

## NNSB नागपुर नागरिक सहकारी बैंक लि.



#### AMENDMENT TO BANK'S BYELAWS

Existing Byelaw No. 22	Proposed Amendment	Reason for Amendment
(i)The bank may raise funds from any or	To Byelaw no.22, byelaw no.22A be added as under-	To meet the future
all the following sources,	Byelaw No.22-CAPITAL AND FUNDS:	capital requirement of
a) Admission/entrance fee;	(i)The bank may raise funds from any or all the following sources,	the Bank.
b) Share capital;	a) Admission/entrance fee; b) Share capital; c) Loans & advances and deposits; d) Grants-in-aid;	
c) Loans & advances and deposits;	e) Donations; f) Contributions; g) Subscriptions; h) Profit	
d) Grants-in-aid;	(ii) The funds of the bank shall be applied to achieve the objectives of the bank.	
e) Donations;	22A-CAPITAL AUGMENTATION-	
f) Contributions;	Bank may issue the following instruments to augment its capital:	
g) Subscriptions;	I. Preference Shares	
h) Profit	a. Perpetual Non-Cumulative Preference Shares (PNCPS) eligible for inclusion in Tier I capital	
	b. Perpetual Cumulative Preference Shares (PCPS) eligible for inclusion in Tier II capital	
(ii) The funds of the bank shall be	c. Redeemable Non-Cumulative Preference Shares (RNCPS) eligible for inclusion in Tier II capital	
applied to achieve the objectives of the	d. Redeemable Cumulative Preference Shares (RCPS) eligible for inclusion in Tier II capital	
bank.	II Debt instruments	
	a. Perpetual Debt Instruments (PDI) eligible for inclusion in Tier I capital	
	b. Long Term Subordinated Bonds (LTSB) eligible for inclusion in Tier II capital.	
	The above instruments shall be issued on compliance of the requirements as per Reserve bank of	
	India circular no. DOR.CAP.REC.11/09.18.201/2023-24 dated 20th April 2023 and/or as may be	
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#### Amended Bye-Law-38:

Bye-Law 38		Existing Buy-Law	Reason for Amendment
		Executive Committee: The Bard may constitute an Executive Committee consisting of not more than 7(Seven) members of the Board of Directors including Chairman and Chief Executive Officer, 4(Four) members shall form quorum for the meeting of the executive committee. The Board may delegate any of their powers mentioned in the Bye-Law 35 to the executive committee	Inspection Report of the Reserve Bank of India u/s 35 of Banking Regulation Act (AACS) base on the audited financial of 31 March 2022 directed Bank to set modalities for constitution or various committees such as terms of reference responsibilities of members and periodicity
Bye-Law	Name of Committee	Terms of Reference	Quorum & Periodicity
38.	Executive Committee	Monitoring of 1. Liquidity 2. Monthly Expenses 3. Target vis-à-vis Achievement 4. Recruitment/ Promotion/ Wage Revision 5. Capital & Revenue Expenditure upto Rs. 50/ Lakhs 6. Annual Review of Quick mortality Loans cases 7. May also undertake functions of Staff Committee 8. Any Additional responsibility delegated by the Board of Directors	Total 7 members of Board of Directors, including CEO. Will be Chaired by Hon. Chairman. Will be held on at least quarterly
38 a.	Audit Committee	Review of 1. Concurrent Audit, 2. Risk Based Internal Audit 3. Compliance culture of Branches 4. Closure of Concurrent & Internal Audit 5. System & VAPT Audit & its compliances of Statutory Audit & its compliances within time line 7. Risk Assessment Report of RBI - DOS and its compliances & closure 8. Allotment of Stock Audits, its review with reference to Scope of Audit 9.Implementation of observations by Branches & post inspection follow-up	Total 6 members including CEO. Committee will be Chaired by Member of Board. Will be held on at least on Monthly basis
38 b.	Loan Scrutiny Committee	Scrutiny of Loan Proposals and sanctioning of Loans upto Rs. 200.00 Lakhs. 2.     Scrutiny and recommendations for the Loan proposals above Rs. 200.00 Lakhs to     Board of Directors 3. Term of Sanction and its proper & timely implementation by     the branches 4. Sanctioning of Adhoc Limits 5. Modification in sanction terms 5.     Designing new loan products	Total 6 members including CEO. Committee will be Chaired by Member of Board. Will be held on at least on Monthly basis
38 c.	Staff Sub. Committee	Sanctioning and/or withholding of annual increments of employees above Officer grade 2. Disciplinary matters and awarding penalty 3. Training to Staff members & skill development 4. All other Administrative works	Total 7 members of Board of Directors, including CEO. Will be Chaired by Hon. Chairman. Will be held on at least quarterly
38 d.	Investment Committee	1 Short Term Investment review 2. Sale & Purchase of the G-Sec Investment and their profitability management 3. Monthly review of the Investment Portfolio 4. Review of Investment Audit & its compliance 5. Review of Non-SLR investment and adherence to RBI Guidelines 6. Compliance to CRR & SLR 7. Quarterly review of funds Management	Total 7 members of Board of Directors, including CEO. Will be Chaired by Hon. Chairman. Will be held on at least quarterly
38 e.	IT Strategy Committee	1 Review of performance of CBS & its necessary upgradtion 2. Integration of other plug-in modules and systems and their review wrt performance & upgradtion 3. Adherence to RBI directive wrt cyber security norms, other system driven accounting and reporting 4. IS & VAPT audit and subsequent compliances 5. Review of Report generations through CBS system wrt various statutory requirements (GST/SFT/TDS) 6. Skill development of man-power 7. Business Continuity Plan & mock testing	Total 7 members of Board of Directors, including CEO. Will be Chaired by Hon. Chairman. Will be held on at least quarterly
38 f.	Customer Service Committee	1 Customer Grievances redressal 2. Compliance of Customer complaints received on RBI Portal 3. Interaction with the customers of the Bank for their feed-back & suggestions wrt customer services	Total 7 members of Board of Directors, including CEO. Will be Chaired by Hon. Chairman. Will be held on at least quarterly
38 g.	Sub Committee on Frauds	1 Monthly review of the fraud cases registered 2. Action to be initiated in case of any new case is registered & recommendations to the Board of Directors accordingly	Total 7 members of Board of Directors, including CEO. Will be Chaired by Hon. Chairman. Will be held on at least quarterly

#### सांख्यिकीय अहवाल - दि. 31.03.2023 की स्थिती

स्थापना वर्ष/तिथी

बैंक का पंजीयन क्रमांक/तिथी

(मल्टीस्टेट में परिवर्तन) रिजर्व बैंक का परवाना क्रमांक तिथी

बैंक का कार्यक्षेत्र

मुख्यालय सहित शाखाएँ

सदस्य संख्या - 77031

आरक्षितियां तथा अधिशेष अमानतें : रु. 172007.47

ऋण वितरण : रु. 104321.46

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 पूंजी 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

४५ शाखाएं

नियमित ७५८२७/नामधारी सदस्य १२०२ (रुपये लाखो में)

2834.00 19971.60

49179.01 बचत खाता 23046.43 चालू खाता

99782.03 मुदती खाता <u>103184.06</u> तारणपर <u>1137.40</u>

73.74% 13.27%

8347.93/2443.46 8%

2.48% 497.09 200638.61 13.68%

380

वरिष्ठ - 164 अन्य - 216

#### संचालक मंडल तथा उपसमिती सभाओं का विवरण

अहवाल वर्ष में संचालक मंडल की कुल 14 सभाएं तथा उपसमितीयों की 37 सभाएं संपन्न हुआ । मुख्य कार्यालय स्तर पर हुआ इन समाओं में संचालकों के उपस्थिती का विवरण निम्ननुसार है :

		सदस्योंकी उपस्थिति					
अ.क्र.	पूर्व संचालक का नाम	संचालक ग	मंडल सभा	उपसमिती सभा			
	a	कुलसभा	उपस्थिति	कुलसभा	उपस्थिति		
1	श्री. राजेश लखोटीया (उपाध्यक्ष)	7	6	16	12		
2	श्री. निळकंठ देवांगण	7	7	00	00		
3	श्री. वासुदेव मालु	7	0	00	00		
4	श्री. तरुण सावला	7	7	03	02		
5	डॉ. अनुप चारुदत्तजी सगदेव (CA)	7	0	00	00		
6	श्री. रमेश जवरीलाल पसारी	7	7	00	00		

			Taraji A			
25	विद्यमान संचालक का नाम	संचालक ग	सदस्योंकी मंडल सभा	उपसमिती सभा		
अ.क्र.	विद्यमान संचालक का नाम	कुलसभा	उपस्थिति	कुलसभा	उपस्थिति	
1	श्री. संजय भेंडे (अध्यक्ष)	14	14	37	31	
2	श्री. अशोक रामस्वरुप अग्रवाल-गोयल (उपाध्यक्ष)	14	13	37	32	
3	श्री. गिरीश व्यास	14	11	16	15	
4	श्री. तुषारकांती डबले (CA)	14	14	29	27	
5	श्री. रवींद्र बोकारे	14	13	20	19	
6	सौ. पुनम चांडक (CA)	14	13	16	15	
7	ॲड. संजय चंद्रकांतभाई ठाकर	14	11	12	12	
8	श्री. अनिलकुमार टिकमदासजी गोविंदानी	14	12	7	7	
9	श्री हेमंत पद्मनाथजी चाफळे	14	11	2	2	
10	ॲड. सुप्रिया सुमंत पुणतांबेकर	14	12	10	9	
11	श्री अशोक नागरमल अग्रवाल (गोयल)	7	6	2	1	
12	श्री बटूकभाई धीरजलाल बगडिया	7	7	2	2	
13	डॉ सुरेश विठ्ठलदासजी चांडक	7	6	6	5	
14	श्रीमती स्वाती शैलेश कुळकर्णी	7	7	5	4	
15	श्री विनय वासुदेवराव चांगदे	7	5	6	5	
16	श्री गौरव ओमप्रकाशजी जाजू	7	7	4	4	
17	श्री सचिन राजेंद्र कुहीकर	7	7	1	1	

#### संचालक सदस्यों का निवास पता एवं संपर्क क्रमांक

उपाध्यक्ष

प्रा. श्री. संजय नत्थुजी भेंडे 804, सुयोग पॅलेस, आठ रस्ता चौक, लक्ष्मीनगर, नागपूर

श्री. अशोक रामस्वरुप अग्रवाल (गोयल) एच बी 1, गुलमोहर, हिस्लॉप कॉलेज के पास, सिव्हिल लाईन, 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, नागप्र श्री. रवींद्र प्रभाकरराव बोकारे 35, फ्रेन्डस् लेआऊट, दीनदयालनगर, नागपूर

सौ. पुनम शैलेषजी चांडक (CA) 101-एँ, अभिनव रेसिडन्सी, प्लॉट नं. बी-1, लक्ष्मीनगर, नागप्र ॲड. संजय चंद्रकांतभाई ठाकर 220, चंद्रमौली, स्वामी नारायण स्कुल के पास

पर्व वर्धमान नगर, नागपु श्री. अनिलकमार टिकमढासजी गोविंदानी एफ-1, अनुजा अपार्टमेंट-2, कोठारी ले आऊट. भारतीय स्टेट बँक के पीछे. उमरेड

श्री हेमंत पदमनाथजी चाफळे 50, रवींद्र नगर, नागप्र ॲड. सप्रिया समंत पणतांबेकर 15, प्राजक्त, इंद्रप्रस्थ हाऊसिंग सोसायटी, राऊत वाडी के पास, स्वावलंबीनगर, नागपुर

श्री अशोक नागरमल अग्रवाल (गोयल) प्लॉट नंबर 950,954, वाठोडा रोड, देशपांडे ल्रेआउट, नागपुर श्री बटकभाई धीरजलाल बगडिया 230, भेंडारा रोड, गोवर्धन हवेली के पास, वर्धमान नगर, नागपुर

