

50TH
ANNUAL
REPORT
2020-2021

सुवर्णमहोत्सवविवर्ष
(१९७२-२०२२)



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

निःस्वार्थ सेवेची



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)



आमचे श्रद्धास्थान



संचालक मंडळ



श्री. नारायण ग. गावंड
उपाध्यक्ष



श्री. दशरथ का. पाटील
संचालक



श्री. नामदेव भाऊ पाटील
संचालक



श्री. कय्युम र. चेऊलकर
संचालक



श्री. नवनाथ मा. पाटील
संचालक



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



सौ. राजश्री प्र. पाटील
संचालिका



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



श्री. केसरीनाथ बा. घरत
तज्ञ संचालक
(बी.ए.सी.ए.आय.आय.बी. पार्ट-१)



डॉ. मधुसुदन दास पै
मुख्य कार्यकारी अधिकारी
एम.कॉम. सीएआयआयबी (I),
डीबीएम, डीआयआरपीएम,
डीबीए, डिप्लोमा इन मुसीबी,
डॉक्टरेट इन मॅनेजमेंट (यूसीबी)



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



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

वार्षिक सर्वसाधारण सभेची नोटीस

बँकेची ५० वी वार्षिक सर्वसाधारण सभा बुधवार दि. २९ सप्टेंबर, २०२१ रोजी सकाळी १०.३० वाजता खालील विषयांकरिता हार्बर हॉल, तळमजला, हॉटेल टिप टॉप प्लाझा, एलबीएस मार्ग, वागळे इस्टेट, ठाणे-४००६०४ येथे घेण्यात येणार आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे, ही विनंती.

सभेपुढील विषय

- १) दि. २० नोव्हेंबर, २०२० रोजी अदर ऑडिओ व्हिड्युअल मीन्स (OAVM) व्दारे झालेल्या ४९ व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
- २) वार्षिक अहवाल विचारार्थ ठेवणे व त्यास मंजुरी देणे ज्यामध्ये संचालक मंडळ अहवाल, दि. ३१ मार्च, २०२१ अखेरचा वैधानिक लेखापरीक्षकांचा अहवाल, नफा-तोटा पत्रक व ताळेबंद पत्रक यांचा समावेश आहे.
- ३) सन २०१९-२० सालच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोषदुरुस्ती रिपोर्टला मान्यता देणे.
- ४) संचालक मंडळाने केलेल्या शिफारशीनुसार दि. ३१ मार्च, २०२१ अखेरच्या नफा वाटणीस व लाभांश वाटणीस मंजुरी देणे.
- ५) सन २०२१-२२ च्या अंदाजपत्रकास मंजुरी देणे.
- ६) सन २०२१-२२ 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 २०२१-२२ करिता वैधानिक लेखापरीक्षक म्हणून नेमणूक करण्याची मान्यता दिली आहे.
- ७) सर्वसाधारण सभासद वार्षिक सर्वसाधारण सभेस गैरहजर राहिल्यास त्यांची रजा मंजूर करणे.
- ८) मा. अध्यक्षांच्या परवानगीने ऐनवेळी येणाऱ्या विषयांवर चर्चा करणे.

संचालक मंडळाच्या आदेशानुसार

डॉ. एम. डी. पै

मुख्य कार्यकारी अधिकारी

दिनांक : १३/०९/२०२१

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. २२/०९/२०२१ पर्यंत बँकेच्या मुख्य कार्यालयामध्ये कार्यालयीन वेळेत त्यांच्या सूचना अथवा प्रश्न लेखी स्वरूपात द्यावेत. दि. २२/०९/२०२१ 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. केसरीनाथ बा. घरत	अध्यक्ष	बी.ए. सीएआयआयबी पार्ट-१
२	श्री. रणजीत गो. पाटील	सदस्य	बी. कॉम.
३	सीए. रमाकांत आर. लाहोटी	सदस्य	बी. कॉम. एलएलबी.(जन) एफसीए.
४	श्री. प्रदीप पी. म्हात्रे	सदस्य	बी. कॉम. एलएलबी., सीएआयआयबी.
५	श्री. शेखर एम. कुलकर्णी	सदस्य	चार्टर्ड अकौंटंटस्
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. प्रियांका कि. चव्हाण	बी. कॉम.	उपमहाव्यवस्थापक (दि. ३१.०५.२०२१ पर्यंत)
सौ. सुवर्णा सु. पाटील	बी. कॉम.	उपमहाव्यवस्थापक
श्री. वासुदेव कृ. गुराम	एम. कॉम., सीएआयआयबी, जीडीसी अॅण्ड ए, सीसा. डिप्लोमा इन युसीबी	उपमहाव्यवस्थापक
श्री. राजीव ल. माईणकर	बी. कॉम., सीएआयआयबी	उपमहाव्यवस्थापक
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	आय.सी.आय.सी.आय. बँक लि.
२	महाराष्ट्र राज्य सहकारी बँक लि.	८	एच.डी.एफ.सी. बँक	१४	येस बँक लि.
३	बँक ऑफ बडोदा	९	कोटक महिंद्र बँक	१५	ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि.
४	स्टेट बँक ऑफ इंडिया	१०	कॅनरा बँक	१६	कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक लि.
५	युनियन बँक ऑफ इंडिया	११	एसव्हीसी को-ऑप. बँक लि.	१७	इन्डस्रुइंड बँक लि.
६	आय.डी.बी.आय. बँक	१२	अॅक्सीस बँक लि.	१८	आरबीएल बँक लि.

वैधानिक लेखापरीक्षक

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

कन्करंट / इंटरनल ऑडीटर्स

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

Notice of Annual General Meeting

The 50th Annual General Meeting of the Bank is scheduled on **Wednesday 29th September, 2021** at 10.30 a.m. at **Harbour Hall, Ground Floor, Hotel Tip Top Plaza, LBS Road, Wagle Estate, Thane-400604** 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 49th Annual General Meeting held through Other Audio Visual Means (OAVM) on 20.11.2020.
- 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, 2021.
- 3) To approve the Compliance Report of Statutory Audit for the year 2019-20.
- 4) To approve appropriation of Profit and declaration of dividend for the year ending 31st March, 2021 as recommended by the Board of Directors.
- 5) To approve the Annual Budget for the year 2021-22.
- 6) To appoint Statutory Auditors for the year 2021-22 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 2021-22
- 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 : 13/09/2021

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 22/09/2021 at the Bank's Head Office during working hours. Only suggestion or questions submitted in writing upto 22/09/2021 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



GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)



Board of Management

SR.NO.	NAME OF THE MEMBERS	DESIGNATION	QUALIFICATION
1	Mr. Kesarinath B. Gharat	Chairman	B.A., CAIIB (I)
2	Mr. Ranjit G. Patil	Member	B.Com.
3	CA. Ramakant R. Lahoti	Member	B.Com. LLB.(Gen) F.C.A.
4	Mr. Pradip P. Mhatre	Member	B.Com., LLB., CAIIB
5	CA. Shekhar M. Kulkarni	Member	Chartered Accountants
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. Priyanka K. Chavan	B.Com.	Deputy General Manager (till 31.05.2021)
Mrs. Suvarna S. Patil	B.Com.	Deputy General Manager
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
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	ICICI Bank Ltd.
2	Maharashtra State Co-op Bank Ltd.	8	HDFC Bank Ltd.	14	Yes Bank Ltd.
3	Bank of Baroda	9	Kotak Mahindra Bank	15	Thane District Central Co-op. Bank Ltd.
4	State Bank of India	10	Canara Bank	16	Kolhapur District Central Co-op. Bank Ltd.
5	Union Bank of India	11	SVC Co-op. Bank Ltd.	17	IndusInd Bank Ltd.
6	IDBI Bank	12	Axis Bank Ltd.	18	RBL 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

५० वा वार्षिक अहवाल (सन २०२० - २१)

सन्माननीय सभासद बंधू भगिनीनो,

बँकेचे संस्थापक - अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेब यांच्या पवित्र स्मृतीस अभिवादन करुन बँकेच्या संचालक मंडळाच्या वतीने मी आपणा सर्वांचे हार्दिक स्वागत करीत आहे. बँकेचा सन २०२०-२१ चा ५० वा वार्षिक अहवाल व दि. ३१ मार्च, २०२१ अखेरचा वैधानिक लेखापरीक्षक मे. गोगटे आणि कंपनी चार्टर्ड अकौंटंटस् यांनी तपासणी केलेला ताळेबंद आणि नफा-तोटा पत्रक आपणापुढे सादर करताना मला आनंद होत आहे.

सुवर्ण महोत्सवी वर्षात पदार्पण :-

दि. २१ मे २०२१ रोजी आपल्या बँकेने सुवर्ण महोत्सवी वर्षामध्ये पदार्पण केले आहे हे आपणांस कळविण्यास संचालक मंडळास आनंद होत आहे. या सुवर्ण महोत्सवी वर्षी बँकेचे संस्थापक अध्यक्ष स्वर्गीय गोपीनाथ शिवराम पाटील साहेब (M.com, L.L.B.) यांचे स्मरण होणे हे स्वाभाविक आहे. त्यांचे बँकेसाठीचे अपार कष्ट, त्यांचे प्रेरणादायी विचार व त्याच बरोबर त्यांची पूर्वनियोजित ध्येय धोरणे व शिस्तबद्धपणे त्यांनी सामान्यांसाठी केलेला बँकिंग सेवांचा प्रसार यामुळे हे स्वप्न सत्यात उतरले व त्यासाठी बँक त्यांची कायम ऋणी राहिल. बँकेने सुरुवातीपासून पारदर्शकता, विश्वास, सर्वोत्कृष्ट ग्राहकसेवा व संघटीतकृती या मुलतत्वांचा अंगीकार केला आहे.

सुवर्णमहोत्सवी वर्षानिमित्त बँकेने नवीन लोकांचे अनावरण केले आहे. बँकेने सुवर्ण वर्षानिमित्त विविध कर्ज योजना सुरु केल्या आहेत. कोरोना महामारीच्या पार्श्वभूमीवर बँक सुवर्ण महोत्सवी वर्ष साधीपणाने साजरे करणार आहे. बँकेच्या या ५० वर्षांच्या दैदिप्यमान प्रवासात बँकेच्या कायम पाठीशी राहिलेले बँकेचे आजी माजी संचालक, ग्राहक, आजी माजी कर्मचारी वर्ग, सभासद व हितचिंतक यांचे बँक कायम ऋणी राहिल.

जागतिक आर्थिक परिस्थिती :-

कोरोना महामारीमुळे जागतिक पातळीवर विकासदर वाढी संदर्भात अस्थिरता संपूर्ण वर्षभर मोठ्या प्रमाणात कायम राहिली. कोरोना विषाणुची बदलती संरचना तसेच सदर रूप बदलत असलेल्या विषाणुमुळे संक्रमित नागरिकांची संख्या वाढत असली तरी त्याचवेळी लसीकरणाचे वाढते प्रमाण यामुळे विकासदर वाढीबाबत सकारात्मक अपेक्षा निर्माण झालेली आहे. महामारीमुळे जागतिक पातळीवर सर्वच देशांमध्ये व्यापार उद्योगांमध्ये व अर्थव्यवस्थेमध्ये अडथळे निर्माण झालेले असून त्याबाबतीत सदर देशांनी त्यावर मात करण्यासाठी आखलेल्या धोरणांवर पुढील अर्थव्यवस्थेतील सुधारणा अवलंबून राहिल. यापुढील अर्थव्यवस्थेचे स्वरूप हे केवळ विषाणू व त्यावरील लसीकरण अशी लढाई नसून आर्थिक धोरण प्रभावीपणे कसे राबविले जाईल यावर ठरेल. आर्थिक वर्ष २०२०-२१ साठी जागतिक विकासदर वाढ ही -३.५०% इतकी झालेली आहे. सन २०२१-२२ मध्ये जागतिक विकास वाढीचा दर ६% वर्तवला आहे व २०२२-२३ साठी तो ४.४% इतका असेल असे अपेक्षित आहे. जागतिक मोठ्या अर्थव्यवस्थांमध्ये दिलेल्या अतिरिक्त आर्थिक आधारामुळे जागतिक विकास दरामध्ये वाढ होऊ शकते.

आंतरराष्ट्रीय घडामोडींचा एकंदरीत भारतीय अर्थव्यवस्थेवर परिणाम जाणवेल. तसेच त्यांचा परिणाम बँकिंग व्यवसाय व नफा यावर देखील जाणवेल.

आर्थिक परिस्थिती - भारत :-

२०१९ मध्ये भारतीय विकास दराची वाढ ही ४.७% होती ती घसरून २०२० मध्ये -७.३% इतकी झाली. ही गेल्या ४० वर्षांतील निच्यांकी वाढ होती. सन १९७९-८० मध्ये सकल राष्ट्रीय उत्पादनातील वाढ ही ५.२०% नी कमी झाली होती. माहे एप्रिल व मे २०२० मध्ये लागू केलेल्या कडक टाळेबंदीमुळे सदर सकल राष्ट्रीय उत्पादनातील वाढ ही नकारात्मक झाली. परंतु, ऑक्टोबर ते डिसेंबर २०२० व जानेवारी ते मार्च २०२१ या आर्थिक वर्षाच्या शेवटच्या दोन तिमाहीत सकल राष्ट्रीय उत्पादनात



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेज्युलड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

सकारात्मक वाढ दिसून आली. ठळक महागाई निर्देशांक ५% वर स्थिरावला आहे. वर्ष २०२०-२१ मध्ये मुबलक प्रमाणात अन्नधान्याचे उत्पादन झाल्यामुळे कडधान्याच्या किंमती कमी झाल्या होत्या. सरकारने अपेक्षित महागाई दर ४% राहिल असे लक्ष्य ठेवले आहे व त्यात २% ची कमी किंवा जास्तची तफावत होऊ शकते.

चालू वर्षामध्ये, रिझर्व्ह बँक ऑफ इंडियाच्या मॉनिटरी पॉलिसी कमिटीने (MPC) 'समावेशक' धोरण कायम ठेवले आहे जेणे करून विकासवाढीस चालना मिळेल तसेच कोविड- १९ मुळे अर्थव्यवस्थेवरील होणारे परिणाम नियंत्रणात राहतील व त्याच बरोबर महागाई देखील नियंत्रणात राहिल. माहे मे, २०२० पासून रिझर्व्ह बँक ऑफ इंडियाने रेपो रेट ४ टक्क्यांवर कायम ठेवला आहे. तसेच मार्जिनल स्टॅंडींग फॅसीलीटी रेट (MSF) व बँकरेट हा मे, २०२० पासून ४.२५ टक्क्यांवर कायम ठेवला व LAF अंतर्गत रिर्व्ह रेपो रेट ३.३५ टक्क्यांवर कायम ठेवला आहे.

कोविड- १९ मुळे विस्कळीत झालेल्या अर्थव्यवस्थेवर मात करण्यासाठी दि. २८ मार्च २०२० पासून रिझर्व्ह बँक ऑफ इंडियाने कॅश रिझर्व्ह रेशो (CRR) मध्ये १०० अंशची कपात करून तो NDTL च्या ३.००% इतका केला. सदर CRR रिझर्व्ह बँक ऑफ इंडियाने दि. २७ मार्च २०२१ रोजी ३.५०% व दि.२२ मे २०२१ रोजी ४.००% अशा प्रकारे दोन टप्प्यात पुनर्स्थापित केला. जरी येणाऱ्या काळात अर्थव्यवस्थेस चालना मिळेल अशी अपेक्षा असली तरी कोविड-१९ चा ग्रामीण भागात झालेला प्रादुर्भाव पाहता विकास वाढीस काही प्रमाणात धोका जाणवतो.

कोविड-१९ च्या दुसऱ्या लाटेमुळे अनिश्चितता निर्माण झाली असून त्यासाठी तात्काळ धोरणात्मक योजनांची अंमलबजावणी, सक्रीय पर्यवेक्षण व वस्तुपुरवठा साखळी कायम राखण्यासाठीचे प्रयत्न आवश्यक आहे जेणेकरून उद्योग व्यापारातील नफ्याचे प्रमाण कायम राहिल. परंतु, विशेषतः उत्पादन व सेवा क्षेत्रातील उदयोपगमांमध्ये जेथे वैयक्तिक देवाण घेवाण आवश्यक नाही अशा ठिकाणी कोविड -१९ ला अनुरूप व्यवसाय प्रणाली आत्मसात केल्यामुळे काही प्रमाणात अर्थ-व्यवस्थेला हानी होणार नाही. त्याच बरोबर जागतिक अर्थव्यवस्थेला मिळालेली पुर्नउभारी देशाच्या निर्यात क्षेत्रास पूरक राहिल. देशांतर्गत वित्तीय व आर्थिक धोरण हे अर्थव्यवस्थेला बळ देण्यासाठी पूरक व समावेशक आहे. अर्थव्यवस्थेतील तरलता ही मोठ्या प्रमाणात उपलब्ध राहिली.

भारतीय बँकिंग प्रणाली :-

आर्थिक वर्ष २०२०-२१ मध्ये भारतीय बँकांच्या कर्ज व ठेवी मध्ये माफक प्रमाणात वृद्धी झाली. पहिल्या सहामाहीत म्हणजेच सप्टेंबर २०२० पर्यंत बँकांतील कर्जांची वार्षिक वाढ ही अनिश्चित होती मात्र ऑक्टोबर २०२० नंतर अर्थव्यवस्थेला तीव्रतेने चालना मिळाल्यामुळे त्यात काहीप्रमाणात सुधारणा दिसून आली. कोविड-१९ च्या दुसऱ्या लाटेमुळे येणाऱ्या काळात बँकांच्या कर्ज वाढीबद्दल आव्हानात्मक परिस्थिती झाली आहे. याअनुषंगाने अर्थ बाजारातील आव्हाने लक्षात घेता आपल्या बँकेला देखील नवीन कर्ज वाटप करणे हे आव्हानात्मक होते.

