

₹१०,००० कोटींकडे वाटचाल ...

मुंबईकरांच्या विश्वासातील बँक ...

**मुंबई बँक**

**४५ वा वार्षिक अहवाल २०१८-१९**

साथ आमची तुम्हांला ....



... गती मिळे स्वयंपूणर्विकासाला



**मुंबई जिल्हा मध्यवर्ती सहकारी बँक मर्यादित.**  
**Mumbai District Central Co-op. Bank Ltd.**

(नोंदणी क्र. : बीओएम/बीएनके/७०/दिनांक ६ ऑगस्ट, १९७४)

मुंबई बँक भवन, २०७, डॉ. डी. एन. रोड, फोर्ट, मुंबई ४०० ००९. फोन - २२६९ ७९५४ - ५९, फॅक्स : ०२२-२२६२ २३२८

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Website : [www.mdccbak.com](http://www.mdccbak.com)



अमदार प्रविणभाऊ यशवंत दरेकर  
अध्यक्ष



पुरुषोत्तम महादेव दळवी  
उपअध्यक्ष

बँकेचे विद्यमान संचालक मंडळ  
सन २०१८-२०१९



संदिप सिताराम घनसाट



डॉ. अनिलराज आनंदराज अहसूळ  
(भा. आमदार)



प्रसाद गिनेश लाड  
(आमदार)



शिवाजीराज विष्णू नलावडे



विक्रम माना भोसले



निकान्ती चौडीराम पारले



अनिलराज विनोद घोसाळकर  
(भा. नगरसेवक)



सुनिल राजाराम राजत  
(आमदार)



आनंदराज बाळकृष्ण गोळे



सिध्दार्थ सात्याचाहैब कांबळे



अनिल दत्तात्रय गगरे



जयश्रीसाई सोमा पांचाळ



नंदकुमार मानजसिंग काटकर



गिजाबा सिताराम फवार



सुनदेव बाळराज पाटील



कवितासाई प्रकाश देशमुख



शिल्पासाई अतुल सरयोटदार



विनोद दामु बोर्से



नितीन चौडीराम बनकर



मनोहर रामचंद्र दरेकर  
(कर्मचारी प्रतिनिधी)



रांजय सिताराम कदम  
(कर्मचारी प्रतिनिधी)



डॉ. ए.एस. कदम  
कार्यकारी संचालक





मुंबई बँक  
MUMBAI BANK



४५ वा वार्षिक अहवाल २०१८-१९  
45 th Annual Report 2018-19



पारदर्शक, विश्वासार्ह आणि प्रतिभावंत मुख्यमंत्री  
मा. नामदार श्री. देवेन्द्रजी फडणवीस साहेब



मुंबई बँक  
MUMBAI BANK



४५ वा वार्षिक अहवाल २०१८-१९  
45 th Annual Report 2018-19



सहकार महर्षी

**मा. श्री. शरदचंद्रजी पवार साहेब**

मा. कृषीमंत्री, भारत सरकार





मुंबई बँक  
MUMBAI BANK



४५ वा वार्षिक अहवाल २०१८-१९  
45 th Annual Report 2018-19

मा. ना. श्री. सुभाषजी देशमुख  
सहकार मंत्री, महाराष्ट्र राज्य



मा. ना. श्री. गुलाबरावजी पाटील  
सहकार राज्यमंत्री, महाराष्ट्र राज्य







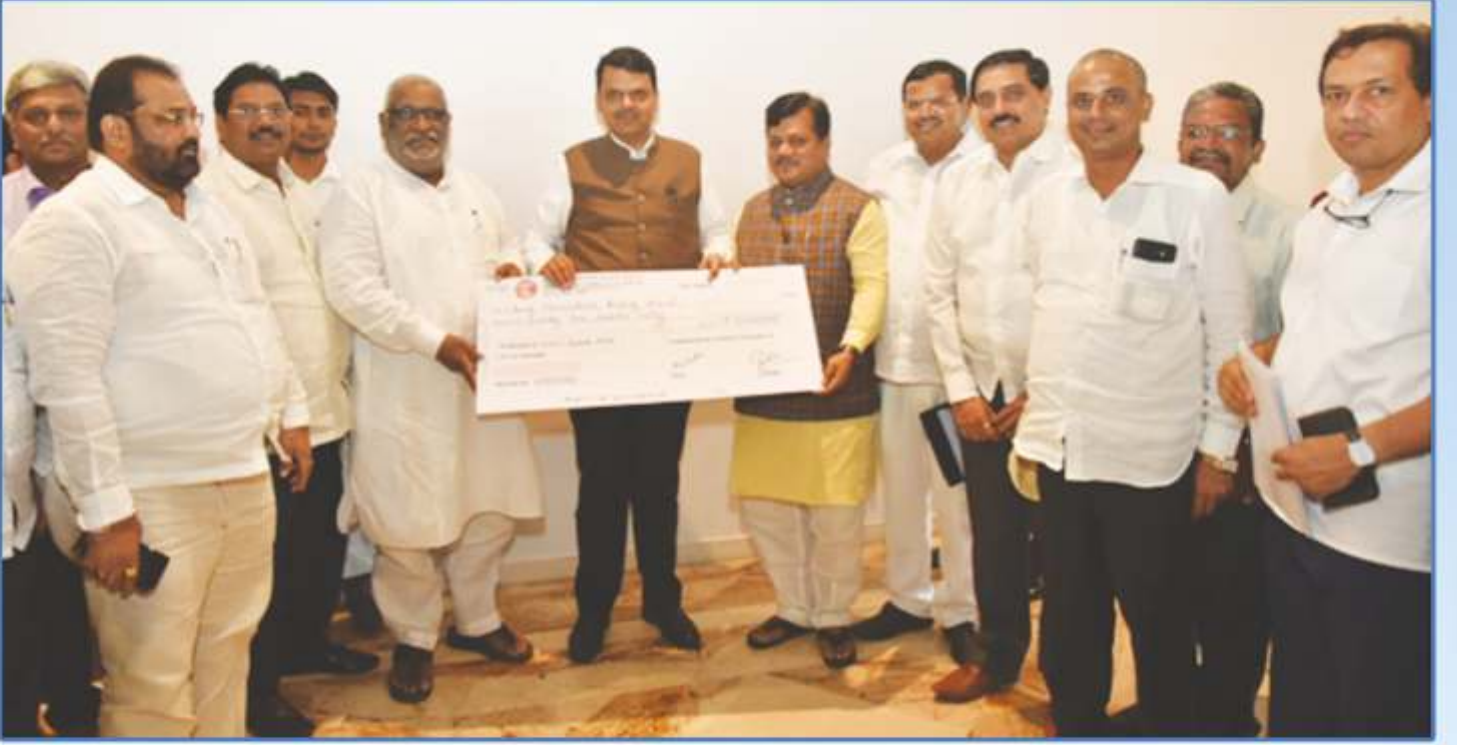
### मुंबई बँकेची ४४ वी वार्षिक सर्वसाधारण सभा

बँकेचे अध्यक्ष आमदार प्रवीण दरेकर यांच्या अध्यक्षतेखाली, माटुंगा येथील यशवंत नाट्यगृहात खेळीमेलीच्या वातावरणात पार पडली. यावेळी कृष्णा शेलार, सहदेव सावंत, डी एन महाजन, संभाजी भोसले, दादासाहेब घाडगे, पंढरी कांबळे, हिराचंद्र सूर्यवंशी यांनी विविध सूचना केल्या. बँकेचे कार्यकारी संचालक डी. एस. कदम यांनी प्रारंभिक केले तर उपाध्यक्ष पुरुषोत्तम ढळवी यांनी आभार मानले.

सभेस बँकेचे ज्येष्ठ संचालक शिवाजीराव नलावडे, नंदकुमार काटकर, सिद्धार्थ टी. कांबळे, आमदार प्रसाद लाड, बी डी पारले, आनंदराव गोळे, नितीन बनकर, अनिल गजरे, विठ्ठल भोसले, आमदार सुनील राऊत, संदीप घनदाट, जिजाबा पवार, अभिषेक घोसाळकर, कविता देशमुख, शिल्पाताई सरपोतदार, विनोद बोरसे, सोनदेव पाटील, जयश्री पांचाळ यासह सर्व संचालक मंडळ, वरिष्ठ अधिकारी व कर्मचारी, सभासद विविध संस्थांचे पदाधिकारी मोठ्या संख्येने उपस्थित होते.







### पूरग्रस्तांसाठी मदत

सांगली व कोल्हापूर पूरग्रस्तांसाठी मुंबई जिल्हा मध्यवर्ती बँकेच्या वतीने २९ लाख रुपयांचा धनादेश राज्याचे मुख्यमंत्री मा. ना. देवेंद्रजी फडणवीस यांच्याकडे बँकेचे अध्यक्ष आमदार प्रवीण दरेकर यांनी संचालकां समवेत सुपूर्द केला. तदप्रसंगीच्या छायाचित्रात ज्येष्ठ संचालक शिवाजीराव नलावडे, सिद्धार्थ टी. कांबळे, नंदकुमार काटकर, उपाध्यक्ष पुरुषोत्तम दळवी, नितीन बनकर, आनंदराव गोळे, अनिल गजरे, विठ्ठलराव भोसले, जिजाबा पवार, कार्यकारी संचालक डी. एस. कदम, सुरेश कडलक आदि मान्यवर उपस्थित होते.



### स्वयं-पुनर्विकास योजनेचे सादरीकरण

हौसिंग सोसायट्यानांच विकासक बनविणाऱ्या, मुंबई बँकेच्या स्वयं-पुनर्विकास योजनेचे सादरीकरण म्हाडाचे उपाध्यक्ष आणि मुख्य कार्यकारी अधिकारी मिलिंद म्हैसकर, मुंबई मंडळाचे मुख्याधिकारी सुभाष लाखे यांच्यासमोर झाले. यावेळी बँकेचे अध्यक्ष आमदार प्रवीण दरेकर, उपाध्यक्ष पुरुषोत्तम दळवी, संचालक नंदकुमार काटकर, नितीन बनकर, आनंदराव गोळे, विठ्ठल भोसले आणि कार्यकारी संचालक डी. एस. कदम उपस्थित होते.





### दादर येथे स्वयं पुनर्विकासावर मार्गदर्शन

मुंबई हौसिंग फेडरेशन आणि मुंबई जिल्हा मध्यवर्ती बँक यांच्या संयुक्त विद्यमाने दादरच्या शारदाश्रम शाळेत, गृहनिर्माण संस्थांसाठी एका मार्गदर्शन शिबिराचे आयोजन करण्यात आले. त्याचे उद्घाटन आमदार प्रवीण दरेकर यांच्याहस्ते झाले. यावेळी बँकेचे जेष्ठ संचालक व सहकारातील जेष्ठ नेते शिवाजीराव नलावडे, नंदकुमार काटकर, जिजाबा पवार, विठ्ठल भोसले, जयश्री पांचाळ, हौसिंग फेडरेशनचे अध्यक्ष प्रकाश दरेकर, सचिव डी. एस. वडेर, वसंतराव शिंदे, यशवंत किल्लेदार, हेमंत दळवी यासह सर्व संचालक तसेच सुमारे १०० गृहनिर्माण संस्थांचे पदाधिकारी उपस्थित होते.







**गोराई (बोरीवली) येथे मार्गदर्शन.**

गोराई (बोरीवली) येथे गृहनिर्माण सहकारी संस्थांच्या मेळाव्याचे दीपप्रज्वलन करून उदघाटन करताना खासदार गोपाळ शेटी, सोबत मुंबई बँकेचे अध्यक्ष आमदार प्रवीण दरेकर, उपमहापौर मोहन मिठबावकर, सहकारातील जेष्ठ नेते शिवाजीराव नलावडे, मुंबई हौरिंग फेडरेशनचे अध्यक्ष प्रकाश दरेकर, अशोक उतेकर, विठ्ठल वालुंज, आदी मान्यवर दिसत आहेत. शासनाने स्वयं पुनर्विकासाचे धोरण जाहीर केल्याने या मेळाव्याला गृहनिर्माण संस्थांचे हजारो पदाधिकारी उपस्थित होते.







**मुलुंड येथे स्वयं पुनर्विकासावर मार्गदर्शन**

गृहनिर्माण संस्थांसाठी मुलुंड येथे आयोजित केलेल्या मार्गदर्शन शिबिराचे उदघाटन करताना खासदार किरीट सोमय्या, शेजारी मुंबई बँकेचे अध्यक्ष आमदार प्रवीण दरेकर, मा. म्हाडा अध्यक्ष चंद्रशेखर प्रभु, सहकारातील ज्येष्ठ नेते शिवाजीराव नलावडे, आमदार प्रसाद लाड, फेडरेशनचे अध्यक्ष प्रकाश दरेकर, मुंबई बँकेचे उपाध्यक्ष पुरुषोत्तम दळवी, संचालक सिध्दार्थ टी. कांबळे, संचालिका श्रीमती कविताताई देशमुख, संचालक जिजाबा पवार आणि उपस्थित जनसमुदाय.







### महिला संस्थांना प्रमाणपत्र वितरण सोहळा व बँकेच्या विविध कर्ज योजनांची माहिती

मुंबई बँकेमार्फत महिला सहकारी संस्थांना व बचतगटांना अन्न व सुरक्षा प्रमाणपत्रे वितरित करण्यात आली. तसेच विविध कर्ज योजनांची माहितीही देण्यात आली. यावेळी कार्यक्रमास मुंबई बँकेचे अध्यक्ष आमदार प्रवीण दरेकर, उपाध्यक्ष पुरुषोत्तम दळवी, ज्येष्ठ संचालक शिवाजीराव नलावडे, नितीन बनकर, आनंदराव गोळे, विठ्ठल भोसले, जयश्री पांचाळ, शिल्पाताई सरपोतदार, कविता देशमुख, बँकेच्या महिला कक्षाच्या अधिकारी मंजुषा भाडळकर रश्मी काले तसेच विविध संस्थांच्या पदाधिकारी मोठ्या संख्येने उपस्थित होत्या.







### महिला सक्षमीकरण व संरक्षण आधारावर कौशल्यविकास

मुंबई बँकेच्या महिला कक्षातर्फे महिला सक्षमीकरण व संरक्षण आधारावर कौशल्यविकास आणि हळदी कुंकू कार्यक्रम एकत्रितपणे घेण्यात आला. यावेळी मार्गदर्शन करताना बँकेचे अध्यक्ष आमदार प्रवीण दरेकर, सोबत संचालिका जयश्री पांचाळ, शिल्पाताई सरपोतदार, कविताताई देशमुख, संचालक नितीन बनकर, आनंदराव गोळे.







### नॅशनल एस.सी/एस.टी. हब आयोजित वेंडर डेव्हलपमेंट प्रोग्राम

मुंबई पुर्व उपनगरे जिल्हा, बेरोजगार सेवा सह संस्थांचा संघ मर्या,  
नॅशनल एस.सी/एस.टी. हब आयोजित वेंडर डेव्हलपमेंट प्रोग्राममध्ये  
मार्गदर्शन व दीप-प्रज्वलन करताना  
मुंबई बँकेचे अध्यक्ष व आमदार प्रविणभाऊ दरेकर  
तदप्रसंगी बँकेचे उपाध्यक्ष पुरुषोत्तम दळवी, संचालक शिवाजीराव नलावडे,  
नंदकुमार काटकर, जिजाबा पवार, विठ्ठल भोसले व इतर मान्यवर उपस्थित होते.







राज्य निवडणूक आयोगातर्फे दिला जाणारा पहिला लोकशाही पुरस्कार मुंबई हौसिंग फेडरेशनला मिळाला. भारताचे उपराष्ट्रपती सन्माननीय व्यंकयाजी नायडू यांच्या शुभहस्ते मुंबई हौसिंग फेडरेशनचे अध्यक्ष प्रकाश दरेकर यांना देण्यात आला. या कौतुक सोहळ्यास महाराष्ट्र राज्याचे मुख्यमंत्री देवेंद्रजी फडणवीस, तसेच राज्याचे मुख्य निवडणूक आयुक्त सहायिया, फेडरेशनचे अॅड. डी. एस. वडेर, छायाताई आजगावकर उपस्थित होते. मुंबईतील सहकार चळवळीचा हा बहुमान आहे. मुंबईतील सहकार चळवळीचा हा गौरव असल्याने पालक बँक या नात्याने मुंबई हौसिंग फेडरेशनचे अभिनंदन.



मुंबईतील आहार पुरविणाऱ्या हजारो महिलांचे प्रश्न संवेदनशीलपणे समजून घेऊन ते सोडविण्यासाठी, दस्तुरखुद्द अमृताजी फडणवीस स्वतःच महापालिका आयुक्त अजोय मेहता यांना शिष्टमंडळासह भेटल्या. या भेटीचे नियोजन मुंबई बँकेचे अध्यक्ष आमदार प्रवीण दरेकर यांनी घडवून आणले. यावेळी मुंबई बँकेच्या संचालिका व मुंबई व कोकण महिला औद्योगिक उत्पादक संस्था महासंघाच्या अध्यक्षा जयश्री पांचाळ, राजा नलावडे यांनी पालिका प्रशासनाला जाचक अटींमुळे येणाऱ्या अडचणींची माहिती दिली. या भेटीनंतर अमृता फडणवीस यांनी मुंबई बँकेला भेट दिली. यावेळी मुंबई बँकेतर्फे त्यांचे स्वागत करण्यात आले.





फॉर्म 'अ'

(सहकारी संस्था प्रतिनिधीने सभेच्या वेळी सहीशिकव्यानिशी संस्थेच्या लेटरहेडवर आणावयाचा ठराव व प्रमाणपत्राचा नमुना )

- ठरावाचा नमुना -

मुंबै बँक सभासद क्रमांक : \_\_\_\_\_

संस्था नोंदणी क्रमांक : \_\_\_\_\_ दिनांक : \_\_\_\_\_

दूरध्वनी / भ्रमणध्वनी क्रमांक : \_\_\_\_\_

संस्थेचा नोंदणीकृत पत्ता : \_\_\_\_\_

संस्थेचे नाव : \_\_\_\_\_

व्यवस्थापक समितीची सभा दिनांक \_\_\_\_\_ रोजी झाली.

सदर सभेतील ठराव क्रमांक \_\_\_\_\_ ची खरी नक्कल.

ठराव क्रमांक :

ठराव करण्यात आला की, मुंबई जिल्हा मध्यवर्ती सहकारी बँकेच्या सन २०१८-२०१९ सालच्या दि. २७/०९/२०१९ रोजी होणा-या ४५ व्या वार्षिक सर्वसाधारण सभेत संस्थेतर्फे भाग घेण्याचा व मतदान करण्याचा अधिकार संस्थेचे सभासद.

श्री. / श्रीमती \_\_\_\_\_ यांना देण्यात येत आहे.

सूचक :

अनुमोदक :

स्थळ : मुंबई,

ठराव सर्वानुमते / बहुमताने मंजूर

दिनांक : \_\_\_\_\_

सचिव

अध्यक्ष

SEAL

करिता

संस्थेची मोहर/ शिक्का

( संस्थेचे नाव )

- : प्रमाणपत्र :-

मा. कार्यकारी संचालक,

मुंबई जिल्हा मध्यवर्ती सहकारी बँक मर्यादित,

"मुंबै बँक भवन", २०७, डॉ.डी.एन.रोड,

फोर्ट, मुंबई ४०० ००१

प्रमाणपत्र देण्यात येते की, श्री./ श्रीमती ----- हे/ हया संस्थेचे/ च्या सभासद असून ते / त्या आमच्या संस्थेचे / संस्थेच्या थकबाकीदार नाहीत.

स्थळ : मुंबई,

ठराव सर्वानुमते / बहुमताने मंजूर

दिनांक : \_\_\_\_\_

सचिव

अध्यक्ष

SEAL

करिता

संस्थेची मोहर/ शिक्का

( संस्थेचे नाव )







वार्षिक सर्वसाधारण सभेची अनुपस्थिती क्षमापित करणेबाबत सहकारी संस्थेने  
सहीशिक्यानिशी संस्थेच्या लेटरहेडवर द्यावयाच्या पत्राचा नमुना

मुंबई बँक सभासद क्रमांक : \_\_\_\_\_

संस्था नोंदणी क्रमांक : \_\_\_\_\_ दिनांक \_\_\_\_\_

(संस्थेचे नाव) : \_\_\_\_\_

संस्थेचा नोंदणीकृत पत्ता : \_\_\_\_\_

दूरध्वनी/भ्रमणध्वनी क्रमांक : \_\_\_\_\_

विषय - बँकेच्या सन २०१८-२०१९ सालच्या ४५ व्या वार्षिक सर्वसाधारण सभेची  
अनुपस्थिती क्षमापित करणेबाबत.

वरील विषयाचे अनुषंगाने विनंती करण्यात येते की, दिनांक २७/०९/२०१९ रोजी संपन्न झालेल्या / होणा-या बँकेच्या  
सन २०१८-२०१९ सालच्या ४५ व्या वार्षिक सर्वसाधारण सभेस आमच्या संस्थेचा प्रतिनिधी उपस्थित नसल्याने संस्थेची वार्षिक  
सर्वसाधारण सभेची अनुपस्थिती क्षमापित करण्यात यावी हि विनंती.

कळावे,

आपला विश्वासू,

अध्यक्ष / सचिव / व्यवस्थापक

संस्थेचे नाव \_\_\_\_\_

शिकका

दिनांक : \_\_\_\_\_





वार्षिक सर्वसाधारण सभेची अनुपस्थिती क्षमापित करणेबाबत वैयक्तिक सभासदाने  
सहनिशी द्यावयाच्या पत्राचा नमुना

मुंबई बँक सभासद क्रमांक : \_\_\_\_\_

सभासद क्रमांक : \_\_\_\_\_ दिनांक \_\_\_\_\_

(सभासदाचे नाव) : \_\_\_\_\_

सभासदाचा पत्ता : \_\_\_\_\_

दूरध्वनी/भ्रमणध्वनी क्रमांक : \_\_\_\_\_

विषय - बँकेच्या सन २०१८-२०१९ सालच्या ४५ व्या वार्षिक सर्वसाधारण सभेची  
अनुपस्थिती क्षमापित करणेबाबत.

वरील विषयाचे अनुषंगाने विनंती करण्यात येते की, दिनांक २७/०९/२०१९ रोजी संपन्न झालेल्या / होणा-या बँकेच्या  
सन २०१८-२०१९ सालच्या ४५ व्या वार्षिक सर्वसाधारण सभेस उपस्थित राहता येत नसल्याने वार्षिक सर्वसाधारण सभेची  
अनुपस्थिती क्षमापित करण्यात यावी हि विनंती.

कळावे,

आपला विश्वासू,

सही/-

सभासदाचे नाव \_\_\_\_\_

दिनांक : \_\_\_\_\_







# मुंबई जिल्हा मध्यवर्ती सहकारी बँक मर्यादित

प्रधान कार्यालय : “मुंबई बँक भवन”, २०७, डॉ. दादाभाई नौरोजी रोड, फोर्ट, मुंबई ४०० ००९.

## ४५ व्या वार्षिक सर्वसाधारण सभेची सूचना

( फक्त सभासदांकरिता )

मुंबई जिल्हा मध्यवर्ती सहकारी बँक मर्यादित, मुंबई या बँकेच्या सभासदांची सन २०१८-२०१९ सालची ४५ वी वार्षिक सर्वसाधारण सभा, शुक्रवार, दिनांक २७ सप्टेंबर २०१९ रोजी सायंकाळी ठीक ४.०० (चार) वाजता, खालील विषयांवर विचार करण्यासाठी अखिल भारतीय मराठी नाटय परिषदेचे यशवंत नाटय मंदिर, मनमाला टँक रोड, माटुंगा - माहिम, मुंबई ४०० ०१६ येथे आयोजित केली आहे.

तरी सर्व सभासदांनी सभेस उपस्थित रहावे हि विनंती.

