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संचालक मंडळ (२०२२-२३ ते २०२७-२८)

श्री. मिलिंद माधव गोखले	B.E. (Civil)	अध्यक्ष
डॉ. रविंद्रनाथ रामचंद्र रणदिवे	G.F.A.M.	उपाध्यक्ष
श्री. अत्तम भास्कर जोशी	Matriculation	संचालक
डॉ. राजेश्वर मारोतीराव मोघेकर	M.S. D.O.M.S.	संचालक
श्री. किरण वासुदेव वैद्य	B.Sc., LL.B	संचालक
श्री. सुहास नारायण मेहता	B.Tech. (Civil) IIT (Bom.)	संचालक
अॅड. श्रीराम दामोदर देशपांडे	B.A., LL.B	संचालक
CA स्वाती मिलिंद गोखले	B.Com., FCA	संचालिका
श्रीमती स्मिता हेमंत महाजन	B.A., LL.B	संचालिका
श्री. संजय गोपीनाथ पाटील	Non-Matriculation	संचालक
श्री. सिताराम आनंदा गोसावी	S.S.C.	संचालक
CA शिल्पा नारायणस्वामी अय्यर	B.Com., FCA	स्वीकृत तज्ज्ञ संचालिका
CA सुहास रविंद्र अदवंत	B.Com., CA	स्वीकृत तज्ज्ञ संचालक
श्री. सुनेश रामचंद्र जोशी	B.A., B.Com. GDC & A	संचालक (कर्मचारी प्रतिनिधी) (दि. १५-०३-२०२४ पासून)
श्री. राजेश रवींद्र आंबवणे	B.Com., CAIIB GDC & A	संचालक (कर्मचारी प्रतिनिधी) (दि. १५-०३-२०२४ पासून)
श्री. श्रीराम मोहन पेजावर	B.Com. CAIIB MBA (Finance)	मुख्य कार्यकारी अधिकारी



व्यवस्थापन मंडळ (२०२३ ते २०२८)

डॉ. रविंद्रनाथ रामचंद्र रणदिवे	G.F.A.M	अध्यक्ष
CA सुहास रविंद्र अदवंत	B.Com., CA	सदस्य
श्री. मिलिंद माधव गोखले	B.E. (Civil)	सदस्य
श्री. सतीशचंद्र विद्याधर हर्डीकर	M.Com. CAIIB	सदस्य
डॉ. शरद प्रभाकर माडीवाले	B.Com., LL.B., M.A., GDC&A, CAIIB, Ph.D. Certificate course in BCSBI	सदस्य
श्री. सुबोध पांडुरंग कापडेकर	B.Sc., JAIIB	सदस्य

बँकेचे सल्लागार व उच्च अधिकारी

श्री. शेखर आत्मराम देसाई	M.Com., ACA, D.I.S.A. LL.B. (Gen.) CAIIB	सल्लागार (Advisor)
श्री. प्रसाद सुरेश दांडेकर	B.Com., Dip. Prog. in Capital Mkt. (ICFAI) GDC&A, CAIIB, Dip. in Treasury Invest. Risk Mgmt. (IIBF)	सरव्यवस्थापक (Gen, Manager)
श्री. राजेंद्र संपत येवले	M.Com., CAIIB, DBM, GDC&A	उप सरव्यवस्थापक, मुख्य अनुपालन अधिकारी (Dy. Gen, Manager, CCO)
श्री. पंकज मधुकर बिरवडकर	B.Com., LL.B., GDC&A, CAIIB	उप सरव्यवस्थापक (Dy. Gen, Manager)
श्री. नितिन श्रीपाद सुळे	M.Com., CAIIB	उप सरव्यवस्थापक (दि. २७-०९-२०२३ पासून) (Dy. Gen, Manager) (w.e.f. 27-09-2023)
श्री. अमोल विष्णु मांडुस्कर	B.Com.	सहाय्यक सरव्यवस्थापक (Asst. Gen, Manager)
श्री. अरुण सदाशिव तांबे	B.Com., LL.B., CAIIB	सहाय्यक सरव्यवस्थापक (Asst. Gen, Manager)
सौ. अपर्णा अभिजीत आपटे	B.Com., ACA, CAIIB	सहाय्यक सरव्यवस्थापक (दि. ०१-०४-२०२४ पासून) (Asst. Gen, Manager) (w.e.f. 01-04-2024)

वैधानिक लेखापरीक्षक

मे. वि.पी.आर आणि असोसिएट्स्
सनदी लेखापाल



वार्षिक अहवाल २०२३-२०२४

सन्माननीय सभासद बंधू भगिनिंनो,

आपल्या बँकेच्या ४६व्या वार्षिक सर्व साधारण सभेसाठी उपस्थित असलेल्या आपणा सर्वांचे संचालक मंडळाच्या वतीने मी मनःपूर्वक स्वागत करतो. बँकेच्या दिनांक ३१/०३/२०२४ रोजी संपलेल्या ४६व्या वर्षाचा अहवाल, वैधानिक लेखापरिक्षकांनी प्रमाणित केलेला ताळेबंद व नफा तोटा पत्रक, संचालक मंडळाच्या वतीने आपणापुढे सादर करताना आनंद होत आहे.

आर्थिक आढावा :

रिझर्व्ह बँकेने महागाई रोखण्याबरोबरच विकासाला दिलेल्या प्राधान्यामुळे आर्थिक विकासाला चालना मिळाली. आर्थिक वर्षातील देशाचा GDP वाढीचा दर ८.२% राहिला. पुढील आर्थिक वर्षासाठी म्हणजेच २०२४-२५ साठी, भारतीय रिझर्व्ह बँकेने वाढीचा अंदाज ७% दर्शविला आहे.

आर्थिक वर्ष २०२२-२३ मध्ये ६ वेळा रेपो दरात वाढ करून रेपो दर २५० बीपीएसने वाढवून ६.५०% पर्यंत नेला. रिझर्व्ह बँकेने आर्थिक वर्ष २०२३-२४ मध्ये पॉलिसी दरात सातत्य राखले. रिझर्व्ह बँकेने मे २०२३ पासून बँकिंग प्रणालीतून रु.२००० मूल्यांच्या नोटा काढून घेण्याच्या घोषणेमुळे तरलतेची पातळी वाढली आणि ही वाढलेली तरलता कमी करण्यासाठी रिझर्व्ह बँकेने १२ ऑगस्ट २०२३ ते ६ ऑक्टोबर २०२३ ह्या कालावधीसाठी वाढीव CRR (I-CRR) लागू केला.

कच्च्या तेलाच्या किमती मधील चढ उतार हा भारतीय अर्थव्यवस्थेतील एक महत्त्वाचा मोठा घटक आहे. मध्यपूर्वेतील वाढत्या भू-राजकीय तणावाने व कच्च्या तेलाच्या निर्यातदार देशांनी स्वेच्छेने केलेल्या उत्पादन कपातीच्या घोषणेमुळे कूड तेलाचे भाव चढे राहिले. तसेच अन्नधान्य महागाई दर वाढता राहिल्यामुळे जुलै २०२३ मध्ये महागाई दर ७.४४% पर्यंत पोचला. वर्षा अखेरीस हा महागाई दर ४.८५% पर्यंत स्थिरावला. महागाईच्या दराची भविष्यातील वाटचाल, आंतरराष्ट्रीय बाजारातील वस्तूंचे दर प्रामुख्याने कच्च्या तेलाचे दर, पावसाचे प्रमाण आणि इतर बाबींवर अवलंबून राहिल. पुढील वर्षाकरीता रिझर्व्ह बँकेने सरासरी महागाई दर ४.५०% राहण्याचा अंदाज दर्शविला आहे.

आंतरराष्ट्रीय चलन बाजारातील डॉलरच्या झालेल्या मजबूत स्थितीमुळे भारतीय रुपया अमेरिकन डॉलरच्या तुलनेत घसरला. वर्षाच्या सुरवातीस एका डॉलरचा विनिमय दर रु.८२.१७ वर होता तो विनिमय दर मार्च २०२४ अखेरीस रु.८३.४० वर पोहोचला.

केंद्रात आलेले स्थिर सरकार देशात महत्त्वाकांक्षी प्रकल्प राबवेल त्यामुळे अर्थव्यवस्थेला उत्तम चालना मिळेल अशी अपेक्षा आहे. रिझर्व्ह बँकेकडून व्याजदरातील कपातीबाबतची शक्यता तसेच भारतीय हवामान खात्याने सरासरीपेक्षा जास्त पावसाचा वर्तवलेला अंदाज ह्या गोष्टी अर्थव्यवस्थेच्या वाढीच्या वेगास आणि महागाई दर कमी करण्यास पूरक ठरतील.

सेहेवाळीसावा वार्षिक अहवाल २०२३-२०२४



बँकेचा आढावा :

या पार्श्वभूमीवर आपल्या बँकेची गेल्या ५ वर्षांतील कामगिरी पुढील तक्ता पाहून आपल्या लक्षात येईल.

(रु.कोटीत)

तपशील	३१.३.२०२० अखेर	३१.३.२०२१ अखेर	३१.३.२०२२ अखेर	३१.३.२०२३ अखेर	३१.३.२०२४ अखेर	% वाढ गतवर्षीपेक्षा
भाग भांडवल	३१.४१	३०.१२	२८.७४	२८.०१	२७.५०	-१.८२%
राखीव निधी	२५.६४	२६.५४	२७.७२	२९.८९	३१.१८	४.३२%
इतर निधी	१९.२५	२४.७९	३०.३४	३४.११	३१.७७	-६.८६%
स्वनिधी	७७.७८	७९.६९	८२.०५	८४.५९	८९.२०	५.४५%
ठेवी	१३७६.०५	१३५४.२८	१३३५.९८	१३६६.२७	१३२६.९५	-२.८८%
गुंतवणूक	७८९.१६	८७६.५२	६०५.५९	६९१.०१	६११.८६	-११.४५%
कर्जे	८८२.४९	८४३.९९	७३९.२५	७००.२७	७४६.००	६.५३%
खेळते भांडवल	१७७५.६९	१८४१.६९	१५१३.२६	१५१९.१५	१४७३.८७	-२.९८%
नफा (विनियोगासाठी)	३.५२	३.७७	७.४१	५.०४	६.०८	२०.६३%

● इतर निधीत संशयित व बुडीत कर्जापोटीची तरतूद, गुंतवणूक घसारा तरतूद आणि शाखांच्या जागेचे पुनर्मूल्यांकन निधी यांचा अंतर्भाव नाही.

● स्वनिधीची रक्कम त्यावर्षीच्या नफ्याचा प्रस्तावित विनियोग लक्षात घेऊन नमूद केली आहे.

सभासद संख्या व भाग भांडवल :

अहवाल सालात एकूण २४०९ नवीन सभासद दाखल करण्यात आले, तर ८५६ सभासदांनी सदस्यत्वाचा राजीनामा दिला. त्यामुळे दिनांक ३१/०३/२०२४ अखेर बँकेच्या सभासदांची एकूण संख्या ४३४५९ झाली आणि त्यापैकी ९१६७ महिला सभासद आहेत. बँकेचे वसूल भागभांडवल रु.२७.५० कोटी आहे.

ठेवी:

बँकेच्या ठेवी ३१ मार्च २०२३ अखेर रु. १३६६.२७ कोटी होत्या त्या ३१ मार्च २०२४ अखेर रु.१३२६.९५ कोटी झाल्या. कर्जाची मागणी लक्षात घेऊन केवळ ठेवीत वाढ दर्शवण्याकरीता वास्तविक दरापेक्षा अधिक व्याजदर देण्याचा मोह आपण कटाक्षाने टाळला. आर्थिक वर्ष २०२३-२४ मध्ये बँकेने घाऊक रकमेच्या ठेवीपेक्षा किरकोळ ठेवींवर भर दिला. चालू व बचत (CASA) खात्यातील ठेवींचे प्रमाण जे दिनांक ३१/०३/२०२३ रोजी ४३.३४% इतके होते ते दिनांक ३१/०३/२०२४ ला ४६.२१% असे झाले. ह्या ठेवींमधे रु.२१.०१ कोटी एवढी वाढ झाली.

बँक ठेवींवरील विम्याचा हप्ता नियमित भरत आहे. दि. ०१/०४/२०२४ ते दि. ३०/०९/२०२४ या अर्ध वर्षाकरिता विम्याच्या हप्त्याची रक्कम (DICGC) रु.०.९४ कोटी दि.२७/०५/२०२४ रोजी अदा केली आहे.



कर्जे व थकबाकी :

गतवर्षी बँकेची कर्जे रु.७००.२७ कोटी होती तर दिनांक ३१/०३/२०२४ च्या अखेरीस ती रु.७४६.०० कोटी आहेत. रिझर्व्ह बँकेची मार्गदर्शक तत्वे, बँकेकडील उपलब्ध निधी, प्रस्तावित कर्जदाराची पत, कर्जाची सुरक्षितता आणि परतफेडीची क्षमता ह्या सर्वांचा विचार करून कर्ज धोरण ठरवले जाते.

दिनांक ३१/०३/२०२३ रोजी असलेल्या रु.५५.६८ कोटी अनुत्पादित कर्जांपैकी अहवालसाली रु.१२.३७ कोटीची कर्जे निर्लेखित करण्यात आली. दिनांक ३१/०३/२०२४ रोजी अनुत्पादित कर्जे रु.५७.४९ कोटी एवढी आहेत. ढोबळ अनुत्पादित कर्जांचे प्रमाण ७.९५% वरून यंदा ७.७१% झाले आहे. तर निव्वळ अनुत्पादित कर्जांचे प्रमाण ४.४०% वरून यंदा ४.७८% झाले आहे. थकबाकीचे प्रमाण एकूण कर्जांच्या ६.७७% एवढे आहे जे मागील वर्षी ३.६९% एवढे होते.

भारतीय रिझर्व्ह बँकेने दि.१३/०३/२०२० रोजी काढलेल्या पत्रकानुसार एकूण कर्ज रकमेपैकी ५०% कर्जे ही रु.२५लाख अथवा Tier-I Capital च्या ०.२% ह्यापैकी जे जास्त असेल व कमाल रु.१ कोटी प्रति कर्जदार असणे आवश्यक आहे. हे प्रमाण ३१/०३/२०२४ पर्यंत साध्य करायचे होते. दि.३१/०३/२०२४ रोजी हे प्रमाण ४०.१५% आहे. ह्यामुळे आपल्याला छोट्या रकमेचे कर्ज प्रस्ताव वाढवावे लागतील. ह्या पार्श्वभूमीवर कर्ज वाढीवर परिणाम होण्याची शक्यता आहे.

ह्या अहवालवर्षी बँकेने निर्लेखित कर्ज खात्यांमधील रु.१३.२९ कोटी वसुलीकरण नफ्यास मोठा हातभार लावला. बँक अनुत्पादित कर्ज वसुलीसाठी कर्जावरील नियंत्रण, कायदेशीर कारवाया वेळेवर करून सर्वोत्तम प्रयत्न करित असून जास्तीत जास्त वसुली करण्याचा बँकेने ठाम निर्धार केलेला आहे.