अर्थव्यवस्था व बँकिंग क्षेत्रावर COVID-19 चा परिणाम :-

आर्थिक वर्षाच्या सुरुवातीस, कोविड -१९ मुळे झालेली टाळेबंदी व त्या अनुषंगाने जनसंपर्काबाबत लादलेले निर्बंध यामुळे जागतिक अर्थव्यवस्था मंदावली. सदर टाळेबंदी मुळे आपल्या देशाच्या अर्थव्यवस्थेवर देखील विपरीत परिणाम झाला. यावर केवळ शेती व्यवसायातील उत्पादकता दिलासादायक होती. रिझर्व्ह बँक ऑफ इंडियाने वेळीच पाऊले उचलत पॉलीसी रेट मध्ये कपात केली. त्याचबरोबर कोविड-१९ मुळे प्रभावीत झालेल्या कर्ज खात्यांसंदर्भात पुनर्चना करण्याबाबतची परवानगी रिझर्व्ह बँकेकडून बँकांना देण्यात आली. २०२० च्या दुसऱ्या तिमाहीत तीव्रतेने घसरण झालेल्या जागतिक अर्थ व्यवस्थेत तिसऱ्या तिमाहीत उभारी दिसून आली. भारतीय अर्थव्यवस्थे मध्ये देखील संचीत झालेली मागणी पुन्हा नव्याने निर्माण झाल्याने विकासदर वाढीस चालना मिळाली. ग्रामीण भागामध्ये वस्तू उत्पादनांस मागणी जोर धरू लागली तसेच शहरी भागांमध्ये देखील वस्तू उत्पादनांस मागणी वाढली. ग्राहकांच्या अपेक्षा उंचावल्या तसेच उत्पादन क्षेत्रातील व्यवसाय उद्योगधंद्यामध्ये देखील काही प्रमाणात वाढ दिसून आली. कोविड-१९ च्या परिणामांवर मात करण्यासाठी, रिझर्व्ह बँक ऑफ इंडियाने कर्जदारांवरील आर्थिक तणाव कमी करण्याच्या दृष्टीने उपाययोजना लागू केल्या तसेच पतपुरवठा कायम ठेवला व

आर्थिक स्थिरता कायम राहिल याची खबरदारी घेतली. रिझर्व्ह बँक ऑफ इंडियाने निर्देशित केलेल्या Resolution Frame Work-1 नुसार आपल्या बँकेने देखील आर्थिक वर्षात रु.१६६.५४ कोटी रकमेची कर्जे पुनर्रचित केली आहेत.

माहे फेब्रुवारी २०२१ पासून देशामध्ये कोविड-१९ च्या प्रादुर्भावामध्ये मोठ्या प्रमाणात वाढ झाल्याने देशाच्या विकासवाढीबद्दल अनिश्चितता निर्माण झाली. कोविड-१९ च्या दुसऱ्या लाटेमुळे जवळ जवळ सर्वच राज्यांमध्ये व छोट्या शहरांत तसेच, खेड्यांमध्ये देखील कोविड चे संक्रमण पसरले. कोविडच्या दुसऱ्या लाटेमध्ये, पहिल्या लाटेच्या तुलनेत अनपेक्षितरित्या मृत्युदर व आजारपणाचे प्रमाण जास्त झाले. यापूर्वी पहिल्या कोरोना लाटेमुळे संपूर्ण देशात करावी लागलेली टाळेबंदीमुळे अर्थव्यवस्थेवर झालेला परिणाम हा दुसऱ्या लाटे दरम्यान स्थानिक पातळीवर ठराविक ठिकाणी असलेल्या टाळेबंदीमुळे कमी प्रमाणात जाणवला. त्या शिवाय नागरीकांनी व उद्योग व व्यवसाय यांनी कोविड संयुक्तिक कामकाज कार्यप्रणाली अवलंबली.

दुसऱ्या कोविड लाटेमुळे प्रभावित झालेल्या कर्जखात्यांसाठी रिझर्व्ह बँक ऑफ इंडियाने तात्काळ पाऊले उचलेली व Resolution Frame Work-2 उपाययोजना जारी केली. तसेच माहे सप्टेंबर २०२१ पर्यंत अशाप्रकारची प्रभावित कर्जखाती निर्धारित करून माहे डिसेंबर २०२१ पर्यंत याप्रकारच्या कर्जखात्यांना सदर योजनांचा लाभ पारीत करावा असे निर्देश रिझर्व्ह बँकेने सर्व बँकाना दिले. आपली बँक देखील सदर Resolution Frame Work-2 च्या उपाययोजने अंतर्गत प्रभावित झालेल्या कर्जखात्यांना कर्ज फेररचने बाबत सहाय्यता देणार आहे. त्या अनुषंगाने या आर्थिक वर्षासाठी नफ्यामधून आवश्यक तरतूद करावी लागणार आहे. वरील सर्व पार्श्वभूमी लक्षात घेता, मी सर्व भागधारकांच्या लक्षात आणून देऊ इच्छितो की, आर्थिक वर्ष २०२१-२२ हे फार आव्हानात्मक असेल. यापुढेही बँक कर्जे देताना व गुंतवणूक करताना अधिक जागरूक राहिल.

बँकेच्या आर्थिक प्रगतीचा धावता आढावा :-

वरील पार्श्वभूमीच्या अनुषंगाने बँकेची आर्थिक प्रगती एकंदरीत समाधानकारक झाली. बँकेचा एकूण व्यवसाय ₹ ६१०१.१४ कोटी व कर कपातीनंतरचा निव्वळ नफा ₹ २०.४२ कोटी इतका झाला.

(रक्कम ₹ कोटीत)			
तपशील	३१.०३.२०२१	३१.०३.२०२०	वाढ / घट
सभासद संख्या	१०१२१९	९९७०५	१५१४
एकूण व्यवसाय	६१०१.१४	६०१७.५३	८३.६१
ठेवी	४१५३.२९	३९४३.७८	२०९.५१
कर्जे	१९४७.८५	२०७३.७५	-१२५.९०
ढोबळ नफा	६२.३६	७४.४५	-१२.०९
निव्वळ नफा	२०.४२	३५.१५	-१४.७३
भाग भांडवल	९१.३३	९०.७०	०.६३
खेळते भांडवल	४९३७.६७	४६५०.७४	२८६.९३
राखीव व इतर निधी	४९०.६५	४४२.१९	४८.४६
ढोबळ अनुत्पादित कर्जे	११८.९१	९१.२३	२७.६८
निव्वळ अनुत्पादित कर्जे	०.००%	०.००%	०.००
भांडवल पर्याप्तता प्रमाण	२१.३५%	१९.८१%	१.५४%



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युलड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

ठेवी :-

सन २०१९-२० या कालावधीत एकूण ₹ १३४.७२ कोटी ठेवींच्या वाढीच्या तुलनेत सन २०२०-२१ या कालावधीत ठेवींमध्ये ₹ २०९.५१ कोटींनी म्हणजेच ५.०४% नी वाढ झाली.

(रक्कम ₹ कोटीत)

ठेवीचा प्रकार	२०२०-२१	टक्केवारी	२०१९-२०	टक्केवारी
चालू ठेवी	४१२.३५	९.९३%	३५९.४३	९.११%
बचत ठेवी	१४५२.९९	३४.९८%	१४१९.३६	३५.९९%
मुदत ठेवी	२२८७.९५	५५.०९%	२१६४.९९	५४.९०%
एकूण	४१५३.२९	१००.००%	३९४३.७८	१००.००%
कासा	१८६५.३४	४४.९१%	१७७८.७९	४५.१०%

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.

ठेवीचा विमा :-

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

कर्जव्यवहार :-

कोविड-१९ महामारीमुळे गंभीर आर्थिक अडथळ्यांच्या प्रतिकूल परिणामामुळे आर्थिक वर्ष २०१९-२० च्या तुलनेत भारतातील बँक कर्जाची गती आर्थिक वर्ष २०२०-२१ मध्ये कमी झाली आहे. तसेच बँकिंग क्षेत्रामधील मुख्य क्षेत्र असलेले एमएसएमई कर्ज यात अद्याप प्रगती दर्शविलेली नाही. सहकारी बँकांना स्मॉल फायनान्स बँका आणि पेमेंट बँका यांच्या नावीन्यपूर्ण योजनांमुळे आव्हानांना सामोरे जावे लागत आहे.

सन २०१९-२० अखेर बँकेची एकूण कर्ज ₹ २०७३.७५ कोटी होती. त्यात घट होऊन सन २०२०-२१ अखेर एकूण कर्ज रक्कम ₹ १९४७.८५ कोटी इतकी झाली. आर्थिक वर्ष २०२०-२१ मध्ये बँकेने वितरीत केलेल्या नवीन कर्जाचे प्रमाण हे गतवर्षाच्या तुलनेत कमी असल्याने तसेच यापूर्वी दिलेल्या कर्जाची वसुली होत असल्याने बँकेच्या एकूण कर्जात वाढ झालेली दिसत नाही. सन २०२०-२१ मध्ये एकूण ₹ १९४७.८५ कोटी कर्जापैकी ५८.०१% कर्ज ही अग्रक्रम क्षेत्रातील कर्ज असून ९.५५% दुर्बल घटकांना दिलेली कर्ज 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 कर्जाची गुणवत्ता राखण्यास मदत होईल. निव्वळ व्याज दुराव्यामध्ये तडजोड न करता कर्जाची चांगली गुणवत्ता राखण्यासाठी सर्वतोपरी प्रयत्न करण्यात येत आहेत.

थकबाकी व अनुत्पादित कर्जाचे व्यवस्थापन :-

बँकेने थकीत व अनुत्पादित कर्जाचे प्रमाण कमी राखण्याकरिता सर्वतोपरी प्रयत्न करूनही ढोबळ अनुत्पादित कर्जाचे प्रमाण सन २०१९-२० वर्षी ₹ ९१.२३ कोटी इतके होते ते या वर्षी ₹ ११८.९१ कोटी इतके झालेले आहे. सभासदांना कळविण्यात येते की बँकेने निव्वळ अनुत्पादित कर्जाचे प्रमाण ०% ठेवण्यात यश मिळवलेले आहे.

तसेच बँकेने मागील वर्षापर्यंत निर्लेखित केलेल्या कर्जखात्यांमध्ये ₹ १३.५४ लाख इतकी रक्कम वसूल केलेली आहे. बँकेच्या अनुत्पादित कर्जाचे प्रमाण कमीत कमी राखण्यासाठी सर्वतोपरी प्रयत्न करण्यात येत असून आवश्यक तेथे

कारवाईचे पाऊल उचलण्यात आलेले आहे याची माननीय सभासदांनी नोंद घ्यावी.

(रक्कम ₹ कोटीत)

तपशील	२०२०-२१	टक्केवारी	२०१९-२०	टक्केवारी
ढोबळ अनुत्पादित कर्जे	११८.९१	६.१०%	९१.२३	४.४०%
निव्वळ अनुत्पादित कर्जे	०.००	०.००%	०.००	०.००%
आवश्यक तरतूद	३२.५७		२१.४४	
एकूण केलेली तरतूद	१३३.१३		१०७.६१	
जास्तीची केलेली तरतूद	१००.५६		८६.१७	
एकूण कर्जे	१९४७.८५		२०७३.७५	
कवरेज प्रमाण	१११.९६%		११७.९५%	

बँकेने बहुराज्यीय बँकेचा दर्जा प्राप्त केल्याने 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. कोविड-१९ मुळे कर्जदारांच्या व्यवसायांवर विपरीत परिणाम झाला त्यामुळे भारतीय बँकांमध्ये NPA चे प्रमाण वाढण्याची शक्यता आहे. 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 मुदतठेवीं मध्ये आहे. त्याचप्रमाणे बँक कॉल मनी व रिझर्व्ह बँकेच्या रिहर्स रेपो द्वारे कर्जाऊ रक्कम देते. बँकेची एकूण गुंतवणूक ₹ २३३२.९७ कोटी असून त्यापैकी ₹ १४०१.१३ कोटी हे सरकारी रोख्यांमध्ये गुंतवलेले असून उर्वरीत ₹ २११.२५ कोटीची गुंतवणूक बिगर तरलतेचे रोखे व ₹ ७२०.५४ कोटीची गुंतवणूक राष्ट्रीयकृत बँका, राज्य व जिल्हा स्तरीय सहकारी बँक, व्यापारी बँकाच्या मुदतठेवी मध्ये गुंतवलेले आहेत. वरील संपूर्ण गुंतवणूक ही रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार केलेली आहे.

सन २०२०-२१ हे आर्थिक वर्ष कोविड -१९ च्या प्रादुर्भावाखाली होते. याचा परिणाम आर्थिक व्यवहारावर झालेला आहे. वेळोवेळी लादण्यात आलेल्या निर्बंधांमुळे आर्थिक व्यवहार कमी होऊन सरकारचे कराद्वारे होणारे उत्पन्न कमी झालेले आहे व याची भरपाई करण्यासाठी केंद्र व राज्य सरकार हे सरकारी रोख्यांद्वारे जास्त निधीची उभारणी करत आहेत व यामुळे सरकारी रोख्यांवरील व्याजदर हे वाढण्यास सुरुवात झालेली आहे.

अहवाल वर्षात बँकेने HTM व AFS कॅटेगरी मधील सरकारी रोख्यांचे रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार स्थलांतर (Shifting) केलेले आहे. बँकेने ₹ १६५.६९ कोटी पुस्तकी मुल्यांचे सरकारी रोखे HTM वरून AFS व ₹ १९९.०८ कोटी पुस्तकी मुल्यांचे सरकारी रोखे AFS वरून HTM ला स्थलांतर (Shift) केलेले आहे. असे करताना बँकेने घसाऱ्यापोटी ₹ ५८,०००/- नावे टाकलेले आहेत. बँकेच्या गुंतवणुकीत अहवाल वर्षात १७.४८% 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 त्यामध्ये वाढ / घट न होता तेवढेच ठेवण्यात आलेले आहेत.



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युलड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

नफा :-

आर्थिक वर्ष २०२०-२१ अखेर बँकेचा निव्वळ नफा हा ₹ २०.४२ कोटी असून मागील वर्ष २०१९-२० च्या तुलनेत सदर निव्वळ नफ्यामध्ये काही प्रमाणात घट झाली आहे.

(रक्कम ₹ कोटीत)

तपशील	२०२०-२१	२०१९-२०
कर व तरतुदीपूर्वीचा नफा	६२.३६	७४.४५
कर व तरतुदीनंतरचा नफा	२०.४२	३५.१५

नफा वाटणी :-

मल्टी स्टेट को. ऑपरेटिव्ह सोसायटीज् अँक्ट, २००२ च्या कलम ६२ अन्वये असलेला सन २०२०-२१ या आर्थिक वर्षाकरिता आयकर वजा जाता निव्वळ नफा ₹ २०४१.८१ लाख वाटणीसाठी उपलब्ध आहे. आर्थिक वर्ष २०१९-२० मधील शिल्लक असलेला नफा या वर्षाच्या नफ्यात जमा केला असता मल्टी स्टेट को. ऑपरेटिव्ह सोसायटीज् अँक्ट, २००२ च्या कलम ६३ अन्वये एकूण ₹ ३०९४.६९ लाख इतका नफा खालीलप्रमाणे वाटणीसाठी संचालक मंडळ शिफारस करित आहे.

(रक्कम ₹ लाखात)

तपशील	रक्कम
राखीव निधी २५%	५१०.४६
संभाव्य तोटा / नुकसानीसाठी केलेला राखीव निधी (१०%)	२०४.१९
धर्मादाय निधी	४.२५
अपग्रेड सॉफ्टवेअर / हार्डवेअर	३००.००
सेवक कल्याण निधी	४.२५
लाभांश ७.५०% (शिफारस)	६७५.००
इमारत निधी	५०.००
सुवर्ण महोत्सव निधी	२०.००
सहकार शिक्षण निधी (१%)	२०.४२
सभासद व कर्मचारी शिक्षण निधी	२.५०
सानुग्रह अनुदान व बोनस	४८९.००
बीडीडीआर कडे वर्ग	८१४.५०
पुढील वर्षासाठी शिल्लक नफा	०.१२
एकूण	३०९४.६९

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.३१.०३.२०२० च्या १९.८१% तुलनेत दि. ३१.०३.२०२१ अखेर २१.३५% इतके आहे. यापैकी टीयर १ कॅपिटल भांडवल पर्याप्ततेच्या १८.३५ % आहे.

नागरी सहकारी बँकांच्या क्षेत्रासंबंधी प्रमुख घडामोडी :-

आर्थिक वर्ष २०२०-२१ मध्ये रिझर्व्ह बँकेने नागरी सहकारी बँकांसंदर्भात विविध उपाययोजना केल्या. सभासदांच्या माहितीसाठी त्यातील काही योजनांचा उल्लेख खाली नमूद केला आहे.

१. पॉझिटिव्ह पे सिस्टम :-

रिझर्व्ह बँक ऑफ इंडियाने 'पॉझिटिव्ह पे सिस्टम' बाबत दिशानिर्देश दिले आहेत. या प्रणाली मध्ये मोठ्या रक्कमेच्या धनादेशाबाबत खात्री करून घेतली जाते. रिझर्व्ह बँक ऑफ इंडियाने ₹ ५० हजार व त्यावरील धनादेशाबाबत सदरची प्रणाली लागू करण्याचे सुचविले आहे. जरी ही प्रणाली ग्राहकांसाठी ऐच्छिक असली तरी बँकांना ही प्रणाली ₹ ५ लाखांवरील धनादेशाबाबत बंधनकारक करण्याचे सुचविले आहे. आपल्या बँकेने हे दिशानिर्देश लागू केले आहेत.

२. रिस्क बेसड इंटर्नल ऑडिट फ्रेमवर्क (RBIA) :-

बँकांना रिझर्व्ह बँक ऑफ इंडियाने RBIA प्रणाली लागू करण्याचे निर्देश दिले आहेत. या नुसार बँकांना अंतर्गत नियंत्रण चौकट बाबतीत अंतर्गत लेखापरीक्षणासाठी धोरण ठरविण्याचे सांगितले आहे. हे दिशानिर्देश दि. ३१ मार्च २०२२ पर्यंत अंमलात आणावयाचे आहेत. बँक याबाबतची अंमलबजावणी ठरलेल्या कालावधीत करेल.

३. नागरी सहकारी बँकांचे विलनीकरण :-

रिझर्व्ह बँक ऑफ इंडियाने नागरी सहकारी बँकांच्या विलनीकरणाबाबत मार्गदर्शक तत्वे जाहीर केली आहेत.

४. नागरी सहकारी बँकांनी लाभांश जाहीर करणेबाबत :-

रिझर्व्ह बँक ऑफ इंडियाने नागरी सहकारी बँकांना भागभांडवलावर ३१ मार्च २०२१ च्या नफ्यामधून लाभांश देण्याची परवानगी दिली आहे. त्याप्रमाणे आपल्या बँकेने ७.५०% लाभांश जाहीर केला आहे.

