charges	14.39	17.23
	III) आरबीआय दंड RBI Penalty	50.00	45.00
	IV) कार्यालयीन खर्च Office Expenses	1,340.00	1,033.20
	V) नेटवर्किंग खर्च Networking Expenses	592.00	484.98
	VI) सुरक्षा शुल्क Security Charges	196.15	202.36
	VII) प्रवास खर्च Traveling & Conveyance Expenses	56.25	38.98
	VIII) कणसंचय एजंट व व्यवसाय प्रतिनिधींना दिलेले शुल्क Fees paid to Kansanchay Agents & Business Facilitators	235.93	237.05
	IX) परीषद व प्रशिक्षण खर्च Conference & Training	3.53	11.58
	X) वर्गणी खर्च Subscription & Fees	41.31	32.42
	XI) सर्वसाधारण सभा खर्च General Body Meeting Expenses	6.23	7.34
	XII) Amortisation of Premium of securities	348.11	361.73
	XIII) Loss of one time shifting of SLR Securities	124.67	209.44
	XIV) Loss on Security Receipts	11.34	0.00
	एकूण Total	29,466.09	26,912.07



दि. ३१ मार्च २०२४ अखेरचे नफा तोटा पत्रक
Profit and Loss account for the Year ended on 31/03/2024

AMOUNT IN LAKHS

SR. NO.	उत्पन्न INCOME	Year Ended Amount 31/03/2024	Year Ended Amount 31/03/2023
1	कर्जावरील व्याज Interest on Advances & Discounts	19,416.93	17,511.86
2	गुंतवणूकीवरील व्याज Interest Income on Investments	12,510.34	13,056.12
3	कमिशन, अडत/दलाली Commission, Exchange and Brokerage	375.43	300.83
4	इतर मिळकत Other Receipts		
	I) Processing Fee	370.08	388.82
	II) लॉकर भाडे Rent on Safe Deposit Lockers	158.41	155.82
	III) इतर उत्पन्न Other Income	1,669.50	2,039.11
5	निर्लेखित कर्जामधून वसुली Recovery from Bad Debts written off	3,584.16	5,044.31
6	रोखे विक्रीतील नफा Profit on Sale of Securities	114.05	138.26
7	BDDR Written back on Prudential Technical written off	1,504.00	5,562.50
8	Provisional Liabilities Written Back	278.83	0.00
9	Profit on Redemption of Security Receipts	185.50	0.00
10	Excess investment Depreciation Reversed	360.00	0.00
	एकूण Total	40,527.23	44,197.63



दि. ३१ मार्च २०२४ अखेरचे नफा तोटा पत्रक
Profit and Loss account for the Year ended on 31/03/2024

AMOUNT IN LAKHS

SR. NO.	खर्च EXPENDITURE	Year Ended Amount 31/03/2024	Year Ended Amount 31/03/2023
11	निर्लेखित कर्जे / Prudential Technical written off	1,504.00	5,562.50
12	Provisions and Contengencies for		
	I) Bad & doubtful debts	934.00	3,200.00
	II) Standard Assets	100.00	40.00
	III) Bonus	13.23	12.66
	IV) Depreciation in investment	0.00	335.28
	V) Fraud cyber attack	0.00	113.97
	VI) Reported Frauds	26.71	20.82
	VII) Leave encashment	196.77	170.33
	VIII) Gratuity	186.77	26.49
	IX) Depreciation on security receipts	4,700.00	4,653.86
	X) Prov. on restructure of SME	0.00	146.83
	XI) Prov. on restructure of NON-SME	0.00	(330.43)
	Income Tax Expenses		
	Current Tax	810.00	132.00
	Short/Excess Provision of last year	4.54	0.00
	Deferred Tax	191.70	929.13
	Net Profit for the year carried forward	2,393.43	2,272.11
एकूण Total		40,527.23	44,197.63

संचालक मंडळ

अॅड. श्री. गणेश वसंत धारगळकर
अध्यक्ष

सौ. नंदिनी शशिकांत कुलकर्णी
उपाध्यक्षा

संचालक

सी. ए. श्री. जयंत बाळकृष्ण पित्रे
अॅड. सौ. मेघना सचिन आंबेकर
श्री. योगेश धनंजय वाळुंजकर
सी. ए. श्री. अभिजीत अरविंद मराठे

श्री. महेश सिध्देश्वर फणसे
श्री. लक्ष्मण धर्मा खरपडे
श्री. मिलिंद मोहन आरोलकर
श्री. योगेश वसंत चौधरी

सौ. पूर्वा विदुर पेंढरकर
सी. ए. श्री. विजय विठोबा शेलार
श्री. जितेंद्र श्यामजीभाई पटेल

मुख्य कार्यकारी अधिकारी व सरव्यवस्थापक

श्री. रमेश श्रीराम सिंग



दि. 31 मार्च 2024 अखेरचे नफा तोटा पत्रक
Profit and Loss account for the Year ended on 31/03/2024

AMOUNT IN LAKHS

SR. NO.	उत्पन्न INCOME	Year Ended Amount 31/03/2024	Year Ended Amount 31/03/2023
एकूण Total		40,527.23	44,197.63

मुख्य अंतर्गत लेखापरीक्षक

मे. मुकुंद एम. चितळे अँड कंपनी

वैधानिक लेखापरीक्षक

पी. जी. भागवत एलएलपी



**Profit & Loss Appropriation Account for the Year ended on 31st March 2024
(Subject to approval of A.G.M.)**

SR. NO.	खर्च EXPENDITURE	AMOUNT IN LAKHS	
		Year Ended Amount 31/03/2024	Year Ended Amount 31/03/2023
1	Dividend paid for F.Y. 2021-22	253.49	--
2	Investment Fluctuation Reserve	773.74	--
	Net Profit carried to P & L Appropriation Account	1,127.79	1,027.23
एकूण Total		2,155.03	1,027.23

संचालक मंडळ

अॅड. श्री. गणेश वसंत धारगळकर
अध्यक्ष

सौ. नंदिनी शशिकांत कुलकर्णी
उपाध्यक्षा

संचालक

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मुख्य कार्यकारी अधिकारी व सरव्यवस्थापक

श्री. रमेश श्रीराम सिंग



Profit & Loss Appropriation Account for the Year ended on 31st March 2024
(Subject to approval of A.G.M.)

AMOUNT IN LAKHS

SR. NO.	उत्पन्न INCOME	Year Ended Amount 31/03/2024	Year Ended Amount 31/03/2023
1	Profit of last year brought forward	2,155.03	1,027.23
एकूण Total		2,155.03	1,027.23

मुख्य अंतर्गत लेखापरीक्षक

मे. मुकुंद एम. चितळे अँड कंपनी

वैधानिक लेखापरीक्षक

पी. जी. भागवत एलएलपी



**Profit & Loss Appropriation Account for the Year ended on 31st March 2024
(Subject to approval of A.G.M.)**

AMOUNT IN LAKHS

SR. NO.	खर्च EXPENDITURE	Year Ended Amount 31/03/2024	Year Ended Amount 31/03/2023
Appropriations			
1	Statutory Reserve (25% of Profit)	599.00	569.00
2	Contingency Reserve (10% of Profit)	240.00	228.00
3	Co-operative Education Fund (1% of Profit)	24.00	23.00
4	Co-operative Rehabilitation Fund	24.00	0.00
	Ex Gratia to staff	0.00	324.31
	Investment Fluctuation Reserve	147.00	0.00
	Provision for Special Reserve u/s 36(1) (viii)	81.00	0.00
5	Net Profit carried to Balance Sheet	2,406.23	2,155.03
एकूण Total		3,521.23	3,299.34

संचालक मंडळ

अॅड. श्री. गणेश वसंत धारगळकर
अध्यक्ष

सौ. नंदिनी शशिकांत कुलकर्णी
उपाध्यक्षा

संचालक

सी. ए. श्री. जयंत बाळकृष्ण पित्रे
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सौ. पूर्वा विदुर पेंढरकर
सी. ए. श्री. विजय विठोबा शेलार
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मुख्य कार्यकारी अधिकारी व सरव्यवस्थापक

श्री. रमेश श्रीराम सिंग



Profit & Loss Appropriation Account for the Year ended on 31st March 2024
(Subject to approval of A.G.M.)

AMOUNT IN LAKHS

SR. NO.	उत्पन्न INCOME	Year Ended Amount 31/03/2024	Year Ended Amount 31/03/2023
1	Profit brought forward	2,393.43	2,272.11
2	Profit of last year	1,127.79	1,027.23
एकूण Total		3,521.23	3,299.34

मुख्य अंतर्गत लेखापरीक्षक

मे. मुकुंद एम. चितळे अँड कंपनी

वैधानिक लेखापरीक्षक

पी. जी. भागवत एलएलपी



दि. ३१ मार्च २०२४ अखेरचे ताळेबंद पत्रक
Balance Sheet for the Year ended on 31/03/2024

AMOUNT IN LAKHS

SR. NO.	देणी CAPITAL & LIABILITIES	Schedule	Year Ended Amount 31/03/2024	Year Ended Amount 31/03/2023
1	भांडवल Capital	1	14,541.16	15,331.47
2	गंगाजळी आणि इतर निधी Reserve Fund & Other Reserves	2	38,723.98	33,510.62
3	ठेवी आणि इतर खाती Deposits and Other Accounts	3	3,81,856.81	3,75,662.71
4	तात्पुरती उचल Borrowings	4	44,124.57	24,488.66
5	थकीत व्याजाची तरतूद Overdue Interest Reserve-I (As per contra)		1,330.83	1,211.33
6	देय व्याज Interest Payable		2,658.37	1,330.84
7	इतर देणी Other Liabilities	5	35,159.82	23,744.24
8	नफा आणि तोटा खाते Profit & Loss Account		2,406.23	2,155.03
एकूण Total			5,20,801.77	4,77,434.90
भांडवल Contingent Liabilities				
	Guarantees		4,724.88	5,105.14
	Letter of Credits		195.98	223.36
	Transfers to Deposit Awareness & Education Fund		386.74	334.30
	Income Tax Disputed Liability		1,867.95	
Total			7,175.55	5,662.80

संचालक मंडळ

अॅड. श्री. गणेश वसंत धारगळकर
अध्यक्ष

सौ. नंदिनी शशिकांत कुलकर्णी
उपाध्यक्षा

संचालक

सी. ए. श्री. जयंत बाळकृष्ण पित्रे
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सौ. पूर्वा विदुर पेंढरकर
सी. ए. श्री. विजय विठोबा शेलार
श्री. जितेंद्र श्यामजीभाई पटेल

मुख्य कार्यकारी अधिकारी व सरव्यवस्थापक

श्री. रमेश श्रीराम सिंग



दि. ३१ मार्च २०२४ अखेरचे ताळेबंद पत्रक
Balance Sheet for the Year ended on 31/03/2024

AMOUNT IN LAKHS

SR. NO.	मालमत्ता आणि येणी PROPERTY & ASSETS	Schedule	Year Ended Amount 31/03/2024	Year Ended Amount 31/03/2023
1	Cash	6	23,519.83	23,424.49
2	Balances with other banks	7	54,256.77	61,644.76
3	Money at Call and Short Notice		4,000.00	3,500.00
4	Investments	8	1,48,317.43	1,35,463.88
5	Advances	9	2,32,730.52	2,07,613.33
6	Interest Receivable			
	a) On Investments	10	4,133.54	3,751.30
	b) On Advances OIR - II (As per contra)		1,330.83	1,211.33
7	Premises	11	9,169.34	9,431.77
8	Furniture & Fixtures	12	2,459.40	1,439.17
9	Other Fixed Assets	13	1,919.70	2,061.05
10	Other Assets	14	34,229.20	22,960.91
11	Non Banking Assets acquired in satisfaction of claims		3,978.22	3,984.22
12	Deferred Tax Asset		757.00	948.70
	एकूण Total		5,20,801.77	4,77,434.90

मुख्य अंतर्गत लेखापरीक्षक

मे. मुकुंद एम. चितले अँड कंपनी

वैधानिक लेखापरीक्षक

पी. जी. भागवत एलएलपी



दि. ३१ मार्च २०२४ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2024

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2024	As at 31/03/2023
SCHEDULE - 1 - CAPITAL		
Authorised Capital		
4,00,00,000 Equity Shares of Rs.50/- each	20,000.00	20,000.00
98,00,000 PNCPS of Rs.50/- each	4,900.00	4,900.00
Subscribed Capital :		
i) 26,700,319 Equity Shares (P.Y. 28,433,047) of Rs. 50/- each	13,350.16	14,216.52
ii) Perpetual Non cumulative Preference Shares (PNCPS) 23,82,000 Shares (P.Y. 22,29,900 shares) of Rs. 50/- each	1,191.00	1,114.95
Amount Called up :		
i) 26,700,319 Equity Shares (P.Y. 28,433,047) of Rs. 50/- each	13,350.16	14,216.52
ii) Perpetual Non cumulative Preference Shares (PNCPS) 23,82,000 Shares (P.Y. 22,29,900 shares) of Rs. 50/- each	1,191.00	1,114.95
Of the above held by :		
a) Individuals	11,607.40	12,723.38
b) Co-operative Institutions	--	--
c) Others	1,742.76	1,493.15
TOTAL	14,541.16	15,331.47



