



डॉंबिवली नागरी सहकारी बँक लि.
DNS BANK (मल्टी-स्टेट शेड्यूल्ड बँक)
अर्थाला विश्वास मिळे अन् विश्वासाला अर्थ मिळे!

करण्या प्रारंभ नव उद्योगाचा
असे आधार डॉंबिवली बँकेचा...

उद्योग असो सूक्ष्म वा लहान-मोठा |
भक्कम पाया उज्वल देशाचा ||

**ANNUAL
REPORT
2023**

५३ वा वार्षिक अहवाल

53rd Annual Report

2022-23



राजपथ इन्फ्राकॉन प्रा. लि. पुणे हे पुणे शाखेचे खातेदार असून त्यांनी राष्ट्रीय महामार्गाचे काम विश्वविक्रमी वेळेत पूर्ण केले. त्यांच्या या उपक्रमाची नोंद गिनीज बुक ऑफ वर्ल्ड रेकॉर्ड मध्ये केली गेली आहे. ज्या बँकांनी या उपक्रमासाठी या कंपनीला अर्थसहाय्य केले आहे, त्या बँकांची देखील नावे गिनीज बुक ऑफ वर्ल्ड रेकॉर्ड मध्ये नोंदवली गेली आहेत. या कंपनीचे मा. संचालक श्री. व.सौ. कदम यांचेकडून त्या संबंधीचे प्रमाणपत्र स्वीकारतांना उपसरव्यवस्थापक श्री. नवरे, सहाय्यक सरव्यवस्थापक श्री. जोशी.



ICAI च्या WIRC चे तत्कालिन मा. अध्यक्ष सी. ए. मुर्तुझा कांचवाला व कार्यकारीणी सदस्यांनी आपल्या बँकेला सदिच्छा भेट दिली.



आपल्या बँकेचे मा. संचालक श्री. आरोलकर महाराष्ट्र अर्बन को. ऑप. बँक्स फेडरेशनच्या संचालक पदी निवडून आले. त्यांचा सन्मान करतांना मा. अध्यक्ष श्री. धारगळकर व व्यवस्थापकीय मंडळातील मा. सदस्य श्री. कुलकर्णी.

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.

५३ व्या वार्षिक सर्वसाधारण सभेची सूचना

या सूचनेद्वारे सर्व “सर्वसाधारण सभासदांना (Ordinary Members)” कळविण्यात येते की, बँकेची ५३ वी वार्षिक सर्वसाधारण सभा गुरुवार, दि. १४ सप्टेंबर २०२३ 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. ३१-०३-२०२३ अखेरच्या वर्षाचा अहवाल, ताळेबंद व नफा-तोटा पत्रक तसेच नफा वाटणी मंजूर करणे आणि वैधानिक लेखापरीक्षकांच्या अहवालाची नोंद घेणे.
- २) सन २०२१-२२ या आर्थिक वर्षाचा दोष दुरुस्ती अहवाल (Compliance Report) सादर करण्यात आल्याची नोंद घेणे.
- ३) बँकेचे आर्थिक वर्ष २०२३-२४ करीताच्या अंदाजपत्रकास मंजूरी देणे.
- ४) संचालक मंडळाने आर्थिक वर्ष २०२३-२४ 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 सर्व्ज्युलरमधील सूचनांचा अंगीकार केला असल्याची नोंद घेणे.
- ८) दि. ३१ मार्च २०२३ अखेर संचालकांना व त्यांच्या कुटुंबियांना (केवळ त्यांच्या स्वतःच्या मुदत ठेवींच्या तारणावर) दिलेल्या कर्जांच्या तपशीलाची नोंद घेणे.
- ९) २०२४-२५ 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) आर्थिक वर्ष २०२२-२३ मध्ये सवलत देऊन बंद केलेल्या खात्यांबाबतच्या सांख्यिकीय माहितीची नोंद घेणे.
- १२) अनुपस्थितीबाबत कळविणाऱ्या सभासदांच्या रजा मंजूर करणे.

संचालक मंडळाच्या आदेशानुसार

र. श्री. सिंग

सरव्यवस्थापक

दिनांक : ३० ऑगस्ट २०२३.

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. ११ सप्टेंबर २०२३ पर्यंत सरव्यवस्थापकांकडे लेखी विचारणा करावी, म्हणजे माहिती देणे शक्य होईल. ३) बँकेचा २०२२-२०२३ चा वार्षिक अहवाल बँकेची वेबसाईट www.dnsbank.in येथे उपलब्ध आहे. अहवालाची छापील प्रत दि. ६ सप्टेंबर २०२३ पासून बँकेच्या सर्व शाखांमध्ये उपलब्ध असेल.

महत्त्वाच्या सूचना :- १) बँकेच्या उपविधीनुसार ज्या सभासदांचे ₹१,५००/- पेक्षा कमी रक्कमेचे भाग-भांडवल आहे त्यांनी कृपया आवश्यक रक्कमेचा भरणा करून, किमान ३० शेअर्सची (एकूण ₹१,५००/- पर्यंत) रक्कम त्वरित पूर्ण करावी. अन्यथा अशा सभासदांचे सभासदत्व रद्द करावे लागते., २) पत्त्यातील बदल, शेअर्स विभागास लगेचच कळवावा. तसेच आपला ई-मेल shares@dnsb.co.in या मेलवर कळवावा ही विनंती., ३) शेअर्सवरील लाभांश दरवर्षी आपल्या खात्यात जमा होतो आहे याकडे कृपया लक्ष द्यावे. आपण लाभांश घेतला नसल्यास तो त्वरित घेण्यात यावा. बँकेच्या उपविधीनुसार, मागील वर्षाचा म्हणजे सन २०२०-२१ व २०२१-२२ च्या बाकी असलेल्या लाभांशाची रक्कम दि. ३१-०३-२०२४ पर्यंत न घेतल्यास, सदर रक्कम बँकेच्या राखीव निधीत वर्ग करावी लागते., ४) घेतलेल्या शेअर्सकरीता कृपया नामनिर्देशन (नॉमिनेशन) करण्यात यावे. याकरीताचे फॉर्मसू सर्व शाखांमध्ये उपलब्ध आहेत., ५) कृपया आपण सभासद असल्याचे ओळखपत्र मागून घ्यावे. ओळखपत्रासाठी, आपले २ पासपोर्ट साईज रंगीत फोटो आवश्यक आहेत., ६) 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 वर्षांत 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 विद्यापिठाची 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 विद्यापिठाची 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 डॉंबिवली 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	उपाध्यक्षा	बी.कॉम, एलएल.बी, सी.ए.आय.आय.बी.
३)	सी. ए. श्री. जयंत बाळकृष्ण पित्रे	संचालक	बी.कॉम, 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., एफ.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	बी.कॉम., 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)	सी. ए. श्री. उदय मधुसूदन कर्वे	स्वीकृत संचालक	बी.कॉम, एफ.सी.ए., एलएल.बी. (जनरल)
१५)	श्री. रमेश श्रीराम सिंग	सहस्रवस्थापक व मुख्य कार्यकारी अधिकारी	बी.ए., एलएल.बी., सी.ए.आय.आय.बी.
१६)	श्री. राजेश नरेंद्र शेठे	सहस्रवस्थापक (दि. ३०/०४/२०२३ पर्यंत)	बी.कॉम., सी.ए.आय.आय.बी.

मुख्य अंतर्गत लेखापरीक्षक

मे. मुकुंद एम. चितळे अॅड कंपनी

शाखांसाठी अंतर्गत लेखापरीक्षक

मे. गोविलकर अॅड असोसिएटस्

मे. जेएसएस अॅड असोसिएटस्

मे. करमरकर नाईक अॅड असोसिएटस्

मे. पटवर्धन शेखावत अॅड असोसिएटस्

मे. कुलकर्णी कुंभोजकर देशपांडे अॅड असोसिएटस्

मे. टी.पी. डबले अॅड कंपनी

मे. बी. जी. बलिगा अॅड कंपनी

मे. मधुरा अॅड असोसिएटस्

मे. निरंजन एस. करमरकर अॅड असोसिएटस्

मे. एन.एस.ओ.एन अॅड कंपनी

मे. पी. पी. चित्रे अॅड असोसिएटस्

मे. पराग प्रभुदेसाई अॅड कंपनी

मे. फडके चव्हाण गाडगीळ अॅड कंपनी

मे. प्रजापती भोसले गुप्ता अॅड कंपनी

मे. ठिगळे उत्तुरकर अॅड असोसिएटस्

मे. एस. बी. गोखले अॅड कंपनी

मे. उल्हास बोरसे अॅड कंपनी

मे. व्ही. डी. टिळक अॅड कंपनी

मे. वैशंपायन अॅड पाध्ये

मे. जी. एस. इंगळे अॅड कंपनी

मे. आरपीएव्ही अॅड कंपनी

मे. एम.आर. बर्वे अॅड कंपनी

मे. उदय अॅड उदय



व्यवस्थापन मंडळ (Board of Management)

अ.क्र.	सदस्य	पद	शिक्षण
१)	सी. ए. श्री. जयंत बाळकृष्ण पित्रे	अध्यक्ष	बी.कॉम, 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	बी.कॉम., एफ.सी.ए., डि.आय.एस.ए., सी.आय.एस.ए. (युएसए), डिप्लोमा इन सायबर लॉज
४)	श्री. सुहास राघवेंद्र कुलकर्णी	सदस्य	बी.एस्सी., एम.एल.एस. (मास्टर इन लेबर स्टडीज)
५)	श्री. जगन्नाथ कृष्णाजी जोशी	सदस्य	एम.ए.
६)	श्री. योगेश्वर लक्ष्मीकांत मोहरीर	सदस्य	बी.कॉम., एम.बी.ए. (फायनान्स)

बँकेचे मुख्य कार्यकारी अधिकारी व्यवस्थापन मंडळाचे पदसिद्ध सदस्य असतात.

श्री. विनायक अनंत गोंधळेकर	मानद व्यवस्थापकीय सल्लागार - कर्ज विभाग	एम.ए. (इकॉनॉमिक्स), एलएल.बी.(जनरल) सी.ए.आय.आय.बी.
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: कार्यपालक अधिकारी :

: उपसरव्यवस्थापक :

श्री. नितीन श्रीपाद सुळे B.Com., C.A.I.I.B.	श्री. भालचंद्र माधव भोळे B.Com., C.A.I.I.B.	सौ. सुनिता अविनाश पाटील M.Com., C.A.I.I.B.
श्री. पराग बाळकृष्ण नवरे B.Com., C.A.I.I.B.		श्री. निरंजन मधुसूदन राईलकर B.Com., PG (Diploma (IT), MBA (Marketing)

: सहाय्यक सरव्यवस्थापक :

श्री. अविनाश बयाजी शेळके B.Com., C.A.I.I.B.	श्री. नितीन गुरुनाथ काबाडी B.Com., C.A.I.I.B.	सौ. श्वेता अमित नानिवडेकर B.Com., M.B.A.(HR), A.D.M.
श्री. महेंद्र वसंत कोथळे B.Com, C.A.I.I.B.	सौ. शलाका शेखर प्रभू B.Com., C.A.I.I.B.	सौ. नलिनी सतीश गायकवाड B.Sc.
श्री. उदय दत्तात्रय जोशी B.Com, J.A.I.I.B.	श्री. मिलिंद माधव लिमये B.Com., J.A.I.I.B.	श्री. अनुराग प्रकाश पाटील B.E. (Mechanical)

: विशेष कार्यपालक अधिकारी :

श्री. सतिश हरीश कोरात्रे B.Com., LL.B.	सौ. अरुणा लक्ष्मण कामत M. Com, C.A.I.I.B., LL.B. (Gen.)	श्री. भूषण विजयकुमार जोसेफ B.Com, C.A.I.I.B.
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सर्व सन्माननीय सभासद बंधू-भगिनींनो,

सप्रेम नमस्कार,

आर्थिक वर्ष २०२२-२३ चा समाधानकारक वार्षिक अहवाल आपल्यासमोर सादर करत आहे. आर्थिक वर्ष २०२१-२०२२ च्या पार्श्वभूमीवर आपल्या बँकेने निश्चितच चांगली कामगिरी केली आहे. मुख्य म्हणजे बँकेची निव्वळ अनुत्पादित कर्जे (Net NPA) १.९५% पर्यंत आवाक्यात आली असून, ढोबळ अनुत्पादित कर्जांचे (Gross NPA) प्रमाणही २.९६% पर्यंत राखण्यात आपल्याला यश मिळाले आहे.

मागील आर्थिक वर्षाच्या तुलनेत कर्ज व्यवहारातही वाढ झाली असून, ३१ मार्च, २०२३ अखेर बँकेची कर्जे ₹२०७६.१३ कोटी होती. ठेवींच्या प्रमाणात मात्र थोडीशी घट झाली आहे. या आर्थिक वर्ष अखेरीस ठेवी ₹३७५६.६३ कोटी होत्या. निर्लेखित कर्ज वसुलीमध्ये याही वर्षी चांगली कामगिरी केली आहे. ₹५०.४४ कोटी वसुली करून, निर्लेखन म्हणजे कर्ज माफी नव्हे हे आपल्या बँकेने अधोरेखित केले आहे. कर्ज व्यवहारांवर मिळणाऱ्या उत्पन्ना व्यतिरिक्त, अन्य विविध मार्गांनीही उत्पन्न वाढविण्याचाही बँकेचा प्रयत्न असतो. त्या प्रयत्नांतील एक भाग म्हणजे विमा व्यवसाय. जीवन, आरोग्य व सर्वसाधारण अशा सर्व प्रकारचा विमा व्यवसाय करणाऱ्या कंपन्यांशी आपल्या बँकेने सामंजस्य करार केला आहे. या तीनही प्रकारच्या व्यवसायातून बँकेला ₹२.०९ कोटी नफा झाला आहे. विविध प्रकारच्या या प्रयत्नांतून आर्थिक वर्ष २०२२-२०२३ मध्ये बँकेला ₹११७.२३ कोटी ढोबळ नफा झाला असून सर्व खर्च वजा जाता ₹२२.७२ कोटी निव्वळ नफा झाला आहे.

बँकेच्या कार्यक्षेत्रातील चार जणांना भारत सरकारने पद्मश्री पुरस्काराने गौरविले. या चार जणांपैकी सर्वश्री मा. रमेश पतंगे व मा. गजानन माने आपल्या बँकेचे सभासद आहेत हे अभिमानाने नमूद करावेसे वाटते. या उभयतांना बँकेच्यावतीने शाल, श्रीफळ व पुष्पगुच्छ देऊन गौरविण्यात आले. त्याचप्रमाणे अन्य दोन सामाजिक कार्यकर्ते मा. श्री. प्रभाकर मांडे, अहमदनगर व मा. श्री. भिकूजी तथा दादा इदाते, दापोली यांनाही बँकेच्या वतीने सन्मानित करण्यात आले.

पायाभूत क्षेत्र विकासाच्या कार्यात काम करणारे आपले ग्राहक राजपथ इन्फ्रा यांनी रस्ता बांधणीच्या कामात जागतिक विक्रम केला. त्यामुळे त्यांचे नाव “गिनीज बुक ऑफ वर्ल्ड रेकॉर्ड” मध्ये नोंदले गेले. आम्हाला वित्तपुरवठा करणा-या बँकांमुळेच हे शक्य झाले, त्यामुळे त्या बँकांनाही गिनीज बुक ऑफ वर्ल्ड रेकॉर्ड ने प्रमाणपत्र द्यावे असा प्रामाणिक आग्रह त्यांनी धरला. गिनीज बुक ऑफ वर्ल्ड रेकॉर्ड यांनी ही विनंती मान्य केली आणि आपल्या बँकेलाही गिनीज बुक ऑफ वर्ल्ड रेकॉर्डचे प्रमाणपत्र प्राप्त झाले हे अभिमानाने नमूद करावेसे वाटते.

