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**48<sup>th</sup>** Annual Report 2018-19



**GP PARSIK SAHAKARI BANK LTD**

(Multi-State Scheduled Bank)



# GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

आमचे श्रध्दारस्थान



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

संचालक मंडळ



श्री. रणजीत गो. पाटील  
अध्यक्ष



श्री. नारायण ग. गावंड  
उपाध्यक्ष



श्री. जयराम का. पाटील  
संचालक



श्री. दशरथ द. घरत  
संचालक



श्री. नामदेव भा. पाटील  
संचालक



श्री. कय्युम र. चेऊलकर  
संचालक



श्री. प्रकाश न. पाटील  
संचालक



श्री. नवनाथ मा.पाटील  
संचालक



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



सौ. राजश्री प्र. पाटील  
संचालिका



श्रीमती शशिकला द. पाटील  
संचालिका



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



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



श्री. उदय आ. शेठ्ये  
मुख्य कार्यकारी अधिकारी  
बी.एससी., डीएफएम., सीएआयआयबी-1,  
डीआयआरएम.



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



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





**GP PARSIK SAHAKARI BANK LTD**

(Multi-State Scheduled Bank)

कळवा, ठाणे - ४०० ६०५.

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

## वार्षिक सर्वसाधारण सभेची नोटीस

बँकेची ४८ वी वार्षिक सर्वसाधारण सभा रविवार दि. २८ जुलै, २०१९ रोजी सकाळी १०.३० वाजता खालील विषयांकरिता “गडकरी रंगायतन” नाट्यगृह, तलावपाळी, ठाणे येथे घेण्यांत येणार आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे, ही विनंती.

## सभेपुढील विषय

१. दि. ०८ जुलै, २०१८ रोजी झालेल्या ४७ व्या वार्षिक सर्वसाधारण सभेचा इतिवृत्तांत वाचून कायम करणे.
२. वार्षिक अहवाल विचारार्थ ठेवणे व त्यास मंजूरी देणे ज्यामध्ये संचालक मंडळ अहवाल, दि. ३१ मार्च, २०१९ अखेरचा वैधानिक लेखापरीक्षकांचा अहवाल, नफा तोटा पत्रक व ताळेबंद पत्रक यांचा समावेश आहे.
३. सन २०१७-१८ सालच्या वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोषदुरुस्ती रिपोर्टला मान्यता देणे.
४. संचालक मंडळाने केलेल्या शिफारशीनुसार दि. ३१ मार्च, २०१९ अखेरच्या नफा वाटणीस व लाभांश वाटणीस मंजूरी देणे.
५. वैधानिक लेखापरीक्षकांनी प्रमाणित केल्यानुसार बुडीत व संशयित येणे बाकी माफीस मंजूरी देणे.
६. सन २०१९-२० च्या अंदाजपत्रकास मंजूरी देणे.
७. सन २०१९-२० करीता वैधानिक लेखापरीक्षकांची नियुक्ती करणे व त्यांचे सेवा शुल्क ठरविण्याचा अधिकार संचालक मंडळास देणे. संचालक मंडळ मे. व्ही. एच. जाजू अँड कंपनी, चार्टर्ड अकॉउंटंट्स यांची सन २०१९-२० करीता वैधानिक लेखापरीक्षक म्हणून नेमणूक करण्याची शिफारस करित आहे.
८. सर्वसाधारण सभासद वार्षिक सर्वसाधारण सभेस गैरहजर राहिल्यास त्यांची रजा मंजूर करणे.
९. मा. अध्यक्षीय परवानगीने ऐनवेळी येणा-या विषयांवर चर्चा करणे.

संचालक मंडळाच्या आदेशानुसार

**उदय आ. शेठ्ठे**

मुख्य कार्यकारी अधिकारी.

दिनांक : १२/०७/२०१९.

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

- टीप :-**
- 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 (iii) नुसार गणपूर्तीची आवश्यकता असणार नाही.
  - २) ज्या सभासदांना वार्षिक सभेत काही सूचना करावयाच्या किंवा प्रश्न विचारावयाचे असतील त्यांनी दि. २०/०७/२०१९ पर्यंत बँकेच्या मुख्य कार्यालयामध्ये कार्यालयीन वेळेत त्यांच्या सूचना अथवा प्रश्न लेखी स्वरूपात द्यावेत. दि. २०/०७/२०१९ पर्यंत दिलेल्या मुदतीत लेखी स्वरूपात आलेल्या सूचना अथवा प्रश्नांचीच दखल घेण्यात येईल.
  - ३) सभासदाव्यतिरिक्त 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.

**व्यवस्थापन**

नांव	शिक्षण	पदनाम
श्री. उदय आ. शेठ्ये	बी.एससी., डीएफएम., सीएआयआयबी - I, डीआयआरएम.	मुख्य कार्यकारी अधिकारी
श्री. शरद प्र. माडीवाले	बी.कॉम., एलएल.बी., सीएआयआयबी, एमए., जीडीसीअॅण्डए, डिप्लोमा –युसीबी., सर्टिफिकेट इन एचआर, बीसीएसबीआय फ्रॉम आयआयबीएफ., पीएच.डी. इन इकॉनॉमिक्स	सरव्यवस्थापक (दि. ३०.०४.२०१९ पर्यंत)
श्री. जनार्दन म. बोटे	बी.कॉम., जेएआयआयबी, जीडीसीअॅण्डए, डिप्लोमा–युसीबी.	सरव्यवस्थापक (बिझनेस डेव्हलपमेंट अॅण्ड हेड– एचआर)
श्री. महेश बी. तिवारी	बी.कॉम., एलएल.बी., जीडीसीअॅण्डए, जेएआयआयबी., डिप्लोमा इन लेबर वेलफेअर.	सहाय्यक सरव्यवस्थापक
सौ. प्रियांका कि. चव्हाण	बी.कॉम.	सहाय्यक सरव्यवस्थापक
सौ. सुवर्णा सु. पाटील	बी.कॉम.	सहाय्यक सरव्यवस्थापक
श्री. राजेंद्र भ. मोरे	बी.कॉम.	सहाय्यक सरव्यवस्थापक
श्री. मनोज व. गडकरी	बी.कॉम., सीएआयआयबी, जीडीसीअॅण्डए, डिप्लोमा –डीबी.	मुख्य माहिती अधिकारी
श्री. हनुमंत व. मराठे	बी.कॉम., एलएल.बी., जीडीसीअॅण्डए.	मुख्य व्यवस्थापक
सौ. अलका ज. शिगवण	एचएससी.	मुख्य व्यवस्थापक
श्री. विजय म. भोसले	बी.कॉम.,	मुख्य व्यवस्थापक
श्री. वासुदेव कृ. गुराम	बी.कॉम., सीएआयआयबी, जीडीसीअॅण्डए, सीसा.	मुख्य व्यवस्थापक – ऑडीट व इन्स्पेक्शन
श्री. यशवंत ना. मते	बी.कॉम., जीडीसीअॅण्डए, डिप्लोमा –पीआरओ.	जनसंपर्क अधिकारी

**बँकर्स**

१.	रिझर्व्ह बँक ऑफ इंडिया, मुंबई	९.	एच.डी.एफ.सी. बँक	१७.	पंजाब नॅशनल बँक
२.	महाराष्ट्र राज्य सहकारी बँक लि.	१०.	कोटक महिंद्र बँक	१८.	येस बँक लि.
३.	बँक ऑफ बडोदा	११.	देना बँक	१९.	ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि.
४.	स्टेट बँक ऑफ इंडिया	१२.	कार्पोरेशन बँक	२०.	कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक लि.
५.	युनियन बँक ऑफ इंडिया	१३.	कॅनरा बँक	२१.	रायगड जिल्हा मध्यवर्ती सहकारी बँक लि.
६.	बँक ऑफ महाराष्ट्र	१४.	एसव्हीसी को.ऑप. बँक लि.	२२.	इण्डुसट्रिज बँक लि.
७.	आय.डी.बी.आय. बँक	१५.	अॅक्सीस बँक लि.	२३.	आरबीएल बँक लि.
८.	बँक ऑफ इंडिया	१६.	आय.सी.आय.सी.आय बँक लि.		

**वैधानिक लेखापरीक्षक**

मे. गोगटे अॅण्ड कंपनी, चार्टर्ड अकौंटंट्स

**कन्करंट / इंटरनल ऑडीटर्स**

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



**GP PARSIK SAHAKARI BANK LTD**

(Multi-State Scheduled Bank)

**Kalwa, Thane - 400 605.**

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

## **Notice of Annual General Meeting**

The 48th Annual General Meeting of the Bank will be held on **Sunday, 28th July, 2019** at 10.30 a.m. at **Gadkari Rangayatan Natyagruh, Talao Pali, Thane (W)** 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 47th Annual General Meeting held on 08.07.2018.
2. To consider and approve the Annual Accounts which consist of the report of Board of Directors, the report of Statutory Auditors, Profit & Loss A/c. and Balance Sheet of the Bank as at 31st March, 2019.
3. To approve the Compliance Report on Statutory Audit for the year 2017-18.
4. To approve appropriation of Profit and declaration of dividend for the year ending 31st March, 2019 as recommended by the Board of Directors.
5. To approve write-off of Bad loans from Bad and Doubtful Reserve Fund as Certified by the Statutory Auditors.
6. To approve the Annual Budget for the year 2019-20.
7. To appoint Statutory Auditors for the year 2019-20 and to authorize the Board of Directors to fix their remuneration. The Board of Directors recommend M/s.V.H.Jajoo & Company., Chartered Accountants as Statutory Auditors for the Year 2019-20.
8. To condone the absence of members in the Annual General Meeting.
9. Any other business with the permission of the Chair

By the order of the Board of Directors

**Uday A. Shetye**

Chief Executive Officer

**Date :** 12/07/2019

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

- Note:**
1. If there is no quorum within half an hour after appointed time, the meeting shall stand adjourned and will be held at 11.00 a.m. on same day and the agenda of the meeting shall be transacted at the venue irrespective of the quorum in terms of Bye Law No. 30(iii).
  2. The members who wish to make any suggestion or ask any questions should submit the same in writing on or before **20/07/2019** at the Bank's Head Office during working hours. Only suggestion or questions submitted in writing upto **20/07/2019** 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](http://www.gpparsikbank.com).
  5. **The members can also collect the copy of Annual Report from the nearest branch of the Bank.**

**Administration**

<b>NAME</b>	<b>QUALIFICATION</b>	<b>DESIGNATION</b>
Shri. Uday A. Shetye	B.Sc., DFM., CAIB – I, DIRM.	Chief Executive Officer
Shri. Sharad P. Madiwale	B.Com., LL.B., CAIB, M.A., GDC&A, Dip. UCB, Certificates in HR, BCSBI from IIBF., Ph.D. in Economics.	General Manager (Upto 30.04.2019)
Shri. Janardan M. Bote	B.Com., JAIIB, GDC&A, Dip.UCB.	General Manager (Business Development & Head-HR)
Shri. Mahesh B. Tiwari	B.Com., LL.B, GDC&A, JAIIB., Dip. in Labour Welfare.	Assistant General Manager
Mrs. Priyanka K. Chavan	B.Com.	Assistant General Manager
Mrs. Suvarna S. Patil	B.Com.	Assistant General Manager
Shri. Rajendra B. More	B.Com.	Assistant General Manager
Shri. Manoj V. Gadkari	B.Com., CAIB.GDC&A., Dip. DB	Chief Information Officer
Shri. Hanumant V. Marathe	B.Com., LL.B., GDC&A.	Chief Manager
Mrs. Alka J. Shigwan	HSC.	Chief Manager
Shri. Vijay M. Bhosale	B.Com.	Chief Manager
Shri. Vasudev K. Guram	B.Com., CAIB, GDC&A, CISA	Chief Manager – Audit & Inspection
Shri. Yashwant N. Mate	B.Com., GDC&A, DIP.PRO.	Public Relations Officer

**Bankers**

1. Reserve Bank of India, Mumbai	9. HDFC Bank	17. Punjab National Bank.
2. Maharashtra State Co-operative Bank Ltd.	10. Kotak Mahindra Bank	18. YES Bank Ltd.
3. Bank of Baroda	11. Dena Bank.	19. Thane District Central Co-operative Bank.
4. State Bank of India	12. Corporation Bank	20. Kolhapur District Central Co-operative Bank Ltd.
5. Union Bank of India	13. Canara Bank.	21. Raigad District Central Co-operative Bank Ltd.,
6. Bank of Maharashtra	14. SVC Co-Op Bank Ltd	
7. IDBI Bank	15. Axis Bank Ltd.	22. IndusInd Bank Ltd.,
8. Bank of India	16. ICICI Bank Ltd.	23. RBL Bank Ltd.,

**Statutory Auditors**

M/s. Gogate & Co., Chartered Accountants

**Concurrent / Internal Auditors**

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



## ४८ वा वार्षिक अहवाल

सन २०१८ - २०१९

सन्माननीय सभासद बंधू भगिनींनो,

बँकेचे संस्थापक - अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेब यांच्या पवित्र स्मृतीस अभिवादन करून बँकेच्या संचालक मंडळाच्या वतीने आपणा सर्वांचे हार्दिक स्वागत करीत आहे. बँकेचा सन २०१८-१९ चा ४८ वा वार्षिक अहवाल व ३१ मार्च, २०१९ अखेरचा वैधानिक लेखापरीक्षक मे. गोगटे आणि कंपनी यांनी तपासणी केलेला ताळेबंद आणि नफा-तोटा पत्रक आपणापुढे सादर करताना मला आनंद होत आहे.

### आर्थिक क्षेत्राचा आढावा

**आंतरराष्ट्रीय परिस्थिती :** आर्थिक वर्षाच्या सुरुवातीस वाढती महागाई नियंत्रित आणण्यासाठी व अमेरिकन अर्थव्यवस्थेला चालना देण्यासाठी, अमेरिकेच्या सेंट्रल बँक म्हणजेच दि फेडरल रिझर्व्ह सिस्टम यांनी सलग व्याजदर वाढीचे संकेत दिले होते व त्याप्रमाणे चालू वर्षात अमेरिकेच्या फेडरल ओपन मार्केट कमिटीने व्याजदरात दोनदा वाढ केली. चालू वर्षात १० वर्षे मुदतीच्या अमेरिकन सरकारी रोख्यांचे व्याजदर २.०७% वरून ३.२४% पर्यंत पोहोचले व त्याचा परिणाम म्हणून स्पर्धेत टिकून राहण्यासाठी इतर प्रगत देशांनी देखील आपआपल्या देशांत व्याजदरांत वाढ केली. प्रगत देशातील वाढते व्याजदर पाहता विदेश गुंतवणूकदार संस्थांनी भारत, ब्राझील अशा विकसनशील देशांतील गुंतवणूक प्रगत देशांकडे वळविण्यास सुरुवात केली व त्याचाच परिणाम म्हणून विकसनशील देशांचे चलन कमकुवत झाले व त्यात भर म्हणून कच्च्या तेलाच्या वाढत्या किंमतीची झळ प्रगतशिल देशांना सोसावी लागली.

आर्थिक वर्षात आंतरराष्ट्रीय स्तरावर सुरु झालेले व्यापार युध्द, ब्रेक्झीटचा प्रलंबित प्रश्न इत्यादींमुळे जागतिक व्यापार उद्योग हे मंदीकडे झुकलेले दिसून आले. त्यातच अमेरिका, जर्मनी, युरोप इत्यादी प्रगत देशांच्या सरकारी रोख्यांचे झालेले अवमुल्यन तसेच मोठया वित्तीय संस्थांना चढ्या व्याजदराने रोखे उभे करण्याची अपर्याप्तता यामुळे प्रगत राष्ट्रांमध्ये तसेच एकूणच जागतिक बाजारपेठेत मंदीचे सावट पडले. या सर्वांचा परिणाम म्हणून बहुतेक अर्थव्यवस्थांनी आपल्या आर्थिक धोरणात बदल करून ते अधिक शिथिल व बदलत्या घडामोडींशी समावेशक करण्याकडे कल दिला.

माहे ऑक्टोबर, २०१८ नंतर जागतिक स्तरावर कच्च्या तेलाच्या किंमतीत मोठया प्रमाणात तीव्र घसरण झालेली आहे. जागतिक मंदीचे वातावरण व मुबलक पुरवठा यामुळे ऑक्टोबर २०१८ ते डिसेंबर २०१८ या कालावधीत जागतिक बाजारपेठेत कच्च्या तेलाची किंमत प्रती बॅरल US \$ ८५ वरून कमी होत प्रती बॅरल US \$ ५२ इतकी झाली. जानेवारी २०१९ च्या सुरुवातीला रशिया तसेच ऑरगनायझेशन ऑफ दी पेट्रोलियम एक्पोर्टिंग कंट्रीज (OPEC)यांनी कच्च्या तेलाच्या उत्पादनात कपात केल्याने मार्च, २०१९ अखेर कच्च्या तेलाच्या किंमतीत प्रती बॅरल US \$ ६७ पर्यंत वाढ झाली. सद्यस्थितीत कच्च्या तेलाची मागणी व उपलब्धता तसेच वायदे बाजारातील संकेत पाहता आर्थिक वर्ष २०१९ - २० मध्ये कच्च्या तेलाचे दर सरासरी प्रती बॅरल US \$ ६७ च्या दरम्यान असण्याची शक्यता दिसते. एकूणच आंतरराष्ट्रीय घडामोडींचा भारतीय अर्थव्यवस्थेवर परिणाम होईल.

**आर्थिक परिस्थिती - भारत :** भारतीय अर्थव्यवस्था २०१८-१९ या आर्थिक वर्षाच्या सुरुवातीला पहिल्या तिमाहीत ८.२% इतक्या सक्षम वाढीसह चालू झाली. नंतरच्या काळात झालेल्या जागतिक घडामोडी, आर्थिक क्षेत्रातील अस्थिरता, प्रगत देशांच्या सुधारलेल्या अर्थव्यवस्था, गुंतवणुकीचा बदलता ओघ, आंतरराष्ट्रीय स्तरावरील व्यापारयुध्द इत्यादी कारणांमुळे भारतीय आर्थिक विकासदरामध्ये शिथिलता येवून तो ७.३% वर स्थिरावला. कच्च्या तेलाच्या चढया किंमती व प्रगत देशांच्या सुधारलेल्या अर्थव्यवस्था यांच्या परिणामांमुळे भारतीय चलन कमकुवत झाले.

वस्तु व सेवा कर (जीएसटी) अंमलबजावणीच्या सुरुवातीच्या काही काळाकरीता उत्पादकता कमी होऊन त्याचा शहरांमध्ये वस्तु वापरांवर परिणाम झाला. तसेच श्रमप्रधान असंघटीत उद्योगक्षेत्राला बेरोजगारीचा फटका बसला. वर्षाच्या दुस-या सत्रात सरकारकडून खर्चात झालेली वाढ काही प्रमाणात अर्थव्यवस्थेस उभारी देण्यास मदतशीर ठरली. खाद्यपदार्थांच्या किंमतीमध्ये घट झाल्यामुळे कन्झुमर प्राईस इंडेक्स इनफ्लेशन सन २०१८ सालच्या मध्यांतरात झपाट्याने खाली आला. एकंदरीत कन्झुमर प्राईस इंडेक्स इनफ्लेशन हा ३.७ टक्क्यांवरून





घसरुन फेब्रुवारी २०१९ मध्ये २.६ टक्क्यांवर स्थिरावला. तत्पुर्वी तो जानेवारी २०१९ मध्ये २ टक्के इतका खाली गेला होता. रुपया-डॉलर सर्वसाधारण विनिमय दर ऑगस्ट-सप्टेंबर २०१८ या कालावधीत कायम दबावाखाली होता. त्यामध्ये ऑक्टोबर, २०१८ नंतर डॉलरच्या तुलनेत रुपया वधारला. भारतीय रुपया ५ टक्क्याने वधारल्यास महागाई २० अंशाने तर विकास दर १५ अंशाने कमी होऊ शकतो.

जागतिक मंदी व अनिश्चिततेचे सावट असून सुध्दा भारतीय अर्थव्यवस्था सदरच्या काळात वेगाने वाढणारी व जागतिक अनिश्चिततेचे कमी परिणाम असलेली अर्थव्यवस्था राहिली. भारतीय अर्थव्यवस्थेची भक्कम ध्येय धोरणे व मुलभुत तत्वे यामुळे वरीलप्रमाणे उल्लेख केलेल्या बाहेरील झालेल्या धक्क्यांना आपण सामोरे जाऊ शकलो. (यामध्ये दिवाळखोरी व कर्जबाजारी संहिता यामध्ये झालेले बदल, बँकांसाठी पुनर्भांडवल उभारणी व थेट परकीय गुंतवणूक यांचाही समावेश होतो.)

### भारतीय बँकींग प्रणाली :

भारतीय रिझर्व्ह बँकेने प्रसिध्द केलेल्या माहितीप्रमाणे आर्थिक वर्ष २०१८-१९ मध्ये बँकींग क्षेत्राने एकंदरीत ठेवींमध्ये ९.५०% व कर्जांमध्ये १४% वाढ अनुभवली व त्यामुळे बँकींग क्षेत्रातील एकूण ठेवी ₹१२२ लाख कोटी व कर्जे ₹९५ लाख कोटी इतकी झाली. आर्थिक वर्ष २०१८-१९ मध्ये रिझर्व्ह बँकेने दोन वेळा म्हणजेच जून, २०१८ व ऑगस्ट, २०१८ मध्ये २५ अंशाने रेपो रेट वाढवला. मात्र सीपीआय इनफ्लेशनमध्ये लक्षणीय घट झाल्यामुळे फेब्रुवारी २०१९ मध्ये रिझर्व्ह बँकेने सदर रेपो रेटमध्ये २५ अंशाची कपात केली. बँकींग क्षेत्राला अनेक आव्हाने असून सुध्दा अनुत्पादीत होणारी कर्जे यांचे व्यवस्थापन करणे हे एक बँकांसाठी मोठे आव्हान होते. तरीसुध्दा बँकांचे ढोबळ अनुत्पादीत कर्जांचे प्रमाण ११.५० टक्क्यावरून १०.०८ टक्क्यांपर्यंत कमी झाले. एनसीएलटी कायद्यांतर्गातील तरतूदीमुळे बँकांना काही प्रमाणात दिलासा मिळत आहे. रिझर्व्ह बँकेने ११ बँकांपैकी ५ बँकांना Prompt Corrective Action (PCA) मधून वगळले. तसेच सरकारी बँकांची भांडवल पर्याप्तता वाढविण्यासाठी त्या बँकांचे पुनर्भाग भांडवल बांधणीसाठी रिझर्व्ह बँक सतत पाठिंबा देत आहे.

### भविष्याचा दृष्टीक्षेप :

केंद्रात पुन्हा एनडीए सरकार आल्यामुळे या आधीच्या काळात सरकारने घेतलेले निर्णय व ठरविलेले धोरण कायम राहिल अशी अपेक्षा आहे. निवडणूक निकालानंतर आर्थिक बाजाराने सकारात्मक प्रतिसाद दिला. आजमितीस भारत सरकारच्या १० वर्षे मुदतीच्या कर्जरोख्यांचे व्याजदर हे ७.४० टक्क्यावरून ७.०० टक्क्याखाली घसरले आहेत. आर्थिक बाजारपेठेस यापुढे आर्थिक व्याजदर कपातीची अपेक्षा दिसून येते जेणेकरून अर्थव्यवस्थेस उभारी मिळेल तसेच निर्यातीस देखील चालना मिळू शकते. आर्थिक स्थितीला परिणाम करणारे घटक जर कायम राहिले किंवा त्यामध्ये सुधारणा झाली तर, येत्या काळात ठेवी व कर्जांवरील व्याजदर कमी होण्याची शक्यता दिसते.

