



‘गतिमान अर्थकारणातून समाज परिवर्तन’

भारती सहकारी बँक लि., पुणे-३०

(मल्टी-स्टेट शेड्युल्ड बँक)

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



53rd Annual Report 2023-24

BHARATI SAHAKARI BANK LTD., PUNE - 30

(Multi-State Scheduled Bank)

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

"Social Change Through Economic Dynamism"



Bharati Sahakari Bank Ltd., Pune-30
53rd Annual Report

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

संचालक मंडळ



मा.सी.ए. भाऊ भगवंत कड
चेअरमन



मा. डॉ. नितीन दामोदर नायक
व्हा. चेअरमन



मा. डॉ. अस्मिता राजेंद्र जगताप
संचालक



मा. डॉ. जितेश हणमंतराव कदम
संचालक



मा.सी.ए. जयेश विजयकुमार दुधेडिया
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
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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

५३ वा वार्षिक अहवाल : २०२३-२४

• अध्यक्ष •

मा. सी.ए. भाऊ भगवंत कड (तज्ञ संचालक)

एम.कॉम., सी.ए.

संचालक मंडळ

• संचालक •

• उपाध्यक्ष •

मा. डॉ. नितीन दामोदर नायक,

एम.कॉम., एम. फिल., पीएच.डी.

- 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. सी.ए. जयेश विजयकुमार दुधेडिया, (तज्ञ संचालक)
एम.कॉम., एलएल.बी., एफ.सी.ए., एल.सी.एस., आय.सी. डब्ल्यू.ए
- मा. डॉ. रविंद्रन शंकरराव खरात, एम.एस.
- मा. डॉ. सौ. शुभांगी रविंद्रकुमार काटकर, एम.डी. (आयुर्वेद)
- मा. डॉ. सोमजी फकिरा पाटील, एम.एस्सी., पीएच. डी.
- मा. डॉ. वैशाली सुहास तारळेकर, एम.बी.बी.एस.एम.डी

- मा. श्री. बाळकृष्ण बाबूराव यादव, एम.एस्सी. (अॅग्री)
- मा. डॉ. महादेव शिवलिंग सगरे, एम.एस्सी. डि. एस्सी., 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. (अॅग्री)
- मा. डॉ. ज्योती शंकरराव मंडलिक, एम.डी.एस
- मा. श्री. श्रीकांत लक्ष्मण महामुनी, बी.कॉम. (सेवक प्रतिनिधी)

• व्यवस्थापन मंडळ •

अध्यक्ष

मा. सी.ए. जयेश विजयकुमार दुधेडिया

एम.कॉम., एलएल.बी., एफ.सी.ए., एल.सी.एस., आय.सी. डब्ल्यू.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. संजीव जयकुमार पाटील,
एम.कॉम., सी.ए.

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

• व्यवस्थापकीय संचालक •

श्री. सर्जेराव ज. पाटील, एम. कॉम.

• बँकर्स •

भारतीय रिझर्व्ह बँक

बँक ऑफ इंडिया
आय.डी.बी.आय.बँक
येस 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. को-ऑप. बँक लि.
एच.डी.एफ.सी.बँक

• सतत व समवर्ती लेखापरीक्षक •

- मे. महेंद्र शहा अँड कंपनी, पुणे चार्टर्ड अकौंटंट्स, पुणे
- मे. डि.सी.आर.के. अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे
- मे. पी.पी.ए. अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, सांगली
- 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 अँड कंपनी, चार्टर्ड अकौंटंट्स, मिरज
- मे. शक्ति पवार अँड कंपनी, चार्टर्ड अकौंटंट्स, विटा
- मे. शशिकांत मोरे अँड कंपनी, चार्टर्ड अकौंटंट्स, कराड

• वैधानिक लेखापरीक्षक •

मे. ए.वाय.जी अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे

• कायदे सल्लागार •

अॅड. एस. बी. खुर्जेकर, अॅड. एस. जे. खुर्जेकर, अॅड. एस. एच. जाधव
अॅड. एन.के. खासबारदार

• आयकर सल्लागार •

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



Bharati Sahakari Bank Ltd., Pune-30
53rd 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

53rd Annual Report 2023-24

: BOARD OF DIRECTORS :

• Chairman •

CA. Bhau Bhagwant Kad (Expert Director)
M.Com., C.A.

• Vice Chairman •

Dr. Nitin Damodar Nayak
M.Com., M.Phil., Ph.D.

• DIRECTORS •

- | | |
|--|--|
| 3. Dr. Asmita Rajendra Jagtap, MBBS, MD (Psy), DLL, DMLS, Ph. D. | 10. Shri. 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. CA. Jayesh Vijaykumar Dudhedia (Expert Director)
M.Com., LLB., F.C.A., L.C.S., I.C.W.A | 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. Nanasahab 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. Jayesh Vijaykumar Dudhedia, M.Com., LLB., F.C.A. L.C.S., I.C.W.A

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

CA. Sanjeev Jaykumar Patil, M.Com., C.A.

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

Shri. Bajirao Dadu Jadhav, B.Sc.

Shri. Sanjay Vasudev Pendharkar, B.Com., LL.M., D.T.L.

• Managing Director •

Shri. 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. Mahendra Shah & Co., Chartered Accountants, Pune
- 2) M/s. D.C.R.K. & Associates, Chartered Accountants, Pune
- 3) M/s. P.P.A. & Associates, Chartered Accountants, Sangli
- 4) M/s. G. R. Dalavi & Co., Chartered Accountants, Pune
- 5) M/s. Bahirat Patil Bhaygude & Co., Chartered Accountants, Pune
- 6) M/s. A. S. Deo & Co., Chartered Accountants, Pune
- 7) M/s. K. V. Thombare & Co., Chartered Accountants, Miraj
- 8) M/s. Shakti Pawar & Co., Chartered Accountants, Vita
- 9) M/s. Shashikant More & Co., Chartered Accountants, Karad

• Statutory Auditor •

M/ s. AYG & 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
Shri. Mahavir Jain, Chartered Accountant, Pune



५३ व्या वार्षिक सर्वसाधारण सभेची नोटीस (फक्त बँकेच्या सभासदांकरिता)

आपल्या बँकेची ५३वी वार्षिक सर्वसाधारण सभा शुक्रवार दि. २७/०९/२०२४ रोजी दुपारी ४.३० वाजता मेडिकल कॉलेज सभागृह, भारती विद्यापीठ शैक्षणिक केंद्र, धनकवडी, पुणे ४११०४३ येथे बँकेचे अध्यक्ष मा. सी.ए.बी.बी. कड यांच्या अध्यक्षतेखाली आयोजित करण्यात आलेली आहे. आपण या सभेस उपस्थित रहावे अशी विनंती आहे.

सभेची कार्यक्रमापत्रिका :

- १) दि. २७/०९/२०२३ रोजी झालेल्या बँकेच्या ५२ व्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
- २) मा. संचालक मंडळाने सादर केलेल्या दि. ३१/०३/२०२४ अखेरचा ५३ वा वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रकाचा विचार करणे व मान्यता देणे.
- ३) मा. संचालक मंडळाने सादर केलेल्या सन २०२४-२५ आर्थिक वर्षासाठीच्या अंदाजपत्रकासंबंधी विचार करणे व मान्यता देणे. तसेच आर्थिक वर्ष सन २०२३-२४ च्या अंदाजपत्रकातील मंजूर तरतुदीपेक्षा जादा झालेल्या खर्चाचा आढावा घेणे व त्यास मान्यता देणे
- ४) सन २०२३-२४ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षकांच्या अहवालाचा विचार करून त्याची नोंद घेणे.
- ५) मा. संचालक मंडळाने शिफारस केलेल्या नफा वाटणीसंबंधीच्या प्रस्तावावर चर्चा करणे व त्यास मान्यता देणे.
- ६) आर्थिक वर्ष २०२४-२५ करिता वैधानिक लेखा परीक्षकाची नेमणूक करणे व त्यांचा मेहनताना ठरविणे.
- ७) वैधानिक लेखापरिक्षकाने प्रमाणित केलेली अनुत्पादीत कर्जदारांची खाती निर्लेखित (Write-off) करणे बाबत विचार करणे.
- ८) आर्थिक वर्ष सन २०२३-२४ मध्ये तडजोडीने (Compromise Settlement) कर्ज परतफेड योजने अंतर्गत बंद केलेल्या कर्ज खात्यांना व दिलेल्या व्याजमाफीस मान्यता देणेबाबत व सदरील योजना आर्थिक वर्ष सन २०२४-२५ साठी लागू करणेबाबत विचार करणे.
- ९) बँकेच्या पोट नियम क्र. 31(e), 32(2)(n) आणि 45 (i) मध्ये दुरुस्ती / समावेश करणेबाबत विचार करणे.
- १०) वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे व अनुपस्थिती क्षमापित करणेबाबत विचार करणे.
- ११) मा. अध्यक्षांच्या परवानगीने सभेपुढे ऐनवेळी विचारार्थ येणाऱ्या विषयाचा विचार करणे.

दिनांक : १३/०९/२०२४

स्थळ : पुणे

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

सूचना :

१. सभा सुरु होण्याच्या वेळी उपस्थित गणसंख्या आवश्यकतेपेक्षा अपूरी 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 २०/०९/२०२४ पूर्वी तशी लेखी विचारणा करावी. त्यांच्या उत्तरादाखलची माहिती दिनांक २१/०९/२०२४ ते दिनांक २५/०९/२०२४ दरम्यान बँकेच्या मुख्य कार्यालयात उपलब्ध होऊ शकेल.
३. ज्या सभासदांना सन २०२२-२३ वर्षाचा लाभांश अद्यापी मिळालेला नसेल त्यांनी तो बँकेच्या मुख्य कार्यालयातून कामकाजाच्या कोणत्याही दिवशी कार्यालयीन वेळेत घेऊन जाण्याची व्यवस्था करावी. लाभांश जाहिर झाल्यानंतर तो एखाद्या सभासदाने तीन वर्षांपर्यंत न घेतल्यास ती रक्कम बँकेच्या राखीव निधीत जमा केली जाते. (पोटनियम क्रमांक ४८ चा ४ प्रमाणे) व संबंधित सभासदांचा त्यावरचा हक्क रद्द होतो याची कृपया सर्व सभासदांनी नोंद घ्यावी.
४. आपण वार्षिक सर्वसाधारण सभेस येताना कृपया या वार्षिक अहवालाची प्रत बरोबर आणावी.
५. दि. ३१/०३/२०२४ अखेर सभासद झालेल्या सर्व नुतन सभासदांचे भाग दाखले तयार आहेत. कृपया त्यांनी ते बँकेच्या संबंधित शाखांमधून घेऊन जावेत.

टीप - बँकेचा ५३ वा (२०२३-२४) वार्षिक अहवाल बँकेच्या अधिकृत संकेतस्थळावर प्रसिद्ध करण्यात आला आहे.

www.bharatibankpune.com



Notice of the 53rd Annual General Meeting

(For the Shareholders Only)

The 53rd Annual General Meeting of our Bank will be held on Friday, 27/09/2024 at 4.30 p.m. in the Medical College Auditorium, Bharati Vidyapeeth Educational Campus, Dhankawadi, Pune- 411043. The meeting will be presided over by the Chairman of the Bank, CA B. B. Kad.

You are requested to kindly attend the meeting.

AGENDA FOR THE MEETING

1. To read out and confirm the minutes of the 52nd Annual General Meeting held on 27.09.2023.
2. To consider and approve the 53rd Annual Report, Balance Sheet and Profit & Loss Account for the Financial Year that ended on 31.03.2024, presented on behalf of the Board of Directors.
3. To consider and approve the Budget for the year 2024-25 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 2023-24.
4. To consider the Statutory Auditor's Report for the Financial Year 2023-24.
5. To approve the appropriation of Profit as recommended by the Board of Directors.
6. To appoint Statutory Auditor for the Financial Year 2024-25 and to fix up the fees to be paid to him.
7. To consider the proposal to write-off NPA accounts certified by Statutory Auditor.
8. To approve the loan account(s) settled under Compromise Settlement Scheme and to approve the waiver of interest for the FY 2023-24 and to approve the above schemes for the FY 2024-25.
9. To consider the amendment / inclusion in the Bank's Bye-law No. 31(e), 32(2)(n) and 45(i).
10. To grant leave of absence to those members of the bank who have not attended this Annual General Meeting.
11. To consider any other matter with the permission of the chairman.

Note:

- 1) If there is no quorum at the scheduled time of the meeting, the meeting will stand adjourned and will be held after half an hour on the same date and at the same venue. For such an adjourned meeting, quorum will not be required.
- 2) With a view to ensure that the meeting is not unduly prolonged the members who have any queries about the financial statements and the Board of Directors Report of the Bank, are requested to send the queries in writing to the Managing Director on or before 20.09.2024. Relevant information will be available with Managing Director from 21.09.2024 to 25.09.2024.
- 3) The members who have not yet received the dividend for the F.Y. 2022-23 are requested to collect the same from the Central Office of the Bank during the office hours on any working day. The amounts of dividend that remain uncollected up to three years will be transferred to the Reserve Fund of the Bank according to the Bye-law No. 48(4), and the concerned member will lose his claim over it.
- 4) You are requested to bring this copy of Annual Report with you while attending the Annual General Meeting.
- 5) The share certificates of those who have become share holders of the bank on or before 31.03.2024 are ready and the same can be collected from respective branches.

