



लोणावळा सहकारी बँक मर्यादित

LONAWALA SAHAKARI BANK MARYADIT

Head Office : K.K. Apartment, Near Parmar Hospital, Lonavla, Tal. Maval, Dist. Pune 410 401.

25th ANNUAL REPORT
2023-24
Audit Class - "A"



लोणावळा सहकारी बँक मर्यादित



संचालक मंडळ



मुकुंद मफतलाल शहा

अध्यक्ष



अॅड. संजीव सु. खळदकर

उपाध्यक्ष



कन्हैया सोनराज भुसट
संचालक



अमयकुमार झु. पारख
संचालक



सुनिल ल. गायकवाड
संचालक



सुधाकर म. भागवत
संचालक



अॅड. भरत द. टकले
संचालक



उदय शि. सरवदे
संचालक



आशिष सु. शहा
संचालक



महेंद्र कां. ओसवाल
संचालक



प्रतिमा वि. बलसारा
संचालिका



सेजल क. शहा
संचालिका



अप्पा चिं. जती
संचालक



निखिल चं. शहा (सी.ए.)
तज्ज्ञ संचालक



प्रमोद रा. अच्युत (सी.ए.)
तज्ज्ञ संचालक



विठ्ठल दा. दळवे
मुख्य कार्यकारी अधिकारी



LONAWALA SAHAKARI BANK MARYADIT

K. K. Apartment, Near Parmar Hospital, Lonavla, Tal. Maval, Dist. Pune 410 401.



Registration No.

PNA/BNK/122/99 Dt. 16.04.1999

License No.

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

BOARD OF DIRECTORS

Mr. Mukund Mafatlal Shah	Chairman
Mr. Sanjeev Suresh Khaladkar (Advocate)	Vice-Chairman
Mr. Kanhaiya Sonraj Bhurat	Director
Mr. Abhaykumar Zumbarlal Parakh	Director
Mr. Sunil Laxman Gaikwad	Director
Mr. Sudhakar Mahadev Bhagwat	Director
Mr. Bharat Dashrath Takle (Advocate)	Director
Mr. Uday Shivaji Sarwade	Director
Mr. Mahendra Kantilal Oswal	Director
Mr. Appa Chintamani Jatti	Director
Mr. Ashish Suryakant Shah	Director
Ms. Pratima Vinod Balsara	Director
Mrs. Sejal Kalpesh Shah	Director
Mr. Nikhil Chandrakant Shah (CA)	Expert Director
Mr. Pramod Ramkrishna Achyut (CA)	Expert Director
Mr. Vitthal Dadarao Dalve	Chief Executive Officer

BOARD OF MANAGEMENT

Mr. Sanjeev Suresh Khaladkar (Advocate)	Chairman
Mr. Bharat Dashrath Takle (Advocate)	Member
Mr. Ashish Suryakant Shah	Member
Mr. Chintamani Gopal Vaijapurkar	Member
Mr. Meghasham Narayan Joshi	Member
Mr. Ajit Anant Ghamande	Member
Mr. Vitthal Dadarao Dalve	Secretary

Internal Auditor **A. R. Walimbe**
Chartered Accountants, Pune

Statutory Auditor **M/s. Ajit P. Ranade & Co.**
Chartered Accountants

Advisor – **Mr. Vidyadhar Digambar Karkhanis**

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

Phone : (02114) 275160/61 • WhatsApp Banking : 9922935399

Customer Care: 8378974963 • Email: lsbank.ho@lonavlabank.com • Website: 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 मर्यादित परिवारातर्फे
भावपूर्ण श्रद्धांजली!



लोणावळा सहकारी बँक मर्यादित

26 वी वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांसाठी)

लोणावळा सहकारी बँक मर्यादित या बँकेची 26वी वार्षिक सर्वसाधारण सभा शनिवार, दि. 24 ऑगस्ट 2024 रोजी सायं. 4.00 वाजता हॉटेल चंद्रलोक, एसटी स्टॅण्डजवळ, 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. 27 ऑगस्ट 2023 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
2. मा. अध्यक्षांचे मनोगत आणि मा. संचालक मंडळाने मंजूर केलेल्या वर्ष 2023-24 चे वार्षिक अहवाल व दि. 31 मार्च 2024 अखेरचा ताळेबंद आणि वर्ष 2023-24 चे नफा-तोटा पत्रक स्वीकृत करणे व सभासदांकडून अहवालासंबंधी आलेल्या लेखी प्रश्न/ सूचनांचा विचार करणे.
3. मा. संचालक मंडळाने शिफारस केलेल्या वर्ष 2023-24 च्या नफा विभागणीची नोंद घेणे व मंजुरी देणे.
4. मा. वैधानिक लेखा परीक्षक मे. अजित पी. रानडे आणि कंपनी, सी ए, पुणे यांच्याकडून प्राप्त झालेल्या वर्ष 2023-24 च्या वैधानिक लेखा परीक्षण अहवालाची व वर्ष 2022-23 च्या वैधानिक लेखा परीक्षण अहवालाच्या दोष-दुरुस्ती पूर्तता अहवालाची नोंद घेणे.
5. आर्थिक वर्ष 2024-25 साठी रिझर्व्ह बँकेच्या पूर्व मान्यतेने मा. वैधानिक लेखा परीक्षकांची नियुक्ती करणे व त्यांचा मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
6. आर्थिक वर्ष 2024-25 साठी मा. संचालक मंडळाने अंतर्गत लेखा परीक्षकांच्या केलेल्या नियुक्तीस व मेहनतान्यास मान्यता देणे व वर्ष 2025-26 साठी अंतर्गत लेखा परीक्षकांची नियुक्ती करण्याचे व मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
7. सन 2023-24 मध्ये बँकेचे मा. संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाची, महाराष्ट्र सहकारी संस्था अधिनियम 1960 च्या कलम 75(2) नुसार माहिती घेणे.
8. आर्थिक वर्ष सन 2023-24 साठी मा. सहकार आयुक्त व मा. निबंधक सहकारी संस्था यांनी लागू केलेल्या एकरकमी परतफेड कर्ज योजनेअंतर्गत मा. संचालक मंडळाने मंजूर केलेल्या प्रस्तावाची माहिती घेणे.
9. शासन अधिकृत वसुली अधिकारी यांनी शिफारस केलेली, वसुली होणे अशक्य असलेली व वैधानिक लेखा परीक्षक यांनी प्रमाणित केलेली कर्ज खाती निलेखित करणेबाबत केलेल्या शिफारशीनुसार कर्ज निलेखित करणेस व मा. संचालक मंडळाने कर्जातील दिलेले व्याज, दंड व इतर खर्च निलेखित करण्यास मान्यता देणे.
10. सन 2023-24 मध्ये अंदाजापेक्षा जादा झालेल्या खर्चास मंजुरी देणे. बँकेची दीर्घकालीन उद्दिष्टे, वार्षिक व्यवसाय योजना आणि 2024-25 च्या वार्षिक अंदाज पत्रकास मंजुरी देणे.
11. मा. संचालक मंडळाने बँकेच्या उपनिधी (Bye Laws) मध्ये सुचविलेल्या दुरुस्तीस संमती देणे.
12. 26 व्या वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या अनुपस्थितीची नोंद घेऊन रजेस मान्यता देणे.
13. मा. अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करणे.

संचालक मंडळाचे आज्ञेवरून,

विठ्ठल दादाराव दळवे

मुख्य कार्यकारी अधिकारी

स्थळ : लोणावळा

दिनांक : 08/08/2024

टीप:

1. गणसंख्येच्याअभावी 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 2023-24 वार्षिक अहवाल बँकेच्या मुख्य कार्यालयात व शाखेत कामकाजाचे वेळेत उपलब्ध असून सभासदांनी ते प्रत्यक्ष घेऊन जावेत, ही विनंती. (सन 2023-24 वार्षिक अहवाल बँकेच्या वेबसाइट www.lonavlabank.com वर उपलब्ध आहे.)
3. सभासदांना सभेपुढे मांडावयाच्या काही सूचना, ठराव अगर इतर विषय असल्यास त्यांनी दि. 17/8/2024 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 ही विनंती. तसेच ज्या सभासदांची बँकेत खाते नाहीत, त्यामुळे तीन वर्षांपेक्षा जास्त कालावधीसाठी पेंडिंग असलेल्या लाभांशाची रक्कम बँकेच्या रिझर्व्ह फंड खाती जमा करण्यात येईल याची नोंद घ्यावी.
5. सभेस येताना सभेची नोटीस सोबत आणावी ही विनंती.

❀ सभासद प्रशिक्षण कार्यक्रम ❀

दि. 24.08.2024 रोजी वार्षिक सभेच्या ठिकाणी दुपारी ठिक 4.00 वा. सभासदांकरिता सायबर सिक्युरिटी प्रशिक्षण कार्यक्रम आयोजित केला असून आपण सर्व सभासदांनी यासाठी अवश्य उपस्थित रहावे, ही 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 12/8/2024 to 17/8/2024 from 12 noon to 2 pm (excluding Saturday, Sunday and Public Holidays).
- 2) The minutes of the Annual General Meeting held on 27/8/2023 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 17/8/2024 (In 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 2020-21 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 12/8/2024 ते 17/8/2024 दुपारी 12 ते 2 या वेळेत (शनिवार, रविवार व सुट्टीचे दिवस सोडून पाहावयास मिळेल.)
- 2) दिनांक 27/8/2023 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त मुख्य कार्यालयात पाहण्यासाठी वरील दिनांकांना व दिलेल्या वेळेत उपलब्ध करण्यात येईल.
- 3) ज्या सभासदांना वार्षिक सर्वसाधारण सभेच्या विषयपत्रिकेतील बाबीसंबंधी माहिती विचारावयाची असेल, त्यांनी दिनांक 17/8/2024 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 (2020-21 पूर्वी) ही बँकेच्या वैधानिक राखीव निधीत वर्ग केली जाईल तसेच सभासदांच्या पत्त्यामध्ये काही बदल झाला असल्यास, त्याची माहिती बँकेस त्वरित कळविण्यात यावी.

