



**GP PARSIK SAHAKARI BANK LTD.**

(Multi-State Scheduled Bank)

**49<sup>th</sup>**

**Annual Report  
2019-20**

**Giving  
Financial Stability**





# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

आमचे श्रध्दास्थान



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

संचालक मंडळ



श्री. रणजीत गो. पाटील  
अध्यक्ष



श्री. नारायण ग. गावंड  
उपाध्यक्ष



श्री. दशरथ द. घरत  
संचालक



श्री. दशरथ का. पाटील  
संचालक



श्री. नामदेव भा. पाटील  
संचालक



श्री. कट्युम र. चेऊलकर  
संचालक



श्री. प्रकाश न. पाटील  
संचालक



श्री. नवनाथ मा.पाटील  
संचालक



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



सौ. राजश्री प्र. पाटील  
संचालिका



श्रीमती शशिकला द. पाटील  
संचालिका



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



श्री. केसरीनाथ बा. घरत  
संचालक  
(बी.ए.सी.ए.आय.आय.बी.पार्ट- 1)



श्री. मनोज वंसत गडकरी  
प्रभारी मुख्य कार्यकारी अधिकारी  
(बी.कॉम.सी.ए.आय.आय.बी.जीडीसीअॅन्डए  
सर्टिफिकेट इन किजीटल बँकिंग )



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



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



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

## वार्षिक सर्वसाधारण सभेची नोटीस

बँकेची ४९ वी वार्षिक सर्वसाधारण सभा शुक्रवार दि. २० नोव्हेंबर, २०२० रोजी सकाळी १०.०० वाजता खालील विषयांकरिता व्हिडिओ कॉन्फरन्सिंग (VC) / अदर ऑडिओ व्हिड्युअल मीन्स (OAVM) द्वारे होणार आहे. सदर सभा यंदाच्या कोविड-१९ च्या साथीच्या पार्श्वभूमीवर शासनाच्या निर्देशांचे पालन करणेकरिता व केंद्रिय निबंधक, सहकारी संस्था, नवी दिल्ली ह्यांच्या दि. २५.०८.२०२० रोजीच्या परिपत्रकातील निर्देशानुसार आयोजित करण्यात आली आहे. सदर सभा ऑनलाईन पद्धतीने होणार असल्याने सभासदांची प्रत्यक्ष उपस्थिती अपेक्षित नाही. त्यामुळे बँकेचे नोंदणीकृत कार्यालय, "सहकारमूर्ती गोपीनाथ शिवराम पाटील भवन", ३ रा मजला, पारसिक नगर, कळवा, ठाणे-४०० ६०५ हे सभास्थान मानण्यात येईल. तरी या सभेस ऑनलाईन उपस्थित रहावे, ही विनंती.

## सभेपुढील विषय

- १) दि. २८ जुलै, २०१९ रोजी झालेल्या ४८ व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
- २) वार्षिक अहवाल विचारार्थ ठेवणे व त्यास मंजुरी देणे ज्यामध्ये संचालक मंडळ अहवाल, दि. ३१ मार्च, २०२० अखेरचा वैधानिक लेखापरीक्षकांचा अहवाल, नफा-तोटा पत्रक व ताळेबंद पत्रक यांचा समावेश आहे.
- ३) सन २०१८-१९ सालच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोषदुरुस्ती रिपोर्टला मान्यता देणे.
- ४) संचालक मंडळाने केलेल्या शिफारशीनुसार दि. ३१ मार्च, २०२० अखेरच्या नफा वाटणीस मंजुरी देणे.
- ५) सन २०२०-२१ च्या अंदाजपत्रकास मंजुरी देणे.
- ६) बँकेच्या पोटनियम दुरुस्तीस मान्यता देणे.
- ७) रिझर्व्ह बँकेच्या परिपत्रकानुसार बँकेने नियुक्त केलेल्या मुख्य कार्यकारी अधिकारी यांच्या नियुक्तीस मान्यता देणे.
- ८) सन २०२०-२१ करिता वैधानिक लेखापरीक्षकांची नियुक्ती करणे व त्यांचे सेवा शुल्क ठरविण्याचा अधिकार संचालक मंडळास देणे. संचालक मंडळ मे. गोगटे अँड कंपनी, चार्टर्ड अकॉंटंटस् यांची सन २०२०-२१ करिता वैधानिक लेखापरीक्षक म्हणून नेमणूक करण्याची शिफारस करित आहे.
- ९) सर्वसाधारण सभासद ऑनलाईन वार्षिक सर्वसाधारण सभेस गैरहजर राहिल्यास त्यांची रजा मंजूर करणे.
- १०) मा. अध्यक्षीच्या परवानगीने ऐनवेळी येणाऱ्या विषयांवर चर्चा करणे.

संचालक मंडळाच्या आदेशानुसार

**मनोज वसंत गडकरी**

प्रभारी मुख्य कार्यकारी अधिकारी

दिनांक : १४/१०/२०२०

ठिकाण : पारसिक नगर, कळवा, ठाणे - ४०० ६०५.

टिप : १) सभेसाठी निश्चित केलेल्या वेळेपासून अर्ध्या तासाच्या आत जर गणसंख्या पूर्ण झाली नाही तर सभा स्थगित केली जाईल व अशी स्थगित सभा त्याच दिवशी, सकाळी १० वाजून ३० मिनिटांनी घेतली जाईल. या स्थगित सभेस पोटनियम क्र.३०(iii) नुसार गणपूर्तीची व वेगळ्या सूचनेची आवश्यकता राहणार नाही. सभेच्या ठरलेल्या वेळेस, जेवढे सभासद, बँकेने या सभेसाठी पाठविलेल्या अधिकृत लिंकवर जाऊन सभेस उपस्थित राहतील, त्यांची उपस्थिती गणसंख्या मोजतांना, त्यावेळी ग्राह्य धरली जाईल. वार्षिक अहवाल बँकेचे संकेतस्थळ [www.gpparsikbank.com](http://www.gpparsikbank.com) वर उपलब्ध आहे. तसेच वार्षिक अहवाल आपल्या जवळच्या शाखेत दि.२६ ऑक्टोबर, २०२० पासून उपलब्ध असून सभासदांनी घेऊन जावा. काही अनपेक्षित परिस्थितीत उदा. तांत्रिक कारणांमुळे सदर वार्षिक सर्वसाधारण सभेचे कामकाज खंडीत झाल्यास, तांत्रिक त्रुटींचे निवारण झाल्यानंतर त्याच लिंकवर लगेचच सभेचे कामकाज पुढे सुरु केले जाईल, याची सभासदांनी कृपया नोंद घ्यावी. ज्या सभासदांना, सभेच्या विषयाबाबत प्रश्न विचारावयाचे असतील त्यांनी दि. १२.११.२०२० पर्यंत शाखेच्या कार्यालयीन वेळेत शाखेमध्ये लेखी स्वरूपात घावे अथवा [49agm@gpparsikbank.net](mailto:49agm@gpparsikbank.net) या मेल आयडीवर दि. १२.११.२०२० पर्यंत सभासद क्रमांक व संपूर्ण नांव नमूद करून पाठवावेत.



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

## विशेष सूचना

- १) या वार्षिक सर्वसाधारण सभेस उपस्थित राहण्यासाठी, सभासदांना, त्यांच्या नोंदणीकृत मोबाईल क्रमांकावर दि. १७.११.२०२० रोजी SMS द्वारे लॉगईन आय.डी. आणि पासवर्ड पाठविण्यात येईल.
- २) इंटरनेट सेवा उपलब्ध असलेल्या संगणक / लॅपटॉप / स्मार्टफोन याद्वारे सभासद, ह्या वार्षिक सर्वसाधारण सभेस उपस्थित राहू शकतील.
- ३) केंद्रीय निबंधक, नवी दिल्ली यांच्या दि. २५.०८.२०२० रोजीच्या परिपत्रकात नमूद केलेल्या सूचनांनुसार ह्या वार्षिक सर्वसाधारण सभेच्या कामकाजाची प्रक्रिया शुक्रवार दि. २०.११.२०२० सकाळी १०.०० वाजता ते मंगळवार दि. २४.११.२०२० संध्याकाळी ५.०० वाजेपर्यंत अशी ५ दिवस होईल.
  - i) दि. २०.११.२०२० रोजी सभेच्या निर्धारित वेळेपूर्वी १० मिनिटे आधी म्हणजे सकाळी १०.०० च्या आधी, सभासदांनी कृपया लॉगईन करावे.
  - ii) दि. २०.११.२०२० रोजी सर्वप्रथम सभेच्या विषय पत्रिकेतील सर्व विषय सभेपुढे मांडण्यात येतील. त्यानंतर लगेचच ते दि. २१.११.२०२० रोजी सायंकाळी ५.०० वाजेपर्यंत सभासद ऑनलाईन पद्धतीने सभेच्या विषयासंबंधीचे प्रश्न बँकेने उपलब्ध करून दिलेल्या लिंकवर / संकेतस्थळावर नोंदवू शकतील व त्यांची उत्तरे त्याच लिंकवर / संकेतस्थळावर दि. २२.११.२०२० रोजी सायंकाळी ७.०० पर्यंत देण्यात येतील.
  - iii) दि. २३.११.२०२० रोजी सकाळी ७.०० ते दि. २४.११.२०२० रोजी सायंकाळी ५.०० या कालावधीत, वार्षिक सर्वसाधारण सभेत सादर करण्यात आलेल्या ठरावांवर सभासदांनी त्याच लिंकवर / संकेतस्थळावर मतनोंदणी करावयाची आहे. ठराव मंजुरीबाबतचा निर्णय मत मोजणी पूर्ण झाल्यानंतर त्याच लिंकवर / संकेतस्थळावर जाहीर करण्यात येईल.
- ४) केंद्रीय निबंधक, नवी दिल्ली यांनी दि. २५.०८.२०२० रोजीच्या परिपत्रकात, ऑनलाईन पद्धतीने वार्षिक सर्वसाधारण सभेच्या आयोजनासाठी तंत्रज्ञान क्षेत्रातील तज्ञ संस्थेची सेवा घेण्याची सूचना केली आहे. त्या अनुषंगाने बँकेने मे. टॅनम कन्सल्टिंग एल.एल.पी. यांची ऑनलाईन पद्धतीने वार्षिक सर्वसाधारण सभेच्या आयोजनासाठी व वार्षिक सर्वसाधारण सभेत मांडण्यात येणाऱ्या ठरावांवर ऑनलाईन पद्धतीने मतनोंदणीचे आयोजन करण्यासाठी नेमणूक केली आहे.
- ५) ज्या सभासदांनी, त्यांच्या मोबाईल क्रमांकासाठी “DO NOT DISTURB (DND)” हा पर्याय निवडला असेल, अशा सभासदांना वार्षिक सर्वसाधारण सभेस उपस्थित राहण्यासाठी लॉगईन आयडी आणि पासवर्डचा SMS मिळू शकणार नाही. अशा सभासदांनी, कृपया DND पर्याय रद्द / निष्क्रिय करावा.
- ६) सभासदांना लॉगईनबाबत काही तांत्रिक अडचणी आल्यास [techsupport@eagm.cloud](mailto:techsupport@eagm.cloud) या मेल आयडीवर अथवा 9619280455 या दूरध्वनी क्रमांकावर शुक्रवार दि. २०.११.२०२० ते मंगळवार दि. २४.११.२०२० पर्यंत सकाळी १०.०० ते सायंकाळी ५.०० या वेळेत संपर्क साधावा. सभासदांच्या सोयीसाठी बँकेने ही सुविधा एजन्सीमार्फत उपलब्ध करून दिली आहे. लॉगईन अथवा पासवर्डबाबत काही प्रश्न / अडचणी असतील, तरच त्या सोडविल्या जातील. सभासदांच्या इंटरनेट कनेक्शनबाबत काही अडचणी असतील, तर त्या सोडविणे शक्य होणार नाही. तसेच, सभासदांना बँकेसंदर्भात अथवा विषयपत्रिकेबाबत प्रश्न असतील तर त्याचे निराकरण, या एजन्सीमार्फत दिलेल्या क्रमांकावर व मेल आयडीवर होणार नाही.



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

## व्यवस्थापन

नांव	शिक्षण	पदनाम
श्री. उदय आ. शेठ्ये	बी. एससी., डीएफएम., सीएआयआयबी- I, डीआयआरएम.	मुख्य कार्यकारी अधिकारी (दि.२३.०९.२०२० पर्यंत)
श्री. मनोज व. गडकरी	बी. कॉम., सीएआयआयबी., जीडीसीअॅण्ड ए, सर्टिफिकेट इन डिजीटल बँकिंग	प्रभारी मुख्य कार्यकारी अधिकारी (दि. २४.०९.२०२० पासून)
श्री. जनार्दन म. बोटे	बी. कॉम., जेएआयआयबी, जीडीसीअॅण्ड ए., डिप्लोमा इन युसीबी.	सरव्यवस्थापक (बिझनेस डेव्हलपमेंट अॅण्ड हेड-एचआर) (दि.३१.०७.२०२० पर्यंत)
सौ. प्रियांका कि. चव्हाण	बी. कॉम.	उपमहाव्यवस्थापक
सौ. सुवर्णा सु. पाटील	बी. कॉम.	उपमहाव्यवस्थापक
श्री. राजेंद्र भ. मोरे	बी. कॉम.	सहाय्यक सरव्यवस्थापक (दि.३०.०६.२०२० पर्यंत)
श्री. वासुदेव कृ. गुराम	बी. कॉम., सीएआयआयबी, जीडीसीअॅण्ड ए, सीसा. डिप्लोमा इन युसीबी	सहाय्यक सरव्यवस्थापक- ऑडिट व इन्स्पेक्शन
श्री. राजीव ल. माईणकर	बी. कॉम., सीएआयआयबी	सहाय्यक सरव्यवस्थापक-मानव संसाधन
श्री. हनुमंत व. मराठे	बी. कॉम. एलएल.बी., जीडीसीअॅण्ड ए	मुख्य व्यवस्थापक (दि.३१.१२.२०१९ पर्यंत)
सौ. अलका ज. शिगवण	एचएससी.	मुख्य व्यवस्थापक
श्री. विजय म. भोसले	बी. कॉम	मुख्य व्यवस्थापक
श्री. यशवंत ना. मते	बी. कॉम., जीडीसीअॅण्ड ए, डिप्लोमा (पीआरओ)	जनसंपर्क अधिकारी

## बँकर्स

१	रिझर्व्ह बँक ऑफ इंडिया, मुंबई	८	एच.डी.एफ.सी. बँक	१५	येस बँक लि.
२	महाराष्ट्र राज्य सहकारी बँक लि.	९	कोटक महिंद्र बँक	१६	ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि.
३	बँक ऑफ बडोदा	१०	कापोरेशन बँक	१७	कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक लि.
४	स्टेट बँक ऑफ इंडिया	११	कॅनरा बँक	१८	इन्डसट्रिज बँक लि.
५	युनियन बँक ऑफ इंडिया	१२	एसव्हीसी को-ऑप. बँक लि.	१९	आरबीएल बँक लि.
६	आय.डी.बी.आय. बँक	१३	अॅक्सीस बँक लि.		
७	बँक ऑफ इंडिया	१४	आय.सी.आय.सी.आय. बँक लि.		

## वैधानिक लेखापरीक्षक

मे. व्ही. एच. जाजू अॅण्ड कंपनी,  
चार्टर्ड अकौंटंट्स,  
नाशिक-४२२००२

## कन्करंट / इंटरनल ऑडीटर्स

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



# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

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

## Notice of Annual General Meeting

49<sup>th</sup> Annual General Meeting of the Bank is scheduled at 10.00 a.m. on **Friday, 20<sup>th</sup> November, 2020** through Video Conferencing (VC) / Other Audio Visual Means (OAVM) as permitted by Central Registrar of Co-Op. Societies, New Delhi vide Circular dated 25.08.2020 on account of COVID-19 pandemic to transact the following business. This meeting does not require physical presence at a common venue. The deemed venue for 49<sup>th</sup> Annual General Meeting shall be registered office of the Bank situated at "Sahakarmurti Gopinath Shivram Patil Bhavan", 3rd Floor, Parsik Nagar, Kalwa, Thane—400 605.

## Agenda

- 1) To read and confirm the minutes of 48<sup>th</sup> Annual General Meeting held on 28.07.2019.
- 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 31<sup>st</sup> March, 2020.
- 3) To approve the Compliance Report of Statutory Audit for the year 2018-19.
- 4) To approve appropriation of Profit for the year ending 31<sup>st</sup> March, 2020 as recommended by the Board of Directors.
- 5) To approve the Annual Budget for the year 2020-21.
- 6) To approve Bye-Laws amendments as proposed.
- 7) To approve the appointment of Chief Executive Officer as per Circular of Reserve Bank of India.
- 8) To appoint Statutory Auditors for the year 2020-21 and to authorize the Board of Directors to fix their remuneration. The Board of Directors recommend M/s. Gogate & Co., Chartered Accountants as Statutory Auditors for the Year 2020-21.
- 9) To condone the absence of members in the online Annual General Meeting.
- 10) Any other business with the permission of the Chair.

By the order of the Board of Directors

**Manoj Vasant Gadkari**

Officiating Chief Executive Officer

**Date : 14/10/2020**

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

**Note :** If within half an hour from the time appointed for the meeting, the quorum is not present, the meeting shall stand adjourned and this adjourned meeting shall be held at 10.30 a.m. on the same day as per Bye-Law No. 30(iii). This adjourned meeting will not require any separate notice or quorum. The counting of the quorum will be done on the basis of number of members logged in at the scheduled time of the meeting through the official link so provided by the Bank for this Annual General Meeting. Soft copy of the Annual Report is available on website of the Bank **www.gpparsikbank.com** The copy of annual report will be available from 26.10.2020 and members can collect the same from the nearest branch. Members are requested that if the said AGM is interrupted due to any unforeseen circumstances viz. technical fallout / network failure, etc. then the meeting will be continued immediately as soon as the system restored, on the same web link / platform. Members desirous of raising questions in respect of the agenda items may submit the same in writing at the branch during office hours up to 12.11.2020 or can send e-mail up to 12.11.2020 at **49agm@gpparsikbank.net** mentioning their member number and name.



# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

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

## Important Notice to the Members

- 1) For attending Annual General Meeting members will have to use Login ID / User ID & Password which will be sent through SMS on registered Mobile number on 17.11.2020.
- 2) A member can attend / join Annual General Meeting by using devices like desktop / laptop / smart phone with internet facility.
- 3) As per guidelines issued by Central Registrar, New Delhi, in their Circular dated 25.08.2020, process of Video conferencing (VC) / Other Audio Visual Means (OAVM) Meeting will be for 5 days i.e. from Friday 20.11.2020 10.00 am to Tuesday 24.11.2020 up to 5.00 pm.
  - i) On 20.11.2020, Members are requested to login 10 minutes prior to the scheduled time of meeting i.e. 10.00 am.
  - ii) On the first day of meeting i.e. 20.11.2020 after presenting items of agenda members can post their questions in respect of items of agenda upto 21.11.2020 till 5.00 pm. on the web platform / link made available for this purpose. Responses to these queries shall be posted on the same web platform on 22.11.2020 till 7.00 pm.
  - iii) Members are required to cast their votes on resolutions presented in Annual General Meeting from 7.00 a.m. on 23.11.2020 to 5.00 p.m. on 24.11.2020 through web platform / link. The results of e-voting will be declared upon completion of counting of votes on the same web platform.
- 4) Central Registrar, New Delhi has issued guidelines vide its circular dated 25.08.2020, to engage services of expert independent agency for the conduct of Annual General Meeting through VC / OAVM. Accordingly Bank has engaged services of **M/s. TANNUM Consulting LLP** as the authorised agency for conducting the e-AGM and providing online voting facility on the resolutions of Annual General Meeting proposed by the Board.
- 5) **Members who have opted for “DO NOT DISTURB (DND)” option may not get SMS regarding User ID & Password for joining Annual General Meeting. Such members are requested to deactivate DND at their end so as to receive said SMS.**
- 6) For any technical difficulty regarding login, a member can contact on **9619280455** from Friday 20.11.2020 to Tuesday 24.11.2020 between 10.00am to 5.00 pm or can send email at **techsupport@eagm.cloud** This facility has been arranged by the bank for the convenience of the members. Only queries / issues regarding login / password shall be responded. This agency will not be able to resolve any network issues at the members end. It is further informed that the agency will not respond to any queries regarding agenda of Bank or Banking related matters.





# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

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

## ADMINISTRATION

NAME	QUALIFICATION	DESIGNATION
Mr. Uday A. Shetye	B.Sc. DFM., CAIIB-I, DIRM	Chief Executive Officer (till 23.09.2020)
Mr. Manoj V. Gadkari	B.Com., CAIIB, GDC&A., Certificate in Digital Banking	Officiating Chief Executive Officer (From 24.09.2020)
Mr. Janardan M. Bote	B.Com. JAIIB, GDC&A, Diploma in UCB.	General Manager (Business Development & Head-HR (till 31.07.2020)
Mrs. Priyanka K. Chavan	B.Com.	Deputy General Manager
Mrs. Suvarna S. Patil	B.Com.	Deputy General Manager
Mr. Rajendra B. More	B.Com.	Assistant General Manager (till 30.06.2020)
Mr. Vasudev K. Guram	B.Com., CAIIB, GDC&A, CISA, Diploma in UCB	Assistant General Manager -Audit & Inspection
Mr. Rajiv L. Mainkar	B.Com., CAIIB,	Assistant General Manager-Human Resource
Mr. Hanumant V. Marathe	B.Com., LL.B., GDC&A.	Chief Manager (upto 31.12.2019)
Mrs. Alka J. Shigwan	HSC.	Chief Manager
Mr. Vijay M. Bhosale	B.Com.	Chief Manager
Mr. Yashwant N. Mate	B.Com., GDC&A, DIP. PRO.	Public Relation Officer

## Bankers

1	Reserve Bank of India, Mumbai	8	HDFC BANK Ltd.	15	Yes Bank Ltd.
2	Maharashtra State Co-op Bank Ltd.	9	Kotak Mahindra Bank	16	Thane District Central Co-op. Bank Ltd.
3	Bank of Baroda	10	Corporation Bank	17	Kolhapur District Central Co-op. Bank Ltd
4	State Bank of India	11	Canara Bank	18	IndusInd Bank Ltd.
5	Union Bank of India	12	SVC Co-op. Bank Ltd.	19	RBL Bank Ltd.
6	IDBI Bank	13	Axis Bank Ltd.		
7	Bank of India	14	ICICI Bank Ltd.		

## Statutory Auditors

**M/s. V. H. Jajoo & Company,**  
Chartered Accountants.,  
Nashik-422002

## Concurrent / Internal Auditors

**M/s. B. S. Korde & Company,**  
Chartered Accountants.,  
Kalwa, Thane & Other CA Firms of the Bank



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

## ४९ वा वार्षिक अहवाल (सन २०१९ - २०)

### 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 २०१९-२० चा ४९ वा वार्षिक अहवाल व दि. ३१ मार्च, २०२० अखेरचा वैधानिक लेखापरीक्षक मे. व्ही. एच. जाजू आणि कंपनी चार्टर्ड अकॉंटंटस् यांनी तपासणी केलेला ताळेबंद आणि नफा-तोटा पत्रक आपणापुढे सादर करताना मला आनंद होत आहे.

### आर्थिक क्षेत्राचा आढावा :-

माहे सप्टेंबर २०१९ पर्यंत जगातील आर्थिक उलाढाल व व्यापार हा मर्यादीत स्वरूपात राहिला. सन २०१९-२० च्या तिसऱ्या तिमाहीत जागतिक व्यापार संघटनेच्या Goods Trade Barometer या निर्देशाकांने व्यापार उद्योगातील सततची होणारी घट दर्शविली व विविध संस्थांनी जागतिक विकासदर वाढीमध्ये घट होईल असे वर्तविले. आंतरराष्ट्रीय घडामोडीचा एकंदरीत परिणाम भारतीय अर्थकारणावर जाणवेल. तसेच त्यांचा परिणाम बँकांवरही होण्याची शक्यता नाकारता येत नाही.

**आर्थिक परिस्थिती - भारत :** देशांतर्गत २०१८-१९ मध्ये असलेली आर्थिक मंदी ही वर्ष २०१९-२० च्या पहिल्या सहामाहीत कायम राहिली. वर्ष २०१९-२० च्या पहिल्या तिमाहीत Weak Private Consumption व गुंतवणूक यामुळे भारताच्या सकल देशांतर्गत उत्पादनात (Real GDP) मध्ये २५ अंशांची घसरण झाली व अर्थव्यवस्थेचे इतर निर्देशांक हे देखील मंदीचे संकेत दर्शवित होते. परंतु शेती व शेतीपुरक व्यवसायामध्ये काही प्रमाणात सकारात्मक वाढ दिसून आली. मध्यंतरी जरी CPI (Consumer Price Index) हे अपेक्षेपेक्षा कमी राहिले तरी मार्च २०१९ पासून अन्नधान्यात महागाई दिसून आली. त्याचा परिणाम ठेवी वाढण्यावर दिसून येईल.

देशाच्या विकास दरात वाढ होण्यासाठी तसेच वैयक्तिक गुंतवणुकीत वाढ होण्यासाठी, एप्रिल, २०१९ मध्ये रिझर्व्ह बँक ऑफ इंडियाने रेपो रेटमध्ये २५ अंशाने कपात करुन तो ६.००% इतका केला. विकासदरातील कमकुवतपणा, उत्पादकतेमधील नकारात्मक वाढ या संकेतांमुळे पुन्हा रिझर्व्ह बँक ऑफ इंडियाने जून, २०१९ मध्ये रेपो रेटमध्ये आणखी २५ अंशाने कपात केली. एकूणच प्रकर्षाने जाणवणारी देशातील मंदी सद्दृश्य परिस्थिती तसेच जागतिक स्तरावरील खालावलेला विकासदर व जागतिक व्यापार युद्धाचा वाढता तणाव पाहता, देशातील अर्थव्यवस्थेला चालना देण्यासाठी व सकारात्मक आर्थिक वातावरण निर्मितीसाठी पुन्हा एकदा रिझर्व्ह बँक ऑफ इंडियाने रेपो रेटमध्ये ३५ अंशांनी कपात करुन तो ५.४०% इतका केला. तसेच दि. ०४.१०.२०१९ रोजी रिझर्व्ह बँक ऑफ इंडियाने रेपो रेट मध्ये २५ अंशाची कपात करुन तो ५.१५% इतका केला.