डॉ सुरेश विठ्ठलदासजी चांडक चांडक मेन्शन, गांधी पुतला, सेन्ट्रल ॲव्हेन्यु, नागपुर श्रीमती स्वाती शैलेश कुळकर्णी (CA) 543, रेणूका, जुना रामदासपेठ, नागप्र

श्री विनय वासुदेवराव चांगदे 83, शिवमहिमा, पांडे लेआउट, खामला रोड, नागपुर श्री गौरव ओमप्रकाशजी जाजू बी/1/404, महाबलीपुरम् हिवरी नगरे, नागपुर

श्री सचिन राजेंद्र कुहीकर तिलक चौक, ईतवारी पठ, उमरेड, जि. नागपुर मुख्य कार्यकारी श्री संजय प्रभाकरराव पोतनीस रेणका साई हाईट्स, फ्लॅट नं 301. प्लॉट नं. 44, जीवनछायानगर, स्वावलंबी नगर नागपूर-22 मोबा. 9423105056, 9075018102 निवास 2552562कार्या. 2527749 मोबा. 9823053871

निवास 2451378 कार्या. 2728100 मोबा. 9373222215 निवास 2290234 कार्या. 2286399 मोबा. 9422108795 निवास 2230615 मोबा. 9422811356 मोबा. 9371193165

निवास 2681004 कार्या. 2762541 मोबा. 9823011182

निवास 07116-244053 कार्या. 07116-243851 मोबा. 9850297947 निवास 2294414 कार्या. 2226686 मोबा. 9422111446 निवास 2294934 मोबा. 9326687887 मोबा. 9422106090

मोबा. 9673544400 मोबा. 9822226675

मोबा. 8805018825 मोबा. 9423101770

मोबा. 9422819036 मोबा. 7774060447

मोबा. 9371504740



Estd: 1962

## नागपुर नागारक सहकारी बेंक लि.

(मल्टीस्टेट शेडयुल्ड बैंक)

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

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**TOLL FREE: 1800 2667 183** 

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विश्वसनीयता ही हमारी पंजी है।

ऐसी उड़ान, जों करें आपको अधिक गतिमान...

1 अप्रैल 2022 से 31 मार्च 2023

## वार्षिक प्रतिवेदन

वार्षिक अहवाल

#### आत्मिय भागधारक बन्धुगण, सस्नेह वंदे !

नागपुर नागरिक सहकारी बैंक लि. की 61 वें वार्षिक आमसभा में आप सभी मा.सभासद सदस्योंका मैं अपने नवनियुक्त संचालक साथियों की ओर से हार्दिक स्वागत करता हूं। यह वर्ष हिंदवी स्वराज्य के संस्थापक, गो-ब्राम्हण प्रतिपालक क्षत्रीयकुलावंतस छत्रपती शिवाजी महाराज के राज्याभिषेक का 350 वां वर्ष भी है। यगप्रवर्तन के ऐसे अदभुत शिल्पकार के प्रति हम भारतवासी कृतज्ञ और नतमस्तक है। 350 वें शिवराज्याभिषेक दिवस और इस वर्ष के ऐतिहासिक हिंदू साम्राज्यदिवस के पावन पर्वपर श्री छत्रपतीं के चरणों में हमारा वंदन एवं अभिनंदन है।

वर्ष 2022-23 यह आर्थिक वर्ष बैंक के साथही, हम सभी भारतवासीयों के लिए भी आत्मगौरव का पर्व है। विगत दिनों आझादी का अमृतमहोत्सवी वर्ष हर्षोल्हास में मनाकर

हमने, अगले 25 वर्ष के समृध्द एवं आत्मनिर्भर भारत का सपना मन में संजोए, अमृतकाल प्रा. संजय भेंडे, अध्यक्ष में पदार्पण किया है। शिक्षा, स्वास्थ्य, औद्योगिक विस्तार, पायाभूत सुविधाओं का निर्माण, पारदर्शी तथा सुरक्षित बैंकिंग सेवाओं की पहल और ग्रामीण विकास को प्राथमिकता इन बिंदुओं पर सर्वस्वी ध्यान देकर स्वाधीनता के शताब्दि पर्व में, माँ भारती को विश्वगृह स्थानपर विराजमान देखने का सपना हमें प्रधानमंत्रीजी ने दिखाया है। इस संकल्पपूर्ति के प्रयास को हालही में हमने नागपर सहीत देश के अनेक शहरों में जी-20 जैसे वैश्विक कार्यक्रमों के सफल आयोजनों से अधोरेखित होते हुए देखा है। नागपूर नागरिक सहकारी बैंक अपने 61 वें स्थापना वर्ष में ऐसे सभी आर्थिक, सामाजिक एवं राष्ट्रीय कार्यक्रमों का अंग बनने हेतू संकल्परत है।

## नए संचालक मंडल का अविरोध गठन :-

किसी भी आर्थिक संस्था के इतिहास में दशकपूर्ति, रौप्य महोत्सव, स्वर्ण महोत्सव एवं हिरक महोत्सव जैसे महत्वपूर्ण पडाव यह उस संस्था के उपलब्धिओं का सिंहावलोकन करने का अवसर और नई उंचाईओं को हासिल करने हेतू संघटित प्रयासों से उडान भरने की हमें प्रेरणा देता है।

'नागपुर नागरिक' के षटयब्दिपुर्ति पडाव पर लगभग 2763 करोढ़ का मिश्र व्यवसाय, आर्थिक रूप से मजबुत और अच्छी तरह से प्रबंधित की श्रेणी में बैंक का समावेश, ऋण वितरण में 1000 करोढ़ की लक्ष्यपूर्ति और शीघ्रही ऑनलाईन ∕मोबाईल सेवा प्रारंभ होने की बढी संभावना आदी अनेक सफलताओं से भरा यह वर्ष आगे 2027 तक पुनः बैंक को सर्वसमावेशी और सक्षम संचालक मंडल प्रदान करने में कारगर साबित हुआ है। मल्टीस्टेट को-ऑपरेटिव्ह सोसायटी कानून के तहत एवं सेंट्रल रजिस्ट्रार नई दिल्ली के निर्देशानुसार आप सभी ग्राहक और अंशधारकों के विश्वास की नींवपर नागपुर नागरिक सहकारी बैंक के नए संचालक मंडल का अविरोध निर्वाचन हालही में संपन्न हुआ, जिसमें डॉक्टर, प्राध्यापक, सीए, अधिवक्ता, आयटी तज्ज्ञ, तथा स्टील, बांधकाम, किराणा जैसे व्यवसायी एवं समाजसेवी प्रतिनिधीओं का समावेश है। मुझे विश्वास है कि, नए संचालक मंडल के विश्वस्त में नागपूर नागरिक सहकारी बैंक सफलता के नए किर्तिमान स्थापित करने में निश्चित सफल साबित होगा।

#### वर्ष 2022-23: बैंक की वित्तिय उपलब्धियां :-

अ) बैंक का कुल मिश्र व्यवसाय दि. 31 मार्च, 2022 के रु. 2568 करोढ़ से मार्च 2023 में 2763 करोढ़ पर पहुंचा है। आ) बैंक का ऋण एवं अग्रीम वितरण व्यवसाय गतवर्ष कें रु. 882 करोढ़ से आलोच्च वर्ष में रु 1043 करोढ़ पर स्थिर हुआ है, इ) इस वर्ष बैंक का सकल एनपीए (Gross NPA) रु.83.47 करोढ़ है। सकल अनुत्पादित कर्ज का कूल कर्ज वितरण राशी से प्रमाण यह विगत वर्ष के 11.44 प्रतिशत से इस अहवाल वर्ष में 8.00 प्रतिशत तक आना और नेट एनपीए का प्रमाण 4.98 से इस वर्ष केवल 2.48 प्रतिशत पर स्थिर होना यह अपने आप उल्लेखनीय सुधार है।

ई) गत वर्ष की तुलना में आलोच्च वर्ष में बैंक की कार्यशील पुंजी में 6.20 प्रतिशत की वृध्दि होकर इस वर्ष 2006.39 करोढ़ हुई है। उ) आलोच्च वर्षे में बैंक के स्वनिधी में रु.56.53 करोढ़ की हुई बढ़ौतरी, बैंक का मजबुत पुंजी पर्याप्तता अनुपात (CRAR), बैंक ने इस वर्ष कमाया हुआ 4.97 करोढ़ का मुनाफा अपने बैंक की वित्तिय सक्षमता साबित करता है।

अपने ग्राहकों की व्यावसायिक प्रतिबध्दताओं को नागपुर नागरिक सहकारी बैंक हरसंभव प्राथमिकता देती है। बैंक के सन्माननीय ग्राहक में राजपथ इन्फ्राकॉन प्रा लि कंपनी द्वारा हालहीमें अमरावती से अकोला इस 42.02 किमी के राष्ट्रीय महामार्ग का निर्माण कार्य दि.03 से 07 जुन के दौरान विक्रमी 96 घंटों में पूर्ण करने की उपलब्धि गिनिज बुक ऑफ वर्ल्ड रेकॉर्ड में दर्ज हुओ है। इस प्रकल्प के संपूर्ण लागत मुल्य में अपने बैंक ने तत्परता से किए अर्थसहाय के कारण गिनिज बुक व्यवस्थापन ने अपने बैंक का भी गौरव बढाकर बैंक को इस प्रकल्प में सहभागीता का प्रमाणपत्र समारंभपूर्वक प्रदान किया है। राजपथ इन्फ्रॉकॉन के संचालकद्वयी श्रीमती मोहना कदम तथा श्री जगदिशजी कदम के इस विश्वविक्रमी उपलब्धिपर यह आमसभा उनका विशेष अभिनंदन करती है। संचालक मंडल के मेरे सहयोगी सदस्य मा.तूषारकांतीजी डबले इनका इस वर्ष विदर्भ अर्बन बैंक्स असोसिएशन संस्था पर सचिव नाते चयन हुआ है। मुझे भी इस संस्था पर तज्ज्ञ संचालक नाते अपना योगदान देने का अवसर प्राप्त होना यह नागपुर नागरिक सहकारी बैंक की बढती विश्वसनीयता का प्रमाण है।

अभिनंदन के पात्र कार्यतत्पर, सेवासमर्पित कर्मचारी :- बैंक के छः दशक की सक्षमता और विश्वसनीयता की नींव यहां का कार्यतत्पर व सेवासमर्पित कर्मचारी वर्ग है जिसकी प्रशंसा एक परिवार प्रमुख नाते मेरा दायित्व है। इस वर्ष कर्मचारिओं ने, न केवल ऋण वितरण में 1000 करोढ़ की लक्ष्यपूर्ति की है किंतू थकीत ऋण की वसूली प्रक्रिया में निरंतर योगदान देकर एनपीए को नियंत्रित रखने

श्री बट्टकभाई बगडिया

## वार्षिक सर्वसाधारण सभा की सूचना

नागपुर नागरिक सहकारी बैंक लि. नागपुर की वार्षिक सर्वसाधारण सभा यह श्रानिवार दि. 24 जुन, 2023 को सुबह 11.00 बजे, महर्षि व्यास सभागृह, स्मृति मंदिर, रेशीमबाग, नागपुर में संपन्न होगी । गणपुर्ति के अभाव में स्थगित सभा उसी दिन सुबह 11.30 बजे संपन्न होगी । संस्थिगित सभा के लिए गणपुर्ति की आवश्यकता नही रहेगी । सभा में निम्निलेखित विषयों पर विचार किया जायेगा । सभी सदस्यों से प्रार्थना है कि वे निर्धारित समय पर सभा में उपस्थित रहे ।

- 1. दि. 30 जुलाई 2022 को संपन्न वार्षिक सर्वसाधारण सभा के कार्यवृत्त को स्वीकृती प्रदान करना ।
- 2. आर्थिक वर्ष 2022 2023 के बैंक का अंकेक्षित प्रतिवदेन, नफा-नुकसान पत्रक तथा संतुलन पत्रिका
- 3. बैंक का सन 2022-2023 का अंकेक्षण अहवाल एवं विगत वर्ष का अनुपालन अहवाल प्रस्तुत करना।
- 4. बैंक के सन 2022-2023 के निम्निचित लाभ विनियोजन को मंजरी प्रदान करना ।

