



‘गतिमान अर्थकारणातून समाज परिवर्तन’

भारती सहकारी बँक लि., पुणे-३०

(मल्टी-स्टेट शेड्युलड बँक)

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

"Social Change
Through
Economic
Dynamism"



**52nd Annual Report
2022-23**

BHARATI SAHAKARI BANK LTD., PUNE - 30

(Multi-State Scheduled Bank)

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



Bharati Sahakari Bank Ltd., Pune-30 (Multi-State Scheduled Bank)
52nd Annual Report



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

संचालक मंडळ



मा.सी.ए. भाऊ भगवंत कड
चेअरमन



मा.सी.ए. जयेश विजयकुमार दुधेडिया
व्हा. चेअरमन



मा. डॉ. अस्मिता राजेंद्र जगताप
संचालक



मा. डॉ. जितेश हणमंतराव कदम
संचालक



मा. डॉ. नितीन दामोदर नायक
संचालक



मा. डॉ. रविंद्रन शंकरराव खरात
संचालक



मा.डॉ.सौ. शुभांगी रविंद्रकुमार काटकर
संचालक



मा.डॉ.सोमजी फकिरा पाटील
संचालक



मा.डॉ.सौ. वैशाली सुहास तारळेकर
संचालक



मा. श्री. बाळकृष्ण बाबूराव यादव
संचालक



मा. डॉ. महादेव शिवलिंग सगरे
संचालक



मा. डॉ. सचिन श्रीपाद वेणेंकर
संचालक



मा. डॉ. हरिनाथ निवृत्ती मोरे
संचालक



मा. श्री. नानासाहेब बाळासाहेब सावंत
संचालक



मा. डॉ. ज्योती शंकरराव मंडलिक
संचालक



मा. श्री. श्रीकांत लक्ष्मण महामुनी
सेवक प्रतिनिधी



मा. श्री. सर्जेराव जगन्नाथ पाटील
व्यवस्थापकीय संचालक



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





Bharati Sahakari Bank Ltd., Pune-30 (Multi-State Scheduled Bank)
52nd Annual Report



आमचे आधारस्तंभ मा. डॉ. विश्वजीत पतंगराव कदम





“गतिमान अर्थकारणातून समाज परिवर्तन”

भारती सहकारी बँक लि., पुणे

(मल्टी-स्टेट शेड्युलड बँक)

संस्थापक : डॉ. पतंगराव श्रीपतराव कदम एम.ए., एलएल.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 (शेड्युलड स्टेटस) रिझर्व्ह बँक ऑफ इंडिया पत्र क्र. बी.आर.८६१/१६.०५.००/२००१-०२ दि. १७/५/२००२

५२ वा वार्षिक अहवाल : २०२२-२३

• अध्यक्ष •

मा. सी.ए. भाऊ भगवंत कड
एम.कॉम., सी.ए.

संचालक मंडळ

• संचालक •

• उपाध्यक्ष •

मा. सी.ए. जयेश विजयकुमार दुधेडीया,
एम.कॉम., एलएल.बी., एफ.सी.ए., एल.सी.एस., आय.सी. डब्ल्यु.ए.

- मा. डॉ. सौ अस्मिता राजेंद्र जगताप,
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.
- मा. डॉ. नितीन दामोदर नायक, एम.कॉम., एम. फिल., पीएच.डी.
- मा. डॉ. रविंद्रन शंकरराव खरात, एम.एस.
- मा. डॉ. सौ. शुभांगी रविंद्रकुमार काटकर, एम.डी. (आयुर्वेद)
- मा. डॉ. सोमजी फकिरा पाटील, एम.एससी., पीएच.डी.
- मा. डॉ. वैशाली सुहास तारळेकर, एम.बी.बी.एस.एम.डी.

- मा. श्री. बाळकृष्ण बाबूराव यादव, एम.एससी. (अंग्रेजी)
- मा. डॉ. महादेव शिवलिंग सगरे, एम.एससी., डि. एससी., पीएच.डी.
- मा. डॉ. सचिन श्रीपाद वेणेंकर,
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.
- मा. श्री. नानासाहेब बाळासाहेब सावंत, बी.ए. (अॅप्पी)
- मा. डॉ. ज्योती शंकरराव मंडलिक, एम.डी.एस
- मा. श्री. श्रीकांत लक्ष्मण महामुनी, बी.कॉम. (सेवक प्रतिनिधी)

• व्यवस्थापन मंडळ •

अध्यक्ष

मा. सी.ए. संजीव जयकुमार पाटील, एम.कॉम., सी.ए.

मा. डॉ. सौ अस्मिता राजेंद्र जगताप
एम.बी.बी.एस., एम.डी. (पी.एस.वाय.), डि.एल.एल., डि.एम.एल.एस., पीएच.डी.
मा. सी.ए. जयेश विजयकुमार दुधेडीया
एम.कॉम., एलएल.बी., एफ.सी.ए., एल.सी.एस., आय.सी. डब्ल्यु.ए.

मा. सी.ए. भाऊ भगवंत कड, एम.कॉम., सी.ए.
मा. श्री. बाजीराव दादू जाधव, बी.एससी.
मा. श्री. संजय वासुदेव पेंढारकर, बी.कॉम., एलएल.बी., डि.टी.एल.

• व्यवस्थापकीय संचालक •

श्री. सर्जेराव ज. पाटील, एम. कॉम.

• बँकर्स •

बँक ऑफ इंडिया
आय.डी.बी.आय.बँक

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

एस.व्ही.सी. सह. बँक लि.
एच.डी.एफ.सी.बँक

• सतत व समवर्ती लेखापरीक्षक •

- मे. तोरवी पेठे अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे
- मे. डि.सी.आर.के. अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे
- मे. अभिजीत डोळसे अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे
- मे. जी. आर. दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे
- मे. बहिरट पाटील भायगुडे अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे
- मे. ए. एस. देव अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे
- मे. के. व्ही. ठोंबरे, चार्टर्ड अकौंटंट्स, मिरज
- मे. शक्ति पवार अँड कंपनी, चार्टर्ड अकौंटंट्स, विटा आणि
- मे. नितिन दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स, 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. खासबार्दार

• आयकर सल्लागार •

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



Bharati Sahakari Bank Ltd., Pune-30 (Multi-State Scheduled Bank)
52nd Annual Report

“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

52nd Annual Report 2022-23

: BOARD OF DIRECTORS :

• Chairman •

CA. Bhau Bhagwant Kad

M.Com., C.A.

• Vice Chairman •

CA. Jayesh Vijaykumar Dudhedia

M.Com., LLB., F.C.A. L.C.S., I.C.W.A.

• DIRECTORS •

- | | |
|--|--|
| 3. Dr. Asmita Rajendra Jagtap, MBBS, MD (Psy), DLL, DMLS, Ph. D. | 10. Mr. Balkrishna Baburao Yadav, M.Sc. (Agri) |
| 4. Dr. Jitesh Hanmantrao Kadam, MBBS, MD. | 11. Dr. Mahadev Shivling Sagare, M.Sc., D.Sc., Ph.D. |
| 5. Dr. Nitin Damodar Nayak, M. Com., M.Phil., Ph.D. | 12. Dr. Sachin Shripad Vernekar,
B.Com., MBA, LLB, MIMA, FICA, Ph. D. |
| 6. Dr. Ravindran Shankarrao Kharat, M.S. | 13. Dr. Harinath Nivrutti More, M. Pharm., Ph.D. |
| 7. Dr. Mrs. Shubhangi Ravindrakumar Katkar, M.D.(Ayurveda) | 14. Shri. Nanasaheb Balasaheb Sawant, B.A. (App.) |
| 8. Dr. Somaji Fakira Patil, M.Sc., Ph. D. | 15. Dr. Jyoti Shankarrao Mandlik, M.D.S. |
| 9. Dr. Mrs. Vaishali Suhas Taralekar, M.B.B.S., M.D. | 16. Shri. Shrikant Laxman Mahamuni, B. Com. (Staff Representative) |

Board of Management

Chairman

CA. Sanjeev Jaykumar Patil, (Expert Director) M.Com., C.A.

Dr. Asmita Rajendra Jagtap, MBBS, MD(Psy), DLL, DMLS, Ph.D.

CA. Jayesh Vijaykumar Dudhedia, M.Com., LLB., F.C.A. L.C.S., I.C.W.A

Mr. Sanjay Vasudev Pendharkar, B.Com., LL.B., D.T.L.

CA. Bhau Bhagwant Kad, M.Com., C.A.

Mr. Bajirao Dadu Jadhav, B.Sc.

• Managing Director •

Mr. Sarjerao J. Patil, M.Com.

• Bankers •

Bank of India
I.D.B.I. Bank
Yes Bank

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 •

- 1) M/s. Torvi Pethe & Co., Chartered Accountant, Pune
- 2) M/s. D.C.R.K. & Associates, Chartered Accountant, Pune
- 3) M/s. Abhijeet Dolase & Associates, Chartered Accountant, Pune
- 4) M/s. G. R. Dalavi & Co., Chartered Accountant, Pune
- 5) M/s. Bahirat Patil Bhaygude & Co., Chartered Accountant, Pune
- 6) M/s. A. S. Deo & Co., Chartered Accountant, Pune
- 7) M/s. K. V. Thombare & Co., Chartered Accountant, Miraj
- 8) M/s. Shakti Pawar & Co., Chartered Accountant, Vita
- 9) M/s. Nitin Dalavi & Co., 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



५२ व्या वार्षिक सर्वसाधारण सभेची नोटीस (फक्त बँकेच्या सभासदांकरिता)

आपल्या बँकेची ५२ वी वार्षिक सर्वसाधारण सभा बुधवार दि. २७.०९.२०२३ रोजी दुपारी ०३.०० 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. २७.०९.२०२२ रोजी झालेल्या बँकेच्या ५१ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
- २) मा. संचालक मंडळाने सादर केलेल्या दि. ३१.०३.२०२३ अखेरचा ५२ वा वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रकाचा विचार करणे व मान्यता देणे.
- ३) मा. संचालक मंडळाने सादर केलेल्या सन २०२३-२४ आर्थिक वर्षासाठीच्या अंदाजपत्रकासंबंधी विचार करणे व मान्यता देणे, तसेच आर्थिक वर्ष सन २०२२-२३ च्या अंदाजपत्रकातील मंजूर तरतुदीपेक्षा जादा झालेल्या खर्चाचा आढावा घेणे व त्यास मान्यता देणे.
- ४) सन २०२२-२३ 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 २०२३-२४ करिता वैधानिक लेखा परीक्षकाची नेमणूक करणे व त्यांचा मेहनताना ठरविणे.
- ७) वैधानिक लेखापरीक्षकाने प्रमाणित केलेली अनुत्पादित कर्जदारांची खाती निर्लेखित (Write-off) करणे बाबत विचार करणे.
- ८) आर्थिक वर्ष सन २०२२-२३ मध्ये तडजोडीने / एकरकमी कर्ज परतफेड योजने अंतर्गत बंद केलेल्या कर्ज खात्यांना व दिलेल्या व्याज माफीस मान्यता देणेबाबत व सदरील योजना आर्थिक वर्ष सन २०२३-२४ 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 : १३/०९/२०२३

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 तासाने 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 विचारावयाचे असल्यास त्यांनी कृपया व्यवस्थापकीय संचालक यांचेकडे दिनांक १६.०९.२०२३ पूर्वी तशी लेखी विचारणा करावी. त्यांच्या उत्तरादाखलची माहिती दि. २२.०९.२०२३ ते दि. २५.०९.२०२३ दरम्यान बँकेच्या मुख्य कार्यालयात उपलब्ध होऊ शकेल.
- ३) आपण वार्षिक सर्वसाधारण सभेस येतांना कृपया या वार्षिक अहवालाची प्रत बरोबर आणावी.
- ४) दि. ३१.०३.२०२३ अखेर सभासद झालेल्या सर्व नुतन सभासदांचे भाग दाखले तयार आहेत. कृपया त्यांनी ते बँकेच्या संबंधित शाखांमधून घेऊन जावेत.

टिप : बँकेचा ५२ वा (२०२२-२३) वार्षिक अहवाल बँकेच्या अधिकृत संकेतस्थळावर प्रसिध्द करण्यात आला आहे.

www.bharatibankpune.com



Notice of the 52nd Annual General Meeting

(For the Shareholders Only)

The 52nd Annual General Meeting of our Bank will be held on Wednesday 27.09.2023 at 3.00 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 minut/es of the 51st Annual General Meeting held on 27/06/2022.
 2. To consider and approve the 52nd Annual Report, Balance Sheet and Profit & Loss Account for the Financial Year that ended on 31/03/2023, presented on behalf of the Board of Directors.
 3. To consider and approve the Budget for the year 2023-24 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 2022-23.
 4. To consider the Statutory Auditor's Report for the Financial Year 2022-23.
 5. To approve the appropriation of Profit as recommended by the Board of Directors.
 6. To appoint Statutory Auditor for the Financial Year 2023-24 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 One Time Settlement Scheme / Compromise Settlement Scheme and to approve the waiver of interest for the FY 2022-23 and to approve the above schemes for the FY 2023-24.
 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.
- 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 16/09/2023. Relevant information will be available with Managing Director from 22/09/2023 to 25/09/2023.
 - 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 31.03.2023 are ready and the same can be collected from respective branches.

