

<mark>५९८</mark> नागपुर नागरिक सहकारी बैंक लि.



सभासदो के लिए विशेष सूचना

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

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

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

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

५) जिन सदस्यों का पंजीकृत पत्ता बदला हो, वे कृपया इसकी जानकारी लिखित रुप में प्रधान कार्यालय के अंशविभाग में प्रस्तृत करें।

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

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

निगम व्यवस्थापन (Corporate Governance)

विभिन्न उप - समितियां एवं उनके कार्य

1	कार्यकारी समिती (7 सदस्यीय + मुख्य कार्य. अधिकारी) सभाएं : 07	 रिझर्व बैंक के दिशानिर्देशन नुसार दैनंदिन कामकाज का परिचालन आर्थिक स्थिती की प्रतिमाह सिमक्षा कर्ज वसुली तथा संगणकप्रणाली की सिमक्षा
2	अंकेक्षण समिती (5 सदस्यीय जिसमें 1 सनदी लेखा पदवी विभुषित, 2 वकील + मुख्य कार्य. अधिकारी) सभाएं : 04	आंतरिक तथा वैधानिक लेखा परीक्षकों के निष्कर्षों की सिमक्षा इडिपी अंकेक्षण अहवाल की सिमक्षा कर संगणक प्रणाली में सुधार हेतु मार्गदर्शन अंकेक्षण पश्चात दोष दुरुस्ती अहवाल की सिमक्षा
3	केंद्रिय कर्ज समिती (5 सदस्यीय + मुख्य. कार्य. अधिकारी) सभाएं : 04	• प्राप्त कर्ज प्रकरणों की समिक्षा करके कर्ज मंजूरी प्रक्रिया पूर्ण करना
4	कर्मचारी उप-समिती (5 सदस्यीय + मुख्य. कार्य. अधिकारी) सभाएं : 11	

सांख्यिकीय अहवाल - दि. 31.03.2022 की स्थिती

स्थापना वर्ष/तिथी	-	20.6.1962 (एम.एस.को-ऑप. ॲक्ट 1960)
बैंक का पंजीयन क्रमांक/तिथी	-	एम.एस.सी.एस./सी.आर./126/2
(मल्टीस्टेट में परिवर्तन)		दि. 21.03.2001
रिजर्व बैंक का परवाना क्रमांक तिथी	-	युबीडी/एमएम/959-पी
		दि. 7 जनवरी 1988
बैंक का कार्यक्षेत्र	-	महाराष्ट्र, मध्यप्रदेश तथा
		छत्तीसगढ राज्य में रायपुर तथा दुर्ग
मुख्यालय सहित शाखाएँ	-	45 शाखाएं

		(रुपये लाखो	में)
अंशपूंजी	-	2746.17	
आरक्षितियां तथा अधिशेष	-	14317.96	
अमानतें : रु. 168649.34	-	46667.64	बचत खाता
	-	21925.74	चालू खाता
	-	100055.96	मुदती खाता
ऋण वितरण : रु. 88183.76	-	<u>86785.07</u>	तारणपर
	-	<u>1398.69</u>	बिनातारण पर
प्राथमिक क्षेत्र का अनुपात	-	63.88%	
दुर्बल घटक का अनुपात	-	11.02%	
ग्रॉस एन.पी.ए. /नेट एन.पी.ए.	-	10089.64/409	5.37
एन.पी.ए. अनुपात (ग्रॉस)	-	11.44%	
एन.पी.ए. अनुपात (नेट)	-	4.98%	
निवल लाभ	-	257.52	
कार्यशील पूंजी	-	189024.69	
सी.आर.ए.आर. अनुपात	-	11.89%	

वरिष्ठ - 158 अन्य - 230

संचालक मंडल तथा उपसमिती सभाओं का विवरण

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

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

बोर्ड ऑफ मॅनेजमेंट (BOM) सभाओं का विवरण

अ.क्र.	विद्यमान संचालक / सदस्य का नाम	कुलसभा	उपस्थिति
1	श्री. तुषारकांती डबले, अध्यक्ष-BOM Committee	11	11
2	श्री. अशोक अग्रवाल (गोयल), संचालका-BOM Committee	11	09
3	श्री. भास्कर मोतीखाये, सदस्य -BOM Committee	11	01
4	श्री. मकरंद पांढरीपांडे, सदस्य -BOM Committee	11	11
5	श्री. राजेंद्र बन्सल , सदस्य -BOM Committee	11	05

संचालक	सदस्यों का निवास पता एवं संपर्क क्रमांक	
अध्यक्ष	प्रा. श्री. संजय नत्थुजी भेंडे	मोना 040040E0E6 007E040400
	26, श्री छत्रपतीनगर, एन.आय.टी. गार्डन के पास, नागपुर-15	मोबा. 9423105056, 9075018102
उपाध्यक्ष	श्री. राजेश के. लखोटिया जी 102, कृष्णकुंज, गोरेपेठ, नागपुर	निवास 2533770 कार्या. 2723333 मोबा. 9822723333
संचालक	श्री. रवींद्र प्रभाकरराव बोकारे 35, फ्रेन्डस् लेआऊट, दीनदयालनगर, नागपुर श्री. निलकंठ फिरतुरामजी देवांगण	निवास 2230615 मोबा. 9422811356
	1537, महर्षी दयानंद नगर, बिनाकी रोड, नागपुर	मोबा. 9922730684
	श्री. गिरीश बच्छराजजी व्यास 901, कमल पॅलेस, सेंट्रल बाजार रोड, रामदासपेठ, नागपुर	निवास 2451378 कार्या. 2728100 मोबा. 9373222215
	श्री. तुषारकांती प्रभाकरराव डबले (CA) प्लॉट नं. 6, लेआऊट नं. 4, जयप्रकाशनगर, खामला, नागपुर	निवास 2290234 कार्या. 2286399 मोबा. 9422108795
	श्री. वासुदेव भंवरलालजी मालु 44, एन.जे.सी. अपार्टमेंट, लाल ईमली चौक, गांधीबाग, नागपुर	निवास 2680894 कार्या. 2763407 मोबा. 9373108020
	श्री. तरुण छगनलालजी सावला	निवास 2761344 कार्या. 2761281
	145, क्वेटा कॉलनी, लकडगंज, नागपुर	मोबा. 9423106188
	सौ. पुनम शैलेषजी चांडक (CA) 101-ए, अभिनव रेसिडन्सी, प्लॉट नं. बी-1, लक्ष्मीनगर, नागपुर	मोबा. 9371193165
	डॉ. अनुप चारुदत्तजी सगदेव (CA)	निवास 2250605 कार्या. 2447757
	सी. आर. सगदेव ॲड कंपनी प्रभा निवास, जेल रोड, राहटे कॉलनी, नागपुर	मोबा. 9923410000, 7756914760
	ॲड. संजय चंद्रकांतभाई ठाकर	निवास 2681004 कार्या. 2762541
	220, चंद्रमौली, स्वामी नारायण स्कुल के पास पूर्व वर्धमान नगर, नागपुर	मोबा. 9823011182
	श्री. अशोक रामस्वरुप अग्रवाल (गोयल) एच बी 1, गुलमोहर, हिस्लॉप कॉलेज के पास,	निवास 2552562कार्या. 2527749 मोबा. 9823053871
	सिव्हिल लाईन, नागपुर	
	श्री हेमंत पद्मनाथजी चाफळे	निवास 2294414 कार्या. 2226686
	50, रवींद्र नगर, नागपुर	मोबा. 9422111446 कार्या. 2776115
	श्री. रमेश जवरीलाल पसारी जयलक्ष्मी सोसायटी, फ्लॅट नं 205,	काया. 2776115 मोबा. 9373100366
	टेलिफोन एक्सचेंज चौक, सेंट्रल ॲव्हेन्यु, नागपुर	-
	श्री. अनिलकुमार टिकमदासजी गोविंदानी	निवास 07116-244053
	एफ-1, अनुजा अपार्टमेंट-2, कोठारी ले आऊट, भारतीय स्टेट बँक के पीछे, उमरेड	कार्या. 07116-243851 मोबा. 9850297947
		माबा. <i>9850291941</i> निवास 2294934
	ॲड. सुप्रिया सुमंत पुणतांबेकर 15, प्राजक्त, इंद्रप्रस्थ हाऊसिंग सोसायटी,	ानवास 2294934 मोबा. 9326687887
	राऊत वाडी के पास, स्वावलंबीनगर, नागपुर	1141. 0020007007
मुख्य कार्यकारी अधिकारी	श्री. सुभाष वामनराव गोडबोले 39,एसई रेल्वे कॉलनी, लेआऊट नं 1,	मोबा. 7350009767
	राणाप्रतापनगर नागपुर-22	

Book Post



Estd: 1962

कुल कर्मचारी

सदस्य संख्या - 75529

नागपुर नागरिक सहकारी बैंक लि. (मल्टीस्टेट शेडयुल्ड बैंक)

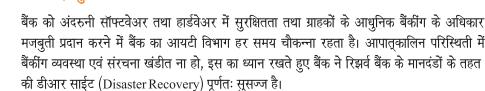
- नियमित ७४४४९/नामधारी सदस्य १०८०

नागपुर नागरिक सहकारी बैंक लि.(मल्टीस्टेट शेड्युल्ड बैंक) 79, डॉ. आंबेडकर चौक, सेन्ट्रल ॲव्हेन्यू, नागप्र-8 दुरध्वनी क्रमांक : 0712 - 2764313

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रिसायक्लर मशीन लगाने का निर्णय लिया है, जिससे ग्राहकों को प्रतिदिन रु.50,000/- तक की नगद जमा एवं रु.20,000/- तक की नगद निकासी तात्काल संभव होगी। नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया (NPCI) द्वारा बैंक के सभी एटीएम को प्राप्त EMV Certification के तहत, ग्राहक सुरक्षा सर्वतोपरी को प्राधान्य देते हुए, उन्हें अदा किए गये डेबीट कार्ड पूर्णतः सुरक्षित है। सायबर सिक्युरिटी फ्रेमवर्क के अंतर्गत सभी शाखाओं में स्थापित किए नए कंम्प्युटर्स एवं संबंधित अद्ययावत उपकरण यह ग्राहकों की वैयक्तिक वित्तसुरक्षा के साथ बैंक

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

भारतीय रिझर्व बैंक से प्राप्त परिपत्रक अनुसार नागरी सहकारी बैंकों का व्यवस्थापन तथा उनका बैंकींग विषयक कार्य सुचारु एवं पेशेवर प्रबंधन पध्दती से युक्त हो इस उद्देश से बैकिंग संबंधी विशेष ज्ञान एवं व्यावहारिक अनुभवी व्यक्तिओं का समावेश कर व्यवस्थापन समिती (Board of Management) का गठन करने का निर्देश बैंक को प्राप्त हुआ था। उसके तहत बैंक ने जुन 2021 से नई व्यवस्थापन समिती का गठन किया है जिसमें



ऐसी उड़ान, जों करें आपको अधिक गतिमान...

1 अप्रैल 2021 से 31 मार्च 2022

वार्षिक प्रतिवेदन

आत्मिय भागधारक बन्धुगण, सस्नेह वंदे !

