

# ागर नागरिक सहकारी बैंक



ऐसी उड़ान, जों करें आपको अधिक गतिमान...

1 अप्रैल 2019 से 31 मार्च 2020

#### वार्षिक प्रतिवेदन

आत्मिय भागधारक बन्धुगण, सस्नेह वंदे !

नागपुर नागरिक सहकारी बैंकद्वारा OAVM के जरीए हो रहे 58 वें वार्षिक आमसभा में जुड़े आप सभी मा सभासद सदस्योंका मैं अपने संचालक साथियों की ओर से हार्दिक स्वागत करता हूं। बैंक का वर्ष 2019-20 का वार्षिक प्रतिवेदन, लेखा परीक्षण अहवाल तथा आलोच्च वर्ष में बैंकद्वारा कार्यान्वित कियी गई महत्वपूर्ण गतिविधीयां आपके सम्मुख रखते हुए हमें अतीव

जैसे की आप जानते हो की, आलोच्च वर्ष की अंतीम तिमाही में अचानक दस्तक देनेवाले कोविड-19 इस वैश्विक महामारी के दौर में उत्पादनों पर हुआ प्रतिकूल परिणाम एवं नौकरीयों के नुकसान से भारत के आर्थिक और व्यावसायिक परिदृश में संरचनात्मक परिवर्तन आया है। भौगोलिक सीमाओं का स्वीकार किए बिना ही भारतसहीत दुनियाभर में यह महामारी तेजी से बढी है। इसने आर्थिक तथा वित्तिय नुकसान और महत्वपूर्ण अनिश्चितताओं के साथ सभी क्षेत्रों और मानव जीवन के सभी पहलुओं को प्रभावित किया है।



संजय भेडे, अध्यक्ष

संपूर्ण विश्व के लिए इस प्रतिकुल माहोल में भी, मा. प्रधानमंत्रीजी द्वारा किए गये आत्मनिर्भर भारत के आवाहन फलस्वरूप हमें विश्वास है की, कोरोना महामारी के साथ आयी यह अस्थिरता, भविष्यमें एक अवसर साबित होकर भारत को सक्षम, संरक्षणसिध्द तथा आत्मनिर्भरता प्रदान कर, वित्तिय परिप्रेक्ष्य में विकासाभिमुख बनाने में अहम साबित होगी।

प्रतिकुलता में भी उभरी विश्वसनीयता ! :- वर्ष 2019-20 बैंकिंग जगत के लिए अत्यंत चुनौतीपूर्ण रहा है। किंतू विगत दौर के सभी चुनौतियों का सफलतापूर्वक सामना करते हुए अपनी बैंक ने आलोच्च वर्ष में निर्धारित लक्ष्यपूर्ति की ओर बढ़नें में सकारात्मकता दिखायी, जिसका परिणाम है कि अपनी बैंक का मिश्र व्यवसाय 2330 करोड के पार हुआ है। गत वर्ष की तुलना में इस वर्ष की वृध्दि आगे अधिक उंची उडान भरने के लिए हमें प्रेरीत करेगी। इस उपलब्धिपर मैं आप सभी अंशधारक तथा ग्राहकों का एवं बैंक के संचालक एवं कर्मचारीओं का अभिनन्दन करता हूं।

बैंक का विदुयमान संचालक मंडल यह वर्ष जुन 2015 से कार्यरत है जिसने हालही में अपना निर्धारित पांच वर्ष का कालावधि पूर्ण किया है। परिस्थिती सामान्य होती तो, विगत मई-जुन माह में अपने बैंक के संचालक मंडल चुनाव की कार्यवाही संपन्न होती परन्तु इस कोविड महामारी के कारण संबंधित विभागों के दिशा निर्देशनुसार चुनाव संबंधित कार्यवाही का आगे क्रियान्वहन जारी है। पिछले पांच वर्ष में बैंक के सभी सभासद, ग्राहक एवं हितैषिओं द्वारा प्राप्त सहयोग के लिए संपूर्ण संचालक मंडल आपका धन्यवाद प्रगट करता है।

हमें दृढ विश्वास है की, बैंक का 58 वां वार्षिक प्रतिवेदन बढती स्पर्धा एवं प्रतिकुलता में भी अपनी वित्तिय सक्षमता निश्चित साबित करेगा। नया फिनॅकल-10 सॉफ्टवेअर : सरल एवं सुरक्षित बैंकिंग सेवाओं का विकल्प :- अत्यंत प्रसन्नतापूर्वक विदित है की ग्राहकों की आधुनिक बैंकिंग सेवाओं की आवश्यकता को देखते, अपनी बैंक शीघ्र ही इन्फॉसिस कंपनी के नए फिनॅकल-10 Version सॉफ्टवेअर में परावर्तित हो रही है। यह काम अपने अंतीम चरण में है। संभवतः इस वर्ष के अंत तक बैंक का यह नया सॉफ्टवेअर कार्यान्वित होगा जिससे ग्राहकों के लिए अनेक सुविधाओं का मार्ग सुलभ होगा।

अत्यंत गर्व के साथ सुचित किया जाता है की, बैंक के प्लॅटीनम ATM कार्ड धारक ग्राहकों की संख्या में प्रतिवर्ष बढौतरी हो रही है, जिससे हजारो ग्राहक अपने आर्थिक सुरक्षा का अनुभव करते है। 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 समस चौकन्ना रहता है।

<u>व्हिडीओ कॉन्फरन्सिंग सुविधा का सफलतापूर्वक कार्यान्वहन</u> बैंक के सभी शाखाधिकारी अधिकतम समय अपनी अपनी शाखाओं में ग्राहकों को बैंकिंग सेवाएं प्रदान करने हेतू व्यक्तिगत तौरपर उपस्थित रहें इसकी प्राथमिकता जानकर बैंक ने प्रधान कार्यालय सहीत नागपुर तथा बाहरगांव के सभी शाखाओं में व्हिडीओं कॉन्फरन्सींग की सुविधा उपलब्ध कराने का निश्चय किया था। आज यह सुविधा शत प्रतिशत प्रधान कार्यालय सहीत सभी शाखाओं में कार्यान्वित हुई है। पांच महिनों से जारी लॉकडाउन और यात्राबंदी के दौरान भी इस सुविधा के कारण शाखाशः व्यवसाय समीक्षा, संचालक समिती सभा, कर्मचारी प्रशिक्षण आदी गतिविधीयां बिनारोक संभव हो पायी है। इस आधुनिक तंत्रज्ञान के उपयोग में अपनी बैंक विदर्भ में अन्य ईकाईओं की तुलना में निश्चितही अग्रसर साबित हुई है।

अपने बैंकद्वारा जारी फास्टॅग कार्ड ने राष्ट्रीय महामार्ग पर चार पहिएधारक वैयक्तिक / व्यवसासिक उपभोक्ताओं का आवागमन सुलभ एवं गतिमान किया है। पिछले वार्षिक सर्वसाधारण सभा में हुए लोकार्पण के पश्चात Simplified Financial Solutions P Ltd इस कंपनी के साथ हुई साझीदारीनुसार नए नीजि तथा सार्वजनिक वाहनधारकों को बैंक ने FASTAG कार्ड का वितरण किया, जिससे अपने ग्राहक अभी बिना रुके, बिना किसी नगद भुगतान के टोल नाके से अविलंब गुजर रहे है। आलोच्च वर्ष में विभिन्न शाखाओं से अभी तक ३००० से अधिक फास्टॅग का आवंटन हुआ है, जो की पिछले वर्ष की तुलना में चार गुना से अधिक है।

प्रभावित व्यवसाय को बल देनेमें सहायक-कोविड सुरक्षा ऋण सुविधा : कोविड वैश्विक महामारी के दौर में बैंक के नियमित ग्राहकों को ह़ई असुविधाओं को देखते बैंक ने उनको हरसंभव मदत उपलब्ध करायी है। कोविड से पिडीत, व्यवसाय से वंचित ग्राहकों की आर्थिक आपदा को ध्यान में रखकर बैंक ने किफायती दरों में मर्यादित अविध के लिए, बिना किसी अतिरिक्त तारण विशेष ऋण सुविधा का तात्काल प्रारंभ किया जिसे विद्यमान जरुरतमंद ग्राहकों का अपूर्व प्रतिसाद प्राप्त हुआ और बैंक के ऋणव्यवसाय में भी आश्यर्चकारक बढीतरी हुई। अन्य योजनाओं के तहत, बैंक ने इस वर्ष प्रधानमंत्री आवासऋण योजना द्वारा अनेक जरुरतमंदों को ऋणसुविधा उपलब्ध करायी है। बैंक ने हालहीमें गृह कर्ज के अलावा अपने कार लोन एवं सुवर्ण तारण कर्जों के ब्याजदर में कटौति कर ग्राहकों के लिए सस्ते ऋण पर्याय उपलब्ध कराए है। सोलर रुफ टॉप हेतू दिये जा रहे ऋणसुविधा कें कारण पर्यावरण संरक्षण के साथ अपारंपारिक उर्जास्त्रोत के प्रति नागरिको की

विस्तार- स्थानांतरण एवं नूतनीकरण :- 2019-20 इस आलोच्च वर्ष में बैंक शाखाओं में विस्तार हुआ है। - स्थानांतरण एवं नूतनीकरणविषयक गतिविधियों को अधोरेखित करता है। सहर्ष विदित है की, बैंक ने अपनी शाखाओं के विस्तार कार्यक्रम तहत इस वर्ष भंडारा जिले के तुमसर शहर में व्यवसाय आरंभ किया है। दुर्गा नगर, मेन रोड, तुमसर यहां की प्रशस्त वास्तु में कार्यरत हुई भंडारा जिले की दुसरी नई शाखा का स्थानीय नागरिकों तथा छोटे बडे व्यापारियों ने स्नेहपूर्वक स्वागत किया है। नागपूर के उमरेड रोड पर बसें निवासी एवं व्यावसायिक क्षेत्र दिघोरी में भी बैंक ने नई शाखा का प्रारंभ किया है। दिघोरी के मुख्य व्यावसायिक क्षेत्रमें बैंक ने हालही में प्रथम मंजील का नया भवन किरायेपर लिया है, जिसका सिव्हिल एवं अंतर्गत सुशोभिकरण का काम पूर्ण होकर शाखा पूर्ण क्षमता के साथ ग्राहक सेवा में समेपित हुओं है। अपने व्यावसायिक पदार्पण में ही लॉकडाउन जैसी असुविधाओं के बावजूद नई तुमसर एवं दिघोरी शाखामें अधिक सं अधिक बैंक खातों का प्रारंभ यह बैंक के प्रति नए ग्राहकों की विश्वसनीयता को मजबुती प्रदान करता है।

पिछले आलोच्च वर्ष में बैंक ने स्वयं की अस्थाई संपत्ति में बढौतरी करते हुए मानेवाडा शाखा की विद्यमान जगर खरीदी थी। तल मंजील के इस भवन में विस्तारित सेवा, प्रशस्त एवं सुशोभित वास्तुरचना उपलब्ध कराने के संकल्प को गती प्रदान कर बैंक ने मानेवाडा शाखा में हालही में निर्माण कार्य प्रारंभ किया, जिसे इस वर्ष के अंततक पूर्ण करने का संकल्प है। मात्र, इस निर्माणकार्य के दौरान ग्राहकों को हो रही असुविधा के लिए हम क्षमाप्रार्थी है।

कर्जदाताओंद्वारा जीवन बिमा योजनाओं को स्वागत :- दो वर्ष पूर्व बैंक ने अपने ऋणधारक ग्राहकों की आर्थिक सुरक्षा के लिए महिंद्रा इन्शुरन्स ब्रोकर्स लि इनके साथ एक सामंजस्य करार करते हुए ३ नए जीवन विमा योजनाओं का लोकार्पण किया था । इन योजनाओं के तहत जो ग्राहक अपने बैंक से आवासीय ऋण, वाहन ऋण, वैयक्तिक ऋण तथा व्यावसायिक ऋण प्राप्त करेंगे, उन्हे नाममात्र प्रिमियम में उनके ऋण राशी इतना जीवन वीमा सुरक्षा कवच प्राप्त होगा। इस योजनाओं का सभी स्तरपर अपूर्व स्वागत हुआ है। ऋणधारक ग्राहकों से मेरा पुनः निवेदन है की, इस जीवन वीमा योजनाओं का लाभ लेकर स्वयं को तथा परिवार जनों को भी आर्थिक सुरक्षा प्रदान करें।