५. नागरी सहकारी बँकांवरील तज्ञ समिती :

रिझर्व्ह बँक ऑफ इंडियाने नागरी सहकारी बँकांच्या कामकाजासंदर्भात फेब्रुवारी २०२१ मध्ये रिझर्व्ह बँक ऑफ इंडियाचे माजी डेप्युटी गव्हर्नर श्री. एन. एस. विश्वनाथन यांच्या अध्यक्षतेखाली समिती गठीत केलेली होती. सदर समितीने जुलै २०२१ मध्ये अहवाल सादर केला आहे.

संचालक मंडळ सभा :-

या अहवाल वर्षात बँकेच्या संचालक मंडळाच्या एकूण १७ सभा झाल्या आहेत. सभांना सर्वसाधारणपणे सर्व संचालक उपस्थित असतात व सर्व निर्णय सार्वमताने घेतले जातात. संचालक मंडळ आपल्या खातेदारांचा 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 मॅनेजमेंटची स्थापना :-

नागरी सहकारी बँकांनी दि. ३१ डिसेंबर, २०२० पर्यंत बोर्ड ऑफ मॅनेजमेंटची स्थापना करावी असे निर्देश दि. ३१ डिसेंबर २०१९ च्या परिपत्रकानुसार रिझर्व्ह बँक ऑफ इंडियाने बँकांना दिले होते. सदरची मुदत ३० जून २०२१ पर्यंत वाढवण्यात



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

आली. त्यानुसार आपल्या बँकेने बोर्ड ऑफ मॅनेजमेंटची स्थापना केली असून सदर व्यवस्थापन मंडळ हे ६ सदस्यांचे असून त्यामधील ३ सदस्य हे बँकेचे विद्यमान संचालक आहेत (ज्यामध्ये दोन तज्ञ संचालकांचा समावेश आहे) तसेच उर्वरित तीन सदस्य हे बँक संचालकांव्यतिरिक्त आहेत. सदर इतर तीन सदस्य हे रिझर्व्ह बँक ऑफ इंडियाच्या निकषांनुसार ठरवून दिलेल्या क्षेत्रातील निष्णात माहीतगार व प्रशिक्षित आहे. (त्यापैकी एक सदस्य हे चार्टर्ड अकौंटंटस् असून इतर दोन सदस्य हे निवृत्त वरिष्ठ बँक अधिकारी असून त्यांना बँकिंग क्षेत्रामधील प्रदिर्घ अनुभव आहे.)

शाखा स्थलांतर :-

बँकेच्या आजमितीस एकूण ९१ शाखा ग्राहकांच्या सेवेकरिता कार्यरत आहेत. अहवाल वर्षात आपण बेलापूर शाखा स्वतःच्या मालकीच्या जागेमध्ये व निलजे, बोरीवली, साबा दिवा व जयसिंगपूर शाखा भाडेतत्वाच्या जागेमध्ये व्यवसाय वृद्धीसाठी स्थलांतरीत केल्या आहेत. बँकेचे आजमितीस एकूण ५ ऑफसाईट एटीएमस् कार्यरत आहेत.

नॉन बँकिंग व्यवसाय :-

बँकिंग व्यवसायातून येणाऱ्या उत्पन्नाव्यतिरिक्त इतर उत्पन्न वाढविण्यासाठी बँकेने टाटा अेआयजी जनरल इन्शुरन्स कंपनी लि., बजाज अलायन्स जनरल इन्शुरन्स कंपनी लि., यांचेबरोबर सर्वसाधारण विम्याबाबत कॉर्पोरेट एजन्सीचे करार केले आहेत. बँकेने कोटक महिंद्र लाईफ इन्शुरन्स कंपनी लि., या कंपनीबरोबर जीवन विमा व्यवसायासाठी कॉर्पोरेट एजन्सीचे करार केले आहेत. त्याचबरोबर जर एखाद्या कर्जदारासंदर्भात एखादी दुर्घटना घडल्यास त्याच्या पश्चात त्याच्या कर्जरकमेची परतफेड होणेसाठीचा विमा काढण्याकरिता बँकेने क्रेडीट लाईफ इन्शुरन्स याबद्दलही कोटक महिंद्र लाईफ इन्शुरन्स कंपनी लि. बरोबर करार केला आहे. बँकेच्या सर्व सभासदांनी स्वतःच्या हितासाठी बँकेकडून कर्ज घेतेवेळी सदर क्रेडीट लाईफ इन्शुरन्स घ्यावा.

विदेशी विनिमय व्यवहार :-

बँकेला रिझर्व्ह बँकेकडून फॉरेन एक्सचेंज अॅथोराईज्ड डिलर कॅटेगरी २ परवाना मिळाला आहे. यामुळे आपल्या ग्राहकांना विदेशी चलनाची खरेदी विक्री आपल्या शाखांमधून करता येवू लागली आहे. आर्थिक वर्ष २०२०-२१ मध्ये सदर AD-II परवाना अंतर्गत बँकेने विदेशी चलन खरेदी विक्रीचा व्यवहार ₹ ६.०९ लाख इतका केला आहे.

बँकेच्या ग्राहकांना आयात-निर्यात व्यवहारासंबंधीत सेवा पुरविण्यासाठी आपल्या बँकेने इतर AD-I बँकांशी सहकार्य करार केले आहेत. आर्थिक वर्ष २०२०-२१ मध्ये सदर AD-I बँकांमार्फत आपल्या बँकेने हाताळलेला आयात-निर्यात व्यवहार ₹ ३०.६१ कोटी होता. या व्यवहारातून सन २०२०-२१ मध्ये बँकेने ₹ ३.७८ लाख इतका नफा मिळविला आहे. बँकेला ठराविक १८ शाखांमधून एनआरई अकौंटंटस् उघडण्याकरिता परवानगी आहे.

माहिती तंत्रज्ञान व डिजिटल बँकिंग :-

आपणांस माहितच आहे की, डिजिटल आणि नवीन बँकिंग तंत्रज्ञान वेगाने विकसित होत असून आपल्या दैनंदिन जीवनाचा अविभाज्य भाग बनले आहे. सध्याच्या Covid-19 महामारीमध्ये डिजिटल बँकिंगचे महत्व अनन्य साधारण झालेले आहे. अग्रगण्य बँकांमध्ये दिल्या जाणाऱ्या सर्व प्रकारच्या डिजिटल सेवा आपली बँक देत आहे. आपल्या बँकेतील डिजिटल सेवांचा वापर खूप वाढत आहे. बँकेतर्फे सध्या इंटरनेट बँकिंग, मोबाईल बँकिंग, यु.पि.आय. (भिम-अॅप), भारत बिल पेमेन्ट सिस्टीम (BBPS), रुपे डेबिट कार्ड, कॅश डिपॉझिट, ATM व e-statement इ. सुविधा ग्राहकांना देण्यात येत आहेत.

आपल्या बँकेने नवीन मोबाईल अॅप वितरित केलेले आहे. मोबाईल बँकिंगच्या नवीन अॅपमध्ये फंड ट्रान्सफर बरोबर Balance Enquiry, Chequebook Request, Fate of Cheque, Cheque Stop Payment, e passbook, Fixed Deposit View, Set Transaction Limit, ATM Card Block/Unblock या सुविधा दिलेल्या आहेत. ग्राहकांनी जास्तीत जास्त या सुविधांचा लाभ घ्यावा.

बँकेतर्फे e-statement ही सुविधासुद्धा उपलब्ध आहे. या सुविधेअंतर्गत आपल्या खात्यातील स्टेटमेंट Daily, Weekly,

Monthly, Quarterly, Half Yearly किंवा Yearly विनाशुल्क पाठविले जाते. याकरिता आपला E-mail बँकेत नोंद करणे आवश्यक आहे. पासबुक भरणेकरिता बँकेत गर्दी होत असते आणि ग्राहकांचा वेळसुद्धा वाया जात असतो. गर्दी व वेळ टाळण्यासाठी ग्राहकांनी जास्तीत जास्त या सेवांचा लाभ घ्यावा.

बँक, रिझर्व्ह बँक ऑफ इंडियाच्या “सायबर सेक्युरिटी” संदर्भातील येणाऱ्या सूचनांचे वेळोवेळी पालन करीत आहे. तसेच “भारत सरकारच्या” व CERT-In संस्थेतर्फे येणाऱ्या विविध सूचनांची अंमलबजावणी तात्काळ करते. सायबर सिक््युरिटी संदर्भात आयटी क्षेत्रातील Zero Trust Architecture ची अंमलबजावणी आपल्या बँकेत करण्याबाबत प्रक्रिया सुरु केलेली आहे.

बँकेने ISO 27001-2013 प्रमाणपत्राचे नूतनीकरण केले आहे त्याद्वारे आंतरराष्ट्रीय उच्च दर्जाच्या तंत्रज्ञानाची अंमलबजावणी केली जाते. Disaster Management मधील प्रतिबंधात्मक उपायांकरिता नियमितपणे Disaster Site मार्फत यशस्वीपणे बँकेचे कामकाज चालविले जाते. बँकेने नामांकित संस्थेला “Cyber Security Consultant” म्हणून नियुक्त केले आहे जे बँकेच्या आयटी विभागाला असलेले धोके टाळण्याकरिता योग्य मार्गदर्शन करत असतात. बँक ग्राहकांना त्यांच्या खात्याची गोपनीय माहिती कोणालाही न सांगण्याबाबत वेळोवेळी सूचित करत असते.

बँकेच्या ग्राहकांच्या डेटाबेसच्या सुरक्षिततेकरिता बँकेने सुनियोजित धोरण निश्चित केलेले आहे. बँक ग्राहकांना प्रभावी IT Products देण्याचे सगळे प्रयत्न करीत आहे. Digital Payments बाबतची जागरूकता वाढविण्याकरिता आवश्यक ती पावले उचलली आहेत.

मुख्य कार्यकारी अधिकारी यांची नेमणूक :-

रिझर्व्ह बँक ऑफ इंडियाने डॉ. एम. डी. पै यांची मुख्य कार्यकारी अधिकारी म्हणून दि. ०८.०३.२०२१ रोजी मंजुरी दिली आहे. त्यानुसार डॉ. एम. डी. पै बँकेत रुजू झाले असून त्यांना बँकिंग क्षेत्रातील ४१ वर्षांचा प्रदिर्घ अनुभव 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.

कोवीड-१९ मुळे जगभरात आस्थापनांच्या कामकाजपद्धतीबाबत परिणाम झाला. बँक अत्यावश्यक सेवेमध्ये असल्यामुळे बँकेचे कामकाज चालू ठेवणे बंधनकारक होते. ह्या कठीण परिस्थितीत देखील स्थानिक प्रशासनांच्या निर्देशांचे पालन करून त्यांनी ठरवून दिलेल्या नियमाप्रमाणे कर्मचाऱ्यांचे नियोजन केले व शाखांचे कामकाज सुरळीत चालू ठेवले. बँकेच्या कर्मचाऱ्यांनी सदरच्या कसोटीच्या काळात ग्राहकांना दिलेल्या सेवेची बँक व्यवस्थापन दरबल घेत आहे.

पोटनियम दुरुस्ती :-

रिझर्व्ह बँकेच्या परिपत्रकानुसार ‘व्यवस्थापन मंडळाची स्थापना’ तसेच बँकिंग रेग्युलेशन अँक्ट, १९४९ अंतर्गत झालेले बदल समाविष्ट करणेसाठी बँकेच्या उपविधी मध्ये आवश्यक बदल करणे बाबतचा ठराव मागील वार्षिक सर्वसाधारण सभेत पारीत केला होता.

सदर पारीत केलेला पोटनियम दुरुस्तीचा प्रस्ताव हा केंद्रीय निबंधक यांजकडे मंजुरीसाठी पाठवण्यात आला व त्यास केंद्रीय निबंधक यांची दि. ०७ जून २०२१ रोजी मंजुरी मिळाली.



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 सहकार्यांना 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 साऱ्यांना 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 लेखापरिक्षण व अंतर्गत हिशोब तपासणी अहवालातील त्रुटींच्या पूर्ततेबाबत दक्ष असते. अहवाल वर्षात रिझर्व्ह बँकेतील तपासणी अधिकाऱ्यांनी आपल्या बँकेच्या कामकाजाचे दि.१.४.२०१९ ते ३१.३.२०२० 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 २०२१-२२ च्या आर्थिक वर्षाकरिता संचालक मंडळाच्या शिफारशीनुसार रिझर्व्ह बँक ऑफ इंडियाने मे.गोगटे अँड कं. चार्टर्ड अकौंटंटस् यांची वैधानिक लेखापरीक्षक म्हणून नेमणूक करण्याची मान्यता दिली आहे. त्यांच्या नियुक्ती बाबतचा विषय नोटीस मध्ये क्र. ६ आहे.

श्रध्दांजली :-

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,
रणजीत गोपीनाथ पाटील
अध्यक्ष

50th Annual Report - Year 2020-21

Respected Members,

By invoking the sacred memories of founder Chairman of the Bank, Late Gopinath Patil Saheb, on behalf of the Board of Directors, I extend warm welcome to all of you. I am very glad to present this 50th Annual Report for the year 2020-21, Audited Balance Sheet and Profit and Loss Account for the year ended 31st March, 2021 duly certified by Statutory Auditors M/s. Gogate & Co. Chartered Accountants.

Towards the Golden Jubilee

The Board of Directors are pleased to inform that your Bank has entered its "Golden Jubilee" year on 21st May, 2021. The Bank remembers and is great full to lots of hard work done by the founder chairman Late Gopinath Shivram Patil Saheb (M.Com., LLB). His inspirational thought coupled with focused planning and disciplined education was responsible for turning the dream into reality of providing the Banking services to masses. The Bank has adopted the basic principle values of absolute transparency, complete reliability, empowering excellence and associate team work from the beginning.

As a part of Golden Jubilee year the Bank has inaugurated new logo. Various new schemes were launched as a part of Business Development. Due Covid-19 pandemic, the Golden Jubilee celebration have to be done in a very modest way. The Bank is grateful to all its present & past directors, shareholders, customers, present & past staff members and well wishers for their support during this spectacular journey of 50 years.

Economic Scenario :- Global

Global prospects remain highly uncertain even after one year into the pandemic. New Virus mutations and the accumulating human toll raised concerns, even as growing vaccine coverage lifted sentiments. Economic recoveries are diverging across countries and sectors reflecting variation in pandemic-induced disruption and the extent policy support. The outlook depends not just on the outcome of the battle between the Virus and Vaccine but also hinges on how effectively economic policies are deployed. For the year 2020-21 Global growth contracted at 3.5%. Growth is projected at 6% in 2021- 2022 moderating to 4.4% in 2022-23. The upward revision is reflected because of additional fiscal support in a few large economies.

The international development will have a bearing on the overall economic performance of India. This has also impact on the Business and profitability of Banking Industry as whole.

Economic Scenario: - India.

Indian Economic growth has fallen from 4.7% in 2019 to -7.3% in 2020. This is one of the worst GDP Growth in last 40 years in 1979-80 GDP Growth has fallen by 5.2%. The GDP Growth has been negative in view of strict lockdown imposed in April and May 2020. However, In the last two quarters of the financial years namely in October to December 2020 and January to March 2021 GDP Growth has turned positive.

The headline inflation after moderating closed to the target rate firmed upto 5%. The bumper food grain production in 2020-21 had result in softening of cereals prices. The government retained the inflation target at 4.00% with the lower and upper tolerance level of 2.00%.

During the year, the monetary policy committee (MPC) decided to continue with the accommodative stance as



long as it is necessary to revive growth and mitigate the impact of COVID-19 on the economy while ensuring that inflation remains within the target. The policy repo rate has been kept at 4.00% from May, 2020. The Marginal Standing Facility (MSF) & Bank rate has been reduced to 4.25% from May, 2020. The reverse Repo rate under LAF is 3.35% from May, 2020.

To help Banks tide over disruptions caused by COVID –19, the CRR of all Banks was reduced by 100 basis point to 3.00 % of NDTL effective from March, 28th 2020. The Reserve Bank of India decided to restore the CRR in two phases 3.50% of NDTL from March, 27, 2021 and 4.00% effective from May, 22, 2021. The increased spread of COVID –19 infection in rural areas however poses downside risk. Urban demand has been dented by the 2nd wave.

The 2nd wave of COVID-19 has altered the near term outlook necessitating urgent policy intervention, active monitoring and further timely measures to prevent emergence of supply chain bottlenecks and buildup of retain margins. However, adoption of new COVID compatible occupation models by business for appropriate working environment may cushion the hit to economic activity especially in manufacturing and services sector that are not contact intensive. On the other hand the strengthening global recovery should support the export sector. Domestic monetary and financial conditions remain highly accommodative and supportive of economic activity. System liquidity remains in large surplus.

Indian Banking Sector :-

Indian Banks reported modest growth in Advances and Deposits in the financial year 2020-21. Credit growth was very tepid in the first half (until September, 2020) but it gathered steam from October in tandem with sharp economic recovery. The Second wave of COVID-19 had made the near term outlook of Credit hazy. In line with the market challenges your Bank has also faced challenge to acquire new credit proposals.

Impact of COVID-19 on Economy and Banking Industry :-

At the beginning of the financial year global economic activity has remained in standstill under COVID-19 related lockdowns and social distancing. Domestic economic activity was also impacted severely by the lockdown which was extended for nearly two months. The only silver lining was provided by agriculture. The Reserve Bank of India was quick to response and the policy rates were reduced. Also the Resolution Framework for accounts affected by COVID -19 was permitted to the Banks. After the steep decline, in the 2nd quarter of 2020 global economic activity appears to have rebounded sequentially in the 3rd quarter. In Indian economy also the recovery was beyond the meeting of pent-up demand and focused on setting it on a firm trajectory of sustained high quality growth. The recovery in rural demand was strengthening and urban demand was also getting momentum. Consumers were optimistic and the business sentiments of manufacturing firms was gradually improving. In response to COVID-19 pandemic, RBI has focused on Resolution of stress among borrowers and facilitating credit flow to the economy while ensuring financial stability. In line with the Resolution Frame Work - 1, our Bank has also restructured accounts amounting to ₹ 166.54 crores.