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



प्रा. संजय भेंडे, अध्यक्ष

वर्तमान परिप्रेक्ष्य में भारतीय अर्थव्यवस्था :-

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

आत्मनिर्भरता के प्रति.बैंक की प्रतिबध्दता! :-

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

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

वर्ष 2021-22 : बैंक की विषेशताएं :-

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

आ) बैंक का ऋण एवं अग्रीम वितरण व्यवसाय गतवर्ष कें रु. 851.07 करोढ़ से आलोच्च वर्ष में रु 881.83 करोढ पर स्थिर हुआ है, जों 3.6 प्रतिशत की वृध्दि दर्शाता है।

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

ई) आलोच्च वर्ष में बैंक की अंशपंजी में रु.96 लक्ष की हुई बढ़ौतरी, बैंक का मजबत पंजी पर्याप्तता अनपात (CRAR), ब्याजदर की स्पर्धा में भी विश्वसनीयता को प्राथमिकता देने मे सक्षम बढती अमानतें और प्रतिकृत वातावरण में भी आवश्यक तथा पर्याप्त से अधिक किए गये प्रावधान (Provisions) के बावजूद बैंक ने कमाया हुआ मुनाफा अपने बैंक की सक्षमता साबित करता है।

पारदर्शी एवं सुरक्षित बैंकिंग ! :-

बैंक को अंदरुनी सॉफ्टवेअर तथा हार्डवेअर में सुरक्षितता तथा ग्राहकों के आधुनिक बैंकींग के अधिकार को मजबुती प्रदान करने में बैंक का आयटी विभाग हर समय चौकन्ना रहता है। आपात्कालिन परिस्थिती में भी बैंकींग व्यवस्था एवं संरचना खंडीत ना हो, इस का ध्यान रखते हुए बैंक ने रिझर्व बैंक के मानदंडों के तहत बैंक

ग्राहकों के समय की किमत जानते हुए बैंक ने प्रथम चरण में, 12 शाखाओं में शीघ्रही Hitachi कंपनी की डेटा को भी 24X7 सुरक्षा देने में सक्षम है।

विद्यमान संचालक मंडल के दो सदस्य एवं आर्थिक /बैंकिंग/आयटी क्षेत्र के तीन तज्ज्ञ व्यक्तिओं का समावेश है।

वार्षिक सर्वसाधारण सभा की सूचना

नागपुर नागरिक सहकारी बैंक लि. नागपुर की वार्षिक सर्वसाधारण सभा यह **शनिवार दि. 30 जुलाई, 2022** को सुबह **11.00** बजे संपन्न होगी । गणपूर्ति के अभाव में स्थिगत सभा उसी दिन सबह 11.30 बजे संपन्न होगी । संस्थिगत सभा के लिए गणपूर्ति की आवश्यकता नही रहेगी । सभा में निम्नलिखित विषयों पर विचार किया जायेगा । सभी सदस्यों से प्रार्थना है कि वें निर्धारित समय पर सभा में उपस्थित रहे । विषय सूची

1. दि. 24 दिसंबर 2021 को संपन्न वार्षिक सर्वसाधारण सभा के कार्यवृत्त को स्वीकृती प्रदान करना ।

- 2. आर्थिक वर्ष 2021 2022 के बैंक का अंकेक्षित प्रतिवदेन, नफा-नुकसान पत्रक तथा संतुलन पत्रिका को स्वीकृति प्रदान करना ।
- 3. बैंक का सन 2021-2022 का अंकेक्षण अहवाल एवं विगत वर्ष का अनुपालन अहवाल प्रस्तुत करना ।
- 4. बैंक के सन 2021-2022 के निम्ननिखित लाभ विनियोजन को मंज्री प्रदान करना।

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

- 5. आर्थिक वर्ष 2022-2023 के लिये संचालक मंडल द्वारा प्रस्तावित अंदाज पत्रक को स्वीकृति प्रदान करना
- 6. वैधानिक अंकेक्षण द्वारा प्रमाणित बुडीत कर्ज राशी (Bad-Debts) ₹ 1,66,44,318.45 को अपलेखित करने हेतु मंजुरी प्रदान करना ।
- 7. अंकेक्षण हेत् 2022-2023 के लिए वैधानिक लेखा-परीक्षकों (Statutory Audiors) की नियुक्ति करना । 8. अध्यक्ष महोदय की अनुमति से अन्य विषय ।

दिनांक : 28/06/2022

संचालक मंडल के आदेशानुसार सुभाष गोडबोले (मुख्य कार्यकारी अधिकारी)

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

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

संचालक ऋण :-

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

कार्यतत्पर कर्मचारीवंद:-

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

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

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

अंत में, बैंक के विद्यमान संचालक मंडल को पिछले संपूर्ण कार्यकाल में आपसे जो स्नेह और सहकार्य प्राप्त हुआ, उसी का यह फल है की बैंक आज उन्नति के इस गौरवशाली पडाव पर पहुंची है। मैं सभी संचालक साथीयों की ओर से अंतःकरणपूर्वक साधुवाद प्रगट करता हूं। आज इस हिरक महोत्सवी वार्षिक आमसभा में सम्मिलित हुए आप सभी सभासद बंधु एवं मातृशक्ती का पुनः स्वागत तथा आभार व्यक्त करते हुए, भविष्यमें भी आपका सहयोग तथा संरक्षण सद्भावनाओंके साथ हमें प्राप्त होता रहेगा ऐसी मनोकामना व्यक्त कर, अपने शब्दों को विराम देता हूं।

दि. 28 जुन 2022

संचालक मंडल की ओर से प्रा. संजय भेंडे (अध्यक्ष)

BALANCE SHEET AS ON 31st MARCH 2022





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

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

* Grouping and Sub Grouping in Balance Sheet and Profit & Loss account is rearranged basedon Revised Guidelines / Directives as received from RBI during current Financial Year.

As per our report of even date attached

G

FOR P.G. JOSHI & CO.

ii) Others

I) Contingent Liabilities

Firm Regd. No. 104416W

Chartered Accountants

S.P. Potnis

S. W. Godbole

Ashok Agrawal (Goyal)

Rajesh Lakhotia

Sanjay Bhende

Chartered Accountants

Chief Executive Officer

Director

Vice Chairman

Chairman

60,57,46,586.95

FORM - B (Amount in ₹)									
Previous Year 31.03.2021	EXPENDITURE	Schedules	Current Year 31.03.2022	Previous Year 31.03.2021	INCOME	Schedules	Current Year 31.03.2022		
84,40,44,983.46	1. INTEREST ON DEPOSITS	1	74,19,86,466.79	1,25,70,87,226.68	1. INTEREST & DISCOUNT	11	1,22,33,61,650.2		
26,37,29,915.50	SALARIES & ALLOWANCES AND PROVIDENT FUND	2	25,30,86,251.40	_	2. DIVIDEND				
4,19,900.00	3. DIRECTOR & LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	3	5,16,450.00	1,81,20,951.56	3. COMMISSION EXCHANGE & BROKERAGE	12	2,48,84,529.5		
4,73,71,327.89	4. RENT, TAXES, INSURANCE & LIGHTING ETC	4	5,57,20,971.83	2,64,75,879.22	4. PROFIT ON SALE OF INVESTMENT	13	7,05,23,824.8		
13,64,841.25	5. LAW CHARGES		20,54,891.36	-	5. INCOME FROM BANKING ASSETS	14			
87,22,770.84	6. POSTAGE, TELEGRAMS & TELEPHONE CHARGES	5	81,33,541.20	12,30,66,535.76	6. OTHER RECEIPTS	15	29,72,66,333.0		
61,19,309.00	7. AUDITORS FEE		63,33,432.00						
6,59,66,402.70	8. DEPRECIATION & REPAIRS TO PROPERTY	6	6,59,04,190.52						
49,76,409.21	9. STATIONERY, PRINTING & ADVERTISEMENT ETC	7	38,52,639.44						
97,53,262.19	10. LOSS FROM SALE OF ASSETS & INVESTMENTS	8	4,78,57,492.76						
5,33,58,199.24	11. OTHER EXPENDITURE	9	14,59,95,205.07						
4,57,08,323.65	12. PROVISION & CONTENGICIES	10	23,75,17,447.17						
7,32,14,948.29	NET PROFIT BEFORE INCOME TAX		4,70,77,358.13						
42,47,50,593.22	TOTAL		1,61,60,36,337.67	1,42,47,50,593.22	TOTAL		1,61,60,36,337.67		
2,00,17,473.84	13. INCOME TAX PAID		3,97,00,000.00	7,32,14,948.29	PROFIT BEFORE INCOME TAX		4,70,77,358.13		
1,57,51,945.00	14. DEFERRED TAX LIABILITY		-	_	7. DEFERRED TAX		3,62,44,919.00		
3,74,45,529.45	NET PROFIT AFTER TAX		4,36,22,277.13						
7,32,14,948.29	GRAND TOTAL		8,33,22,277.13	7,32,14,948.29	GRAND TOTAL		8,33,22,277.13		

 $\label{thm:counting} \textbf{Significant Accounting Policies \& Notes on account are forming part of the Balance Sheet.}$

Authorised Capital

Shares of Rs.50/- each

Subscribed Capital

Amount Called up

As per our report of even date attached

31.03.2021

50,00,00,000.00 l)

26,50,75,050.00 ii)

26,50,75,050.00 iii)

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

CA Ashutosh Joshi
Partner
Membership No. 038193
UDIN: 22038193ALVKNZ3130

LIABILITY

SCHEDULE OF BALANCE SHEET

S.P. Potnis S. W. Godbole
General Manager Chief Executive Officer

10000000

54,92,349.00

	50,67,23,787.29	e)	Bad & Doubtful Debt Reserve	55,45,01,417.62
	3,01,30,000.00	f)	Contingent Provision against Standard Assets	3,01,30,000.00
31.03.2022	7,66,99,263.28	g)	Investment Fluctuation Reserve	5,77,49,263.28
	36,01,887.20	h)	Social Welfare & Development Fund	36,01,887.20
50,00,00,000.00	8,76,085.00	I)	Charity Fund	12,50,540.00
	2,62,21,411.04	j)	General Reserve	3,63,17,095.49
	2,55,07,351.00	k)	Special Reserve u/s36(i)(viii)	2,55,07,351.00
27,46,17,450.00	23,38,85,209.00	I)	Revaluation Reserve	23,17,31,978.00
	_	m)	Provision for covid -19 regulatory package	_
27,46,17,450.00	-	n)	Balance of Profit	-
	1,38,14,99,919.02			1,43,17,96,202.80

Rajesh Lakhotia

Vice Chairman

Sanjay Bhende

Chairman

5,34,46,30,432.89 ii) Other Tangible Security

Ashok Agrawal (Goyal)

Director

		3 1 323 1 3			1,30,14,33,313.02			1,43,17,30,202.00
31.03.2021	B)	RESERVE FUND AND OTHER RESERVES:		31.03.2022	31.03.2021	C. DEPOSITS:		31.03.2022
24,59,84,376.77	a)	Statutory Reserve		25,53,91,568.77	10,86,38,79,570.99	a) Fixed Deposits		10,00,55,96,140.68
7,21,89,004.00	b)	Reserve fund for Unforeseen Losses		7,59,33,557.00	9,16,55,66,382.99	I) Individuals & others		8,16,84,51,844.74
13,34,34,711.44	c)	Building Fund		13,34,34,711.44	_	ii) Central Co-op. Banks		_
2,62,46,833.00	d)	Dividend Equalization Fund		2,62,46,833.00	1,69,83,13,188.00	iii) Other Societies		1,83,71,44,295.94



🛂 नागपर नागरिक सहकारी बैंक लि.

