



GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

51st

ANNUAL REPORT

2021-22



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

आमचे श्रद्धास्थान



श्री. नारायण ग. गावंड
अध्यक्ष



स्वर्गीय गोपीनाथ शिवराम पाटील
संस्थापक-अध्यक्ष (एम. कॉम., एल.एल.बी.)

संचालक मंडळ



श्री. प्रकाश न. पाटील
उपाध्यक्ष



श्री. रणजीत गो. पाटील
संचालक



श्री. दशरथ द. धरत
संचालक



श्री. दशरथ का. पाटील
संचालक



श्री. नामदेव भाऊ पाटील
संचालक



श्री. कय्युम र. चेऊलकर
संचालक



श्री. नवनाथ मा. पाटील
संचालक



श्री. केसरीनाथ बा. धरत
संचालक
(बी.ए.सी.ए.आय.आय.बी. पार्ट-९)



श्री. विक्रम गो. पाटील
संचालक



डॉ. संजय वि. पोपेरे
संचालक
(एमबीबीएस, एमएस.ऑथो. सर्जन)



सौ. राजश्री प्र. पाटील
संचालिका



सी.ए. रमाकांत रा. लाहोटी
तज्ञ संचालक
(बी.कॉम, एल.एल.बी.(जन) एफ.सी.ए.)



डॉ. मधुसुदन दास पै
मुख्य कार्यकारी अधिकारी
एम.कॉम. सीएआयआयबी (1),
डीबीएम, डीआरआरपीएम,
डीबीए, डिप्लोमा इन युसीबी,
डॉक्टरेट इन मॅनेजमेंट (युसीबी)



स्वर्गीय गोपीनाथ शिवराम पाटील
संस्थापक-अध्यक्ष (एम. कॉम., एलएल.बी.)



जीपी पारसिक सहकारी बँक लि.
(मल्टी-स्टेट शेड्युल्ड बँक)

वार्षिक सर्वसाधारण सभेची नोटीस

बँकेची ५१ वी वार्षिक सर्वसाधारण सभा रविवार दि. ०७ ऑगस्ट, २०२२ रोजी सकाळी १०.३० वाजता खालील विषयांकरिता 'राम गणेश गडकरी रंगायतन', तलावपाळी, ठाणे-४००६०५ येथे घेण्यात येणार आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे, ही विनंती.

सभेपुढील विषय

- १) दि. २९ सप्टेंबर, २०२१ रोजी झालेल्या ५० व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
- २) वार्षिक अहवाल विचारार्थ ठेवणे व त्यास मंजुरी देणे ज्यामध्ये संचालक मंडळ अहवाल, दि. ३१ मार्च, २०२२ अखेरचा वैधानिक लेखापरीक्षकांचा अहवाल, नफा-तोटा पत्रक व ताळेबंद पत्रक यांचा समावेश आहे.
- ३) सन २०२०-२१ सालच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोषदुरुस्ती रिपोर्टला मान्यता देणे.
- ४) संचालक मंडळाने केलेल्या शिफारशीनुसार दि. ३१ मार्च, २०२२ अखेरच्या नफा वाटणीस व लाभांश वाटणीस मंजुरी देणे.
- ५) सन २०२२-२३ च्या अंदाजपत्रकास मंजुरी देणे.
- ६) सन २०२२-२३ करिता वैधानिक लेखापरीक्षकांची नियुक्ती करणे व त्यांचे सेवा शुल्क ठरविण्याचा अधिकार संचालक मंडळास देणे. संचालक मंडळाच्या शिफारशीनुसार रिझर्व्ह बँक ऑफ इंडियाने मे. गोगटे अँड कंपनी चार्टर्ड अकौंटंटस् यांची सन २०२२-२३ करिता वैधानिक लेखापरीक्षक म्हणून नेमणूक करण्याची मान्यता दिली आहे.
- ७) सर्वसाधारण सभासद वार्षिक सर्वसाधारण सभेस गैरहजर राहिल्यास त्यांची रजा मंजूर करणे.
- ८) मा. अध्यक्षीय परवानगीने ऐनवेळी येणाऱ्या विषयांवर चर्चा करणे.

संचालक मंडळाच्या आदेशानुसार

डॉ. एम. डी. पै

मुख्य कार्यकारी अधिकारी

दिनांक : २१/०७/२०२२

ठिकाण : पारसिक नगर, कळवा, ठाणे - ४००६०५.

- टिप : १) गणपूर्तीअभावी सभा तहकूब झाल्यास सदर सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर सकाळी ११.०० वाजता घेण्यात येईल व त्या सभेस पोटनियम क्र. ३० (c) नुसार गणपूर्तीची आवश्यकता असणार नाही.
- २) ज्या सभासदांना वार्षिक सभेत काही सूचना करावयाच्या किंवा प्रश्न विचारावयाचे असतील त्यांनी दि. २७/०७/२०२२ पर्यंत बँकेच्या मुख्य कार्यालयामध्ये कार्यालयीन वेळेत त्यांच्या सूचना अथवा प्रश्न लेखी स्वरूपात द्यावेत. दि. २७/०७/२०२२ पर्यंत दिलेल्या मुदतीत लेखी स्वरूपात आलेल्या सूचना अथवा प्रश्नांचीच दखल घेण्यात येईल.
- ३) सभासदांव्यतिरिक्त अन्य कोणासही प्रवेश दिला जाणार नाही.
- ४) वार्षिक अहवाल व नोटीसची प्रत बँकेच्या वेबसाईट www.gpparsikbank.com वर प्रसारित केली आहे.
- ५) बँकेचा वार्षिक अहवाल आपल्या जवळच्या शाखेत उपलब्ध असून सभासदांनी घेऊन जावा.
- ६) कोविड-१९ संदर्भातील योग्य मार्गदर्शक तत्वे लागू होतील.



बोर्ड ऑफ मॅनेजमेंट

क्र.	सदस्यांचे नांव	पदनाम	शिक्षण
१	श्री. रणजीत गो. पाटील	अध्यक्ष	बी. कॉम.
२	श्री. केसरीनाथ बा. घरत	सदस्य	बी.ए. सीएआयआयबी पार्ट-१
३	सीए. रमाकांत आर. लाहोटी	सदस्य	बी. कॉम. एलएलबी.(जन) एफसीए.
४	श्री. शेखर एम. कुलकर्णी	सदस्य	चार्टर्ड अकौंटंट्स
५	श्री. प्रदीप पी. म्हात्रे	सदस्य	बी. कॉम. एलएलबी., सीएआयआयबी.
६	श्री. सुरेश डी. भोईर	सदस्य	बी. कॉम. एलएलबी.

व्यवस्थापन

नांव	शिक्षण	पदनाम
डॉ. मधुसुदन दास पै	एम.कॉम. सीएआयआयबी (I), डीबीएम, डीआयआरपीएम, डीबीए, डिप्लोमा इन युसीबी, डॉक्टरेट इन मॅनेजमेंट (युसीबी)	मुख्य कार्यकारी अधिकारी
श्री. मनोज व. गडकरी	बी. कॉम., सीएआयआयबी., जीडीसी अॅण्ड ए, सर्टिफिकेट इन डिजिटल बँकिंग	सरव्यवस्थापक
सौ. सुवर्णा सु. पाटील	बी. कॉम.	उपमहाव्यवस्थापक (दि.३१.१०.२०२१ पर्यंत)
श्री. वासुदेव कृ. गुराम	एम. कॉम., सीएआयआयबी, जीडीसी अॅण्ड ए, सीसा. डिप्लोमा इन युसीबी	उपमहाव्यवस्थापक
श्री. राजीव ल. माईणकर	बी. कॉम., सीएआयआयबी	उपमहाव्यवस्थापक (दि.३१.०३.२०२२ पर्यंत)
श्री. विजय म. भोसले	बी. कॉम	सहाय्यक सरव्यवस्थापक
श्री. यशवंत ना. मते	बी. कॉम., जीडीसी अॅण्ड ए, डिप्लोमा (पीआरओ)	जनसंपर्क अधिकारी

बँकर्स

१	रिझर्व्ह बँक ऑफ इंडिया, मुंबई	७	बँक ऑफ इंडिया	१३	येस बँक लि.
२	महाराष्ट्र राज्य सहकारी बँक लि.	८	एच.डी.एफ.सी. बँक	१४	ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि.
३	बँक ऑफ बडोदा	९	कॅनरा बँक	१५	कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक लि.
४	स्टेट बँक ऑफ इंडिया	१०	एसव्हीसी को-ऑप. बँक लि.	१६	इन्डसट्रिज बँक लि.
५	युनियन बँक ऑफ इंडिया	११	अॅक्सीस बँक लि.	१७	आरबीएल बँक लि.
६	आय.डी.बी.आय. बँक	१२	आय.सी.आय.सी.आय. बँक लि.		

वैधानिक लेखापरीक्षक

मे. गोगटे अॅण्ड कंपनी,
चार्टर्ड अकौंटंट्स,
पुणे - ४११०३०

कन्करंट / इंटरनल ऑडीटर्स

मे. बी. एस. कोरडे अॅण्ड कंपनी,
चार्टर्ड अकौंटंट्स,
व बँकेच्या पॅनेलवरील इतर सीए फर्मस्



Notice of Annual General Meeting

The 51st Annual General Meeting of the Bank is scheduled on **Sunday 07th August, 2022** at 10.30 a.m. at **'Ram Ganesh Gadkari Rangayatan', Talao Pali, Thane-400601** to transact the following business. All the members are requested to remain present at the meeting.

Agenda

- 1) To read and confirm the minutes of 50th Annual General Meeting held on 29.09.2021.
- 2) To consider and approve the Annual Accounts which consist of the report of Board of Directors, the report of Statutory Auditors, Profit & Loss A/c. and Balance Sheet of the Bank as at 31st March, 2022.
- 3) To approve the Compliance Report of Statutory Audit for the year 2020-21.
- 4) To approve appropriation of Profit and declaration of dividend for the year ending 31st March, 2022 as recommended by the Board of Directors.
- 5) To approve the Annual Budget for the year 2022-23.
- 6) To appoint Statutory Auditors for the year 2022-23 and to authorize the Board of Directors to fix their remuneration. On the recommendation of the Board of Directors Reserve Bank of India, has approved the appointment of M/s. Gogate & Co., Chartered Accountants as Statutory Auditors for the Year 2022-23
- 7) To condone the absence of members in the Annual General Meeting.
- 8) Any other business with the permission of the Chair.

By the order of the Board of Directors

Dr. M. D. Pai

Chief Executive Officer

Date : 21/07/2022

Place : Parsik Nagar, Kalwa, Thane- 400605.

- Note :**
- 1) If there is no quorum within half an hour after appointed time, meeting shall stand adjourned and will be held at 11.00 a.m. on the same day at same place and the agenda of the meeting shall be transacted irrespective of the quorum in terms of Bye Law No.30(c).
 - 2) The members who wish to make any suggestion or ask any questions should submit the same in writing on or before 27/07/2022 at the Bank's Head Office during working hours. Only suggestion or questions submitted in writing upto 27/07/2022 will be considered.
 - 3) The entry is restricted to members only.
 - 4) The copy of the Notice and Annual Report is published in Bank's website www.gpparsikbank.com
 - 5) The members can also collect the copy of Annual Report from the nearest branch of the Bank.
 - 6) All Rules are applicable as per guidelines issued regarding Covid-19



Board of Management

SR.NO.	NAME OF THE MEMBERS	DESIGNATION	QUALIFICATION
1	Mr. Ranjit G. Patil	Chairman	B.Com.
2	Mr. Kesarinath B. Gharat	Member	B.A., CAIIB (I)
3	CA. Ramakant R. Lahoti	Member	B.Com. LLB.(Gen) F.C.A.
4	CA. Shekhar M. Kulkarni	Member	Chartered Accountants
5	Mr. Pradip P. Mhatre	Member	B.Com., LLB., CAIIB
6	Mr. Suresh D. Bhoir	Member	B.Com & LLB

ADMINISTRATION

NAME	QUALIFICATION	DESIGNATION
Dr. Madhusudan D. Pai	M.Com. CAIIB(I), DBM, DIRPM, DBA, DUCB, Phd. (Management UCB)	Chief Executive Officer
Mr. Manoj V. Gadkari	B.Com., CAIIB, GDC & A., Certificate in Digital Banking	General Manager
Mrs. Suvarna S. Patil	B.Com.	Deputy General Manager (upto 31.10.2021)
Mr. Vasudev K. Guram	M.Com., CAIIB, GDC & A, CISA, Diploma in UCB	Deputy General Manager
Mr. Rajiv L. Mainkar	B.Com., CAIIB,	Deputy General Manager (upto 31.03.2022)
Mr. Vijay M. Bhosale	B.Com.	Assistant General Manager
Mr. Yashwant N. Mate	B.Com., GDC & A, DIP. PRO.	Public Relation Officer

Bankers

1	Reserve Bank of India, Mumbai	7	Bank of India	13	Yes Bank Ltd.
2	Maharashtra State Co-op Bank Ltd.	8	HDFC Bank Ltd.	14	Thane District Central Co-op. Bank Ltd.
3	Bank of Baroda	9	Canara Bank	15	Kolhapur District Central Co-op. Bank Ltd.
4	State Bank of India	10	SVC Co-op. Bank Ltd.	16	IndusInd Bank Ltd.
5	Union Bank of India	11	Axis Bank Ltd.	17	RBL Bank Ltd.
6	IDBI Bank	12	ICICI Bank Ltd.		

Statutory Auditors

M/s. Gogate & Company,
Chartered Accountants.,
Pune-411030

Concurrent / Internal Auditors

M/s. B. S. Korde & Company,
Chartered Accountants.,
& Other CA Firms on the panel of the Bank

५१ वा वार्षिक अहवाल (सन २०२१ - २२)

सन्माननीय सभासद बंधू भगिर्नीनो,

बँकेचे संस्थापक - अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेब यांच्या पवित्र स्मृतीस अभिवादन करून बँकेच्या संचालक मंडळाच्या वतीने मी आपणा सर्वांचे बँकेच्या ५१ व्या वार्षिक सर्वसाधारण सभेमध्ये हार्दिक स्वागत करीत आहे. दि. ३१ मार्च, २०२२ रोजी संपलेल्या अहवाल वर्षाचा लेखापरीक्षित ताळेबंद आणि नफा-तोटा पत्रक व सन २०२१-२२ चा ५१ वा वार्षिक अहवाल सादर करतांना मला अतिशय आनंद होत आहे.

सुवर्ण महोत्सवी वर्ष :-

सन २०२१-२२ हे बँकेचे सुवर्ण महोत्सवी वर्ष होते. आपल्या बँकेची स्थापना दि. २१ मे, १९७२ रोजी झाली. मला येथे नमुद करण्यास आनंद होतो की, आपल्या बँकेने ५० व्या वर्षात रु. ५० कोटींचा निव्वळ नफा मिळवला असून रिझर्व्ह बँकेच्या चौकटीत राहून बँकेने ग्राहक मेळावे, शाखा व मुख्य कार्यालयात श्री सत्यनारायण पूजा तसेच ग्राहकांच्या हस्ते दिपप्रज्वलन करण्याचा कार्यक्रम आयोजित करून सुवर्ण महोत्सवी वर्ष साजरे केले. तसेच सुवर्ण महोत्सवी वर्षात इतर बँकांच्या तुलनेने गृहकर्ज व सोनेतारण कर्जावर कमीत कमी व्याजदर आकारले आहेत. त्याचप्रमाणे ३ वर्ष व त्यावरील मुदतीच्या ठेवीवर अर्धा टक्का जादा व्याजदर दिला आहे.

दि. २१ मे, २०२२ रोजी बँकेने सुवर्ण महोत्सवी वर्षाचा सांगता समारंभ सोहळा 'राम गणेश गडकरी रंगायतन', ठाणे येथे आपणा सर्वांच्या उपस्थितीमध्ये तसेच सदर समारंभाप्रसंगी मा.श्री. कपिल मोरेश्वर पाटील, (केंद्रीय राज्यमंत्री, पंचायत राज, भारत सरकार), मा.श्री. जितेंद्र आव्हाड (कॅबिनेट मंत्री, गृहनिर्माण, महाराष्ट्र राज्य), बँकेचे अध्यक्ष व संचालक मंडळ, सभासद व इतर मान्यवरांच्या उपस्थितीत साजरा करून मान्यवरांच्या हस्ते बँकेच्या स्मरणिकेचा प्रकाशन सोहळा संपन्न झाला.

या प्रसंगी बँकेचे अध्यक्ष यांनी प्रास्ताविक करून बँकेच्या ५० वर्षांच्या प्रगतिचा आढावा घेतला. मा.श्री. जितेंद्र आव्हाड यांनी महाराष्ट्राच्या विकासात सहकार चळवळीचे मोठे योगदान असल्याचे नमुद केले. आपल्या प्रेरणादायी भाषणात बहुजन सामाजातील तळागाळातील माणसाला सक्षम करण्यासाठी स्वतःची महत्वाकांक्षा बाजूला ठेऊन स्व. गोपीनाथ पाटील साहेबांनी सहकाराच्या माध्यमातून सामान्य माणसाला पुढे नेण्याचा वसा उचलला, त्यांच्या कुशाग्र, चाणाक्ष बुद्धिमत्तेने तसेच सामाजिक बांधिलकीच्या भावनेने काम करणाऱ्या वृत्तीमुळेच पारसिक बँक ऊंचीवर पोहोचलेली आहे अशा शब्दात मा.श्री. कपिल पाटील यांनी बँकेचा व बँकेचे संस्थापक स्वर्गीय गोपीनाथ पाटील साहेबांच्या कार्याचा गौरव केला व त्यांच्या भाषणानंतर कार्यक्रमाची सांगता झाली.

जागतिक आर्थिक परिस्थिती :-

युकेन युद्धाच्या प्रारंभासह भौगोलिक राजकीय तणावामुळे निर्माण झालेल्या साधनसामग्रीची अनिश्चितता, तुटवडा आणि वाढत्या किंमतींमुळे जागतिक विकासाची संभावना अत्यंत अनिश्चित झालेली आहे. आंतरराष्ट्रीय नाणेनिधीने २०२२ या आर्थिक वर्षाकरिता जागतिक उत्पादन वाढीचा अंदाज पुनःनिर्धारित करून ३.६०% पर्यंत खाली आणला आहे आणि जागतिक व्यापार संघटनेने २०२२ या आर्थिक वर्षाकरिता जागतिक व्यापार वाढीचा अंदाज ३.००% पर्यंत कमी केला आहे. आंतरराष्ट्रीय विकासाचा भारताच्या एकूण आर्थिक कामगिरीवर विपरीत परिणाम होऊन त्याचा परिणाम बँकिंग उद्योगावर होईल.

आर्थिक परिस्थिती-भारत :-

उत्तम विकास दर आणि परकीय गंगाजळीचा मुबलक साठा असल्याने भारतीय अर्थव्यवस्था सुस्थितीत आहे. जागतिक बाजारपेठेतील पुरवठा शृंखलेमधील अल्पकालीन अनिश्चितता लक्षात घेता रिझर्व्ह बँकेने फेब्रुवारी २०२२ मधील अंदाजीत



केलेला ७.८०% आर्थिक विकासदर एप्रिल २०२२ मध्ये ७.२०% राहण्याचा अंदाज वर्तविला आहे. परराष्ट्रीय घडामोडींमुळे आलेला महागाईचा दबाव, रशिया-युक्रेन युद्ध, पाश्चात्य देशांच्या निर्बंधामुळे विस्कळीत झालेला पुरवठा, इंडोनेशियाद्वारे पामतेल निर्यातीवर केलेली बंदी आणि नवीन कोविड-१९ प्रकरणांच्या उदयाचा परिणाम म्हणून चीनवर लादण्यात आलेले व्यापार निर्बंध यामुळे भारतामधील महागाईबाबत अतिरिक्त चिंता वाढत आहेत. या परराष्ट्रीय किंमती आणि पुरवठ्याच्या धक्यांमुळे किरकोळ स्तरावर प्रत्यक्ष आणि अप्रत्यक्षपणे देशांतर्गत पुरवठ्यावरील खर्चाच्या प्रभावामुळे महागाईचा दबाव वाढला आहे. आंतरराष्ट्रीय बाजारात ऊर्जा आणि अन्नधान्यांच्या किंमतीत झालेला वाढीचा परिणाम देशांतर्गत किंमतींवर झाला आहे. मार्च २०२२ मध्ये महागाईचा मुख्य ग्राहक मुल्य निर्देशांक (Headline CPI) फेब्रुवारीच्या ६.१०% वरून ७.००% पर्यंत वाढला, जी मुख्यत्वे भू-राजकीय प्रसरणाचा प्रभाव दर्शविते.

भारतीय बँकिंग क्षेत्र :-

सन २०२१-२२ या आर्थिक वर्षात संपूर्ण भारतीय बँकिंग क्षेत्रात एकूणच प्रणालीतील तरलता मोठ्या प्रमाणात राहिली. अतिरिक्त तरलता शोषण घेण्यासाठी रिझर्व्ह बँक ऑफ इंडियाने प्रचलित ३.३५% ऐवजी उच्च व्याजदर म्हणजेच सुमारे ३.९९% देऊन, दिर्घकालीन रिझर्व्ह रेपो ऑपरेशन सुरु केले. एप्रिल २०२२ मध्ये झालेल्या चलनविषयक धोरण समितीच्या (MPC) बैठकीत रिझर्व्ह बँक ऑफ इंडियाने ३.७५% व्याजदराने बँकांकडील जादा निधी ठेवण्यासाठी एक नवीन विंडो म्हणजेच स्थायी ठेव सुविधा (SDF) सुरु केली. ४ मे, २०२२ पासून वाढत्या महागाई मुळे रिझर्व्ह बँक ऑफ इंडियाने तरलता समायोजन सुविधा (LAF) अंतर्गत पॉलीसी रेपो दर ०.४०% ने वाढवून ४.४०% केला आहे, परिणामी SDF दर ४.१५% समायोजित केला आहे. चलनविषयक धोरण समितीने महागाईचा निर्देशांक निर्धारित केलेला लक्ष्यात (Target) राहण्यासाठी सवलत मागे घेण्यावर लक्ष केंद्रित करून भविष्यात वाढीला चालना देण्याचे ठरविले. रिझर्व्ह बँक ऑफ इंडियाने दि. २१ मे, २०२२ पासून सुरु होणाऱ्या पंधरवड्यापासून बँकांचे रोख राखीव प्रमाण निव्वळ मागणी आणि वेळेच्या दायित्वाच्या ४.००% वरून ४.५०% पर्यंत वाढवले.

भविष्यातील दृष्टीकोन :-

कोविड-१९ महामारी अद्याप संपलेली नाही आणि कोविडची एक नवीन लाट भारतासह जगाच्या अनेक भागांना धडकु लागली आहे. दि.२९ एप्रिल २०२२ रोजी प्रकाशित झालेला २०२१-२२ या वर्षासाठी रिझर्व्ह बँक ऑफ इंडियाने चलन आणि वित्तविषयक अहवालात विशेषतः "Scars of the Pandemic" या विषयावर एक अध्याय देण्यात आला आहे ज्यामध्ये आर्थिक वाढीबद्दल असे नमुद केले आहे की २०२०-२१ चा आर्थिक वाढीचा वास्तविक दर -६.६०% व २०२१-२२ चा ८.९०% पाहता आणि २०२२-२३ चा अंदाजीत दर ७.२०% आणि त्यापुढील अंदाजीत ७.५०% विकास दर गृहित धरता, २०३४-३५ मध्ये भारताने कोविड-१९ च्या नुकसानावर मात करणे अपेक्षित आहे.

रिझर्व्ह बँक ऑफ इंडियाच्या चलनविषयक धोरण समितीच्या दृष्टीकोनानुसार देशांतर्गत सरकारी भांडवली खर्च, क्षमता वापरात सुधारणा, मजबुत कॉर्पोरेट ताळेबंद आणि अनुकूल आर्थिक परिस्थिती यातून गुंतवणुकीला उत्तम चालना मिळायला हवी. दुसरीकडे बिघडत चाललेले बाह्य वातावरण, वस्तुंच्या वाढत्या किंमती आणि पुरवठ्यातील सततचे अडथळे यामुळे प्रगत अर्थव्यवस्थांमध्ये चलनविषयक धोरणाच्या सामान्यकरणामुळे होणारे अस्थिरतेचे संकट यासह भयंकर अडचणी निर्माण होतांना दिसतात. एकंदरीत भारतीय अर्थव्यवस्था भौगोलिक राजकीय परिस्थितीतील बिघडलेला परिस्थितीला तोंड देण्यास सक्षम आहे असे दिसते परंतु जोखमीच्या समतोलालाचे सतत निरीक्षण करणे हिताचे ठरेल.

बँकेच्या आर्थिक प्रगतीचा धावता आढावा :-

वरील पार्श्वभूमीच्या अनुषंगाने बँकेची आर्थिक प्रगती एकंदरीत समाधानकारक झाली. बँकेचा एकूण व्यवसाय ₹ ६१३५.५७ कोटी व कर कपातीनंतरचा निव्वळ नफा ₹ ५०.६२ कोटी इतका झाला.

(रक्कम ₹ कोटीत)

तपशील	३१.०३.२०२२	३१.०३.२०२१	वाढ / घट
सभासद संख्या	१०२२७४	१०१२१९	१०५५
एकूण व्यवसाय	६१३५.५७	६१०१.१४	३४.४३
ठेवी	४२८६.८३	४१५३.२९	१३३.५४
कर्जे	१८४८.७४	१९४७.८५	-९९.११
ढोबळ नफा	६९.११	६२.३६	६.७५
निव्वळ नफा	५०.६२	२०.४२	३०.२०
भाग भांडवल	८९.४२	९१.३३	-१.९१
खेळते भांडवल	५०६८.४४	४९३७.६७	१३०.७७
राखीव व इतर निधी	५१३.७४	४९०.६५	२३.०९
ढोबळ अनुत्पादित कर्जे	९६.४२	११८.९१	-२२.४९
निव्वळ अनुत्पादित कर्जे	०.००%	०.००%	०.००
भांडवल पर्याप्तता प्रमाण	२२.३१%	२१.३५%	०.९६%

ठेवी :-

सन २०२०-२१ या कालावधीत एकूण ₹ २०९.५१ कोटी ठेवींच्या वाढीच्या तुलनेत सन २०२१-२२ या कालावधीत ठेवींमध्ये ₹ १३३.५४ कोटींनी म्हणजेच ३.२१% नी वाढ झाली.