### बँकेच्या आर्थिक प्रगतीचा धावता आढावा

वरील पार्श्वभूमीच्या अनुषंगाने बँकेची आर्थिक प्रगती एकंदरीत समाधानकारक झाली. बँकेचा एकूण व्यवसाय ₹ ६००७.२६ कोटी व करकपातीनंतरचा निव्वळ नफा ₹ ३४.५९ कोटी इतका झाला.

(₹ कोटीत)

तपशील	३१.०३.२०१९	३१.०३.२०१८	वाढ / घट
सभासद संख्या	९७१४३	९३१०४	४०३९
एकूण व्यवसाय	६००७.२६	५७३६.४०	२७०.८६
ठेवी	३८०९.०६	३५२९.४८	२७९.५८
कर्जे	२१९८.२०	२२०६.९२	-८.७२
ढोबळ नफा	९७.४३	९६.२०	१.२३
निव्वळ नफा	३४.५९	४३.०४	-८.४५



भाग भांडवल	८८.६२	८३.१३	५.४९
खेळते भांडवल	४५२२.६४	४२४६.३५	२७६.२९
राखीव निधी	४३४.५२	४००.६२	३३.९०
ढोबळ अनुत्पादीत कर्जे	१०९.३५	५६.९६	५२.३९
निव्वळ अनुत्पादीत कर्जे	०.००%	०.००%	०.००
भांडवलाचे पर्याप्त प्रमाण	१८.२७%	१७.४९%	०.७८%

**ठेवी**

सन २०१७-१८ या कालावधीत एकूण ₹ ५४९.७० कोटी ठेवींच्या वाढीच्या तुलनेत सन २०१८-१९ या कालावधीत ठेवींमध्ये ₹ २७९.५८ कोटींनी म्हणजेच ७.९२% नी वाढ झाली. (₹ कोटीत)

ठेवींचा प्रकार	२०१८-१९	टक्केवारी	२०१७-१८	टक्केवारी
चालू ठेवी	३७०.४७	९.७३	३३१.९२	९.४०
बचत ठेवी	१३८७.३२	३६.४२	१२४६.८६	३५.३३
मुदत ठेवी	२०५१.२७	५३.८५	१९५०.७०	५५.२७
एकूण	३८०९.०६	१००.००	३५२९.४८	१००.००
कासा	१७५७.७९	४६.१५	१५७८.७८	४४.७३

मागील वर्षाच्या तुलनेत या वर्षी कासा टक्केवारीचे प्रमाण काही प्रमाणात वाढले आहे, कारण बँकेने अहवाल वर्षात नवीन शाखा उघडल्या तसेच बँकेमध्ये नवीन बचत व चालू खात्यांमध्ये वाढ झाली आहे. बँकेच्या ठेवींमध्ये कासा ठेवींच्या प्रमाणात सातत्य राखण्यासाठी व त्यात वाढ होण्यासाठी बँक सतत प्रयत्नशिल राहिल. परंतु बँकींग उद्योगामध्ये कासा डिपॉझिट बाबतीत आपल्या बँकेने आजही वर्चस्व राखले आहे.

**ठेवींचा विमा**

रिझर्व्ह बँकेच्या धोरणानुसार बँकेने डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन येथे प्रत्येक ठेवीदाराकरीता ₹ १ लाखापर्यंतच्या ठेवींचा विमा काढला आहे.

**कर्जव्यवहार**

सन २०१८-१९ मध्ये बँकिंग क्षेत्रामधील पत पुरवठा १४% ने वाढला असला तरी त्याप्रमाणात सर्वतोपरी विकास झाला नाही. तसेच बँकिंग क्षेत्रामधील मुख्य क्षेत्र असलेले एमएसएमई कर्जे यात अद्याप प्रगती दर्शविलेली नाही. स्मॉल फायनान्स बँका आणि पेमेंट बँका यांच्या नाविन्यपूर्ण योजनांचा बँका सामना करीत आहेत. सन २०१७-१८ अखेर बँकेची एकूण कर्जे ₹ २२०६.९२ कोटी होती. त्यात घट होऊन सन २०१८-१९ अखेर एकूण कर्जे रक्कम ₹ २१९८.२० कोटी इतकी झाली. आर्थिक वर्ष २०१८-१९ मध्ये बँकेने वितरीत केलेल्या नवीन कर्जांचे प्रमाण हे गतवर्षाच्या तुलनेत कमी असल्याने तसेच यापूर्वी दिलेल्या कर्जांची वसूली होत असल्याने बँकेच्या एकूण कर्जात वाढ झालेली दिसत नाही. त्यामुळे सन २०१७-१८ मध्ये असलेला ६२.५२% सीडी रेशो सन २०१८-१९ मध्ये ५७.७१% झाला आहे. सन २०१८-१९ मध्ये एकूण ₹ २१९८.२० कोटी कर्जांपैकी ५३.८३% कर्जे ही अग्रक्रम क्षेत्रातील कर्ज असून १०.६८% 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 संपुर्ण निकषांची सांगड करून बँकेने क्रेडिट रेटिंग मॉड्युल तयार केले आहे जेणे करून बँकेची कर्जांची गुणवत्ता राखण्यास मदत होईल. निव्वळ व्याज दुराव्यामध्ये तडजोड न करता कर्जाची चांगली गुणवत्ता राखण्यासाठी सर्वतोपरी प्रयत्न करण्यात येत आहेत.

**थकबाकी व अनुत्पादित कर्जांचे व्यवस्थापन**

बँकेने थकीत व अनुत्पादित कर्जांचे प्रमाण कमी राखण्याकरिता सर्वतोपरी प्रयत्न करूनही ढोबळ अनुत्पादित कर्जांचे प्रमाण ₹ ५६.९६ कोटी ने वाढून सन २०१८-१९ या कालावधीमध्ये ₹ १०९.३५ कोटी इतके झालेले आहे. तसेच यापुर्वी सांगितल्याप्रमाणे बाजारामधील एकूण मंदीसदृश्य परिस्थिती व जीएसटी कराच्या अंमलबजावणीमुळे काही उद्योगधंद्यांमध्ये जाणवणारी रोख कमतरता तसेच सरकारी धोरणांमध्ये झालेल्या बदलांमुळे उद्योगधंद्यावर परिणाम झाल्याने अनुत्पादित कर्जांच्या प्रमाणात वाढ झालेली आहे. जरी एकूण ढोबळ अनुत्पादित कर्जांचे प्रमाण सन २०१८-१९ मध्ये ४.९७% इतके असले तरी सभासदांना कळविण्यात येते की बँकेने निव्वळ अनुत्पादित कर्जांचे प्रमाण ०% ठेवण्यात यश मिळवलेले आहे.

२०१८-१९ या चालू आर्थिक वर्षी ढोबळ अनुत्पादित कर्जांमध्ये वाढ झालेली असल्याने मागील वर्षी बुडित व संशयास्पद कर्जांसाठी केलेल्या ₹ ४.०० कोटींच्या तरतूदीच्या तुलनेत चालू आर्थिक वर्षी बँकेला बुडित व संशयास्पद कर्जांसाठी ₹ २९.०० कोटींची तरतूद करणे भाग पडले आहे. यामुळे मागील वर्षाच्या तुलनेत बँकेला घटलेल्या नक्त नफ्यावर महत्त्वाचा परिणाम झालेला आहे.

परंतु बँकेची गंगाजळी / निर्धींमध्ये ₹ ३३.९० कोटी वाढ झाली आहे. ज्यामुळे बँकेची प्रतिष्ठा, स्थैर्यता व विश्वास यामध्ये भरच पडलेली आहे.

बहुराज्जीय सहकारी संस्था अधिनियम कायदा व नियमातील तरतूदीनुसार संचालक मंडळास वसूल न होणारी व बुडीत असलेली थकीत कर्जांखाती निर्लेखित करण्याचे अधिकार आहेत. त्या अनुषंगाने बँकेचे वैधानिक लेखापरिक्षक मे. गोगटे अँड कंपनी यांनी ₹ ३१३.२१ लाख इतक्या रकमेची कर्जे निर्लेखित करण्याबाबत प्रमाणित करून दिलेली असून दि. ३१.०३.२०१९ रोजी सदर खाती बँकेच्या हिशोबातून निर्लेखित करण्यात आलेली आहेत. तसेच बँकेने मागील वर्षी निर्लेखित केलेल्या कर्जांखात्यांमधून ₹ २०.५३ लाख इतकी रक्कम वसूल केलेली आहे. बँकेच्या अनुत्पादित कर्जांचे प्रमाण कमीत कमी राखण्यासाठी सर्वतोपरी प्रयत्न करण्यात येत असून आवश्यक तेथे कारवाईचे पाऊल उचलण्यात आलेले आहे याची माननीय सभासदांनी नोंद घ्यावी.

( ₹ कोटीत)

तपशील	२०१८-१९	टक्केवारी	२०१७-१८	टक्केवारी
ढोबळ अनुत्पादित कर्जे	१०९.३५	४.९७	५६.९६	२.५८
निव्वळ अनुत्पादित कर्जे	०.००	०.००	०.००	०.००
आवश्यक तरतूद	२२.५९		१८.०४	
एकूण केलेली तरतूद	१०९.३५		८३.४८	
जास्तीची केलेली तरतूद	८६.७६		६५.४४	
एकूण कर्जे	२१९८.२०		२२०६.९२	
कव्हरेज प्रमाण	१००%		१४६.५५%	

बँकेने मल्टी स्टेट बँकेचा दर्जा प्राप्त केल्याने The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI) अंतर्गत वसूलीचा 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 त्यांच्याविरुध्द अशा प्रकारच्या कठोर उपाययोजनांची अंमलबजावणी करावी लागू नये यासाठी बँकेस सहकार्य करावे.

**गुंतवणूक**

बँकेने तरलता व बिगर तरलतेचे रोखे, बँकेतील मुदत ठेवी, कॉल मनी आणि म्युच्युअल फंड यामध्ये गुंतवणूक केली आहे. बँकेची एकूण गुंतवणूक ₹ १८९१.५५ कोटी असून त्यापैकी ₹ १३९६.३२ कोटी हे सरकारी रोखे व इतर मान्यताप्राप्त रोख्यांमध्ये केलेली आहे. उर्वरीत ₹ ४९५.२३ कोटींची गुंतवणूक रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार राष्ट्रीयकृत व खाजगी बँक, राज्य सहकारी बँक व जिल्हा



# GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

सहकारी बँकामध्ये मुदत ठेवीच्या स्वरूपात गुंतवलेली आहे. रिझर्व्ह बँकेने वेळोवेळी जारी केलेल्या आदेशांचे बँक पालन करत असते. सदर गुंतवणूक रिझर्व्ह बँकेच्या एसजीएल अकाऊंटमध्ये व स्टॉक होल्डींग कॉर्पोरेशनच्या डिमॅट खात्यामध्ये जमा आहे.

सरकारी रोख्यांमधील व्याजदर (Yield) कमी झाल्याने AFS व HFT अंतर्गत असलेल्या सरकारी रोख्यांच्या घसाऱ्यातील तरतूदीची रक्कम ₹ ३३.१८ कोटींवरून ₹ १३.२६ कोटी इतकी कमी झाल्याने गुंतवणूक घसारा निधी खाती असलेला अतिरिक्त निधी ₹ १९.९२ कोटी ही रक्कम पुन्हा नफातोटी खाती जमा देण्यात आली. ही तरतूद रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार करण्यात आली आहे. बँकेच्या गुंतवणूकीमध्ये AFS व HFT रक्कमेच्या ५% इतकी आवश्यक असलेली रक्कम गुंतवणूक चढउतार निधी पोटी केलेली आहे.

बँकेची गुंतवणूक करतांना गुंतवणूकीवर जास्त व्याज व उत्पन्न वाढीच्या दुरदृष्टीतून गुंतवणूकीला महत्व दिले आहे व उत्पन्नवाढीकरीता उपलब्ध असलेल्या संधीचा उपयोग केला आहे. बँकेची गुंतवणूक करत असताना नेहमी सुरक्षित गुंतवणूक व त्या गुंतवणूकीची मुदत व गुंतवणूकीची एकंदरीत मुदत कमी करण्यावर भर देण्यात आला आहे.

## नफा

यापूर्वी दिलेल्या कारणांप्रमाणे, बँकेचा निव्वळ नफा हा ₹ ४३.०४ कोटीवरून कमी होऊन आर्थिक वर्ष २०१८-१९ मध्ये ₹ ३४.५९ कोटी इतका झाला. (₹ कोटीत)

तपशील	२०१८-१९	२०१७-१८
कर व तरतूदीपूर्वीचा नफा	९७.४३	९६.२०
कर व तरतूदीनंतरचा नफा	३४.५९	४३.०४

## नफा वाटणी

मल्टी स्टेट को.ऑपरेटीव्ह सोसायटीज् अॅक्ट, २००२ च्या कलम ६२ अन्वये असलेला सन २०१८-१९ या आर्थिक वर्षाकरीता आयकर वजा जाता निव्वळ नफा ₹ ३४५९.५१ लाख वाटणीसाठी उपलब्ध आहे. आर्थिक वर्ष २०१७-१८ मधील शिल्लक असलेला नफा या वर्षीच्या नफ्यात जमा केला असता मल्टी स्टेट को.ऑपरेटीव्ह सोसायटीज् अॅक्ट, २००२ च्या कलम ६३ अन्वये एकूण ₹ ३४५९.७२ लाख इतका निव्वळ नफा खालीलप्रमाणे वाटणीसाठी संचालक मंडळ शिफारस करीत आहे.

(₹ लाखात)

तपशील	रक्कम
राखीव निधी २५%	८६४.९३
संभाव्य तोटा/नुकसानीसाठी केलेला राखीव निधी १०%	३४५.९७
भागधारकांस लाभांश १२% (शिफारस)	१००८.११
धर्मादाय निधी	१०.००
अपग्रेड सॉफ्टवेअर / हार्डवेअर	२०.००
सेवक कल्याण निधी	१०.००
लाभांश समानीकरण निधी	२५.००
इमारत निधी	२००.५०
सुवर्ण महोत्सव निधी	१०.००
सहकार शिक्षण निधी	३४.६०
सभासद व कर्मचारी शिक्षण निधी	१०.००





सानुग्रह अनुदान व बोनस	६९१.३८
बीडीडीआर कडे वर्ग	२२९.००
पुढील वर्षासाठी शिल्लक नफा	०.२३
<b>एकूण</b>	<b>३४५९.७२</b>

## लाभांश

भविष्यकाळातील वाढीसाठी सक्षम भांडवल पर्याप्तता राखण्यासाठी पुरेसा नफा वर्ग करून अहवाल वर्ष २०१८-१९ करीता हे संचालक मंडळ १२% लाभांश भागधारण कालावधीनुसार (Pro-rata) पध्दतीने देण्याची शिफारस करित आहे.

## भांडवल पर्याप्तता

रिझर्व्ह बँकेने सहकारी बँकांसाठी भांडवल पर्याप्ततेचे प्रमाण ९ टक्के इतके निश्चित केले आहे आणि फायनान्शियली साऊंड अँड वेल मॅनेज्ड बँकांसाठी १२ टक्क्यांच्यावर असे प्रमाण निश्चित केले आहे. या अहवाल वर्षाअखेर आपल्या बँकेचे भांडवल पर्याप्ततेचे प्रमाण दि. ३१.३.२०१८ च्या १७.४९% च्या तुलनेत दि. ३१.०३.२०१९ अखेर १८.२७% इतके आहे. यापैकी टीयर १ कॅपीटल भांडवल पर्याप्ततेच्या १५.८२% आहे.

## संचालक मंडळ सभा

या अहवाल वर्षात बँकेच्या संचालक मंडळाच्या एकूण १८ सभा झाल्या आहेत. सर्वसाधारणपणे सभांना सर्व संचालक उपस्थित असतात व सर्व निर्णय सार्वमताने घेतले जातात. संचालक मंडळ आपल्या खातेदारांचा बँकेवरील विश्वास वाढविण्याकरीता व्यावसायिक पध्दतीने कार्यरत असते. बँकेच्या उपविधी क्र.४३ नुसार बँकेने कार्यकारी समितीची स्थापना केली असून बँकेच्या दैनंदिन कामकाजाच्या संदर्भात निर्णय घेण्यासाठी साधारणपणे आठवड्यातून एकदा या समितीची सभा घेतली जाते. या बाबतचे निर्णय घेण्यासाठी आवश्यक ते अधिकार कार्यकारी समितीस प्रदान केलेले आहेत. याशिवाय कर्मचारी समिती, हिशोब तपासणी समिती, वसूली समिती वेळोवेळी नियमित आपल्या सभा घेऊन प्रदान केलेल्या अधिकार कक्षेत निर्णय घेत असतात.

## शाखाविस्तार

अहवाल वर्षात बँकेने एकूण सहा नवीन शाखा (१) मालाड (५) मुंबई, (२) साकीनाका, मुंबई (३) दिघा, नवी मुंबई (४) पेण, रायगड, (५) शाहु पुतळा, इचलकरंजी (६) जयसिंगपूर, कोल्हापूर येथे उघडल्या आहेत. आजमितीस बँकेच्या एकूण ९१ शाखा झाल्या आहेत.

तसेच वर्ष २०१८-१९ च्या वार्षिक शाखा आराखडयानुसार बँकेने नवीन १० शाखा उघडण्याबाबतचा प्रस्ताव रिझर्व्ह बँकेकडे मंजूरीकरीता दिलेला आहे. आजमितीस सदरचा प्रस्ताव रिझर्व्ह बँकेच्या विचाराधीन आहे.

या वर्षात आपण (१) भिवंडी, जि.ठाणे (२) कासारवडवली, ठाणे, (३) खारघर, नवी मुंबई या शाखा बँकेच्या मालकीच्या जागेमध्ये तसेच (१) काळबादेवी, मुंबई (२) काल्हेर, ता.भिवंडी व (३) कांजूरमार्ग, मुंबई या शाखा भाड्याच्या जागेमध्ये स्थलांतरीत केल्या आहेत. तसेच बँकेने दि. २२.०४.२०१९ रोजी उलवे शाखा बँकेच्या मालकीच्या जागेमध्ये व दि. १७.०६.२०१९ रोजी मडगांव, गोवा शाखा भाड्याच्या जागेमध्ये व्यवसाय वृध्दीसाठी व आपल्या ग्राहकांना चांगली सेवा देण्याच्या उद्दीष्टाने स्थलांतरीत केल्या आहेत. बँकेचे आजमितीस एकूण ९ ऑफसाईट एटीएमएस् ग्राहकांच्या सेवेसाठी उपलब्ध आहेत.

## नॉन बँकींग व्यवसाय

बँकींग व्यवसायातून येणा-या उत्पन्नाव्यतिरिक्त इतर उत्पन्न वाढविण्यासाठी बँकेने टाटा अेआयजी जनरल इन्शुरन्स कंपनी लि., बजाज अलायन्स जनरल इन्शुरन्स कंपनी लि., व नॅशनल इन्शुरन्स कंपनी लि. यांचेबरोबर सर्वसाधारण विम्याबाबत कॉर्पोरेट एजन्सीचे करार



केले आहेत. बँकेने कोटक महिंद्र लाईफ इन्शुरन्स कंपनी लि., या कंपनीबरोबर जीवन विमा व्यवसायासाठी कॉर्पोरेट एजन्सीचे करार केले आहेत. त्याचबरोबर जर एखाद्या कर्जदारासंदर्भात एखादी दुर्घटना घडल्यास त्याच्या पश्चात त्याच्या कर्जरकमेची परतफेड होणेसाठीचा विमा काढण्याकरीता बँकेने क्रेडीट लाईफ इन्शुरन्स याबद्दलही कोटक महिंद्र लाईफ इन्शुरन्स कंपनी लि. बरोबर करार केला आहे. बँकेच्या सर्व सभासदांनी स्वतःच्या हितासाठी बँकेकडून कर्जघेतेवेळी सदर क्रेडीट लाईफ इन्शुरन्स घ्यावा.

## विदेशी विनिमय व्यवहार

बँकेला रिझर्व्ह बँकेकडून फॉरेन एक्सचेंज अॅथोराईज्ड डिलर कॅटेगरी- २ परवाना मिळाला आहे. यामुळे आपल्या ग्राहकांना विदेशी चलनाची खरेदी विक्री आपल्या सर्व शाखांमधून करता येवू लागली आहे. आर्थिक वर्ष २०१८-१९ मध्ये सदर अेडी - २ परवान्याअंतर्गत बँकेने विदेशी चलन खरेदी विक्री चा व्यवहार ₹ २.७६ कोटी इतका केला आहे. गतवर्षी या व्यवहाराची उलाढाल ₹ १.९४ कोटी इतकी होती.

बँकेच्या ग्राहकांना आयात-निर्यात व्यवहारासंबंधीत सेवा पुरविण्यासाठी आपल्या बँकेने इतर अेडी १ बँकांशी सहकार्य करार केले आहेत. आर्थिक वर्ष २०१८-१९ मध्ये सदर अेडी - १ बँकांमार्फत आपल्या बँकेने हाताळलेला आयात- निर्यात ₹ १४२.८४ कोटी व गतवर्षी ₹ १०९.९८ कोटी इतका होता. या व्यवहारातून सन २०१८-१९ मध्ये बँकेने ₹ २४.०१ लाख व गतवर्षी ₹ १७.३८ लाख इतका नफा मिळविला आहे.

बँकेला ठराविक १८ शाखांमधून एनआरई अकौंटंटस् उघडण्याकरीता परवानगी मिळाली आहे.

## डिजीटल बँकींग

सर्वांना माहित आहेच की, डिजीटल आणि नविन बँकिंग तंत्रज्ञान वेगाने विकसित होत असून आपल्या दैनंदिन जीवनाचा अविभाज्य भाग बनले आहे. जीपी पारसिक बँकेत आपण Retail ग्राहक आणि Corporate Clients करिता उत्कृष्ट आणि सर्वोत्तम सेवा देण्याकरिता नविन बँकिंग तंत्रज्ञान उपयोगात आणीत आहोत. सध्याच्या अग्रगण्य बँकांमध्ये दिल्या जाणाऱ्या सर्व डिजीटल सेवा आपली बँक देत आहे. आम्ही बँकेच्या सभासद ग्राहकांना सांगू इच्छितो की बँकेच्या डिजीटल सेवांचा वापर वाढत आहे उदा. रुपे डेबिट कार्ड, यु.पी.आय., भारत बिल पेमेंट सिस्टीम आणि भिम अॅप. Retail आणि Corporate ग्राहकांना दिलेली इंटरनेट बँकिंग सुविधा ग्राहक उत्तमरित्या वापरत आहेत आणि इंटरनेट बँकिंग वापरण्याच्या प्रमाणात दिवसेंदिवस वाढ होत आहे. त्याचप्रमाणे बँकेच्या अद्ययावत मोबाईल बँकिंग अॅपला ग्राहकांचा उत्तम प्रतिसाद मिळत आहे. पर्यावरणाच्या संवर्धनासाठी बँक पर्यावरणस्नेही एटीएम पिन आणि पासवर्डची संकल्पना अंमलात आणणार आहे. ज्या ग्राहकांच्या ई मेल आयडीची नोंद बँकेत झालेली आहे अशा ग्राहकांना ई स्टेटमेंट देण्याची सेवा सुरु केलेली आहे. तसेच बँकेने सि-केवायसी सुविधा सुरु केली आहे जेणेकरून ग्राहकांचा विविध केवायसी कागदपत्रे जमा करण्याचा वेळ वाचेल.

