

**3. Provisioning for Advances and Overdue Interest reserves:**

- 3.1 In accordance with the guidelines issued by the Reserve Bank of India, advances are classified as "Performing" or "Non-Performing" based on recovery of principal/interest and are further classified under four categories, that are a) Standard Assets, b) Sub-Standard Assets, c) Doubtful Assets and d) Loss Assets and required provision is made in such advances, as per the norms issued by the Reserve Bank of India.
- 3.2 Provision on advances has been arrived at, on the basis of prudential norms laid down by the Reserve Bank of India on outstanding balances as under: -
- |                     |   |  |
|---------------------|---|--|
| Standard Assets     | : | a general provision at 0.40% of the outstanding amount is made except in case of direct advances to Agricultural and SME sector @ 0.25%, Advances to Commercial Real Estate @ 1.00%, Commercial Real Estate-Residential House Sector @ 0.75%.  |
| Sub-standard Assets | : | at 10%   |
| Doubtful Assets     | : | at 20%, 30%, 100% of the secured portion based on the number of years the account remained 'Doubtful' (i.e. up to one year, one to three years and more than three years respectively) and @ 100% of the unsecured portion of the outstanding. |
| Loss Assets         | : | at 100%  |
- 3.3 Advances are disclosed net of write off in the Balance Sheet and shown under Short Term, Medium Term and Long Term.
- 3.4 Advances against security of Bank's own Fixed Deposits, National Savings Certificates, Life Insurance Policies, Indira Vikas Patra, Kisan Vikas Patra are not considered as Non-Performing Assets in accordance with the guidelines issued by the Reserve Bank of India except some cases where realizable value is not sufficient.
- 3.5 Overdue Interest in respect of Non- Performing Advances is accounted separately under "Overdue Interest reserve" and is not recognized in the Profit and Loss Account until received, as per the directives issued by Reserve Bank of India.
- 3.6 In arriving at the provisioning, for determining the value of securities, the value as per the latest valuation reports, wherever obtained, of the assets mortgaged is considered and in case of fixed assets/movable assets, the depreciated value of the assets is considered.
- 3.7 Charges/expenses incurred in respect of loans classified as NPA are debited to the Profit and Loss Account. Recovery, if any, is accounted for on receipt.
- 3.8 In case of fraud borrowal accounts provision for loss, if any, is made over a period not exceeding four quarters commencing from the quarter in which fraud was detected, as per RBI guidelines in this regard.
- 3.9 **Restructured /Rescheduled accounts:**  
In case of restructured /rescheduled accounts provision is made for the sacrifice against erosion / diminution in fair value of restructured loans, in accordance with general framework of restructuring of advances issued by RBI. The erosion in fair value of the advances is computed as difference between fair value of the loan before and after restructuring. In respect of accounts restructured pursuant to the impact of COVID-19, provisions have been made as stipulated under the extant RBI guidelines on the subject.
- 3.10 Amounts recovered against debts written off in earlier years are recognized in Profit & Loss account.
- 3.11 In arriving at the year-end provision for NPA accounts, subsequent recoveries, up to date of finalization of audited accounts, which have resulted in closure of NPA accounts/regularization by genuine sources which has effect of altering the status of the account, is considered. Unrealised interest income in such accounts is accounted for only on actual receipt, as per RBI guidelines.

**4. Cash Flow Statement (AS-3)**

- 4.1 Cash flows are reported using the direct method. The cash flows from operating, investing and financing activities of the Bank are segregated based on the available information.



- 4.2 Cash and cash equivalents comprises cash on hand, balances with other banks (excluding term deposits), money at call and short notice and highly liquid time deposits that are readily convertible into known amounts of cash and which are subject to insignificant risk of changes in value.

**5. Revenue recognition (AS-9):**

- 5.1 Items of Income and Expenditure are generally accounted on accrual basis, except as otherwise stated.
- 5.2 Interest on Non -performing assets is recognized to the extent realized, in pursuance with the guidelines issued by the Reserve Bank of India.
- 5.3 Commission, exchange and brokerage is recognized on realization.
- 5.4 Income from distribution of insurance products is recognized on the basis of business booked.
- 5.5 Dividend income is accounted on receipts basis.
- 5.6 Expenses arising out of claims in respect of employee matters under dispute / negotiation are accounted during the year of final settlement / determination.

**6. Property, Plant and Equipment (AS-10):**

- 6.1 Property, Plant and Equipment (PPE) other than premises, are carried at historical cost less accumulated depreciation and impairment if any. Cost includes freight, duties, taxes and incidental expenses related to acquisition and installation of the asset.
- 6.2 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	Rate of Depreciation
1	Vehicles	15%
2	Dead Stock / Furniture (Electrical Equipments)	15%
3	Dead Stock/Furniture (Others)	10%

- 6.3 Depreciation on computers and software is calculated under Straight Line Method @ 33.33%.
- 6.4 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.
- 6.5 No depreciation is charged on assets sold during the year.
- 6.6 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.
- 6.7 Stamp duty paid on leased premises of the Bank are amortised over the period of lease.
- 6.8 Capital expenditure incurred on lease premises termed as leasehold improvement is amortised over the period of lease of the respective premises.

**7. Employee Benefits (AS-15):**

- 7.1 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 from LIC.
- 7.2 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 from LIC. Earned Leave accumulation is permitted for maximum 340 days and Sick Leave 60 days per employee and the excess leave stands lapsed.



- 7.3 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.
- 7.4 Provision for Bonus payable to the employees, for the year, has been made in accordance with the Payment of Bonus (Amendment) Act, 2015.
- 7.5 Short Term Employee benefits are recognized as an expense at the undiscounted amount in the profit and loss account of the year, in which the related service is rendered.

**8. Borrowing Costs (AS-16):**

Borrowing costs that are attributable to the acquisition or construction of qualifying assets, as defined in Accounting Standard 16 on Borrowing Costs, are capitalized as part of the cost of the asset up to the date when the asset is ready for its intended use. Other borrowing costs are recognized as an expense in the period in which they are incurred. No borrowing cost has been incurred during the year requiring capitalization.

**9. Segment Reporting (AS-17):**

- 9.1 In accordance with the guidelines issued by the Reserve Bank of India the bank has adopted Segment reporting as under:
- 9.2 Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments. Deposits, interest paid/payable on deposits, Borrowings and interest paid/payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury, Corporate/Wholesale banking, retail banking and other banking operations respectively.
- 9.3 Unallocated expenses include general corporate income and expense items which are not allocated and specifically identified to any business segment. Assets and liabilities that cannot be allocated to specifically identifiable segments are grouped under unallocated assets and liabilities.
- 9.4 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.
- 9.5 Business Segments are classified as under:
- Treasury
  - Corporate/Wholesale Banking
  - Retail Banking
  - Other Banking Operations
- 9.6 **Geographic Segment:** Since the Bank does not have any earnings emanating outside India, the Bank is considered to operate in only the domestic segment.
- 9.7 Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/ allocated on a reasonable basis.

**10. Related Party Disclosures (AS 18):**

There are no related parties requiring disclosure under Accounting Standard 18 other than the Key Management Personnel. Mr. S. Ranganathan Sarangpani (up to 31.10.2021) & Mr. Ishwardas D. Lalwani (from 06.06.2022), Chief Executive Officer of the Bank is a single party under the category Key Management Personnel.

**11. Operating Leases (AS-19):**

Operating Leases where the bank's lessor effectively retains substantially all the risks and benefits of ownership of the leased term are classified as operating leases. Lease rental obligations for assets taken on operating lease are recognized in the Profit and Loss Account over the lease term. Initial direct costs are charged to the Profit and Loss Account.