गुंतवणूक :

बँकेची एकूण गुंतवणूक रु.६११.८६ कोटी असून त्यापैकी रु.३५३.२९ कोटी हे सरकारी रोख्यात आहेत. उर्वरित रक्कम रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार गुंतवलेली आहे. रिझर्व्ह बँकेच्या निकषानुसार बँकेने रोखता, आंतर बँक गुंतवणूकीचे प्रमाण तसेच SLR व NON-SLR गुंतवणूकीचे प्रमाण देखील योग्य ते राखले आहे.

सुरक्षितता, तरलता आणि अपेक्षित उत्पन्नाचा सुवर्णमध्य गाठूनच गुंतवणूक धोरण निश्चित केले जाते. बँकेच्या सर्व गुंतवणूका पूर्णतः सुरक्षित असून त्यापासून बँकेस नियमित उत्पन्न मिळत आहे. भविष्यातील जोखीम कमी करण्यासाठी बँकेने रोखे विकण्याचा निर्णय घेतला. त्यामुळे ह्या अहवाल वर्षी बँकेने रोखे व्यवहारात रु.१.७३ कोटी इतका तोटा नोंदवला. बँकेच्या गुंतवणूकीची व दैनंदिन व्यवहारांची तपासणी समावर्ती लेखापरीक्षकांकडून होत असते. गुंतवणूकीचे समावर्ती लेखापरीक्षण करून सदर गुंतवणूक रिझर्व्ह बँकेच्या नियमानुसार असल्याची प्रमाणपत्रे समावर्ती लेखापरीक्षकांनी दिली आहेत.

इतर व्यवसाय :

ग्राहकांच्या गरजा लक्षात घेऊन आपल्या बँकेच्या ग्राहकांना जास्तीत जास्त आर्थिक सुविधा एकाच छताखाली मिळाव्यात व त्याचबरोबर बँकेचे उत्पन्न वाढावे या उद्देशाने 'कोटक महिन्द्रा ओल्ड म्युचल लाईफ इन्शुरन्स' या खाजगी क्षेत्रातील नामवंत जीवन विमा कंपनीमार्फत व साधारण विम्यासाठी 'आयसीआयसीआय लोम्बार्ड जनरल इन्शुरन्स' या खाजगी क्षेत्रातील नामवंत कंपनीमार्फत सेवा पुरवित आहे. वैयक्तिक व वाहन कर्जदारांची जोखीम कमी करण्यासाठी 'Group Term Plan' अल्प विम्याच्या हप्त्यामध्ये उपलब्ध करून देण्यात आला आहे. तसेच वेगवेगळ्या म्युच्युअल फंडाचे पर्याय 'Asit C Mehta Inv. Int. Ltd.' या संस्थेमार्फत उपलब्ध करून दिले आहेत.

मुद्रांक सेवेमधून मिळणाऱ्या उत्पन्नामध्ये जानेवारी २०१४ पासून मोठ्या प्रमाणात घट झाली. तरीसुद्धा ग्राहक सेवेसाठी मुद्रांक दस्त एवज (Franking) सुविधा बँकेने मुख्यशाखेद्वारे सुरू ठेवली आहे.

अनेक ग्राहक या सेवांचा लाभ घेत आहेत.

सेहेचाळीसावा वार्षिक अहवाल २०२३-२०२४



व्यवसाय वृद्धी आणि आधुनिकीकरण :

COVID-19 महामारीनंतर डिजिटल बँकिंगचे महत्त्व अनन्य साधारण झालेले आहे. बँकेच्या व्यवसायाची वाढ ही पूर्णपणे ग्राहक समाधानाशी निगडित असते हे लक्षात घेऊन ग्राहकांना चांगल्या, सुलभ व त्वरित सेवा देण्याचा बँक नेहमीच प्रयत्न करित असते. बँकिंग क्षेत्रात दिल्या जाणाऱ्या सर्व प्रकारच्या डिजिटल सेवा आपली बँक देत आहे. इंटरनेट बँकिंग व मोबाईल बँकिंगसेवा ह्यांचा अनेक ग्राहकांनी लाभ घेतलेला आहे. बँकेने उपलब्ध करून दिलेल्या इंटरनेट बँकिंग, मोबाईल बँकिंग, BHIM - यु.पी.आय, इकॉम, एस.एम.एस बँकिंग सुविधा, कार्ड स्वाइप मशिन, इ-स्टेटमेंट, रूपे प्लॅटिनम डेबिट कार्ड, आधार संलग्न बचत खाते, मिस्ड कॉल सेवा (९२२३१९१०१०), पासबुक प्रिटींग मशिनद्वारे आपल्या खात्यावरील नोंदीचा खातेउतारा छपाई करून घेणे या सुविधांद्वारे ग्राहकांना त्यांच्या सोयीनुसार प्रत्यक्ष बँकेत न येता तसेच बँकेच्या कामकाजाच्या वेळेनंतरही बँकिंग व्यवहार करण्याची सेवा उपलब्ध करून देण्यात आली आहे. QR कोड प्रणालीची डिजिटल सेवा ग्राहकांना उपलब्ध करून देण्यात आली आहे. तसेच डिजिटल मोबाइल अॅपद्वारे स्कूल फी पेमेंट व सोसायटी मॅटेनेंस मोड्युल्स उपलब्ध करून दिले आहेत. ह्या सेवांचा सर्व ग्राहकांनी जास्तीत जास्त फायदा करून घ्यावा. ह्या सुविधांचा लाभ घेण्यासाठी तसेच आपल्या व्यवहारांच्या माहितीसाठी आपले अद्ययावत मोबाईल नंबर तसेच ईमेल आयडी बँकेकडे नोंदणीकृत करावे ही विनंती.

रिझर्व्ह बँक ऑफ इंडियाच्या सायबर सेक्युरिटी संदर्भातील येणाऱ्या सूचनांचे बँक वेळोवेळी पालन करत आहे. भविष्यात देखील आधुनिक तंत्रज्ञानाचा वापर करित ग्राहकांना उत्तमोत्तम सेवा पुरवण्यावर बँकेचा भर राहिल.

भांडवल पर्याप्तता :

आपली बँक भांडवल पर्याप्ततेचे रिझर्व्ह बँकेने घालून दिलेले निकष पूर्ण करित आहे. बँकेची भांडवल पर्याप्तता ३१.०३.२०२४ रोजी १४.४१% इतकी झाली आहे. रिझर्व्ह बँकेने घालून दिलेल्या कमीत कमी १२% निकषापेक्षा आपली भांडवल पर्याप्तता जास्त आहे.

खेळते भांडवल :

दि. ३१ मार्च २०२४ अखेर खेळते भांडवल रु.१४७३.८७ कोटी आहे.

निधी :

बँकेचे वैधानिक राखीव व इतर निधी एकूण रु.१३५.८८ कोटी आहेत. त्यापैकी संशयित व बुडीत कर्जासाठी केलेली तरतूद रु.२२.९० कोटी, गुंतवणूक घसारा तरतूद रु.०.१५ कोटी, शाखांच्या जागांचे पुनर्मुल्यांकन निधी रु.४९.८८ कोटी व पुनर्रचित कर्जाचा तरतूद निधी रु.२.१५ कोटी एवढा आहे.

नफा :

बँकेचा ३१ मार्च २०२४ अखेर निव्वळ नफा रु.६.०६ कोटी एवढा झाला आहे.

नफा विभागणी :

बँकेच्या ३१ मार्च २०२४ अखेरचा निव्वळ नफा रु.६,०६,०३,१३०/- व मागील वर्षाचा शिल्लक नफा रु.१,६५,६७५/- जमेत धरून नफा विभागणीसाठी एकूण रक्कम रु.६,०७,६८,८०५/- इतकी उपलब्ध आहे.

संचालक मंडळ नफ्याच्या प्रस्तावित विभागणीची शिफारस पुढे दर्शविल्यानुसार करित आहे.



अ.क्र.	तपशील	रक्कम रु.
१	वैधानिक राखीव निधी (निव्वळ नफ्याच्या किमान २५%)	१,५१,९२,२५०.००
२	आकस्मिक निधी १०%	६०,७६,९००.००
३	लाभांश १०% (हिस्से राशीप्रमाणे)	२,६९,८८,४१७.००
४	गुंतवणूक चढ उतार निधी	१,००,००,०००.००
५	सुवर्ण महोत्सवी निधी	२५,००,०००.००
६	पुढील वर्षाकरिता शिल्लक	११,२३८.००
एकूण		६,०७,६८,८०५.००

लाभांश :

लाभांश वाटपाचे निर्देश, व्याजाचे तुलनात्मक दर आणि नफा तसेच भविष्यातील व्यवसाय वृद्धी इ. बाबींच्या सर्वकष विचार करून सभासदांना १०% लाभांश देण्याची संचालक मंडळाने शिफारस केली आहे. त्यास आपण संमती द्याल असा विश्वास आहे.

लेखापरीक्षण :

मे. वि.पी.आर आणि असोसिएट, सनदी लेखापाल यांची बँकेने आर्थिक वर्ष २०२१-२२ ते आर्थिक वर्ष २०२३-२४ पर्यंत वैधानिक लेखापरीक्षक म्हणून शिफारस केली व आर्थिक वर्ष २०२३-२४ साठी रिझर्व्ह बँकेच्या समंतीने नेमणूक केली. मे. वि.पी.आर आणि असोसिएट, सनदी लेखापाल यांच्या सौ. मानसी कुलकर्णी, सनदी लेखापाल यांनी त्यांच्या इतर सहकार्यांसह बँकेचे वैधानिक लेखापरीक्षण केले व आपल्या अहवालात बँकेच्या एकंदरीत कामकाजाबद्दल समाधान व्यक्त केले आहे. लेखापरीक्षकाने बँकेचा 'अ' वर्ग कायम ठेवला आहे. बँकेच्या प्रगतीसाठी त्यांनी केलेल्या अमूल्य मार्गदर्शनाबद्दल आम्ही त्यांचे आभारी आहोत. आर्थिक वर्ष २०२२-२३ चा लेखापरीक्षण दोष दुरुस्ती अहवाल आपले गतवर्षीचे वैधानिक लेखापरीक्षक मे. वि.पी.आर आणि असोसिएट, सनदी लेखापाल यांना बँकेने सादर केला व त्यांनी तो तपासून सहकार खात्याकडे सादर केला.

लेखापरीक्षकांची नेमणूक:

रिझर्व्ह बँक ऑफ इंडियाच्या दि. २७ एप्रिल २०२१ च्या परिपत्रकाप्रमाणे, वैधानिक लेखापरीक्षकाची नियुक्तीची शिफारस ३१ जुलै आधी करावयाची आहे. ही नेमणूक तीन वर्षांसाठी म्हणजेच आर्थिक वर्ष २०२४-२५ ते २०२६-२७ करायची आहे. वैधानिक लेखापरीक्षकाच्या नेमणुकीचे अधिकार संचालक मंडळाला प्रदान करावेत. रिझर्व्ह बँक ऑफ इंडियाच्या पूर्व परवानगीसाठीची कार्यवाही संचालक मंडळ पूर्ण करेल.

संचालक मंडळ :

अहवाल साली संचालक मंडळाच्या एकूण २७ सभा झाल्या. सर्व संचालकांचे बहुमोल सहकार्य असल्याने बँकेचे कामकाज यशस्वीरित्या पार पडले व बँकेची प्रगती करणे शक्य झाले.

संचालक मंडळातील बदल :

को-ऑपरेटिव्ह बँक एम्प्लॉईज यूनियन, ठाणे यांच्या २८/२/२०२४ च्या विनंती अर्जानुसार संचालक मंडळाने, महाराष्ट्र राज्य सहकारी संस्था अधिनियम १९६० च्या कलम ७३ (अेअेअे) अन्वये आपल्या बँकेच्या संचालक मंडळावर कर्मचारी प्रतिनिधि म्हणून श्री. सुनेश रामचंद्र जोशी व श्री. राजेश रवींद्र आंबवणे यांची १५ मार्च २०२४ पासून नियुक्ती करण्यात आली.

सेहेचाळीसावा वार्षिक अहवाल २०२३-२०२४



व्यवस्थापन मंडळ (बोर्ड ऑफ मॅनेजमेंट - BOM) :

रिझर्व्ह बँकेच्या दि. ३१/१२/२०१९ च्या परिपत्रकानुसार अंतर्गत सभासद म्हणून डॉ. रविंद्र रणदिवे, श्री. मिलिंद गोखले व श्री. सुहास अदवंत आणि तसेच बाह्य सभासद म्हणून श्री. सतीशचंद्र हर्डीकर, डॉ. शरद माडीवाले व श्री. सुबोध कापडेकर हे कार्यरत आहेत. उपाध्यक्ष डॉ. रविंद्र रणदिवे हे व्यवस्थापन मंडळाचे अध्यक्ष म्हणून कार्यरत आहेत. बोर्ड ऑफ मॅनेजमेंट रिझर्व्ह बँक ऑफ इंडियाने अनिवार्य केलेल्या बँकिंग संबंधित कार्यांवर देखरेख करते.

अहवाल साली बोर्ड ऑफ मॅनेजमेंटच्या एकूण २५ सभा झाल्या. सर्व बोर्ड ऑफ मॅनेजमेंटच्या सभासदांच्या बहुमोल मार्गदर्शन व सहकार्यासाठी आभारी आहोत.

द्विपक्षीय करार:

अहवाल वर्षी बँकेने को-ऑपरेटिव्ह बँक एम्प्लॉईज यूनियन, ठाणे ह्या कर्मचारी संघटनेबरोबर वेतनवाढ व सेवाशर्ती संबंधी दिनांक २० डिसेंबर २०२३ रोजी सामंजस्य करार केला. त्यामध्ये संघटनेचे अध्यक्ष मा. श्री. आनंदरावजी अडसूळ व इतर पदाधिकाऱ्यांचे सहकार्य लाभले. ह्या करारानुसार एप्रिल २०२२ पासून पूर्वलक्षी प्रभावाने वेतनवाढीच्या फरकाची रक्कम अदा करण्यात आली. ह्या करारानुसार विविध न्यायालयातील उभयपक्षी दावे मागे घेण्यात आले. तसेच व्यवस्थापन श्रेणीतील अधिकारी व कर्मचाऱ्यांच्या वेतनवाढीच्या फरकाच्या रकमेची तरतूद करून मे २०२४ मध्ये अदा करण्यात आली.

कर्मचारी प्रशिक्षण:

कर्मचाऱ्यांनी त्यांची ज्ञानवृद्धी करावी व आपले कौशल्य वाढवावे याकरिता बँक सतत प्रयत्नशील असते. विविध प्रकारे उत्तेजन देऊन कर्मचाऱ्यांना बँकिंग क्षेत्रातील विविध परीक्षा देण्यास प्रोत्साहित करण्यात येते. बँकेतील कर्मचाऱ्यांना बँकेच्याच ठाणे (पू) येथील प्रशिक्षण केंद्रात किंवा अन्य बाहेरील मान्यताप्राप्त संस्थेमध्ये प्रशिक्षण देण्यावर भर देण्यात येतो.

