

🔈 सावजी बँक

सुंदरलाल सावजी अर्बन को-ऑप.बँक लि; जिंतूर

🌘 मुख्य कार्यालय : ए.पी.एम.सी. मार्केट यार्ड, जितूर - 431509 जि. परभणी

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विनम्र अभिवादन

॥ विनम्र श्रद्धांजली ॥

सन 2021-22

अहवाल वर्षामध्ये जागतिक आणि भारतीय किर्तीचे राजधुरंधर, शास्त्रज्ञ, साहित्यिक, सामाजिक कार्यकर्ते, शिक्षणतज्ञ, बँकेचे, ज्ञात, अज्ञात, ठेवीदार, सभासद, हित चिंतकांसहीत ज्या थोर विभूती पंचतत्वात विलीन झाल्या त्यांच्या पवित्र स्मृतीस विनम्र व







बँकेची आर्थिक स्थिती

बँकेची गेल्या तीन वर्षाची उत्कर्षवर्धक आर्थिक स्थिती

विवरण	३१.०३.२०२०	३१.०३.२०२१	३१.०३.२०२२
ऑडिट वर्ग	'अ'	'अ'	'अ'
सभासद	२६०६९	२५६२१	२५१८५
भाग भांडवल	५९०१.२४	4८३१.८१	4003.32
राखीव निधी	4२१३.७५	५५६३.५५	६५००.१२
इतर निधी	९६९३.०२	9२०९२.9०	9३९६७.८२
ठेवी	999800.03	90८८९५.३9	९३२२७.९२
गुंतवणूक	५०८४३.३४	43009.03	४५४१०.१८
दिलेले कर्ज	७९०८५.१८	७४६१७.६७	६९१७९.६०
निव्वळ नफा	9३८६.३२	9824.08	9404.00
लाभांष	-	9२%	9२%
			(प्रस्तावित)

्रीत्र सावजी अर्बन को – ऑप.बँक लि ; जिंतूर श मुख्य कार्यालय : ए.पी.एम.सी. मार्केट यार्ड, जिंतूर – 431509 जि. परभणी

वार्षिक सर्वसाधारण सभेची नोटीस सन २०२१-२०२२ (फक्त सभासदांकरीता)

सन्माननिय सभासद, आपणास कळविण्यात येते की, सुंदरलाल सावजी अर्बन को-ऑप बँक लि., जिंतूर या बँकेची ५७ वी वार्षिक सर्वसाधारण सभा रविवार दिनांक १८ सप्टेंबर, २०२२ रोजी दपारी १.०० वाजता माऊली मंगल कार्यालय, जितूर येथे घेण्यात येणार आहे. सदर सभेस आपण उपस्थित रहावे ही विनती. सभेपूढील विषय:

- १. दिनांक ०५ सप्टेंबर, २०२१ रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे ईतिवृत्त वाचन कायम करणे.
- दिनांक ३१ मार्च, २०२२ रोजी संपलेल्या आर्थिक वर्षांचा अहवाल, ताळेबंद व नफा तोटा पत्रक स्वीकृत करणे.
- अ) सन २०२१–२०२२ चे अंदाज पत्रकापेक्षा जादा झालेल्या खर्चास मान्यता देणे. ब) सन २०२२-२०२३ या आर्थिक वर्षाचे अंदाज पत्रकास मान्यता देणे.
- ४. मा संचालक मंडळाने शिफारस केलेल्या सन २०२१–२२ च्या नफा वाटणीस मान्यता देणे.
- सन २०२१–२२ सालचा वैधानिक लेखा परीक्षण अहवाल स्विकारणे.
- सन २०२०–२०२१ चे वैधानिक लेखापरिक्षण अहवालाचे दोष दुरुस्ती अहवालास मान्यता देणे.
- अ) सन २०२२-२३ या आर्थिक वर्षाकरीता वैधानिक लेखा परीक्षकाची नेमणूक करणे बाबत. ब) सन २०२२-२३ या आर्थिक वर्षा करीता अंतर्गंत तपासणीसाच्या नियुक्ती बाबत.
- बँकेचे उपविधी क्र.७ नुसार मॅक्झीमम् बॉरोईंग पॉवर ठरविणे बाबत.
- १००% तरतुद असलेल्या संशयित व बुडीत वर्गवारीतील कर्ज खात्यांच्या वसुलीचा हक्क अबाधित ठेवून, निर्लेखन करण्यास मान्यता मिळण्याबाबत.
- १०. मा संचालक मंडळाने शिफारस केलेनुसार शाखा सुभाष रोड परभणी च्या स्वमालकीची इमारत पुनर्बांधणी करणेसाठी तसेच मुख्य कार्यालय आणि शाखा वसमत साठी स्वमालकीची जागा खरेदी करण्यास मान्यता देणे बाबत.
- ११. एकरकमी कर्ज परतफेड योजने अंतर्गंत मंजूर थिकत कर्जातील वसुलीची नोंद घेणे.
- १२. वार्षिक सर्वसाधारण सभेस उपस्थित नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
- १३. मा अध्यक्ष याचे परवानगीने ईतर ऐनवेळी येणारे विषय.

मा संचालक मंडळाचे आदेशावरुन, : २४ ऑगस्ट, २०२२ दिनाक (स्वाक्षरीत) : जिंतूर स्थळ मुख्य कार्यकारी अधिकारी

विशेष सुचना :

- ०१. गणपुर्तीच्या अभावी सभा तहकूब झाल्यास सदर वार्षिक सर्वसाधारण सभेचे कामकाज नियुक्त ठिकाणीच उपरोक्त वेळेनंतर अर्ध्या तासाने स्रु होईल. त्यावेळी गणपूर्तीची व वेगळ्या स्चनेची आवश्यकता असणार नाही.
- ्ज्या सभासदाना वार्षिक सर्वसाधारण सभेपुढील विषयाचे अनुषंगाने प्रश्न, सूचना अथवा बँकेच्या कामकाजासंबधी काही माहिती अपेक्षित असेल, त्यांनी दिनांक ०९ सप्टेंबर, २०२२ पर्यंत बँकेचे मुख्य कार्यालय, ए.पी.एम.सी. मार्केट यार्ड, येलदरी रोड, जितूर या ठिकाणी कामकाजाच्या दिवशी कार्यालयीन वेळेत तपशीलवार लेखी स्वरुपात कळवावे. प्रश्नकर्त्याने आपण स्वतः थकबाकीदार अथवा थकबाकीदाराचे जामीनदार नाही तसेच शेअर्सची किमान रक्कम पूर्ण भरलेली आहे, हे पाहावे.
- सभासदांनी आपला पत्ता बदलला असल्यास नवीन पत्ता बँकेस पुराव्यासह व आधारकार्डसह ताबडतोब कळवावा. तसेच ज्या सभासदानी आपल्या शेअर्ससाठी नॉमिनेशन केले नाही त्यांनी ते करुन घ्यावे ही विनंती.
- वार्षिक अहवाल २०२१.२२ हा बँकेच्या सर्वे शाखा कार्यालय, मुख्य कार्यालय तसेच बँकेचे सकेत स्थळ www.sundarlalsawjibank.com यावर दिनांक ०१ सप्टेंबर, २०२२ पासुन उपलब्ध असेल. तरी आपण वरिल कोणत्याही ठिकाणाहुन उपलब्ध करुन घेऊ शकता.

५७ वा वार्षिक अहवाल सन २०२१-२२

सन्माननिय सभासद व सहकारी बंधू–भगिनींनो, सरनेह नमस्कार,

आर्थिक वर्ष २०२१–२२ मदील बँकेच्या कामकाजाचा आढावा, नफा/तोटापत्रक तसेच दिनांक ३१ मार्च, २०२२ अखेरीस ताळेबंद तसेच विविध क्षेत्रातील बँकेच्या कामगिरीचा सविस्तर अहवाल सादर करताना आनंद वाटत आहे.

'कोविड–१९' जागतिक महामारीचा प्रार्दभाव आर्थिक वर्षात कमी अधिक प्रमाणात जाणवत होता. त्यामुळे एकूण अर्थव्यवस्थेवर विपरीत परिणाम झालेला दिसून येत आहे. तरी बँकेच्या आर्थिक स्थितीवर विपरीत परिणाम होणार नाही, यासाठी संचालक मंडळाने वेळोवेळी आवश्यक निर्णय घेतलेले आहे. बँकींग क्षेत्रात, तत्रज्ञानाने व्यवहाराची गती वाढलेली आहे. सदर तंत्रज्ञानाचा वापर करून, विविध सेवा ग्राहकांसाठी उपलब्ध करून देण्यात आलेल्या आहेत. डिजिटल बँकींग अंतर्गत UPI, IMPS, E-Com, POS, ATM इत्यादी सेवा उपलब्ध आहे. तसेच बँकेच्या Mobile Banking ॲप द्वारे बँकींग व्यवहार जलद व सुरक्षित करू शकता, याचा सर्व सभासदांनी जास्तीत जास्त वापर करावा.

रिझर्व्ह बँक ऑफ इंडियाने सहकारी बँकांच्या कामकाजात पारदर्शकता आणण्यासाठी व जोखिम कमी करण्यासाठी मार्गदर्शक सूचना जारी केलेल्या आहेत. त्या मार्गदर्शक सुचनाची

अमलबजावणी करण्याबाबत संचालक मंडळ प्रयत्नशील आहे. त्यानुसार बँकेची कामकाज धोरणे तयार करण्यात येत आहे. रिझर्व्ह बँक ऑफ इंडियाचे, मागदर्शक सूचनांचे पालन करणे आवश्यक असल्याकारणाने बँक व्यवस्थापनास वेळोवेळी कठोर निर्णय घेणे क्रमप्राप्त होते. बँकेची विश्वासर्हता टिकवुन सर्व बाबतीत समतोल साधण्याच्या दृष्टीने बँकेचे संचालक मंडळाचा प्रयत्न असतो व आहे.

'कोविड–१९' महामारीमुळे औद्योगिक क्षेत्रात काही प्रमाणात मदीचे वातावरण दिसुन येत आहे. महागाई दरात वाढ झालेली आहे. तरी पण बँकेने घरबांधणी व वाहनतारण तसेच व्यावसायिक कर्जासाठी व्याजदरात कपात करून, व्यवसायास चालना देण्याचा प्रयत्न केलेला आहे, रु. ३० लाखापर्यंत कर्ज व्यवहार वाढ होण्यासाठी, घर खरेदी, वाहन खरेदी, तसेच व्यवसायासाठी गाळा खरेदीसाठी अर्थसाहाय्य, कमी व्याजदरात उपलब्ध करून देण्यात आलेले आहे, त्याचा सभासदानी लाभ घ्यावा. बँकेच्या कर्ज व्यवहारातील जोखिम कमी करणे आणि रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक सुचनाचे पालन करण्याच्या दृष्टीने, जास्त रक्कमेची कर्ज वाटप कमी करण्याबाबत संचालक मंडळाने धोरणात्मक निर्णय घेतला आहे. त्यामुळे एकूण कर्ज व्यवहारात वाढ दिसून येत नाही. कर्ज व्यवहारात अपेक्षित वाढ होत नसल्यामुळे, ठेवी वरील व्याजदर



संचालक मंडळ



श्री दिलीप जितूरकर



श्री. नरेंद्रकुमार दोडल श्री प्रकाशचद जैन

श्री मुकुदकुमार कळमकर

अध्यक्ष (दि. ०९ जुलै २०२२ पर्यंत)

संचालक (दि. 11 जुलै 2022 पासून)

श्री. श्रीराम सोनी



श्री.मनोज राजोतिया





डॉ.प्रा.अशोक जोंधळे ॲड.श्री. धन्यकुमार तळणकर सी.ए.श्री.सतोष इगळे (दि. 11 जुलै 2022 पासून)





श्री.सुभाष शर्मा



श्री.सुभाष लालपोतू



सौ. शैलजा कळमकर संचालिका



मर्यादीत ठेवणे, आवश्यक होत आहे.

वित्त संस्था, कर्ज पुरवठा करण्यासाठी

स्पर्धा करीत असताना, तत्पर ग्राहक

सेवा, कमी व्याजदर या आधारे त्यांच्याशी

स्पर्धा करीत, कर्ज व्यवहारास चालना

बॅकेच्या संचालक मंडळाची निवडणूक

पार पडली. या निवडणुकीत आपण मा.

मुकुंद सावजी कळमकर साहेबांच्या

नेतृत्वा खाली 'समता' पॅनलला भरघोस

मतानी विजयी केले. त्यानंतर संचालक

मंडळ सदस्यांनी माझी अध्यक्षपदी

निवड केली.मागील २० वर्षात या

बँकेची धुरा मा. मुकुद सावजी कळमकर

साहेबांनी सक्षमपणे, आर्थिक शिस्त

देण्याचा प्रयत्न बँकेचा राहीला आहे.