**12. Earnings per share (AS 20):**

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

**13. Taxes on Income (AS-22)**

- 13.1** Income Tax expense comprises of current tax and deferred tax. Current Tax is provided for and Deferred Tax is accounted for in accordance with the applicable provisions of the Income Tax Act, 1961 and rules framed there under.
- 13.2** Current tax is computed at the amount expected to be paid to the Tax Authorities in accordance with the applicable provisions under the Income Tax Act, 1961.
- 13.3** 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.

**14. Discontinuing Operations (AS 24):**

Principles of recognition and measurement as set out in the Accounting Standards are considered for the purpose of deciding as to when and how to recognize and measure the changes in assets and liabilities and the revenue, expenses, gains, losses and cash flows relating to a discontinuing operation. There were no discontinuing operations as defined in the standard which need to be separately disclosed.

**15. Intangible Assets (AS 26):**

Intangible assets consist of Computer Software acquired. The same is amortized equally over the period of three years (@33.33%).

**16. Impairment of Assets (AS-28):**

The carrying amount of assets is reviewed at each balance sheet date, if there is any indication of impairment based on internal / external factors. An asset is impaired when the carrying amount of the assets exceeds the recoverable amount. An impairment loss is charged to the Profit and Loss Account in the year in which the asset is identified as impaired. An impairment loss recognized in prior accounting periods is reversed, if there has been change in the estimate of the recoverable amount.

**17. Accounting for Provisions, Contingent Assets and Contingent Liabilities (AS-29):**

The bank recognizes provisions only when it has a present obligation as a result of past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events, not wholly within the control of the Bank.

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

Contingent Assets, if any, are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs.

Contingent liability is disclosed when there is 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 any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.

**18. Depositor Education and Awareness Fund Scheme, 2014**

In terms of DBOD circular no. DEAF Cell.BC.114/30.01.002/2013-14, dated 27<sup>th</sup> May 2014, the Bank transfers balance's in accounts which have not been in operation for 10 years or more as mentioned in





sub-clause (i) to (viii) in clause 3 of DEA Fund Scheme 2014 to the Depositor Education and Awareness Fund maintained with RBI. In case of demand from customers/depositors whose unclaimed amount/deposit has been transferred to the fund, the bank repays customer/depositor, along with interest, if applicable and lodges the claim for refund from the Fund for an equivalent amount paid to customer/depositor. The details of refund made by the bank in each calendar month are furnished by the bank in the prescribed form, in the subsequent month. All such unclaimed liabilities (where amount due has been transferred to DEA Fund) are reflected as Contingent liability.

### III. NOTES TO THE ACCOUNTS

#### 1. Retirement Benefits

**Defined contribution Plans viz. Provident fund and other similar funds.** The amount recognized as expense towards contributions to Provident Fund is Rs.129.25 Lakh (previous year Rs.122.58 Lakh).

#### 2. Defined Benefit Plans

The bank has taken policy for payment of Gratuity and Leave Encashment with Life Insurance Corporation of India. The premium paid for the year is charged to Profit and Loss Account.

(Rs. In Lakh)

Sr. No.	Particulars	Gratuity (Funded) 31.03.2022	Gratuity (Funded) 31.03.2021
1.	Discount rate	7.00%	7.00%
2.	Expected Return on plan assets	7.00%	7.00%
3.	Salary escalation rate	5%	5%
4.	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:		
i.	Present value of obligation- Opening	1101.95	1,008.16
ii.	Interest cost	77.14	74.16
iii.	Current service cost	40.76	41.55
iv.	Benefits paid	(92.41)	(83.12)
v.	Actuarial gains / (loss) on obligations	(24.11)	61.20
vi.	Present value of obligation as at 31 <sup>st</sup> March	1103.34	1101.95
5.	Reconciliation of opening & closing balance of fair value of fair plan assets:		
i.	Fair value of plan assets- Opening	991.76	950.10
ii.	Expected return on plan assets	76.92	68.39
iii.	Contributions	104.72	56.39
iv.	Benefits paid	(92.41)	(83.12)
v.	Actuarial gain / (loss) on plan assets	--	--
vi.	Fair value of plan assets as at 31 <sup>st</sup> March	1080.99	991.76
6.	Amount recognized in Balance Sheet		
i.	Present value of obligations	1103.34	1101.95
ii.	Fair value of Plan Assets as at 31 <sup>st</sup> March	1080.99	991.76
iii.	Assets / (liability) as at 31 <sup>st</sup> March	(22.35)	(110.20)
7.	Expenses recognized in Profit & Loss Account		
i.	Current service cost	40.76	41.55
ii.	Interest cost	77.14	74.16
iii.	Expected Return on planned Assets	(76.92)	(68.39)
iv.	Net actuarial gain / (loss)	(24.11)	61.20
v.	Expenses to be recognized in Profit & Loss Account	16.87	108.53

Sr. No.	Particulars	Leave Encashment (Funded) 31.03.2022	Leave Encashment (Funded) 31.03.2021
1.	Discount rate	7.00%	7.00%
2.	Expected Return on plan assets	7.00%	7.00%
3.	Salary escalation rate	5%	5%
4.	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:		
i.	Present value of obligation- Opening	582.13	572.84
ii.	Interest cost	40.75	41.53



**DMK JAOLI BANK**

दत्तात्रय महाराज कछेबाे जावली सहकारी बाँक लि.

## ४९ वा वार्षिक अहवाल

Sr. No.	Particulars	Leave Encashment (Funded) 31.03.2022	Leave Encashment (Funded) 31.03.2021
iii.	Current service cost	46.07	44.38
iv.	Benefits paid	(49.85)	(47.52)
v.	Actuarial gains / (loss) on obligations	(6.82)	(29.09)
vi.	Present value of obligation as at 31 <sup>st</sup> March	612.29	582.13
<b>5.</b>	<b>Reconciliation of opening &amp; closing balance of fair value of fair plan assets:</b>		
i.	Fair value of plan assets- Opening	560.73	522.50
ii.	Expected return on plan assets	39.84	38.34
iii.	Contributions	18.34	47.42
iv.	Benefits paid	(49.85)	(47.52)
v.	Actuarial gain / (loss) on plan assets	--	--
vi.	<b>Fair value of plan assets as at 31<sup>st</sup> March</b>	<b>569.06</b>	<b>560.73</b>
<b>6.</b>	<b>Amount recognized in Balance Sheet</b>		
i.	Present value of obligations	612.29	582.13
ii.	Fair value of Plan Assets as at 31 <sup>st</sup> March	569.06	560.75
iii.	<b>Assets / (liability) as at 31<sup>st</sup> March</b>	<b>(43.23)</b>	<b>(21.40)</b>
<b>7.</b>	<b>Expenses recognized in Profit &amp; Loss Account</b>		
i.	Current service cost	46.07	44.38
ii.	Interest cost	40.75	41.53
iii.	Expected Return on planned Assets	(39.84)	38.34
iv.	Net actuarial gain / (loss)	(6.82)	(29.09)
<b>v.</b>	<b>Expenses to be recognized in Profit &amp; Loss Account</b>	<b>40.17</b>	<b>18.48</b>

### 3. Segment Reporting

The disclosure under Accounting Standard -17 on "Segment Reporting" issued by ICAI is as follows:

