



GP **PARSIK** SAHAKARI BANK LTD.  
(Multi-State Scheduled Bank)

RELIABLE AND  
TRUSTWORTHY  
SINCE 1972...

52<sup>nd</sup> ANNUAL REPORT  
2022 - 2023



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

आमचे श्रद्धास्थान



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

संचालक मंडळ



श्री. नारायण ग. गावंड  
अध्यक्ष



श्री. प्रकाश न. पाटील  
उपाध्यक्ष



श्री. रणजीत गो. पाटील  
संचालक



श्री. दशरथ द. धरत  
संचालक



श्री. दशरथ का. पाटील  
संचालक



श्री. नामदेव भाऊ पाटील  
संचालक



श्री. कय्युम र. चेऊलकर  
संचालक



श्री. नवनाथ मा. पाटील  
संचालक



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



श्री. विक्रम गो. पाटील  
संचालक



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



सौ. राजश्री प्र. पाटील  
संचालिका



सीए रमाकांत रा. लाहोटी  
तज्ञ संचालक  
(बी.कॉम, एलएलबी (जन) एफसीए)



श्री. दिनेश बी. शेटी  
तज्ञ संचालक  
(बी.एससी, पीजीडीसीए)



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





स्वर्गीय गोपीनाथ शिवराम पाटील

संस्थापक-अध्यक्ष (एम. कॉम., एलएल.बी.)



जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)



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

(Reg.No. MSCS/CR/1213/2015. Dtd. 26th March, 2015)

वार्षिक सर्वसाधारण सभेची नोटीस

बँकेची ५२ वी वार्षिक सर्वसाधारण सभा रविवार दि. ०६ ऑगस्ट, २०२३ रोजी सकाळी १०.३० वाजता खालील विषयांकरिता 'राम गणेश गडकरी रंगायतन', तलावपाळी, ठाणे-४००६०९ येथे घेण्यात येणार आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे, ही विनंती.

सभेपुढील विषय

- १) दि. ७ ऑगस्ट, २०२२ रोजी झालेल्या ५१ व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
- २) वार्षिक अहवाल विचारार्थ ठेवणे व त्यास मंजुरी देणे ज्यामध्ये संचालक मंडळ अहवाल, दि. ३१ मार्च, २०२३ अखेरचा वैधानिक लेखापरीक्षकांचा अहवाल, नफा-तोटा पत्रक व ताळेबंद पत्रक यांचा समावेश आहे.
- ३) सन २०२१-२२ सालच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोषदुरुस्ती रिपोर्टला मान्यता देणे.
- ४) संचालक मंडळाने केलेल्या शिफारशीनुसार दि. ३१ मार्च, २०२३ अखेरच्या नफा वाटणीस व लाभांश वाटणीस मंजुरी देणे.
- ५) सन २०२३-२४ च्या अंदाजपत्रकास मंजुरी देणे.
- ६) सन २०२३-२४ करिता वैधानिक लेखापरीक्षकांची नियुक्ती करणे व त्यांचे सेवा शुल्क ठरविण्याचा अधिकार संचालक मंडळास देणे. संचालक मंडळाच्या शिफारशीनुसार रिझर्व्ह बँक ऑफ इंडियाने मे. एन. एस. गोखले अँड कंपनी चार्टर्ड अकौंटंटस् यांची सन २०२३-२४ करिता वैधानिक लेखापरीक्षक म्हणून नेमणूक करण्याची मान्यता दिली आहे.
- ७) सर्वसाधारण सभासद वार्षिक सर्वसाधारण सभेस गैरहजर राहिल्यास त्यांची रजा मंजूर करणे.
- ८) मा. अध्यक्षांच्या परवानगीने ऐनवेळी येणाऱ्या विषयांवर चर्चा करणे.

संचालक मंडळाच्या आदेशानुसार

डॉ. एम. डी. पै

मुख्य कार्यकारी अधिकारी

दिनांक : १८/०७/२०२३

ठिकाण : पारसिक नगर, कळवा, ठाणे - ४००६०५.

- टिप : १) गणपूर्तीअभावी सभा तहकूब झाल्यास सदर सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर सकाळी ११.०० वाजता घेण्यात येईल व त्या सभेस पोटनियम क्र. ३० (c) नुसार गणपूर्तीची आवश्यकता असणार नाही.
- २) ज्या सभासदांना वार्षिक सभेत काही सूचना करावयाच्या किंवा प्रश्न विचारावयाचे असतील त्यांनी दि. २५/०७/२०२३ पर्यंत बँकेच्या मुख्य कार्यालयामध्ये कार्यालयीन वेळेत त्यांच्या सूचना अथवा प्रश्न लेखी स्वरूपात द्यावेत. दि. २५/०७/२०२३ पर्यंत दिलेल्या मुदतीत लेखी स्वरूपात आलेल्या सूचना अथवा प्रश्नांचीच दखल घेण्यात येईल.
- ३) सभासदांव्यतिरिक्त अन्य कोणासही प्रवेश दिला जाणार नाही.
- ४) वार्षिक अहवाल व नोटीसची प्रत बँकेच्या वेबसाईट [www.gpparsikbank.com](http://www.gpparsikbank.com) वर प्रसारित केली आहे.
- ५) बँकेचा वार्षिक अहवाल आपल्या जवळच्या शाखेत उपलब्ध असून सभासदांनी घेऊन जावा.



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

बँकिंग बनवितो सोपं

## बोर्ड ऑफ मॅनेजमेंट

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

## व्यवस्थापन

नांव	शिक्षण	पदनाम
डॉ. मधुसुदन दास पै	एम.कॉम. सीएआयआयबी (I), डीबीएम, डीआयआरपीएम, डीबीए, डिप्लोमा इन युसीबी, डॉक्टरेट इन मॅनेजमेंट (युसीबी)	मुख्य कार्यकारी अधिकारी
श्री. मनोज व. गडकरी	बी. कॉम., सीएआयआयबी., जीडीसी अॅण्ड ए, सर्टिफिकेट इन डिजिटल बँकिंग	सरव्यवस्थापक
श्री. विजय म. भोसले	बी. कॉम	उपसरव्यवस्थापक
श्री. मनबीर सिंग जसपाल सिंग	एम.एससी (मॅथ्स), एलएलबी, सीएआयआयबी	उपसरव्यवस्थापक
श्री. वासुदेव कृ. गुराम	एम. कॉम., सीएआयआयबी, जीडीसी अॅण्ड ए, सीसा. डिप्लोमा इन युसीबी	उपसरव्यवस्थापक (दि.३०.०६.२०२२ पर्यंत)
श्री. यशवंत ना. मते	बी. कॉम., जीडीसी अॅण्ड ए, डिप्लोमा (पीआरओ)	जनसंपर्क अधिकारी

## बँकर्स

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

## वैधानिक लेखापरीक्षक

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

## कन्करंट / इंटरनल ऑडीटर्स

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



**GP PARSIK SAHAKARI BANK LTD., (Multi-state Scheduled Bank) Kalwa Thane-400605**

(Reg.No. MSCS/CR/1213/2015. Dtd. 26th March, 2015)

## Notice of Annual General Meeting

The 52<sup>nd</sup> Annual General Meeting of the Bank is scheduled on **Sunday 06<sup>th</sup> August, 2023** at 10.30 a.m. at '**Ram Ganesh Gadkari Rangayatan**', **Talao Pali, Thane-400601** to transact the following business. All the members are requested to remain present at the meeting.

## Agenda

- 1) To read and confirm the minutes of 51<sup>st</sup> Annual General Meeting held on 07.08.2022.
- 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, 2023.
- 3) To approve the Compliance Report of Statutory Audit for the year 2021-22.
- 4) To approve appropriation of Profit and declaration of dividend for the year ending 31<sup>st</sup> March, 2023 as recommended by the Board of Directors.
- 5) To approve the Annual Budget for the year 2023-24.
- 6) To appoint Statutory Auditors for the year 2023-24 and to authorize the Board of Directors to fix their remuneration. On the recommendation of the Board of Directors Reserve Bank of India, has approved the appointment of M/s. N. S. Gokhale & Co., Chartered Accountants as Statutory Auditors for the Year 2023-24
- 7) To condone the absence of members in the Annual General Meeting.
- 8) Any other business with the permission of the Chair.

By the order of the Board of Directors

**Dr. M. D. Pai**

Chief Executive Officer

**Date : 18/07/2023**

**Place : Parsik Nagar, Kalwa, Thane- 400605.**

- Note :**
- 1) If there is no quorum within half an hour after appointed time, meeting shall stand adjourned and will be held at 11.00 a.m. on the same day at same place and the agenda of the meeting shall be transacted irrespective of the quorum in terms of Bye Law No.30(c).
  - 2) The members who wish to make any suggestion or ask any questions should submit the same in writing on or before 25/07/2023 at the Bank's Head Office during working hours. Only suggestion or questions submitted in writing upto 25/07/2023 will be considered.
  - 3) The entry is restricted to members only.
  - 4) The copy of the Notice and Annual Report is published in Bank's website **www.gpparsikbank.com**
  - 5) The members can also collect the copy of Annual Report from the nearest branch of the Bank.

**Board of Management**

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

**ADMINISTRATION**

NAME	QUALIFICATION	DESIGNATION
Dr. Madhusudan D. Pai	M.Com. CAIIB(I), DBM, DIRPM, DBA, DUCB, Phd. (Management UCB)	Chief Executive Officer
Mr. Manoj V. Gadkari	B.Com., CAIIB, GDC & A., Certificate in Digital Banking	General Manager
Mr. Vijay M. Bhosale	B.Com.	Deputy General Manager
Mr. Manbeer Singh Jaspal Singh	M.Sc (Maths), LLB, CAIIB	Deputy General Manager
Mr. Vasudev K. Guram	M.Com., CAIIB, GDC & A, CISA, Diploma in UCB	Deputy General Manager (upto 30.06.2022)
Mr. Yashwant N. Mate	B.Com., GDC & A, DIP. PRO.	Public Relation Officer

**Bankers**

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

**Statutory Auditors**

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

**Concurrent / Internal Auditors**

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



## ५२ वा वार्षिक अहवाल (सन २०२२ - २३)

### सन्माननीय सभासद बंधू भगिनीनो,

बँकेचे संस्थापक अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेब यांच्या पवित्र स्मृतीस अभिवादन करून बँकेच्या संचालक मंडळाच्या वतीने मी आपणा सर्वांचे बँकेच्या ५२ व्या वार्षिक सर्वसाधारण सभेमध्ये हार्दिक स्वागत करीत आहे. दि. ३१ मार्च, २०२३ रोजी संपलेल्या आर्थिक वर्षाचा लेखापरीक्षित ताळेबंद आणि नफा-तोटा पत्रक व सन २०२२-२३ चा ५२ वा वार्षिक अहवाल सादर करतांना मला अतिशय आनंद होत आहे.

### जागतिक आर्थिक परिस्थिती :-

आर्थिक वर्ष २०२२-२३ मध्ये जागतिक भौगोलिक-राजकीय तणाव, मंदावलेली आर्थिक वाढ, व्यापारवाढीबाबत निराशाजनक स्थिती, जागतिक पातळीवर मोठ्या प्रमाणात वाढलेली महागाई तसेच जगभरात बहुतांश देशांनी अवलंबलेले कठोर आर्थिक धोरण, यामुळे जागतिक अर्थ बाजारात कायम अनिश्चितता दिसून आली. या सर्वांचा एकंदरीत परिणाम म्हणून आर्थिक वर्ष २०२२-२३ च्या प्रथम तिमाहीत कच्चे तेल, अन्नधान्य, खरते, वस्तू व वीजदर या सर्वांच्या किंमतीमध्ये भरमसाठ वाढ दिसून आली. अमेरिकन मध्यवर्ती बँक म्हणजेच फेडरल रिझर्व्ह बँकेने अवलंबलेले कठोर आर्थिक धोरण, तसेच अमेरिकन डॉलरच्या तुलनेत इतर अर्थव्यवस्थांच्या चलनात झालेले अवमुल्यन व परकीय गुंतवणूकदारांनी केलेली गुंतवणूकीची सततची विक्री यामुळे विकसनशील देशांच्या भांडवली बाजारात व चलन व्यवसायात अस्थिरता जाणवली.

मागील वर्षात असलेला जागतिक महागाईदर ४.७% हा उच्चांक स्थिरावर म्हणजेच ८.७०% पर्यंत पोहचल्याने जगभरातील प्रमुख देशांमध्ये महागाई वाढीबाबत अस्वस्थता निर्माण झाली. विकसनशील देशांमध्ये येणाऱ्या भांडवली गुंतवणूकीचा ओघ रोडावला तसेच त्यात अस्थिरता दिसून आली. या जागतिक अनिश्चिततेचे विपरीत परिणाम विकसनशील अर्थव्यवस्थांच्या विकास वाढीवर जाणवले.

### आर्थिक परिस्थिती-भारत :-

आर्थिक वर्ष २०२२-२३ मध्ये जागतिक पातळीवर असलेल्या अनिश्चिततेवर मात करून जगभरातील प्रमुख अर्थव्यवस्थांच्या तुलनेत, भारतीय अर्थव्यवस्थेने विकासदरामध्ये ७.००% भरीव वाढ नोंदवली. वैयक्तिक पातळीवर दैनंदिन वस्तू खरेदीचे वाढलेले प्रमाण तसेच सरकारी योजनांवर सरकारने केलेला खर्च या दोन मुख्य कारणांनी सदर विकासदर वाढीस चालना मिळाली. आर्थिक वर्ष २०२२-२३ मध्ये सलग तिसऱ्यांदा शेती व शेतीपूरक क्षेत्रात समाधानकारक वाढ दिसून आली.

जानेवारी २०२२ पासून सातत्याने पुढील १० महिने ग्राहक किंमत निर्देशांक (CPI) इनफ्लेशन हे कायम ६.००% च्या उच्चांकी पातळीवर राहिले परंतु नंतरच्या काळात म्हणजेच माहे नोव्हेंबर-डिसेंबर २०२२ मध्ये अन्नधान्यांच्या किंमती कमी झाल्याने सदर महागाई मध्ये काही प्रमाणात घट झाली. पुन्हा जानेवारी-फेब्रुवारी २०२३ मध्ये त्यात अंशतः वाढ होऊन मार्च २०२३ अखेर महागाई दर ५.७०% वर स्थिरावला.

एप्रिल २०२२ मध्ये उच्च पातळीवर असलेली महागाई, जागतिक पातळीवर सुधारलेली वस्तू पूरवठा स्थिती, देशांतर्गत विक्रमी अन्नधान्यांचे उत्पादन तसेच केंद्र सरकारने पेट्रोल व डिझल वरील कमी केलेला आयात कर यामुळे आर्थिक वर्षाच्या उरलेल्या सहामाहीत महागाईवर नियंत्रण मिळवण्यास मदत झाली.



### भारतीय बँकिंग क्षेत्र :-

वाढती महागाई नियंत्रित करण्यासाठी रिझर्व्ह बँक ऑफ इंडियाने माहे मे २०२२ ते फेब्रुवारी २०२३ या कालावधी मध्ये एकंदरीत २५० अंशाने पॉलिसी रेपो रेट मध्ये वाढ केलेली आहे. तसेच “Withdrawal of accommodation” चे धोरण स्वीकारले. बँकांचा वाढता नफा, कर्जाची सुधारलेली गुणवत्ता तसेच अर्थव्यवस्थेमध्ये उपलब्ध असलेली मुबलक तरलता यामुळे भारतीय बँकिंगक्षेत्र सक्षम व स्थिर राहिले. आर्थिक वर्षाच्या सुरुवातीच्या काळात सरकारी रोख्यांच्या खरेदी विक्रीचा व्यवहार ठराविक व्याजदर फरकाने होत होता परंतु आर्थिक वर्ष २०२२-२३ अखेर सदरचे Yield हे जागतिक बाजारानुसार कमी झाले. आर्थिक वर्षाअखेर १० वर्ष मुदतीच्या भारतीय सरकारी रोख्यांचा Yield ७.३१% इतका होता.

नागरी सहकारी बँकांच्या ग्राहकांची गृहकर्जाची निकड लक्षात घेता, आर्थिक वर्षाच्या सुरुवातीस रिझर्व्ह बँक ऑफ इंडियाने नागरी सहकारी बँकांसाठी गृहकर्ज मंजुरीची मर्यादा ₹ ७० लाखावरून ₹ १४० लाखांपर्यंत वाढवली. आपल्या बँकेने देखील चालू आर्थिक वर्षात अत्यंत वाजवी दरात वाढीव मर्यादेचा फायदा देऊन ग्राहकांना जास्तीत जास्त प्रमाणात गृहकर्जे वितरित केली.

### भविष्यातील दृष्टीकोन :-

रिझर्व्ह बँक ऑफ इंडियाच्या चलनविषयक धोरण समितीच्या दृष्टीकोनानुसार आर्थिक वर्ष २०२३-२४ मध्ये जागतिक व देशांतर्गत घटक हे महागाई निर्देशांकावर परिणाम करतील. जागतिक आर्थिक बाजारातील अस्थिरता, उत्पादन खर्चात होणारी घट लक्षात घेता आर्थिक वर्ष २०२३-२४ मध्ये ग्राहक किंमत निर्देशांक (CPI) इनफ्लेशन हे ५.१०% असेल असे आरबीआय ने वर्तवले आहे. येणाऱ्या काळात ग्राहक किंमत निर्देशांक (CPI) इनफ्लेशन हे ४.००% पर्यंत (+/- २% च्या फरकाने) असेल असे उद्दिष्ट रिझर्व्ह बँक ऑफ इंडियाने ठरविले आहे. परंतु नजीकच्या काळात झालेला अवकाळी व वादळी पाऊस, गारपिट तसेच चालू वर्षात पावसाबद्दलची अनिश्चितता, जागतिक भौगोलिक-राजकीय तणाव तसेच जागतिक आर्थिक बाजाराची अस्थिर परिस्थिती याबद्दलच्या परिणामांबाबत चिंता वाटत आहे.

### बँकेच्या आर्थिक प्रगतीचा धावता आढावा :-

वरील पार्श्वभूमीच्या अनुषंगाने बँकेची आर्थिक प्रगती एकंदरीत समाधानकारक झाली. बँकेचा एकूण व्यवसाय ₹ ६३०५.५५ कोटी व कर कपातीनंतरचा निव्वळ नफा ₹ ३७.५९ कोटी इतका झाला.

तपशील	३१.०३.२०२३	३१.०३.२०२२	(रक्कम ₹ कोटीत) वाढ / घट
सभासद संख्या	१०५२३२	१०२२७४	२९५८
एकूण व्यवसाय	६३०५.५५	६१३५.५७	१६९.९८
ठेवी	४२८५.०३	४२८६.८३	-१.८०
कर्जे	२०२०.५२	१८४८.७४	१७१.७८
ढोबळ नफा	८७.९६	६९.११	१८.८५
निव्वळ नफा	३७.५९	५०.६२	-१३.०३
भाग भांडवल	८९.८६	८९.४२	०.४४
खेळते भांडवल	५१००.८६	५०६८.४४	३२.४२

(रक्कम ₹ कोटीत)

तपशील	३१.०३.२०२३	३१.०३.२०२२	वाढ / घट
राखीव व इतर निधी	५२४.०१	५१३.७४	१०.२७
ढोबळ अनुत्पादित कर्जे	७६.९४	९६.४२	-१९.४८
निव्वळ अनुत्पादित कर्जे	०.००%	०.००%	०.००
भांडवल पर्याप्तता प्रमाण	२०.९१%	२२.३१%	-१.४०%

**ठेवी :-**

सन २०२१-२२ या कालावधीत एकूण ₹ १३३.५४ कोटी ठेवींच्या वाढीच्या तुलनेत सन २०२२-२३ या कालावधीत ठेवींमध्ये ₹ १.८० कोटींनी म्हणजेच ०.०४% नी घट झाली.

(रक्कम ₹ कोटीत)

ठेवींचा प्रकार	२०२२-२३	टक्केवारी	२०२१-२२	टक्केवारी
चालू ठेवी	५८७.४४	१३.७१%	५५५.५९	१२.९६%
बचत ठेवी	१६६०.८३	३८.७६%	१५६३.९३	३६.४८%
मुदत ठेवी	२०३६.७६	४७.५३%	२१६७.३१	५०.५६%
एकूण	४२८५.०३	१००.००%	४२८६.८३	१००.००%
कासा	२२४८.२६	५२.४७%	२११९.५२	४९.४४%

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

**ठेवींचा विमा :-**

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

**कर्जव्यवहार :-**

आर्थिक वर्ष २०२२-२३ या कालावधीत कर्जांमध्ये एकूण ₹ १७१.७८ कोटींनी वाढ झाली. सन २०२१-२२ अखेर बँकेची एकूण कर्जे ₹ १८४८.७४ कोटी होती. त्यात वाढ होऊन सन २०२२-२३ अखेर एकूण कर्ज रक्कम ₹ २०२०.५२ कोटी इतकी झाली. सन २०२२-२३ मध्ये एकूण ₹ २०२०.५२ कोटी कर्जांपैकी ६६.५४% कर्जे ही अग्रक्रम क्षेत्रातील कर्जे असून १३.३६% दुर्बल घटकांना दिलेली कर्जे आहेत. आपली बँक कर्ज मंजूर करताना कर्जदाराची पत, व्यवसाय, कर्ज परतफेड करण्याची क्षमता, तारण मालमत्ता इत्यादी निकषांचा विचार करून पतपुरवठा करत असते. या संपूर्ण निकषांची सांगड करून बँकेने क्रेडीट रेटिंग मॉड्युल तयार केले आहे जेणे करून बँकेच्या कर्जांची गुणवत्ता राखण्यास मदत होईल. निव्वळ व्याज दुराव्यामध्ये तडजोड न करता कर्जाची चांगली गुणवत्ता राखण्यासाठी सर्वतोपरी प्रयत्न करण्यात येत आहेत.

**थकबाकी व अनुत्पादित कर्जांचे व्यवस्थापन :-**

बँकेने थकीत व अनुत्पादित कर्जांचे प्रमाण दि. ३१ मार्च २०२२ नुसार ₹ ९६.४२ कोटी इतके होते ते दि. ३१ मार्च २०२३ नुसार



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

₹ ७६.९४ कोटी इतके झालेले आहे. सभासदांना कळविण्यात येते की बँकेने निव्वळ अनुत्पादित कर्जाचे प्रमाण ०% ठेवण्यात यश मिळवलेले आहे.

तसेच बँकेने मागील आर्थिक वर्ष २०२२-२३ मध्ये निर्लेखित केलेल्या कर्जखात्यांमध्ये ₹ ५६.८२ लाख इतकी रक्कम वसूल केलेली आहे. तसेच बँकेच्या तडजोड व समजोता योजनेनुसार (Compromise Settlement Scheme) नुसार ४५ अनुत्पादित खाती ₹ १६२.७८ लाखात तडजोड केले आहे.