47 (1 1	2022	2020 47 11 11 11 11 11 11 11 11 11 11 11 11 11	13(1)	19(11977111)
	Net	t Profit for the year 31.03.2023	₹	4,97,08,658.36
	1.	Statutory Reserve Fund @25%	₹	1,24,27,165.00
	2.	Reserve for Unforseen Losses @ 10%	₹	49,70,866.00
	3.	Education Fund (NCUI) @ 1%	₹	4,97,087.00
	4.	Charity Fund @1%	₹	4,97,087.00
	5.	Building Fund	₹	19,16,453.36
	6.	Dividend @ 5%	₹	1,42,00,000.00
	7	Investment Fluctuation Reserve	₹	1,50,00,000.00
	8.	Honorarium	₹	2,00,000.00
	TC	)ΤΔΙ·	₹	4 97 08 658 36

- 5. आर्थिक वर्ष 2023-2024 के लिये संचालक मंडल द्वारा प्रस्तावित अंदाज पत्रक को स्वीकृति प्रदान करना ।
- 6. वैधानिक अंकेक्षण द्वारा प्रमाणित ब्डीत कर्ज राशी (Bad-Debts) ₹ 82,19,043.00 को अपलेखित करने हेतु मंजुरी प्रदान करना ।
- 7. बैंक के उपविधि (Bye Laws) में संचालक मंडल द्वारा प्रस्तावित दुरुस्ती को स्वीकृति
- 8. अंकेक्षण हेत् 2023-2024 के लिए वैधानिक लेखा-परीक्षकों (Statutory Audiors) की नियुक्ति करना । 9. अध्यक्ष महोदय की अनुमति से अन्य विषय ।

दिनांक : 08/06/2023

संचालक मंडल के आदेशानुसार संजय प्र. पोतनीस (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।

#### में अपना अभृतपूर्व प्रदर्शन किया है।

बैंक के मुख्य कार्यकारी अधिकारी श्री सुभाषजी गोडबोले 10 वर्ष के प्रदीर्घ सेवापश्चात हालही में सेवानिवृत्त हुए। बैंक के व्यवसाय विस्तार में श्री गोडबोले जी का योगदान सराहनीय रहा है। प्रशासकीय आवश्यकता को ध्यान में रखकर विद्यमान सरव्यवस्थापक श्री संजयजी पोतनीस को मुख्य कार्यकारी अधिकारी पद पर तथा सहसरव्यवस्थापक श्री आशुतोषजी पाठक को बैंक के नए सरव्यवस्थापक नाते पदोन्नत किया है।

संवेदना :- प्रतिवेदीत वर्ष में दिवंगत सम्माननीय व्यक्ति, बैंक के सभासद एवं कर्मचारियों के प्रति बैंक संवेदना व्यक्त करती है। उनके परिवारजनों पर आई इस दखद घडीमें बैंक का संचालक मंडल तथा सभासद परिवार सहभागी है।

आभार :- केंद्रीय शासन,महाराष्ट्र-मध्यप्रदेश-छत्तीसगड शासन, भारतीय रिझर्व बैंक-मुंबई, नागपुर तथा भोपाल कार्यालय, केंद्रीय नेबधक, नैशनल फेंडरेशन ऑफ अबेन को-ऑप बैक्स ॲन्ड क्रेडीट सोसायटीज लि. नई दिल्ली के प्रति में आभार प्रकट करता हू। 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। वर्ष 2022 में संपन्न हुए संचालक मंडल चुनाव के निर्वाचन निर्णय अधिकारी श्री संजय एन. कदम, बैंक के वैधानिक लेखा परीक्षक मे. पी.जी.जोशी ॲन्ड कंपनी का तथा सभी चार्टर्ड अकाउन्टंट कंपनी, कानुनी क्षेत्र के हमारे सहयोगी सभी ॲडव्होकेट एवं हमारे मकानमालिक बन्धुओं का हम सहृदय आभार प्रकट करते है। अखबार पत्रिकाएं तथा दृक्-श्राव्य माध्यमके सभी प्रतिनिधीयों के प्रति हम कृतज्ञ है। बैंक के सभी अधिकारी तथा कर्मचारीओंद्वारा प्राप्त योगदान के लिए मैं उनकी प्रशंसा करता हूं। अंत में, बैंक की 61 वें वार्षिक आमसभा में सम्मिलित आप सभी सभासद बंधू एवं मातृशक्ती का पूनः स्वागत तथा आभार व्यक्त करते हुए, भविष्यमें भी आपका सहयोग तथा संरक्षण सद्भावनाओंके साथ हमें प्राप्त होता रहेगा ऐसी मनोकामना करता हूं। तथा आपके निरंतर निरोगी स्वास्थ्य के लिए मंगलकामना करते हुए अपने शब्दों को विराम देता हूं।

दिनांक : 08 जुन 2023

श्री विनय चांगदे

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





श्री अशोक अग्रवाल





डॉ सुरेश चांडक



श्रीमती स्वाती कुळकर्णी



विद्यमान संचालक मंडल : 2022-2027





श्री गौरव जाजू



श्री सचिन कुहीकर















#### BALANCE SHEET AS ON 31st MARCH 2023



## NNSB नागपुर नागरिक सहकारी बैंक लि.



			FOF	RM - A			(Amount in ₹
Previous Year 31.03.2022	CAPITAL AND LIABILITIES	Schedules	As on 31.03.2023	Previous Year 31.03.2022	PROPERTY AND ASSETS	Schedules	As on 31.03.2023
27,46,17,450.00	1. CAPITAL	А	28,33,99,800.00	10,32,33,771.00	1. CASH		9,66,62,482.00
1,43,17,96,202.80	2. RESERVE FUND AND OTHER RESERVES	В	1,99,71,59,783.89	5,56,73,80,819.50	2. BALANCES WITH OTHER BANKS	н	3,72,89,19,858.16
-	3. PRINCIPAL/SUBSIDIARY STATE PARTNERSHIP		-	-	3. MONEY AT CALL & SHORT NOTICE		-
16,86,49,33,854.58	4. DEPOSITS & OTHER ACCOUNTS	С	17,20,07,46,702.84	3,71,15,68,549.50	4. INVESTMENTS	1	4,50,16,26,153.87
-	5. BORROWINGS		-	_	5. INVESTMENT OUT OF PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND		_
-	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		-	8,81,83,75,512.79	6. ADVANCES	J	10,43,21,45,637.06
-	7. BRANCH ADJUSTMENTS		-	19,80,19,648.61	7. INTEREST RECEIVABLE	К	24,81,86,003.67
7,16,18,502.29	8. OVERDUE INTEREST RESERVE		7,60,73,247.86	_	BILLS RECEIVABLE BEING BILLS /COLLECTION     AS PER CONTRA		_
8,09,949.88	9. INTEREST ACCURED & PAYABLE		8,09,949.88	_	9. BRANCH FUND ACCOUNT		_
34,96,22,287.04	10. OTHER LIABILITIES	D	54,39,24,257.71	00 00 04 000 00			04.04.07.000.00
2,57,51,877.13	11. PROFIT & LOSS ACCOUNT		4,97,08,658.36	39,32,21,628.90	10. PREMISES LESS DEPRECIATION	L	94,01,87,286.00
	Balance as per last Balance Sheet Less: Appropriations during the year	2,57,51,877.13		9,85,10,178.19	11. FURNITURE & FIXTURE LESS DEPRECIATION	М	9,09,82,632.13
	1. 25% For Statutory Reserve Fund 2. 10% Contingent Fund	64,37,969.28 25,75,187.71		8,37,77,207.23	12. OTHER ASSETS	N	10,12,24,160.66
	3. 1% Education Fund 4. Investment Fluction Fund	2,57,518.77 1,50,00,000.00		4,50,62,808.00	13. DEFERRED TAX ASSETS		1,18,88,187.00
	5. Building Fund 6. Dividend Payable @5% 7. Charity Fund 8. General Reserve	10,23,682.60 0.00 2,57,518.77 0.00		_	14. NON BANKING ASSETS ACQUIRED SATISFACTION OF CLAIMS (STATING OF VALUATION)		_
	9. Honorarium	2,00,000.00		_	15. PROFIT & LOSS		_
19,01,91,50,123.72	GRAND TOTAL		20,15,18,22,400.55	19,01,91,50,123.72	GRAND TOTAL		20,15,18,22,400.55
I) Contingent Liabi	lities	G	62,71,19,434.82				

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

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

As per our report of even date attached

FOR P.G. JOSHI & CO.	CA ASHUTOSH JOSHI					
	Partner	S.P. Potnis	S. W. Godbole	Tusharkanti Dable	Ashok Agrawal (Goyal)	Sanjay Bhende
Firm Regd. No. 104416W	Membership No. 038193	J.F. FULIIIS	3. W. Godbole	Tustial Kaliti Dabie	Asilok Agrawai (Goyai)	Salijay Bileliue
Chartered Accountants	UDIN : 22038193ALVKNZ3130	General Manager	Chief Executive Officer	Director	Vice Chairman	Chairman
Onartered Accountants	UDIN . 22030 193ALVKN23 130					

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 <sup>ST</sup> MAI	RCH 20	23
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PROFII & LUSS	S ACCOUNT FOR THE YEAR ENDED 31° MAR	CH 2023					
	FORM - B (Amount in ₹						
Previous Year 31.03.2022	EXPENDITURE	Schedules	Current Year 31.03.2023	Previous Year 31.03.2022	INCOME	Schedules	Current Year 31.03.2023
74,19,86,466.79	1. INTEREST ON DEPOSITS	1	67,47,38,178.55	1,22,33,61,650.20	1. INTEREST & DISCOUNT	11	1,32,49,99,809.06
25,30,86,251.40	SALARIES & ALLOWANCES     AND PROVIDENT FUND	2	25,02,27,643.50	-	2. DIVIDEND		-
5,16,450.00	DIRECTOR & LOCAL COMMITTEE MEMBERS     FEE AND ALLOWANCES	3	6,09,587.00	2,48,84,529.59	3. COMMISSION EXCHANGE & BROKERAGE	12	1,83,20,942.01
5,57,20,971.83	4. RENT, TAXES, INSURANCE & LIGHTING ETC	4	4,93,90,896.61	7,05,23,824.83	4. PROFIT ON SALE OF INVESTMENT	13	1,77,31,073.00
20,54,891.36	5. LAW CHARGES		28,41,935.44	_	5. INCOME FROM BANKING ASSETS	14	_
81,33,541.20	6. POSTAGE, TELEGRAMS & TELEPHONE CHARGES	5	85,68,044.32	29,72,66,333.05	6. OTHER RECEIPTS	15	20,08,91,913.50
63,33,432.00	7. AUDITORS FEE		75,37,582.50				
6,59,04,190.52	8. DEPRECIATION & REPAIRS TO PROPERTY	6	7,05,39,341.41				
38,52,639.44	9. STATIONERY, PRINTING & ADVERTISEMENT ETC	7	47,91,476.05				
4,78,57,492.76	10. LOSS FROM SALE OF ASSETS & INVESTMENTS	8	5,12,71,222.33				
14,59,95,205.07	11. OTHER EXPENDITURE	9	7,61,39,150.50				
23,75,17,447.17	12. PROVISION & CONTENGICIES	10	27,47,00,400.00				
4,70,77,358.13	NET PROFIT BEFORE INCOME TAX		9,05,88,279.36				
1,61,60,36,337.67	TOTAL		1,56,19,43,737.57	1,61,60,36,337.67	TOTAL		1,56,19,43,737.57
3,97,00,000.00	13. INCOME TAX PAID		3,60,00,000.00	4,70,77,358.13	PROFIT BEFORE INCOME TAX		9,05,88,279.36
-	14. DEFERRED TAX LIABILITY		4,50,62,808.00	3,62,44,919.00	7. DEFERRED TAX  Transfer from Investment Fluctuation Records		1,18,88,187.00
4,36,22,277.13	NET PROFIT AFTER TAX		4,97,08,658.36		Transfer from Investment Fluctuation Reserve Transfer From Sundry Cr. For divedend for 31.03.2021		1,50,00,000.00 1,32,95,000.00
8,33,22,277.13	GRAND TOTAL		13,07,71,466.36	8,33,22,277.13	GRAND TOTAL		13,07,71,466.36