दि. ३१ मार्च २०२४ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2024

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2024	As at 31/03/2023
SCHEDULE - 2 - RESERVE FUND & OTHER RESERVES		
i) Statutory Reserve	14,761.81	14,153.53
ii) Bad and Doubtful Debts Reserves	1,566.27	2,136.26
iii) Investment Depreciation Reserve	11,410.70	7,070.70
iv) Other Funds and Reserves		
a) General Free Reserve	380.81	299.11
b) Reserve for Contingency	1,118.00	878.00
c) Capital Reserve	721.36	721.36
d) Contingent Provision for Standard Assets	830.32	730.32
e) Provision for Diminution in fair value of Restructured A/c	16.00	16.00
f) Revaluation Reserves	5,775.19	6,111.43
g) Investment Fluctuation Reserve	1,442.83	522.09
h) Members Welfare Fund	176.50	176.50
i) Provision for fraud cyber attack	151.97	151.97
j) Provision for Subsidiary Ledgers	7.12	57.12
k) Provision for Restructure of SME Accounts	145.79	318.83
l) Provision for Reported Frauds	52.53	25.82
m) Provision for Restructure NON SME Accounts	85.78	141.57
n) Provision for Special Reserve U/s 36 (1) (viii)	81.00	--
TOTAL	38,723.98	33,510.62



दि. ३१ मार्च २०२४ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2024

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2024	As at 31/03/2023
SCHEDULE - 3 - DEPOSITS AND OTHER ACCOUNTS		
I) Fixed Deposits		
i) Individuals	2,03,323.57	1,96,703.83
ii) Central Co-operative Banks	--	--
iii) Other Societies	23,591.10	15,829.15
Total	2,26,914.67	2,12,532.98
II) Savings Bank Deposit		
i) Individuals	1,20,976.77	1,26,848.25
ii) Central Co-operative Banks	--	--
iii) Other Societies	7,786.99	7,803.55
Total	1,28,763.76	1,34,651.80
III) Current Deposit		
i) Individuals	23,765.14	25,652.91
ii) Central Co-operative Banks	--	--
iii) Other Societies	327.69	362.59
Total	24,092.83	26,015.50
IV) Matured Deposits	2,085.56	2,462.43
TOTAL (I+II+III+IV)	3,81,856.81	3,75,662.71

दि. 31 मार्च 2024 अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2024

AMOUNT IN LAKHS

SCHEDULE	AMOUNT IN LAKHS	
	As at 31/03/2024	As at 31/03/2023
SCHEDULE - 4 - BORROWINGS		
i) From the Reserve Bank of India / State / Central Co-op. Bank	--	--
a) Short Term Loans, Cash Credit and Overdrafts of which secured against,		
A) Government and other approved securities		
B) Other tangible securities		
b) Medium Term Loans of which secured against	--	--
A) Government and other approved securities		
B) Other tangible securities		
c) Long Term Loans of which secured against	--	--
A) Government and other approved securities		
B) Other tangible securities		
ii) From the State Bank of India	--	--
iii) From the State Government	--	--
iv) Loans from Other sources	--	--
a) Long Term Subordinate Bonds	257.55	4,500.00
b) TREPS Borrowings	30,967.02	19,988.66
c) Borrowings from Banks	12,900.00	--
Total	44,124.57	24,488.66

SCHEDULE - 5 - OTHER LIABILITIES		
i) Bills Payable	--	--
ii) Unclaimed Dividends	138.72	120.59
iii) Bonus & Ex-gratia	337.54	403.11
iv) Pay orders issued	361.66	630.48
v) Provisions for Income Tax	814.54	132.00
vi) Interest / Commission received in advance	103.10	73.38
vii) Leave Encashment	156.58	89.93
viii) Sundries	2,060.90	2,272.24
ix) Securities Sold under Repo Account	31,000.00	20,000.00
x) Gratuity	186.77	22.51
Total	35,159.82	23,744.24

दि. ३१ मार्च २०२४ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2024

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2024	As at 31/03/2023
SCHEDULE - 6 - CASH		
i) Cash in Hand	2,906.27	3,851.16
ii) Balances with Reserve Bank of India	20,093.73	19,527.71
iii) Balances with State Bank of India & its Subsidiaries	512.58	9.83
iv) Balances with State Co-operative Banks	2.59	2.50
v) Balances with District Central Co-operative Bank Ltd.	4.66	33.28
Total	23,519.83	23,424.49
SCHEDULE - 7 - BALANCES WITH OTHER BANKS		
i) Current Deposits		
a) Current Deposits with Private, Nationalised and Cooperative Banks	3,656.45	3,043.69
b) Current Deposits with Banks abroad	--	--
ii) Saving Bank Deposits	--	--
iii) Fixed Deposits	50,600.32	58,601.08
Total	54,256.77	61,644.76
SCHEDULE - 8 - INVESTMENTS		
i) In central & State Government Securities (at book value)	1,33,224.36	1,19,571.39
Face value = 1,32,288.30 Lakhs Market Value = 1,30,370.82 Lakhs		
ii) Shares in Co-operative Institutions	--	--
iii) Other Approved Securities	--	--
iv) Shares	15.84	15.84
v) Bonds of P.S.U.	500.00	500.00
Face value = 500.00 Lakhs Market Value = 472.58 Lakhs		
vi) Others		
1) Certificate of Deposits	--	--
2) Commercial Paper	--	--
3) Non SLR Bond	2,038.55	2,068.14
Face Value = 2,040.64 Lakhs Market Value = 1,438.84 Lakhs	--	--
4) Security Receipts	12,538.68	13,308.50
(FV=Rs.12,538.68 Lakhs MV=15,649.08 Lakhs)		
TOTAL	1,48,317.43	1,35,463.88

दि. ३१ मार्च २०२४ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2024

SCHEDULES	AMOUNT IN LAKHS	
	As at 31/03/2024	As at 31/03/2023
SCHEDULE - 9 - ADVANCES		
I) Short Term Loans, Cash Credits, Overdraft, Bills Discounted of which, secured against	1,03,999.94	80,303.88
a) Govt. & Other approved securities		
b) Other Tangible securities	1,02,692.77	78,692.63
c) Unsecured Advances / Surety Loans with or without collateral securities	1,307.18	1,611.25
Of the Short Term advances, amount due from individuals Rs. 25,820.353 Lakhs (P.Y. = Rs.11,983.33 Lakhs)		
Of the Short Term advances amount Overdue Rs.7,117.71 Lakhs (P.Y. = Rs.5,454.87 Lakhs)		
Considered Bad & Doubtful of recovery Rs.2,336.67 Lakhs (P.Y.= Rs. 3,143.05 Lakhs)		
II) Medium Term Loans of which, secured against	14,990.19	16,523.54
a) Govt. & Other approved securities		
b) Other Tangible securities	12,571.66	13,330.03
c) Unsecured Advances / Surety Loans with or without collateral securities	2,418.53	3,193.51
Of the Medium Term advances, amount due from individuals Rs.7,141.54 Lakhs (P.Y. = Rs. 7,885.21 Lakhs)		
Of the Medium Term advances amount Overdue Rs.100.92 Lakhs (P.Y. = Rs. 143.22 Lakhs)		
Considered Bad & Doubtful of recovery Rs.158.71 Lakhs (P.Y.=Rs.225.80 Lakhs)		
III) Long Term Loans of which, secured against	1,13,740.38	1,10,785.92
a) Govt. & Other approved securities		
b) Other Tangible securities	1,11,231.14	1,08,853.13
c) Unsecured Advances / Surety Loans with or without collateral securities	2,509.25	1,932.80
Of the Long Term advances, amount due from individuals Rs. 88,703.40 Lakhs (P.Y. = Rs.77,080.23 Lakhs)		
Of the Long Term advances amount Overdue Rs.486.69 Lakhs (P.Y. = Rs. 486.53 Lakhs)		
Considered Bad & Doubtful of recovery (Fully provided for) Rs.2,521.71 Lakhs (P.Y.= Rs.2,765.76 Lakhs)		
Total	2,32,730.52	2,07,613.33



दि. 31 मार्च 2024 अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2024

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2024	As at 31/03/2023
SCHEDULE - 10 - INTEREST RECEIVABLE		
i) On Investment	4,133.54	3,751.30
ii) NPA Advances	1,330.83	1,211.33
Total	5,464.37	4,962.62
SCHEDULE - 11 - PREMISES		
GROSS BLOCK		
Opening Balance	10,610.39	9,336.55
Additions during the year	404.93	1,273.84
Deductions during the year	513.16	--
Closing Balance	10,502.15	10,610.39
ACCUMULATED DEPRECIATION		
Opening Balance	1,178.61	1,026.89
Additions during the year	154.20	151.73
Deductions during the year	--	--
Closing Balance	1,332.81	1,178.61
NET BLOCK (A)	9,169.34	9,431.77
SCHEDULE - 12 - FURNITURE & FIXTURES		
GROSS BLOCK		
Opening Balance	3,023.31	2,629.22
Additions during the year	1,315.93	439.42
Deductions during the year	35.99	45.33
Closing Balance	4,303.25	3,023.31
ACCUMULATED DEPRECIATION		
Opening Balance	1,584.14	1,465.53
Additions during the year	259.71	135.92
Deductions during the year	--	17.31
Closing Balance	1,843.85	1,584.14
NET BLOCK (B)	2,459.40	1,439.17

दि. ३१ मार्च २०२४ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2024

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2024	As at 31/03/2023
SCHEDULE - 13 - OTHER FIXED ASSETS		
GROSS BLOCK		
Opening Balance	5,271.11	4,863.04
Additions during the year	1,383.13	452.24
Deductions during the year	24.37	44.16
Closing Balance	6,629.86	5,271.11
ACCUMULATED DEPRECIATION		
Opening Balance	4,374.22	4,020.35
Additions during the year	737.33	388.83
Deductions during the year	--	34.97
Closing Balance	5,111.54	4,374.22
NET BLOCK (C)	1,518.32	896.89
VI) CAPITAL WORK IN PROGRESS (D)	401.38	1,164.16
TOTAL (A+B+C+D)	1,919.70	2,061.05
SCHEDULE - 14 - OTHER ASSETS		
i) Stock of Stationery	9.99	11.77
ii) Deposits with MSEDL	17.38	17.38
iii) Advance Income Tax	1,028.53	1,028.53
iv) Tax deducted / collected at source	484.20	405.50
v) Miscellaneous Assets	1,115.07	888.15
vi) Securities purchased under RBI Repo A/c	31,000.00	20,000.00
vii) Security Deposit for Premises	452.37	472.45
viii) Margin (cash) with CCIL	77.00	77.00
ix) Margin (cash) with settlement Guarantee Fund	40.06	40.06
x) Sundry Debtors	4.60	20.06
TOTAL	34,229.20	22,960.61



Cash Flow Statement for The Year Ended 31st March 2024

(₹ in Lakhs)

CASH FLOW FROM OPERATING ACTIVITIES	31/03/2024		31/03/2023	
Net Profit as per Profit & Loss Account	2,393.43		2,272.11	
Add: Adjustment for				
Depreciation on Assets	1,151.24		676.48	
Loss on sale of Asset	40.26		25.30	
Amortisation of Investment	348.11		361.73	
Loss on Shifting of SLR Securities	124.67		209.44	
Provisions charged / written back to P&L A/c	5,949.64		8,325.00	
Interest on borrowing	90.70	7,704.62	668.27	10,266.23
	10,098.05		12,538.34	
Less : Adjustment For				
Profit on sale of Assets	2.68		11.36	
Gratuity & Leave Encashment	(383.54)		(196.83)	
Deferred Tax (Net)	(191.70)	(572.56)	(929.13)	(1,114.59)
	10,670.61		13,652.93	
Other Adjustment for Assets / Liabilities				
Movement in Deposits	7,521.63		(18,649.94)	
Movement in Other Liabilities	(821.68)		(507.77)	
Movement in Investments (other than HTM)	(10,597.37)		(11,720.85)	
Movement in Advances	(26,621.18)		(24,914.44)	
Movement in Other Assets & Expenses	(308.48)		(112.90)	
Movement in Non Banking Assets	6.00		33.68	
Movement in TREPS borrowing	10,978.37	(19,842.71)	19,988.66	(35,883.56)
Cash generated from Operating Activities (A)	(9,172.10)		(22,230.63)	
Less : Income Tax paid	--		-	
Net Cash generated from Operating Activities (A)	(9,172.10)		(22,230.63)	

Cash Flow Statement for The Year Ended 31st March 2024

(₹ in Lakhs)

CASH FLOW FROM INVESTING ACTIVITIES	31/03/2024	31/03/2023
Purchase of Property, Plant & Equipment	(2,082.60)	(2,124.45)
Sale Proceeds of Property, Plant & Equipment	22.78	37.13
Movement in HTM Securities	4,889.56	5,054.04
Net Cash generated from Investing Activities (B)	2,829.75	2,966.72
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from share capital	(866.36)	(75.63)
Proceeds from Perpetual Non Cumulative Preference Share	76.05	220.35
Net Proceeds / (Repayment) from Borrowings	8,657.55	(5,469.90)
Interest on Borrowing paid	(90.70)	(668.27)
Cash from Entrance / Nominal Membership fees etc.	9.29	11.68
Dividend paid	(235.36)	(25.44)
Net Cash generated from Financing Activities (C)	(7,550.46)	(6,007.21)
Net increase / (Decrease) in cash & cash equivalents (A+B+C)	1,208.11	(25,271.11)
Cash & Cash equivalents at the beginning of the year (as given below) (i)	29,968.17	55,239.29
Cash & Cash equivalents at the end of the year (as given below) (ii)	31,176.28	29,968.17
Net Increase / (Decrease) in Cash & Cash equivalents (ii - i)	1,208.11	(25,271.11)
Cash & Cash Equivalents		
Cash	2,906.27	3,851.16
Balance with other banks	24,270.01	22,617.01
Money at call and short notice	4,000.00	3,500.00
	31,176.28	29,968.17

Note : The above Cash Flow has been prepared in accordance with AS - 3 issued by the ICAI.