(रक्कम ₹ कोटीत)

तपशील	२०२२-२३	टक्केवारी	२०२१-२२	टक्केवारी
ढोबळ अनुत्पादित कर्जे	७६.९४	३.८१%	९६.४२	५.२२%
निव्वळ अनुत्पादित कर्जे	०.००	०.००%	०.००	०.००%
आवश्यक तरतूद	४३.६८		३७.१५	
एकूण केलेली तरतूद	१३१.९१		१४१.२७	
जास्तीची केलेली तरतूद	८८.२३		१०४.१२	
एकूण कर्जे	२०२०.५२		१८४८.७४	
कव्हेरेज प्रमाण	१७१.४५%		१४६.५२%	

बँक बहुराज्यीय कायद्यानुसार थकीत कर्जदारांवर The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) व Arbitration & Conciliation Act, 1996 अंतर्गत वसुलीचा अधिकार वापरू शकते. सुप्रीम कोर्टाने दिलेल्या निर्णयानुसार बँकेचे थकीत कर्जदार अथवा त्यांच्या जामीनदारांचे फोटो नावासहीत वृत्तपत्र तसेच इतर प्रसार माध्यमातून बँकेस प्रसिध्द करता येऊ शकतात. सर्व थकीत कर्जदार सभासदांना नम्र विनंती आहे की, त्यांनी थकबाकीची रक्कम भरावी व त्यांच्याविरुद्ध अशा प्रकारच्या कठोर उपाययोजनांची अंमलबजावणी करावी लागू नये यासाठी बँकेस सहकार्य करावे.

## गुंतवणूक :-

बँकेची गुंतवणूक ही प्रामुख्याने तरलतेचे व बिगर तरलतेचे रोखे व बँकेतील मुदतठेवींमध्ये आहे. त्याचप्रमाणे बँक अतिरिक्त शिल्लक निधी कॉलमनी आणि रिझर्व्ह बँकेच्या रिझर्व रेपो व स्टॅंडिंग डिपॉझिट फॅसिलिटी (SDF) द्वारे कर्जाऊ देते. बँकेची एकूण गुंतवणूक ₹ २५७७.१३ कोटी असून त्यापैकी ₹ १५८०.८९ कोटीची गुंतवणूक ही सरकारी रोख्यांमध्ये गुंतवलेले असून उर्वरीत ₹ ३०८.५० कोटीची गुंतवणूक बिगर तरलतेचे रोखे व ₹ ६६४.६३ कोटीची गुंतवणूक ही राष्ट्रीयकृत बँका, राज्य व जिल्हा मध्यवर्ती सहकारी बँक, खाजगी बँकांमध्ये मुदतठेवी च्या स्वरूपात गुंतवलेले आहेत. तसेच ₹ २३.०७ कोटी एवढी गुंतवणूक SIDBI MSE REFINANCE मध्ये केलेली आहे आणि इतर बँका तसेच सहकारी संस्थांसोबतचे शेअर्स ₹ ०.०४ कोटी इतके आहेत. रिझर्व्ह बँक ऑफ इंडियाने वेळोवेळी पारित केलेल्या निर्देशाचे बँक पालन करते.

महागाई नियंत्रित करण्यासाठी रिझर्व्ह बँक ऑफ इंडियाने आर्थिक वर्ष २०२२-२३ मध्ये एकंदरीत २५० अंशांनी पॉलीसी रेट मध्ये वाढ करून पॉलीसी रेट ६.५०% इतका केला. आर्थिक वर्ष २०२२-२३ मध्ये महागाई व व्याजदरातील वाढ ही अधिक तीव्रतेने झाली. जागतिक पातळीवर सर्वच ठिकाणी महागाई व्यापक स्वरूपात जाणवली. अर्थव्यवस्थेत मागणीत सातत्य राखण्यासाठी व महागाई नियंत्रित झाल्याचे संकेत मिळेपर्यंत रिझर्व्ह बँक



ऑफ इंडियाने सातत्याने व प्रकर्षाने व्याजदरात वाढ केली, तसेच कठोर आर्थिक निर्बंध अवलंबिले. अहवाल वर्षात बँकेने HTM वरून AFS व AFS वरून HTM कॅटेगरी मध्ये सरकारी रोख्यांचे रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार स्थलांतर (Shifting) केलेले आहे. बँकेने ₹ ४७.०९ कोटी HTM वरून AFS मध्ये आणि ₹ ४९.२४ कोटी AFS वरून HTM मध्ये पुस्तकी मुल्याचे सरकारी रोखे स्थलांतर (Shifting) केलेले आहे. असे करताना बँकेने घसारापोटी ₹ १.९८ कोटी नावे टाकलेले आहेत.

बँकेने गुंतवणूक करताना गुंतवणुकीवरील उत्पन्न त्याचबरोबर तरलता यांची योग्य सांगड घातलेली आहे.

#### नफा :-

आर्थिक वर्ष २०२२-२३ अखेर बँकेचा निव्वळ नफा हा ₹ ३७.५९ कोटी इतका आहे.

(रक्कम ₹ कोटीत)

तपशील	२०२२-२३	२०२१-२२
कर व तरतुदीपूर्वीचा नफा	८७.९६	६९.११
कर व तरतुदीनंतरचा नफा	३७.५९	५०.६२

#### नफा वाटणी :-

मल्टी स्टेट को. ऑपरेटिव्ह सोसायटीज् अॅक्ट, २००२ च्या कलम ६२ अन्वये असलेला सन २०२२-२३ या आर्थिक वर्षाकरिता निव्वळ नफा ₹ ३७५८.६७ लाख वाटणीसाठी उपलब्ध आहे. आर्थिक वर्ष २०२१-२२ मधील शिल्लक असलेला नफा आणि रिझर्व्ह बँकेच्या परवानगीने ₹ ९८५.५८ लाख राखीव व इतर निधी मधून वर्ग केले असता मल्टी स्टेट को. ऑपरेटिव्ह सोसायटीज् अॅक्ट, २००२ च्या कलम ६३ अन्वये एकूण ₹ ४७५०.२८ लाख इतका नफा खालीलप्रमाणे वाटणीसाठी संचालक मंडळ शिफारस करित आहे.

(रक्कम ₹ लाखात)

तपशील	रक्कम
राखीव निधी २५%	९३९.६७
संभाव्य तोटा / नुकसानीसाठी केलेला राखीव निधी (१०%)	३७५.८७
लाभांश १५% (शिफारस)	१३१४.००
इमारत निधी	२२०.००
गुंतवणूक चढउतार राखीव	३३१.००
सहकार शिक्षण निधी (१%)	३७.५९
सानुग्रह अनुदान व बोनस	८८२.००
संगणक प्रणाली अद्ययावत निधी	१००.००
सायबर सुरक्षा निधी	५००.००
विशेष राखीव निधी (u/s 36 (i)(viii) of I.T. Act, 1961)	५०.००
पुढील वर्षासाठी शिल्लक नफा	०.१५
एकूण	४७५०.२८

#### लाभांश :-

भविष्यकाळातील वाढीसाठी सक्षम भांडवल पर्याप्तता राखण्यासाठी पुरेसा नफा वर्ग करून अहवाल वर्ष २०२२-२३ करिता हे



संचालक मंडळ १५% लाभांश भागधारण प्रमाणानुसार (pro-rata) पद्धतीने देण्याची शिफारस करीत आहे.

#### भांडवल पर्याप्तता :-

रिझर्व्ह बँकेने सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण १२.००% इतके निश्चित केले आहे. तसेच आर्थिकदृष्ट्या सक्षम व सुव्यवस्थापित बँकांसाठी असे प्रमाण १३.००% च्या वर निश्चित केले आहे. या अहवाल वर्षाअखेर आपल्या बँकेचे भांडवल पर्याप्ततेचे प्रमाण दि.३१.०३.२०२२ च्या २२.३१% तुलनेत दि. ३१.०३.२०२३ अखेर २०.९१% इतके आहे. यापैकी टीयर १ कॅपिटल भांडवल पर्याप्ततेच्या १७.८९ % आहे.

#### संचालक मंडळ सभा :-

या अहवाल वर्षात बँकेच्या संचालक मंडळाच्या एकूण २३ सभा झाल्या आहेत. सभांना सर्वसाधारणपणे सर्व संचालक उपस्थित असतात व सर्व निर्णय एकमताने घेतले जातात. संचालक मंडळ आपल्या खातेदारांचा बँकेवरील विश्वास वाढविण्याकरिता व्यावसायिक पद्धतीने कार्यरत असते. बँकेच्या उपविधी क्र.४३ नुसार बँकेने कार्यकारी समितीची स्थापना केली असून बँकेच्या कामकाजाच्या संदर्भात निर्णय घेण्यासाठी या समितीची सभा घेतली जाते. या बाबतचे निर्णय घेण्यासाठी आवश्यक ते अधिकार कार्यकारी समितीस प्रदान केलेले आहेत. याशिवाय कर्मचारी समिती, हिशोब तपासणी समिती, वसुली समिती वेळोवेळी नियमित आपल्या सभा घेऊन प्रदान केलेल्या अधिकार कक्षेत निर्णय घेत असतात.

#### बोर्ड ऑफ मॅनेजमेंट सभा :-

अहवाल वर्षात बोर्ड ऑफ मॅनेजमेंटच्या १३ सभा घेण्यात आल्या. सभेस सर्व सभासद उपस्थित होते आणि सर्व निर्णय एकमताने घेण्यात आले.

#### जोखीम विभाग :-

RBI ने त्यांच्या २५ जून २०२१ च्या परिपत्रकाद्वारे जेथे बँकेची मालमत्ता ₹ ५००० कोटी आणि त्याहून अधिक आहे तेथे मुख्य जोखीम अधिकारी (CRO) नियुक्त करणे आणि संचालक मंडळाच्या सदस्यांचा समावेश असलेली जोखीम व्यवस्थापन समिती स्थापन करणे बंधनकारक केलेले आहे. आपल्या बँकेच्या मालमत्तेने मार्च २०२२ रोजी ₹ ५००० कोटीचा टप्पा पार केला. वर नमूद केलेल्या परिपत्रकाचे पालन करून संचालक मंडळाने दि. १ जुलै २०२२ रोजी चिफ रिस्क ऑफीसर (CRO) ची नियुक्ती केली व संचालक मंडळातील सदस्यांची जोखीम व्यवस्थापन समिती स्थापन केली. जोखीम व्यवस्थापन समिती, मुख्य जोखीम अधिकारी (CRO) च्या मदतीने बँकेतील अंतर्गत नियंत्रणे आणि जोखीम व्यवस्थापन प्रणालीचे नियमितपणे मुल्यांकन करते.

#### शाखा स्थलांतर :-

बँकेच्या आजमितीस एकूण ९१ शाखा ८५ ऑनसाईट व ५ ऑफसाईट एटीएमस् ग्राहकांच्या सेवेकरिता कार्यरत आहेत. अहवाल वर्षात रिझर्व्ह बँकेने दिलेल्या परवानगीनुसार बँकेने महापे शाखा तसेच सेंट्रलाईज क्लिअरिंग, इन्शुरन्स, व अकाउंट ओपनिंग डिपार्टमेंट रबाळे येथील 'जीपी पारसिक सहकार भवन', प्लॉट नं. ३२०, एमआयडीसी, टीटीसी इंडस्ट्रीयल एरिया, नवी मुंबई, ठाणे-४००७०१ येथील स्वमालकीच्या इमारतीमध्ये स्थलांतरीत केली आहेत. तसेच बँकेन दि.१३ फेब्रुवारी, २०२३ रोजी घणसोली शाखा श्री आंबिका कॉम्प्लेक्स को-ऑप. हौसिंग लि., शॉप नं. १३/१४, प्लॉट नं. १८, सेक्टर-७, घणसोली, नवी मुंबई-४००७०१ येथे स्वमालकीच्या जागेमध्ये स्थलांतरीत केली आहे.

### नॉन बँकिंग व्यवसाय :-

### विमा व्यवसाय :-

बँकिंग व्यवसायातून येणाऱ्या उत्पन्नाव्यतिरिक्त इतर उत्पन्न वाढविण्यासाठी बँकेने मे. टाटा एआयजी जनरल इन्शुरन्स कंपनी लि., मे. बजाज अलायन्स जनरल इन्शुरन्स कंपनी लि. यांच्याबरोबर सर्वसाधारण विम्याबाबत कॉर्पोरेट एजन्सीचे करार केले आहेत. बँकेने तारणावर (उदा. वाहन, मशिनरी, घर तारण इत्यादी.) दिलेल्या सर्व प्रकारच्या कर्जांचा विमा काढून सदर कर्ज विमा छात्रांखाली सुरक्षित केली जातात. तसेच जर एखाद्या कर्जदारासंदर्भात एखादी दुर्घटना घडल्यास त्याच्या पश्चात त्याच्या कर्जरकमेची परतफेड सुलभ व्हावी यासाठी बँकेने क्रेडिट लाईफ इन्शुरन्स व लाईफ इन्शुरन्स (जीवन विमा) करिता मे. कोटक महिंद्रा लाईफ इन्शुरन्स कंपनी लि. बरोबर कॉर्पोरेट एजन्सी करार केला आहे. कर्जाची परतफेड सुलभ व्हावी यासाठी बँकेने क्रेडिट जीवन विमा सुरू केला आहे, तसेच बँकेने ग्राहकांना बचत व भविष्याची तरतूद यासाठी लाईफ इन्शुरन्स उपलब्ध करून दिला आहे. बँकेच्या सर्व सभासदांनी स्वतःच्या हितासाठी बँकेकडून कर्ज घेतेवेळी सदर इन्शुरन्सचा लाभ घ्यावा.

### प्रधान मंत्री जीवन ज्योती विमा योजना व प्रधान मंत्री सुरक्षा विमा योजना :-

शासनाच्या या योजनांमध्ये सदर आर्थिक वर्षात प्रधान मंत्री जीवन ज्योती विमा योजनेमध्ये एकूण ५५८७ खातेदारांनी नोंदणी केली त्यामध्ये एकूण ७ मृत्यू दावे आले. हे सर्व मृत्यू दावे मंजूर होऊन रु. २ लाख रकम वारसांच्या खाती जमा झाली. तसेच एकूण ९९९८ खातेदारांनी प्रधान मंत्री सुरक्षा विमा योजनेखाली नोंदणी केली. त्यापैकी १ मृत्यू दावा आलेला आहे आणि सदर दावा हा प्रक्रियेमध्ये आहे. तरी शासनाच्या ह्या योजनांचा जास्तीत जास्त खातेदारांनी लाभ घ्यावा.

### विदेशी विनिमय व्यवहार :-

बँकेला रिझर्व्ह बँकेकडून फॉरेन एक्सचेंज अॅथोराईज्ड डिलर कॅटेगरी २ (AD-II) परवाना मिळाला आहे. यामुळे ग्राहकांना विदेशी चलनाची खरेदी विक्री आपल्या शाखांमधून करता येवू लागली आहे. आर्थिक वर्ष २०२२-२३ मध्ये सदर AD-II परवाना अंतर्गत बँकेने विदेशी चलन खरेदी विक्रीचा व्यवहार ₹ ८२.७३ लाख इतका केला आहे.

बँकेच्या ग्राहकांना आयात-निर्यात व्यवहारासंबंधीत सेवा पुरविण्यासाठी आपल्या बँकेने AD-I बँका म्हणजेच एसव्हीसी को-ऑप बँक लि., व येस बँक लि., या बँकांबरोबर सहकार्य करार केले आहेत. आर्थिक वर्ष २०२२-२३ मध्ये सदर AD-I बँकांमार्फत आपल्या बँकेने हाताळलेला आयात-निर्यात व्यवहार ₹ १२.०१ कोटी होता. बँकेला ठराविक १८ शाखांमधून एनआरई अकौंटंटस् उघडण्याकरिता परवानगी आहे.

### माहिती तंत्रज्ञान व डिजिटल बँकिंग :-

बँकिंग तंत्रज्ञान हे सतत बदलत असते आणि ते आपल्या दैनंदिन जीवनाचा एक महत्त्वाचा घटक बनले आहे. ग्राहकांच्या दैनंदिन बँकिंग गरजा पूर्ण करण्यासाठी प्रमुख बँकांद्वारे ऑफर केलेल्या सर्व डिजिटल सेवा जीपी पारसिक बँक प्रदान करते. सदर डिजिटल सेवांचा वापर झपाट्याने वाढत आहे. आपली बँक इंटरनेट बँकिंग, मोबाईल बँकिंग, UPI (BHIM App), भारत बिल पेमेंट सिस्टम (BBPS) रुपये डेबिट कार्ड, रुपये इंटरनॅशनल कार्ड, एटीएम व एटीएम रिसायकलर, ई-स्टेटमेंट आणि काही शाखांमध्ये चेक डिपॉझिट सुविधा देत आहे. अलीकडेच, बँकेने QR कोड पेमेंट स्वीकृती सुविधा सुरू केली आहे.

बँक लवकरच नवीन CBS सॉफ्टवेअर सुरू करीत आहे, मागील वर्षाच्या वार्षिक अहवालात घोषित केल्याप्रमाणे हे CBS



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युलड बँक)

बँकिंग बनवितो सोपं

ग्राहक-केंद्रित असेल, जे ऑनलाइन बँकिंग सेवा अधिक सक्षम व सुलभ करतील. नवीन CBS मुळे बँकेला ग्राहकांना त्यांच्या सेवा अधिक प्रभावीपणे पुरवता येतील आणि ग्राहक वरील सर्व प्रकारच्या बँकिंग सेवा ऑनलाइन द्वारे शाखांना भेट न देता करू शकतील. चालू आर्थिक वर्षात बँकेने आपल्या ग्राहकांकरिता नवीन CBS सुरु करण्याचे लक्ष्य ठेवले आहे.

बँकेने एक मजबूत IT पायाभूत सुविधा उच्च उपलब्धतेसह आपल्या अतिमहत्वाचे संगणक व हार्डवेअर संसाधनांसाठी तयार केली आहे. या व्यतिरिक्त, बँक क्लाउड-आधारित सेवांकडे जाणार आहे. जे पीक अवर ट्रॅफिक दरम्यान गतिमान क्षमतेसह ९९.९% अपटाईम सुनिश्चित करेल. संभाव्य सायबर धोक्यांपासून संरक्षण करण्यासाठी, बँकेने सर्व संगणक नवीनतम ऑपरेटिंग सिस्टममध्ये अपग्रेड केले आहेत आणि Endpoint Detection & Response सारखी प्रमुख सुरक्षा समाविष्ट केली आहे. ईमेल फिशिंग, स्पायवेअर आणि स्पॅम हल्ल्यांपासून संरक्षण करण्यासाठी ईमेल गेटवे सुरक्षा सँडबॉक्सिंग क्षमतेसह लागू केली आहे. बँकेने प्रगत सायबर सुरक्षा संरक्षण सॉफ्टवेअर स्थापित केले आहे ज्यात डेटा लीक प्रतिबंध आणि नेटवर्क प्रवेश नियंत्रण समाविष्ट आहे. वेब ऍप्लिकेशन फायरवॉल, नेक्स्ट-जनरेशन Perimeter फायरवॉल आणि Software Define-WAN हे सर्व बँकेने लागू केले आहे. ग्राहकांना कोणत्याही फसवणुकीपासून वाचवण्यासाठी, बँकेने आपल्या सर्व ATM/Recycler मशीन अत्याधुनिक तंत्रज्ञान आणि अँटी स्किमिंग क्षमतांसह अपग्रेड केल्या आहेत. बँकेने कर्मचार्यांना वारंवार सायबर सुरक्षा जागरूकता प्रशिक्षण देऊन, वर पासून खालच्या स्तरापर्यंत सायबर सुरक्षा संस्कृती निर्माण केली आहे.

एकूणच बँकेने अद्यावत सुविधा व सुरक्षा यंत्रणा आपल्या ग्राहकांच्या सेवेसाठी प्रस्थापित केली आहे.

## मनुष्यबळ :-

बँकेचे मानव संसाधन विभाग, कर्मचार्यांच्या व्यक्तिगत आणि संस्थात्मक कौशल्ये, ज्ञान आणि आव्हानात्मक परिस्थितीशी सामोरे जाण्याची क्षमता विकसित करून त्यांची कामगिरी वाढवण्यासाठी महत्त्वपूर्ण भूमिका बजावते. तसेच रिझर्व्ह बँक व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या प्रशिक्षणाकरिता कर्मचार्यांना पाठविण्यात येते.

या अहवालवर्षात एकूण ६७७ कर्मचार्यांकरिता १० प्रशिक्षणाचे कार्यक्रम आयोजित केले गेले. तसेच रिझर्व्ह बँक व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या २३ प्रशिक्षण कार्यक्रमांकरिता ६५ अधिकाऱ्यांना पाठविण्यात आले. यामध्ये के.वाय.सी. आणि ए.एम.एल., सी.के.वाय.सी., ट्रेजरी आणि इनव्हेस्टमेंट मॅनेजमेंट, सरफेसाई, सायबर सिक्युरिटी, एन.पी.ए. रिस्क मॅनेजमेंट, आसबा, ग्राहक संरक्षण कायदा, POSH, क्लीन नोट पॉलीसी, Legal Documentation, क्रेडिट मार्केटींग, फॉरेक्स इत्यादी विषयांवर प्रशिक्षण कार्यक्रम आयोजित केलेले होते. बँकेने आपल्या सर्व कर्मचार्यांशी सलोख्याचे संबंध ठेवले आहेत. जीपी पारसिक बँक कर्मचारी आणि अधिकारी संघटनेने ग्राहक सेवा व उत्पादनक्षमता वाढविण्याकरिता दिलेले संपूर्ण सहकार्य व सहयोगाकरिता बँक आभारी आहे.

## सामाजिक बांधीलकी :-

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



**हिशोब तपासणी :-**

बँकेमध्ये समावर्ती व प्रोसेस लेखापरीक्षण करण्यात येते. बँकेचे मुख्य कार्यालय व ७८ शाखांचे समावर्ती / प्रोसेस 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. तसेच रिझर्व्ह बँकेच्या परिपत्रकानुसार बँकेने रिस्क बेस इंटरनल ऑडीट मागील आर्थिक वर्ष २०२२-२३ मध्ये सुरु केले आहे. 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. १.४.२०२१ ते ३१.३.२०२२ या कालावधीचे लेखापरीक्षण केले आहे. तपासणी अधिकाऱ्यांनी परीक्षण कालावधीमध्ये बँकेच्या कामकाजात सुधारणा करण्याच्या दृष्टीने विविध मौलिक सूचना केल्या असून सदर सूचनांबद्दल बँक त्यांचे आभार व्यक्त करत आहे. तसेच रिझर्व्ह बँकेच्या तपासणी अधिकाऱ्यांकडून प्राप्त झालेल्या तपासणी अहवालाची पूर्तता वेळेत केलेली आहे. सन २०२३-२४ च्या आर्थिक वर्षाकरिता संचालक मंडळाच्या शिफारशीनुसार रिझर्व्ह बँक ऑफ इंडियाने मे. एन. एस. गोखले अँड कं. चार्टर्ड अकौंटंटस् यांची वैधानिक लेखापरीक्षक म्हणून नेमणूक करण्याची मान्यता दिली आहे. त्यांच्या नियुक्ती बाबतचा विषय पत्रिका मध्ये क्र. ६ आहे.

**श्रध्दांजली :-**

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

**गौरव :-**

चालू आर्थिक वर्षात बँकेस पुढील प्रमाणे पुरस्कार प्राप्त झाले आहेत.