(Amount in Rs in Lakhs.)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Prev. Year	Current Year	Prev. Year	Current Year	Prev. Year	Current Year	Prev. Year	Current Year	Prev. Year
Revenue	2,151.91	2,175.40	1,804.30	2,033.50	3,699.97	3,961.49	234.81	207.39	7,890.99	8,377.78
Result	( 917.84)	(281.17 )	(56.21)	(208.62 )	(115.27 )	(406.41 )	67.83	77.62	(1,021.50 )	(818.57 )
Unallocated Expenses									-	-
Operating profit									(1,021.50)	(818.57)
Income Taxes									7.07	(7.70 )
Extraordinary profit / loss/Trf.									20.25	232.20
<b>Net Profit</b>									<b>(1,008.31)</b>	<b>(578.68)</b>
Other Information:										
Segment Assets	40,245.54	38,306.18	18,480.90	19,993.60	37,897.68	38,949.79	17.38	17.04	96,641.51	97,266.61
Unallocated Assets									625.90	807.34
<b>Total Assets</b>									<b>97,267.40</b>	<b>98,073.95</b>
Segment liabilities	40,229.48	35,692.16	18,541.09	20,960.28	38,021.11	40,832.99	76.63	49.11	96,868.30	97,534.53
Unallocated liabilities									399.11	539.43
<b>Total liabilities</b>									<b>97,267.40</b>	<b>98,073.95</b>

The Bank reports its operations in the following segments:

#### i) Treasury:

The treasury segment primarily consists of net interest earnings from the Bank's investment portfolio, money market borrowing and lending, gains or losses on investment operations.

#### ii) Corporate/Wholesale Banking

**DMK JAOLI BANK**

दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल**

This segment includes all advances to individuals, trusts, partnership firms, companies and statutory bodies which are not included under "Retail Banking". Revenue of wholesale banking segment consist of interest earned in respect of advances to customers included in this segment & other income in proportionate to advances under retail & whole banking. Expenses of this segment primarily consist of interest expense on deposits, infrastructure and premises expenses including staff personnel costs and other overhead cost not attributable under Treasury/other banking operations in proportion to advances under wholesale banking & retail banking.

**iii) Retail Banking**

Exposures which fulfill the four criteria of orientation, product, granularity and low value of individual exposures for retail exposures laid down in Master Directions on Basel III Capital Regulations (modified from time to time) and individual housing loans are considered under this segment. Revenue of retail banking segment consist of interest earned in respect of advances to customers included in this segment & other income in proportionate to advances under retail & whole banking. Expenses of this segment primarily consist of interest expense on deposits, infrastructure and premises expenses.

**iv) Other banking operations**

Includes all other operations not covered under Treasury, Corporate/Wholesale & Retail Operations. Revenues this segment consist of locker rent, profit on sale of Fixed Assets, commission & brokerage income. Expenses of this segment primarily comprise, loss on sale of fixed asset and day to day expenses incurred and allocated proportionately

**v) Unallocated**

All items which are reckoned at an enterprise level are classified under this segment. This includes debt classified as Tier I or Tier II capital and other un-allocable assets and liabilities.

**4. Disclosures as per AS-19 is as under: Operating Leases comprises of leasing of office premises. (Rs. In Lakh)**

Particulars	Current Year	Previous Year
Future minimum lease payments under non- cancelable operating leases		
1. Not Later than one year	258.00	241.70
2. Later than one year but not later than 5 years	1009.23	991.67
3. Later than 5 years	628.20	870.54
Total minimum lease payments recognized in the profit and loss account for the year	235.79	222.14
Total of future minimum sub-lease payment expected to be received under non-cancelable sub-lease	-	-
Sub-lease payments recognized in the profit and loss account for the year	-	-

The above disclosure is given on the basis of valid and subsisting rental agreements, as at the year end.

**5.Earnings per Share (EPS): (AS-20)**

Particulars	Current Year	Previous Year
Net Profit/(Loss) after taxation (before appropriation) (Rs.)	(10,28,56,763.12)	(8,10,87,579.04)
Weighted average no of shares	2,38,72,300	2,16,21,858
EPS (in actual Rs.)	(4.31)	(3.75)

**6. Consolidated Financial Statement (CFS) (AS-21):**

Since the 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.

**7.Deferred Tax:**

The major components of Deferred Tax Assets/(Liabilities) is as under **(AS-22): (Rs. In Lakhs)**

Particulars	Balance as on 31.03.2021 (Rs.)	Tax effect arising/ (reversing) during the year (Rs.)	Balance as on 31.03.2022 (Rs.)
On account of timing differences towards provision	33.66	-	33.66

**DMK JAOLI BANK**

दत्तात्रय महाराज कछवे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल**

On account of timing difference between book and Income tax depreciation	(32.78)	(7.07)	(39.85)
<b>Net deferred Tax Assets/ (Liability)</b>	<b>0.88</b>	<b>(7.07)</b>	<b>(6.19)</b>

**8. Investments:**

**6.1.** As per RBI guidelines, the excess of acquisition cost over face value of securities held under the category "Held to Maturity" is amortised over the residual life of securities. The amount amortized during the year is Rs. 65.67 lakh (previous year Rs. 24.30 lakh).

**6.2.** During the year the bank has transferred Government Securities (SLR) kept from "Held to Maturity" category to "Available for Sale" & "Available for Sale" to "Held to Maturity". The resultant depreciation was Rs. 50.46 lakh (Previous year Rs. Nil) has been charged to Profit & Loss Account.

**9. Bad Debts**

During the year the bank has written off Rs. 123.86 lakh (Previous Year Rs. 41.36 lakh) as bad debts in the Profit & Loss Account.

**10. Intangible Assets**

Details of Computer Software other than internally generated. (AS- 26)

**a) Amortization rates used at 33.33% p.a. on straight line method.**

(Rs. in lakh)

Particulars	Current Year	Previous Year
Opening Balance	31.81	62.08
Add: Additions during the year	-	18.53
Less: Amortisation during the year on SLM basis @33.33%	(23.89)	(48.80)
Less: Deletions	(-)	-
<b>Net Carrying amount as on 31<sup>st</sup> March, 2022</b>	<b>7.92</b>	<b>31.81</b>

b) Amount of commitments (net of advance) for the acquisition of computer software Rs. Nil (Previous year Rs. Nil).

**11. Impairment of Assets (AS-28)**

The Bank has ascertained that there is no material impairment of any of its assets and as such, no provision under Accounting Standard 28 issued by ICAI is required.

**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.

**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. S. Ranganathan Sarangpani (up to 31.10.2021) & Mr. Ishwardas D. Lalwani (from 06.06.2022), 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.

**DMK JAOLI BANK**

दत्तात्रय महाराज कछेरे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल**

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 &amp; Loss Account is as under:

(Rs in Lakh)

Particulars	Current Year	Previous Year
Current Income Tax	-	142.06
Deferred Tax	(7.06)	(142.06)
Tax paid for earlier years	-	9.21
<b>Total</b>	<b>(7.06)</b>	<b>(7.70)</b>

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**

(Rs. in Lakh)			
Sr. No.	Particulars	As on	As on
		31-03-2022	31-03-2021
i)	Paid up share capital and reserves (net of deductions, if any)	4153.50	5101.73
ii)	Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital ( i + ii)	4153.50	5101.73
iv)	Tier 2 capital	975.81	996.06
v)	Total capital (Tier 1 + Tier 2)	5129.31	6097.79
vi)	Total Risk Weighted Assets (RWAs)	38918.60	44287.33
vii)	Paid-up share capital and reserves as percentage of RWAs)	10.67%	11.52%
viii)	Tier 1 Ratio ( Tier 1 capital as a percentage of RWAs)	10.67%	11.52%
ix)	Tier 2 Ratio ( Tier 2 capital as a percentage of RWAs)	2.51%	2.25%
x)	Capital to Risk Weighted Assets ratio (CRAR) (Total Capital as a percentage of RWAs)	13.18%	13.77%
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	-	-

**(b) Draw down from reserves**

Sr. No.	Name of Reserve	Amount withdrawn during FY 21-22	Rationale for withdrawal
1.	Investment Fluctuation Reserve	20,25,341.92	Balance in excess of minimum requirement transferred to profit & loss accounts.