प्रास्ताविक वास्तू

आपल्या शततारका ह्या वास्तूचा पुनर्विकास होत असून, बँकेने रिझर्व्ह बँकेच्या पूर्व परवानगीने वाढीव जागा विकत घेण्याबाबत विकासकाबरोबर २०२२ मध्ये करार केला. त्या अनुषंगाने विकासकाने सर्व बाबींची पूर्तता केल्यामुळे ठाणे महापालिकेने सदर विकास प्रस्ताव मंजूर केला आहे, त्यामुळे बँकेने मे २०२४ मध्ये सदर वास्तू विकासकाकडे सुपूर्द केली.

मुख्य कार्यकारी अधिकारी यांची फेर नेमणूक

रिझर्व्ह बँकेच्या दि.२५/६/२०२१ च्या परिपत्रकानुसार, संचालक मंडळाकडून तीन वर्षासाठी जून २०२४ अखेरपर्यंत मुख्य कार्यकारी अधिकारी / व्यवस्थापकीय संचालक म्हणून श्री. श्रीराम मोहन पेजावर (First Preference) व श्री. प्रसाद सुरेश दांडेकर (Second Preference) यांच्या नेमणुकीसाठीची शिफारस रिझर्व्ह बँकेकडे मान्यतेसाठी पाठवण्यात आली होती. ही मुदत आता संपत असल्यामुळे संचालक मंडळाने श्री. श्रीराम मोहन पेजावर यांची मुख्य कार्यकारी अधिकारी / व्यवस्थापकीय संचालक म्हणून पुढील तीन वर्षासाठी जून २०२७ अखेरपर्यंत फेरनेमणूक केली आहे व अशी शिफारस रिझर्व्ह बँकेकडे करण्यात येईल.

मुख्य अनुपालन अधिकारी (Chief Compliance Officer)

रिझर्व्ह बँकेच्या दि. १९/०९/२०२२ च्या परिपत्रकानुसार, मुख्य अनुपालन अधिकारी हे नवीन पद निर्माण करण्यात आले. संचालक मंडळाने उप सरव्यवस्थापक, श्री. राजेंद्र संपत येवले, यांची मुख्य अनुपालन अधिकारी (CCO) म्हणून १६ सप्टेंबर २०२३ पासून नेमणूक केली. कॉर्पोरेट गव्हर्नन्स सक्षम करण्यासाठी बँकेचे प्रयत्न असणार आहेत.



श्रद्धांजली :

अहवाल सालात जे सभासद, ग्राहक, हितचिंतक, कर्मचारी, राष्ट्रीय व आंतरराष्ट्रीय किर्तीच्या थोर विभूती पंचत्वात विलीन झाल्या, त्यांना बँकेच्या वतीने भावपूर्ण श्रद्धांजली अर्पण करीत आहोत.

ऋणनिर्देश :

बँकेची प्रगती होण्यासाठी सभासद, ठेवीदार, कर्जदार व हितचिंतक यांनी जे प्रेम आणि जी आत्मीयता दाखविली त्या सर्वांचे मी संचालक मंडळातर्फे आभार मानतो.

रिझर्व्ह बँकेच्या नागरी विभागाच्या मध्यवर्ती व मुंबई विभागीय कार्यालयांतील पदाधिकारी, मा. सहकार आयुक्त व निबंधक, सहकारी संस्था पुणे, विभागीय सहनिबंधक, कोकण विभाग, जिल्हा उपनिबंधक सहकारी संस्था, ठाणे तसेच अप्पर विशेष लेखापरीक्षक, नागरी संस्था, ठाणे, कोकण नागरी सहकारी बँक्स असोसिएशन लि., कल्याण, महाराष्ट्र अर्बन को.ऑप. बँक्स फेडरेशन लि. मुंबई, दि महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन लि., मुंबई, नॅफकॅब, नवी दिल्ली, तसेच नॅशनल पेमेंट कॉरपोरेशन ऑफ इंडिया या सर्व संस्थांनी आणि त्यांच्या पदाधिकाऱ्यांनी वेळोवेळी केलेल्या मार्गदर्शनाबद्दल आणि सहकार्याबद्दल मी या सर्वांचा आभारी आहे.

तसेच, महाराष्ट्र राज्य सहकारी बँक लि. मुंबई, ठाणे जिल्हा मध्यवर्ती सहकारी बँक लि., ठाणे व इतर सर्व बँकांच्या नेहमीच मिळणाऱ्या सहकार्याबद्दल मी कृतज्ञता व्यक्त करतो.

महाराष्ट्र शासनाच्या सहयोगाने बँकेने ग्राहकांना व इतर नागरिकांना दस्तऐवज मुद्रांकन करून देण्याची व्यवस्था उपलब्ध केली आहे. त्या कामी वेळोवेळी मा. नोंदणी महानिरीक्षक व मुद्रांक नियंत्रक, पुणे, अप्पर मुद्रांक नियंत्रक, मुंबई, नोंदणी उपमहानिरीक्षक व मुद्रांक उपनियंत्रक, कोकण विभाग, ठाणे यांचे बहुमोल मार्गदर्शन व सहकार्य लाभले, त्याबद्दल त्यांना धन्यवाद.

समावर्ती व अंतर्गत लेखापरीक्षक मे. स्वाती शिंदे अँड असोसिएट्स, मे. विजय सिंघवी अँड कंपनी, मे. बी. जी. बालीगा अँड कंपनी, मे. वैशंपायन व पाध्ये, व्ही. जे. कुलकर्णी अँड असोसिएट्स तसेच प्रत्यक्ष कर सल्लागार मे. जी. जी. साठे अँड कंपनी तसेच अप्रत्यक्ष कर सल्लागार मे. के.एम.पी.एस. अँड असोसिएट्स यांचेही आम्ही आभारी आहोत. कर्मचारी संघटनेचे अध्यक्ष मा. आनंदरावजी अडसूळ व सर्व स्थानिक पदाधिकारी यांचे आम्ही आभारी आहोत. बँकेमधील दुसरी कर्मचारी संघटना 'उत्कर्ष सहकारी कर्मचारी संघटना' यांचे सर्व स्थानिक पदाधिकारी यांचे पण आम्ही आभारी आहोत. तसेच बँकेचे कायदेविषयक सल्लागार अँड. एस. पी. कुलकर्णी, अँड. दिलीप मोदगी, अँड. गणेश सोवनी, अँड. अनुप कुलकर्णी, अँड. मिलिंद जोगळेकर, अँड. मधुरा देशपांडे आणि विशेष सल्लागार श्री. प्रफुल्ल जोशी यांचेही अमूल्य सहकार्य व मार्गदर्शन आम्हाला नेहमीच मिळते त्यांचेही आभार.

त्याचप्रमाणे, स्थानिक पोलीस खात्याकडून मिळणाऱ्या सहकार्याबद्दल आम्ही कृतज्ञता व्यक्त करतो. ह्याव्यतिरिक्त अनेक ज्ञात व अज्ञात संस्था आणि व्यक्ती यांचा हातभार लागल्यामुळेच बँक प्रगतीपथावर वाटचाल करीत आहे याची आम्हास जाणीव आहे. अनावधानाने त्यापैकी कुणाचे ऋण मान्य करण्याचे राहिले असल्यास त्यांनी उदार मनाने क्षमा करावी अशी त्यांना नम्र विनंती आहे.

संचालक मंडळातील माझ्या सहकार्यांचे आभार मानून हा अहवाल पूर्ण करतो.

ठाणे

दिनांक : ०४.०६.२०२४

संचालक मंडळाच्या अनुज्ञेने

मिलिंद मा. गोखले

अध्यक्ष



VPR & Associates

Chartered Accountant

INDEPENDENT AUDITORS REPORT

(See section 81 and rule 69 (3) of Maharashtra Co-operative Societies Act 1960 as amended by Amendment Act 2013 & rules made there under and Under Section 30 of Banking Regulation Act 1949 as applicable to Co-Op Societies)

To,
The Chairman/ Secretary/ Chief Executive Officer
Thane Bharat Sahakari Bank Ltd.
Thane

Ref:-Appointment Letter No. CO/Audit/HO/2023-24/54, dated 04/07/2023.

Report on Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of **Thane Bharat Sahakari Bank Ltd.** which comprise the balance sheet as at **31st March 2024**, Profit & Loss Account and cash flow statement for the year ended on that date, significant accounting policies and notes to accounts, and other information forming part of the financial statements of the Bank along with its Branches audited by us for the period 1st April 2023 to 31st March 2024.

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

2. The Bank's Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors Report including other explanatory information, but does not include Financial Statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.

Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Management's Responsibility for the Financial Statements:

3. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cashflow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to cooperative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Cooperative Societies Act, 1960, and the Maharashtra Cooperative Societies Rules, 1961, (as applicable) and generally accepted accounting



principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

4. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standardson Auditing issued by the Institute of Chartered Accountants of India and under the MCS Act / BR Act / RBI guidelines. Those Standards require that we comply with ethical requirements, and plan & perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

5. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion.

Opinion

7. Subject to our comments contained in various detailed reports prescribed to be prepared under the Maharashtra State Co-operative Societies Act (MCS), 1960 as amended by Amendment of MCS Act of 2013, and Rules in connection with Statutory Audit, in our opinion and to the best of our information and according to the explanations given to us, the said accounts, together with the notes thereon, give the information required by the Banking Regulation Act, 1949 (A.A.C.S.) as well as Maharashtra State Co-operative Societies Act (MCS), 1960 as amended by Amendment of MCS Act of 2013, the Rules made there under and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies Maharashtra in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (i) In the case of Balance Sheet, of the state of affairs of the Bank as at March 31, 2024 and
- (ii) In the case of the Profit & Loss Account, of the profit of the Bank for the year ended on that date and
- (iii) In the case of Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal and Regulatory Requirement

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Form "A" and "B" respectively of the Third schedule to the Banking Regulation Act, 1949.

9. We report that

- a. We have obtained all the information and explanations which, to the best of our knowledge and belief, were necessary for the purpose of our audit and have found them to be satisfactory;

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- b. In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of audit have been received from the branches/offices;
- c. The transactions of the bank which have come to our notice have generally been within the powers of the bank.
- d. The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns.
- e. The accounting standards adopted by the Bank are consistent with those laid down accounting principles generally accepted in India so far as applicable for Banks.
11. As required by the Rule 69(6) (i) to (v) of Maharashtra Co-operative Societies Rules 1961, we give in the annexure, a schedule on the matters specified in that Rule,
12. We further report that, for the year under audit, the bank has been awarded "A" classification.

For M/s. VPR & Associates
Chartered Accountants
Firm Regn. No. 112665W

CA Manasi Kulkarni
(Partner)
M. No. 130558
Place : Thane
Date : 04/06/2024
UDIN : 24130558BKBUKL7928



THANE BHARAT SAHAKARI BANK LTD
FINANCIAL YEAR ENDED ON 31ST MARCH, 2024
ANNEXURE TO INDEPENDENT AUDITORS REPORT
(Referred to in our report of even date)

As required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961, we report on the matters specified in clause (i) to (v) of the said rules to the extent applicable to the bank.

- i) During the course of audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, Rules or Bye -Laws of the bank except in case of borrowing of the bank exceeded the limit prescribed by rule 35.
- ii) During the course of audit, we have generally not come across the sum which ought to have been but have not been brought into account of the bank.
- iii) During the course of audit, we have generally not come across any material impropriety or irregularity in the expenditure or in the realizations of money due to the bank.
- iv) The following monies due to the bank appear to be doubtful of recovery and loss against which a provision of Rs. 2134.24 Lakhs is made in the accounts. (Advances categorized as doubtful or loss assets as per prudential norms are considered as doubtful of recovery)

Category	Principal Outstanding as on 31.03.2024 (Rs. in lacs)
Doubtful Assets	4104.18
Loss Assets	0.00

- v) To the best of our knowledge and information, no other matters have been specified by Registrar, which require reporting under this Rule.

For M/s. VPR & Associates
Chartered Accountants
Firm Regn. No. 112665W

CA Manasi Kulkarni
(Partner)
M. No. 130558
Place : Thane
Date : 04/06/2024
UDIN : 24130558BKBUKL7928

सेहेचाळीसावा वार्षिक अहवाल २०२३-२०२४



FORM OF BALANCE SHEET
BALANCE AS ON 31ST MARCH 2024
दिनांक ३१ मार्च, २०२४ अखेर ताळेबंद पत्रक

(Amount in Rupees)

Capital & Liabilities / भाग भांडवल व देणी	Schedule परिशिष्ट	As on 31.3.2024 Current Yr / चालू वर्ष (₹)	As on 31.03.2023 Previous Yr / मागील वर्ष (₹)
Capital / भाग भांडवल	1	27,49,61,325	28,01,30,800
Reserve & Surplus / राखीव व अधिशेष	2	1,13,50,50,775	1,00,64,68,236
Deposits / ठेवी	3	13,26,94,82,328	13,66,26,82,584
Borrowings / कर्ज	4	15,11,90,000	15,79,30,000
Other Liabilities & Provisions / इतर देणी आणि तरतुदी	5	61,28,91,755	67,92,54,680
TOTAL / एकूण (₹)		15,44,35,76,182	15,78,64,66,300

Assets / चेणी	Schedule परिशिष्ट	As on 31.3.2024 Current Yr / चालू वर्ष (₹)	As on 31.03.2023 Previous Yr / मागील वर्ष (₹)
Cash & bal with RBI / रोख आणि आरबीआय शिल्लक	6	69,11,51,481	70,94,97,085
Balance with banks & money at call & short Notice / कॉल आणि शॉर्ट नोटीसमधील व इतर बँकेतील शिल्लक	7	2,15,71,86,047	2,62,63,38,880
Investments / गुंतवणूक	8	4,05,26,65,171	4,40,17,67,538
Advances / कर्जे	9	7,46,00,25,235	7,00,26,53,978
Fixed Assets / स्थावर मालमत्ता	10	66,51,50,018	58,41,91,629
Other Assets / इतर मालमत्ता	11	41,73,98,230	46,20,17,191
TOTAL / एकूण (₹)		15,44,35,76,182	15,78,64,66,300
Contingent liabilities / संभाव्य देणी	12	27,26,86,289	28,56,22,552
Bills for collection / जमा करण्यासाठी बिले			

As per our report of even date
For VPR & Associates
Chartered Accountants
FRN : 112665W
CA Manasi Kulkarni
Partner
Mem. No. 130558
Statutory Auditors
Thane.
Date: 04/06/2024