वरील कारणांमुळे वस्तु व सेवा करांचे संकलन हे अपेक्षेपेक्षा कमी झाले. एप्रिल ते सप्टेंबर, २०१९ मध्ये वार्षिक तुलनेत वस्तु व सेवा करांची महसुली वाढ ही ४.९० टक्क्यांनी वाढली. वर्तविलेल्या अंदाजांपेक्षा वस्तु व सेवा कर यांच्या संकलनामधील तुट अर्थसंकल्प सादरीकरणपर्यंत कायम राहिली. कराव्यतिरिक्त महसूल हा केंद्र सरकारसाठी महत्त्वाचा वित्तपुरवठा राहिला आहे. माहे एप्रिल ते ऑगस्ट, २०१९ मध्ये सदरच्या महसुलामध्ये भरीव वाढ झाली ती मुख्यतः रिझर्व्ह बँक ऑफ इंडियाकडून लाभांश व राखीव निधी मधुन ₹ १.७६ लाख कोटी हे केंद्र सरकारला मिळाल्यामुळे, याचा उपयोग वित्तीय तुट वाढू न देता अर्थव्यवस्थेला चालना देण्यासाठी झाला. वर्ष २०१९-२० मध्ये सकल राष्ट्रीय उत्पादनातील वाढ ही अपेक्षित वर्तविलेल्या ६.१०% जवळदेखील पोहचू शकली नाही व ती अंदाजे ५.००% च्या आसपास राहिली.

### भारतीय बँकिंग प्रणाली :-

रिझर्व्ह बँक ऑफ इंडियाने जाहीर केलेल्या माहितीनुसार, देशातील एकंदरीत ठेवींच्या वाढीचा दर हा ९.१०% इतका झाला. हाच दर मागील वर्षी ९.५०% इतका होता. तसेच एकूण कर्जवाढीचे प्रमाण हे ६.१०% इतके झाले जे गतवर्षी १४.००% होते. हे



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

मंदीचे सर्वात मोठे द्योतक होते. यापूर्वी उल्लेख केल्याप्रमाणे आर्थिक वर्ष २०१९-२० मध्ये अर्थव्यवस्थेला चालना देण्यासाठी रिझर्व्ह बँक ऑफ इंडियाने रेपो दरात कपात केली व बँकिंग क्षेत्राने कर्जावरील व्याजदर कमी करून सदर रेपो रेट कपातीचा लाभ पुढे पारीत केला. यांचा परिणाम बँकेच्या ठेवी व कर्जावरील व्याजदरावर झाला व त्यामुळे ठेवींची वाढ काही प्रमाणात झाली, परंतु बँकांची व्यवसाय वाढ अपेक्षेनुसार झाली नाही.

## अर्थव्यवस्था व बँकिंग क्षेत्रावर COVID-19 चा परिणाम :-

कोवीड-१९ च्या वाढत्या प्रादुर्भावापासून भारतावर दूरगामी परिणाम झालेले असून सदर प्रादुर्भावाला आळा घालण्यासाठी सरकारकडून युध्द पातळीवर प्रयत्न केले जात आहेत. टाळेबंदीचा दुसरा मोठा परिणाम म्हणजे जागतिक व्यापार व विकास यामध्ये होणारी मंदी, सदरच्या महामारीची तीव्रता, कालावधी व व्यापकतेनुसार शेती वगळता देशांतील बहुतेक क्षेत्रांवर दुष्परिणाम होतील. जर कोवीड-१९ ही महामारी प्रदीर्घ काळ चालू राहिली तर वस्तु पुरवठा साखळी विस्कळीत होईल. जागतिक मंदीची तीव्रता वाढली व त्याचे दूष्परिणाम भारतीय अर्थव्यवस्थेवर झाले.

कोवीड-१९ च्या होणाऱ्या परिणामावर मात करण्यासाठी रिझर्व्ह बँक ऑफ इंडियाने वेळेआधीच पतधोरण जाहीर केले व दि. २७ मार्च, २०२० रोजी आर्थिक उपाय योजना जाहीर केली. बँकांच्या देय नक्त, मागणी व मुदत देयता (एनडीटीएल) वरील कॅश रिझर्व्ह रेषा (सीआरआर) मध्ये रिझर्व्ह बँक ऑफ इंडियाने १०० अंशांची कपात जाहीर करून तो ३.००% इतका केला. तसेच रेपो रेट हा ५.१५% वरून कमी करून तो ४.४०% इतका जाहीर केला. सदरची कपात ही दि. २८ मार्च, २०२० च्या अहवाली पंधरवड्यापासून लागू झाली. वरील सर्व उपाययोजना ह्या दि. २६ मार्च, २०२० रोजी देशाच्या अर्थमंत्री यांनी जाहीर केलेल्या ₹ १.७० लाख कोटी योजनांच्या व्यतिरिक्त आहेत.

या व्यतिरिक्त कोवीड-१९ या महामारीमुळे कर्जे परतफेडीमध्ये अपेक्षित अडथळे लक्षात घेवून रिझर्व्ह बँक ऑफ इंडियाने इतरही पावले उचलली जेणेकरून हा आर्थिक भार देशातील खऱ्या अर्थव्यवस्थेला जाणवणार नाही व सध्याच्या कठीण व अचानक उद्भवलेल्या त्रासदायक परिस्थितीमध्ये कर्जदारांना दिलासा मिळून कर्जदारांचे व्यापार-व्यवसाय हे चालू राहतील. तसेच दि. १ मार्च, २०२० रोजी अस्तित्वात असलेल्या सर्व मुदत कर्जांच्या हप्त्याची वसुली व खेळत्या भांडवलासाठी दिलेल्या कर्जावरील व्याजाची वसुली अनुक्रमे तीन महिन्यांसाठी पुढे ढकलावी असे निर्देश रिझर्व्ह बँकेच्या दि. २७.०३.२०२० रोजीच्या परिपत्रकानुसार ३ महिन्यांसाठी व दि. २३.०५.२०२० रोजीच्या परिपत्रकानुसार पुढील ३ महिन्यांसाठी, मार्च ते ऑगस्ट-२०२० असे एकूण ६ महिन्यांसाठी पुढे ढकलावी असे रिझर्व्ह बँकेने बँकांना कळविले. या परिपत्रकानुसार आपल्या बँकेने बँकेच्या कर्जदारांना सदरची सवलत दिलेली आहे.

वरील सर्व पार्श्वभूमी लक्षात घेता, मी सर्व भागधारकांच्या लक्षात आणून देऊ इच्छितो की, आर्थिक वर्ष २०२०-२१ 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 ₹ ६०१७.५३ कोटी व कर कपातीनंतरचा निव्वळ नफा ₹ ३५.१५ कोटी इतका झाला.

(रक्कम ₹ कोटीत)

तपशील	३१.०३.२०२०	३१.०३.२०१९	वाढ / घट
सभासद संख्या	९९७०५	९७१४३	२५६२
एकूण व्यवसाय	६०१७.५३	६००७.२६	१०.२७
ठेवी	३९४३.७८	३८०९.०६	१३४.७२
कर्जे	२०७३.७५	२१९८.२०	-१२४.४५
ढोबळ नफा	७४.४५	९७.४३	-२२.९८



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

(रक्कम ₹ कोटीत)

तपशील	३१.०३.२०२०	३१.०३.२०१९	वाढ / घट
निव्वळ नफा	३५.१५	३४.५९	०.५६
भाग भांडवल	९०.७०	८८.६२	२.०८
खेळते भांडवल	४६५०.७४	४५२२.६४	१२८.१०
राखीव व इतर निधी	४४२.१९	४३४.५२	७.६७
ढोबळ अनुत्पादित कर्जे	९१.२३	१०९.३५	-१८.१२
निव्वळ अनुत्पादित कर्जे	०.००%	०.००%	०.००
भांडवल पर्याप्तता प्रमाण	१९.८१%	१८.२७%	१.५४%

## ठेवी :-

सन २०१८-१९ या कालावधीत एकूण ₹ २७९.५८ कोटी ठेवींच्या वाढीच्या तुलनेत सन २०१९-२० या कालावधीत ठेवींमध्ये ₹ १३४.७२ कोटींनी म्हणजेच ३.५४% नी वाढ झाली.

(रक्कम ₹ कोटीत)

ठेवींचा प्रकार	२०१९-२०	टक्केवारी	२०१८-१९	टक्केवारी
चालू ठेवी	३५९.४३	९.११%	३७०.४७	९.७३%
बचत ठेवी	१४१९.३६	३५.९९%	१३८७.३२	३६.४२%
मुदत ठेवी	२१६४.९९	५४.९०%	२०५१.२७	५३.८५%
एकूण	३९४३.७८	१००.००%	३८०९.०६	१००.००%
कासा	१७७८.७९	४५.१०%	१७५७.७९	४६.१५%

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

## ठेवींचा विमा :-

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

## कर्जव्यवहार :-

सन २०१९-२० मध्ये बँकिंग क्षेत्रामधील पत पुरवठा ६.१०% ने वाढला असला तरी त्याप्रमाणात सर्वतोपरी विकास झाला नाही. तसेच बँकिंग क्षेत्रामधील मुख्य क्षेत्र असलेले एमएसएमई कर्जे यात अद्याप प्रगती दर्शविलेली नाही. स्मॉल फायनान्स बँका आणि पेमेंट बँका यांच्या नावीन्यपूर्ण योजनांचा सहकारी बँका सामना करित आहेत.

सन २०१८-१९ अखेर बँकेची एकूण कर्जे ₹ २१९८.२० कोटी होती. त्यात घट होऊन सन २०१९-२० अखेर एकूण कर्जे रक्कम ₹ २०७३.७५ कोटी इतकी झाली. आर्थिक वर्ष २०१९-२० मध्ये बँकेने वितरीत केलेल्या नवीन कर्जांचे प्रमाण हे गतवर्षाच्या तुलनेत कमी असल्याने तसेच यापूर्वी दिलेल्या कर्जांची वसुली होत असल्याने बँकेच्या एकूण कर्जात वाढ झालेली दिसत नाही. त्यामुळे सन २०१८-१९ मध्ये असलेला ५७.७१% सीडी रेपो सन २०१९-२० मध्ये ५२.५८% झाला आहे.



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

सन २०१९-२० मध्ये एकूण ₹ २०७३.७५ कोटी कर्जापैकी ४९.३४% कर्ज ही अग्रक्रम क्षेत्रातील कर्ज असून १०.०१% 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 करून ढोबळ अनुत्पादित कर्जाचे प्रमाण सन २०१८-१९ वर्षी ₹ १०९.३५ कोटी इतके होते ते या वर्षी ₹ ९१.२३ 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 ₹ ५२.५१ 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	२०१९-२०	टक्केवारी	२०१८-१९	टक्केवारी
ढोबळ अनुत्पादित कर्ज	९१.२३	४.४०%	१०९.३५	४.९७%
निव्वळ अनुत्पादित कर्ज	०.००	०.००%	०.००	०.००%
आवश्यक तरतूद	२१.४४		२२.५९	
एकूण केलेली तरतूद	१०७.६१		१०९.३५	
जास्तीची केलेली तरतूद	८६.१७		८६.७६	
एकूण कर्ज	२०७३.७५		२१९८.२०	
कव्हेरेज प्रमाण	११७.९५%		१००%	

बँकेने बहुराज्यीय बँकेचा दर्जा प्राप्त केल्याने The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) 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.

रिझर्व्ह बँकेच्या बहुराज्यीय नागरी सहकारी बँकांना वित्तीय मालमत्तेची सिक्युरिटायझेशन कंपनीस / पुनर्बांधणी कंपनीस विक्री करण्याविषयी दिलेल्या मार्गदर्शक सूचनांनुसार बँकेने येणे रकमेचे आणि वित्तीय मालमत्तेचे अभिहस्तांतरण तसेच अनुत्पादीत मालमत्तेची मालमत्ता पुनर्बांधणी कंपनीला विक्री करणेबाबत धोरण बनवून अंमलात आणले आहे. अहवाल वर्षात बँकेने रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांनुसार वित्तीय मालमत्तेचे अभिहस्तांतरण व अनुत्पादीत मालमत्तेची मालमत्ता पुनर्बांधणी कंपनीला विक्री करण्याबाबत सल्लागाराची नेमणूक केली होती. अहवाल वर्षात बँकेने ५३ कर्जदारांची ११२ अनुत्पादीत कर्जखाती १५.००% रोख व ८५.००% सिक्युरिटी रिसिट तत्वावर मालमत्ता पुनर्बांधणी कंपनीला ₹ ६७.५० कोटीला अभिहस्तांतरित केली. सदर कर्जदारांची एकूण मुद्दल रक्कम ₹ ९०.२८ कोटी व त्यावरील येणे व्याज रक्कम ₹ २०.०२ कोटी असून यापैकी मुद्दल रक्कम ₹ ९०.२८ कोटी साठी केलेली बुडित व संशयित कर्जनिधी तरतूद ₹ २२.७९ कोटी वजा जाता राहिलेली नक्त पुस्तकी किंमत ₹ ६७.४९ कोटी होती.



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युलड बँक)

बँकिंग बनवितो सोपं

## गुंतवणूक :-

बँकेने तरलता व बिगर तरलतेचे रोखे, बँकेतील मुदत ठेवी, कॉल मनी आणि म्युचुअल फंड यामध्ये गुंतवणूक केली आहे. बँकेची एकूण गुंतवणूक ₹ २२०५.८२ कोटी असून त्यापैकी ₹ १६५८.२३ कोटी हे सरकारी रोखे व इतर मान्यताप्राप्त रोख्यांमध्ये केलेली आहे. उर्वरित ₹ ५४७.५९ कोटींची गुंतवणूक रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार राष्ट्रीयकृत बँक, राज्य सहकारी बँक व जिल्हा सहकारी बँक, व्यापारी बँक यांमध्ये मुदत ठेवींच्या स्वरूपात गुंतवलेली आहे. रिझर्व्ह बँकेने वेळोवेळी जारी केलेल्या आदेशांचे बँक पालन करत असते. सदर गुंतवणूक रिझर्व्ह बँकेच्या एसजीएल अकाऊंटमध्ये व स्टॉक होल्डींग कार्पोरेशनच्या डिमॅट खात्यामध्ये जमा आहे.

सरकारी रोख्यांमधील व्याजदर (Yield) COVID-19 च्या काळात कमी झाल्याने AFS व HFT अंतर्गत असलेल्या सरकारी रोख्यांच्या घसाऱ्यातील तरतुदीची रक्कम ₹ १३.२७ कोटींवरून ₹ ५ कोटीने कमी झाल्याने गुंतवणूक घसारा निधी खाती असलेला अतिरिक्त निधी ₹ ८.२७ कोटी ही रक्कम पुन्हा नफा-तोटा खाती जमा देण्यात आली. ही तरतूद रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार करण्यात आली आहे. बँकेच्या गुंतवणुकीमध्ये AFS व HFT रक्कमेच्या ५% इतकी आवश्यक असलेली रक्कम गुंतवणूक चढउतार निधी पोटी केलेली आहे.

बँकेची गुंतवणूक करतांना गुंतवणुकीवर जास्त व्याज व उत्पन्न वाढीच्या दुरदृष्टीतून गुंतणुकीला महत्व दिले आहे व उत्पन्न वाढीकरिता उपलब्ध असलेल्या संधीचा उपयोग केला आहे. बँकेची गुंतवणूक करत असताना नेहमी सुरक्षित गुंतवणूक व त्या गुंतवणुकीची मुदत व गुंतवणुकीची सरासरी मुदत कमी करण्यावर भर देण्यात आला आहे.

## नफा :-

आर्थिक वर्ष २०१९-२० अखेर बँकेचा निव्वळ नफा हा ₹ ३५.१५ कोटी असून मागील वर्ष २०१८-१९ च्या तुलनेत सदर निव्वळ नफ्यामध्ये काही प्रमाणात वाढ झाली आहे.

(रक्कम ₹ कोटीत)

तपशील	२०१९-२०	२०१८-१९
कर व तरतुदीपूर्वीचा नफा	७४.४५	९७.४३
कर व तरतुदीनंतरचा नफा	३५.१५	३४.५९

## नफा वाटणी :-

मल्टी स्टेट को. ऑपरेटिव्ह सोसायटीज् अॅक्ट, २००२ च्या कलम ६२ अन्वये असलेला सन २०१९-२० या आर्थिक वर्षाकरिता आयकर वजा जाता निव्वळ नफा ₹ ३५१४.८७ लाख वाटणीसाठी उपलब्ध आहे. आर्थिक वर्ष २०१८-१९ मधील शिल्लक असलेला नफा या वर्षाच्या नफ्यात जमा केला असता मल्टी स्टेट को. ऑपरेटिव्ह सोसायटीज् अॅक्ट, २००२ च्या कलम ६३ अन्वये एकूण ₹ ३५१५.१० लाख इतका नफा खालीलप्रमाणे वाटणीसाठी संचालक मंडळ शिफारस करीत आहे.

(रक्कम ₹ लाखात)

तपशील	रक्कम
राखीव निधी २५%	८७८.७८
संभाव्य तोटा / नुकसानीसाठी केलेला राखीव निधी (१०%)	३५१.५१
धर्मादाय निधी	१०.००
अपग्रेड सॉफ्टवेअर / हार्डवेअर	२०.००
सेवक कल्याण निधी	१०.००
लाभांश समानीकरण निधी	२५.००
इमारत निधी	६५.००



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

(रक्कम ₹ लाखात)

तपशील	रक्कम
सुवर्ण महोत्सव निधी	१०.००
सहकार शिक्षण निधी (१%)	३५.१५
सभासद व कर्मचारी शिक्षण निधी	१०.००
सानुग्रह अनुदान व बोनस	७४५.००
बीडीडीआर कडे वर्ग	३०१.७९
पुढील वर्षासाठी शिल्लक नफा	१०५२.८७
एकूण	३५१५.१०

## भांडवल पर्याप्तता :-

भांडवल पर्याप्तता CRAR-Capital to Risk Adequacy Ratio म्हणजेच बँकेच्या जोखीम मालमत्तेच्या तुलनेत असलेले भागभांडवलाचे प्रमाण.

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.३१.०३.२०१९ च्या १८.२७% तुलनेत दि. ३१.०३.२०२० अखेर १९.८१% इतके आहे. यापैकी टीयर १ कॅपिटल भांडवल पर्याप्ततेच्या १७.३२ % आहे.

## नागरी सहकारी बँकांच्या क्षेत्रासंबंधी प्रमुख घडामोडी :-

आर्थिक वर्ष २०१९-२० मध्ये रिझर्व्ह बँकेने नागरी सहकारी बँकांसंदर्भात विविध उपाययोजना केल्या. सभासदांच्या माहितीसाठी त्यातील काही योजनांचा उल्लेख खाली नमूद केला आहे. या उपाययोजनांचा नागरी सहकारी बँकांच्या एकंदरीत कार्यप्रणालीवर दुरगामी परिणाम होईल.

### १ नागरी सहकारी बँकांसाठी Comprehensive Cyber Security Framework –A graded approach दि. ३१ डिसेंबर, २०१९ चे परिपत्रक.

दि. १९ ऑक्टोबर, २०१८ रोजी रिझर्व्ह बँकेने नागरी सहकारी बँकांसाठी काही मुलभूत Cyber Security Control स्पष्ट केले. अधिकच्या तपासणीनंतर रिझर्व्ह बँकेने सर्वसमावेशक Cyber Security Framework a Graded approach च्या पध्दतीने अंमलात आणण्याचे ठरविले आहे. नागरी सहकारी बँकांची त्यांच्या Digital Depth नुसार तसेच त्यांची पेमेंट सिस्टमची संलग्नता लक्षात घेऊन चार श्रेणीमध्ये वर्गवारी करण्यात आलेली आहे. आपल्या बँकेची तिसऱ्या श्रेणीमध्ये वर्गवारी होते.

मी सर्व सभासदांना सांगू इच्छितो की, बँक कायम IT Security उपाययोजनांबाबत विशेष सक्रीय राहिली आहे. वरीलप्रमाणे उल्लेख केलेल्या Cyber Security Framework अंमलबजावणीची प्रक्रिया बँकेने यापूर्वीच सुरु केली असून आवश्यक यंत्रणा उभारण्यात येत असून बँकेचे संचालक मंडळ त्याबाबत विशेष लक्ष देत आहे.

### २. Reporting of Large Exposures to Central Repository of Information on Large Credits (CRILC) दि. १६ जानेवारी, २०२० चे परिपत्रक.

मागील आर्थिक वर्षाच्या अखेरीस ज्या नागरी सहकारी बँकांची एकूण कर्जे ₹ ५०० कोटी व त्यापेक्षा अधिक असल्यास अशा सहकारी बँकांनी एकूण ₹ ५ कोटी व अधिक रकमेच्या कर्ज मंजूरी असलेल्या कर्जदारांच्या कर्जाची माहिती तसेच सदर कर्जाची विशेष वर्गवारी (Special Mentioned Account) याबाबतची माहिती



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युलड बँक)

बँकिंग बनवितो सोपं

Central Repository of Information on Large Credits (CRILC) यांस कळवावी. तरी सदरच्या कर्जदारांनी त्यांच्या कर्जाची विगतवारी SMA-0 (पहिल्या ३० दिवसांत कर्जहप्त्यांची परतफेड होणारी कर्जे) या प्रकारात होईल याची खबरदारी घ्यावी जेणेकरून बँकिंग क्षेत्रातील त्यांची कर्ज परतफेडीची पत पात्रता चांगली राहिल.

### ३. Limits on exposure to single and group borrowers/parties and large exposures and Revision in the target for priority sector lending –UCBs- दि. १३ मार्च, २०२० चे परिपत्रक.

एक बहुराज्यीय सहकारी बँक आर्थिक अडचणीत आल्यानंतर रिझर्व्ह बँकेने अचानक उद्भवणारी अशा प्रकारची जोखीम कमी करण्यासाठी कर्जदारांचे वैयक्तिक व सामुहिक संस्थात्मक कर्जे दायीत्वाची मर्यादा कमी करण्याचे निर्देश दिले. त्यानुसार नागरी सहकारी बँकांनी त्यांच्या एकूण कर्जांच्या ५० टक्के कर्जे ही ₹ २५ लाख किंवा बँकेच्या Tier - I भांडवलाच्या ०.२% या दोन्हीपैकी जास्त असलेल्या रकमेपेक्षा जास्त नसावीत, परंतु सदरच्या कर्जांची रक्कम प्रती कर्जदार जास्तीत जास्त ₹ १ कोटीपर्यंत असावीत असे निर्देश रिझर्व्ह बँकेने सहकारी बँकांना दिलेले आहेत. तसेच नागरी सहकारी बँकांनी एकंदरीत अग्रक्रम क्षेत्रातील कर्जांचे प्रमाण हे ANBC (Adjusted Net Bank Credit) किंवा CEOBSE (Credit Equivalent of Off Balance Sheet Exposure) यापैकी जे जास्त आहेत त्यांच्या प्रमाणात ७५% पर्यंत वाढवावीत असे देखील निर्देश रिझर्व्ह बँकेने दिलेले आहेत. नागरी सहकारी बँकांना सदरची उद्दिष्ट्ये ही टप्पाटप्प्याने पूर्ण करायची आहेत.

### ४. बँकांनी लाभांश जाहीर करणेबाबत दि.१७.०४.२०२० चे परिपत्रक :-

कोवीड-१९ या जागतिक महामारीमुळे मोठ्या प्रमाणात निर्माण झालेल्या अनिश्चिततेच्या वातावरणामध्ये अर्थव्यवस्थेला बळ देण्यासाठी तसेच संभाव्य तोटा भरून काढण्यासाठी बँकांनी त्यांचे भाग भांडवल टिकवणे महत्त्वाचे आहे. त्यानुसार दि. ३१ मार्च, २०२० या आर्थिक वर्षासाठी सर्व बँकांनी पुढील सूचना मिळेपर्यंत लाभांश देवू नये असे निर्देश रिझर्व्ह बँकेने सर्व बँकांना दिले आहेत. त्यानुसार बँकेच्या संचालक मंडळाने आर्थिक वर्ष २०१९-२० च्या नफ्यामधून लाभांश वाटणीची शिफारस केलेली नाही.

### ५. कोवीड-१९ नियमन सहाय्यक योजना :- बँकांनी दिलेल्या कर्जांचे वर्गीकरण व त्यानुसार नफ्यामधून कराव्या लागणाऱ्या आवश्यक तरतुदीबाबत दि.१७.०४.२०२० चे परिपत्रक.

आपणांस माहित आहे की, रिझर्व्ह बँक ऑफ इंडियाने बँकांना दि.१ मार्च, २०२० ते ३१ ऑगस्ट, २०२० पर्यंत देय असलेल्या सर्व मुदत कर्जांच्या हप्त्यांची वसुली तसेच खेळत्या भांडवलासाठी दिलेल्या कर्जांवरील व्याजाची वसुली सहा महिन्यांसाठी पुढे ढकलावी असे निर्देश दिले. तसेच दि. १ मार्च, २०२० रोजी थकीत परंतु उत्पादीत असलेल्या कर्जांची वर्गवारी एनपीए खात्यांमध्ये न करण्यासंदर्भात शिथिलता दिली. परंतु सदर कर्जाबाबत शिल्लक कर्ज रकमेच्या १०% रकमेची नफ्यामधून सर्वसाधारण तरतूद करावी असे निर्देश रिझर्व्ह बँक ऑफ इंडियाने बँकांस दिले असून सदरची तरतूद ही दोन टप्प्यांमध्ये म्हणजेच दि. ३१ मार्च, २०२० व दि.३० जून, २०२० या दोन तिमाही अखेर करावी असे कळविले आहे. त्यानुसार आपल्या बँकेने दि. ३१ मार्च, २०२० अखेर सदरची प्रथम टप्प्यातील तरतूद केली असून ती नफा-तोटा पत्रकात दर्शविली आहे. तसेच जून, २०२० अखेरच्या तिमाहीसाठी सुध्दा सदरची तरतूद बँकेने केलेली आहे. रिझर्व्ह बँकेकडून येणाऱ्या निर्देशाचे पालन बँक वेळोवेळी करीत आहे.

