



‘गतिमान अर्थकारणातून समाज परिवर्तन’

भारती सहकारी बँक लि., पुणे-30

(मल्टी-स्टेट शेड्युल्ड बँक)

संस्थापक : डॉ. पतंगराव कदम एम.ए., एलएल.बी., पीएच.डी.

1971 - 2021

CELEBRATING

50

GOLDEN JUBILEE

"Social Change Through Economic Dynamism"

BHARATI SAHAKARI BANK LTD., PUNE - 30

(Multi-State Scheduled Bank)

Founder : Dr. Patangrao Kadam (M.A., LL.B., Ph.D.)

50th Annual Report 2020-21

भारती सहकारी बँक लि., पुणे-३० (मल्टी-स्टेट शेड्युल्ड बँक)

संचालक मंडळ



मा.सी.ए. भाऊ भगवंत कड
चेअरमन



मा. डॉ. नितीन दामोदर नायक
व्हा. चेअरमन (२६/१२/२० पर्यंत)



मा.सी.ए. जयेश विजयकुमार दुधेडिया
व्हा. चेअरमन (२९/१२/२० पासून)



मा.डॉ. शहाजी विश्वासराव देशमुख
संचालक (२६/१२/२० पर्यंत)



मा.डॉ. काकासाहेब रामचंद्र महाडीक
संचालक (२६/१२/२० पर्यंत)



डॉ. अस्मिता राजेंद्र जगताप
संचालक (२७/१२/२० पासून)



डॉ. जितेश हणमंतराव कदम
संचालक (२७/१२/२० पासून)



मा. डॉ. रविंद्र शंकरराव खरात
संचालक



मा.डॉ.सौ. शुभांगी रविंद्रकुमार काटकर
संचालक



मा. सी.ए. संजीव जयकुमार पाटील
तज्ञ संचालक



मा.डॉ.सोमजी फकिरा पाटील
संचालक



मा.डॉ.सौ. वैशाली सुहास तारळेकर
संचालक



मा.डॉ.सौ. अनिता सरदार पाटील
संचालक (२६/१२/२० पर्यंत)



मा. श्री. बाळकृष्ण बाबूराव यादव
संचालक



मा.श्री. भाऊसाहेब सुखदेव शिंदे
संचालक (२६/१२/२० पर्यंत)



मा.डॉ. प्रभाकर चिंतामण शेजवलकर
संचालक (२६/१२/२० पर्यंत)



डॉ. महादेव शिवलिंग सगरे
संचालक (२७/१२/२० पासून)



डॉ. सचिन श्रीपाद वेणेंकर
संचालक (२७/१२/२० पासून)



डॉ. हरिनाथ निवृत्ती मोरे
संचालक (२७/१२/२० पासून)



श्री. नानासाहेब बाळासाहेब सावंत
संचालक (२७/१२/२० पासून)



डॉ. ज्योती शंकरराव मंडलिक
संचालक (२७/१२/२० पासून)



मा. श्री. युवराज रघुनाथ पाटील
सेवक प्रतिनिधी (२६/१२/२० पर्यंत)



श्री. श्रीकांत लक्ष्मण महामुनी
सेवक प्रतिनिधी (२७/१२/२० पासून)



मा. श्री. सर्जेराव जगन्नाथ पाटील
व्यवस्थापकीय संचालक

आमचे स्फूर्तीस्थान
डॉ. पतंगरावजी कदम साहेब
संस्थापक - भारती सहकारी बँक लि., पुणे - ३०.



बँकेच्या ५० वर्षांच्या इतिहासातील स्मरणचित्रे





Bharati Sahakari Bank Ltd., Pune-30 (Multi-State Scheduled Bank)

50th Annual Report



बँकेच्या ५० वर्षांच्या इतिहासातील स्मरणचित्रे



बँकेच्या ५० वर्षांच्या इतिहासातील स्मरणचित्रे



बँकेच्या ५० वर्षांच्या इतिहासातील स्मरणचित्रे



बँकेच्या ५० वर्षांच्या इतिहासातील स्मरणचित्रे



“गतिमान अर्थकारणातून समाज परिवर्तन”

भारती सहकारी बँक लि., पुणे

(मल्टी-स्टेट शेड्युल्ड बँक)

संस्थापक : डॉ. पतंगराव श्रीपतराव कदम एम.ए., एल.एल.बी., पीएच.डी.

(स्थापना - ८ सप्टेंबर, १९७१)

- महाराष्ट्र राज्य सहकारी संस्था कायदा, १९६० अन्वये नोंदणी क्र. पी.एन.ए./बी.एन.के./१८७ दि. ८.९.१९७१
- रिझर्व्ह बँक ऑफ इंडिया परवाना क्र. यु.बी.डी./एम.एच. ८९२ पी. दि. २६.१०.१९८७
- बहुराज्यीय सहकारी संस्था कायदा, २००२ अन्वये नोंदणी क्र. एम. एस. सी. एस./सी.आर./८७/९९ दि. २९.४.१९९९
- अनुसूचित दर्जा (शेड्युल्ड स्टेट्स) रिझर्व्ह बँक ऑफ इंडिया पत्र क्र. बी.आर.८६१/१६.०५.००/२००१-०२ दि. १७/५/२००२

पन्नासावा वार्षिक अहवाल : २०२०-२१

• अध्यक्ष •

मा. सीए. भाऊ भगवंत कड

एम.कॉम., सी.ए.

संचालक मंडळ

• उपाध्यक्ष •

मा. डॉ. नितीन दामोदर नायक

एम.कॉम., एम.फिल., पीएच.डी. (दि. २६.१२.२० पर्यंत)

मा. सीए. जयेश विजयकुमार दुधेडीया,

एम.कॉम., एल.एल.बी., एफ.सी.ए., एल.सी.एस., आय.सी. डब्ल्यु.ए. (दि. २९.१२.२० पासून)

• संचालक •

- मा. डॉ. शहाजी विश्वासराव देशमुख, एम.एस. (दि. २६.१२.२० पर्यंत)
- मा. डॉ. काकासाहेब रामचंद्र महाडीक, एम.फार्म., पीएच.डी. (दि. २६.१२.२० पर्यंत)
- मा. डॉ.सौ. अस्मिता राजेंद्र जगताप, (दि. २७.१२.२० पासून)
एम.बी.बी.एस., एम.डी. (पी.एस. वाय.), डि.एल.एल., डि.एम.एल.एस., पीएच.डी
- मा. डॉ. जितेश हणमंतराव कदम, एम.बी.बी.एस., एम.डी. (दि. २७.१२.२० पासून)
- मा. डॉ. रविंद्रन शंकरराव खरात, एम.एस.
- मा. डॉ. सौ. शुभांगी रविंद्रकुमार काटकर, एम.डी. (आयुर्वेद)
- मा. सीए. संजीव जयकुमार पाटील, (तज्ञ संचालक) एम.कॉम., सी.ए. (दि. २६.१२.२० पर्यंत)
- मा. डॉ. सोमजी फकिरा पाटील, एम.एस.सी., पीएच.डी.
- मा. डॉ. वैशाली सुहास तारळेकर, एम.बी.बी.एस.एम.डी
- मा. डॉ. सौ. अनिता सरदार पाटील, एम.डी. (होमीओपॅथिक) (दि. २६.१२.२० पर्यंत)
- मा. श्री. बाळकृष्ण बाबूराव यादव, एम.एस.सी. (अंगी)
- मा. श्री. भाऊसाहेब सुखदेव शिंदे, बी.ए., एम.लिब. (दि. २६.१२.२० पर्यंत)
- मा. डॉ. प्रभाकर चिंतामण शेजवलकर, एम.कॉम., पीएच.डी. (दि. २६.१२.२० पर्यंत)
- मा. डॉ. महादेव शिवलिंग सगरे, एम.एस.सी. डि.एस.सी., पीएच.डी. (दि. २७.१२.२० पासून)
- मा. डॉ. सचिन श्रीपाद वेणेंकर, (दि. २७.१२.२० पासून)
बी.कॉम., एम.बी.ए., एल.एल.बी., एम.आय.एम.ए., एफ.आय.सी.ए., पीएच.डी
- मा. डॉ. हरिनाथ निवृत्ती मोरे, एम.फार्म., पीएच.डी. (दि. २७.१२.२० पासून)
- मा. श्री. नानासाहेब बाळासाहेब सावंत बी.ए. (अॅप्पी) दि. २७.१२.२० पासून
- मा. डॉ. ज्योती शंकरराव मंडलिक, एम.डी.एस. दि. (२७.१२.२० पासून)
- मा. श्री. युवराज रघुनाथ पाटील, बी.कॉम. (सेवक प्रतिनिधी) (दि. २६.१२.२० पर्यंत)
- मा. श्री. श्रीकांत लक्ष्मण महामुनी, बी.कॉम. (सेवक प्रतिनिधी) (२७.१२.२० पासून)

• व्यवस्थापकीय संचालक •

श्री. सर्जेराव ज. पाटील, एम. कॉम.

• बँकर्स •

भारतीय रिझर्व्ह बँक

महाराष्ट्र राज्य सहकारी बँक लि., मुंबई.
दिल्ली स्टेट को-ऑप बँक लि., नवी दिल्ली.
पुणे जिल्हा मध्यवर्ती सहकारी बँक लि., पुणे.

एसव्हीसी.को.ऑप.बँक.लि.

एच.डी.एफ.सी.बँक

बँक ऑफ इंडिया
आय.डी.बी.आय.बँक

• सतत व समवर्ती लेखापरीक्षक •

- मे. बहिरत पाटील भायगुडे अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे
मे. महेंद्र शहा अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे
सीए निकिता बजाज, चार्टर्ड अकौंटंट, पुणे
मे. अभिजीत डोळसे अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे
मे. जी.आर.दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे
मे. मंत्री मालु अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे
मे. मगर अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, कोल्हापूर
मे. नितीन दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स, सातारा
सीए विजयकुमार क्षीरसागर, चार्टर्ड अकौंटंट, सातारा

• वैधानिक लेखापरीक्षक •

मे. बी.एस.जी. अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे

• कायदे सल्लागार •

अॅड. श्री. एस. बी. खुर्जेकर, अॅड. श्री. एस. जे. खुर्जेकर, अॅड. एस. एच. जाधव
अॅड. एन.के. खासबाबादा

• आयकर सल्लागार •

मे. महेंद्र शहा अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे
श्री. महावीर जैन, चार्टर्ड अकौंटंट, पुणे



“Social Change Through Economic Dynamism”

Bharati Sahakari Bank Ltd., Pune

(Multi-State Scheduled Bank)

Founder - Dr. Patangrao Shripatrao Kadam, M.A. LL.B. Ph.D.

(Established on 8th September, 1971)

- Registered Under M.C.S. Act, 1960 Registration No. PNA/BNK/187 Dated : 08.09.1971
- R.B.I. License No. UBD/MH/892 P. Dated : 26.10.1987
- Registered Under M.S.C.S. Act, 2002 Registration No. MSCS/CR/87/99 Dated : 29.04.1999
- Scheduled Bank Status : R.B.I. Letter No. B.R. 861/16.05.00/2001-02 Dated : 17.05.2002

50th Annual Report 2020-21

: BOARD OF DIRECTORS :

• Chairman •

CA. Bhau Bhagwant Kad

M.Com., C.A.

• Vice Chairman •

Dr. Nitin Damodar Nayak

M.Com., M.Phil., Ph.D.(upto 26.12.20)

CA. Jayesh Vijaykumar Dudhedia.

M.Com. LL.B.F.C.A.,L.C.S.,I.C.W.A (from 29.12.20)

• DIRECTORS •

- | | |
|--|---|
| 1. Dr. Shahaji Vishwasrao Deshmukh, M.S.(upto 26.12.20) | 11 Mr.Balkrishna Baburao Yadav, M.Sc.(Agri) |
| 2. Dr. Kakasaheb Ramchandra Mahadik, M.Pharm, Ph.D.(Upto 26.12.20) | 12 Mr. Bhausaheb Sukhadev Shinde, B.A.M.Lib.(Upto 26.12.20) |
| 3. Dr. Asmita Rajendra Jagtap, (From 27.12.20) | 13 Dr. Prabhakar Chintaman Shejwalkar, M.Com., Ph.D.(Upto 26.12.20) |
| MBBS,MD(Psy),DLL,DMLS,Ph.D. | 14. Dr. Mahadev Shivling Sagare, M.Sc., D.Sc.,Ph.D.(From 27.12.20) |
| 4. Dr. Jitesh Hanmantrao Kadam, (From 27.12.20) MBBS, MD. | 15. Dr. Sachin Shripad Vernekar, B.Com.,MBA,LLB,MIMA,FICA,Ph.D |
| 5. Dr. Ravindra Shankarrao kharat, M.s | (From 27.12.20) |
| 6. Dr. Mrs. Shubhangi Ravindrakumar Katkar, M.D.(Ayurveda) | 16. Dr. Harinath Nivrutti More, M.Pharm.,Ph.D.(From 27.12.20) |
| 7 CA. Sanjeev Jaykumar Patil, (Expert Director) M.Com.,C.A.(Upto 26.12.20) | 17. Shri. Nanasahab Balasahab Sawant, B.A.(App.)(From 27.12.20) |
| 8 Dr. Somaji Fakira Patil, M.Sc.,Ph.D. | 18. Dr. Jyoti Shankarrao Mandlik, M.D.S.,(From 27.12.2020) |
| 9 Dr. Mrs. Vaishali Suhas Taralekar, M.B.B.S.,M.D. | 19. Mr. Yuvraj Raghunath Patil, B.Com.(Staff Representative) |
| 10 Dr. Mrs. Anita Sardar Patil, M.D.(Homeopathic)(Upto 26.12.20) | (Upto 26.12.20) |
| | 20. Shri. Shrikant Laxman Mahamuni, B.Com.(From 27.12.20) |

• Managing Director •

Mr. Sarjerao J. Patil, M.Com.

• Bankers •

Reserve Bank of India

Maharashtra State Co-op. Bank Ltd., Mumbai

Delhi State Co-op. Bank Ltd., New Delhi

Pune Dist. Central Co-op. Bank Ltd., Pune

SVC Co-op. Bank Ltd.

H.D.F.C Bank

• Concurrent Auditor •

M/s. Bahirat Patil Bhaygude & Co.,Chartered Accountants, Pune

M/s. Mahendra Shah & Co., Chartered Accountants, Pune

CA Nikita Bajaj, Chartered Accountant, Pune

CA Abhijeet Dolase, Chartered Accountant, Pune

M/s G.R.Dalavi & Co., Chartered Accountants, Pune

M/S. Mantri Malu & Associates,Chartered Accountants, Pune

M/s Magar & Associates, Chartered Accountants, Kolhapur

M/s. Nitin Dalavi & Co., Chartered Accountants, Satara

CA Vijaykumar Kshirsagar , Chartered Accountant, Satara

• Statutory Auditor •

M/ s. BSG & Associates, Chartered Accountants, Pune

• Legal Consultants •

Adv. S.B. Khurjekar, Adv. S. J. Khurjekar, Adv. S. H. Jadhav

Adv. N.K. Khasbardar

• Income Tax Consultant •

M/s. Mahendra Shah & Co., Chartered Accountants, Pune

Mr. Mahavir Jain, Chartered Accountant, Pune

५० व्या वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त बँकेच्या सभासदांकरिता)

आपल्या बँकेची ५० वी वार्षिक सर्वसाधारण सभा सोमवार दि. २७.०९.२०२१ रोजी दुपारी ४.०० वाजता मेडिकल कॉलेज सभागृह, भारती विद्यापीठ शैक्षणिक केंद्र, धनकवडी, पुणे - ४११०४३ येथे बँकेचे अध्यक्ष मा. सीए बी. बी. कड यांच्या अध्यक्षतेखाली आयोजित करण्यात आलेली आहे. आपण या सभेस उपस्थित रहावे अशी विनंती आहे.

सभेची कार्यक्रमापत्रिका :

- १) दि. १८.१२.२०२० रोजी झालेल्या बँकेच्या ४९ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
- २) मा. संचालक मंडळाने सादर केलेल्या दि. ३१.०३.२०२१ अखेरचा ५० वा वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रकाचा विचार करणे व मान्यता देणे.
- ३) मा. संचालक मंडळाने सादर केलेल्या सन २०२१-२२ आर्थिक वर्षासाठीच्या अंदाजपत्रकासंबंधी विचार करणे व मान्यता देणे, तसेच आर्थिक वर्ष सन २०२०-२१ च्या अंदाजपत्रकातील मंजूर तरतुदीपेक्षा जादा झालेल्या खर्चाचा आढावा घेणे व त्यास मान्यता देणे.
- ४) सन २०२०-२१ या आर्थिक वर्षाच्या वैधानिक लेखापरीक्षकांच्या अहवालाचा विचार करून त्याची नोंद घेणे.
- ५) मा. संचालक मंडळाने शिफारस केलेल्या नफा वाटणीसंबंधीच्या प्रस्तावावर चर्चा करणे व त्यास मान्यता देणे.
- ६) आर्थिक वर्ष २०२१-२२ करिता वैधानिक लेखा परीक्षकाची नेमणूक करणे व त्यांचा मेहनताना ठरविणे.
- ७) वैधानिक लेखापरीक्षकाने प्रमाणित केलेली अनुत्पादीत कर्जदारांची खाती निलंबित (Write-off) करणे बाबत विचार करणे.
- ८) आर्थिक वर्ष सन २०२०-२१ मध्ये तडजोडीने / एकरकमी कर्ज परतफेड योजने अंतर्गत बंद केलेल्या कर्ज खात्यांना व दिलेल्या व्याज माफीस मान्यता देणेबाबत व सदरील योजना आर्थिक वर्ष सन २०२१-२२ साठी लागू करणेबाबत विचार करणे.
- ९) वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे व अनुपस्थिती क्षमापित करणेबाबत विचार करणे.
- १०) मा. अध्यक्षांच्या परवानगीने सभेपुढे ऐनवेळी विचारार्थ येणाऱ्या विषयांचा विचार करणे.

दिनांक : १३/०९/२०२१

स्थळ : पुणे

मा. संचालक मंडळाच्या आदेशावरून
सर्जेराव ज. पाटील, एम.कॉम
व्यवस्थापकीय संचालक

सूचना :

- १) सभा सुरु होण्याच्या वेळी उपस्थित गणसंख्या आवश्यकतेपेक्षा अपुरी असेल तर सभा तात्पुरती बरखास्त करून ही सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासांनी पुन्हा भरविण्यात येईल. त्या सभेस गणपूर्तीची आवश्यकता असणार नाही.
- २) सभेचे कामकाज मर्यादित वेळेत पूर्ण करिता यावे या दृष्टीने अहवाल, ताळेबंद-नफातोटा पत्रक वगैरे संबंधी कोणा सभासदांना प्रश्न विचारण्याचे असल्यास त्यांनी कृपया व्यवस्थापकीय संचालक यांचेकडे दिनांक १६.०९.२०२१ पूर्वी लेखी विचारणा करावी. त्यांच्या उत्तरादाखलची माहिती दि. २३.०९.२०२१ ते दि. २५.०९.२०२१ दरम्यान बँकेच्या मुख्य कार्यालयात उपलब्ध होऊ शकेल.
- ३) आपण वार्षिक सर्वसाधारण सभेस येतांना कृपया या वार्षिक अहवालाची प्रत बरोबर आणावी.
- ४) दि. ३१.०३.२०२१ अखेर सभासद झालेल्या सर्व नुतन सभासदांचे भाग दाखले तयार आहेत. कृपया त्यांनी ते बँकेच्या संबंधित शाखांमधून घेऊन जावेत.

कोविड - १९ च्या पार्श्वभूमिवर विशेष सूचना -

- १) महाराष्ट्र शासनाच्या कोविड-१९ मार्गदर्शक सूचनांनुसार सर्व नियम व निकषांचे पालन केले जाईल. (याबाबत महाराष्ट्र शासनाच्या नियमामध्ये वेळोवेळी होणारे बदल लागू राहतील.)
- २) सभेस उपस्थित राहू इच्छिणाऱ्या सभासदांनी सभागृहामध्ये प्रवेश करण्यापूर्वी पूर्व नोंदणी करणे आवश्यक आहे.
- ३) सध्याच्या कोविड-१९ च्या पार्श्वभूमिवर सभेस उपस्थित राहू इच्छिणाऱ्या सभासदांनी मास्क वापरणे अनिवार्य राहिल व सुरक्षिततेच्या दृष्टीने सभेच्या दरम्यान सामाजिक दूरीचे पालन करावे.

टिप : बँकेचा ५० वा (२०२०-२१) वार्षिक अहवाल बँकेच्या अधिकृत संकेतस्थळावर प्रसिध्द करण्यात आला आहे.

www.bharatibankpune.com



Notice of the 50th Annual General Meeting (For the Shareholders Only)

The 50th Annual General Meeting of our Bank will be held on Monday 27.09.2021 at 4.00 p.m. in the Medical College Auditorium, Bharati Vidyapeeth Educational Campus, Dhankawadi, Pune- 411043. The meeting will be presided over by the Chairman of the Bank, CA B. B. Kad.

You are requested to kindly attend the meeting.

