



12. Contingent Liabilities

1. Claims Against the Bank not acknowledged as Debts

- a. On account of outstanding Letters of Credit and guarantee's given on behalf of constituents- As per disclosure in balance sheet.

Particulars	(Rs. In lakhs)	
	Current Year	Previous Year
Bank Guarantees	92.86	62.09
Others- Depositors Education Awareness Fund	661.38	594.15

- b. Claims not acknowledged as debts:

Particulars	(Rs. In lakhs)	
	Current Year	Previous Year
On account of Tax Deducted at Source Demand (Gross)	83.72	-
On account of Service Tax Demand (Gross)	4.42	-

The Bank has paid Rs. 16.74 lakhs (P.Y:- Rs.NIL) against the Tax Deducted At Source Demand raised by Income Tax department for assessment year 2016-17 & Rs. 0.74 lakhs (P.Y Rs. NIL) against the service Tax demand raised by Goods & Services Tax Department for three different Financial Year. The Bank has contested these demands at various appellate levels and bank is hopeful of getting substantial relief in respect thereto.

2. Other items for which the bank is contingently liable – Amount transferred to DEA Fund (Deposits unclaimed for 10 years or more).

13. There are no material prior period item's, except as disclosed elsewhere, included in Profit and Loss account required to be disclosed as per Accounting Standard 5 read with the Reserve Bank of India guidelines, therefore these have been charged/accounted to/for under, their respective head of accounts.
14. There are no related parties requiring disclosure under Accounting Standard 18, i.e., Related Party Disclosures issued by the Institute of Chartered Accountants of India other than other than the Key Management Personnel. Mr. Ishwardas D. Lalwani , Chief Executive Officer of the Bank coming under this category, no further details need to be disclosed.
15. Impairment of Assets (AS-28). No material impairment of Assets has been identified by the Bank and as such no provision is required.
16. No disclosure is made for Accounting for Amalgamation (AS-14) and Consolidation of Financial Statement (AS-21) as the same is not applicable to the bank.
17. Suppliers/Service Providers covered under the Micro, Small and Medium Enterprises Development Act, 2006 have not furnished the information regarding filing of necessary memorandum with the appropriate authority. In view of the same, information relating to cases of delays in payments to Micro, Small and Medium Enterprises or of interest payments due to delays in such payments cannot be given.

18. Provision for Taxes:

The breakup of provision for Taxes appearing in the Profit & Loss Account is as under:

Particulars	(Rs in Lakh)	
	Current Year	Previous Year
Current Income Tax	411.90	239.46
Deferred Tax	10.35	(48.87)
Tax paid for earlier years	6.44	(0.72)
Total	428.69	189.86

19. In terms of guidelines issued by the Reserve Bank of India in Master Direction on Financial Statements- Presentation and Disclosures Circular No: RBI/DOR/2021-22/83DOR.ACC.REC. No.45/21.04.018/2021-22 dated August 30, 2021 the following additional disclosures are made:

1) Regulatory Capital

(a) Composition of regulatory capital

Sr. No.	Particulars	(Rs. in Lakhs)	
		As on	As on
		31-03-2024	31-03-2023
i)	Paid up share capital and reserves (net of deductions, if any)	5,869.32	4,431.62
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	5,869.32	4,431.62
iv)	Tier 2 capital	738.64	1,023.65
v)	Total capital (Tier 1 + Tier 2)	6,607.96	5,455.27
vi)	Total Risk Weighted Assets (RWAs)	44,423.21	41,960.06
vii)	Paid-up share capital and reserves as percentage of RWAs)	13.21%	10.56%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.21%	10.56%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.66%	2.44%
x)	Capital to Risk Weighted Assets ratio (CRAR) (Total Capital as a percentage of RWAs)	14.88%	13.00%
xi)	Amount of Tier 2 capital raised during the year,of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, Long Term Deposits.).	-	-

Sr. No.	Particulars	Current Year	Previous Year
	Amount of Tier 2 capital raised during the year of which:		
a)	Perpetual Cumulative Preference Shares	-	-
b)	Redeemable Non-Cumulative Preference Shares	-	-



c)	Long Term Deposits	-	-
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(b) Draw down from/To reserves

Sr. No.	Name of Reserve	Amount withdrawn during FY 23-24	Rationale for withdrawal
1.	Dir, Mem & Emp Training Expense Fund	9,156.00	Utilization of Fund towards the expenses incurred for the purpose during the year
2.	BOD Election Exp Fund	-	
3.	Building Fund	1,82,00,000.00	Utilization of Fund towards Accumulated losses after necessary approval from Reserve Bank of India.
4.	Investment Fluctuation Reserve	5,00,00,000.00	Reversal of Excess Investment Fluctuation Reserve in accordance with RBI guidelines.