LONAWALA SAHAKARI BANK MARYADIT**K. K. Apartment, Lonavla, Tal. Maval, Dist. Pune****25 वा वार्षिक अहवाल सन 2023-24****सन्माननीय सभासद बंधू व भगिनीनो,**

बँकेच्या 26 व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने मी आपले हार्दिक स्वागत करतो. बँकेपुढच्या दि. 31/3/2024 रोजी संपलेल्या अहवाल वर्षाचा लेखापरीक्षित ताळेबंद पत्रक, नफा-तोटा पत्रक व वार्षिक अहवाल ह्या सभेपुढे ठेवण्यास संचालक मंडळास विशेष आनंद होत आहे.

अर्थव्यवस्थेची सद्यःस्थिती :

रिझर्व्ह बँक ऑफ इंडिया ने चालू आर्थिक वर्ष 2024-25 मध्ये अर्थव्यवस्था 7% ने वाढण्याचा अंदाज व्यक्त केला आहे. रिझर्व्ह बँक ऑफ इंडिया ने आपल्या 2023-24 वार्षिक अहवालात म्हटले आहे कि, आर्थिक वर्ष 2023-24 मध्ये आव्हाने असताना देखील लवचिकता दाखविली. प्रतिकूल परिस्थिती असून देखील सरकारी गुंतवणूक व ग्राहक दृष्टीकोन आशावादी आहे.

अहवाल वर्षात डिसेंबर 2023 मध्ये बँकेचे रिझर्व्ह बँक ऑफ इंडिया चे लेखा परीक्षण 31.3.2023 या आर्थिक स्थितीवर झाले असून त्याचा अहवाल बँकेस प्राप्त झाला आहे व त्याचा कम्प्लायन्स पूर्ण करून रिझर्व्ह बँक ऑफ इंडिया यांच्याकडे पाठविला आहे. सदर अहवालात कोणत्याही गंभीर बाबीचा समावेश नाही.

मार्च 2024 रोजी संपलेल्या आर्थिक वर्षात बँकेच्या नफ्यामध्ये वाढ झालेली दिसते. बँकेच्या निव्वळ नफ्यात रु. 34.02 लाखांनी वाढ झाली आहे. 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 2024 अखेर CRAR 23.26% 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 2023-2024 मधील बँकेच्या प्रगतीची ठळक वैशिष्ट्ये:

- 1) बँकेच्या भागभांडवलमध्ये 14.71 लाखांनी घट.
- 2) बँकेचा C/D Ratio मागील वर्षी 66.76% असून चालू आर्थिक वर्षात 68.15% इतका झाला आहे.
- 3) बँकेच्या निव्वळ नफ्यामध्ये मागील वर्षीच्या तुलनेत 34.02 लाखांनी वाढ आहे.
- 4) बँकेने चालू आर्थिक वर्षात ग्राहकांसाठी डिजिटल पेमेंट सुविधा अंतर्गत गुगल पे, फोन पे, क्यु.आर. कोड पेमेंट, भीम अ‍ॅप, व्हाट्सअ‍ॅप बँकिंग, मोबाईल बँकिंग 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.
- 7) रिझर्व्ह बँक ऑफ इंडिया यांचे निकषानुसार आर्थिकदृष्ट्या सुदृढ आणि व्यवस्थित बँकिंग संस्था (FSWM) निकष वर्ष 2022-23 व 2023-24 बँकेने पूर्ण केले असून त्याबाबतचा अहवाल रिझर्व्ह बँक ऑफ इंडिया यांच्याकडे पाठविला आहे.

सभासद, भागभांडवल व स्वनिधी :

बँकेचे अधिकृत भागभांडवल रु. 25 कोटी इतके आहे. अहवाल वर्षात वसूल भागभांडवलात रु. 14.71 लाखांनी घट होऊन वर्षाअखेर ते 619.05 लाख इतके झाले आहे. भागभांडवल घटीचे प्रमाण 2.32% इतके आहे. अहवाल वर्षात 304 नवीन सभासद झाले. तर कर्जव्यवहार पूर्तता व अन्य कारणांमुळे राजीनामे दिल्याने 138 सभासद कमी झाले. सबब, अहवाल वर्षात एकूण 166 इतकी सभासदांची वाढ दिसून येते. परिणामी, अहवाल वर्षाअखेर एकूण सभासद संख्या 6536 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	2024	2023	Progress	% of Progress
Members	6536	6370	166	2.60
Paid-up Share Capital	619.05	633.76	-14.71	2.32
Reserve Funds	1273.86	1119.32	154.54	12.13
Other Funds	5106.14	4015.44	1090.70	27.16
Total Deposits	33935.08	32933.97	1001.11	3.03
Total Loans	23125.15	21987.11	1138.04	5.17
Total Investment	10866.12	11984.93	-1118.81	-9.33
Working Capital	41578.01	39308.48	2269.53	5.77
Net Profit	348.53	314.51	34.02	10.81
% of Net NPA	0.00%	0.00%	-	-
% CRAR	23.26%	21.17%	2.09	2.09

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 रकमेचीदेखील बँकेच्या भागभांडवलात पुनर्गुंतवणूक करावी व बँकेस सहकार्य करावे.

भांडवल पर्याप्त व प्रमाण :

भांडवल पर्याप्तचे प्रमाण भारतीय रिझर्व्ह बँकेच्या निकषानुसार किमान 12% इतके असणे आवश्यक आहे. मागील वर्षी हे प्रमाण 21.17% इतके होते यावर्षी हे प्रमाण 23.26% इतके आहे. कारण अहवाल वर्षात 1138.04 लाखांने कर्जात वाढ झाली आहे.

ठेवी :

अहवाल वर्षात ठेवीमध्ये 1001.11 लाखांनी वाढ होऊन एकूण ठेवी रु. 33935.08 लाख झाल्या आहेत. आपल्या बँकेनेही ठेवींचे व्याजदर इतर बँकांच्या जवळपास ठेवले आहेत, तरीही मागील वर्षीच्या तुलनेत ठेवीत 3.03% ने वाढ झालेली दिसून येत आहे. सर्व सभासदांना विनंती करतो की, आपण आपल्या बँकेत जास्तीत जास्त खाती उघडावीत व व्यवहार करावेत. मागील आर्थिक वर्षात 2.5.2023 पासून 25 महिन्यांच्या ठेवींकरिता सर्वसाधारण नागरिकांकरिता 8% व ज्येष्ठ नागरिकांना 8.25% व्याजदर केला आहे. या कालावधीत ठेवीदारांचा चांगला प्रतिसाद मिळत आहे.

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

Particulars	2024	2023	Progress	% of Progress
Savings	8855.73	8231.34	624.39	7.58
Current	2710.65	2927.10	-216.45	-7.39
Fixed Deposits	22368.70	21775.53	593.17	2.72
Total Deposits	33935.08	32933.97	1001.11	3.03

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

ठेव विमा :

आपल्या बँकेने अत्यंत नियमितपणे ठेव विम्याचे हप्ते डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन (DICGC) यांच्याकडे भरून रु. 5 लाखांपर्यंतच्या प्रत्येक ठेवीदाराला 100% विमा संरक्षण करून दिले आहे.

कर्ज :

Loans Highlights : (कर्जाचे वर्गीकरण)

(Amt. in Lacs)

Particulars	2024	2023	Progress	% of Progress
Short Term	4027.73	3821.37	206.36	5.39
Medium Term	6225.43	6390.16	-164.73	-2.57
Long Term	12871.99	11775.57	1096.42	9.31
Total Loans	23125.15	21987.11	1138.04	5.17

अहवाल वर्षात बँकेच्या एकूण कर्जामध्ये रु. 1138.04 लाख इतकी वाढ होऊन एकूण कर्ज रु. 23125.15 लाख झालेली आहेत. वाढीचे प्रमाण 5.17% इतके असून कर्जवाढीसाठी आवश्यकतेप्रमाणे दुचाकी, चारचाकी व सोने तारण कर्ज इत्यादींसारख्या विविध कर्जयोजना करून माफक व्याजदारांमध्ये उपलब्ध करून देण्यात आलेल्या आहेत. मागील वर्षीच्या तुलनेत कर्जव्यवहारात वाढ झालेली आहे. यावर सण-समारंभ या निमित्ताने विशेष ग्रुप कर्ज सुविधांचे आयोजन करण्यात आलेले आहे.

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

कर्जपुरवठा करताना कर्जाच्या कारणाबरोबरच पुरेशा तारणाचा प्रामुख्याने विचार केलेला आहे. त्यामुळे एकूण कर्जापैकी तारणी कर्ज 94.92% असून विनातारणी कर्ज केवळ 5.08% आहेत. यामुळे कर्जपुरवठ्यातील बँकेची जोखीम मर्यादित झालेली आहे. कर्जपुरवठा करताना ती जोखीम विभागणारा व सर्वसमावेशक राहिल याची आपण नेहमीच दक्षता घेतो. आपले कर्जावरील व्याजाचे सरासरी उत्पन्न प्रमाण (ALR) 11.26% व (ABR) 5.49% असून ठेवी व कर्जावरील सरासरी व्याजदर फरक 5.77% (spread) आहे. बँकिंग क्षेत्रातील व्याजदरातील स्पर्धेत टिकून राहण्यासाठी कर्जावरील व्याजदर कमीत कमी आहेत.

थकबाकी व कर्जवसुली :

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

Types of overdues	Accounts	Amount	% to Total Loans
Installment Overdue	253	1041.05	4.50
Legal Awarded Overdues	46	732.69	3.16

या आर्थिक वर्ष 2024-25 पासून RBI यांच्या निकषाप्रमाणे बँकेने Ongoing NPA संकल्पना अंमलात आणली आहे. त्यामुळे बँकेला थकबाकी वसुलीकरिता नियंत्रण ठेवता येत आहे.

थकीत कर्जवसुलीसाठी व नवीन 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 2024 रोजी थकबाकी रु. 1041.05 लाखांची असून एकूण खाती 253 आहेत. एकूण कर्जाशी थकबाकीचे प्रमाण 4.50% इतके आहे. वरील तक्त्यात प्रत्यक्ष थकीत रक्कम रु. 1041.05 लाख दिसत आहे. मात्र, काही थकीत रक्कम वसुली होण्याकरिता कायदेशीर कारवाई संपूर्ण येणे बाकीवर करावी लागते. त्यामुळे कायदेशीर कारवाई केलेल्या व वसुली दाखला, ऑवार्ड मिळालेल्या 51 खात्यात रु. 748.47 लाख रक्कम दिसत आहेत. थकबाकीवर नियंत्रण ठेवण्यास बँकेच्या वसुली विभागास यश मिळालेले दिसून येत आहे.