AGENDA FOR THE MEETING

1. To read out and confirm the minutes of the 49th Annual General Meeting held on 18.12.2020.
2. To consider and approve the 50th Annual Report, Balance Sheet and Profit & Loss Account for the Financial Year that ended on 31.03.2021, presented on behalf of the Board of Directors.
3. To consider and approve the Budget for the year 2021-22 presented on behalf of the Board of Directors and to give an approval to the excess expenditure made over and above the budgeted provisions for the Financial Year 2020-21.
4. To consider the Statutory Auditor's Report for the Financial Year 2020-21.
5. To approve the appropriation of Profit as recommended by the Board of Directors.
6. To appoint Statutory Auditor for the Financial Year 2021-22 and to fix up the fees to be paid to him.
7. To consider the proposal to write-off NPA accounts certified by Statutory Auditor.
8. To approve the loan account(s) settled Under Compromise/One Time Settlement Scheme and to approve the waiver of interest for the Financial Year 2020-21 and to approve the above schemes for the Financial Year 2021-22.
9. To grant leave of absence to those members of the bank who have not attended this Annual General Meeting.
10. To consider any other matter with the permission of the chairman.

Date : 13.09.2021

Place : Pune

By order of the Board of Directors
Sarjerao J. Patil, M.Com.
Managing Director

Note :

- 1) If there is no quorum at the scheduled time of the meeting, the meeting will stand adjourned and will be held after half an hour on the same date and at the same venue. For such an adjourned meeting, quorum will not be required.
- 2) With a view to ensure that the meeting is not unduly prolonged the members who have any queries about the financial statements and the Board of Directors Report of the Bank, are requested to send the queries in writing to the Managing Director on or before Dt. 16.09.2021. Relevant information will be available with Managing Director from Dt. 23.09.2021 to Dt. 25.09.2021.
- 3) You are requested to bring this copy of Annual Report with you while attending the Annual General Meeting.
- 4) The share certificates of those who have become share holders of the bank on or before 31.03.2021 are ready and the same can be collected from respective branches.

बँकेचा अधिकारी वर्ग :

अधिकारी (मध्यवर्ती कार्यालय) :

श्री. सुरेश रा. निंबाळकर, विशेष कार्यासन अधिकारी
श्री. भागवत आ. सुर्यवंशी, व्यवस्थापक कर्जविभाग
श्री. अजिंक्य चै. गर्दे, व्यवस्थापक माहिती तंत्रज्ञान विभाग
श्री. अमेय अ. बागे, प्रणाली प्रशासक
सौ. दीपा. वि. चव्हाण, आय.टी. ऑफीसर
श्री. अजय अ. कुलकर्णी, ट्रेझरी मॅनेजर
श्री. महेश अ. कुलकर्णी, अकौंट्स ऑफिसर
श्री. अनिकेत ज. शिंदे, प्रशासकीय अधिकारी
श्री. संभाजी वि. सालुंखे, व्यवस्थापक (बी.ओ.डी.)
श्री. श्रीकांत ल. महामुनी, व्यवस्थापक (वसुली)
श्री. बाळु धो. देसाई, व्यवस्थापक (वसुली)

Officers of Bank :

Officers (Central Office) :

Mr. Suresh R. Nimbalkar, Officer On Special Duty
Mr. Bhagwat A. Suryawanshi, Manager, Loan Dept.
Mr. Ajinkya C. Garde, Manager IT
Mr. Amey A. Bage, System Administrator
Mrs. Deepa V. Chavan, I.T. Officer
Mr. Ajay A. Kulkarni, Treasury Manager
Mr. Mahesh A. Kulkarni, Accounts Officer
Mr. Aniket J. Shinde, Administrative Officer
Mr. Sambhaji V. Salunkhe, Manager (B.O.D.)
Mr. Shrikant L. Mahamuni, Manager (Recovery)
Mr. Balu D. Desai, Manager (Recovery)

शाखाधिकारी :

श्री. निवास र. पाटील, भवन शाखा, पुणे
श्री. संदिप दि. शिंदे, आकुर्डी शाखा, पुणे
श्री. राजेंद्र प्र. पाटील, वडगाव धायरी शाखा, पुणे
श्री. युवराज र. पाटील, कात्रज धनकवडी शाखा, पुणे
श्री. संजीव प्र. भोसले, सांगली शाखा
श्री. संभाजी खा. मोकळे, कडेगांव शाखा
श्री. समीर ह. माने, नवी मुंबई शाखा
श्री. माणिक ह. महाडिक, सोलापूर शाखा
श्री. इंद्रजित अ. पाटील, कोल्हापूर शाखा
श्री. बबन बा. गवळी, विटा शाखा
श्री. प्रताप गो. ठाणेदार, पांचगणी शाखा
श्री. बापू का. माने, अंबक शाखा
श्री. नितीन भा. पवार, मलकापूर कराड शाखा
श्री. जसकिंदर सि. जुनेजा, नवी दिल्ली शाखा
श्री. श्रीपाद शं. कुलकर्णी, पलूस शाखा
श्री. विजयकुमार शा. संगमे, भिलवडी शाखा
श्री. विजयकुमार ल. कुलकर्णी, इस्लामपूर शाखा
सौ. सुनिता मो. पाटील, तासगांव शाखा
श्री. विजय भ. कदम, एरंडवणा (कोथरुड) शाखा
श्री. संजीवकुमार नि. माने, वरळी शाखा
श्री. महेशकुमार उ. देशपांडे, सातारा शाखा
श्री. विजयकुमार दि. येवले, बाणेर शाखा
श्री. सतीश का. पाटील, हडपसर शाखा (प्रभारी)

Branch Managers :

Mr. Nivas R. Patil, Bhavan Branch, Pune
Mr. Sandeep D. Shinde, Akurdi Branch, Pune
Mr. Rajendra P. Patil, Vadgaon Dhairy Branch, Pune
Mr. Yuvraj R. Patil, Katraj Dhankwadi Branch, Pune
Mr. Sanjeev P. Bhosale, Sangli Branch
Mr. Sambhaji K. Mokale, Kadegaon Branch
Mr. Sameer H. Mane, Navi Mumbai Branch
Mr. Manik H. Mahadik, Solapur Branch
Mr. Indrajit A. Patil, Kolhapur Branch
Mr. Baban B. Gavali, Vita Branch
Mr. Pratap G. Thanedar, Panchgani Branch
Mr. Bapu K. Mane, Ambak Branch
Mr. Nitin B. Pawar, Malkapur Karad Branch
Mr. Jaskinder S. Juneja, New Delhi Branch
Mr. Shripad S. Kulkarni, Palus Branch
Mr. Vijaykumar S. Sangame, Bhilwadi Branch
Mr. Vijaykumar L. Kulkarni, Islampur Branch
Mrs. Suneeta M. Patil, Tasgaon Branch
Mr. Vijay B. Kadam, Erandwane (Kothrud) Branch
Mr. Sanjeevkumar N. Mane, Worli Branch
Mr. Maheshkumar U. Deshpande, Satara Branch
Mr. Vijaykumar D. Yewale, Baner Branch
Mr. Satish K. Patil, Hadapsar Branch (Officiating)

संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधु-भगिनीनो,

आपल्या बँकेच्या ५० व्या वार्षिक सर्वसाधारण सभेसाठी आपण सर्वजण अगत्यपूर्वक आलात त्याबद्दल आपणास मनःपूर्वक धन्यवाद. बँकेचे उपाध्यक्ष, संचालक मंडळातील माझे सहकारी, व्यवस्थापकीय संचालक व कर्मचारी यांच्या व माझ्या स्वतःच्यावतीने मी आपणा सर्वांचे मनःपूर्वक स्वागत करतो.

बँकेच्या या वार्षिक सभेत संबंधित नियमांच्या अधिन राहून दिनांक ३१.०३.२०२१ रोजी संपलेल्या आर्थिक वर्षाचा बँकेचा ५० वा वार्षिक अहवाल आपणापुढे सादर करीत आहे.

बँकेचे कार्यक्षेत्र :

आपल्या बँकेच्या कार्यक्षेत्रात पुणे, सातारा, सांगली, सोलापूर, कोल्हापूर, अहमदनगर, रायगड व ठाणे हे जिल्हे तसेच नवी मुंबई, दिल्ली राज्यातील नवी दिल्ली व वरळी (बृहन्मुंबई) ही शहरे यांचा समावेश होतो. या कार्यक्षेत्रात आपल्या बँकेच्या एकूण २३ शाखा कार्यरत आहेत. या २३ शाखांद्वारे समाजातील सर्व स्तरांतील लोकांना उत्कृष्ट ग्राहकसेवा देण्याचे कार्य बँक करीत आहे. नजीकच्या भविष्यकाळात आणखी शाखा विस्तार करण्याचा बँकेच्या व्यवस्थापन मंडळाचा मनोदय आहे.

संचालक मंडळ :

२०२०-२०२१ या आर्थिक वर्षात मा. सी.ए. बी.बी. कड यांनी अध्यक्ष म्हणून काम पाहिले. मा. सी.ए. जयेश व्ही. दुधेडिया यांनी उपाध्यक्ष म्हणून काम पाहिले.

संचालक मंडळ व उप-समितींच्या बैठका :

मा.संचालक मंडळ व त्यांच्या विविध उप-समित्या यांच्या सन २०२०-२०२१ या आर्थिक वर्षात झालेल्या सभांची आकडेवारी खालीलप्रमाणे आहे-

मा. संचालक मंडळ	१४
मा. कर्ज समिती	२१
मा. लेखापरिक्षण समिती	३
मा. कार्यकारी समिती	१

भारतीय रिझर्व्ह बँक तपासणी :

दरवर्षी प्रमाणे बँकिंग रेग्युलेशन अँक्ट, १९४९ (ए.ए.सी.एस) कलम ३५ अन्वये भारतीय रिझर्व्ह बँक, सहकारी बँक पर्यवेक्षण विभाग, मुंबई येथील क्षेत्रीय कार्यालय यांचेकडील अधिकाऱ्यांनी बँकेच्या दिनांक ३१ मार्च, २०२० अखेरची वैधानिक तपासणी पूर्ण केली.

वैधानिक तपासणीचा अहवाल बँकेस दि. १६/०४/२०२१ रोजी भारतीय रिझर्व्ह बँकेकडून प्राप्त झाला. तपासणी अधिकाऱ्यांनी त्यांच्या अहवालात दर्शविलेल्या दोष व त्रुटींची पूर्तता व योग्य दुरुस्त्या करून आवश्यक त्या स्पष्टीकरणासह दोष दुरुस्ती अहवाल बँकेने दि. २४/०६/२०२१ रोजी भारतीय रिझर्व्ह बँकेस मुदतीत सादर केलेला आहे. रिझर्व्ह बँकेच्या अधिकाऱ्यांनी त्यांच्या समवेत झालेल्या संचालक मंडळाच्या बैठकीत जे मार्गदर्शन केले त्याबद्दल आम्ही त्यांचे ऋणी आहोत.

बँकेची ३१ मार्च २०२१ अखेरची आर्थिक स्थिती विशद करणारी माहिती खाली देत आहोत.

ठेव व कर्जाचे खातेनिहाय वर्गीकरण :

दि. ३१/०३/२०२१ अखेर बँकेकडे जमा असलेल्या ठेवींची रक्कम एकूण रु. १४३१६८.३४ लाख इतकी आहे. त्याचे वर्गीकरण खालीलप्रमाणे-

(रक्कम लाखात रु.०.००)

ठेवींचे प्रकार	खाते संख्या	एकूण रक्कम	एकूण खात्याशी टक्केवारी	एकूण रकमेशी टक्केवारी
बचत ठेवी	१०७८९१	५२०७६.४२	७०.८९	३६.३७
चालू ठेवी	४१२८	६२३३.४०	२.७१	४.३५
मुदत ठेवी	३९६१	१२३६४.८५	२.६०	८.६४
आवर्त ठेवी	१७२६	५६८.९२	१.१३	०.४०
धनवर्धिनी ठेवी	४१८८	३१३६.८६	२.७५	२.१९
पुनर्गुंतवणूक ठेवी	३०२३४	६८६४२.२८	१९.८६	४७.९५
कर्ज/सीसी/ ओडी खात्यावरील जमा शिल्लक	७७	१४५.६१	०.०५	०.१०
एकूण	१५२२०५	१४३१६८.३४	१००.००	१००.००

खातेनिहाय कर्जाच्या रकमेचे वर्गीकरण :

दि. ३१.०३.२०२१ अखेर बँकेने वितरित केलेल्या कर्जाची एकूण रक्कम रु. ६८१५८.७६ लाख इतकी आहे. त्याचे वर्गीकरण खालीलप्रमाणे-

(रक्कम लाखात रु. ०.००)

कर्ज प्रकार	खाते संख्या	एकूण रक्कम	एकूण खात्याशी टक्केवारी	एकूण रकमेशी टक्केवारी
मुदत कर्ज	९२८४	४९९४३.४३	५१.६६	७३.२८
कॅश क्रेडीट	१५३५	१०१६३.८४	८.५४	१४.९१
सोने तारण	६२९०	५३६६.७४	३५.००	७.८७
एनएससी/एलआयसी	१०	८.९५	०.०६	०.०१
एफडी/आरडी	८४७	२६६९.९९	४.७१	३.९२
आयबीपी	१	२.४०	०.०१	०.००
एफडी/करंट खाते ओडी (ओव्हरड्राफ्ट)	३	३.४१	०.०२	०.०१
एकूण	१७९७०	६८१५८.७६	१००.००	१००.००

व्यावसायिक उलाढाल - एक दृष्टीक्षेप :

बँकेच्या व्यवसायासंदर्भातील गेल्या दोन वर्षांची तुलनात्मक सांख्यिकी माहिती पुढे दिली आहे.

(रक्कम लाखात रु. ०.००)

तपशील	२०१९-२०२०	२०२०-२०२१	वाढ/घट रक्कम	वाढ/घट टक्केवारी
निव्वळ नफा	३०६.५७	२१२.०८	-९४.४९	-३०.८२
स्वनिधी	१३२३८.५५	१४२७०.२९	१०३९.७४	७.७९
वसूल भाग भांडवल	२७९२.९४	२८७८.४४	८५.५०	३.०६
ठेवी	१४९९०७.२७	१४३१६८.३४	-६७३८.९३	-४.५०
कर्ज	६८७८६.८८	६८१५८.७६	-६२८.१२	-०.९१
प्रतिसेवक व्यवसाय	८४७.६५	८३८.६०	-९.०५	-१.०७

भांडवल व स्वनिधी :

आपल्या बँकेच्या अधिकृत भागभांडवलाची मर्यादा रु.१०० कोटी इतकी निश्चित करण्यात आलेली आहे. अहवाल वर्षात वसूल भाग भांडवल रु. २८७८.४४ लाख झाले आहे. आर्थिक स्थैर्याच्या दृष्टीने बँकेचा स्वनिधी वाढता राहणे आवश्यक आहे. अहवाल वर्ष (३१.०३.२०२१) अखेर आपल्या बँकेचा स्वनिधी रु. १४२७०.२९ लाख झाला आहे.

अनुत्पादक कर्जे :

ढोबळ अनुत्पादक कर्जाचे प्रमाण हे १४.६९% झाले आहे. गतवर्षाचे हे प्रमाण १७.०१% होते. चालू वर्षाअखेर त्यामध्ये २.३२% ची घट झालेली आहे. गतवर्षी निव्वळ अनुत्पादक कर्जाचे प्रमाण ११.४४% होते चालू वर्षाअखेर ते प्रमाण ७.९०% इतके आहे. अनुत्पादित कर्जाची वाढ ही चिंताजनक बाब असून बँक अनुत्पादित कर्जाचे प्रमाण कमी करण्यासाठी सर्वतोपरी प्रयत्न करत आहे.

नफा :

अहवाल वर्ष अखेर बँकेस सर्व नियमविहीत तरतूदीपूर्व झालेला ढोबळ नफा रु.१०४९.११ लाख इतका आहे. बँकेला या वर्षात रु.२१२.०८ लाख निव्वळ नफा झालेला आहे.

अहवाल वर्षात नवीन कर्जावाटपाचे प्रमाण अधिक झाले असते आणि थकीत कर्जाची अधिक वसुली झाली असती तर बँकेचा निव्वळ नफा अधिक वाढला असता यात शंका नाही. बँकेचे आर्थिक स्थैर्य वाढण्यासाठी व अधिकाधिक सभासदांच्या कर्जाची गरज वेळीच पूर्ण करता यावी यासाठी कर्ज वसूलीचे प्रमाणही वाढणे गरजेचे आहे. त्यासाठी सर्व सभासदांनी बँकेस सहकार्य करावे अशी विनंती आहे.

नफा वाटणी :

बँकेस मिळालेला सन २०२०-२०२१ या आर्थिक वर्षाचा निव्वळ नफा रु.२,१२,०७,७६१.२४ इतका आहे त्याची विभागणी पोटनियम क्र. ४५ नुसार पुढीलप्रमाणे करण्यात यावी अशी मा. संचालक मंडळाची शिफारस आहे. त्यास आपण सर्वांनी मान्यता द्यावी ही विनंती.

अ.क्र.	तपशील	प्रमाण	रक्कम रु.
१	विधीविहीत गंगाजळी	निव्वळ नफ्याच्या ७७.२१ टक्के	१,६३,७४,९०७.२४
२	एन.सी.यु.आय. शिक्षण फंड	निव्वळ नफ्याच्या १ टक्का	२,१२,०७८.००
३	विशेष राखीव निधी	निव्वळ नफ्याच्या १० टक्के	२१,२०,७७६.००
४	गुंतवणूक चढ उतार निधी	-	२५,००,०००.००
	एकूण		२,१२,०७,७६१.२४

ठेवींचा विमा :

आपल्या प्रत्येक ठेवीदाराच्या बँकेकडे असलेल्या सर्व प्रकारच्या ठेवींच्या एकत्रित रकमेपैकी रुपये पाच लाखांपर्यंतच्या ठेवी डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन यांच्या योजनेखाली संरक्षित केलेल्या आहेत. याची सर्व ठेवीदारांनी कृपया नोंद घ्यावी. आपली बँक डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशनचे सर्व विमा हप्ते नियमितपणे व विहीत वेळेत भरते. बँकेने दि. ३०/०९/२०२१ पर्यंतचे सर्व हप्ते भरलेले आहेत.

वैधानिक लेखापरीक्षण :

मे.बी.एस.जी अँड असोसिएटस् (चार्टर्ड अकौंटंट्स) यांची वैधानिक लेखापरीक्षक म्हणून दि. १८/१२/२०२० रोजी झालेल्या वार्षिक सर्वसाधारण सभेमध्ये संमत केलेल्या ठरावानुसार नियुक्ती करण्यात आली होती. त्यांनी सन २०२०-२०२१ या आर्थिक वर्षाचे बँकेचे वैधानिक लेखापरीक्षण पूर्ण केले आहे. त्यामुळे कामकाज सुधारण्यास मदत झाली आहे.

अंतर्गत / समवर्ती लेखापरीक्षण :

शाखांची अंतर्गत तपासणी करण्याचे काम बँकेच्या अधिकाऱ्यांमार्फत करून घेण्याची कार्यपद्धती सन २००७-०८ पासून सुरु करण्यात आली. त्यामुळे बँकेचे कामकाज सुधारण्यास मदत झाली आहे.

शाखांमध्ये सतत व समवर्ती (कंकरंट) लेखा परीक्षण पद्धती अवलंबण्यात आलेली असून समवर्ती लेखापरीक्षक म्हणून १) मे. बहिरट पाटील भायगुडे अँड कंपनी, चार्टर्ड अकौंटंटस् २) सीए निकिता बजाज, चार्टर्ड अकौंटंट ३) में. अभिजीत डोळसे अँड असोसिएटस्, चार्टर्ड अकौंटंटस् ४) में. जी.आर.दळवी अँड कंपनी, चार्टर्ड अकौंटंटस् ५) मे. मंत्री मालु अँड असोसिएटस्, चार्टर्ड अकौंटंट ६) मे. मगर अँड असोसिएटस्, चार्टर्ड अकौंटंट ७) मे. नितीन दळवी अँड कंपनी, चार्टर्ड अकौंटंट ८) सीए विजयकुमार क्षीरसागर, चार्टर्ड अकौंटंट ९) मे. महेंद्र शहा अँड कंपनी, चार्टर्ड अकौंटंटस् यांची नियुक्ती करण्यात आलेली होती. बँकेच्या एकूण व्यवसायाच्या ७० टक्के भाग हा सतत व समवर्ती लेखापरीक्षण योजनेमध्ये आला असून मुख्य कार्यालयासही एकूण नऊ शाखांचा त्यात समावेश करण्यात आलेला आहे.

सेवक :

नमूद करण्यास आनंद वाटतो की, बँकेतील सर्व शाखाधिकारी व इतर कर्मचाऱ्यांचे परस्परांशी व व्यवस्थापनाशी असलेले संबंध नेहमीच सौहार्दाचे राहिले आहेत. त्यांनी ठेवी गोळा करण्यात व वसुली मोहिमेत उत्स्फूर्तपणे सहकार्य देऊन समाधानकारक काम केले आहे, हे अभिमानपूर्वक येथे नमूद करावेसे वाटते. बँकेच्या सेवकांनी कोविड-१९ या आपत्ती मध्ये देखील अत्यावश्यक बँकिंग सेवा सुरु ठेवली आहे.

