

**BALANCE SHEET AS AT 31ST MARCH , 2019**

CAPITAL AND LIABILITIES (भांडवल व देणी)	(Schedules) (परिशिष्टे)	As at 31.03.2019 Amount (₹)	As at 31.03.2018 Amount (₹)
AUTHORISED SHARE CAPITAL (अधिकृत भाग भांडवल)		<u>25,00,00,000.00</u>	<u>25,00,00,000.00</u>
ISSUED, SUBSCRIBED & PAID UP SHARE CAPITAL (वसुल भाग भांडवल)	A	20,11,49,060.00	18,76,79,460.00
RESERVE FUND AND OTHER RESERVES (राखीव निधी व इतर निधी)	B	76,93,22,700.33	72,83,69,491.90
DEPOSITS (ठेवी)	C	733,12,19,544.75	664,44,66,814.09
BILLS FOR COLLECTION BEING BILLS RECEIVABLE (As Per Contra) (वसुलीची देणे बिले उलट बाजुप्रमाणे)		—	—
OVERDUE INTEREST RESERVE (थकीत कर्जापोटी व्याज निधी)		17,56,66,235.18	18,95,76,117.24
INTEREST PAYABLE (मुदत ठेवींवरील व्याज देणे)	D	8,11,53,107.00	10,35,90,081.21
BRANCH ADJUSTMENT (शाखांतर्गत जुळवणी)		2,38,547.71	—
OTHER LIABILITIES (इतर देणी)	E	14,09,87,884.46	13,07,68,139.23
DEFERRED TAX LIABILITY (डिफर्ड टॅक्स दायित्व)		2,47,28,833.71	2,77,18,485.63
PROFIT & LOSS ACCOUNT (नफा-तोटा खात्यावरील शिल्लक)	F	5,12,27,037.90	5,02,78,070.12
CONTINGENT LIABILITIES: (आकस्मीक देणी) A) For Bank Gurantees Issued: ₹32.96 Lakhs (Previous Year ₹ 39.72 Lakhs). B) For amount Transferred to DEAF with RBI ₹364.49 Lakhs against Undaimed Deposits(Previous Year ₹323.00 Lakhs)			
SIGNIFICANT ACCOUNTING POLICIES & NOTES TO ACCOUNTS FORM PART OF ACCOUNTS (लेखाविषयक महत्वपूर्ण धोरण व टिपण)	S		
Total (एकूण)		877,56,92,951.04	806,24,46,659.42

This is the Balance Sheet referred to in our report of even date
लेखा परिक्षण अहवालात नमूद केलेल्या शेवट्यास पात्र राहून सदर ताळेबंद पत्रक बरोबर आहे.

करिता

गोन्सालविस अँड असोसिएट्स

चार्टर्ड अकाउंटंट

FRN:103293 W

ग्लेन आर.गोन्सालविस

प्रोप्रायटर

M No.:43150

वैधानिक लेखापरिक्षक

ठिकाण: मुंबई

दि. २१ मे, २०१९

**दिनांक ३१ मार्च, २०१९ रोजीचे ताळेबंद पत्रक**

PROPERTIES & ASSETS (जिंदगी व येणी)	(Schedules) (परिशिष्टे)	As at 31.03.2019 Amount (₹)	As at 31.03.2018 Amount (₹)
CASH & BANK BALANCES (रोख आणि बँकांतील शिल्लक)	G	45,17,28,350.24	30,73,88,064.83
BALANCES WITH OTHER BANKS (इतर बँकांतील शिल्लक)	H	93,63,93,873.75	68,61,48,108.63
MONEY AT CALL & SHORT NOTICE (मागणी योग्य ठेवी)		—	—
INVESTMENTS (गुंतवणुक)	I	212,71,39,000.00	208,65,06,900.00
LOANS AND ADVANCES (कर्जे)	J	476,10,62,703.61	445,58,34,866.87
INTEREST RECEIVABLE: (व्याज येणे) On Loans & Advances (NPAs) (अनुत्पादीत कर्जावरील) On Loans & Advances (Performing) (उत्पादीत कर्जावरील) On Investments (गुंतवणुकीवरील)		17,56,66,235.18 — 4,88,63,577.00	18,95,76,117.24 — 3,89,29,127.00
		22,45,29,812.18	22,85,05,244.24
BILLS RECEIVABLE BEING BILLS FOR COLLECTION (As per Contra) (वसुलीची येणे बिले उलट बाजुप्रमाणे)		—	—
BRANCH ADJUSTMENT (शाखांतर्गत जुळवणी)		—	1,96,28,023.08
FIXED ASSETS (At WDV) (कायम सामान)	K	13,55,08,169.57	15,69,59,918.59
OTHER ASSETS (इतर सामान)	L	13,93,31,041.69	12,14,75,533.18
Total (एकूण)		877,56,92,951.04	806,24,46,659.42

करिता दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.,

श्री.सोनूदास आ.नाईक
मुख्य कार्यकारी अधिकारीश्री.संतोष रा.कळंबे
संचालकसौ.अस्मिता वि.धनावडे
संचालिका
(अध्यक्ष-ऑडिट समिती)श्री.प्रकाश जगन्नाथ मस्कर
उपाध्यक्षश्री.चंद्रकांत रावसाहेब गावडे
अध्यक्षठिकाण : मुंबई
दि. २१ मे, २०१९

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH, 2019**

EXPENDITURE (खर्च)	(Schedules) (परिशिष्टे)	Current Year Amount (₹)	Previous Year Amount (₹)
INTEREST ON DEPOSITS & BORROWINGS (ठेवी व कर्जावरील व्याज)	M	39,80,53,259.09	41,11,34,711.35
SALARIES, ALLOWANCES, BONUS, GRATUITY & PROVIDENT FUND (पगार, भत्ते, बोनस, ग्रॅज्युईटी व भविष्य निवार्ह निधी)	N	15,78,94,206.27	15,89,08,621.92
DIRECTORS & LOCAL COMMITTEE MEMBERS FEES, ALLOWANCES & EXPENCES (संचालक मंडळ आणि उपसमिती सदस्यांची फी, भत्ते व खर्च)	O	14,29,760.16	12,49,699.29
RENT, TAXES, INSURANCE & LIGHTING (भाडे, कर, विमा व वीज बिले)	P	3,11,73,239.48	3,55,45,723.09
LAW CHARGES & PROFESSIONAL FEES (कायदेविषयक/व्यावसायिक फी)		23,61,385.06	14,32,924.90
AUDITOR'S FEES (हिशोब तपासणी फी)		49,51,397.61	39,82,353.00
POSTAGE & TELEPHONE CHARGES (टपाल व दुरध्वनी खर्च)		13,68,148.42	14,99,946.40
DEPRECIATION AND REPAIRS TO BANK ASSETS: (कायम सामानावरील घसारा व दुरुस्ती)	K		
Depreciation on Fixed Assets (घसारा)		3,20,02,967.30	
Repairs to Properties (दुरुस्ती)		26,07,549.43	
STATIONERY, PRINTING & ADVERTISEMENT (स्टेशनरी, छपाई व जाहीरात)		43,40,192.38	29,73,028.59
LOSS ON SALE OF FIXED ASSETS (कायम सामानाचे विक्रीपोटी झालेला तोटा)		—	1,01,631.58
BAD & DOUBTFUL DEBTS WRITTEN OFF (संशयीत व बुडीत कर्ज निधीचे निर्लेखन)		1,24,76,279.94	83,36,991.20
AMORTIZATION OF PREMIUM PAID ON INVESTMENTS (गुंतवणूक खरेदी करीता भरलेल्या प्रिमीयमचे निर्लेखीकरण)		84,70,400.00	84,53,900.00
OTHER EXPENDITURE (इतर खर्च)	Q	4,42,03,893.10	4,19,46,775.76
PROVISIONS : (तरतुदी)			
Other Provision (इतर तरतुदी)		—	32,00,000.00
Special Reserve u/s 36(1)(viii) of Income Tax Act, 1961 (आयकर कायद्यान्वये विशेष निधी)		14,45,000.00	15,15,134.86
Bad & Doubtful Debts Reserve (संशयीत व बुडित कर्ज निधी)		3,10,42,006.25	80,00,000.00
PROFIT BEFORE TAX		8,11,53,967.18	8,62,21,869.63
Total C/F		73,38,19,684.49	72,12,03,508.58



(दिनांक ३१ मार्च, २०१९ अखेरचे नफा-तोटा पत्रक)

INCOME (उत्पन्न)	(Schedules) (परिशिष्टे)	Current Year Amount (₹)	Previous Year Amount (₹)
INTEREST & DISCOUNT (व्याज व वटाव)	R	73,34,87,953.13	72,26,04,054.20
PROFIT ON SALE OF INVESTMENTS/ASSETS(NET) (गुंतवणुक विक्रीतुन झालेला नफा)		1,92,500.00	1,13,79,800.00
COMMISSION, EXCHANGE & BROKERAGE (कमीशन, हुंडणावळ व कसर)		4,53,33,978.50	3,69,32,343.09
OTHER RECEIPTS: (इतर जमा)			
Locker Rent 20,69,733.42 (लॉकर भाडे)			17,87,857.00
Dividend 100.00 (लाभांश)			48,900.00
Miscellaneous Income 16,08,336.07 (इतर उत्पन्न)		36,78,169.49	16,54,914.72
EXCESS INVESTMENT DEPRECIATION RESERVE OF EARLIER YEAR WRITTEN BACK (अतिरिक्त स्वरूपातील गुंतवणुक घसारा निधीचे परावर्तन)		1,15,87,672.37	42,95,000.00
EXCESS GENERAL PROVISION WRITTEN BACK (अतिरिक्त स्वरूपातील सामान्य तरतुदीचे परावर्तन)		81,55,079.00	—
BAD & DOUBTFUL DEBT RESERVE WRITTEN BACK (संशयीत व बुडीत कर्ज निधीचे परावर्तन)		1,24,76,279.94	83,36,991.20
EXCESS INCOME PROVISION WRITTEN BACK (अतिरिक्त स्वरूपातील आयकर तरतुदीचे परावर्तन)		—	9,85,518.00
EXCESS PROVISION ON BAD DEBT WRITTEN BACK (अतिरिक्त स्वरूपातील संशयीत व बुडीत कर्ज निधीचे परावर्तन)		—	1,94,00,000.00
PROFIT ON SALE OF FIXED ASSETS (कायम सामानाचे विक्रीपोटी झालेला नफा)		62,019.24	—
Total C/F		81,49,73,651.67	80,74,25,378.21