Date : 13/09/2023

Place : Pune

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

Note : 52nd (2022-23) Annual Report of our Bank is published on Bank Website : www.bharatibankpune.com



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. अजय अ. कुलकर्णी, ट्रेझरी मॅनेजर
 श्री. संभाजी वि. साळुंखे, व्यवस्थापक (बी.ओ.डी.)
 श्री. श्रीकांत ल. महामुनी, व्यवस्थापक (वसुली)
 श्री. बाळु धो. देसाई, व्यवस्थापक (वसुली)
 श्री. अनिकेत ज. शिंदे, प्रशासकीय अधिकारी
 श्री. महेश अ. कुलकर्णी, अकौंट्स ऑफिसर

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. Ajay A. Kulkarni, Treasury Manager
 Mr. Sambhaji V. Salunkhe, Manager (B.O.D.)
 Mr. Shrikant L. Mahamuni, Manager (Recovery)
 Mr. Balu D. Desai, Manager (Recovery)
 Mr. Aniket J. Shinde, Administrative Officer
 Mr. Mahesh A. Kulkarni, Accounts Officer

शाखाधिकारी :

श्री. निवास र. पाटील, भवन शाखा, पुणे
 श्री. प्रताप गो. ठाणेदार, आकुर्डी शाखा, पुणे
 श्री. राजेंद्र प्र. पाटील, वडगाव धायरी शाखा, पुणे
 श्री. रविशंकर गो. हत्याळीकर कात्रज धनकवडी शाखा, पुणे
 श्री. संजीव प्र. भोसले, सांगली शाखा
 श्री. संभाजी खा. मोकळे, कडेगांव शाखा
 श्री. समीर ह. माने, नवी मुंबई शाखा
 श्री. सुरेश व. सावंत, सोलापूर शाखा
 श्री. इंद्रजित अ. पाटील, कोल्हापूर शाखा
 श्री. बबन बा. गवळी, विटा शाखा
 श्री. महेशकुमार उ. देशपांडे, पांचगणी शाखा (प्रभारी)
 श्री. बापू का. माने, अंबक शाखा
 श्री. नितीन भा. पवार, मलकापूर कराड शाखा
 श्री. संजीवकुमार नि. माने, 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. माणिक ह. महाडीक, वरळी शाखा
 श्री. महेशकुमार उ. देशपांडे, सातारा शाखा
 श्री. विजयकुमार दि. येवले, बाणेर शाखा
 श्री. संदिप दि. शिंदे, हडपसर शाखा

Branch Managers :

Mr. Nivas R. Patil, Bhavan Branch, Pune
 Mr. Pratap G. Thanedar, Akurdi Branch, Pune
 Mr. Rajendra P. Patil, Vadgaon Dhairy Branch, Pune
 Mr. Ravishankar G. Hatyalikar, Katraj Dhankwadi Branch, Pune
 Mr. Sanjeev P. Bhosale, Sangli Branch
 Mr. Sambhaji K. Mokale, Kadegaon Branch
 Mr. Sameer H. Mane, Navi Mumbai Branch
 Mr. Suresh V. Sawant, Solapur Branch
 Mr. Indrajit A. Patil, Kolhapur Branch
 Mr. Baban B. Gavali, Vita Branch
 Mr. Maheshkumar U. Deshpande, Panchgani Branch (In charge)
 Mr. Bapu K. Mane, Ambak Branch
 Mr. Nitin B. Pawar, Malkapur Karad Branch
 Mr. Sanjeevkumar N. Mane, 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. Manik H. Mahadik, Worli Branch
 Mr. Maheshkumar U. Deshpande, Satara Branch
 Mr. Vijaykumar D. Yewale, Baner Branch
 Mr. Sandeep D. Shinde, Hadapsar Branch



संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधु-भगिनींनो,

आपल्या बँकेच्या ५२ व्या वार्षिक सर्वसाधारण सभेसाठी आपण सर्वजण अगत्यपूर्वक आलात त्याबद्दल आपणास मनःपूर्वक धन्यवाद. बँकेचे उपाध्यक्ष, संचालक मंडळातील माझे सहकारी, व्यवस्थापन मंडळ व सदस्य, व्यवस्थापकीय संचालक व कर्मचारी यांच्या व माझ्या स्वतःच्यावतीने मी आपणा सर्वांचे मनःपूर्वक स्वागत करतो.

बँकेच्या या वार्षिक सभेत संबंधित नियमांच्या अधिन राहून दिनांक ३१.०३.२०२३ रोजी संपलेल्या आर्थिक वर्षाचा बँकेचा ५२ वा वार्षिक अहवाल आपणापुढे सादर करतांना मला विशेष आनंद होत 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 संचालक मंडळ व व्यवस्थापन मंडळाचा मनोदय आहे.

संचालक मंडळ :

२०२२-२०२३ या आर्थिक वर्षात मा. सी.ए. बी.बी. कड यांनी अध्यक्ष म्हणून काम पाहिले. मा. सी.ए. जयेश विजयकुमार दुधेडिया यांनी उपाध्यक्ष म्हणून काम पाहिले. तसेच व्यवस्थापन मंडळाचे अध्यक्ष म्हणून सी.ए. संजीव जयकुमार पाटील यांनी काम पाहिले.

संचालक मंडळ, व्यवस्थापन मंडळ व उप-समितींच्या बैठका :

मा. संचालक मंडळ व व्यवस्थापन मंडळ बँकेच्या संचालक मंडळाच्या विविध उप-समित्या यांच्या सन २०२२-२०२३ या आर्थिक वर्षात झालेल्या सभांची आकडेवारी खालीलप्रमाणे आहे-

मा. संचालक मंडळ	१४
मा. व्यवस्थापन मंडळ	२१
मा. कर्ज समिती	२१
मा. लेखापरिक्षण समिती	४
मा. कार्यकारी समिती	१
मा. जोखीम व्यवस्थापन समिती व Special	१

Committee of Board for monitoring high value frauds (Rs. 1.00cr & above)

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, २०२२ अखेरची वैधानिक तपासणी पूर्ण केली.

या वैधानिक तपासणीचा अहवाल बँकेस दि.०४/११/२०२२ 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.

३१/१२/२०२२ 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 २०२३ अखेरची आर्थिक स्थिती विशद करणारी माहिती खाली देत आहोत.

ठेव व कर्जांचे खातेनिहाय वर्गीकरण :

दि. ३१/०३/२०२३ अखेर बँकेकडे जमा असलेल्या ठेवींची रक्कम एकूण रु.१५५४८९.९५ 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	११२६४३	६६३११.६०	७५.१३	४२.६५
चालू ठेवी	३९४६	६३९८.९९	२.६३	४.१२
मुदत ठेवी	३१०६	९२४९.८२	२.०७	५.९५
आवर्त ठेवी	१४६६	५७५.०७	०.९८	०.३७
धनवर्धिनी ठेवी	२७३८	२२०७.४२	१.८३	१.४२
पुनर्गुतवणूक ठेवी	२५९६१	७०६४५.४७	१७.३२	४५.४३
कर्ज/सीसी/ ओडी खात्यावरील जमा शिल्लक	६२	१०१.५८	०.०४	०.०७
एकूण	१४९९२२	१५५४८९.९५	१००.००	१००.००

खातेनिहाय कर्जांच्या रकमेचे वर्गीकरण :

दि. ३१.०३.२०२३ अखेर बँकेने वितरित केलेल्या कर्जांची एकूण रक्कम रु. ७२३४०.०० लाख इतकी आहे. त्याचे वर्गीकरण खालीलप्रमाणे-

(रक्कम लाखात रु. ०.००)

कर्ज प्रकार	खाते संख्या	एकूण रक्कम	एकूण खात्याशी	एकूण रकमेशी
टक्केवारी	टक्केवारी			
मुदत कर्ज	७७९२	५३३६७.३९	४५.०५	७३.७७
कॅश क्रेडीट	२३३९	११७७८.२३	१३.५२	१६.२८
सोने तारण	६४४०	५२९१.९९	३७.२३	७.३२
एनएससी/एलआयसी	५	४.२९	०.०३	०.०१
एफडी/आरडी	७१७	१८९५.४८	४.१५	२.६२
आयबीपी	१	२.४०	०.०१	०.००
एफडी/करंट खाते ओडी (ओव्हरड्राफ्ट)	२	०.२२	०.०१	०.००
एकूण	१७२९६	७२३४०.००	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	२०२१-२०२२	२०२२-२०२३	वाढ/घट रक्कम	वाढ/घट टक्केवारी
निव्वळ नफा	२८.५८	१०६७.८४	१०३९.२६	३६३६.३२
स्वनिधी	१५७६१.६६	१६८८५.९४	११२४.२८	७.१३
वसूल भाग भांडवल	२८५४.४९	२८६७.०८	१२.५९	०.४४
ठेवी	१४५१२७.१७	१५५४८९.९५	१०३६२.७८	७.१४
कर्ज	६८१४६.९६	७२३४०.००	४१९३.०४	६.१५
प्रतिसेवक व्यवसाय	८६६.९७	९२२.३९	५५.४२	६.३९

भांडवल व स्वनिधी :

आपल्या बँकेच्या अधिकृत भागभांडवलाची मर्यादा रु.१०० कोटी इतकी निश्चित करण्यात आलेली आहे. अहवाल वर्षात बँकेचे वसूल भाग भांडवल रु.२८६७.०८ लाख झाले आहे. आर्थिक स्थैर्याच्या दृष्टीने बँकेचा स्वनिधी वाढता राहणे आवश्यक आहे. अहवाल वर्ष अखेर (३१/०३/२०२३) आपल्या बँकेचा स्वनिधी रु.१६८८५.९४ लाख झाला आहे.

अनुत्पादक कर्जे :

ढोबळ अनुत्पादक कर्जांचे प्रमाण हे ११.२६% झाले आहे. गतवर्षाचे हे प्रमाण १३.२६% होते. चालू वर्षाअखेर त्यामध्ये २.००% ची घट झालेली आहे. तसेच गतवर्षी निव्वळ अनुत्पादक कर्जांचे प्रमाण ४.१७% होते चालू वर्षाअखेर ते प्रमाण १.७६% इतके आहे. चालू वर्षाअखेर त्यामध्ये २.४१% ने घट झालेली आहे. बँक अनुत्पादक कर्जांचे प्रमाण कमी करण्यासाठी सर्वतोपरी प्रयत्न करत आहे.

नफा :

अहवाल वर्ष अखेर बँकेस सर्व नियमविहीत तरतूदीपूर्व झालेला ढोबळ नफा रु. २७८१.९१ लाख इतका आहे. बँकेला या वर्षात रु.१०६७.८४ लाख निव्वळ नफा झालेला आहे.

अहवाल वर्षात नवीन कर्जवाटपाचे प्रमाण अधिक झाले असते आणि थकीत कर्जांची अधिक वसूली झाली असती तर बँकेचा निव्वळ नफा अधिक वाढला असता यात शंका नाही. बँकेचे आर्थिक स्थैर्य वाढण्यासाठी व अधिकाधिक सभासदांची कर्जांची 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 २०२२-२०२३ या आर्थिक वर्षाचा निव्वळ नफा रु. १०,६७,८४,४६६.९६ 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 ५८.५६ टक्के	६,२५,३८,१७५.५९
२	एन.सी.यु.आय. शिक्षण फंड	निव्वळ नफ्याच्या १ टक्का	१०,६७,८४४.६७
३	विशेष राखीव निधी	निव्वळ नफ्याच्या १० टक्के	१,०६,७८,४४६.७०
४	गुंतवणूक चढ उतार निधी	-	२५,००,०००.००
५	अतिरिक्त नफा	-	३,००,००,०००.००
	एकूण		१०,६७,८४,४६६.९६

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. आपल्या बँकेने डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशनचे सर्व विमा हप्ते नियमितपणे व विहीत वेळेत भरणा केलेले आहेत. बँकेने दि. ३०/०९/२०२३ पर्यंतचे सर्व हप्ते भरलेले आहेत.

वैधानिक लेखापरीक्षण :

मे.बी.एस.जी अँड असोसिएटस् (चार्टर्ड अकौंटंट्स) यांची वैधानिक लेखापरीक्षण म्हणून दि. २७/०६/२०२२ रोजी झालेल्या वार्षिक सर्वसाधारण सभेमध्ये संमत केलेल्या ठरावानुसार नियुक्ती करण्यात आली होती. त्यांनी सन २०२२-२०२३ या आर्थिक वर्षाचे बँकेचे वैधानिक लेखापरीक्षण पूर्ण केले आहे, त्यामुळे कामकाज सुधारण्यास मदत झाली आहे.

अंतर्गत / समवर्ती लेखापरीक्षण :

तसेच बँकेच्या शाखांमध्ये सतत व समवर्ती (कंकरंट) लेखा परीक्षण पद्धती अवलंबण्यात आलेली असून समवर्ती लेखापरिक्षक म्हणून १) मे. तोरवी पेठे अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे २) मे. डि.सी.आर.के. अँड असोसिएटस्, चार्टर्ड अकौंटंट्स, पुणे ३) मे. अभिजीत डोळसे अँड असोसिएटस्, चार्टर्ड अकौंटंट्स, पुणे ४) मे. जी. आर. दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ५) मे. बहिरट पाटील भायगुडे अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ६) मे. ए. एस. देव अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ७) मे. के. व्ही. ठोंबरे, चार्टर्ड अकौंटंट्स, मिरज ८) मे. शक्ति पवार अँड कंपनी, चार्टर्ड अकौंटंट्स, विटा आणि ९) मे. नितिन दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स, सातारा यांची नियुक्ती करण्यात आलेली होती. बँकेच्या एकूण व्यवसायाच्या ७० टक्के भाग सततच्या व समवर्ती लेखापरीक्षण योजनेमध्ये आला असून मुख्य कार्यालयासह एकूण दहा 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.

सेवक प्रशिक्षण :

बँकिंग क्षेत्रामध्ये सातत्याने बदल होत असून नवनवीन नियम व कार्यपद्धती अंमलात येत आहेत त्याच बरोबर बँकिंगक्षेत्र हे अधिकाधिक तंत्रज्ञानाधिष्ठित 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.