**DMK JAOLI BANK**

दत्तात्रय महाराज कछेबाे जावली सहकारी बाँक लि.

**४९ वा वार्षिक अहवाल**

**2) Asset Liability Management**

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

**(Rs. In Lakh)**

**i) As on 31.03.2022**

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	468.75	727.31	20.58	932.68	523.91	310.99	2,960.60	3,473.35	30,458.55	7,100.19	32,414.68	<b>79,391.58</b>
Advances	7,784.57	179.17	195.47	233.62	483.14	914.45	2,336.29	16,494.61	7,575.46	5,763.93	7,715.78	<b>49,676.49</b>
Investments	-	385.07	-	441.59	120.00	-	1,650.00	1,008.20	7,556.20	2,513.45	23,821.78	<b>37,496.29</b>
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

**ii) As on 31.03.2021**

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	602.87	387.88	1.18	301.14	126.62	248.31	1,003.49	2,185.84	32,374.90	3,071.46	38,575.03	<b>78,878.70</b>
Advances	3773.88	156.60	259.26	204.38	471.57	1251.26	3102.48	17366.58	10219.48	10965.82	5059.09	<b>52,830.39</b>
Investments	-	-	424.28	1,787.46	1,791.86	2,292.78	2,270.72	500.10	3,395.86	3,109.38	13,470.20	<b>29,042.64</b>
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

**3) Investments**

**a) Composition of Investment Portfolio as at 31.03.2022:**

**(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	11,694.87	-	8.59	-	-	-	11,703.46
Less: Prov. for non-performing investment	-	-	-	-	-	-	-
Net	11,694.87	-	8.59	-	-	-	11,703.46
Available for Sale							
Gross	14,816.14	-	-	-	-	-	14,816.14
Less: Prov. for depreciation and NPI	(407.42)	-	-	-	-	-	(407.42)





**DMK JAOLI BANK**

दत्तात्रय महाराज कछेरे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल**

<b>Net</b>	<b>14,408.72</b>	-	-	-	-	-	<b>14,408.72</b>
<b>Held for Trading</b>							
Gross	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	-	-	-	-	-	-	-
<b>Net</b>	-	-	-	-	-	-	-
<b>Total Investments</b>	<b>26,511.01</b>	-	<b>8.59</b>	-	-	-	<b>26,519.60</b>
Less: Prov. for non-performing investment	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	(407.42)	-	-	-	-	-	(407.42)
<b>Net</b>	<b>26,103.59</b>	-	<b>8.59</b>	-	-	-	<b>26,112.18</b>

Note: Bank has no investment outside India as on 31.03.2022.

**Composition of Investment portfolio as at 31-03-2021:**

(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	
<b>Held to Maturity</b>							
Gross	7,786.82	-	8.59	-	-	-	7,795.41
Less: Prov. for non-performing investment	-	-	-	-	-	-	-
<b>Net</b>	<b>7,786.82</b>	<b>-</b>	<b>8.59</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,795.41</b>
<b>Available for Sale</b>							
Gross	8,880.02	-	-	-	-	-	8,880.02
Less: Provision for depreciation and NPI	(88.12)	-	-	-	-	-	(88.12)
<b>Net</b>	<b>8,791.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8,791.90</b>
<b>Held for Trading</b>							
Gross	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	-	-	-	-	-	-	-
<b>Net</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Investments</b>	<b>16,666.84</b>	<b>-</b>	<b>8.59</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16,675.43</b>
Less: Prov. for non-performing investment	-	-	-	-	-	-	-
Less: Prov. for depreciation and NPI	(88.12)	-	-	-	-	-	(88.12)
<b>Net</b>	<b>16,578.72</b>	<b>-</b>	<b>8.59</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>16,587.31</b>

Note: Bank is not having any investments outside India, accordingly same is not applicable.

**DMK JAOLI BANK**

दत्तात्रय महाराज कळबे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल****b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve**

(Rs. in Lakh)

Particulars	Current Year	Previous Year
<b>i) Movement of provisions held towards depreciation on investments</b>		
Opening Balance	88.12	136.12
Add: Provisions made during the year	319.30	-
Less: Write off / write back of excess provisions during the year	-	(48.03)
<b>Closing Balance</b>	<b>407.42</b>	<b>88.12</b>
<b>ii) Movement of Investment Fluctuation reserve</b>		
Opening Balance	761.06	734.11
Add: Amount transferred during the year	-	26.95
Less: Drawdown	(20.25)	-
<b>Closing Balance</b>	<b>740.81</b>	<b>761.06</b>
<b>iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category</b>	<b>5.00%</b>	<b>8.57%</b>

**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)	<b>Closing balance</b>	<b>-</b>	<b>-</b>
e)	<b>Total provisions held</b>	<b>-</b>	<b>-</b>

**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	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>8.59</b>	<b>8.59</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>8.59</b>	<b>8.59</b>

CY. – Current Year &amp; 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 2022

**DMK JAOLI BANK**

दत्तात्रय महाराज कछेरे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल**

i) Securities sold under repo				
a) Government securities	200.00	300.00	250.00	Nil
b) Corporate debt securities				
c) Any other Securities				
ii) Securities purchased under reverse repo	99.00	4500.00	1258.00	Nil
a) Government securities				
b) Corporate debt securities				
c) Any Other Securities				

**e) Non-Performing Fixed Deposits:**

Sr. No.	Particulars	Current Year	Previous Year
a)	Opening balance	3300.00	3300.00
b)	Additions during the year since 1st April	385.58*	-
c)	Reductions during the above period	-	-
d)	<b>Closing balance</b>	<b>3685.58</b>	<b>3300.00</b>
e)	<b>Total provisions held</b>	<b>1986.30</b>	<b>1326.30</b>

\*Additions during the year reflect Interest Receivable fully provided till 31.03.2021 in accordance with amalgamation with Unity Small Finance Bank Limited scheme 2022. Further bank is having provisioning in accordance with RBI circular DOR.(PCB). BPD.Cir.No.11/16.20.000/2019-20 dated April 20, 2020.