### संचालक मंडळ सभा :-

या अहवाल वर्षात बँकेच्या संचालक मंडळाच्या एकूण १७ सभा झाल्या आहेत. सर्वसाधारणपणे सभांना सर्व संचालक उपस्थित असतात व सर्व निर्णय सार्वमताने घेतले जातात. संचालक मंडळ आपल्या खातेदारांचा बँकेवरील विश्वास वाढविण्याकरिता व्यावसायिक पध्दतीने कार्यरत असते. बँकेच्या उपविधी क्र.४३ नुसार बँकेने कार्यकारी समितीची स्थापना केली असून बँकेच्या दैनंदिन कामकाजाच्या संदर्भात निर्णय घेण्यासाठी साधारणपणे आठवड्यातून एकदा या समितीची





# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

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.

## शाखाविस्तार :-

बँकेच्या आजमितीस एकूण ९१ शाखा ग्राहकांच्या सेवेकरिता कार्यरत आहेत. अहवाल वर्षात आपण (१) उलवे शाखा स्वतःच्या मालकीच्या जागेमध्ये (२) मडगांव, गोवा शाखा व (३) वाशी, नवी मुंबई शाखा भाडेतत्वाच्या जागेमध्ये स्थलांतरीत केल्या आहेत. तसेच बँकेने दि. २७.०७.२०२० रोजी काटई निलजे शाखा व दि. २४.०८.२०२० रोजी बोरीवली, मुंबई शाखा भाडेतत्वाच्या जागेमध्ये व्यवसाय वृद्धीसाठी व आपल्या ग्राहकांना चांगली सेवा देण्याच्या उद्दीष्टाने स्थलांतरीत केल्या आहेत. बँकेचे आजमितीस एकूण ५ ऑफिसाईट एटीएमस् ग्राहकांच्या सेवेसाठी उपलब्ध आहेत. तसेच वर्ष २०१८-१९ च्या वार्षिक शाखा आराखड्यानुसार बँकेने नवीन १० शाखा उघडण्याबाबतचा प्रस्ताव रिझर्व्ह बँकेकडे मंजुरीकरिता दिलेला आहे. आजमितीस सदरचा प्रस्ताव रिझर्व्ह बँकेच्या विचाराधीन आहे.

## नोंन 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 सर्व शाखांमधून करता येवू लागली आहे. आर्थिक वर्ष २०१९-२० मध्ये सदर अेडी - २ परवाना अंतर्गत बँकेने विदेशी चलन खरेदी विक्रीचा व्यवहार ₹ १.९९ कोटी इतका केला आहे. गतवर्षी या व्यवहाराची उलाढाल ₹ २.७६ कोटी इतकी होती.

बँकेच्या ग्राहकांना आयात-निर्यात व्यवहारासंबंधीत सेवा पुरविण्यासाठी आपल्या बँकेने इतर अेडी-१ बँकांशी सहकार्य करार केले आहेत. आर्थिक वर्ष २०१९-२० मध्ये सदर अेडी-१ बँकांमार्फत आपल्या बँकेने हाताळलेला आयात-निर्यात व्यवहार ₹ ५१.२४ कोटी व गतवर्षी ₹ १४२.८४ कोटी इतका होता. या व्यवहारातून सन २०१९-२० मध्ये बँकेने ₹ ८.९८ लाख व गतवर्षी ₹ २४.०१ लाख इतका नफा मिळविला आहे. बँकेला ठराविक १८ शाखांमधून एनआरई अकॉउंटस् उघडण्याकरिता परवानगी मिळाली आहे.

## डिजीटल बँकिंग :-

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



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

आपल्या बँकेने नवीन मोबाईल ॲप वितरित केलेले आहे. मोबाईल बँकिंगच्या नवीन ॲपमध्ये 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 सुविधांतर्गत आपल्या खात्यातील स्टेटमेंट Daily, Weekly, Monthly, Quarterly, Half Yearly व 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 सेवेचा 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 करण्यात येते. सायबर सिक्युरिटी 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 सुरक्षितेकरिता दैनंदिन कामकाजात सुरक्षेच्या दृष्टीने कोणतीही तडजोड न करण्याची बँकेची पॉलिसी 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 :-

बँकेचे सीईओ श्री. उदय ए. शेटये यांनी दि. २४.०८.२०२० रोजी राजीनामा दिला असून दिनांक २३.०९.२०२० रोजी त्यांना बँकेच्या सेवेतून सेवामुक्त करण्यात आले. बँकेने त्यांच्या जागेवर नवीन मुख्य कार्यकारी अधिकारी नियुक्त होईपर्यंत प्रभारी मुख्य कार्यकारी अधिकारी म्हणून बँकेचे मुख्य माहिती अधिकारी श्री. मनोज वसंत गडकरी ह्यांना पदभार दिला आहे. त्यांनी बी.कॉम, सी.ए.आय.आय.बी., जी.डी.सी.ॲण्ड ए. व डिजिटल बँकिंग सर्टिफिकेट कोर्स केला आहे तसेच त्यांना बँकिंग क्षेत्राचा ३२ वर्षांचा प्रदिर्घ अनुभव आहे.

बँकेने श्री. मधुसुदन दास पै यांची रिझर्व्ह बँकेच्या “Fit & Proper” Criteria नुसार मुख्य कार्यकारी अधिकारी म्हणून २ वर्षांसाठी निवड केली आहे. तसेच मान्यतेसाठी आवश्यक असणारी कागदपत्रे रिझर्व्ह बँकेला पाठविण्यात आली आहेत. सदर नियुक्ती बाबतचा प्रस्ताव सर्वसाधारण सभेमध्ये मंजूरीसाठी ठेवला 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. बँकेच्या कोपरखैरणे येथील प्रशिक्षण केंद्रामध्ये आधुनिक तंत्रज्ञानाच्या संरचनेसह कर्मचाऱ्यांकरिता प्रशिक्षण आयोजित करण्यात येते. तसेच रिझर्व्ह बँक, NIBM व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या प्रशिक्षणाकरिता कर्मचाऱ्यांना पाठविण्यात येते. बँकेने शाखांमधील तसेच मुख्य कार्यालयातील ठेवी, कर्जे, इतर सेवा, तंत्रज्ञान, इत्यादीबाबतची सखोल माहिती पुस्तक (मॅनुअल ऑफ इंस्ट्रक्शन्स) तयार केले आहे. तसेच यंदाच्या अहवाल वर्षात बँकेने सर्व कर्मचाऱ्यांकरिता प्रशिक्षणाची व्यवस्था केली आहे. ज्यायोगे बँकेतील कर्मचाऱ्यांचे ज्ञान व निर्णय घेण्याची क्षमता वाढून ग्राहक सेवेमध्येसुद्धा वृद्धी होईल.



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

या अहवालवर्षात एकूण ८०९ कर्मचाऱ्यांकरिता ३७ प्रशिक्षणाचे कार्यक्रम आयोजित केले गेले. तसेच रिझर्व्ह बँक, NIBM व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या ६ प्रशिक्षण कार्यक्रमांकरिता १३ अधिकाऱ्यांना पाठविण्यात आले. यामध्ये केवायसी, विदेश व्यवसाय, सिस्टीम ऑडीट, क्रेडीटमार्केटींग, परफॉरमन्स अप्रायझल्स, क्लीन नोट पॉलिसी, टिम बिल्डींग, ग्राहक सेवा, मोबाईल व इंटरनेट बँकिंग इत्यादी विषयांवर प्रशिक्षण कार्यक्रम आयोजित केलेले होते. बँकेने आपल्या सर्व कर्मचाऱ्यांशी सलोख्याचे संबंध ठेवले आहेत. जीपी पारसिक बँक कर्मचारी आणि अधिकारी संघटनेने ग्राहक सेवा व उत्पादनक्षमता वाढविण्याकरिता दिलेले संपूर्ण सहकार्य व सहयोगाकरिता बँक आभारी आहे.

## पोटनियम दुरुस्ती :-

रिझर्व्ह बँकेच्या दि. ३१.१२.२०१९ च्या परिपत्रकानुसार Constitution of Board of Management (BOM) in Primary (Urban) Co-operative Banks and Banking Regulation Act, 1949 अंतर्गत झालेले आवश्यक व इतर बदल विचारात घेऊन संचालक मंडळ सर्वसाधारण सभेपुढे संबंधित पोटनियम दुरुस्ती मंजूरीकरिता ठेवत आहे.

## संस्था संचालन (Corporate Governance) :-

संस्थेचे यश हे त्या संस्थेच्या संचालनावर अवलंबून असते. बँकेने आपल्या सर्व शाखांच्या नियंत्रणासाठी सहाय्यक सरव्यवस्थापकांची नेमणूक केली आहे. प्रशासकीय कामकाजामध्ये सुधारणा आणण्यासाठी विभागप्रमुख तसेच सहाय्यक सरव्यवस्थापकांच्या मुख्य कार्यालयामध्ये वेळोवेळी सभा होत असतात. बँकेच्या वरिष्ठ अधिकाऱ्यांच्या ALCO समितीच्या सभा सुध्दा नियमित होत असतात. बँकेने रिझर्व्ह बँकेच्या नियमानुसार बँकिंग तज्ञ असलेल्या संचालकांचा समावेश ऑडीट कमिटीमध्ये करून त्यांच्या सभाही नियमित होत असतात. यामुळे बँकेच्या आर्थिक व्यवहारांमध्ये पारदर्शकता येऊन सभासदांचे हितही जपले जाईल.

## सामाजिक बांधीलकी :-

- (१) बँक सामाजिक जबाबदारीची जाणीव ठेवून आपल्या निव्वळ नफ्याच्या मंजूर टक्केवारी पर्यंत रक्कम सामाजिक कार्य करणाऱ्या संस्थांना देणगी देते. या अहवालवर्षी बँकेने एकूण ९ संस्थांना ₹ ६,४०,०००/- इतकी रक्कम दिली.
- (२) दि. ०७ नोव्हेंबर, २०१९ रोजी बँकेचे संस्थापक-अध्यक्ष स्वर्गीय गोपीनाथ शिवराम पाटील यांच्या जयंतीनिमित्त जीपी पारसिक बँक एम्प्लॉईज अँड ऑफिसर्स असोसिएशनने बँकेच्या मुख्य कार्यालयात रक्तदान शिबीराचे आयोजन केले होते. तसेच बँकेच्या वतीने ४५ वर्षावरील सभासदांसाठी मोफत वैद्यकीय तपासणी शिबीराचे आयोजन करण्यात आले होते.
- (३) बँकेने अहवाल वर्षात गरजू सभासदांच्या पाल्यांना शिक्षणाकरिता ₹ १६,०००/- आर्थिक मदत दिली आहे.
- (४) बँकेने अहवाल वर्षी १६ सभासदांना ₹ १,२७,०००/- वैद्यकीय मदत दिली आहे.
- (५) बँकेने सालाबादप्रमाणे कर्मचाऱ्यांकरिता क्रिकेट टूर्नामेंटचे आयोजन केले होते.
- (६) **वनीकरण :-** बँकेचे संस्थापक-अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेबांनी सहकार, सामाजिक व शैक्षणिक अशा विविध क्षेत्रांत आपल्या कार्याचा ठसा उमटविण्याबरोबरच वनीकरणाचे महत्व पटवून देण्यासाठी या क्षेत्रातील सहकाऱ्यांना प्रेरित करून त्यांच्या साथीने व सहकार बझार, कळवा यांच्या सहकार्याने बँक पारसिक हिलवर सातत्याने वृक्ष लागवड व संवर्धन मोहिम राबवित आहे. पारसिक डोंगराच्या वनीकरणाबरोबरच बँकेने कळवा, विटावा व पारसिक परिसरामध्ये रस्त्याच्या दुतर्फा लावलेल्या विविध वृक्षांमुळे हिरवागार झालेला परिसर सान्यांना प्रसन्न करत आहे. आज वनीकरण ही काळाची गरज आहे.



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

## हिशोब तपासणी :-

बँकेमध्ये अंतर्गत व समावर्ती लेखापरीक्षण करण्यात येते. बँकेचे मुख्य कार्यालय व ७८ शाखांचे समावर्ती / अंतर्गत हिशोब तपासणी करण्यासाठी बँकेने अनुभवी व्यावसायिक सनदी लेखापालांची नियुक्ती केलेली आहे. तसेच बँकेच्या अंतर्गत तपासणी विभागातील अधिकाऱ्यांकडून बँकेच्या सर्व ९१ शाखांची अंतर्गत हिशोब तपासणी केली जाते. बँकेची लेखापरीक्षण समिती बँकेच्या हिशोब तपासणी कारभारावर देखरेख ठेवते. तसेच सदर समिती वैधानिक लेखापरीक्षण, समावर्ती लेखापरीक्षण व अंतर्गत हिशोब तपासणी अहवालातील त्रुटींच्या पूर्ततेबाबत दक्ष असते. अहवाल वर्षात रिझर्व्ह बँकेतील तपासणी अधिकाऱ्यांनी आपल्या बँकेच्या कामकाजाचे दि. १.४.२०१८ ते ३१.३.२०१९ या कालावधीचे वैधानिक लेखापरीक्षण केले आहे. तपासणी अधिकाऱ्यांनी परिक्षण कालावधीमध्ये बँकेच्या कामकाजात सुधारणा करण्याच्या दृष्टीने विविध मौलिक सूचना केल्या असून सदर सूचनांबद्दल बँक त्यांचे आभार व्यक्त करत आहे. सन २०२०-२१ च्या आर्थिक वर्षाकरिता संचालक मंडळ मे.गोगटे अँड कं. चार्टर्ड अकौंटंटस् यांची वैधानिक लेखा परीक्षक म्हणून नेमणूक करण्याची शिफारस करित आहे. त्यांच्या नियुक्ती बाबतचा विषय नोटीस मध्ये क्र. ८ आहे.

## श्रध्दांजली :-

बँकेचे माजी अध्यक्ष व ज्येष्ठ संचालक श्री. जयराम काशिनाथ पाटील यांना दि.२०.०७.२०२० रोजी देवाज्ञा झाली. बँकेच्या स्थापनेपासून ते बँकेच्या संचालक मंडळावर होते. त्यांच्या आकस्मित निधनाने बँकेचे मोठे नुकसान झाले आहे. त्यांना बँकेतर्फे विनम्र श्रध्दांजली !

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

## ऋणनिर्देश :-

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

**जयहिंद ! जय सहकार !**

आपला विश्वासू,

रणजीत गोपीनाथ पाटील

अध्यक्ष.



## 49th Annual Report - Year 2019-20.

### Respected Members,

By invoking the sacred memories of founder Chairman of the Bank, Late. Shri. Gopinath Patil Saheb, on behalf of the Board of Directors, I extend warm welcome to all of you. I am very glad to present this 49th Annual Report for the year 2019-20, Audited Balance Sheet and Profit and Loss Account for the year ended 31st March, 2020 duly certified by Statutory Auditors M/s. V. H. Jajoo & Co. Chartered Accountants.

### Economic Scenario :- Global

The weakening of global economic activity and trade remained in contraction zone in September 2019. The World Trade Organization's Goods Trade Barometer indicating weakness in merchandise trade persisting in Q3:2019 and downgrades to global growth projections by various agencies. The international development will have a bearing on the overall economic performance of India. Hence the probability of impact of all this all Banking Industry cannot be denied.

### Economic Scenario: - India.

Domestically, the slowdown in economic activity that started in 2018-19 extended into the first half of 2019-20. Real GDP growth fell to a 25-bps low in Q1:2019-20 on weak private consumption and investment and high frequency indicators for Q2 point to a slowdown in the various constituents of aggregate demand deepening. However, agriculture and allied activities were showing some positive trend. Headline CPI (Consumer Price Index) inflation remains below target. While food inflation has edged up since March 2019. This will adversely affect the growth rate of Banks deposits.

The Reserve Bank of India in April 2019 cut the repo rate by 25 basis points (bps) to 6.00% to strengthen domestic growth impulses by spurring private investment. With signs of weakening of growth impulses even further widening the negative output gap, the RBI further reduced the repo rate by another 25 bps in its June 2019. Looking at the signs of accentuation of the slowdown in domestic activity amidst deteriorating global growth and escalating trade tensions, the RBI with a view to boost the sentiments and to improve the growth, once again reduced the policy repo rate by a further 35 bps to 5.40%. On 04.10.2020 RBI further reduced the repo rate by another 25 bps from 5.40% to 5.15%.

The GST collection was below the expected levels on account of reasons mentioned above. The GST collections grew by 4.90% (y-o-y) during April-September 2019. The short fall in collection of GST than as estimated while presenting budget continued. Non-tax revenue has been an important source of finance for the central government. During April-August 2019, this component witnessed robust growth driven by the surplus transfer from the Reserve Bank approximately to the tune of ₹ 1.76 lakh crore as a dividend and surplus from reserves to the government, boosting prospect of stimulating the slowing economy without widening fiscal deficit. Real GDP growth which was projected at 6.10% in 2019-20 was far from actual of approximate 5.00%.

### Indian Banking Sector :-

As per the data published by RBI, the overall growth in deposits stood at 9.10% as against last year growth of 9.50%, where as the overall advances growth was only 6.10% as against last year growth 14.00%. This was the biggest indicator of slowing of economic growth. During the FY 2019-20 with a view to boost the slowing down economy, as stated earlier on account of reduction in Repo Rates by Reserve Bank of India, the banking industry to some extent passed on the benefits of this reduction by reducing lending rates. This has affected the rate of interest on Deposits and Advances and because of this there is very less growth of deposits and the Bank couldn't achieve Business Mix targets.



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

India will not be spared from the exponential spread of COVID-19. While efforts are being mounted on a war footing to arrest its spread, COVID-19 would impact economic activity in India directly through domestic lockdown. These effects and their interactions would inevitably accentuate the growth slowdown. Most sectors of the economy adversely impacted except agriculture by the pandemic, depending upon its intensity, spread and duration. If COVID-19 is prolonged and supply chain disruptions get accentuated, the global slowdown deepens, with adverse implications for India.

With a view to come over the impact of Covid-19, the RBI proposed its monetary policy and financial stimulus were announced on March 27, 2020. The RBI reduced Repo rate from 5.15% to 4.40%, Cash Reserve Ratio (CRR) was reduced 100 basis points to 3.00% of net demand and time liabilities (NDTL) with effect from the reporting fortnight beginning March 28, 2020. These were besides other stimulus announced by Finance Minister on March 26, 2020 worth over ₹ 1.70 lakh crores.

Besides the RBI also took steps to mitigate the burden of debt servicing brought about by disruptions on account of the fall-out of the COVID-19 pandemic. This will prevent the transmission of financial stress to the real economy, and will ensure the continuity of viable businesses and provide relief to borrowers in these extraordinarily troubled times. On 27th March, 2020 Reserve Bank of India has directed to give moratorium of 3 months on payment in respect of all term loans outstanding as on March 01, 2020, also deferment on interest payment on working capital was also granted for the period of 3 months besides easing norms for working capital requirements. On 23rd May, 2020 Reserve Bank of India further extended said moratorium by additional 3 months i.e. in all 6 months moratorium from March to August 2020 was provided by Reserve Bank of India and the same was passed on to the borrowers by our Bank.

On the above background I would like to draw the attention of shareholders that the FY 2020-21 will be more challenging. The Bank will continue to be cautious while lending and investing.

## Financial Performance Highlights of the Bank :-

At the above backdrop the financial performance of the Bank was reasonably satisfactory. The Business Mix of the Bank stood at ₹ 6017.53 crore and net profit after tax of ₹ 35.15 crore.

(₹ in Crores)

Particulars	31.03.2020	31.03.2019	Increase /decrease
No. of Members	99705	97143	2562
Business-mix	6017.53	6007.26	10.27
Deposits	3943.78	3809.06	134.72
Advances	2073.75	2198.20	-124.45
Gross Profit	74.45	97.43	-22.98
Net Profit	35.15	34.59	0.56
Share Capital	90.70	88.62	2.08
Working Capital	4650.74	4522.64	128.10
Reserves & Other Funds	442.19	434.52	7.67
Gross NPA	91.23	109.35	-18.12
Net NPA	0.00%	0.00%	0.00%
CRAR	19.81%	18.27%	1.54%



## Deposits :-

During the financial year 2019-20 total deposits of the Bank increased by ₹ 134.72 Crore by 3.54% against increase of ₹ 279.58 crore during 2018-19.

(₹ in Crores)

Types of Deposits	2019-20	%	2018-19	%
Current	359.43	9.11	370.47	9.73
Savings	1419.36	35.99	1387.32	36.42
Term	2164.99	54.90	2051.27	53.85
Total	3943.78	100.00	3809.06	100.00
CASA	1778.79	45.10	1757.79	46.15

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

## Deposit Insurance :-

As per the Reserve Bank of India' 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 :-

Though the credit in Banking industry grew at 6.10% in FY 2019-20, the growth was not broad based. The Banks core sector of lending to MSME are yet to show growth. The Co-operative Banks also faced challenges by Small Finance Banks and Payment Banks on account of innovative products offering. The advances of the Bank came down from ₹ 2198.20 Crore (FY 2018-19) to ₹ 2073.75 Crore during the FY 2019-20. The Bank was not able to increase its advances. The amount of new credit disbursement got offsetted by the regular repayment of existing loans. As such the Credit / Deposit ratio stood at 52.58% as against 57.71% of the previous year. Out of the total loans and advances of ₹ 2073.75 Crore, the loans to Priority Sector advances were 49.34% and Weaker Section advance were 10.01% of previous year's. Your 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 out efforts are made to maintain good quality of Advances without sacrificing Net Interest Margin.

## Overdue & NPA Management :-

The Bank Gross Non Performing Assets stands at ₹ 91.23 Crore in FY 2019-20 as against ₹ 109.35 Crore For FY 2018-19. The Bank is glad to inform to the members that the Bank was able to report net NPA at 0.00%. Your Bank will continue to make fullest usage of such kind of tools in future as well. 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 ₹ 52.51 Lakh towards written off accounts during the current financial year.



# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Banking Banaaye Asaan

(₹ in Crores)

Particulars	2019-20	%	2018-19	%
Gross NPA	91.23	4.40	109.35	4.97
Net NPA	0.00	0.00	0.00	0.00
Provision Requirement	21.44		22.59	
Total Provisions made	107.61		109.35	
Excess Provisions made	86.17		86.76	
Total Advances	2073.75		2198.20	
Coverage Ratio	117.95%		100.00%	

Consequent upon obtaining Multi-State status by the bank, the bank can exercise its rights of recovery under the provisions of The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI). The 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.

Pursuant to the guidelines issued by RBI on sale of financial assets to Asset Reconstruction Companies (ARCs), the Bank had framed Policy on Assignment of Debts/Financial Assets and Sale of Non-Performing Assets (NPAs) to ARCs. During the financial year 2019-20, Bank had appointed a consultant for sale/assignment of NPAs and an exercise for sale of NPAs to ARCs was undertaken as per RBI guidelines. During the period under review, Bank has sold 112 NPA accounts of 53 borrowers to asset reconstruction companies (ARCs) on 15.00% cash and 85.00% security receipts basis for an aggregate consideration of ₹ 67.50 crore. The total outstanding principal and interest receivable of these accounts was ₹ 90.28 crore & ₹ 20.02 crore respectively. The net book value of these accounts was ₹ 67.49 crore after deducting BDDR provision of ₹ 22.79 crore made against principal outstanding of ₹ 90.28 crores.

## Treasury Operations :-

Bank's Treasury operations consist of SLR, Non- SLR, Fixed Deposits with Banks, Call Money placements, Mutual Fund investment. The total investment portfolio of the bank was ₹ 2205.82 Crore out of which ₹ 1658.23 Crore are invested in Government Securities, and in other approved Securities. The balance investments of ₹ 547.59 Crore are held in FDRs with Public Sector Banks, State Co-operative Bank and District Central Co-operative Bank, Private Sector Bank. The Bank is adhering to the RBI guidelines issued from time to time. The investments are kept in SGL Account with RBI and in Demat Account with Stock Holding Corporation.

With decrease in overall yield especially on Government Securities due to COVID-19 the provision required against securities held under Available For Sale (AFS) and Held for Trading (HFT) portfolio has come down from ₹ 13.27 Crore to ₹ 5.00 Crore. As such a sum of ₹ 8.27 Crore (net of taxes, if any, and net of transfer to statutory reserves as applicable to such excess provision) has been reversed to Profit and Loss Accounts. The reversal of this provision is within the guidelines issued by The Reserve Bank of India on Investments.. The Bank is holding adequate provision of 5% on its total holding under AFS and HFT portfolio as Investment Fluctuation Reserve.





# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Banking Banaaye Asaan

Building up high yielding investment portfolio is very important from long term perspective as such your Bank is always on a look out for high yielding investment opportunities. Efforts and care is always being taken to ensure that investment are secured and maturity profile maintained and efforts are taken to reduce the duration of investment portfolio.

## Profitability :-

At the end of the reporting financial year 2019-20, bank has achieved net profit of ₹ 35.15 Crore which is comparatively higher than last financial year 2018-19.