### ❖ सभेपुढील कामे ❖

- दिनांक २६ सप्टेंबर २०१८ रोजी झालेल्या बँकेच्या सन २०१७-२०१८ सालच्या ४४ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- दिनांक ३१ मार्च २०१९ अखेरच्या वर्षाचा संचालक मंडळाने सादर केलेला बँकेच्या कामकाजाचा अहवाल, ताळेबंद व नफा तोटा पत्रके स्विकारणे व त्यास मान्यता देणे.
- दिनांक ३१ मार्च २०१९ वर्ष अखेरच्या निव्वळ नफ्याचे विभाजन मंजूर करणे व सन २०१८-२०१९ सालाकरिता लाभांश जाहीर करणे ( संचालक मंडळाने शिफारस केलेले नफा विभाजन अहवालात नमूद केले आहे. )
- बँकेच्या सन २०१८-२०१९ च्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे.
- बँकेच्या सन २०१७-२०१८ च्या वैधानिक लेखापरिक्षण दोष-दुरुस्ती अहवालाची नोंद घेणे.
- बँकेचे सन २०१९-२०२० या आर्थिक वर्षाकरिता बँकेच्या वैधानिक लेखापरिक्षणासाठी वैधानिक लेखापरिक्षक यांची नियुक्ती करणे.
- बँकेच्या सन २०१८-२०१९ च्या खर्चाच्या अंदाजपत्रकापेक्षा बाबनिहाय जास्त झालेल्या खर्चास मंजूरी देणे.
- सन २०१९-२०२० सालाकरिता संचालक मंडळाने शिफारस केलेल्या अंदाजपत्रकास मान्यता देणे.
- संचालक मंडळाने शिफारस केलेल्या बँकेच्या उपविधी दुरुस्तीबाबत विचार करणे (उपविधी दुरुस्तीचा मसुदा अहवालात दिला आहे.)
- वैयक्तिक थकबाकीदारांचे कर्ज महाराष्ट्र सहकारी संस्था अधिनियम १९६९ नियम ४९ अन्वये निर्लेखित (Write off) करण्यासाठी मान्यता देणे.
- बँकेच्या ४५ व्या वार्षिक सर्वसाधारण सभेस उपस्थित नसलेल्या सभासदांच्या अनुपस्थितीस क्षमापित करण्यास मान्यता देणे.
- बँकेचा व्यवसाय वृध्दीगत करण्यासाठी संचालक मंडळाने शिफारस केलेल्या विविध ठिकाणी शाखा उघडणेबाबत तयार केलेल्या वार्षिक आराखड्यास (Annual plan) मंजूरी देणे.

मा.अध्यक्षांच्या परवानगीने येणा-या ऐनवेळच्या विषयांचा विचार करणे.

संचालक मंडळाच्या हुकूमवरून,

(डी. एस. कदम)

कार्यकारी संचालक

मुंबई,  
दिनांक : २६/०८/२०१९

### विशेष सूचना :

- उपरोक्त सभेसाठी आवश्यक असलेली गणसंख्या सायंकाळी ४.०० (चार) वाजेपर्यंत पूर्ण न झाल्यास सदर सभा तहकुब करण्यांत येईल व अशी तहकुब केलेली सभा त्याचदिवशी त्याच ठिकाणी ४.३० ( साडेचार ) वाजता, उपरोक्त सभेच्या विषय पत्रिकेवरील कामकाज पार पाडण्यासाठी भरेल व अशा सभेस गणपूर्तीची आवश्यकता राहणार नाही.
- सभेच्या अनुषंगाने सभासदांना काही माहिती हवी असेल किंवा सूचना / प्रश्न सभेपुढे मांडावयाचे असतील तर त्या त्यांनी लेखी स्वरूपात दिनांक १९/०९/२०१९ रोजी अगर तत्पूर्वी बँकेच्या मुख्य कार्यालयात पोहचतील अशा बेताने पाठवावेत.
- प्रत्येक सभासदाने, सभेस येताना अहवाल व त्यासोबत मागील वार्षिक सर्वसाधारण सभेचे इतिवृत्त कृपया आपल्या सोबत घेवून यावे.
- संस्थेतर्फे सभेस पाठवावयाचा प्रतिनिधी, सदर संस्थेचा थकबाकीदार नाही अशा आशयाचा दाखला प्रतिनिधीत्वाचे ठरावासोबत सभेस उपस्थित राहताना आणला पाहिजे. सदर ठराव प्रमाणपत्राचा नमुना फॉर्म “अ” अहवालात देण्यांत आला आहे.
- सभासदांना विनंती करण्यात येते की, त्यांच्या नांवात अगर पत्त्यात बदल झाला असल्यास तसे बँकेस लेखी कळवावे, जेणे करुन बँकेस सभासद यादी अद्यावत करता येईल.
- सभासदांना विनंती करण्यात येते की, लाभांश रक्कम त्यांच्या खात्यावर वेळीच जमा करण्याचे दृष्टीने त्यांनी आपले खाते क्रमांक व शाखेचे नांव बँकेस कळवावे.
- सन १९९८ - ९९ सालच्या वार्षिक सर्वसाधारण सभेत उपविधी मध्ये दुरुस्ती करुन एका भागाची दर्शनी किंमत रक्कम ₹ १००/- वरुन ₹ १०००/-पर्यंत वाढविण्यात आली आहे. त्यास सहकार खात्याची मंजूरी मिळाली असल्याने, आवश्यक ती रक्कम भरुन भागाची दर्शनी किंमत पूर्ण करण्यासाठी व सुधारीत भाग दाखले देण्यासाठी जुने भाग दाखले अधिकृत पदाधिका-यांच्या सही शिक्क्यानिशी आणि वाढीव रक्कमेसह बँकेकडे पाठविणे संबंधी सभासद संस्था आणि वैयक्तिक सभासदांना विनंती करण्यांत येत आहे की, त्यांनी या संदर्भात दिनांक ३१/०३/२०२० पर्यंत पूर्तता करावी.
- बँकेच्या सन २०१८-२०१९ सालच्या ४५ व्या वार्षिक अहवालाची प्रत नजिकच्या शाखेत सभासदांकरिता उपलब्ध करुन देण्यात आली आहे.



**MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.,****“MUMBAI BANK BHAVAN” 207, DR. D. N. ROAD, FORT MUMBAI - 400 001.****NOTICE****(FOR MEMBERS ONLY)**

Notice is hereby given that the **45<sup>th</sup> Annual General Meeting of MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED** for the year 2018-2019 will be held on **Friday, 27th September, 2019 at 4.00 p.m. at Akhil Bharatiya Marathi Natya Parishad, “Yashwant Natya Mandir”, Manmala Tank Road, Matunga-Mahim, Mumbai - 400 016** to transact the following business.

- 1) To confirm the minutes of 44th Annual General Meeting of the Bank for the year 2017-2018 held on 26th September 2018.
- 2) To receive and consider the Annual Report, Statements of Accounts for the year ending 31st March 2019.
- 3) To approve the Appropriation of Profit for the year ending 31st March 2019 and to declare Dividend for the year 2018-2019 as recommended by the Board of Directors.
- 4) To consider the Audit Memorandum of the Statutory Auditor for the year 2018-2019.
- 5) To consider the Audit Rectification Report of the year 2017-2018.
- 6) Appointment of Statutory Auditor for Statutory Audit of the Bank for the Financial Year 2019-2020.
- 7) To sanction the excess budgetary expenditure of the year 2018-19.
- 8) To approve the budget for the year 2019-2020 as recommended by the Board of Directors.
- 9) To consider Amendments to Bye-Laws of the Bank (Extract of the proposed amendments is enclosed herewith)
- 10) Approval for u/s 49 of Maharashtra Co-operative Societies Rule, 1961 write off of the individual overdue Borrower Loan Accounts.
- 11) To condone the absenteeism of those members who are not attending 45th Annual General Meeting.
- 12) To approve annual business plan in order to enhance Banking Business duly recommended by Hon'ble Board of Directors.

To transact any other business that may be brought up with the permission of the chair.

By order of the Board,

Mumbai

Date : 26/08/2019

**D. S. KADAM**

MANAGING DIRECTOR

**N.B.**

- (1) In case there is no quorum at 4.00 p.m. the meeting will stand adjourned and the adjourned meeting will be conducted at 4.30 p.m. in the same premises on the same day to transact the business on the Agenda irrespective of the quorum.
- (2) If any member desires any information or intends to ask question/s, he/she is requested to submit the requisition to that effect in writing to the Bank on or before 19/09/2019.
- (3) Members are requested to bring Annual Report, proceeding of the last A.G.M. while attending the meeting.
- (4) The representative of Co-operative Society should bring with him/ her a certified copy of the Resolution and Certificate regarding non-defaulter as per the form "A" attached with Annual Report, at the time of attending meeting.
- (5) Members are requested to inform change of their name and/or address, if any, to the Bank in writing to update list of member.
- (6) Members are requested to communicate their Account Number and Branch so as to credit, the amount of dividend to their respective accounts.
- (7) In Annual General Meeting for the year 1998-99 we have amended Bye-law enhancing the face value of share from ₹ 100/- to ₹ 1000/-. The amendment was subsequently approved by the Co-op. Department. With a view to issue fresh share certificate, all members have been requested to submit old share certificate alongwith required additional amount. All members are once again requested to please comply on or before 31/03/2020 and subscribe the balance required amount to complete the revised face value.
- (8) **45th Annual Report for the year 2018-2019 is available at our nearest branches. Members are requested to collect the same.**



## विद्यमान संचालक मंडळ (सन २०१५ ते २०२०)

(दिनांक ०५/०५/२०१५ पासून)

| संचालकांचे नाव   | पद               | प्रतिनिधीत्व करणा-या सहकारी संस्थांचा प्रकार                      |
|--|------------------|---|
| श्री. प्रविण यशवंत दरेकर, आमदार - बी.कॉम   | अध्यक्ष          | मजूर सहकारी संस्था  |
| श्री. पुरुषोत्तम महादेव दळवी   | उपाध्यक्ष        | प्रतिनिधी, विमुक्त जाती, भटक्या जमाती / विशेष मागासवर्गीय प्रवर्ग |
| श्री. संदिप सिताराम घनदाट बी.कॉम   | संचालक           | नागरी सहकारी बँका   |
| श्री. कॅप्टन अभिजीत आनंदराव अडसुळ (माजी आमदार)   | संचालक           | नागरी सहकारी बँका   |
| श्री. प्रसाद मिनेश लाड, आमदार, एम.बी.ए.  | संचालक           | पगारदार सेवकांच्या/नोकरांच्या सहकारी पतसंस्था                     |
| श्री. शिवाजीराव विष्णु नलावडे, बी.ए.   | संचालक           | नागरी सहकारी पतसंस्था   |
| श्री. विठ्ठल नाना भोसले, बी.कॉम  | संचालक           | मध्यवर्ती ग्राहक सहकारी संस्था                                    |
| श्री. भिकाजी धोंडीराम पारले, बी.कॉम., जी.डी.सी.ॲण्ड ए  | संचालक           | प्राथमिक ग्राहक सहकारी संस्था                                     |
| श्री. अभिषेक विनोद घोसाळकर, (मा.नगरसेवक)<br>स्थापत्य अभियांत्रिकी पदविका                           | संचालक           | सहकारी गृहनिर्माण संस्था  |
| श्री. सुनिल राजाराम राऊत, आमदार  | संचालक           | सहकारी गृहनिर्माण संस्था  |
| श्री. आनंदराव बाळकृष्ण गोळे, बी.कॉम  | संचालक           | मजूर सहकारी संस्था  |
| श्री. सिध्दार्थ तात्यासाहेब कांबळे   | संचालक           | औद्योगिक सहकारी संस्था  |
| श्री. अनिल दत्तात्रय गजरे, बी.कॉम.   | संचालक           | औद्योगिक सहकारी संस्था  |
| श्रीमती जयश्री सोमा पांचाळ   | संचालिका         | महिला सहकारी संस्था   |
| श्री. नंदकुमार मानसिंग काटकर   | संचालक           | इतर सहकारी संस्था   |
| श्री. जिजाबा सिताराम पवार, बी.कॉम.(ऑनर्स)  | संचालक           | इतर सहकारी संस्था   |
| श्री. सोनदेव बाळाजी पाटील, बी.ए.   | संचालक           | व्यक्तीगत सभासद, प्रतिनिधी  |
| श्रीमती कविता प्रकाश देशमुख  | संचालिका         | महिला राखीव, प्रवर्ग  |
| श्रीमती शिल्पा अतुल सरपोतदार, बी.कॉम   | संचालिका         | महिला राखीव प्रवर्ग   |
| श्री. विनोद दामू बोरसे   | संचालक           | प्रतिनिधी अनुसुचित जाती / जमाती                                   |
| श्री. नितीन धोंडीराम बनकर, जी.डी.सी.ॲण्ड ए   | संचालक           | प्रतिनिधी इतर मागासवर्गीय   |
| श्री. मनोहर रामचंद्र दरेकर,<br>बी.कॉम, एल.एल.बी., जी.डी.सी.ॲण्ड ए.<br>(दि.०४/०६/२०१६ पासून)        | संचालक           | कर्मचारी प्रतिनिधी  |
| श्री. संजय सिताराम कदम<br>(दि.०४/०६/२०१६ पासून)  | संचालक           | कर्मचारी प्रतिनिधी  |
| मा.श्री. डी.एस.साळुंखे<br>जिल्हा उपनिबंधक सहकारी संस्था मुंबई (१) शहर<br>(दिनांक १८/०५/२०१७ पासून) | संचालक           | राज्य शासनाचे प्रतिनिधी   |
| श्री. डी.एस.कदम<br>एम.एस.सी., एम.बी.ए, जी.डी.सी.ॲण्ड ए, एच.डी.सी.एम<br>(दिनांक ०२/०७/२०१८ पासून)   | कार्यकारी संचालक |   |





## EXISTING BOARD OF DIRECTORS (2015 – 2020)

### From 05/05/2015

| Name  | Designation       | Category Representing  |
|---|-------------------|--|
| Shri. Pravin Yashwant Darekar, MLC B.Com.                       | Chairman          | Labour Contract Co-op. Societies   |
| Shri. Purushottam Mahadev Dalvi                                 | Vice- Chairman    | Representative, Denotified Tribes/Nomadic Tribes or Special Backward Classes |
| Shri. Sandeep Sitaram Ghandat, B.Com.                           | Director          | Urban Co-op. Banks   |
| Cap. Abhijeet Anandrao Adsul, Ex – MLA                          | Director          | Urban Co-op. Banks   |
| Shri. Prasad Minesh Lad, MLC, MBA                               | Director          | Salary Earners Co-op. Societies  |
| Shri. Shiwajirao Vishnu Nalawade, B.A.                          | Director          | Urban Co-op. Credit Societies  |
| Shri. Vitthal Nana Bhosale, B.Com                               | Director          | Central Wholesale Co-op. Consumers' Societies                                |
| Shri. Bhikaji Dhondiram Parle, B.Com, G.D.C. & A.               | Director          | Primary Co-op. Consumers' Societies  |
| Shri. Abhishek Vinod Ghosalkar, Dip Civil Engg (Ex. Corporator) | Director          | Co-op. Housing Societies   |
| Shri. Sunil Rajaram Raut, MLA                                   | Director          | Co-op. Housing Societies   |
| Shri. Anandrao Balkrishna Gole, B.Com                           | Director          | Labour Contract Co-op. Societies   |
| Shri. Siddharth Tatyasaheb Kamble                               | Director          | Co-op Industrial Societies   |
| Shri. Anil Dattatray Gajare, B.Com.                             | Director          | Co-op Industrial Societies   |
| Smt. Jayshree Soma Panchal                                      | Director          | Mahila Co-op. Societies  |
| Shri. Nandkumar Mansing Katkar                                  | Director          | Other Co-op. Societies   |
| Shri. Jijaba Sitaram Pawar, B.Com (Hons)                        | Director          | Other Co-op. Societies   |
| Shri. Sondev Balaji Patil B. A.                                 | Director          | Individual Members   |
| Smt. Kavita Prakash Deshmukh                                    | Director          | Mahila Reserve Category  |
| Smt. Shilpa Atul Sarpotdar, B.Com                               | Director          | Mahila Reserve Category  |
| Shri. Vinod Damu Borse  | Director          | Representative, Scheduled Castes And Tribes                                  |
| Shri Nitin Dhondiram Bankar, G.D.C.&A.                          | Director          | Representative, Other Backward Category                                      |
| Shri. Manohar Ramchandra Darekar (From 04/06/2016)              | Director          | Employees Representative   |
| Shri. Sanjay Sitaram Kadam (From 04/06/2016)                    | Director          | Employees Representative   |
| Shri. D. S. Salunkhe, Dist. Dy. Registrar (From 18/05/2017)     | Director          | Representative, State Govt.  |
| Shri. D. S. Kadam, M. Sc, H.D.C.M., M.B.A, G.D.C. & A.          | Managing Director |  |

**MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.,**

"MUMBAI BANK BHAVAN" 207, DR. D. N. ROAD, FORT MUMBAI - 400 001.

(Registration No. BOM/BNK,/40/dt.th August 1974)

**४५ वा वार्षिक अहवाल २०१८-२०१९**  
**45th Annual Report for the year 2018-2019****सन्माननीय सभासद बंधु भगिनींनो,**

मुंबई बँकेच्या संचालक मंडळाच्या वतीने दिनांक ३१ मार्च २०१९ अखेरील आर्थिक वर्षाचा ४५ वा वार्षिक अहवाल, ताळेबंद व नफा तोटा पत्रक आणि पुढील वर्षासाठीचे अंदाजपत्रक आपल्या मान्यतेस्तव सादर करताना आनंद होत आहे.

दि. ३१ मार्च २०१९ अखेर बँकेचे स्वनिधी ₹ ७५३.९९ कोटी, एकूण ठेवी ₹ ५६८९.२८ कोटी, गुंतवणूक ₹ २७६६.२७ कोटी आहे तर कर्ज व्यवहार ₹ २९५९.५२ कोटी, खेळते भांडवल ₹ ६४७३.९९ कोटी आहेत. दि. ३१/०३/२०१९ अखेर बँकेचे नक्त एन. पी. अ. चे प्रमाण ३.७४% इतके आहे. बँकेचे नक्त मुल्य (नेटवर्थ) ₹ १९५.३३ कोटी इतके असून सी. आर.ए.आर ९.६४% आहे. बँकेचे वैधानिक लेखापरिक्षण सहकार खात्याच्या तालिकेवरील मे. साज अॅण्ड असोसिएटस् व मे.व्ही.पी.एच. अॅण्ड असोसिएटस् सनदी लेखापाल यांनी पूर्ण केले असून "अ" वर्ग प्रदान करण्यात आला आहे.

अहवाल सालात बँकेच्या ठेवीमध्ये गतवर्षीपेक्षा ₹ ५०७.६३ कोटी कर्ज व्यवहारात ₹ ४४८.९८ कोटीची वाढ झालेली आहे. दिनांक ३१/०३/२०१८ अखेर बँकेचा एकूण व्यवसाय ₹ ७६९२.९९ कोटी इतका होता. म्हणजेच बँकेच्या एकूण व्यवसायात वाढ होवून दिनांक ३१.३.२०१९ अखेरीस ₹ ८६४८.८९ कोटी इतका आहे. खेळत्या भाग भांडवलात ₹ ११५.०७ कोटी, स्वनिधीमध्ये ₹ ४६.८९ कोटी व गुंतवणूकीमध्ये ₹ ५७७.७० कोटींनी घट झालेली आहे.

बँकेस अहवाल वर्षात एकूण ₹ ४९५.४० कोटी इतके व्याज उत्पन्न मिळाले असून पैकी कर्ज व्यवहारावर ₹ २६६.६८ कोटी तर गुंतवणूकीवर ₹ २२८.७२ कोटी इतके व्याज मिळाले आहे. आवश्यक त्या सर्व वैधानिक तरतूदी पूर्ण केल्यावर अहवाल सालात बँकेस ₹ १०.०७ कोटी इतका नक्त नफा झाला आहे.

दि. ३१ मार्च २०१८ व दि. ३१ मार्च २०१९ अखेरील तुलनात्मक सांपत्तिक स्थिती खाली दर्शविली आहे.

**Dear Members,**

It is a pleasure to present on behalf of the Board of Directors, the 45th Annual Report of the Bank alongwith the Balance Sheet and Profit & Loss Account for the F.Y. 2018-19 for your perusal and approval.

The financial position of the Bank as on 31/03/2019 at a glance is as follows.

Own funds ₹ 753.91 crores, Deposits ₹ 5689.28 crores, Investment ₹ 2766.27 crores, Loans and Advances ₹ 2959.52 crores and Working Capital is ₹ 6473.99 crores. As on 31/03/2019 the Net Worth of the Bank is ₹ 195.33 crores and CRAR is 9.64%. The percentage of Net NPA is 3.74% For the said financial year, Statutory Audit of the Bank is done by Government empanelled Chartered Accountants M/s. VPH and Associates and M/s. SAAJ and Associates and awarded "A" Audit Class.

As compared to previous financial year in the current financial year Deposits are increased by ₹ 507.63 crores and Loans and Advances increased by ₹ 448.18 crores. Thus total Business of the Bank as on 31/03/2019 is ₹ 8648.81 crores as compared to that of ₹ 7692.99 crores as on 31/03/2018. Own Funds, Working Capital and Investments are decreased by ₹ 46.89 crores, ₹ 115.07 crores and ₹ 577.70 crores respectively over the previous year.

During the current financial year Bank has earned total interest income of ₹ 495.40 crores of which ₹ 266.68 crores on Loans and Advances and ₹ 228.72 crores on Investments. After making all statutory provisions, Bank has earned Net Profit of ₹ 10.07 crores.

The comparative financial position of Bank for the Financial Year 2017-18 and 2018-19 is presented below.

**COMPARATIVE FINANCIAL POSITION****तुलनात्मक सांपत्तिक स्थिती**

(₹ In Lakhs) (₹ लाखांत)

| 31.03.2018       | Capital & Liabilities<br>भांडवल व देणी  | 31.03.2019       | 31.03.2018       | Property & Assets<br>जिंदगी व येणी  | 31.03.2019       |
|------------------|---|------------------|------------------|---|------------------|
| 80079.75         | Owned Funds & Other Fund<br>स्वनिधी व इतर निधी  | 75390.73         | 17204.37         | Cash in Hand & with Bank<br>रोख व बँकेतील शिल्लक  | 20210.93         |
| 518164.96        | Deposits / ठेवी   | 568928.49        | 334397.14        | Investments / गुंतवणूक  | 276626.66        |
| 58046.88         | Borrowings / कर्ज व देणी  | 0.00             | 251134.41        | Loans & Advances / कर्ज व येणी  | 295952.14        |
| 55634.17         | Other Liabilities / इतर देणी  | 2107.93          | 109219.03        | Other Assets / इतर जिंदगी   | 54644.40         |
| 29.19            | Profit / नफा  | 1006.98          |                  |   |                  |
| 711954.95        | Total / एकूण  | 647434.13        | 711954.95        | Total / एकूण  | 647434.13        |
| 53048.87         | Less Contra / वजा कॉन्ट्रा<br>(Bill Sent for collection & Securities<br>sold under Repo Contra) | 35.17            | 53048.87         | Less Contra / वजा कॉन्ट्रा<br>(Bill Sent for collection & Securities<br>sold under Repo Contra) | 35.17            |
| <b>658906.08</b> |   | <b>647398.96</b> | <b>658906.08</b> |   | <b>647398.96</b> |



**सभासदत्व :- (१९७२६)**

दिनांक ३१ मार्च २०१८ अखेर एकूण सभासद १९४११ होते. अहवाल सालात नव्याने ३३८ संस्थांना सभासदत्व देण्यात आले आहे. अहवाल सालात २१ सभासद संस्थांनी सभासदत्वाचे राजीनामे दिले. तर व्यक्तिगत सभासद संख्येत, सभासदाचा मृत्यु अगर सभासदत्वाचा राजीनामा या कारणामुळे २ ने घट झाली आहे. त्यामुळे अहवाल साल अखेर बँकेची एकूण सभासद संख्या १९७२६ आहे.

**सभासदत्वाची तुलनात्मक स्थिती**

| तपशिल         | २०१६-१७      | २०१७-१८      | २०१८-१९      |
|---------------|--------------|--------------|--------------|
| सहकारी संस्था | १७५०३        | १७६५१        | १७९६८        |
| व्यक्ति व इतर | १७७०         | १७६०         | १७५८         |
| <b>एकूण</b>   | <b>१९२७३</b> | <b>१९४११</b> | <b>१९७२६</b> |

| अ.क्र. | सभासद सहकारी संस्थांची विगतवारी  | २०१७-१८      | २०१८-१९      |
|--------|----------------------------------|--------------|--------------|
| १      | नागरी सहकारी बँका                | ७४           | ७३           |
| २      | पगारदार नोकरांच्या सहकारी संस्था | ७४०          | ७३२          |
| ३      | नागरी सहकारी पतसंस्था            | २३६७         | २३७१         |
| ४      | मध्यवर्ती ग्राहक सहकारी संस्था   | ४१           | ४१           |
| ५      | प्राथमिक ग्राहक सहकारी संस्था    | ४१७          | ४२१          |
| ६      | गृहनिर्माण सहकारी संस्था         | ९०४३         | ९२४३         |
| ७      | मजूर सहकारी संस्था               | ७८३          | ७८३          |
| ८      | औद्योगिक सहकारी संस्था           | ६३८          | ६९२          |
| ९      | महिला सहकारी संस्था              | १०६१         | १०७६         |
| १०     | इतर सहकारी संस्था                | २४८७         | २५३६         |
|        | <b>एकूण</b>                      | <b>१७६५१</b> | <b>१७९६८</b> |

**भाग भांडवल (₹ १०४.७७ कोटी)**

बँकेचे अधिकृत भाग भांडवल ₹ २००.०० कोटी असून, दिनांक ३१/०३/२०१९अखेर वसूल भाग भांडवल ₹ १०४.७७ कोटी आहे. दिनांक ३१/०३/२०१८ अखेर वसूल भाग भांडवल ₹ १०६.२७ कोटी होते. त्यात ₹ १.५० कोटीने घट झाली असून, घटीचे प्रमाण १.४१% इतके येते. भाग भांडवल वाढीची मागील तीन वर्षांमधील तुलनात्मक आकडेवारी खालीलप्रमाणे आहे.