गतवर्षाचा लाभांश -

आर्थिक वर्ष २०२१-२०२२ अखेर आपल्या बँकेला ₹२४.३५ कोटी निव्वळ नफा झाला होता. सदर नफ्यातून भाग भांडवलावर ७% लाभांश व पीएनसीपीएस् शेअर होल्डर्सना ७.२५% दराने लाभांश अदा करावा अशी शिफारस दि. २४ सप्टेंबर, २०२२ रोजी झालेल्या वार्षिक सर्वसाधारण सभेने मान्य केली होती. सदर शिफारस रिझर्व्ह बँकेकडे मान्यतेसाठी पाठविली होती. परंतु रिझर्व्ह बँकेने दि. २८ जून, २०२२ रोजीच्या परिपत्रकाचा आधार घेऊन दि. ३१ मार्च,



२०२२ च्या नफ्यातून अॅसेट रिकन्सट्रक्शन कंपनीला विकलेल्या कर्जांच्या २०% रक्कमेची (₹२०.४० कोटी) तरतूद करण्याचे निर्देश दिले. परिणामी रिझर्व्ह बँकेने पुनर्मुल्यांकन केलेला ₹३.९५ कोटी एवढाच निव्वळ नफा वितरणासाठी उपलब्ध झाला. त्यातून वैधानिक तरतूदी वजा करून सभासदांना १.७५% व पीएनसीपीएस धारकांना २% लाभांश देणे शक्य झाले. याही स्थितीत सभासदांनी, ग्राहकांनी, ठेवीदारांनी बँकेवर दाखविलेल्या विश्वासाबद्दल डॉंबिवली बँक परिवाराच्या वतीने कृतज्ञता व्यक्त करतो.

कर्ज व्यवहार -

कर्ज व्यवहार म्हणजे बँकेच्या उत्पन्नाचा मुख्य कणा. म्हणूनच किफायतशीर व्याजदराच्या नवीन कर्ज योजना सुरु करण्याचा आपण प्रयत्न केला. व्यावसायिकांना, व्यापाऱ्यांना कमीत कमी कागदपत्रे सादर करून सुलभतेने कर्ज प्राप्त व्हावे या हेतूने जीएसटी इन्स्टा कॅश क्रेडिट ही कर्ज योजना आपण सुरु केली. गत १२ महिन्यांच्या जीएसटी परताव्याच्या २०% रक्कम कॅश क्रेडिटच्या रूपाने उपलब्ध केली जाते. आत्तापर्यंत आपण साखर कारखान्यांना, साखर तारण (sugar pledge) कर्ज देत होतो. तसे आताही देत आहोत. त्याबरोबरच साखरेच्या उपउत्पादनासाठी उदा. इथेनॉल, मोलॅसिसच्या तारणावर आपण कर्ज उपलब्ध करून दिले आहे. या आर्थिक वर्षात सहकारी बँकांच्या गृह कर्ज मर्यादेतही भारतीय रिझर्व्ह बँकेने दुप्पटीने वाढ केली. त्यामुळे आपल्या बँकेला ₹१.४० कोटी रुपयांपर्यंत गृह कर्ज देता आले. वैयक्तिक गृह कर्ज मर्यादेत वाढ झाल्यामुळे रिझर्व्ह बँकेच्या नियमांप्रमाणे बँकेसाठी असलेली कमाल गृह कर्ज मर्यादा संपुष्टात आली आहे. त्यामुळे तूर्तास नवीन गृह कर्ज मंजूर करण्यास मर्यादा येत आहेत.

उच्चशिक्षणासाठी कर्ज घेण्याचे प्रमाण वाढत आहे. त्याचबरोबर इंजिनिअरींग, वैद्यकीय, माहिती-तंत्रज्ञान, भारतीय प्रशासकीय सेवा इ.साठी तसेच अगदी शाळा- कॉलेजच्या अभ्यासक्रमासाठी ट्युशन क्लासला जाण्याचे प्रमाणही वाढत आहे, ते खर्चिकही आहे. म्हणूनच किफायतशीर व्याजदराची ट्युशन कर्ज योजना बँकेने सुरु केली आहे.

सुक्ष्म, छोटे व मध्यम (MSME) उद्योगांना, उद्योजकांना सुरळीत पतपुरवठा होण्यासाठी सर्वतोपरी प्रयत्न करण्यात येतात. या योजनेमुळे उद्यमशीलता, स्वयंरोजगार वाढीस लागतो, तसेच देशाच्या अर्थकारणासही गती मिळण्यास मदत होते. म्हणूनच भारतीय रिझर्व्ह बँकेने या कर्जांचा समावेश प्राधान्य क्रमांची कर्जे (Priority Sector Lending) म्हणून केला आहे व ३१ मार्च, २०२३ अखेर एकूण कर्जांच्या प्रमाणात ६०% कर्जे प्राधान्य क्रमाची असली पाहिजेत असे उद्दिष्ट ठेवले आहे. आपल्या बँकेने हे उद्दिष्ट पूर्ण केले असून, प्राधान्य क्रमांच्या कर्जांचे प्रमाण ६४% आहे. एकूण कर्जांच्या ११.५०% कर्जे आर्थिक दुर्बल घटकांसाठी (Weaker) वितरीत करावीत असे उद्दिष्टय रिझर्व्ह बँकेने ठेवले आहे. हे उद्दिष्ट पूर्ण करण्यात आपले प्रयत्न थोडे कमी पडले. आर्थिक दुर्बल घटकांना दिलेल्या कर्जांचे प्रमाण ११.४०% आहे.

वैयक्तिक वापराच्या वाहनांना १००% कर्ज हे आपल्या बँकेचे वैशिष्ट्य राहिले आहे. त्यासाठी डॉंबिवली, अंबरनाथ इ. ठिकाणी वाहन मेळावा, विविध शाखांच्या ठिकाणी वाहनांचे सादरीकरण (Display), अनेकानेक वाहन विक्रेत्यांशी समन्वय इ. माध्यमातून वाहन कर्ज वितरण केले गेले. इलेक्ट्रीक वाहनांसाठीही (दुचाकी तसेच चारचाकी) आपल्या बँकेने कर्ज वितरण केले आहे.

पेन्शनर्ससाठी, नोकरदारांसाठी ओव्हरड्राफ्ट, व्यावसायिकांसाठी, उद्योजकांसाठी मुदत कर्ज, नव उद्योजकांसाठी



अण्णासाहेब पाटील विकास महामंडळाची कर्जावरील व्याज सवलत योजना आपल्या बँकेत उपलब्ध आहे. अशा विविध मार्गांनी कर्ज व्यवहार वाढविण्याचा प्रयत्न केला आहे. आर्थिक वर्ष २०२२-२०२३ मधील बँकेने वितरीत केलेल्या कर्जाची विगतवारी पुढीलप्रमाणे आहे.

अ.क्र.	तपशील	रक्कम (₹पूर्ण कोटींमध्ये)	एकूण कर्जांशी टक्केवारी (%)
(१)	उत्पादन, व्यापार व व्यवसायासाठी कर्जे	६४५.२३	३१.०८
(२)	गृह कर्जे व बांधकाम व्यवसायासाठी कर्जे	८६०.६६	४१.४५
(३)	वाहन कर्जे	११६.७२	५.६२
(४)	मुदत ठेवीवरील कर्जे	७८.७५	३.७९
(५)	राष्ट्रीय बचत पत्रे, किसान विकास पत्रे, आयुर्विमा पॉलिसीवरील व अन्य कर्जे	६.६१	०.३२
(६)	वैयक्तिक कर्जे	५०.९८	२.४६
(७)	सुवर्ण तारण कर्जे	४८.९८	२.३६
(८)	शेती व शेतीपूरक कर्जे	१४४.६८	६.९७
(९)	आपल्या बँकेतील अधिकारी/ कर्मचारी यांना दिलेली कर्जे	५६.९१	२.७४
(१०)	पायाभूत प्रकल्प उभारणीसाठी दिलेली कर्जे	५०.३४	२.४२
(११)	शैक्षणिक कर्जे	१६.२७	०.७८
	एकूण	२०७६.१३	१००.००

रिझर्व्ह बँकेने गेल्या आर्थिक वर्षात रेपो रेटमध्ये २.५०% ची वाढ केली. त्याप्रमाणे अन्य बँकांनी कर्जावरील व्याजदरही वाढविले. आपल्या बँकेने मात्र कर्जावरील व्याजदर फक्त १% नी वाढविले. हा निर्णयही कर्ज व्यवहार वाढविण्यास उपयुक्त ठरला. बँकेने १६ बँकांच्या सहकार्याने (Consortium & Multiple Banking) योजने अंतर्गत कर्ज वितरण केले आहे.

ठेवी -

बँकांचा मुळ उद्देश ग्राहकांकडून ठेवी स्वीकारणे व गरजवंतांना कर्ज उपलब्ध करून देणे. कोरोनानंतरच्या काळात ठेवीवरील व्याजदर उतरतेच राहिले. आर्थिक वर्ष २०२२-२३ मध्ये मात्र हळूहळू पूर्वपरिस्थिती येऊ लागली. याचा आढावा घेऊनच रिझर्व्ह बँकेने रेपो रेटमध्ये २.५०% ची वाढ केली. त्या अनुषंगाने सर्वच बँकांनी ठेवीवरील व्याजदर वाढ केली. आपल्या बँकेकडील कर्ज मागणीचा विचार करून ठेवीवरील व्याजदर आपण नियंत्रित केले. त्याचप्रमाणे रिटेल ठेवींच्या वाढीवर लक्ष केंद्रीत केले. यामुळे देय व येणे व्याज रकमेतील तफावत (नेट इंटरेस्ट मार्जिन) वाढण्यात खूपच



मदत झाली. अखेरच्या तिमाहीत मात्र ७.२०% व्याजदराची ४०० दिवसांची चैत्र समृद्धी विशेष ठेव योजना बँकेने सुरु केली जी अजूनही कार्यान्वित आहे. याच योजनेत मर्यादीत कालावधीसाठी ८.२५% व्याजदराने मोठ्या रक्कमेच्या ठेवी (Bulk Deposit) स्वीकारण्यात आल्या. त्यामुळे ३१ मार्च, २०२३ अखेर आपल्या बँकेच्या ठेवी ₹३७५६.६३ कोटी आहेत.

आपल्या बँकेच्या धनसागर, आवर्त ठेव, मासिक-त्रैमासिक व्याज देणारी ठेव योजना, ८० सी कलमाद्वारे आयकरात बचत मिळवून देणारी शुभंकर बचत योजना, लखपती ठेव योजना इ. विविध योजना कार्यान्वित आहेत.

गुंतवणूका -

संकलित केलेल्या ठेवींमधून कर्ज वितरणाचा आढावा घेऊन उर्वरीत रक्कम विविध खाजगी, राष्ट्रीयीकृत, व्यापारी बँका त्याचप्रमाणे सरकारी रोखे इ. मध्ये गुंतवणूक करण्यात येते. या गुंतवणूकीत आपल्याला ₹१.५५ कोटी नफा मिळाला. आहे. या उत्पन्नाचा आपल्या बँकेचा नफा वृद्धींगत करण्यात महत्त्वाचा वाटा आहे, हे मुद्दाम नमूद करावेसे वाटते. आपल्या बँकेच्या गुंतवणूकीची विगतवारी पुढीलप्रमाणे आहे.

अ.क्र.	तपशील	रक्कम (₹ कोटीत)
१.	केंद्र व राज्य सरकारचे रोखे	१,१९५.७१
२.	सार्वजनिक उपक्रमांचे रोखे	५.००
३.	इतर	१५३.९३
	एकूण	१,३५४.६४

आपल्या गुंतवणूका सुरक्षित आहेत, या गुंतवणूकांवर नियमित व योग्य उत्पन्न मिळत असते. गुंतवणूक विभागातील अधिकारी तसेच गुंतवणूक समितीतील सदस्य, बँकेच्या गुंतवणूकांवर तसेच अर्थकारणावर व व्याजदरातील चढ-उतारावर बारीक लक्ष ठेवतात व त्यावर चर्चा करून योग्य ते निर्णय घेतले जातात.

थकीत कर्ज वसुली -

ताळेबंद स्वच्छ असावा, विविध गुणोत्तरामध्ये सुधारणा करता यावी त्याचप्रमाणे आयकरात बचत व्हावी या हेतूने आपण निर्लेखन (Prudential Write Off) करत असतो. कर्ज निर्लेखित केले तरी कर्ज वसुलीचे अधिकार आपण सोडत नाही वा कर्ज माफही करत नाही. अशाच निर्लेखित केलेल्या थकीत कर्जांची वसुली प्रक्रिया निरंतर सुरु असते. अशाच प्रयत्नांमधून आर्थिक वर्ष २०२२-२३ मध्ये निर्लेखित कर्जांमधून ₹५०.४४ कोटींची कर्ज वसुली आपल्या कर्ज वसुली विभागाने केली आहे. यासाठी विभागातील सर्व अधिकारी- कर्मचाऱ्यांनी केलेले प्रयत्न कौतुकास्पद आहेत.

कर्ज वसुलीचे किचकट कायदे, प्रशासकीय व पोलिस यंत्रणेचा लहरीपणा, थकीत कर्जदारांची असभ्य वागणूक इ.अनेक अडीअडचणींवर मात करून कर्ज वसुलीत लक्षणीय यश मिळाले आहे, असे निश्चितच म्हणता येईल.

निर्लेखित कर्ज वसुली व्यतिरीक्त, थकीत कर्जदारांची वसुली प्रक्रिया नियमित सुरु असते. बहुराज्यीय सहकारी कायदा,



डी.आर.टी (Debt Recovery Tribunals), उच्च - सर्वोच्च न्यायालय, दिवाळखोरी (Insolvency Proceedings-NCLT) इ. यंत्रणांकडे दावे दाखल करून, कर्ज वसुली दाखले (Recovery Certificates) मिळविले जातात. या आर्थिक वर्षात दाखल केलेल्या दाव्यांची सविस्तर माहिती खालीलप्रमाणे -

अ.क्र.	तपशील	संख्या	रक्कम (₹ कोटीत)
१.	दि. ३१.०३.२०२२ अखेर शिल्लक दावे	६५	२२.०५
२.	अहवाल वर्षात दाखल केलेले दावे	१३६	१७७.२१
३.	अहवाल वर्षात मिळालेले निकाल	१५४	३७.२३
४.	खाती बंद झाल्याने मागे घेतलेले दावे	४	०.५१
५.	दि. ३१.०३.२०२३ अखेर शिल्लक दावे	४३	१६१.५२

कर्ज वसुली दाखले मिळवून थकीत कर्जदारांकडून व निर्लेखित कर्जामधून ₹६१.२३ कोटींची कर्ज वसुली आपण करू शकलो आहोत.

रिझर्व्ह बँकेचे नियम दिवसेंदिवस कडक होत आहेत. नियमितपणे कर्जफेड होते आहे यावर रिझर्व्ह बँकेचे बारीक लक्ष असते. त्याचप्रमाणे कोणत्याही वित्त संस्थांकडून (बँका, एनबीएफसी) घेतलेले कर्ज, त्याची अनियमितता इ. बाबतची सर्व माहिती कर्ज विषयक माहिती देणाऱ्या आस्थापनांकडे CIBIL तसेच तत्सम कंपन्यांकडे नियमितपणे पाठविणे बंधनकारक आहे. यावर आपला कर्जफेडीबाबतचा अहवाल, ज्याला सिबिल स्कोअर म्हणतात, अवलंबून असतो. म्हणूनच सर्व कर्जदार ग्राहकांना आवाहन आहे, आपण आपला मासिक हप्ता नियमित भरा व मी चांगला कर्जदार असल्याचे अभिमानाने सांगा.