				NNSB	नागपुर नागरिक सहकारी बैंक लि.	
			Est	1:1962		वार्षिक अहवाल (Amount in ₹)
31/03/2021 4,34,07,80,102.21	b) Savings Bank Deposits		31/03/2022 4,66,67,64,014.97	31/03/2021 79,45,69,764.88	b) Medium Term Advances	31/03/2022 82,02,59,828.33
4,31,10,56,894.98	i) Individuals & Others		4,62,74,25,182.36	79,45,09,704.00	Of which secured against :	62,02,59,626.55
- 1,51,10,50,054.50	ii) Central Co-op. Banks		4,02,74,23,102.30	_	Govt.& Approved Security	_
2,97,23,207.23	iii) Other Societies		3,93,38,832.61	68,40,29,974.06	ii) Other Tangible Security	63,37,06,983.54
	,				,	
1,73,09,89,044.52	c) Current Deposits		2,19,25,73,698.93	2,31,34,64,296.76	c) Long Term Advances	2,61,80,70,181.04
1,68,11,39,101.86	i) Individuals & Others		2,08,46,45,454.36		Of which secured against :	
_	ii) Central Co-op. Banks		_	_	I) Govt.& Approved Security	_
4,98,49,942.66	iii) Other Societies		10,79,28,244.57	2,31,34,64,296.76	ii) Other Tangible Security	2,61,80,70,181.04
16,93,56,48,717.72			16,86,49,33,854.58		W. WITEPERT DECEMANDS	40.00.40.040.04
				24,03,51,599.21 5,38,41,596.00	K. INTEREST RECEIVABLE :	19,80,19,648.61 5,03,73,776.00
31.03.2021	D) OTHER LIABILITIES :		31.03.2022	30,48,717.00	a) On Investments b) On Loans & Advances	30,48,717.00
61,207.00	a) Sundry Credit Balances		1,74,05,721.56	12,12,84,443.79	c) On NPA Accounts	7,16,12,978.29
5,02,57,048.20	b) Bills Payable		7,17,06,511.34	74,48,342.42	d) On Performing Assets	40,50,207.32
	c) Advance Intt Received on Bills, Draft & L/C.			5,47,28,500.00	e) On Fixed Deposits with Banks	6,89,33,970.00
62,66,789.23	d) Dividend Payable		62,66,789.23		,	
1,26,42,674.00	e) Provision for Depreciation on Fixed Deposits		26,42,674.00	42,13,73,846.26	L. PRIMISES LESS DEPRICIATION	39,32,21,628.90
8,43,75,731.94	f) Investment Depreciation Reserve		6,19,50,731.94	8,60,72,277.00	a) Freehold Land	7,72,22,277.00
89,57,650.00	g) Advance Locker Rent (security deposit)		93,38,220.00	8,60,72,277.00	Opening Balance	8,60,72,277.00
30,54,352.98	Security Deposit Adv. Commission on Bank Guarantee		41,14,783.98	0.00	(Add) Addition	0.00
4,03,958.00	,		-	0.00	(Minus) Sale	8850000.00
_			-	18,61,68,873.00	b) Leasehold Land	18,61,46,653.00
_	k) Clearing Adjustment I) PROV. FOR RESOLUTION FRAME (1)		1,32,67,143.85	18,61,91,093.00	Opening Balance	18,61,68,873.00
_	m) PROV. FOR RESOLUTION FRAME (2)		3,85,43,329.15	22,220.00	(Add) Addition (Less) Depriciation	22,220.00
7,68,13,196.90	n) Others (Including Provisions)		11,21,86,381.99	14,91,32,696.26	c) Building	12,98,52,698.90
-	o) Income Tax Payable		1,22,00,000.00	16,57,02,997.04	Opening Balance	14,91,32,696.26
24,28,32,608.25	of mooning tax rayable		34,96,22,287.04	10,37,02,997.04	(Add) Addition	14,61,514.64
_ 1,_5,0_,0000			0 1,0 0,22,20110 1	0.00	(Minus) Sale	6394630.00
31.03.2021	G) CONTINGENT LIABILITIES:		31.03.2022	1,65,70,300.78	(Less) Depreciation	1,43,46,882.00
	Outstanding Liabilities for					
(RS. Lakhs)			(RS. Lakhs)	9,03,43,925.71	M FURNITURE & FIXTURES :	9,85,10,178.19
32,65,14,843.94	a) Guarantees Issued		43,92,88,819.27	5,66,67,209.77	FURNITURE & FIXTURES :	6,38,81,341.00
2,59,28,836.00	b) Letter Of Credit		2,19,73,135.00	6,32,06,140.61	Opening Balance	5,66,67,209.77
-	c) Accep.& Enndr.of Buyers Credit		_	14,51,536.77 4,12,691.26	(Add) Addition (Less) Deduction	1,59,27,716.17 8,08,803.39
12,73,64,031.94	d) Unclaimed Liabilities transferred to RBI-DEAF		14,44,84,632.68	75,77,776.35	(Less) Deduction (Less) Depreciation	79,04,781.55
47,98,07,711.88	TOTAL		60,57,46,586.95	73,77,770.33	(Less) Deprediation	79,04,701.33
ASSETS				2,56,04,205.61	COMPUTERS:	2,77,67,203.86
31.03.2021	CASH:		31.03.2022	3,77,52,707.36	Opening Balance	2,56,04,205.61
13,79,69,965.00	a) In Hand		10,32,33,771.00	1,14,86,317.60	(Add) Addition	2,40,35,113.00
				30,947.75	(Less) Deduction	28,724.92
3,22,17,53,558.37	H. BALANCES WITH OTHER BANKS :		5,56,73,80,819.50	2,36,03,871.60	(Less) Depreciation	2,18,43,389.83
1,03,22,79,465.37	a) Current Deposits		3,10,68,39,826.50	00.72.540.22	VEHICLE .	60 64 622 22
82,02,42,436.40	b) With RBI		2,92,30,44,762.44	80,72,510.33 93,61,316.33	VEHICLE:	68,61,633.33 80,72,510.33
1,43,64,074.50	c) With SBI & Assoc		1,08,41,136.63	1,24,750.00	Opening Balance (Add) Addition	00,72,310.33
82,38,598.32	d) With DCC, MSC		81,81,581.38	1,24,730.00	(Less) Deduction	
18,94,34,356.15	e) With Other Notified Banks		16,47,72,346.05	14,13,556.00	(Less) Depreciation	12,10,877.00
				, ,	(1999) 1 5 p. 1991	1=,10,01100
-	b) Savings Deposits		-	13,09,33,670.06	N OTHER ASSETS:	12,88,40,015.23
				32,79,496.24	a) Stock of Stationery & Consumables	22,72,576.80
2,18,94,74,093.00	c) Fixed Deposits		2,46,05,40,993.00	4,82,81,005.82	b) Sundry Debit Balances	3,752.00
40,00,00,000.00	- State Co-op. Banks			52,41,800.00	c) Advance to Staff	48,21,800.00
26,90,000.00	- Distr. Central Co-Op Banks State Bank, Nationalized Banks & other Natified Banks		26,90,000.00	4,06,22,061.00	d) Other Assets	4,34,20,217.43
29,42,565.00	State Bank, Nationalized Banks & other Notified Banks - Other Banks		10,14,24,857.00	4,25,645.00	e) Receivable from Income Tax Department	4,25,645.00
1,78,38,41,528.00	- Other Banks (Of which FDR Pledged with Banks)		2,35,64,26,136.00	1,83,35,773.00	f) Prepaid Expenses	2,66,03,216.00
	- For Bank Guarantee:	: R. 3	344.47 Lakh	30,000.00	g) Rent Advance / Deposit	30,000.00
	- For LC :		70.00 Lakh	52,00,000.00	h) CCIL Current Account	55,00,000.00
	. 0, 20 .	. 10.	. JIVO MUNII	_	I) Clearing Adjustment	-
6,03,25,23,507.00	I. INVESTMENTS:		3,71,15,68,549.50	7,00,000.00	j) Default Fund CCIL	7,00,000.00
5,91,85,43,575.00	a) In Central & State Govt. Securities		3,35,86,46,117.50	_	k) Advance Income Tax	-
5,91,85,43,575.00	i) Book value		3,35,86,46,117.50	12,21,15,781.06		8,37,77,207.23
5,82,59,10,000.00	ii) Face value		3,21,72,80,000.00	-	WORK IN PROGRESS	-
5,75,19,24,683.88	iii) Market value		3,32,09,87,179.00	88,17,889.00	DEFERRED TAX ASSETS :	4,50,62,808.00
29,56,700.00	b) Shares in Co-operative Institutions		44,56,700.00	SCHEDULE O	F PROFIT & LOSS ACCOUNT	
	c) Other Investments			EXPENDITURE		
11,10,23,232.00	Non-SLR Approved Securities		34,84,65,732.00	31.03.2021	1. Interest:	31.03.2022
11,10,23,232.00	i) Book value		34,84,65,732.00	2,22,26,694.45	a) On Government Securities	3,32,29,911.43
16,80,59,000.00	ii) Face value		35,60,59,000.00	82,17,79,554.01	a) On Deposits	70,87,56,555.36
11,99,60,854.80	iii) Market value		35,53,07,009.00	38,735.00	b) On Borrowings	74 19 86 466 79
				84,40,44,983.46		74,19,86,466.79
8,51,07,02,377.53	J. ADVANCES:		8,81,83,75,512.79	31.03.2021	2. Salary, Allowances & Providend Fund	31.03.2022
5,40,26,68,315.89	a) Short Term Loans, Cash Credits, Overdraft & Bills Discounted		5,38,00,45,503.42	20,87,63,614.50	a] Salary & Allowances & Providend Fund	20,05,32,691.00
	Of which secured against:			2,10,63,100.00	b] Banks'Contribution to P.F.	2,03,44,203.00
_	Govt.& Approved Security		_	18,156.00	c] Bombay Labour Welfare	2,03,44,203.00
5,34,46,30,432.89	ii) Other Tangible Security		5,10,05,10,361.57	1,39,43,201.00	d] Leave Encashment	1,56,46,204.00

5,10,05,10,361.57

1,39,43,201.00 d] Leave Encashment

1,56,46,204.00

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

NNSB नागपुर नागरिक सहकारी बैंक लि.