बिना थके-बिना रुके अपने कर्तव्यों को समर्पित बैंक का प्रगत मानव संसाधनः- बैंक के मानव संसाधन विकास का मुख्य प्रयोजन अपने कर्मचारिओं के कार्य की गुणवत्ता में निरंतर सुधार कराना है, जिसके प्रति बैंक की वचनबध्दता अबाधित है। कोविड महामारी के दौरान देश में अविरत कार्यरत आरोग्य-प्रशासन-सफाई-पुलिस विभाग के कर्मचारीओं के प्रति बैंक अपनी कृतज्ञता प्रगट करती है। हमें गर्व है की, इन कोविड योध्दाओं में अपने बैंक के सभी कर्मचारीओं ने भी बिना रुके – बिना थके ग्राहकों को सभी प्रकार की बैंकींग सेवा देकर राष्ट्रीय आपदा में अपने जिम्मेदारी को पहचानकर स्वयं को सफल साबित किया है। बैंक प्रशासन ने भी कर्मचारीओं के सुरक्षा का पर्याप्त ध्यान रखकर विभिन्न शाखा कार्यालयोंको सॅनिटराईज करना, कर्मचारी एवं ग्राहकों को बार बार हॅन्ड वॉश के लिए प्रोत्साहीत करना, शाखाओं में ऑक्सिमीटर, सॅनिटराजर, मास्क, फेस शील्ड, टेम्परेचर गन जैसे वैद्यकीय संसाधनों को पर्याप्त मात्रा में उपलब्ध कराए है जिससे इस प्रतिकूलता पर मात करने में हम काफी सफल हुए है। कोविड महामारी के दौरान कर्मचारीओंद्वारा दिये जा रहे अपूर्व सहयोग और साहस के लिए हम उनका अभिनंदन करते है।

नए सॉफ्टवेअर के सुलभ कार्यान्वहन में बैंक का प्रशिक्षित कर्मचारी वर्ग पूर्णतः सुसज्ज है। बैंक ने अहवाल वर्ष में कर्मचारिओं के क्षमता विकास कार्यक्रम अंतर्गत विभिन्न विषयोंपर प्रशिक्षण वर्ग का सफलतापूर्वक आयोजन किया, जिसमें ऋण निर्धारण, प्रस्थापित GST करप्रणाली, प्रस्तावित आयटी सॉफ्टवेअर आदी विषयों का समावेश है। उल्लेखनीय है की बैंक ने इस वर्ष महाराष्ट्र राज्य सहकारी बैंक्स असोसिएशन के सहयोग से प्रधान कार्यालय में अपने कर्मचारीओं के लिए तथा संचालक सदस्यों के लिए भी विभिन्न बैकिंग विषयोंपर निरंतर व्हर्च्युअल प्रशिक्षण का आयोजन किया, जिसका लाभ अपने बैंक को निरंतर प्राप्त हो रहा है।

बैंकिंग में आए नये बदलाव में कर्मचारीओं को अद्ययावत करने हेतू बैंक अपने मानव संसाधन को सीएआयआयबी, जेएआयआयबी, तथा आयआयबीएफ द्वारा संचालित अनेक परीक्षाओं के लिए प्रोत्साहित करती है। कोविड के दौरान जहां अन्य आस्थापनाओं में कर्मचारी संख्या की कटौती अथवा वेतनमें कटौती जैसे दुर्भाग्यपूर्ण कदम उठाये गये वहां अपने बैंक में ऐसे अनूचित निर्णयों को टालना ही व्यवस्थापन ने बेहतर समझा। उल्टे, बैंक प्रशासन ने इस वर्ष ग्राहकों को बिनाविलंब बैंकिंग सेवा देने के प्रयास में सभी नियमों का पालन करतें हुए नए

### वार्षिक सर्वसाधारण सभा की सूचना

नागपुर नागरिक सहकारी बैंक लि. नागपुर की वार्षिक सर्वसाधारण सभा यह आभासी पध्दती (OAVM) व्दारा सोमवार दि. **१२ अक्तुबर से शुक्रवार दि. १६ अक्तुबर २०२०** तक प्रतिदिन दोपहर ३.०० बजे संपन्न होगी गणपुर्ति के अभाव में स्थिगित सभा उसी दिन दोपहर ३.३० बजे संपन्न होगी । संस्थगित सभा के लिए गणपुर्ति की आवश्यकता नही रहेगी । सभी सदस्यों से प्रार्थना है कि वे निर्धारित समय पर सभा के साथ Link व्दारा जुड़ने की कृपा करें।

- 1. दि. 28 जुलाई 2019 को संपन्न वार्षिक सर्वसाधारण सभा के कार्यवृत्त को स्वीकृती प्रदान करना ।
- 2. आर्थिक वर्ष 2019 2020 के बैंक का अंकेक्षित प्रतिवदेन, नफा-नुकसान पत्रक तथा संतुलन पत्रिका को स्वीकृति प्रदान करना ।
- 3. बैंक का सन 2019-2020 का अंकेक्षण अहवाल एवं अनुपालन अहवाल प्रस्तुत करना ।
- 4. बैंक के सन 2019-2020 के निम्ननिखित लाभ विनियोजन को मंजुरी प्रदान करना ।

Net Profit for the year 31.03.2020	₹ 3,46,12,735.76
<ol> <li>Statutory Reserve Fund @25%</li> </ol>	₹ 86,53,184.00
2. Contingent Reseve @ 10%	₹ 34,61,274.00
3. Education Fund @ 1%	₹ 3,46,127.00
4. Investment Fluctuation Reserve	₹ 1,07,37,586.00
5. General Reserve	₹ 1,10,43,437.76
6. Charity Fund	₹ 3,46,127.00
7 Honorarium	₹ 25,000.00
TOTAL:	₹ 3,46,12,735.76

- 5. आर्थिक वर्ष 2020-2021 के लिये संचालक मंडल द्वारा प्रस्तावित अंदाज पत्रक को स्वीकृति प्रदान करना ।
- 6. बैंक के उपविधि (Bye-Laws) में संचालक मंडल व्दारा प्रस्तावित दुरूस्ती को स्वीकृति प्रदान करना।
- वैधानिक अंकेक्षण द्वारा प्रमाणित बुडीत कर्ज राशी (Bad-Debts) ₹ 1,71,33,670.28 को अपलेखित करने हेतु मंजुरी प्रदान करना।
- 8. अंकेक्षण हेतु 2020-2021 के लिए वैधानिक लेखा-परीक्षकों (Statutory Audiors) की नियुक्ति करना ।
- 9. अध्यक्ष महोदय की अनुमति से अन्य विषय।

दिनांक: 31/07/2020

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 ।

लिपीकों की नियुक्ति की है। कर्मचारीओं को बैंकिंग विकास का अभिन्न अंग मानते हुए उन्हे अन्य बैंकों की तुलना में अच्छी वेतनश्रेणी, अच्छी सुविधाएं, तथा पदोन्नति के सतत अवसर मिले यह बँक का प्रयास रहा है। इस वर्ष लिपिक वर्ग से अधिकारी श्रेणी में कर्मचारिओं को पदोन्नति देने के प्रयास में बैंक ने विभिन्न कर्मचारीयों की लिखित परीक्षा आयोजित की।

सामाजिक जवाबदेही में अग्रसर ! :- अपने सामाजिक जवाबदेही के प्रति बैंक के कर्मचारी एवं व्यवस्थापन हमेशा कार्यतत्पर रहते है। कोरोना महामारी के कारण देश में खाद्यान्न आपूर्ति एवं आरोग्य सुविधाओं पर जारी बेशूमार खर्चों को देखते हुए बैंक के सभी कर्मचारीओं ने अपना एक दिन का वेतन पीएम केअर फंड में जमा कर इस व्यवस्था को मजबुती प्रदान करने का अल्प प्रयास किया है। केवल आर्थिक योगदान पर्याप्त नहीं यह जानकर, कोरोना बाधितों के उपचार में आवश्यक खून की आपुर्ति में सहायक बनकर रक्तदान में भी वें अग्रसर रहें। नागपुर की अग्रणी सामाजिक संस्था मैत्री परिवार एवं नागपुर नागरिक सहकारी बैंक के संयुक्त आयोजन से कोरोना कालावधी में बैंक के विभिन्न शाखाओं में 13 रक्तदान शिविरों का आयोजन हुआ जिसमें नागरिकों के साथ बैंक कर्मियों ने भी अपना योगदान देते हुए 600 ब्लड बॅग के संकलन का लक्ष्य पूर्ण किया।

लॉकडाउन के दौरान देश को संबोधित करते हुए मा. प्रधानमंत्रीजी ने आत्मनिर्भर भारत का आवाहन किया था, जिसमें दैनंदिन जीवन में स्वदेशी वस्तुओं का उपयोग एवं विदेशी वस्तुओं पर बहिष्कार की अपील उन्होने देशवासियों के सम्मुख रखी। इसी आवाहन का आदर रखते हुए बैंक ने अपना 58 वां स्थापना दिवस आत्मनिर्भर भारत अभियान के साथ जोड़ने का निर्णय लिया। इसी विषय से समर्पित आत्मनिर्भर भारत के स्टीकर्स का समारंभपूर्वक विमोचन कर बैंक कर्मचारीओं ने अपने शाखाक्षेत्र के नागरिकों से फलक प्रदर्शन के जरिए तथा प्रत्यक्ष संपर्क करते हुए उनसे इस विषयपर चर्चा की तथा अनेक वाहनों पर यह स्टीकर्स लगाने का अनोखा उपक्रम सफलतापूर्वक चलाया, जिसकी ग्राहकोंने तथा अन्य सामाजिक संगठनों ने भी सराहना की। पुणे, हिंगणघाट एवं गडचिरोली शाखाओं ने भी उनके वर्धापन दिवसर पर सफलतापूर्वक रक्तदान शिवीर का आयोजन किया। गडचिरोली शांखा ने स्त्री शक्ती जागरण मेला संपन्न करते हुए गृह उद्योग में कार्यरत 150 महिलाओं को आवर्ति खाते के लिए प्रेरित करते हुए नया किर्तीमान स्थापित किया।

शाखाओं में साफसफाई के प्रति बैंक सतत जागरुक है। इस वर्ष भी बैंक ने सभी शाखाओं मे सफाई अभियान चलाया जिसमे निकले सैंकडो टन पेपर वेस्ट तथा ई वेस्ट एक सामाजिक संस्था को दान कर बैंक ने पर्यावरण संरक्षण में भी अपना योगदान दिया।

विशेष घटनाएं :- बैंक का संचालक वर्ग समाज के विभिन्न आर्थिक, सामाजिक, सांस्कृतिक एवं राजनितिक संगठनों का अपनी पूर्ण क्षमता सें प्रतिनिधीत्व कर रहा है। अभिनंदनपूर्वक विदीत है की, बैंक के मा.मुख्य कार्यकारी अधिकारी श्री सुभाषजी गोडबोले आलोच्च वर्ष में इंडियन बैंक्स असोसिएशन इस राष्ट्रीय संगठन पर सहकारी बैंक प्रतिनिधी नाते नियुक्त हुए । उनके इस नियुक्ति से बैंक का भी गौरव निश्चित बढा है। बैंक के अध्यक्ष नाते मुझे भी नई दिल्ली के नॅशनल फेडरेशन ऑफ अर्बन को–ऑपरेटिव्ह बैंक्स ॲन्ड क्रेडीट सोसायटीज इस राष्ट्रीय संगठन पर कार्य करने का तथा उसके जरिए रिझर्व बैंक की टॅफकब समितीपर सेवा देने का अवसर मिला है। साथही, भाजपा महाराष्ट्र प्रदेश सहकार आघाडी के संयोजक नाते नया दायित्व मुझे प्राप्त हुआ है। मेरे लिए यह सभी अवसर सहकारी बैंकों के उत्थान के प्रति लाभदायी सिध्द होगे यही मेरा निरंतर प्रयास रहेगा। मेरे साथी संचालक, जाने माने उद्योजक, ज्येष्ठ सामाजिक कार्यकर्ता मा.श्री अशोक जी अग्रवाल इस वर्ष विदर्भ सेवा समिती के सचिव नाते नियुक्त हुए है। मुझे विश्वास है की उनके इस नियुक्ति से विदर्भ के सेवा उपक्रमों में सतत बढ़ौतरी होगी। यह सभी सम्मान बैंक का गौरव बढ़ाते है।

<mark>संवेदना</mark> : प्रतिवेदीत वर्ष में दिवंगत सम्माननीय सदस्यों व कर्मचारियों के प्रति तथा कोविड महामारी मे आकस्मिक मृत्यु हुए अनेक नागरिकों के परिवार प्रति बैंक संवेदना व्यक्त करती है। उनके परिवारजनों पर आई इस दुखद घडीमें बैंक का संचालक मंडल तथा सभासद परिवार

आभारः 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 सदुभावना 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 वैधानिक लेखा परीक्षक मे. रोडी डबीर ॲन्ड कंपनी का तथा सभी चार्टर्ड अकाउन्टंट कंपनी, कानुनी क्षेत्र के हमारे सहयोगी सभी ॲडव्होकेट्स एवं हमारे मकान मालिक 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

अंत में, बैंक की 58 वीं 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 सदुभावनाओंके साथ हमें प्राप्त होता रहेगा ऐसी मनोकामना करता हूं। तथा आपके निरंतर निरोगी स्वास्थ्य के लिए मंगलकामना करते हुए आप सुरक्षित रहें, घर में ही रहें ऐसा प्रेमपूर्वक आवाहन करते हुए अपने शब्दों को विराम देता हं।

दि. 31 जुलाई 2020

संचालक मंडल की ओर से संजय भेंडे (अध्यक्ष)



	7

नागपुर नागरिक सहकारी बैंक लि.