(₹ in Crores)		
Particulars	2019-20	2018-19
Profit before tax and provision	74.45	97.43
Profit after tax and provision	35.15	34.59

## Appropriation of Profit :-

As per section 62 of Multi-State Co-operative Societies Act, 2002, balance profit for the year 2019-20 available for appropriation and distribution is ₹ 3514.87 lakh after tax. After adding balance profit for the year 2018-19, the Board of Directors recommend the distribution of profit of ₹ 3515.10 lakh under section 63 of Multi State Co-operative Societies Act, 2002 as follows:

(₹ in Lakhs)	
Particulars	Amount
Reserve Fund (25%)	878.78
Additional Reserve Fund for unforeseen losses (10%)	351.51
Charity Fund	10.00
Software / Hardware Upgradation	20.00
Staff Welfare Fund	10.00
Dividend Equalisation Fund	25.00
Building fund	65.00
Golden Jubilee Fund	10.00
Cooperative Education Fund (1%)	35.15
Staff / Members & Employees Educational Fund	10.00
EX-Gratia & Bonus	745.00
Transfer to BDDR	301.79
Balance Profit C/F	1052.87
<b>Total</b>	<b>3515.10</b>

## 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 31.03.2020 was 19.81% increased from 18.27% as on 31.03.2019. Out of this Tier – I capital constitute 17.32% of CRAR.



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

The RBI during the FY 2019-20 has taken various measures as regards Urban Co-operative Banks (UCBs). Some of them are listed below for the benefit of share holders. These measures will be having long term impacts on overall working of UCBs.

### 1. **Comprehensive Cyber Security Framework for Primary (Urban) Cooperative Banks (UCBs) – A Graded Approach December 31, 2019.**

Some basic cyber security controls for Primary (Urban) Cooperative Banks (UCBs) were prescribed by RBI in October 19, 2018. RBI on further examination, has now formulated based on a graded approach a comprehensive Cyber Security Framework for UCBs. The UCBs have been categorized into four levels based on their digital depth and interconnectedness to the payment systems landscape.

Here I would like to inform the share holders that, the Bank has always been proactive when it comes to the IT Security measures. The Bank has already initiated a process of implementation of the said framework, necessary infrastructure is being built up and is being closely watched by the members of Board. The Bank is following in III category.

### 2. **Reporting of Large Exposures to Central Repository of Information on Large Credits (CRILC) – UCBs January 16, 2020.**

UCBs having total assets of ₹ 500 crore and above as on 31st March of the previous financial year are required to report credit information, including classification of an account as Special Mention Account (SMA), on all borrowers having aggregate exposures of ₹ 5 crore and above with them to Central Repository of Information on Large Credits (CRILC) maintained by the Reserve Bank.

As such I request all the borrowers enjoying credit limits to ensure that the status of their accounts is maintained at SMA -0 ( no overdue) enabling them to enjoy good credit rating among banking industry.

### 3. **Limits on exposure to single and group borrowers/parties and large exposures and Revision in the target for priority sector lending – UCBs- March 13, 2020.**

After failure of one of largest Multi-state Scheduled Cooperative Bank, the RBI with a view to reduce the seismic risk decided to reduce the exposure to single and group borrowers/parties etc. UCBs shall have at least 50 per cent of their aggregate loans and advances comprising loans of not more than ₹ 25 lakh or 0.2% of their tier I capital, whichever is higher, subject to a maximum of ₹ 1 crore, per borrower/party. It has also been directed by the RBI that the overall Priority Sector Lending (PSL) target for UCBs shall stand increased to 75% of ANBC (Adjusted Net Bank Credit) or CEOBSE (Credit Equivalent of Off Balance Sheet Exposure) whichever is higher. The UCBs are required to achieve these milestones in a phased manner.

### 4. **Declaration of Dividend by the Banks:- April 17, 2020**

In an environment of heightened uncertainty caused by COVID-19, it is important that banks conserve capital to retain their capacity to support the economy and absorb losses. Accordingly, RBI has directed all banks not make dividend payout from the profits pertaining to the financial year ended March 31, 2020 until further instructions. As such it has been decided by the Board of Directors not to appropriate any amount out of the Profit for FY 2019-20 towards Dividend.



## 5. COVID-19 Regulatory Package - Asset Classification and Provisioning Banks April 17, 2020.

As you are aware that the Bank as per the RBI directives has granted moratorium of six months on payment of all term loan installments falling due between March 1, 2020 and August 31, 2020 and also deferment in payment of interest falling due within that period on all accounts enjoying working capital limits. Relaxation in classification of assets has also been permitted in such accounts though there were overdue but Standard as on March 01, 2020. However, the RBI has directed the Banks make general provisions of not less than 10 per cent of the total outstanding of such accounts, to be phased over two quarters namely March 31, 2020 and June 30, 2020. The Bank has made the said provision for quarter end March 31, 2020 and is reflected in the Profit and Loss Account. The Bank has also made provision for June quarter.

### 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 which generally meets once in a week to take decisions on all day to day issues. The Executive Committee is empowered with requisite powers to take decisions. In addition to above, sub committees like Staff Committee, Audit Committee and Recovery Committee also meet regularly and take delegated decisions.

### Branch Expansion :-

Presently, the bank has network of 91 branches which are providing the banking services to the customers. During the year under review, we have shifted (1) Ulwe Branch in owned premises, (2) Madgaon, Goa Branch and (3) Vashi, Navi Mumbai branch in rented premises. The bank has also shifted (1) Katai-Nilje Branch on 27.07.2020 and (2) Borivali, Mumbai Branch on 24.08.2020 in rented premises for getting more business and giving better customer service. In addition to this, we have also 5 Off-site ATMs for giving better customer service.

As per Annual Business Plan for 2018-19, the bank has submitted proposal to RBI for giving approval to open Ten new branches. The same is still under consideration by RBI.

### Non Banking Business :-

To increase the non banking income, the bank has entered into Corporate Agency agreement with TATAAIG 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 Authorised Dealer Category - II Licence (AD-II) from Reserve Bank of India. This has helped our customers to buy and sell foreign currencies from all our branches. During the current financial year 2019-20, under the AD-II Licence Bank has achieved a Foreign Currency Sale & Purchase business turnover of ₹ 1.99 Crore as against previous year's turnover of ₹ 2.76 Crore. The Bank has an arrangement with other AD-I Banks for providing Forex products and services for its customers.

During the current financial year 2019-20 the Bank has handled and routed through other AD-I Banks merchanting Forex business having turnover of ₹ 51.24 Crore as against previous year's turnover of



₹ 142.84 Crore. Bank has earned Net earnings of ₹ 8.98 Lacs during the period under report as against previous years earning of ₹ 24.01 Lacs under Foreign Exchange Business. The bank has also received 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, Rupay International 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, 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 customers' 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 a policy of not compromising on day to day operations for the security of the bank's customer database. 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 :-

Mr. Uday A. Shetye Chief Executive Officer of the Bank has resigned from the services of the Bank on 24.08.2020. The Board has accepted his resignation and relieved him from Service of Bank on 23.09.2020.

The Board has given charge to Chief Information Officer Mr. Manoj Vasant Gadkari as interim Chief Executive Officer. He is having 32 years of experience in the Banking Industry. He is B.Com, CAIIB, GDC&A and Certified Course in Digital Banking by qualification.

The Board has conducted the interviews of the candidates who satisfy "Fit and Proper" Criteria as per RBI guidelines. The Board has shortlisted Mr. Madhusudan Das Pai as Chief Executive Officer for 2 years. As per RBI guidelines application is forwarded to them for approval. The resolution to ratify the Board action for appointment is placed for approval of members.



## Human Resource :-

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

The Bank has prepared detailed Manual of Instructions on Deposits, Loans, Services, IT and Account Functions at Branches and Head Office . We are also imparting training to all the staff members of the Bank. This will enhance the Knowledge and skill of the Bank employees in the customer service and taking quick decisions. During the Year 37 training sessions covering 809 staff and 6 external training covering 13 officials were conducted and organized on different types of subjects such as KYC, Forex Business, System Audit , Credit Management, Clean Note policy, Team Building , Customer Service , Mobile Banking Internet Banking etc. The Bank has maintained co-ordinal relation with the employees. We are thankful to GP Parsik Bank Employees and Officers Association for providing full support and co-operation to improve customer service and productivity.

## Amendments in Bye-Laws :-

In light of the guidelines dated 31.12.2019 issued by Reserve Bank of India as regards to constitution of Board of Management (BOM) in Primary (Urban) Co-operative Banks and recent amendments to Banking Regulation Act, 1949 and considering other required changes are proposed in Bank's Bye-Laws to ensure compliance with the said guidelines and amendments.

## Corporate Governance :-

The success of the institution is depending upon its governance. The bank has allotted branches for effective branch control under the supervision of Assistant General Managers. The regular meetings of the Heads of various departments at Head Office and Assistant General Managers are conducted to deal the administrative matters. The meetings of ALCO Committee of the executives of the Bank are conducted on regular basis. The Bank has formed an Audit Committee consisting of the directors who are Banking Experts as per the requirement of the RBI. These committees meet regularly. This has helped in ensuring transparency in financial statements and protecting shareholder interest.

## Corporate Social Responsibility :-

- (1) The Bank acknowledges its social responsibilities by donating permissible percentage of net profit to Social Organisations. During the year, the bank donated ₹ 6,40,000/- to 9 organizations who are committed for social causes.
- (2) A Blood Donation Camp was organized on 7th November, 2019 at its Head Office, Kalwa, Thane, by GP Parsik Banks Employees & Officers Association.
- (3) The bank also organized Free Medical Check-up Camp for members above 45 years of age on 7th November, 2019 at its Head Office, Kalwa, Thane.
- (4) The bank has also given financial help of ₹ 16,000/- to students for education to the dependents of the members.
- (5) The bank has given ₹ 1,27,000/- to 16 shareholders towards medical assistance during the year.



- (6) The Bank arranges cricket tournament every year for the employees.
- (7) Afforestation : The Bank's founder Chairman, Late Shri. Gopinath S.Patil, 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 contineously making tree plantaion 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 01-04-2018 to 31-03-2019. 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.

The Board of Directors recommends M/s Gogate & Company, Chartered Accountants as Statutory Auditors for the financial year 2020-21. Their appointment will be moved under Agenda item No. 8 of the Notice.

### Obituary :-

We deeply mourn the death of Shri. Jayram Kashinath Patil, Ex-Chairman and Director of the bank on 20.07.2020. He was Director of the bank since bank established. His untimely death has caused immense loss to the bank.

We also mourn the death of members, customers, 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.Op. Societies, New Delhi, Commissioner of Co-operation and Registrar of Co-operative Societies, Maharashtra State, Karnataka State 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.



**M/s. V. H. Jajoo & Co.**  
CHARTERED ACCOUNTANTS  
4th Floor, Bedmuth's Navkar Heights,  
New Pandit Colony, Sharanpur Road,  
Nashik-422002.

## **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 31<sup>st</sup> March, 2020 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 64 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 55 branches covered by us (and other branches through CBS as well as verification of large loan files at head office) account for 88.70% of advances, 91.33% of deposits, 94.10% of interest income and 93.50% 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 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.



# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

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

## 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 31<sup>st</sup> March, 2020;
- (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.
  - c. Advances categorized as doubtful assets are of Rs 2544.50 lakhs and loss assets of Rs 231.73 lakhs as per prudential norms are considered as doubtful of recovery. Bank held provision of Rs 2544.50 lakhs against doubtful assets and provision of Rs 231.73 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. 20.48 lakhs which were sanctioned against FDR. 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. 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 : 31<sup>st</sup> August 2020

**M/s. V. H. Jajoo & Co.**

Chartered Accountants

Sd/-

**CA V. H. Jajoo**

Partner

(Member No. 042039)

FRN. 104003W

(Statutory Auditors)

UDIN-20042039AAAAOQ8321





# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2020

दिनांक ३१ मार्च, २०२० अखेर नफा-तोटा पत्रक

(₹ in Lakhs)

EXPENDITURE / खर्च	SCHEDULE परिशिष्ट	31st MARCH 2020 (₹)	31st MARCH 2019 (₹)
INTEREST PAID ON DEPOSITS / BORROWINGS ठेवी व कर्जावरील दिलेले व्याज	1	22257.10	21769.00
SALARY AND ALLOWANCES / कर्मचारी पगार, भत्ते	2	5842.31	5487.19
BOARD OF DIRECTORS FEES / संचालकांचे मिटींग भत्ते		4.06	4.02
RENT, RATES, TAXES & INSURANCE / भाडे, कर व विमा	3	1837.25	1769.35
LEGAL & PROFESSIONAL FEES / कायदा व व्यावसायिक तज्ञांचे शुल्क		66.94	66.14
POSTAGE & TELEPHONE EXPENSES / टपाल, तार व टेलिफोन खर्च	4	318.21	297.47
AUDIT FEES / हिशेब तपासणी शुल्क		100.42	107.93
DEPRECIATION ON FIXED ASSETS / मालमत्तेवरील घसारा	5	1053.77	1178.72
PRINTING, STATIONARY & ADVERTISEMENT EXPENSES छपाई, लेखनसामग्री व जाहिरात खर्च	6	185.86	327.07
CONTRACTUAL EXPENSES / कॉन्ट्रॅक्ट्युअल खर्च		159.19	120.69
MISCELLANEOUS EXPENSES / सर्वसाधारण खर्च	7	1736.08	1586.59
PROVISIONS / तरतुदी	8	2149.63	4343.77
PROVISION FOR INCOME TAX / आयकर तरतूद		1780.00	1940.00
BAD DEBTS WRITTEN OFF / बुडीत कर्ज निर्लेखित		0.00	313.21
DEFERRED TAX LIABILITY / स्थगित कर देणी		27.77	0.00
NET PROFIT TRANSFERRED TO BALANCE SHEET / निव्वळ नफा		3514.87	3459.51
<b>TOTAL / एकूण (₹)</b>		<b>41033.46</b>	<b>42770.66</b>

As per our of even date

Place : Parsik Nagar,  
Kalwa, Thane-400 605.  
Date : 31st August 2020

**M/s. B. S. Korde & Co.**  
Chartered Accountants  
Sd/-  
**CA B. S. Korde**  
Proprietor  
(Member No. 14688)  
FRN. 125532W  
(Internal Auditors)  
UDIN-20014688AAAACC8688

**M/s. V. H. Jajoo & Co.**  
Chartered Accountants  
Sd/-  
**CA V. H. Jajoo**  
Partner  
(Member No. 042039)  
FRN. 104003W  
(Statutory Auditors)  
UDIN-20042039AAAAAQ8321



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2020

दिनांक ३१ मार्च, २०२० अखेर नफा-तोटा पत्रक

(₹ in Lakhs)

INCOME / जमा	SCHEDULE परिशिष्ट	31st MARCH 2020 (₹)	31st MARCH 2019 (₹)
INTEREST RECEIVED ON LOANS & INVESTMENTS मिळालेले व्याज - कर्जावरील व ठेवीवरील	9	37509.67	37217.86
DIVIDEND ON SHARES / शेअर्सवरील लाभांश		0.41	0.41
COMMISSION / कमिशन	10	898.75	673.27
SHARE TRANSFER FEE / भाग हस्तांतरण शुल्क		0.01	0.02
LOCKER RENT / लॉकर भाडे		88.37	85.18
OTHER INCOME / इतर उत्पन्न	11	1227.85	1104.81
EXCESS PROVISION OF IDR EARLIER YEARS / पूर्वीची गुंतवणूक घसारा जादा तरतूद वर्ग केली		826.50	1992.16
PROFIT ON SALE OF DEAD STOCK / डेडस्टॉक विक्रीवरील नफा		3.72	0.00
PROFIT ON INVESTMENT SOLD / गुंतवणूक विक्रीवरील नफा		426.92	743.50
BAD DEBTS WRITTEN OFF RECOVERED / निलिखित बुडीत कर्ज वसुली		41.33	20.53
DEFERRED TAX ASSETS / डिफर्ड टॅक्स अॅसेट		0.00	3.98
EXCESS PROVISION OF INCOME TAX WRITTEN BACK जादा आयकर तरतूद परत		9.93	615.73
BAD DEBTS PROVISION WRITTEN BACK / बुडीत व संशयित कर्ज निधीतून तरतूद परत		0.00	313.21
<b>TOTAL / एकूण (₹)</b>		<b>41033.46</b>	<b>42770.66</b>

**For GP Parsik Sahakari Bank Ltd.,**

(Multi-State Scheduled Bank)

**Shri. Uday A. Shetye**  
(C.E.O.)

**Shri. Kayyum R. Cheulkar**  
(Director)

**Shri. Narayan G. Gawand**  
(Vice Chairman)

**Shri. Ranjit G. Patil**  
(Chairman)



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

Schedules Forming Part of Profit & Loss Account for the year ended 31st March, 2020

दिनांक ३१ मार्च, २०२० अखेर नफा-तोटा पत्रकाची परिशिष्ट

(₹ in Lakhs)

SCHEDULE / परिशिष्ट	31st March 2020	31st March 2019
<b>SCHEDULE - 1 INTEREST PAID ON DEPOSITS / BORROWINGS /</b> परिशिष्ट-१ ठेवी व कर्जावरील व्याज INTEREST PAID ON DEPOSITS / ठेवीवरील दिलेले व्याज	22257.10	21769.00
<b>TOTAL / एकूण</b>	<b>22257.10</b>	<b>21769.00</b>
<b>SCHEDULE - 2 SALARY &amp; ALLOWANCES / परिशिष्ट-२ कर्मचारी पगार, भत्ते</b> STAFF SALARY & ALLOWANCES / कर्मचारी पगार व भत्ते STAFF PROVIDENT FUND CONTRIBUTION / कर्मचारी भविष्य निधी अंशदान PROVIDENT FUND CHARGES / प्रोव्हिडेंट फंड चार्जेस STAFF TRAINING CHARGES / कर्मचारी प्रशिक्षण खर्च LABOUR WELFARE CHARGES / लेबर वेलफेअर खर्च STAFF INSURANCE / कर्मचारी विमा GRATUITY CONTRIBUTION (L.I.C.) / सेवा वेतन निधी (एल.आ.सी.)	4936.50 399.55 24.07 2.94 0.50 213.75 265.00	4389.38 364.69 23.54 4.36 0.51 103.92 600.79
<b>TOTAL / एकूण</b>	<b>5842.31</b>	<b>5487.19</b>
<b>SCHEDULE - 3 RENT, RATES, TAXES &amp; INSURANCE / परिशिष्ट-३ भाडे, कर व विमा</b> RENT, RATES & TAXES / भाडे व कर INSURANCE / विमा PROFESSIONAL TAX / व्यवसाय कर ELECTRICITY CHARGES / विजेचे बिल WATER CHARGES / पाण्याचे बिल	986.57 425.52 0.08 421.17 3.91	1025.25 386.79 0.03 353.73 3.55
<b>TOTAL / एकूण</b>	<b>1837.25</b>	<b>1769.35</b>
<b>SCHEDULE - 4 POSTAGE &amp; TELEPHONE EXPENSES / परिशिष्ट-४ टपाल, तार व टेलिफोन खर्च</b> POSTAGE / पोस्टेज खर्च TELEPHONE EXPENSES / टेलिफोन खर्च LEASE LINE ANNUAL CHARGES / लिझ लाईन वार्षिक चार्जेस	8.32 26.38 283.51	11.50 27.54 258.43
<b>TOTAL / एकूण</b>	<b>318.21</b>	<b>297.47</b>
<b>SCHEDULE - 5 DEPRECIATION ON FIXED ASSETS / परिशिष्ट-५ मालमत्तेवरील घसारा</b> BUILDING / इमारत VEHICLE / वाहन FURNITURE & FIXTURE / फर्निचर व फिक्चर LIBRARY / वाचनालय COMPUTER / संगणक	345.64 33.01 257.38 0.09 417.65	321.31 27.65 300.65 0.08 529.03
<b>TOTAL / एकूण</b>	<b>1053.77</b>	<b>1178.72</b>
<b>SCHEDULE - 6 PRINTING, STATIONERY &amp; ADVERTISEMENT EXPENSES /</b> परिशिष्ट-६ छपाई, लेखनसामुग्री व जाहिरात खर्च PRINTING & STATIONERY EXPENSES / छपाई व लेखनसामुग्री खर्च ADVERTISEMENTS / जाहिरात खर्च SAHAKAR & PRACHAR / सहकार व प्रचार	129.25 38.87 17.74	125.44 182.61 19.02
<b>TOTAL / एकूण</b>	<b>185.86</b>	<b>327.07</b>
<b>SCHEDULE - 7 MISCELLANEOUS EXPENSES / परिशिष्ट-७ सर्वसाधारण खर्च</b> DEAD STOCK WRITE OFF / डेड स्टॉक राईट ऑफ LBT / एलबीटी TRAVELLING EXPENSES / प्रवास खर्च VEHICLE EXPENSES / वाहन खर्च MISC.OFFICE EXPENSES / किरकोळ कार्यालयीन खर्च REPAIRS & MAINTENANCE / किरकोळ दुरुस्ती SPECIAL / ANNUAL GENERAL MEETING EXP. / विशेष वार्षिक सर्वसाधारण सभा खर्च SERVICING CHARGES / सर्व्हिसिंग चार्जेस MICR CHEQUE PROC. CHARGES / मायकर चेक प्रोसेसिंग चार्जेस SECURITY SERVICE CHARGES / सिक्युरिटी सर्व्हिस चार्जेस ATM CARD CHARGES / ए.टी.एम. कार्ड चार्जेस CCIL MEMBERSHIP FEE / सीसीआयएल मेम्बरशिप फी BRANCH OPENING EXPENSES / शाखा उद्घाटन खर्च COMPUTER LICENSE RENEWAL / संगणक लायसन्स नूतनीकरण CCIL SETTLEMENT CHARGES / सीसीआयएल सेटलमेंट चार्जेस	18.85 0.08 10.38 40.64 152.01 67.04 1.58 432.95 27.62 223.62 19.85 0.96 0.00 41.57 2.59	0.07 26.40 10.95 38.81 152.09 30.58 1.99 389.84 23.95 220.45 79.13 0.39 6.65 35.08 3.34



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युलड बँक)

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

(₹ in Lakhs)

SCHEDULE / परिशिष्ट	31st March 2020	31st March 2019
IMPS CHARGES / आय.एम.पी.एस. चार्जेस	6.65	2.13
OTHER BANK CHARGES / इतर बँक चार्जेस	0.02	0.10
CIBIL CHARGES / सिबिल चार्जेस	13.25	10.71
LOSS ON AMORTIZATION GSEC HTM / (HTM) सरकारी रोख्यातील घसारा	15.39	15.39
IGST, CGST SGST EXPENSES / आयजीएस्टी, सीजीएस्टी, एसजीएस्टी खर्च	412.10	328.01
UPI CHARGES / युपीआय शुल्क	8.88	0.96
ECS PROCESSING CHARGES / ईसीएस प्रासेसिंग शुल्क	0.00	0.02
BG \ LC COMMISSION / बीजी/एलसी कमिशन	16.52	6.67
FOREX COMMISSION EXPENSES & OTHER CHARGES / परकीय चलन खर्च व किरकोळ खर्च	4.85	15.33
CRIF CHARGES / CRIF खर्च	0.07	0.25
COMPENSATION ON CARD TXN / CARD TXN भरपाई	1.67	0.39
AEPS CHARGES / AEPS चार्जेस	0.09	0.15
LOSS ON SALE OF DEAD STOCK / डेडस्टॉक विक्रीवरील तोटा	0.00	30.16
PRIOR PERIOD ITEM / पूर्व कालावधीचा खर्च	3.00	12.62
EXPERIAN CHARGES / एक्सपिरिअन चार्जेस	0.05	0.05
IMPAIRED ASSETS WRITTEN OFF / इम्पेअर्ड असेट निर्लेखित	0.00	143.93
MVAT TAX / MVAT कर	92.75	0.00
INSURANCE PREMIUM CHARGES / विमा प्रिमियम शुल्क	29.02	0.00
CUSTOMER COMPEN - IMPS (DR) / ग्राहक भरपाई आय.एम.पी.एस.(डिआर)	0.01	0.00
CUSTOMER COMPEN - ATM (DR) / ग्राहक भरपाई ए.टी.एम.(डिआर)	0.70	0.00
NFS CHARGES / एन.एफ.एस. चार्जेस	81.82	0.00
I.T. FOR EARLIER YEAR / पूर्वीच्या वर्षाचा आयकर	9.50	0.00
<b>TOTAL / एकूण</b>	<b>1736.08</b>	<b>1586.59</b>
<b>SCHEDULE - 8 PROVISIONS / परिशिष्ट-८ तरतुदी</b>		
AMOUNT PROVIDED FOR BAD & DOUBTFUL DEBTS / बुडीत व संशयित कर्ज निधी तरतूद	1875.00	2900.00
SPECIAL RESERVE FUND (Section 36 (1) (viii) of IT Act. 1961) / स्पेशल रिझर्व्ह फंड (Section 36 (1) (viii) of IT Act. 1961)	150.00	80.00
DEPRECIATION OF GSEC AFS / HFT / GSEC AFS / HFT वरील घसारा	0.00	1363.77
PROVISION FOR Acs IN DEFAULT BUT STD. A/C. / डिफॉल्ट खात्यांसाठी तरतूद मानक मालमत्ता	50.65	0.00
PROVISION FOR RESTRUCTURED ADVANCES / पुनर्रचित कर्जाची तरतूद	71.00	0.00
PROVISION FOR IMPAIRED ASSETS RESERVE / इम्पेअर्ड मालमत्ता राखीव ठेवण्याची तरतूद	2.98	0.00
<b>TOTAL / एकूण</b>	<b>2149.63</b>	<b>4343.77</b>
<b>SCHEDULE - 9 INTEREST RECEIVED ON LOANS &amp; INVESTMENTS / परिशिष्ट-९ मिळालेले व्याज - कर्जावरील व ठेवीवरील</b>		
LOANS / कर्जावरील	23048.04	24315.53
DEPOSITS & INVESTMENTS / ठेवी व गुंतवणुकीवरील	14461.63	12902.33
<b>TOTAL / एकूण</b>	<b>37509.67</b>	<b>37217.86</b>
<b>SCHEDULE - 10 COMMISSION / परिशिष्ट-१० कमिशन</b>		
B.D. COMMISSION / बी. डी. वरील कमिशन	0.02	0.06
INSURANCE COMMISSION / विमा कमिशन	34.58	48.49
OTHER / इतर	544.91	423.86
ATM CARD COMMISSION / ए.टी.एम. कार्ड कमिशन	205.60	101.40
COMMISSION ON SMS BANKING / एस्.एम.एस्. कमिशन	113.51	99.36
COMMISSION ON PAYTM / पेटीएम कमिशन	0.13	0.10
<b>TOTAL / एकूण</b>	<b>898.75</b>	<b>673.27</b>
<b>SCHEDULE - 11 OTHER INCOME / परिशिष्ट-११ इतर उत्पन्न</b>		
PROCESSING CHARGES / प्रोसेसिंग चार्जेस	146.58	181.12
ECS / NEFT PROCESSING CHARGES / इ.सि.एस/एन.इ.एफ.टी. प्रोसेसिंग चार्जेस	1.59	0.47
CERSAI CHARGES / सरसाई चार्जेस	0.06	1.25
MISC RECEIPTS / किरकोळ चार्जेस	30.94	132.57
SERVICE CHARGES & OTHERS / सर्व्हिस चार्जेस व इतर	811.64	667.02
EQUIFAX CHARGES / एक्विफॅक्स चार्जेस	0.07	0.04
PRE CLOSURE CHARGES / मुदतपूर्व बंद चार्जेस	35.26	65.77
EQUITABLE MORTGAGE EXECUTION CHARGES / इक्विटेबल मॉर्गेज एक्सीक्युशन चार्जेस	6.49	5.61
ACH NACH MANDATE PROCESSING CHARGES / ACH NACH मॅन्डेट प्रोसेसिंग चार्जेस	25.72	8.16
ACH NACH DEBIT RETURN CHARGES / ACH NACH डेबिट रिटर्न चार्जेस	169.50	42.80
<b>TOTAL / एकूण</b>	<b>1227.85</b>	<b>1104.81</b>