बँकेने सन २०२२-२०२३ 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	इन हाऊस (ऑनलाईन)	२८/०५/२०२२	शाखांची कामगिरी व के.वाय.सी.	सर्व सेवक
२	वैकुंठ मेहता राष्ट्रीय सहकारी प्रबंध संस्था, पुणे	१०/०८/२०२२ ते १२/०८/२०२२	भारतीय रिझर्व्ह बँकेच्या लॉकर व सेफ कस्टडी बाबतची मार्गदर्शक तत्वे	कनिष्ठ अधिकारी व लेखनिक
३	इन हाऊस (ऑनलाईन)	१४/११/२०२२ ते १५/११/२०२२	कर्ज मूल्यमापन / के.वाय.सी./ माहिती तंत्रज्ञान/ वसूली व लेखापरिक्षण	कनिष्ठ अधिकारी व लेखनिक
४	महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन लि., मुंबई	०४/१२/२०२२	सायबर धोक्यांचे व्यवस्थापन, जोखीम आधारीत लेखापरीक्षण व बँकिंग प्रशासन	व्यवस्थापक व शाखाधिकारी
५	इन हाऊस (ऑनलाईन)	२८/१२/२०२२	चलनी नोटा व नाणी अदलाबदली सुविधा	शाखांमधील सर्व सेवक
६	पुणे जिल्हा नागरी सहकारी बँक्स असो. लि., पुणे	१०/०१/२०२३	टी.डी.एस. अँड जी.एस.टी.	कनिष्ठ अधिकारी व लेखनिक
७	पुणे जिल्हा नागरी सहकारी बँक्स असो. लि., पुणे	१८/०१/२०२३ ते १९/०१/२०२३	मानवी संसाधन धोरण व कार्य	अधिकारी

शोक समाचार

बँकेचे माननीय अध्यक्ष यांच्या मातोश्री सौ. यमुनाबाई भगवंत कड यांचे बुधवार दिनांक २३/०८/२०२३ रोजी दुःखद निधन झाले. बँकेचे सेवक कै. चंद्रकांत बबनराव मोहिते, कनिष्ठ अधिकारी यांचे दि. ३१/०८/२०२३ रोजी दुःखद निधन झाले तसेच अहवाल काळात ज्या ठेवीदार, सभासद, खातेदार, सेवक व बँकेचे हितचिंतक यांचे दुःखद निधन झाले. त्यांच्या कुटुंबियांच्या दुःखात बँकेतील सर्व संचालक मंडळ, व्यवस्थापन मंडळ सदस्य व सेवक सहभागी असून बँकेच्या वतीने त्यांना भावपूर्ण श्रद्धांजली अर्पण करण्यात आली.

अध्यक्षीय मनोगत :

डॉ. पतंगराव कदम साहेब यांनी स्थापन केलेल्या आपल्या भारती सहकारी बँकेचा, आर्थिक वर्ष २०२२-२३ चा अहवाल आमचे भागधारक, ग्राहक,

हितेच्छुक यांचे हाती देतांना 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.



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 माननीय आमदार डॉ. विश्वजीत पतंगराव कदम, 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, ऑक्सिस 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 इंटरलिजेन्स युनिट ऑफ इंडिया या सर्वांचे आम्ही त्यांनी दिलेल्या सहकार्याबद्दल ऋणी आहोत. बँकेचे वैधानिक लेखापरीक्षक मे.बी.एस.जी अँड असोसिएट्स चार्टर्ड अकौंटंट्स, आणि सतत व समवर्ती लेखापरीक्षक १) मे. तोरवी पेठे अँड कंपनी, चार्टर्ड अकौंटंट्स. पुणे २) मे. डि.सी.आर.के. अँड असोसिएट्स. चार्टर्ड अकौंटंट्स. पुणे ३) मे. अभिजीत डोळसे अँड असोसिएट्स. चार्टर्ड अकौंटंट्स. पुणे ४) मे. जी. आर. दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स. पुणे ५) मे. बहिरट पाटील भायगुडे अकौंटंट्स. पुणे ६) ए.एस. देव अँड कंपनी चार्टर्ड अकौंटंट्स. पुणे ७) मे. के. व्ही. ठोंबरे. चार्टर्ड अकौंटंट्स. मिरज ८) मे. शक्ति पवार अँड कंपनी चार्टर्ड अकौंटंट्स. विटा ९) मे. नितिन दळवी अँड कंपनी चार्टर्ड अकौंटंट्स. सातारा यांचे आम्ही ऋणी आहोत.

या वर्षामध्ये आमचे कायदेविषयक सल्लागार अँड. एन. के. खासबारदार, अँड. ए.व्ही. लोखंडे, अँड. एस.एच.जाधव, अँड. एस.जे. खुर्जेकर आणि अँड. एस.बी. खुर्जेकर 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. यावर्षी 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 यावर्षी आपआपल्या जबाबदाऱ्या पार पाडल्या त्यामुळे बँकेची सर्व प्रकारे उन्नती घडून आली. भविष्याकळात त्याच तन्मयतेने, समर्पणाच्या भावनेने आणि उत्साहाने आपली नियतकार्ये पार पाडून ते 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 करताना 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 करताना 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 मानताना 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 विश्वासाला 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 निदर्शनास नम्रपणे आणू इच्छितो.

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

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

जय सहकार !

सीए व्ही. 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 52nd 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 52nd Annual Report of our bank for the financial year that ended on 31/03/2023.

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 was the Chairman and CA Jayesh V. Dudhedia was the Vice-Chairman during the year 2022-23 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
Board of Management	:	21
Loan Committee	:	21
Audit Committee	:	4
Executive Committee	:	1
Risk Management Committee & Special	:	1
Committee of Board for monitoring high value frauds (Rs.1.00 Cr & above)		

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 31/03/2022 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 04/11/2022 and the compliance Report was submitted to Reserve Bank of India on 31/12/2022 (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 31/03/2023 :

CLASSIFICATION OF DEPOSITS AND ADVANCES

1) 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	112643	66311.60	75.13	42.65
Current A/c	3946	6398.99	2.63	4.12
FDR	3106	9249.82	2.07	5.95
RD	1466	575.07	0.98	0.37
Dhanvadhini Dep.	2738	2207.42	1.83	1.42
RID	25961	70645.47	17.32	45.43
Credit Bal. (Loan/CC/OD)	62	101.58	0.04	0.07
Total	149922	155489.95	100.00	100.00

Total amount of Deposits as on 31.03.2023 is Rs. 155489.95 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	7792	53367.39	45.05	73.77
Cash Credit	2339	11778.23	13.52	16.28
Gold Loans	6440	5291.99	37.23	7.32
NSC / LIC	5	4.29	0.03	0.01
FD/RD	717	1895.48	4.15	2.62
IBP	1	2.40	0.01	0.00
FD/Curr. A/c O/D	2	0.22	0.01	0.00
Total	17296	72340.00	100.00	100.00

Total amount of Loans and Advances as on 31/03/2023 is Rs.72340.00 Lakh

Our yearly business at a glance :

Comparative profiles of the business transacted by the Bank during the years 2021-22 and 2022-23 are presented below:

(Amount in Lakh Rs.0.00)

Particulars	2021-2022	2022-2023	Increase (Amt)	Increase (%)
Net Profit	28.58	1067.84	1039.26	3636.32
Owned Funds	15761.66	16885.94	1124.28	7.13
Paid up Share Capital	2854.49	2867.08	12.59	0.44
Deposit	145127.17	155489.95	10362.78	7.14
Loans	68146.96	72340.00	4193.04	6.15
Business per employee	866.97	922.39	55.42	6.39

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 2022-23 is Rs.2867.08 Lakh. It is indeed commandable increase. At the end of the financial year 2022-23 Bank's owned funds and other reserves stood at Rs.16885.94 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 11.26% as compared to that in previous year at 13.26%. Bank has maintained Net NPA during current year at 1.76%. Our bank is doing hard 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. 10,67,84,466.96 as per Bye-Laws No. 45 of the Bank.

Sr. No.	Particulars	% to Net Profit	Rs.
1	Statutory Reserve	58.56% of net profit	6,25,38,175.59
2	Education Fund maintained by National Co op. Union of India	1% of net profit	10,67,844.67
3	Special Reserve Fund	10% of net profit	1,06,78,446.70
4	Investment Fluctuation Reserve	-	25,00,000.00
5	Surplus	-	3,00,00,000.00
	Total		10,67,84,466.96

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 2023.

STATUTORY AUDIT :

M/s. BSG & Associates, Chartered Accountants were appointed as the Statutory Auditors of the Bank for the FY 2022-23 as per resolution passed in the Annual General Meeting held on 27/06/2022. The Auditors have completed the Statutory Audit for the financial year 2022-23. Their Audit Report is included in this Annual Report. M/s. BSG & Associates, Pune, Chartered Accountants, 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 9 branches. The bank has appointed 1) M/s. Torvi Pethe & Co., Chartered Accountant, Pune 2) M/s. D.C.R.K. & Associates, Chartered Accountant, Pune 3) M/s. Abhijeet Dolase & Associates, Chartered Accountant, Pune 4) M/s. G. R. Dalavi & Co., Chartered Accountant, Pune 5) M/s. Bahirat Patil Bhaygude & Co., Chartered Accountant, Pune 6) M/s. A. S. Deo & Co., Chartered Accountant, Pune 7) M/s. K. V. Thombare & Co., Chartered Accountant, Miraj 8) M/s. Shakti Pawar & Co., Chartered Accountant, Vita 9) M/s. Nitin Dalavi & Co., Chartered Accountant, 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	In-House(Online)	28/05/2022	Branch Performance & KYC	All Staff
2	VAMNICOM, Pune	10/08/2022 to 12/08/2022	RBI guidelines on Lockers & Safe Custody	Junior Officer & Clerk
3	In-House(Online)	14/11/2022 to 15/11/2022	Credit Appraisal/KYC/IT/Recovery/Audit	Branch Staff
4	Maharashtra State Co-op. Banks Association	04/12/2022	Cyber Crises Management, Risk Based Audit & Governance in Banking	Manager & Branch Manager
5	In-House(Online)	28/12/2022	Facility for Exchange of Notes & Coins	All Branch Staff
6	Pune Banks Association	10/01/2023	TDS & GST	Junior Officer & Clerk
7	Pune Banks Association	18/01/2023 to 19/01/2023	HR Policy & HR Working	Officer



Sad Demise :

Mother of Honorable Chairman of the Bank Late Yamunabai Bhagwant Kad sadly passed away on Wednesday 23/08/2023, Bank's Employee Late Chandrakant Babanrao Mohite, Junior Officer passed away sadly on 31/08/2023

During the Financial Year 2022-23. All Members, Account holders who is deceased 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 quite a few achievements to our credit and with this favorable background, we hope to do better in the financial year 2023-24. 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, Pune Zilha Nagari Banks Association, District Central Co-operative Banks of Pune, Sangli, Kolhapur, Satara Districts, HDFC Bank, Bank of India, IDBI Bank, The Shamrao Vithal Co-op. Bank Ltd., and Maharashtra

Rajya Nagari Sahakari Banks Association, Maharashtra Rajya Sahakari Banks Federation, IIBF, NPCI, FIU-India.

We are thankful to all members of Board of Directors for their guidance and co-operation in running the Bank and banks` concurrent auditors 1) M/s. Torvi Pethe & Co., Chartered Accountant, Pune 2) M/s. D.C.R.K. & Associates, Chartered Accountant, Pune 3) M/s. Abhijeet Dolase & Associates, Chartered Accountant, Pune 4) M/s. G. R. Dalavi & Co., Chartered Accountant, Pune 5) M/s. Bahirat Patil Bhaygude & Co., Chartered Accountant, Pune 6) M/s. A. S. Deo & Co., Chartered Accountant, Pune 7) M/s. K. V. Thombare & Co., Chartered Accountant, Miraj 8) M/s. Shakti Pawar & Co., Chartered Accountant, Vita 9) M/s. Nitin Dalavi & Co., 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



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

- We have audited the accompanying financial statements of the Bharati Sahakari Bank Ltd., Pune, which comprise the Balance Sheet as at **31st March 2023**, 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 2022 to 31st March 2023**.

Management's Responsibility for the Financial Statements

- 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

- 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.
- 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.
- We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

- 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. However, There are certain items on which we are unable to comment details of which are as below:
 - Two accounts on liability side of Balance Sheet named ATM Chargeback account INR 9,36,461.67 and ATM Charges Settlement account INR 5,48,370.48 for which no details or reconciliation are available with Bank. Therefore, we are unable to confirm whether the said amount is actual payable or not.
 - Bank is having account with Yes Bank named Yes Bank NFS ATM A/c balance as per Balance Sheet is INR 3,44,87,793.98 and balance as per Bank Confirmation is INR 3,15,04,390.76 which resulted in to a difference of INR 29,83,403.22, which further contained 4 accounts as below:

Code	Particulars	Amounts in INR	Dr/Cr
339/2	ATM Acquirer Parking	48,48,600.00	Dr (Receivables)
339/3	ATM Issuer Parking	7,87,880.00	Cr (Payable)
339/5	ATM POS Parking	10,52,374.21	Cr (Payable)
339/6	POS refund and surcharge	24,942.57	Cr (Payable)
	Total (Net)	29,83,403.22	Dr (Receivables)



And the above 4 accounts are remained unreconciled, Therefore, we are unable to confirm whether these amounts are actual receivable or not.

3. From the above 2 observations, it can be said that; there exist weak internal control in relation to the ATM and Bank Reconciliation Statements of NFS ATM Accounts, which need to be improved and controlled on priority without further delay.
4. Apart from above, there are certain items which has effected Profit and Loss and Balance Sheet for the year ended March 31, 2023 for which bank has passed MOC dated June 23, 2023, details are as below:

	Particulars	Amounts (Rs.)	Amounts (Rs.)
A	Profit as Per Bank		10,82,97,201.13
Add	Commitment Charges not collected	5,73,989.00	
	Processing Fees Short\Not Collected	40,414.00	
	BG Commission	600.00	
B	Sub-Total	6,15,003.00	
Less			
	Interest After Subsidy credited to loan Account – Bhilawadi - A/c No.172/8221	17,337.17	
	Excess Processing Fees Collected Bhilawadi	41,536.00	
	Additional NPA - Interest Reversal	32,271.00	
	Loss on sale of NBA Assets	20,36,593.00	
C	Sub-Total	21,27,737.17	
D	PROFIT AS PER AUDITOR D=(A+B-C)		10,67,84,466.96

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, 2023;
- (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:

- 8(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.
- 8(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.
- 8(c). The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- 8(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.
- 8(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.
- 8(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:**
- 9(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.
- 9(ii). For the year under audit, the bank has been awarded “B” classification.

Date :27.06.2023
 Place : Pune

For B S G AND ASSOCIATES
Chartered Accountants
FRN. 105266W

CA. Sanjay S Suryawanshi
Partner
Mem. No. 126196
UDIN: 23126196BGUXGO8730



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.

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 FBIL.

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. 46.30 Lakhs 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 positive .