गेल्या वर्षी नेट एनपीएचे प्रमाण 0.0% होते. तसेच मार्च 2024 मध्येही बँकेस नेट एनपीएचे प्रमाण 0.0% राखण्यात यश आले आहे. 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 वास्तू घेण्याबाबत विचार करण्यात येईल.

नफा विभागणी :

Appropriation of Profit : (नफा विभागणी)

आर्थिक वर्ष 2023-24 मध्ये बँकेस कर/तरतूदीपश्चात रु.34853461.36 निव्वळ नफा झाला असून त्याची विभागणी पुढीलप्रमाणे आहे. बँकेचे हे रौप्यमहोत्सवी वर्ष असल्यामुळे मा. संचालक मंडळाने 13% लाभांश सभासदांना देण्याची विशेषत्वाने शिफारस केली आहे. त्यास मान्यता मिळावी.

Particulars	Amount
St. Reserve Fund 25%	8713365.34
General Reserve 10%	3485346.41
Dividend 13%	8373950.00
Building Fund	483730.00
Technology Upgradation Fund	3000000.00
Investment Fluctuation Reserve	10000000.00
Staff Welfare Fund	50000.00
Member Welfare Fund	50000.00
Education Fund 1%	348534.61
Donation	348535.00
Total	34853461.36

गुंतवणूक :

या आर्थिक वर्षात एकूण गुंतवणुकीमध्ये रु.-1118.81 लाखांनी घट होऊन घटीचे प्रमाण 9.33% इतके असून एकूण गुंतवणूक रु. 10866.12 लाख इतकी आहे.

मागील वर्षी बँकेस सरकारी रोखे / खरेदी-विक्रीमधून रु.15.16 लाखांचा नफा झाला असून चालू आर्थिक वर्षात तो 6.30 लाखांचा झाला आहे, यामध्ये 8.86 लाख घट आहे. वाढते व्याजदरामुळे रोखेदरातही घट झालेली आहे.

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

मार्च 2024 अखेर बँकेस एकूण रु. 3,48,53,461.36 इतका निव्वळ नफा झालेला आहे. बँकिंग व्यवहारातील नफ्यात गतवर्षीच्या तुलनेत वाढ झालेली दिसून येत आहे. याचे मुख्यत्वे कारण या वर्षी कर्जात झालेली वाढ आहे. बँकेचा एकूण नफा रु. 3,48,53,461.36 असून 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 एक कर्ज दिलेले असून दि. 31-03-2024 अखेर काहीही थकबाकी नाही. (मा. संचालक मंडळास त्यांचे मुदतठेवीवर 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 समाजकल्याणाच्या आणि पर्यावरणपूरक प्रकल्पात सहभाग घेतलेला आहे. ग्राहकांच्या 24 तास सेवेसाठी बँकेने महत्वाच्या ठिकाणी एटीएम बसविण्याची योजना कार्यान्वित केली आहे. ग्राहकांच्या तक्रारींचे निवारण करण्यासाठी/सूचना ऐकून घेण्यासाठी विशेष ग्राहक संवाद कक्षाची स्थापना केली असून, ग्राहकांना त्यांच्या अपेक्षा ग्राहकसेवा - 9922499855 या अतिरिक्त क्रमांकावर दूरध्वनी करून अथवा lsbank.customercare@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 2024-25 या वर्षाचे अंदाजपत्रक तयार करण्यात आले असून ते पृष्ठ क्र. 44 वर देण्यात आले आहे. मात्र, पर्याप्त परिस्थितीनुसार अंदाज बदलत असतात. गतवर्षीच्या अंदाजपत्रकाप्रमाणे तरतुदी वगळता खर्चावर नियंत्रण ठेवण्यात बँकेने यश संपादन केले आहे.

गतवर्षी प्रथमच बँकेच्या संचालकांची निवडणूक झाली. त्यामध्ये विद्यमान संचालक सभासदांच्या पाठिंब्याने विजयी झाले. त्याबद्दल सर्व सभासदांचे मनःपूर्वक आभार.

क्रणनिर्देश :

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, तसेच सहकार खात्यामार्फत नियुक्त निवडणूक निर्वाचन अधिकारी, 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)

Suggested amendment in bye-laws in the Annual General Meeting 2024

Sr. No.	Byelaw	Clause	Existing Provision	Byelaw	Clause	Proposed Amendment	Reason for Amendment
A	B	C	D	E	F		
1	Newly Insertion Lonavla Sahakari Bank Ltd.	Newly Insertion Name Lonawala Sahakari Bank Maryadit		Change in the Bank Name Spelling		As per R.B.I. Licence No. UBD-MAH-MUM-007P/1999-2000 Dt. 13/07/1999	

अनुबंध 'अ' Annexure 'A'

NAME OF THE BANK	LONAWALA SAHAKARI BANK MARYADIT
HEAD OFFICE ADDRESS	K. K. Apartment, Near Parmar Hospital, Tal. Maval, Dist. Pune, Lonavla 410 401.
REGISTRATION NUMBER AND DATE OF REGISTRATION	PNA/BNK/122/99 Dt.16/04/1999
RBI LICENCE NUMBER AND DATE AND DATE OF LICENCE	UBD-MAH-MUM-007P/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	6,536
	NOMINAL	1,329
PAID UP SHARE CAPITAL	Rs.	619.05
RESERVE AND OTHER FUNDS	Rs.	6,380.00
DEPOSITS	CURRENT	2,710.65
	SAVINGS	8,855.73
	TERM	22,368.70
ADVANCES	SECURED	21,949.07
	UNSECURED	1,176.08
	% OF PRIORITY SECTOR ADVANCES	58.02
BORROWINGS	NIL	NIL
INVESTMENTS	Rs.	10,866.12
OVERDUES	%	4.50%
AUDIT CLASS	Grade	A
NET PROFIT OF THE FINANCIAL YEAR (2023-24)	Rs.	348.53
TOTAL STAFF	Nos.	69
WORKING CAPITAL	Rs.	41,578.01

लोणावळा सहकारी बँक मर्यादित

ताळेबंद पत्रक दि. 31-03-2024

31.03.2023	भाग भांडवल, जबाबदाऱ्या व देणी Capital & Liabilities	रुपये Rs.	31.03.2024
25,00,00,000.00	1. भागभांडवल Share Capital		25,00,00,000.00
6,33,75,800.00	1. अधिकृत भागभांडवल Authorised Capital (25,00,000 Eq. Shares of Rs. 100/- each)		6,19,04,800.00
51,34,76,140.18	2. वसूल भागभांडवल Subscribed & Paid up Capital (Eq. Shares of Rs. 100/- each w.e.f. 01.01.2014)		63,80,00,311.08
11,19,32,522.14	2. राखीव निधी Reserve and Other Fund		
86,00,000.00	राखीव निधी Reserve Fund	12,73,85,926.80	
10,52,00,000.00	मानक जिंदगीवरील तरतूद Reserve For Standard Assets	2,00,00,000.00	
12,24,12,641.44	बुडित व संशयित कर्ज निधी Reserve For Doubtful Debts	11,23,99,002.75	
2,28,99,778.07	इमारत निधी Building Fund	12,57,62,963.90	
5,09,15,000.00	गुंतवणूक चढ-उतार निधी Investment Fluctuation Fund	2,78,99,778.07	
23,35,290.61	गुंतवणूक घसारा निधी Investment Depreciation Fund	4,80,00,000.00	
16,75,380.03	शिक्षण निधी Education Fund	26,49,799.16	
17,44,959.03	सेवक कल्याण निधी Staff Welfare Fund	17,25,380.03	
11,08,500.00	सभासद कल्याण निधी Member Welfare Fund	17,94,959.03	
4,15,00,000.00	धर्मादाय निधी Charity Fund	14,23,008.55	
28,34,960.87	इन्कम टॅक्स स्पे. रिझर्व्ह Income Tax Special Reserve	4,65,00,000.00	
2,36,58,926.14	स्पेशल निधी Special Fund	28,34,960.87	
50,000.00	सर्वसाधारण निधी General Reserve Fund	2,68,04,011.61	
1,00,30,000.00	धार्मिक निधी Religious Fund	50,000.00	
65,78,181.85	तंत्रज्ञान अपग्रेडेशन फंड Technology Upgradation Fund	1,30,30,000.00	
-	कोविड-१९ Covid 19 Contingency	65,78,181.85	
-	रौप्य महोत्सवी निधी Silver Jubilee Fund	35,00,000.00	
3,29,33,97,227.36	पुनर्मूल्यांकन राखीव Revaluation Reserve	6,96,62,338.46	
22,13,55,107.02	3. ठेवी Deposits and Other Accounts		3,39,35,07,545.70
7,13,54,719.87	a) चालू ठेवी Current Deposits		
29,27,09,826.89	वैयक्तिक Individual	25,15,41,241.48	
	संस्था Society	1,95,23,469.83	
	Total (a)	27,10,64,711.31	
71,02,61,393.40	b) बचत ठेवी Saving Deposits		
11,28,72,354.45	वैयक्तिक Individual	82,69,57,966.86	
82,31,33,747.85	संस्था Society	5,86,14,965.54	
	Total (b)	88,55,72,932.40	
1,70,50,44,230.94	c) मुदत ठेवी Term Deposits		
47,25,09,421.68	वैयक्तिक Individuals	1,76,72,53,976.17	
2,17,75,53,652.62	संस्था Society	46,96,15,925.82	
	Total (c)	2,23,68,69,901.99	
3,87,02,49,167.54	बेरीज पुढील पानावर Total C/F		4,09,34,12,656.78

