

# ागर नागरिक सहकारी बैंक



ऐसी उड़ान, जों करें आपको अधिक गतिमान...

1 अप्रैल 2020 से 31 मार्च 2021

## वार्षिक प्रतिवेदन

आत्मिय भागधारक बन्धुगण, सस्नेह वंदे !

नागपुर नागरिक सहकारी बैंकद्वारा व्हिडीओ कॉन्फरन्सिंग के जरीए हो रहे 59 वें वार्षिक आमसभा में जुड़े आप सभी मा. सभासद सदस्योंका मैं अपने संचालक साथियों की ओर से हार्दिक स्वागत करता हूं। बैंक का वर्ष 2020-21 का वार्षिक प्रतिवेदन, लेखा परीक्षण अहवाल तथा आलोच्च वर्ष में बैंकद्वारा कार्यान्वित कियी गई महत्वपूर्ण गतिविधीयां आपके सम्मुख रखते हुए हमें अतीव प्रसन्नता हो रही है।

जैसे की आप जानते है की, कोविड महामारी से बिगडी अर्थव्यवस्था पिछले कुछ दिनों से अंशतः पटरीपर आने में सफल हो रही है। इस वैश्विक महामारी के दौर में उत्पादनों पर हुआ प्रतिकुल परिणाम एवं नौकरीयों के नुकसान से भारत के आर्थिक और व्यावसायिक परिदृश में अकल्पनीय परिवर्तन आया है, किंतू इसके बावजूद केंद्र तथा प्रदेश सरकार द्वारा लिये गये महत्वपूर्ण एवं साहसी निर्णयों के कारण देश के विकास दर में हुई वृध्दि नई आशा एवं उमंग जगाने में सक्षम साबित हुई है।



संजय भेंडे, अध्यक्ष

## सौ करोढ के पार टिकाकरण - वैज्ञानिकों सहीत भारत सरकार का अभिनंदन!

हमने पिछले 2 वर्ष में, कोविड के दौरान अनेक आप्तजन एवं देश के अनेक गणमान्य विभुतियों को खोया है। यह हमारे परिवार और देश के लिए भी अपूरणीय क्षती है। इस जिवीतहानी को रोकने के भगीरथ प्रयास में भारत के नौजवान वैज्ञानिकों ने दिनरात परिश्रम कर, जीवनरक्षक टिका का उत्पादन किया, भारत सरकारने इस अभियान को गती प्रदान की जिससे संपूर्ण विश्व को व्हॅक्सिनेशन उपलब्ध कराने में हम सफल साबित हुए। मात्र कुछ दिनों मे ही अपने देश में, सौ करोढ के टिकाकरण का लक्ष्य पूर्ण होना इस विश्व रेकॉर्ड के पिछे प्रधानमंत्री मा. श्री नरेंद्र मोदी जी का नेतृत्व, डॉक्टर-वैज्ञानिकों का अविरत परिश्रम, टिकाकरण मुहीम को सफल बनाने में जुड़े आरोग्य रक्षक, और इस अभियान से जुड़ा देश का जनमानस ऐसे सभी का योगदान महत्वपूर्ण रहा है। टिकाकरण की इस विश्वविक्रमी उपलब्धिपर हम भारत सरकार के साथ, भारतीय लोकतंत्र का भी

प्रतिकुलता पर भारी प्रतिबध्दता! :- वर्ष 2020-21 भी बैंकिंग जगत के लिए अत्यंत चुनौतीपूर्ण रहा है। किंत्रु विगत दौर के सभी चुनौतियों का सफलतापूर्वक सामना करते हुए अपनी बैंक ने सहकारिता के प्रति प्रतिबध्दता का परिचय देकर, आलोच्च वर्ष में निर्धारित लक्ष्यपुर्ति की ओर बढ़नें में सकारात्मकता दिखायी, जिसका परिणाम है कि अपनी बैंक का मिश्र व्यवसाय 2545 करोढ़ के पार हुआ है। गत वर्ष की तुलना में इस वर्ष की वृध्दि आगे अधिक उंची उड़ान 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 विद्यमान संचालक मंडल यह वर्ष जून 2015 से कार्यरत है जिसने 2020 में अपना निर्धारित पांच वर्ष का कालाविध पूर्ण किया । परिस्थिती सामान्य होती तो, विगत मई-जुन माह में अपने बैंक के संचालक मंडल चुनाव की कार्यवाही संपन्न होती परन्तु इस महामारी के कारण सेन्ट्रल रजिस्ट्रार कार्यालय तथा महाराष्ट्र राज्य सहकारी संस्था प्राधिकरण द्वारा प्राप्त दिशानिर्देश एवं विद्यमान कोविड प्रोटोकॉल का पालन करते हुए संचालक मंडल चुनाव की कार्यवाही का 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

हमें दृढ विश्वास है की, बैंक का 59 वां वार्षिक प्रतिवेदन बढती स्पर्धा एवं प्रतिकुलता में भी अपनी वित्तिय सक्षमता निश्चित

फिनॅकल-10 **सॉफ्टवेअरमें सफलतापूर्वक पदार्पण** :- अत्यंत गौरवतापूर्वक विदित है की ग्राहकों की आधुनिक बैंकिंग सेवाओं की आवश्यकता को देखते, पिछले वर्ष तक जारी ओम्नी 2.5 सॉफ्टवेअर बदलकर अपनी बैंक हालही में इन्फॉसिस कंपनी के नए फिनॅकल-10 सॉफ्टवेअर में परावर्तित हुई है, जिससे भविष्यमें ग्राहकों के लिए ऑनलाईन बैंकिंग, विभिन्न देयकों के भुगतान हेतू तत्काल भुगतान प्रणाली (IMPS) सेवा, ई-कॉमर्स जैसे अनेक सुविधाओं का मार्ग सुलभ होगा।

बैंक के प्लॅटीनम कार्ड धारक ग्राहकों की संख्या में प्रतिवर्ष बढौतरी हो रही है, जिससे हजारो ग्राहक आज आर्थिक सुरक्षा के साथ सुलभ बैंकिंग का अनुभव कर रहे 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। आपात्कालिन परिस्थिती में भी बैंकींग व्यवस्था एवं संरचना खंडीत ना हो, इस का ध्यान रखते हुए बैंक ने रिझर्व बैंक के मानदंडों के तहत हालही में इंदौर शाखा में स्वयं के नए डीआर साईट (Disaster Recovery) का लोकार्पण किया है, जों समांतर सहकारी बैंकों के परिप्रेक्ष्य में बडी उपलब्धी साबित हुई है।

अपने बैंकद्वारा जारी फास्टॅग कार्ड ने राष्ट्रीय महामार्ग पर चार पहिएधारक यात्रीओं का आवागमन सुलभ एवं गतिमान किया है। दो वर्ष पूर्व 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। अभी तक विभिन्न शाखाओं 10000 से अधिक फास्टॅग का आवंटन हुआ , जो की पिछले वर्ष की तुलना में बढा है।

शाखा स्थानांतरण एवं नूतनीकरण :- 2020-21 इस आलोच्च वर्ष में बैंक शाखाओं का नूतनीकरण अधिक आकर्षक बना है। सहेष विदित्त हे की, बेक की कोरीडी शीखी वेजीरी भवन स्थित नई प्रशस्त विस्तु म स्थानीतरीत हुई । साथही मनिषनगर शीखी ने मेनरोडपर ही गितांजली सोसायटी के विस्तिर्ण वास्तु में स्थानांतरण के साथ, सफलतापूर्वक अपना व्यवसाय प्रारंभ किया है। मानेवाडा की विद्यमान जगह दो वर्ष पूर्व बैंक ने खरीदी थी। आज उसी स्थानपर अद्ययावत सुविधाओं के साथ इस शाखा का नूतनीकरण एवं समारंभपूर्वक वास्तु प्रवेश संपन्न हुआ है। बैंक की धुलिया शाखा के ग्राहकों ने भी अनेक वर्ष असुविधाओं का सामना किया। उनके सहयोग एवं धैर्य का सम्मान करते हुए इस वर्ष रक्षाबंधन से अपनी धुलिया शाखा पारोळा रोड स्थित मुख्य मार्केट परिसर में स्थानांतरीत हुई है। तिनों शाखाओं के नूतनीकरण एवं अंतर्गत रुपसज्जा को ग्राहकों ने भी सराहा है।

कर्तव्यदक्ष मानव संसाधन:- 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 हरसंभव बैंकींग सेवा देकर तथा विभिन्न सामाजिक संस्थाओं से भी जुड़कर निवासी क्षेत्र में टीकाकरण मुहीम को सक्षम बनानें में अपना अत्युत्तम योगदान दिया है। कर्मचारीओंका अपूर्व सहयोग और साहस तथा नए सॉफ्टवेअर के कार्यान्वहन में उनकी वचनबध्दता के लिए हम उनका अभिनंदन करते है।

बैंक ने अहवाल वर्ष में कर्मचारिओं के क्षमता विकास कार्यक्रम अंतर्गत विभिन्न विषयोंपर प्रशिक्षण वर्ग का सफलतापूर्वक आयोजन किया, जिसमें ऋण निर्धारण, प्रस्थापित 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।

सामाजिक जबाबदेही में अग्रेसर ! :- अपने सामाजिक जबाबदेही के प्रति बैंक हमेशा कार्यतत्पर रहती है। प्रतिकृल परिस्थिती में भी अपनी कर्तव्यभावना को सजग रखते हुए इस अहवाल वर्ष में बैंक ने वैद्यकीय सेवाओं में कार्यरत अमरावती शहर की सुविख्यात जनकल्याणकारी संस्था को चलता-फिरता दवाखाना सुविधा से परिपूर्ण सुसज्ज वाहन दिया, जिसने कोविड कालावधी में अमरावती जिले में अभुतपूर्व सेवाकार्य किया है। अन्य प्रयास में खापरी, नागपुर की सामाजिक संस्था भारतीय उत्कर्ष मंडळ को उनके प्रकल्प क्षेत्र में सुलभ आवागमन हेतू नया ई-रिक्क्षा वाहन अनुदान स्वरुप में प्रदान किया।

शाखाओं में साफसफाई के प्रति बैंक सतत जागरुक है। इस वर्ष भी बैंक ने सभी शाखाओं मे सफाई अभियान चलाया जिसमे

