



# LONAVLA SAHAKARI BANK LTD.

K. K. Apartment, Lonavla, Tal. Maval, Dist. Pune



## Registration No.

PNA/BNK/122/99 Dt. 16.04.1999

## License No.

UBD/MAH-MUM 007/1999-2000 Dt. 13/07/1999

## BOARD OF DIRECTORS

|                                         |                         |
|-----------------------------------------|-------------------------|
| Mr. Mukund Mafatlal Shah                | Chairman                |
| Mr. Kanhaiya Sonraj Bhurat              | Vice-Chairman           |
| Mr. Abhaykumar Zumbalal Parakh          | Director                |
| Mr. Sunil Laxman Gaikwad                | Director                |
| Mr. Sudhakar Mahadev Bhagwat            | Director                |
| Lt. Kishor Motiram Ganatra (28.7.2020)  | Director                |
| Mr. Bharat Dashrath Takle (Advocate)    | Director                |
| Mr. Uday Shivaji Sarwade                | Director                |
| Mr. Lalit Jamatraj Oswal                | Director                |
| Mr. Mahendra Kantilal Oswal             | Director                |
| Mr. Appa Chintamani Jatti               | Director                |
| Ms. Pratima Vinod Balsara               | Director                |
| Mrs. Sejal Kalpesh Shah                 | Director                |
| Mr. Nikhil Chandrakant Shah (CA)        | Expert Director         |
| Mr. Sanjeev Suresh Khaladkar (Advocate) | Expert Director         |
| Mr. Ajit Anant Ghamande                 | Chief Executive Officer |

## BOARD OF MANAGEMENT

|                                         |           |
|-----------------------------------------|-----------|
| Mr. Sanjeev Suresh Khaladkar (Advocate) | Chairman  |
| Mr. Mukund Mafatlal Shah                | Member    |
| Mr. Bharat Dashrath Takle (Advocate)    | Member    |
| Mr. Pramod Ramkrishna Achyut (CA)       | Member    |
| Mr. Meghasham Narayan Joshi             | Member    |
| Mr. Rishikesh Sudhakar Lendghar         | Member    |
| Mr. Ajit Anant Ghamande                 | Secretary |

## Internal Auditor

A. R. Walimbe

Chartered Accountants, Pune

## Statutory Auditor

M/s. HMA & Associates

Chartered Accountants, Pune

**Advisor – Dr. Chintamani Gopal Vaijapurkar**

Head Office : K. K. Apartment, Lonavla, Tal. Maval, Dist. Pune - 410 401.

Phone : (02114) 275160/61 • Fax : (02114) 272201 • Customer Care : 8378974963

• Email : lsbank.ho@lonavlabank.com www.lonavlabank.com



या अहवाल वर्षात  
संस्थेचे सभासद व खातेदार  
मान्यवर, राजकीय नेते, सामाजिक व सहकारी  
कार्यकर्ते,  
शूर जवान हे जग सोडून गेले,  
तसेच दहशतवादी कृत्ये यामुळे ज्यांना  
आपले प्राण गमवावे लागले,  
अशा सर्वांना  
लोणावळा सहकारी बँक लि. परिवारातर्फे  
भावपूर्ण श्रद्धांजली!



## लोणावळा सहकारी बँक लि. 24 वी वार्षिक सर्वसाधारण सभेची नोटीस (फक्त सभासदांसाठी)

लोणावळा सहकारी बँक लि. या बँकेची 24वी वार्षिक सर्वसाधारण सभा सोमवार, दि. 22 ऑगस्ट 2022 रोजी सायं. 4.00 वाजता हॉटेल चंद्रलोक, एसटी स्टॅंडजवळ, लोणावळा-410401 या ठिकाणी बँकेचे अध्यक्ष मा. श्री. मुकुंद मफतलाल शहा यांचे अध्यक्षतेखाली खालील विषयावर विचार करून निर्णय घेण्यासाठी आयोजित केली आहे. तरी सदर सभेस उपस्थित राहावे ही विनंती.

### ❀ सभेपुढील विषय ❀

1. दि. 30 सप्टेंबर 2021 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत वाचून कायम करणे.
2. मा. संचालक मंडळाने मंजूर केलेल्या वर्ष 2021-22 चे वार्षिक अहवाल व दि. 31 मार्च 2022 अखेरचा ताळेबंद आणि वर्ष 2021-22 चे नफा-तोटा पत्रक स्वीकृत करणे व सभासदांकडून अहवालासंबंधी आलेल्या लेखी प्रश्न/ सूचनांचा विचार करणे.
3. मा. संचालक मंडळाने शिफारस केलेल्या वर्ष 2021-22 च्या नफा विभागणीची नोंद घेणे व मंजुरी देणे.
4. मा. वैधानिक लेखा परीक्षक मे. एच.एम.ए. अँड असोसिएट्स, सी.ए., पुणे यांच्याकडून प्राप्त झालेल्या वर्ष 2021-22 च्या वैधानिक लेखा परीक्षण अहवालाची व वर्ष 2020-21 च्या वैधानिक लेखा परीक्षण अहवालाच्या दोष-दुरुस्ती पूर्तता अहवालाची नोंद घेणे.
5. आर्थिक वर्ष 2022-23 साठी रिझर्व्ह बँकेच्या पूर्व मान्यतेने मा. वैधानिक लेखा परीक्षकांची नियुक्ती करणे व त्यांचा मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
6. आर्थिक वर्ष 2022-23 साठी मा. संचालक मंडळाने अंतर्गत लेखा परीक्षकांच्या केलेल्या नियुक्तीस व मेहनतान्यास मान्यता देणे व वर्ष 2023-24 साठी अंतर्गत लेखा परीक्षकांची नियुक्ती करण्याचे व मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
7. सन 2021-22 मध्ये बँकेचे मा. संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जांची, महाराष्ट्र सहकारी संस्था अधिनियम 1960 च्या कलम 75(2) नुसार माहिती घेणे.
8. आर्थिक वर्ष सन 2022-23 साठी मा. सहकार आयुक्त व मा. निबंधक सहकारी संस्था यांनी लागू केलेल्या एक रकमी परतफेड कर्ज योजने अंतर्गत मा. संचालक मंडळाने मंजूर केलेल्या प्रस्तावाची माहिती घेणे.
9. सन 2021-22 मध्ये अंदाजपेक्षा जादा झालेल्या खर्चास मंजुरी देणे. बँकेची दीर्घकालीन उद्दिष्टे, वार्षिक व्यवसाय योजना आणि 2022-23 च्या वार्षिक अंदाज पत्रकास मंजुरी देणे.
10. 24 व्या वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या अनुपस्थितीची नोंद घेऊन रजेस मान्यता देणे.
11. मा. अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करणे.

संचालक मंडळाचे आज्ञेवरून,

स्थळ : लोणावळा

दिनांक : 13/07/2022

अजित अनंत घमंडे

मुख्य कार्यकारी अधिकारी

### टीप:

1. गणसंख्येच्या अभावी सभा तहकूब झाल्यास, सदर वार्षिक सर्वसाधारण सभा त्याच दिवशी वरील ठिकाणी सायं. 04:30 वाजता घेण्यात येईल व त्या सभेस गणसंख्या नसली तरी वरील विषयांचे कामकाज होईल.
2. सन 2021-22 वार्षिक अहवाल बँकेच्या मुख्य कार्यालयात व शाखेत कामकाजाचे वेळेत उपलब्ध असून सभासदांनी ते प्रत्यक्ष येऊन घ्यावेत, हि विनंती. (सन 2021-22 वार्षिक अहवाल बँकेच्या वेबसाइट [www.lonavlabank.com](http://www.lonavlabank.com) वर उपलब्ध आहे.)
3. सभासदांना सभेपुढे मांडावयाच्या काही सूचना, ठराव अगर इतर विषय असल्यास त्यांनी दि. 19/8/2022 पर्यंत बँकेच्या मुख्य कार्यालयाकडे लेखी कळवावे. त्यानंतर येणाऱ्या सूचना व ठराव विचारात घेतले जाणार नाहीत याची नोंद घ्यावी.
4. ज्या सभासदांनी त्याचे शेअर्स सर्टिफिकेट्स अद्यापही घेऊन गेले नसल्यास त्यांनी ते त्वरित संबंधित शाखेतून घेऊन जावेत हि विनंती. तसेच ज्या सभासदांची बँकेत खाते नाहीत, त्यामुळे तीन वर्षांपेक्षा जास्त कालावधीसाठी पेंडिंग असलेल्या लाभानांशी रक्कम बँकेच्या रिझर्व फंड खाती जमा करण्यात येईल याची नोंद घ्यावी.
5. सभेस येताना सभेची नोटीस सोबत आणावी हि विनंती.

## FOR INFORMATION OF THE MEMBERS

- 1) If a member desires to see the necessary papers and to get information on the subjects indicated in the Notice of the Meeting, it is available at the Head Office of the Bank between 17/8/2022 to 20/8/2022 from 12 noon to 2 pm (excluding Saturday, Sunday and Public Holidays).
- 2) The minutes of the Annual General Meeting held on 30/9/2021 is available for perusal at the Head Office of the Bank on the dates and time indicated as above.
- 3) Those members, who would like to ask for information on the subjects mentioned in the notice of the meeting, should write to the Hon. Chief Executive Officer of the Bank at the Head Office before 17/8/2022 (Before Office Hours).
- 4) Members are requested to bring the copy of the Notice of the Annual General Meeting.
- 5) The amount of Dividend payable to the members is credited to the Current/Savings accounts with our bank. Those members, who have not informed their account numbers so far, should do so immediately to take advantage of this. The amount of Dividend not paid/not claimed for a period of three years is transferred to Statutory reserves of the Bank. Unpaid/unclaimed Dividend pertaining to the year 2018-19 will be transferred to the Statutory Reserves of the bank and if the member desires to make changes in their address, it should immediately be informed to the bank.

## सभासदांच्या माहितीसाठी

- 1) वार्षिक सर्वसाधारण सभेच्या सूचनेमध्ये निर्देशित केलेल्या विषयांसंबंधीची आवश्यक ती कागदपत्रे व माहिती पाहावयाची असल्यास, ती बँकेच्या मुख्य कार्यालयामध्ये दिनांक 17/8/2022 ते 20/8/2022 दुपारी 12 ते 2 या वेळेत (शनिवार, रविवार व सुट्टीचे दिवस सोडून पाहावयास मिळेल.)
- 2) दिनांक 30/9/2021 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त मुख्य कार्यालयात पाहण्यासाठी बरील दिनांकांना व दिलेल्या वेळेत उपलब्ध करण्यात येईल.
- 3) ज्या सभासदांना वार्षिक सर्वसाधारण सभेच्या विषयपत्रिकेतील बाबीसंबंधी माहिती विचारावयाची असेल, त्यांनी दिनांक 17/8/2022 पूर्वी मा. मुख्य कार्यकारी अधिकारी, मुख्य कार्यालय यांचेकडे लेखी विचारणा करावी.
- 4) वार्षिक सर्वसाधारण सभेस येताना सभेची नोटीस बरोबर आणावी, ही विनंती.
- 5) सभासदांना देण्यात येणाऱ्या लाभांशाची रक्कम त्यांचे आपल्या बँकेतील बचत/चालू खात्यात जमा करण्यात येते. ज्या सभासदांनी आपले खाते क्रमांक कळविले नसतील, त्यांनी त्वरित सूचना देऊन खात्यामध्ये लाभांश जमा करण्याच्या सेवेचा फायदा घ्यावा. तीन वर्षांपेक्षा अधिक काळ न घेतलेली लाभांशाची रक्कम (2018-19 पूर्वी) ही बँकेच्या वैधानिक राखीव निधीत वर्ग केली जाईल तसेच सभासदांच्या पत्त्यामध्ये काही बदल झाला असल्यास, त्याची माहिती बँकेस त्वरित कळविण्यात यावी.

**LONAVLA SAHAKARI BANK LTD.****K. K. Apartment, Lonavla, Tal. Maval, Dist. Pune****23 वा वार्षिक अहवाल सन 2021-22****सन्माननीय सभासद बंधू य भगिनींनो,**

बँकेच्या 24 व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने मी आपले हार्दिक स्वागत करतो. बँकेपुढच्या दि. 31/3/2022 रोजी संपलेल्या अहवाल वर्षाचा लेखापरीक्षित ताळेबंद पत्रक, नफा-तोटा पत्रक व वार्षिक अहवाल ह्या सभेपुढे ठेवण्यास संचालक मंडळास विशेष आनंद होत आहे.

**अर्थव्यवस्थेची सद्यःस्थिती :**

अहवाल वर्षामध्ये Covid 19चा संपूर्ण प्रादुर्भाव अर्थ-व्यवस्थेवरती राहिला. यासाठी भारतीय केंद्र सरकारच्या अर्थमंत्र्यांनी यामधून बाहेर येण्यासाठी विविध स्तरावरील घटकांना दिलासा देण्यासाठी आर्थिक पॅकेजच्या घोषणा केल्या, त्यामुळे त्याचा सहकारी तिजोरीवरती खूप मोठा विपरीत परिणाम झाला. तसेच रशिया आणि युक्रेन यांच्या युद्धामुळे जागतिक आर्थिक मंदीसदृश परिस्थिती निर्माण होऊन त्याचा परिणाम कच्च्या तेलाच्या किमतीमध्ये खूप मोठी वाढ झाली. तसेच डॉलरच्या तुलनेत रुपया घसरण्यास सुरुवात झाली व त्यामुळे महागाई निर्देशांकात वाढ सुरु झाली आणि सदरची वाढ ही RBIच्या नियंत्रणाबाहेर जात आहे, असे दिसल्यामुळे RBIने रेपो रेटमध्ये जवळपास 90 basisची वाढ तातडीने केली आहे. त्यामुळे आता व्याजदर वाढीचा काळ सुरु झाला असून त्याचा विपरीत परिणाम बँकांच्या नफा क्षमतेवरती होताना दिसत आहे. पण मार्च 2022 रोजी संपलेल्या आर्थिक वर्षात बँकांच्या नफ्यामध्ये घसरण झालेली दिसते, परंतु आपल्या बँकेच्या निव्वळ नफा हा आपण मार्च 2021च्या तुलनेत कायम राखण्यात यशस्वी झालेले आहोत. यासाठी आपणासर्वांचे मी मनापासून आभार व्यक्त करतो. तसेच चालू आर्थिक वर्षात बँकेचे सभासद/कर्जदार यांनी त्याच्या कर्जाची नियमितपणे परतफेड करून बँकेस सहकार्य करावे असे आवाहन करतो.

रिझर्व्ह बँक ऑफ इंडियाने नुकतेच एक परिपत्रक जारी करून बँकेवरती नियंत्रणाच्या दृष्टीने बँकांची चार विभागात त्यांच्या ठेवीच्या आकारानुसार विभागणी केली आहे. आपण Tier II मध्ये येत असून त्यासाठी CRAR 12% असणे बंधनकारक आहे. आपल्या बँकेचा मार्च 2022 अखेर CRAR 26.77% असून पुरेसा आहे. त्यामुळे रिझर्व्ह बँकेने अपेक्षित केलेल्या CRAR मर्यादापेक्षा आपला CRAR खूपच जास्त आहे. त्याचा अर्थ बँक आगामी काळात येणाऱ्या विविध जोखमींना समर्थपणे सामोरे जाऊ शकेल असा मला विश्वास वाटतो.

**सन 2021-2022 मधील बँकेच्या प्रगतीची ठळक वैशिष्ट्ये:**

- 1) बँकेच्या भागभांडवलमध्ये 3.51 लाखांनी वाढ.
- 2) बँकेच्या C/D Ratio मागील वर्षी 56.50% असून चालू आर्थिक वर्षात 48.92% इतका झाला आहे. कारण कोविड-19 चे महामारीमुळे कर्जास मागणी नाही.
- 3) बँकेच्या निव्वळ नफ्यामध्ये मागील वर्षीच्या तुलनेत 1.70 लाखांनी वाढ आहे.
- 4) बँकेने चालू आर्थिक वर्षात ग्राहकांसाठी डिजिटल पेमेंटची सुविधा अंतर्गत गुगल पे, फोन पे, क्यु.आर. कोड पेमेंट, भीम अँप द्वारे ग्राहकांना सर्व प्रकारचे बँकिंग व्यवहार करण्याची सवलत उपलब्ध करून दिली आहे.
- 5) चालू आर्थिक वर्षात बँकेने गुंतवणूक खरेदी-विक्रीचे व्यवहार अधिक पारदर्शक होण्याच्या दृष्टीने HDFC बँकेमार्फत Web-Base सुविधा घेतलेली आहे.
- 6) रिझर्व्ह बँकेच्या मार्गदर्शक सूचनेनुसार बँकेने Board of Management चे गठण केले आहे.