तसेच ग्राहक त्यांचा आधार क्रमांक देखील बँकेच्या वेबसाईट वरून अद्ययावत करू शकतात. बँकेने ISO २७००१-२०१३ प्रमाणपत्राचे नुतनीकरण केले आहे त्याद्वारे आंतरराष्ट्रीय उच्च दर्जाच्या तंत्रज्ञानाची अंमलबजावणी केली जाते. Disaster Management मधील प्रतिबंधात्मक उपायांकरिता नियमितपणे Disaster Site Pune येथे यशस्वीपणे बँकेचे कामकाज चालविले जाते. बँकेने नामांकित Firm ला "IT Security Consultant" म्हणून नियुक्त केले आहे जे बँकेच्या IT विभागाला असलेले धोके टाळण्याकरिता योग्य मार्गदर्शन करत असतात. बँकेने वेबसाईटकरिता HTTPS Security Certificate मिळवले आहे. बँक ग्राहकांना त्यांच्या खात्याची गोपनीय माहिती कोणालाही न सांगण्याबाबत वेळोवेळी सुचित करत असते.

बँकेने रिझर्व्ह बँक ऑफ इंडियाच्या "सायबर सिक्युरिटी" संदर्भातील नविन नियमांनुसार बँकेच्या कॉम्प्युटर सिस्टीममध्ये आवश्यक अंमलबजावणी सुरु केली आहे. बँकेच्या ग्राहकांच्या डेटा बेसच्या सुरक्षितेकरिता दैनंदिन कामकाजात सुरक्षेच्या दृष्टीने कोणतीही तडजोड न करण्याची बँकेची पॉलिसी आहे. बँकेने ग्राहकांना प्रभावी IT Products देण्याचे सगळे प्रयत्न करित आहे. RBI ने नुकतेच Digital banking संदर्भात विविध अहवाल प्रकाशित केले आहेत आणि Digital Payments बाबतची जागरूकता वाढविण्याकरीता आवश्यक ती पावले उचलली आहेत.



## मनुष्यबळ

बँकेचे मानव संसाधन विभाग कर्मचा-यांच्या व्यक्तिगत आणि संस्थात्मक कौशल्ये, ज्ञान आणि आव्हानात्मक परिस्थितीशी सामोरे जाण्याची क्षमता विकसित करून त्यांची कामगिरी वाढवण्यासाठी महत्त्वपूर्ण भूमिका बजावते. बँकेच्या कोपरखैरणे येथील प्रशिक्षण केंद्रामध्ये आधुनिक तंत्रज्ञानाच्या संरचनेसह कर्मचा-यांकरीता प्रशिक्षण आयोजित करण्यात येते. तसेच रिझर्व्ह बँक, NIBM व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या प्रशिक्षणाकरीता कर्मचा-यांना पाठविण्यात येते.

बँकेने शाखांमधील तसेच मुख्य कार्यालयातील ठेवी, कर्जे, इतर सेवा, तंत्रज्ञान, इत्यादीबाबतची सखोल माहिती पुस्तक (मॅनुअल ऑफ इंस्ट्रक्शन्स) तयार केले आहे. तसेच यंदाच्या अहवाल वर्षात बँकेने सर्व कर्मचा-यांकरीता प्रशिक्षणाची व्यवस्था केली आहे. ज्यायोगे बँकेतील कर्मचा-यांचे ज्ञान व निर्णय घेण्याची क्षमता वाढून ग्राहक सेवेमध्ये सुध्दा वृद्धी होईल.

या अहवालवर्षात एकूण ७२८ कर्मचा-यांकरीता ४१ प्रशिक्षणाचे कार्यक्रम आयोजित केले गेले. तसेच रिझर्व्ह बँक, NIBM व इतर सरकारी प्रशिक्षण संस्थांनी आयोजित केलेल्या ५ प्रशिक्षण कार्यक्रमांकरीता ८ अधिका-यांना पाठविण्यात आले. यामध्ये केवायसी, विदेश व्यवसाय, सिस्टीम ऑडीट, क्रेडीट मार्केटींग, परफॉर्मन्स अप्रायझल्स, क्लोन नोट पॉलिसी, टिम बिल्डींग, ग्राहक सेवा, मोबाईल व इंटरनेट बँकींग इत्यादी विषयांवर प्रशिक्षण कार्यक्रम आयोजित केलेले होते. बँकेने आपल्या सर्व कर्मचा-यांशी सलोख्याचे संबंध ठेवले आहेत. जीपी पारसिक बँक कर्मचारी आणि अधिकारी संघटनेने ग्राहक सेवा व उत्पादनक्षमता वाढविण्याकरीता दिलेले संपूर्ण सहकार्य व सहयोगाकरीता बँक आभारी आहे.

## संस्था संचालन (Corporate Governance)

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

## सामाजिक बांधिलकी

- (१) बँक सामाजिक जबाबदारीची जाणीव ठेवून आपल्या निव्वळ नफ्याच्या मंजूर टक्केवारी इतकी रक्कम सामाजिक कार्ये करणा-या संस्थांना देते. या अहवालवर्षी बँकेने एकूण ११ संस्थांना ₹ ९,३५,०००/- इतकी रक्कम दिली.
- (२) दि. ७ नोव्हेंबर, २०१८ रोजी जीपी पारसिक बँक एम्प्लॉईज अॅण्ड ऑफिसर्स असोसिएशनने बँकेच्या मुख्य कार्यालय येथे रक्तदान शिबीराचे आयोजन केले होते.
- (३) बँकेच्या वतीने ४५ वर्षावरील सभासदांसाठी दि. ७ नोव्हेंबर, २०१८ रोजी मोफत वैद्यकीय तपासणी शिबीराचे आयोजन मुख्य कार्यालय, पारसिक नगर, कळवा, ठाणे येथे करण्यात आले होते.
- (४) बँकेने यावर्षी सभासदांवर अवलंबून असलेल्या १४ विद्यार्थ्यांच्या शिक्षणाकरीता ₹ ३६,०००/- आर्थिक मदत दिली आहे.
- (५) बँकेने या वर्षी २३ सभासदांना ₹ २,५५,०००/- वैद्यकीय मदत दिली आहे.
- (६) बँकेने सालाबादप्रमाणे कर्मचा-यांकरीता क्रिकेट टूर्नामेंटचे आयोजन केले होते.



(७) वनीकरण : बँकेचे संस्थापक-अध्यक्ष स्वर्गीय गोपीनाथ पाटील साहेबांनी सहकार, सामाजिक व शैक्षणिक अशा विविध क्षेत्रांत आपल्या कार्याचा ठसा उमटविण्याबरोबरच वनीकरणाचे महत्व पटवून देण्यासाठी या क्षेत्रातील सहका-यांना प्रेरित करून त्यांच्या साथीने व सहकार बझार, कळवा यांच्या सहकार्याने पारसिक डोंगरावर दीड लाखांचे वर झाडे लावून वृक्षसंवर्धन केल्यानेच आज पारसिकचा डोंगर हिरवाईने नटला आहे. पारसिक डोंगराच्या वनीकरणाबरोबरच बँकेने कळवा, विटावा व पारसिक परिसरामध्ये रस्त्याच्या दुतर्फा लावलेल्या विविध वृक्षांमुळे हिरवागार झालेला परिसर सा-यांना प्रसन्न करत आहे. आज वनीकरण ही काळाची गरज आहे.

### हिशोब तपासणी :-

रिझर्व्ह बँकेच्या जनरल मॅनेजर व चिफ इन्स्पेक्टींग ऑफिसर श्रीमती शैलजा कडेमणी व त्यांचे सहकारी श्री. पी.आनंद, मॅनेजर, श्री. योगेश्वर भामरा, मॅनेजर व श्री. एम.जी.खडगी, असिस्टंट मॅनेजर यांनी बँकेचे सन २०१७-१८ चे इन्स्पेक्शन करून बँकेस महत्वपूर्ण मार्गदर्शन केले. अहवाल वर्षी वैधानिक लेखापरिक्षक मे. गोगटे आणि कंपनी यांनी हिशोब तपासणी पूर्ण केली असून बँकेचा ऑडीट वर्ग "अ" कायम ठेवला. बँकेच्या सर्व शाखांची कन्करंट /अंतर्गत हिशोब तपासणी करण्यासाठी, बँकेने अनुभवी चार्टर्ड अकौंटंटस् फर्मसची नियुक्ती केलेली आहे. तसेच बँकेच्या ऑडीट विभागातील अधिका-यांकडून देखील शाखांची अंतर्गत तपासणी केली जाते.

सन २०१९-२० या आर्थिक वर्षाकरीता संचालक मंडळ मे. व्ही.एच. जाजू अँड कंपनी, चार्टर्ड अकौंटंटस् यांची वैधानिक लेखापरिक्षक म्हणून नेमणूक करण्याची शिफारस करित आहे. त्यांच्या नियुक्तीबाबतचा विषय नोटीसमध्ये क्र. ७ वर आहे.

### श्रध्दांजली

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

### गौरव

दि महाराष्ट्र अर्बन को.ऑप. बँक्स फेडरेशन यांच्यातर्फे सन २०१७-१८ चा ₹ ३,०००/- कोटींच्यावर ठेवी असलेल्या गटातून प्रथम क्रमांकाचा "सर्वोत्कृष्ट बँक पुरस्कार" बँकेस मिळाला आहे.

### ऋणनिर्देश

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

जयहिंद ! जय सहकार !

आपला विश्वासू,  
रणजीत गोपीनाथ पाटील  
अध्यक्ष





**Respected Members,**

By invoking the sacred memories of founder Chairman of the Bank, late Shri. Gopinath Patil Saheb, on behalf of the Board of Directors, I extend warm welcome to all of you. I am very glad to present this 48th Annual Report for the year 2018-2019, Audited Balance Sheet and Profit and Loss Account for the year ended 31st March, 2019 duly certified by Statutory Auditors M/s. Gogate & Co.

**Economic Scenario - Global**

In the beginning of the calendar year U.S Fed projected series of rate hike and increase the rate twice at their Federal Open Market Committee (FOMC) meet during the calendar year, to pull out inflation, and to boost US economy. The benchmark 10 years US treasury yield was as low as 2.07% and it rose up to 3.24% during the calendar year, accordingly advance economy increase their rate to maintain stability in advance economy. As a result FII started exiting from the Emerging Economy countries like India, Brazil etc which further resulted in weakening of currency vis a vis USD, which was further affected with rising crude prices.

During the current financial year the Global financial market sentiment turned slowed down in the wake of rising trade tensions, concerns about Brexit etc. As such there was a decline in sovereign yields in the US, Germany and the UK. Credit spreads widened for corporate bonds in advanced economies (AEs) reflecting receding growth optimism resulting shedding momentum and downside risks of overall global activity and trade. Protracted trade tensions and concerns over Brexit have eroded business and consumer confidence in major countries/ regions. On account of this the monetary policy authorities across the world have stepped back from further tightening/ normalization and more recently a more accommodative stance is evident from some central banks.

International crude oil prices have declined sharply from their October 2018 level. Even though they have rebounded in recent months. Crude oil prices (Indian basket) fell from their peak of around US \$ 85 a barrel in early October 2018 to a low of around US \$ 52 at end – December on the back of higher supplies and a slowdown in global demand. Prices edged higher to average around US \$ 67 during March, after the Organization of the Petroleum Exporting Countries (OPEC) and Russia cut production beginning January 2019. Given the current demand- supply assessment and signals extracted from the future market, the baseline scenario assumes crude oil prices at an average of US \$ 67 per barrel during 2019-20. The international development will have a bearing on the overall economic performance of India.

**Economic Scenario: - India.**

The Indian economy started the fiscal year 2018–19 with a healthy 8.2 percent growth in the first quarter on the back of domestic resilience. Growth eased to 7.3 percent in the subsequent quarter due to rising global volatility, largely from financial volatility, normalized monetary policy in advanced economies, externalities from trade disputes, and investment rerouting. Further, the Indian rupee suffered because of the crude price shock, and conditions exacerbated as recovery in some advanced economies caused faster investment outflows.

Goods and services tax (GST) implementation had an adverse, even if transient, effect on urban consumption through loss of output and employment in the labour – intensive unorganized sector. Government expenditure provided sustained support to aggregate demand, with a pick –up in pace in the second half. CPI inflation has declined sharply since mid-2018, driven by the sustained fall in food inflation. Overall, CPI inflation fell from 3.7 percent in August – September 2018 to 2.6 percent in February 2019 after touching a low of 2 percent in January 2019. The nominal exchange rate of the Indian rupee vis-a-vis the US dollar has appreciated from its October level, after coming under sustained pressure during August – September 2018. An appreciation of the Indian rupee by 5 percent could soften inflation by around 20 bps and lower growth by around 15 bps.



Despite softer growth, the Indian economy remains one of the fastest growing and possibly the least affected by global turmoil. In fact, the effects of the aforementioned external shocks were contained in part by India's strong macroeconomic fundamentals and policy changes (including amendments to the policy/code related to insolvency and bankruptcy, bank recapitalization, and foreign direct investment).

**Indian Banking Sector: -**

As per the data published by RBI, for the financial year 2018-2019, the overall growth in deposits stood at 9.50% and advances 14%, thus taking deposits in Banking industry to ₹ 122 lakh crore and advances at ₹ 95 lakh crore. During the FY 2018-19, the RBI increased Repo Rate twice in June 2018 and August 2018 by 25 bps, however, due to sharp fall in CPI inflation the same was reduced by 25 bps in the month of February 2019. In-spite of various challenges facing Banking industry, the management of stressed assets was challenge, however the Banks were able to reduced its Gross NPA from 11.50% to 10.08%. The resolutions under NCLT are giving some relief to the Banks. The RBI has removed 5 banks out of 11 banks which were brought under Prompt Corrective Action (PCA). The RBI continued its support in recapitalizing PSU banks in order to improve their capital adequacy requirements.

**Future Outlook: -**

With continuation of NDA government at centre, it is expected that the policies and decisions taken during earlier tenor will continue. Post election results the financial market has responded positively. As on date the 10 years benchmark yields on Government Securities has decreased from 7.40% to below 7%. The financial market is expecting further rate cuts to boost the sluggish economy and some reliefs to boosts exports. The deposit and lending rates are expected to come down if the other financial indicators continues to remain unchanged or improved.

**Financial Performance Highlights of the Bank**

At the above backdrop the financial performance of the Bank was reasonably satisfactory. The Business Mix of the Bank stood at ₹ 6007.26 crore and net profit after tax of ₹ 34.59 crore.

₹ in Crores.

Particulars	31.03.2019	31.03.2018	Increase /decrease
No. of Members	97143	93104	4039
Business-mix	6007.26	5736.40	270.86
Deposits	3809.06	3529.48	279.58
Advances	2198.20	2206.92	-8.72
Gross Profit	97.43	96.20	1.23
Net Profit	34.59	43.04	-8.45
Share Capital	88.62	83.13	5.49
Working Capital	4522.64	4246.35	276.29
Reserves	434.52	400.62	33.90
Gross NPA	109.35	56.96	52.39
Net NPA	0.00%	0.00%	0.00%
CRAR	18.27%	17.49%	0.78%

**Deposits**

During the financial year 2018-2019 total deposits of the Bank increased by ₹ 279.58 Crore by 7.92% against increase of ₹ 549.70 crore during 2017-18.



₹ in Crores.

Types of Deposits	2018-19	%	2017-18	%
Current	370.47	9.73	331.92	9.40
Savings	1387.32	36.42	1246.86	35.33
Term	2051.27	53.85	1950.70	55.27
Total	3809.06	100.00	3529.48	100.00
CASA	1759.79	46.15	1578.78	44.73

The percentage of CASA deposits is slightly improved as compared to last year mainly on account of new branches opened during the year and opening of new Saving and Current accounts. The Bank will continue its efforts to maintain and improve the CASA component of the deposits. However, 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 upto ₹ 1 lakh per depositor.

### Loans & Advances

Though the credit in Banking industry grew at 14% in FY 2018-19, the growth was not broad based. The Banks core sector of lending to MSME are yet to show growth. The Banks also faced challenges by Small Finance Banks and Payment Banks on account of innovative products offering. The advances of the Bank came down from ₹ 2206.92 Crore (FY 2017-18) to ₹ 2198.20 Crore during the FY 2018-19. During the financial year 2018-19 the overall disbursement of loans were lower than the disbursement of the previous year. Further, the recoveries were more than these disbursement, as such the outstanding loans were lower than previous year. As such the Credit / Deposit ratio stood at 57.71% as against 62.52% of the previous year. Out of the total loans and advances of ₹ 2198.20 Crore, the loans to Priority Sector advances were 53.83% and Weaker Section advance were 10.68% of previous year's. Your Bank has well defined Credit Rating model which plays an important role in process of grant of Advances, ensuring careful scrutiny of credit proposals. All out efforts are made to maintain good quality of Advances without sacrificing Net Interest Margin.

### Overdue & NPA Management

In-spite of all out efforts the Bank Gross Non Performing Assets increased from ₹ 56.96 Crore to ₹ 109.35 Crore in FY 2018-19. As stated earlier with overall sluggish market and implementation of GST has impacted cash flows of certain industries further changes in Government Policies also affected working of certain industries which resulted in increase in NPAs. Though the Gross NPA stood at 4.97% as against 2.58% during FY 2018-19, the Bank is glad to inform to the members that the Bank was able to report net NPA at 0.00%.

Due to increase in Gross NPA, the bank has to make provision for Bad and Doubtful Debt of ₹ 29 Crore for Financial Year 2018-19 compared to previous year provision of ₹ 4 Crore only. This has resulted into significant impact on reduction in net profit for the current year as compared to previous year.

However, the total reserves / funds of the bank is increased by ₹ 33.90 Crore which has enhanced the stability and overall credit worthiness of the bank.

As per the provisions of Multi-State Co-operative Societies Act and Rules the Board of Directors are authorised to write off bad debts which are irrecoverable and bad debts. The Bank has obtained necessary certificate from the Bank's Statutory Auditors namely M/s. Gogate & Co to write-off advances for ₹ 313.21 lakh and the same has been written off from the Banks books of account as on March 31, 2019.



The Bank would also like to state that, the Bank has recovered a sum of ₹ 20.53 Lakh towards earlier year's written off accounts during the current financial year. The members are requested to note the same. The Bank is making all out efforts to reduce its NPA levels and necessary steps has been initiated in this regards, the members are requested to take note of the same.

₹ in Crores.

Particulars	2018-19 (Amount)	%	2017-18 (Amount)	%
Gross NPA	109.35	4.97	56.96	2.58
Net NPA	0.00	0.00	0.00	0.00
Provision Requirement	22.59		18.04	
Total Provisions made	109.35		83.48	
Excess Provisions made	86.76		65.44	
Total Advances	2198.20		2206.92	
Coverage Ratio	100%		146.55%	

Consequent upon obtaining Multi-State status by the bank, the bank can exercise its rights of recovery under the provisions of The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI). The Supreme Court has passed judgment in affirmity to publish photographs of the defaulter borrowers and their guarantors in local newspaper and electronic media. The defaulting members are requested to clear the overdue and co-operate the bank against such unpleasant recovery measures.

### Treasury Operations

Your Bank's Treasury operations consist of SLR, Non- SLR, Fixed Deposits with Banks, Call Money placements, Mutual Fund investment. The total investment portfolio of the bank was ₹ 1,891.55 Crore out of which ₹ 1396.32 Crore are invested in Government Securities, and in other approved Securities. The balance investments of ₹ 495.23 Crore are held in FDRs with Public Sector Banks, State Co-operative Bank and District Central Co-operative Bank. The Bank is adhering to the RBI guidelines issued from time to time. The investments are kept in SGL Account with RBI and in D-mat Account with Stock Holding Corporation.

With decrease in overall yield especially on Government Securities the provision required against securities held under Available For Sale (AFS) and Held for Trading (HFT) portfolio has come down from ₹ 33.18 Crore to ₹ 13.26 Crore. As such a sum of ₹ 19.92 Crore has been reversed to Profit and Loss Accounts. The reversal of this provision is within the guidelines issued by The Reserve Bank of India on Investments.. The Bank is holding adequate provision of 5% on its total holding under AFS and HFT portfolio as Investment Fluctuation Reserve.

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

### Profitability

For the reasons stated earlier, the Banks profits has come down from ₹ 43.04 Crore to ₹ 34.59 Crore during the FY 2018-19.

₹ in Crores.

Particulars	2018-19	2017-18
Profit before tax and provision	97.43	96.20
Profit after tax and provision	34.59	43.04





### Appropriation of Profit

As per section 62 of Multi-State Co-operative Societies Act, 2002, balance profit for the year 2018-19 available for appropriation and distribution is ₹ 3459.51 lakh after tax. After adding balance profit for the year 2017-18, the Board of Directors recommend the distribution of profit of ₹ 3459.72 lakh under section 63 of Multi State Co-operative Societies Act, 2002 as follows:

₹ in Lakh.

Particulars	Amount
Reserve Fund (25%)	864.93
Additional Reserve Fund for unforeseen losses (10%)	345.97
Dividend 12% (Recommended)	1008.11
Charity Fund	10.00
Software / Hardware Upgradation	20.00
Staff Welfare Fund	10.00
Dividend Equalisation Fund	25.00
Building fund	200.50
Golden Jubilee Fund	10.00
Co-operative Education Fund	34.60
Staff / Members & Employees Educational Fund	10.00
EX-Gratia & Bonus	691.38
Transfer to BDDR	229.00
Balance Profit C/F	0.23
<b>Total</b>	<b>3459.72</b>

### Dividend

The Board of Directors are pleased to recommend dividend of 12% on pro-rata basis for the financial year 2018-19 after ploughing back sufficient profit for maintaining healthy capital adequacy ratio for future growth.

### Capital Adequacy

Capital Adequacy is capital required against the Risk Weighted Assets which according to RBI guidelines should be above 9% and preferably above 12% for Financially Sound and Well Managed Banks. The Banks CRAR as on 31.03.2019 was 18.27% increased from 17.49% as on 31.03.2018. Out of this Tier – I capital constitutes 15.82% of CRAR.

### Meetings of the Board of Directors

During the year under review 18 Board meetings were held. Generally, meetings were attended by all the Directors and all the decisions are taken unanimously. The Board works in professional manner to enhance the trust of the public. As per the Bye-laws No. 43 of the Bank, we have constituted an Executive Committee which generally meets once in a week to take decisions on all day to day issues. The Executive Committee is empowered with requisite powers to take decisions. In addition to above, sub committees like Staff Committee, Audit Committee and Recovery Committee also meet regularly and take delegated decisions.

### Branch Expansion

During the financial year, the Bank has opened six new branches at (1) Malad (W), Mumbai, (2) Sakinaka, Mumbai, (3) Digha, Navi Mumbai, (4) Pen, Raigad, (5) Shahu Putala, Ichalkaranji (6) Jaysingpur, Kolhapur. This has resulted into total branches to 91.

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



During the year under review, we have shifted (1) Bhiwandi Branch, Thane, (2) Kasarvadavali Branch, Thane and (3) Kharghar Branch, Navi Mumbai in own premises and (1) Kalbadevi Branch, Mumbai, (2) Kalher Branch, Bhiwandi and (3) Kanjurmarg Branch, Mumbai in rented premises. The bank has also shifted (1) Ulwe Branch on 22.04.2019 in own premises and (2) Madgaon Branch on 17.06.2019 in rented premises for getting more business and giving better customer service. In addition to this, we have also 9 Off-site ATMs for giving better customer service.

## **Non Banking Business**

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

## **Foreign Exchange Business**

The Bank has received Foreign Exchange Authorised Dealer Category - II Licence (AD-II) from Reserve Bank of India. This has helped our customers to buy and sell foreign currencies from all our branches. During the current financial year 2018-19, under the AD-II Licence Bank has achieved a Foreign Currency Sale & Purchase business turnover of ₹ 2.76 Crore as against previous year's turnover of ₹ 1.94 Crore. The Bank has an arrangement with other AD-I Banks for providing Forex products and services for its customers.