LONAWALA SAHAKARI BANK MARYADIT

BALANCE SHEET AS ON 31-03-2024

31.03.2023	जिंदगी, मालमत्ता व येणी Property & Assets	रुपये Rs.	31.03.2024
66,34,80,255.98	1. रोख व बैंकांतील शिल्लक Cash and Bank Balance		67,32,06,515.98
3,76,24,102.00	a) रोख शिल्लक Cash in Hand	2,39,65,515.80	
	b) बचत आणि चालू खात्यातील शिल्लक		
	Balance with Banks in Current & Saving A/Cs		
1,40,82,600.33	1. पी.डी.सी.सी. बैंक चालू खाते P.D.C.C. Bank C/A	7,68,33,312.33	
4,57,01,328.22	2. एम.एस.सी.बैंक M.S.C. Bank	3,00,07,138.60	
5,28,86,317.33	3. स्टेट बैंक ऑफ इंडिया State Bank of India	12,39,38,244.37	
3,41,41,270.90	4. आय.डी.बी.आय. बैंक IDBI Bank	6,91,09,958.30	
50,289.16	5. आय.डी.बी.आय. (डी-मॅट) IDBI Demat	48,198.21	
3,88,22,218.07	6. आय.डी.बी.आय. क्लिअरिंग अकाउंट IDBI Clearing Account	4,93,27,329.19	
82,39,533.75	7. आय.डी.बी.आय. ईसीएस अकाउंट IDBI ECS A/C	41,25,615.15	
5,89,50,919.29	8. बैंक ऑफ बरोडा Bank Of Baroda	6,37,17,850.49	
8,46,597.35	9. युनियन बैंक Union Bank	8,18,443.95	
11,94,18,373.73	10. एच.डी.एफ.सी. बैंक चालू खाते HDFC Bank C/A	7,81,45,424.41	
93,40,296.80	11. आय.सी.आय.सी.आय. बैंक लि. ICICI Bank Ltd.	1,52,40,268.32	
-	12. इक्विटी स्मॉल फायनान्स बैंक लि. Equitas Small Finance Bank Ltd.	2,50,00,000.00	
1,43,29,729.62	13. ठाणे जनता सहकारी बैंक लि. Thane Janata Sahakari Bank Ltd.	4,31,08,440.86	
1,79,21,512.43	14. अक्सिस बैंक चालू खाते Axis Bank C/A.	-	
1,00,00,000.00	15. आरबीआय मुंबई चालू खाते RBI Mumbai C/A.	1,00,00,000.00	
42,47,30,986.98	Total (b)	58,94,20,224.18	
	c) मुदत ठेव Fixed Deposits with Co-op. & Other Banks		
4,75,15,119.00	1. पी.डी.सी.सी. बैंक P.D.C.C. Bank	4,75,15,119.00	
21,07,048.00	2. एच.डी.एफ.सी.बैंक HDFC Bank	22,05,657.00	
3,25,00,000.00	3. टी.जे.एस.बी. सहकारी बैंक TJSB Sahakari Bank	1,01,00,000.00	
11,90,03,000.00	4. सिडबी SIDBI PSL	-	
20,11,25,167.00	Total (c)	5,98,20,776.00	
62,58,56,153.98	Total (b+c)	64,92,41,000.18	
99,73,67,890.65	2. गुंतवणुकी Investments		1,02,67,90,716.65
97,48,68,890.65	1. सरकारी रोखे Govt. Securities (GOI) - Quoted	1,02,46,01,591.65	
-	NON SLR INVESTMENT		
	a) Call Money and Short Notices	-	
	2. सर्वसाधारण द्रव्यनिधी		
	b) Mutual Fund Investment - Unquoted		
1,66,08,48,146.63	बेरीज पुढील पानावर Total C/F		1,69,99,97,232.63

लोणावळा सहकारी बँक मर्यादित

ताळेबंद पत्रक दि. 31-03-2024

31.03.2023	भाग भांडवल, जबाबदाऱ्या व देणी Capital & Liabilities	रुपये Rs.	31.03.2024
3,87,02,49,167.54	बेरीज मागील पानावर Total B/F		4,09,34,12,656.78
-	4. वसुलीस आलेली बिले Bills for Collection Being Bills Receivable (Contra)	-	
6,45,29,529.93	5. थकव्याज तरतूद Overdue Interest Provision (Contra)		5,78,90,987.50
41,43,288.16	DEAF Accounts		59,91,951.12
2,71,419.00	6. व्याज देणी Interest Provision		2,18,388.00
2,71,419.00	मुदत ठेव Term Deposit	2,18,388.00	
-	(मुदत संपलेली व्याज तरतूद)	-	
	Interest Provision For Maturity Deposits		
2,88,76,740.56	7. इतर देणी व तरतुदी Other Liabilities and Provisions		2,93,16,130.50
	1. तरतुदी Provisions		
49,000.00	a. लाईट बिल देणे Provision For Electricity Bill	50,000.00	
15,500.00	b. टेलिफोन बिल देणे Provision For Telephone Bill	12,000.00	
9,50,910.00	c. ऑडिट फी देणे Provision For Audit Fee	8,54,150.00	
12,56,804.00	d. एक्स-ग्रेसिया तरतूद Provision For Ex - Gratia	13,16,596.00	
5,11,555.00	e. स्पे. एक्स-ग्रेसिया तरतूद Provision For Special Ex - Gratia	5,33,580.00	
3,64,500.00	f. एएमसीची तरतूद Provision For AMC	2,95,000.00	
3,06,000.00	g. भाडे तरतूद Provision For Rent	-	
-	Provision for Corporation Tax	2,73,000.00	
-	General Provision	16,00,000.00	
34,54,269.00	Total (a)	49,34,326.00	
	2. इतर देणी Other Liabilities		
11,95,448.04	a. अनामत देणे Anamat Payable	-	
1,72,542.50	b. पे- स्लिप देणे Pay Slip	2,07,255.50	
77,32,017.00	c. लाभांश देणे Dividend Payable	26,01,109.00	
7,45,637.00	d. इतर देणी Other Payable	5,46,190.00	
1,70,194.00	e. अधिभार देय Surcharge Payable	-	
8,98,774.00	f. एच.डी.एफ.सी. डी.डी./पे-स्लिप देय HDFC DD/Payslips Payable	27,250.00	
12,807.52	g. जीएल फॉर पॉस ट्रॅन्झक्शन्स GL For Pos Transactions	-	
1,20,54,000.00	h. इन्कम टॅक्स देणे Income Tax Payable	2,10,00,000.00	
3,96,80,70,145.19	बेरीज पुढील पानावर Total C/F		4,18,68,30,113.90

LONAWALA SAHAKARI BANK MARYADIT

BALANCE SHEET AS ON 31-03-2024

31.03.2023	जिंदगी, मालमत्ता व येणी Property & Assets	रुपये Rs.	31.03.2024
1,66,08,48,146.63	बेरीज मागील पानावर Total B/F		1,69,99,97,232.63
2,00,00,000.00	3. PSU Bonds Investment - Unquoted		
24,79,000.00	SREI Infrastructure Finance Ltd.	-	
2,24,79,000.00	Piramal Capital & Housing Finance Ltd.	21,69,125.00	
	Total	21,69,125.00	
10,000.00	4. बँक शेअर्स Shares of Co-Op Inst. - Unquoted		
10,000.00	महाराष्ट्र स्टेट को-ऑप. बँक MSC Bank	10,000.00	
20,000.00	पुणे जिल्हा मध्य. सह. बँक मर्या. PDCC Bank	10,000.00	
	Total	20,000.00	
2,19,87,10,636.96	5. कर्जे Loans and Advances		2,31,25,14,505.04
38,21,37,587.18	1. अल्प मुदत Short Term	40,27,72,582.19	
63,90,16,053.81	2. मध्यम मुदत Medium Term	62,25,43,327.88	
1,17,75,56,995.97	3. दीर्घ मुदत Long Term	1,28,71,98,594.97	
1,58,03,255.47	6. व्याज येणे Interest Receivable on		1,45,05,833.36
1,58,03,255.47	गुंतवणूक Investment	1,45,05,833.36	
-	वसुलीस पाठविलेली बिले Bills Send for Collection (Contra)	-	
6,45,29,529.93	कर्जावरील व्याज येणे Overdue Interest Provision (Contra)		5,78,90,987.50
41,43,288.16	DEAF Accounts		59,91,951.12
3,49,36,390.90	7. कायम व स्थावर मालमत्ता Fixed Assets		10,11,22,361.29
	a) जमीन व इमारत Land & Building		
2,24,81,282.53	1. ऑफिस प्रिमायसेस Office Premises	8,98,95,492.74	
2,24,81,282.53	Total (a)	8,98,95,492.74	
	b) डेड स्टॉक अँड फर्निचर Dead Stock & Furniture		
46,39,692.31	1. फर्निचर Furniture	41,75,723.12	
11,35,624.01	2. इंटेरिअर Interior	10,56,745.60	
5,45,787.60	3. लॉकर अँड सेफ Locker & Safe	4,63,919.45	
10,27,227.27	4. इलेक्ट्रिक फिटिंग Electric Fitting	8,74,630.68	
3,37,804.96	5. खुर्च्या आणि सोफा सेट Chairs & Sofa Set	3,04,024.46	
76,86,136.15	Total (b)	68,75,043.31	
	c) कॉम्प्युटर हार्डवेअर Computer & Software		
9,99,984.13	1. कॉम्प्युटर हार्डवेअर Computer Hardware	7,02,899.16	
3,72,198.70	2. कॉम्प्युटर सॉफ्टवेअर Computer Software	3,61,760.91	
13,72,182.83	Total (c)	10,64,660.07	
	d) इतर स्थावर मालमत्ता Other Fixed Assets		
14,23,767.69	1. एटीएम मशीन ATM Machine	12,10,202.53	
-	2. फ्रँकिंग मशीन Franking Machine	4,50,555.86	
30,336.89	3. वॉटर कूलर Water Cooler	32,852.88	
1,35,237.76	4. ए. सी. Air Conditioner	1,14,952.10	
3,97,89,71,248.05	बेरीज पुढील पानावर Total C/F		4,19,20,22,870.94