१) दि महाराष्ट्र अर्बन को-ऑप बँक्स फेडरेशन यांच्या तर्फे ₹ २५०० कोटीच्या वर ते ₹ ५००० कोटी पर्यंत ठेवी असलेल्या बँक गटातून प्रथम क्रमांक - “सर्वोत्कृष्ट बँक पुरस्कार” २) बँकिंग फ्रंटियर तर्फे मोठ्या बँकांच्या श्रेणीमध्ये बुडीत कर्जाचे उत्तम व्यवस्थापन “BEST NPA MANAGEMENT” पुरस्कार ३) अविज पब्लीकेशन, कोल्हापूर व गॅलेक्सी इन्मा, पुणे यांच्या तर्फे ₹ ४००० कोटी ते ₹ ५००० कोटी ठेवी असलेल्या बँकांच्या गटात उत्कृष्ट सहकारी बँक प्रथम पारितोषिक - “बँको ब्लू रिबन पुरस्कार”

**ऋणनिर्देश :-**

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

**जयहिंद ! जय सहकार !**

आपला विश्वासू,  
नारायण गजानन गावंड  
अध्यक्ष



## 52<sup>nd</sup> Annual Report - Year 2022-23

### Respected Members,

By invoking the sacred memories of founder Chairman of the Bank, late Shri. Gopinath Patil Saheb, on behalf of the Board of Directors, I extend warm welcome to all of you at the 52<sup>nd</sup> Annual General Meeting of the Bank. I am very glad to present this 52<sup>nd</sup> Annual Report for the year 2022-23 along with Audited Balance sheet and Profit and Loss account for the year ended 31<sup>st</sup> March, 2023.

### Economic Scenario :- Global

The global financial market witnessed turbulence for most part of the world in the financial year 2022-23 as uncertainties were continued because of geopolitical tensions, deterioration of global growth, trade outlook, global surge in inflation and tightening of monetary policy actions worldwide. This has impacted spike in commodity prices of Crude Oil, Energy, Food and fertilizers for Q1 of 2022-23. Amidst aggressive tightening of monetary policy by the Central Bank of United States accompanied by a hawkish stance, strengthening of the US dollar against major currencies, and sell-off by foreign portfolio investors (FPIs), the emerging market economies (EMEs) experienced volatility in their equity and currency markets.

Global inflation remained uncomfortably high at 8.70% as against 4.70% a year ago with inflation overshooting the target in an overwhelming majority extent in the countries. Capital flows to emerging market economies (EMEs) remained subdued and volatile. Such Global uncertainties had the impact on growth of emerging economies.

### Economic Scenario: - India

The Indian Economy exhibited robust resilience in 2022-23 amidst global turmoil and recorded growth of 7.00 % the highest among major Economies in the world. Private consumption and public investment were the major drivers of growth. The agriculture and allied sector growth moderated marginally in FY 2022-23 for the third consecutive year.

CPI headline inflation in India remained above the upper tolerance level of 6 per cent for 10 successive months since January 2022, before moderating during November-December 2022 on seasonal easing in food prices. Inflation picked up again in January-February 2023 before easing to 5.7 % in March 2023.

After reaching a peak in April 2022, inflation eased with gradual improvement in global supply conditions, record domestic food production, targeted supply side measures undertaken by the government including excise duty cuts on petrol and diesel along with lower import duties helped in controlling price pressure in the second half of the financial year.

### Indian Banking Sector: -

To control the inflation Reserve Bank of India raised the Policy Repo Rate cumulatively by 250 bps between May 2022 and February 2023 while shifting policy stance to withdrawal of accommodation. Indian Banking sector remained stable with higher profitability, improved asset quality and sufficient liquidity.

Initially G-sec yields traded range bound later tracking global yields, however the domestic yields softened by end of FY 2022-23 tracking global yields. The 10 year Government of India securities yield closed at 7.31 per cent at financial year end.



In the beginning of the financial year, Reserve Bank of India increased the ceiling on the amount of housing loans that can be extended by UCBs from ₹ 70 Lakhs to ₹ 140 Lakhs which benefitted UCBs to cater the home loan requirements of their customers effectively. Our Bank also aggressively sanctioned home loans to customers at a competitive rate of interest with such enhanced limit.

#### Future Outlook: -

As per RBI's Monetary Policy Committee's observation the inflation trajectory F.Y. for 2023-24 would be shaped by both domestic and global factors. CPI inflation is projected at 5.10 per cent for 2023-24 by Reserve Bank of India on back drop of global financial market volatility, easing cost conditions. Reserve Bank of India has a objective of achieving the medium term target for Consumer Price Index (CPI) inflation of 4% with in a band of +/- 2%. On the other hand during the current year there are concerns about recent unseasonal rains, hailstorms and delayed monsoon, international geopolitical tensions and volatile global financial market conditions.

#### Highlights of Financial Performance of the Bank :-

At the above backdrop the financial performance of the Bank was reasonably satisfactory. The Business Mix of the Bank stood at ₹ 6305.55 crore and net profit after tax of ₹ 37.59 crore.

(₹ in Crores)

Particulars	31.03.2023	31.03.2022	Increase /decrease
No. of Members	105232	102274	2958
Business-mix	6305.55	6135.57	169.98
Deposits	4285.03	4286.83	-1.80
Advances	2020.52	1848.74	171.78
Gross Profit	87.96	69.11	18.85
Net Profit	37.59	50.62	-13.03
Share Capital	89.86	89.42	0.44
Working Capital	5100.86	5068.44	32.42
Reserves & Other Funds	524.01	513.74	10.27
Gross NPA	76.94	96.42	-19.48
Net NPA	0.00%	0.00%	0.00%
CRAR	20.91%	22.31%	-1.40%

#### Deposits :-

During the financial year 2022-23 total deposits of the Bank decreased by ₹ 1.80 Crore i.e. by 0.04% against increase of ₹ 133.54 crore during 2021-22.



(₹ in Crores)

Types of Deposits	2022-23	Percentage	2021-22	Percentage
Current	587.44	13.71%	555.59	12.96%
Savings	1660.83	38.76%	1563.93	36.48%
Term	2036.76	47.53%	2167.31	50.56%
Total	4285.03	100.00%	4286.83	100.00%
CASA	2248.26	52.47%	2119.52	49.44%

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

### Deposit Insurance :-

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

### Loans & Advances :-

The advances portfolio has increased by ₹ 171.78 Crore during the FY 2022-23. The advances of bank was ₹ 1848.74 Crore in the FY 2021-22 which increased to ₹ 2020.52 Crore during the FY 2022-23. Out of the total loans and advances of ₹ 2020.52 Crore in FY 2022-23, the loans to Priority Sector advances were 66.54% and Weaker Section advances were 13.36%. While sanctioning loans, the bank takes into account the credit worthiness of borrower, repayment capacity, security charged with the bank etc. Bank has well defined Credit Rating model which plays an important role in process of grant of advances, ensuring careful scrutiny of credit proposals. All efforts are made to maintain good quality of advances without sacrificing Net Interest Margin.

### Overdue & NPA Management :-

The Bank's Gross Non Performing Assets stands at ₹ 76.94 Crore as on 31 March, 2023 as against ₹ 96.42 Crore as on 31 March, 2022. The Bank is glad to inform that we have maintained net NPA at 0.00%. The Bank is making all out efforts to reduce its NPA levels and necessary steps has been initiated in this regards.

The Bank would also like to state that, the Bank has recovered a sum of ₹ 56.82 Lakh towards written off accounts during the current financial year. Under Compromise Settlement Scheme (CSS), 45 NPA accounts amounting to ₹ 162.78 lakhs was settled during financial year 2022-23.

(₹ in Crores)

Particulars	2022-23	Percentage	2021-22	Percentage
Gross NPA	76.94	3.81%	96.42	5.22%
Net NPA	0.00	0.00%	0.00	0.00%
Provision Requirement	43.68		37.15	
Total Provisions made	131.91		141.27	





(₹ in Crores)

Particulars	2022-23	Percentage	2021-22	Percentage
Excess Provisions made	88.23		104.12	
Total Advances	2020.52		1848.74	
Coverage Ratio	171.45%		146.52%	

As a Multi-state bank, the Bank can exercise its rights of recovery under the provisions of The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) and Arbitration & Conciliation Act, 1996. As per judgement of the Hon'ble Supreme Court, Bank can 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.

#### Investment :-

Bank's investment mainly consists of SLR, Non- SLR securities, Fixed Deposits with Banks and lending of surplus funds through Call Money and RBI's reverse repo and standing deposit facility (SDF). The total investment portfolio of the Bank is ₹ 2577.13 Crore out of which ₹ 1580.89 Crore are invested in Government Securities. The balance investments of ₹ 308.50 Crore are invested in Non SLR and ₹ 664.63 Crore are held in FDRs with Nationalised Banks, State and District Central Co-operative Bank, Private sector banks. Investment in SIDBI MSE REFINANCE is ₹ 23.07 Crore and shares with other Banks & Co-op. Societies of ₹ 0.04 Crore. The Bank is adhering to the RBI guidelines issued from time to time.

During the FY 2022-23, RBI has raised policy rates by 250 bps leading to policy rate at 6.5% so as to control inflation. On account of this, inflation and rate hikes were at a faster pace. Inflation became broad base globally. Central Bank's raised rates at a rapid pace to curb the demand momentum, and tighten financial conditions, till there is definite sign of inflation slowing.

During the reporting period Bank had shifted securities from HTM to AFS & AFS to HTM as per RBI guidelines. Bank has shifted government securities having Book value of ₹ 47.09 Crore from HTM to AFS & government securities having Book value of ₹ 49.24 Crore from AFS to HTM and debited amount of ₹ 1.98 Crore as depreciation towards shifting.

While investing our Bank has properly managed profitability and liquidity.

#### Profitability :-

At the end of the reporting financial year 2022-23, Bank has achieved net profit of ₹ 37.59 Crore.

(₹ in Crores)

Particulars	2022-23	2021-22
Profit before tax and provision	87.96	69.11
Profit after tax and provision	37.59	50.62

**Appropriation of Profit :-**

As per section 62 of Multi-State Co-operative Societies Act, 2002, balance profit for the year 2022-23 available for appropriation and distribution is ₹ 3758.67 lakh. After adding balance profit for the year 2021-22 and draw down from Reserves amounting to ₹ 985.58 lakh with the approval of Reserve Bank of India, the Board of Directors has recommended the distribution of profit of ₹ 4750.28 lakh under section 63 of Multi State Co-operative Societies Act, 2002 as follows:

(₹ in Lakh)	
Particulars	Amount
Reserve Fund (25%)	939.67
Additional Reserve Fund for unforeseen losses (10%)	375.87
Dividend 15% (Recommended)	1314.00
Building fund	220.00
Investment Fluctuation Reserve	331.00
Co-operative Education Fund (1%)	37.59
EX-Gratia & Bonus	882.00
Computer Hardware Up-gradation Fund	100.00
Cyber Security fund	500.00
Special Reserve Fund (u/s 36 (i)(viii) of I.T. Act, 1961)	50.00
Balance Profit C/F	0.15
<b>Total</b>	<b>4750.28</b>

**Dividend :-**

The Board of Directors are pleased to recommend dividend of 15% on pro-rata basis for the financial year 2022-23 after ploughing back sufficient profit for maintaining healthy capital adequacy ratio for future growth.

**Capital Adequacy :-**

Capital Adequacy is capital required against the Risk Weighted Assets which according to RBI guidelines should be above 12.00% and preferably above 13.00% for Financially Sound and Well Managed Banks. The Banks CRAR as on 31.03.2023 was 20.91% compared to 22.31% as on 31.03.2022. Out of this Tier –I capital constitute 17.89% of CRAR.

**Meetings of the Board of Directors :-**

During the year under review **23** Board meetings were held. Generally, meetings were attended by all the Directors and all the decisions are taken unanimously. The Board work in professional manner to enhance the trust of the public. As per the Bye-laws No. 43, the Bank have constituted an Executive Committee, Staff Committee, Audit Committee and Recovery Committee which meets regularly and take decisions as per delegated powers.

**Meetings of the Board of Management :-**

During the year under review **13** BoM meetings were held. Generally, meetings were attended by all the Members and all the decisions are taken unanimously.

**Risk Department:-**

RBI vide their circular dated 25<sup>th</sup> June, 2021, made it mandatory to appoint a Chief Risk Officer (CRO) and form a Risk Management Committee comprising members of the Board, where bank's asset size is ₹ 5000 crores and above. Our Bank's asset size crossed ₹ 5000 crores mark on March 2022. In compliance with the above mentioned circular, the Board has appointed a Chief Risk Officer (CRO) on 1<sup>st</sup> July, 2022, and set up a Risk Management Committee of the Board members. The Risk Management Committee with the help of Chief Risk Officer (CRO), regularly evaluates the internal controls and risk management system of the Bank.

**Branch Shifting:-**

Presently the bank has network of 91 branches 85 on-site and 5 Off-site ATMs which are providing the banking services to the customers. As per the permission given by RBI the bank has shifted our Mahape Branch and Centralised Clearing, Account Opening and Insurance Department in owned building premises known as 'GP Parsik Sahakar Bhavan, Plot No. R-320, MIDC, TTC Industrial Area, Rabale Navi Mumbai, Thane – 400 701. The Bank has also shifted Ghansoli Branch in owned premise at Shree Ambika Complex Co-op. Hsg. Ltd., Shop No. 13/14, Plot No. 18, Secotr-7, Ghansoli, Navi Mumbai-400701 on 13.02.2023.

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

In order to increase income other than banking business, the Bank has entered into Corporate Agency agreements with M/s. TATA AIG General Insurance Co. Ltd., and M/s. Bajaj Alliance General Insurance Co. Ltd. for general insurance. All types of loan mortgages (Vehicle, Machineries, Housing etc.) are secured through this general insurance companies. Also, in case of any mishap with the borrower, the Bank has entered into a corporate agency agreement with M/s. Kotak Mahindra Life Insurance Company for credit life insurance. There is Credit life insurance products to Bank customers. There is Credit Life Insurance to facilitate the repayment of the loan and Life Insurance to facilitate individual life insurance products to bank customers. All the members are requested to opt for this insurance policy in their own interest.

**PMJJBY and PMSBY :-**

Among these schemes of the government, a total 5587 account holders enrolled in Government Pradhan Mantri Jeevan Jyoti Bima Yojana. Out of which 7 death claims were received. All these death claims were settled and ₹ 2 lakh was credited to the nominee's account. As well as total 9998 account holders enrolled in Pradhan Mantri Suraksha Bima Yojana, out of which 1 claim was received and it is under process. However, members are requested to take advantage of the above schemes.

**Foreign Exchange Business :-**

The Bank has received Foreign Exchange Authorized Dealer Category - II License (AD-II) from Reserve Bank of India. This has helped customers to buy and sell foreign currencies from our branches. During the current financial year 2022-23, under the AD-II License Bank has achieved a Foreign Currency Sale & Purchase business turnover of ₹ 82.73 Lakhs.

The Bank has an arrangement with other AD-I Banks namely SVC Co-op Bank Ltd. & Yes Bank Ltd. for providing Forex products and services for its customers. During the current financial year 2022-23 the Bank has handled and routed through other AD-I Banks Forex business having turnover of ₹ 12.01 Crores. The bank



has permission to open and maintain NR(E) Accounts in select 18 branches.

## Information Technology and Digital Banking :-

Banking technology changes constantly and has become a vital element of our daily life. GP Parsik Bank provides all of the digital services offered by prominent banks to fulfill customers' daily banking needs. Our bank's use of digital services is fast rising. Banks offer services including Internet banking, mobile banking, UPI (BHIM App), Bharat Bill Payment System (BBPS), RuPay Debit Card, RuPay International Card, ATM Recycler, ATM, and e-Statement, Cheque Deposit facility at a few Branches, among others. Recently, Bank has added QR code payment acceptance facility.

Bank is implementing a new CBS, as announced in the previous year's annual report, the CBS will be customer-centric, with enhance online Banking service experience. The new CBS will allow the bank to provide its services to customers more effectively and customers will be able to perform all types of banking services online saving time spent visiting branches. The Bank is targeting to roll out new CBS for its customers in the current financial year.

The bank also built a robust IT infrastructure with high availability for its critical hardware resources. In addition, the bank will move to cloud-based services, which will ensure 99.9% uptime with dynamic scalability during peak traffic. To protect against potential cyber threats, the bank has upgraded all computers to the latest operating system and incorporated endpoint security such as EDR. To protect against email phishing, spyware, and spam attacks, implemented email gateway security with sandboxing capabilities. The bank has installed advanced cyber security protection software that includes data leak prevention, and network access control. Web application firewall, next-generation perimeter firewall, and SD-WAN were all implemented by the bank. To protect customers from any fraud, the bank has also upgraded all of its ATM/Recycler machines with cutting-edge technology and anti-skimming capabilities.

Overall, by providing frequent cyber security awareness training to employees, we were able to create a cyber security culture at both the top and bottom levels.

## Human Resource :-

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

During the Year 10 internal training sessions covering 677 staff and 23 external training covering 65 officials were conducted and organised on different types of subjects such as KYC and Anti Money Laundering, C-KYC, Treasury and Investment Management, SARFAESI, Cyber Security, NPA Risk Management, ASBA, Consumer Protection, POSH, Clean note Policy, Legal Documentation, Credit Marketing, FOREX, etc. The Bank has Maintained co-ordinal relation with the employees. We are thankful to GP Parsik Bank Employees and Officers Association for providing full support and co-operation to improve customer Service and Productivity.

## Corporate Social Responsibility :-

**Afforestation :** The Bank's founder Chairman, Late Gopinath S. Patil Saheb had immensely contributed for co-operative, social, educational and other important sectors. He has inspired many of his associates for forestation. Along with these associates and with the help of Sahakar Bazar Kalwa, bank is continuously making tree plantation and preservation movement on Parsik Hill. The bank has also planted trees on both





sides of the road at Kalwa, Vitawa and Parsik Nagar which gives pleasant view to all of us. Today forestation is the necessity to contain Global Warming.

### Inspection and Audit :-

The Bank has in place a system for Concurrent and Process Audit. The total number of 78 branches and HO were placed under Concurrent / Process Audit System through well experienced Chartered Accountant Firms and all 91 branches were covered under Internal Inspection by Bank's Officials. As per RBI circular Bank has started Risk Based Internal Audit from financial year 2022-23. The Audit Committee of the Board oversees the total audit function of the Bank, follows-up on compliance of the statutory / concurrent audit and internal inspection of the Bank and gives directions as required.

During the year, RBI carried out inspection of the Bank for the period 01-04-2021 to 31-03-2022. 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 their valuable suggestions. The Bank has submitted the compliance of Inspection Report within timeline.

Recently RBI has approved the appointment of M/s. N. S. Gokhale & Co. , Chartered Accountants as a Statutory Auditors for the FY 2023-24. The resolution for their appointment will be moved on agenda item No.6.

### Obituary :-

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

### Achievements and Awards :-

In the current financial year, the Bank has received the following awards.

1) The Bank has awarded **"Best Bank Award"** by the Maharashtra Urban Co-op. Banks Federation Ltd., in the category of deposit above ₹ 2500 to ₹ 5000 crore 2) **"Best NPA Management" Award** by Banking Frontier in large Co-op. Bank category. 3) The Bank awarded first prize **"Banco Blue Ribbon Award"** by Avies Publication, Kolhapur and Galaxy Inma, Pune, in the Urban Bank deposit category above ₹ 4000 crore to ₹ 5000 crore.

### Acknowledgement :-

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

### Jai Hind, Jai Sahakar !

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



**M/s. Gogate & Company**

**CHARTERED ACCOUNTANTS**

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

**INDEPENDENT AUDITOR'S REPORT FOR THE YEAR ENDED 31<sup>st</sup> MARCH, 2023**

**(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 of,  
GP Parsik Sahakari Bank Ltd.,  
Kalwa, Thane

**Report on the Financial Statements**

**Opinion**

1. We have audited the accompanying financial statements of the '**GP PARSIK SAHAKARI BANK LTD., Kalwa, Thane**' which comprise the Balance Sheet as at 31<sup>st</sup> March, 2023 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 91 branches audited by us (by auditor visit at branches as well as from centralized platform) are incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Multi State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- a. In the case of the Balance Sheet, of the state of affairs of the Bank as at 31<sup>st</sup> March, 2023; .
- b. In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- c. In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

**Basis for opinion**

2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the SAs"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

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



In connection with our audit of the financial statements, our responsibility is to read the other information when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

### Management's Responsibilities for the Financial Statements

4. The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.
5. In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

### Auditor's Responsibility

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

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

- i. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- ii. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- iv. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to



continue as a going concern.

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

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

#### **Report on Other Legal and Regulatory Matters**

7. Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002
8. As required by Rule73(4) of the Multi State Co-operative Societies Act 2002 and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and Subject to our comments in LFAR and annexures thereto, we report that:
  - (a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit;
  - (b) The information and explanations required and obtained by us have been found to be satisfactory;
  - (c) In our opinion, proper books of account as required by said Acts, rules framed there under and the bye-laws, have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;
  - (d) No separate audit of the Branches has been conducted under the Multi State Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us;
  - (e) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
  - (f) The Balance Sheet, Profit and Loss Account and the cash flow statement dealt with by this report are in agreement with the books of account and the returns;
9. As required by Rule27(2) C, (d) and (e) of the Multi-state Co-operative Societies Rules, 2002, we report that:
  - (a) To the best of our information and explanations given to us and as shown by the books of the Bank, the Balance Sheet and the Profit and Loss account exhibit a true and fair view of the state of affairs of the Bank;
  - (b) In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the Bank;
  - (c) In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank and National Bank for Agriculture and Rural Development established under the National Bank for Agriculture and Rural Development Act, 1981, to the extent applicable to the Bank, have generally been adhered to.
10. As required by the Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under:
  - (a) During course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the bye laws of the Bank;
  - (b) During course of audit, we have generally not come across material and significant transactions, which appear to be



contrary to the guidelines issued by the Reserve Bank of India and National Bank for agriculture and rural development to the extent applicable to the bank.