# वार्षिक सर्वसाधारण सभा की सूचना

नागपुर नागरिक सहकारी बैंक लि. नागपुर की वार्षिक सर्वसाधारण सभा यह आभासी पध्दती (Video Conferencing) व्दारा शुक्रवार दि. 24 दिसंबर, 2021 को दोपहर 3.00 बजे संपन्न होगी। गणपुर्ति के अभाव में स्थगित सभा उसी दिन दोपहर 3.30 बजे संपन्न होगी । संस्थिगित सभा के लिए गणपुर्ति की आवश्यकता नही रहेगी । सभा में निम्नलिखित विषयों पर विचार किया जायेगा । सभी सदस्यों से प्रार्थना है कि वे निर्धारित समय पर सभा के साथ Link व्दारा जुड़ने की कृपा करें ।

- 1. दि. 12 अक्टूबर से दि. 16 अक्टूबर 2020 कालावधिमें संपन्न वार्षिक सर्वसाधारण सभा के कार्यवृत्त को स्वीकृती प्रदान करना ।
- 2. आर्थिक वर्ष 2020 2021 के बैंक का अंकेक्षित प्रतिवदेन, नफा-नुकसान पत्रक तथा संतुलन पत्रिका को स्वीकृति प्रदान करना ।
- 3. बैंक का सन 2020-2021 का अंकेक्षण अहवाल एवं विगत वर्ष का अनुपालन अहवाल प्रस्तुत करना ।
- 4. बैंक के सन 2020-2021 के निम्ननिखित लाभ विनियोजन को मंजुरी प्रदान करना ।

Net	Profit for the year 31.03.2021	₹	3,74,45,529.45
1.	Statutory Reserve Fund @25%	₹	93,61,382.00
2.	Contingent Reseve @ 10%	₹	37,44,553.00
3.	Education Fund @ 1%	₹	3,74,455.00
4.	Charity Fund @1%	₹	3,74,455.00
5.	Honorarium	₹	2,00,000.00
6.	Dividend @5% Subject to RBI App.	₹	1,32,95,000.00
7	General Reserve	₹	1,00,95,684.45
ΤO	TAL:	₹	3,74,45,529.45

- 5. आर्थिक वर्ष 2021-2022 के लिये संचालक मंडल द्वारा प्रस्तावित अंदाज पत्रक को स्वीकृति प्रदान करना ।
- वैधानिक अंकेक्षण द्वारा प्रमाणित बुडीत कर्ज राशी (Bad-Debts) ₹ 2,02,45,759.84 को अपलेखित करने हेत् मंज्री प्रदान करना ।
- 7. अंकेक्षण हेतु 2021-2022 के लिए वैधानिक लेखा-परीक्षकों (Statutory Audiors) की नियुक्ति करना ।
- 8. बाबाजी दाते महिला सहकारी बँक लि. यवतमाळ के विलिनीकरण प्रस्ताव को मंजुरी प्रदान करना ।
- 9. अध्यक्ष महोदय की अनुमित से अन्य विषय ।

दिनांक: 08/09/2021

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 रूप में बैंक के प्रधान कार्यालय में प्रस्तावित सभा तिथि के 7 दिन पूर्व भेजने की कृपा करें ।

निकले सैंकडो टन पेपर वेस्ट तथा ई वेस्ट मैत्री परिवार इस सामाजिक संस्था को दान कर बैंक ने पर्यावरण संरक्षण में भी

संवेदनाः प्रतिवेदीत वर्ष में दिवंगत सम्माननीय सदस्यों व कर्मचारियों के प्रति तथा कोविड महामारी मे आकस्मिक मृत्यु के शिकार बने अनेक नागरिकों के परिवार प्रति बैंक संवेदना व्यक्त करती है। उनके परिवारजनों पर आई इस दुखद घडीमें बैंक का संचालक मंडल तथा सभासद परिवार सहभागी है।

**आभारः**- केंद्रीय शासन,महाराष्ट्र-मध्यप्रदेश-छत्तीसगड भाासन, 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 फेंडरेशन के मा. अधिकारी, नॅशनल सिक्युरिटी डिपॉझिटरी लिमिटेड तथा उनकी सहयोगी संस्था ॲक्युरेट सिक्युरिटीज ॲन्ड रजिस्ट्री प्रा लि. इनके द्वारा आभासी वार्षिक सर्वसाधारण सभा के संचालन में प्राप्त सहयोग के लिए हम कृतज्ञ है। बैंक कार्यक्षेत्र में कार्यरत सहकार विभाग, सिडको कार्यालय के सभी अधिकारीओंके प्रती हम आभारी है। बैंक के सभी नियमित अंशधारक, अमानतदार, ऋणधारक एवं अन्य सभी ग्राहकोंद्वारा प्राप्त सद्भावना तथा सहयोग के लिए हम आभारी है। बैंक स्थापना समय से प्रत्येक संचालक मंडलपर रहे सभी मा.अध्यक्ष , उपाध्यक्ष एवं संचालक सदस्योंसे मिले योगदान एवं मार्गदर्शन के लिए भी हम आभारी है।बैंक के वैधानिक लेखा परीक्षक मे. चिंचवडकर ॲन्ड कंपनी का तथा सभी चार्टर्ड अकाउन्टंट कंपनी, कानुनी क्षेत्र के हमारे सहयोगी सभी ॲडव्होकेट एवं हमारे मकानमालिक बन्धुओं का हम सहृदय आभार प्रकट करते है। अखबार पत्रिकाएं तथा दृक्-श्राव्य माध्यमके सभी प्रतिनिधीयों के प्रति हम कृतज्ञ है। बैंक के सभी अधिकारी तथा कर्मचारीओंद्वारा प्राप्त योगदान के लिए मैं उनकी प्रशंसा करता हूंअंत में, बैंक की 59वीं वार्षिक आमसभा में सम्मिलित हुए आप सभी सभासद बंधू एवं मातुशक्ती का पुनः स्वागत तथा आभार व्यक्त करते हुए, भविष्यमें भी आपका सहयोग तथा संरक्षण सद्भावनाओं के साथ हमें प्राप्त होता रहेगा ऐसी मनोकामना करता हूं। तथा आपके निरंतर निरोगी स्वास्थ्य के लिए मंगलकामना करते हुए आप सुरक्षित रहें, ऐसा प्रेमपूर्वक आवाहन कर, अपने शब्दों को विराम देता हूं।

नागपुर

दि. 8 सितंबर 2021

संचालक मंडल की ओर से संजय भेंडे (अध्यक्ष)

# सेवा समपेणः



चलता-फिरता अस्पताल :- आरोग्य क्षेत्र में कार्यरत अमरावती की जनकल्याण सेवा संस्था को चलता-फिरता अस्पताल वाहन हस्तांतरीत करते हुए मा. अध्यक्ष एवं संचालक सहकारी

FORM - A

FII

वार्षिक अहवाल

Previous Year 31.03.2020	CAPITAL AND LIABILITIES	Schedules	As on 31.03.2021	Previous Year 31.03.2020	PROPERTY AND ASSETS	Schedules	As on 31.03.2021
25,91,80,250.00	1. CAPITAL	А	26,50,75,050.00	7,60,02,932.00	1. CASH		13,79,69,965.00
1,38,73,91,205.01	2. RESERVE FUND AND OTHER RESERVES	В	1,38,14,99,919.02	3,51,26,83,523.83	2. BALANCES WITH OTHER BANKS	н	3,22,17,53,558.37
_	3. PRINCIPAL /SUBSIDIARY STATE PARTNERSHIP		-	1,75,00,00,000.00	3. MONEY AT CALL & SHORT NOTICE		20,00,00,000.00
15,33,47,10,708.29	4. DEPOSITS & OTHER ACCOUNTS	С	16,93,56,48,717.72	3,02,08,13,372.00	4. INVESTMENTS	ı	6,03,25,23,507.00
_	5. BORROWINGS		(65,470.58)	-	5. INVESTMENT OUT OF PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND		-
_	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		-	8,04,06,49,141.65	6. ADVANCES	J	8,51,07,02,377.53
5,98,663.19	7. BRANCH ADJUSTMENTS		-	17,72,80,781.66	7. INTEREST RECEIVABLE	К	24,03,51,599.21
6,90,92,158.45	8. OVERDUE INTEREST RESERVE		12,00,51,864.79	-	8. BILLS RECEIVABLE BEING BILLS /COLLECTION AS PER CONTRA		-
2,47,49,130.49	9. INTEREST ACCURED & PAYABLE		34,64,230.49	_	9. BRANCH FUND ACCOUNT		-
16,84,28,966.30	10. OTHER LIABILITIES	D	24,28,32,608.25	43,79,66,367.04	10. PREMISES LESS DEPRECIATION	L	42,13,73,846.26
3,46,12,735.76	11. PROFIT & LOSS ACCOUNT		3,74,45,529.45	11,03,20,164.30	11. FURNITURE & FIXTURE LESS DEPRECIATION	М	9,03,43,925.71
86,53,184.00 34,61,274.00 3,46,127.00 1,07,37,586.00 - 3,46,127.00 1,10,43,437.76 25,000.00	Balance as per last Balance Sheet Less: Appropriations during the year  1. 25% For Statutory Reserve Fund  2. 10% Contingent Fund  3. 1% Education Fund  4. Investment Fluction Fund  5. Building Fund  6. Dividend Payable @5%  7. Charity Fund  8. General Reserve  9. Honorarium  Profit For the Year 2020-21	0.00 37445529.45		15,30,47,535.01 - -	12. OTHER ASSETS  13. GOODWILL  14. NON BANKING ASSETS ACQUIRED SATISFACTION OF CLAIMS (STATING OF VALUATION)  15. PROFIT & LOSS	N	13,09,33,670.06
17,27,87,63,817.49	GRAND TOTAL		18,98,59,52,449.14	17,27,87,63,817.49	GRAND TOTAL		18,98,59,52,449.14