			FOR	वार्षि	क अहवाल (Amount in ₹)		
Previous Year 31.03.2019	CAPITAL AND LIABILITIES	Schedules	As on 31.03.2020	Previous Year 31.03.2019	PROPERTY AND ASSETS	Schedules	As on 31.03.2020
257,779,500.00	1. CAPITAL	А	25,91,80,250.00	7,13,59,929.00	1. CASH		7,60,02,932.00
1,328,228,827.74	2. RESERVE FUND AND OTHER RESERVES		1,38,73,91,205.01	2,66,93,71,571.00	2. BALANCES WITH OTHER BANKS	н	3,51,26,83,523.83
_	3. PRINCIPAL /SUBSIDIARY STATE PARTNERSHIP		-	1,40,00,00,000.00	3. MONEY AT CALL & SHORT NOTICE		1,75,00,00,000.00
14,623,895,722.70	4. DEPOSITS & OTHER ACCOUNTS	С	15,33,47,10,708.29	3,34,31,81,343.50	4. INVESTMENTS	I I	3,02,08,13,372.00
-	5. BORROWINGS		-	-	5. INVESTMENT OUT OF PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND		-
655,416.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		-	8,26,84,34,027.53	6. ADVANCES	J	8,04,06,49,141.65
445,896.84	7. BRANCH ADJUSTMENTS		5,98,663.19	16,60,17,591.89	7. INTEREST RECEIVABLE	к	17,72,80,781.66
66,787,987.89	8. OVERDUE INTEREST RESERVE		6,90,92,158.45	6,55,416.00	8. BILLS RECEIVABLE BEING BILLS /COLLECTION AS PER CONTRA		-
26,496,496.49	9. INTEREST PAYABLE		2,47,49,130.49	_	9. BRANCH ADJUSTMENTS		-
197,470,042.28	10. OTHER LIABILITIES	D	16,84,28,966.30	45,13,96,091.00	10. PREMISES LESS DEPRECIATION	L	43,79,66,367.04
55,695,829.35	11. PROFIT & LOSS ACCOUNT		3,46,12,735.76	10,75,07,674.43	11. FURNITURE & FIXTURE LESS DEPRECIATION	м	11,03,20,164.30
	Balance as per last Balance Sheet Less: Appropriations during the year	55695829.35		7,95,32,074.94	12. OTHER ASSETS	N	15,30,47,535.01
	1. 25% For Statutory Reserve Fund 2. 10% Contingent Fund 3. 1% Education Fund	13923957.00 5569583.00 556958.00		_	13. GOODWILL		-
	4. Investment Fluction Fund 5. Building Fund 6. Dividend Payable @5%	13713000.00 5000000.00 12888975.00		-	14. NON BANKING ASSETS ACQUIRED SATISFACTION OF CLAIMS (STATING OF VALUATION)		-
	7. Charity Fund 8. General Reserve 9. Honorarium	556958.00 3461398.35 25000.00		_	15. PROFIT & LOSS		-
	Profit For the Year 2019-20	34612735.76					
16,557,455,719.29	GRAND TOTAL		17,27,87,63,817.49	16,55,74,55,719.29	GRAND TOTAL		17,27,87,63,817.49

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

As per our report of even date attached

FOR RODI DABIR AND CO.

I) Contingent Liabilities

ii) Others

CHARTERED ACCOUNTANTS FRN 108846W

S.P. Potnis **General Manager** 

S. W. Godbole **Chief Executive Officer** 

G

44,31,72,247.79

Ashok Agrawal (Goyal) Director

Rajesh Lakhotia Vice Chairman

Sanjay Bhende Chairman

#### PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2020

FC	)R	-	E

			FOR	M - B			(Amount in ₹)
Previous Year 31.03.2019	EXPENDITURE	Schedules	Current Year 31.03.2020	Previous Year 31.03.2019	INCOME	Schedules	Current Year 31.03.2020
60,18,61,737.11	1. INTEREST ON DEPOSITS	1	76,23,54,702.48	1,14,04,66,345.55	1. INTEREST & DISCOUNT	11	1,25,99,56,880.35
24,95,28,912.00	2. SALARIES & ALLOWANCES AND PROVIDENT FUND	2	25,64,12,287.00	31,000.00	2. DIVIDEND		31,000.00
6,30,450.00	3. DIRECTOR & LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	3	5,67,300.00	1,83,15,051.69	3. COMMISSION EXCHANGE & BROKERAGE	12	2,27,84,398.43
4,04,38,925.59	4. RENT, TAXES, INSURANCE & LIGHTING ETC	4	4,13,34,706.32	49,22,675.29	4. PROFIT ON SALE OF INVESTMENT	13	1,71,60,850.63
46,06,565.68	5. LAW CHARGES		27,26,739.00	_	5. INCOME FROM BANKING ASSETS	14	_
64,94,978.80	6. POSTAGE, TELEGRAMS & TELEPHONE CHARGES	5	50,59,354.28	26,35,64,009.65	6. OTHER RECEIPTS	15	19,41,35,488.78
55,51,409.00	7. AUDITORS FEE		57,91,862.18				
5,08,37,551.82	8. DEPRECIATION & REPAIRS TO PROPERTY	6	6,05,34,687.85				
32,72,052.49	9. STATIONERY, PRINTING & ADVERTISEMENT ETC	7	47,95,949.80				
1,34,73,404.51	10. LOSS FROM SALE OF ASSETS & INVESTMENTS	8	2,50,64,546.81				
21,52,40,007.41	11. OTHER EXPENDITURE	9	12,08,83,904.55				
14,66,42,142.42	12. PROVISION & CONTENGICIES	10	8,51,77,083.00				
8,87,20,945.35	NET PROFIT BEFORE INCOME TAX		12,33,65,494.92				
1,42,72,99,082.18	TOTAL		1,49,40,68,618.19	1,42,72,99,082.18	TOTAL		1,49,40,68,618.19
5,16,72,243.00	13. INCOME TAX PAID/ DEFERRED TAX		9,46,75,466.16	8,87,20,945.35	NET PROFIT BEFORE INCOME TAX		12,33,65,494.92
5,56,95,829.35	NET PROFIT AFTER TAX		3,46,12,735.76	1,86,47,127.00	7. DEFERRED TAX		59,22,707.00
10,73,68,072.35	GRAND TOTAL		12,92,88,201.92	10,73,68,072.35	GRAND TOTAL		12,92,88,201.92

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

As per our report of even date attached

FOR **RODI DABIR AND CO.** 

CHARTERED ACCOUNTANTS FRN 108846W

**SCHEDULE OF BALANCE SHEET** 

S.P. Potnis **General Manager** 

S. W. Godbole **Chief Executive Officer** 

Ashok Agrawal	l (Goyal)
Director	

Rajesh Lakhotia Vice Chairman

Sanjay Bhende Chairman

31.03.2019	LIAB	LITY		31.03.2020
	A)	CAPITAL:		
50,00,00,000.00	I)	Authorised Capital		50,00,00,000.00
		10000000		
		Shares of Rs.50/- each		
	ii)	Subscribed Capital		25,91,80,250.00
25,77,79,500.00		5183605	0	
	iii)	Amount Called up		25,91,80,250.00
		5183605		
17,53,17,250.00		Of the iii) above, held by Individuals	3582781	17,91,39,050.00

31.03.2019	B)	RESERVE FUND AND OTHER RESERVES:	31.03.2020
22,33,68,415.77	a)	Statutory Reserve	23,72,92,372.77
6,31,58,147.00	b)	Reserve fund for Unforeseen Losses	6,87,27,730.00
12,84,34,711.44	c)	Building Fund	13,34,34,711.44
2,62,46,833.00	d)	Dividend Equalization Fund	2,62,46,833.00

50,81,23,716.65	e) Bad & Doubtful Debt Reserve	51,99,52,838.91
3,01,30,000.00	f) Contingent Provision against Standard As	ssets 3,01,30,000.00
7,59,75,742.75	g) Investment Fluctuation Reserve	8,96,88,742.75
36,01,887.20	h) Social Welfare & Development Fund	36,01,887.20
-	I) Charity Fund	5,29,958.00
47,46,024.93	j) General Reserve	1,51,77,973.28
2,55,07,351.00	k) Special Reserve u/s36(i)(viii)	2,55,07,351.00
23,89,35,998.00	I) Revaluation Reserve	23,62,77,688.00
_	m) Provision for covid -19 regulatory package	e 8,23,118.66
_	n) Balance of Profit	-
1,32,82,28,827.74		1,38,73,91,205.01

31.03.2019	C. DEPOSITS:	31.03.2020
8,74,16,92,755.05	a) Fixed Deposits	9,55,42,40,378.05
7,13,62,52,429.05	i) Individuals	7,94,19,19,325.05
-	ii) Central Co-op. Banks	_
1,60,54,40,326.00	iii) Other Societies	1,61,23,21,053.00