आर्थिक बाजारात, विविध

जूलै २०२२ या महिन्यात



श्री रावसाहेब खडागळे

श्री चद्रकात कडे





श्री.शेख हमीद शेख हनिफ

श्री.घनशामदास गोयल

श्री.धोंडीराम शेप

सौ गिताजली कान्हडकर श्रीमती मिराबाई पालकर (दि. 11 जुलै 2022 पासून)



मुख्य कार्यकारी अधिकारी

पाळुन पार पाडली. त्यामुळे बँकेस आर्थिक स्थैर्य प्राप्त झाले आहे. अशा आर्थिक स्थैर्य असलेल्या बँकेची धुरा सांभाळण्यासाठी माझी अध्यक्ष पदावर निवड केली, याबद्दल मी संपूर्ण संचालक मंडळाचा आभारी आहे. मा. मुकुद सावजी कळमकर साहेबानी ज्या आर्थिक शिस्तीने बँकेचा विस्तार केला, तीच आर्थिक शिस्त पुढील काळात राखुन, सभासदाचा व ठेवीदारांचा रक्कमेची सुरक्षितता राखणे यास प्राधान्यक्रम राहील अशी खात्री या प्रसंगी आपणास देतो.

मागील आर्थिक वर्ष २०२१– २२ बँकेच्या भाग भांडवल, ठेवी, कर्ज व्यवहारा बाबत अदयावत माहिती सोबत जोडली आहे. तसेच निव्वळ नफा वाटणी बाबत शिफारस करण्यात आलेली आहे.

सुंदरलाल सावजी अर्बन को–ऑप. बँक लि ; जिंतूर

मुख्य कार्यालय : ए.पी.एम.सी.मार्केट यार्ड, जितूर-431509 जि.परभणी

39.03.2020 | 39.03.2029 | 39.03.2022

2 पान.क्र.

सभासद व भाग भांडवल

बँकेचे अधिकृत भाग भाडवल रु. १०० कोटी असून वसुल भाग भाडवल रु. ५७०३.३२ लाख इतके आहे. मागील वर्षाचे भाग भाडवल रु. ५८३१.८१ लाख असुन त्यामध्ये अहवाल वर्षात (–) रु.१२८.४९ लाख ने म्हणजे (–) २.२०% ने घट झाली आहे. एकूण सभासद संख्या २५१८५ आहे.

राखीव व इतर निधी

अहवाल वर्षात एकूण निधी रु. २८१२.२९ लाखाने म्हणजे गेल्या वर्षाच्या तुलनेत १५.९३% ने वाढला आहे. निधीची गेल्या तीन वर्षातील आकडेवारी पुढील प्रमाणे आहे.

निधीची गेल्या तीन वर्षातील आकडेवारी पुढील प्रमाणे आहे.

(रु.लाखात)

कर्ज प्रकार

निधी	३१.०३.२०	३१.०३.२१	३१.०३.२२
राखीव निधी	५२१३.७५	५५६३.५५	६५००.१२
ईमारत निधी	9498.90	9६९७.९८	9७६४.०४
धर्मादाय निधी	9.9६	8.८७	8.00
संशयित बुडित कर्ज निधी	4280.40	६१८७.८४	98.000
रिझर्व्ह फंड (Unforeseen Losses)	0	93८.६३	२८१.१३
डेव्हल्पमेंट फंड	8.99	8.99	8.99
लाभांष समानिकरण निधी	४८०.६५	439.99	५६१.११
निवडणूक निधी	94.29	३५.२९	५०.२९
इनव्हेस्टमेंट डिप्रेसियशन फंड	928.84	८७२.५९	१४१६.६९
प्रोव्हिजन अगेन्स्ट स्टॅंडर्ड ॲसेट	४०३.०९	४१३.०९	४२३.०९
इन्व्हेस्टमेंट फ्लक्च्युऐशन फंड	७९६.०७	१०४६.०७	११४६.०७
स्पेशल रिझर्व्ह फंड	८९५.५६	९४८.५६	१०१०.६५
एज्युकेशन अँड ट्रेनिंग फंड	६२.१४	६१.९४	६१.०६
टेक्नॉलॉजी डेव्हलपमेंट फंड	03.90	98८.9७	903.90
सुंदर कन्यारत्न फंड	٩.८६	9.24	9.८५

एकुण ठेवी :

अहवाल वर्षात दिनाक ३१ मार्च, २०२२ अखेर बँकेच्या एकुण ठेवी रु. ९३२२७.९२ लाख झाल्या आहेत.

१४९०६ ७७ । १७६५५ ६५

ठेवीदारानी आपल्या बँकेत ठेवी ठेवून बँकेविषयी विश्वास दाखविला त्याबद्दल बँक सर्व ठेवीदारांची आभारी आहे. गत तीन वर्षातील ठेवीची आकडेवारी खालील

(रु.लाखात)

२०४६७.९४

ठेवी	३१.०३.२०२०	३१.०३.२०२१	३१.०३.२०२२
चालू ठेवी	३८३६.१७	४४३१.८५	५२९०.१५
बचत ठेवी	9८9२9.९9	२३८७४.१७	२३७६२.३५
मुदत ठेवी	८९५११.९५	८०५८९.२९	६४१७५.४२
एकुण ठेवी	999800.03	१०८८९५.३१	९३२२७.९२

बँकेचा मुळ उद्देश म्हणजे सभासदांची आर्थिक उन्नती करणे, त्यादृष्टीने बँकेने निरनिराळ्या प्रकारचे कर्ज सभासदांना मंजूर केलेले आहे. यावर्षी दिनांक ३१.०३.२०२२ अखेर एकण कर्ज रु. ६९१७९.६० लाख आहे. रिझर्व्ह बँक ऑफ इंडियाच्या धोरणा प्रमाणे अग्रक्रमी क्षेत्रांना ५०% तर त्या पैकी दुर्बल घटकांना कर्ज पुरवठ्याच्या ११% कर्ज पुरवठा होणे आवश्यक आहे. येथे नमुद करण्यास आनंद वाटतो की, सदरील उद्दिष्ट आपल्या बँकेने पुर्ण केले असून दिनांक ३१.०३.२०२२ अखेर एकुण येणे कर्ज रु. ६९१७९.६० लाख पैकी अग्रक्रमी क्षेत्रातील कर्ज रु. ५११७२.५१ लाख आहे. अग्रक्रमी क्षेत्रातील पुरवठ्याचे एकूण येणे कर्जाशी शेकडा प्रमाण ७३.९१% व दुर्बल घटकाची एकुण कर्ज येणे बाकी रु. ११४३३.७८ लाख आहे. अग्रक्रमी क्षेत्रातील कर्ज पुरवठ्याशी टक्केवारी २२.३४% आहे. कर्जदारांनी कर्जाची नियमानुसार कर्ज रक्कमेची परतफेड करुन, कर्ज खाते नियमित ठेवणे, अत्यंत आवश्यक आहे. कारण – त्यामुळे कर्जदारांच्या क्रेडीट स्कोअर मध्ये वाढ होऊन, भविष्यात कर्ज त्वरीत मिळण्यास मदत होते. तेंव्हा सर्व कर्जदार सभासदांना कर्ज रक्कमेची नियमित परतफेड करण्यासाठी प्रयत्नशील रहावे अशी विनती आहे. महाराष्ट्र शासनाने थकित कर्ज वसूलीसाठी लागू केलेली एक रक्कमी परत फेड योजना बँकेने स्विकारली असून ती लागू केलेली आहे. तरी थकीत कर्जदारांनी सदर योजने अंतर्गत असलेल्या तरतूदी नुसार एक रक्कमी परतफेड कर्ज योजनेचा लाभ घ्यावा. बँकेच्या सर्व कर्जदारांची माहिती दरमहा 'क्रेडीट इन्फॉर्मेशन कंपनींना' सादर करण्यात येते. आपले कर्ज थकीत राहील्यास आपल्या क्रेडीट स्कोअर वर विपरीत परिणाम होऊ शकतो त्यामुळे भविष्यात आपल्या व जामिनदाराच्या कर्ज व्यवहारास बाधा येऊ शकते. त्यामुळे आपले कर्ज नियमीत ठेवणे आवश्यक आहे.

दिनांक ३१.०३.२०२२ अखेर येणे कर्जाची विगतवारी पुढील प्रमाणे आहे.

(रु.लाखात)

अहवालाच्या वर्षात, बँकेच्या २४ शाखा आणि मुख्य कार्यालया मार्फत ग्राहकास बँकींग सुविधा करुन दिलेली आहे

सर्व शाखाची आर्थिक स्थिती खालील प्रमाणे

(रु.लाखात)

	(ক.লাভা			र.लाखात)
शाखा	एकूण ठेवी	कर्ज येणे बाकी	थकबाकी (हप्तेबाकीसह)	कर्मचारी वर्ग
जिंतूर	99६९४.9५	७७९१.४९	६१५.७६	9८
हिंगोली	७१२३.२८	५५६४.४५	२९.४३	93
वसमत	७०९६.५३	२३५९.१९	३६.७९	90
परभणी	६४३०.२१	8389.03	۷٩.७٩	93
सेनगांव	9२८०.००	9३५७.२७	३२.९५	۷
जवळाबाजार	४१८८.९४	9४०७.9६	909.0८	9
कारंजा	८९३४.६५	३०२७.०४	98.04	9
अकोला	9७०३.०४	८१४.५२	२१३.५३	દ્દ
जालना	4044.20	७२९८.६२	३८.०४	90
शिवाजीनगर परभणी	७५२७.५३	२५७९.१०	६८.१९	93
नांदेड	४६८८.९४	५६०३.९०	93.9८	99
औरंगाबाद	४२५९.१८	३०३६.०४	488.८८	9
तरोडा नाका नांदेड	४५७९.८१	२१६०.८०	49.4८	۷
जालना रोड औ'बाद	४९६४.१४	२८७९.७४	988.28	92
ॲडि. मोंढा जालना	५१७.४५	99६९.७०	२५३.६०	9
गंगाखेड	9२४४.७२	9६३9.३९	9७.७२	0
अजनगांव सुर्जी	9820.20	२६५२.६९	२४.८०	0
कोल्हापूर	9३८२.८२	८५६.१८	३५१.७६	8
नागपूर	3393.00	७५६.८१	८४.२२	Ę
देऊळगांव राजा	9२०३.२५	9९८२.९०	२५.८६	દ્દ
लोणार	९०४.०१	9२०१.९४	0.92	ч
पुणे	५९६.५५	४९९७.२४	9६9३.८७	3
माजलगांव	५६५.७७	२०३४.५९	२९.३३	Ę
जिंतूर (शहर)	२४४४.१४	9६७५.८9	2.80	۷
मुख्य कार्यालय	90२.६७	0.00	0.00	88

सर्व शाखा कोअर बँकींग प्रणालीने जोडण्यात आल्या असुन, १७ शाखांमध्ये ए.टी.एम. सेवा ग्राहकांसाठी उपलब्ध आहे. तसेच मोबाईल बँकींग व इंटरनेट बँकींग सेवा ग्राहकांसाठी उपलब्ध करुन दिलेली आहे. बदलत्या काळानुसार, जास्तीत जास्त तंत्रज्ञानाचा वापर करण्याचा प्रयत्न असून, ग्राहक तक्रार निवारणासाठी आवश्यक व्यवस्था शाखा व मुख्य कार्यालयस्तरावर करण्यात आलेली आहे.

६९१७९.६०

४४४९.१४

९३२२७.९२

रु. ७०७०.४९ लाख

DICGC प्रिमीयम

एकुण

आपल्या बँकेने डिपॉजिट इन्शुरन्स ॲण्ड क्रेडीट गॅरंटी कार्पोरेशनकडे आपल्या ठेवीदारांच्या ठेवीचा विमा उतरविलेला आहे. त्याचा प्रिमीयम बँकेने खालील प्रमाणे मुदतीमध्ये भरणा केलेला आहे.

दिनांक	आरटीजीएस संदर्भ	विमा रक्कम
२०/०५/२०२१	SBIN421140614075	७९,८५,५६७.३२
9२/99/२०२9	SBIN321316685476	७२,५८,५३१.९८
	एकूण	१,५२,४४,०९९.३०

खेळते भाडवल :

या वर्षी दिनाक ३१.३.२०२२ अखेर बँकेचे खेळते भाडवल रु. १२४६ कोटी ७८ लाख ०२ हजार असून गतवर्षी रु. १३९२ कोटी ४२ लाख १७ हजार होते. यावर्षी खेळत्या भाडवलात रु. १४५ कोटी ६४ लाख १५ हजारने घट झाली आहे. घटीचे प्रमाण (-)१०.४६% आहे.