(रक्कम ₹ कोटीत)

ठेवींचा प्रकार	२०२१-२२	टक्केवारी	२०२०-२१	टक्केवारी
चालू ठेवी	५५५.५९	१२.९६%	४७७.१५	११.४९%
बचत ठेवी	१५६३.९३	३६.४८%	१४५२.९९	३४.९८%
मुदत ठेवी	२१६७.३१	५०.५६%	२२२३.१५	५३.५३%
एकूण	४२८६.८३	१००.००%	४१५३.२९	१००.००%
कासा	२११९.५२	४९.४४%	१९३०.१४	४६.४७%

बँकेच्या ठेवींमध्ये कासा ठेवींच्या प्रमाणात सातत्य राखण्यासाठी व त्यात वाढ होण्यासाठी बँक सतत प्रयत्नशील राहिल. बँकिंग उद्योगामध्ये कासा डिपॉझीट बाबतीत आपल्या बँकेने आजही वर्चस्व राखले आहे.

ठेवींचा विमा :-

रिझर्व्ह बँकेच्या धोरणानुसार बँकेने डिपॉझीट इन्शुरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन येथे प्रत्येक ठेवीदाराकरिता ₹ ५ लाखापर्यंतच्या ठेवींचा विमा काढला आहे.

कर्जव्यवहार :-

आर्थिक वर्ष २०२१-२२ च्या पहिल्या तिमाही मध्ये कोविड-१९ महामारी मुळे कर्ज वाढीची गती मंदावली. तसेच बँकिंग क्षेत्रामधील मुख्य क्षेत्र असलेले एमएसएमई कर्जे यात अद्याप प्रगती दर्शविलेली नाही. सहकारी बँकांना स्मॉल फायनान्स



बँका आणि पेमेंट बँका यांच्या नावीन्यपूर्ण योजनांमुळे आव्हानांना सामोरे जावे लागत आहे.

सन २०२०-२१ अखेर बँकेची एकूण कर्जे ₹ १९४७.८५ कोटी होती. त्यात घट होऊन सन २०२१-२२ अखेर एकूण कर्जे रक्कम ₹ १८४८.७४ कोटी इतकी झाली. आर्थिक वर्ष २०२१-२२ मध्ये बँकेने वितरीत केलेल्या नवीन कर्जांचे प्रमाण हे गतवर्षाच्या तुलनेत कमी असल्याने तसेच यापूर्वी दिलेल्या कर्जांची वसुली होत असल्याने बँकेच्या एकूण कर्जात वाढ झालेली दिसत नाही. सन २०२१-२२ मध्ये एकूण ₹ १८४८.७४ कोटी कर्जांपैकी ५६.६३% कर्जे ही अद्यक्रम क्षेत्रातील कर्जे असून ९.९८% दुर्बल घटकांना दिलेली कर्जे आहेत. आपली बँक कर्ज मंजूर करताना कर्जदाराची पत, व्यवसाय, कर्ज परतफेड करण्याची क्षमता, तारण मालमत्ता इत्यादी निकषांचा विचार करून पतपुरवठा करत असते. या संपूर्ण निकषांची सांगड करून बँकेने क्रेडीट रेटिंग मॉड्युल तयार केले आहे जेणे करून बँकेच्या कर्जांची गुणवत्ता राखण्यास मदत होईल. निव्वळ व्याज दुराव्यामध्ये तडजोड न करता कर्जाची चांगली गुणवत्ता राखण्यासाठी सर्वतोपरी प्रयत्न करण्यात येत आहेत.

थकबाकी व अनुत्पादित कर्जांचे व्यवस्थापन :-

बँकेने थकीत व अनुत्पादित कर्जांचे प्रमाण कमी राखण्याकरिता सर्वतोपरी प्रयत्न करूनही ढोबळ अनुत्पादित कर्जांचे प्रमाण सन २०२०-२१ वर्षी ₹ ११८.९१ कोटी इतके होते ते या वर्षी ₹ ९६.४२ कोटी इतके झालेले आहे. सभासदांना कळविण्यात येते की बँकेने निव्वळ अनुत्पादित कर्जांचे प्रमाण ०% ठेवण्यात यश मिळवलेले आहे.

तसेच बँकेने मागील वर्षापर्यंत निर्लेखित केलेल्या कर्जखात्यांमध्ये ₹ ४४.९८ लाख इतकी रक्कम वसूल केलेली आहे. बँकेच्या अनुत्पादित कर्जांचे प्रमाण कमीत कमी राखण्यासाठी सर्वतोपरी प्रयत्न करण्यात येत असून आवश्यक तेथे कारवाईचे पाऊल उचलण्यात आलेले आहे याची माननीय सभासदांनी नोंद घ्यावी.

(रक्कम ₹ कोटीत)

तपशील	२०२१-२२	टक्केवारी	२०२०-२१	टक्केवारी
ढोबळ अनुत्पादित कर्जे	९६.४२	५.२२%	११८.९१	६.१०%
निव्वळ अनुत्पादित कर्जे	०.००	०.००%	०.००	०.००%
आवश्यक तरतूद	३७.१५		३२.५७	
एकूण केलेली तरतूद	१४१.२७		१३३.१३	
जास्तीची केलेली तरतूद	१०४.१२		१००.५६	
एकूण कर्जे	१८४८.७४		१९४७.८५	
कव्हेरेज प्रमाण	१४६.५२%		१११.९६%	

बँक बहुराज्यीय कायदानुसार थकीत कर्जदारांवर The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) व Arbitration & Conciliation Act, 1996 अंतर्गत वसुलीचा अधिकार वापरू शकते. सुप्रीम कोर्टाने दिलेल्या निर्णयानुसार बँकेचे थकीत कर्जदार अथवा त्यांच्या जामीनदारांचे फोटो नावासहीत वृत्तपत्र तसेच इतर प्रसार माध्यमातून बँकेस प्रसिध्द करता येऊ शकतात. सर्व थकीत कर्जदार सभासदांना नम्र विनंती आहे की, त्यांनी थकबाकीची रक्कम भरावी व त्यांच्याविरुद्ध अशा प्रकारच्या कठोर उपाययोजनांची अंमलबजावणी करावी लागू नये यासाठी बँकेस सहकार्य करावे. आपल्या बँकेने रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार खाती पुनर्रचित करण्यासाठी पावले उचलली आहेत. तरी सुध्दा येणाऱ्या काळामध्ये NPA चे प्रमाण वाढण्याचे आव्हान बँकेला येऊ शकते. बँक कर्ज वसुली करण्यासाठी सर्वतोपरी प्रयत्न करीत आहे.

गुंतवणूक :-

बँकेची गुंतवणूक ही प्रामुख्याने तरलतेचे व बिगर तरलतेचे रोखे व बँकेतील मुदतठेवींमध्ये आहे. त्याचप्रमाणे बँक अतिरिक्त शिल्लक निधी कॉलमनी आणि रिझर्व्ह बँकेच्या रिर्व्हर्स रेपो द्वारे कर्जाऊ देते. बँकेची एकूण गुंतवणूक

₹ २५५५.८५ कोटी असून त्यापैकी ₹ १४७६.३७ कोटीची गुंतवणूक ही सरकारी रोख्यांमध्ये गुंतवलेले असून उर्वरीत ₹ ३०३.८४ कोटीची गुंतवणूक बिगर तरलतेचे रोखे व ₹ ७७५.५९ कोटीची गुंतवणूक ही राष्ट्रीयकृत बँका, राज्य व जिल्हा मध्यवर्ती सहकारी बँक, खाजगी बँकांमध्ये मुदतठेवीच्या स्वरूपात गुंतवलेले आहेत. रिझर्व्ह बँक ऑफ इंडियाने वेळोवेळी पारित केलेल्या निर्देशाचे बँक पालन करते.

आर्थिक वर्ष २०२२ च्या पहिल्या सहामाहीत कर्ज रोख्यांवरील व्याजदर हे एका मर्यादित राहिले कारण RBI द्वारे नियमित हस्तक्षेप, मुबलक तरलता आणि सरकारद्वारे अपेक्षेपेक्षा कमी कर्ज उभारणी. दुसऱ्या सहामाहीत व्याजदरात लक्षणीय वाढ झाली कारण, वाढलेला महागाई दर, जागतिक रिकव्हरी, शाश्वत जागतिक चलनवाढ, AE (Advance Economics) मधील उत्पन्नात वाढ आणि आरबीआयचा कमी झालेला हस्तक्षेप. पुढे आरबीआयने VRRR (व्हेरिएबल रेट रिझर्व रेपो), बाजारात सिक्युरिटीजची विक्री तसेच Forex/Swap ची खरेदी/विक्री या दिशेने उचललेली पावले आणि वित्तीय वर्ष २०२३ मधील अपेक्षेपेक्षा सरकारद्वारे जास्त कर्ज उभारणी चे लक्ष यांमुळे व्याजदरात आणखी वाढ झाली. ३१ मार्च २०२२ रोजी १० वर्षांचे G-Sec Benchmark Yield ६.८४% वर स्थिरावले.

अहवाल वर्षात बँकेने AFS वरून HTM कॅटेगरी मध्ये सरकारी रोख्यांचे रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार स्थलांतर (Shifting) केलेले आहे. बँकेने ₹ ८२.६३ कोटी पुस्तकी मुल्याचे सरकारी रोखे AFS वरून HTM ला स्थलांतर (Shifting) केलेले आहे. असे करताना बँकेने घसारापोटी ₹ ४७.२६ लाख नावे टाकलेले आहेत.

बँकेच्या गुंतवणुकीत अहवाल वर्षात ९.५५% ने वाढ झालेली असून बँकेने गुंतवणूक करताना गुंतवणुकीवरील उत्पन्न त्याचबरोबर तरलता यांची योग्य सांगड घातलेली आहे. बँकेने मागील वर्षी तरतूद केलेला गुंतवणूक घसारा निधी ₹ ५ कोटी व गुंतवणूक चढ उतार निधी ₹ ३७.८६ कोटी यावर्षी देखील तेवढेच ठेवण्यात आलेले आहेत.

नफा :-

आर्थिक वर्ष २०२१-२२ अखेर बँकेचा निव्वळ नफा हा ₹ ५०.६२ कोटी असून मागील वर्ष २०२०-२१ च्या तुलनेत सदर निव्वळ नफ्यामध्ये ₹ ३०.२० कोटी ने वाढ झाली आहे.

(रक्कम ₹ कोटीत)

तपशील	२०२१-२२	२०२०-२१
कर व तरतुदीपूर्वीचा नफा	६९.११	६२.३६
कर व तरतुदीनंतरचा नफा	५०.६२	२०.४२

नफा वाटणी :-

मल्टी स्टेट को. ऑपरेटिव्ह सोसायटीज् अॅक्ट, २००२ च्या कलम ६२ अन्वये असलेला सन २०२१-२२ या आर्थिक वर्षाकरिता आयकर वजा जाता निव्वळ नफा ₹ ५०६१.६१ लाख वाटणीसाठी उपलब्ध आहे. आर्थिक वर्ष २०२०-२१ मधील शिल्लक असलेला नफा या वर्षीच्या नफ्यात जमा केला असता मल्टी स्टेट को. ऑपरेटिव्ह सोसायटीज् अॅक्ट, २००२ च्या कलम ६३ अन्वये एकूण ₹ ५०६१.७३ लाख इतका नफा खालीलप्रमाणे वाटणीसाठी संचालक मंडळ शिफारस करीत आहे.

(रक्कम ₹ लाखात)

तपशील	रक्कम
राखीव निधी २५%	१२६५.४०
संभाव्य तोटा / नुकसानीसाठी केलेला राखीव निधी (१०%)	५०६.१६
लाभांश १५% (शिफारस)	१३१९.००
इमारत निधी	५०.००
गुंतवणूक चढउतार राखीव	४००.००



(रक्कम ₹ लाखात)

तपशील	रक्कम
सहकार शिक्षण निधी (१%)	५०.६२
सानुग्रह अनुदान व बोनस	८२०.००
ARC सेक्युरिटी रिसिप्ट निधी	५००.००
सायबर सुरक्षा निधी	१००.००
विशेष राखीव निधी (u/s 36 (i)(viii) of I.T. Act, 1961)	५०.००
पुढील वर्षासाठी शिल्लक नफा	०.५५
एकूण	५०६१.७३

लाभांश :-

भविष्यकाळातील वाढीसाठी सक्षम भांडवल पर्याप्तता राखण्यासाठी पुरेसा नफा वर्ग करून अहवाल वर्ष २०२१-२२ करिता हे संचालक मंडळ १५% लाभांश भागधारण कालावधीनुसार (pro-rata) पद्धतीने देण्याची शिफारस करीत आहे.

भांडवल पर्याप्तता :-

रिझर्व्ह बँकेने सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण ९.००% इतके निश्चित केले आहे. तसेच आर्थिकदृष्ट्या सक्षम व सुव्यवस्थापित बँकांसाठी असे प्रमाण १२.००% च्या वर निश्चित केले आहे. या अहवाल वर्षाअखेर आपल्या बँकेचे भांडवल पर्याप्ततेचे प्रमाण दि.३१.०३.२०२१ च्या २१.३५% तुलनेत दि. ३१.०३.२०२२ अखेर २२.३१% इतके आहे. यापैकी टीयर १ कॅपिटल भांडवल पर्याप्ततेच्या १९.३० % आहे.

संचालक मंडळाची निवडणूक :-

सन २०२१-२२ ते २०२६-२७ या कालावधीकरिता बँकेच्या संचालक मंडळाची पंचवार्षिक निवडणूक प्रक्रिया मा. निवडणूक निर्णय अधिकारी श्री. किरण सोनवणे, जिल्हा उपनिबंधक सहकारी संस्था, महाराष्ट्र राज्य, ठाणे यांच्या मार्फत संपन्न झाली. संबंधित प्रवर्गातील वैध नामांकनाची संख्या प्रत्येक प्रवर्गातील रिक्त पदांची असल्याने संबंधित प्रवर्गातील संचालक पुढील पाच वर्षाकरिता बिनविरोध निवडून आल्याचे निवडणूक निर्णय अधिकारी यांनी घोषित केले. नवनिर्वाचित संचालकांच्या पहिल्या बैठकीत निवडणूक निर्णय अधिकारी यांनी अध्यक्षपदी श्री. नारायण गजानन गावंड व उपाध्यक्षपदी श्री. प्रकाश नकुल पाटील यांची बिनविरोध निवड झाल्याचे घोषित केले.

संचालक मंडळ सभा :-

या अहवाल वर्षात बँकेच्या संचालक मंडळाच्या एकूण २० सभा झाल्या आहेत. सभांना सर्वसाधारणपणे सर्व संचालक उपस्थित असतात व सर्व निर्णय सार्वमताने घेतले जातात. संचालक मंडळ आपल्या खातेदारांच्या बँकेवरील विश्वास वाढविण्याकरिता व्यावसायिक पद्धतीने कार्यरत असते. बँकेच्या उपविधी क्र.४३ नुसार बँकेने कार्यकारी समितीची स्थापना केली असून बँकेच्या कामकाजाच्या संदर्भात निर्णय घेण्यासाठी या समितीची सभा घेतली जाते. या बाबतचे निर्णय घेण्यासाठी आवश्यक ते अधिकार कार्यकारी समितीस प्रदान केलेले आहेत. याशिवाय कर्मचारी समिती, हिशोब तपासणी समिती, वसुली समिती वेळोवेळी नियमित आपल्या सभा घेऊन प्रदान केलेल्या अधिकार कक्षेत निर्णय घेत असतात.

बोर्ड ऑफ मॅनेजमेंट सभा :-

अहवाल वर्षात बोर्ड ऑफ मॅनेजमेंटच्या ९ सभा घेण्यात आल्या. सभेस सर्व सभासद उपस्थित होते आणि सर्व निर्णय एकमताने घेण्यात आले.

शाखा स्थलांतर :-

बँकेच्या आजमितीस एकूण ९१ शाखा व ५ ऑफसाईट एटीएमस् ग्राहकांच्या सेवेकरिता कार्यरत आहेत. अहवाल वर्षात रिझर्व्ह बँकेने महापे शाखा तसेच सेंट्रलाईज क्लिअरिंग, इन्शुरन्स, व अकाऊंट ओपनिंग डिपार्टमेंट रबाळे येथील प्लॉट नं. ३२०, एमआयडीसी, टीटीसी इंडस्ट्रीयल एरिया, नवी मुंबई, ठाणे-४००७०१ येथील इमारतीमध्ये स्थलांतरीत करण्यास मंजुरी दिली आहे. लवकरच महापे शाखा व सेंट्रलाईज डिपार्टमेंट्स नवीन इमारतीमध्ये स्थलांतरीत करण्यात येतील.

नॉन बँकिंग व्यवसाय :-**विमा व्यवसाय :-**

बँकिंग व्यवसायातून येणाऱ्या उत्पन्नाव्यतिरिक्त इतर उत्पन्न वाढविण्यासाठी बँकेने मे. टाटा एआयजी जनरल इन्शुरन्स कंपनी लि., मे. बजाज अलायन्स जनरल इन्शुरन्स कंपनी लि. यांच्याबरोबर सर्वसाधारण विम्याबाबत कॉर्पोरेट एजन्सीचे करार केले आहेत. बँकेने दिलेली सर्व प्रकारची कर्जे (वाहन तारण, मशिनरी तारण, घर तारण इत्यादी.) इन्शुरन्स व्दारे सुरक्षित केली आहेत. तसेच जर एखाद्या कर्जदारासंदर्भात एखादी दुर्घटना घडल्यास त्याच्या पश्चात त्याच्या कर्जरकमेची परतफेड सुलभ व्हावी यासाठी बँकेने क्रेडिट लाईफ इन्शुरन्स व लाईफ इन्शुरन्स (जीवन विमा) करिता मे. कोटक महिंद्रा लाईफ इन्शुरन्स कंपनी लि. बरोबर कॉर्पोरेट एजन्सी करार केला आहे. बँकेच्या सर्व सभासदांनी स्वतःच्या हितासाठी बँकेकडून कर्ज घेतेवेळी सदर क्रेडिट लाईफ इन्शुरन्स घ्यावा.

प्रधान मंत्री जीवन ज्योती विमा योजना व प्रधान मंत्री सुरक्षा विमा योजना

शासनाच्या या योजनांमध्ये सदर आर्थिक वर्षात प्रधान मंत्री जीवन ज्योती विमा योजनेमध्ये एकूण ६०७७ खातेदारांनी नोंदणी केली त्यामध्ये एकूण १२ मृत्यू दावे आले. हे सर्व मृत्यू दावे मंजूर होऊन रु. २ लाख रक्कम वारसांच्या खाती जमा झाली. तसेच एकूण १००९७ खातेदारांनी प्रधान मंत्री सुरक्षा विमा योजनेखाली नोंदणी केली. सुदैवाने या योजनेखाली कोणताही मृत्यू दावा आला नाही. तरी शासनाच्या ह्या योजनांचा जास्तीत जास्त खातेदारांनी लाभ घ्यावा.

विदेशी विनिमय व्यवहार :-

बँकेला रिझर्व्ह बँकेकडून फॉरेन एक्सचेंज अॅथोराईज्ड डिलर कॅटेगरी २ (AD-II) परवाना मिळाला आहे. यामुळे ग्राहकांना विदेशी चलनाची खरेदी विक्री आपल्या शाखांमधून करता येवू लागली आहे. आर्थिक वर्ष २०२१-२२ मध्ये सदर AD-II परवाना अंतर्गत बँकेने विदेशी चलन खरेदी विक्रीचा व्यवहार ₹ २५.११ लाख इतका केला आहे.

बँकेच्या ग्राहकांना आयात-निर्यात व्यवहारासंबंधीत सेवा पुरविण्यासाठी आपल्या बँकेने इतर AD-I बँकांशी सहकार्य करार केले आहेत. आर्थिक वर्ष २०२१-२२ मध्ये सदर AD-I बँकांमार्फत आपल्या बँकेने हाताळलेला आयात-निर्यात व्यवहार ₹ ४४.७५ कोटी होता. या व्यवहारातून सन २०२१-२२ मध्ये बँकेने ₹ ८.१५ लाख इतका नफा मिळविला आहे. बँकेला ठराविक १८ शाखांमधून एनआरई अकौंटंटस् उघडण्याकरिता परवानगी आहे.

माहिती तंत्रज्ञान व डिजिटल बँकिंग :-

बँकिंग तंत्रज्ञान झपाट्याने विकसित होत आहे आणि आपल्या दैनंदिन जीवनाचा एक अपरिहार्य भाग बनला आहे. ग्राहकांच्या दैनंदिन बँकिंग गरजा पूर्ण करण्यासाठी, जीपी पारसिक बँक आघाडीच्या बँकांद्वारे देत असलेल्या सर्व डिजिटल सेवा प्रदान करते. आपल्या बँकेद्वारे डिजिटल सेवांचा वापर झपाट्याने वाढत आहे. बँक इंटरनेट बँकिंग, मोबाईल बँकिंग, UPI (BHIM App), भारत बिल पेमेंट सिस्टम (BBPS), रुपे डेबिट कार्ड, रुपे इंटरनेशनल कार्ड, कॅश डिपॉझिट, एटीएम आणि ई-स्टेटमेंट इत्यादी सेवा प्रदान करते.

गेल्या वर्षी, बँकेने 'पारसिक मोबाइल' हे अॅप अपडेट केले, ज्यात चेक बुक रिक्वेस्ट, चेकची स्थिती जाणणे, चेक पमेंट



कळवा, ठाणे - ४०० ६०५.

(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

थांबवणे, ई-पासबुक, फिक्स्ड डिपॉझिट पाहणे, व्यवहार मर्यादा कायम करणे आणि एटीएम कार्ड ब्लॉक/अनब्लॉक करणे यासारख्या वैशिष्ट्यांचा समावेश आहे. या सेवा ग्राहकांकडून मोठ्या प्रमाणावर वापरल्या जातात. एटीएम पिन आणि एटीएम कार्ड ट्रान्झॅक्शन मर्यादा ठरविणे यासारखी नवीन वैशिष्ट्ये देखील लवकरच उपलब्ध होतील.

बँकेची ई-स्टेटमेंट सेवा ग्राहकांमध्ये लोकप्रिय आहे. ही सेवा तुम्हाला तुमच्या ईमेल खात्यामध्ये दररोज, साप्ताहिक, मासिक, त्रैमासिक आणि सहामाही आधारावर विनामूल्य स्टेटमेंट प्राप्त करण्यास अनुमती देते. यासाठी तुमच्या शाखेत तुमच्या ई-मेल पत्त्याची नोंदणी करणे आवश्यक आहे.

रिझर्व्ह बँक ऑफ इंडिया कडून सायबर सुरक्षेच्या संदर्भात वेळोवेळी दिलेल्या निर्देशांचे काटेकोरपणे पालन केले जाते. भारत सरकारच्या CERT-IN संस्थेने जारी केलेल्या विविध सल्ल्यांची देखील त्वरित अंमलबजावणी केली जाते.

बँक ISO 27001-2013 मान्यताप्राप्त आहे, याचा अर्थ ती मानकांच्या शिफारशीनुसार अत्याधुनिक तंत्रज्ञान वापरते. नियमितपणे, बँक डिसास्टर व्यवस्थापन प्रतिबंधात्मक उपायांसाठी डिसास्टर स्थळांवर यशस्वीरित्या कार्यरत आहे. बँकेने आयटी सुरक्षा सल्लागार म्हणून एका प्रतिष्ठित संस्थेची नियुक्ती केली आहे, जे धोके कसे टाळायचे याबद्दल बँकेच्या आयटी विभागाला सल्ला देत असतात.

बँकेने आपल्या ग्राहकांसाठी सुनियोजित डेटा सुरक्षा धोरण स्थापित केले आहे. बँक आपल्या ग्राहकांना उच्च दर्जाची बँकिंग सेवा देण्यासाठी सर्वतोपरी प्रयत्न करत आहे. डिजिटल पेमेंटबाबत जनजागृती करण्यासाठी आवश्यक ती कार्यवाही करण्यात आली आहे. ऑनलाइन फसवणूक आणि ते कसे टाळावे याबद्दल ग्राहकांमध्ये जागरूकता निर्माण करण्यासाठी बँक सर्वतोपरी प्रयत्न करत आहे. म्हणून बँकेकडून ग्राहकांना वेळोवेळी त्यांच्या खात्याची संवेदनशील माहिती कोणाशीही शेअर करू नये, अशी SMS द्वारे आठवण करून दिली जाते.

बँक एक नवीन CBS प्रणाली कार्यान्वित करत आहे जे ग्राहक-केंद्रित, अत्याधुनिक तंत्रज्ञानावर आधारित सॉफ्टवेअर असेल जे बँकेच्या एंड-टू-एंड बँकिंग सेवा गरजा हाताळू शकेल. ग्राहकांच्या वाढत्या बँकिंग गरजा पूर्ण करण्यासाठी आणि नवीन युगाच्या बँकिंग युगात स्पर्धात्मक आर्थिक वातावरणात टिकून राहण्यासाठी बँक सर्व आवश्यक पावले उचलत आहे.