**MEMBER SHIP (19726):**

As on 31.03.2018 total Membership of the Bank was 19411, during the year under report, 338 New members have been given membership. During the year under report 21 member societies have resigned and 2 Individual members has been reduced due to demise or resignation. Hence total No. of members as on 31.03.2019 stands at 19726.

**COMPARATIVE POSITION OF MEMBERSHIP**

| Particulars                   | 2016-17      | 2017-18      | 2018-19      |
|-------------------------------|--------------|--------------|--------------|
| Co-operative Societies        | 17503        | 17651        | 17968        |
| Individual (Including Others) | 1770         | 1760         | 1758         |
| <b>Total</b>                  | <b>19273</b> | <b>19411</b> | <b>19726</b> |

| Sr. No. | Society-wise Membership        | 2017-18      | 2018-19      |
|---------|--------------------------------|--------------|--------------|
| 1       | Urban Co-op. Banks             | 74           | 73           |
| 2       | Salary Earners' Co-op. Soc.    | 740          | 732          |
| 3       | Urban Co-op. Credit Soc.       | 2367         | 2371         |
| 4       | Central Consumers' Co-op. Soc. | 41           | 41           |
| 5       | Primary Consumers' Co-op. Soc. | 417          | 421          |
| 6       | Housing Co-op. Societies       | 9043         | 9243         |
| 7       | Labour Co-op. Societies        | 783          | 783          |
| 8       | Industrial Co-op. Societies    | 638          | 692          |
| 9       | Mahila Co-op. Societies        | 1061         | 1076         |
| 10      | Other Co-op. Societies         | 2487         | 2536         |
|         | <b>Total</b>                   | <b>17651</b> | <b>17968</b> |

**SHARE CAPITAL (₹ 104.77 CRORES)**

Authorised Share Capital of the Bank is ₹ 200.00 Crores. The paid up Share Capital as on 31.03.2019 stands at ₹ 104.77 crores as compared to previous year's share capital of ₹ 106.27 crores, there is decrease by ₹ 1.50 crores. The decline in percentage comes to 1.41%. The comparative position of Share Capital for the last three years is given herewith.



**COMPARATIVE POSITION OF MEMBERSHIP AND SHARE CAPITAL**

**सभासद व भाग भांडवलाची तुलनात्मक स्थिती**

(₹ In Lakhs) (₹ लाखांत)

| Sr. No. अ.क्र. | Particulars तपशिल                      | No. of Members सभासद संख्या | Amount रक्कम    | No. of Members सभासद संख्या | Amount रक्कम    | No. of Members सभासद संख्या | Amount रक्कम    |
|----------------|--|-----------------------------|-----------------|-----------------------------|-----------------|-----------------------------|-----------------|
|                |  | 2016-2017                   |                 | 2017-2018                   |                 | 2018-2019                   |                 |
| 1              | Co-operative Societies / सहकारी संस्था | 17503                       | 10180.43        | 17651                       | 10603.06        | 17968                       | 10452.70        |
| 2              | Individual & Others / व्यक्ति व इतर    | 1770                        | 24.36           | 1760                        | 24.29           | 1758                        | 24.40           |
|                | <b>Total / एकूण</b>                    | <b>19273</b>                | <b>10204.79</b> | <b>19411</b>                | <b>10627.35</b> | <b>19726</b>                | <b>10477.10</b> |

**राखीव व इतर निधी (₹ ६४९.१४ कोटी) :**

गतवर्षीचे नफा विभाजन व अहवाल सालातील निव्वळ नफा काढण्यापूर्वी वर्ग केलेली निधींची रक्कम असे एकूण ₹ ६४९.१४ कोटीचे निधी आहेत. गतवर्षीच्या तुलनेत निधींमध्ये ₹ ४५.३८ कोटी इतकी घट झालेली आहे. गतवर्षी सदर निधीची रक्कम ₹ ६९४.५२ कोटी होती.

**ठेवी (₹ ५६८९.२८ कोटी) :**

दिनांक ३१ मार्च २०१८ अखेर बँकेच्या एकूण ठेवी ₹ ५९८९.६५ कोटीच्या होत्या. त्यात अहवाल सालात ₹ ५०७.६३ कोटी इतकी वाढ होवून दिनांक ३१ मार्च २०१९ अखेर बँकेच्या एकूण ठेवी ₹ ५६८९.२८ कोटी आहेत.

ठेवींची तुलनात्मक आकडेवारी अनुक्रमे परिशिष्ट 'अ' व 'ब' मध्ये दर्शविण्यात आली आहे.

**मुंबादेवी दैनंदिन ठेव योजना :**

बँकेच्या दिनांक ११/०८/२०१७ रोजी झालेल्या संचालक मंडळ सभेत ठराव क्रमांक ०७ अन्वये मुंबादेवी ठेव योजना मुंबईतील छोटे मोठे फेरीवाले व्यावसायिक यांना बचतीची सवय लावून त्यांच्या आर्थिक गरजा भागविण्यासाठी कार्यान्वीत करण्यात आलेली आहे. या योजनेच्या माध्यमातून व्यावसायिक खातेदार व व्यक्ती यांच्याकडून दैनंदिन ठेवीचे संकलन अधिकृत दैनंदिन ठेव संकलन नियुक्त प्रतिनिधीकडून करण्यात येते. तसेच जे व्यावसायिक व व्यक्ती दैनंदिन ठेव खात्यावर ठेव रक्कमेचा नियमित भरणा करतात त्यांना व्यवसाय वृद्धी, घर खरेदी, दुकान गाळा खरेदी अथवा मालमत्तेचे नुतनीकरण तसेच व्यक्तीगत कारणासाठी बँकेच्या कर्ज सुविधा धोरणानुसार कर्ज उपलब्ध करून देण्यात आलेली आहे.

बँकेने अल्प व्याजदराच्या ठेवी व एकूण कर्ज व्यवहारात वाढ करून बँकेच्या आर्थिक स्थैर्यात भर घालणे आवश्यक असल्याने "मुंबादेवी दैनंदिन ठेव योजना" कार्यान्वित करण्याचा निर्णय घेवून बेरोजगारांना रोजगाराची नवी संधी उपलब्ध करून दिली आहे.

मुंबादेवी दैनंदिन ठेव योजनेअंतर्गत दि.३१ मार्च २०१९ अखेर ₹ ४४२.५० लाख ठेव जमा झाली असून, ७८ ठेव प्रतिनिधी कार्यरत आहेत.

**RESERVE FUND AND OTHER RESERVES (₹ 649.14 CRORES)**

After appropriation of Profit of the previous year and amount transferred to Reserves by way of statutory provisions in the current year, the Reserve Fund and other Reserves of the Bank stood at ₹ 649.14 crores. As on 31/03/2018 the said Reserves were ₹ 694.52 crores. As compared to previous year Reserves are decreased by ₹ 45.38 crores.

**DEPOSITS (₹ 5689.28 CRORES)**

The total Deposits of the Bank as on 31/03/2019 are ₹ 5689.28 crores as compared to that of ₹ 5181.65 crores as on 31/03/2018. As on 31/03/2019, the CASA Deposit of the Bank is ₹ 1009.23 crores forming 17.74% of total Deposits.

Comparative position of Deposits in detail is shown in Annexure 'A' & 'B'.

**MUMBADEVI DAILY DEPOSIT SCHEME**

With the view to encourage the habit of small saving among the Hawkers and shopkeepers and at the same time fulfill their financial needs, bank vide resolution no.7 of BOD meeting dated 11/08/2017, introduced "Mumbadevi Daily Deposit Scheme". Our Daily deposit representatives are visiting on daily basis to the doorsteps of the depositor and collects daily deposit. Those who deposit predefined amount regularly in their a/c, loan is granted for the expansion of business, new business, purchase of house property or commercial gala, repairs to the existing property or for personal work as per the loan policy of the Bank.

Bank has introduce "Mumbadevi Daily Deposit Scheme" to increase bank's financial stability by raising low cost deposits and sanctioning retail loan as per their needs. By this scheme, Bank has also given new opportunity to unemployed people.

Till 31st March 2019, 78 Representative of "Mumbadevi Daily Deposit Scheme" have managed to collect Deposits amounting ₹ 442.50 lakhs.



**गुंतवणूक**

सन २०१८-२०१९ या सालामध्ये गुंतवणूकी संदर्भात रोखे बाजारामध्ये व्याजदराबाबत बराच चढ-उतार पाहावयास मिळालेला आहे. वर्षाच्या सुरुवातीस रेपो रेट ६% इतका होता. त्यानंतर माहे जून व ऑगस्ट २०१८ या सलग दोन व्हेमासिक पतधोरणामध्ये रिझर्व्ह बँकेने प्रत्येकी २५ BPS रेपो रेटमध्ये वाढ केली त्यामुळे रेपो रेट ६.५०% पर्यंत पोहचला होता. परंतु पुढील कालावधीमध्ये महागाई दर (CPI) मध्ये झालेली घसरण व अंतरराष्ट्रीय आर्थिक घडामोडीमध्ये झालेल्या सकारात्मक बदलामुळे रिझर्व्ह बँकेने आपल्या माहे फेब्रुवारी २०१९ च्या पतधोरणाचा दृष्टीकोन (Stance) Calibrated Tightening वरून Neutral केलेला होता व त्याच बरोबर रेपो रेटमध्ये २५ BPS ने कपात केलेली होती. त्यामुळे पहिल्या अर्धवर्षा मध्ये रोखे बाजाराने वाढत्या व्याजदराचा व दुस-या अर्ध वर्षामध्ये घटत्या व्याजदराचा अनुभव घेतलेला होता. परिणामी बँकेच्या गुंतवणूक Portfolio ने उत्पन्न दर व किंमत या दोन्ही प्रकारामध्ये प्रचंड चढउतार पाहिलेला आहे.

१० वर्षीय ब्रॅचमार्क कर्जरोख्यांचा उत्पन्न दर माहे एप्रिल २०१८ मध्ये ७.४०% इतका होता तो सप्टेंबर २०१८ मध्ये ८.१८% पर्यंत पोहचलेला होता व नंतर डिसेंबर २०१८ मध्ये ७.२८% पर्यंत खाली आला यावरून रोखे बाजारातील चढउतार (Volatility) ची कल्पना येवू शकेल.

अश्या परिस्थितीत बँकेने केलेल्या धोरणात्मक गुंतवणूक व्यवस्थापनामुळे (Investment Portfolio Management) आपल्या बँकेस दि.३१.३.२०१९ अखेर गुंतवणूक घसारा निधी (IDR) ची तरतूद करावी लागलेली नाही. पहिल्या अर्धवर्षामध्ये रोखेबाजारामध्ये प्रचंड प्रमाणात घसरण होवून उत्पन्न दर वधारला असताना ही बाब बँकेच्या दृष्टीने महत्त्वाची ठरत असून याही परिस्थितीत बँकेने अहवाल सालात ₹ १.९२ कोटी इतका Trading Profit कमवलेला आहे.

अहवाल सालात बँकेने वैधानिक रोखता (CRR) व तरलता (SLR) पर्याप्त मर्यादेत राखलेली आहे. बँकेची Non SLR गुंतवणूक देखिल रिझर्व्ह बँकेने घालून दिलेल्या पर्याप्त मर्यादेत राखलेली आहे.

अहवाल सालात बँकेने Money Market Borrowing / Lending चा उत्तम समन्वय साधून कर्ज वितरणासाठी आवश्यक निधी उपलब्ध करून देताना तरलतेची स्थिती (Liquidity) उत्तम केलेली आहे.

तथापि, अहवालसालात बँकेची सरासरी गुंतवणूक ₹ ३११३.९४ कोटी इतकी असून त्यावर व्याज उत्पन्न ₹ २२८.७२ कोटी इतके मिळालेले आहे. त्यामुळे बँकेच्या एकूण गुंतवणूकी वरील उत्पन्न दर ७.३४% इतका झाला आहे. सदरचा गुंतवणूकीवरील उत्पन्न दर सन २०१७-२०१८ मध्ये ७.९६% इतका होता.

**INVESTMENTS**

Fixed Income Markets witnessed a mixed interest rate scenario in Financial Year (FY) 2018-2019. At the beginning of the FY Repo rate was placed at 6%. RBI revised it twice upward by 25 bps each in June and August 2018. However, sharp fall in CPI inflation and due to favourable economic factors, RBI changed its monetary policy stance from 'Calibrated Tightening' to 'Neutral' and resorted to Repo rate cut by 25 bps in Feb 2019. Due to rate hiking cycle in the 1st half of the FY 2018-19 and then the reversal of rate cycle in the second half of the FY 2018-19 the securities held as investment assets remained very volatile in terms of yields and their prices. The 10year benchmark yield on the higher side traded at 8.18% in September 2018 from 7.40% in April 2018 and dropped to 7.28% in December 2018.

However, due to strategic portfolio management at the Funds section, Bank is not required to make any Marked-to-Market (MTM) provisions as on 31st March, 2019, despite high volatility.

This is significant achievement in the backdrop of rising yields in the 1st half of FY 2018-19. The Bank has been able to successfully ride the volatility and also record a profit on sale of investments to the extent of ₹ 1.92 crs during the FY 2018-19.

Bank has maintained adequate CRR and SLR as stipulated by RBI. Bank has also maintained Non SLR investments and Inter Bank Exposure limits well within the prescribed limits set by RBI for such activities.

The Funds Department of the Bank has also been able to manage the liquidity condition of the Bank adequately by resorting to effective money market borrowing, allowing the smooth flow of funds for extending Loans and Advances.

The Banks' average Investment stood at ₹ 3113.94 crs and the interest generated on the Investment stood at ₹ 228.72 crs giving return of 7.34%. This return on Investment is comparatively higher than the return of 7.16% for the FY 2017-18.



३१ मार्च २०१९ अखेर गुंतवणूकीचा तपशिल खालीलप्रमाणे आहे.

(₹ कोटीत)

| अ.क्र. | प्रकार                         | गुंतवणूक रक्कम | सरासरी उत्पन्न दर |
|--------|--------------------------------|----------------|-------------------|
| १      | शासकीय रोखे (G Sec + SDL)      | २४२०.७८        | ७.२७%             |
| २      | राष्ट्रीयकृत व खाजगी बँक ठेवी  | १८.००          | ७.७०%             |
| ३      | राज्य सहकारी बँक ठेवी + शेअर्स | १००.८८         | ७.८३%             |
| ४      | नॉन एस.एल.आर. (Non SLR)        | १४६.९६         | ९.७७%             |

### कर्ज व्यवहार (₹ २९५९.५२ कोटी) :

दिनांक ३१ मार्च २०१९ अखेर बँकेची कर्ज येणेबाकी ₹ २९५९.५२ कोटी आहे. सहकारी संस्थांच्या कर्ज व्यवहारामध्ये ₹ १८७.२२ कोटीने, व्यक्तीगत कर्जामध्ये ₹ ११.०१ कोटीने घट तसेच कार्पोरेट कर्जामध्ये ₹ २७४.९८ कोटीने वाढ झाल्याने गतवर्षापेक्षा कर्ज व्यवहारात ₹ ४४८.१८ कोटीने वाढ झाली असून वाढीचे प्रमाण शेकडा १७.८४% इतके आहे.

सहकारी संस्थांना स्वनिधीचे पटीत क्लिन कॅश क्रेडिट/ नजरगहाण कॅश क्रेडिट/ बील डिस्काउंटींग/ मुदत कर्ज/ मध्यम मुदत कर्ज/दिर्घ मुदत कर्ज वाजवी व्याजदराने मंजूर करण्यात येते.

### सभासद नागरी सहकारी पतसंस्थांकरिता मुदत कर्ज व कॅश क्रेडिट सुविधा

ज्या नागरी सहकारी पतसंस्थांना शासकीय लेखापरिक्षण वर्ग "अ" तसेच "ब" प्राप्त झाला आहे अशा संस्थांच्या स्वनिधीचे अनुक्रमे ५ व ४ पटीपर्यंत मुदत कर्ज सुविधा उपलब्ध करून दिली असून, मुदत कर्ज सुविधा न घेतलेल्या नागरी सहकारी पतसंस्थांना स्वनिधीच्या १ पटीपर्यंत कॅश क्रेडिट कर्ज सुविधाही उपलब्ध आहे. तसेच सहकारी संस्थांना कार्यालयीन जागा खरेदीसाठी मुदत कर्ज त्याचप्रमाणे स्वमालकीच्या कार्यालयीन जागेच्या तारणावर सभासदांना कर्ज वाटपाकरिता स्थावर मालमत्ता मुदत कर्ज तसेच पगारदार सहकारी संस्था व नागरी सहकारी पतसंस्थांसाठी ठेवतरलता राखणेसाठी अल्प मुदत कर्ज सुविधा सुरु केलेली आहे.

### वैयक्तिक कर्ज -

बँकेच्या ग्राहकांना घर खरेदीसाठी ₹ ३०.०० लाख, व स्थावर मालमत्ता तारणावर वैयक्तिक कर्ज मर्यादा ₹ ४०.०० लाखापर्यंत असून बँक खालील नमूद स्वरूपाचा कर्ज पुरवठा करीत आहे.

१) वाहन खरेदी २) व्यवसायासाठी कर्ज ३) स्थावर मालमत्ता तारण कर्ज ४) सोने तारण कर्ज ५) विमा पॉलिसी तारण कर्ज / एन.एस.सी. तारण कर्ज ६) शासकीय सेवेतील पगारदार व्यक्तींना ५.००लाख व्यक्तीगत कर्ज ७) नवउद्योजक व्यवसाय कर्ज व सदर कर्जांतर्गत जेनेरीक मेडीकल स्टोअर्स उघडणेसाठी कर्ज धोरण तयार केलेले आहे. ८) शिक्षक / शिक्षकेत्तर कर्मचारी यांचेसाठी कर्ज धोरण

The composition of Investments for the FY 2018-19 is as given below-

(₹ In Crores)

| SR. NO. | TYPE OF INVESTMENT                           | INVESTED AMOUNT (₹ In Cr.) | AVERAGE INCOME RATE |
|---------|--|----------------------------|---------------------|
| 1       | Government Bond (GOI + State Bond)           | 2420.78                    | 7.27 %              |
| 2       | National / Private Sector Banks              | 18.00                      | 7.70 %              |
| 3       | State Co-op Bank + Co-op Institutions Shares | 100.88                     | 7.83 %              |
| 4       | NON SLR                                      | 146.96                     | 9.77 %              |

### LOANS & ADVANCES (₹ 2959.52 Crores)

As on 31st March, 2019 total loan outstanding of bank is ₹ 2959.52 crores. Loan business of Co-op. Credit Societies and Corporate Loans has been increased by ₹ 187.22 crore & ₹ 274.98 crores respectively, whereas Personal Loan (Retail) has been decreased by ₹ 11.01 crores compare to last year loan business has been increased by ₹ 448.18 crores and the percentage of loans growth is 17.84%.

Bank is sanctioning various loans to Co-operative Societies in the form of Cash Credit, Clean Cash Credit, Hypothecation Cash Credit, Bill Discounting, Medium Term Loan and Long Term Loan at reasonable interest rates.

### LOAN TO MEMBER URBAN CO-OP. CREDIT SOCIETIES

All Urban Co-operative Credit Societies having "A" & "B" Audit Class to latest Government Audit will be eligible for Term Loan facility up to 5 times & 4 times of their Own Funds respectively.

Those societies who have not availed Term Loan Facility will be eligible for Cash Credit Facility equivalent to their Own Funds.

Bank has introduced New Loan Policy to purchase office premises for all types of Co-operative Societies & also introduced Loan against property mortgage to all Co-operative Societies against their own properties and also introduced new Short Term Policy to Urban Credit Societies and Salary Earners Societies in order to maintain liquidity.

### INDIVIDUAL LOAN:

Bank is sanctioning loan upto ₹ 30.00 lakhs for purchase of House and ₹ 40.00 lakhs exposure limit to Individual Borrowers for following purpose:

(1) Vehicle Loan (2) Business Loan (3) Property Mortgage Loan (4) Gold Loan (5) Loan against Life Insurance Policy / NSC (6) Individual Loan limit to Government Employees is ₹ 5.00 lakhs (7) Nav Udyojak Vyavasay Karj – Loan for Jeneric Medical Store. (8) Teaching & Non-Teaching Staff of Government Aided School in Mumbai City & Suburbs.



**वैयक्तिक शैक्षणिक कर्ज -**

बँकेचे प्रचलित वैयक्तिक शैक्षणिक कर्ज धोरण आहे. त्याअंतर्गत भारतातील शिक्षणाकरीता ₹ १०.०० लाख १२ वर्षांच्या मुदतीने व ₹ २०.०० लाख परदेशातील शिक्षणाकरीता १५ वर्षांचे मुदतीने देत आहे. ₹ ४.०० लाखावरील कर्जास स्वमालकीचे स्थावर / त्रयस्थ व्यक्तिकाच्या मालकीचे स्थावर तारण म्हणून देता येईल. तसेच अल्प मुदत शैक्षणिक कर्ज धोरणाअंतर्गत सरकार मान्य इन्स्टिट्यूट मधून सर्व प्रकारचे तांत्रिक कोर्स करणेसाठी विद्यार्थ्यांना ₹ १.०० लाखापर्यंतचे कर्ज मंजूर केले जाते.

**पगारदार नोकरांसाठी वैयक्तिक कर्ज -**

बँकेने शासकीय निमशासकीय कार्यालये, पब्लिक लिमिटेड कंपनी, इत्यादी आस्थापनात कायम स्वरूपी पगारदार व्यक्तिकरीता (महाराष्ट्र सहकारी संस्था अधिनियम १९६० चे कलम ४९ अंतर्गत) ₹ ५.०० लाखापर्यंत कर्ज सुविधा सुरु केली असून सदर कर्जाचा परतफेड परतफेड कालावधी ६० महिने तर व्याजदर द.सा.स.शे. १३.५०% इतका आहे.

तसेच बँकेने सामाजिक बांधीलकीची जपणूक करण्याचे दृष्टीकोनातून माथाडी कामगारांच्या सदनिका बांधणेसाठी, अण्णासाहेब पाटील माथाडी कामगार सहकारी पतसंस्था मर्यादित या संस्थेच्या माध्यमातून घरकर्ज सुविधेअंतर्गत एकूण ₹ १५०.०० कोटी इतके मुदत कर्ज मंजूर केलेले आहे. सदर कर्जापोटी संपूर्ण उचल झालेली असून हौसिंग संस्थांचे बांधकाम पूर्ण झालेले असून माथाडी कामगारांना प्रत्यक्ष घरांचा ताबा मिळालेला आहे.