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31 ST MARCH, 2019**

EXPENDITURE (खर्च)	(Schedules) (परिशिष्टे)	Current Year Amount (₹)	Previous Year Amount (₹)
Total B/F		73,38,19,684.49	72,12,03,508.58
INCOME TAX (आयकर)			
Income Tax (Previous Years) 1,03,322.00			—
Income Tax (For 2018-19) 2,54,70,119.00			1,86,74,000.00
Deferred Tax (29,89,651.92)		2,25,83,789.08	1,54,21,354.51
NET PROFIT AFTER TAX C/F		5,85,70,178.10	5,21,26,515.12
Total ...		81,49,73,651.67	80,74,25,378.21
INVESTMENT FLUCTUATION RESERVE (गुंतवणुक चढ उतार निधी)		71,41,376.37	17,34,837.00
PRIOR PERIOD EXPENSES (अगोदरच्या वर्षातील खर्च)		2,01,763.83	1,13,608.00
BALANCE OF PROFIT CARRIED TO BALANCE SHEET (शिल्लक नफा ताळेबंद पत्रकाकडे वर्ग)		5,12,27,037.90	5,02,78,070.12
SIGNIFICANT ACCOUNTING POLICIES & NOTES TO ACCOUNTS FORM PART OF ACCOUNTS (लेखाविषयक महत्वपूर्ण धोरण व टिपण)	S		
Total (एकूण)		5,85,70,178.10	5,21,26,515.12

This is the Profit & Loss Account referred to in our report of even date
लेखा परिक्षण अहवालात नमूद केलेल्या शेन्यांस पात्र राहून सदर नफा-तोटा पत्रक बरोबर आहे.

करिता

गोन्सालविस अँड असोसिएट्स

चार्टर्ड अकाउंटंट

FRN:103293 W

ग्लेन आर.गोन्सालविस

प्रोप्रायटर

M No.:43150

वैधानिक लेखापरिक्षक

ठिकाण: मुंबई

दि. २१ मे, २०१९



(दिनांक ३१ मार्च, २०१९ अखेरचे नफा-तोटा पत्रक)

INCOME (उत्पन्न)	(Schedules) (परिशिष्टे)	Current Year Amount (₹)	Previous Year Amount (₹)
Total B/F		81,49,73,651.67	80,74,25,378.21
Total		81,49,73,651.67	80,74,25,378.21
NET PROFIT AFTER TAX B/D (करोत्तर निव्वळ नफा)		5,85,70,178.10	5,21,26,515.12
Total (एकूण)		5,85,70,178.10	5,21,26,515.12

करिता दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.,

श्री.सोनूदास आ.नाईक
मुख्य कार्यकारी अधिकारीश्री.संतोष रा.कळंबे
संचालकसौ.अस्मिता वि.धनावडे
संचालिका
(अध्यक्ष-ऑडिट समिती)श्री.प्रकाश जगन्नाथ मस्कर
उपाध्यक्षश्री.चंद्रकांत रावसाहेब गावडे
अध्यक्षठिकाण : मुंबई
दि. २१ मे, २०१९

**SCHEDULES OF BALANCE SHEET AS AT 31ST MARCH, 2019**

(दिनांक ३१ मार्च, २०१९ रोजीच्या ताळेबंदाची परिशिष्टे)

परिशिष्ट -ए-भागभांडवल (SHARE CAPITAL):

(रकम ₹)

भाग भांडवल	As at 31.03.2019	As at 31.03.2018
अधिकृत भागभांडवल-२५०,००,००० भाग प्रत्येकी ₹ १०/-प्रमाणे	25,00,00,000.00	25,00,00,000.00
वसुल भाग भांडवल- २०१९४९०६ (गतवर्षी १८७६७९४६) - भाग प्रत्येकी ₹ १० /-प्रमाणे		
अ) वैयक्तीक/व्यवसायिक यांचे	20,11,49,060.00	18,76,79,460.00
ब) सहकारी संस्थांचे	—	—
क) राज्य सरकारचे	—	—
एकूण	20,11,49,060.00	18,76,79,460.00

परिशिष्ट - बी-राखीव निधी व इतर निधी (RESERVE FUND AND OTHER RESERVES) :

राखीव निधी व इतर निधी	As at 31.03.2019	As at 31.03.2018
वैधानिक राखीव निधी	18,39,68,909.15	17,02,55,166.15
विशेष वैधानिक राखीव निधी	3,25,02,101.00	2,74,74,294.00
इमारत निधी	8,17,02,031.32	8,08,18,583.20
विकास निधी	4,50,00,000.00	4,25,00,000.00
सुवर्ण महोत्सव निधी	80,00,000.00	75,00,000.00
धर्मादाय निधी	39,88,991.00	32,88,991.00
लामांश संतुलन निधी	85,00,000.00	80,00,000.00
सभासद कल्याण निधी	30,05,053.00	25,78,053.00
तंत्रज्ञान विकास निधी	75,00,000.00	50,00,000.00
संचालक मंडळ निवडणूक खर्च निधी	30,00,000.00	20,00,000.00
संचालक,सभासद,कर्मचारी प्रशिक्षण खर्च निधी	18,94,564.00	17,57,784.00
संशयित व बुझीत कर्ज निधी	20,60,00,000.00	18,74,34,273.69
उत्पादक मालमत्तपोटी तरतूद	3,85,00,000.00	3,85,00,000.00
इतर तरतूदी	1,15,00,000.00	1,90,00,000.00
विशेष निधी (Special Reserve u/s 36(1) (vii) of Income Tax Act, 1961)	64,15,134.86	49,70,134.86
गुंतवणूक घसारा निधी	4,84,14,827.63	6,00,02,500.00
गुंतवणूक चढ-उतार निधी	7,94,31,088.37	6,72,89,712.00
एकूण	76,93,22,700.33	72,83,69,491.90

परिशिष्ट - सी- ठेवी (DEPOSITS) :

ठेवी		As at 31.03.2019	As at 31.03.2018
अ) मुदत ठेवी :	वैयक्तीक ठेवी	373,85,98,766.00	337,04,67,795.53
	इतर सहकारी संस्थांच्या ठेवी	115,08,81,532.53	83,94,00,970.00
ब) बचत ठेवी :	वैयक्तीक ठेवी	184,29,95,506.91	182,37,18,146.43
	इतर सहकारी संस्थांच्या ठेवी	2,20,66,424.21	3,50,31,103.52
क) चालू ठेवी :	वैयक्तीक ठेवी	40,35,28,700.28	38,29,87,521.57
	इतर सहकारी संस्थांच्या ठेवी	2,87,54,036.18	1,93,73,319.48
ड) आवर्तक / दैनंदिन ठेवी :	वैयक्तीक ठेवी	10,86,44,254.86	12,63,56,117.78
	इतर सहकारी संस्थांच्या ठेवी	1,85,11,569.00	1,46,39,932.00
इ) मुदत संपलेल्या ठेवी :	वैयक्तीक ठेवी	1,72,38,754.78	3,24,91,907.78
	इतर सहकारी संस्थांच्या ठेवी	—	—
एकूण		733,12,19,544.75	664,44,66,814.09

**परिशिष्ट - डी-मुदत ठेवींवरील व्याज देणे (INTEREST PAYABLE ON TERM DEPOSITS):** (रक्कम ₹)

मुदत ठेवींवरील व्याज देणे	As at 31.03.2019	As at 31.03.2018
अ) मुदत ठेवींवरील	8,00,40,983.00	10,21,37,001.00
ब) मुदत संपलेल्या ठेवींवरील	11,12,124.00	14,53,080.21
एकूण	8,11,53,107.00	10,35,90,081.21

परिशिष्ट - इ इतर देणी (OTHER LIABILITIES):

इतर देणी	As at 31.03.2019	As at 31.03.2018
पे ऑर्डर्स	80,28,023.72	1,62,37,475.00
मागणी न केलेला लाभांश	24,31,061.00	17,81,972.00
वैधानिक लेखा परिक्षण शुल्क	10,78,161.51	11,62,047.00
कर्मचारी भविष्य निर्वाह निधी (Staff Provident Fund)	—	18,84,364.00
उगमस्थानी आयकर कपात (Tax Deducted at Source)	14,26,531.00	12,56,540.00
कर्मचारी आयकर कपात (Staff Income Tax)	3,12,675.00	2,29,764.00
कर्मचारी रजेचा पगार (Leave Encashment Salary Payable)	1,07,33,288.92	34,63,476.00
कर्मचारी उपदान निधी (Staff Gratuity)	—	1,09,85,792.00
आयकर तरतुदी (Provision for Taxation)	9,50,73,869.00	6,96,03,750.00
वस्तु व सेवा कर (GST on Output Service)	13,88,221.74	9,86,446.82
वस्तु व सेवा कर (GST under RCM/URD)	—	29,638.00
समाशोधन फरक (Clearing Difference)	8,50,128.19	4,29,652.61
सभासदत्वाकरिता अनामत (Shares Application Deposits)	65,900.00	78,400.00
किरकोळ देणी (Sundries)	1,95,08,095.38	2,25,26,882.80
ठेकेदारांच्या अनामत रकमा (Retention Deposits)	21,939.00	21,939.00
ठेकेदारांच्या इसारा रकमा (Earnest Deposits)	70,000.00	90,000.00
एकूण	14,09,87,884.46	13,07,68,139.23

परिशिष्ट - एफ - नफा तोटा खाते (PROFIT & LOSS ACCOUNT) :