**सभासद, भागभांडवल व स्वनिधी :**

बँकेचे अधिकृत भागभांडवल रु. 25 कोटी इतके आहे. अहवाल वर्षात वसूल भागभांडवल रु. 3.50 लाखांनी वाढ होऊन वर्षाअखेर ते 616.14 लाख इतके झाले आहे. भागभांडवल वाढीचे प्रमाण 0.56% इतके आहे. अहवाल वर्षात 139 नवीन सभासद झाले. तर कर्जव्यवहार पूर्तता व अन्य कारणांमुळे राजीनामे दिल्याने 116 सभासद कमी झाले. सबब, अहवाल वर्षात एकूण 139 इतकी सभासदांची वाढ दिसून येते. परिणामी, अहवाल वर्षाअखेर एकूण सभासद संख्या 6141 इतकी झाली आहे.

सर्व सभासदांना कळविताना खूप आनंद होत आहे की, आर्थिक वर्ष 2014 पासून प्रत्येक सभासदांची रु.4,00,000/- ची पर्सनल अॅक्सिडेंट विमा पॉलिसी उतरविण्यात आलेली असून सभासदांना ही विमा सुविधा गेल्या नऊ वर्षांपासून देण्यात येत आहे. सभासदांचे अपघाती दुःखद निधन झाल्यास या विमा सुविधेतून त्यांच्या कुटुंबीयांना आपत्कालीन विमा क्लेम त्वरित देण्यात येत आहे. सर्व सभासदांच्या सक्रिय सहकार्यामुळेच बँकेच्या भागभांडवलात अपेक्षित वाढ झालेली आहे. तसेच लाभांशाचा आकर्षक दर

## Performance Highlights : (व्यावसायिक प्रगती)

(Amt. in Lacs)

| Particulars           | 2022     | 2021     | Progress | % of Progress |
|-----------------------|----------|----------|----------|---------------|
| Members               | 6141     | 6118     | 23       | 0.37          |
| Paid-up Share Capital | 616.14   | 612.63   | 3.51     | 0.56          |
| Reserve Funds         | 1030.26  | 950.07   | 80.19    | 7.78          |
| Other Funds           | 3444.72  | 3302.89  | 141.83   | 4.11          |
| Total Deposits        | 30864.21 | 28339.72 | 2524.49  | 8.17          |
| Total Loans           | 15097.71 | 16014.09 | -916.38  | -6.07         |
| Total Investment      | 11200.81 | 9872.88  | 1327.93  | 11.85         |
| Working Capital       | 36533.21 | 33817.46 | 2715.75  | 7.43          |
| Net Profit            | 286.36   | 284.66   | 1.69     | 0.59          |
| % of Net NPA          | 0.32%    | 1.06%    | -0.74    | -0.74         |
| % CRAR                | 26.77    | 22.36%   | 4.41     | 4.41          |

विचारात घेऊन सभासदांना आपल्या बँकेच्या भागभांडवलात गुंतवणूक करण्याची एक चांगली संधी उपलब्ध झाली आहे. म्हणून या प्रसंगी आपणास आवाहन करतो की, आपण आपल्या मिळणाऱ्या लाभांश रक्कमेचीदेखील बँकेच्या भागभांडवलात पुनर्गुंतवणूक करावी व बँकेस सहकार्य करावे.

## Progressive Highlights : (तुलनात्मक आकडेवारी) (Amt. in Lacs)

| Particulars    | 2022     | 2021      | Progress | % of Progress |
|----------------|----------|-----------|----------|---------------|
| Savings        | 8119.02  | 6,919.71  | 1199.31  | 14.77         |
| Current        | 2385.45  | 2,455.38  | -69.91   | 2.84          |
| Fixed Deposits | 20359.75 | 18,964.66 | 1395.09  | 6.85          |
| Total Deposits | 30864.22 | 28,339.73 | 2524.49  | 8.17          |

## भांडवल पर्याप्त व प्रमाण :

भांडवल पर्याप्तचे प्रमाण भारतीय रिझर्व्ह बँकेच्या निकषानुसार किमान 12% इतके असणे आवश्यक आहे. मागील वर्षी 22.36% हे प्रमाण 26.77% इतके आहे.

## ठेवी :

अहवाल वर्षात ठेवीमध्ये 2524.48 लाखांनी वाढ होऊन एकूण ठेवी रु. 30864.21 लाख झाले आहेत. आपल्या बँकेनेही ठेवीचे व्याजदर इतर बँकांच्या जवळपास ठेवले आहेत, तरीही मागील वर्षीच्या तुलनेत ठेवीत 22.17% ने वाढ झालेली दिसून येत आहे. सर्व सभासदांना विनंती करतो की, आपण आपल्या बँकेत जास्तीत जास्त खाती उघडावीत व व्यवहार करावेत.

वरील आकडेवारी लक्षात घेता, मुदत ठेव यामध्ये वाढ झालेली दिसून येत आहे.

## ठेव विमा :

आपल्या बँकेने अत्यंत नियमितपणे ठेव विम्याचे हप्ते डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन (DICGC)

## Loans Highlights : (कर्जाचे वर्गीकरण) (Amt. in Lacs)

| Particulars | 2022     | 2021      | Progress | % of Progress |
|-------------|----------|-----------|----------|---------------|
| Short Term  | 3562.05  | 3,713.92  | -151.87  | -4.26         |
| Medium Term | 10446.20 | 11,146.14 | -699.94  | -6.70         |
| Loan Term   | 1089.47  | 1,154.03  | -64.56   | -5.92         |
| Total Loans | 15097.72 | 16,014.09 | -916.37  | -6.06         |

यांच्याकडे भरून रु. 5 लाखांपर्यंतच्या प्रत्येक ठेवीदाराला 100% विमा संरक्षण करून दिले आहे.

## कर्ज :

अहवाल वर्षात बँकेच्या एकूण कर्जांमध्ये रु. -916.37 लाख इतकी घट होऊन एकूण कर्ज रु. 15097.72 लाख झालेली आहेत. घटीने प्रमाण 6.06% इतके असून कर्जवादीसाठी आवश्यकतेप्रमाणे दुचाकी, चारचाकी व सोने तारण कर्ज इत्यादींसारख्या विविध कर्जयोजना करून माफक व्याजदारांमध्ये उपलब्ध करून देण्यात आलेल्या आहेत. मागील वर्षाच्या तुलनेत कर्जव्यवहार कमी झालेला आहे. यावर सण-समारंभ या निमित्ताने विशेष ग्रुप कर्ज सुविधांचे आयोजन करण्यात आलेले आहे.

वरील तुलनात्मक वर्गीकरण लक्षात घेता, कर्जात घट झालेली दिसून येत आहे.

कर्जपुरवठा करताना कर्जाच्या कारणाबरोबरच पुरेशा तारणाचा प्रामुख्याने विचार केलेला आहे. त्यामुळे एकूण कर्जापैकी तारणी कर्ज 95.13% असून विनातारणी कर्ज केवळ 4.87% आहेत. यामुळे कर्जपुरवठ्यातील बँकेची जोखीम मर्यादित झालेली आहे. कर्जपुरवठा करताना तो जोखीम

Overdue Highlights : (थकबाकीचे वर्गीकरण) (Amt. in Lacs)

| Types of overdues      | Accounts | Amount | % to Total Loans |
|------------------------|----------|--------|------------------|
| Installment Overdues   | 524      | 542.44 | 3.59             |
| Legal Awarded Overdues | 73       | 526.11 | 3.48             |

विभागणारा व सर्वसमावेशक राहिल याची आपण नेहमीच दक्षता घेतो. आपले कर्जावरील व्याजाचे सरासरी उत्पन्न प्रमाण (ALR) 11.36% व (ABR) 5.53% असून ठेवी व कर्जावरील सरासरी व्याजदर फरक 5.83% (spread) आहे. बँकिंग क्षेत्रातील व्याजदरातील स्पर्धेत टिकून राहण्यासाठी कर्जावरील व्याजदर कमीत कमी आहेत.

#### थकबाकी व कर्जवसुली :

थकीत कर्जवसुलीसाठी व नवी कर्ज थकीत न होण्यासाठी बँकेकडून विविध स्तरांवर आवश्यक ते सर्व प्रयत्न करण्यात येतात. थकीत कर्जवसुलीमध्ये मा. संचालक, सदस्य व सेवकांचा मोठा वाटा आहे.

दि. 31 मार्च 2022 रोजी थकबाकी रु. 542.44 लाखांची असून थकबाकीदार 524 आहेत. एकूण कर्जाशी थकबाकीचे प्रमाण 3.59% इतके आहे. वरील तक्त्यात प्रत्यक्ष थकीत रक्कम रु. 542.44 लाख दिसत आहे, मात्र काही थकीत रक्कम वसुली होण्याकरिता कायदेशीर कारवाई संपूर्ण येणे बाकीवर करावी लागते. त्यामुळे कायदेशीर कारवाई केलेल्या व वसुली दाखला, अर्वाई मिळालेल्या 73 खात्यात रु. 526.11 लाख रक्कम दिसत आहेत. थकबाकीवर नियंत्रण ठेवण्यास बँकेच्या वसुली विभागास यश मिळालेले दिसून येत आहे.

गेल्या वर्षी नेट एनपीएचे प्रमाण 1.06% वरून 0.32% इतके झालेले आहे. बँकेचा वसुली विभाग स्वतंत्ररित्या कार्यरत आहे. मात्र, थकीत कर्जखाते वसुलीकरिता आवश्यक ती कायदेशीर कारवाई करावी लागत आहे. त्याबरोबरीने प्रत्येक कर्जदाराने आपले कर्जखाते थकबाकीत राहणार नाही याची सतत काळजी घ्यावी, असे आवाहन करीत आहे.

#### बँकेची स्वतःची स्थावर मालमत्ता :

बँकेकडे स्वतःची वास्तू-स्थावर मालमत्ता असणे हे स्थिरतेचे (stability) लक्षण समजण्यात येते. बँकेचे मुख्य कार्यालय, लोणावळा, कामशेत, तळवडे, पुणे शहर शाखा व प्रशिक्षण

केंद्र, स्वतःचे स्थावर वास्तूत कार्यान्वित आहेत. बाजारभावाप्रमाणे या वास्तूंचे मूल्यांकन वाढलेले आहे. उपलब्ध निधी व आवश्यकतेनुसार मुख्य कचेरीसाठी स्वतःची स्थावर

#### नफा विभागणी :

Appropriation of Profit : (नफा विभागणी)

| Particulars                    | Percentage | Amount                |
|--------------------------------|------------|-----------------------|
| St. Reserve Fund               | 25.00      | 7160000.00            |
| General Reserve                | 10.00      | 2863000.00            |
| Dividend 10%                   | 21.05      | 6028500.00            |
| Building Fund                  | 1.08       | 311183.24             |
| Technology Upgradation Fund    | 5.25       | 1500000.00            |
| Investment Fluctuation Reserve | 34.92      | 10000000.00           |
| Staff Welfare Fund             | 0.35       | 100000.00             |
| Member Welfare Fund            | 0.35       | 100000.00             |
| Education Fund                 | 1.00       | 286500.00             |
| Donation                       | 1.00       | 286500.00             |
| <b>Total</b>                   | <b>100</b> | <b>2,86,35,683.24</b> |

वास्तू घेण्याबाबत विचार करण्यात येईल.

#### गुंतवणूक :

या आर्थिक वर्षात एकूण गुंतवणुकीमध्ये रु.1327.93 लाखांनी वाढ होऊन वाढीचे प्रमाण 11.85% इतके असून एकूण गुंतवणूक रु. 11200.81 लाख इतकी आहे.

मागील वर्षी बँकेस सरकारी रोखे / खरेदी-विक्रीमधून रु.160.29 लाखांचा नफा झाला असून चालू आर्थिक वर्षात तो 73.67 लाखांचा झाला असून यामध्ये 45.96 घट आहे.

सर्व व्यवहार भारतीय रिझर्व्ह बँकेच्या नियमांस अनुसरून होत आहेत. या व्यवहाराचे दर तिमाहीस लेखापरीक्षण (कंकरंट ऑडिट) करण्यात येते.

मार्च 2022 अखेर बँकेस एकूण रु. 2,86,35,683.24 इतका निव्वळ नफा झालेला आहे. बँकिंग व्यवहारातील नफ्यात गतवर्षीच्या तुलनेत वाढ झालेली दिसून येत आहे. याचे मुख्यत्वे कारण या वर्षी गुंतवणुकीत झालेली वाढ आहे. बँकेचा एकूण नफा रु. 2,86,35,683.24 नफा विभागणीसाठी उपलब्ध आहे.

#### संस्थात्मक परिचालन :

आपल्या बँकेने उच्चप्रतीचे संस्थात्मक परिचालन विश्वासार्हता व सुयोग्यतेच्या सर्व तत्वांचा व्यवसायात अवलंब करून बँकिंग व्यवहार सांभाळलेले आहेत. यामुळे बँकेची

बाजारातील पत वाढली असून त्याचा उपयोग बँकेशी संबंधित सर्व घटकांना लाभदायकच आहे. बँकिंग व्यवसायकरता मूल्यांकित बांधिलकी, पारदर्शक व्यवहार आणि विविध कायद्यांचे यथायोग्य पालन यावर आपल्या बँकेने सातत्याने भर दिला आहे.

#### संचालक कर्ज :

भारतीय रिझर्व्ह बँकेच्या निर्देशानुसार मा. संचालक मंडळ सदस्यांना या आर्थिक वर्षात कोणतेही कर्ज दिलेले नसून दि. 31-03-2022 अखेर काहीही येणे बाकी नाही. (मा. संचालक मंडळास त्यांचे मुदतदेवीवर कर्ज देता येते. असे रिझर्व्ह बँकेने निर्देश दिलेले आहे. (अहवालातील पान नं. 44 वरील माहितीप्रमाणे दिली आहे.)

#### ग्राहक सेवा आणि संस्थात्मक सामाजिक बांधिलकी :

आपल्या बँकेने सामाजिक बांधिलकीच्या जपणुकीसाठी समाज कल्याणाच्या आणि पर्यावरणपूरक प्रकल्पात सहभाग घेतलेला आहे. ग्राहकांच्या 24 तास सेवेसाठी बँकेने महत्वाच्या ठिकाणी एटीएम बसविण्याची योजना कार्यान्वित केली आहे. ग्राहकांच्या तक्रारीचे निवारण करण्यासाठी / सूचना ऐकून घेण्यासाठी ग्राहक संवाद कक्षाची स्थापना केली असून, ग्राहकांना त्यांच्या अपेक्षा ग्राहकसेवा - 8378974963 या क्रमांकावर दूरध्वनी करून अथवा [lsbank.customer@lonavlabank.com](mailto:lsbank.customer@lonavlabank.com) या ई-मेलवर बँकेकडे पाठविणे शक्य होईल.

सेवकांना आवश्यकतेनुसार विविध प्रशिक्षण संस्थांमध्ये प्रशिक्षणासाठी पाठविले जाते, ज्यामध्ये रिझर्व्ह बँकेच्या कॉलेज

ऑफ ऑग्रिकल्चर बँकिंग या संस्थेचा समावेश आहे.

#### अंदाजपत्रक :

अहवाल वर्षाचे कामकाजावरून पुढील 2022-23 या वर्षाचे अंदाजपत्रक तयार करण्यात आले असून ते पृष्ठ क्र. 44 वर देण्यात आले आहे. मात्र, पर्बास परिस्थितीनुसार अंदाज बदलत असतात. गतवर्षीच्या अंदाजपत्रकाप्रमाणे तरतुदी वगळता खर्चावर नियंत्रण ठेवण्यात बँकेने यश संपादन केले आहे.

चालू आर्थिक वर्षामध्ये मागील दोन आर्थिक वर्षांत कोविड-19 महामारीचा बँकिंग व्यवसायावर परिणाम झाला असून चालू आर्थिक वर्षात बँकेचे उत्पन्नात मोठ्या प्रमाणावर घट होऊ शकते. त्यानुसार चालू आर्थिक वर्षाचे अंदाजपत्रक केले आहे.

#### ऋणनिर्देश :

मनोगताचा शेवट करण्यापूर्वी मी संचालक मंडळातील माझे सहकारी, व्यवस्थापन मंडळातील माझे सहकारी, आपल्या बँकेचे ग्राहक आणि हितचिंतक यांनी दिलेल्या सहभागासाठी सर्वांच्या प्रती कृतज्ञता व्यक्त करतो. बँकेतील उच्चाधिकारी आणि सर्व सेवकांनी संस्थेप्रती दाखविलेल्या निष्ठेसाठी व प्रामाणिकतेसाठी मी त्यांचे आभार व्यक्त करतो. तसेच रिझर्व्ह बँकेतील अधिकारी, सहकार खात्यातील आयुक्त, निबंधक, वैधानिक आणि अंतर्गत लेखापरीक्षक, विधी सल्लागार यांनी वेळोवेळी दिलेल्या सल्ल्यांसाठी व मार्गदर्शनासाठी आभार व्यक्त करतो. अल्प कालावधीत वैधानिक लेखापरीक्षण पूर्ण केल्याबद्दल मी वैधानिक लेखापरीक्षकांचे विशेष आभार या ठिकाणी व्यक्त करतो.

धन्यवाद!