निर्लेखन -

आर्थिक वर्ष २०२२-२३ मध्ये सार्वजनिक क्षेत्रातील बँकांनी ₹२.०९ लाख कोटींचे निर्लेखन केले. त्यामुळेच या बँकांची ढोबळ अनुत्पादित कर्जे ३.९०% व नक्त अनुत्पादित कर्जे १% इतक्या कमी प्रमाणात राहिली आहेत.

आधी उल्लेख केल्याप्रमाणे निर्लेखन म्हणजे कर्ज माफी नव्हे. कर्ज वसुलीचे अधिकार कायम ठेऊन, कर्ज वसुलीची प्रक्रिया निरंतर सुरू असते. अनेक गुणोत्तरांमध्ये सुधारणा व्हावी तसेच आयकरात बचत व्हावी या हेतूने या आर्थिक वर्षात ₹५५.६२ कोटीचे निर्लेखन केले आहे. या निर्लेखनामुळे ₹१६.६९ कोटींची आयकर बचत झाली आहे. त्याचप्रमाणे आपली ढोबळ अनुत्पादित कर्जे २.९६ % आहेत. निरंतर कर्ज वसुली प्रक्रियेचा भाग म्हणून चालू आर्थिक वर्षात म्हणजेच सन २०२३-२४ मध्ये १० ऑगस्ट, २०२३ पर्यंत ₹५.५१ कोटींची निर्लेखित कर्जामधील वसुली झाली आहे.

सभासद -

आर्थिक वर्ष २०२२-२३ मध्ये ४३३३ नवीन सभासद झाले तर २७९८ सभासदांनी राजीनामे दिले त्यामुळे मार्च, २०२३ अखेर बँकेची सभासद संख्या १०४८७८ आहे.



प्राधान्य क्रमाच्या भागभांडवलात ₹२.२० कोटींनी वाढ होऊन मार्च २०२३ अखेर प्राधान्य क्रमाचे भाग-भांडवल (PNCPS) ₹११.१४ कोटी होते. मार्च, २०२३ अखेर बँकेचे एकूण भाग भांडवल ₹१५३.३१ कोटी होते.

नफा व नफा वितरण -

ठेवींवरील नियंत्रित ठेवलेले व्याजदर, कर्ज व्यवहारात झालेली वाढ, निर्लेखित कर्जामधील कर्ज वसुली, विमा व्यवसायातील उत्पन्न या सर्वांचा एकत्रित परिणाम म्हणून बँकेला या आर्थिक वर्षात ₹११७.२३ कोटी ढोबळ नफा झाला आहे. सर्व खर्च वजा जाता बँकेचा निव्वळ नफा ₹२२.७२ कोटी झाला आहे.

सर्व वैधानिक तरतूदी खालीलप्रमाणे प्रस्तावित असून, सदर तरतूदी वजा करून शिल्लक राहिलेल्या नफ्यातून भारतीय रिझर्व्ह बँकेकडे लाभांश वितरीत करण्याची अनुमती संचालक मंडळाने मागितली आहे.

नफा विभागणी -

तपशील	रक्कम (₹ लाखात)
मागील वर्षीचा शिल्लक नफा	१,०२७
शिल्लक	२,२७२
सन २०२२-२३ साठीचा निव्वळ नफा	३,२९९

प्रस्तावित नफा विभागणी -

अ.क्र.	तपशील	रक्कम (₹ लाखात)
१.	राखीव निधी (निव्वळ नफ्याच्या किमान २५%)	५६९.००
२.	आकस्मिक (Contingency) निधी (निव्वळ नफ्याच्या किमान १०%)	२२८.००
३.	शिक्षण निधी	२३.००
४.	अधिकारी, कर्मचारी बोनस (Ex-Gratia) तरतूद	३२४.००
५.	शिल्लक नफा (सन २०२१-२२ वर्षीचा लाभांश ₹२५३.४९ लाख १२ एप्रिल, २०२३ रोजी वितरीत)	२१५५.००
	एकूण	३२९९.००

रिझर्व्ह बँकेकडून अनुमती मिळताच सर्व सभासदांच्या खात्यावर लाभांश जमा करण्यात येईल. तरी सभासदांनी सहकार्य करावे ही नम्र विनंती.



भागधारक कल्याण निधी -

बँकेच्या भागधारक कल्याण निधीमध्ये ₹१.७६ कोटी शिल्लक आहेत. या निधीवर मिळणा-या व्याजातून सभासदांच्या पाल्यांना शैक्षणिक पुरस्कार, राष्ट्रीय स्तरावरील क्रिडा नैपुण्य, सभासदांच्या गंभीर आजारपणासाठी मदत, ऑर्थोपेडिक शस्त्रक्रिया, सभासदाचे अपघाती निधन, सभासदाला कन्यारत्न प्राप्त झाल्यास मुलीच्या नावे मुदत ठेव इ. उपक्रम राबविले जातात.

आर्थिक वर्ष २०२२-२३ मध्ये गंभीर आजारपण, शस्त्रक्रिया, अपघाती निधन इ. साठी ₹३.४० लाख तर शैक्षणिक पुरस्कार, कन्यारत्न प्राप्ती इ. साठी ₹१.१९ लाखाची रक्कम सभासदांना अदा केली आहे.

भागधारक कल्याण निधीच्या नियमांवलीत गतवर्षीच्या वार्षिक सर्वसाधारण सभेत बदल केल्याप्रमाणे गंभीर आजारपणासाठी, शस्त्रक्रियेसाठी सर्वसाधारण विम्याची रक्कम मिळाली असेल, तरीही भागधारक कल्याण निधीच्या नियमाप्रमाणे अदा करावयाच्या रकमेच्या निम्म्या रक्कमेपर्यंत मदत देण्यात येत आहे.

आपल्या कुटुंबियांना, कुटुंबातील तरुणांना व मित्र मंडळींनाही बँकेचे भाग-भांडवल खरेदी करून सभासद व्हावयास सांगावे अशी विनंती याद्वारे करत आहे.

विमा व्यवसाय -

सर्व प्रकारच्या आर्थिक सेवा एका छताखाली उपलब्ध व्हाव्यात, तसेच उत्पन्न वाढीचे एक साधन या हेतूने सार्वजनिक तसेच खाजगी क्षेत्रातील विविध कंपन्यांशी सामंजस्य करार केले आहेत. आरोग्य विम्यासाठी केअर हेल्थ, जीवन विम्यासाठी एच्. डी.एफ्.सी व कोटक लाईफ, सर्वसाधारण विम्यासाठी बजाज, युनायटेड इंडिया अॅश्युरन्स यांच्याशी करार केला आहे. या विमा पॉलिसीच्या विक्रीतून बँकेला मिळणारे उत्पन्न व ग्राहकांची सुरक्षितता असे दोन्ही उद्देश साधले जात आहेत.

प्रधानमंत्री जीवन सुरक्षा व प्रधानमंत्री जीवन ज्योती विमा योजना आपल्या बँकेत उपलब्ध आहे. त्याचप्रमाणे असुरक्षित क्षेत्रातील कामगारांसाठी, असलेली अटल पेन्शन योजनाही बँकेत कार्यरत आहे. आपल्या फॅक्टरी, दुकान, आस्थापना, कंपन्या, घरात काम करणा-या अशा कामगारांची खाती सुरू करून त्यांचे भविष्य सुरक्षित करण्यात आपण हातभार लावावा असे सूचवावेसे वाटते.

आर्थिक वर्ष २०२२-२३ मध्ये आपल्या बँकेने एकूण ५८७६ पॉलिसी विकल्या आहेत. त्याचप्रमाणे ९४१ पॉलिसीजचे ₹५.२२ कोटी रुपयांचे दावे संबंधित ग्राहकांना मिळाले आहेत. या मिळालेल्या दाव्यांमुळे ग्राहकांचे झालेले नुकसान निश्चितच भरून निघाले आहे.

अत्याधुनिक तंत्रज्ञान -

मर्यादीत इंटरनेट बँकींगच्या व्यतिरीक्त ग्राहक सेवेसाठी आवश्यक असे आधुनिक तंत्रज्ञान बँकेने अंगिकारले आहे. बँकेच्या वेळेव्यतिरीक्त रोख रक्कम काढता अथवा भरता यावी यासाठी ए.टी.एम ६२ ठिकाणी तसेच रिसायक्लर मशिन्स ३३ ठिकाणी उपलब्ध केली आहेत. आपल्या बँकेच्या रूपे डेबिट कार्डद्वारे कोणत्याही बँकेच्या एटीएम मधून पैसे काढता येतात. परंतू शक्यतो आपल्याच बँकेच्या एटीएम सेंटरमधून आपण पैसे काढावेत अशी विनंती याद्वारे करत आहे. त्याचप्रमाणे आपल्या बँकेच्या एटीएम मधूनही कोणत्याही डेबिट कार्डद्वारे पैसे मिळू शकतात. त्यामुळेच आपल्या बँकेची काही एटीएम सेंटर्स आपल्याला उत्पन्न मिळवून देणारी ठरत आहेत.



बँकेच्या डू - मोबाईल प्लस ॲपवरून एनईएफटी, आर.टी.जी.एस्. पैसे ट्रान्सफर करणे, स्वतःचे ठेव खाते स्वतःच सुरु करता येणे तसेच स्टेटमेंट ऑफ अकाऊंट डाऊनलोड करणे हे व्यवहार करता येतात. तसेच डीएनएस पे हे युपीआय पेमेंटशी संलग्न असलेले ॲप आपण विकसित केले आहे. स्वतःचा क्यु.आर.कोड स्वतः तयार करणे, त्याद्वारे पैसे स्वीकारणे, क्यु.आर.कोड स्कॅन करून विविध आस्थापनांची बिले अदा करणे, आपले दुस-या बँकेतील खात्यांचे व्यवहार करणे इ. सुविधा या ॲपमध्ये उपलब्ध आहे. सर्व सभासदांना आग्रहाची विनंती आहे, आपण हे दोन्ही ॲप डाऊनलोड करावेत व जास्तीत जास्त व्यवहार या ॲपमधून करावेत.

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

मार्केटींग -

आजच्या काळात उद्योग-व्यवसायाच्या विस्तारासाठी, व्यवसायवृद्धीसाठी मार्केटींग हे महत्त्वाचे अंग बनले आहे. मार्केटींगचे तंत्र ज्याला अवगत त्याची मातीही विकली जाते आणि ज्याला ते जमलं नाही त्याचं सोनंही विकलं जात नाही अशी म्हण प्रचलित आहे.

मार्केटींगचे हे महत्त्व लक्षात घेऊन सोशल मिडीयाचा जास्तीत जास्त वापर करण्याचा प्रयत्न केला आहे. फेसबुक, तरुणांचा कल असलेलं इन्स्टाग्राम, ट्विटर तसेच व्हॉट्सॲपचा वापर करून बँकांच्या विविध ठेव व कर्ज योजनांचा प्रसार केला आहे. डोंबिवली येथील ६ शाखांमध्ये मिनी जत्रांचे आयोजन केले गेले.

मिनी जत्रा, प्रदर्शनांमध्ये सहभाग याबरोबरच शाखांना व्यवसाय वृद्धीसाठी मदत व्हावी म्हणून व्यवसाय प्रतिनिधी (Business Corrospondents, Business Facilitator) नेमण्यात आले आहेत. व्यवसाय प्रतिनिधींची एकूण संख्या १०६ असून त्यांचेमार्फत दैनंदिन ठेव गोळा करण्यात येते. त्याचप्रमाणे विविध कर्ज प्रस्तावही सादर होतात. या कर्ज प्रस्तावांमध्ये औद्योगिक कर्ज, गृह, वाहन, तारण कर्ज इ. चा समावेश असतो. व्यवसाय प्रतिनिधींमुळे कर्ज व्यवसायवृद्धीस निश्चितच चालना मिळाली आहे.

सर्व विभाग एकाच छताखाली -

एम.आय.डी.सी.मध्ये स्व-वास्तूतील पाच मजली भव्य केंद्रीय कार्यालय तयार झाले आहे. पूर्वीच्या केंद्रीय कार्यालयात पुरेशी जागा नसल्याने डोंबिवली शहरातील अन्य ठिकाणी असलेले केंद्रीय कार्यालयाचे सर्व विभाग उदा. रिटेल क्रेडीट (RLPC) कर्ज वसुली, ऑडिट, बँक अश्युरन्स, कायदा, मार्केटींग, क्रेडिट मॉनिटरिंग केंद्रीय कार्यालयात स्थलांतरीत झाले आहेत. त्यामुळे विभागांमधील परस्पर समन्वय सुरळीत झाला आहे व त्यासाठी लागणारा वेळही वाचला आहे. त्याचप्रमाणे वेगवेगळ्या ठिकाणी देण्यात येणारी भाडे रक्कम, वीज बिल इ. वाचविण्यातही आपल्याला यश आले आहे.

याच इमारतीमध्ये “ आर्य चाणक्य प्रशिक्षण केंद्र ” कार्यान्वित झाले असून अधिकारी / कर्मचाऱ्यांच्या प्रशिक्षणाची सुविधा उपलब्ध झाली आहे. हे प्रशिक्षण केंद्र अद्ययावत सोयी युक्त असून एका वेळी ५० अधिकारी व कर्मचाऱ्यांचे प्रशिक्षण योजता येणार आहे. या प्रशिक्षण केंद्राचे उद्घाटन भारतीय रिझर्व्ह बँकेचे मा. संचालक व सहकार भारती या अखिल भारतीय संस्थेचे संस्थापक सदस्य मा. श्री. सतीशजी मराठे यांच्या हस्ते संपन्न झाले.



“श्रद्धेय दत्तोपंत टेंगडी” सभागृह देखील याच इमारतीत असून शाखा व्यवस्थापक व कार्यपालक अधिकाऱ्यांच्या सभाही आता स्ववास्तूत योजणे सुकर झाले आहे. या सभागृहात दिडशे ते दोनशे कर्मचारी व अधिकारी यांची कॉन्फरन्स योजता येणार आहे.

लेखापरीक्षण -

आर्थिक वर्ष २०२२-२३ चे वैधानिक लेखापरीक्षण मे. पी.जी. भागवत एल.एल.पी या नामांकीत आस्थापनेने केले. त्यांनी विहित वेळेत लेखापरीक्षण केले. त्यांनी दिलेला लेखापरीक्षण अहवाल याच अहवालात प्रसिध्द केला आहे. बँकेचे अंतर्गत लेखापरीक्षण मे. मुकुंद एम. चितळे अँड कंपनी या आस्थापनेने केले आहे.

बँकेच्या एकूण ६४ शाखा आहेत. या शाखांचे लेखापरीक्षण करण्यासाठी २३ लेखापरीक्षण संस्थांकडे काम सोपविले असून पैकी ३२ शाखांचे कंकरंट ऑडीट होत असते. ३२ शाखांचे त्रैमासिक ऑडीट होत असते. त्याशिवाय बँकेच्या लेखापरीक्षण विभागाकडून शाखांचे अंतर्गत परीक्षण (Internal Inspection) होत असते. साधारणतः प्रत्येक शाखेचे दोन वर्षांच्या अंतराने अंतर्गत परीक्षण केले जाते.

संचालक मंडळ -

या आर्थिक वर्षात संचालक मंडळाच्या २६ सभा झाल्या. आपल्या व्यस्त वेळापत्रकामधून सर्वच संचालकांनी बँकेच्या कामकाजात सक्रीय सहभाग घेतला. साधकबाधक चर्चा करत सर्वांनी एकमताने घेतलेल्या निर्णयामुळे तसेच एक टीम म्हणून केलेल्या कामामुळे बँकेची समाधानकारक प्रगती होण्यास हातभार लागला आहे.