During the current financial year 2018-19 the Bank has handled and routed through other AD-I Banks merchanting Forex business having turnover of ₹ 142.84 Crore as against previous year's turnover of ₹ 109.98 Crore. Bank has earned Net earnings of ₹ 24.01 Lacs during the period under report as against previous years earning of ₹ 17.38 Lacs under Foreign Exchange Business. The bank has also received permission to open and maintain NRE Accounts in select 18 branches.

## **Information Technology and Digital Banking**

As you all are aware that Digital and emerging technologies are rapidly evolving and becoming integral in shaping our daily lives. At GP Parsik, we are banking on innovations that will provide our retail customers and corporate clients superior and efficient services, coupled with unparalleled customer experience. Your Bank is offering all the Digital Products at Par with other leading Banks. I am happy to inform the share holders that the usage of Banks digital platform is on increasing trend whether it is Rupay Debit Cards of varied features, UPI, BHIM or Bharat Bills Pay. The transactional Internet Banking offered to Retail and Corporate Customers is being used efficiently by many of Banks clients and trend is increasing day by day. Further, Banks Mobile Banking App with new look is popular amongst most of our customers. As a green initiative Bank is introducing green PIN for ATM cards, e-Statement to all the customers who have register email IDs. And Bank has also launched cKYC to enable on-boarding of customers without hassle of multiple KYC documents.

The customers can also update their Aadhar number on this interactive website. The bank has renewed ISO 27001 – 2013 certificate during the year thereby maintaining the standard of technology adoption at International level highly secured. To take preventive measures for Disaster Management the bank regularly takes mock trial at Disaster site Pune successfully. The bank has also appointed a reputed firm as "IT Security Consultant" to guide us to prevent threats from external sources to our IT infrastructure. The bank has obtained HTTPS Security Certificate for this website. The bank is sending various preventive messages to its customers about not to share any confidential information about their accounts although it is pretended that the information is required by the bank officials.

The Bank is in process of implementation of required infrastructure and updates its software's as per the new guidelines issued by the Reserve Bank of India on Cyber Security. It is the policy of the Bank not to



compromise on security aspects of day to day banking to ensure safety of database of its customers. Your Bank shall continue in its efforts to provide excellence in operations through effective I.T. products resulting into reduction in the turnaround time and extended benefits to your Bank's customers. RBI has also recently published various reports and necessary steps are being taken by all the parties involved in digital payment gateways to push and encourage digital payments.

## Human Resources

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

The Bank has prepared detailed Manual of Instructions on Deposits, Loans, Services, IT and Account Functions at Branches and Head Office. We are also imparting training to all the staff members of the bank. This will enhance the knowledge and skill of the bank employees in the customer service and taking quick decisions. During the year 41 training sessions covering 728 staff and 5 external training covering 8 officials were conducted and organized on different types of subject such as KYC, Forex Business, System Audit, Credit marketing, performance appraisal, Clean Note Policy, Team Building, Customer Service, Mobile & Internet Banking etc. The bank has maintained cordial 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 Governance

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

## Corporate Social Responsibility

- (1) The Bank acknowledges its social responsibilities by donating permissible percentage of net profit to Social Organisations. During the year, the bank donated ₹ 9,35,000/- to 11 organizations who are committed for social causes.
- (2) A Blood Donation Camp was organized on 7th November, 2018 at its Head Office, Kalwa, Thane, by GP Parsik Banks Employees & Officers Association.
- (3) The bank also organized Free Medical Check-up Camp for members above 45 years of age on 7th November, 2018 at its Head Office, Kalwa, Thane.
- (4) The bank has also given financial help of ₹ 36,000/- to 14 students for education to the dependents of the members.
- (5) The bank has given ₹ 2,55,000/- to 23 shareholders towards medical assistance during the year.
- (6) The Bank arranges cricket tournament every year for the employees.



- (7) Afforestation : The Bank's founder Chairman, Late Shri. Gopinath S.Patil, had immensely contributed for environmental, social, educational and other important sectors. He has inspired many of his associates for forestation. Along with them and with the help of Sahakar Bazar Kalwa, more than 1.5 lakh trees are being planted 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**

Smt. Shailaja Kademani, Assistant General Manager and Chief Inspecting Officer, RBI along with her colleagues Mr. P. Anand, Manager, Mr. Yogeshwar Bhamra, Manager and Mr. M.G.Khadgi, Asst Manager have completed inspection of the bank for the year 2017-18 and have offered valuable guidance. For the year under review, Statutory Auditors M/s. Gogate & Co., have completed the Statutory audit of the bank and have given Audit Classification "A". All branches of the Bank are placed under Concurrent/Internal Audit system through well experienced Chartered Accountant Firms and also covered under Internal Inspection by Bank Officials.

The Board of Directors recommend M/s V. H. Jajoo & Company, Chartered Accountants as Statutory Auditors for the financial year 2019-20.

The resolution for their appointment will be moved under Agenda item No. 7 of the notice.

### **Obituary**

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

### **Achievements and Awards**

The Maharashtra Urban Co-Operative Banks Federation has given 'Best Bank' Award in the category of Deposits of above ₹ 3,000/- Crore Banks during 2017-18.

### **Acknowledgement**

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

Jai Hind, Jai Sahakar !

For and on behalf of the Board of Directors

**Ranjit Gopinath Patil**

Chairman.



# GOGATE & CO.

CHARTERED ACCOUNTANTS

Office No. 107, 1st floor, Punit Apartments,  
Opp. Modi Ganpati Mandir, 526,  
Narayan Peth, Pune – 30.

## INDEPENDENT AUDITOR'S REPORT

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

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

### Report on the Financial Statements

1. We have audited the accompanying financial statements of the 'GP PARSIK SAHAKARI BANK LTD., Kalwa, Thane' which comprise the Balance Sheet as at 31st March, 2019 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 64 branches audited by us (by visit at branches as well as from centralized platform) and returns of other branches audited by concurrent auditors of respective branches are incorporated in these financial statements. As informed to us by the management, Bank has not received any specific guidelines from Central Registrar of Co-operative Societies with respect to selection of branches to be covered under audit. The branches covered by us account for 89.36 percent of advances, 89.22 percent of deposits, 84.63 percent of interest income and 87.03 percent of interest expenses.

### Management's Responsibility for the Financial Statements

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

### Auditor's Responsibility

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

### Opinion

6. Subject to our comments and observation contained in Audit Memorandum (HO report and LFAR ) enclosed herewith, In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (AACS), the Multi State Co-op. Societies Act 2002 and the Multi State Co-operative Societies Rules, 2002 (as applicable) and guidelines issued by Reserve Bank of India and the Central Registrar of Co-operative Societies , in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

(i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2019;





- (ii) in the case of the Profit and Loss Account of the profit for the year ended on that date; and  
(iii) in the case of the Cash Flow Statement, of cash flows for the year ended on that date.

**Report on Other Legal and Regulatory Matters**

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-op. Societies Act 2002 and the Multi State Co-operative Societies Rules, 2002.
8. As required by Section 73(4) of the Multi State Co-op. Societies Act 2002 and subject to our comments and observations contained in the Audit Report and LFAR of even date, we report that:
- (a) We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;
- (b) In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;
- (c) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
- (d) The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns;
- (e) The reports on the accounts of the branches audited by us/audited by branch concurrent auditors have been forwarded to us and have been properly dealt with in preparing this report;
- (f) The accounting standards adopted by the bank are consistent with those laid down by accounting principles generally adopted in India so far as applicable to Banks;
- (g) In our opinion and according to the information given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank;
9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have come across following instances which need to be reported under Rule 27 (3) of Multi State Co-operative Societies Rules 2002
- a. During course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the bye laws of the Bank;
- b. During course of audit, we have generally not come across material and significant transactions, which appear to be contrary to the guidelines issued by the Reserve Bank of India and National Bank for agriculture and rural development.
- c. The following monies due to the Bank appeared to be bad or doubtful of recovery against which a provision of ₹ 3713.33 lakhs is made in the books of accounts. Advances categorized as doubtful assets of ₹ 3400.20 lakhs and loss assets of ₹ 313.13 lakhs as per prudential norms are considered as doubtful of recovery.
- 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 ₹ 17.92 lakhs which were sanctioned against FDR. The accounts were fully secured and standard.
- e. During course of audit, we have generally not come across any violation of guidelines, conditions etc. issued by the Reserve Bank of India or National Agriculture and Rural Development by any co-operative Bank. However for specific comments kindly refer detail Audit report and LFAR and Annexure to LFAR
- f. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

**Place: Kalwa, Thane**  
**Date : 26<sup>th</sup> June, 2019**

**For Gogate and Co.**  
**Chartered Accountants**  
**FRN (124144W)**  
**CA U V Gogate**  
**Partner**  
**M. No. (109574)**



# GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2019

दिनांक ३१ मार्च, २०१९ अखेर नफा-तोटा पत्रक

( ₹ in Lakhs )

EXPENDITURE / खर्च	SCHEDULE परिशिष्ट	31st MARCH 2019 ₹	31st MARCH 2018 ₹
INTEREST PAID ON DEPOSITS / BORROWINGS ढेवी व कर्जावरील दिलेले व्याज	1	21769.00	18482.00
SALARY AND ALLOWANCES / कर्मचारी पगार, भत्ते	2	5487.19	4690.12
BOARD OF DIRECTORS FEES / संचालकांचे मिटींग भत्ते		4.02	4.22
RENT, RATES, TAXES & INSURANCE / भाडे, कर व विमा	3	1769.35	1648.29
LEGAL & PROFESSIONAL FEES / कायदा व व्यावसायिक तज्ञांचे शुल्क		66.14	107.35
POSTAGE & TELEPHONE EXPENSES / टपाल, तार व टेलिफोन खर्च	4	297.47	220.43
AUDIT FEES / हिशेब तपासणी शुल्क		107.93	81.63
DEPRECIATION ON FIXED ASSETS / मालमत्तेवरील घसारा	5	1178.72	1104.52
PRINTING , STATIONERY & ADVERTISEMENT EXPENSES / छपाई, लेखनसामग्री व जाहिरात खर्च	6	327.07	414.24
CONTRACTUAL EXPENSES / कॉन्ट्रॅक्टुअल खर्च		120.69	126.30
MISCELLANEOUS EXPENSES / सर्वसाधारण खर्च	7	1586.59	1190.33
PROVISIONS / तरतूदी	8	4343.77	3615.83
PROVISION FOR INCOME TAX / आयकर तरतूद		1940.00	1700.00
BAD DEBTS WRITTEN OFF / बुडीत कर्ज निर्लेखित		313.21	0.00
NET PROFIT TRANSFERRED TO BALANCE SHEET / निव्वळ नफा		3459.51	4304.55
<b>TOTAL / एकूण ₹</b>		<b>42770.66</b>	<b>37689.81</b>

Place : Parsik Nagar  
Kalwa, Thane -400 605.  
Date : 26<sup>th</sup> June 2019

As per my report of even date  
**M/s B.S.Korde & Co.**  
Chartered Accountants  
Sd/-  
**CA B. S. Korde**  
Proprietor  
(Member No 14688)  
FRN.125532W  
(Internal Auditors)

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

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2019**

दिनांक ३१ मार्च, २०१९ अखेर नफा-तोटा पत्रक

( ₹ in Lakhs )

INCOME / जमा	SCHEDULE परिशिष्ट	31st MARCH 2019 ₹	31st MARCH 2018 ₹
INTEREST RECEIVED ON LOANS & INVESTMENTS मिळालेले व्याज - कर्जावरील व ठेवीवरील	9	37217.86	33990.52
DIVIDEND ON SHARES / शेअर्सवरील लाभांश		0.41	0.41
COMMISSION / कमिशन	10	673.27	677.61
SHARE TRANSFER FEE / भाग हस्तांतरण शुल्क		0.02	0.04
LOCKER RENT & SAFE CUSTODY CHARGES / लॉकर भाडे व सेफ कस्टडी		85.18	82.66
OTHER INCOME / इतर उत्पन्न	11	1104.81	919.39
EXCESS PROV. OF EARLIER YEARS IDR WRITTEN BACK पूर्वीची गुंतवणूक घसारा जादा तरतूद वर्ग केली		1992.16	0.00
PROFIT ON SALE OF DEAD STOCK / डेडस्टॉक विक्रीवरील नफा		0.00	0.71
PROFIT ON INVESTMENT SOLD / गुंतवणूक विक्रीवरील नफा		743.50	758.99
BAD DEBTS WRITTEN OFF RECOVERED / निर्लिखित बुडित कर्ज वसुली		20.53	17.69
DEFERRED TAX ASSETS / डिफर्ड टॅक्स असेट		3.98	18.41
EXCESS PROV OF BDDR(UPTO 2006) WRITTEN BACK बुडित व संशयित कर्ज निधीतील जादा तरतूद परत (सन २००६ पूर्वीची)		0.00	1177.29
EXCESS PROV ON IMPAIRED ASSET WRITTEN BACK इपेअर्ड असेटवरील जादा तरतूद परत		0.00	46.09
EXCESS PROV. OF INCOME TAX WRITTEN BACK / जादा आयकर तरतूद परत		615.73	0.00
BAD DEBTS PROV. WRITTEN BACK / बुडित व संशयित कर्ज निधीतील तरतूद परत		313.21	0.00
<b>TOTAL / एकूण ₹</b>		<b>42770.66</b>	<b>37689.81</b>

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

(Multi-State Scheduled Bank)

**Shri. Uday A. Shetye**

C.E.O

**Shri. Narayan G. Gawand**

Vice Chairman

**Shri. Ranjit G. Patil**

Chairman

**Schedules Forming Part of Profit & Loss Accounts for the year ended 31st March, 2019**

दिनांक ३१ मार्च, २०१९ अखेर नफा तोटा पत्रकाची परिशिष्ट

( ₹ in Lakhs )

<b>SCHEDULE / परिशिष्ट</b>	<b>31st March 2019</b>	<b>31st March 2018</b>
	₹	₹
<b>SCHEDULE - 1 INTEREST PAID ON DEPOSITS / BORROWINGS / परिशिष्ट १. ठेवी व कर्जांवरील व्याज</b> INTEREST PAID ON DEPOSITS / ठेवीवरील दिलेले व्याज	21769.00	18482.00
<b>TOTAL / एकूण</b>	<b>21769.00</b>	<b>18482.00</b>
<b>SCHEDULE - 2 SALARY &amp; ALLOWANCES / परिशिष्ट २. कर्मचारी पगार, भत्ते</b> STAFF SALARY & ALLOWANCES / कर्मचारी पगार व भत्ते	4389.38	4048.67
STAFF PROVIDENT FUND CONTRIBUTION / कर्मचारी भविष्य निधी अंशदान	364.69	357.81
PROVIDENT FUND CHARGES / प्रॉव्हीडंड फंड चार्जेस	23.54	31.92
STAFF TRAINING CHARGES / कर्मचारी प्रशिक्षण खर्च	4.36	2.99
LABOUR WELFARE CHARGES / लेबर वेलफेअर खर्च	0.51	0.46
STAFF INSURANCE / कर्मचारी विमा	103.92	63.79
GRATUITY CONTRIBUTION (L.I.C) / सेवा वेतन निधी (एल.आय.सी.)	600.79	184.48
<b>TOTAL / एकूण</b>	<b>5487.19</b>	<b>4690.12</b>
<b>SCHEDULE - 3 RENT, RATES, TAXES &amp; INSURANCE / परिशिष्ट ३. भाडे, कर व विमा</b> RENT, RATES & TAXES / भाडे व कर	1025.25	980.35
INSURANCE / विमा	386.79	333.17
PROFESSION TAX / व्यवसायकर	0.03	0.03
ELECTRICITY CHARGES / विजेचे बिल	353.73	331.52
WATER CHARGES / पाण्याचे बिल	3.55	3.22
<b>TOTAL / एकूण</b>	<b>1769.35</b>	<b>1648.29</b>
<b>SCHEDULE - 4 POSTAGE &amp; TELEPHONE EXPENSES / परिशिष्ट ४. टपाल, तार व टेलिफोन खर्च</b> POSTAGE / पोस्टेज खर्च	11.50	7.67
TELEPHONE EXPENSES / टेलिफोन खर्च	27.54	35.00
LEASE LINE ANNUAL CHARGES / लिझ लाईन वार्षिक चार्जेस	258.43	177.76
<b>TOTAL / एकूण</b>	<b>297.47</b>	<b>220.43</b>
<b>SCHEDULE - 5 DEPRECIATION ON FIXED ASSETS / परिशिष्ट ५. मालमत्तेवरील घसारा</b> BUILDING / इमारत	321.31	291.80
VEHICLE / वाहन	27.65	30.23
FURNITURE & FIXTURES / फर्निचर व फिक्चर	300.65	277.70
LIBRARY / वाचनालय	0.08	0.10
COMPUTER / संगणक	529.03	504.69
<b>TOTAL / एकूण</b>	<b>1178.72</b>	<b>1104.52</b>
<b>SCHEDULE - 6 PRINTING, STATIONERY &amp; ADVERTISEMENT EXPENSES / परिशिष्ट ६. छपाई, लेखनसामग्री व जाहिरात खर्च</b> PRINTING & STATIONERY EXPENSES / छपाई व लेखनसामग्री खर्च	125.44	165.85
ADVERTISEMENTS / जाहिरात	182.61	229.73
SAHAKAR & PRACHAR / सहकार व प्रचार	19.02	18.66
<b>TOTAL / एकूण</b>	<b>327.07</b>	<b>414.24</b>
<b>SCHEDULE - 7 MISCELLANEOUS EXPENSES / परिशिष्ट ७. सर्वसाधारण खर्च</b> SERVICE TAX / सर्व्हिस टॅक्स	0.00	55.82
DEAD STOCK WRITE OFF / डेड स्टॉक राईट ऑफ	0.07	0.00
LBT / एलबीटी	26.40	0.00
TRAVELLING EXPENSES / प्रवास खर्च	10.95	16.39
VEHICLE EXPENSES / वाहन खर्च	38.81	33.99
MISC. OFFICE EXPENSES / किरकोळ कार्यालयीन खर्च,	152.09	135.26
REPAIRS & MAINTENANCE / किरकोळ दुरुस्ती	30.58	24.32
SPECIAL / ANNUAL GENERAL MEETING EXP. / वार्षिक / विशेष सर्वसाधारण सभा खर्च	1.99	2.99
SERVICING CHARGES / सर्व्हिसिंग चार्जेस	389.84	304.05
MICR CHEQUE PROC. CHARGES / मायकर चेक प्रोसेसिंग चार्जेस	23.95	29.80
SECURITY SERVICE CHARGES / सिक्युरिटी सर्व्हिस चार्जेस	220.45	208.32
ATM CARD CHARGES / ए.टी.एम.कार्ड चार्जेस	79.13	2.50
CCIL MEMBERSHIP FEE / सीसीआयएल मेंबरशिप फी	0.39	20.99
BRANCH OPENING EXPENSES / शाखा उदघाटन खर्च	6.65	12.39
COMPUTER LICENSE RENEWAL / संगणक लायसन्स नुतनीकरण	35.08	30.02
CCIL SETTLEMENT CHARGES / सि. सि. आय. एल. सेटलमेंट चार्जेस	3.34	15.37
ADVISORY CHARGES / सल्लागार चार्जेस	0.00	2.06
IMPS CHARGES / आय. एम्. पी. एस्. चार्जेस	2.13	0.30



<b>SCHEDULE / परिशिष्ट</b>	<b>31st March 2019</b>	<b>31st March 2018</b>
	₹	₹
SWACHH BHARAT CESS / स्वच्छ भारत सेस	0.00	3.58
KRISHI KALYAN CESS / कृषी कल्याण सेस	0.00	2.40
OTHER BANK CHARGES / इतर बँक चार्जेस	0.10	1.75
CIBIL CHARGES / सिबिल चार्जेस	10.71	9.80
LOSS ON AMORTIZATION GSEC HTM / (HTM) सरकारी रोखातील घसारा	15.39	1.82
COMMISSION ON UTILITY BILL PAYMENT / विविध सेवांचा बिलांवरील कमिशन	0.00	0.49
IGST, CGST, SGST EXPENSES / आयजीएस्टी, सीजीएस्टी, एस्जीएस्टी खर्च	328.01	250.21
UPI CHARGES / युपीआय शुल्क	0.96	0.21
ECS PROCESSING CHARGES / ईसीएस प्रोसेसिंग शुल्क	0.02	0.04
BG/LC COMMISSION EXPENSES / बिजी/एलसी कमिशन	6.67	18.34
FOREX COMMISSION EXPENSES & OTHER CHARGES / परकीय चलन खर्च व किरकोळ खर्च	15.33	6.47
CRIF CHARGES / CRIF खर्च	0.25	0.65
COMPENSATION ON CARD TXN / CARD TXN भरपाई	0.39	0.00
AEPS CHARGES / AEPS चार्जेस	0.15	0.00
LOSS ON SALE OF DEAD STOCK / डेडस्टॉक विक्रीवरील तोटा	30.16	0.00
PRIOR PERIOD ITEM / पुर्व कालावधीचा खर्च	12.62	0.00
EXPERIAN CHARGES / एक्सपिरीअन चार्जेस	0.05	0.00
IMPAIRED ASSETS WRITTEN OFF / इम्पेअर्ड असेट निर्लेखित	143.93	0.00
<b>TOTAL / एकूण</b>	<b>1586.59</b>	<b>1190.33</b>
<b>SCHEDULE - 8 PROVISIONS / परिशिष्ट ८. तरतूदी</b>		
AMOUNT PROVIDED FOR BAD & DOUBTFUL DEBTS / बुडित व संशयित कर्ज निधी तरतूद	2900.00	400.00
VOLUNTARY RETIREMENT SCHEME / स्वेच्छा निवृत्ती योजना	0.00	20.73
CONTINGENT PROV. AGAINST DEPRECIATION IN INVESTMENT / गुंतवणूक घसा-यावरील आकस्मिक तरतूद	0.00	3035.10
SPECIAL RESERVE FUND (Section 36 (1) (viii) of IT Act., 1961)		
स्पेशल रिझर्व्ह फंड (Section 36 (1) (viii) of IT Act., 1961)	80.00	60.00
STANDARD ASSET PROVISION / उत्पादक जिंदगीसाठी संभाव्य तरतूद	0.00	100.00
DEPRECIATION OF GSEC AFS/HFT / GSEC AFS/HFT वरील घसारा	1363.77	0.00
<b>TOTAL / एकूण</b>	<b>4343.77</b>	<b>3615.83</b>
<b>SCHEDULE - 9 INTEREST RECEIVED ON LOANS &amp; INVESTMENTS /</b>		
<b>परिशिष्ट ९. मिळालेले व्याज - कर्जावरील व ठेवीवरील</b>		
LOANS / कर्जावरील	24315.53	23528.10
DEPOSITS & INVESTMENTS / ठेवी व गुंतवणूकीवरील	12902.33	10462.42
<b>TOTAL / एकूण</b>	<b>37217.86</b>	<b>33990.52</b>
<b>SCHEDULE - 10 COMMISSION / परिशिष्ट १०. कमिशन</b>		
B.D.COMMISSION / बी. डी. वरील कमिशन	0.06	2.16
INSURANCE COMMISSION / विमा कमिशन	48.49	30.77
OTHER / इतर	423.86	541.95
ATM CARD COMMISSION / ए. टि. एम. कार्ड कमिशन	101.40	20.55
PAN CARD COMMISSION / पॅन कार्ड कमिशन	0.00	0.01
COMMISSION ON SMS BANKING / एस. एम. एस. कमिशन	99.36	82.15
COMMISSION ON PAYTM / पेटीएम कमिशन	0.10	0.02
<b>TOTAL / एकूण</b>	<b>673.27</b>	<b>677.61</b>
<b>SCHEDULE - 11 OTHER INCOME / परिशिष्ट ११. इतर उत्पन्न.</b>		
PROCESSING CHARGES / प्रोसेसिंग चार्जेस	181.12	169.01
ECS / NEFT PROCESSING CHARGES / इ. सि. एस / एन. इ. एफ. टी प्रोसेसिंग चार्जेस	0.47	0.48
CERSAI CHARGES / सरसाई चार्जेस	1.25	3.34
MISC RECEIPTS / किरकोळ जमा	132.57	146.27
SERVICE CHARGES & OTHERS / सर्व्हिस चार्जेस व इतर	667.02	490.14
RBI REVERSE REPO INTEREST INCOME A/C / आरबीआय रिझर्व्ह रेपो व्याज उत्पन्न खाते	0.00	78.96
INTEREST ON INCOME TAX REFUND / आयकर परतावावरील वाज	0.00	13.91
EXPERIAN CHARGES / एक्सपिरीअन चार्जेस	0.00	0.02
EQUIFAX CHARGES / एक्विफॅक्स	0.04	0.18
PRE CLOSURE CHARGES / मुदत पूर्वबंद चार्जेस	65.77	0.07
PROFIT ON SALE OF NON BANKING ASSET / नॉनबँकिंग मालमत्ता विक्रीवरील नफा	0.00	17.01
EQUITABLE MORTGAGE EXECUTION CHARGES / इक्विटेबल मॉर्गेज एक्सेक्युटी चार्जेस	5.61	0.00
ACH NACH MANDATE PROCESSING CHARGES / ACH NACH मॅन्डेट प्रोसेसिंग	8.16	0.00
ACH NACH DEBIT RETURN CHARGES / ACH NACH डेबिट रिटर्न चार्जेस	42.80	0.00
<b>TOTAL / एकूण</b>	<b>1104.81</b>	<b>919.39</b>