Date : 13.09.2024

Place : Pune

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

Note : 53rd (2023-24) 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. श्रीकांत ल. महामुनी, वरिष्ठ प्रबंधक
श्री. भागवत आ. सुर्यवंशी, वरिष्ठ प्रबंधक
श्री. संभाजी वि. सालुंखे, वरिष्ठ प्रबंधक
श्री. अजय अ. कुलकर्णी, वरिष्ठ प्रबंधक
श्री. महेश अ. कुलकर्णी, वरिष्ठ प्रबंधक
श्री. अनिकेत ज. शिंदे, प्रबंधक
श्री. प्रकाश भि. भोसले, व्यवस्थापक
श्री. बाळू धों. देसाई, व्यवस्थापक
श्री. संदीप दि. शिंदे, व्यवस्थापक

शाखाधिकारी :

श्री. विजयकुमार दि. येवले, भवन शाखा, पुणे
श्री. प्रताप गो. ठाणेदार, आकुर्डी शाखा, पुणे
श्री. विजय भ. कदम, वडगाव धायरी शाखा, पुणे
श्री. निवास र. पाटील, कात्रज धनकवडी शाखा, पुणे
श्री. सुरेश व. सावंत, सांगली शाखा
श्री. बबन बा. गवळी, कडेगाव शाखा
श्री. संजीवकुमार नि. माने, नवी मुंबई शाखा
श्री. रविशंकर गो. हत्याळीकर, सोलापूर शाखा
श्री. संजीव प्र. भोसले, कोल्हापूर शाखा
श्री. महेशकुमार उ. देशपांडे, विटा शाखा
श्री. माणिक ह. महाडीक, पांचगणी शाखा
श्री. बापू का. माने, अंबक शाखा
श्री. विजयकुमार ल. कुलकर्णी, मलकापूर कराड शाखा
श्री. अमित दि. उगळे, नवी दिल्ली शाखा (प्रभारी)
सौ. सुनिता मो. पाटील, पलूस शाखा
श्री. श्रीपाद शं. कुलकर्णी, भिलवडी शाखा
श्री. विजयकुमार शा. संगमे, इस्लामपूर शाखा
श्री. संभाजी खा. मोकळे, तासगांव शाखा
श्री. राजेंद्र प्र. पाटील, एरंडवणा (कोथरुड) शाखा
सौ. मल्लीका भ. पुजारी, वरळी शाखा (प्रभारी)
श्री. नितीन भा. पवार, सातारा शाखा
श्री. किशोर प्र. काटकर, बाणेर शाखा
श्री. समीर ह. माने, हडपसर शाखा

Officers of Bank :

Officers (Central Office) :

Mr. Suresh R. Nimbalkar, Officer on Special Duty
Mr. Shrikant L. Mahamuni, Senior Manager
Mr. Bhagwat A. Suryawanshi, Senior Manager
Mr. Sambhaji V. Salunkhe, Senior Manager
Mr. Ajay A. Kulkarni, Senior Manager
Mr. Mahesh A. Kulkarni, Senior Manager
Mr. Aniket J. Shinde, Manager
Mr. Prakash B. Bhosale, Manager
Mr. Balu D. Desai, Manager
Mr. Sandeep D. Shinde, Manager

Branch Managers :

Mr. Vijaykumar D. Yewale, Bhavan Branch, Pune
Mr. Pratap G. Thanedar, Akurdi Branch, Pune
Mr. Vijay B. Kadam, Vadgaon Dhairy Branch, Pune
Mr. Nivas R. Patil, Katraj Dhankwadi Branch, Pune
Mr. Suresh V. Sawant, Sangili Branch
Mr. Baban B. Gavali, Kadegaon Branch
Mr. Sanjeevkumar N. Mane, Navi Mumbai Branch
Mr. Ravishankar G. Hatyalikar, Solapur Branch
Mr. Sanjeev P. Bhosale, Kolhapur Branch
Mr. Maheshkumar U. Deshpande, Vita Branch
Mr. Manik H. Mahadik, Panchgani Branch
Mr. Bapu K. Mane, Ambak Branch
Mr. Vijaykumar L. Kulkarni, Malkapur Karad Branch
Mr. Amit D. Ugale, New Delhi Branch (Officiating)
Mrs. Sunita M. Patil, Palus Branch
Mr. Shripad S. Kulkarni, Bhilwadi Branch.
Mr. Vijaykumar S. Sangame, Islampur Branch
Mr. Sambhaji K. Mokale, Tasgaon Branch
Mr. Rajendra P. Patil, Erandwane (Kothrud) Branch
Mrs. Mallika B. Pujari, Worli Branch (Officiating)
Mr. Nitin B. Pawar, Satara Branch
Mr. Kishor P. Katkar, Baner Branch
Mr. Sameer H. Mane, Hadapsar Branch



संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधु-भगिनीनो,

आपल्या बँकेच्या ५३ व्या वार्षिक सर्वसाधारण सभेसाठी आपण सर्वजण अगत्यपूर्वक आलात त्याबद्दल आपणास मनःपूर्वक धन्यवाद. बँकेचे उपाध्यक्ष, संचालक मंडळातील माझे सहकारी, व्यवस्थापकीय संचालक व कर्मचारी यांच्या व माझ्या स्वतःच्यावतीने मी आपणा सर्वांचे मनःपूर्वक स्वागत करतो.

बँकेच्या या वार्षिक सभेत संबंधित नियमांच्या अधिन राहून दिनांक ३१/०३/२०२४ रोजी संपलेल्या आर्थिक वर्षाचा बँकेचा ५३ 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 :

२०२३-२४ या आर्थिक वर्षात मा. सीए. भाऊ भगवंत कड यांनी अध्यक्ष म्हणून काम पाहिले. मा. डॉ. नितीन दामोदर नायक यांनी उपाध्यक्ष म्हणून काम पाहिले. तसेच व्यवस्थापन मंडळाचे अध्यक्ष म्हणून मा. सीए जयेश विजयकुमार दुधेडिया यांनी काम पाहिले

संचालक मंडळ, व्यवस्थापन मंडळ व उप-समितींच्या बैठका :

मा. संचालक मंडळ व त्यांच्या विविध उप-समित्या यांच्या सन २०२३-२४ या आर्थिक वर्षात झालेल्या सभांची आकडेवारी

मा. संचालक मंडळ	१३
मा. व्यवस्थापन मंडळ सभा	१६
मा. कार्यकारी समिती	३
मा. कर्ज व वसली समिती	१६
मा. लेखापरिक्षण, गुंतवणूक व माहिती तंत्रज्ञान समिती	४

भारतीय रिझर्व्ह बँक तपासणी :

दरवर्षी प्रमाणे बँकिंग रेग्युलेशन अँक्ट, १९४९ (ए.ए.सी.एस.) कलम ३५ अन्वये भारतीय रिझर्व्ह बँक, पर्यवेक्षण विभाग, मुंबई येथील क्षेत्रीय कार्यालय यांचेकडील अधिकाऱ्यांनी बँकेच्या दिनांक ३१ मार्च, २०२३ अखेरची वैधानिक तपासणी पूर्ण केली.

या वैधानिक तपासणीचा अहवाल बँकेस दि.०२/११/२०२३ रोजी भारतीय रिझर्व्ह बँकेकडून प्राप्त झाला. तपासणी अधिकाऱ्यांनी त्यांच्या अहवालात दर्शविलेल्या दोष व त्रुटीची पूर्तता व योग्य दुरुस्त्या करून आवश्यक त्या स्पष्टीकरणासह दोष दुरुस्ती अहवाल बँकेने दि.२१/१२/२०२३ 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 २०२४ अखेरची आर्थिक स्थिती विशद करणारी माहिती खाली देत आहोत.

ठेव व कर्जाचे खातेनिहाय वर्गीकरण :

दि.३१/०३/२०२४ अखेर बँकेकडे जमा असलेल्या ठेवींची रक्कम एकूण रु.१५९५२४.७१ लाख इतकी आहे. त्याचे वर्गीकरण खालीलप्रमाणे-

(रक्कम लाखात रु.०.००)

ठेवीचे प्रकार	खाते संख्या	एकूण रक्कम	एकूण खात्यांशी टक्केवारी	एकूण रकमेशी टक्केवारी
बचत ठेवी	११४१८६	७०५९२.४२	७७.३१	४४.२५
चालू ठेवी	३८४५	५५८५.८६	२.६०	३.५०
मुदत ठेवी	३४४८	१६७४०.८७	२.३३	१०.४९
आवर्त ठेवी	१३००	५६२.६४	०.८८	०.३६
धनवर्धिनी ठेवी	२३३२	१९६१.७९	१.५८	१.२३
पुनर्गुंतवणूक ठेवी	२२५५१	६४०६३.२३	१५.२७	४०.१६
कर्ज/सीसी/ ओडी खात्यावरील जमा शिल्लक	३७	१७.९०	०.०३	०.०१
एकूण	१४७६९९	१५९५२४.७१	१००.००	१००.००

खातेनिहाय कर्जाच्या रकमेचे वर्गीकरण :

दि ३१.०३.२०२४ अखेर बँकेने वितरित केलेल्या कर्जाची एकूण रक्कम रु. ७६३८७.४९ लाख इतकी आहे. त्याचे वर्गीकरण खालीलप्रमाणे आहे.

(रक्कम लाखात रु. ०.००)

कर्ज प्रकार	खाते संख्या	एकूण रक्कम	एकूण खात्यांशी टक्केवारी	एकूण रकमेशी टक्केवारी
मुदत कर्ज	८१०८	५६१८४.१६	४५.८१	७३.५६
कॅश क्रेडीट	२८४९	१३७१२.३४	१६.०९	१७.९५
सोने तारण	६१२४	५१८६.४२	३४.५९	६.७९
एनएससी/एलआयसी	२	०.०२	०.०१	०.००
एफडी/आरडी	६१६	१३०१.९२	३.४८	१.७०
आयबीपी	१	२.४०	०.०१	०.००
एफडी/करंट खाते ओडी (ओव्हरड्राफ्ट)	२	०.२२	०.०१	०.००
एकूण	१७७०२	७६३८७.४९	१००.००	१००.००



व्यावसायिक उलाढाल – एक दृष्टीक्षेप :

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

(रक्कम लाखात रु. ०.००)

तपशील	२०२२-२०२३	२०२३-२०२४	वाढ/घट रक्कम	वाढ/घट टक्केवारी
निव्वळ नफा	१०६७.८४	२००४.६४	९३६.८०	८७.७३
स्वनिधी	१६८८५.९४	१८३७९.७३	१४८५.७९	८.८०
वसूल भाग भांडवल	२८६७.०८	२८३०.२४	-३६.८४	-१.२८
ठेवी	१५५४८९.९५	१५९५२४.७९	४०३४.७६	२.५९
कर्ज	७२३४०.००	७६३८७.४९	४०४७.४९	५.६०
प्रतिसेवक व्यवसाय	९२२.३९	९६२.९९	४०.५२	४.३९

भांडवल व स्वनिधी :

आपल्या बँकेच्या अधिकृत भागभांडवलाची मर्यादा रु.१०० कोटी इतकी निश्चित करण्यात आलेली आहे. अहवाल वर्षात बँकेचे वसूल भाग भांडवल रु.२८३०.२४ लाख झाले आहे. आर्थिक स्थैर्याच्या दृष्टीने बँकेचा स्वनिधी वाढता राहणे आवश्यक आहे. अहवाल वर्ष अखेर (३१/०३/२०२४) आपल्या बँकेचा स्वनिधी रु. १८३७९.७३ लाख झाला आहे.

अनुत्पादक कर्ज :

ढोबळ अनुत्पादक कर्जाचे प्रमाण हे ८.८७% आहे. गतवर्षाचे हे प्रमाण ११.२६% होते. चालू वर्षाअखेर त्यामध्ये २.४०% ची घट झालेली आहे. तसेच गतवर्षी निव्वळ अनुत्पादक कर्जाचे प्रमाण १.७६% होते. चालू वर्षाअखेर ते -१.४५% इतके झाले आहे. बँक अनुत्पादक कर्जाचे प्रमाण कमी करण्यासाठी सर्वतोपरी प्रयत्न करत आहे. या वर्षी बँकेने निव्वळ अनुत्पादक कर्जाचे प्रमाण 'शुन्य टक्के' राखण्यात यश संपादन केले आहे.

नफा :

अहवाल वर्ष अखेर बँकेस सर्व नियमविहीत तरतूदीपूर्व झालेला ढोबळ नफा रु.३५९३.२३ लाख इतका आहे. बँकेला या वर्षात रु.२००४.६४ लाख निव्वळ नफा झालेला आहे.

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

नफा वाटणी :

बँकेस मिळालेला सन २०२३-२४ या आर्थिक वर्षाचा निव्वळ नफा रु.२०,०४,६३,८६०.०१ इतका असून त्याची विभागणी पोटनियम क्र. ४५ नुसार पुढील प्रमाणे करण्यात यावी अशी मा. संचालक मंडळाची शिफारस आहे. त्यास आपण सर्वांनी मान्यता द्यावी ही विनंती.