INTEREST AND DISCOUNT

On Bal with RBI & other funds

12. Commission Exchange & Brokareg

a] Commission on Demand Draft

f] Commission on Bank guarantee

bl Commission on Local Draft

c] Commission on IBC

d] Commision on OBC

e] Commission on BCD

g] Commission on L.C

h] Locker rent Received

i] Commission on RTGS

k] Commission on Forex

Il Commission on ABB

ml Commission on LIC

n] Commission on NIA

13. PROFIT ON SALE OF INVESTMENT

a] Profit on revaluation of Investment

b] Profit on Sale of Govt. Securities

d] Profit/ Income on Sale of Investment

cl Profit on Sale of Other Assets

15. OTHER RECEIPTS

c] Cheque Book Charges

e] General Charges

h] Share Transfer Fee

i] Duplicate Share Fee

j] Loan form/ Application fee

k] ATM Card fee & charges

m] POS Charges received

q] Insurance Business Income

wl Provision no longer required

w] Provision no longer required (IDR)

x] Transfer from Revaulat

DEFERRED TAX ASSETS:

y) NETC Comm Recd

z) Fasttag Fee

3,90,36,354.72

23,75,17,447.17

o] Incidental Charges

pl Interest Other

r] Other Receipts

s] PAN Coupan Fee

t] IRDAI Insurance

u] Misc. Receipts

vl Bad Debt Recover

I] NFS Network charges Received

n] NFS transaction charges received

d] Clearing Return Charges

f] Renewal/ Extention charges

g] Rent received on Sharing Data Centre

a] Service Charge

b] Process Fee

On Investments

d) On Others

b) On Loans and Advances



31.03.2022

39,84,28,933.33

71,60,60,217.87

10,88,72,499.00

1,22,33,61,650.20

4,57,397.83

1,13,70,439.00

9,73,439.76

92,22,985.00

26,37,562.57

68,393.43

31,433.00

1,09,352.00

13.527.00

0.00

0.00

2,48,84,529.59

7,04,90,891.00

7,05,23,824.83

62,58,226.27

2,07,55,752.00

29,13,454.65

88,55,692.88

10,14,590.00

3,28,883.00

1,029.00

78,100.00

47,609.00

74,657.45

0.00

0.00

0.00

0.00

11,51,957.90

3,12,20,491.69

2,08,181.37

6,06,880.28

30,94,371.99

2.66.84.290.81

19,05,51,179.76

21,53,231.00

11,38,459.00

1.28.400.00

29,72,66,333.05

3,62,44,919.00

0.00

895.00

0.00

31.03.2022

32,933.83

31.03.2022

31.03.2022

0.00

0.00

0.00

0.00

0.00

PROFIT & LOSS	ACCOUNT FOR THE YEAR ENDED 31 ST MAR	CH 2022	NNSB
31/03/2021		31/03/2022	31/03/2021
1,77,18,402.00	e] Gratuity Premium	1,35,78,000.00	INCOME
5,77,025.00	f] Bonus & Ex-gretia	6,01,719.00	31.03.2021
30,054.00	g]Leave Travel Concession	6,45,136.00	38,15,47,180.51
4,05,000.00	h] Peon & Deriver's Uniform I] Staff Aid	2,55,659.40 3,90,000.00	75,94,27,287.38
8,77,635.00	j)Administrative Charges	7,77,067.00	11,51,10,824.79
3,33,728.00	k) Insurance On PF	3,00,128.00	10,01,934.00
26,37,29,915.50		25,30,86,251.40	1,25,70,87,226.68
24 02 2224	4. RENT, TAXES, INSURANCE,	04.00.0000	31.03.2021
31.03.2021	LIGHTING etc:	31.03.2022	2,50,756.09 14,486.00
1,73,87,033.25	a) Rent	1,81,20,054.00	134.00
19,62,275.00	b) Taxes c) Insurance	18,10,634.10 2,96,93,829.58	600.00
57,02,439.90	d) Lighting & Electricity	60,91,454.15	0.00
5,000.00	e) Professional Tax	5,000.00	50,31,579.00
4,73,71,327.89		5,57,20,971.83	8,79,360.35
31.03.2021	5. POSTAGE, TELEGRAMS &	31.03.2022	86,94,525.00
	TELEPHONE CHARGES :		30,10,117.60
11,07,294.78 8,24,899.32	a) Postage & Telegram charges b) Telephone charges	11,47,488.20 7,49,768.94	45,512.52
67,90,576.74	c) Leased Line & ISDN Charges	62,36,284.06	71,545.00
87,22,770.84		81,33,541.20	1,08,401.00
24 02 2224	6. DEPRECIATION ON &	04.00.0000	1,81,20,951.56
31.03.2021	REPAIRS TO PROPERTY :	31.03.2022	
4,91,87,724.73	a) Depreciation	4,53,28,150.38	31.03.2021
1,67,78,677.97 6,59,66,402.70	b) Repairs to Property	2,05,76,040.14 6,59,04,190.52	
0,59,00,402.70		0,59,04,190.52	2,63,69,515.22
31.03.2021	7 STATIONERY , PRINTING & ADVERTISEMENTS ,etc:	31.03.2022	1,06,364.00
35,42,957.81		29,42,970.44	2,64,75,879.22
14,33,451.40	b) Advertisement.	9,09,669.00	31.03.2021
49,76,409.21		38,52,639.44	
31.03.2021	8. Loss on Sale of Assets & Investments	31.03.2022	80,73,885.03
92,18,451.00	a] Amortization on HTM Securities	1,20,91,027.00	1,63,33,632.00
4,80,017.29	b] Loss on Transfer of Securities c] Loss on sale of Govt. Sec.	3,38,32,946.76	29,60,382.51
54,793.90	d] Loss on sale of assets	19,33,519.00	1,00,17,824.55
0.00	e] Amortization of Loss on Merger	0.00	21,261.00
97,53,262.19		4,78,57,492.76	7,60,787.00
31.03.2021	9. Other Expenditures	31.03.2022	0.00
74,513.00	a] Meeting Expenses	1,07,678.00	1,53,522.00
5,32,774.00 4,60,310.00	b] AGM Expenses c] Conveyance Charges	-5,47,053.50 2,12,460.81	100.00
3,67,722.00	d] Travelling Expenses	5,34,294.86	85,125.00
4,41,925.44	e] Van: Oil & Fuel expenses	7,56,114.28	18,61,794.00
6,24,042.78	f] subscription Charges	7,02,497.78	39,62,312.32
11,88,379.60 85,003.50	g] Entetertainment Expenses h] New Paper Bill	4,66,641.00 1,13,534.00	-32,843.42
19,34,950.35	I] Miscellinious expenses	-4,73,123.32	0.00
4,40,577.23	j] Water Bill	3,16,320.39	1,72,76,425.78
11,88,905.12	k] Clearing House Charges	12,19,827.85	0.00
1,46,37,029.16	I] Security Service Charges m] Training Expenses	1,44,62,898.72	20.00
23,040.00 4,130.00	n] Locker Charges Paid	47,782.00	4,77,255.28
5,66,869.76	o] ATM Card expenses	0.00	0.00
85,297.50	p] Asset Written-off	7,16,603.34	8,76,352.89
21,73,423.07 531.00	q] Professional & Consultancy Charges r] Cheque Book Charges	35,21,375.72 -50.00	23,19,895.72
0.00	s] Branch Opening expenses	36,197.00	1,21,98,194.00
4,015.00	t] Toll Tax Paid	25,000.00	4,20,78,235.75
4,22,488.50	u] Cash Van: Oil & Fuel	4,50,879.64	23,92,479.00
48,380.00	v] Late fees & Penalties	9,760.00	9,39,254.35
1,83,370.00 55,12,556.78	w] Business Promotion Expenses x] GST Paid	2,18,107.00 75,33,325.90	3,10,641.00
5,41,882.00	y] SGL/NDS Charges Paid	2,81,916.00	0.00
4,39,787.06	z] Service & Commission Paid	6,10,529.68	12,30,66,535.76
34,71,176.52	aa] NFS Netwaork Charges Paid	41,35,545.55	
0.00 61,527.74	ab) Income tax Paid ac) Exchange & Comm. Paid	1,05,592.63	ज्यकीर ज्यास्त्राप्त
1,70,52,170.28	ad) Bad Debt Written Off	11,02,88,044.61	जाहीर व्याख्यान
0.00	ae) Local Body Tax	0.00	
0.00	af) Fastag Purchased	0.00	
2,06,001.85	ag)Servicr Tax Paid ah) NPCI Charges	0.00 1,42,505.13	
5,85,420.00	an) NPCI Charges ai) Election Expenses	1,42,505.13	
5,33,58,199.24	, , , , , , , , , , , , , , , , , , ,	14,59,95,205.07	
31.03.2021	10. PROVISIONS & CONTINGENCIES :	31.03.2022	
30,00,000.00	a) Bad and Doubtful Debts	18,70,53,808.45	
_	b) Deffered Tax Asset	0.00	
_	c) Contingent Provision against Standard Assets d) Investment Fluctuation Reserve	0.00	
	d) Investment Fluctuation Reserve e) Special reserve	0.00	
2,32,374.00	d) Other Provisions	14,27,284.00	
4,24,75,949.65	f) Investment Depreciation Reserve	1,00,00,000.00	
1	d) Provisions for Possilution Framework	3 00 36 354 72	

d) Provisions for Resolution Framework

4,57,08,323.65



विषय - भारत : काल, आज आणि उदया... निर्मत्रित वक्ता - सुप्रसिध्द सावरकरवादी अभ्यासक एवं सिने अभिनेता मा.श्री. शरदजी पोँक्षे

INDEPENDENT STATUTORY AUDITOR'S REPORT | FOR THE YEAR ENDED



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

REPORT ON THE FINANCIAL STATEMENTS

 We have audited the accompanying financial statements of Nagpur Nagarik Sahakari Bank Limited, ["the Bank"] as at 31st March, 2022, which comprises the Balance Sheet as at 31st March, 2022 and the Profit and Loss Account and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of

MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

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

AUDITOR'S RESPONSIBILITY 3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

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

We conducted our audit in accordance with the standards on Auditing (SAs). We are Independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants Of India together with the ethical requirements that are relevant to our audit of the inancial statements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinior

In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies, in the manner so required for the Urban Co-operative banks and subject to

(a) our note under para 11.1 of the Audit Memorandum where reconciliation of GST is pending, effect of which on profit of the bank is not ascertainable

(b) our note under para 4.1 of Annexure IV on advances regarding excess provision in substandard NPA Term Loans where mirror accounts are not reversed from borrower's accounts and provision is made on the gross amount. Amount not reversed is Rs. 297.32 Lacs and excess provision (on substandard accounts) is Rs. 29.73 Lacs. Profit is understated to that extent.

(c) The effect of note no 2 above shall also have an impact on CRAR of the Bank as the Risk Weights are calculated on Gross Advances The CRAR is shown lower by 0.04 %.

give a true and fair view in conformity with the accounting principles generally accepted in India: (a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2022

(b) In the case of the Profit and Loss Account, of the profit for the year ended on that date, and

(c) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

8. KEY AUDIT MATTERS

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

a. During the year the Bank has carried out sale of NPA (18 Advances) with principal outstanding Rs. 3912.01 Lakhs to Assets Reconstruction Company (ARC) for total consideration of Rs. 2800.00 Lakhs. The consideration received in cash is Rs. 420 Lakhs (15% of assets assigned) and balance through Security Receipts (SR) Rs. 2,380 Lakhs. Management fees to be paid is 5% for first year and from 2nd year onwards 4.50% payable, yearly in advance. The Assignment agreement with ARC has been registered on 21st

b. During the year the bank has made a provision of rupees Rs. 100.00 lac (Op Balance Rs. 843.76 Lacs) on account of investment depreciation reserve (IDR). After making this provision there is an excess in the IDR account by Rs. 325.24 lacs. In accordance with the circular of RBI the bank has credited Rs. 320.00 Lacs out of this excess provision in to profit and loss account. Also, an equivalent amount, Rs. 178.70 (net of income tax provision and transfer to Statutory Reserves) has been appropriated from Profit of the year to IFR account. The balance of IDR as on 31st March 2022, Rs. 619.51 covers the depreciation provision required.

c. The bank had an opening balance of Rs. 766.99 lacs in the Investment Fluctuation Reserve (IFR) account. As per the guidelines of RBI. 5% on investment (AFS+HFT) i.e. Rs. 577.21 lacs is required to be maintained as a minimum IFR balance. Thus, there is an excess provision of Rs. 189.77 lacs. During the year Rs. 178.70 was appropriated in the Profits and Loss account, below the line and credited to investment fluctuation reserve. After such appropriation, total excess available was Rs. 368.48 lacs. The bank has reversed 368.20 Lacs out of such excess, to the credit of profit and loss account in line with the RBI directions

d. Though the bank has acquired Finacle -10 software, all the modules especially related to accounting of Shares, Fixed Assets, Asset Liability Management are yet to be made operational