Since, February, 2021 there were surge in COVID-19 infection which added uncertainty to the domestic growth outlook. The 2nd wave of COVID-19 has surged across several states and spread into smaller towns and villages. The 2nd wave was associated with unexpectedly higher rates of morbidity and mortality relative to the 1st wave. Yet, unlike in the first wave, when the economy came into an abrupt standstill under a nationwide lockdown, the impact on economic activity was expected to be relatively contained in the 2nd wave with restrictions on mobility being regionalized and nuanced due to localized Lockdown. More ever people and business were adapting to pandemic working conditions.

The Reserve Bank of India has quickly responded and brought the Resolution Framework–2 for the COVID



affected accounts. The Banks have been advised to identify the accounts before September, 2021 and complete the Resolution Framework before December, 2021. Your Bank will also restructure certain accounts which are badly affected due to above. Accordingly, provision has to be made in this financial year from the profitability.

On the above background I would like to draw the attention of shareholders that the FY 2021-22 will be more challenging. The Bank will continue to be cautious and will be more conservative while lending and investing.

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 ₹ 6101.14 crore and net profit after tax of ₹ 20.42 crore.

(₹ in Crores)

Particulars	31.03.2021	31.03.2020	Increase /decrease
No. of Members	101219	99705	1514
Business-mix	6101.14	6017.53	83.61
Deposits	4153.29	3943.78	209.51
Advances	1947.85	2073.75	-125.90
Gross Profit	62.36	74.45	-12.09
Net Profit	20.42	35.15	-14.73
Share Capital	91.33	90.70	0.63
Working Capital	4937.67	4650.74	286.93
Reserves & Other Funds	490.65	442.19	48.46
Gross NPA	118.91	91.23	27.68
Net NPA	0.00%	0.00%	0.00%
CRAR	21.35%	19.81%	1.54%

Deposits :-

During the financial year 2020-21 total deposits of the Bank increased by ₹ 209.51 Crore i.e. by 5.04% against increase of ₹ 134.72 crore during 2019-20.

(₹ in Crores)

Types of Deposits	2020-21	%	2019-20	%
Current	412.35	9.93	359.43	9.11
Savings	1452.99	34.98	1419.36	35.99
Term	2287.95	55.09	2164.99	54.90
Total	4153.29	100.00	3943.78	100.00
CASA	1865.34	44.91	1778.79	45.10

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.

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Banking Banaaye Asaan**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 pace of bank credit in India moderated in FY 2020-21 as compared with FY 2019-20 due to the adverse effect of severe economic disruptions caused by 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 ₹ 2073.75 Crore (FY 2019-20) to ₹ 1947.85 Crore during the FY 2020-21. 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 ₹ 1947.85 Crore in FY 2020-21, the loans to Priority Sector advances were 58.01% and Weaker Section advances were 9.55% 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 ₹ 118.91 Crore in FY 2020-21 as against ₹ 91.23 Crore For FY 2019-20. 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 ₹ 13.54 Lakh towards written off accounts during the current financial year.

(₹ in Crores)

Particulars	2020-21	%	2019-20	%
Gross NPA	118.91	6.10	91.23	4.40
Net NPA	0.00	0.00	0.00	0.00
Provision Requirement	32.57		21.44	
Total Provisions made	133.13		107.61	
Excess Provisions made	100.56		86.17	
Total Advances	1947.85		2073.75	
Coverage Ratio	111.96%		117.95%	

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.

Considering COVID-19 impact on the businesses of the borrowers, Indian Banks are facing the challenge of increase in NPAs. The Bank has taken the necessary steps for restructuring of accounts as per RBI guidelines. In spite 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 through Call Money and RBI reverse repo. The total investment portfolio of the bank is ₹ 2332.97 Crore out of which ₹ 1401.13 Crore are invested in Government Securities, and in other approved Securities. The balance investments of ₹ 211.25 Crore are invested into Non SLR and ₹ 720.54 Crore are held in FDRs with Nationalized Banks, Private sector banks, State Co-operative Bank and District Central Co-operative Bank. The Bank is adhering to the RBI guidelines issued from time to time.

The financial year 2020-21 was under influence of Covid-19 and had impact on financial transactions. Due to impositions of Covid-19 related restrictions from time to time, economic activities were affected as a result government tax revenue reduced. To offset the effect, central and state government started raising more funds through government securities. As a result interest rate on government securities have started rising.

During the reporting period bank had shifted securities from HTM and AFS as per RBI guidelines. Bank have shifted government securities of Book value of ₹ 165.69 Crore from HTM to AFS and Book Value of ₹ 199.08 Crore from AFS to HTM and debited amount of ₹ 58000/- as depreciation towards shifting.

The Bank reported increase in investment portfolio by 17.48% in reporting period, 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 2020-21, bank has achieved net profit of ₹ 20.42 Crore which is comparatively lower than last financial year 2019-20.

(₹ in Crores)		
Particulars	2020-21	2019-20
Profit before tax and provision	62.36	74.45
Profit after tax and provision	20.42	35.15

Appropriation of Profit :-

As per section 62 of Multi-State Co-operative Societies Act, 2002, balance profit for the year 2020-21 available for appropriation and distribution is ₹ 2041.81 lakh after tax. After adding balance profit for the year 2019-20, the Board of Directors has recommended the distribution of profit of ₹ 3094.69 lakh under section 63 of Multi State Co-operative Societies Act, 2002 as follows:

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(₹ in Lakh)

Particulars	Amount
Reserve Fund (25%)	510.46
Additional Reserve Fund for unforeseen losses (10%)	204.19
Charity Fund	4.25
Software / Hardware Upgradation	300.00
Staff Welfare Fund	4.25
Dividend 7.50% (Recommended)	675.00
Building fund	50.00
Golden Jubilee Fund	20.00
Co-operative Education Fund (1%)	20.42
Staff / Members & Employees Educational Fund	2.50
EX-Gratia & Bonus	489.00
Transfer to BDDR	814.50
Balance Profit C/F	0.12
Total	3094.69

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 31.03.2021 was 21.35% increased from 19.81% as on 31.03.2020. Out of this Tier –I capital constitute 18.35% of CRAR.

MAJOR DEVELOPMENTS IN THE URBAN CO-OPERATIVE BANKING SECTOR :-

The RBI during the FY 2020-21 has taken various measures and issued circulars as regards to UCBs.

1. Positive Pay System

Reserve Bank of India has issued guidelines for implementation of positive pay system. Under this system process of reconfirming key details of large value cheques is undertaken. RBI has suggested to enable it to account holder issuing cheques of ₹ 50,000/- while availing this facility is at the discretion of the account holder of bank. Bank's may consider making it mandatory in case of cheques for amount of ₹ 5.00 Lakhs & above. Your bank has implemented these guidelines.

2. Risk Based Internal Audit Framework

Banks have been advised to put in place the mechanism of Risk Based Internal Audit (RBIA) system as part of their internal control framework that relies on well defined policy for internal audit, functional independence with sufficient standing and authority with the Bank, effective channels of communication, adequate audit resources with sufficient professional competence. The RBIA framework has to implement by 31st March, 2022. Your Bank will ensure compliance of the same.

3. Amalgamations of Urban Co-operative Banks.

RBI has issued the guidelines regarding the amalgamation of two or more UCBs. The guidelines will be useful for consolidation of UCBs.



4. Declarations of Dividend by Urban Co-operative Banks :-

RBI has permitted Banks to pay dividend on equity shares from the profits of the Financial year ended March, 31 2021. Accordingly your Bank has recommended the dividend of 7.50%.

5. Expert Committee for Urban Co-operative Banks :

RBI constituted expert committee under the Chairmanship of Shri N. S. Vishwanathan for the working of Urban Co-operative Bank in February 2021. The committee has submitted its report in July 2021.

Meetings of the Board of Directors :-

During the year under review 17 Board meetings were held. Generally meetings were attended by all the Directors and all the decisions are taken unanimously. The Board works 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 to take necessary decisions. In addition to above, sub committees like Staff Committee, Audit Committee and Recovery Committee also meet regularly and take delegated decisions.

Formation of Board of Management :-

Reserve Bank of India vide its circular dated 31st December, 2019 has advised the banks to form a Board of Management before 31st December, 2020. The period was extended till 30th June, 2021. The Bank has accordingly formed the Board of Management comprising of six members consisting of 3 existing directors (of which two are professional directors) and 3 are external members. The external members are having requisite qualification and expertise in the field as specified by Reserve Bank of India. (One is Chartered Accountant by profession, another two are senior retire Bankers having vast experience in Banking).

Branch Shifting:-

Presently, the bank has network of 91 branches which are providing the banking services to the customers. During the year under review, Bank we have shifted Belapur Branch in owned premises and four Branches viz Nilji Branch, Borivali, Sabadiva and Jaisingpur Branch on rented premises for getting more business development. In addition to this we have five off-site ATMs.

Non Banking Business:-

To increase the non banking income, the bank has entered into Corporate Agency agreement with TATA AIG General Insurance Co. Ltd, Bajaj Allianz General Insurance Co. Ltd for General Insurance and Kotak Mahindra Life Insurance Company Ltd for Life Insurance business and also in respect of Credit Life Insurance for insuring loan amount in case of any mishap with the borrower. As such borrowers are requested to opt for this insurance policy in their own interest.

Foreign Exchange Business :-

The Bank has received Foreign Exchange Authorized Dealer Category - II License (AD-II) from Reserve Bank of India. This has helped our customers to buy and sell foreign currencies from our branches. During the current financial year 2020-21, under the AD-II License Bank has achieved a Foreign Currency Sale & Purchase business turnover of ₹ 6.09 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 2020-21 the Bank has handled and routed through other AD-I Banks Forex



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business having turnover of ₹ 30.61 Crores. Bank has earned Net earnings of ₹ 3.78 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 :-

As you know, digital and new age banking technologies are evolving rapidly and have become an integral part of our daily lives. In today's COVID-19 pandemic the importance of digital banking has become unique. Our bank is offering all types of digital services offered by leading banks. The use of digital services in our bank is increasing a lot. Presently, banks provide services such as Internet banking, Mobile Banking, UPI (BHIM App), Bharat Bill Payment System (BBPS), RuPay Debit Card, Cash Deposit, ATM and e-Statement and so on.

Our bank has released a new mobile banking app. In the new app apart from fund transfer and balance enquiry you can now do a cheque book request, fate of cheque, stop cheque payment, e-passbook, view fixed deposit, set transaction limit, ATM card block/unblock as well. The Customers should take advantage of these services.

E-Statement facility is made available by the bank. Under this facility the statement in your email account is sent daily, weekly, quarterly and half yearly and yearly free of cost. This requires registration of your e-mail ID in your branch. The branches are crowded for passbook statement printing and customer's time is also wasted. Customers should take maximum advantage of this facility to avoid congestion and save time.

The instructions given from time to time in the context of RBI Cyber Security are followed diligently. Also various instructions coming from the Government of India's CERT-IN Institution are implemented immediately. The implementation process of Zero Trust Architecture in the IT section in the context of Cyber Security has started in the Bank.

The bank has renewed its ISO 27001-2013 certification, by this the Bank implements top technology as recommended by the said standard. The Bank is successfully operating at Disaster Site, on a regular basis for Disaster Management Prevention Measures. The Bank has appointed a reputed firm as IT Security Consultants who are giving proper guidance to the IT department of the bank to avoid the risks. The bank makes awareness to its customers from time to time not to divulge their confidential account information to anyone.

The Bank has put in place well defined policy for security of customers data. The bank is making every effort to provide effective IT products and service to its customers. Necessary steps have been taken to raise awareness about digital payment.

Appointment of Chief Executive Officer :-

Reserve Bank of India has approved appointment of Dr. Madhusudan Das Pai as Chief Executive Officer w.e.f. 08.03.2021. Accordingly Dr. M. D. Pai has joined the Bank as CEO. He has overall 41 Years of Banking Experience.

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. During the year whole world was affected due to COVID-19 pandemic and various restrictions were placed on the movement and working. Bank being categorized as essential services were required to function with minimum capacity. The branches functioned for the services to its customers in-spite of challenging environment within the framework allowed by the regulators. Management puts on record the services rendered by staff during this pandemic.

Amendments in Bye-Laws :-

In the last Annual General Meeting bye-laws amendment were placed in light of RBI guidelines with regards to constitution of Board of Management and amendment to Banking Regulation Act. The proposal was forwarded to Central Registrar who has given its approval on 7th June, 2021.

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 01-04-2019 to 31-03-2020. 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 2021-22. The resolution for their appointment will be moved on agenda item No.6.

Obituary :-

We also mourn the death of 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
Ranjit Gopinath Patil
Chairman



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Banking Banaaye Asaan

M/s. Gogate & Company

CHARTERED ACCOUNTANTS

Office No.107, 1st Floor, Punit Apartments,
Opp. Modi Ganpati Mandir,
526, Narayan Peth, Pune-411030.

INDEPENDENT AUDITOR'S REPORT

(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

1. We have audited the accompanying financial statements of the '**GP PARSIK SAHAKARI BANK LTD., Kalwa, Thane**' which comprise the Balance Sheet as at 31st March, 2021 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 47 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. As informed to us by the management, 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 47 branches covered by us (and other branches through CBS as well as verification of large loan files at head office) account for 69.23% of advances, 81.30% of deposits, 80.84% of interest income and 80.83% of interest expenses.

Due to the outbreak of COVID-19 pandemic that caused nationwide lockdown and other travel restrictions imposed by the Central and State Governments/local administration during the period of our audit, we could not travel to all the Branches and carry out the audit processes physically at the respective offices. Wherever physical access was not possible, necessary records/ reports/ documents/ certificates were made available to us by the Bank through digital medium, emails and remote access to CBS. To this extent, the audit process was carried out on the basis of such documents, reports and records made available to us which were relied upon as audit evidence for conducting the audit and reporting for the current period.

Management' Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements in accordance with Banking Regulation Act 1949 (AACS), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Central Registrar of Co-operative Societies, the Multi State Co -operative Societies Act, 2002, the Multi-State Co-operative Societies Rules, 2002 (as applicable) and accounting principles generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.



Opinion

6. Subject to our comments and observation contained in Audit Memorandum (HO report and LFAR) enclosed herewith, In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (AACS), the Multi State Co-op. Societies Act 2002 and the Multi State Co-operative Societies Rules, 2002 (as applicable) and guidelines issued by Reserve Bank of India and the Central Registrar of Co-operative Societies, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:
- (I) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2021;
 - (ii) in the case of the Profit and Loss Account of the profit for the year ended on that date;
and
 - (iii) in the case of the Cash Flow Statement, of cash flows for the year ended on that date.

Report on Other Legal and Regulatory Matters

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-op. Societies Act 2002 and the Multi State Co-operative Societies Rules, 2002.
8. As required by Section 73(4) of the Multi State Co-op. Societies Act 2002 and subject to our comments and observations contained in the Audit Report and LFAR of even date, 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 and have found them to be satisfactory;
 - (b) In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;
 - (c) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
 - (d) The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns received from branches not visited by us;
 - (e) The reports on the accounts of the branches audited by us/audited by branch concurrent auditors have been forwarded to us and have been properly dealt with in preparing this report;
 - (f) The accounting standards adopted by the bank are consistent with those laid down by accounting principles generally adopted in India so far as applicable to Banks;
 - (g) In our opinion and according to the information given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank;
9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have come across following instances which need to be reported under Rule 27 (3) of Multi State Co-operative Societies Rules 2002
- 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.
 - c. Advances categorized as doubtful assets are of Rs 5722.70 lakhs and loss assets of Rs 247.56 lakhs as per prudential norms are considered as doubtful of recovery. Bank held provision of Rs 5722.70 lakhs against doubtful assets and provision of Rs 247.56 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. 76.46 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 Co-operative 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 : 14th July, 2021

M/s. Gogate & Company
Chartered Accountants
Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
(Statutory Auditors)
UDIN-21109574AAAABA5094



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

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

BALANCE SHEET AS AT 31st MARCH, 2021

दिनांक ३१ मार्च, २०२१ अखेर ताळेबंद पत्रक

(₹ in Lakhs)

CAPITAL & LIABILITIES / भाग भांडवल व देणी	SCHEDULE परिशिष्ट	31 st MARCH 2021 (₹)	31 st MARCH 2020 (₹)
SHARE CAPITAL / भाग भांडवल	1	9132.73	9070.10
RESERVE FUND & OTHER RESERVES / राखीव व इतर निधी	2	49064.69	44219.01
DEPOSITS & OTHER ACCOUNTS / ठेवी आणि इतर खाती	3	415328.52	394377.97
BORROWINGS / कर्ज	4	0.00	0.00
OTHER LIABILITIES & PROVISIONS / इतर देणी आणि तरतुदी	5	4191.79	3977.35
BILLS FOR COLLECTION (As per Contra) / वसुलीची बिले (येणे बाजू प्रमाणे)		190.85	46.83
INTEREST PAYABLE ON DEPOSITS / ठेवीवरील देणे असलेले व्याज		12954.00	9914.48
OVERDUE INTEREST RESERVE (NPA INT. RECEIVABLE) / Contra अनुत्पादित कर्जावरील थकीत व्याज (येणे बाजू प्रमाणे)		2256.80	1246.62
UNAPPROPRIATED PROFIT OF PREVIOUS YEAR / मागील वर्षाचा शिल्लक नफा		1052.88	0.23
CURRENT YEAR PROFIT / चालू वर्षाचा नफा		2041.81	3514.87
TOTAL / एकूण (₹)		496214.07	466367.46

(₹ in Lakhs)

PROPERTY & ASSETS / मालमत्ता व येणी	SCHEDULE परिशिष्ट	31 st MARCH 2021 (₹)	31 st MARCH 2020 (₹)
CASH IN HAND AND BALANCES WITH RBI / रोख आणि आरबीआय शिल्लक	6	20486.18	18230.01
BALANCES WITH BANK'S & MONEY AT CALL & SHORT NOTICE / कॉल आणि शॉर्ट नोटीसमधील व इतर बँकेतील शिल्लक	7	101415.07	80064.21
INVESTMENTS / गुंतवणूक	8	161242.90	143823.12
ADVANCES / कर्ज	9	194785.22	207374.81
INTEREST RECEIVABLE / येणे व्याज		7356.30	6347.48
FIXED ASSETS / स्थावर मालमत्ता	10	5862.99	6233.61
OTHER ASSETS / इतर मालमत्ता	11	2291.11	2961.68



BALANCE SHEET AS AT 31st MARCH, 2021

दिनांक ३१ मार्च, २०२१ अखेर ताळेबंद पत्रक

(₹ in Lakhs)