2) Asset Liability Management

a) Maturity pattern of certain items of assets and liabilities:

(Rs. In Lakh)

i) As on 31.03.2024

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 Days to 2 months	Over 2 Months up to 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	748.82	729.53	238.75	1243.27	907.72	2,218.84	8,151.50	16,870.70	52,714.36	836.03	489.17	85,148.70
Advances	1,062.46	157.43	93.33	680.74	314.86	410.78	1,259.99	16,895.93	3,740.87	6,491.79	26,007.46	57,115.64
Investments	-	-	1,400.00	1,341.92	2,911.00	499.00	1,494.57	500.00	4,767.09	3,480.52	18,119.19	34,513.29
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

ii) As on 31.03.2023

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 Days to 2 months	Over 2 Months up to 3 Months	Over 3 Months up to 6 Months	Over 6 Months up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	795.05	659.66	127.16	549.10	1091.13	3301.12	7121.09	13724.26	50618.36	573.27	598.85	79,159.04
Advances	636.38	96.37	53.00	159.88	283.46	481.45	1275.79	15358.62	4002.85	5972.93	24579.81	52,900.55
Investments	-	2637.96	253.74	500.00	1059.39	-	-	1554.59	2615.88	1799.11	23662.01	34,082.68
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

3) Investments

a) Composition of Investment Portfolio as at 31.03.2024:

(Rs. in Lakh)

Particulars	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	14,268.14	-	3,694.17	-	-	-	17,962.31
Less: Prov. for non- performing investment	-	-	(2,948.47)	-	-	-	(2,948.47)
Net	14,268.14	-	745.70	-	-	-	15,013.84
Available for Sale							
Gross	5640.19	-	-	-	-	-	5,640.19
Less: Prov. for depreciation and NPI	(157.07)	-	-	-	-	-	(157.07)
Net	5,483.12	-	-	-	-	-	5,483.12
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	19,908.33	-	3,694.17	-	-	-	23,602.50
Less: Prov. for non- performing investment	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	(157.07)	-	(2,948.47)	-	-	-	(3,105.54)
Net	19,751.26	-	745.70	-	-	-	20,496.96

Note: Bank has no investment outside India as on 31.03.2024.



Composition of Investment portfolio as at 31-03-2023:

(Rs. in Lakh)

Particulars	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
Held to Maturity							
Gross	18,889.74	-	3,694.17	-	-	-	22,583.91
Less: Prov. for non-performing investment	-	-	(2,467.47)	-	-	-	(2,467.47)
Net	18,889.74	-	1,046.70	-	-	-	20,116.44
Available for Sale							
Gross	5150.45	-	-	-	-	-	5,150.45
Less: Provision for depreciation and NPI	(224.76)	-	-	-	-	-	(224.76)
Net	4925.69	-	-	-	-	-	4,925.69
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	24,040.19	-	3,694.17	-	-	-	27,734.36
Less: Prov. for non-performing investment	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	(224.76)	-	(2,467.47)	-	-	-	(2,692.23)
Net	23,815.43	-	1,046.70	-	-	-	25,042.13

Note: Bank has no investment outside India as on 31.03.2023

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Rs. in Lakh)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments		
Opening Balance	224.76	407.42
Add: Provisions made during the year	-	-
Less: Write off / write back of excess provisions during the year	(67.69)	(182.66)
Closing Balance	157.07	224.76
ii) Movement of Investment Fluctuation reserve		
Opening Balance	788.65	740.81
Add: Amount transferred during the year	-	47.84
Less: Drawdown from reserves	(500.00)	-
Closing Balance	288.65	788.65
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.12%	15.31%

c) Non SLR Investment portfolio

i) Non-performing non-SLR investments

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

ii) Issuer Composition of Non – SLR Investments

(Amount in Rs. Lakh)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		CY.	PY.	CY.	PY.	CY.	PY.	CY.	PY.	CY.	PY.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	3,685.58	3,685.58	-	-	-	-	-	-	3,685.58	3,685.58
d)	Private Corporate	-	-	-	-	-	-	-	-	-	-



e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-
f)	Others (Shares in Co-op Societies)	8.59	8.59	-	-	-	-	-	8.59	8.59
g)	Provision held towards depreciation	(2,948.47)	(2,467.47)	-	-	-	-	-	(2,948.47)	(2,467.47)
	Total	745.70	1,226.70	-	-	-	-	-	745.70	1,226.70

CY. – Current Year & PY. - Previous Year

d) Repo Transactions (in face value terms)