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS

The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act 1949 and the Multi State Co-operative Societies Act 2002, the Multi State Co-operative Societies Rules 2002. As required by section 73(4) of the Multi State Co-operative Societies Act 2002, We report that:

Subject to limitations of the audit indicated in paragraphs 1 to 6 above, we report tha

a. We have obtained all the information and explanations which to the best of our knowledge and belief, were necessary for the purposes of our audit and have found them to be satisfactory.

b. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices

c. The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.

d. The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns. e. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks except

a. AS 5 regarding disclosure of Prior Period Items b. AS 17 regarding Segment Reporting

f. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

10. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances which need to be reported under Rule 27(3) of the Multi State Co- operative Societies Rules, 2002

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

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

CA Ashutosh Joshi Partner Membership No. 038193

NOTES TO ACCOUNTS

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

1. ACCOUNTING POLICIES

 $Nagpur\,Nagrik\,Sahakari\,bank\,Ltd.,\,was\,established\,on\,20.6.1962, The\,Bank\,is\,a\,Multi-State\,Scheduled\,Cooperative\,Bank,\,having\,45$ Branches & Head Office as on 31.03.2022

1.2. Basis of Preparation

The financial Statements have been prepared and presented under the historical cost convention on accrual basis of accounting, unless otherwise stated & comply with statutory requirements prescribed under the Banking regulation act-1949 & Multi State Cooperative Societies act 2002, circulars and guidelines issued by RBI from time to time and current Practices prevailing within the Banking Industry in India

1.3.Investment

- a. Investments are classified as stipulated in Form 'A' of the Third Schedule to the Banking Regulations Act, 1949. The investments are categorised into "Held to Maturity", "Available for Sale" and "Held for Trading" in terms of RBI Guidelines
- The Bank has decided the category of each investment at the time of acquisition. The transfer of securities from one category to another category is done as per RBI guideline as follows:
- Transfer during the current year: Shifting of securities during the year from HFT/AFS to HTM is lower of face value/book value or market value, incase market value is lower than book value, otherwise at least of face value/book value or market value on
- ii. Transfer from/to HTM category will be made once in every Financial Year & preferably at the beginning of the year.

d. Investments are valued on the following basis:

- Held To Maturity: Investment under this category are valued at acquisition cost, unless more than face value, in which case the premium is amortized over the remaining period of maturity
- Available for Sale: The individual scrip in this category are marked to market value on yearly basis and net depreciation, if any is provided while net appreciation, if any, has been ignored. The book value of individual scrip is not changed after the revaluation during the year.
- iii. Held for Trading: The individual Scrip in this category are marked to market value at monthly basis and net Depreciation, if any is provided while net appreciation, if any has been ignored. The book value of individual scrip is not changed after the revaluation during the year.
- iv. For arriving at market value. Central Government securities are valued at market rates declared by "Fixed Income Money Market & Derivatives Association of India", (FIMMDA). State Government Securities and other Approved Securities are valued as per Methodology suggested by FIMMDA.
- v. The valuation of shares of "Co-Operative Societies" are taken at carrying cost.
 vi. Profit/Loss on sale of investment is recognized in the Profit & Loss Account. An amount equivalent to the profit on sale of investment under "Held to Maturity" category is first taken to the profit and loss account and there after appropriated to "Capital".

Reserve Account". 1.4) Advances

a. Advances are classified on the basis of assets classification and provisioning requirement under the prudential norms laid down by the Reserve Bank of India. Advances shown in the Balance Sheet are net of unrealized interest amount un

recognized / suspended interest of Non-Performing Assets In respect of consortium advances the borrowal accounts are classified as per performance of the account with the Bank in

conformity with lead Bank c. In respect of restructuring of term loan provided to Co-op sugar factories and approved by NABARD under package scheme

are classified as performing asse d. The overdue interest in respect of performing interest is not required for the year ended 31.03.2018 as per RBI vide its

1.5) Fixed Assets:

a. Free hold land is accounted for at historical cost

Premium on Lease hold Land is amortized over the period of lease.

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All other fixed assets are stated at written down value. Cost includes incidental expenses incurred on the acquisition of the Fixed Assets & other allied expenses.

a. In respect of computer Hardware as well as Software, depreciation is provided for on straight line method @ 33.33% per annum as per RBI directives.

Other fixed assets are depreciated at the following rates by written down value method

Asset	Rate of Depreciation
i) Building	10.00%
ii) Furniture & Fixtures	10.00%
iii) Electric Equipment	15.00%
iv) Vehicles	15.00%

Depreciation on fixed assets purchased during the year is charged for the entire year, if the assets are put to use for 180 days or more, otherwise it is charged at 50% of the normal rate. No depreciation is charged on the fixed assets sold /

1.7) Inventories

Stock of stationery is stated at Cost.

1.8) Revenue Recognition

- a. Items of income and expenditure are generally accounted for on accrual basis.
- Income from non-performing assets is recognized to the extent it is realized as per directives and prudential norms issued by the Reserve Bank of India.
- Loan processing Fees, Dividend on investment of Shares, Insurance claims are recognized on cash basis. Interest on refund of income tax is accounted for in the year in which order is received

Depreciation has been charged on composite cost of land & building where cost of land is not available.

1.9) Retirement benefits to employees:

- a. Payment under Group Gratuity (Cash accumulation) Policy is made with Life Insurance Corp. Of India, contribution for the year as determined by the Corporation is made by the Bank
- Payment under Leave Encashment Policy is made with Life Insurance Corp. Of India, contribution for the year as determined by the Corporation is made by the Bank.
- The bank's contribution in respect of Provident Fund are charged against revenue every year

Provision for Income Tax shall be made as per provision of Income Tax Act - 1961. Deferred Tax is recognized on timing difference as per AS-22 issued by ICAI, between the accounting income and taxable income in each Financial Year, The tax effect is calculated on the accumulated timing difference at the need of accounting period based on prevailing enacted or subsequently enacted

1.11) Taxation (Other Tan I. Tax)

GST and other taxes will be calculated as per their prescribed norms and proper accounting of tax paid and appropriate credit availed will made as per ICAI prescribed guidelines

2. ACCOUNTING STANDARDS ISSUED BY ICAI

CASH FLOW STATEMENT

9,542.40

9,542.40

9,542.40

20,39,824.44

11.70.249.03

32,10,074.00

Sanjay Bhende

Chairman

OR THE YEAR ENDED 31st MARCH,	2022		(R	s. Thousand)	
Particulars	Year Ended	31.03.2021	Year Ended 31.03.2022		
A. CASH FLOW FROM OPERATING ACTIVITIES Net Profit after tax Add: Provision for Income Tax (net of deferred tax) Profit Before Tax	37,445.53 35,769.42	73,214.95 73,214.95	25,752.00 3,455.00	29,207.00 29,207.00	
Adjustment for:		73,214.95		29,207.00	
Transfer to Special Reserve Provision for Bad & Doubtful Debts	3,000.00		1,87,054.00		
Contingent Provision against Standard Assets Provision for Dividend Equalization Fund	-		-		
Other Provisions Depreciation on Fixed Assets	42,708.32 49,187.72		50,463.00 45,328.15		
Amortization of Premium of Investments under HTM Amortization of Goodwill	9,218.45		12,091.00		
Bad Debts Written Off	17,052.17		1,10,288.00		
Revaluation Reserve	(2.392.48)		(2 153 23)		

Excess Provision written Back (42,078.24) (1,90,551.00) Loss / (Profit) on sale of fixed assets (106.36)76,589.58 1,934.00 2,14,453.92 Operating profit before working capital changes 1,49,804.53 2,43,660.92 Adjustments for working capital changes: (17,265.14) (2,71,066.00)Decrease / (Increase) in Fixed Deposits 0,05,000.00) 2,00,000.00 Decrease / (Increase) in Money at Call/CBLO (5,62,193.43) 23,20,955.00 Decrease / (Increase) in Investments Decrease / (Increase) in Advances (4,68,053,24 (3,11,793.79)Decrease / (Increase) in Other Assets 6,361.93 2,093.00 70,715.00 16.00.938.0° Increase / (Decrease) in Deposits Increase / (Decrease) in Other Liabilities & Provisions 69.671.26 (1.06.789.68 Increase/ (Decrease) in Reserve Fund 5,891.29 (52,450.23) Payments debited to Reserve Funds Receipts credited to Reserve Fund (3,69,649.32) 18.51.663.30 Cash generated from operations (2,19,844.79) 20,95,324.22 Direct taxes paid (20,017.47) Net Cash from Operating Activities (2,39,862.26) 20,55,624.22 B. CASH FLOW FROM INVESTING ACTIVITIES Purchase of fixed assets (13,062.61 (41,424,34) Sale of fixed assets 443.62 (12,618.99) 16,082.16 (25,342.18) Net Cash from Investing Activities (12,618.99) (25,342.18) C. CASH FLOW FROM FINANCING ACTIVITIES

5,894.80

357.97

6,252.77

6,252.77

(2,46,228.48)

14,16,477.51

11,70,249.03

Date: 28th June 2022

Proceeds from issue of shares

Net Cash from Financing Activities

Opening Cash and Cash Equivalents

Closing Cash and Cash Equivalents

Net Increase in Cash or Cash Equivalents (A+B+C)

hartered Accountants Membership No. 038193	, i	S.P. Potnis General Manager	S. W. Godbole Chief Executive Office
--	-----	--------------------------------	---

2.1 AS 5 - PRIOR PERIOD ITEMS

Bank does not operate prior period accounting head. There are no items of material significance in the prior period amount requiring disclosure.

2.2 AS 10 - PROPERTY, PLANT AND EQUIPMENT

The fixed asset list is maintained in the system at the branches and the head office. Fixed assets are identified according to the Specified Account code rather than the description of fixed asset.

2.3 AS 15 – ACCOUNTING FOR RETIREMENT BENEFITS IN FINANCIAL STATEMENTS

The Bank has taken two Master policies for Payment of Gratuity to its Employees on Retirement. During the year bank had paid Rs. 1,19,19,671/- as contribution towards group gratuity policies of LIC as determined by life insurance corporation for the year. The policy is for the period 1.7.21 to 31.7.22, therefore premium paid for the next financial year is considered as prepaid expenditure to the extent of Rs. 34,94,260 and same is credited to expenditure account.

The Bank has taken two Master policies for Payment of its Leave Encashment to its Employees. During the year bank had paid Rs. 1,38,00,000/- as contribution towards leave encashment policy of LIC. The amount payable on such policies as determined



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Issuer composition of non-SLR investments

a) PSUs

c) Banks

f) Others

d) Private Corporates e) Subsidiaries/Joint

Ventures

g) Provision held

Total *

Particulars

towards depreciation

1. Securities sold under repo:

a. Government securities

c. Any other securities

3.4 ASSET QUALITY

Opening Balance

Closing balance

Upgradation

Write-offs

Net NPAs Opening Balance

Closing Balance

Floating Provisions

Opening Balance

3.4.2 RATIO

Ratios (in per cent)

Gross NPA to Gross Advances

Net NPA to Net Advances

Provision coverage ratio

d) Personal loans

Sub-total (ii)

Total (i + ii)

b. Corporate debt securities

a. Government securities b. Corporate debt securities c. Any other securities

1. Securities purchased under reverse repo:-

Gross Standard Advances and NPAs

Add: Additions during the year

Less: Reductions during the year'

*Reductions in Gross NPAs due to:

Recoveries (excluding recoveries from upgraded accounts)

Provisions (excluding Floating Provisions)

Add: Fresh provisions made during the year

Less: Excess provision reversed/ Write-off loans

Add: Additional provisions made during the year

3.4.3 SECTOR-WISE ADVANCES AND GROSS NPAS

Opening balance of provisions held

Closing balance of provisions held

Add: Fresh additions during the year

Amount Draw Down during the Year

Closing balance of floating provisions

Less: Reductions during the year

3.4.1 CLASSIFICATION OF ADVANCES AND PROVISIONS HELD

b) Fls

by life insurance corporation for the year is Rs. 1,65,05,895/-. As per the banks Accounting policy payment is made to LIC as per contribution for the year determined by the LIC. Therefore, there is short fall in payment of premium to the extent of Rs. 27,05,895/-. Bank has provided for the deficit in payment based on our audit findings.