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 affect the financial position as on 31.03.2023 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. 2023-2024

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. For the year, Deferred Tax Asset is created based on the working of timing differences of previous year, which worked out to be Rs.78,87,284.00

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
- 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,



NOTES ON ACCOUNTS

1. In respect of branch adjustment there is no balance as on 31.03.2023 after reconciliation with all Branches. Separate branch wise list is available with the head office. No long outstanding entries are pending as on 31.03.2023

2. **Capital to Risk Assets Ratio**

31/03/2022	31/03/2023
19.72%	20.09%

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

Particulars	in Lacs
B.D.D.R	2712.45
Prov. For Rural Adv.	3905.00
Special Reserve for Long Term Lending	365.00
Special B.D.D.R	13.60
Total	6996.05

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 31.03.2023. 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: -

(Amt. in Lakh)

Outstanding Amount	Advance disbursed during the financial year	Amount of recovery during the financial year	Amount outstanding at close of the financial year	Amount overdue
1137.30	54.36	196.17	995.49	0.00

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)

a) Business segments

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	54.48	49.36	11.78	3.81	49.48	55.61	5.14	5.66	120.88	114.44
Result										
Unallocated expenses									0.00	0.00
Operating profit									27.82	14.54
Income taxes									2.72	0.00
Extraordinary profit / loss									0.00	0.00
Net profit									10.68	0.29

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	776.56	772.57	37.74	40.37	685.66	641.10	0.00	0.00	1499.96	1454.04
Unallocated assets										
Total assets										
Segment liabilities										
Unallocated liabilities										
Total liabilities										

a) Geographic segments

(Amount in Crore Rs.0.00)

	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(a) Revenue	120.88	114.44	0.00	0.00	120.88	114.44
(b) Assets	1499.96	1454.04	0.00	0.00	1499.96	1454.04

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 31/03/2023 in respect of bank guarantee issued amounting to Rs.13,46,70,416.00 & also Contingent Liability for Depositor Education & Awareness Fund (DEAF) of Rs.6,10,98,389.41

10. Accounting for Taxes on Income (AS 22)

The Bank is following accrual system of accounting for Income Tax Treatment.

During the year bank has paid advance Income Tax of Rs.3,05,23,731.00 and Refund of Rs.15,46,653.00 received And bank has also received Interest on Income Tax 5,14,317.00 lakh. Bank has made a provision for Income Tax of Rs.4,00,00,000.00 during the F.Y.2022-23



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			
		Amount In Lakh Rs.0.00	
Sr. No.	Particulars	As per Statutory Auditor	
		31.03.2023	31.03.2022
1)	Capital To Risk Assets Ratio	20.09%	19.72%
2)	Investment		
	a) Face Value	54825.00	51325.00
	b) Book Value	54609.89	51387.81
	c) Market Value	52785.89	50461.63
3)	Advances to		
	a) Real Estate	373.22	501.78
	b) Construction Business / Housing	---	---
	c) Housing	23747.18	19158.02
4)	Advances Against Shares & Debentures	NIL	NIL
5)	Advances to Directors, their Relatives, Companies / Firm in which they are interested		
	a) Fund Based	876.13	1112.30
	b) Non Fund Based	119.36	25.00
6)	Average Cost of Funds	4.07%	4.51%
7)	NPA's		
	a) Gross NPA's	8145.73	9037.19
	b) Net NPA's	1149.68	2571.14
8)	Profitability		
	a) Interest Income as a percentage of working funds	6.51%	6.46%
	b) Non – Interest income as a percentage of working funds	0.29%	0.47%
	c) Operating Profit as a percentage of working funds	1.57%	0.88%
	d) Return on Assets	0.60%	0.02%
	e) Business (Deposit + Advances) per employee	922.39	866.97
	f) Profit per employee	4.32	0.12
9)	Provision made towards		
	a) NPA's	530.00	1439.00
	b) Depreciation on Investment	470.52	0.00
	c) Standard Assets	15.00	0.00
10)	Provision as on		
	a) Towards NPA	6996.05	6466.05
	b) Towards Depreciation on Investment	558.84	88.32
	c) Towards Standard Assets	265.00	250.00
11)	a) 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 30/09/2023 Rs.110.96 Lakh as on 11/05/2023	---	---

i) Issuer Composition of Non SLR Investments (Amt in Lakh Rs.0.00)						ii) Non Performing Non –SLR Investment (Rs. In Lakh)	
Sr. No.	Issuer	Amount	Extent of Below Investment Grade Securities	Extent of Unrated Securities	Extent of Unlisted Securities	Particulars	Accounts
1	2	3	4	5	6	Opening Bal.	---- NIL ----
i)	PSUs		---- NIL ----			Additions	
ii)	Fis					During the year since 1 st April	
iii)	Public Sector Banks					Reductions	
iv)	Mutual Funds					During the above period	
v)	Other (PDCC & MSC Bank Shares)	17.01				Closing Balance	
vi)	Other (SBI Card)	496.50				Total Provision	
	Total	513.51					



iii) DEAF Details

Particulars	2022-23	2021-22
Opening balance of amount tr. To DEAF	545.24	471.66
Add (+) : Amount tr. During the year	75.01	75.93
Less (-) : Amount re-imbursed by DEAF towards claims	9.27	2.35
Closing balance of amount tr. To DEAF	610.98	545.24

iv) Restructured Accounts

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

v) Movement in NPA (Gross)

(Amount in lakh Rs.0.00)

NPA as at the Beginning (01.04.2022)	Recoveries During the year (2022-23)	Additions during the year (2022-23)	NPA as at the end of the year (31.03.2023)
9037.19	1221.17	329.71	8145.73

vi) Movement in NPA (Net)

(Amount in lakh Rs.0.00)

Gross NPA as on 31.03.2022	9037.19	Gross NPA as on 31.03.2023	8145.73
(-) provisions held in BDDR	6466.05	(-) provisions held in BDDR	6996.05
Net NPA as on 31.03.2022	2571.14	Net NPA as on 31.03.2023	1149.68

vii) Movement of CRAR

(Amount in lakh Rs.0.00)

Year	Tier-I	Tier-II	Total	Risk Assets
31.03.2022	10854.13	1235.94	12090.07	61315.57
31.03.2023	11613.78	1265.94	12879.72	64101.14

♦ This is to certify that the gross NPA as per our calculations stood at Rs8145.73Lakh as on 31st March, 2023

Date : 27/06/2023
Place : Pune

For M/s. BSG & Associates.,
Chartered Accountants
CA. Sanjay S Suryawanshi
 Partner
 Mem. No. 126196
 UDIN:23126196BGUXGO8730



Balance Sheet as on 31st March, 2023

31.03.2022	Capital & Liabilities	31.03.2023	
100,00,00,000.00	AUTHORISED SHARE CAPITAL		100,00,00,000.00
	(2,00,00,000 Shares of Rs.50/- each)		
28,54,49,350.00	1) Paid up Share Capital		28,67,07,950.00
157,61,66,029.94	2) Reserve Fund and Other Reserves		168,85,93,529.77
64,07,43,810.49	a) Statutory Reserve Fund	64,22,77,204.32	
9,39,43,403.00	b) Special Reserve Fund	9,42,29,192.00	
6,23,67,510.51	c) Building Fund	6,23,67,510.51	
3,15,00,000.00	d) Spl. Res. For Long Term Lending	3,65,00,000.00	
25,32,44,615.94	e) Provision for Bad & Doubtful Debts.	27,12,44,615.94	
88,32,150.00	f) Investment Depreciation Reserve	5,58,83,989.00	
7,58,66,000.00	g) Investment Fluctuation Reserve	7,73,66,000.00	
36,05,00,000.00	h) Prov. for Rural Advance	39,05,00,000.00	
2,50,00,000.00	i) Cont. Prvo. Agst. Stand. Assets	2,65,00,000.00	
80,090.00	j) Capital Reserve	80,090.00	
55,00,000.00	k) Membership Development Fund	55,00,000.00	
1,72,28,450.00	l) Charitable & Co-op. Purpose Fund	1,72,28,450.00	
13,60,000.00	m) Prov. for Special BDDR	13,60,000.00	
0.00	n) Prov. for Restructuring	75,56,478.00	
1451,27,17,003.57	3) DEPOSITS AND OTHER A/CS		1554,89,95,400.26
101,83,45,506.00	a) Fixed Deposits	92,28,81,176.00	
5,68,45,586.00	b) Recurring Deposits	5,75,47,761.00	
565,97,49,361.42	c) Saving Deposits	663,11,59,856.12	
57,65,90,444.34	d) Current Deposits	63,98,98,697.73	
695,60,97,080.18	e) Reinvestment Deposits	706,65,69,009.18	
62,50,378.63	f) Cr. Bal. in C.C / OD A/c	1,01,58,420.23	
23,88,38,647.00	g) Dhanvardhini Deposits	22,07,80,480.00	
0.00	4) BORROWINGS / NABARD REFINANCE		0.00
0.00	5) BILLS SENT FOR COLLECTION (C)		0.00
1637,43,32,383.51	Balance C/F		1752,42,96,880.03



Balance Sheet as on 31st March, 2023

31.03.2022	Property & Assets	31.03.2023	
4,74,23,782.00	1) Cash in Hand		4,38,15,190.00
30,32,44,985.02	2) BANK BALANCES IN CURRENT A/Cs		49,38,28,913.53
31,17,590.12	a) MSC & DSC Bank	49,86,327.21	
15,62,90,277.94	b) D.C.C. Bank (Connected District)	11,77,84,073.78	
13,98,02,274.64	c) Other Banks	36,75,68,442.92	
40,34,842.32	d) Nationalized Bank	34,90,069.62	
87,80,74,502.13	3) CURRENT A/C WITH R.B.I		144,60,37,303.64
0.00	4) MONEY AT CALL AND SHORT NOTICE		0.00
1,00,000.00	5) DEPOSIT WITH CCIL		1,00,000.00
253,55,79,459.00	6) OTHER BANK BALANCES (F.D.R.)		225,32,99,900.00
1,00,000.00	a) Under M.A. Scheme	0.00	
38,97,33,216.00	b) Fixed Deposit with D.C.C. Bank	20,50,00,000.00	
5,05,00,000.00	c) Reserve Fund Investment (with D.C.C. Bank, Pune)	0.00	
20,00,000.00	d) Fixed Deposit With Delhi State Co-op. Bank Ltd.	0.00	
209,32,46,243.00	e) Short Term Deposit with other Banks	204,82,99,900.00	
519,01,32,006.47	7) INVESTMENTS		551,23,40,360.22
	a) Government Securities		
391,81,92,203.47	1) Central Govt. Securities	419,23,63,973.22	
122,05,88,803.00	2) State Govt. Securities	126,86,25,387.00	
	b) Investment in Shares		
17,00,000.00	1) P.D.C.C. Bank	17,00,000.00	
1,000.00	2) M.S.C. Bank	1,000.00	
	c) Other Investments		
4,96,50,000.00	1) Non SLR (SBI Card)	4,96,50,000.00	
681,46,96,015.91	8) LOANS & ADVANCES		723,39,99,557.54
	a) Short Term		
174,14,70,716.36	1) Secured	175,94,83,978.01	
2,16,01,382.48	2) Unsecured	2,94,72,335.48	
	of which overdue Rs.19,78,13,023.45		
	b) Medium Term		
90,96,33,516.94	1) Secured	82,54,10,190.85	
33,05,11,431.10	2) Unsecured	38,34,37,664.18	
	of which overdue Rs.10,62,41,949.22		
	c) Long Term		
370,29,32,780.53	1) Secured	423,57,04,759.02	
10,85,46,188.50	2) Unsecured	4,90,630.00	
	of which overdue Rs.76,22,15,538.20		
	Total overdue Rs.106,62,70,510.87		
1576,92,50,750.53	Balance C/F		1698,34,21,224.93



Bharati Sahakari Bank Ltd., Pune-30 (Multi-State Scheduled Bank)
52nd Annual Report



31.03.2022	Capital & Liabilities	31.03.2023
1637,43,32,383.51	Balance B/f	1752,42,96,880.03
115,34,72,803.07	6) OVERDUE INT. RESERVE-	108,11,05,891.37
14,26,68,976.33	7) CURRENT LIABILITIES & PROVISIONS	13,70,76,624.10
98,63,317.52	a) Sundry Creditors	93,38,893.52
8,12,36,830.40	b) Pay Orders	2,56,75,644.45
10,22,324.00	c) Interest Payable	7,39,367.00
10,49,500.00	d) Audit Fees	10,99,000.00
1,10,00,000.00	e) Provision for Income Tax	4,00,00,000.00
73,86,972.67	f) TDS Payable	60,82,530.07
2,01,964.00	g) Light & Telephone Payable	1,12,077.00
1,02,275.00	h) Rent and Taxes Payable	600.00
0.00	i) ATM Charges Settlement ac	5,48,370.48
1,35,593.00	j) Other Payable	3,02,069.17
35,53,500.00	k) Deferred Tax Liabilities	0.00
0.00	l) Prov. For Ex-Gratia / Bonus	70,00,000.00
2,71,16,699.74	m) Unrealized Int. On NBA	1,61,16,699.74
0.00	n) ATM Charge Back ac	9,36,461.67
0.00	o) Govt. Subsidy Received	10,00,000.00
0.00	p) Contingent Prov. Against Fraud	2,81,24,911.00
28,57,886.83	8) NET PROFIT	10,67,84,466.96
0.00	a) Balance of Profit	0.00
28,57,886.83	b) Profit for current Year Transferred From Profit & Loss Account	10,67,84,466.96
1767,33,32,049.74	Total (Rs.)	1884,92,63,862.46
Note: Contingent Liability for guarantees issued Rs. 13,46,70,416.00		
Contingent Liability for Depositor Education & Awareness Fund (DEAF) Rs. 6,10,98,389.41		