	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily average outstanding	Outstanding as on March 31 2024
i) Securities sold under repo				
a) Government securities	96.64 (95.00)	1110.19 (1780.00)	370.44 (96.80)	NIL (NIL)
b) Corporate debt securities				
c) Any other Securities				
ii) Securities purchased under reverse repo				
a) Government securities	101.12 100.00	1047.22 (4192.00)	185.22 (507.25)	1299.26 (NIL)
b) Corporate debt securities				
c) Any Other Securities				

e) Non-Performing Fixed Deposits:

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

- a. The bank has depreciation requirement on investment (IDR) of Rs. 157.07 lakhs in valuation of investment on mark to market basis. The bank has reversed Rs. 67.69 lakhs being excess Investment depreciation reserve (IDR).
- b. Reserve Bank of India vide Circular No. DOR.(PCB).BPD.Cir. No.11/16.20.000/2019-20 dated 20th April, 2020 has advised the Urban Co-operative Banks that non-performing inter-bank exposures arising from fixed deposits placed by the Bank shall be fully provided within 5 years @20% p.a. Further as per Circular – RBI/2022-23/70 DOR.MRG.REC. 46/00-00-011/2022-23 dated June 10,2022, on allotment of Perpetual Non Cumulative Preference Shares (PNCPS) / Equity Warrants, provision for the same is made as under :
- Equity warrants issued are to be valued @ Rs. 1/- per warrant and no provision is required to be made. Accordingly no provision is made for Equity Warrant of Rs. 737.11 lacs issued.
- In respect of PNCPS, the loss (net off extant provision held) has to be fully provided for equally over 2 years, such that the entire loss is fully provided by March 31st, 2024. Accordingly the bank has made a provision of Rs. 481.00 lacs during the year. The Total Provision held as on March 31st, 2024 is Rs. 2,948.47 lacs.

4) Asset Quality
a) Classification of advances and provisions held 31.03.2024

	Standard	Non – Performing				Total
	Total Standard Advances	Sub- Standard	Doubtful	Loss	Total Non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	47,700.50	1,134.31	3,870.75	194.99	5,200.05	52,900.55
Add: Additions during the year					391.57	
Less: Reductions during the year*					1,812.24	
Closing balance	53,335.95	304.60	3,294.86	179.92	3,779.38	57,115.33
*Reductions in Gross NPAs due to:						
i) Upgradation					596.61	
ii) Recoveries (excluding recoveries from upgraded accounts)					1,202.62	
iii) Technical/Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					13.01	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	235.00	113.43	3,267.02	194.99	3,575.44	3,810.44
Add: Fresh provisions made during the year					125.00	125.00
Less: Excess provision reversed/Write-off loans					13.01	13.01
Closing balance of provisions held	235.00	30.46	3,477.05	179.92	3,687.43	3,922.43
Net NPAs						
Opening Balance		1020.88	603.73	-	1624.61	
Add: Fresh additions during the year					266.57	
Less: Reductions during the year					1799.23	
Closing Balance		274.14	-182.19	-	91.95	91.95



Floating Provisions		
Opening Balance		-
Add: Additional provisions made during the year		-
Less: Amount drawn down during the year		-
Closing Balance		-
Technical write-offs and the recoveries made thereon		
Opening Balance of Technical/Prudential written –off accounts		-
Add: Technical /Prudential write-offs during the year		-
Less: Recoveries made from previously technical/prudential written off accounts during the year		-
Closing Balance		-

Classification of advances and provisions held 31.03.2023

	Standard	Non – Performing				Total
	Total Standard Advances	Sub- Standard	Doubtful	Loss	Total Non-performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	42,398.27	2,447.25	4,561.34	269.62	7,278.21	49,676.48
Add: Additions during the year					1147.92	-
Less: Reductions during the year*					3226.08	-
Closing balance	47,700.50	1,134.31	3,870.75	194.99	5,200.05	52,900.55
*Reductions in Gross NPAs due to:						
i) Upgradation					2,256.44	
ii) Recoveries (excluding recoveries from upgraded accounts)					959.31	
iii) Technical/Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					10.33	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	235.00	244.73	2,620.43	269.62	3,134.77	3,369.77
Add: Fresh provisions made during the year					451.00	451.00
Less: Excess provision reversed/Write-off loans					10.33	10.33
Closing balance of provisions held	235.00	113.43	3,267.02	194.99	3,575.44	3,810.44
Net NPAs						
Opening Balance		2,202.53	1,940.92	-	4,143.44	
Add: Fresh additions during the year					696.92	
Less: Reductions during the year					3,215.75	
Closing Balance		1,020.88	603.73	-	1,624.61	1,624.61
Floating Provisions						
Opening Balance						-
Add: Additional provisions made during the year						-
Less: Amount drawn down during the year						-
Closing Balance						-
Technical write-offs and the recoveries made thereon						
Opening Balance of Technical/Prudential written –off accounts						-
Add: Technical /Prudential write-offs during the year						-
Less: Recoveries made from previously technical/prudential written off accounts during the year						-
Closing Balance						-