आपला विश्वासू,

मुकुंद शहा

(अध्यक्ष)

## अनुबंध 'अ' Annexure 'A'

|                                              |                                                         |
|----------------------------------------------|---------------------------------------------------------|
| NAME OF THE BANK                             | LONAVLA SAHAKARI BANK LTD.                              |
| HEAD OFFICE ADDRESS                          | K. K. Apartment, Near Parmar Hospital, Lonavla 410 401. |
| REGISTRATION NUMBER AND DATE OF REGISTRATION | PNA/BNK/122/99 Dt.16/04/1999                            |
| RBI LICENCE NUMBER AND DATE OF LICENCE       | UBD-MAH-MUM-007/1999-2000, Dt.13/07/1999                |
| JURISDICTION                                 | STATE OF MAHARASHTRA                                    |

(RS. IN LAKHS)

|                                                                  |                               |          |
|------------------------------------------------------------------|-------------------------------|----------|
| NO. OF BRANCHES INCLUDING CONTROLLING OFFICES EXTENSION COUNTERS | 7 + 1                         | 8        |
| MEMBERSHIP                                                       | REGULAR                       | 6141     |
|                                                                  | NOMINAL                       | 1311     |
| PAID UP SHARE CAPITAL                                            | Rs.                           | 616.14   |
| RESERVE AND OTHER FUNDS                                          | Rs.                           | 4474.98  |
| DEPOSITS                                                         | CURRENT                       | 2385.45  |
|                                                                  | SAVINGS                       | 8119.01  |
|                                                                  | TERM                          | 20359.75 |
| ADVANCES                                                         | SECURED                       | 14363.58 |
|                                                                  | UNSECURED                     | 734.13   |
|                                                                  | % OF PRIORITY SECTOR ADVANCES | 63.37%   |
| BORROWINGS                                                       | NIL                           | NIL      |
| INVESTMENTS                                                      | Rs.                           | 11200.81 |
| OVERDUES                                                         | %                             | 3.59%    |
| AUDIT CLASS                                                      | Grade                         | A        |
| NET PROFIT OF THE FINANCIAL YEAR (2021-22)                       | Rs.                           | 286.36   |
| TOTAL STAFF                                                      | Nos.                          | 63       |
| WORKING CAPITAL                                                  | Rs.                           | 36533.21 |

**लोणावळा सहकारी बँक लि.**  
**ताळेबंद पत्रक दि. 31-03-2022**

| 31.03.2021               | भागभांडवल, जबाबदाऱ्या व देणी Capital & Liabilities                                                            | रुपये Rs.                | 31.03.2022               |
|--------------------------|---------------------------------------------------------------------------------------------------------------|--------------------------|--------------------------|
|                          | <b>1. भागभांडवल Share Capital</b>                                                                             |                          |                          |
| <b>25,00,00,000.00</b>   | <b>1. अधिकृत भागभांडवल Authorised Capital</b><br>(25,00,00,000 Eq. Shares of Rs. 100/- each)                  |                          | <b>25,00,00,000.00</b>   |
| <b>6,12,63,600.00</b>    | <b>2. वसूल भागभांडवल Subscribed &amp; Paid up Capital</b><br>(Eq. Shares of Rs. 100/- each w.e.f. 01.01.2014) |                          | <b>6,16,14,000.00</b>    |
| <b>42,52,96,048.82</b>   | <b>2. राखीव निधी Reserve and Other Fund</b>                                                                   |                          | <b>44,74,97,794.94</b>   |
| 9,50,07,164.74           | राखीव निधी Reserve Fund                                                                                       | 10,30,25,685.14          |                          |
| 76,00,000.00             | मानक जिंदगीवरील तरतूद Reserve For Standard Assets                                                             | 76,00,000.00             |                          |
| 9,52,00,000.00           | बुडित व संशयित कर्ज निधी Reserve For Doubtful Debts                                                           | 9,52,00,000.00           |                          |
| 11,66,99,225.00          | इमारत निधी Building Fund                                                                                      | 11,83,77,133.20          |                          |
| 1,65,59,778.07           | गुंतवणूक चढ-उतार निधी Investment Fluctuation Fund                                                             | 1,28,99,778.07           |                          |
| 2,47,00,000.00           | गुंतवणूक घसरार निधी Investment Depreciation Fund                                                              | 3,09,15,000.00           |                          |
| 17,64,790.61             | शिक्षण निधी Education Fund                                                                                    | 20,48,790.61             |                          |
| 14,75,380.03             | सेवक कल्याण निधी Staff Welfare Fund                                                                           | 15,75,380.03             |                          |
| 15,44,959.03             | सभासद कल्याण निधी Member Welfare Fund                                                                         | 16,44,959.03             |                          |
| 5,38,000.00              | धर्मादाव निधी Charity Fund                                                                                    | 8,22,000.00              |                          |
| 3,46,00,000.00           | इन्कम टॅक्स स्पे. रिझर्व्ह Income Tax Special Reserve                                                         | 3,46,00,000.00           |                          |
| 28,34,960.87             | स्पेशल निधी Special Fund                                                                                      | 28,34,960.87             |                          |
| 1,79,49,926.14           | सर्वसाधारण निधी General Reserve Fund                                                                          | 2,07,95,926.14           |                          |
| 50,000.00                | धार्मिक निधी Religious Fund                                                                                   | 50,000.00                |                          |
| 55,00,000.00             | तंत्रज्ञान अपग्रेडेशन फंड Technology Upgradation Fund                                                         | 85,30,000.00             |                          |
| 32,71,864.33             | कोविड-१९ Covid 19 Contingency                                                                                 | 65,78,181.85             |                          |
| <b>2,83,39,72,657.72</b> | <b>3. ठेवी Deposits and Other Accounts</b>                                                                    |                          | <b>3,08,64,21,324.67</b> |
|                          | <b>a) चालू ठेवी Current Deposits</b>                                                                          |                          |                          |
| 20,31,81,993.90          | वैयक्तिक Individual                                                                                           | 17,79,93,510.11          |                          |
| 4,23,53,868.84           | संस्था Society                                                                                                | 6,05,51,078.91           |                          |
| <b>24,55,35,862.74</b>   | <b>Total (a)</b>                                                                                              | <b>23,85,44,589.02</b>   |                          |
|                          | <b>b) बचत ठेवी Saving Deposits</b>                                                                            |                          |                          |
| 61,92,85,065.39          | वैयक्तिक Individual                                                                                           | 74,47,75,463.18          |                          |
| 7,26,85,851.18           | संस्था Society                                                                                                | 6,71,26,472.44           |                          |
| <b>69,19,70,916.57</b>   | <b>Total (b)</b>                                                                                              | <b>81,19,01,935.62</b>   |                          |
|                          | <b>c) मुदत ठेवी Term Deposits</b>                                                                             |                          |                          |
| 1,50,73,47,445.41        | वैयक्तिक Individuals                                                                                          | 1,64,52,95,954.03        |                          |
| 38,91,18,433.00          | संस्था Society                                                                                                | 39,06,78,846.00          |                          |
| <b>1,89,64,65,878.41</b> | <b>Total (c)</b>                                                                                              | <b>2,03,59,74,800.03</b> |                          |
| <b>3,32,05,32,306.54</b> | <b>बेरीज पुढील पानावर Total C/F</b>                                                                           |                          | <b>3,59,55,33,119.61</b> |

## LONAVLA SAHAKARI BANK LTD.

## BALANCE SHEET AS ON 31-03-2022

| 31.03.2021        | जिंदगी, मालमत्ता व चेणी Property & Assets                       | रुपये Rs.         | 31.03.2022        |
|-------------------|-----------------------------------------------------------------|-------------------|-------------------|
| 80,51,17,410.35   | 1. रोख व बैंकांतील शिल्लक Cash and Bank Balance                 |                   | 1,05,19,82,926.68 |
| 2,33,33,572.00    | a) रोख शिल्लक Cash in Hand                                      | 2,89,53,035.00    |                   |
|                   | b) बचत आणि चालू खात्यातील शिल्लक                                |                   |                   |
|                   | Balance with Banks in Current & Saving A/Cs                     |                   |                   |
| 5,38,14,663.33    | 1. पी.डी.सी.सी. बँक चालू खाते P.D.C.C. Bank C/A                 | 5,34,07,373.33    |                   |
| 1,99,33,203.48    | 2. एम.एस.सी.बँक M.S.C. Bank                                     | 3,66,40,226.06    |                   |
| 10,36,53,854.62   | 3. स्टेट बँक ऑफ इंडिया State Bank of India                      | 11,74,00,572.02   |                   |
| 4,68,64,141.90    | 4. आय.डी.बी.आय. बँक IDBI Bank                                   | 4,54,25,371.67    |                   |
| 62,549.86         | 5. आय.डी.बी.आय. (डी-मॅट) IDBI Demat                             | 55,987.86         |                   |
| 5,20,63,839.82    | 6. आय.डी.बी.आय. क्लिअरिंग अकाउंट<br>IDBI Clearing Account       | 3,89,05,622.80    |                   |
| 44,92,811.34      | 7. आय.डी.बी.आय. ईसीएस अकाउंट IDBI ECS A/C                       | 37,37,465.01      |                   |
| 2,02,21,557.86    | 8. बँक ऑफ बरोडा Bank Of Baroda                                  | 7,69,77,230.86    |                   |
| 8,46,833.35       | 9. युनियन बँक Union Bank                                        | 8,46,597.35       |                   |
| 8,42,66,115.50    | 10. एच.डी.एफ.सी. बँक चालू खाते HDFC Bank C/A                    | 7,96,67,407.94    |                   |
| 8,73,48,114.74    | 11. आय.सी.आय.सी.आय. बँक लि. ICICI Bank Ltd.                     | 6,28,01,949.87    |                   |
| 3,21,25,969.17    | 12. जनता सहकारी बँक लि. Janata Sahakari Bank Ltd.               | 32,43,061.41      |                   |
| 6,81,98,103.38    | 13. ठाणे जनता सहकारी बँक लि.<br>Thane Janata Sahakari Bank Ltd. | 18,64,957.50      |                   |
| -                 | 14. आरबीएल बँक चालू खाते RBL Bank Ltd C/A.                      | -                 |                   |
| 2,00,00,000.00    | 15. आरबीआय मुंबई चालू खाते RBI Mumbai C/A.                      | 40,00,00,000.00   |                   |
| 69,08,91,758.35   | Total (b)                                                       | 92,09,73,823.68   |                   |
|                   | c) मुदत ठेव Fixed Deposits with Co-op. & Other Banks            |                   |                   |
| 4,75,15,119.00    | 1. पी.डी.सी.सी. बँक P.D.C.C. Bank                               | 4,75,15,119.00    |                   |
| 33,78,961.00      | 2. एच.डी.एफ.सी.बँक HDFC Bank                                    | 20,40,949.000     |                   |
| 2,00,00,000.00    | 3. टी.जे.एस.बी. सहकारी बँक TJSB Sahakari Bank                   | 3,25,00,000.00    |                   |
| 2,00,00,000.00    | 4. एस.व्ही.सी. बँक SVC Bank                                     | 2,00,00,000.00    |                   |
| 9,08,92,080.00    | Total (c)                                                       | 10,20,56,068.00   |                   |
| 78,17,83,838.35   | Total (b+c)                                                     | 1,02,30,29,891.68 |                   |
| 89,63,95,986.65   | 2. गुंतवणुकी Investments                                        |                   | 1,01,80,25,187.65 |
| 82,63,75,986.65   | 1. सरकारी रोखे Govt. Securities (GOI) - Quoted                  | 97,55,26,187.65   |                   |
|                   | NON SLR INVESTMENT                                              |                   |                   |
| -                 | a) Call Money and Short Notices                                 | -                 |                   |
|                   | 2. सर्वसाधारण द्रव्यनिधी                                        |                   |                   |
|                   | b) Mutual Fund Investment - Unquoted                            |                   |                   |
| 1,70,15,13,397.00 | बेरीज पुढील पानावर Total C/F                                    |                   | 2,07,00,08,114.33 |

**लोणावळा सहकारी बँक लि.**  
**ताळेबंद पत्रक दि. 31-03-2022**

| 31.03.2021        | भागभांडवल, जबाबदाऱ्या व देणी Capital & Liabilities                           | रुपये Rs.     | 31.03.2022        |
|-------------------|------------------------------------------------------------------------------|---------------|-------------------|
| 3,32,05,32,306.54 | बेरीज घागील घानावर Total B/F                                                 |               | 3,59,55,33,119.61 |
| -                 | 4. वसुलीस आलेली बिले Bills for Collection<br>Being Bills Receivable (Contra) | -             |                   |
| 6,12,71,107.20    | 5. थकव्याज तरतूद Overdue Interest Provision (Contra)                         |               | 6,55,16,604.47    |
| 23,08,501.80      | DEAF Accounts with RBI                                                       |               | 26,49,902.58      |
| 2,38,544.60       | 6. व्याज देणी Interest Provision                                             |               | 3,01,867.00       |
| -                 | a. सेव्हिंग Saving                                                           | -             |                   |
| 2,38,544.60       | b. मुदत ठेव Term Deposit                                                     | 3,01,867.00   |                   |
| -                 | c. (मुदत संपलेली व्याज तरतूद)<br>Interest Provision For Maturity Deposits    | -             |                   |
| 3,59,69,243.36    | 7. इतर देणी व तरतूदी Other Liabilities and Provisions                        |               | 2,88,50,266.52    |
|                   | 1. तरतूदी Provisions                                                         |               |                   |
| 49,500.00         | a. लाईट बिल देणे Provision For Electricity Bill                              | 49,500.00     |                   |
| 15,750.00         | b. टेलिफोन बिल देणे Provision For Telephone Bill                             | 15,357.00     |                   |
| 8,84,550.00       | c. ऑडिट फी देणे Provision For Audit Fee                                      | 7,49,000.00   |                   |
| 11,95,004.00      | d. एक्स-ग्रेसिया तरतूद Provision For Ex - Gratia                             | 11,90,859.00  |                   |
| 4,78,086.00       | e. स्पे. एक्स-ग्रेसिया तरतूद Provision For Special Ex - Gratia               | 4,86,048.00   |                   |
| 6,88,064.00       | f. एएमसीची तरतूद Provision For AMC                                           | 5,73,510.00   |                   |
| 33,10,954.00      | Total (a)                                                                    | 30,64,274.00  |                   |
|                   | 2. इतर देणी Other Liabilities                                                |               |                   |
| 10,71,359.84      | a. अनामत देणे Anamat Payable                                                 | 10,51,446.50  |                   |
| 5,59,271.50       | b. पे- स्लिप देणे Pay Slip                                                   | 3,17,192.50   |                   |
| 66,78,091.00      | c. लाभांश देणे Dividend Payable                                              | 71,32,579.50  |                   |
| 6,93,806.00       | d. इतर देणी Other Payable                                                    | 6,53,517.00   |                   |
| 2,000.00          | e. सुरक्षा ठेव देय Security Deposit Payable                                  | -             |                   |
| 22,365.00         | f. अधिभार देय Surcharge Payable                                              | 25,960.00     |                   |
| 12,10,526.00      | g. एच.डी.एफ.सी. डी.डी. देय HDFC DD/Payslips Payable                          | 11,66,063.00  |                   |
| 12,807.52         | h. जीएल फॉर पीओएस ट्रॅन्झक्शन्स GL For Pos Transactions                      | 12,807.52     |                   |
| 1,89,20,000.00    | i. इनकम टॅक्स देणे Income Tax Payable                                        | 12,500,000.00 |                   |
| 3,42,03,19,703.50 | बेरीज पुढील घानावर Total C/F                                                 |               | 3,69,28,51,760.18 |