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

As per our report of even date attached

FOR M/S. CHINCHWADKAR & CO. CHARTERED ACCOUNTANTS

I) Contingent Liabilities

ii) Others

FRN 101838W

S.P. Potnis **General Manager** 

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

G

479807711.88

Ashok Agrawal (Goyal) Director

Rajesh Lakhotia Vice Chairman

Sanjay Bhende Chairman

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2021

	FORM - B (Amount in ₹)						
Previous Year 31.03.2020	EXPENDITURE	Schedules	Current Year 31.03.2021	Previous Year 31.03.2020	INCOME	Schedules	Current Year 31.03.2021
76,23,54,702.48	1. INTEREST ON DEPOSITS	1	84,40,44,983.46	1,25,99,56,880.35	1. INTEREST & DISCOUNT	11	1,25,70,87,226.68
25,64,12,287.00	SALARIES & ALLOWANCES     AND PROVIDENT FUND	2	26,37,29,915.50	31,000.00	2. DIVIDEND		_
5,67,300.00	3. DIRECTOR & LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	3	4,19,900.00	2,27,84,398.43	3. COMMISSION EXCHANGE & BROKERAGE	12	1,81,20,951.56
4.13.34,706,32	4. RENT, TAXES, INSURANCE & LIGHTING ETC	4	4.73.71.327.89	1,71,60,850.63	4. PROFIT ON SALE OF INVESTMENT	13	2,64,75,879.22
27,26,739.00	5. LAW CHARGES		13,64,841.25	-	5. INCOME FROM BANKING ASSETS	14	-
50,59,354.28	6. POSTAGE, TELEGRAMS & TELEPHONE CHARGES	5	87,22,770.84	19,41,35,488.78	6. OTHER RECEIPTS	15	12,30,66,535.76
57,91,862.18	7. AUDITORS FEE		61,19,309.00				
6,05,34,687.85	8. DEPRECIATION & REPAIRS TO PROPERTY	6	6,59,66,402.70				
47,95,949.80	9. STATIONERY, PRINTING & ADVERTISEMENT ETC	7	49,76,409.21				
2,50,64,546.81	10. LOSS FROM SALE OF ASSETS & INVESTMENTS	8	97,53,262.19				
12,08,83,904.55	11. OTHER EXPENDITURE	9	5,33,58,199.24				
8,51,77,083.00	12. PROVISION & CONTENGICIES	10	4,57,08,323.65				
12,33,65,494.92	NET PROFIT BEFORE INCOME TAX		7,32,14,948.29				
1,49,40,68,618.19	TOTAL		1,42,47,50,593.22	1,49,40,68,618.19	TOTAL		1,42,47,50,593.22
9,46,75,466.16	13. INCOME TAX PAID		2,00,17,473.84	12,33,65,494.92	PROFIT BEFORE INCOME TAX		7,32,14,948.29
_	14. DEFERRED TAX LIABILITY		1,57,51,945.00	59,22,707.00	7. DEFERRED TAX		_
3,46,12,735.76	NET PROFIT AFTER TAX		3,74,45,529.45				
12,92,88,201.92	GRAND TOTAL		7,32,14,948.29	12,92,88,201.92	GRAND TOTAL		7,32,14,948.29

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

As per our report of even date attached

FOR M/S. CHINCHWADKAR & CO. CHARTERED ACCOUNTANTS FRN 101838W

S.P. Potnis **General Manager** 

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

Rajesh Lakhotia

Sanjay Bhende

SCHED	ULE OF BALANCE SHEET

31.03.2020	LIAB	ILITY		31.03.2021
	A)	CAPITAL:		
50,00,00,000.00	I)	Authorised Capital		50,00,00,000.00
		10000000		
		Shares of Rs.50/- each		
25,91,80,250.00	ii)	Subscribed Capital		26,50,75,050.00
		5301501	0	
25,91,80,250.00	iii)	Amount Called up		26,50,75,050.00
		5301501		
		Of the iii) above, held by Individuals	3582781	17,91,39,050.00

31.03.2020	B)	RESERVE FUND AND OTHER RESERVES:	31.03.2021
23,72,92,372.77	a)	Statutory Reserve	24,59,84,376.77
6,87,27,730.00	b)	Reserve fund for Unforeseen Losses	7,21,89,004.00
13,34,34,711.44	c)	Building Fund	13,34,34,711.44
2,62,46,833.00	d)	Dividend Equalization Fund	2,62,46,833.00

	Directo	r Vice Chairman	Chairman
51,99,52,838.9	1 e)	Bad & Doubtful Debt Reserve	50,67,23,787.29
3,01,30,000.0	0 f)	Contingent Provision against Standard Assets	3,01,30,000.00
8,96,88,742.7	5 g)	Investment Fluctuation Reserve	7,66,99,263.28
36,01,887.2	0 h)	Social Welfare & Development Fund	36,01,887.20
5,29,958.0	0 I)	Charity Fund	8,76,085.00
1,51,77,973.2	8 j)	General Reserve	2,62,21,411.04
2,55,07,351.0	0 k)	Special Reserve u/s36(i)(viii)	2,55,07,351.00
23,62,77,688.0	0 I)	Revaluation Reserve	23,38,85,209.00
8,23,118.6	6 m)	Provision for covid -19 regulatory package	-
	- n)	Balance of Profit	-
1,38,73,91,205.0	1		1,38,14,99,919.02

31.03.2020	C. DEPOSITS:	31.03.2021
9,55,42,40,378.05	a) Fixed Deposits	10,86,38,79,570.99
7,94,19,19,325.05	i) Individuals	9,16,55,66,382.99
_	ii) Central Co-op. Banks	_
1,61,23,21,053.00	iii) Other Societies	1,69,83,13,188.00