व्यवस्थापन मंडळ -

सर्व सहकारी बँकांनी व्यवस्थापन मंडळ स्थापन करावे या भारतीय रिझर्व्ह बँकेच्या निर्देशानुसार बँकेने माहे डिसेंबर, २०२१ पासून व्यवस्थापन मंडळ स्थापन केले आहे. व्यवस्थापन मंडळाच्याही २०२२-२३ मध्ये एकूण २६ सभा झाल्या. व्यवस्थापन मंडळातील मा. सदस्य सर्वश्री जयंत पित्रे, योगेश वाळुंजकर, अभिजीत मराठे, सुहास कुलकर्णी, जगन्नाथ जोशी व योगेश्वर मोहरीर यांनी कामकाजात मनापासून सहभाग घेतला त्याबद्दल त्यांचे मनःपूर्वक आभार.

आभार -

बँकेच्या यशस्वी वाटचालीत अनेकांचे मोलाचे सहकार्य लाभले आहे. यामध्ये रिझर्व्ह बँक ऑफ इंडिया, केंद्रीय तसेच राज्याचे सहकार खाते व सर्व लेखापरिक्षकांच्या मार्गदर्शनाबद्दल आम्ही आभारी आहोत. तसेच बँकेचे 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 २०२३ अखेरचे नफा तोटा पत्रक
Profit and Loss account for the Year ended on 31/03/2023

AMOUNT IN LAKHS

SR. NO.	खर्च EXPENDITURE	Year Ended Amount 31/03/2023	Year Ended Amount 31/03/2022
1	ठेवींवरील आणि कर्जांवरील व्याज / Interest on Deposits & Borrowings	15,382.75	18,368.19
2	कर्मचाऱ्यांचे पगार व भत्ते Salaries, Allowances and Provident Fund	5,262.02	5,285.66
3	संचालकांचे आणि स्थानिक समिती सदस्यांचे भत्ते Director's and Local Committee members' Fees & Allowances	2.23	2.37
4	जागा विषयक खर्च, वीज बील व विमा Rent, Taxes, Insurance and Lighting	1,907.50	1,867.49
5	कायदेविषयक खर्च Law Charges	67.79	30.09
6	टपाल, कुरीयर आणि दूरध्वनी खर्च Postage, Telegrams and Telephone charges	254.61	183.00
7	हिशेब तपासनीसाठी फी Auditor's Fees	99.71	87.93
8	मालमत्तेवरील आणि दुरुस्ती घसारा Depreciation on and Repairs to Property	676.48	624.46
9	लेखन साहित्य, छपाई, जाहिरात इ. खर्च Stationery Printing & Advertisement	104.21	79.19
10	इतर खर्च Other Expenditure		
	I) दुरुस्ती व देखभाल खर्च Repairs & Maintenance	482.37	413.53
	II) बँक चार्जेस Bank Charges	17.23	13.38
	III) आरबीआय दंड RBI Penalty	45.00	--
	IV) कार्यालयीन खर्च Office Expenses	1,033.20	1,066.33
	V) नेटवर्किंग खर्च Networking Expenses	484.98	380.51
	VI) सुरक्षा शुल्क Security Charges	202.36	184.73
	VII) प्रवास खर्च Traveling & Conveyance Expenses	38.98	23.05
	VIII) कणसंचय एजंट व व्यवसाय प्रतिनिधींना दिलेले शुल्क Fees paid to Kansanchay Agents & Business Facilitators	237.05	178.69
	IX) परीषद व प्रशिक्षण खर्च Conference & Training	11.58	4.71
	X) वर्गणी खर्च Subscription & Fees	32.42	17.78
	XI) सर्वसाधारण सभा खर्च General Body Meeting Expenses	7.34	18.04
	XII) Loss on DHFL Bonds	--	748.42
	XIII) Amortisation of Premium of securities	361.73	317.25
	XIV) Loss of one time shifting of SLR Securities	209.44	--



दि. ३१ मार्च २०२३ अखेरचे नफा तोटा पत्रक
Profit and Loss account for the Year ended on 31/03/2023

AMOUNT IN LAKHS

SR. NO.	उत्पन्न INCOME	Year Ended Amount 31/03/2023	Year Ended Amount 31/03/2022
1	कर्जावरील व्याज Interest on Advances & Discounts	17,511.86	19,273.69
2	गुंतवणूकीवरील व्याज Interest Income on Investments	13,056.12	11,038.31
3	कमिशन, अडत/दलाली Commission, Exchange and Brokerage	300.83	306.16
4	इतर मिळकत Other Receipts		
	I) प्रोसेसिंग फी Processing Fee	388.82	347.88
	II) लॉकर भाडे Rent on Safe Deposit Lockers	155.82	150.81
	III) इतर उत्पन्न Other Income	2,039.11	2,069.39
5	निर्लेखित कर्जामधून वसुली Recovery from Bad Debts written off	5,044.31	3,844.68
6	रोखे विक्रीतील नफा Profit on Sale of Securities	138.26	1,823.00
7	BDDR Written back on Bad Debts written off	5,562.50	7,383.17
	एकूण Total	44,197.63	46,237.09



दि. ३१ मार्च २०२३ अखेरचे नफा तोटा पत्रक
Profit and Loss account for the Year ended on 31/03/2023

AMOUNT IN LAKHS

SR. NO.	खर्च EXPENDITURE	Year Ended Amount 31/03/2023	Year Ended Amount 31/03/2022
11	निर्लेखित कर्जे / Bad debts written off	5,562.50	7,383.17
12	Provisions and Contengencies for		
	I) Bad & doubtful debts	3,200.00	3,578.00
	II) Standard Assets	40.00	(150.00)
	III) Bonus	12.66	21.76
	IV) Depreciation on investment	335.28	750.69
	V) Reco of subsidiary ledgers	--	58.34
	VI) Fraud cyber attack	113.97	38.00
	VII) Reported Frauds	20.82	--
	VIII) Leave encashment	170.33	461.41
	IX) Gratuity	26.49	727.68
	X) Depreciation on security receipts	4,653.86	--
	XI) Prov. on restructure of SME	146.83	(18.00)
	XII) Prov. on restructure of NON-SME	(330.43)	287.00
	Income Tax Expenses		
	Current Tax	132.00	
	Less : Excess provision written back	(0.00)	
	Deferred Tax	929.13	768.98
	Net Profit for the year carried forward	2,272.11	2,435.26
	एकूण Total	44,197.63	46,237.09

संचालक मंडळ

अॅड. श्री. गणेश वसंत धारगळकर
अध्यक्ष

सौ. नंदिनी शशिकांत कुलकर्णी
उपाध्यक्ष

संचालक

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

श्री. महेश सिधेश्वर 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
सी. ए. श्री. उदय मधुसूदन कर्वे (स्वीकृत संचालक)

मुख्य कार्यकारी अधिकारी व सरव्यवस्थापक

श्री. रमेश श्रीराम सिंग

सहसरव्यवस्थापक

श्री. राजेश नरेंद्र शेठे



दि. 31 मार्च 2023 अखेरचे नफा तोटा पत्रक
Profit and Loss account for the Year ended on 31/03/2023

AMOUNT IN LAKHS

SR. NO.	उत्पन्न INCOME	Year Ended Amount 31/03/2023	Year Ended Amount 31/03/2022
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एकूण Total

44,197.63

46,237.09

मुख्य अंतर्गत लेखापरीक्षक

मे. मुकुंद एम. चितळे अँड कंपनी

वैधानिक लेखापरीक्षक

पी. जी. भागवत एलएलपी



Profit and Loss Appropriation Account for the Year ended on 31/03/2023
(Subject to approval of A.G.M. & RBI)

AMOUNT IN LAKHS

SR. NO.	खर्च EXPENDITURE	Year Ended Amount 31/03/2023	Year Ended Amount 31/03/2022
Appropriations			
1	Statutory Reserve	569.00	610.00
2	Contingency Reserve	228.00	250.00
3	Co-operative Education Fund	23.00	24.35
4	Bad and Doubtful Debts Reserve	--	20.00
5	Members' Welfare Fund	--	10.00
6	Education Fund		
	Ex Gratia to staff	324.31	307.81
	Investment Fluctuation Reserve	--	104.00
	General Free Reserve	--	114.00
7	Dividend Paid for Previous Year	--	1,323.60
8	Net Profit carried to Balance Sheet	2,155.03	1,027.23
एकूण Total		3,299.34	3,791.00

संचालक मंडळ

अॅड. श्री. गणेश वसंत धारगळकर
अध्यक्ष

सौ. नंदिनी शशिकांत कुलकर्णी
उपाध्यक्ष

संचालक

सी. ए. श्री. जयंत बाळकृष्ण पित्रे
सौ. पूर्वा विदुर पेंढरकर
श्री. लक्ष्मण धर्मा खरपडे
श्री. योगेश धनंजय वाळुंजकर
श्री. जितेंद्र श्यामजीभाई पटेल
श्री. योगेश वसंत चौधरी

श्री. महेश सिध्देश्वर फणसे
अॅड. सौ. मेघना सचिन आंबेकर
सी. ए. श्री. विजय विठोबा शेलार
श्री. मिलिंद मोहन आरोलकर
सी. ए. श्री. अभिजीत अरविंद मराठे
सी. ए. श्री. उदय मधुसूदन कर्वे (स्वीकृत संचालक)

मुख्य कार्यकारी अधिकारी व सरव्यवस्थापक

श्री. रमेश श्रीराम सिंग

सहसरव्यवस्थापक

श्री. राजेश नरेंद्र शेते



Profit and Loss Appropriation account for the Year ended on 31/03/2023
(Subject to approval of A.G.M. and RBI)

AMOUNT IN LAKHS

SR. NO.	उत्पन्न INCOME	Year Ended Amount 31/03/2023	Year Ended Amount 31/03/2022
1	Profit brought forward	2,272.11	2,435.26
2	Profit of last year	1,027.23	1,355.74
एकूण Total		3,299.34	3,791.00

मुख्य अंतर्गत लेखापरीक्षक

मे. मुकुंद एम. चितळे अँड कंपनी

वैधानिक लेखापरीक्षक

पी. जी. भागवत एलएलपी



दि. ३१ मार्च २०२३ अखेरचे ताळेबंद पत्रक
Balance Sheet for the Year ended on 31/03/2023

AMOUNT IN LAKHS

SR. NO.	देणी CAPITAL & LIABILITIES	Schedule	Year Ended Amount 31/03/2023	Year Ended Amount 31/03/2022
1	भांडवल Capital	1	15,331.47	15,186.75
2	गंगाजळी आणि इतर निधी Reserve Fund & Other Reserves	2	33,510.62	30,151.19
3	ठेवी आणि इतर खाती Deposits and Other Accounts	3	3,75,662.71	3,93,520.20
4	तात्पुरती उचल Borrowings	4	24,488.66	9,969.90
5	थकीत व्याजाची तरतूद Overdue Interest Reserve		1,211.33	1,532.03
6	देय व्याज Interest Payable		1,330.84	2,161.29
7	इतर देणी Other Liabilities	5	23,744.24	33,927.28
8	नफा आणि तोटा खाते Profit & Loss Account		2,155.03	1,027.23
एकूण Total			4,77,434.90	4,87,475.88
भांडवल Contingent Liabilities				
	Guarantees		5,105.14	4,603.44
	Letter of Credits		223.36	220.42
	Transfers to Deposit Awareness & Education Fund		334.30	279.04
Total			5,662.80	5,102.90

संचालक मंडळ

अॅड. श्री. गणेश वसंत धारगळकर
अध्यक्ष

सौ. नंदिनी शशिकांत कुलकर्णी
उपाध्यक्ष

संचालक

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

श्री. महेश सिधेश्वर 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
सी. ए. श्री. उदय मधुसूदन कर्वे (स्वीकृत संचालक)

मुख्य कार्यकारी अधिकारी व सरव्यवस्थापक

श्री. रमेश श्रीराम सिंग

सहसरव्यवस्थापक

श्री. राजेश नरेंद्र शेते



दि. ३१ मार्च २०२३ अखेरचे ताळेबंद पत्रक
Balance Sheet for the Year ended on 31/03/2023

AMOUNT IN LAKHS

SR. NO.	मालमत्ता आणि येणी PROPERTY & ASSETS	Schedule	Year Ended Amount 31/03/2023	Year Ended Amount 31/03/2022
1	Cash	6	23,424.49	21,010.16
2	Balances with other banks	7	61,644.76	65,202.74
3	Money at Call and Short Notice		3,500.00	31,000.00
4	Investments	8	1,35,463.88	1,26,044.90
5	Advances	9	2,07,613.33	1,88,261.39
6	Interest Receivable			
	a) On Investments	10	3,751.30	3,860.56
	b) On Advances DIR - II (As per contra)		1,211.33	1,532.03
7	Premises	11	6,554.31	5,432.20
8	Furniture & Fixtures	12	1,439.17	1,163.69
9	Other Fixed Assets	13	4,938.51	4,939.20
10	Other Assets	14	22,960.91	33,133.29
11	Non Banking Assets acquired in satisfaction of claim		3,984.22	4,017.90
12	Deferred Tax Asset		948.70	1,877.82
	एकूण Total		4,77,434.90	4,87,475.88

मुख्य अंतर्गत लेखापरीक्षक

मे. मुकुंद एम. चितळे अँड कंपनी

वैधानिक लेखापरीक्षक

पी. जी. भागवत एलएलपी



दि. ३१ मार्च २०२३ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2023

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2023	As at 31/03/2022
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) 28,433,047 Equity Shares (P.Y. 28,584,309) of Rs. 50/- each	14,216.52	14,292.15
ii) Perpetual Non cumulative Preference Shares (PNCPS) 22,29,900 Shares (P.Y. 17,89,200 shares) of Rs. 50/- each	1,114.95	894.60
Amount Called up :		
i) 28,433,047 Equity Shares (P.Y. 28,584,309) of Rs. 50/- each	14,216.52	14,292.15
ii) Perpetual Non cumulative Preference Shares (PNCPS) 22,29,900 Shares (P.Y. 17,89,200 shares) of Rs. 50/- each	1,114.95	894.60
Of the above held by :		
a) Individuals	12,723.38	12,840.11
b) Co-operative Institutions		
c) Others	1,493.15	1,452.05
TOTAL	15,331.47	15,186.75



दि. 31 मार्च 2023 अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2023

AMOUNT IN LAKHS

SCHEDULE	As at	As at
	31/03/2023	31/03/2022
SCHEDULE - 2 - RESERVE FUND & OTHER RESERVES		
i) Statutory Reserve	14,153.53	13,523.28
ii) Bad and Doubtful Debts Reserves	2,136.26	4,498.76
iii) Investment Depreciation Reserve	7,070.70	2,240.00
iv) Other Funds and Reserves		
a) General Free Reserve	299.11	88.10
b) Reserve for Contingency	878.00	650.00
c) Capital Reserve	721.36	721.36
d) Contingent Provision for Standard Assets	730.32	690.32
e) Provision for Diminution in fair value of Restructured A/c	16.00	16.00
f) Revaluation Reserves	6,111.43	6,208.47
g) Investment Fluctuation Reserve	522.09	522.09
h) Members Welfare Fund	176.50	176.50
i) Provision for fraud cyber attack	151.97	113.97
j) Provision for Subsidiary Ledgers	57.12	58.34
k) Provision for Restructure of SME Accounts	318.83	172.00
l) Provision for Reported Frauds	25.82	--
m) Provision for Restructure NON SME Accounts	141.57	472.00
TOTAL	33,510.62	30,151.19



दि. ३१ मार्च २०२३ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2023

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2023	As at 31/03/2022
SCHEDULE - 3 - DEPOSITS AND OTHER ACCOUNTS		
I) Fixed Deposits		
i) Individuals	1,96,703.83	2,15,355.30
ii) Central Co-operative Banks	--	--
iii) Other Societies	15,829.15	15,908.34
Total	2,12,532.98	2,31,263.64
II) Savings Bank Deposit		
i) Individuals	1,26,848.25	1,27,822.40
ii) Central Co-operative Banks	--	--
iii) Other Societies	7,803.55	7,462.94
Total	1,34,651.80	1,35,285.34
III) Current Deposit		
i) Individuals	25,652.91	23,820.29
ii) Central Co-operative Banks	--	--
iii) Other Societies	362.59	354.94
Total	26,015.50	24,175.23
IV) Matured Deposits	2,462.43	2,795.98
TOTAL (I+II+III+IV)	3,75,662.71	3,93,520.20