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युलड बँक)

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

## BALANCE SHEET AS AT 31st MARCH, 2020

दिनांक ३१ मार्च, २०२० अखेर ताळेबंद पत्रक

(₹ in Lakhs)

CAPITAL & LIABILITIES / भाग भांडवल व देणी	SCHEDULE परिशिष्ट	31st MARCH 2020 (₹)	31st MARCH 2019 (₹)
SHARE CAPITAL / भाग भांडवल	A	9070.10	8861.85
RESERVE FUND & OTHER RESERVES / राखीव व इतर निधी	B	44219.01	43452.77
DEPOSITS / ठेवी	C	394377.97	380906.14
BILLS FOR COLLECTION (As per Contra) / वसुलीची बिले येणे बाजूप्रमाणे		46.83	39.88
INTEREST PAYABLE ON DEPOSITS / ठेवीवरील देणे असलेले व्याज		9914.48	10759.02
OTHER LIABILITIES / इतर देणी	D	3977.35	4824.86
OVERDUE INTEREST RESERVE (NPA) (As per Contra) / थकीत व्याज तरतूद(नावे बाजूप्रमाणे)		1246.62	1784.65
CURRENT YEAR PROFIT / चालू वर्षाचा नफा	E	3515.10	3459.72
<b>TOTAL / एकूण (₹)</b>		<b>466367.46</b>	<b>454088.89</b>
CONTINGEN LIABILITIES / संभाव्य देणी	M	30796.40	17109.71

As per our report of even date

Place : Parsik Nagar,  
Kalwa, Thane-400 605.  
Date : 31st August 2020

**M/s. B. S. Korde & Co.**  
Chartered Accountants  
Sd/-  
**CA B. S. Korde**  
Proprietor  
(Member No. 14688)  
FRN. 125532W  
(Internal Auditors)  
UDIN-20014688AAAACC8688

**M/s. V. H. Jajoo & Co.**  
Chartered Accountants  
Sd/-  
**CA V. H. Jajoo**  
Partner  
(Member No. 042039)  
FRN. 104003W  
(Statutory Auditors)  
UDIN-20042039AAAAAQ8321



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

## BALANCE SHEET AS AT 31st MARCH, 2020

दिनांक ३१ मार्च, २०२० अखेर ताळेबंद पत्रक

(₹ in Lakhs)

PROPERTY & ASSETS / मालमत्ता व येणी	SCHEDULE परिशिष्ट	31st MARCH 2020 (₹)	31st MARCH 2019 (₹)
CASH / रोख	F	18230.01	22401.52
BALANCES WITH OTHER BANKS / बँकेतील शिल्लक	G	58064.21	54202.43
INVESTMENTS / गुंतवणूक	H	165823.12	139631.92
LOANS & ADVANCES / दिलेली कर्जे	I	207374.81	219820.03
INTEREST RECEIVABLE / येणे व्याज	J	6347.48	6312.70
FIXED ASSETS / कायम व स्थायर मालमत्ता	K	6233.61	6900.58
OTHER ASSETS / इतर जिंदगी	L	2961.68	2991.04
BILLS RECEIVABLE (As per Contra) / वसुलीची बिले (देणे बाजू प्रमाणे)		46.83	39.88
NPA INT. R'BLE (As per Contra) / थकीत व्याज तरतूद (देणे बाजू प्रमाणे)		1246.62	1784.65
BRANCH ADJUSTMENT / शाखा जुळवणी		39.09	4.14
<b>TOTAL / एकूण (₹)</b>		<b>466367.46</b>	<b>454088.89</b>

**For GP Parsik Sahakari Bank Ltd.,**

(Multi-State Scheduled Bank)

**Shri. Uday A. Shetye**  
(C.E.O.)

**Shri. Kayyum R. Cheulkar**  
(Director)

**Shri. Narayan G. Gawand**  
(Vice Chairman)

**Shri. Ranjit G. Patil**  
(Chairman)



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

Schedules Forming Part of Balance Sheet as at 31st March, 2020

दिनांक ३१ मार्च, २०२० अखेर ताळेबंद पत्रकाची परिशिष्ट

SCHEDULE / परिशिष्ट	31st March 2020 (₹ in Lakhs)	31st March 2019 (₹ in Lakhs)
<b>SCHEDULE - A SHARE CAPITAL / परिशिष्ट-१ 'ए' भाग भांडवल</b>		
AUTHORISED SHARE CAPITAL / अधिकृत भाग भांडवल (100000000 Shares of ₹ 50/- each) / (प्रत्येकी ₹ ५०/- चे १००००००० शेअर्स)	50000.00	50000.00
<b>ISSUED SUBSCRIBED &amp; PAID UP CAPITAL / (वसूल झालेले भाग भांडवल)</b>		
(18140193 Shares of ₹ 50/- each) / (प्रत्येकी ₹ ५०/- चे १८१४०१९३ शेअर्स) (Previous Year 17723709 Shares of ₹ 50/- each)/ (मागील वर्षी-प्रत्येकी ₹ ५०/-चे १७७२३७०९ शेअर्स)	9070.10	8861.85
INDIVIDUALS / वैयक्तिक ७५४४.५०		
OTHERS / इतर १५२५.६०		
CO-OP. INSTITUTION / सहकारी संस्था ०.००		
<b>SCHEDULE - B RESERVE FUND &amp; OTHER RESERVES / परिशिष्ट-२ 'बी' राखीव व इतर निधी</b>		
RESERVE FUND / गंगाजळी 11506.99	11506.99	10603.94
BUILDING FUND / इमारत निधी 6733.94	6733.94	6533.44
DIVIDEND EQUI. FUND / लाभांश समीकरण निधी 670.14	670.14	645.14
BAD & DOUBTFUL DEBTS RESERVE / संशयित व बुडीत कर्ज निधी 10761.01	10761.01	10935.76
CONTINGENT PROVISION AGAINST STANDARD ASSETS / उत्पादक जिदगीसाठी संभाव्य तरतूद 955.00	955.00	955.00
MEMBERS WELFARE FUND / सभासद कल्याण निधी 342.33	342.33	334.03
EMPLOYEES WELFARE FUND / सेवक कल्याण निधी 54.11	54.11	81.69
CHARITY FUND / धर्मदाय निधी 253.98	253.98	250.38
DIRECTORS TRAINING FUND / संचालक प्रशिक्षण निधी 16.85	16.85	20.05
CONTINGENCY RESERVE / विशेष आकस्मित निधी 3946.19	3946.19	3946.19
INVESTMENT FLUCTUATION RESERVE (IFR)/ गुंतवणूक चढउतार निधी (आयएफआर) 3786.69	3786.69	3786.69
INVESTMENT DEPRECIATION RESERVE (IDR)/ गुंतवणूक घसारा निधी (आयडीआर) 500.00	500.00	1326.50
UPGRADATION OF SOFTWARE/HARDWARE FUND/अपग्रेड सॉफ्टवेअर/हार्डवेअर फंड 1047.00	1047.00	1027.00
GOLDEN JUBILEE FUND / सुवर्ण महोत्सवी निधी 170.00	170.00	160.00
IMPAIRED ASSETS RESERVE (TRF-ICH) / इम्पेअर्ड असेट्स रिझर्व्ह (TRF-ICH) 3.36	3.36	4.10
SPECIAL RESERVE FUND / स्पेशल रिझर्व्ह फंड (Section 36(1)(viii) of IT ACT, 1961 1092.31	1092.31	942.31
EDU. FUND FOR MEMBERS, DIRECTORS EMPLOYEES / शिक्षण निधी (संचालक, सभासद, सेवक) 120.59	120.59	110.59
ADDL. RESERVE FOR UNFORSEEN LOSSES / वाढीव आकस्मित तोटा राखीव निधी 2119.10	2119.10	1773.13
IMPAIRED ASSETS RESERVE-NON BANKING / बँकींग व्यतिरिक्त ताब्यात असलेल्या मालमत्तेकरिता राखीव निधी 16.83	16.83	16.83
BDDR (ARC) / बीडीडीआर (एआरसी) 0.94	0.94	0.00
PROVISION FOR RESTRUCTURED ADVANCES / पुनर्रचित कर्जासाठीची तरतूद 71.00	71.00	0.00
PROVISION FOR Acs IN DEFAULT BUT STD A/C / Acs IN DEFAULT BUT STD A/C ची तरतूद 50.65	50.65	0.00
<b>TOTAL / एकूण (₹)</b>	<b>44219.01</b>	<b>43452.77</b>
<b>SCHEDULE - C DEPOSITS / परिशिष्ट-'सी' ठेवी</b>		
REINVESTMENT / दामदुप्पट ठेवी 137456.32	137456.32	128111.80
FIXED DEPOSIT / मुदत ठेव खाते 21169.49	21169.49	20801.42
MONTHLY INTEREST DEPOSIT / मासिक व्याज ठेव 34401.26	34401.26	32079.05
QUARTERLY INTEREST DEPOSIT / तिमाही व्याज योजना 19011.15	19011.15	19805.80
RECURRING DEPOSIT / आवर्त ठेवी 4460.83	4460.83	4328.45
DAILY DEPOSIT SCHEME / अल्प बचत नित्यनिधी 129.46	129.46	132.01
SMALL SAVING DEPOSIT / अल्प बचत ठेवी योजना 4.74	4.74	6.29



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

<b>SCHEDULE / परिशिष्ट</b>	<b>31st March 2020 (₹ in Lakhs)</b>	<b>31st March 2019 (₹ in Lakhs)</b>
<b>SCHEDULE - C DEPOSITS / परिशिष्ट- 'सी' ठेवी</b>		
CURRENT A/C INDIVIDUAL / चालू ठेवी वैयक्तिक	33967.05	35391.56
CURRENT A/C SOCIETY / चालू ठेवी संस्था	1975.57	1655.90
SAVING A/C INDIVIDUAL / बचत ठेवी वैयक्तिक	131282.61	128831.35
SAVING A/C SOCIETY / बचत ठेवी संस्था	3431.14	3307.03
MATURED DEPOSIT / मुदत संपलेल्या ठेवी	7088.35	6455.48
<b>TOTAL / एकूण (₹)</b>	<b>394377.97</b>	<b>380906.14</b>
<b>SCHEDULE - D OTHER LIABILITIES / परिशिष्ट- 'डी' इतर देणी</b>		
DIVIDEND PAYABLE / मागणी न केलेला लाभांश	148.96	152.38
AUDIT FEES PAYABLE / हिशेब तपासनीस फी	31.90	24.60
SUNDRY CREDITORS / किरकोळ देणी	630.71	207.73
SHARE SUSPENSE / शेअर्स अनामत	3.87	16.67
SUNDRY RECEIPTS / किरकोळ जमा	19.71	18.74
LOCKER RENT / लॉकर भाडे	39.58	46.03
RETENTION MONEY / रिटेन्शन मनी	87.72	100.63
T.D.S. / टी.डी.एस.	33.91	0.00
ANAMAT ACCOUNT / अनामत खाते	0.00	83.16
R.C. PENDING ENTRIES PAYABLE / आर.सी. पेंडींग एन्ट्री पेएबल	9.78	8.74
EDUCATION FUND / शिक्षण निधी	25.30	25.30
INCOME TAX PROVISION / आयकर तरतूद	1780.00	1940.00
PAY ORDER / पे ऑर्डर खाते	606.41	896.22
ICHALKARANJI BANK SHARES / सभासद भाग भांडवल-इचलकरंजी	141.31	141.31
GRATUITY FUND / सेवा वेतन निधी	0.35	599.73
N.F.S. / POS / IMPS/ ABB-NEFT / RTGS SETTLEMENT / एन.एफ.एस. / पीओएस. / आयएमपीएस. / एबीबी-एनइएफटी / आरटीजीएस. सेटलमेंट	20.51	52.58
POS SETTLEMENT (RUPAY) / रुपे पी.ओ.एस. सेटलमेंट	22.38	121.39
TD INTEREST ECS/NEFT / टी.डी. इन्ट्रेस्ट इ.सी.एस. / एन.इ.एफ.टी.	3.74	4.10
DEFERRED TAX LIABILITY / डिफरर्ड टॅक्स लायबिलिटी	262.91	235.13
BORROWER NOMINAL MEMBER / कर्जदार नॉमिनल सभासद	5.23	5.13
GUARANTOR NOMINAL MEMBER / जामीनदार नॉमिनल सभासद	3.75	4.03
INSURANCE PREMIUM FROM SALARY / पगारातील विता हप्त्या	0.00	4.29
NEFT / इन.इ.एफ.टी.	0.00	29.45
BBPS SETTLEMENT A/C / बी.बी.पी.एस्. सेटलमेंट	0.36	1.31
WORK CONTRACT TAX / वर्क कॉन्ट्रॅक्ट टॅक्स	0.00	0.10
FAMILY PENSION / कुटुंब पेन्शन	9.35	9.11
PROVIDENT FUND / भविष्य निर्वाह निधी	60.23	54.78
SALARY POSTING A/C / सॅलरी पोस्टिंग खाते	0.00	0.05
IGST, CGST, SGST, GST PAYABLE / IGST, CGST, SGST, GST देणे	27.91	20.70
SPECIAL RECOVERY SALES OFFICER / विशेष वसुली अधिकारी	0.00	20.00
PROFESSIONAL TAX FROM SALARY / पगारावरील प्रोफेशनल टॅक्स	1.47	1.47
<b>TOTAL / एकूण (₹)</b>	<b>3977.35</b>	<b>4824.86</b>
<b>SCHEDULE - E PROFIT &amp; LOSS / परिशिष्ट- 'इ' नफा-तोटा</b>		
PROFIT AS PER LAST BALANCE SHEET / मागील वर्षाचा नफा	3459.72	4304.58
LESS : APPROPRIATION / वजा : नफा वाटणी		
RESERVE FUND 25% / रिझर्व्ह फंड २५%	864.93	1076.14
ADDITIONAL RESERVE FUND 10% / वाढीव राखीव निधी १०%	345.97	430.46
DIVIDEND TO SHAREHOLDERS / भागधारकांस लाभांश	1008.11	923.26
CHARITABLE FUND / धर्मदाय निधी	10.00	25.00
MEMBERS WELFARE FUND / सभासद कल्याण निधी	10.00	10.00





# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

SCHEDULE / परिशिष्ट	31st March 2020 (₹ in Lakhs)	31st March 2019 (₹ in Lakhs)
DIVIDEND EQUALIZATION FUND / लाभांश समानीकरण निधी	25.00	20.00
BUILDING FUND / इमारत निधी	200.50	510.75
EDUCATION FUND-MEMBERS, DIRECTORS/ शिक्षण निधी-सभासद, संचालक	34.60	43.05
GOLDEN JUBILEE FUND / सुवर्ण महोत्सव निधी	10.00	5.00
SOFTWARE / HARDWARE UPRADATION / सॉफ्टवेअर/हार्डवेअर अपग्रेडेशन	20.00	12.00
EMPLOYEES EDUCATIONAL FUND / शिक्षण निधी कर्मचारी	10.00	10.00
EX GRATIA & BONUS / सानुग्रह अनुदान व बोनस	691.38	636.20
INVESTMENT FLUCTUATION RESERVE/ गुंतवणूक चढउतार निधी	0.00	602.51
TRANSFER TO BDDR / BDDR खाती वर्ग	229.00	0.00
PROFIT OF THE LAST YEAR / मागील वर्षाचा शिल्लक नफा	0.23	0.21
ADD : NET PROFIT FOR THE YEAR / अधिक : चालू वर्षाचा निव्वळ नफा	3514.87	3459.51
<b>TOTAL / एकूण (₹)</b>	<b>3515.10</b>	<b>3459.72</b>
<b>SCHEDULE - F CASH / परिशिष्ट- 'एफ' रोख व बँकेतील शिल्लक</b>		
CASH IN HAND / हातातील शिल्लक	4849.67	4723.26
R.B.I. CURRENT A/C. / रिझर्व्ह बँक चालू खाते	13380.34	17678.26
<b>TOTAL / एकूण (₹)</b>	<b>18230.01</b>	<b>22401.52</b>
<b>SCHEDULE - G BALANCES WITH OTHER BANKS / परिशिष्ट- 'जी' बँकेतील शिल्लक</b>		
<b>A) CURRENT ACCOUNT WITH / अ) चालू खाते</b>		
CA WITH TDCC / ठा.जि.म.सह.बँक चालू खाते ठाणे	12.97	17.17
CA WITH INDUSIND / इण्डसिंड बँक चालू खाते	56.52	18.66
CA WITH IDBI BANK / आय.डी.बी.आय. बँक चालू खाते	1080.71	1338.48
CA WITH BANK OF INDIA / बँक ऑफ इंडिया, चालू खाते	26.23	126.02
STATE BANK OF HYDERABAD / स्टेट बँक ऑफ हैदराबाद	0.78	0.79
CA WITH AXIS BANK / अक्सिस बँक चालू खाते	2.14	271.97
HDFC BANK PUNE / एच.डी.एफ.सी. बँक पुणे चालू खाते	152.34	33.41
KDCC BANK ICH / कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक लि.	6.35	52.79
UNION BANK OF INDIA / युनियन बँक ऑफ इंडिया	2.93	14.04
CA WITH ICICI / आय.सी.आय.सी.आय. बँक चालू खाते	1408.90	1873.12
YES BANK CURRENT A/C / येस बँक चालू खाते	1.09	236.55
CANARA BANK CURRENT A/C / कॅनरा बँक चालू खाते	7.97	215.19
CA WITH CORPORATION BANK, MADGAO BRANCH/ कॉर्पोरेशन बँक मडगाव चालू खाते	0.11	0.96
CA WITH SVC CO-OP BANK LTD. / एस.व्ही.सी. को. ऑप. बँक चालू खाते	431.76	365.32
CA WITH MSC BANK / एम.एस.सी. बँक चालू खाते	71.62	4.89
CA's WITH S.B.I. / एस.बी.आय. चालू खाते	18.90	20.30
CA WITH RBL BANK LTD. / आर.बी.एल. बँक लि. चालू खाते	24.80	89.25
<b>TOTAL / एकूण (₹)</b>	<b>3305.60</b>	<b>4678.91</b>
<b>B) FIXED DEPOSITS WITH BANKS / ब) बँकांतील मुदत ठेवी</b>		
S.B.I. (FD) THANE / एस.बी.आय. मुदत ठेव ठाणे	2270.00	4500.00
TERM DEPOSIT MSC BANK / म. स्टे. को. ऑप. बँक मुदत ठेव	3105.67	2165.67
TERM DEPOSIT TDCC THANE / ठा. जि. म. सह. बँक मुदत ठेव	600.00	600.00
BANK OF INDIA FDR / बँक ऑफ इंडिया मुदत ठेव	995.00	500.00
IDBI FIXED DEPOSIT / आय.डी.बी.आय. मुदत ठेव	5715.37	6507.45
CANARA BANK FDR / कॅनरा बँक मुदत ठेव	5320.25	2908.03
BANK OF BARODA FDR / बँक ऑफ बडोदा मुदत ठेव	2000.00	2000.00
YES BANK FDR / येस बँक मुदत ठेव	568.17	4342.37



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

SCHEDULE / परिशिष्ट	31st March 2020 (₹ in Lakhs)	31st March 2019 (₹ in Lakhs)
HDFC BANK FDR / एच.डी.एफ.सी मुदत ठेव	10676.00	5000.00
SVC BANK FDR / एस.व्ही.सी. बँक मुदत ठेव	300.00	450.00
ICICI BANK FDR / आय.सी.आय.सी.आय. बँक मुदत ठेव	10610.00	7500.00
INDUSIND BANK FDR / इंडसिंड बँक मुदत ठेव	1495.00	7050.00
AXIS BANK FDR A/C / अक्सिस बँक मुदत ठेव	10103.15	6000.00
CORPORATION BANK FDR / कॉर्पोरेशन बँक मुदत ठेव	1000.00	0.00
<b>TOTAL / एकूण (₹)</b>	<b>54758.61</b>	<b>49523.52</b>
<b>TOTAL (A+B) / एकूण (अ+ब) (₹)</b>	<b>58064.21</b>	<b>54202.43</b>
<b>SCHEDULE-H INVESTMENT / परिशिष्ट- 'एच' गुंतवणूक</b>		
<b>1) GOVERNMENT SECURITIES / सरकारी सेक्युरिटीज</b>		
GOVT. SECURITIES / सरकारी सेक्युरिटीज (Face Value ₹ 114204.80) / (दर्शनी मुल्य ₹ ११४२०४.८०) (Market Value ₹ 112800.85) / (बाजार मुल्य ₹ ११२८००.८५)	112483.94	117592.06
<b>2) OTHER APPROVED SECURITIES / इतर मान्यताप्राप्त सेक्युरिटीज</b>		
OTHER APPROVED SECURITIES / इतर मान्यताप्राप्त सेक्युरिटीज (Face Value ₹ 13623.00) / (दर्शनी मुल्य ₹ १३६२३.००) (Market Value ₹ 14064.89) / (बाजार मुल्य ₹ १४०६४.८९)	13607.23	13609.05
<b>3) SHARES / शेअर्स</b>		
SHARES WITH OTHER BANKS & SOCIETIES/इतर बँक आणि सोसायटीचे शेअर्स	4.45	4.45
<b>4) BONDS OF PSU / पीएसयु चे बॉण्ड्स</b>		
BONDS OF PSU / पीएसयु चे बॉण्ड्स (Face Value ₹ 7490.00) / (दर्शनी मुल्य ₹ ७४९०.००) (Market Value ₹ 7758.53) / (बाजार मुल्य ₹ ७७५८.५३)	7490.00	7500.00
<b>5) OTHERS / इतर</b>		
i) NCD's / एनसीडीचे (Face Value ₹ 4500.00) / (दर्शनी मुल्य ₹ ४५००.००) (Market Value ₹ 4126.60) / (बाजार मुल्य ₹ ४१२६.६०)	4500.00	0.00
ii) SECURITY RECEIPTS / सेक्युरिटी रिसीप्ट्स (Face Value ₹ 5737.50) / (दर्शनी मुल्य ₹ ५७३७.५०) (Market Value ₹ 5737.50) / (बाजार मुल्य ₹ ५७३७.५०)	5737.50	0.00
iii) CERTIFICATE OF DEPOSIT / ठेवीची सर्टिफिकेट	0.00	926.36
RBI RESERVE REPO A/c/ आरबीआय रिझर्व्ह रेपो खाते-एलएएफ	22000.00	0.00
<b>TOTAL / एकूण (₹)</b>	<b>165823.12</b>	<b>139631.92</b>
<b>SCHEDULE - I LOANS &amp; ADVANCES / परिशिष्ट- 'आय' कर्जे</b>		
SHORT TERM LOAN / अल्प मुदत कर्ज	11476.65	10968.28
GOLD LOAN / सोने तारण कर्ज	3889.35	3400.70
CC HYPOTHICATION / माल नजर गहाण कर्ज	31583.80	35887.41
CC CLEAN / कॅश क्रेडीट क्लिन कर्ज	229.86	243.13
LONG TERM LOAN / दीर्घ मुदत कर्ज	31446.14	30617.94
MEDIUM TERM LOAN / मध्यम मुदत कर्ज	127054.45	137057.86
STAFF LOAN / कर्मचारी कर्ज	1694.56	1644.71
(OF WHICH UNSECURED LOAN ₹ 18960.02)/(पैकी विनातारण ₹१८९६०.०२) (OF WHICH OVERDUES LOAN ₹ 2873.03)/(पैकी थकलेले ₹२८७३.०३)		
<b>TOTAL / एकूण (₹)</b>	<b>207374.81</b>	<b>219820.03</b>