- (c) Advances categorized as doubtful assets as per norms laid down by RBI, are of ₹ 5486.30 lakhs and loss assets of ₹ 428.37 lakhs as per prudential norms are considered as doubtful of recovery. Bank held provision of ₹ 5486.30 lakhs against doubtful assets and provision of ₹ 428.37 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 ₹ 41.25 lakhs which were sanctioned against FDR/Other Securities. The accounts were fully secured and standard.
- (e) During course of audit, we have generally not come across any violation of guidelines, conditions etc. issued by the Reserve Bank of India or National Agriculture and Rural Development by any Co-operative Bank to the extent applicable to the bank. However for specific comments kindly refer detail Audit report and LFAR and Annexure to LFAR.
- (f) To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

Place : Parsik Nagar,  
Kalwa, Thane-400 605.  
Date : 21st June, 2023

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

**CA U. V. Gogate**  
Partner  
(Member No. 109574)

UDIN-23109574BGWYIT6770





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

बँकिंग बनवितो सोपं

**The Third**  
(As per section 29 of Banking  
**BALANCE SHEET AS**  
दिनांक ३१ मार्च, २०२३)

CAPITAL & LIABILITIES / भाग भांडवल व देणी	SCHEDULE परिशिष्ट	31 <sup>st</sup> MARCH 2023 (₹ in Lakhs)	31 <sup>st</sup> MARCH 2022 (₹ in Lakhs)
SHARE CAPITAL / भाग भांडवल	1	8985.61	8942.12
RESERVE FUND & OTHER RESERVES / राखीव व इतर निधी	2	52400.89	51374.43
PRINCIPAL / SUBSIDIARY STATE PARTNERSHIP ACCOUNT / मुख्य/उपकंपनी/राज्य भागीदारी खाते		0.00	0.00
DEPOSITS & OTHER ACCOUNTS / ठेवी आणि इतर खाती	3	428502.69	428683.32
BORROWINGS / कर्जे	4	0.00	0.00
BILLS FOR COLLECTION (As per Contra) / वसुलीची बिले (येणे बाजू प्रमाणे)		18.14	142.27
BRANCH ADJUSTMENTS / शाखा जुळवणी		0.00	0.00
OVERDUE INTEREST RESERVE ON LOANS & ADVANCES (As per Contra) / अनुत्पादित कर्जावरील थकीत व्याज (येणे बाजू प्रमाणे)		3759.54	2917.12
INTEREST PAYABLE ON DEPOSITS / ठेवीवरील देणे असलेले व्याज		7470.61	9264.08
OTHER LIABILITIES & PROVISIONS / इतर देणी आणि तरतुदी	5	7975.96	3495.12
DEFERRED TAX LIABILITY / स्थगित कर दायित्व		0.00	22.72
CURRENT YEAR PROFIT / चालू वर्षाचा नफा	6	4750.29	5061.73
<b>TOTAL / एकूण (₹)</b>		<b>513863.72</b>	<b>509902.92</b>
CONTINGENT LIABILITIES / संभाव्य देणी	7	10128.82	19466.55

Place : Parsik Nagar,  
Kalwa, Thane-400 605.  
Date : 21st June, 2023

As per our report of even date  
**M/s. Gogate & Company**  
Chartered Accountants  
Sd/-

**CA U. V. Gogate**  
Partner  
(Member No. 109574)  
FRN. 124144W  
(Statutory Auditors)  
UDIN-23109574BGWYIT6770


**Schedule**

Regulation Act, 1949 (AACS))

**AT 31<sup>st</sup> MARCH, 2023**
**अखेर ताळेबंद पत्रक**

PROPERTY & ASSETS / मालमत्ता	SCHEDULE परिशिष्ट	31 <sup>st</sup> MARCH 2023 (₹ in Lakhs)	31 <sup>st</sup> MARCH 2022 (₹ in Lakhs)
CASH IN HAND AND BALANCES WITH RBI / रोख आणि आरबीआय शिल्लक	8	27576.89	27043.23
BALANCES WITH BANK'S / बँकेतील शिल्लक	9	69801.77	81474.44
MONEY AT CALL & SHORT NOTICE / कॉल आणि शॉर्ट नोटीसमधील शिल्लक		0.00	10000.00
INVESTMENTS / गुंतवणूक	10	188943.21	188025.21
INVESTMENT OUT OF THE PRINCIPAL /SUBSIDIARY /STATE PARTNERSHIP FUND ACCOUNT / मुख्य/उपकंपनी/राज्य भागीदारी निधी खात्यातून गुंतवणूक		0.00	0.00
ADVANCES / कर्ज	11	202051.73	184873.74
INTEREST RECEIVABLE / येणे व्याज	12	7167.48	6703.12
NPA INTEREST RECEIVABLE ON LOANS & ADVANCES (AS PER CONTRA) / अनुउत्पादीत कर्जावरील थकीत व्याज (येणे बाजू प्रमाणे)		3759.54	2917.12
BILLS RECEIVABLE BEING BILLS FOR COLLECTION (AS PER CONTRA) / वसुलीची बिले (देणे बाजू प्रमाणे)		18.14	142.27
BRANCH ADJUSTMENTS / शाखा जुळवणी		22.06	33.95
FIXED ASSETS / स्थावर मालमत्ता	13	6305.83	5772.03
OTHER ASSETS / इतर मालमत्ता	14	7624.15	2900.97
NON-BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS / नॉन बँकिंग मालमत्ता		16.84	16.84
DEFERRED TAX ASSETS / स्थगित कर मालमत्ता		576.09	0.00
<b>TOTAL / एकूण (₹)</b>		<b>513863.72</b>	<b>509902.92</b>

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

(Multi-State Scheduled Bank)

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

**Shri. Kesarinath B. Gharat**  
 (Director)

**Shri. Prakash N. Patil**  
 (Vice Chairman)

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



Schedules Forming Part of Balance Sheet as at 31<sup>st</sup> March, 2023

दिनांक ३१ मार्च, २०२३ अखेर ताळेबंद पत्रकाची परिशिष्ट

<b>CAPITAL AND LIABILITIES / भाग भांडवल व देणी</b>	<b>31st March 2023</b> (₹ in Lakhs)	<b>31st March 2022</b> (₹ in Lakhs)
<b>SCHEDULE - 1 CAPITAL / परिशिष्ट-१ भाग भांडवल</b>		
AUTHORISED SHARE CAPITAL / अधिकृत भाग भांडवल (100000000 Shares of ₹ 50/- each) / (प्रत्येकी ₹ ५०/- चे १०००००००० शेअर्स)	50,000.00	50,000.00
<b>ISSUED, SUBSCRIBED &amp; PAID UP SHARES CAPTIAL</b> जारी केलेले, सदस्यता घेतलेले आणि भरलेले भाग भांडवल 17971217 Shares of ₹ 50/- each १७९७१२१७ प्रत्येकी ₹ ५०/- चे शेअर्स (Previous Year 17884230 Shares of 50/- each) (मागील वर्ष १७८८४२३० प्रत्येकी ₹५०/-)	<b>8985.61</b>	<b>8,942.12</b>
1) INDIVIDUALS-754451300 / वैयक्तिक-७५४४५१३००		
2) OTHERS-144109550 / इतर-१४४१०९५५०	0.00	0.00
3) CO-OP INSTITUTIONS / सहकारी संस्था		
<b>TOTAL / एकूण (₹)</b>	<b>8,985.61</b>	<b>8,942.12</b>
<b>SCHEDULE - 2 RESERVE FUND &amp; OTHER RESERVES / परिशिष्ट-२ राखीव व इतर निधी</b>		
I. STATUTORY RESERVES / १. वैधानिक राखीव निधी	14,339.71	13,013.42
II. BUILDING FUND / इमारत निधी	6,898.94	6,848.94
III. DIVIDEND EQUALISATION FUND / डिव्हिडंड इक्वलायझेशन फंड	695.14	695.14
IV. SPECIAL BAD & DOUBTFUL DEBTS RESERVE / विशेष संशयित व बुडीत कर्ज राखीव निधी	0.00	0.00
V. BAD & DOUBTFUL DEBTS RESERVE / संशयित व बुडीत कर्ज राखीव निधी	13,190.99	14,127.29
VI. INVESTMENT FLUCTUATION RESERVE / गुंतवणूक चढउतार निधी	4,186.69	3,786.69
VII. OTHER FUND & RESERVE / इतर निधी आणि राखीव		
a) MEMBER WELFARE FUND / सभासद कल्याण निधी	339.81	341.09
b) EMPLOYEE WELFARE FUND / कर्मचारी कल्याण निधी	37.01	37.01
c) CONTINGENCY RESERVE / आकस्मित राखीव	3946.19	3946.19
d) STANDARD ASSET / मानक मालमत्ता	955.00	955.00
e) SPECIAL RESERVE FUND SEC.36(1) (Viii) IT ACT. / विशेष राखीव निधी से.३६ (१) (Viii) आयकर कायदा	1192.31	1,142.31
f) CHARITY FUND / धर्मदाय निधी	265.48	268.23
g) DIRECTORS TRAINING FUND / संचालक प्रशिक्षण निधी	11.84	11.84
h) GOLDEN JUBILEE FUND / सुवर्ण महोत्सवी निधी	0	186.66
i) UPGRADATION FOR COMPUTER HARDWARE / संगणक प्रणाली अद्ययावत	1073.00	1367.00
j) IMPAIRED ASSETS RESERVE / अशक्त मालमत्ता राखीव	1.26	1.26
k) INVESTMENT DEPRECIATION RESERVE / गुंतवणूक घसारा राखीव (IDR)	515.00	500.00
l) EDUCATION FUND FOR MEMBERS, DIRECTORS, EMPLOYEE / सभासद, संचालक, कर्मचारी शिक्षण निधी	133.09	133.09



m) ADDITIONAL RESERVE FUND FOR UNFORSEEN LOSSES / अनपेक्षित नुकसानासाठी अतिरिक्त राखीव निधी	3180.96	2674.80
n) IMPAIRED ASSETS RESERVE-NON BANKING / बँकींग व्यतिरिक्त ताब्यात असलेल्या मालमतेकरिता राखीव निधी	16.84	16.84
o) BDDR (ARC) / बीडीडीआर (एआरसी)	0.94	0.94
p) PROVISION FOR RESTRUCTURED ADVANCES / पुनर्रचित कर्जासाठी तरतूद	1320.69	1320.69
q) CYBER SECURITY FUND / सायबर सुरक्षा निधी	100.00	0.00
<b>TOTAL / एकूण (₹)</b>	<b>52,400.89</b>	<b>51,374.43</b>

**SCHEDULE - 3 DEPOSITS AND OTHER ACCOUNTS / परिशिष्ट-३ ठेवी आणि इतर खाती**

<b>I. Fixed Deposits / मुदत ठेवी</b>	<b>2,03,676.11</b>	<b>2,16,731.32</b>
i) INDIVIDUAL / वैयक्तिक	1,83,380.86	1,86,651.94
ii) CENTRAL CO-OP BANKS / सेंट्रल को-ऑप बँक्स	27.00	5,829.02
iii) OTHER SOCIETIES / इतर सोसायटीज	20,268.26	24,250.36
<b>II. Savings Bank Deposits / बचत खाती ठेवी</b>	<b>1,66,083.25</b>	<b>1,56,392.66</b>
i) INDIVIDUAL / वैयक्तिक	1,62,818.91	1,53,406.62
ii) CENTRAL CO-OP BANKS / सेंट्रल को-ऑप बँक्स	0.00	0.00
iii) OTHER SOCIETIES / इतर सोसायटीज	3,264.34	2,986.04
<b>III. Current Deposits / चालू खाती ठेवी</b>	<b>58,743.32</b>	<b>55,559.34</b>
i) INDIVIDUAL / वैयक्तिक	57,959.96	54,744.47
ii) CENTRAL CO-OP BANKS / सेंट्रल को-ऑप बँक्स	0.03	0.03
iii) OTHER SOCIETIES / इतर सोसायटीज	783.33	814.84
<b>TOTAL / एकूण (₹)</b>	<b>4,28,502.69</b>	<b>4,28,683.32</b>

**SCHEDULE - 4 BORROWINGS / परिशिष्ट-४ कर्जे**

i) FROM THE RESERVE BANK OF INDIA/STATE/CENTRAL CO-OP BANK / रिझर्व्ह बँक ऑफ इंडिया/स्टेट/सेंट्रल को-ऑप बँक	0.00	0.00
ii) FROM THE STATE BANK OF INDIA / स्टेट बँक ऑफ इंडिया कडून	0.00	0.00
iii) FROM THE STATE GOVERNMENT / राज्य सरकार कडून	0.00	0.00
iv) LOANS FROM OTHER SOURCES (SOURCE AND SECURITIES TO BE SPECIFIED / इतर स्रोतांकडून (स्रोत आणि सिक्युरिटीज निर्दिष्ट कराव्यात)	0.00	0.00
a) RBI REPO (LAF) / आरबीआय (एलएएफ)	0.00	0.00
b) REPO BORROWINGS / रेपो कर्ज	0.00	0.00
c) REPO BORROWINGS UNDER TREPS (TRI PARTY) / ट्रेप्स अंतर्गत रेपो कर्ज (ट्राय पार्टी)	0.00	0.00
d) FOREIGN CURRENCY BORROWING FROM BANKS / बँकांकडून परकीय चलन कर्ज	0.00	0.00
e) LONG TERM (SUBORDINATED DEPOSITS) / दीर्घकालीन (सबोर्डिनेट डिपॉझीट)	0.00	0.00
<b>TOTAL / एकूण (₹)</b>	<b>0.00</b>	<b>0.00</b>

**SCHEDULE - 5 OTHER LIABILITIES & PROVISIONS / परिशिष्ट-५ इतर दायित्व आणि तरतुदी**

i) BILLS PAYABLE / देय बिले	1,761.04	615.46
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# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

ii) UNCLAIMED DIVIDEND / दावा न केलेला लाभांश	73.60	57.04
iii) SUSPENSE / सस्पेन्स	40.33	3.99
iv) PROVISION FOR TAXES / करांची तरतूद	1,550.55	1,350.00
v) PROVISION FOR INVESTMENT IN SECURITY RECEIPT / सिक्युरिटी रिसीटमध्ये गुंतवणुकीची तरतूद	2,562.97	0.00
vi) OTHER PAYABLE / इतर देय	1,987.47	1,468.63
<b>TOTAL / एकूण (₹)</b>	<b>7,975.96</b>	<b>3,495.12</b>

## SCHEDULE - 6 PROFIT & LOSS ACCOUNT / परिशिष्ट-६ नफा आणि तोटा खाती

PROFIT AS PER LAST BALANCE SHEET / मागील वर्षाच्या ताळेबंदानुसार नफा	<b>5,061.73</b>	<b>3,094.69</b>
LESS : APPROPRIATIONS / विनियोग		
RESERVE FUND 25% / राखीव निधी २५%	1,265.40	510.46
ADDITIONAL RESERVE FUND 10% / अतिरिक्त राखीव निधी	506.16	204.19
DIVIDEND TO SHAREHOLDERS / भागधारकांना लाभांश	1319.00	675.00
CHARITABLE FUND / धर्मदाय निधी	0.00	4.25
MEMBERS WELFARE FUND / सदस्य कल्याण निधी	0.00	4.25
DIVIDEND EQUILIZATION FUND / लाभांश समीकरण निधी	0.00	0.00
BUILDING FUND / इमारत निधी	50.00	50.00
EDUCATION FUND FOR MEMBERS, DIRECTORS / सदस्य, संचालकांसाठी शिक्षण निधी	0.00	2.50
GOLDEN JUBILEE FUND / सुवर्ण महोत्सवी निधी	0.00	20.00
SOFTWARE / HARDWARE UPGRADATION/ सॉफ्टवेअर, हार्डवेअर अपग्रेडेशन	0.00	300.00
CO-OPERATIVE EDUCATION FUND / सहकारी शिक्षण निधी	50.62	20.42
EX-GRATIA & BONUS / अनुदान आणि बोनस	820.00	489.00
ARC SECURITY RECEIPT FUND / (एआरसी) सुरक्षा पावती निधी	500.00	0.00
CYBER SECURITY FUND / सायबर सुरक्षा निधी	100.00	0.00
SPECIAL RESERVE FUND U/S 36(I) (VIII) IT ACT, 1961/ स्पेशल रिझर्व्ह फंड (Section 36(1)(VIII) of IT ACT., 1961	50.00	0.00
INVESTMENT FLUCTUATION FUND / गुंतवणूक चढ उतार निधी	400.00	0.00
TRANSFER TO BDDR / बीडीडीआर खाती वर्ग	0.00	814.50
PROFIT OF THE LAST YEAR / मागील वर्षाचा नफा	991.61	0.12
ADD : NET PROFIT FOR THE YEAR / चालू वर्षाचा नफा	3,758.67	5,061.61
<b>TOTAL / एकूण (₹)</b>	<b>4,750.29</b>	<b>5,061.73</b>

## SCHEDULE - 7 CONTINGENT LIABILITIES / परिशिष्ट-७ आकस्मिक दायित्व

CLAIMS AGAINST THE BANK NOT ACKNOWLEDGED AS DEBT / कर्ज म्हणून कबुल न केलेल्या बँकेविरुद्धचे दावे	0.00	0.00
BANK GUARANTEE / बँक गॅरंटी	7,473.92	7,634.85
LETTER OF CREDIT / लेटर ऑफ क्रेडीट	90.54	25.00
AMOUNT TRANSFER TO DEBT / कर्जामध्ये हस्तांतरित केलेली रक्कम (NET OF PAYMENT MADE TO ELIGIBLE DEPOSITORS) / पात्र ठेवीदारांना दिलेली देयके	2,305.64	2,015.29
SECURITY PURCHASED UNDER REVERSE REPO / रिव्हर्स रेपो अंतर्गत खरेदी केलेली सुरक्षा	0.00	9,548.40



CONTINGENT LIABILITY FOR TAX PENDING LITIGATIONS /कर प्रलंबित दाव्यासाठी आकस्मिक उत्तरदायित्व	130.26	198.99
OTHER CONTINGENT LIABILITIES / इतर आकस्मिक उत्तरदायित्व	128.46	44.02
<b>TOTAL / एकूण (₹)</b>	<b>10,128.82</b>	<b>19,466.55</b>

Schedules Forming Part of Balance Sheet as at 31<sup>st</sup> March, 2023

दिनांक ३१ मार्च, २०२३ अखेर ताळेबंद पत्रकाची परिशिष्ट

<b>PROPERTIES AND ASSETS / मालमत्ता</b>	<b>31st March 2023 (₹ in Lakhs)</b>	<b>31st March 2022 (₹ in Lakhs)</b>
<b>SCHEDULE - 8 CASH / परिशिष्ट-८ रोख</b>		
i) CASH IN HAND / हातातील शिल्लक	4,839.97	6,581.39
ii) CASH WITH RESERVE BANK OF INDIA / रिझर्व्ह बँक ऑफ इंडियाखाती शिल्लक	22,736.92	20,461.84
<b>TOTAL / एकूण (₹)</b>	<b>27,576.89</b>	<b>27,043.23</b>
<b>SCHEDULE - 9 BALANCES WITH OTHER BANKS / परिशिष्ट-९ इतर बँकेतील शिल्लक</b>		
i) CURRENT DEPOSITS / चालू ठेवी	3,338.50	3,914.95
ii) SAVINGS BANK DEPOSITS / बचत खाती ठेवी	0.00	0.00
iii) FIXED DEPOSITS / मुदत ठेवी	66,463.27	77,559.49
<b>TOTAL / एकूण (₹)</b>	<b>69,801.77</b>	<b>81,474.44</b>
<b>SCHEDULE - 10 INVESTMENT / परिशिष्ट-१० गुंतवणूक</b>		
1) IN CENTRAL AND STATE GOVERNMENT SECURITIES (AT BOOK VALUE) केंद्रीय आणि राज्य सरकारी सिक्युरिटीजमध्ये (पुस्तकी मूल्यावर) (FACE VALUE ₹ 161256.80 (₹ in Lakhs) / दर्शनी मूल्य ₹ १६१२५६.८० (₹ लाखात) (MARKET VALUE ₹ 159736.40 (₹ in Lakhs) / बाजार मूल्य ₹ १५९७३६.४० (₹ लाखात)	1,58,089.16	1,47,637.19
2) OTHER TRUSTEE SECURITIES / इतर विश्वस्त सिक्युरिटीज	0.00	0.00
3) SHARES IN CO-OPERATIVE INSTITUTIONS / सहकारी संस्थामधील भाग	4.45	4.45
4) OTHER INVESTMENTS / इतर गुंतवणूक		
i) BONDS OF PSU / PSU चे बॉण्ड (FACE VALUE 21989.00 (₹ in Lakhs) / दर्शनी मूल्य ₹ २१९८९.०० (₹ लाखात) (MARKET VALUE 21444.73 (₹ in Lakhs) / बाजार मूल्य ₹ २१४४४.७३ (₹ लाखात)	21,924.29	19,441.10
ii) NCD'S / एनसीडीज (FACE VALUE 3500.00 (₹ in Lakhs) / दर्शनी मूल्य ₹ ३५००.०० (₹ लाखात) (MARKET VALUE 3467.75 (₹ in Lakhs) / बाजार मूल्य ₹ ३४६७.७५ (₹ लाखात)	3,498.40	5,498.40
iii) SECURITY RECEIPTS ISSUED BY ARC / ARC द्वारे जारी केलेल्या सुरक्षा पावत्या (FACE VALUE 5426.91 (₹ in Lakhs) / दर्शनी मूल्य ₹ ५४२६.९१ (₹ लाखात) (MARKET VALUE 5426.91 (₹ in Lakhs) / बाजार मूल्य ₹ ५४२६.९१ (₹ लाखात)	5,426.91	5,444.08
iv) CERTIFICATE OF DEPOSIT / ठेव प्रमाणपत्र	0.00	0.00
RBI REVERSE REPO A/C-LAF / आरबीआय रिव्हर्स रेपो खाते-एलएएफ	0.00	10,000.00
<b>TOTAL / एकूण (₹)</b>	<b>1,88,943.21</b>	<b>1,88,025.21</b>



<b>SCHEDULE - 11 LOANS AND ADVANCES / परिशिष्ट-११ कर्ज</b>		
I) SHORT TERM LOANS, CASH CREDIT, OVERDRAFTS & BILLS DISCOUNTED / अल्पकालीन कर्ज, कॅश क्रेडीट, ओवर्ड्राफ्ट आणि बिल डिस्काउंटेड		
i) OF WHICH SECURED AGAINST / जे सुरक्षित		
a) GOVERNMENT & OTHER APPROVED SECURITIES / सरकारी आणि इतर मंजूर	463.26	221.27
b) OTHER TANGIBLE SECURITIES / इतर मूर्त सिक्युरिटीज	72,235.28	64,314.71
ii) UNSECURED LOANS / विनातारण	102.96	126.60
<b>TOTAL (I) / एकूण (₹)</b>	<b>72,801.49</b>	<b>64,662.58</b>
OF THE ADVANCES, AMOUNT DUE FROM INDIVIDUALS / पैकी वैयक्तिक येणे कर्ज रक्कम	39,467.81	32,602.44
OF THE ADVANCES, AMOUNT OVERDUE / पैकी थकीत रक्कम	2,702.01	4,156.82
CONSIDERED BAD & DOUBTFUL OF RECOVERY / वसुलीसाठी संशयास्पद	1,724.09	2,056.30
II) MEDIUM TERM LOANS / मध्यम मुदत कर्ज		
i) WHICH SECURED AGAINST / जे सुरक्षित		
a) GOVERNMENT & OTHER APPROVED SECURITY / सरकारी आणि इतर मंजूर सिक्युरिटीज	656.49	0.00
b) OTHER TANGIBLE SECURITIES / इतर मूर्त सिक्युरिटीज	21,605.68	15,252.26
ii) UNSECURED LOANS / विनातारण कर्ज	8,842.86	11,755.67
<b>TOTAL (II) / एकूण (₹)</b>	<b>31,105.03</b>	<b>27,007.93</b>
OF THE ADVANCES, AMOUNT DUE FROM INDIVIDUALS / पैकी वैयक्तिक येणे कर्ज रक्कम	24,165.96	25,158.06
OF THE ADVANCES, AMOUNT OVERDUE / थकीत आगाऊ रक्कम	3,431.20	3,005.99
CONSIDERED BAD & DOUBTFUL OF RECOVERY / वसुलीसाठी संशयास्पद	2,466.21	2,995.44
III) LONG TERM LOANS / दीर्घ मुदत कर्ज		
i) OF WHICH SECURED AGAINST / जे सुरक्षित		
a) GOVERNMENT & OTHER APPROVED SECURITY / सरकारी आणि इतर मंजूर सिक्युरिटीज	20.60	31.20
b) OTHER TANGIBLE SECURITIES / इतर मूर्त सिक्युरिटीज	98,057.56	92,705.36
ii) UNSECURED / विनातारण	67.06	466.66
<b>TOTAL (III) / एकूण (₹)</b>	<b>98,145.21</b>	<b>93,203.23</b>
OF THE ADVANCES, AMOUNT DUE FROM INDIVIDUALS / पैकी वैयक्तिक येणे कर्ज रक्कम	54,545.22	43,978.75
OF THE ADVANCES, AMOUNT OVERDUE / पैकी थकीत रक्कम	3,173.32	2,658.55
CONSIDERED BAD & DOUBTFUL OF RECOVERY / वसुलीसाठी संशयास्पद	3,504.03	4,590.39
<b>TOTAL (I+II+III) / एकूण (₹)</b>	<b>2,02,051.73</b>	<b>1,84,873.74</b>
<b>SCHEDULE - 12 INTEREST RECEIVABLE / परिशिष्ट-१२ येणे व्याज</b>		
INTEREST RECEIVABLE ON LOANS / कर्जावरील व्याज	1,383.56	1,347.63
INTEREST RECEIVABLE ON DEPOSITS / ठेवीवरील व्याज	5,783.92	5,355.49
<b>TOTAL / एकूण (₹)</b>	<b>7167.48</b>	<b>6,703.12</b>