बँकेने सन २०२०-२०२१ या आर्थिक वर्षामध्ये विविध श्रेणीतील सेवकांना प्रशिक्षण घेण्यासाठी निरनिराळ्या प्रशिक्षण संस्थांकडे पाठविले होते. बँकेने सहभाग घेतलेल्या महत्वाच्या प्रशिक्षण कार्यक्रमाचा तपशील पुढीलप्रमाणे-

अ.क्र.	प्रशिक्षण संस्था	प्रशिक्षणाचा कालावधी	विषय	सहभागी सेवक वर्ग
१	पुणे जिल्हा नागरी सहकारी बँकस् असोसिएशन मर्यादित, पुणे	०८/१०/२०२०	रिझॉल्युशन प्लॅन मोरॅटोरिअम लोन	अधिकारी व लेखनिक

शोक समाचार

बँकेचे ज्येष्ठ व तज्ञ संचालक डॉ.प्रभाकर चिंतामण शेजवलकर यांचे दि. ०८/०१/२०२१ रोजी दुःखद निधन झाले. त्यांनी त्यांचे कार्यकाळात व्यवस्थापन शास्त्राची सुमारे ३० हुन अधिकपुस्तके लिहिली असून सुमारे ८० हुन अधिक विद्यार्थ्यांनी त्यांचे मार्गदर्शनाखाली पीएच.डी. अभ्यासक्रम यशस्वीरित्या पूर्ण केला आहे. त्यांची उणीव बँकेला नेहमीच जाणवत राहणार आहे. बँकेचे सेवक श्री. भिमराव बजरंग मोहिते यांचे दि. ०३/०५/२०२१ रोजी व श्री राजाराम बापू जाधव यांचे दि. ३०/११/२०२० रोजी दुःखद निधन झाले, त्यांच्या कुटुंबियांच्या दुःखात बँकेतील सर्व संचालक, सदस्य व सेवक सहभागी असून बँकेच्या वतीने त्यांना भावपूर्ण श्रद्धांजली अर्पण करण्यात आली.तसेच कोरोना महामारीमध्ये ज्या ठेवीदार, सभासद, खातेदार व बँकेचे हितचिंतक यांचे दुःखद निधन झाले. त्यांच्या कुटुंबियांच्या दुःखात बँकेतील सर्व संचालक सदस्य व सेवक सहभागी असून बँकेच्या वतीने त्यांना भावपूर्ण श्रद्धांजली अर्पण करण्यात आली.

आभार :

डॉ. पतंगराव कदम साहेब यांनी स्थापन केलेल्या आपल्या भारती सहकारी बँकेचा, आर्थिक वर्ष २०२०-२१ चा अहवाल आमचे भागधारक, ग्राहक, हितेच्छुक यांचे हाती देताना आम्हाला आनंद होत आहे. आपली बँक उत्तरोत्तर सर्व दृष्ट्या प्रगती करीत आहे, हे या अहवालावरून आपल्या लक्षात येईल. सहकार चळवळ ही महाराष्ट्रामध्ये जन्माला आली आणि महाराष्ट्रात तिचा मोठ्या प्रमाणामध्ये विस्तारही झाला.

महाराष्ट्राच्या अर्थव्यवस्थेचे एक वैशिष्ट्य म्हणून आपल्या सहकारी संस्थांचा उल्लेख केला जातो. या सहकारी संस्थांनी महाराष्ट्राच्या सर्वांगीण प्रगतीसाठी दिलेले योगदान हे खरोखरच अतिशय महत्त्वपूर्ण असे आहे. काही सहकारी संस्थांच्या अपयशामुळे या सहकारी चळवळीच्या यशाला थोडे फार गालबोट लागले हे नाकारता येणार नाही. तथापि, त्यामुळे आपण नाउमेद होता कामा नये.

सहकारी चळवळीला महाराष्ट्रामध्ये उज्वल भविष्य आहे असे आम्हाला वाटते.

सेवक प्रशिक्षण :

बँकिंग क्षेत्रामध्ये सातत्याने बदल होत असून नवनवीन नियम व कार्यपद्धती अंमलात येत आहेत त्याच बरोबर बँकिंगक्षेत्र हे अधिकाधिक तंत्रज्ञानाधिष्ठीत होत आहे. बँकेच्या सेवकांना नवीन कार्यपद्धती, योजना, नियम व मार्गदर्शनपर तत्वे यांची माहिती व्हावी यासाठी त्यांना सातत्याने प्रशिक्षण देण्याची गरज निर्माण झाली आहे. आपली बँक याबाबतही कार्यतत्पर आहे.

यावर्षी आपल्या बँकेने अनेक क्षेत्रांमध्ये लक्षणीय असे यश प्राप्त केले आहे आणि या यशाच्या पार्श्वभूमीवर आगामी वर्षामध्ये आपण यापेक्षा अधिक प्रमाणात प्रगती करू शकू अशी आम्हाला खात्री वाटते. आपल्या बँकेस प्राप्त झालेले यश हे आपणा सर्वांच्या एकत्रित प्रयत्नांचे व सहकार्यांचे फलित आहे याची कृतज्ञतापूर्वक जाणीव आम्हाला आहे.

या अहवालाच्या सादरीकरणाचे औचित्य साधून बँकेच्या संचालक मंडळाच्यावतीने तसेच वैयक्तिक आमच्यावतीने आम्ही बँकेच्या प्रगतीशील वाटचालीसाठी ज्यांनी ज्यांनी प्रत्यक्ष अथवा अप्रत्यक्ष मदत केली त्यांच्या बदलची आमच्या मनात असलेली कृतज्ञतेची भावना व्यक्त करू इच्छितो. आपल्या बँकेचे मार्गदर्शक मा. नामदार डॉ. विश्वजीत पतंगराव कदम, (कृषी व सहकार राज्य मंत्री, महाराष्ट्र राज्य) प्र-कुलगुरु, भारती विद्यापीठ अभिमत विश्वविद्यालय, यांचे आम्ही प्रथमतः मनःपूर्वक आभार मानतो. बँकेला प्राप्त झालेले हे यश त्यांनी अनेक अडचणींच्या प्रसंगी आम्हाला केलेल्या बहुमोल मार्गदर्शनामुळे प्राप्त झाले आहे, याची आमच्या मनामध्ये कृतज्ञतापूर्ण जाणीव आहे. त्यांनी वेळोवेळी दिलेले प्रोत्साहन हे आमच्या स्फूर्तीचा प्रमुख स्रोत आहे. बँकेच्या प्रगतीसाठी धोरणात्मक निर्णय घेऊन त्यांनी बँकेच्या प्रगतीत सिंहाचा वाटा उचललेला आहे. भारती विद्यापीठ विश्वविद्यालयाचे कुलपती मा. प्रा. डॉ. शिवाजीराव कदम सर यांनी बँकेस नेहमीच मार्गदर्शन केले असून त्यांनी आम्हास वेळोवेळी केलेल्या मार्गदर्शनाबद्दल आम्ही त्यांचे मनःपूर्वक आभार मानतो. बँकेच्या संचालक मंडळाचे कामकाजातील सहकार्य आम्हाला नेहमी मोलाचे वाटते त्यांना मनःपूर्वक धन्यवाद. चालू आर्थिक वर्षाच्या कालखंडात आम्हाला भारतीय रिझर्व्ह बँक, भारत सरकारचे सहकार व शेती खात्याचे मंत्रालय, महाराष्ट्र राज्याचे सहकार खात्याचे संचलनालय यातील अनेक अधिकाऱ्यांनी जे सहकार्य दिले त्यांचेही आम्ही मनापासून आभार मानतो. आम्हाला विविध प्रकारे सहकार्य करणाऱ्या बँकांच्या निरनिराळ्या असोसिएशन्स, महाराष्ट्र स्टेट व दिल्ली स्टेट को-ऑप. बँक लि., जिल्हा सहकारी बँक संघ, पुणे, सांगली, सातारा, मुंबई, सोलापूर, कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँका, बँक ऑफ इंडिया, आय.डी.बी.आय. बँक, अँक्सिस बँक, येस बँक, एच.डी.एफ.सी. बँक, दि. एस.व्ही.सी. को-ऑप. बँक लि., महाराष्ट्र राज्य नागरी सहकारी बँक संघटना, महाराष्ट्र

राज्य सहकारी बँक महासंघ, इंडियन इन्स्टिट्यूट ऑफ बँकिंग अँड फायनान्स, नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया, सीसीआयएल, फायनान्शियल इंटेलिजेन्स युनिट ऑफ इंडिया या सर्वांचे आम्ही त्यांनी दिलेल्या सहकार्याबद्दल ऋणी आहोत. बँकेचे वैधानिक लेखापरीक्षक मे.बी.एस.जी अँड असोसिएटस् चार्टर्ड अकौंटंट्स, आणि सतत व समवर्ती लेखापरीक्षक १)मे. बहिरट पाटील भायगुडे अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे २)मे. महेंद्र शहा अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ३)सीए निकिता बजाज, चार्टर्ड अकौंटंट्स, पुणे ४)मे. अभिजीत डोळसे अँड असोसिएटस्, चार्टर्ड अकौंटंट्स, पुणे ५)मे.जी.आर.दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ६)मे मंत्री मालु अँड असोसिएटस्, चार्टर्ड अकौंटंट्स, पुणे ७) में. मगर अँड असोसिएटस्, चार्टर्ड अकौंटंट्स, कोल्हापूर ८)मे. नितीन दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स, सातारा ९)सीए विजयकुमार क्षीरसागर, चार्टर्ड अकौंटंट्स, सातारा या वर्षामध्ये आमचे कायदेविषयक सल्लागार अँड. एस. जे. खुर्जेकर, अँड. एस.बी.खुर्जेकर, अँड. एस.एच. जाधव, अँड. एन्. के. खासबार्दार आणि अँड. ए.व्ही. लोखंडे यांनी केलेल्या मार्गदर्शनाबद्दल आम्ही त्यांचे ऋणी आहोत.

एखाद्या संघटनेतील सर्व अधिकारी व सेवक यांचे मनोबल व संघटनेवरची त्यांची निष्ठा ही जितकी प्रबळ असते त्यावर त्या संघटनेची यशस्विता अवलंबून असते. सन २०२०-२१ मध्ये बँकेने जे उपक्रम यशस्वीरित्या राबविले त्यासाठी बँकेचे व्यवस्थापकीय संचालक श्री. सर्जेराव पाटील व मुख्य कार्यालयातील सर्व सहकारी, आपल्या निरनिराळ्या शाखांचे शाखाधिकारी, तसेच मुख्य कार्यालयातील व शाखांमधील सर्व सेवक यांनी आम्हाला जे सहकार्य केले त्यामुळे हे यश प्राप्त झाले असे आम्ही नमूद करू इच्छितो. या सर्वांनी विशिष्ट संघभावनेने अहवाल सालात आपआपल्या जबाबदाऱ्या पार पाडल्या त्यामुळे बँकेची सर्व प्रकारे उन्नती घडून आली आहे. भविष्यकाळात त्याच तन्मयतेने, समर्पणाच्या भावनेने आणि उत्साहाने आपली नियतकार्ये पार पाडून बँकेच्या यशाचा आलेख अधिक उंचावतील अशी आम्हाला खात्री आहे.

व्हिजन डॉक्युमेंट नुसार ठरविण्यात आलेली उद्दिष्टे गाठण्यासाठी शाखानिहाय व मुख्य कार्यालयाच्या पातळीवर विविध उद्दिष्टांचे नियोजन करून भाग भांडवलात वृद्धी करणे, ठेव संकलनात वाढ करतांना कमी मूल्यांच्या ठेवी (चालू व बचत खाते) वाढविण्यावर भर देणे, कर्जवाटप करणे व कर्जवसूली करणे, यावर लक्ष केंद्रित करून शाखानिहाय व प्रतिसेवक ठेव, कर्ज व कर्जवसूलीचे उद्दिष्ट देण्यात आले आहे. विविध उपक्रमांद्वारे खातेदारांशी, परिसरातील नागरिकांशी, ग्राहकांशी व भागधारकांशी संपर्क करून व्हिजन डॉक्युमेंट ची पूर्तता करणेसाठी आपणा सर्वांचा सहभाग घेऊन बँकेच्या व्यवसायात व उत्पन्नात भरीव वाढ करण्याचे ठरविले आहे.

व्हिजन डॉक्युमेंट नुसार उद्दिष्ट प्राप्त करण्यासाठी माहे एप्रिल-२०१५ पासून मुख्य कार्यालय व शाखांकडील सेवकांनी व्यवस्थापनाच्या मार्गदर्शनानुसार अंमलबजावणी करण्यास आरंभ केल्याचे आपणास अवगत करतांना आनंद होत आहे. सेवकांच्या समर्पित सहभागाने

ठरविण्यात आलेले उद्दिष्ट पूर्ण करण्याची खात्री मी आपणास देत आहे.

आमचे सर्व भागधारक, ठेवीदार आणि आमचे ग्राहक यांचे आभार मानतांना त्यांच्यापुढे काही गोष्टी विचारार्थ ठेवणे आवश्यक आहे असे आम्हाला वाटते. आम्ही ही बँक विश्वस्त भावनेने चालवतो. आमच्या ठेवीदारांचा आमच्या प्रामाणिकपणावर, आमच्या तळमळीवर, आमच्या बांधिलकीवर व कार्यक्षमतेवर विश्वास आहे, म्हणूनच ते आमच्याबरोबर व्यवहार करतात. सर्वांना या प्रसंगी आम्ही असे आश्वासन देऊ इच्छितो की, त्यांनी आमच्यावर ठेवलेल्या विश्वासाने तडा जाईल अशा प्रकारची कोणतीही कृती आम्ही कधीही करणार नाही. आम्ही आमच्या कर्जदार ग्राहकांकडून / सभासदांकडून अधिक सहकार्याची अपेक्षा करतो. कर्जदारांना दिलेल्या कर्जाची रक्कम ही ठेवीदारांनी बँकेकडे ठेवलेल्या ठेवीतून दिलेली असते. कर्जदारांनी आपल्या कर्जाची परतफेड वेळेवर केली तरच अन्य कर्जदारांना कर्ज देण्यास निधी उपलब्ध होऊ शकतो आणि ही साखळी निरंतरपणे चालली तरच बँकेचे व्यवहार सुरळीतपणे चालू शकतात, म्हणून ठेवीदार, बँक आणि कर्जदार यांच्या सहकार्याची शृंखला अबाधितपणे राहणे आवश्यक आहे. त्यात जर काही व्यत्यय आला तर बँकेचे काम चांगल्याप्रकारे चालू शकणार नाही. बँकेचे यश हे कर्जदारांनी दिलेल्या सहकार्यावर अवलंबून असते. हे आम्ही कर्जदारांच्या निर्दर्शनास नम्रपणे आणू इच्छितो.

बँकेच्या यशाचे मोजमाप अंशतः बँकेचा ठेवीसंचय किती आहे यावरून केले जाते. ठेवी अधिक वाढविण्यासाठी आपण आम्हाला सहकार्य द्यावे. आपली बँक ही विश्वासासार्ह बँक आहे याची खात्री असु द्या.

ही बँक यशस्वीरित्या चालविण्यासाठी व तिच्या प्रगतीसाठी ज्यांनी ज्यांनी योगदान दिले त्या सर्वांचे आम्ही ऋणी आहोत.

जय सहकार !

सी.ए. बी. बी. कड,
अध्यक्ष



Report of Board of Directors

Honorable Members :

On behalf of myself, the vice chairman, colleagues in the Board of Directors, Managing Director and employees of the Bank, I cordially welcome you to this 50th Annual General Meeting of the Bank. As per the rules, it is mandatory for the Board of Directors to present a report of the activities of the Bank of the preceding financial year to the members present at the Annual General Meeting.

It is with a great pleasure that I present before you the 50th Annual Report of our bank for the financial year that ended on 31.03.2021.

Bank Network :

As you know, the Districts of Pune, Satara, Sangli, Solapur, Kolhapur, Ahmednagar, Raigad, Thane and the Cities of Navi Mumbai, New Delhi (in Delhi State) and Worli in Greater Mumbai constitute the area of operation of our Bank.

The Bank is rendering efficient and courteous customer services to the people from all the sections of society through a network of its 23 branches.

Board of the Directors :

CA B. B. Kad and CA Jayesh V. Dudhedia were elected as the Chairman and Vice-Chairman for the year 2020-21 of the bank.

Meetings of Various Authorities :

The meetings of the Board of Directors and its various Sub-Committees were held during the year as shown below :

Board of Director	:	14
Loan Committee	:	21
Audit Committee	:	3
Executive Committee	:	1

Inspection by Reserve Bank of India :

The Statutory Inspection of our Bank, under section 35 of Banking Regulation Act, 1949 was conducted with a view to assess its financial position as on 31.03.2020 by the inspecting team of Reserve Bank of India headed

by Mumbai Regional Office, Department of Co-op. Bank Supervision. The Inspection Report was received by the bank on 16.04.2021 and the compliance Report was submitted to Reserve Bank of India on 24.06.2021 (well within the stipulated period). We are thankful to the members of Inspection Team for their valuable suggestions.

We are presenting below a brief financial profile of our bank for the year ending 31.03.2021 :

CLASSIFICATION OF DEPOSITS AND ADVANCES

Account wise & Amount wise Classification of Deposits

(Amount in Lakh Rs.0.00)

Type of Deposits	No. of A/cs	Amount	% to total A/cs	% to total Amt
Saving	107891	52076.42	70.89	36.37
Current A/c	4128	6233.40	2.71	4.35
FDR	3961	12364.85	2.60	8.64
RD	1726	568.92	1.13	0.40
Dhanvadhini Dep.	4188	3136.86	2.75	2.19
RID	30234	68642.28	19.86	47.95
Credit Bal. (Loan/CC/OD)	77	145.61	0.05	0.10
Total	152205	143168.34	100.00	100.00

Total amount of Deposits as on 31.03.2021 is Rs. 143168.34 Lakh

Account and Amount wise classification of Loans and Advances :

(Amount in Lakh Rs.0.00)

Type of Loans	No. of A/cs	Amount	% to total A/cs	% to total Amt
Term Loans	9284	49943.43	51.66	73.28
Cash Credit	1535	10163.84	8.54	14.91
Gold Loans	6290	5366.74	35.00	7.87
NSC / LIC	10	8.95	0.06	0.01
FD/RD	847	2669.99	4.71	3.92
IBP	1	2.40	0.01	0.00
FD/Curr. A/c O/D	3	3.41	0.02	0.01
Total	17970	68158.76	100.00	100.00

Total amount of Loans and Advances as on 31.03.2021 is Rs.68158.76 Lakhs

Our yearly business at a glance :

Comparative profiles of the business transacted by the Bank during the years 2019-20 and 2020-21 are presented below

(Amount in Lakh Rs.0.00)

Particulars	2019-2020	2020-2021	Increase (Amt)	Increase (%)
Net Profit	306.57	212.08	-94.49	-30.82
Owned Funds	13238.55	14270.29	1031.74	7.79
Paid up Share Capital	2792.94	2878.44	85.50	3.06
Deposits	149907.27	143168.34	-6738.93	-4.50
Loans	68786.88	68158.76	-628.12	-0.91
Business per employee	847.65	838.60	-9.05	-1.07

Share Capital and Bank's Owned Funds :

Authorised Share Capital of the Bank is of Rs.100 Crore. The paid up share capital of Bank during the year 2020-21 is Rs. 2878.44 Lakh. It is indeed commendable increase. At the end of the financial year 2020-21 Bank's funds and other reserves stood at Rs. 14270.29 Lakh.

Non Performing Assets (NPA) :

The Bank's efficiency and status are assessed in terms of its Gross NPA. During the year under review our Gross NPA was pegged at 14.69% as compared to that in previous year at 17.01%. Bank has maintained Net NPA during current year at 7.90%. Increased NPA level is a serious issue to the bank. Our bank is doing hard work to reduce the NPA level at the minimum.

Appropriations of Profit :

The Board of Directors have recommended the following appropriations out of the profit of Rs.2,12,07,761.24 as per Bye-Laws No. 45 of the Bank.

Sr. No.	Particulars	% to Net Profit	Rs.
1	Statutory Reserve	77.21%	1,63,74,907.24
2	Education Fund maintained by National Co op. Union of India	1.00%	2,12,078.00
3	Special Reserve Fund	10.00%	21,20,776.00
4	Investment Fluctuation Reserve	-	25,00,000.00
	Total		2,12,07,761.24

DEPOSIT INSURANCE :

We would like to assure our depositors that the deposits of all kinds kept with the Bank by a member to the extent of Rupees Five Lakh in aggregate per depositors are covered by insurance under the Deposit Insurance and Credit Guarantee Corporation Scheme. The Bank has paid the premium to the Deposit Insurance and Credit Guarantee Corporation regularly within the stipulated period upto 30th September 2021.