INDEPENDENT AUDITORS' REPORT

To,
The Members,
Dombivli Nagari Sahakari Bank Ltd,
(Multi State Scheduled Bank)

Report of Financial Statements

Qualified Opinion

We have audited the accompanying Financial Statements of Dombivli Nagari Sahakari Bank Limited ("the Bank"), which comprise the Balance Sheet as at March 31, 2024, the Profit and Loss Account, the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information (the "financial statements").

In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements give the information required by the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, the Multi State Co-operative Societies Act, 2002, as amended, the Multi State Co-operative Societies Rules, 2002 made there under, the guidelines issued by the Reserve Bank of India ("RBI") 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 :

- in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2024;
- in the case of the Profit and Loss Account, of the profit for the year ended on that date; and

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

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("the SAs") issued by the Institute of Chartered Accountants of India ("the ICAI"). Our responsibilities under those SAs 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 the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Multi-State Co-operative Societies Act, 2002, as amended, and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI.

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

Other Matter

The financial statements of the Bank for the year ended March 31, 2023, were audited by us in which we had expressed a modified opinion on those statements vide our report dated June 30, 2023, in respect of contravention of Master Circular issued by the Reserve Bank of India on Investment by Primary (Urban) Co-operative Banks no.

INDEPENDENT AUDITORS' REPORT

RBI/2022-23/05 DOR.MRG.REC.10/21.04.141/2022-23 dated 1st April 2022, by the Bank.

We draw your attention to Note No. D (ix) (g). In our opinion and to the best of our information and according to the explanations given to us, the Bank has taken necessary steps during the year to dispose off all tradeable scrips to ensure compliance with the aforementioned Master Circular.

Information Other than the Financial Statements and Auditors' Report Thereon

The Bank's management and Board of Directors are responsible for the preparation of other information. The other information comprises the information included in the Bank's Annual Report including other explanatory information but does not include financial statements and our auditors' report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

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 Annual Report including other explanatory information, if based on the work we have performed, we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance.

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

The Bank's management and Board of Directors are 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 the ICAI, the provisions of the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2002, as amended, the Multi State Co-operative Societies Rules, 2002 made there under, the guidelines issued by the RBI and the Central Registrar of Cooperative Societies. 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.

INDEPENDENT AUDITORS' REPORT

The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

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 auditors' 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 judgement and maintain professional scepticism throughout the audit. We also :

- i. 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.
- ii. 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.

- iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- iv. 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 auditors' 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 auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- v. 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

INDEPENDENT AUDITORS' REPORT

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.

Report on Other Legal & Regulatory Requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.
2. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, 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. As required by Section 30(3) of The Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank;
3. As required by Rule 27(3) of the Multi State Cooperative Societies Rules, 2002, as per the information and explanations given to us and based on our examination of books of accounts and other records, we report as under on the matters specified in clause (a) to (f) of the said Rule:
 - a. During the course of our audit, we have generally 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 material and significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India. Further, the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development. Therefore, our comments regarding transactions contrary to the guidelines issued by the said Bank are not called for.
- d. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
- e. The Accounting Standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;
- 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.

INDEPENDENT AUDITORS' REPORT

c. Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery and reported in terms of clause (c) of Rule 27(3) of the Multi State Co-operative Societies Rules, 2002 are detailed below (Advances and investments categorized as doubtful and loss assets as per prudential norms laid down by the Reserve Bank of India are considered as doubtful of recovery):

Category	Principal Outstanding as at March 31, 2024 (₹ In Crores)
Doubtful Assets	19.76
Loss Assets	NIL
Non Performing Investment	5.00

d. As per the information provided to us and to the best of our knowledge, the Bank has disbursed fund based facility to relative of a Director of Rs. 0.018 Crores as stated in Note – D (ix) (i) of “Notes forming part of financial statements”.

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, except non-compliance of:

i. Para 3.3 of circular no. DoR.CRE.REC. 71/07.10.002/2023-24 dated January 16, 2024 – “Master Circular- Exposure Norms and

Statutory / Other Restrictions – UCBs”, as stated in Note No. D (ix) (h) of “Notes forming part of financial statements”.

ii. Para 19.1(d) of Master Direction – Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Primary (Urban) Co-operative Banks) Directions, 2023 dated April 1, 2023, regarding shortfall in appropriation to Investment Fluctuation Reserve, as stated in Note No. D (iii) (b) of “Notes forming part of financial statements”.

Since the Bank has neither accepted \ deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding violations of guidelines issued by the said Bank are not called for.

e. To the best of our knowledge, no other matters have been specified by The Central Registrar of Co-operative Societies, which require reporting under this Rule.

For P G BHAGWAT LLP
Chartered Accountants
FRN: 101118W/W100682

Shriniwas Shreeram Gadgil
Partner
Membership No. 120570
 Place : Dombivli
 Date : 17th May 2024
 UDIN : 24120570BKCEZH4017

A. SIGNIFICANT ACCOUNTING POLICIES

1. Overview :

The Dombivli Nagari Sahakari Bank Ltd. ("the bank") was established on 4th July 1970. The bank is a multi-state scheduled co-operative bank having 64 branches in the state of Maharashtra as on 31st March, 2024.

2. Basis of 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, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accounts of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 as amended (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.

3. Use of Estimates :

The preparation of financial statements requires the management to make estimates and assumptions that affect the reported amount of assets, liabilities, expenses, income and disclosure of contingent liabilities as at the date of the financial statements. Although these estimates are based on management's best knowledge of current events and actions, actual results could differ from estimates. Differences between the actual results and estimated are recognised in the year in which the results are known /materialised. Any revision to accounting estimates is recognized prospectively.

4. Advances and Provisioning:

- The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non- Performing Advances has been arrived 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.
- Unrealized interest on non-performing advances is shown under 'Overdue Interest Reserve' and as 'Interest Receivable' on liability side and asset side respectively as per RBI Directives.
- 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 following categories of standard assets as per RBI guidelines, as under:

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

- d) For restructured accounts, provision is made in accordance with RBI guidelines which require diminution in the fair value of assets to be provided for at the time of restructuring and at each Balance Sheet date thereafter. In respect of accounts restructured pursuant to the impact of COVID-19, provisions have been made as stipulated under the extant RBI guidelines on the subject.
- e) Amount recovered against bad debts written-off in earlier years and provisions no longer considered necessary in the context of the current status of the borrowers, are recognized as income in the Profit and Loss account in the year of recovery.

5. Cash Flow Statements (AS 3)

For the purpose of preparation of Cash Flow Statement, Cash and Cash Equivalents include highly liquid short term investments for short period in form of Cash, balances held in current accounts with other Banks (including Term Deposits maturing within 3 months) and Money at Call & Short Notice, in accordance with AS 3 issued by the ICAI.

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

The financial statements prepared represent the ordinary activities undertaken by the Bank as part of its business. The Bank recognises an income or expense as an Extraordinary item which is distinct from its ordinary activities of the enterprise and, therefore, are not expected to recur frequently or regularly.

The Bank recognises any income or expense which relates to a period prior to the reporting financial year as a prior period item.

7. Revenue Recognition (AS – 9)

- a) Income from Advances :- Interest on advances and other income is recognized on accrual basis except in the case of non performing assets where it is recognized to the extent of realization as per the prudential norms of the RBI. In case of advances with Recovery Department of the Bank, the recoveries in the accounts are first appropriated towards principal outstanding and then towards interest income.
- b) Income from Investments:- Interest income from the investments is recognized on a time proportion basis considering the face value of investment and the rate applicable. Discount on T-Bills and other discounted instruments are recognized on as straight line basis over the period of maturity. Trading Profits/Losses on securities are recognized on a trade – date basis.

- c) Commission on sale of the life insurance and mutual fund products by the Bank is recognized as and when the products are sold.
- d) Dividends received from shares of co-operative societies and mutual funds are recognized as income in the year in which it is received.
- e) All other Income is recognized on accrual basis unless specified otherwise. Commissions on LC/ guarantee attributable to the cut-off date is recognized as income based on day-wise calculations. Locker Rent has been accounted on receipt basis, to the extent income accrued and due.

8. Property, Plant & Equipment (AS 10):

- a) Property, Plant and Equipment (PPE) other than premises of the Bank are stated in Balance Sheet at historical cost less accumulated depreciation and impairment loss, if any and except wherever revalued. Cost comprises the purchase price including purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for 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) Premises are carried at revalued amounts less any accumulated depreciation thereon. The surplus on revaluation is reflected under Revaluation Reserve in the Balance Sheet. As per Revised AS -10 in respect of revalued assets, the additional depreciation consequent to revaluation is charged to Profit & Loss Account and same amount is transferred from Revaluation Reserve to General Reserve.
- c) Depreciation on assets including assets at rented premises (other than computers) is provided on written value value (WDV) at the following rates:-

Sr. No.	Description of Assets	Depreciation Rate
1	Premises	2.5%
2	Furniture and fixtures	10%
3	Motor Vehicles	20%
4	Plant & Machinery including ATM, UPS & Batteries	25%

- d) Depreciation on assets acquired prior to 1st October is provided for the whole year otherwise the same are depreciated at 50% of the normal rates.
- e) No Depreciation is provided on assets sold during the year.
- f) Depreciation on Computers is provided as per straight line method (SLM) at the rate of 33.33% as prescribed by RBI.
- g) Depreciation is not provided on the freehold land. Leasehold land is amortized over the period of the lease.
- h) The cost of assets not put to use before such date are disclosed under "Capital work in progress".



- i) Profit or loss on sale / disposal of assets is recognized in the year in which the sale / disposal takes place.
- j) Asset individually costing less than Rs. 5000 or having life cycle less than 2 years are not capitalized but charged to the Profit & Loss account in the year of purchase.
- k) Impairment: - The carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. An impairment loss is recognized wherever the carrying amount of an asset exceed its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use.

9. Investments (AS-13):-

- a) Investments are classified into "Held for Trading" (HFT), "Available for Sale" (AFS), and "Held to Maturity" (HTM) categories in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Primary (Urban) Co-operative Banks.
- b) For the purpose of disclosure in the Balance Sheet, Investments have been classified under following groups as – Government Securities, Other approved Securities, Shares, Bonds of PSU and Others (including Security Receipts).
- c) Broken period interest on investment is treated as a revenue item. Brokerage, commission, stamp duty etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- d) Investments under HTM category are carried at acquisition cost. The premium paid, if any, on the investments under this category is amortized on pro rata basis over the remaining period of maturity.
- e) Transfers from / to HTM category are done once in a 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.
- f) Investments under 'HFT' and 'AFS' are marked to market on the basis of guidelines issued by RBI. The securities are valued scrip-wise and depreciation / appreciation are aggregated for each category. The resultant net depreciation, if any, in each category is recognized in the Profit and Loss account, while the net appreciation, if any, is ignored.
- g) For the purpose of valuation, Market value in the case of Government securities, is determined as per price list issued by RBI or price periodically declared by the Financial Benchmark India Pvt. Ltd. (FBIL). Market Value of the other approved securities is determined on the basis of the 'Yield to Maturity' indicated by Primary Dealers Association of India (PDAI) / Fixed Income and Money Market Derivatives Association of India (FIMMDA), and Financial Benchmark India Pvt. Ltd. (FBIL). Treasury Bills, commercial papers and certificates of deposit being discounted instruments are valued at carrying cost.

- h) Profit on sale of investments in HTM category is credited to Profit and Loss Account and thereafter appropriated to the Capital Reserve Account at the year/period end. Loss on sale is recognized in the Profit and Loss Account. Profit or Loss on sale of Investments under AFS and HFT categories are recognized in the Profit & Loss Account.
- i) 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 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. Balance under Repo account, TREPS and LAF is reported under Borrowings. Lending under Reverse Repo, LAF & TREPS is shown under Money at call and short notice.

10. Accounting for Amalgamation / Merger (AS 14)

Accounting for Amalgamation in case of amalgamated Banks with the Bank is carried out as per the scheme approved by the RBI, from time to time in consonance with AS 14 'Accounting for Amalgamation' issued by ICAI.