# ( 🜳 ) NNSB नागपुर नागरिक सहकारी बैंक लि.

				NNSB	न
31/03/2019			31/03/2020	31/03/2019	
3,834,883,712.15	b) Savings Bank Deposits		3,73,86,74,019.70		b)
3,809,592,766.97	i) Individuals		3,70,50,57,886.03		01
_	ii) Central Co-op. Banks		_	38,04,323.00	l)
25,290,945.18	iii) Other Societies		3,36,16,133.67	91,06,98,137.47	ii)
2,047,319,255.50	c) Current Deposits		2,04,17,96,310.54	_	c)
1,981,170,861.34	i) Individuals		1,97,30,52,198.75		01
-	ii) Central Co-op. Banks				l)
66,148,394.16	iii) Other Societies		6,87,44,111.79	_	ii)
14,623,895,722.70			15,33,47,10,708.29	16,60,17,591.89	K.
31,03,2019	D) OTHER LIABILITIES :		31,03,2020	5,36,99,790.00	a)
125,900.00	a) Sundry Credit Balances		1,53,970.00	30,48,717.00	b)
56,971,679.98	b) Bills Payable		3,80,25,813.54	→ 1 6 67 87 987 89	c)
74,406.00	c) Margin on Bills			4,24,81,097.00	d)
639,570.00	d) Advance Intt Received on Bills, Draft & L/C.		7,06,320.00	45,13,96,091.00	L.
4,606,612.23	e) Dividend Payable		66,24,752.23	8,60,72,277.00	a)
13,842,674.00	f) Provision for Depreciation on Fixed Deposits		1,38,42,674.00	6,87,66,432.00	0
67,687,483.50	g) Investment Depreciation Reserve		4,18,99,782.29	25385845.00	(A
8,407,250.00	h) Advance Locker Rent		87,04,950.00	8080000.00	(N
2,589,030.48	I) Security Deposit		25,94,968.98	18,61,76,413.00	b)
3,367,877.00	j) Adv. Commission on Bank Guarantee		_	18,59,23,233.00	0
-	k) Adv. For pmsby -& kotak life & mahindra insurance		59,124.22	275400.00	(A
-	I) Clearing Adjustment		53,312.10	_	(L
-	m) Clearing Adustment Account		-	17,91,47,401.00	c)
39,157,559.09	n) Others (Including Provisions)		3,73,15,892.78	_	0
407 470 040 00	o) Income Tax Payable		1,84,47,406.16	_	(A
197,470,042.28			16,84,28,966.30	_	(N
31,03,2019	G) CONTINGENT LIABILITIES:		31.03.2020	1,88,72,645.00	(L
31.03.2019	Outstanding Liabilities for		31.03.2020	10,75,07,674.43	М
(RS. Lakhs)	Outstanding Elabilities for		(RS. Lakhs)		a)
27,42,34,037.04	a) Guarantees Issued		29,99,85,706.05		0
2,86,71,190.00	b) Letter Of Credit		3,75,61,800.00		(A
	c) Accep.& Enndr.of Buyers Credit			2,76,718.15	(L
9,44,24,913.88	d) Unclaimed Liabilities transferred to RBI-DEAF		10,56,24,741.74	73,37,355.25	(L
39,73,30,140.92	TOTAL		44,31,72,247.79		<u> </u>
ACCETC				4,37,88,851.08	b)
ASSETS	CASH:		24.02.2020	24,42,730.34	0
<b>31.03.2019</b> 7,13,59,929.00	a) In Hand		<b>31.03.2020</b> 7,60,02,932.00	5,30,61,817.41	(A
7,10,00,020.00	a) in hand		7,00,02,332.00	36,717.67	(L
2,66,93,71,571.00	H. BALANCES WITH OTHER BANKS :		3,51,26,83,523.83	1,16,78,979.00	(L
1,41,25,01,587.00	a) Current Deposits		1,34,04,74,576.83		
1,01,74,85,163.60	b) With RBI		1,01,42,61,808.39	84,07,711.88	c)
44,39,986.22	c) With SBI & Assoc		34,10,735.40	98,91,425.88	0
10,45,662.49	d) With DCC, MSC		47,07,450.40	1	(A
38,95,30,774.69	e) With Other Notified Banks		31,80,94,582.64	14,83,714.00	(L
				14,03,714.00	(∟
_	b) Savings Deposits		_	7,95,32,074.94	N
				53.17.479.47	a)
1,25,68,69,984.00	c) Fixed Deposits		2,17,22,08,947.00	1.08.42.778.13	b)
50,00,00,000.00	- State Co-op. Banks		70,00,00,000.00	44.37.800.00	(c)
26,90,000.00	- Distt. Central Co-Op Banks		26,90,000.00	_	d)
1,82,35,794.00	State Bank, Nationalized Banks & other Notified Banks		50,51,95,802.00	-   2.74.99.788.00	e)
73,59,44,190.00	- Other Banks		96,43,23,145.00	73,53,900.00	f)
	( Of which FDR Pledged with Banks)			_	g)
	- for Overdraft Facility		26.90 Lakh	17,00,000.00	h)
	- For Bank Guarantee:		44.47 Lakh	98,390.34	l)
3,34,31,81,343.50	- For LC :	: R. 10	70.00 Lakh	7,00,000.00	j)
3 34 31 61 343 50	I INVESTMENTS:		3,02,08,13,372.00		k)
	I. INVESTMENTS:		2,85,68,33,440.00	<b>−</b>   5,79,50,135.94	
3,17,21,66,043.50	a) In Central & State Govt. Securities		2 95 69 22 440 00		W
<b>3,17,21,66,043.50</b> 3,17,21,66,043.50	a) In Central & State Govt. Securities     i) Book value		2,85,68,33,440.00	<b>⊣</b>	
<b>3,17,21,66,043.50</b> 3,17,21,66,043.50 3,00,71,10,000.00	<ul><li>a) In Central &amp; State Govt. Securities</li><li>i) Book value</li><li>ii) Face value</li></ul>		2,75,71,10,000.00	29,34,812.00	
<b>3,17,21,66,043.50</b> 3,17,21,66,043.50 3,00,71,10,000.00	a) In Central & State Govt. Securities     i) Book value			29,34,812.00	
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00	<ul><li>a) In Central &amp; State Govt. Securities</li><li>i) Book value</li><li>ii) Face value</li></ul>		2,75,71,10,000.00	1,86,47,127.00	DI
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00 3,10,10,89,084.32	a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions		2,75,71,10,000.00 2,95,20,78,255.43	1,86,47,127.00	D
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00 3,10,10,89,084.32 29,56,300.00	a) In Central & State Govt. Securities i) Book value ii) Face value iii) Market value b) Shares in Co-operative Institutions c) Other Investments		2,75,71,10,000.00 2,95,20,78,255.43 29,56,700.00	29,34,812.00 1,86,47,127.00 SCHEDULE C	DI DI
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00 3,10,10,89,084.32 29,56,300.00 16,80,59,000.00	a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions  c) Other Investments  Non-SLR Approved Securities		2,75,71,10,000.00 2,95,20,78,255.43 29,56,700.00 16,10,23,232.00	29,34,812.00 1,86,47,127.00 SCHEDULE C EXPENDITURE 31.03.2019	DF PI
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00 3,10,10,89,084.32 29,56,300.00 16,80,59,000.00	a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions  c) Other Investments  Non-SLR Approved Securities  i) Book value		2,75,71,10,000.00 2,95,20,78,255.43 29,56,700.00 16,10,23,232.00 16,10,23,232.00	29,34,812.00 1,86,47,127.00 SCHEDULE C EXPENDITURE 31.03.2019 33,95,791.66	D) F P! 1. a)
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00 3,10,10,89,084.32 29,56,300.00 16,80,59,000.00	a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions  c) Other Investments Non-SLR Approved Securities  i) Book value  ii) Face value		2,75,71,10,000.00 2,95,20,78,255.43 29,56,700.00 16,10,23,232.00 16,80,59,000.00	29,34,812.00 1,86,47,127.00 SCHEDULE C EXPENDITURE 31.03.2019 33,95,791.66 59,84,65,945.45	1. a) a)
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00 3,10,10,89,084.32 29,56,300.00 16,80,59,000.00	a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions  c) Other Investments  Non-SLR Approved Securities  i) Book value		2,75,71,10,000.00 2,95,20,78,255.43 29,56,700.00 16,10,23,232.00 16,10,23,232.00	29,34,812.00 1,86,47,127.00 SCHEDULE C EXPENDITURE 31.03.2019 33,95,791.66 59,84,65,945.45	1. a) a)
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00 3,10,10,89,084.32 29,56,300.00 16,80,59,000.00 16,80,59,000.00 -	a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions  c) Other Investments Non-SLR Approved Securities  i) Book value  ii) Face value		2,75,71,10,000.00 2,95,20,78,255.43 29,56,700.00 16,10,23,232.00 16,80,59,000.00	29,34,812.00 1,86,47,127.00 SCHEDULE C EXPENDITURE 31.03.2019 33,95,791.66 59,84,65,945.45 — 60,18,61,737.11	DI
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00 3,10,10,89,084.32 29,56,300.00 16,80,59,000.00 16,80,59,000.00 8,26,84,34,027.53	a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions  c) Other Investments  Non-SLR Approved Securities  i) Book value  ii) Face value  iii) Market value  J. ADVANCES:  a) Short Term Loans, Cash Credits,		2,75,71,10,000.00 2,95,20,78,255.43 29,56,700.00 16,10,23,232.00 16,10,23,232.00 16,80,59,000.00 17,11,32,272.00	29,34,812.00 1,86,47,127.00  SCHEDULE C  EXPENDITURE 31.03.2019 33,95,791.66 59,84,65,945.45  60,18,61,737.11	1. a) a)
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00 3,10,10,89,084.32 29,56,300.00 16,80,59,000.00 16,80,59,000.00 8,26,84,34,027.53	a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions  c) Other Investments  Non-SLR Approved Securities  i) Book value  ii) Face value  iii) Market value		2,75,71,10,000.00 2,95,20,78,255.43 29,56,700.00 16,10,23,232.00 16,80,59,000.00 17,11,32,272.00 8,04,06,49,141.65	29,34,812.00 1,86,47,127.00  SCHEDULE C  EXPENDITURE 31.03.2019 33,95,791.66 59,84,65,945.45  60,18,61,737.11	1. a) b)
3,17,21,66,043.50 3,17,21,66,043.50 3,00,71,10,000.00 3,10,10,89,084.32 29,56,300.00 16,80,59,000.00	a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions  c) Other Investments  Non-SLR Approved Securities  i) Book value  ii) Face value  iii) Market value  J. ADVANCES:  a) Short Term Loans, Cash Credits,		2,75,71,10,000.00 2,95,20,78,255.43 29,56,700.00 16,10,23,232.00 16,80,59,000.00 17,11,32,272.00 8,04,06,49,141.65	29,34,812.00 1,86,47,127.00 SCHEDULE C EXPENDITURE 31.03.2019 33,95,791.66 59,84,65,945.45 — 60,18,61,737.11	1. a) a) b)

MINOS	गानुर गानारक परिकास वक सर	(Amount in
31/03/2019		वार्षिक अहवाल 31/03/2020
1,03,58,18,057.35	b) Medium Term Advances	86,52,07,072.67
	Of which secured against :	
38,04,323.00	I) Govt.& Approved Security	50,50,694.00
91,06,98,137.47	ii) Other Tangible Security	75,87,78,974.89
2,23,22,47,772.42	c) Long Term Advances	2,07,29,53,964.68
	Of which secured against :	
-	I) Govt.& Approved Security	-
2,23,22,47,772.42	ii) Other Tangible Security	2,07,29,53,964.68
16,60,17,591.89	K. INTEREST RECEIVABLE :	17,72,80,781.66
5,36,99,790.00	a) On Investments	4,46,64,359.00
30,48,717.00	b) On Loans & Advances	30,48,717.00
6,67,87,987.89	c) On NPA Accounts	6,90,92,158.4
4,24,81,097.00	d) On Fixed Deposits with Banks	6,04,75,547.2
45,13,96,091.00	L. PRIMISES LESS DEPRICIATION	43,79,66,367.04
8,60,72,277.00	a) Freehold Land	8,60,72,277.00
6,87,66,432.00	Opening Balance	8,60,72,277.00
25385845.00	(Add) Addition	0.00
8080000.00	(Minus) Sale	0.00
18,61,76,413.00	b) Leasehold Land	18,61,91,093.00
18,59,23,233.00	Opening Balance	18,61,76,413.00
275400.00	(Add) Addition	36,900.00
22220.00	(Less) Depriciation	22,220.00
17,91,47,401.00	c) Building	16,57,02,997.04
18,99,83,213.00	Opening Balance	17,91,47,401.00
1,32,58,538.00	(Add) Addition	49,48,206.04
5221705.00	(Minus) Sale	0.00
1,88,72,645.00	(Less) Depreciation	1,83,92,610.00
10,75,07,674.43	M FURNITURE & FIXTURES :	11,03,20,164.30
5,53,11,111.47	a) FURNITURE & FIXTURES :	6,32,06,140.6
5,93,65,488.69	Opening Balance	5,53,11,111.47
35,59,696.18	(Add) Addition	1,64,98,861.98
2,76,718.15	(Less) Deduction	8,31,149.50
73,37,355.25	(Less) Depreciation	77,72,683.34
4,37,88,851.08	b) COMPUTERS:	3,77,52,707.30
24,42,730.34	Opening Balance	4,37,88,851.08
5,30,61,817.41	(Add) Addition	1,14,53,077.74
36,717.67	(Less) Deduction	-
1,16,78,979.00	(Less) Depreciation	1,74,89,221.40
84,07,711.88	c) VEHICLE:	93,61,316.3
98,91,425.88	Opening Balance	84,07,711.88
-,-,,,	(Add) Addition	33,34,529.4
	(Less) Deduction	7,28,929.00
14,83,714.00	(Less) Depreciation	16,51,996.00
7,95,32,074.94	N OTHER ASSETS:	15,30,47,535.0
53,17,479.47	a) Stock of Stationery & Consumables	44,63,861.18
1,08,42,778.13	b) Sundry Debit Balances	3,29,51,793.83
44,37,800.00	c) Advance to Staff	45,61,500.0
2 74 00 700 00	d) Other Asset	4,06,22,061.0
2,74,99,788.00	e) Receivable from Income Tax Department	2,78,30,384.0
73,53,900.00	f) Prepaid Expenses	1,20,71,601.0
17.00.000.00	g) Rent Advance / Deposit	76,500.0
17,00,000.00	h) CCIL Current Account	52,00,000.0
ו אני תחני עם	I) Clearing Adjustment	
98,390.34	i) Default Fund COII	7.00.000.00
7,00,000.00	j) Default Fund CCIL	7,00,000.0
7,00,000.00	j) Default Fund CCIL k) Advance Income Tax	
		7,00,000.00 12,84,77,701.0