मनुष्यबळ :-

बँकेचे मानव संसाधन विभाग कर्मचाऱ्यांच्या व्यक्तिगत आणि संस्थात्मक कौशल्ये, ज्ञान आणि आव्हानात्मक परिस्थितीशी सामोरे जाण्याची क्षमता विकसित करून त्यांची कामगिरी वाढवण्यासाठी महत्त्वपूर्ण भूमिका बजावते. तसेच रिझर्व्ह बँक, NIBM व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या प्रशिक्षणाकरिता कर्मचाऱ्यांना पाठविण्यात येते. या अहवालवर्षात एकूण ३४१ कर्मचाऱ्यांकरिता १६ प्रशिक्षणाचे कार्यक्रम आयोजित केले गेले. तसेच रिझर्व्ह बँक, NIBM व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या ९ प्रशिक्षण कार्यक्रमांकरिता १६ अधिकाऱ्यांना पाठविण्यात आले. यामध्ये केवायसी, विदेश व्यवसाय, सिस्टीम ऑडीट, क्रेडीटमार्केटींग, परफॉर्मन्स अप्रायझल्स, क्लीन नोट पॉलिसी, टिम बिल्डींग, ग्राहक सेवा, मोबाईल व इंटरनेट बँकिंग इत्यादी विषयांवर प्रशिक्षण कार्यक्रम आयोजित केलेले होते. बँकेने आपल्या सर्व कर्मचाऱ्यांशी सलोख्याचे संबंध ठेवले आहेत. जीपी पारसिक बँक कर्मचारी आणि अधिकारी संघटनेने ग्राहक सेवा व उत्पादनक्षमता वाढविण्याकरिता दिलेले संपूर्ण सहकार्य व सहयोगाकरिता बँक आभारी आहे.

सामाजिक बांधीलकी :-

वनीकरण :- बँकेचे संस्थापक-अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेबांनी सहकार, सामाजिक व शैक्षणिक अशा विविध क्षेत्रांत आपल्या कार्याचा ठसा उमटविण्याबरोबरच वनीकरणाचे महत्त्व पटवून देण्यासाठी या क्षेत्रातील सहकाऱ्यांना प्रेरित करून त्यांच्या साथीने व सहकार बझार, कळवा यांच्या सहकार्याने बँक पारसिक हिलवर सातत्याने वृक्ष लागवड व संवर्धन मोहिम राबवित आहे. पारसिक डोंगराच्या वनीकरणाबरोबरच बँकेने कळवा, विटावा व पारसिक परिसरामध्ये रस्त्याच्या दुतर्फा लावलेल्या विविध वृक्षांमुळे हिरवागार झालेला परिसर सान्यांना प्रसन्न करत आहे. आज वनीकरण ही काळाची गरज

आहे.

हिशोब तपासणी :-

बँकेमध्ये अंतर्गत व समावर्ती लेखापरीक्षण करण्यात येते. बँकेचे मुख्य कार्यालय व ७८ शाखांचे समावर्ती / अंतर्गत हिशोब तपासणी करण्यासाठी बँकेने अनुभवी व्यावसायिक सनदी लेखापालांची नियुक्ती केलेली आहे. तसेच बँकेच्या अंतर्गत तपासणी विभागातील अधिकाऱ्यांकडून बँकेच्या सर्व ९१ शाखांची अंतर्गत हिशोब तपासणी केली जाते. बँकेची लेखापरीक्षण समिती बँकेच्या हिशोब तपासणी कारभारावर देखरेख ठेवते. तसेच सदर समिती वैधानिक लेखापरीक्षण, समावर्ती लेखापरीक्षण व अंतर्गत हिशोब तपासणी अहवालातील त्रुटींच्या पूर्ततेबाबत दक्ष असते. अहवाल वर्षात रिझर्व्ह बँकेतील तपासणी अधिकाऱ्यांनी आपल्या बँकेच्या कामकाजाचे दि.१.४.२०२० ते ३१.३.२०२१ या कालावधीचे वैधानिक लेखापरीक्षण केले आहे. तपासणी अधिकाऱ्यांनी परीक्षण कालावधीमध्ये बँकेच्या कामकाजात सुधारणा करण्याच्या दृष्टीने विविध मौलिक सूचना केल्या असून सदर सूचनांबद्दल बँक त्यांचे आभार व्यक्त करत आहे. सन २०२२-२३ च्या आर्थिक वर्षाकरिता संचालक मंडळाच्या शिफारशीनुसार रिझर्व्ह बँक ऑफ इंडियाने मे.गोगटे अँड कं. चार्टर्ड अकॉंटंटस् यांची वैधानिक लेखापरीक्षक म्हणून नेमणूक करण्याची मान्यता दिली आहे. त्यांच्या नियुक्ती बाबतचा विषय नोटीस मध्ये क्र. ६ आहे.

श्रध्दांजली :-

बँकेच्या ज्येष्ठ संचालिका श्रीमती. शशिकला दशरथ पाटील यांना दि. ०१ जुलै, २०२२ रोजी देवाज्ञा झाली. त्यांच्या आकस्मित निधनाने बँकेचे मोठे नुकसान झाले आहे. त्यांना बँकेतर्फे विनम्र श्रध्दांजली !

तसेच या अहवाल वर्षात देवाज्ञा झालेले बँकेचे सभासद, खातेदार, कर्मचारी, हितचिंतक, शहिद झालेले सैनिक यांना बँकेतर्फे विनम्र श्रध्दांजली !

ऋणनिर्देश :-

बँकेच्या प्रगतिशील वाटचालीतील माझे सहकारी, सभासद, मार्गदर्शक, आजी व माजी संचालक, हितचिंतक या साऱ्यांच्या सहकार्याबद्दल मी त्यांचा ऋणी आहे. बँकेच्या सर्व संचालकांचे मौलिक मार्गदर्शन, सहकार्य यामुळेच बँकेची सर्वांगीण प्रगती झाली आहे त्याबद्दल मी त्यांचा आभारी आहे. बँकेचे अंतर्गत लेखापरीक्षक, वैधानिक लेखापरीक्षक यांच्या मार्गदर्शनाबद्दल संचालक मंडळ त्यांचे आभारी आहे. भारतीय रिझर्व्ह बँक, केंद्रिय निबंधक, सहकारी संस्था, नवी दिल्ली, मा. सहकार आयुक्त व निबंधक सहकारी संस्था, महाराष्ट्र, कर्नाटक आणि गोवा राज्य, तसेच संबंधित जिल्हा उप-निबंधक यांनी वेळोवेळी केलेल्या सहकार्याबद्दल मी त्यांचा ऋणी आहे. बँकेचे कार्यक्षम अधिकारी व कर्मचारी यांचेकडून प्रगतिच्या प्रत्येक टप्प्यावर त्यांच्या सहकार्याची अपेक्षा करून हा अहवाल पूर्ण करतो.

जयहिंद ! जय सहकार !

आपला विश्वासू,
नारायण गजानन गावंड
अध्यक्ष



51st Annual Report - Year 2021-22

Respected Members,

By invoking the sacred memories of founder Chairman of the Bank, late Shri. Gopinath Patil Saheb, on behalf of the Board of Directors, I extend warm welcome to all of you at the 51st Annual General Meeting of the Bank. I am very glad to present this 51st Annual Report for the year 2021-22 along with Audited Balance sheet and Profit and Loss account for the year ended 31st March, 2022, duly Certified by Statutory Auditors, M/s. Gogate & Co., Chartered Accountants.

Golden Jubilee Year

Year 2021-22 was the "Golden Jubilee" year of our Bank. Our Bank was established on 21st May, 1972. I am glad to inform you in this 50th year our Bank, that Bank has recorded net profit of ₹ 50 Cores and within the framework of Reserve Bank of India. Bank have celebrated Golden Jubilee by lightening the lamps with the auspicious hands of customers as well as with arrangement of Customer Seminars and Shree Satyanarayan Pooja at all our branches as well as at Head Office. During this Golden Jubilee year, as compared to other banks, Bank has offered its lowest interest rates on Housing and Gold loans.

The concluding ceremony of Golden Jubilee was celebrated on 21st May, 2022, at Ram Ganesh Gadkari Rangayatan, Thane in your presence and the ceremony was graced with the presence by Shri. Kapil Patil, (Hon. Minister of State, Panchayat Raj, Government of India) and Shri. Jitendra Awhad (Cabinet Minister, Housing, Maharashtra State), Chairman, Board of Directors and other dignities. The Souvenir of Golden Jubilee was also published on this occasion with the auspicious hands of these dignities. The Bank have also offered additional Interest rate of 0.50% on the Fixed deposits having term 3 years and above.

Hon. Chairman, in his introductory speech took birds eye view of the progress of the bank for past 50 years. During the ceremony, Hon. Shri. Jitendra Awhad made special mention of contribution of Co-Operative movement in the development of Maharashtra State. Hon. Shri Kapil Patil, in his inspiring speech, honoured Bank and its founder Chairman, Late Dadasaheb, by stating that, by sacrificing self-ambition and with feeling of social obligation he has always worked hard for the upliftment of the lower strata of the society and with the help of Co-operative movement and with his perspicacious and sharp intelligence he has taken the bank to a distinct height and with his speech the Golden Jubilee Ceremony was concluded.

Economic Scenario :- Global

Global prospects remain highly uncertain due to disruptions, shortages and escalating prices induced by the geopolitical tensions with the start of the war in Ukraine. The International Monetary Fund (IMF) has revised down its forecast of global output growth for 2022 to 3.60% and The World Trade Organization has scaled down projection of world trade growth for 2022 to 3.00%. The international development will have a bearing on the overall economic performance of India. This will also impact the business of banking industry.

Economic Scenario: - India.

The Indian Economy is in good shape as country's growth rate and foreign reserve are high. The RBI has projected in April 2022 the economic growth rate for 2022-23 at 7.20% as against 7.80% projected in February 2022 due to significant uncertainty in the short-term, given the supply chain interruptions in the global markets. The inflationary pressures, while substantially emanating from the external developments - Russia-Ukraine war



and the sanctions from the Western countries leading to supply disruptions - there are additional concerns in the form of ban on palm oil exports by Indonesia and the restrictions on economic activities in China as a result of emergence of new Covid 19 cases. These external price and supply shocks have led to inflationary pressures both directly at the retail level and also indirectly through cost pressures on domestic supplies. The increase in energy and food price in the international markets has impacted domestic prices. In March 2022, headline CPI inflation surged to 7.00% from 6.10% in February, largely reflecting the impact of geopolitical spillovers.

Indian Banking Sector :-

Overall system liquidity remained in large surplus in the Indian banking sector in FY 2021-22. In order to absorb large liquidity surplus, the RBI introduced long term reverse repo operations by offering higher rate of interest i.e around 3.99% against prevailing reverse rate of 3.35%. In Monetary Policy Committee (MPC) meeting, held in April 2022, RBI introduced a new window i.e. Standing Deposit Facility (SDF) for parking excess funds with banks at interest rate @ 3.75%. Due to rising inflation, RBI increases the policy repo rate under the liquidity adjustment facility (LAF) by 40 basis points to 4.40% with effect from 4th May, 2022. Consequently, SDF rate stands adjusted to 4.15%. The MPC also decided to remain focused on withdrawal of accommodation to ensure that inflation remains within the target going forward, while supporting growth. RBI also increased Cash Reserve Ratio of banks from 4.00% to 4.50% of net demand and time liabilities from the fortnight beginning 21st May, 2022.

Future Outlook: -

The COVID-19 pandemic is not yet over and a fresh wave of COVID has started hitting many parts of the world including India. RBI's Report on Currency and Finance for the year 2021-22 published on 29th April, 2022 specifically imparted a chapter on "Scars of the Pandemic" where in it was mentioned about economic growth that, taking the actual growth rate of -6.60% for 2020-21, 8.90% for the year 2021-22 and assuming growth rate of 7.20% for the year 2022-23, and 7.50% beyond that, India is expected to overcome COVID-19 losses in the year 2034-35"

As per RBI's Monetary Policy Committee's observation future outlook for domestic economic activity an investment activity should get an uplift from robust government capex, improving capacity utilisation, stronger corporate balance sheets and friendly financial conditions. On the other hand, the worsening external environment, elevated commodity prices and persistent supply bottlenecks pose formidable headwinds, along with volatility spillovers from monetary policy normalisation in advanced economies. On balance, the Indian economy appears capable of weathering the deterioration in geopolitical conditions but it is prudent to continuously monitor the balance of risks.

Highlights of Financial Performance of the Bank :-

At the above backdrop the financial performance of the Bank was reasonably satisfactory. The Business Mix of the Bank stood at ₹ 6135.57 crore and net profit after tax of ₹ 50.62 crore.

(₹ in Crores)

Particulars	31.03.2022	31.03.2021	Increase /decrease
No. of Members	102274	101219	1055
Business-mix	6135.57	6101.14	34.43
Deposits	4286.83	4153.29	133.54
Advances	1848.74	1947.85	-99.11



(₹ in Crores)

Particulars	31.03.2022	31.03.2021	Increase /decrease
Gross Profit	69.11	62.36	6.75
Net Profit	50.62	20.42	30.20
Share Capital	89.42	91.33	-1.91
Working Capital	5068.44	4937.67	130.77
Reserves & Other Funds	513.74	490.65	23.09
Gross NPA	96.42	118.91	-22.49
Net NPA	0.00%	0.00%	0.00%
CRAR	22.31%	21.35%	0.96%

Deposits :-

During the financial year 2021-22 total deposits of the Bank increased by ₹ 133.54 Crore i.e. by 3.21% against increase of ₹ 209.51 crore during 2020-21.

(₹ in Crores)

Types of Deposits	2021-22	Percentage	2020-21	Percentage
Current	555.59	12.96%	477.15	11.49%
Savings	1563.93	36.48%	1452.99	34.98%
Term	2167.31	50.56%	2223.15	53.53%
Total	4286.83	100.00%	4153.29	100.00%
CASA	2119.52	49.44%	1930.14	46.47%

The Bank will continue its efforts to maintain and improve the CASA component of the deposits. The CASA deposits of our bank continued to be one of the highest in the industry.

Deposit Insurance :-

As per the Reserve Bank of India's guidelines the Bank has insured its deposits with Deposit Insurance and Credit Guarantee Corporation (DICGC) which covers deposits up to ₹ 5 lakh per depositor.

Loans & Advances :-

The credit growth of our bank has been affected in the first quarter of financial year 2021-22 due to the Covid-19 pandemic. The bank's core sector of lending to MSME is yet to show growth. The Co-operative Banks are facing challenges due to innovative products offerings by Small Finance Banks and Payment Banks.

The advances of the bank came down from ₹ 1947.85 Crore (FY 2020-21) to ₹ 1848.74 Crore during the FY 2021-22. The Bank was not able to increase its advances as the amount of new credit disbursement was offset by the regular repayment of existing loans and tepid credit demand. Out of the total loans and advances of ₹ 1848.74 Crore in FY 2021-22, the loans to Priority Sector advances were 56.63% and Weaker Section



advances were 9.98% of previous years. While sanctioning loans, the bank takes into account the credit worthiness of borrower, repayment capacity, security charged with the bank etc. Bank has well defined Credit Rating model which plays an important role in process of grant of advances, ensuring careful scrutiny of credit proposals. All efforts are made to maintain good quality of advances without sacrificing Net Interest Margin.

Overdue & NPA Management :-

The Bank's Gross Non Performing Assets stands at ₹ 96.42 Crore in FY 2021-22 as against ₹ 118.91 Crore For FY 2020-21. The Bank is glad to inform to the members that the Bank was able to maintained net NPA at 0.00%. The Bank is making all out efforts to reduce its NPA levels and necessary steps has been initiated in this regards.

The Bank would also like to state that, the Bank has recovered a sum of ₹ 44.98 Lakh towards written off accounts during the current financial year.

(₹ in Crores)

Particulars	2021-22	Percentage	2020-21	Percentage
Gross NPA	96.42	5.22%	118.91	6.10
Net NPA	0.00	0.00%	0.00	0.00
Provision Requirement	37.15		32.57	
Total Provisions made	141.27		133.13	
Excess Provisions made	104.12		100.56	
Total Advances	1848.74		1947.85	
Coverage Ratio	146.52%		111.96%	

As a Multi-state bank, the bank can exercise its rights of recovery under the provisions of The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) and Arbitration & Conciliation Act, 1996. The Hon'ble Supreme Court has passed judgment in affirmity to publish photographs of the defaulter borrowers and their guarantors in local newspaper and electronic media. The defaulting members are requested to clear the overdue and co-operate the bank against such unpleasant recovery measures.

The Bank has taken the necessary steps for restructuring of accounts as per RBI guidelines. In-spote of this, your Bank may also face challenge of increase in NPA in the near future. The Bank is taking all the necessary steps for recovery under all available avenues.

Investment :-

Bank's investment mainly consists of SLR, Non- SLR securities, Fixed Deposits with Banks and lending of surplus funds through Call Money and RBI's reverse repo. The total investment portfolio of the bank is ₹ 2555.85 Crore out of which ₹ 1476.37 Crore are invested in Government Securities. The balance investments of ₹ 303.84 Crore are invested in Non SLR and ₹ 775.59 Crore are held in FDRs with Nationalised Banks, State and District Central Co-operative Bank, Private sector banks. The Bank is adhering to the RBI guidelines issued from time to time.

Fy22 witnessed bond yields moving within a range during first half of the fiscal year, aided by ample surplus liquidity, regular interventions by RBI and lower than expected market borrowings in FY22. Yields rose



substantially in the second half driven by elevated CPI, strong recovery, sustained global inflation and rise in yields in AEs (Advanced Economics) along with reduced RBI's intervention. Further, steps taken by RBI towards policy normalizations introduction of VRRR (Variable Rate Reverse Repo), market sale of securities, buy/sell forex swaps and higher than expected market borrowings for FY23 by Central Government put further upward pressure on the yields. Thus, the 10 Year benchmark G-Sec yield ended at 6.84% as on 31st March, 2022.

During the reporting period bank had shifted securities from AFS to HTM as per RBI guidelines. Bank have shifted government securities of Book value of ₹ 82.63 Crore from AFS to HTM and debited amount of ₹ 47.26 Lakhs as depreciation towards shifting.

Our Bank has reported increase in investment portfolio by 9.55% in FY22, while investing bank has properly managed profitability and liquidity. Bank's last year provision on Investment Depreciation Reserve (IDR) of ₹ 5.00 crore and Investment Fluctuation Reserves (IFR) of ₹ 37.86 Crore has been carried forward for this year.

Profitability :-

At the end of the reporting financial year 2021-22, bank has achieved net profit of ₹ 50.62 Crore which is comparatively increased by ₹ 30.20 Crore than last financial year 2020-21.

(₹ in Crores)

Particulars	2021-22	2020-21
Profit before tax and provision	69.11	62.36
Profit after tax and provision	50.62	20.42

Appropriation of Profit :-

As per section 62 of Multi-State Co-operative Societies Act, 2002, balance profit for the year 2021-22 available for appropriation and distribution is ₹ 5061.61 lakh after tax. After adding balance profit for the year 2020-21, the Board of Directors has recommended the distribution of profit of ₹ 5061.73 lakh under section 63 of Multi State Co-operative Societies Act, 2002 as follows:

(₹ in Lakh)

Particulars	Amount
Reserve Fund (25%)	1265.40
Additional Reserve Fund for unforeseen losses (10%)	506.16
Dividend 15% (Recommended)	1319.00
Building fund	50.00
Investment Fluctuation Reserve	400.00
Co-operative Education Fund (1%)	50.62
EX-Gratia & Bonus	820.00
ARC Security Receipt Fund	500.00
Cyber Security fund	100.00
Special Reserve Fund (u/s 36 (i)(viii) of I. T. Act, 1961)	50.00
Balance Profit C/F	0.55
Total	5061.73

**Dividend :-**

The Board of Directors are pleased to recommend dividend of 15% on pro-rata basis for the financial year 2021-22 after ploughing back sufficient profit for maintaining healthy capital adequacy ratio for future growth.

Capital Adequacy :-

Capital Adequacy is capital required against the Risk Weighted Assets which according to RBI guidelines should be above 9.00% and preferably above 12.00% for Financially Sound and Well Managed Banks. The Banks CRAR as on 31.03.2022 was 22.31% increased from 21.35% as on 31.03.2021. Out of this Tier –I capital constitute 19.30% of CRAR.

Election of the Board of Directors :-

The election process of the Board of Directors of the Bank for the tenure 2021-22 to 2026-27 was conducted by returning officer Shri. Kiran Sonawane, District Deputy Registrar Co-operative Societies, Maharashtra State, Thane. As the number of valid nominations in the respective category wise equal to the number of vacancies in each category, the director of the concerned category has been elected unopposed for the tenure 2021-22 to 2026-27. In the first meeting of the newly elected directors, the Returning Officer declare the appointment of Shri. Narayan Gajanan Gawand as Chairman and Shri. Prakash Nakul Patil as Vice Chairman unopposed.

Meetings of the Board of Directors :-

During the year under review **20** Board meetings were held. Generally, meetings were attended by all the Directors and all the decisions are taken unanimously. The Board work in professional manner to enhance the trust of the public. As per the Bye-laws No. 43 of the Bank, we have constituted an Executive Committee, Staff Committee, Audit Committee and Recovery Committee which meets regularly and take delegated decisions

Meetings of the Board of Management :-

During the year under review **9** BoM meetings were held. Generally, meetings were attended by all the Members and all the decisions are taken unanimously.

Branch Shifting:-

Presently the bank has network of 91 branches and 5 Off-site ATMs which are providing the banking services to the customers. During the period the Reserve Bank of India given permission to shifting of our Mahape Branch, and Centralised Clearing, Account Opening and Insurance Department at our Plot No. R-320, MIDC, TTC Industrial Area, Rabale, Navi Mumbai, Thane – 400701. The bank will shifted the Mahape Branch and Centralised Departments soon.

Non Banking Business:-**Insurance Business :-**

To increase the non banking income, the bank has entered into Corporate Agency agreements with M/s. TATA AIG General Insurance Co. Ltd., and M/s. Bajaj Alliance General Insurance Co. Ltd. for general insurance. All types of loan (Mortgage of Vehicles, Machineries, Housing Etc.) provided by bank are being secured through insurance. Also, in case of any mishap with the borrower, the bank has entered into a corporate agency



agreement with M/s. Kotak Mahindra Life Insurance Company for credit life insurance and life insurance to facilitate the repayment of the loan. All the borrowers are requested to opt for this insurance policy in their own interest.

PMJJBY and PMSBY :-

In this financial year total 6077 account holders enrolled in Government Pradhan Mantri Jeevan Jyoti Bima Yojana. Out of this 12 claims are received under this schemes and settled all claim in proper peroid and credit ₹ 2 lakh each nominee account. 10097 total account holders enrolled in Pradhan Mantri Suraksha Bima Yojana, and no claims have been received under this scheme this year. Members are requested to take advantage of above schemes.

Foreign Exchange Business :-

The Bank has received Foreign Exchange Authorized Dealer Category - II License (AD-II) from Reserve Bank of India. This has helped customers to buy and sell foreign currencies from our branches. During the current financial year 2021-22, under the AD-II License Bank has achieved a Foreign Currency Sale & Purchase business turnover of ₹ 25.11 Lakhs.

The Bank has an arrangement with other AD-I Banks for providing Forex products and services for its customers. During the current financial year 2021-22 the Bank has handled and routed through other AD-I Banks Forex business having turnover of ₹ 44.75 Crores. Bank has earned Net earnings of ₹ 8.15 Lakhs during the period under report. The bank has permission to open and maintain NRE Accounts in select 18 branches.

Information Technology and Digital Banking :-

Banking technology is rapidly evolving and has become an indispensable part of our daily lives. To meet customers' daily banking needs, GP Parsik Bank offers all of the digital services offered by leading banks. The use of digital services by our bank is rapidly increasing. Banks provide services such as internet banking, mobile banking, UPI (BHIM App), Bharat Bill Payment System (BBPS), RuPay Debit Card, Rupay International Card, Cash Deposit, ATM, and e-Statement etc

Last year, the bank released a new app 'Parsik Mobile', which includes features like cheque book request, cheque fate, stop cheque payment, e-passbook, view fixed deposit, set transaction limit, and ATM card block/unblock. These services are widely used by customers. New features such as Set ATM PIN and ATM Card Transaction Limit will also be available soon.

E-Statement service of the Bank continues to be popular with clients. This service allows you to receive free statements in your email account on a daily, weekly, quarterly, half-yearly, and annual basis. This necessitates registering your e-mail address with your branch.

The directions given from time to time in relation to RBI Cyber Security are meticulously followed. Various advisories issued by the Government of India's CERT-IN Institution are also instantly implemented.

The bank is ISO 27001-2013 accredited, which means it uses cutting-edge technology in accordance with the standard's recommendations. On a regular basis, the Bank is successfully functioning at disaster sites for Disaster Management Prevention Measures. The bank has hired a reputable organization as IT Security Consultants, who are advising the bank's IT department on how to prevent dangers.

The Bank has established a well-defined data security policy for its customers. The bank is making every effort



to serve its customers with high-quality Banking services. To raise awareness regarding digital payment, necessary actions have been made. The bank is also making every effort to raise customer awareness about online fraud and how to avoid it. Customers are reminded by the bank through SMS from time to time not to share their sensitive account information with anyone.

Bank is implementing a new CBS that will be consumer-centric, cutting-edge technology-driven software that can handle all of the bank's end-to-end banking service needs. Bank is taking all necessary steps to cater to customers' expanding banking needs and to survive a competitive financial environment in the age of new age banking.

Human Resource :-

The Human Resources Department plays an important role in maximizing employee performance by developing their personal and organizational skill, knowledge and ability to deal with the challenging situations. Your Bank takes various initiatives to empower its employees with required skills and knowledge. Besides this the Bank also deputed staff members to other well known training colleges such as NIBM, CAB etc.

During the Year 16 training sessions covering 341 staff and 9 external training covering 20 officials were conducted and organized on different types of subjects such as KYC, Forex Business, System Audit , Credit Management, Clean Note policy, Team Building , Customer Service , Mobile Banking Internet Banking etc. The Bank has maintained co-ordinal relation with the employees. We are thankful to GP Parsik Bank Employees and Officers Association for providing full support and co-operation to improve customer service and productivity.