- a. The bank has depreciation requirement on investment (IDR) of Rs. 407.42 lakhs in valuation of investment on mark to market basis. The bank has provided Rs. 319.30 lakhs towards required Investment depreciation reserve (IDR) and bank has reversed additional IFR of Rs. 20.25 Lakhs "below the line" in compliance of RBI guidelines.
- 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 exposures on fixed deposits issued by the Banks shall be fully provided within 5 years @20% p.a. The Bank has made a provision of Rs 660.00 Lakhs during the year, being the 3<sup>rd</sup> installment of provision @20% of the exposure in Fixed Deposits of Rs.3300.00 lakhs with Punjab & Maharashtra Co-op. Bank Ltd. (PMC Bank). As such total contingent provision against Non-Performing Asset is Rs.1986.30 lakhs as on 31.03.2022.
- c. Punjab & Maharashtra Co-op. Bank (PMC) has credited accrued interest of Rs.385.58 Lakhs till FY 2020-21 to Current account maintained by the Bank with PMC Bank. However, due to RBI restrictions imposed on the PMC Bank, on withdrawal of specified amount, Bank can't withdraw the interest amount of Rs. 385.58 Lakhs from the current account. Hence, this interest being treated as irrecoverable considering the present circumstances, the Bank has parked the same under the head "Other Liabilities" as "Overdue Interest-PMC Bank fixed deposit". Hence, total overdue interest from PMC Bank fixed deposit is Rs.385.58 lakhs as on 31.03.2022.
- d. The Punjab and Maharashtra Co-operative Bank Limited (Amalgamation with Unity Small Finance Bank Limited) Scheme, 2022 has provided for conversion of the outstanding uninsured deposits (which includes the interest accrued till March 31, 2021) to the credit of the institutional depositors into Perpetual Non-Cumulative Preference Shares (PNCPS) and Equity Warrants of the Unity Small Finance Bank (USFB) as on appointed date. However, it is observed that the actual receipt of PNCPS and Equity Warrants in the account of institutional depositors is yet to take place. Accordingly, as per RBI notification no RBI/2022-23/70 DOR.MRG.REC.46/00-00-011/2022-23 dated June 10, 2022 bank has made provision of Rs. 660.00 lacs as required.

**4) Asset Quality****a) Classification of advances and provisions held 31.03.2022**

	Standard	Non – Performing	Total			
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-performing Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	44,235.68	5,399.53	2,792.32	402.86	8,594.71	52,830.39



**DMK JAOLI BANK**

दत्तात्रय महाराज कळेबे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल**

Add: Additions during the year					1,681.32	1,681.32
Less: Reductions during the year*					2,997.82	2,997.82
<b>Closing balance</b>	<b>42,398.27</b>	<b>2,447.25</b>	<b>4,561.34</b>	<b>269.62</b>	<b>7,278.21</b>	<b>49,676.48</b>
*Reductions in Gross NPAs due to:						
i) Upgradation					2,719.31	2,719.31
ii) Recoveries (excluding recoveries from upgraded accounts)					154.66	154.66
iii) Technical/Prudential Write-offs					-	-
iv) Write-offs other than those under (iii) above					123.85	123.85
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	235.00	539.95	2,315.83	402.86	3,258.64	3,493.64
Add: Fresh provisions made during the year					-	-
Less: Excess provision reversed/Write-off loans					123.85	123.85
<b>Closing balance of provisions held</b>	<b>235.00</b>	<b>244.73</b>	<b>2,620.43</b>	<b>269.61</b>	<b>3,134.77</b>	<b>3,369.77</b>
<b>Net NPAs</b>						
Opening Balance		4,859.58	476.49	-	5,336.07	
Add: Fresh additions during the year					1,681.34	
Less: Reductions during the year					2,873.97	
<b>Closing Balance</b>		<b>2,202.52</b>	<b>1,940.41</b>	<b>0.00</b>	<b>4143.44</b>	<b>4143.44</b>
<b>Floating Provisions</b>						
Opening Balance					-	
Add: Additional provisions made during the year					-	
Less: Amount drawn down during the year					-	
<b>Closing Balance</b>					-	
<b>Technical write-offs and the recoveries made thereon</b>						
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					-	
<b>Closing Balance</b>					-	



**DMK JAOLI BANK**

दत्तात्रय महाराज कछेबाे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल**

**Classification of advances and provisions held 31.03.2021**

	Standard	Non – Performing			Total	
	Total	Sub-	Doubtful	Loss	Total	Non-
	Standard	Standard			performing	Advances
	Advances				Advances	
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	45,716.75	2,350.94	1,912.54	446.49	4,709.97	50,426.72
Add: Additions during the year					4,820.84	4,820.84
Less: Reductions during the year*					936.10	936.10
<b>Closing balance</b>	<b>44,235.68</b>	<b>5,399.53</b>	<b>2,792.32</b>	<b>402.86</b>	<b>8,594.71</b>	<b>52,830.39</b>
*Reductions in Gross NPAs due to:						
i) Upgradation					859.71	859.71
ii) Recoveries (excluding recoveries from upgraded accounts)					35.03	35.03
iii) Technical/Prudential Write-offs						
iv) Write-offs other than those under (iii) above					41.36	41.36
<b>Provisions (excluding Floating Provisions)</b>						
Opening balance of provisions held	235.00	235.10	1,718.41	446.49	2,400.00	2,635.00
Add: Fresh provisions made during the year					900.00	-
Less: Excess provision reversed/Write-off loans					41.36	-
<b>Closing balance of provisions held</b>	<b>235.00</b>	<b>539.95</b>	<b>2,315.83</b>	<b>402.86</b>	<b>3,258.64</b>	<b>3,493.64</b>
<b>Net NPAs</b>						
Opening Balance		2,115.84	194.13	-	2,309.97	
Add: Fresh additions during the year					3,920.84	
Less: Reductions during the year					894.74	
<b>Closing Balance</b>		<b>4,859.58</b>	<b>476.49</b>	<b>-</b>	<b>5,336.07</b>	<b>5,336.07</b>
<b>Floating Provisions</b>						
Opening Balance					-	
Add: Additional provisions made during the year					-	
Less: Amount drawn down during the year					-	
<b>Closing Balance</b>					-	
<b>Technical write-offs and the recoveries made thereon</b>						
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					-	
<b>Closing Balance</b>					-	

**DMK JAOLI BANK**

दत्तात्रय महाराज कछे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल**

Ratios (in %)	Current Year	Previous Year
Gross NPA to Gross Advances	14.65%	16.27%
Net NPA to Net Advances	8.90%	10.76%
Provision coverage ratio	43.07%	37.91%

**b) Sector-wise Advances and Gross NPAs**

		Current Year			Previous Year		
Sr. No.	Sector	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	8,097.37	1,491.50	3.01%	8,546.61	1,388.85	2.63%
c)	Services	21,848.92	5,162.59	10.39%	22,621.96	5,934.66	11.23%
d)	Personal loans	120.34	66.00	0.13%	191.64	66.08	0.13%
	Sub-Total (i)	30,366.63	6,720.09	13.53%	31360.21	7,389.59	13.99%
ii)	Non-Priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	437.77	-	0.00%	1,244.50	-	0.00%
c)	Services	1,387.55	111.79	0.22%	2,861.47	847.81	1.61%
d)	Personal loans (Inclu. Others)	17,484.53	446.33	0.90%	17,364.21	357.31	0.67%
	Sub-Total (ii)	19,309.85	558.12	1.12%	21,470.18	1,205.12	2.28%
	Total (i+ii)	49,676.48	7,278.21	14.65%	52,830.39	8,594.71	16.27%

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	14,572.45	2,475.87	4.98%	14,234.79	3,431.95	6.49%
b)	Housing Loan	6,357.27	713.87	1.43%	6,410.41	472.23	0.89%



**DMK JAOLI BANK**

दत्तात्रय महाराज कछेरे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल****c) Details of accounts subjected to Restructuring**

(Amount in Rs. Lakh)

		Agriculture and allied activities		Corporates (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 31<sup>st</sup> March, 2022 is Rs. Nil. Actual Provision held Rs. Nil (P.Y- Rs. Nil)

**d) Fraud Accounts**

Particulars	31-03-2022	31-03-2021
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, 2021**