संचालक मंडळ आणि कर्ज, स्टाफ – उपसमितीच्या सभा :

आर्थिक वर्ष २०२१ २२ मध्ये संचालक मंडळाच्या १३, कर्ज उपसमिती ०६, वसुली उपसमिती ०१, ऑडिट रिव्ह्यु कमिटी ०५, आय.टी.सब कमिटी ०४ आणि सायबर सेक्युरीटी स्टेअरींग किमटी ०४, गुंतवणूक किमटी ०१, ओ.टी.एस. सेटलमेंट कमिटी ०२, स्टॉफ सब कमिटी ०१ व नॉमिनेशन अँड रेम्युनेशन कमिटी ०९ अशा एकुण ३८ सभा घेण्यात येवुन त्यामध्ये निरनिराळ्या विषयांवर निर्णय घेण्यात आले. संचालक मंडळाचे सर्व सदस्याकडून सदरील सभाना चांगले सहकार्य मिळाले. कर्मचारी वर्ग :

दिनाक ३१ मार्च २०२२ अखेर कर्मचाऱ्याची वर्गवारी खालील प्रमाणे होती. दैनदिन कामकाज पुर्ण करण्यात व व्यवहार वाढीसाठी कर्मचाऱ्याचे चागले सहकार्य मिळाले.

लघु उद्योग	9338.09	9938.८७	२४१.५४
औद्योगीक रोख पत	८७८.३९	۷३७.७۹	9008.40
(Industrial Cash Credit)			
सेक्युअर्ड कॅश क्रेडीट	3८७१.७८	३९२२.४९	४१२०.२०
प्लेज कॅश क्रेडीट	१५२.६४	9090.08	989.03
नजरगहाण कॅश क्रेडीट	३१५३३.५१	२९१६५.१९	२४७७९.८२
नजरगहाण डिमांड लोन	२४२.११	१८९.६३	9२९.७५
मुदती कर्ज	9002.30	९०२.४८	७०२.८६
पगारी कर्ज (Salary Loan)	२६०८.२८	२१५२.८०	२८६६.४७
वाहनतारण कर्ज	१६७१.०२	9080.48	२२१२.०७
मशिनरी तारण कर्ज	३७१.८०	३३४.७६	३४६.४६
घरतारण कर्ज (Housing Loan)	५३९६.५३	4409.00	६५९६.९५
डिमांड लोन	५७.०६	६९.९९	८१.४९
हायपोथीकेशन टर्मलोन	७८९९.९६	८१७६.८७	८२४३.१४
टर्मलोन	90443.89	94039.30	9899८.७०
बील परचेस लिमीट	७०.५३	७०.५३	00.43
ठेव तारण कर्ज	७३०.८५	४०२.५८	१९९.०६
वखार पावती तारण कर्ज	७९.९०	८३.६٩	۷۵.09
सोनेतारण कर्ज	९१८.९८	७७२.६४	७३६.१९
जीवन विमा पावतीचे	3.09	0.00	4.६३
तारणावर कर्ज			
शेती कर्ज	489.८५	४३९.९८	३३६.१५
शैक्षणिक कर्ज	988.33	989.3८	93८.९८
से.सीसी अगेन्स्ट प्रॉपर्टी	9६७९.०३	9६३9.७३	१८७०.४६
क्रीन कॅश क्रेडीट (C.A.)	१६६.८२	७१.३१	९६.८०
पिग्मी एजंट कॅश क्रेडीट	_	_	9.08
एकुण कर्जे	७९०८५.१८	७ ४६१७.६७	६९१७९.६०

थकबाकी :

बँकेचे भाग भांडवल, निधी व ठेवी व कर्ज व्यवहारातील वाढ ही बँकेसाठी प्रगतीदर्शक असली, तरी कर्ज थकबाकीतील वाढ ही बँकेच्या तसेच कर्जदाराच्या प्रगतीस मारक ठरते. बँकेची कर्ज थकबाकी कमीत कमी राखण्याच्या दृष्टीने, विविध मार्गाने प्रयत्न सुरु असून, यासाठी आपणा सर्वांचे सहकार्य अपेक्षित आहे. ३१ मार्च २०२२ अखेर थकबाकी रु. ४४४९.१४ लाख आहे (हप्ते थकबाकी सहीत) थकबाकीचे प्रमाण ६.४३% आहे.

कर्ज थकबाकीदार, कर्जदारा समवेत प्रत्यक्ष चर्चा, सुसंवाद साधून त्याच्या अडचणीवर मार्ग काढून, कर्ज खाते नियमित ठेवण्याबाबत सर्वस्तरावरुन प्रयत्न करण्यात येत आहे. तरी पण कर्ज थकबाकी वसुलीसाठी काही प्रकरणात नाईलाजाने वसुली दावे दाखल करुन, थकीत कर्ज वसुली मार्गाचा अवलब करावा लागतो. थिकत कर्जामुळे कर्जदाराची आर्थिक पत खालावते व संस्थेच्या कामकाजात कर्ज थकबाकीदार सभासदांना मत देण्याचा अधिकार राहत नाही, यामुळे सर्व सभासदांना नम्र विनंती की, आपण घेतलेल्या व जामीनदार म्हणून असलेल्या कर्ज रक्कमेची नियमित व वेळेवर परतफेड करावी. जेणे करुन कर्ज वसुलीसाठी कायदेशीर कार्यवाहीचा मार्ग बँक प्रशासनास टाळता येईल. ज्या सभासदांनी आपल्या कर्ज रक्कमेची परतफेड नियमित केली व करीत आहेत, अशा सभासदाची बँक आभारी आहे.

एकूण थकबाकी रक्कम रु. ४४४९.१४ लाख एकूण थकबाकीचे प्रमाण (कर्ज येणे बाकीशी) ₹.83% नेट एन.पी.ए.

रक्कमेनुसार थकबाकीचे वर्गीकरण (हप्तेबाकीसहीत) (रु.लाखात)

एन.पी.ए.ची तरतुद रक्कम

थकबाकीदार	संख्या	रक्कम
रु.५००० पर्यंत	६७१	93.८५
रु.५००१ ते १००००	348	२५.९९
रु.१०००१ ते २५०००	48८	८९.३४
रु.२५००१ ते ५००००	398	992.24
रु.५०००१ ते त्यापेक्षा जास्त	६९१	४२०७.७१
एकुण	२५७८	४४४९.१४

कालावधीनसार थकबाकीचे वर्गीकरण (हप्तेबाकीसहीत) (रु.लाखात)

वगराववानुसार ववन्वावम्य वनावम्स्य (हरावावमसहारा) (स्तराव		
थकबाकीदार	संख्या	रक्कम
१ वर्षाच्या आतील	904८	9२७४.२९
१ वर्ष ते २ वर्ष	3८८	9९८०.३9
२ वर्ष ते ३ वर्ष	३५६	९४७.१८
३ वर्षाच्या वर	७६	२४७.३६
एकूण	२५७८	४४४९.१४

बॅकेची यशस्विता व नफा हा बॅकेची गुंतवणूक योग्य प्रकारे झाली किंवा नाही यावर अवलंबून असते. बँकींग रेग्युलेशन ॲक्ट नुसार एकूण देय रक्कमेच्या २२.००% रक्कम व्यवहारात वापरता येत नाही. त्यासाठी बँकेने जिल्हा मध्यवर्ती सहकारी बँक लि., महाराष्ट्र राज्य सहकारी बँक लि., मुंबई, राज्य सरकार, केंद्र सरकारच्या बाँडस्, इतर बँकातील मुदत ठेव व नॉन एसएलआर गुतवणूक अशाप्रकारे गुतवणूक केलेली आहे. यावर्षी एकूण गुंतवणूक दिनांक ३१.०३.२०२२ अखेर रु. ४५४१०.१८ लाख आहे.

924 48 248

कर्मचारी प्रशिक्षण :

बँकेने अहवाल वर्षात सर्व शाखेतील अधिकारी व लिपीक श्रेणीतील एकुण १९८ कर्मचाऱ्यांना स्पर्धेच्या युगात बदललेल्या बँकींग कामकाजाची माहिती होण्यासाठी पुणे, मुंबई, औरगाबाद, परभणी, जिंतूर येथे प्रशिक्षण दिले. तसेच बँकेच्या अंतर्गंत प्रशिक्षण आयोजन समिती द्वारे सर्व शाखेतील सर्व कर्मचाऱ्यांना सॉफ्टवेअर, हार्डवेअर, कर्ज, वसुली, के.वाय.सी., ऑडीट, डॉक्यमेंटेशन, विम्याचे महत्व, व्यक्तिमत्व विकास इत्यादी विषयावर प्रशिक्षण वर्ग आयोजित केले होते.

बँकेची वैधानिक तपासणी :

दिनांक ३१ मार्च, २०२१ अखेर बँकेची रिझर्व्ह बँक ऑफ इंडिया तर्फे बँकींग रेग्युलेशन ॲक्ट अंतर्गंत वैधानिक तपासणी घेण्यात आली. तपासणी अधिकाऱ्यांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त केले. सन २०२१–२२ या सालचे वैधानिक लेखा परिक्षण भारतीया साह्जी अँड वाघमारे, चार्टर्ड अकाउंटटस्, औरगाबाद यांनी पुर्ण केले. त्यांनी केलेल्या सुचना व मार्गदर्शना बद्दल मी त्यांचा आभारी आहे.

संचालक मंडळ सदस्य व त्याच्या नातेवाईकाना दिलेली कर्जे :

अहवाल वर्षात मा संचालक व त्यांचे नातेवाईकांना कर्ज देण्यात आलेले नाही.

आयकर आगाऊ भरणा :

अहवाल वर्षात बँकेने आयकर खात्याकडे विहीत मुदतीत ॲडव्हान्स टॅक्सपोटी रु. ९,४६,८३,९६५.९२ चा भरणा केलेला आहे.

- १. तरतुद व करभरणा पूर्व नफा ः रु. ४९ कोटी १३ लाख ०६ हजार
- २. खेळत्या भाडवलाशी प्रमाण ः रु. ३.९४%
- ३. प्रति कर्मचारी नफा : रु. १९ लाख ३४ हजार

नफा वाटणी :

अहवालाच्या वर्षात आयकर तरतुदी पुर्वी नफा रु. ४९,१३,०५,७७५.०५ झाला. त्यामधुन कायद्यानुसार आवश्यक तरतूदी रु. २३,९१,२१,८०९.१३ व ॲडव्हान्स टॅक्स रु. ९,४६,८३,९६५.९२ वजा जाता रु. १५,७५,००,०००.०० निव्वळ नफा आहे. सदरील नफ्याची वाटणी खालील प्रमाणे व्हावी अशी संचालक महलाची शिफारस आहे

त्रपालक मञ्जापा शिकारेस आहे.				
अ.क्र.	विवरण	रक्कम		
۹)	सभासदांना लाभांष १२% प्रमाणे	६,५२,८७,९२४.८०		
၃)	वैधानिक राखीव निधी	3,93,04,000.00		
3)	राखीव निधी (Unforeseen Losses)	9,40,40,000.00		
8)	धर्मादाय निधी	4,00,000.00		
4)	लाभांष समानिकरण निधी	90,00,000.00		
ξ)	निवडणुक निधी	4,00,000.00		
७)	ईमारत निधी	२,२५,८७,०७५.२०		
۷)	टेक्नॉलॉजी डेव्हल्पमेंट फंड	२५,००,०००.००		
۶)	इनव्हेस्टमेंट फ्लकच्युऐशन फंड	9,00,00,000.00		
	एकुण	9५,७५,००,०००.००		

देशाच्या आर्थिक क्षेत्रातील स्थित्यंतरे, तंत्रज्ञानाचा वाढता प्रभाव, कोविड-१९ महामारीमुळे सर्व क्षेत्रावर झालेला विपरीत परिणाम, अशा परिस्थितीत बँकेची आर्थिक स्थिती संतुलित राखणे, हे मोठे आव्हान आहे. सभासदाचे भागभाडवल व ठेवीदाराच्या ठेवीची सूरक्षितता राखण्यासाठी, कर्ज व्यवहार व गूंतवणूक मधील जोखीम कमी करण्याचा मा संचालक मंडळाचा नेहमीच प्रयत्न राहीला आहे. हे सर्व करीत असताना सर्व घटकांची साथ, पाठींबा व सहकार्य हे नेहमीच लाभत आहे. आपण सर्वजण सदैव पाठीशी राह्न बँकेच्या प्रगतीसाठी सतत मार्गदर्शन व सहकार्य देत आहात. सर्वांच्या सहकार्याने आपली बँक प्रगथीपथावर आहे.