अ.क्र.	तपशील	प्रमाण	रक्कम रु.
१	विधीविहीत गंगाजळी	६५.५५%	१३,१४,०८,१९६.०१
२	शिक्षण व इतर फंड	२.००%	४०,०९,२७८.००
३	विशेष राखीव निधी	१०.००%	२,००,४६,३८६.००
४	गुंतवणूक चढ उतार निधी	--	१,००,००,०००.००
५	लाभांश (प्रो-रेटा बेसीस)	१०.००%	३,५०,००,०००.००
	एकूण		२०,०४,६३,८६०.०१

ठेवींचा विमा :

आपल्या प्रत्येक ठेवीदाराच्या बँकेकडे असलेल्या सर्व प्रकारच्या ठेवींच्या एकत्रित रकमेपैकी रुपये पाच लाखांपर्यंतच्या ठेवी डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशनच्या योजनेखाली संरक्षित केलेल्या आहेत. याची सर्व ठेवीदारांनी कृपया नोंद घ्यावी. आपल्या बँकेने डिपॉझिट इन्शुरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशनचे सर्व विमा हमे नियमितपणे व विहीत वेळेत भरणा केलेले आहेत. बँकेने दि.३०/०९/२०२४ पर्यंतचे सर्व हमे भरलेले आहेत.

वैधानिक लेखापरीक्षण :

मे. ए. वाय. जी. अँड असोसिएट्स, चार्टर्ड अकॉउंटंट्स, पुणे यांची वैधानिक लेखापरीक्षक म्हणून दि.२७/०९/२०२३ रोजी झालेल्या वार्षिक सर्वसाधारण सभेमध्ये संमत केलेल्या ठरावानुसार नियुक्ती करण्यात आली होती. त्यांनी सन २०२३-२४ 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 लेखापरीक्षक म्हणून १) मे. महेंद्र शहा अँड कंपनी, चार्टर्ड अकॉउंटंट्स, पुणे २) मे.डि.सी.आर.के. अँड असोसिएट्स, चार्टर्ड अकॉउंटंट्स, पुणे ३) मे.पी.पी.ए. अँड असोसिएट्स, चार्टर्ड अकॉउंटंट्स, सांगली ४) मे.जी.आर. दळवी अँड कंपनी, चार्टर्ड अकॉउंटंट्स, पुणे ५) मे. बहिरट पाटील भायगुडे अँड कंपनी, चार्टर्ड अकॉउंटंट्स, पुणे ६) मे.ए.एस.देव अँड कंपनी, चार्टर्ड अकॉउंटंट्स, पुणे ७) मे. के. व्ही. ठोंबरे अँड कंपनी, चार्टर्ड अकॉउंटंट्स, मिरज ८) मे. शक्ति पवार अँड कंपनी, चार्टर्ड अकॉउंटंट्स, विटा आणि ९) मे. शशिकांत मोरे अँड कंपनी, चार्टर्ड अकॉउंटंट्स, कराड यांची नियुक्ती करण्यात आलेली होती. बँकेच्या एकूण व्यवसायाच्या ७० टक्के भाग सततच्या व समवर्ती लेखापरीक्षण योजनेमध्ये आला असून मुख्य कार्यालयासह एकूण नऊ शाखांचा त्यात समावेश करण्यात आलेला आहे.



सेवक :

नमूद करण्यास आनंद वाटतो की, बँकेतील सर्व शाखाधिकारी व इतर कर्मचाऱ्यांचे परस्परंशी 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 बँकिंग क्षेत्र 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 २०२३-२०२४ 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	०४/१२/२०२३ ते ०५/१२/२०२३	कर्ज छाननी, वितरण आणि देखरेख, के.वाय.सी./ए.एम.एल. गैरव्यवहारास प्रतिबंध, आर.बी. आय. मार्फत होणारी तपासणी, जोखीम आधारित अंतर्गत तपासणी, सायबर सिक्युरिटी अवेरनेस	शाखाधिकारी
२	पुणे जिल्हा नागरी सहकारी बँकस् असोसिएशन लि., पुणे	१७/०१/२०२४	एस.ओ.सी., सायबर इन्सुरन्स सायबर सिक्युरिटी, फॉरेन्सिक ऑडिट, इन्टरनल आय.टी. ऑडिट अवेअरनेस ट्रेनिंग	आय.टी.ऑफिसर
३	मे. स्कॅचकोड टेक्नॉलॉजी, पुणे	३०/०१/२०२४	सायबर सिक्युरिटी अवेरनेस	मा.संचालक मंडळ
४	नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया	०८/०२/२०२४	एन.पी.सी.आय.डिजिटल पेमेंट, यु.पी.आय., भीम, एन.एफ.एस., आय.एम.पी.एस., नॅच इन्फॉर्मेशन प्रोसेस	आय.टी.ऑफिसर

शोक समाचार -

कै. सतीश संभाजी गोतपागर (बँक अधिकारी), कै. प्रतापरावशेट दादा साळुंखे (माजी संचालक), कै. बी.डी. माने, कै. विजया आनंदराव पाटील आणि कै. बबुताई जयसिंगराव कदम यांचे व अहवाल काळात ज्या ठेवीदार, सभासद, खातेदार व बँकेचे हितचिंतक यांचे दुःखद निधन झाले त्या सर्वांच्या कुटुंबियांच्या दुःखात बँकेतील सर्व संचालक मंडळ, व्यवस्थापन मंडळ व सेवक सहभागी असून बँकेच्यावतीने त्यांना भावपूर्ण श्रद्धांजली अर्पण करण्यात आली.

अध्यक्षीय मनोगत-

डॉ. पतंगराव कदम साहेब यांनी स्थापन केलेल्या आपल्या भारती सहकारी बँकेचा, आर्थिक वर्ष २०२३-२४ 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 प्रमाणात 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 शकतो अशी आम्हाला खात्री वाटते. आपल्या बँकेस प्राप्त झालेले यश हे आपणा सर्वांच्या एकत्रित प्रयत्नांचे व सहकार्याचे 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 त्यांच्याबद्दलची आमच्या मनात असलेली कृतज्ञतेची भावना व्यक्त

करु इच्छितो. आपल्या बँकेचे मार्गदर्शक माननीय आमदार डॉ. विश्वजीत पतंगराव कदमसाहेब, 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 त्याबद्दल 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 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, अक्सिस बँक, एच.डी.एफ.सी. बँक, दिल्ली स्टेट को-ऑप. बँक लि., नवी दिल्ली, 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, फायनान्शियल इंटेलिजेन्स युनिट ऑफ इंडिया या सर्वांचे आम्ही त्यांनी दिलेल्या सहकार्याबद्दल ऋणी आहोत. तसेच बँकेचे वैधानिक लेखापरीक्षक मे. ए. वाय. जी. अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे आणि सतत व समवर्ती लेखापरीक्षक १) मे. महेद्र शहा अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे २) मे.डि.सी.आर.के. अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, पुणे ३) मे.पी.पी.ए. अँड असोसिएट्स, चार्टर्ड अकौंटंट्स, सांगली ४) मे.जी.आर. दळवी अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ५) मे. बहिरट पाटील भायगुडे अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ५) मे.ए.एस. देव अँड कंपनी, चार्टर्ड अकौंटंट्स, पुणे ७) मे.के.व्ही.ठोंबरे अँड कंपनी चार्टर्ड अकौंटंट्स, मिरज ८) मे. शक्ति पवार अँड कंपनी, चार्टर्ड अकौंटंट्स, विटा ९) मे. शशिकांत मोरे अँड कंपनी, चार्टर्ड अकौंटंट्स, कराड 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.

भविष्यकाळात याच 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 करतांना कमी मूल्यांच्या ठेवी (चालू व बचत खाते) वाढविण्यावर भर देणे, कर्जवाटप करणे व कर्जवसूली करणे, यावर लक्ष केंद्रित करून शाखानिहाय व प्रतिसेवक ठेव कर्ज व कर्जवसुलीचे उद्दिष्ट देण्यात आले आहे.

विविध उपक्रमांद्वारे ग्राहकांशी, परिसरातील नागरिकांशी 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 मुख्य कार्यालय व शाखांकडील सेवकांनी व्यवस्थापनाच्या मार्गदर्शनानुसार अंमलबजावणी करण्यास आरंभ केल्याचे आपणास अवगत करतांना आनंद होत आहे. सेवकांच्या समर्पित सहभागाने ठरविण्यात आलेले उद्दिष्ट पूर्ण करण्याची खात्री मी आपणास देत आहे. आमचे सर्व भागधारक, ठेवीदार आणि आमचे ग्राहक यांचे आभार मानतांना त्यांच्यापुढे काही गोष्टी विचारार्थ ठेवणे आवश्यक आहे असे आम्हाला वाटते. आम्ही ही बँक विश्वस्त भावनेने चालवतो, आमच्या ठेवीदारांचा, आमच्या प्रामाणिकपणावर, आमच्या तळमळीवर, आमच्या बांधिलकीवर व कार्यक्षमतेवर विश्वास आहे म्हणूनच ते आमच्याबरोबर व्यवहार करतात. त्या 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 तिला तिच्या कर्जदारांनी दिलेल्या सहकार्यावर अवलंबून असते. हे आम्ही कर्जदारांच्या निदर्शनास नम्रपणे आणू इच्छितो.

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

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

जय सहकार।

सीए बी. बी. कड,
अध्यक्ष



Report of Board of Directors

Honorable Members :

On behalf of myself, the vice chairman, colleagues in the Board of Directors, Managing Director and employees of the Bank, I cordially welcome you to this 53rd 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 53rd Annual Report of our bank for the financial year that ended on 31/03/2024.

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 Dr. Nitin D. Nayak was the Vice-Chairman and CA Jayesh V. Dudhedia was the Chairman of Board of Management during the year 2023-24

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 :	13
Board of Management :	16
Executive Committee :	3
Loan & Recovery Committee :	16
Audit, Investment & IT Committee :	4

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 31/03/2023 by the inspecting team of Reserve Bank of India headed by Mumbai Regional Office, Department of Supervision. The Inspection Report was received by the bank on 02/11/2023 and the compliance Report was submitted to Reserve Bank of India on 21/12/2023 (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 31/03/2024 :

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	114186	70592.42	77.31	44.25
Current A/c	3845	5585.86	2.60	3.50
FDR	3448	16740.87	2.33	10.49
RD	1300	562.64	0.88	0.36
Dhanvadhini Dep.	2332	1961.79	1.58	1.23
RID	22551	64063.23	15.27	40.16
Credit Bal. (Loan/CC/OD)	37	17.90	0.03	0.01
Total	147699	159524.71	100.00	100.00

Total amount of Deposits as on 31/03/2024 is Rs.159524.71 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	8108	56184.16	45.81	73.56
Cash Credit	2849	13712.34	16.09	17.95
Gold Loans	6124	5186.42	34.59	6.79
NSC / LIC	2	0.02	0.01	0.00
FD/RD	616	1301.92	3.48	1.70
IBP	1	2.40	0.01	0.00
FD/Curr. A/c O/D	2	0.22	0.01	0.00
Total	17702	76387.49	100.00	100.00

Total amount of Loans and Advances as on 31/03/2024 is Rs.76387.49 Lakh

Our yearly business at a glance :

Comparative profiles of the business transacted by the Bank during the years 2022-23 and 2023-24 are presented below:

(Amount in Lakh Rs.0.00)

Particulars	2022-2023	2023-2024	Increase (Amt)	Increase (%)
Net Profit	1067.84	2004.64	936.80	87.73
Owned Funds	16885.94	18371.73	1485.79	8.80
Paid up Share Capital	2867.08	2830.24	-36.84	-1.28
Deposit	155489.95	159524.71	4034.76	2.59
Loans	72340.00	76387.49	4047.49	5.60
Business per employee	922.39	962.91	40.52	4.39

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 2023-24 is Rs. 2830.24 Lakh. At the end of the financial year 2023-24, bank's owned funds and other reserves stood at Rs. 18371.73 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 8.87% as compared to that in previous year at 11.26%. Bank has maintained Net NPA during current year at -1.45%. Our bank is doing hard to reduce the NPA level at the minimum. Bank has succeeded in achieving net NPA level at 0% during this year.

Profit :

Gross profit before provisions and tax stood at Rs. 3593.23 Lakh. Net profit stood at Rs. 2004.64 Lakh

Appropriations of Profit :

The Board of Directors have recommended the following appropriations out of the profit of Rs. 20,04,63,860.01 as per Bye-Laws No. 45 of the Bank.

Sr. No.	Particulars	% to Net Profit	Rs.
1	Statutory Reserve	65.55%	13,14,08,196.01
2	Education & Other Fund	2.00%	40,09,278.00
3	Special Reserve Fund	10.00%	2,00,46,386.00
4	Investment Fluctuation Reserve	-	1,00,00,000.00
5	Dividend (Pro-rata Basis)	10.00%	3,50,00,000.00
	Total		20,04,63,860.01

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 up to 30th September, 2024.

STATUTORY AUDIT :

M/s. AYG & Associates, Chartered Accountants, Pune were appointed as the Statutory Auditors of the Bank for the FY 2023-24 as per resolution passed in the Annual General Meeting held on 27/09/2023. The Auditors have completed the Statutory Audit for the financial year 2023- 24. Their Audit Report is included in this Annual Report. M/s. AYG & Associates, Chartered Accountants, Pune have been a source of valuable guidance to the Bank which helped us a great deal for improving the functioning of the Bank. We are thankful to them for the same.