लोणावळा सहकारी बँक मर्यादित

ताळेबंद पत्रक दि. 31-03-2024

31.03.2023	भाग भांडवल, जबाबदाऱ्या व देणी Capital & Liabilities	रुपये Rs.	31.03.2024
3,96,80,70,145.19	बेरीज मागील पानावर Total B/F		4,18,68,30,113.90
1,76,100.00	j. बँक्स नेटवर्क सेटलमेंट जीएल अकाऊंट Banks Network Settlement GL Acct	-	
22,64,951.50	k. कर्ज खाती व्याज वर्ग परंतु वसूल नाही IR Debited But Not Rec	-	
2,54,22,471.56	Total (b)	2,43,81,804.50	
3,14,50,854.71	8. नफा आणि तोटा Profit and Loss		3,48,53,461.36
2,86,35,683.24	निव्वळ नफा Net Profit as per P & L Account	3,14,50,854.71	
2,86,35,683.24	वजा : नफा विभागणी Less : Appropriation of Profits	3,14,50,854.71	
-	शिल्लक Balance	-	
3,14,50,854.71	Add : Net Profit for the year	3,48,53,461.36	
3,99,95,20,999.90	Grand Total		4,22,16,83,575.26
11,16,500.00	Contingent Liability for Bank Gurantee & LC बँक गॅरंटी Bank Gurantee		11,66,500.00

संचालक

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

कन्हैया सो. भुरट
भरत द. टकले
उदय शि. सरवदे

आशिष सु. शहा
महेंद्र का. ओसवाल
आप्पा चिं. जत्ती

सेजल क. शहा
प्रमोद रा. अच्युत
(तज्ज्ञ संचालक)

प्रतिमा वि. बलसारा
निखिल चं. शहा
(तज्ज्ञ संचालक)

LONAWALA SAHAKARI BANK MARYADIT

BALANCE SHEET AS ON 31-03-2024

31.03.2023	जिंदगी, मालमत्ता व येणी Property & Assets	रुपये Rs.	31.03.2024
3,97,89,71,248.05	बेरीज मागील पानावर Total B/F		4,19,20,22,870.94
2,82,108.30	5. यूपीएस व बॅटरीज UPS & Batteries	1,91,424.29	
6,30,114.12	6. नोट काऊन्टिंग मशीन Note Counting Machine	5,35,597.00	
48,017.14	7. सीसीटीव्ही आणि कॅमेरा CCTV & Camera	27,833.35	
2,16,052.10	8. जनरेटर सेट Generator Set	1,83,644.28	
5,58,739.39	9. वाहन Vehicle	4,74,928.48	
72,416.00	10. Repairs and Renovation	65,174.40	
33,96,789.39	Total (d)	32,87,165.17	
17,62,907.00	8. 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	
8,000.00	Deposit to Corporation	8,000.00	
3,05,950.50	9. शाखा समायोजन Branch Adjustment		3,05,950.50
1,84,80,894.35	10. इतर येणे Other Assets		2,75,91,846.82
2,44,934.50	1. प्रीपेड खर्च Prepaid Expenses	-	
3,87,642.62	2. छपाई आणि स्टेशनरी Printing & Stationery	4,16,186.25	
45,32,680.02	3. जीएसटी येणे GST Receivable	48,68,191.98	
9,149.50	4. सरसाई फी येणे Cersai Fees Receivable	9,149.50	
2,04,000.00	5. अनामत येणे Anamat Receivable	7,850.00	
1,20,54,000.00	6. अॅडव्हान्स इनकम टॅक्स आणि टी.डी.एस. Advance Income Tax & TDS	2,10,00,000.00	
5,07,935.09	7. एनपीसीआय शुल्क NPCI Charges	1,00,918.28	
58,038.81	8. चार्जबॅक सस्पेंस Charge Back Suspence	-	
4,82,513.81	9. भारत बिल पेमेंट Bharat Bill Payment	4,90,931.81	
-	10. फ्रँकिंग स्टॅम्प येणे Franking Stamp Receivable	6,98,619.00	
3,99,95,20,999.90	Grand Total		4,22,16,83,575.26
11,16,500.00	Contingent Liability for Bank Gurantee & LC बँक गॅरंटी Bank Gurantee		11,66,500.00

विठ्ठल दा. दळवे
मुख्य कार्यकारी अधिकारी

कुंदन य. धरी
अधिकारी, मुख्य कार्यालय

संजीव सु. खळदकर
उपाध्यक्ष

ए. आर. वालिंबे
चार्टर्ड अकौंटंट
अंतर्गत लेखापरीक्षक

मुकुंद म. शहा
अध्यक्ष

मे. अजित पी. रानडे आणि कं.
चार्टर्ड अकौंटंट
वैधानिक लेखापरीक्षक

लोणावळा सहकारी बँक मर्यादित

दिनांक 31-03-2024 अखेरच्या वर्षाचे नफा-तोटा पत्रक

31.03.2023	खर्च EXPENDITURE	रुपये Rs.	31.03.2024
16,31,24,006.00	1. दिलेले व्याज Interest Paid on Deposits		18,34,30,363.19
16,31,24,006.00	ठेवीवर दिलेले On Deposits	18,34,30,363.19	
6,82,444.49	दिलेले व्याज Interest Paid on Loans		-
6,82,444.49	कर्जावर दिलेले On Overdrafts	-	
2,77,14,470.22	2. सेवक खर्च Staff Salaries & Allowances		2,94,05,757.00
2,40,03,339.00	सेवक पगार आणि अलाऊन्सेस Salary & Allowances	2,60,10,600.00	
69,570.22	स्टाफ ट्रेनिंग खर्च Staff Training Expenses	1,45,582.00	
1,85,177.00	स्टाफ ग्रॅच्युईटी खर्च Staff Gratuity Fund Expenses	3,74,281.00	
15,20,056.00	मॅनेजमेंट हिस्सा अकाऊन्ट 1 Employer Cont. A/C - I	16,98,102.00	
8,58,888.00	पी.एफ.पेंशन फंड अकाऊन्ट PF Pension Fund A/C - X	9,09,838.00	
52,432.00	पी.एफ.डी.एल.आय. अकाऊन्ट एक्स.एक्स.आय PF D.L.I. A/C No. - XXI	54,888.00	
99,111.00	पी.एफ.अकाऊन्ट 2 PF Administrative Charges A/C - II	1,08,325.00	
9,25,897.00	सेवक रजा फंड खर्च Staff Leave Encashment Fund Exp	1,04,141.00	
1,42,91,746.40	3. भाडे, विमा व लाईट खर्च Rent, Rates, Insurance and Power etc.		1,64,75,504.86
67,91,486.92	भाडे आणि लाईट Rent & Light	67,32,459.58	
72,75,807.48	विमा Insurance	94,97,292.28	
2,24,452.00	पॉवर आणि इंधन Power & Fuel	2,45,753.00	
31,95,613.83	4. पोस्टेज, टेलिग्राम व टेलिफोन Postage, Telegram & Telephone		12,81,124.80
31,95,613.83	पोस्टेज, टेलिग्राम व टेलिफोन Postage, Telegram & Telephone	12,81,124.80	
12,45,238.14	5. ऑडिटर खर्च Auditor Expenses		12,46,083.62
12,45,238.14	ऑडिटर फी Audit Fee	12,46,083.62	
1,44,366.00	6. प्रवास खर्च Travelling & Conveyance		1,21,800.00
1,44,366.00	प्रवास खर्च Travelling & Conveyance	1,21,800.00	
9,52,773.02	7. छपाई, स्टेशनरी, जाहिरात Printing Stationary and Advertisement		10,02,907.26
9,52,773.02	छपाई, स्टेशनरी, जाहिरात Printing, Stationery & Advt. Exp.	10,02,907.26	
5,17,838.30	8. बँक चार्जेस Bank Charges		20,78,356.77
3,92,988.30	बँक चार्जेस Bank Charges	19,58,456.77	
1,24,850.00	सभासद फी Membership Fee & Subscription	1,19,900.00	
58,57,159.07	9. घसारा Depreciation		47,37,582.53
6,57,297.00	घसारा (कायम व स्थावर मालमत्ता) Fixed Assets सरकारी रोखे अमोर्टिझेशन प्रिमियम GOI (Amortization)		6,57,299.00
21,83,82,952.47	बेरीज पुढील पानावर Total C/F		24,04,36,779.03

LONAWALA SAHAKARI BANK MARYADIT

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2024

31.03.2023	उत्पन्न INCOME	रुपये Rs.	31.03.2024
29,54,94,997.94	1. प्राप्त व्याज Interest Received		34,04,93,760.69
20,12,06,821.00	कर्जावरील व्याज Interest On Loans	25,39,27,673.54	
6,74,08,194.45	गव्हर्मेंट सिक्युरिटीवरील व्याज On Govt. Security	6,13,47,444.44	
1,43,29,609.72	बँक गुंतवणुकीवर व्याज On Bank Investment	1,35,42,699.61	
33,75,104.00	ऑन मार्केट लेडिंग On Market Lending	-	
91,75,268.77	लिक्विड फंड गुंतवणुकीवर On Liquid Fund Investment	1,16,75,943.10	
5,03,544.42	2. कमिशन व विनिमय Commission & Exchange Discount		6,81,461.67
2,06,080.60	डी.डी. कमिशन DD Commission	2,00,422.98	
2,97,463.82	इतर कमिशन Other Commission	4,81,038.69	
10,05,438.43	3. कमिशन Commission		20,57,077.36
2,557.00	प्र.मं.जी. ज्यो.यो. On PMJJY	8,487.00	
2,07,798.43	रुपे एटीएम अक्वायर चार्जेस Rupay ATM Acquirer Charges	-	
5,47,142.00	अक्वायर एटीएम चार्जेस Acquirer ATM Charges	16,48,595.22	
2,02,267.06	यूपीआय-इश्यूअर चार्जेस Upi Issuer Charges	3,11,243.51	
45,673.94	आयएमपीएस इश्यूअर चार्जेस Imps Issuer Charges	46,335.48	
-	पॉस कमिशन खाते Pos Commission Account	42,416.15	
1,40,96,651.48	4. इतर उत्पन्न Other Income		1,34,59,947.07
12,92,686.05	सेवा उत्पन्न Service Charges	14,30,893.07	
5,96,483.00	लॉकर भाडे Locker Rent	5,55,249.88	
2,82,726.98	कर्ज अर्ज विक्री Sale of Loan Forms	2,60,587.20	
12,67,518.37	चेक रिटर्न चार्जेस Cheque Return Charges	12,78,571.84	
15,16,250.00	रोखे विक्रीवरील नफा Profit on sale of Govt. Security	6,30,000.00	
41,46,220.00	प्राप्तिकर परतावा Income Tax Refund	54,12,470.00	
3,31,938.24	रोख मोजणी शुल्क Cash Counting Charges	1,85,376.55	
46,17,678.62	प्रक्रिया शुल्क Processing Fee	34,07,593.90	
-	एनपीसीआयकडून प्रतिपूर्ती रक्कम Reimbursement Amt Recd From NPCI	2,36,161.59	
-	एनपीसीआयकडून दंड आकारणी Penalty Charges Recd From NPCI	31,214.06	
45,150.22	इतर उत्पन्न Misc Income	31,828.98	
31,11,00,632.27	GRAND TOTAL		35,66,92,246.79