11. Employee Benefits (AS 15) (Revised):

a) Provident Fund

It is a defined contribution scheme. 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 Government Provident Fund. The Bank has no liability for future Provident Fund benefits other than its annual contribution and recognizes such contributions as an expense to Profit and Loss Account in the period in which employee renders the related service.

b) Gratuity

The Bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefits under these plans is determined on the basis of actuarial valuation at each year-end. The Bank has obtained a Unit Linked insurance policy from HDFC, Kotak and maintain fund under trust deed with Life Insurance Corporation of India (LIC) for gratuity payment to employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid/provided for and recognized as expense in the Profit and Loss Account.

c) Compensated Absences

Encashment of accumulated leaves is defined benefit plan. The bank measures 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. Such compensated absences are provided for based actuarial valuation at the year end. The bank has obtained a Unit linked insurance policy from HDFC and Kotak for encashment of absences of employees. The shortfall, if any, between the present value of the benefit obligation and the fair value of

plan assets as on 31st March is paid/provided for and recognized as expense in the Profit and Loss Account.

- d) Ex-Gratia is appropriated out of net profit in accordance with the Multi – State Cooperative Societies Act, 2002.

12. Segment Reporting (AS 17) :

- a) The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- b) Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- c) Deposits, interest paid/payable on deposits, borrowings and interest paid/payable on borrowings are allocated in the ratio average advances in the segments Treasury, Corporate/Wholesale Banking, Retail Banking and other banking operations, respectively.
- d) Unallocated expenses include general corporate income and expenses items which are not allocated to any business segment.
- e) Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.

13. Lease Payment (AS 19)

Operating lease payments are recognized as an expense in the Profit & Loss Account over the lease term in accordance with the AS 19 'Leases', issued by ICAI. In the opinion of the Bank, the leave and license agreements entered into by the Bank for the use of premises for its banking business are cancellable.

14. Earnings Per Share (AS 20)

- a) Basic and diluted Earnings per Share is computed in accordance with AS 20. Basic Earnings per Share is computed by dividing the net profit after tax by the weighted average number of equity shares outstanding during the year.
- b) Diluted Earnings per Share reflect the potential dilution that could occur if the securities or other contracts to issue equity shares were exercised or converted during the period. Diluted Earnings per Share is computed by dividing the net profit after tax by the sum of the weighted average number of equity shares and dilutive potential equity shares outstanding at the year end.

15. Reserve Fund and other reserves

- a) Entrance fees and Nominal membership fees are transferred to Statutory Reserve Fund in year in which the same is collected.
- b) Dividends remaining unclaimed for 3 years are transferred to Statutory Reserve Fund.

16. Taxes on Income (AS 22)

- Tax expense comprises of current and deferred tax.
- Current tax is the amount of Income tax determined to be payable in respect of taxable income for a period calculated in accordance with the provisions of the Income Tax Act, 1961, rules framed there under and the Income Computation and Disclosure Standards (ICDS) Deferred tax reflects impact of timing differences between the accounting income and taxable income for the year and is accounted for using the currently enacted tax rates and laws as at the balance sheet date. Deferred tax assets arising from timing differences are recognized to the extent there is reasonable certainty that these would be realized in future and are reviewed for the appropriateness of their respective carrying values at each balance sheet date..
- Current tax is debited to the Profit and Loss Account. The impact of changes in DTA and DTL is recognized in the Profit and Loss Account.
- Deferred tax assets in case of unabsorbed losses are recognized only if there is virtual certainty that such deferred tax asset can be realized against future taxable income.
- Deferred Tax Assets are reassessed at each reporting date, based upon management's judgement as to whether the realisation is reasonably certain.

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

In conformity with AS 29 on Provisions, Contingent Liabilities, the Bank recognizes provisions only when it has a present obligation as a result of a past event where it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, in respect of which a reliable estimate of the amount of the obligation can be made. Provisions are not discounted to their present value and are determined based in the best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance sheet date and adjusted to reflect the current best estimates.

When there is a possible and present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent Assets are not recognized in financial statements. However, contingent assets are assessed continually.

As per our report of even date
For P G Bhagwat LLP
Chartered Accountants
Firm Regn No: 101118W/W100682

For Dombivli Nagari Sahakari Bank Limited

CA. Shrinivas S. Gadgil
Partner
M.No:120570

R. S. Singh
CEO
& General Manager

A. A. Marathe
Director

N. S. Kulkarni
Vice Chairperson

G. V. Dhargalkar
Chairman

Place : Dombivli
Date : 17/05/2024

B. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31st MARCH, 2024

I. Payments to Micro, Small, Medium Enterprises (MSME) registered suppliers, as per information available with the Bank, have been made within the timeline specified in Micro, Small, Medium Enterprises Development Act, 2006

II. PRIOR PERIOD ITEMS

There are no items of material significance in the prior period account requiring disclosure

III. PROPERTY, PLANT & EQUIPMENT (FIXED ASSET) (AS 10)

- a) The Bank has accounted and made disclosure of gross and net block of Property, Plant & Equipment and depreciation in accordance with AS 10 issued by the ICAI.
- b) During the year the Bank revalued its owned premises. Subsequent to such revaluation, the Revaluation Reserve decreased to Rs.5,775.19 Lakhs (Previous Year: Rs.6,111.43 Lakhs). Amortization of 81.69 Lakhs (Previous Year: 96.95 Lakhs) on account of revaluation of ownership premises has been provided during the year and an equivalent amount is debited to Revaluation Reserve

IV. EMPLOYEE BENEFITS

i. Defined Contribution Schemes

Bank's employees are covered by Provident Fund to which the Bank makes a defined contribution measured as a fixed percentage of basic salary & variable Dearness Allowances. During the year an amount of Rs. 310.77 Lakhs (P.Y. Rs.306.35 Lakhs) has been charged to Profit and Loss account and deposited with the Commissioner of Provident Fund, Thane towards provident and family pension funds. It is included in Salaries Allowances Provident Fund Gratuity as debited to Profit and Loss Account.

ii. Defined Benefit Schemes Gratuity Fund & Leave encashment.

The Bank makes contributions for the gratuity liability of the employees, to the Dombivli Nagari Sahakari Bank Employees Group Gratuity Trust.

The said Group Gratuity Scheme funds are invested in LIC, HDFC Life & Kotak Life Insurance Limited.

Employees of the Bank are entitled to accumulate their earned/ privilege leave upto a maximum of 240 days and sick leave upto a maximum of 180 days. A maximum of 30 days privilege leave is eligible for encashment in each year and for sick leave 50% of the balance Sick Leave days in full pay is eligible for encashment at the time of superannuation.

The Bank has carried out actuarial valuation of these benefits using the Projected Unit Credit Method as required by RBI and by the Accounting Standard 15 issued by the ICAI.

The following table sets out the status of the defined benefit schemes and the amounts recognised in the Bank's financial statements as at March 31, 2024 based on the actuarial valuation report obtained by the bank as required under AS-15(R) and the Guidance Note issued by the Institute of Actuaries of India.



	Gratuity As at March 31, 2024 (₹ in Lakhs)	Gratuity As at March 31, 2023 (₹ in Lakhs)	Leave Encashment As at March 31, 2024 (₹ in Lakhs)	Leave Encashment As at March 31, 2023 (₹ in Lakhs)
a) Change in Defined Benefit Obligations:				
Projected benefit obligation, beginning of the year (April 1, 2023)	2,490.17	2,578.91	1,235.37	1,239.13
Interest cost	184.52	184.39	91.54	88.60
Service Cost	107.70	120.50	90.84	82.64
(Benefits Paid)	(338.48)	(233.09)	(255.14)	(215.58)
Actuarial (gain) / loss	118.02	(160.54)	131.89	(49.34)
Projected benefit / obligation, end of the year	2,561.93	2,490.17	1,294.52	1,145.45
b) Change in Fair Value of Plan Assets :				
Fair value of plan assets, beginning of the year (April, 1, 2023)	2,467.65	2,167.21	1,185.63	1,359.72
Expected return on plan assets	182.85	154.96	87.85	97.22
Employer's contributions	22.51	415.67	89.92	--
Benefits paid	(338.48)	(233.09)	(255.14)	(215.58)
Actuarial gain / (loss)	40.62	(37.09)	29.66	(55.73)
Fair value of plan assets at the end of the year	2,375.16	2,467.66	1,137.94	1,185.64
c) Amount Recognized in the Balance Sheet				
Present value of benefit / obligation at March 31, 2024	(2,561.93)	(2,490.17)	(1,294.52)	(1,145.45)
Fair Value of Plan assets at March 31, 2024	2,375.16	2,467.66	1,137.94	1,185.64
Surplus / (Deficit) recognized in the Balance Sheet	(186.77)	22.51	(156.58)	40.19
d) Net cost for the year ended March 31, 2024				
Service cost	107.70	120.50	90.84	82.64
Interest cost	1.67	29.44	3.69	(8.62)
Net Actuarial (gain) / loss	77.40	(123.45)	102.24	6.39
Net cost	186.77	26.49	196.77	80.40
e) Balance Sheet Reconciliation				
Opening Net Liability	22.51	411.17	49.74	(120.59)
Expenses as above	186.77	26.49	196.77	80.40
(Employer's Contribution)	(22.51)	(415.67)	(89.92)	--
Net Liability / (Asset) recognized in Balance Sheet	186.77	22.51	156.58	(40.19)
f) Category of Assets as at March 31, 2024				
Insurer Managed Funds	2,375.16	2,467.66	1,137.94	1,185.64
Others	NIL	NIL	NIL	NIL
Total	2,375.16	2,467.66	1,137.94	1,185.64
g) Assumptions used in accounting :				
Discount rate	7.22%	7.41%	7.22%	7.41%
Rate of Return on plan assets	7.22%	7.41%	7.22%	7.41%
Salary escalation rate	4.00%	4.00%	4.00%	4.00%
Attrition Rate	7.71%	7.35%	7.71%	7.35%
Mortality Table	Indian Assured Lives Mortality (2012-14)	Indian Assured Lives Mortality (2012-14)	Indian Assured Lives Mortality (2012-14)	Indian Assured Lives Mortality (2012-14)
h) Other Details :				
No. of members	715	712	715	712
Salary p.m.	296.33	283.31	296.33	283.31
Retirement Age	58 Years & 70 Years	58 Years	58 Years & 70 Years	58 Years

The expected return on plan assets is determined considering several applicable factors mainly the composition of the plan assets held, assessed risk of assets management, historical results of the return on plan assets and the policy for plan assets management.

Opening balance of current year Leave encashment includes sick leave obligations and fund investment also.

C. I. SEGMENT REPORTING (AS-17)

- i. The bank is catering mainly to the needs of Indian customers operates as a single unit in India-Maharashtra. Hence separate information regarding geographical segment is not given.
- ii. Business segments are classified as under:
 - a) Treasury includes all investment portfolio and profit/loss on sale of investments. 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) Corporate (including large advances) Banking
 - c) Retail Banking
 - d) Other Banking Operations include all other operations not covered under Treasury, Retail banking & corporate banking
- iii. The above segments are reported considering the nature of products / services and their attributable risks/returns, overall organizational structure and the internal management reporting system of the Bank.



Business Segment	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Particular										
Revenue	12,624.39	13,194.38	11,483.47	10,626.69	13,417.90	13,985.75	908.64	828.31	38434.40	38,635.13
Expenses	12,055.37	14,176.53	10,578.44	9,864.88	11,785.19	10,670.02	565.73	590.47	34,984.73	35,301.90
Unallocated Expenses									50.00	--
Operating Profit									3,399.67	3,333.23
Income Taxes									1,006.24	1,061.12
Extraordinary Profit / Loss										
Net Profit									2,393.43	2,272.11

Business Segment	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
Particular										
Other Information										
Segment Assets	2,34,380.63	2,17,884.22	1,28,565.78	1,10,100.70	1,48,939.73	1,41,770.85	1,839.31	2,077.99	5,13,725.46	4,71,833.76
Unallocated Assets									7,076.31	5,601.14
Total Assets									5,20,801.77	4,77,434.90
Segment Liabilities	77,991.07	42,454.19	70,648.63	62,477.07	3,36,837.71	3,38,360.62	662.12	697.47	4,86,139.58	4,43,989.35
Unallocated Liabilities									34,662.19	33,445.55
Total Liabilities									5,20,801.77	4,77,434.90

II. RELATED PARTY DISCLOSURES (AS-18)

The Bank has disclosed the necessary information regarding related parties to the extent permissible by the Banking Regulation Act, 1949 by way of loans given to Directors and their relatives.

There are no Related Parties requiring disclosure under Accounting Standard (AS 18) issued by the ICAI other than Key Management Personnel Mr Ramesh Singh General Manager & CEO of the bank for FY 2023-24.

However, in terms of the R.B.I. Circular dated 29.03.2003, CEO & General Manager being a single party covered by this category, no further details need to be disclosed.

III. LEASES (AS 19)

For the Financial Year 2023-24 the bank has paid actual lease rent of Rs 1148.71 Lakhs.