**GP PARSIK SAHAKARI BANK LTD**

(Multi-State Scheduled Bank)

**BALANCE SHEET AS AT 31st March, 2019**

दिनांक ३१ मार्च, २०१९ अखेर ताळेबंद पत्रक

( ₹ in Lakhs )

<b>CAPITAL &amp; LIABILITIES / भाग भांडवल व देणी</b>	<b>SCHEDULE परिशिष्ट</b>	<b>31st MARCH 2019 ₹</b>	<b>31st MARCH 2018 ₹</b>
SHARE CAPITAL / भाग भांडवल	A	8861.85	8313.96
RESERVE FUND & OTHER RESERVES / राखीव व इतर निधी	B	43452.77	40062.43
DEPOSITS / ठेवी	C	380906.14	352948.00
BILLS FOR COLLECTION( As per Contra) / वसूलीची बिले येणे बाजूप्रमाणे		39.88	54.51
INTEREST PAYABLE ON DEPOSITS / ठेवींवरील देणे असलेले व्याज		10759.02	10006.05
OTHER LIABILITIES / इतर देणी	D	4824.86	9000.06
OVERDUE INT RESERVE (NPA) (As per Contra) / थकीत व्याज तरतूद (नावे बाजू प्रमाणे)		1784.65	1035.16
CURRENT YEAR PROFIT / चालू वर्षाचा नफा	E	3459.72	4304.58
<b>TOTAL / एकूण ₹</b>		<b>454088.89</b>	<b>425724.75</b>
CONTINGENT LIABILITIES / संभाव्य देणी	M	<b>17109.71</b>	<b>10285.73</b>

Place : Parsik Nagar  
Kalwa, Thane -400 605.  
Date : 26<sup>th</sup> June 2019

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

As per my report of even date

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

**GP PARSIK SAHAKARI BANK LTD**

(Multi-State Scheduled Bank)

**BALANCE SHEET AS AT 31st March, 2019**

दिनांक ३१ मार्च, २०१९ अखेर ताळेबंद पत्रक

( ₹ in Lakhs )

PROPERTY & ASSETS / मालमत्ता व येणी	SCHEDULE परिशिष्ट	31st MARCH 2019 ₹	31st MARCH 2018 ₹
CASH / रोख	F	22401.52	25225.83
BALANCES WITH OTHER BANKS / बँकेतील शिल्लक	G	54202.43	31041.10
MONEY AT CALL & SHORT NOTICE (CBLO) मागणी योग्य रोखे (मनी अ‍ॅट कॉल)		0.00	3496.71
INVESTMENTS / गुंतवणूक	H	139631.92	123222.87
LOANS & ADVANCES / दिलेली कर्जे	I	219820.03	220692.32
INTEREST RECEIVABLE / येणे व्याज	J	6312.70	6918.41
FIXED ASSETS / कायम व स्थावर मालमत्ता	K	6900.58	6457.58
OTHER ASSETS / इतर जिंदगी	L	2991.04	7552.64
BILLS RECEIVABLE (As per Contra) / वसूलीची बिले (देणे बाजू प्रमाणे)		39.88	54.51
NPA INT. R'BLE (As per Contra) / थकीत व्याज तरतूद (देणे बाजू प्रमाणे)		1784.65	1035.16
BRANCH ADJUSTMENT / शाखा जुळवणी		4.14	27.62
<b>TOTAL / एकूण ₹</b>		<b>454088.89</b>	<b>425724.75</b>

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

(Multi-State Scheduled Bank)

**Shri. Uday A. Shetye**

C.E.O

**Shri. Narayan G. Gawand**

Vice Chairman

**Shri. Ranjit G. Patil**

Chairman

**Schedules Forming Part of Balance Sheet as at 31st March, 2019.**

दिनांक ३१ मार्च, २०१९ अखेर ताळेबंद पत्रकाची परिशिष्ट.

(₹ in Lakhs)

<b>SCHEDULE / परिशिष्ट</b>	<b>31st March 2019</b> ₹	<b>31st March 2018</b> ₹
<b>SCHEDULE A - SHARE CAPITAL / परिशिष्ट - A भाग भांडवल</b>		
<b>AUTHORISED SHARE CAPITAL / अधिकृत भाग भांडवल</b>	<b>50,000.00</b>	<b>50,000.00</b>
(100000000 Shares of ₹ 50/- each) / (प्रत्येकी ₹ 50/- चे 100000000 शेअर्स)		
<b>ISSUED SUBSCRIBED &amp; PAID UP CAPITAL / वसूल झालेले भाग भांडवल</b>	8861.85	8313.96
17723709 Shares of ₹ 50/- each / (प्रत्येकी ₹ 50/- चे 17723709 शेअर्स)		
(Previous Year 16627929 Shares of ₹ 50/- each) / (मागील वर्षी - प्रत्येकी ₹ 50/- चे 16627929 शेअर्स)		
INDIVIDUALS / वैयक्तिक 7355.18		
OTHERS / इतर 1506.67		
CO-OP INSTITUTION / सहकारी संस्था --		
<b>SCHEDULE B- RESERVE FUND &amp; OTHER RESERVES / परिशिष्ट - B राखीव व इतर निधी</b>		
RESERVE FUND / गंगाजळी	10603.94	9491.34
BUILDING FUND / इमारत निधी	6533.44	6022.69
DIVIDEND EQUI. FUND / लाभांश समीकरण निधी	645.14	625.14
BAD & DOUBTFUL DEBTS RESERVE / संशयित व बुडीत कर्ज निधी	10935.76	8348.96
CONTINGENT PROVISION AGAINST STANDARD ASSETS / उत्पादक जिंदगीसाठी संभाव्य तरतूद	955.00	955.00
MEMBERS WELFARE FUND / सभासद कल्याण निधी	334.03	327.08
EMPLOYEES WELFARE FUND / सेवक कल्याण निधी	81.69	91.07
CHARITY FUND / धर्मदाय निधी	250.38	234.73
DIRECTORS TRAINING FUND / संचालक प्रशिक्षण निधी	20.05	20.88
CONTINGENCY RESERVE / विशेष आकस्मिक निधी	3946.19	3946.19
INVESTMENT FLUCTUATION RESERVE (IFR) / गुंतवणूक चढउतार निधी (आयएफआर)	3786.69	3184.18
INVESTMENT DEPRECIATION RESERVE (IDR) / गुंतवणूक घसरारा निधी (आय.डी.आर.)	1326.50	3318.67
UPGRADATION OF SOFTWARE/HARDWARE FUND / अपग्रेड सॉफ्टवेअर / हार्डवेअर फंड	1027.00	1015.00
GOLDEN JUBILEE FUND / सुवर्ण महोत्सव निधी	160.00	155.00
IMPAIRED ASSETS RESERVE (TRF-ICH) / इम्पेअर्स असेटस् रिझर्व्ह (TRF-ICH)	4.10	4.10
SPECIAL RESERVE FUND / स्पेशल रिझर्व्ह फंड (Section 36(1)(viii) of IT Act, 1961)	942.31	862.31
EDU. FUND FOR MEMBERS, DIRECTORS EMPOLYEEES / शिक्षण निधी (संचालक, सभासद, सेवक)	110.59	100.59
ADDL. RES FUND FOR UNFORSEEN LOSSES / वाढीव आकस्मिक तोटा राखीव निधी	1773.13	1342.67
IMPAIRED ASSETS RESERVE - NON BANKING / बँकींग व्यतिरिक्त ताब्यात असलेल्या मालमत्तेकरिता राखीव निधी	16.83	16.83
<b>TOTAL / एकूण ₹</b>	<b>43452.77</b>	<b>40062.43</b>
<b>SCHEDULE C - DEPOSITS / परिशिष्ट - C ठेवी</b>		
REINVESTMENT / दामदुप्पट ठेवी	128111.80	117219.52
FIXED DEPOSIT / मुदत ठेव खाते	20801.42	19523.74
MONTHLY INTEREST DEPOSIT / मासिक व्याज ठेव	32079.05	27028.64
QUARTERLY INTEREST DEPOSIT / तिमाही व्याज योजना	19805.80	27803.94
RECURRING DEPOSIT / आवर्त ठेवी	4328.45	3492.77



# GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

(₹ in Lakhs)

SCHEDULE / परिशिष्ट	31st March 2019 ₹	31st March 2018 ₹
DAILY DEPOSIT SCHEME / अल्प बचत नित्यनिधी	132.01	109.69
SMALL SAVING DEPOSIT / अल्प बचत ठेवी योजना	6.29	5.73
CURRENT A/C INDIVIDUAL / चालू ठेवी वैयक्तिक	35391.56	31766.00
CURRENT A/C SOCIETY / चालू ठेवी संस्था	1655.90	1426.85
SAVING A/C INDIVIDUAL / बचत ठेवी वैयक्तिक	128831.35	116378.84
SAVING A/C SOCIETY / बचत ठेवी संस्था	3307.03	2809.19
MATURED DEPOSIT / मुदत संपलेल्या ठेवी	6455.48	5383.09
<b>TOTAL / एकूण ₹</b>	<b>380906.14</b>	<b>352948.00</b>
<b>SCHEDULE D- OTHER LIABILITIES / परिशिष्ट - D इतर देणी</b>		
DIVIDEND PAYABLE / मागणी न केलेला लाभांश	152.38	123.14
AUDIT FEES PAYABLE / हिशेब तपासनीस फी	24.60	26.15
SUNDRY CREDITORS / किरकोळ देणी	207.73	251.16
SHARE SUSPENSE / शेअर्स अनामत	16.67	13.74
SUNDRY RECEIPTS / किरकोळ जमा	18.74	16.06
LOCKER RENT / लॉकर भाडे	46.03	48.23
RETENTION MONEY / रिटेन्शन मनी	100.63	103.97
T.D.S. / टी.डी.एस.	0.00	114.91
PROVISION FOR LEAVE ENCASHMENT / अर्जित रजा पगार	0.00	160.22
BONUS & EX.GRATIA / बोनस व सानुग्रह अनुदान	0.00	0.24
ANAMAT ACCOUNT / अनामत खाते	83.16	0.00
R.C.PENDING ENTRIES PAYABLE / आर.सी.पेंडींग एन्ट्री पेएबल	8.74	10.19
EDUCATION FUND / शिक्षण निधी	25.30	25.30
INCOME TAX PROVISION / आयकर तरतूद	1940.00	5718.87
PAY ORDER / पे ऑर्डर खाते	896.22	1493.35
ICHALKARANJI BANK SHARES / सभासद भाग भांडवल - इचलकरंजी	141.31	141.31
GRATUITY FUND / सेवा वेतन निधी	599.73	84.48
N.F.S. / POS / IMPS / ABB- NEFT / RTGS SETTLEMENT / एन. एफ. एस./पी. ओ. एस./आय. एम. पी. एस./ए. बी. बी. - एन इ एफ टी/आर टी जी एस सेटलमेंट	52.58	64.79
POS SETTLEMENT (RUPAY) / रुपये. पी. ओ. एस. सेटलमेंट	121.39	72.52
TD INT ECS/NEFT / टी. डी. / आय. एन. टी / इ. सि. एस / एन. इ. एफ. टी	4.10	123.78
DEFERRED TAX LIABILITY / डिफर्ड टॅक्स लायबिलिटी	235.13	239.11
BORROWER NOMINAL MEMBER / कर्जदार नॉमिनल सभासद	5.13	5.48
GUARANTOR NOMINAL MEMBER / जामिनदार नॉमिनल सभासद	4.03	4.20
INS PREMIUM FROM SALARY / पगारातील विमा हप्ता	4.29	0.00
NEFT / एन. इ. एफ. टी.	29.45	25.51
ADVANCE LOCKER RENT / आगाऊ भाडे	0.00	0.96
BBPS SETTLEMENT A/C / बी.बी.पी. एसु सेटलमेंट	1.31	3.49
WORK CONTRACT TAX / वर्क कॉन्ट्रक्ट टॅक्स	0.10	0.10
FAMILY PENSION / कुटुंब पेन्शन	9.11	8.88
PROVIDENT FUND / भविष्य निर्वाह निधी	54.78	50.77
SUSPENSE A/C / सस्पेंस खाते	0.00	0.90
SALARY POSTING A/C / सॅलरी पोस्टिंग खाते	0.05	0.57
IGST,CGST,SGST,GST PAYABLE / IGST,CGST,SGST,GST देणे	20.70	67.68
SPECIAL RECOVERY SALES OFFICER / विशेषवसुली अधिकारी	20.00	0.00
PRO. TAX FROM SALARY / पगारावरील प्रोफ. टॅक्स	1.47	0.00
<b>TOTAL / एकूण ₹</b>	<b>4824.86</b>	<b>9000.06</b>



# GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

(₹ in Lakhs)

SCHEDULE / परिशिष्ट	31st March 2019 ₹	31st March 2018 ₹
<b>SCHEDULE E- PROFIT &amp; LOSS A/C / परिशिष्ट - E नफा - तोटा</b>		
PROFIT AS PER LAST BALANCE SHEET / मागील वर्षाचा नफा :	4304.58	4732.18
LESS : APPROPRIATIONS / वजा- नफा वाटणी		
RESERVE FUND 25% / रिझर्व्ह फंड 25%	1076.14	1183.04
ADDITIONAL RESERVE FUND 10% / वाढीव राखीव निधी 10 %	430.46	473.22
DIVIDEND TO SHAREHOLDERS / भागधारकांस लाभांश	923.26	811.23
CHARITABLE FUND / धर्मदाय निधी	25.00	25.00
MEMBERS WELFARE FUND / सभासद कल्याण निधी	10.00	10.00
DIVIDEND EQUALIZATION FUND / लाभांश समानीकरण निधी	20.00	20.00
BUILDING FUND / इमारत निधी	510.75	313.90
EDUCATION FUND-MEMBERS, DIRECTORS / शिक्षण निधी- सभासद, संचालक	43.05	47.32
GOLDEN JUBILEE FUND / सुवर्ण महोत्सव निधी	5.00	5.00
SOFTWARE / HARDWARE UPGRADATION / सॉफ्टवेअर / हार्डवेअर अपग्रेडेशन	12.00	10.00
EMPLOYEES EDUCATIONAL FUND / शिक्षण निधी कर्मचारी	10.00	10.00
EX GRATIA & BONUS / सानुग्रह अनुदान व बोनस	636.20	583.44
INVESTMENT FLUCTUATION RESERVE / गुंतवणूक चढउतार निधी (आयएफआर)	602.51	1240.00
PROFIT OF THE LAST YEAR / मागील वर्षाचा शिल्लक नफा	0.21	0.02
ADD : NET PROFIT FOR THE YEAR / अधिक : चालू वर्षाचा निव्वळ नफा	3459.51	4304.55
<b>TOTAL / एकूण ₹</b>	<b>3459.72</b>	<b>4304.58</b>
<b>SCHEDULE F- CASH / परिशिष्ट - F रोख व बँकेतील शिल्लक</b>		
CASH IN HAND / हातातील शिल्लक	4723.26	5710.68
R.B.I.CURRENT A/C. / रिझर्व्ह बँक चालू खाते	17678.26	19515.15
<b>TOTAL / एकूण ₹</b>	<b>22401.52</b>	<b>25225.83</b>
<b>SCHEDULE G- BALANCES WITH OTHER BANKS / परिशिष्ट - G बँकेतील शिल्लक</b>		
A) CURRENT ACCOUNT WITH / अ) चालू खाते		
CA WITH TDCC / टा.जि.म.सह.बँक चालू खाते ठाणे	17.17	2.44
INDUSIND BANK / इंडसिंड बँक	18.66	0.00
CA WITH IDBI BANK / आय.डी.बी.आय.बँक चालू खाते	1338.48	891.26
CA WITH BANK OF INDIA / बँक ऑफ इंडिया, चालू खाते	126.02	230.73
STATE BANK OF HYDERABAD / स्टेट बँक ऑफ हैद्राबाद	0.79	0.37
CA WITH AXIS BANK / अक्सिस बँक चालू खाते	271.97	181.65
KOTAK MAHINDRA BANK / कोटक महिंद्र बँक चालू खाते	0.00	0.10
CA WITH RDCC / रायगड डिस्ट्रीक्ट सेंट्रल बँक	0.00	2.86
HDFC BANK PUNE (ICH) / एच.डी.एफ.सी.बँक चालू खाते	33.41	1.55
KDCC BANK ICH / कोल्हापूर जिल्हा मध्य.सह.बँक	52.79	51.08
UNION BANK OF INDIA / युनियन बँक ऑफ इंडिया	14.04	2.48
CA WITH ICICI / आय.सी.आय.सी.आय. बँक चालू खाते	1873.12	3879.40
YES BANK CURRENT ACCOUNT / येस बँक चालू खाते	236.55	553.39
CANARA BANK CURRENT ACCOUNT / कॅनरा बँक चालू खाते	215.19	231.79
CA WITH PUNJAB NATIONAL BANK / पंजाब नॅशनल बँक चालू खाते	0.00	0.06
CA WITH CORPORATION BANK, MADGAO BR / मडगाव.को. ऑ. बँक चालू खाते	0.96	0.83
CA WITH SVC CO-OPERATIVE BANK LTD / एस वि सी.को.ऑ.बँक चालू खाते	365.32	234.08
CA WITH MSC BANK / एम.एस.सी.चालू खाते	4.89	13.90
CA's WITH S.B.I. / एस.बी.आय.चालू खाते	20.30	66.19
CA WITH RBL BANK LTD / आर बी एल्. बँक लि. चालू खाते	89.25	0.00
<b>TOTAL / एकूण ₹</b>	<b>4678.91</b>	<b>6344.16</b>





# GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

( ₹ in Lakhs )

SCHEDULE / परिशिष्ट	31st March 2019 ₹	31st March 2018 ₹
<b>B) FIXED DEPOSITS WITH BANKS / ब) बँकांतील मुदत ठेवी</b>		
S.B.I (F.D) THANE / एस.बी.आय., मुदत ठेव, ठाणे	4500.00	50.00
TERM DEP. MSC BANK / म. स्टे. को. ऑ. बँक मुदत ठेव	2165.67	2865.50
TERM DEP. TDCC THANE / टा. जि. म. स. बँ. मु. ठेव खाते	600.00	586.33
TERM DEP. TDCC KALWA / टा. जि. म. स. बँक मु. ठेव कळवा	0.00	1000.00
BANK OF INDIA FDR / बँक ऑफ इंडिया एफ.डी.आर.	500.00	2499.00
IDBI FIXED DEPOSIT / आयडीबीआय मुदत ठेव	6507.45	6848.95
CANARA BANK FDR / कॅनरा बँक मुदत ठेव	2908.03	952.16
BANK OF MAHARASHTRA FDR / बँक ऑफ महाराष्ट्र मुदत ठेव	0.00	4380.00
BANK OF BARODA FDR / बँक ऑफ बडोदा मुदत ठेव	2000.00	3665.00
YES BANK FDR / येस बँक मुदत ठेव	4342.37	1550.00
HDFC BANK FDR / एच. डी. एफ. सी. बँक मुदत ठेव	5000.00	0.00
SVC BANK FDR / एस.वी.सी.को.ऑ.बँक मुदत ठेव	450.00	300.00
ICICI BANK FDR / आय.सी.आय.सी.आय. बँक मुदत ठेव	7500.00	0.00
INDUSIND BANK FDR / इंडसिंड बँक मुदत ठेव	7050.00	0.00
AXIS BANK FDR A/C / अक्सिस बँक मुदत ठेव	6000.00	0.00
<b>TOTAL / एकूण ₹</b>	<b>49523.52</b>	<b>24696.94</b>
<b>TOTAL (A + B) / एकूण (अ + ब) ₹</b>	<b>54202.43</b>	<b>31041.10</b>
<b>SCHEDULE H- INVESTMENTS / परिशिष्ट - H गुंतवणूक</b>		
GOVT.IND STOCK / गव्हर्नमेंट ऑफ इंडिया (रोखे) (Face Value ₹ 119563.81/-) / (दर्शनी मुल्य ₹ 119563.81/-) (Market Value ₹ 116296.87/-) / (बाजार मुल्य ₹ 116296.87/-)	117592.06	106555.97
PUBLIC SECTOR UNDERTAKING BOND / पब्लिक सेक्टर अंडरटेकिंग बॉण्ड (Face Value ₹ 7500.00/-) / (दर्शनी मुल्य ₹ 7500.00/-) (Market Value ₹ 7338.00 /-) / (बाजार मुल्य ₹ 7338.00/-)	7500.00	4700.00
GOVT TRUST SECURITY / राज्य सरकारी रोखे (Face Value ₹ 13623.00 /-) / (दर्शनी मुल्य ₹ 13623.00/-) (Market Value ₹ 13739.74 /-) / (बाजार मुल्य ₹ 13739.74/-)	13609.05	11767.38
SHARES WITH OTHER BANKS & SOCIETIES / बँक व सोसायटीचे शेअर्स	4.45	4.45
CERTIFICATE OF DEPOSIT / सर्टिफिकेट ऑफ डिपॉझिट (Face Value ₹ 1000.00/-) / (दर्शनी मुल्य ₹ 1000.00/-) (Market Value ₹ 926.36 /-) / (बाजार मुल्य ₹ 926.36/-)	926.36	0.00
TREASURY BILL GOVT. DTB / कोशागर बिल सरकारी डी. टी.बी.	0.00	195.07
<b>TOTAL / एकूण ₹</b>	<b>139631.92</b>	<b>123222.87</b>
<b>SCHEDULE I - LOANS &amp; ADVANCES / परिशिष्ट - I कर्ज</b>		
SHORT TERM LOAN / अल्प मुदत कर्ज	10968.28	8750.75
GOLD LOAN / सोनेतारण कर्ज	3400.70	3860.90
C.C. HYPOTHECATION / माल नजर गहाण	35887.41	39919.17
C.C.CLEAN / कॅश क्रेडीट विलन	243.13	264.47
LONG TERM LOAN / दीर्घ मुदत कर्ज	30617.94	29817.67
MEDIUM TERM LOAN / मध्यम मुदत कर्ज	137057.86	136518.75
STAFF LOAN / कर्मचारी कर्ज	1644.71	1560.61
(OF WHICH UNSECURED LOAN ₹ 21024.01/-) / (पैकी विनातारण ₹ 21024.01/-) (OF WHICH OVERDUES LOAN ₹ 5420.73/-) / (पैकी थकलेले ₹ 5420.73/-)		
<b>TOTAL / एकूण ₹</b>	<b>219820.03</b>	<b>220692.32</b>



# GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

( ₹ in Lakhs )

SCHEDULE / परिशिष्ट	31st March 2019 ₹	31st March 2018 ₹
<b>SCHEDULE J - INTEREST RECEIVABLE / परिशिष्ट - J येणे व्याज</b>		
INT. R'BLE ON LOANS / येणे व्याज कर्जावरील	1947.00	2064.93
INT. R'BLE ON DEPOSITS / येणे व्याज ठेकीवरील	4365.70	4853.48
<b>TOTAL / एकूण ₹</b>	<b>6312.70</b>	<b>6918.41</b>
<b>SCHEDULE K - FIXED ASSETS / परिशिष्ट - K कायम व स्थावर मालमत्ता</b> ON PAGE NO 35 / पान क्र ३५ वर)		
<b>SCHEDULE L - OTHER ASSETS / परिशिष्ट - L इतर जिंदगी</b>		
POSTAGE STAMP BALANCE / पोस्टेज	1.96	3.52
PREPAID EXPENSES / खरेदी व खर्चासाठी दिलेल्या रकमा	289.84	190.07
BALANCE STATIONARY / शिल्लक स्टेशनरी	93.33	100.08
TELEPHONE DEPOSIT / टेलीफोन डिपॉझिट	4.88	4.95
WATER DEPOSIT / वाटर डिपॉझिट	0.63	0.63
RENTAL BRANCH PREMISES DEPOSIT / शाखा जागा इमारत डिपॉझिट्स	360.23	403.55
ELECTRIC DEPOSIT / इलेक्ट्रिक डिपॉझिट	20.62	20.10
ADVANCE INCOME TAX / आगाऊ भरलेला आयकर	1750.00	5459.48
SECURITY DEPOSIT CCIL / सिक्युरिटी डिपॉझिट - सीसीआयएल.	122.50	222.50
BEST SECURITY DEPOSIT / बेस्ट सेक्युरिटी डिपॉझिट	0.05	0.05
NON BANKING ASSETS(TRF ICH) / नॉन बँकींग असेट्स-इचलकरंजी	16.84	16.84
COURT DEPOSIT - SUIT / कोर्ट डिपॉझिट - दावा	0.00	0.92
CERSAI & NPCE SGM DEPOSIT / सरसाई अॅण्ड एनपीसीई एसजीएम डिपॉझिट	0.28	0.36
N.P.C.I. DEPOSIT / एन. पी. सी. आय. डिपॉझिट	20.98	11.28
PAN COUPON / पॅन कुपन	0.31	0.32
R.B.I. DEAF CLAIMS RECEIVABLE / आर. बी. आय. कडून डेफ खाती येणे	2.95	2.01
IMPS BENEFICIARY / आय. एम्. पी. एस्. लाभांश	0.14	0.14
ANAMAT A/C / अनामत खाते	0.00	7.25
TDS RECEIVABLE / TDS येणे	4.30	4.76
IGST,CGST,SGST ( INPUT CREDIT) / IGST,CGST,SGST (इनपूट क्रेडीट)	62.18	188.31
ADVANCES FOR NEW BRANCH PREMISES / नविन शाखांसाठी आगाऊ भरलेली रक्कम	0.00	915.51
NFS ATM ACQUIRER ADJ / NFS ATM ACQ अॅडजस्टमेंट	0.09	0.00
SUNDRY DEBTORS / किरकोळ येणे	0.13	0.01
IMPS BENEFICIARY CHARGEBACK A/C / IMPS बेनिफिशरी चार्जबॅक	0.22	0.00
ATM DIFFERENCE RECEIVABLE / ATM फरक परतावा	1.63	0.00
TDS ON GST / GST वरील TDS	0.30	0.00
INCOME TAX REFUND RECEIVABLE / आयकर परतावा येणे	236.65	0.00
<b>TOTAL / एकूण ₹</b>	<b>2991.04</b>	<b>7552.64</b>
<b>SCHEDULE M - CONTINGENT LIABILITIES / परिशिष्ट - M संभाव्य देणी</b>		
CLAIMS AGAINST THE BANK NOT ACKNOWLEDGED AS DEBT		
BANK GUARANTEE / बँक गॅरंटी	8052.28	8624.55
LETTER OF CREDIT / लेटर ऑफ क्रेडीट	1710.58	409.67
AMOUNT TRANSFERRED TO DEAF / डेफ खाती केलेली वर्गरक्कम (Net of Payment made to eligible depositors)	982.69	898.32
BUYERS CREDIT / बायर्स क्रेडिट	0.00	353.19
SECURITIES PURCHASE UNDER REV. REPO	5976.69	0.00
I. TAX & S. TAX DEMAND NOTICE RECEIVED BUT NOT ACKNOWLEDGED AS DEBT BY BANK	387.47	0.00
<b>TOTAL / एकूण ₹</b>	<b>17109.71</b>	<b>10285.73</b>



**GP Parsik Sahakari Bank Ltd.**  
**Schedule - K : Fixed Assets परिशिष्ट - के : कायम व स्थावर मालमत्ता**

( ₹ in lakhs)

Description of Assets मालमत्तेचे वर्णन	Gross Block / ग्राँस ब्लॉक			Depreciation / घसारा			Net Block/ नेट ब्लॉक			
	Opening Balance चालू बाकी Cost as at 1/04/2018	Additions during period खरेदी		Closing Balance अखेरची बाकी Cost as at 31/3/2019 मूळ किंमत रोजी	Depreciation as at 31/3/2018 घसारा पर्यंत	Depreciation During period 31/3/2019 घसारा पर्यंत	Depreciation Due to deletion/ Adjustments विक्री केलेल्या मालमत्तेवरील घसारा	Depreciation up to 31/3/2019 घसारा पर्यंत	as at 31/3/2019 पुस्तकी किंमत	as at 31/3/2018 पुस्तकी किंमत
		Before 30/09/2018	After 30/09/2018							
COMPUTERS & PERIPHERALS संगणक व इतर सामग्री	2890.99	66.38	44.64	2964.16	2145.68	411.85	23.78	2533.76	430.40	745.30
FURNITURE & FIXTURES फर्निचर व फिक्चर्स	3809.72	206.24	144.35	4054.40	1671.89	300.65	69.48	1903.06	2151.34	2137.83
VEHICLES / वाहने	208.18	17.62	2.05	223.25	115.20	27.65	3.55	139.29	83.96	92.98
INTANGIBLE ASSETS इन्टॅन्जीबल असेट्स	808.58	15.50	3.35	826.58	616.17	117.18	0.00	733.36	93.22	191.56
LIBRARY / वाचनालय	0.98	0.01	0.01	1.00	0.66	0.08	0.00	0.74	0.26	0.32
LAND AND BUILDING जमीन व इमारत	4411.78	544.29	621.97	5578.04	1648.72	321.31	0.00	1970.03	3608.01	2763.05
WIP ( MIDC RABALE ) प्रगती पथावरील काम (एमआयडीसी रबाले)	526.54	5.82	1.03	533.39	0.00	0.00	0.00	0.00	533.39	526.54
TOTAL / एकूण ₹	12656.77	855.86	817.40	14180.82	6198.32	1178.72	96.81	7280.24	6900.58	6457.58
PREVIOUS YEAR / मागील वर्ष	11238.93	388.79	1062.70	12655.92	5121.52	1104.52	27.71	6198.33	6457.58	6117.41



**Notes to financial statements for the year ended 31st March, 2019**

**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 four groups, namely, Government Securities, other approved securities, shares and bonds of PSUs and other investments.

**1.2 Categorization of Investments:**

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

“Held to Maturity” (HTM) – securities acquired with the intention to hold till maturity. “Held for Trading” (HFT) – securities acquired with the intention to trade.

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

**1.3 Valuation of Investments:**

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

Investments under ‘Available for Sale (AFS)’ and ‘Held for Trading (HFT)’ category are valued scrip-wise at lower of Cost or Market Value. Net depreciation, if any, under each category has been provided for, net appreciation, if any, has been ignored. Market Value, is taken on the basis of “Yield to Maturity” (YTM) method as indicated by Financial Benchmark India Private Limited (FBIL). Appreciation/ Depreciation are aggregated for each class of securities and net depreciation in aggregate for each category as per RBI guidelines is charged to Profit and Loss Account. Net appreciation, if any, is ignored.



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

**2. Advances:**

2.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the RBI from time to time till date.

2.2 The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as “NPA Interest Receivable” as per RBI directives.

2.3 Provision on Advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the Reserve Bank of India. In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under:

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

**3. Fixed Assets:**

3.1 Land is carried at cost except for leasehold land which is carried at amortized cost. Premises, Furniture & Fixtures, Plant & Machinery are stated at cost less depreciation. Cost includes incidental expenses relating to acquisition and installation of fixed assets.

3.2 Leasehold land cost is amortized over the remaining lease period.

3.3 Computer Hardware, Computer Software, UPS and Batteries, ATM Machines, Printers, CC TV, LCD Projector are depreciated on Straight Line method @ 33.33% as directed by RBI.

3.4 The depreciation on assets acquired prior to 1st October is provided for the whole year otherwise the same are depreciated at 50% of the normal rates. No depreciation is provided on assets sold in the year of sale.

3.5 Premises, Furniture & Fixtures, Plant & Machinery and Capital Expenditure on Rental premises are depreciated on Written down Value method at the rates considered appropriate by the Management as under:

Description of Asset	Rate of depreciation
Fire Extinguisher, Cheque Encoding Machine	25 %
Plant & Machinery	15 %
Vehicles	25 %
Lease Lines, ISDN, ATM Video Capture System, H.O.	40 %
All other assets	10 %

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

**4. Impairment of Assets**

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





**5. Revenue recognition:**

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

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

5.2 Subsidy received from the Reserve Bank of India on purchase of cash re-cycler machines is accounted for on receipt basis by crediting the same to the respective asset account.

**6. Employee Benefits:**

**Defined Contribution Scheme:**

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

**Defined Benefit Scheme:**

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

**7. Lease Payment:**

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

**8. Income Tax:**

Tax expense comprises of current tax and deferred tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961, and rules framed there under. Deferred tax for timing differences between the book and taxable profits for the year is accounted for using the current tax rates and law as on the Balance Sheet date. Deferred Tax Assets (DTA) are recognized only to the extent there is a reasonable certainty that there will be sufficient future taxable income would be available against which DTA can be realized.

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

**9. Earnings per share**

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

**10. Segment Reporting:**

The Bank has identified two Business Segments viz. Treasury Operations and Other Banking Operations taking into account the nature of products and services, the different risks and returns and the guidelines issued by RBI. Treasury Operations includes all investment portfolio and profit / loss on sale of investments. The expenses of this



segment consist of interest expenses on funds borrowed from internal and external sources and depreciation / amortization of premium on investments in Held to Maturity category. Other Banking Operations include all other operations not covered under 'Treasury Operations'.

**C. Disclosures as required by the Accounting Standards (AS)**

**1. Employee Benefits: (AS 15)**

The Bank has contributed ₹ 3,62,55,451/- (Previous year ₹ 3,57,79,948/- towards Provident Fund.

The Bank has paid ₹ 2,43,48,795/- (Previous year ₹ 2,05,67,847/-) towards Group Leave Encashment policy of LIC.

The Bank has debited ₹ 6,00,79,039/- (Previous year ₹ 1,84,47,931/-) towards Group Gratuity policy of LIC.

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

(Amount in ₹ Lakhs)

Sr. No.	Particulars	Gratuity		Leave Encashment	
		31/03/2019	31/03/2018	31/03/2019	31/03/2018
I	Actuarial Assumptions				
	Discount Rate	7.50%	8.00%	8.00%	8.00%
	Salary Escalation	5.00%	4.00%	5.00%	4.00%
	Membership Data				
	Number of members (Nos.)	813	799	813	799
	Average Age (years)	39.19	38.30	39.00	38.00
	Average monthly salary	33047.27	31019.87	32739.00	31020
	Average Past Service (years)	12.01	10.61	-	-
	Valuation Method	Projected Unit Credit Method		Projected Unit Credit Method	
II	Changes in the present value of obligation				
	Opening present value of obligation	2059.06	1970.48	583.24	552.06
	Interest Cost	164.72	157.64	46.66	44.16
	Current Service Cost	98.35	94.02	44.41	46.47
	Benefits paid	(119.63)	(221.05)	(197.63)	(210.38)
	Actuarial (gain)/ loss on obligations	350.28	57.98	175.24	150.92
	Closing Present value of obligation	2552.78	2059.06	651.91	583.24
III	Changes in fair value of plan assets				
	Opening Fair value of plan assets	1811.24	1907.73	237.32	420.92
	Expected return on plan assets	143.16	124.56	18.32	23.70
	Contributions	70.63	0	454.46	3.09
	Benefits paid	(119.63)	(221.05)	(197.63)	(210.38)
	Closing Fair value of plan assets	1905.40	1811.24	512.47	237.32
IV	Amount recognized in balance sheet:				
	Present Value of obligation as at the year-end	2552.78	2059.06	651.91	583.24



# GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

	Fair Value of Plan Assets as at the year-end	1905.40	1811.24	512.47	237.32
	(Asset) / Liability	647.38	247.82	139.45	345.92
V	Expenses recognized in P/L Account				
	Current service cost	98.35	94.02	44.41	46.47
	Interest cost	164.72	157.64	46.66	44.16
	Expected Return of Plan Assets	(143.16)	(124.56)	(18.32)	(23.70)
	Net actuarial (gain) / loss	350.28	57.98	175.24	150.92
	Expenses recognized in P & L account	470.19	185.07	248.00	217.85

Note: Bank has maintained Fund for Group Gratuity & Leave encashment with HDFC Standard Life for ₹ 180.13 lakh & ₹ 209.20 lakh respectively. Present Value of Plan Assets represents the balance available with LIC. The Bank has not recognized actuarial loss / gain on obligation / plan assets, interest cost / expected return on plan assets.

## 2. Segment Reporting: (AS 17)

(₹ in Lakhs)

Particulars	2018-19			2017-18		
	Treasury Operations	Other Banking Operation	Total	Treasury Operations	Other Banking Operation	Total
<b>Segment Revenue</b>	13,646.23	26,512.55	<b>40,158.78</b>	11,300.77	26,389.05	<b>37,689.82</b>
<b>Segment Cost</b>	12,141.12	22,179.87	<b>34,320.99</b>	10,418.49	20,695.17	<b>31,113.66</b>
Segment Result	1,505.11	4,332.68	<b>5,837.79</b>	882.29	5,693.87	<b>6,576.16</b>
Less: - Unallocated Expenses	-	-	70.16	-	-	<b>111.61</b>
<b>Net Profit Before Tax</b>	-	-	<b>5,767.63</b>	-	-	<b>6,464.55</b>
Risk Provisions	-	-	2,900.00	-	-	<b>400.00</b>
Income Tax	-	-	1,940.00	-	-	<b>1,700.00</b>
Deferred Tax	-	-	(3.98)	-	-	-
Special Reseve	-	-	80.00	-	-	<b>60.00</b>
<b>Excess Provisions reversed</b>	-	-	<b>2,607.89</b>	-	-	-
<b>Net Profit Before Appropriation</b>	-	-	<b>3,459.51</b>	-	-	<b>4,304.55</b>
<b>OTHER INFORMATION</b>						
Segment Assets	1,93,705.62	2,57,479.16	<b>4,51,184.77</b>	1,56,563.20	2,61,781.66	<b>4,18,344.86</b>
Unallocable Assets	-	-	<b>2,904.13</b>	-	-	<b>7,379.90</b>
<b>Total Assets</b>	<b>1,93,705.62</b>	<b>2,57,479.16</b>	<b>4,54,088.90</b>	<b>1,56,563.20</b>	<b>2,61,781.66</b>	<b>4,25,724.75</b>
Segment Liabilities	1,94,268.64	2,20,725.05	<b>4,14,993.68</b>	1,57,919.37	2,27,821.13	<b>3,85,740.50</b>
Unallocable Liabilities	-	-	<b>39,095.21</b>	-	-	<b>39,984.25</b>
<b>Total Liabilities</b>	<b>1,94,268.64</b>	<b>2,20,725.05</b>	<b>4,54,088.90</b>	<b>1,57,919.37</b>	<b>2,27,821.13</b>	<b>4,25,724.75</b>

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

The Bank is a co-operative society under the Multi-State Co-operative Societies Act, 2002 and there are no Related Parties requiring a disclosure under the Accounting Standard – 18, issued by the ICAI, other than Key Management Personnel, viz. Mr. Uday A. Shetye, the Chief Executive Officer (CEO) of the Bank for FY.2018-19. However in terms of RBI circular dated March 29, 2003, the CEO being a single party coming under the category, no further details therein need to be disclosed.

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

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

Minimum Lease Payments:

Particulars	₹ in Lakhs
Not later than one year	56.01
Later than one year but not later than five years	2097.15
Later than five years	571.62

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

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

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

Particulars	Figures
Net profit for the period after tax (before appropriation)- ₹ Lakhs	3459.72
Weighted average number of equity shares (Nos.)	17,124,642
Earnings per share (Basic & Diluted)- in Rs	20.20 (PY 27.61)

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

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

The deferred tax liabilities as at 31st March, 2019 and break-up of its major components is as follows:

Particulars	DTA Rs.	DTL Rs.
Deferred Tax as on 1.4.2018	-	(2,39,11,365.00)
Add:- Deferred Tax Adjustments during 2018-19		
Depreciation	31,93,342.54	-
Special Reserve u/s 36(1)(viii) of I.T. Act	-	(27,95,200.00)
Deferred Tax Asset /Liability	31,93,342.54	(2,67,06,565.00)
NET Deferred Tax Liability as on 31.3.2019		(2,35,13,222.46)

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

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

Tax Receivable on investment amounting to ₹1,43,93,498.90 of prior years of which records are not presently traceable are written off as an impaired assets.

**9. Contingent Liabilities:**

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

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

**D. Notes to Accounts:****1. Cash and Bank Balances:**

Fixed Deposits with other Banks include deposits aggregating to ₹ 5244.17 Lakhs (Previous year ₹ 6766.01 lakhs) lodged as margin money to secure issuance of Letters of Credit / Guarantees in respect of correspondent bank.

**2. Capital commitments and Contingent Liabilities:****Capital Commitments**

At March 31, 2019, estimated amount of contracts remaining to be executed on capital accounts amount to Rs. NIL (Previous year Rs. NIL)

**Contingent Liability**

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

Period	Particulars	Demand Raised (₹ Lakhs)
<b>Income Tax</b>		
AY 2009-10	Dy CIT issued notice u/s 271(1)(c) of IT Act on 31.5.17 stating that Murbad branch is not rural branch and allowance for BDDR can not be taken	75.65
AY 2007-08	Asst CIT issued notice u/s 271(1)(c) of IT Act on 28.3.18 stating that Murbad branch is not rural branch and allowance for BDDR can not be taken.	25.07
<b>Service Tax</b>		
From April 2013 to June 2017	Jt Commissioner of Thane CGST, Mumbai, issued Show Cause notice against availment of CENVAT Credit on Deposit Insurance Premium paid to DICGC. The Bank has filed appeal before Jt. Commissioner of CX & GST, Thane CGST, Mumbai.	67.68
<b>Value Added Tax</b>		
April 2010 to June 2017	Sales Tax Department of Thane issued demand notices regarding short/non payment of TDS/ VAT for the mentioned period. Bank is in process of filing the appeal against the same.	219.07

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

(₹ in Lakhs)

Particulars	Current Year 2018-19	Previous Year 2017-18
Op. balance of amounts transferred to DEAF	898.32	835.49
Add: Amt transferred to DEAF during the year	95.66	79.43
Less: Claims reimbursed by RBI	11.29	16.60
Cl. balance of amounts transferred to DEAF	982.69	898.32

DEAF claims amounting to ₹ 295135.77 have already been paid to eligible depositors as on 31.03.2019 and corresponding claims have been lodged with the Reserve Bank of India.

**4. Previous year figures:**

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





**III DISCLOSURE AS PER RBI GUIDELINES**

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

(Figures in % or ₹ in Lakhs)

Sr. No.	Particulars	31/03/2019	31/03/2018
<b>1</b>	<b>Movement of CRAR</b>		
a	Capital Tier 1	36058.62	34,321.38
b	Capital Tier 2	5587.85	4,967.95
c	Total of Tier 1 and Tier 2 Capital	41646.47	39,289.33
d	Total Risk Weighted Assets	227956.83	224,623.38
e	Capital to Risk Assets Ratio	18.27%	17.49%
<b>2</b>	<b>Investments</b>		
a	Book Value	139627.47	123,218.42
b	Face Value	141686.81	123,577.80
c	Market Value	138300.96	119,899.75
<b>3</b>	<b>Advances Against</b>		
a	Builders and Developers, Real Estate	18804.19	16760.14
b	Construction Business	0.00	0.00
c	Housing	30617.94	29816.71
<b>4</b>	<b>Advance against Shares &amp; Debentures</b>	<b>0.00</b>	<b>0.00</b>
<b>5</b>	<b>Advances to Directors, Their relatives, companies firms in which they are interested:</b>		
a	Fund-based		
i	Outstanding at the beginning of the year	10.69	18.21
ii	Additions during the year*	11.50	0.00
iii	Recovery during the year	4.27	7.52
iv	Outstanding at the end of the year (Including Interest)	17.92	10.69
	*Loans sanctioned against own fixed deposit		
b	Non-fund based (Guarantees, L/Cs etc.)		
i	Outstanding at the beginning of the year	0.00	0.00
ii	Additions during the year	0.00	0.00
iii	Recovery during the year	0.00	0.00
iv	Outstanding at the end of the year (Including Interest)	0.00	0.00
<b>6</b>	<b>Average Cost of Deposits</b>	<b>5.89%</b>	<b>5.76%</b>
<b>7</b>	<b>NPAs</b>		
a	Gross NPAs	10935.12	5696.10
b	Net NPAs	0.00	0.00
<b>8</b>	<b>Movement In NPAs</b>		
I	Gross NPAs		
a	Opening Balance	5696.10	4735.17
b	Additions during the year	7645.09	3546.82
c	Less : Closed / Recovered / Written Off	2406.07	2585.89
d	Closing Balance	10935.12	5696.10



	II	Net NPAs		
	a	At the beginning of the year	0.00	0.00
	b	At the end of the year	0.00	0.00
<b>9</b>		<b>Profitability :</b>		
	a	Interest income as a percentage of average working funds	8.42%	8.71%
	b	Non- Interest income as a percentage of average working funds	0.59%	0.63%
	c	Operating profit as a percentage of average working funds	1.61%	2.15%
	d	Return on Average Assets	0.78%	1.10%
	e	Business( Deposits + Advances) Per employees	737.99	698.71
	f	Profit per employee	4.25	5.24
<b>10</b>		<b>Provision made during the year towards:</b>		
	a	Provision for NPAs	2900.00	400.00
	b	Depreciation in Investments- IDR	0.00	3035.10
<b>11</b>		<b>Movement in Provisions against Advances:</b>		
	a	Towards Bad and Doubtful Debt Reserve		
		Opening Balance	8348.96	9126.25
		Provisions/Additions during the year	2900.00	400.00
		Recovery in Write off Accounts	0.00	0.00
		Less : Closed / Recovered / Written Back	313.20	1177.29
		Closing Balance	10935.76	8348.96
	b	Towards Contingent provision against Standard Assets		
		Opening Balance	955.00	855.00
		Provisions/Additions during the year	0.00	100.00
		Closing Balance	955.00	955.00
<b>12</b>		<b>Movement in Provisions against Investment</b>		
	A	Provision for Investment Fluctuation Reserve		
		Opening Balance	3184.18	1944.18
		Additions during the year from P/L Appropriation for previous financial year.	602.51	1240.00
		Less- Reversal	0.00	0.00
		Closing Balance	3786.69	3184.18
	b	Provision for Investment Depreciation Reserve		
		Opening Balance	3318.67	283.57
		Add- Transfer of Contingent Prov. to IDR	0.00	3035.10
		Less- Excess Prov. written Back to P/L	1992.16	0.00
		Closing Balance	1326.51	3318.67
<b>13</b>	<b>a</b>	<b>Foreign Currency Assets</b>	0.00	0.00
	<b>b</b>	<b>Foreign Currency Liabilities</b>	0.00	0.00
<b>14</b>		<b>DICGC premium paid up to Period Covered</b>	<b>Date of Payment</b>	<b>₹ in Lakhs</b>
		01/04/2018 To 30/09/2018	21/05/2018	204.80
		01/10/2018 To 31/03/2019	15/10/2018	215.31
<b>15</b>		<b>Penalty Imposed by RBI</b>	<b>No</b>	<b>No</b>
<b>16</b>		<b>Restructured Accounts</b>	<b>Nil</b>	<b>Nil</b>

**Composition of Non SLR Investments**

Sr. No.	Issuer	Amount ₹ in Lakhs	Extent of below investment grade Securities	Extent of Unrated Securities	Extent of Unlisted Securities
1	2	3	4	5	6
1	PSUs	4500.00	0.00	0.00	0.00
2	FIs	3000.00	0.00	0.00	0.00
3	Nationalized Banks	0.00	0.00	0.00	0.00
4	Others	0.00	0.00	0.00	0.00
5	Provision Held towards Depreciation	0.00	0.00	0.00	0.00
	<b>Total</b>	<b>7500.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

**Non Performing Non SLR Investments**

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

**17 Repo/Reverse Repo Transactions during the year**

(₹ In Lakhs)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily Average outstanding during the year		Outstanding As on 31st March	
	18-19	17-18	18-19	17-18	18-19	17-18	18-19	17-18
Borrowing under LAF	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lending under LAF	100.00	200.00	9000.00	5500.00	2252.00	907.00	0.00	0.00

**18 CBLO – Reporting Platform**

(₹ In lakhs)

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily Average outstanding during the year		Outstanding As on 31st March	
	18-19	17-18	18-19	17-18	18-19	17-18	18-19	17-18
Borrowing under CBLO	0.00	499.91	0.00	6883.23	0.00	1296.88	0.00	0.00
Lending under CBLO	499.91	499.94	10998.02	10995.54	4002.08	1316.73	5996.45	3496.71

**19** 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 2018-19.

**20** Prior Period Item:  
The Bank has recognized net expenses of ₹ 12.62 lakhs towards GST on insurance & depreciation of earlier years, as prior period item.