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

<b>SCHEDULE / परिशिष्ट</b>	<b>31st March 2020</b> (₹ in Lakhs)	<b>31st March 2019</b> (₹ in Lakhs)
<b>SCHEDULE - J INTEREST RECEIVABLE / परिशिष्ट-‘जे’ येणे व्याज</b>		
INT. R'BLE ON LOAN / येणे व्याज कर्जावरील	1945.00	1947.00
INT. R'BLE ON DEPOSITS / येणे व्याज ठेवीवरील	4402.48	4365.70
<b>TOTAL / एकूण (₹)</b>	<b>6347.48</b>	<b>6312.70</b>
<b>SCHEDULE - K FIXED ASSETS / परिशिष्ट-‘के’ कायम स्थावर मालमत्ता</b> (ON PAGE NO. 41) / (पान क्र. ४१ वर)		
<b>SCHEDULE - L OTHER ASSETS / परिशिष्ट-‘एल’ इतर जिंदगी</b>		
POSTAGE STAMP BALANCE / शिल्लक पोस्टेज	1.74	1.96
PREPAID EXPENSES / खरेदी व खर्चासाठी दिलेल्या रकमा	178.17	289.84
BALANCE STATIONARY / शिल्लक स्टेशनरी	72.86	93.33
TELEPHONE DEPOSIT / टेलीफोन	0.01	4.88
WATER DEPOSIT / वॉटर डिपॉझीट	0.00	0.63
RENTAL BRANCH PREMISES DEPOSIT / शाखा जागा इमारत डिपॉझीट	364.28	360.23
ELECTRIC DEPOSIT / इलेक्ट्रिक डिपॉझीट	0.00	20.62
ADVANCE INCOME TAX / आगाऊ भरलेला आयकर	1750.00	1750.00
SECURITY DEPOSIT CCIL / सिक्युरिटी डिपॉझीट	122.50	122.50
BEST SECURITY DEPOSIT / बेस्ट सिक्युरिटी डिपॉझीट-सीसीआयएल	0.05	0.05
NON BANKING ASSETS / नॉन बँकिंग असेट्स-इचलकरंजी	16.84	16.84
ADVANCE FEE DEPOSIT WITH CERSAI / अॅडव्हान फी सरसाई डिपॉझीट	0.86	0.28
N.P.C.I. SGM DEPOSIT / एन.पी.सी.आय. एसजीएम डिपॉझीट	22.37	20.98
PAN COUPON / पॅन कुपन	0.30	0.31
R.B.I. DEAF CLAIMS RECEIVABLE / आर.बी.आय. कडून डेफ खाती येणे	0.11	2.95
IMPS BENEFICIARY / आय.एम.पी.एस्. बेनिफिशरी	0.14	0.14
ANAMAT A/C / अनामत खाते	2.85	0.00
TDS RECEIVABLE / टी.डी.एस. येणे	4.35	4.30
IGST, CGST, SGST (INPUT CREDIT) / IGST, CGST, SGST (इनपूट क्रेडीट)	12.77	62.18
NFS ATM ACQUIRER ADJUSTMENT / एनएफएस एटीएम अक्वायर समायोजन	0.09	0.09
NFS SETTLEMENT A/C / एनएफएस सेटलमेंट खाते	128.98	0.00
SUNDRY DEBTORS / किरकोळ येणे	14.32	0.13
IMPS BENEFICIARY RECEIVABLE / IMPS बेनिफिशरी चार्जबॅक	0.25	0.22
ATM DIFFERENCE RECEIVABLE / ATM फरक परतावा	0.00	1.63
TDS ON GST / GST वरील टी.डी.एस.	2.55	0.30
INCOME TAX REFUND RECEIVABLE / आयकर परतावा येणे	261.38	236.65
UPI SETTLEMENT A/C / युपीआय सेटलमेंट खाते	3.91	0.00
<b>TOTAL / एकूण (₹)</b>	<b>2961.68</b>	<b>2991.04</b>
<b>SCHEDULE - M CONTINGENT LIABILITIES / परिशिष्ट-‘एम’ संभाव्य देणी</b>		
CLAIM AGAINST THE BANK NOT ACKNOWLEDGED		
BANK GUARANTEE / बँक गॅरंटी	8026.66	8052.28
LETTER OF CREDIT / लेटर ऑफ क्रेडीट	125.43	1710.58
AMOUNT TRANSFERRED TO DEAF / डेफ खाती वर्ग केलेली रक्कम (Net of Payment made to eligible depositors)	1087.75	982.69
SECURITIES PURCHASE UNDER REV.REPO/रिव्हर्स रेपो रेट अंतर्गत खरेदी सिक्युरिटीज	21293.60	5976.69
CONT. LIABILITY FOR PENDING TAX LITIGATIONS / कॉन्ट. टॅक्सचे देण्याचे दायित्व	262.96	387.47
<b>TOTAL / एकूण (₹)</b>	<b>30796.40</b>	<b>17109.71</b>



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युलड बँक)

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

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

### Schedule- K : Fixed Assets / परिशिष्ट - K : कायम व स्थावर मालमत्ता

(₹ in Lakhs)

Description of Assets मालमत्तेचे वर्णन	Gross Block / ग्राँस ब्लॉक		Sales/ Adjustments विक्री/इतर	Closing Balance / अखेरची बाकी	Depreciation / घसारा					Net Block / नेट ब्लॉक	
	Additions During Period खरेदी				Depreciation as at 31/03/2019	Depreciation During Period 31/03/2020	Depreciation Due to Deletion / Adjustment	Depreciation up to 31/03/2020	As at 31/03/2020	As at 31/03/2019	
	Opening Balance चालु बाकी	Before 30/09/2019	After 30/09/2019	घसारा पर्यंत	घसारा पर्यंत	विक्री केलेल्या मालमत्तेवरील घसारा	घसारा पर्यंत	पुरतकी किंमत	पुरतकी किंमत		
	Cost as at 01/04/2019	पूर्वीची किंमत	नंतरची किंमत	Cost as at 31/03/2020							
	मूळ किंमत रोजी			मूळ किंमत रोजी							
<b>COMPUTER &amp; PERIPHERALS</b> संगणक व इतर सामग्री	2964.16	68.03	37.91	3019.17	2533.76	319.66	50.43	2802.99	216.18	430.40	
<b>FURNITURE &amp; FIXTURES</b> फर्निचर व फिक्चर्स	4054.40	47.35	43.55	4114.89	1903.06	257.38	4.80	2155.63	1959.26	2151.34	
<b>VEHICLES / वाहने</b>	223.25	51.60	2.98	243.76	139.29	33.01	28.72	143.58	100.17	83.96	
<b>LAND &amp; BUILDING</b> जमीन व इमारत	5578.04	5.49	00.00	5583.54	1970.03	345.64	0.00	2315.68	3267.86	3608.01	
<b>LIBRARY / वाचनालय</b>	1.00	0.10	0.02	1.11	0.74	0.09	0.00	0.83	0.28	0.26	
<b>INTANGIBLE ASSETS</b> इन्टॅंजीबल असेट्स	826.58	56.70	51.70	934.98	733.36	97.98.	0.00	831.34	103.64	93.22	
<b>WIP (MIDC RABALE)</b> प्रगती पथावरील काम (MIDC) खाळे	533.39	52.84	00.00	586.22	0.00	0.00	0.00	0.00	586.22	533.39	
<b>TOTAL / एकूण</b>	14180.82	282.10	136.16	14483.67	7280.24	1053.77	83.95	8250.06	6233.61	6900.58	
<b>PREVIOUS YEAR</b> मागील वर्ष	12656.76	855.86	817.40	14180.82	6198.33	1178.72	96.81	7280.24	6900.58	6457.59	



## Notes to financial statements for the year ended 31<sup>st</sup> March, 2020

### 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 and 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 01.07.2015 / Circular dated 01.01.2019 as the case may be. The details are given in para No.16

2.5 Bank has made provision at the rate of 5% on outstanding balance in respect of Standard Assets in default as per RBI Circular dated 17.04.2020

## 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 ₹ 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 HDFC 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. Deferred tax for timing differences between the book and taxable profits for the year is accounted for using the current tax rates and law as on the Balance Sheet date. 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.

Deferred Tax Asset (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. Deposits paid for utility Services :**

From FY 2019-20, amount paid as deposits to different authorities for service like telephone, electricity, water etc. is charged to Expenditure in the year of payment.

**C. Disclosures as required by the Accounting Standards (AS)****1. Employee Benefits: (AS 15)**

The Bank has contributed ₹ 3,95,27,776/- (Previous year ₹ 3,62,55,451/- towards Provident Fund. The Bank has paid ₹ 2,53,29,036/- (Previous year ₹ 2,95,52,355/-) towards Group Leave Encashment policy of HDFC.

The Bank has debited ₹ 2,65,00,000/- (Previous year ₹ 6,00,79,039/-) towards Group Gratuity policy of HDFC.

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

(₹ in Lakhs)

Sr. No.	Particulars	Gratuity		Leave Encashment	
		31/03/2020	31/03/2019	31/03/2020	31/03/2019
I	Actuarial Assumptions				
	Discount Rate	7.25%	7.50%	7.25%	8.00%
	Salary Escalation	5.00%	5.00%	5.00%	4.00%
	Membership Data				
	Number of members (Nos.)	778	794	812	813
	Average Age (years)	40.43	39.19	40.00	39.00
	Average monthly salary	36789.27	33047.27	35749.00	32739.00
	Average Past Service (years)	13.34	12.01	-	-
	Valuation Method	Projected Unit Credit Method		Projected Unit Credit Method	
II	Changes in the present value of obligation				
	Opening present value of obligation	2552.78	2059.06	651.91	583.24
	Interest Cost	191.45	164.72	52.15	46.66
	Current Service Cost	116.24	98.35	59.92	44.41
	Benefits paid	(137.81)	(119.63)	(251.27)	(197.63)
	Actuarial (gain)/ loss on obligations	2016.51	350.28	194.47	175.24
	Closing Present value of obligation	706.15	2552.78	707.19	651.91





# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Banking Banaaye Asaan

(₹ in Lakhs)

III	Changes in fair value of plan assets				
	Opening Fair value of plan assets	1905.40	1811.24	512.47	237.32
	Expected return on plan assets	187.15	143.16	27.17	18.32
	Contributions	618.14	70.63	00.00	454.46
	Benefits paid	(137.81)	(119.63)	(251.27)	(197.63)
	Closing Fair value of plan assets	2572.88	1905.40	288.36	512.47
IV	Amount recognized in balance sheet:				
	Present Value of obligation as at the year-end	706.15	2552.78	707.19	651.91
	Fair Value of Plan Assets as at the year-end	2572.88	1905.40	288.36	512.47
	(Asset) / Liability	1866.73	647.38	418.83	139.45
V	Expenses recognized in P/L Account				
	Current service cost	116.24	98.35	59.92	44.41
	Interest cost	191.45	164.72	52.15	46.66
	Expected Return of Plan Assets	(187.15)	(143.16)	(27.17)	(18.32)
	Net actuarial (gain) / loss	(2016.51)	350.28	194.47	175.24
	Expenses recognized in P & L account	(1895.96)	470.19	279.38	248.00

Note : Bank has maintained Fund for Group Gratuity & Leave encashment with HDFC Standard Life for ₹ 4,66,53,088.19 & ₹ 4,73,81,526.49 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 Lakhs)

Particulars	2019-20			2018-19		
	Treasury Operations	Other Banking Operations	Total	Treasury Operations	Other Banking Operations	Total
Segment Revenue	15,715.46	25,308.06	41,023.52	13,646.23	26,512.55	40,158.78
Segment Cost	11,702.59	21,849.09	33,551.68	12,141.12	22,179.87	34,320.99
<b>Segment Result</b>	<b>4,012.87</b>	<b>3,458.97</b>	<b>7,471.84</b>	<b>1,505.11</b>	<b>4,332.68</b>	<b>5,837.79</b>
Less: - Unallocated Exp.	-	-	9.50	-	-	70.16
<b>Net Profit Before Tax</b>	-	-	<b>7,462.35</b>	-	-	<b>5,767.63</b>
Risk Provisions	-	-	1,999.63	-	-	2,900.00
Income Tax	-	-	1,780.00	-	-	1,940.00
Deferred Tax	-	-	27.77	-	-	(3.98)
Special Reserve	-	-	150.00	-	-	80.00
Excess Provisions revers	-	-	(9.93)	-	-	2,607.89
<b>Net Profit Before Appropriation</b>	-	-	<b>3,514.87</b>	-	-	<b>3,459.51</b>



# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Banking Banaaye Asaan

(₹ in Lakhs)

Particulars	2019-20			2018-19		
	Treasury Operations	Other Banking Operations	Total	Treasury Operations	Other Banking Operations	Total
<b>OTHER INFORMATION</b>						
Segment Assets	2,25,170.87	2,39,268.10	4,64,438.98	1,93,705.62	2,57,479.16	4,51,184.77
Unallocable Assets	-	-	1,928.49	-	-	2,904.13
<b>Total Assets</b>	<b>2,25,170.87</b>	<b>2,39,268.10</b>	<b>4,66,367.46</b>	<b>1,93,705.62</b>	<b>2,57,479.16</b>	<b>4,54,088.90</b>
Segment Liabilities	2,24,868.43	2,02,732.95	4,27,601.38	1,94,268.64	2,20,725.05	4,14,993.68
Unallocable Liabilities	-	-	38,766.09	-	-	39,095.21
<b>Total Liabilities</b>	<b>2,24,868.43</b>	<b>2,02,732.95</b>	<b>4,66,367.46</b>	<b>1,94,268.64</b>	<b>2,20,725.05</b>	<b>4,54,088.90</b>

### 3. Related party Disclosures: (AS 18)

The Bank is a co-operative society under the Multi-State Co-operative Societies Act, 2002 and there are no Related Parties requiring a disclosure under the Accounting Standard –18, issued by the ICAI, other than Key Management Personnel, viz. Mr. Uday A. Shetye, the Chief Executive Officer (CEO) of the Bank for FY.2019-20. 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	52.79
Later than one year but not later than five years	1222.28
Later than five years	323.21

### 5. Intangible Fixed Assets: (AS 26)

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

### 6. Earnings per share: (AS 20)

Particulars	Figures
Net profit for the period after tax (before appropriation)- ₹ Lakhs	3,514.87
Weighted average number of equity shares (Nos.)	1,80,41,842.00
Earnings per share (Basic & Diluted)- in ₹	19.48 (PY 20.20)

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 31<sup>st</sup> March, 2020 and break-up of its major components is as follows:

Particulars	DTA (₹)	DTL (₹)
Deferred Tax as on 01.04.2019	-	(2,35,13,223.16)
Add:- Deferred Tax Adjustments during 2019-20		
Depreciation	24,63,643.00	-
Special Reserve u/s 36(1)(viii) of I.T. Act	-	(52,41,000.00)
Deferred Tax Asset / Liability	24,63,643.00	(2,87,54,223.16)
NET Deferred Tax Liability as on 31.03.2020		(2,62,90,580.16)

**8. Impairment of Assets: (AS 28)**

There is no material impairment of any of assets in the opinion of the Bank and as such no provision under Accounting Standard - 28 issued by ICAI is required.

**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, devolvement, 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:**

1. Fixed Deposits with other Banks include deposits aggregating to ₹ 5654.87 Lakhs (Previous year ₹ 5244.17 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, 2020, 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)
<b>Income Tax</b>		
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
<b>Service Tax</b>		
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



Period	Particulars	Demand Raised (₹ Lakhs)
<b>Service Tax</b>		
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
<b>Value Added Tax (VAT)</b>		
April 2011 to March 2017	Sales Tax Department of Thane issued demand notices regarding short/non payment of TDS / VAT for the mentioned period. Bank has filed appeal against the same to Dy. Comm of Sales Tax (Appeals), Thane	63.97

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

Particulars	(₹ in Lakhs)	
	Current Year 2019-20	Previous Year 2018-19
Op. balance of amounts transferred to DEAF	982.69	898.32
Add: Amt transferred to DEAF during the year	118.07	95.66
Less: Claims reimbursed by RBI	13.01	11.29
Cl. balance of amounts transferred to DEAF	1087.75	982.69

As observed during audit period, the eligible amount to be remitted to DEAF till 31.03.2020 of ₹ 310.20 Lakhs was not remitted. Bank has remitted the same till date of audit.

DEAF claims amounting to ₹ 10,574.91 have already been paid to eligible depositors as on 31.03.2020 and corresponding claims have been lodged with the Reserve Bank of India.

**4. Previous year Figures :**

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



# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

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

## 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	31/03/2020	31/03/2019
<b>1</b>	<b>Movement of CRAR</b>		
a	Capital Tier 1	38,817.07	36,058.62
b	Capital Tier 2	5,578.96	5,587.85
c	Total of Tier 1 and Tier 2 Capital	44,396.03	41,646.47
d	Total Risk Weighted Assets	2,24,105.83	2,27,956.83
e	Capital to Risk Assets Ratio	19.81%	18.27%
<b>2</b>	<b>Investments</b>		
a	Book Value	1,43,818.67	1,39,627.47
b	Face Value	1,45,555.30	1,41,686.81
c	Market Value	1,44,488.37	1,38,300.96
<b>3</b>	<b>Advances Against</b>		
a	Builders and Developers, Real Estate	14,056.14	18804.19
b	Construction Business	0.00	0.00
c	Housing	31,446.14	30617.94
<b>4</b>	<b>Advance against Shares &amp; Debentures</b>	0.00	0.00
<b>5</b>	<b>Advances to Directors, Their relatives, companies firms in which they are interested:</b>		
a	Fund-based		
i	Outstanding at the beginning of the year	17.92	10.69
ii	Additions during the year*	49.87	11.50
iii	Recovery during the year	47.31	4.27
iv	Outstanding at the end of the year (Including Interest)	20.48	17.92
	*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
<b>6</b>	<b>Average Cost of Deposits</b>	<b>5.75%</b>	<b>5.89%</b>
<b>7</b>	<b>NPAs</b>		
a	Gross NPAs	9,123.40	10,935.12
b	Net NPAs	0.00	0.00
<b>8</b>	<b>Movement In NPAs</b>		
I	Gross NPAs		
a	Opening Balance	10,935.12	5696.10
b	Additions during the year	8,785.13	7,645.09
c	Less : Closed / Recovered / Transfer to ARC / Written off	10,596.85	2,406.07
d	Closing Balance	9,123.40	10,935.12



	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
<b>9</b>		<b>Profitability</b>		
	a	Interest income as a percentage of average working funds	8.12%	8.42%
	b	Non- Interest income as a percentage of average working funds	0.58%	0.59%
	c	Operating profit as a percentage of average working funds	1.44%	1.61%
	d	Return on Average Assets	0.76%	0.78%
	e	Business( Deposits + Advances) Per employees	743.82	737.99
	f	Profit per employee	4.34	4.25
<b>10</b>		<b>Provision made during the year towards:</b>		
	a	Provision for NPAs	1,875.00	2,900.00
	b	Depreciation in Investments- IDR	0.00	0.00
<b>11</b>		<b>Movement in Provisions against Advances:</b>		
	a	Towards Bad and Doubtful Debt Reserve		
		Opening Balance	10,935.76	8,348.96
		Provisions/Additions during the year	2,104.00	2,900.00
		Recovery in Write off Accounts	0.00	0.00
		Less : Closed / Recovered / Written Back	2,278.75	313.20
		Closing Balance	10,761.01	10,935.76
	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
<b>12</b>		<b>Movement in Provisions against Investment</b>		
	a	Provision for Investment Fluctuation Reserve		
		Opening Balance	3,786.69	3,184.18
		Add - during the year from P/L & Appropriation for previous financial year.	0.00	602.51
		Less - Reversal	0.00	0.00
		Closing Balance	3,786.69	3,786.69
	b	Provision for Investment Depreciation Reserve		
		Opening Balance	1,326.50	3318.66
		Add- Transfer of Contingent Prov. to IDR	0.00	0.00
		Less- Excess Prov. written Back to P/L	826.50	1992.16
		Closing Balance	500.00	1326.51
<b>13</b>	a	<b>Foreign Currency Assets</b>	0.00	0.00
	b	<b>Foreign Currency Liabilities</b>	0.00	0.00
<b>14</b>		<b>DICGC premium paid up to Period Covered</b>	<b>Date of Payment</b>	<b>₹ in Lakhs</b>
		01/04/2019 To 30/09/2019	24/05/2019	224.04
		01/10/2019 To 31/03/2020	14/10/2019	233.11
<b>15</b>		<b>Penalty Imposed by RBI</b>	<b>No</b>	<b>No</b>

**16. Details of Advances Restructured as on 31st March, 2020 are given below :**

- 1) The loans subject to restructuring 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	3	0
	Amount outstanding	0.00	3,130.83	0.00
	Sacrifice (diminution in the fair value)	0.00	51.24	0.00
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 faire value)	0	0	0
Total	No. of Borrowers	0	3	0
	Amount outstanding	0.00	3,130.83	0.00
	Sacrifice (diminution in the faire value)	0.00	51.24	0.00

- 2) Details of loans subject to restructuring under Micro, Small and Medium Enterprises (MSME) sector during the year ended 31st March, 2020 with aggregate exposure (including non fund based facilities), to the borrower does not exceed ₹ 2,500 Lakhs as on January 1, 2019 as per RBI Circular Ref: DBR.No.BP.BC. 18/21.04.048/2018-19 dtd 01 January 2019 are given below.

No. of accounts restructured	Outstanding ₹ in Lakhs	Provision made ₹ in Lakhs
6	291.54	13.74

- 3) Bank has extended DCCO in case of 3 accounts (O/s ₹ 1,484.91 lakhs) in terms of RBI Master circular DCBR.BPD.(PCB)MC No. 14/13.05.000/2015-16 dtd. July, 01, 2015 and also made additional provision of ₹ 5.91 Lakhs (at the rate of 0.40%) in addition to provision required to be made against standard assets.

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

Particulars		31.03.2020	31.03.2019
a	No. of borrowers	53	0
b	Aggregate value (net off provisions ) of accounts assigned to SC/RC	6,749.06	0.00
c	Aggregate consideration	6,750.00	0.00
d	Additional consideration realized in respect of accounts transferred in earlier years	0	0.00
e	Aggregate gain / (loss) over net book value	0.94	0.00

**18. Composition of Non SLR Investments**

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	4,500.00	0.00	0.00	0.00
2	FIs	1,500.00	0.00	0.00	0.00
3	Nationalized Banks	1,490.00	0.00	0.00	0.00
4	Others	10,237.50	0.00	0.00	0.00
<b>Total</b>		<b>17,727.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**19. Non Performing Non SLR Investments**

Particulars	Amount ₹ in Lakhs
Opening Balance	0.00
Additions during the year since 1st April	500.00
Reductions during the above period	0.00
Closing Balance	500.00
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 <sup>st</sup> March	
	19-20	18-19	19-20	18-19	19-20	18-19	19-20	18-19
Borrowing under LAF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lending under LAF	400.00	100.00	22000.00	9000.00	1223.00	2252.00	22000.00	0.00

**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 <sup>st</sup> March	
	19-20	18-19	19-20	18-19	19-20	18-19	19-20	18-19
Borrowing under TREPS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lending under TREPS	499.82	499.91	7998.93	10998.02	2038.55	4002.08	0.00	5996.45





# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Banking Banaaye Asaan

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 2019-20.
23. Prior Period Item:  
The Bank has recognized expense of ₹ 3.00 lakhs towards GST on insurance of earlier years, as prior period item.

● For M/s V. H. Jajoo & Co.  
Chartered Accountants  
Firm Reg. No. 104003W

● CA Vinod H. Jajoo  
Partner  
Membership No.042039  
Statutory Auditors  
UDIN : 20042039AAAAOQ8321

● Date: 31<sup>st</sup> August 2020  
● Place: Kalwa, Thane

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

Shri. Uday A. Shetye  
C.E.O.