Ratios (in %)	Current Year	Previous Year
Gross NPA to Gross Advances	6.62%	9.83%
Net NPA to Net Advances	0.17%	3.29%
Provision coverage ratio	97.57%	68.67%



b) Sector-wise Advances and Gross NPAs

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Advances to industries sector eligible as priority sector lending	3,797.14	772.61	20.35%	11,815.41	1,449.57	12.27%
c)	Services	20,545.18	721.83	3.51%	18,110.50	804.35	4.44%
d)	Personal loans	7,429.53	379.21	5.10%	719.40	110.92	15.42%
	Sub-Total (i)	31,771.85	1,873.64	5.90%	30,645.31	2,364.84	7.72%
ii)	Non-Priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	659.28	49.03	7.44%	824.34	339.18	41.15%
c)	Services	4,019.43	1,507.33	37.50%	3,441.43	1769.07	51.41%
d)	Personal loans (Inclu. Others)	20,664.76	349.38	1.69%	17,989.47	726.96	4.04%
	Sub-Total (ii)	25,343.47	1,905.74	7.52%	22,255.24	2835.21	12.74%
	Total (i+ii)	57,115.33	3,779.38	6.62%	52,900.55	5,200.05	9.83%

Details of Sub-Sectors where the outstanding advances exceeds 10 percent of the outstanding total advances of that Industry:

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
a)	Small Business	24,235.79	1,491.26	6.15%	19,340.44	2,456.50	12.70%
b)	Housing Loan	5,525.43	271.90	4.92%	6,334.95	354.08	5.59%

c) Details of accounts subjected to Restructuring

(Amount in Rs. Lakh)

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		C.Y	P.Y	C.Y	P.Y	C.Y	P.Y	C.Y	P.Y	C.Y	P.Y
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Sub-standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount	-	-	-	-	-	-	-	-	-	-
	Provision held	-	-	-	-	-	-	-	-	-	-

Provision required as per RBI guidelines as on 31st March, 2024 is Rs. Nil. Actual Provision held Rs. Nil (P.Y- Rs. Nil).

d) Fraud Accounts

Particulars	Current Year	Previous Year
Number of frauds reported	5	5
Amount involved in fraud (Rs. Lakh)	31.57	31.57
Amount of provision made for such frauds (Rs. Lakh)	35.56	35.56
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (Rs. Lakh)	0.00	0.00

*Includes Provision held in BDDR.



e) Disclosure under Resolution Framework for COVID-19-related Stress

A. Details of resolution plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 are given below:

i) Half year ended on September 30, 2023

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	10.77	-	-	0.47	10.30
Total	10.77	-	-	0.47	10.30

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016.

ii) Half year ended on March 31, 2024

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A), amount written off during the half-year	Of (A), amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	-	-	-	-	-
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	10.30	-	-	3.65	6.65
Total	10.30	-	-	3.65	6.65

*As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016.

Amount and number of borrowers accounts in respect of which application for restructuring are under process, but the restructuring packages have not been implemented/approved are Rs. Nil and No borrower accounts respectively as on 31st March 2024. (Previous Year: Rs. Nil, Nil Accounts respectively.)

- B. Details of resolution plan implemented under the Resolution Framework for Resolution of COVID-19 related stress of Micro, Small and Medium Enterprises (MSMEs) as per RBI circular DOR.STR.REC.12/21.04.048/2021-22 dated May 5, 2021 and circular DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020 (collectively as MSME restructuring circulars) are given below:

No of Accounts Restructured	Amount (Rs In Lakh)
45 (P.Y. 56)	1,820.02* (P.Y. 2,507.54)

*Outstanding Balance as on 31st March 2024

- C. Details of resolution plan implemented under the Resolution Framework-2.0 for Resolution of COVID-19 related stress of Individuals and small business as per RBI circular DOR.STR.REC.11/21.04.048/2021-22 dated May 5, 2021 are given below:

(Rs. In Lakh)							
Sl. No.	Description	2023-24			2022-23		
		Individual Borrowers Personal Loans	Business Loans	Small business	Individual Borrowers Personal Loans	Business Loans	Small business
(A)	Number of requests received for invoking resolution process under Part A	-	-	-	-	-	-
(B)	Number of accounts where resolution plan has been implemented under this window	-	-	-	-	-	-
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	-	-	-	-	-	-
(D)	Of (C) , aggregate amount of debt that was converted into other securities	-	-	-	-	-	-
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	-	-	-	-	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	-	-	-	-	-	-