दि. ३१ मार्च २०२३ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2023

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2023	As at 31/03/2022
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 (Subordinated) Deposits	4,500.00	9,969.00
b) TREPS Borrowings	19,988.66	--
Total	24,488.66	9,969.90
SCHEDULE - 5 - OTHER LIABILITIES		
i) Bills Payable	--	--
ii) Unclaimed Dividends	120.59	195.60
iii) Bonus & Ex-gratia	403.11	402.36
iv) Pay orders issued	630.48	592.38
v) Provisions for Income Tax	132.00	--
vi) Interest / Commission received in advance	73.38	101.87
vii) Leave Encashment	89.93	--
viii) Sundries	2,272.24	2,022.49
ix) Securities Deliverable under RBI Reverse Repo A/c	20,000.00	30,200.90
x) Gratuity	22.51	411.70
Total	23,744.24	33,927.28



दि. ३१ मार्च २०२३ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2023

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2023	As at 31/03/2022
SCHEDULE - 6 - CASH		
i) Cash in Hand	3,851.16	3,483.27
ii) Balances with Reserve Bank of India	19,527.71	17,433.77
iii) Balances with State Bank of India & its Subsidiaries	9.83	43.32
iv) Balances with State Co-operative Banks	2.50	2.40
v) Balances with District Central Co-operative Bank Ltd.	33.28	47.40
Total	23,424.49	21,010.16
SCHEDULE - 7 - BALANCES WITH OTHER BANKS		
i) Current Deposits		
a) Current Deposits with Private and Nationalised Banks	3,043.68	3,229.13
b) Current Deposits with Banks abroad	--	--
ii) Saving Bank Deposits	--	--
iii) Fixed Deposits	58,601.08	61,973.61
Total	61,644.76	65,202.74
SCHEDULE - 8 - INVESTMENTS		
i) In central & State Government Securities (at book value)	1,19,571.39	1,06,326.08
Face value = 1,17,788.30 Lakhs Market Value = 1,19,571.39 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 = 3,93.35 Lakhs		
vi) Others		
1) Certificate of Deposits	--	--
2) Commercial Paper	--	--
3) Non SLR Bond	2,068.14	2,906.07
Face Value = 2,070.23 Lakhs Market Value = 1,437.48 Lakhs	--	--
4) Security Receipts	13,308.50	16,296.91
(FV=Rs.13,308.50 Lakhs MV=16,151.99 Lakhs)		
TOTAL	1,35,463.88	1,26,044.90



दि. ३१ मार्च २०२३ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2023

SCHEDULES	AMOUNT IN LAKHS	
	As at 31/03/2023	As at 31/03/2022
SCHEDULE - 9 - ADVANCES		
I) Short Term Loans, Cash Credits, Overdraft, Bills Discounted of which, secured against	80,303.88	71,942.70
a) Govt. & Other approved securities		
b) Other Tangible securities	78,692.63	71,312.18
c) Unsecured Advances / Surety Loans with or without collateral securities	1,611.25	630.52
Of the Short Term advances, amount due from individuals Rs. 11,983.33 Lakhs (P.Y. = Rs.12,748.29 Lakhs)		
Of the Short Term advances amount Overdue Rs.5,454.87Lakhs (P.Y. = Rs.11,908.41 Lakhs)		
Considered Bad & Doubtful of recovery Rs.3,143.05 Lakhs (P.Y.=Rs.5,728.76 Lakhs)		
II) Medium Term Loans of which, secured against	16,523.54	27,550.06
a) Govt. & Other approved securities		
b) Other Tangible securities	13,330.03	21,542.12
c) Unsecured Advances / Surety Loans with or without collateral securities	3,193.51	6,007.95
Of the Medium Term advances, amount due from individuals Rs.7,885.21 Lakhs (P.Y. = Rs.14,013.59 Lakhs)		
Of the Medium Term advances amount Overdue Rs.143.22 Lakhs (P.Y. = Rs.531.24 Lakhs)		
Considered Bad & Doubtful of recovery Rs.225.80 Lakhs (P.Y.=Rs.2,048.54 Lakhs)		
III) Long Term Loans of which, secured against	1,10,785.92	88,768.63
a) Govt. & Other approved securities		
b) Other Tangible securities	1,08,853.13	87,548.71
c) Unsecured Advances / Surety Loans with or without collateral securities	1,932.80	1,219.93
Of the Long Term advances, amount due from individuals Rs. 77,080.23 Lakhs (P.Y. = Rs.60,853.55 Lakhs)		
Of the Long Term advances amount Overdue Rs.486.53 Lakhs (P.Y. = Rs.515.04 Lakhs)		
Considered Bad & Doubtful of recovery (Fully provided for) Rs.2,765.76 Lakhs (P.Y.=Rs.4,249.84 Lakhs)		
Total	2,07,613.33	1,88,261.39



दि. ३१ मार्च २०२३ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2023

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2023	As at 31/03/2022
SCHEDULE - 10 - INTEREST RECEIVABLE		
i) On Investment	3,751.30	3,860.56
ii) NPA Advances	1,211.33	1,532.03
Total	4,962.62	5,392.58
SCHEDULE - 11 - PREMISES		
GROSS BLOCK		
Opening Balance	6,459.08	6,459.08
Additions during the year	1,273.84	--
Deductions during the year	--	--
Closing Balance	7,732.92	6,459.08
ACCUMULATED DEPRECIATION		
Opening Balance	1,026.89	972.01
Additions during the year	151.73	54.87
Deductions during the year	--	--
Closing Balance	1,178.61	1,026.89
NET BLOCK	6,554.31	5,432.20
SCHEDULE - 12 - FURNITURE & FIXTURES		
GROSS BLOCK		
Opening Balance	2,629.22	2,602.13
Additions during the year	439.42	27.09
Deductions during the year	45.33	--
Closing Balance	3,023.31	2,629.22
ACCUMULATED DEPRECIATION		
Opening Balance	1,465.53	1,337.54
Additions during the year	135.92	127.98
Deductions during the year	17.31	--
Closing Balance	1,584.14	1,465.53
NET BLOCK	1,439.17	1,163.69



दि. ३१ मार्च २०२३ अखेरचे ताळेबंद पत्रक
Schedules for Year ended on 31/03/2023

AMOUNT IN LAKHS

SCHEDULE	As at 31/03/2023	As at 31/03/2022
SCHEDULE - 13 - OTHER FIXED ASSETS		
GROSS BLOCK		
Opening Balance	7,740.59	7,361.75
Additions during the year	452.24	486.11
Deductions during the year	44.16	107.27
Closing Balance	8,148.67	7,740.59
ACCUMULATED DEPRECIATION		
Opening Balance	4,020.44	3,659.75
Additions during the year	388.83	441.60
Deductions during the year	34.97	80.90
Closing Balance	4,374.31	4,020.44
NET BLOCK (A)	3,774.36	3,720.15
VI) CAPITAL WORK IN PROGRESS (F)	1,164.16	1,219.05
TOTAL (A+B+C+D+E+F)	4,938.51	4,939.20
SCHEDULE - 14 - OTHER ASSETS		
i) Stock of Stationery	11.77	20.85
ii) Deposits with MSEDCL	17.38	--
iii) Advance Income Tax	1,028.53	1,270.46
iv) Tax deducted / collected at source	405.50	163.29
v) Miscellaneous Assets	888.15	903.81
vi) Securities purchased under RBI Reserve Repo A/c	20,000.00	30,200.90
vii) Security Deposit for Premises	472.45	439.21
viii) Margin (cash) with CCIL	77.00	77.00
ix) Margin (cash) with settlement Guarantee Fund	40.06	37.76
x) Sundry Debtors	20.06	20.01
TOTAL	22,960.61	33,133.29



Cash Flow Statement for The Year Ended 31st March 2023

(₹ in Lakhs)

CASH FLOW FROM OPERATING ACTIVITIES	31/03/2023		31/03/2022	
Net Profit as per Profit & Loss Account	2,272.11		2,435.26	
Add: Adjustment for				
Depreciation on Assets	676.48		624.46	
Loss on sale of Asset	25.30		12.29	
Amortisation of Investment	361.73		317.25	
Loss on Shifting of SLR Securities	209.44		--	
Provisions charged / written back to P&L A/c	8,325.00		4,544.02	
Interest on borrowing	668.27	10,266.23	888.04	6,386.07
	12,538.33		8,821.34	
Less : Adjustment For				
Profit on sale of Assets	11.36		7.37	
Gratuity & Leave Encashment	(196.83)		(1,189.09)	
Deferred Tax (Net)	(929.13)		(768.98)	
	(1,114.59)		(1,950.71)	
	13,652.93		10,772.04	
Other Adjustment for Assets / Liabilities				
Movement in Deposits	(18,649.94)		(13,510.93)	
Movement in Other Liabilities	(507.77)		(839.70)	
Movement in Investments (other than HTM)	(11,720.85)		(116.78)	
Movement in Advances	(24,914.44)		42,973.11	
Movement in Other Assets & Expenses	(112.90)		309.10	
Movement in Non Banking Assets	33.68		91.29	
Movement in TREPS borrowing	19,988.66	(35,883.56)	14,000.00	(14,906.08)
Cash generated from Operating Activities (A)	(22,230.63)		25,678.12	
Less : Income Tax paid	--		-	
Net Cash generated from Operating Activities (A)	(22,230.63)		25,678.12	

As per our report of even date

For Dombivli Nagari Sahakari Bank Limited

R. S. Singh
 CEO & General Manager

C.A. J. B. Pitre
 Director

C.A. A. A. Marathe
 Director

Adv. G. V. Dhargalkar
 Chairman

For P G Bhagwat LLP
 Chartered Accountants
 Firm Regn No. 101118W/W100682
 CA. Shrinivas S. Gadgil
 Partner
 Membership No. 120570
 Place : Dombivli
 Date : 30/06/2023



Cash Flow Statement for The Year Ended 31st March 2023

(₹ in Lakhs)

CASH FLOW FROM INVESTING ACTIVITIES	31/03/2023	31/03/2022
Purchase of Property, Plant & Equipment	(2,124.45)	(789.87)
Sale Proceeds of Property, Plant & Equipment	37.13	21.43
Movement in HTM Securities	5,054.04	3,687.12
Net Cash generated from Investing Activities (B)	2,966.72	2,918.68
CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from share capital	(75.63)	(346.74)
Proceeds from Perpetual Non Cumulative Preference Share	220.35	271.75
Net Proceeds / (Repayment) from Borrowings	(5,469.90)	(115.70)
Interest on Borrowing paid	(668.27)	(888.04)
Cash from Entrance / Nominal Membership fees etc.	11.68	10.13
Dividend paid	(25.44)	(1,185.59)
Net Cash generated from Financing Activities ©	(6,007.21)	(2,254.19)
Net increase / (Decrease) in cash & cash equivalents (A+B+C)	(25,271.11)	26,342.61
Cash & Cash equivalents at the beginning of the year (as given below) (i)	55,239.29	28,896.67
Cash & Cash equivalents at the end of the year (as given below) (ii)	29,968.17	55,239.29
Net Increase / (Decrease) in Cash & Cash equivalents (ii - i)	(25,271.11)	26,342.61
Cash & Cash Equivalents		
Cash	3,851.16	3,483.27
Balance with other banks	22,617.01	20,756.01
Money at call and short notice	3,500.00	31,000.00
	29,968.17	55,239.29

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

As per our report of even date

For Dombivli Nagari Sahakari Bank Limited

R. S. Singh
CEO & General Manager

C.A. J. B. Pitre
Director

C.A. A. A. Marathe
Director

Adv. G. V. Dhargalkar
Chairman

For P G Bhagwat LLP
Chartered Accountants
Firm Regn No. 101118W/W100682
CA. Shrinivas S. Gadgil
Partner
Membership No. 120570
Place : Dombivli
Date : 30/06/2023



INDEPENDENT AUDITORS' REPORT

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

Report of Financial Statements

Qualified Opinion

1. We have audited the accompanying Financial Statements of **Dombivli Nagari Sahakari Bank Limited, ("The Bank")** which comprise the Balance Sheet as at 31st March 2023, the Profit and Loss Account and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information in which are included returns of Head Office and its departments and 64 branches, which are consolidated in these financial statements. The returns of 35 branches audited by us and returns of 29 branches which have been independently reviewed by Concurrent branch auditors are incorporated in these financial statements. To the best of our knowledge and as informed to us by the Management, Bank has not received any specific guidelines from the Central Registrar of Co-operative Societies with respect to selection of branches to be covered under audit. The branches and other departments of Head office covered by us, account for 85.19 percent of advances and 85.15 percent of deposits.

2. In our opinion, and to the best of our information and according to the explanations given to us, except for the matter described in the Basis for Qualified Opinion section of our report, 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, The Multi State Co-operative Societies Rules, 2002 made there under, National Bank for Agricultural and Rural Development, if applicable, 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 2023;
- 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 of Qualified Opinion

3. On the basis of NSDL Demat Account Statement of the Bank as of 31st March 2023, it is evident that equity shares of 95 companies and units of 11 mutual fund schemes are held in the name of the Bank.

As per the communication made from time to time by the Special Recovery officer of the Bank, who is empowered under section 156 of Maharashtra Co-operative Societies Act, 1960 (MCS Act) for execution of recovery certificate obtained u/s 101 of MCS Act, with the Central Depository Services (India) Limited ("CDSL"), the Bank did not explicitly request CDSL for being considered as 'Custodian' of these securities. Rationale of holding these securities and detailed explanation in respect of continuing this practice has been adequately mentioned in the Note no. D (ix) (g) of the financial statements. However, we have not been provided with any other separate



INDEPENDENT AUDITORS' REPORT

explicit communication that the Bank had made with CDSL for being treated as Custodian.

As such, holding of these securities, seized under the recovery process, are in the nature of investment and which are not accounted for in the books of account as investment, is apparently, in contravention of Master Circular on Investments by Primary (Urban) Co-operative Banks no. RBI/2022-23/05 DOR.MRG.REC.10/21.04.141/2022-23 dated 1st April 2022.

Further, as required by recovery certificate, the investments were to be disposed off for recovery of dues. However, the bank continued to hold these securities till 31st March 2023, though some of the respective borrowers' accounts have already been written off in the books.

4. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the ICAI together with ethical requirements that are relevant to our audit of the Financial Statements under the provisions of The Banking Regulations Act, 1949 (as applicable to Co-operative Societies), as amended by the Banking Regulation (Amendment) Act, 2020, and the rules made there under and under the provisions of The Multi State Co-operative Societies Act, 2002 and The Multi State Co-operative Societies Rules made there under and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Statements.

Information Other than the Financial Statements and Auditors' Report Thereon

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

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

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

When we read the Report of Board of Directors including other explanatory information, if based on the work we have performed, we conclude that there is material misstatement therein, we will communicate the matter to those charged with governance.

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

6. The Bank's 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,



INDEPENDENT AUDITORS' REPORT

The Multi State Co-operative Societies Rules, 2002 made there under, National Bank for Agricultural and Rural Development, if applicable, the guidelines issued by the Reserve Bank of India (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.

Auditor's Responsibility for the Audit of Financial Statements

7. 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 judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related



INDEPENDENT AUDITORS' REPORT

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.

- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Report on Other Legal & Regulatory Requirements

8. 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.

9. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, we report that:

- a. We have obtained all the information and explanations, which to the best of our

knowledge and belief were necessary for the 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;
- 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.