### PROFIT & LOSS ACCOUNT

EXPENDITURE							
31.03.2019	1.	Interest :	31	1.03.2020			
33,95,791.66	a)	On Government Securities		49,40,250.00			
59,84,65,945.45	a)	On Deposits	75	,73,18,716.48			
_	b)	On Borrowings		95,736.00			
60,18,61,737.11			76	,23,54,702.48			

31.03.2019	2. Salary, Allowances & Providend Fund	31.03.2020
20,64,12,167.00	a] Salary & Allowances	20,48,68,378.00
2,10,59,290.00	b] Banks'Contribution to P.F.	2,10,46,833.00
18,216.00	c] Bombay Labour Welfare	16,992.00
86,37,529.00	d] Leave Encashment	1,16,59,917.00





	ACCOUNT FOR THE YEAR ENDED 31 <sup>ST</sup> MAR	C11 2019
24/02/0242		04/00/0000
<b>31/03/2019</b> 92,08,799.00	e] Gratuity Premium	<b>31/03/2020</b> 1,51,21,204.00
8.60.681.00	f] Bonus & Ex-gretia	5,84,891.00
15,52,903.00	g Leave Travel Concession	15,35,025.00
2,87,100.00	h] Peon & Deriver's Uniform	4,500.00
1,96,000.00	I] Staff Aid	3,30,000.00
9,21,982.00	j)Administrative Charges	9,00,752.00
3,74,245.00	k) Insurance On PF	3,43,795.00
24,95,28,912.00	Ny Insurance Off 1	25,64,12,287.00
24,00,20,012.00		20,04,12,201,00
31.03.2019	4. RENT, TAXES, INSURANCE,	31.03.2020
1 91 92 424 00	LIGHTING etc:	4 07 00 044 70
1,81,82,424.00 18,54,074.00	a) Rent	1,67,69,944.76
1,39,88,086.44	b) Taxes	12,13,503.00
	c) Insurance	1,65,67,058.46 67,74,200.10
64,03,476.15 10,865.00	d) Lighting & Fuel e) Professional Tax	10,000.00
	e) Professional Tax	· ·
4,04,38,925.59		4,13,34,706.32
31,03,2019	5. POSTAGE, TELEGRAMS &	31,03,2020
	TELEPHONE CHARGES :	
15,73,007.52	a) Postage & Telegram charges	10,56,425.13
11,93,722.37	b) Telephone charges	10,02,934.59
37,28,248.91	c) Leased Line & ISDN Charges	29,99,994.56
64,94,978.80		50,59,354.28
24.02.2040	6. DEPRECIATION ON &	24.02.2020
31.03.2019	REPAIRS TO PROPERTY:	31.03.2020
3,93,94,913.25	a) Depreciation	4,53,28,730.80
1,14,42,638.57	b) Repairs to Property	1,52,05,957.05
5,08,37,551.82		6,05,34,687.85
04.00.0045	7 STATIONERY , PRINTING	04.00.000
31.03.2019	& ADVERTISEMENTS ,etc:	31.03.2020
28,52,049.55	a) Stationery & Printing	38,29,532.30
4,20,002.94	b) Advertisement.	9,66,417.50
32,72,052.49		47,95,949.80
31.03.2019	8. Loss on Sale of Assets & Investments	31.03.2020
85,94,831.00	a] Amortization on HTM Securities	87,05,941.00
_	b] Loss on Transfer of Securities	72,73,650.00
_	c] Loss on sale of Govt. Sec.	88,92,203.12
7,04,803.96	d] Loss on sale of assets	1,92,752.69
41,73,769.55	e] Amortization of Loss on Merger	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
1,34,73,404.51	ojo	2,50,64,546.81
31.03.2019	9. Other Expenditures	31.03.2020
	a] Meeting Expenses	
2,49,096.00		2,20,407.00
5,96,145.88	b] AGM Expenses	5,37,874.34
5,96,145.88 7,70,133.55	b] AGM Expenses c] Conveyance Charges	5,37,874.34 7,58,309.00
5,96,145.88 7,70,133.55 8,52,345.34	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses	5,37,874.34 7,58,309.00 7,75,201.28
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill I] Miscellinious expenses j] Water Bill k] Clearing House Charges I] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w) Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid z] Service & Commission Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid aa] NFS Netwaork Charges Paid ab) Income tax Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05 34,56,462.51	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid z] Service & Commission Paid aa] NFS Netwaork Charges Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43 47,00,807.34
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05 34,56,462.51 51,800.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid z] Service & Commission Paid aa] NFS Netwaork Charges Paid ab) Income tax Paid ac) Exchange & Comm. Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43 47,00,807.34
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05 34,56,462.51 51,800.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid z] Service & Commission Paid aa] NFS Netwaork Charges Paid ab) Income tax Paid ac) Exchange & Comm. Paid ad) Bad Debt Written Off	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43 47,00,807.34 — 2,21,372.20 7,23,47,759.08
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05 34,56,462.51 51,800.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid z] Service & Commission Paid aa] NFS Netwaork Charges Paid ab) Income tax Paid ac) Exchange & Comm. Paid ad) Bad Debt Written Off ae) Local Body Tax	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43 47,00,807.34 - 2,21,372.20 7,23,47,759.08 262.00
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05 34,56,462.51 51,800.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid z] Service & Commission Paid aa] NFS Netwaork Charges Paid ab) Income tax Paid ac) Exchange & Comm. Paid ad) Bad Debt Written Off ae) Local Body Tax af) Fastag Purchased	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43 47,00,807.34 2,21,372.20 7,23,47,759.08 262.00 22,20,188.20
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05 34,56,462.51 51,800.00 18,05,51,216.52 21,52,40,007.41	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid z] Service & Commission Paid aa] NFS Netwaork Charges Paid ab) Income tax Paid ac) Exchange & Comm. Paid ad) Bad Debt Written Off ae) Local Body Tax af) Fastag Purchased ag)Servicr Tax Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43 47,00,807.34 2,21,372.20 7,23,47,759.08 262.00 22,20,188.20 7,780.00 12,08,83,904.55
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5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05 34,56,462.51 51,800.00 18,05,51,216.52 21,52,40,007.41  31.03.2019 6,22,25,000.00 7,08,79,443.42 50,00,000.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid a] NFS Netwaork Charges Paid aa] NFS Netwaork Charges Paid ab) Income tax Paid ac) Exchange & Comm. Paid ad) Bad Debt Written Off ae) Local Body Tax af) Fastag Purchased ag)Servicr Tax Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43 47,00,807.34 2,21,372.20 7,23,47,759.08 262.00 22,20,188.20 7,780.00 12,08,83,904.55
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05 34,56,462.51 51,800.00 18,05,51,216.52 21,52,40,007.41  31.03.2019 6,22,25,000.00 7,08,79,443.42 50,00,000.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid 2] Service & Commission Paid aa] NFS Netwaork Charges Paid ab) Income tax Paid ac) Exchange & Comm. Paid ad) Bad Debt Written Off ae) Local Body Tax af) Fastag Purchased ag)Servicr Tax Paid  10. PROVISIONS & CONTINGENCIES: a) Bad and Doubtful Debts b) Deffered Tax Asset c) Contingent Provision against Standard Assets d) Investment Fluctuation Reserve e) Special reserve	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43 47,00,807.34 2,21,372.20 7,23,47,759.08 262.00 22,20,188.20 7,780.00 12,08,83,904.55
5,96,145.88 7,70,133.55 8,52,345.34 4,76,207.90 9,66,492.00 15,30,849.74 88,194.00 13,81,557.44 3,46,801.57 17,12,738.44 1,53,49,218.65 17,09,065.00 354.00 7,42,981.50 3,78,852.00 13,50,034.90 3,127.00 17,622.00 4,07,283.45 20,280.00 2,65,344.00 7,71,013.97 3,94,467.00 8,00,323.05 34,56,462.51 51,800.00 18,05,51,216.52 21,52,40,007.41  31.03.2019 6,22,25,000.00 7,08,79,443.42 50,00,000.00	b] AGM Expenses c] Conveyance Charges d] Travelling Expenses e] Van: Oil & Fuel expenses f] subscription Charges g] Entetertainment Expenses h] New Paper Bill l] Miscellinious expenses j] Water Bill k] Clearing House Charges l] Security Service Charges m] Training Expenses n] Locker Charges Paid o] ATM Card expenses p] Asset Written-off q] Professional & Consultancy Charges r] Cheque Book Charges s] Branch Opening expenses t] Toll Tax Paid u] Cash Van: Oil & Fuel v] Late fees & Penalties w] Business Promotion Expenses x] GST Paid y] SGL/NDS Charges Paid a] NFS Netwaork Charges Paid aa] NFS Netwaork Charges Paid ab) Income tax Paid ac) Exchange & Comm. Paid ad) Bad Debt Written Off ae) Local Body Tax af) Fastag Purchased ag)Servicr Tax Paid	5,37,874.34 7,58,309.00 7,75,201.28 4,92,912.20 6,42,109.00 14,77,165.85 68,900.00 7,92,313.81 3,84,642.86 18,09,702.60 1,50,76,938.58 6,67,069.00 354.00 8,938.00 7,02,925.50 18,84,249.16 3,668.30 3,21,525.00 18,860.00 3,56,458.82 82,434.00 1,47,150.00 1,30,31,024.00 6,54,182.00 4,70,421.43 47,00,807.34 2,21,372.20 7,23,47,759.08 262.00 22,20,188.20 7,780.00 12,08,83,904.55

1962	Mild Milles Heath day Kil	
31/03/2019		वार्षिक अहवाल 31/03/2020
INCOME		
31.03.2019	11. INTEREST AND DISCOUNT :	31.03.2020
26,57,50,928.57	a) On Investments	34,80,65,904.27
76,82,58,442.65	b) On Loans and Advances	80,06,73,841.26
10,64,56,974.33	c) On Bal with RBI & other funds	11,12,17,134.82
1,14,04,66,345.55		1,25,99,56,880.35
31.03.2019	12. Commission Exchange & Brokareg	31.03.2020
5,30,995.76	a] Commission on Demand Draft	4,02,201.00
12,283.05	b] Commission on Local Draft	13,801.00
20,180.51	c] Commission on IBC	7,184.00
71,888.56	d] Commision on OBC	14,998.90
1,514.41	e] Commission on BCD	381.00
48,38,521.76	f] Commission on Bank guarantee	86,79,598.00
16,16,276.07	g] Commission on L.C	10,77,413.68
70,42,188.14	h] Locker rent Received	86,28,645.00
39,39,804.97	i] Commission on RTGS	37,60,733.21
42,671.39	k] Commission on Forex	7,076.64
62,044.07	I] Commission on ABB	56,560.00
1,24,096.00	m] Commission on LIC	1,18,477.00
12,587.00	n] Commission on NIA	17,329.00
1,83,15,051.69		2,27,84,398.43
31.03.2019	13. PROFIT ON SALE OF INVESTMENT	31.03.2020
_	a] Profit on revaluation of Investment	_
18,12,500.00	b] Profit on Sale of Govt. Securities	1,69,86,320.84
31,10,175.29	c] Profit on Sale of Other Assets	1,74,529.79
_	d] Profit/ Income on Sale of Investment	-
49,22,675.29		1,71,60,850.63
31.03.2019	15. OTHER RECEIPTS	31.03.2020
70,51,899.62	a] Service Charge	77,89,603.59
1,80,32,786.44	b] Process Fee	1,80,81,096.00
32,36,690.69	c] Cheque Book Charges	35,43,536.18
99,16,160.95	d] Clearing Return Charges	1,30,35,268.93
22,911.86	e] General Charges	20,071.00
2,68,516.95	f] Renewal/ Extention charges	5,26,850.00
-	g] Rent received on Sharing Data Centre	
1,73,356.78	h] Share Transfer Fee	2,23,365.00
-	i] Duplicate Share Fee	_
89,458.31	j] Loan form/ Application fee	84,525.00
14,02,933.64	k] ATM Card fee & charges	18,34,470.76
37,05,526.64	I] NFS Network charges Received	47,81,229.88
2,40,572.03	m] POS Charges received	2,96,251.99
-	n] NFS transaction charges received	
1,58,29,970.23	o] Incidental Charges	1,56,37,300.88
-,=0,=0,5101=0	p] Interest Other	
67.80	q] Insurance Business Income	120.00
39,617.03	r] Other Receipts	(3,60,012.50)
00,017.00	s] PAN Coupan Fee	(3,00,012.30)
12 12 102 55	· ·	
12,12,192.55	t] IRDAI Insurance	10,99,384.78
8,14,615.92	u] Misc. Receipts	12,61,751.61
1,47,07,583.85	v] Bad Debt Recover	2,47,58,599.00
18,38,16,608.52	w] Provision no longer required	9,81,35,460.29
29,53,676.00	x] Transfer from Revaulation reserve	26,58,310.00
18,863.84	y) NETC Comm Recd	3,62,406.39
30,000.00	z) Fasttag Fee	3,65,900.00
	w] Provision no longer required (IDR)	
26,35,64,009.65		19,41,35,488.78
1,86,47,127.00	DEFERRED TAX ASSETS :	59,22,707.00



संस्थापक तथा संघ प्रचारक श्रध्देय दत्तोपंतजी ठेंगडी के जन्मशती अवसर पर स्मारिका का विमोचन करते हुए निमंत्रित मान्यवर बैंक के 58 वे स्थापना दिवस पर

आत्मनिर्भर भारत अभियान का प्रारंभ तथा स्टिकर का विमोचन करते हुए उपस्थित मान्यवर



### NNSB नागपुर नागरिक सहकारी बैंक लि.



#### **INDEPENDENT STATUTORY AUDITOR'S REPORT**

(Under Section 31 of the Banking Regulation Act, 1949 and Section 73(4) of Multi State Co-Operative Societies Act, 2002 and Rule 27 of Multi State Co-Operative Societies Rules)

The Members.