*Total 28 accounts restructured as per the Resolution Framework-2.0 for Resolution of COVID-19 related stress of Individuals and small business Exposures during the year 2021-22, said accounts are having outstanding balance of Rs. 543.03 lakhs. (Previous year Rs. 558.20 lakhs.)



f) Exposure to Real Estate Sector

(Rs. In Lakh)

Category	31.03.2024	31.03.2023
i) Direct exposure	13,913.58	12,818.77
a) Residential Mortgages –		
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	11,543.29	10,404.13
b) Commercial Real Estate –		
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	2,370.29	2,414.64
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure	-	-
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	13,913.58	12,818.77

g) Unsecured advances

(Rs. In Lakh)

Particulars	31-03-2024	31-03-2023
Total unsecured advances of the bank	1,808.44	2,119.45
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

5) Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Rs. In Lakh)

Particulars	31.03.2024	31.03.2023
Total deposits of the twenty largest depositors	9,203.41	7,983.00
Percentage of deposits of twenty largest depositors to total deposits of the bank	10.81%	10.08%

b) Concentration of Advances

(Rs. In Lakh)

Particulars	31.03.2024	31.03.2023
Total advances to the twenty largest borrowers	8,475.09	8,878.74
Percentage of advances to twenty largest borrowers to total advances of the bank	14.84%	16.78%

c) Concentration of exposures

(Rs. In Lakh)

Particulars	31.03.2024	31.03.2023
Total exposure to the twenty largest borrowers/customers	12,181.09	12,266.16
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	8.56%	21.68%

d) Concentration of NPAs

(Rs. In Lakh)

Particulars	31.03.2024	31.03.2023
Total Exposure to the top twenty NPA accounts	2634.64	3,191.89
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	69.71%	61.38%

6) Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Rs. in Rs. Lakh)

Sr. No.	Particulars	31.03.2024	31.03.2023
i)	Opening balance of amounts transferred to DEA Fund	594.15	526.89
ii)	Add: Amounts transferred to DEA Fund during the year	76.28	75.45
iii)	Less: Amounts reimbursed by DEA Fund towards claims	9.05	(8.19)
iv)	Closing balance of amounts transferred to DEA Fund	661.38	594.15



7) Disclosure of Complaints

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

Sr. No.	Particulars	31.03.2023	31.03.2024
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	-	7
3	Number of complaints disposed during the year	-	7
3.1	Of which, number of complaints rejected by the bank	-	-
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	6	1
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	6	1
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

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
	F.Y. 2023-24				
Ground - 1 Cheques/drafts/ bills	-	-	-100%	-	-
Ground - 2 ATM / Debit Cards	-	-	-	-	-
Ground - 3 Loans and advances	-	1	-	-	-
Ground - 4 Account opening / difficulty in operation of accounts	-	2	200%	-	-
Ground - 5	-	-	-	-	-
Others	-	4	100%	-	-
Total	-	7	16.67%	-	-
	F.Y. 2022-23				
Ground - 1 Cheques/drafts/ bills	-	3	100%	-	-
Ground - 2 ATM / Debit Cards	-	-	-	-	-
Ground - 3 Loans and advances	-	1	-167%	-	-
Ground - 4 Account opening / difficulty in operation of accounts	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	2	200%	-	-
Total	-	6	150%	-	-

8) Disclosures of penalties imposed by the Reserve Bank of India

Sr. No.	Nature of Breach	Number of instances of Default	Quantum of Penalty Imposed
-	-	-	-



9) Other Disclosures

a) Business Ratio:

Particulars	31.03.2024	31.03.2023
i) Interest Income as a percentage to Working Funds	8.41%	8.39%
ii) Non-interest income as a percentage to Working Funds	0.50%	0.59%
iii) Cost of Deposits	5.13%	5.12%
iv) Net Interest Margin	4.44%	4.67%
v) Operating Profit as a percentage to Working Funds	2.01%	0.32%
vi) Return on Assets	0.91%	0.12%
vii) Business (deposits plus advances) per employee (in Rs Lakh)	760.78	706.20
viii) Profit per employee (in Rs Lakh)	4.60	0.59

b) Bancassurance business

Details of commission /brokerage earned by bank from insurance business is as follows:-

		(Rs. In Lakh)	
Sr. No.	Particulars	31.03.2024	31.03.2023
a	For selling Life Insurance Policies	9.88	7.68
b	For selling Non Life Insurance Policies	1.78	6.12
c	For selling Mutual Fund Products	0.00	0.00
d	Others (Specify)	0.00	0.00
	Total	11.66	13.80

c) Marketing and distribution

Particulars	31.03.2024	31.03.2023
Income from Fees and Remuneration Received from Marketing and Distribution function	-	-

d) Disclosure regarding Priority Sector Lending Certificates

During the year bank has not purchased /sold PSLCs certificate.