नफा तोटा खाते	As at 31.03.2019	As at 31.03.2018
मागील ताळेबंदप्रमाणे नफा	5,02,78,070.12	5,45,22,299.70
वजा : मागील वर्षाच्या नफ्याचे विनियोजन		
वैधानिक राखीव निधी	1,25,69,518.00	1,50,19,294.00
विशेष वैधानिक राखीव निधी	50,27,807.00	60,07,717.00
संचालक, सभासद, कर्मचारी प्रशिक्षण खर्च निधी	10,00,000.00	10,00,000.00
लाभांश	1,75,97,297.00	1,65,66,996.00
संचालक मंडळ निवडणूक खर्च निधी	10,00,000.00	10,00,000.00
गुंतवणूक चढ-उतार निधी	50,00,000.00	25,00,000.00
तंत्रज्ञान विकास निधी	25,00,000.00	50,00,000.00
विकास निधी	25,00,000.00	25,00,000.00
सुवर्ण महोत्सव निधी	5,00,000.00	5,00,000.00
लाभांश संतुलन निधी	5,00,000.00	5,00,000.00
धर्मादाय निधी	7,00,000.00	7,00,000.00
सभासद कल्याण निधी	5,00,000.00	5,00,000.00
इमारत निधी	8,83,448.12	27,28,292.70
मागील वर्षाचा शिल्लक नफा	—	—
अधिक नफा तोटा खात्याप्रमाणे चालू वर्षाचा नफा	5,12,27,037.90	5,02,78,070.12
निव्वळ नफा ताळेबंद पत्रकाकडे वर्ग	5,12,27,037.90	5,02,78,070.12

**परिशिष्ट - जी - रोख आणि बँकांतील शिल्लक (CASH & BANK BALANCES) :**

(रक्कम ₹)

रोख आणि बँकांतील शिल्लक		As at 31.03.2019	As at 31.03.2018
रोख शिल्लक		8,82,52,924.09	10,74,71,986.56
चालू खात्यांवरील शिल्लक - Current A/cs with RBI, MSC Bank Ltd., DCCBs & SBI:			
रिझर्व्ह बँक ऑफ इंडिया	20,13,57,352.24		14,04,78,563.99
महाराष्ट्र राज्य सहकारी बँक लि.	89,74,332.93		52,69,397.76
स्टेट बँक ऑफ इंडिया	29,81,206.72		22,80,225.11
मुंबई जिल्हा मध्यवर्ती सहकारी बँक लि.	1,79,581.78		1,79,581.78
सातारा जिल्हा मध्यवर्ती सहकारी बँक लि.	1,47,28,414.48	22,82,20,888.15	50,91,650.63
मुदत ठेवीअंतर्गत शिल्लक Fixed Deposits with MSC Bank Ltd., & DCCBs:			
महाराष्ट्र राज्य सहकारी बँक लि.	1,00,00,000.00		-
सातारा जिल्हा मध्यवर्ती सहकारी बँक लि.	12,52,54,538.00	13,52,54,538.00	4,66,16,659.00
एकूण		45,17,28,350.24	30,73,88,064.83

परिशिष्ट - एच - इतर बँकांतील शिल्लक (BALANCES WITH OTHER BANKS) :

इतर बँकांतील शिल्लक		As at 31.03.2019	As at 31.03.2018
इतर बँकांतील चालू खात्यावरील शिल्लक :			
बँक ऑफ बडोदा	18,81,327.64		2,23,042.64
बँक ऑफ महाराष्ट्र	2,12,178.07		6,49,970.47
आय.डी.बी.आय.बँक	10,73,50,076.87		10,33,74,127.25
पंजाब नॅशनल बँक	3,63,126.61		3,63,244.61
एच.डी.एफ.सी.बँक लि.	21,07,998.04		56,07,941.88
आय.सी.आय.सी.आय.लि.	1,41,00,275.46		1,45,14,172.58
येस बँक लि.	4,89,67,633.06	17,49,82,615.75	4,00,04,352.20
इतर बँकांतील मुदत ठेवीअंतर्गत शिल्लक :			
दि सारस्वत को.ऑप.बँक.लि.	13,50,00,001.00		11,50,00,000.00
दि पंजाब अँड महाराष्ट्र को.ऑप.बँक.लि.	33,00,00,000.00		15,00,00,000.00
दि भारत सहकारी बँक लि.	9,64,11,257.00		18,64,11,257.00
दि शामराव विठ्ठल को.ऑप.बँक.लि.	20,00,00,000.00		—
दि अपना सहकारी बँक.लि.	—	76,14,11,258.00	7,00,00,000.00
एकूण		93,63,93,873.75	68,61,48,108.63

**परिशिष्ट - आय - गुंतवणूक (INVESTMENTS):**

(रक्कम ₹)

गुंतवणूक		As at 31.03.2019	As at 31.03.2018
अ) केंद्र सरकार व राज्य सरकारच्या कर्ज रोख्यांमध्ये : (दर्शनी मुल्य ₹ १९९,००,००,०००.००) (बाजार भावाप्रमाणे ₹ २०३,३४,४३,७८२.८०) Earmarked ₹2400 Lakhs against Statutory Reserve Fund		212,62,80,000.00	208,56,47,900.00
ब) इतर मान्यताप्राप्त कर्ज रोख्यांमध्ये : (दर्शनी मुल्य ₹ ०.००) (बाजार भावाप्रमाणे मुल्य ₹ ०.००)		—	—
क) सहकारी संस्थांच्या समभागामध्ये : महाराष्ट्र राज्य सहकारी बँक लि. दि मुंबई जिल्हा मध्यवर्ती सहकारी बँक.लि. सहकारी गृहनिर्माण संस्थांचे समभाग	1,000.00 8,00,000.00 58,000.00	8,59,000.00	1,000.00 8,00,000.00 58,000.00
एकूण		212,71,39,000.00	208,65,06,900.00

परिशिष्ट - जे - कर्जे (LOANS AND ADVANCES):

कर्जे		As at 31.03.2019	As at 31.03.2018
अ) अल्पमुदत कर्जे (SHORT TERM LOANS): कॅश क्रेडीट, ओव्हरड्राफ्ट व इतर : १) सरकारी व विश्वस्त कर्ज रोखे, मुदत ठेवी इत्यादींचे तारणावरील कर्जे २) प्रत्यक्ष तारणावरील इतर कर्जे : एकूण अल्पमुदत कर्जांपैकी व्यक्तीगत येणे ₹ ९१,२७,५४,८८०.३४ एकूण अल्पमुदत कर्जांपैकी थकबाकी ₹ १२,०८,२१,७८९.८८ वरील कर्जांपैकी वसुलीच्या दृष्टीने संशयित व बुडीत असलेली (पूर्ण तरतुदी केलेली) अनुत्पादीत कर्जे ₹ १०,०२,९२,५५१.८८	45,05,55,666.12 136,28,57,112.22	181,34,12,778.34	40,09,56,708.22 130,96,05,347.03
ब) मध्यम मुदत कर्जे (MEDIUM TERM LOANS) : १) सरकारी व विश्वस्त कर्ज रोखे, मुदत ठेवी इत्यादींचे तारणावरील कर्जे २) प्रत्यक्ष तारणावरील कर्जे ३) जामीनकी असलेली विनातारण कर्जे एकूण मध्यम मुदत कर्जांपैकी व्यक्तीगत येणे ₹ १८,९२,४९,५९२.०२ एकूण मध्यम मुदत कर्जांपैकी थकबाकी ₹ ५,०८,१४,९७४.५८ वरील कर्जांपैकी वसुलीच्या दृष्टीने संशयित व बुडीत असलेली (पूर्ण तरतुदी केलेली) अनुत्पादीत कर्जे ₹ ४,६२,२८,२४८.३८	38,80,342.00 36,53,45,344.24 9,47,27,419.02	46,39,53,105.26	68,34,370.20 42,80,66,336.57 7,52,11,194.56
Total C/F		227,73,65,883.60	222,06,73,956.58



परिशिष्ट - जे - कर्जे (LOANS AND ADVANCES):

(रकम ₹)

कर्जे		As at 31.03.2019	As at 31.03.2018
Total B/F		227,73,65,883.60	222,06,73,956.58
क) दीर्घ मुदत कर्जे (LONG TERM LOANS) :			
१) सरकारी व विश्वस्त कर्ज रोखे,	—		3,14,994.00
मुदत ठेवी इत्यादींचे तारणावरील कर्जे	234,02,87,545.21		210,89,61,274.29
२) प्रत्यक्ष तारणावरील कर्जे			
३) जामिनकी असलेली विनातारण कर्जे	14,34,09,274.80	248,36,96,820.01	12,58,84,642.00
एकूण दीर्घ मुदत कर्जांपैकी व्यक्तिगत येणे			
₹ १११,५२,४०,५१८.५१			
एकूण दीर्घमुदत कर्जांपैकी थकबाकी			
₹ १३,६४,४५,८३६.८५			
वरील कर्जांपैकी वसुलीच्या दृष्टीने संशयित व बुडीत असलेली (पूर्ण तरतुदी केलेली)			
अनुत्पादित कर्जे ₹ १७,८६,०३,३५७.०२			
(एकूण थकबाकी ₹ ३०,८०,८२,६०९.३९)			
		476,10,62,703.61	445,58,34,866.87

परिशिष्ट - के - कायम सामान (घसारा वजा जाता) FIXED ASSETS(At W.D.V.)