बँकेची धुरा समर्थपणे साभाळत असताना, सर्व घटकाची साथ, पाठिंबा, सहकार्य हे अनमोल असते. आपण सर्वजण कळत–नकळत सदैव पाठिशी राहन. बँकेच्या प्रगतीसाठी सतत मार्गदर्शन व सहकार्य देत असता. आपले मार्गदर्शन व प्रेरणेतून, बँकेच्या प्रत्येक घटकासाठी नवनविन करण्याची प्रेरणा मिळते. सर्वांच्या सहकार्याने आपली बँक प्रगतीपथावर आहे. बँकींग क्षेत्रामध्ये सध्या वेगवेगळे आव्हाने समोर येत आहेत. परंतु मला विश्वास आहे की, आपल्या सर्वांच्या सहकार्याने व मार्गदर्शनाने या आव्हानाला सामोरे जावून, बँकेस अधिक उंचीवर नेऊन, एक अग्रगण्य बँक म्हणून बँकेस सन्मान प्राप्त होईल. यासाठी यानिमित्ताने मी आपले आभार व्यक्त करतो. पुढील काळात सहकार्याची खात्री बाळगुन हा अहवाल सपवतो.

धन्यवाद!

प्रशात/सुंदरलालजी कळमकर

अध्यक्ष

आपला,



BHARTIYA SAHUJI & WAGHMARE CHARTERED ACCOUNTANTS

B-3 & 4, Suyash Complex, Kalda Corner, Near Shreyanagar, Aurangabad - 431005. Tel. - 0240-2362530, 2348191 E-mail: bsw_ca@rediffmail.com

CA. YOGESH BHARTIYA M.Com, FCA, DISA (ICAI)

CA. JAYESH SAHUJI

CA. SANDEEP WAGHMARE

The Members

Sundarlal Sawji Urban Co-operative Bank Ltd., Jintur,

Report on the Audit of Financial Statements

Opinion

1. We have audited the accompanying financial statements of Sundarlal Sawji Urban Co-operative Bank Ltd., Jintur, ('the Bank') as at 31 March 2022, which comprise the Balance Sheet as at 31st March 2022, and the Profit and Loss Account, for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of Head office and 24 branches audited by us are incorporated in these financial statements.

2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Form No. orm No. 7, LFAR & Part A, B & C of main audit report & Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to coloperative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 and the guidelines issued by Reserve Bank of India and Registrar of Cooperative Societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

(a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2022;

(b) In the case of the Profit and Loss Account, of the profit for the year ended on that date

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulation Act, 1949 and the Rules thereunder and under the provisions of the Maharashtra Co operative Societies Act, 1960 and the Rules thereon, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements

Information Other than the Financial Statements and Auditor's Report thereon

4. The Bank's Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Report of Directors is expected to be made available to us after the date of this auditor's report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated. When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting

Key audit matters

5. Key Audit Matters are those matters that in our professional judgment were of most significance in our audit of the Financial Statements for the year ended March 31, 2022. These matters were addressed in the context of our audit of the Financial Statements as a whole and in forming our opinion thereon and we do not provide a separate opinion on these matters. We have determined the matters described below to be the Key Audit Matters to be communicated in our report:

	Sr. No.	Key Audit Matters	How the matter was addressed in our audit
01.	of and provisioning for non-performing Advances.	Our audit approach towards advances with reference to the IRAC norms and other related circulars/directives issued by the RBI and also internal policies and procedures of the Bank includes the testing of the following:	
		requirements, existing business environment, estimation/ judgement involved in valuation of securities, it is a matter of high importance for the intended users of the Financial	The accuracy of the data input in the system for income recognition, classification into performing and non performing Advances and provisioning in accordance with the IRAC norm in respect of the bank;
			 Existence and effectiveness of monitoring mechanisms such as Internal Audit, Systems Audit, stock audit and Concurrent Audit as per the policies and procedures of the Bank;
			 Examination of advances including stressed advances on a sample basis with respect to compliance with the RBI Master Circulars / Guidelines;
			d. In carrying out substantive procedures of the bank, we have examined all large advances and other advances on a sample basis.

Management's Responsibility for the Financial Statements

6. The Board of Directors of the Bank are responsible for the preparation of these financial statements that give a true and fair view of the financial position and financial performance of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co⊟operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co □operative Societies Act, 1960, and the Maharashtra Co operative Societies Rules, 1961 and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Bank and for the preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgement and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal control financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and

fair view and are free from material mis statement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors is also responsible for overseeing Bank's Financial Reporting process

Auditor's Responsibility for the audit of the financial Statements

- 7. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements
- As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal & Regulatory Requirements

- 8. The Balance Sheet and the Profit and Loss Account have been drawn up in Form "N" of the provisions of the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules 1961 and in Form A and Form B as per the provisions of Banking Regulation Act, 1949 as applicable to UCB,
- - We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
 - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices:
 - The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns;
- The accounting standards adopted by the Bank are majorly consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks. However, accounting standards "Accounting of Income Taxes" is not complied by the Bank.
- 10. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961.
- 11. We further report that for the year under audit, the Bank has been awarded "A" classification.

For Bhartiva Sahuii & Waghmare Chartered Accountants FRN: 121836W

CA. Sandeep Waghmare Partner M. No. 106280

Place: Aurangabad Date : 24/06/2022

UDIN: 22106280ALQKOI1606



सुंदरलाल सावजी अर्बन को-ऑप. बँक लि ; जिंतूर श मुख्य कार्यालय : ए.पी.एम.सी.मार्केट यार्ड, जिंतूर-४३१५०९ जि.परभणी

Balance as on 31 March, 2022 (३१ मार्च, २०२२ वरील ताळेबंद) Year Ended Assets Year Ended 31/03/2022 31/03/202 Schedule sh and Balance with RBI रोख व आर.बी.आय. कडील शिल्लक इतर बँकातील शिल्लक, lance with banks and money at मागणी योग्य ठेव, शॉर्ट नोटीस II and short notice

Lu	A3
21	Ca
ear)	Ва
	ca
3181	ln۱
5565	Ad
9533	Fix
0	Ot
1711	Int

		Year Ended 31/03/2022	Year Ended 31/03/2021	
	Statutory Reserve	वैधानिक राखीव	(Current Year) 650011	(Previous Year) 556355
	Opening Balance	प्रारंभिक शिल्लक	556355	521375
	Additions during the year	वर्षभरात भर	93656	34980
	Deductions during the year	वर्षभरात वजावट	0	0
I	Capital Reserve	भांडवल राखीव	0	0
	Opening Balance	प्रारंभिक शिल्लक	0	0
	Additions during the year	वर्षभरात भर	0	0
	Deductions during the year	वर्षभरात वजावट	0	0
I	Share Primium	वैधानिक राखीव	0	0

प्रारंभिक शिल्लक Opening Balance Additions during the year वर्षभरात भर 0 0 Deductions during the year वर्षभरात वजावट 0 0 Revenue and Other Reserve महसूल आणि इतर राखीव 1396782 1209210 Opening Balance प्रारंभिक शिल्लक 1209210 969302 Additions during the yea वर्षभरात भर 188476 240311 वर्षभरात वजावट Deductions during the year 403 नफा आणि तोटा खात्यातील शिल्लक Balance in Profit and Loss Accopunt 0 0 Total 2046793 1765565

Borrowings	घेतलेली कर्जे			0		0
Overdue Interest Reserve (contra)	थकीत व्याज	तरतुद		346605		274711
Other Liabilities and Provision	इतर देणी आणि	णे तरतुद	4	370385		543434
Profit & Loss A/c	नफा तोटा खा	ते		157500		142504
Total	एकुण			12814407		14198928
M. R. JOSHI M	Manyal . K. GHUGE		R. B. SATP		(yu) 1. N. KA	ALAMKAR
MANAGER MANAGER		A	DM. MAN	AGER CHIEF	EXECU	ITIVE OFFICER
	Sc	hedule 1 - Capit	tal			
			31/0	Ended 3/2022 nt Year)	Year Ended 31/03/2021 (Previous Year)	
Authorised Capital		अधिकृत भाडवल				
(1000000 shares of Rs. 1000 Each)				1	.000000	1000000
Issued & Subscribed Capital		जारी केलेले आणि	सदस्यता घेतलेले '	मांडवल		
(3818 shares of Rs. 100 Each)				382	382	
(569950 shares of Rs. 1000 Each)					569950	582787
		2 December				

Schedule 2 - Reserve and Surplus Schedule 3 - Deposits Year Ended Year Ended 31/03/2022 (Current Year) मागणी ठेवी 723290 बँकांकडून (i) From Banks 0 इतराकडून (ii) From Others 723290 Saving Bank Deposits बचत ठेव 2376235 **Term Deposits** मदत ठेव 6223267

31/03/2021 (Previous Year) A.I. Demand Deposits 699771 699771 2387417 7802345 (i) From Banks बँकांकडून 6223267 इतरांकडून 7802345 9322792 10889533 Total (I, II and III) एकूण (i) Deposits of Branches in India भारतातील शाखांच्या ठेवी 9322792 (ii) Deposits of Branches outside India भारताबाहेरील शाखांच्या ठेर्व 10889533 9322792 Total एकूण Schedule 4 - Other Liabilities and Provisions Year Ended 31/03/2022 Year Ended 31/03/2021 (Current Year) बिल्स पेयेबल Bills Payable 7996 24432 अंतर्गत तरतृद Inter-office adjustment (net) 0 0 Interest accrued व्याज देय 160263 229517 Others (including provisions) इतर (प्रोव्हिजन सह) 202126 289485

Schedule 5 - Cash and Balances with Reserve Bank of India

Cash in Hand (including foreign currency notes)

Balances with Reserve Bank of India

(a) in Current Account

(b) in Other Accounts

(i) Balances with Banks

(a) in Current Accounts

(a) with banks

Total (I and ii)

Outside India

(b) in Other Deposit Accounts

(b) with other institutions

(i) in Current Accounts

Total (I, ii and iii)

Grand Total (I and II)

Investments in India in

(i) Government Securities

Grand Total (I and II)

(iii) Shares

(ii) Other approved Securities

(ii) in Other Deposit Accounts

(ii) Money at call and short notice

(ii) Money at call and short notice

Total (I and II)

In India

हाता वरील रोख शिल्लक

रिझर्व्ह बँकेकडील शिल्लक

इतर खात्यातील शिल्लक

चालु ठेव खात्यात

Schedule 6 - Balances with Banks and Money at Call and Short Notice

बँकामधील शिल्लक

चालु ठेव खात्यात

मागणी योग्य ठेव, शॉर्ट नोटीस

मागणी योग्य ठेव, शॉर्ट नोटीस

इतर संस्थेतील शिल्लुक

इतर ठेव खाने

एकुण

एकूण

एकूण

भारताबाहेर

चालू ठेव खात्यात

Schedule 7 - Investments

भारतातील गुंतवणूक

इतर मान्यताप्राप्त प्रतिभूर्त

सरकारी प्रतिभूती

दतर तेत खाते

एकूण

भारतात

		Scricadic	(Current Year)	(Previous Year)
Capital & Liabilities	भांडवल व देणी			
Capital	भांडवल	1	570332	583181
Reserve & Surplus	राखीव व इतर निधी	2	2046793	1765565
Deposits	ठेवी	3	9322792	10889533
Borrowings	घेतलेली कर्जे		0	0
Overdue Interest Reserve (contra)	थकीत व्याज तरतुद		346605	274711
Other Liabilities and Provision	इतर देणी आणि तरतुद	4	370385	543434
Profit & Loss A/c	नफा तोटा खाते		157500	142504
Total	एकुण		12814407	14198928
	. K. GHUGE	R. B. SATP	UTE N.	N. KALAMKAR
MANAGER N	//ANAGER	ADM. MAN	AGER CHIEF E	EXECUTIVE OFFICER

red Assets her Assets Interest Receivable (contra) Total **Contingent Liabilities** Notes to Accounts form part of Accounts

> D. Y. JINTURKAR DIRECTOR As per our report of even date attached For Bhartiya Sahuji & Waghmare Chartered Accountants FRN No.: 121836W

CA Sandeep Waghmare Partner M.No.106280

खरेदी केलेली आणि सूट दिलेली बिले (i) Bills purchased and discounted

कॅश क्रेडीट ओव्हर ड्राफ इ. (ii) Cash credit, overdrafts and loans repayable on demand (iii) Term Loans मुदत कर्ज Total

(iii) Unsecured

Total

At cost as on 31st March of the preceding year

Additions during the year

Deductions during the year

Inter-office adjustments (net)

Tax paid in advance/tax deducted at source

Non-banking assets acquired in satisfaction of claims

Depreciation to date

Total (I and II)