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

7,59,33,557.00 b) Reserve fund for Unforeseen Losses

2,62,46,833.00 d) Dividend Equalization Fund

13,34,34,711.44 c) Building Fund

As per our report of eve	en date attached							
FOR P.G. JOSHI & CO Firm Regd. No. 1044' Chartered Accountan	6W Partner S.P. Membership No. 038193	Potnis al Manager	S. W. Go Chief Executiv			arkanti Dable Director	Ashok Agrawal (Goyal) Vice Chairman	Sanjay Bhende Chairman
SCHEDULE OF	BALANCE SHEET			55,45,01,417.62	e)	Bad & Doubtful Del	ot Reserve	54,84,73,100.35
				3,01,30,000.00	f)	Contingent Provision	on against Standard Assets	3,31,30,000.00
31.03.2022	LIABILITY		31.03.2023	5,77,49,263.28	g)	Investment Fluctua	tion Reserve	5,77,49,263.28
	A) CAPITAL:			36,01,887.20	h)	Social Welfare & Do	evelopment Fund	36,01,887.20
50,00,00,000.00	I) Authorised Capital		50,00,00,000.00	12,50,540.00	l)	Charity Fund		15,08,058.77
	10000000			3,63,17,095.49	j)	General Reserve		3,63,17,095.49
	Shares of Rs.50/- each			2,55,07,351.00	( k)	Special Reserve u/s	s36(i)(viii)	2,55,07,351.00
27,46,17,450.00	ii) Subscribed Capital		28,33,99,800.00	23,17,31,978.00	l)	Revaluation Reserve	e	78,97,67,218.00
	5667996	0		_	- m)	Provision for covid -	19 regulatory package	_
27,46,17,450.00	iii) Amount Called up		28,33,99,800.00	_	n)	Balance of Profit		_
	5667996			1,43,17,96,202.80	)			1,99,71,59,783.89
31.03.2022	B) RESERVE FUND AND OTHER RESERVES:		31.03.2023	31.03.2022	C.	DEPOSITS :		31.03.2023
25,53,91,568.77	a) Statutory Reserve		26,18,91,838.05	10,00,55,96,140.6	68 a)	Fixed Deposits		9,97,82,03,316.09

7,85,08,744.71

13,44,58,394.04

2,62,46,833.00

8,16,84,51,844.74 I) Individuals & others

1,83,71,44,295.94 iii) Other Societies

ii) Central Co-op. Banks





				NNSB	नागपुर नागरिक सहकारी बैंक लि.	PRCHING TO	AGED BANK
31/03/2022			31/03/2023	31/03/2022		वार्षिक अ	(Amount in ₹) 31/03/2023
4,66,67,64,014.97	b) Savings Bank Deposits		4,91,79,00,757.32	82,02,59,828.33	b) Medium Term Advances		1,22,92,11,119.01
4,62,74,25,182.36	i) Individuals & Others		4,79,59,40,517.94	02,02,00,020.00	Of which secured against :		1,22,02,11,110101
_	ii) Central Co-op. Banks			_	I) Govt.& Approved Security		_
3,93,38,832.61	iii) Other Societies		12,19,60,239.38	63,37,06,983.54	ii) Other Tangible Security		93,40,01,905.22
2,19,25,73,698.93	c) Current Deposits		2,30,46,42,629.43	2,61,80,70,181.04	c) Long Term Advances		2,86,94,74,827.13
2,08,46,45,454.36	i) Individuals & Others		2,23,87,20,751.73		Of which secured against :		
-	ii) Central Co-op. Banks		-	-	I) Govt.& Approved Security		_
10,79,28,244.57	iii) Other Societies		6,59,21,877.70	2,61,80,70,181.04	ii) Other Tangible Security		2,86,94,74,827.13
6,86,49,33,854.58			17,20,07,46,702.84	19,80,19,648.61	K. INTEREST RECEIVABLE :		24 94 96 002 67
				5,03,73,776.00	a) On Investments		<b>24,81,86,003.67</b> 6,67,82,062.00
31.03.2022	D) OTHER LIABILITIES :		31.03.2023	30,48,717.00	b) On Loans & Advances		30,48,717.00
1,74,05,721.56	a) Sundry Credit Balances		8,30,143.24	7,16,12,978.29	c) On NPA Accounts		7,60,73,247.86
7,17,06,511.34	b) Bills Payable		10,77,17,611.38	40,50,207.32	d) On Performing Assets		2,61,263.81
	c) Advance Intt Received on Bills, Draft & L/C.			6,89,33,970.00	e) On Fixed Deposits with Banks		10,20,20,713.00
62,66,789.23	d) Dividend Payable		62,43,322.23				
26,42,674.00	e) Provision for Depreciation on Fixed Deposits		-	39,32,21,628.90	L. PRIMISES LESS DEPRICIATION		94,01,87,286.00
6,19,50,731.94	f) Investment Depreciation Reserve		25,49,50,731.94	7,72,22,277.00	a) Freehold Land		14,53,10,000.00
93,38,220.00	g) Advance Locker Rent (security deposit )		1,30,56,670.00	8,60,72,277.00	Opening Balance		7,72,22,277.00
41,14,783.98	h) Security Deposit		34,35,349.98	0.00 88,50,000.00	(Add) Addition (Minus) Sale		6,80,87,723.00
-	I) Adv. Commission on Bank Guarantee		-	18,61,46,653.00	b) Leasehold Land		43,76,00,780.00
-	j) Adv. For pmsby -& kotak life & mahindra insurance		-	18,61,68,873.00	Opening Balance		18,61,46,653.00
1,32,67,143.85	k) Clearing Adjustment  I) PROV. FOR RESOLUTION FRAME (1)		1 22 67 142 05	-	(Add) Addition		25,14,76,347.00
3,85,43,329.15	m) PROV. FOR RESOLUTION FRAME (1)		1,32,67,143.85 4,22,43,329.15	22,220.00	(Less) Depriciation		22,220.00
11,21,86,381.99	n) Others (Including Provisions)		9,39,79,955.94	12,98,52,698.90	c) Building		35,72,76,506.00
1,22,00,000.00	o) Income Tax Payable		82,00,000.00	14,91,32,696.26	Opening Balance		12,98,52,698.90
1,22,00,000.00	p) Rtgs Adjustment Account		02,00,000.00	14,61,514.64	(Add) Addition		25,30,62,193.96
34,96,22,287.04	,		54,39,24,257.71	63,94,630.00	(Minus) Sale		0.00
				1,43,46,882.00	(Less) Depreciation		2,56,38,386.86
31.03.2022	G) CONTINGENT LIABILITIES :		31.03.2023	9,85,10,178.19	M FURNITURE & FIXTURES :		9,09,82,632.13
(RS. Lakhs)	Outstanding Liabilities for		(RS. Lakhs)	6,38,81,341.00	FURNITURE & FIXTURES :		5,90,67,882.80
43,92,88,819.27	a) Guarantees Issued		42,00,58,443.06	5,66,67,209.77	Opening Balance		6,38,81,341.00
2,19,73,135.00	b) Letter Of Credit		5,00,00,000.00	1,59,27,716.17	(Add) Addition		43,61,344.31
-	c) Accep.& Enndr.of Buyers Credit		_	8,08,803.39	(Less) Deduction		9,53,737.75
14,44,84,632.68	d) Unclaimed Liabilities transferred to RBI-DEAF		15,70,60,991.76	79,04,781.55	(Less) Depreciation		82,21,064.76
60,57,46,586.95	TOTAL		62,71,19,434.82	2,77,67,203.86	COMPUTERS:		2,60,82,362.33
ASSETS				2,56,04,205.61	Opening Balance		2,77,67,203.86
31.03.2022	CASH:		31.03.2023	2,40,35,113.00	(Add) Addition		1,55,27,876.49
10,32,33,771.00	a) In Hand		9,66,62,482.00	28,724.92	(Less) Deduction		1,33,055.50
				2,18,43,389.83	(Less) Depreciation		1,70,79,662.52
5,56,73,80,819.50	H. BALANCES WITH OTHER BANKS :		3,72,89,19,858.16				
3,10,68,39,826.50	a) Current Deposits		1,11,50,19,231.16	68,61,633.33	VEHICLE:		58,32,387.00
2,92,30,44,762.44	b) With RBI		96,37,88,166.62	80,72,510.33	Opening Balance		68,61,633.33
1,08,41,136.63	c) With SBI & Assoc		1,36,94,093.54	-	(Add) Addition		-
81,81,581.38	d) With DCC, MSC		1,32,79,146.20	_	(Less) Deduction		_
16,47,72,346.05	e) With Other Notified Banks		12,42,57,824.80	12,10,877.00	(Less) Depreciation		10,29,246.33
-	b) Savings Deposits		_	12,88,40,015.23	N OTHER ASSETS:		11,31,12,347.66
				22,72,576.80	a) Stock of Stationery & Consumables		23,28,180.31
2,46,05,40,993.00	c) Fixed Deposits		2,61,39,00,627.00	3,752.00	b) Sundry Debit Balances		47,05,634.29
-	- State Co-op. Banks		58,00,00,000.00	48,21,800.00	c) Advance to Staff		49,11,200.00
26,90,000.00	- Distt. Central Co-Op Banks  State Bank, Nationalized Banks & other Notified Banks		12,08,23,081.00	4,34,20,217.43 4,25,645.00	d) Other Assets     e) Receivable from Income Tax Department		5,69,72,739.06 4,25,645.00
2,35,64,26,136.00	- Other Banks			2,66,03,216.00	f) Prepaid Expenses		2,56,30,762.00
۷,۰۰۰,۰۰۰,۷۰۰,۱۵۵.۵۵	Other Banks     (Of which FDR Pledged with Banks)		1,91,30,77,546.00	30,000.00	g) Rent Advance / Deposit		50,000.00
	- For LC & Bank Guarantee	: R. 17	18.00 Lakh	55,00,000.00	h) CCIL Current Account		55,00,000.00
	-For Overdraft		0.00 Lakh	-	I) Clearing Adjustment		
3,71,15,68,549.50	I. INVESTMENTS:	. 7 000	4,50,16,26,153.87	7,00,000.00	j) Default Fund CCIL		7,00,000.00
3,35,86,46,117.50	a) In Central & State Govt. Securities		4,04,72,45,221.87	_	k) Advance Income Tax		_
3,35,86,46,117.50	i) Book value		4,04,72,45,221.87	8,37,77,207.23			10,12,24,160.66
3,21,72,80,000.00	ii) Face value		3,95,72,80,000.00	_	WORK IN PROGRESS		_
3,32,09,87,179.00	iii) Market value		4,05,99,81,956.87	4,50,62,808.00	DEFERRED TAX ASSETS :		1,18,88,187.00
44,56,700.00	b) Shares in Co-operative Institutions		44,56,700.00	SCHEDULE O	F PROFIT & LOSS ACCOUNT		
	a) Other levestweets			EVDENDITUDE			

SCHEDULE OF PROFIT & LOSS ACCOUNT								
EXPENDITURE								
31.03.2022	1. Interest :	31.03.2023						
3,32,29,911.43	a) On Government Securities	3,17,34,723.96						
70,87,56,555.36	a) On Deposits	64,22,14,220.91						
-	b) On Borrowings	7,89,233.68						
74,19,86,466.79		67,47,38,178.55						
		'						
31.03.2022	2. Salary, Allowances & Providend Fund	31.03.2023						
20,05,32,691.00	a] Salary & Allowances	20,24,58,931.50						

2,05,11,129.00

1,33,37,198.00

15,300.00

2,03,44,203.00 b] Banks'Contribution to P.F.