IV. EARNINGS PER SHARE (EPS) (AS-20)

(₹ in Lakhs)

	Year ended March 31, 2024	Year ended March 31, 2023
Net profit considered for EPS calculation (₹ in lakhs)	2,393.43	2,272.11
Weighted average number of equity shares outstanding during the period (Actual)	27,030,726.00	28,346,657.00
EPS (Basic and Diluted) (in Actual Rs.)	8.85	8.02
Face Value per Equity Share	50/-	50/-

V. ACCOUNTING FOR TAXES ON INCOME (AS-22)

i) Deferred Tax Assets/Liabilities

The major components of Deferred Tax Assets/Liabilities (net) arising on account of timing differences between book profit & taxable profit as on 31st March 2024 are as follows:

(₹ in Lakhs)

	For the year ended March 31, 2024	Balance D.T.A. as on March 31, 2024	Balance D.T.A. as on March 31, 2023
Provision of BDDR* (Net)	(194.70)	345.00	539.70
Provision for Standard Asset	35.00	291.00	256.00
Provision for Diminution in fair value of Restructured A/c	0.00	6.00	6.00
GL Prov Restructured of SME	(60.00)	51.00	111.00
GL Prov on Restructured NON SME	(19.00)	31.00	50.00
Depreciation on fixed assets	(50.00)	(73.00)	(23.00)
Carry Forward Loss	--	9.00	9.00
Provision for Gratuity	65.00	65.00	0.00
Provision for Leave Encashment	55.00	55.00	0.00
Provision for Bonus	5.00	5.00	0.00
Total (A)	(163.70)	785.00	948.70
Special Reserve u/s 36(1)(viii)	(28.00)	(28.00)	0.00
Deferred Tax Liabilities (B)	(28.00)	(28.00)	0.00
Total Deferred Tax Asset (Net) (A) + (B)	(191.70)	757.00	948.70

The application of Deferred Tax has resulted in net debit of Rs 191.70 Lakhs to the Profit & Loss account for the year ended 31st March 2024. The closing Deferred tax assets (net) of Rs.757.00 Lakhs has been shown separately in the balance sheet.

ii) Provision of Taxation

(₹ in Lakhs)

	For the year ended March 31, 2024	For the year ended March 31, 2023
Income Tax	814.54	132.00

VI. IMPAIRMENT OF ASSETS (AS-28)

The Bank has ascertained that there is no material impairment of any of its assets & as such no provision under Accounting standard 28 on Impairment of Assets issued by the ICAI is required.

VII. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS 29)

- i) Contingent Liabilities on account of Bank Guarantees and Letters of Credit are as follows:



(₹ in Lakhs)

Particulars	For the year ended March 31, 2024	For the year ended March 31, 2023
Guarantees	4,724.88	5,105.14
Letter of Credits	195.98	223.36
Total	4,920.86	5,328.50

ii) Transfers to Depositor Education and Awareness Fund (DEA Fund)

(₹ in Lakhs)

Sr. No.	Particulars	31.03.2024	31.03.2023
1	Opening balance of amounts transferred to DEA Fund	334.30	279.04
2	Add: Amounts transferred to DEA Fund during the year	59.05	62.30
3	Less : Amounts reimbursed by DEA Fund towards claims	(6.61)	(7.04)
4	Closing balance of amounts transferred to DEA Fund	386.74	334.30

iii) Income Tax disputed demand for AY 2022-23 (FY 2021-22) Rs. 1867.95 Lakhs Assessment order of the same was received on 26/03/2024 and appeal against it was filed during April 2024.

D DISCLOSURES IN TERMS OF RBI GUIDELINES

i. REGULATORY CAPITAL

a) Composition of Regulatory Capital



(₹ in Lakhs)

Sr. No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
i)	Paid up Share Capital & Reserves net of deductions	35,852.21	32,589.80
ii)	Other Tier 1 Capital	–	–
iii)	Tier 1 Capital (i+ii)	35,852.21	32,589.80
iv)	Tier 2 Capital	2,707.20	4,179.05
v)	Total Capital (Tier 1 + Tier 2)	38,559.41	36,768.86
vi)	Total Risk Weighted Assets (RWAs)	2,47,621.42	2,35,657.03
vii)	Paid up Share Capital and Reserves as percentage of RWAs	14.48%	13.83%
viii)	Tier 1 Ratio (Tier 1 Capital as a percentage of RWAs)	14.48%	13.83%
ix)	Tier 2 Ratio (Tier 1 Capital as a percentage of RWAs)	1.09%	1.77%
x)	Capital to Risk weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.57%	15.60%
xi)	Amount of Paid up Capital raised during the year (net of refund)	(866.36)	(75.63)
xii)	Amount of non-equity Tier 1 Capital raised during the period (Perpetual Non-Cumulative Preference Shares)	76.05	220.35
xiii)	Amount of Tier 2 Capital raised during the period (Long Term Deposits)	257.55	NIL

b) Draw Down from Reserves.

There has not been any drawdown from reserves during the year ended 31st March 2024 (Previous Year NIL)



ii. Asset Liability Management as on 31st March 2024

Particulars	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days to 2 months	Over 2 months & to 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Deposits	5,502.80	4,455.80	5,440.61	9,864.12	19,398.30	13,522.94	36,472.36	57,148.04	2,24,559.70	4,590.87	901.27	3,81,856.81
Advances	8,679.00	688.00	623.76	3,695.76	5,326.00	7,681.00	12,152.00	70,514.00	15,159.00	18,446.00	89,766.00	2,32,730.52
Investments (included FDR with other Banks)	--	0.95	44,759.15	6,494.18	5,035.52	1,365.36	12,278.63	15,145.57	13,808.72	18,719.67	81,310.00	1,98,917.75
Borrowing	--	30,967.02	12,900.00	--	--	--	--	--	--	--	257.55	44,124.57
Foreign Currency Assets	--	--	--	--	--	--	--	--	--	--	--	--
Foreign Currency Liabilities	--	--	--	--	--	--	--	--	--	--	--	--

Asset Liability Management as on 31st March 2023

Particulars	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days to 2 months	Over 2 months & to 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Deposits	31,104.20	11,817.94	14,556.84	7,015.29	11,404.92	13,064.26	34,407.51	68,397.71	1,75,366.62	7,586.48	940.94	3,75,662.71
Advances	8,334.65	377.53	697.19	2,572.22	3,261.39	4,044.54	17,390.35	48,428.26	10,438.82	20,109.07	91,959.31	2,07,613.33
Investments (included FDR with other Banks)	2.08	197.00	30,877.56	5,011.30	2,527.16	3,377.00	20,706.18	16,504.33	7,112.90	6,646.67	1,01,102.76	1,94,064.96
Borrowing	--	19,988.66	--	0.00	695.35	2,720.90	1,101.75	--	--	--	--	24,488.66
Foreign Currency Assets	--	--	--	--	--	--	--	--	--	--	--	--
Foreign Currency Liabilities	--	--	--	--	--	--	--	--	--	--	--	--



iii. Investment

a) Composition of Investment Portfolio

(₹ in Lakhs)

Investment in India as at 31st March 2024

	Government Securities	Other Approved Securities	Shares	Debentures and bonds	Subsidiaries and / or Joint Ventures	Other	Total Investments
Held to Maturity							
Gross	88,465.20	--	15.84	--	--	--	88,481.04
Less : Provision for non-performing Investments (NPI)	--	--	14.88	--	--	--	14.88
Net	88,465.20	--	0.96	--	--	--	88,466.16
Available for Sale							
Gross	44,759.15	--	--	2,538.55	--	12,538.68	59,836.38
Less : Provision for depreciation & NPI	192.32	--	--	627.12	--	10,570.59	11,390.13
Net	44,566.83	--	--	1,911.43	--	1,967.99	48,446.25
Held for Trading							
Gross	--	--	--	--	--	--	--
Less : Provision for depreciation & NPI	--	--	--	--	--	--	--
Net	--	--	--	--	--	--	--
Total Investments	1,33,224.35	--	15.84	2,538.55	--	12,538.68	1,48,317.42
Less : Provision for non-performing Investments	--	--	14.88	500.00	--	--	514.88
Less : Provision for depreciation and NPI	192.32	--	--	127.12	--	10,570.69	10,890.13
Net	1,33,032.03	--	0.96	1,911.43	--	1,967.99	1,36,912.41

Investment in India as at 31st March 2023

(₹ in Lakhs)

	Government Securities	Other Approved Securities	Shares	Debentures and bonds	Subsidiaries and / or Joint Ventures	Other	Total Investments
Held to Maturity							
Gross	93,893.23	–	15.84	–	–	–	93,909.07
Less : Provision for non-performing Investments (NPI)	–	–	14.88	–	–	–	14.88
Net	93,893.23	--	0.96	--	--	--	93,894.19
Available for Sale							
Gross	25,678.16			2,568.13	--	13,308.50	41,554.80
Less : Provision for depreciation & NPI	419.92			765.20		5,870.69	7,055.81
Net	25,258.24	–	–	1,802.93	–	7,437.81	34,497.98
Held for Trading							
Gross	–	–	–	–	–	–	–
Less : Provision for depreciation & NPI	–	–	–	–	–	–	–
Net	–	–	–	–	–	–	–
Total Investments	1,19,571.39	–	15.84	2,568.13	–	13,308.50	1,35,463.87
Less : Provision for non-performing Investments	–	–	14.88	500.00	–	–	514.88
Less : Provision for depreciation and NPI	419.92	--	–	265.20	--	5,870.69	6,555.81
Net	1,19,151.47	--	0.96	1,802.93	--	7,437.81	1,28,393.18

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(₹ in Lakhs)

Particulars	31-03-2024	31-03-2023
i) Movement of provisions held towards depreciation of investments		
a) Opening Balance	7,070.69	2,240.00
b) Add : Provisions made during the year	4,700.00	4,989.13
c) Less : Write off / write back excess Provisions during the year	(360.00)	(158.44)
d) Closing Balance	11,410.69	7,070.69
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	522.09	522.09
b) Add : Amount transferred during the year	920.74	0.00
c) Less : Drawdown	0.00	0.00
d) Closing Balance	1,442.83	522.09
Closing Balance in IFR as a percentage of closing balance of Investments in AFS and HFT Category	3.05%	1.85%

Note: - As per Para 19.1(d) of master Direction – Reserve Bank of India (Classification, Valuation and Operation of Investment Portfolio of Primary (Urban) Co-operative Banks) Directions, 2023 dated April 1, 2023. UCB shall maintain minimum IFR of 5% of its investment portfolio with reference to Investments in HFT and AFS categories, which, as at March 31, 2024 for the Bank, comes to Rs.2365.67 Lakhs. The Bank has appropriated Rs. 920.74 Lakhs during the year to IFR, thereby taking the balance of IFR to Rs. 1442.83 Lakhs as at March 31, 2024 and causing thereat shortfall of Rs.922.84 Lakhs as at that date. The Bank intends to meet the limit of aforementioned 5% in next year.

c) Non-SLR Investment Portfolio

i) NON PERFORMING NON-SLR INVESTMENTS

(₹ in Lakhs)

Particulars	31-03-2024	31-03-2023
Opening Balance	514.88	714.88
Additions during the year	NIL	NIL
Reductions during the year	NIL	200.00
Closing Balance	514.88	514.88
Total Provisions held (includes Rs. 14.88 Lakhs for Apex Bank Shares)	514.88	514.88

ii) ISSUER COMPOSITION OF NON-SLR INVESTMENTS (excluding interbank)

fixed deposits and excluding non-slr central govt securities

(₹ in Lakhs)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		31-03-2024	31-03-2023	31-03-2024	31-03-2023	31-03-2024	31-03-2023	31-03-2024	31-03-2023	31-03-2024	31-03-2023
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		31-03-2024	31-03-2023	31-03-2024	31-03-2023	31-03-2024	31-03-2023	31-03-2024	31-03-2023	31-03-2024	31-03-2023
(i)	PSUs	500.00	500.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
(ii)	FIs	2,016.02	2,045.60	NIL	NIL	500.00	500.00	NIL	NIL	NIL	NIL
(iii)	Banks (Bonds)	0.00	0.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
(iv)	Private Corporate	22.53	22.53	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
(v)	Subsidiaries / Joint Ventures	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
(vi)	Others (Certificate of deposit)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
(vii)	Less : Provision held towards depreciation	627.12	765.20	NIL	NIL	500.00	500.00	0.00	NIL	NIL	NIL
	Net Total	1,911.43	1,802.93	NIL	NIL	0.00	0.00	NIL	NIL	NIL	NIL

d) REPO TRANSACTION

(₹ in Lakhs)

		Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Balance as on March 31, 2024
	Securities sold under repo				
i)	Government Securities	100 (P. Y. 100.00)	31,000.00 (P.Y.20,000.00)	6,892.11 (P.Y. 1,686.62)	31,000.00 (P.Y. 20,000.00)
ii)	Corporate Debt Securities	NIL	NIL	NIL	NIL
	Securities Purchased under reverse repo				
i)	Government Securities	500.00 (P. Y. 100.00)	3,499.35 (P.Y. 24,000.00)	95.04 (P.Y. 1,469.78)	0.00 (P.Y. 0.00)
ii)	Corporate Debt Securities	NIL	NIL	NIL	NIL

iv. Assets Quality

a) Classification of advances and provisions held

(₹ in Lakhs)

i) As on 31st March 2024

Particulars		Standard	Non-Performing			Total	
(i)	Movement of NPAs (Gross)	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
(a)	Opening balance	2,01,475.05	3,244.84	2,905.86	0.00	6,150.70	2,07,613.33
(b)	Add : Additions during the year					3,025.55	
(c)	Less : Reductions during the year					4,159.16	
(d)	Closing Balance	2,27,713.43	3,040.62	1,976.47	0.00	5,017.09	2,32,730.52
	Reductions in Gross NPA due to :						
	Upgradation					604.88	
	Recoveries (excluding recoveries from upgraded accounts)					2,050.29	
	Write Off					1,503.99	
	Sale to ARC					0.00	
ii)	Provisions (excluding floating provisions)						
(a)	Opening balance of provision held	730.32	324.74	1,811.52	0.00	21,36.27	2,866.59
(b)	Add : Fresh Additions during the year	100.00	0.00	0.00	0.00	934.00	1,034.00
(c)	Less : Excess Provision reversed / write off	0.00	0.00	0.00	0.00	1,503.99	1,503.99
(d)	Closing Balance	830.32	788.33	777.95	0.00	1,566.28	2,396.60



(₹ in Lakhs)

Particulars		Standard	Non-Performing				Total
iii)	Net NPAs						
(a)	Opening Balance					4,014.43	
(b)	Add : Fresh Additions during the year					2,091.55	
(c)	Less : Reductions during the year					2,655.17	
(d)	Closing Balance					3,450.80	
(iv)	Floating Provisions						
(a)	Opening balance	0.00	0.00	0.00	0.00	0.00	0.00
(b)	Add : Additional Provisions made during the year	0.00	0.00	0.00	0.00	0.00	0.00
(c)	Less : Amount draw down during the year	0.00	0.00	0.00	0.00	0.00	0.00
(d)	Closing Balance	0.00	0.00	0.00	0.00	0.00	0.00
v)	Technical / Prudential write-offs and recoveries made thereon						
(a)	Opening balance	0.00	0.00	0.00	0.00	0.00	44,279.17
(b)	Add : Additions during the year	0.00	0.00	0.00	0.00	0.00	1,503.99
(c)	Less : Recoveries during the year	0.00	0.00	0.00	0.00	0.00	3,584.16
(d)	Closing balance	0.00	0.00	0.00	0.00	0.00	42,199.00

ii) As on 31st March 2023

(₹ in Lakhs)

Particulars		Standard	Non-Performing				Total
(i)	Movement of NPAs (Gross)	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
(a)	Opening balance	1,76,234.24	7,336.91	4,690.24	0	12,027.15	1,88,261.39
(b)	Add : Additions during the year					3,514.41	
(c)	Less : Reductions during the year					9,390.86	
(d)	Closing Balance	2,01,475.05	3,244.84	2,905.86	0	6,150.70	2,07,613.33



(₹ in Lakhs)

Particulars		Standard	Non-Performing				Total
	Reductions in Gross NPA due to :						
	Upgradation					1,863.72	
	Recoveries (excluding recoveries from upgraded accounts)					1,964.65	
	Write Off					5,562.49	
	Sale to ARC					0.00	
ii)	Provisions (excluding floating provisions)						
(a)	Opening balance of provision held	690.32	2,129.68	2,416.08	0.00	4,498.76	5,189.08
(b)	Add : Fresh Additions during the year	40.00	0.00	0.00	0.00	3,200.00	3,240.00
(c)	Less : Excess Provision reversed / write off	0.00	0.00	0.00	0.00	5,562.49	5,562.49
(d)	Closing Balance	730.32	324.74	1,811.52	0.00	2,136.27	2,766.59
iii)	Net NPAs						
(a)	Opening Balance					7,528.39	
(b)	Add : Fresh Additions during the year					314.41	
(c)	Less : Reductions during the year					3,828.37	
(d)	Closing Balance					4,014.43	
(iv)	Floating Provisions						
(a)	Opening balance	0.00	0.00	0.00	0.00	0.00	0.00
(b)	Add : Additional Provisions made during the year	0.00	0.00	0.00	0.00	0.00	0.00
(c)	Less : Amount draw down during the year	0.00	0.00	0.00	0.00	0.00	0.00
(d)	Closing Balance	0.00	0.00	0.00	0.00	0.00	0.00

(₹ in Lakhs)

Particulars		Standard	Non-Performing				Total
(V) Technical / Prudential write-off & recoveries made thereon							
(a)	Opening balance	0.00	0.00	0.00	0.00	0.00	43,760.99
(b)	Add : Additional Provisions made	0.00	0.00	0.00	0.00	0.00	5,562.49
(c)	Less : Amount draw down during the year	0.00	0.00	0.00	0.00	0.00	5,044.31
(d)	Closing Balance	0.00	0.00	0.00	0.00	0.00	44,279.17

Ratios (in per cent)	31-03-2024	31-03-2023
Gross NPAs to Gross Advances	2.16%	2.96%
Net NPAs to Net Advances	1.39%	1.95%
Provision Coverage Ratio (Including written off assets of earlier years)	95.92%	95.23%
Provision Coverage Ratio (excluding written off assets of earlier years)	35.83%	34.72%

b) Sector wise advances & Gross NPAs

Sr. No.	Sector	31-03-2024			31-03-2023		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture & Allied Activities	19,612.53	1.69	0.01%	14,468.44	--	0.00%
b)	Advances to industrial Sector eligible as priority sector lending	19,876.47	41.50	0.21%	18,485.83	617.03	3.34%
c)	Services	29,152.16	909.10	3.12%	25,042.80	1,844.11	7.36%
d)	Personal loans	40,276.63	527.47	1.31%	44,338.56	327.17	0.74%
	Subtotal (i)	1,08,917.79	1,479.74	1.36%	1,02,335.63	2,788.31	2.72%
ii)	Non Priority Sector						
a)	Agriculture & Allied Activities	35,743.48	--	0.00%	22,213.95	--	0.00%
b)	Industry	650.72	--	0.00%	177.57	--	0.00%
c)	Services	939.96	939.96	100.00%	1,387.47	--	0.00%
d)	Personal Loans	86,478.57	2,597.39	3.00%	81,498.71	3,362.39	4.11%
	Subtotal (ii)	1,23,812.73	3,537.34	2.86%	1,05,277.70	3,362.39	3.18%
	Total of (i) & (ii)	2,32,730.52	5,017.09	2.17%	2,07,613.33	6,150.70	2.95%

c) Overseas Assets, NPA & Revenue – NIL

d) Particulars of Resolution Plan & restructuring

i) Details of Accounts subject to Restructuring as on 31st March 2024

(Previous year figure written in bracket)

(₹ in Lakhs)

Particulars	Agriculture and Allied Activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture & MSME)		Total		
	31-03-24	31-03-23	31-03-24	31-03-23	31-03-24	31-03-23	31-03-24	31-03-23	31-03-24	31-03-23	
Standard	No. of Borrowers	0	0	6	5	42	68	66	120	114	193
	Gross Amount	0	0	3,328.96	3,416.91	1,952.03	4,258.73	845.97	1,403.74	6,126.96	9,709.39
	Provision Held	0	0	4.03	1.19	144.44	318.82	83.05	140.37	231.52	460.40
Sub Standard	No. of Borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision Held	0	0	0	0	0	0	0	0	0	0
Doubtful	No. of Borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0	0	0	0	0	0	0	0	0	0
	Provision Held	0	0	0	0	0	0	0	0	0	0
Total	No. of Borrowers	0	0	6	5	42	68	66	120	114	193
	Gross Amount	0	0	3,328.96	3,416.91	1,952.03	4,258.73	8.45	1,403.74	6,126.96	9,079.39
	Provision Held	0	0	4.03	1.19	144.44	318.82	0.83	140.37	231.52	460.40

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 2024 – NIL. (Previous Year NIL)

ii) Disclosure of transfer of loan exposures/loans acquired are as follows:

i) Details of stressed loans transferred during the year ended 31st March 2024

(₹ in Lakhs)

Particulars	To ARCs	To permitted transferees	To other transferees (please specify)
No. of accounts	NIL	NIL	NIL
Aggregate principle outstanding of loans transferred	NIL	NIL	NIL
Weighted average residual tenor of the loans transferred	NIL	NIL	NIL
Net book Value of loans transferred (at the time of transfer)	NIL	NIL	NIL
Aggregate Consideration	NIL	NIL	NIL
Additional Consideration realized in respect of accounts transferred in earlier years	NIL	NIL	NIL

ii) Details of Loans acquired during the year ended 31st march 2024

(₹ in Lakhs)

Particulars	From SCBs, RRBs, UCBs, DCCBs, AIFIs, SFBs & NBFCs including Housing Finance Companies (HFC)	From ARCs
Aggregate principal outstanding of loans acquired	NIL	NIL
Aggregate consideration paid	NIL	NIL
Weighted average residual tenor of loans acquired	NIL	NIL

iii) Investment in Security Receipts (SRs)

(₹ in Lakhs)

Particulars	SRs issued within past 5 years		SRs issued more than 5 years ago but within past 8 years		SRs issued more than 8 years ago	
	31.03.2024	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.03.2023
a) Book value of SRs where NPA sold by the bank are the underlying	12,538.68	13,308.50	NIL	NIL	NIL	NIL
Provision held against it (a)	10,570.69	5,870.69	NIL	NIL	NIL	NIL
b) Book value of SRs where NPA sold by other banks/financial institutions / non banking financial institutions are the underlying	NIL	NIL	NIL	NIL	NIL	NIL
Provision held against it (b)			NIL	NIL	NIL	NIL
Total (a+b)	12,538.68	13,308.50	NIL	NIL	NIL	NIL
Total Provision	10,570.69	5,870.69	NIL	NIL	NIL	NIL

iv) Fraud Accounts

(₹ in Lakhs)

Particulars	31-03-2024	31-03-2023
Number of frauds reported	3	2
Amount involved in fraud	26.71	754.79
Amount of Provision made for such frauds	26.71	754.79
Amount of unamortised provision debited from other reserves at the end of the year	0.00	0.00

v) Details of Resolution Framework for COVID19 related Stress

Disclosure on accounts restructured under Prudential Framework, vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 for the half year ended 31st March 2024:

(₹ in Lakhs)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposures to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	117.88	1.55	0.00	8.22	108.95
Corporate Loans	0.00	0.00	0.00	0.00	0.00
Of Which MSMEs	1,376.39	0.00	0.00	174.87	1,201.52
Others	0.00	0.00	0.00	0.00	0.00
Total	1,494.27	1.55	0.00	183.09	1,310.47

Disclosure on accounts restructured under Prudential Framework, vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 for the half year ended 30th September, 2023

(₹ in Lakhs)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous half year (A)	Of (A), aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposures to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this half-year
Personal Loans	125.21	0.00	0.00	7.33	117.88
Corporate Loans	0.00	0.00	0.00	0.00	0.00
Of Which MSMEs	1,663.82	344.43	0.00	67.53	1,376.39
Others	0.00	0.00	0.00	0.00	0.00
Total	1,789.03	344.43	0.00	74.86	1,494.27

v-a) Exposures

i. Exposure to Real Estate sector

(₹ in Lakhs)

	31-03-2024	31-03-2023
i) Direct exposure		
a) Residential Mortgages		
Priority	30,239.48	33,500.87
Non-Priority (including Staff Loans)	26,365.49	25,437.32
b) Commercial Real Estate	6,976.23	6,325.72
c) Investments in Mortgage - Backed securities (MBs) and other securitized exposures -	--	--
i) Residential	--	--
ii) Commercial Real Estate	--	--
ii) Indirect exposure	--	--
Fund based and non Fund based exposures on National Housing Bank and Housing Finance companies		
Total Exposure to Real Estate Sector	63,581.20	65,263.91

ii. Exposure to capital market – NIL

iii. Risk Category – wise country exposure: Operations of the Bank are limited to India hence county wise exposure is not applicable.

iv. Unsecured Advances

(₹ in Lakhs)

Particulars	31-03-2024	31-03-2023
Total unsecured advances of the bank	6,234.96	6,737.54
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc., have been take	NIL	NIL
Estimated value of such intangible securities	NIL	NIL

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(₹ in Lakhs)

Particulars	31-03-2024	31-03-2023
Total deposits of the twenty largest depositors	11,475.73	11,069.34
Percentage of deposits of twenty largest depositors to total deposits of the bank	3.01%	2.95%

b) Concentration of advances

(₹ in Lakhs)

Particulars	31-03-2024	31-03-2023
Total advances of the twenty largest borrowers	59,784.89	48,017.20
Percentage of advances of twenty largest borrowers to total advances of the bank	25.68%	23.12%

c) Concentration of exposures

(₹ in Lakhs)

Particulars	31-03-2024	31-03-2023
Total exposures of the twenty largest borrowers / customers	37,159.99	22,364.91
Percentage of exposures of twenty largest borrowers / customers to total exposures of the bank on borrowers / customers	15.96%	10.77%

d) Concentration of NPAs

(₹ in Lakhs)

Particulars	31-03-2024	31-03-2023
Total exposures of the top twenty NPA Accounts	3,791.98	4,983.38
Percentage of exposures of twenty largest NPA exposure to the total Gross NPAs	75.58%	80.99%

vii) 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	0	1
2.	Number of complaints received during the year	57	46
3.	Number of complaints disposed during the year	57	47
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from OBOs		
5.	Number of maintainable complaints received by the bank from OBOs		
5.1	Of 5, number of complaints resolved in favour of the bank by BOs		
5.2	Of 5, number of complaints resolved through conciliation / mediation/advisories issued by BOs	0	0
5.2	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0



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
31-03-2024					
Ground-1 ATM/Debit Cards	0	6	0%	0	0
Ground-2 Internet/Mobile/Electronic Banking	0	7	-53.33%	0	0
Ground-3 Levy of charges without prior notice / excessive charges / foreclosure charges	0	10	233.33%	0	0
Ground-4 Recovery Agents / Direct Sales Agents	0	4	-33.33%	0	0
Ground-5 Loans and advances	0	6	14.00%	0	0
Others	0	24	140,00%	0	0
Total	0	57	21.27%	0	0
31-03-2023					
Ground-1 ATM/Debit Cards	0	6	-60%	0	0
Ground-2 Internet/Mobile/Electronic Banking	0	15	-6%	0	0
Ground-3 Levy of charges without prior notice / excessive charges / foreclosure charges	0	3	-50%	0	0
Ground-4 Recovery Agents / Direct Sales Agents	0	6	0	0	0
Ground-5 Loans and advances	0	7	-30%	0	0
Others	0	10	-66%	1	0
Total	0	47	-43%	1	0

viii) Disclosure of penalties imposed by the Reserve Bank of India.