Interest accrued

Others*

Foot Note

Festival Advance

Sundry Debtors

CGST Credit

IGST Credit

Total

(a) In India

Total

(b) Outside India Accept

Lease Primium Paid

QR Code Parking A/o

Any Branch Banking

BBPS Bill Payment Parking A/c

Claims against the bank not acknowledged as debts

Liability on account of outstanding forward exchange contracts

es endorsements and other obligations

Other items for which the bank is contingently liable

Liability for partly paid investments

Guarantees given on behalf of constituents

Security Deposit with Land Lord

Claim Receivable under DEAF Scheme

Telephone & MSEB Deposit

Primium on Govt. Security

Total

Stationery and stamps

543434

132020

132320

702213

1662822

2365035

0

0

0

0

0

0

2365035

3701108

3708151

7043

Year Ended 31/03/2021 (Previous Year)

0

300

Year Ended

31/03/2021 (Previous Year)

31/03/2021

(Previous Year)

370385

135647

135947

31/03/2022

(Current Year)

656015

1187300

1843315

0

0

0

0

0

0

1843315

3346675

3353718

7043

Year Ended

31/03/2022 (Current Year)

0

300

0

Year Ended

31/03/2022 (Current Year)

(ii) Covered by Bank/Government Guarantee

(i) Secured by tnagible assets

असुरक्षित कर्ज

एकूण

प्राधान्य क्षेत्र

Advances in India

(i) Priority Sector सार्वजनिक क्षेत्र

(iii) Banks इतर

(iv) Others

एकूण

Total

Advances outside India (i) Due from Banks

(ii) Due from Others इतराकडून देय

खरेदी केलेली आणि सूट दिलेली बिले (a) Bills purchased and discounted सिंडीकेटेड कर्ज

(b) Syndicated loans © Others डतर

Grand Total

एकुण

Schedule 09 - Fixed Assets

Premises At cost as on 31st March of the preceding year मागील वर्षाच्या ३१ मार्च रोर्ज

वर्षभरात भर Additions during the year Deductions during the year

Depreciation to date इतर स्थिर मालमत्ता (फर्निचर आणि फिक्स्चरसह) Other Fixed Assets (including furniture and fixtures)

आंतर बँक समायोजन

मागील वर्षाच्या ३१ मार्च रोजी

वर्षभरात वजावट

वर्षभरात घसारा

Schedule 10 - Other Assets

नॉन बँकींग असेट

पेरूटीवल ॲडव्हान्स

किरकोळ येणी

लॅंड लॉर्डकडे सुरक्षा ठेव

दूरध्वनी आणि एमएसईबी ठेव

सरकारी प्रतीभुती वरील पिम्रीयम

DEAF योजने अंतर्गत दावा प्राप्य

बी.बी.पी.एस. बील पेमेंट पार्कींग खाते

बँकेवरील दावे कर्ज म्हणून स्वीकारलेले नाहीत

थकबाकी फॉरवर्ड एक्सचेंज कॉन्टॅक्टसच्या कारणास्तव दायित्व

इतर बाबी ज्यासाठी बँक आकस्मिकपणे जबाबदार आहे

अंशत: देय गृंतवणुकीसाठी दायित्व

घटकांच्या वतीने दिलेली हमी

मान्यता आणि इतर जाबबदाऱ्या

भारताबाहेर

क्युआर कोड पार्किंग खाते

एस.जी.एस.टी. क्रेडीट

लीज प्रिमीयम

एनी ब्रँच बँकीगं

Schedule 11 - Contingent Liabilities

एकूण

इतर

एकुण

तळटीप

आगाऊ भरलेला कर स्टेशनरी आणि स्टॅम्प

83306

4 पान.क्र.

(Figures Rs in Thousand)

31/03/2022

6

8

9

10

11

12

G. C. GOYAL

VICE-CHAIRMAN

Schedule 8 - Advances

135947

1843315

3353718

6917960

124353

92509

346605

50907

12814407

31/03/2021

132320

2365035

3708151

7461767

132745

124199

274711

14198928

Year Ended 31/03/2021 (Previous Year)

7053

3720258

3734456

7461767

7315078

146689

5406616

2055151

7461767

0

0

0

0

0

7461767

82947

2090

3981

45425

20956

14631

132745

Year Ended 31/03/2021

(Previous Year)

61

0

0

2292

2383

325

10

843

843

1045

342

209

98

0

0

0

0

0

13547

20511

34058

37686

Year Ended

31/03/2021

0

29296

124199

Year Ended

31/03/2021

(Previous Year)

0

Year Ended

31/03/2021

(Previous Year)

M. S. KALAMKAR

CHAIRMAN

UDIN: 22106280ALQKOI1606

3262636

3648271

6917960

6796231

121729

5115521

1802439

6917960

0

0

0

6917960

Year Ended

31/03/2022

(Current Year)

81056

2507

3992

51689

7741

450

14198

124353

Year Ended

(Current Year)

2361

92509

460

1700

1471

328

2521

38

Year Ended

31/03/2022

(Current Year)

723 2484 0 7174 37686

सी.जी.एस.टी. क्रेडीट आय.जी.एस.टी. क्रेडीट 327 327 2

0

0

0

0

0

0

0

0

3887

47020

50907

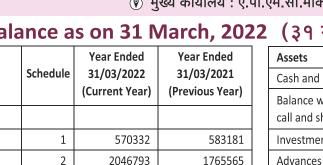
7174

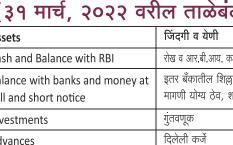
Year Ended

31/03/2022

(iv) Debentures and Bonds	ाडबचस अण्ड बाङ्स	0	0
(v) Subsidiaries and/or joint ventures		0	0
(vi) Others (to be sepcified)	इतर	0	0
Total	एकूण	3353718	3708151
Investment outside India in	भारताबाहेरील गुंतवणूक		
(i) Government Securities (including local authorities)	सरकारी प्रतिभूती	0	0
(ii) Subsidiaries and/or joint ventures abroad		0	0
(iii) Others (to be sepcified)	इतर	0	0
Total	एकूण	0	0

एकूण





स्थावर मालमत्ता

येणे व्याज तरत्द

इतर जिंदगी

सभाव्य देणी

DIRECTOR

सुंदरलाल सावजी अर्बन को – ऑप. बँक लि ; जिंतूर ॰ मुख्य कार्यालय : ए.पी.एम.सी.मार्केट यार्ड, जिंतूर-४३१५०९ जि.परभणी

5 पान.क्र.

Profit & Loss Account for the year ended on 31/03/2022 (३१ मार्च, २०२२ वरील नफा तोटा पत्रक)

(Figures Rs in Thousand)

				, 0	•
				Year Ended	Year Ended
			Schedule	31/03/2022	31/03/2021
				(Current Year)	(Previous Year)
Ι	Income	जमा			
	Interest Earned	कर्जावरील व गुंतवणूकी वरील व्याज	13	1024893	1180605
	Other Income	इतर उत्पंन्न	14	69438	58440
	Total	एकुण		1094331	1239045
Ш	Expenditure	खर्च			
	Interest Expended	ठेवीवरील व्याज	15	437219	669355
	Operating Expenses	प्रशासकीय खर्च	16	165806	165505
	Provision & Contingencies	तरतुदी व इतर		333806	261681
	Total	एकुण		936831	1096541
Ш	Profit/Loss	नफा/तोटा			
	Net Profit/Loss(-) for the year	निव्वळ नफा		157500	142504
	Profit/loss(-) brought forward	नफा/तोटा वर्ग		0	0
	Total	एकुण		1094331	1239045
IV	Appropriations	विनीयोग			
	Transfer to Statutory Reserve	राखीव निधीस वर्ग		*_	35626
	Transfer to Other Reserve	इतर निधीस वर्ग		*_	38057
	Transfer to Govt/Proposed Dividend	प्रस्तावित लाभांष		*_	68821
	Balance carried over to balance sheet	शिल्लक ताळेबदास वर्ग		*_	0
ĺ	wo 1 1				

* Subject to Approval in AGM

M. R. JOSHI MANAGER

D. Y. JINTURKAR

DIRECTOR

M. K. GHUGE MANAGER

S. C. SONI DIRECTOR

R. B. SATPUTE ADM. MANAGER

G. C. GOŸAL VICE-CHAIRMAN

M. S. KALAMKAR CHAIRMAN

N. N. KALAMKAR

CHIEF EXECUTIVE OFFICER

For Bhartiya Sahuji & Waghmare Chartered Accountants **FRN No.:** 121836W

अदाज प्रत्यक्ष उत्पन्न

As per our report of even date attached

CA Sandeep Waghmare Partner M.No.106280 Date: 24/06/2022

Place: Jintur **UDIN:** 22106280ALQKOI1606

Schedule 13 - Interest Earned

			Year Ended 31/03/2022 (Current Year)	Year Ended 31/03/2021 (Previous Year)
I	Interest/discount on advances/bill	कर्जावरील व्याज	714080	824183
П	Income on Investments	गुंतवणूकीवरील व्याज	310813	356422
III	Interest on balance with RBI and other inter-bank funds	आरबीआय आणि इतर आंतर बँक निधीसह शुल्कावरील व्याज	0	0
IV	Other	इतर	0	0
V	Total	एकुण	1024893	1180605

Schedule 14 - Other Income

			Year Ended 31/03/2022 (Current Year)	Year Ended 31/03/2021 (Previous Year)
I	Comm. Exchange and brokerage	कमीशन एक्सचेंज ॲंन्ड ब्रोकरेज	5926	2924
П	Profit on sale of Investment	गुंतवुणीकीच्या विक्रीवर नफा	31053	27210
Ш	Profit on revaluation of Investment	गुतवुणीकच्या पुर्नमुल्याकणावर नफा	0	0
IV	Profit on Sale of Land, building and other Assets	जमीन, इमारत आणि इतर मालमत्तांच्या विक्रीवर नफा	385	1760
V	Profit on Exchange Transaction	एक्सचेंज व्यवहार नफा	0	0
VI	Income Earned by way of dividends	लाभांषाद्वारे मिळालेले उत्पन्न	700	0
VII	Miscellaneous Income	इतर उत्पन्न	31374	26546
٧	Total	एकुण	69438	58440

Schedule 15 - Interest Expended

			Year Ended 31/03/2022 (Current Year)	Year Ended 31/03/2021 (Previous Year)
I	Interest on Deposit	ठेवीवर व्याज	437175	669236
П	Interest on Reserve Bank of India/Inter bank borrowing	रिझर्व्ह बँक ऑफ इंडिया / आंतरबँक कर्जावरील व्याज	44	119
Ш	Others	इतर	0	0
V	Total	एकुण	437219	669355

Schedule 16 - Other Expenditure

			Year Ended 31/03/2022 (Current Year)	Year Ended 31/03/2021 (Previous Year)
I	Payments to and provision for employee	कर्मच्याऱ्यासांठीची तरतुद	97138	90321
II	Rent, taxes and lighting	भाडे, कर आणि विद्युत खर्च	8998	10524
Ш	Printing & Stationery	छपाई आणि स्टेशनरी	1546	1675
IV	Advertisment and publicity	जाहिरात आणि प्रसिद्धी	120	180
V	Depreciation on bank's property	बँकेच्या मालमत्तेवर घसारा	18190	18613
VI	Director's fees, allowances and expenses	संचालकाची फी, भत्ते	334	285
VII	Auditors fees and expenses	ऑडिटर फी आणि खर्च	1193	1351
VIII	Law Charges	कायदा खर्च	231	26
IX	Postages, Telegrams, Telephones, etc.	टपाल, टेलिग्राम, टेलिफोन इ.	475	566
Х	Repairs and Maintenance	दुरुस्ती आणि देखभाल	580	743
ΧI	Insurance	विमा	14722	15917
XII	Other Expenditure	इतर	22279	25304
	Total	एकुण	165806	165505