For M/s Gogate & Co.  
Chartered Accountants  
Firm Reg. No. 124144W

CA U V Gogate  
Partner  
Membership No.109574  
Statutory Auditors

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

Shri. Uday A. Shetye Shri. Narayan G. Gawand Shri. Ranjit G. Patil  
C.E.O Vice Chairman Chairman

Date: - 26/06/2019  
Place: - Kalwa, Thane



**CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2019.**

Particulars	31st March, 2019		31st March, 2018	
	Amount ₹ Lakhs		Amount ₹ Lakhs	
<b>1) CASH FLOW FROM OPERATING ACTIVITIES</b>				
Net Profit as per Profit & Loss Account		3459.51		4304.55
Adjustments for -				
Amount provided for Bad & Doubtful debts	2900.00		400.00	
Provision for Standard Assets	0.00		100.00	
IDR Excess Provision of Earlier years	(1992.16)			
BDDR Excess Provision upto 2006	0.00		(1177.29)	
Provision of Impaired asset write back	0.00		(46.09)	
Contingent Prov. Against Dep. In Investments	0.00		3035.10	
Special Reserve Fund u/s. 36(1)(viii) of I.T.Act.1961	80.00		60.00	
Depreciation on Fixed Assets	1178.72		1104.52	
Income Tax provision	1940.00		1700.00	
Deferred Tax (Asset)/Liability	(3.98)		(18.41)	
Excess provision of income tax written back	(615.73)		0.00	
Loss/(Profit) on Sale of Fixed Assets	30.16		(17.72)	
Bad Debts Provision Write Back	(313.21)		0.00	
Bad Debts Written Off	313.21		0.00	
Depreciation on GSEC AFS/HFT	1363.77		0.00	
Impaired asset written off	143.93		0.00	
Gratuity	599.73		84.48	
Leave Encashment Provision	0.00		160.22	
Bonus Paid	(634.11)	4990.33	(583.60)	4801.20
<b>Operating Cash Flow before Working Capital Changes</b>		<b>8449.84</b>		<b>9105.76</b>
<b>Adjustments for changes in Working Capital -</b>				
(Increase)/Decrease in Interest Receivable on Advances	605.71		(1472.73)	
(Increase)/ Decrease in Investments	(16409.05)		(25140.93)	
(Increase)/Decrease in Branch adjustments	23.46		(26.26)	
(Increase)/Decrease in Loans & Advances	872.30		(43001.29)	
(Increase)/ Decrease in Other Assets	6193.35		521.28	
Increase /(Decrease) in Interest Payable on Deposits	752.97		682.87	
Increase/(Decrease) in Deposits	27958.14		54969.67	
Increase/(Decrease) in Current & other liabilities	(5227.71)		(864.86)	
Expenses charged to Reserves(Net)	(2630.91)	12138.26	(870.54)	(15202.80)
<b>Operating Cash Flow after Working Capital Changes</b>		<b>20588.10</b>		<b>(6097.04)</b>



# GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

Particulars	31st March, 2019 Amount ₹ Lakhs		31st March, 2018 Amount ₹ Lakhs	
Less – Taxes paid (including TDS)	(1754.30)		(1695.07)	
Less – Taxes paid for Earlier years S.A Tax	(18.00)	(1772.30)	(2.00)	(1697.07)
<b>Net Cash Flow from Operating activities after taxes</b>		<b>18815.80</b>		<b>(7794.11)</b>
<b>2) CASH FLOW FROM INVESTING ACTIVITIES</b>				
Increase in Fixed Assets (Net)	(1651.88)		(1426.97)	
<b>Net Cash Flow From Investing Activities</b>		<b>(1651.88)</b>		<b>(1426.97)</b>
<b>3) CASH FLOW FROM FINANCING ACTIVITIES</b>				
Increase in Share Capital	547.89		951.83	
Dividend paid during the year	(871.49)		(750.55)	
<b>Net Cash Flow From Financing Activities</b>		<b>(323.60)</b>		<b>201.28</b>
<b>4) NET INCREASE /(DECREASE) IN CASH (1+2+3)</b>		<b>16840.31</b>		<b>(9019.80)</b>
<b>5) CASH &amp; CASH EQUIVALENTS AT THE BEGINNING</b>		<b>59763.64</b>		<b>68783.45</b>
<b>6) CASH &amp; CASH EQUIVALENTS AT THE CLOSING (4+5)</b>		<b>76603.95</b>		<b>59763.64</b>

Cash and Cash Equivalents -	31st March, 2019	31st March, 2018
Cash & Balances with other banks	76603.95	56266.93
Money at Call and Short Notice	0.00	3496.71
<b>Total (₹)</b>	<b>76603.95</b>	<b>59763.64</b>

Date: - 26/06/2019

Place : Parsik Nagar

Kalwa, Thane -400 605.

As per my report of even date

**M/s B.S.Korde & Co.**

Chartered Accountants

Sd/-

**CA B. S. Korde**

Proprietor

(Member No 14688)

FRN.125532W

(Internal Auditors)

**M/s Gogate & Co.**

Chartered Accountants

Sd/-

**CA U. V. Gogate**

Partner

(Member No 109574)

FRN. 124144W

(Statutory Auditors)

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

(Multi-State Scheduled Bank)

**Shri. Uday A. Shetye**

C.E.O

**Shri. Narayan G. Gawand**

Vice Chairman

**Shri. Ranjit G. Patil**

Chairman



# Budgeted Profit and Loss Account for the year 2019-2020

## ३१ मार्च २०२० चे उत्पन्न व खर्चाचे अंदाज पत्रक

(₹ in Lakh)



**GP PARSIK SAHAKARI BANK LTD**

(Multi-State Scheduled Bank)

EXPENDITURE / खर्च	2018-19		Difference	2018-19		INCOME / उत्पन्न	2019-20		Difference	2019-20	
	Projected (अंदाज)	Actual (प्रत्यक्ष)		Projected (अंदाज)	Actual (प्रत्यक्ष)		Projected (अंदाज)	Actual (अंदाज)		Projected (अंदाज)	Actual (अंदाज)
Interest Paid on Deposit दिलेले ठेवीवरील व्याज	20330.20	21769.00	1438.80	21769.00	21769.00	Interest Received on Loan कर्जावरील मिळालेले व्याज	26116.19	24315.53	-1800.66	25375.91	25375.91
Bank Exps. Salary, Allowances & Contractual expenses बँक खर्च - पगार, भत्ते, कॉन्ट्रॅक्टुअल खर्च	5069.53	4886.40	-183.13	4886.40	4886.40	Interest Received on Deposit ठेवीवरील मिळालेले व्याज	11508.66	12902.33	1393.67	14347.83	14347.83
Rent, Insurance Profession tax & property tax भाडकर, विमा, व्यवसाय कर, मालमत्ता कर	1471.17	1412.07	-59.10	1412.07	1412.07	Commission & Other कमिशन व इतर	2916.27	1441.71	-1474.56	1513.80	1513.80
Printing & Stationery छपाई लेखन साधुणी	182.44	125.44	-57.00	125.44	125.44	Locker Rent लॉकर भाडे	90.93	85.18	-5.75	89.44	89.44
Annual General Meeting Expenses वार्षिक सर्वसाधारण सभा खर्च	4.60	1.99	-2.61	1.99	1.99	Other Income इतर उत्पन्न	406.83	1104.81	697.98	1160.05	1160.05
Depreciation on Fixed Assets मालमत्ता घसारा	1214.97	1178.72	-36.25	1178.72	1178.72	Bad debts Prov. Written Back बुडित व संशयित कर्ज निधीतील तरतूद वर्ग केली	0.00	313.21	313.21	0.00	0.00
Electricity & Water Charges विज व पाणी बिल	368.21	357.28	-10.93	357.28	357.28	Excess Prov. On IDR Earlier Year / Written Back पूर्वीची गुंतवणूक घसारा जादा तरतूद वर्ग केली	0.00	1992.16	1992.16	0.00	0.00
Postage & Telephone Expenses. पोस्टेज व टेलीफोन	242.48	297.47	54.99	297.47	297.47	Excess Prov. On Income Tax Written Back जादा आयकर तरतूद परत	0.00	615.73	615.73	0.00	0.00
Advertisement & Marketing जाहिरात, सहकार व प्रचार	347.74	201.63	-146.11	201.63	201.63						
Travelling, Miscellaneous Expenses & Repairs प्रवास खर्च, किरकोळ खर्च, किरकोळ दुरुस्ती	1002.54	1095.75	93.21	1095.75	1095.75						
Vehicle Expenses वाहन खर्च	39.09	38.81	-0.28	38.81	38.81						
Servicing Charges सर्व्हिसिंग चार्जेस	349.66	389.84	40.18	389.84	389.84						



Branch Opening Expenses शाखा उद्घाटन खर्च	17.34	6.64	-10.69	6.98					
MICR Cheque Processing Charges मायकर प्रोसेसिंग खर्च	32.78	23.95	-8.83	25.15					
Security Service Charges सिक्युरिटी सर्व्हिस चार्जेस	229.15	220.45	-8.70	231.47					
Audit Fees हिशोब तपासणीस फी	89.80	107.93	18.13	113.33					
Gratuity सेवा वेतन निधी	202.93	600.79	397.86	630.83					
Bad & Doubtful Debt. Provision संशयित व बुझित कर्जाचा व व्याजाचा निधी	1000.00	2900.00	1900.00	1500.00					
Provision for Standard Asset उत्पादक जिंदगीसाठी संभाव तरतूद	100.00	0.00	-100.00	100.00					
Special Reserve Fund (Section 36(1)(viii)of IT Act, 1961) स्पेशल रिझर्व्ह फंड (Section 36(1)(viii)of IT Act, 1961)	75.00	80.00	5.00	60.00					
Investment Dep. & Other Fund गुंतवणूक चढउतार व इतर निधी	500.00	1363.77	863.77	0.00					
Bad Debts Written off बुडित कर्ज निलंबित	0.00	313.21	313.21	0.00					
Profit before Income Tax कर आकारणीपूर्वीचा नफा	8169.26	5399.51	-2769.75	5885.72					
Income Tax provision आयकर तरतूद	2859.24	1940.00	-919.24	2000.00					
Profit after Income Tax कर आकारणीनंतरचा निव्वळ नफा	5310.02	3459.51	-1850.51	3885.72					
<b>TOTAL ₹ एकूण ₹</b>	<b>41038.88</b>	<b>42770.66</b>	<b>1731.78</b>	<b>42487.03</b>	<b>41038.88</b>	<b>42770.66</b>	<b>1731.78</b>	<b>42487.03</b>	<b>42487.03</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 Share holders सभासद संख्या	Net Profit निव्वळ नफा	Dividend लाभांश
2009-10	2534.71	116717.20	60059.64	15199.18	61240	1837.09	15%
2010-11	3076.62	139803.30	72207.09	18214.10	65073	2072.32	15%
2011-12	3673.96	146049.03	86405.06	21209.72	68837	2130.91	15%
2012-13	4253.86	167300.99	99967.46	24103.69	72512	2275.94	15%
2013-14	4715.40	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	8313.96	352948.00	220692.32	40062.43	93104	4304.58	12%
2018-19	8861.85	380906.14	219820.03	43452.77	97143	3459.72	12% (Recom- mended)

**Amountwise Loans / रक्कम निहाय कर्जे****Statement of Amountwise Disbursement of loan as on 31st March, 2019.**

दि. ३१ मार्च, २०१९ अखेर रक्कम निहाय वितरण केलेल्या कर्जाची आकडेवारी

No. क्र.	Amountwise Loan Disbursement रकमेनुसार कर्ज वाटप		Total Borrowers एकूण कर्जदार	Total Amount (₹ in Lakhs) एकूण रक्कम ₹ लाखात	Percentage टक्के
1	Upto ₹ 5,000/-	₹ 5,000/- पर्यंत	288	7.43	0.01
2	₹ 5,001/- to ₹ 15,000/-	₹ 5,001/- ते ₹ 15,000/-	767	78.98	0.03
3	₹ 15,001/- to ₹ 50,000/-	₹ 15,001/- ते ₹ 50,000/-	3776	1237.54	0.56
4	₹ 50,001/- to ₹ 1 Lakh	₹ 50,001/- ते ₹ 1 लाख	4874	3601.81	1.64
5	Above ₹ 1 Lakh to ₹ 5 Lakh	₹ 1 लाखाचे वर ते ₹ ५ लाख	13998	35630.74	16.21
6	Above ₹ 5 Lakh to ₹ 20 Lakh	₹ 5 लाखाचे वर ते ₹ २० लाख	4588	44669.54	20.32
7	Above ₹ 20 Lakh	₹ 20 लाखावरील	1515	134593.99	61.23
	एकूण		<b>29806</b>	<b>219820.03</b>	<b>100.00</b>

**Purposewise Loans / उद्देश निहाय कर्जे****Statement of Purposewise Disbursement of loan as on 31st March, 2019.**

दि. ३१ मार्च, २०१९ अखेर उद्देश निहाय वितरण केलेल्या कर्जाची आकडेवारी.

No. क्र.	Purpose कारण		Total Borrowers एकूण कर्जदार	Total Amount (₹ in Lakhs) एकूण रक्कम ₹ लाखात	Percentage टक्के
1	Allied Agriculture	शेतीपूरक	51	508.81	0.23
2	Small Scale	लघुउद्योग	639	43406.77	19.75
3	Transport	वाहतूक	4889	21047.61	9.57
4	Business & Industry	व्यापार व उद्योग	3897	75733.55	34.45
5	Self Employed	स्वयंरोजगार	1420	4545.38	2.07
6	Education	शिक्षण	1385	3120.71	1.42
7	Loan against Immovable Property	स्थावर मालमत्तेच्या तारणावरील कर्जे	2951	41737.69	18.99
8	Debts Repayment	बाहेरील कर्ज फेड	10095	18615.66	8.47
9	Marriage	लग्न समारंभ	188	299.06	0.14
10	Personal & Others	वैयक्तिक व इतर	1743	4295.96	1.95
11	House Repairs	घरदुरुस्ती	2548	6508.83	2.96
		<b>एकूण</b>	<b>29806</b>	<b>219820.03</b>	<b>100.00</b>

**Loans to Director / Relatives / CEO - 31/03/2019**

(₹ in Lakhs)

Sr No	Name of Director	Name of Borrower	Relationship	Type of Facility	Sanc. Limit	O/S Bal	Nature of Security	Security Amount
1	POPERE SANJAY VITTHAL	POPERE SANJAY VITTHAL	Director	Overdraft against F.D.	9.60	5.62	Own F.D.	12.00
2	PATIL NAVNATH MARUTI	PATIL DILIPKUMAR MARUTI	Brother	Term Loan against F.D.	4.30	3.93	Own F.D.	4.81
3	PATIL NAVNATH MARUTI	PATIL PALLAVI DILIPKUMAR	Brother's Wife	Term Loan against F.D.	8.00	7.57	Own F.D.	10.21
4	PATIL RAJASHREE PRAKASH	PATIL RAJASHREE PRAKASH	Director	Term Loan against F.D.	1.80	0.80	Own F.D.	2.00
					<b>23.70</b>	<b>17.92</b>		



## सभासदांच्या माहितीकरीता

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

## Information to Members

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



**BRANCH LIST**

No.	Branch name & Address	Telephone	No.	Branch name & Address	Telephone
0	<b>Head Office</b> Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane - 400 605.	022-25456500 022-25456601	14	<b>Murbad Branch</b> Congress Bhavan Building, 1st floor, Murbad, Thane - 421 401	7499054533
0	<b>Head Office - Clearing Dept</b> Narshem Building, 1st Floor, station Road, Kalwa, Thane - 400605	25424677	15	<b>Airoli Sector - 5 Branch</b> Shivsamartha Sah. Pathpedhi Ltd., Ground floor, Plot No. 23A, Sector - 5, Airoli, Navi Mumbai - 400 708.	27794883 27794976
1	<b>Kalwa Branch</b> Creek View Apartment, 1st floor, Bombay Pune Road, Kalwa, Thane - 400 605.	25378350 25426471 25447981	16	<b>Naupada Branch</b> Hemendra Shopping Centre, 1st floor, Gokhale Road, Naupada, Thane - 400 602.	25364707 25379058
2	<b>Belapur Branch</b> Bhau Patil Building, Belapur - 400 614.	27572628 27576273	17	<b>Parsik Nagar Branch</b> Sahakarmurti Gopinath Shivram Patil Bhavan, Ground floor, Parsik Nagar, Kalwa, Thane - 400 605.	25456551 25456547
3	<b>Koparkhairne Branch</b> Plot No. 80, Sector No. 5, Koparkhairne - 400 709.	27541916 27546680	18	<b>Nerul Phase - II Branch</b> Plot No. 28B, Sector No. 10, Nerul Opp. Sarsole Bus Stop, Navi Mumbai - 400 708.	27716864 27718739
4	<b>Majiwade Branch</b> High Street cum Highland Corporate Center, Ground floor, GB-149, Near Big Bazar, Majiwade, Thane (W) 400607	25420359 25430777	19	<b>Kasarwadavali Branch</b> Shop NO. 3,4 & 5, Satnam Garden C.H.S Ltd., Opp Police Station Kasarwadavali, G.B.ROAD, Thane - 400615.	25970629 25973202 65269536
5	<b>Kharkar Ali Branch</b> Shop No. 1,2, 3, 4 & 5, 1st Floor, Ramdas Tower, Bazar Peth, Near Jambhali Naka, Kharkar Ali, Thane - 400 601.	25369037 25375197	20	<b>Padagha Branch</b> Masaheb Meenatai Thakare Complex, Padagha Bazar Peth, Tal. Bhiwandi, Dist. Thane - 421101	02522 - 268203 02522- 649958
6	<b>Nerul Nagar Branch</b> Plot No. 4B, Sector No. 3, Nerul, Navi Mumbai - 400 706.	27707559 27707654	21	<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
7	<b>Bhiwandi Branch</b> Unit No.2 and 3, ground floor plus basement,"SURYA EXCELLENCY 94, Suryabhai Compound, Near Northern India Petrol Pump, Agra Road, Narpoli, Bhiwandi - 421302	02522 - 279262 02522-279263	22	<b>Kalher Branch</b> House no.453 D, Building No.5, Shetkari Unnati Mandal Parshuram Dhondu Taware Vidyalaya, Kalher, Tal. BHIWANDI, Dist. Thane - 421302	02522-276688 02522-646696
8	<b>Louiswadi Branch</b> Surabhi Apartment, Ground floor, Louiswadi, Thane - 400 604.	25837982 25811096	23	<b>Vadakhal Branch</b> Sai Ashirwad Complex, 1st floor, Vadakhal Naka, Tal. Pen, Dist. Raigad - 402 107.	02143-269138
9	<b>A.P.M.C. Market Branch</b> Central Facility Building, A.P.M.C. Market, Sector 19, Vashi, Navi Mumbai - 400 709.	27654035 27891089	24	<b>Kalbadevi Branch</b> Shop No.07 on Ground Floor & 7&7A on First Floor, Earth Baug, 116, Princess Street, Mumbai - 400002	22037080 22057080
10	<b>Kharigaon Branch</b> Jay Bharat Sports Club Building, Kharigaon, Pakhadi, Post. Kalwa, Dist. Thane - 400 605.	25413268 25392134	25	<b>Pune Branch</b> Showroom No. 1, Ground floor, Treasure Park, J Building, Survey No. 61, Sant Nagar, Parvati, Pune - 411 009.	020 -24203344 020-24203019
11	<b>Airoli Branch</b> Shop no 1 to 6, Sanjeevani Vrundavan, Plot no.38, sec 19, Airoli, Navi Mumbai - 400708	27790662 27796890	26	<b>Nashik Branch</b> shop no 10,11 Shree Tirumala plaza, opp Atul Dairy, Upendra Nagar, CIDCO, Nashik - 422009	0253-2380345
12	<b>Koparkhairne Sector - 17 Branch</b> Sector No. 17, Dnyan Vikas Sanstha Vidyalaya, Koparkhairne Village-400 709.	27546051 27546059	27	<b>Uran Branch</b> House No. 72, 1st floor, Kot Naka, Uran, Dist. Raigad - 400 702.	27230505/ 27230507
13	<b>Sanpada Branch</b> Plot No. 7, Sector - 5, Sanpada, Navi Mumbai - 400 705.	27754939 27752278	28	<b>Bhayandar Branch</b> Hall No. 1 & 2, Shree Vinayak Building, 1st floor, Sarvodaya Complex, Bhayandar (E) - 401 107.	28126500 60026501