Internal Audit :

The system of Internal Audit and Inspection of Branches, by the Officers in Head Office of the Bank has been in operation since 2007-08. It is proving to be useful in early rectification of errors / mistakes and in providing guidance to the Branches. Concurrent Audit has also been completed for Head Office and 9 branches. The bank has appointed 1) M/s. Mahendra Shah & Co., Chartered Accountants, Pune 2) M/s. D.C.R.K. & Associates, Chartered Accountants, Pune 3) M/s. PPA & Associates, Chartered Accountants, Sangli 4) M/s. G. R. Dalavi & Co., Chartered Accountants, Pune 5) M/s. Bahirat Patil Bhaygude & Co., Chartered Accountants, Pune 6) M/s. A. S. Deo & Co., Chartered Accountants, Pune 7) M/s. K. V. Thombare & Co., Chartered Accountants, Miraj 8) M/s. Shakti Pawar & Co., Chartered Accountants, Vita 9) M/s. Shashikant More & Co., Chartered Accountants, Karad 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	04.12.2023 To 05.12.2023	Loan Scrutiny, Disbursement & Monitoring of Loan, KYC, AML, Prevention of Fraud, RBI Inspection & RBIA, Cyber Security Awareness	Branch Managers
2	Pune District Urban Co-Operative Bank's Association Ltd., Pune	17.01.2024	SOC, CYBER INSURANCE, CYBER SECURITY, FORENSIC AUDIT, INTERNAL IT AUDIT Awareness training	IT Officer
3	M/s Scratchcode Technology, Pune	30.01.2024	Cyber Security Awareness	Board of Directors
4	National Payment Corporation of India Ltd.,	08.02.2024	NPCI Digital Products- UPI, BHIM, NFS, IMPS, NACH Information Processing	IT Officer

Sad Demise :

Late Satish Sambhaji Gotpagar (Bank Officer), Late Prataprao Dada Salukhe (Former Director), Late B.D. Mane, Late Vijaya Anandrao Patil, Late Babutai Jaysingrao Kadam passed away sadly during the Financial Year 2023-24. All Members, Account holders who are 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 favourable 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 pragmatic 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 Coop. 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 bank's concurrent auditors 1) M/s. Mahendra Shah & Co., Chartered Accountants, Pune 2) M/s. D.C.R.K. & Associates, Chartered Accountants,

Pune 3) M/s. P.P.A. & Associates, Chartered Accountants, Sangli 4) M/s. G. R. Dalavi & Co., Chartered Accountants, Pune 5) M/s. Bahirat Patil Bhaygude & Co., Chartered Accountants, Pune 6) M/s. A. S. Deo & Co., Chartered Accountants, Pune 7) M/s. K. V. Thombare & Co., Chartered Accountants, Miraj 8) M/s. Shakti Pawar & Co., Chartered Accountants, Vita 9) M/s. Shashikant More & Co., Chartered Accountants, Karad. 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 cooperation.

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

1. We have audited the accompanying financial statements of the Bharati Sahakari Bank Ltd., Pune, which comprise the Balance Sheet as at 31st March 2024, 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 2023 to 31st March 2024.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

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

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949, the Multi-State Co-operative Societies Act, 2002, the Multi-State Co-operative Societies Rules, 2002 and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies. 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, 2024;
- (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 "A" classification.

Date : 26/06/2024
Place : Pune

For AYG & Associates.,
Chartered Accountants
Partner CA Sheetal P. Surana
M. No. 134095 (FRN 126883 W)
UDIN : 24134095BKCACI4184



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 For Sale 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.43.38 Lakh is Amortized premium on Investment under HTM.

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

4. FIXED ASSET :

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

5. DEPRECIATION:

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

6. CASH FLOW STATEMENT:

Cash Flow Statement is prepared under the "Indirect Method" prescribed under Accounting Standard 3 'Cash Flow Statements' prescribed under the Companies (Accounts) Rules, 2014. The cash flows from operating, investing and financing activities of the Company are segregated based on the available information. During the year cash flow from operation activity is 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 OCCURING AFTER THE BALANCE SHEET DATE

No significant events which could affects the



financial position as on 31.03.2024 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, which are accounted for on cash basis as per the RBI Directives. 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. 2024-2025

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 Liability is created based on the working of timing differences of previous year, which worked out to be Rs.19,28,468.00

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 (315) Any present obligation that arises from past events but is not recognized because-

It is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or a reliable estimate of the amount of obligation cannot be made.

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

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

15. IMPAIRMENT OF ASSETS:

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



NOTES ON ACCOUNTS

1. In respect of branch adjustment there is no balance as on 31.03.2024 after reconciliation with all Branches. Separate branch wise list is available with the head office. No long outstanding entries are pending as on 31.03.2024

2. **Capital to Risk Assets Ratio**

31/03/2023	31/03/2024
20.09%	21.16%

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

Particulars	in Lacs
B.D.D.R	2942.45
Prov. For Rural Adv.	4375.00
Special Reserve for Long Term Lending	440.00
Special B.D.D.R	13.60
Total	7771.05

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 31.03.2024. 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
2001.42	7.80	634.83	1374.39	1005.93

Overdue amount includes principal overdue Rs.1005.93 lakh

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	60.84	54.48	3.57	11.78	61.90	49.48	4.35	5.14	130.66	120.88
Result										
Unallocated expenses									0.00	0.00
Operating profit									35.93	27.82
Income taxes									6.90	2.72
Extraordinary profit / loss									0.00	0.00
Net profit									20.05	10.68

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	787.55	776.56	27.58	37.74	736.30	685.66	0.00	0.00	1551.43	1499.96
Unallocated assets										
Total assets										
Segment liabilities										
Unallocated liabilities										
Total liabilities										

b) 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	130.66	120.88	0.00	0.00	130.66	120.88
(b) Assets	1551.43	1499.96	0.00	0.00	1551.43	1499.96

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 31/03/2024 in respect of bank guarantee issued amounting to Rs.10,34,54,760.00 & also Contingent Liability for Depositor Education & Awareness Fund (DEAF) of Rs.8,45,91,172.00

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.5,03,45,644.00 and Refund of Rs.1,06,48,791.00 received and bank has also received Interest on Income Tax Rs.7,12,533.00 Bank has made a provision for Income Tax of Rs.6,70,00,000.00 during the F.Y.2023-24



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.
 12. The bank has paid penalty amount of Rs. 20 Lakh to RBI on 01.06.2024 for delayed reporting of Fraud Return.
- 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	
		31.03.2024	31.03.2023
1)	Capital To Risk Assets Ratio	21.16%	20.09%
2)	Investment		
	a) Face Value	53600.00	54825.00
	b) Book Value	53550.04	54609.89
	c) Market Value	52207.71	52785.89
3)	Advances to		
	a) Real Estate	203.53	373.22
	b) Construction Business / Housing	---	---
	c) Housing	25544.58	23747.18
4)	Advances Against Shares & Debentures	NIL	NIL
5)	Advances to Directors, their Relatives, Companies / Firm in which they are interested		
	a) Fund Based	1305.03	876.13
	b) Non Fund Based	69.36	119.36
6)	Average Cost of Funds	3.94%	4.07%
7)	NPA's		
	a) Gross NPA's	6773.42	8145.73
	b) Net NPA's	-997.63	1149.68
8)	Profitability		
	a) Interest Income as a percentage of working funds	6.85%	6.51%
	b) Non – Interest income as a percentage of working funds	0.25%	0.29%
	c) Operating Profit as a percentage of working funds	1.95%	1.57%
	d) Return on Assets	1.09%	0.60%
	e) Business (Deposit + Advances) per employee	962.91	922.39
	f) Profit per employee	8.18	4.32
9)	Provision made towards		
	a) NPA's	775.00	530.00
	b) Depreciation on Investment	0.00	470.52
	c) Standard Assets	25.00	15.00
10)	Provision as on		
	a) Towards NPA	7771.05	6996.05
	b) Towards Depreciation on Investment	558.84	558.84
	c) Towards Standard Assets	290.00	265.00
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 30/09/2024 Rs.114.20 Lakh as on 02/05/2024	---	---

i) Issuer Composition of Non SLR Investments

(Amt in Lakh Rs.0.00)

Sr. No.	Issuer	Amount	Extent of Below Investment Grade Securities	Extent of Unrated Securities	Extent of Unlisted Securities
1	2	3	4	5	6
i)	PSUs		----- NIL -----		
ii)	Fis				
iii)	Public Sector Banks				
iv)	Mutual Funds				
v)	Other (PDCC & MSC Bank Shares)	17.01			
vi)	Other (SBI Card)	0.00			
	Total	17.01			

ii) Non Performing Non –SLR Investment

(Rs. In Lakh)

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



iii) DEAF Details

Particulars	2023-24	2022-23
Opening balance of amount tr. To DEAF	610.98	545.24
Add (+) : Amount tr. During the year	317.63	75.01
Less (-) : Amount re-imbursed by DEAF towards claims	82.70	9.27
Closing balance of amount tr. To DEAF	845.91	610.98

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 (01.04.2023)	Recoveries During the year (2023-24)	Additions during the year (2023-24)	NPA as at the end of the year (31.03.2024)
8145.73	1582.46	210.15	6773.42

vi) Movement in NPA (Net)

(Amount in lakh Rs.0.00)

Gross NPA as on 31.03.2023	8145.73	Gross NPA as on 31.03.2024	6773.42
(-) provisions held in BDDR	6996.05	(-) provisions held in BDDR	7771.05
Net NPA as on 31.03.2023	1149.68	Net NPA as on 31.03.2024	-997.63

vii) Movement of CRAR

(Amount in lakh Rs.0.00)

Year	Tier-I	Tier-II	Total	Risk Assets
31.03.2023	11613.78	1265.94	12879.72	64101.14
31.03.2024	13170.69	1315.94	14486.63	68470.61

♦ This is to certify that the gross NPA as per our calculations stood at Rs. 6773.42 Lakh as on 31st March, 2024

Date : 26 / 06 / 2024
Place : Pune

For AYG & Associates.,
Chartered Accountants
Partner CA Sheetal P. Surana
M. No. 134095 (FRN 126883 W)
UDIN : 24134095BKCACI4184



Balance Sheet as on 31st March, 2024

31.03.2023	Capital & Liabilities	31.03.2024	
100,00,00,000.00	Authorised Share Capital		100,00,00,000.00
	(2,00,00,000 Shares of Rs.50/- each)		
28,67,07,950.00	1) Paid up Share Capital		28,30,24,050.00
168,85,93,529.77	2) Reserve Fund and Other Reserves		183,71,73,224.06
64 22 77 204.32	a) Statutory Reserve Fund	70,52,34,929.91	
9,42,29,192.00	b) Special Reserve Fund	10,49,07,638.70	
6,23,67,510.51	c) Building Fund	6,23,67,510.51	
3,65,00,000.00	d) Spl. Res. For Long Term Lending	4,40,00,000.00	
27,12,44,615.94	e) Provision for Bad & Doubtful Debts.	29,42,44,615.94	
5,58,83,989.00	f) Investment Depreciation Reserve	5,58,83,989.00	
7,73,66,000.00	g) Investment Fluctuation Reserve	798,66,000.00	
39,05,00,000.00	h) Prov. for Rural Advance	43,75,00,000.00	
2,65,00,000.00	i) Cont. Prvo. Agst. Stand. Assets	2,90,00,000.00	
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	172,28,450.00	
13,60,000.00	m) Prov. for Special BDDR	13,60,000.00	
75,56,478.00	n) Prov. for Restructuring	0.00	
1554,89,95,400.26	3) Deposits and Other A/cs		1595,24,71,133.58
92,28,81,176.00	a) Fixed Deposits	167,40,86,929.20	
5,75,47,761.00	b) Recurring Deposits	5,62,64,462.00	
663,11,59,856.12	c) Saving Deposits	705,92,42,233.66	
63,98,98,697.73	d) Current Deposits	55,85,86,361.43	
706,65,69,009.18	e) Reinvestment Deposits	640,63,22,792.18	
1,01,58,420.23	f) Cr. Bal. in C.C / OD A/c	17,89,784.11	
22,07,80,480.00	g) Dhanvardhini Deposits	19,61,78,571.00	
0.00	4) Borrowings / Nabard Refinance		0.00
0.00	5) Bills Sent for Collection (C)		0.00
1752,42,96,880.03	Balance C/F		1807,26,68,407.64