FOR AND ON BEHALF OF THE BOARD OF DIRECTORS

M. M. Gokhale
Chairman

R. R. Randive
Vice-Chairman & Chairman
of Board of Management

U. B. Joshi
Director

S. M. Pejavar
Chief Executive Officer



Schedules Forming Part of Balance as on 31st March 2024

दिनांक ३१ मार्च, २०२४ अखेर ताळेबंद पत्रकाची परिशिष्ट

PARTICULARS / तपशील	As on 31.3.2024 (Current Yr) चालू वर्ष (₹)	As on 31.03.2023 (Previous yr) मागील वर्ष (₹)
Schedule 1 - Capital / परिशिष्ट - १ भाग भांडवल		
I For Nationalised Banks Capital (Fully owned by Central Govt)		
II For Banks incorporated outside India <u>Capital</u> (i) The amount brought in by banks by way of start up capital as prescribed by RBI should be shown under this head (ii) Amount of deposit kept with the RBI under Sec 11(2) of the Banking Regulation Act, 1949		
TOTAL / एकूण (₹)		
III For Other Banks Authorised Capital / अधिकृत भांडवल (40,00,000 shares of Rs. 25/- each) (P.Y. 40,00,000 shares of Rs. 25/- each) Issued Capital (_____ shares of Rs. ___ each) Subscribed Capital (10998453 shares of Rs. 25/- each) (P.Y. 11205232 shares of Rs. 25/- each) Called-up Capital (_____ shares of Rs. ___ each) Less: Calls Unpaid Add: Forfeited shares	1,00,00,00,000 - 27,49,61,325 - 27,49,61,325	1,00,00,00,000 - 28,01,30,800 - 28,01,30,800
TOTAL / एकूण (₹)	27,49,61,325	28,01,30,800

सेहेचाळीसावा वार्षिक अहवाल २०२३-२०२४



PARTICULARS / तपशील	As on 31.3.2024 (Current Yr) चालू वर्ष (₹)	As on 31.03.2023 (Previous Yr) मागील वर्ष (₹)
Schedule 2 - Reserves and Surplus / राखीव व अधिशेष		
I Statutory Reserves / वैधानिक राखीव निधी	31,17,74,372	29,89,36,887
Opening Balance / प्रारंभिक शिल्लक	29,89,36,887	27,71,97,801
Additions during the year / वर्षभरातील भर	1,28,37,485	2,17,39,086
Deductions during the year / वर्षभरातील कपात		
II Capital Reserves / राखीव भांडवल		
Opening Balance / प्रारंभिक शिल्लक		
Additions during the year / वर्षभरातील भर		
Deductions during the year / वर्षभरातील कपात		
III Share Premium		
Opening Balance / प्रारंभिक शिल्लक		
Additions during the year / वर्षभरातील भर		
Deductions during the year / वर्षभरातील कपात		
IV Revenue & Other Reserves / महसूल व इतर राखीव	76,25,07,598	65,71,55,815
Opening Balance / प्रारंभिक शिल्लक	65,71,55,815	63,02,50,177
Additions during the year / वर्षभरातील भर	10,53,51,783	3,78,11,280
Deductions during the year / वर्षभरातील कपात		1,09,05,642
V Balance in Profit & Loss Account	6,07,68,805	5,03,75,534
Total (I,II,III,IV & V) / एकूण (₹)	1,13,50,50,775	1,00,64,68,236

Schedule 3 - Deposits / ठेवी

A. I Demand Deposits / डिमांड डिपॉझिट	1,55,37,97,831	1,51,21,04,984
(i) From Banks / बँक ठेवी		
(ii) From Others / इतर ठेवी	1,55,37,97,831	1,51,21,04,984
II Savings Bank Deposits / बचत खाते ठेवी	4,57,76,98,362	4,40,92,64,529
III Term Deposits / मुदत ठेवी	7,13,79,86,135	7,74,13,13,071
(i) From Banks / बँक ठेवी	-	-
(ii) From Others / इतर ठेवी	7,13,79,86,135	7,74,13,13,071
Total (I,II, & III) / एकूण (₹)	13,26,94,82,328	13,66,26,82,584



PARTICULARS / तपशील	As on 31.3.2024 (Current Yr) चालू वर्ष (₹)	As on 31.03.2023 (Previous Yr) मागील वर्ष (₹)
B (i) Deposits of branches in India / भारतातील शाखांतील ठेवी (ii) Deposits of branches outside India / भारताबाहेरील शाखांतील ठेवी	13,26,94,82,328	13,66,26,82,584
Total / एकूण (₹)	13,26,94,82,328	13,66,26,82,584
Schedule 4 - Borrowings/ कर्जे		
I Borrowings in India / भारतातील कर्जे (a) RBI / आरबीआय (b) Other Banks / इतर बँक (c) Other Institutions & Agencies (Trops) / इतर संस्था (d) LTDS	15,11,90,000	15,79,30,000
II Borrowings outside India / भारताबाहेरील कर्जे		
Total (I & II) / एकूण (₹)	15,11,90,000	15,79,30,000
Secured borrowings included in I & II above Rs.		
Schedule 5 - Other Liabilities & Provisions/ इतर देणी आणि तरतुदी		
I Bills Payable / देय बिल्लस	5,26,67,671	4,88,18,222
II Inter -Office adjustment (net) / आंतर कार्यालयीन समायोजन	-	-
III Interest accrued / व्याज आकारणी	99,41,910	93,90,490
IV Overdue Interest Reserve	18,12,29,348	14,94,75,780
V Due Rent on Lockers	1,23,840	65,640
VI Others (including provisions) / इतर (तरतुदीसहीत)	36,89,28,986	47,15,04,547
Total (I,II,III,IV,V & VI) / एकूण (₹)	61,28,91,755	67,92,54,680

Schedule 6 - Cash & Balances with Reserve Bank Of India / रोख आणि आरबीआय खाती शिल्लक

I Cash in hand / रोख (including foreign currency notes) / (परकीय चलनासहीत)	8,11,52,725	7,69,22,139
II Balance with Reserve Bank of India / आरबीआय खाती शिल्लक (a) In Current Account / चालू खाते	60,99,98,756	63,25,74,946
(b) In Other Accounts / इतर खात्यातील शिल्लक	60,99,98,756	63,25,74,946
Total (I & II) / एकूण (₹)	69,11,51,481	70,94,97,085

सहेचाळीसावा वार्षिक अहवाल २०२३-२०२४



PARTICULARS / तपशील	As on 31.3.2024 (Current Yr) चालू वर्ष (₹)	As on 31.03.2023 (Previous Yr) मागील वर्ष (₹)
Schedule 7 -Balance with banks & money at call & short Notice बँक खाती आणि कॉल शॉर्ट नोटीस मधील शिल्लक		
I In India / भारतातील		
(i) Balance with Banks / बँक खाती शिल्लक	2,15,71,86,047	2,42,64,60,450
(a) In Current Account / चालू खाते	9,13,16,666	11,80,46,130
(b) In Other Deposit Accounts / इतर ठेवी खाती	2,06,58,69,381	2,30,84,14,320
(ii) Money at call & Short Notice / कॉल आणि शॉर्ट नोटीस मधील शिल्लक		19,98,78,430
(a) With Banks		
(b) With Other Institutions		19,98,78,430
Total (i & ii) / एकूण (₹)	2,15,71,86,047	2,62,63,38,880
II Outside India / भारताबाहेरील		
(i) In Current Account / चालू खाते		
(ii) In Other Deposit Accounts / इतर ठेवी खाती		
(iii) Money at call & short notice / कॉल आणि शॉर्ट नोटीस मधील शिल्लक		
Total (i, ii & iii) / एकूण (₹)		
Grand Total (I & II) / एकूण (₹)	2,15,71,86,047	2,62,63,38,880

Schedule 8 - Investments / गुंतवणूक

I Investments in India / भारतातील गुंतवणूक		
(i) Govt. Securities / सरकारी रोखे	3,53,29,01,371	3,67,80,66,038
(ii) Other approved Securities / इतर मान्यताप्राप्त रोखे	24,00,00,000	72,35,54,500
(iii) Shares / समभाग	1,47,000	1,47,000
(iv) Debentures & Bonds / डिबेन्चर्स आणि बॉण्ड्स	27,96,16,800	
(v) Subsidiaries and / or Joint Ventures / सबसिडरीज आणि जॉईंट व्हेनचर्स		
(vi) Other (to be specified) / इतर		
Total (I,II,III,IV,V & VI) / एकूण (₹)	4,05,26,65,171	4,40,17,67,538



PARTICULARS / तपशील	As on 31.3.2024 (Current Yr) चालू वर्ष (₹)	As on 31.03.2023 (Previous Yr) मागील वर्ष (₹)
II Investments outside India / भारताबाहेरील गुंतवणूक (i) Govt Securities / सरकारी रोखे (including local authorities) / (स्थानिक प्राधिकरणासह) (ii) Subsidiaries and/or Joint Ventures / सबसिडरीज आणि जॉईंट व्हेनर्चस् (iii) Others investments (to be specified) / इतर गुंतवणूक		
Total / एकूण (₹)		
Grand Total (I & II) एकूण (₹)	4,05,26,65,171	4,40,17,67,538

Schedule 9 - Advances / कर्जे

A (i) Bills purchased & discounted बिल्ल्स खरेदी आणि डिस्काऊंटेड		40,29,920
(ii) Cash credits, overdrafts and loans repayable on demand / कॅश क्रेडिट ओव्हरड्राफ्ट आणि कर्जे	1,41,26,39,138	1,45,60,63,419
(iii) Term Loans / मुदत कर्जे	3,84,41,77,564	3,52,85,26,010
Total एकूण (₹)	5,25,68,16,703	4,98,86,19,349
B (i) Secured by tangible assets / स्थावर मालमत्तेद्वारे सुरक्षित	1,13,20,30,041	1,06,15,50,705
(ii) Covered by Bank /Government Guarantees / बँक / सरकारी कव्हर केलेले		
(iii) Unsecured / विनातारण	1,07,11,78,491	95,24,83,923
Total / एकूण (₹)	2,20,32,08,532	2,01,40,34,629
C.I Advances in India / भारतातील कर्जे		
(i) Priority Sector / अग्रक्रम क्षेत्र	2,56,96,08,380	3,17,39,66,173
(ii) Public Sector / सार्वजनिक क्षेत्र		
(iii) Banks / बँका		
(iv) Others / इतर	4,89,04,16,855	3,82,86,87,804
Total / एकूण (₹)	7,46,00,25,235	7,00,26,53,978

सेहेचाळीसावा वार्षिक अहवाल २०२३-२०२४



PARTICULARS / तपशील	As on 31.3.2024 (Current Yr) चालू वर्ष (₹)	As on 31.03.2023 (Previous Yr) मागील वर्ष (₹)
C. II Advances outside India / भारताबाहेरील कर्जे		
(i) Due from Banks / बँकांकडून देय		
(ii) Due from others / इतर देय		
(a) Bills purchased & discounted बिल्ल्स खरेदी आणि डिस्काऊंटेड		
(b) Syndicated loans / सिंडिकेटेड कर्जे		
(c) Others / इतर		
Total एकूण (₹)		
Grand Total (C.I & II) एकूण (₹)	7,46,00,25,235	7,00,26,53,978
Schedule 10 - Fixed Assets / स्थावर मालमत्ता		
I Premises / प्रिमायसेस	56,71,00,000	47,35,36,465
At cost as on 31st March of the preceding year मागील वर्षापर्यंत दि. ३१ मार्च अखेरील प्रिमायसेसची किंमत	47,35,36,465	48,60,24,490
Additions during the year / वर्षभरातील वाढ	9,53,14,228	2,13,200
Deductions during the year / वर्षभरातील कपात		
Depreciation to date / वर्षभरातील घसारा	17,50,693	1,27,01,225
II Other Fixed Assets (including furniture & fixture) इतर स्थावर मालमत्ता	9,80,50,018	11,06,55,164
At cost as on 31st March of the preceding year मागील वर्षापर्यंत दि. ३१ मार्च अखेरील इतर स्थावर मालमत्तेची किंमत	11,06,55,164	11,54,18,285
Additions during the year / वर्षभरातील वाढ	1,93,18,445	3,06,04,739
Deductions during the year / वर्षभरातील कपात	66,81,449	85,74,096
Depreciation to date / वर्षभरातील घसारा	2,52,42,142	2,67,93,765
Total (I & II) / एकूण (₹)	66,51,50,018	58,41,91,629
Schedule 11 - Other Assets / इतर मालमत्ता		
I Inter-office adjustments (net) / इंटर ऑफीस अँडजस्टमेंट	33,50,162	3,87,57,720
II Interest accrued / व्याज आकारणी	9,64,02,982	10,41,02,684
III Tax paid in advance/ Tax deducted at source अँडव्हान्स टॅक्स पेड / टॅक्स डिडक्टेट अँट सोर्स	1,82,63,412	1,85,18,552
IV Stationery & Stamps / स्टेशनरी आणि स्टॅम्प	96,90,175	42,19,471



PARTICULARS / तपशील	As on 31.3.2024 (Current Yr) चालू वर्ष (₹)	As on 31.03.2023 (Previous Yr) मागील वर्ष (₹)
V Non-banking assets acquired in satisfaction of claims / नॉन बँकींग मालमत्तेमधील संतुष्टीत दावे		76,84,708
VI Interest Receivable-NPA	18,12,29,348	14,94,75,780
VII Others / इतर	10,84,62,153	13,92,58,275
Total (I, II, III, IV, V, VI, VII) / एकूण (₹)	41,73,98,230	46,20,17,191
Schedule 12 - Contingent Liabilities		
I Claims against the bank not acknowledged as debts		
II Liability for partly paid investments		
III Liability on account of outstanding forward exchange contracts		
IV Guarantees given on behalf of constituents (a) In India	19,18,25,888	21,00,13,385
(b) Outside India		
V Acceptances, endorsements and other obligations		
VI Other items for which the bank is contingently liable (DEAF)	8,08,60,401	7,56,09,167
Total (I,II,III,IV,V & VI) / एकूण (₹)	27,26,86,289	28,56,22,552

As per our report of
even date
For VPR & Associates
Chartered Accountants
FRN : 112665W

CA Manasi Kulkarni
Partner
Mem. No. 130558
Statutory Auditors
Thane.
Date: 04/06/2024

M. M. Gokhale
Chairman

R. R. Randive
Vice-Chairman & Chairman
of Board of Management

U. B. Joshi
Director

S. M. Pejawar
Chief Executive Officer

सेहेचाळीसावा वार्षिक अहवाल २०२३-२०२४



AUDITED PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED ON 31-03-2024

दिनांक ३१ मार्च, २०२४ अखेर नफा-तोटा पत्रक

(Amount in Rupees)