<b>SCHEDULE - 13 FIXED ASSETS / परिशिष्ट-१३ स्थावर मालमत्ता</b>		
I. PREMISES / मालमत्ता	<b>3,873.26</b>	<b>3,935.25</b>
AT COST AS ON 31st MARCH OF THE PRECEDING YEAR / मागील वर्षापर्यंत दि. ३१ मार्च अखेरीस प्रिमायसेसची किंमत	6,842.82	5,199.69
ADDITION DURING THE YEAR / वर्षभरातील वाढ	248.62	383.85
W.I.P. DURING THE YEAR / वर्षभरातील W.I.P.	0.00	1,259.28
DEDUCTIONS DURING THE YEAR / वर्षभरातील घट	0.00	0.00
DEPRECIATION TO DATE / आजमितीस घसारा	3,218.18	2,907.56
II. OTHER FIXED ASSETS (INCLUDING FURNITURE AND FIXTURES) / इतर स्थावर मालमत्ता (फर्निचर आणि फिक्चर्सह)	<b>2,432.57</b>	<b>1,836.77</b>
AT COST AS ON 31st MARCH OF THE PRECEDING YEAR / मागील वर्षापर्यंत दि. ३१ मार्च अखेरीस प्रिमायसेसची किंमत	8,378.10	8,436.99
ADDITION DURING THE YEAR / वर्षभरातील वाढ	955.21	191.09
DEDUCTIONS DURING THE YEAR / वर्षभरातील घट	169.20	251.52
DEPRECIATION TO DATE / आजमितीस घसारा	6,731.54	6,539.78
<b>TOTAL (I+II) / एकूण (₹)</b>	<b>6,305.83</b>	<b>5,772.03</b>
<b>SCHEDULE - 14 OTHER ASSETS / परिशिष्ट-१४ इतर मालमत्ता</b>		
i) TAX PAID IN ADVANCE / TAX DEDUCTED AT SOURCE / अॅडव्हान टॅक्स/टीडीएस	1,150.00	1,250.00
ii) STATIONERY AND STAMPS / स्टेशनरी आणि स्टॅम्प	99.95	71.08
iii) PREPAID EXPENSES / प्रीपेड खर्च	126.28	108.78
iv) OTHER ASSETS / इतर मालमत्ता	6,247.92	1,471.12
<b>TOTAL / एकूण (₹)</b>	<b>7,624.15</b>	<b>2,900.97</b>

Place : Parsik Nagar,  
Kalwa, Thane-400 605.  
Date : 21st June, 2023

As per our report of even date  
**M/s. Gogate & Company**  
Chartered Accountants  
Sd/-

**CA U. V. Gogate**  
Partner  
(Member No. 109574)  
FRN. 124144W  
(Statutory Auditors)  
UDIN-23109574BGWYIT6770

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

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



**The Third**  
(As per section 29 of Banking)

**PROFIT & LOSS ACCOUNT FOR THE**  
**दिनांक ३१ मार्च, २०२३ अखेर**

EXPENDITURE / खर्च	SCHEDULE परिशिष्ट	31 <sup>st</sup> MARCH 2023 (₹ in Lakhs)	31 <sup>st</sup> MARCH 2022 (₹ in Lakhs)
INTEREST ON DEPOSITS, BORROWING ETC. / ठेवी व कर्जावरील दिलेले व्याज	15	17011.60	18761.97
SALARIES AND ALLOWANCES, PROVIDENT FUND / पगार भत्ते, भविष्य निर्वाह निधी		7101.68	6339.77
DIRECTORS FEES AND ALLOWANCES / संचालक मानधन आणि भत्ते		17.34	3.97
RENT, TAXES, INSURANCE, LIGHTING ETC. / भाडे, कर, विमा, लाईटिंग इत्यादी		1983.55	1831.46
PROFESSIONAL FEES & LAW CHARGES / व्यावसायिक शुल्क आणि कायदा शुल्क		70.49	71.68
POSTAGE, TELEGRAM AND TELEPHONE CHARGES / पोस्टेज, टेलिग्राम आणि टेलिफोन शुल्क		337.11	368.06
AUDITORS FEES / लेखापरीक्षकांचे शुल्क		93.05	92.03
DEPRECIATION ON AND REPAIR TO PROPERTY / घसारा आणि मालमत्तेची दुरुस्ती		661.64	644.49
STATIONERY, PRINTING AND ADVERTISEMENT ETC. / स्टेशनरी, छपाई आणि जाहिरात इत्यादी		203.24	202.74
OTHER EXPENDITURE / इतर खर्च	16	2718.55	2403.06
LOSS ON REDEMPTION OF NON-SLR SECURITIES / नॉन-एसएलआर सिक्युरिटीजच्या पूर्ततेवरील तोटा		396.10	0.00
PROVISIONS / तरतुदी	17	3487.19	499.36
INCOME-TAX EXPENSES / आयकर खर्च			
i. CURRENT TAX / चालू कर		1550.55	1350.00
NET PROFIT AFTER TAX / करानंतरचा निव्वळ नफा		3758.67	5061.61
<b>TOTAL / एकूण (₹)</b>		<b>39390.76</b>	<b>37630.20</b>

Place : Parsik Nagar,  
Kalwa, Thane-400 605.  
Date : 21st June, 2023

As per our report of even date  
**M/s. Gogate & Company**  
Chartered Accountants  
Sd/-

**CA U. V. Gogate**  
Partner  
(Member No. 109574)  
FRN. 124144W  
(Statutory Auditors)  
UDIN-23109574BGWYIT6770


**Schedule**

Regulation Act, 1949 (AACS))

**YEAR ENDED 31<sup>st</sup> MARCH, 2023**
**नफा-तोटा पत्रक**

INCOME / उत्पन्न (जमा)	SCHEDULE परिशिष्ट	31 <sup>st</sup> MARCH 2023 (₹ in Lakhs)	31 <sup>st</sup> MARCH 2022 (₹ in Lakhs)
INTEREST & DISCOUNT / व्याज आणि सबलत	18	34829.11	35211.44
COMMISSION EXCHANGES AND BROKERAGE / कमिशन एक्सचेंज आणि ब्रोकरेज		721.75	766.16
LOCKER RENT & SAFE CUSTODY CHARGES/ लॉकर भाडे आणि सुरक्षित कस्टडी चार्जेस		113.78	109.19
INCOME FROM NON-BANKING ASSETS AND FROM SALE OF DEAD STOCK/ नॉन-बैंकिंग मालमत्तेतून आणि डेड स्टॉकच्या विक्रीतून मिळणारे उत्पन्न		12.38	8.71
PROFIT ON SALE OF INVESTMENT / गुंतवणुकीच्या विक्रीवरील नफा		41.23	40.71
OTHER RECEIPTS / इतर पावत्या	19	1620.02	1331.89
DEFERRED TAX / स्थगित कर		598.82	61.83
RECOVERY IN BAD DEBTS WRITTEN OFF / बुडीत कर्जाची वसुली		44.60	35.65
EXCESS PROVISION OF INCOME TAX WRITTEN BACK / जादा आयकर तरतुदीचा परतावा		3.89	64.63
BAD DEBTS PROVISION WRITTEN BACK / बुडीत कर्जाच्या तरतुदीचा परतावा		936.30	0.00
REVERSAL OF EXCESS INVESTMENT DEPRECIATION RESERVE गुंतवणुकीवरील जादा घसारा राखीव परत		468.88	0.00
<b>TOTAL / एकूण (₹)</b>		<b>39390.76</b>	<b>37630.20</b>

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

(Multi-State Scheduled Bank)

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

**Shri. Kesarinath B. Gharat**  
 (Director)

**Shri. Prakash N. Patil**  
 (Vice Chairman)

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



## The Third

(As per section 29 of Banking

## PROFIT & LOSS APPROPRIATION

दिनांक ३१ मार्च, २०२३ अखेर

EXPENDITURE / खर्च	SCHEDULE परिशिष्ट	31 <sup>st</sup> MARCH 2023 (₹ in Lakhs)	31 <sup>st</sup> MARCH 2022 (₹ in Lakhs)
NET PROFIT CARRIED TO BALANCE SHEET. / निव्वळ नफा ताळेबंदासाठी वर्ग		4750.28	5061.61
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
TOTAL / एकूण (₹)		4750.28	5061.61

Place : Parsik Nagar,  
Kalwa, Thane-400 605.  
Date : 21<sup>st</sup> June, 2023

As per our report of even date

**M/s. Gogate & Company**

Chartered Accountants

Sd/-

**CA U. V. Gogate**

Partner

(Member No. 109574)

FRN. 124144W

(Statutory Auditors)

UDIN-23109574BGWYIT6770


**Schedule**

Regulation Act, 1949 (AACS))

**ACCOUNT FOR THR YEAR ENDED 31<sup>st</sup> MARCH, 2023**
**नफा-तोटा विनियोग पत्रक**

INCOME / उत्पन्न (जमा)	SCHEDULE परिशिष्ट	31 <sup>st</sup> MARCH 2023 (₹ in Lakhs)	31 <sup>st</sup> MARCH 2022 (₹ in Lakhs)
NET PROFIT / निव्वळ नफा		3758.67	5061.61
TRANSFER FROM / कडून वर्ग			
GOLDEN JUBILEE FUND/ सुवर्ण महोत्सवी निधी		186.66	-
UPGRADATION FOR COMPUTER HARDWARE / SOFTWARE संगणकीय हार्डवेअर/सॉफ्टवेअरसाठी अपग्रेडेशन		294.00	-
CHARITY FUND / धर्मदाय निधी		2.75	-
ARC SECURITY RECEIPT FUND / एआरसी सुरक्षा पावती निधी		500.00	-
MEMBERS WELFARE FUND / सभासद कल्याण निधी		2.17	-
EX GRATIA & BONUS / सानुग्रह अनुदान आणि बोनस		5.48	-
PROFIT OF LAST YEAR / मागील वर्षाचा नफा		0.55	-
<b>TOTAL / एकूण (₹)</b>		<b>4750.28</b>	<b>5061.61</b>

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

(Multi-State Scheduled Bank)

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

**Shri. Kesarinath B. Gharat**  
 (Director)

**Shri. Prakash N. Patil**  
 (Vice Chairman)

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



Schedules Forming Part of Profit & Loss Account for the year ended 31<sup>st</sup> March, 2023

दिनांक ३१ मार्च, २०२३ अखेर नफा-तोटा पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31 <sup>st</sup> MARCH 2023 (₹ in Lakhs)	31 <sup>st</sup> MARCH 2022 (₹ in Lakhs)
<b>SCHEDULE 15 - INTEREST ON DEPOSITS, BORROWING ETC / ठेवी व कर्जावरील व्याज</b>		
a) INTEREST ON DEPOSITS / ठेवीवरील व्याज	16983.91	18761.97
b) INTEREST ON BORROWING / कर्जावरील व्याज	27.69	-
c) INTEREST ON LONG TERM (SUBORDINATE) DEPOSITS (LTD) दीर्घकालीन (सबऑर्डिनेट) ठेवीवर व्याज (एलटीडी)	-	-
d) INTEREST ON SERVICE TAX / सेवा करावरील व्याज	-	-
e) INTEREST ON LAF BORROWING / TREPS REPO / LAF कर्जावरील / ट्रेप्स रेपो वरील व्याज	-	-
<b>TOTAL / एकूण (₹)</b>	<b>17011.60</b>	<b>18761.97</b>
<b>SCHEDULE 16 - OTHER EXPENDITURE / इतर खर्च</b>		
a) TRAVELING EXPENSES / प्रवास खर्च	8.40	5.62
b) VEHICLE ALLOWANCES & EXPENSES / वाहन भत्ते आणि खर्च	41.48	37.19
c) MICR CLEARING HOUSE PROCESSING CHARGES / MICR क्लिअरिंग हाऊस प्रोसेसिंग शुल्क	19.78	18.83
d) SERVICING CHARGES / सेवा शुल्क	660.13	544.28
e) SECURITY SERVICE CHARGES / सुरक्षा सेवा शुल्क	192.86	205.84
f) ATM CARD CHARGES / एटीएम कार्ड शुल्क	24.18	15.79
g) NDS / RTGS / CCIL / NEFT MEMBERSHIP CHARGES / एनडीएस / आरटीजीएस / एनइएफटी / सदस्य शुल्क	1.15	0.93
h) ANNUAL GENERAL MEETING CHARGES / वार्षिक सर्वसाधारण सभेचे शुल्क	2.37	4.22
i) COMPUTER LICENSES & RENEWALS / संगणक परवाना नूतनीकरण	34.29	37.23
j) CCIL SETTLEMENT CHARGES / सीसीआएल सेटलमेंट शुल्क	1.02	0.74
k) CGST, SGST, IGST EXPENSES / सीजीएसटी, एसजीएसटी, आयजीएसटी खर्च	417.89	367.68
l) IMPS / NFS / UPI / BBPS / POS / AEPS CHARGES आयएमपीएस/एनएफएस/युपीआय/बीबीपीएस/पीओएस/एडपीएस शुल्क	541.39	444.42
m) CIBIL / CRIF / EQUIFAX / EXPERIAN CHARGES PAID / सीबिल/क्रिफ/इक्विफॅक्स/एक्सपरियन शुल्क अदा	23.63	15.78
n) RTGS PROCESS CHARGES / आरटीजीएस प्रक्रिया खर्च	0.31	0.30
o) ELECTION EXPENSES / निवडणूक खर्च	-	7.91
p) LOSS ON AMORTISATION GSEC HTM / परिशोधन GSEC HTM वरील तोटा	131.79	141.40

Schedules Forming Part of Profit & Loss Account for the year ended 31<sup>st</sup> March, 2023

दिनांक ३१ मार्च, २०२३ अखेर नफा-तोटा पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31 <sup>st</sup> MARCH 2023 (₹ in Lakhs)	31 <sup>st</sup> MARCH 2022 (₹ in Lakhs)
q) NEFT PROCESSING CHARGES / एनइएफटी प्रक्रिया शुल्क	0.34	-
r) LOCAL BODY TAX (LBT) / स्थानिक सेवा कर (LBT)	0.05	0.07
s) OTHER BANK CHARGES / इतर बँक शुल्क	0.86	0.26
t) BG/LC COMMISSION EXPENSE A/C / बीजी/एलसी कमिशन खर्च खाते	10.74	11.51
u) FOREX COMM EXPENSES & OTHER CHARGES / फॉरेक्स कमिशन खर्च आणि इतर शुल्क	1.91	4.58
v) GST HEAD FOR ROUND OFF / जीएसटी राऊंड ऑफ	-	0.02
w) PRIOR PERIOD ITEM / आधीच्या वस्तू	0.72	2.61
x) EXPERIAN CHARGES / अनुभव शुल्क	0.10	-
y) INSURANCE PREMIUM CHARGES / विमा प्रिमियम शुल्क	7.00	9.55
z) SERVICE CHARGES PAID / भरलेले सेवा शुल्क	0.52	0.37
aa) STAFF WELFARE EXPENSES / कर्मचारी कल्याण खर्च	64.26	41.72
ab) CONTRACTUAL EXPENSES / कराराचा खर्च	131.90	133.51
ac) SPARES & CONSUMABLES / सुटे आणि उपभोग्य वस्तू	23.51	12.78
ad) COMMISSION PAID / भरलेले कमिशन	12.53	7.81
ae) OTS APPL VERIFICATION FEE PAID / OTS अर्ज पडताळणी फी चा भरणा	0.34	0.10
af) DEAD STOCK WRITE OFF / डेड स्टॉक राइट ऑफ	-	7.10
ag) RBI REPO INTEREST EXPENDITURE A/C / RBI रेपो व्याज खर्च खाते	3.09	-
ah) GOLDEN JUBILEE EXPENSES / सुवर्ण महोत्सवी खर्च	51.77	-
ai) CROSS CHARGES EXPENSES / क्रॉस चार्जेस खर्च	2.20	-
aj) LICENSE AND RENEWALS / परवाना आणि नूतनीकरण	3.78	-
ak) TCS SAAS EXPENSES / TCS SAAS खर्च	84.00	210.00
al) CHARITY EXPENSES / धर्मदाय खर्च	2.75	-
am) MEMBER WELFARE EXPENSES / सभासदांच्या कल्याणासाठी खर्च	2.37	-
an) PSLC PREMIUM / PSLC प्रिमियम	8.16	-
ao) IMPAIRED ASSETS WRITE OFF / बुडीत मालमत्ता राइट ऑफ	0.04	-
ap) COMMISSION ON SMS BANKING / एसएमएस बँकिंग वरील कमिशन	55.76	-
aq) OTHER MISCELLANEOUS EXPENDITURE / इतर किरकोळ खर्च	149.17	112.94
<b>TOTAL / एकूण (₹)</b>	<b>2718.54</b>	<b>2403.06</b>
<b>SCHEDULE 17 - PROVISIONS / तरतुदी</b>		
a) BAD AND DOUBTFUL DEBTS RESERVE PROVISION / बुडीत व संशयित राखीव तरतूद	-	-



Schedules Forming Part of Profit & Loss Account for the year ended 31<sup>st</sup> March, 2023

दिनांक ३१ मार्च, २०२३ अखेर नफा-तोटा पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31 <sup>st</sup> MARCH 2023 (₹ in Lakhs)	31 <sup>st</sup> MARCH 2022 (₹ in Lakhs)
b) INVESTMENT DEPRECIATION RESERVE PROVISION / गुंतवणूक घसारा राखीव तरतूद	483.88	-
c) PROVISION AGAINST STANDARD ASSETS / उत्पादीत मालमत्तेविरुद्ध तरतूद	-	-
d) PROVISION FOR RESTRUCTURED ADVANCES / पुनर्रचित कर्जासाठीची तरतूद	-	379.35
e) PROVISION FOR INVESTMENT IN SECURITY RECEIPTS / सिक्युरिटी रिसीप्टसमध्ये गुंतवणुकीची तरतूद	2562.97	-
f) OTHER PROVISIONS / इतर तरतुदी	-	72.75
g) PROVISION FOR FRAUD CASES / फ्रॉड केसेससाठीची तरतूद	241.56	-
h) DEPRECIATION OF GSEC AFS/HFT / GSEC AFS/HFT वरील घसारा	198.78	47.26
<b>TOTAL / एकूण (₹)</b>	<b>3487.19</b>	<b>499.36</b>
<b>SCHEDULE 18 - INTEREST AND DISCOUNT / व्याज आणि सवलत</b>		
a) INTEREST ON LOAN / कर्जावरील व्याज	17028.67	18325.07
b) INTEREST ON INVESTMENT / गुंतवणुकीवरील व्याज	13325.08	12443.98
c) INTEREST ON DEPOSITS WITH BANKS / बँकांमधील ठेवीवरील व्याज	4196.46	4138.70
d) INTEREST ON CALL DEPOSIT / कॉल डिपॉझिटवरील व्याज	278.90	303.69
e) INTEREST ON TRI PARTY REVERSE REPO / ट्राय पार्टी रिव्हर्स रेपोवरील व्याज	-	-
f) INTEREST RECEIVED ON LAF LENDING / एलएफ कर्जावर मिळणारे व्याज	-	-
<b>TOTAL / एकूण (₹)</b>	<b>34829.11</b>	<b>35211.44</b>
<b>SCHEDULE 19 - OTHER RECEIPTS / इतर पावत्या</b>		
a) DIVIDEND ON SHARES / शेअर्सवरील लाभांश	0.41	0.41
b) SHARE TRANSFER FEE / शेअर्स ट्रान्सफर फी	0.02	0.01
c) SERVICE CHARGES / सर्व्हिस शुल्क	517.30	446.24
d) PROCESSING FEES / प्रक्रिया शुल्क	131.78	63.14
e) NFS SERVICE CHARGES / NFS सर्व्हिस शुल्क	53.96	73.81
f) NEFT PROCESSING CHARGES / NEFT प्रक्रिया शुल्क	-	1.99
g) PRESANCTION CHARGES / पूर्व मंजूरी शुल्क	4.01	1.31
h) EXCHANGE PROFIT FOREX / एक्सचेंज नफा फॉरेक्स	1.09	1.65
i) LEGAL CHARGES ON LOAN / कर्जावरी कायदेशीर शुल्क	4.20	2.46



Schedules Forming Part of Profit & Loss Account for the year ended 31<sup>st</sup> March, 2023

दिनांक ३१ मार्च, २०२३ अखेर नफा-तोटा पत्रकाची परिशिष्ट

PARTICULARS / तपशील	31 <sup>st</sup> MARCH 2023 (₹ in Lakhs)	31 <sup>st</sup> MARCH 2022 (₹ in Lakhs)
j) INCOME FROM FOREIGN EXCHANGE BUSINESS / परकीय चलन व्यवसायातून मिळणारे उत्पन्न	0.70	0.22
k) CHARGES FOR CASH WITHDRAWAL / रोख पैसे काढण्यासाठी शुल्क	2.37	1.94
l) PRECLOSURE CHARGES / प्रीक्लोजर शुल्क	29.10	55.39
m) CIBIL / CERSAI / EQUIFAX / CRIF CHARGES / सिबिल / सरसाई / इक्विफॅक्स / क्रिफ शुल्क	34.13	31.37
n) GST HEAD FOR ROUND OFF / जीएसटी राऊंड ऑफ	0.01	-
o) EQUITABLE MORTGAGE EXECUTION CHARGES / इक्वीटेबल मॉर्गेज शुल्क	0.76	1.86
p) ACH NACH MANDATE PROCESSING CHARGES / एसीएच नच मॅण्डेट प्रक्रिया शुल्क	32.31	18.75
q) ACH NACH DEBIT RETURN CHARGES / एसीएच नॅच डेबीट रिटर्न शुल्क	178.52	163.51
r) NFS / POS / IMPS / BBPS / UPI CHARGES / एनएफएस/पॉस/आयएमपीएस/बीबीपीएस/युपीआय शुल्क	447.42	385.92
s) IMPS TRANSACTION CHARGES / आयएमपीएस व्यवहार शुल्क	22.76	19.77
t) COMPENSATION ON CARD TRANSACTION / कार्ड व्यवहारावर भरपाई	0.50	2.55
u) INCENTIVES RECEIVED / प्रोत्साहन मिळाले	49.32	16.74
v) OTS APPLICATION FEE RECEIVED / ओटीएस अर्ज शुल्क प्राप्त	0.21	0.22
w) MISC RECEIPT KIRKOL JAMA / किरकोळ जमा	23.10	23.44
x) CROSS CHARGES INCOME / क्रॉस शुल्कावरील मिळालेले उत्पन्न	2.20	-
y) NOTICE CHARGES / नोटीस शुल्क	1.63	-
z) CASH HANDLING CHARGES / रोख हाताळणी शुल्क	14.91	-
aa) REV OF EXCESS PROV OF EXP (HO) / जादा खर्चाच्या तरतूद परत	13.07	18.99
ab) PSLC PREMIUM (INCOME) / पीएसएलसी प्रीमियम (उत्पन्न)	4.70	-
ac) PMSBY-ADM.EXP.RECD FROM OICL / पीएमएसबीवाय कडून अॅडमिन खर्च मिळाला	0.10	0.21
ad) INTEREST ON INCOME TAX REFUND / आयकर रिफंड वरील व्याज	49.46	-
<b>TOTAL / एकूण (₹)</b>	<b>1620.02</b>	<b>1331.89</b>

Place : Parsik Nagar,  
Kalwa, Thane-400 605.  
Date : 21<sup>st</sup> June, 2023

As per my report of even date  
**M/s. Gogate & Company**  
Chartered Accountants  
Sd/-

**CA U. V. Gogate**  
Partner  
(Member No. 109574)  
FRN. 124144W  
(Statutory Auditors)  
UDIN-23109574BGWYIT6770

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

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



**Notes to financial statements for the year ended 31<sup>st</sup> March, 2023**

**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, State Govt. Securities (SGS), shares, bonds of PSUs and other investments.