1,56,46,204.00 d] Leave Encashment

15,444.00 c] Bombay Labour Welfare

44,99,24,232.00

44,99,24,232.00

50,60,59,000.00

24,02,45,129.40

10,43,21,45,637.06

6,33,34,59,690.92

5,94,29,14,643.88

c) Other Investments

Of which secured against :

I) Govt.& Approved Security

Non-SLR Approved Securities

Short Term Loans, Cash Credits, Overdraft & Bills Discounted

34,84,65,732.00

5,38,00,45,503.42 a)

9,58,59,61,671.36

39,22,41,644.73

34,84,65,732.00 i) Book value

35,60,59,000.00 ii) Face value

35,53,07,009.00 iii) Market value

8,81,83,75,512.79 J. ADVANCES:

5,10,05,10,361.57 ii) Other Tangible Security

#### PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED $31^{ m st}$ MARCH 2023

e] Gratuity Premium

f] Bonus & Ex-gretia

glLeave Travel Concession

h] Peon & Deriver's Uniform

j)Administrative Charges

LIGHTING etc:

4. RENT, TAXES, INSURANCE.

POSTAGE, TELEGRAMS &

TELEPHONE CHARGES

c) Leased Line & ISDN Charges

DEPRECIATION ON &

Depreciation

Repairs to Property

a) Stationery & Printing

b) Advertisement.

3,38,32,946.76 c] Loss on sale of Govt. Sec.

REPAIRS TO PROPERTY

STATIONERY . PRINTING

& ADVERTISEMENTS ,etc:

8. Loss on Sale of Assets & Investments

al Amortization on HTM Securities

bl Loss on Transfer of Securities

el Amortization of Loss on Merger

dl Loss on sale of assets

9. Other Expenditures

c] Conveyance Charges

dl Travelling Expenses

f] subscription Charges

I] Miscellinious expenses

I] Security Service Charges

n] Locker Charges Paid

ol ATM Card expenses

35.21.375.72 | gl Professional & Consultancy Charges

u] Cash Van: Oil & Fuel

v] Late fees & Penalties

y] SGL/NDS Charges Paid

ab) Income tax Paid

z] Service & Commission Paid

ac) Exchange & Comm. Paid

ad) Bad Debt Written Off

ah) NPCI / POS Charges

ai) Election Expenses

1,42,505.13 ak)Computer Hardware Maint. Charges

AL)Micr Processing Charges

a) Bad and Doubtful Debts

1.00.00.000.00 d) Investment Depreciation Reserve

3,90,36,354.72 e) Provisions for Resolution Framework

14,27,284.00 c) Other Provisions

aa] NFS Netwaork Charges Paid

ai) Provision for outstanding expenses

10. PROVISIONS & CONTINGENCIES:

0.00 b) Contingent Provision against Standard Assets

w] Business Promotion Expenses

p] Asset Written-off

-50.00 r] Cheque Book Charges

36,197.00 s] Branch Opening expenses

t] Toll Tax Paid

x] GST Paid

h] New Paper Bill

12,19,827.85 | k] Clearing House Charges

47.782.00 m] Training Expenses

e] Van: Oil & Fuel expenses

g] Entetertainment Expenses

a) Meeting Expenses

bl AGM Expenses

k) Insurance On PF

Taxes

11,47,488.20 a) Postage & Telegram charges

1,35,78,000.00

6,01,719.00

6.45.136.00

2,55,659.40

7.77.067.00

3,00,128.00

25,30,86,251.40

31.03.2022

1,81,20,054.00

5,57,20,971.83

31.03.2022

62,36,284.06

4,53,28,150.38 a)

81,33,541.20

2,05,76,040.14

6.59.04.190.52

31.03.2022

29,42,970.44

9.09.669.00

38,52,639.44

1,20,91,027.00

19,33,519.00

4.78.57.492.76

31.03.2022

1,07,678.00

-5.47.053.50

2,12,460.81

5,34,294.86

7,56,114.28

7.02.497.78

4.66.641.00

1.13.534.00

-4,73,123.32

3.16.320.39

1.44.62.898.72

7,16,603.34

25,000.00

9,760.00

4.50.879.64

2,18,107.00

75,33,325.90

2,81,916.00

6,10,529.68

41,35,545.55

1,05,592.63

11.02.88.044.61

14.59.95.205.07

31.03.2022

18.70.53.808.45

23,75,17,447.17

31.03.2022

31.03.2022

18,10,634.10 b)

3.90.000.00 | I] Staff Aid

a)

60,91,454.15 d) Lighting & Electricity

5,000.00 e) Professional Tax

7,49,768.94 b) Telephone charges

2,96,93,829.58 c) Insurance

31.03.2023

1,27,36,735.00

3,72,11,507.63

8,17,316.00

5,05,663.70

5,12,71,222.33

1,29,463.00

21,39,743.10

2,30,843.00

9,61,001.28

11.36.501.22

6,86,830.00

9,67,201.00

1.44.499.00

12.34.451.99

4.03.514.29

12.03.417.00

1.76.144.00

1,73,059.50

1,298.00

45,360.00

5.02.045.46

18,74,546.36

2,45,995.00

5,97,855.74

4,42,701.00

5,71,178.44

36,96,875.02

48,80,679.00

3,28,378.05

1,60,26,605.45

4.73.362.55

24,03,200.00

6,77,833.65

7,61,39,150.50

7,00,00,000.00

30.00.000.00

50,00,400.00

19.30.00.000.00

37,00,000.00

27,47,00,400.00

31.03.2023

1.050.00

90.00

0.00

2.21.84.487.75

1,285.00

0.00

1.15.97.655.65

31.03.2023

6.04.706.02

47,91,476.05

## NNSB नागपर नागरिक सहकारी बैंक लि.



	NN2R	नागपुर नागारक सहकारा बक ाल.	NW SECHIN
31/03/2023	31/03/2022		वार्षिक अहवाल 31/03/202
88,97,042.00	INCOME		
4,56,920.00	31.03.2022	11. INTEREST AND DISCOUNT :	31.03.2023
29,36,389.00	39,84,28,933.33	a) On Investments	35,86,50,165.35
0.00	71,60,60,217.87	b) On Loans and Advances	79,56,59,462.71
3,45,000.00	10,88,72,499.00	c) On Bal with RBI & other funds	17,06,90,181.00
9,24,792.00	-	d) On Others	0.00
3,44,942.00	1,22,33,61,650.20		1,32,49,99,809.06
25,02,27,643.50	31.03.2022	12. Commission Exchange & Brokareg	31.03.2023
31.03.2023	4,57,397.83	a] Commission on Demand Draft	3,84,396.62
	0.00	b] Commission on Local Draft	0.00
1,82,76,262.52	0.00	c] Commission on IBC	0.00
18,78,986.00	0.00	d] Commision on OBC	338.00
64,92,148.29	0.00	e] Commission on BCD	0.00
2,500.00	1,13,70,439.00	f] Commission on Bank guarantee	36,38,492.00
4,93,90,896.61	9,73,439.76	g] Commission on L.C	4,80,328.00
4,93,90,090.01	92,22,985.00	h] Locker rent Received	1,11,89,770.00
31.03.2023	26,37,562.57	i] Commission on RTGS	24,47,100.08
11,08,091.97	68,393.43	k] Commission on Forex	1,37,719.31
9,46,600.66	31,433.00	I] Commission on ABB	8,826.00
65,13,351.69	1,09,352.00	m] Commission on LIC	33,930.00
85,68,044.32	13,527.00	n] Commission on NIA	0.00
	-	o) Commission Other	42.00
31.03.2023	2,48,84,529.59		1,83,20,942.01
5,19,90,580.47			
1,85,48,760.94	31.03.2022	13. PROFIT ON SALE OF INVESTMENT	31.03.2023
7,05,39,341.41	0.00	a] Profit on revaluation of Investment	0.00
31.03.2023	7,04,90,891.00	b] Profit on Sale of Govt. Securities	1,76,99,753.00
	32,933.83	c] Profit on Sale of Other Assets	31,320.00
41,86,770.03	0.00	d] Profit/ Income on Sale of Investment	0.00

13. PROFIT ON SALE OF INVESTMENT	31.03.2023
a] Profit on revaluation of Investment	0.00
b] Profit on Sale of Govt. Securities	1,76,99,753.00
c] Profit on Sale of Other Assets	31,320.00
d] Profit/ Income on Sale of Investment	0.00
	1,77,31,073.00
15. OTHER RECEIPTS	31.03.2023
a] Service Charge	38,18,085.44
b] Process Fee	3,28,75,033.05
c] Cheque Book Charges	31,85,193.59
d] Clearing Return Charges	78,22,807.00
e] General Charges	0.00
f] Renewal/ Extention charges	2,22,236.00
g] Rent received on Sharing Data Centre	-
h] Share Transfer Fee	2,78,583.00
i] Duplicate Share Fee	3,896.00
j] Loan form/ Application fee	17,435.00
k] ATM Card fee & charges	33,184.00
I] NFS Network charges Received	14,27,329.18
m] POS Charges received	2,04,022.20
n] NFS transaction charges received	-
o] Incidental Charges	2,10,08,420.61
p] Interest Other	-
q] Insurance Business Income	0.00
r] Other Receipts	10,559.90
s] PAN Coupan Fee	
t] IRDAI Insurance	6,10,796.90
u] Misc. Receipts	38,58,830.00
v] Bad Debt Recover	3,10,64,700.05
w] Provision no longer required	1,91,71,267.45
x] Transfer from Revaulation reserve	1,45,91,023.96
y) NETC Comm Recd	6,16,680.17
z) Fasttag Fee	71,830.00
w] Provision no longer required - BDDR	6,00,00,00
X) Liabilities No Longer Payable	-
Y) Excess Prov. Written Back On G. Sec.	-
	20,08,91,913.50
DEFERRED TAX ASSETS :	1,18,88,187.00
	a] Profit on revaluation of Investment b] Profit on Sale of Govt. Securities c] Profit on Sale of Other Assets d] Profit/ Income on Sale of Investment  15. OTHER RECEIPTS a] Service Charge b] Process Fee c] Cheque Book Charges d] Clearing Return Charges e] General Charges f] Renewal/ Extention charges g] Rent received on Sharing Data Centre h] Share Transfer Fee i] Duplicate Share Fee i] Duplicate Share Fee i] Loan form/ Application fee k] ATM Card fee & charges l] NFS Network charges Received m] POS Charges received n] NFS transaction charges received o] Incidental Charges p] Interest Other q] Insurance Business Income r] Other Receipts s] PAN Coupan Fee t] IRDAI Insurance u] Misc. Receipts v] Bad Debt Recover w] Provision no longer required x] Transfer from Revaulation reserve y) NETC Comm Recd z) Fasttag Fee w] Provision no longer required - BDDR X) Liabilities No Longer Payable Y) Excess Prov. Written Back On G. Sec.



सांस्कृतिक मंत्री श्री सुधीरजी मुनगंटीवार व्दारा दिनदर्शिका 2023 का प्रकाशन



INDEPENDENT STATUTORY AUDITOR'S REPORT | FOR THE YEAR ENDED 31ST MARCH, 2023

Rule 27 of Multi State Co-Operative Societies Rules)

requirements and the Code of Ethics issued by the ICAL

per the Accounting Standard 19 on Leases.

However, our opinion is not modified in respect of the above matters.

Information Other than the Financial Statements and Auditor's Report Thereon

bank is not ascertainable.

whether due to fraud or error.

overseeing the Bank's financial reporting pro

where applicable, related safeguards.

account and returns

iii. AS-6 Depreciation

iv. AS-19 Leases

Place: Nagpur

Dated: 10th May 2023

UDIN: 23038193BGPXKL3401

Report on Other Legal and Regulatory Requirements

audit and have found to be satisfactory:

branches and offices not visited by us

far as applicable to Banks except

AS 5 regarding Disclosure Of Prior Period Items

expenditure or in the realization of money due to the Bank:

i. AS 10 regarding Property, Plant and Equipment

to the Bank, have generally been adhered to

said Rule to the extent applicable to the Bank as under:

auditor's report has been received by us

Auditor's Responsibilities for the Audit of the Financial Statements

intentional omissions, misrepresentations, or the override of internal control.

but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

statements represent the underlying transactions and events in a manner that achieves fair presen

operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that

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

The profit and loss account shows a true balance of profit for the period covered by such account.