STATUTORY AUDIT :

M/s. BSG & Associates, Chartered Accountants were appointed as the Statutory Auditors of the Bank for the FY 2020-21 as per resolution passed in the Annual General Meeting held on 18/12/2020. The Auditors have completed



the Statutory Audit for the financial year 2020-21. Their Audit Report is included in this Annual Report. M/s. BSG & Associates, Chartered Accountants, Pune have been a source of valuable guidance to the Bank which helped us a great deal for improving the functioning of the Bank. We are thankful to them for the same.

INTERNAL AUDIT :

The system of Internal Audit and Inspection of Branches, by the Officers in Head Office of the Bank has been in operation since 2007-08. It is proving to be useful in early rectification of errors / mistakes and in providing guidance to the Branches. Concurrent Audit has also been completed for Head Office and nine branches. The bank has appointed 1) M/s Bahirat Patil Bhaygude & Co., Chartered Accountants, Pune 2) M/s Mahendra Shah & Co., Chartered Accountants, Pune 3) CA Nikita Bajaj, Chartered Accountants, Pune 4) CA Abhijeet Dolase, Chartered Accountants, Pune 5) M/s. G. R. Dalavi & Co., Chartered Accountant Pune 6) M/s Mantri Malu & Associates, Pune 7) M/s. Magar & Associates, Chartered Accountants, kolhapur 8) M/s. Nitin Dalavi & Co., Chartered Accountants, Chartered Accountants, Satara For Head Office

and branches, The Concurrent Audit now covers 70% of the Bank's total business complying with Reserve Bank of India norms.

OUR STAFF :

We are very happy to say here that we have been able to sustain a very cordial atmosphere among the employees of our Bank. Their loyalty to the Bank is beyond doubt and is reflected in the enthusiastic co-operation they give in mobilization of deposits, recovery campaigns and other activities.

STAFF TRAINING :

The Banking scenario in the country and outside is changing very fast. New procedures, systems, schemes, rules, norms and regulations are being introduced. So it has become necessary to make arrangements for continuous training and refresher courses for Senior and Junior level employees of the Bank.

During the year the bank has deputed its employees to various training programmes conducted by different institutions, the details of which are as follows.

Sr. No	Conducted By	Period	Subject	Participant
1	Pune Dist.Banks Asso.	8/10/2010	Resolution Plan Moratorium Loan	Officer & Clerk

Sad Demise :

Dr.Prabhakar Chintaman Shejwalkar, Senior & Expert Director was passed away on 08/01/2021. He was written more than 30 books on Management Science and above 80 students successfully completed Ph.D. under Dr. Shejwalkar's guidance.

Shri.Bhimrao Bajrang Mohite, passed away on 03/05/2021 and Shri.Rajaram Bapu Jadhav on 30/11/2020. Entire Bharati Sahakari Bank is with the families of Late to mourn their untimely sad demise " May their soul rest in peace".

Gratitude

As all of you are aware the co-operative movement emerged and flourished in Maharashtra and it has become a distinct feature of our economy. The contribution made by co-operative units to the all sided development of Maharashtra is commendable. Admittedly, this success of co-operative movement in Maharashtra is stigmatized by failures of some of the co-operative units. However, we need not disheartened by it. We visualize a still brighter future for this movement in Maharashtra.

This year we have a few achievements to our



credit and with this favorable background, we hope to do better in the near future. The success which the Bank has achieved is the result of co-operative endeavor made by all of us. We take this opportunity to express on behalf of the Board of Directors and selves our sincere feelings of gratitude towards all those who have contributed directly and indirectly to this success. We are grateful to Prof. Dr. Shivajirao Kadam, Chancellor of Bharati Vidyapeeth Deemed University for his keen interest in the working of the Bank and for his practical advice. Hon`ble Minister Dr. Vishwajit Patangrao Kadam, (Co-operation and Agriculture, Maharashtra State) Pro-Chancellor, Bharati Vidyapeeth Deemed University contributed with his pragmatice approach for the progress of the bank. During the year, we got full co-operation from the authorities of Reserve Bank of India, Department of Co-operation and Ministry of Agriculture, Government of India, Department of Co-operation, Government of Maharashtra, Commissioner for Co-operation and Registrar of Co-operative Societies, Maharashtra State. We sincerely thank all of them for the same. We would also like to record our sincere thanks to the authorities of various other banks and Associations of Banks including Maharashtra State Co-operative Bank, Mumbai / Delhi State Co-operative Bank, Pune Zilha Nagari Sahakari Banks Association, District Central Co-operative Banks of Pune, Sangli, Kolhapur, Satara, Solapur Districts, HDFC Bank, Bank of India, Yes Bank, Axis Bank, IDBI Bank, SVC Co-op. Bank Ltd. and Maharashtra Rajya Nagari Sahakari Banks Association, Maharashtra Rajya Sahakari Banks Federation, IIBF, NPCI, CCIL, FIU-India.

We are thankful to all members of Board of Directors for their guidance and co-operation in running the Bank. and bank's concurrent auditors 1)M/s. Bahirat Patil Bhaygude & Co., Chartered Accountants, Pune 2) M/s. Mahendra Shah & Co., Chartered Accountants, Pune 3)CA Nikita Bajaj, Chartered Accountant, Pune 4) CA Abhijeet Dolase, Chartered Accountant, Pune 5)M/s. G. R. Dalvi & Co., Chartered Accountants, Pune 6) M/s. Mantri Malu & Associates, Chartered Accountants, Pune 7) M/s Magar & Associates, Chartered Accountants, kolhapur 8) M/s. Nitin Dalavi & Co., Chartered Accountants, Satara 9) CA Vijaykumar Kshirsagar, Chartered Accountant, Satara.

We owe our sincere thanks to our legal advisors,

Adv. N.K. Khasbardar, Adv. A.V. Lokhande. ADV. S.H. Jadhav, Adv. S.J. Khurjekar and Adv. S. B. Khurjekar and We would like to record our deep appreciation of the co-operation given by Shri. Sarjerao Patil, Managing Director and all his colleagues in the Corporate Office of the Bank, as well as the Branch Managers and the employees in the various branches of the Bank. They worked with a sense of dedication and commitment. The team spirit brought about all round progress of the Bank. We are sure that they will continue to work with the same enthusiasm and dedication in future too.

While thanking all our shareholders, depositors, other clients and well wishers, we would like to open our minds on certain issues. We run this Bank as their Trustees. The depositors have their faith in our abilities, sincerity, honesty and social commitment. We would like to reassure them that we will not do anything, which will betray their trust in us.

We would like to request all our borrowers / members for their co-operation in repayment of loans. The money, which has been given as a loan to the borrowers, is the money of the depositors. Unless the borrowers are careful about the repayment of their loans, no bank would be able to pay back the money to its depositors. This link between the depositors, the bank and the borrowers needs to be maintained. If it gets disturbed, the functioning of the bank gets affected. We would like to remind the borrowers that it is your Bank and its success depends upon your co-operation.

Lastly, we express our deep sense of gratitude to all those who have helped this Bank directly and indirectly in capturing the high pinnacles of success and we hope they will cherish the same warm feelings towards us in future too

CA B. B. Kad
Chairman



M/ s. BSG & Associates,

Eiffel Square, Office No. 302,

3rd Floor, Tilak Smarak Chowk,

Tilak Road, Pune - 411030.

INDEPENDENT AUDITOR'S REPORT

(Under Section 31 of the Banking Regulation Act, 1949 and Section 73(4) of Multi State Co-Operative Societies Act, 2002 and rule 27 of Multi State Co-Operatives Societies Rules)

To,

The Members

Bharati Sahakari Bank Ltd., Pune

1st Floor, 13, Sadashiv Peth, L.B.S. Marg,

Pune, 411030

Report on the Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of the Bharati Sahakari Bank Ltd., Pune, which comprise the Balance Sheet as at 31st March 2021, the Statement of Profit and Loss, Cash Flow Statement for the year ended and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with its Branches audited by us for the period 1st April 2020 to 31st March 2021.

Management'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 flows of the Bank in accordance with the provisions of the Banking Regulation Act, 1949, the guidelines issued by the Reserve Bank of India, the Central Registrar, the Multi-State Co-operative societies Act, 2002, the Multi-State Co-operative societies Rules, 2002 and accounting principles generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable Standards by The Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error.
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. 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 said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949, the Multi-State Co-operative Societies Act, 2002, the Multi-State Co-operative Societies Rules, 2002 and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies subject to :

1. In case of NPA marked loan accounts against LIC policy to be considered unsecured, due to this account marked as NPA in classification D1 & D2 has shorter provision of Rs. 33,06,315.00



2. Account restructured as per RBI circular dated August 06, 2020 (Regulatory Framework COVID-19 for MSME), additional provision of 5% shall be provided for restructured account of Rs.44,64,637.00

3. There are five account which need to be marked as NPA which has impact of additional provision of Rs. 8,64,266.00 and unrecovered interest reversal of Rs.1,98,396.00

4. Interest due but not received excess booked by Rs.2,02,658.00 on FD investment.

5. As per observation in the RBI inspection report provision on Non-Banking Assets is required for interest capitalised amounting of Rs. 5,99,30,187 and effect for the same is not given in Profit and Loss Account and Balance sheet as on 31.03.2021, we suggest effect of Rs. 5,99,30,187 is to be given at the earliest.

and, our observations & remarks in Part-A, B & C of the Audit Report, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

(i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March,2021;

(ii) in the case of the Statement of Profit and Loss, of the profit for the year ended on that date; and

(iii) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal and Regulatory Matters

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 read with provisions of the Multi-State Co-operative Societies Act, 2002.

8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, we report that

(a). We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory.

(b). In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.

(c). The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.

(d).The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns.

(e).The accounting standards adopted by the Bank are generally consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

(f).In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realisation of money due to the bank.

9. We further report that

i) 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 which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules, 2002.

ii). For the year under audit, the bank has been awarded "B" classification.

Date : 13/09/2021

Place : Pune

For B S G & ASSOCIATES

Chartered Accountants

FRN. 105266W

CA. Sanjay S. Suryawanshi

Partner

Mem. No. 126196

UDIN: 21126196AAAAGV4475

SIGNIFICANT ACCOUNTING POLICIES

1. BASIS OF PREPARATION OF FINANCIAL STATEMENTS:

The financial statements have been prepared on historical cost convention on the accrual basis of accounting unless otherwise stated and comply with generally accepted accounting principles, statutory requirements prescribed under The Banking Regulation Act, 1949 and The Multi-State Co-Operative Societies Act, 2002, Various Circulars and guidelines issued by RBI from time to time, the Accounting Standards (AS) issued by The Institute of Chartered Accountants of India and current practices prevailing within the banking industry.

Due to outbreak of COVID-19 globally and in India, the Bank's management has made initial assessment of likely adverse impact on business and financial risks, and believes that the impact is likely to be short term in nature. The management does not see any medium to long term risks in the Bank's ability to continue as a going concern and meeting its liabilities as and when they fall due.

While preparing the financial statements, Management had made a detailed assessment of the impact of COVID-19 on the items, components of the financial statements including disclosures in the financial statements

2. USE OF ESTIMATES:

The preparation of financial statements in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of asset and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

3. INVESTMENTS:

In accordance with Reserve Bank of

India guidelines, investment portfolio of the bank is classified into categories viz. Held to Maturity, Available for sale & Held for trading with sub-classification under each category viz. Government security, shares with co-operative bank and other securities etc.

The bank investments are mainly SLR and Non-SLR investment i.e. with Government Securities and shares with PDCC and MSC bank which are shown at their face value. Investments are valued as per the directives issued by RBI from time to time and in line with the methodology suggested by Fixed Income Money Market and Derivatives Association of India (FIMMDA) and FABIL.

Securities under Available ForSale category are marked to market. Securities are valued Script-wise & aggregated category-wise. Depreciation / Appreciation under each category is netted and the net depreciation provided for net appreciation is ignored.

Investments classified under Held to Maturity category, have been carried at acquisition cost. In case of securities wherein the acquisition cost is more than the face value the premium amount is amortized over the remaining period of maturity. During the year RS.30.06 Lakh is Amortized premium on Investment under HTM.

In respect of the Investment which are purchased at discount are shown at their cost of acquisition i.e. after deducting discount.

4. FIXED ASSET:

- A. All Fixed assets are recorded at their historical cost inclusive of incidental expenses incurred on acquisition.
- B. Premises include cost of land in respect of certain properties, however in absence of information regarding the cost of land, it cannot be segregated.
- C. Physical verification of fixed assets available at branch level could not be done in absence of availability of quantitative details.

5. DEPRECIATION:

Depreciation is calculated at WDV basis of Fixed Assets except computer where depreciation is charged on SLM Method considering the useful life of Computers as three years.

6. CASH FLOW STATEMENT:

Cash Flow statement is prepared under the "Indirect Method" prescribed under Accounting Standard 3 'Cash Flow Statements' prescribed under the Companies (Accounts) Rules, 2014. The cash flows from operating, investing and financing activities of the Company are segregated based on the available information.

During the year cash flow from operation activity is negative .

7. ADVANCES:

A. Advances are shown at Gross value and provisions made for Non-performing Assets, which is shown separately in the liabilities side of balance sheet under the head "Reserves and Surplus".

B. Provisions in respect of NPAs are made based on R.B.I.'s prescribed norms and Management assessment, and the same is more than the prescribed requirements of R.B.I.

C. As per the prudential norms, General provisions on the standard Asset is made and shown under the head Reserve Fund & Other Reserves.

D. The unrealized interest in respect of all advances is provided separately under the head "Overdue Interest Receivable" as per the directives issued by the RBI.

8. EVENTS OCCURRING AFTER THE BALANCE SHEET DATE

No significant events which could affects the financial position as on 31.03.2021 to a material extent have been reported by the management, after the balance sheet date till the signing of Report.

9. REVENUE RECOGNITION:

Revenue and Expenses have generally been accounted for on accrual basis except income from B.G. commission, locker rent, interest on NPA, Interest on Govt. Securities, which are accounted for on cash basis as per the RBI

Directives. Leave encashment payable to employees are accounted on cash basis. Dividend on investments in shares and mutual funds is accounted for on receipt basis.

10. NET PROFIT OR LOSS FOR THE PERIOD, PRIOR PERIOD ITEMS AND CHANGES IN ACCOUNTING POLICIES:-

There are no changes in accounting policies, which have been generally followed consistently over the year and no material departures have taken place during the year. There are no material changes or credits, which arise in the current period as result of errors or omissions in the preparation of financial statements of one or more periods.

11. RETIREMENT BENEFITS.

The estimated liability for retirement benefits such as Gratuity, Leave Encashment etc. as on Balance Sheet date taken care of by obtaining Group Gratuity & Leave Encashment Insurance Policy and paying annual premium to LIC under P&G Scheme.

The bank contribution to provident fund is accounted for on the basis of contribution to the scheme.

12. BORROWING COST:

Borrowing costs are recognized as expenses in the period in which they are incurred and debited to Profit and Loss Account. Borrowing costs directly attributable to the acquisition, construction or production of any qualifying asset are capitalized as a part of the cost of that asset and other borrowing costs are charged to revenue.

13. TAXES ON INCOME:

a) **Current Taxation :** Current income tax is generally worked out on the current tax rates based on assessable income for the year worked out as per provisions of the Income Tax Act, 1961 as applicable for A.Y. 2021-2022.

b) **Deferred Tax Asset / Liability**

The deferred tax assets and liabilities are recognized for the future tax consequences of timing differences, subject to the consideration of prudence. Deferred tax assets and liabilities are measured using the tax rates enacted or substantively enacted by the Balance Sheet date.

14. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS:

As per Accounting Standard 29, Provisions, Contingent Liabilities and Contingent Assets (AS)-29, issued by the Institute of Chartered Accountants of India, the bank recognizes provisions only when it has a present obligation as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation as and when a reliable estimate of the amount of the obligation can be made.

No provision is recognized for –

- (i) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company; or
- (ii) Any present obligation that arises from past events but is not recognized because-
It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or a reliable estimate of

the amount of obligation cannot be made.

Such obligations are recorded as Contingent Liabilities. These are assessed continually and only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for, except in the extremely rare circumstances where no reliable estimate can be made.

Contingent Assets are not recognized in the financial statements since this may result in the recognition of income that may never be realized.

15. IMPAIRMENT OF ASSETS:

An asset is impaired when the carrying amount of the asset exceeds its recoverable amount. An impairment loss is charged to the P & L A/c in the year in which an asset is identified as impaired in accordance with Accounting Standards 28 on "Impairment of Assets" issued by The Institute of Chartered Accountants of India and notified by The Companies (Accounting Standards) Rules, 2006.

NOTES ON ACCOUNTS

1. In respect of branch adjustment there is no balance as on 31.03.2021 after reconciliation with all Branches. Separate branch wise list is available with the head office. No long outstanding entries are pending as on 31.03.2021.

2. Capital to Risk Assets Ratio

31/03/2021	31/03/2020
18.63%	16.97%

3. The aggregate amount of provisions made by the bank towards NPA is as under:

Particulars	Amt. in Lacs
B.D.D.R	1757.45
Prov. for Rural Adv.	3055.00
Special Reserve for Long Term Lending	215.00
Total	5027.45

4. **NPA :-** The Bank has made adequate floating provision, which is in addition to the minimum prescribed provision as per R.B.I. with a view to build additional provision. During the course of audit we have also identified some additional NPA accounts which were not reported by the bank.
5. **Related Party Transactions (AS-18) :** The bank has disclosed material particulars of loans to Directors and/or their relatives outstanding as at 31.03.2021. No fresh loans have been given to Directors or their relatives as per RBI Directives.

Details of the loan outstanding from the relative of a director are as follows: -

Rs.In Lakh.

Outstanding Amount	Advance disbursed during the FY	Amount of recovery during the FY	Amount outstanding at close of the FY	Amount overdue
278.02	1357.21	116.53	1518.80	Nil

6. **Accounting for Fixed Assets (AS-10)**

As per AS-10, Gross Block of fixed Assets and Net Block at the beginning and end of the accounting period is to be disclosed showing addition, deletion, and other movements in the fixed assets. As represented to us & from the available information the records of the original cost of the assets are not available with the bank, since bank has followed practice of disclosing the value after providing depreciation and thus bank has not complied with AS-10 regarding accounting for fixed assets. Depreciation on fixed assets is provided on written down value method on the basis of rates as fixed except in case of computers where depreciation is charged on straight-line method. Deviations if any are reported in individual branch reports.

7. **Segment Reporting (AS-17)**

In the absence of specific direction\guidelines from the Reserve Bank of India in respect of disclosure to be made for segment reporting as required under Accounting Standard 17, issued by The Institute of chartered accountants of India, the segment reporting has not been done by the bank.

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

In the opinion of the management, there is no impairment of any of the Fixed Assets of the Bank in terms of AS 28 issued by ICAI.

9. **Provisions, Contingent Liabilities & Contingent Assets (AS-29)**

Net profit disclosed is after making all the material provisions and contingencies, which include adjustment to the value of investment, write off bad debts, provisions for advances and other contingencies.

There is Contingent liability as on 31/03/2021 in respect of bank guarantee issued amounting to Rs.9,94,60,236.00 & also Contingent Liability for Depositor Education & Awareness Fund (DEAF) of Rs.4,71,65,773.30.

10. **Accounting for Taxes on Income (AS 22)**

The bank has paid Advance income Tax amounting to Rs. 30.23 lakhs. Provision of Income Tax of Rs. 100.00Lakh has made as on 31.03.2021.

11. The bank has taken care of the retirement benefits like gratuity, Leave Encashment by way of annually contributing to the retirement benefit plans of LIC.

The Statement of Significant Accounting Policies and notes on Accounts form an integral part of accounts.