लोणावळा सहकारी बँक मर्यादित

दिनांक 31-03-2024 अखेरच्या वर्षाचे नफा-तोटा पत्रक

31.03.2023	खर्च EXPENDITURE	रुपये Rs.	31.03.2024
21,83,82,952.47	बेरीज मागील पानावर Total B/F		24,04,36,779.03
1,27,78,044.00	10. टॅक्सेस आणि ड्युटी Taxes & Duties		2,27,29,171.00
1,22,52,900.00	आयकर Income Tax	2,19,42,490.00	
5,12,644.00	म्युनिसिपल टॅक्स Municipal Taxes	7,70,786.00	
12,500.00	व्यवसाय कर नोंदणी Profession Tax Registration	15,895.00	
1,05,88,781.09	11. अन्य खर्च Other Expenses		1,73,44,759.40
3,791.00	ऑडिटर खर्च Auditors Expenses	7,435.00	
89,421.00	समारंभ खर्च Function Expenses	55,091.00	
9,87,540.00	सिक्युरिटी खर्च Security Expenses	9,86,972.84	
12,931.00	संचालक मीटिंग खर्च Director Board Meeting Expenses	25,292.00	
8,98,399.53	दुरुस्ती व देखभाल खर्च Repairs & Maintenance Exps.	16,22,300.11	
12,92,258.16	ऑफिस खर्च Office Expenses	16,98,910.61	
10,30,265.36	कन्सल्टन्सी खर्च Consultancy Expenses	11,10,333.70	
1,69,596.58	वार्षिक सभा खर्च Annual General Meeting Expenses	2,53,224.40	
61,176.08	वार्षिक देखभाल खर्च Annual Maintenance Contract Exps.	7,80,151.12	
25,100.00	ट्रेड सर्टिफिकेट खर्च Trade Certificate Charges	2,000.00	
57,630.00	कायदेशीर खर्च Legal Charges	25,000.00	
-	रौप्य महोत्सवी वर्ष खर्च Silver Jubilee Expenses	27,81,225.00	
32,70,000.00	एटीएम रुपे इश्युअर चार्जेस ATM Rupay Issuer Charges	46,32,384.54	
4,57,168.69	यूपीआय अॅक्वायर चार्जेस Upi Acquirer Charges	5,27,657.64	
13,85,725.90	जारीकर्ता एटीएम शुल्क Issuer ATM Charges	27,78,213.62	
8,03,532.00	जारीकर्ता एटीएम शुल्क Election exps.	19,000.00	
44,245.79	Imps अधिग्रहण शुल्क Imps Acquirer Charges	39,567.82	
3,79,00,000.00	12. तरतुदी Provisions		4,13,28,076.00
1,00,00,000.00	संशयित बुडित कर्ज निधी Bad & Doubtful Debts	1,00,00,000.00	
10,00,000.00	रिझर्व्ह फॉर स्टॅन्डर्ड ॲसेट Reserve for Standard Asset	1,14,00,000.00	
69,00,000.00	इन्कम टॅक्स स्पेशल रिझर्व्ह Income Tax Special Reserve	50,00,000.00	
2,00,00,000.00	गुंतवणूक घसारा Investment Depreciation Reserve	1,49,28,076.00	
3,14,50,854.71	13. नफा Balance Of Profit		3,48,53,461.36
31,11,00,632.27	एकूण Grand Total		35,66,92,246.79

संचालक

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

कन्हैया सो. भुरट
भरत द. टकले
उदय शि. सरवदे

आशिष सु. शहा
महेंद्र का. ओसवाल
आप्पा चिं. जत्ती

सेजल क. शहा
प्रमोद रा. अच्युत
(तज्ज्ञ संचालक)

प्रतिमा वि. बलसारा
निखिल चं. शहा
(तज्ज्ञ संचालक)

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31-03-2024

INDEPENDENT AUDITOR'S REPORT

To,
The Members,
Lonawala Sahakari Bank Maryadit,
Lonavala.

REPORT ON THE FINANCIAL STATEMENTS

1. We have audited the accompanying financial statements of Lonawala Sahakari Bank Maryadit ('the Bank') as at 31 March 2024, which comprise the Balance Sheet as at 31 March 2024, 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 co - operative 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 Co - operative Societies Act, 1960, and the Maharashtra Co - operative 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 guidelines 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 2024;
 - 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 Co - operative Societies Act, 1960 and the Maharashtra Co - operative 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.

For Ajit P. Ranade & Co.
Chartered Accountants
FRN 100231W

Place: Lonavala
Date: 22.06.2024
UDIN 24034397BKCFAT2471

CA Ajit P. Ranade
Partner
M. No. 34397

LONAWALA SAHAKARI BANK MARYADITCASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2024

PARTICULARS	31.03.2024	31.03.2023
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit After Taxes	3,48,53,461	3,14,50,855
Add: Adjustments for		
- Amortization on Investment	6,57,299	6,57,297
- Income Tax Provision	2,19,42,490	1,22,52,900
- Depreciation on Fixed Assets	47,37,583	58,57,159
- Provisions for Bad & Doubtful Debts	1,00,00,000	1,00,00,000
- Reserve for Standard Asset	1,14,00,000	10,00,000
- Income Tax Special Reserve	50,00,000	69,00,000
- Investment Depreciation Reserve	1,49,28,076	2,00,00,000
- Excess cash, Reversal of Payslips & DD, etc.transferred to Reserve	12,90,342	12,75,985
Less:		
- Taxes Paid	(2,10,00,000)	(1,20,54,000)
Cash flow from operating activity before working capital adjustment	8,38,09,251	7,73,40,195
Adjustment for:		
(Increase)/Decrease in Advances	(11,66,04,865)	(68,89,39,157)
(Increase)/Decrease in Investments	(4,79,23,201)	2,00,00,000
(Increase)/Decrease in Other Assets	1,89,980	(25,16,517)
Increase/(Decrease) in Deposits	10,01,10,318	20,69,75,903
Increase/(Decrease) in Other Liabilities & Provision	(34,28,733)	(1,57,411)
Net cash generated from Operating Activities (A)	1,61,52,749	(38,72,96,987)
Cash Flow From Investment Activities:		
Purchase of Fixed Assets	(12,57,263)	(17,33,599)
Sale of Fixed Assets	-	-
Net cash generated from Investing Activities (B)	(12,57,263)	(17,33,599)
Cash Flow From Financing Activities		
Increase/(Decrease) in Share Capital	(14,71,000)	17,61,800
Increase in Building Funds	28,75,880	37,24,325
Dividend Paid	(67,37,407)	(51,58,510)
Nominal Shares Issued & Entrance Fees	1,63,300	2,00,300
Net cash generated from Financing Activities (C)	(51,69,227)	5,27,915
Net Increase /(Decrease) in Cash and Cash Equivalent (A+B+C)	97,26,260	(38,85,02,671)
Cash and Cash Equivalent at the Beginning of the Year	66,34,80,256	1,05,19,82,927
Cash and Cash Equivalent at the End of the Year	67,32,06,516	66,34,80,256
Cash & Cash Equivalents	31.03.2024	31.03.2023
Cash	2,39,65,516	3,76,24,102
Balance with Banks	64,92,41,000	62,58,56,154
	67,32,06,516	66,34,80,256

For Lonawala Sahakari Bank Maryadit

For Ajit P. Ranade & Co.
Chartered Accountants
FRN 100231W

CA Ajit P. Ranade
Partner
M. NO. 34397

Vithal D. Dalve
Chief Executive Officer

Notes Performing part of the Balance Sheet as at 31st March 2024 and Profit and Loss Account for the year ended 31st March, 2024

I. 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

- a. In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:
 - i. 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
 - ii. 'Held for Trading' - Securities acquired by the Bank with the intention to trade.
 - iii. 'Available for Sale' – Securities which do not fall within the above two categories are classified as 'Available for Sale'.
- b. 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.
- c. 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.
- d. 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

- a. 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.
- b. 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

- a. 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.
- b. Dividend received from shares of co-operative institutions is accounted on receipt basis.
- c. Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis.
- d. Locker rent is accounted on an upfront basis at annual rests.

6. PROPERTY, PLANT AND EQUIPMENT

- a. 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.
- b. Premises, Dead Stock & Furniture are depreciated on Written Down Value method @ 10%.
- c. Plant & Machinery, Office Equipment & Vehicle are depreciated on Written Down Value method @ 10%.
- d. Computers & peripherals are depreciated on Straight Line Method @ 33.33% as directed by RBI.
- e. 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.
- f. 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

- a. 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 31.03.2024. 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. V. D. Dalve 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 31.03.2024 to material extent.