**कार्पोरेट कर्ज -**

आपल्या बँकेचा दर्जा जिल्हा बँक असूनही आपण पीक कर्ज / शेतीकर्ज वितरीत करू शकत नाही. मुंबई सारख्या ठिकाणी वास्तु व सदनिकांचे दर विचारात घेतल्यास गृहकर्जांच्या मोठ्या मर्यादा मंजूर करणे आवश्यक असतानाही रिझर्व्ह बँक / नाबार्डच्या निकषाप्रमाणे जास्तीत जास्त ₹ ३०.०० लाख इतपतच गृहकर्ज एका ग्राहकास वितरीत करू शकतो. ह्या मर्यादा विचारात घेता व बँकेचा सी.डी.रेशो वृद्धीगत होणेस्तव आपल्या संचालक मंडळाने कार्पोरेट कर्ज धोरण संमत केलेले आहे. ज्यामध्ये खाजगी कंपन्या, ट्रस्ट, मोठे सहकारी तत्वावरील प्रकल्प यांच्या मुदती व खेळते भांडवली कर्जांच्या मोठ्या गरजा सहभाग योजनेतून भागविणेसाठी अर्थसहाय्य करणे अभिप्रेत आहे. यासाठी बँकेने खास विभाग स्थापित केला असून प्रशिक्षित कर्मचारी व बँकेच्या सल्लागारांच्या मार्गदर्शनाने अशा मोठ्या प्रकल्पांची तांत्रिक व आर्थिक क्षमता परतफेड क्षमता कंपनीचे व्यवस्थापन व स्वनिधी त्यांचे पतमानांकन, सुयोग्य तारण इत्यादी सर्वकष बाबी विचारात घेवून कार्पोरेट कर्ज मंजूर केली जात आहेत. दिनांक ३१ मार्च २०१९ अखेर विविध २३ कार्पोरेट युनिटसंना एकूण ₹ १२४४.९८ कोटी कर्ज मंजूर असून त्यापोटी ₹ ९७७.०५ कोटी इतकी येणेबाकी होती. बँकेस कार्पोरेट कर्जामधून एकूण ₹ ९६.४७ कोटी व्याज दि. ३१/०३/२०१९ अखेर प्राप्त झालेले

**EDUCATION LOAN:**

After observing a present scenario, Bank has recently revised its Education Loan Policy – Loan limit is ₹ 10.00 lakhs for Studies in India for Maximum 12 years repayment and ₹ 20.00 lakhs for Studies in Abroad for Maximum 15 years of repayment period. Security for loan above ₹ 4.00 lakhs will be Equitable Mortgage of borrowers own property or third party property. Bank is also sanctioning Short Term Education Loan upto ₹ 1.00 lakh to all the technical courses offered by Government Recognized Institute.

**PERSONAL LOAN TO SALARY EARNERS:**

Bank has recently introduced a unique product to finance employees of various Organizations from Government, Semi-Government Sector and Public Limited Companies, etc. Under this scheme loan facility upto ₹ 5.00 lakhs at a very low interest rate of 13.50% for the period of 5 years is available on submission of undertaking u/s 49 of M.C.S. Act, 1960.

Out of fulfilling social responsibility / commitment and to help very poor and needy class of workers called as “Mathadies” bank has sanctioned and disbursed ₹ 150.00 Crores of Medium Term Loan to provide Housing for them through their Credit Society, “Annasaheb Mathadi Kamgar Sahakari Patsansta Maryadit”. A complete disbursement has been done and construction of the buildings is completed and actual / physical possession of the flat is given to mathadi workers.

**CORPORATE LOAN:**

Our bank despite having status as “District Central Co-op Bank” is unable to lend Crop loans / Agricultural loans. Despite the sky rising rates for real estate in Mumbai, our bank can't lend more than ₹ 30.00 lakhs as Home loan to individual borrowers being the maximum cap of RBI / NABARD. This being the situation and in order to augment the CD ratio of our Bank, Board of Directors has approved policy of Corporate Loans, wherein big ticket size loans to Pvt. Companies, Firms, Trusts, Co-operative Institutions can be sanctioned in consortium arrangements for funding. Our Bank has established Special Corporate Loan Dept. where trained staff members under the guidance of Bank's Consultants scrutinize the loan proposals in terms of Borrower's Management, its owned funds and repaying capacity, techno economic & financial viability, credit rating of Directors / Partners of unit, security offered for loan etc. Corporate loans are sanctioned on the basis of satisfactory compliance.

As on 31/03/2019, our Bank had sanctioned ₹ 1244.98 crores to 23 units and outstanding there against stood at ₹ 977.05



असून ते एकूण मिळलेल्या व्याजाच्या ३६.१७% आहे. नाबार्डच्या CMA मार्गदर्शक तत्वानुसार एका युनिटसाठी जास्तीत जास्त ₹ १२४.०३ कोटी इतकी वैयक्तिक मर्यादा (Single Unit Exposure) व ₹ १६०६.०० कोटी इतकी एक सेक्टरसाठीची एकूण कर्जाची मर्यादा (Sectoral Exposure) असून त्याचे बँकेने उल्लंघन केलेले नाही.

### ● शिक्षण संस्थांसाठी अर्थसहाय्य

मुंबईतील शिक्षण संस्थांसाठी बँकेने कर्ज धोरण तयार केलेले असून त्यामध्ये रंगरंगोटी देखभाल दुरुस्ती, आधुनिकीकरणासाठी ₹ १.०० कोटीपर्यंतचे अर्थसहाय्य देण्यात येत आहे.

### ● शिक्षक / शिक्षकेत्तर कर्मचाऱ्यांसाठी सुविधा :-

मुंबई शहर व उपनगरातील सुमारे २५००० शिक्षक व शिक्षकेत्तर कर्मचा-यांची नाळ या बँकेशी जोडली गेली आहे. सुमारे १६३०० शिक्षक शिक्षकेत्तर कर्मचाऱ्यांनी या बँकेत बचत खाती उघडली असून त्यांना बँकेने विविध कर्ज योजनेअंतर्गत ₹ २४३.०० कोटी कर्ज वाटप केलेले आहे.

महाराष्ट्र शासनाने आर्थिक दुर्बल घटकातील युवकांमध्ये उद्योजकता वाढविण्यासाठी वैयक्तिक कर्ज व्याज परतावा योजना व गट कर्ज व्याज परतावा योजना जाहिर केलेल्या आहेत. अण्णासाहेब पाटील आर्थिक मागास विकास महामंडळ मर्यादित मुंबई या महामंडळामार्फत राबविण्यात येणा-या या दोन योजना पैकी वैयक्तिक कर्ज व्याज परतावा योजना बँकेने स्विकारली असून सदर योजना कृषि संलग्न व पारंपारिक उपक्रम, लघु व मध्यम उद्योग, उत्पादन आणि विक्री सेवा क्षेत्राशी निगडित आहेत. सदर योजनेअंतर्गत अर्जदारास ₹ १०.०० लाखाचे कर्जवाटप करण्यात येते.

● प्रधानमंत्री आवास योजनेअंतर्गत “क्रेडिट लिंक सबसिडी” प्राप्त होणेसाठी बँकेने महाराष्ट्र राज्य सहकारी बँकेसोबत करार केलेला असून, या योजनेअंतर्गत बँकेच्या शहरी भागातील कर्जदारास ₹ २.६७ लाखापर्यंत सबसिडी प्राप्त होवू शकेल.

### साखर कारखान्यांकडील थकबाकी :

बँकेने महाराष्ट्रातील २६ सहकारी साखर कारखान्यांना सहभाग योजनेत व एका कारखान्यास थेट स्वरूपात अशा प्रकारे एकूण २७ साखर कारखान्यांना कर्ज पुरवठा केलेला आहे. सहभागातील २६ पैकी ७ साखर कारखान्यांनी कर्जाची व्याजासह संपूर्ण परतफेड केलेली असून एक कारखाना नियमित कर्ज परतफेड करीत आहे. उर्वरित १८ कारखान्यांकडे सहभागातील कर्जापोटी थकबाकी आहे. बँकेची सभासद सुंदरबाग को.ऑप.व्हेर. सोसायटी लि. या संस्थेने साखर कारखान्यांकडील सहभागातील थकीत कर्जासंदर्भात मा. उच्च न्यायालय मुंबई येथे दाखल केलेले जनहित याचिकेतील आदेशास अनुसरून महाराष्ट्र राज्य सहकारी बँकेने (लिड बँक) सिक्युरिटायझेशन कायधोअंतर्गत थकीत १५ साखर कारखान्यांची तारण मालमत्ता विक्री

crores. Bank has earned ₹ 96.47 crores interest from Corporate Loans which forms 36.17% of total interest earned on loans and advances. Adhering to CMA guidelines, Bank has maximum giving unit exposure limit of ₹ 124.03 crores and sectoral exposure limit of ₹ 1808.00 crores which is never been violated.

### ● Policy for educational institutions.

Bank has introduced loan policy for the education institutions in Mumbai and is providing financial assistance upto ₹ 1.00 crore for School Building Construction Repair & maintenance, colouring & providing financial assistance for necessary modern amenities.

### ● Facilities for Teaching and Non Teaching Staff

Above 25,000 Teaching and Non Teaching Staff of Govt. Aided Schools in Mumbai City & suburbs have been linked to this Bank.

About 16,300 Teaching and Non Teaching Staff have operated their saving accounts with our bank and the bank has disbursed loan of ₹ 243.00 crores under various loan schemes.

3) Mumbai Bank has formulated scheme launched by State Government through Anasaheb Patil Arthik Magas Vikas Mahamandal Maryadit for the benefit of Economically Backward Class Youth in the State of Maharashtra Schemes like Individual loan interest reimbursement scheme. The scheme are related to agriculture affiliated traditional business, small and medium enterprise, products and sales & service sectors. Bank is providing financial assistance upto ₹ 10.00 lakhs under Individual Loan Interest Reimbursement Scheme.

4) In order to get the “Credit Link Subsidy” under the Prime Minister Avas Yojana, the bank has entered an agreement with the Maharashtra State Co-op. Bank and under this scheme the Urban Areas Borrowers of bank can be availed subsidy by ₹ 2.67 lakhs.

### OVERDUE LOAN FROM SUGAR FACTORIES:

Bank has financed to 26 Co operative Sugar Factories under Consortium Scheme & one Sugar Factory Directly in Maharashtra. Thus Bank has financed 27 Sugar Factories. Out of 26 Borrowing Sugar Factories 7 Sugar Factories have repaid entire loan sanctioned in consortium scheme alongwith interest. One Sugar Factory is repaying regularly and remaining 18 are in default towards loans sanctioned in consortium scheme. According to order passed by Hon'ble High Court, Bombay in PIL filed by Sundarbaug Co-op. Credit Society one of the member of our Bank, mortgaged properties of 15 Sugar Factories have been sold by Maharashtra State Co-op. Bank i.e. Lead Bank of





केलेली आहे. सदर विक्रीतून सन २००९-२०१० ते सन २०१७-२०१८ या आर्थिक वर्षाअखेर बँकेस एकूण ₹ ८८.४० कोटी रक्कम प्राप्त झालेली आहे.

२५ सहकारी साखर कारखान्यांना सहभाग योजनेत मंजूर केलेले कर्जाचे परतफेडीसाठी महाराष्ट्र शासनाने थकहमी दिलेली आहे. बँकेने थकीत १८ कारखान्यांची थकहमी आवाहनीत केली असून १८ पैकी १७ कारखान्यांसंदर्भात मा. उच्च न्यायालय मुंबई येथे महाराष्ट्र शासनाविरुद्ध समरी सूट दाखल केले आहेत. सदर समरी सूटची सुनावणी सुरु असून पुढील सुनावणी दिनांक २७/०६/२०१९ रोजी आहे. तसेच १ कारखान्यासंदर्भात समरी सूट दावा दाखल करण्याची कार्यवाही सुरु आहे.

प.डॉ.विठ्ठलराव विखे पाटील सहकारी साखर कारखाना लि. जि.बीड; सांगोला तालुका सहकारी साखर कारखाना लि. जि. सोलापूर; श्री केदारेश्वर सहकारी साखर कारखाना लि. जि.अहमदनगर; शिवाजीराव पाटील निलंगेकर सहकारी साखर कारखाना लि. जि.लातूर; या थकीत कारखान्यांविरुद्ध महाराष्ट्र राज्य सहकारी बँकेने (लीड बँक) सेक्युरिटायझेशन कायदांतर्गत कारवाई सुरु केली असून कारखान्यांची तारण मालमत्ता जप्त केलेली असून विक्री वा भाडेतत्वावर देण्याची कारवाई सुरु आहे. श्री केदारेश्वर सहकारी साखर कारखान्याची जप्त मालमत्ता भाडेतत्वावर चालविण्यास देण्यात आलेली आहे.

#### थकबाकी -

दिनांक ३१/०३/२०१९ अखेर एकूण ₹ २९५९.५२ कोटी बँक कर्ज येणेबाकी असून पैकी सहकारी संस्थांकडून ₹ १११५.१४ कोटी, सहकारी साखर कारखान्यांकडून ₹ १३८.४१ कोटी, खाजगी साखर कारखान्यांकडून ₹ २७४.८१ कोटी आणि वैयक्तिक कर्जदारांकडून ₹ १४३१.१६ कोटी, कर्ज येणेबाकी आहे. सदर येणेबाकी पैकी सहकारी संस्थांकडे ₹ ११७.४६ कोटी, सहकारी साखर कारखान्यांकडे ₹ ६३.६२ कोटी, खाजगी साखर कारखान्यांकडे ₹ ३.१८ कोटी आणि वैयक्तिक कर्जदारांकडे ₹ ६७.४२ कोटी, अशाप्रकारे एकूण ₹ २५१.६८ कोटी बँक कर्ज थकबाकी आहे. थकबाकीचे एकूण कर्ज येणेबाकीशी शेकडा प्रमाण ८.५०% इतके येते.

थकबाकीदारांकडील, थकबाकी विहित मुदतीत वसुली होण्यासाठी बँकेच्या संचालक मंडळ सभेत चर्चा करून कर्ज वसुलीची कार्यवाही शाखा पातळी ऐवजी केंद्रकार्यालयातून करण्याचे ठरविले त्याप्रमाणे केंद्रकार्यालयात दिनांक ०१/१०/२०१४ पासून त्याची प्रभावीपणे अंमलबजावणी करणेत आली. एन.पी.ए. कमी करणे, थकबाकी वसुली करणे यासाठी दरमहा बँकेच्या कर्ज वसुली उपसमितीच्या सभा वेळोवेळी आयोजित करून तसेच मुख्यालयस्तरावर विशेष वसुली अधिकारी, अवसायक, प्रशासक, शाखा व्यवस्थापक, विभागीय व्यवस्थापक, सहाय्यक सरव्यवस्थापक, व्यवस्थापक यांची मा. अध्यक्ष, मा. उपाध्यक्ष तसेच मा. कार्यकारी संचालक यांचे अधिपत्याखाली वारंवार सभा आयोजित करून वसुलीबाबतचा आढावा घेण्यात आला आहे. वसुलीसाठी सतत प्रयत्न केल्यामुळेच अहवाल सालात थकबाकी रक्कमेपैकी ₹ ७.६९ कोटी एवढी वसुली झाली आहे.

consortium under Securitisation Act. During the financial year 2009-2010 to 2017-2018 Bank has received ₹ 88.40 crores from the said sale of mortgaged properties.

Government of Maharashtra has given their default guarantee in respect of loans to 25 Sugar Factories under Consortium Scheme. Bank has invoked said default guarantee in respect of 18 defaulted Sugar and has filed 17 Summary Suits out of 18 against Government of Maharashtra in Hon'ble High Court, Bombay. The said Summary Suits are under hearing and next hearing is on 27/06/2019. Filing of summary suit in respect of 1 sugar factory is in process.

Mortgaged properties of Pd. Dr. Vithalrao Vikhe Patil Sahakari Sakhar Karkhana Ltd., Beed; Sangola Taluka SSK Ltd., Solapur; Shri Kedareswar SSK Ltd., Ahemadnagar; Shivajirao Patil Nilangekar SSK Ltd., Latur have been attached under Securitization Act and sale or leasing out of karkhana is under process by Maharashtra State Co-op. Bank. Seized Mortgaged Property of Shri Kedareswar SSK Ltd., Ahemadnagar has been given on lease.

#### OVERDUE:

Bank's Loan outstanding as on 31.03.2019 is ₹ 2959.52 Crores of which ₹ 1115.14 Crores of Co-operative Societies, ₹ 138.41 Crores of Co-op. Sugar Factories, ₹ 274.81 Crores from Private Sugar Factories and ₹ 1431.16 Crores of Individuals. Further overdue loan from Co-operative Societies is ₹ 117.46 Crores, from Co-op. Sugar Factories is ₹ 63.62 Crores, ₹ 3.18 Crores from Private Sugar factories and from Individual is ₹ 67.42 Crores. Thus total overdue loan of Bank is ₹ 251.68 Crores and percentage of total overdue to total outstanding loan is 8.50%.

To recover overdue loan within stipulated time, Board have Resolved that Recovery Programme should be implemented from Head Office instead of Branch. In this process Special Recovery Cell is opened at Head Office and started its functioning from 01/10/2014 Bank has arranged meetings of Loan Recovery Sub-Committee from time to time and also oftenly arranged review meetings of Special Recovery Officers, Liquidators, Administrators, Branch Managers, Divisional Managers, Chief Officers and Managers under the Chairmanship of Hon. Chairman, Hon. Vice-Chairman and Hon. Managing Director. Because of continuous efforts as mentioned above. Bank has recovered ₹ 7.69 crores from overdue loan during the financial year.



बँकेचा गतवर्षीचा ग्राँस N.P.A. ₹ १७९.४४ कोटी होता. यावर्षी ग्राँस N.P.A. ₹ २७१.५१ कोटी इतका झालेला आहे. माहे मार्च २०२० अखेर ग्राँस N.P.A. कमी करण्याचा प्रयत्न करत आहोत. या वर्षात नक्त एन.पी.ए.चे शेकडा प्रमाण ३.७४% आहे.

### थकबाकी वसुलीसाठी कायदेशीर कारवाई

विविध थकीत सहकारी संस्थांकडील थकबाकी वसुलीसाठी महाराष्ट्र सह.संस्था कायदा १९६० कलम ९१ अंतर्गत बँकेने सहकार न्यायालयात दावे दाखल केले असून माहे मार्च २०१९ अखेर एकूण ३४ दावे प्रलंबित आहेत. अहवाल सालात ३ संस्थांविरुद्ध न्यायालयामार्फत अॅवार्ड प्राप्त झाले आहेत. सदर ३ अॅवार्ड व मागील आर्थिक वर्षाअखेरील ७८ अॅवार्ड अशाप्रकारे एकूण ८१ अॅवार्डच्या अंमलबजावणीची विशेष वसुली अधिका-यांमार्फत कार्यवाही सुरु आहे.

### वसुली दाखले देण्यासाठी स्वतंत्र कक्ष :-

बँकेच्या कर्जदार सभासद संस्थांची त्यांच्या सभासदांकडील थकबाकी वसुलीसाठी बँकेने या विभागाची स्वतंत्र स्थापना केली आहे. महाराष्ट्र सहकारी संस्था अधिनियम १९६० चे कलम १०१ खाली प्रकरणांची विनाविलंब सुनावणी होणे व निपटारा करण्यासाठी बँकेच्या माहिम (प.) शाखेतील कार्यालयात सहकार खात्यामार्फत प्रतिनियुक्तीवर आलेले सहाय्यक निबंधक श्रेणीतील अधिकारी यांची सेवा उपलब्ध करून देण्यात आली आहे. सर्व कर्जदार संस्थांनी त्यांच्या सभासदांकडील थकबाकी वसुलीसाठी या यंत्रणेचा लाभ घ्यावा. वसुली कक्षातर्फे अहवाल वर्षामध्ये बँकेच्या शाखा व सभासद सहकारी संस्थांना १०९६ वसुली दाखले दिले असून सदर वसुली दाखल्याची रक्कम ₹ २८२९.४८ लाख इतकी होती. सदरच्या विभागामार्फत कलम १०१ ची प्रकरणे लवकर निकाली निघत असल्यामुळे बँकेची थकबाकी कमी होण्यास मदत होत आहे.

### कर्जदार सभासद संस्थासाठी वसुली अधिकारी :-

बँकेच्या कर्जदार सभासद संस्थांना त्यांचे सभासदांकडील थकबाकी वसुलीसाठी, विशेष वसुली अधिकारी यांची सेवा केंद्रकार्यालय स्तरावर उपलब्ध करून देण्यात येत आहे. सदर संस्थांनी त्यांचेकडील कलम १०१ खालील वसुली दाखल्यांची अंमलबजावणी करणेसाठी विशेष वसुली अधिका-यांची मागणी करावी.

### सामोपचार कर्ज परतफेड योजना :-

राष्ट्रीय कृषि व ग्रामीण विकास बँक (नाबार्ड) यांचेकडील परिपत्रक क्र. एन.बी./एम.आओ. आय.डी.ओ./को-ऑप/१४५ आय.डी.ओ./२८-ए/२००७-०८ दि.२८/११/२००७ चे पत्राने अनुत्पादित मालमत्ता (एन.पी.ए.) कमी करणेसाठी पूर्वीची एक रकमी कर्ज परतफेड योजना रद्द करून बँकेच्या स्तरावर मा. संचालक मंडळाचे मान्यतेने सामोपचार कर्ज परतफेड योजना राबविणेबाबत स्वायत्तता दिलेली आहे. त्या अनुषंगाने बँकेने सामोपचार कर्ज परतफेड योजना तयार केली असून सदर योजने अंतर्गत सन २०१८-२०१९ या आर्थिक वर्षामध्ये एकूण थकीत वसुली ₹ ९.२९ लाख केलेली असून ३० थकीत कर्ज खाती निरंक झाली आहेत. वरील योजने अंतर्गत जुन्या थकीत कर्जदार सभासदांना व्याजामध्ये ₹ १८.१२ लाख इतकी सवलत देणेत आलेली असून सदर योजनेत समाविष्ट होणाऱ्या कर्जदारांना कायदेशीर व इतर

Bank's last year Gross NPA is ₹ 179.44 crores. This year Gross NPA is ₹ 271.51 crores. The Gross NPA will be reduced up to March 2020. Bank has 3.74% net NPA.

### LEGAL ACTION FOR RECOVERY OF OVERDUE

Bank has filed disputes/cases against various defaulting Co-operative societies u/s 91 of M.C.S. Act, 1960. Bank has received 3 Awards from Co-op. Court and 34 disputes are pending for hearing as on 31/03/2019. Execution of 3 Awards received in the year 2018-19 and 78 received up to previous financial year, the execution of total 81 Awards by Special Recovery Officers is under process.

### SPECIAL CELL TO ISSUE RECOVERY CERTIFICATES:

For speedy disposal of Recovery Cases under section 101 of MCS Act arrangement has been made for borrowing member Societies at our Mahim Branch, Officer of the rank of Assistant Registrar of Co-operative Department is on deputation to issue Recovery Certificates to the concerned. Borrowing member societies may avail this facility for recovery of overdues from their members. During the financial year Special Recovery Cell has issued 1096 Recovery Certificates for demand of recovery of overdues ₹ 2829.48 lakhs.

### SRO FOR BORROWING MEMBER SOCIETIES:

Bank has provided services of Special Recovery Officers for recovery from members of borrowing societies of Bank under section 101 of M.C.S. Act. Members concerned are requested to avail services.

### ONE TIME SETTLEMENT SCHEME:

As per NABARD letter No.NB/MRO/IDO/Coop./145 IDO/28-A/2007-08 dt.28/11/2007, the autonomy is granted to Board of Directors of Bank to formulate One Time Settlement Scheme, to reduce Non-Performing Assets of the Bank.

Accordingly Bank has formulated the Scheme of One Time Settlement and during the year 2018-2019 Bank has recovered ₹ 9.29 lakhs from 30 defaulters and Recovered and Nullified A/c under this scheme Bank Waived Interest ₹ 18.12 lakhs and Legal / Other Charges. Bank has introduced OTS for one year 2018-2019. Societies and Individuals who are in NPA





खर्च माफ करण्यात आलेले आहेत. बँकेने सन २०१९-२०२० या एका आर्थिक वर्षासाठी सामोपचार कर्ज परतफेड योजना कार्यान्वित केलेली असून दि.३१/०३/२०१८ रोजी एन.पी.ए. मध्ये असलेल्या संस्था व वैयक्तिक कर्जदारांनी याचा लाभ घ्यावा.

**मध्य प्रदेश राज्य औद्योगिक विकास महामंडळाकडील थकीत ठेवीची वसुली :**

कंपनी कायदा १९५६ कलम ३९१ व ३९३ अन्वये जाईन्ट सेक्रेटरी मिनिस्ट्री ऑफ कॉर्पोरेट अफेअर्स यांनी मान्यता दिलेल्या “स्कीम ऑफ अॅरेंजमेंट” नुसार महामंडळाकडून दि.२५/०३/२०१९ रोजी ₹ ९३०.६५ लाख ७ वा व अंतिम हप्ता विहित वेळेत बँकेस प्राप्त झालेला आहे व अशाप्रकारे सदर स्कीम ऑफ अॅरेंजमेंटनुसार मध्य प्रदेश राज्य औद्योगिक विकास महामंडळाकडील ठेवीची संपूर्ण वसुली झालेली आहे.

**एन.पी.ए. तरतूदी -**

जिल्हा बँकांना भारतीय रिझर्व्ह बँकेने सन १९९६-९७ पासून लागू केलेल्या दूरदर्शीत्वाचे निकष लक्षात घेवून तसेच रिझर्व्ह बँकेने वेळोवेळी पत्रान्वये कळविलेल्या एन.पी.ए. चे मानदंडानुसार आर्थिक पत्रके तयार करताना, अहवालसाली उत्पन्न क्षमता नसलेल्या जिदगीपोटी खालीलप्रमाणे तरतूद केलेली आहे.