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	15.69	-	-	1.03	15.64
<b>Total</b>	<b>15.69</b>	<b>-</b>	<b>-</b>	<b>1.03</b>	<b>15.64</b>

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

**DMK JAOLI BANK**

दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल****ii) Half year ended on March 31, 2022**

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	15.64	-	-	3.84	12.79
<b>Total</b>	<b>15.64</b>	<b>-</b>	<b>-</b>	<b>3.84</b>	<b>12.79</b>

\*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 2022. (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)
56 (P.Y. 4)	2,931.59* (P.Y. 881.75)

\*Outstanding Balance as on 31<sup>st</sup> March 2022

- 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	Individual Borrowers		Small business
		Personal Loans	Business Loans	
(A)	Number of requests received for invoking resolution process under Part A	30	-	-
(B)	Number of accounts where resolution plan has been implemented under this window	30	-	-
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	587.94	-	-
(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	73.98	-	-
(F)	Increase in provisions on account of the implementation of the resolution plan	56.66	-	-

**DMK JAOLI BANK**

दत्तात्रय महाराज कछेरे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल****5) Exposures****a) Exposure to Real Estate Sector  
(Rs. In Lakh)**

Category	31.03.2022	31.03.2021
<b>i) Direct exposure</b>	<b>11,529.67</b>	<b>12,174.55</b>
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.	9,450.43	9,665.91
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;	2,079.25	2,508.4
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
<b>ii) Indirect Exposure</b>	<b>-</b>	<b>-</b>
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
<b>Total Exposure to Real Estate Sector</b>	<b>11,529.67</b>	<b>12,174.55</b>

**b) Unsecured advances**

	(Rs. In Lakh)	
Particulars	31-03-2022	31-03-2021
Total unsecured advances of the bank	2,198.36	2,550.51
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	-	-

**6) Concentration of deposits, advances, exposures and NPAs****a) Concentration of deposits**

	(Rs. In Lakh)	
Particulars	31.03.2022	31.03.2021
Total deposits of the twenty largest depositors	9726.00	10050.00
Percentage of deposits of twenty largest depositors to total deposits of the bank	12.25%	12.75%

**b) Concentration of Advances**

	(Rs. In Lakh)	
Particulars	31.03.2022	31.03.2021
Total advances to the twenty largest borrowers	3763.09	3,836.12
Percentage of advances to twenty largest borrowers to total advances of the bank	7.58%	7.26%

**c) Concentration of exposures**

	(Rs. In Lakh)	
Particulars	31.03.2022	31.03.2021
Total exposure to the twenty largest borrowers/customers	4286.01	5388.90
Percentage of exposures to the twenty largest borrowers / customers to the total exposure of the bank on borrowers / customers	8.63%	10.20%

**DMK JAOLI BANK**

दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल****d) Concentration of NPAs****(Amount in Rs. Lakh)**

Particulars	31.03.2022	31.03.2021
Total Exposure to the top twenty NPA accounts	3775.19	5208.42
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	81.46%	76.96%

**7) Transfers to Depositor Education and Awareness Fund (DEA Fund)****(Amount in Rs. Lakh)**

Sr. No.	Particulars	31.03.2022	31.03.2021
i)	Opening balance of amounts transferred to DEA Fund	458.06	419.28
ii)	Add: Amounts transferred to DEA Fund during the year	72.43	54.76
iii)	Less: Amounts reimbursed by DEA Fund towards claims	(3.60)	(15.98)
iv)	Closing balance of amounts transferred to DEA Fund	<b>526.89</b>	<b>458.06</b>

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

Sr. No.	Particulars	31.03.2021	31.03.2022
	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	-	1
3	Number of complaints disposed during the year	-	1
3.1	Of which, number of complaints rejected by the bank	-	1
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	1	3
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	1	3
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

**DMK JAOLI BANK**

दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल**

	F.Y. 2021-22				
Ground - 1 Cheques/drafts/ bills	-	-	-	-	-
Ground - 2 ATM / Debit Cards	-	-	-	-	-
Ground - 3 Loans and advances	-	3	100%	-	-
Ground - 4 Account opening / difficulty in operation of accounts	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	1	100%	-	-
<b>Total</b>	-	<b>4</b>	<b>100%</b>	-	-
	F.Y. 2020-21				
Ground - 1 Cheques/drafts/ bills	-	-	-	-	-
Ground - 2 ATM / Debit Cards	-	-	-	-	-
Ground - 3	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	1	100%	-	-
<b>Total</b>	-	<b>1</b>	<b>100%</b>	-	-

**9) Disclosures of penalties imposed by the Reserve Bank of India**

Sr. No.	Nature of Breach	Number of instances of Default	Quantum of Penalty Imposed
1.	Violation of Master Circular on exposure norms and Statutory/other restrictions- UCBs	48	1,00,000/-

**10) Other Disclosures****a) Business Ratio:**

Particular	31.03.2022	31.03.2021
i) Interest Income as a percentage to Working Funds	7.85%	8.34%
ii) Non-interest income as a percentage to Working Funds	0.53%	0.57%
iii) Cost of Deposits	5.69%	6.14%
iv) Net Interest Margin	3.23%	3.67%
v) Operating Profit as a percentage to Working Funds	-1.10%	-0.87%
vi) Return on Assets	-1.11%	-0.62%
vii) Business (deposits plus advances) per employee (in Rs Lakh)	632.69	624.11
viii) Profit per employee(in Rs Lakh)	-5.04	-2.74

**b) Bancassurance business**

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

(Rs. In Lakh)

Sr. No.	Particulars	31.03.2022	31.03.2021
a	For selling Life Insurance Policies	0.61	0.65
b	For selling Non-Life Insurance Policies	3.24	4.02
c	For selling Mutual Fund Products	0.00	0.00
d	Others (Specify)	0.00	0.00
	<b>Total</b>	<b>3.85</b>	<b>4.67</b>

**DMK JAOLI BANK**

दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल****c) Marketing and distribution**

Particulars	31.03.2022	31.03.2021
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**

Provision debited to Profit and Loss Account	31.03.2022	31.03.2021
i) Provisions for NPI	660.00	660.00
ii) Provision towards NPA	-	900.00
iii) Provision made towards Income tax	-	-
iv) Other Provisions and Contingencies (with details)	-	-
- Ad-Hoc provision for ex-gratia	-	20.00
- Provision for Standard Assets	-	25.00
- General Provision	10.00	20.21
- Special reserve u/s 36(1)(viii) of Income Tax Act, 1961	-	16.00
- Investment Depreciation Reserve	319.29	-
- Provision for Restructure Assets	333.00	-

**f) Payment of DICGC Insurance Premium**

(Rs. in Lakh)

Sr. No.	Particulars	31.03.2022	31.03.2021
i)	Payment of DICGC Insurance Premium	104.56	100.50
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	31.03.2022	31.03.2021
1	Funds Based:		
a.	Outstanding at the beginning of the year	109.12	120.57
b.	Addition during the year	-	-
c.	Recovery during the year	105.42	11.45
d.	Outstanding at the end of the year	3.70	109.12
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 31<sup>st</sup> March, 2022 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 Kalame Jaoli Sahakari Bank Ltd.,

CA Vinay Devi  
Partner  
Membership No. 038973  
Statutory Auditor  
Place:- Mumbai  
Date: 15.07.2022

Chief Executive Officer Chairman Vice-Chairman Director Director  
(V V Bhilare) (C T Dalvi) (C R Gawade) (P J Maskar)