2.4 AS 17 - SEGMENT REPORTING

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

2.5 AS 18 – RELATED PARTY DISCLOSURES

The Bank is a Co-operative Society under the Multi-State Co-operative Societies Act, 2002 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India, other than one Key Management Personnel, viz. Mr. Subhash W Godbole, Chief Executive Officer of the Bank. However, in terms of RBI circular dated 29th March, 2003, he being single party under the category, no further details thereon need to be disclosed.

2.6 AS 20 - EARNING PER SHARE

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

2.7 AS 22 - ACCOUNTING FOR TAXES ON INCOME

Particulars	Amount (Rs.)	Amount (Rs.)
Timing Difference Asset:		
BDDR as per Books	18,70,53,808.00	
Less:- BDDR as per Income tax	1,46,24,216.39	
Difference in provisions (A)	17,24,29,592.00	
Depreciation as per Books	4,31,74,919.00	
Depreciation as per I T Act	3,65,56,481.00	
Difference in Depreciation(B)	66,18,438.00	
Total of Timing difference Assets (A+B)	17,90,48,030.00	
Rate of Maximum Marginal Tax	25.17%	
Deferred Tax Asset as on 31.3.2022	4,50,62,808.00	
Deferred Tax Asset as on 31.3.2021	88,17,889.00	
DTA to be created	3,62,44,919.00	
Net entry to be passed	, , ,	3,62,44,919.00

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

2.8 AS 28 – IMPAIRMENT OF ASSETS

To, Profit and Loss account

DTA Dr

The Bank has ascertained that there is no material impairment of any of its asset and as such no provision under this accounting standard is required.

2.9 AS 29 - CONTINGENT LIABILITIES

Detail of contingent Liabilities in respect of Bank Guarantees, Letter of Credit etc. are given below:

/Rc	Lakhs)
(113.	Lanio

3,62,44,919.00

3,62,44,919.00

		(NS. Lakiis)
Particulars	31.3.2022	31.3.2021
Bank Guarantees & Letters of Credit	4,612.62	3,524.43
Transfer to DEAF	1,444.84	1,273.64
	6,057.46	4,798.07
Notes The Common of a settlement Balantities and above and a forested		

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

3. RBI DISCLOSURES 3.1 REGULATORY CAPITAL

2.4.4. COMPOSITION OF RECUI ATORY CARITAL

		_		
(Amount	ın	Rs.	Lakhs)	

.1.1 COM	POSITION OF REGULATORY CAPITAL:	(Ar	(Amount in Rs. Lakhs			
Sr. No.	Particulars	Current Year	Previous Year			
i)	Paid up share capital and reserves (net of deductions, if any)	48.49	51.11			
ii)	Other Tier 1 capital	27.12	25.53			
iii)	Tier 1 capital (i + ii)	75.61	76.64			
iv)	Tier 2 capital	24.87	26.38			
v)	Total capital (Tier 1+Tier 2)	100.48	103.02			
vi)	Total Risk Weighted Assets (RWAs)	845.40	807.34			
vii)	Paid-up share capital and reserves as percentage of RWAs	5.74%	6.33%			
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	8.94%	9.49%			
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.94%	3.27%			
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	11.89%	12.76%			
xi)	Amount of paid-up equity capital raised during the year					
xii)	Amount of Non-Equity Tire 1 Capital raised during the year: Of Which:	-	-			
a.	Perpetual Non-Cumulative Preference Share	-	-			
b.	Perpetual Debt Instrument	-	-			
c.	Other if any	-	-			
xiii)	Amount of Non-Equity Tire 2 Capital raised during the year: Of Which:	-	-			
a.	Perpetual Non-Cumulative Preference Share	-	-			
В	Perpetual Debt Instrument	-	-			
c.	Others, if any	-	-			

3.1.2 DRAWN DOWN FROM RESERVES:

During the year bank has draw down from Investment Fluctuation reserve and Investment Depreciation Reserve. The details are given as under.

INVESTMENT FLUCTUATION RESERVE

1. As per the RBI directives, all UCBs shall build IFR out of realized gains on sale of investments, and subject to available net profit, of a minimum of 5 per cent of the investment portfolio. This minimum requirement should be computed with reference to investments in two categories, viz. HFT and AFS. As on 31st March, 2022.

2. The bank had an opening balance of Rs. 766.99 lacs in the Investment Fluctuation Reserve (IFR) account. As per the guidelines of RBI, 5% on investment (AFS + HFT) i.e. Rs. 577.21 lacs is required to be maintained as a minimum IFR balance. Thus, there is an excess provision of Rs. 189.77 lacs. During the year Rs.178.70 was appropriated in the Profits and Loss account, below the line and credited to investment fluctuation reserve. After such appropriation, total excess available was Rs. 368,48 lacs. The bank has reversed 368.20 Lacs out of such excess, to the credit of profit and loss account in line with the RBI directions. The details of the same are given below.

	Particulars	Amount (Rs.)
Α	(AFS+HFT) Book Value	1,15,44,26,347.50
В	Minimum IFR @ 5% of (A)	5,77,21,317.38
С	IFR Balance	7,66,99,263.28
D	Available IFR in % (C/A)	6.64 %
Е	Surplus (C-B)	1,89,77,945.91
F	Transfer during the year through IDR	1,78,70,400.00
G	Excess Available IFR (E+F)	3,68,48,345.91
Н	Less:- Transfer to P & L	3,68,20,400.00
I	Balance Available	5,77,49,263.28

TRANSFER FROM IFR TO PROFIT & LOSS ON CREATION OF PROVISION ON DEPRECIATION IN VALUE OF INVESTMENTS

Investment Depreciation Reserve required to be created on account of depreciation in the value of investments held under 'AFS' or 'HFT' categories in any year should be debited to the Profit & Loss Account and an equivalent amount (net of tax benefit, if any, and net of consequent reduction in the transfer to Statutory Reserve) or the balance available in the IFR Account, whichever is less, shall be transferred from the IFR Account to Profit & Loss Account.

During the year the bank has made a provision of rupees Rs. 100.00 lac (Op Balance Rs. 843.76 Lacs) on account of investment depreciation reserve (IDR). After making this provision there is an excess in the IDR account by Rs. 325.24 lacs. In accordance with the circular of RBI the bank has credited Rs. 320.00 Lacs out of this excess provision in to profit and loss account. Also, an equivalent amount, Rs. 178.70 (net of income tax provision and transfer to Statutory Reserves) has been appropriated from Profit of the year to IFR account. The balance of IDR as on 31st March 2022, Rs. 619.51 covers the depreciation provision required.

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

Particulars	Amount (Rs.)
Opening balance	8,43,75,731.94
Provision Created	1,00,00,000.00
Total	9,43,75,731.94
Required IDR	6,18,52,122.61
Excess IDR	3,25,23,609.33
Less: Reverse to P & L	3,24,25,000.00
Closing IDR	6,19,50,731.94

3.2 ASSET LIABILITY MANAGEMENT

3.2.1 MATURITY PATTERN OF CERTAIN ITEMS OF ASSETS AND LIABILITIES

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months & to 3 months	Over 3 months & up to 6months	Over 6 months & up to 1 year	Over 1 years & up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	9,978.28	6,853.14	7,125.50	10,526.27	16,941.41	8,470.70	14,159.58	32,472.78	32,915.50	4,885.57	14,568.18	1,58,896.91
Advances	2,257.47	1,642.15	1,590.62	2,750.67	6,188.44	3,094.22	5,587.44	19,054.41	20,827.76	1,289.06	3,094.16	67,376.40
Investment	12,026.43	2,354.34	3,923.90	3,139.12	1,852.89	926.45	6,816.24	15,712.08	4,799.56	3,488.91	24,910.34	79,950.26
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities	-	-	-	-	-	-	-	-	-	-	-	-

Savings Bank and Current Deposits may be classified into volatile and core portions. Savings Bank (10 per cent) and Current (15 per cent) Deposits are generally withdrawable on demand. This portion may be treated as volatile. While volatile portion can be placed in the Day 1, 2-7 days and 8-14 days time buckets, depending upon the experience and estimates of banks and the core portion may be placed in over 1-3 years bucket. This classification of Savings Bank and Current Deposits is only a benchmark. Banks which are better equipped to estimate the behavioural pattern, roll-in and roll-out, embedded options, etc. on the basis of past data / empirical studies could classify them in the appropriate buckets, i.e. behavioural maturity instead of contractual maturity, subject to the approval of the Board

3.3 INVESTMENTS

3.3.1 COMPOSITION OF INVESTMENT PORTFOLIO

	Govt Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	25,526.86	-	-	-	-	-	25,526.86
Less: Provision for non-	,						
performing investments (NPI)	-	-	-	-	-	-	-
Net	25,526.86	-	-	-	-	-	25,526.86
Available for Sale							
Gross	8,059.61	-	-	279.59	-	3,205.06	11,544.26
Less: Provision for depreciation	257.74					200.70	C40 F0
and NPI	357.74	-	-	270.50	-	260.79	618.53
Net	7,701.87	-	-	279.59	-	2,944.27	10,925.73
Held for Trading Gross	_	_					
Less: Provision for depreciation	-	-	-	-	-	-	-
and NPI	_	_	_	_	_	-	_
Net	-	-	-	-	-	-	-
Total Investments	33,586.47	-	-	279.59	-	3,205.06	37,071.12
Less: Provision for non- performing investments	_	_	_	_	_	_	_
Less: Provision for depreciation and NPI	357.74	_	_	_	_	260.79	618.53
Net Investments	33,228.73	-	-	279.59	-	2,944.27	36,452.59
Held to Maturity							,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Gross	22,496.94	-	-	-	-	-	22,496.94
Less: Provision for non- performing investments (NPI)	_						
Net	22.496.94						22,496.94
Available for Sale							
Gross	12,188.50						12,188.50
Less: Provision for depreciation and NPI	301.17						301.17
Net	11,887.33						11,887.33
Held for Trading	11,001.33						11,007.33
Gross	_	_	_	-	_	_	_
Less: Provision for depreciation		_			-		
and NPI	-	-	-	-	-	-	-
Net	04.005.44	-	-	-	-	-	24 005 44
Total Investments	34,685.44	-	-	-	-	-	34,685.44
Less: Provision for non-							
performing investments Less: Provision for depreciation	-	-	-	-	-	-	-
and NPI	301.17						301.17
Net Investments	34,384.27	-	-	-	-	-	34,384.27

3.3.2 MOVEMENT OF PROVISIONS FOR DEPRECIATION & INVESTMENT FLUCTUATION RESERVE

Particulars Current Year		
843.76	418.99	
100.00	424.77	
324.25	-	
619.51	843.76	
766.99	896.89	
178.70	-	
368.20	129.90	
577.49	766.99	
5.00%	5.77%	
	843.76 100.00 324.25 619.51 766.99 178.70 368.20 577.49	