(₹ लाखात)

| अ. क्र. | तपशील   | ३१/०३/१९ अखेरील अनुत्पादित कर्ज | IRAC नॉर्म्स नुसार करावयाची तरतूद |                 | ३१/०३/१९ अखेरील केलेली तरतूद |
|---------|---|---------------------------------|-----------------------------------|-----------------|------------------------------|
|         |   |                                 | %                                 | रुपये           |                              |
| अ)      | सर्वसाधारण जिदगी  |                                 |                                   |                 |                              |
|         | १) थकबाकी ९१ दिवस ते ३ वर्षापर्यंत  | १०६४८.७८                        | १०%                               | १०७८.०३         | ११५९.२६                      |
| ब)      | संशयित जिदगी  |                                 |                                   |                 |                              |
|         | १) थकबाकी ३ वर्षांपेक्षा जास्त परंतु ४ वर्षांपेक्षा कमी                                 | ५८१.०१                          |                                   | १४६.३२          | १४६.३२                       |
|         | i) असुरक्षित  | ३७.६५                           | १००%                              | ३७.६५           | ३७.६५                        |
|         | ii) सुरक्षित  | ५४३.३६                          | २०%                               | १०८.६७          | १०८.६७                       |
|         | २) थकबाकी ४ वर्षांपेक्षा जास्त परंतु ६ वर्षांपेक्षा कमी                                 | २२०.४२                          |                                   | ९४.२२           | ९४.२२                        |
|         | i) असुरक्षित  | ४०.१४                           | १००%                              | ४०.१४           | ४०.१४                        |
|         | ii) सुरक्षित  | १८०.२८                          | ३०%                               | ५४.०८           | ५४.०८                        |
|         | ३) थकबाकी ६ वर्षांपेक्षा जास्त  | १५७००.८४                        |                                   | १५७००.८४        | १५७००.८४                     |
|         | i) असुरक्षित  | १३५२५.११                        | १००%                              | १३५२५.११        | १३५२५.११                     |
|         | ii) सुरक्षित  | २१७५.७३                         | १००%                              | २१७५.७३         | २१७५.७३                      |
|         | <b>एकूण संशयित जिदगी (१ + २ + ३)</b>  | <b>१६५०२.२७</b>                 |                                   | <b>१५९४९.३८</b> | <b>१५९४९.३८</b>              |
| क)      | बुडीत जिदगी   | ०.००                            | --                                | ०.००            | ०.००                         |
|         | दि.३१/०३/२०१९ अखेर करावयाची एकूण तरतूद- व प्रत्यक्ष केलेली तरतूद (अ+ब+क)                | २७१५५.०५                        |                                   | १७०१९.४१        | १७१००.६४                     |
| ड)      | इतर जिदगीपोटी तरतूद   | ५४२.८२                          | १००%                              | ५४२.८२          | ५६५.७५                       |
| ई)      | रिझर्व्ह बँकेच्या नियमानुसार उत्तम जिदगीपोटी “अकस्मात उद्भवणा-या जबाबदारीपोटी” ची तरतूद | २६८८०९.१०                       | ०.४०%                             | १०७५.२०         | १०९०.१६                      |

as on 31/03/2014 may avail this facility.

**RECOVERY OF OVERDUE DEPOSIT FROM MADHYA PRADESH STATE INDUSTRIAL DEVELOPMENT CORPORATION LTD.**

Bank has received ₹ 930.65 lakhs on 25/03/2019 from MPSIDC towards 7th and final installment as per scheduled under “Scheme of Arrangement” approved by Joint Secretary Ministry of Corporate Affairs, Government of India u/s 391 & 393 of Companies Act, 1956 and thus entire amount of deposit recovered from Madhya Pradesh State Industrial Development Corporation Ltd. as per said Scheme of Arrangement.

**N.P.A. PROVISIONING:**

In pursuance to the applicable norms for Non Performing Assets issued by Reserve Bank of India to all State and District Central Co-operative Banks, from the year 1996-97 the Bank has made provision for NPA for the year 2018-2019 as shown below.

(₹ in Lakhs)

| Sr. No. | Particulars   | NPA Amt. as on 31.03.2019 | Provision required as per IRAC norms |                 | Provision made as on 31.03.2019 |
|---------|---|---------------------------|--------------------------------------|-----------------|---------------------------------|
|         |   |                           | %                                    | Amt.            |                                 |
| A       | Sub-Standard  |                           |                                      |                 |                                 |
|         | Overdue from 91 days upto 3 years                                       | 10648.78                  | 10%                                  | 1078.03         | 1159.26                         |
| B       | Doubtful Assets   |                           |                                      |                 |                                 |
|         | i) 3 to 4 years   | 581.01                    |                                      | 146.32          | 146.32                          |
|         | (a) Unsecured   | 37.65                     | 100%                                 | 37.65           | 37.65                           |
|         | (b) Secured   | 543.36                    | 20%                                  | 108.67          | 108.67                          |
|         | ii) 4 to 6 years  | 220.42                    |                                      | 94.22           | 94.22                           |
|         | (a) Unsecured   | 40.14                     | 100%                                 | 40.14           | 40.14                           |
|         | (b) Secured   | 180.28                    | 30%                                  | 54.08           | 54.08                           |
|         | iii) above 6 years  | 15700.84                  |                                      | 15700.84        | 15700.84                        |
|         | (a) Unsecured   | 13525.11                  | 100%                                 | 13525.11        | 13525.11                        |
|         | (b) Secured   | 2175.73                   | 100%                                 | 2175.73         | 2175.73                         |
|         | <b>Total Doubtful Assets (i + ii + iii)</b>                             | <b>16502.27</b>           |                                      | <b>15941.38</b> | <b>15941.38</b>                 |
| C       | Loss Assets   | 0.00                      | --                                   | 0.00            | 0.00                            |
|         | Total Provisions required and made against NPA as on 31/03/2019 (A+B+C) | 27151.05                  |                                      | 17019.41        | 17100.64                        |
| D       | Provision against Other Assets  | 542.82                    | 100%                                 | 542.82          | 565.75                          |
| E       | Contingent Provision against Standard Assets as per RBI norms.          | 268801.10                 | 0.40%                                | 1075.20         | 1090.16                         |

**संचालक मंडळ :**

सहकारी चळवळीच्या निकोप वाढीसाठी तसेच बँकेच्या सर्वांगीण उत्कर्षासाठी बँकेच्या संचालक मंडळाने यशस्वीपणे प्रयत्न केले आहेत.

अहवाल सालात बँकेच्या संचालक मंडळाच्या एकूण १६ सभा झाल्या. त्यांत मा. संचालकांची सरासरी उपस्थिती १६ होती. १४ सदस्यीय कार्यकारी समितीच्या एकूण ८ सभा झाल्या. त्यात मा. संचालकांची सरासरी उपस्थिती १० होती. बँकेच्या दैनंदिन कामकाजात सुसुत्रता येण्याच्या दृष्टीने संचालक मंडळाने मुख्य कार्यालय स्तरावर नियुक्त केलेल्या उपसमित्या व्यतिरिक्त शाखास्तरावर नियुक्त केलेल्या उपसमित्यांमध्ये मुंबईतील १. मुंबई शहर २. पूर्व उपनगरे ३. पश्चिम उपनगरे अशा एकूण ३ विभागांसाठी स्वतंत्र " विभागीय कार्यालये नियंत्रण उपसमित्या " नियुक्त करण्यांत आल्या असून, या विभागीय कार्यालयांमार्फत वैयक्तिक कर्जपुरवठा उपलब्ध करून देण्यांत येतो. त्याचप्रमाणे या तिन्ही विभागांसाठी ३ विभागीय व्यवस्थापक यांची नियुक्ती करण्यात आली आहे. वैयक्तिक कर्ज मंजूरी व्यतिरिक्त या विभागीय कार्यालयांच्या अखत्यारीत येणाऱ्या शाखांमधील ठेव वृद्धी, बँकेच्या विविध योजनांना प्रसार माध्यमाद्वारे प्रसिध्दी देणे. उपक्रमांची माहिती देणे. तसेच गृहनिर्माण सहकारी संस्थांना कर्ज धोरणाबाबतच्या सुविधांबाबत माहिती देवून बँकेने उपलब्ध करून दिलेल्या सेवा सुविधांबाबत या संस्थांना उद्युक्त करणे इ. अधिकार प्रदान करण्यांत आले आहेत. या उपसमित्यांच्या अहवाल सालात एकूण ५४ सभा झाल्या आहेत. दिनांक २६/११/२०१८ पासून मालाड व चेंबूर येथील विभागीय कार्यालये बंद करण्यात आली असून यापुढे विभागीय कार्यालय क्र. १, २ व ३ चे कामकाज दादर येथील विभागीय कार्यालयामार्फत दादर विभागीय व्यवस्थापकांच्या अधिपत्याखाली करण्यात येत आहे.

बँकेच्या उपविधी क्रमांक (३०) १ मधील तरतूदीनुसार आपल्या बँकेचे संचालक मंडळ २१ सदस्यीय आहे. त्यामध्ये विविध प्रकारच्या सहकारी संस्थांना प्रतिनिधीत्व देण्यात आलेले आहे.

**मार्केटिंग व पब्लिसिटी :-**

बँकेचा कर्ज व्यवहार व ठेवी वाढविण्यासाठी सदर विभागामार्फत विशेष मोहिम राबविण्यात येते. यासाठी विभागामार्फत बृहन्मुंबईतील ज्या सहकारी गृहनिर्माण संस्था बँकेच्या सभासद / खातेदार नाहीत अशा संस्थांना भेटी देवून त्यांना बँकेचे सभासद होण्यासाठी तसेच त्यांच्या संस्थेचे खाते बँकेच्या नजिकच्या शाखेत उघडणेबाबत प्रोत्साहीत करण्याचे काम केले जाते.

बँकेने, मुंबईतील गिरणी कामगारांना मदत करणेच्या दृष्टीकोनातून तसेच सामाजिक बांधिलकीच्या दृष्टीने, महाराष्ट्र शासनाने म्हाडामार्फत गिरणी कामगारांना लॉटरीमार्फत उपलब्ध केलेल्या सदनिका खरेदीसाठी सुलभ तसेच सवलतीच्या व्याजदराने कर्जपुरवठा करणेसंबंधी धोरण तयार केले आहे. त्याअनुषंगाने म्हाडा लॉटरीत यशस्वी झालेल्या गिरणी कामगारांशी संपर्क साधून त्यांना बँकेचे कर्ज धोरण समजावून त्यांना कर्ज वितरीत करणेबाबतची अनुषंगिक कामे

**BOARD OF DIRECTORS:**

The Board of Directors of the Bank took keen interest in the affair of the bank and took appropriate steps to develop and strengthen Co-operative Movement.

During the year under review, 16 Meetings of the Board of Directors were held and average attendance was 16. Executive Committee consist of 14 members, During the year 8 Meetings were held and average attendance of the members was 10 to facilitated daily working of the Bank smoothly, Board of Director of the Bank have decided to setup three sub-committees of at branch level in addition to sub-committees Head Office level. These sub-committees are working at 1) Dadar (W) for Mumbai City 2) Malad (W) for Western Suburban and 3) Chembur (E) for Eastern Suburban. These divisional sub-committee are empower to sanction Individual and Divisional Managers are appointed for every Division. Divisional Offices are allotted the work of Deposit Mobilization to propaganda the schemes of Deposits and Loans etc. In the area of division office. These committees held 54 meetings during the financial year. Divisional Offices at Malad and Chembur have been closed from 26/11/2018 and functioning of Divisional Offices 1, 2 & 3 have been transferred to Divisional Office at Dadar and carried out through the Divisional Manager of Dadar Division.

The Board of Directors consist of 21 members as per Bye-law No.(30) (1) of the Bank, representing various types of Co-operative Societies and nominees.

**MARKETING & PUBLICITY CELL:**

The Marketing and Publicity Department has launched special campaign to enhance the business of the bank. The officers of this section visits to Co-operative Housing Societies which are neither members nor account holders of the bank and explains about the services provided by the bank so as to encourage them to become member and to open society's account in nearest branch of the Bank.

In terms of social commitment and from the perspective of helping the mill workers in Mumbai, Bank has formulated a special Housing Loan Policy for Mill workers at concessional rate for the purchase of house through lottery scheme under MHADA. On that basis, Mill workers to whom MHADA flats are successfully allotted through lottery are contacted by officials of the Bank, loan policy is explained to them and accordingly



केली जातात. दिनांक ३१/०३/२०१९ अखेर बँकेने ३१०८ गिरणी कामगारांना एकूण ₹ २०७२९.२७ लाख इतक्या रक्कमेचे कर्ज मंजूर केले आहे.

बँकेचा कर्ज व्यवहार आणि ठेवी वाढण्यासाठी मार्केटींग व पब्लिसिटी विभागामार्फत विशेष प्रयत्न करण्यात येतात. अहवाल वर्षात माहे जानेवारीमध्ये आयोजित केलेला स्वयंपुनर्विकास अभियान कार्यक्रम आणि तसेच स्वयंपुनर्विकास योजनेला जास्तीत जास्त प्रसिध्दी देण्याकरीता बँकेने आखलेल्या मोहिमे अंतर्गत सर्व प्रिंट मिडीया तसेच इलेक्ट्रॉनिक मिडीयावर विविध बातम्या आणि लेख स्वरूपात मोठी प्रसिध्दी देण्यात आली. त्यांचा चांगला परिणाम झाला असून गृहनिर्माण संस्थांकडून भरघोस प्रतिसाद लाभत आहे.

टाईम्स ऑफ इंडिया, हिंदुस्थान टाईम्स, डीएनए या वृत्तपत्रांनी मुंबई बँकेच्या स्वयंपुनर्विकास योजनेवर अनेकदा सविस्तर लेख प्रसिध्द केले आहेत. तर महाराष्ट्र टाइम्सने मुंबई बँकेच्या योजनेवर आर्टिकल प्रसिध्द करून बँकेची योजना घराघरात पोहचविली. याशिवाय बँकेने बँकेच्या अन्य कर्ज योजना, तसेच बँकेने आयोजित केलेले विविध कार्यक्रम यांची प्रसिध्दी माध्यमांद्वारे प्रसिध्दी करून या योजना आपले ग्राहक, ठेवीदार, संभाव्य कर्जदार, हितचिंतकांपर्यंत पोचविण्याचा प्रयत्न केला आहे.

सोशल मिडीयावर मुंबई बँकेची जोरदार प्रसिध्दी करण्यात आली आहे. खास करून फेसबुक, गुगल, व्हॉट्सअपवरून बँकेच्या विविध कर्ज योजनांना भरपूर प्रसिध्दी देण्यात येत आहे. सोशलमिडीयावर बँकेच्या कर्मचा-यांचे व्यक्तीगत फ्रेन्डशीप ग्रुपच्या माध्यमातून तसेच स्वतंत्र फेसबुक पेज तयार करून विविध योजनांना प्रसिध्दी दिली आहे. हजारो लोकांनी या जाहिराती पाहून सोशल मिडीयाच्या माध्यमातून अनेकांनी बँकेशी संपर्क साधला आहे. त्यांना योग्य माहिती पुरविण्याचे काम सुरु आहे. अशाप्रकारे विविध प्रसारमाध्यमांच्या मदतीने आपल्या बँकेची प्रसिध्दी, प्रचार आणि माहिती जास्तीत जास्त ग्राहकांपर्यंत पोहचविण्याचा प्रयत्न या विभागामार्फत सातत्याने केला जात आहे.

ग्राहकांशी सातत्याने संपर्क ठेवून ग्राहक हिताच्या दृष्टीने नवनविन उपक्रम नेहमी राबविले जातात. तसेच बँकेतर्फे मुंबई महानगर प्रदेशातील परवडणाऱ्या घरांच्या प्रकल्पाना भेटी देऊन अधिकृत प्रकल्पांशी बँक सेवा जोडण्याचा प्रयत्न या विभागामार्फत सुरु आहे. त्यासाठी अनेक गृहप्रकल्पांना भेटी देऊन त्यांच्या ग्राहकांना बँकेकडून गृहकर्ज पुरविण्यासाठी विशेष मोहिम राबविली जात आहे.

### महिला कक्ष

बँकेने महिलांच्या सक्षमीकरणासाठी व आर्थिक उन्नतीसाठी स्वतंत्र महिला कक्षाची स्थापना केलेली असून सदर कक्षामार्फत महिलांना महिला औद्योगिक, महिला सेवा सह.संस्था, महिला बेरोजगार सेवा सह. संस्था तसेच महिला स्वयंसहाय्यता बचत गट स्थापन करण्यापासून उद्योग / व्यवसायामध्ये असलेल्या विविध संधी व बँक कर्ज मंजूरीबाबत, तसेच शासकीय व निमशासकीय कार्यालये तसेच महामंडळे यांच्याकडून कामे मिळविणे, प्रकल्प अहवाल, कर्जमंजूरी इत्यादीबाबत मार्गदर्शन करण्यात येते.

loan is sanctioned and disbursed. As of 31/03/2019, Bank has sanctioned total loan of ₹ 20729.27 lakhs to 3108 Mill Workers.

Many initiatives have been taken by the Marketing and Publicity Department to increase the Business.

After launching the Self Redevelopment Scheme in January 2019, the department held a campaign for publicity of the Scheme through various print and electronic media. Many articles and news were published, including Live Coverage. This media coverage led to the awareness about Self Redevelopment among housing societies which in turn brought a positive response.

Many detailed articles on Self Redevelopment Scheme have been published in leading newspapers like The Times of India, The Hindustan Times, and DNA. The scheme got wide publicity and reached each and every home in Mumbai after Maharashtra Times carried out a detailed article. Many other loan schemes and other schemes were taken to our customers, depositors and well-wishers through such publicity.

We have marketed effectively on Social Media platforms such as Google, Facebook, Youtube and via WhatsApp. The Bank published many news, product videos and advertisements on these.

Personal contact groups of our employees is also used as one of the medium for publicity of our various products. Many new customers got attracted to the bank via social media and our communication continues with them.

The Department always takes steps to have continuous follow-ups with our customers and also launching newer initiatives.

The Bank also launched a campaign to contact new housing projects in the MMRDA region. There are many affordable housing projects in the region and Mumbai Bank is making efforts to make tie-up with them so that loan products can be delivered to interested candidates.

### MAHILA CELL

Bank has established separate Mahila Cell for Economical Empowerment of Women and for improvement of their skill, livelihood and ultimate development of women as a whole. This Mahila Cell provides services such as formation of Mahila Co-op. Societies, Mahila Seva Sahakari Sanstha & Mahila Berojgar Sanstha, guidance for seeking work orders from Govt. and Semi Govt. organizations as well as providing financial assistance.





उपरोक्त सर्व माहितीचा व मार्गदर्शनाचा लाभ महिला संस्था व महिला कक्षास भेट देणा-या अनेक महिला घेत असून दिनांक ३१/०३/२०१९ अखेर एकूण १०७६ महिला संस्था आपल्या बँकेच्या सभासद असून, अहवाल सालात एकूण १० नवीन महिला संस्था सभासद झाल्या आहेत. तसेच दिनांक ३१/०३/२०१९ अखेर एकूण २१८७ महिला बचत गटांची खाती आपल्या बँकेत उघडली असून या अहवाल सालात एकूण ५४३ नवीन महिला बचत गट स्थापन केलेले आहेत. अहवाल सालात महिला संस्थांना केलेला कर्ज पुरवठा रू.१६८.५२ लाख आहे.

#### वैधानिक लेखापरिक्षण :-

सन २०१८-२०१९ सालचे वैधानिक लेखापरिक्षण सहकार खात्याच्या तालिकेवरील मे. साज अॅण्ड असोसिएटस् व मे.व्ही.पी.एच. अॅण्ड असोसिएटस्, सनदी लेखापाल यांनी पूर्ण केले असून “अ” वर्ग प्रदान करण्यात आलेला आहे.

#### नाबार्ड तपासणी :-

राष्ट्रीय कृषी व ग्रामीण विकास बँक (नाबार्ड) अधिकाऱ्यांनी सन २०१७-२०१८ अखेरची संपूर्ण तपासणी पूर्ण केली असून पूर्तता अहवाल सादर केला आहे.

#### अंतर्गत हिशेब तपासणी व शाखा तपासणी :-

सन २०१८-२०१९ सालची ५३ शाखांची अंतर्गत हिशेब तपासणी व शाखा तपासणी बँकेच्या पॅनलवरील एकूण १२ सनदी लेखापालांकडून (चार्टर्ड अकौंटंट) करण्यात आली आहे. सदर तपासणी अहवालातील त्रुटी/उणिवांची पूर्तता करण्यात आली आहे.

#### जोखीम व्यवस्थापन

नाबार्डने दिलेल्या मार्गदर्शक सुचनानुसार बँकेमध्ये जोखीम व्यवस्थापन यंत्रणा कार्यान्वीत केलेली आहे. पतजोखीम धोरण अंतर्गत क्रेडिट रिस्क पॉलिसी, तसेच ऑपरेशनल रिस्क पॉलिसी, लिक्विडिटी व इंटरेस्ट रिस्क पॉलिसी तसेच प्रभावी व्यवस्थापन माहिती प्रणाली तयार केली असून कन्ट्रोल व रिस्क मिटीगेशनसाठी उपाययोजना सुरु केल्या आहेत. सर्व प्रकारच्या कॅटेगरी निहाय संस्था कर्ज धोरणामध्ये संस्थांच्या गुणवत्तेनुसार रेटिंग देण्याची व्यवस्था केली असून त्याची अंमलबजावणी देखील करण्यात येत आहे. शाखांच्या कामकाजावर नियंत्रण ठेवण्यासाठी शाखांच्या सर्वांगीण प्रगतीचा आढावा घेवून ग्रेडेशन देण्यात येत आहे. त्यामुळे कामकाजामध्ये सुधारणा होवून ग्राहक सेवा समाधानकारकरित्या देणे शक्य होईल.

#### शाखा विस्तार / विस्तार कक्ष

दिनांक ३१ मार्च २०१८ अखेर बँकेच्या ५३ शाखा व ३ विस्तारकक्षाचे जाळे बृहन्मुंबईत पसरलेले असून याद्वारे विविध सहकारी संस्था, नागरी बँका व व्यक्तिगत ग्राहक यांच्या आर्थिक गरजा पुरविल्या जातात. तसेच या संस्थांचे आत्मबल वाढविण्यास सल्ला व मदत केली जाते.

Many women organisations and its members are seeking relevant information and guidance from Mahila Cell and are benefiting from the same. Till 31st March 2019 1076 women organization / sanstha have taken membership of our Bank and 10 new women organization have taken membership during the financial year. About 2187 women Self Help Group opened their accounts with the Bank. 543 newly women's Self Help Group were formed during the current year. Mumbai Bank has provided the financial assistance tune of ₹ 168.52 lakhs to these women organizations.

#### STATUTORY AUDIT:

The statutory audit of the Bank for the year 2018-2019 is already completed by M/s.Saaj & Associates and M/s.VPH & Associates Chartered Accountants. The auditor has awarded “A” Audit classification for this year.

#### INSPECTION OF NABARD

For the year 2017-2018 Inspection has been completed by NABARD Officers and compliance report submitted.

#### INTERNAL AUDIT & BRANCH INSPECTION

Our 53 Branches Internal Audit for the period 2018-2019 has been completed by 12 Chartered Accountants of our Bank's Panel. All deficiencies have been rectified.

#### RISK MANAGEMENT

Bank has established Risk Management mechanism as per guidelines of NABARD. Credit Risk Policy, Operational Risk Policy, Liquidity and Interest Risk Policy and effective MIS has been implemented to control and mitigation of risk. As per working of various types of societies category-wise rating system has been incorporated in loan policies and also implemented. For effective control on Branches functioning Gradation Policy as per performance of Branches is implemented which will help to improve in quality of services to our customers.

#### BRANCH AND EXTENSION COUNTERS:

Branch and Extension Counters As on 31st March 2018 our Bank has Network of 53 Branches and 3 Extension Counters in Greater Mumbai catering to the financial requirements and enhancing the growth of Co-operative Societies, Urban Banks and Individual Customers.

**संगणकीकरण :-**

बँकेने २९ शाखामध्ये ATM सुविधा उपलब्ध करून दिलेली आहे. त्याचप्रमाणे या आर्थिक वर्षात १० शाखामध्ये कॅश रिसाक्लेर मशीन (CRM) उपलब्ध करून दिली जाणार आहेत व टप्याटप्याने सर्व शाखांमध्ये हि मशीन्स उपलब्ध केली जातील.

या आर्थिक वर्षामध्ये अत्याधुनिक मशिनरी बसविणे त्याचप्रमाणे इंटरनेट बँकिंग, मोबाईल बँकिंग इ. सेवा पुरविण्यात येणार आहेत. त्यादृष्टीने संबंधीत विभागाच्या परवानग्या मिळविणेचे कामकाज सुरु आहे.