Balance Sheet as on 31st March, 2024

31.03.2023	Property & Assets	31.03.2024
4,38,15,190.00	1) Cash in Hand	4,45,17,936.00
49 38 28 913.53	2) Bank Balances In Current A/cs	58,00,90,583.70
49,86,327.21	a) MSC & DSC Bank	63,31,771.30
11,77,84,073.78	b) D.C.C. Bank (Connected District)	24,49,89,600.44
36,75,68,442.92	c) Other Banks	31,98,37,229.47
34,90,069.62	d) Nationalized Bank	89,31,982.49
144,60,37,303.64	3) Current A/c With R.B.I	148,97,55,196.68
0.00	4) Money at Call and Short Notice	0.00
1,00,000.00	5) Deposit With CCIL	1,00,000.00
225 32 99 900.00	6) Other Bank Balances (F.D.R.)	251,88,57,500.00
20,50,00,000.00	a) Fixed Deposit with D.C.C. Bank	15,00,00,000.00
204,82,99,900.00	b) Short Term Deposit with other Banks	236,88,57,500.00
551,23,40,360.22	7) Investments	535,67,05,079.65
	a) Governemnt Securities	
419,23,63,973.22	1) Central Govt. Securities	374,20,03,318.65
126,86,25,387.00	2) State Govt. Securities	161,30,00,761.00
	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)	0.00
723,39,99,557.54	8) Loans & Advances	763,87,48,940.37
	a) Short Term	
175,94,83,978.01	1) Secured	199,21,43,413.71
2,94,72 335.48	2) Unsecured	3,69,96,625.18
	of which overdue Rs.19,00,66,069.00	
	b) Medium Term	
82,54,10,190.85	1) Secured	71,49,85,507.79
38,34,37,664.18	2) Unsecured	53,35,10,579.01
	of which overdue Rs. 14,02,87,469.21	
	c) Long Term	
423,57,04,759.02	1) Secured	436,06,22,184.68
4,90,630.00	2) Unsecured	4,90,630.00
	of which overdue Rs.59,74,14,722.85	
	Total overdue Rs.92,77,68,261.06	
1698,34,21,224.93	Balance C/F	1762,87,75,236.40



31.03.2023	Capital & Liabilities	31.03.2024
1752,42,96,880.03	Balance B/f	1807,26,68,407.64
108,11,05,891.37	6) Overdue Int. Reserve -	105,62,46,343.87
13,70,76,624.10	7) Current Liabilities & Provisions	16,91,80,928.14
93,38,893.52	a) Sundry Creditors	87,17,951.98
2,56,75,644.45	b) Pay Orders	2,39,48,932.33
7,39,367.00	c) Interest Payable	2,27,176.00
10,99,000.00	d) Audit Fees	13,38,500.00
60,82,530.07	e) TDS Payable	67,00,627.09
1,12,077.00	f) Light & Telephone Payable	0.00
600.00	g) Rent and Taxes Payable	0.00
5,48,370.48	h) ATM Charges Settlement ac	0.00
3,02,069.17	i) Other Payable	5,76,662.00
0.00	j) Deferred Tax Liabilities	19,28,468.00
70,00,000.00	k) Prov. For Ex-Gratia / Bonus	1,25,00,000.00
1,61,16,699.74	l) Unrealized Int. On NBA	1,61,16,699.74
9,36,461.67	m) ATM Charge Back ac	1,000.00
10,00,000.00	n) Govt. Subsidy Received	20,00,000.00
2,81,24,911.00	o) Contingent Prov. Against Fraud	2,81,24,911.00
4,00,00,000.00	p) Income Tax Payable	6,70,00,000.00
0.00	8) Dividend Payable	72,30,055.00
10,67,84,466.96	9) Net Profit	20,04,63,860.01
0.00	a) Balance of Profit	0.00
10,67,84,466.96	b) Profit for current Year Transferred From Profit & Loss Account	20,04,63,860.01
1884,92,63,862.46	Total (Rs.)	1950,57,89,594.66
Note - Contingent Liability for Guarantees Issued Rs. 10,34,54,760.00 - Contingent Liability for Depositor Education Awareness Fund (D.E.A.F) Rs. 8,45,91,172.00		

Mahesh A. Kulkarni
Accounts Officer

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. AYG & Associates.,
Chartered Accountants
Partner CA Sheetal P. Surana
M. No. 134095 (FRN 126883 W)
UDIN : 24134095BKCACI4184



Balance Sheet as on 31st March, 2024

31.03.2023	Property & Assets	31.03.2024
1698,34,21,224.93	Balance B/f	1762,87,75,236.40
0.00	9) Bills Receivable (C)	0.00
108,11,05,891.37	10) Overdue Interest Receivable	105,62,46,343.87
3,91,27,062.00	11) Land & Building (WDV)	381,48,885.00
16,41,020.00	12) Vehicle (WDV)	12,85,536.00
14,87,822.09	13) Computer	5,72,078.47
41,66,846.00	14) S.D. Locker (WDV)	35,37,872.00
5,88,624.00	15) ATM Machine (WDV)	20,14,844.00
3,39,22,553.94	16) Furniture, Fixtures & Library (WDV)	3,15,62,307.35
3,39,22,553.94	a) Dead Stock	3,15,62,307.35
70,38,02,818.13	17) Other Assets	74,36,46,491.57
7,91,79,318.12	a) Int Accrd. but not reced.on Govt Sec.	7,96,41,113.20
8,32,82,590.00	b) Int. Accrued but not rec.on invt.	12,25,71,663.17
1,484.00	c) Deposit With CERSAI	9,706.00
29,44,794.52	d) Int. Accrued but not rec.on Non SLR	0.00
57,460.26	e) Rent , Light/ water Connec. Deposit	73,870.26
500.00	f) Telephone Deposit	500.00
49,200.00	g) Franking Stamps in Hand	2,800.00
2,33,405.73	h) Deaf Receivable	0.00
48,35,881.35	i) CGST/SGST/IGST Receivable	89,41,854.82
14,50,154.90	j) Service Tax Cenvat Credit Taken Receivable	0.00
47,80,23,865.00	k) Non Banking Assets Acquired	47,80,23,865.00
40,52,882.25	l) Other Receivable	16,90,541.81
0.00	m) ATM Charges Settlement Account	1,66,804.31
1,28,26,920.00	n) Income Tax Refund Receivable	21,78,129.00
78,87,284.00	o) Deferred Tax Assets	0.00
2,89,77,078.00	p) Income Tax Paid FY 22-23	0.00
0.00	q) Income Tax Paid FY 23-24	5,03,45,644.00
1884,92,63,862.46	Total (Rs.)	1950,57,89,594.66

Mahesh A. Kulkarni
Accounts Officer

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Managing Director

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Director

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Director

CA B. B. Kad
Chairman

As per our report of even date

M/s. AYG & Associates.,
Chartered Accountants
Partner CA Sheetal P. Surana
M. No. 134095 (FRN 126883 W)
UDIN : 24134095BKCACI4184



Profit & Loss A/c For the year ended on 31st March, 2024

31.03.2023		EXPENDITURE	31.03.2024
63,09,10,403.50	1)	Interest Paid on Deposits	61,15,72,550.95
13,65,22,641.00	2)	Salary & Allowances	15,89,82,980.00
1,50,13,674.00	3)	Contribution to Staff P.F. & Gratuity	1,52,14,273.00
11,78,000.00	4)	Directors Sitting Fees & Allowances	12,51,000.00
29,995.00	5)	Staff Training Expenses	17,917.00
75,50,766.59	6)	Security Guard Expenses	62,36,180.34
10,36,238.11	7)	Vehicle Maintenance	12,15,486.16
11,78,761.00	8)	Travelling & Local Conveyance ,Meeting Exps	14,46,823.00
8,87,21,473.53	9)	Rent, Tax, Light & Insurance	9,94,39,321.46
37,79,649.59	10)	Postage & Telephone Expenses	37,05,945.44
25,49,686.50	11)	Printing Stationery & Advertisement	19,58,584.83
23,58,589.44	12)	Audit Fees	35,65,327.56
34,23,235.24	13)	Other Expenses	51,73,854.05
4,99,446.10	14)	Office Repairs & Painting	4,93,009.44
1,68,859.73	15)	Court & Recovery Expenses	13,94,099.20
2,31,031.12	16)	Subscription & Fees	12,01,681.74
94,93,586.13	17)	Depreciation	81,22,690.21
4,70,51,839.00	18)	Depreciation on Investment	0.00
38,97,302.07	19)	Computer Maintenance	49,93,754.34
12,09,467.46	20)	Consultancy Charges	11,13,377.84
46,29,846.25	21)	Amortised Prem. Paid on Investment	43,37,860.57
17,24,717.78	22)	Maintenance Other Than Computer	32,20,306.27
4,83,434.76	23)	Repo\NDS-OM\CCIL\CSGL Charges	2,91,193.14
5,925.00	24)	Loss of Sale of Assets	0.00
1,09,14,700.00	25)	Loss of Non EMV ATM Fraud	0.00
8,41,682.86	26)	Rupay Charges Paid (Net)	0.00
30,802.48	27)	Rupay Card Exps (Net)	0.00
20,36,593.00	28)	Loss on Sale of NBA	0.00
0.00	29)	NFS Charges Paid (Net)	18,31,216.14
0.00	30)	Deferred Tax Expenses	98,15,752.00
	31)	Provisions	
50,00,000.00	a)	Prov. For Long Term Lending	75,00,000.00
3,00,00,000.00	b)	Prov. For Rural Advance	4,70,00,000.00
15,00,000.00	c)	Prov. For Contigent Stad. Assets	25,00,000.00
1,80,00,000.00	d)	Prov. For BDDR	2,30,00,000.00
70,00,000.00	e)	Prov. For Ex-Gratia/Bonus	1,25,00,000.00
2,81,24,911.00	f)	Provision For Fraud	0.00
75,56,478.00	g)	Provision For Restructuring	0.00
2,71,73,080.00	h)	Provision For Income Tax	6,70,00,000.00
10,67,84,466.96	32)	Net Profit	20,04,63,860.01
120,88,06,283.20		Total (Rs.)	130,65,59,044.69



Profit & Loss A/c For the year ended on 31st March, 2024

31.03.2023		I N C O M E	31.03.2024
61,25,92,477.37	1)	Interest Received on Advances	65,46,80,241.32
13,66,41,004.00	2)	Interest Received on Investment	17,13,69,694.17
25,70,88,472.21	3)	Interest Received on Govt. Securities	25,11,54,171.55
43,20,547.85	4)	Interest Received on Non -SLR Inv.	5,11,644.48
38,66,656.00	5)	Interest Received on Call Money	92,67,384.00
8,79,15,788.85	6)	Discount Received on Treasury Bills	9,71,80,568.28
5,49,72,905.55	7)	Profit on Sale of Mutual Fund Unit Liquid Scheme	7,89,11,194.25
3,00,000.00	8)	Profit on Redemption of Govt. Securities	55,78,500.00
8,93,750.00	9)	Profit on Sale of Govt. Securities	28,91,250.00
0.00	10)	Profit on Redemption of HTM NON SLR	3,50,000.00
1,36,100.00	11)	Dividend Received	1,36,100.00
1,16,32,421.24	12)	Commission & Exchange	1,08,74,854.16
41,59,033.40	13)	Locker Rent	52,95,241.12
78,88,516.86	14)	Processing Charges	63,18,596.70
11,03,422.49	15)	NFS Charges Received (Net)	0.00
0.00	16)	Rupay Charges Received(Net)	15,61,209.79
0.00	17)	Rupay Card Charges Received (Net)	1,51,439.71
460.48	18)	Service Charges	0.00
32,490.54	19)	Misc. Receipt	33,164.12
26,627.00	20)	ATM Charges Received	24,782.12
22,80,508.36	21)	Lease Rent Received on Non Banking Assets	19,29,660.92
0.00	22)	Surplus Provision Reversed	75,56,478.00
5,14,317.00	23)	Interest Received on IT Refund	7,12,533.00
1,14,40,784.00	24)	Deferred Tax Income	0.00
1,10,00,000.00	25)	Int Realized on Sale of Non Banking Assets	0.00
0.00	26)	Profit on Sale of Assets	70,337.00
120,88,06,283.20		Total (Rs.)	130,65,59,044.69

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As per our report of even date

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Partner CA Sheetal P. Surana
M. No. 134095 (FRN 126883 W)
UDIN : 24134095BKCACI4184



BHARATI SAHAKARI BANK LTD. PUNE FORM A

Scheduled Form of Balance Sheet as on 31st March 2024

Sr.No.	CAPITAL AND LIABILITIES	Schedule No.	Current Year 31.03.2024	Previous Year 31.03.2023
1	Capital	1	283024050.00	286707950.00
2	Reserves and surplus	2	2037637084.07	1795377996.73
3	Deposits	3	15952471133.58	15548995400.26
4	Borrowings	4	0.00	0.00
5	Other liabilities and provisions	5	176410983.14	137076624.10
	Total (Rs.)		18449543250.79	17768157971.09

Sr.No.	ASSETS & PROPERTIES	Schedule No.	Current Year 31.03.2024	Previous Year 31.03.2023
1	Cash and Balances with Reserve Bank of India	6	1534273132.68	1489852493.64
2	Balances with Banks and Money at call and Short Notice	7	3098948083.70	2747128 813.53
3	Investments	8	5356705079.65	5512340360.22
4	Loans & Advances	9	7638748940.37	7233999557.54
5	Fixed Assets	10	77121522.82	80933928.03
6	Other Assets	11	743746491.57	703902818.13
	Total (Rs.)		18449543250.79	17768157971.09

Sr.No.	CONTINGENT LIABILITIES	Schedule No.	Current Year 31.03.2024	Previous Year 31.03.2023
1	Contingent Liabilities	12	188045932.00	195768805.41

Sr.No.	BILLS FOR COLLECTION / OIR		Current Year 31.03.2024	Previous Year 31.03.2023
1	Bills for Collection(Contra)		0.00	0.00
2	Overdue Interest Reserve(Contra)		1056246343.87	1081105891.37
	Total (Rs.)		1056246343.87	1081105891.37

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As per our report of even date

M/s. AYG & Associates.,
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Partner CA Sheetal P. Surana
M. No. 134095 (FRN 126883 W)
UDIN : 24134095BKCACI4184