**1.2 Categorization of Investments**

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

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

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

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

**1.3 Valuation of Investments**

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

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



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

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

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

## 2 Advances :

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

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

## 3 Fixed Assets :

- 3.1 Land is carried at cost except for leasehold land which is carried at amortized cost. Premises, Furniture & Fixtures, Plant & Machinery are stated at cost less depreciation. Cost includes incidental expenses relating to acquisition and installation of fixed assets.
- 3.2 Leasehold land cost is amortized over the remaining lease period.
- 3.3 Computer Hardware, Computer Software, UPS and Batteries, ATM Machines, Printers, CC TV, LCD Projector are depreciated on Straight Line method @ 33.33% as directed by RBI.
- 3.4 Name & Sign Board is depreciated on Straight Line method @ 33.33% as considered appropriate by the Management.
- 3.5 The depreciation is provided on a pro-rata basis on all the assets stated as at the Balance Sheet date. No depreciation is provided on assets sold during the quarter.
- 3.6 Premises, Furniture & Fixtures, Plant & Machinery etc are depreciated on Written down Value method at the rates considered appropriate by the Management as under:

Description of Asset	Rate of depreciation
Fire Extinguisher, Cheque Encoding Machine	25 %
Plant & Machinery	15 %
Vehicles	25 %
Computer Hardware / Software / CCTV / ATMs	33.33 %
All other assets	10 %



- 3.7 Fixed Assets which have been fully depreciated but are still in use, are carried in the books 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.

#### **6 Employee Benefits:**

##### **Defined Contribution Scheme :**

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

##### **Defined Benefit Scheme :**

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

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

#### **7 Lease Payment :**

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

#### **8 Income Tax :**

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

Deferred Tax Assets (DTA) are recognized only to the extent there is a reasonable certainty that there



will be sufficient future taxable income would be available against which DTA can be realized.

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

## 9 Earnings per share :

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

## 10 Segment Reporting :

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

## 11 Security Deposits paid for utility Services :

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

## C Disclosures as required by the Accounting Standards (AS)

### 1 Employee Benefits: (AS 15)

The Bank has contributed ₹ 5,26,54,138/- (Previous year ₹ 5,24,82,622/- towards Provident Fund.

The Bank has paid ₹ 4,51,62,161/- (Previous year ₹ 3,55,33,825/-) towards Group Leave Encashment policy of LIC& HDFC.

The Bank has debited ₹ 2,23,12,718/- (Previous year ₹ 1,40,72,381/-) towards Group Gratuity policy of LIC& HDFC.

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

(₹ in Lakhs)

Sr. No.	Particulars	Gratuity		Leave Encashment	
		31/03/2023	31/03/2022	31/03/2023	31/03/2022
I	Actuarial Assumptions				
	Discount Rate	7.25%	7.00%	7.25%	7.00%
	Salary Escalation	4.00%	4.00%	4.00%	4.00%
	Membership Data				
	Number of members (Nos.)	855	889	852	894
	Average Age (years)	40.33	39.46	40.37	39.00
	Average monthly salary	0.43	0.39	0.44	0.39
	Average Past Service (years)	12.97	12.32	-	-



(₹ in Lakhs)

Sr. No.	Particulars	Gratuity		Leave Encashment	
		31/03/2023	31/03/2022	31/03/2023	31/03/2022
	Valuation Method	Projected Unit Credit Method		Projected Unit Credit Method	
II	Changes in the present value of obligation				
	Opening present value of obligation	3213.21	3106.40	791.58	766.57
	Interest Cost	224.91	217.48	55.41	53.65
	Current Service Cost	116.17	111.64	79.10	68.59
	Benefits paid	(323.61)	(299.67)	(95.44)	(47.62)
	Actuarial (gain)/ loss on obligations	149.46	77.36	37.00	(49.64)
	Closing Present value of obligation	3380.14	3213.21	867.64	791.58
III	Changes in fair value of plan assets				
	Opening Fair value of plan assets	2593.37	2587.04	642.99	50.79
	Expected return on plan assets	192.38	187.19	50.29	18.68
	Contributions	301.94	118.79	444.26	621.12
	Benefits paid	(323.61)	(299.67)	(95.44)	(47.62)
	Closing Fair value of plan assets	2764.09	2593.37	1042.09	642.99
IV	Amount recognized in balance sheet:				
	Present Value of obligation as at the year-end	3380.17	3213.21	867.64	791.58
	Fair Value of Plan Assets as at the year-end	2764.09	2593.37	1042.09	642.99
	(Asset) / Liability	(616.09)	(619.82)	174.45	(148.58)
V	Expenses recognized in P/L Account				
	Current service cost	116.17	111.64	79.10	68.59
	Interest cost	224.91	217.44	55.41	53.65
	Expected Return of Plan Assets	(192.38)	(187.19)	(50.29)	(18.61)
	Net actuarial (gain) / loss	149.46	77.36	37.00	49.96
	Expenses recognized in P & L account	298.20	219.26	121.21	53.92

Note: Bank has maintained Fund for Group Gratuity & Leave encashment with HDFC Standard Life for ₹ 5,68,77,123.58 & ₹ 5,50,896.73 respectively. Present Value of Plan Assets represents the balance available with LIC. The Bank has not recognized actuarial loss / gain on obligation / plan assets, interest cost / expected return on plan assets.





## 2 Segment Reporting: (AS 17)

(₹ in Crore)

Business Segments	Treasury	Corporate Banking	Retail Banking	Other Banking Business	Total
Revenue	174.18	54.44	115.70	49.59	393.91
	(168.86)	(54.10)	(129.15)	(22.93)	(375.04)
Result	38.90	12.16	25.84	11.07	87.97
	(28.30)	(9.07)	(21.65)	(3.84)	(62.86)
Unallocated expenses					34.87
					(0.00)
Operating Profit					53.10
					(62.86)
Income Taxes					15.51
					(12.24)
Extraordinary Profit / Loss					0.00
					0.00
Net Profit					37.59
					(50.62)
Other Information					
Segment Assets	2587.45	645.78	1374.74	447.79	5055.76
	(2755.84)	(610.87)	(1237.87)	(451.02)	(5055.60)
Unallocated Assets					82.88
					(43.43)
Total Assets					5138.64
					(5099.03)
Segment Liabilities	2634.47	121.26	2013.27	207.09	4976.08
	(2760.84)	(606.57)	(919.42)	(217.25)	(4504.08)
Unallocated Liabilities					162.56
					(594.95)
Total Liabilities					5138.64
					(5099.03)

- b. The Bank operates as a single unit in India, hence separate information regarding geographical segment is not given.
- c. The previous year's figures are indicated in bracket.

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

The Bank is a co-operative society under the Multi-State Co-operative Societies Act, 2002 and there are no Related Parties requiring a disclosure under the Accounting Standard – 18, issued by the ICAI, other than Key Management Personnel's, viz Mr. Madhusudan D. Pai, Chief Executive Officer for FY 2022-23. However in terms of RBI circular dated March 29, 2003, the CEO being a single party coming under the category, no further details therein need to be disclosed.

**4. Lease: (AS 19)**

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

Minimum Lease Payments:

Particulars	(₹ in Crore)
Not later than one year	9.03
Later than one year but not later than five years	15.95
Later than five years	0.00

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

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

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

Particulars	(₹ in Crore)
Net profit for the period after tax (before appropriation)	37.59
Weighted average number of equity shares (Nos.)	1,78,83,730
Earnings per share (Basic & Diluted) in ₹	21.02 (PY 28.30)

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

**7. Deferred Tax Assets / Liabilities (AS 22)**

The major components of Deferred Tax Assets/Liabilities (net) arising on account of timing differences between book profit and taxable profits as at 31<sup>st</sup> March, 2023 are as follows: (₹ in Crore)

Particulars	As on 31.03.2022	As on 31.03.2023
DTL on Account of		
a) Depreciation	(0.21)	(0.34)
b) Special Reserve u/s 36(1)(viii) of I.T. Act	(0.13)	(0.13)
<b>Total (A)</b>	<b>(0.34)</b>	<b>(0.47)</b>



Particulars	As on 31.03.2022	As on 31.03.2023
DTA on Account of		
a) Provision for restructured assets	0.96	0.00
b) Provision for security receipts	0.00	6.45
<b>Total (B)</b>	0.96	6.45
<b>NET Deferred Tax Asset / (Liability) (A-B)</b>	<b>0.62</b>	<b>5.98</b>

The application of Deferred Tax has resulted in a net credit of ₹ 5.98 crore to the Profit and Loss Account for the year ended 31<sup>st</sup> March, 2023.

#### 8. Contingent Liabilities:

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

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

#### D. Notes to Accounts:

- Fixed Deposits with other Banks include deposits aggregating to ₹ 2955.06 Lakhs (Previous year ₹ 3118.94 Lakhs) lodged as margin money to secure issuance of Letters of Credit / Guarantees in respect of correspondent bank.

#### 2. Capital commitments and Contingent Liabilities:

##### i) Capital Commitments

At March 31, 2023, estimated amount of contracts remaining to be executed on capital accounts amount to Rs. NIL (Previous year Rs. NIL).

##### ii) Contingent Liability

The status of Bank's Income Tax, Service Tax assessments / appellate proceedings and other legal cases filed against the Bank are tabulated below:-

Period	Particulars	Demand Raised (₹ in Crore)
<b>Income Tax</b>		
AY 2007-08	Asst CIT issued notice u/s 271(1)(c) of IT Act on 28.3.18 stating that Murbad branch is not rural branch and allowance for BDDR can not be taken.	0.25
<b>TDS</b>		
AY 2016-17	TDS officer has issued order u/s 201(1) /201(1A) of the IT Act for non deduction of TDS.	0.07



Period	Particulars	Demand Raised (₹ in Crore)
<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.	0.68
October 2013 to June 2017	Assistant Commissioner of CGST, Thane, issued Show Cause notice against availment of CENVAT Credit on interchange/ switching fees on NFS Service Charges paid to different banks.	0.31
<b>Other Contingent Liabilities</b>		
April 22 to March 23	Claim against Bank not acknowledged as debt pending upto FY 2022-23.	1.28

**iii) Redemption of investment in Reliance Home Finance Ltd. (RHFL):**

The Bank has redeemed investment in RHFL of ₹ 5.00 crore against which 100% provision was made. Bank has received ₹ 1.04 crore from RHFL and accounted loss of ₹ 3.96 crore.

**iv) Provision for assets sold to ARC:**

As mentioned in RBI Master Direction on Transfer of Loan Exposure vide circular No. RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24.09.2021 as amended, adequate provision for assets sold to ARC has been made.

**v) New CBS application:**

Bank is in process of migration of its Core Banking Solution (CBS) application to TCS BaNCS (SaaS Module) Application. The Bank is targeting to roll out new CBS to its customers in the financial year 2023-24.

**vi) Previous year figures:**

The bank has regrouped, rearranged and reclassified previous year figures to conform to this year's classification, wherever necessary.

**III DISCLOSURE AS PER RBI GUIDELINES**

(As per RBI Master Direction No. RBI/DOR/2021-22/83, DOR.ACC.REC.No. 45/21.04.018/ 2021-22 dated 30.08.2021 as amended.)

(₹ in Crore)

Sr. No.	Particulars	2022-23	2021-22
i)	Paid up share capital and reserves <sup>@</sup> (net of deductions, if any)	397.35	386.30
ii)	Other Tier 1 capital <sup>@</sup>	25.17	28.72
iii)	Tier 1 capital (i + ii)	422.52	415.02
iv)	Tier 2 capital	71.39	64.74



(₹ in Crore)

Sr. No.	Particulars	2022-23	2021-22
v)	Total capital (Tier 1+Tier 2)	493.91	479.76
vi)	Total Risk Weighted Assets (RWAs)	2361.67	2150.18
vii)	Paid-up share capital and reserves as percentage of RWAs <sup>@</sup>	16.82%	17.97%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.89%	19.30%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.02%	3.01%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	20.91%	22.31%
xi)	Amount of paid-up equity capital raised during the year	0.43	(1.91)
xii)	Amount of non-equity Tier 1 capital raised during the year, of which: a) Perpetual Cumulative Preference Shares b) Redeemable Non-Cumulative Preference Shares	NA	NA
xiii)	Amount of Tier 2 capital raised during the year, of which: a) Perpetual Cumulative Preference Shares b) Redeemable Non-Cumulative Preference Shares	NIL	NIL

**b) Draw down from Reserves:**

The Bank has draw down from following Reserves with the approval of Reserve Bank of India and shown as below the line items:

(₹ in Crore)

1) Golden Jubilee Fund	1.87
2) Upgradation for Computer Software	2.94
3) Charity Fund	0.03
4) ARC Security Receipt Reserve	5.00
5) Member Welfare Fund	0.02

Bank has also transferred excess balance of Bad & Doubtful Debts Reserve Fund of ₹ 9.36 crore to Profit & Loss Account as above the line item.

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

(₹ in Crore)

	1 D	2-7 D	8-14 D	15-28 D	29-90 D	3-6 M	6-12 M	1-3 Y	3-5 Y	OVER-5Y	TOTAL
Deposits	111.23	77.02	122.14	40.62	172.05	227.98	428.92	1995.61	57.53	1051.93	4285.03
Advances	137.61	2.02	3.45	13.74	50.65	73.28	149.39	883.72	265.14	441.50	2020.52
Investments	23.30	36.66	39.90	75.65	171.16	282.22	221.23	419.40	550.90	733.64	2554.06
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



(₹ in Crore)

	1 D	2-7 D	8-14 D	15-28 D	29-90 D	3-6 M	6-12 M	1-3 Y	3-5 Y	OVER- 5Y	TOTAL
Foreign Currency assets	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Foreign Currency liabilities	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

### 3. Investments

#### a) Composition of Investment Portfolio as at 31.03.2023

(₹ in Crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
<b>Held to Maturity</b>							
Gross	1017.28	0.00	0.00	0.00	0.00	0.00	1017.28
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	<b>1017.28</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>1017.28</b>
<b>Available for Sale</b>							
Gross	563.61	0.00	0.04	254.23	0.00	54.27	872.15
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	<b>563.61</b>	<b>0.00</b>	<b>0.04</b>	<b>254.23</b>	<b>0.00</b>	<b>54.27</b>	<b>872.15</b>
<b>Held for Trading</b>							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Investments</b>	<b>1580.89</b>	<b>0.00</b>	<b>0.04</b>	<b>254.23</b>	<b>0.00</b>	<b>54.27</b>	<b>1889.43</b>
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	<b>1580.89</b>	<b>0.00</b>	<b>0.04</b>	<b>254.23</b>	<b>0.00</b>	<b>54.27</b>	<b>1889.43</b>





## Composition of Investment Portfolio as at 31.03.2022

(₹ in Crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
<b>Held to Maturity</b>							
Gross	959.98	0.00	0.00	0.00	0.00	0.00	959.98
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	<b>959.98</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>959.98</b>
<b>Available for Sale</b>							
Gross	516.39	0.00	0.04	249.40	0.00	54.44	820.27
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.00	0.00	0.00	5.00
<b>Net</b>	<b>516.39</b>	<b>0.00</b>	<b>0.04</b>	<b>244.40</b>	<b>0.00</b>	<b>54.44</b>	<b>815.27</b>
<b>Held for Trading</b>							
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Investments</b>	<b>1476.37</b>	<b>0.00</b>	<b>0.04</b>	<b>249.40</b>	<b>0.00</b>	<b>54.44</b>	<b>1780.25</b>
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	5.00	0.00	0.00	5.00
<b>Net</b>	<b>1476.37</b>	<b>0.00</b>	<b>0.04</b>	<b>244.40</b>	<b>0.00</b>	<b>54.44</b>	<b>1775.25</b>

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

(₹ in Crore)

Particulars	Current Year	Previous Year
	31/03/2023	31/03/2022
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	5.00	5.00
b) Add: Provisions made during the year	9.39	0.00
c) Less: Write off / write back of excess provisions during the year	9.24	0.00
d) Closing balance	<b>5.15</b>	<b>5.00</b>



(₹ in Crore)

Particulars	Current Year	Previous Year
	31/03/2023	31/03/2022
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	37.87	37.87
b) Add: Amount transferred during the year	4.00	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	<b>41.87</b>	<b>37.87</b>
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	4.94%	4.62%

\*Bank has appropriated ₹ 3.31 crore towards Investment Fluctuation Reserve subject to approval in Annual General Meeting.

**c) Sale and transfers to/from HTM category.**

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

**4. Non-SLR investment portfolio**

**i) Non-performing non-SLR investments**

(₹ in Crore)

Sr. No.	Particulars	2022-23	2021-22
a)	Opening balance	5.00	5.00
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period	5.00	-
d)	Closing balance	0.00	5.00
e)	Total provisions held	0.00	5.00

**ii) Issuer composition of non-SLR investments**

(₹ in Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
1	2	3	4	5	6	7	8	9	10	11	12
		31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22
a)	PSUs	20.00	20.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00



(₹ in Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		3		4		5		6		7	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22
b)	Fls	184.34	159.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	14.90	14.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	34.98	54.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	54.27	54.44	0.00	0.00	0.00	5.00	0.00	0.00	54.27	54.44
g)	Provision held towards depreciation	0.00	5.00	0.00	0.00	0.00	5.00	0.00	0.00	0.00	0.00
	Total	308.49	303.84	0.00	0.00	0.00	5.00	0.00	0.00	54.27	54.44

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

#### 5. Repo transactions (in face value terms)/ TREPS as at 31.03.2023

(₹ in Crore)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2023
i) Securities sold under repo	-	-	-	-
a) Government securities	1.00	40.00	78.33	0.00
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-
ii) Securities purchased under reverse repo	-	-	-	-
a) Government securities	1.00	204.00	17.82	0.00
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-



## 6. Asset quality

### a) Classification of advances and provisions held

(₹ in Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	1752.32	34.72	58.02	3.68	96.42	1848.74
Add: Additions during the year	660.28	15.56	0.05	0.65	16.26	676.53
Less: Reduction during the year	469.02	32.48	3.21	0.05	35.73	504.75
Closing balance	1943.57	17.80	54.86	4.28	76.94	2020.52
Reduction in Gross NPAs due to	-	-				
i) Up gradation	-	12.71	2.70	-	15.41	15.41
ii) Recoveries (excluding recoveries from upgraded accounts)	-	19.77	0.51	0.05	20.33	20.33
iii) Technical / Prudential Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
<b>Provisions (excluding Floating Provisions)</b>	-	-	-	-	-	-
Opening Balance of provisions held	9.55	107.60	29.99	3.68	141.27	150.82
Add: Fresh provisions made during the year	-	-	7.62	0.60	8.22	8.22
Less: Excess provision reversed / Write-off loans	-	(17.58)	-	-	(17.58)	(17.58)
Closing balance of provisions held	9.55	90.02	37.61	4.28	131.91	141.46
<b>Net NPAs</b>						
Opening Balance	-	-	-	-	-	-
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-



(₹ in Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Closing balance	-	-	-		-	-
<b>Floating Provisions</b>						
Opening Balance	-	-	-	-	-	-
Add: Additional provisions made during the year	-	-	-	-	-	-
Less: Amount drawn down during the year	-	-	-	-	-	-
Closing balance of floating provisions	-	-	-	-	-	-
The floating provision held by Bank could not be apportioned over various categories in NPA	-	-	-	-	-	-
<b>Technical write-offs and the recoveries made thereon</b>						
Opening balance of Technical/ Prudential written-off accounts	-	-	-	-	-	7.30
Add: Technical/ Prudential write-offs during the year	-	-	-	-	-	-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	-	-		-	-	0.44
Closing Balance	-	-	-	-	-	6.86

Ratios (%)	Current Year 31/03/2023	Previous Year 31/03/2022
Gross NPA to Gross Advances	3.81%	5.22%
Net NPA to Net Advances	0.00	0.00
Provision coverage ratio	171.44%	146.52%



**b) Sector-wise Advances and Gross NPAs**

(₹ in Crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	2.65	1.50	56.79%	6.64	1.51	22.74%
b)	Advances to industries sector eligible as priority	299.31 175.88	4.69 3.29	1.57% 1.87%	304.23 178.63	3.04 5.65	1.00% 3.16%
	i) Textile						
c)	Services	347.27	7.70	2.22%	276.31	10.73	3.88%
d)	Personal loans	367.06	8.43	2.30%	331.29	11.61	3.50%
	Subtotal (i)	1192.17	25.62	2.15%	1097.10	32.54	2.97%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	1.23	0.20	16.15%	1.73	0.36	20.81%
b)	Industry	51.23	11.89	23.22%	62.79	7.28	11.59%
	i) Textile	16.16	1.65	10.19%	12.27	8.43	68.70%
c)	Services	304.04	21.34	7.02%	228.80	23.17	10.13%
d)	Personal loans	455.69	16.25	3.57%	446.06	24.65	5.53%
	Sub-total (ii)	828.35	51.33	6.20%	751.65	63.89	8.50%
<b>Total (i + ii)</b>		<b>2020.52</b>	<b>76.94</b>	<b>3.81%</b>	<b>1848.75</b>	<b>96.43</b>	<b>5.22%</b>

**c) Particulars of resolution plan and restructuring**

i) Details of accounts subjected to restructuring:

(₹ in Crore)

		Agriculture and Allied Activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
Standard	Number of borrowers	-	-	14	16	24	24	9	10	47	50
	Gross Amount (₹ crore)	-	-	107.82	125.90	72.98	80.91	1.95	2.12	182.75	208.93





(₹ in Crore)

		Agriculture and Allied Activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
		2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
	Provision held (₹ crore)	-	-	5.41	5.80	4.90	5.30	0.18	0.19	10.48	11.29
Sub-Standard	Number of borrowers	-	-	1	1	1	2	-	-	2	3
	Gross Amount (₹ crore)	-	-	2.64	1.45	0.48	1.02	-	-	3.11	2.47
	Provision held (₹ crore)	-	-	0.26	0.07	0.05	0.07	-	-	0.31	0.14
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	15	17	25	26	9	10	49	53
	Gross Amount (₹ crore)	-	-	110.45	127.35	73.45	81.92	1.95	2.12	185.86	211.40
	Provision held (₹ crore)	-	-	5.67	5.87	4.95	5.36	0.18	0.19	10.80	11.43

**Note:**

- 1) No Account have been restructured in current Financial Year, The figure denotes accounts restructured during Financial Year 2019-20, 2020-21, 2021-22.
- 2) Amount and number of accounts in respect of which restructuring applications received and under process, but the restructuring packages have not been approved as on 31st March 2023 – NIL (Previous Year – NIL).
- 3) The above table also includes accounts restructured under COVID-19 Resolution Framework.
- d) **Divergence in asset classification and provisioning.**  
No divergences have been noted by RBI, hence, no disclosure on divergence in asset classification and provisioning for NPAs are required.
- e) **Disclosure of transfer of loan exposures**  
During this financial year and previous year, Bank has not sold financial assets to Asset Reconstruction Companies hence disclosure is not required.
- f) **Details of non performing financial assets purchased / sold from / to other Banks / financial institution / NBFCs**  
During this financial year and previous year, Bank has not purchased/sold non performing financial



assets to Banks/financial institution/NBFCs hence disclosure is not required.