PARTICULARS / तपशील	Schedule परिशिष्ट	As on 31.3.2024 Current Yr / चालू वर्ष (₹)	As on 31.03.2023 Previous Yr / मागील वर्ष (₹)
I. Income / जमा			
Interest earned / मिळालेले व्याज	13	1,13,28,77,366	1,08,61,46,075
Other income / इतर उत्पन्न	14	32,68,84,932	25,52,96,145
Total / एकूण (₹)		1,45,97,62,297	1,34,14,42,220
II. Expenditure / खर्च			
Interest expended / दिलेले व्याज	15	63,67,20,085	58,96,98,869
Operating expenses / व्यवस्थापन खर्च	16	68,24,72,172	59,33,73,492
Provisions and contingencies / तरतुदी आणि संभाव्य देणी		7,99,66,911	10,80,88,397
Total / एकूण (₹)		1,39,91,59,167	1,29,11,60,757
III. Profit/Loss / नफा - तोटा			
Net Profit for the year		6,06,03,130	5,02,81,463
Profit/loss(-) brought forward		1,65,675	94,072
Total / एकूण (₹)		6,07,68,805	5,03,75,535
IV. Appropriations (Subject to AGM Approval)			
Transfer to statutory reserves		1,51,92,250	1,25,93,885
Transfer to other reserves		1,85,76,900	1,00,37,555
Transfer to proposed dividend		2,69,88,417	2,75,78,420
Balance carried over to balance sheet		11,238	1,65,675
Total / एकूण (₹)		6,07,68,805	5,03,75,535

As per our report of
even date
For VPR & Associates
Chartered Accountants
FRN : 112665W
CA Manasi Kulkarni
Partner
Mem. No. 130558
Statutory Auditors
Thane.
Date: 04/06/2024

M. M. Gokhale
Chairman

R. R. Randive
Vice-Chairman & Chairman
of Board of Management

U. B. Joshi
Director

S. M. Pejaware
Chief Executive Officer



Schedules Forming Part of Profit & Loss Account for the year ended on 31st March 2024

दिनांक ३१ मार्च, २०२४ अखेर नफा-तोटा पत्रकाची परिशिष्ट

PARTICULARS / तपशील	As on 31.3.2024 (Current Yr) चालू वर्ष (₹)	As on 31.03.2023 (Previous Yr) मागील वर्ष (₹)
Schedule 13 - Interest earned / मिळालेले व्याज		
I. Interest/discount on advances/bills कर्जावरील मिळालेले व्याज	63,02,74,183	66,11,33,934
II. Income on investments / गुंतवणुकीवरील उत्पन्न	29,88,25,281	25,98,09,004
III. Interest on balances with Reserve Bank of India and other inter-bank funds आरबीआय आणि इंटर-बँक फंड बॅलेन्सवरील व्याज	18,24,81,788	16,21,76,807
IV. Others / इतर	2,12,96,114	30,26,330
Total एकूण (₹)	1,13,28,77,366	1,08,61,46,075
Schedule 14 - Other Income		
I. Commission, exchange and brokerage कमिशन, एक्सचेंज आणि ब्रोकरेज	8,96,73,496	9,13,64,442
II. Profit on sale of investments / गुंतवणूक विक्रीवरील नफा Less: Loss on sale of investments / गुंतवणूक विक्रीवरील तोटा	1,96,63,387	98,66,457
III. Profit on revaluation of investments गुंतवणूकीच्या पूर्णमुल्यांकनवरील नफा Less: Loss on revaluation of investments गुंतवणूकीच्या पूर्णमुल्यांकनवरील तोटा	-	-
IV. Profit on sale of land, buildings and other assets स्थावर व इतर मालमत्तेच्या विक्रीवरील नफा Less: Loss on sale of land, buildings and other assets स्थावर व इतर मालमत्तेच्या विक्रीवरील तोटा	-	-
V. Profit on exchange transactions/ व्यवहाराच्या एक्सचेंजवरील नफा Less: Loss on exchange transactions व्यवहाराच्या एक्सचेंजवरील तोटा	2,142	82,388
VI. Income earned by way of dividends, etc. from subsidiaries/ companies and/or joint ventures abroad/in India विदेशी/देशी उपकंपन्या/कंपन्या किंवा संयुक्त उपक्रमांतून मिळालेले लाभांश इत्यादी उत्पन्न	-	-
VII. Miscellaneous Income / किरकोळ उत्पन्न	25,68,72,681	15,39,82,857
Total एकूण (₹)	32,68,84,932	25,52,96,145

सेहेचालीसावा वार्षिक अहवाल २०२३-२०२४



Schedules Forming Part of Profit & Loss Account for the year ended on 31st March 2024

दिनांक ३१ मार्च, २०२४ अखेर नफा-तोटा पत्रकाची परिशिष्ट

PARTICULARS / तपशील	As on 31.3.2024 (Current Yr) चालू वर्ष (₹)	As on 31.03.2023 (Previous Yr) मागील वर्ष (₹)
Schedule 15 - Interest expended / दिलेले व्याज		
I. Interest on deposits / ठेवीवरील व्याज	56,30,60,786	55,86,60,406
II. Interest on Reserve Bank of India/Inter-bank borrowings / आरबीआय / इंटर-बँक कर्जावरील व्याज	7,145	18
III. Others / इतर	7,36,52,154	3,10,38,445
Total एकूण (₹)	63,67,20,085	58,96,98,869
Schedule 16 - Operating Expenses / व्यवस्थापन खर्च		
I. Payments to and provisions for employees / कर्मचारी वेतन आणि तरतूद	30,32,44,127	26,25,72,976
II. Rent, Taxes and Lighting / भाडे, कर, आणि वीज	7,91,40,765	7,06,69,111
III. Printing and Stationery / छपाई व लेखनसामुग्री	67,58,461	69,42,915
IV. Advertisement and Publicity / जाहिरात आणि प्रसिद्धी	35,05,161	38,34,807
V. Depreciation on bank's property / बँकेच्या मालमत्तेवरील घसारा	2,69,92,835	3,94,94,990
VI. Director's fees, Allowances and Expenses / संचालकाचे मानधन, भत्ते आणि खर्च	-	-
VII. Auditors' fees and Expenses (including branch auditors) / लेखापरीक्षकांचे शुल्क आणि खर्च	41,04,419	51,09,590
VIII. Law Charges / कायदा शुल्क	68,45,957	64,66,509
IX. Postages, Telegrams, Telephones, etc. / टपाल, तार, टेलिफोन इत्यादी.	1,33,34,653	1,14,99,155
X. Repairs and Maintenance / दुरुस्ती आणि देखभाल	1,34,14,757	1,44,68,859
XI. Insurance / विमा	2,08,11,643	1,91,51,305
XII. Other Expenditure / इतर खर्च	20,43,19,394	15,31,63,273
Total एकूण (₹)	68,24,72,172	59,33,73,492

As per our report of even date
For VPR & Associates
Chartered Accountants
FRN : 112665W

CA Manasi Kulkarni
Partner
Mem. No. 130558
Statutory Auditors
Thane.
Date: 04/06/2024

M. M. Gokhale
Chairman

R. R. Randive
Vice-Chairman & Chairman
of Board of Management

U. B. Joshi
Director

S. M. Pejavar
Chief Executive Officer



SIGNIFICANT ACCOUNTING POLICIES & NOTES FORMING PART OF THE BALANCE SHEET AS AT 31ST MARCH 2024 & PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2024.

I) BACKGROUND

THANE BHARAT SAHAKARI BANK LTD was incorporated on 25/09/1978 and provides Banking & Bank-assurance services through 30 Branches.

FRAMEWORK FOR PREPARATION OF FINANCIAL STATEMENTS

II) BASIS OF PREPARATION

The financial statements have been prepared under the historical cost convention and on the accrual basis of accounting unless otherwise stated, and in accordance with generally accepted accounting principles. These financial statements have been prepared to comply with statutory requirements prescribed under the Reserve Bank of India Act, 1934, Banking Regulation Act, 1949, circulars issued by Reserve Bank of India (RBI) from time to time, Maharashtra Co-operative Societies Act & Rules made thereunder, Accounting Standards issued by Institute of Chartered Accountants of India (ICAI), and current practices prevailing in the banking industry in India.

III) USE OF ESTIMATES

The preparation & presentation of the financial statements requires estimates and assumptions to be made that affect the reported amount of Assets and Liabilities at the date of financial statements and reported amounts of revenues and expenses during the reporting period. Difference between the actual results and estimates are recognised in period in which the results are known / materialised. Management believes that the estimates used in the preparation of the financial statement are prudent and reasonable. Any revisions to the accounting estimates are recognised prospectively in the current and future periods.

IV) SIGNIFICANT ACCOUNTING POLICIES (AS-1) :

1) Accounting convention:

The financial statements have been drawn up with the assumption of going concern, and in accordance with the Historical Cost Convention except for the immovable property which was revalued in current year.

2) Revenue Recognition (AS-9):

a) Income from Advances

- (i) Interest on Performing Advances have been recognised & accounted on accrual basis.
- (ii) Interest on Non-Performing Advances is recognised & accounted on realisation as per the guidelines issued by RBI.

b) Income from Investments

- (i) Interest on Investment has been recognized on accrual basis.
- (ii) Interest on Non Performing Investments is recognised on realisation as per the guidelines issued by RBI.
- (iii) Dividends received from shares of co-operative institutions and mutual funds are recognised as income of the year in which they are realised.
- (iv) Profit or loss on sale of securities have been recognized & accounted on settlement-date basis.

c) Income from other services

Commission (other than insurance commission), is recognised as income of the year in which they are received.

d) Except above, all other Incomes and expenditure are accounted on accrual basis.



3) Advances:

Advances have been categorised as Long Term Loans, Medium Term Loans & Short Term Loans as prescribed in schedule to Banking Regulation Act. These advances have been further classified as Standard, Sub-standard, Doubtful & Loss Assets as per the guidelines issued by RBI from time to time in respect of Income Recognition, Assets Classification and Provisioning.

4) Investments:

- a) The Investment Portfolio of the Bank have been categorised into 'Held to Maturity' (HTM), 'Held for Trading' (HFT) & 'Available for Sale' (AFS) categories as per the guidelines issued by RBI on Classification & Valuation of Investments for Primary (Urban) Co-operative Banks. An Investment is classified as HTM, AFS or HFT at the time of its purchase and subsequent shifting amongst categories is done in conformity with RBI guidelines. As per guidelines of RBI the investment portfolio is disclosed in the Balance sheet under following five heads:
 - i) Central & State Government Securities
 - ii) Other approved Securities
 - iii) Shares in Co-operative institutions
 - iv) Bonds in Public Sector undertaking
 - v) Other Investments.
- b) Further in compliance with the said directives the valuation of Investments that are classified in above-mentioned three categories has been done as follows:
 - i) Held to Maturity (HTM): Investments in this category are valued at acquisition cost (excluding the payment made towards interest accrued till date, which is debited to profit & loss account) plus premium, if any. Any premium paid on their acquisition is amortized over the remaining period to maturity.
 - ii) Held for Trading (HFT): Investments in this category are valued at Market rate and net depreciation in each category, if any, is provided for. Net appreciation in each category is ignored.
 - iii) Available for Sale (AFS): Investments in this category are valued at Market rate and net depreciation in each category, if any, is provided for. Net appreciation in each category is ignored.
- c) The transfer of a security amongst the above three categories is accounted for at, the least of acquisition cost/ book value/market value on the date of transfer and the depreciation, if any, on such transfer is fully provided for.
- d) Treasury Bills under all categories/classifications are shown at acquisition cost.
- e) Market value of securities is determined in terms of YTM method indicated by Financial Benchmark India Pvt. Ltd. (FBIL). Market values of securities for which market quotes are not available are determined as per RBI guidelines.
- f) Accounting for Repo/Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) with RBI).

The securities sold/purchased under Repo/Reverse Repo are accounted based on Guidelines issued by Reserve Bank of India. Securities are transferred as in the case of normal outright sale/purchase transaction and such movement of securities is reflected using the Repo/Reverse Repo accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/ income on accrual basis.

5) Fixed Assets & Depreciation (AS-10)

- a) Premises are revalued as on 31st March 2024 as per valuation determined by Government Approved Valuer. As per RBI guidelines, revalued assets are carried at revalued amounts less amortisation depreciation accumulated



thereon. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet. Other Fixed assets are stated at Historical cost less depreciation and are accounted for only upon final approval of the asset.

- b) Value / Cost in case of Premises include the incidental Stamp duty and Registration charges thereon. In case of all other fixed assets, the expenditure incurred to put the asset in working condition is treated as part of cost.
- c) In case of fixed assets, eligible input tax credit of GST paid to the vendors is utilised against the amount of GST collected from the customers and disallowed portion of input tax credit (50% of GST paid) is written-off by debiting profit & Loss A/c.
- d) Depreciation.
 - i) Depreciation on Computers & Computer Software is charged @33 1/3% on Straight Line Basis.
 - ii) Depreciation on Revaluation Assets is charged @2.5% on Straight Line Basis.
 - iii) Depreciation on other assets is charged on Written Down Value Basis at the rates given below:
 - Premises @2.50%
 - Vehicle @20%
 - Office Automation other than Computers @25%
 - Furniture @10%
 - iv) Depreciation on Fixed Assets is charged for the entire year if the Asset is purchased prior to 1st October of the year, otherwise the same is charged at rate of 50% of the normal rate.
- e) Assets individually costing Rs. 5,000/- or less are not capitalised but charged to Profit & Loss Account.

6) Foreign Exchange Transactions (As-11)

The Bank does not deal in Foreign Exchange directly. All the transactions on behalf of constituents are carried out through other Banks.

7) Employee Benefits (AS-15)

- a) Employees Provident Fund is accounted for on the basis of contribution made to Provident Fund.
- b) The Bank has opted a Group Gratuity Scheme and Policy for Leave Encashment from LIC of India & India First Life Insurance Co Ltd and an annual contribution is made and accounted for accordingly in the concern year.
- c) Provision for Ex-gratia is provided for FY 2023-24 for all the staff.

8) Segment Reporting (AS-17)

The bank classified its operation in two segments, for the purpose of reporting as prescribed by AS-17 Segment reporting issued by Institute of Chartered Accountants of India viz.

- (a) Treasury which includes Investment portfolio, profit / loss on sale of securities, money market operations. The expenses under this segment include the interest expenses on borrowings from external sources as well as internal sources, depreciation / amortisation of premium on investment & other related cost.
- (b) Banking operations include all other operation which is not included in Treasury operation.

9) Lease Payments (AS-19)

In the opinion of the bank, the Lease & License Agreements entered into by the bank are cancellable. Therefore, rent for the premises debited to Profit & Loss A/c in current year, is only to the extent actually incurred for the year.

10) Earning Per Share (AS-20)

Earning per share is calculated by dividing net profit for the period by weighted average number of equity shares outstanding at the end of the year. The weighted number of shares has been calculated on monthly basis.



11) Taxes on Income (AS-22)

- Provision for Current Tax is made on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act 1961 and rules framed there under.
- Deferred Tax: Deferred Tax is calculated at the rates and the laws that have been prevailing as of the Balance Sheet date and is recognized on the timing differences that originate in one period and are capable of reversal in one or more subsequent period. Deferred Tax is recognised only to the extent that there is reasonable certainty that the asset would be realised in the future.