Mahesh A. Kulkarni
Accounts Officer

Sarjerao J. Patil
Managing Director

Dr. Somaji F. Patil
Director

CA Jayesh V. Dudhedia
Vice-Chairman

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 : 23126196BGUXGO8730



Balance Sheet as on 31st March, 2023

31.03.2022	Property & Assets	31.03.2023
1576,92,50,750.53	Balance B/f	1698,34,21,224.93
0.00	9) Bills Receivable (C)	0.00
115,34,72,803.07	10) Overdue Interest Receivable	108,11,05,891.37
4,01,30,321.00	11) Land & Building (WDV)	3,91,27,062.00
29,04,893.00	12) Vehicle (WDV)	16,41,020.00
31,00,956.64	13) Computer	14,87,822.09
48,96,667.00	14) S.D. Locker (WDV)	41,66,846.00
10,82,039.00	15) ATM Machine (WDV)	5,88,624.00
3,78,86,232.52	16) Furniture, Fixtures & Library (WDV)	3,39,22,553.94
3,78,81,098.52	a) Dead Stock	3,39,22,553.94
5,134.00	b) Library	0.00
66,06,07,386.98	17) Other Assets	70,38,02,818.13
7,15,47,343.16	a) Int Accrd. but not reced.on Govt Sec.	7,91,79,318.12
7,07,45,690.00	b) Int. Accrued but not rec.on invt.	8,32,82,590.00
5,424.00	c) Deposit With CERSAI	1,484.00
27,74,246.67	d) Int. Accrued but not rec.on Non SLR	29,44,794.52
1,18,942.00	e) Rent , Light/ water Connec. Deposit	57,460.26
18,618.00	f) Telephone Deposit	500.00
29,900.00	g) Franking Stamps in Hand	49,200.00
1,58,954.14	h) Deaf Receivable	233,405.73
26,27,849.85	i) CGST/SGST/IGST Receivable	48,35,881.35
14,50,154.90	j) Service Tax Cenvat Credit Taken Receivable	14,50,154.90
49,10,60,458.00	k) Non Banking Assets Acquired	47,80,23,865.00
24,72,012.40	l) Other Receivable	40,52,882.25
1,37,21,525.96	m) ATM Charge Back Account	0.00
0.00	n) Income Tax Refund Receivable	1,28,26,920.00
38,76,267.90	o) ATM Charges Settlement Account	0.00
0.00	p) Deferred Tax Assets	78,87,284.00
0.00	q) Income Tax Paid FY 22-23	2,89,77,078.00
0.00	18) Branch Adjustment (NET)	0.00
1767,33,32,049.74	Total (Rs.)	1884,92,63,862.46

Mahesh A. Kulkarni
Accounts Officer

Sarjerao J. Patil
Managing Director

Dr. Somaji F. Patil
Director

CA Jayesh V. Dudhedia
Vice- Chairman

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 : 23126196BGUXGO8730



Profit & Loss A/c For the year ended on 31st March, 2023

31.03.2022		EXPENDITURE	31.03.2023
66,91,56,728.08	01)	Interest Paid on Deposits	63,09,10,403.50
12,05,99,530.00	02)	Salary & Allowances	13,65,22,641.00
1,29,06,727.00	03)	Contribution to Staff P.F. & Gratuity	1,50,13,674.00
11,78,000.00	04)	Directors Sitting Fees & Allowances	13,73,000.00
1,19,690.00	05)	Staff Training Expenses	29,995.00
61,37,047.00	06)	Security Guard Expenses	75,50,766.59
11,00,032.44	07)	Vehicle Maintenance	10,36,238.11
12,96,305.26	08)	Travelling & Local Conveyance ,Meeting Exps	11,78,761.00
8,89,37,287.34	09)	Rent, Tax, Light & Insurance	8,87,21,473.53
32,29,663.07	10)	Postage & Telephone Expenses	37,79,649.59
24,53,227.39	11)	Printing Stationery & Advertisement	25,49,686.50
24,05,966.00	12)	Audit Fees	23,58,589.44
35,08,188.79	13)	Other Expenses	34,23,235.24
38,23,815.59	14)	Office Repairs & Painting	4,99,446.10
7,69,377.81	15)	Court & Recovery Expenses	1,68,859.73
5,64,443.62	16)	Subscription & Fees	2,31,031.12
1,07,19,362.53	17)	Depreciation	94,93,586.13
0.00	18)	Depreciation on Investment	4,70,51,839.00
22,11,351.33	19)	Computer Maintenance	38,97,302.07
0.00	20)	Consultancy Charges	12,09,467.46
35,70,819.00	21)	Amortised Prem. Paid On Investment	46,29,846.25
41,71,536.55	22)	Maintenance Other Than Computer	17,24,717.78
2,48,629.64	23)	Repo\NdsOm\CCIL\CSGL Charges	4,83,434.76
5,99,30,187.00	24)	Int. Reversal On NBA	0.00
0.00	25)	Loss of Sale of Assets	5,925.00
0.00	26)	Loss of Non EMV ATM Fraud	1,09,14,700.00
0.00	27)	Rupay Charges Paid (Net)	8,41,682.86
0.00	28)	Rupay Card Exps (Net)	30,802.48
0.00	29)	Loss on Sale of NBA	20,36,593.00
	30)	PROVISIONS	
1,00,00,000.00	a)	Prov. For Long Term Lending	50,00,000.00
5,50,00,000.00	b)	Prov. For Rural Advance	3,00,00,000.00
0.00	c)	Prov. For Contigent Stad. Assets	15,00,000.00
7,75,00,000.00	d)	Prov. For BDDR	1,80,00,000.00
0.00	e)	Prov. For EX-GRATIA/BONUS	70,00,000.00
0.00	f)	Provision For Fraud	2,81,24,911.00
0.00	g)	Provision For Restructuring	75,56,478.00
0.00	h)	Provision For Income Tax	2,71,73,080.00
28,57,886.83	31)	Net Profit	10,67,84,466.96
114,43,95,802.27		Total (Rs.)	120,88,06,283.20



Profit & Loss A/c For the year ended on 31st March, 2023

31.03.2022		I N C O M E	31.03.2023
59,41,70,726.18	1)	Interest Received On Advances	61,25,92,477.37
12,74,58,140.00	2)	Interest Received On Investment	13,66,41,004.00
25,29,57,986.24	3)	Interest Received On Govt. Securities	25,70,88,472.21
40,07,379.43	4)	Interest Received On Non-SLR Inv.	43,20,547.85
51,14,659.00	5)	Interest Received On Call Money	38,66,656.00
4,77,62,841.83	6)	Discount Received On Treasury Bills	8,79,15,788.85
3,56,60,876.37	7)	Profit On Sale Of Mutual Fund Unit Liquid Scheme	5,49,72,905.55
0.00	8)	Profit On Redemption Of Govt. Securities	3,00,000.00
2,04,99,564.21	9)	Profit On Sale Of Govt. Securities	8,93,750.00
1,36,100.00	10)	Dividend Received	1,36,100.00
2,39,72,092.24	11)	Commission & Exchange	1,16,32,421.24
40,15,070.72	12)	Locker Rent	41,59,033.40
69,89,025.78	13)	Processing Charges	78,88,516.86
4,68,992.31	14)	NFS Charges Received (Net)	11,03,422.49
1,36,497.62	15)	Rupay Charges Received	0.00
0.00	16)	Service Charges	460.48
54,016.47	17)	Misc. Receipt	32,490.54
7,750.80	18)	ATM Charges Received	26,627.00
10,06,779.60	19)	Lease Rent Received on Non Banking Assets	22,80,508.36
3,66,001.47	20)	Rupay Card Charges Received	0.00
1,49,00,000.00	21)	Surplus Provision Reversed	0.00
13,35,368.00	22)	Insurance Claim Received	0.00
33,75,934.00	23)	IT Refund Received	0.00
0.00	24)	Interest Received on IT Refund	5,14,317.00
0.00	25)	Deffered Tax Income	1,14,40,784.00
0.00	26)	Int Realized on Sale of Non Banking Assets	1,10,00,000.00
114,43,95,802.27		Total (Rs.)	120,88,06,283.20

Mahesh A. Kulkarni
Accounts Officer

Sarjerao J. Patil
Managing Director

Dr. Somaji F. Patil
Director

CA Jayesh V. Dudhedia
Vice- Chairman

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 : 23126196BGUXGO8730



BHARATI SAHAKARI BANK LTD. PUNE

FORM A

Scheduled Form of Balance-Sheet as on 31st March 2023

Sr.No.	CAPITAL AND LIABILITIES	Schedule No.	Current Year 31.03.2023	Previous Year 31.03.2022
1	Capital	1	286707950.00	285449350.00
2	Reserves and surplus	2	1795377996.73	1579023916.77
3	Deposits	3	15548995400.26	14512717003.57
4	Borrowings	4	0.00	0.00
5	Other liabilities and provisions	5	137076624.10	14 26 68 976.33
	Total (Rs.)		17768157971.09	16519859246.67

Sr.No.	ASSETS & PROPERTIES	Schedule No.	Current Year 31.03.2023	Previous Year 31.03.2022
1	Cash and Balances with Reserve Bank of India	6	1489852493.64	925498284.13
2	Balances with Banks and Money at call and Short Notice	7	2747128 813.53	2838824444.02
3	Investments	8	5512340360.22	5190132006.47
4	Loans & Advances	9	7233999557.54	6814696015.91
5	Fixed Assets	10	80933928.03	90001109.16
6	Other Assets	11	703902818.13	660707386.98
	Total (Rs.)		17768157971.09	16519859246.67

Sr.No.	ASSETS & PROPERTIES	Schedule No.	Current Year 31.03.2023	Previous Year 31.03.2022
1	Contingent Liabilities	12	195768805.41	182156315.30

Sr.No.	ASSETS & PROPERTIES	Schedule No.	Current Year 31.03.2023	Previous Year 31.03.2022
1	Bills for Collection(Contra)		0.00	0.00
2	Overdue Interest Reserve(Contra)		1081105891.37	1153472803.07
	Total (Rs.)		1081105891.37	1153472803.07

Mahesh A. Kulkarni
Accounts Officer

Sarjerao J. Patil
Managing Director

Dr. Somaji F. Patil
Director

CA Jayesh V. Dudhedia
Vice Chairman

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 : 23126196BGUXGO8730



SCHEDULE 1 – Capital

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
1	Authorised Share Capital (2000000 Shares of Rs.50/- each)	1000000000.00	1000000000.00
2	Issued Share capital (5734159 shares of Rs.50/- each)	286707950.00	285449350.00
3	Subscribed Share capital (5734159 shares of Rs.50/- each)	286707950.00	285449350.00

SCHEDULE 2 - Reserves and Surplus

Sr.No.	Particulars		Current Year 31.03.2023	Previous Year 31.03.2022
1	Statutory Reserve Fund	Previous Year	640743810.49	623828003.25
		Addition	1533393.83	16915807.24
		Total	642277204.32	640743810.49
2	Special Reserve Fund	Previous Year	93943403.00	91822627.00
		Addition	285789.00	2120776.00
		Total	94229192.00	93943403.00
3	Building Fund		62367510.51	62367510.51
4	Special Res. For Long Term Lending	Previous Year	31500000.00	21500000.00
		Addition	5000000.00	10000000.00
		Total	36500000.00	31500000.00
5	Prov. For Bad & Doubtful Debts	Previous Year	253244615.94	175744615.94
		Addition	18000000.00	77500000.00
		Total	271244615.94	253244615.94
6	Investment Depreciation Reserve	Previous Year	8832150.00	10732150.00
		Addition	47051839.00	1900000.00
		Total	55883989.00	8832150.00
7	Investment Fluctuation Reserve	Previous Year	75866000.00	73366000.00
		Addition	1500000.00	2500000.00
		Total	77366000.00	75866000.00
8	Prov. For Rural Advances	Previous Year	360500000.00	305500000.00
		Addition	30000000.00	55000000.00
		Total	390500000.00	360500000.00
9	Cont. Prov agst. Standard Assets	Previous Year	25000000.00	33000000.00
		Deduction	0.00	8000000.00
		Addition	1500000.00	0.00
		Total	26500000.00	25000000.00
10	Capital Reserve		80090.00	80090.00
11	Membership Development Fund		5500000.00	5500000.00
12	Charitable & Co-operative Fund		17228450.00	17228450.00
13	Special BDDR Provision		1360000.00	1360000.00
14	Provision for Restructuring		7556478.00	0.00
15	Balance in Profit and loss Account		106784466.96	2857886.83
	Total (Rs.)		1795377996.73	1579023916.77



SCHEDULE 3 - Deposits

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
A.I.	Demand Deposits		
(i)	From Banks	0.00	0.00
(ii)	From others(Current/Cr.Bal.in CC/OD)	650057117.96	582840822.97
II.	Savings Banks Deposits	6631159856.12	5659749361.42
III.	Term Deposits		
(i)	From Banks	0.00	0.00
(ii)	From others	8267778426.18	8270126819.18
		15548995400.26	14512717003.57
B.			
(i)	Deposits of Branches in India	15548995400.26	14512717003.57
(ii)	Deposits of Branches outside India	0.00	0.00
	Total (Rs.)	15548995400.26	14512717003.57

SCHEDULE 4 Borrowings

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
1	Borrowing in India	0.00	0.00
	Total (Rs.)	0.00	0.00

SCHEDULE 5- Other Liabilities & Provisions

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
1	Sundry Creditors	9338893.52	9863317.52
2	Pay Orders	25675644.45	81236830.40
3	Interest Payable	739367.00	1022324.00
4	Audit Fees	1099000.00	1049500.00
5	Prov. For Income Tax	40000000.00	11000000.00
6	TDS Payable	6082530.07	7386972.67
7	Light & Telephone Payable	112077.00	201964.00
8	Rent & Taxes Payable	600.00	102275.00
9	Other Payable	302069.17	135593.00
10	Defferred Tax Liabilities	0.00	3553500.00
11	Prov. For Ex-Gratia/Bonus	7000000.00	0.00
12	Govt.Subsidy Received	1000000.00	0.00
13	ATM Chargeback Account	936461.67	0.00
14	ATM Charges Settlement Account	548370.48	0.00
15	Contingent Prov. For Fraud	28124911.00	0.00
16	Unrealized Int. on NBA	16116699.74	27116699.74
	Total (Rs.)	137076624.10	142668976.33



SCHEDULE 6 - Cash and Balances with Reserve Bank of India

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
1	Cash in hand & at ATM	43815190.00	47423782.00
2	Balance with Reserve Bank of India		
	(i) in Current Account	1446037303.64	878074502.13
	(ii) in other Accounts		
	Total (Rs.)	1489852493.64	925498284.13