## LONAVLA SAHAKARI BANK LTD.

### BALANCE SHEET AS ON 31-03-2022

| 31.03.2021        | जिंदगी, मालमत्ता व येणी Property & Assets                | रुपये Rs.         | 31.03.2022        |
|-------------------|----------------------------------------------------------|-------------------|-------------------|
| 1,70,15,13,397.00 | बेरीज मागील पानावर Total B/F                             |                   | 2,07,00,08,114.33 |
|                   | 3. PSU Bonds Investment - Unquoted                       |                   |                   |
| 2,00,00,000.00    | IL & FS Infrastructure Debts Fund                        | 2,00,00,000.00    |                   |
| 2,00,00,000.00    | SREI Infrastructure Finance Ltd.                         | 2,00,00,000.00    |                   |
| 1,00,00,000.00    | DHFL Ltd.                                                | 24,79,000.00      |                   |
| 2,00,00,000.00    | Tata Capital                                             | -                 |                   |
| 7,00,00,000.00    | Total                                                    | 4,24,79,000.00    |                   |
|                   | 4. बँक शेअर्स Shares of Co-Op Inst. - Unquoted           |                   |                   |
| 10,000.00         | महाराष्ट्र स्टेट को-ऑप. बँक MSC Bank                     | 10,000.00         |                   |
| 10,000.00         | पुणे जिल्हा मध्य. सह. बँक मर्या. PDCC Bank               | 10,000.00         |                   |
| 20,000.00         | Total                                                    | 20,000.00         |                   |
| 1,60,14,09,503.32 | 3. कर्जे Loans and Advances                              |                   | 1,50,97,71,480.28 |
| 37,13,91,777.58   | 1. अल्पमुदत Short Term                                   | 35,62,04,750.88   |                   |
| 1,11,46,14,410.74 | 2. मध्यम मुदत Medium Term                                | 1,04,46,19,740.40 |                   |
| 11,54,03,315.00   | 3. दीर्घ मुदतीचा Long Term                               | 10,89,46,989.00   |                   |
| 1,18,79,928.44    | 4. व्याज येणे Interest Receivable on                     |                   | 1,34,01,215.47    |
| 1,18,79,928.44    | गुंतवणूक Investment                                      | 1,34,01,215.47    |                   |
| -                 | चमुलीस पाठविलेली बिले Bills Send for Collection (Contra) | -                 |                   |
| 6,12,71,107.20    | कर्जावरील व्याज येणे Overdue Interest Provision (Contra) |                   | 6,55,16,604.47    |
| 23,08,501.80      | DEAF Accounts                                            |                   | 26,49,902.58      |
| 4,27,95,759.35    | 5. कायम व स्थावर मालमत्ता Fixed Assets                   |                   | 3,90,59,951.45    |
|                   | a) जमीन व इमारत Land & Building                          |                   |                   |
| 2,77,54,669.79    | 1. ऑफिस प्रिमायसेस Office Premises                       | 2,49,79,202.81    |                   |
| 2,77,54,669.79    | Total (a)                                                | 2,49,79,202.81    |                   |
|                   | b) डेड स्टॉक अँड फर्निचर Dead Stock & Furniture          |                   |                   |
| 57,13,941.12      | 1. फर्निचर Furniture                                     | 51,42,547.01      |                   |
| 13,97,365.78      | 2. इंटिरिअर Interior                                     | 12,57,629.21      |                   |
| 7,55,415.34       | 3. लॉकर अँड सेफ Locker & Safe                            | 6,42,103.05       |                   |
| 14,05,756.11      | 4. इलेक्ट्रिक फिटिंग Electric Fitting                    | 11,94,892.70      |                   |
| 1,38,783.67       | 5. खुर्च्या आणि सोफा Chairs & Sofa Set                   | 3,72,117.31       |                   |
| 94,11,262.02      | Total (b)                                                | 86,09,289.28      |                   |
|                   | c) कॉम्प्युटर हार्डवेअर Computer & Software              |                   |                   |
| 2,28,434.20       | 1. कॉम्प्युटर हार्डवेअर Computer Hardware                | 2,85,427.25       |                   |
| 21,66,625.74      | 2. कॉम्प्युटर सॉफ्टवेअर Computer Software                | 13,29,441.31      |                   |
| 23,95,059.94      | Total (c)                                                | 16,14,868.56      |                   |
|                   | d) इतर स्थावर मालमत्ता Other Fixed Assets                |                   |                   |
| 9,03,053.90       | 1. एटीएम मशिन ATM Machine                                | 16,75,020.81      |                   |
| 3,981.96          | 2. ई.पी.बी.एक्स. आणि फोन EPBX & Phones                   | 2,654.77          |                   |
| 32,208.13         | 3. वॉटर कूलर Water Cooler                                | 27,376.91         |                   |
| 1,55,927.39       | 4. ए. सी. Air Conditioner                                | 1,59,103.25       |                   |
| 3,42,11,78,197.11 | बेरीज पुढील पानावर Total C/F                             |                   | 3,70,04,07,268.58 |

## लोणावळा सहकारी बँक लि.

ताळेबंद पत्रक दि. 31-03-2022

| 31.03.2021        | भाग भांडवल, जबाबदाऱ्या व देणी Capital & Liabilities                       | रुपये Rs.      | 31.03.2022        |
|-------------------|---------------------------------------------------------------------------|----------------|-------------------|
| 3,42,03,19,703.50 | बेरीज मागील पानावर Total B/F                                              |                | 3,69,28,51,760.18 |
| 1,76,100.00       | j. बँक्स नेटवर्क सेटलमेंट जीएल अकाऊंट<br>Banks Network Settlement GL Acct | 1,76,100.00    |                   |
| 33,11,962.50      | k. कर्ज खाती व्याज वर्ग परंतु वसूल नाही<br>IR Debited But Not Rec         | 27,50,326.50   |                   |
| 3,26,58,289.36    | Total (b)                                                                 | 2,57,85,992.52 |                   |
| 2,84,65,925.72    | 8. नफा आणि तोटा Profit and Loss                                           |                | 2,86,35,683.24    |
| 2,81,23,694.84    | निव्वळ नफा Net Profit as per P & L Account                                | 2,84,65,925.72 |                   |
| 2,81,23,694.84    | वजा : नफा विभागणी Less : Appropriation of Profits                         | 2,84,65,925.72 |                   |
| -                 | शिल्लक Balance                                                            | -              |                   |
| 2,84,65,925.72    | Add : Net Profit for the year 2021-22                                     | 2,86,35,683.24 |                   |
| 3,44,87,85,629.22 | Grand Total                                                               |                | 3,72,14,87,443.42 |
| 27,41,500.00      | Contingent Liability for Bank Gurantee & LC<br>बँक गॅरंटी Bank Gurantee   |                | 15,61,500.00      |

## संचालक

अभयकुमार झुं. पारख  
सुनील ल. गायकवाड  
सुधाकर म. भागवत

कै. किशोर मो. गणात्रा  
भरत द. टकले  
उदय शि. सरवदे

ललित ज. ओसवाल  
महेंद्र का. ओसवाल  
आप्या चिं. जत्ती

सेजल क. शहा  
संजीव सु. खळदकर  
तन्हा संचालक

प्रतिमा वि. बलसारा  
निखिल चं. शहा  
तन्हा संचालक

## LONAVLA SAHAKARI BANK LTD.

## BALANCE SHEET AS ON 31-03-2022

| 31.03.2021        | जिंदगी, मालमत्ता व येणी Property & Assets                               | रुपये Rs.      | 31.03.2022        |
|-------------------|-------------------------------------------------------------------------|----------------|-------------------|
| 3,42,11,78,197.11 | बेरीज मागील पानावर Total B/F                                            |                | 3,70,04,07,268.58 |
| 83,672.97         | 5. बूपीएस व बॅटरीज UPS & Batteries                                      | 2,24,388.78    |                   |
| 8,47,060.27       | 6. नोट काउन्टिंग मशिन Note Counting Machine                             | 7,41,310.73    |                   |
| 47,084.73         | 7. सीसी टीव्ही आणि कॅमेरा CCTV & Camera                                 | 34,753.92      |                   |
| 2,99,034.06       | 8. जनरेटर सेट Generator Set                                             | 2,54,178.95    |                   |
| 7,73,341.72       | 9. वाहन Vehicle                                                         | 6,57,340.46    |                   |
| 89,402.47         | 10. Repairs and Renovation                                              | 80,462.22      |                   |
| 32,34,767.60      | Total (d)                                                               | 38,56,590.80   |                   |
| 17,54,907.00      | 6. डिपॉझिट Deposits                                                     |                | 17,62,907.00      |
| 15,82,364.00      | 1. भाडे डिपॉझिट Rent Deposit                                            | 15,82,364.00   |                   |
| 9,599.00          | 2. टेलिफोन डिपॉझिट Telephone Deposit                                    | 9,599.00       |                   |
| 1,62,944.00       | 3. एम.एस.ई.बी. डिपॉझिट MSEB Deposit                                     | 1,62,944.00    |                   |
| -                 | Deposit to Corporation                                                  | 8,000.00       |                   |
| 3,05,952.00       | 7. शाखा समायोजन Branch Adjustment                                       |                | 3,05,952.00       |
| 2,55,46,573.11    | 8. इतर येणे Other Assets                                                |                | 1,90,11,315.84    |
| 64,631.00         | 1. लॉकर रेंट येणे Locker Rent Receivable                                | 58,074.00      |                   |
| -                 | 2. प्रीपेड खर्च Prepaid Expenses                                        | 1,96,200.00    |                   |
| 5,28,930.74       | 3. छपाई आणि स्टेशनरी Printing & Stationery                              | 4,27,836.68    |                   |
| 16,46,985.30      | 4. स्टेट जीएसटी State GST                                               | 20,34,255.36   |                   |
| 16,46,985.30      | 5. सेंट्रल जीएसटी Central GST                                           | 20,34,255.36   |                   |
| 1,66,023.70       | 6. एकात्मिक जीएसटी Integrated GST                                       | 2,74,721.58    |                   |
| -                 | 7. टी.डी.एस. वर जीएसटी TDS on GST                                       | 13,354.19      |                   |
| 85,893.00         | 8. कमिशन येणे Commission Receivable                                     | -              |                   |
| 9,149.50          | 9. सरसाई फी येणे Cersai Fees Receivable                                 | 9,149.50       |                   |
| 3,66,500.00       | 10. अनामत येणे Anamat Receivable                                        | 2,04,000.00    |                   |
| 1,89,20,000.00    | 11. अॅडव्हान्स इनकम टॅक्स आणि टी.डी.एस. Advance Income Tax & TDS        | 1,25,00,000.00 |                   |
| 4,17,893.33       | 12. एनपीसीआय शुल्क NPCI Charges                                         | 5,67,910.69    |                   |
| 32,775.31         | 13. चार्जबॅक सस्पेंस Charge Back Suspence                               | 1,16,104.67    |                   |
| 4,96,612.93       | 14. भारत बिल पेमेंट Bharat Bill Payment                                 | 5,75,453.81    |                   |
| 11,64,193.00      | 15. इन्ट.एक्स ग्रेसिया रिसिवेबल Int Ex Gratia Receivable                | -              |                   |
| 3,44,87,85,629.22 | Grand Total                                                             |                | 3,72,14,87,443.42 |
| 27,41,500.00      | Contingent Liability for Bank Gurantee & LC<br>बँक गॅरंटी Bank Gurantee |                | 15,61,500.00      |

अजित अ. घमंडे  
मुख्य कार्यकारी अधिकारी

कुंदन य. धरी  
अधिकारी, मुख्य कार्यालय

कन्हैव्या सो. भुरट  
उपाध्यक्ष

अ. आर. वाळींबे  
चार्टर्ड अकौंटंट  
अंतर्गत लेखापरीक्षक

मुकुंद म. शहा  
अध्यक्ष

मे. एच एम ए. असोसिएट्स  
चार्टर्ड अकौंटंट  
वैधानिक लेखापरीक्षक

## LONAVLA SAHAKARI BANK LTD.

## PROFIT &amp; LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2022

| 31.03.2021      | खर्च EXPENDITURE                                                    | रुपये Rs.       | 31.03.2022      |
|-----------------|---------------------------------------------------------------------|-----------------|-----------------|
| 15,18,52,780.00 | 1. दिलेले व्याज Interest Paid on Deposits                           |                 | 17,07,41,104.40 |
| 15,18,52,780.00 | डेवॉवर दिलेले On Deposits                                           | 17,07,41,104.40 |                 |
| 2,38,84,516.26  | 2. सेवक खर्च Staff Salaries & Allowances                            |                 | 2,48,57,155.50  |
| 2,03,25,325.26  | सेवक पगार आणि अलाऊन्सेस Salary & Allowances                         | 2,10,88,017.00  |                 |
| 18,320.00       | स्टाफ ट्रेनिंग खर्च Staff Training Expenses                         | 1,10,500.50     |                 |
| 10,00,000.00    | स्टाफ ग्रेच्युइटी खर्च Staff Gratuity Fund Expenses                 | 7,63,865.00     |                 |
| 3,46,071.00     | प्रशासकीय खर्च Administrative Expenses                              | 3,52,786.00     |                 |
| 12,42,369.00    | मॅनेजमेंट हिस्सा अकाऊंट 1 Employer Cont. A/C - I                    | 12,71,720.00    |                 |
| 8,12,292.00     | पी.एफ.पेंशन फंड अकाऊंट PF Pension Fund A/C - X                      | 8,28,255.00     |                 |
| 51,782.00       | पी.एफ.डी.एल.आय. अकाऊंट एक्स.एक्स.आय<br>PF D.L.I. A/C No. - XXI      | 50,000.00       |                 |
| 82,626.00       | पी.एफ.अकाऊंट 2 PF Administrative Charges A/C - II                   | 87,700.00       |                 |
| 5,731.00        | सेवक रजा फंड खर्च Staff Leave Encashment Fund Exp                   | 3,04,312.00     |                 |
| 1,26,51,487.60  | 3. भाडे, विमा व लाईट खर्च<br>Rent, Rates, Insurance and Power etc.  |                 | 1,31,84,435.80  |
| 61,61,942.20    | भाडे लाईट Rent, Light                                               | 62,67,922.20    |                 |
| 63,94,578.40    | विमा Insurance                                                      | 67,70,153.60    |                 |
| 94,967.00       | पॉवर आणि इंधन Power & Fuel                                          | 1,46,360.00     |                 |
| 19,18,065.81    | 4. पोस्टेज, टेलिग्राम व टेलिफोन Postage & Telegram                  |                 | 17,04,707.70    |
| 19,18,065.81    | पोस्टेज / टेलिफोन Postage / Telephone                               | 17,04,707.70    |                 |
| 9,82,928.18     | 5. ऑडिटर खर्च Auditor Expenses                                      |                 | 8,30,627.62     |
| 9,82,928.18     | ऑडिटर फी Audit Fee                                                  | 8,30,627.62     |                 |
| 1,05,675.50     | 6. प्रवास खर्च Travelling & Conveyance                              |                 | 1,37,846.00     |
| 1,05,675.50     | प्रवास खर्च Travelling & Conveyance                                 | 1,37,846.00     |                 |
| 6,49,271.44     | 7. छपाई, स्टेशनरी, जाहिरात<br>Printing Stationary and Advertisement |                 | 7,69,993.56     |
| 6,49,271.44     | छपाई, स्टेशनरी, जाहिरात Printing, Stationery & Advt. Exp.           | 7,69,993.56     |                 |
| 2,39,026.25     | 8. बँक चार्जेस Bank Charges                                         |                 | 2,54,280.63     |
| 1,16,306.25     | बँक चार्जेस Bank Charges                                            | 1,28,020.63     |                 |
| 1,22,720.00     | सभासद फी Membership Fee & Subscription                              | 1,26,260.00     |                 |
| 60,05,485.42    | 9. घसारा Depreciation                                               |                 | 55,31,962.64    |
| 5,38,458.00     | घसारा (कायम व स्थावर मालमत्ता) Fixed Assets                         |                 |                 |
|                 | सरकारी रोखे अमोर्टिझेशन प्रिमियम GOI (Amortization)                 |                 | 6,57,299.00     |
| 19,88,27,694.46 | बेरीज पुढील पानावर Total C/F                                        |                 | 21,86,69,412.85 |

## लोणावळा सहकारी बँक लि.

दिनांक 31-03-2022 अखेरच्या वर्षाचे नफा-तोटा पत्रक

| 31.03.2021      | उत्पन्न INCOME                                        | रुपये Rs.       | 31.03.2022      |
|-----------------|-------------------------------------------------------|-----------------|-----------------|
| 24,74,44,105.68 | 1. प्राप्त व्याज Interest Received                    |                 | 25,74,90,741.91 |
| 19,16,67,039.55 | कर्जावरील व्याज Interest On Loans                     | 17,68,60,029.16 |                 |
| 4,39,44,116.80  | गव्हर्नमेंट सिक्युरिटीवरील व्याज On Govt. Security    | 5,43,76,055.58  |                 |
| 53,33,243.66    | बँक गुंतवणुकीवर व्याज On Bank Investment              | 1,32,29,548.58  |                 |
| 51,31,262.00    | ऑन मार्केट लेंडिंग On Market Lending                  | 77,87,961.11    |                 |
| 13,68,443.67    | लिक्विड फंड गुंतवणुकीवर On Liquid Fund Investment     | 52,37,147.48    |                 |
| 5,52,356.17     | 2. कमिशन व विनिमय Commission & Exchange Discount      |                 | 4,80,750.91     |
| 1,93,452.98     | डी.डी. कमिशन DD Commission                            | 2,02,376.36     |                 |
| 3,58,903.19     | इतर कमिशन Other Commission                            | 2,78,374.55     |                 |
| 19,212.91       | 3. कमिशन Commission                                   |                 | 4,58,082.28     |
| 11,521.00       | प्र.मं.जी.ज्यो.चो. On PMJJY                           | 10,619.00       |                 |
| -               | रुपे एटीएम अक्वायर चार्जेस Rupay ATM Acquirer Charges | 3,56,712.00     |                 |
| -               | यूपीआय-इश्युअर चार्जेस Imps Issuer Charges            | 58,751.48       |                 |
| 7,691.91        | आयएमपीएस इश्युअर चार्जेस Imps Issuer Charges          | 31,999.80       |                 |
| 1,95,05,348.47  | 4. Other Income इतर उत्पन्न                           |                 | 1,17,40,650.75  |
| 14,61,226.36    | सेवा उत्पन्न Service Charges                          | 11,26,430.29    |                 |
| 5,46,265.28     | लॉकर भाडे Locker Rent                                 | 6,04,044.00     |                 |
| 1,41,733.64     | कर्ज अर्ज विक्री Sale of Loan Forms                   | 1,56,975.30     |                 |
| 10,80,571.76    | चेक रिटर्न चार्जेस Cheque Return Charges              | 12,43,983.36    |                 |
| 1,60,28,896.53  | गोखे विक्रीवरील नफा Profit on sale of Govt. Security  | 73,67,500.00    |                 |
| 2,04,192.00     | प्राप्तिकर परतावा Income Tax Refund                   | 11,24,790.00    |                 |
| 42,462.90       | इतर उत्पन्न Misc Income                               | 1,16,927.80     |                 |
| -               | REVERSAL OF PROVISIONS                                |                 | 86,00,000.00    |
| -               | Investment Fluctuation Fund                           | 86,00,000.00    |                 |
| 26,75,21,023.23 | GRAND TOTAL                                           |                 | 27,87,70,225.85 |