अंदाज

99404.00

Working Capital

अंदाजपत्रक २०२२-२०२३

अंदाज २०२१–२२	प्रत्यक्ष खर्च २०२१-२२	खर्चाचा तपशील	अंदाज २०२२–२३	
६४८०.७९	४३७२.०९	ठेवीवरील व्याज	५५२७.९२	
9000.00	९५१.७२	पगार व भत्ते व प्रा.फंड	9२३६.७२	
4८.००	80.02	ऑफीस भाडे	40.00	
90.00	६.२४	वाहन खर्च	94.00	
٥.00	8.89	5	90.00	
30.00	9७.२४	विमा व टॅक्सेस, प्रॉपर्टी टॅक्स व सर्व्हीस टॅक्स खर्च	30.00	
80.00	२४.९५		80.00	
90.00	8.04	पोस्टेज, टेलीग्राम व टेलीफोन	90.00	
२०.००	94.8६	छपाई व लेखन सामग्री	२५.००	
90.00	9.39	प्रवास खर्च	२०.००	
६.००	3.38	मा संचालक मंडळ भत्ता	90.00	
4.00	9.२०	जाहिरात	90.00	
4.00	2.39	कायदा खर्च	90.00	
२२५.००	9८9.९०		२२५.००	
34.00	३५.९२		४२.००	
9८.००	१९.६२		२५.००	
ξ0.00	४.६८		90.00	
9८.००	93.२०	RTGS POS ATM issuer &	30.00	
		Service charges		
3.00	0.9६	गेस्ट एक्सपेन्सेस	4.00	
3.00	२.०९	वार्षिक वर्गणी खर्च	4.00	
8.00	२.२९	बँकर्स अकौंट वरील कमीशन	4.00	
3.00	9.33	वार्षिक सर्वसाधारण सभा खर्च	3.00	
904.00	980.22	डी.आय.सी.जी.सी. प्रिमियम	9२५.००	
40.00	४६.४४	इतर खर्च	900.00	
२०.००	१३.६८	रिकव्हरी चार्जेस	२५.००	
२०.००	9.03	ऑडिट फीस	२०.००	
२०.००	90.८9	कॉम्प्युटर कन्झुमेएबल आणि स्टेशनरी	२५.००	
80.00	३६.५६	कोअर बँकींग प्रणालीसाठीचा खर्च	84.00	
94.00	६.६५	,	30.00	
२०.००	१९.६६	मेडीक्लेम विमा खर्च	२५.००	
२०.००	9८.9३	लिज लाईन खर्च	२५.००	

४९१३.०६ ढोबळ नफा (कर व इतर तरतुदीपुर्वी)

३७४०.३६

99404.00

११३११.२५ | १०९४३.३१ | एकूण

२८७९.४६

११३११.२५| १०९४३.३१| एकूण

7971 77	1011 11		1011 14
७९२०.००	७१४०.८०	कर्जावरील व्याज	७९२४.७६
२८२८.२५	390८.93	गुंतवणूकी वरील व्याज	२९८५.२४
33.00	३३.७१	लॉकर भाडे	34.00
२०,००	२१.५४	कमिशन (जमा)	२०.००
٥٥.٥٥	٥३.९८	ईतर जमा	04.00
900,00	9२०.८9	प्रोसेस फीस	9२५.००
२०.००	३९.०७	रेफरल फीस विम्या करीता	80.00
२५०.००	३१०.५३		२००,००
<i>६</i> ٥.00	98.08	एटीएम पासुन मिळणारे चार्जेस	900.00

उत्पन्नाचा तपशील

ANNEXURE - A

Name of the Bank	: Sundarlal Sawji Urban Co-op. Bank Ltd; Jintur
Head Office Address	: Head Office, APMC, Market Yard, Jintur-431509
	Dist. Parbhani.
Date of Registration	: PBN/BNK/102P Dt. 30-12-1965
No. & Date of R.B.I. Licence	: UBD M.H. 460 P Dt. 6 May 1986
Jurisdiction	: All the Districts of Maharashtra State

Jurisdiction :	: All the Districts of Maharashtra State			
As on	31 March 2022	(Figures in Lakhs)		
 No. of Branches including H.O. 		25		
Membership	Regular	25185		
,	Nominal	1649		
Paid up Share Capital		5703.32		
Total Reserve & Funds		20467.94		
• Deposit	Saving	23762.35		
	Current	5290.15		
	Fixed	64175.42		
Advances	Secured	67962.30		
	Unsecured	1217.30		
	% of Priority Sector	73.97%		
	% of Weaker Section	16.53%		
Borrowing				
Investment		45410.18		
 Overdues 	(Including	4449.14		
	installment dues)	(6.43%)		
• Audit		"A"		
 Profit for the year 		1575.00		
Staff	Sub Staff	73		

Other Staff

Total Staff

181

254

124678.02



a) Composition of Regulatory Capital

reserves@ (net of deductions, if any)

Total Risk Weighted Assets (RWAs)

Additional Tier 1 capital*/ Other Tier 1 capital@

capital and reserves as percentage of RWAs@

Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)

Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)

Percentage of the shareholding of Government of India

Amount of paid-up equity capital raised during the year

Amount of non-equity Tier 1 capital raised during the year,

Amount of Tier 2 capital raised during the year, of which

of which: Give list7 as per instrument type (perpetual noncumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the

Give list8 as per instrument type (perpetual non-cumulative

preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are

Maturity pattern of certain items of assets and liabilities

31 days to

94.99

13.89 | 64.43 |

Investments in India

months ver 3 months and up to

222.93

193.08

39.43

dn

23.76

56.45

ies (including

authorities,

iaries and/oเ

t ventures

203.09 259.99

138.62

9.97

and to 3

10.15

51.93

18.39 | 133.65

State Government (specify name)\$ Sponsor Bank\$

instruments are Basel II or Basel III compliant.

Basel II or Basel III compliant. Example: A UCB may disclose as under:

A) Perpetual Cumulative Preference Shares

Amount of Tier 2 capital raised during the year of which:

B) Redeemable Non-Cumulative Preference Shares

days

to 7

1.28

1.53

11.97

Composition of Investment Portfolio

Day

84.46

34.60

As at 31/03/2022

127.37

334.67

2.67

332.00

0.70

0.70

Net

for depreciation and NPI Net

Total

for

Investments Less: Provision for nonperforming investmentsLess: Provision

depreciation and NPI Net

Held for Trading Gross Less: Provision

Asset liability management

8 to 14 days

1.29

1.88

4.45

5.33

1. Regulatory Capital

Tier 1 capital (i + ii)

percentage of RWAs)

Leverage Ratio*

Total capital (Tier 1+Tier 2)

Tier 2 capital

Sr.No.

ii)

iii)

iv)

v) vi)

vii)

viii)

ix)

x)

xi)

xii)

xiii)

xv)

Deposits

Advances

Investments

Borrowings Foreign Currency

assets

Foreign Currency liabilities **DISCLOSURES**

Current Year

147.99

147.99

19.17

167.17

616.88

23.99%

23.99%

3.11%

27.10%

a)

b)

c)

d)

b)

c)

Current year

Nill

Nill

Particulars

Common Equity Tier 1 capital (CET 1)* / Paid up share capital and

CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share

Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a

सुंदरलाल सावजी अर्बन को – ऑप. बँक लि ; जिंतूर ॰ मुख्य कार्यालय : ए.पी.एम.सी.मार्केट यार्ड, जिंतूर-४३१५०९ जि.परभणी

			Composition of As at 31/03/202				e shee	t date)						(Amo	ount in ₹ cror
(An	nount in	≀₹ crore)			In	vestm	ents in	India			Investme	ents ou	tside	India	
Year	Previo	us Year					ds			u	es				
7.99		129.20		Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	Total
7.99		129.20		ern	A A	ha	res	arie : ve	눈	vestm India	nər libr İst	arie : ve	눈	nve	Investment
9.17		19.99		Se	Se	0,	ıtu	sidi		<u>=</u> .	nclu	sidi oint		all	
57.17		149.20			ð		pe	idbi		ota	i)	idus		Tot	
6.88		762.83					De	0,		_	99	ŝ			
.99%		16.94%	Held to Maturity								-	-	-	-	-
.99%	1	16.94%	Gross	166.06	-	0.70	-	-	-	166.76	-	-	-	-	-
.11%		2.62%	Less: Provision												
.10% Nill	1	L9.56%	for non- performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Nill		Nill	Net	166.06	_	0.70	_	-	_	166.76	_	_	-	_	_
				200.00		0.70				200170	-	-	-	_	_
4.17 Nill		1.64 Nill	Available for Sale								-	-	-	-	-
			Gross	204.05	-	-	-	-	-	204.05	-	-	-	-	-
Nill		Nill	Less: Provision for depreciation and NPI	2.22	-	-	-	-	-	2.22	-	-	-	-	-
			Net	201.83	-	-	-	-	-	201.83	-	-	-	-	-
											-	-	-	-	-
			Held for Trading								-	-	-	-	-
	•		Gross	-	-	-	-	-	-	-	-	-	-	-	-
Pro	evious y	/ear	Less: Provision												
	Nill Nill		for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
			Net	-	-	-	-	-	-	-	-	-	-	-	-
											-	-	-	-	-
			Total Investments	370.11	-	0.70	-	-	-	370.81	-	-	-	-	-
and up to 5 years wears	5 years ui tuno	Total Total	Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	1	-	ı	-
and u	2.08	932.27	Less: Provision for depreciation and NPI	2.22	-	-	-	-	-	2.22	-	-	-	-	-
	37.72	691.80	Net	367.89	-	0.70	-	-	-	368.59	-	-	-	-	-
		454.11	ļ		rovision		eprecia	ation ar	nd Ir	•	t Fluctuat	on Res	erve	(Amo	unt in ₹ cror
												Cur	rent		Previous
-	-	-			Р	articul	ars						ear		Year

6 पान.क्र.

8.72

5.45

14.17

10.46

11.46

8.81%

(Amount in ₹ crore)

1.00

7.48

8.72

7.96

2.52

0.02

10.46

5.13%

(Amount in ₹ crore) Investments outside India

and up to 5

0.66

150.13

32.71

Oth	Inve	Investme
0	tsi 🗕	

Total

India

Held to Maturity		Gove	Othe Se	5	Debentur	Subsidi joint		Total i	Gov securiti local a	Subsidi joint		Total II outs	
Less: Provision for non-performing - - - - - - - - -													
for non-performing investments (NPI) -	Gross	204.63	-	0.70	-	-	-	205.33	-	-	-	-	-
Available for Sale Sale -	for non- performing investments	-	ı	-	-	1	-	-	ı	ı	-	-	1
Available for Sale Sale -	Net	204.63	-	0.70	-	-	-	205.33	-	-	-	-	-
Sale Image: Control of the procession of the process of									-	-	-	-	-
Less: Provision for depreciation 2.67 2.67									-	-	-	-	-
for depreciation 2.67 2.67	Gross	130.04	-	-	-	-	-	130.04	-	-	-	-	-
	for depreciation	2.67	-	-	-	-	-	2.67	-	-	-	-	-

127.37

335.37

2.67

- 332.70

t ventures

i) Non-performing non-SLR investments

Non-SLR investment portfolio

Opening balance

Closing balance

Opening balance

Less: Drawdown

Closing balance

in AFS and HFT/Current category

ii) Movement of Investment Fluctuation Reserve

the year

Movement of provisions held towards depreciation on

Less: Write off / write back of excess provisions during

Add: Provisions made during the year

Add: Amount transferred during the year

Sale and transfers to/from HTM category

iii) Closing balance in IFR as a percentage of closing balance of investments

Particulars Sr. No. **Current Year Previous Year** 13.00 0.00 Opening balance

of the book value of investments held in HTM category at the beginning of the year.

The Value of Sales and transfers of securities to/from HTM category does not exceeds 5 per cent

	а) Issuer composition of non-SLR investments		(Amount in ₹ crore)
	e)	Total provisions held	11.50	6.50
	d)	Closing balance	13.00	13.00
-	c)	Reductions during the above period	-	-
	b)	Additions during the year since 1 st April	-	13.00

	-			(A	mount in ₹ crore)	i
Issuer	Amount	Extent of Private Placement	Extent of 'Below Investment Grade'	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities	

Sr. No.	Issuer	Amount		Priv	Extent of 'Be Private Inves' Placement Gra Secu		ment	Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3	3)	(4	4)	(!	5)	(6	5)	(7)
		Current Year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	Fls	-	-	-	-	-	-	-	-	-	-
c)	Banks	13.00	13.00	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	11.50	6.50	-	-	-	-	-	-	-	-
	Total *	1.50	6.50	-	-	-	-	-	-	-	-

Add: Additional provisions made during the

Less: Amount drawn down¹⁸ during the

Technical write-offs and the recoveries

Opening balance of Technical/ Prudential

Add: Technical/Prudential write-offs

Less: Recoveries made from previously technical/ prudential written-off

b) Sector-wise Advances and Gross NPAs.

Sector*

Non-priority Sector

activities

Industry

Services

Personal loans

Sub-total (ii)

Total (I + ii)

Amount of provision made for such frauds (₹ crore) Amount of Unamortized provision debited from other

reserves' as at the end of the year (₹ crore)

Agriculture and allied

Closing balance of floating provisions

Floating Provisions Opening Balance

made thereon

during the year

Closing balance

No.

ii)

b)

c)

Ratios (in per cent)

written-off accounts

accounts during the year

Gross NPA to Gross Advances

Net NPA to Net Advances

Provision coverage ratio

year

दुरलाल सावजी अर्बन को–ऑप. बँक लि ; जिंतूर

मुख्य कार्यालय : ए.पी.एम.सी.मार्केट यार्ड, जितूर-431509 जि.परभणी

----- Nil ----b) Repo transactions (in face value terms)

Current Year

9.16%

0%

112%

Outstanding

Total

Advances

Disclosure under Resolution Framework for COVID-19-related Stress

year (A)

0

0

0

1.65

Format for disclosures to be made half yearly starting September 30, 2021

year

0

0

0

0

(Amounts in ₹ crore) Exposure to accounts Of (A), Exposure to classified as Standard Of (A) aggregate Of (A) accounts classified as consequent to amount paid debt that Standard consequent amount Type of implementation of by the slipped into written off to implementation of resolution plan-Borrower borrowers NPA during during the resolution plan -Position as at the end during the the halfhalf-year Position as at the end half- year of the previous halfof this half-year

0

0

0

0

0

0

0

0.12

Current

year

64.42

(44.39)

Priority Adv.