PROPERTY & ASSETS / मालमत्ता व येणी	SCHEDULE परिशिष्ट	31 st MARCH 2021 (₹)	31 st MARCH 2020 (₹)
BILLS RECEIVABLE (As per Contra) / वसुलीची बिले (देणे बाजू प्रमाणे)		190.85	46.83
NPA INT. R'BLE (As per Contra) / अनुत्पादित कर्जावरील थकीत व्याज (देणे बाजू प्रमाणे)		2256.80	1246.62
BRANCH ADJUSTMENT / शाखा जुळवणी		326.65	39.09
TOTAL / एकूण (₹)		496214.07	466367.46
CONTINGENT LIABILITIES / संभाव्य देणी	12	24054.79	30796.40

Place : Parsik Nagar,
Kalwa, Thane-400 605.
Date : 14th July, 2021

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-21014688AAAAFA6776

M/s. Gogate & Company
Chartered Accountants
Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
(Statutory Auditors)
UDIN-21109574AAAAABA5094

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

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

Shri. Kesarinath B. Gharat
(Director)

Shri. Narayan G. Gawand
(Vice Chairman)

Shri. Ranjit G. Patil
(Chairman)



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेज्युलड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

Schedules Forming Part of Balance Sheet as at 31st March, 2021 दिनांक ३१ मार्च, २०२१ अखेर ताळेबंद पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31st March 2021 (₹ in Lakhs)	31st March 2020 (₹ 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	7,613.50	7,544.50
2) CO-OP INSTITUTIONS / STATE GOVT. / सहकारी संस्था	-	-
3) OTHERS / इतर	1,519.23	1,525.60
TOTAL / एकूण (₹)	9,132.73	9,070.10
SCHEDULE - 2 RESERVE FUND & OTHER RESERVES / परिशिष्ट-२ राखीव व इतर निधी		
I. STATUTORY RESERVES / १. वैधानिक राखीव निधी	12,447.17	11,506.99
OPENING BALANCE / प्रारंभिक शिल्लक	11,506.99	10,603.93
ADDITIONS DURING THE YEAR / वर्षभरातील भर	940.18	903.06
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
II. BUILDING FUND / २. इमारत निधी	6,798.94	6,733.94
OPENING BALANCE / प्रारंभिक शिल्लक	6,733.94	6,533.44
ADDITIONS DURING THE YEAR / वर्षभरातील भर	65.00	200.50
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
III. DIVIDEND EQUALISATION FUND / ३. डिव्हिडंड इक्वलायझेशन फंड	695.14	670.14
OPENING BALANCE / प्रारंभिक शिल्लक	670.14	645.14
ADDITIONS DURING THE YEAR / वर्षभरातील भर	25.00	25.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
IV. BAD & DOUBTFUL DEBTS RESERVE / ४. संशयित व बुडीत कर्ज निधी	13,312.79	10,761.01
OPENING BALANCE / प्रारंभिक शिल्लक	10,761.01	10,935.76
ADDITIONS DURING THE YEAR / वर्षभरातील भर	2,551.78	2,104.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	2,278.75
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 2021 (₹ in Lakhs)	31st March 2020 (₹ in Lakhs)
VI. CHARITY FUND / ६. धर्मदाय निधी	263.98	253.98
OPENING BALANCE / प्रारंभिक शिल्लक	253.98	250.38
ADDITIONS DURING THE YEAR / वर्षभरातील भर	10.00	10.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	6.40
VII. GOLDEN JUBILEE FUND / ७. सुवर्ण महोत्सवी निधी	180.00	170.00
OPENING BALANCE / प्रारंभिक शिल्लक	170.00	160.00
ADDITIONS DURING THE YEAR / वर्षभरातील भर	10.00	10.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
VIII. STAFF WELFARE FUND / ८. सेवक कल्याण निधी	54.05	54.11
OPENING BALANCE / प्रारंभिक शिल्लक	54.11	81.70
ADDITIONS DURING THE YEAR / वर्षभरातील भर	10.00	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	10.06	27.59
IX. INVESTMENT DEPRECIATION RESERVE / ९. गुंतवणूक घसारा निधी	500.00	500.00
OPENING BALANCE / प्रारंभिक शिल्लक	500.00	1326.50
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	826.50
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	2,470.61	2119.10
OPENING BALANCE / प्रारंभिक शिल्लक	2,119.10	1,773.13
ADDITIONS DURING THE YEAR / वर्षभरातील भर	351.51	345.97
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	1,092.31
OPENING BALANCE / प्रारंभिक शिल्लक	1,092.31	942.31
ADDITIONS DURING THE YEAR / वर्षभरातील भर	50.00	150.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
XIII. MEMBER WELFARE FUND / १३. सभासद कल्याण निधी	341.98	342.33
OPENING BALANCE / प्रारंभिक शिल्लक	342.33	334.03
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	10.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	0.35	1.70



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेज्युलड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

PARTICULARS / तपशील	31st March 2021 (₹ in Lakhs)	31st March 2020 (₹ in Lakhs)
XIV. CONTINGENCY RESERVE / १४. विशेष आकस्मिक 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	11.87	16.85
OPENING BALANCE / प्रारंभिक शिल्लक	16.85	20.05
ADDITIONS DURING THE YEAR / वर्षभरातील भर	0.02	-
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	5.00	3.20
XVI. IMPAIRED ASSET RESERVE / १६. प्रभावित मालमत्ता राखीव निधी	1.26	3.36
OPENING BALANCE / प्रारंभिक शिल्लक	3.36	4.10
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	2.98
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	2.10	3.72
XVII. UPGRADE FOR COMPUTER SOFTWARE /	1,067.00	1,047.00
१७. संगणक प्रणाली सुधारणा निधी		
OPENING BALANCE / प्रारंभिक शिल्लक	1,047.00	1,027.00
ADDITIONS DURING THE YEAR / वर्षभरातील भर	20.00	20.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
XVIII. EDUCATION FUND FOR MEMBERS / DIRECTORS /	130.59	120.59
१८. सभासद / संचालक शिक्षण निधी		
OPENING BALANCE / प्रारंभिक शिल्लक	120.59	110.59
ADDITIONS DURING THE YEAR / वर्षभरातील भर	10.00	10.00
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-
XIX. PROVISION FOR RESTRUCTURED ADVANCES /	941.34	71.00
१९. पुनर्रचित कर्जासाठीची तरतूद		
OPENING BALANCE / प्रारंभिक शिल्लक	71.00	-
ADDITIONS DURING THE YEAR / वर्षभरातील भर	875.00	71.00
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	-
ADDITIONS DURING THE YEAR / वर्षभरातील भर	-	0.94
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	-	-

Schedules Forming Part of Balance Sheet as at 31st March, 2021
दिनांक ३१ मार्च, २०२१ अखेर ताळेबंद पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31st March 2021 (₹ in Lakhs)	31st March 2020 (₹ in Lakhs)
XXII. PROVISION FOR ACCOUNTS IN DEFAULT BUT STANDARD A/C / २२. थकीत परंतु उत्पादित कर्जावरील तरतूद	-	50.65
OPENING BALANCE / प्रारंभिक शिल्लक	50.65	-
ADDITIONS DURING THE YEAR / वर्षभरातील भर	51.23	101.88
DEDUCTIONS DURING THE YEAR / वर्षभरातील कपात	101.88	51.23
TOTAL / एकूण (₹)	49,064.69	44,219.01

Schedules Forming Part of Balance Sheet as at 31st March, 2021
दिनांक ३१ मार्च, २०२१ अखेर ताळेबंद पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31 st MARCH 2021 (₹ in Lakhs)	31 st MARCH 2020 (₹ in Lakhs)
SCHEDULE 3 - DEPOSITS / ठेवी		
A. I. DEMAND DEPOSITS / डिमांड डिपॉझिट	47,714.60	43,030.98
(I) FROM BANKS / बँक ठेवी	4.86	4.86
(II) FROM OTHERS / इतर ठेवी	47,709.74	43,026.12
II. SAVING BANK DEPOSITS / बचत खाते ठेवी	1,45,298.80	1,34,847.95
III. TERM DEPOSITS / मुदत ठेवी	2,22,315.12	2,16,499.04
(I) FROM BANKS / बँक ठेवी	11,349.70	11,557.89
(II) FROM OTHERS / इतर ठेवी	2,10,965.42	2,04,941.15
TOTAL (I TO III) / एकूण (₹)	4,15,328.52	3,94,377.97
B. (I) DEPOSITS OF BRANCHES IN INDIA / भारतातील शाखांतील ठेवी	4,15,328.52	3,94,377.97
(II) DEPOSITS OF BRANCHES OUTSIDE INDIA / भारताबाहेरील शाखांतील ठेवी	0.00	0.00
TOTAL / एकूण (₹)	4,15,328.52	3,94,377.97



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेज्युलड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

PARTICULARS / तपशील	31 st MARCH 2021 (₹ in Lakhs)	31 st MARCH 2020 (₹ in Lakhs)
SCHEDULE 4 - BORROWINGS / कर्ज		
I. BORROWING IN INDIA / भारतातील कर्ज	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 कर्ज	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 बिल्स	742.58	616.19
(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)	3,449.21	3,361.16
TOTAL (I TO IV) / एकूण (₹)	4,191.79	3,977.35
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)	5,506.19	4,849.67
(II) BALANCE WITH RBI / आरबीआय खाती शिल्लक	14,979.99	13,380.34
(I) IN CURRENT ACCOUNT / चालू खाते	14,979.99	13,380.34
(ii) IN OTHER ACCOUNTS / इतर खात्यातील शिल्लक	0.00	0.00
TOTAL (I TO II) / एकूण (₹)	20,486.18	18,230.01
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	77,715.40	58,064.21
(a) IN CURRENT ACCOUNT / चालू खाते	5,661.48	3,305.60
(b) IN OTHER DEPOSITS ACCOUNTS / इतर ठेवी खाती	72,053.92	54,758.61
(ii) MONEY AT CALL AND SHORT NOTICE / कॉल आणि शॉर्ट नोटीस मधील शिल्लक	23,699.67	22,000.00

PARTICULARS / तपशील	31 st MARCH 2021 (₹ in Lakhs)	31 st MARCH 2020 (₹ in Lakhs)
(a) WITH BANKS / चालू खाते	0.00	0.00
(b) WITH OTHER INSTITUTIONS (RBI LAF) / इतर ठेवी खाती	14,200.00	22,000.00
(c) CALL MONEY / कॉल मनी	7,500.00	0.00
(d) TREPS / टीआरईपीएस	1,999.67	0.00
TOTAL (i TO ii) / एकूण (₹)	1,01,415.07	80,064.21
(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 (₹)	1,01,415.07	80,064.21
SCHEDULE 8 - INVESTMENTS / गुंतवणूक		
(I) INVESTMENTS IN INDIA / भारतातील गुंतवणूक		
(i) GOVERNMENT SECURITIES / सरकारी रोखे	1,22,248.09	1,12,483.94
(ii) OTHER APPROVED SECURITIES / इतर मान्यताप्राप्त रोखे	17,865.35	13,607.23
(iii) SHARES / समभाग	4.45	4.45
(iv) DEBENTURES AND BONDS / डिबेन्चर्स आणि बॉण्डस्	15,489.85	11,990.00
(v) SUBSIDIARIES AND/OR JOINT VENTURE / सबसिडरिज आणि जॉईंट व्हेनचर्स	0.00	0.00
(vi) OTHER (SRs ISSUED BY ARC) / इतर(एआरसी कडून दिलेले सिक्युरिटी रिसीप्ट)	5,635.16	5,737.50
TOTAL / एकूण (₹)	1,61,242.90	1,43,823.12
(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 व्हेनचर्स	0.00	0.00
(iii) OTHER INVESTMENTS (to be specified) / इतर गुंतवणूक	0.00	0.00
GRAND TOTAL (I TO II) / एकूण (₹)	1,61,242.90	1,43,823.12



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युलड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

PARTICULARS / तपशील	31 st MARCH 2021 (₹ in Lakhs)	31 st MARCH 2020 (₹ in Lakhs)
SCHEDULE 9 - ADVANCES / कर्जे		
A. (i) BILLS PURCHASED AND DISCOUNTED / बिल्स खरेदी आणि डिस्काऊंटेड	0.00	0.00
(ii) CASH CREDITS OVERDRAFTS AND LOANS REPAYABLE ON DEMAND / कॅश क्रेडीट ओव्हरड्राफ्ट आणि कर्जे	25,136.01	31,813.67
(iii) TERM LOANS / मुदत कर्जे	1,69,649.21	1,75,561.14
TOTAL (A) / एकूण (₹)	1,94,785.22	2,07,374.81
B. (i) SECURED BY TANGIBLE ASSETS / स्थावर मालमत्तेद्वारे सुरक्षित	1,78,999.64	1,88,414.80
(ii) COVERED BY BANK / GOVERNMENT GUARANTEES / बँक / सरकारी गॅरंटीद्वारे कव्हर केलेले	0.00	0.00
(iii) UNSECURED / विनातारण	15,785.58	18,960.01
TOTAL (B) / एकूण (₹)	1,94,785.22	2,07,374.81
C.(I) ADVANCES IN INDIA / भारतातील कर्जे		
(i) PRIORITY SECTORS / अग्रक्रम क्षेत्र	1,20,294.26	1,08,453.38
(ii) PUBLIC SECTORS / सार्वजनिक क्षेत्र	0.00	0.00
(iii) BANKS / बँका	0.00	0.00
(iv) OTHERS / इतर	74,490.96	98,921.43
TOTAL (C.I) / एकूण (₹)	1,94,785.22	2,07,374.81
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 / बिल्स 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 (C.I., & C.II) / एकूण (₹)	1,94,785.22	2,07,374.81

PARTICULARS / तपशील	31 st MARCH 2021 (₹ in Lakhs)	31 st MARCH 2020 (₹ in Lakhs)
SCHEDULE 10 - FIXED ASSETS / स्थावर मालमत्ता		
I. PREMISES / प्रिमायसेस	3,831.93	3,854.08
AT COST AS ON 31ST MARCH OF THE PRECEDING YEAR / मागील वर्षापर्यंत दि. ३१ मार्च अखेरील प्रिमायसेसची किंमत	5,583.54	5,578.05
ADDITIONS DURING THE YEAR / वर्षभरातील वाढ	0.00	5.49
W.I.P DURING THE YEAR / वर्षभरातील W.I.P	875.43	586.22
DEDUCTIONS DURING THE YEAR / वर्षभरातील घट	0.00	0.00
DEPRECIATION TO DATE / वर्षभरातील घट	2,627.04	2,315.68
II. OTHER FIXED ASSETS (including furniture and fixtures) / इतर स्थावर मालमत्ता	2,031.06	2,379.53
AT COST AS ON 31ST MARCH OF THE PRECEDING YEAR / मागील वर्षापर्यंत दि. ३१ मार्च अखेरील इतर स्थावर मालमत्ताची किंमत	8,313.91	8,069.39
ADDITIONS DURING THE YEAR / वर्षभरातील वाढ	200.16	359.93
DEDUCTIONS DURING THE YEAR / वर्षभरातील घट	76.23	115.41
DEPRECIATION TO DATE / वर्षभरातील घट	6,406.78	5934.38
TOTAL (I and II) / एकूण (₹)	5,862.99	6,233.61
SCHEDULE 11 - OTHER ASSETS / इतर मालमत्ता		
(I) INTER-OFFICE ADJUSTMENT (NET) / इंटर ऑफीस अँडजस्टमेंट	0.00	0.00
(II) INTEREST ACCURED / व्याज आकारणी	0.00	0.00
(III) TAX PAID IN ADVANCE / TAX DEDUCTED AT SOURCE / अँडव्हान्स टॅक्स पेड / टॅक्स डिडक्टटेड अँट सोर्स	1,300.00	1,750.00
(IV) STATIONERY AND STAMPS / स्टेशनरी आणि स्टॅम्प	65.49	74.60
(V) NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS / नॉन बँकींग मालमत्तेमधील संतुष्टीत दावे	16.84	16.84
(VI) OTHER ASSETS / इतर मालमत्ता	908.78	1,120.24
TOTAL (I to VI) / एकूण (₹)	2,291.11	2,961.68



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युलड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

PARTICULARS / तपशील	31 st MARCH 2021 (₹ in Lakhs)	31 st MARCH 2020 (₹ 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	6,627.65	8,026.66
(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	17,427.14	22,769.74
LETTER OF CREDIT / लेटर ऑफ क्रेडीट	0.00	125.43
AMOUNT TRANSFERRED TO DEAF / डेफ खाती वर्ग केलेली रक्कम	1,780.30	1,087.75
SECURITIES PURCHASE UNDER REV. REPO / रिव्हर्स रेपो रेट अंतर्गत सेक्युरिटीज खरेदी	15,447.85	21,293.60
CONTINGENT LIABILITY FOR PENDING TAX LITIGATIONS / आकस्मित टॅक्स देण्याचे दायित्व	198.99	262.96
TOTAL (I TO VI) / एकूण (₹)	24,054.79	30,796.40

Place : Parsik Nagar,
Kalwa, Thane-400 605.
Date : 14th July, 2021

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-21014688AAAAFA6776

M/s. Gogate & Company
Chartered Accountants
Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
(Statutory Auditors)
UDIN-21109574AAAAABA5094

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

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

Shri. Kesarinath B. Gharat
(Director)

Shri. Narayan G. Gawand
(Vice Chairman)

Shri. Ranjit G. Patil
(Chairman)

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2021

दिनांक ३१ मार्च, २०२१ अखेर नफा-तोटा पत्रक

(₹ in Lakhs)