For Ajit P. Ranade & Co.
Chartered Accountants
F.R. No. 100231W

CA Ajit P. Ranade
Partner
M. No. 34397

For Lonawala Sahakari Bank Maryadit

Vitthal D. Dalve
Chief Executive Officer

III. 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	F.Y. 22-23	F.Y. 23-24
1	Paid up share capital and reserves (net of deductions, if any)	41.11	48.19
2	Other Tier 1 Capital	Nil	Nil
3	Tier 1 Capital (i + ii)	41.11	48.19
4	Tier 2 Capital	3.15	4.78
5	Total Capital (Tier 1+Tier 2)	44.26	52.98
6	Total Risk Weighted Assets (RWAs)	209.13	227.84
7	Paid-up share Capital and Reserves as percentage of RWAs	19.65	21.15
8	Tier 1 Ratio (Tier 1 Capital as a % of RWAs)	19.65	21.15
9	Tier 2 Ratio (Tier 2 Capital as a % of RWAs)	1.51	2.10
10	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.17	23.26
11	Amount of paid-up equity capital raised during the year	0.18	-0.15
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

i) As on 31.03.2024

(Amount in ₹ crore)

Maturity Buckets	Upto 1 day	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	17.29	2.54	0	14.60	16.11	29.47	256.75	2.10	0.49	339.35
Loans & Advances	0	0	4.54	1.39	0	9.16	15.89	39.56	64.48	49.55	46.68	231.25
Investments	0	0	0	0	0	0	0	0.22	1.01	0	107.43	108.66
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

i) As on 31.03.2023

Maturity Buckets	Upto 1 day	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	118.51	9.49	0	28.98	17.28	48.65	91.28	14.60	0.54	329.33
Loans & Advances	0	0	4.17	1.15	0	8.88	14.46	36.75	64.81	43.83	45.82	219.87
Investments	2.00	0	0	0	3.25	0	0	0.21	0	11.90	102.48	119.84
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 31.03.2024

(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 Securities (Including Local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India
Held to Maturity											
Gross	57.70	0	0	0	0		57.70	0	0	0	57.70
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0
Net	57.70	0	0	0	0		57.70	0	0	0	57.70
Available for sale											
Gross	44.76	0	0	0.22	0	5.98	50.96	0	0	0	50.96
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0
Net	44.76	0	0	0.22	0	5.98	50.96	0	0	0	50.96
Held for Trading											
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
Total Investments	102.46	0	0	0.22	0	5.98	108.66	0	0	0	108.66
Less: Provision for non-performing investments	0	0	0	0	0	0	0	0	0	0	0
Net	102.46	0	0	0.22	0	5.98	108.66	0	0	0	108.66

i) As on 31.03.2023

(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 Securities (including Local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India
Held to Maturity											
Gross	57.76	0	0	0	0	0	57.76	0	0	0	57.76
Less: Provision for non-performing investments (NPI)	0	0	0	0	0	0	0	0	0	0	0
Net	57.76	0	0	0	0	0	57.76	0	0	0	57.76
Available for sale											
Gross	39.72	0	0	2.25	0	20.11	62.08	0	0	0	62.08
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0	0	0	0	0
Net	39.72	0	0	2.25	0	20.11	62.08	0	0	0	62.08
Held for Trading											
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
Total Investments	97.48	0	0	2.25	0	20.11	119.84	0	0	0	119.84
Less: Provision for non-performing investments	0	0	0	0	0	0	0	0	0	0	0
Net	97.48	0	0	2.25	0	20.11	119.84	0	0	0	119.84

b) Movement of provision for Depreciation and Investment Fluctuation Reserve.

Rs.in crore

Particular	Previous Year F.Y.2022-23	Current Year F.Y.2023-24
1) Movement of provisions held towards depreciation on investments		
a) Opening balance	3.09	5.09
b) Add : Provisions made during the year	2.00	1.49
c) Less : Write off / write back of excess provisions during the year	0	1.78
d) Closing balance	5.09	4.80
2) Movement of Investment Fluctuation Reserve		
a) Opening balance	1.29	2.29
b) Add : Amount transferred during the year	1.00	0.50
c) Less : Drawdown	-	-
d) Closing balance	2.29	2.79
3) Closing balance in IFR as a percentage of closing balance of investments (point 13) in AFS and HFT/Current category	3.69	5.47

c) Non-SLR Investment Portfolio**i) Non-Performing Non SLR Investments**

Rs.in crore

Particulars	F.Y.2022-23	F.Y.2023-24
Opening balance	0	0
Additions during the year since 1 st 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	
		FY-2022-23	FY-2023-24	FY-2022-23	FY-2023-24	FY-2022-23	FY-2023-24	FY-2022-23	FY-2023-24	FY-2022-23	FY-2023-24
1	2	3		4		5		6		7	
a)	PSUs	2.25	0.22	0	0	0	0	0	0	0	0
b)	FIs	0	0	0	0	0	0	0	0	0	0
c)	Banks	20.11	5.98	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	0.00	0	0	0	0	0	0	0	0	0
g)	Provision held towards depreciation	0.00	0.00	0	0	0	0	0	0	0	0
	Total	22.36	6.20	0	0	0	0	0	0	0	0

d) Repo transaction (in Face value terms)**i) 31.03.2024****Rs. in crore**

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31.03.2024
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 on 31.03.2023**Rs.in crore**

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31.03.2023
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 31.03.2024

(Rs. in Crore)

	Standard	Non-performing				
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	212.07	2.03	5.77	-	7.80	219.87
Add : Additions during the year					3.29	-
Less : Reductions during the year					2.87	-
Closing Balance	223.03	4.23	3.99	-	8.22	231.25
Reductions in Gross NPAs due to						
i) Upgradation					1.74	1.74
ii) Recoveries (excluding recoveries from upgraded accounts)					0.85	0.85
iii) Technical/Prudential Write-offs					-	-
iv) Write-offs other than those under (iii) above					0.28	0.28
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.86			-	10.52	11.38
Add : Fresh provisions made during the year					1.00	-
Less : Excess provision reversed/write-off loans					0.28	-
Closing balance of provisions held	2.00	-	-	-	11.24	13.24
Net NPAs						
Opening Balance		-	-	-	-	
Add : Fresh additions during the year						
Less : Reductions during the year					-	
Closing Balance		-	-	-	-	
Floating Provisions					-	-
Opening Balance						-
Add : Additional provisions made during the year						-
Less : Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						-
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						-

ii) As on 31.03.2023

(Rs. in Crore)

	Standard	Non-performing				
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	Total
Gross Standard Advances and NPAs						
Opening Balance	141.00	5.34	4.63	-	9.97	150.97
Add : Additions during the year					2.70	-
Less : Reductions during the year					4.87	-
Closing Balance	212.07	2.03	5.77	-	7.80	219.87
Reductions in Gross NPAs due to						
i) Upgradation					-	-
ii) Recoveries (excluding recoveries from upgraded accounts)					4.87	-
iii) Technical/Prudential Write-offs					-	-
iv) Write-offs other than those under(iii)above					-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	0.76			-	9.52	10.28
Add : Fresh provisions made during the year					1.00	
Less : Excess provision reversed/write-off loans					-	-
Closing balance of provisions held	0.86			-	10.52	11.38
Net NPAs						
Opening Balance				-	9.97	
Add : Fresh additions during the year					2.70	
Less : Reductions during the year					4.87	
Closing Balance	-	-	-	-	7.80	-
Floating Provisions	-	-	-	-	-	-
Opening Balance						-
Add : Additional provisions made during the year						-
Less : Amount drawn down during the year						-
Closing balance of floating provisions						-
Technical write-offs and the recoveries made thereon						
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. 2022-23	F.Y. 2023-24
Gross NPA to Gross Advances	3.55	3.55
Net NPA to Net Advances	0.00	0.00
Provision Coverage ratio	134.82	136.79

b) Sector-wise Advances and Gross NPAs :

(Rs. in Crore)

Sr. No.	Sector	31.03.2023			31.03.2024		
		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)	Priority Sector						
	a) Agriculture and allied activities	0.21	0.00	0%	1.97	0	0
	b) Micro and Small Enterprises	89.31	5.72	6.40%	111.86	6.61	5.92%
	c) Education Loans	1.36	0.65	47.57%	0.80		
	d) Housing Loans	16.03	0.36	2.26%	12.47	0.18	1.28%
	e) Micro Finance upto Rs.50000	0.06	0.04	63.50%	0.03		
	f) Other Priority sector	5.51	0.57	10.42%	0.11		
	g) Social Infrastructure				0.19		
	Sub-total (i)	112.48	7.34	6.53%	127.43	6.79	5.27%
	Non-priority Sector						
	Other	107.16	46.18	0.43%	103.82	1.42	1.39%
ii)	Sub-total (i)	107.16	46.18	0.43%	103.82	1.42	1.39%
	Total (I + ii)	219.65	7.80	3.55%	231.25	8.21	3.55%

c) Overseas Assets, NPA and Revenue :

Bank does not have 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.22-23	F.Y.23-24	F.Y.22-23	F.Y.23-24	F.Y.22-23	F.Y.23-24	F.Y.22-23	F.Y.23-24	F.Y.22-23	F.Y.23-24
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. 22-23	F.Y. 23-24
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)	-	-

g) Disclosure under Resolution Framework for COVID - 19 related stress**i) For the half year ended 31st March 2024**

Type of Borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at 30.09.2023 (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 31.03.24
Personal Loans	0	0	0	0.04	0.04
Corporate persons	0	0	0	0	0
Of which MSMEs	13.20	0	0	0.73	7.75
Others	0	0	0	0	0
Total	13.20	0	0	0.77	7.79

ii) For the half year ended 30th September 2023

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 30.09.2023
Personal Loans	0	0	0	0.03	0.03
Corporate persons	0	0	0	0	0
Of which MSMEs	17.36	3.19	0	7.32	13.17
Others	0	0	0	0	0
Total	17.36	3.19	0	7.35	13.20

5. Exposures**a) Exposure to real estate sector**

Category	Current year F.Y. 2022-23	Previous Year F.Y. 2023-24
1. Direct exposure		
a) Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits	14.65	19.40
b) Commercial Real Estate 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	15.13	16.27
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures		
i) Residential	0	0
ii) Commercial Real Estate	0	0
2. Indirect Exposure		
Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies	0	0
Total Exposure to Real Estate Sector	29.78	35.67

b) Exposure to Capital Market – Bank does not have any exposure to capital market in current year and in previous year. Hence no disclosure is required.

c) Risk category - Wise country exposure - Bank does not have any exposure to country risk in current year and in previous year. Hence no disclosure is required.

d) Unsecured Advances :**(Rs. in Crore)**

Particulars	F.Y. 2022-23	F.Y. 2023-24
Total unsecured advances of the bank	10.88	11.76
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. 2022-23	F.Y. 2023-24
Total deposits of the twenty largest depositors.	78.13	70.39
Percentage of deposits of twenty largest depositors to total deposits of the bank.	23.72%	20.74%

b) Concentration on Advances

(Rs. in Crore)

Particulars	F.Y. 2022-23	F.Y. 2023-24
Total advances of the twenty largest borrowers	59.65	60.43
Percentage of advances of twenty largest borrowers to total advances of the bank.	27.12%	26.13%

c) Concentration of Exposures

(Rs. in Crore)

Particulars	F.Y. 2022-23	F.Y. 2023-24
Total exposures of the twenty largest borrowers/ customers	62.91	65.19
Percentage of exposure to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	28.61%	28.19%

d) Concentration of NPAs

(Rs. in Crore)

Particulars	F.Y. 2022-23	F.Y. 2023-24
Total Exposure to the top twenty NPA accounts	6.80	7.75
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs	87.23	94.28

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	2023-2024	2022-2023
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	0	0
3	Number of complaints disposed during the year	0	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
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	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
	Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.		