State Cooperative Societies Act, 2002, the Rules made thereunder or the bye-Laws of the Bank

State Cooperative Societies Act, 2002, the Rules made thereunder or the bye-Laws of the Bank;

Category

Doubtful Assets

Loss Assets

India except reported elsewhere in this report, to the extent applicable to the Bank:

3. As required by Rule 27(2) of the Multi-state Cooperative Societies Rules, 2002, we report that:

decisions of users taken on the basis of these financial statements.

Nagpur Nagarik Sahakari Bank Limited, (Multi State Scheduled Bank)

a) In the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2023;

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

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

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

management is of the opinion that this liability is not tenable in law and has filed an appeal with CIT(A)

auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

The Members.

Basis of Opinion

**Emphasis of Matter** 

Report on the Financial Statements

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

We have audited the accompanying financial statements of Nagpur Nagrik Sahakari Bank (hereinafter Attention is drawn to as "the Bank"), which

comprise the Balance Sheet as at 31st March 2023, the Profit and Loss Account, the Cash Flow Statement for the year then ended and notes to the

by the Multi- State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (as applicable to Co-

operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:-

We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the

SAs"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that

are relevant to our audit of the financial statements under the provisions of the Multi-State Co-operative Societies Act, 2002 and the Rules made

thereunder and the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these

a. Attention is drawn to note no 13.1 of the notes to accounts relating to prior period items where the bank has not followed AS-5 in respect of

b. Attention is drawn to note no 13.3 of notes to accounts, relating to Revaluation Reserve where the bank has not carried out transfer to Revenue Reserve an amount equivalent to the additional depreciation on the revalued PPE, which is not in line with the accounting standard

c. Attention is drawn to note no 13.7 of the notes to accounts relating to Lease hold Lands, wherein bank is not amortizing the lease hold land as

d. Attention is drawn to note no. 13.12 of notes to accounts regarding TDS and interest liability as assessed by the Assessing Officer. The

e. Attention is drawn to note no. 13.13 of notes to accounts, where reconciliation of GST is pending and the effect of which on the profit of the

f. Attention is drawn to foot note to note no. 14.4.1 regarding excess provision in substandard NPA Term Loans, where mirror accounts are not

The Bank's management and Board of Directors are responsible for the preparation of the Other Information. The Other Information comprises the

information included in the Bank's Annual report, including other explanatory information, but does not include the financial statements and our

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the

audit, or otherwise appears to be materially misstated when we read the Annual Report including other explanatory information, if we conclude that

there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the

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

The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the

financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India,

including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance

with the provisions of the Multi State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (as

applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve

Bank of India, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of

appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records,

relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement

In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going

concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether

due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a

from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic

As part of an audit in accordance with the SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We

I. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit

II. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances

III. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by

IV. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank to continue as a

going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit

evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a

V. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial

ndependence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and

1. 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 and the Banking Regulation Act, 1949 (As applicable to Co-

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

b. In our opinion, proper books of account as required by the said Acts, Rules framed thereunder and the bye-laws, have been kept by the Bank

c. No separate audit of the Branches has been conducted under the Multi State Co-operative Societies Act, 2002 and therefore no other

d. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this Report are in agreement with the books of

g. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so

a. In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the

b. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank, to the extent applicable

4. As required by the Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the

a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Multi

b. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Multi

c. Based on our examination of the books of account and other records and as per the information and explanations given to us, the following

d. As per the information provided to the best of our knowledge, the credit facilities are sanctioned by the Bank to the members of the Board and

e. During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of

f. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

their relatives. Attention is drawn to note no. 14.11.7 of notes to accounts regarding details of facilities granted to directors and their relatives;

monies due to the Bank appear to be doubtful of recovery against which a provision of Rs. 5440.20 lakhs is made in the accounts. (Advance:

categorized as doubtful (D1, D2 and D3) and loss assets as per prudential norms laid down by the Reserve Bank of India are considered as

Principal Outstanding

on 31.03.2023 (Rs. in Lakhs)

7876.18

**Chartered Accountants** 

FRN 104416W

Statutory Auditors

Partner

Membership No. 038193

procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of

not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery,

guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstat

Our opinion on the financial statements does not cover the Other Information and we do not express any form of assurance conclusion thereon.

reversed from borrower's accounts and provision is made on the gross amount. However, sufficient coverage of provision exists in the books.

financial statements, including a summary of the significant accounting policies and other explanatory information (the "financial statements"). In our opinion and to the best of our information and according to the explanations given to us, the financial statements give the information required

## NNSB नागपुर नागरिक सहकारी बैंक <u>लि.</u>



Notes forming part of the Profit and Loss Account for the year ended 31st March, 2023 and Balance Sheet as on even date.

**NOTES TO ACCOUNTS** 

1. ACCOUNTING POLICIES

2. Overview Nagpur Nagrik Sahakari bank Ltd., was established on 20.6.1962, The Bank is a Multi-State Scheduled Cooperative Bank, having 45 Branches & Head Office as on 31 03 2023

3. Basis of Preparation ne financial Statements have been prepared and presented under the historical cost convention on accrual basis of accounting, unless otherwise stated & comply with statutory requirements prescribed under the Banking regulation act-1949 & Multi State Cooperative Societies act 2002, circulars

and guidelines issued by RBI from time to time and current Practices prevailing within the Banking Industry in India. Investments are classified as stipulated in Form 'A' of the Third Schedule to the Banking Regulations Act. 1949.

The investments are categorized into "Held to Maturity", "Available for Sale" and "Held for Trading" in terms of RBI Guidelines.

The Bank has decided the category of each investment at the time of acquisition. The transfer of securities from one category to another category is

done as per RBI quideline as follows: Transfer during the current year: Shifting of securities during the year from HFT/AFS to HTM is lower of face value/book value or market value, in case market value is lower than book value, otherwise at least of face value/book value or market value on the date of transfer.

ii. Transfer from/to HTM category will be made once in every Financial Year & preferably at the beginning of the year. Investments are valued on the following basis:

Held To Maturity: Investment under this category is valued at acquisition cost, unless more than face value, in which case the premium is

amortized over the remaining period of maturity Available for Sale: The individual scrip in this category is 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 is marked to market value at monthly basis and net Depreciation, if any is provided while

net appreciation, if any has been ignored. The book value of individual scrip is not changed after the revaluation during the year. iv For arriving at market value. Central Government securities are valued at market rates declared by "Fixed Income Money Market & Derivatives

Association of India", (FIMMDA). State Government Securities and other Approved Securities are valued as per Methodology suggested by

The valuation of shares of "Co-Operative Societies" are taken at carrying cost.

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 thereafter appropriated to "Capital Reserve Account". Advances Advances are classified on the basis of assets classification and provisioning requirement under the prudential norms laid down by the Reserve

Bank of India. Advances shown in the Balance Sheet are net of unrealized interest amount unrecognized / suspended interest of Non-Performing

In respect of consortium advances the borrower accounts are classified as per performance of the account with the Bank in conformity with leac

6. Fixed Assets:

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 a written down value.

Cost includes incidental expenses incurred on the acquisition of the Fixed Assets & other allied expenses and taxes

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

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

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

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

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

**Inventories:** Stock of stationery is stated at Cost.

Items of income and expenditure are generally accounted for on an 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

Loan processing Fees, Dividend on investment of Shares, Appreciation in the mutual funds and Insurance claims are recognized on cash basis.

Interest on refund of income tax is accounted for in the year in which order is received

10. Retirement benefits to employees:

a. Payment under Group Gratuity (Cash accumulation) Policy is made with Life Insurance Corp. Of India, contribution for the year as determined by the Corporation is made by the Bank. Payment under Leave Encashment Policy is made with Life Insurance Corp. Of India, contribution for the year as determined by the Corporation is

made by the Bank. The bank's contribution in respect of Provident Fund is charged against revenue every year

11. Taxation:

Provision for Income Tax shall be made as per the provision of Income Tax Act -1961. Deferred Tax is recognized on timing difference as per AS-22 issued by ICAI, between the accounting income and taxable income in each Financial Year, the tax effect is calculated on the accumulated timing difference at the end of accounting period based on prevailing enacted or subsequently enacted regulations 12. Taxation (Other Tan I. Tax)

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

#### CASH FLOW STATEMENT

#### FOR THE YEAR ENDED 31st MARCH 2023

OIL THE TEXT ENDED OTOURNATION	1, 2020	(Rs. Inousand)		
Particulars	Year Ended 31.03.2023	Year Ended 31.03.2022		
A CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit after tax	4,97,08,658.36	4,36,22,277.13		
Add: Provision for Income Tax (net of deferred tax)	6,91,74,621.00	34,55,081.00		
Add: Investment Fluctuation Reserve & creditors w /off	-2,82,95,000.00			
Profit Before Tax	9,05,88,279.30	4,70,77,358.13		
Adjustment for:				

Transfer to Special Reserve Provision for Bad & Doubtful Debts 7.00.00.000.00 18.70.53.808.45 Contingent Provision against Standard Assets 30,00,000.00 Provision for Dividend Equalization Fund 87 00 400 00 Other Provisions 4.04.63.638.72 Investment Depriciation Reserve 19 30 00 000 00 1 00 00 000 00 Depreciation on Fixed Assets 5,19,90,580,47 4.53.28.150.38 Amortization of Premium of Investments under HTM Bad debts Recovered (Share capital Adiu 1.60.26.605.45 11.02.88.044.61 Bad Debts Written Off 1,45,91,023,96 -21,53,231.00 Revaluation Reserve Excess Provision written Back -7,91,71,267.45 9.05.51.179.76 Asset Written off 7.16.603.34 Loss / ( Profit) on sale of fixed assets 4,74,343.70 23,60,81,537.71 19,00,585.17 20,30,46,419.9 -35,06,160.00 **32,66,69,817.07** 25,01,23,778.04 Transfer from sundry creditors Operating profit before Working Capital Changes Adjustments for working capital changes Decrease / (Increase) in fixed deposits -15.33.59.634.00 -27,10,66,900.00 Decrease/ (Increase) in Money at Call/CBLO -79.00 57 604 37 2.32.09.54.957.50 Decrease / (Increase) in Investments Decrease / (Increase) in Advances 61 37 70 124 27 -30 76 73 135 26 Decrease / (Increase) in Other Assets & Deferred Tax -1 74 46 953 43 3 83 38 573 83 Decrease / (Increase) in Interest receivable -5.01.66.355.06 4.23.31.950.60 -7.07.14.863.14 Increase / (Decrease) in Deposits 33.58.12.848.26 Increase / (Decrease) in Other Liabilities & Provisions -23.98.029.33 8.34.34.274.07 (Increase)/ Decrease in Reserve Fund Receipts credited to Reserve Fund 2.29.13.85.852.20 1,83,56,04,857.60 -1,96,47,16,035.13 .08,57,28,635.64 Cash generated from operations Direct taxes paid Net Cash from Operating Activities -1.99.73.96.714.1 2.05.82.28.635.64

Dividend paid

CA Ashutosh Joshi, Partner Chartered Accountants Membership No. 038193

90.919.05

1,88,03,131.53

S.P. Potnis S. W. Godbole

-1,97,98,301.75

1,88,03,131.53

1.99.83.91.884.35

3,21,00,73,597.50

1,21,16,81,713.16

Sanjay Bhende Chairman

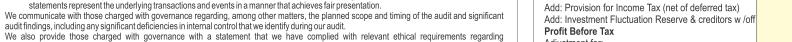
-2, 79,59,368.51

95,54,900.00

2.03.98.24.167.13

1.17.02.49.430.37

3,21,00,73,597.50



**B. CASH FLOW FROM INVESTING ACTIVITIES** -1,98,89,220.80 -4,14,24,340.00 Purchase of fixed assets

## Date: 28th June 2022

Sale of fixed assets

Net Cash from Investing Activities

Proceeds from issue of shares

Net Cash from Financing Activities

Opening Cash and Cash Equivalents

Closing Cash and Cash Equivalents

FRN 104416W UDIN: 22038193ALVKNZ3130

C. CASH FLOW FROM FINANCING ACTIVITIES

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

General Manager

**Chief Executive Officer** 

1.34.64.971.49

95.54.900.00



## NNSB नागपुर नागरिक सहकारी बैंक लि

#### ACCOUNTING STANDARDS ISSUED BY ICAI

13.1 AS 5-PRIOR PERIOD ITEMS

Bank does not operate prior period accounting head (a) During the year the amount of Rs. 1,00,15,000/- credited to other bad debts recovered account which pertains to financial year 21-22. The amount transferred is on account of shares of borrowers whose assets were sold to ARC last year, but their outstanding balance is not adjusted to the extent of their shares amount. Hence the same is now transfer to bad debts recovered account during the year.