PARTICULARS / तपशील	SCHEDULE परिशिष्ट	31 st MARCH 2021 (₹)	31 st MARCH 2020 (₹)
I. INCOME / जमा			
INTEREST EARNED / मिळालेले व्याज	13	36296.67	37509.67
OTHER INCOME / इतर उत्पन्न	14	2061.35	3513.86
TOTAL / एकूण (₹)		38358.02	41023.53
II. EXPENDITURE / खर्च			
INTEREST EXPENDED / दिलेले व्याज	15	20986.86	22257.10
OPERATING EXPENSES / व्यवस्थापन खर्च	16	11321.33	11304.09
PROVISIONS AND CONTINGENCIES / तरतुदी आणि संभाव्य देणी	17	3264.34	2149.63
TOTAL / एकूण (₹)		35572.53	35710.82
III. INCOME TAX EXPENSES / आयकर खर्च			
CURRENT TAX / चालू कर		930.00	1780.00
DEFERRED TAX / स्थगित कर		(178.35)	27.77
SHORT/(EXCESS) PROVISION FOR TAX OF EARLIER YEARS (NET) / पूर्वीच्या कराची जादा तरतूद परत		(7.97)	(9.93)
TOTAL / एकूण (₹)		743.68	1797.84
IV. PROFIT / (LOSS) / नफा / (तोटा)			
NET PROFIT / (LOSS) OF THE YEAR / वर्षाअखेरीस निव्वळ नफा / (तोटा)		2041.81	3514.87
PROFIT / (LOSS) BROUGHT FORWARD / निव्वळ नफा / (तोटा)		1052.88	0.23
TOTAL / एकूण (₹)		3094.69	3515.10

Place : Parsik Nagar,
Kalwa, Thane-400 605.
Date : 14th July, 2021

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-21014688AAAAFA6776

M/s. Gogate & Company
Chartered Accountants
Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
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UDIN-21109574AAAAABA5094

For GP Parsik Sahakari Bank Ltd.,

(Multi-State Scheduled Bank)

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

Shri. Kesarinath B. Gharat
(Director)

Shri. Narayan G. Gawand
(Vice Chairman)

Shri. Ranjit G. Patil
(Chairman)



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युलड बँक)

कळवा, ठाणे - ४०० ६०५.
(रजि. नं. एमएससीएस/सीआर/१२१३/२०१५ दि.२६/०३/२०१५)

बँकिंग बनवितो सोपं

Schedules Forming Part of Profit & Loss Account for the year ended 31st March, 2021

दिनांक ३१ मार्च, २०२१ अखेर नफा-तोटा पत्रकाची परिशिष्ट

(₹ in Lakhs)

PARTICULARS / तपशील	31 st MARCH 2021 (₹)	31 st MARCH 2020 (₹)
SCHEDULE 13 - INTEREST EARNED / मिळालेले व्याज		
I. INTEREST / DISCOUNT ON ADVANCE / BILLS कर्जावरील मिळालेले व्याज	20653.03	23048.04
II. INCOME ON INVESTMENTS / गुंतवणुकीवरील उत्पन्न	15643.64	14461.63
III. INTEREST ON BALANCE WITH RESERVE BANK OF INDIA AND OTHER INTER-BANKS FUNDS / आरबीआय आणि इतर-बँक फंड बॅलेन्सवरील व्याज	-	-
IV. OTHERS / इतर	-	-
TOTAL (I TO IV) / एकूण (₹)	36296.67	37509.67
SCHEDULE 14 - OTHER INCOME / इतर उत्पन्न		
I. COMMISSION, EXCHANGE AND BROKERAGE / कमिशन, एक्सचेंज आणि ब्रोकरेज	737.99	898.75
II. PROFIT ON SALE OF INVESTMENTS / गुंतवणूक विक्रीवरील नफा LESS : LOSS ON SALE OF INVESTMENTS / गुंतवणूक विक्रीवरील तोटा	39.38 -	426.92 -
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	1283.98	2188.19
TOTAL (I TO VIII) / एकूण (₹)	2061.35	3513.86

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, 2021

दिनांक ३१ मार्च, २०२१ अखेर नफा-तोटा पत्रकाची परिशिष्ट

(₹ in Lakhs)

SCHEDULE 15 - INTEREST EXPENDED / दिलेले व्याज		
I. INTEREST ON DEPOSITS / ठेवीवरील व्याज	20986.86	22257.10
II. INTEREST ON RBI / INTER-BANK BORROWINGS / आरबीआय / इंटर-बँक कर्जावरील व्याज	-	-
III. OTHERS / इतर	-	-
TOTAL (I TO III) / एकूण (₹)	20986.86	22257.10
SCHEDULE 16 - OPERATING EXPENSES / व्यवस्थापन खर्च		
I. PAYMENTS TO AND PROVISION FOR EMPLOYEES / कर्मचारी वेतन आणि तरतूद	6104.64	6001.50
II. RENT, TAXES AND LIGHTING / भाडे, कर, आणि विज	1828.10	1833.33
III. PRINTING AND STATIONERY / छपाई व लेखनसामुग्री	92.33	129.25
IV. ADVERTISEMENT AND PUBLICITY / जाहिरात आणि प्रसिध्दी	27.17	56.61
V. DEPRECIATION ON BANK'S PROPERTY / बँकेच्या मालमत्तेवरील घसारा	828.09	1053.77
VI. DIRECTOR'S FEES, ALLOWANCES AND EXPENSES / संचालकांचे मानधन, भत्ते आणि खर्च	4.47	4.06
VII. AUDITOR'S FEES AND EXPENSES (INCLUDING BRANCH AUDITORS) लेखापरीक्षकांचे शुल्क आणि खर्च	105.94	100.42
VIII. LAW CHARGES / कायदा शुल्क	48.01	66.94
IX. POSTAGE, TELEGRAMS, TELEPHONES ETC / टपाल, तार, टेलिफोन इत्यादी.	339.92	318.21
X. REPAIRS AND MAINTENANCE / दुरुस्ती आणि देखभाल	69.49	66.93
XI. INSURANCE / विमा	8.10	29.02
XII. OTHER EXPENDITURE / इतर खर्च	1865.07	1644.05
TOTAL (I TO XII) / एकूण (₹)	11321.33	11304.09
SCHEDULE 17 - PROVISIONS AND CONTINGENCIES / तरतुदी आणि आकस्मिकता		
I. BAD AND DOUBTFUL DEBTS RESERVE PROVISION / बुडीत व संशयित राखीव निधी तरतूद	2250.00	1875.00
II. PROVISION FOR A/cs IN DEFAULT BUT STANDARD A/cs / डिफॉल्ट परंतु स्टँडर्ड खात्यांसाठी तरतूद	-	50.65
III. PROVISION FOR COVID-19 Ex-GRATIA / कोविड-१९ एक्स-ग्रेसिया तरतूद	94.00	-
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	150.00



Schedules Forming Part of Profit & Loss Account for the year ended 31st March, 2021

दिनांक ३१ मार्च, २०२१ अखेर नफा-तोटा पत्रकाची परिशिष्ट

(₹ in Lakhs)

V. PROVISION FOR RESTRUCTURED ADVANCES / पुनर्रचित कर्जाची तरतूद	870.34	71.00
VI. PROVISION FOR IMPAIRED ASSETS RESERVE / इम्पेअर्ड मालमत्ता राखीव ठेवण्याची तरतूद	-	2.98
TOTAL (I TO VI) / एकूण (₹)	3264.34	2149.63

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

Date : 14th July, 2021

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-21014688AAAAFA6776

M/s. Gogate & Company
Chartered Accountants
Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
(Statutory Auditors)
UDIN-21109574AAAAABA5094

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

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

Notes to financial statements for the year ended 31st March, 2021

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

- 2.4 Bank has made additional provision for restructured accounts as per RBI master Circular dated 1.7.2015/ circular dated 1.1.2019 / 6.8.2020 as the case may be. The details are given in para No. 16 under Disclosures as per RBI guidelines.

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 and Capital Expenditure on Rental premises 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.	40 %
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.
- 5.2 Subsidy received from the Reserve Bank of India on purchase of sorting machines is accounted for on receipt basis by crediting the same to the respective asset account.

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 two Business Segments viz. Treasury Operations and Other Banking Operations taking into account the nature of products and services, the different risks and returns and the guidelines issued by RBI. Treasury Operations includes all investment portfolio and profit / loss on sale of investments. The expenses of this segment consist of interest expenses on funds borrowed from internal and external sources and depreciation / amortization of premium on investments in Held to Maturity category. Other Banking Operations include all other operations not covered under 'Treasury Operations'.

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 In accordance with the RBI guidelines relating to COVID-19 Regulatory Package dated 27.3.2020, 17.4.2020, 15.5.2020 and 23.5.2020, the Bank granted a moratorium of six months on the payment of all installments and/or interest, as applicable, falling due between 1.3.2020 and 31.8.2020 to all eligible borrowers classified as Standard. For all such accounts where the moratorium is granted, the asset classification remained as Standard still during the moratorium period.

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 the 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 26.10.2020 regarding grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers (having limit up to Rs 2 crores) in specified loan accounts (1.3.2020 to 31.8.2020), bank has given benefit of Rs. 135.78 lakhs to the eligible borrowers. Bank has received the claim from nodal bank on 31.3.2021.



14. Further, 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 to borrowers (having limit more than Rs 2 crores) in specified loan accounts (1.3.2020 to 31.8.2020), bank has provided for Rs 94 lakhs to be payable to the eligible borrowers.

C Disclosures as required by the Accounting Standards (AS)

1 Employee Benefits: (AS 15)

The Bank has contributed Rs 4,58,60,229/- (Previous year Rs 3,95,27,776/- towards Provident Fund.

The Bank has paid Rs 2,70,88,762/- (Previous year Rs 2,53,29,036/-) towards Group Leave Encashment policy of LIC.

The Bank has debited Rs 1,31,69,569/- (Previous year Rs. 2,65,00,000/-) towards Group Gratuity policy of LIC.

Actuarial assessment of Gratuity Fund/Leave Encashment maintained with LIC: (₹ in Lakhs)

Sr. No.	Particulars	Gratuity		Leave Encashment	
		31/03/2021	31/03/2020	31/03/2021	31/03/2020
I	Actuarial Assumptions				
	Discount Rate	7.00%	7.25%	7.00%	7.25%
	Salary Escalation	4.00%	5.00%	4.00%	5.00%
	Membership Data				
	Number of members (Nos.)	796	778	756	812
	Average Age (years)	41.21	40.43	41.00	40.00
	Average monthly salary	41801.06	36789.27	41801.00	35749.00
	Average Past Service (years)	14.07	13.34	-	-
	Valuation Method	Projected Unit Credit Method		Projected Unit Credit Method	
II	Changes in the present value of obligation				
	Opening present value of obligation	2978.25	2552.78	707.19	651.91
	Interest Cost	208.47	191.45	51.27	52.15
	Current Service Cost	131.53	116.24	70.88	59.92
	Benefits paid	(230.30)	(137.81)	(264.16)	(251.27)
	Actuarial (gain)/ loss on obligations	17.02	2016.51	201.34	194.47
	Closing Present value of obligation	310.49	706.15	766.52	707.19
III	Changes in fair value of plan assets				
	Opening Fair value of plan assets	2572.88	1905.40	288.36	512.47
	Expected return on plan assets	185.23	187.15	12.21	27.17
	Contributions	57.70	618.14	14.33	00.00
	Benefits paid	(230.30)	(137.81)	(264.16)	(251.27)
	Closing Fair value of plan assets	2585.52	2572.88	50.74	288.36



GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

(Registration No. MSCS/CR/1213/2015 date 26/03/2015)

Banking Banaaye Asaan

(₹ in Lakhs)

Sr. No.	Particulars	Gratuity		Leave Encashment	
		31/03/2021	31/03/2020	31/03/2021	31/03/2020
IV	Amount recognized in balance sheet:				
	Present Value of obligation as at the year-end	3104.98	706.15	766.52	707.19
	Fair Value of Plan Assets as at the year-end	2585.52	2572.88	50.74	288.36
	(Asset) / Liability	(519.46)	1866.73	(715.78)	418.83
V	Expenses recognized in P/L Account				
	Current service cost	131.53	116.24	70.88	59.92
	Interest cost	208.47	191.45	51.27	52.15
	Expected Return of Plan Assets	(185.23)	(187.15)	(12.21)	(27.17)
	Net actuarial (gain) / loss	17.02	(2016.51)	201.34	194.47
	Expenses recognized in P & L account	171.80	(1895.96)	311.28	279.38

Note: Bank has maintained Fund for Group Gratuity & Leave encashment with HDFC Standard Life for Rs. 4,99,41,722.66 & Rs. 5,16,55,583.87 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 Lakh)

Particulars	2020-21			2019-20		
	Treasury Operations	Other Banking Operations	Total	Treasury Operations	Other Banking Operations	Total
Segment Revenue	15,683.02	23,015.71	38,698.73	15,715.46	25,308.06	41,023.52
Segment Cost	12,643.20	19,819.38	32,462.58	11,702.59	21,849.09	33,551.68
Segment Result	3,039.83	3,196.32	6,236.15	4,012.87	3,458.97	7,471.84
Less: - Unallocated Exp.	-	-	-	-	-	9.50
Net Profit Before Tax	-	-	6,236.15	-	-	7,462.35
Risk Provisions	-	-	3,214.34	-	-	1,999.63
Income Tax	-	-	930.00	-	-	1,780.00
Deferred Tax	-	-	-	-	-	27.77
Special Reserve	-	-	50.00	-	-	150.00
Excess Provisions revers	-	-	-	-	-	(9.93)
Net Profit Before Appropriation	-	-	2,041.81	-	-	3,514.87



(₹ in Lakh)

Particulars	2020-21			2019-20		
	Treasury Operations	Other Banking Operations	Total	Treasury Operations	Other Banking Operations	Total
OTHER INFORMATION						
Segment Assets	2,62,176.35	2,31,869.11	4,94,045.46	2,25,170.87	2,39,268.10	4,64,438.98
Unallocable Assets	-	-	2,168.61	-	-	1,928.49
Total Assets	2,62,176.35	2,31,869.11	4,96,214.07	2,25,170.87	2,39,268.10	4,66,367.46
Segment Liabilities	2,61,283.18	1,91,058.40	4,52,341.58	2,24,868.43	2,02,732.95	4,27,601.38
Unallocable Liabilities	-	-	43,872.49	-	-	38,766.09
Total Liabilities	2,61,283.18	1,91,058.40	4,96,214.07	2,24,868.43	2,02,732.95	4,66,367.46

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 Personnels, viz. Mr. Uday A. Shetye, the Chief Executive Officer (CEO) of the Bank (till 23rd September, 2020), Mr. Manoj V.Gadkari (Officiating CEO from 24th September, 2020 to 15th March, 2021) & Mr. Madhusudan D. Pai (from 16th March, 2021 till date) for FY 2020-21. 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 Lakhs)
Not later than one year	746.64
Later than one year but not later than five years	1332.53
Later than five years	36.89

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.

**GP PARSIK SAHAKARI BANK LTD.**

(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

(Registration No. MSCS/CR/1213/2015 date 26/03/2015)

Banking Banaaye Asaan**6 Earnings per share : (AS 20)**

Particulars	(₹ in Lakhs)
Net profit for the period after tax (before appropriation)- ₹ Lakhs	2,041.81
Weighted average number of equity shares (Nos.)	1,82,65,456
Earnings per share (Basic & Diluted)- in ₹	11.23 (PY 19.48)

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

7 Deferred Tax Assets / Liabilities : (AS 22)

The deferred tax liabilities as at 31st March, 2021 and break-up of its major components is as follows:

Particulars	DTA (₹)	DTL (₹)
Deferred Tax as on 01.04.2020	-	(2,62,90,580.16)
Add:- Deferred Tax Adjustments during 2020-21		
Depreciation		(7,18,918.00)
Special Reserve u/s 36(1)(viii) of I.T. Act	-	(12,58,400.00)
Provision for Bad & Doubtful Debts Reserve	1,98,12,710.00	-
Deferred Tax Asset / Liability	1,98,12,710.00	(19,77,318.00)
NET Tax Difference arising during the year DTA(DTL)		1,78,35,392.00
NET Deferred Tax Liability as on 31.03.2021		(84,55,188.16)

8 Impairment of Assets : (AS 28)

Bank has identified impairment of asset as under and as such bank has provided for under Accounting Standard - 28 issued by ICAI :-

Sr. No.	Particulars	(₹ in Lakhs)
1	Provision against GST ITC	60.00
2	Provision to be made for Double Payment through NEFT / RTGS	2.33
3	Income Tax Receivable for AY 2009-10, 2010-11, 2017-18	98.61

9 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.4418.13 Lakhs (Previous year Rs. 5654.87 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, 2021, 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 (₹ Lakhs)
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	75.65
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.	25.07
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.	67.68
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.	30.59

3 Amounts transferred to Depositor Education and Awareness Fund (DEAF)

(₹ in Lakhs)

Particulars	Current Year 2020-21	Previous Year 2019-20
Op. balance of amounts transferred to DEAF	1087.75	982.69
Add: Amt transferred to DEAF during the year	713.60	118.07
Less: Amt reimbursed by DEAF towards claims	21.05	13.01
Cl. balance of amounts transferred to DEAF	1780.30	1087.75

4 Previous year figures :

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

**GP PARSIK SAHAKARI BANK LTD.**

(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

(Registration No. MSCS/CR/1213/2015 date 26/03/2015)

Banking Banaaye Asaan**III DISCLOSURE AS PER RBI GUIDELINES**

(As per RBI Circular dated UBD.CO.BPD(PCB) Cir. No. 52/12.05.001/2013-14 dtd. 25/03/2014)

(Figures in % or Rs. ₹ Lakhs)

Sr. No.	Particulars	31/03/2021	31/03/2020
1	Movement of CRAR		
a	Capital Tier 1	39,610.35	38,817.07
b	Capital Tier 2	6,485.17	5,578.96
c	Total of Tier 1 and Tier 2 Capital	46,095.52	44,396.03
d	Total Risk Weighted Assets	2,15,878.18	2,24,105.83
e	Capital to Risk Assets Ratio	21.35%	19.81%
2	Investments		
a	Book Value	1,61,238.45	1,43,818.67
b	Face Value	1,63,606.96	1,45,555.30
c	Market Value	1,61,999.63	1,44,488.37
3	Advances Against		
a	Builders and Developers, Real Estate	12,008.24	14,056.14
b	Construction Business	0.00	0.00
c	Housing	29,376.10	31,446.14
4	Advance against Shares & Debentures	0.00	0.00
5	Advances to Directors, Their relatives, companies firms in which they are interested:		
a	Fund-based		
i	Outstanding at the beginning of the year	20.48	17.92
ii	Additions during the year*	106.24	49.87
iii	Recovery during the year	50.26	47.31
iv	Outstanding at the end of the year (Including Interest)	76.46	20.48
	*Amount pertain to loan against Fixed Deposits		
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
6	Average Cost of Deposits	5.19%	5.75%
7	NPAs		
a	Gross NPAs	11,891.25	9,123.40
b	Net NPAs	0.00	0.00
8	Movement In NPAs		
I	Gross NPAs		
a	Opening Balance	9,123.40	10,935.12
b	Additions during the year	5,588.35	8,785.13
c	Less : Closed / Recovered / Transfer to ARC / Written off	2,820.50	10,596.85
d	Closing Balance	11,891.25	9,123.40