DISCLOSURES AS PER R.B.I. NORMS

DISCLOSURES AS PER R.B.I. NORMS			
		Amount In Lakh Rs.0.00	
Sr. No.	Particulars	As per Statutory Auditor	
		31.03.2021	31.03.2020
1)	Capital To Risk Assets Ratio	18.63%	16.97%
2)	Investment		
	a) Face Value	51325.00	51825.00
	b) Book Value	51302.68	51301.77
	c) Market Value	51410.44	51856.55
3)	Advances to		
	a) Real Estate	1047.63	2056.88
	b) Construction Business / Housing	--	--
	c) Housing	14096.53	11860.78
4)	Advances Against Shares & Debentures	NIL	NIL
5)	Advances to Directors, their Relatives, Companies / Firm in which they are interested		
	a) Fund Based	1518.80	NIL
	b) Non Fund Based	NIL	NIL
6)	Average Cost of Funds	4.85%	5.62%
7)	NPA's		
	a) Gross NPA's	10014.79	11700.16
	b) Net NPA's	4987.34	7372.71
8)	Profitability		
	a) Interest Income as a percentage of working funds	6.77%	7.10%
	b) Non – Interest income as a percentage of working funds	0.46%	0.31%
	c) Operating Profit as a percentage of working funds	0.65%	0.61%
	d) Return on Assets	0.13%	0.18%
	e) Business (Deposit + Advances) per employee	835.60	847.65
	f) Profit per employee	0.84	1.19
9)	Provision made towards		
	a) NPA's	700.00	600.00
	b) Depreciation on Investment	0.00	0.00
	c) Standard Assets	0.00	0.00
10)	Provision as on		
	a) Towards NPA	5027.45	4327.45
	b) Towards Depreciation on Investment	107.32	107.32
	c) Towards Standard Assets	330.00	330.00
11)	Foreign Currency Assets	NIL	NIL
	b) Foreign Currency Liabilities	NIL	NIL
12)	Bank has paid premium as required to Deposit Insurance & Credit Guarantee Corporation Upto 30/09/2021 Rs.101.96 Lakh as on 12/05/2021	---	---

i) Issuer Composition of Non SLR Investments (Amt in Lakh Rs.0.00)

Sr. No.	Issuer	Amount	Extent of Below Investment Grade Securities	Extent of Unrated Securities	Extent of Unlisted Securities
1	2	3	4	5	6
i)	PSUs		----- NIL -----		
ii)	Fis				
iii)	Public Sector Banks				
iv)	Mutual Funds				
v)	Other (PDCC & MSC Bank Shares)	17.01			
vi)	Other (SBI Cr. Card)	496.50			
	Total	513.51			

ii) Non Performing Non –SLR Investment (Amt in Lakh Rs.0.00)

Particulars	Accounts
Opening Bal.	---- NIL ----
Additions	
During the year since 1 st April	
Reductions	
During the above period	
Closing Balance	
Total Provision	

iii) DEAF Details

(Amount in Lakh Rs.0.00)

Particulars	2020-21	2019-20
Opening balance of amount tr. To DEAF	376.58	297.14
Add (+) : Amount tr. During the year	95.08	82.43
Less (-) : Amount re-imbursed by DEAF towards claims	0.00	2.99
Closing balance of amount tr. To DEAF	471.66	376.58

iv) Restructured Accounts

Particulars		Housing Loan	SME Debt Restructuring	Other
Standard Advances Restructured	Number of Borrower		3	
	Amount Outstanding		844.64	
	Sacrifice (diminution in the fair value)		---	
Sub-Standard Advances Restructured	Number of Borrower			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Doubtful Advances Restructured	Number of Borrower			
	Amount Outstanding			
	Sacrifice (diminution in the fair value)			
Total	Number of Borrower		3	
	Amount Outstanding		844.64	
	Sacrifice (diminution in the fair value)		---	

v) Movement in NPA (Gross)

(Amount in lakh Rs.0.00)

NPA as at the Beginning (01.04.2020)	Recoveries During the year (2020-21)	Additions during the year (2020-21)	NPA as at the end of the year (31.03.2021)
11700.16	2342.45	657.08	10014.79

vi) Movement in NPA (Net)

(Amount in lakh Rs.0.00)

Gross NPA as on 31.03.2020	11700.16	Gross NPA as on 31.03.2021	10014.79
(-) provisions held in BDDR	4327.45	(-) provisions held in BDDR	5027.45
Net NPA as on 31.03.2020	7372.71	Net NPA as on 31.03.2021	4987.34

vii) Movement of CRAR

(Amount in lakh Rs.0.00)

Year	Tier- I	Tier-II	Total	Risk Assets
31.03.2020	10422.47	1317.74	11740.21	69174.82
31.03.2021	10869.38	1354.54	12223.92	65611.57

♦ This is to certify that the gross NPA as per our calculations stood at Rs.10014.79 Lakh as on 31st March, 2021

M/ s. BSG & Associates.,
Chartered Accountants
Partner CA Sanjay S. Suryawanshi



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Balance Sheet as on 31st March, 2021

31.03.2020	भांडवल व देणी Capital & Liabilities	31.03.2021	
100,00,00,000.00	अधिकृत भागभांडवल (प्रती शेअर रु. ५०/- प्रमाणे २,००,००,००० शेअर्स) AUTHORISED SHARE CAPITAL (2,00,00,000 Shares of Rs.50/- each)		100,00,00,000.00
27,92,93,630.00	१) वसूल भाग भांडवल Paid up Share capital		28,78,44,350.00
132,38,54,979.25	२) राखीव निधी व इतर निधी Reserve Fund and Other Reserves		142,70,29,446.70
59,73,99,189.80	अ) विधिविहित गंगाजळी a) Statutory Reserve Fund	62,38,28,003.25	
8,87,56,973.00	ब) विशेष राखीव निधी b) Special Reserve Fund	9,18,22,627.00	
6,23,67,510.51	क) इमारत निधी c) Building Fund	6,23,67,510.51	
1,15,00,000.00	ड) दीर्घ मुदतीच्या कर्जासाठी विशेष राखीव निधी d) Spl. Res. For Long Term Lending	2,15,00,000.00	
16,57,44,615.94	इ) संशयित व बुडीत कर्ज निधी तरतूद e) Provision for Bad & Doubtful Debts.	17,57,44,615.94	
1,07,32,150.00	फ) गुंतवणूक घसारा निधी f) Investment Depreciation Reserve	1,07,32,150.00	
7,03,66,000.00	ग) गुंतवणूक चढउतार निधी g) Investment Fluctuation Reserve	7,33,66,000.00	
25,55,00,000.00	ह) ग्रामीण कर्जासाठी तरतूद h) Prov. for Rural Advance	30,55,00,000.00	
160,31,48,609.25	पुढील पानावर C/F		171,48,73,796.70



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Balance Sheet as on 31st March, 2021

31.03.2020	जिंदगी व येणी Property & Assets	31.03.2021	
5,49,14,063.00	1) श्री शिल्लक (रोख) Cash in Hand		4,76,08,334.40
55,82,53,391.89	2) चालू ठेव खात्यातील शिल्लक BANK BALANCES IN CURRENT A/Cs		43,52,78,594.91
94,53,121.59	a) राज्य सहकारी बँक / MSC & DSC Bank	64,09,412.35	
8,97,84,967.56	b) जिल्हा मध्यवर्ती सहकारी बँक (संबंधित जिल्हा) D.C.C. Bank (Concerned District)	8,06,28,253.92	
45,69,19,100.94	c) इतर बँका / Other Banks	34,58,16,517.14	
20,96,201.80	d) राष्ट्रीयकृत बँका/ Nationalised Bank	24,24,411.50	
96,66,38,704.34	3) रिझर्व्ह बँक ऑफ इंडिया चालू ठेव खाते CURRENT A/C WITH RBI		61,29,20,219.12
200,00,000.00	4) मागणी करताच मिळणाऱ्या ठेवी MONEY AT CALL AND SHORT NOTICE		0.00
1,00,000.00	5) सी.सी.आय.एल.मधील ठेव / DEPOSIT WITH CCIL		1,00,000.00
222,66,46,833.00	6) इतर बँकातील मुदत ठेवी OTHER BANK BALANCES (F.D.R.)		230,31,15,623.00
1,00,000.00	अ) एम.ए. स्कीम खाली a) Under M.A. Scheme	1,00,000.00	
51,50,16,178.00	ब) जि.म.स.बँक लि. b) Fixed Deposit with D.C.C. Bank	27,00,00,000.00	
5,05,00,000.00	क) रिझर्व्ह फंड गुंतवणूक (जि.म.बँक, पुणे) c) Reserve Fund Investment (with D.C.C. Bank, Pune)	5,05,00,000.00	
382,65,52,992.23	पुढील पानावर C/F		339,90,22,771.43

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Balance Sheet as on 31st March, 2021

31.03.2020	भांडवल व देणी Capital & Liabilities	31.03.2021	
160,31,48,609.25	मागील पानावरून B/F		171,48,73,796.70
3,30,00,000.00	आय) उत्पादक कर्जासाठी जोखीम निधी i) Cont. Prov. Agst. Stand. Assets	3,30,00,000.00	
80,090.00	जे) भांडवली निधी j) Capital Reserve	80,090.00	
55,00,000.00	के) मेंबरशीप डेव्हलपमेंट फंड k) Membership Development Fund	55,00,000.00	
1,72,28,450.00	एल) धर्मादाय व सहाय्य निधी l) Charitable & Co-op. Purpose Fund	1,72,28,450.00	
50,00,000.00	एम) संगणक विकास निधी तरतूद m) Pro. For Computer System Up gradation	50,00,000.00	
6,80,000.00	एन) विशेष संशयित व बुडीत कर्ज निधी तरतूद n) Provision for Special BDDR	13,60,000.00	
1499,07,26,857.46	3) ठेवी व तत्सम देणी DEPOSITS AND OTHER A/CS		1431,68,33,932.89
141,60,78,033.00	a) मुदत ठेवी / Fixed Deposits	123,64,84,431.00	
6,68,73,682.00	b) आवर्त ठेवी / Recurring Deposits	5,68,92,452.00	
535,55,55,658.64	c) बचत ठेवी / Saving Deposits	520,76,42,122.07	
59,90,31,486.08	d) चालू ठेवी / Current Deposits	62,33,39,831.32	
717,84,82,825.46	e) पुनर्गुंतवणूक ठेवी / Reinvestment Deposits	686,42,28,091.18	
1,61,60,014.28	f) रोखपत (जमा रक्कम) / Cr. Bal. in C.C/O.D.A/c	1,45,60,543.32	
35,85,45,158.00	g) धनवर्धिनी ठेवी / Dhanvardhini Deposits	31,36,86,462.00	
0.00	4) बाहेरील कर्ज / BORROWINGS नाबाई पुनर्वित्त / NABARD REFINANCE		0.00
0.00	5) वसुलीस स्विकारलेली बिले BILLS SENT FOR COLLECTION (C)		0.00
1659,38,75,466.71	पुढील पानावर C/F		1603,17,07,729.59



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31.03.2020	जिंदगी व येणी Property & Assets	31.03.2021	
382,65,52,992.23	मागील पानावरून B/F		339,90,22,771.43
40,00,000.00	ड) दिल्ली स्टेट को. ऑप. बँक लि. d) Fixed Deposit With Delhi State Co-op. Bank Ltd.	40,00,000.00	
165,70,30,655.00	इ) राष्ट्रीयकृत व इतर बँकातील ठेवी e) F.D. with other Nationalised & Commercial Banks	197,85,15,623.00	
518,34,90,274.17	7) गुंतवणूक INVESTMENTS		518,16,19,311.26
	अ) सरकारी कर्जरोखे a) Government Securities		
432,39,39,235.38	१) केंद्र सरकारी कर्जरोखे / Central Govt. Securities	401,94,21,747.47	
80,62,37,538.79	२) राज्य सरकारी कर्जरोखे / State Govt. Securities	111,08,46,563.79	
17,00,000.00	१) पी.डी.सी.सी. बँक / P.D.C.C. Bank	17,00,000.00	
1,000.00	2) एम.एस.सी. बँक / M.S.C. Bank	1,000.00	
	ब) इतर गुंतवणूकी b) Other Investments		
4,96,50,000.00	1) नॉन एस.एल.आर. (Non S.L.R. SBI Credit Card)	4,96,50,000.00	
19,62,500.00	2) नॉन एस.एल.आर. (Non S.L.R. MSRDC Bond)	0.00	
687,86,88,052.74	8) कर्जपुरवठा LOANS & ADVANCES		681,58,76,264.15
	अ) अल्पमुदत / Short Term		
157,39,80,607.84	1) तारणी / Secured	171,77,93,260.78	
5,24,86,401.54	2) विनातारणी / Unsecured पैकी थकीत / of which overdue Rs.25,16,59,852.92	1,73,16,349.34	
	ब) मध्यम मुदत / Medium Term		
109,70,78,353.77	1) तारणी / Secured	102,26,70,348.73	
110,63,78,348.07	2) विनातारणी / Unsecured पैकी थकीत / of which overdue 16,26,64,467.20	62,45,95,215.07	
1588,87,31,319.14	पुढील पानावर C/F		1539,65,18,346.84



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31.03.2020	भांडवल व देणी Capital & Liabilities	31.03.2021
1659,38,75,466.71	मागील पानावरून B/F	1603,17,07,729.59
99,77,67,819.89	6) थकीत कर्जावरील येणे व्याज (दुबेरजी) OVERDUE INT. RESERVE (C)	1,05,39,56,975.89
5,00,17,379.98	7) इतर देणी CURRENT LIABILITIES & PROVISIONS	8,11,10,620.30
1,45,94,458.52	a) इतर देणी / Sundry Creditors	98,80,789.52
2,25,82,237.36	b) पे ऑर्डर्स / Pay Orders	4,68,03,415.67
21,69,574.00	c) देणे व्याज / Interest Payable	13,81,739.00
10,20,000.00	d) लेखा तपासणी फी / Audit Fees	8,84,000.00
15,00,000.00	e) आयकर तरतूद / Provision for Income Tax	1,00,00,000.00
38,39,520.98	f) टी.डी.एस. तरतूद / TDS Payable	55,87,578.23
3,93,200.00	g) वीज व दूरध्वनी बिल तरतूद /Electricity & telephone bill Payable	1,00,664.00
18,200.00	h) भाडे व टॅक्स तरतूद / Rent & Taxes Payable	1,300.00
1,70,229.12	i) ए.टी.एम. चार्जेस सेटलमेंट अकाउंट/ATM Charges Settlement Account	4,898.88
1,76,460.00	j) इतर देणी /Other Payable	5,785.00
35,53,500.00	k) डिफर्ड टॅक्स /Defferred Tax Liabilities	35,53,500.00
0.00	l) शेअर सस्पेन्स / Share Suspense	29,06,950.00
16,99,813.00	8) लाभांश देणे शिल्लक Unpaid Dividend	0.00
1764,33,60,479.58	पुढील पानावर C/F	1716,67,75,325.78



३१ मार्च, २०२१ अखेरचे ताळेबंद पत्रक
Balance Sheet as on 31st March, 2021

31.03.2020	जिंदगी व येणी Property & Assets	31.03.2021	
1588,87,31,319.14	मागील पानावरून B/F		1539,65,18,346.84
	c) दिर्घ मुदत / Long Term		
291,49,94,647.02	1) तारणी / Secured	326,60,68,339.73	
13,37,69,694.50	2) विनातारणी / Unsecured पैकी थकीत / of which overdue Rs.46,00,37,202.94 एकूण थकीत / Total overdue Rs.87,43,61,523.06	16,74,32,750.50	
0.00	९) वसुलीस स्विकारलेली बिले (दुबेरजी) Bills Receivable (C)		0.00
99,77,67,819.89	१०) थकीत कर्जावरील येणे व्याज (दुबेरजी) Overdue Interest Receivable (C)		105,39,56,975.89
4,22,63,987.00	11) स्थावर मालमत्ता (घसारा वजा) Land & Building (WDV)		4,11,59,304.00
40,20,613.00	12) वाहने (घसारा वजा) / Vehicle (WDV)		34,17,521.00
49,76,351.84	13) कॉम्प्युटर / Computer		49,95,973.04
69,15,905.37	14) सुरक्षित जमा कक्ष / S.D. Locker (WDV)		57,60,785.37
7,84,629.00	15) ए.टी.एम. मशीन ATM Machine (WDV)		5,47,145.00
4,25,33,813.32	16) फर्निचर, फिक्श्चर्स, लायब्ररी (घसारा वजा) Furniture, Fixtures & Library (WDV)		3,91,60,485.76
4,25,27,475.32	a) डेड स्टॉक / Dead Stock	3,91,54,781.76	
6,338.00	b) लायब्ररी / Library	5,704.00	
68,60,22,585.47	17) इतर येणी / Other Assets		64,24,66,550.12
1767,40,17,024.03	पुढील पानावर C/F		1718,79,83,087.02



३१ मार्च, २०२१ अखेरचे ताळेबंद पत्रक
Balance Sheet as on 31st March, 2021

31.03.2020	भांडवल व देणी Capital & Liabilities	31.03.2021	
1764,33,60,479.58	मागील पानावरून B/F		1716,67,75,325.78
16,99,813.00	अ) सन 2016-17 a) For The Year 2016-17	0.00	
3,06,56,544.45	9) नफा तोटा खाते NET PROFIT		2,12,07,761.24
0.00	a) शिल्लक नफा / Balance of Profit	0.00	
3,06,56,544.45	b) नफा तोटा पत्रकातील चालू वर्षाचा नफा वर्ग / Profit for current Year Transferred From Profit & Loss Account	2,12,07,761.24	
1767,40,17,024.03	एकूण Total (Rs.)		1718,79,83,087.02
Note: Contingent Liability for guarantees issued Rs. 9,94,60,236.00 Contingent Liability for Depositor Education & Awareness Fund (DEAF) Rs. 4,71,65,773.30 Loan Interest Ex-gratia receivable on account of COVID -19 as per RBI Circular Rs 45,74,916.00			

महेश अ. कुलकर्णी
अकौंट्स ऑफिसर
Mahesh A. Kulkarni
Accounts Officer

सर्जेराव ज. पाटील
व्यवस्थापकीय संचालक
Sarjerao J. Patil
Managing Director

डॉ.सोमजी फ. पाटील
संचालक
Dr.Somaji F. Patil
Director

सीए जयेश व्ही. दुधेडिया
उपाध्यक्ष
CA Jayesh V. Dudhedia
Vice-Chairman

सीए बी. बी. कड
अध्यक्ष
CA B. B. Kad
Chairman

As per our report of even date
M/s. BSG & Associates,
Chartered Accountants
Partner, CA. Sanjay S. Suryawanshi
M. No.126196 (FRN 105266 W)
UDIN - 21126196AAAAGV4475



३१ मार्च, २०२१ अखेरचे ताळेबंद पत्रक

Balance Sheet as on 31st March, 2021

31.03.2020	जिंदगी व येणी Property & Assets	31.03.2021	
1767,40,17,024.03	मागील पानावरून B/F		1718,79,83,087.02
8,15,92,998.94	a) सरकारी कर्जरोख्यावरील व्याज येणे Interest Accrued but not received on Govt. Sec.	5,83,91,862.11	
10,54,24,871.00	b) गुंतवणूकीवरील येणे व्याज Interest Accrued but not received on Investment	7,72,70,872.00	
14,268.00	c) CERSAI कडील अनामत रक्कम Deposit with CERSAI	29,268.00	
29,25,409.84	d) नॉन एसएलआर वरील येणेव्याज Interest Accrued but not received on Non SLR	29,16,867.24	
43,795.00	e) टेलिफोन डिपॉझिट / Telephone Deposit	1,20,992.00	
1,11,350.00	f) भाडे, लाईट / पाणी कनेक्शन डिपॉझिट Rent, Light / Water Connection Deposit	42,295.00	
3,000.00	g) फ्रँकिंग स्टॅम्प ऑन हॅन्ड / Franking Stamps on Hand	6,500.00	
43,570.90	h) डेफ येणे DEAF Receivable	1,58,176.33	
3,40,613.08	i) जी.एस.टी. येणे / GST Receivable	2,573,738.90	
14,50,154.90	j) सेवाकर सेनव्हॅट क्रेडीट येणे / Service Tax Cenvat Credit Receivable	14,50,154.90	
49,10,60,458.00	k) संपादन केलेली गैर बँकींग मालमत्ता / Non Banking Assets Acquired	49,10,60,458.00	
25,95,229.08	l) इतर येणी / other receivable	21,95,135.26	
4,16,866.73	m) ए.टी.एम. चार्ज बॅक खाते / ATM Charge Back Account	16,75,314.38	
0.00	n) लोन इंटरेस्ट एक्सग्रेशिया रिसिव्हेबल / Loan Interest Ex-gratia Receivable	45,74,916.00	
1767,40,17,024.03	एकूण / Total (Rs.)		1718,79,83,087.02

महेश अ. कुलकर्णी
अकॉंट्स ऑफिसर
Mahesh A. Kulkarni
Accounts Officer

सर्जेराव ज. पाटील
व्यवस्थापकीय संचालक
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Chairman

As per our report of even date

M/s. BSG & Associates, **Chartered Accountants**

partner CA. Sanjay S. Suryawanshi | M. No.126196(FRN 105266 W) | UDIN - 21126196AAAAGV4475