## लोणावळा सहकारी बँक लि.

दिनांक ३१-०३-२०२२ अखेरच्या वर्षाचे नफा-तोटा पत्रक

| 31.03.2021      | खर्च EXPENDITURE                                         | रुपये Rs.      | 31.03.2022      |
|-----------------|----------------------------------------------------------|----------------|-----------------|
| 19,88,27,694.46 | खेरीज मागील पानावर Total B/F                             |                | 21,86,69,412.85 |
| 1,93,29,373.00  | 10. टॅक्सेस आणि ड्युटी Taxes & Duties                    |                | 1,35,16,009.00  |
| 1,89,58,915.00  | आयकर Income Tax                                          | 1,27,41,297.00 |                 |
| 3,22,458.00     | म्युनिसिपल टॅक्स Municipal Taxes                         | 7,74,712.00    |                 |
| 48,000.00       | करांवरील व्याज Interest Paid on Taxes                    |                |                 |
| 48,98,030.05    | 11. अन्य खर्च Other Expenses                             |                | 62,76,940.76    |
| 5,732.74        | ऑडिटर खर्च Auditors Expenses                             | 4,986.00       |                 |
| 24,243.00       | समारंभ खर्च Function Expenses                            | 39,718.00      |                 |
| 8,20,116.00     | सिक्युरिटी खर्च Security Expenses                        | 9,74,139.00    |                 |
| 5,420.00        | संचालक मीटिंग खर्च Director Board Meeting Expenses       | 11,324.00      |                 |
| 5,06,578.86     | दुरुस्ती व देखभाल खर्च Repairs & Maintenance Exps.       | 9,02,193.65    |                 |
| 13,03,099.29    | ऑफिस खर्च Office Expenses                                | 13,59,183.57   |                 |
| 6,22,387.08     | कन्सल्टन्सी खर्च Consultancy Expenses                    | 8,91,061.32    |                 |
| 1,15,092.00     | वार्षिक सभा खर्च Annual General Meeting Expenses         | 1,13,863.78    |                 |
| 8,76,234.60     | वार्षिक देखभाल खर्च Annual Maintenance Contract Exps.    | 5,07,950.56    |                 |
| 25,460.00       | ट्रेड सर्टिफिकेट खर्च Trade Certificate Charges          | 25,100.00      |                 |
| 2,51,000.00     | देणगी Donation                                           | -              |                 |
| -               | कायदेशीर खर्च Legal Charges                              | -              |                 |
| 3,27,000.00     | एटीएम रुपे इशुअर चार्जेस ATM Rupay Issuer Charges        | 3,27,000.00    |                 |
| 15,666.48       | Upi अॅक्वायर चार्जेस Upi Acquirer Charges                | 50,993.82      |                 |
| -               | जारीकर्ता एटीएम शुल्क Issuer ATM Charges                 | 10,27,838.64   |                 |
| -               | Imps अधिग्रहण शुल्क Imps Acquirer Charges                | 41,588.42      |                 |
| 1,60,00,000.00  | 12. तरतुदी Provisions                                    |                | 1,16,72,180.00  |
| 1,20,00,000.00  | संशयित बुद्धीत कर्ज निधी Bad & Doubtful Debts            | -              |                 |
| -               | रिझर्व्ह फॉर स्टॅण्डर्डे असिट Reserve for Standard Asset | -              |                 |
| -               | इन्कम टॅक्स स्पेशल रिझर्व्ह Income Tax Special Reserve   | -              |                 |
| 40,00,000.00    | गुंतवणूक घसारा Investment Depreciation Reserve           | 1,16,72,180.00 |                 |
| 2,84,65,925.72  | 13. नफा Balance Of Profit                                |                | 2,86,35,683.24  |
| 26,75,21,023.23 | एकूण Grand Total                                         |                | 27,87,70,225.85 |

## संचालक

अभयकुमार झुं. पारख  
सुनील ल. गायकवाड  
सुधाकर म. भागवत

कै. किशोर मो. गणात्रा  
भरत द. टकले  
उदय शि. सरवदे

ललित ज. ओसवाल  
महेंद्र का. ओसवाल  
आप्पा धि. जप्ती

सेजल क. शहा  
संजीव सु. खळदकर  
तन्जा संचालक

प्रतिमा वि. बलसारा  
निखिल चं. शहा  
तन्जा संचालक

### PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2022

| 31.03.2021      | उत्पन्न INCOME               | रुपये Rs. | 31.03.2022      |
|-----------------|------------------------------|-----------|-----------------|
| 26,75,21,023.23 | बेरीज मागील पानावर Total B/F |           | 27,87,70,225.85 |
| 26,75,21,023.23 | एकूण Grand Total             |           | 27,87,70,225.85 |

अजित अ. घमंडे  
मुख्य कार्यकारी अधिकारी

कुंदन य. धरी  
अधिकारी, मुख्य कार्यालय

कन्हैया सो. भुरट  
उपाध्यक्ष

એ. આર. યાઝીએ  
ચાર્ટર્ડ અકાઉન્ટન્ટ  
અંતર્ગત લેખાપરીક્ષક

मुकुन्द म. शहा  
अध्यक्ष

मे. एच. एम. ए. असोसिएट्स  
चार्टर्ड अकाउंटेंट  
वैधानिक लेखापरीक्षक

## INDEPENDENT AUDITOR'S REPORT

To,  
The Members,  
Lonavla Sahakari Bank Ltd.,  
Lonavla.

### REPORT ON THE FINANCIAL STATEMENTS

1. We have audited the accompanying financial statements of Lonavla Sahakari Bank Limited ('the Bank') as at 31 March 2022, which comprise the Balance Sheet as at 31 March 2022, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of seven branches audited by us are incorporated in these financial statements.

### MANAGEMENTS'S RESPONSIBILITY FOR THE FINANCIAL STATEMENTS

2. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to Cooperative Societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Cooperative Societies Act, 1960, and the Maharashtra Cooperative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes 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 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 misstatements.
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 judgement, 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, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. 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. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to cooperative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guideline issued by Reserve Bank of India and Registrar of Cooperative Societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India :
- In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2022;
  - In the case of the Profit and Loss Account, of the profit/loss for the year ended on that date; and
  - In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

**REPORT ON OTHER LEGAL & REGULATORY REQUIREMENTS**

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 provisions of the Maharashtra Cooperative Societies Act, 1960 and the Maharashtra Cooperative Societies Rules 1961.
8. We report that :
- 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 to be satisfactory;
  - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
  - The transactions of the Bank which have come to our notice are within the powers of the Bank;
  - The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
  - The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
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 not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Cooperative Societies Rules 1961.
10. We further report that for the year under audit, the Bank has been awarded "A" classification.

Place: Pune  
Date: 27.06.2022  
UDIN21104776AAAAAY6252

For HMA & Associates  
Chartered Accountants  
FRN 100537W

**CA Eshan Porwal**  
Partner  
M. NO. 195835

## LONAVLA SAHAKARI BANK LTD.

CASH FLOW STATEMENT FOR THE PERIOD ENDED 31<sup>st</sup> MARCH 2022

| PARTICULARS                                                                | 31.03.2022            | 31.03.2021             |
|----------------------------------------------------------------------------|-----------------------|------------------------|
| <b>CASH FLOW FROM OPERATING ACTIVITY</b>                                   |                       |                        |
| Net Profit After Taxes                                                     | 2,86,35,683           | 2,84,65,925.72         |
| <b>Adjustments for:-</b>                                                   |                       |                        |
| Addback:                                                                   |                       |                        |
| - Amortization on Investment                                               | 6,57,299              | 5,38,458.00            |
| - Income Tax Provision                                                     | 1,27,41,297           | 1,89,58,915.00         |
| - Depreciation on Fixed Assets                                             | 55,31,963             | 60,05,485.42           |
| - Provisions for Bad & Doubtful Debts                                      | -                     | 1,20,00,000.00         |
| - Investment Depreciation Reserve                                          | 1,16,72,180           | 40,00,000.00           |
| - Income Tax Special Reserve                                               | 4,76,557              | -                      |
| Less:                                                                      |                       |                        |
| - Reversal of Provision                                                    | (86,00,000)           | -                      |
| - Taxes Paid                                                               | (1,25,00,000)         | -1,89,20,000.00        |
| <b>Cash flow from operating activity before working capital adjustment</b> | <b>3,86,14,979</b>    | <b>5,10,48,784.14</b>  |
| <b>Adjustment for:</b>                                                     |                       |                        |
| (Increase)/Decrease in Advances                                            | 9,16,38,023           | 91,83,345.86           |
| (Increase)/Decrease in Investments                                         | (12,77,43,680)        | -32,49,15,496.53       |
| (Increase)/Decrease in Other Assets                                        | (16,55,327)           | 6,89,106.45            |
| Increase/(Decrease) in Deposits                                            | 25,24,48,667          | 51,43,56,562.44        |
| Increase/(Decrease) in Other Liabilities & Provision                       | (10,90,143)           | (-86,91,299)           |
| <b>Net cash generated from Operating Activities</b>                        | <b>25,22,12,519</b>   | <b>24,16,71,002.97</b> |
| <b>Cash Flow From Investment Activities:</b>                               |                       |                        |
| Purchase of Fixed Assets                                                   | (17,96,155)           | (9,59,575)             |
| Sale of Fixed Assets                                                       | -                     | -                      |
| <b>Net cash generated from Investing Activities</b>                        | <b>(17,96,155)</b>    | <b>(9,59,575)</b>      |
| <b>Cash Flow From Financing Activities</b>                                 |                       |                        |
| Increase in Share Capital                                                  | 3,50,400              | 9,00,500.00            |
| Increase in Building Funds                                                 | 12,25,300             | 6,99,225.00            |
| Dividend Paid                                                              | (52,71,548)           | (16,447)               |
| Nominal Shares Issued & Entrance Fees                                      | 1,45,000              | 1,61,913.68            |
| <b>Net cash generated from Financing Activities @</b>                      | <b>(35,50,848)</b>    | <b>17,45,191.68</b>    |
| Net Increase/(Decrease) in Cash and Cash Equivalent (A+B+C)                | 24,68,65,516          | 24,24,56,619.23        |
| Cash and Cash Equivalent at the Beginning of the Year                      | 80,51,17,410          | 56,26,60,791.12        |
| <b>Cash and Cash Equivalent at the End of the Year</b>                     | <b>1,05,19,82,924</b> | <b>80,51,17,410.35</b> |
| <b>Cash &amp; Cash Equivalents</b>                                         | <b>31.03.2022</b>     | <b>31.03.2021</b>      |
| Cash                                                                       | 2,89,53,035           | 2,33,33,572            |
| Balance with Banks                                                         | 1,02,30,29,892        | 78,17,83,838           |
|                                                                            | <b>1,05,19,82,927</b> | <b>80,51,17,410</b>    |

For HMA & Associates  
Chartered Accountants  
FRN 100537W

CA Eshan Porwal  
Partner  
M. NO. 195835

For Lonavla Sahakari Bank Ltd.

Ajit A. Ghamande  
Chief Executive Officer

## Notes Performing part of the Balance Sheet as at 31<sup>st</sup> March 2022 and Profit and Loss Account for the year ended 31<sup>st</sup> March, 2022

### SIGNIFICANT ACCOUNTING POLICIES

#### 1. ACCOUNTING CONVENTION

The financial statements of the Bank have been prepared in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI), to the extent applicable, and applicable statutory provisions under the Banking Regulation Act, 1949 and State Co-op Societies Act 2002. The financial statements have been prepared following the going concern concept on an accrual basis under the historical cost convention, which is carried at revalued amount. The accounting policies adopted in the current year are consistent with those of previous year, except of change in accounting policy as explained in notes forming part of Accounts.

#### 2. USE OF ESTIMATES

The presentation of financial statements, are in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenue and expenses and disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current event and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in the future period.

#### 3. INVESTMENTS

- In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:
  - 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
  - 'Held for Trading' - Securities acquired by the Bank with the intention to trade.
  - 'Available for Sale' - Securities which do not fall within the above two categories are classified as 'Available for Sale'.
- Investments under Held to Maturity 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.
- Investments under Available for Sale and Held for Trading category are valued script-wise at lower of cost or Market Value. Net depreciation, if any under each classification has been provided for, net appreciation, if any, has been ignored.
- Market Value, where market quotes are not available, is determined on the basis of the "Yield to Maturity" (YTM) method as indicated by Primary Dealers Association of India (PDAI) jointly with the Fixed Income and Money Market Derivatives Association of India. Appreciation/Depreciation is aggregated for each category as per RBI guidelines

is charged to Profit and Loss Account. Net appreciation, if any, is ignored.

#### 4. ADVANCES

- 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 Reserve Bank of India from time to time till date.
- The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.

#### 5. REVENUE RECOGNITION

- Income is accounted on accrual basis in accordance with AS 9, Revenue Recognition and RBI guidelines. However, income on Non-Performing Assets is recognized on realization, as per Reserve Bank of India directives.
- Dividend received from shares of co-operative institutions is accounted on receipt basis.
- Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis.
- Locker rent is accounted on an upfront basis at annual rests.

#### 6. PROPERTY, PLANT AND EQUIPMENT

- Premises, Furniture and Fixture, Plant and Machinery, Computer Software, Other Fixed Assets and Capital Expenditure on Rental Premises are stated at cost less depreciation. Cost includes incidental expenses incurred on acquisition of assets.
- Premises, Dead Stock & Furniture are depreciated on Written Down Value method @ 10%.
- Plant & Machinery, Office Equipment & Vehicle are depreciated on Written Down Value method @ 10%.
- Computers & peripherals are depreciated on Straight Line Method @ 33.33% as directed by RBI.
- Depreciation on fixed assets purchased during the year is charged for the entire year if 180 days or more have elapsed since its purchase; otherwise it is charged at 50% of the normal rate. No depreciation is charged on fixed assets sold during the year.
- The additions to the Fixed Assets are net of GST Input Tax Credit to the extent it is availed by the Bank.

#### 7. DEPOSITS FOR SERVICES

The Deposit for Services like Telephone, Telex, Electricity, etc. paid to the concerned authorities are shown as other assets.

#### 8. EMPLOYEE BENEFITS

- 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 on accrual basis.

- b. Bank has taken Insurance Policy from LIC of India and is maintaining fund under trust deed with LIC of India for gratuity payments to employees. The premium/ contribution paid to LIC to meet gratuity liability is debited to Profit and Loss Account as per AS-15.
- c. Ex-Gratia of previous year is debited to Profit and Loss Account. Ex-gratia for the current year is appropriated from net profit as per the provisions of State Co-operative Societies Act.
- d. Bank has not provided for accruing liability in respect of leave encashment of the employee as required by AS-15.

#### 9. SEGMENT REPORTING

- a. The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17.
- b. Business Segment is classified into (a) Treasury (b) Banking Operations.
- c. Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.
- d. Treasury includes all investment portfolio, profit/loss on sale of investments. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/ amortization of premium on Held to Maturity category investments.
- e. Banking operations include all other operations not covered under Treasury operations.

#### 10. RELATED PARTY DISCLOSURES

The Bank has disclosed material particulars of loans to Directors' relative outstanding as on 31.03.2022. No fresh loans have been given to the Directors and their relatives as per RBI Directives. In terms of RBI Cir. Dated 29.03.2003, the key managerial personnel i.e. Mr. A. A. Ghamande the CEO of the Bank, being single party covered by this category, no further details need to be disclosed.

#### 11. LEASE PAYMENTS

Operating lease payments are recognized as an expense in the Profit and Loss Account on Straight Line Basis over the lease term.

#### 12. INCOME TAX

- a. Provision for Current Tax is made 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 and considering the principles set out in Income Computation and Disclosure Standards ('ICDS') to the extent applicable.
- b. Deferred Tax: Bank has not worked out Deferred Tax as required by AS-22.

#### 13. IMPAIRMENT OF ASSETS

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is recognized in the statement of Profit & Loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

#### 14. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

- a. A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates. When there is a possible or present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.
- b. Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.
- c. Contingent Assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

#### 15. NOTES ON ACCOUNT CONTINGENCIES AND EVENTS OCCURRING AFTER BALANCE SHEET DATE

No Significant events arisen after the Balance Sheet Date, which could have affected on the financial position as on 31.03.2022 to material extent.