# ( P ) NNSB नागपुर नागरिक सहकारी बैंक लि.

			NNSE
31/03/2020		31/03/2021	31/03/2020
3,73,86,74,019.70	b) Savings Bank Deposits	4,34,07,80,102.2	1 86,52,07,072.67
3,70,50,57,886.03	i) Individuals & Others	4,31,10,56,894.9	8
_	ii) Central Co-op. Banks		_ 50,50,694.00
3,36,16,133.67	iii) Other Societies	2,97,23,207.2	75,87,78,974.89
2,04,17,96,310.54	c) Current Deposits	1,73,09,89,044.5	
1,97,30,52,198.75	i) Individuals & Others	1,68,11,39,101.8	6
_	ii) Central Co-op. Banks		
6,87,44,111.79	iii) Other Societies	4,98,49,942.6	_
5,33,47,10,708.29		16,93,56,48,717.7	17,72,80,781.66
			4,46,64,359.00
31.03.2020	D) OTHER LIABILITIES:	31.03.2021	30 48 717 00
1,53,970.00	a) Sundry Credit Balances	61,207.0	─
3,80,25,813.54	b) Bills Payable	5,02,57,048.2	
7 00 000 00	c) Margin on Bills	•	6,04,75,547.2
7,06,320.00	<ul><li>d) Advance Intt Received on Bills, Draft &amp; L/C.</li><li>e) Dividend Payable</li></ul>	00.00.700.0	2
66,24,752.23	,	62,66,789.2	,,,,
1,38,42,674.00	<ul><li>f) Provision for Depreciation on Fixed Deposits</li><li>g) Investment Depreciation Reserve</li></ul>	1,26,42,674.0	
4,18,99,782.29	1	8,43,75,731.9	
87,04,950.00	h) Advance Locker Rent (security deposit )	89,57,650.0	
25,94,968.98	I) Security Deposit	30,54,352.9	
- - -	j) Adv. Commission on Bank Guarantee	4,03,958.0	
59,124.22	k) Adv. For pmsby -& kotak life & mahindra insurance		18,61,76,413.0
53,312.10	I) Clearing Adjustment		36,900.0
2 72 45 000 70	m) Clearing Adustment Account	7.00.40.400.0	22,220.00
3,73,15,892.78	n) Others (Including Provisions)	7,68,13,196.9	
1,84,47,406.16	o) Income Tax Payable	0.4.00.00.00.00	17,91,47,401.00
16,84,28,966.30		24,28,32,608.2	<b>-</b>
24.02.2020	C) CONTINCENT LIABILITIES .	24.02.2024	0.00
31.03.2020	G) CONTINGENT LIABILITIES :	31.03.2021	1,83,92,610.00
(DO 1 -14-)	Outstanding Liabilities for	/D0 1 -11-	11,03,20,164.30
(RS. Lakhs)		(RS. Lakhs	─
29,99,85,706.05	a) Guarantees Issued	32,65,14,843.9	- 5 53 11 111 47
3,75,61,800.00	b) Letter Of Credit	2,59,28,836.0	1,64,98,861.98
-	c) Accep.& Enndr.of Buyers Credit	40.70.04.004.0	8,31,149.50
10,56,24,741.74	d) Unclaimed Liabilities transferred to RBI-DEAF	12,73,64,031.9	→ 1 77 72 683 34
44,31,72,247.79	TOTAL	47,98,07,711.8	
ASSETS			3,77,52,707.30
31.03.2020	CASH:	31.03.2021	4,37,88,851.08
7,60,02,932.00	a) In Hand	13,79,69,965.0	1,14,53,077.74
			1,74,89,221.46
3,51,26,83,523.83	H. BALANCES WITH OTHER BANKS :	3,22,17,53,558.3	7
1,34,04,74,576.83	a) Current Deposits	1,03,22,79,465.3	93,61,316.3
1,01,42,61,808.39	b) With RBI	82,02,42,436.4	84,07,711.8
34,10,735.40	c) With SBI & Assoc	1,43,64,074.5	33,34,529.4
47,07,450.40	d) With DCC, MSC	82,38,598.3	7,28,929.0
31,80,94,582.64	e) With Other Notified Banks	18,94,34,356.1	5 16,51,996.0
			10,31,990.00
_	b) Savings Deposits		15,30,47,535.0
			44,63,861.1
2,17,22,08,947.00	c) Fixed Deposits	2,18,94,74,093.0	3,29,51,793.8
70,00,00,000.00	- State Co-op. Banks	40,00,00,000.0	0 45,61,500.0
26,90,000.00	- Distt. Central Co-Op Banks	26,90,000.0	0 4,06,22,061.0
50,51,95,802.00			_
00,01,00,002.00	State Bank, Nationalized Banks & other Notified Banks	29,42,565.0	2 78 30 384 0
96,43,23,145.00	State Bank, Nationalized Banks & other Notified Banks - Other Banks	29,42,565.0 1,78,38,41,528.0	2,78,30,384.0
	·	, , , , , , , , , , , , , , , , , , ,	2,78,30,384.0
	- Other Banks	, , , , , , , , , , , , , , , , , , ,	2,78,30,384.00 1,20,71,601.00 76,500.00
	- Other Banks ( Of which FDR Pledged with Banks)	1,78,38,41,528.0	2,78,30,384.0 1,20,71,601.0 76,500.0
	- Other Banks ( Of which FDR Pledged with Banks) - for Overdraft Facility	1,78,38,41,528.0 : R. 1026.90 Lakh	2,78,30,384.0 1,20,71,601.0 76,500.0 52,00,000.0
96,43,23,145.00	- Other Banks ( Of which FDR Pledged with Banks) - for Overdraft Facility - For Bank Guarantee:	1,78,38,41,528.0 : R. 1026.90 Lakh : R. 344.47 Lakh	0 2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00
96,43,23,145.00	- Other Banks ( Of which FDR Pledged with Banks) - for Overdraft Facility - For Bank Guarantee: - For LC:	1,78,38,41,528.0 : R. 1026.90 Lakh : R. 344.47 Lakh : R. 1070.00 Lakh	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00
96,43,23,145.00 3,02,08,12,972.00 2,85,68,33,440.00	- Other Banks ( Of which FDR Pledged with Banks) - for Overdraft Facility - For Bank Guarantee: - For LC: I. INVESTMENTS:	1,78,38,41,528.0 : R. 1026.90 Lakh : R. 344.47 Lakh : R. 1070.00 Lakh 6,03,25,23,507.0	0 2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00
96,43,23,145.00 3,02,08,12,972.00 2,85,68,33,440.00 2,85,68,33,440.00	- Other Banks ( Of which FDR Pledged with Banks) - for Overdraft Facility - For Bank Guarantee: - For LC: I. INVESTMENTS: a) In Central & State Govt. Securities	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.0
3,02,08,12,972.00 2,85,68,33,440.00 2,75,71,10,000.00	- Other Banks ( Of which FDR Pledged with Banks) - for Overdraft Facility - For Bank Guarantee: - For LC: I. INVESTMENTS: a) In Central & State Govt. Securities i) Book value	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0	0 2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 0 12,84,77,701.0 0 2,45,69,834.00
3,02,08,12,972.00 2,85,68,33,440.00 2,75,71,10,000.00	- Other Banks ( Of which FDR Pledged with Banks) - for Overdraft Facility - For Bank Guarantee: - For LC: I. INVESTMENTS: a) In Central & State Govt. Securities i) Book value ii) Face value	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.0 2,45,69,834.00
3,02,08,12,972.00 2,85,68,33,440.00 2,75,71,10,000.00	- Other Banks ( Of which FDR Pledged with Banks) - for Overdraft Facility - For Bank Guarantee: - For LC: I. INVESTMENTS: a) In Central & State Govt. Securities i) Book value ii) Face value	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.0 2,45,69,834.00
96,43,23,145.00 3,02,08,12,972.00 2,85,68,33,440.00 2,85,68,33,440.00 2,75,71,10,000.00 2,95,20,78,255.43	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.0 2,45,69,834.00  SCHEDULE
96,43,23,145.00 3,02,08,12,972.00 2,85,68,33,440.00 2,85,68,33,440.00 2,75,71,10,000.00 2,95,20,78,255.43	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8	2,78,30,384.0 1,20,71,601.0 76,500.0 52,00,000.0 7,00,000.0 12,84,77,701.0 2,45,69,834.0  SCHEDULE  EXPENDITURI
96,43,23,145.00 3,02,08,12,972.00 2,85,68,33,440.00 2,85,68,33,440.00 2,75,71,10,000.00 2,95,20,78,255.43	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.0 2,45,69,834.00  SCHEDULE  EXPENDITURI 31.03.2020
96,43,23,145.00 3,02,08,12,972.00 2,85,68,33,440.00 2,75,71,10,000.00 2,95,20,78,255.43 29,56,300.00	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  a) In Central & State Govt. Securities  i) Book value  ii) Face value  iii) Market value  b) Shares in Co-operative Institutions	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.0 2,45,69,834.00  SCHEDULE  EXPENDITURE 31.03.2020 49,40,250.00
96,43,23,145.00 3,02,08,12,972.00 2,85,68,33,440.00 2,85,68,33,440.00 2,75,71,10,000.00 2,95,20,78,255.43 29,56,300.00 16,10,23,232.00	- Other Banks ( Of which FDR Pledged with Banks) - for Overdraft Facility - For Bank Guarantee: - For LC: I. INVESTMENTS: 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	1,78,38,41,528.0  : R. 1026.90 Lakh : R. 344.47 Lakh : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8  29,56,700.0	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.0 2,45,69,834.00  SCHEDULE  EXPENDITURE 31.03.2020 49,40,250.00 75,73,18,716.40
96,43,23,145.00  3,02,08,12,972.00  2,85,68,33,440.00  2,85,68,33,440.00  2,75,71,10,000.00  2,95,20,78,255.43  29,56,300.00  16,10,23,232.00  16,10,23,232.00	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  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	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8  29,56,700.0  11,10,23,232.0  11,10,23,232.0	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.0 2,45,69,834.00   SCHEDULE  EXPENDITURE 31.03.2020 49,40,250.00 75,73,18,716.44 95,736.00
96,43,23,145.00  3,02,08,12,972.00  2,85,68,33,440.00  2,85,68,33,440.00  2,75,71,10,000.00  2,95,20,78,255.43  29,56,300.00  16,10,23,232.00  16,10,23,232.00  16,80,59,000.00	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  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	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8  29,56,700.0  11,10,23,232.0  11,10,23,232.0  16,80,59,000.0	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.0 2,45,69,834.00   EXPENDITURE 31.03.2020 49,40,250.00 75,73,18,716.48 95,736.00
96,43,23,145.00  3,02,08,12,972.00  2,85,68,33,440.00  2,75,71,10,000.00  2,95,20,78,255.43  29,56,300.00  16,10,23,232.00  16,10,23,232.00  16,80,59,000.00  17,11,32,272.00	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  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	1,78,38,41,528.0  : R. 1026.90 Lakh  : R. 344.47 Lakh  : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8  29,56,700.0  11,10,23,232.0  11,10,23,232.0  16,80,59,000.0	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.00 2,45,69,834.00  SCHEDULE  EXPENDITURE 31.03.2020 49,40,250.00 75,73,18,716.48 95,736.00 76,23,54,702.48
96,43,23,145.00  3,02,08,12,972.00  2,85,68,33,440.00  2,85,68,33,440.00  2,75,71,10,000.00  2,95,20,78,255.43  29,56,300.00  16,10,23,232.00  16,80,59,000.00  17,11,32,272.00  8,04,06,49,141.65	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  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,	1,78,38,41,528.0  : R. 1026.90 Lakh : R. 344.47 Lakh : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8  29,56,700.0  11,10,23,232.0  11,10,23,232.0  16,80,59,000.0  11,99,60,854.8	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.00 2,45,69,834.00  SCHEDULE  EXPENDITURE 31.03.2020 49,40,250.00 75,73,18,716.48 95,736.00 76,23,54,702.48
96,43,23,145.00  3,02,08,12,972.00  2,85,68,33,440.00  2,85,68,33,440.00  2,75,71,10,000.00  2,95,20,78,255.43  29,56,300.00  16,10,23,232.00  16,80,59,000.00  17,11,32,272.00  8,04,06,49,141.65	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  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, Overdraft & Bills Discounted	1,78,38,41,528.0  : R. 1026.90 Lakh : R. 344.47 Lakh : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8  29,56,700.0  11,10,23,232.0  11,10,23,232.0  16,80,59,000.0  11,99,60,854.8	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.00 2,45,69,834.00  SCHEDULE  EXPENDITURE 31.03.2020 49,40,250.00 75,73,18,716.48 95,736.00 76,23,54,702.48 3 31.03.2020 20,48,68,378.00
96,43,23,145.00  3,02,08,12,972.00  2,85,68,33,440.00  2,75,71,10,000.00  2,95,20,78,255.43  29,56,300.00  16,10,23,232.00  16,10,23,232.00  16,80,59,000.00	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  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, Overdraft & Bills Discounted  Of which secured against:	1,78,38,41,528.0  : R. 1026.90 Lakh : R. 344.47 Lakh : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8  29,56,700.0  11,10,23,232.0  11,10,23,232.0  16,80,59,000.0  11,99,60,854.8	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.01 2,45,69,834.00  SCHEDULE 31.03.2020 49,40,250.00 75,73,18,716.48 95,736.00 76,23,54,702.48 3 9 31.03.2020 20,48,68,378.00 2,10,46,833.00
96,43,23,145.00  3,02,08,12,972.00  2,85,68,33,440.00  2,85,68,33,440.00  2,75,71,10,000.00  2,95,20,78,255.43  29,56,300.00  16,10,23,232.00  16,80,59,000.00  17,11,32,272.00  8,04,06,49,141.65	- Other Banks  ( Of which FDR Pledged with Banks)  - for Overdraft Facility  - For Bank Guarantee:  - For LC:  I. INVESTMENTS:  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, Overdraft & Bills Discounted	1,78,38,41,528.0  : R. 1026.90 Lakh : R. 344.47 Lakh : R. 1070.00 Lakh  6,03,25,23,507.0  5,91,85,43,575.0  5,91,85,43,575.0  5,82,59,10,000.0  5,75,19,24,683.8  29,56,700.0  11,10,23,232.0  11,10,23,232.0  16,80,59,000.0  11,99,60,854.8	2,78,30,384.00 1,20,71,601.00 76,500.00 52,00,000.00 7,00,000.00 12,84,77,701.0 2,45,69,834.00  EXPENDITURE 31.03.2020 49,40,250.00 75,73,18,716.48 95,736.00 76,23,54,702.48 3 31.03.2020 20,48,68,378.00