10. As required by Rule 27 (3) of the Multi State Co-operative 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 Rule 27(3) of The Multi State Co-operative Societies Rules, 2002:



INDEPENDENT AUDITORS' REPORT

- 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. Since the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding transactions contrary to the guidelines issued by the said Bank are not called for.
- 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:
- 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. 0.045 Crores as stated in Note – D (ix) (h) of “Notes forming part of financial statements”.
- e. Except for the matter described in the Basis for Qualified Opinion, 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. 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.
- f. 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.

Category	Principal Outstanding as at March 31, 2023 (₹ In Crores)
Doubtful Assets	26.33
Loss Assets	2.72
Non Performing Investment	5.00
Total	34.05

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

Shriniwas Shreeram Gadgil
Partner

Membership No. 120570

Place : Mumbai.

Date : 30th June 2023

UDIN : 23120570BGUEHM7294

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, 2023.

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:

- a) 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.
- b) 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.
- c) 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 a 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):

- 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.
- Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- 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)

- a) Tax expense comprises of current and deferred tax.
- b) 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.
- c) 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.
- d) 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.

- e) 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 continual.

As per our report of even date

For Dombivli Nagari Sahakari Bank Limited

R. S. Singh

CEO & General Manager

C.A. J. B. Pitre

Director

C.A. A. A. Marathe

Director

Adv.G. V. Dhargalkar

Chairman

For P G Bhagwat LLP

Chartered Accountants

Firm Regn No. 101118W/W100682

CA. Shriniwas S. Gadgil

Partner

Membership No. 120570

Place : Dombivli

B. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31st MARCH, 2023

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)

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.

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. 306.35 lakhs (P.Y. Rs. 304.23 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, 2023 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, 2023 (₹ in Lakhs)	Gratuity As at March 31, 2022 (₹ in Lakhs)	Leave Encashment As at March 31, 2023 (₹ in Lakhs)	Leave Encashment As at March 31, 2022 (₹ in Lakhs)
a) Change in Defined Benefit Obligations:				
Projected benefit obligation, beginning of the year (April 1, 2022)	2,578.91	2,043.37	1,239.13	912.79
Interest cost	184.39	140.18	88.60	62.62
Service Cost	120.50	83.11	82.64	57.32
(Benefits Paid)	(233.09)	(314.08)	(215.58)	(200.91)
Actuarial (gain) / loss	(160.54)	626.33	(49.34)	407.31
Projected benefit / obligation, end of the year	2,490.17	2,578.91	1,145.45	1,239.13
b) Change in Fair Value of Plan Assets :				
Fair value of plan assets, beginning of the year (April, 1, 2022)	2,167.21	2,059.36	1,359.72	1,294.79
Expected return on plan assets	154.96	141.27	97.22	88.82
Employer's contributions	415.67	300.00	--	200.00
Benefits paid	(233.09)	(314.08)	(215.58)	(200.91)
Actuarial gain / (loss)	(37.09)	(19.34)	(55.73)	(22.98)
Fair value of plan assets at the end of the year	2,467.66	2,167.21	1,185.64	1,359.72
c) Amount Recognized in the Balance Sheet				
Present value of benefit / obligation at March 31, 2023	(2,490.17)	(2,578.91)	(1,145.45)	(1,239.13)
Fair Value of Plan assets at March 31, 2023	2,467.66	2,167.21	1,185.64	1,359.72
Surplus / (Deficit) recognized in the Balance Sheet	22.51	(411.70)	40.19	120.59
d) Net cost for the year ended March 31, 2022				
Service cost	120.50	83.11	82.64	57.32
Interest cost	29.44	(1.09)	(8.62)	(26.20)
Net Actuarial (gain) / loss	(123.45)	645.67	6.39	430.29
Net cost	26.49	727.69	80.40	461.41
e) Balance Sheet Reconciliation				
Opening Net Liability	411.17	(15.99)	(120.59)	(382.00)
Expenses as above	26.49	727.69	80.40	461.41
(Employer's Contribution)	(415.67)	(300.00)	--	(200.00)
Net Liability / (Asset) recognized in Balance Sheet	22.51	411.70	(40.19)	(120.59)
f) Category of Assets as at March 31, 2023				
Insurer Managed Funds	2,467.66	2,167.21	1,185.64	1,359.72
Others	NIL	NIL	NIL	NIL
Total	2,467.66	2,167.21	1,185.64	1,359.72
g) Assumptions used in accounting :				
Discount rate	7.41%	7.15%	7.41%	7.15%
Rate of Return on plan assets	7.41%	7.15%	7.41%	7.15%
Salary escalation rate	4.00%	6.00%	4.00%	6.00%
Attrition Rate	7.35%	4.23%	7.35%	4.23%
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	712	733	712	733
Salary p.m.	2.83	275.22	2.83	275.22
Retirement Age	58 Years	58 Years	58 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.

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	
	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
Particular										
Revenue	13,194.38	12,861.31	10,626.69	10,357.80	13,985.75	14,848.30	828.31	786.52	38,635.13	38,853.92
Result	14,176.53	14,718.30	9,864.88	9,297.28	10,670.02	11,177.63	590.47	456.46	35,301.90	35,649.68
Unallocated Expenses										
Operating Profit									3,333.23	3,204.25
Income Taxes									1,061.12	768.98
Extraordinary Profit / Loss										
Net Profit									2,272.11	2,435.26

Business Segment	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
Particular										
Other Information										
Segment Assets	2,17,884.22	1,73,385.44	1,10,100.70	1,25,156.55	1,41,770.85	1,47,072.56	2,077.99	2,701.01	4,71,833.76	4,48,315.57
Unallocated Assets									5,601.14	8,959.41
Total Assets									4,77,434.90	4,57,274.98
Segment Liabilities	42,454.19	2,291.56	62,477.07	54,862.95	3,38,360.62	3,68,415.79	697.47	718.89	4,43,989.35	4,26,289.19
Unallocated Liabilities									3,345.55	30,985.79
Total Liabilities									4,77,434.90	4,57,274.98



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 Following Key Management Personnel of the Bank

Mr. Rajesh Narendra Shete Joint General Manager & CEO upto 30/06/2022

Mr. Ramesh Singh General Manager & CEO from 01/07/2022

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 2022-23 the bank has paid actual lease rent of Rs 1095.97 Lakhs

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

(₹ in Lakhs)

	Year ended March 31, 2023	Year ended March 31, 2022
Net profit considered for EPS calculation (₹ in lakhs)	2,272.11	2,435.26
Weighted average number of equity shares outstanding during the period (Actual)	28,346,657.00	27,931,778.42
EPS (Basic and Diluted)	8.02	8.72
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 2023 are as follows:

(₹ in Lakhs)

	For the year ended March 31, 2023	Balance D.T.A. as on March 31, 2023	Balance D.T.A. as on March 31, 2022
Provision of BDDR* (Net)	(826.00)	539.70	1,365.70
Provision for Standard Asset	14.00	256.00	242.00
Provision for Diminution in fair value of Restructured A/c	0.00	6.00	6.00
GL Prov Restructured of SME	51.00	111.00	66.00
GL Prov on Restructured NON SME	(115.00)	50.00	165.00
Depreciation on fixed assets	(53.13)	(23.00)	30.13
Carry Forward Loss	--	9.00	9.00
Total (A)	(929.13)	948.70	1,878.83
Deferred Tax Liabilities (B)	0.00	0.00	0.00
Total Deferred Tax Asset (Net) (A) + (B)	(929.13)	948.70	1,878.83



The application of Deferred Tax has resulted in net debit of Rs.929.13 lakhs to the Profit & Loss account for the year ended 31st March 2023. The closing Deferred tax assets (net) of Rs.948.70 Lakhs has been shown separately in the balance sheet.

ii) Provision of Taxation

(₹ in Lakhs)

	For the year ended March 31, 2023	For the year ended March 31, 2022
Income Tax	132.00	0.00

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, 2023	For the year ended March 31, 2022
Guarantees	5,105.14	4,603.44
Letter of Credits	223.35	220.41
Total	5,328.50	4,823.85

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

(₹ in Lakhs)

Sr. No.	Particulars	31.03.2023	31.03.2022
1	Opening balance of amounts transferred to DEA Fund	279.04	240.36
2	Add: Amounts transferred to DEA Fund during the year	62.30	39.27
3	Less : Amounts reimbursed by DEA Fund towards claims	(7.04)	(0.59)
4	Closing balance of amounts transferred to DEA Fund	334.30	279.04



D DISCLOSURES IN TERMS OF RBI GUIDELINES

i. REGULATORY CAPITAL

a) Composition of Regulatory Capital

(₹ in Lakhs)

Sr. No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
i)	Paid up Share Capital & Reserves net of deductions	32,589.80	28,291.67
ii)	Other Tier 1 Capital	–	–
iii)	Tier 1 Capital (i+ii)	32,589.80	28,291.67
iv)	Tier 2 Capital	4,179.05	5,082.72
v)	Total Capital (Tier 1 + Tier 2)	36,768.86	33,374.39
vi)	Total Risk Weighted Assets (RWAs)	2,35,657.03	2,22,610.29
vii)	Paid up Share Capital and Reserves as percentage of RWAs	15.60%	14.99%
viii)	Tier 1 Ratio (Tier 1 Capital as a percentage of RWAs)	13.83%	12.71%
ix)	Tier 2 Ratio (Tier 1 Capital as a percentage of RWAs)	1.77%	2.28%
x)	Capital to Risk weighted Assets Ration (CRAR) (Total Capital as a percentage of RWAs)	15.60%	14.99%
xi)	Amount of Paid up Capital raised during the year (net of refund)	(75.63)	(365.38)
xii)	Amount of non-equity Tier 1 Capital raised during the period (Perpetual Non-Cumulative Preference Shares)	220.35	271.75
xiii)	Amount of Tier 2 Capital raised during the period (Long Term Deposits)	NIL	NIL

b) Draw Down from Reserves - During the year no drawdown from Reserves is made.



ii. 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	7,568.48	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 B)	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	-	-	-	-	-	-	-	-	-	-	-	-

Asset Liability Management as on 31st March 2022

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	29,208.85	13,346.75	11,793.16	6,716.17	12,089.31	12,954.96	38,943.92	89,369.54	1,69,001.77	9,164.07	931.70	3,93,520.20
Advances	14,150.55	376.02	430.35	3,430.39	1,905.91	4,535.44	18,383.79	29,932.46	11,241.88	19,759.55	84,115.05	1,88,261.39
Investments (included FDR with other B)	0	0	7,031.47	0.78	6,473.38	26,923.43	18,984.06	4,296.18	7,506.43	6,234.08	1,10,568.71	1,88,018.51
Borrowing	0.00	0	0	0	475.40	0	2,064.20	2,930.30	4,500.00	0	0	9,969.90
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	-	-



iii. Investment

a) Composition of Investment Portfolio

(₹ in Lakhs)

Investment in India as at 31st March 2023

	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)	0.00	--	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	34,498.99
Held for Trading							
Gross	0.00	--	--	--	--	--	0.00
Less : Provision for depreciation & NPI	0.00	--	--	--	--	--	0.00
Net	0.00	--	--	--	--	--	0.00
Total Investments	1,19,571.39	0.00	15.84	2,568.13	0.00	13,308.50	1,35,463.87
Less : Provision for non-performing Investments	0	--	14.88	500.00	--	0.00	514.88
Less : Provision for depreciation and NPI	419.92	--	0.00	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



Investment in India as at 31st March 2022

(₹ in Lakhs)

	Government Securities	Other Approved Securities	Shares	Debentures and bonds	Subsidiaries and / or Joint Ventures	Other	Total Investments
Held to Maturity							
Gross	99,294.61	-	15.84	-	-	-	99,310.45
Less : Provision for non-performing Investments (NPI)	0.00	-	14.88	-	-	-	14.88
Net	99,294.61	-	0.96	-	-	-	99,295.57
Available for Sale							
Gross	7,031.47	-	-	3,406.07	-	16,296.91	26,734.43
Less : Provision for depreciation & NPI	96.14	-	-	909.94	-	1,218.34	2,224.42
Net	6,935.32	-	-	2,496.12	-	15,078.57	24,510.01
Held for Trading							
Gross	0.00	-	-	-	-	-	0.00
Less : Provision for depreciation & NPI	0.00	-	-	-	-	-	0.00
Net	0.00	-	-	-	-	-	0.00
Total Investments	1,06,326.08	0.00	15.84	3,406.07	0.00	16,296.91	1,26,044.90
Less : Provision for non-performing Investments	0	-	14.88	700.00	-	0.00	714.88
Less : Provision for depreciation and NPI	96.14	-	0.00	209.94	-	1,218.34	1,524.42
Net	1,06,229.93	-	0.96	2,496.12	-	19,915.99	1,28,643.00



b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(₹ in Lakhs)

Particulars	31-03-2023	31-03-2022
i) Movement of provisions held towards depreciation of investments		
a) Opening Balance	2,240.00	1,947.39
b) Add : Provisions made during the year	4,989.13	750.00
c) Less : Write off / write back excess Provisions during the year	(158.44)	(457.39)
d) Closing Balance	7,070.69	2,240.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	522.09	418.09
b) Add : Amount transferred during the year	0.00	104.00
c) Less : Drawdown	0.00	0.00
d) Closing Balance	522.09	522.09
Closing Balance in IFR as a percentage of closing balance of Investments in AFS and HFT Category	1.85%	5.00%

Note : As per consistent policy of the Bank IFR is not created on security receipts.

c) Non-SLR Investment Portfolio

i) NON PERFORMING NON-SLR INVESTMENTS

(₹ in Lakhs)

Particulars	310-03-2023	31-03-2022
Opening Balance	714.88	3,005.26
Additions during the year	NIL	NIL
Reductions during the year	200.00	2,290.38
Closing Balance	514.88	714.88
Total Provisions held (includes Rs. 14.88 Lakhs for Apex Bank Shares)	514.88	714.88



**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	
		31-03-2023	31-03-2022	31-03-2023	31-03-2022	31-03-2023	31-03-2022	31-03-2023	31-03-2022	31-03-2023	31-03-2022
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
(i)	PSUs	500.00	500.00	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
(ii)	FIs	2,045.60	2,888.53	NIL	NIL	500.00	700.00	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	765.20	909.94	NIL	NIL	0.00	700.00	0.00	NIL	NIL	NIL
	Net Total	1,802.93	2,496.12	NIL	NIL	500.00	0.00	0.00	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, 2023
	Securities sold under repo				
i)	Government Securities	100 (P. Y. 92.00)	20,000.00 (P.Y.13,000.00)	1,686.62 (P.Y. 2,138.00)	20,000.00 (P.Y. 0.00)
ii)	Corporate Debt Securities	NIL	NIL	NIL	NIL
	Securities Purchased under reverse repo				
i)	Government Securities	100.00 (P. Y. 84.00)	24,000 (P.Y. 24,000.00)	1,469.78 (P.Y. 5,234.00)	0.00 (P.Y. 30,201.00)
ii)	Corporate Debt Securities	NIL	NIL	NIL	NIL



iv. Assets Quality

a) Classification of advances and provisions held 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	0.00	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	0.00	6,150.70	2,07,613.33
	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	2,865.59
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	



Particulars		Standard	Non-Performing				Total
(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	43,760.99
(b)	Add : Additions during the year	0.00	0.00	0.00	0.00	0.00	5,562.49
(c)	Less : Recoveries 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

ii) As on 31st March 2022

(₹ 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	2,23,505.69	6,200.65	8,914.95	0.00	15,115.62	2,38,621.30
(b)	Add : Additions during the year					9,521.79	
(c)	Less : Reductions during the year					12,610.24	
(d)	Closing Balance	1,76,234.24	7,336.91	4,690.24	0.00	12,027.15	1,88,261.39
	Reductions in Gross NPA due to :						
	Upgradation					1,439.62	
	Recoveries (excluding recoveries from upgraded accounts)					3,787.46	
	Write Off					7,383.17	
	Sale to ARC					0.00	