**g) Fraud accounts**

(₹ in Crore)

Particulars	2022-23	2021-22
Number of frauds reported	9	0
Amount involved in fraud reported (₹ in crore)	2.04	0.00
Amount of provision made for such frauds (₹ in crore)	2.42	0.00
Amount of Unamortised provision debited from 'other reserves' as the end of the year (₹ in crore)	0.00	0.00

Provision towards fraud of ₹ 0.85 crore detected after balance sheet date is included in provision amount for FY 2022-23

**h) Disclosure under Resolution Framework for COVID-19-related Stress.**

i) For the half year ended 30<sup>th</sup> September 2022

(₹ in Crore)

Type of borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at 31-03-2022	(B) Of (A), aggregate debt that slipped into NPA during the half-year	(C) Of (A) amount written off during the half-year	(D) Of (A) amount paid by the borrowers during the half-year	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at 30-09-2022
Personal Loans	46.81	1.18	0.00	2.34	44.21
Corporate persons	76.65	10.01	0.00	1.99	66.00
Of which MSMEs	76.65	10.01	0.00	1.99	66.00
Others	-	-	-	-	-
<b>Total</b>	<b>123.46</b>	<b>11.19</b>	<b>0.00</b>	<b>4.33</b>	<b>110.21</b>

ii) For the half year ended 31<sup>st</sup> March 2023

(₹ in Crore)

Type of borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at 30-09-2022	(B) Of (A), aggregate debt that slipped into NPA during the year	(C) Of (A) amount written off during the year	(D) Of (A) amount paid by the borrowers during the year	(E) Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at the 31-03-2023
Personal Loans	44.21	1.17	0.00	2.43	42.47
Corporate persons	66.00	2.64	0.00	2.52	63.48
Of which MSMEs	66.00	2.64	0.00	2.52	63.48
Others	-	-	-	-	-
<b>Total</b>	<b>110.21</b>	<b>3.81</b>	<b>0.00</b>	<b>4.95</b>	<b>105.95</b>

## 7. Exposures

## a) Exposure to real estate sector

(₹ in Crore)

Category	Current year 31/03/2023	Previous year 31/03/2022
<b>i) Direct Exposure</b>	<b>566.12</b>	<b>383.59</b>
a) Residential Mortgages:- Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	439.06	306.66
b) Commercial Real Estate :- Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	127.06	76.92
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i) Residential	-	-
ii) Commercial Real Estate	-	-
<b>ii) Indirect Exposure</b>	<b>-</b>	<b>-</b>
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
<b>Total Exposure to Real Estate Sector</b>	<b>566.12</b>	<b>383.59</b>



**b) Exposure to capital market**

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

**c) Risk category-wise country exposure**

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

**d) Unsecured advances**

(₹ in Crore)

Particulars	Current year 31/03/2023	Previous year 31/03/2022
Total unsecured advances of the bank	90.13	123.49
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

**e) Factoring Exposures**

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

**f) Unhedged foreign currency exposure**

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

**8. Concentration of deposits, advances, exposures and NPAs**

**Deposits**

(₹ in Crore)

Particulars	2022-23	2021-22
Total deposits of the twenty largest depositors	213.97	350.60
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.99%	8.18%

**Advances**

(₹ in Crore)

Particulars	2022-23	2021-22
Total advances to the twenty largest borrowers	443.29	396.50
Percentage of advances to twenty largest borrowers to total advances of the bank	21.94%	21.45%

**Exposures**

(₹ in Crore)

Particulars	2022-23	2021-22
Total exposure to the twenty largest borrowers/customers	505.67	434.46
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	25.03%	23.50%

**NPA**

(₹ in Crore)

Particulars	2022-23	2021-22
Total Exposure to the top twenty NPA accounts	23.92	27.40
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	31.09%	29.95%

**9. Derivatives**

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

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

(₹ in Crore)

Sr. No.	Particulars	2022-23	2021-22
i)	Opening balance of amounts transferred to DEA Fund	20.15	17.80
ii)	Add: Amounts transferred to DEA Fund during the year	3.29	3.75
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.38	1.40
iv)	Closing balance of amounts transferred to DEA Fund	23.06	20.15

**11. Disclosure of complaints**

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

Sr. No.	Particulars	2022-23	2021-22
	<b>Complaints received by the bank from its customers</b>		
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	153	326



Sr. No.	Particulars	2022-23	2021-22
3	Number of complaints disposed during the year	153	326
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	0
	<b>Maintainable complaints received by the bank from Office of Ombudsman</b>		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	9	15
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	8	14
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	1	1
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

b) Top five grounds of complaints received by the Bank from customers.

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ (decrease) in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
	Current Year				
ATM/Debit Cards	NIL	16	(77%)	NIL	NIL
Levy of charges without prior notice/ excessive charges/ foreclosure charges	NIL	17	(65%)	NIL	NIL
Internet/Mobile/Electronic Banking	NIL	10	(72%)	NIL	NIL
Loans and advances	NIL	13	(73%)	NIL	NIL
Facilities for customers visiting the branch / adherence to prescribed working hours by the branch etc.	NIL	9	-	NIL	NIL
Others	NIL	67	(12%)	NIL	NIL
Total	NIL	132	-	NIL	NIL





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

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

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

**13. Other Disclosures****a) Business Ratios**

Particulars	2022-23	2021-22
i. Interest Income as a percentage to Working Funds	6.82%	7.07%
ii. Non-interest income as a percentage to Working Funds	0.50%	0.46%
iii. Cost of Deposits	3.96%	4.49%
iv. Net Interest Margin	3.86%	3.67%
v. Operating Profit as a percentage to Working Funds	1.33%	1.36%
vi. Return on Assets	0.74%	1.02%
vii. Business (deposits plus advances) per employee (in ₹ crore)	6.83	6.89
viii. Profit per employee (in ₹ crore)	0.04	0.06

**b) Bancassurance business**

(₹ in Crore)

Particulars	2022-23	2021-22
Commission from selling life and non life insurance policies	0.21	0.14



**c) Marketing and Distribution**

Particulars	2022-23	2021-22
Commission from MF; ASBA; Demat	0.0009	0.0004

**d) Disclosure regarding Priority sector lending certificates**

(₹ in Crore)

Particulars	2022-23	2021-22
Priority Sector Lending Certificates (PSLCs) Purchased - Small and Marginal Farmers	20.00	NIL
Priority Sector Lending Certificates (PSLCs) Sold - Small and Marginal Farmers	5.00	NIL

**e) Provisions and contingencies**

(₹ in Crore)

Provision debited to Profit and Loss Account	2022-23	2021-22
i. Provisions for Investment Depreciation Reserve (IDR)	4.84	-
ii. Provision for Investment in Security Receipts	25.63	-
iii. Provision made towards Income tax	15.51	13.50
iv. Other Provisions and Contingencies	-	0.73
v. Provision for Fraud Cases	2.42	-
vi. Provision for Restructured Assets	-	3.79
vii. Special Reserve under Income Tax Act	-	-
viii. Provision for Ex-Gratia under Covid-19	-	-
ix. Depreciation on G.sec AFS / HFT	1.99	0.47
x. Provision towards NPA	-	-
xi. Provisions for NPI	-	-

**f) Payment of DICGC Insurance Premium**

(₹ in Crore)

Sr. No.	Particulars	2022-23	2021-22
i)	Payment of DICGC Insurance Premium		
	April 2022-Sept 2022/April 2021-Sept 2021	3.07	2.96
	Oct 2022 to Mar 2023/ Oct 2021 to Mar 2022	3.13	3.00
ii)	Arrears in payment of DICGC premium	0.00	0.00



## g) Disclosure of facilities granted to directors and their relatives

(₹ in Crore)

Sr. No.	Particulars	2022-23	2021-22
a	Fund-based		
i	Outstanding at the beginning of the year	0.95	0.76
ii	Additions during the year	0.31	1.33
iii	Recovery during the year	0.85	1.14
iv	Outstanding at the end of the year (Including Interest)	0.41	0.95
b	Non-fund based (Guarantees, L/Cs etc.)		
i	Outstanding at the beginning of the year	0.00	0.00
ii	Additions during the year	0.00	0.00
iii	Recovery during the year	0.00	0.00
iv	Outstanding at the end of the year (Including Interest)	0.00	0.00

14. Interest Rate Future (as per RBI Circular UBD(PCB)BPD Cir No.17/13.01.000/2009-10 October 28, 2009). The bank has not undertaken any transaction during the Financial Year 2022-23.

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

**CA U. V. Gogate**  
Partner  
(Member No. 109574)  
UDIN-23109574BGWYIT6770  
(Statutory Auditors)

Date : 21st June, 2023  
Place : Parsik Nagar,  
Kalwa, Thane-400 605.

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

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



## CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2023

Sr. No.	Particulars	31st March, 2023 Amount ₹ in Lakhs		31st March, 2022 Amount ₹ in Lakhs	
(1)	<b>CASH FLOW FROM OPERATING ACTIVITIES</b>				
	Net Profit as per Profit & Loss Account		3758.67		5061.61
	Adjustments for -				
Add :	Amount provided for Bad & Doubtful debts			0.00	
	Provision for Restructured Advances	0.00		379.35	
	IDR Excess Provision of Earlier years	0.00		0.00	
	Provision for Doubtful but Standard Advances	0.00		0.00	
	Special Reserve Fund u/s. 36(1)(viii) of I.T.Act.1961	0.00		0.00	
	Depreciation on Fixed Assets	661.64		644.49	
	Provision for Covid-19 Ex-gratia	0.00		0.00	
	Depreciation on GSEC AFS/HFT	0.00		47.26	
	Income Tax provision	1550.55		1350.00	
	Other Provisions	241.56	2453.74	72.75	2493.85
Less:	Deferred Tax (Asset)/Liability	(598.82)		(61.83)	
	Excess provision of Income Tax written back	(3.89)		(55.13)	
	Transfer from Reserves	991.61		0.00	
	Excess provision of Expense written back	(13.07)		(18.99)	
	Loss/(Profit) on Sale of Fixed Assets	(12.38)		(8.71)	
	Provision for Investment in Security Receipts	2562.97		0.00	
	Contingent Provision for IDR	483.88		0.00	
	Bad Debts Provision Written Back	(936.30)		0.00	
	Reversal of Excess Investment Depreciation Reserve	(468.88)		0.00	
	Depreciation on GSEC AFS/HFT	198.78		0.00	
	Bonus Paid	(814.52)	1389.40	(487.61)	(632.27)
	<b>Operating Cash Flow before working capital changes</b>		<b>7601.80</b>		<b>6923.19</b>
	<b>Adjustments for changes in Working Capital -</b>				
	(Increase)/Decrease in Interest Receivable on Advances	(464.36)		653.18	
	(Increase)/Decrease in Investments	9082.00		(13082.65)	
	(Increase)/Decrease in Branch adjustments	11.89		292.70	
	(Increase)/Decrease in Loans & Advances	(17177.99)		9911.48	
	(Increase)/Decrease in Other Assets	(3485.91)		686.43	
	Increase /(Decrease) in Interest Payable on Deposits	(1793.47)		(3689.91)	
	Increase/(Decrease) in Deposits	(180.63)		13354.80	
	Increase/(Decrease) in Current & other liabilities	1395.90		(1420.07)	



## CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2023

Sr. No.	Particulars	31st March, 2023 Amount ₹ in Lakhs		31st March, 2022 Amount ₹ in Lakhs	
	Increase/(Decrease) in Reserves	(2498.24)	(15110.81)	(676.56)	6029.40
	<b>Operating Cash Flow after Working Capital Charges</b>		<b>(7509.01)</b>		<b>12952.59</b>
	Less - Taxes paid (Including TDS)	(1152.15)		(1251.30)	
	Less - Taxes paid for earlier years S.A. Tax	(62.40)	(1214.54)	0.00	(1251.30)
	<b>Net Cash Flow from Operating activities after taxes</b>		<b>(8723.54)</b>		<b>11701.30</b>
<b>(2)</b>	<b>CASH FLOW FROM INVESTING ACTIVITIES</b>				
	Increase Fixed Assets (Net)	(1183.06)		(544.82)	
	<b>Net Cash Flow From Investing Activities</b>		<b>(1183.06)</b>		<b>(544.82)</b>
<b>(3)</b>	<b>CASH FLOW FROM FINANCING ACTIVITIES</b>				
	Increase in Share Capital	43.49		(190.61)	
	Dividend paid during the year	(1275.90)		(649.78)	
	<b>Net Cash Flow From Financing Activities</b>		<b>(1232.40)</b>		<b>(840.39)</b>
<b>(4)</b>	<b>NET INCREASE /(DECREASE) IN CASH (1+2+3)</b>		<b>(11139.00)</b>		<b>10316.09</b>
<b>(5)</b>	<b>CASH &amp; CASH EQUIVALENTS AT THE BEGINNING</b>		<b>108517.66</b>		<b>98201.58</b>
<b>(6)</b>	<b>CASH &amp; CASH EQUIVALENTS AT THE CLOSING (4+5)</b>		<b>97378.66</b>		<b>108517.66</b>

CASH & CASH EQUIVALENTS	31st March, 2023	31st March, 2022
Cash & Balances with other Bank	<b>97378.66</b>	<b>108517.66</b>
<b>Total (₹)</b>	<b>97378.66</b>	<b>108517.66</b>

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

Date : 21<sup>st</sup> June, 2023

As per our report of even date

**M/s. Gogate & Company**  
Chartered Accountants

**CA U. V. Gogate**  
Partner  
(Member No. 109574)  
FRN. 124144W  
(Statutory Auditors)  
UDIN-23109574BGWYIT6770

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

(Multi-State Scheduled Bank)

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



# जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेड्युल्ड बँक)

बँकिंग बनवितो सोपं

## GP PARSIK SAHAKARI BANK LTD., (Multi-state Scheduled Bank) BUDGETED PROFIT AND LOSS ACCOUNT FOR THE YEAR 2023-24.

(₹ in Lakh)

EXPENDITURE / खर्च	2022-23	2022-23	Difference फरक	2023-24	INCOME / उत्पन्न	2022-23	2022-23	Difference फरक	2023-24
	Projected (अंदाज)	Actual (प्रत्यक्ष)		Projected (अंदाज)		Projected (अंदाज)	Actual (प्रत्यक्ष)		Projected (अंदाज)
Interest Paid on Deposits & Borrowings/ ठेवीवरील दिलेले व्याज	19358.28	16983.91	-2374.37	18026.75	Interest Received on Loan कर्जावरील मिळालेले व्याज	17765.00	17028.66	-736.34	19228.63
Banks Exp. Salary, Allowances & Contractual Expenses बँक खर्च-वेतन, भत्ते व कंत्राटी खर्च	6759.00	7010.46	251.46	7220.77	Interest Received on Investment & Deposit गुंतवणूक आणि ठेवीवरील मिळालेले व्याज	18543.69	17376.64	-1167.05	17780.80
Rent, Insurance, Profession Tax & Property Tax भाडे, विमा, व्यवसाय कर व मालमत्ता कर	1581.03	1591.98	10.95	1631.78	Commission & Other कमिशन आणि इतर	804.47	771.21	-33.26	809.77
Printing & Stationery प्रिंटिंग आणि स्टेशनरी	112.46	134.84	22.38	141.58	Locker Rent लॉकर भाडे	114.65	113.78	-0.87	119.47
Annual General Meeting Expenses वार्षिक सर्वसाधारण सभेचा खर्च	4.43	2.37	-2.06	2.49	Other Income इतर उत्पन्न	1487.81	1668.78	180.97	1752.22
Depreciation on Fixed Assets स्थावर मालमत्तेवरील घसारा	704.49	661.64	-42.85	721.64	Bad debts Prov. Written Back बुडीत व संशयित कर्ज निधीतील	0.00	936.30	936.30	0.00
Electricity & Water Charges वीज आणि पाणी शुल्क	338.56	391.57	53.01	411.15	Excess Prov. of Income Tax Written Back / जादा आयकर तरतुदीचा परतावा	0.00	3.89	3.89	0.00
Postage & Telephone Expenses टपाल आणि दूरध्वनी खर्च	386.47	337.11	-49.36	353.97	Deferred Tax / स्थगित कर	0.00	598.82	598.82	0.00
Advertisement & Marketing जाहिरात आणि विपणन	50.00	68.41	18.41	50.00	Reversal of excess investment Dep. Reserve/ जादा तरतूद परतावा	0.00	468.88	468.88	0.00
Travelling, Miscellaneous Expenses & Repairs प्रवास, विविध खर्च आणि दुरुस्ती	2504.52	1757.86	-746.66	1845.75					
Vehicle Expenses वाहन खर्च	39.05	41.48	2.43	43.56					





Servicing Charges सर्विसिंग चार्जेस	571.49	660.13	88.64	693.14						
MICR Cheque Processing Charges मायकर प्रोसेसिंग खर्च	19.77	19.78	0.01	20.77						
Security Service Charges सिक्युरिटी सर्व्हिस चार्जेस	216.14	192.86	-23.28	202.51						
Audit Fees / हिशोब तपासणीस फी	100.00	93.05	-6.95	100.00						
Gratuity / सेवा वेतन निधी	250.00	223.12	-26.88	250.00						
Bad & Doubtful Debt. Provision संशयित व बुडीत कर्जाची तरतूद	0.00	0.00	0.00	0.00						
Special Reserve Fund (Section 36(1)(viii) of IT Act, 1961) स्पेशल रिझर्व्ह फंड (Section 36(1)(viii) of IT Act, 1961)	0.00	0.00	0.00	0.00						
Provision for Restructured Advances गुंतवणूक चढउतार व इतर निधी	0.00	0.00	0.00	0.00						
Other Provisions इतर तरतुदी	1200.00	3003.32	1803.32	2000.00						
Investment Depreciation Reserve Prov./गुंतवणूक घसारा तरतूद	0.00	483.87	483.87	0.00						
Profit before Income Tax कर आकारणीपूर्वीचा नफा	4519.93	5309.22	789.29	5975.04						
Income Tax provision आयकर तरतूद	1200.00	1550.55	350.55	1500.00						
Profit after Income Tax कर आकारणीनंतरचा नफा	3319.93	3758.67	438.74	4475.04						
<b>TOTAL ₹ / एकूण ₹</b>	<b>38715.62</b>	<b>38966.96</b>	<b>251.34</b>	<b>39690.88</b>	<b>TOTAL ₹ / एकूण ₹</b>	<b>38715.62</b>	<b>38966.96</b>	<b>251.34</b>	<b>39690.88</b>	



**PROGRESS DURING LAST 10 YEARS**

मागील १० वर्षात बँकेची झालेली प्रगती

(₹ in Lakh)

Year सन	Share Capital भाग भांडवल	Deposits ठेवी	Loans दिलेली कर्जे	Reserve Fund & Other Reserves गंगाजळी व इतर	No. of Shareholders सभासद संख्या	Net Profit निव्वळ नफा	Dividend लाभांश
2013-14	4715.39	183513.10	111224.22	26918.03	74696	2421.75	15%
2014-15	5394.09	216783.55	126704.64	29692.14	77738	3066.07	15%
2015-16	6394.44	244545.25	154756.43	32210.86	82559	3206.63	15%
2016-17	7362.14	297978.32	177691.03	34618.00	88277	4732.17	12%
2017-18	8313.95	352948.00	220692.33	40062.43	93104	4304.58	12%
2018-19	8861.85	380906.14	219820.03	43452.77	97143	3459.72	12%
2019-20	9070.10	394377.97	207374.81	44219.01	99705	3514.87	—
2020-21	9132.73	415328.52	194785.22	49064.69	101219	2041.81	7.50%
2021-22	8942.12	428683.32	184873.74	51374.43	102274	5061.61	15.00%
2022-23	8985.61	428502.69	202051.73	52400.89	105232	3758.68	15% Recommended

**Amountwise Loans / रक्कम निहाय कर्ज**

Statement of Amountwise Disbursement of Loans as on 31st March, 2023

दि. ३१ मार्च, २०२३ अखेर रक्कम निहाय वितरण केलेल्या कर्जाची आकडेवारी

(₹ in Lakh)

No. क्र.	Amountwise Loan Disbursement रकमेनुसार कर्ज वाटप		Total Borrowers एकूण कर्जदार	Total Amount (₹ in Lakhs) एकूण रक्कम	Percentage टक्केवारी
1	Upto ₹ 5,000/-	₹ ५,०००/- पर्यंत	407	5.29	0.00
2	₹ 5,001/- to ₹15,000/-	₹ ५,००१/- ते ₹ १५,०००/-	628	66.49	0.03
3	₹ 15,001/- to ₹ 50,000/-	₹ १५,००१/- ते ₹ ५०,०००/-	3767	1242.74	0.62
4	₹ 50,001/- to ₹1 Lakh	₹ ५०,००१/- ते ₹ १ लाख	5281	3928.60	1.94
5	Above ₹ 1 Lakh to ₹ 5 Lakh	₹ १ लाखाचे वर ते ₹ ५ लाख	13629	33224.30	16.44
6	Above ₹ 5 Lakh to ₹ 20 Lakh	₹ ५ लाखाचे वर ते ₹ २० लाख	4606	44666.15	22.11
7	Above ₹ 20 Lakh	₹ २० लाखावरील	1543	118918.16	58.86
	एकूण		29861	202051.73	100.00

**Purposewise Loans / उद्देश निहाय कर्ज**

**Statement of Purposewise Disbursement of Loans as on 31st March, 2023**  
 दि. ३१ मार्च, २०२३ अखेर उद्देश निहाय वितरण केलेल्या कर्जाची आकडेवारी

(₹ in Lakh)

No. क्र.	Purpose / कारण		Total Borrowers एकूण कर्जदार	Total Amount (₹ in Lakhs) एकूण रक्कम	Percentage टक्केवारी
1	Allied Agriculture	शेतीपूरक	29	365.40	0.18
2	Small Scale	लघुउद्योग	391	32475.45	16.07
3	Transport	वाहतूक	2469	13985.49	6.92
4	Business & Industry	व्यापार व उद्योग	1788	58813.05	29.11
5	Self Employed	स्वयंरोजगार	392	1688.38	0.84
6	Education	शिक्षण	8523	19033.30	9.42
7	Loan against Immovable Property	स्थावर मालमत्तेच्या तारणावरील	3246	43830.67	21.69
8	Debts Repayment	बाहेरील कर्ज फेड	9546	21593.70	10.69
9	Marriage	लग्न समारंभ	110	164.63	0.08
10	Personal & Others	वैयक्तिक व इतर	1852	6751.67	3.34
11	House Repairs	घरदुरुस्ती	1515	3349.99	1.66
एकूण			<b>29861</b>	<b>202051.73</b>	<b>100.00</b>



## सभासदांच्या माहितीकरिता

१. बँकेला आपणास बँकेच्या विविध सेवा, सुविधा यांची माहिती देण्याकरिता सर्व सभासदांनी आपला संपूर्ण पत्ता, मोबाईल नंबर, ईमेल 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 वर्षाकरिता 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 ₹ १०००/- 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 वर्षापर्यंतचा लाभांश घेतला नसेल त्यांनी सदर लाभांश घेऊन जाण्याची त्वरा करावी. लाभांशाच्या तारखेपासून तीन वर्षात न घेतलेला लाभांश राखीव निधीमध्ये वर्ग केला जातो याची नोंद घ्यावी.
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 येतील.
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 संभाव्य खातेदार होऊ शकतात अशांची माहिती जवळच्या शाखेत द्यावी.
१२. बँकेच्या व्यवसाय वाढीच्या दृष्टीकोनातून सभासदांनी केलेल्या सूचनांचे बँक स्वागत करेल.