raiteD	and and the	(Amount in
31/03/2020		वार्षिक अहवाल 31/03/202
86,52,07,072.67	b) Medium Term Advances	79,45,69,764.88
	Of which secured against :	
50,50,694.00	I) Govt.& Approved Security	-
75,87,78,974.89	ii) Other Tangible Security	68,40,29,974.00
2,07,29,53,964.68	c) Long Term Advances	2,31,34,64,296.70
	Of which secured against :	
-	I) Govt.& Approved Security	-
2,07,29,53,964.68	ii) Other Tangible Security	2,31,34,64,296.70
17,72,80,781.66	K. INTEREST RECEIVABLE :	24,03,51,599.2
4,46,64,359.00	a) On Investments	5,38,41,596.0
30,48,717.00	b) On Loans & Advances	30,48,717.0
6,90,92,158.45	c) On NPA Accounts	12,12,84,443.7
6,04,75,547.21	d) On Performing Assets     e) On Fixed Deposits with Banks	74,48,342.4 5,47,28,500.0
43,79,66,367.04	L. PRIMISES LESS DEPRICIATION	42,13,73,846.2
8,60,72,277.00	a) Freehold Land	8,60,72,277.0
8,60,72,277.00	Opening Balance	8,60,72,277.0
0.00	(Add) Addition	0.0
0.00	(Minus) Sale	0.0
18,61,91,093.00	b) Leasehold Land	18,61,68,873.0
18,61,76,413.00	Opening Balance	18,61,91,093.0
36,900.00	(Add) Addition	10,01,01,000.0
22,220.00	(Less) Depriciation	22,220.0
16,57,02,997.04	c) Building	14,91,32,696.2
17,91,47,401.00	Opening Balance	16,57,02,997.0
49,48,206.04	(Add) Addition	10,07,02,007.0
0.00	(Minus) Sale	0.0
1,83,92,610.00	(Less) Depreciation	1,65,70,300.7
11,03,20,164.30	M FURNITURE & FIXTURES :	9,03,43,925.7
6,32,06,140.61	a) FURNITURE & FIXTURES :	5,66,67,209.7
5,53,11,111.47	Opening Balance	6,32,06,140.6
1,64,98,861.98	(Add) Addition	14,51,536.7
8,31,149.50	(Less) Deduction	4,12,691.2
77,72,683.34	(Less) Depreciation	75,77,776.3
3,77,52,707.36	b) COMPUTERS:	2,56,04,205.6
4,37,88,851.08	Opening Balance	3,77,52,707.3
1,14,53,077.74	(Add) Addition	1,14,86,317.6
-	(Less) Deduction	30,947.7
1,74,89,221.46	(Less) Depreciation	2,36,03,871.6
93,61,316.33	c) VEHICLE:	80,72,510.3
84,07,711.88	Opening Balance	93,61,316.3
33,34,529.45	(Add) Addition	1,24,750.0
7,28,929.00	(Less) Deduction	3-4,741
16,51,996.00	(Less) Depreciation	14,13,556.0
15,30,47,535.01	N OTHER ASSETS :	13,09,33,670.0
44,63,861.18	a) Stock of Stationery & Consumables	32,79,496.2
3,29,51,793.83	b) Sundry Debit Balances	4,82,81,005.8
45,61,500.00	c) Advance to Staff	52,41,800.0
4,06,22,061.00	d) Other Assets ( amount recble from court)	4,06,22,061.0
2,78,30,384.00	e) Receivable from Income Tax Department	4,06,22,061.0
1,20,71,601.00	f) Prepaid Expenses	1,83,35,773.0
76,500.00	g) Rent Advance / Deposit	30,000.0
52,00,000.00	h) CCIL Current Account	52,00,000.0
32,00,000.00	I) Clearing Adjustment	52,00,000.0
7,00,000.00	j) Default Fund CCIL	7,00,000.0
1,00,000.00	k) Advance Income Tax	7,00,000.0
12,84,77,701.01	ny navanio income nav	12,21,15,781.0
	WORK IN PROGRESS	
	TOTAL IN THE ONLY	

# OF PROFIT & LOSS ACCOUNT

1.	Interest :	31.03.2021
a)	On Government Securities	2,22,26,694.45
a)	On Deposits	82,17,79,554.01
b)	On Borrowings	38,735.00
		84,40,44,983.46
	a)	a) On Government Securities     a) On Deposits

31.03.2020	2. Salary, Allowances & Providend Fund	31.03.2021
20,48,68,378.00	a] Salary & Allowances	20,87,63,614.50
2,10,46,833.00	b] Banks'Contribution to P.F.	2,10,63,100.00
16,992.00	c] Bombay Labour Welfare	18,156.00
1,16,59,917.00	d] Leave Encashment	1,39,43,201.00



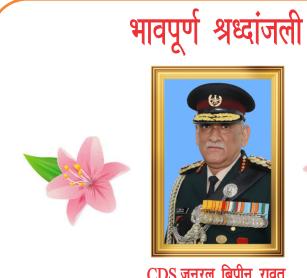
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NOTH & LOOP	ACCOUNT FOR THE YEAR ENDED 31 MAR	011 2010
31/03/2020		31/03/2021
1,51,21,204.00	e] Gratuity Premium	1,77,18,402.00
5,84,891.00	f] Bonus & Ex-gretia	5,77,025.00
	-	
15,35,025.00	g]Leave Travel Concession	30,054.00
4,500.00	h] Peon & Deriver's Uniform	0.00
3,30,000.00	I] Staff Aid	4,05,000.00
9,00,752.00	j)Administrative Charges	8,77,635.00
3,43,795.00	k) Insurance On PF	3,33,728.0
25,64,12,287.00		26,37,29,915.5
	4. RENT, TAXES, INSURANCE,	
31.03.2020	LIGHTING etc:	31,03,2021
1,67,69,944.76	a) Rent	1,73,87,033.2
12,13,503.00	b) Taxes	19,62,275.0
1,65,67,058.46	c) Insurance	2,23,14,579.7
67,74,200.10	d) Lighting & Fuel	57,02,439.9
10,000.00	e) Professional Tax	5,000.0
4,13,34,706.32	5, 10.000.01.01	4,73,71,327.8
1,10,01,100102	5 DOCTAGE TELEGRAMS 9	1,10,11,021.10
31.03.2020	5. POSTAGE, TELEGRAMS & TELEPHONE CHARGES :	31.03.2021
10,56,425.13	a) Postage & Telegram charges	11,07,294.7
10,02,934.59	b) Telephone charges	8,24,899.3
29,99,994.56	c) Leased Line & ISDN Charges	67,90,576.74
50,59,354.28	oj Eddoca Enic a Iobia Ghanges	87,22,770.8
00,00,004,20		01,22,110,0
31.03.2020	6. DEPRECIATION ON & REPAIRS TO PROPERTY:	31.03.2021
4,53,28,730.80	a) Depreciation	4,91,87,724.73
1,52,05,957.05	b) Repairs to Property	1,67,78,677.9
6,05,34,687.85	b) Repairs to Froperty	6,59,66,402.7
0,00,04,007.00		0,09,00,402.7
31.03.2020	7 STATIONERY , PRINTING	31.03.2021
	& ADVERTISEMENTS ,etc:	
38,29,532.30	a) Stationery & Printing	35,42,957.8
9,66,417.50	b) Advertisement.	14,33,451.40
47,95,949.80		49,76,409.2
31.03.2020	8. Loss on Sale of Assets & Investments	31.03.2021
87,05,941.00	a] Amortization on HTM Securities	92,18,451.0
72,73,650.00	b] Loss on Transfer of Securities	0.0
88,92,203.12	c] Loss on sale of Govt. Sec.	4,80,017.29
1,92,752.69	d] Loss on sale of assets	54,793.90
_	e] Amortization of Loss on Merger	0.0
2,50,64,546.81	,	97,53,262.19
31.03.2020	9. Other Expenditures	31.03.2021
2,20,407.00	a] Meeting Expenses	74,513.0
5,37,874.34	b] AGM Expenses	5,32,774.00
7,58,309.00	c] Conveyance Charges	4,60,310.00
7,75,201.28	d] Travelling Expenses	3,67,722.0
4,92,912.20	e] Van: Oil & Fuel expenses f] subscription Charges	4,41,925.4
6,42,109.00	g] Entetertainment Expenses	6,24,042.78
14,77,165.85	h] New Paper Bill	11,88,379.60
68,900.00	I] Miscellinious expenses	85,003.5
7,92,313.81	-	19,34,950.3
3,84,642.86	j] Water Bill	4,40,577.2
18,09,702.60	k] Clearing House Charges	11,88,905.11
1,50,76,938.58	I] Security Service Charges	1,46,37,029.10
6,67,069.00	m] Training Expenses	23,040.0
354.00	n] Locker Charges Paid	4,130.00
8,938.00	o] ATM Card expenses p] Asset Written-off	5,66,869.7
7,02,925.50	pj Asset vvritten-οπ q] Professional & Consultancy Charges	85,297.5
18,84,249.16	r] Cheque Book Charges	21,73,423.0
3,668.30 3,21,525.00	s] Branch Opening expenses	531.0
18,860.00	t] Toll Tax Paid	4,015.0
3,56,458.82	u] Cash Van: Oil & Fuel	4,015.0
82,434.00	v] Late fees & Penalties	4,22,466.5
1,47,150.00	w] Business Promotion Expenses	1,83,370.0
1,30,31,024.00	x] GST Paid	55,12,556.7
6,54,182.00	y] SGL/NDS Charges Paid	5,41,882.0
4,70,421.43	z] Service & Commission Paid	4,39,787.0
47,00,807.34	aa] NFS Netwaork Charges Paid	34,71,176.5
	ab) Income tax Paid	0.0
2,21,372.20	ac) Exchange & Comm. Paid	61,527.7
7,23,47,759.08	ad) Bad Debt Written Off	1,70,52,170.2
262.00	ae) Local Body Tax	0.0
22,20,188.20	af) Fastag Purchased	0.0
7,780.00	ag)Servicr Tax Paid	0.0
	ah) NPCI Charges	2,06,001.8
_	ai) Election Expenses	5,85,420.0
12,08,83,904.55	, <u> </u>	5,33,58,199.2
	40. PROVISIONO 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	
31.03.2020	10. PROVISIONS & CONTINGENCIES :	31.03.2021
8,50,00,000.00	a) Bad and Doubtful Debts	30,00,000.0
	b) Deffered Tax Asset	
_	c) Contingent Provision against Standard Assets	
	d) Investment Fluctuation Reserve	
-	e) Special reserve	
1,77,083.00	d) Other Provisions	2,32,374.0
_	f) Investment Depreciation Reserve	4,24,75,949.6
8 51 77 083 00		4 57 08 323 69