**DMK JAOLI BANK**

दत्तात्रय महाराज कळवे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल****STATEMENT OF CASH FLOW FOR THE YEAR ENDED 31.03.2022**

	31.03.2022		31.03.2021	
(Rs. In Lakhs)				
<b>CASH FLOW FROM OPERATING ACTIVITIES</b>				
Interest received during the year	7,273.38		7,733.22	
Other Income	493.75	7,767.13	530.17	8,263.39
<b>Less:</b>				
Interest paid during the year on deposits,borrowings etc.,	4,471.55		4,687.06	
Operating expenses	2,868.82		2,666.71	
	-	(7,340.37)	-	(7,353.77)
Less: Taxes Paid		-		(217.32)
<b>I. CASH PROFIT GENERATED FROM OPERATIONS</b>		<b>426.75</b>		<b>692.31</b>
(Prior to changes in Operating Assets & Liabilities)				
<b>II. CASH FLOW FROM OPERATING ASSETS &amp; LIABILITIES</b>				
<b>Reserves &amp; surplus</b>				
Paid from directors/members/charity	(2.13)		(3.50)	
Income received in Statutory Reserve a/c- Entrance fees	15.43	13.29	3.47	(0.04)
<b>Increase/(Decrease) in Liabilities</b>				
Deposits	512.88		3,689.22	
Branch Adjustment	0.10		0.98	
Interest payable on deposits	213.00		136.20	
Other Liabilities & Provisions	203.33	929.31	3,422.22	7,248.63
<b>(Increase)/Decrease in Assets</b>				
Advances	3,153.90		(2,403.67)	
Interest receivable on Advances	(55.76)		42.23	
Branch adjustment	-		-	
Other Assets	162.16	3,260.31	(3,312.62)	(5,674.06)
<b>A. Net Cash Flow from Operating Activities</b>		<b>4,202.91</b>		<b>1,574.53</b>
		<b>4,629.66</b>		<b>2,266.84</b>
<b>CASH FLOW FROM INVESTING ACTIVITIES</b>				
Investments	(9,844.17)		2,536.87	
Purchase/ (sales) of Fixed Assets	(40.62)	(9,884.79)	(56.67)	2,480.20
<b>B. Net Cash Flow from Investing Activities</b>		<b>(9,884.79)</b>		<b>2,480.20</b>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>				
Share Capital	20.75		45.38	
<b>C. Net Cash Flow from Financing Activities</b>		<b>20.75</b>		<b>45.38</b>
<b>Total cash Flow during the year (A+B+C)</b>				
Increase/(Decrease) in Cash Flow		<b>(5,234.37)</b>		<b>4,792.43</b>
<b>CASH &amp; CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR</b>				
a) Cash and Balances with R.B.I.		6,649.68		4,980.27
b) Balances with banks and money at Call & Short notice		13,596.71		10,473.69
<b>Total -I</b>		<b>20,246.39</b>		<b>15,453.96</b>
<b>CASH &amp; CASH EQUIVALENTS AT THE END OF THE YEAR</b>				
a) Cash and Balances with R.B.I.		6,356.94		6,649.68
b) Balances with banks and Money at Call & Short notice		8,566.15		13,596.71
<b>Total -II</b>		<b>14,923.09</b>		<b>20,246.39</b>
<b>TOTAL NET CASH FLOW DURING THE YEAR</b>				
Increase/(Decrease) in Cash Flow-I-II		<b>(5,323.30)</b>		<b>4,792.43</b>

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

FOR DMK JAOLI SAHAKARI BANK LTD.

Vinay U. Devi  
Partner  
M No.: 38973

Chief Executive Officer

Place: Mumbai  
Dated: 25th July, 2022.

**DMK JAOLI BANK**

दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल****खर्च (EXPENDITURES): सन २०२२-२३ साला करिता अंदाजपत्रक (₹ लाखांत)**

अ.क्र.	तपशिल	सन २०२१-२२ सालासाठी होणाऱ्या खर्चाचे केलेले अंदाज	सन २०२१-२२ सालात झालेले प्रत्यक्ष खर्च	सन २०२२-२३ सालासाठी होणाऱ्या खर्चाचे केलेले अंदाज
१	ठेवी व घेतलेल्या कर्जावरील व्याज	4900.00	4471.55	5000.00
२	पगार, भत्ते, ग्रॅज्युईटी, बोनस व भविष्य निर्वाह निधी*	1525.00	1856.09	1650.00
३	संचालक मंडळ बैठक भत्ते व खर्च	15.00	13.28	15.00
४	भाडे, कर, विमा व विज बीले*	310.00	425.94	413.00
५	कायदेविषयक, व्यावसायिक फी*	20.00	28.89	20.00
६	हिशोब तपासणी फी*	35.00	38.62	42.00
७	टपाल व दुरध्वनी*	10.00	15.10	15.00
८	मालमत्ता, घसारा व दुरुस्ती	200.00	125.95	160.00
९	स्टेशनरी छपाई व जाहीरात खर्च*	15.00	16.16	20.00
१०	इतर कार्यालयीन खर्च	475.00	334.19	375.00
११	मालमत्ता /गुंतवणूक विक्रीपोटी तोटा *	10.00	74.88	50.00
१२	सरकारी कर्जरोखे खरेदीकरीता भरलेला वधार निर्लेखीकरण *	35.00	65.68	40.00
१३	तरतूदी*	900.00	1446.15	725.00
१४	आयकर	150.00	7.07	25.00
१५	निव्वळ नफा*	250.00	0.00	50.00
	<b>एकूण</b>	<b>8850.00</b>	<b>8919.55</b>	<b>8600.00</b>

**उत्पन्न (INCOME):**

अ.क्र.	तपशिल	सन २०२१-२२ सालासाठी होणाऱ्या उत्पन्नाचे केलेले अंदाज	सन २०२१-२२ सालात झालेले प्रत्यक्ष उत्पन्न	सन २०२२-२३ सालात होणाऱ्या उत्पन्नाचे केलेले अंदाज
१	कर्जावरील व गुंतवणूकीवरील व्याज	8300.00	7273.38	8000.00
२	गुंतवणूक/मालमत्ता विक्री पोटीचा नफा	150.00	73.83	150.00
३	हंडणावळ	372.00	393.53	416.60
४	लॉकर भाडे	21.00	18.47	25.00
५	लाभांश	0.00	0.40	0.40
६	इतर जमा	7.00	7.50	8.00
७	उत्पन्नात वर्ग करण्यात आलेले अतिरिक्त स्वरूपातील निधी	0.00	144.13	0.00
८	निव्वळ तोटा	0.00	1008.31	0.00
	<b>एकूण</b>	<b>8850.00</b>	<b>8919.55</b>	<b>8600.00</b>

सन २०२२-२३ मध्ये व्यवसाय वाढीकरीता करण्यात आलेले अंदाज.

अ.क्र.	तपशिल	गतसाली केलेले अंदाज	सन २०२१-२२ सालात झालेले साध्य	सन २०२२-२३ सालासाठी केलेले अंदाज
१	ठेवी	94750.00	79391.58	90000.00
२	कर्जे	60800.00	49676.49	60000.00
	<b>एकूण</b>	<b>15550.00</b>	<b>129068.07</b>	<b>150000.00</b>

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

**DMK JAOLI BANK**

दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.