SCHEDULE 7 - Balances with banks and Money at Call and short Notice

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
I.	In India		
(i)	Balances with Banks		
	(a) in Current Accounts	493828913.53	303244985.02
	(b) In Other Deposit Accounts	2253299900.00	2535579459.00
(ii)	Money at call and short notice		
	(a) with banks	0.00	0.00
	(b) with other institutions	0.00	0.00
	Total (I and II)	2747128813.53	2838824444.02
II	Outside India		
	(i) in Current Accounts	0.00	0.00
	(ii) in Other Deposits Accounts	0.00	0.00
	(iii) Money at call and short notice	0.00	0.00
	Total (i, ii and iii)	0.00	0.00
	Grand Total (I and II) (Rs.)	2747128813.53	2838824444.02



SCHEDULE 8 - Investments

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
I	<u>Investment in India in</u>		
(i)	Government Securities	5460989360.22	5138781006.47
(ii)	Other approved securities	0.00	0.00
(iii)	Shares	1701000.00	1701000.00
(iv)	Debentures and Bonds	0.00	0.00
(v)	Subsidiaries / Joint Ventures	0.00	0.00
(vi)	Others (Non SLR - SBI Cards)	49650000.00	49650000.00
	Total	5512340360.22	5190132006.47
II	<u>Investment outside India in</u>		
(i)	Government Securities	0.00	0.00
(ii)	Debentures and Bonds	0.00	0.00
(iii)	Others	0.00	0.00
	Total	0.00	0.00
	Grand Total (I and II) (Rs.)	5512340360.22	5190132006.47

SCHEDULE 9 - Loans & Advances

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
A			
(i)	Bills Purchased and Discounted	240000.00	240000.00
(ii)	Cash Credits, Overdrafts and Loans repayable on demand	1177845624.49	1124412610.84
(iii)	Term Loans	6055913933.05	5690043405.07
	Total	7233999557.54	6814696015.91
B			
(i)	Secured by Tangible assets	6820598927.88	6354037013.83
(ii)	Covered by Bank / Government Guarantees		0.00
(iii)	Unsecured	413400629.66	460659002.08
	Total	7233999557.54	6814696015.91
C.I.	<u>Advances in India</u>		
(i)	Priority Sectors	3735730842.54	3468647856.12
(ii)	Public Sector	0.00	0.00
(iii)	Banks	0.00	0.00
(iv)	Others	3498268715.00	3346048159.79
	Total	7233999557.54	6814696015.91
C.II.	<u>Advances outside India</u>		
(i)	Due from banks	0.00	0.00
(ii)	Due from others	0.00	0.00
	(a) Bills purchased and discounted	0.00	0.00
	(b) Syndicated Loans	0.00	0.00
	(c) Others	0.00	0.00
	Total	0.00	0.00
	Grand Total (C.I. and C.II.) (Rs.)	7233999557.54	6814696015.91



SCHEDULE 10- Fixed Assets

Sr.No.	Particulars		Current Year 31.03.2023	Previous Year 31.03.2022
1	Land & Building	Previous Year	40130321.00	41159304.00
		Additon	0.00	0.00
		Depreciation	1003259.00	1028983.00
		Total	39127062.00	40130321.00
2	Vehicle	Previous Year	2904893.00	3417521.00
		Additon	0.00	0.00
		(-) Sold	895575.00	0.00
		Depreciation	368298.00	512628.00
		Total	1641020.00	2904893.00
3	Computer	Previous Year	3100956.64	4995973.04
		Additon	864074.00	1145063.02
		Depreciation	2477208.55	3040079.42
		Total	1487822.09	3100956.64
4	ATM Machine	Previous Year	1082039.00	547145.00
		Additon	0.00	962880.00
		Depreciation	493415.00	427986.00
		Total	588624.00	1082039.00
5	Furniture, Fixtures & Library Dead Stock & SD Lockers	Previous Year	42777765.52	44915567.13
		Additon	481074.00	3571314.50
		(-) Sold	23168.00	0.00
		Depreciation	5146271.58	5709116.11
		Total	38089399.94	42777765.52
	Library	Previous Year	5134.00	5704.00
		Additon	0.00	0.00
		Depreciation	5134.00	570.00
		Total	0.00	5134.00
	Total (Rs.)		80933928.03	90001109.16



SCHEDULE 11 - Other Assets

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
1	Int.Accrued but not rece. On Govt Sec.	79179318.12	71547343.16
2	Int.Accrued but not rece. On Inv.	83282590.00	70745690.00
3	Deposit with CERSAI	1484.00	5424.00
4	Int. Accrued but not rece. on Non SLR	2944794.52	2774246.67
5	Rent, Light/Water Connection Deposit	57460.26	118942.00
6	Telephone Deposit	500.00	18618.00
7	Franking Stamps on Hand	49200.00	29900.00
8	Deaf Receivable	233405.73	158954.14
9	CGST/SGST/IGST Receivable	4835881.35	2627849.85
10	Service Tax CENVAT Credit taken Receivable	1450154.90	1450154.90
11	Non Banking Assets Acquired in Satisfaction of Debts	478023865.00	491060458.00
12	Other Receivable	4052882.25	2472012.40
13	ATM Charge Back Account	0.00	13721525.96
14	Deposit with CCIL	100000.00	100000.00
15	Income Tax Refund Receivable	12826920.00	0.00
16	Deferred Tax Asset	7887284.00	0.00
17	Income Tax Paid F.Y.2022-23	28977078.00	0.00
18	ATM Charges Settlement A/c	0.00	3876267.90
	Total (Rs.)	703902818.13	660707386.98

SCHEDULE 12 - Contingent Liabilities

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
1	Bank Guarantees Issued	134670416.00	127396458.00
2	Depositor Education Awareness Fund(DEAF)	61098389.41	54759857.30
	Total (Rs.)	195768805.41	182156315.30



BHARATI SAHAKARI BANK LTD. PUNE FORM 'B'

Form of Profit and Loss Account for the year ended 31st March 2023

Sr.No.	Particulars	Schedule No.	Current Year 31.03.2023	Previous Year 31.03.2022
I	Income			
1	Interest earned	13	1157397851.83	1067132609.05
2	Other Income	14	51408431.37	77263193.22
	Total (Rs.)		1208806283.20	1144395802.27
II	Expenditure			
1	Interest expended	15	630910403.50	669156728.08
2	Operating expenses	16	471111412.74	472381187.36
	Total (Rs.)		1102021816.24	1141537915.44
III	Profit/Loss			
1	Net Profit/Loss (-) for the Year		106784466.96	2857886.83
2	Profit/Loss (-) brought forward		0.00	0.00
	Total (Rs.)		106784466.96	2857886.83
	Total of II & III		1208806283.20	1144395802.27
IV	Appropriations (As recommended by BOD)			
1	Transfer to Statutory Reserves		62538175.59	1043518.83
2	Transfer to Education Fund		1067844.67	28579.00
3	Transfer to Special Reserve		10678446.70	285789.00
4	Transfer to IFR		2500000.00	1500000.00
5	Surplus		30000000.00	0.00
	Total (Rs.)		106784466.96	2857886.83

Shri. Mahesh A. Kulkarni
Accounts Officer

Shri. Sarjerao J. Patil
Managing Director

Dr. Somaji F. Patil
Director

CA Jayesh V. Dudhedia
Director

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 : 23126196BGUXGO8730



SCHEDULE 13 - Interest Earned

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
1	Interest/discount on advance/bills	612592477.37	594170726.18
2	Income on investments(G.sec./Treasury/Non SLR)	349324808.91	304728207.50
3	Interest on balances with Reserve Bank of India and other inter-bank funds	140507660.00	132572799.00
4	Others - MF Liquid Scheme	54972905.55	35660876.37
	Total (Rs.)	1157397851.83	1067132609.05

SCHEDULE 14 - Other Income

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
1	Commission, exchange and brokerage	11632421.24	23972092.24
2	Profit on sale / Redemption of investments	1193750.00	20499564.21
3	ATM Charges received	26627.00	7750.80
4	NFS Charges Received(Net)	1103422.49	468992.31
5	Rupay Charges Received	0.00	136497.62
6	Dividend Received	136100.00	136100.00
7	Locker Rent	4159033.40	4015070.72
8	Processing Charges	7888516.86	6989025.78
9	Service Charges	460.48	0.00
10	Misc.Receipt	32490.54	54016.47
11	Lease Rent received on Non Banking Assets	2280508.36	1006779.60
12	Surplus Provision Reversed	0.00	14900000.00
13	Rupay Card Charges Received	0.00	366001.47
14	Insurance Claim Received	0.00	1335368.00
15	IT Refund & Int. Received	514317.00	3375934.00
16	Deferred Tax Income	11440784.00	0.00
17	Int.Realized on Sale of NBA	11000000.00	0.00
	Total (Rs.)	51408431.37	77263193.22

SCHEDULE 15 Interest Expended

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
1	Interest on deposits	630910403.50	669156728.08
2	Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
	Total (Rs.)	630910403.50	669156728.08



SCHEDULE 16 - Operating Expenses

Sr.No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
1	Payments to and provisions for employees	151536315.00	133506257.00
2	Rent, taxes ,lighting & Insurance	88721473.53	88937287.34
3	Printing and stationery & Advt.	2549686.50	2453227.39
4	Depreciation on Bank's property	9493586.13	10719362.53
5	Director's fees, allowances and expenses	1373000.00	1178000.00
6	Auditors' fees and expenses (Including branch auditors)	2358589.44	2405966.00
7	Court & Recovery Exps.	168859.73	769377.81
8	Postages. Telegrams, Telephones, etc.	3779649.59	3229663.07
9	Office Repairs & Painting	499446.10	3823815.59
10	Computer Maintenance	3897302.07	2211351.33
11	Maintenance Other Than Computer	1724717.78	4171536.55
12	Staff Training Expenses	29995.00	119690.00
13	Security Guard Expenses	7550766.59	6137047.00
14	Vehicle Maintenance	1036238.11	1100032.44
15	Travelling & Meeting Expenses	1178761.00	1296305.26
16	Subscription & Fees	231031.12	564443.62
17	Consultancy Charges	1209467.46	0.00
18	Amortised Premium on Investment	4629846.25	3570819.00
19	REPO/NDSOM/CCIL/CSGL Charges	483434.76	248629.64
20	Other Expenses	3423235.24	3508188.79
21	Loss on Sale of Assets	5925.00	0.00
22	Loss of Non EMV ATM Fraud	10914700.00	0.00
23	Int. Reversal on NBA	0.00	59930187.00
24	Rupay Charges Paid(Net)	841682.86	0.00
25	Rupay Card Expenses(Net)	30802.48	0.00
26	Loss on Sale of NBA	2036593.00	0.00
27	Depreciation on Investment	47051839.00	0.00
28	Prov. For Bad & Doubtful Debts	18000000.00	77500000.00
29	Prov. For Rural Advances	30000000.00	55000000.00
30	Prov. For Long Term Lending	5000000.00	10000000.00
31	Prov. For Ex-Gratia/Bonus	7000000.00	0.00
32	Provision For Fraud	28124911.00	0.00
33	Provision For Restructuring	7556478.00	0.00
34	Provision For Income Tax	27173080.00	0.00
35	Prov. For Contingent Std. Assets	1500000.00	0.00
	Total (Rs.)	471111412.74	472381187.36



BHARATI SAHAKARI BANK LTD., PUNE-30
Cash Flow Statement For The Year Ended 31st March 2023

Sr.No.	Particulars	2022-23		2021-22	
(A)	Cash Flow From Operating Activities	-	-	-	-
	Net Profit As Per Profit & Loss Account	-	106784467	-	2857887
	Adjustment For Non Cash Items	-	-	-	-
Add	Depreciation Charged	9493586	-	10719363	-
	Provision For Bad & Doubtful Debts	18000000	-	77500000	-
	Provision For Depreciation On Investment	47051839	-	-1900000	-
	Prov. For Rural Advance	30000000	-	55000000	-
	Prov. For Ex-Gratia	7000000	-	-	-
	Provision For Long Term Lending	5000000	-	10000000	-
	Prov. For Contingent Stad. Assets	1500000	-	-	-
	Provision For Fraud	28124911	-	-	-
	Provision For Fraud	7556478	-	-	-
	Provision For Tax	27173080	-	-	-
	Amortised Prem. Paid On Investment	4629846	-	3570819	-
	Non Cash Effects as per MOC Entries	1512734	-	-	-
	Sub Total	187042474	187042474	154890182	154890182
Less	Profit On Sale Of Investment In Securities	56166656	-	56160441	-
	Dividend Income received	136100	-	136100	-
	Sub Total	56302756	-56302756	56296541	56296541
	Adjustments For:	-	-	-	-
	Increase In Deposits And Other Accounts	1036278397	-	195883071	-
	Increase / (Decrease) In Bills Sent For Collection	-	-	-	-
	Increase In Over Due Interest	72399183	-	99515827	-
	Increase / (Decrease) In Other Liabilities	-37319008	-	60558356	-
	Ex - Gratia Paid Back	-	-	-	-
	(Increase)/ Decrease In Advances	-419335813	-	1180248	-
	(Increase)/ Decrease In Other Assets	35629032	-	-117656664	-
	(Increase)/ Decrease in Investments in Govt. Sec.	-270671544	-	44076926	-
	(Increase)/ Decrease in Investments in FDR / Other	282279559	-	-232463836	-
	Sub Total	554461439	554461439	-51093928	51093928
	Net Cash From Operating Activities Before Income Tax	-	791985625	-	152545455
	Income Tax Paid	-	39977078	-	-1000000
	Net Cash From Operating Activities After Income Tax	-	752008547	-	153545455
(B)	Cash Flow From Investing Activities	-	-	-	-
	Purchase of Fixed Assets	-1345148	-	-5679257	-
	Sale of Fixed Assets	918743	-	-	-
	Dividend income received	136100	-	136100	-
	Net Cash Generated From Investing Activities	-290305	-290305	-5543157	-5543157
(C)	Cash Flow From Financing Activities	-	-	-	-
	Share Capital Issued (Net)	1258600	-	-2395000	-
	Increase / (Decrease) In Unpaid Dividend	-	-	-	-
	Increase / (Decrease) In Borrowings	-	-	-	-
	Increase/ (Decrease) In Statutory / Special Funds	1961296	-	-12671178	-
	Net Cash Generated From Financing Activities	3219896	3219896	-15066178	15066178
(D)	Net Increase In Cash & Cash Equivalents (A+B+C)	-	754938138	-	132936120
(E)	Cash & Cash Equivalents at the begining of the year	-	1228843269	-	1095907148
(F)	Cash & Cash Equivalents at the end of the year (D+E)	-	1983781407	-	1228843269
	Break-Up Of Cash & Cash Equivalents	-	-	-	-
	Cash In Hand	47423782	43815190	47608334	47423782
	Balances With Banks:	-	-	-	-
	In Current Accounts with Banks and RBI	1181319487	1939866217	1048198814	1181319487
	In Money at call & Short Notice & Misc. Deposit	100000	100000	100000	100000
(G)	Cash & Cash Equivalent at the end of the year	1228843269	1983781407	1095907148	1228843269