e) Provisions and contingencies

		(Rs. In Lakh)	
Provision debited to Profit and Loss Account		31.03.2024	31.03.2023
i) Provisions for NPI/ PNCPS		481.00	481.17
ii) Provision towards NPA		125.00	451.00
iii) Provision made towards Income tax		428.69	189.86
iv) Other Provisions and Contingencies (with details)		-	-

f) Payment of DICGC Insurance Premium

		(Rs. in Lakh)	
Sr. No.	Particulars	31.03.2024	31.03.2023
i)	Payment of DICGC Insurance Premium	103.70	103.09
ii)	Arrears in payment of DICGC premium	0.00	0.00

g) Disclosure of facilities granted to directors and Relatives:

		(Rs. in Lakh)	
Sr. No.	Particulars	31.03.2024	31.03.2023
1	Funds Based:		
a.	Outstanding at the beginning of the year	82.63	3.70
b.	Addition during the year	-	96.40
c.	Recovery during the year	49.64	17.47
d.	Outstanding at the end of the year	32.99	82.63
2	Non-Fund Based (Guarantees, L/Cs, etc.)	0.00	0.00

20. The Bank has opted for section 115BAD of Income tax Act, 1961 and therefore has recognized the deferred taxes for the year ended 31st March, 2024 at the rate prescribed under section 115BAD of Income tax Act, 1961.

21. The figures of the previous year have been regrouped and restated, wherever necessary.

As per our Report Attached

For U.G. Devi & Company

Chartered Accountants
Firm Regn. No. 102427W

For Dattatraya Maharaj Kalambe Jaoli Sahakari Bank Ltd.,

CA Vinay Devi
Partner
Membership No. 038973
Statutory Auditor
Place:- Mumbai
Date: June 05, 2024

Chief Executive Officer (Ishwardas Lalwani) Chairman (Vikram V Bhilare) Vice-Chairman (Chandrakant T. Dalvi) Director (Chandrakant R Gawade) Director (Prakash J Maskar)



STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31.03.2024

(Rs. In Lakhs)

	31.03.2024		31.03.2023	
CASH FLOW FROM OPERATING ACTIVITIES				
Interest received during the year	7,938.21		7,908.14	
Other Income	514.92	8,453.13	733.36	8,641.50
Less:				
Interest paid during the year on deposits, borrowings etc.,	4,054.97		3,978.16	
Operating expenses	2,583.71		3,269.70	
	-	(6,638.68)	-	(7,247.86)
Less: Taxes Paid		(322.42)		(53.64)
I. CASH PROFIT GENERATED FROM OPERATIONS		1,492.03		1,340.00
(Prior to changes in Operating Assets & Liabilities)				
II. CASH FLOW FROM OPERATING ASSETS & LIABILITIES				
Reserves & surplus				
Paid from directors/members/charity	(0.09)		(0.20)	
Income received in Statutory Reserve	3.22	3.13	3.98	3.78
Increase/ (Decrease) in Liabilities				
Deposits	5,989.66		(232.54)	
Branch Adjustment	4.14		(3.14)	
Interest payable on deposits	(246.86)		(256.52)	
Other Liabilities & Provisions	(907.03)	4,839.91	72.04	(420.16)
(Increase)/Decrease in Assets				
Advances	(4,214.78)		(3,224.06)	
Interest receivable on Investments	12.53		76.11	
Branch adjustment	39.17		(39.17)	
Other Assets	(340.78)	(4,503.85)	9.09	(3,178.03)
A. Net Cash Flow from Operating Activities		339.19		(3,594.41)
		1,831.22		(2,254.41)
CASH FLOW FROM INVESTING ACTIVITIES				
Investments	4,131.86		(1,214.76)	
(Purchase)/ sales of Fixed Assets	13.51	4,145.37	(57.53)	(1,272.29)
B. Net Cash Flow from Investing Activities		4,145.37		(1,272.29)
CASH FLOW FROM FINANCING ACTIVITIES				
Share Capital	64.47		140.82	
C. Net Cash Flow from Financing Activities		64.47		140.82
Total cash Flow during the year (A+B+C)		6,041.06		(3,385.88)
Increase/(Decrease) in Cash Flow				
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR				
a) Cash and Balances with R.B.I.		4,463.24		3,073.92
b) Balances with banks and money at Call & Short notice		7,073.96		11,849.17
Total -I		11,537.20		14,923.09
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR				
a) Cash and Balances with R.B.I.		4,149.80		4,463.24
b) Balances with banks and Money at Call & Short notice		13,428.46		7,073.97
Total -II		17,578.26		11,537.21
TOTAL NET CASH FLOW DURING THE YEAR				
Increase/(Decrease) in Cash Flow-I-II		6,041.06		(3,385.88)

For U.G. Devi & Company
Chartered Accountants
FRN : 102427W

For DMK JAOLI SAHAKARI BANK LTD.