Nagpur Nagarik Sahakari Bank Limited,

#### REPORT ON THE FINANCIAL STATEMENTS

We have audited the accompanying financial statements of Nagpur Nagarik Sahakari Bank Limited, which comprise the Balance Sheet as at 31stMarch, 2020, 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. The returns of all 45 branches audited by us are incorporated in these financial statements. The branches audited by us have been selected by the Bank in accordance with the guidelines issued to the Bank by the Central Registrar of Co-Operative Societies.

#### MANAGEMENT'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

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\ and\ cash\ flow\ of\ the\ Bank\ in\ accordance\ with\ the\ provisions\ of\ Banking\ Regulation\ Act\ 1949,\ the\ provisions\ of\ Banking\ Regulation\ Act\ 1949,\ the\ provision\ Act\ 1949,\$ guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agriculture 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 internal controls and risk management systems relevant to the preparation and presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

#### AUDITOR'S RESPONSIBILITY

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

#### OPINION

#### Scope Limitation due to COVID 19

The opinion expressed in the present report is based on the information, facts and inputs made available to us through electronic means by the bank management. We wish to highlight that due to the COVID 19 induced restrictions on physical movement, the audit team could not visit the branches outside Nagpur for undertaking the required audit procedures as prescribed under ICAI issued Standards on Auditing, Accordingly we have relied upon the documents, information, and records produced before us for our verification via- electronic mode and representations made by the branch officials orally from the remote site, which has its own typical limitations. Further, we were unable to verify the documentation and many activities such as physical cash verifications. Etc at the branches. We have audited the financial statements as per such information furnished to us and our opinion in so far as it relates to such scope, is based solely on it. Our opinion is not modified in respect of these matters

- 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 Multi State Co-operative Societies Rules, 2002 and guidelines issued by the National Bank of Agriculture and Rural Development (as applicable) and guidelines issued by the Reserve Bank of India and Central Registrar of Co-operative Societies, in the manner so required an give a true and fair view in conformity with accounting principles generally accepted in India:
  - In the case of the balance sheet, of state of affairs of the bank as at 31st March 2020;
  - In the case of Profit & Loss account, of the profit/loss for the year ended on that date; and
  - In the case of Cash Flow statement, of the cash flows for the year ended on that date

#### 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:
  - 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 to be satisfactory.
  - b) In our opinion, proper books of accounts as required by law have been kept by the bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.
  - c) The transactions of the Bank, which came to our notice, have been within the powers of the Bank.
  - d) The Balance sheet and Profit & Loss Account dealt with by this report, are in agreement with the books of accounts and the
  - e) The reports on the accounts of the branches/offices audited by the branch auditors have been forwarded to us and have been properly dealt with by us in preparing this report.
  - f) 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.
  - g) 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 banks.
- As per the information and explanations given to us and based on our examination of the books of accounts 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: 31-July-2020

FOR RODI DABIR AND CO. CHARTERED ACCOUNTANTS FRN 108846W

**CA SUDHIR DABIR** PARTNER MEM No. 039984 UDIN: 20039984AAAABH1441

### (A) ACCOUNTING POLICIES

- (A) Significant accounting policies adopted by the Bank for the year ended on 31st March, 2020 are as under
- 1) Accounting Convention: The financial statements are drawn up in accordance with the historical cost convention (as modified by revaluation of premises) and on "Going Concern" basis.

### 2. Investment

- Investments are classified as stipulated in Form 'A' of the Third Schedule to the Banking Regulations Act. 1949. b) The investments other than those held against term deposits with Banks/ Institutions/ Mutual Fund and Shares of Co ooperative institutions are categorised into "Held to Maturity", "Available for Sale" and "Held for Trading" in terms

Classification of Investments: For the purpose of disclosure in the Balance Sheet, Investments are classified as required under Banking Regulation Act, 1949 and RBI Guidelines as follows:

Governmetn Securities, Other Trustee Securities, Shares in Co Operative Institutions, Shares of Limited Companies, PSU Bonds, Bonds of all India Financial Institutions, Security Receipts and Other Investments.

c) 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 are as follows:

i) There is transfer from:-

AFS to HTM in current FY 2019-20 on NIL for face value of Rs. 0.00 &

HTM to AFS in current FY 2019-20 on 31.05.2019 for face value of Rs. 20.00 Crore ii) 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 the date of transfer.

d) Valuation of Investments: Investments are valued on the following basis:

### I) 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

### ii) 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 Depreciaiton, if any is provided while net appreciation, if any has been ignored. The book value of individual scrip is not changed after the

- iv) For arriving at market value, Central Government securities (except Treasury Bills) 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) Treasury Bills are valued at carrying cost as per RBI Gudelines.
- vi) The valuation of shares of "Co-Operative Societies" are taken at carrying cost.

vii)Units of Mutual Fund are valued at the lower of cost cost and Net Asset Value provided by respective Mutual Fund. viii)Security Receipts: These are valued at Net Asset Value as provided by the Asset Reconstruction Company.

- ix) 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".
- x) Non Performing Investments are identified and classified as per applicable RBI Guidelines.

#### 3 Advances:

- a) Advances are classified on the basis of assets classification and provisioning requirement under the prudential Income Recognition and Asset Classification (IRAC) norms laid down by the Reserve Bank of India from time to time. Advances shown in the Balance Sheet are net of unrealized interest amount un recognized / suspended interest of Non Performing Assets,
- b) In respect of consortium advances the borrowal accounts are classified as per performance of the account with the 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 assets.
- The Overdue Interest in respect of non performing advances is provided separately under "Overdue Interest Reserve" as per the directives issued by the RBI.
- In addition to this, a general provision on standard Assets is made @ 0.40% of the outstanding amount on a portfolio basis except in case of direct advances to Agrticultural and SME sector @ 0.25%, advances to Commercial Real Estate @1% and Commercial Real Estate - Residential Housing Sector @0.75%.

#### Events Occuring after Balance Sheet Date: (As4):

While classifying the accounts as NPA, due regard is given to the events occuring after the Balance Sheet date till the date of audit, loke closure of NPA a/c, renewal of accounts or substantial recovery in the account, which has the effect of

- a) Fixed Assets, other than those that have been revalued, are carried at historical cost less ammortizaion/ Depriciation accumulated thereon. Land and Buildings were revalued in the financial year 2013 and now are shown after charging depreciation on the revalued amount thereof.
- b) Free hold land is accounted for at historical cost.
- Premium on Lease hold Land is amortized over the period of lease. All other fixed assets are stated at written down value.
- Cost includes incidental expenses incurred on the acquisition of the Fixed Assets.
- The addition to Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.

#### 5 Depreciation:

- a) In respect of computer, depreciation is provided for on straight line method @ 33.33% per annum as per RBI directives.
- b) Other fixed assets are depreciated at the following rates by written down value method.

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

- c) 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 / discarded during the year.
- d) Depreciation has been charged on composite cost of land & building where cost of land is not available.
- e) Depreciation on revalued amount is debited to Revaluation Reserve.

#### 6 Inventories :(AS 2)

Stock of stationery is stated at Cost.

#### 7 Revenue Recognition: (As9)

- 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 in Shares, Insurance claims, Insurance commission, Locker Rent, Commission on Bank Guarantee, Commission on LC are recognized on cash basis.
- Interest on refund of income tax is accounted for in the year in which the refund is received
- e) Income on Government Securities, and other fixed income securities is recognised on accrual basis.

#### 8 Retirement benefits to employees :(As15)

- Payment under Group Gratuity (Cash accumulation) Policy is made with Life Insurance Corp. Of India as per contribution for the year as determined by the Corporation.
- Provision for leave encashment benefit is provided on accrual basis. The bank's contribution in respect of Provident Fund are charged against revenue every year.

The bank's operating business are organised and managed as a whole. Only treasury segment represents a different business unit considering the nature of services provided by that segment. Income and expenses in relation to the segment are categorised based on the items that are individually identifiable to the segment. Deposits, Interest paid/ payable on deposits, borrowings and interest paid/ payable on borrowings are allocated in the ratio of average

investments in the Treasury segment. Unallocated provisions and contingencies include provisions which are not

#### allocated to anybusiness segment. 10 Operating Lease (AS-19):

9 Segment Reporting:

Lease rental Obligations in respect of assets taken on operating lease are charged to Profit and Loss account over the tenure of lease

### 11 Earnings per Share (AS 20):

Basic Earning Per share is calculated by dividing the net profit or loss for the year by the weighted average number of shares outstanding during the year.

### 12 Accounting for Taxes on Income: (AS 22)

- a) Current Income Tax is measured at the amount expected to be paid to the tax authorities in accordance with the applicable provisions under the Income Tax Act, 1961.
- Deferred Tax is recognized, subject to consideration of prudence, on timing difference, representing the difference between the accounting income and taxable income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred Tax Assets and Liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted by the Balance Sheet date.
- The impact of change in Deferred Tax Asset and Deferred Tax Liability is recognised in the Profit and Loss Account. DTAs are reassessed at each reporting date, based upon the management's judgement as to whether the realisation is reasonable certain.

### 13 Intangible Assets (AS 26):

Intangible assets consist of Computer Software acquired. The same is amortised equally over the period of three years as per RBI Guidelines.

14 Impairment of Assets( AS 28): The bank assesses at each balance sheet date whether there is any indication that an asset may be impaired. Impairment Loss, if any, is recognised in the statement of Profit and Loss account to the extent, the carrying amount exceeds its estimated recoverable amount. Since the bank has ascertained that there is no material impairment of any of its assets, no provision on account of impairment of assets is required to

### 15 Provisions (AS 29):

A provision is recognised when the Bank has a present obligation as a result of past events and it is probable that outflow of resources will be required to settle the obligation in respect of which reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates. When there is possible or present obligation in respect of which the likelihood of outflow of resource is remote, no provision or disclosure is made. Contingent Liabilities are disclosed when there is a possible obligation arising from past event, the existence of which will be confirmed by occurrence or non occurrence of one or more uncertain future events not within the control of the bank or any present obligation arising from the past event which is not recognised since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

### (B) NOTES ON ACCOUNTS

### Reconciliation :

a) Reconciliation of items pending adjustment in inter branch accounts, demand draft paid and payable, sundries, inter bank and in clearing, is in progress as an ongoing process. The net effect of these items is not

### Balancing Of Books:

- a) Outstanding Other Assets and other liabilities are not older than 3 Months
- b) Accounts with other Banks/Institutions have been reconciled up to 31st March, 2020.
- There is no material prior period items included in Profit and Loss Account required to be disclosed as per AS-5 read with RBI guide lines . The Share Capital includes shares of Rs 50/- each in respect of the persons who have not subscribed to additional shares to make their shareholding minimum of 2 shares as required under Bye Laws
- No. 15(ii) and as a result, they are not entitled to their membership rights. Total advances of Rs.80406.49 lakhs includes Rs. 4.85 lakhs due from Directors & their relatives and there are no overdue in these loan accounts. The said loans are in conformity with the RBI directives issued vide its circular dated 12.03.2007 against security of their term deposits and Life Insurance Policies.



### नागपुर नागरिक सहकारी बैंक लि.



Further, the bank has extended loan to South East Railway Housing society whose amount outstanding as on 31/03/2020 is Rs 752.16 lakhs wherein the Chief Executive Officer of the bank is the executive committee member of the said borrower. The said account is restructured during the Financial Year 2019-20.