३१ मार्च, २०२१ अखेरचे नफातोटा पत्रक

Profit & Loss A/c for the year ended on 31st March, 2021

31.03.2020	खर्चाचा तपशील / EXPENDITURE	31.03.2021
86,17,83,137.67	1) ठेवीवरील दिलेले व्याज Interest Paid on Deposits	73,75,68,564.90
14,38,683.00	2) नाबार्ड रिफायनान्सवरील दिलेले व्याज Interest paid on NABARD Refinance	0.00
12,81,92,973.00	3) पगार व भत्ते Salary & Allowances	12,41,04,088.00
1,28,36,823.00	4) सेवक भविष्य निर्वाह निधी वर्गणी Contribution to Staff P.F. & Gratuity	1,29,30,245.00
7,91,000.00	5) संचालक मिटींग भत्ता Directors Sitting Fees & Allowances	7,59,750.00
16,528.00	6) सेवक प्रशिक्षण खर्च Staff Training Expenses	3,609.00
62,60,262.40	7) सुरक्षा व्यवस्था खर्च Security Guard Expenses	61,75,763.90
10,27,866.52	8) वाहन देखभाल खर्च Vehicle Maintenance	7,21,980.90
14,94,297.00	9) प्रवास व सभा खर्च Travelling & Meeting Expenses	6,99,608.00
10,90,41,293.93	10) भाडे, कर, वीज, व विमा Rent, Tax, Light & Insurance	10,50,03,202.85
39,05,081.16	11) टपाल, तार व दूरध्वनी Postage & Telephone Expenses	32,65,960.86
34,06,285.83	12) छपाई, स्टेशनरी व जाहिरात Printing, Stationery & Advertisement	34,19,688.87
14,93,743.30	13) लेखा तपासणी शुल्क Audit Fee	15,85,580.00
30,42,194.36	14) इतर खर्च Other Expenses	27,68,483.66
0.00	15) बँक निवडणूक खर्च Bank Election Expenses	6,92,177.00
3,81,326.50	16) कार्यालय दुरुस्ती व रंगकाम Office Repairs and Painting	1,11,686.60
5,15,358.62	17) कोर्ट व वसूली खर्च Court & Recovery Expenses	73,575.21
2,80,555.41	18) वर्गणी व शुल्क Subscription & Fees	3,12,195.81
99,90,258.65	19) घसारा Depreciation	1,29,47,810.45
44,81,519.35	20) संगणक देखभाल खर्च Computer Maintenance	18,69,426.76
8,36,110.54	21) कन्सल्टन्सी चार्जेस Consultancy Charges	4,32,950.00
1,05,13,647.00	22) दिलेला आयकर Income Tax Paid	1,30,22,607.94
23,60,614.00	23) अमोर्टाईज्ड प्रिमियम पेड ऑन इनव्हेस्टमेंट Amortised Premium paid on Investment	30,06,253.00
21,79,850.02	24) इतर देखभाल खर्च Maintenance other than Computer	15,64,891.40
1,68,737.00	25) रेपो/एन.डी.एस.ओ.एम./सी.सी.आय.एल/सी.एस.जी.एल.चार्जेस REPO/ND SOM/CCIL/CSGL Charges	2,55,987.61
21,95,000.00	26) गुंतवणुकीवरील घसारा / Depreciation on Investment	0.00
29,68,439.99	27) तडजोडीने बंद / निर्लेखित केलेली खाती / Compromise Settlement / Bad Debts Write Off	4,13,87,153.00
67,104.00	28) असेट विक्रीवरील तोटा / Loss on Sale of Assets	0.00
	29) तरतूदी / Provisions	
0.00	a) दीर्घ मुदतीच्या कर्जासाठी तरतूद / Provision for Long Term Lending	1,00,00,000.00
6,00,00,000.00	b) ग्रामीण कर्जासाठी तरतूद / Provision for Rural Advances	5,00,00,000.00
6,80,000.00	c) स्पेशल बीडीडीआर तरतूद / Provision for Special BDDR	6,80,000.00
0.00	d) संशयित व बुडीत कर्जनिधी तरतूद / Provision for Bad and Doubtful Debts	1,00,00,000.00
3,06,56,544.45	30) निव्वळ नफा / Net Profit	2,12,07,761.24
126,30,05,234.70	एकूण TOTAL (Rs.)	116,65,71,001.96



३१ मार्च, २०२१ अखेरचे नफातोटा पत्रक

Profit & Loss A/c for the year ended on 31st March, 2021

31-03.2020	उत्पन्नाचा तपशील / INCOME	31.03.2021
61,96,67,116.19	1) कर्जावर मिळालेले व्याज Interest Received on Advances	60,99,31,320.11
14,86,29,598.00	2) गुंतवणूकीवर मिळालेले व्याज Interest Received on Investment	15,21,08,382.00
23,50,45,188.49	3) सरकारी रोख्यांवर मिळालेले व्याज Interest Received on Govt. Securities	19,56,35,051.90
64,15,709.61	4) बिगर वैधानिक कर्जरोखेवरील व्याज Interest Received on Non-SLR Inv.	41,41,457.40
1,25,41,923.00	5) कॉल मनी वरील मिळालेले व्याज Interest Received on Call Money	63,30,050.00
10,33,38,551.00	6) ट्रेझरी बिलांवर मिळालेले डिस्काउंट Discount Received on Treasury Bills	7,97,09,305.26
5,90,37,123.78	7) प्रॉफीट ऑन सेल ऑफ म्युच्युअल फंड युनिट लिक्विड स्किम Profit on sale of mutual fund unit liquid scheme	4,51,05,138.64
13,65,500.00	8) प्रॉफीट ऑन रिडम्पशन ऑफ गव्हर्नमेंट सेक्युरिटीज Profit on Redemption of Govt. Securities	1,16,250.00
74,47,310.00	9) प्रॉफीट ऑन सेल ऑफ गव्हर्नमेंट सेक्युरिटीज Profit on Sale of Govt. Securities	4,33,68,240.09
0.00	10) प्रॉफीट ऑन सेल ऑफ नॉन एसएलआर सेक्युरिटीज Profit on Sale of Non SLR Securities	30,67,500.00
100.00	11) मिळालेला लाभांश Dividend Received	2,55,000.00
2,16,64,242.35	12) कमिशन व हुंडणावळ Commission & Exchange	1,46,35,332.40
36,31,362.60	13) सुरक्षित जमा कक्ष भाडे Locker Rent	39,52,029.60
57,59,115.32	14) छाननी शुल्क Processing Charges	45,84,502.88
43,24,230.25	15) मिळालेले एन.एफ. एस. शुल्क NFS Charges Received	29,71,304.74
21,62,810.94	16) मिळालेले रुपे शुल्क Rupay Charges Received	1,10,700.63
3,149.24	17) मिळालेले सेवाशुल्क Service Charges Received	147.12
5,296.58	18) किरकोळ मिळालेले उत्पन्न Misc. Receipt	653.74
7,60,966.52	19) मिळालेले ए.टी.एम. शुल्क ATM Charges Received	7,455.88
11,58,832.52	20) गैरबँकिंग मालमत्तेवरील मिळालेले भाडे Lease Rent Received on Non Banking Assets	4,57,627.08
3,00,00,000.00	21) उलटवलेली जादा तरतूद Surplus IDR Provision Reversed	0.00
47,108.31	22) मिळालेले रुपे कार्ड शुल्क Rupay Card Charges Received	83,552.49
126,30,05,234.70	एकूण TOTAL (Rs.)	116,65,71,001.96

महेश अ. कुलकर्णी
अकाउंट्स ऑफिसर

Mahesh A. Kulkarni
Accounts Officer

सर्जेराव ज. पाटील
व्यवस्थापकीय संचालक

Sarjerao J. Patil
Managing Director

डॉ.सोमजी फ. पाटील
संचालक

Dr.Somaji F. Patil
Director

सीए जयेश व्ही. दुधेडिया
उपाध्यक्ष

CA Jayesh V. Dudhedia
Vice-Chairman

सीए बी. बी. कड
अध्यक्ष

CA B. B. Kad
Chairman

As per our report of even date

M/s. BSG & Associates, Chartered Accountants

partner CA. Sanjay S. Suryawanshi | M. No.126196 (FRN 105266 W)| 21126196AAAAGV4475

BHARATI SAHAKARI BANK LTD. PUNE
FORM 'A'

Scheduled Form of Balance Sheet as on 31st March 2021

Sr.No.	Capital and Liabilities	Schedule No.	Current Year 31.03.2021	Previous Year 31.03.2020
1	Capital	1	28,78,44,350.00	27,92,93,630.00
2	Reserves and surplus	2	142,70,29,446.70	132,38,54,979.25
3	Deposits	3	1431,68,33,932.89	1499,07,26,857.46
4	Borrowings	4	0.00	0.00
5	Bills Sent for Collection(Contra)	5	0.00	0.00
6	Overdue Interest Reserve(Contra)	6	105,39,56,975.89	99,77,67,819.89
7	Current liabilities and provisions	7	8,11,10,620.30	5,00,17,379.98
8	Unpaid Dividend	8	0.00	16,99,813.00
9	Net Profit	9	2,12,07,761.24	3,06,56,544.45
	Total		1718,79,83,087.02	1767,40,17,024.03

Sr.No.	Assets & Properties	Schedule No.	Current Year 31.03.2021	Previous Year 31.03.2020
1	Cash and Balances with Reserve Bank of India	10	66,05,28,553.52	102,15,52,767.34
2	Balances with Banks and Money at call and Short Notice	11	43,53,78,594.91	57,83,53,391.89
3	Investments	12	748,47,34,934.26	741,01,37,107.17
4	Advances	13	681,58,76,264.15	687,86,88,052.74
5	Bills Receivable(Contra)	14	0.00	0.00
6	Overdue Interest Receivable(Contra)	15	105,39,56,975.89	99,77,67,819.89
7	Fixed Assets	16	9,50,41,214.17	10,14,95,299.53
8	Other Assets	17	64,24,66,550.12	68,60,22,585.47
	Total		1718,79,83,087.02	1767,40,17,024.03

Sr.No.	Particulars	Schedule No.	Current Year 31.03.2021	Previous Year 31.03.2020
1	Contingent Liabilities	18	14,66,26,009.30	17,07,48,727.30

SCHEDULE 1 - Capital

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Authorised Share Capital	100,00,00,000.00	100,00,00,000.00
2	Paid-up Share Capital	28,78,44,350.00	27,92,93,630.00

SCHEDULE 2 - Reserves and Surplus

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Statutory Reserve Fund	59,73,99,189.80	56,95,30,947.69
	Previous Year Addition	2,64,28,813.45	2,78,68,242.11
	Total	62,38,28,003.25	59,73,99,189.80
2	Special Reserve Fund	8,87,56,973.00	8,55,26,987.00
	Previous Year Addition	30,65,654.00	32,29,986.00
	Total	9,18,22,627.00	8,87,56,973.00
3	Building Fund	6,23,67,510.51	6,23,67,510.51
4	Special Res. For Long Term Lending	1,15,00,000.00	1,15,00,000.00
	Previous Year Addition	1,00,00,000.00	0.00
	Total	2,15,00,000.00	1,15,00,000.00
5	Prov. For Bad & Doubtful Debts	16,57,44,615.94	16,57,44,615.94
	Previous Year Addition	1,00,00,000.00	0.00
	Total	17,57,44,615.94	16,57,44,615.94
6	Investment Depreciation Reserve	1,07,32,150.00	1,07,32,150.00
7	Investment Fluctuation Reserve	7,03,66,000.00	6,78,66,000.00
	Previous Year Addition	30,00,000.00	25,00,000.00
	Total	7,33,66,000.00	7,03,66,000.00
8	Prov. For Rural Advances	25,55,00,000.00	19,55,00,000.00
	Previous Year Addition	5,00,00,000.00	6,00,00,000.00
	Total	30,55,00,000.00	25,55,00,000.00
9	Cont. Prov agst. Standard Assets	3,30,00,000.00	3,30,00,000.00
10	Capital Reserve	80,090.00	80,090.00
11	Membership Development Fund	55,00,000.00	55,00,000.00
12	Charitable & Co-operative Fund	1,72,28,450.00	1,72,28,450.00
13	Prov. For Computer System Upgradation	50,00,000.00	50,00,000.00
14	Special BDDR Provision	6,80,000.00	0.00
	Previous Year Addition	6,80,000.00	6,80,000.00
	Total	13,60,000.00	6,80,000.00
	Total	142,70,29,446.70	132,38,54,979.25

SCHEDULE 3 – Deposits

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
	Deposits & Other A/cs.		
	Demand Deposits		
1	Current Deposits	62,33,39,831.32	59,90,31,486.08
2	Cr. Bal. in CC/OD A/c	1,45,60,543.32	1,61,60,014.28
3	Savings Deposits	520,76,42,122.07	535,55,55,658.64
	Term Deposits		
4	Fixed Deposits	123,64,84,431.00	141,60,78,033.00
5	Recurring Deposits	5,68,92,452.00	6,68,73,682.00
6	Re-investment Deposits	686,42,28,091.18	717,84,82,825.46
7	Dhanvardhani Deposits	31,36,86,462.00	35,85,45,158.00
	Total	1431,68,33,932.89	1499,07,26,857.46

SCHEDULE 4 – Borrowings

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Borrowing in India		
	(i) NABARD Re-finance	0.00	0.00
	Total	0.00	0.00

SCHEDULE 5- Bills Sent for Collection

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Bills Sent for Collection(Contra)	0.00	0.00
	Total	0.00	0.00

SCHEDULE 6- Overdue Interest Reserve

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Overdue Interest Reserve(Contra)	105,39,56,975.89	99,77,67,819.89
	Total	105,39,56,975.89	99,77,67,819.89

SCHEDULE 7- Current Liabilities & Provisions

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Sundry Creditors	98,80,789.52	1,45,94,458.52
2	Pay Orders	4,68,03,415.67	2,25,82,237.36
3	Interest Payable	13,81,739.00	21,69,574.00
4	Audit Fees	8,84,000.00	10,20,000.00
5	Prov. For Income Tax	1,00,00,000.00	15,00,000.00
6	TDS Payable	55,87,578.23	38,39,520.98
7	Light & Telephone Payable	1,00,664.00	3,93,200.00
8	Rent & Taxes Payable	1,300.00	18,200.00
9	Other Payable	5,785.00	1,76,460.00
10	Deferred Tax Liabilities	35,53,500.00	35,53,500.00
11	ATM Charges Settlement Account	4,898.88	1,70,229.12
12	Share Suspense	29,06,950.00	0.00
	Total	8,11,10,620.30	5,00,17,379.98

SCHEDULE 8- Unpaid Dividend

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	For the Year 2016-17	0.00	16,99,813.00
	Total	0.00	16,99,813.00

SCHEDULE 9- Net Profit

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Net Profit for Current Year	2,12,07,761.24	3,06,56,544.45
	Total	2,12,07,761.24	3,06,56,544.45

SCHEDULE 10 - Cash and Balances with Reserve Bank of India

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Cash in hand & at ATM	4,76,08,334.40	5,49,14,063.00
2	Balance with Reserve Bank of India		
	(i) in Current Account	61,29,20,219.12	96,66,38,704.34
	(ii) in other Accounts		
	Total	66,05,28,553.52	102,15,52,767.34

SCHEDULE 11 - Balances with banks and Money at Call and short Notice

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
	Bank Bal. in Current A/cs.		
1	State Co-op. Bank (MSC&DSC)	64,09,412.35	94,53,121.59
2	DCC Bank (District Concerned)	8,06,28,253.92	8,97,84,967.56
3	Other Banks	34,58,16,517.14	45,69,19,100.94
4	Nationalised Banks	24,24,411.50	20,96,201.80
5	Call Money at Short Notice	0.00	2,00,00,000.00
6	Deposit with CCIL	1,00,000.00	1,00,000.00
	Total	43,53,78,594.91	57,83,53,391.89



SCHEDULE 12 -Investments

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
A	Govt. Securities		
1	Central Govt. Securities	401,94,21,747.47	432,39,39,235.38
2	State Govt. Securities	111,08,46,563.79	80,62,37,538.79
B	Other Approved Securities	0.00	0.00
C	Investment in Shares		
1	PDCC Bank	17,00,000.00	17,00,000.00
2	MSC Bank	1,000.00	1,000.00
D	Bonds of PSUs	0.00	0.00
E	Others		
1	Non SLR (SBI Credit Card)	4,96,50,000.00	4,96,50,000.00
2	Non SLR (MSRDC Bond)	0.00	19,62,500.00
F	FD's with Banks		
1	under MA Scheme with MSC Bank	1,00,000.00	1,00,000.00
2	Fixed Deposit with DCC	27,00,00,000.00	51,50,16,178.00
3	Reserve Fund Inv.(with DCC Bank)	5,05,00,000.00	5,05,00,000.00
4	FD with Delhi State Co-op. Bank	40,00,000.00	40,00,000.00
5	FD with Commercial Banks	197,85,15,623.00	165,70,30,655.00
	Total	748,47,34,934.26	741,01,37,107.17

SCHEDULE 13 - Loans & Advances

Sr. No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
A	Short Term		
1	Secured Term Loan = 71,78,62,383.00 CC Loan = 99,99,30,877.78	171,77,93,260.78	157,39,80,607.84
2	Unsecured Term Loan = 5,22,268.00 CC Loan = 1,67,94,081.34 of which Overdue Rs.25,16,59,852.92	1,73,16,349.34	5,24,86,401.54
B	Medium Term		
1	Secured (Term Loan)	102,26,70,348.73	109,70,78,353.77
2	Unsecured (Term Loan) of which Overdue Rs.16,26,64,467.20	62,45,95,215.07	110,63,78,348.07
C	Long Term		
1	Secured (Term Loan)	326,60,68,339.73	291,49,94,647.02
2	Unsecured (Term Loan) = 16,71,92,750.50 Unsecured (Bills Purchased) = 2,40,000.00 of which Overdue Rs.46,00,37,202.94	16,74,32,750.50	13,37,69,694.50
	Total	681,58,76,264.15	687,86,88,052.74

SCHEDULE 14- Bills Receivable

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Bills Receivable(Contra)	0.00	0.00
	Total	0.00	0.00

SCHEDULE 15- Overdue Interest Receivable

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Overdue Interest Receivable(Contra)	105,39,56,975.89	99,77,67,819.89
	Total	105,39,56,975.89	99,77,67,819.89

SCHEDULE 16- Fixed Assets

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Land & Building		
	Previous Year	4,22,63,987.00	4,32,97,099.00
	Addition	0.00	0.00
	Depreciation	11,04,681.00	10,33,110.00
	Total	4,11,59,304.00	4,22,63,987.00
2	Vehicle		
	Previous Year	40,20,613.00	41,16,324.00
	Addition	0.00	10,92,321.00
	(-) Sold	0.00	4,51,642.00
	Depreciation	6,03,092.00	7,36,390.00
	Total	34,17,521.00	40,20,613.00
3	Computer		
	Previous Year	49,76,351.84	15,92,324.25
	Addition	31,86,655.58	53,73,867.51
	Depreciation	31,62,029.38	19,89,839.92
	Total	50,00,977.04	49,76,351.84
4	ATM Machine		
	Previous Year	7,84,629.00	14,39,960.00
	Addition	5,26,657.85	0.00
	Depreciation	7,64,141.85	6,55,331.00
	Total	5,47,145.00	7,84,629.00
5	Furniture, Fixtures & Liabrary Dead Stock & SD Lockers		
	Previous Year	4,94,43,380.69	5,04,61,979.97
	Addition	27,85,418.66	45,56,284.45
	Depreciation	73,13,232.22	55,74,883.73
	Total	4,49,15,567.13	4,94,43,380.69
6	Library		
	Previous Year	6,338.00	7,042.00
	Addition	0.00	0.00
	Depreciation	634.00	704.00
	Total	5,704.00	6,338.00
	Total	9,50,46,218.17	10,14,95,299.53

SCHEDULE 17 - Other Assets

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Sundry Debtors	0.00	0.00
2	Printing Stationery Stock	0.00	0.00
3	Int.Accrued but not rece. On Govt Sec.	5,83,91,862.11	8,15,92,998.94
4	Int.Accrued but not rece. On Inv.	7,72,70,872.00	10,54,24,871.00
5	Deposit with CERSAI	29,268.00	14,268.00
6	Int. Accrued but not rece. on Non SLR	29,16,867.24	29,25,409.84
7	Rent, Light/Water Connection Deposit	1,20,992.00	1,11,350.00
8	Telephone Deposit	42,295.00	43,795.00
9	Franking Stamps on Hand	6,500.00	3,000.00
10	Deaf Receivable	1,58,176.33	43,570.90
11	CGST/SGST/IGST Receivable	25,73,738.90	3,40,613.08
12	Service Tax CENVAT Credit taken Receivable	14,50,154.90	14,50,154.90
13	Non Banking Assets Acquired in Satisfaction of Debts	49,10,60,458.00	49,10,60,458.00
14	Other Receivable	21,95,135.26	25,95,229.08
15	ATM Charge Back Account	16,75,314.38	4,16,866.73
16	Loan Interest Exgratia Receivable	45,74,916.00	0.00
	Total	64,24,66,550.12	68,60,22,585.47

SCHEDULE 18 - Contingent Liabilities

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Bank Guarantees Issued	9,94,60,236.00	13,30,90,922.00
2	Depositor Education Awareness Fund(DEAF)	4,71,65,773.30	3,76,57,805.30
	Total	14,66,26,009.30	17,07,48,727.30

BHARATI SAHAKARI BANK LTD. PUNE FORM 'B'

Scheduled Form of Profit and Loss Account for the year ended 31st March 2021

Sr.No.	Particulars	Schedule No.	Current Year 31.03.2021	Previous Year 31.03.2020
I	Income			
1	Interest earned	19	109,29,60,705.31	118,46,75,210.07
2	Other Income	20	7,36,10,296.65	7,83,30,024.63
	Total		116,65,71,001.96	126,30,05,234.70
II	Expenditure			
1	Interest expended	21	73,75,68,564.90	86,32,21,820.67
2	Operating expenses	22	33,71,14,675.82	30,84,46,869.58
3	Provisions and contingencies	23	7,06,80,000.00	6,06,80,000.00
	Total		114,53,63,240.72	123,23,48,690.25
III	Profit/Loss			
1	Net Profit/Loss (-) for the year		2,12,07,761.24	3,06,56,544.45
2	Profit/Loss (-) brought forward		0.00	0.00
	Total		2,12,07,761.24	3,06,56,544.45
	Total of II & III		116,65,71,001.96	126,30,05,234.70
IV	Appropriations (As recommended by BOD)			
1	Transfer to Statutory Reserve		1,63,74,907.24	82,84,325.45
2	Transfer to Education Fund		2,12,078.00	3,06,565.00
3	Transfer to Special Reserve		21,20,776.00	30,65,654.00
4	Transfer to IFR		25,00,000.00	30,00,000.00
5	Surplus		0.00	1,60,00,000.00
	Total		2,12,07,761.24	3,06,56,544.45