3.3.3 NON-SLR INVESTMENT PORTFOLIO

Non-performing non-SLR investme

ion-periorning non-out investments		
Sr. No. Particulars	Current Year	Previous Year
1. Movement of provisions held towards depreciation on investments		
a) Opening balance	-	-
b) Additions during the year since 1st April	-	-
c) Reductions during the above period	-	-
d) Closing balance	-	-
e) Total provisions held	-	-



Securities

(Amount in ₹ Lakhs)

Outstanding

21,000.00

(Rs. Lakhs)

Total

937.06

196.20

13,681.38

5,067.24 5,067.24

1,870.54 1,870.54

1,392.77 1,392.77

5,545.01 5,545.01

Previous Year

16.06%

11.34%

% of Gross

NPAs to Total

Advances in

that sector

0.13

0.16

0.25

0.10

0.18

0.00

0.18

0.21

0.04

0.13

9,133.28

1.961.94

6,999.85

4,095.37

Total

NPAs

- 11,237.71 22,475.42

Extent of Private | Extent of 'Below Investment | Extent of 'Unrated | Extent of 'Unlisted'

Year

Maximum

outstanding

24,500.00

Securities

Daily average

6,053.83

outstanding

during the year | during the year | during the year | March 31 - 2022

Non-Performing

Doubtful Loss

2 179 93 | 7 879 18 | 30 52 | 10 089 63 | 88 183 75

5 612 96 | 8 023 07 | 30 53 | 13 666 56 | 13 666 56

7,667.76 | 7,146.87 | 0.01 | 14,814.64 | 29,629.28

2,179.93 | 7,879.18 | 30.52 | 10,089.63 | 10,089.63

Previous Current Previous Current Previous

year Year year Year

Grade' Securities

Placement

Minimum

outstanding

50.000.00

Standard

Total Standard

Advances

78,094.12

Sub-

standard

692.47

6,975.29

4,234.73 7,002.98

244.59

6,706.08

196.20

Current Previous Current Previous Current

year Year year Year year

279.59 279.59

3,205.07 830.64

3.484.66 1.110.23

3.3.4 REPO TRANSACTIONS (IN FACE VALUE TERMS)

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

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3.4.4.1 Details of accounts subjected to restructuring

3.4.4 PARTICULARS OF RESOLUTION PLAN AND RESTRUCTURING

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
	Number of borrowers	-	-	-	-	-	-	-	-	-	-
Standard	Gross Amount (Rs. crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (Rs. crore)	-	-	-	-	-	-	-		-	-
	Number of borrowers	-	-	-	-	-	-	-	-	-	-
Sub- Standard	Gross Amount (Rs. crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (Rs. crore)	-	-	-	-	-	-	-	-	-	-
	Number of borrowers	-	-	-	-	1	-	-	-	1	-
Doubtful	Gross Amount (Rs. crore)	-	-	-	-	6.63	-	-	-	6.63	-
	Provision held (Rs. crore)	-	-	-	-	2.03	-	-	-	2.03	-
	Number of borrowers	-	-	-	-	1	-	-	-	1	-
Total	Gross Amount (Rs. crore)	-		-	-	6.63	-	-		6.63	-
	Provision held (Rs. crore)	-	-	-	-	2.03	-	-	-	2.03	-

3.4.5 DETAILS OF FINANCIAL ASSETS SOLD TO ASSET RECONSTRUCTION COMPANIES (ARCS)20

3.4.3.	1 Details of Sales		
Par	ticulars	Current Year	Previous Year
a)	Number of accounts	37	-
b)	Aggregate value (net of provisions) of accounts sold to ARCs	1,281.82	-
c)	Aggregate consideration	2,800.00	-
d)	Additional consideration realised in respect of accounts transferred in earlier years	4.25	-
۱۵	Aggregate gain / loss over net hook value	1 518 18	_

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

3.4.5.2 INVESTMENTS IN SECURITY RECEIPTS (SRs)

Banks shall make following disclosures pertaining to their investments in security receipts for both the current year and the previous year:

Par	rticulars	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
a)	Book value of SRs where NPAs sold by the bank are the underlying	3,205.07	-	_
	Provision held against (a)	260.79	-	-
b)	Book value of SRs where NPAs sold by other banks / financial institutions/non-banking financial companies are the underlying	-	-	-
	Provision held against (b)	-	-	_
	Total (a) + (b)	260.79	-	-

3.4.6 FRAUD ACCOUNTS

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	Current Year	Previous Year
Number of frauds reported (cumulative till date)	10	10
Amount involved in fraud (Rs. Lakhs)	534.35	534.35
Amount of provision made for such frauds (Rs. Lakhs)	33.11	33.11
Amount of Unamortised provision debited from 'other	-	-
reserves' as at the end of the year. (Rs. Lakhs)		
*Balance Provision at the year end	16.24	33.11

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

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

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

Type of borrowe	·	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half-year (A) As on 30-09-2021	Of (A), aggregate debt 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 *	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Persona Loans	650.94	-25.31	625.63	0	0	-5.18	630.81
Corpora Persons		-328.18	3,354.56	0	0	-69.78	3,424.34
Of whic MSMEs	2 222 20	-326.68	1,906.61	0	0	10.11	1,896.50
Others	31.87	-2.12	29.75	0	0	-0.14	29.89
Total	4,365.55	-355.61	4,009.94	0	0	-75.1	4,085.04

3.6 EXPOSURES

3.6.1 EXPOSURE TO REAL ESTATE SECTOR

Category	Current Year	Previous Year
I) Direct exposure		
a) Residential Mortgages	73.25	59.15
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	21.50	16.18
Individual housing loans eligible for inclusion in priority sector advances shall be	51.75	42.97
shown separately. Exposure would also include non-fund based (NFB) limits		
b) Commercial Real Estate	1.55	2.18
Lending secured by mortgages on commercial real estate (office buildings,	1.55	2.18
retail space, multipurpose commercial premises, multifamily residential	-	-
buildings, multi tenanted commercial premises, industrial or warehouse space,		
hotels, land acquisition, development and construction, etc.).		
Exposure would also include non-fund based (NFB) limits;		
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 (I+II)	74.80	61.33

4.98%

Current Year

11.44%

3.15% | 16,036.64 |

33,814.03 5,129.82 15.17% 36,543.77 4,749.68

88,183.76 | 10,089.64 | 11.44% | 85,107.02 | 13,666.57 |

(Amounts Rs. Lakhs)

NPAs

Previous Year

Current Year Gross % of Gross Outstanding Sector Total Total NPAs NPAs to Total Advances in Advances Advances that sector

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

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

 Priority Sector a) Agriculture and allied activities 11,173.74 1,665.87 14.91% 8,772.96 1,137.35 b) Advances to industries sector eligible as priority 19,714.54 1,980.67 10.05% 17,349.11 2,713.57 sector lending c) Services 18.214.26 1.072.49 5.89% | 18.425.50 | 4.680.76 5 267 19 240 79 d) Personal loans 4.57% | 4.015.68 385.21 Subtotal (I) 54,369.73 4,959.82 9.12% | 48,563.25 | 8,916.89 | II) Non-priority Sector a) Agriculture and allied activities 0.00% b) Industry 4,836.99 579.24 11.98% 3,510.81 13.540.99 4.064.65 30.02% | 16,996.32 | 3,513.28 c) Services

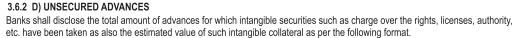
15,436.05 485.93

(Amount in ₹ Lakhs)



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	· ·	(Amount in Rs. Lakhs)
Particulars	Current Year	Previous Year
Total unsecured advances of the bank	1,400.12	1,409.66
Out of the above, amount of advances for which intangible securities	-	-
such as charge over the rights, licenses, authority, etc. have been taken		

3.7 CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

Estimated value of such intangible securities

3.7.1 Concentration of Deposits		(Amount in Rs. Lakh		
Particulars	Current Year	Previous Year		
Total deposits of the twenty largest depositors	18,660.20	16,754.25		
Percentage of deposits of twenty largest depositors to	11.06%	10%		
total deposits of the bank				

3.7.2 Concentration of advances		(Amount in Rs. Lakhs
Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	16,650.91	15,498.94
Percentage of advances to twenty largest borrowers to total advances of the bank	18.88%	18.21%

.7.3 Concentration of Exposures		(Amount in Rs. Lakhs
Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	158.42	163.49
Percentage of exposures to the twenty largest borrowers/ customers	0.18%	0.19%
to the total exposure of the bank on borrowers/ customers		

3.7.4 Concentration of NPAS	(Amount in Rs. Lakhs)	
Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	8,409.64	8,474.09
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	83.35%	62.01%

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

3.8 TRA	(Amount in Rs. Lakhs		
Sr.No.	Particulars Current Year		Previous Year
i)	Opening balance of amounts transferred to DEA Fund	1,273.64	1,056.25
ii)	Add: Amounts transferred to DEA Fund during the year	215.27	222.50
iii) iv)	Less: Amounts reimbursed by DEA Fund towards claims	44.07	5.11
10)	Closing balance of amounts transferred to DEA Fund	1,444.84	1,273.64

3.9 DISCLOSURE OF COMPLAINTS

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

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

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

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

3.10 DISCLOSURE OF PENALTIES IMPOSED BY THE RESERVE BANK OF INDIA

Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government S ecurities Act, 2006 (for bouncing of SGL) shall be disclosed in the 'Notes to Accounts' to the balance sheet in the concerned bank's next Annual Report. In the case of foreign banks, the penalty shall be disclosed in the 'Notes to Accounts' to the next balance sheet for its Indian operations. Banks shall make appropriate disclosur on the nature of the breach, number of instances of default and the quantum of penalty imposed.	ne NIL
The defaulting participant in a reverse repo transaction shall make appropriate disclosure on the number of instances of default as well as the quantum of penalty paid to the Reserve Bank of India during the financial year.	NIL

3.11 DISCLOSURES ON REMUNERATION

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

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

Remuneration paid to CEO and Material Risk Takers:-

Sr. No	Name	Designation	2021- 2022	2020- 2021
1	SHRI SUBHASH W GODBOLE	CHIEF EXECUT]VE OFFICER	13,91,528.00	13,13,635.00
2	SHRI SANJAY P POTNIS	GENERAL MANAGER	8,32,877.00	8,09,500.00
3	SHRI ASHUTOSH A PATHAK	ASST GENERAL MANAGER	8,43,093.00	7,91,920.00
4	SHRI RAJESH S EDLABADKAR	ASST GENERAL MANAGER	8,88,439.00	8,33,577.00
5	SHRI MITESH G DOBA	ASST GENERAL MANAGER	10,13,875.00	9,54,930.00
6	SHRI SHRIKANT L WANKAR	ASST GENERAL MANAGER	6,70,355.00	6,25,665.00
7	SHRI MOHAN K SHAH	ASST GENERAL MANAGER	7,39,355.00	7,07,600.00

Type of disclosure		Information		
Qualitative	а	Information relating to the composition and mandate of the Nomination and Remuneration Committee.	NA	
	b	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.	NA	
	С	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.	NA	
	d	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration	NA	
	е	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.	NA	
	f	Description of the different forms of variable remuneration (i.e., cash and types of share-linked instruments) that the bank utilizes and the rationale for using these different forms.	NA	
			Current Year	Previous Year
Quantitative disclosures		Number of meetings held by the Nomination and		