शेवटी सर्व सभासद व ग्राहकांना आश्वस्त करावसे वाटते की, ग्राहकांना अचूक व तत्पर सेवा देण्यासाठी बँक कटीबद्ध आहे.

**नफा विभाजन -**

सन २०१८-२०१९ या आर्थिक वर्षात बँकेस ₹ १००६.९८ लाख इतका निव्वळ नफा झाला आहे. मात्र सदर नफ्यामध्ये शासकीय रोख्याच्या व्यवहारातून झालेल्या ₹ १९१.७० लाख इतक्या नफ्याचा समावेश आहे. त्यापैकी ₹ १७५.२४ लाख इतका नफा HTM कॅटेगरीतील शासकीय रोख्यांच्या व्यवहारातून झालेला आहे. रिझर्व बँक / नाबार्डचे मार्गदर्शक तत्वानुसार सदर नफा गुंतवणूक चढ उतार निधी खाती वर्ग करणे आवश्यक आहे. सदर निव्वळ नफ्याचे विभाजन पुढीलप्रमाणे आहे.

| अ. क्र | तपशील                                      | रक्कम रुपये     |
|--------|--|-----------------|
|        | दि.३१/०३/२०१९ अखेरील निव्वळ नफा            | १०,०६,९८,३४९.३९ |
|        | <b>वजा :</b>                               |                 |
| १      | वैधानिक राखीव निधी<br>(निव्वळ नफ्याचे २५%) | २,५१,७४,५८५.३३  |
| २      | गुंतवणूक चढ - उतार निधी                    | १,७५,२४,१७६.९०  |
| ३      | लाभांश ५.१०% (Pro-Rata)                    | ५,३४,३३,१८९.६०  |
| ४      | संशयीत व बुडीत कर्ज निधी                   | ४५,६६,०००.००    |
|        | <b>शिल्लक नफा</b>                          | <b>३८९.४८</b>   |

मा. संचालक मंडळाने शिफारस केल्यानुसार सदर नफा विभाजनास मंजूरी मिळावी.

**लाभांश वाटप -**

दिनांक ३१/०३/२०१९ अखेरील निव्वळ नफा ₹ १००६.९८ लाख मधून २५% रक्कम वैधानिक राखीव निधी खाती व HTM कॅटेगरीतील गुंतवणूकीच्या व्यवहारातून झालेला नफा गुंतवणूक चढ उतार खाती वर्ग केल्यानंतर सभासदांना ५.१०% (प्रो-रेटा) प्रमाणे लाभांश देता येवू शकेल. ५.१०% प्रमाणे लाभांशाची रक्कम ₹ ५३४.३३ लाख इतकी आहे.

मा. संचालक मंडळाने शिफारस केल्यानुसार वरील प्रमाणे लाभांश वाटपास मंजूरी मिळावी.

**COMPUTERISATION:-**

Bank has provided ATM facility to 29 branches and in this financial year we will provide 10 Recycler machine in 10 Branches and after that all the Branches will be implemented to CRM machines.

Bank has decided to provide Internet Banking, Mobile Banking etc. facilities to bank customers for that purpose necessary permissions will be obtain from the concern department.

We assure best possible services with advanced Technology and machinery to all valued members and customers.

**Profit Appropriation:**

For the F Y 2018-2019, Bank has earned Net Profit of ₹ 1006.98 lakhs. However the said Profit includes Profit on Sale of Investment amounting to ₹ 191.70 lakhs . Out of the Profit on Sale of Investment, an amount of ₹ 175.24 lakhs is pertaining to the Profit on Sale of Investments in HTM Category . Hence the same is to be transferred to the Investment Fluctuation Reserve as per RBI/NABARD guidelines. The Appropriation of Profit as under is approved by the Board of Directors and proposed for the approval of Annual General Meeting.

| Sr. No. | Particulars   | Amount ₹        |
|---------|---|-----------------|
|         | Net Profit for the F Y ended 31.03.2019               | 10,06,98,341.34 |
| 1.      | <b>Statutory Reserve Fund</b><br>(25% of Net Profit ) | 2,51,74,585.33  |
| 2.      | Investment Fluctuation Reserve                        | 1,75,24,176.90  |
| 3.      | Dividend (@ 5.10 % Pro-Rata)                          | 5,34,33,189.60  |
| 4.      | Bad and Doubtful Debt Reserve                         | 45,66,000.00    |
|         | <b>Balance of Profit</b>                              | <b>389.48</b>   |

As recommended by the Board of Directors, approval please may be given for the said appropriation.

**Dividend Distribution**

From the Net Profit of ₹ 1006.98 lakhs earned by the Bank for the F Y 2018-2019, after appropriation of Profit to Statutory Reserve Fund and Investment Fluctuation Reserve, Dividend @ 5.10% Pro-Rata may be declared and distributed to the Members. The amount of Dividend @ 5.10% (Pro\_Rate) is ₹ 534.33 lakhs.

The Dividend declaration @ 5.10% (Pro-Rata) is approved by the Board of Directors and proposed for the approval of Annual General Meeting. Approval please may be given as recommended by Board of Directors.

**अंदाजपत्रक -**

सन २०१९-२०२० या आर्थिक वर्षाकरीता अंदाजपत्रक तयार करण्यात आले असून त्यास संचालक मंडळाने मान्यता देवून शिफारस केलेली आहे. सदर अंदाजपत्रक अहवालात दिलेले आहे. तरी या अंदाजपत्रकास मान्यता मिळावी.

सन २०१८-२०१९ या आर्थिक वर्षाकरीता तयार करण्यात आलेल्या अंदाजपत्रकास गतवर्षीच्या वार्षिक सर्वसाधारण सभेत मान्यता देण्यांत आली होती. त्यामध्ये अपेक्षित उत्पन्न ₹ ५११९७.२७ लाख व खर्च ₹ ५०४९८.०७ लाख दर्शविण्यांत आला होता. परंतु प्रत्यक्षात ₹ ५३१२४.४७ लाखाचे उत्पन्न झाले असून ₹ ५२११७.४९ लाख इतका खर्च झाला आहे.

**कर्मचारी वर्ग व प्रशिक्षण कार्यक्रम -**

शासनाने मुक्त अर्थव्यवस्था व जागतिकीकरणाचे धोरण स्विकारल्याचे नंतर बँकिंग क्षेत्रामध्ये मोठ्या प्रमाणावर बदल १९९१ नंतर झाले या बदलांमुळे खाजगी बँकांनी देखील राष्ट्रीयकृत बँकांशी स्पर्धा करत देशाच्या बँकिंग क्षेत्रामध्ये जास्तीत जास्त हिस्सा व्यापल्याचे दिसून येते. या बदलाबरोबरच या सेवा क्षेत्रामध्ये तंत्रज्ञानाचा प्रसार झाला व सेवा संपूर्णपणे संगणकीकृत झालेल्या दिसून येतात. संगणकीकरणावर आधारीत अनेकानेक नविन ग्राहक सेवेचे प्रकार उदयास आले व लोकप्रिय झाले. जागतिकीकरणामुळे सक्षमतेचे मापदंड देखील बदलले उदा. भांडवल पर्याप्ता. तसेच नियामक संस्थांच्या नियंत्रणामध्ये अनेक बाबींचा व्यवसाय करणे गरजेचे झाले मोठ्या प्रमाणावर भांडवली पाठबळ असल्यामुळे खाजगी तसेच सरकारी बँकांनी आघाडी घेतली. कमी भांडवल व्यावसायिक दृष्टीकोनाचा अभाव यामुळे काही अपवाद वगळता सहकारी बँका सुरुवातीच्या काळामध्ये मागे पडल्या परंतु लवकरच लोकभिमुख धोरण लोकशाही व्यवस्था आपुलकीची सेवा व निरंतर प्रशिक्षणाची कास सहकारी बँकांनी धरल्यामुळे आज या बँकांचे अस्तित्व देखील मोठ्या प्रमाणावर बँकिंग क्षेत्रामध्ये जाणवते.

जिल्हयाची पालक बँक म्हणून मुंबई जिल्हा मध्यवर्ती सहकारी बँकेने सहकारी पतसंरचनेतील संस्थांची तसेच संस्थेतील कर्मचारी, संचालकांमध्ये व्यावसायिक दृष्टीकोन निर्माण व्हावा त्यांना आधुनिक प्रशिक्षण मिळावे बँकिंग क्षेत्रातील तीव्र स्पर्धेला आत्मविश्वासाने सामोरे जाता यावे याकरीता तसेच उपविधीतील उद्देशाचे पालन करण्यासाठी व प्रशिक्षण हे निरंतर स्वरुपाचे असावे यासाठी स्वतःचे कर्मचा-यांचे बरोबर सहकारी क्षेत्रातील इतरांना देखील प्रशिक्षित करण्यासाठी सुसज्ज असे प्रशिक्षण विकास व संशोधन केंद्र दि.२३ ऑक्टोबर २०१७ रोजी बोरिवली (पूर्व) व दादर (पश्चिम) येथे सुरु केली प्रशिक्षण केंद्रामध्ये सुसज्ज वातानुकूलित बैठक व्यवस्था व समृद्ध असे ग्रंथालय आहे. या प्रशिक्षण केंद्रामध्ये नाबार्डचे अधिकारी, बँकिंग क्षेत्रातील तज्ञ, सनदी लेखापाल इत्यादींना आमंत्रित करून जोखीम व्यवस्थापन एन पी ए ऍसेट लायब्लेटी मॅनेजमेंट, भांडवल पर्याप्तता, सहकार व बँकिंग रेग्युलेशन कायदा इ. विषयाचे सखोल प्रशिक्षण देण्यात येते. आतापर्यंत

**BUDGET:**

The budget for the F.Y. 2019-2020 has been prepared and is being approved by our Board of Directors and recommended for approval of AGM. The said Budget is incorporated in the Annual Report. The same may please be approved.

The budget prepared for the year 2018-2019 was approved in the last Annual General Meeting. The expected income was ₹ 51197.27 lakhs & Expenditure of ₹ 50498.07 lakhs were shown in the budget. However, actual Income earned in the year was ₹ 53124.47 lakhs whereas expenditure incurred were ₹ 52117.49 lakhs.

**STAFF MEMBERS & TRAINING PROGRAMME**

Banking sector has grown in leaps and bounds after 1991 when government announced liberalization and globalization signaling opening up of the economy.

With this Private, Commercial Banks entered this sector in large numbers. These teens saving banks with their innovative products and new technology posed great challenges and competition to all the Banks, taking away large chunk of banking business in their told.

Public Sector Banks with Government backing and support from the regulator could still manage to retain their share in business to a large extent. However, Co-operative Banks with very little capital at their disposal not bear the brunt of this competition and lost their share in business considerably.

To add to Co-operative Banks problem, banking sector underwent tremendous changes in line with changes in global trend and scenario various emerging subjects viz. NPA Norms, Risk Management, ALM and Capital Adequacy in terms of Basel norms have become buzz words in Banking. In the light of supreme crisis and NPA menace in the banking sector, stress in the financial sector is on the rise.

Against this background, due to continuous upgradation on the technology front, the consumer demand and expectations are ever on creating to meet these expectations are the challenge faced by the Co-operative Banks.

To retain their client base Co-operative Banks will not have to focus more on excellent customer service. Since they do not match their peer competitors on the technology and capital front. Thus the service providers at these Co-operative Banks i.e. human resource at Banks have to upgrade with the latest changes happening in the financial sectors in General Banking Sector in particular.

Mumbai Bank is proud to introduce ourselves as Mumbai Bank Training and Research Centre started on 23rd





विविध स्वरूपात १३ प्रशिक्षण कार्यक्रम कर्मचा-यांकरीता आयोजित करण्यात आले. सन २०१८-२०१९ या आर्थिक वर्षामध्ये बँकेच्या ३१९ कर्मचाऱ्यांना विविध विषयांमध्ये प्रशिक्षित करण्यात आले.

उपरोक्त व्यतिरिक्त बँकेने कर्मचाऱ्यांना अद्यावत ज्ञान असावे याकरीता अहवाल सालामध्ये १२ इतक्या कर्मचा-यांना बाहेरील प्रतिष्ठीत प्रशिक्षण संस्था उदा. डॉ.वि.वि.पाटील, वैकुंठभाई मेहता, नाबार्ड येथे प्रशिक्षण कार्यक्रम व कार्यशाळेमध्ये सहभागी होण्याकरीता पाठविले होते.

बँकेच्या प्रशिक्षण केंद्राकडून मिळणा-या प्रशिक्षण प्रित्यर्थ संबंधीत प्रमाणपत्राची निकड लक्षात घेवून आपल्या प्रशिक्षण केंद्रास महाराष्ट्र स्टेट को.ऑप.बँकेने महाराष्ट्र सह.संस्था अधिनियम १९६० अंतर्गत “अभिकर्ता” म्हणून मान्यता दिली आहे. सदर मान्यतेमुळे बँकेच्या सभासद संस्थांना अत्यंत माफक दरात दर्जेदार प्रशिक्षणाची सोय तर उपलब्ध झालेली आहेच शिवाय प्रशिक्षणाबाबतचे अधिकृत प्रमाणपत्रही संबंधीत संस्थांना आता मिळू शकेल, अपेक्षा आहे की, या सुविधेचा लाभ सर्व सभासद संस्था घेतील.

#### आभार :

बँकेच्या संचालक मंडळाच्या व माझ्या वतीने, खालील मान्यवरांचे त्यांनी केलेल्या बहुमोल मार्गदर्शनाबद्दल मी आभार मानीत आहे.

**मा.ना.श्री. शरदचंद्रजी पवार साहेब**

माजी केंद्रीय कृषी, सहकार, अन्न व नागरीपुरवठा मंत्री.

**मा.ना.श्री.देवेंद्र फडणवीस**

मुख्यमंत्री, महाराष्ट्र राज्य

**मा.ना.श्री. नितीनजी गडकरी**

केंद्रीय रस्ते वाहतुक आणि महामार्ग, जहाज बांधणी मंत्री

**मा.ना.श्री.पियुष गोयल**

केंद्रीय मंत्री

**मा.श्री.रावसाहेब दानवे- पाटील**

केंद्रीय राज्यमंत्री

**मा.ना.श्री.पृथ्वीराज चव्हाण**

माजी मुख्यमंत्री, महाराष्ट्र राज्य

**मा.ना.श्री.अजितदादा पवार**

माजी उपमुख्यमंत्री, महाराष्ट्र राज्य

**मा.ना.श्री.सुधीर मुनगंटीवार**

वित्त आणि नियोजन, वने मंत्री, महाराष्ट्र राज्य

**मा.ना.श्री.एकनाथ शिंदे**

सार्वजनिक बांधकाम व आरोग्य मंत्री, महाराष्ट्र राज्य

**मा.ना.श्री. चंद्रकांत पाटील**

महसुल, मदत कार्य व पुनर्वसन मंत्री, महाराष्ट्र राज्य

October, 2017 at Borivali (E) and Dadar (W).

Our Training Centre has conducted Thirteen training programmes on different subjects.

In the financial year i.e. 2018-19 total 319 staff member of both i.e. Mumbai Bank training on various subjects.

Apart from the above training efforts Bank has deputed 12 staff members to participate in various training programmes / workshops conducted by well known training institute like Dr. V. V. Patil Institute of Co-operative Management, VAMNICOM, NABARD etc.

As per section 24 A of M.C.S. Act, 1960 training become mandatory. Our Training Centre is appointed as “Agent” by M.S.C. Bank. Under the act for the training activities. Being an Agent under the M.C.S. Act, 1960 our training centre is now authorised to issue training certificates to the concern societies.

This facility is provided to all concern Member Societies.

#### ACKNOWLEDGEMENT:

On behalf of our Board of Directors and myself, I express my sincere gratitude to:

**Hon'ble Shri. Sharadchandraji Pawar**

Ex. Central Minister for Agriculture, Co-operation, Food & Civil Supply.

**Hon'ble Shri. Devendra Phadanvis**

Chief Minister, Maharashtra State

**Hon'ble Shri. Nitinji Gadkari**

Central Minister for Road Transport & Highways Shipping.

**Hon'ble Shri. Piyush Goyal**

Central Minister

**Hon'ble Shri. Raosaheb Danve-Patil**

Central State Minister

**Hon'ble Shri. Pruthviraj Chavan**

Ex. Chief Minister, Maharashtra State

**Hon'ble Shri. Ajitdada Pawar**

Ex. Dy.Chief Minister, Maharashtra State

**Hon'ble Shri. Sudhir S. Mungantiwar**

Minister for Finance & Planning, Forests, Maharashtra State

**Hon'ble Shri. Eknath S. Shinde**

Minister for Public Work (Public Undertaking), Maharashtra State

**Hon'ble Shri. Chandrakant B. Patil**

Minister for Revenue, Maharashtra State



**मा.ना.श्री.सुभाष देशमुख**

सहकार, पणन, वस्त्रोद्योग मंत्री, महाराष्ट्र राज्य

**मा.ना.श्री.विनोद तावडे**

उच्च व तंत्रशिक्षण व सांस्कृतिक कार्यमंत्री, महाराष्ट्र राज्य

**मा.ना.श्री.आशिष शेलार**

शालेय शिक्षण, क्रिडा व युवक कल्याण मंत्री, महाराष्ट्र राज्य

**मा.ना. श्री. राधाकृष्ण विखे - पाटील**

गृहनिर्माण मंत्री, महाराष्ट्र राज्य

**मा.ना. श्रीमती पंकजाताई मुंडे**

ग्रामविकास, महिला व बालविकास मंत्री

**मा.ना.प्रा.राम.शिंदे**

जलसंधारण मंत्री, महाराष्ट्र राज्य

**मा.श्री.राजसाहेब ठाकरे**

अध्यक्ष, महाराष्ट्र नवनिर्माण सेना

**मा.श्री. आनंदराव अडसूळ**

माजी खासदार

**मा.श्री.विश्वनाथ महाडेश्वर**

महापौर, बृहन्मुंबई महानगरपालिका

**मा.डॉ. हर्षकुमार भानवाला**

अध्यक्ष - नाबार्ड

**मा. श्रीमती अभा शुक्ला**

प्रधान सचिव, सहकार खाते, महाराष्ट्र राज्य

**मा.श्री.सतिश सोनी**

सहकार आयुक्त व निबंधक, सहकारी संस्था, महाराष्ट्र राज्य, पुणे

**मा.श्री.डॉ. दिपक म्हैसेकर**

विभागीय महसुल आयुक्त, पुणे

**मा. श्री. प्रविण परदेशी**

आयुक्त, बृहन्मुंबई महानगरपालिका

**मा.श्री. संतोष पाटील**

विभागीय सहनिबंधक, सह. संस्था, मुंबई विभाग

**मा.श्री. जे.डी. पाटील**

जिल्हा उपनिबंधक, सह. संस्था, मुंबई (१), शहर

**मा.श्री. प्रशांत सोनावणे**

जिल्हा उपनिबंधक, सहकारी संस्था, (२) पूर्व उपनगरे विभाग

**मा.श्री. कैलास झेबले**

जिल्हा उपनिबंधक, सह. संस्था (३) पश्चिम उपनगरे विभाग

**Hon'ble Shri. Subhash Deshmukh**

Minister for Co-operation, Maharashtra State

**Hon'ble Shri. Vinod Tawade**

Minister for Higher & Technical Education, Sports & Youth Welfare, Maharashtra State

**Hon'ble Shri. Ashish Shelar**

Minister for School Education, Maharashtra State

**Hon'ble Shri. Radhakrishna Vikhe- Patil**

Minister for Housing, Maharashtra State

**Hon'ble Smt. Pankjatai Munde**

Minister for Rural Development, Woman & Child Development, Maharashtra State

**Hon'ble Shri. Ram Shinde**

Minister for Water Conservation, Maharashtra State

**Hon'ble Shri. Rajsahab Thackeray**

Chairman, Maharashtra Navnirman Sena

**Hon'ble Shri. Anandrao Adsul**

Ex-Member of the Parliament

**Hon'ble Shri. Vishwanath Mahadeshwar**

Mayor, Brihan Mumbai Mahanagar Palika

**Hon'ble Dr. Harshkumar Bhanwala**

Chairman, NABARD

**Hon'ble Smt. Abha Shukala**

Chief Secretary, Co-op. Dept., Maharashtra State

**Hon'ble Shri. Satish Soni**

Co-operative Commissioner & Registrar for Co-operation, Maharashtra State, Pune

**Hon'ble Shri. Dr. Deepak Mhaisekar**

Divisional Revenue Commissioner, Pune

**Hon'ble Shri. Pravin Pardeshi**

Commissioner for Mumbai Mahanagar Palika

**Hon'ble Shri. Santosh Patil**

Divisional Joint Registrar, Co-op. Sty., Mumbai Division

**Hon'ble Shri. J. D. Patil**

Dist. Deputy Registrar, Co-op. Societies, Mumbai (1) City

**Hon'ble Shri. Prashant Sonawane**

Dist. Deputy Registrar Co-op. Societies, Mumbai, East Suburban Dist. (2)

**Hon'ble Shri. Kailas Zeble**

Dist. Deputy Registrar, Co-op. Societies, Mumbai, West Suburban Dist. (3)



**मा.श्री. किशोर मांडे**

जिल्हा उपनिबंधक सह. संस्था (४) मुंबई

**मे. साज ऍन्ड असोसिएटस् व मे.व्ही.पी.एच.ऍन्ड असोसिएटस्**

सनदी लेखापाल

**मा.श्री. विद्याधर अनास्कर**

अध्यक्ष - प्रशासकीय मंडळ, महाराष्ट्र राज्य सहकारी बँक लि.

**मा.श्री. अविनाश महागांवकर**

सदस्य - प्रशासकीय मंडळ, महाराष्ट्र राज्य सहकारी बँक लि.

**मा.श्री. संजय भंडे**

सदस्य - प्रशासकीय मंडळ, महाराष्ट्र राज्य सहकारी बँक लि.

**मा.श्री. अजित देशमुख**

व्यवस्थापकीय संचालक.

रिझर्व्ह बँक व नाबार्डचे वरिष्ठ अधिकारी, मुंबईतील सर्व खासदार, आमदार, नगरसेवक, तसेच मुंबईतील वॉर्डमधील उपनिबंधक, सहाय्यक निबंधक, अधिकारी व कर्मचारी वर्ग, महाराष्ट्र राज्य सहकारी बँकेचे वरिष्ठ अधिकारी तसेच राज्य स्तरिय शिखर संस्था व मुंबईतील शिखर सहकारी संस्था यांचे अध्यक्ष व पदाधिकारी यांचे आभारी आहोत.

**राज्य स्तरीय शिखर संस्था :**

- कृषक भारती को.ऑप. लि. ( कृभको ) नवी दिल्ली.
- नॅशनल फेडरेशन ऑफ स्टेट को.ऑप.बँक्स लि. ( नॅफस्कॉब )
- वैकुंठ मेहता राष्ट्रीय सहकारी प्रबंध संस्था, पुणे.
- महाराष्ट्र राज्य सहकारी बँक लि., मुंबई.
- धनंजयराव गाडगीळ सहकारी प्रबंध संस्थान, नागपूर.
- डॉ. विठ्ठलराव विखे पाटील इन्स्टिट्यूट ऑफ को.ऑप. मॅनेजमेंट, पुणे.
- महाराष्ट्र राज्य सहकारी संघ मर्यादित, पुणे.
- महाराष्ट्र राज्य सहकारी कृषी व ग्रामिण विकास बँक लि.
- महाराष्ट्र राज्य सहकारी हाऊसिंग फायनान्स कार्पोरेशन लि.
- महाराष्ट्र राज्य सहकारी मार्केटिंग फेडरेशन लि.
- महाराष्ट्र राज्य कापूस उत्पादकांचे मार्केटिंग फेडरेशन लि.
- महाराष्ट्र राज्य को.ऑप.कंड्युमर्स फेडरेशन लि.
- महाराष्ट्र राज्य नागरी सहकारी पतसंस्था फेडरेशन लि.मुंबई
- महाराष्ट्र राज्य सहकारी सूत गिरण्यांचे फेडरेशन लि.
- महाराष्ट्र राज्य सहकारी साखर कारखाना संघ मर्यादित
- महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन लि. मुंबई
- महाराष्ट्र राज्य सहकारी आदिवासी विकास महामंडळ लि. नाशिक

**Hon'ble Shri. Kishor Mande**

Dist. Deputy Registrar, Co-op. Societies (4), Mumbai

**M/s. SAAJ & Associates and M/s. VPH & Associates**

Chartered Accountants & their Inspecting Officer

**Hon'ble Shri. Vidyadhar Anaskar**

Chairman, Board of Administrator, M.S.C. Bank Ltd.