For HMA & Associates  
Chartered Accountants  
FRN 100537W

CA Eshan Porwal  
Partner  
M. NO. 195835

For Lonavla Sahakari Bank Ltd.

Ajit A. Ghamande  
Chief Executive Officer

**III DISCLOSURE AS PER RBI GUIDELINES**

Disclosure as per RBI master direction DOR.ACC.REC.No.45/21.04.018/2021-22 dated 30.08.2021 (updated as on 15.11.2021)

**1. Regulatory Capital:****a. Composition of Regulatory capital**

(Rs.In Crore)

| Sr. No. | Particulars                                                                          | 31.03.2022 | 31.03.2021 |
|---------|--------------------------------------------------------------------------------------|------------|------------|
| 1       | Paid up share capital and reserves (net of deductions, if any)                       | 38.49      | 36.48      |
| 2       | Other Tier 1 Capital                                                                 |            |            |
| 3       | Tier 1 Capital (i + ii)                                                              | 38.49      | 36.48      |
| 4       | Tier 2 Capital                                                                       | 2.05       | 2.42       |
| 5       | Total Capital (Tier 1+Tier 2)                                                        | 40.54      | 38.90      |
| 6       | Total Risk Weighted Assets (RWAs)                                                    | 151.48     | 173.96     |
| 7       | Paid-up share Capital and reserves as percentage of RWAs                             | 25.41      | 20.97      |
| 8       | Tier 1 Ratio (Tier 1 Capital as a % of RWAs)                                         | 25.41      | 20.97      |
| 9       | Tier 2 Ratio (Tier 2 Capital as a % of RWAs)                                         | 1.35       | 1.39       |
| 10      | Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) | 26.77      | 22.36      |
| 11      | Amount of paid-up equity capital raised during the year                              | 0.04       | 0.09       |
| 12      | Amount of non-equity Tier 1 Capital raised during the year                           | Nil        | Nil        |
| 13      | Amount of Tier 2 Capital raised during the year                                      | Nil        | Nil        |

## Asset liability management

## a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

## i) As on 31.03.2022

| Maturity Buckets             | Upto 1 days | 02 to 07 days | 08 to 14 days | 15 to 30 days | 31 days & upto 2 months | Over 2 Months & upto 3 months | Over 3 Months & upto 6 months | Over 6 Months & upto 1 year | Over 1 year & upto 3 years | Over 3 years & upto 5 years | Over 5 years | Total  |
|------------------------------|-------------|---------------|---------------|---------------|-------------------------|-------------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------------|--------------|--------|
| Deposits                     | 0           | 0             | 111.42        | 9.21          | 0                       | 16.99                         | 31.87                         | 48.95                       | 82.62                      | 7.22                        | 0.36         | 308.64 |
| Loans & Advances             | 0           | 0             | 3.29          | 0.90          | 0                       | 7.88                          | 12.80                         | 27.99                       | 43.85                      | 31.85                       | 22.38        | 150.97 |
| Investments                  | 0           | 0             | 9.00          | 0             | 0                       | 0                             | 0                             | 2.20                        | 3.25                       | 0                           | 97.55        | 112.00 |
| Borrowings                   | 0           | 0             | 0             | 0             | 0                       | 0                             | 0                             | 0                           | 0                          | 0                           | 0            | 0      |
| Foreign Currency Assets      | 0           | 0             | 0             | 0             | 0                       | 0                             | 0                             | 0                           | 0                          | 0                           | 0            | 0      |
| Foreign Currency Liabilities | 0           | 0             | 0             | 0             | 0                       | 0                             | 0                             | 0                           | 0                          | 0                           | 0            | 0      |

## ii) As on 31.03.2021

| Maturity Buckets             | Upto 1 days | 02 to 07 days | 08 to 14 days | 15 to 30 days | 31 days & upto 2 months | Over 2 Months & upto 3 months | Over 3 Months & upto 6 months | Over 6 Months & upto 1 year | Over 1 year & upto 3 years | Over 3 years & upto 5 years | Over 5 years | Total  |
|------------------------------|-------------|---------------|---------------|---------------|-------------------------|-------------------------------|-------------------------------|-----------------------------|----------------------------|-----------------------------|--------------|--------|
| Deposits                     | 0           | 0             | 98.16         | 5.79          | 0                       | 13.50                         | 39.10                         | 53.76                       | 68.10                      | 4.68                        | 0.31         | 283.40 |
| Loans & Advances             | 0           | 0             | 4.35          | 0.89          | 0                       | 5.51                          | 11.23                         | 29.25                       | 50.96                      | 29.62                       | 28.29        | 160.14 |
| Investments                  | 0           | 0             | 11.75         | 0             | 0                       | 0                             | 0                             | 4.11                        | 0.22                       | 0                           | 82.64        | 98.72  |
| Borrowings                   | 0           | 0             | 0             | 0             | 0                       | 0                             | 0                             | 0                           | 0                          | 0                           | 0            | 0      |
| Foreign Currency Assets      | 0           | 0             | 0             | 0             | 0                       | 0                             | 0                             | 0                           | 0                          | 0                           | 0            | 0      |
| Foreign Currency Liabilities | 0           | 0             | 0             | 0             | 0                       | 0                             | 0                             | 0                           | 0                          | 0                           | 0            | 0      |

**3. Investments**  
**a) Composition of Investment Portfolio**  
**i) As on 31.03.2022**

(Rs. In Crore)

|                                                     | Investment in India   |                           |        |                    |                                    |              | Investment outside India   |                                                       |                                    |        |                                 |
|-----------------------------------------------------|-----------------------|---------------------------|--------|--------------------|------------------------------------|--------------|----------------------------|-------------------------------------------------------|------------------------------------|--------|---------------------------------|
|                                                     | Government Securities | Other Approved Securities | Shares | Debentures & Bonds | Subsidiaries and/or joint ventures | Others       | Total Investments in India | Government Subsidiaries (including Local authorities) | Securities and / or joint ventures | Others | Total Investments outside India |
| <b>Held to Maturity</b>                             |                       |                           |        |                    |                                    |              |                            |                                                       |                                    |        |                                 |
| Gross                                               | 57.83                 | 0                         | 0      | 0                  | 0                                  | 0            | 57.83                      | 0                                                     | 0                                  | 0      | 57.83                           |
| Less-Provision for non-performing investments (NPI) | 0                     | 0                         | 0      |                    |                                    |              | 0                          | 0                                                     | 0                                  | 0      | 0                               |
| <b>Net</b>                                          | <b>57.83</b>          |                           |        |                    |                                    |              | <b>57.83</b>               |                                                       |                                    |        | <b>57.83</b>                    |
| <b>Available for sale</b>                           |                       |                           |        |                    |                                    |              |                            |                                                       |                                    |        |                                 |
| Gross                                               | 39.72                 | 0                         | 0      | 4.25               | 0                                  | 10.21        | 54.18                      | 0                                                     | 0                                  | 0      | 54.18                           |
| Less-Provision for depreciation and NPI             | 0                     | 0                         | 0      | 0                  | 0                                  | 0            | 0                          | 0                                                     | 0                                  | 0      | 0                               |
| <b>Net</b>                                          | <b>39.72</b>          |                           |        | <b>4.25</b>        |                                    | <b>10.21</b> | <b>54.18</b>               |                                                       |                                    |        | <b>54.18</b>                    |
| <b>Held for Trading</b>                             |                       |                           |        |                    |                                    |              |                            |                                                       |                                    |        |                                 |
| Gross                                               | 0                     | 0                         | 0      | 0                  | 0                                  | 0            | 0                          | 0                                                     | 0                                  | 0      | 0                               |
| Less-Provision for depreciation and NPI             | 0                     | 0                         | 0      | 0                  | 0                                  | 0            | 0                          | 0                                                     | 0                                  | 0      | 0                               |
| <b>Net</b>                                          | <b>0</b>              |                           |        |                    |                                    |              | <b>0</b>                   |                                                       |                                    |        | <b>0</b>                        |
| <b>Total Investments</b>                            | <b>97.55</b>          |                           |        | <b>4.25</b>        |                                    | <b>10.21</b> | <b>112.01</b>              |                                                       |                                    |        | <b>112.01</b>                   |
| Less : Provision for non-performing investments     | 0                     | 0                         | 0      | 0                  | 0                                  | 0            | 0                          | 0                                                     | 0                                  | 0      | 0                               |
| <b>Net</b>                                          | <b>97.55</b>          |                           |        | <b>4.25</b>        |                                    | <b>10.21</b> | <b>112.01</b>              |                                                       |                                    |        | <b>112.01</b>                   |

i) As on 31.03.2021

(Rs. In Crore)

|                                                     | Investment in India   |                           |        |                    |                                      |        |                           | Investment outside India                            |                                      |        |                                |
|-----------------------------------------------------|-----------------------|---------------------------|--------|--------------------|--------------------------------------|--------|---------------------------|-----------------------------------------------------|--------------------------------------|--------|--------------------------------|
|                                                     | Government Securities | Other Approved Securities | Shares | Debentures & Bonds | Subsidiaries and / or joint ventures | Others | Total Investment in India | Government Securities (including Local authorities) | Subsidiaries and / or joint ventures | Others | Total Investment outside India |
| <b>Held to Maturity</b>                             |                       |                           |        |                    |                                      |        |                           |                                                     |                                      |        |                                |
| Gross                                               | 62.70                 | 0                         | 0      | 0                  | 0                                    | 0      | 62.70                     | 0                                                   | 0                                    | 0      | 62.70                          |
| Less-Provision for non-performing investments (NPI) | 0                     | 0                         | 0      | 0                  | 0                                    | 0      | 0                         | 0                                                   | 0                                    | 0      | 0                              |
| Net                                                 | 62.70                 | 0                         | 0      | 0                  | 0                                    | 0      | 62.70                     | 0                                                   | 0                                    | 0      | 62.70                          |
| <b>Available for sale</b>                           |                       |                           |        |                    |                                      |        |                           |                                                     |                                      |        |                                |
| Gross                                               | 19.93                 |                           |        | 7.00               | 0                                    | 9.09   | 36.02                     |                                                     |                                      |        | 36.02                          |
| Less-Provision for depreciation and NPI             | 0                     | 0                         | 0      | 0                  | 0                                    | 0      | 0                         | 0                                                   | 0                                    | 0      | 0                              |
| Net                                                 | 19.93                 | 0                         | 0      | 7.00               | 0                                    | 9.09   | 36.02                     | 0                                                   | 0                                    | 0      | 36.02                          |
| <b>Held for Trading</b>                             |                       |                           |        |                    |                                      |        |                           |                                                     |                                      |        |                                |
| Gross                                               | 0                     | 0                         | 0      | 0                  | 0                                    | 0      | 0                         | 0                                                   | 0                                    | 0      | 0                              |
| Less-Provision for depreciation and NPI             | 0                     | 0                         | 0      | 0                  | 0                                    | 0      | 0                         | 0                                                   | 0                                    | 0      | 0                              |
| Net                                                 | 0                     | 0                         | 0      | 0                  | 0                                    | 0      | 0                         | 0                                                   | 0                                    | 0      | 0                              |
| <b>Total Investments</b>                            | 82.63                 | 0                         | 0      | 7.00               | 0                                    | 9.09   | 98.72                     | 0                                                   | 0                                    | 0      | 98.72                          |
| Less : Provision for non-performing investments     | 0                     | 0                         | 0      | 0                  | 0                                    | 0      | 0                         | 0                                                   | 0                                    | 0      | 0                              |
| Net                                                 | 82.63                 | 0                         | 0      | 7.00               | 0                                    | 9.09   | 98.72                     | 0                                                   | 0                                    | 0      | 98.72                          |

**b) Movement of provision for depreciation and Investment Fluctuation Reserve.****Rs.in crore**

| Particular                                                                                                             | CurrentYear<br>FY.2021-22 | Previous Year<br>FY.2020-21 |
|------------------------------------------------------------------------------------------------------------------------|---------------------------|-----------------------------|
| 1) Movement of provisions held towards depreciation on investments                                                     |                           |                             |
| a) opening balance                                                                                                     | 2.47                      | 2.07                        |
| b) Add: Provisions made during the year                                                                                | 0.62                      | 0.40                        |
| c) Less: Write off / write back of excess provisions during the year                                                   | 0                         | 0                           |
| d) Closing balance                                                                                                     | 3.09                      | 2.47                        |
| 2) Movement of Investment Fluctuation Reserve                                                                          |                           |                             |
| a) opening balance                                                                                                     | 1.66                      | 1.16                        |
| b) Add: amount transferred during the year                                                                             | 0.49                      | 0.50                        |
| c) Less: Drawdown                                                                                                      | 0.86                      | 0                           |
| d) Closing balance                                                                                                     | 1.29                      | 1.66                        |
| 3) Closing balance in IFR as a percentage of closing balance of investments (point 13) in AFS and HFT/Current category | 2.38                      | 4.61                        |

**c) Non- SLR Investment Portfolio****i) Non- Performing Non SLR Investments****Rs.in crore**

| Particulars                               | FY.2021-22 | FY.2020-21 |
|-------------------------------------------|------------|------------|
| Opening balance                           | 0          | 0          |
| Additions during the year since 1st April | 0          | 0          |
| Reduction during the above period         | 0          | 0          |
| Closing balance                           | 0          | 0          |
| Total provision held                      | 0          | 0          |

## II) Issuer Composition of Non-SLR Investments

| Sr. no | Issuer                               | Amount |       | Extent of Private Placement |            | Extent of 'Below Investment Grade' Securities |            | Extent of 'Unrated' Securities |            | Extent of 'Unlisted' Securities |            |
|--------|--------------------------------------|--------|-------|-----------------------------|------------|-----------------------------------------------|------------|--------------------------------|------------|---------------------------------|------------|
|        |                                      | 3      | 4     | FY-2021-22                  | FY-2020-21 | FY-2021-22                                    | FY-2020-21 | FY-2021-22                     | FY-2020-21 | FY-2021-22                      | FY-2020-21 |
| 1      | 2                                    | 3      | 4     |                             |            |                                               |            |                                |            |                                 | 7          |
| a)     | PSUs                                 | 4.25   | 7.00  | 0                           | 0          | 0                                             | 0          | 0                              | 0          | 0                               | 0          |
| b)     | FIs                                  | 0      | 0     | 0                           | 0          | 0                                             | 0          | 0                              | 0          | 0                               | 0          |
| c)     | Banks                                | 10.21  | 9.09  | 0                           | 0          | 0                                             | 0          | 0                              | 0          | 0                               | 0          |
| d)     | Private corporates                   | 0      | 0     | 0                           | 0          | 0                                             | 0          | 0                              | 0          | 0                               | 0          |
| e)     | Subsidiaries/joint ventures          | 0      | 0     | 0                           | 0          | 0                                             | 0          | 0                              | 0          | 0                               | 0          |
| f)     | others                               | 0      | 0     | 0                           | 0          | 0                                             | 0          | 0                              | 0          | 0                               | 0          |
| g)     | Provision held towards depreciation, | 0      | 0     | 0                           | 0          | 0                                             | 0          | 0                              | 0          | 0                               | 0          |
|        | Total                                | 14.46  | 16.09 | 0                           | 0          | 0                                             | 0          | 0                              | 0          | 0                               | 0          |

## d) Repo transaction (in Face value terms)

## i) 31.03.2022

Rs.in crore

| Particulars                                 | Minimum outstanding during the year | Maximum outstanding during the year | Daily average outstanding during the year | Outstanding as on 31.03.2022 |
|---------------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------------|------------------------------|
| i) Securities sold under repo               | 0                                   | 0                                   | 0                                         | 0                            |
| a) Government securities                    | 0                                   | 0                                   | 0                                         | 0                            |
| b) Corporate debt securities                | 0                                   | 0                                   | 0                                         | 0                            |
| c) Any other securities                     | 0                                   | 0                                   | 0                                         | 0                            |
| ii) Securities purchased under reverse repo | 0                                   | 0                                   | 0                                         | 0                            |
| a) Government securities                    | 0                                   | 0                                   | 0                                         | 0                            |
| b) Corporate debt securities                | 0                                   | 0                                   | 0                                         | 0                            |
| c) Any other securities                     | 0                                   | 0                                   | 0                                         | 0                            |

## ii) As at 31.03.2021

Rs.in crore

| Particulars                                 | Minimum outstanding during the year | Maximum outstanding during the year | Daily average outstanding during the year | Outstanding as on 31.03.2021 |
|---------------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------------|------------------------------|
| i) Securities sold under repo               | 0                                   | 0                                   | 0                                         | 0                            |
| a) Government securities                    | 0                                   | 0                                   | 0                                         | 0                            |
| b) Corporate debt securities                | 0                                   | 0                                   | 0                                         | 0                            |
| c) Any other securities                     | 0                                   | 0                                   | 0                                         | 0                            |
| ii) Securities purchased under reverse repo | 0                                   | 0                                   | 0                                         | 0                            |
| a) Government securities                    | 0                                   | 0                                   | 0                                         | 0                            |
| b) Corporate debt securities                | 0                                   | 0                                   | 0                                         | 0                            |
| c) Any other securities                     | 0                                   | 0                                   | 0                                         | 0                            |