12) Intangible Assets (AS-26)

The computer software acquired for banking as well as treasury operations have been shown at cost less depreciation. The Depreciation on computer software is charged @33 1/3% on Straight Line Basis. The bank has not deducted the value of software (intangible asset) while calculating capital fund for calculation of CRAR & Net worth.

13) Accounting for Provisions, Contingent Liabilities & Contingent Assets (AS-29):-

- Provisions in respect of advances which are classified as Non-performing Advances as well as Performing Advances have been made at the rates of provision which are not less than the rates prescribed by RBI.
- 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.
- Contingent Assets are not recognized since this may result in the recognition of income that will never be realized.

V. NOTES TO ACCOUNTS:

- As per RBI Circular No.UBD.PCB.Cir No. 26/13.05.000/06-07 dated 9th January 2007, the Bank had revalue its owned premises & Revaluation Reserve of Rs. 4362.26 lakhs was created in the year 2019-20 which was depreciated at prevailing rates over the years. The unwritten off balance of old Revaluation of 2019-20 amounting to Rs. 4035.09 lakhs was written off against Revaluation Reserves in the current year. During the current year, the Bank has once again revalued its owned premises in the month of March 2024 & Revaluation Reserve of Rs.4988.23 lakhs created.
- The Bank has disclosed the necessary information about loans given to Directors and Relatives. There are no related parties requiring disclosure to be made for Related Party as required under AS18, issued by The Institute of Chartered Accountants of India (ICAI), other than The Chief Executive Officer of the Bank, Shri. S. M. Pejavar in terms of RBI circular 29th March 2003, the CEO being the single party covered by this category, no further details are required to be disclosed.
- The bank has made adequate provision for sub-standard, doubtful and loss assets. Provision amounting to Rs.2290.00 lakhs has been held for Bad and Doubtful Debts Reserve. Provision amounting to Rs. 340.00 lakhs has been held under Provision for Standard Assets. As per RBI circular for COVID-19 – Regulatory Package, the Bank has also made provision for 508 restructured loan accounts, amount held in Res. for Restructured to Rs. 550.00 lakhs. Out of 508 restructured loan accounts, remaining 207 restructured loan accounts having outstanding as on 31/03/2024 to Rs. 2467.45 lakhs after considering slippage and closure. This year bank has transferred Rs.335.00 lakhs from Res. for Restructured accounts to Provision for BDDR.
- The Bank has taken approval in 45th Annual General Meeting held on 18/06/2023, to written-off loan accounts. The bank has written-off an amount of Rs. 1237.45 lakhs towards bad debts identified by bank as irrecoverable as certified by the Statutory Auditors. This amount has been fully provided.
- Components of Deferred Tax (AS 22) :
Deferred tax has been recognized on account of timing differences between the book profits and the taxable profits. The tax effect of timing differences between the book profits and the taxable profits are reflected through Deferred Tax Assets (DTA)/ Deferred Tax Liability (DTL).



Particulars	Rs. in lakh
	31-03-2024
Deferred Tax Assets:	
1) BDDR Provision & Written-off	163.59
2) Depreciation on Fixed Assets	5.11
3) On account of Deferred Revenue Expenditure	-
4) Others	3.52
TOTAL	172.22
Deferred Tax Liability:	172.22
Net Deferred Tax Asset	-

We have recognised Deferred Tax Liability of Rs. 172.22 lakhs for current year by debiting profit & loss account under head "Deferred Tax" by an equal amount.

6. Expenses incurred at the time of acquisition of investments (For eg. CCIL charges) are accounted as revenue expenditure in Profit and Loss Account.
7. Employee Benefits - AS - 15
As per the terms of Policy, the data of employees as on 31st March is collected & considered by the LIC for calculating the amount of contribution of funds & the amount of premium in respect of Group Leave Encashment Scheme of the employees on the basis of Projected Unit Credit Method. Further, in case of Group gratuity scheme, the amount payable on the basis of actuarial valuation is worked out from the said data of employees as on 31st March every year. As per the terms of LIC policy the amount of premium as well as amount of contribution of fund, if any, is payable to LIC only on 1st of April next year, the Bank has recognised the annual contributions including premium in the concerned year of payment. However, contribution to Fund in respect of Group Leave Encashment Scheme as well as Group gratuity scheme is fully provided during year 2023-24. The life premium is paid by bank on 30/04/2024.
8. Eligible input tax credit of GST paid to the vendors is utilised against the amount of GST collected from the customers and disallowed portion of input tax credit (50% of GST paid) is debited to profit & Loss A/c.
Income on which GST is collected and expenses on which GST is paid are accounted for as per Net Accounting Method.
9. The bank has ascertained that there is no material impairment of any of its assets except unsecured portion of NPA advance, against which necessary provision is made in line with the RBI guidelines. Hence, in the opinion of bank no separate provision under accounting standard - 28 on impairment of Assets (AS-28) issued by the ICAI is required.
10. **Provisions, Contingent Liabilities and Contingent Assets:**
 - a) All letters of credit / Guarantees are sanctioned to customers with approved credit limit in place. Liability thereon is dependent on terms of contractual obligations, development, rising of demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter guarantees and secured charges.
 - b) As required by the RBI notification, the methodology for calculation of such 'interest on interest' has been circulated by the Indian Banks' Association (IBA). As at March 31, 2022, estimating the liability towards interest relief, the Bank has made an adhoc provision of Rs. 62.00 lacs towards contingent liability.
 - c) Wage Agreement with the union has been entered into by way of negotiations & amicable settlement. Various litigations filed in various courts have been withdrawn by mutual consent of both Union & Management. According to settlement terms, bank has also disbursed the arrears w.e.f. 01/04/2022 and released all the benefits.

सेहेचाळीसावा वार्षिक अहवाल २०२३-२०२४



11. The bank has classified its investment in G-Sec as on 31st March 2024 in the following categories.

Sr. No.	Period	Amount (in Lakhs)
a.	Held to Maturity	33900.31
b.	Available for Sale	4224.87
c.	Held for Trading	0.00

12. Composition of Non SLR Investments.

(Rs. In Lacs)

Sr.	Issuer	Amount Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities		Extent of	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
1	2	3		4		5		6		7	
		CY	PY	CY	PY	CY	PY	CY	PY	CY	PY
a	PSUs	27.96	0.00	--- NIL---							
b	FIs										
c	Banks										
d	Private Corporates										
e	Subsidiaries / Joint Ventures										
f	Others	0.01	0.01								
g	Provision held towards depreciation										
	Total	27.97	0.01								

13. Non-performing Non-SLR investments

Particulars	Amount (Rs. Lakhs)
Opening balance	1.44
Additions during the year since 1 st April 2023	0.00
Reductions during the year	0.00
Closing balance	1.44
Total provisions held	1.44

14. REPO TRANSACTIONS

(Rs. in Crores)

Particulars	Minimum Outstanding during the year	Maximum Outstanding during the year	Daily Average Outstanding during the year	Outstanding as on 31 st Mar, 2024
i) Securities sold under repo	5.39	145.46	78.31	0.00
a) Government Securities	5.39	145.46	78.31	0.00
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-



ii) Securities purchased under reverse repo	-	-	-	-
a) Government Securities	-	-	-	-
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-

15. Investments include the following FDR investments, which have been offered as security against the facilities mentioned below:

(Rs. In Lakhs)

Facilities	Amount of FDRs of Bank
Bank Guarantees	3134.00
Letter of Credit	146.32
SOD	1150.00

16. Investments include the following FDR investments, which have been earmarked for Statutory Reserve Fund:

(Rs. In Lakhs)

Particulars	Amount of Investment
FDR with SBI	3000.00
FDR with DCB	500.00

17. Disclosures Regarding Restructured Advances

No Such Accounts are restructured as well as No such application received for restructure during F.Y. 2023-24.

18. In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, during F.Y. 2023-24, the Bank has identified and transferred Rs. 1.07Cores to the Depositor Education and Awareness Funds per details below:

(Rs. in Crores)

Particulars	2022-23	2023-24
Opening Balance of amounts transferred to DEAF	6.62	7.56
Add: Amounts transferred to DEAF during the year	1.04	1.07
Less: Amounts reimbursed by DEAF towards claims *	0.10	0.54
Closing Balance of amounts transferred to DEAF	7.56	8.09

19. Bank has no exposure to country risk in both the current & previous year.
20. Bank has not entered into any transaction in derivatives in the current & previous year.
21. The Bank has breached the Held to Maturity (HTM) category limit of 25% of NDTL on 16th December 2023 due to reduction in Deposits. The Bank has reported to RBI the same and seek the guidance in the matter on 14th December 2023. The position of HTM category limit as of 31st March 2024 is remain above 25% of NDTL.
22. Figures for the previous year have been regrouped wherever necessary to make them comparable with the current year, and both year figures are rounded up to nearest rupee.

सेहेवाळीसावा वार्षिक अहवाल २०२३-२०२४



ADDITIONAL DISCLOSURE AS PER RBI CIRCULAR. NO. UBD.CO.BP.PCB.20/16.45.00/2002-03 DT. 30.10.02

(Rs. in Crores)

Sr.No.	Particulars	31.03.2023	31.03.2024
1	Movement of CRAR		
a.	Capital Tier 1	97.68	106.56
b.	Capital Tier 2	8.07	5.08
c.	Total of Tier 1 and Tier 2 Capital	105.75	111.64
d.	Total Risk Weighted Assets	744.25	774.70
e.	Capital to risk assets Ratio	14.21	14.41
2	Investments		
a.	Book Value	367.81	381.25
b.	Face Value	371.86	383.19
c.	Market Value	356.45	371.19
3	Advance Against		
a.	Real Estate & Construction Business	37.19	40.26
b.	Housing	106.10	112.44
4	Advance against Shares & Debentures	Nil	Nil
5	Advances to Directors and their relatives, Companies / firms in which they are interested		
a.	Fund-based	13.56	0.95
b.	Non-fund based	Nil	Nil
6	Average Cost of Deposits	4.15%	4.27%
7	NPAs		
A	Gross NPAs	55.68	57.49
B	Net NPAs	29.68	34.60
C	% of Gross NPAs	7.95%	7.71%
D	% of Net NPAs	4.40%	4.78%
8	Movement of NPAs		
	GROSS NPAs		
A	Opening Balance	38.90	55.68
B	Additions during the year	43.43	16.91
C	Less: Closed / recovered / written off	26.65	15.10
D	Closing Balance	55.68	57.49
	NET NPAs		
A	At the beginning of the year	14.44	29.68
B	At end of the year	29.68	34.60
9	Profitability		
A	Interest income as percentage of working funds	7.18%	7.72%



	B	Non- Interest income as percentage of working funds	1.18%	1.39%
	c	Operating profit as a percentage of working funds	1.09%	0.99%
	d	Return on Assets	0.32%	0.39%
	e	Business (Deposits + Advances) per employee	7.54	7.85
	F	Profit per employee	0.02	0.02
10		Provision made towards		
	a	NPAs	9.00	5.87
	b	Depreciation in Investments	0.00	0.00
	c	Restructured	0.00	0.00
	d	Standard	0.00	0.00
11		Movement of Provisions		
	a	Towards NPA		
		Opening Balance	24.46	26.00
		Provision during the Year	9.00	5.87
		Add: Transfer from Other Reserves	0.00	3.40
		Less: Closed / Recovered/Written off	7.46	12.37
		Closing Balance	26.00	22.90
	b	Towards depreciation on investments		
		Opening Balance	0.15	0.15
		Additions during the year	0.00	0.00
		Less Excess return back	0.00	0.00
		Closing Balance	0.15	0.15
	c	Standard Assets		
		Opening Balance	3.40	3.40
		Add: during the year	0.00	0.00
		Less: Transfer to BDDR	0.00	0.00
		Closing Balance	3.40	3.40
12		Foreign Currency Assets & Liabilities	NA	NA
13		DICGC premium paid up to	Sep-23	Sep-24

As per our report of
even date
For VPR & Associates
Chartered Accountants
FRN : 112665W
CA Manasi Kulkarni
Partner
Mem. No. 130558
Statutory Auditors
Thane.
Date: 04/06/2024

M. M. Gokhale
Chairman

R. R. Randive
Vice-Chairman & Chairman
of Board of Management

U. B. Joshi
Director

S. M. Pejawar
Chief Executive Officer

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Part A : Business segments

(Amount in ₹ crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
Particulars	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
Revenue	49.00	44.36	22.76	31.57	40.29	34.54	85.33	17.08	197.38	127.55
Result	-11.77	-9.73	8.94	9.97	8.20	10.91	9.29	5.39	14.66	16.54
Unallocated expenses									-	-
Operating profit									8.18	6.83
Income taxes	-	-					-	-	2.12	1.80
Extraordinary profit / loss									-	-
Net profit									6.06	5.03
Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
Other information:									-	-
Segment assets	685.03	767.41	254.46	316.90	491.54	383.36	110.86	110.97	1,541.89	1,578.64
Unallocated assets									2.47	7.80
Total assets									1,544.36	1,586.44
Segment liabilities	685.03	767.41	254.46	316.90	491.54	383.36	110.86	110.97	1,541.89	1,578.64
Unallocated liabilities									2.47	7.80
Total liabilities	685.03	767.41	254.46	316.90	491.54	383.36	110.86	110.97	1,544.36	1,586.44

Part B: Geographic segments

(Amount in ₹ crore)

	Domestic		International		Total	
	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
(a) Revenue	197.38	127.55	-	-	197.38	127.55
(b) Assets	1,544.36	1,586.44	-	-	1,544.36	1,586.44

For Thane Bharat Sahakari Bank Ltd.