Reserve Bank of India has imposed an aggregate penalty of 50.00 Lakhs (Previous Year Rs.45.00 Lakhs) on account of

non-compliance with RBI directions observed during IT Examination-Cyber Security incident ('Basic Cyber Security Framework for Primary (Urban) Cooperative Banks (UCBs) and Comprehensive Cyber Security Framework for Primary (Urban) Cooperative Banks (UCBs) - A Graded Approach')

ix) Other Disclosures

a) Business Ratio

Sr. No.	Items	31-03-2024	31-03-2023
1	Interest income as a percentage of Average working funds	7.34%	6.97%
2	Non-interest income as a percentage of Average working funds	1.50%	1.84%
3	Average Cost of Deposit	4.36%	3.83%
4	Net Interest Margin	3.50%	3.47%
5	Operating profit as a percentage of Average working funds	2.06%	2.67%
6	Return on assets	0.55%	0.52%
7	Business (deposits plus advances) per employee (Rs. in Lacs)	793.90	783.51
8	Profit per employee (Rs. in Lacs)	3.34	3.15

b) Bancassurance Business

The following table sets forth, for the period indicated, the break-up of income received from insurance business.

(₹ in Lakhs)

Sr. No.	Particulars	31-03-2024	31-03-2023
1	Commission from selling of Life Insurance Policies	182.50	129.96
2	Commission from Selling of Non-Life Insurance Policies including Health Insurance	94.39	79.05

c) Marketing and Distribution

The following table sets forth, for the period indicated, the break-up of income

(₹ in Lakhs)

Sr. No.	Particulars	31-03-2024	31-03-2023
1	Commission from Mutual Funds	0.43	0.54

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The Bank has purchased the following PSLCs during the year ended 31st March, 2024.

(₹ in Lakhs)

Sr. No.	Category	31-03-2024	31-03-2023
1	PSLC General	30,000.00	30,000.00

The Bank did not sell any PSLCs during the year ended 31st March, 2024 and 31st March, 2023

e) Provisions and contingencies

(₹ in Lakhs)

Sr. No.	Provision debited to Profit and Loss Account	31-03-2024	31-03-2023
1	Provision for Bad & Doubtful debts	934.00	3,200.00
2	Provision for Standard Assets	100.00	40.00
3	Provision for Reported Frauds	26.71	20.82
4	Provision for Income Tax	814.54	132.00
5	Provision for Bonus	13.23	12.66
6	Provision for Investment Depreciation Reserve	(360.00)	335.28
7	Provision for Security Receipt of ARC	4,700.00	4,653.86
8	Provision for Leave Encashment	196.77	170.33
9	Provision for Gratuity	186.77	26.49
10	Provision for Restructure of SME	(173.04)	146.83
11	Provision for Restructure of NON SME	(55.79)	(330.43)
12	PL Provision for Fraud Cyber attack	0.00	113.97
13	Provision for Reco of Subsidiary Ledgers	(50.00)	0.00
	Total	6,333.18	8,521.82

f) Payment of DICGC Insurance Premium

(₹ in Lakhs)

Sr. No.	Particulars	31-03-2024	31-03-2023
1	Payment of DICGC Insurance Premium	449.87	470.38
2	Arrears in payment of DICGC premium	NIL	NIL

Note:- As on date, the DICGC premium is paid upto March 2024 (For P.Y. up to March 2023)

- g) Note for Investment-NSDL Demat Account Statement of the Bank as of 31st March 2023 reflected equity shares of 95 companies and units Of 11 mutual fund schemes along with Corporate Bonds and Security Receipts. During financial year 2023-24, the Bank disposed off scrips of 85 companies and entire mutual fund portfolio of 11 schemes and returned / transferred the proceeds to the respective loan accounts.

Out of the remaining 11 scrips, trading has been suspended for 5 scrips and 3 scrips have been unlisted. Combined market value on 31st March 2024 for the other scrips which are tradeable, was approximately Rs. 30000/-. The bank has not been able to dispose off/ transfer these securities for want of DPID.

- h) RBI has mandated Urban Cooperative Banks vide circular no. DoR.CRE.REC. 71/07.10.002/2023-24 dated 16th January, 2024 to have at least 50% of the aggregate loans and advances (as per Para 3.3 of the above circular) comprising loans of not more than Rs. 25 lakhs or 0.2% of their Tier 1 capital, whichever is higher, subject to maximum of Rs 1 Cr. Per borrower/ party in a phased manner upto 31st March, 2024. Such portfolio is at 47.61% of the aggregate loans and advances of the Bank.

- i) Disclosure of facilities granted to directors and their relatives

(₹ in Lakhs)

Sr. No.	Particulars	31-03-2024	31-03-2023
1	Advance to directors and their relatives, companies / firms in which they are interested		
	a) Fund Based (Against FDR)	1.84	2.48
	B) Non Fund Based	NIL	NIL

- j) The Bank has reclassified and rearranged previous year figures to conform to current year's classification and wherever necessary.

As per our report of even date

For P G Bhagwat LLP

Chartered Accountants

Firm Regn No: 101118W/W100682

For Dombivli Nagari Sahakari Bank Limited

CA. Shrinivas S. Gadgil

Partner

M.No:120570

R. S. Singh

CEO

& General Manager

A. A. Marathe

Director

N. S. Kulkarni

Vice Chairperson

G. V. Dhargalkar

Chairman

Place : Dombivli

Date : 17/05/2024



ANNEXURE

AMOUNT IN LAKHS

Name of the Bank	Dombivli Nagari Sahakari Bank Ltd (Multistate-Scheduled Bank)		
Regd. Office Address	Madhukunj, Plot No. P-52, MIDC Phase II, Kalyan Shil Road, Sonarpada, Dombivli (East) 421204.		
Regd. No. & Date	TNA/BNK/127 dated 4th July 1970 MSCS / CR / 1275 / 2017 dated 28th July 2017		
No. & Date of RBI Licence	ACD/MH/227 (P) dated 9th October, 1980		
Jurisdiction			
Items	Particulars as of 31.03.2024		
No. of Branches	64		
Membership - Regular	81,303.00		
Nominal	3,950.00		
Paid up share capital	13,350.16		
Total Reserves & Funds	38,723.98		
Deposits	Savings	1,28,763.76	
	Current	24,092.83	
	Fixed	2,29,000.22	
Advances	Secured	2,26,495.56	
	Unsecured	6,234.96	
Overdue Percentage (%)	3.31%		
Total % of Priority Sector	67.89%		
Total % of Weaker Sector	10.09%		
Borrowings	44,124.57		
Investments	Fixed Deposits	50,600.32	
	Others	1,48,317.43	1,98,917.75
Profit of the year	2,393.43		
Total Staff - Sub Staff	43		
Others	673		
Working Capital	4,34,871.85		



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DNS BANK (मल्टी-स्टेट शेड्यूल्ड बँक)
अर्थाला विश्वास मिळे अन् विश्वासाला अर्थ मिळे!

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दिनांक ३१.०३.२०२४ अखेर संचालक व त्यांच्या नातेवाईकांना दिलेली कर्जे (तारण)

(₹ in Lakhs)

तपशील	वर्ष सुरुवातीस येणे रक्कम	आर्थिक वर्षात दिलेली रक्कम	आर्थिक वर्षात परतफेड केलेली रक्कम	आर्थिक वर्षात अखेर शिल्लक रक्कम	येणे रक्कमेपैकी थकित येणे रक्कम
अ) संचालकांना स्वतःच्या मुदत ठेवींच्या किंवा एलआयसी पॉलिसीच्या तारणावर दिलेली कर्जे	-	-	-	-	-
एकूण	-	-	-	-	-
ब) संचालकांच्या नातेवाईकांना त्यांच्या स्वतःच्या मुदत ठेवींच्या किंवा एलआयसी पॉलिसीच्या तारणावर दिलेली कर्जे	२.४८	०.१७	०.८१	१.८४	
एकूण	२.४८	०.१७	०.८१	१.८४	--

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प्रत्येक पेमेंट
डिजिटल पेमेंट

DNS बँकेचा फ्री QR कोड आताच घ्या

आकर्षक वैशिष्ट्ये:

- QR कोड सोबत आधुनिक मर्चेंट अॅप.
- ग्राहकाकडून आलेले पैसे त्याच दिवशी खात्यात जमा होण्याची सोय.
- मराठी, हिंदी, इंग्रजी तसेच इतर प्रादेशिक भाषांत अॅप उपलब्ध.
- SMS व अॅप्सद मोबाईलवरच व्हॉइस नोटिफिकेशनची सुविधा.
- आपल्या सहकाऱ्यांनाही अॅपचा एक्सेस देता येईल अशी सोय.
- QR वरून झालेल्या पैशांच्या व्यवहाराचा रिपोर्ट काही सेकंदात.
- मर्चेंट अॅप हा तुमच्या हक्काचा जबाबदार "अकाउंटंट" होईल.

या अॅपद्वारे तुमच्या व्यवसायाला वेग द्या आणि तुमचे उत्पन्न वाढवा.

फोटो QR : QR चा फोटो शेअर करा आणि पमेन्ट घ्या

ग्राहकांना ग्रीटिंग पाठवा : सणासुदीला ग्राहकांना शुभेच्छा संदेश पाठवा

बिल जनरेशन : प्रोफेशनल बिल्स बनवा आणि ग्राहकांना व्हॉइसअॅप द्वारे पाठवा

बिझनेस कार्ड : स्वतःचे बिझनेस कार्ड बनवा आणि ग्राहकांना शेअर करा

खाता बुक : तुमच्या व्यवहाराचा तपशील हवा तेव्हा बघा.

डिजिटल प्रमोशन : तुमच्या उत्पादनांचे डिजिटल प्रमोशन करा आणि सेल्स वाढवा

अधिक तपशीलांसाठी कृपया तुमच्या जवळच्या शाखेशी संपर्क साधा

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QR कोड आणि DNS मर्चेंट अॅप संदर्भात संक्षिप्त माहिती

DNS बँक QR कोड आणि मर्चेंट अॅपचे काही महत्वाचे फायदे.

- आपल्या QR मधून मिळणारे पैसे दिवसातून ६ वेळा आपल्या DNS बँकेच्या खात्यामध्ये सेटल करता येतील.
- आपल्या QR कोड सोबत मिळणारे अॅप हे अत्यंत आधुनिक असून, आलेल्या पैशांचा संपूर्ण हिशोब अॅप वर लगेच मिळतो.
- ग्राहकाकडून आलेल्या रकमेची माहिती SMS आणि अॅप नोटिफिकेशन द्वारा त्वरित मिळते.
- आलेल्या रकमेचे साऊंड नोटिफिकेशन मोबाईलवर लगेच मिळते. मराठी, हिंदी, इंग्रजी तसेच इतर भाषेत अॅप उपलब्ध आहे.
- या QR मधून फक्त पैसे घेण्याचीच सोय आहे. त्यामुळे हे अॅप सुरक्षित आहे.
- QR कोड ने पैसे घेतल्याने आपल्या खात्यामध्ये सतत त्याची नोंद होते. त्यामुळे बँकिंग पत सुधारण्यास मदत होते.
- बँकेचा थेट QR कोड वापरल्यावर त्या बँकेच्या खात्यामध्ये व्यवहार दिसतात आणि त्यामुळे बँक भविष्यात लोन देताना सहानुभूतीपूर्वक विचार करते.