## Information to Members

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 up to last year are requested to collect the same. Please note that the dividend if not collected within 3 years from the date of declaration is transferred to Reserve Fund.
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 will be 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.



No.	Branch Name & Address	Telephone No.	No.	Branch Name & Address	Telephone No.
	<b>Head Office :</b> Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa Thane - 400605.	022-25456500 022-25456601		<b>Clearing Department :</b> Plot No.320, MIDC, GP Parsik Sahakar Bhavan, TTC Industrial Area, Rabale, Navi Mumbai, Thane - 400701.	022-27641100

## BRANCH LIST WITH ADDRESS &amp; TELEPHONE NUMBERS

## BRANCHES WITHIN THANE DISTRICT

	<b>Ambernath Branch :</b> Shop No.1, Ground Floor, "Royal Jewels" Suryodaya Co-op. Hsg. Society Ltd., Plot No.19, Village Kohoj, Khutavali, Tal. Ambernath, Dist. Thane - 421501.	0251-2604050
	<b>Badlapur Branch :</b> Shop No. 8, 9, 32, C-Block, Shreeji Building, Katrap Gaon, Badlapur (East) - 421503.	0251-2691225 0251-6481225
	<b>Bhayandar Branch :</b> Hall No. 1 & 2, Shree Vinayak Building, 1st Floor, Sarvodaya Complex, Bhayandar (E) - 401107.	022-28126500 60026501
	<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 - 421302	02522-279262 02522-279263
	<b>Bhiwandi Shivaji Chowk Branch :</b> A-101, President Plaza, Shivaji Chowk, Bhiwandi, Dist. Thane - 421302.	02522-225255 02522-225256
	<b>Dombivli Branch :</b> Shop No. 2,3,4 & 5, Ground Floor, Suchit Square, Village Ayare, Dr. R.P.Road, Dombivli (East), Thane - 421201.	0251-2862228 0251-2862226
	<b>Kalher Branch :</b> House No. 453 D, Building No. 5, Shetkari Unnati Mandal Parshuram Dhondur Taware Vidyalaya, Kalher, Tal. Bhiwandi, Dist. Thane - 421302.	02522-276688 02522-646696 02522-299250
	<b>Kalwa Branch :</b> Creek View Apartment, 1st Floor, Bombay Pune Road, Kalwa, Thane - 400605.	022-25378350 022-25426471 022-25447981
	<b>Kalyan East Branch :</b> Shop No.5, 6 & 7, Ground Floor, "Vivan Heights" A-Wing, Pune - Link Road, Tisgaon, Kalyan (E), Dist. Thane-421306.	02512-355422 02512-355433
	<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

## BRANCHES WITHIN THANE DISTRICT

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



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## BRANCH LIST WITH ADDRESS & TELEPHONE NUMBERS

### BRANCHES WITHIN THANE DISTRICT

No.	Branch Name & Address	Telephone No.
21	<b>Naupada Branch :</b> Hemendra Shopping Centre, 1st Floor, Gokhale Road, Naupada, Thane - 400602.	022-25364707 022-25379058
22	<b>Padagha Branch :</b> Masaheb Meenatai Thakare Complex, Padgha Bazar Peth, Tal. Bhiwandi, Dist. Thane - 421101.	02522-268203 02522-649958
23	<b>Parsik Nagar Branch :</b> Sahakarmurti Gopinath Shivram Patil Bhavan, Ground Floor, Parsik Nagar, Kalwa, Thane - 400605.	022-25456551 022-25456547
24	<b>Saba (Diva) Branch :</b> Shop No. 5, Ground Floor & Office No.A-13, 1st Floor, Chandranagan Residency, Shil Diva Road, Saba (Diva), Thane - 400612.	8928229491
25	<b>Shahapur Branch :</b> Sai plaza Building, 1st Floor, Shahapur Bus Stand, (Pandit Naka), Shahapur (Gotheghar), Tal. Shahapur, Dist. Thane - 421601.	02527-270097 02527-270096
26	<b>Shilgaon Branch :</b> Shivkrupa Building, First Floor, Survey No. 210/7, 8, Shilgaon, Post. Padle, Dist. Thane - 421204.	8655651115 8097051192
27	<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)-400606.	022-25880007 022-25880006
28	<b>Vasind Branch :</b> Shop No. 7 to 10, Ground Floor, Rohini Apartment, Padmashri Tarmale Nagar, Vasind, Tal. Shahapur, Dist. Thane-421601.	02527-222981 9272207077
29	<b>Vitawa Branch :</b> Shop No. 1, Vishram Co-op. Hsg. Society, Vitawa, Kalwa, Thane - 400605.	7208101444 7208201444
30	<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

### BRANCHES WITHIN MUMBAI DISTRICT

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





## BRANCHES WITHIN NAVI MUMBAI

No.	Branch Name & Address	Telephone No.
1	<b>A.P.M.C. Branch :</b> Central Facility Building, A.P.M.C. Market, Sector-19, Vashi, Navi Mumbai - 400709.	022-27654035 022-27891089
2	<b>Airoli Sector - 1 Branch :</b> Shop No. 1 to 6 Sanjeevani Vrundavan, Plot No. 38, Sector-19, Airoli, Navi Mumbai - 400708.	022-27790662 022-27796890
3	<b>Airoli Sector - 5 Branch :</b> Shivsamartha Sahakari Pathpedi Ltd., Ground Floor, Plot No. 23A, Sector -5, Airoli, Navi Mumbai - 400708.	022-27794483 022-27794976
4	<b>Belapur Branch :</b> Yamunai Apartment, 1st Floor, Plot No. D-10C, / D-10D, Sector-29, Agroli Gaon, Belapur, Navi Mumbai - 400614.	022-27572628 022-27576273
5	<b>Digha Branch :</b> Plot No. Gen 30, 30/1, Building A, Village Digha, Thane Belapur Road, Thane - 400708.	7777025157
6	<b>Ghansoli Branch :</b> Shree Ambika Complex Co-op.Hsg. Ltd., Shop No.13/14, Plot No.18, Sector-7, Ghansoli, Navi Mumbai-400701.	8451847080
7	<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 - 400706.	022-27705448 022-27705441
8	<b>Koparkhairne Branch :</b> Plot No. 80, Sector No. 5, Koparkhairne, Navi Mumbai - 400709.	022-27541916 022-27546680 7715084243
9	<b>Koparkhairne Sector - 17 Branch :</b> Sector No. 17, Dnyan Vikas Sanstha Vidyalaya, Koparkhairne Village, Navi Mumbai - 400709.	022-27546051 022-27546059
10	<b>Mahape Branch :</b> Plot No.320, MIDC, TTC Industrial Area, Navi Mumbai, Thane - 400701.	022-27641122 022-27641121
11	<b>Nerul Nagar Branch :</b> Plot No. 4B, Sector No.3, Nerul, Navi Mumbai - 400706.	022-27707654 022-27707559
12	<b>Nerul Phase - II Branch :</b> Plot No. 28B, Sector No. 10, Nerul, Opp. Sarsole Bus Stop, Navi Mumbai - 400708.	022-27716864 022-27718739
13	<b>Sanpada Branch :</b> Plot No. 7, Sector - 5, Sanpada, Navi Mumbai - 400705.	022-27754939 022-27752278

## BRANCHES WITHIN NAVI MUMBAI

No.	Branch Name & Address	Telephone No.
14	<b>Turbhe Branch :</b> Vimal Smruti, Ground Floor, Plot No.467B, Sector-22, Turbhe, Navi Mumbai-400703.	022-27831170 022-27831171
15	<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 - 400703.	022-27882916 022-27882917

## BRANCHES WITHIN RAIGAD DISTRICT

No.	Branch Name & Address	Telephone No.
1	<b>Alibag Branch :</b> Shop No. 7 & 8, Alibag Pride Co-op. Hsg. Society, Mahavir Chowk, Gharat Ali Road, At. Alibag, Dist. Raigad - 402201.	02141-202158
2	<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
3	<b>Kamothe Branch :</b> Shivparvati Building, Plot No. 5A, Sector No. 11, Kamothe, Navi Mumbai - 410209.	022-27430751
4	<b>Karjat Branch :</b> Ground Floor, Parshvanath Tower, Survey No. 27A, 27B, Mahavir Peth Road, Karjat, Dist. Raigad - 410201.	02148-223353
5	<b>Kharghar Branch :</b> Shop No. 17, 18, 19, Ground Floor, Kamdhenu Commerz Commercial Complex, Sector-14, Kharghar, Navi Mumbai -410210.	7304114907 7304114908
6	<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 - 410203.	02192-268855 02192-269855
7	<b>Navade Branch :</b> Shop No. 1-2, Dev Srushti Building, Navade Phata, Opp. Navade Grampanchayat, Dist. Raigad, Navade - 410208.	022-65642333
8	<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 - 410206.	02143-238254
9	<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-410206.	022-27460060 022-27460070
10	<b>Panvel Branch :</b> GB-NEA-107, Sai Arcade, Ground Floor, Opp. Panvel Bus Stand, Panvel, Dist. Raigad - 410206.	022-27451867 022-27456817





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## BRANCHES WITHIN RAIGAD DISTRICT

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

## BRANCHES WITHIN PALGHAR DISTRICT

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

1	<b>Bhavani Peth Branch :</b> Shop No. 1 & 2, Ground Floor, Palesha Mansion, CTS No.16, Bhavani Peth, Tal. Haveli, Pune - 411042.	020-26386688 020-26385588
2	<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 - 410501.	02135-249334 0231-249335
3	<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 - 411017.	9765876667
4	<b>Pune Branch :</b> Showroom No. 1, Ground Floor, Treasure Park, J building, Survey No. 61, Sant Nagar, Parvati, Pune - 411009.	020-24203344 020-24203019
5	<b>Talegaon Branch :</b> Shop No.1,2,3, Ground Floor, Satyakamal Colony, Plot No.19, S.No.61 (New) Talegaon, Dabhade, Dist. Pune - 410507.	7709111123

## BRANCHES WITHIN NASHIK DISTRICT

1	<b>Nashik Branch :</b> Shop No. 10, 11, Shree Tirumala Plaza, Opp. Atul Dairy, Upendra Nagar, CIDCO, Ambad, Nashik - 422009.	0253-2380345
2	<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 - 422003.	0253-2629000

## BRANCHES WITHIN KOLHAPUR DISTRICT

1	<b>ICH Main Branch (Adat Peth) :</b> Devki Building, Adat Peth, Main Road, Near Bargale Hospital, Ichalkaranji-416115.	0230-2430334 0230-2434696
2	<b>Jaisingpur Branch :</b> Block No. 251/1A, Galli No. 9, House No. 21000094, City Survey No. 1126/A, Subhash Road, Jaisingpur, Shirol, Kolhapur-416101.	02322227755
3	<b>Kolhapur Branch :</b> Shop No.1 & 2, Gr.Floor, Damodar Heights Building, C.S. No.2026/01, 8th Lane, Rajarampuri, E-ward, Kolhapur - 416008.	0231-2530555
4	<b>Korochi Branch :</b> Near Bus-stand, Main Road, At-Post - Korochi, Tal-Hatkanangale, Ichalkaranji - 416115	0230-2402031 0230-2402067
5	<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-416118.	0230-2433702

## BRANCHES WITHIN SANGLI DISTRICT

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

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



## BRANCH LIST WITH ADDRESS &amp; TELEPHONE NUMBERS

## BRANCHES WITHIN GOA STATE

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

## BRANCHES WITHIN KARNATAKA STATE

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

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# अहवाल वर्षात बँकेस मिळालेले यश आणि पुरस्कार

नॅशनल फेडरेशन ऑफ अर्बन को. ऑप. बँक्स अँड क्रेडिट सोसायटीज (नॅप कॅब) चे अध्यक्ष ज्योतींद्र मेहता यांच्या हस्ते उत्कृष्ट सहकारी बँक, प्रथम पारितोषिक **“बँको ब्लू रिबन पुरस्कार”**

स्वीकारताना बँकेचे अध्यक्ष श्री. नारायण गजानन गावंड, सोबत बँकेचे संचालक, श्री. नामदेव पाटील, श्री. कय्युम चेऊलकर, श्री. नवनाथ पाटील, श्री. रमाकांत लाहोटी (तज्ञ संचालक), श्री. यशवंत मते (जनसंपर्क अधिकारी), श्री. अविनाश शिंत्रे-गुंडाळे (संपादक, अविज पब्लिकेशन, कोल्हापूर) श्री. अशोक नाईक (संचालक-गॅलेक्सी इन्मा, पुणे)



दि महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लि. यांच्या तर्फे देण्यात येणारा रु. २५०० कोटींचे वर ते रु. ५००० कोटी पर्यंत ठेवी असलेल्या बँकां गटातून प्रथम क्रमांकाचा

**“सर्वोत्कृष्ट बँक पुरस्कार”**

विद्याधर अनास्कर (अध्यक्ष महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लि.) यांच्या हस्ते स्वीकारताना बँकेचे अध्यक्ष श्री. नारायण गजानन गावंड, माजी अध्यक्ष श्री. रणजीत पाटील, सोबत बँकेचे संचालक मंडळ व अधिकारी सोबत आनंदराव अडसूळ (माजी खासदार), श्री. रमाकांत खेतान (उपाध्यक्ष-महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लि.), श्री. सि. बा. अडसूळ (संचालक)

बँकिंग फ्रंटियर्स तर्फे बँकेला मोठ्या सहकारी बँकांच्या श्रेणीमध्ये **“बुडीत कर्जाचे उत्तम व्यवस्थापन”**

(Best NPA Management) पुरस्कार माजी केंद्रीय मंत्री श्री. सुरेश प्रभु यांच्या हस्ते स्वीकारताना बँकेचे अध्यक्ष श्री. नारायण गजानन गावंड, माजी अध्यक्ष श्री. रणजीत पाटील, सोबत बँकेचे संचालक मंडळ व अधिकारी, बँकिंग फ्रंटियर्सचे संस्थापक व व्यवस्थापकीय संचालक श्री. बाबू नायर, ग्रुप एडीटर श्री. मनोज अग्रवाल आदी उपस्थित होते.







# जीपी पारसिक सहकारी बँक लि.

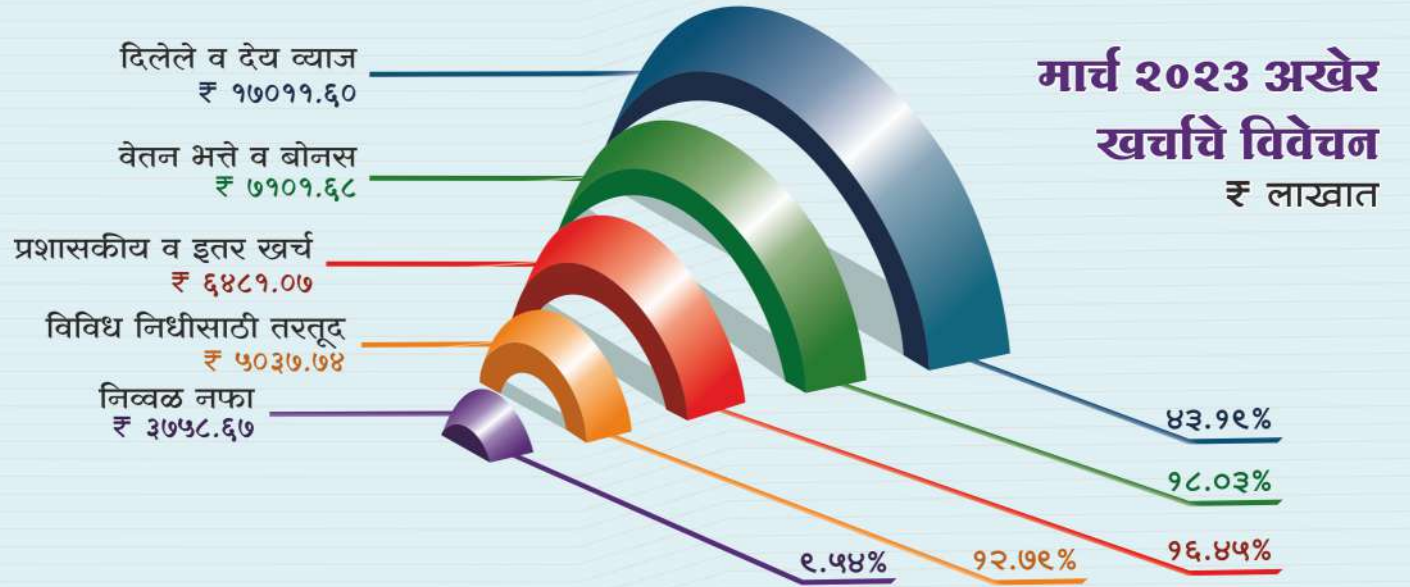
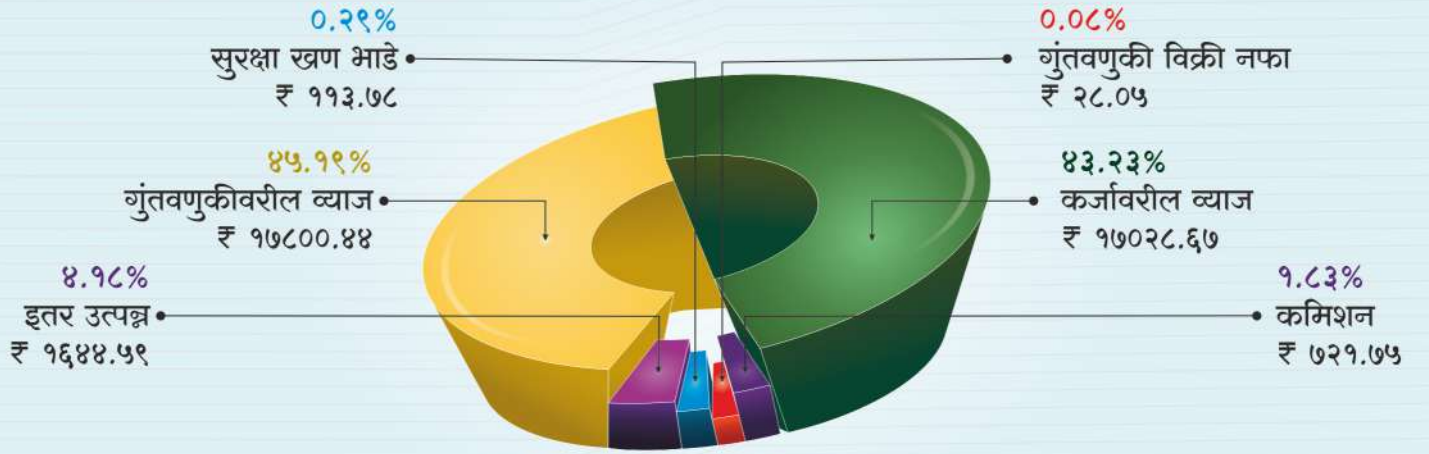
(मल्टी-स्टेट शेड्युलड बँक)

## ANNEXTURE - 'A' / परिशिष्ट - 'अ'

बँकेचे नांव	Name of the Bank	GP PARSIK SAHAKARI BANK LTD. (Multi-State Scheduled Bank)
मुख्य कार्यालयचा पत्ता	Address of Head Office	Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane - 400 605.
नोंदणी क्र.	Registration No.	MSCS/CR/1213/2015.
दिनांक	Date	26th March, 2015
रिझर्व्ह बँक लायसन्स नंबर	RBI Licence No.	UBD.MH 639 P
दिनांक	Date	11th November, 1986
कार्यक्षेत्र	Area of Operation	Entire Maharashtra, Goa & Karnataka States.
तपशील	Details	As On 31st March, 2023
मुख्य कार्यालयासह एकूण	Total Branches including H.O.	Head Office, 91 Branches
सभासद नियमित	Regular Members	105232
नाममात्र (१) कर्जदार	Nominal Members (1) Borrowers	5081
(२) जामीनदार	(2) Guarantors	1896
		(₹ in Lakh)
वसूल भाग भांडवल	Paid Up share Capital	₹ 8985.61
एकूण निधी (राखीव व इतर)	Reserves Fund & Other Reserves	₹ 52400.89
बचत ठेवी	Saving Deposits	₹ 166083.25
चालू ठेवी	Current Deposits	₹ 58743.32
मुदत ठेवी	Fixed Deposits	₹ 203676.11
कर्जे	Loans	₹ 202051.73
एकूण अग्रक्रम क्षेत्र कर्ज प्रमाण	% of Priority Sector to Total Loans	66.54%
दुर्बल घटक कर्जाचे प्रमाण	% of Weaker Section to Total Loans	13.36%
कर्जे देणी	Borrowing	NIL
गुंतवणूक	Investment	₹ 255406.48
थकबाकीचे प्रमाण	Overdue Percentage	4.61%
ग्रॉस एनपीए	Gross NPA	3.81%
नेट एनपीए	Net NPA	0.0%
ऑडीट वर्ग	Audit Classification	'A'
नफा	Profit	₹ 3758.67
खेळते भांडवल	Working Capital	₹ 510086.04
एकूण सेवक वर्ग	Total Staff	856

## मार्च २०२३ अखेर उत्पन्नाचे विवेचन

₹ लाखात



## मार्च २०२३ अखेर ठेवी व कर्ज

₹ लाखात







**GP PARSIK SAHAKARI BANK LTD.**  
(Multi-State Scheduled Bank)

# SMART BANKING SERVICES UNDER ONE ROOF.



Head Office: Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane - 400 605.  
Tel : 022-25456500 / 6525 | E-mail : [helpdesk@gpparsikbank.net](mailto:helpdesk@gpparsikbank.net) | Toll Free: 1800 222 511 | [www.gpparsikbank.com](http://www.gpparsikbank.com)