S. M. Pejavar
Chief Executive Officer

For M/s. VPR & Associates
Chartered Accountants
Firm Regn. No. 112665W

CA Manasi Kulkarni
Partner
Mem. No. 130558
Statutory Auditors
Thane.
Date: 04/06/2024



Regulatory Capital

Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	2023-24	2022-23
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	106.56	97.68
ii)	Additional Tier 1 capital / Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	106.56	97.68
iv)	Tier 2 capital	5.08	8.07
v)	Total capital (Tier 1+Tier 2)	111.64	105.75
vi)	Total Risk Weighted Assets (RWAs)	774.70	744.25
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	13.76	13.12
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.76	13.12
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	0.65	1.09
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.41	14.21
xi)	Leverage Ratio	NA	NA
xii)	Percentage of the shareholding of		
	a) Government of India	NA	NA
	b) State Government (specify name)	NA	NA
	c) Sponsor Bank	NA	NA
xiii)	Amount of paid-up equity capital raised during the year	0.91	0.68
xiv)	Amount of non-equity Tier 1 capital raised during the year	NA	NA
xv)	Amount of Tier 2 capital raised during the year	Nil	Nil

Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days upto 2 months	Over 2 months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	6.28	37.51	24.49	22.17	33.43	34.40	98.47	199.22	843.77	25.17	2.07	1,326.95
Advances	17.53	0.95	0.66	14.46	5.84	20.01	32.64	62.70	133.39	114.17	343.65	746.00
Investments	-	-	-	-	-	-	-	-	109.08	14.29	257.90	381.27
Borrowings	0.20				-	6.42	6.92	1.58	-	-	-	15.12
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

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Composition of Investment Portfolio as at 31/03/2024

(Amount in ₹ crore)

	Investments in India						Investments outside India					Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	339.01	-	-	-	-	-	339.01	-	-	-	-	339.01
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	339.01	-	-	-	-	-	339.01	-	-	-	-	339.01
Available for Sale												
Gross	14.29	-	0.01	27.96	-	-	42.26	-	-	-	-	42.26
Less: Provision for depreciation and NPI	0.01	-	0.01	0.05	-	-	0.07	-	-	-	-	0.07
Net	14.28	-	-	27.91	-	-	42.19	-	-	-	-	42.19
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	353.30	-	0.01	27.96	-	-	381.27	-	-	-	-	381.27
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	0.01	-	0.01	0.05	-	-	0.07	-	-	-	-	0.07
Net	353.29	-	-	27.91	-	-	381.20	-	-	-	-	381.20



Composition of Investment Portfolio as at 31/03/2023

(Amount in ₹ crore)

	Investments in India						Investments outside India					Total Investments
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	348.21	-	-	-	-	-	348.21	-	-	-	-	348.21
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	348.21	-	-	-	-	-	348.21	-	-	-	-	348.21
Available for Sale												
Gross	19.60	-	0.01	-	-	38.36	57.97	-	-	-	-	57.97
Less: Provision for depreciation and NPI	-	-	0.01	-	-	-	0.01	-	-	-	-	0.01
Net	19.60	-	-	-	-	38.36	57.96	-	-	-	-	57.96
Held for Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	367.81	-	0.01	-	-	38.36	406.18	-	-	-	-	406.18
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	0.01	-	-	-	0.01	-	-	-	-	0.01
Net	367.81	-	-	-	-	38.36	406.17	-	-	-	-	406.17

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Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	2023-24	2022-23
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.15	0.15
b) Add: Provisions made during the year	-	-
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	0.15	0.15
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	1.37	1.37
b) Add: Amount transferred during the year	-	-
c) Less: Drawdown	-	-
d) Closing balance	1.37	1.37
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	3.25	6.99

Non-performing non-SLR investments

(Amount in ₹ crore)

Sr. No.	Particulars	2023-24	2022-23
a)	Opening balance	0.01	0.01
b)	Additions during the year since 1 st April	-	-
c)	Reductions during the above period	-	-
d)	Closing balance	0.01	0.01
e)	Total provisions held	0.01	0.01

Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
1	2	3		4		5		6		7	
		2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
a)	PSUs	27.96	-	-	-	-	-	-	-	-	-
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	-	38.37	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	0.06	0.01	-	-	-	-	-	-	-	-
	Total	27.96	38.37	-	-	-	-	-	-	-	-



Asset quality

Classification of advances and provisions held

(Amount in ₹ crore)

	Standard Total Standard Advances	Non-Performing				Total
		Sub- standard	Doubtful	Loss	Total NPA	
Gross Standard Advances and NPAs						
Opening Balance	644.59	35.93	19.75	-	55.68	700.27
Add : Additions during the year					16.91	-
Less : Reductions during the year*					15.10	-
Closing balance	688.51	16.45	41.04	-	57.49	746.00
*Reductions in Gross NPAs due to:						
i) Upgradation					0.19	-
ii) Recoveries (excluding recoveries from upgraded accounts)					2.54	-
iii) Technical/ Prudential Write-offs					12.37	-
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	3.40	3.59	7.62	14.79	26.00	29.40
Add : Fresh provisions made during the year					5.87	-
Add: Transfer from Other Reserves					3.40	-
Less : Excess provision reversed/ Write-off loans					12.37	-
Closing balance of provisions held	3.40	1.65	9.28	11.97	22.90	26.30
Net NPAs						
Opening Balance		32.34	12.13	-14.79	29.68	
Add: Fresh additions during the year					5.03	
Less: Reductions during the year					0.12	
Closing Balance		14.80	31.76	-11.97	34.59	
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						71.00
Add: Technical/ Prudential write-offs during the year						12.37
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						5.99
Closing balance						77.38
Ratios (in per cent)						
	2023-24	2022-23				
Gross NPA to Gross Advances	7.71%	7.95%				
Net NPA to Net Advances	4.78%	4.40%				
Provision coverage ratio	39.83%	46.69%				

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Sector-wise Advances and Gross NPAs

(Amounts in ₹ crore)

Sr. No.	Sector*	2023-24			2022-23		
		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	-	-	0.00%	-	-	0.00%
b)	Advances to industries sector eligible as priority sector lending	84.79	-	0.00%	98.78	4.33	4.38%
	<u>*Of Which sub-sectors:</u>						
	Mfg-Chemical Prodt/Paint/TestingKit	22.85	-	0.00%	18.25		
	Mfg-Engineering/Fabrication	20.82	-	0.00%	17.60	0.47	2.67%
	Mfg-Forging/Casting/Valves/Pumps	-	-	0.00%			
	Mfg-Textile/Garment/Hosiery Etc.	-	-	0.00%			
	Real Estate	-	-	0.00%	9.96	3.78	37.95%
	Mfg-Electrical Goods/Transformer	-	-	0.00%	10.95		
	Mfg-Food processing	0.17	-	0.00%			
c)	Services	134.84	5.60	4.15%	179.29	4.86	2.71%
	<u>*Of Which sub-sectors:</u>						
	Real Estate	-	-	0.00%			
	S-Leasing/Rentals/Co-Work P Provider	4.16	-	0.00%	4.86		
	Wholesale / Retail Trader	43.02		0.00%	59.93	1.26	2.10%
	S-Hotel / Resort / Restaurant	22.10		0.00%	24.16		
	Society/Trust/Club	5.60	5.60	100.00%			
d)	Personal loans [Housing Loan, Housing Top-up, Gold Loan, Gold OD, Personal Loan, RMS Education Loan, FDR Loans / NSC KVP Loans (Up to Rs. 1 Lacs) and Term Loans on Individual Names)	37.33	0.58	1.55%	39.33	0.71	1.81%
	Sub-total (i)	256.96	6.18	2.41%	317.40	9.90	3.12%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	-		-	-		-
b)	Industry	18.43	1.32	7.16%	0.82	0.82	100.00%
	<u>*Of Which sub-sectors:</u>						
	Mfg-Chemical Prodt/Paint/TestingKit	0.01	-	0.00%			
	Mfg-Engineering/Fabrication	1.42	0.29	20.42%			
	Mfg-Food processing	10.74	-	0.00%			



c)	Services	101.78	30.79	30.25%	60.00	22.82	38.03%
	*Of Which sub-sectors:						
	Real Estate				6.77	5.93	87.59%
	S-Leasing/Rentals/Co-Work P Providr	22.65	22.51	99.38%	18.19	9.95	54.70%
	Wholesale / Retail Trader	21.80	1.14	5.23%	3.23		
	S-Hotel / Resort / Restaurant	1.89			0.20		
	Society/Trust/Club	22.87					
d)	Personal loans [Housing Loan, Housing Top-up, Gold Loan, Gold OD, Personal Loan, RMS Education Loan, FDR Loans / NSC KVP Loans (Above Rs. 1 Lacs) and Term Loans on Individual Names)	368.83	19.20	5.21%	322.05	22.14	6.87%
	Sub-total (ii)	489.04	51.31	10.49%	382.87	45.78	11.96%
	Total (i + ii)	746.00	57.49	7.71%	700.27	55.68	7.95%

* During F.Y. 2023-24 Bank has purchased PSL - General Certificates amounting to Rs. 375.00 Cr. therefore average advance under priority sector lending as of 31/03/2024 worksout to Rs. 655.81 Cr.

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Details of accounts subjected to restructuring

(Amounts in ₹ crore)

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23	2023-24	2022-23
Standard	Number of borrowers	-	-	-	1	-	16	-	340	-	357
	Gross Amount (₹ crore)	-	-	-	9.85	-	9.45	-	22.08	-	41.38
	Provision held (₹ crore)	-	-	-	0.49	-	0.91	-	2.21	-	3.61
Sub-standard	Number of borrowers	-	-	-	-	-	2.00	-	6	-	8
	Gross Amount (₹ crore)	-	-	-	-	-	0.26	-	0.11	-	0.37
	Provision held (₹ crore)	-	-	-	-	-	0.03	-	0.01	-	0.04
Doubtful	Number of borrowers	-	-	-	-	-	6.00	-	21	-	27
	Gross Amount (₹ crore)	-	-	-	-	-	0.38	-	6.68	-	7
	Provision held (₹ crore)	-	-	-	-	-	0.30	-	2.33	-	2.63
Total	Number of borrowers	-	-	-	1	-	24	-	367	-	392
	Gross Amount (₹ crore)	-	-	-	9.85	-	10.09	-	28.87	-	48.81
	Provision held (₹ crore)	-	-	-	0.49	-	1.24	-	4.55	-	6.28

* No Such Accounts are restructured as well as No such application received for restructure during F.Y. 2023-24.

Fraud accounts

(Amount in ₹ crore)

	2023-24	2022-23
Number of frauds reported	0	1
Amount involved in fraud (₹ crore)	-	5.60
Amount of provision made for such frauds (₹ crore)	-	-
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	-	-

Note: As there is no monetary loss to Bank, No provision is made.



Disclosure under resolution framework for Covid-19 related stress

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous year (A)	Of (A),	Of (A)	Of (A)	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
		aggregate debt that slipped into NPA during the - year	a mount written off during the -year	amount paid by the borrowers during the - year	
Personal Loans-Covid Restructure 1.0	2.60	0.36	-	1.10	1.36
Personal Loans-Covid Restructure 2.0	10.46	1.15	-	2.63	7.09
Corporate persons*- Covid Restructure 1.0	9.85	-	-	0.85	9.00
Of Which MSMEs	-	-	-	-	-
Corporate persons*- Covid Restructure 2.0	-	-	-	-	-
Of Which MSMEs	-	-	-	-	-
Others- Covid Restructure 1.0	0.62	-	-	0.49	-
Others- Covid Restructure 2.0	17.84	6.82	-	4.12	7.23
Total	41.37	8.33	-	9.19	24.68

Exposure to real estate sector

(Amount in ₹ crore)

Category	2023-24	2022-23
<i>i) Direct exposure</i>		
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.	118.66	111.80
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;	46.75	63.17
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –	0.30	1.05
i. Residential		
ii. Commercial Real Estate		
iii. Indirect Exposure*	0.30	1.05
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	165.71	176.02

*Gold loan availed by borrower for the purpose of house repairs/rennovations

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Unsecured advances

(Amounts in ₹ crore)

Particulars	2023-24	2022-23
Total unsecured advances of the bank	107.11	95.25
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	-	-

(Personal Loans backed by section 49 of MCS Act, Rs.71.62 Cr and Rs. 72.94 Cr for current year and previous year resp, which is included in total unsecured loans)

Concentration of deposits, Advances, exposures & NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	2023-24	2022-23
Total deposits of the twenty largest depositors	84.85	112.33
Percentage of deposits of twenty largest depositors to total deposits of the bank	6.39	8.22

b) Concentration of Advances

(Amount in ₹ crore)

Particulars	2023-24	2022-23
Total Advances to the twenty largest borrowers	178.88	186.51
Percentage of advances to the twenty largest borrowers to the total advances of the bank	23.98%	26.63%

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	2023-24	2022-23
Total exposure to the twenty largest borrowers/customers	204.29	198.15
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers (Group Borrowers)	27.38%	28.30%

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	2023-24	2022-23
Total Exposure to the top twenty NPA accounts	54.89	49.64
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	95.48%	89.15%



Disclosure of complaints

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

Sr. No	Particulars	2023-24	2022-23
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	10	2
2	Number of complaints received during the year	340	396
3	Number of complaints disposed during the year	335	388
3.1	Of which, number of complaints rejected by the bank	6	8
4	Number of complaints pending at the end of the year	15	10
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	6	10
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	6	10
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)	—	—

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
2023-24					
Ground – 1 (ATM/Debit Cards)	1	156	-24%	2	—
Ground – 2 (Internet/Mobile/ Electronics Banking)	9	177	-7%	13	—
Ground – 3 (Loans & Advances)	—	—	0%	—	—
Ground – 4 (Chq. Draft Bills)	—	—	0%	—	—
Ground – 5	—	—	0%	—	—
Others	—	7	40%	—	—
Total	10	340	-16.26%	15	

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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
2022-23					
Ground – 1 (ATM/Debit Cards)	–	206	-45%	1	–
Ground – 2 (Internet/Mobile/ Electronic Banking)	2	190	39%	9	–
Ground – 3 (Loans & Advances)	–	5	0%	–	–
Ground – 4 (Chq. Draft Bills)	–	–	-100%	–	–
Ground - 5	–	–		–	–
Others	–	5	150%	–	–
Total	2	406	-22.22%	10	

Divergence in asset classification and provisioning

(Amount in ₹ crore)

Sr. No.	Particulars	Amount
1	Gross NPAs as on March 31, 2023 as reported by the bank	55.68
2	Gross NPAs as on March 31, 2023 as assessed by Reserve Bank of India	57.43
3	Divergence in Gross NPAs (2-1)	1.75
4	Net NPAs as on March 31, 2023 as reported by the bank	29.68
5	Net NPAs as on March 31, 2023 as assessed by Reserve Bank of India	31.43
6	Divergence in Net NPAs (5-4)	1.75
7	Provisions for NPAs as on March 31, 2023 as reported by the bank	26.00
8	Provisions for NPAs as on March 31, 2023 as assessed by Reserve Bank of India	26.00
9	Divergence in provisioning (8-7)	0
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2023	15.84
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2023	5.03
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2023 after considering the divergence in provisioning	4.89



Disclosures on remuneration

(Amount in ₹ crore)

Particulars	2023-24	2022-23
Name of CEO	S M Pejawar	S M Pejawar
Salary & Ex-gratia	0.26	0.23
Employers Contribution to PF	0.01	0.01
Reimbursement of Driver	0.06	0.03
Total	0.33	0.27

Note: He is also covered in the policy taken by the bank from LIC, for Gratuity.