34.47

पान.क्र.

0

0

0

1.65

1.65

(Amounts in ₹ crore)

Previous

Year

54.34

(39.82)

Priority Adv.

47.35

Previous Year

43.08

71.99%

(Amount in ₹ crore)

Previous Year

31.03.2021

1.84

0.21

Current Year

47.61

75.10%

Current Year

	c) Disclosure of transfer of loan ex	kposures			•••			Forma
Details and SN	of stressed loans transferred during	•		separatel		-	s NPA	
Details	of loans acquired during the year			N	Vil			
7.	Asset quality							Type of
	a) Classification of advances and p	provisions h	neld					Borrower
		Standard		Non-Pe	rforming		Total	
		Total Standard Advances	Sub- standard	Doubtful	Loss	Total Non- Performing Advances		Personal Loans
Gross	Standard Advances and NPAs							Corporate
	ng Balance	686.38	36.26	21.44	2.10	59.80	746.18	persons*
	Additions during the year					14.58	14.58	Of which
	Reductions during the year*					11.02	11.02	MSMEs
Closin	g balance	628.40	14.58	46.79	2.03	63.40	691.80	Others
*Redu	ıctions in Gross NPAs due to:							Total
i) Upg	radation					5.89		10. Exposu
	overies (excluding recoveries from ded accounts)					5.08		a) Expo
	chnical/Prudential Write-offs					0.05		
iv) Wr above	ite-offs other than those under (iii)					0		i) Direct expo
Provis	ions (excluding Floating Provisions)							a) Residential
	ng balance of provisions held	4.13	36.26	23.52	2.10	61.88	66.01	,
Add: F	resh provisions made during the year					8.87		Lending fu
Less: E loans	Excess provision reversed/ Write-off					0.05		be occupie eligible fo
Closin	g balance of provisions held	4.23	14.58	54.09	2.03	70.70	74.93	separately
Net N	PAs							b) Commercia
Openi	ng Balance		0	-2.08	0	-2.08		Lending s
Add: F	resh additions during the year					-		buildings,
Less: I	Reductions during the year					-		residential
Closin	g Balance		0	-7.30	0	-7.30		warehouse
								constructio
								limits;
Floati	ng Provisions						0	c) Investment

.8 3 2 30	persons* Of which MSMEs Others Total 10.
	i) Dire
1	a) Resi
3	Lend be d eligi sepa
	b) Com Len buil resi war con: limi
	c) Inve secu i. Resi ii. Con
	ii) Ir Fun Hou Total Exp
1	over the

0

0

0

40.72

20.73%

3.44%

10.60%

9.49%

8.02%

a)

b)

c)

13.

Sr.

Quantitative disclosures

Previous Year

Gross

NPAs

0.58

0.62

1.75

22.57

25.52

59.80

0.0952

0.0952

1.41

3.01

51.02

213.27

268.71

746.18

			0.03				
			0.05				
			0.03				
			0				
			0.00	over			
			0.08	collat			
	Pre	evio	us Year				
		8.02%					
		Tot					
		Out					
	(Amo	as c					
	ous Ye		(0.0.0)	ESLI			
•	ous re	_		11.			
			rcentage of Gross	i)			
		"	NPAs to				
	iross		Total	Tota			
ľ	IPAs	Α	dvances	Perc			
			in	the			
		th	at sector	ii)			
				Tota			
	4.46		62.29%	Perc			
				tha l			

				0	0.12
Total		1.65	0	U	
L O.	Exposu				
	a) Expo	sure to real estate sect	or		
		Cate	orv		
		•	, ,		
i) Di	rect expo	sure			
a) Re	sidential	Mortgages –			
		ly secured by mortgage			
		d by the borrower or t r inclusion in priorit			
		Exposure would also in			
30	paratery.	Exposure would also in	sidde ffori faria i	ouseu (IVI b) IIIIII	
b) Co	mmercia	l Real Estate –			
Le	nding se	cured by mortgages	on commercia	al real estate	(office
	_	etail space, multipurpo		•	
		buildings, multi tenant			
	arehouse	. , ,		•	
		n, etc.). Exposure wou	ld also include	non-fund based	(NFB)
III	nits;				
c) Inv	estments	in Mortgage-Backed	Securities (MB	S) and other	
,		exposures –		o, aa o	
i. Re	sidential				
ii. Co	mmercia	l Real Estate			
	Indirect E	•			
		and non-fund-based ex	posures on Nati	onal Housing Ba	nk and
		ance Companies. o Real Estate Sector			
	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
over the	c. Unse	sure to capital market - cured advances shall disclose the total licenses, authority, etc	amount of adva		-
	c. Unse Banks s e rights, l	cured advances	amount of adva	ances for which	-
	c. Unse Banks s e rights, l	cured advances chall disclose the total licenses, authority, etc he following format.	amount of adva . have been tal	ances for which	_
collatera	c. Unse Banks s e rights, l al as per t	cured advances shall disclose the total licenses, authority, etche he following format.	amount of adva . have been tal	ances for which	_
collatera Total u	c. Unsee Banks s e rights, l al as per t nsecured	cured advances shall disclose the total licenses, authority, etc he following format. Partice advances of the bank	amount of adva . have been tal ulars	ances for which ken as also the	estima
Total u	c. Unser Banks serights, lal as per tensecured the abov	cured advances shall disclose the total licenses, authority, etche following format. Particuladvances of the bank e, amount of advances	amount of adva . have been tal 	ances for which ken as also the gible securities s	estima
Total u Out of as cha	c. Unser Banks ser rights, lal as per tensecured the abover ge over tensecured	cured advances chall disclose the total licenses, authority, etc he following format. Partice ladvances of the bank e, amount of advances the rights, licenses, authority	amount of adva have been tal lars for which intang	ances for which ken as also the gible securities s	estima
Total u Out of as cha	c. Unser Banks ser rights, lal as per tensecured the abover ge over tensecured	cured advances shall disclose the total licenses, authority, etche following format. Particuladvances of the bank e, amount of advances	amount of adva have been tal lars for which intang	ances for which ken as also the gible securities s	estima
Total u Out of as cha Estima	c. Unser Banks ser rights, la al as per t nsecured the abover ge over ted value	cured advances chall disclose the total licenses, authority, etc he following format. Partice ladvances of the bank e, amount of advances the rights, licenses, authority	amount of adva have been tal lars for which intang nority, etc. have rities	ances for which ken as also the gible securities s been taken	estima
Total u Out of as cha Estima	c. Unseen Banks see rights, land as per to the above the above the declaration of the concern	cured advances chall disclose the total licenses, authority, etc he following format. Partice l advances of the bank e, amount of advances the rights, licenses, auth of such intangible secu	amount of adva have been tal lars for which intang nority, etc. have rities	ances for which ken as also the gible securities s been taken	estima
Total u Out of as chai Estima	c. Unser Banks serights, la al as per t nsecured the abover ge over ted value Concen	cured advances shall disclose the total licenses, authority, etc he following format. Particul advances of the bank e, amount of advances he rights, licenses, auth of such intangible secu tration of deposits, ad tration of deposits Particula	amount of adva have been tal ulars for which intang nority, etc. have rities vances, exposu	ances for which ken as also the gible securities s been taken	estima
Total u Out of as chai Estima	c. Unser Banks serights, lad as per to the aboverge over to ted value Concen eposits of	cured advances shall disclose the total licenses, authority, etc he following format. Particulation advances of the bank e, amount of advances the rights, licenses, authorists, add tration of deposits, add tration of deposits Particula the twenty largest deposits	amount of adva have been tal ulars for which intang nority, etc. have rities vances, exposu	gible securities s been taken	estima
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Total u Out of as chan Estima 1. Total de Percent the ban i) Total ac Percent	c. Unser Banks serights, la as per to the above ge over to ted value Concen Con	cured advances shall disclose the total licenses, authority, etc he following format. Particula ladvances of the bank e, amount of advances the rights, licenses, auth of such intangible secu tration of deposits, ad tration of deposits Particula the twenty largest depo posits of twenty largest tration of advances Particula othe twenty largest bor vances to twenty largest	amount of adva . have been tal ulars for which intany nority, etc. have rities vances, exposu rs esitors depositors to to	gible securities s been taken res and NPAs tal deposits of	uch Cui
Total u Out of as chan Estima 1. Total de Percent the ban i) Total ac Percent	c. Unser Banks serights, la as per to the above ge over to ted value Concen Con	cured advances chall disclose the total licenses, authority, etc he following format. Particular advances of the bank e, amount of advances the rights, licenses, authority, largest deposits of twenty largest deposits of twenty largest tration of advances Particular to the twenty largest bor vances to twenty largest tration of exposures	amount of adva . have been tal . have been tal . lars for which intangority, etc. have rities vances, exposu rs . sistors depositors to to	gible securities s been taken res and NPAs tal deposits of	uch Cui
Total u Out of as char Estima 1. Total de Percent the ban i) Total ac Percent the ban ii)	c. Unsee Banks see rights, later as per to the above right over the abover ge over the ted value concent eposits of tage of deals. Concent divances to tage of adals. Concent divances to tage of adals.	cured advances shall disclose the total licenses, authority, etc he following format. Particul advances of the bank e, amount of advances he rights, licenses, auth of such intangible secu tration of deposits, ad tration of deposits Particula the twenty largest depo posits of twenty largest tration of advances Particula of the twenty largest bor vances to twenty largest tration of exposures Particula	amount of adva . have been tal . have been tal . lars for which intangority, etc. have rities vances, exposu rs sistors depositors to to	gible securities s been taken res and NPAs tal deposits of	Cui Cui
Total u Out of as char Estima 1. Total de Percent the ban i) Total ac Percent the ban ii)	c. Unser Banks serights, lad as per to the aboverge over to ted value Concen C	cured advances chall disclose the total licenses, authority, etc he following format. Particula ladvances of the bank e, amount of advances che rights, licenses, authority, advances of the bank e, amount of advances che rights, licenses, authorisuch intangible secuntration of deposits, advances in tration of deposits Particula the twenty largest deposits of twenty largest tration of advances Particula of the twenty largest bor vances to twenty larges tration of exposures Particula of the twenty largest bor the twenty l	amount of adva . have been tal . have been tal . have been tal . lars for which intang . ority, etc. have . rities . vances, exposu . s . sistors . depositors to to . s . rowers . t borrowers to to . rs . rowers/custome	gible securities s been taken res and NPAs tal deposits of	Cui Cui
Total u Out of as char Estima 1. Total de Percent the ban ii) Total ac Percent the ban iii)	c. Unser Banks serights, lad as per to the aboverge over to ted value Concen ration Concentra	cured advances shall disclose the total licenses, authority, etc he following format. Particula ladvances of the bank e, amount of advances he rights, licenses, auth of such intangible secun tration of deposits, add tration of deposits Particula the twenty largest deposits of twenty largest tration of advances Particula of the twenty largest bor vances to twenty largest tration of exposures Particula of the twenty largest bor posures to the twenty largest to the twenty largest bor posures to the twenty largest	amount of adva . have been tal Ilars for which intangority, etc. have rities vances, exposu rs sistors depositors to to rs rowers t borrowers to to rs rowers/custome argest borrowers	gible securities s been taken res and NPAs tal deposits of	uch Cui
Total u Out of as chan Estima 1. Total de Percent the ban ii) Total ac Percent the ban iii)	c. Unser Banks serights, la as per to the aboverge over to ted value Concen ration Concentrat	cured advances chall disclose the total licenses, authority, etc he following format. Particula ladvances of the bank e, amount of advances he rights, licenses, auth of such intangible secu tration of deposits, ad tration of deposits Particula the twenty largest depo posits of twenty largest tration of advances Particula of the twenty largest bor vances to twenty largest tration of exposures Particula of the twenty largest bor posures to the twenty largest to the twenty largest bor posures to the twenty largest bor posures to the twenty largest to the twenty largest bor posures to the twenty largest bor	amount of adva . have been tal Ilars for which intangority, etc. have rities vances, exposu rs sistors depositors to to rs rowers t borrowers to to rs rowers/custome argest borrowers	gible securities s been taken res and NPAs tal deposits of	Cui
Total u Out of as char Estima 1. Total de Percent the ban ii) Total ac Percent the ban iii)	c. Unser Banks serights, la as per to the aboverge over to ted value Concen ration Concentrat	cured advances shall disclose the total licenses, authority, etc he following format. Particula ladvances of the bank e, amount of advances he rights, licenses, auth of such intangible secun tration of deposits, add tration of deposits Particula the twenty largest deposits of twenty largest tration of advances Particula of the twenty largest bor vances to twenty largest tration of exposures Particula of the twenty largest bor posures to the twenty largest to the twenty largest bor posures to the twenty largest	amount of adva . have been tal Ilars for which intangority, etc. have rities vances, exposu rs sistors depositors to to rs rowers t borrowers to to rs rowers/custome argest borrowers	gible securities s been taken res and NPAs tal deposits of	Cui
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Total u Out of as chan Estima I Total de Percent the ban ii) Total ac Percent the ban iii) Total ex Percent the tota v)	c. Unser Banks serights, la las per to serights, la las per to serights, la las per to serights of the above ge over to ted value Concen Concen divances to sage of adult Concen series of exposure to sage of exall exposure to series of exposure to sage of exall exposure to series of the series of	cured advances chall disclose the total licenses, authority, etc he following format. Particula ladvances of the bank e, amount of advances the rights, licenses, authority, licenses, authority, licenses, authority largest deposits Particula the twenty largest deposits of twenty largest tration of advances Particula the twenty largest bor vances to twenty largest tration of exposures Particula of the twenty largest bor vances to twenty largest tration of exposures Particula of the twenty largest bor vances to the twenty largest tration of exposures Particula of the twenty largest bor posures to the twenty largest tration of NPAs	amount of adva . have been tal slars for which intangority, etc. have rities vances, exposu rs esistors depositors to to rs rowers t borrowers to to rs rowers/customers argest borrowers vers/customers counts	gible securities s been taken res and NPAs tal deposits of otal advances of	Cui
Total u Out of as chai Estima 1. Total de Percent the ban ii) Total ex Percent the tota v) Total Ex Percent	c. Unser Banks serights, la las per to serights, la las per to serights, la las per to serights of the above ge over to ted value Concen Concen divances to sage of adult Concen series of exposure to sage of exall exposure to series of exposure to sage of exall exposure to series of the series of	cured advances chall disclose the total licenses, authority, etc he following format. Particula ladvances of the bank e, amount of advances he rights, licenses, authority, licenses, authority, licenses, authority largest deposits Particula the twenty largest deposits of twenty largest tration of advances Particula of the twenty largest bor vances to twenty largest tration of exposures Particula of the twenty largest bor vances to the twenty largest tration of exposures Particula of the twenty largest bor posures to the twenty largest the twenty largest bor posures to the twenty largest the larg	amount of adva . have been tal slars for which intangority, etc. have rities vances, exposu rs esistors depositors to to rs rowers t borrowers to to rs rowers/customers argest borrowers vers/customers counts	gible securities s been taken res and NPAs tal deposits of otal advances of	Cui