SCHEDULE 19 Interest Earned

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Interest/discount on advance/bills	60,99,31,320.11	61,96,67,116.19
2	Income on investments(G.sec./Treasury/Non SLR)	27,94,85,814.56	34,47,99,449.10
3	Interest on balances with Reserve Bank of India and other inter-bank funds	15,84,38,432.00	16,11,71,521.00
4	Others - MF Liquid Scheme	4,51,05,138.64	5,90,37,123.78
	Total	109,29,60,705.31	118,46,75,210.07

SCHEDULE 20 Other Income

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Commission, exchange and brokerage	1,46,35,332.40	2,16,64,242.35
2	Profit on sale / Redemption of investments	4,65,51,990.09	88,12,810.00
3	ATM Charges received	7,455.88	7,60,966.52
4	NFS Charges Received	29,71,304.74	43,24,230.25
5	Rupay Charges Received	1,10,700.63	21,62,810.94
6	Dividend Received	2,55,000.00	100.00
7	Locker Rent	39,52,029.60	36,31,362.60
8	Processing Fees	45,84,502.88	57,59,115.32
9	Service Charges	147.12	3,149.24
10	Misc.Receipt	653.74	5,296.58
11	Lease Rent received on Non Banking Assets	4,57,627.08	11,58,832.52
12	Surplus IDR Provision Reversed	0.00	3,00,00,000.00
13	Rupay Card Charges Received	83,552.49	47,108.31
	Total	7,36,10,296.65	7,83,30,024.63

SCHEDULE 21 Interest Expended

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Interest on deposits	73,75,68,564.90	86,17,83,137.67
2	Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
3	NABARD Refinance	0.00	14,38,683.00
	Total	73,75,68,564.90	86,32,21,820.67

SCHEDULE 22 Operating Expenses

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Payments to and provisions for employees	13,70,34,333.00	14,10,29,796.00
2	Rent, taxes ,lighting & Insurance	10,50,03,202.85	10,90,41,293.93
3	Printing and stationery & Advt.	34,19,688.87	34,06,285.83
4	Depreciation on Bank's property	1,29,47,810.45	99,90,258.65
5	Director's fees, allowances and expenses	7,59,750.00	7,91,000.00
6	Auditors' fees and expenses (Including branch auditors)	15,85,580.00	14,93,743.30
7	Court & Recovery Exps.	73,575.21	5,15,358.62
8	Postages. Telegrams, Telephones, etc.	32,65,960.86	39,05,081.16
9	Repairs and maintenance	35,46,004.76	70,42,695.87
10	Staff Training Expenses	3,609.00	16,528.00
11	Security Guard Expenses	61,75,763.90	62,60,262.40
12	Vehicle Maintenance	7,21,980.90	10,27,866.52
13	Travelling & Meeting Expenses	6,99,608.00	14,94,297.00
14	Subscription & Fees	3,12,195.81	2,80,555.41
15	Consultancy Charges	4,32,950.00	8,36,110.54
16	Loss on sale of Assets	0.00	67,104.00
17	Amortised Premium on Investment	30,06,253.00	23,60,614.00
18	REPO/NDSOM/CCIL/CSGL Charges	2,55,987.61	1,68,737.00
19	Income Tax Paid	1,30,22,607.94	1,05,13,647.00
20	Other Expenses	27,68,483.66	30,42,194.36
21	Depreciation on Investment	0.00	21,95,000.00
22	Compromise Settlement / Bad Debts Write Off	4,13,87,153.00	29,68,439.99
23	Bank Election Exps.	6,92,177.00	0.00
	Total	33,71,14,675.82	30,84,46,869.58

SCHEDULE 23 Provisions & Contingencies

Sr.No.	Particulars	Current Year 31.03.2021	Previous Year 31.03.2020
1	Prov. For Bad & Doubtful Debts	1,00,00,000.00	0.00
2	Prov. For Rural Advances	5,00,00,000.00	6,00,00,000.00
3	Prov. For Long Term Lending	1,00,00,000.00	0.00
4	Special BDDR Provision	6,80,000.00	6,80,000.00
	Total	7,06,80,000.00	6,06,80,000.00



BHARATI SAHAKARI BANK LTD., PUNE-30

Cash Flow Statement For The Year Ended 31st March 2021

Sr.No.	Particulars	2020 - 21		2019 -20	
(A)	Cash Flow From Operating Activities				
	Net Profit As Per Profit & Loss Account		21207761		30656544
	Adjustment For Non Cash Items				
	Add :-				
	Depreciation Charged	12947810		9990259	
	Provision For Bad & Doubtful Debts	10000000		-	
	Provision For Depreciation On Investment	-		-30000000.00	
	Prov. For Rural Advance	50000000		60000000.00	
	Prov. For Ex-Gratia	-		-	
	Provision For Long Term Lending	10000000		-	
	Deferred Tax	-		-	
	Provision For Special BDDR	680000		680000	
	Provision For Tax	13022608		10513647	
	Amortised Prem. Paid On Investment	3006253		2360614	
	Sub Total	99656671	99656671	53544520	53544520
	Less :-				
	Profit On Sale Of Investment In Securites	91657129		8812810	
	Sub Total	91657129	-91657129	8812810	-8812810
	Adjustments For:				
	Increase In Deposits And Other Accounts	-673892925	818728319		
	Increase / (Decrease) In Bills Sent For Collection	-		-	
	Increase In Over Due Interest	56189156		176950965	
	Increase / (Decrease) In Other Liabilities	22593240		-57798654	
	Ex - Gratia Paid Back	-		-	
	(Increase)/ Decrease In Advances	62811789		421813878	
	(Increase)/ Decrease In Other Assets	-12633121		-39577088	
	(Increase)/ Decrease in Investments in Govt. Sec.	90543839		-589063990	
	(Increase)/ Decrease in Investments in FDR / Other	-76468790		-328230655	
	Sub Total	-530856812	-530856812	402822776	402822776
	Net Cash From Operating Activities Before Income Tax		-501649508		478211031
	Income Tax Paid		4522608		14013647
	Net Cash From Operating Activities After Income Tax		-506172116		464197384
(B)	Cash Flow From Investing Activities				
	Purchase of Fixed Assets	-6515726		-11022471	
	Sale of Fixed Assets	-		451642	
	Net Cash Generated From Investing Activities	-6515726	-6515726	-10570829	-10570829
(C)	Cash Flow From Financing Activities				
	Share Capital Issued (Net)	8550720		-3592820	
	Increase / (Decrease) In Unpaid Dividend	-1699813		-1108488	
	Increase / (Decrease) In Borrowings	-		-26442500	
	Increase/ (Decrease) In Statutory / Special Funds	1837923		1298370	
	Net Cash Generated From Financing Activities	8688830	8688830	-29845438	-29845438
(D)	Net Increase In Cash & Cash Equivalents (A+B+C)		-503999012		423781117
(E)	Cash & Cash Equivalents at the begining of the year		1599906159		1176125043
(F)	Cash & Cash Equivalents at the end of the year (D+E)		1095907148		1599906159
	Break-Up Of Cash & Cash Equivalents				
	Cash In Hand	54914063	47608334	46954458	54914063
	Balances With Banks:				
	In Current Accounts with Banks and RBI	1524892096	1048198814	1129070585	1524892096
	In Money at call & Short Notice & Misc. Deposit	20100000	100000	100000	20100000
(G)	Cash & Cash Equivalent at the end of the year	1599906159	1095907148	1176125043	1599906159

M/s. BSG & Associates,
Chartered Accountants
 Partner, CA. Sanjay S. Suryawanshi
 M. No.126196 (FRN 105266 W)

सन २०२१-२२ चे जमा खर्च अंदाजपत्रक

INCOME & EXPENDITURE BUDGET FOR THE YEAR 2021-22

अ.क्र. Sr. No.	उत्पन्नाच्या बाबी Items of Income	मागील अंदाज Previous Budget 2020-21	प्रत्यक्ष उत्पन्न Actual Income 2020-21	जादा/कमी उत्पन्न Excess / Less 2020-21	पुढील अंदाज Budget for 2021-22
1	कर्ज व गुंतवणूकीवरील जमा व्याज Int. Recd. on Adv. And Investment	116,50,00,000.00	109,29,60,705.31	7,20,39,294.69	106,00,00,000.00
2	कमिशन व इतर उत्पन्न Commission & Other Income	3,50,00,000.00	7,36,10,296.65	-3,86,10,296.65	6,00,00,000.00
	Total	120,00,00,000.00	116,65,71,001.96	3,34,28,998.04	112,00,00,000.00

अ.क्र. Sr. No.	खर्चाच्या बाबी Items of Expenditure	मागील अंदाज Previous Budget 2020-21	प्रत्यक्ष खर्च Actual Expenses 2020-21	जादा/कमी खर्च Excess / Less 2020-21	पुढील अंदाज Budget for 2021-22
1	ठेव व कर्जावरील व्याज Int. paid on Deposits & Borrowings	80,00,00,000.00	73,75,68,564.90	624,31,435.10	72,00,00,000.00
2	सेवक पगार, भत्ते व भविष्य निर्वाह निधी Salary, Allowances & Prov. Fund Contribution	14,25,00,000.00	13,70,34,333.00	54,65,667.00	14,00,00,000.00
3	प्रवास व सभा खर्च संचालक भत्यासह Travelling & Meeting Exp. & Director Allow.	10,00,000.00	14,59,358.00	-4,59,358.00	15,00,000.00
4	भाडे, कर, वीज व विमा Rent, Tax, Lighting & Insurance	7,00,00,000.00	10,50,03,202.85	-350,03,202.85	7,00,00,000.00
5	टपाल, तार व दूरध्वनी Postage & Telephone	30,00,000.00	32,65,960.86	-2,65,960.86	30,00,000.00
6	छपाई, स्टेशनरी व जाहिरात Printing, Stationery & Advert.	25,00,000.00	34,19,688.87	-9,19,688.87	30,00,000.00
7	लेखा तपासणी शुल्क Audit Fee	13,00,000.00	15,85,580.00	-2,85,580.00	15,00,000.00
8	घसारा Depreciation	1,00,00,000.00	1,29,47,810.45	-29,47,810.45	1,25,00,000.00
9	इतर खर्च Other Expenses	85,85,000.00	71,55,851.27	14,29,148.73	75,00,000.00
10	कोर्ट/कर्ज वसूली खर्च Legal/Loan Recovery Expenses	15,00,000.00	73,575.21	14,26,424.79	10,00,000.00
11	कार्यालय दुरुस्ती व रंगकाम Office Repairs & Painting	3,00,000.00	1,11,686.60	1,88,313.40	5,00,000.00
12	इतर तरतूदी Other Provisions	10,00,00,000.00	7,06,80,000.00	293,20,000.00	10,00,00,000.00
13	फी व वर्गणी Subscription & Fees	5,00,000.00	3,12,195.81	1,87,804.19	3,00,000.00
14	सुरक्षा व्यवस्था खर्च Security Expenses	55,00,000.00	61,75,763.90	-6,75,763.90	60,00,000.00
15	सेवक प्रशिक्षण खर्च Staff Training Expenses	15,000.00	3,609.00	11,391.00	15,000.00
16	संगणक व इतर दुरुस्ती खर्च Computer & Other Maintenance	1,00,00,000.00	3,434,318.16	65,65,681.84	1,00,00,000.00
17	वाहन देखभाल खर्च Vehicle Maintenance	8,00,000.00	7,21,980.90	78,019.10	8,00,000.00
18	Compromise Settlement/Bad Debts Write Off	0.00	4,13,87,153.00	-413,87,153.00	2,00,00,000.00
19	निव्वळ नफा करापूर्वी Net Profit before tax (A)	4,25,00,000.00	3,42,30,369.18	82,69,630.82	2,23,85,000.00
20	आयकर Income Tax (B)	2,00,00,000.00	1,30,22,607.94	69,77,392.06	1,00,00,000.00
21	निव्वळ नफा Net Profit (A - B)	2,25,00,000.00	2,12,07,761.24	12,92,238.76	1,23,85,000.00
	एकूण Total (Rs.)	120,00,00,000.00	116,65,71,001.96	334,28,998.04	112,00,00,000.00

इतर माहिती Other Information

नियमित सभासद संख्या No. of Regular Members	नाममात्र सभासद संख्या No. of Nominal Members
25702	2785 (Borrowing Nominal Member-1423)

(Amt in Lakh Rs.0.00)

वसूल भाग भांडवल Paid up Share Capital	2878.44	अग्रक्रम कर्जाचे प्रमाण % of Lending to Priority Sector	29469.07	42.53%
राखीव व अन्य निधी Reserve Fund & Other Reserves	14270.29	दुर्बल घटक कर्जाचे प्रमाण % of Lending to Weaker Section	5496.62	7.93%
ठेवी Deposits				
बचत ठेवी Saving Deposits	52076.42	उभारलेली कर्जे Borrowings		
चालू ठेवी Current Deposits	6379.00	नाबार्ड रिफायनान्स NABARD Refinance		0.00
मुदत ठेवी Fixed Deposits	84712.92	एकूण गुंतवणूक Total investment		74847.35
एकूण Total	143168.34	ढोबळ एन.पी.ए. Gross NPA	10014.79	14.69%
		निव्वळ एन.पी.ए. Net NPA	4987.34	7.90%
पतपुरवठा Loans		ऑडीट वर्ग Audit Classification		B
तारणी कर्जे Secured Loan	60065.32	चालू वर्षाचा नफा Current year Profit		212.08
विनातारणी कर्जे Unsecured Loan	8093.44	खेळते भांडवल Working Capital		161340.26
एकूण Total	68158.76	एकूण सेवक Total Employees		252

३१/०३/२०२१ अखेर संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची बाकी

Loans & Advances outstanding against the directors & their relatives as on 31.03.2021

बहुराज्यीय सहकारी संस्था कायदा, २००२ चे कलम ३० नुसार

Multi-State Co-op. Societies Act, 2002 (Information as per Section 30)

(Amt in Lakh Rs.0.00)

अ.क्र. Sr. No.	तपशील Particulars	आर्थिक वर्षाच्या सुरुवातीचे येणे Outstanding Balance as on 1/4/2020	आर्थिक वर्षात दिलेले कर्ज Loans & Advances disbursed during the F.Y.	आर्थिक वर्षाअखेर फेड केलेली Amt. of recovery during the F.Y.	आर्थिक वर्षाअखेर येणे Outstanding at the close of F.Y . i.e. 31/03/2021	थकीत रक्कम Overdue Amount
1	संचालक Directors	111.73	5.00	14.20	102.53	---
2	संचालकाचे नातेवाईक Relatives of Directors	166.29	1352.31	102.33	1416.27	---
	एकूण Total	278.02	1357.21	116.53	1518.80	---

Note : Loan and advances disbursed prior to their becoming directors as on 27.12.2020

प्रगतीचा आलेख सन २०१२ ते २०२१

Operational Highlights year 2012 to 2021

वर्ष Year	सभासद Members	वसूल भाग भांडवल Paidup Share Capital	ठेवी Deposits	कर्ज Loans	निव्वळ नफा Net Profit	स्वनिधी Owned Funds	खेळते भांडवल Working Capital	लाभांश Dividend	ऑडीट वर्ग Audit Class
2012	13662	1316.99	51570.93	36463.31	739.17	5101.95	61177.89	10%	A
2013	14208	1427.53	62521.43	38919.35	930.78	6172.52	73387.30	10%	A
2014	14873	1573.72	70874.46	40134.27	945.03	6979.34	82224.80	10%	A
2015	15754	2028.77	86167.12	58667.46	1736.60	6702.07	98240.32	10%	A
2016	15982	2257.85	101887.61	58719.37	655.71	8451.11	115172.74	10%	A
2017	17386	2620.98	117536.13	72406.97	523.41	9294.21	131579.09	10%	A
2018	20682	2782.92	124264.54	73357.63	748.15	10833.61	140357.13	-	B
2019	23043	2828.86	141719.99	73005.02	323.00	12595.77	158873.28	-	B
2020	24487	2792.94	149907.27	68786.88	306.57	13238.55	166762.49	-	B
2021	25702	2878.44	143168.34	68158.76	212.08	14270.29	161340.26	-	B

**भारती सहकारी बँक लि., पुणे (मल्टी - स्टेट शेड्यूल्ड बँक)****Bharati Sahakari Bank Ltd., Pune (Multi-State Scheduled Bank)****५० वा वार्षिक अहवाल २०२०-२१****50th Annual Report 2020 – 21**

परिशिष्ट – अ	Annexure – A
बँकेचे नाव Name of the Bank	भारती सहकारी बँक लि., पुणे Bharati Sahakari Bank Ltd., Pune
मुख्य कार्यालय Head Office	भारती विद्यापीठ भवन, पहिला मजला, १३, सदाशिव पेठ, एल.बी. एस. मार्ग, पुणे – ४११ ०३० Bharati Vidyapeeth Bhavan, 1 st Floor, 13, Sadadhiv Peth, L.B.S. Road, Pune – 411030
नोंदणी क्रमांक व दिनांक Registration No. & Date	पी.एन.ए./बी.एन.के./१८७ दि. ०८.०९.१९७९ PNA/BNK/187 Dated : 08.09.1971
बहुराज्यीय सहकारी संस्था कायदा Under Multi State Co-operative Societies Act Registration No. & Date	एम.एस.सी.एस./सी.आर./८७/९९/दि. २९.०४.१९९९ MSCS/CR/87/99 Dated : 29.04.1999
रिझर्व्ह बँक ऑफ इंडिया अँक्ट, १९३४ (परिशिष्ट २) (शेड्यूल्ड दर्जा) Under RBI Act. 1934 (Schedule 2) (Scheduled Status)	बी.आर.८६१/१६.०५.००/२००१-०२ दि. १७.०५.२००२ B.R. 861/16.05.00/2001-2002 Dated: 17.05.2002
रिझर्व्ह बँक परवाना क्र. व दिनांक R.B.I. License No. & Date	यु.बी.डी./एम.एच. ८९२ पी. दि. २६.१०.१९८७ UBD/MH/892 P. Dated : 26.10.1987
कार्यक्षेत्र Area of Operation	पुणे, सातारा, सांगली, सोलापूर, कोल्हापूर, अहमदनगर, रायगड, ठाणे हे जिल्हे तसेच नवी मुंबई व दिल्ली राज्यातील नवी दिल्ली व वरळी (बृहन्मुंबई) ही शहरे Pune, Satara, Sangli, Solapur, Kolhapur, Ahmednagar, Raigad, Thane Districts and the Cities of Navi Mumbai, New Delhi (in Delhi State) and Worli in Greater Mumbai
एकूण शाखा Total Branches	२३ शाखा 23 Branches

Disclosures as per RBI's Master Direction on Financial Statements - Presentation and Disclosures

Circular No. RBI/DOR/2021-22/83 DOR.ACC.REC.No.45/21.04.018/2021-22

Dated August 30, 2021

1. Accounting Standard 17 – Segment Reporting

a) Business segments (Amount in ₹ crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	52.95	57.38	2.50	1.57	58.49	60.40	2.71	6.95	116.65	126.30
Result										
Unallocated expenses										
Operating profit										
Income taxes										
Extraordinary profit / loss										
Net profit										

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Other information:										
Segment assets	748.92	741.01	52.69	52.99	628.90	634.88			1430.51	1428.88
Unallocated assets										
Total assets										
Segment liabilities										
Unallocated liabilities										
Total liabilities										

b) Geographic segments (Amount in ₹ crore)

	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(a) Revenue	116.65	126.30	0.00	0.00	116.65	126.30
(b) Assets	1430.51	1428.88	0.00	0.00	1430.51	1428.88

**DISCLOSURE IN FINANCIAL STATEMENTS –
'NOTES TO ACCOUNTS'**

2. Regulatory Capital

a) Composition of Regulatory Capital (Amount in ₹ crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions, if any)	28.78	27.93
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [@]	79.91	76.29
iii)	Tier 1 capital (i + ii)	108.69	104.22

Sr. No.	Particulars	Current Year	Previous Year
iv)	Tier 2 capital	13.55	13.18
v)	Total capital (Tier 1+Tier 2)	122.24	117.40
vi)	Total Risk Weighted Assets (RWAs)	656.12	691.75
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [@]	3.78	3.73
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.57	15.07
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.07	1.91
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.63	16.97

3. Tier 2 capital raised during the year breakup

a) Composition of Regulatory Capital (Amount in ₹ crore)

Particulars	Current year	Previous year
Amount of Tier 2 capital raised during the year of which:	0.37	0.32
a) Perpetual Cumulative Preference Shares		
b) Redeemable Non-Cumulative Preference Shares	0.07	0.07
c) General Provision	0.30	0.25
d) Investment Fluctuation Reserve		