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

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

Current Year F.Y. 2023-24

Nil

F.Y. 2022-23

Ground-1 Deposits	0	0	0	0	0
Total	0	0	0	0	0

9. **Disclosure of penalties** : No Penalty imposed by Reserve Bank of India and other Banking regulatory bodies during the year ended on 31.03.2023

10. Other Disclosures :

a) Business Ratio

Sr. No.	Particulars	31.03.2023	31.03.2024
1	Interest income as a percentage to average working funds	7.79%	8.42%
2	Non- interest income as a percentage to average working funds	0.41%	0.40%
3	Cost of deposits	5.11%	5.49%
4	Net Interest Margin	5.74%	5.77%
5	Operating profit as a percentage to working funds	2.15%	2.43%
6	Return on Average Assets	0.83%	0.86%
7	Business (Deposits + Advances) per employee (Rs. in Crore)	8.45	8.27
8	Profit per employee (in Crore)	0.05	0.05

b) Bancassurance Business - Nil

c) Marketing and distribution – Nil

d) Provisions and Contingencies

Sr.no	Provisions debited to Profit and Loss Account	F.Y.2022-23	F.Y.2023-24
1	Amount Provided for Bad and Doubtful Debts	1.00	1.00
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	1.14
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
	TOTAL	1.00	2.14

e) Payment of DICGC Premium

Sr.no	Particulars	F.Y.2022-23	F.Y.2023-24
i)	Payment of DICGC Insurance Premium	0.37	0.44
ii)	Arrears in payment of DICGC Premium	0	0

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

Sr.no.	Particulars	F.Y. 2022-23	F.Y. 2023-24
1	Fund Based :		
	Outstanding at the beginning of the year	0.00	0.35
	Additions during the year	0.35	0
	Recovery during the year	0	0.04
	Outstanding at the end of the year	0.35	0.31
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 2022-23

R. Capital Charge on Market risk – Not Applicable**S. Previous Year figures :**

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

For Ajit P. Ranade & Co.
Chartered Accountants
FRN 100231W

CA Ajit P. Ranade
Partner
M. No. 34397
UDIN 24034397BKCFAT2471

For Lonawala Sahakari Bank Maryadit

Mr. Vitthal D. Dalve
Chief Executive Officer

Standard Business Parameters (Comparative)

(Figures in % & Amt. in Lacs)

Sr. No.	Particulars	31.03.2024	31.03.2023	31.03.2022
1	% CRAR	23.26	21.17	26.77
2	% of Working Capital to Interest Income	8.18	7.51	7.04
3	% of Working Capital to Non-Interest Income	0.38	0.40	0.34
4	% of Yield on Advances and Investments	11.26	11.17	11.37
5	% of Cost of Funds	5.49	5.26	5.77
6	% of Spread	5.77	5.91	5.60
7	% of Working Capital of Management Exp.	1.64	1.51	0.68
8	% of Overdue to Total Loans	4.50	2.52	3.59
9	% of Gross NPA to Total Gross Loans	3.55	3.55	6.61
10	% of Net NPA to Net Loans	0.00	0.00	0.32
11	% of Gross Profit to Working Capital	2.33	2.07	1.44
12	% of Net Profit to Working Capital	0.83	0.80	0.78
13	Per Employee Business	826.96	844.93	729.55
14	Per Employee Gross Profit	14.08	11.01	8.38
15	Total Business	57060.23	54921.09	45961.92
16	Credit Deposit Ratio	68.15	66.76	48.91

Annual Progress of Bank

(Figures in % & Amt. in Lacs)

Sr. No.	Particulars	31.03.2024	31.03.2023	31.03.2022
1	Shareholders	6,536	6,370	6,141
2	Branches	7	7	7
3	Staff	69	65	63
4	Per Employee Business	826.96	844.93	729.55
5	Paid-Up Share Capital	619.05	633.76	616.14
6	Total Reserves	6,380.00	5,134.76	4,474.98
7	CRAR %	23.26	21.17	26.77
8	Dividend %	13*	13	10
9	Deposits	33,935.08	32,933.97	30,864.21
10	Loans	23,125.15	21,987.11	15,097.71
11	% of Priority Sector Advances	58.02	66.65	63.37
12	% of Weaker Sector Advances	3.74	12.73	24.44
13	Total Investments	10,866.12	11,984.93	11,200.81
14	Total Working Funds	41,578.01	39,308.48	36,533.21
15	Gross Profit	971.81	816.04	528.08
16	Net Profit	348.53	314.51	286.36
17	% of Gross NPA to Total Advances	3.55	3.55	6.61
18	% of Net NPA to Total Advances	0.00	0.00	0.32
19	Audit Class	A	A	A

*Subject to Approval

LONAWALA SAHAKARI BANK MARYADIT

Position of Br. As on 31/03/2024

(Amt. in lacs)

Sr. No.	Branch	Deposits	Loans	Total Business	CD Ratio%
0	Head Office	-	-	-	-
1	Lonavla Branch	21448.90	5901.17	27350.07	27.51
2	Chinchwad Branch	3481.22	10691.82	14173.04	307.13
3	Kamshet Branch	2276.93	790.34	3067.27	34.71
4	Talawade Branch	2051.08	1570.24	3621.32	76.56
5	Thergaon Branch	929.73	1633.49	2563.22	175.70
6	Rajgurunagar Branch	653.22	716.97	1370.19	109.76
7	Pune City Branch	3094.00	1821.12	4915.12	58.86
	Total	33935.08	23125.15	57060.23	68.15

LONAWALA SAHAKARI BANK MARYADIT

Branch Name	Postal Address	Phone No.	IFS Code
Lonavala 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 (Mini ATM)	Pastakiya Plaza, Bazar Peth, Kamshet, Tal. Maval, Dist. Pune, Kamshet 410 405.	(02114) 263200 / 263400	HDFC0CLSABL
Talawade Branch	Gat No. 461, Talawade Chowk, Dehu-Chikhali Road, Tal. Haveli, Dist. Pune -412114	(020) 27690200 / 27690400	HDFC0CLSABL
Thergaon Branch	"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 2023-24

(Total Meetings - 22)

Sr. No.	Directors Name	Total No. of Meeting
1	Mr. Mukund Mafatlal Shah	22
2	Mr. Sanjeev Suresh Khaladkar	21
3	Mr. Kanhaiya Sonraj Bhurat	20
4	Mr. Abhaykumar Zumbarlal Parakh	21
5	Mr. Sunil Laxman Gaikwad	19
6	Mr. Sudhakar Mahadev Bhagwat	21
7	Mr. Bharat Dashrath Takle	20
8	Mr. Uday Shivaji Sarwade	20
9	Mr. Mahendra Kantilal Oswal	20
10	Mr. Appa Chintamani Jatti	21
11	Mr. Ashish Suryakant Shah	21
12	Ms. Pratima Vinod Balsara	21
13	Mrs. Sejal Kalpesh Shah	19
14	Mr. Nikhil Chandrakant Shah	19
15	Mr. Pramod Ramkrishna Achyut	19

Sub-Committee Meetings Held in the year 2023-24

Sr. No.	Sub-Committee	Total Meetings
1	Loan Committee	22
2	Recovery & NPA Management Committee Meeting	09
3	Audit Committee Meeting	09
4	Investment Committee	09
5	ALM Committee	04
	Total	53

लोणावळा सहकारी बँक मर्यादित

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

तपशील	सन 2023-24		सन 2024-25 अंदाजपत्रक
	अंदाज	प्रत्यक्ष	
वसूल भागभांडवल	650.00	619.05	635.00
ठेवी	38000.00	33935.08	35500.00
कर्जे	26000.00	23125.15	24500.00
एकूण व्यवसाय (ठेवी + कर्जे)	64000.00	57060.23	60000.00
अ) उत्पन्न			
व्याज (कर्ज व गुंतवणूक)	3500.00	3404.94	4000.00
कमिशन	15.00	27.38	40.00
इतर उत्पन्न	175.00	134.60	150.00
एकूण उत्पन्न	3690.00	3566.92	4190.00
ब) खर्च			
ठेवीवर दिलेले व्याज	1900.00	1834.30	2100.00
सेवक पगार, भत्ते इ.	290.00	294.06	340.00
अन्य खर्च (सर्व तरतुदी व करासह)	1100.00	1090.03	1350.00
एकूण खर्च	3290.00	3218.39	3790.00
निव्वळ नफा (अ-ब)	400.00	348.53	400.00

महाराष्ट्र सहकारी संस्था अधिनियम 1960 कलम 75 (2) नुसार द्यावयाची माहिती
संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांना दिलेली कर्जे

दि. 31/03/2024 अखेरची स्थिती

अ.क्र.	तपशील	खाते	येणे बाकी (लाखांत)	कर्जाची टक्केवारी
1	संचालक	-	-	-
2	संचालक नातेवाईक	1	30.61	0.13%
3	एकूण	-	-	-

व्यवस्थापन संचालक मंडळ



अॅड. संजीव सु. स्वळदकर
अध्यक्ष



अॅड. भरत द. टकले
सदस्य



चिंतामणी गो. वैजापूरकर
सदस्य



आशिष सुर्यकांत शहा
सदस्य



मेघश्याम ना. जोशी
सदस्य



अजित अ. घमंडे
सदस्य

अधिकारी वर्ग



कुंदन य. धरी
अधिकारी,
मुख्य कार्यालय



कु. श्वेता स. कनगुटकर
सहाय्यक व्यवस्थापक,
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सहाय्यक व्यवस्थापक,
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रमेश च. शिंदे
शाखाधिकारी,
राजगुरुनगर शाखा



अशोक ज. यादव
शाखाधिकारी,
पुणे शाखा



सदानंद वि. पेंडसे
संगणक अधिकारी,
मुख्य कार्यालय



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Karla Caves
Photo by - Mr. Subhash Rashinkar