## 4.Asset Quality

## a)Classification of advances and provisions held

i) As on 31.03.2022

(Rs.In Core)

|                                                                                                 | Standard                | Non-performing |          |      |                               |        |
|-------------------------------------------------------------------------------------------------|-------------------------|----------------|----------|------|-------------------------------|--------|
|                                                                                                 | Total Standard Advances | Sub-standard   | Doubtful | Loss | Total Non-Performing Advances | Total  |
| <b>Gross Standard Advances and NPAs</b>                                                         |                         |                |          |      |                               |        |
| Opening balance                                                                                 | 149.02                  | 0.73           | 10.39    | -    | 11.12                         | 160.14 |
| Add: Additions during the year                                                                  |                         |                |          |      | 5.61                          | -      |
| Less : Reductions during the year                                                               |                         |                |          |      | 6.76                          | -      |
| Closing balance                                                                                 | 141.00                  | 5.34           | 4.63     | -    | 9.97                          | 150.97 |
| Reductions in Gross NPAs due to                                                                 |                         |                |          |      |                               |        |
| i)Upgradation                                                                                   |                         |                |          |      | 3.69                          | -      |
| ii)Recoveries (excluding recoveries from upgraded accounts)                                     |                         |                |          |      | 3.07                          | -      |
| iii)Technical/Prudential Write-offs                                                             |                         |                |          |      | -                             | -      |
| iv)Write-offs other than those under(iii)above                                                  |                         |                |          |      | -                             | -      |
| <b>Provisions(excluding Floating Provisions)</b>                                                |                         |                |          |      |                               |        |
| Opening balance of provisions held                                                              | 5.11                    | 0.07           | 4.34     | -    | 4.41                          | 9.52   |
| Add: Fresh provisions made during the year                                                      |                         |                |          |      | -                             | -      |
| Less: Excess provision reversed/write-off loans                                                 |                         |                |          |      | -                             | -      |
| Closing balance of provisions held                                                              | 9.52                    | -              | -        | -    | -                             | 9.52   |
| <b>Net NPAs</b>                                                                                 |                         |                |          |      |                               |        |
| Opening Balance                                                                                 |                         | -              | -        | -    | 11.12                         |        |
| Add : Fresh additions during the year                                                           |                         |                |          |      | 5.61                          |        |
| Less: Reductions during the year                                                                |                         |                |          |      | 6.76                          |        |
| Closing Balance                                                                                 |                         | -              | -        | -    | 9.97                          |        |
| <b>Floating Provisions</b>                                                                      |                         |                |          |      | -                             | -      |
| Opening Balance                                                                                 |                         |                |          |      |                               | -      |
| Add : Additional provisions made during the year                                                |                         |                |          |      |                               | -      |
| Less:Amount drawn down during the year                                                          |                         |                |          |      |                               | -      |
| Closing balance of floating provisions                                                          |                         |                |          |      |                               | -      |
| <b>Technical write-offs and the recoveries made thereon</b>                                     |                         |                |          |      |                               | -      |
| Opening balance of Technical/Prodential written-offs accounts                                   |                         |                |          |      |                               | -      |
| Add:Technical/prudential write-offs during the year                                             |                         |                |          |      |                               | -      |
| Less: Recoveries made from previously technical/prudential written-off accounts during the year |                         |                |          |      |                               | -      |
| Closing balance                                                                                 |                         |                |          |      |                               | -      |

## Classification of advances and provisions held

i) As on 31.03.2021

(Rs. In Crore)

|                                                                                                 | Standard                | Non-performing |          |      |                               |        |
|-------------------------------------------------------------------------------------------------|-------------------------|----------------|----------|------|-------------------------------|--------|
|                                                                                                 | Total Standard Advances | Sub-standard   | Doubtful | Loss | Total Non-Performing Advances | Total  |
| <b>Gross Standard Advances and NPAs</b>                                                         |                         |                |          |      |                               |        |
| Opening balance                                                                                 | 148.53                  | 5.59           | 6.93     | -    | 12.52                         | 161.05 |
| Add: Additions during the year                                                                  |                         |                |          |      | 0.76                          | -      |
| Less : Reductions during the year                                                               |                         |                |          |      | 2.16                          | -      |
| Closing balance                                                                                 | 149.02                  | 0.73           | 10.39    | -    | 11.12                         | 160.14 |
| Reductions in Gross NPAs due to                                                                 |                         |                |          |      |                               |        |
| i) Upgradation                                                                                  |                         |                |          |      | -                             | -      |
| ii) Recoveries (excluding recoveries from upgraded accounts)                                    |                         |                |          |      | 2.16                          | -      |
| iii) Technical/Prudential Write-offs                                                            |                         |                |          |      | -                             | -      |
| iv) Write-offs other than those under (iii) above                                               |                         |                |          |      | -                             | -      |
| <b>Provisions(excluding Floating Provisions)</b>                                                |                         |                |          |      |                               |        |
| Opening balance of provisions held                                                              | 3.91                    | 0.07           | 4.34     | -    | 4.41                          | 8.32   |
| Add: Fresh provisions made during the year                                                      |                         |                |          |      | 1.20                          | -      |
| Less: Excess provision reversed/write-off loans                                                 |                         |                |          |      | -                             | -      |
| Closing balance of provisions held                                                              | 3.91                    | 0.07           | 4.34     |      | 4.41                          | 9.52   |
| <b>Net NPAs</b>                                                                                 |                         |                |          |      |                               |        |
| Opening Balance                                                                                 |                         | 5.59           | 6.93     |      | 12.52                         |        |
| Add : Fresh additions during the year                                                           |                         |                |          | -    | -                             |        |
| Less: Reductions during the year                                                                |                         |                |          |      | 2.16                          |        |
| Closing Balance                                                                                 | -                       | -              | -        | -    | 11.11                         |        |
| <b>Floating Provisions</b>                                                                      | -                       | -              | -        | -    | -                             |        |
| Opening Balance                                                                                 |                         |                |          |      |                               | -      |
| Add : Additional provisions made during the year                                                |                         |                |          |      |                               | -      |
| Less: Amount drawn down during the year                                                         |                         |                |          |      |                               | -      |
| Closing balance of floating provisions                                                          |                         |                |          |      |                               | -      |
| <b>Technical write-offs and the recoveries made thereon</b>                                     |                         |                |          |      |                               | -      |
| Opening balance of Technical/Prudential written-offs accounts                                   |                         |                |          |      |                               | -      |
| Add: Technical/prudential write-offs during the year                                            |                         |                |          |      |                               | -      |
| Less: Recoveries made from previously technical/prudential written-off accounts during the year |                         |                |          |      |                               | -      |
| Closing balance                                                                                 |                         |                |          |      |                               | -      |

| Ratio (in Percent)          | F.Y.2021-22 | F.Y.2020-21 |
|-----------------------------|-------------|-------------|
| Gross NPA TO Gross Advances | 6.61        | 6.95        |
| Net NPA to Net Advances     | 0.32        | 1.06        |
| Provision Coverage ratio    | 95.44       | 85.58       |

## b) Sector-wise Advances and Gross NPAs:

(Rs. In Crore)

| Sr. No. | Sector                                                               | 31.03.2022                 |            |                                            | 31.03.2021                 |            |                                                           |
|---------|----------------------------------------------------------------------|----------------------------|------------|--------------------------------------------|----------------------------|------------|-----------------------------------------------------------|
|         |                                                                      | Outstanding Total advances | Gross NPAs | Percentage of Gross NPAs to Total Advances | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector |
| i)      | <b>Priority Sector</b>                                               |                            |            |                                            |                            |            |                                                           |
|         | a) Agriculture and allied activities                                 | 0.47                       | 0          | 0                                          | 1.29                       | 0.12       | 1.03                                                      |
|         | b) Advances to industries sector eligible as priority sector lending | 20.31                      | 3.90       | 38.05                                      | 20.81                      | 4.40       | 38.44                                                     |
|         | c) Services                                                          | 65.86                      | 4.36       | 45.91                                      | 43.21                      | 3.23       | 28.19                                                     |
|         | d) Personal loans                                                    | 14.83                      | 1.03       | 10.02                                      | 16.25                      | 0.39       | 3.37                                                      |
|         | Sub-total (i)                                                        | 101.47                     | 9.29       | 93.98                                      | 81.56                      | 8.14       | 71.03                                                     |
| ii)     | <b>Non-priority Sector</b>                                           |                            |            |                                            |                            |            |                                                           |
|         | a) Agriculture and allied activities                                 | 0                          | 0          | 0                                          | 0                          | 0          | 0                                                         |
|         | b) Industry                                                          | 0                          | 0          | 0                                          | 0                          | 0          | 0                                                         |
|         | c) Services                                                          | 0                          | 0          | 0                                          | 0                          | 0          | 0                                                         |
|         | d) Personal loans                                                    | 49.50                      | 0.62       | 6.02                                       | 78.58                      | 3.32       | 28.97                                                     |
|         | Sub-total (i)                                                        |                            |            |                                            |                            |            |                                                           |
|         | <b>Total (I + ii)</b>                                                | 150.97                     | 9.91       | 100.00                                     | 160.14                     | 11.46      | 100.00                                                    |

## c) Overseas Assets, NPA and Revenue:

Bank does not having overseas assets, NPA and Revenue during previous year and Current year.

## d) Details of accounts subjected to restructuring:

|              |                     | Agriculture and allied Activities |           | Corporates (excluding MSME) |           | Micro, Small and Medium enterprises (MSME) |           | Retail (excluding agriculture and MSME) |           | Total     |           |
|--------------|---------------------|-----------------------------------|-----------|-----------------------------|-----------|--------------------------------------------|-----------|-----------------------------------------|-----------|-----------|-----------|
|              |                     | F.Y.21-22                         | F.Y.20-21 | F.Y.21-22                   | F.Y.20-21 | F.Y.21-22                                  | F.Y.20-21 | F.Y.21-22                               | F.Y.20-21 | F.Y.21-22 | F.Y.20-21 |
| Standard     | Number of borrowers | NIL                               |           |                             |           |                                            |           |                                         |           |           |           |
|              | Gross Amount        |                                   |           |                             |           |                                            |           |                                         |           |           |           |
|              | Provision held      |                                   |           |                             |           |                                            |           |                                         |           |           |           |
| Sub-Standard | Number of borrowers |                                   |           |                             |           |                                            |           |                                         |           |           |           |
|              | Gross Amount        |                                   |           |                             |           |                                            |           |                                         |           |           |           |
|              | Provision held      |                                   |           |                             |           |                                            |           |                                         |           |           |           |
| Doubtful     | Number of borrowers |                                   |           |                             |           |                                            |           |                                         |           |           |           |
|              | Gross Amount        |                                   |           |                             |           |                                            |           |                                         |           |           |           |
|              | Provision held      |                                   |           |                             |           |                                            |           |                                         |           |           |           |
| Total        | Number of borrowers |                                   |           |                             |           |                                            |           |                                         |           |           |           |
|              | Gross Amount        |                                   |           |                             |           |                                            |           |                                         |           |           |           |
|              | Provision held      |                                   |           |                             |           |                                            |           |                                         |           |           |           |

## e) Disclosure of transfer of loan exposure :

## i) Details of stressed loan (NPA) transferred during the year - NIL

## f) Fraud Accounts:

|                                                                                                   | F.Y.21-22 | F.Y.20-21 |
|---------------------------------------------------------------------------------------------------|-----------|-----------|
| Number of frauds reported                                                                         | NIL       | NIL       |
| Amount involved in fraud (Rs. Crore)                                                              | -         | -         |
| Amount of provision made for such frauds (Rs. Crore)                                              | -         | -         |
| Amount of unamortised provision debited from other reserves as at the end of the year (Rs. Crore) | -         | -         |

## Disclosure under Resolution Framework for COVID - 19 RELATED STRESS

## i) For the half year ended 31st March 2022

| Type of Borrower  | Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at 30.09.2022(A) | Of (A), aggregate debt that slipped into NPA during the half-year | Of(A), amount written off during the half-year | Of(A), amount paid by the borrowers during the half-year | Exposure to accounts classified as Standard consequent to implementation of resolution plan-position as at 31.03.22 |
|-------------------|--------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|
| Personal Loans    | 0                                                                                                                        | 0                                                                 | 0                                              | 0                                                        | 0                                                                                                                   |
| Corporate persons | 0                                                                                                                        | 0                                                                 | 0                                              | 0                                                        | 0                                                                                                                   |
| Of which MSMEs    | 18.88                                                                                                                    | 2.73                                                              | 0                                              | 0.03                                                     | 18.45                                                                                                               |
| Others            | 0                                                                                                                        | 0                                                                 | 0                                              | 0                                                        | 0                                                                                                                   |
| <b>Total</b>      | <b>18.88</b>                                                                                                             | <b>2.73</b>                                                       | <b>0</b>                                       | <b>0.03</b>                                              | <b>18.45</b>                                                                                                        |

## ii) For the half year ended 31 September 2021

| Type of Borrower  | Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at 30.09.2021(A) | Of (A), aggregate debt that slipped into NPA during the half-year | Of(A), amount written off during the half-year | Of(A), amount paid by the borrowers during the half-year | Exposure to accounts classified as Standard consequent to implementation of resolution plan-position as at 30.09.2021 |
|-------------------|--------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------|
| Personal Loans    | 0                                                                                                                        | 0                                                                 | 0                                              | 0                                                        | 0                                                                                                                     |
| Corporate persons | 0                                                                                                                        | 0                                                                 | 0                                              | 0                                                        | 0                                                                                                                     |
| Of which MSMEs    | 0                                                                                                                        | 0                                                                 | 0                                              | 0                                                        | 18.88                                                                                                                 |
| Others            | 0                                                                                                                        | 0                                                                 | 0                                              | 0                                                        | 0                                                                                                                     |
| <b>Total</b>      | <b>0</b>                                                                                                                 | <b>0</b>                                                          | <b>0</b>                                       | <b>0</b>                                                 | <b>18.88</b>                                                                                                          |

## 5.Exposures

## a)Exposure to real estate sector

| Category                                                                                                                                                                                                                                                                                                                                                                         | Current year<br>F.Y.2021-22 | Previous Year<br>F.Y.2020-21 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|------------------------------|
| <b>1. Direct exposure</b>                                                                                                                                                                                                                                                                                                                                                        |                             |                              |
| a)Residential Mortgages<br>Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits                                                              | 11.26                       | 11.97                        |
| b)Commercial Real Estate<br>Lending secured by mortgages on commercial real estate (office building, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc). Exposure would also include non-fund based (NFB) limits | 17.97                       | 0.59                         |
| c)Investments in Mortgage-Backed Securities (MBS) and other securitized exposures                                                                                                                                                                                                                                                                                                |                             |                              |
| i) Residential                                                                                                                                                                                                                                                                                                                                                                   | 0                           | 0                            |
| ii)Commercial Real Estate                                                                                                                                                                                                                                                                                                                                                        | 0                           | 0                            |
| <b>2. Indirect Exposure</b>                                                                                                                                                                                                                                                                                                                                                      |                             |                              |
| Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies                                                                                                                                                                                                                                                                                   | 0                           | 0                            |
| <b>Total Exposure to Real Estate Sector</b>                                                                                                                                                                                                                                                                                                                                      | <b>29.23</b>                | <b>12.56</b>                 |

**b) Exposure to Capital Market** - Bank does not have exposure to capital market in current year and previous year. Hence disclosure is not required.

**c) Risk category - Wise country exposure** - Bank does not have exposure to country risk in current year and previous year. Hence disclosure is not required.

## d)Unsecured Advances :

(Rs. In Crore)

| Particulars                                                                                                                                    | FY 2021-22 | FY 2020-21 |
|------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------|
| Total unsecured advances of the bank                                                                                                           | 7.34       | 8.40       |
| Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken | 0          | 0          |
| Estimated value of such intangible securities                                                                                                  | 0          | 0          |

**6. Concentration of deposits, advances, exposures and NPAs.****a) Concentration on Deposits:**

(Rs. in crore)

| Particulars                                                                        | F.Y. 2021-22 | F.Y. 2020-21 |
|------------------------------------------------------------------------------------|--------------|--------------|
| Total deposits of the twenty largest depositors.                                   | 73.22        | 74.08        |
| Percentage of deposits of twenty largest depositors to total deposits of the bank. | 23.77%       | 26.14%       |

**b) Concentration on Advances**

(Rs. in crore)

| Particulars.                                                                      | F.Y. 2021-22 | F.Y. 2020-21 |
|-----------------------------------------------------------------------------------|--------------|--------------|
| Total advances of the twenty largest borrowers                                    | 26.59        | 28.22        |
| Percentage of advances of twenty largest borrowers to total advances of the bank. | 17.61%       | 17.62%       |

**c) Concentration of Exposures**

(Rs. in crore)

| Particulars                                                                                                               | F.Y. 2021-22 | F.Y. 2020-21 |
|---------------------------------------------------------------------------------------------------------------------------|--------------|--------------|
| Total exposures of the twenty largest borrowers/ customers                                                                | 54.35        | 34.05        |
| Percentage of exposure to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers | 15.52%       | 9.72%        |

**d) Concentration of NPAs**

(Rs. in crore)

| Particulars                                                                     | F.Y. 2021-22 | F.Y. 2020-21 |
|---------------------------------------------------------------------------------|--------------|--------------|
| Total Exposure to the top twenty NPA accounts                                   | 8.30         | 10.16        |
| Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs | 83.24        | 91.36        |

**7. Derivatives**

Bank does not have transaction in derivatives in the current and previous financial years.