8,51,77,083.00

31/03/2020		वार्षिक अहवाल 31/03/2021
INCOME		
31.03.2020	11. INTEREST AND DISCOUNT :	31.03.2021
34,80,65,904.27	a) On Investments	38,15,47,180.51
80,06,73,841.26	b) On Loans and Advances	75,94,27,287.38
11,12,17,134.82	c) On Bal with RBI & other funds	11,51,10,824.79
1,25,99,56,880.35	d) On Others	10,01,934.00
31.03.2020	42 Commission Fushangs 9 Brokens	1,25,70,87,226.68
4,02,201.00	12. Commission Exchange & Brokareg  a) Commission on Demand Draft	2,50,756.09
13,801.00	b] Commission on Local Draft	14,486.00
7,184.00	c] Commission on IBC	134.00
14,998.90	d] Commision on OBC	600.00
381.00	e] Commission on BCD	0.00
86,79,598.00	f] Commission on Bank guarantee	50,31,579.00
10,77,413.68	g] Commission on L.C	8,79,360.35
86,28,645.00	h] Locker rent Received	86,94,525.00
37,60,733.21	i] Commission on RTGS	30,10,117.60
7,076.64	k] Commission on Forex	45,512.52
56,560.00	I] Commission on ABB	71,545.00
1,18,477.00	m] Commission on LIC n] Commission on NIA	1,08,401.00
17,329.00	nj Commission on NIA	13,935.00
2,27,84,398.43		1,81,20,951.56
31.03.2020	13. PROFIT ON SALE OF INVESTMENT	31.03.2021
_	a] Profit on revaluation of Investment	_
1,69,86,320.84	b] Profit on Sale of Govt. Securities	2,63,69,515.22
1,74,529.79	c] Profit on Sale of Other Assets	1,06,364.00
1,71,60,850.63	d] Profit/ Income on Sale of Investment	2,64,75,879.22
31.03.2020	15. OTHER RECEIPTS	31.03.2021
77,89,603.59	a] Service Charge	80,73,885.03
1,80,81,096.00	b] Process Fee	1,63,33,632.00
35,43,536.18	c] Cheque Book Charges	29,60,382.51
1,30,35,268.93	d] Clearing Return Charges	1,00,17,824.55
20,071.00	e] General Charges	21,261.00
5,26,850.00	f] Renewal/ Extention charges	7,60,787.00
-	g] Rent received on Sharing Data Centre	0.00
2,23,365.00	h] Share Transfer Fee	1,53,522.00
-	i] Duplicate Share Fee	100.00
84,525.00	j] Loan form/ Application fee	85,125.00
18,34,470.76	k] ATM Card fee & charges	18,61,794.00
47,81,229.88	I] NFS Network charges Received	39,62,312.32
2,96,251.99	m] POS Charges received	-32,843.42
-	n] NFS transaction charges received	0.00
1,56,37,300.88	o] Incidental Charges	1,72,76,425.78
-	p] Interest Other	0.00
120.00	q] Insurance Business Income	20.00
(3,60,012.50)	r] Other Receipts	4,77,255.28
-	s] PAN Coupan Fee	0.00
10,99,384.78	t] IRDAI Insurance	8,76,352.89
12,61,751.61	u] Misc. Receipts	23,19,895.72
2,47,58,599.00	v] Bad Debt Recover	1,21,98,194.00
9,81,35,460.29	w] Provision no longer required	4,20,78,235.75
26,58,310.00	x] Transfer from Revaulation reserve	23,92,479.00
3,62,406.39	y) NETC Comm Recd	9,39,254.35
3,65,900.00	z) Fasttag Fee	3,10,641.00
-	w] Provision no longer required (IDR)	0.00
19,41,35,488.78	, ,	12,30,66,535.76
59,22,707.00	DEFERRED TAX ASSETS :	_





CDS जनरल बिपीन रावत

हे मातृभू के सुपूत्र तुम्हे शत्-शत् नमन...

4,57,08,323.65



# 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 31st March, 2021, 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

2. The Bank's management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the provisions of Banking Regulation Act\_ 1949, the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for 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 requirement and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
- An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
- We conducted our audit in accordance with the Standards on Auditing (SAs). We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.
- We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion

#### OPINION

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements which are forming part of accounts give the information required by Banking Regulation Act, 1949 as well as Multi State Co-operative Societies Act, 2002 and rules made there under 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 for the Urban Co-operative banks and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (i) In the case of the Balance Sheet, of the state of affairs of the bank as at 31st March, 2021,
- (ii) In the case of the Profit & Loss Account, of the Profit for the year ended on that date; and
- (iii) In the case of Cash Flow Statement, of the cash flow for the year ended on that date

#### **KEY AUDIT MATTERS**

Key Audit Matters (KAM) are those matters that, in our professional judgement, were amongst the most significant matters in our audit of the Financial Statements for the financial year ended 31st March, 2021. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion thereon, for which we do not provide a separate opinion on these matters. We have determined the matters described below to be the KAM to be communicated in our report. Audit procedures performed by us in respect of the KAM were designed after considering the assessment of the risk of material mis-statement of the Financial Statements. The audit procedures performed by us in general as well as the audit procedures designed and performed to address the KAM, provide the basis for our audit opinion on the accompanying Financial Statements.

KAM 1- The COVID-19 Pandemic continued to play havoc throughout the financial year 2020-21. It adversely affected the working of the bank, the concurrent audits, stock audits, internal inspection audit and statutory audit of few outstation branches. Having regard to the restrictions imposed by the Government Authorities, in respect of the branches which could not be visited by us, we adopted suitably altered audit procedures and relied on documents, statements, data given to us and the representations made to us by the bank in this respect.

We consider this as a Key Audit Matter KAM 2- (i) It appeared that the implementation of CBS Software System "Finacle-10" suffers from many shortcomings as the system was not generating correct reports, including the reports in respect of application of prudential norms for income recognition, asset classification and

Ultimately, the Bank had given the assignment of determining the NPA and the date of NPA etc work to few Chartered Accountant firms on certain terms. Accordingly we have relied on the work of these professional firms, and on the representation made by the bank in this respect.

(ii) The bank had not acquired the necessary modules of the Software System pertaining to Share Capital and Dead stock and Fixed Assets. As a result the record of the bank in respect of these matters suffered few deficiencies.

#### Thus in respect of the important areas the bank is working in a compromised manner and we consider this as a Key Audit Matter 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:

- 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. 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.
- b)
- The transactions of the Bank, which came to our notice, have been within the powers of the Bank. The Balance sheet and Profit & Loss Account dealt with by this report are in agreement with the books of accounts and the returns.
- The reports on the accounts of the branches/offices audited by the . branch auditors have been forwarded to us and have been properly
- 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
- 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. 10) 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, 200:

Dated: 09th September, 2021

For CHINCHWADKAR & CO Chartered Accountants

CA R. M. Chinchwadkar **PARTNER** MEM No.037547

FRN: 101838W

# UDIN: 21037547AAAAAI1552

# (A) ACCOUNTING POLICIES

Nagpur NagrikSahakari bank Ltd., was established on 20.6.1962, The Bank is a Multi State Scheduled Cooperative Bank, having 45 Branches & Head Office as on 31,03,2021 2. Basis of Preparation

he financial Statements have been prepared and presented under the historical cost convention on accrual basis of accounting unless otherwise stated & comply with generally accepted accounting principles , statutory requirements prescribed under the Banking Regulation Act-1949 & Multi State Cooperative Societies act 2002, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the ICAI and current Practices prevailing within the Banking Industry in India.

# 3. Use of Estimates:

The preparation of Financial Statements in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Although these estimates are based upon the management's best knowledge of current events and actions, actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are

# (A) Significant accounting policies adopted by the Bank for the year ended on 31st March, 2021 are as under

# 1) Accounting Convention:

1) 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

a) 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 of RBI

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:

Government 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:-HTM to AFS in current FY 2020-2021, on 19.04.2020 for face value of Rs. 20.00 Crore ii) Transfer during the current year 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.

Book Value: Rs. 1975.62 Lakhs, Market Value: Rs. 2068.96 Lakhs, Loss on Shifting: Rs.NIL

- 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

- iii) Held for Trading: The individual Scrip in this category are marked to market 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 revaluation during the year.
- 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 Guidelines.
- 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 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.

#### 1) 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
- In respect of consortium advances the borrower accounts are classified as per performance of the account with the Bank.
- 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.
- d) 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 Agricultural and SME sector @ 0.25%, advances to Commercial Real Estate @1% and Commercial Real Estate - Residential Housing Sector @0.75%.

#### Events Occurring after Balance Sheet Date: (AS4):

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

#### 4) Fixed Assets:

- a) Fixed Assets, other than those that have been revalued, are carried at historical cost less ammortization/ Depreciation accumulated thereon. Land and Buildings were revalued in the financial year 2013 and now are shown after charging depreciation on the revalued amount thereof.
- 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.

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

Asset	Rate of Depreciation
Building Furniture & Fixtures Electric Equipment 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.

#### 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.

Payment under Group Gratuity (Cash accumulation) Policy is made with Life Insurance Corp. Of India as per contribution

- Loan processing Fees, Dividend on investment in Shares, Insurance claims, Insurance commission, Locker Rent, Commission on Bank Guarantee, and 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 Income on Government Securities, and other fixed income securities is recognized on accrual basis.
- 8) Retirement benefits to employees:(AS15)
- 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.

#### 9) Operating Lease (AS-19): Lease rental Obligations in respect of assets taken on operating lease are charged to Profit and Loss account over the tenure

10) 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.

- 11) 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 recognized in the Profit and Loss Account. DTAs are reassessed at each reporting date, based upon the management's judgment as to whether the realization is reasonable certain.
- the period of three years as per RBI Guidelines.
- 13) 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 be made.
- 14) Provisions (AS 29): A provision is recognized 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 recognized 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 ascertainable.

# Balancing Of Books:

- Books of account have been balanced and tallied up to 31st March, 2021
- Outstanding Other Assets and other liabilities are not older than 3 Months Accounts with other Banks/Institutions have been reconciled up to 31st March, 2021.
- There is no material prior period items included in Profit and Loss Account required to be disclosed as per AS-5 read with 3 RBI guide lines In case of loans/CC Limit sanctioned more than Rs 200 Lakhs, the Bank has not adjusted Interest on interest for the period
- from March 1, 2020 to August 31, 2020 and refunded to borrower'account as per Hon'ble Supreme Court Judgment dt March 23rd, 2021 and subsequent to RBI guidelinesvide circular no. DOR.STR.REC.4/21.04.048/2021-22 dated 7th April 2021 as a part of COVID -19 relief. As per the calculations provided by the bank the interest to be reversed as per above guidelines calculated was Rs 41.71 Lakh. Hence net income as on 31.03.2021 was overstated by Rs 41.71 lakhs. Total advances of Rs.85.107.02 lakhs includes Rs.5.94 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
- The bank has sanctioned loan to South East Railway Housing Society wherein the Chief Executive Officer of the Bank is



**27,571,10** 58,259,10

# NNSB नागपुर नागरिक सहकारी बैंक लि.



वार्षिक अहवाल

11. Non Performing NON-SLR Investments	31.03.2020	31.03.2021
Opening Balance as on 01.04 of Previous Year	NIL	NIL
Addition During the Year	NIL	NIL
Reduction during the year	NIL	NIL
Closing Balance	NIL	NIL
Provision Held towards Non Performing Investments	NII	NII

## Disclosure for Sale to Asset Reconstruction Company

(Rs. Lakhs)