**४९ वा वार्षिक अहवाल**

## 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	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 +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 धर्मो 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 (पूर्व) मुंबई - ४०० ०७१.	+९१ २२-२५२१३८२६
१०	विक्रोळी	जे.के.टॉवर, शॉप न. ९, तळमजला, सी.टी.एस. २८१, हरियाली व्हिलेज, विक्रोळी (पूर्व) मुंबई - ४०० ०८३.	+९१ २२-२५७४००३७

### ठाणे विभाग

१	भाईंदर	म्हात्रे हाईटस् बिल्डींग, 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 (पूर्व), 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

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**४९ वा वार्षिक अहवाल**

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	2017-18	2018-19	2019-20	2020-21	2021-22
1	No of Branches	24	24	24	24	24
2	No of Members	47858	49050	50071	50833	51531
3	Paid-up Share Capital	1876.79	2011.49	2158.61	2203.99	2224.74
4	Reserves	7283.69	7693.23	7885.79	9699.37	10890.71
5	Deposits	66444.67	73312.20	75189.48	78878.70	79391.58
6	Investments	20865.07	21271.39	19212.30	16675.43	26519.60
7	Loans & Advances	44558.35	47610.63	50426.72	52830.39	49676.49
8	Total Income	8074.25	8149.74	9235.37	8377.78	7911.24
9	Net Profit /(Loss)	521.26	585.70	541.88	(578.68)	(1008.31)
10	Working Capital	80624.47	87756.93	89626.94	98073.55	97267.40
11	CRAR	17.22%	17.03%	16.19%	13.77%	13.18%
12	Audit Classification	" A "	" A "	" A "	" B "	" B "



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## 49वा वार्षिक अहवाल 2021-2022



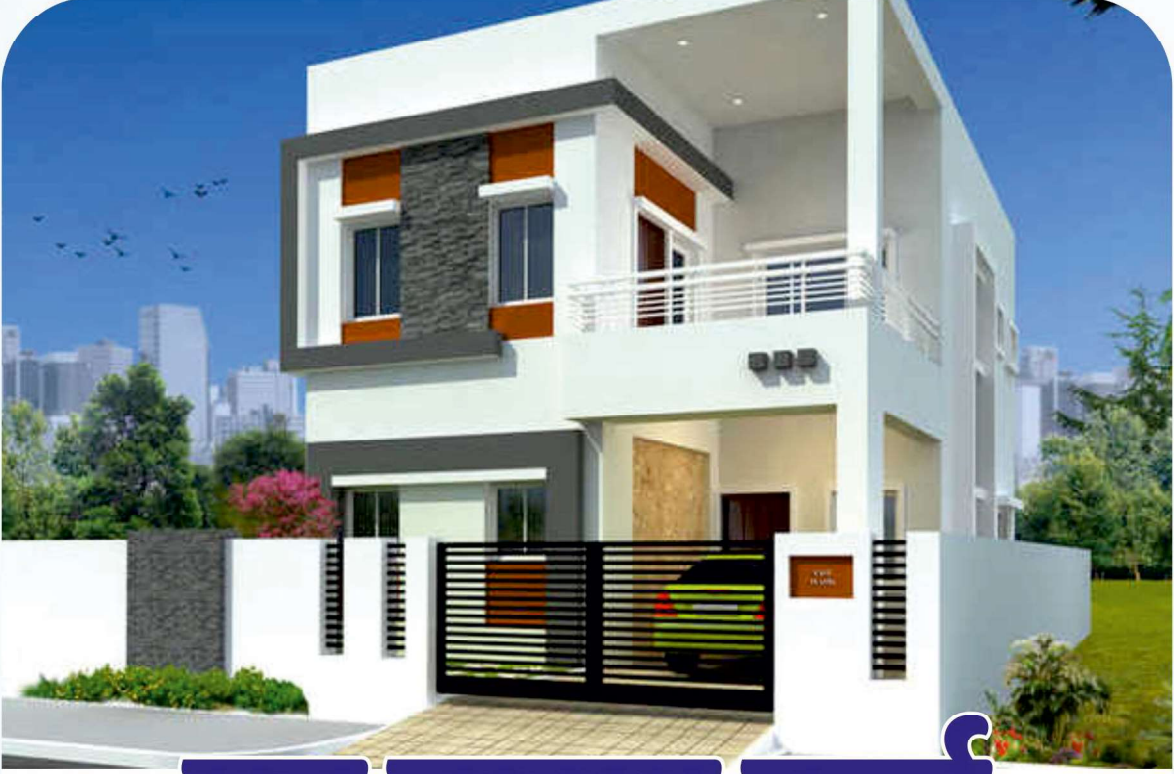
सुवर्ण महोत्सवी वर्ष

### परिशिष्ट "अ"

बँकेचे नाव	:	दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.
मुख्य कार्यालयाचा पत्ता	:	४९८/२०, 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, २०२२ अखेरची माहिती

		(रु. लाखांत)
मुख्य कार्यालयासह एकूण शाखा	:	२४
सभासद संख्या		
* नियमित	:	५१५३१
* नाममात्र	:	२३८३
वसूल भाग भांडवल		२२२४.७४
राखीव निधी व इतर निधी		१०८९०.७१
ठेवी		
* बचत ठेवी	:	१९६३६.२७
* चालू ठेवी	:	४३८१.७७
* मुदत ठेवी	:	५४२७२.८६
* आवर्त ठेवी व इतर ठेवी	:	११००.६८
एकूण ठेवी	:	७९३९१.५८
कर्ज		
* तारणी कर्ज	:	४७६४७.३७
* वैयक्तिक जामिनकी कर्ज	:	२०२९.१२
एकूण कर्ज	:	४९६७६.४९
अग्रगण्य घटकास दिलेल्या कर्जाचे प्रमाण	:	५७.४८%
दुर्बल घटकांस दिलेल्या कर्जाचे कर्जाशी प्रमाण	:	९.५९%
बाहेरील कर्ज (मुदत ठेवीचे तारणावर)		
* शामराव विठ्ठल सहकारी बँक लि.,	:	—
गुंतवणूक	:	२६५१९.६०
थकबाकी टक्केवारी	:	९.०८%
लेखा परीक्षण वर्ग	:	"ब"
नफा/(निव्वळ तोटा)	:	(१००८.३१)
कर्मचारी संख्या	:	२०४
खेळते भांडवल	:	९७२६७.४०
निव्वळ अनुत्पादित कर्ज (Net NPAs)	:	८.९०%
कॅपिटल अॅडिक्वेसी रेशीओ (CRAR)	:	१३.१८%



# गृह तारण कर्ज

किंमतीच्या ८०%  
कमाल कर्ज मर्यादा १ कोटी ४० लाख

• रु.२५ लाखापर्यंत •

**०.७५%**  
(प्रतिमाह)

• रु.२५ लाखावरील •

**०.७९%**  
(प्रतिमाह)



तातडीच्या कौटुंबिक गरजांकरिता



# सोने तारण कर्ज

• रु.२ लाखापर्यंत •

**०.७९%**  
(प्रतिमाह)

• रु.२ लाखावरील •

**०.७५%**  
(प्रतिमाह)

**कमाल मर्यादा १५ लाख**

त्वरीत उपलब्धता । सर्व्हिस चार्जेस नाहीत

BOOK-POST

To,



**DMK JAOLI BANK**

दत्तात्रय महाराज कळंबे जावली सहकारी बँक लि.

मुख्य कार्यालय : ४१८/२०/२२, मौलाना आझाद रोड, मुंबई. ४०० ००४.  
दुरध्वनी क्र. +९१ २२-२३८७०४३७ / २३८६२३३५/२३८६२३५२/२३८२२७७७

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