Corporate Social Responsibility :-

Afforestation : The Bank's founder Chairman, Late Gopinath S. Patil Saheb had immensely contributed for environmental, social, educational and other important sectors. He has inspired many of his associates for forestation. Along with them and with the help of Sahakar Bazar Kalwa, bank is continuously making tree plantation and preservation movement on Parsik Hill. The bank has also planted trees on both sides of the road at Kalwa, Vitawa and Parsik Nagar which gives pleasant view to all of us. Today forestation is the necessity to contain Global Warming.

Inspection and Audit :-

The Bank has in place a system for internal and concurrent audit. Total number of 78 branches and HO were placed under concurrent/Internal Audit System through well experienced Chartered Accountant Firms and also all 91 branches were covered under Internal Inspection by Bank's Officials. The Audit Committee of the Board gives directions, oversees the total audit function of the Bank, follows-up on the statutory / concurrent audit of the Bank and the inspection carried out by regulators.

During the year, RBI carried out its Statutory Inspection of the Bank for the period 01-04-2020 to 31-03-2021. RBI Inspecting Officials have made various suggestions during the course of Inspection for bringing improvement in banks working. We are grateful to the RBI Inspecting Officials for the valuable suggestions made by them.

RBI has approved the appointment of M/s. Gogate & Co. , Chartered Accountants as a statutory auditors for the FY 2022-23. The resolution for their appointment will be moved on agenda item No.6.



Obituary :-

We deeply mourn the death of Smt. Shashikala Dashrath Patil, senior director of the bank on 01st July, 2022 Her untimely death has caused immense loss to the Bank.

We also mourn members, customers, staff members, well wishers and martyred soldiers of our country who passed away during the year under report.

Acknowledgement :-

On behalf of Board of Directors I take this opportunity to express their gratitude to the members, depositors, borrowers and well wishers for their valued support for progress of the bank. I would like to thank Directors for their valuable guidance, support and co-operation for overall growth and progress of the Bank. On behalf of the Board of Directors, I would also like to thank Statutory Auditors and Internal Auditors for their guidance and contribution. The Board is very grateful for the valued support and guidance from Reserve Bank of India, Central Registrar of Co-operative Societies, New Delhi, Commissioner of Co-operation and Registrar of Co-operative Societies, Maharashtra, Karnataka and Goa State and respective District Deputy Registrar of Co-operative Societies. The Board conveys its sincere appreciation to all the Executives, Officers and Employees of the Bank for their dedicated services and contribution in the progress of the Bank.

Jai Hind, Jai Sahakar !

For and on behalf of the Board of Directors
Narayan Gajanan Gawand
Chairman

**M/s. Gogate & Company****CHARTERED ACCOUNTANTS**

HO-Flat No.201, 3rd Floor, Ideal Square,
Nav Swarajya Hsg.Soc. Ltd., Ideal colony, Lane no.1,
Off Paud Road, Kothrud, PUNE-411 038.

INDEPENDENT AUDITOR'S REPORT FOR THE YEAR ENDED 31st MARCH, 2022

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

To
The Members,
GP Parsik Sahakari Bank Ltd.,
Kalwa, Thane

Report on the Financial Statements**Opinion**

1. We have audited the accompanying financial statements of the '**GP PARSIK SAHAKARI BANK LTD., Kalwa, Thane**' (hereinafter referred to as "the Bank") which comprise the Balance Sheet as at 31st March, 2022 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 91 branches audited by us (by visit at branches as well as from centralized platform) and returns of other branches audited by concurrent auditors of respective branches are incorporated in these financial statements. To the best of our knowledge and information and as per the explanations given to us, Bank has not received any specific guidelines from Central Registrar of Co-operative Societies with respect to selection of branches to be covered under audit. The audit of branches was selected considering the impact of Covid-19. The 91 branches covered by us (and other branches through CBS as well as verification of large loan files at head office) account for 100 percent of advances, 100 percent of deposits, 100 percent of interest income and 100 percent of interest expenses.

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 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:

- a. In the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2022;
- b. In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- c. In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis for opinion

2. 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 requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

3. We draw attention regarding the impact of provision to clause 77 of RBI Master Directions dated 24/09/2021 related to SR issued by ARC on the Bank's financial position, which will depend on certain aspects including applicability of the circular for the transactions carried before issue of the Directions. Management is of the view that, the Directions are applicable prospectively for transactions carried out after issue of Directions and it will not impact on the financial statements for the year ended 31/03/2022.



Our opinion on the financial statements is not modified in respect of this matter.

Information other than the consolidated Financial Statements and Auditor's Report Thereon

4. The Bank's Board of Directors is responsible for the other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon. The Bank's annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information 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. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

Management's Responsibilities for the Financial Statements

5. 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 Cooperative Societies Act, 2002 and the Rules made there under 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 judgments 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, whether due to fraud or error.
6. 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 overseeing the Bank's financial reporting process.

Auditor's Responsibility

7. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

- i. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- 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 management.
- 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 auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

- v. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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

Report on Other Legal and Regulatory Matters

8. As required by Section 73(4) of the Multi State Cooperative Societies Act, 2002 and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that:
- (a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit;
- (b) The information and explanations required and obtained by us have been found to be satisfactory;
- (c) In our opinion, proper books of account as required by said Acts, rules framed there under and the bye-laws, have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;
- (d) No separate audit of the Branches has been conducted under the Multi State Co operative Societies Act, 2002 and therefore no other auditor's report has been received by us;
- (e) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
- (f) The Balance Sheet, Profit and Loss Account and the cash flow statement dealt with by this report are in agreement with the books of account and the returns;
9. As required by Rule 27(2)(c), (d) and (e) of the Multistate Co-operative Societies Rules, 2002, we report that:
- a. To the best of our information and explanations given to us and as shown by the books of the Bank, the Balance Sheet and the Profit and Loss account exhibit a true and fair view of the state of affairs of the Bank;
- b. In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realisation of money due to the Bank;
- c. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank and National Bank for Agriculture and Rural Development established under the National Bank for Agriculture and Rural Development Act, 1981, to the extent applicable to the Bank, have generally been adhered to
10. 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 said Rule to the extent applicable to the Bank as under:
- a. During course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the bye laws of the Bank;
- b. During course of audit, we have generally not come across material and significant transactions, which appear to be contrary to the guidelines issued by the Reserve Bank of India and National Bank for agriculture and rural development to the extent applicable to the bank.
- c. Advances categorized as doubtful assets as per norms laid down by RBI, are of ₹ 5801.71 lakhs and loss assets of



₹ 368.48 lakhs as per prudential norms are considered as doubtful of recovery. Bank held provision of ₹ 5801.71 lakhs against doubtful assets and provision of ₹ 368.48 lakhs against loss assets

- d. As per information provided to us and to the best of our knowledge, total loan outstanding (including Non Fund based) to the members of the board was Rs. 94.81 lakhs which were sanctioned against FDR/Other Securities. The accounts were fully secured and standard.
- e. During course of audit, we have generally not come across any violation of guidelines, conditions etc. issued by the Reserve Bank of India or National Agriculture and Rural Development by any cooperative Bank to the extent applicable to the bank. However for specific comments kindly refer detail Audit report and LFAR and Annexure to LFAR
- f. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

Place : Parsik Nagar,
Kalwa, Thane-400 605.
Date : 27th May, 2022

M/s. Gogate & Company
Chartered Accountants
Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
(Statutory Auditors)
UDIN-22109574AJRZOD9170

(As per Section 29 of Banking Regulation Act 1949 (AACs))

BALANCE SHEET AS AT 31st MARCH, 2022

दिनांक ३१ मार्च, २०२२ अखेर ताळेबंद पत्रक

(₹ in Lakhs)

CAPITAL & LIABILITIES / भाग भांडवल व देणी	SCHEDULE परिशिष्ट	31 st MARCH 2022 (₹)	31 st MARCH 2021 (₹)
SHARE CAPITAL / भाग भांडवल	1	8942.12	9132.73
RESERVE FUND & OTHER RESERVES / राखीव व इतर निधी	2	51374.43	49064.69
DEPOSITS & OTHER ACCOUNTS / ठेवी आणि इतर खाती	3	428683.32	415328.52
BORROWINGS / कर्जे	4	0.00	0.00
OTHER LIABILITIES & PROVISIONS / इतर देणी आणि तरतुदी	5	3517.85	4191.79
BILLS FOR COLLECTION (As per Contra) / वसुलीची बिले (येणे बाजू प्रमाणे)		142.27	190.85
INTEREST PAYABLE ON DEPOSITS / ठेवीवरील देणे असलेले व्याज		9264.08	12954.00
OVERDUE INTEREST RESERVE (NPA INT. RECEIVABLE) / Contra अनुत्पादित कर्जावरील थकीत व्याज (येणे बाजू प्रमाणे)		2917.12	2256.80
UNAPPROPRIATED PROFIT OF PREVIOUS YEAR / मागील वर्षाचा शिल्लक नफा		0.12	1052.88
CURRENT YEAR PROFIT / चालू वर्षाचा नफा		5061.61	2041.81
TOTAL / एकूण (₹)		509902.92	496214.07

(₹ in Lakhs)

PROPERTY & ASSETS / मालमत्ता व येणी	SCHEDULE परिशिष्ट	31 st MARCH 2022 (₹)	31 st MARCH 2021 (₹)
CASH IN HAND AND BALANCES WITH RBI / रोख आणि आरबीआय शिल्लक	6	27043.23	20486.18
BALANCES WITH BANK'S & MONEY AT CALL & SHORT NOTICE / कॉल आणि शॉर्ट नोटीसमधील व इतर बँकेतील शिल्लक	7	101474.44	101415.07
INVESTMENTS / गुंतवणूक	8	178025.21	161242.90
ADVANCES / कर्जे	9	184873.74	194785.22
INTEREST RECEIVABLE / येणे व्याज		6703.12	7356.30
FIXED ASSETS / स्थावर मालमत्ता	10	5772.03	5862.99
OTHER ASSETS / इतर मालमत्ता	11	2917.81	2291.11



BALANCE SHEET AS AT 31st MARCH, 2022

दिनांक ३१ मार्च, २०२२ अखेर ताळेबंद पत्रक

(₹ in Lakhs)

PROPERTY & ASSETS / मालमत्ता व येणी	SCHEDULE परिशिष्ट	31 st MARCH 2022 (₹)	31 st MARCH 2021 (₹)
BILLS RECEIVABLE (As per Contra) / वसुलीची बिले (देणे बाजू प्रमाणे)		142.27	190.85
NPA INT. R'BLE (As per Contra) / अनुत्पादित कर्जावरील थकीत व्याज (देणे बाजू प्रमाणे)		2917.12	2256.80
BRANCH ADJUSTMENT / शाखा जुळवणी		33.95	326.65
TOTAL / एकूण (₹)		509902.92	496214.07
CONTINGENT LIABILITIES / संभाव्य देणी	12	19466.55	24054.79

Place : Parsik Nagar,
Kalwa, Thane-400 605.
Date : 27th May, 2022

As per our report of even date

M/s. B. S. Korde & Co.
Chartered Accountants
Sd/-
CA B. S. Korde
Proprietor
(Member No. 14688)
FRN. 125532W
(Internal Auditors)
UDIN-22014688AJSCVM1723

M/s. Gogate & Company
Chartered Accountants
Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
(Statutory Auditors)
UDIN-22109574AJRZOD9170

For GP Parsik Sahakari Bank Ltd.,

(Multi-State Scheduled Bank)

Shri. Madhusudan D. Pai (C.E.O.) | Shri. Kesarinath B. Gharat (Director) | Shri. Prakash N. Patil (Vice Chairman) | Shri. Narayan G. Gawand (Chairman)

Schedules Forming Part of Balance Sheet as at 31st March, 2022
दिनांक ३१ मार्च, २०२२ अखेर ताळेबंद पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31st March 2022 (₹ in Lakhs)	31st March 2021 (₹ in Lakhs)
SCHEDULE - 1 CAPITAL / परिशिष्ट-१ भाग भांडवल		
AUTHORISED SHARE CAPITAL / अधिकृत भाग भांडवल (100000000 "A" Class Shares of ₹ 50/- each) / (“अ” दर्जा भाग प्रत्येकी ₹ ५०/- चे १०००००००० शेअर्स)	50,000.00	50,000.00
ISSUED & PAID UP SHARES OF ₹ 50/- EACH		
1) INDIVIDUALS / वैयक्तिक	7,484.84	7,613.50
2) CO-OP INSTITUTIONS / STATE GOVT. / सहकारी संस्था	-	-
3) OTHERS / इतर	1,457.28	1,519.23
TOTAL / एकूण (₹)	8,942.12	9,132.73
SCHEDULE - 2 RESERVE FUND & OTHER RESERVES / परिशिष्ट-२ राखीव व इतर निधी		
I. STATUTORY RESERVES / १. वैधानिक राखीव निधी	13,013.42	12,447.17
OPENING BALANCE / प्रारंभिक शिल्लक	12,447.17	11,506.99
ADDITIONS DURING THE YEAR / वर्षभरातील भर	566.30	940.18
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	0.05	-
II. BUILDING FUND / २. इमारत निधी	6,848.94	6,798.94
OPENING BALANCE / प्रारंभिक शिल्लक	6,798.94	6,733.94
ADDITIONS DURING THE YEAR / वर्षभरातील भर	50.00	65.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
III. DIVIDEND EQUALISATION FUND / ३. डिव्हिडंड इक्वलायझेशन फंड	695.14	695.14
OPENING BALANCE / प्रारंभिक शिल्लक	695.14	670.14
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	25.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
IV. BAD & DOUBTFUL DEBTS RESERVE / ४. संशयित व बुडीत कर्ज निधी	14,127.29	13,312.79
OPENING BALANCE / प्रारंभिक शिल्लक	13,312.79	10,761.01
ADDITIONS DURING THE YEAR / वर्षभरातील भर	814.50	2,551.78
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
V. INVESTMENT FLUCTUATION RESERVE / ५. गुंतवणूक चढउतार निधी	3,786.69	3,786.69
OPENING BALANCE / प्रारंभिक शिल्लक	3,786.69	3,786.69
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-



PARTICULARS / तपशील	31st March 2022 (₹ in Lakhs)	31st March 2021 (₹ in Lakhs)
VI. CHARITY FUND / ६. धर्मदाय निधी	268.23	263.98
OPENING BALANCE / प्रारंभिक शिल्लक	263.98	253.98
ADDITIONS DURING THE YEAR / वर्षभरातील भर	4.25	10.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
VII. GOLDEN JUBILEE FUND / ७. सुवर्ण महोत्सवी निधी	186.66	180.00
OPENING BALANCE / प्रारंभिक शिल्लक	180.00	170.00
ADDITIONS DURING THE YEAR / वर्षभरातील भर	41.43	10.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	34.77	-
VIII. STAFF WELFARE FUND / ८. सेवक कल्याण निधी	37.01	54.05
OPENING BALANCE / प्रारंभिक शिल्लक	54.05	54.11
ADDITIONS DURING THE YEAR / वर्षभरातील भर	5.43	10.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	22.47	10.06
IX. INVESTMENT DEPRECIATION RESERVE / ९. गुंतवणूक घसारा निधी	500.00	500.00
OPENING BALANCE / प्रारंभिक शिल्लक	500.00	500.00
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
X. CONTINGENT PROVISION AGAINST STANDARD ASSETS / १०. उत्पादक जिंदगीसाठी संभाव्य तरतूद	955.00	955.00
OPENING BALANCE / प्रारंभिक शिल्लक	955.00	955.00
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
XI. ADDITIONAL RESERVE FUND FOR UNFORSEEN LOSSES / ११. वाढीव आकस्मित तोटा राखीव निधी	2,674.80	2,470.61
OPENING BALANCE / प्रारंभिक शिल्लक	2,470.61	2,119.10
ADDITIONS DURING THE YEAR / वर्षभरातील भर	204.19	351.51
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
XII. SPECIAL RESERVE (SECTION 36 (1) (Viii) OF IT ACT., 1961 / १२. स्पेशल रिझर्व्ह फंड (Section 36(1)(viii) of IT ACT., 1961	1,142.31	1,142.31
OPENING BALANCE / प्रारंभिक शिल्लक	1,142.31	1,092.31
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	50.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
XIII. MEMBER WELFARE FUND / १३. सभासद कल्याण निधी	341.09	341.98
OPENING BALANCE / प्रारंभिक शिल्लक	341.98	342.33
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	0.89	0.35

PARTICULARS / तपशील	31st March 2022 (₹ in Lakhs)	31st March 2021 (₹ in Lakhs)
XIV. CONTINGENCY RESERVE / १४. विशेष आकस्मित निधी	3,946.19	3,946.19
OPENING BALANCE / प्रारंभिक शिल्लक	3,946.19	3,946.19
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
XV. DIRECTOR TRAINING FUND / १५. संचालक प्रशिक्षण निधी	11.84	11.87
OPENING BALANCE / प्रारंभिक शिल्लक	11.87	16.85
ADDITIONS DURING THE YEAR / वर्षभरातील भर	0.01	0.02
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	0.04	5.00
XVI. IMPAIRED ASSET RESERVE / १६. प्रभावित मालमत्ता राखीव निधी	1.26	1.26
OPENING BALANCE / प्रारंभिक शिल्लक	1.26	3.36
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	2.10
XVII. UPGRADATION FOR COMPUTER SOFTWARE /	1,367.00	1,067.00
१७. संगणक प्रणाली सुधारणा निधी		
OPENING BALANCE / प्रारंभिक शिल्लक	1,067.00	1,047.00
ADDITIONS DURING THE YEAR / वर्षभरातील भर	300.00	20.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
XVIII. EDUCATION FUND FOR MEMBERS / DIRECTORS /	133.09	130.59
१८. सभासद / संचालक शिक्षण निधी		
OPENING BALANCE / प्रारंभिक शिल्लक	130.59	120.59
ADDITIONS DURING THE YEAR / वर्षभरातील भर	2.50	10.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
XIX. PROVISION FOR RESTRUCTURED ADVANCES /	1,320.69	941.34
१९. पुनर्रचित कर्जासाठीची तरतूद		
OPENING BALANCE / प्रारंभिक शिल्लक	941.34	71.00
ADDITIONS DURING THE YEAR / वर्षभरातील भर	379.35	875.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	4.66
XX. IMPAIRED ASSETS RESERVE-NON BANKING /	16.84	16.84
२०. बँकिंग व्यतिरिक्त ताब्यात असलेल्या मालमत्तेकरिता राखीव निधी		
OPENING BALANCE / प्रारंभिक शिल्लक	16.84	16.84
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
XXI. BDDR (ARC) / २१. बीडीडीआर (एआरसी)	0.94	0.94
OPENING BALANCE / प्रारंभिक शिल्लक	0.94	0.94
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-



PARTICULARS / तपशील	31st March 2022 (₹ in Lakhs)	31st March 2021 (₹ in Lakhs)
XXII. PROVISION FOR ACCOUNTS IN DEFAULT BUT STANDARD A/C / २२. थकीत परंतु उत्पादित कर्जावरील तरतूद	-	-
OPENING BALANCE / प्रारंभिक शिल्लक	-	50.65
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	51.23
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	101.88
TOTAL / एकूण (₹)	51,374.43	49,064.69

Schedules Forming Part of Balance Sheet as at 31st March, 2022
दिनांक ३१ मार्च, २०२२ अखेर ताळेबंद पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31 st MARCH 2022 (₹ in Lakhs)	31 st MARCH 2021 (₹ in Lakhs)
SCHEDULE 3 - DEPOSITS / ठेवी		
A. I. DEMAND DEPOSITS / डिमांड डिपॉझीट	55,559.34	47,714.60
(I) FROM BANKS / बँक ठेवी	0.03	4.86
(II) FROM OTHERS / इतर ठेवी	55,559.31	47,709.74
II. SAVING BANK DEPOSITS / बचत खाते ठेवी	1,56,392.66	1,45,298.80
III. TERM DEPOSITS / मुदत ठेवी	2,16,731.32	2,22,315.12
(I) FROM BANKS / बँक ठेवी	5,829.02	11,349.70
(II) FROM OTHERS / इतर ठेवी	2,10,902.30	2,10,965.42
TOTAL (I TO III) / एकूण (₹)	4,28,683.32	4,15,328.52
B. (I) DEPOSITS OF BRANCHES IN INDIA / भारतातील शाखांतील ठेवी	4,28,683.32	4,15,328.52
(II) DEPOSITS OF BRANCHES OUTSIDE INDIA / भारताबाहेरील शाखांतील ठेवी	0.00	0.00
TOTAL (B) / एकूण (₹)	4,28,683.32	4,15,328.52

PARTICULARS / तपशील	31 st MARCH 2022 (₹ in Lakhs)	31 st MARCH 2021 (₹ in Lakhs)
SCHEDULE 4 - BORROWINGS / कर्जे		
I. BORROWING IN INDIA / भारतातील कर्जे	0.00	0.00
(I) RESERVE BANK OF INDIA / आरबीआय	0.00	0.00
(II) OTHER BANK / इतर बँक	0.00	0.00
(III) OTHER INSTITUTIONS AND AGENCIES / इतर संस्था	0.00	0.00
(IV) OTHERS LONG TERM (SUBORDINATED) DEPOSITS (LTD) इतर दिर्घ मुदत ठेवी	0.00	0.00
II. BORROWING OUTSIDE INDIA / भारताबाहेरील कर्जे	0.00	0.00
Secured Borrowings included in I and II above	-	-
TOTAL (I TO II) / एकूण (₹)	0.00	0.00
SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS / इतर देणी आणि तरतुदी		
(I) BILLS PAYABLE / देय बिल्लस	615.46	742.58
(II) INTER-OFFICE ADJUSTMENTS (NET) / आंतर कार्यालयीन समायोजन	0.00	0.00
(III) INTEREST ACCRUED / व्याज आकारणी	0.00	0.00
(IV) OTHERS (INCLUDING PROVISIONS) / इतर (तरतुदीसहीत)	2,902.39	3,449.21
TOTAL (I TO IV) / एकूण (₹)	3,517.85	4,191.79
SCHEDULE 6 - CASH IN HAND AND BALANCES WITH RBI / रोख आणि आरबीआय खाती शिल्लक		
(I) CASH IN HAND / रोख (Including foreign currency notes)/ (परकीय चलनासहीत)	6,581.39	5,506.19
(II) BALANCE WITH RBI / आरबीआय खाती शिल्लक	20,461.84	14,979.99
(I) IN CURRENT ACCOUNT / चालू खाते	20,461.84	14,979.99
(ii) IN OTHER ACCOUNTS / इतर खात्यातील शिल्लक	0.00	0.00
TOTAL (I TO II) / एकूण (₹)	27,043.23	20,486.18
SCHEDULE 7 - BALANCE WITH BANKS AND MONEY AT CALL AND SHORT NOTICES / बँक खाती आणि कॉल आणि शॉर्ट नोटीस मधील शिल्लक		
(I) IN INDIA / भारतातील		
(i) BALANCE WITH BANKS / बँक खाती शिल्लक	81,474.44	77,715.40
(a) IN CURRENT ACCOUNT / चालू खाते	3,914.95	5,661.48
(b) IN OTHER DEPOSITS ACCOUNTS / इतर ठेवी खाती	77,559.49	72,053.92
(ii) MONEY AT CALL AND SHORT NOTICE / कॉल आणि शॉर्ट नोटीस मधील शिल्लक	20,000.00	23,699.67



PARTICULARS / तपशील	31 st MARCH 2022 (₹ in Lakhs)	31 st MARCH 2021 (₹ in Lakhs)
(a) WITH BANKS / चालू खाते	0.00	0.00
(b) WITH OTHER INSTITUTIONS (RBI LAF) / इतर ठेवी खाती	10,000.00	14,200.00
(c) CALL MONEY / कॉल मनी	10,000.00	7,500.00
(d) TREPS / टीआरईपीएस	-	1,999.67
TOTAL (i TO ii) / एकूण (₹)	1,01,474.44	1,01,415.07
(II) OUTSIDE INDIA / भारताबाहेरील	0.00	0.00
(a) IN CURRENT ACCOUNT / चालू खाते	0.00	0.00
(b) IN OTHER DEPOSITS ACCOUNTS / इतर ठेवी खाती	0.00	0.00
(c) IN MONEY AT CALL AND SHORT NOTICE / कॉल आणि शॉर्ट नोटीस मधील शिल्लक	0.00	0.00
TOTAL (II) / एकूण (₹)	0.00	0.00
GRAND TOTAL (I TO II) / एकूण (₹)	1,01,474.44	1,01,415.07
SCHEDULE 8 - INVESTMENTS / गुंतवणूक		
(I) INVESTMENTS IN INDIA / भारतातील गुंतवणूक		
(i) GOVERNMENT SECURITIES / सरकारी रोखे	1,27,920.49	1,22,248.09
(ii) OTHER APPROVED SECURITIES / इतर मान्यताप्राप्त रोखे	19,716.69	17,865.35
(iii) SHARES / समभाग	4.45	4.45
(iv) DEBENTURES AND BONDS / डिबेन्चर्स आणि बॉण्डस्	24,939.50	15,489.85
(v) SUBSIDIARIES AND/OR JOINT VENTURE / सबसिडरिज आणि जॉईंट व्हेनर्चस्	0.00	0.00
(vi) OTHER (SRs ISSUED BY ARC) / इतर(एआरसी कडून दिलेले सिक्युरिटी रिसीप्ट)	5,444.08	5,635.16
TOTAL (I) / एकूण (₹)	1,78,025.21	1,61,242.90
(II) INVESTMENTS OUTSIDE INDIA / भारताबाहेरील गुंतवणूक		
(i) GOVERNMENT SECURITIES / सरकारी रोखे (including local authorities) / स्थानिक प्राधिकरणासह	0.00	0.00
(ii) SUBSIDIARIES AND/OR JOINT VENTURE / सबसिडरिज आणि जॉईंट व्हेनर्चस्	0.00	0.00
(iii) OTHER INVESTMENTS (to be specified) / इतर गुंतवणूक	0.00	0.00
GRAND TOTAL (I TO II) / एकूण (₹)	1,78,025.21	1,61,242.90