Particulars	Current Year	Previous Year
No of accounts	NIL	NIL
Aggregate Value Sold to SC/RC	-	-
Book Value:	-	-
Provision Held:	-	-
Aggregate Value (Net of Provision) Sold to SC/RC Book Value: Provision Held:	-	-
Aggregate Consideration Cash Received: Security Receipts :	-	-
Additional Consideration realized wrt accounts transferred in previous years	12.00	-
Aggregate Gain/ Loss Over Net Book Value	-	-

#### 14. Restructured Accounts :

During the current financial year 8 accounts were restructured under Resolution frame work 1.0 Details are as Under:

(Rs. in Lakh)

		Housing	SME	Other	Total
	No. Of A/c	3	5	-	8
Standard Advances	Out Standing	44.78	2,465.26	-	2,510.04
	Sacrifice Amt	-	-	-	-
	No. Of A/c	-	-	-	-
Sub-Standard	Out Standing	-	-	-	-
	Sacrifice Amt	-	-	-	-
	No. Of A/c	-	-	-	-
Doubtful	Out Standing	-	-	-	-
	Sacrifice Amt	-	-	-	-
	No. Of A/c	3	5	-	8
Total	Out Standing	44.78	2,465.26	-	2,510.04
	Sacrifice Amt	-	-	-	-

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

Particulars	31-03-2020	31-03-2021
Opening Balance of the Amounts transferred to DEAF	944.25	1,056.2
Add: Amounts transferred to DEAF during the period	118.19	222.50
Less: Amounts reimbursed by DEAF towards the claims for the year	5.97	5.1
Less: Amounts yet to be settled by DEAF till 31,03,2020	0.22	
Closing Balance of amounts transferred to DEAF	1,056.25	1,273.6

# 16 Earnings Per Share

(Rs in Lakhs)

Particulars	2019-20	2020-21
Net Profit after Taxation	346.13	374.45
Weighthed Average Number of Shares	51,83,605	5,301,501
EPS ( in actuals)	6.68	7.06

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.

# 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

# 19. Investment Fluctuation Reserve

AFS as per book Value	13,298.73
Minimum IFR @ 5%	664.94
IFR as on 31.03.2020	766.99
IFR as % to AFS Securities	5.77%

20.	Contingent Liabilities	(Rs. Lakhs)
	Bank Guarantees & Letter of Credit	3,524.46
	RBI DEAF	1,056.25

Deferred Tax Assets to the tune of Rs 88,17,889.00 has been created 21. by the bank as on 31st March 2021.

N.A.

N.A.

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

ii. This statement of Significant Accounting Policies and Notes On Accounts forms an integral part of the Balance Sheetas on 31st March ,2020 and the annexed Profit and Loss for the yearended 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 M/S. CHINCHWADKAR & CO. S.P. Potnis CHARTERED ACCOUNTANTS General Manager FRN 101838W

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

Place: Nagpur Dated: 31-July-21 Rajesh Lakhotia Vice Chairman

Sanjay Bhende Chairman

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

Additional Disclosure of Information as p	per Guidelines of Reserve Bank of India.
7 ta a 1 to 2 to 2 to 2 to 3 to 3 to 3 to 3 to 3	

b) Face Value of Investments

Additional Disclosure of Information as per Guidelines of Reserve Bank of India.				
Sr.	Particulars	31.03.2020	31.03.2021	
l.	Capital to Risk Assets Ratio (CRAR):  a) Capital Adequacy Ratio-Tier 1 Capital b) Capital Adequacy Ratio-Tier 2 Capital c) Risk Weighted assets	7,061.65 2,818.27 68,651.41	7,510.96 2,842.66 82,356.79	
ii.	Movement of CRAR for two years :	14.39%	12.57%	
iii.	Investments: In Central / State Govt. and other approved securities	00 500 00	50 405 44	
	a) Book Value of Investments	28,568.33	59,185.44	

the executive committee member of the said borrower. The loans sanctioned to the said society are TLSMERs 550 Lakhs &

TLSME Rs 250 Lakhs of which amount outstanding as on 31.03.2021 are Rs 582.93 Lakhs & Rs 259.10 Lakhs respectively. The said account is restructured during the Financial Year 2019-20 and further rescheduled under Covid 19 Relief Package

		riarket value of Investments Fixed Deposits with Banks			29,520.78 21,722.09	57,519.25 21,894.74
iv.	Issi	ure-wise Composition of the N	ent			
	S.N.	Issuer	Amount	Extent of "below investment Grade"	Extent of "Unrated Secu rities"	Extent of unlisted Secu rities
	1	PSUs	279.59	-	-	-
	2	F.I.s	_	-	_	-
	3	Public Sector Banks	-	-	-	-
	4	Mutul Funds	-	-	-	-
	5	Others	830 64	_	_	_

				investment Grade"	"Unrated Secu rities"	unlisted Secu rities
	1	PSUs	279.59	_	-	-
	2	F.I.s	-	-	-	-
	3	Public Sector Banks	-	-	-	-
	4	Mutul Funds	-	-	-	-
	5	Others	830.64	-	-	-
	6	Provision Held	843.75	-	-	-
		TOTAL	1,110.23	-	-	-
V.	Adv	/ances Real Estate, Constucti	ion Business Ho	using		6,904.08
vi.	Adv	/ances against Shares & Debe	ntures		NIL	NIL

			-,
vi.	Advances against Shares & Debentures	NIL	NIL
vii.	Advances Directors, their relatives, companies/firms in which they are interested: a) Funded b) Non-fund based (Guarantees, L.C. etc)	4.85 4.85	5.94 5.94
viii.	Average cost of Deposits	5.06%	3.09%
ix.	NPAs: -i) Gross NPA -ii) Net NPA	9,096.63 3,888.87	13,666.56 9,133.28
x.	Movement in NPAs a) Opening Balance. b) Recovery During the Year c) Addition During Year d) Closing Balance	8,496.98 2,712.96 3,312.61 <b>9,096.63</b>	9,096.63 1,043.03 5,612.96 <b>13,666.56</b>
	% age of Gross NPAs to Total Advances % age of Net NPAs to Net Advances	11.31% 5.17%	16.06% 11.34%

	b) Recovery During the Year c) Addition During Year d) Closing Balance	2,712.96 3,312.61 <b>9,096.63</b>	1,043.03 5,612.96 <b>13,666.56</b>
	% age of Gross NPAs to Total Advances % age of Net NPAs to Net Advances	11.31% 5.17%	16.06% 11.34%
	Total Recovery is Inclusive of accounts written off amounting to Rs. 170.52 Lakhs		
XI.	Profitability: a) Interest Income as % age of working funds b) Non-Interest Income as % of working funds c) Operating Profit as % age of working funds d) Return on Assets e) Business (Deposit + Advance) per employee f) Profit per employee	7.33% 1.36% 0.07% 0.20% 564.40 0.82	6.67% 0.89% 0.04% 0.22% 631.42 0.93
XII.	Movement in Provision A) Provision for NPA (Closing Balance) a. Opening Balance b. Reduction/Reversal during the Year c. Addition during the Year	<b>5,207.75</b> 5,081.23 723.48 850.00	<b>5,067.23 5,207.75</b> 170.52 30.00
	B) Provisions for Investment Depriciation     a. Opening Balance     b. Reduction/Reversal during the Year     c. Addition during the Year	<b>419.00</b> 676.87 257.87	<b>843.76</b> 419.00 - 424.76
	C) Towards Standard Assets (Closing Balance) a. Opening Balance b. Reduction/Reversal during the Year c. Addition during the Year	<b>301.30</b> 301.30	<b>301.30</b> 301.30
XIII.	DICGC Premium paid as required on	30 Sept. 2020	31 Mar. 2021
		83.62	119.84

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

# 9. Provision Coverage Ratio

Sr.	Particulars	31.03.2020	31.03.2021
1)	Provision for NPA a) Gross NPA b) Ratio of Provision to Gross NPA	5,207.76 9,096.63 57.25%	5,067.24 13,666.56 37.08%

# 10. Financial Position of the Bank as on 31 March 2021

Foreign Currency Assets & Liabilities : (if applicable)

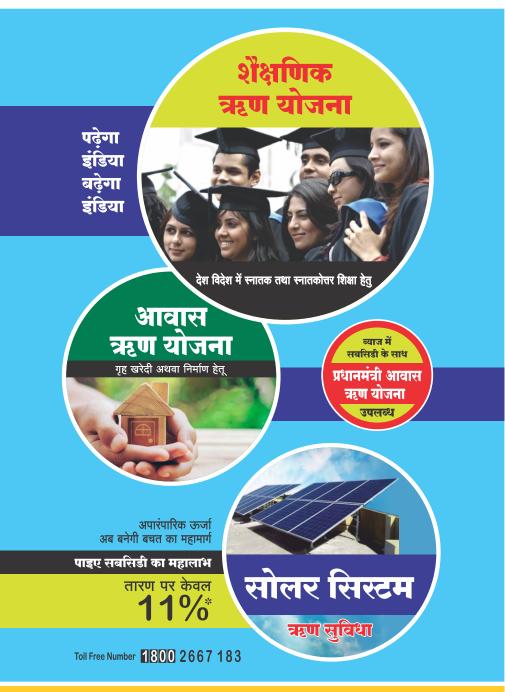
Penalty paid for any voilation of directives

Investments :	31.03.2020	31.03.2021
No of Share Holders	73603	73643
Liabilities		
a] Paid up Capital	2,591.80	2,650.75
b] Reserve & Other Funds	13,873.91	13,815.00
Total Owned Funds	16,465.71	16,465.75
c] Deposits	153,347.10	169,356.49
Assets		
a]Unsecured Loans	4,673.79	1,409.66
b]Secured Loans	75,732.70	83,697.36
Total Loans & Advances	80,406.49	85,107.02
Total Investments	31.03.2020	31.03.2021
SLR Investment	28,568.33	34,685.44
Non SLR Investment	1,610,23	1,110.23
FDR with Banks	21,722.09	21,894.74
Working Capital	171,851.02	188,570.82
Profit During the year	346.13	374.45
Loans to Board of Directors & relatives	4.85	50.66
Priority Sector Loan	34,479.23	46,063.25
% of Priority Sector Loans	41.55%	57.29%
Weaker Section Loans	10,212.02	11,943.64
% of weaker Section Loan	12.31%	14.85%