Sr. No.	Particulars	31/03/2021	31/03/2020
8	II Net NPAs		
	a At the beginning of the year	0.00	0.00
	b At the end of the year	0.00	0.00
9	Profitability		
	a Interest income as a percentage of average working funds	7.57%	8.12%
	b Non- Interest income as a percentage of average working funds	0.43%	0.58%
	c Operating profit as a percentage of average working funds	1.26%	1.44%
	d Return on Average Assets	0.42%	0.76%
	e Business(Deposits + Advances) Per employees	765.51	743.82
	f Profit per employee	2.56	4.34
10	Provision made during the year towards:		
	a Provision for NPAs	2,250.00	1,875.00
	b Depreciation in Investments- IDR	0.00	0.00
11	Movement in Provisions against Advances:		
	a Towards Bad and Doubtful Debt Reserve		
	Opening Balance	10,761.01	10,935.76
	Provisions/Additions during the year	2,551.78	2,104.00
	Recovery in Write off Accounts	0.00	0.00
	Less : Closed / Recovered / Written Back	0.00	2,278.75
	Closing Balance	13,312.79	10,761.01
	b Towards Contingent provision against Standard Assets		
	Opening Balance	955.00	955.00
	Provisions/Additions during the year	0.00	0.00
	Closing Balance	955.00	955.00
	c Provisions towards Restructured Assets		
	Opening Balance	71.00	0.00
	Provisions/Additions during the year	870.34	71.00
	Closing Balance	941.34	71.00
12	Movement in Provisions against Investment		
	a Provision for Investment Fluctuation Reserve		
	Opening Balance	3,786.69	3,786.69
	Add - during the year from P/L & Appropriation for previous financial year.	0.00	0.00
	Less - Reversal	0.00	0.00
	Closing Balance	3,786.69	3,786.69
	b Provision for Investment Depreciation Reserve		
	Opening Balance	500.00	1,326.50
	Add- Transfer of Contingent Prov. to IDR	0.00	0.00
	Less- Excess Prov. written Back to P/L	0.00	826.50
	Closing Balance	500.00	500.00



III DISCLOSURE AS PER RBI GUIDELINES

(As per RBI Circular dated UBD.CO.BPD(PCB) Cir. No. 52/12.05.001/2013-14 dtd. 25/03/2014)

(Figures in % or Rs. ₹ Lakhs)

Sr. No.	Particulars	31/03/2021	31/03/2020
13	a Foreign Currency Assets	0.00	0.00
	b Foreign Currency Liabilities	0.00	0.00
14	DICGC premium paid up to Period Covered	Date of Payment	(₹ in Lakhs)
	01/04/2020 To 30/09/2020	29/05/2020	278.48
	01/10/2020 To 31/03/2021	28/10/2020	285.65
15	Penalty Imposed by RBI	No	No

16 Details of Advances Restructured as on 31st March, 2021 are given below :

- a) The loans subjected to restructuring during Fy 2020-21 as per RBI Master circular DCBR.BPD.(PCB)MC No. 14/13.05.000/2015-16 dtd. July, 01, 2015 are given below.

Particulars		Housing Loans	SME Debt Restructuring	Others
Standard advances restructured	No. of Borrowers	0	2	1
	Amount outstanding	0.00	3,553.53	2,478.77
	Sacrifice (diminution in the fair value)	0.00	88.32	152.64
Sub-Standard advances restructured	No. of Borrowers	0	0	0
	Amount outstanding	0.00	0.00	0.00
	Sacrifice (diminution in the fair value)	0	0	0
Doubtfull advances restructured	No. of Borrowers	0	0	0
	Amount outstanding	0	0	0
	Sacrifice (diminution in the fair value)	0	0	0
Total	No. of Borrowers	0	2	1
	Amount outstanding	0.00	3,553.53	2,478.77
	Sacrifice (diminution in the fair value)	0.00	88.32	152.64

- b) Details of loans subject to restructuring under Micro, Small and Medium Enterprises(MSME) sector during the year ended 31ST March, 2021 with aggregate exposure (including non fund based facilities), to the borrower does not exceed Rs. 2,500.00 Lakhs as on 01 January, 2020 as per RBI circular DOR.No.BP.BC.34/21.04.048/2019-20 dated 11 February 2020

No. of accounts restructured	Outstanding ₹ in Lakhs	Provision made ₹ in Lakhs
4	235.90	12.74



- c) Bank has extended DCCO in 6 accounts in terms of RBI Master circular DCBR.BPD.(PCB)MC No. 14/13.05.000/2015-16 dtd. July, 01, 2015 and also made provision in addition to provision required to be made against standard asset as under.

No. of accounts wherein DCCO extended	Outstanding ₹ in Lakhs	Provision made ₹ in Lakhs
6	835.61	8.36

- d) Details of Restructuring as per RBI Circular dated 6.8.2020 on Covid Stress Resolution Framework

TYPE OF BORROWER	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan ₹ Lakhs	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation ₹ Lakhs	(E) Increase in provisions on account of the implementation of the resolution plan ₹ Lakhs
PERSONAL LOANS	2	51.32	0	0	5.13
CORPORATE PERSONS*	21	7587.13	0	403.50	379.36
OF WHICH MSMES	21	7587.13	0	403.50	379.36
OTHERS	18	2555.33	0	50.00	127.77
TOTAL	41	10193.78	0	453.50	512.26

17 Details of financial assets assigned during the year to SC/RC for Asset Reconstruction :

(₹ in Lakhs)

Particulars		31.03.2021	31.03.2020
a	No. of borrowers	0.00	53.00
b	Aggregate value (net off provisions) of accounts assigned to SC/RC	0.00	6,749.06
c	Aggregate consideration	0.00	6,750.00
d	Additional consideration realized in respect of accounts transferred in earlier years	0	0.00
e	Aggregate gain / (loss) over net book value	0.00	0.94

As on 31.3.2021, bank held total Security Receipts (SRs) of Rs 5635.16 lakhs received from ARC in lieu of financial assets (loans) assigned to ARC during FY 2019-20. There was no depreciation in NAV of SRs held by the bank as on 31.3.2021. Thus no depreciation was required to be made against SR held by the bank.

Bank has not assigned financial assets to ARC during FY 2020-21.



18 Composition of Non SLR Investments as on 31.3.2021

(₹ in Lakhs)

Sr. No.	Issuer	Amount ₹ in Lakhs	Extent of below investment grade Securities	Extent of Unrated Securities	Extent of Unlisted Securities
1	2	3	4	5	6
1	PSUs	1,000.00	0.00	0.00	0.00
2	FIs	8,499.90	0.00	0.00	0.00
3	Nationalized Banks	1,490.00	0.00	0.00	0.00
4	Others (incl SR issued by ARC)	10,135.11	500.00	0.00	5,635.16
Total		21,125.01	0.00	0.00	0.00
5	Provision Held towards Depreciation	500.00	500.00	0.00	0.00

Unlisted securities include SR issued by ARC of Rs 5635.16 lakhs in lieu of assignment of financial assets to ARC

Below Investment grade security pertains to Bonds issued by Reliance Home Finance Ltd against which bank held provision to full extent.

19 Non-Performing Non SLR Investments as on 31.3.2021

Particulars	Amount ₹ in Lakhs
Opening Balance	500.00
Additions during the year since 1st April	0.00
Reductions during the above period	0.00
Closing Balance	0.00
Total Provision held	500.00

20 Repo/Reverse Repo Transactions during the year

(₹ in Lakhs)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily Average outstanding during the year		Outstanding As on 31 st March	
	20-21	19-20	20-21	19-20	20-21	19-20	20-21	19-20
Borrowing under LAF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lending under LAF	2500.00	400.00	24600.00	22000.00	1495.75	1223.00	14200.00	22000.00



21 TREPS – Reporting Platform

(₹ in Lakhs)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily Average outstanding during the year		Outstanding As on 31 st March	
	20-21	19-20	20-21	19-20	20-21	19-20	20-21	19-20
Borrowing under TREPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lending under TREPS	999.94	499.82	7999.12	7998.93	1843.58	2038.55	1999.67	0.00

22 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 2020-21.

23 Prior Period Item :

The Bank has recognized expense of Rs.0.54 lakhs towards GST of earlier years, as prior period item.

M/s. Gogate & Company
Chartered Accountants
Sd/-

CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
(Statutory Auditors)
UDIN-21109574AAAAABA5094

Place : Parsik Nagar,
Kalwa, Thane-400 605.
Date : 14th July, 2021

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)

Kalwa, Thane - 400 605.

(Registration No. MSCS/CR/1213/2015 date 26/03/2015)

Banking Banaaye Asaan**CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2021**

Particulars	31st March, 2021 Amount ₹ in Lakhs		31st March, 2020 Amount ₹ in Lakhs	
1) CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit as per Profit & Loss Account		2041.81		3514.87
Adjustments for -				
Amount provided for Bad & Doubtful debts	2250.00		1875.00	
Provision for Restructured Advances	870.34		71.00	
IDR Excess Provision of Earlier years	0.00		(826.50)	
Provision for Doubtful but Standard Advances	0.00		50.65	
Special Reserve Fund u/s. 36(1)(viii) of I.T.Act.1961	50.00		150.00	
Depreciation on Fixed Assets	828.09		1053.77	
Provision for Covid-19 Ex-gratia	94.00		0.00	
Income Tax provision	930.00		1780.00	
Deferred Tax (Asset)/Liability	(178.35)		27.77	
Excess provision of Income Tax written back	(7.97)		(9.93)	
Excess provision of Expense Tax written back	(112.81)		0.00	
Loss/(Profit) on Sale of Fixed Assets	(2.48)		(3.72)	
Provision for Impaired Asset	0.00		2.98	
Bonus Paid	(744.78)	3976.04	(691.38)	3479.65
Operating Cash Flow before Working Capital Changes		6017.85		6994.52
Adjustments for changes in Working Capital -				
(Increase)/Decrease in Interest Receivable on Advances	(1008.82)		(34.78)	
(Increase)/Decrease in Investments	(19119.44)		(26191.21)	
(Increase)/Decrease in Branch adjustments	(287.56)		(34.94)	
(Increase)/Decrease in Loans & Advances	12589.59		12445.22	
(Increase)/Decrease in Other Assets	2171.28		1983.73	
Increase /(Decrease) in Interest Payable on Deposits	3039.52		(844.54)	
Increase/(Decrease) in Deposits	20950.55		13471.83	
Increase/(Decrease) in Current & other liabilities	(582.64)		(1657.68)	
Increase/(Decrease) in Reserves	(136.13)	17616.35	(3324.99)	(4187.37)
Operating Cash Flow after Working Capital Changes		23634.20		2807.15
Less –Taxes paid (including TDS)	(1304.87)		(1754.35)	
Less –Taxes paid for Earlier years S.A Tax	(17.50)	(1322.37)	(200.00)	(1954.35)
Net Cash Flow from Operating activities after taxes		22311.83		852.80



CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2021

Particulars	31st March, 2021 Amount		31st March, 2020 Amount	
2) CASH FLOW FROM INVESTING ACTIVITIES				
Increase Fixed Assets (Net)	(454.99)		(383.08)	
Net Cash Flow From Investing Activities		(454.99)		(383.08)
3) CASH FLOW FROM FINANCING ACTIVITIES				
Increase in Share Capital	62.63		208.24	
Dividend paid during the year	(12.13)		(987.67)	
Net Cash Flow From Financing Activities		50.50		(779.43)
4) NET INCREASE /(DECREASE) IN CASH (1+2+3)		21907.34		(309.71)
5) CASH & CASH EQUIVALENTS AT THE BEGINNING		76294.24		76603.95
6) CASH & CASH EQUIVALENTS AT THE CLOSING (4+5)		98201.58		76294.24

CASH & CASH EQUIVALENTS	31st March, 2021	31st March, 2020
Cash & Balances with other Bank	98201.58	76294.24
Total (₹)	98201.58	76294.24

As per our report of even date

Place : Parsik Nagar,
Kalwa, Thane-400 605.
Date : 14th July, 2021

M/s. B. S. Korde & Co.
Chartered Accountants
Sd/-
CA B. S. Korde
Proprietor
(Member No. 14688)
FRN. 125532W
UDIN-21014688AAAAFA6776
(Internal Auditors)

M/s. Gogate & Co.
Chartered Accountants
Sd/-
CA U. V. Gogate
Partner
(Member No. 109574)
FRN. 124144W
UDIN : 21109574AAAABA5094
(Statutory Auditors)

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 2021-22.

(₹ in Lakh)

EXPENDITURE / खर्च	2020-21	2020-21	INCOME / उत्पन्न	2020-21	2020-21	Difference फरक	2021-22	2021-22
	Projected (अंदाज)	Actual (प्रत्यक्ष)		Projected (अंदाज)	Actual (प्रत्यक्ष)		Projected (अंदाज)	Actual (प्रत्यक्ष)
Interest Paid on Deposits ठेवीवरील दिलेले व्याज	21468.74	20986.86	Interest Received on Loan कर्जावरील मिळालेले व्याज	20904.00	20653.03	-250.97	18765.52	18765.52
Banks Exp. Salary, Allowances & Contractual Expenses बँक खर्च-वेतन, भत्ते व कंत्राटी खर्च	6000.00	5901.42	Interest Received on Investment & Deposit गुंतवणूक आणि ठेवीवरील मिळालेले	16216.01	15643.64	-572.37	15900.00	15900.00
Rent, Insurance, Profession Tax & Property Tax भाडे, विमा, व्यवसाय कर व मालमत्ता कर	1558.50	1526.13	Commission & Other कमिशन आणि इतर	941.95	737.99	-203.96	557.81	557.81
Printing & Stationery प्रिंटिंग आणि स्टेशनरी	135.71	92.33	Locker Rent लॉकर भाडे	92.79	88.64	-4.15	85.83	85.83
Annual General Meeting Expenses वार्षिक सर्वसाधारण सभेचा खर्च	1.66	2.50	Other Income इतर उत्पन्न	1330.18	1234.71	-95.47	1187.51	1187.51
Depreciation on Fixed Assets स्थायी मालमत्तेवरील घसारा	1053.77	828.09	Bad debts Prov. Written Back बुडीत व संशयित कर्ज निधीतील	0.00	0.00	0.00	0.00	0.00
Electricity & Water Charges वीज आणि पाणी शुल्क	446.34	304.01	Excess Prov. On IDR Written Back पूर्वीची गुंतवणूक घसारा जादा तरतूद	0.00	0.00	0.00	0.00	0.00
Postage & Telephone Expenses टपाल आणि दूरध्वनी खर्च	334.12	339.92	Excess Prov. On Income Tax Written Back जादा आयकर	0.00	7.97	7.97	0.00	0.00
Advertisement & Marketing जाहिरात आणि विपणन	59.44	27.17	Excess Prov. of Earlier Year आधीच्या वर्षाची जादा तरतूद	0.00	0.00	0.00	0.00	0.00
Travelling, Miscellaneous Expenses & Repairs प्रवास, विविध खर्च आणि दुरुस्ती	1328.97	1292.24	Deferred Tax Asset स्थगित कर मालमत्ता	0.00	178.35	178.35	0.00	0.00
Vehicle Expenses वाहन खर्च	42.68	32.64						

Servicing Charges सर्विसिंग चार्जेस	454.60	447.17	-7.43	469.53						
MICR Cheque Processing Charges मायकर प्रोसेसिंग खर्च	29.00	14.64	-14.36	15.37						
Security Service Charges सिक्युरिटी सर्विस चार्जेस	234.80	203.90	-30.90	214.10						
Audit Fees / हिशोब तपासणीस फी	105.44	105.94	0.50	100.00						
Gratuity / सेवा वेतन निधी	278.25	203.21	-75.04	300.00						
Bad & Doubtful Debt. Provision संशयित व बुडीत कर्जाची तरतूद	1600.00	2250.00	650.00	1400.00						
Special Reserve Fund (Section 36(1)(viii) of IT Act, 1961) स्पेशल रिझर्व्ह फंड (Section 36(1)(viii) of IT Act, 1961)	100.00	50.00	-50.00	50.00						
Provision for Restructured Advances गुंतवणूक चढउतार व इतर निधी	0.00	870.34	870.34	1000.00						
Provision for COVID-19 Ex-Gratia कोवीड-१९ एक्स-ग्रेसिया तरतूद	0.00	94.00	94.00	0.00						
Profit before Income Tax कर आकारणीपूर्वीचा नफा	4252.92	2971.81	-1281.11	2310.20						
Income Tax provision आयकर तरतूद	1600.00	930.00	-670.00	700.00						
Profit after Income Tax कर आकारणीनंतरचा नफा	2652.92	2041.81	-611.11	1610.20						
TOTAL ₹ / एकूण ₹	39484.93	38544.33	-940.60	36496.67	TOTAL ₹ / एकूण ₹	39484.93	38544.33	-940.60	36496.67	

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
2011-12	3673.96	146049.03	86405.06	21209.72	68837	2130.91	15%
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%

Amountwise Loans / रक्कम निहाय कर्ज

Statement of Amountwise Disbursement of Loans as on 31st March, 2021
 दि. ३१ मार्च, २०२१ 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	417	5.69	0.01
2	₹ 5,001/- to ₹ 15,000/-	₹ ५,००१/- ते ₹ १५,०००/-	719	73.55	0.04
3	₹ 15,001/- to ₹ 50,000/-	₹ १५,००१/- ते ₹ ५०,०००/-	3582	1168.83	0.60
4	₹ 50,001/- to ₹ 1 Lakh	₹ ५०,००१/- ते ₹ १ लाख	4758	3495.82	1.79
5	Above ₹ 1 Lakh to ₹ 5 Lakh	₹ १ लाखाचे वर ते ₹ ५ लाख	13545	33599.24	17.25
6	Above ₹ 5 Lakh to ₹ 20 Lakh	₹ ५ लाखाचे वर ते ₹ २० लाख	4307	41718.79	21.42
7	Above ₹ 20 Lakh	₹ २० लाखावरील	1367	114723.30	58.90
	एकूण		28695	194785.22	100.00

Purposewise Loans / उद्देश निहाय कर्ज

Statement of Purposewise Disbursement of Loans as on 31st March, 2021
दि. ३१ मार्च, २०२१ 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	104	462.46	0.24
2	Small Scale	लघुउद्योग	489	35972.44	18.47
3	Transport	वाहतूक	3458	15068.86	7.74
4	Business & Industry	व्यापार व उद्योग	3100	61682.87	31.67
5	Self Employed	स्वयंरोजगार	726	2997.35	1.54
6	Education	शिक्षण	5177	11358.71	5.83
7	Loan against Immovable Property	स्थावर मालमत्तेच्या तारणावरील	2686	39979.62	20.52
8	Debts Repayment	बाहेरील कर्ज फेड	9884	18613.46	9.55
9	Marriage	लग्न समारंभ	149	235.22	0.12
10	Personal & Others	वैयक्तिक व इतर	1450	4595.66	2.36
11	House Repairs	घरदुरुस्ती	1472	3818.57	1.96
एकूण			28695	194785.22	100.00



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेज्युलड बँक)



सभासदांच्या माहितीकरिता

- 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 तारखेपासून 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.