PARTICULARS / तपशील	31 st MARCH 2022 (₹ in Lakhs)	31 st MARCH 2021 (₹ in Lakhs)
SCHEDULE 9 - ADVANCES / कर्जे		
A. (i) BILLS PURCHASED AND DISCOUNTED / बिल्लस खरेदी आणि डिस्काऊंटेड	0.00	0.00
(ii) CASH CREDITS OVERDRAFTS AND LOANS REPAYABLE ON DEMAND / कॅश क्रेडीट ओव्हरड्राफ्ट आणि कर्जे	22,970.62	25,136.01
(iii) TERM LOANS / मुदत कर्जे	1,61,903.12	1,69,649.21
TOTAL (A) / एकूण (₹)	1,84,873.74	1,94,785.22
B. (i) SECURED BY TANGIBLE ASSETS / स्थावर मालमत्तेद्वारे सुरक्षित	1,73,157.42	1,78,999.64
(ii) COVERED BY BANK / GOVERNMENT GUARANTEES / बँक / सरकारी गॅरंटीद्वारे कव्हर केलेले	0.00	0.00
(iii) UNSECURED / विनातारण	11,716.32	15,785.58
TOTAL (B) / एकूण (₹)	1,84,873.74	1,94,785.22
C.(I) ADVANCES IN INDIA / भारतातील कर्जे		
(i) PRIORITY SECTORS / अग्रक्रम क्षेत्र	1,09,693.71	1,20,294.26
(ii) PUBLIC SECTORS / सार्वजनिक क्षेत्र	0.00	0.00
(iii) BANKS / बँका	0.00	0.00
(iv) OTHERS / इतर	75,180.03	74,490.96
TOTAL (C.I) / एकूण (₹)	1,84,873.74	1,94,785.22
C.(II) ADVANCES OUTSIDE INDIA / भारताबाहेरील कर्जे	0.00	0.00
(i) DUE FROM BANKS / बँकांकडून देय	0.00	0.00
(ii) DUE FROM OTHERS / इतर देय	0.00	0.00
(a) BILLS PURCHASE AND DISCOUNTED / बिल्लस खरेदी आणि डिस्काऊंटेड	0.00	0.00
(b) SYNDICATED LOANS / सिंडिकेटेड कर्जे	0.00	0.00
(c) OTHERS / इतर	0.00	0.00
TOTAL (C.II) / एकूण (₹)	0.00	0.00
GRAND TOTAL (A. B. C.I., & C.II) / एकूण (₹)	1,84,873.74	1,94,785.22



PARTICULARS / तपशील	31 st MARCH 2022 (₹ in Lakhs)	31 st MARCH 2021 (₹ in Lakhs)
SCHEDULE 10 - FIXED ASSETS / स्थावर मालमत्ता		
I. PREMISES / प्रिमायसेस	3,935.25	3,831.93
AT COST AS ON 31ST MARCH OF THE PRECEDING YEAR / मागील वर्षापर्यंत दि. ३१ मार्च अखेरील प्रिमायसेसची किंमत	5,583.54	5,583.54
ADDITIONS DURING THE YEAR / वर्षभरातील वाढ	0.00	0.00
W.I.P DURING THE YEAR / वर्षभरातील W.I.P	1,259.28	875.43
DEDUCTIONS DURING THE YEAR / वर्षभरातील घट	6.83	0.00
DEPRECIATION TO DATE / वर्षभरातील घसारा	2,900.74	2,627.04
II. OTHER FIXED ASSETS (including furniture and fixtures) / इतर स्थावर मालमत्ता	1,836.78	2,031.06
AT COST AS ON 31ST MARCH OF THE PRECEDING YEAR / मागील वर्षापर्यंत दि. ३१ मार्च अखेरील इतर स्थावर मालमत्ताची किंमत	8,436.99	8,313.91
ADDITIONS DURING THE YEAR / वर्षभरातील वाढ	191.09	200.16
DEDUCTIONS DURING THE YEAR / वर्षभरातील घट	251.52	76.23
DEPRECIATION TO DATE / वर्षभरातील घसारा	6,539.78	6,406.78
TOTAL (I and II) / एकूण (₹)	5,772.03	5,862.99
SCHEDULE 11 - OTHER ASSETS / इतर मालमत्ता		
(I) INTER-OFFICE ADJUSTMENT (NET) / इंटर ऑफीस अॅडजस्टमेंट	0.00	0.00
(II) INTEREST ACCURED / व्याज आकारणी	0.00	0.00
(III) TAX PAID IN ADVANCE / TAX DEDUCTED AT SOURCE / अॅडव्हान्स टॅक्स पेड / टॅक्स डिडक्टटेड अॅट सोर्स	1,250.00	1,300.00
(IV) STATIONERY AND STAMPS / स्टेशनरी आणि स्टॅम्प	71.18	65.49
(V) NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS / नॉन बँकींग मालमत्तेमधील संतुष्टीत दावे	16.84	16.84
(VI) OTHER ASSETS / इतर मालमत्ता	1,579.79	908.78
TOTAL (I to VI) / एकूण (₹)	2,917.81	2,291.11

PARTICULARS / तपशील	31 st MARCH 2022 (₹ in Lakhs)	31 st MARCH 2021 (₹ in Lakhs)
SCHEDULE 12 - CONTINGENT LIABILITIES / संभाव्य देणी		
(I) CLAIM AGAINST THE BANK NOT ACKNOWLEDGE AS DEBTS / दावा	0.00	0.00
(II) LIABILITY FOR PARTLY PAID INVESTMENTS / पार्टली पेड गुंतवणूक देणी	0.00	0.00
(III) LIABILITY ON ACCOUNT OF OUTSTANDING FORWARD EXCHANGE CONTRACTS / दायित्व	0.00	0.00
(IV) GURANTEES GIVEN ON BEHALF OF CONSTITUENTS / कान्स्टिटूशन बाबत दिलेली गॅरंटी	0.00	0.00
(a) IN INDIA / भारतातील	7,634.85	6,627.65
(b) OUTSIDE INDIA / भारताबाहेरील	0.00	0.00
(V) ACCEPTANCES ENDORSEMENTS AND OTHER OBLIGATIONS / स्वीकारार्हता आणि जबाबदाऱ्या	0.00	0.00
(VI) OTHER ITEMS FOR WHICH THE BANK IS CONTINGENTLY LIABLE इतर संभाव्य आकस्मित देणी	11,831.70	17,427.14
TOTAL (I TO VI) / एकूण (₹)	19,466.55	24,054.79

Place : Parsik Nagar,
Kalwa, Thane-400 605.

Date : 27th May, 2022

As per our report of even date

M/s. B. S. Korde & Co.
Chartered Accountants
Sd/-
CA B. S. Korde
Proprietor
(Member No. 14688)
FRN. 125532W
(Internal Auditors)
UDIN-22014688AJSCVM1723

M/s. Gogate & Company
Chartered Accountants
Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
(Statutory Auditors)
UDIN-22109574AJRZOD9170

For GP Parsik Sahakari Bank Ltd.,
(Multi-State Scheduled Bank)

Shri. Madhusudan D. Pai (C.E.O.) • **Shri. Kesarinath B. Gharat** (Director) • **Shri. Prakash N. Patil** (Vice Chairman) • **Shri. Narayan G. Gawand** (Chairman)



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2022

दिनांक ३१ मार्च, २०२२ अखेर नफा-तोटा पत्रक

(₹ in Lakhs)

PARTICULARS / तपशील	SCHEDULE परिशिष्ट	31 st MARCH 2022 (₹)	31 st MARCH 2021 (₹)
I. INCOME / जमा			
INTEREST EARNED / मिळालेले व्याज	13	35211.44	36296.67
OTHER INCOME / इतर उत्पन्न	14	2292.31	2061.35
TOTAL / एकूण (₹)		37503.75	38358.02
II. EXPENDITURE / खर्च			
INTEREST EXPENDED / दिलेले व्याज	15	18761.97	20986.86
OPERATING EXPENSES / व्यवस्थापन खर्च	16	11957.26	11321.33
PROVISIONS AND CONTINGENCIES / तरतुदी आणि संभाव्य देणी	17	499.36	3264.34
TOTAL / एकूण (₹)		31218.59	35572.53
III. INCOME TAX EXPENSES / आयकर खर्च			
CURRENT TAX / चालू कर		1350.00	930.00
DEFERRED TAX / स्थगित कर		(61.83)	(178.35)
SHORT/(EXCESS) PROVISION FOR TAX OF EARLIER YEARS (NET) / पूर्वीच्या कराची जादा तरतूद परत		(64.63)	(7.97)
TOTAL / एकूण (₹)		1223.54	743.68
IV. PROFIT / (LOSS) / नफा / (तोटा)			
NET PROFIT / (LOSS) OF THE YEAR / वर्षाअखेरीस निव्वळ नफा / (तोटा)		5061.61	2041.81
PROFIT / (LOSS) BROUGHT FORWARD / निव्वळ नफा / (तोटा)		0.00	1052.88
TOTAL / एकूण (₹)		5061.61	3094.69

Place : Parsik Nagar,
Kalwa, Thane-400 605.
Date : 27th May, 2022

As per our report of even date

M/s. B. S. Korde & Co.
Chartered Accountants
Sd/-
CA B. S. Korde
Proprietor
(Member No. 14688)
FRN. 125532W
(Internal Auditors)
UDIN-22014688AJSCVM1723

M/s. Gogate & Company
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Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
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UDIN-22109574AJRZOD9170

For GP Parsik Sahakari Bank Ltd.,
(Multi-State Scheduled Bank)

Shri. Madhusudan D. Pai (C.E.O.) • **Shri. Kesarinath B. Gharat** (Director) • **Shri. Prakash N. Patil** (Vice Chairman) • **Shri. Narayan G. Gawand** (Chairman)

Schedules Forming Part of Profit & Loss Account for the year ended 31st March, 2022

दिनांक ३१ मार्च, २०२२ अखेर नफा-तोटा पत्रकाची परिशिष्ट

(₹ in Lakhs)

PARTICULARS / तपशील	31 st MARCH 2022 (₹)	31 st MARCH 2021 (₹)
SCHEDULE 13 - INTEREST EARNED / मिळालेले व्याज		
I. INTEREST / DISCOUNT ON ADVANCE / BILLS कर्जावरील मिळालेले व्याज	18325.07	20653.03
II. INCOME ON INVESTMENTS / गुंतवणुकीवरील उत्पन्न	16886.37	15643.64
III. INTEREST ON BALANCE WITH RESERVE BANK OF INDIA AND OTHER INTER-BANKS FUNDS / आरबीआय आणि इंटर-बँक फंड बॅलेन्सवरील व्याज	-	-
IV. OTHERS / इतर	-	-
TOTAL (I TO IV) / एकूण (₹)	35211.44	36296.67
SCHEDULE 14 - OTHER INCOME / इतर उत्पन्न		
I. COMMISSION, EXCHANGE AND BROKERAGE / कमिशन, एक्सचेंज आणि ब्रोकरेज	766.16	737.99
II. PROFIT ON SALE OF INVESTMENTS / गुंतवणूक विक्रीवरील नफा LESS : LOSS ON SALE OF INVESTMENTS / गुंतवणूक विक्रीवरील तोटा	37.80	39.38
III. PROFIT ON REVALUATION OF INVESTMENTS / गुंतवणुकीच्या पूर्णमुल्यांकनवरील नफा LESS : LOSS ON REVALUATION OF INVESTMENTS / गुंतवणुकीच्या पूर्णमुल्यांकनवरील तोटा	-	-
IV. PROFIT ON SALE OF LAND, BUILDING AND OTHER ASSETS स्थावर व इतर मालमत्तेच्या विक्रीवरील नफा LESS : LOSS ON SALE OF LAND, BUILDING AND OTHER ASSETS स्थावर व इतर मालमत्तेच्या विक्रीवरील तोटा	-	-
V. PROFIT ON EXCHANGE OF TRANSACTIONS व्यवहाराच्या एक्सचेंजवरील नफा LESS : LOSS ON EXCHANGE OF TRANSACTIONS व्यवहाराच्या एक्सचेंजवरील तोटा	-	-
VI. INCOME EARNED BY WAY OF DIVIDENDS ETC. FROM SUBSIDIARIES / COMPANIES AND/OR JOINT VENTURES ABROAD/IN INDIA विदेशी/देशी उपकंपन्या/कंपन्या किंवा संयुक्त उपक्रमांतून मिळालेले लाभांश इत्यादी उत्पन्न	-	-
VII. BDDR WRITTEN BACK / बुडीत व संशयित कर्ज निधीतून तरतूद परत	-	-
VIII. MISCELLANEOUS INCOME / किरकोळ उत्पन्न	1488.35	1283.98
TOTAL (I TO VIII) / एकूण (₹)	2292.31	2061.35

NOTE : UNDER ITEMS II TO V LOSS FIGURES MAY BE SHOWN IN BRACKETS



Schedules Forming Part of Profit & Loss Account for the year ended 31st March, 2022

दिनांक ३१ मार्च, २०२२ अखेर नफा-तोटा पत्रकाची परिशिष्ट

(₹ in Lakhs)

PARTICULARS / तपशील	31 st MARCH 2022 (₹)	31 st MARCH 2021 (₹)
SCHEDULE 15 - INTEREST EXPENDED / दिलेले व्याज		
I. INTEREST ON DEPOSITS / ठेवीवरील व्याज	18761.97	20986.86
II. INTEREST ON RBI / INTER-BANK BORROWINGS / आरबीआय / इंटर-बँक कर्जावरील व्याज	-	-
III. OTHERS / इतर	-	-
TOTAL (I TO III) / एकूण (₹)	18761.97	20986.86
SCHEDULE 16 - OPERATING EXPENSES / व्यवस्थापन खर्च		
I. PAYMENTS TO AND PROVISION FOR EMPLOYEES / कर्मचारी वेतन आणि तरतूद	6473.27	6104.64
II. RENT, TAXES AND LIGHTING / भाडे, कर, आणि विज	1828.19	1828.10
III. PRINTING AND STATIONERY / छपाई व लेखनसामुग्री	107.10	92.33
IV. ADVERTISEMENT AND PUBLICITY / जाहिरात आणि प्रसिध्दी	95.63	27.17
V. DEPRECIATION ON BANK'S PROPERTY / बँकेच्या मालमत्तेवरील घसारा	644.49	828.09
VI. DIRECTOR'S FEES, ALLOWANCES AND EXPENSES / संचालकांचे मानधन, भत्ते आणि खर्च	3.97	4.47
VII. AUDITOR'S FEES AND EXPENSES (INCLUDING BRANCH AUDITORS) लेखापरीक्षकांचे शुल्क आणि खर्च	92.03	105.94
VIII. LAW CHARGES / कायदा शुल्क	71.68	48.01
IX. POSTAGE, TELEGRAMS, TELEPHONES ETC / टपाल, तार, टेलिफोन इत्यादी.	368.07	339.92
X. REPAIRS AND MAINTENANCE / दुरुस्ती आणि देखभाल	31.42	69.49
XI. INSURANCE / विमा	9.55	8.10
XII. OTHER EXPENDITURE / इतर खर्च	2231.86	1865.07
TOTAL (I TO XII) / एकूण (₹)	11957.26	11321.33
SCHEDULE 17 - PROVISIONS AND CONTINGENCIES / तरतुदी आणि आकस्मिकता		
I. BAD AND DOUBTFUL DEBTS RESERVE PROVISION / बुडीत व संशयित राखीव निधी तरतूद	-	2250.00
II. PROVISION FOR A/cs IN DEFAULT BUT STANDARD A/cs / डिफॉल्ट परंतु स्टँडर्ड खात्यांसाठी तरतूद	-	0.00
III. PROVISION FOR COVID-19 Ex-GRATIA / कोविड-१९ एक्स-ग्रेसिया तरतूद	-	94.00

Schedules Forming Part of Profit & Loss Account for the year ended 31st March, 2022

दिनांक ३१ मार्च, २०२२ अखेर नफा-तोटा पत्रकाची परिशिष्ट

(₹ in Lakhs)

PARTICULARS / तपशील	31 st MARCH 2022 (₹)	31 st MARCH 2021 (₹)
IV. SPECIAL RESERVE FUND (SECTION 36(1)(Viii) OF IT ACT.,1961 / स्पेशल रिझर्व्ह फंड (SECTION 36(1)(Viii) OF IT ACT.,1961	-	50.00
V. PROVISION FOR RESTRUCTURED ADVANCES / पुनर्रचित कर्जाची तरतूद	379.35	870.34
VI. PROVISION FOR IMPAIRED ASSETS RESERVE / इम्पेअर्ड मालमत्ता राखीव ठेवण्याची तरतूद	-	-
VII. OTHER PROVISIONS / इतर तरतूद	72.75	-
VIII. DEPRECIATION OF GSEC AFS/HFT / GSEC AFS/HFT वरील घसरारा	47.26	-
TOTAL (I TO VI) / एकूण (₹)	499.36	3264.34

Place : Parsik Nagar,
Kalwa, Thane-400 605.
Date : 27th May, 2022

As per our report of even date

M/s. B. S. Korde & Co.
Chartered Accountants
Sd/-
CA B. S. Korde
Proprietor
(Member No. 14688)
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Notes to financial statements for the year ended 31st March, 2022

A Basic Information :

1 Background :

GP Parsik Sahakari Bank Ltd. is a multi-state scheduled co-operative bank (converted into multi-state co-operative society w.e.f. 26.03.2015) providing wide range of banking and financial services through 91 branches. It is governed by the Banking Regulation Act, 1949 (as applicable to co-operative societies / banks) and the Multi-State Co-operative Societies Act, 2002 and the rules framed there-under.

2 Basis of Preparation :

The financial statements have been prepared following the going concern concept, on an accrual basis, unless otherwise stated, under the historical cost convention, except for building acquired on merger with Ichalkaranji Mahila Sahakari Bank Ltd, Ichalkaranji which is carried at revalued amount (on the basis of revaluation carried out prior to merger by the erstwhile Ichalkaranji Mahila Sahakari Bank Ltd.), and comply with the generally accepted accounting principles in India, statutory requirements under the Banking Regulation Act, 1949 & Multi-State Co-operative Societies Act, 2002, circulars and guidelines issued by Reserve Bank of India (RBI) from time to time, the accounting standards issued by the Institute of Chartered Accountants of India (ICAI), to the extent applicable, and current practices prevailing within the banking industry in India.

3 Use of Estimates :

The presentation of financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of the reporting period. Management believes that these estimates and assumptions are prudent and reasonable. However, actual results could differ from estimates requiring an adjustment to the carrying amounts of assets or liabilities which are recognized prospectively in the future periods.

B Significant accounting policies :

1 Investments :

1.1 Classification of Investments

For the purpose of disclosure in the Balance Sheet, Investments have been classified under five groups, namely, Government Securities, other approved securities, shares, bonds of PSUs and other investments

1.2 Categorization of Investments

In accordance with the guidelines issued by the RBI, the Bank has classified its Investment portfolio into the following three categories

"Held to Maturity" (HTM) – securities acquired with the intention to hold till maturity

"Held for Trading" (HFT) – securities acquired with the intention to trade

"Available for Sale" (AFS) – securities which do not fall within the above two categories

1.3 Valuation of Investments

Investments under HTM category are carried at Book Value. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and Policy adopted by Bank. The profit / loss on investments acquired at a discount on face value, under this category, is recognized only at the time of redemption / sale of the investment

Investments under 'Available for Sale (AFS)' and 'Held for Trading (HFT)' category are valued scrip-



wise at lower of Cost or Market Value. Net depreciation, if any, under each category has been provided for, net appreciation, if any, has been ignored

Market Value, where market quotes are not available, is determined on the basis of the "Yield to Maturity" (YTM) method as indicated by FBIL. Appreciation/ Depreciation are aggregated for each class of securities and net depreciation in aggregate for each category as per RBI guidelines is charged to Profit and Loss Account. Net appreciation, if any, is ignored

- 1.4 Broken period interest on debt instruments is treated as revenue item. Brokerage, Commission etc. pertaining to investments paid at the time of acquisition is charged to revenue

2 Advances :

- 2.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the RBI from time to time till date
- 2.2 The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as "NPA Interest Receivable" as per RBI directives
- 2.3 Provision on Advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the Reserve Bank of India. In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under

Category	Provision (%)
Direct advances to Agricultural and SME Sectors	0.25
Commercial and Real estate (CRE) loans	1.00
CRE –Residential Housing	0.75
Other advances	0.40

3 Fixed Assets :

- 3.1 Land is carried at cost except for leasehold land which is carried at amortized cost. Premises, Furniture & Fixtures, Plant & Machinery are stated at cost less depreciation. Cost includes incidental expenses relating to acquisition and installation of fixed assets.
- 3.2 Leasehold land cost is amortized over the remaining lease period.
- 3.3 Computer Hardware, Computer Software, UPS and Batteries, ATM Machines, Printers, CC TV, LCD Projector are depreciated on Straight Line method @ 33.33% as directed by RBI.
- 3.4 The depreciation on assets acquired prior to 1st October is provided for the whole year otherwise the same are depreciated at 50% of the normal rates. No depreciation is provided on assets sold in the year of sale.
- 3.5 Premises, Furniture & Fixtures, Plant & Machinery etc are depreciated on Written down Value method at the rates considered appropriate by the Management as under:

Description of Asset	Rate of depreciation
Fire Extinguisher, Cheque Encoding Machine	25 %
Plant & Machinery	15 %
Vehicles	25 %
Lease Lines, ISDN, ATM Video Capture System, H.O.	33.33 %
All other assets	10 %



3.6 Fixed Assets which have been fully depreciated but are still in use, are carried in the books at NIL value and in some cases at nominal value of Re. 1/-.

4 Impairment of Assets :

Fixed Assets are reviewed at each balance sheet date to ascertain whether there are any indications that the carrying amount of any asset exceeds its realizable value. An impairment loss is recognized whenever the carrying amount of an asset exceeds its recoverable amount.

5 Revenue recognition:

5.1 Income is accounted on accrual basis as and when it is earned except for:

- (a) The income on Non-Performing Assets is recognized on realization, as per Reserve Bank of India directives.
- (b) The commission on Letters of Credit / Guarantees and Dividends received from shares of co-operative institutions are accounted on receipt basis. While during the year interest on TREPS and interest on T-Bills are accounted on receipt basis, at the year-end, interest receivable thereon is accounted on accrual basis.
- (c) The interest on overdue / matured Fixed Deposits is accounted at the rate applicable to Savings Bank Accounts as per RBI guidelines.

6 Employee Benefits:

Defined Contribution Scheme :

The payment of Provident Fund is made to the Commissioner for Provident Fund at rates prescribed in the Employees Provident Fund and Misc. Provisions Act, 1952 and is accounted for on accrual basis.

Defined Benefit Scheme :

The bank has taken Employees' Group Gratuity Policy from Life Insurance Corporation of India (LIC)/HDFC Standard Life and LIC is maintaining gratuity fund under a trust deed for gratuity payments to employees. The premium / contribution paid to LIC under the said policy is debited to Profit & Loss Account.

Accumulated leave is treated as an employee benefit. The Bank measures the expected cost of such absences as an additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the Balance Sheet date. The bank has taken Employees' Group Leave Encashment policy from Life Insurance Corporation of India (LIC)/ HDFC Standard Life to meet leave encashment liability. The premium / contribution paid to LIC under the said policy is debited to Profit & Loss Account.

7 Lease Payment :

Operating lease payments are recognized as an expense in the Profit & Loss Account on accrual basis for the financial year. In the opinion of the Bank, the leave and license agreements entered into by the Bank for use of premises for its banking business are cancellable.

8 Income Tax :

Tax expense comprises of current tax and deferred tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961, and rules framed there under. Bank has opted to pay income tax as per newly introduced section 115BAD of Income Tax Act, 1961.



Deferred Tax Assets (DTA) are recognized only to the extent there is a reasonable certainty that there will be sufficient future taxable income would be available against which DTA can be realized.

DTA / Deferred Tax Liability (DTL) are reassessed at each reporting date.

9 Earnings per share :

Basic earnings per share are calculated by dividing the net profit for the period after tax (before appropriation) by weighted average number of equity shares outstanding during the period.

10 Segment Reporting :

The Bank has identified Business Segments viz. Treasury Operations, Corporate Banking, Retail Banking and Other Banking Operations taking into account the nature of products and services and the guidelines issued by RBI. The revenue and result in relation to the segments are categorized on average basis based on the items that are individually identifiable to the segments. Unallocated expenses include general income and expenses items which are not allocated or specifically identified to any business segment.

11 Security Deposits paid for utility Services :

Amount paid as Security Deposits to different authorities for service like telephone, electricity, water etc is debited to profit & loss account in the year of payment.

12 The extent of impact on account of pandemic, including the current second wave witnesses in the country on the bank's result, credit quality and provisions depends on future developments which are uncertain and may differ from that estimated as at the date of approval of these financial statements and the bank will continue to closely monitor any material changes to future economic conditions. Despite these events and conditions, bank results in future are neither expected to be material adverse nor would there be any significant impact on the going concern assumption.

13 In accordance with the RBI guidelines relating to COVID-19 dated 7.4.2021, and IBA circular dated 19.4.2021, regarding grant of ex-gratia payment of difference between compound interest and simple interest for six months (1.3.2020 to 31.8.2020) to eligible borrowers (having limit more than ₹ 2 crores) in specified loan accounts, bank has provided for Rs 94 lakhs to be payable to the eligible borrowers. Bank has credited the said ex-gratia to the eligible borrowers on 5.2.2022

C Disclosures as required by the Accounting Standards (AS)

1 Employee Benefits: (AS 15)

The Bank has contributed ₹ 5,24,82,622/- (Previous year ₹ 4,58,60,229/- towards Provident Fund.

The Bank has paid ₹ 3,55,33,825/- (Previous year ₹ 2,70,88,762/-) towards Group Leave Encashment policy of LIC.