SCHEDULE 1 – Capital

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	Authorised Share Capital (20000000 Shares of Rs.50/- each)	1000000000.00	1000000000.00
2	Issued Share capital (5660481 shares of Rs.50/- each)	283024050.00	286707950.00
3	Subscribed Share capital (5660481 shares of Rs.50/- each)	283024050.00	286707950.00

SCHEDULE 2 - Reserves and Surplus

Sr.No.	Particulars		Current Year 31.03.2024	Previous Year 31.03.2023
1	Statutory Reserve Fund	Previous Year	642277204.32	640743810.49
		Addition	62957725.59	1533393.83
		Total	705234929.91	642277204.32
2	Special Reserve Fund	Previous Year	94229192.00	93943403.00
		Addition	10678446.70	285789.00
		Total	104907638.70	94229192.00
3	Building Fund		62367510.51	62367510.51
4	Special Res. For Long Term Lending	Previous Year	36500000.00	31500000.00
		Addition	7500000.00	5000000.00
		Total	44000000.00	36500000.00
5	Prov. For Bad & Doubtful Debts	Previous Year	271244615.94	253244615.94
		Addition	23000000.00	18000000.00
		Total	294244615.94	271244615.94
6	Investment Depreciation Reserve	Previous Year	55883989.00	8832150.00
		Addition	0.00	47051839.00
		Total	55883989.00	55883989.00
7	Investment Fluctuation Reserve	Previous Year	77366000.00	75866000.00
		Addition	2500000.00	1500000.00
		Total	79866000.00	77366000.00
8	Prov. For Rural Advances	Previous Year	390500000.00	360500000.00
		Addition	47000000.00	30000000.00
		Total	437500000.00	390500000.00
9	Cont. Prov agst. Standard Assets	Previous Year	26500000.00	25000000.00
		Addition	2500000.00	1500000.00
		Total	29000000.00	26500000.00
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		0.00	7556478.00
15	Balance in Profit and loss Account		200463860.01	106784466.96
	Total (Rs.)		2037637084.07	1795377996.73



SCHEDULE 3 - Deposits

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
A.I.	Demand Deposits		
(i)	From Banks	0.00	0.00
(ii)	From others(Current/Cr.Bal.in CC/OD)	560376145.54	650057117.96
II.	Savings Banks Deposits	7059242233.66	6631159856.12
III.	Term Deposits		
(i)	From Banks	0.00	0.00
(ii)	From others	8332852754.38	8267778426.18
		15952471133.58	15548995400.26
B.			
(i)	Deposits of Branches in India	15952471133.58	15548995400.26
(ii)	Deposits of Branches outside India	0.00	0.00
	Total (Rs.)	15952471133.58	15548995400.26

SCHEDULE 4 – Borrowings

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	Borrowing in India	0.00	0.00
	Total (Rs.)	0.00	0.00

SCHEDULE 5- Other Liabilities & Provisions

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	Sundry Creditors	8717951.98	9338893.52
2	Pay Orders	23948932.33	25675644.45
3	Interest Payable	227176.00	739367.00
4	Audit Fees	1338500.00	1099000.00
5	Prov. For Income Tax	67000000.00	40000000.00
6	TDS Payable	6700627.09	6082530.07
7	Light & Telephone Payable	0.00	112077.00
8	Rent & Taxes Payable	0.00	600.00
9	Other Payable	576662.00	302069.17
10	Defferred Tax Liabilities	1928468.00	0.00
11	Prov. For Ex-Gratia/Bonus	12500000.00	7000000.00
12	Govt.Subsidy Received	2000000.00	1000000.00
13	ATM Chargeback Account	1000.00	936461.67
14	ATM Charges Settlement Account	0.00	548370.48
15	Contingent Prov. For Fraud	28124911.00	28124911.00
16	Unrealized Int. on NBA	16116699.74	16116699.74
17	Dividend Payable	7230055.00	0.00
	Total (Rs.)	176410983.14	137076624.10



SCHEDULE 6 - Cash and Balances with Reserve Bank of India

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	Cash in hand & at ATM	44517936.00	43815190.00
2	Balance with Reserve Bank of India		
	(i) in Current Account	1489755196.68	1446037303.64
	(ii) in other Accounts		
	Total (Rs.)	1534273132.68	1489852493.64

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

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
I.	In India		
(i)	Balances with Banks		
	(a) in Current Accounts	580090583.70	493828913.53
	(b) In Other Deposit Accounts	2518857500.00	2253299900.00
(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)	3098948083.70	2747128813.53
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.)	3098948083.70	2747128813.53



SCHEDULE 8 - Investments

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
I	<u>Investment in India in</u>		
(i)	Government Securities	5355004079.65	5460989360.22
(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)	0.00	49650000.00
	Total	5356705079.65	5512340360.22
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.)	5356705079.65	5512340360.22

SCHEDULE 9 - Loans & Advances

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
A			
(i)	Bills Purchased and Discounted	240000.00	240000.00
(ii)	Cash Credits, Overdrafts and Loans repayable on demand	1371256332.06	1177845624.49
(iii)	Term Loans	6267252608.31	6055913933.05
	Total	7638748940.37	7233999557.54
B			
(i)	Secured by Tangible assets	7067751106.18	6820598927.88
(ii)	Covered by Bank / Government Guarantees	0.00	0.00
(iii)	Unsecured	570997834.19	413400629.66
	Total	7638748940.37	7233999557.54
C.I.	<u>Advances in India</u>		
(i)	Priority Sectors	3674359201.92	3735730842.54
(ii)	Public Sector	0.00	0.00
(iii)	Banks	0.00	0.00
(iv)	Others	3964389738.45	3498268715.00
	Total	7638748940.37	7233999557.54
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.)	7638748940.37	7233999557.54



SCHEDULE 10- Fixed Assets

Sr.No.	Particulars		Current Year 31.03.2024	Previous Year 31.03.2023
1	Land & Building	Previous Year	39127062.00	40130321.00
		Additon	0.00	0.00
		Depreciation	978177.00	1003259.00
		Total	38148885.00	39127062.00
2	Vehicle	Previous Year	1641020.00	2904893.00
		Additon	0.00	0.00
		(-) Sold	119663.00	895575.00
		Depreciation	235821.00	368298.00
		Total	1285536.00	1641020.00
3	Computer	Previous Year	1487822.09	3100956.64
		Additon	0.00	864074.00
		Depreciation	915743.62	2477208.55
		Total	572078.47	1487822.09
4	ATM Machine	Previous Year	588624.00	1082039.00
		Additon	2754810.00	0.00
		Depreciation	1328590.00	493415.00
		Total	2014844.00	588624.00
5	Furniture, Fixtures & Library Dead Stock & SD Lockers	Previous Year	38089399.94	42777765.52
		Additon	1675138.00	481074.00
		(-) Sold	0.00	23168.00
		Depreciation	4664358.59	5146271.58
		Total	35100179.35	38089399.94
	Total (Rs.)		77121522.82	80933928.03



SCHEDULE 11 - Other Assets

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	Int.Accrued but not rece. On Govt Sec.	79641113.20	79179318.12
2	Int.Accrued but not rece. On Inv.	122571663.17	83282590.00
3	Deposit with CERSAI	9706.00	1484.00
4	Int. Accrued but not rece. on Non SLR	0.00	2944794.52
5	Rent, Light/Water Connection Deposit	73870.26	57460.26
6	Telephone Deposit	500.00	500.00
7	Franking Stamps on Hand	2800.00	49200.00
8	Deaf Receivable	0.00	233405.73
9	CGST/SGST/IGST Receivable	8941854.82	4835881.35
10	Service Tax CENVAT Credit taken Receivable	0.00	1450154.90
11	Non Banking Assets Acquired in Satisfaction of Debts	478023865.00	478023865.00
12	Other Receivable	1690541.81	4052882.25
13	Deposit with CCIL	100000.00	100000.00
14	Income Tax Refund Receivable	2178129.00	12826920.00
15	Deferred Tax Asset	0.00	7887284.00
16	Income Tax Paid F.Y.2022-23	0.00	28977078.00
17	ATM Charges Settlement A/c	166804.31	0.00
18	Income Tax Paid F.Y.2023-24	50345644.00	0.00
	Total (Rs.)	743746491.57	703902818.13

SCHEDULE 12 - Contingent Liabilities

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	Bank Guarantees Issued	103454760.00	134670416.00
2	Depositor Education Awareness Fund(DEAF)	84591172.00	61098389.41
	Total (Rs.)	188045932.00	195768805.41



BHARATI SAHAKARI BANK LTD. PUNE FORM 'B'

Form of Profit and Loss Account for the year ended 31st March 2024

Sr.No.	Particulars	Schedule No.	Current Year 31.03.2024	Previous Year 31.03.2023
I	Income			
1	Interest earned	13	1263074898.05	1157397851.83
2	Other Income	14	43484146.64	51408431.37
	Total (Rs.)		1306559044.69	1208806283.20
II	Expenditure			
1	Interest expended	15	611572550.95	630910403.50
2	Operating expenses	16	494522633.73	471111412.74
	Total (Rs.)		1106095184.68	1102021816.24
III	Profit/Loss			
1	Net Profit/Loss (-) for the Year		200463860.01	106784466.96
2	Profit/Loss (-) brought forward		0.00	0.00
	Total (Rs.)		200463860.01	106784466.96
	Total of II & III		1306559044.69	1208806283.20
IV	Appropriations (As recommended by BOD)			
1	Transfer to Statutory Reserves		131408196.01	62538175.59
2	Transfer to Education Fund		4009278.00	1067844.67
3	Transfer to Special Reserve		20046386.00	10678446.70
4	Transfer to IFR		10000000.00	2500000.00
5	Dividend		35000000.00	0.00
6	Surplus		0.00	30000000.00
	Total (Rs.)		200463860.01	106784466.96

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. AYG & Associates.,
Chartered Accountants
Partner CA Sheetal P. Surana
M. No. 134095 (FRN 126883 W)
UDIN : 24134095BKCACI4184



SCHEDULE 13 - Interest Earned

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	Interest/discount on advance/bills	654680241.32	612592477.37
2	Income on investments(G.sec./Treasury/Non SLR)	348846384.31	349324808.91
3	Interest on balances with Reserve Bank of India and other inter bank funds	180637078.17	140507660.00
4	Others MF Liquid Scheme	78911194.25	54972905.55
	Total (Rs.)	1263074898.05	1157397851.83

SCHEDULE 14 - Other Income

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	Commission, exchange and brokerage	10874854.16	11632421.24
2	Profit on sale / Redemption of investments	8819750.00	1193750.00
3	ATM Charges received	24782.12	26627.00
4	NFS Charges Received(Net)	0.00	1103422.49
5	Rupay Charges Received	1561209.79	0.00
6	Dividend Received	136100.00	136100.00
7	Locker Rent	5295241.12	4159033.40
8	Processing Charges	6318596.70	7888516.86
9	Service Charges	0.00	460.48
10	Misc.Receipt	33164.12	32490.54
11	Lease Rent received on Non Banking Assets	1929660.92	2280508.36
12	Surplus Provision Reversed	7556478.00	0.00
13	Rupay Card Charges Received	151439.71	0.00
14	IT Refund & Int. Received	712533.00	514317.00
15	Deferred Tax Income	0.00	11440784.00
16	Int.Realized on Sale of NBA	0.00	11000000.00
17	Profit on Sale of Asstes	70337.00	0.00
	Total (Rs.)	43484146.64	51408431.37

SCHEDULE 15 - Interest Expended

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	Interest on deposits	611572550.95	630910403.50
2	Interest on Reserve Bank of India/ Inter-bank borrowings	0.00	0.00
	Total (Rs.)	611572550.95	630910403.50



SCHEDULE 16 - Operating Expenses

Sr.No.	Particulars	Current Year 31.03.2024	Previous Year 31.03.2023
1	Payments to and provisions for employees	174197253.00	151536315.00
2	Rent, taxes ,lighting & Insurance	99439321.46	88721473.53
3	Printing and stationery & Advt.	1958584.83	2549686.50
4	Depreciation on Bank's property	8122690.21	9493586.13
5	Director's fees, allowances and expenses	1251000.00	1373000.00
6	Auditors' fees and expenses (Including branch auditors)	3565327.56	2358589.44
7	Court & Recovery Exps.	1394099.20	168859.73
8	Postages. Telegrams, Telephones, etc.	3705945.44	3779649.59
9	Office Repairs & Painting	493009.44	499446.10
10	Computer Maintenance	4993754.34	3897302.07
11	Maintenance Other Than Computer	3220306.27	1724717.78
12	Staff Training Expenses	17917.00	29995.00
13	Security Guard Expenses	6236180.34	7550766.59
14	Vehicle Maintenance	1215486.16	1036238.11
15	Travelling & Meeting Expenses	1446823.00	1178761.00
16	Subscription & Fees	1201681.74	231031.12
17	Consultancy Charges	1113377.84	1209467.46
18	Amortised Premium on Investment	4337860.57	4629846.25
19	REPO/NDSOM/CCIL/CSGL Charges	291193.14	483434.76
20	Other Expenses	5173854.05	3423235.24
21	Loss on Sale of Assets	0.00	5925.00
22	Loss of Non EMV ATM Fraud	0.00	10914700.00
23	Rupay Charges Paid(Net)	0.00	841682.86
24	Rupay Card Expenses(Net)	0.00	30802.48
25	Loss on Sale of NBA	0.00	2036593.00
26	Depreciation on Investment	0.00	47051839.00
27	NFS Charges Paid (Net)	1831216.14	0.00
28	Deferred Tax Exps.	9815752.00	0.00
29	Prov. For Bad & Doubtful Debts	23000000.00	18000000.00
30	Prov. For Rural Advances	47000000.00	30000000.00
31	Prov. For Long Term Lending	7500000.00	5000000.00
32	Prov. For Ex-Gratia/Bonus	12500000.00	7000000.00
33	Provision For Fraud	0.00	28124911.00
34	Provision For Restructuring	0.00	7556478.00
35	Provision For Income Tax	67000000.00	27173080.00
36	Prov. For Contingent Std. Assets	2500000.00	1500000.00
	Total (Rs.)	494522633.73	471111412.74