**Hon'ble Shri. Avinash Mahagaonkar**

Member, Board of Administrator, M.S.C. Bank Ltd.

**Hon'ble Shri. Sanjay Bhende**

Member, Board of Administrator, M.S.C. Bank Ltd.

**Hon'ble Shri. Ajit Deshmukh**

Managing Director, Board of Administrator, M.S.C. Bank Ltd.

We are thankful to all Chairman & Office bearers of State Level & Mumbai based Apex bodies. Senior Officers of the Reserve Bank of India and NABARD, All members of Parliament & Assembly, All Corporators in Mumbai District, All Deputy Registrars and Assistant Registrars, Officers and Staff Co-operative Department, Senior Officers of Maharashtra State Co-op. Bank Ltd.

**STATE LEVEL APEX BODIES:**

- Krishak Bharati Co-op. Ltd. (KIRBHCO), New Delhi.
- National Federation of State Co-op. Bank's Ltd., New Delhi
- Vaikunth Mehta National Institute of Co-op. Management, Pune
- The Maharashtra State Co-op. Bank Ltd., Mumbai
- Dhananjayrao Gadgil Institute of Co-op. Management, Nagpur
- Dr.Vitthalrao Vikhe Patil Institute of Co-op. Management, Pune
- Maharashtra Rajya Sahakari Sangh Ltd., Pune
- Maharashtra State Co-op. Agricultural & Rural Development Bank Ltd.
- Maharashtra State Co-op. Housing Finance Corporation Ltd.
- Maharashtra State Co-op. Marketing Federation Ltd.
- Maharashtra State Cotton Growers Marketing Federation Ltd.
- Maharashtra State Co-op. Consumers Federation Ltd.
- Maharashtra State Urban Co-op. Societies Federation Ltd., Mumbai
- Maharashtra State Co-op. Spining Mills Federation Ltd.
- Maharashtra State Co-op. Sakhar Karkhana Sangh Ltd.
- Maharashtra State Co-op. Banks Association Ltd.
- Maharashtra State Co-op. Adivasi Vikas Mahamandal Ltd., Nasik





- महाराष्ट्र राज्य नागरी बँकांचे फेडरेशन लि. मुंबई.
- महाराष्ट्र राज्य मच्छिमार सह. संघ लि.

#### मुंबई स्तरीय शिखर सहकारी संस्था :

- मुंबई सहकारी बोर्ड लिमिटेड
- बृहन्मुंबई महिला औद्योगिक सहकारी संस्थांचा महासंघ
- मुंबई उपनगर गृहनिर्माण सहकारी संस्थांचा महासंघ
- मुंबई पश्चिम उपनगरे जिल्हा सेवा संस्था महासंघ
- मुंबई डिस्ट्रिक्ट को.ऑप. हौसिंग फेडरेशन लि.
- दि बृहन्मुंबई नागरी सह. बँक्स असोशिएशन लि.
- मुंबई पगारदार पतसंस्थाचा सहकारी संघ मर्यादित
- मुंबई कोकण विभाग पगारदार पतसंस्थांचा महासंघ, मर्यादित
- बृहन्मुंबई नागरी सहकारी पतसंस्था फेडरेशन लि. मुंबई.
- मुंबई पूर्व उपनगर जिल्हा सह. पतसंस्था फेडरेशन लि.
- मुंबई पश्चिम उपनगर जिल्हा सहकारी पतसंस्था फेडरेशन लि.
- मुंबई शहर नागरी सहकारी पतसंस्था फेडरेशन लि. मुंबई.
- बृहन्मुंबई ग्राहक सह. संस्था महासंघ मर्यादित
- मुंबई शहर जिल्हा मजूर सहकारी संस्थांचा संघ मर्यादित
- मुंबई पूर्व उपनगर जिल्हा मजूर सहकारी संस्थांचा महासंघ मर्यादित
- मुंबई पश्चिम उपनगर जिल्हा मजूर सह. संस्था महासंघ मर्यादित
- बृहन्मुंबई महिला औद्योगिक उत्पादक सहकारी संस्था फेडरेशन लि.
- पश्चिम उपनगर जिल्हा महिला सह. संस्था फेडरेशन लि.
- बृहन्मुंबई बेरोजगार सेवा सह. संस्था फेडरेशन मर्यादित
- मुंबई जिल्हा औद्योगिक सहकारी संस्था फेडरेशन लि.
- बृहन्मुंबई सर्वसाधारण संस्था फेडरेशन लि.
- बृहन्मुंबई पगारदार संस्था फेडरेशन लि., मुंबई.
- मुंबई पूर्व उपनगर जिल्हा महिला औद्योगिक संस्थांचा महासंघ
- मुंबई पश्चिम उपनगर सर्व सेवा सहकारी संस्थांचा महासंघ
- मुंबई पूर्व उपनगर जिल्हा बेरोजगार संस्थांचा महासंघ
- मुंबई पूर्व उपनगरे नागरी सेवा सहकारी संस्था फेडरेशन मर्यादित.
- मुंबई पश्चिम उपनगर जिल्हा बेरोजगार संस्थांचा महासंघ
- मुंबई पश्चिम उपनगर जिल्हा सेवा संस्था महासंघ
- मुंबई कोकण विभागीय महिला सहकारी संस्था फेडरेशन लि.

- Maharashtra State Co-op. Urban Banks Federation Ltd., Mumbai
- Maharashtra State Macchimar Sahakari Sangh Ltd.

#### MUMBAI BASE APEX CO-OP. SOCIETIES:

- Mumbai Sahakari Board Ltd.
- Brihan Mumbai MahilaAuodhyogik Saliacan Sanstha Mahasangh Ltd
- Mumbai Suburban Grihanirman Sahakari Sanstha Mahasangh Ltd.
- Mumbai West Suburban District Seva Sanstha Federation Ltd.
- Mumbai District Co-op. Housing Federation Ltd.
- The Brihan Mumbai Urban Co-op. Banks Association Ltd.
- Mumbai Salary Earners Societies Sahakari Sangh Maryadit
- Konkan Division Salary Earners Sahakari Patasanstha Federation Ltd
- Brihan Mumbai Nagri Sahakari Patasanstha Federation Ltd., Mumbai
- Mumbai East Suburban District Nagari Sahakari Patsanstha Federation Ltd.
- Mumbai West Suburban District Nagari Sahakari Patsanstha Federation Ltd.
- Mumbai City Nagri Sahakari Patsanstha Federation Ltd.
- Brihan Mumbai Grahak Sahakari Sanstha Mahasangh Ltd.
- Mumbai City Dist. Majoor Sahakari Sanstha Sangh Maryadit
- Mumbai East Suburban Dist. Majoor Sahakari Sanstha Mahasangh Ltd.
- Mumbai West Suburban Dist. Majoor Sahakari Sanstha Mahasangh Ltd.
- Brihan Mumbai Mahila Auodhogik Utpadak Sahakari Sanstha Federation Ltd.
- Mumbai West Suburban District Mahila Sahakari Sanstha Federation Ltd.
- Brihan Mumbai Berojgar Seva Sahakari Sanstha Federation Ltd.
- Mumbai District Audhogik Sahakari Sanstha Federation Ltd.
- Brihan Mumbai Sarvasadharan Sanstha Federation Ltd.
- Brihan Pagardar Sanstha Federation Ltd.
- Mumbai East Suburban Dist. Mahila Auodhogik Sahakari Sanstha Mahasangh Ltd.
- Mumbai West Suburban Dist. 1 Berojgari Sahakari Sanstha Mahasangh Ltd.
- Mumbai East Suburban Dist. Berojgar Sahakari Sanstha Mahasangh Ltd.
- Mumbai East Suburban Nagari Seva Sahakari Sanstha Federation Ltd.
- Mumbai West Suburban Dist. Berojgar Sahakari Sanstha Mahasangh Ltd.
- Mumbai West Suburban Nagari Seva Sahakari Sanstha Federation Ltd.
- Mumabi Kokan Vibhagiya Mahila Audhyogik Utpadak Sahakari Sanstha Federation Ltd.



व अन्य फेडरल संस्था, या बँकेचे कायदा सल्लागार, वास्तूशिल्पकार, मा. जिल्हाधिकारी मुंबई शहर व अधिकारी वर्ग, मुंबई महानगरपालिका अधिकारी वर्ग, मे. पोलीस आयुक्त, मुंबई व त्यांचे अन्य अधिकारी, आमचे असंख्य भागधारक, ठेवीदार, ग्राहक, मुंबईतील सर्व सहकारी कार्यकर्ते या सर्वांच्या सहकार्याबद्दल मी त्यांचे आभार मानतो. आजच्या या वार्षिक सर्वसाधारण सभेसाठी अखिल भारतीय मराठी नाट्य परिषदेने त्यांचे सभागृह उपलब्ध करून दिल्याबद्दल संस्थेचे अध्यक्ष व प्रमुख कार्यवाह आणि अन्य पदाधिकारी यांचा मी आभारी आहे.

त्याचप्रमाणे मुंबई दूरदर्शन केंद्र, मुंबईतील सर्व वृत्त वाहिन्या, मुंबईतील वृत्तपत्रे, यांनी वेळोवेळी दिलेल्या सहकार्याबद्दल आभार मानतो. या बँकेचे सर्व संचालक, माजी संचालक, अधिकारी, कर्मचारी यांनी दिलेल्या सहकार्याबद्दल मी त्यांचा आभारी आहे.

मुंबईतील तसेच महाराष्ट्रातील जनतेच्या सर्वांगीण उन्नतीसाठी व एकूणच सहकारी चळवळीच्या उत्कर्षासाठी आपल्या बँकेला भविष्यात अधिक उज्वल यश प्राप्त होवो ही सदिच्छा व्यक्त करतो.

**धन्यवाद !**

And other Federal Societies, our Solicitors, Legal Advisors, Architects, Collector of Mumbai City & their Officers, Officers of Municipal Corporation, Commissioner of Police & his staff, our Share Holders, Depositor' Customers, Social Workers in Mumbai for their guidance & Co-operations. I am highly thankful to Hon'ble Shri Mohan Joshi the Chairman & Chief organiser and other member Akhil Bharatiya Marathi Natya Parishad for making available this auditorium for the Annual General Meeting.

I am also thankful to Mumbai Doordarshan, all News Channel, Editors of various News papers in Mumbai, my colleague Directors & Ex-Director of the Bank, who were kind enough to extend their full co-operation and guidance. express my thanks to the Managing Director, Asst. General Managers, Managers, and all Officers, Representative of Employees Union & all Employees of our Bank who sincerely put their efforts in the day to day working of our Bank. Before I conclude, I sincerely wish this Bank a glorious future & strength to lead the Co-operative Movement for the Social Economic Development of the people of Greater Mumbai Maharashtra.

Thank you !

मुंबई,  
दिनांक : २६/०८/२०१९

संचालक मंडळाच्या वतीने  
आमदार प्रविण यशवंत दरेकर  
अध्यक्ष

Place: Mumbai  
Date: 26/08/2019

For and on behalf of Board of Directors  
**PRAVIN Y. DAREKAR, MLC**  
CHAIRMAN



बँकेचा वरिष्ठ अधिकारी वर्ग

श्री. डी. एस. कदम

व्यवस्थापकीय संचालक / मुख्य कार्यकारी अधिकारी

श्री. एस. एच. पाटणकर

सहाय्यक सरव्यवस्थापक  
कॉर्पोरेट विभाग

श्री. पी. एन. घोरपडे

सहाय्यक सरव्यवस्थापक  
अ.हि.त.व.शा.त. दक्षता व कर्ज उचल तपासणी विभाग, बोर्ड विभाग

श्री. आर. आर. शिंदे

सहाय्यक सरव्यवस्थापक  
मानव संसाधन, प्रशिक्षण विभाग व सामान्य प्रशासन विभाग

श्री. एस. डी. कुंजीर

सहाय्यक सरव्यवस्थापक  
हिशेब विभाग, भाग विभाग, समाशोधन,  
विभागीय कार्यालय व शाखा नियंत्रण (निवृत्त दि. ०१/०६/२०१९)

श्री. एस. एन. कडलग

सहाय्यक सरव्यवस्थापक  
कायदा विभाग, थकीत साखर कारखाने कर्ज वसुली विभाग

श्री. एस. सी. सुर्वे

सहाय्यक सरव्यवस्थापक  
कर्ज विभाग (सह. संस्था) व जोखीम विभाग

श्री. एस. बी. म्हापूसकर

सहाय्यक सरव्यवस्थापक  
निधी नियोजन, आर. टी. जी. एस. व एन. ई. एफ. टी. विभाग

श्री. एस. एस. दिवाण

सहाय्यक सरव्यवस्थापक  
संगणक विभाग

श्री. एस. एस. भगत

व्यवस्थापक  
कर्ज वसुली व कर्ज मॉनिटरींग विभाग

श्री. वाय. सी. नाईक

व्यवस्थापक  
कर विभाग

श्री. पी. ए. कोन्हाळे

व्यवस्थापक  
हिशेब विभाग, मार्केटींग विभाग, स्वयंपुनर्विकास कक्ष, महिला कक्ष

श्री. मिलिंद कांबळे

विभागीय व्यवस्थापक  
विभागीय कार्यालय - दादर (प.)





**परिशिष्ट - अ / ANNEXTURE - A**  
**YEAR - WISE CLASSIFICATION OF DEPOSITS**  
**ठेवींची वर्ष निहाय विगतवारी**

(₹ in Lakhs) (₹ लाखात)

| Sr. No.<br>अ.<br>क्र. | Type of Deposits<br>ठेवींचा प्रकार                          | 2016-17            | 2017-18            | 2018-19            | % of Total Deposits<br>एकूण ठेवींशी टक्केवारी | % of Increase (+) / Decrease (-) Over last year<br>मागील वर्षाशी वाढीची / घटीची टक्केवारी |
|-----------------------|---|--------------------|--------------------|--------------------|---|---|
| 1.                    | Current Deposits<br>चालू ठेवी                               |                    |                    |                    |   |   |
|                       | a) Co-operative Societies<br>सहकारी संस्था                  | 19,262.94          | 20,904.20          | 24,094.03          | 4.23  | 0.20  |
|                       | b) Individuals<br>वैयक्तिक                                  | 3,320.17           | 3,093.39           | 3,397.12           | 0.60  | 0.00  |
| 2.                    | Saving Deposits<br>बचत ठेवी                                 |                    |                    |                    |   |   |
|                       | a) Co-operative Societies<br>सहकारी संस्था                  | 28,206.09          | 31,303.34          | 32,684.81          | 5.75  | -0.34   |
|                       | b) Individuals<br>वैयक्तिक                                  | 25,806.55          | 34,327.34          | 29,594.67          | 5.20  | -1.39   |
| 3.                    | Fixed Deposits<br>मुदत ठेवी                                 |                    |                    |                    |   |   |
|                       | a) Co-operative Societies<br>सहकारी संस्था                  | 1,93,102.00        | 1,94,562.20        | 2,38,348.67        | 41.90   | 4.35  |
|                       | b) Individuals<br>वैयक्तिक                                  | 8,390.63           | 8,263.01           | 9,968.80           | 1.75  | 0.16  |
| 4.                    | Recurring Deposits<br>आवर्त ठेवी                            |                    |                    |                    |   |   |
|                       | a) Co-operative Societies<br>सहकारी संस्था                  | 727.60             | 637.58             | 725.39             | 0.13  | 0.01  |
|                       | b) Individuals<br>वैयक्तिक                                  | 358.05             | 352.15             | 332.95             | 0.06  | -0.01   |
| 5.                    | Cash Certificate<br>रोख पत्रे                               |                    |                    |                    |   |   |
|                       | a) Co-operative Societies<br>सहकारी संस्था                  | 1,78,673.56        | 1,90,753.06        | 2,01,508.62        | 35.42   | -1.39   |
|                       | b) Individuals<br>वैयक्तिक                                  | 13,785.80          | 13,429.25          | 14,588.79          | 2.56  | -0.03   |
| 6.                    | Parijat Deposits<br>पारिजात ठेव                             |                    |                    |                    |   |   |
|                       | a) Co-operative Societies<br>सहकारी संस्था                  | 243.13             | 494.31             | 1,267.12           | 0.22  | 0.12  |
|                       | b) Individuals<br>वैयक्तिक                                  | 901.66             | 854.42             | 822.47             | 0.14  | -0.02   |
| 7.                    | Money at Call & Short Notice<br>मागणी व अल्प सूचना ठेवी     | 1,695.00           | 1,820.00           | 330.00             | 0.06  | -0.29   |
| 8.                    | Matured Term Deposits                                       | 14,985.23          | 17,074.83          | 10,822.56          | 1.90  | -1.40   |
| 9.                    | Mumbadevi Daily Deposit Ind.<br>मुंबादेवी दैनंदिन ठेव योजना |                    | 295.87             | 442.49             | 0.08  | 0.02  |
|                       | <b>Total / एकूण</b>   | <b>4,89,458.41</b> | <b>5,18,164.96</b> | <b>5,68,928.49</b> | <b>100.00</b>                                 |   |



परिशिष्ट - ब / ANNEXTURE - B  
BRANCH - WISE DEPOSITS  
शाखानिहाय ठेवी

(₹ in Lakhs) (₹ लाखत)

| Sr. No. | Name of the Branches                                | Branch Opened on    | Individual Deposits 31.03.2018 | Co-operative Societies Deposits 31.03.2018 | Urban Bank Deposits 31.03.2018 | Total Deposits As on 31.03.2018 | Individual Deposits 31.03.2019 | Co-operative Societies Deposits 31.03.2019 | Urban Bank Deposits 31.03.2019 | Total Deposits As on 31.03.2019 |
|---------|---|---------------------|--------------------------------|--|--------------------------------|---------------------------------|--------------------------------|--|--------------------------------|---------------------------------|
| अ. क्र. | शाखांची नावे  | शाखा उद्घाटन दिनांक | व्यक्तिगत ठेवी                 | सहकारी संस्था ठेवी                         | नागरी बँक ठेवी                 | दि.३१.०३.१८ रोजी एकूण ठेवी      | व्यक्तिगत ठेवी                 | सहकारी संस्था ठेवी                         | नागरी बँक ठेवी                 | दि.३१.०३.१९ रोजी एकूण ठेवी      |
| 1       | Palton Road<br>पलटन रोड                             | 12.02.1975          | 1067.43                        | 27603.54                                   | 6487.88                        | 35158.85                        | 1099.49                        | 30982.44                                   | 5158.95                        | 37240.88                        |
| 2       | Vile Parle<br>विले पार्ले                           | 11.07.1977          | 1308.00                        | 9745.21                                    | 0.83                           | 11054.04                        | 1095.04                        | 10530.40                                   | 15.83                          | 11641.27                        |
| 3       | Dadar<br>दादर                                       | 01.12.1977          | 1356.22                        | 19603.62                                   | 1075.99                        | 22035.83                        | 1013.88                        | 21359.15                                   | 978.32                         | 23351.36                        |
| 4       | Ghatkopar (E)<br>घाटकोपर (पूर्व)                    | 17.03.1980          | 1351.77                        | 15464.46                                   | 1.00                           | 16817.23                        | 1128.85                        | 17714.68                                   | 16.22                          | 18859.75                        |
| 5       | Malad<br>मालाड                                      | 11.03.1982          | 1674.28                        | 21697.63                                   | 0.49                           | 23372.41                        | 1531.65                        | 22525.06                                   | 34.49                          | 24091.20                        |
| 6       | Kurla<br>कुर्ला                                     | 07.05.1982          | 1441.08                        | 5512.32                                    | 938.91                         | 7892.31                         | 1395.80                        | 6874.31                                    | 681.05                         | 8951.16                         |
| 7       | Jagdushanagar<br>जगदुशानगर                          | 13.03.1983          | 4304.61                        | 7514.31                                    | ----                           | 11818.91                        | 4334.52                        | 8366.36                                    | 77.00                          | 12777.88                        |
| 8       | Chembur<br>चेंबूर                                   | 01.08.1983          | 1559.74                        | 8155.35                                    | 1.19                           | 9716.27                         | 1474.90                        | 9303.85                                    | 51.19                          | 10829.96                        |
| 9       | Lalbaug<br>लालबाग                                   | 10.02.1984          | 1466.86                        | 16165.29                                   | 17.03                          | 17649.17                        | 1414.82                        | 21324.19                                   | 29.07                          | 22768.08                        |
| 10      | Byculla<br>भायखळा                                   | 12.02.1984          | 2589.05                        | 17547.67                                   | 20.94                          | 20157.66                        | 2445.96                        | 21503.05                                   | 12.91                          | 23961.92                        |
| 11      | Mulund (W)<br>मुलुंड (प)                            | 16.02.1984          | 2309.27                        | 14758.00                                   | 25.48                          | 17092.76                        | 2344.45                        | 15958.41                                   | 4.66                           | 18307.52                        |
| 12      | Andheri (W)<br>अंधेरी (प)                           | 16.02.1984          | 2051.96                        | 24713.95                                   | ----                           | 26765.90                        | 2051.39                        | 24815.49                                   | 0.00                           | 26866.88                        |
| 13      | Kandivali - (Poiser)<br>कांदिवली - पोयसर            | 10.10.1984          | 2442.68                        | 13341.76                                   | 147.73                         | 15932.17                        | 2302.62                        | 14410.34                                   | 98.34                          | 16811.32                        |
| 14      | Fort<br>फोर्ट                                       | 29.01.1987          | 3271.48                        | 47653.85                                   | 23769.09                       | 74694.42                        | 3153.40                        | 51753.17                                   | 17576.70                       | 72483.27                        |
| 15      | Borivali (W)<br>बोरिवली (प)                         | 10.12.1989          | 783.70                         | 7207.41                                    | 41.31                          | 8032.42                         | 801.18                         | 8430.32                                    | 114.45                         | 9345.95                         |
| 16      | Anushaktinagar<br>अणुशक्तीनगर                       | 07.12.1992          | 2891.05                        | 3766.92                                    | ----                           | 6657.97                         | 2925.72                        | 4409.42                                    | 0.00                           | 7335.14                         |
| 17      | Worli<br>वरळी                                       | 23.05.1997          | 1486.44                        | 9196.38                                    | 31.28                          | 10714.10                        | 1870.54                        | 10439.30                                   | 0.26                           | 12310.10                        |
| 18      | Vikhroli (E)<br>विक्रोली (पूर्व)                    | 05.12.1996          | 1674.77                        | 5070.14                                    | 0.80                           | 6745.82                         | 1834.40                        | 6933.82                                    | 0.09                           | 8768.31                         |
| 19      | Mahim<br>माहिम                                      | 26.01.1997          | 758.95                         | 12049.35                                   | 256.89                         | 13065.19                        | 829.62                         | 12628.04                                   | 256.90                         | 13714.56                        |
| 20      | Charkop-Kandivali<br>चारकोप कांदिवली                | 26.04.2000          | 1368.58                        | 7107.21                                    | 0.14                           | 8475.93                         | 1494.03                        | 7822.40                                    | 0.10                           | 9316.53                         |
| 21      | Goregaon<br>गोरेगांव                                | 29.02.2000          | 1075.23                        | 9564.99                                    | 6.24                           | 10646.46                        | 1070.06                        | 10270.71                                   | 6.29                           | 11347.05                        |
| 22      | Bandra-Reclamation<br>बान्द्रा रेक्लमेशन            | 15.07.2000          | 474.20                         | 5664.90                                    | ----                           | 6139.10                         | 362.87                         | 6021.50                                    | 51.75                          | 6436.12                         |
| 23      | Juhu-Vile Parle<br>जे.व्ही.पी.डी.                   | 15.09.2000          | 357.33                         | 3982.06                                    | ----                           | 4339.39                         | 370.28                         | 5375.83                                    | 0.00                           | 5746.11                         |
| 24      | Dahisar (E)<br>दहिसर (पूर्व)                        | 11.12.2000          | 1067.12                        | 2447.76                                    | 10.57                          | 3525.44                         | 1062.91                        | 2869.62                                    | 15.67                          | 3948.20                         |
| 25      | Swastik Park-(Chembur)<br>स्वस्तिक पार्क - (चेंबूर) | 09.08.2001          | 1199.78                        | 5406.39                                    | ----                           | 6606.16                         | 1189.76                        | 5637.12                                    | 0.00                           | 6826.88                         |
| 26      | Gorai - Borivali<br>गोराई बोरिवली                   | 04.12.2000          | 1275.11                        | 3018.88                                    | 54.13                          | 4348.12                         | 1371.36                        | 4018.15                                    | 36.87                          | 5426.38                         |
| 27      | Dahisar (W)<br>दहिसर (प.)                           | 09.08.2001          | 1198.31                        | 3473.32                                    | ----                           | 4671.63                         | 1167.82                        | 4094.44                                    | 0.00                           | 5262.26                         |
|         | <b>Total c/f</b>                                    |                     | <b>43805.00</b>                | <b>327432.67</b>                           | <b>32887.92</b>                | <b>404125.59</b>                | <b>43137.36</b>                | <b>366371.58</b>                           | <b>25217.12</b>                | <b>434726.05</b>                |