During the year the amount of Rs. 1,32,95,000/- was transferred from Sundry Creditors to P&L Appropriation A/c. The amount pertains to Dividend payable appropriated out of profit of the bank but the same is parked under Sundry creditors' head in

13.2 AS 10 - PROPERTY, PLANT AND EQUIPMENT

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

Computers, Furniture & Fixtures, Plant & Machinery, Leasehold land, Building and Vehicle are stated at cost less

Premises (including Freehold Land): These are stated at the revalued amounts less depreciation. Leasehold land is stated at revalued amounts less amortization over the lease period.

Revaluation model is used for determining the gross carrying value of land and building. However, for the rest of the classes of

The Bank has framed its own policy for the revaluation of immovable properties, which is duly approved by its Board of Directors. Revaluations are carried out by obtaining expert valuation reports by using applicable methods of valuation. The increase in Net Book Value of the asset due to revaluation is credited to the Revaluation Reserve Account without routing through the Profit and Loss Account. Depreciation on the revalued asset is charged to the Profit and Loss Account and are amount equivalent to the amount of depreciation on the revaluation is appropriated from the Revaluation Reserve to the Profit and Loss.

During the year, the bank had revalued the land and building. The total value of revaluation is Rs. 57,26,26,263.96. The bank had transferred the amount of Rs. 1,45,91,023.96 from revaluation reserve account to profit and loss account on account of lepreciation on revalued assets during the year.

13.3 AS15-ACCOUNTING FOR RETIREMENT BENEFITS IN FINANCIAL STATEMENTS

The Bank has taken two Master policies for Payment of Gratuity to its Employees on Retirement. During the year bank had paid Rs. 76,43,470/-/-as contribution towards group gratuity policies of UC as determined by life insurance corporation for the year. The policy is for the period 17.7.22 to 17.7.23, therefore premium paid for the next financial year is considered as prepaid expenditure to the extent of Rs. 22,40,688 and same is credited to expenditure account.

The Bank has taken two Master policies for Payment of its Leave Encashment to its Employees. During the year bank had paid Rs. 1,76,61,929/- as contribution towards leave encashment policy of UC. The policy is for the period 01.9.22 to 01.9.23, therefore premium paid for the next financial year is considered as prepaid expenditure to the extent of Rs. 74,03,494 and 13.4 AS17 - SEGMENT REPORTING

The bank could not adopt Accounting Standard 17 due to lack of clarity for identifying the business segments and geographical egments and due to the absence of a uniform disclosure format relevant to the banks. 13.5 AS18- RELATED PARTY DISCLOSURES

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

Bank accounting policy is to amortize premium paid on the lease hold land over the period of lease. There are five lease hold land, but amortization of premium paid on such lease hold land is not provided in the books of account.

Particulars	Amount (Rs.)
Timing Difference Asset:	
BDDR as per Books	7,00,00,000.0
Less:- BDDR as per Income tax	1,33,10,249.3
Difference in provisions (A)	5,66,89,750.6
Depreciation as per Books	5,19,90,580.4
Depreciation as per I T Act	6,14,45,004.
Difference in Depreciation(B)	-94,54,423.
Total of Timing difference Assets ( A+B)	4,72,35,327.
Rate of Maximum Marginal Tax	25.168
Deferred Tax Asset as on 31.3.2023	1,18,88,187.
Deferred Tax Asset as on 31.3.2022	4,50,62,808.
DTA to be created	3,31,74,621.
Net entry to be passed	3,31,74,621.

#### Accounting Entry

Profit	and Loss account Dr	3,31,74,621.00	
To, DT	A		3,31,74,621.00

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

#### 13.8 AS 26-INTANGIBLE ASSETS

Intangible assets consist of acquisition, development, amendments/ modifications/ customization in software applications, tools developed by the Bank. Bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. All other computer software are amortized equally over the period of three years as per RBI guidelines.

#### 13.9 AS 28-IMPAIRMENT OF ASSETS

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is recognized in the statement of Profit & Loss to the extent, the carrying amount of asset exceeds its estimated recoverable

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

#### 14 RBI DISCLOSURES

14.1	REGULATORY CAPITAL
14.1.1	COMPOSITION OF REGULATORY CAPITAL:

(Amount in Rs. Lakhs)

Sr. No.	Particulars	Current Year	Previous Year
I)	Paid up share capital and reserves (net of deductions, if any)	5,334.03	4849.46
ii)	Other Tier 1 capital	6,394.91	2714.38
iii)	Tier 1 capital (i + ii)	11,728.95	7563.84
iv)	Tier 2 capital	1,815.15	2487.6
v)	Total capital (Tier 1+Tier 2)	13,544.10	10051.48
vi)	Total Risk Weighted Assets (RWAs)	99,012.98	84540.79
vii)	Paid-up share capital and reserves as percentage of RWAs	5.39%	5.74%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	11.85%	8.94%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2%	2.94%
x)	Capital to Risk Weighted Assets Ratio (CRAR)	13.68%	11.89%

#### 14.1.2 DRAWN DOWN FROM RESERVES:

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

#### A. Investment Fluctuation Reserve

1. As per the RBI directives, all UCBs shall build IFR out of realized gains on sale of investments, and subject to available net profit, of a minimum of 5 per cent of the investment portfolio. This minimum requirement should be computed with reference to investments in two categories, viz. HFT and AFS. As on 31st March, 2023.

2. The bank had an opening balance of Rs. 577.49 lacs in the Investment Fluctuation Reserve (IFR) account. As per the guidelines of RBI, 5% on investment (AFS + HFT) i.e. Rs. 558.19 lacs is required to be maintained as a minimum IFR balance. Thus, there is an excess provision of Rs. 19.29 lacs. During the year Rs.150.00 was appropriated in the Profits and Loss account, below the line and credited to investment fluctuation reserve.

After such appropriation, total excess available was Rs. 169.291acs. The bank has reversed 150.00 Lacs out of such excess, to the credit of profit and loss account in line with the RBI directions. The details of the same are given below.

	Particulars	Amount (Rs.)
Α	(AFS+HFT) Book Value	1,11,63,85,482
В	Minimum IFR @ 5% of (A)	5,58,19,274.10
С	IFR Balance	5,77,49,263.28
D	Available IFR in % (C/A)	5.17 %
Е	Surplus (C-B)	19,29,989.18
F	Transfer during the year through IDR	1,50,00,000
G	Excess Available IFR (E+F)	1,69,29,989.18
Н	Less:- Transfer to P & L	1,50,00,000
	Balance Available	5,77,49,263.28

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

Particulars	Amount (Rs.)
Opening balance	6,19,50,731.94
Provision Created	19,30,00.00
Total	25,49,50,731.94
Required IDR	25,13,99,675.00
Excess IDR	35,51,056.94
Less: Reverse to P & L	0
Closing IDR	25,49,50,731.94

#### 14.2 ASSET LIABILITY MANAGEMENT

#### 14.2.1 MATURITY PATTERN OF CERTAIN ITEMS OF ASSETS AND LIABILITIES

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	months & to 3	Over 3 months & up to 6months	Over 6 months & up to 1 year	Over 1 years & up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	11478.00	7676.60	7945.10	11581.60	13005.30	14405.30	15463.50	34136.00	35152.80	5481.90	15681.10	172007.40
Advances	2847.60	2382.00	2297.30	3953.11	6714.18	6728.07	8133.20	27293.53	29643.70	1756.10	4224.53	95973.52
Investment	-	999.69	1666.10	1332.92	899.86	599.84	2199.69	10589.01	14816.40	4499.20	32974.90	70577.78

#### 3.3 INVESTMENTS

#### 3.3.1 COMPOSITION OF INVESTMENT PORTFOLIO

nvestments - As at 31 March 2023						(A	Amount in ₹ Lakh
	Govt Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	33,807.84	-	-	-	-	-	33,807.84
Less: Provision for non- performing investments (NPI)	_	-	-	-	-	_	_
Net	33,807.84	-	-	-	-	-	33,807.84
Available for Sale							
Gross	6,664.61	-	-	1,786.19	-	2,713.05	11,163.85
Less: Provision for depreciation and NPI	201.76	_	_	_	_	_	2514.00
Net	6,462.85	-	-	1,786.19	-	400.81	8649.85
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	_	-	-	-	-	-	_
Net	-	-	-	-	-	-	-
Total Investments	40,472.45	-	-	1,786.19	-	2713.05	44,971.69
Less: Provision for non- performing investments	_	-	-	_	-	-	_
Less: Provision for depreciation and NPI	201.76	-	-	-	_	2312.24	2,514.00
Net Investments	40270.69	-	-	1,786.19	-	400.81	42,457.69

				.,			1=,101100
3.3.	2 MOVEMENT OF PROVISIONS FOR DEPRECI	IATION & IN	NVESTMENT	FLUCTUATI	ION RESER	:VE	(Amount in ₹ Lakhs
Pa	Particulars					rent Year	Previous Year
1.	Movement of provisions held towards d	depreciatio	n on investr	nents			
	a. Opening balance					619.51	843.76
	b. Add: Provisions made during the year				1	930.00	100.00
	c. Less: Write off / write back of excess prov	visions durir	ng the year				324.25
	d. Closing balance				2	2549.50	619.51
2.	Movement of Investment Fluctuation Reserve	)					
	a. Opening balance					577.49	766.99
	b. Add: Provisions made during the year					150.00	178.70
	c. Less: Write off / write back of excess prov	visions durir	ng the year			150.00	368.20
	d. Closing balance					577.49	577.49
3.	Closing balance in IFR as a percentage of clo	sing balan	ce of investn	nents		5.00%	5.77%
	in AFS and HFT/Current category						

3.3.4 REPO TRANSACTIONS (IN FACE VALUE TERMS) (Ar					
Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding on March 31 - 2023	
a. Government securities     b. Corporate debt securities	20,000	20,50,000	4,90,000	1,70,000	

#### 3.4 ASSET QUALITY

#### 3.4.1 CLASSIFICATION OF ADVANCES AND PROVISIONS HELD

	Standard		Non-Perfo	rming		(Rs. Lakhs)
	Total Standard Advances	Sub- standard	Doubtful	Loss	Total NPAs	Total
Gross Standard Advances and NPAs	95,973.53	445.19	7,876.18	26.56	8,347.93	1,04,321.46
Opening Balance		2,179.93	7,879.18	30.52	10,089.63	10,089.63
Add: Additions during the year	]	479.94	3,253.05		3,733.00	3,733.00
Less: Reductions during the year*	]	-2,214.69	-3,256.05	-3.96	-5,474.70	-5,474.70
Closing balance		445.19	7,876.18	26.56	8,347.93	8,347.93
*Reductions in Gross NPAs due to:	]	-2,214.691	I-3,256.05	-3.96	-5,474.70	-5,474.70
Upgradation	]	-39.761	I-14.63 I		I-54.39I	I-54.39
Recoveries (excluding recoveries from upgraded accounts)		-2,114.931	I-3,241.42	-3.96	-5,420.30	-5,420.30
Write-offs						160.27
		0.00	I160.27	0.00	0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					5,545.011	15,545.01
Add: Fresh provisions made during the year					700.00	700.00
Add: Interest Suspense Account/ O.1.R.					419.75	419.75
Less: Excess provision reversed/ Write-off loans					760.29	760.29
Closing balance of provisions held					5,904.47	5,904.47
Net NPAs					2,443.46	2,443.46

	Standard		Non Perfo	rming		(Rs. Lakhs)
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total NPAs	Total
Opening Balance					4,095.37	
Add: Fresh additions during the year					431.95	
Less: Reductions during the year					2083.86	
Closing Balance					2443.46	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Amount Draw Down3 during the Year						
Closing balance of floating provisions						

account turns into NPA. Here the Term Loan account does not get credited with reversal. Hence there is an excess amount in the Term Loan Account. The entire portfolio can be matched with the Trial Balance after setting off the "MIRROR ACOUNTS" from the gross Term Loans. The amount of such excess in term Loans is Rs. 278.81. Lacs. Due to this the provision of the advances (Substandard-10%) is excessively made by Rs. 27.88 Lacs.