BHARATI SAHAKARI BANK LTD., PUNE-30
Cash Flow Statement For The Year Ended 31st March 2024

Sr.No.	Particulars	2023-24		2022-23	
(A)	<u>Cash Flow From Operating Activities</u>	-	-	-	-
	Net Profit As Per Profit & Loss Account		20,04,63,860		10,67,84,467
	<u>Adjustment For Non Cash Items</u>	-	-	-	-
Add	Depreciation Charged	81,22,690		94,93,586	
	Provision For Bad & Doubtful Debts	2,30,00,000		1,80,00,000	
	Provision For Depreciation On Investment	-		4,70,51,839	
	Prov. For Rural Advance	4,70,00,000		3,00,00,000	
	Prov. For Ex-Gratia	1,25,00,000		70,00,000	
	Provision For Long Term Lending	75,00,000		50,00,000	
	Prov. For Contingent Stad. Assets	25,00,000		15,00,000	
	Provision For Fraud	-		2,81,24,911	
	Provision For Fraud	-		75,56,478	
	Provision For Tax	6,70,00,000		2,71,73,080	
	Amortised Prem. Paid On Investment	43,37,861		46,29,846	
	Non Cash Effects as per MOC Entries	15,12,734		15,12,734	
	Sub Total	17,34,73,285	17,34,73,285	18,70,42,474	18,70,42,474
Less	Profit On Sale Of Investment In Securities	8,77,30,944		5,61,66,656	
	Dividend Income received	136,100		1,36,100	
	Sub Total	8,78,67,044	-8,78,67,044	5,63,02,756	-5,63,02,756
	<u>Adjustments For:</u>	-	-	-	-
	Increase In Deposits And Other Accounts	40,34,75,733		103,62,78,397	
	Increase / (Decrease) In Bills Sent For Collection	-		-	
	Increase In Over Due Interest	-2,48,91,818		7,23,99,183	
	Increase / (Decrease) In Other Liabilities	-23,24,164		3,73,19,008	
	Ex - Gratia Paid Back	-		-	
	(Increase)/ Decrease In Advances	-40,47,81,654		41,93,35,813	
	(Increase)/ Decrease In Other Assets	-3,20,02,286		-3,56,29,032	
	(Increase)/ Decrease in Investments in Govt. Sec.	23,90,96,337		27,06,71,544	
	(Increase)/ Decrease in Investments in FDR / Other	-26,55,57,600		-28,22,79,559	
	Sub Total	-8,69,85,452	-8,69,85,452	55,44,61,439	55,44,61,439
	Net Cash From Operating Activities Before Income Tax		19,90,84,648		79,19,85,625
	Income Tax Paid		-3,96,96,351		-3,99,77,078
	Net Cash From Operating Activities After Income Tax		15,93,88,297		75,20,08,547
(B)	<u>Cash Flow From Investing Activities</u>	-	-	-	-
	Purchase of Fixed Assets	-44,29,948		-13,45,148	
	Sale of Fixed Assets	1,90,000		9,18,743	
	Dividend income received	1,36,100		136,100	
	Net Cash Generated From Investing Activities	-41,03,848	-41,03,848	-2,90,305	-2,90,305
(C)	<u>Cash Flow From Financing Activities</u>	-	-	-	-
	Share Capital Issued (Net)	-36,83,900		12,58,600	
	Increase / (Decrease) In Unpaid Dividend	-		-	
	Increase / (Decrease) In Borrowings	-		-	
	Increase/ (Decrease) In Statutory / Special Funds	-2,81,48,295		19,61,296	
	Increase/ (Decrease) In Dividend Payable	72,30,055		-	
	Net Cash Generated From Financing Activities	-2,46,02,140	-2,46,02,140	32,19,896	32,19,896
(D)	Net Increase In Cash & Cash Equivalents (A+B+C)		13,06,82,309		75,49,38,138
(E)	Cash & Cash Equivalents at the beginning of the year		198,37,81,407		122,88,43,269
(F)	Cash & Cash Equivalents at the end of the year (D+E)		211,44,63,716		198,37,81,407
	<u>Break-Up Of Cash & Cash Equivalents</u>	-	-	-	-
	Cash In Hand	4,38,15,190	4,45,17,936	4,74,23,782	4,38,15,190
	<u>Balances With Banks:</u>	-	-	-	-
	In Current Accounts with Banks and RBI	193,98,66,217	206,98,45,780	118,13,19,487	193,98,66,217
	In Money at call & Short Notice & Misc. Deposit	1,00,000	1,00,000	1,00,000	1,00,000
(G)	Cash & Cash Equivalent at the end of the year	198,37,81,407	211,44,63,716	122,88,43,269	198,37,81,407



INCOME AND EXPENDITURE BUDGET FOR THE YEAR 2024-25

No.	Items of Income	Previous Budget 2023-24	Actual Income 2023-24	Excess / Less 2023-24	Budget for 2024-25
1	Int. Recd. on Adv. And Investment	125,00,00,000.00	126,30,74,898.05	1,30,74,898.05	132,00,00,000.00
2	Commission & Other Income	6,00,00,000.00	4,34,84,146.64	-1,65,15,853.36	5,00,00,000.00
	Total (Rs.)	131,00,00,000.00	130,65,59,044.69	-34,40,955.31	137,00,00,000.00

Sr. No.	Items of Expenditure	Previous Budget 2023-24	Actual Expenses 2023-24	Excess / Less 2023-24	Budget for 2024-25
1	Int. paid on Deposits & Borrowings	66,00,00,000.00	61,15,72,550.95	-4,84,27,449.05	65,00,00,000.00
2	Salary, Allowances & Prov. Fund Contribution	17,00,00,000.00	17,41,97,253.00	41,97,253.00	22,00,00,000.00
3	Travelling & Meeting Exp. & Director Allow.	30,00,000.00	14,46,823.00	-15,53,177.00	15,00,000.00
4	Rent, Tax, Lighting & Insurance	10,00,00,000.00	9,94,39,321.46	-5,60,678.54	11,00,00,000.00
5	Postage & Telephone	40,00,000.00	37,05,945.44	-2,94,054.56	40,00,000.00
6	Printing, Stationery & Advert.	30,00,000.00	19,58,584.83	-10,41,415.17	25,00,000.00
7	Audit Fee	30,00,000.00	35,65,327.56	5,65,327.56	32,00,000.00
8	Depreciation	1,20,00,000.00	81,22,690.21	-38,77,309.79	1,00,00,000.00
9	Other Expenses	1,00,00,000.00	1,94,76,393.17	94,76,393.17	2,00,00,000.00
10	Legal / Loan Recovery Charges	5,00,000.00	13,94,099.20	8,94,099.20	15,00,000.00
11	Office Repairs & Painting	25,00,000.00	4,93,009.44	-20,06,990.56	10,00,000.00
12	Other Provisions	5,00,00,000.00	9,25,00,000.00	4,25,00,000.00	17,00,00,000.00
13	Subscription & Fees	3,00,000.00	12,01,681.74	9,01,681.74	15,00,000.00
14	Security Expenses	80,00,000.00	62,36,180.34	-17,63,819.66	65,00,000.00
15	Staff Training Expenses	1,00,000.00	17,917.00	-82,083.00	50,000.00
16	Computer & Other Maintenance	75,00,000.00	82,14,060.61	7,14,060.61	85,00,000.00
17	Vehicle Maintenance	12,00,000.00	12,15,486.16	15,486.16	14,00,000.00
18	Depreciation on Investment	80,00,000.00	0.00	-80,00,000.00	0.00
19	Amortised Premium on Investment	50,00,000.00	43,37,860.57	-6,62,139.43	40,00,000.00
20	Net Profit before tax (A)	26,19,00,000.00	26,74,63,860.01	55,63,860.01	15,43,50,000.00
21	Income Tax (B)	6,00,00,000.00	6,70,00,000.00	70,00,000.00	5,00,00,000.00
22	Net Profit (A - B)	20,19,00,000.00	20,04,63,860.01	-14,36,139.99	10,43,50,000.00
	Total (Rs.)	131,00,00,000.00	130,65,59,044.69	-34,40,955.31	137,00,00,000.00



BHARATI SAHAKARI BANK LTD., PUNE (Multi-state Scheduled Bank) 53rd Annual Report 2023-24

Other Information

No. of Regular Members 30015	No. of Nominal Members 2593 (Borrowing Nominal Members- 908)
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(Amount in Lakh Rs.0.00)

Paid up Share Capital	2830.24	% of Lending to Priority Sector	38485.17	53.20%
Reserve Fund & Other Reserves	18371.73	% of Lending to Weaker Section	5955.09	8.23%
Deposits				
Saving Deposits	70592.42	Borrowings		0.00
Current Deposits	5603.76	NABARD Refinance		0.00
Fixed Deposits	83328.53	Total investment		53567.05
Total	159524.71	Gross NPA	6773.42	8.87%
		Net NPA	-997.63	-1.45%
Loans		Audit Classification		" A "
Secured Loan	70677.51	Current year Profit		2004.64
Unsecured Loan	5709.98	Working Capital		184495.44
Total	76387.49	Total Employees		245

Loans & Advances outstanding against the directors & their relatives as on 31.03.2024

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

Sr. No.	Particulars	Outstanding as on 01/04/2023	Loans & Advances disbursed during the F.Y.	Amt. of recovery during the F.Y.	Outstanding at the close of F.Y. i.e. 31/03/2024	Overdue Amount
1	Directors	18.08	0.00	11.59	6.49	0.00
2	Relatives of Directors	1983.34	7.80	623.24	1367.90	1005.93
	Total	2001.42	7.80	634.83	1374.39	1005.93



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

Operational Highlights year 2014 to 2024

Year	Members	Paidup Share Capital	Deposits	Loans	Net Profit	Owened Funds	Working Capital	Dividend	Audit Class
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	10%	B
2024	30015	2830.24	159524.71	76387.49	2004.64	18371.73	184495.44	10% (Proposed)	A



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 ॲक्ट, 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

1. Regulatory Capital

31.03.2024 31.03.2023

a) Composition of Regulatory Capital

(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)	28.30	28.67
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [®]	103.41	87.47
iii)	Tier 1 capital (i + ii)	131.71	116.14

Sr. No.	Particulars	Current Year	Previous Year
iv)	Tier 2 capital	13.16	12.66
v)	Total capital (Tier 1+Tier 2)	144.87	128.80
vi)	Total Risk Weighted Assets (RWAs)	684.71	641.01
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [®]	4.13	4.47
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	19.24	18.12
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.92	1.98
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	21.16	20.09

Particulars	Current year	Previous year
Amount of Tier 2 capital raised during the year		
of which:	0.50	0.30
a) Perpetual Cumulative Preference Shares	0.00	0.00
b) Redeemable Non-Cumulative Preference Shares	0.00	0.00
c) General Provision	0.25	0.15
d) Investment Fluctuation Reserve	0.25	0.15

b) i) Drawdown from Reserves: Nil Nil

ii) Drawdown from Provisions (Above the Line) :

1	Provision for Restructuring	0.76	0.00
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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	28.72	30.08	48.97	17.67	42.76	50.68	170.28	946.80	214.71	22.60	21.97	1595.25
Advances	11.38	1.44	2.53	7.95	14.15	22.01	49.64	128.75	132.43	103.23	290.26	763.87
Investments	80.05	37.01	9.73	32.82	37.40	29.57	109.01	66.18	82.15	55.91	310.19	787.56
Borrowings	0	0	0	0	0	0	0	0	0	0	0	0

3. Investments

a) Composition of Investment Portfolio As at 31.03.2024 (Current Year)

	Investments in India							Investments outside India				Total Investments
	Govt. Securities	Other Appr. Securities	Shares	Debentures and Bonds	Subsidiaries	Others	Total investments in India	Govt. Securities	Subsidiaries	Others	Total Investments outside India	
Held to Maturity												
Gross	378.06		0.17			0.00	378.23					378.23
Less: Provision for non-performing investments (NPI)	0.00		0.00				0.00					0.00
Net	378.06		0.17			0.00	378.23					378.23
Available for Sale												
Gross	157.44		0.00			0.00	157.44					154.83
Less: Provision for depreciation and NPI	0.00		0.00			0.00	0.00					0.00
Net	157.44		0.00			0.00	157.44					157.44
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	535.50		0.17			0.00	535.67					535.67
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	535.50		0.17			0.00	535.67					535.67



Composition of Investment Portfolio As at 31.03.2023 (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	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