Vinay U. Devi
Partner
M No.: 38973

Ishwardas Lalwani
Chief Executive Officer

Vikram V. Bhilare
Chairman

Chandrakant T. Dalvi
Vice-Chairman

Place: Mumbai
Dated: June 05, 2024

Chandrakant Gawade
Director

Balasaheb T. Bhaleghare
Chairperson (Audit Committee)



खर्च (EXPENDITURES): सन २०२४-२५ साला करिता अंदाजपत्रक

(₹ लाखांत)

अ.क्र.	तपशिल	सन २०२३-२४ सालासाठी होणाऱ्या खर्चाचे केलेले अंदाज	सन २०२३-२४ सालात झालेले प्रत्यक्ष खर्च	सन २०२४-२५ सालासाठी होणाऱ्या खर्चाचे केलेले अंदाज
१	ठेवी व घेतलेल्या कर्जावरील व्याज	4500.00	4054.97	4500.00
२	पगार, भत्ते, ग्रॅज्युईटी, बोनस व भविष्य निर्वाह निधी	1700.00	1499.63	1700.00
३	संचालक मंडळ बैठक भत्ते व खर्च*	25.00	28.30	30.00
४	भाडे, कर, विमा व विज बीले	450.00	411.71	450.00
५	कायदेविषयक, व्यावसायिक फी*	25.00	102.18	105.00
६	हिशोब तपासणी फी	40.00	33.93	35.00
७	टपाल व दुरुध्वनी	10.00	6.92	10.00
८	मालमत्ता, घसारा व दुरुस्ती	120.00	101.04	110.00
९	स्टेशनरी छपाई व जाहीरात खर्च	25.00	11.19	15.00
१०	इतर कार्यालयीन खर्च	400.00	387.21	450.00
११	मालमत्ता गुंतवणूक विक्री अनुषांगिक प्रसंगापोटी झालेला तोटा	50.00	38.55	50.00
१२	सरकारी कर्जरोखे खरेदीकरीता भरलेला वधार निर्लेखीकरण	85.00	70.06	75.00
१३	तरतूदी	750.00	619.01	250.00
१४	आयकर*	300.00	428.69	470.00
१५	निव्वळ नफा	450.00	860.76	1000.00
	एकूण	8930.00	8654.15	9250.00

उत्पन्न (INCOME):

अ.क्र.	तपशिल	सन २०२३-२४ सालासाठी होणाऱ्या उत्पन्नाचे केलेले अंदाज	सन २०२३-२४ सालात झालेले प्रत्यक्ष उत्पन्न	सन २०२४-२५ सालात होणाऱ्या उत्पन्नाचे केलेले अंदाज
१	कर्जावरील व गुंतवणूकीवरील व्याज	8300.00	7938.21	8600.00
२	गुंतवणूक/मालमत्ता विक्री पोटीचा नफा	100.00	40.87	100.00
३	हुंडणावळ	470.00	421.18	495.11
४	लॉकर भाडे	25.00	19.16	20.00
५	लाभांश	30.00	29.89	29.89
६	इतर जमा	5.00	4.14	5.00
७	उत्पन्नात वर्ग करण्यात आलेले अतिरिक्त स्वरूपातील निधी	0.00	200.70	0.00
८	निव्वळ तोटा	0.00	0.00	0.00
	एकूण	8930.00	8654.15	9250.00

सन २०२४-२५ मध्ये व्यवसाय वाढीकरीता करण्यात आलेले अंदाज.

अ.क्र.	तपशिल	गतसाली केलेले अंदाज	सन २०२३-२४ सालात झालेले साध्य	सन २०२४-२५ साठीचे अंदाज
१	ठेवी	95000.00	85148.70	105000.00
२	कर्जे	65000.00	57115.33	70000.00
	एकूण	160000.00	142264.03	175000.00