4. Asset liability management

a) Composition of Regulatory Capital (Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	14.37	31.27	42.32	49.45	43.77	56.17	123.74	311.95	736.60	15.10	6.94	1431.68
Advances	8.95	0.58	1.00	2.72	10.88	16.37	63.51	142.35	115.89	81.92	237.42	681.59
Investments	5.14	5.49	7.08	80.42	31.26	36.88	104.50	103.39	86.86	5.00	282.45	748.47
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

5. Investments

a) Composition of Investment Portfolio As at 31.03.2021 (Current Year) (Amount in ₹ crore)

	Investments in India							Investments outside India				Total Investments
	Goverment Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidaries	Others	Total investments in India	Goverment securities	Subsidaries	Others	Total Investments outside India	
Held to Maturity												
Gross	366.45		0.17			0.00	366.62					366.62
Less: Provision for non-performing investments (NPI)	0.00		0.00				0.00					0.00
Net	366.45		0.17			0.00	366.62					366.62
Available for Sale												
Gross	146.57		0.00			4.96	151.53					151.53
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	146.57		0.00			4.96	151.53					151.53
Held for Trading												
Gross	0.00		0.00			0.00	0.00					0.00
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	0.00		0.00			0.00	0.00					0.00
Total Investments	513.02		0.17			4.96	518.15					518.15
Less: Provision for non-performing investments	0.00		0.00			0.00	0.00					0.00
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	513.02		0.17			4.96	518.15					518.15

b) Composition of Investment Portfolio As at 31.03.2020 (Last Year)

	Investments in India							Investments outside India				Total Invest ments
	Gover nment Securit ies	Other Appr oved Secu rities	Sha res	Deben tures and Bonds	Subsidiar ies and/or joint ventures	Oth ers	Total investm ents in India	Government securities (including local authorities)	Subsidiari es and/or joint ventures	Oth ers	Total Investme nts outside India	
Held to Maturity												
Gross	371.82		0.17			0.19	372.18					372.18
Less: Provision for non-performing investments (NPI)	0.00		0.00			0.00	0.00					0.00
Net	371.82		0.17			0.19	372.18					372.18
Available for Sale												
Gross	141.20		0.00			4.96	146.16					146.16
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	141.20		0.00			4.96	146.16					146.16
Held for Trading												
Gross	0.00		0.00			0.00	0.00					0.00
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	0.00		0.00			0.00	0.00					0.00
Total Investments	513.01		0.17			5.16	518.34					518.34
Less: Provision for non-performing investments	0.00		0.00			0.00	0.00					0.00
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	513.01		0.17			5.16	518.34					518.34

6. Movement of Provisions for Depreciation and Investment Fluctuation Reserve

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	1.07	4.07
b) Add: Provisions made during the year	0.00	0.00
c) Less: Write off / write back of excess provisions during the year	0.00	3.00
d) Closing balance	1.07	1.07

Particulars	Current Year	Previous Year
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	7.03	6.78
b) Add: Amount transferred during the year	0.30	0.25
c) Less: Drawdown	0.00	0.00
d) Closing balance	7.33	7.03
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.01%	4.99%

7. Sale and transfers to/from HTM category (Amount in ₹ crore)

Bank shifting the following Govt. Securities from Held to Maturity to Available for Sales Category.
Investment Valuation as per FBIL Rate as on 21-04-2020

Sr No	Security Type	Face Value	Book Value	Market Value	Appre/ Depre.
01	7.75% KARNATAK SDL 2027	5.00	4.99	5.23	0.23
02	7.59 % KERALA SDL 2026	5.00	4.99	5.20	0.20
03	6.68 % GOI 2031	10.00	9.92	10.17	0.26
04	6.68 % GOI 2031	5.00	4.86	5.09	0.23
05	6.79 % GOI 2027	5.00	4.99	5.17	0.18
06	06.45 % GOI 2029	5.00	4.99	5.08	0.09
07	06.79 % GOI 2029	10.00	9.99	10.24	0.25
08	6.57 % GOI 2033	5.00	4.88	5.01	0.14
09	6.57 % GOI 2033	5.00	4.89	5.02	0.12
10	6.79% GOI 2029	5.00	5.03	5.12	0.09
11	6.79% GOI 2029	5.00	5.00	5.12	0.12
	TOTAL	65.00	64.53	66.45	1.91

8. Non-SLR investment portfolio

9. Non-performing non-SLR investments

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1 st April	0.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.00	0.00
e)	Total provisions held	0.00	0.00

10. Issuer composition of non-SLR investments (Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Curr ent year	Previ ous Year	Curr ent year	Previ ous Year	Curr ent year	Previ ous Year	Curre nt year	Previo us Year	Curre nt year	Previo us Year
a)	PSUs										
b)	Fls										
c)	Banks	0.17	0.17								
d)	Private Corporates										
e)	Subsidiari es/ Joint Ventures										
f)	Others	4.96	5.15								
g)	Provision held towards depreciation	0.00	0.00								
	Total *	5.13	5.32								

11. Repo transactions (in face value terms)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo				
a) Government securities				
b) Corporate debt securities				
c) Any other securities				
ii) Securities purchased under reverse repo				
a) Government securities	27.47	54.95	41.21	0.00
b) Corporate debt securities				
c) Any other securities				

12.Asset quality :-

• Classification of advances and provisions held (Amount in ₹ crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	570.87	36.00	81.00	0.00	117.00	687.87
Add: Additions during the year					6.57	6.57
Less: Reductions during the year*					23.42	23.42
Closing balance	581.44	7.02	93.13	0.00	100.15	681.59
*Reductions in Gross NPAs due to:						
Upgradation					5.30	
Recoveries (excluding recoveries from upgraded accounts)					13.98	
Write-offs					4.14	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					43.27	43.27
Add: Fresh provisions made during the year					7.00	7.00
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held					50.27	50.27
Net NPAs						
Opening Balance					73.73	
Add: Fresh additions during the year					6.57	
Less: Reductions during the year					30.42	
Closing Balance					49.88	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down ¹⁵ during the year						
Closing balance of floating provisions						

Ratios (in per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	14.69	17.01
Net NPA to Net Advances	7.90	11.44
Provision coverage ratio	50.20	36.99

13. Sector-wise Advances and Gross NPAs (Amount in ₹ crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstandi ng Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstandi ng Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	18.28	5.54	5.57	26.72	12.20	10.46
b)	Advances to industries sector eligible as priority sector lending	102.54	33.06	32.98	104.91	35.92	30.78
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	173.87	8.59	8.24	148.72	6.96	5.98
	Subtotal (i)	294.69	47.19	46.79	280.35	55.08	47.22
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	386.89	52.96	53.21	407.51	61.58	52.78
	Sub-total (ii)	386.89	100.15	53.21	407.51	61.58	52.78
	Total (I + ii)	681.58	100.15	100.00	687.86	116.66	100.00

14. Overseas assets, NPAs and revenue

Particulars	Current Year	Previous Year
Total Assets		
Total NPAs	Nil	Nil
Total Revenue		

15. Particulars of resolution plan and restructuring

Banks covered by the 'Prudential Framework for Resolution of Stressed Assets' issued vide circular DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 shall make appropriate disclosures in their financial statements relating to resolution plans implemented. As per paragraph 30 of the referenced circular, acquisition of shares due to conversion of debt to equity during a restructuring process shall be exempted from regulatory ceilings / restrictions on Capital Market Exposures, investment in Para-Banking activities and intra-group exposure. However, details of the same shall be disclosed by banks in the Notes to Accounts to their Annual Financial Statements.

		Agriculture and allied activities		Corporate s (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Curre nt Year	Previo us Year	Curre nt Year	Previo us Year	Curre nt Year	Previo us Year	Curre nt Year	Previo us Year	Curre nt Year	Previo us Year
Stan dard	Number of borrowers					3	0			3	0
	Gross Amount (₹ crore)					8.44	0.00			8.44	0.00
	Provision held (₹ crore)					0.00	0.00			0.00	0.00
Sub-stan dard	Number of borrowers										

		Agriculture and allied activities		Corporate s (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Curre nt Year	Previo us Year	Curre nt Year	Previo us Year	Curre nt Year	Previo us Year	Curre nt Year	Previo us Year	Curre nt Year	Previo us Year
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										
Dou btful	Number of borrowers										
	Gross Amount (₹ crore)										
	Provision held (₹ crore)										

Total	Number of borrowers					3	0			3	0
	Gross Amount (₹ crore)					8.44	0.00			8.44	0.00
	Provision held (₹ crore)					0.00	0.00			0.00	0.00

LABs, RRBs and UCBs shall disclose in their published Annual Balance Sheets the amount and number of accounts in respect of which applications for restructuring are under process, but the restructuring packages have not yet been approved

16.Divergence in asset classification and provisioning

Banks shall make suitable disclosures as tabulated below, if either or both of the following conditions are satisfied:

- the additional provisioning for NPAs assessed by Reserve Bank of India as part of its supervisory process, exceeds 10 per cent of the reported profit before provisions and contingencies for the reference period, and
- the additional Gross NPAs identified by the Reserve Bank of India as part of its supervisory process exceed 15 per cent of the published incremental Gross NPAs for the reference period.

Sr.	Particulars	Amount
1.	Gross NPAs as on March 31, 2020* as reported by the bank	117.00
2.	Gross NPAs as on March 31, 2020 as assessed by Reserve Bank of India	120.59
3.	Divergence in Gross NPAs (2-1)	3.58
4.	Net NPAs as on March 31, 2020 as reported by the bank	73.73
5.	Net NPAs as on March 31, 2020 as assessed by Reserve Bank of India	77.32
6.	Divergence in Net NPAs (5-4)	3.59
7.	Provisions for NPAs as on March 31, 2020 as reported by the bank	41.78
8.	Provisions for NPAs as on March 31, 2020 as assessed by Reserve Bank of India	42.20
9.	Divergence in provisioning (8-7)	0.42
10.	Report Profit before Provisions and Contingencies for the year ended March 31, 2020	9.07
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2020	3.07
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2020 after considering the divergence in provisioning	2.65

The disclosures, as above, shall be made in the 'Notes to Accounts' in the ensuing Annual Financial Statements published immediately following communication of such divergence by Reserve Bank of India to the bank.

17.Details of financial assets sold to Asset Reconstruction Companies (ARCs)20

Particulars	Current Year	Previous Year
a) Number of accounts	NIL	NIL
b) Aggregate value (net of provisions) of accounts sold to ARCs		
c) Aggregate consideration		
d) Additional consideration realised in respect of accounts transferred in earlier years		
e) Aggregate gain / loss over net book value		

In addition to the above, banks shall make suitable disclosures with regard to the quantum of excess provisions reversed to the profit and loss account on account of sale of NPAs to ARCs, where the sale is for a value higher than the net book value (NBV).

18.Investments in Security Receipts (SRs) – NIL

19.Fraud Account

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	Current year	Previous year
Number of frauds reported		
Amount involved in fraud (₹ crore)	Nil	Nil
Amount of provision made for such frauds (₹ crore)		
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (₹ crore)		

20.Exposures

a) Exposure to real estate sector

Category	Current year	Previous Year
<i>i) Direct exposure</i>		
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.	140.96	118.61

b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits; c) Investments in Mortgage -Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	10.48	20.57
Total Exposure to Real Estate Sector	151.44	139.18

b) Exposure to capital market

Particulars		Current Year	Previous Year
i)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	NIL	NIL
ii)	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	NIL	NIL
iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	NIL	NIL
iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	NIL	NIL

v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	NIL	NIL
vi)	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	NIL	NIL
vii)	Bridge loans to companies against expected equity flows / issues;	NIL	NIL
viii)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	NIL	NIL
ix)	Financing to stockbrokers for margin trading;	NIL	NIL
x)	All exposures to Venture Capital Funds (both registered and unregistered)	NIL	NIL
Total exposure to capital market		NIL	NIL

21. Risk category-wise country exposure - NIL

Risk Category*	Exposure (net) as at March... (Current Year)	Provision held as at March... (Current Year)	Exposure (net) as at March... (Previous Year)	Provision held as at March... (Previous Year)
Insignificant				
Low				
Moderately Low				
Moderate				
Moderately High				
High				
Very High				
Total				

22. Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

Particulars	Current year	Previous Year
Total unsecured advances of the bank	80.93	129.26
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

23. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	555.64	653.66
Percentage of deposits of twenty largest depositors to total deposits of the bank	38.81	43.60

b) Concentration of advances (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	112.18	119.89
Percentage of advances to twenty largest borrowers to total advances of the bank	16.46 %	17.43 %

*Advances shall be computed based on credit exposure i.e. funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for re-drawal of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure.

c) Concentration of exposures (Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	114.34	131.18
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	16.78 %	19.07

d) Concentration of NPAs (Amount in ₹ crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	72.36	80.11
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	72.25%	68.47%

24. Disclosure of complaints

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

Sr. No	Particulars	Previous year	Current year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	0	0
2.	Number of complaints received during the year	51	57

3.		Number of complaints disposed during the year	51	57
	3.1	Of which, number of complaints rejected by the bank		
4.		Number of complaints pending at the end of the year	0	0
Maintainable complaints received by the bank from OBOs				
5.		Number of maintainable complaints received by the bank from OBOs		
	5.1.	Of 5, number of complaints resolved in favour of the bank by BOs		
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs		
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank		
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)		
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.				

25. Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
ATM, POS & Card Block	0	56		0	
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					
Others					
Total					
Previous Year					
ATM, POS & Card Block	0	50		0	
Ground - 2					
Ground - 3					
Ground - 4					
Ground - 5					

As informed by bank and as per our observation no major complaint received from customers

26. Disclosure of penalties imposed by the Reserve Bank of India

- As per Information and explanation given by bank, no penalties were imposed by RBI during the year 2020-21.

27. Disclosures on remuneration

Type of disclosure		Information		
Qualitative	(a)	Information relating to the composition and mandate of the Nomination and Remuneration Committee.		
	(b)	Information relating to the design and structure of remuneration processes and the key features and objectives of remuneration policy.		
	(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. It should include the nature and type of the key measures used to take account of these risks.		
	(d)	Description of the ways in which the bank seeks to link performance during a performance measurement period with levels of remuneration.		
		Information		
	(e)	A discussion of the bank's policy on deferral and vesting of variable remuneration and a discussion of the bank's policy and criteria for adjusting deferred remuneration before vesting and after vesting.		
	(f)	Description of the different forms of variable remuneration (i.e., cash and types of sharelinked instruments) that the bank utilizes and the rationale for using these different forms.		
			Current Year	Previous Year
Quantitative disclosures <i>(The quantitative disclosures should only cover Whole Time Directors/ Chief Executive Officer/ Material Risk Takers)</i>	(g)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.	Nil	Nil
	(h)	(i) Number of employees having received a variable remuneration award during the financial year. (ii) Number and total amount of sign-on/joining bonus made during the financial year. (iii) Details of severance pay, in addition to accrued benefits, if any.	Nil	Nil

	(i)	(i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms. (ii) Total amount of deferred remuneration paid out in the financial year.	0.22 0.22	0.22 0.22
	(j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.		
	(k)	(i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and / or implicit adjustments.		
			Current Year	Previous Year
		(ii) Total amount of reductions during the financial year due to ex post explicit adjustments. (iii) Total amount of reductions during the financial year due to ex post implicit adjustments.		
		Number of MRTs identified.		
		(i) Number of cases where malus has been exercised. (ii) Number of cases where clawback has been exercised. (iii) Number of cases where both malus and clawback have been exercised.		
General Quantitative Disclosure		The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its WTDs from the mean pay.		

28. Other Disclosures

a) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	6.77	7.10
ii) Non-interest income as a percentage to Working Funds	0.46	0.31
iii) Cost of Deposits	4.85	5.62
iv) Net Interest Margin	2.23	2.11
v) Operating Profit as a percentage to Working Funds	0.65	0.61
vi) Return on Assets	0.13	0.18

Particular	Current Year	Previous Year
vii) Business (deposits plus advances) per employee (in ₹ crore)	8.38	8.48
viii) Profit per employee (in ₹ crore)	0.01	0.01

29. Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed. **NIL**

30. Provisions and contingencies

Provision debited to Profit and Loss Account		Current Year	Previous Year
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	7.00	6.00
iii)	Provision made towards Income tax	1.30	1.05
iv)	Other Provisions and Contingencies (with details)	0.07	0.07

31. Payment of DICGC Insurance Premium (Amt.in Cr.)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	2.19	1.84
ii)	Arrears in payment of DICGC premium	0.00	0.00

Date : 13.09.2021

Place : Pune

For BSG & Associates
Chartered Accountant (FRN. 105266W)

CA Sanjay S. Suryawanshi
Partner

Mem. No.126196, UDIN: 21126196AAAAGV4475

बँकेच्या ५० वर्षांच्या इतिहासातील स्मरणचित्रे



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**Bharati Sahakari Bank Ltd., Pune - 411 030.**
(Multi-State Scheduled Bank)HEAD OFFICE : 1st Floor, Bharati Vidyapeeth Bhavan, Shastri Road, Pune - 411 030.
Email : bsbho@bharatibankpune.com

■ Accounts Dept. : 29522907

■ Treasury Dept. : 29521231

■ Fax : 29521231

Sr.No.	Branch	Address	Phone No.
1.	BHAVAN (MAIN) (ATM)	Bharati Vidyapeeth Bhavan, Ground Floor, Shastri Road, Pune - 411 030	(020) 29523423
2.	AKURDI (ATM)	Sector No. 28, Plot No. 93, Akurdi Pradhikaran, Pune - 411 044.	(020) 27657844
3.	VADGAON-DHAIRY (ATM)	Sinhgad Road, Vadgaon-Dhairy, Pune - 411 041	(020) 24392190 24392029
4.	KATRAJ-DHANKAWADI (ATM)	Bharati Vidyapeeth Educational Complex, Dhankawadi Pune - 411043.	(020) 24372875 24364750 24374775
5.	SANGLI CITY (ATM)	Bharati Vidyapeeth Bhavan, Rajwada Chowk, Sangli - 416416	(0233) 2322506
6.	KADEGAON (ATM)	Kadegaon, Tal. Kadegaon, Dist. Sangli - 415304	(02347) 242109
7.	NAVI MUMBAI (ATM)	Bharati Vidyapeeth Educational Complex, Sector No. 8, C.B.D., Belapur, Navi Mumbai - 400614	(022) 27577286 27560520
8.	SOLAPUR (ATM)	Bharati Vidyapeeth Educational Complex, Vijapur Road, Solapur - 413 001.	(0217) 2343420
9.	KOLHAPUR (ATM)	Bharati Vidyapeeth Bhavan Kadamwadi, Kolhapur - 416 001	(0231) 2666759
10.	VITA	Babaji Complex Opp. S.T. Stand, Vita Tal. Khanapur, Dist. Sangli - 415311	(02347) 272079
11.	PANCHGANI	Somnath Complex, Hanuman Mandir Road, Panchgani, Dist. Satara - 412805	(02168) 240601
12.	AMBAK	Sonhira Sahakari Sakhar Karkhana Complex, Ambak, Tal. Kadegaon, Dist. Sangli - 415303	8459357116
13.	MALKAPUR-KARAD (ATM)	240 A, Jaihind Pride, Near Suyash Mangal Karyalaya, Shastrinagar, Malkapur, Karad, Tal. Satara - 415 539.	(02164) 228885
14.	NEW DELHI (ATM)	A-4, Rohatak Road, High-Way 10, Paschim Vihar, New Delhi - 110063	(011) 25257230 25257231
15.	PALUS (ATM)	Hira Complex, Karad Road, Near Pawar Hospital, A/P Palus, Tal. Palus, Dist. Sangli - 416 310	(02346) 226006
16.	BHILAWADI (ATM)	Agrawal Complex, At-Post-Bhilawadi, Tal. Palus, Dist. Sangli - 416 303	(02346) 238099
17.	ISLAMPUR (ATM)	S.No. 86, Dattatraya Building, Opp. S.T. Stand, More Colony Corner, Islampur, Tal. Walwa, Dist. Sangli - 415 409	(02342) 224455
18.	TASGAON	S.No. 1432, 1435, 1436, 1437, 1438 ward No. 3, Om Complex, Bagne Chowk Tasgaon, Dist. Sangli 416 312	(02346) 240230
19	ERANDAWANE (ATM) (KOTHRUD)	Shop No. 1,2,3,4, Shivsagar Co-Op. Housing Soc. Ltd. S.No. 94, Right Bhusari Colony Erandwane, Kothrud, Pune - 411038	(020) 25281088
20	WORLI (ATM)	Shop No. 4, 5, Sukhada Co-Op. Housing Soc. Ltd. Sir Pochkhanwala Road, Worli, Mumbai - 400030	(022) 24921777
21	SATARA (ATM)	S.No. 530 B, Sarvoday Complex, Shop No. 9,10,11, Sadar Bazar, Nr. Science College, Satara - 415001	(02162) 221099
22	BANER (ATM)	Shop No. 2C, S. No. 61/2/4, Bhagawati Suvarna Building, Baner, Pune - 411045	(020) 27216010
23	HADAPSAR (ATM)	Shop No. 4,5, Ravi Darshan Building Nr. Akashwani, Hadapsar, Pune - 411028.	(020) 26992000

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