PROJECTED INCOME & EXPENDITURE ACCOUNT FOR 31.03.2022 (Amount in Thousand)								
EXPENDITURE	PROJECTED	ACTUAL	PROJECTED	INCOME	PROJECTED	ACTUAL	PROJECTED	
	31.03.2021	31.03.2021	31.03.2022		31.03.2021	31.03.2021	31.03.2022	
1) INTEREST a) ON DEPOSITS b) ON BORROWINGS/ G-Sec	<b>8,14,500.00</b> 8,03,500.00 11,000.00	<b>8,44,044.98</b> 8,21,779.56 22,265.42	<b>8,77,000.00</b> 8,50,000.00 27,000.00	1) INTEREST AND DISCOUNT a) ON INVESTMENTS & DEPOSITS	<b>13,30,000.00</b> 5,65,000.00	<b>12,57,087.22</b> 4,97,659.93	<b>12,75,000.00</b> 5,50,000.00	
2) SALARY,ALLOWANCES & P.F.	2,44,500.00	2,63,729.92	2,90,000.00	b) ON LOANS AND ADVANCES	7,65,000.00	7,59,427.29	7,25,000.00	
3) DIRECTORS' / LOCAL COMMITTEE MEMBER'S FEES & ALLOWANCES	650.00	419.90	500.00	2) DIVIDEND 3) COMMISSION AND EXCHANGE	31.00 28,000.00	0.00 18,120.95	0.00 19,000.00	
4) RENT,TAXES,INSURANCE & LIGHTING a) RENT b) TAXES c) INSURANCE d) LIGHTING & ELECT. CHARGES	<b>49,000.00</b> 19,500.00 4,000.00 18,000.00 7,500.00	<b>47,371.32</b> 17,387.03 1,962.28 22,314.58 5,707.43	<b>49,750.00</b> 17,750.00 2,500.00 23,500.00 6,000.00	4) OTHER RECEIPTS a) PROFIT ON GOVT.SEC. b) INCIDENTAL CHARGES c) SERVICE CHARGES d) OTHER INCOME	37,500.00 20,000.00 55,000.00 2,500.00	26,475.88 17,276.43 51,036.42 477.26	30,000.00 18,000.00 55,000.00 500.00	
5) LAW CHARGES	3,450.00	1,364.84	1,500.00	e) EXCESS PROVISION WRITTEN BACK f) PROVISION NO LONGER REQUIRED	0.00	0.00 42,078.24	0.00 0.00	
6) POSTAGE/ TELGRAMS / TEL.CHARGES a) POSTAGE & TELEGRAM CHARGES b) TELEPHONE+LEASED LINE CHARGES	<b>7,000.00</b> 1,500.00 5,500.00	<b>8,722.77</b> 1,107.29 7,615.48	<b>9,300.00</b> 1,300.00 8,000.00	g) TRANSFERRED FROM REVALUATION RESERVE i) BAD DEBTS RECOVERED 5) DEFERRED TAX	2,800.00 20,000.00	0.00 12,198.19	0.00 0.00	
7) AUDITOR'S FEES	6,000.00	6,119.31	6,500.00	,				
8) DEPRECIATION & REPAIRS TO PROPERTY	65,000.00	65,966.40	70,000.00					
9) PRINTING, STATIONERY & ADVERTISEMENTS a) STATIONERY & PRINTING b) ADVERTISEMENT.	<b>5,200.00</b> 4,200.00 1,000.00	<b>4,976.03</b> 3,542.58 1,433.45	<b>6,000.00</b> 4,500.00 1,500.00					
10) AMORTISATION, DEPRECIATION	25,500.00	9,753.26	10,250.00					
11) OTHER EXPENDITURE	95,500.00	53,358.60	65,000.00					
12) I.TAX PROVISION	65,000.00	35,769.42	50,000.00					
13) PROVISIONS & CONTINGENCIES  a) BAD & DOUBTFUL DEBT RESERVE b) DIVIDEND EQUALIZATION FUND c) OTHER PROVISIONS d) SPECIAL RESERVE	<b>95,000.00</b> 90,000.00 0.00 5,000.00 0.00	<b>45,708.32</b> 3,000.00 0.00 42,708.32 0.00	<b>2,00,000.00</b> 1,50,000.00 0.00 50,000.00 0.00					
14) BALANCE OF PROFIT	2,64,031.00	37,445.52	51,700.00					
TOTAL	14,95,831.00	14,24,750.59	13,97,500.00	TOTAL	14,95,831.00	14,24,750.59	13,97,500.00	









- 2 लाख तक का जीवन बिमा तथा वैयक्तिक अपघात विमा
- 🕨 देशभर सभी एटीम केंद्रो से नगद निकासी
- ▶ PoS मशीन द्वारा कॅशलेस खरेदी की स्विधा
- ऑनलाईन भुगतानमें उपयुक्त





# 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 :08	<ul> <li>रिझर्व बैंक के दिशानिर्देशन नुसार दैनंदिन कामकाज का परिचालन</li> <li>आर्थिक स्थिती की प्रतिमाह सिमक्षा</li> <li>कर्ज वसुली तथा संगणकप्रणाली की सिमक्षा</li> </ul>
2	अंकेक्षण समिती (5 सदस्यीय जिसमें 1 सनदी लेखा पदवी विभुषित, 2 वकील + मुख्य कार्य. अधिकारी) सभाएं : 06	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 : 02	• प्राप्त कर्ज प्रकरणों की सिमक्षा करके कर्ज मंजूरी प्रक्रिया पूर्ण करना
4	कर्मचारी उप-समिती (5 सदस्यीय + मख्य, कार्य, अधिकारी) सभाएं : 14	

# सांख्यिकीय अहवाल - दि. 31.03.2021 की स्थिती

स्थापना वर्ष/तिथी	-	20.6.1962
		(एम.एस.को-ऑप. ॲक्ट 1960)
बैंक का पंजीयन क्रमांक/तिथी	-	एम.एस.सी.एस./सी.आर./126/2001
(मल्टीस्टेट में परिवर्तन)		दि. 21.03.2001
रिजर्व बैंक का परवाना क्रमांक तिथी	-	युबीडी/एमएम/959-पी
		दि. 7 जनवरी 1988
बैंक का कार्यक्षेत्र	-	महाराष्ट्र, मध्यप्रदेश तथा
		छत्तीसगढ राज्य में रायपुर तथा दुर्ग
मुख्यालय सहित शाखाएँ	-	45 शाखाएं
सदस्य संख्या - 74999	-	नियमित 73927/नामधारी सदस्य 1072
		(रुपये लाखो में)
- · · 0		0050.75

अंशपूंजी	-	2650.75	
आरक्षितियां तथा अधिशेष	-	13815.00	

अमानतें : रु. 169356.49 43407.80 बचत खाता 17309.89 चालू खाता 108638.80 मुदती खाता 83887.46 ऋण वितरण : रु. 85107.02 तारणपर 1219.56 बिनातारण पर

प्राथमिक क्षेत्र का अनुपात 57.29% दुर्बल घटक का अनुपात 14.85% ग्रॉस एन.पी.ए. /नेट एन.पी.ए. 13666.57/9133.28 एन.पी.ए. अनुपात (ग्रॉस) 16.06% एन.पी.ए. अनुपात (नेट) 11.34% निवल लाभ 374.45 कार्यशील पूंजी 188570.82 सी.आर.ए.आर. अनुपात 12.81% कुल कर्मचारी 403

> वरिष्ठ - 167 अन्य - 236

### संचालक मंडल तथा उपसमिती सभाओं का विवरण

अहवाल वर्ष में संचालक मंडल की कुल 12 सभाएं तथा उपसमितीयों की 28 सभाएं संपन्न हुओ । मुख्य कार्यालय स्तर पर हुआ इन सभाओं में संचालकों के उपस्थिती का विवरण निम्ननुसार है :

	विद्यमान संचालक का नाम	सदस्योंकी उपस्थिति				
अ.क्र		संचालक मंडल सभा		उपसमिती सभा		
		कुलसभा	उपस्थिति	कुलसभा	उपस्थिति	
1	श्री. संजय भेंडे (अध्यक्ष)	12	12	28	28	
2	श्री. राजेश लखोटीया (उपाध्यक्ष)	12	10	28	18	
3	श्री. रवींद्र बोकारे	12	12	22	21	
4	श्री. निळकंठ देवांगण	12	11	0	00	
5	श्री. गिरीश व्यास	12	11	8	6	
6	श्री. तुषारकांती डबले (CA)	12	12	22	20	
7	श्री. वासुदेव मालु	12	04	8	3	
8	श्री. तरुण सावला	12	10	8	7	
9	सौ. पुनम चांडक (CA)	12	10	14	7	
10	डॉ. अनुप चारुदत्तजी सगदेव (CA)	12	0	0	0	
11	ॲड. संजय चंद्रकांतभाई ठाकर	12	11	7	2	
12	श्री. अशोक रामस्वरुप अग्रवाल (गोयल)	12	11	13	12	
13	श्री हेमंत पद्मनाथजी चाफळे	12	12	1	0	
14	श्री. रमेश जवरीलाल पसारी	12	11	1	1	
15	श्री. अनिलकुमार टिकमदासजी गोविंदानी	12	11	1	1	
16	ॲड. सुप्रिया सुमंत पुणतांबेकर	12	12	8	7	



संचालक

नागपुर नागरिक सहकारी बैंक लि.(मल्टीस्टेट शेड्युल्ड बैंक) 79, डॉ. आंबेडकर चौक, सेन्ट्रल ॲव्हेन्यु, नागपुर-8 दुरध्वनी क्रमांक : 2764313, 2761386

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अध्यक्ष	प्रा.	श्री.	संजय	नत्थुजी	भें
		^	^	_	

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. 6, लेआऊट नं. 4, 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 स्कुल 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, नागप्र

#### श्री. रमेश जवरीलाल पसारी जयलक्ष्मी सोसायटी, फ्लॅट नं 205,

टेलिफोन एक्सचेंज चौक, सेंट्रल ॲव्हेन्यु, नागपुर

# 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

अधिकारी

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मोबा. 9422811356

मोबा. 9922730684

निवास 2451378 कार्या. 2728100

मोबा. 9373222215 निवास 2290234 कार्या. 2286399

मोबा. 9422108795

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मोबा. 9373108020

निवास 2761344 कार्या. 2761281

मोबा. 9423106188

मोबा. 9371193165

निवास 2250605 कार्या. 2447757 मोबा. 9923410000, 7756914760

निवास 2681004 कार्या. 2762541

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निवास 2552562कार्या. 2527749 मोबा. 9823053871

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मोबा. 9422111446

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