Shri. Kayyum R. Cheulkar  
Director

Shri. Narayan G. Gawand  
Vice Chairman

Shri. Ranjit G. Patil  
Chairman



## CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2020

Particulars	31st March, 2020 Amount ₹ in Lakhs		31st March, 2019 Amount ₹ in Lakhs	
<b>1) CASH FLOW FROM OPERATING ACTIVITIES</b>				
Net Profit as per Profit & Loss Account		3514.87		3459.51
Adjustments for -				
Amount provided for Bad & Doubtful debts	1875.00		2900.00	
Provision for Restructured Advances	71.00		0.00	
IDR Excess Provision of Earlier years	(826.500)		(1992.16)	
Provision for Doubtful but Standard Advances	50.65		0.00	
Special Reserve Fund u/s. 36(1)(viii) of I.T.Act.1961	150.00		80.00	
Depreciation on Fixed Assets	1053.77		1178.72	
Income Tax provision	1780.00		1940.00	
Deferred Tax (Asset)/Liability	27.77		(3.98)	
Excess provision of income tax written back	(9.93)		(615.73)	
Loss/(Profit) on Sale of Fixed Assets	(3.72)		30.16	
Provision for Impaired Asset	2.98		0.00	
Bad Debts Provision Write Back	0.00		(313.21)	
Bad Debts Provision	0.00		313.21	
Depreciation on GSEC AFS/HFT	0.00		1363.77	
Impaired asset written off	0.00		143.93	
Gratuity	0.00		599.73	
Bonus Paid	(691.38)	3479.65	(634.11)	4990.33
<b>Operating Cash Flow before Working Capital Changes</b>		<b>6994.52</b>		<b>8449.84</b>
<b>Adjustments for changes in Working Capital -</b>				
(Increase)/(Decrease in Interest Receivable on Advances	(34.78)		605.71	
(Increase)/(Decrease in Investments	(26191.21)		(16409.05)	
(Increase)/Decrease in Branch adjustments	(34.94)		23.46	
(Increase)/(Decrease in Loans & Advances	12445.22		872.30	
(Increase)/(Decrease in Other Assets	1983.73		6193.35	
Increase /(Decrease) in Interest Payable on Deposits	(844.54)		752.97	
(Increase)/(Decrease in Deposits	13471.83		27958.14	
Increase/(Decrease) in Current & other liabilities	(1657.68)		(5227.71)	
Increase/(Decrease) in Reserves	(3324.99)	(4187.37)	(2630.91)	12138.26
<b>Operating Cash Flow after Working Capital Changes</b>		<b>2807.15</b>		<b>20588.10</b>



# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)  
Kalwa, Thane - 400 605.  
(Registration No. MSCS/CR/1213/2015 date 26/03/2015)

## CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2020

Particulars	31st March, 2020 Amount		31st March, 2019 Amount	
Less –Taxes paid (including TDS)	(1754.30)		(1754.30)	
Less –Taxes paid for Earlier years S.A Tax	(200.00)	(1954.35)	(18.00)	(1772.30)
<b>Net Cash Flow from Operating activities after taxes</b>		<b>852.80</b>		<b>18815.80</b>
<b>2) CASH FLOW FROM INVESTING ACTIVITIES</b>				
Increase Fixed Assets (Net)	(383.08)		(1651.88)	
<b>Net Cash Flow From Investing Activities</b>		<b>(383.08)</b>		<b>(1651.88)</b>
<b>3) CASH FLOW FROM FINANCING ACTIVITIES</b>				
Increase in Share Capital	208.24		547.89	
Dividend paid during the year	(987.67)		(871.49)	
<b>Net Cash Flow From Financing Activities</b>		<b>(779.43)</b>		<b>(323.60)</b>
<b>4) NET INCREASE /(DECREASE) IN CASH (1+2+3)</b>		<b>(309.71)</b>		<b>16840.31</b>
<b>5) CASH &amp; CASH EQUIVALENTS AT THE BEGINNING</b>		<b>76603.95</b>		<b>59763.64</b>
<b>6) CASH &amp; CASH EQUIVALENTS AT THE CLOSING (4+5)</b>		<b>76294.24</b>		<b>76603.95</b>

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

**Shri. Uday A. Shetye**  
(C.E.O.)

**Shri. Kayyum R. Cheulkar**  
(Director)

**Shri. Narayan G. Gawand**  
(Vice Chairman)

**Shri. Ranjit G. Patil**  
(Chairman)

As per our report of even date

Place : Parsik Nagar,  
Kalwa, Thane-400 605.  
Date : 31<sup>st</sup> August 2020

**M/s. B. S. Korde & Co.**  
Chartered Accountants  
Sd/-  
**CA B. S. Korde**  
Proprietor  
(Member No. 14688)  
FRN. 125532W  
UDIN-20014688AAAACC8688  
(Internal Auditors)

**M/s. V. H. Jajoo & Co.**  
Chartered Accountants  
Sd/-  
**CA Vinod H. Jajoo**  
Partner  
(Member No. 042039)  
FRN. 104003W  
UDIN : 20042039AAAAOQ8321  
(Statutory Auditors)



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

## GP PARSIK SAHAKARI BANK LTD., (Multi-state Scheduled Bank) BUDGETED PROFIT AND LOSS ACCOUNT FOR THE YEAR 2020-21.

(₹ in Lakhs)

EXPENDITURE / खर्च	2019-20		INCOME / उत्पन्न	2019-20		2020-21	
	Projected (अंदाज)	Actual (प्रत्यक्ष)		Projected (अंदाज)	Actual (प्रत्यक्ष)	Projected (अंदाज)	Actual (अंदाज)
Interest Paid on Deposits ठेवीवरील दिलेले व्याज	23062.89	22257.10	Interest Received on Loan कर्जावरील मिळालेले व्याज	23048.04	21468.74	20904.00	
Banks Exp. Salary, Allowances & Contractual Expenses बँक खर्च-वेतन, भत्ते व कंत्राटी खर्च	5505.03	5577.31	Interest Received on Investment & Deposit गुंतवणूक आणि ठेवीवरील मिळालेले	14461.63	6000.00	16216.01	
Rent, Insurance, Profession Tax & Property Tax भाडे, विमा, व्यवसाय कर व मालमत्ता कर	1553.28	1412.17	Commission & Other कमिशन आणि इतर	1325.66	1558.50	941.95	
Printing & Stationery प्रिटींग आणि स्टेशनरी	131.71	129.25	Locker Rent लॉकर भाडे	88.37	135.71	92.79	
Annual General Meeting Expenses वार्षिक सर्वसाधारण सभेचा खर्च	2.09	1.58	Other Income इतर उत्पन्न	1273.31	1.66	1330.18	
Depreciation on Fixed Assets स्वावर मालमतेवरील घसारा	1178.72	1053.77	Bad debts Prov. Written Back बुडीत व संशयित कर्ज निधीतील	0.00	1053.77	0.00	
Electricity & Water Charges वीज आणि पाणी शुल्क	375.15	425.08	Excess Prov. On IDR Written Back पूर्वीची गुंतवणूक घसारा जादा तरतूद	0.00	446.34	0.00	
Postage & Telephone Expenses टपाल आणि दूरध्वनी खर्च	312.35	318.21	Excess Prov. On Income Tax Written Back जादा आयकर	0.00	334.12	0.00	
Advertisement & Marketing जाहिरात आणि विपणन	211.71	56.61	Excess Prov. of Earlier Year आधीच्या वर्षाची जादा तरतूद	0.00	59.44	0.00	
Travelling, Miscellaneous Expenses & Repairs प्रवास, विविध खर्च आणि दुरुस्ती	1150.53	1267.62			1328.97		
Vehicle Expenses वाहन खर्च	40.76	40.64			-0.11	42.68	



# जीपी पारसिक सहकारी बैंक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युलड बैंक)

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

Servicing Charges सर्व्हिसिंग चार्जेस	409.33	432.95	23.61	454.60					
Branch Opening Expenses शाखा उद्घाटन खर्च	6.98	0.00	-6.98	0.00					
MICR Cheque Processing Charges मायकर प्रोसेसिंग खर्च	25.15	27.62	2.47	29.00					
Security Service Charges सिक्युरिटी सर्व्हिस चार्जेस	231.47	223.62	-7.85	234.80					
Audit Fees / हिशोब तपासणीस फी	113.33	100.42	-12.91	105.44					
Gratuity / सेवा वेतन निधी	630.83	265.00	-365.83	278.25					
Bad & Doubtful Debt. Provision संशयित व बुडीत कर्जांची तरतूद	1500.00	1875.00	375.00	1600.00					
Provision for Standard Asset उत्पादक जिदगीसाठी तरतूद	100.00	0.00	-100.00	0.00					
Special Reserve Fund (Section 36(1)(viii)of IT Act, 1961) स्पेशल रिझर्व्ह फंड (Section 36(1)(viii)of IT Act, 1961)	60.00	150.00	90.00	100.00					
Provision for Acs In Default But Standard Asset थकीत परंतु स्टॅंडर्ड असेट साठी तरतूद	0.00	50.65	50.65	0.00					
Provision for Restructured Advances गुंतवणूक चढउतार व इतर निधी	0.00	71.00	71.00	0.00					
Provision for Impaired Asset Reserve ईम्पायर्ड असेटसाठी तरतूद	0.00	2.98	2.98	0.00					
Profit before Income Tax कर आकारणीपूर्वीचा नफा	5885.72	5294.87	-590.85	4252.92					
Income Tax provision आयकर तरतूद	2000.00	1780.00	-220.00	1600.00					
Profit after Income Tax कर आकारणीनंतरचा नफा	3885.72	3514.87	-370.85	2652.92					
<b>TOTAL ₹ / एकूण ₹</b>	<b>42487.03</b>	<b>41033.46</b>	<b>-1453.57</b>	<b>39484.93</b>	<b>42487.03</b>	<b>41033.46</b>	<b>-1453.57</b>	<b>39484.93</b>	<b>39484.93</b>



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

## PROGRESS DURING LAST 10 YEARS

मागील १० वर्षात बँकेची झालेली प्रगती

(₹ in Lakhs)

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
2010-11	3076.62	139803.30	72207.09	18214.10	65073	2072.32	15%
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	—

## Amountwise Loans / रक्कम निहाय कर्ज

Statement of Amountwise Disbursement of Loans as on 31st March, 2020

दि. ३१ मार्च, २०२० अखेर रक्कम निहाय वितरण केलेल्या कर्जाची आकडेवारी (₹ in Lakhs)

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	415	5.87	0.01
2	₹ 5,001/- to ₹15,000/-	₹ ५,००१/- ते ₹ १५,०००/-	843	86.27	0.04
3	₹ 15,001/- to ₹ 50,000/-	₹ १५,००१/- ते ₹ ५०,०००/-	3914	1282.69	0.61
4	₹ 50,001/- to ₹1 Lakh	₹ ५०,००१/- ते ₹ १ लाख	4904	3600.27	1.74
5	Above ₹ 1 Lakh to ₹ 5 Lakh	₹ १ लाखाचे वर ते ₹ ५ लाख	13511	33930.61	16.36
6	Above ₹ 5 Lakh to ₹ 20 Lakh	₹ ५ लाखाचे वर ते ₹ २० लाख	4439	42783.93	20.63
7	Above ₹ 20 Lakh	₹ २० लाखावरील	1474	125685.17	60.61
	एकूण		<b>29500</b>	<b>207374.81</b>	<b>100.00</b>



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युलड बँक)

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

## Purposewise Loans / उद्देश निहाय कर्ज

Statement of Purposewise Disbursement of Loans as on 31st March, 2020  
दि. ३१ मार्च, २०२० अखेर उद्देश निहाय वितरण केलेल्या कर्जाची आकडेवारी (₹ in Lakhs)

No. क्र.	Purpose / कारण		Total Borrowers एकूण कर्जदार	Total Amount (₹ in Lakhs) एकूण रक्कम	Percentage टक्केवारी
1	Allied Agriculture	शेतीपूरक	141	539.93	0.26
2	Small Scale	लघुउद्योग	539	39221.52	18.91
3	Transport	वाहतूक	4189	18014.28	8.69
4	Business & Industry	व्यापार व उद्योग	4302	71326.62	34.40
5	Self Employed	स्वयंरोजगार	1455	4957.50	2.39
6	Education	शिक्षण	1340	2648.14	1.28
7	Loan against Immovable Property	स्थावर मालमत्तेच्या तारणावरील कर्ज	2918	40615.80	19.58
8	Debts Repayment	बाहेरील कर्ज फेड	10747	20551.86	9.91
9	Marriage	लग्न समारंभ	171	250.49	0.12
10	Personal & Others	वैयक्तिक व इतर	1761	4533.72	2.19
11	House Repairs	घरदुरुस्ती	1937	4714.95	2.27
एकूण			<b>29500</b>	<b>207374.81</b>	<b>100.00</b>

## Loans to Directors / Relatives / CEO - 31/03/2020

संचालक / नातेवाईक / सीईओ यांना दि. ३१ मार्च, २०२० अखेर दिलेली कर्ज

(₹ in Lakhs)

Sr. No.	Name of Director	Name of Borrower	Relationship	Type of Facility	Sanction Limit	O/S Bal	Nature of Security	Security Amount
1	POPERE SANJAY VITTHAL	POPERE SANJAY VITTHAL	Director	Overdraft against F.D.	9.60	2.98	Own F.D.	12.00
2	PATIL RAJASHREE PRAKASH	PATIL RAJASHREE PRAKASH	Director	Term Loan against F.D.	2.00	2.08	Own F.D.	2.00
3	PATIL NAVNATH MARUTI	PATIL DILIPKUMAR MARUTI	Brother	Term Loan against F.D.	4.30	3.19	Own F.D.	4.81
4	PATIL NAVNATH MARUTI	PATIL PALLAVI DILIPKUMAR	Brothers Wife	Term Loan against F.D.	8.00	2.91	Own F.D.	10.21
5	PATIL NAMDEV BHAU	PATIL RAJESH NAMDEV	Son	Term Loan against F.D.	7.00	7.07	Own F.D.	10.00
6	PATIL RAJASHREE PRAKASH	PATIL NIDHI PRAKASH	Daughter	Term Loan against F.D.	0.60	0.46	Own F.D.	1.50
7	PATIL NAVNATH MARUTI	PATIL DILIPKUMAR MARUTI	Brother	Term Loan against F.D.	1.77	1.79	Own F.D.	1.97
<b>TOTAL</b>					<b>33.27</b>	<b>20.48</b>	<b>TOTAL</b>	<b>42.49</b>



## Suggested amendments in Bye – Laws in Annual General Meeting 2020

Sr. No.	Bye-Law No.	Existing Bye-Law	Proposed Bye-Law	Reason for Amendment
1	4 Capital and Funds	The Bank may receive funds from any of the following source Existing Bye-Laws provision to be numbered as Part -A Part-B is to be inserted.	A) The Bank may receive funds from any of following sources : B) The Bank May issue :- i) Equity Share or Preference share or Special shares on face value at or premium. ii) Unsecured debentures or bonds like other securities by way of public issue or private placement, or in such means and manner as permitted by the Act, Banking Regulation Act, 1949 Rules, Reserve Bank of India (RBI) Circulars / Guidelines, Bye-Laws and any other such Applicable Laws as amended from time to time.	To bring the Bye-Laws in line with the recent Amendments brought to the Banking Regulation Act, 1949 by the Banking Regulation (Amendment) Act, 2020
2	7 (ii) Subscription of Shares	No Member other than the authorities referred in the clause (c) to (g) of sub section (1) of section 25 of MSCS Act 2002 shall hold more than 1/5 of the total subscribed share capital of the Bank	No member shall hold more than 5% of the total paid up share capital of the bank or upto the limit as prescribed by RBI from time to time.	To bring the Bye-Law in line with prescribed provision of RBI Master Circular No. DCBR.BPD.(PCB) MC.No. 10/0918.201/2015-16 dated July 1, 2015
3	33 Board of Directors	New Insertion 33(A)	33 (A) Board of Management(BOM) i) BOM shall be constituted by the Board of Directors (BOD) ii) The BOM (excluding CEO) shall have minimum of five members. The maximum number of members in BOM shall not exceed twelve. The CEO would be a non-voting Member iii) All the members of the BOM shall consist of persons having special knowledge or practical experience in respect of one or more of following	In terms of RBI Circular No. DOR(PCB). BPD.Cir. No.8 /12.05.002/2019-20 dated 31.12.2019





# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

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

Sr. No.	Bye Law No.	Existing Bye Law	Proposed Bye-Law	Reason for Amendment
			<ul style="list-style-type: none"> <li>● Accountancy</li> <li>● Agriculture and rural economy</li> <li>● Banking</li> <li>● Co-operation</li> <li>● Economics</li> <li>● Finance</li> <li>● Law</li> <li>● Small scale industry</li> <li>● Information and Technology</li> <li>● Any other subject which would be in opinion of RBI be useful to the Bank.</li> </ul>	
			iv) The Members of BOM shall at all times satisfy the 'Fit and Proper' criteria of RBI	
			v) Members of the BOM may be drawn from the members of the BOD provided they meet the criteria specified. However not more than 50 percent of the BOM shall be from the BOD. Under all circumstances BOM shall have at least two members from outside the BOD.	
			vi) A member of BOM can be appointed in more than one Bank subject to maximum of three, provided that there is no overlapping in area of operation.	
4	35 Term of the Board of Directors	New Insertion 35 (A)	<b>Tenure of Office of Board of Management.</b> The Tenure of the BOM shall be co-terminus with the tenure of the Board of Directors.	In terms of RBI Circular No. DOR (PCB). BPD.Cir.No.8 /12.05.002/2019-20 dated 31.12.2019
5	37 Disqualification for being Member of the Board	New Insertion 37 (A)	<b>Disqualification for being Member of Board of Management (BOM)</b> Any disqualification prescribed for members of the BOD as per the Bye-Law will also apply to a member of BOM	In terms of RBI Circular No. DOR (PCB). BPD.Cir.No.8 /12.05.002/2019-20 dated 31.12.2019



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Sr. No.	Bye Law No.	Existing Bye Law	Proposed Bye-Law	Reason for Amendment
6	38 Meetings of the Board of Directors	New Insertion 38 (A)	<b>Meetings of the Board of Management</b> BOM may hold Meetings at such periodicity as deemed necessary. The Chairman of the BOM may be elected by the members of BOM from amongst themselves or appointed by BOD. Under no circumstances the Chairman of the BOD shall be appointed as Chairman of the BOM and Bank shall maintain proper record of the minutes and the same shall be put to BOD . The quorum for the meeting shall be two third of the total members of BOM	In terms of RBI Circular No DOR(PCB) . BPD.Cir.No.8 /12.05.002/2019-20 dated 31.12.2019
		New Insertion 38 (B)	<b>Sitting fees to Board of Management</b> Members of the BOM may be paid allowance / sitting fees for their services with approval of the BOD.	
7	40 Powers and functions of the Board of Directors	New Insertion 40 (xxxi)	Board of Directors (BOD) of Bank shall carry out a process of due diligence to determine the suitability of the person for appointment as the member of the BOM based upon the qualification, expertise, track record integrity and other 'fit and proper' criteria.	In terms of RBI Circular No. DOR (PCB). BPD.Cir.No.8 /12.05.002/2019-20 dated 31.12.2019
		40 (xxxii)	BOD will continue to be the apex policy setting Body and constitute various Committees of the Board including the Board of Management to assist the Board in carrying out its responsibilities.	
		40 (xxxiii)	BOD will delegate the powers to the various Committees as considered appropriate. BOD has to ensure that there are no conflicts in powers delegated to the committees of the Board and BOM.	
		New Insertion 40 (A)	<b>Functions of Board of Management</b> The major function of the BOM would be as follows a) Rendering expert advice on all proposals being put to the Board or any Committee of the Board for sanction of loans. b) Recommending action for recovery of NPAs one time settlement or Compromise Settlement and assisting the Board in monitoring the same.	



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Sr. No.	Bye Law No.	Existing Bye Law	Proposed Bye- Law	Reason for Amendment
			<p>c) Overseeing the management of funds and borrowings in the bank.</p> <p>d) Recommending proposals for investment of bank's fund as per the Board approved policy.</p> <p>e) Oversight on internal controls and systems and risk management in the bank.</p> <p>f) Exercising oversight on implementation of computerisation, technology adoption and other incidental issues in the bank.</p> <p>g) Overseeing internal audit and inspection functions including compliance.</p> <p>h) Oversight on complaint redressal system.</p> <p>i) Assisting the Board in formulation of policies related to banking functions illustratively loan policy, investment policy, recovery policy ALM and Risk Management etc.to ensure that policies are in tune with RBI guidelines.</p> <p>j) Any other responsibility as may be delegated by the Board of Directors.</p> <p>In the event that BOD defer with the recommendations of BOM it shall do so by recording in writing the reasons thereof.</p>	
8	42 Removal of Elected Member of the Board by the General Body	New insertion 42 (A)	<p><b>Removal of The Member Of the Board of Management / Chief Executive Officer</b></p> <p>RBI shall have the powers to remove any member of the BOM and/ or the CEO if the person is found to be not meeting the criteria prescribed by RBI or acting in a manner detrimental to the interest of the Bank or depositors or both. The BOD shall seek the concurrence of the RBI before removing any member of the BOM / accepting the resignation tendered by any member of the BOM. RBI shall have the powers to supersede the BOM if the function of BOM is found unsatisfactory. After removal of member of BOM or CEO or supersession of BOM, BOD shall appoint a new member or CEO or constitute a new BOM as the case may be within a period of three months. As an interim arrangement BOD may carry out the function of BOM.</p>	In terms of RBI Circular No. DOR (PCB). BPD. Cir.No.8 /12.05.002/2019-20 dated 31.12.2019



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Sr. No.	Bye Law No.	Existing Bye Law	Proposed Bye- Law	Reason for Amendment
9	46 Chief Executive Officer	The Chief Executive Officer shall be the Chief Executive of the Bank and shall be appointed by the Board and shall aid and assist the BOD in its function. He shall be Member of all the Committees and Sub-committees of the Board of Directors as may be constituted.	<p>a) The Chief Executive Officer shall be the Chief Executive of the Bank and shall be appointed or reappointed by the Board of Directors, subject to approval of RBI and in accordance with the criteria specified by the Act, Banking Regulation 1949 Rules RBI Circulars/Guidelines Bye-Laws and any other applicable Laws amended from time to time.</p> <p>b) The CEO shall be under general superintendence, direction and control of Board of Directors and exercise such power and discharge such function as may be delegated by the BOD. He shall aid and assist the Board of Directors as well as the Board of Management in their function. The Chief Executive Officer shall be an Ex-Officio member of the Board the Executive Committee such other Committees, Sub-committees and the Board of Management as may be constituted.</p>	



# जीपी पारसिक सहकारी बँक लि.

कळवा, ठाणे - ४०० ६०५.

(मल्टी-स्टेट शेड्युल्ड बँक)

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

## सभासदांच्या माहितीकरिता

## Information to Members

१. 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.
२. 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.
३. 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.
  - (१) कोणत्याही प्रकारच्या ठेवी अथवा कर्ज अथवा एटीएम कार्ड, ई-बँकिंग सुविधा, लॉकर सुविधा, रेमिटन्स सुविधा यापैकी कोणतीही सुविधा सतत दोन वर्षाकरीता वापरल्या असल्या पाहिजेत.
  - (२) बचत खात्यात कमीत कमी ₹ १००/- शिल्लक असावी किंवा,
  - (३) चालू खात्यात कमीत कमी ₹ ५००/- शिल्लक असावी किंवा,
  - (४) बँकेमध्ये इतर कोणत्याही ठेवी खात्यात कमीत कमी ₹ १००/- रक्कम असावी किंवा,
  - (५) कोणत्याही प्रकारचे कमीत कमी ₹ ५०००/- चे कर्ज असावे किंवा,
  - (६) बँकेच्या इतर कोणत्याही कमीत कमी ₹ ५००/- च्या सुविधा म्हणजेच लॉकर सुविधा, रेमिटन्स सुविधा इत्यादी.
४. शेअर सर्टिफिकेट नेले नसल्यास बँकेच्या ज्या शाखेमधून सभासद झालात त्या शाखेतून कार्यालयीन वेळेत घेऊन जावे.
५. ज्या सभासदांनी आपला मागील वर्षाचा 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.
६. सभासदांना ओळखपत्र मिळण्यासाठी त्यांनी दोन फोटोसहीत विहित नमुन्यात आपले अर्ज जवळच्या शाखेत सादर करावेत.
७. आपल्या पत्त्यामधील बदल तसेच वारस अथवा नामनिर्देशनामधील बदल बँकेच्या जवळच्या शाखेत अथवा मुख्य कार्यालयात त्वरीत लेखी कळवावेत.
८. 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.
९. 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 आलेले आहेत.
१०. 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.
११. सभासदांना विनंती करण्यात येते की, त्यांनी आपल्या ओळखीच्या व्यक्तींची जे बँकेचे सभासद खातेदार होऊ शकतात अशांची माहिती जवळच्या शाखेत द्यावी.
१२. बँकेच्या व्यवसाय वाढीच्या दृष्टीकोनातून सभासदांनी केलेल्या सूचनांचे बँक स्वागत करेल.

1. 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.
2. 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.
3. 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.
  - i) 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.
  - ii) has kept balance in Saving Bank of at least ₹ 100; or
  - iii) has kept balance in Current A/c. of at least ₹ 500; or
  - iv) has kept other type of deposits of at least ₹ 1000; or
  - v) has availed any type of loan of at least ₹ 5000; or
  - vi) has used any other services of the bank such as locker facility, remittance facility etc. at least of ₹ 500/-
4. The members, who have not collected their share certificates, may collect the same from respective branch during their working hours.
5. The members, who have not received the dividend for 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.
6. To get the identity card, member should submit an application in prescribed form along with 2 latest photographs at the nearest branch.
7. Any change in name, address or nomination of the member should be intimated in writing to the nearest branch or Head Office immediately.
8. 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.
9. 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 are freezed in Non-KYC accounts.
10. 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".
11. Members are requested to give references of prospective customers to the nearest branches for availing banking facilities from us.
12. Members may also send any suggestions for improvement of the business of the Bank.