Particulars		Standard	Non-Performing				Total
(ii) Provisions (excluding floating provisions)							
(a)	Opening balance of provision held	840.32	4,872.94	3,414.62	0.00	8,287.56	9,127.88
(b)	Add : Fresh Additions during the year	0.00	0.00	0.00	0.00	3,594.37	3,594.37
(c)	Less : Excess Provision reversed / write off	150.00	0.00	0.00	0.00	7,383.17	7,533.17
(d)	Closing Balance	690.32	2,129.68	2,416.08	0.00	4,498.76	5,189.08
iii) Net NPAs							
(a)	Opening Balance					6,828.06	
(b)	Add : Fresh Additions during the year					5,927.41	
(c)	Less : Reductions during the year					5,227.08	
(d)	Closing Balance					7,528.39	
(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-off & recoveries made thereon							
(a)	Opening balance	0.00	0.00	0.00	0.00	0.00	40,222.50
(b)	Add : Additional Provisions made	0.00	0.00	0.00	0.00	0.00	7,383.17
(c)	Less : Amount draw down during the year	0.00	0.00	0.00	0.00	0.00	3,844.68
(d)	Closing Balance	0.00	0.00	0.00	0.00	0.00	43,760.99

Ratios (in per cent)	31-03-2023	31-03-2022
Gross NPAs to Gross Advances	2.96%	6.39%
Net NPAs to Net Advances	1.95%	4.10%
Provision Coverage Ratio (Including written off assets of earlier years)	95.23%	91.10%
Provision Coverage Ratio (excluding written off assets of earlier years)	34.72%	37.41%



b) Sector wise advances & Gross NPAs

Sr. No.	Sector	31-03-2023			31-03-2022		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture & Allied Activities	14,468.44	--	0.00%	3,647.76	566.63	15.53%
b)	Advances to industrial Sector eligible as priority sector lending	18,485.83	617.03	3.34%	25,962.00	3,405.64	13.12%
c)	Services	25,042.80	1,844.11	7.36%	31,909.44	2,768.13	8.67%
d)	Personal loans	44,338.56	327.17	0.74%	44,526.03	1,304.70	2.93%
	Subtotal (i)	1,02,335.63	2,788.31	2.72%	1,06,045.23	8,045.10	7.59%
ii)	Non Priority Sector						
a)	Agriculture & Allied Activities	22,213.95	--	0.00%	18,321.33	--	0.00%
b)	Industry	177.57	--	0.00%	334.87	--	0.00%
c)	Services	1,387.47	--	0.00%	3,266.05	--	0.00%
d)	Personal Loans	81,498.71	3,362.39	4.11%	60,293.92	3,982.05	6.60%
	Subtotal (ii)	1,05,277.70	3,362.39	3.18%	82,216.16	3,982.05	4.84%
	Total of (i) & (ii)	2,07,613.33	6,150.70	2.95%	1,88,261.39	12,027.15	6.39%

c) Overseas Assets, NPA & Revenue – NIL

d) Particulars of Resolution Plan & restructuring

**i) Details of Accounts subject to Restructuring as on 31st March 2023
 (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		
	31-03-23	31-03-22	31-03-23	31-03-22	31-03-23	31-03-22	31-03-23	31-03-22	31-03-23	31-03-22	
Standard	No. of Borrowers	0	0	5	6	68	84	120	116	193	206
	Gross Amount	0	0	3,416.91	4,348.47	4,258.73	5,123.87	1,403.74	1,220.86	9,709.39	10,693.21
	Provision Held	0	0	1.19	10.00	318.82	338.55	140.37	220.58	460.40	659.13
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



		Agriculture and Allied Activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture & MSME)		Total	
		31-03-23	31-03-22	31-03-23	31-03-22	31-03-23	31-03-22	31-03-23	31-03-22	31-03-23	31-03-22
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	5	6	68	84	120	116	193	206
	Gross Amount	0	0	3,416.91	4,348.47	4,258.73	5,123.87	1,403.74	1,220.86	9,079.39	10,693.21
	Provision Held	0	0	1.19	10.00	318.82	338.55	140.37	220.58	460.40	659.13

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 2023 – 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 2023

(₹ 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 2022

Particulars	From SCBs, RRBs, UCBs, DCCBs, AIFs, 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	
	31.03.2023	31.03.2022	31.03.2023	31.03.2022	31.03.2023	31.03.2022
a) Book value of SRs where NPA sold by the bank are the underlying	13,308.50	16,296.91	NIL	NIL	NIL	NIL
Provision held against it (a)	5,870.69	1,216.83	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)	13,308.50	16,296.91	NIL	NIL	NIL	NIL
Total Provision	5,870.69	1,216.83	NIL	NIL	NIL	NIL

iv) Fraud Accounts

(₹ in Lakhs)

Particulars	31-03-2023	31-03-2022
Number of frauds reported	2	3
Amount involved in fraud	754.79	159.00
Amount of Provision made for such frauds	754.79	38.00
Amount of unamortised provision debited from other reserves at the end of the year	0.00	113.96

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 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	128.48	0.00	0.00	3.27	125.21
Corporate Loans	0.00	0.00	0.00	0.00	0.00
Of Which MSMEs	2,017.42	43.43	0.00	315.99	1,663.82
Others	0.00	0.00	0.00	0.00	0.00
Total	2,145.90	43.43	0.00	319.26	1,789.03



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 30th September, 2022

(₹ 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	132.68	0.00	0.00	4.20	128.48
Corporate Loans	0.00	0.00	0.00	0.00	0.00
Of Which MSMEs	2,230.46	129.20	0.00	87.28	2,174.26
Others	138.022	0.00	0.00	138.022	0.00
Total	2,501.16	129.20	0.00	229.51	2,145.90

v-a) Exposures

i. Exposure to Real Estate sector

(₹ in Lakhs)

	31-03-2023	31-03-2022
i) Direct exposure		
a) Residential Mortgages		
Priority	33,500.87	31,573.29
Non-Priority (including Staff Loans)	25,437.32	18,598.36
b) Commercial Real Estate	6,325.72	5,625.14
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	65,263.91	55,796.79



- 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	31-03-2023	31-03-2022
Total unsecured advances of the bank	6,737.54	7,858.39
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	31-03-2023	31-03-2022
Total deposits of the twenty largest depositors	11,069.34	11,361.89
Percentage of deposits of twenty largest depositors to total deposits of the bank	2.95%	2.89%

b) Concentration of advances

(₹ in Lakhs)

Particulars	31-03-2023	31-03-2022
Total advances of the twenty largest borrowers	48,017.20	40,579.52
Percentage of advances of twenty largest borrowers to total advances of the bank	23.12%	21.55%

c) Concentration of exposures

(₹ in Lakhs)

Particulars	31-03-2023	31-03-2022
Total exposures of the twenty largest borrowers / customers	22,364.91	25,439.96
Percentage of exposures of twenty largest borrowers / customers to total exposures of the bank on borrowers / customers	10.77%	13.51%

d) Concentration of NPAs

(₹ in Lakhs)

Particulars	31-03-2023	31-03-2022
Total exposures of the top twenty largest borrowers / customers	4,983.38	8,605.81
Percentage of exposures of twenty largest NPA exposure to total Gross NPAs	80.99%	71.55%



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	31-03-2023	31-03-2022
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	1	0
2.	Number of complaints received during the year	46	82
3.	Number of complaints disposed during the year	47	81
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	1
	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 BOs		
5.2	Of 5, number of complaints resolved through conciliation / mediation/advisories	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
31-03-2023					
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



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
31-03-2022					
Ground-1 ATM/Debit Cards	0	5	1400%	0	0
Ground-2 Internet/Mobile/Electronic Banking	0	16	167%	0	0
Ground-3 Levy of charges without prior notice / excessive charges / foreclosure charges	0	6	100%	0	0
Ground-4 Recovery Agents / Direct Sales Agents	0	6	20%	0	0
Ground-5 Loans and advances	0	10	233%	0	0
Others	0	29	190%	1	0
Total	1	82	154%	1	0

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

Reserve Bank of India has imposed an aggregate penalty of 45.00 Lakhs (Previous Year NIL) on account of the following:

- Delay in reporting cases of frauds cases. Amount of penalty imposed Rs.20.00 lakh.
- Levy of Charges for non-maintenance of minimum balances in SB accounts. Amount of penalty Rs.25.00 lakh

ix) Other Disclosures

a) Business Ratio

Sr. No.	Items	31-03-2023	31-03-2022
1	Interest income as a percentage of Average working funds	6.97%	6.56%
2	Non-interest income as a percentage of Average working funds	1.84%	1.85%
3	Average Cost of Deposit	3.83%	4.38%
4	Net Interest Margin	3.47%	2.31%
5	Operating profit as a percentage of Average working funds	2.67%	1.94%
6	Return on assets	0.52%	0.53%
7	Business (deposits plus advances) per employee	783.51	812.16
8	Profit per employee	3.15	3.30



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	31-03-2023	31-03-2022
1	Commission from selling of Life Insurance Policies	129.96	132.64
2	Commission from Selling of Non-Life Insurance Policies including Health Insurance	79.05	71.45

c) Marketing and Distribution

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

(₹ in Lakhs)

Sr. No.	Particulars	Current Year	Previous Year
1	Commission from Mutual Funds	0.54	0.47

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

(₹ in Lakhs)

Sr. No.	Category	31-03-2023	31-03-2022
1	PSLC General	30,000.00	13,950.00

The Bank did not sell any PSLCs during the year ended 31st March, 2023 and 31st March, 2022

e) Provisions and contingencies

(₹ in Lakhs)

Sr. No.	Provision debited to Profit and Loss Account	Current Year	Previous Year
1	Provision for Bad & Doubtful debts	3,200.00	3,268.19
2	Provision for Standard Assets	40.00	(150.00)
3	Provision for NPA FITL Accounts	0.00	309.81
4	Provision for Reported Frauds	20.82	0.00
5	Provision for Income Tax	132.00	0.00
6	Provision for Bonus	12.66	21.76
7	Provision for Investment Depreciation Reserve	335.28	750.68
8	Provision for Security Receipt of ARC	4,653.86	0.00



Sr. No.	Provision debited to Profit and Loss Account	Current Year	Previous Year
9	Provision for Leave Encashment	170.33	461.41
10	Provision for Gratuity	26.49	727.68
11	Provision for Restructure of SME	146.83	(18.00)
12	Provision for Restructure of NON SME	(330.43)	287.00
13	PL Provision for Fraud Cyber attack	113.97	38.00
15	Provision for Reco of Subsidiary Ledgers	0.00	58.34
	Total	8,521.82	5,754.87

f) Payment of DICGC Insurance Premium

(₹ in Lakhs)

Sr. No.	Particulars	31-03-2023r	31-03-2022
1	Payment of DICGC Insurance Premium	470.38	484.95
2	Arrears in payment of DICGC premium	NIL	NIL

Note : As on date, the DICGC premium is paid upto September 2023 (For P.Y. upto September 2022)

a) Shares and Mutual Fund held under Recovery Action

The Bank had sanctioned loans to various borrowers, out of which some accounts have become NPA and sticky. Thereafter the Bank has filed recovery suits and obtained Recovery Certificate under MCS Act, 1960 (MCS Act) w.r.t. such defaulter borrowers & their guarantors.

In execution of the said Recovery Certificates, as per the provisions of Sec-107 of MCS Act, the Recovery Officer appointed under Sec-156 of the MCS Act has attached the D-Mat accounts maintained by the said defaulters in various Depository Participants (DPs). On attachment, Shares/securities available in the said D-Mat accounts got transferred to the D-Mat Account of the Banks as a holder of the shares and Bank is holding those shares as a custodian & not as owner.

As per the Rule 107 of the MCS Act, 1960, the Recovery Officer has authority to sell the same and adjust the proceeds against the dues of the respective defaulters only after following the due process (i.e. by issuing the intimation to defaulters that either they deposit equivalent value of the said Shares in the Loan Account or the Recovery Officer will sell the same).

The loan a/c or any other a/c is not therefore credited just on happening of the events of such transfers. No monetary transaction takes place while only transferring the shares in the name of the Bank. Thus no cost is incurred for this event. As per the Cost Concept, events are not expected to be recorded if no cost is involved in the happening of those events.



As per the convention of conservatism, the Bank has been adopting the method of cash accounting for such transactions. If any monetary proceeds are actually realized (by sale of securities), the proceeds are credited to the respective Loan accounts or recovery in w/off a/cs.

The above described practice has been followed by bank very consistently, over last all the years.

h) Disclosure of facilities granted to directors and their relatives

Sr. No.	Particulars	31-03-2023	31-03-2022
1	Advance to directors and their relatives, companies / firms in which they are interested a) Fund Based (Against FDR) B) Non Fund Based	2.48 NIL	13.22 NIL

- i) The Bank has reclassified and rearranged previous year figures to confirm to this year's classification and whenever necessary.

As per our report of even date

For Dombivli Nagari Sahakari Bank Limited

R. S. Singh

CEO & General Manager

C.A. J. B. Pitre

Director

C.A. A. A. Marathe

Director

Adv. G. V. Dhargalkar

Chairman

For P G Bhagwat LLP

Chartered Accountants

Firm Regn No. 101118W/W100682

CA. Shrinivas S. Gadgil

Partner

Membership No. 120570

Place : Dombivli

Date : 30/06/2023



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	Maharashtra & Madhya Pradesh		
Items	Particulars as of 31.03.2023		
No. of Branches	64		
Membership - Regular	1,04,878		
Nominal	3,996		
Paid up share capital	14,216.52		
Total Reserves & Funds	33,510.62		
Deposits	Savings	1,34,651.80	
	Current	26,015.50	
	Fixed	2,14,995.42	
Advances	Secured	2,00,875.78	
	Unsecured	6,737.55	
Overdue Percentage (%)	2.93%		
Total % of Priority Sector	64.61%		
Total % of Weaker Sector	11.40%		
Borrowings	24,488.66		
Investments	Fixed Deposits	58,601.08	
	Others	1,35,463.88	
		1,94,064.96	
Profit of the year	2,272.11		
Total Staff - Sub Staff	62		
Others	660		
Working Capital	4,39,616.78		



दिनांक ३१.०३.२०२३ 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	१३.२३	४.५०	१५.२५	२.४८	
एकूण	१३.२३	४.५०	१५.२५	२.४८	--

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

AGM 2023 - 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
6			FUNDS :			
			The Bank may receive funds from any or all of the following sources :			
			iv) Deposits, debentures, preference shares Long Term (Subordinated) Deposits (LTDs), unsecured debentures or special shares and/or any other instruments at face value and equity shares at face value or at premium by way of public issue or private placements.	Add the words "[(A) Perpetual Non-Cumulative Preference Shares {PNCPS}-Tier - I Capital, (B) Perpetual Cumulative Preference Shares {PCPS}- Tier - II Capital, (C) Redeemable Non-Cumulative Preference Shares {RNCPS} -Tier-II Capital, (D) Redeemable Cumulative Preference Shares {RCPS} - Tier -II Capital]". "The Periodicity of all above instruments should be minimum 10 Years or as directed by the Reserve Bank of India."	iv) Deposits, debentures, preference shares [(A) Perpetual Non-Cumulative Preference Shares {PNCPS}-Tier -I Capital, (B) Perpetual Cumulative Preference Shares {PCPS}- Tier -II Capital, (C) Redeemable Non- Cumulative Preference Shares {RNCPS} -Tier-II Capital, (D) Redeemable Cumulative Preference Shares {RCPS}- Tier -II Capital] Long Term (Subordinated) Deposits (LTDs) , unsecured debentures or special shares and /or any other instruments at face value and equity shares at face value or at premium by way of public issue or private placements. The Periodicity of all above instruments should be minimum 10 Years or as directed by the Reserve Bank of India.	To align this provision with the amendments in B.R. Act
			Additional Clause	xi) Debt Instruments- [(A) Perpetual Debt Instruments (PDI) eligible for inclusion in Tier -I Capital, (B) Long Term Subordinated Bonds (LTSB) eligible for inclusion in Tier-II Capital]. "The Periodicity of all above instruments should be minimum 10 Years or as directed by the Reserve Bank of India."	xi) Debt Instruments - [(A) Perpetual Debt Instruments (PDI) eligible for inclusion in Tier-I Capital, (B) Long Term Subordinated Bonds (LTSB) eligible for inclusion in Tier-II Capital]. Periodicity of all above instruments should be minimum 10 Years or as directed by the Reserve Bank of India.	To align this provision with the provisions of B.R. Act