**8 Disclosure of Complaints:****a) Summary of information on complaints received by the bank from the customers and from the Offices of Ombudsman**

| Sr.no | Particulars                                                                                                                                                                                                                 | Current Year | Previous Year |
|-------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|---------------|
|       | Complaints received by the bank from its customers                                                                                                                                                                          | 2021-2022    | 2020-2021     |
| 1     | Number of complaints pending at beginning of the year                                                                                                                                                                       | 0            | 0             |
| 2     | Number of complaints received during the year                                                                                                                                                                               | 1            | 0             |
| 3     | Number of complaints disposed during the year                                                                                                                                                                               | 1            | 0             |
| 3.1   | Of which, number of complaints rejected by the bank                                                                                                                                                                         | 0            | 0             |
| 4     | Number of complaints pending at the end of the year                                                                                                                                                                         | 0            | 0             |
|       |                                                                                                                                                                                                                             |              |               |
|       | <b>Maintainable complaints received by the bank from Office of Ombudsman</b>                                                                                                                                                |              |               |
| 5     | Number of maintainable complaints received by the bank from Office of Ombudsman                                                                                                                                             | 1            | 0             |
| 5.1   | Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman                                                                                                                                            | 1            | 0             |
| 5.2   | Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman                                                                                                             | 0            | 0             |
| 5.3   | Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank                                                                                                                         | 0            | 0             |
| 6     | Number of Awards unimplemented within the stipulated time (other than those appealed)                                                                                                                                       | 0            | 0             |
|       | <b>Note:</b> Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme. |              |               |

## b) Top five grounds of complaints received by the bank from customers:

| Grounds of Complaints, (i.e. complaints relating to) | Number of complaints pending at the beginning of the year | Number of complaints received during the year | % increase/decrease in the number of complaints received over the previous year | Number of complaints pending at the end of the year | Of 5, number of complaints pending beyond 30 day |
|------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------|---------------------------------------------------------------------------------|-----------------------------------------------------|--------------------------------------------------|
| 1                                                    | 2                                                         | 3                                             | 4                                                                               | 5                                                   | 6                                                |

## Current Year F.Y. 2021-22

|                   |   |   |      |   |   |
|-------------------|---|---|------|---|---|
| Ground-1 Deposits | 0 | 1 | 100% | 0 | 0 |
| TOTAL             | 0 | 1 | 100% | 0 | 0 |

## Previous Year F.Y. 2020-21

Nil

9. **Disclosure of penalties:** No Penalty imposed by Reserve Bank of India and other Banking regulatory bodies during the year ended on 31.03.2022

## 10. Other Disclosures:

## a) Business Ratio

| Sr.no | Particulars                                                   | 31.03.2022 | 31.03.2021 |
|-------|---------------------------------------------------------------|------------|------------|
| 1     | Interest income as a percentage to average working funds      | 7.32%      | 7.96%      |
| 2     | Non- interest income as a percentage to average working funds | 0.60%      | 0.65%      |
| 3     | Cost of deposits                                              | 5.77%      | 5.89%      |
| 4     | Net Interest Margin                                           | 5.60%      | 6.04%      |
| 5     | Operating profit as a percentage to working funds             | 1.26%      | 2.04%      |
| 6     | Return on Average Assets                                      | 0.81       | 0.92%      |
| 7     | Business (Deposits + Advances) per employee (in Crore)        | 7.29       | 6.93       |
| 8     | Profit per employee (in Crore)                                | 0.05       | 0.04       |

Bancassurance Business - NIL

Marketing and distribution - NIL

**d) Provisions and Contingencies**

| Sr.no | Provisions debited to Profit and Loss account              | F.Y.2021-22 | F.Y.2020-21 |
|-------|------------------------------------------------------------|-------------|-------------|
| 1     | Amount Provided for Bad and Doubtful Debts                 | 0           | 1.20        |
| 2     | Expenditure Provision & Contingencies                      | 0           | 0           |
| 3     | Provision for Impairment of SR                             | 0           | 0           |
| 4     | Provision for Restructured Advance                         | 0           | 0           |
| 5     | COVID Provision (Advances)                                 | 0           | 0           |
| 6     | Contingent Provision against Std. Assets                   | 0           | 0           |
| 7     | Provision For Assets Sold To ARC                           | 0           | 0           |
| 8     | Income Tax (including short/excess provision of last year) | 0           | 0           |
| 9     | Deferred Tax                                               | 0           | 0           |
|       | <b>TOTAL</b>                                               | <b>0</b>    | <b>0</b>    |

**e) Payment of DICGC Insurance Premium**

| Sr.no | Particulars                         | F.Y.2021-22 | F.Y.2020-21 |
|-------|-------------------------------------|-------------|-------------|
| i)    | Payment of DICGC Insurance Premium  | 0.20        | 0.20        |
| ii)   | Arrears in payment of DICGC Premium | 0           | 0           |

**f) Disclosure of facilities granted to directors and their relatives:**

| Sr.no. | Particulars                              | F.Y. 2021-22 | F.Y. 2020-21 |
|--------|------------------------------------------|--------------|--------------|
| 1      | Fund Based:                              |              |              |
|        | Outstanding at the beginning of the year | 0            | 0            |
|        | Additions during the year                | 0            | 0            |
|        | Recovery during the year                 | 0            | 0            |
|        | Outstanding at the end of the year       | 0            | 0            |
| 2      | Non-Fund Based (Guarantees, L/Cs, etc.)  | 0            | 0            |

**Q. Investments**

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

**Previous Year figures:**

The Bank has reclassified and rearranged previous year figures to confirm to this year's classification and Wherever necessary.

For HMA & Associates  
Chartered Accountants  
FRN 100537W

**CA Eshan Porwal**  
Partner  
M. NO. 195835

For Lonavla Sahakari Bank Ltd.

**Ajit A. Ghamande**  
Chief Executive Officer

### Standard Business Parameters (Comparative)

(Figures in % &amp; Amt. in Lacs)

| Sr. No. | Particulars                                 | 31.03.2022 | 31.03.2021 | 31.03.2020 |
|---------|---------------------------------------------|------------|------------|------------|
| 1       | % CRAR                                      | 26.77      | 22.36      | 22.81      |
| 2       | % of Working Capital to Interest Income     | 7.04       | 7.31       | 8.78       |
| 3       | % of Working Capital to Non-Interest Income | 0.34       | 0.59       | 0.53       |
| 4       | % of Yield on Advances and Investments      | 11.37      | 9.55       | 9.97       |
| 5       | % of Cost of Funds                          | 5.77       | 5.35       | 5.95       |
| 6       | % of Spread                                 | 5.60       | 4.20       | 4.02       |
| 7       | % of Working Capital of Management Exp.     | 0.68       | 0.70       | 0.77       |
| 8       | % of Overdue to Total Loans                 | 3.59       | 4.66       | 5.39       |
| 9       | % of Gross NPA to Total Gross Loans         | 6.61       | 6.95       | 7.78       |
| 10      | % of Net NPA to Net Loans                   | 0.32       | 1.06       | 2.75       |
| 11      | % of Gross Profit to Working Capital        | 1.44       | 1.31       | 1.75       |
| 12      | % of Net Profit to Working Capital          | 0.78       | 0.84       | 0.99       |
| 13      | Per Employee Business                       | 729.55     | 693.02     | 614.10     |
| 14      | Per Employee Gross Profit                   | 8.38       | 6.94       | 7.77       |
| 15      | Total Business                              | 45961.92   | 44,353.81  | 39,302.09  |
| 16      | Credit Deposit Ratio                        | 48.91      | 56.50      | 69.43      |

## Annual Progress of Bank

(Figures in % &amp; Amt. in Lacs)

| Sr. No. | Particulars                      | 31.03.2022 | 31.03.2021 | 31.03.2020 |
|---------|----------------------------------|------------|------------|------------|
| 1       | Shareholders                     | 6,141      | 6,118      | 6,039      |
| 2       | Branches                         | 7          | 7          | 7          |
| 3       | Staff                            | 63         | 64         | 64         |
| 4       | Per Employee Business            | 729.55     | 693.02     | 614.10     |
| 5       | Paid-Up Share Capital            | 616.14     | 612.63     | 603.63     |
| 6       | Total Reserves                   | 4474.98    | 4,252.96   | 3,858.43   |
| 7       | CRAR %                           | 26.77      | 22.36      | 22.81      |
| 8       | Dividend %                       | 10         | 10         | 10*        |
| 9       | Deposits                         | 30,864.21  | 28,339.72  | 23,196.16  |
| 10      | Loans                            | 15,097.71  | 16,014.09  | 16,105.93  |
| 11      | % of Priority Sector Advances    | 63.37      | 81.02      | 60.05      |
| 12      | % of Weaker Sector Advances      | 24.44      | 18.98      | 10.08      |
| 13      | Total Investments                | 11,200.81  | 9,872.88   | 6,624.86   |
| 14      | Total Working Funds              | 36,533.21  | 33,817.46  | 28,323.00  |
| 15      | Gross Profit                     | 528.08     | 444.66     | 497.25     |
| 16      | Net Profit                       | 286.36     | 284.66     | 281.24     |
| 17      | % of Gross NPA to Total Advances | 6.61       | 6.95       | 7.78       |
| 18      | % of Net NPA to Total Advances   | 0.32       | 1.06       | 2.75       |
| 19      | Audit Class                      | A          | A          | A          |

(\*Proposed Subject to RBI Prior Approval)

**LONAVLA SAHAKARI BANK LTD.****Position of Br. As on 31/03/2022**

(Amt. in lacs)

| Sr. No. | Branch              | Deposits | Loans    | Total Business | CD Ratio% |
|---------|---------------------|----------|----------|----------------|-----------|
| 0       | Head Office         |          |          |                |           |
| 1       | Lonavla Branch      | 21157.15 | 5396.96  | 26554.11       | 25.51     |
| 2       | Chinchwad Branch    | 3329.26  | 6236.43  | 9565.68        | 187.32    |
| 3       | Kamshet Branch      | 2229.79  | 594.40   | 2824.19        | 26.66     |
| 4       | Talawade Branch     | 1445.94  | 818.16   | 2264.10        | 56.58     |
| 5       | Thergaon Branch     | 652.83   | 861.08   | 1513.91        | 131.90    |
| 6       | Rajgurunagar Branch | 522.47   | 254.63   | 777.10         | 48.74     |
| 7       | Pune City Branch    | 1526.77  | 936.06   | 2462.83        | 61.31     |
|         | Total               | 30864.21 | 15097.71 | 45961.92       | 48.92     |

**LONAVLA SAHAKARI BANK LTD.**

| Branch Name                   | Postal Address                                                                                                                     | Phone No.                 | IFS Code    |
|-------------------------------|------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-------------|
| Lonavla Branch (Onsite ATM)   | K.K. Apartment, Near Parmar Hospital, Tal. Maval, Lonavla 410 401.                                                                 | (02114) 275160 / 275161   | HDFC0CLSABL |
| Chinchwad Branch (Onsite ATM) | F.M. City Center, Chinchwad Station, Opp. Police Station, Pune - Mumbai Road, Chinchwad, Pune 411 019.                             | (020) 27488200 / 27488300 | HDFC0CLSABL |
| Kamshet Branch                | Pastakiya Plaza, Bazar Peth, Kamshet, Tal. Maval, Dist. Pune, Kamshet 410 405.                                                     | (02114) 263200 / 263400   | HDFC0CLSABL |
| Talawade Branch (Onsite ATM)  | Gat No. 461, Talawade Chowk, Dehu-Chikhali Road, Tal. Haveli, Dist. Pune -412114                                                   | (020) 27690200 / 27690400 | HDFC0CLSABL |
| Thergaon Branch (Onsite ATM)  | "Valencia" Sr No.21/1/A, Shop No.05, Dange Chowk, Aundh BRT Road, Near Maharaja Hotel, Thergaon, Tal. Mulashi, Dist. Pune 411 019. | (020) 27270200 / 27270300 | HDFC0CLSABL |
| Rajgurunagar Branch           | Office No.3, 1st Fl., Vyapari Sankul, Shree Chhatrapati Shivaji Market Yard, Rajgurunagar, Tal. Khed, Dist. Pune 410 505.          | (02135) 223200 / 224300   | HDFC0CLSABL |
| Pune City Branch (Onsite ATM) | Office No. 2 & 3, Gr. Floor, Chandramohan Hermitage, Opp. Saraswati Vidya Mandir, Sadashiv Peth, Pune 411 030.                     | (020) 24440026 / 24440028 | HDFC0CLSABL |

**Board Meeting's attendance for the year 2021-22**

(Total Meetings - 18)

| Sr. No. | Directors Name                  | Total No. of Meeting |
|---------|---------------------------------|----------------------|
| 1       | Mr. Mukund Mafatlal Shah        | 18                   |
| 2       | Mr. Kanhaiya Sonraj Bhurat      | 16                   |
| 3       | Mr. Abhaykumar Zumbarlal Parakh | 11                   |
| 4       | Lt. Kishor Motiram Ganatra      | -                    |
| 5       | Mr. Lalitkumar Jamatraj Oswal   | 15                   |
| 6       | Mr. Sudhakar Mahadev Bhagwat    | 16                   |
| 7       | Mr. Sunil Laxman Gaikwad        | 18                   |
| 8       | Mr. Appa Chintamani Jatti       | 17                   |
| 9       | Ms. Pratima Vinod Balsara       | 17                   |
| 10      | Mr. Uday Shivaji Sarwade        | 18                   |
| 11      | Mr. Bharat Dashrath Takle       | 17                   |
| 12      | Mr. Nikhil Chandrakant Shah     | 17                   |
| 13      | Mr. Sanjeev Suresh Khaladkar    | 17                   |
| 14      | Mrs. Sejal Kalpesh Shah         | 15                   |
| 15      | Mr. Mahendra Kantilal Oswal     | 12                   |

**Sub-Committee Meetings Held in the year 2021-22**

| Sr. No. | Sub-Committee                               | Total Meetings |
|---------|---------------------------------------------|----------------|
| 1       | Loan Committee                              | 18             |
| 2       | Recovery & NPA Management Committee Meeting | 12             |
| 3       | Audit Committee Meeting                     | 12             |
| 4       | Investment Committee                        | 12             |
| 5       | ALM Committee                               | 04             |
|         | <b>Total</b>                                | <b>58</b>      |

## लोणावळा सहकारी बँक लि.

पुढील आर्थिक वर्षाचे अंदाजपत्रक व मागील वर्षाचे अंदाजपत्रकाप्रमाणे प्रत्यक्ष उत्पन्न, खर्च यांचा तपशील (रु.लाखात)

| तपशील                           | सन 2021-22 |           | सन 2022-23<br>अंदाजपत्रक |
|---------------------------------|------------|-----------|--------------------------|
|                                 | अंदाज      | प्रत्यक्ष |                          |
| चसूल भागभांडवल                  | 613.00     | 616.14    | 617.00                   |
| ठेवी                            | 29500.00   | 30864.21  | 33900.00                 |
| कर्जे                           | 16500.00   | 15097.71  | 20000.00                 |
| एकूण व्यवसाय (ठेवी + कर्जे)     | 46000.00   | 45961.92  | 53900.00                 |
| अ) उत्पन्न                      |            |           |                          |
| व्याज (कर्ज व गुंतवणूक)         | 2600.00    | 2574.91   | 2900.00                  |
| कमिशन                           | 7.00       | 9.39      | 12.00                    |
| इतर उत्पन्न                     | 150.00     | 117.41    | 125.00                   |
| एकूण उत्पन्न                    | 2757.00    | 2701.71   | 3037.00                  |
| ब) खर्च                         |            |           |                          |
| ठेवीवर दिलेले व्याज             | 1600.00    | 1707.41   | 1750.00                  |
| सेवक पगार, भत्ते इ.             | 237.00     | 248.57    | 250.00                   |
| अन्य खर्च (सर्व तरतुदी व करासह) | 700.00     | 366.75    | 750.00                   |
| एकूण खर्च                       | 2537.00    | 2322.73   | 2750.00                  |
| निव्वळ नफा (अ-ब)                | 220.00     | 286.36    | 287.00                   |

महाराष्ट्र सहकारी संस्था अधिनियम 1960 कलम 75 (2) नुसार द्यावयाची माहिती  
संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेली कर्जे  
दि. 31/03/2022 अखेरची स्थिती

| अ.क्र. | तपशील           | खाते | चेणेवाकी (लाखात) | कर्जाची टक्केवारी |
|--------|-----------------|------|------------------|-------------------|
| 1      | संचालक          | -    | -                | -                 |
| 2      | संचालक नातेवाईक | -    | -                | -                 |
| 3      | एकूण            | -    | -                | -                 |