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(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

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

No.	Branch Name & Address	Telephone No.
	<b>Head Office :</b> Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane - 400 605.	022-25456500 022-25456601

No.	Branch Name & Address	Telephone No.
	<b>Old Head Office - Clearing Dept.</b> Nasheman Building, 1st Floor, Station Road, Kalwa, Thane - 400 605.	022-25424677

## BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

	<b>Kalwa Branch :</b> Creek View Apartment, 1st Floor, Bombay Pune Road, Kalwa, Thane - 400 605.	022-25378350 022-25426471 022-25447981
	<b>Belapur Branch :</b> Bhau Patil Building, Agroli, Belapur, Navi Mumbai - 400 614.	022-27572628 022-27576273
	<b>Koparkhairne Branch :</b> Plot No. 80, Sector No. 5, Koparkhairne, Navi Mumbai - 400 709.	022-27541916 022-27546680
	<b>Majiwade Branch :</b> High Street cum Highland Corporate Centre, Gr.Floor, GB-149, Near Big Bazar, Majiwade, Thane (W) 400 607.	022-25420359 022-25430777
	<b>Kharkar Ali Branch :</b> Shop No.1, 2, 3, 4 & 5 1st Floor, Ramdas Tower, Bazar Peth, Jambhali Naka, Kharkar Ali, Thane (W) 400 601.	022-25369037 022-25375197
	<b>Nerul Nagar Branch :</b> Plot No. 4B, Sector No.3, Nerul, Navi Mumbai - 400 706.	022-27707654 022-27707559
	<b>Bhiwandi Branch :</b> Unit No. 2 & 3, Gr. Floor plus basement, "SURYA EXCELLENCY 94", Suryabhai Compound, Near Northern India Petrol Pump, Agra Road, Narpoli, Bhiwandi - 421 302.	02522-279262 02522-279263
	<b>Louiswadi Branch :</b> Surabhi Apartment, Ground Floor, Louiswadi, Thane (W) 400 604.	022-25811096 022-25837982
	<b>A.P.M.C. Branch :</b> Central Facility Building, A.P.M.C. Market, Sector-19, Vashi, Navi Mumbai - 400 709.	022-27654035 022-27891089
	<b>Kharigaon Branch :</b> Jay Bharat Sports Club Building, Kharigaon, Pakhadi, Post. Kalwa, Dist. Thane - 400 605.	022-25413268 022-25392134
	<b>Airoli Sector - 1 Branch :</b> Shop No. 1 to 6 Sanjeevani Vrundavan, Plot No. 38, Sector-19, Airoli, Navi Mumbai - 400 708.	022-27790662 022-27796890
	<b>Koparkhairne Sector - 17 Branch :</b> Sector No. 17, Dnyan Vikas Sanstha Vidyalaya, Koparkhairne Village, Navi Mumbai - 400 709.	022-27546051 022-27546059

	<b>Sanpada Branch :</b> Plot No. 7, Sector - 5, Sanpada, Navi Mumbai - 400 705.	022-27754939 022-27752278
	<b>Murbad Branch :</b> Congress Bhavan Building, 1st Floor, Murbad, Thane - 421 401.	7499054533
	<b>Airoli Sector - 5 Branch :</b> Shivsamartha Sahakari Pathpedi Ltd., Ground Floor, Plot No. 23A, Sector -5, Airoli, Navi Mumbai - 400 708.	022-27794483 022-27794976
	<b>Naupada Branch :</b> Hemendra Shopping Centre, 1st Floor, Gokhale Road, Naupada, Thane - 400 602.	022-25364707 022-25379058
	<b>Parsik Nagar Branch :</b> Sahakarmurti Gopinath Shivram Patil Bhavan, Ground Floor, Parsik Nagar, Kalwa, Thane - 400 605.	022-25456551 022-25456547
	<b>Nerul Phase - II Branch :</b> Plot No. 28B, Sector No. 10, Nerul Opp. Sarsole Bus Stop, Navi Mumbai - 400 708.	022-27716864 022-27718739
	<b>Kasarwadavali Branch :</b> 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
	<b>Padgha Branch :</b> Masaheb Meenatai Thakare Complex, Padgha Bazar Peth, Tal. Bhiwandi, Dist. Thane - 421101.	02522-268203 02522-649958
	<b>Kalyan Branch :</b> 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
	<b>Kalher Branch :</b> House No. 453 D, Building No. 5, Shetkari Unnati Mandal Parshuram Taware Vidyalaya, Kalher, Tal. Bhiwandi, Dist. Thane - 421 302.	02522-276688 02522-646696
	<b>Vadkhal Branch :</b> Sai Ashirwad Complex, 1st Floor, Vadkhal Naka, Tal. Pen, Dist. Raigad - 402 107.	02143-269138
	<b>Kalbadevi Branch :</b> Shop No. 07 on Ground Floor & 7 & 7A on First Floor, Earth Baug, 116, Princess Street Mumbai - 400 002.	022-22037080 022-22057080



# GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Kalwa, Thane - 400 605.

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

## BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

No.	Branch Name & Address	Telephone No.	No.	Branch Name & Address	Telephone No.
25	<b>Pune Branch :</b> Showroom No. 1, Ground Floor, Treasure Park, J building, Survey No. 61, Sant Nagar, Parvati, Pune - 411 009.	020-24203344 020-24203019	38	<b>Vasind Branch :</b> Shop No. 7 to 10, Ground Floor, Rohini Apartment, Padmashri Tarmale Nagar, Vasind, Tal. Shahapur, Dist. Thane-	02527-222981 9272207077
26	<b>Nashik Branch :</b> Shop No. 10, 11, Shree Tirumala Plaza, Opp. Atul Dairy, Upendra Nagar, CIDCO, Nashik - 422 009.	0253-2380345	39	<b>Waghbil Branch :</b> Shop No. 1 & 2, Ground Floor, R-Plazia, Near Swastik Rigalia, Kavesar, Ghodbunder Road, Waghbil, Thane-400615	022-25975108 022-25975109
27	<b>Uran Branch :</b> House No. 72, 1st Floor, Kot Naka, Uran, Dist. Raigad - 400 702.	022-27230505 022-27230507	40	<b>Bhiwandi Shivaji Chowk Branch :</b> A-101, President Plaza, Shivaji Chowk, Bhiwandi, Dist. Thane - 421 302.	02522-225255 02522-225256
28	<b>Bhayandar Branch :</b> Hall No. 1 & 2, Shree Vinayak Building, 1st Floor, Sarvodaya Complex, Bhayandar (E) - 401 107.	022-28126500 60026501	41	<b>Shilgaon Branch :</b> Shivkrupa Building, First Floor, Survey No. 210/7, 8, Shilgaon, Post. Padle, Dist. Thane - 421 204.	8655651115 8097051192
29	<b>Main Branch (Adat Peth) :</b> Devki Building, Adat Peth, Main Road, Near Bargale Hospital, Ichalkaranji-416115	0230-2430334 0230-2434696	42	<b>Turbhe Branch :</b> Vimal Smruti, Ground Floor, Plot No.467B, Sector-22, Turbhe, Navi Mumbai-400 703.	022-27831170 022-27831171
30	<b>Korochi Branch :</b> Near Bus-stand, Main Road, At-Post - Korochi, Tal-Hatkanangale, Ichalkaranji - 416 115	0230-2402031 0230-2402067	43	<b>Mulund Branch :</b> Shop No. 5 & 6A, Ground Floor, Bellezza of Shanti Sadan CHS Ltd. (P) Junction of 90 Feet Road & GV Scheme, Road No.2, Mulund (E), Mumbai-400 081.	022-21639761 022-21639762
31	<b>Mankoli Branch :</b> Shop No. 101 to 105, First Floor, Shree Krushna Complex, Mauje Mankoli, Post-Anjur, Tal. Bhiwandi, Dist. Thane - 421 302.	8010295106	44	<b>Saba (Diva) Branch :</b> Dhanraj Shopping Centre, Ground Floor, Saba (Diva) Thane - 400 612.	022-25318823 65655665
32	<b>Panvel Branch :</b> GB-NEA-107, Sai Arcade, Ground Floor, Opp. Panvel Bus Stand, Panvel, Dist. Raigad - 410 206.	022-27451867 022-27456817	45	<b>Karave Branch :</b> "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 - 400 706.	022-27705448 022-27705441
33	<b>Kamothe Branch :</b> Shivparvati Building, Plot No. 5A, Sector No. 11, Kamothe, Navi Mumbai - 410 209.	022-27430751 022-27430752	46	<b>Vasai Branch :</b> Shop No. 31,32,33,34,35, Yashwant Viva Township, Sector-4, Durvas Tower, Achole, Tal. Vasai (E), Thane - 401 202.	8080198914 8080598915
34	<b>Shahapur Branch :</b> Sai plaza Building, 1st Floor, Shahapur Bus Stand, (Pandit Naka), Shahapur (Gotheghar), Tal. Shahapur, Dist. Thane - 421 601.	02527-270097 02527-270096	47	<b>Vitawa Branch :</b> Shop No. 1, Vishram Co-op. Hsg. Society, Vitawa, Kalwa, Thane - 400 605.	7208101444 7208201444
35	<b>Kharghar Branch :</b> Shop No. 17, 18, 19, Ground Floor, Kamdhenu Commerz Commercial Complex, Sector-14, Kharghar, Navi Mumbai -410210	7304114907 7304114908	48	<b>Navade Branch :</b> Shop No. 1-2, Dev Srushti Building, Navade Phata, Opp. Navade Grampanchayat, Dist. Raigad, Navade - 410 208.	022-65642333
36	<b>Ghansoli Branch :</b> Shop No. 7, Ground Floor, Calista Building, Plot No. 15, Sector-8, Ghansoli, Navi Mumbai - 400 701.	8451847080	49	<b>Dombivali Branch :</b> Shop No. 2,3,4 & 5, Ground Floor, Suchit Square, Village Ayare, Dr. R.P.Road Dombivali (East), Thane - 421 201.	0251-2862228 0251-2862226
37	<b>Badlapur Branch :</b> Shop No. 8, 9, 32, C-Block, Shreeji Building, Katrap Gaon, Badlapur (East) - 421 503.	0251-2691225 0251-6481225	50	<b>Ulwe Branch :</b> Shop No.S 14, Ulwe Commercial Complex Sector- 19A, Ulwe, Navi Mumbai - 410 206.	9167921140



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## BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

No.	Branch Name & Address	Telephone No.	No.	Branch Name & Address	Telephone No.
51	<b>Ambarnath Branch :</b> Shop No.1, Ground Floor, "Royal Jewels" Suryodaya Co-op. Hsg. Society Ltd., Plot No.19, Village Kohoj, Khutavali, Tal. Ambarnath, Dist. Thane - 421 501.	0251-2604050	63	<b>Borivali Branch :</b> Shop No.2, Abhilasha-II Co-op. Hsg. Society Ltd., Borivali, TPS-I Punjabi Lane, Borivali (W),Mumbai - 400 092.	022-28010905 65681122
52	<b>Bhandup Branch :</b> Shop No. 6,7 & 8, Ground Floor, "Sachdev Complex", J. M. Road, Bhandup (W), Mumbai - 400 078.	65336500 022-25947079	64	<b>Malad East Branch :</b> Shop No. 25, Ground Floor, "LEVELS" Building No.6, Khot Dongri, Rani Sati Marg Malad (E), Mumbai - 400 097.	022-28748696
53	<b>Dashisar Branch :</b> Shop No. 1 & 2, Gr. Floor, "Hareshwar Paradise" Kandarpada, New Link Road, Opp. Pramila Nagar,Dahisar(W),Tal.Borivli, Mumbai Suburban, Mumbai - 400 068.	022-28903517 022-28903518	65	<b>Kalamboli Branch :</b> Shop No.13-14, Ground Floor, Matruchhaya Heritage CHS Ltd., Plot No.21, Sector-11, Kalamboli, Navi Mumbai - 410 218.	022-27422420
54	<b>Karjat Branch :</b> Ground Floor, Parshvanath Tower, Survey No. 27A, 27B, Mahavir Peth Road, Karjat, Dist. Raigad - 410 201.	02148-223353	66	<b>Kanjurmarg Branch :</b> Apsara Co-op Hsg. Society Ltd., CTS No. 1250, Kanjur Village Road, Kanjurmarg (E), Mumbai - 400 042.	022-25777273
55	<b>Kon Branch :</b> Shop no. 101 & 102, First Floor, Shri Pragati Royal Building, A wing, Kalyan-Bhiwandi Road, Kon, Tal-Bhiwandi, Dist. Thane - 421 311	02522-280034	67	<b>Taloja Branch :</b> Shop No.1,2,3 Ground Floor, Shree Smaran Building, Plot No.34-35, Sector-11, Panchnand Taloja, Tal. Panvel, Navi Mumbai-410 208.	8356884573
56	<b>Vashi Branch :</b> Shop No. 1 & 2 Sai Udyan Co-op Hsg.Soc. Plot No.25 Near Gaondevi Mandir, Sector-14, Vashi, Navi Mumbai - 400 703	022-27882916 022-27882917	68	<b>Kolhapur Branch :</b> Shop No.1 & 2, Gr.Floor, Damodar Heights Building, C.S. No.2026/01, 8th Lane, Rajarampuri, E-ward, Kolhapur - 416 008.	0231-2530555
57	<b>Nilje Branch :</b> Shop No. 1, Ground Floor, C-Wing, Samaira Sway Commercial Complex, Opp. HP Petrol Pump, Kalyan-Shil Road, Katai-Nilje, Dombivli (East) - 421 204.	2513244886	69	<b>Bhavani Peth Branch :</b> Shop No. 1 & 2, Ground Floor, Palesha Mansion, CTS No.16, Bhavani Peth, Tal. Haveli, Pune - 411 042.	020-26386688 020-26385588
58	<b>Vartak Nagar Branch :</b> Shop No. B, First Floor, "Tamanna Co-op Hsg. Society", Plot No.27, Lokmanya Nagar-2, Vartak Nagar, Thane (W)-400 606	022-25880007 022-25880006	70	<b>Nere Branch :</b> 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 - 410 206.	02143-238254
59	<b>Kalyan East Branch :</b> Shop No.5, 6 & 7, Ground Floor, "Vivan Heights" A-Wing, Pune - Link Road, Tisgaon, Kalyan (E), Dist. Thane-421 306.	02512-355422 02512-355433	71	<b>Ghatkopar Branch :</b> Shop No.1, Gr. Floor, Sapphire Arcade Premises Co-op. Society Ltd., Plot No.42, M.G. Road,Ghatkopar(E), Mumbai-400077.	022-21020421
60	<b>Mapusa Branch :</b> Shop No.S-10, S-11, S-12, Ground Floor, Kavekar Tower Co-op. Hsg. Society Ltd., Chalta No.66, Xim Khorlim, Ansabhat, PT Sheet No.131, Tal. Bardez, Mapusa, Goa - 403 507.	0832-2255330	72	<b>Chembur Branch :</b> Shop No. 2 & 3, Ground Floor, Ashish Chambers, Ashish Theatre, Plot No. 105/8, Maravali Village, Mahul Road, Chembur (East), Mumbai - 400 074.	022-25330031 022-25330032
61	<b>Margao Branch :</b> Shop No. SH-20, Costa Tower at Margao, Salcete, Goa - 403 601.	0832-2706944	73	<b>Talegaon Branch :</b> Shop No.1,2,3, Ground Floor, Satyakamal Colony, Plot No.19, S.No.61 (New) Talegaon, Dabhade, Dist. Pune - 410 507.	7709111123
62	<b>Panchavati Nashik Branch :</b> First Floor, Motumal Dandumal Kalro Trust Nashik, City Survey No.5869 A3B-1B K.N. Kela Road, Panchavati Karanja, Nashik - 422 003.	0253-2629000	74	<b>Chakan Branch :</b> Shop No. 2,5,5A, 6 & 6A, Ground Floor, Kohinoor Centre Building No.A, New Gut No.1281, Plot No.1, Shivaji Chowk, Nashik Road, Chakan Village, Tal. Khed, Dist. Pune - 410 501.	02135-249334 0231-249335





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

## BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

No.	Branch Name & Address	Telephone No.
75	<b>Alibag Branch :</b> Shop No. 7 & 8, Alibag Pride Co-op. Hsg. Society, Mahavir Chowk, Gharat Ali Road, At. Alibag, Dist. Raigad - 402 201.	02141-202158
76	<b>Khopoli Branch :</b> 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 - 410 203.	02192-268855 02192-269855
77	<b>Pimpri Branch :</b> Shop No. 5, 6 & 7, Ground Floor, Deulex Fortune Building, Survey No.2520, 2521, 2521/1 to 22 Pimpri Dist. Pune - 411 017.	9765876667
78	<b>Sangali Branch :</b> Shop No. 1, Ground Floor, Mehta Arcade, 737 Ganpati Peth, Sangali - 416 416.	2332320373 2332320372
79	<b>Kharbhav Branch :</b> House No. 1-A, Ground Floor, Kharbhav Bhiwandi, Thane - 421 302.	8149655353
80	<b>Mahape Branch :</b> Gala No.35, Gr. Floor, Hasti Industrial Premises Co-op. Society Ltd., Plot No. R-798, Mahape & Sawali Village, MIDC, Navi Mumbai - 400 710.	022-27781010
81	<b>New Panvel Branch :</b> Shop No. 3 & 4, Ground Floor, Dhawalgiri Building, Plot No.11, Sector-11, Village New Panvel, Tal. Panvel, Dist. Raigad -	022-27460060 022-27460070
82	<b>Lokmat Square, Nagpur Branch :</b> House No. 521, Ground Floor, Badwaik Complex, Wardha Road, Lokmat Square, Nagpur - 440 012	0712-2422422
83	<b>Dharampeth, Nagpur Branch :</b> Plot No. 222, Block No. G1, Ground Floor, Corporate House No.341, Ram Nagar Road, Dharampeth, Nagpur - 440 010.	0712-2545423

No.	Branch Name & Address	Telephone No.
84	<b>Nipani Branch :</b> House No.14 E, Ground Floor, Old P. B. Road, Ward No. 31, Tal. Chikodi, Dist. Belgavi - 591 237.	0833-8223544
85	<b>Belgavi Branch :</b> C.T. Survey No. 1049, A2, F. S. Plaza, Khanapur Road, Tilakwadi, Belgavi - 590 006.	0831-242170
86	<b>Malad (West) Branch :</b> Ground Floor, Mayfair High End Retail, New Era Talkies, S. V. Road, Malad (West), Mumbai - 400 064.	022-28802998 022-28802999
87	<b>Sakinaka Branch :</b> Unit No. G-3, Ground Floor, Sagartek Plaza, Andheri Kurla Road, Sakinaka, Mumbai - 400 072.	022-28500234
88	<b>Digha Branch :</b> Plot No. Gen 30, 30/1, Building A, Village Digha, Thane Belapur Road, Thane - 400 708.	7777025157 8879054232
89	<b>Pen Branch :</b> Plot No. 119, Shop No. 14, 15, 26, Sharad Pawar Bhawan, Pen Khopoli Road Tal. Pen, Dist. Raigad - 402 107.	2143255633
90	<b>Jaisingpur Branch :</b> City Survey No. 1162/1163, Ground Floor, 9th Lane, Main Road, Jaisingpur - 416 101.	02322227755
91	<b>Shahu Putala Branch :</b> Plot No. 77, Ward No. 18/489, Parsik Bhavan, Building No.119, The Ichalkaranji Co-op. Industrial Estate Ltd., Kolhapur Road, Shahu Putala, Ichalkaranji - 416 118.	0230-2433702
Email : <a href="mailto:helpdesk@gpparsikbank.net">helpdesk@gpparsikbank.net</a> Website : <a href="http://www.gpparsikbank.com">www.gpparsikbank.com</a> Toll Free No.: 1800 222 511 ☎ 1800 224 545		

Dear Customer,

Do Not Disclose Your

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



GP PARSIK SAHAKARI BANK LTD.

(Multi-State Scheduled Bank)

Except this  
do not call on any other number.

GP Parsik Bank

Do Not click any Malicious Link.

Bank will never ask such information.



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)



## बिल पेमेंट शाखेत स्वीकारले जाईल.



वीज बिल



adani  
Electricity



TATA  
POWER



SNDL  
NAGPUR



गॅस बिल



MAHANAGAR  
GAS



डीटीएच रिचार्ज

TATA | sky



SUN  
DIRECT

VIDEOCON



मोबाईल बिल



पाणी बिल





# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

## आता पारसिक बँकेत व्यवहार करा अगदी सहज



### मोबाईल बँकिंग

- फंड ट्रान्सफर
- मोबाईल प्रिपेड/पोस्टपेड
- वीज बिल भरणे
- लँडलाईन बिल, डीटीएच टॉप-अप
- पॉलिसीच्या प्रिमियमचे पैसे
- गॅसचे बिल



### इंटरनेट बँकिंग

- फंड ट्रान्सफर
- मोबाईल प्रिपेड/पोस्टपेड
- वीज बिल भरणे
- लँडलाईन बिल, डीटीएच टॉप-अप
- पॉलिसीच्या प्रिमियमचे पैसे
- गॅसचे बिल



### डेबिट कार्ड

- भारतभर वेगवेगळ्या बँकाच्या एटीएममधुन पैसे काढण्याची सुविधा

### कर्ज योजना

- गृहकर्ज
- शिक्षण कर्ज
- सुवर्ण कर्ज
- व्यवसाय कर्ज
- एसएमई कर्ज
- कार कर्ज
- वाहन कर्ज

### ठेव योजना

- बचत ठेवी
- चालू ठेवी
- विद्यार्थी बचत खाते
- मुदत ठेव सुविधा
- पुर्नगुंतवणूक
- आवर्ती ठेव योजना

### बँकिंग सेवा

- एनईएफटी
- आरटीजीएस
- एसएमएस बँकिंग
- ई-पेमेन्ट
- एबीबी
- ई-टॅक्स भरणे
- स्विफ्ट ट्रान्सफर

## २०११ पासून आयएसओ २७००१ ची पूर्तता करणारी बँक

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

दूरध्वनी: ०२२-२५४५६५००/२५। टोल फ्री: १८०० २२४५४५.



# GP PARSIK SAHAKARI BANK LTD.

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

## 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, 2020
मुख्य कार्यालयासह एकूण शाखा	Total Branches including H.O.	Head Office, 91 Branches
सभासद नियमित	Regular Members	99705
नाममात्र (१) कर्जदार	Nominal Members (1) Borrowers	5233
(२) जामीनदार	(2) Guarantors	3749
		(₹ in Lakh)
वसूल भाग भांडवल	Paid Up share Capital	₹ 9070.10
एकूण निधी (राखीव व इतर)	Reserves Fund & Other Reserves	₹ 44219.01
बचत ठेवी	Saving Deposits	₹ 141936.30
चालू ठेवी	Current Deposits	₹ 35942.62
मुदत ठेवी	Fixed Deposits	₹ 216499.05
कर्जे	Loans	₹ 207374.81
एकूण अग्रक्रम क्षेत्र कर्ज प्रमाण	% of Priority Sector to Total Loans	49.34%
दुर्बल घटक कर्जाचे प्रमाण	% of Weaker Section to Total Loans	10.01%
कर्जे देणी	Borrowing	NIL
गुंतवणूक	Investment	₹ 220581.73
थकबाकीचे प्रमाण	Overdue Percentage	1.39%
ग्रॉस एनपीए	Gross NPA	4.40%
नेट एनपीए	Net NPA	0.0%
ऑडीट वर्ग	Audit Classification	'A'
नफा	Profit	₹ 3515.10
खेळते भांडवल	Working Capital	₹ 465074.01
एकूण सेवक वर्ग	Total Staff	809



स्वर्गीय जयराम काशिनाथ पाटील  
माजी अध्यक्ष व ज्येष्ठ संचालक

बँकेचे माजी अध्यक्ष व ज्येष्ठ संचालक स्वर्गीय जयराम काशिनाथ पाटील  
यांना बँकेचे संचालक, सभासद, हितचिंतक व कर्मचारी वर्ग यांच्यातर्फे  
विनम्र श्रध्दांजली !



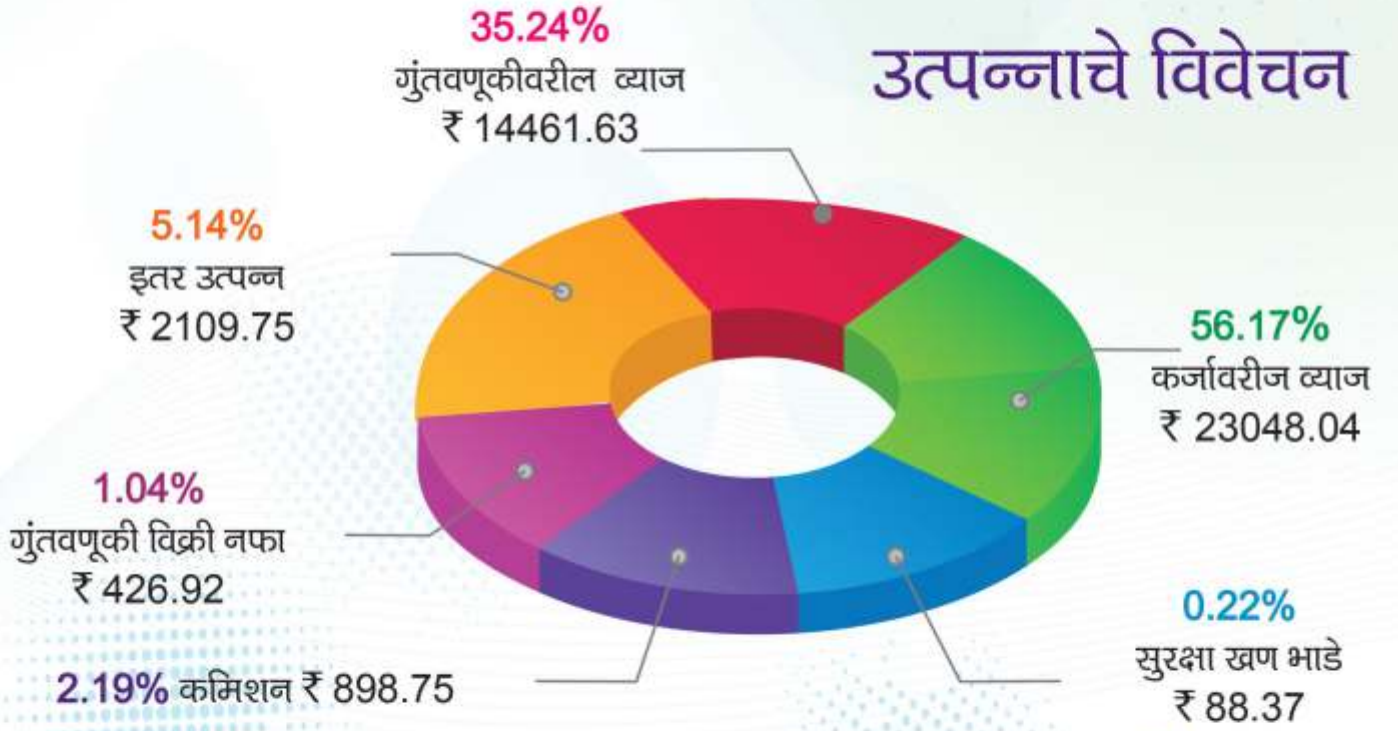
जीपी पारसिक सहकारी बँक लि.  
(मल्टी-स्टेट शेड्युल्ड बँक)

मार्च २०२०

■ डेवी ■ कर्जे ₹ लाखत



## उत्पन्नाचे विवेचन



## खर्चाचे विवेचन



# सपने हो जाए आपने

## डिजिटल बैंकिंग



गृह कर्ज



कार लोन



एसएमई  
लोन



शैक्षणिक  
कर्ज



### जीपी पारसिक सहकारी बैंक लि.

(मल्टी-स्टेट शेड्युल्ड बैंक)

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

E-mail : [helpdesk@gpparsikbank.net](mailto:helpdesk@gpparsikbank.net)  
[www.gpparsikbank.com](http://www.gpparsikbank.com)

Ph. No. - 022 - 25456500 / 25  
Toll Free : 1800 224545