कायम सामान	As at 31.03.2018	अहवाल वर्षातील खरेदी	अहवाल वर्षातील विक्री/स्थानांतरण	घसारा जमा W-back due to change in depreciation method	घसारा	As at 31.03.2019
दृश्य स्वरूपातील (Tangible Assets):						
(अ) कार्यालयीन इमारत	4,88,93,581.56	—	—	—	18,26,826.25	4,70,66,755.31
(ब) भाडे करारान्वयित कार्यालयीन जागांची सुधारणा	58,38,520.87	—	—	—	5,61,422.60	52,77,098.27
(ब) वाहने	8,10,665.67	23,62,842.76	2,58,126.36	—	3,40,157.77	25,75,224.30
(क) फर्निचर्स व कार्यालयीन साहित्य	5,90,55,170.19	45,36,551.42	3,09,614.35	—	74,56,819.62	5,58,25,287.64
(ड) संगणक (Hardwares)	2,32,77,375.32	185,397.74	2327.05	—	127,850,26.78	1,23,43,992.23
	13,78,75,313.61	87,53,364.92	5,70,067.76	—	2,29,70,253.02	12,30,88,357.75
अदृश्य स्वरूपातील (Intangible Assets):						
संगणक अज्ञावली (Softwares)	1,15,27,180.98	96,50,345.12	—	—	90,32,714.28	1,21,44,811.82
	1,15,27,180.98	96,50,345.12	—	—	90,32,714.28	1,21,44,811.82
एकूण	14,94,02,494.59	1,84,03,710.04	5,70,067.76	—	3,20,02,967.30	13,52,33,169.57
Capital WIP-Software	75,57,424.00	—	10,33,493.81	—	—	2,75,000.00
Previous Year:	39,81,98,438.33	5,69,79,455.74	10,33,493.81	26,81,28,419.55	2,98,49,859.35	15,69,59,918.59

परिशिष्ट - एल - इतर सामान (OTHER ASSETS) :

इतर सामान	As at 31.03.2019	As at 31.03.2018
लेखन साहित्य व ऑधेसिव्ह स्टॅम्प्स	12,25,959.16	14,69,926.44
पॅन कार्ड कुपन्सचा साठा	66,821.00	9,985.00
एटीएम रुपे कार्ड्स साठा (Stock of EMV Chip base ATM Rupay Card)	4,94,631.76	8,24,714.96
टेलीफोनकरीता अनामत	85,091.86	85,091.86
इलेक्ट्रिसिटी/पाणी मीटरकरीता अनामत	6,40,765.00	6,40,765.00
भाडे तत्वावरील कार्यालयीन जागेपोटी अनामत	1,09,65,990.00	1,00,35,990.00
अगाऊ केलेला खर्च (Prepaid Expenses)	39,85,859.95	34,63,042.94
समाशोधनांतर्गत फरक येणे	28,51,345.92	28,22,463.92
अॅक्वायर्स एटीएम पुल खाते	67,73,400.00	64,65,600.00
कर्मचारी सणासुदीपोटी उचल	5,58,000.00	5,01,000.00
कर्मचारी मेडीक्लेम पॉलीसीपोटी उचल	21,20,191.00	20,33,270.00
डिफक्लेमपोटी परतावा येणे	7,99,108.68	4,77,603.65
अगाऊ भरणा केलेला आयकर (Advance Tax and TDS Receivable)	9,84,81,583.17	8,22,48,747.00
क्लिरअँग पुल खाते	49,97,086.17	—
किरकोळ मालमत्ता	1,83,324.81	72,626.54
किरकोळ येणी (Sundry Debtors)	—	58,32,921.00
अगाऊ खर्चाकरीता अनामत (Advances for Expenses)	30,25,111.00	—
जी.एस.टी.अंतर्गत इनपुट क्रेडिट (ITC Against G.S.T.)	20,76,772.21	44,91,784.87
एकूण	13,93,31,041.69	12,14,75,533.18



SCHEDULES TO PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2019.
(दिनांक ३१ मार्च, २०१९ अखेरच्या नफा तोटा पत्रकाची परिशिष्टे)

परिशिष्ट - एम - ठेवी व कर्जावरील व्याज (INTEREST ON DEPOSITS & BORROWINGS): (रक्कम ₹)

ठेवी व कर्जावरील व्याज	Current Year	Previous Year
ठेवीवरील व्याज	39,74,96,299.09	40,95,05,478.35
कर्जावरील व्याज (ओव्हरड्राफ्ट कर्जावरील)	5,56,960.00	16,29,233.00
एकूण	39,80,53,259.09	41,11,34,711.35

परिशिष्ट - एन - पगार, भत्ते, बोनस, ग्रॅच्युईटी व भविष्य निर्वाह निधी
(SALARIES, ALLOWANCES, BONUS, GRATUITY & PROVIDENT FUND):

पगार, भत्ते, बोनस, ग्रॅच्युईटी व भविष्य निर्वाह निधी	Current Year	Previous Year
पगार	12,67,71,502.27	11,77,48,513.50
बोनस आणि सानुग्रह अनुदान	1,48,82,420.00	1,45,93,308.00
कर्मचारी ग्रॅच्युईटी	3,04,260.00	1,11,25,813.00
इतर भत्ते	40,46,337.00	33,26,999.42
भविष्य निर्वाह निधी	1,18,89,687.00	1,21,13,988.00
एकूण	15,78,94,206.27	15,89,08,621.92

परिशिष्ट- ओ -संचालक मंडळ आणि उपसमिती सदस्यांची फी, भत्ते व खर्च
(DIRECTORS & LOCAL COMMITTEE MEMBERS FEES, ALLOWANCES & EXPENSES):

संचालक मंडळ आणि उपसमिती सदस्यांची फी, भत्ते व खर्च	Current Year	Previous Year
सभा भत्ते	4,54,772.78	4,32,359.65
सभा प्रवास खर्च	9,74,987.38	8,17,339.64
एकूण	14,29,760.16	12,49,699.29

परिशिष्ट- पी -भाडे, कर, विमा व विज बिले
(RENT, TAXES, INSURANCE & LIGHTING):

भाडे, कर, विमा व विज बिले	Current Year	Previous Year
कार्यालयीन इमारत भाडे	2,39,23,090.80	2,31,80,940.57
वीज बिले	66,46,109.28	66,19,023.50
विमा	11,55,515.90	11,03,325.00
महानगर पालिका कर (कार्यालयीन इमारतीकरीता)	(8,21,700.50)	44,27,834.50
पाणीपट्टी आकार (Water Charges)	2,70,224.00	2,14,599.52
एकूण	3,11,73,239.48	3,55,45,723.09

**परिशिष्ट - क्यू - इतर खर्च (OTHER EXPENDITURE):**

(रकम ₹)

इतर खर्च	Current Year	Previous Year
बँक सेवा आकार	7,75,855.83	5,09,839.39
क्लीअरिंग हाऊस सेवा आकार	15,47,554.31	19,82,686.14
वर्गणी आणि सभासदत्व फी	4,00,760.00	4,69,560.00
प्रवास खर्च	5,00,902.00	5,58,802.00
किरकोळ कार्यालयीन खर्च (Miscellaneous Office Overheads)	40,23,043.90	29,85,648.05
वाहन इंधन, दुरुस्ती व जपणूक खर्च	20,65,729.46	17,65,245.73
वार्षिक सभा खर्च	10,58,725.80	7,81,590.03
वसुली खर्च	1,72,919.24	1,93,461.20
संगणकीय खर्च	37,72,372.06	24,18,093.54
शाखा उद्घाटन/वर्धापनदिन समारंभ खर्च	1,56,582.00	41,979.16
ठेवी विमा व पतहमी निगम (DICGC) हप्ता	74,07,095.00	74,54,420.70
टी.डी.एस. भरणा विलंब शुल्क	1,03,643.00	1,38,483.30
अॅधेसिव्ह स्टॅम्पोटी खर्च	1,10,140.00	(8,483.00)
समाशोधन कुरिअर चार्जेस	6,27,332.50	6,94,870.00
करार तत्वावरील सुरक्षारक्षकांचा/वाहनचालकांचा पगार	88,94,794.30	85,68,105.13
ए टी एम वरील सेवाआकार	26,84,666.70	25,12,312.99
कार्यालय साफसफाई खर्च (Housekeeping Expenses)	6,75,797.14	2,71,196.87
इंटरनेट बँकींग खर्च	7,19,582.00	4,11,525.27
देणगी (Donation)	51,000.00	—
शाखा जोडणी खर्च (Br. Connectivity Expenses under CBS)	29,21,200.00	23,50,166.00
सीबीएस हौस्टिंग आकार (CBS Hosting Charges)	55,34,197.86	78,47,273.26
एकूण	4,42,03,893.10	4,19,46,775.76

परिशिष्ट - आर - व्याज आणि वटाव (INTEREST & DISCOUNTS):

व्याज आणि वटाव		Current Year	Previous Year
कर्जावरील		53,59,68,736.80	51,06,16,452.66
गुंतवणूकीवरील :			
बँकांतील मुदत ठेवीवरील	4,30,04,549.33		5,87,79,238.00
सरकारी रोख्यांवरील	15,45,14,667.00	19,75,19,216.33	15,32,08,363.54
एकूण		73,34,87,953.13	72,26,04,054.20



SCHEDULE "S":

NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2019

I. **1. OVERVIEW**

The **Dattatraya Maharaj Kalambe Jaoli Sahakari Bank Ltd.**, (The Bank) was incorporated on July 19, 1973 and has completed its 46 years of provision of wide range of Banking and Financial Services including commercial Banking and Treasury Operations.

2. **BASIS OF PREPARATION**

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting and are in conformity with the statutory requirements prescribed under the Banking Regulation Act 1949, The Maharashtra Co-operative Societies Act, 1960, circulars and guidelines issued by the Reserve Bank of India (RBI), Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry in India.

3. **USE OF ESTIMATES**

The preparation of the financial statements requires the management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses for the reporting period. Actual results could differ from these estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revision in the accounting estimates is recognized prospectively.

II. **SIGNIFICANT ACCOUNTING POLICIES**

1. **Accounting Convention**

The financial statements are drawn up keeping in mind the historical costs and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in Co-Operative Banks in India except otherwise stated.

2. **Revenue Recognition**

Income and expenditure are accounted on accrual basis except as stated below:

- Interest on Advances classified as Sub-standard, Doubtful or Loss Assets is recognized on realization. Unrealised interest on non-performing advances is shown under "Overdue Interest Reserve" and correspondingly shown under "Interest Receivable" in the Balance Sheet.
- Commission, Exchange and Locker Rent are recognized as income on receipt basis.
- Interest on Fixed Income Securities is recognized on accrual basis in case it is serviced regularly.
- Broken period interest in respect of investments is treated as an item of revenue in Profit and Loss Account.

3. **Advances**

- Advances are classified into Standard, Sub-Standard, Doubtful and Loss Assets in accordance with the guidelines issued by the Reserve Bank of India from time to time.
- Provision on Advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the Reserve Bank of India. In addition, a general provision on standard assets is made as per RBI guidelines.

**4. Investments:**

- (i) Investments are classified in the following categories, as required by the R.B.I. guidelines:
- Held to Maturity (HTM) – These comprise the investments which the bank intends to hold till maturity.
 - Held for Trading (HFT) – Securities which are held for resale within 90 days from the date of acquisition.
 - Available for Sale (AFS) – Investments which are not classified in the above two categories.

Bank decides the category of each investment at the time of acquisition and reclassifies/shifts the same at the beginning of the accounting year.