### The Bank has not exceeded the prudential exposure limit in respect of Individual/Group Account.

Additional Disclosure of Information as per Guidelines of Reserve Bank of India.

A	uuition	al Disclosure of Information as	per Guidelines 0	n Reserve Bank of India.		(Rs. Lakh
Sr.	Par	ticulars			31.03.2020	31.03.2019
l.	a) C	<b>oital to Risk Assets Ratio (CRA</b> Capital Adequacy Ratio-Tier 1 Ca Capital Adequacy Ratio-Tier 2 Ca		7,061.65 2,818.27	6,896.80 2,715.90	
ii.	Mov	vement of CRAR for two years	:		14.39%	13.64%
iii.	a) E b) F c) M	estments: In Central / State Go Book Value of Investments Face Value of Investments Market value of Investments Fixed Deposits with Banks	28,568.33 27,571.10 29,520.78 21,722.09	31,721.60 30,071.10 31,010.89 12,568.70		
iv.	Issu	ure-wise Composition of the N	on-SLR Investm	ent		
	S.N.	Issuer	Amount	Extent of "below investment Grade"	Extent of "Unrated Secu rities"	Extent of unlisted Secu rities
	1	PSUs	579.59	-	-	
	2	F.I.s	-	-	-	
	3	Public Sector Banks	-	-	-	
	4	Mutul Funds	200.00	-	-	
	5 6	Others Provision Held	830.64	-	-	
	0	TOTAL	1,610.23	<u>-</u>		
V.	Δdv	/ances Real Estate, Constucti		usina -	5,139.12	6,904.0
vi.		/ances against Shares & Debe		uomig	NIL	NII
				in which they are interested :		
vii.	a) F	rances Directors, their relatives, of Funded Non-fund based (Guarantees, L.C	•	n which they are interested :	4.85 4.85	5.9 5.9
viii.	Cos	st of Deposits : Average cost o	f Deposits		5.06%	4.55%
ix.	· /	As : Gross NPA Net NPA			9,096.63 3,888.87	8,496.9 3,415.7
x.	a) C b) F c) A d) C	vement in NPAs Dening Balance. Recovery During the Year ddition During Year Closing Balance tal Recovery is Inclusive of acco	8,496.98 2,712.96 3,312.61 <b>9,096.63</b> Assets sold to	9,671.4 4,353.8 3,179.4 <b>8,496.9</b>		
		C amounting to Rs. 0.00 Lakhs	f Gross NPAs to 1			40.200
		% age o % age o	11.31% 5.17%	10.289 4.409		
XI.	a) II b) N c) C d) F e) E	fitability: Interest Income as % age of work Ion-Interest Income as % of work Ionerating Profit as % age of work Return on Assets Business (Deposit + Advance) perofit per employee	king funds iing funds		7.33% 1.36% 1.00% 0.20% 556.56 0.82	6.92% 1.85% 0.34% 0.33% 562.4 1.3
XII.	<b>A) F</b> a. b.	vement in Provision Provision for NPA (Closing Bal Opening Balance Reduction/Reversal during the ' Addition during the Year	<b>5,207.75</b> 5,081.23 723.48 850.00	<b>5,081.2</b> 3 6,264.50 1,805.52 622.25		
	a. b.	Provisions for Investment Dep Opening Balance Reduction/Reversal during the ` Addition during the Year	<b>419.00</b> 676.87 257.87	<b>676.8</b> ' 958.3' 281.4		
	a.	Fowards Standard Assets (Clos Opening Balance Reduction/Reversal during the V	<b>301.30</b> 301.30	<b>301.3</b> (251.3)		
	_					
XIII		Addition during the Year	n		31 Mar 2020	30 Sept 20:
XIII.		GC Premium paid as required o	n		31 Mar. 2020 83.62	30 Sept. 201
XIII.	DIC	<u> </u>			31 Mar. 2020 83.62 N.A.	

#### 8. Previous year's figures are regrouped or rearranged wherever necessary, to confirm to the current year's classification.

### Provision Coverage Ratio

Sr.	Particulars	31.03.2020	31.03.2019
1)	Provision for NPA a) Gross NPA b) Ratio of Provision to Gross NPA	52,07,75,957.57 90,96,62,599.39 57.25%	50,81,23,359.17 84,96,98,000.00 59.80%

### Financial Position of the Bank as on 31 March 2020

Investments :	31.03.2020	31.03.2019
No of Share Holders	73603	73148
Liabilities		
a] Paid up Capital	2,591.80	2,577.95
b] Reserve & Other Funds	13,873,91	13,282,28
Total Owned Funds	16,465.71	15,860.23
c] Deposits	1,53,347.10	146,238.96
Assets		
a]Unsecured Loans	4,673.79	18,188.82
b]Secured Loans	75,732.70	64,495.52
Total Loans & Advances	80,406.49	82,684.34
Investments		
Working Capital	171851.02	164,713.66
Profit During the year	346.13	556.96
Loans to Board of Directors & relatives	4.85	5.94
Priority Sector Loan	34,479.23	38,225.59
% of Priority Sector Loans	41.55%	52.79%
Weaker Section Loans	10,212.02	8,321.89
% of weaker Section Loan	12.31%	11.49%

#### 11. Non Performing NON-SLR Investments

वार्षिक अहवाल

Opening Balance as on 01.04.2019	NIL
Reduction during the year	NIL
Closing Balance	NIL
Provision Held towards Non Performing Investments NIL	NIL

#### 12. **DISCLOSURE FOR SALE TO Asset Reconstruction Company**

(De Lakhe)

12.	DISCLOSURE FOR SALE TO ASSET RECONSTRUCTION COMPANY		(Rs. Lakhs)		
	Particulars	Current Year	Previous Year		
	No of accounts	NIL	1		
	Aggregate Value Sold to SC/RC	-	800.00		
	Book Value: 1963.53	-	-		
	Provision Held: 1963,53	-	-		
	Aggregate Value (Net of Provision) Sold to SC/RC Book Value: 483.56 Provision Held: 145.07	-	-		
	Aggregate Consideration Cash Received: 120.00 Lakhs	-	800.00		
	Additional Consideration realized wrt accounts transferred in previous years	-	-		
	Aggregate Gain/ Loss Over Net Book Value	-	-		

#### 13. ASSET LIABILITY MANAGEMENT

Residual Maturity Statement as on 31st March, 2020

(Rs. in Lakh)

Asset/ Liability	1 Day	2-7 Days	8-14 Days	15-28 Days	29 Days to 3 Months	Over 3 to 6 Months	Over 6 Months to 1 Year	Over 1 to 3 Years	Over 3 Upto 5 Years	Over 5 Years
Advances	2,60,730.00	1,81,770.00	1,73,631.00	2,95,399.00	10,21,890.00	6,25,453.00	20,15,980.00	21,65,654.00	1,15,175.00	11,84,967.00
Deposits	9,77,276.00	6,79,202.00	7,04,177.00	10,34,767.00	24,63,409.00	13,73,465.00	31,49,912.00	31,24,505.00	4,77,738.00	13,50,260.00
Investments	6,78,843.00	12,24,995.00	2,33,326.00	2,06,660.00	7,09,076.00	4,67,886.00	11,75,275.00	1,59,450.00	1,41,023.00	19,46,488.00
Borrowings	_	_	_	_	_	_	_	-	_	_

#### 14. Restructured Accounts

During the current financial year 3 accounts were restructured. Details are as Under:

(Rs. in Lakh)

Classification of Asset	Housing				Other		
	No of Borrowers	Amount Outstanding	Sacrifice	No.of A/c	Amount	Sacrifice	
Standard Advances	1	40	2	2	752.16	25.06	
Substandard Advances restructured	-	-	-	-	-	-	
Doubtful Advances Restructured	-	-	-	-	-	-	
Total	1	40	2	2	752.16	25.06	

#### $15. \ \ \, \text{Disclosure with respect to "The Depositor Education and Awareness Fund Scheme} \text{ , 2014(DEAF) as per the}$ RBI Circular dated 27/05/2014.

(Rs. in Lakh)

Particulars	31-03-2020	31-03-2019
Opening Balance of the Amounts transferred to DEAF	944.25	883.45
Add: Amounts transferred to DEAF during the period	118.19	75.35
Less: Amounts reimbursed by DEAF towards the claims for the year	5.97	14.55
Less: Amounts yet to be settled by DEAF till 31.03.2020	0.22	-
Closing Balance of amounts transferred to DEAF	1,056.25	944.25

### 16 Farnings Per Share

(Rs in Lakhs)

To Earlings For Orlard		(INS III Lakiis)	
Particulars	2019-20	2018-19	
Net Profit after Taxation	346.13	556.96	
Weighthed Average Number of Shares	51,83,605	51,55,590	
EPS ( in actuals)	6.68	10.80	

17 In terms of RBI circular FIDD.CO.Plan.BC.23/04.09.01/2015-16 dated 7th April 2016, during the year the bank has purchased Priority Sector Lending Certificate (PSLC - General, Small and marginal and Micro) amounting to Rs NIL and sold  $PSLC\ Certificate\ amounting\ to\ Rs\ 2000.00\ Lakhs.\ The\ said\ sum\ is\ eligible\ for\ incluiion\ in\ priority\ sector\ lending\ target\ of\ the\ bank$ for the financial year 2019-20.

### 18. Revaluation Reserve

There is no revaluation of fixed assets during the current financial year. Depreciation of Rs 26.58 Lakh on revaluation of building has been provided & same is debited to revaluation reserve

### Investment Fluctuation Reserve

	In the state of th	
	AFS as per book Value	10,112.61
	Minimum IFR @ 5%	505.63
	IFR as on 31.03.2020	896.89
	IFR as % to AFS Securities	8.87%
20.	Contingent Liabilities	(Rs. Lakhs)
	Bank Guarantees & Letter of Credit	3,375.48
	RBI DEAF	1,056.25

#### Provision Made due to COVID 19 Regulatory Package vide RBI circular RBI/2019-20/220 21. DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17,2020:

• • •	
a) amounts in SMA/overdue categories, where the moratorium/deferment was extended	538.79
b) amount where asset classification benefits is extended	164.62
c) Provisions made during the Q4FY2020	8.23
d) Provisions adjusted during the respective accounting periods against slippages and the residual provisions	-

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

ii. This ststement of Significant Accounting Policies and Notes On Accounts forms an integral part of the Balance Sheet as on 31st March ,2020 and the annexed Profit and Loss for the year ended on that date.

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

As per our report of even date attached FOR RODI DABIR AND CO.