दुकानदार व इतर छोट्या व्यवसायिकांसाठी

- साधारणतः दुकानदार अथवा छोटे व्यावसायिक त्यांचे व्यवहार कॅश / रोख रक्कम स्वरूपात करतात. त्यातून आलेले पैसे परस्पर खर्च होतात. त्यामुळे बँकिंग मध्ये त्याची नोंद होत नाही.
- महिन्याचा हिशोब केला तर साधारण २० ते २५ हजारांचा व्यवहार होतो पण त्यांच्या खात्यात त्याची नोंद होत नाही.
- हा व्यवहार जर वर्षभर बँकेच्या खात्यामध्ये दिसला तर त्याचा फायदा लोन मिळण्यासाठी होऊ शकतो.
- हे लोन सरकारी / सहकारी बँकेतून दिले गेल्याने त्याचा व्याजदर तुलनेने कमी, जवळपास निमा असू शकतो. (NBFC / खाजगी कंपनी ३० - ३५% व्याजदर लावतात).
- व्याजदर कमी लागल्याने, व्याजाद्वारे जाणाऱ्या हजारो रुपयांची बचत होते.

अधिक माहितीसाठी नजिकच्या शाखेशी संपर्क साधा अथवा खालील क्रमांकावर फोन करा आणि DNS बँकेचा फ्री QR Code आताच घ्या

📞 8655785534

DOMBIVLI NAGARI SAHAKARI BANK LTD. (MULTI STATE SCHEDULED BANK)

AGM 2024 - Proposed Bye-Laws Amendments

Bye-Laws No.	Clause No.	Sub-Claus No.	RELEVANT CLAUSE OF THE PRESENT BYE-LAWS	AMENDMENT PROPOSED	WORDING OF THE BYE-LAWS AS IT WOULD READ WHEN AMENDED	REASON FOR AMENDMENT
20			LIEN ON SHARES, DIVIDENDS AND DEPOSITS:-			
			The Bank shall have a charge on the share or contribution or interest in the capital and on the deposit of a member or past or deceased member and on any dividend, bonus or profits payable to a member or past member or the estate of such deceased member to the Bank and may set off any sum credited or payable to a member or past member or the estate of deceased member in or towards payment of any such debt receivable from the Member or the past Member.	Add the word 'if Loan Account is written off, sell to ARC or settled under OTS'	The Bank shall have a charge on the share if Loan Account is written off, sell to ARC or settled under OTS or contribution or interest in the capital and on the deposit of a member or past or deceased member and on any dividend, bonus or profits payable to a member or past member or the estate of such deceased member to the Bank and may set off any sum credited or payable to a member or past member or the estate of deceased member in or towards payment of any such debt receivable from the Member or the past Member.	To reduce the loss of the Bank while setting the borrowers account.
24			BOARD OF DIRECTORS:-		BOARD OF DIRECTORS:-	
	i)		The Board of Directors of the Bank shall consist of Thirteen Directors.	Delete the word 'Thirteen' and add the word 'Eleven'.	The Board of Directors of the Bank shall consist of Eleven Directors.	For better administrative convenience and to ensure timely decision making by the Board.
	ii)		Thirteen Directors will be elected amongst the Ordinary members of the Bank as per the procedure laid down in the Act, Rules and Bye-laws. There will be one seat for Scheduled Caste or Scheduled Tribes, and two seats for Women amongst Thirteen directors.	Delete the word 'Thirteen' and add the word 'Eleven' & 'preferably Six seats from Thane District.'	Eleven Directors will be elected amongst the Ordinary members of the Bank as per the procedure laid down in the Act, Rules and Bye-laws. There will be preferably Six seats from Thane District, one seat for Scheduled Caste or Scheduled Tribes, and two seats for Women amongst Eleven Directors.	For better administrative convenience and to ensure timely decision making by the Board.
	iv)		In the event the elected members of the Board do not have two members fulfilling the requirements of the Reserve Bank of India or even otherwise the Board may co-opt two directors in addition to Thirteen directors as specified in Bye-Law No. 24 (1), having experience in the field of banking, management, Co-operative management and finance or having specialization in other field relating to the objects and activities undertaken by the Bank.	Delete the word 'Thirteen' and add the word 'Eleven'	In the event the elected members of the Board do not have two members fulfilling the requirements of the Reserve Bank of India or even otherwise the Board may co-opt two directors in addition to Eleven directors as specified in Bye-Law No. 24 (1), having experience in the field of banking, management, Co-operative management and finance or having specialization in other field relating to the objects and activities undertaken by the Bank.	For better administrative convenience and to ensure timely decision making by the Board.
26			DISQUALIFICATION FOR BEING A MEMBER OF BOARD:-			
	1	0	Additional clause	Add the clause 'If his/ her age completes 70 years as on date of election.'	If his/ her age completes 70 years as on date of election.	To bring young generation in Co-operative movement.



डोंबिवली नागरी सहकारी बँक लि.
DNS BANK (मल्टी-स्टेट शेड्यूलड बँक)
 अर्थला विश्वास मिळे अन् विश्वासाला अर्थ मिळे!

डोंबिवली नागरी सहकारी बँक लि. ५४ वा वार्षिक अहवाल २०२३-२४

आपल्या शाखा व त्यांचे दूरध्वनी क्रमांक

ठाणे जिल्हा	२२) भिवंडी	: 02522-231 752 / 238 252
१) मुख्य शाखा - डोंबिवली (पूर्व) : 0251-286 1412 / 1813	२३) रांजणोली	: 82919 82554
२) विष्णूनगर - डोंबिवली (पश्चिम) : 0251-248 3564 / 9598 / 9812	२४) काल्हेर	: 82918 45882
३) औद्योगिक परिसर- डोंबिवली (पू) : 0251-287 5132 / 5133 / 5135	२५) ठाणे (पश्चिम)	: 022-2534 6574 / 2534 6862
४) गोव्हासवाडी - डोंबिवली (पूर्व) : 0251-244 8997 / 244 0556	२६) महापे	: 70453 48108
५) नांदिवली पथ - डोंबिवली (पूर्व) : 98705 99680	२७) खोणी - तळोजा रोड	: 82917 06594
६) के.व्ही.पेंढारकर कॉलेज - डोंबिवली (पूर्व) : 0251-247 1570 / 244 2296	२८) अनगांव	: 70459 46341
७) गांधीनगर - डोंबिवली (पूर्व) : 0251-243 8019 / 243 9938	पालघर जिल्हा	
८) आनंदनगर - डोंबिवली (पश्चिम) : 0251-249 2379 / 249 0049	२९) बोईसर	: 98705 99674
९) नेहरू मैदान परिसर - डोंबिवली (पूर्व) : 0251-244 5454 / 244 6866	३०) विरार	: 82919 82549
१०) ठाकुली (पूर्व) : 0251-243 5813 / 280 0150	३१) तलासरी	: 98709 95630
११) ठाकुली - कल्याण रोड : 95949 43206	३२) विक्रमगड	: 82919 89166
१२) कल्याण - शिळ रोड : 82919 18682	मुंबई जिल्हा	
१३) कल्याण : 0251-220 5018 / 220 5041	३३) भांडुप	: 86556 38992 / 86556 38993
१४) आधारवाडी : 0251-297 2884	३४) बोरिवली	: 86554 04509 / 86554 04508
१५) शहाड : 0251-270 3671 / 72	३५) दादर	: 022-2437 4701 / 2437 4307
१६) अंबरनाथ : 86554 04507 / 86554 04506 / 95949 45387	३६) फोर्ट	: 022-2267 9131 / 2267 9414
१७) अंबरनाथ ऑडिशनल (एम.आय.डी.सी.) : 0251-262 0081 / 262 0082	३७) गोरेगांव	: 022-2874 7317 / 2873 2416
१८) कुळगांव - बदलापूर (पूर्व) : 0251-269 0073 / 0472 / 5657	पुणे जिल्हा	
१९) बदलापूर (पश्चिम) : 0251-267 1370 / 267 4912	३८) पुणे	: 020-2538 2644 / 2538 4925
२०) टिटवाळा : 0251-238 0780 / 238 0900	३९) बावधन	: 82917 06593
२१) शहापूर : 02527-272 094 / 270 773		



४०) मारुंजी	: 82919 82556 / 82919 82557	नाशिक जिल्हा
४१) सिंहगड रोड	: 020-2434 7259 / 2434 7269	५७) अंबड : 86919 61166
४२) नारायणगाव	: 02132-243 277 / 243 278	५८) नाशिक : 0253-231 2602 / 231 2603
रायगड जिल्हा		सिंधुदुर्ग जिल्हा
४३) पनवेल	: 022-2746 8840 / 2746 8841	५९) कुडाळ : 02362-224 555
४४) कामोटे	: 022-2743 0361 / 2743 0362	रत्नागिरी जिल्हा
४५) कर्जत	: 02148-223 919 / 223 920	६०) दापोली : 02358-280 360 / 280 361
४६) खोपोली	: 98709 95635	६१) रत्नागिरी : 02352-231 087 / 231 088
४७) महाड	: 02145-225 123 / 225 124	औरंगाबाद जिल्हा
४८) माणगांव	: 02140-263 221 / 263 222	६२) औरंगाबाद : 0240-236 3341 / 226 3342
अहमदनगर जिल्हा		जळगाव जिल्हा
४९) अहमदनगर	: 0241-234 5858 / 235 5858	६३) जळगाव : 0257-223 4061 / 223 4062
५०) संगमनेर	: 02425-227 854 / 227 864	नागपूर जिल्हा
सांगली जिल्हा		६४) नागपूर : 0712-242 1001 / 242 1002
५१) इस्लामपूर	: 02342-299 539 / 82919 82551	केंद्रीय कार्यालय : 0251-287 5000
५२) सांगली	: 0233-262 5355 / 262 5455	केंद्रीय कार्यालयातील विभाग :
सातारा जिल्हा		• कायदा विभाग • क्रेडिट मॉनिटरिंग विभाग • लेखा परिक्षण विभाग
५३) कराड	: 02164-225 275 / 225 276	• मार्केटिंग विभाग • सी.पी.सी. विभाग • बँक अश्युरन्स विभाग
५४) सातारा	: 02162-226 107 / 226 108	• कर्ज वसुली विभाग • कर्ज विभाग • रिस्क मॅनेजमेंट विभाग
कोल्हापूर जिल्हा		• प्लॉनिंग अँड ऑपरेशन्स विभाग • मनुष्यबळ विकास व प्रशासन विभाग
५५) इचलकरंजी	: 0230-243 0560 / 4199 / 8254	• माहिती तंत्रज्ञान विभाग • गुंतवणूक विभाग • मॅट विभाग • शेअर्स विभाग
५६) राजारामपुरी	: 0231- 252 5245 / 252 5247	लवकरच आंबेगाव (पुणे) शाखा आपल्या सेवेत
		आंबेगाव (पुणे) : 86554 27540 / 86554 27541



डोंबिवली नागरी सहकारी बँक लि.
DNS BANK (मल्टी-स्टेट शोड्यूल्ड बँक)
अर्थाला विश्वास मिळे अन् विश्वासाला अर्थ मिळे।

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ब्याजदर : ८.५५%* पासून

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५३ व्या वार्षिक सर्वसाधारण सभेत ताळेबंद व नफा-तोटा पत्रकाची मांडणी करताना मा. संचालक सी. ए. जयंत पित्रे.



बँकेच्या सर्व शाखाव्यवस्थापक व कार्यपालक अधिकाऱ्यांना प्रशिक्षण देताना डॉ. अभिजीत फडणीस.



डोंबिवलीतील उद्योजक व व्यावसायिकांच्या मेळाव्यात सुप्रसिद्ध वास्तुरेखाकार श्री. कौस्तुभ कशेळकर यांचे स्वागत करताना मा. उपाध्यक्षा सौ. नंदिनी कुलकर्णी.



महाराष्ट्र को-ऑप. बँक्स फेडरेशनचा २०२२-२३ या आर्थिक वर्षासाठीचा सर्वोत्कृष्ट बँक हा पुरस्कार स्वीकारताना मा. सरव्यवस्थापक, मा. अध्यक्ष व संचालक मंडळ सदस्य



बँकिंग फ्रंटियर या आघाडीच्या आर्थिक मासिकाच्या वतीने बँकेला आर्थिक वर्ष २०२२-२३ साठी बेस्ट एन.पी.ए. मॅनेजमेंट पुरस्कार प्राप्त झाला. रिझर्व्ह बँकेचे निवृत्त सरव्यवस्थापक मा. रत्नाकर देवळे यांचेकडून पुरस्कार स्वीकारताना मा. संचालक योगेश वाळुंजकर व उप-सरव्यवस्थापक सौ. सुनिता पाटील.



राजमाता जिजाऊ साहेब यांच्या जयंतीनिमित्त (तिथीप्रमाणे) त्यांना अभिवादन करण्यासाठी योजिलेल्या विशेष कार्यक्रमात उपस्थित क.डॉ.म.पा. च्या मा. आयुक्त डॉ. इंदुराणी जाखड आपले विचार मांडताना. व्यासपीठावर मा. उपाध्यक्षा सौ. नंदिनी कुलकर्णी व उप-सरव्यवस्थापक सौ. सुनिता पाटील.



कर्मचाऱ्यांसाठी टर्फ क्रिकेट स्पर्धेचे उद्घाटन करताना मा. संचालक महेश फणसे