INCOME AND EXPENDITURE BUDGET FOR THE YEAR 2023-24

No.	Items of Income	Previous Budget 2022-23	Actual Income 2022-23	Excess / Less 2022-23	Budget for 2023-24
1	Int. Recd. on Adv. And Investment	112,00,00,000.00	115,73,97,851.83	3,73,97,851.83	125,00,00,000.00
2	Commission & Other Income	7,00,00,000.00	5,14,08,431.37	-1,85,91,568.63	6,00,00,000.00
	Total (Rs.)	119,00,00,000.00	120,88,06,283.20	1,88,06,283.20	131,00,00,000.00

Sr. No.	Items of Expenditure	Previous Budget 2022-23	Actual Expenses 2022-23	Excess / Less 2022-23	Budget for 2023-24
1	Int. paid on Deposits & Borrowings	64,00,00,000.00	63,09,10,403.50	-90,89,596.50	66,00,00,000.00
2	Salary, Allowances & Prov. Fund Contribution	15,00,00,000.00	15,15,36,315.00	15,36,315.00	17,00,00,000.00
3	Travelling & Meeting Exp. & Director Allow.	25,00,000.00	25,51,761.00	51,761.00	30,00,000.00
4	Rent, Tax, Lighting & Insurance	9,00,00,000.00	8,87,21,473.53	- 12,78,526.47	10,00,00,000.00
5	Postage & Telephone	35,00,000.00	37,79,649.59	2,79,649.59	40,00,000.00
6	Printing, Stationery & Advert.	30,00,000.00	25,49,686.50	-4,50,313.50	30,00,000.00
7	Audit Fee	25,00,000.00	23,58,589.44	-1,41,410.56	30,00,000.00
8	Depreciation	1,00,00,000.00	94,93,586.13	-5,06,413.87	1,20,00,000.00
9	Other Expenses	75,00,000.00	1,26,60,987.05	51,60,987.05	1,00,00,000.00
10	Legal / Loan Recovery Charges	10,00,000.00	1,68,859.73	-8,31,140.27	5,00,000.00
11	Office Repairs & Painting	10,00,000.00	4,99,446.10	-5,00,553.90	25,00,000.00
12	Other Provisions	12,00,00,000.00	9,71,81,389.00	-2,28,18,611.00	5,00,00,000.00
13	Subscription & Fees	5,00,000.00	2,31,031.12	-2,68,968.88	3,00,000.00
14	Security Expenses	65,00,000.00	75,50,766.59	10,50,766.59	80,00,000.00
15	Staff Training Expenses	1,00,000.00	29,995.00	- 70,005.00	1,00,000.00
16	Computer & Other Maintenance	1,00,00,000.00	56,22,019.85	- 43,77,980.15	75,00,000.00
17	Vehicle Maintenance	10,00,000.00	10,36,238.11	36,238.11	12,00,000.00
18	Depreciation on Investment	0.00	4,70,51,839.00	4,70,51,839.00	80,00,000.00
19	Loss of Non EMV ATM Fraud	0.00	1,09,14,700.00	1,09,14,700.00	0.00
20	Amortised Premium on Investment	0.00	0.00	0.00	50,00,000.00
21	Net Profit before tax (A)	14,09,00,000.00	13,39,57,546.96	- 69,42,453.04	26,19,00,000.00
22	Income Tax (B)	5,00,00,000.00	2,71,73,080.00	-2,28,26,920.00	6,00,00,000.00
23	Net Profit (A - B)	9,09,00,000.00	10,67,84,466.96	1,58,84,466.96	20,19,00,000.00
	Total (Rs.)	1,19,00,00,000.00	120,88,06,283.20	1,88,06,283.20	131,00,00,000.00



BHARATI SAHAKARI BANK LTD., PUNE (Multi-state Scheduled Bank) 52nd Annual Report 2022-23

Other Information

**No. of Regular Member
28782**

**No. of Nominal Members
3023
(Borrowing Nominal Member- 1356)**

(Amount in Lakh Rs.0.00)

Paid up Share Capital	2867.08	% of Lending to Priority Sector	37357.31	54.82%
Reserve Fund & Other Reserves	16885.94	% of Lending to Weaker Section	6829.17	10.02%
Deposits				
Saving Deposits	66311.60	Borrowings		0.00
Current Deposits	6500.57	NABARD Refinance		0.00
Fixed Deposits	82677.78	Total investment		55123.40
Total	155489.95	Gross NPA	8145.73	11.26%
		Net NPA	1149.68	1.76%
Loans		Audit Classification		" B "
Secured Loan	68205.99	Current year Profit		1067.84
Unsecured Loan	4134.01	Working Capital		177681.58
Total	72340.00	Total Employees		247

Loans & Advances outstanding against the directors & their relatives as on 31.03.2023

Multi-State Co-op. Societies Act, 2002 (Information as per Section 30)
(Amt in Lakh Rs.0.00)

Sr. No.	Particulars	Outstanding as on 01/04/2022	Loans & Advances disbursed during the F.Y.	Amt. of recovery during the F.Y.	Outstanding at the close of F.Y. i.e. 31/03/2023	Overdue Amount
1	Directors	30.48	0.00	12.40	18.08	--
2	Relatives of Directors	1106.82	54.36	183.77	977.41	--
	Total	1137.30	54.36	196.17	995.49	---



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

Operational Highlights year 2013 to 2023

Year	Members	Paidup Share Capital	Deposits	Loans	Net Profit	Owned Funds	Working Capital	Dividend	Audit Class
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
2022	27433	2854.49	145127.17	68146.96	28.58	15761.66	165198.59	----	B
2023	28782	2867.08	155489.95	72340.00	1067.84	16885.94	177681.58	----	B



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, लाल बहादूर शास्त्री मार्ग, पुणे- ४११०३०. Bharati Vidyapeeth Bhavan, 1st Floor, 13, Sadashiv Peth, L.B.S. Road, Pune- 30.
नोंदणी क्रमांक व दिनांक Registration No. & Date	पी.एन.ए./बी.एन.के./१८७ दि.०८.०९.१९७१ 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 अॅक्ट, १९३४ (परिशिष्ट २) (शेड्युल्ड 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 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

DISCLOSURE IN FINANCIAL STATEMENTS – 'NOTES TO ACCOUNTS'

1. Regulatory Capital

a) Composition of Regulatory Capital

31.03.2023 **31.03.2022**
(Amount in crore Rs.0.00)

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)	28.67	28.54
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [®]	87.47	80.00
iii)	Tier 1 capital (i + ii)	116.14	108.54

Sr. No.	Particulars	Current Year	Previous Year
iv)	Tier 2 capital	12.66	12.36
v)	Total capital (Tier 1+Tier 2)	128.80	120.90
vi)	Total Risk Weighted Assets (RWAs)	641.01	613.16
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [®]	4.47	4.65
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.12	17.70
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.98	2.02
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	20.09	19.72

Particulars	Current year	Previous year
Amount of Tier 2 capital raised during the year		
of which:	0.30	0.25
a) Perpetual Cumulative Preference Shares	0.00	0.00
b) Redeemable Non-Cumulative Preference Shares	0.00	0.00
c) General Provision	0.15	0.00
d) Investment Fluctuation Reserve	0.15	0.25

b) Drawdown from Reserves: Nil Nil



2. Asset- liability management

a) Maturity pattern of certain items of assets and liabilities

(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 upto 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits ⁹	17.4	29.83	50.05	34.65	41.1	84.6	116.3	960.78	178.9	19.87	21.44	1554.90
Advances	10.13	1.53	0.92	6.23	9.82	14.9	49.28	126.26	110.36	99.28	294.69	723.40
Investments	0.17	0	17.72	63.13	115.24	49.27	67.33	63.98	47.64	75.72	276.37	776.57
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0

3. Investments

a) Composition of Investment Portfolio As at 31.03.2023 (Current Year)

	Investments in India							Investments outside India				Total Investments
	Govt. Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries	Others	Total investments in India	Govt. Securities	Subsidiaries	Others	Total Investments outside India	
Held to Maturity												
Gross	396.23		0.17			0.00	396.40					396.40
Less: Provision for non-performing investments (NPI)	0.00		0.00				0.00					0.00
Net	396.23		0.17			0.00	396.40					396.40
Available for Sale												
Gross	149.87		0.00			4.96	154.83					154.83
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	149.87		0.00			4.96	154.83					154.83
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	546.10		0.17			4.96	551.23					551.23
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	546.10		0.17			4.96	551.23					551.23



Composition of Investment Portfolio As at 31.03.2022 (Last Year)

	Investments in India							Investments outside India				Total Investments
	Govt. Securities	Other Approve Securities	Shares	Debentures and Bonds	Subsidiaries	Others	Total investments in India	Govt. Securities	Subsidiaries	Others	Total Investments outside India	
Held to Maturity												
Gross	356.08		0.17			0.00	356.25					356.25
Less: Provision for non-performing investments (NPI)	0.00		0.00				0.00					0.00
Net	356.08		0.17			0.00	356.25					356.25
Available for Sale												
Gross	157.79		0.00			4.96	162.75					162.75
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	157.79		0.00			4.96	162.75					162.75
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	513.87		0.17			4.96	519.00					519.00
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	513.87		0.17			4.96	519.00					519.00

b. 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	0.88	1.07
b) Add: Provisions made during the year	4.70	0.00
c) Less: Write off / write back of excess provisions during the year	0.0	0.19
d) Closing balance	5.58	0.88
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	7.58	7.33
b) Add: Amount transferred during the year	0.15	0.25
c) Less: Drawdown	0.00	0.00
d) Closing balance	7.73	7.58
iii) Closing balance in IFR as a percentage of closing balance of investments¹³ in AFS and HFT/Current category		
	5.16%	4.81%



c. Sale and transfers to/from HTMcategory

Bank shifting the following Govt. Securities from Held to Maturity to Available for Sales Category.
Investment Valuation as per FBIL Rate as on 31-03-2022

Sr. No.	Security Type	Face Value	Book Value	Market Value	Appre/ Depre.
01	6.17 % GOI 2023	1.00	1.00	1.02	0.02
02	6.30 % GOI 2023	0.50	0.48	0.51	0.03
03	6.30 % GOI 2023	0.50	0.48	0.51	0.03
04	6.17 % GOI 2023	0.25	0.24	0.25	0.01
05	6.17 % GOI 2023	0.50	0.45	0.51	0.06
	TOTAL	2.75	2.65	2.80	0.15

Bank shifting the following Govt. Securities from Available for Sales Category to Held to Maturity
Investment Valuation as per FBIL Rate as on 31-03-2022

Sr. No.	Security Type	Face Value	Book Value	Market Value	Appre/ Depre.
01	7.25 % MH SDL 2026	5.00	5.05	5.22	0.17
02	6.97 % GOI 2026	5.00	5.11	5.15	0.04
03	7.88 % Punjab SDL 2027	5.00	5.21	5.29	0.07
04	7.21 % Gujrat SDL 2027	5.00	5.00	5.16	0.16
	TOTAL	20.00	20.37	20.82	0.44

d. Non-performing non-SLR investments

(I) 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

(ii) Issuer composition of non-SLR investments

Amount in Core Rs.0.00

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)	
		Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs										
b)	FIs										
c)	Banks	0.17	0.17								
d)	Private Corporates										
e)	Subsidiaries/Joint Ventures										
f)	Others (SBI Cards)	4.96	4.96								
g)	Provision held towards depreciation	0.00	0.00								
	Total *	5.13	5.13								



4. Assetquality :-

a) Classification of advances and provisionsheld

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	591.10	6.44	83.93	0.00	90.37	681.47
Add: Additions during the year					3.30	2.92
Less: Reductions during the year*					12.21	12.21
Closing balance	641.94	2.92	78.45	0.09	81.46	723.40
*Reductions in Gross NPAs due to:						
Upgradation					2.17	
Recoveries (excluding recoveries from upgraded accounts)					10.04	
Write-offs					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held					64.66	64.66
Add: Fresh provisions made during the year					5.30	5.30
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held					69.96	69.96
Net NPAs						
Opening Balance					25.71	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					14.21	
Closing Balance					11.50	
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	11.26	13.26
Net NPA to Net Advances	1.76	4.17
Provision coverage ratio	85.89	71.55



b) Sector-wise Advances and Gross NPAs

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	23.19	0.88	0.24	19.09	1.51	0.44
b)	Advances to industries sector eligible as priority sector lending	95.67	23.08	6.18	99.28	27.15	7.83
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	254.71	2.57	0.69	228.49	3.45	0.99
	Subtotal (i)	373.57	26.53	7.11	346.86	32.11	9.26
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	349.83	54.93	15.70	334.61	58.26	17.41
	Sub-total (ii)	349.83	54.93	15.70	334.61	58.26	17.41
	Total (I + ii)	723.40	81.46	11.26	681.47	90.37	13.26

c) Overseas assets, NPAs and revenue

Particulars	Current Year	Previous Year
Total Assets	0.00	0.00
Total NPAs	0.00	0.00
Total Revenue	0.00	0.00

d) Particulars of resolution plan and restructuring

Details of accounts subject to restructuring :