- (ii) Investments are disclosed and presented in the Balance Sheet, as per the R.B.I guidelines in the following categories :-
- Government Securities.
 - Other Approved Securities
 - Fixed Deposits
 - Shares
- (iii)
- Cost of investment is arrived at after adding/ deducting brokerage, commissions and incidental expenses if any. Broken period interest paid in respect of Investments in Government Securities is charged to interest receivable from Government Securities.
 - Investments in “Available for Sale” / “Held for Trading” are valued category wise and script wise at lower of book value (cost), face value or market value. Depreciation, if any, in each category is provided for and net appreciation, if any, is ignored. The market value for the purpose of valuation of investment included in the “Available for Sale” & the “Held for Trading” categories is the market price of the scrip as available from the trades/ quotes on the stock exchange, SGL Account, Financial Benchmark India Pvt. Ltd.(FBIL), or Bloomberg.
 - In the case of investment classified under “Held to Maturity” category, the premium amount, being the difference between the book value (cost) & face value is being amortized in equal installment over the remaining period for maturity. In case the security is purchased at a discount to the face value, the same is being booked as profit only at the time of maturity / sale of the security.
 - Interest income on the investments is recognized on the accrual basis, except for dividend.
 - In case any investment is classified as non-performing, the necessary provision is done on that account.

5. Property, plant and equipments (AS-10)

- Fixed Assets are stated at Written Down Value inclusive of incidental expenses incurred on acquisition.
- Fixed Assets except Computers, Softwares, premises and leasehold improvements are depreciated on written down value basis at the rates and in the manner prescribed by the Management of the Bank as under:

Sr. No.	Particulars	Depreciation Rate
1	Vehicles	15%
2	Dead Stock / Furniture (Electrical Equipments)	15%
3	Dead Stock/Furniture(Others)	10%

- Depreciation on computers and software is calculated under Straight Line Method @ 33 1/3%.



- d. Depreciation on assets purchased and put to use for more than 180 days are depreciated at normal rate and depreciation on assets purchased and put to use for less than 180 days are depreciated at 50% of the normal rate.
- e. No depreciation is charged on assets sold during the year.
- f. Profit/ Loss on sale or disposal of asset is recognized in the year in which such sale or disposal takes place.
- g. Depreciation on premises is calculated on the basis of rate determined with reference to residual life of each item of premises. Estimated life of premises is considered as 60 years.
- h. Stamp duty paid on leased premises of the Bank are amortised over the period of lease.
- i. Capital expenditure incurred on lease premises termed as leasehold improvement is amortised over the period of lease of the respective premises.

6. Retirement benefits (As-15)

- a. Provision for Gratuity is made by the Bank on accrual basis for all the permanent employees as per the provisions of the Payment of Gratuity Act. The bank makes contribution to funds administered by Trustees and managed by the Life Insurance Corporation of India under Employee's Group Gratuity Scheme for amounts based on an actuarial valuation.
- b. Provision for Leave Encashment is made by the bank on accrual basis for all the permanent employees. The bank makes contribution to funds administered by Trustees and managed by the Life Insurance Corporation of India under Employee's Group Leave Encashment Scheme for amounts notified by the insurance company which is based on an actuarial valuation. Earned Leave accumulation is permitted for maximum 340 days and Sick Leaves 60 days per employee and the excess leave stands lapsed.
- c. Employee's Provident Fund contribution is made to the recognized provident fund on monthly basis. Bank's contribution to the Provident Fund is charged to the Revenue Account on an accrual basis.

7. Events Occurring After The Balance Sheet Date (AS-5)

While classifying accounts as NPAs, due regard is given to the events occurring after the balance sheet date, like closure of NPA A/c etc., which has effect of altering the status of the account. Other than this, there is no event after the balance sheet date which may be deemed to have any material impact on the financial statements.

8. Segment Reporting (AS-17)

- a. The Bank has identified two business segments taking into account the nature of services provided, the risks and returns, overall organization structure of the Bank and financial reporting system.
- b. Business Segments are classified as under:
 - a) Treasury: Dealing operations in Money Market Instruments, Trading / Investment in Bonds / Government Securities.
 - b) Other Banking Operations: Retail and corporate lending and advances to customers and related fee based income.
- c. Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned / allocated on a reasonable basis.
- d. Separate information regarding geographical segment is not given as the bank mainly caters to the needs of the Indian Customers.

**9. Operating Lease (AS-19)**

Lease payments for assets taken on operating lease are recognized in the Profit and Loss Account over the lease term in accordance with the AS-19 – Leases, issued by the Institute of Chartered Accountants of India.

10. Earning Per Share (AS-20)

Basic earning per share is calculated by dividing the net profit or loss for the period by the weighted average number of shares outstanding during the year. The weighted average number of shares is calculated on monthly basis.

11. Accounting for taxes On Income (AS-22)

Provision for current tax is made on the basis of estimated taxable income for the year. Deferred Tax is recognized, subject to consideration of prudence, in respect of the tax effects of timing differences between accounting income and taxable income for the period in respect of items of income and expenses that originate in one period and are capable of reversal in one or more subsequent periods.

Deferred Tax Assets and Liabilities are measured using the enacted or substantially enacted tax rates at the balance sheet date. Deferred Tax Assets are recognized only to the extent there is reasonable certainty that the assets can be realized in future.

12. Intangible Assets (AS-26)

Cost incurred for purchase of software is capitalized and software is amortized in 3 years in accordance with AS-26 issued by ICAI.

13. Impairment Of Assets (AS-28)

The bank assesses at each balance sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is provided in the Profit and Loss Account to the extent the carrying amount exceeds their estimated realizable amount.

14. Provisions, Contingent Liabilities and Contingent Assets (AS-29)

A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value except in case of decommissioning, restoration and similar liabilities that are recognized as cost of Property, Plant and Equipment and are determined based on best estimate of the expenditure required to settle the present obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

A disclosure of contingent liability is made when there is:

- i) A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non occurrence of one or more uncertain future events not within the control of the Bank; or
- ii) A present obligation arising from a past event which is not recognized as 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 the obligation cannot be made.

When there is a possible or a present obligation in respect of which the likelihood of outflow of resources embodying economic benefits is remote, no provision or disclosure is made.

Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually.

**III. NOTES ON ACCOUNTS:**

1. Certain items of Income & Expenditure as stated in Para 2 of the significant accounting policies are accounted on cash basis, this has resulted in such items being accounted for only in the year of realization / payment instead of splitting the same over two or more accounting periods due to the nature of the transactions. The amounts involved, however are not material.
2. The Bank has not restructured any loans during the year. As such, disclosure of restructured loans as required by RBI guidelines is not given.
3. Migration of data from Fincraft to Swiftcore w.e.f. 12.06.2017 in done by the Bank. Migration audit to study the data migration from legacy system to new system is in the process. Effects of migration by migration audit are yet to be identified and accounted in the books of accounts by the Bank.
4. The Bank has written off an amount of Rs.124.76 lakhs (Rs. 83.37) towards bad debts and which is identified by the Management as irrecoverable, approved by the Board of Directors and certified by the Statutory Auditors. The same is adjusted against Bad and Doubtful Debts Reserves. This amount had been fully provided for in the earlier years.
5. The Bank has requirement of Depreciation on Investments of Rs. 484.15 lakhs on valuation of investments in AFS and HFT category on Mark to market basis as on 31.03.2019, as compared to balance of Rs. 600.03 lakhs in Investment depreciation reserve (IDR) resulting in excess of IDR of Rs. 115.88 lakhs and the Bank has transferred such excess of Rs. 115.88 lakhs to Profit & Loss account. Bank has appropriated profit (net of taxes and statutory reserve) of Rs. 71.41 Lakhs to IFR "below the line" in compliance of RBI guidelines.

6. AS-5 - Prior Period Adjustment

There are no material prior period expenditure / income requiring disclosure by the Bank during the year.

7. AS-10 – Property, Plant and Equipment

The Bank has not accounted and disclosed depreciation and Fixed Assets in accordance with revised AS-10 issued by Institute Of Chartered Accountants of India (ICAI).

8. AS -15 – Retirement Benefits**Defined contribution Plans viz Provident fund and other similar funds:**

The Bank has paid Rs. 109.86 Lakhs to LIC towards liability of Gratuity. The fair value of the plan assets at the end of the year amounts to Rs.963.20 Lakhs as against the present value of obligations as at the end the year of Rs.961.26 Lakhs resulting in Nil liability for Gratuity for the year. As such, no provision is required to be made. The details as required by Accounting Standard 15 (AS 15) (Revised) - issued by ICAI pertaining to Gratuity is as under:

(Rs. in lakhs)			
Sr. No.	Particulars	Gratuity (Funded) 31.03.2019	Gratuity (Funded) 31.03.2018
1.	Discount rate	7.50%	8.00%
2.	Expected Return on plan assets	7.50%	8.00%
3.	Salary escalation rate	5%	5%



Sr. No.	Particulars	Gratuity (Funded) 31.03.2019	Gratuity (Funded) 31.03.2018
4.	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:		
i.	Present value of obligation as at 01.04.2018	952.12	792.70
ii.	Interest cost	76.17	63.42
iii.	Current service cost	37.67	65.55
iv.	Benefits paid	(52.35)	(36.89)
v.	Actuarial gains / (loss) on obligations	(52.34)	67.33
vi.	Present value of obligation as at 31-03-2019	961.26	952.12
5.	Reconciliation of opening & closing balance of fair value of fair plan assets:		
i.	Fair value of plan assets as at 01-04-2018	842.26	818.46
ii.	Expected return on plan assets	70.46	60.69
iii.	Contributions	102.84	0.00
iv.	Benefits paid	(52.35)	(36.89)
v.	Actuarial gain / (loss) on plan assets	--	--
vi.	Fair value of plan assets as at 31-03-2019	963.20	842.26
7.	Amount recognized in Balance Sheet		
i.	Present value of obligations as at 31-03-2019	961.26	925.44
ii.	Fair value of Plan Assets as at 31-03-2019	963.20	842.26
iii.	Assets / (liability) as at 31.03.2019	1.94	(83.18)
8.	Expenses recognized in Profit & Loss Account		
i.	Current service cost	37.67	32.62
ii.	Interest cost	76.17	65.55
iii.	Expected Return on planned Assets	(70.46)	(60.69)
iv.	Net actuarial gain / (loss)	(52.34)	71.46
v.	Expenses to be recognized in Profit & Loss Account	(8.96)	108.95

9. AS-17-Primary Segment Reporting (By Business Segments)

(Rs. in lakhs)

	Treasury	Other Banking Operations	Total
Segment Revenue	1977.12 (2234.16)	5850.43 (5509.92)	7827.55 (7744.08)
Less: Segment Cost	1827.68 (2024.82)	5185.65 (5060.07)	7013.33 (7084.88)
Result	149.44 (209.34)	664.78 (449.85)	814.22 (659.19)



Less: Provisions	0	0	324.87 (127.15)
Add/Less : Extra Ordinary Profit / Reserves & funds written back			322.19 (330.18)
Profit before tax			811.54 (862.22)
Less : Income Tax expense			225.84 (340.95)
Net Profit (Loss)			585.70 (521.27)
OTHER INFORMATION			
Segment Assets	30726.68 (26934.64)	56044.40 (52867.34)	86771.08 (79801.98)
Unallocated Assets	985.85 (822.49)		985.85 (822.49)
Total Assets			87756.93 (80624.47)
Segment Liabilities	1278.46 (1272.92)	75046.08 (68700.20)	76324.54 (69973.12)
Unallocated Liabilities			11432.39 (10651.35)
Total Liabilities			87756.93 (80624.47)

10. AS-18 – Related Parties and Disclosure

There are no related parties requiring disclosure under Accounting Standard 18 i.e. Related Party Disclosure issued by ICAI other than the Key Management Personnel i.e. Mr. Sonudas Naik, Chief executive Officer. Since he being single party coming under this category, no further details need to be disclosed in terms of RBI Circular dated 29/03/2003.