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
15			EXPULSION OF MEMBERSHIP			
	iii		No Member of the Bank who has been expelled shall be eligible for re admission as a Member of the Bank for a period of one year from the date of such expulsion.	Delete the word ' one year ' and add the word ' three years '	No Member of the Bank who has been expelled shall be eligible for re admission as a Member of the Bank for a period of three years from the date of such expulsion.	To align this provision with the amendments in MSCS Act
16			CESSATION OF MEMBERSHIP			
	ii		Resignation			
			A member may withdraw and resign from his membership by surrendering all shares held by him after one year and giving at least one month's notice to the Bank in writing in such form and with such fees as prescribed by the Board. The Board shall not give approval to such withdrawal or resignation while such a member is indebted, either directly as a borrower or indirectly as a guarantor, to the Bank. During any co-operative year, the aggregate withdrawals shall not exceed 10% of the total paid up share capital as on 31 st March, of the preceding year.	Delete the words ' and resign from his membership by surrendering all shares held by him ' And Add the word ' their shares either partially or wholly. By withdrawing entire share holding they can resign from their membership '	A member may withdraw their shares either partially or wholly. By withdrawing entire share holding they can resign from their membership, after one year and giving at least one month's notice to the Bank in writing in such form and with such fees as prescribed by the Board. The Board shall not give approval to such withdrawal or resignation while such a member is indebted, either directly as a borrower or indirectly as a guarantor, to the Bank. During any co-operative year, the aggregate withdrawals shall not exceed 10% of the total paid up share capital as on 31 st March, of the preceding year	For the convenience of the Shareholders of the Bank.
24			BOARD OF DIRECTORS			
	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 reservations for four seats, which will include one seat for Scheduled Caste or Scheduled Tribes, one seat for Other Backward Class or Special Other Backward Class and two seats for Women amongst Thirteen directors.	Delete the words ' reservations for four seats, which will include ' and ' one seat for Other Backward Class or Special Other Backward Class '	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.	To align this provision with the amendments in MSCS Act
	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, law, commerce, information technology, accountancy, costing or finance or having specialization in any field relating to the objects and activities undertaken by the Bank.	Delete the words ' law, commerce, information technology, accountancy, costing or ' Add the word ' Co-operative management and ' Delete the words ' any ' Add the word ' other '	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.	To align this provision with the amendments in MSCS Act
	v		A co-opted director shall hold office for the remaining period of the Board.	Add the sentence ' The Co-opted directors shall not have the right to vote in any election of the office bearers or be eligible to be elected as office bearers of the board. '	A co-opted director shall hold office for the remaining period of the Board. The Co-opted directors shall not have the right to vote in any election of the office bearers or be eligible to be elected as office bearers of the board.	To align this provision with the amendments in MSCS Act
	ix		Additional Clause	No director of a multi-State co-operative society shall, as a director, be present in the discussion of, or vote on, any contract or arrangement entered into, or to be entered into, by or on behalf of such society, if he or his relative is directly or indirectly concerned or interested in such contract or arrangement and no	No director of a multi-State co-operative society shall, as a director, be present in the discussion of, or vote on, any contract or arrangement entered into, or to be entered into, by or on behalf of such society, if he or his relative is directly or indirectly concerned or interested in such contract or arrangement and no relative of any of the sitting directors of the multi-State co-operative society shall be recruited as employee including the Chief Executive of that society. Explanation. - For the purposes of this subsection, the term, "relative" with reference to an individual, includes - (a) spouse; (b) father (including	To align this provision with the amendments in MSCS Act



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
				<p>relative of any of the sitting directors of the multi-State co-operative society shall be recruited as employee including the Chief Executive of that society. Explanation. - For the purposes of this sub-section, the term, "relative" with reference to an individual, includes - (a) spouse; (b) father (including step father); (c) mother (including step mother); (d) son (including step son); (e) son's wife; (f) daughter (including step daughter); (g) daughter's husband; (h) father's father; (i) father's mother; (j) mother's father; (k) mother's mother; (l) son's son; (m) son's son's wife; (n) son's daughter; (o) son's daughter's husband; (p) daughter's son; (q) daughter's son's wife; (r) daughter's daughter; (s) daughter's daughter's husband; (t) brother (including step brother); (u) brother's wife; (v) sister (including step sister); (w) sister's husband; and (x) Hindu undivided family.</p>	<p>step father); (c) mother (including step mother); (d) son (including step son); (e) son's wife; (f) daughter (including step daughter); (g) daughter's husband; (h) father's father; (i) father's mother; (j) mother's father; (k) mother's mother; (l) son's son; (m) son's son's wife; (n) son's daughter; (o) son's daughter's husband; (p) daughter's son; (q) daughter's son's wife; (r) daughter's daughter; (s) daughter's daughter's husband; (t) brother (including step brother); (u) brother's wife; (v) sister (including step sister); (w) sister's husband; and (x) Hindu undivided family.</p>	
29			COMMITTEES / SUB COMMITTEES			
			<p>The Board of Directors may constitute an Executive Committee and other Committees/ Sub Committees as may be considered necessary provided that other Committees or Sub Committees other than the Executive Committee shall not exceed three. Out of such three Committees one shall be an Audit and Ethics Committee. The Board may delegate any of its powers and functions mentioned in Bye-law No. 30 to an Executive Committee consisting of not more than 10 members of the Board of Directors including the Chairman and the Managing Directors. 50% or minimum three members whichever is less shall form the quorum for the meeting of the Executive Committee. The Composition of the Committees / Sub Committees, their functions, quorum, day of notice etc., shall be as decided by the Board of Directors from time to time.</p>	<p>Delete the words 'provided that other Committees or Sub Committees other than the Executive Committee shall not exceed three'. Add the words 'by the Board of Directors' and '(ii) a Committee on prevention of sexual harassment at work place'. Also Delete the words 'three'.</p>	<p>The Board of Directors may constitute an Executive Committee and other Committees/ Sub Committees as may be considered necessary by the Board of Directors. Out of such Committees one shall be (i) an Audit and Ethics Committee and (ii) a Committee on prevention of sexual harassment at work place. The Board may delegate any of its powers and functions mentioned in Bye-law No. 30 to an Executive Committee consisting of not more than 10 members of the Board of Directors including the Chairman and the Managing Directors. 50% or minimum three members whichever is less shall form the quorum for the meeting of the Executive Committee. The Composition of the Committees/ Sub Committees, their functions, quorum, day of notice etc., shall be as decided by the Board of Directors from time to time.</p>	<p>To align this provision with the amendments in MSCS Act</p>
36			POWERS AND FUNCTIONS OF THE CHIEF EXECUTIVE			
	xi		<p>Present the draft annual report and financial statements for the approval of the Board within thirty days of closure of the financial year.</p>	<p>Delete the words 'thirty' Add the words 'forty-five'</p>	<p>Present the draft annual report and financial statements for the approval of the Board within forty-five days of closure of the financial year.</p>	<p>To align this provision with the amendments in MSCS Act</p>



Bye-Laws No.	Clause No.	Sub-Clause No.	RELEVANT CLAUSE OF THE PRESENT BYE-LAWS	AMENDMENT PROPOSED	WORDING OF THE BYE-LAWS AS IT WOULD READ WHEN AMENDED	REASON FOR AMENDMENT
40			RESERVE FUND			
	i	b	Credit one percent of the net profit to the Co-operative education fund maintained by the National Co-operative Union of India;	Delete the words ' National Co-operative Union of India ' Add the words ' Central Government '	Credit one percent of the net profit to the Co-operative education fund maintained by the Central Government;	To align this provision with the amendments in MSCS Act
	ii	F	New Clause	Add the clause " Contribution to Co-operative Rehabilitation, Reconstruction and Development Fund for revival of sick Multi-State Co-operative Societies Rs. 1 crore or 1% of the net profit whichever is less.	Add the clause " Contribution to Co-operative Rehabilitation, Reconstruction and Development Fund for revival of sick Multi-State Co-operative Societies Rs. 1 crore or 1% of the net profit whichever is less.	To align this provision with the amendments in MSCS Act
45			AUDIT			
			The accounts of the Bank shall be audited by an auditor appointed from the panel of auditors, if any, approved by the Central Registrar or from a panel of auditors, if any, prepared by the Bank at least once in each year and the remuneration of auditors shall be fixed by the Central Registrar or the Bank as the case may be. The appointment of Auditor and his remuneration shall be approved in the General Body Meeting. Any vacancy created by resignation or death of an auditor shall be filled by the Board out of panel of auditors approved by the Central Registrar. Accounts of the Bank shall be audited within six months of the close of the financial year to which accounts relate.	Delete the words ' or from a panel of auditors, if any, prepared by the Bank '	The accounts of the Bank shall be audited by an auditor appointed from the panel of auditors, if any, approved by the Central Registrar at least once in each year and the remuneration of auditors shall be fixed by the Central Registrar or the Bank as the case may be. The appointment of Auditor and his remuneration shall be approved in the General Body Meeting. Any vacancy created by resignation or death of an auditor shall be filled by the Board out of panel of auditors approved by the Central Registrar. Accounts of the Bank shall be audited within six months of the close of the financial year to which accounts relate.	To align this provision with the amendments in MSCS Act



आपल्या शाखा व त्यांचे दूरध्वनी क्रमांक

ठाणे जिल्हा	२२) भिवंडी	: 02522-231 752 / 238 252
१) मुख्य शाखा - डोंबिवली (पूर्व) : 0251-286 1412 / 1813 / 0743	२३) रांजणोली	: 02522-297 692
२) विष्णूनगर - डोंबिवली (पश्चिम) : 0251-248 3564 / 9598 / 9812	२४) काल्हेर	: 02522-277 140 / 277 150
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	: 022-2778 1984 / 2778 1985
५) नांदिवली पथ - डोंबिवली (पूर्व) : 0251-288 1308 / 288 2104	२७) खोणी - तळोजा रोड	: 82917 06594
६) के.व्ही.पेंढारकर कॉलेज - डोंबिवली (पूर्व) : 0251-247 1570 / 244 2296	२८) अनगांव	: 02522-260 344 / 260 355
७) गांधीनगर - डोंबिवली (पूर्व) : 0251-243 8019 / 243 9938	पालघर जिल्हा	
८) आनंदनगर - डोंबिवली (पश्चिम) : 0251-249 2379 / 249 0049	२९) बोईसर	: 02525-274 410 / 274 411
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	: 02521 - 220 015
११) ठाकुली - कल्याण रोड : 95949 43206	३२) विक्रमगड	: 02520-240 023 / 240 025
१२) कल्याण - शिळ रोड : 82919 18682	मुंबई जिल्हा	
१३) कल्याण : 0251-220 5018 / 220 5041	३३) भांडुप	: 022-2595 0152 / 2595 0153
१४) आधारवाडी : 0251-297 2884	३४) बोरिवली	: 022-2899 8115
१५) शहाड : 0251-270 3671 / 72	३५) दादर	: 022-2437 4701 / 2437 4307
१६) अंबरनाथ : 0251-260 2661 / 0697 / 9104	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 : 02527-272094/270773/270894		



४०) मारूंजी	: 82919 82556 / 82919 82557	नाशिक जिल्हा
४१) सिंहगड रोड	: 020-2434 7259 / 2434 7269	५७) अंबड : 0253-238 3166
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	: 02192-266 415 / 266 645	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	विभागांचे दूरध्वनी क्रमांक
५२) सांगली	: 0233-262 5355 / 262 5455	कायदा विभाग : 0251-287 5212 / 5213
सातारा जिल्हा		मॉनिटरिंग विभाग : 0251-287 5092 / 5094
५३) कराड	: 02164-225 275 / 225 276	लेखापरीक्षण विभाग : 0251-287 5269 / 5270 / 5271
५४) सातारा	: 02162-226 107 / 226 108	मार्केटिंग विभाग : 0251-287 5261 / 5263 / 5264
कोल्हापूर जिल्हा		सी.पी.सी. विभाग : 0251-280 4002-10 / 280 4013-27
५५) इचलकरंजी	: 0230-243 0560 / 4199 / 8254	बँक अँशुरन्स विभाग : 0251-287 5233 / 5237 / 5238
५६) राजारामपुरी	: 0231- 252 5245 / 252 5247	कर्ज वसुली : 0251-287 5246 / 5247
		कर्ज विभाग : 0251-287 5014 / 5042 / 5013



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सोपी, सुलभ व जलद
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* अटी नियम लागू

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आपल्या बँकेचे सभासद मा. श्री. गजाननराव माने यांना कुष्ठरोग्यांकरीता केलेल्या सेवा कार्या बद्दल भारत सरकारतर्फे “पद्मश्री” पुरस्काराने गौरविण्यात आले. त्याबद्दल त्यांचा सन्मान करतांना मा. अध्यक्ष श्री. धारगळकर, मा. संचालक श्री. मराठे.

सामाजिक समरसता, देशाचे संविधान इ. विषयांवर लेखना द्वारे समाज जागृतीचे कार्य केल्याबद्दल आपल्या बँकेचे सभासद मा. श्री. रमेशजी पतंगे यांना “पद्मश्री” पुरस्काराने गौरवण्यात आले. त्याबद्दल त्यांचा सन्मान करतांना मा. अध्यक्ष श्री. धारगळकर, मा. संचालक सर्वश्री. फणसे व वाळुंजकर



लोककला, लोकसाहित्य, लोकसंस्कृती व लोकजीवन या विषयांचा अभ्यास करून साठपेक्षा अधिक ग्रंथाचे लेखन व भटक्या आणि विमुक्त समाजासाठी केलेल्या सेवा कार्याबद्दल भारत सरकार तर्फे मा. श्री. प्रभाकर मांडे यांना “पद्मश्री” पुरस्कार देण्यात आला. श्री. मांडे यांना अहमदनगर येथे सन्मानित करतांना बँकेचे मा. सहसर्व्यवस्थापक श्री. शेठे व शाखा व्यवस्थापक श्री. गायकवाड



भटके व विमुक्त जाती-जमातीसाठी करत असलेल्या सामाजिक कार्याबद्दल भारत सरकार तर्फे मा. श्री. भिकुजी तथा दादा इदाते यांना “पद्मश्री” पुरस्कार देण्यात आला. मा. श्री. इदाते यांना दापोली येथे सन्मानित करतांना शाखा व्यवस्थापक श्री. वैद्य व शाखेतील अन्य सहकारी कर्मचारी.



नाशिक येथे उद्योग मित्र संस्थे मार्फत उद्योजक मेळाव्याचे आयोजन करण्यात आले होते. त्या वेळी निमाचे मा. अध्यक्ष श्री. बेळे यांचे स्वागत करतांना मा. अध्यक्ष श्री. धारगळकर, मा. संचालक श्री. वाळुंजकर व सुक्ष्म व लघु-उद्योग मंत्रालयाचे मा. संचालक श्री. पेशकार.



डोंबिवली येथे वाहन कर्ज मेळाव्याचे आयोजन करण्यात आले होते. मेळाव्यास उपस्थित असलेले ग्राहक व ग्राहकास कर्ज मंजूरी पत्र देतांना बँकेचे मा. माजी संचालक श्री. पाटील