(Amount in Crore Rs.0.00)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail & Others (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers					0	7	0	10	0	17
	Gross Amount					0.00	6.39	0.00	0.93	0.00	7.32
	Provision held					0.00	0.00	0.00	0.00	0.00	0.00
Sub-standard	Number of borrowers										
	Gross Amount										
	Provision held										
Doubtful	Number of borrowers										
	Gross Amount										
	Provision held										
Total	Number of borrowers					0	7	0	10	0	17
	Gross Amount					0.00	6.39	0.00	0.93	0.00	7.32
	Provision held					0.00	0.00	0.00	0.00	0.76	0.00



e) Details of financial assets sold to ARC :

i) Details of Sales :

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
a) Number of Accounts	0.00	0.00
b) Aggregate value of accounts sold to ARCs	0.00	0.00
c) Aggregate consideration	0.00	0.00
d) Additional consideration realized in respect of accounts in earlier years	0.00	0.00
e) Aggregate gain / loss over net book value	0.00	0.00

ii) Investment in Security Receipts :

Particulars	SRs issued within past five years	SRs issued more five years but less than past eight years	SRs issued more eight years
a) Book value of SR where NPAs sold by the bank are underlying	0.00	0.00	0.00
Provision held against (a)	0.00	0.00	0.00
b) Book value of SR where NPAs sold by other banks / financial institutions / NBFC	0.00	0.00	0.00
Provision held against (b)	0.00	0.00	0.00

f) Details of non-performing financial assets purchased / sold from / to other banks / financial institutes / NDFCs (Excluding ARCs)

i) Details of non-performing financial assets purchased

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
a) Number of accounts purchased during the year	0.00	0.00
b) Aggregate outstanding	0.00	0.00
a) of these number of accounts restructured during the year	0.00	0.00
b) Aggregate outstanding	0.00	0.00



ii) Details of non-performing financial assets sold

Particulars	Current Year	Previous Year
a) No. of accounts sold	0.00	0.00
b) Aggregate outstanding	0.00	0.00
c) Aggregate consideration received	0.00	0.00
a) of these number of accounts restructured during the year	0.00	0.00
b) Aggregate outstanding	0.00	0.00

g) Fraud Account

(Amount Crore Rs.0.00)

	Current year	Previous year
Number of frauds reported	4	1
Amount involved in fraud	1.19	2.81
Amount of provision made for such frauds	4.00	0.00
Amount of Unamortised provision debited from 'other reserves' as at the end of the year.	0.00	0.00

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

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half year (i.e.30/09/2022) (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half-year (i.e. 31/03/2023)
Retail	0.61	0.26	0.00	0.08	0.56
Corporate	0.00	0.00	0.00	0.00	0.00
MSME	10.93	4.01	0.00	2.84	9.24
Others	0.04	0.00	0.00	0.00	0.04
Total	11.58	4.28	0.00	2.92	9.84



5. Exposures :

a) Exposure to real estatesector

(Amount Crore Rs.0.00)

Category	Current year	Previous Year
i) Direct exposure	237.47	191.58
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.		
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;	3.73	5.02
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.		
Total Exposure to Real Estate Sector	241.20	196.60

b) Exposure to capitalmarket

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;	0.00	0.00
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;	0.00	0.00
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;	0.00	0.00
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;	0.00	0.00
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stock brokers and market makers;	0.00	0.00



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;	0.00	0.00
vii) Bridge loans to companies against expected equity flows /issues;	0.00	0.00
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;	0.00	0.00
ix) Financing to stockbrokers for margin trading;	0.00	0.00
x) All exposures to Venture Capital Funds (both registered and unregistered)	0.00	0.00
Total exposure to capital market	0.00	0.00

c) Risk category-wise countryexposure -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	Nil	Nil	Nil	Nil
Moderately High				
High				
Very High				
Total				

d) Unsecured advances

(Amount Crore Rs.0.00)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	41.34	46.07
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

6. Concentration of deposits, advances, exposures andNPAs

a) Concentration of deposits

(Amount Crore Rs.0.00)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	695.43	580.61
Percentage of deposits of twenty largest depositors to total deposits of the bank	44.73	40.01



b) Concentration of advances (Amount Crore Rs.0.00)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	101.06	100.72
Percentage of advances to twenty largest borrowers to total advances of the bank	13.97	14.78

c) Concentration of exposures (Amount in crore Rs.0.00)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	97.57	109.62
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ Customers	13.49	16.09

d) Concentration of NPAs (Amount in crore Rs.0.00)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	59.18	61.11
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	72.65	67.62

7. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in Crore Rs.0.00)

Particulars	2022-23	2021-22
Opening balance of amount tr. To DEAF	5.45	4.72
Add (+) : Amount tr. During the year	0.75	0.75
Less (-) : Amount re-imbursed by DEAF towards claims	0.09	0.02
Closing balance of amount tr. To DEAF	6.11	5.45

8. 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	27	136
3.	Number of complaints disposed during the year	27	136
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	8	16
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	8	14
5.2.	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs		2
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 BOScheme 2006 and covered within the ambit of the Scheme.



a) Top five grounds²⁷ 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	138	305.88	0	0
Non-KYC IN-operative a/c	0	0	0.00	0	0
Others	0	14	1300.00	0	0
Total	0	152	1605.88	0	0
Previous Year					
ATM, POS & Card Block	0	34	-60.00	0	0
Others	0	1	0.00	0	0
Total	0	35	-60.00	0	0

9. 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 2022-23.

10. 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.
Type of disclosure		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 share-linked instruments) that the bank utilizes and the rationale for using these different forms.



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.	Nil	Nil
		(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.		
	(i)	(i) Total amount of outstanding deferred remuneration, split into cash, shares and share linked instruments and other forms.	0.27	0.22
		(ii) Total amount of deferred remuneration paid out in the financial year.	0.27	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 implicit adjustments		
		(ii) Total amount of reductions during the financial year due to ex post explicit adjustments.		
	(l)	Number of MRTs identified.		
	(m)	(i) Number of cases where malus has been exercised.		
		(ii) Number of cases where claw back has been exercised.		
		(iii) Number of cases where both malus and claw back 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.		

11. Other Disclosures

a) Business ratios

(Amount in Crore Rs.0.00)

Particular	Current Year	Previous Year
i. Interest Income as a percentage to Working Funds	6.51	6.46
ii. Non-interest income as a percentage to Working Funds	0.29	0.47
iii. Cost of Deposits	4.07	4.51
iv. Net Interest Margin	3.32	2.58
v. Operating Profit as a percentage to Working Funds	1.57	0.88
vi. Return on Assets	0.60	0.02
vii. Business (deposits plus advances) per employee (in Crore Rs.0.00)	9.22	8.67
viii. Profit per employee	0.04	0.00

b) Bank assurance business :

(Amount in crore Rs.0.00)

Particulars	Current Year	Previous Year
Bank assurance business	0.00	0.00

c) Marketing and distribution:

(Amount in Crore Rs.0.00)

Particulars	Current Year	Previous Year
Marketing and distribution	0.00	0.00



d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year is **NIL**

e) Provisions and contingencies

(Amount in Crore Rs.0.00)

Provision debited to Profit and Loss Account		Current Year	Previous Year
i)	Provisions for NPI	0.00	0.00
ii)	Provision towards NPA	5.30	14.39
iii)	Provision made towards Income tax	2.72	1.10
iv)	Other Provisions and Contingencies (with details)	4.42	0.00

f) Payment of DICGC Insurance Premium

(Amount in Crore Rs.0.00)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	2.14	2.10
ii)	Arrears in payment of DICGC premium	0.00	0.00

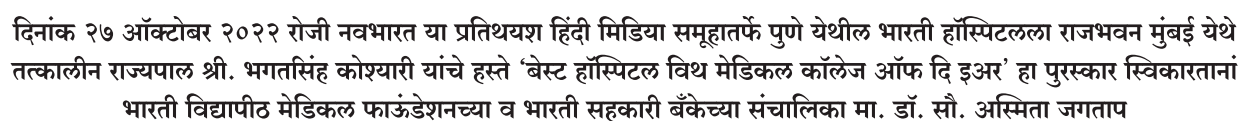
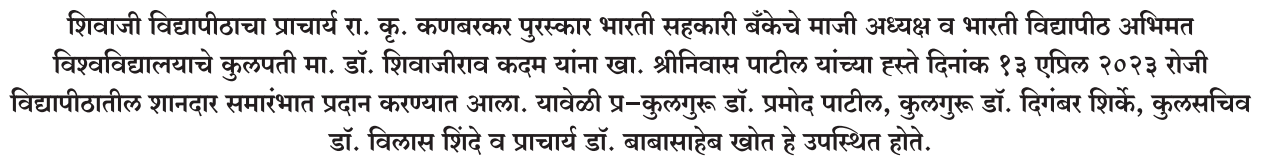
g) Loans and Advances outstanding against the directors, their relatives and the firms in which they are interested as on 31/03/2023 (Funded and Non-Funded)

(Amount in Crore Rs.0.00)

Particulars	O/s. Bal. as on 31/03/2022	Loans & Advances disbursed during the F.Y.	Amt. of Recovery during the F. Y.	O/s Bal. as on 31/03/2023
Directors	0.30	0.00	0.12	0.18
Relatives of Directors/ firms in which they are interested	11.07	0.54	1.84	9.77
Total	11.37	0.54	1.96	9.95

Date : 27/06/2023
Place : Pune

For M/s. BSG & Associates.,
Chartered Accountants
CA. Sanjay S Suryawanshi
Partner
Mem. No. 126196
UDIN:23126196BGUXGO8730





बँकेचे अध्यक्ष माननीय सीए बी.बी. कड यांची दि महाराष्ट्र स्टेट को-अप. असो. लि., मुंबई च्या संचालक पदी निवड झाल्याबद्दल सत्कार प्रसंगी असोसिएशनचे अध्यक्ष माननीय श्री. विश्वास ठाकूर व ईर मान्यवर



बँकेच्या ५१ व्या वर्धापन दिनानिमित्त बँकेस भारती विद्यापीठाचे कुलगुरु मा. डॉ. माणिकराव साळुंखे व रजिस्ट्रार मा. श्री. जी. जयकुमार यांनी बँकेस सदिच्छा भेट दिली असता त्यांच्या सत्कार करताना बँकेचे व्यवस्थापकीय संचालक मा. श्री. सर्जेराव पाटील आदी मान्यवर

**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) (LOCKER)	Bharati Vidyapeeth Bhavan, Ground Floor, Shastri Road, Pune - 411 030	(020) 29523423
2.	AKURDI (ATM) (LOCKER)	Sector No. 28, Plot No. 93, Akurdi Pradhikaran, Pune - 411 044.	(020) 27657844
3.	VADGAON-DHAIRY (ATM) (LOCKER)	Sinhgad Road, Vadgaon-Dhairy, Pune - 411 041	(020) 24392190 24392029
4.	KATRAJ-DHANKAWADI (ATM) (LOCKER)	Bharati Vidyapeeth Educational Complex, Dhankawadi Pune - 411043.	(020) 24372875 24364750 24374775
5.	SANGLI CITY (ATM)	Bharati Vidyapeeth Bhavan, Rajwada Chowk, Sangli - 416416	(0233) 2323750 2322506
6.	KADEGAON (ATM) (LOCKER)	Kadegaon, Tal. Kadegaon, Dist. Sangli - 415304	(02347) 242109
7.	NAVI MUMBAI (ATM) (LOCKER)	Bharati Vidyapeeth Educational Complex, Sector No. 8, C.B.D., Belapur, Navi Mumbai - 400614	(022) 27577286 27560520
8.	SOLAPUR (ATM) (LOCKER)	Bharati Vidyapeeth Educational Complex, Vijapur Road, Solapur - 413 001.	(0217) 2343420
9.	KOLHAPUR (ATM) (LOCKER)	Bharati Vidyapeeth Bhavan Kadamwadi, Kolhapur - 416 001	(0231) 2666759
10.	VITA (LOCKER)	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 (ATM) (LOCKER)	Sonhira Sahakari Sakhar Karkhana Complex, Ambak, Tal. Kadegaon, Dist. Sangli - 415303	(02347) 235672
13.	MALKAPUR-KARAD (ATM) (LOCKER)	240 A, Jaihind Pride, Near Suyash Mangal Karyalaya, Shastrinagar, Malkapur, Karad, Tal. Satara - 415 539.	(02164) 228885
14.	NEW DELHI (ATM) (LOCKER)	A-4, Rohatak Road, High-Way 10, Paschim Vihar, New Delhi - 110063	(011) 25257230 25257231
15.	PALUS (ATM) (LOCKER)	Hira Complex, Karad Road, Near Pawar Hospital, A/P Palus, Tal. Palus, Dist. Sangli - 416 310	(02346) 226006
16.	BHILAWADI (ATM) (LOCKER)	Agrawal Complex, At-Post-Bhilawadi, Tal. Palus, Dist. Sangli - 416303	(02346) 238099
17.	ISLAMPUR (ATM) (LOCKER)	S.No. 86, Dattatraya Building, Opp. S.T. Stand, More Colony Corner, Islampur, Tal. Walwa, Dist. Sangli - 415 409	(02342) 224455
18.	TASGAON (ATM) (LOCKER)	S. No. 1432, 1435, 1436, 1437 & 1438, Ward No. 3, Om Complex, Bagane Chowk, Tasgaon, Dist. Sangli - 416312	(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) (LOCKER)	Shop No. 4, 5, Sukhada Co-Op. Housing Soc. Ltd. Sir Pochkhanwala Road, Worli, Mumbai- 400030	(022) 24921777
21.	SATARA (ATM) (LOCKER)	S.No. 530 B, Sarvoday Complex, Shop No. 9,10,11, Sadar Bazar, Nr. Science College, Satara - 415001	(02162) 221099
22.	BANER (ATM) (LOCKER)	Shop No. 2C, S. No. 61/2/4, Bhagawati Suvarna Building, Baner, Pune - 411045	(020) 27216010
23.	HADAPSAR (ATM) (LOCKER)	Shop No. 4,5, Ravi Darshan Building Nr. Akashwani, Hadapsar, Pune - 411028.	(020) 26992000

*We Care for Banking and also for Relations***www.bharatibankpune.com**



"Social Change Through Economic Dynamism"
BHARATI SAHAKARI BANK LTD., PUNE - 30
Multi-State Scheduled Bank

www.bharatibankpune.com