The Bank has debited ₹ 1,40,72,381/- (Previous year ₹ 1,31,69,569/-) towards Group Gratuity policy of LIC.

Actuarial assessment of Gratuity Fund/Leave Encashment maintained with LIC:



(₹ in Lakhs)

Sr. No.	Particulars	Gratuity		Leave Encashment	
		31/03/2022	31/03/2021	31/03/2022	31/03/2021
I	Actuarial Assumptions				
	Discount Rate	7.00%	7.00%	7.00%	7.00%
	Salary Escalation	4.00%	4.00%	4.00%	4.00%
	Membership Data				
	Number of members (Nos.)	889	796	894	796
	Average Age (years)	39.46	41.21	39.00	41.00
	Average monthly salary	0.39	0.41	0.39	0.41
	Average Past Service (years)	12.32	14.07	-	-
	Valuation Method	Projected Unit Credit Method		Projected Unit Credit Method	
II	Changes in the present value of obligation				
	Opening present value of obligation	3106.40	2978.25	766.57	707.19
	Interest Cost	217.44	208.47	53.65	51.27
	Current Service Cost	111.64	131.53	68.59	70.88
	Benefits paid	(299.67)	(230.30)	(47.62)	(264.16)
	Actuarial (gain)/ loss on obligations	77.36	17.02	(49.64)	201.34
	Closing Present value of obligation	327.86	310.49	791.58	766.52
III	Changes in fair value of plan assets				
	Opening Fair value of plan assets	2587.04	2572.88	50.79	288.36
	Expected return on plan assets	187.19	185.23	18.68	12.21
	Contributions	118.79	57.70	621.12	14.33
	Benefits paid	(299.67)	(230.30)	(47.62)	(264.16)
	Closing Fair value of plan assets	2593.37	2585.52	642.99	50.74
IV	Amount recognized in balance sheet:				
	Present Value of obligation as at the year-end	3213.21	3104.98	791.58	766.52
	Fair Value of Plan Assets as at the year-end	2593.37	2585.52	642.99	50.74
	(Asset) / Liability	(619.82)	(519.46)	(148.58)	(715.78)
V	Expenses recognized in P/L Account				
	Current service cost	111.64	131.53	68.59	70.88
	Interest cost	217.44	208.47	53.65	51.27
	Expected Return of Plan Assets	(187.19)	(185.23)	(18.61)	(12.21)
	Net actuarial (gain) / loss	77.36	17.02	49.96	201.34
	Expenses recognized in P & L account	219.26	171.80	53.92	311.28



Note: Bank has maintained Fund for Group Gratuity & Leave encashment with HDFC Standard Life for Rs. 5,24,88,538.43 & Rs. 2,35,70,341.00 respectively. Present Value of Plan Assets represents the balance available with LIC. The Bank has not recognized actuarial loss / gain on obligation / plan assets, interest cost / expected return on plan assets

2 Segment Reporting: (AS 17)

(₹ in Crore)

Business Segments	Treasury	Corporate Banking	Retail Banking	Other Banking Business	Total
Revenue	168.86	54.10	129.15	22.93	375.04
	(156.83)	(58.48)	(147.66)	(20.61)	(383.58)
Result	28.30	9.07	21.65	3.84	62.86
	(26.63)	(9.22)	(23.29)	(1.36)	(60.50)
Unallocated expenses					0
					(32.64)
Operating Profit					62.86
					(27.86)
Income Taxes					12.24
					(7.44)
Extraordinary Profit / Loss					0
					0.00
Net Profit					50.62
					(20.42)
Other Information					
Segment Assets	2755.84	610.87	1237.87	451.02	5055.60
	(2569.95)	(603.64)	(1344.21)	(403.60)	(4921.40)
Unallocated Assets					43.43
					(40.74)
Total Assets					5099.03
					(4962.14)
Segment Liabilities	2760.84	606.57	919.42	217.25	4504.08
	(2574.95)	(601.73)	(976.60)	(273.31)	(4426.59)
Unallocated Liabilities					594.95
					(535.55)
Total Liabilities					5099.03
					(4962.14)



b. The Bank operates as a single unit in India, hence separate information regarding geographical segment is not given.

c. The previous year's figures are indicated in bracket.

3 Related party Disclosures : (AS 18)

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 the Accounting Standard – 18, issued by the ICAI, other than Key Management Personnel's, viz Mr. Madhusudan D. Pai, Chief Executive Officer for FY 2021-22. However in terms of RBI circular dated March 29, 2003, the CEO being a single party coming under the category, no further details therein need to be disclosed.

4 Lease : (AS 19)

Operating lease payments are recognized as an expense in the Profit & Loss Account on accrual basis for the financial year. In the opinion of the Bank, the leave and license / lease agreements entered into by the Bank for use of premises for its banking business are cancellable.

The disclosures are as under :-

Minimum Lease Payments :

Particulars	(₹ in Crore)
Not later than one year	7.18
Later than one year but not later than five years	15.32
Later than five years	0.07

5 Intangible Fixed Assets : (AS 26)

The Bank has identified intangible assets representing Computer Software and shown separately in the Fixed Assets Schedule under fixed asset block "Intangible Assets" giving details relating to Gross Block & Amortization as prescribed by Accounting Standard – 26 on Intangible assets issued by ICAI. Computer software is amortized @33.33% on straight line method as per the directives of RBI.

6 Earnings per share : (AS 20)

Particulars	(₹ in Crore)
Net profit for the period after tax (before appropriation)- ₹ Lakhs	50.62
Weighted average number of equity shares (Nos.)	1,78,84,230
Earnings per share (Basic & Diluted)- in ₹	28.30 (PY 11.23)

The Bank has no liability which can be potentially converted into equity shares.

7 Deferred Tax Assets / Liabilities : (AS 22)

The major components of Deferred Tax Assets/Liabilities (net) arising on account of timing differences between book profit and taxable profits as at 31st March, 2022 are as follows:



(₹ in Crore)

Particulars	As on 31.03.2021	As on 31.03.2022
DTL on Account of		
a) Depreciation	(0.07)	(0.21)
b) Special Reserve u/s 36(1)(viii) of I.T. Act	(0.13)	(0.13)
Total (A)	(0.20)	(0.34)
DTA on Account of		
a) BDDR	1.98	0.00
b) Provision for restructured assets	0.00	0.96
Total (B)	1.98	0.96
NET Deferred Tax Asset / (Liability) (A-B)	1.78	0.62

The application of Deferred Tax has resulted in a net credit of Rs. 61,82,978.52 to the Profit and Loss Account for the year ended 31st March, 2022.

8 Contingent Liabilities :

All letters of credit / guarantees are sanctioned to customers with approved credit limits in place. The liability thereon is dependent on terms of contractual obligations, devolvment, raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges.

The amount of cases pending with different tax authorities is also included under contingent liability.

D. Notes to Accounts:

- Fixed Deposits with other Banks include deposits aggregating to Rs.3118.94 Lakhs (Previous year Rs.4418.13 Lakhs) lodged as margin money to secure issuance of Letters of Credit / Guarantees in respect of correspondent bank.

2. Capital commitments and Contingent Liabilities:

Capital Commitments

At March 31, 2022, estimated amount of contracts remaining to be executed on capital accounts amount to Rs. NIL (Previous year Rs. NIL).

Contingent Liability

The status of Bank's income tax assessments / appellate proceedings is as tabulated below:-

Period	Particulars	Demand Raised (₹ in Crore)
Income Tax		
AY 2009-10	Dy CIT issued notice u/s 271(1)(c) of IT Act on 31.5.17 stating that Murbad branch is not rural branch and allowance for BDDR can not be taken	0.76
AY 2007-08	Asst CIT issued notice u/s 271(1)(c) of IT Act on 28.3.18 stating that Murbad branch is not rural branch and allowance for BDDR can not be taken.	0.25



Period	Particulars	Demand Raised (₹ in Crore)
Service Tax		
From April 13 to June 2017	Jt Commissioner of Thane CGST, Mumbai, issued Show Cause notice against availment of CENVAT Credit on Deposit Insurance Premium paid to DICGC. The Bank has filed appeal before Jt. Commissioner of CX & GST, Thane CGST, Mumbai.	0.68
October 2013 to June 2017	Assistant Commissioner of CGST, Thane, issued Show Cause notice against availment of CENVAT Credit on interchange/ switching fees on NFS Service Charges paid to different banks.	0.31
Other Contingent Liabilities		
April 21 to March 22	Court Cases pending during FY 2021-22	0.44

3 Previous year figures :

The bank has reclassified previous year figures to conform to this year's classification.

III DISCLOSURE AS PER RBI GUIDELINES

(As per RBI Circular RBI/DOR/2021-22/83 DOR.ACC.REC.No.45/21.04.018/2021-22 updated on 15-11-2021)

1. Regulatory Capital

a) Composition of Regulatory Capital

Sr. No.	Particulars	(₹ in Crore)	
		2021-22	2020-21
i)	Paid up share capital and reserves [®] (net of deductions, if any)	386.30	377.00
ii)	Other Tier 1 capital [®]	28.72	19.10
iii)	Tier 1 capital (i + ii)	415.02	396.10
iv)	Tier 2 capital	64.74	64.85
v)	Total capital (Tier 1+Tier 2)	479.76	460.95
vi)	Total Risk Weighted Assets (RWAs)	2150.18	2158.78
vii)	Paid-up share capital and reserves as percentage of RWAs [®]	17.97%	17.46%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	19.30%	18.35%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.01%	3.00%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	22.31%	21.35%
xi)	Amount of paid-up equity capital raised during the year	(1.91)	0.63



(₹ in Crore)

xii)	Amount of non-equity Tier 1 capital raised during the year, of which: a) Perpetual Cumulative Preference Shares b) Redeemable Non-Cumulative Preference Shares	NA	NA
xiii)	Amount of Tier 2 capital raised during the year, of which: a) Perpetual Cumulative Preference Shares b) Redeemable Non-Cumulative Preference Shares	NIL	NIL

2. Asset liability management**a) Maturity pattern of certain items of assets and liabilities**

(₹ in Crore)

	1 D	2-7 D	8-14 D	15-28 D	29-90 D	3-6 M	6-12 M	1-3 Y	3-5 Y	OVER- 5Y	TOTAL
Deposits	143.20	82.65	105.47	50.04	295.03	437.91	706.73	2388.44	64.32	13.03	4286.83
Advances	70.73	2.54	3.40	38.13	50.80	73.87	146.92	837.71	269.18	355.46	1848.74
Investments	227.47	28.59	16.40	67.32	206.47	288.54	417.60	239.90	102.03	1161.52	2755.85
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Foreign Currency liabilities	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

3. Investments**a) Composition of Investment Portfolio as at 31.03.2022**

(₹ in Crore)

	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
Held to Maturity							
Gross	959.98	0.00	0.00	0.00	0.00	0.00	959.98
Less: Provision for non- performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	959.98	0.00	0.00	0.00	0.00	0.00	959.98
Available for Sale							
Gross	516.39	0.00	0.04	249.40	0.00	54.44	820.27
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.00	0.00	0.00	5.00
Net	516.39	0.00	0.04	244.40	0.00	54.44	815.27



(₹ in Crore)

Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	1476.37	0.00	0.04	249.40	0.00	54.44	1780.25
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.00	0.00	0.00	5.00
Net	1476.37	0.00	0.04	244.40	0.00	54.44	1775.25

Composition of Investment Portfolio as at 31.03.2021

(₹ in Crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	880.18	0.00	0.00	0.00	0.00	0.00	880.18
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	880.18	0.00	0.00	0.00	0.00	0.00	880.18
Available for Sale							
Gross	520.96	0.00	0.04	154.90	0.00	56.35	732.25
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.00	0.00	0.00	5.00
Net	520.96	0.00	0.04	149.90	0.00	56.35	727.25
Held for Trading							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	1401.14	0.00	0.04	154.90	0.00	56.35	1612.43
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.00	0.00	0.00	5.00
Net	1401.14	0.00	0.04	149.90	0.00	56.35	1607.43

**b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(₹ in Crore)

Particulars	Current Year	Previous Year
	31/03/2022	31/03/2021
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	5.00	5.00
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	5.00	5.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	3786.69	3786.69
b) Add: Amount transferred during the year	0.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	3786.69	3786.69
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	4.62	5.17

c) Sale and transfers to/from HTM category

The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by Bank at the beginning of the accounting year and hence disclosure is not required.

4. Non-SLR investment portfolio**i) Non-performing non-SLR investments=**

(₹ in Crore)

Sr. No.	Particulars	2021-22	2020-21
a)	Opening balance	5.00	5.00
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	5.00	5.00
e)	Total provisions held	5.00	5.00



ii) Issuer composition of non-SLR investments

(₹ in Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		3		4		5		6		7	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
1	2	31/03/22	31/03/21	31/03/22	31/03/21	31/03/22	31/03/21	31/03/22	31/03/21	31/03/22	31/03/21
a)	PSUs	20.00	10.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	159.52	85.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	14.90	14.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	54.98	45.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	54.44	56.35	0.00	0.00	5.00	5.00	0.00	0.00	54.44	56.35
g)	Provision held towards depreciation	5.00	5.00	0.00	0.00	5.00	5.00	0.00	0.00	0.00	0.00
	Total	303.84	211.25	0.00	0.00	5.00	5.00	0.00	0.00	54.44	56.35

* Balance in Term deposits with banks are not considered in above table.

5. Repo transactions (in face value terms)/ TREPS

(₹ in Crore)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo	-	-	-	-
a) Government securities	-	-	-	-
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-
ii) Securities purchased under reverse repo	-	-	-	-
a) Government securities	27.00	242.00	62.62	100.00
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-



6. Asset quality

a) Classification of advances and provisions held

(₹ in Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	1828.94	59.21	57.23	2.48	118.91	1947.85
Add: Additions during the year	370.49	27.03	1.39	1.76	30.18	400.67
Less: Reductions during the year*	447.12	51.52	0.60	0.56	52.68	499.79
Closing balance	1752.32	34.72	58.02	3.68	96.42	1848.74
*Reductions in Gross NPAs due to:	-	-				
i) Up gradation	-	29.25	2.43	-	31.68	31.68
ii) Recoveries (excluding recoveries from upgraded accounts)	-	8.48	12.32	0.20	21.00	21.00
iii) Technical/ Prudential16 Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
Provisions (excluding Floating Provisions)	-	-	-	-	-	-
Opening balance of provisions held	9.55	5.92	24.18	2.48	32.58	42.13
Add: Fresh provisions made during the year	-	-	5.81	1.21	7.02	7.02
Less: Excess provision reversed/ Write-off loans	-	(2.45)	-	-	(2.45)	(2.45)
Closing balance of provisions held	9.55	3.47	29.99	3.69	37.15	46.70
Net NPAs						
Opening Balance	-	-	-	-	-	-
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-
Closing Balance	-	-	-	-	-	-



(₹ in Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Floating Provisions						
Opening Balance	-	-	-	-	100.56	100.56
Add: Additional provisions made during the year	-	-	-	-	3.56	3.56
Less: Amount drawn down during the year (Give reasons)	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	104.12	104.12
*The floating provision held by bank could not be apportioned over various categories in NPA	-	-				
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	-
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	-	-			-	-
Closing Balance	-	-	-	-	-	-

(₹ in Crore)

Ratios (%)	Current Year	Previous Year
	31/03/2022	31/03/2021
Gross NPA to Gross Advances	5.22%	6.10%
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	146.52%	111.96%



b) Sector-wise Advances and Gross NPAs

(₹ in Crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	6.64	1.51	0.08%	14.59	2.05	0.11%
b)	Advances to industries sector eligible as priority	304.23 178.63	3.04 5.65	0.16% 0.31%	339.20 214.79	8.03 11.57	0.41% 0.59%
	i) Textile						
c)	Services	276.31	10.73	0.58%	326.84	31.08	1.60%
d)	Personal loans	331.29	11.61	0.63%	311.96	16.13	0.83%
	Subtotal (i)	1097.09	32.53	1.76%	1207.37	68.86	3.54%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	1.73	0.36	0.02%	1.27	0.13	0.01%
b)	Industry	62.79	7.28	0.39%	66.13	2.50	0.13%
	i) Textile	12.27	8.43	0.46%	3.13	0.35	0.02%
c)	Services	228.80	23.17	1.25%	237.99	15.16	0.78%
d)	Personal loans	446.06	24.65	1.33%	431.95	31.92	1.64%
	Sub-total (ii)	751.65	63.89	3.46%	740.48	50.06	2.57%
	Total (i + ii)	1848.74	96.42	5.22%	1947.85	118.91	6.10%

c) Particulars of resolution plan and restructuring

i) Details of accounts subjected to restructuring²¹

(₹ in Crore)

		Agriculture and Allied Activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
Standard	Number of borrowers	-	-	4	14	15	12	8	2	27	28
	Gross Amount (₹ crore)	-	-	4.54	102.40	30.74	95.93	1.73	0.51	37	198.84



(₹ in Crore)

	Provision held (₹ crore)	-	-	0.45	4.51	3.07	3.75	0.17	0.05	3.70	8.31
Sub-Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	4	14	15	12	8	2	27	28
	Gross Amount (₹ crore)	-	-	4.54	102.40	30.74	95.93	1.73	0.51	37.00	198.84
	Provision held (₹ crore)	-	-	0.45	4.51	3.07	3.75	0.17	0.05	3.70	8.31

d) Disclosure of transfer of loan exposures

During this financial year and previous year, Bank has not sold financial assets to Asset Reconstruction Companies hence disclosure is not required.

e) Details of non performing financial assets purchased/sold from/to other Banks/financial institution/NBFCs During this financial year and previous year, Bank has not purchased/sold non performing financial assets to Banks/financial institution/NBFCs hence disclosure is not required.

f) Fraud accounts

(₹ in Crore)

	2021-22	2020-21
Number of frauds reported	NIL	NIL
Amount involved in fraud	NIL	NIL
Amount of provision made for such frauds	NIL	NIL
Amount of Unamortised provision debited from 'other reserves' as at the end of the year	NIL	NIL

g) Disclosure under Resolution Framework for COVID-19-related Stress**i) For the half year ended 31st March 2022**



(₹ in Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at the end of the previous half-year-30-09-2021 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at the end of this half-year-31-03-2022
Personal Loans	21.42	0.70	-	4.76	16.66
Corporate persons	*75.08	1.45	-	1.48	73.60
<i>Of which MSMEs</i>	75.08	1.45	-	1.48	73.60
Others	-	-	-	-	-
Total	96.50	2.15	-	6.24	90.26

7. Exposures

a) Exposure to real estate sector

(₹ in Crore)

Category	Current year 31/03/2022	Previous year 31/03/2021
i) Direct exposure	383.59	436.75
a) Residential Mortgages:- Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	306.66	314.57
b) Commercial Real Estate :- Lending secured by mortgages on commercial real estate (office buildings, 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;	76.92	122.18
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i) Residential	-	-
ii) Commercial Real Estate	-	-
ii) Indirect Exposure	-	-
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	383.59	436.75



b) Exposure to capital market

Bank does not have exposure to capital market in current year and previous year. Hence disclosure is not required.

c) Risk category-wise country exposure

Bank does not have exposure to country risk in current year and previous year. Hence disclosure is not required.

d) Unsecured advances

(₹ in Crore)

Particulars	Current year 31/03/2022	Previous year 31/03/2021
Total unsecured advances of the bank	117.16	157.86
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Factoring exposures

Bank does not have factoring exposure and hence disclosure is not required.

f) Unhedged foreign currency exposure

Bank does not have unhedged foreign currency exposure and hence disclosure is not required.

8. Concentration of deposits, advances, exposures and NPAs

Deposits

(₹ in Crore)

Particulars	2021-22	2020-21
Total deposits of the twenty largest depositors	350.60	282.95
Percentage of deposits of twenty largest depositors to total deposits of the bank	8.18%	6.81%

Advances

(₹ in Crore)

Particulars	2021-22	2020-21
Total advances to the twenty largest borrowers	396.50	411.09
Percentage of advances to twenty largest borrowers to total advances of the bank	21.45%	21.10%

**Exposures**

(₹ in Crore)

Particulars	2021-22	2020-21
Total exposure to the twenty largest borrowers/customers	434.46	452.37
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	23.50%	23.22%

NPA

(₹ in Crore)

Particulars	2021-22	2020-21
Total Exposure to the top twenty NPA accounts	27.40	34.08
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	29.95%	28.66%

9. Derivatives

Bank have not entered into any transactions in derivatives in current and previous year and hence disclosure is not required.

10. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(₹ in Crore)

Sr. No.	Particulars	2021-22	2020-21
i)	Opening balance of amounts transferred to DEA Fund	17.80	10.88
ii)	Add: Amounts transferred to DEA Fund during the year	3.75	7.13
iii)	Less: Amounts reimbursed by DEA Fund towards claims	1.40	0.21
iv)	Closing balance of amounts transferred to DEA Fund	20.15	17.80

11. Disclosure of complaints

Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

Sr. No.	Particulars	2021-22	2020-21
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	326	30



3		Number of complaints disposed during the year	326	30
	3.1	Of which, number of complaints rejected by the bank	0	0
4		Number of complaints pending at the end of the year	0	0
		Maintainable complaints received by the bank from Office of Ombudsman		
5		Number of maintainable complaints received by the bank from Office of Ombudsman	15	10
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	14	10
	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	1	0
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
	Current Year				
ATM/Debit Cards	NIL	71	2267%	NIL	NIL
Levy of charges without prior notice/ excessive charges/ foreclosure charges	NIL	49	2350%	NIL	NIL
Internet/Mobile/Electronic Banking	NIL	36	1100%	NIL	NIL
Loans and advances	NIL	48	4700%	NIL	NIL
Cheques/ drafts/ bills	NIL	15	275%	NIL	NIL
Others	NIL	76	3700%	NIL	NIL
Total	NIL	295		NIL	NIL
	Previous Year				
ATM/Debit Cards	NIL	3	0	NIL	NIL
Levy of charges without prior notice/ excessive charges/ foreclosure charges	NIL	2	0	NIL	NIL



Internet/Mobile/Electronic Banking	NIL	3	0	NIL	NIL
Loans and advances	NIL	1	0	NIL	NIL
Cheques/ drafts/ bills	NIL	4	0	NIL	NIL
Others	NIL	2	0	NIL	NIL
Total	NIL	15	0	NIL	NIL

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

No penalty imposed by Reserve Bank of India and other Banking regulatory bodies during current/previous year.

13. Other Disclosure

a) Business Ratios

Particulars	2021-22	2020-21
i. Interest Income as a percentage to Working Funds ³³	7.07%	7.57%
ii. Non-interest income as a percentage to Working Funds ³⁵	0.46%	0.43%
iii. Cost of Deposits	4.49%	5.19%
iv. Net Interest Margin ³⁴	3.67%	3.51%
v. Operating Profit as a percentage to Working Funds ³⁵	1.36%	1.26%
vi. Return on Assets ³⁵	1.02%	0.42%
vii. Business (deposits plus advances) per employee ³⁶ (in ₹ crore)	6.89	7.66
viii. Profit per employee (in ₹ crore)	0.06	0.03

b) Bancassurance business

(₹ in Crore)

Particulars	2021-22	2020-21
Commission from selling life and non life insurance policies	0.14	0.22

c) Marketing and Distribution

Particulars	2021-22	2020-21
Commission from MF; ASBA; Demat	-	-

d) Disclosure regarding Priority sector lending certificates

Particulars	2021-22	2020-21
Priority Sector Lending Certificates (PSLCs)	NIL	NIL



e) Provisions and contingencies

(₹ in Crore)

Provision debited to Profit and Loss Account	2021-22	2020-21
i. Provisions for NPI	-	-
ii. Provision towards NPA	-	22.50
iii. Provision made towards Income tax	13.50	9.30
iv. Other Provisions and Contingencies	0.73	-
v. Provision for Restructured Assets	3.79	8.70
vi. Special Reserve under Income Tax Act	-	0.50
vii. Provision for Ex-Gratia under Covid-19	-	0.94
viii. Investment Depreciation Reserve	0.47	-

a) Payment of DICGC Insurance Premium

(₹ in Crore)

Sr. No.	Particulars	2021-22	2020-21
i)	Payment of DICGC Insurance Premium		
	April 2021-Sept 2021/April 2020-Sept 2020	2.96	2.78
	Oct 2021 to Mar 2022/ Oct 2020 to Mar 2021	3.00	2.86
ii)	Arrears in payment of DICGC premium	0.00	0.00

b) Disclosure of facilities granted to directors and their relatives

(₹ in Crore)

Sr. No.	Particulars	2021-22	2020-21
a	Fund-based		
i	Outstanding at the beginning of the year	0.76	0.20
ii	Additions during the year	1.33	1.06
iii	Recovery during the year	1.14	0.50
iv	Outstanding at the end of the year (Including Interest)	0.95	0.76
b	Non-fund based (Guarantees, L/Cs etc.)		
i	Outstanding at the beginning of the year	0.00	0.00
ii	Additions during the year	0.00	0.00
iii	Recovery during the year	0.00	0.00
iv	Outstanding at the end of the year (Including Interest)	0.00	0.00



14. Interest Rate Future (as per RBI Circular UBD(PCB)BPD Cir No.17/13.01.000/2009-10 October 28, 2009). The bank has not undertaken any transaction during the Financial Year 2021-22.

For **M/s. Gogate & Company**
Chartered Accountants
(FRN. 124144W)

CA Umesh V. Gogate
Partner
(Member No. 109574)
UDIN-2210957AJRZOD9170
(Statutory Auditors)

Date : 27th May, 2022
Place : Parsik Nagar,
Kalwa, Thane-400 605.

For GP Parsik Sahakari Bank Ltd.,
(Multi-State Scheduled Bank)

Shri. Madhusudan D. Pai
(C.E.O.)



CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2022

Sr. No.	Particulars	31st March, 2022 Amount ₹ in Lakhs		31st March, 2021 Amount ₹ in Lakhs	
(1)	CASH FLOW FROM OPERATING ACTIVITIES				
	Net Profit as per Profit & Loss Account		5061.61		2041.81
	Adjustments for -				
Add :	Amount provided for Bad & Doubtful debts	0.00		2250.00	
	Provision for Restructured Advances	379.35		870.34	
	IDR Excess Provision of Earlier years	0.00		0.00	
	Provision for Doubtful but Standard Advances	0.00		0.00	
	Special Reserve Fund u/s. 36(1)(viii) of I.T.Act.1961	0.00		50.00	
	Depreciation on Fixed Assets	644.49		828.09	
	Provision for Covid-19 Ex-gratia	0.00		94.00	
	Depreciation on GSEC AFS/HFT	47.26		0.00	
	Income Tax provision	1350.00		930.00	
	Other Provisions	72.75	2493.85		5022.43
Less:	Deferred Tax (Asset)/Liability	(61.83)		(178.35)	
	Excess provision of Income Tax written back	(55.13)		(7.97)	
	Excess provision of Expense written back	(18.99)		(112.81)	
	Loss/(Profit) on Sale of Fixed Assets	(8.71)		(2.48)	
	Bonus Paid	(487.61)	(632.27)	(744.78)	1046.39
	Operating Cash Flow before working capital changes		6923.19		6017.85
	Adjustments for changes in Working Capital -				
	(Increase)/Decrease in Interest Receivable on Advances	653.18		(1008.82)	
	(Increase)/Decrease in Investments	(13082.65)		(19119.44)	
	(Increase)/Decrease in Branch adjustments	292.70		(287.56)	
	(Increase)/Decrease in Loans & Advances	9911.48		12589.59	
	(Increase)/Decrease in Other Assets	686.43		2171.28	
	Increase /(Decrease) in Interest Payable on Deposits	(3689.91)		3039.52	
	Increase/(Decrease) in Deposits	13354.80		20950.55	
	Increase/(Decrease) in Current & other liabilities	(1420.07)		(582.64)	
	Increase/(Decrease) in Reserves	(676.56)	6029.40	(136.13)	17616.35
	Operating Cash Flow after Working Capital changes		12952.58		23634.20
	Less –Taxes paid (including TDS)	(1251.30)		(1304.87)	
	Less –Taxes paid for Earlier years S.A Tax	0.00	(1251.30)	(17.50)	(1322.37)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2022

Sr. No.	Particulars	31st March, 2022 Amount		31st March, 2021 Amount	
	Net Cash Flow from Operating activities after taxes		11701.30		22311.83
(2)	CASH FLOW FROM INVESTING ACTIVITIES				
	Increase Fixed Assets (Net)	(544.82)		(454.99)	
	Net Cash Flow From Investing Activities		(544.82)		(454.99)
(3)	CASH FLOW FROM FINANCING ACTIVITIES				
	Increase in Share Capital	(190.61)		62.63	
	Dividend paid during the year	(649.78)		(12.13)	
	Net Cash Flow From Financing Activities		(840.39)		50.50
(4)	NET INCREASE /(DECREASE) IN CASH (1+2+3)		10316.08		21907.34
(5)	CASH & CASH EQUIVALENTS AT THE BEGINNING		98201.58		76294.24
(6)	CASH & CASH EQUIVALENTS AT THE CLOSING (4+5)		108517.66		98201.58

CASH & CASH EQUIVALENTS	31st March, 2022	31st March, 2021
Cash & Balances with other Bank	108517.66	98201.58
Total (₹)	108517.66	98201.58

As per our report of even date

Place : Parsik Nagar,
Kalwa, Thane-400 605.
Date : 27th May, 2022

M/s. B. S. Korde & Co.
Chartered Accountants
Sd/-
CA B. S. Korde
Proprietor
(Member No. 14688)
FRN. 125532W
(Internal Auditors)
UDIN-22014688AJSCVM1723

M/s. Gogate & Company
Chartered Accountants
Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
(Statutory Auditors)
UDIN-22109574AJRZOD9170

For GP Parsik Sahakari Bank Ltd.,
(Multi-State Scheduled Bank)

Shri. Madhusudan D. Pai
(C.E.O.)



GP PARSIK SAHAKARI BANK LTD., (Multi-state Scheduled Bank)
BUDGETED PROFIT AND LOSS ACCOUNT FOR THE YEAR 2022-23.

(₹ in Lakh)

EXPENDITURE / खर्च	2021-22		INCOME / उत्पन्न	2021-22		2022-23		Difference फरक	2022-23	
	Projected (अंदाज)	Actual (प्रत्यक्ष)		Projected (अंदाज)	Actual (प्रत्यक्ष)	Projected (अंदाज)	Actual (प्रत्यक्ष)		Projected (अंदाज)	Actual (प्रत्यक्ष)
Interest Paid on Deposits ठेवीवरील दिलेले व्याज	19688.65	18761.97	Interest Received on Loan कर्जावरील मिळालेले व्याज	18765.52	18325.07	19358.28	-926.68	-440.45	17765.00	
Banks Exp. Salary, Allowances & Contractual Expenses बाँक खर्च-वेतन, भत्ते व कंत्राटी खर्च	6250.00	6199.04	Interest Received on Investment & Deposit गुंतवणूक आणि ठेवीवरील मिळालेले व्याज	15900.00	16886.37	6759.00	-50.96	986.37	18543.69	
Rent, Insurance, Profession Tax & Property Tax भाडे, विमा, व्यवसाय कर व मालमत्ता कर	1382.00	1505.74	Commission & Other कमिशन आणि इतर	557.81	766.16	1581.03	123.74	208.35	804.47	
Printing & Stationery प्रिंटिंग आणि स्टेशनरी	96.95	107.10	Locker Rent लॉकर भाडे	85.83	109.19	112.46	10.15	23.36	114.65	
Annual General Meeting Expenses वार्षिक सर्वसाधारण सभेचा खर्च	2.63	4.22	Other Income इतर उत्पन्न	1187.51	1416.96	4.43	1.59	229.45	1487.81	
Depreciation on Fixed Assets स्थावर मालमत्तेवरील घसारा	850.00	644.49	Bad debts Prov. Written Back बुडीत व संशयित कर्ज निधीतील	0.00	0.00	704.49	-205.51	0.00	0.00	
Electricity & Water Charges वीज आणि पाणी शुल्क	319.21	322.44	Excess Prov. On IDR Written Back पूर्वीची गुंतवणूक घसारा जादा तरतूद	0.00	0.00	338.56	3.23	0.00	0.00	
Postage & Telephone Expenses टपाल आणि दूरध्वनी खर्च	356.91	368.07	Excess Prov. On Income Tax Written Back जादा आयकर	0.00	0.00	386.47	11.16	0.00	0.00	
Advertisement & Marketing जाहिरात आणि विपणन	50.00	95.63	Excess Prov. of Earlier Year आधीच्या वर्षाची जादा तरतूद	0.00	0.00	50.00	45.63	0.00	0.00	
Travelling, Miscellaneous Expenses & Repairs प्रवास, विविध खर्च आणि दुरूस्ती	1606.85	1671.64				2504.52	64.79			
Vehicle Expenses वाहन खर्च	34.27	37.19				39.05	2.92			

जीपी पारसिक सहकारी बँक लि.
(मल्टी-स्टेट शेज्युलड बँक)

469.53	544.28	74.75	571.49						
15.37	18.83	3.46	19.77						
214.10	205.84	-8.26	216.14						
100.00	92.03	-7.97	100.00						
300.00	140.72	-159.28	250.00						
1400.00	0.00	-1400.00	0.00						
50.00	0.00	-50.00	0.00						
1000.00	379.35	-620.65	0.00						
0.00	120.01	120.01	1200.00						
2310.20	6285.15	3974.95	4519.93						
700.00	1223.54	523.54	1200.00						
1610.20	5061.61	3451.41	3319.93						
36496.67	37503.75	1007.08	38715.62	TOTAL ₹ / एकूण ₹	36496.67	37503.75	1007.08	38715.62	38715.62



PROGRESS DURING LAST 10 YEARS
मागील १० वर्षात बँकेची झालेली प्रगती

(₹ in Lakh)

Year सन	Share Capital भाग भांडवल	Deposits ठेवी	Loans दिलेली कर्जे	Reserve Fund & Other Reserves गंगाजळी व इतर	No. of Shareholders सभासद संख्या	Net Profit निव्वळ नफा	Dividend लाभांश
2012-13	4253.86	167300.99	99967.46	24103.69	72512	2275.94	15%
2013-14	4715.39	183513.10	111224.22	26918.03	74696	2421.75	15%
2014-15	5394.09	216783.55	126704.64	29692.14	77738	3066.07	15%
2015-16	6394.44	244545.25	154756.43	32210.86	82559	3206.63	15%
2016-17	7362.14	297978.32	177691.03	34618.00	88277	4732.17	12%
2017-18	8313.95	352948.00	220692.33	40062.43	93104	4304.58	12%
2018-19	8861.85	380906.14	219820.03	43452.77	97143	3459.72	12%
2019-20	9070.10	394377.97	207374.81	44219.01	99705	3514.87	—
2020-21	9132.73	415328.52	194785.22	49064.69	101219	2041.81	7.50%
2021-22	8942.12	428683.32	184873.74	51374.43	102274	5061.61	15.00% Recommended

Amountwise Loans / रक्कम निहाय कर्ज

Statement of Amountwise Disbursement of Loans as on 31st March, 2022
दि. ३१ मार्च, २०२२ अखेर रक्कम निहाय वितरण केलेल्या कर्जाची आकडेवारी (₹ in Lakh)

No. क्र.	Amountwise Loan Disbursement रकमेनुसार कर्ज वाटप		Total Borrowers एकूण कर्जदार	Total Amount (₹ in Lakhs) एकूण रक्कम	Percentage टक्केवारी
1	Upto ₹ 5,000/-	₹ ५,०००/- पर्यंत	395	4.92	0.00
2	₹ 5,001/- to ₹15,000/-	₹ ५,००१/- ते ₹ १५,०००/-	712	72.86	0.04
3	₹ 15,001/- to ₹ 50,000/-	₹ १५,००१/- ते ₹ ५०,०००/-	3674	1203.73	0.65
4	₹ 50,001/- to ₹1 Lakh	₹ ५०,००१/- ते ₹ १ लाख	4930	3635.57	1.97
5	Above ₹ 1 Lakh to ₹ 5 Lakh	₹ १ लाखाचे वर ते ₹ ५ लाख	13384	32739.12	17.71
6	Above ₹ 5 Lakh to ₹ 20 Lakh	₹ ५ लाखाचे वर ते ₹ २० लाख	4056	39424.50	21.33
7	Above ₹ 20 Lakh	₹ २० लाखावरील	1275	107793.05	58.31
	एकूण		28426	184873.74	100.00

Purposewise Loans / उद्देश निहाय कर्ज

Statement of Purposewise Disbursement of Loans as on 31st March, 2022
 दि. ३१ मार्च, २०२२ अखेर उद्देश निहाय वितरण केलेल्या कर्जाची आकडेवारी

(₹ in Lakh)

No. क्र.	Purpose / कारण		Total Borrowers एकूण कर्जदार	Total Amount (₹ in Lakhs) एकूण रक्कम	Percentage टक्केवारी
1	Allied Agriculture	शेतीपूरक	48	302.97	0.16
2	Small Scale	लघुउद्योग	415	31923.78	17.27
3	Transport	वाहतूक	3325	15279.39	8.26
4	Business & Industry	व्यापार व उद्योग	2174	60682.32	32.82
5	Self Employed	स्वयंरोजगार	460	1788.90	0.97
6	Education	शिक्षण	6723	14833.13	8.02
7	Loan against Immovable Property	स्थावर मालमत्तेच्या तारणावरील	2819	34908.00	18.88
8	Debts Repayment	बाहेरील कर्ज फेड	9821	18965.41	10.26
9	Marriage	लग्न समारंभ	131	209.42	0.11
10	Personal & Others	वैयक्तिक व इतर	894	2215.13	1.20
11	House Repairs	घरदुरुस्ती	1616	3765.28	2.04
एकूण			28426	184873.74	100.00



सभासदांच्या माहितीकरिता

Information to Members

- बँकेला आपणास बँकेच्या विविध सेवा, सुविधा यांची माहिती देण्याकरिता सर्व सभासदांनी आपला संपूर्ण पत्ता, मोबाईल नंबर, इमेल आयडी, पॅनकार्ड नंबर, आधारकार्ड नंबर आवश्यक त्या कागदपत्रांसोबत द्यावा.
- बँकेच्या उपविधीनुसार आपणास आवश्यक त्या भागभांडवलाची धारणा करणे आवश्यक आहे. अन्यथा आपले सभासदत्व रद्द होऊ शकते. उपविधी क्र. ११ a (ii) नुसार सभासदांनी ₹ ५०/- चे २० वसूल भाग धारण करणे आवश्यक आहे. अन्यथा त्यांचे सभासदत्व रद्द होऊ शकते. म्हणून ज्या सभासदांनी २० वसूल भागापर्यंत आपले भांडवली वाढविले नसेल त्यांनी किमान २० वसूल भाग घ्यावेत.
- बँकेच्या उपविधी क्र. १३ (d) नुसार सभासदांना विनंती करण्यात येते की, त्यांचे सभासदत्व चालू ठेवण्यासाठी त्यांनी बँकेच्या खालील कोणत्याही सुविधेचा उपभोग घ्यावा. अन्यथा त्यांचे सभासदत्व रद्द केले जाईल.
 - कोणत्याही प्रकारच्या ठेवी अथवा कर्ज अथवा एटीएम कार्ड, ई-बँकिंग सुविधा, लॉकर सुविधा, रेमिटन्स सुविधा यापैकी कोणतीही सुविधा सतत दोन वर्षाकरिता वापरल्या असल्या पाहिजेत.
 - बचत खात्यात कमीत कमी ₹ १००/- शिल्लक असावी किंवा,
 - चालू खात्यात कमीत कमी ₹ ५००/- शिल्लक असावी किंवा,
 - बँकेमध्ये इतर कोणत्याही ठेवी खात्यात कमीत कमी ₹ १०००/- रक्कम असावी किंवा,
 - कोणत्याही प्रकारचे कमीत कमी ₹ ५०००/- चे कर्ज असावे किंवा,
 - बँकेच्या इतर कोणत्याही कमीत कमी ₹ ५००/- च्या सुविधा म्हणजेच लॉकर सुविधा, रेमिटन्स सुविधा इत्यादी.
- शेअर सर्टिफिकेट नेले नसल्यास बँकेच्या ज्या शाखेमधून सभासद झालात त्या शाखेतून कार्यालयीन वेळेत घेऊन जावे.
- ज्या सभासदांनी आपला मागील वर्षापर्यंतचा लाभांश घेतला नसेल त्यांनी सदर लाभांश घेऊन जाण्याची त्वरा करावी. लाभांशाच्या तासखेपासून तीन वर्षात न घेतलेला लाभांश राखीव निधीमध्ये वर्ग केला जातो याची नोंद घ्यावी.
- सभासदांना ओळखपत्र मिळण्यासाठी त्यांनी दोन फोटोसहीत विहित नमुन्यात आपले अर्ज जवळच्या शाखेत सादर करावेत.
- आपल्या पत्त्यामधील बदल तसेच वारस अथवा नामनिर्देशनामधील बदल बँकेच्या जवळच्या शाखेत अथवा मुख्य कार्यालयात त्वरीत लेखी कळवावेत.
- रिझर्व्ह बँकेने बँकेतील सर्व खातेदारांना ठेवीकरिता वारस नेमण्याची परवानगी दिलेली आहे. वारस नेमणुकीचे फॉर्म शाखांमध्ये उपलब्ध आहेत. सभासद खातेदारांनी बँकेत असलेल्या आपल्या ठेवींना त्वरित वारस नेमण्याची दक्षता घ्यावी.
- रिझर्व्ह बँकेच्या निर्देशानुसार सर्व खात्यांची केवायसी पूर्तता करणे आवश्यक आहे. ग्राहकांना विनंती आहे की आपण केवायसी पूर्तता केली नसल्यास लवकरात लवकर ती पूर्ण करावी. केवायसी पूर्तता न केलेल्या खात्यांवरील डेबीट व्यवहार गोठविण्यात येतील.
- बँक पुढीलप्रमाणे "डिजिटल सेवा" देत आहे. उदा. (१) भारत बिल पेमेंट सिस्टीम, (२) युपीआय, (३) ई-केवायसी, (४) इंटरनेट बँकिंग, (५) मोबाईल बँकिंग, (६) एसएमएस बँकिंग, (७) सर्व प्रकारची रुपे कार्ड्स (८) ई-कॉमर्स सुविधा. सर्व सभासदांना विनंती आहे की त्यांनी या सुविधांचा लाभ घेवून "लेस कॅश डिजिटल बँकिंग" उपक्रमास मदत करावी.
- सभासदांना विनंती करण्यात येते की, त्यांनी आपल्या ओळखीच्या व्यक्तींची जे बँकेचे सभासद खातेदार होऊ शकतात अशांची माहिती जवळच्या शाखेत द्यावी.
- बँकेच्या व्यवसाय वाढीच्या दृष्टीकोनातून सभासदांनी केलेल्या सूचनांचे बँक स्वागत करेल.

- Please provide / update your address, mobile number, email ID, PAN Card No., Aadhar Card No., alongwith required documents to serve you in a better manner by giving updated information relating to various products / services and SMS alerts in respect of banking services.
- Please note that you have to hold the shares as per the provisions of amended Bye-Laws otherwise membership will be cancelled. As per Bye-Laws No. 11, a (ii) the member has to contribute for 20 paid up share of ₹ 50/- each, failing which they will cease to be the members of the bank. Hence those members who have not contributed 20 shares are requested to enhance their shareholding to 20 shares.
- As per Bye-Laws No. 13 (d), the members are requested to avail any of the following banking facility to continue as member of the bank, failing which they will discontinue as the Member of the bank.
 - has used any of the services of the bank i.e. any type of deposit, loan, any other services like ATM Card, e-banking facility, locker facility, remittance facility etc. for two consecutive years.
 - has kept balance in Saving Bank of at least ₹ 100; or
 - has kept balance in Current A/c. of at least ₹ 500; or
 - has kept other type of deposits of at least ₹ 1000; or
 - has availed any type of loan of at least ₹ 5000; or
 - has used any other services of the bank such as locker facility, remittance facility etc. at least of ₹ 500/-
- The members, who have not collected their share certificates, may collect the same from respective branch during their working hours.
- The members, who have not received the dividend up to last year are requested to collect the same. Please note that the dividend if not collected within 3 years from the date of declaration is transferred to Reserve Fund.
- To get the identity card, member should submit an application in prescribed form along with 2 latest photographs at the nearest branch.
- Any change in name, address or nomination of the member should be intimated in writing to the nearest branch or Head Office immediately.
- Reserve Bank of India has permitted use of nomination facility for the deposits. Nomination forms are available in all branches. All the account holders and members are requested to register nominations for their deposits at the earliest.
- As per RBI guidelines, all the accounts must be KYC compliant. The members are requested to comply with KYC formalities, if not complied. Debit transactions will be frozen in Non-KYC accounts.
- Bank has started providing following digital products (a) BBPS, (b) UPI, (c) E-KYC, (d) Internet Banking, (e) Mobile Banking, (f) SMS Banking, (g) All types RuPay Cards, (h) E-Commerce facility. All members are requested to avail above facilities and help "less cash" "digital banking".
- Members are requested to give references of prospective customers to the nearest branches for availing banking facilities from us.
- Members may also send any suggestions for improvement of the business of the Bank.



No.	Branch Name & Address	Telephone No.	No.	Branch Name & Address	Telephone No.
	Head Office : Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa Thane - 400605.	022-25456500 022-25456601		Clearing Department : Nasheman Building, 1st Floor, Station Road, Kalwa, Thane - 400605.	022-25424677

BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS**BRANCHES WITHIN THANE DISTRICT**

	Ambernath Branch : Shop No.1, Ground Floor, "Royal Jewels" Suryodaya Co-op. Hsg. Society Ltd., Plot No.19, Village Kohoj, Khutavali, Tal. Ambernath, Dist. Thane - 421501.	0251-2604050
	Badlapur Branch : Shop No. 8, 9, 32, C-Block, Shreeji Building, Katrap Gaon, Badlapur (East) - 421503.	0251-2691225 0251-6481225
	Bhayandar Branch : Hall No. 1 & 2, Shree Vinayak Building, 1st Floor, Sarvodaya Complex, Bhayandar (E) - 401107.	022-28126500 60026501
	Bhiwandi Branch : Unit No. 2 & 3, Gr. Floor plus basement, "SURYA EXCELLENCY 94", Suryabhai Compound, Near Northern India Petrol Pump, Agra Road, Narpoli, Bhiwandi - 421302	02522-279262 02522-279263
	Bhiwandi Shivaji Chowk Branch : A-101, President Plaza, Shivaji Chowk, Bhiwandi, Dist. Thane - 421302.	02522-225255 02522-225256
	Dombivali Branch : Shop No. 2,3,4 & 5, Ground Floor, Suchit Square, Village Ayare, Dr. R.P.Road, Dombivali (East), Thane - 421201.	0251-2862228 0251-2862226
	Kalher Branch : House No. 453 D, Building No. 5, Shetkari Unnati Mandal Parshuram Dhondu Taware Vidyalaya, Kalher, Tal. Bhiwandi, Dist. Thane - 421302.	02522-276688 02522-646696
	Kalwa Branch : Creek View Apartment, 1st Floor, Bombay Pune Road, Kalwa, Thane - 400605.	022-25378350 022-25426471 022-25447981
	Kalyan East Branch : Shop No.5, 6 & 7, Ground Floor, "Vivan Heights" A-Wing, Pune - Link Road, Tisgaon, Kalyan (E), Dist. Thane-421306.	02512-355422 02512-355433
	Kalyan Branch : Pyara-Deck Building Gala No. 5 & 6, Opp. Birla College, Mhada, Plot No. C - 1, S.No. 42A, Tal - Kalyan, Dist. Thane - 421301.	0251-2316846 0251-6506846

BRANCHES WITHIN THANE DISTRICT

	Kasarvadavali Branch : Shop No. 3,4 & 5, Satnam Garden C.H.S Ltd., Opp Police Station Kasarwadavali, G.B.ROAD, Thane - 400615.	022-25970629 022-25973202 65269536
	Katai-Nilje Branch : Shop No. 1, Ground Floor, C-Wing, Samaira Sway Commercial Complex, Opp. HP Petrol Pump, Kalyan-Shil Road, Katai-Nilje, Dombivli (East) - 421204.	2513244886
	Kharbhav Branch : House No. 1-A, Ground Floor, Kharbhav Bhiwandi, Thane - 421302.	8149655353
	Kharigaon Branch : Jay Bharat Sports Club Building, Kharigaon, Pakhadi, Post. Kalwa, Dist. Thane - 400605.	022-25413268 022-25392134
	Kharkar Ali Branch : Shop No.1, 2, 3, 4 & 5 1st Floor, Ramdas Tower, Bazar Peth, Jambhali Naka, Kharkar Ali, Thane (W) 400601.	022-25369037 022-25375197
	Kon Branch : Shop no. 101 & 102, First Floor, Shri Pragati Royal Building, A wing, Kalyan-Bhiwandi Road, Kon, Tal-Bhiwandi, Dist. Thane - 421311.	02522-280034
	Louiswadi Branch : Surabhi Apartment, Ground Floor, Louiswadi, Thane (W) 400604.	022-25811096 022-25837982
	Majiwade Branch : High Street cum Highland Corporate Centre, Gr.Floor, GB-149, Near Big Bazar, Majiwade, Thane (W) 400607.	022-25420359 022-25430777
	Mankoli Branch : Shop No. 101 to 105, First Floor, Shree Krushna Commercial Complex, Mauje Mankoli, Post-Anjur, Tal. Bhiwandi, Dist. Thane - 421302.	8010295106
	Murbad Branch : Congress Bhavan Building, 1st Floor, Murbad, Thane - 421401.	7499054533



BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

BRANCHES WITHIN THANE DISTRICT

BRANCHES WITHIN MUMBAI DISTRICT

No.	Branch Name & Address	Telephone No.
21	Naupada Branch : Hemendra Shopping Centre, 1st Floor, Gokhale Road, Naupada, Thane - 400602.	022-25364707 022-25379058
22	Padagha Branch : Masaheb Meenatai Thakare Complex, Padgha Bazar Peth, Tal. Bhiwandi, Dist. Thane - 421101.	02522-268203 02522-649958
23	Parsik Nagar Branch : Sahakarmurti Gopinath Shivram Patil Bhavan, Ground Floor, Parsik Nagar, Kalwa, Thane - 400605.	022-25456551 022-25456547
24	Saba (Diva) Branch : Shop No. 5, Ground Floor & Office No.A-13, 1st Floor, Chandrangan Residency, Shil Diva Road, Saba (Diva), Thane - 400612.	022-25318823 65655665
25	Shahapur Branch : Sai plaza Building, 1st Floor, Shahapur Bus Stand, (Pandit Naka), Shahapur (Gothehar), Tal. Shahapur, Dist. Thane - 421601.	02527-270097 02527-270096
26	Shilgaon Branch : Shivkrupa Building, First Floor, Survey No. 210/7, 8, Shilgaon, Post. Padle, Dist. Thane - 421204.	8655651115 8097051192
27	Vartak Nagar Branch : Shop No. B, First Floor, "Tamanna Co-op Hsg. Society", Plot No.27, Lokmanya Nagar-2, Vartak Nagar, Thane (W)-400606.	022-25880007 022-25880006
28	Vasind Branch : Shop No. 7 to 10, Ground Floor, Rohini Apartment, Padmashri Tarmale Nagar, Vasind, Tal. Shahapur, Dist. Thane-421601.	02527-222981 9272207077
29	Vitawa Branch : Shop No. 1, Vishram Co-op. Hsg. Society, Vitawa, Kalwa, Thane - 400605.	7208101444 7208201444
30	Waghbil Branch : Shop No. 1 & 2, Ground Floor, R-Plazia, Near Swastik Rigalia, Kavesar, Ghodbunder Road, Waghbil, Thane-400615.	022-25975108 022-25975109