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	5.58	0.88
b) Add: Provisions made during the year	0.00	4.70
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	5.58	5.58
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	7.73	7.58
b) Add: Amount transferred during the year	0.25	0.15
c) Less: Drawdown	0.00	0.00
d) Closing balance	7.98	7.73
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category		
	5.06%	5.16%



c. Sale and transfers to/from HTM category

Bank shifting the following Govt. Securities from Held to Maturity to Available for Sales Category.
Investment Valuation as per FBIL Rate as on 31-03-2023

Sr. No.	Security Type	Face Value	Book Value	Market Value	Appre/ Depre.
01	7.26 % GOI 2032	5.00	5.01	5.07	0.06
	TOTAL	5.00	5.01	5.07	0.06

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)	0.00	4.96								
g)	Provision held towards depreciation	0.00	0.00								
	Total *	0.17	5.13								

(e) Repo transactions (in face value terms)

Amount in Core Rs.0.00

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



4. Asset quality :-

a) Classification of advances and provisions held

Particulars	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	641.94	2.92	78.45	0.09	81.46	723.40
Add: Additions during the year					2.10	
Less: Reductions during the year*					15.83	
Closing balance	696.14	1.69	64.65	1.39	67.73	763.87
*Reductions in Gross NPAs due to:						
Upgradation					0.77	
Recoveries (excluding recoveries from upgraded accounts)					15.06	
Write-offs					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held						69.96
Add: Fresh provisions made during the year						7.75
Less: Excess provision reversed/ Write-off loans						0.00
Closing balance of provisions held						77.71
Net NPAs						
Opening Balance						11.50
Add: Fresh additions during the year						0.00
Less: Reductions during the year						21.48
Closing Balance						-9.98
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 percent)	Current Year	Previous Year
Gross NPA to Gross Advances	8.87	11.26
Net NPA to Net Advances	-1.45	1.76
Provision coverage ratio	114.73	85.89



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	23.08	0.04	0.01	23.19	0.88	0.24
b)	Advances to industries sector eligible as priority sector lending	113.36	20.49	5.58	95.67	23.08	6.18
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans	230.99	2.55	0.69	254.71	2.57	0.69
	Subtotal (i)	367.43	23.07	6.28	373.57	26.53	7.11
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.11	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	396.33	44.65	11.26	349.83	54.93	15.70
	Sub-total (ii)	396.44	44.65	11.26	349.83	54.93	15.70
	Total (I + ii)	763.87	67.73	8.87	723.40	81.46	11.26

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	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	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	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.76



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	9	4
Amount involved in fraud	1.99	1.19
Amount of provision made for such frauds	1.39	4.00
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.30/09/2023) (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of this half-year (i.e. 31/03/2024)
Retail	0.00	0.00	0.00	0.00	0.00
Corporate	0.00	0.00	0.00	0.00	0.00
MSME	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00



5. Exposures :

a) Exposure to real estate sector

(Amount Crore Rs.0.00)

Category	Current year	Previous Year
i) Direct exposure		
a) Residential Mortgages — Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	255.45	237.47
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;	2.03	3.73
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	257.48	241.20

b) Exposure to capital market

Particulars	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	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 country exposure -NIL

Risk Category*	Exposure (net) as at March... (Current Year)	Provision held as at March... (Current Year)	Exposure (net) as at March... (Previous Year)	Provision held as at March... (Previous Year)
Insignificant				
Low				
Moderately Low				
Moderate	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	57.10	41.34
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 and NPAs

a) Concentration of deposits

(Amount Crore Rs.0.00)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	758.44	695.43
Percentage of deposits of twenty largest depositors to total deposits of the bank	47.54	44.73

b) Concentration of advances

(Amount Crore Rs.0.00)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	96.27	101.06
Percentage of advances to twenty largest borrowers to total advances of the bank	12.60	13.97

c) Concentration of exposures

(Amount in crore Rs.0.00)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	96.27	97.57
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ Customers	12.60	13.49

d) Concentration of NPAs

(Amount in crore Rs.0.00)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	50.30	59.18
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	74.61	72.65



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

(Amount in Crore Rs.0.00)

Particulars	2023-24	2022-23
Opening balance of amount tr. To DEAF	6.11	5.45
Add (+) : Amount tr. During the year	3.18	0.75
Less (-) : Amount re-imbursed by DEAF towards claims	0.83	0.09
Closing balance of amount tr. To DEAF	8.46	6.11

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	Current year	Previous 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	734	136
3.	Number of complaints disposed during the year	734	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	9	16
5.1.	Of 5, number of complaints resolved in favour of the bank by BOs	9	14
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	0	2
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	0
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BOScheme 2006 and covered within the ambit of the Scheme.

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
ATM, POS & Card Block	0	733	431.16	0	0
Non-KYC IN-operative a/c	0	0	0.00	0	0
Others	0	10	-28.57	0	0
Total	0	743	402.59	0	0
Previous Year					
ATM, POS & Card Block	0	138	305.88	0	0
Others	0	14	1300.00	0	0
Total	0	152	1605.88	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 2023-24.

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 (The quantitative disclosures should only cover Whole Time Directors/ Chief Executive Officer/ Material Risk Takers)	(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.	0.33	0.27
		(ii) Total amount of deferred remuneration paid out in the financial year.	0.33	0.27
	(j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.		
	(k)	(i) Total amount of outstanding deferred remuneration and retained remuneration exposed to ex post explicit and/ or implicit adjustments		
		(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	6.85	6.51
ii. Non-interest income as a percentage to Working Funds	0.25	0.29
iii. Cost of Deposits	3.94	4.07
iv. Net Interest Margin	3.98	3.32
v. Operating Profit as a percentage to Working Funds	1.95	1.57
vi. Return on Assets	1.09	0.60
vii. Business (deposits plus advances) per employee (in Crore Rs.0.00)	9.63	9.22
viii. Profit per employee	0.08	0.04

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	7.75	5.30
iii) Provision made towards Income tax	6.70	2.72
iv) Other Provisions and Contingencies (with details)	1.50	4.42

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	2.25	2.14
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 31/03/2024 (Funded and Non-Funded)

(Amount in Crore Rs.0.00)

Particulars	O/s. Bal. as on 31/03/2023	Loans & Advances disbursed during the F.Y.	Amt. of Recovery during the F. Y.	O/s Bal. as on 31/03/2024
Directors	0.18	0.00	0.12	0.06
Relatives of Directors/ firms in which they are interested	19.83	0.08	6.23	13.68
Total	20.01	0.08	6.35	13.74

Date : 26/06/2024

Place : Pune

M/s. AYG & Associates.,
Chartered Accountants
Partner CA Sheetal P. Surana
M. No. 134095 (FRN 126883 W)
UDIN : 24134095BKCACI4184



TO CONSIDER PROPOSAL TO CHANGE BYE-LAW

Bye-Law No.	Existing Wording of the Bye-Law	Wording of the Bye-Law as would appear after the proposed amendment / addition	Reason for Amendment / addition
(1)	(2)	(3)	(4)
31(e)	The term of the office of the elected members shall be five years from the date of elections. However the elected member shall continue to hold office till their successors are elected or nominated under the provisions of the Act / Rules and Bye -laws, and assume charge of their office.	The term of the office of the elected Directors shall be five years from the date of elections. However the elected Directors shall continue to hold office till their successors are elected or nominated under the provisions of the Act / Rules and Bye -laws, and assume charge of their office. But no directors in any case shall continue to hold office continuously for a period exceeding eight years.	As per amended provisions of section 10A - 2A(1)(i) of the Banking Regulation Act , 1949 as applicable to Co - operative banks and as per the observation pointed out in Risk Assessment Report (Inspection Report) of Reserve Bank of India for the F.Y. 2020-21.
32(2)(n)	-----	To constitute following sub committees of the Bank- 1) Executive Committee. 2) Loan and Recovery Committee. 3) Audit, Investment and Information Technology Committee. 4) Risk Management and Special Committee of Board for monitoring high value frauds (Rs.1.00 Cr & above) Committee. 5) Special Committee under FATCA. 6) Any other committee as required under this Act or any other Act from time to time.	As per the observation pointed out in Risk Assessment Report (Inspection Report) of Reserve Bank of India for the F.Y. 2022-23.
45(i)	The General Body on the recommendations of Board of Directors' shall appropriate the net profit as under- a) To carry not less than 25% to the Statutory Reserve Fund. b) To credit 1% of its profit to Co-operative Education Fund maintained by the National Co-operative Union of India Limited in the manner as may be prescribed. c) To transfer an amount not less than 10% to Reserve Funds for meeting unforeseen losses.	The General Body on the recommendations of Board of Directors' shall appropriate the net profit as under- a) To carry not less than 25% to the Statutory Reserve Fund. b) To credit 1% of its profit to Co-operative Education Fund and 1% of its profit to Co-operative Rehabilitation, Reconstruction and Development Fund maintained under this act and in the manner as may be prescribed. c) To transfer an amount not less than 10% to Reserve Funds for meeting unforeseen losses.	Amendment due to modification in Multistate Co-operative Societies Act, 2002 and rules made there under.



नवराष्ट्र

प्रभात

पुढारी

डॉ. अस्मिता जगताप यांना पुरस्कार प्रदान

दुबई, एशियन बिझनेस अँड सोशल फोरमच्या अंदाज वेळे भारतीय संचालिका डॉ. अस्मिता जगताप यांना 'ग्रेटिस्ट ब्रान्ड्स अँड लीडर्स २०२३-२४' या पुरस्कारासह सन्मानित करण्यात आले. डॉ. अस्मिता जगताप यांनी या पुरस्कारासाठी 'सर्वोत्तम संचालिका' या पुरस्कारासाठी प्रतियोगिता जिंकली आहे. डॉ. अस्मिता जगताप यांनी या पुरस्कारासाठी 'सर्वोत्तम संचालिका' या पुरस्कारासाठी प्रतियोगिता जिंकली आहे.



हा गौरव सर्व टीमचा
डॉ. अस्मिता जगताप यांनी या पुरस्कारासाठी 'सर्वोत्तम संचालिका' या पुरस्कारासाठी प्रतियोगिता जिंकली आहे.

डॉ. अस्मिता जगताप यांना पुरस्कार

डॉ. अस्मिता जगताप यांनी या पुरस्कारासाठी 'सर्वोत्तम संचालिका' या पुरस्कारासाठी प्रतियोगिता जिंकली आहे.



डॉ. अस्मिता जगताप यांनी या पुरस्कारासाठी 'सर्वोत्तम संचालिका' या पुरस्कारासाठी प्रतियोगिता जिंकली आहे.



जगताप ठरल्या नेतृत्वाची 'अस्मिता'

डॉ. अस्मिता जगताप यांनी या पुरस्कारासाठी 'सर्वोत्तम संचालिका' या पुरस्कारासाठी प्रतियोगिता जिंकली आहे.

भारती सहकारी बँक लि., पुणे च्या संचालिका व भारती हॉस्पिटल मेडिकल फाऊंडेशनच्या कार्यकारी संचालिका माननीय डॉ. सौ. अस्मिता राजेंद्र जगताप यांना एशियन बिझनेस अँड सोशल फोरम २०२४ च्या लंडन येथे आयोजित करण्यात आलेल्या २३ व्या वार्षिक परिषदेमध्ये लेस्टर साऊथवे (United Kingdom) खासदार शॉकट अँडम यांच्या हस्ते 'सर्वात प्रभावशाली तरुण नेतृत्व' या पुरस्काराने सन्मानित करण्यात आले.



बँकेचे माजी अध्यक्ष व भारती विद्यापीठ अभिमत विश्वविद्यालयाचे कुलपती माननीय डॉ. शिवाजीराव कदम सर यांना 'कर्मवीर चॅरिटेबल ट्रस्ट' यांचे वतीने ज्येष्ठ शास्त्रज्ञ माननीय डॉ. रघुनाथ माशेलकर यांचे हस्ते कर्मवीर विद्याभूषण पुरस्काराने सन्मानित करण्यात आले. त्याप्रसंगी माननीय आमदार डॉ. विश्वजीत कदम, माननीय आमदार श्री. जयंत पाटील, व इतर मान्यवर



भारती सहकारी बँक लि., पुणे च्या वतीने महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन लि., मुंबई यांची पुणे विभागीय सभा व प्रशिक्षण शिबीर भारती विद्यापीठाचे शैक्षणिक संकुल, धनकवडी, पुणे येथील वैद्यकीय महाविद्यालयाच्या सभागृहात आयोजन करण्यात आले होते त्यावेळी बँकेचे अध्यक्ष मा.सी.ए. बी.बी.कड सभेस संबोधित करतांना.



बैकेचे संस्थापक डॉ. पतंगरावजी कदम (साहेब) यांचे लोकतीर्थ पुर्णाकृती पुतळा व स्मारक अनावरण लोकार्पण सोहळ्यानिमित्त उपस्थित लोकसभा विरोधी पक्षनेते मा. खासदार राहुलजी गांधी, मा. खासदार मल्लिकार्जुन खरगे अध्यक्ष अ.भा. काँग्रेस कमिटी, मा. खासदार शरदचंद्रजी पवार यांचे समवेत मा. आमदार डॉ. विश्वजीत कदम, मा. श्री. मोहनरावजी कदम, प्रा. डॉ. शिवाजीराव कदम, मा. विजयमाला पतंगराव कदम (वहिनीसाहेब) तसेच सर्व कदम कुटुंबीय व इतर 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****■ ATM Dept. : 8484888407**

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 - 416 303	(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

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