CHARTERED ACCOUNTANTS FRN 108846W **CA SUDHIR DABIR** 

PARTNER MEM No. 039984 UDIN: 20039984AAAABH1441

Place: Nagpur Dated: 31-July-20 S.P. Potnis

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

**General Manager** 

Rajesh Lakhotia Vice Chairman

Sanjay Bhende Chairman

गर्षिक अस्त्राज

PROJECTED INCOME & EXPENDITURE ACCOUNT FOR 31.03.2021 (Amount in The							ousand)
EXPENDITURE	PROJECTED	ACTUAL	PROJECTED	INCOME	PROJECTED	ACTUAL	PROJECTED
	31.03.2020	31.03.2020	31.03.2021		31.03.2020	31.03.2020	31.03.2021
a) ON DEPOSITS b) ON BORROWINGS/ G-Sec	7,00,000.00 10,000.00	7,57,415.00 5,036.00	8,03,500.00 11,000.00	1) INTEREST AND DISCOUNT a) ON INVESTMENTS & DEPOSITS b) ON LOANS AND ADVANCES	4,00,000.00 8,50,000.00	4,59,283.00 8,00,674.00	5,65,000.00 7,65,000.00
2) SALARY,ALLOWANCES & P.F.	2,55,000.00	2,56,412.00	2,44,500.00	'		, ,	
3) DIRECTORS' / LOCAL COMMITTEE MEMBER'S FEES & ALLOWANCES	750.00	567.00	650.00	DIVIDEND     COMMISSION AND EXCHANGE	31.00 15,000.00	31.00 22,959.00	31.00 28,000.00
4) RENT,TAXES,INSURANCE & LIGHTING a) RENT b) TAXES c) INSURANCE d) LIGHTING & ELECT. CHARGES	18,500.00 5,000.00 15,000.00 7,000.00	16,770.00 1,223.00 16,567.00 6,774.00	19,500.00 4,000.00 18,000.00 7,500.00	4) OTHER RECEIPTS  a) PROFIT ON GOVT.SEC. b) INCIDENTAL CHARGES c) SERVICE CHARGES d) OTHER INCOME  EXCESS PROVISION WRITTEN PACK	25,000.00 18,000.00 48,000.00 3,000.00	16,986.00 15,637.00 50,945.00 2,001.00 0,00	37,500.00 20,000.00 55,000.00 2,500.00 0,00
5) LAW CHARGES	4,500.00	2,727.00	3,450.00	e) EXCESS PROVISION WRITTEN BACK f) PROVISION NO LONGER REQUIRED	0.00	98,135.00	0.00
6) POSTAGE/ TELGRAMS / TEL.CHARGES a) POSTAGE & TELEGRAM CHARGES b) TELEPHONE+LEASED LINE CHARGES	1,700.00 6,000.00	1,056.00 4,003.00	1,500.00 5,500.00	g)TRANSFERRED FROM REVALUATION RESERVE i) BAD DEBTS RECOVERED 5) DEFERRED TAX	3,000.00 15,000.00	2,658.00 24,759.00 5,923.00	2,800.00 20,000.00 -
7) AUDITOR'S FEES	5,750.00	5,792.00	6,000.00				
8) DEPRECIATION & REPAIRS TO PROPERTY	52,000.00	60,535.00	65,000.00				
9) PRINTING, STATIONERY & ADVERTISEMENTS a) STATIONERY & PRINTING b) ADVERTISEMENT.	4,000.00 900.00	3,829.00 966.00	4,200.00 1,000.00				
10) AMORTISATION, DEPRECIATION	20,000.00	24,872.00	25,500.00				
11) OTHER EXPENDITURE	35,000.00	1,21,159.00	95,500.00				
12) I.TAX PROVISION	90,000.00	94,675.00	65,000.00				
13) PROVISIONS & CONTINGENCIES  a) BAD & DOUBTFUL DEBT RESERVE b) DIVIDEND EQUALIZATION FUND c) OTHER PROVISIONS d) SPECIAL RESERVE	70,000.00 0.00 5,000.00 0.00	85,000.00 0.00 0.00 0.00	90,000.00 0.00 5000.00 0.00				
14) BALANCE OF PROFIT	70,931.00	34,613.00	19,531.00				
TOTAL	1377031.00	14,99,991.00	14,95,831.00	TOTAL	13,77,031.00	14,99,991.00	14,95,831.00

### PROPOSED AMENDMENT IN BYE LAW

Bye Law No	Existing	Proposed	Reason	Bye Law after Amendment
37 (i)	NIL	After Bye Law No.37, 37(i) shall be added- Board shall constitute Board of Management as per RBI guidelines. The no. of members of the Board shall be decided by the Board of directors from time to time.	Reserve Bank of India vide its circular no. DoR(PCB).BPD.Cir.No.8/12/05.002/2019-20 dated 31st December 2019 issued guidelines on Board of Management	37 (I) Board shall constitute Board of Management as per RBI guidelines. The no. of members of the Board shall be decided by the Board of directors from time to time.







वार्षिक अहवाल

### 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 नहीं 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 कमांक, 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 सुविधा प्राप्त करें ।
- ५) जिन सदस्यों का पंजीकृत पत्ता बदला हो, वे कृपया इसकी जानकारी लिखित रुप में प्रधान कार्यालय के अंशविभाग में प्रस्तुत 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) मि्टस्टेट 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 :8	<ul> <li>रिझर्व बैंक के दिशानिर्देशन नुसार दैनंदिन कामकाज का परिचालन</li> <li>आर्थिक स्थिती की प्रतिमाह समिक्षा</li> <li>कर्ज वसुली तथा संगणकप्रणाली की समिक्षा</li> </ul>
2	अंकेक्षण समिती (5 सदस्यीय जिसमें 1 सनदी लेखा पदवी विभुषित, 2 वकील + मुख्य कार्य. अधिकारी) सभाएं : 05	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 : 13	• प्राप्त कर्ज प्रकरणों की समिक्षा करके कर्ज मंजूरी प्रक्रिया पूर्ण करना
4	कर्मचारी उप-समिती (5 सदस्यीय + मुख्य. कार्य. अधिकारी) सभाएं : 16	

### सांख्यिकीय अहवाल - दि. 31.03.2020 की स्थिती

स्थापना	वर्ष	/तिथी
(414.11	99	/ 1(191

बैंक का पंजीयन क्रमांक/तिथी (मल्टीस्टेट में परिवर्तन)

रिजर्व बैंक का परवाना क्रमांक तिथी

बैंक का कार्यक्षेत्र

मुख्यालय सहित शाखाएँ सदस्य संख्या - 74634

अंशपूंजी

आरक्षितियां तथा अधिशेष

अमानतें : रु. 153347.10

ऋण वितरण : रु. 80406.49

प्राथमिक क्षेत्र का अनुपात दुर्बल घटक का अनुपात ग्रॉस एन.पी.ए. /नेट एन.पी.ए. एन.पी.ए. अनुपात (ग्रॉस) एन.पी.ए. अनुपात (नेट) निवल लाभ कार्यशील पंजी

सी.आर.ए.आर. अनुपात कुल कर्मचारी

20.6.1962

(एम.एस.को-ऑप. ॲक्ट 1960)

एम.एस.सी.एस./सी.आर./126/2001 दि. 21.03.2001

युबीडी/एमएम/959-पी दि. 7 जनवरी 1988

महाराष्ट्र, मध्यप्रदेश तथा छत्तीसगढ राज्य में रायपुर तथा दुर्ग

45 शाखाएं

नियमित 73603/नामधारी सदस्य 1031

### (रुपये लाखो में)

2591.80

13873.91

37386.74 बचत खाता 20417.96 चालू खाता 95542.40 म्दती खाता

75732.70 तारणपर

बिनातारण पर

4673.79 41.55%

12.31% 9096.63/3888.87

11.31% 5.17% 346.13 171851.02

14.39%

420

वरिष्ठ - 166

अन्य - 254

#### संचालक मंडल तथा उपसमिती सभाओं का विवरण

अहवाल वर्ष में संचालक मंडल की कुल 14 सभाएं तथा उपसमितीयों की 42 सभाएं संपन्न हुओ । मुख्य कार्यालय स्तर पर हुआ इन सभाओं में संचालकों के उपस्थिती का विवरण निम्ननुसार है :

			सदस्योंकी उपस्थिति				
अ.क्र.	विद्यमान संचालक का नाम	संचालक ग	मंडल सभा	उपसमि	ती सभा		
			उपस्थिति	कुलसभा	उपस्थिति		
1	श्री. संजय भेंडे (अध्यक्ष)	14	13	42	40		
2	श्री. राजेश लखोटीया (उपाध्यक्ष)	14	14	42	34		
3	श्री. रवींद्र बोकारे	14	14	27	26		
4	श्री. निळकंठ देवांगण	14	10	00	00		
5	श्री. गिरीश व्यास	14	9	24	15		
6	श्री. तुषारकांती डबले (CA )	14	14	37	30		
7	श्री. वासुदेव मालु	14	8	11	7		
8	श्री. तरुण सावला	14	12	12	12		
9	सौ. पुनम चांडक (CA)	14	5	18	6		
10	ज्ञॅ. अनुप चारुदत्तजी सगदेव (CA)	14	0	0	0		
11	ॲड. संजय चंद्रकांतभाई ठाकर	14	12	5	2		
12	श्री. अशोक रामस्वरुप अग्रवाल (गोयल)	14	14	30	27		
13	श्री हेमंत पद्मनाथजी चाफळे	14	13	6	5		
14	श्री. रमेश जवरीलाल पसारी	14	13	3	3		
15	श्री. अनिलकुमार टिकमदासजी गोविंदानी	14	12	16	8		
16	ॲड. सुप्रिया सुमंत पुणतांबेकर	14	14	7	7		



**नागपुर नागरिक सहकारी बैंक लि.**(मल्टीस्टेट शेड्युल्ड बैंक) ७९, डॉ. आंबेडकर चौक, सेन्ट्रल ॲव्हेन्यु, नागपुर-८ दुरध्वनी क्रमांक : २७६४३१३, २७६१३८६, २७६३३०१ फॅक्स क्रमांक : ०७१२-२७६०१५६ E-mail: info@nnsbank.com web: www.nnsbank.co.in

### संचालक सदस्यों का निवास पता एवं संपर्क क्रमांक

अध्यक्ष

संचालक

प्रा. श्री. संजय नत्थुजी भेंडे

26, श्री छत्रपतीनगर, एन.आय.टी. गार्डन के पास, नागपुर-15

श्री. राजेश के. लखोटिया उपाध्यक्ष

जी 102, कृष्णकुंज, गोरेपेठ, नागपुर

श्री. रवींद्र प्रभाकरराव बोकारे 35, फ्रेन्डस् लेआऊट, दीनदयालनगर, नागपुर

श्री. निलकंठ फिरतुरामजी देवांगण 1537, महर्षी दयानंद नगर, बिनाकी रोड, नागपुर

श्री. गिरीश बच्छराजजी व्यास

901, कमल पॅलेस, सेंट्रल बाजार रोड, रामदासपेठ, नागपुर

श्री. तुषारकांती प्रभाकरराव डबले (CA) प्लॉट नं. ६, लेआऊट नं. ४, जयप्रकाशनगर, खामला, नागपुर

श्री. वासुदेव भंवरलालजी मालु 44, एन.जे.सी. अपार्टमेंट, लाल ईमली चौक, गांधीबाग, नागपुर

श्री. तरुण छगनलालजी सावला

145, क्वेटा कॉलनी, लकडगंज, नागप्र

सौ. पुनम शैलेषजी चांडक (CA) 101-ए, अभिनव रेसिडन्सी, प्लॉट नं. बी-1, लक्ष्मीनगर, नागपुर

**डॉ. अनुप चारुदत्तजी सगदेव** (CA) सी. आर. सगदेव ॲड कंपनी प्रभा निवास, जेल रोड,

राहटे कॉलनी, नागपुर ॲड. संजय चंद्रकांतभाई ठाकर

220, चंद्रमौली, स्वामी नारायण स्कूल के पास

पूर्व वर्धमान नगर, नागपुर

श्री. अशोक रामस्वरुप अग्रवाल (गोयल) एच बी 1, गुलमोहर, हिस्लॉप कॉलेज के पास, सिव्हिल लाईन, नागपुर

श्री हेमंत पद्मनाथजी चाफळे

50, रवींद्र नगर, नागपुर

श्री. रमेश जवरीलाल पसारी

जयलक्ष्मी सोसायटी, फ्लॅट नं 205, टेलिफोन एक्सचेंज चौक, सेंट्रल ॲव्हेन्यु, नागप्र

श्री. अनिलकुमार टिकमदासजी गोविंदानी एफ-1, अनुजा अपार्टमेंट-2,

कोठारी ले आऊट, भारतीय स्टेट बँक के पीछे, उमरेड

अंड. सुप्रिया सुमंत पुणतांबेकर 15, प्राजक्त, इंद्रप्रस्थ हाऊसिंग सोसायटी, राऊत वाडी के पास, स्वावलंबीनगर, नागपुर

मुख्य कार्यकारी अधिकारी

श्री. सुभाष वामनराव गोडबोले 39,एसई रेल्वे कॉलनी, लेआऊट नं 1, राणाप्रतापनगर नागपूर-22

मोबा. 9423105056, 9075018102 निवास 2533770 कार्या. 2723333

मोबा. 9822723333 निवास 2230615

मोबा. 9422811356

मोबा. 9922730684 निवास 2451378 कार्या. 2728100

मोबा. 9373222215

निवास 2290234 कार्या. 2286399 मोबा. 9422108795

निवास 2680894 कार्या. 2763407

मोबा. 9373108020

निवास 2761344 कार्या. 2761281 मोबा. 9423106188

मोबा. 9371193165

निवास 2250605 कार्या. 2447757

मोबा. 9923410000, 7756914760

निवास 2681004 कार्या. 2762541 मोबा. 9823011182

निवास 2552562कार्या. 2527749

मोबा. 9823053871 निवास 2294414 कार्या. 2226686

मोबा. 9422111446 कार्या. 2776115

मोबा. 9373100366

निवास 07116-244053

कार्या. 07116-243851 मोबा. 9850297947 निवास 2294934 मोबा. 9326687887

मोबा. 7350009767



Estd: 1962

## रिक सहकारी बैंक लि. (मल्टीस्टेट शेडयुल्ड बैंक)

नागपर नागरिक सहकारी बैंक लि.(मल्टीस्टेट शेड्युल्ड बैंक) 79, डॉ. आंबेडकर चौक, सेन्ट्रल ॲव्हेन्य्, नागप्र-8

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