			Current Year	Previous Year
Quantitative disclosures (The quantitative disclosures should only cover Whole Time Directors/	g	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its Members.	Not Applicable	Not Applicable
Chief Executive Officer/ Material Risk Takers)	h	(i) Number of employees having received a variable remuneration award during the financial year. (ii) Number and total amount of sign-on/joining bonus made during the financial year. (iii) Details of severance pay, in addition to accrued benefits, if any.	Not Applicable	Not Applicable
	I	(i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.	Not Applicable	Not Applicable
	j	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.	Not Applicable	Not Applicable
	k	(ii) Total amount of reductions during the financial year due to ex post explicit adjustments. (iii) Total amount of reductions during the financial year due to ex post implicit adjustments.	Not Applicable	Not Applicable
	I	Number of MRTs identified.	Not Applicable	Not Applicable
	m	(i) Number of cases where malus has been exercised. (ii) Number of cases where clawback has been exercised. (iii) Number of cases where both malus and clawback have been exercised.	Not Applicable	Not Applicable
General Quantitative Disclosure	n	The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay.	Not Applicable	Not Applicable

3.13 OTHER DISCLOSURES

3.13.1 Business Ratios

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds**	9.08%	6.66%
ii) Non-interest income as a percentage to Working Funds**	2.95%	0.88%
iii) Cost of Deposits	4.20%	4.85%
iv) Net Interest Margin#	2.82%	2.49%
v) Operating Profit as a percentage to Working Funds**	0.41%	0.38%
vi) Return on Assets@	9.07%	6.66%
vii) Business (deposits plus advances) per employee (Rs. Lakhs)	661.94	631.42
viii) Profit per employee (in Rs Lakhs)	1.44	0.92

#Net Interest Income/ Average Earning Assets. Net Interest Income = Interest Income – Interest Expense

@Return on Assets would be with reference to average working funds (i.e., total of assets excluding accumulated losses,

3.13.2 BANCASSURANCE BUSINESS:

	The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year.	NIL
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3.13.3 MARKETING AND DISTRIBUTION:

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

3.13.4 DISCLOSURES REGARDING PRIORITY SECTOR LENDING CERTIFICATES (PSLCS)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed.

3.14 PROVISIONS AND CONTINGENCIES		(Amount in Rs. La	
Provision debited to Profit and Loss Account	Current Year	Previous Year	
i) Provisions for NPI	-	-	
ii) Provision towards NPA	1,870.54	300.00	
iii) Provision made towards Income tax	397.00	200.17	
iv) Other Provisions and Contingencies (with details)	504.64	427.08	

3.15 PAYMENT OF DICGC INSURANCE PREMIUM	(Amount in Rs. Lakh		
Particulars	Current Year	Previous Year	
Payment of DICGC Insurance Premium	235.36	220.49	
ii) Arrears in payment of DICGC premium	-	-	



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3.16 DISCLOSURE OF FACILITIES GRANTED TO DIRECTORS AND THEIR RELATIVES

JCBs shall disclose any fund or non-fu	and (guarantees, letters of credit, etc.) facilities extended to di	rectors, their relatives,	companies or firms in which	ch they are interested	d.				(Amount in Rs. Lakhs
Name of the Director	Name of Relative /Company / Firm	Relationship	Date and Amoun	t of Exposure	Nature and value of security and margin		Amount	Asset	
Name of the Director	Name of Relative /Company / Firm	with Director	Date	Amount	Nature	Value	Margin %	Outstanding	Classification
Mr.Tarun Sawla	Tarun Traders	Self	19/06/2020	0.93	Secured	0.93	5.00%	0.00	Standard
Mr.Rameshkumar Pasari	Pasari Agencies	Self	30/04/2021	17.10	Secured	22.51	10.00%	16.57	Standard
Mr.Rameshkumar Pasari	Mr.Rameshkumar Pasari Huf	Self	06/04/2021	6.65	Secured	10.33	5.00%	2.96	Standard
Mr.Nilkanth F.Devangan	Mr.Nilkanth F.Devangan	Self	23/07/2020	8.40	Secured	9.37	10.00%	0.00	Standard
Mr.Nilkanth F.Devangan	Mr.Jayant Nilkanth Devangan	Relatives	07/09/2019	2.40	Secured	3.06	20.00%	0.84	Standard
Mr.Rameshkumar Pasari	Mrs.Anitadevi R.Pasari	Relatives	06/04/2021	7.60	Secured	10.60	20.00%	2.83	Standard
Mr.Rameshkumar Pasari	Mrs.Archan Vijay Maheshwari	Relatives	06/11/2020	4.00	Secured	4.28	5.00%	0.44	Standard
Mr.Rameshkumar Pasari	M/S Madhav Associates Prop. Pranav Pasari	Relatives	06/11/2020	5.00	Secured	5.30	5.00%	4.48	Standard
Mr. Girish Bachharaj Vays	Mr. Girish Bachharaj Vays	Self	18/03/2021	7.34	Secured	22.54	20.00%	6.50	Standard
Mr. Girish Bachharaj Vays	Mrs. Shobha Girish Vyas	Relatives	18/03/2021	14.00	Secured	15.68	10.00%	6.01	Standard

.17 AMOUNT TRANSFERRED TO DEAF A/C		(Amount in Rs. Lakhs		
Particulars	Current Year	Previous Year		
Opening balance of amounts transferred to DEAF	1,273.64	1,056.25		
Add: Amounts transferred to DEAF during the year	215.27	222.50		
Less: Amounts reimbursed by DEAF towards claims	44.07	5.11		
Closing balance of amounts transferred to DEAF	1,444.84	1,273.64		

1. Figures of the previous year have been regrouped, reclassified wherever considered necessary.

2. This statement of Significant Accounting Policies and Notes on Accounts forms an integral part of the Balance Sheet as at 31stMarch, 2022 and the annexed Profit and Loss Account for the year ended on that date.

For Nagpur Nagarik Sahakari Bank Limited

Place: Nagpur Date:

NIL

Statutory Auditors

For P.G. Joshi & Co.	CA Ashuto
Chartered Accountants	Partner
FRN 104416W	Membershi

Membership No. 038193 UDIN: 22038193ALVKNZ3130

A. A. Pathak Assistant General Manager

S. W. Godbole **Chief Executive Officer** Ashok Agrawal (Goyal)

Rajesh Lakhotia Vice Chairman

Sanjay Bhende Chairman

EXPENDITURE	PROJECTED INCOME & EXPENDITURE ACCOUNT FOR 31.03.2023 (Amount in Thousand)								
1) INTEREST 8, 17,000.00 7,41,986.46 87,700.				,		1		<u> </u>	
1) INTEREST 8,77 00.00 7,41 986.48 8,71,000.00 7,41 986.48 8,71,000.00 7,81 986.59 8,500.000 1,0	EXPENDITORE				INCOIVIE				
2) SALARYALLOWANCES & P.F. 3) DIRECTORS' LOCAL COMMITTEE MEMBERS FEES & ALLOWANCES 500.00 516.45 500.00 516.45 500.00 516.45 500.00 516.45 500.00 516.45 500.00 516.45 500.00 517.50.00 18.102.05 17.750.00 18.102.05 17.750.00 18.102.05	a) ON DEPOSITS	8,77,000.00 8,50,000.00	7,41,986.46 7,08,756.55	8,71,000.00 8,50,000.00	a) ON INVESTMENTS & DEPOSITS	12,75,000.00 5,50,000.00	12,23,411.15 5,07,350.93	13,65,000.0 5,85,000.0	
3) DIRECTORS / LOCAL COMMITTEE MEMBERS FEES A ALLOWANGES 49,750.00 17,750.00 18,120.05 17,750.00 18,120.05 17,750.00 18,120.05 17,750.00 18,120.05 18,100.03	2) SALARY,ALLOWANCES & P.F.	2,90,000.00	2,53,086.25	2,75,300.00			7,10,000.22		
a) RENT b) TAXES 2,500.00 18,100.00 2,500.00 18,100.00 2,500.00 18,100.00 17,750.00 18,100.00 17,750.00 18,100.00 17,750.00 19,100.00 17,100.00 17,100.00 19,100.00 17,100.00 19,100.00 17,100.00 19,100.00 17,100.00 19	,	500.00	516.45	500.00	,		28,884.53	0.0 35,500.0	
13) PROVISIONS & CONTINGENCIES 2,00,000.00 2,37,517.44 1,11,000.00 a) BAD & DOUBTFUL DEBT RESERVE 1,50,000.00 1,87,053.81 1,00,000.00 b) DIVIDEND EQUALIZATION FUND 0.00 0.00 0.00 c) OTHER PROVISIONS 50,000.00 50,463.63 11,000.00 d) SPECIAL RESERVE 0.00 0.00 14) BALANCE OF PROFIT 51,700.00 43,622.28 49,000.00	a) RENT b) TAXES c) INSURANCE d) LIGHTING & ELECT. CHARGES 5) LAW CHARGES 6) POSTAGE/ TELGRAMS / TEL.CHARGES a) POSTAGE & TELEGRAM CHARGES b) TELEPHONE+LEASED LINE CHARGES 7) AUDITOR'S FEES 8) DEPRECIATION & REPAIRS TO PROPERTY 9) PRINTING, STATIONERY & ADVERTISEMENTS a) STATIONERY & PRINTING b) ADVERTISEMENT. 10) AMORTISATION, DEPRECIATION	17,750.00 2,500.00 23,500.00 6,000.00 1,500.00 1,300.00 8,000.00 6,500.00 70,000.00 4,500.00 1,500.00 10,250.00	18,120.05 1,810.63 29,693.83 6,091.45 2,054.89 8,133.54 1,147.49 6,986.05 6,333.43 65,904.19 3,852.64 2,942.97 909.67 47,857.49	17,750.00 2,500.00 23,500.00 6,000.00 1,500.00 1,300.00 8,000.00 6,500.00 6,500.00 4,500.00 1,500.00 1,500.00 1,500.00	a) PROFIT ON GOVT.SEC. b) INCIDENTAL CHARGES c) SERVICE CHARGES d) OTHER INCOME e) EXCESS PROVISION WRITTEN BACK f) PROVISION NO LONGER REQUIRED g) TRANSFERRED FROM REVALUATION RESERVE i) BAD DEBTS RECOVERED	18,000.00 55,000.00 500.00 0.00 0.00	31,220.49 54,585.63 208.18 0.00 1,90,551.18 0.00 16,684.29	35,000.00 36,900.00 69,000.00 0.00 0.00 37,300.00	
a) BAD & DOUBTFUL DEBT RESERVE b) DIVIDEND EQUALIZATION FUND c) OTHER PROVISIONS d) SPECIAL RESERVE 1,50,000.00 50,000.00 50,000.00 50,000.00 0.00	12) I.TAX PROVISION	50,000.00	39,700.00	56,200.00					
TOTAL 13 07 500 00 16 52 291 25 15 70 300 00 TOTAL 13 07 500 00 46 52 291 25 15 70 200	a) BAD & DOUBTFUL DEBT RESERVE b) DIVIDEND EQUALIZATION FUND c) OTHER PROVISIONS d) SPECIAL RESERVE	1,50,000.00 0.00 50,000.00 0.00	1,87,053.81 0.00 50,463.63 0.00	1,00,000.00 0.00 11,000.00 0.00					
IVIAL 19.37.300.00 10.37.701.73 13.73.300.00 IVIAL 19.37.300.00 10.37.701.73 13.73.300	TOTAL	13,97,500.00	<u> </u>	15,79,300.00	TOTAL	13,97,500.00	16.52.281.25	15.79.300.0	