Disclosures of penalties

No penalty has been imposed by Reserve Bank of India during the year ended on 31st March 2024.

a) Business ratios

Particular	2023-24	2022-23
i) Interest Income as a percentage to Working Funds	7.72%	7.18%
ii) Non-interest income as a percentage to Working Funds	1.39%	1.22%
iii) Cost of Deposits	4.27%	4.15%
iv) Net Interest Margin	3.40%	3.30%
v) Operating Profit as a percentage to Working Funds	0.99%	1.09%
vi) Return on Assets	0.39%	0.32%
vii) Business (deposits plus advances) per employee (in ₹ crore)	7.85	7.54
viii) Profit per employee (in ₹ crore)	0.02	0.02

b) Bancassurance Business

(Amount in ₹ crore)

Particulars	Amount
Comm. On ICICI Lombard Insu.	0.03
Comm. Recd On Kotak Insu.	0.54
Total	0.57

c) Marketing & Distribution

(Amount in ₹ crore)

Particulars	Amount
Comm. On Franking Business	0.03
Comm. On Mutual Fund	0.04
Total	0.07

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) General

(Amount in ₹ crore)

Category	Purchase / Sale	Date	Ref No	Amount
PSLC General	Purchase	05-06-2023	PSLCP/2023/758	375
Total				375

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e) Provisions and contingencies

(Amount in ₹ crore)

Provision debited to Profit and Loss Account	2023-24	2022-23
i) Provisions for NPI	-	-
ii) Provision towards NPA	5.87	9.00
iii) Provision made towards Income tax	2.12	1.80
iv) Other Provisions and Contingencies (with details)		
a) Provision for Restructured Acs	-3.35	-
b) Provision for Std Assets	-	-
c) Investment Dep. Reserve	-	-
d) Add. Gen. Floating Prov Bad debts	-0.05	-

f) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Sr. No.	Particulars	2023-24	2022-23
i)	Payment of DICGC Insurance Premium	1.62	1.64
ii)	Arrears in payment of DICGC premium	-	-

g) Disclosure of facilities granted to Directors & their relatives

(Amount in ₹ crore)

Sr.No	Total No. of Borrowers	San Amount	O/s Amount As on 31/03/2024	of which Overdue	Security Details
1	6	1.95	0.95	0	FDRs & Vehicle

For Thane Bharat Sahakari Bank Ltd.

S. M. Pejavar
Chief Executive Officer

For M/s. VPR & Associates
Chartered Accountants
Firm Regn. No. 112665W

CA Manasi Kulkarni
Partner
Mem. No. 130558
Statutory Auditors
Thane.
Date: 04/06/2024



CASH FLOW FOR THE YEAR ENDED 31ST MARCH 2024

(Rs.in Lacs)

PARTICULARS		31.03.2024		31.03.2023
CASH FLOW FROM OPERATING ACTIVITIES				
NET PROFIT AS PER PROFIT & LOSS A/C		606.03		502.81
ADD:ADJUSTMENT FOR				
PROVISION FOR INCOME TAX AND DEFERRED TAX	212.22		180.44	
PROVISION FOR BAD & DOUBTFUL DEBTS	587.45		900.45	
Dep. On G-Sec Shifted to HTM	12.41		23.22	
DEPRECIATION ON FIXED ASSETS	269.93		394.95	
AMORTISATION OF PREMIUM & DEPRECIATION ON GSEC	47.56		47.22	
LOSS ON SALE OF ASSET	10.41	1,139.98	16.69	1,562.96
LESS:				
INCOME FROM TREASURY OPERATION	(173.81)		138.57	
PROFIT ON SALE OF ASSET	-	(173.81)		138.57
ADD:				
INCREASE IN NOMINAL MEMBERSHIP FEES	-		0.06	
INCREASE IN Enterance FEES	2.44		2.53	
INCREASE / (DECREASE) IN DEPOSITS	(3,933.53)		3,015.49	
INCREASE / (DECREASE) IN OTHER LIABILITY	(375.09)		87.60	
INCREASE / (DECREASE) IN ADVANCES	(5,811.16)		3,147.43	
INCREASE / (DECREASE) IN OTHER ASSETS	442.08		1,556.88	
INCOME TAX PAID	(37.45)	(9,712.71)	(171.60)	7,638.39
CASH GENERATED FROM OPERATING ACTIVITIES (A)		(7,792.89)		9,565.59
INCREASE IN SECURITIES	4,933.50		(3,524.56)	
INCREASE IN BORROWINGS	(67.33)		(3,159.60)	
INCREASE IN Lending at Call	2,998.78		(1,400.59)	
INCOME FROM TREASURY OPERATIONS	(173.81)		138.57	

सेहेचालीसावा वार्षिक अहवाल २०२३-२०२४



(Rs.in Lacs)				
PARTICULARS		31.03.2024		31.03.2023
INCREASE IN FIXED ASSETS	(136.78)		(239.14)	
SALE OF NON BANKING ASSETS	76.85			
CASH GENERATED FROM INVESTING ACTIVITIES (B)		7,631.21		(8,185.33)
CASH FLOW FROM FINANCIAL ACTIVITIES				
DECREASE IN SHARE CAPITAL	(50.29)		(73.41)	
DIVIDEND PAID DURING THE YEAR	(238.78)		(248.93)	
CASH GENERATED FROM FINANCIAL ACTIVITIES (C)		(289.07)		(322.34)
NET INCREASE IN CASH & CASH EQUIVALENTS (A+B+C) (D)		(450.75)		1,057.92
CASH & CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR (E)		8,275.43		7,217.51
CASH & CASH EQUIVALENTS AT THE END OF THE YEAR (D+E)		7,824.68		8,275.43
CASH & CASH EQUIVALENTS		31.3.2024		31.3.2023
CASH		811.53		769.22
BALANCE WITH RBI AND OTHER BANKS		7,013.15		7,506.21
TOTAL		7,824.68		8,275.43

For Thane Bharat Sahakari Bank Ltd.

S. M. Pejavar
Chief Executive Officer

As per our report of even date
For VPR & Associates
Chartered Accountants
FRN : 112665W
CA Manasi Kulkarni
Partner
Mem. No. 130558
Statutory Auditors
Thane.
Date: 04/06/2024



बँकेचे सन २०२४-२०२५ चे उत्पन्न आणि खर्चाचे अंदाजपत्रक

(रु. लाखात)

तपशील	२०२३-२०२४		२०२४-२०२५
	अंदाजित	साध्य	अंदाजित
१) ठेवी	१,४२,५००.००	१,३२,६९४.८२	१,४५,०००.००
२) कर्जे	७७,५००.००	७४,६००.२५	८५,०००.००
उत्पन्न			
१) कर्जे व गुंतवणूकीवरील व्याज	११,७५०.००	११,३७६.३३	११,९५०.००
२) इतर उत्पन्न	१६५५.००	२०५४.२३	१९६०.००
एकूण उत्पन्न	१३४०५.००	१३४३०.५६	१३९१०.००
खर्च			
१) ठेवीवरील व बाहेरील कर्जावरील व्याज	६,९७०.००	६,३६७.२०	६,६२५.००
२) पगार व भत्ते	२,८५०.००	३,०२९.८४	३,५००.००
३) भाडे व कर	९२०.००	९९९.५२	१,१००.००
४) कायदे विषयक खर्च	७५.००	६८.४६	७५.००
५) तार, टपाल इ. खर्च	११०.००	१३३.३५	१५०.००
६) हिशेब तपासणी शुल्क	५०.००	४१.०४	५०.००
७) घसारा	४००.००	२६९.९३	४७५.००
८) जाहिगात, छपाई, लेखन सामुग्री इ. खर्च	१२०.००	१०२.६४	१२०.००
९) इतर खर्च	१०००.००	९५२.९०	९९०.००
एकूण खर्च	१२४९५.००	११९६४.८८	१३०८५.००
निव्वळ नफा	९१०.००	१४६५.६८	८२५.००
१०) तरतुदी	१६०.००	६४७.४२	८०.००
११) कर तरतूद	२००.००	२१२.२२	१०५.००
कार्यरत नसलेले खर्च	३६०.००	८५९.६४	१८५.००
१२) नफा	५५०.००	६०६.०४	६४०.००

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Annexure A (परिशिष्ट अ)

NAME OF THE BANK	:	THANE BHARAT SAHAKARI BANK LTD. (Scheduled Bank)
HEAD OFFICE ADDRESS	:	SHATATARAKA, BAJI PRABHU DESHPANDE MARG, VISHNU NAGAR, NAUPADA, THANE 400 602.
DATE OF REGISTRATION	:	25-Sep-1978
DATE & NO. OF RBI LICENCE	:	ACD - MH-128 P DT. 19-4-1979
JURISDICTION	:	MAHARASHTRA STATE
Item		As on 31st March 2024
NO. OF BRANCHES		30
MEMBERSHIP	Regular	43459
	Nominal	230
		(Rs. in lacs where applicable)
PAID UP SHARE CAPITAL		2749.61
TOTAL RESERVE & FUNDS		13587.82
DEPOSITS	Current	15537.98
	Savings	45776.98
	Fixed	71379.86
ADVANCES	Secured	63888.47
	Unsecured	10711.78
	Total % of priority section	74.21%
	Total % of weaker section	3.14%
BORROWINGS		1511.90
INVESTMENTS	GOI STOCK	35329.01
	STATE & DISTRICT COOP. BANK & OTHER COOP.	151.62
	TERM DEPOSITS WITH PUBLIC SECTOR BANKS	3666.98
	TERM DEPOSITS WITH PRIVATE SECTOR BANKS	16840.09
	OTHERS	2796.18
OVERDUE (%)		6.77%
AUDIT CLASSIFICATION		"A"
PROFIT FOR THE YEAR (Appropriation)		607.69
SUB-STAFF		45
OTHER STAFF		219
TOTAL STAFF		264
PRODUCTIVITY PER STAFF		785.21
WORKING CAPITAL		147386.59



Annexure B (परिशिष्ट ब)

Existing Byelaw	Amendment Required	Reason
<p>2. REGISTERED OFFICE:</p> <p>i) The Principal place and the Registered Office of the Bank shall be situated at ‘Shatataraka’, BajiPrabhu Deshpande Marg, Vishnunagar, Naupada, Thane (W) 400 602.</p>	<p>2. REGISTERED OFFICE:</p> <p>i) The Principal place and the Registered Office of the Bank shall be situated at ‘Ashoka Regency’, BajiPrabhu Deshpande Marg, Vishnunagar, Naupada, Thane (W) 400 602.</p>	<p>As the existing Registered Office under goes redevelopment.</p>
<p>5. OBJECTS:</p> <p>(viii) To acquire, to hold, to issue on commission, to underwrite and to deal in stocks, funds, shares, debentures, debenture stock, bonds, obligations, Securities and investment of all kinds.</p>	<p>5. OBJECTS:</p> <p>(viii) To acquire, to hold, to issue on commission, to underwrite and to deal in stocks, funds, shares, debentures, debenture stock, bonds, obligations, Securities and investment of all kinds shall be governed by guidelines issued by Reserve Bank of India from time to time.</p>	<p>To bring Bye-laws in line with Reserve Bank of India guidelines.</p>
<p>5. OBJECTS:</p> <p>(xiii) To effect, to insure, to guarantee, to underwrite, to participate in managing and carrying out any issue, whether public or private, of shares, stocks, bonds, debentures, debenture stocks or other loans of any State, Municipal Corporation, company, corporation or association and to lend money for the purpose of any such issue.</p>	<p>5. OBJECTS:</p> <p>(xiii) To effect, to insure, to guarantee, to underwrite, to participate in managing and carrying out any issue, whether public or private, of shares, stocks, bonds, debentures, debenture stocks or other loans of any State, Municipal Corporation, company, corporation or association and to lend money for the purpose of any such issue shall be governed by guidelines issued by Reserve Bank of India from time to time.</p>	<p>To bring Bye-laws in line with Reserve Bank of India guidelines.</p>

I've updated my KYC details at TBSB, have you done yours?

Visit TBSB Bank to update your KYC and
experience seamless banking!

BRING YOUR



Aadhaar
Card



PAN
Card



Passport



Voter
ID



Driving
Licence



Job card
issued
by NREGA



Note: Bring your Aadhaar card, Pan Card or Any of above valid kyc document.

- ⇒ एक 'ओळखीचा पुरावा' आणि 'पत्त्याचा पुरावा' आणि एक अलिकडचे छायाचित्र बँकेचे खाते उघडण्यासाठी पुरेसे आहे.
- ⇒ तुमचे आधार कार्ड, वाहन चालविण्याचा परवाना, मतदार ओळखपत्र, पासपोर्ट किंवा नरेगा कार्ड हे तुमच्या ओळखीच्या आणि पत्त्याच्या पुराव्यासाठी पुरेसे आहे. पॅनकार्ड फक्त ओळखीच्या पुराव्यासाठी योग्य आहे.
- ⇒ तुमचा सध्याचा पत्ता बँकेला सादर करण्यात आलेल्या पुराव्यातील पत्त्यापेक्षा वेगळा असल्यास तुमच्या नव्या पत्त्यासंबंधी एक साधे स्वतःचे घोषणापत्र पुरेसे आहे.
- ⇒ तुमच्या जोखमीच्या स्वरूपानुसार बँक दर २, ८ किंवा १० वर्षांनी केवायसी संबंधी तपशिलाची पुन्हा खात्री करून घेते.



ऑनलाईन बँकिंग, परिपूर्ण सायबर सुरक्षिततेसह....

- ❖ आपला पीन/ओ.टी.पी./सी.व्ही.व्ही. कोणालाही सांगू नका.
- ❖ आपला पासवर्ड वेळोवेळी बदलावा व तो इतरांना ओळखण्याजोगा सोपा नसावा.
- ❖ सायबर कॅफे वा सार्वजनिक ठिकाणी ऑनलाईन बँकिंग करणे टाळावे.
- ❖ अनोळखी व्यक्ती किंवा कंपनीतर्फे आलेल्या मेसेज अथवा ई-मेलवर क्लिक करू नका. तसेच त्यांना कोणतीही संवेदनशील माहिती पुरवू नका.
- ❖ बँक कधीही फोन, मेसेज अथवा ई-मेलने आपली वैयक्तिक माहिती वा केवायसी बाबत विचारपूस करत नाही याची नोंद घ्यावी.

Explore Digital Banking



Mobile Banking

Internet Banking

BHIM UPI

RuPay Debit Card

SMS Alerts

Apply for
TBSB RUPAY DEBIT CARD &
Avail Exciting Offers...

*T&C Apply

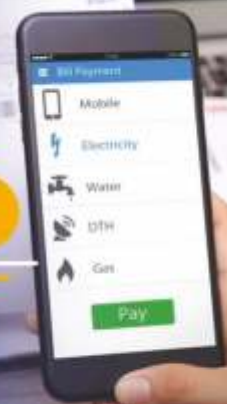


RuPay

Fikar mat karo
#UPIKARO

**TRANSACTION SAFE,
SECURE & GO DIGITAL**

PAY VIA
UPI
UNIFIED PAYMENTS INTERFACE
#UPIKARO



**STAY HOME
STAY SAFE!**



ठाणे भारत सहकारी बँक लि.

शेड्यूल्ड बँक

केंद्रीय कार्यालय : 'सहयोग मंदीर', सहयोग मंदिर पथ, घंटाळी, नौपाडा, ठाणे - ४००६०२

फोन नं. : २५४०८०७६, २५४४७८१६ • फॅक्स नं. : २५३३३६४५

नोंदणीकृत कार्यालय : 'शततारका', विष्णुनगर, नौपाडा, ठाणे (प.)-४०० ६०२.

शाखा	फोन नं.	शाखा	फोन नं.
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