## NNSB नागपुर नागरिक सहकारी बैंक लि.

#### 3.4.2 RATIO

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	8.00%	11.44%
Net NPA to Net Advances	2.48%	4.98%
Provision coverage ratio	65.70%	54.96%

3 SECTOR-WISE ADVANCES AND GROSS NPAS (Amounts Rs. Lakhs)							
	Current Year			Previous Year			
Sr. Sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector	
) Priority Sector							
a) Agriculture and allied activities	13890.30	1251.67	9.01%	11173.74	1665.87	14.91%	
Advances to industries sector eligible as priority sector lending	21731.83	2598.37	11.96%	19714.54	1980.67	10.05%	
c) Services	21943.52	889.48	4.05%	18214.26	1072.49	5.89%	
d) Personal loans	7461.60	219.28	2.94%	5267.19	240.79	4.57%	
Subtotal (I)	65027.25	4958.80	7.63%	54369.73	4959.82	9.12%	
II) Non-priority Sector							
a) Agriculture and allied activities	365.48	0.00	0.00%			0.00%	
o) Industry	9152.92	130.73	1.43%	4836.99	579.24	11.98	
c) Services	20316.92	3055.98	15.04%	13540.99	4064.65	30.02%	
d) Personal loans	9458.88	202.42	2.14%	15436.05	485.93	3.15%	
Sub-total (ii)	39294.20	3389.13	8.63%	33814.03	5129.82	15.17%	
Total (i + ii)	104321.45	8347.93	8.00%	88183.76	10089.60	11.44%	

#### 3.4.6 FRAUD ACCOUNTS

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

	Current Year	Previous Year
Number of frauds reported (cumulative till date)	5	3
Amount involved in fraud (Rs. Lakhs)	253.47	39.97
Amount of provision made for such frauds (Rs. Lakhs)	253.47	39.97
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (Rs. Lakhs)	-	-
*Balance Provision at the year end	253.47	39.97

#### Row inserted for clarity

#### 3.6 EXPOSURES

#### 3.6.1 EXPOSURE TO REAL ESTATE SECTOR

Category	Current Year	Previous Year
I) Direct exposure		
a) Residential Mortgages	59.15	63.60
Lending fully secured by mortgages on residential property that is or will be	16.18	18.98
occupied by the borrower or that is rented.		
Individual housing loans eligible for inclusion in priority sector advances shall be	42.97	44.62
shown separately. Exposure would also include non-fund based (NFB) limits		
b) Commercial Real Estate	2.18	1.67
Lending secured by mortgages on commercial real estate (office buildings,	2.18	1.67
retail space, multipurpose commercial premises, multifamily residential	-	-
buildings, multi tenanted commercial premises, industrial or warehouse space,		
hotels, land acquisition, development and construction, etc.).		
Exposure would also include non-fund based (NFB) limits;		
Total Exposure to Real Estate Sector (I+II)	61.33	65.27

.1 TRAN	(Amount in Rs. Lakhs		
Sr. No.	Particulars	Current Year	Previous Year
I)	Opening balance of amounts transferred to DEA Fund	1444.84	1273.64
ii)	Add: Amounts transferred to DEA Fund during the year	143.97	215.27
iii)	Less: Amounts reimbursed by DEA Fund towards claims	18.27	44.07
iv)	Closing balance of amounts transferred to DEA Fund	1570.60	1444.84

#### 3.10 DISCLOSURE OF PENALTIES IMPOSED BY THE RESERVE BANK OF INDIA

	Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii)	
	Government Securities Act, 2006 (for bouncing of SGL) shall be disclosed in the 'Notes to	
	Accounts' to the balance sheet in the concerned bank's next Annual Report. In the case	
	of foreign banks, the penalty shall be disclosed in the 'Notes to Accounts' to the next	
	balance sheet for its Indian operations. Banks shall make appropriate disclosures on the	
	nature of the breach, number of instances of default and the quantum of penalty imposed.	

Charge: Non-Compliance with RBI directions on acceptance of deposits from other UCBs under section 47A(I)© read with sections 46(4)(i) and 56 of the Banking Regulation Act, 1949. Rs. 18.50 Lakh

#### 3.13 OTHER DISCLOSURES

#### 3.13.1 Business Ratios

13.1 Dusiness Ratios						
Particulars	Current Year	Previous Year				
i) Interest Income as a percentage to Working Funds**	6.60%	6.47%				
ii) Non-interest income as a percentage to Working Funds**	1.16%	2.08%				
iii) Cost of Deposits	4.31%	4.83				
iv) Net Interest Margin#	3.70%	3.21%				
v) Operating Profit as a percentage to Working Funds**	1.22%	1.12				
vi) Return on Assets@	0.26%	0.23%				
vii) Business (deposits plus advances) per employee (Rs. Lakhs)	727.18	661.94%				
viii) Profit per employee (in Rs Lakhs)	1.39%	1.12%				
		-				

## 3.14 PROVISIONS AND CONTINGENCIES

14 PROVISIONS AND CONTINGENCIES	(Amount in Rs. Lakhs)	
Provision debited to Profit and Loss Account	Previous Year	
) Provisions for NPI	-	-
i) Provision towards NPA	700.00	1870.54
ii) Provision made towards Income tax	360	397
v) Other Provisions and Contingencies (with details)	2047.00	504.64
AS DAVMENT OF DICCO INCUDANCE PREMIUM		(Amount in Do. Lakha)

#### 3.15 PAYMENT OF DICGC INSURANCE PREMIUM (Amount in Rs. Lakhs) **Particulars** Previous Year I) Payment of DICGC Insurance Premium 235.36

#### 3.16 DISCLOSURE OF FACILITIES GRANTED TO DIRECTORS AND THEIR RELATIVES

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives,

companies or firms in which they are interested.

(Amount in Rs. Lakhs)

Chairman

(Amount in Lakhs)

		Name of Relative / Company / Firm	Relationship with Director	Date and A of Expo		Nature and value of security and margin			Amount	Asset	
				Date	Amount	Nature	Value	Margin%		Classification	
	Mr. Girish Bachharaj Vays	Mr. Girish B. Vays	Self	15/07/2022	8.40	Own FDR	9.36	20.00%	4.96	Standard	
		Mrs. Shobha G. Vyas	Relatives	18/03/2021	14.00	Own FDR	17.13	10.00%	7.99	Standard	

1. Figures of the previous year have been regrouped, reclassified wherever considered necessary. 2. This statement of Significant Accounting Policies and Notes on Accounts forms an integral part of the Balance Sheet as at 31stMarch,

2023 and the annexed Profit and Loss Account for the year ended on that date.

## For Nagpur Nagarik Sahakari Bank Limited

Place: Nagpur Date: 10/05/2023

#### CA Ashutosh Joshi FOR P.G. JOSHI & CO. Firm Regd. No. 104416W

**Chartered Accountants** 

14) BALANCE OF PROFIT

**TOTAL** 

v	Partner Membership No. 038193 UDIN : 22038193ALVKNZ3130
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#### S.P. Potnis General Manager

490.00

15,793.00

497.09

16,021.26

913.50

16,860.00

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

#### Tusharkanti Dable Director

TOTAL

#### Ashok Agrawal (Goyal) Sanjay Bhende Vice Chairman

15,793.00

16,021.26

16.860.00

## PROJECTED INCOME & EXPENDITURE ACCOUNT FOR 31.03.2024

EXPENDITURE	PROJECTED	ACTUAL	PROJECTED	INCOME	PROJECTED	ACTUAL	PROJECTED
	31.03.2023	31.03.2023	31.03.2024		31.03.2023	31.03.2023	31.03.2024
a) ON DEPOSITS b) ON BORROWINGS/ G-Sec	<b>8,710.00</b> 8,500.00 210.00	<b>6,747.38</b> 6,422.14 325.24	<b>7,300.00</b> 6,800.00 500.00	1) INTEREST AND DISCOUNT a) ON INVESTMENTS & DEPOSITS b) ON LOANS AND ADVANCES	<b>13,650.00</b> 5,850.00 7.800.00	<b>13,249.99</b> 5,293.40 7,956.59	<b>14,500.00</b> 6,000.00 8,500.00
2) SALARY,ALLOWANCES & P.F.	2753.00	2,502.28	2,752.00	,	7,000.00	7,950.59	0,300.00
3) DIRECTORS' / LOCAL COMMITTEE MEMBER'S FEES & ALLOWANCES	5.00	6.10	10.00	DIVIDEND     COMMISSION AND EXCHANGE	355.00	183.21	195.00
4) RENT, TAXES, INSURANCE & LIGHTING a) RENT b) TAXES c) INSURANCE d) LIGHTING & ELECT. CHARGES	<b>497.50</b> 177.50 25.00 235.00 60.00	<b>493.01</b> 182.76 18.79 227.41 64.95	<b>505.00</b> 190.00 20.00 230.00 65.00	4) OTHER RECEIPTS  a) PROFIT ON GOVT.SEC. b) INCIDENTAL CHARGES c) SERVICE CHARGES d) OTHER INCOME	<b>1,788.00</b> 350.00 369.00 690.00 6.00	<b>2,588.06</b> 177.31 585.48 366.93 210.08	<b>2,165.00</b> 200.00 500.00 400.00 225.00
5) LAW CHARGES	15.00	28.42	30.00	e) EXCESS PROVISION WRITTEN BACK f) PROVISION NO LONGER REQUIRED	0.00	191.71 600.00	200.00
6) POSTAGE/ TELGRAMS / TEL.CHARGES a) POSTAGE & TELEGRAM CHARGES b) TELEPHONE+LEASED LINE CHARGES	<b>93.00</b> 13.00 80.00	<b>85.68</b> 20.55 65.13	<b>92.00</b> 22.00 70.00	g) TRANSFERRED FROM REVALUATION RESERVE i) BAD DEBTS RECOVERED 5) DEFERRED TAX	0.00 373.00 0.00	145.91 310.64 0.00	140.00 500.00 0.00
7) AUDITOR'S FEES	65.00	75.38	80.00				
8) DEPRECIATION & REPAIRS TO PROPERTY	615.00	705.39	1,200.00				
9) PRINTING, STATIONERY & ADVERTISEMENTS a) STATIONERY & PRINTING b) ADVERTISEMENT.	<b>60.00</b> 45.00 15.00	<b>47.91</b> 41.86 6.05	<b>57.50</b> 50.00 7.50				
10) AMORTISATION, DEPRECIATION	102.50	512.71	520.00				
11) OTHER EXPENDITURE	715.00	761.39	800.00				
12) I.TAX PROVISION	562.00	810.62	600.00				
13) PROVISIONS & CONTINGENCIES  a) BAD & DOUBTFUL DEBT RESERVE b) DIVIDEND EQUALIZATION FUND c) OTHER PROVISIONS d) SPECIAL RESERVE	<b>1,110.00</b> 1,000.00 0.00 110.00 0.00	<b>2,747.00</b> 700.00 0.00 2,047.00 0.00	<b>2,000.00</b> 1,500.00 0.00 500.00 0.00				