11. AS 19 - Leases

The Bank has cancellable operating leases and the disclosures under AS 19 on "Leases" issued by The Institute of Chartered Accountants of India (ICAI) are as follows:

	(Rs. in lakhs)	
	31.03.2019	31.03.2018
Future lease rental payable as at the end of the year:		
- Not later than one year	236.02	239.08
- Later than one year and not later than five year	896.57	1054.23
- Later than five years	1394.30	2159.93
Total of minimum lease payments recognized in the profit and loss account for the year.	239.23	231.81
Total of future minimum sub-lease payment expected to be received under non-	Nil	Nil



cancellable sub-lease		
Sub-lease payments recognized in the profit and loss account for the year	Nil	Nil

12. AS -20 - Earnings per share:

Particulars	2018-19	2017-18
Net profit after tax attributable to shareholders (before appropriation) Rs. in lakhs	585.70	521.26
Weighted average of number of shares outstanding	1,90,00,340	1,77,91,803
Earnings per Share	Rs. 3.08	Rs. 2.93

13. AS-21 – Consolidated Financial Statements

Since Bank does not have any Subsidiary Companies/ Co-Operative Societies, the Accounting Standard 21 (AS-21) regarding consolidated financial statements is not applicable to the Bank.

14. AS-22—Deferred Tax:

The major components of Deferred Tax Assets / Liabilities (net) arising on account of timing differences between book profit and taxable profits as at 31st March, 2019 are as follows:

(Rs. in lakhs)

Particulars	Opening Balance as on 01.04.2018	Arising during the year	Closing Balance as on 31.03.2019
Deferred Tax Liabilities			
Depreciation	(71.20)	20.98	(50.22)
Bad and Doubtful debts reserve	(205.98)	8.92	(197.06)
Deferred Tax Asset/(Liability)- (Net)	(277.18)	29.90	(247.28)

The application of Deferred Tax has resulted in a net credit of Rs. 29.90 lakhs to the Profit and Loss Account for the year ended 31st March, 2019. The Bank has net Deferred Tax Liability of Rs. 247.28 Lakhs as on 31.03.2019.

15. AS-26 - Details of Expenditure on Computer Software

Details of Computer Software Expenses in accordance with Accounting Standard 26 on Intangible Assets issued by ICAI are as under:

(Rs. in lakhs)

	31.03.2019	31.03.2018
Carrying amount at the beginning of the year	115.27	22.62
Add: Additions during the year	96.50	157.82
Less: Amortization during the year	90.33	(65.17)
Carrying amount at the end of the year	121.45	115.27

**16. AS-28 – Impairment of Asset**

The Bank has ascertained that there is no impairment in the fixed assets of the Bank and as such, no disclosure in compliance with Accounting Standard 28 issued by the ICAI is required.

17. AS-29 – Provisions Contingent Liabilities and Contingent Assets**(i) Bank Guarantees**

(Rs. In Lakhs)

	31.03.2019	31.03.2018
Bank Guarantees	32.96	39.72

(ii) Contingent Liabilities – Others

In terms of DBOD Circular No. DEAF Cell.BC.114/30.01.002/2013-14 dated May 27, 2014, the Bank has transferred credit balances of unclaimed liabilities (mentioned in sub-clause i) to viii) in Clause 3 of DEAF Scheme 2014) maintained with the Bank which have not been in operation for 10 years or more amounting to Rs. 41.49 lakhs (Rs.47.21 lakhs) to Reserve Bank of India(RBI) during the year. The required disclosure as per the said circular is as under:

(Rs. in lakhs)

Particulars	31.03.2019	31.03.2018
Opening balance of amounts transferred to DEAF	323.00	276.67
Add: Amounts transferred to DEAF during the year	41.49	47.21
Less: Amounts reimbursed by DEAF towards claims	---	(0.88)
Closing balance of amounts transferred to DEAF	364.49	323.00

The Bank has pending DEAF claims receivable of Rs.7.99 lakhs (Rs. 4.78 Lakhs) as on 31.03.2019 (but not lodged with RBI during the year due to technical issues), from RBI towards payments made to customers/depositors who have claimed money from the Bank from time to time.

18. Previous year's figures have been regrouped / rearranged wherever necessary to conform to the layout of the accounts of the current year.

IV. Disclosure as per RBI Circular No. UBD CO BPD(PCB) Cir. No. 2/12.05.001/2013-14 dated 25.03.2014:

(Rs. in lakhs)

Sr. No.	Particulars	31.03.2019	31.03.2018
1.	Capital to Risk Asset Ratio (CRAR)	17.03%	17.22%
2.	Movement of CRAR	(0.19%)	(1.99%)
	Risk Weighted assets	39993.23	36963.21
3.	Values of Investments are as under:		
	Government /Approved Securities-(SLR)		
	Face Value	19900.00	19400.00
	Book Value	21262.80	20856.48
	Market Value	20334.44	19620.93



	Shares (Book Value)	8.59	8.59
	Fixed Deposits (Book Value)	8966.66	5680.28
	Total Face Value	28875.26	19400.00
	Total Book Value	30238.05	26545.35
	Total Market Value	20334.44	19620.93

Composition of Non SLR Investments as on 31st Mar 2019:

(Rs. in lakhs)

Sr. No.	Issuer	Amount	Extent of 'below Investment grade' Securities	Extent of 'unrated securities'	Extent of 'unlisted' securities
1	PSUs	Nil	Nil	Nil	Nil
2	FIs	Nil	Nil	Nil	Nil
3	Public, Private Banks & Co-op bank	Nil	Nil	Nil	Nil
	Others (shares in co-op institutes)	8.59	Nil	Nil	8.59
	Total	8.59	Nil	Nil	8.59
	Provision held towards depreciation	8.59	Nil	Nil	8.59

There were no Repo / Reverse Repo Transactions during the year.

Non performing Non-SLR Investments:

(Rs. in lakhs)

Particulars	31.03.2019 Amount	31.03.2018 Amount
Opening Balance	Nil	Nil
Additions during the year since 1 st April	Nil	Nil
Reductions during the above period	Nil	Nil
Closing Balance *	Nil	Nil
Total provisions held	Nil	Nil

(Rs. in lakhs)

	Particulars	31-03-2019		31-03-2018	
4.	Advances against Real Estate, Construction Business, Housing, Shares & Debentures				
	Real Estate/construction Business	2258.36		1994.49	
	Housing	8794.56		8040.89	
	Shares & Debentures	---		---	
5.	Advance to Directors, their relatives and Companies / Firms in which they are interested				
		Funded	Non-Funded	Funded	Non-Funded
	Directors	--	--	--	--
	Relatives of Directors	--	--	--	--
	Total	--	--	--	--
6.	Cost of Deposits				
	Average Cost of Deposits	5.89%		6.22%	



	Particulars	31-03-2019	31-03-2018
7.	NPAs		
	a) Gross NPAs	3251.24	2869.96
	b) Non-Performing Investments	--	--
	c) Net NPAs	1191.24	995.62
8.	Movement in Gross NPAs		
	Opening Balance	2869.96	2801.50
	Add: Additions during the year	1090.59	1453.96
	Less: Closed / Recovered / Written Off	709.31	1385.50
	Closing Balance	3251.24	2869.96
9.	Disclosure of Net NPAs		
	Gross NPAs	3251.24	2869.96
	Less: Net Reductions during the year	--	--
	Less: Provisions as on date	2060.00	1874.34
	Net NPAs	1191.24	995.62
10.	Profitability		
	a) Interest income as a percentage of working funds	9.15%	8.92%
	b) Non-interest income as a percentage of working funds	0.61%	0.50%
	c) Operating profit as a percentage of working funds	1.01%	1.06%
	d) Return on Assets (Net Profit/ Average of working funds)	0.73%	0.64%
	e) Business (Deposits + Advances) per employee (Rs. in lakhs)	552.16	493.35
	f) Profit per employee (Rs. in lakhs)	2.67	2.32
11.	a) Provisions on NPAs required to be made	1754.03	1202.46
	b) Provisions on NPAs actually made	2060.00	1874.34
12.	Provisions made towards NPAs, depreciation on investments and Standard Assets		
	NPAs	310.42	80.00
	Depreciation on Investments	--	--
	Standard Assets	--	--
13.	Movement in provisions		
	A. Towards NPAs		
	Opening Balance	1874.34	2071.71
	Add: Additions during the year	310.42	80.00
	Less: Closed/ Recovered/ Written off / back /Transfer	124.76	277.37
	Closing Balance	2060.00	1874.34
	B. Towards Standard Assets		
	Opening Balance	385.00	385.00
	Add: Additions during the year	--	--
	Less: Written back to Profit & Loss account	--	--
	Closing Balance	385.00	385.00
	C. Towards Depreciation on Investments		
	Opening Balance	600.03	642.98
	Add: Additions during the year	--	--