residential buildings, multi tenanted commercial premises, industrivarehouse space, hotels, land acquisition, development construction, etc.). Exposure would also include non-fund based limits;	ial or and		
Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –			
i. Residential		Nil	Nil
ii. Commercial Real Estate		Nil	Nil
ii) Indirect Exposure		Nil	Nil
Fund based and non-fund-based exposures on National Housing Ban Housing Finance Companies.	k and		
tal Exposure to Real Estate Sector		98.89	101.69
b. Exposure to capital market		1 23.03	
Nil			
c. Unsecured advances Banks shall disclose the total amount of advances for which in or the rights, licenses, authority, etc. have been taken as also the e			
ateral as per the following format.		(Ar	nounts in ₹ crore,
Particulars		Current	Previous Year
otal unsecured advances of the bank		12.17	14.67
ut of the above, amount of advances for which intangible securities su s charge over the rights, licenses, authority, etc. have been taken	ch		
stimated value of such intangible securities			
Concentration of deposits, advances, exposures and NPAs Concentration of deposits		(Ar	mount in ₹ crore)
Particulars	Cu	rrent Year	Previous Year
tal deposits of the twenty largest depositors		36.64	36.93
rcentage of deposits of twenty largest depositors to total deposits of e bank		3.90%	3.39%
Concentration of advances		(Ar	nount in ₹ crore)
Particulars		rrent Year	Previous Year
tal advances to the twenty largest borrowers		136.17	169.47
rcentage of advances to twenty largest borrowers to total advances of e bank		19.68%	22.71%
Concentration of exposures		(Ar	mount in ₹ crore)
Particulars	Cu	rrent Year	Previous Year
tal exposure to the twenty largest borrowers/customers		137.58	169.47
rcentage of exposures to the twenty largest borrowers/ customers to e total exposure of the bank on borrowers/customers		19.89%	24.50%
Concentration of NPAs		(Ar	mount in ₹ crore)
	_		D

Priority Sector Agriculture and allied 5.52 8.87 62.29% 8.99 4.46 62.29 activities Advances to industries sector eligible as priority 123.74 13.51 10.92% 134.27 12.24 10.929 sector lending 320.60 18.30 5.71% 334.21 17.58 5.719 c) Services d) Personal loans 0 0 0% 09 Subtotal (i) 453.21 37.33 8.24% 477.47 34.28 7.189

0.54

0.63

1.60

23.30

26.07

63.40

1.28

2.90

48.99

185.42

238.59

691.80

Current Year

Gross

NPAs

Outstanding

Total

Advances

Percentage

of Gross

NPAs to

Total

Advances

in

that sector

42.46%

21.83%

3.26%

12.56%

10.92%

9.16%

Nil

Nil

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

Number of frauds reported Nil Nil 0.0952 Amount involved in fraud (₹ crore)

31.03.2022 No. Opening balance of DEA Fund as on 01.04.2021 2.05 1. Add: Amounts transferred to DEA Fund during the 2. 2.85

Particular

Transfers to Depositor Education and Awareness Fund (DEA Fund)

Forward rate agreement/Interest rate swap

Exchange traded interest rate derivatives

	year 2021.22		
3.	Less : Amounts reimbursed by DEA Fund towards claims during the year 2021.22	0.20	0.00
4.	Closing balance of DEA Fund as on 31.03.2022	4.70	2.05

--- Nil

--- Nil --

Transfer to Depositor Education and Awareness Fund Scheme, 2014 (DEA Fund) As on 31.03.2022 is as under.

Disclosure of complaints

सुंदरलाल सावजी अर्बन को – ऑप. बँक लि ; जिंतूर ॰ मुख्य कार्यालय : ए.पी.एम.सी.मार्केट यार्ड, जिंतूर-४३१५०९ जि.परभणी

EMPLOYEE BENEFITS (AS 15)

The details as required by Accounting Standard 15 (AS-15) (Revised) – issued by ICAI pertaining to Gratuity is as under:

8 पान.क्र.

(1.80)

(Fig. in Thousands) Sr. **Gratuity Funded) Particulars** No. 31.03.2022 7.30% 1. Discount rate Expected Return on plan assets 7.30% 2. Salary escalation rate Reconciliation of opening and closing balance of the present value of the defined benefit obligation: Present value of obligation as at 1st April 2021 6.03 Interest cost 0.42 Current service cost 0.23 Liability transfer in (0.44)Benefits paid Past Service Cost Actuarial (gains) / loss on obligations (2.01)Present value of obligation as at 31st March 2022 4.23 viii Reconciliation of opening & closing balance of fair value of plan assets Fair value of plan assets as at 1st April 2021 6.03 Expected return on plan assets 0.44 Contributions 0.34 Transfer from other entities iv Benefits paid (0.44)Actuarial gain/ (loss) on plan assets (0.01)Fair value of plan assets as at 31st March 2022 6.36 Amount recognized in Balance Sheet 6 Present value of obligations as at 31st March 2022 4.23 Fair value of Plan Assets as at 31st March 2022 6.36 Assets / liability as at 31st March 2022 (2.13)iii Expenses recognized in Profit and Loss Account Current service cost 0.23 Interest cost 0.42 Return on Plan Assets (0.44)Past Service Cost Net actuarial (gain) / loss (2.01)

A SETTING	V	योञ्	य वेळ आनं	ताचा।
A CONTRACTOR OF		3	गनंद वाहन	खरेदीचा!
		7	*	
		90 7		
			N	
7.95%	Minis		as and	1
		A POPULAR		
व्याजदर			1	No. of the last of
A STATE OF THE STA				
			All Sances	
* नियम व अटी लागू				

Expenses recognized in Profit and Loss Account



५७वा	पुस्त-प्रेष	सभासद क्रमांक	
वार्षिक	श्री./सौ./श्रीमती ⁻		
<u> अहिंचाल</u>	ત્રા./ સા./ ત્રાનતા		

- If undelivered Please return to following address



मुख्य कार्यालय : ए.पी.एम.सी. मार्केट यार्ड, येलदरी रोड, जिंतूर 431509 जि. परभणी (महा.)

	Ombudsman				
Sr.No		Particulars	Previous year	Current year	
	Com	plaints received by the bank from its customers			
1.		Number of complaints pending at beginning of the year	Nil	Nil	
2.		Number of complaints received during the year	1	1	
3.		Number of complaints disposed during the year	1	1	
	3.1	Of which, number of complaints rejected by the bank	Nil	Nil	
4.		Number of complaints pending at the end of the year			
	Maintainable complaints received by the bank from Office of Ombudsman				
5.		Number of maintainable complaints received by the bank from Office of Ombudsman	2	4	
	5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	2	4	
	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	Nil	Nil	
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil	
6.		Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil	

a) Summary information on complaints received by the bank from customers and from the Offices of

Top five grounds of complaints received by the bank from customers

b) Top five grounds of complaints received by the bank from customers					
Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
			Current Year		
Customers Service	Nil	2	200%	Nil	Nil
Loans & Advances	Nill	1	100%	Nil	Nil
Other	Nill	2	200%	Nil	Nil
Total		5			
	Previous Year				
Loans & Advances	Nil	2	200%	Nil	Nil
Customers Service	Nil	1	100%	Nil	Nil
Others	Nil			Nil	Nil
Total		3			

Disclosure of penalties imposed by the Reserve Bank of India ----- Nil -----

Other Disclosures

15.

i) Business ratios

Particular	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	7.72%	8.48%
ii) Non-interest income as a percentage to Working Funds	0.52%	0.42%
iii) Cost of Deposits	4.43%	6.13%
iv) Net Interest Margin	4.84%	3.85%
v) Operating Profit as a percentage to Working Funds	3.70%	2.90%
vi) Return on Assets	1.19%	1.02%
vii) Business (deposits plus advances) per employee (in ₹ crore)	6.39	6.95
viii) Profit per employee (in ₹ crore)	0.06	0.05
ii) Damaaaaaaaa baainaaa		

Bancassurance business

Income required in respect of Non Life Insurance Business (Amount in ₹ crore)

2021 Year 0.39 0.16

Marketing and distribution iii)

---- NIL ----**Disclosures regarding Priority Sector Lending Certificates (PSLCs)** iv)

Provisions and contingencies

(Amount in ₹ crore) **Current Year** Provision debited to Profit and Loss Account **Previous Year** Provisions for NPI 5.00 6.50 Provision towards NPA 5.50 8.89 8.30 10.54 Provision made towards Income tax 5.87 Other Provisions and Contingencies (with details) 8.96

Payment of DICGC Insurance Premium

(Amount in ₹ crore)

	•		(
Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1.47	1.59
ii)	Arrears in payment of DICGC premium	-	-

19. Disclosure of facilities granted to directors and their relatives

20. EARNING PER SHARE (EPS) (AS20):

	Particulars	31.03.2022	31.03.2021
— .			
A	Amount used as numerator Profit	1575.00	1425.04
	after tax (Rs. In lakhs)		
В	Nominal Value of Share (RS. In lakhs)	1000	1000
С	Weighted Number of Equity shares used as	567895	586597
	the denominator		
D	EPS- Basic & Diluted (in Rs.)	277.34	242.93

21. LEASES (AS 19)			
Particulars	Current Year	Previous Year	
Future lease rental payable at the end of the year	337.86	328.05	
Not later than one year	44.69	43.86	
Later than one year and not later than five year	239.54	233.18	
Later than five year	53.63	51.01	
Total of minimum lease payments recognized in the	47.78	54.29	
Profit and Loss Account for the year	47.76	34.23	
Total of future minimum sub-lease payment expected to be	00.00	00.00	
received under non-cancelled sub-lease	00.00	00.00	
Sub-lease payments recognized in the Profit and Loss Account for	00.00	00.00	
the year	00.00	00.00	