* 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	:	४१८/२०/२२ 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, २०२४ अखेरची माहिती	(₹ लाखांत)
मुख्य कार्यालयासह एकूण शाखा	:	२४
सभासद संख्या	:	
* नियमित	:	५२९८५
* नाममात्र	:	१९८४
वसूल भाग भांडवल	:	२४३०.०३
राखीव निधी व इतर निधी	:	११४५४.५९
ठेवी	:	
* बचत ठेवी	:	२१०६१.४३
* चालू ठेवी	:	६३५३.९५
* मुदत ठेवी	:	५६१९७.५९
* आवर्त ठेवी व इतर ठेवी	:	१५३५.७३
एकूण ठेवी	:	८५१४८.७०
कर्जे	:	
* तारणी कर्जे	:	५५३०६.८९
* वैयक्तिक जामिनकी कर्जे	:	१८०८.४४
एकूण कर्जे	:	५७११५.३३
अग्रगण्य घटकांस दिलेल्या कर्जाचे प्रमाण	:	६०.०२%
दुर्बल घटकांस दिलेल्या कर्जाचे कर्जाशी प्रमाण	:	१०.०४%
बाहेरील कर्ज (मुदत ठेवींचे तारणावर)	:	
* शामराव विठ्ठल सहकारी बँक लि.,	:	—
* सातारा जिल्हा मध्यवर्ती बँक लि.,	:	—
गुंतवणूक	:	२३६०२.५०
थकबाकी टक्केवारी	:	४.५६%
लेखा परीक्षण वर्ग	:	"अ"
निव्वळ नफा	:	८६०.७६
कर्मचारी संख्या	:	१८१
खेळते भांडवल	:	१०३४४७.५५
निव्वळ अनुत्पादित कर्जे (Net NPAs)	:	०.१७%
कॅपिटल ऑडिक्वेसी रेशीओ (CRAR)	:	१४.८८%



व्यवस्थापन मंडळ (Board Of Management)



श्री योगेश्वराव हरिभाऊ गोळे
अध्यक्ष
(दि. ३०/४/२०२४ पासून)



श्री विश्वनाथ ज्ञानदेव धनावडे
अध्यक्ष
(दि. ३०/०४/२०२४ पर्यंत)



श्री चंद्रकांत रावसाहेब गावडे
सदस्य



सी.ए.सी.अस्मिता विजय धनावडे
सदस्या



अॅड मारुती गणपत सपकाळ
सदस्य



अॅड भगवान संभाजीराव पाटणे
सदस्य

शाखाविस्तार

मुंबई विभाग

अ.क्र.	शाखा	पत्ता	दुरध्वनी क्र.
१	गोलदेऊळ	४२२, मौलाना आझाद रोड मुंबई - ४०० ००४.	+९१ ८६५७९९८००८
२	भांडूप कोंकणनगर	हितनिकेतन को.ऑप.हौसिंग सोसायटी लि., जंगल मंगल रोड, कोंकणनगर, भांडूप (प.), मुंबई-४०० ०७८.	+९१ २२-२५९४१३७४
३	जोगेश्वरी	इंटरलॉक इंडस्ट्रीयल इस्टेट, गुंफा रोड, जोगेश्वरी (पू), मुंबई - ४०० ०६०.	+९१ ८६५७९९८११८
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	बोरीवली आनंद को.ऑ.हौ.सो.लि., शॉप नं.०७, (जी-१), तळमजला, दत्तपाडा रोड, बोरीवली (पु) मु. ४०००६६	+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
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 पूर्व 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	भाईंदर	म्हात्रे हाईटस् बिल्डिंग, शॉप क्र. ३, ४ व ५, ९० फुट रोड, जुने दस्त नोंदणी कार्यालय जवळ, भाईंदर(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	शॉप नं ८, तळमजला साईप्रसाद शॉप ओनर्स असोसिएशन, सेक्टर ८ नेरुळ 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 कॉम्प्लेक्स 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	2019-20	2020-21	2021-22	2022-23	2023-24
1	No of Branches	24	24	24	24	24
2	No of Members	50071	50833	51531	52389	52985
3	Paid-up Share Capital	2158.61	2203.99	2224.74	2365.56	2430.03
4	Reserves	7885.79	9699.37	10809.71	11684.03	11454.59
5	Deposits	75189.48	78878.70	79391.58	79159.04	85148.70
6	Investments	19212.30	16675.43	26519.60	27734.36	23602.50
7	Loans & Advances	50426.72	52830.39	49676.49	52900.55	57115.33
8	Total Income	9235.37	8377.78	7911.24	8625.81	8654.15
9	Net Profit /(Loss)	541.88	(578.68)	(1008.31)	110.07	860.76
10	Working Capital	89626.94	98073.55	97267.40	97537.71	103447.55
11	CRAR	16.19%	13.77%	13.18%	13.00%	14.88%
12	Audit Classification	" A "	" B "	" B "	"A"	"A"



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दुरध्वनी क्र. +९१ २२-२३८७०४३७ / २३८६२३३५/२३८६२३५२/२३८२२७७७

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