	Particulars	31-03-2019	31-03-2018
	Less: Closed / Reversed / Transferred / written back during the year	115.88	42.95
	Closing Balance	484.15	600.03
	D. Towards Investment Fluctuation Reserve		
	Opening Balance	672.90	630.55
	Add: Additions during the year	71.41	42.35
	Less: Closed / Reversed / Transferred / written back during the year	--	--
	Closing Balance	794.31	672.90
	E. Towards Other Provisions		
	Opening Balance	190.00	158.00
	Add: Additions during the year	6.55	32.00
	Less: Closed / Reversed / Transferred / written back during the year	81.55	--
	Closing Balance	115.00	190.00
	F. Towards Special Reserve u/s 36 (1)(viii) of the Income Tax Act, 1961.		
	Opening Balance	49.70	34.55
	Add: Additions during the year	14.45	15.15
	Less: Closed / Reversed / Transferred / written back during the year	--	--
	Closing Balance	64.15	49.70
14.	Foreign currency assets & liabilities	N.A.	N.A.
15.	Payment to DICGC premium (incl. arrears)	74.07	74.54

15. No penalty has been imposed by Reserve Bank of India on the Bank during the year.

For GONSALVES & ASSOCIATES
Chartered Accountants
FRN:103293W

(GLEN R GONSALVES)
Proprietor

M.No.: 43150
(Statutory Auditors)

Place: Mumbai
Date: 21st May, 2019

For DATTATRAYA MAHARAJ KALAMBE JAOLI SAHAKARI BANK LTD.,

(Shri S R Kalambe)
Director

(Mrs A V Dhanawade)
President-
(Audit Committee)

(Shri P J Maskar)
Vice Chairman

(Shri C R Gawade)
Chairman

(Shri S A Naik)
Chief Executive Officer



AMENDMENT TO BYE-LAW

Sr. No.	BYE LAW No.	Wording of the Existing Bye-Law	Wording of the Bye-Law as to amend	Reason for Amendment
1	15	<p>MINIMUM LEVEL OF SERVICES FOR BECOMING AN ACTIVE MEMBER: 1.The minimum level of services to become an active member shall be as follows;</p> <p>1)Minimum Share Capital holding of ₹1,000/- And</p> <p>2)Minimum Deposit of ₹6,000/- Or</p> <p>3)Minimum Loan of ₹50,000/-</p> <p>Proviso-I: Provided that a 'Depositor' means a ordinary member, who has been holding aggregate deposits (in all types of accounts) not less than the amount prescribed above in the Bank in his name or in the name of the firm / company /society/trust,to whom he is representing as a proprietor / Director /Office earer / Trustee.</p> <p>Proviso-II: Provided that a 'Borrower' means an ordinary member, who is enjoying any type of sanctioned and availed credit facility of the Bank.</p>	<p>MINIMUM LEVEL OF SERVICES FOR BECOMING AN ACTIVE MEMBER: The minimum level of services to become an active member shall be as follows;</p> <p>1)Minimum Share Capital holding of ₹1,500/- And</p> <p>2)Minimum Deposit of ₹8,000/- Or</p> <p>3)Minimum Loan of ₹1,00,000/-</p> <p>Proviso-I: Provided that a 'Depositor' means a ordinary member, who has been holding aggregate deposits (in all types of accounts) not less than the amount prescribed above in the Bank in his name or in the name of the firm/company/society/trust, to whom he is representing as a proprietor /Director /Office bearer/Trustee.</p> <p>Proviso-II: Provided that a 'Borrower' means an ordinary member, who is enjoying any type of sanctioned and availed credit facility of the Bank.</p>	<p>As per the guidelines issued by Statutory Authorities in respect of the Model By-law, the minimum level of services to become active member is prescribed depending upon the size of deposits of the bank. At present our bank is having deposit size of ₹733.12 Crs. i.e. ₹500.00 Crs and Above. Hence, it is necessary to amend/revise minimum level of services for becoming an active member in line with the prescribed guidelines issued by the Statutory Authorities.</p>



STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31.03.2019

		31.03.2019	
CASH FLOW FROM OPERATING ACTIVITIES			
Interest received during the year	73,34,87,953.13		
Other Income	4,92,04,647.99	78,26,92,601.12	
Less:			
Interest paid during the year on deposits, borrowings etc.,	39,80,53,259.09		
Operating expenses	25,05,31,535.74		
Staff Gratuity Paid	52,35,267.00	(65,38,20,061.83)	
Less: Taxes Paid		(2,01,03,322.00)	
I. CASH PROFIT GENERATED FROM OPERATIONS			10,87,69,217.29
(Prior to changes in Operating Assets & Liabilities)			
II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES			
Reserves & surplus			
Paid from directors/members/charity	(9,36,220.00)		
Income received in Statutory Reserve a/c- Nominal membership fees	3,46,000.00		
Income received in Statutory Reserve a/c- Entrance fees	1,68,000.00	(4,22,220.00)	
Increase/ (Decrease) in Liabilities			
Deposits	68,67,52,730.66		
Interest payable on term deposit	(2,24,36,974.21)		
Other Liabilities & Provisions	(1,52,50,373.77)	64,90,65,382.68	
(Increase)/Decrease in Assets			
Advances	(29,49,31,126.19)		
Investments	(4,06,32,100.00)		
Interest receivable	(99,34,450.00)		
Branch adjustment	---		
Other Assets	22,47,813.49	(34,32,49,862.70)	
A. Net Cash Flow from Operating Activities			30,53,93,299.98
CASH FLOW FROM INVESTING ACTIVITIES			
Sale/Disposal of fixed assets	16,77,926.30		
Purchase of Fixed Assets	(1,84,03,710.04)	(1,67,25,783.74)	
B. Net Cash Flow from Investing Activities			(1,67,25,783.74)
CASH FLOW FROM FINANCING ACTIVITIES			
Share Capital	1,34,69,600.00		
Dividends Paid	(1,63,20,283.00)		
C. Net Cash Flow from Financing Activities		(28,50,683.00)	(28,50,683.00)
Total cash Flow during the year (A+B+C)			39,45,86,050.53
Increase/(Decrease) in Cash Flow			
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR			
a) Cash and Balances with R.B.I.		30,73,88,064.83	
b) Balances with banks and money at Call & Short notice		68,61,48,108.63	
Total -I		99,35,36,173.46	
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR			
a) Cash and Balances with R.B.I.		45,17,28,350.24	
b) Balances with banks and money at Call & Short notice		93,63,93,873.75	
Total -II		138,81,22,223.99	
TOTAL NET CASH FLOW DURING THE YEAR			
Increase/(Decrease) in Cash Flow-I-II			39,45,86,050.53

Chief Executive Officer



खर्च (EXPENDITURES): सन २०१९-२० साला करिता अंदाजपत्रक

(₹ लाखांत)

अ.क्र.	तपशिल	सन २०१८-१९ सालासाठी होणाऱ्या खर्चाचे केलेले अंदाज	सन २०१८-१९ सालात झालेले प्रत्यक्ष खर्च	सन २०१९-२० सालासाठी होणाऱ्या खर्चाचे केलेले अंदाज
१	ठेवी व घेतलेल्या कर्जावरील व्याज	4500.00	3980.53	4500.00
२	पगार, भत्ते, ग्रॅज्युईटी, बोनस व भविष्य निर्वाह निधी	1665.00	1578.94	1650.00
३	संचालक मंडळ बैठक भत्ते व खर्च	15.00	14.30	15.00
४	भाडे, कर, विमा व विज बीले	370.00	311.73	350.00
५	कायदेविषयक, व्यावसायिक फी*	20.00	23.62	25.00
६	हिशोब तपासणी फी*	45.00	49.52	50.00
७	टपाल व दुरध्वनी	20.00	13.68	15.00
८	मालमत्ता, घसारा व दुरुस्ती	350.00	346.11	350.00
९	स्टेशनरी छपाई व जाहीरात खर्च*	32.00	43.40	45.00
१०	इतर कार्यालयीन खर्च*	415.00	442.04	470.00
११	मालमत्ता / गुंतवणूक विक्रीपोटी तोटा	2.00	0.00	5.00
१२	सरकारी कर्जरोखे खरेदीकरीता भरलेला वधार निर्लेखीकरण	90.00	84.70	85.00
१३	तरतूदी*	200.00	449.63	215.00
१४	आयकर	350.00	225.84	300.00
१५	निव्वळ नफा	601.00	585.70	625.00
	एकूण	8675.00	8149.74	8700.00

उत्पन्न (INCOME):

अ.क्र.	तपशिल	सन २०१८-१९ सालासाठी होणाऱ्या उत्पन्नाचे केलेले अंदाज	सन २०१८-१९ सालात झालेले प्रत्यक्ष उत्पन्न	सन २०१९-२० सालासाठी होणाऱ्या उत्पन्नाचे केलेले अंदाज
१	कर्जावरील व गुंतवणूकीवरील व्याज	8025.00	7334.88	8050.00
२	गुंतवणूक/मालमत्ता विक्री पोटीचा नफा	50.00	2.55	50.00
३	हुंडणावळ	400.00	453.34	500.00
४	लॉकर भाडे	25.00	20.70	25.00
५	लाभांश	0.49	0.00	0.49
६	इतर जमा	24.51	16.08	20.00
७	उत्पन्नात वर्ग करण्यात आलेले अतिरिक्त स्वरूपातील निधी	150.00	322.19	54.51
	एकूण	8675.00	8149.74	8700.00

सन २०१९-२० मध्ये व्यवसाय वाढीकरीता करण्यात आलेले अंदाज.

अ.क्र.	तपशिल	गतसाली केलेले अंदाज	सन २०१८-१९ सालात झालेले साध्य	सन २०१९-२० साठीचे अंदाज
१	ठेवी	82500.00	73312.20	85000.00
२	कर्जे	55000.00	47610.63	57800.00

* अशी खुण असलेल्या ठिकाणी अंदाज पत्रकीय तरतुदी पेक्षा अधिक खर्च झालेला असुन सदर खर्चास संचालक मंडळ सभेने मान्यता दिलेली आहे.
सदर पत्रक वार्षिक सर्वसाधारण सभेच्या मंजूरीस्तव सादर करण्यात येत आहे.



दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि; परिशिष्ट “अ”

बँकेचे नाव	:	दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.
मुख्य कार्यालयाचा पत्ता	:	४१८/२०, मौलाना आझाद रोड, मुंबई - ४०० ००४
पंजीकृत तारीख	:	१९/०७/१९७३
रिझर्व्ह बँकेचा परवाना क्रमांक	:	ए.सी.डी./एम.एच./३७ पी/२६-०३-१९७४
कार्यक्षेत्र	:	महाराष्ट्र राज्य

३१ मार्च, २०१९ अखेरची माहिती

(रु. लाखात)

मुख्य कार्यालयासह एकूण शाखा	:	२४	
सभासद संख्या	:		
* नियमित	:	४९०५०	
* नाममात्र	:	३४६०	
वसूल भाग भांडवल	:		२०११.४९
राखीव निधी व इतर निधी	:		७६९३.२३
ठेवी	:		
* बचत ठेवी	:		१८६५०.६२
* चालू ठेवी	:		४३२२.८३
* मुदत ठेवी	:		४९०६७.१९
* आवर्त ठेवी व इतर ठेवी	:		१२७१.५६
एकूण ठेवी	:		७३३१२.२०
कर्जे	:		
* तारणी कर्जे	:		४५२२९.२६
* वैयक्तिक जामिनकी कर्जे	:		२३८१.३७
एकूण कर्जे	:		४७६१०.६३
अग्रगण्य घटकास दिलेल्या कर्जाचे प्रमाण	:	७०.८७%	
दुर्बल घटकांस दिलेल्या कर्जाचे कर्जाशी प्रमाण	:	१३.०४%	
बाहेरील कर्ज (मुदत ठेवीचे तारणावर)	:		
* सारस्वत सहकारी बँक लि.,	:		---
गुंतवणूक	:		२१२७१.३९
थकबाकी टक्केवारी	:	६.४७%	
लेखा परीक्षण वर्ग	:	“अ”	
नफा	:		५८५.७०
कर्मचारी संख्या	:	२१९	
खेळते भांडवल	:		८७७५६.९३
निव्वळ अनुत्पादित कर्जे (Net NPAs)	:	२.६२%	
कॅपिटल ऑडिक्वेसी रेशीओ (CRAR)	:	१७.०३%	

**शाखाविस्तार**

प्रशासकीय कार्यालय : ४१८/२०/२२, मौलाना आझाद रोड, मुंबई.- ४०० ००४.

दुरध्वनी क्र.: +९१ २२-२३८७०४३७/२३८२२७७७ फॅक्स : +९१ २२-२३८५०५१४

Website : www.jaolibank.in Email : hoadmin@jaolibank.in, hoaccounts@jaolibank.in

मुंबई विभाग

अ.क्र.	शाखा	पत्ता	दुरध्वनी क्र.
१	गोलदेऊळ	४२२, मौलाना आझाद रोड मुंबई - ४०० ००४.	+९१ २२-२३८२२७७२
२	भांडूप कोंकणनगर	हितनिकेतन को.ऑप.हौसिंग सोसायटी लि., जंगल मंगल रोड, कोंकणनगर, भांडूप (प.), मुंबई-४०० ०७८.	+९१ २२-२५९४१३७४
३	जोगेश्वरी	इंटरलिक इंडस्ट्रीयल इस्टेट, गुंफा रोड, जोगेश्वरी (पू), मुंबई -४०० ०६०.	+९१ २२-२८२४०१९९
४	घाटकोपर	खन्ना अपार्टमेंट, नारी सेवा सदन मार्ग, असल्फा व्हिलेज, घाटकोपर (प), मुंबई-४०० ०८६.	+९१ २२-२५१४०७१३
५	भांडूप एल.बी.एस. मार्ग	१२-बी, नहार अँड शेट इंडस्ट्रीयल इस्टेट को.ऑप.सो.लि., पन्नालाला कंपाऊंड, एल.बी.एस.मार्ग, भांडूप (प), मुंबई- ४०० ०७८.	+९१ २२-२५९६२२७६
६	बोरिवली	दुर्गादेवी एकता को.ऑप.हौ.सो.लि., शॉप क्र.३,४,५ आणि ६, राजेंद्र नगर, बोरिवली (पुर्व), मुंबई - ४०० ०६६.	+९१ २२-२८७०८३३९
७	दादर	देवारे को.ऑपरेटिव्ह हाऊसिंग सोसायटी लि., "ए" विंग तळमजला, शॉप क्र.११, कबुतरखाना जवळ, भवानी शंकर रोड, दादर(प), मुंबई - ४०० ०२८	+९१ २२-२४३१४२३१ +९१ २२-२४३१४२३२
८	मालाड	संतोष को.ऑप.हौ.सो.लि., शॉप.क्र.१, २ व ३, तळमजला, प्लॉट नं.७, हवा हिरा पार्क, आचार्य धर्मा सुरी मार्ग, कुरार गाव, मालाड पुर्व मुंबई, ४०००९७.	+९१ २२-२८४०५०५३
९	चेंबूर	अमोघ को.ऑप.हौ.सो.लि., शॉप.नं.४ तळमजला, वामन तुकाराम पाटील मार्ग, चेंबूर (पुर्व) मुंबई - ४०० ०७१.	+९१ २२-२५२१३८२६
१०	विक्रोळी	जे.के.टॉवर, शॉप न. ९, तळमजला, सी.टी.एस. २८१, हरियाली व्हिलेज, विक्रोळी (पुर्व) मुंबई - ४०० ०८३.	+९१ २२-२५७४००३७

ठाणे विभाग

१	भाईदर	म्हात्रे हाईटस् बिल्डींग, शॉप क्र. ३,४ व ५, ९० फुट रोड, जुने दस्त नोंदणी कार्यालय जवळ, भाईदर(प.) जि. ठाणे - ४०१ १०१.	+९१ २२-२८१९८९९१
२	ठाणे	रत्नउमेद रेसीडेन्सी, शॉप नं. ए-१, तळमजला, प्लॉट नं.११७, लुईसवाडी, पांचपाखाडी, ठाणे (प) ४०० ६०४.	+९१ २२-२५८३५४४३
३	डोंबिवली	रघुकुल हाईटस्, शॉप क्र.५,६, ७, ८ आणि ९, तळमजला, डॉ.आर.पी.रोड, रामनगर, डोंबिवली (पुर्व), जि. ठाणे - ४२१ २०१.	+९१ २५१-२८६३९७०

नवी मुंबई विभाग

१	वाशी	एफ २, शॉप नं २, सेक्टर १०, वाशी नवी मुंबई -४०० ७०५.	+९१ २२-२७६६०२८३
२	सी-वुड-नेरुळ	उगम कॉम्प्लेक्स, शॉप नं. २ आणि ३, तळमजला, प्लॉट नं.५१, सेक्टर नं.४०, नेरुळ - सीवुड, नवी मुंबई - ४०० ७०६.	+९१ २२-२७७१६१४५
३	कोपरखैरणे	श्री रावेची अपार्टमेंट, तळमजला, शॉप नं.क्र.१ व २, प्लॉट नं.१४ व १५, सेक्टर नं.२०, कोपरखैरणे, नवी मुंबई, जि.ठाणे - ४०० ७०९.	+९१ २२ - २७५४७२७१



४	ऐरोली	श्री.गुरुदत्त कॉम्पलेक्स को.ऑफ.हौसिंग.सो.लि., तळमजला, ए विंग, शॉप क्र.५,६ व ७, प्लॉट क्र.४४,४५ व ४६, सेक्टर ८ ए, दिवा, ऐरोली, नवी मुंबई, जि. ठाणे - ४०० ७०८.	+९१ २२- २७६०१२३२
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रायगड विभाग

१	नविन पनवेल	रुबी पॅलेस को.ऑफ.हौ.सो.लि., शॉप क्र.१, प्लॉट क्र.२२, सेक्टर - १२, नवीन पनवेल, ता.पनवेल, जि.रायगड. पिन - ४१० २०६.	+९१ २२-२७४८०३६६
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पुणे विभाग

१	पिंपरी - चिंचवड	जय गणेश विजन, शॉप नं. २ व ३, अप्पर तळमजला, ए विंग, आकुर्डी, पिंपरी चिंचवड, पुणे, पिन - ४११ ०३५.	+९१ २०-२७२४११९९
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सातारा विभाग

१	पांचगणी	४७९/१६, नामदेव रोड, पांचगणी, ता. महाबळेश्वर, जि.सातारा, पिन - ४२१ ८०५.	+९१ २१६८-२४०४०३
२	मेढा	मु.पो.मेढा, ता.जावली, जि.सातारा, पिन - ४१५ ०१२.	+९१ २३७८- २८५५६८
३	वाई शहर	श्री. कमर्शियल कॉम्प्लेक्स, अप्पर तळमजला, गाळा क्र. ३, १४ व १५, धर्मपुरी, किसनवीर चौक, वाई शहर, ता.वाई, जि. सातारा, पिन - ४१२ ८०३.	+९१ २१६७-२२००५५
४	सातारा शहर	पवार टॉवर, गाळा क्र.१,२ आणि ३, कमानी हौदासमोर, गुरुवार पेठ, सातारा शहर, ता.जि.सातारा, पिन - ४१५ ००२.	+९१ २१६२ - २३०५५६
५	शिरवळ	हाऊस क्र. १९७३, तळमजला, जुना एस.टी.स्टॅंड रोड, शिरवळ, ता. खंडाळा, जि. सातारा, पिन - ४१२ ८०१.	+९१ २१६९ - २४४००३.

PROGRESS AT A GLANCE

(₹ in Lakhs)

Sr. No.	Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
1	No of Branches	20	22	24	24	24
2	No of Members	44394	45383	46912	47858	49050
3	Paid-up Share Capital	1495.30	1649.96	1776.98	1876.79	2011.49
4	Reserves	5740.47	6108.38	9754.80	7283.69	7693.23
5	Deposits	57478.09	61536.78	69000.89	66444.67	73312.20
6	Investments	16052.28	16802.41	22610.09	20865.07	21271.39
7	Loans & Advances	37711.35	40435.58	41157.01	44558.35	47610.63
8	Total Income	6977.79	7457.22	8572.91	8074.25	8149.74
9	Net Profit	534.03	571.06	545.22	521.26	585.70
10	Working Capital	68269.05	73257.34	85271.51	80624.47	87756.93
11	Audit Classification	"A"	"A"	"A"	"A"	"A"