No.	Branch Name & Address	Telephone No.
1	Bhandup Branch : Shop No. 6,7 & 8, Ground Floor, "Sachdev Complex", J. M. Road, Bhandup (W), Mumbai - 400078.	65336500 022-25947079
2	Borivali Branch : Shop No.2, Ground Floor, Abhilasha-II Co- op. Hsg. Society Ltd., CTS No.613, 613/1 to 12, Village Borivali, TPS-I Punjabi Lane, Borivali (W), Mumbai - 400092.	022-28010905 65681122
3	Chembur Branch : Shop No. 2 & 3, Ground Floor, Ashish Chambers, Ashish Theatre, Plot No. 105/8, Maravali Village, Mahul Road, Chembur (East), Mumbai - 400074.	022-25330031 022-25330032
4	Dashisar Branch : Shop No. 1 & 2, Gr. Floor, "Hareshwar Paradise" Kandarpada, New Link Road, Opp. Pramila Nagar, Dahisar(W), Tal. Borivli, Mumbai Suburban, Mumbai - 400068.	022-28903517 022-28903518
5	Ghatkopar Branch : Shop No.1, Gr. Floor, Sapphire Arcade Premises Co-op. Society Ltd., Plot No.42, M.G. Road, Ghatkopar(E), Mumbai-400077.	022-21020421
6	Kanjurmarg Branch : Apsara Co-op Hsg. Society Ltd., CTS No. 1250, Kanjur Village Road, Kanjurmarg (E), Mumbai - 400042.	022-25777273
7	Kalbadevi Branch : Shop No. 07 on Ground Floor & 7 & 7A on First Floor, Earth Baug, 116, Princess Street Mumbai - 400002.	022-22037080 022-22057080
8	Malad East Branch : Shop No. 25, Ground Floor, "LEVELS" Building No.6, Khot Dongri, Rani Sati Marg Malad (E), Mumbai - 400097.	022-28748696
9	Malad (West) Branch : Ground Floor, Mayfair High End Retail, New Era Talkies, S. V. Road, Malad (West), Mumbai - 400064.	022-28802998 022-28802999
10	Mulund Branch : Shop No. 5 & 6A, Ground Floor, Bellezza of Shanti Sadan CHS Ltd. Junction of 90 Feet Road & GV Scheme, Road No.2, Mulund (E), Mumbai-400081.	022-21639761 022-21639762
11	Sakinaka Branch : Unit No. G-3, Ground Floor, Sagartek Plaza, Andheri Kurla Road, Sakinaka, Mumbai - 400072.	022-28500234



BRANCHES WITHIN NAVI MUMBAI

No.	Branch Name & Address	Telephone No.
1	A.P.M.C. Branch : Central Facility Building, A.P.M.C. Market, Sector-19, Vashi, Navi Mumbai - 400709.	022-27654035 022-27891089
2	Airoli Sector - 1 Branch : Shop No. 1 to 6 Sanjeevani Vrundavan, Plot No. 38, Sector-19, Airoli, Navi Mumbai - 400708.	022-27790662 022-27796890
3	Airoli Sector - 5 Branch : Shivsamartha Sahakari Pathpedi Ltd., Ground Floor, Plot No. 23A, Sector -5, Airoli, Navi Mumbai - 400708.	022-27794483 022-27794976
4	Belapur Branch : Yamunai Apartment, 1st Floor, Plot No. D-10C, / D-10D, Sector-29, Agroli Gaon, Belapur, Navi Mumbai - 400614.	022-27572628 022-27576273
5	Digha Branch : Plot No. Gen 30, 30/1, Building A, Village Digha, Thane Belapur Road, Thane - 400708.	777025157 8879054232
6	Ghansoli Branch : Shop No. 7, Ground Floor, Calista Building, Plot No. 15, Sector-8, Ghansoli, Navi Mumbai - 400701.	8451847080
7	Karave Branch : "C Queen Excellancy" Shop No. 1,2,3, Sector-44A, Plot No. 63,64,65 & 73,74,75, Off. Palm Beach Road, Near Sea Wood Railway Station, Karave, Nerul (west), Navi Mumbai - 400706.	022-27705448 022-27705441
8	Koparkhairne Branch : Plot No. 80, Sector No. 5, Koparkhairne, Navi Mumbai - 400709.	022-27541916 022-27546680
9	Koparkhairne Sector - 17 Branch : Sector No. 17, Dnyan Vikas Sanstha Vidyalaya, Koparkhairne Village, Navi Mumbai - 400709.	022-27546051 022-27546059
10	Mahape Branch : Gala No.35, Gr. Floor, Hasti Industrial Premises Co-op. Society Ltd., Plot No. R-798, Mahape & Sawali Village, MIDC, Navi Mumbai - 400710.	022-27781010
11	Nerul Nagar Branch : Plot No. 4B, Sector No.3, Nerul, Navi Mumbai - 400706.	022-27707654 022-27707559
12	Nerul Phase - II Branch : Plot No. 28B, Sector No. 10, Nerul, Opp. Sarsole Bus Stop, Navi Mumbai - 400708.	022-27716864 022-27718739
13	Sanpada Branch : Plot No. 7, Sector - 5, Sanpada, Navi Mumbai - 400705.	022-27754939 022-27752278

BRANCHES WITHIN NAVI MUMBAI

No.	Branch Name & Address	Telephone No.
14	Turbhe Branch : Vimal Smruti, Ground Floor, Plot No.467B, Sector-22, Turbhe, Navi Mumbai-400703.	022-27831170 022-27831171
15	Vashi Branch : Shop No. 1 & 2 Sai Udyan Co-op Hsg.Soc. Plot No.25 Near Gaondevi Mandir, Sector-14, Vashi, Navi Mumbai - 400703.	022-27882916 022-27882917

BRANCHES WITHIN RAIGAD DISTRICT

1	Alibag Branch : Shop No. 7 & 8, Alibag Pride Co-op. Hsg, Society, Mahavir Chowk, Gharat Ali Road, At. Alibag, Dist. Raigad - 402201.	02141-202158
2	Kalamboli Branch : Shop No.13-14, Ground Floor, Matruchhaya Heritage CHS Ltd., Plot No.21, Sector-11, Kalamboli, Navi Mumbai - 410 218.	022-27422420
3	Kamothe Branch : Shivparvati Building, Plot No. 5A, Sector No. 11, Kamothe, Navi Mumbai - 410209.	022-27430751
4	Karjat Branch : Ground Floor, Parshvanath Tower, Survey No. 27A, 27B, Mahavir Peth Road, Karjat, Dist. Raigad - 410201.	02148-223353
5	Kharghar Branch : Shop No. 17, 18, 19, Ground Floor, Kamdhenu Commerz Commercial Complex, Sector-14, Kharghar, Navi Mumbai -410210.	7304114907 7304114908
6	Khopoli Branch : Shop No. 3, Ground Floor, Jagannath Complex, Survey No. 3878(P), CTS No. 3879, 3880, House No. 64, 65, Bhanvaj Village, Khopoli, Tal. Khalapur, Dist. Raigad - 410203.	02192-268855 02192-269855
7	Navade Branch : Shop No. 1-2, Dev Srushti Building, Navade Phata, Opp. Navade Grampanchayat, Dist. Raigad, Navade - 410208.	022-65642333
8	Nere Branch : Shop No.3,4,5,6 & 7, Ground Floor, Sainik Apartment-II, Hissa No.06, Gate No.178, Village Nere Panvel Matheran Road, Tal. Panvel, Dist. Raigad - 410206.	02143-238254
9	New Panvel Branch : Shop No. 3 & 4, Ground Floor, Dhawalgiri Building, Plot No.11, Sector-11, Village New Panvel, Tal. Panvel, Dist. Raigad-410206.	022-27460060 022-27460070
10	Panvel Branch : GB-NEA-107, Sai Arcade, Ground Floor, Opp. Panvel Bus Stand, Panvel, Dist. Raigad - 410206.	022-27451867 022-27456817



BRANCHES WITHIN RAIGAD DISTRICT

No.	Branch Name & Address	Telephone No.
11	Pen Branch : Plot No. 119, Shop No. 14, 15, 26, Sharad Pawar Bhawan, Pen Khopoli Road Tal. Pen, Dist. Raigad - 402107.	2143255633
12	Taloja Branch : Shop No.1,2,3 Ground Floor, Shree Smaran Building, Plot No.34-35, Sector-11, Panchnand Taloja, Tal. Panvel, Navi Mumbai-410208.	8356884573
13	Ulwe Branch : Shop No.S 14, Ulwe Commercial Complex Sector- 19A, Ulwe, Navi Mumbai - 410206.	9167921140
14	Uran Branch : House No. 72, 1st Floor, Kot Naka, Uran, Dist. Raigad - 400702.	022-27230505 022-27230507
15	Vadkhal Branch : Sai Ashirwad Complex, 1st Floor, Vadakhil Naka, Tal. Pen, Dist. Raigad - 402107.	02143-269138

BRANCHES WITHIN PALGHAR DISTRICT

1	Vasai Branch : Shop No. 31,32,33,34,35, Yashwant Viva Township, Sector-4, Durvas Tower, Achole, Tal. Vasai (E), Thane - 401202.	8080198914 8080598915
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BRANCHES WITHIN PUNE DISTRICT

1	Bhavani Peth Branch : Shop No. 1 & 2, Ground Floor, Palesha Mansion, CTS No.16, Bhavani Peth, Tal. Haveli, Pune - 411042.	020-26386688 020-26385588
2	Chakan Branch : Shop No. 2,5,5A, 6 & 6A, Ground Floor, Kohinoor Centre Building No.A, New Gut No.1281, Plot No.1, Shivaji Chowk, Nashik Road, Chakan Village, Tal. Khed, Dist. Pune - 410501.	02135-249334 0231-249335
3	Pimpri Branch : Shop No. 5, 6 & 7, Ground Floor, Deulex Fortune Building, Survey No.2520, 2521, 2521/1 to 22 Pimpri Dist. Pune - 411017.	9765876667
4	Pune Branch : Showroom No. 1, Ground Floor, Treasure Park, J building, Survey No. 61, Sant Nagar, Parvati, Pune - 411009.	020-24203344 020-24203019
5	Talegaon Branch : Shop No.1,2,3, Ground Floor, Satyakamal Colony, Plot No.19, S.No.61 (New) Talegaon, Dabhade, Dist. Pune - 410507.	7709111123

BRANCHES WITHIN NASHIK DISTRICT

No.	Branch Name & Address	Telephone No.
1	Nashik Branch : Shop No. 10, 11, Shree Tirumala Plaza, Opp. Atul Dairy, Upendra Nagar, CIDCO, Ambad, Nashik - 422009.	0253-2380345
2	Panchavati Nashik Branch : First Floor, Motumal Dandumal Kalro Trust Nashik, City Survey No.5869 A3B-1B K.N. Kela Road, Panchavati Karanja, Nashik - 422003.	0253-2629000

BRANCHES WITHIN KOLHAPUR DISTRICT

1	ICH Main Branch (Adat Peth) : Devki Building, Adat Peth, Main Road, Near Bargale Hospital, Ichalkaranji-416115.	0230-2430334 0230-2434696
2	Jaisingpur Branch : Block No. 251/1A, Galli No. 9, House No. 21000094, City Survey No. 1126/A, Subhash Road, Jaisingpur, Shirol, Kolhapur-416101.	02322227755
3	Kolhapur Branch : Shop No.1 & 2, Gr.Floor, Damodar Heights Building, C.S. No.2026/01, 8th Lane, Rajarampuri, E-ward, Kolhapur - 416008.	0231-2530555
4	Korochi Branch : Near Bus-stand, Main Road, At-Post - Korochi, Tal-Hatkanangale, Ichalkaranji - 416115	0230-2402031 0230-2402067
5	Shahu Putala Branch : Plot No. 77, Ward No. 18/489, Parsik Bhavan, Building No.119, The Ichalkaranji Co-op.Industrial Estate Ltd., Kolhapur Road, Shahu Putala, Ichalkaranji-416118.	0230-2433702

BRANCHES WITHIN SANGLI DISTRICT

1	Sangali Branch : Shop No. 1, Ground Floor, Mehta Arcade, 737 Ganpati Peth, Sangali - 416416.	2332320373 2332320372
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BRANCHES WITHIN NAGPUR DISTRICT

No.	Branch Name & Address	Telephone No.
1	Dharampeth, Nagpur Branch : Plot No. 222, Block No. G1, Ground Floor, Corporate House No.341, Ram Nagar Road, Dharampeth, Nagpur - 440010.	0712-2545423
2	Lokmat Square, Nagpur Branch : House No. 521, Ground Floor, Badwaik Complex, Wardha Road, Lokmat Square, Nagpur - 440012.	0712-2422422

**BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS****BRANCHES WITHIN GOA STATE**

No.	Branch Name & Address	Telephone No.
1	Margao Branch : Shop No. SH-20, Costa Tower at Margao, Salcete, Goa - 403601.	0832-2706944
2	Mapusa Branch : Shop No.S-10, S-11, S-12, Ground Floor, Kavlekar Tower Co-op. Hsg. Society Ltd., Chalta No.66, Xim Khorlim, Ansabhat, PT Sheet No.131, Tal. Bardez, Mapusa, Goa - 403507.	0832-2255330

BRANCHES WITHIN KARNATAKA STATE

No.	Branch Name & Address	Telephone No.
1	Belgavi Branch : C.T. Survey No. 1049, A2, F. S. Plaza, Khanapur Road, Tilakwadi, Belgavi - 590006.	0831-242170
2	Nipani Branch : House No.14 E, Ground Floor, Old P. B. Road, Ward No. 31, Nipani Tal. Chikodi, Dist. Belgavi - 591237.	0833-8223544

Email: helpdesk@gpparsikbank.netWebsite: www.gpparsikbank.com

Toll Free No.: 1800 222 511 • 1800 224 545

Dear Customer,

Do Not Disclose Your

- ☛ Customer Number,
- ☛ ATM Card Number,
- ☛ ATM PIN,
- ☛ CVV Number,
- ☛ Mobile Banking Password,
- ☛ Internet Banking Password,
- ☛ OTP,
- ☛ PAN Number,
- ☛ AADHAR Number to anyone,

**GP PARSIK SAHAKARI BANK LTD.**

(Multi-State Scheduled Bank)

Except this
do not call on any other number.

GP Parsik Bank

☛ Do Not click any Malicious Link.

☛ Bank will never ask such information.



जीपी पारसिक सहकारी बँक लि.

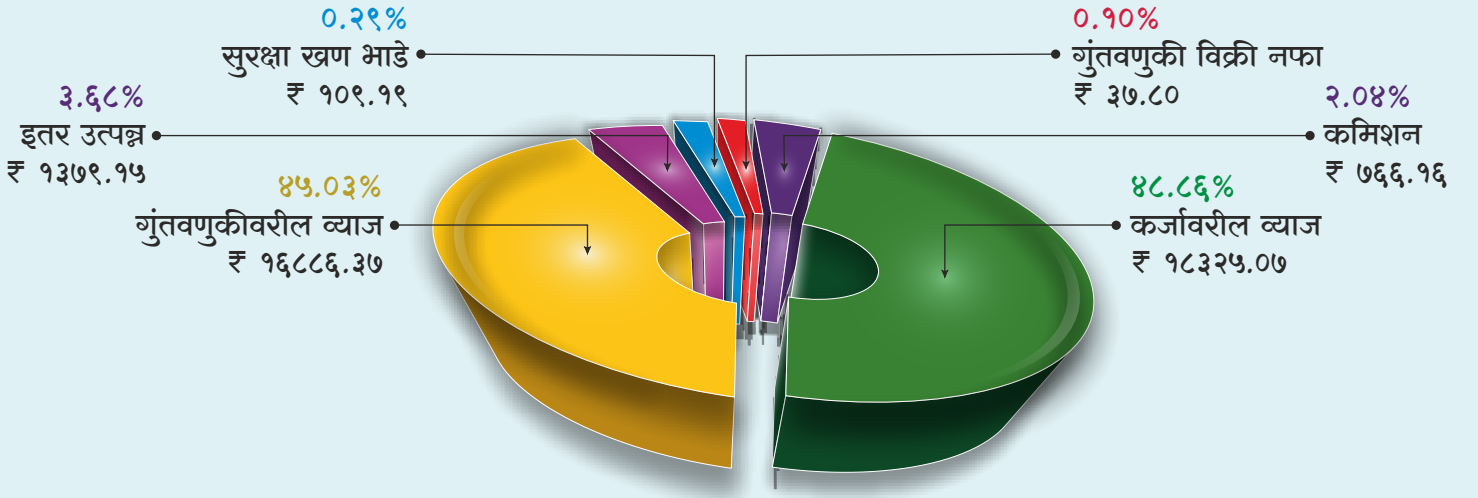
(मल्टी-स्टेट शेड्युल्ड बँक)

ANNEXTURE - 'A' / परिशिष्ट - 'अ'

बँकेचे नांव	Name of the Bank	GP PARSIK SAHAKARI BANK LTD. (Multi-State Scheduled Bank)
मुख्य कार्यालयचा पत्ता	Address of Head Office	Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane - 400 605.
नोंदणी क्र.	Registration No.	MSCS/CR/1213/2015.
दिनांक	Date	26th March, 2015
रिझर्व्ह बँक लायसन्स नंबर	RBI Licence No.	UBD.MH 639 P
दिनांक	Date	11th November, 1986
कार्यक्षेत्र	Area of Operation	Entire Maharashtra, Goa & Karnataka States.
तपशील	Details	As On 31st March, 2022
मुख्य कार्यालयासह एकूण	Total Branches including H.O.	Head Office, 91 Branches
सभासद नियमित	Regular Members	102274
नाममात्र (१) कर्जदार	Nominal Members (1) Borrowers	5757
(२) जामीनदार	(2) Guarantors	3000
		(₹ in Lakh)
वसूल भाग भांडवल	Paid Up share Capital	₹ 8942.12
एकूण निधी (राखीव व इतर)	Reserves Fund & Other Reserves	₹ 51374.43
बचत ठेवी	Saving Deposits	₹ 156392.66
चालू ठेवी	Current Deposits	₹ 55559.34
मुदत ठेवी	Fixed Deposits	₹ 216731.32
कर्जे	Loans	₹ 184873.74
एकूण अग्रक्रम क्षेत्र कर्ज प्रमाण	% of Priority Sector to Total Loans	56.63%
दुर्बल घटक कर्जाचे प्रमाण	% of Weaker Section to Total Loans	9.98%
कर्जे देणी	Borrowing	NIL
गुंतवणूक	Investment	₹ 265584.70
थकबाकीचे प्रमाण	Overdue Percentage	4.32%
ग्रॉस एनपीए	Gross NPA	5.22%
नेट एनपीए	Net NPA	0.0%
ऑडीट वर्ग	Audit Classification	'A'
नफा	Profit	₹ 5061.61
खेळते भांडवल	Working Capital	₹ 506843.53
एकूण सेवक वर्ग	Total Staff	891

मार्च २०२२ अखेर उत्पन्नाचे विवेचन

₹ लाखात



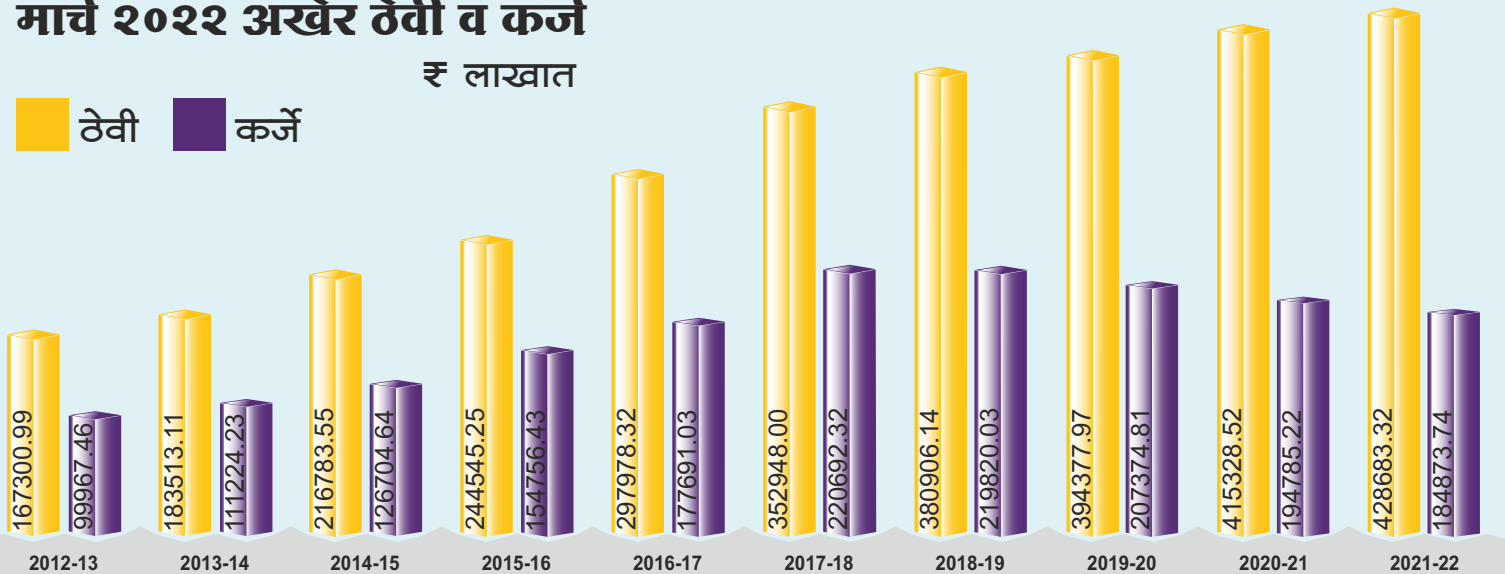
- ४८.६३% दिलेले व देय व्याज ₹ ९८,७६९.९७
- ५.०४% विविध निधीसाठी तरतूद ₹ ९८,४९.३६
- ९५.२९% प्रशासकीय व इतर खर्च ₹ ५६,९७.४९
- ९७.२६% वेतन, भत्ते, बोनस ₹ ६३,३९.७७
- ९३.७८% निव्वळ नफा ₹ ५०,६९.६९

मार्च २०२२ अखेर खर्चाचे विवेचन

मार्च २०२२ अखेर ठेवी व कर्ज

₹ लाखात

ठेवी कर्जे





जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

सर्व प्रकारच्या कर्जांवर व ठेवींवर आकर्षक व्याजदर

कार लोन

व्याजदर
*** ७.५०%**
(द.सा.द.शे.)



गृह कर्ज

व्याजदर
*** ७.००%**
(द.सा.द.शे.)



मालमत्ता तारण कर्ज

व्याजदर
*** ६.५०%**
(द.सा.द.शे.)



स्पेशल ऑफर

तीन वर्षावरील
सर्व मुदत ठेवींवर

०.५०%

ज्यादा व्याजदर
३० सप्टेंबर २०२२
या कालावधी पर्यंत

एसएमई लोन

व्याजदर
*** ७.५०%**
(द.सा.द.शे.)



शैक्षणिक कर्ज

व्याजदर
*** ६.५०%**
(द.सा.द.शे.)



सोने तारण कर्ज

व्याजदर
*** ७.५०%**
(द.सा.द.शे.)



*अटी आणि शर्ती लागू

महाराष्ट्र, गोवा आणि कर्नाटक

मुख्य कार्यालय : सहकारमूर्ती गोपीनाथ शिवराम पाटील भवन, पारसिक नगर, कळवा, ठाणे-४०० ६०५.

फोन : ०२२-२५४५६५००/२५ | टोल फ्री : १८०० २२४५४५ | इमेल : helpdesk@gpparsikbank.net | वेबसाईट : www.gpparsikbank.com



स्वर्गीय शशिकला दशरथ पाटील

ज्येष्ठ संचालिका

बँकेच्या ज्येष्ठ संचालिका स्वर्गीय शशिकला दशरथ पाटील यांना
बँकेचे संचालक, सभासद, हितचिंतक व कर्मचारी वर्ग यांच्यातर्फे

विनम्र श्रद्धांजली



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकेच्या शुवर्ण महोत्सवी वर्ष 'सांगता सोहळ्याच्या' आठवणी



दिप प्रज्वलन करताना
मा.श्री. कपिल पाटील (केंद्रीय राज्यमंत्री, पंचायत राज, भारत सरकार),
मा.श्री. जितेंद्र आव्हाड (कॅबिनेट मंत्री, गृहनिर्माण, महाराष्ट्र राज्य) व बँकेचे अध्यक्ष श्री. नारायण गावंड, संचालक व मान्यवर



स्मरणिका प्रकाशन करताना
मा.श्री. कपिल पाटील (केंद्रीय राज्यमंत्री, पंचायत राज, भारत सरकार),
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सुवर्ण महोत्सवी वर्ष सांगता समारंभ प्रसंगी उपस्थित सभासद, खातेदार, माजी संचालक, माजी कर्मचारी, विविध क्षेत्रातील मान्यवर उपस्थित होते.

बँकेचा सुवर्ण महोत्सवी वर्ष सांगता समारंभ सभासद, खातेदार, माजी संचालक, माजी कर्मचारी, विविध क्षेत्रातील मान्यवरांच्या उपस्थितीत दिमाखात पार पडला.



वयाच्या १० व्या वर्षी काश्मिर ते कन्याकुमारी असा ४००० कि.मी. चा सायकल प्रवास करणारी कु. सई आशिष पाटील हिचा सत्कार करताना बँकेचे अध्यक्ष श्री. नारायण गजानन गावंड, सर्व संचालक मंडळ, बँकेचे सीईओ.





GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Head Office : Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane - 400 605.

Tel : 022-25456500 / 25 | Email : helpdesk@gpparsikbank.net | Toll Free : 1800 224545 | Web : www.gpparsikbank.com