Information to Members

- 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 freezed 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

1	Kalwa Branch : Creek View Apartment, 1st Floor, Bombay Pune Road, Kalwa, Thane - 400605.	022-25378350 022-25426471 022-25447981	13	Sanpada Branch : Plot No. 7, Sector - 5, Sanpada, Navi Mumbai - 400705.	022-27754939 022-27752278
2	Belapur Branch : Yamunai Apartment, 1st Floor, Plot No. D-10C, / D-10D, Sector-29, Agroli Gaon, Belapur, Navi Mumbai - 400614.	022-27572628 022-27576273	14	Murbad Branch : Congress Bhavan Building, 1st Floor, Murbad, Thane - 421401.	7499054533
3	Koparkhairne Branch : Plot No. 80, Sector No. 5, Koparkhairne, Navi Mumbai - 400709.	022-27541916 022-27546680	15	Airoli Sector - 5 Branch : Shivsamartha Sahakari Pathpedi Ltd., Ground Floor, Plot No. 23A, Sector -5, Airoli, Navi Mumbai - 400708.	022-27794483 022-27794976
4	Majiwade Branch : High Street cum Highland Corporate Centre, Gr.Floor, GB-149, Near Big Bazar, Majiwade, Thane (W) 400607.	022-25420359 022-25430777	16	Naupada Branch : Hemendra Shopping Centre, 1st Floor, Gokhale Road, Naupada, Thane - 400602.	022-25364707 022-25379058
5	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	17	Parsik Nagar Branch : Sahakarmurti Gopinath Shivram Patil Bhavan, Ground Floor, Parsik Nagar, Kalwa, Thane - 400605.	022-25456551 022-25456547
6	Nerul Nagar Branch : Plot No. 4B, Sector No.3, Nerul, Navi Mumbai - 400706.	022-27707654 022-27707559	18	Nerul Phase - II Branch : Plot No. 28B, Sector No. 10, Nerul, Opp. Sarsole Bus Stop, Navi Mumbai - 400708.	022-27716864 022-27718739
7	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	19	Kasarwadavali 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
8	Louiswadi Branch : Surabhi Apartment, Ground Floor, Louiswadi, Thane (W) 400604.	022-25811096 022-25837982	20	Padagha Branch : Masaheb Meenatai Thakare Complex, Padgha Bazar Peth, Tal. Bhiwandi, Dist. Thane - 421101.	02522-268203 02522-649958
9	A.P.M.C. Branch : Central Facility Building, A.P.M.C. Market, Sector-19, Vashi, Navi Mumbai - 400709.	022-27654035 022-27891089	21	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
10	Kharigaon Branch : Jay Bharat Sports Club Building, Kharigaon, Pakhadi, Post. Kalwa, Dist. Thane - 400605.	022-25413268 022-25392134	22	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
11	Airoli Sector - 1 Branch : Shop No. 1 to 6 Sanjeevani Vrundavan, Plot No. 38, Sector-19, Airoli, Navi Mumbai - 400708.	022-27790662 022-27796890	23	Vadkhal Branch : Sai Ashirwad Complex, 1st Floor, Vadakhali Naka, Tal. Pen, Dist. Raigad - 402107.	02143-269138
12	Koparkhairne Sector - 17 Branch : Sector No. 17, Dnyan Vikas Sanstha Vidyalaya, Koparkhairne Village, Navi Mumbai - 400709.	022-27546051 022-27546059	24	Kalbadevi Branch : Shop No. 07 on Ground Floor & 7 & 7A on First Floor, Earth Baug, 116, Princess Street Mumbai - 400002.	022-22037080 022-22057080



GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)



No.	Branch Name & Address	Telephone No.	No.	Branch Name & Address	Telephone No.
25	Pune Branch : Showroom No. 1, Ground Floor, Treasure Park, J building, Survey No. 61, Sant Nagar, Parvati, Pune - 411009.	020-24203344 020-24203019	38	Vasind Branch : Shop No. 7 to 10, Ground Floor, Rohini Apartment, Padmashri Tarmale Nagar, Vasind, Tal. Shahapur, Dist. Thane-421601.	02527-222981 9272207077
26	Nashik Branch : Shop No. 10, 11, Shree Tirumala Plaza, Opp. Atul Dairy, Upendra Nagar, CIDCO, Ambad, Nashik - 422009.	0253-2380345	39	Waghbil Branch : Shop No. 1 & 2, Ground Floor, R-Plazia, Near Swastik Rigalia, Kavesar, Ghodbunder Road, Waghbil, Thane-400615.	022-25975108 022-25975109
27	Uran Branch : House No. 72, 1st Floor, Kot Naka, Uran, Dist. Raigad - 400702.	022-27230505 022-27230507	40	Bhiwandi Shivaji Chowk Branch : A-101, President Plaza, Shivaji Chowk, Bhiwandi, Dist. Thane - 421302.	02522-225255 02522-225256
28	Bhayandar Branch : Hall No. 1 & 2, Shree Vinayak Building, 1st Floor, Sarvodaya Complex, Bhayandar (E) - 401107.	022-28126500 60026501	41	Shilgaon Branch : Shivkrupa Building, First Floor, Survey No. 210/7, 8, Shilgaon, Post. Padle, Dist. Thane - 421204.	8655651115 8097051192
29	Main Branch (Adat Peth) : Devki Building, Adat Peth, Main Road, Near Bargale Hospital, Ichalkaranji-416115.	0230-2430334 0230-2434696	42	Turbhe Branch : Vimal Smruti, Ground Floor, Plot No.467B, Sector-22, Turbhe, Navi Mumbai-400703.	022-27831170 022-27831171
30	Korochi Branch : Near Bus-stand, Main Road, At-Post - Korochi, Tal-Hatkanangale, Ichalkaranji - 416115	0230-2402031 0230-2402067	43	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
31	Mankoli Branch : Shop No. 101 to 105, First Floor, Shree Krushna Commercial Complex, Mauje Mankoli, Post-Anjur, Tal. Bhiwandi, Dist. Thane - 421302.	8010295106	44	Saba (Diva) Branch : Shop No. 5, Ground Floor & Office No.A-13, 1st Floor, Chandrangam Residency, Shil Diva Road, Saba (Diva), Thane - 400612.	022-25318823 65655665
32	Panvel Branch : GB-NEA-107, Sai Arcade, Ground Floor, Opp. Panvel Bus Stand, Panvel, Dist. Raigad - 410206.	022-27451867 022-27456817	45	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
33	Kamothe Branch : Shivparvati Building, Plot No. 5A, Sector No. 11, Kamothe, Navi Mumbai - 410209.	022-27430751 022-27430752	46	Vasai Branch : Shop No. 31,32,33,34,35, Yashwant Viva Township, Sector-4, Durvas Tower, Achole, Tal. Vasai (E), Thane - 401202.	8080198914 8080598915
34	Shahapur Branch : Sai plaza Building, 1st Floor, Shahapur Bus Stand, (Pandit Naka), Shahapur (Gotheghar), Tal. Shahapur, Dist. Thane - 421601.	02527-270097 02527-270096	47	Vitawa Branch : Shop No. 1, Vishram Co-op. Hsg. Society, Vitawa, Kalwa, Thane - 400605.	7208101444 7208201444
35	Kharghar Branch : Shop No. 17, 18, 19, Ground Floor, Kamdhenu Commerz Commercial Complex, Sector-14, Kharghar, Navi Mumbai -410210.	7304114907 7304114908	48	Navade Branch : Shop No. 1-2, Dev Srushti Building, Navade Phata, Opp. Navade Grampanchayat, Dist. Raigad, Navade - 410208.	022-65642333
36	Ghansoli Branch : Shop No. 7, Ground Floor, Calista Building, Plot No. 15, Sector-8, Ghansoli, Navi Mumbai - 400701.	8451847080	49	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
37	Badlapur Branch : Shop No. 8, 9, 32, C-Block, Shreeji Building, Katrap Gaon, Badlapur (East) - 421503.	0251-2691225 0251-6481225	50	Ulwe Branch : Shop No.S 14, Ulwe Commercial Complex Sector- 19A, Ulwe, Navi Mumbai - 410206.	9167921140

No.	Branch Name & Address	Telephone No.
51	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
52	Bhandup Branch : Shop No. 6,7 & 8, Ground Floor, "Sachdev Complex", J. M. Road, Bhandup (W), Mumbai - 400078.	65336500 022-25947079
53	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
54	Karjat Branch : Ground Floor, Parshvanath Tower, Survey No. 27A, 27B, Mahavir Peth Road, Karjat, Dist. Raigad - 410201.	02148-223353
55	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
56	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
57	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
58	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
59	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
60	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
61	Margao Branch : Shop No. SH-20, Costa Tower at Margao, Salcete, Goa - 403601.	0832-2706944
62	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

No.	Branch Name & Address	Telephone No.
63	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
64	Malad East Branch : Shop No. 25, Ground Floor, "LEVELS" Building No.6, Khot Dongri, Rani Sati Marg Malad (E), Mumbai - 400097.	022-28748696
65	Kalamboli Branch : Shop No.13-14, Ground Floor, Matruchhaya Heritage CHS Ltd., Plot No.21, Sector-11, Kalamboli, Navi Mumbai - 410 218.	022-27422420
66	Kanjurmarg Branch : Apsara Co-op Hsg. Society Ltd., CTS No. 1250, Kanjur Village Road, Kanjurmarg (E), Mumbai - 400042.	022-25777273
67	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
68	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
69	Bhavani Peth Branch : Shop No. 1 & 2, Ground Floor, Palesha Mansion, CTS No.16, Bhavani Peth, Tal. Haveli, Pune - 411042.	020-26386688 020-26385588
70	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
71	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
72	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
73	Talegaon Branch : Shop No.1,2,3, Ground Floor, Satyakamal Colony, Plot No.19, S.No.61 (New) Talegaon, Dabhade, Dist. Pune - 410507.	7709111123
74	Chakan Branch : Shop No. 2,5,6A, 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



GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)



No.	Branch Name & Address	Telephone No.	No.	Branch Name & Address	Telephone No.
75	Alibag Branch : Shop No. 7 & 8, Alibag Pride Co-op. Hsg. Society, Mahavir Chowk, Gharat Ali Road, At. Alibag, Dist. Raigad - 402201.	02141-202158	84	Nipani Branch : House No.14 E, Ground Floor, Old P. B. Road, Ward No. 31, Nipani Tal. Chikodi, Dist. Belgavi - 591237.	0833-8223544
76	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	85	Belgavi Branch : C.T. Survey No. 1049, A2, F. S. Plaza, Khanapur Road, Tilakwadi, Belgavi - 590006.	0831-242170
77	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	86	Malad (West) Branch : Ground Floor, Mayfair High End Retail, New Era Talkies, S. V. Road, Malad (West), Mumbai - 400064.	022-28802998 022-28802999
78	Sangali Branch : Shop No. 1, Ground Floor, Mehta Arcade, 737 Ganpati Peth, Sangali - 416416.	2332320373 2332320372	87	Sakinaka Branch : Unit No. G-3, Ground Floor, Sagartek Plaza, Andheri Kurla Road, Sakinaka, Mumbai - 400072.	022-28500234
79	Kharbhav Branch : House No. 1-A, Ground Floor, Kharbhav Bhiwandi, Thane - 421302.	8149655353	88	Digha Branch : Plot No. Gen 30, 30/1, Building A, Village Digha, Thane Belapur Road, Thane - 400708.	7777025157 8879054232
80	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	89	Pen Branch : Plot No. 119, Shop No. 14, 15, 26, Sharad Pawar Bhawan, Pen Khopoli Road Tal. Pen, Dist. Raigad - 402107.	2143255633
81	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	90	Jaisingpur Branch : Block No. 251/1A, Galli No. 9, House No. 21000094, City Survey No. 1126/A, Subhash Road, Jaisingpur, Shirol, Kolhapur-416101.	02322227755
82	Lokmat Square, Nagpur Branch : House No. 521, Ground Floor, Badwaik Complex, Wardha Road, Lokmat Square, Nagpur - 440012.	0712-2422422	91	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
83	Dharampeth, Nagpur Branch : Plot No. 222, Block No. G1, Ground Floor, Corporate House No.341, Ram Nagar Road, Dharampeth, Nagpur - 440010.	0712-2545423	Email : helpdesk@gpparsikbank.net Website : www.gpparsikbank.com Toll Free No.: 1800 222 511 ☎ 1800 224 545		

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Do Not Disclose Your

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- 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.

सपने हो जाए आपने

डिजिटल बैंकिंग



गृह कर्ज



कार लोन



एसएमई
लोन



शैक्षणिक
कर्ज



*Conditions apply



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बैंक)

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

E-mail : helpdesk@gpparsikbank.net
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Ph. No. - 022 - 25456500 / 25
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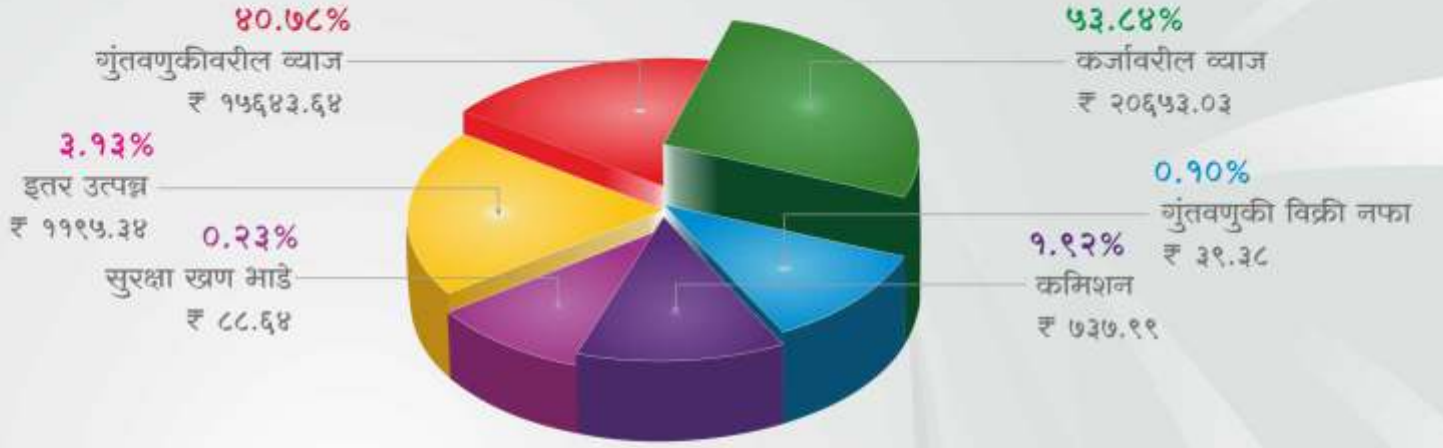
(मल्टी-स्टेट शेड्युलड बँक)

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, 2021
मुख्य कार्यालयासह एकूण	Total Branches including H.O.	Head Office, 91 Branches
सभासद नियमित	Regular Members	101219
नाममात्र (१) कर्जदार	Nominal Members (1) Borrowers	5368
(२) जामीनदार	(2) Guarantors	3434
		(₹ in Lakh)
वसूल भाग भांडवल	Paid Up share Capital	₹ 9132.73
एकूण निधी (राखीव व इतर)	Reserves Fund & Other Reserves	₹ 49064.69
बचत ठेवी	Saving Deposits	₹ 145298.80
चालू ठेवी	Current Deposits	₹ 47714.60
मुदत ठेवी	Fixed Deposits	₹ 222315.12
कर्जे	Loans	₹ 194785.22
एकूण अग्रक्रम क्षेत्र कर्ज प्रमाण	% of Priority Sector to Total Loans	58.01%
दुर्बल घटक कर्जचे प्रमाण	% of Weaker Section to Total Loans	9.55%
कर्जे देणी	Borrowing	NIL
गुंतवणूक	Investment	₹ 247496.82
थकबाकीचे प्रमाण	Overdue Percentage	3.39%
ग्रॉस एनपीए	Gross NPA	6.10%
नेट एनपीए	Net NPA	0.0%
ऑडीट वर्ग	Audit Classification	'A'
नफा	Profit	₹ 2041.81
खेळते भांडवल	Working Capital	₹ 493766.42
एकूण सेवक वर्ग	Total Staff	797

मार्च २०२१ अश्वेद उत्पन्नाचे विवेचन

₹ लाखात



मार्च २०२१ अश्वेद खर्चाचे विवेचन

मार्च २०२१ अश्वेद ठेवी व कर्ज

₹ लाखात

ठेवी कर्ज





जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

स्थापना २९ मे १९७२

महाराष्ट्र, गोवा आणि कर्नाटक

निःस्वार्थ सेवेची...



सुवर्ण वर्षाची

सुरुवात

व्याजदरात

कपात

गृह कर्ज

***6.65%**

वाहन कर्ज

***7.75%**

गोल्ड लोन

***8.25%**

* नियम व अटी लागू

अधिक माहितीसाठी जवळच्या शाखेत संपर्क करा.

मुख्य कार्यालय :- सहकारमूर्ती गोपीनाथ शिवराम पाटील भवन,
पारसिक नगर, कळवा, ठाणे - ४००६०५.

फो. ०२२-२५४५६५००/२५. Email: helpdesk@gpparsikbank.net

1800 224 545

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