# GP PARSIK SAHAKARI BANK LTD

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29	<b>Main Branch (Adat Peth)</b> Devki Building, Adat Peth, Main Road, Near Bargale Hospital, Ichalkaranji - 416 115	0230 - 2430334 0230- 2434696	42	<b>Turbhe Branch</b> Vimal Smruti, Ground floor, Plot No. 467 B, Sector – 22, Turbhe, Navi Mumbai – 400 703.	27831170 27831171
30	<b>Korochi Branch</b> Nr. Bus-stand, Main Road, At-post Korochi, Tal.-Hatkanangale Ichalkaranji - 416 115	0230 - 2402031 0230-2402067	43	<b>Mulund Branch</b> Shop No. 5 & 6A, Ground floor, Bellezza of shanti sadan CHS Ltd (P) Junction of 90feet Road and GV Scheme , Road No.2 Mulund (E), Mumbai - 400801	022- 21639761 022-21639762
31	<b>Mankoli Branch</b> Shop No. 101 to 105, First Floor, Shree Krushna Commercial Complex, Mauje Mankoli, Post- Anjur - Tal- Bhiwandi, Dist- Thane. 421302	7066703456	44	<b>Saba (Diva) Branch</b> Dhanraj Shopping Centre, Ground floor, Saba (Diva) Thane – 400 612.	022-25318823 65655665
32	<b>Panvel Branch</b> GB-NEA-107, Sai Arcade, Ground floor, Opp. Panvel Bus Stand, Panvel, Dist. Raigad. 410 206	27451867 27456817	45	<b>Karave Branch</b> “C Queen Excellancy” Shop No. 1,2,3, Sector 44A, Plot No. 63,64,65 and 73,74,75, Off. Palm Beach Road, Near Sea Wood Station , Karave , Nerul (West), Navi Mumbai -400706	27705448 27705441
33	<b>Kamothe Branch</b> Shivparvati Building, Plot No. 5A, Sector No. 11, Kamothe, Navi Mumbai – 410 209.	27430751 27430752	46	<b>Vasai Branch</b> Shop No. 31,32,33,34,35, Yashwant Viva Township, Sector 4, Durvas Tower, Achole , Tal Vasai (E), Thane - 401202	8080198914 8080598915
34	<b>Shahapur Branch</b> Saiplaza Building, 1st floor, Shahapur Bus Stand (Pandit Naka) Shahapur (Gotheghar) Tal. Shahapur, Dist -Thane - 421601	02527-270097 02527-270096	47	<b>Vitawa Branch</b> Shop No. 1, Vishram Co.Op. Hsg. Society, Vitawa, Kalwa, Thane – 400 605.	7208101444 7208201444
35	<b>Kharghar Branch</b> Shop no 17,18,19, Ground Floor, Kamdhenu Commerz commercial complex Sector 14 , Kharghar, Navi Mumbai	7304114907 7304114908	48	<b>Navade Branch</b> Shop No. 1-2, Dev Srushti Building, Navade Phata, Opp. Navade Grampanchayat, Dist. Raigad, Navade - 410208.	022-65642333
36	<b>Ghansoli Branch</b> Shop No.7 Ground Floor, Calista Building , Plot No 15, Sec-8, Ghansoli , Navi Mumbai - 400701	8451847080	49	<b>Dombivali Branch</b> Shop No. 2,3,4 & 5, Ground Floor, Suchit Square, Village Ayare, Dr. R.P. Road, Dombivali (East) Thane - 421201.	0251-2862226 0251-2862228
37	<b>Badlapur Branch</b> Shop No. 8, 9, 32, C-Block, Shreeji Building, Katrap Gaon, Badlapur (East) 421 503.	0251-2691225 0251-6481225	50	<b>Ulwe Branch</b> Shop No S 14 Ulwe Commercial Complex Sector 19A, Ulwe, Navi Mumbai 410206.	9167921140
38	<b>Vasind Branch</b> Shop No. 7 to 10, Ground floor, Rohini Apartment, Padmashri Tarmale Nagar, Vasind, Tal. Shahapur, Dist. Thane.	02527-222981 9272207077	51	<b>Ambarnath Branch</b> Shop No.1, Ground floor, “Royal Jewels”, Suryodaya Co-operative Housing Society Limited, Plot NO.19, Village Kohoj, Khuntavali ,Tal. Ambarnath Dist-Thane Pin code- 421501	0251-2604050
39	<b>Waghbil Branch</b> Shop No. 1 & 2, Ground floor, R-Plazia, Near Swastik Rigalia, Kavesar, Ghodbunder Road, Waghbil, Thane - 400615	25975108 / 25975109	52	<b>Bhandup Branch</b> Shop No. 6,7 & 8, Ground floor “Sachdev Complex” J.M.Road, Bhandup (W), Mumbai - 400 078	65336500 25947079
40	<b>Bhiwandi Shivaji Chowk</b> A-101, President Plaza, Shivaji Chowk, Bhiwandi, Dist. Thane - 421 302.	02522 - 225255 02522-225256	53	<b>Dahisar Branch</b> Shop No. 1 & 2 Ground floor, “Hareshwar Paradise”, Kandarpada., New Link Road, . Opp. Pramila Nagar Dahisar (West), Taluka. Borivli, Mumbai Suburban, Mumbai - 400068	28903517 /18
41	<b>Shilgaon Branch</b> Shivkrupa Building, First floor, Survey No.210/7, 8, Shilgaon, Post. Padle, Dist Thane-421204	8655651115 8097051192	54	<b>Karjat Branch</b> Ground floor, Parshvanath Tower, Survey No. 27A, 27B, Mahavir Peth Road Karjat, Dist-Raigad - 410201	02148-223353



# GP PARSIK SAHAKARI BANK LTD

(Multi-State Scheduled Bank)

55	<b>Kon Branch</b> Shop No.101 & 102, first floor Shri Pragati Royal Building A wing, "Kalyan-Bhiwandi Road, Kon Tal-Bhiwandi, Dist-Thane Pin code- 421311	02522-280034	67	<b>Taloja Branch</b> Shop No. 1,2,3, Ground floor, Shree Smaran Building, Plot No.34-35, Sector-11, Pachnand Taloja, Tal-Panvel, Navi Mumbai - 410208.	8356884573
56	<b>Vashi Branch</b> Apartment No. F-3B-1 Rainbow Apt on first floor, Plot No.6, Sector-10, Vashi, Navi Mumbai, Tal Dist. Thane Pin Code:- 400703	27882916 /17	68	<b>Kolhapur Branch</b> Shop No 1&2 , Grd Floor , Damodar Heights Building , C.S. No 2026/01 8th Lane, Rajarampuri , E-ward , Kolhapur - 416008	0231-2530555
57	<b>Nilje Branch</b> Shop No. 18,19,20,,21 Ground floor, C-wing, "Om Residency Lodha Heven, Kalyan-Shil Road, Katai-Nilje, Tal. Kalyan , Dist . Thane - 421204	8425 853 255	69	<b>Bhavani Peth Branch</b> Shop No. 1& 2, Ground Floor, Bhandari Palesha Mansion, C.T.S.No.16 , Bhavani Peth, Tal. Haveli, Pune - 411042	020-26386688 020-26385588
58	<b>Vartak Nagar Branch</b> Shop No. B, first floor, "Tamanna Co-op. Hsg. Society", Plot no. 27, Lokmanya Nagar-2, Vartak Nagar, Thane (West) Pin Code:- 400606	25880007 /06	70	<b>Nere Branch</b> Shop No. 3,4,5,6&7 , Ground Floor, Sainik Apartment -II, Hissa No.06, Gate No.178 , Village Nere Panvel Matheran Road, Tal. Panvel, Dist . Raigad - 410206	02143-238254
59	<b>Kalyan East Branch</b> Shop No. 5, 6 and 7 ground floor, "Vivan Heights" , A wing, Pune - Link Road, Tisgaon, Kalyan East Dist:- Thane Pin Code:- 421306	2512355422 / 02512355433	71	<b>Ghatkopar Branch</b> Shop No.1 ,Ground Floor, Sapphire Arcade Premises Co-operative Society Ltd. Plot No42 , M.G.Road , Ghatkopar East, Mumbai - 400077	022-21020421
60	<b>Mapusa Branch</b> Shop No.S-10 ,S-11, S-12,Ground floor, Kalvekar Tower Co-operative Housing Society Ltd., Chalta No.66, Xim, Khorlim,Ansabhat, PTSheet No.131, Tal. Bardez,Mapusa,Goa - 403507	0832-2255330	72	<b>Chembur Branch</b> Shop No.2&3 Ground Floor, Ashish Chambers , Ashish Theatre , Plot No. 105/8, Maravali Village, Mahul Road , Chembur (East), Mumbai - 400074	022-25330031/ 022-25330032
61	<b>Margao Branch</b> Shop No.SH-20, COSTA TOWERS, at Margao, Salcete, Goa - 403601	0832- 2706944	73	<b>Talegaon Branch</b> Shop No.1,2,3, Ground Floor Satyakamal Colony, Plot No.19 , S.No.61 (New) Talegaon , Dabhade, Dist - Pune - 410507	7709111123
62	<b>Panchvati Nashik Branch</b> First Floor ,Motumal Dandumal Kalro Trust Nashik ,City Survey No.5869 A3B -1B , K.N. Kela Road ,Panchvati Karanja, Nashik -422003	0253-2629000	74	<b>Chakan Branch</b> Shop No.2,5,5A, 6 & 6A, Ground floor, Kohinoor Centre Building No. A, New Gut No. 1281, Plot No. 1 , Shiwaji Chowk, Nashik Road, Chakan Village,Taluka Khed, Dist. Pune - 410501	02135-249334 /0231-249335
63	<b>Borivili Branch</b> Shop No.2, Ground floor, Sai Leela Co-Operative Premises Society Ltd., S.V.Road, Borivali (West), Mumbai - 400 092	022-28010905/ 022-65681122	75	<b>Alibag Branch</b> Shop No. 7&8 , Alibag Pride Co.operative Housing Society, Mahavir Chowk -Gharat Ali Road, At Alibag District -Raigad - 402201	2141202158
64	<b>Malad East Branch</b> Shop No.25, Ground floor, 'LEVELS', Building No.6, Khot Dongri, Rani Sati Marg, Malad (East), Mumbai:-400 097.	022-65657595 / 28748696	76	<b>Khopoli Branch -</b> Shop No.3 Ground Floor ,Jagannath Complex, Survey No.3878(P), CTS No.3879,3880,House No 64,65,Bhanvaj Village , Khopoli , Tal. Khalapur, Dist. Raigad 410203.	02192-268855 02192-269855
65	<b>Kalamboli Branch</b> Shop No. 13-14, Ground floor, Matruchhaya Heritage CHS Ltd, Plot No.21, Sector-11, Kalamboli, Navi Mumbai - 410 218	022-27422420	77	<b>Pimpri Branch</b> Shop No.5,6 &7, Ground floor, Delux Fortune Building, Survey No.2520,2521,2521/1 to 22, Pimpri, Dist.Pune-411017	9765876667
66	<b>Kanjurmarg Branch</b> Apsara Co-op Hsg. Society Ltd. CTS NO.1250 , Kanjur Village Road, Kanjurmarg (E) - 400042	022-25777273	78	<b>Sangali Branch</b> Shop No 1 , Grd Floor Mehta Arcade,737 , Ganapati Peth , Sangali - 416416	2332320373 / 72



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79	<b>Kharbhav Branch</b> House No. 1-A, Ground Floor, Kharbhav, Bhiwandi, Thane – 421 302.	8149655353	86	<b>Malad (West) Branch</b> Ground Floor, Mayfair High End Retail, New Era Talkies, S.V. Road, Malad (West), Mumbai - 400064.	28802998 28802999
80	<b>Mahape Branch</b> Gala No.35, Gr Flr, Hasti Ind. Premises Co-op Soc. Ltd, Plot No.R798, Mahape & Sawali Village, MIDC Navi Mumbai - 400710	022-27781010	87	<b>Sakinaka Branch</b> Unit No. G-3, Ground Floor, Sagartek Plaza, Andheri Kurla Road, Sakinaka, Mumbai - 400072	022-28500234
81	<b>New Panvel Branch</b> Shop No. 3 & 4, ground Floor, Dhavalgiri Building Plot No.11, Sector.11, Village New Panvel Taluka Panvel District Raigad	022-27460060 022-27460070	88	<b>Digha Branch</b> Plot No. Gen 30, 30/1, Building A, Village Digha, Thane Belapur Road, Thane - 400708	7777025157 8879054232
82	<b>Lokmat Square , Nagpur Branch</b> House No.521, Ground Floor, Badwaik Complex, Wardha Road, Lokmat Square, Nagpur - 440 012	0712-2422422	89	<b>Pen Branch</b> Plot No. 119, Shop No. 14, 15, 26, Sharad Pawar Bhavan, Pen Khopoli Road, Tal. Pen, Dist. Raigad - 402 107	2143255633
83	<b>Dharampeth, Nagpur Branch</b> Plot No. 222, Block No. G1, Ground Floor, Corporate House No.341, Ram Nagar Road Dharampeth, Nagpur- 440 010	0712-2545423	90	<b>Jaisingpur Branch</b> City Survey No.1162/1163, Ground floor, 9th lane, Main Road, Jaisingpur - 416101	0230 2433702
84	<b>Nipani Branch</b> House No. 14 E, Ground Floor, Old P. B. Road, Ward No. 31, Nipani, Tal. Chikodi, Dist. Belgavi - 591 237	0833-8223544	91	<b>Shahu Putala Branch</b> Plot No.77, Ward No.18/489, Parsik Bhavan, Building No.119, The Ichalkaranji Co-Operative Industrial Estate Limited, Kolhapur Road, Shahu Putala, Ichalkaranji - 416118	02322227755
85	<b>Belgavi Branch :</b> C.T. Survey No. 1049, A2, F. S. Plaza, Khanapur Road, Tilakwadi, Belgavi - 590 006	0831-242170			



## बिल पेमेंट येथे स्वीकारले जाईल.

वीज बिल	गॅस बिल	डिटीएच रिचार्ज	मोबाईल बिल व रिचार्ज	पाणी बिल



## जीपी पारसिक सहकारी बँक लि.

(मल्टी-स्टेट शेज्युलड बँक)

**ANNEXTURE - 'A' / परिशिष्ट - 'अ'**

बँकेचे नांव	Name of the Bank	GP PARSIK SAHAKARI BANK LTD., (Multi State Scheduled Bank)
मुख्य कार्यालय पत्ता	Address of Head Office	Sahakarmurti Gopinath Shivram Patil Bhavan, Parsik Nagar, Kalwa, Thane - 400 605.
नोंदणी क्रमांक	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
तपशिल	Details	As on 31st March, 2019.
मुख्य कार्यालयासह एकूण शाखा	Total Branches including H.O.	Head Office, 91 Branches
सभासद नियमित	Regular Members	97143
नाममात्र (१) कर्जदार	Nominal Members (1) Borrowers	5135
(२) जामीनदार	(2) Guarantors	4032
		( ₹ in lac)
वसूल भाग भांडवल	Paid Up Share Capital	₹ 8861.85
एकूण निधी (राखीव व इतर)	Reserves Fund & Other Reserves	₹ 43452.77
बचत ठेवी	Saving Deposits	₹ 138732.16
चालू ठेवी	Current Deposits	₹ 37047.46
मुदत ठेवी	Fixed Deposits	₹ 205126.52
कर्जे	Loans	₹ 219820.03
एकूण अग्रक्रम क्षेत्र कर्ज प्रमाण	% of Priority Sector to Total Loans	53.83%
दुर्बल घटक कर्जाचे प्रमाण	% of Weaker Section to Total Loan	10.68 %
कर्जे देणी	Borrowing	NIL
गुंतवणूक	Investment	₹ 189155.44
थकबाकीचे प्रमाण	Overdue Percentage	2.47%
ग्रॉस एनपीए	Gross NPA	4.97%
नेट एनपीए	Net NPA	0 (Zero)
ऑडीट वर्ग	Audit Classification	"A"
नफा	Profit	₹ 3459.72
खेळते भांडवल	Working Capital	₹ 452264.36
एकूण सेवक वर्ग	Total Staff	812





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



दि महाराष्ट्र अर्बन को. ऑप. बँकस् फेडरेशन लि., मुंबई यांच्यातर्फे देण्यात येणारा रु. ३००० कोटींच्या वर ठेवी असलेल्या गटातुन प्रथम क्रमांकाचा "सर्वोत्कृष्ट बँक पुरस्कार" सहकार आयुक्त सतिश सोनी यांच्या हस्ते स्विकारताना जीपी पारसिक बँकेचे अध्यक्ष रणजीत पाटील व उपाध्यक्ष नारायण गावंड, जीपी पारसिक बँकेचे संचालक व माजी अध्यक्ष जयराम पाटील, संचालक कय्युम चेऊलकर, संचालिका राजश्री पाटील, शशिकला पाटील, उदय शेट्टे (मुख्य कार्यकारी अधिकारी), यशवंत नाना मते (जनसंपर्क अधिकारी), आदि उपस्थित होते.

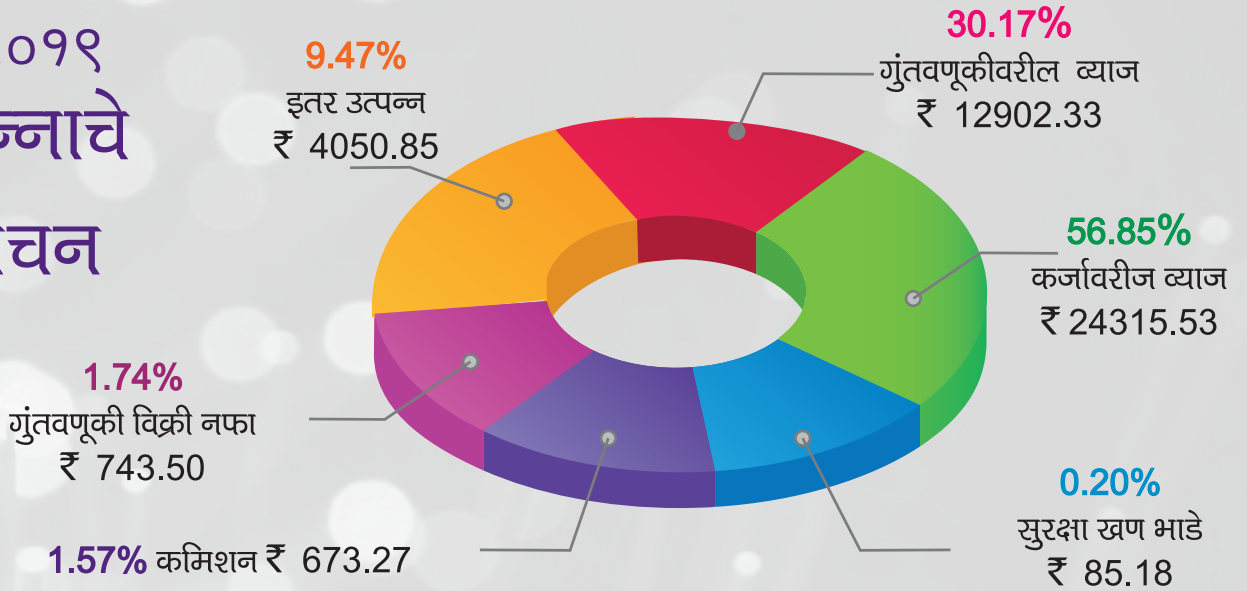


बँकेच्या ८९ वी पेण, रायगड शाखेचे उद्घाटन करताना बँकेचे उपाध्यक्ष नारायण गावंड. सोबत प्रियांका चव्हाण, (सहाय्यक सरव्यवस्थापिका) बँकेचे खातेदार, हितचिंतक, स्थानिक नागरिक, आदि उपस्थित होते.

बँकेच्या ९१ वी शाहू पुतळा, इचलकरंजी शाखेचे उद्घाटन करताना बँकेचे अध्यक्ष रणजीत पाटील. सोबत बँकेचे उपाध्यक्ष नारायण गावंड, ज्येष्ठ संचालक व माजी अध्यक्ष जयराम पाटील, डी.डी.घरत, उदय शेट्टे (मुख्य कार्यकारी अधिकारी), यशवंत मते (जनसंपर्क अधिकारी), आदि उपस्थित होते.

₹ लाखात

## मार्च २०१९ उत्पन्नाचे विवेचन

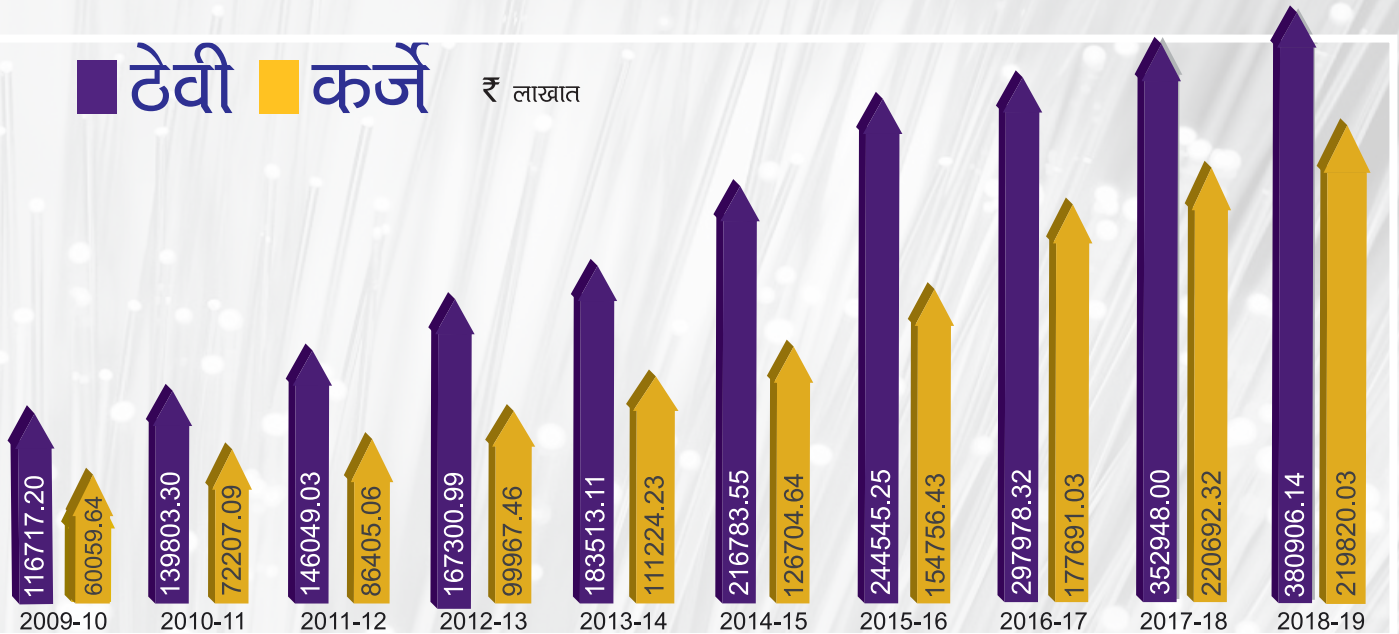


## खर्चाचे विवेचन



- 50.90% दिलेले व देय व्याज ₹ 21769.00
- 14.69% विविध निधीसाठी तरतूद ₹ 6283.77
- 13.49% प्रशासकीय व इतर खर्च ₹ 5771.19
- 12.83% वेतन, भत्ते, बोनस ₹ 5487.19
- 8.09% निव्वळ नफा ₹ 3459.51

■ टेवी ■ कर्जे ₹ लाखात







GP **PARSIK** SAHAKARI BANK LTD

(Multi-State Scheduled Bank)



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WHEREVER YOU GO!**

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Parsik Nagar, Kalwa, Thane: 400 605.