(₹ in Lakhs) (₹ लाखत)

| Sr. No. | Name of the Branches   | Branch Opened on    | Individual Deposits 31.03.2018 | Co-operative Societies Deposits 31.03.2018 | Urban Bank Deposits 31.03.2018 | Total Deposits As on 31.03.2018 | Individual Deposits 31.03.2019 | Co-operative Societies Deposits 31.03.2019 | Urban Bank Deposits 31.03.2019 | Total Deposits As on 31.03.2019 |
|---------|--|---------------------|--------------------------------|--|--------------------------------|---------------------------------|--------------------------------|--|--------------------------------|---------------------------------|
| अ. क्र. | शाखांची नावे   | शाखा उद्घाटन दिनांक | व्यक्तिगत ठेवी                 | सहकारी संस्था ठेवी                         | नागरी बँक ठेवी                 | दि.३१.०३.१८ रोजी एकूण ठेवी      | व्यक्तिगत ठेवी                 | सहकारी संस्था ठेवी                         | नागरी बँक ठेवी                 | दि.३१.०३.१९ रोजी एकूण ठेवी      |
|         | <b>Total b/f</b>   |                     | <b>43805.00</b>                | <b>327432.67</b>                           | <b>32887.92</b>                | <b>404125.59</b>                | <b>43137.36</b>                | <b>366371.58</b>                           | <b>25217.12</b>                | <b>434726.05</b>                |
| 28      | Mankhurd<br>मानखुर्द   | 26.02.2003          | 1053.37                        | 927.15                                     | ----                           | 1980.51                         | 1007.34                        | 4610.88                                    | 183.48                         | 5801.70                         |
| 29      | Bhandup (W)<br>भांडूप (प.)                                   | 18.07.2002          | 1171.59                        | 8706.05                                    | 461.79                         | 10339.43                        | 1026.99                        | 11129.87                                   | 449.42                         | 12606.30                        |
| 30      | Mulund (E)<br>मुलूंड (पूर्व)                                 | 06.07.2002          | 1023.29                        | 10851.39                                   | ----                           | 11874.68                        | 1112.93                        | 13411.78                                   | 0.00                           | 14524.71                        |
| 31      | Parel Village<br>परेल व्हिलेज                                | 26.03.2003          | 1016.62                        | 6032.44                                    | ----                           | 7049.06                         | 1063.98                        | 6576.89                                    | 0.00                           | 7640.87                         |
| 32      | Vikhroli (W)<br>विक्रोळी (प.)                                | 01.11.2002          | 359.25                         | 4332.22                                    | ----                           | 4691.46                         | 412.40                         | 6021.21                                    | 0.00                           | 6433.61                         |
| 33      | Bhatwadi-<br>Ghatkopar (W)<br>भटवाडी - घाटकोपर (प)           | 29.03.2003          | 776.22                         | 4865.85                                    | ----                           | 5642.07                         | 780.28                         | 5804.52                                    | 0.00                           | 6584.80                         |
| 34      | Sakinaka<br>साकिनाका   | 26.02.2003          | 522.46                         | 9084.31                                    | ----                           | 9606.77                         | 513.86                         | 9813.73                                    | 0.00                           | 10327.59                        |
| 35      | Cotton Green<br>कॉटन ग्रीन                                   | 12.11.2003          | 455.84                         | 3863.16                                    | ----                           | 4319.00                         | 478.25                         | 5351.86                                    | 0.00                           | 5830.11                         |
| 36      | Bandra (E)<br>बान्द्रा (पूर्व)                               | 31.10.2003          | 398.22                         | 5060.93                                    | ----                           | 5459.15                         | 389.70                         | 4253.82                                    | 0.00                           | 4643.51                         |
| 37      | Bhandup (E)<br>भांडूप (पूर्व)                                | 05.12.2003          | 1083.25                        | 3647.11                                    | ----                           | 4730.36                         | 966.93                         | 4350.89                                    | 0.00                           | 5317.81                         |
| 38      | Andheri (E)<br>अंधेरी (पूर्व)                                | 17.10.2005          | 455.92                         | 3255.38                                    | ----                           | 3711.30                         | 395.40                         | 3634.45                                    | 0.00                           | 4029.85                         |
| 39      | Sion Chunabhatti<br>सायन चुनाभट्टी                           | 21.03.2004          | 1100.50                        | 2075.83                                    | 99.78                          | 3276.10                         | 854.19                         | 2555.09                                    | 37.57                          | 3446.86                         |
| 40      | Jogeshwari (E)<br>जोगेश्वरी (पूर्व)                          | 27.03.2004          | 1151.32                        | 3287.82                                    | ----                           | 4439.14                         | 1195.62                        | 4159.03                                    | 0.00                           | 5354.65                         |
| 41      | Borivali (E)<br>बोरिवली (पूर्व)                              | 14.02.2007          | 284.76                         | 1701.04                                    | 68.69                          | 2054.49                         | 248.06                         | 2152.04                                    | 72.98                          | 2473.08                         |
| 42      | Madh Market<br>मद मार्केट                                    | 26.07.2006          | 1660.93                        | 321.13                                     | ----                           | 1982.06                         | 1685.92                        | 465.28                                     | 0.00                           | 2151.19                         |
| 43      | Bhuleshwar<br>भूलेश्वर                                       | 18.04.2007          | 396.36                         | 8788.05                                    | 0.13                           | 9184.54                         | 190.49                         | 8100.22                                    | 0.13                           | 8290.84                         |
| 44      | N.M.Joshi Marg<br>ना.म.जोशी मार्ग                            | 23.02.2011          | 723.72                         | 8169.75                                    | 3.00                           | 8896.47                         | 775.46                         | 9383.77                                    | 0.25                           | 10159.47                        |
| 45      | Kandivali (E)<br>कांदिवली (पूर्व)                            | 01.06.2011          | 290.58                         | 1339.03                                    | 0.50                           | 1630.11                         | 219.19                         | 1530.86                                    | 0.50                           | 1750.55                         |
| 46      | Goregaon (W)<br>गोरेगांव (प.)                                | 15.06.2011          | 360.64                         | 1804.46                                    | 94.77                          | 2259.87                         | 360.41                         | 1848.84                                    | 17.40                          | 2226.65                         |
| 47      | Ashokwan, Dahisar<br>(E)<br>अशोकवन, दहिसर (पूर्व)            | 28.04.2011          | 442.01                         | 1061.62                                    | ----                           | 1503.63                         | 425.47                         | 11142.66                                   | 0.00                           | 1568.13                         |
| 48      | Damu Nagar,<br>Kandivali (E)<br>दामु नगर, कांदिवली (पूर्व)   | 08.02.2011          | 314.07                         | 866.08                                     | 5.67                           | 1185.81                         | 363.06                         | 1176.55                                    | 6.06                           | 1545.67                         |
| 49      | Sahar Village,<br>Andheri (E)<br>सहार व्हिलेज, अंधेरी(पूर्व) | 26.01.2011          | 148.02                         | 226.69                                     | ----                           | 374.70                          | 183.71                         | 224.38                                     | 0.00                           | 408.09                          |
| 50      | Chembur Colony<br>सहार व्हिलेज, अंधेरी (प.)                  | 23.08.2012          | 448.06                         | 540.42                                     | 65.81                          | 1054.28                         | 268.30                         | 704.32                                     | 0.00                           | 972.62                          |
| 51      | Dharavi<br>धारावी  | 05.02.2013          | 361.76                         | 818.53                                     | ----                           | 1180.29                         | 403.25                         | 1781.47                                    | 0.00                           | 2184.72                         |
| 52      | Santacruz (East)<br>सांताक्रुझ (पूर्व)                       | 15.10.2013          | 515.69                         | 1497.58                                    | 110.20                         | 2123.47                         | 491.09                         | 2005.53                                    | 617.63                         | 3114.25                         |
| 53      | Dadar (W)<br>दादर (प.)                                       | 18.12.2014          | 295.97                         | 3194.59                                    | ----                           | 3490.56                         | 197.68                         | 4591.11                                    | 26.03                          | 4814.82                         |
|         | <b>Total / एकूण</b>  |                     | <b>60615.42</b>                | <b>423751.28</b>                           | <b>33798.26</b>                | <b>518164.96</b>                | <b>59147.28</b>                | <b>483152.63</b>                           | <b>26628.58</b>                | <b>568928.49</b>                |





ANNEXURE - C परिशिष्ट - क  
INVESTMENT POSITION AS ON 31-03-2019  
गुंतवणूकीचा तपशिल - ३१/०३/२०१९ अखेर

(₹ in Lakhs) (₹ लाखात)

| अ. क्र. | गुंतवणूक                                      | रुपये            | एकूण गुंतवणूकीशी टक्केवार | Sr. No. | Investment                              | ₹                | % to total Investment |
|---------|---|------------------|---------------------------|---------|---|------------------|-----------------------|
| १.      | महाराष्ट्र राज्य सहकारी बँक मर्यादित          |                  |                           | 1.      | The Maharashtra State Co-op. Bank Ltd., |                  |                       |
|         | अ) भागापोटी                                   | ८५.००            | ०.०३                      |         | a) Shares                               | 85.00            | 0.03                  |
|         | ब) मुदत ठेवी                                  | १००००.००         | ३.६१                      |         | b) Fixed Deposits                       | 10000.00         | 3.61                  |
| २.      | इतर सहकारी संस्थांचे भाग                      | ३.३५             | ०.००                      | 2.      | Shares of Other Co-op. Institutions     | 3.35             | 0.00                  |
| ३.      | राष्ट्रीयकृत बँकांमधील मुदत ठेव               | १८००.००          | ०.६५                      | 3.      | Deposit with Nationalised Banks         | 1800.00          | 0.65                  |
| ४.      | विविध राज्यांचे विकास रोखे                    | ४३७९०.७४         | १५.८३                     | 4.      | Various State Dev. Loan Bonds           | 43790.74         | 15.83                 |
| ५.      | शासकीय रोख्यांत गुंतवणूक (केंद्र शासन)        | १९८२५७.०५        | ७१.६८                     | 5.      | Govt. Securities (Central Govt.)        | 198257.05        | 71.68                 |
| ६.      | नॉन एस.एल.आर.सार्वजनिक उपक्रम कंपन्यांचे रोखे | १४६९६.३८         | ५.३१                      | 6.      | Non - SLR PSU Bonds                     | 14696.38         | 5.31                  |
| ७.      | सी.बी.एल.ओ.लेडींग                             | ७९९४.९४          | २.८९                      | 7.      | C.B.L.O. Lending                        | 7994.14          | 2.89                  |
|         | <b>एकूण</b>                                   | <b>२७६६२६.६६</b> | <b>१००.००</b>             |         | <b>Total</b>                            | <b>276626.66</b> | <b>100.00</b>         |



**ANNEXURE - D परिशिष्ट - ड**  
**COMPARATIVE POSITION OF LOANS AND ADVANCES**  
**कर्जे व येणे यांची तौलनिक स्थिती**

(₹ In Lakh) (₹ लाखात)

| Advance<br>दिलेली कर्जे               | Position as at the end of the year<br>वर्ष अखेर कर्ज येणेबाकी |                  |                  | Increase / Decrease over the previous year<br>वर्षातील वाढ + / - घट |                   |                   |
|---------------------------------------|---|------------------|------------------|---|-------------------|-------------------|
|                                       | 2016 - 2017   | 2017-2018        | 2018-2019        | 2016 - 2017   | 2017 - 2018       | 2018 - 2019       |
| Societies<br>सहकारी संस्था            | 77840.20  | 92855.19         | 111577.48        | - 15785.61  | + 15014.99        | + 18722.28        |
| Individuals<br>व्यक्तिगत              | 54317.88  | 84851.97         | 83750.42         | + 2885.97   | + 30534.09        | - 1101.55         |
| Finance to Sugar<br>साखर कारखाने कर्ज | 9699.92   | 3189.52          | 2888.23          | 5756.19   | - 6510.40         | - 301.28          |
| Corporate<br>कॉर्पोरेट                | 27747.38  | 70237.73         | 97736.01         | + 25848.51  | + 42490.35        | + 27498.28        |
| <b>TOTAL / एकूण</b>                   | <b>169605.38</b>  | <b>251134.41</b> | <b>295952.14</b> | <b>+ 18705.06</b>   | <b>+ 81529.03</b> | <b>+ 44817.73</b> |



ANNEXURE - E परिशिष्ट -ई  
STATEMENT SHOWING CATEGORY-WISE LOANS &  
ADVANCES AS ON 31.03.2019

दिनांक ३१ मार्च २०१९ अखेर संस्थाप्रकार निहाय कर्जे

(₹ In Lakh) (₹ लाखात)

| Sr. No.<br>अ.क्र. | Name of Category<br>संस्था प्रकार   | No. of A/c<br>संख्या | Outstanding as on<br>31.03.2019<br>कर्ज येणेबाकी<br>३१/३/२०१९ |
|-------------------|---|----------------------|---|
| 1                 | Urban Co-op. Bank - नागरी सहकारी बँका   | 2                    | 75.89   |
| 2                 | Salary Earner's Co-op. Sty. - पगारदार नोकरांच्या सह. संस्था   | 188                  | 70214.33  |
| 3                 | Urban Co-op. Credit Sty. - नागरी सहकारी पतसंस्था  | 512                  | 26783.38  |
| 4                 | Consumer Co-op. Sty. - ग्राहक सहकारी संस्था   | 6                    | 63.00   |
| 5                 | Housing Co-op. Sty. - गृहनिर्माण सहकारी संस्था  | 175                  | 3311.84   |
| 6                 | Labour Contract Co-op. Sty. - मजूर सहकारी संस्था  | 91                   | 846.31  |
| 7                 | Industrial Co-op. Sty. - औद्योगिक सहकारी संस्था   | 5                    | 45.39   |
| 8                 | Fisheries Co-op. Sty. - मच्छिमार सहकारी संस्था  | 11                   | 417.71  |
| 9                 | Mahila Co-op. Sty. - महिला सहकारी संस्था  | 26                   | 168.52  |
| 10                | Other Co-op. Sty. - इतर सहकारी संस्था   | 67                   | 906.39  |
| 11                | Sugar Factories - सहकारी साखर कारखाने   | 5                    | 2753.73   |
| 12                | Corporate - कार्पोरेट   | 45                   | 97736.01  |
| 13                | Dues from Societies / Urban Bank / Sugar Factories in Liquidation<br>अवसायनातील सहकारी संस्था/ नागरी बँका/ साखर कारखान्यांकडून येणे | 55                   | 8879.22   |
| 14                | Household Loan to Staff - सेवक गृहपयोगी वस्तू कर्जे   | 280                  | 220.18  |
| 15                | Housing Loan to Staff - सेवक घर कर्जे   | 214                  | 1756.17   |
| 16                | Vehicle Loan to Staff - सेवक वाहन कर्जे   | 102                  | 190.63  |
| 17                | Individual - वैयक्तिक कर्जे   | 20035                | 80936.83  |
| 18                | Advance against Rent - भाड्यापोटी आगावू रक्कम   | 20                   | 646.61  |
|                   | <b>TOTAL / एकूण</b>   | <b>21839</b>         | <b>295952.14</b>  |





ANNEXTURE - F परिशिष्ट - फ

COMPARATIVE TYPEWISE LASSIFICATION OF LOANS AND ADVANCES

कर्ज प्रकारानुसार तुलनात्मकस्थिती

(₹ In Lakh) (₹ लाखात)

| Sr. No.<br>अ. क्र. | Type of Loan<br>कर्जाचा प्रकार  | Position as at the end of year<br>वर्ष अखेर कर्ज येणे बाकी |                  |                  | Increase (+) Decrease (-) over the<br>previous year<br>वर्षातील वाढ + / - घट |                  |                  |
|--------------------|---|--|------------------|------------------|--|------------------|------------------|
|                    |   | 2016-2017  | 2017-2018        | 2018-2019        | 2016-2017  | 2017-2018        | 2018-2019        |
| 1.                 | <b>Societies / सहकारी संस्था</b>                                      |  |                  |                  |  |                  |                  |
|                    | a) Hypothecation / नजरगहाण  | 25.00  | 23.69            | 21.40            | - 26.44  | -1.31            | - 2.29           |
|                    | b) Clean Cash Credit / क्लिन कॅश क्रेडिट                              | 1397.38  | 1581.98          | 1487.80          | - 197.91   | 184.60           | - 94.18          |
|                    | c) Cash Credit / कॅश क्रेडिट  | 30993.37   | 39182.52         | 57537.74         | - 1254.02  | 8189.15          | 18355.22         |
|                    | d) Fixed Loans / मुदत कर्जे   | 16845.03   | 17425.54         | 17239.89         | - 14077.15   | 580.51           | - 185.65         |
|                    | e) Production Loans / उत्पादन कर्जे                                   | 19.47  | 19.06            | 20.48            | - 0.77   | -0.41            | 1.42             |
|                    | f) Dues from Societies in Liquidation /<br>अवसायनातील संस्थाकडून येणे | 8724.23  | 8685.93          | 8744.72          | 7639.91  | -38.30           | 58.79            |
|                    | g) Overdrafts / अधिकर्ष कर्जे   | 15721.74   | 22034.53         | 23991.39         | 1385.42  | 6312.79          | 1956.86          |
|                    | h) IBP to Stys. / वटविलेली बिले सह.संस्था                             | 0.00   | --               | --               | --   | --               | --               |
|                    | i) M.T.Loans / मध्यम मुदत कर्जे                                       | 2740.75  | 2926.10          | 1666.68          | 2292.82  | 185.35           | - 1259.42        |
|                    | j) Bills Discounting / येणे बिलापोटी                                  | 20.43  | 23.13            | 19.77            | 10.74  | 2.70             | - 3.36           |
|                    | k) Interim Loans Bridge Loans / मध्यंतरीय कर्जे                       | 36.59  | --               | --               | - 34.50  | --               | --               |
|                    | l) T.O.D. Stys. / तात्पुरते अधिकर्ष                                   | 24.39  | 21.75            | 21.30            | 15.02  | -2.64            | - 0.45           |
|                    | m) L.T.Loan to Syt. / दीर्घ मुदत कर्ज संस्था                          | 1302.50  | 948.16           | 826.30           | - 135.70   | -354.34          | - 121.86         |
| 2.                 | <b>Individual / वैयक्तिक</b>  |  |                  |                  |  |                  |                  |
|                    | a) S.T.Loans / अल्प मुदत कर्जे  | 1822.46  | 2204.30          | 2670.59          | 12.45  | 381.84           | 466.31           |
|                    | b) M.T.Loans / मध्यम मुदत कर्जे                                       | 7680.00  | 32119.73         | 28674.68         | 6175.53  | 24439.73         | - 3445.05        |
|                    | c) L.T.Loans / दीर्घ मुदत कर्जे                                       | 34600.29   | 34205.87         | 34401.58         | 2575.93  | -394.42          | 195.71           |
|                    | d) Overdrafts / अधिकर्ष कर्जे   | 16312.39   | 16304.87         | 18003.57         | 113.15   | -7.52            | 1698.85          |
| 3.                 | <b>Corporate / कॉर्पोरेट कर्ज</b>                                     |  |                  |                  |  |                  |                  |
|                    | a) S.T.Loans / अल्प मुदत कर्जे  | 3252.91  | 17421.63         | 40520.06         | 2754.80  | 14168.72         | 23098.43         |
|                    | b) M.T.Loans / मध्यम मुदत कर्जे                                       | 24494.47   | 52816.10         | 57215.95         | 23093.71   | 28321.63         | 4399.85          |
|                    | c) L.T.Loans / दीर्घ मुदत कर्जे                                       | 0.00   | 0.00             | --               | 0.00   | 0.00             | --               |
| 4.                 | <b>Finance to Sugar Factories<br/>साखर कारखाने कर्जपुरवठा</b>         |  |                  |                  |  |                  |                  |
|                    | i) S.T.Loan / अल्प मुदत कर्जे   | 0.00   | 0.00             | 0.00             | 0.00   | 0.00             | 0.00             |
|                    | ii) M.T.Loans / मध्यम मुदत कर्जे                                      | 1132.46  | 882.45           | 632.46           | - 254.57   | -250.01          | - 249.99         |
|                    | iii) L.T.Loans / दीर्घ मुदत कर्जे                                     | 2459.51  | 2307.07          | 2255.78          | - 97.19  | -152.44          | - 51.29          |
|                    | <b>Total / एकूण</b>   | <b>169605.37</b>   | <b>251134.41</b> | <b>295952.14</b> | <b>+18705.05</b>   | <b>+81529.04</b> | <b>+44817.73</b> |



ANNEXTURE - G परिशिष्ट - ग

PARTICULARS OF MEDIUM / LONG TERM LOANS & ADVANCES AS ON 31.03.2019  
दिनांक ३१ मार्च २०१९ अखेर मध्यम / दीर्घ मुदत कर्जाचा तपशिल

(₹ In Lakh) (₹ लाखात)

| Sr. No.<br>अ. क्र. | Type of Society<br>संस्था प्रकार                                       | No. of Accounts<br>खात्यांची संख्या | Limits Sanctioned<br>मंजूर मर्यादा | Outstanding as on 31.03.2019<br>दि.३१.०३.२०१९ अखेर कर्ज येणेबाकी | % to Total M. T. / L.T. Loan<br>एकूण मध्यम / दीर्घ मुदत कर्जाशी टक्केवारी |
|--------------------|--|-------------------------------------|------------------------------------|--|---|
| 1.                 | Fisheries Co-op. Societies<br>मच्छिमार सहकारी संस्था                   | 2                                   | 7.87                               | 6.99   | --  |
| 2.                 | Consumers Co-op. Societies<br>ग्राहक सहकारी संस्था                     | --                                  | --                                 | --   | --  |
| 3.                 | Housing Co-op. Societies<br>गृहनिर्माण सहकारी संस्था                   | 29                                  | 5139.17                            | 1921.16  | 1.27  |
| 4.                 | Salary Earners Co-op. Societies<br>पगारदार नोकरांच्या सहकारी संस्था    | 70                                  | 30487.01                           | 9261.06  | 6.11  |
| 5.                 | Urban Co-op. Credit Societies<br>नागरी सहकारी पतसंस्था                 | 60                                  | 14995.15                           | 8262.73  | 5.45  |
| 6.                 | Mahila Co-op. Societies<br>महिला सहकारी संस्था                         | 1                                   | 3.21                               | 2.46   | --  |
| 7.                 | Housing Loan to Staff<br>सेवक घर कर्ज                                  | 215                                 | 4530.62                            | 1756.16  | 1.16  |
| 8.                 | Household Articles Loan to Staff /<br>सेवक गृहोपयोगी वस्तू कर्ज        | 280                                 | 559.54                             | 220.18   | 0.14  |
| 9.                 | Vehicle Loan to Staff<br>सेवक वाहन कर्ज                                | 102                                 | 503.21                             | 190.63   | 0.12  |
| 10.                | Finance to Sugar Factories<br>साखर कारखाने कर्ज                        | 5                                   | 3965.43                            | 2753.74  | 1.81  |
| 11.                | Other Co-op. Societies<br>इतर सह.संस्था                                | 5                                   | 1587.96                            | 251.61   | 0.16  |
| 12.                | Individual Loans<br>वैयक्तिक कर्जे                                     | 9466                                | 76946.63                           | 60262.66   | 39.74   |
| 13.                | Corporate Loans<br>कॉर्पोरेट कर्जे                                     | 24                                  | 76063.00                           | 57215.95   | 37.73   |
| 14.                | Dues from Societies in Liquidation<br>अवसायनातील संस्थांकडून येणे      | 50                                  | 27925.26                           | 8627.00  | 5.69  |
| 15.                | Urban Co-op. Banks in Liquidation<br>अवसायनातील नागरी सह.बँकाकडून येणे | 2                                   | 966.87                             | 117.72   | 0.08  |
| 16.                | Advances against Rent<br>भाड्यापोटी आगाऊ रक्कम                         | 20                                  | 1423.58                            | 646.61   | 0.43  |
| 17.                | Sugar Factories in Liquidation<br>अवसायनातील साखर कारखाने              | 3                                   | 925.00                             | 134.50   | 0.09  |
| 18.                | Labour Co-op. Societies<br>मजूर सहकारी संस्था                          | 2                                   | 33.40                              | 26.87  | 0.02  |
|                    | <b>Total / एकूण</b>  | <b>10336</b>                        | <b>246062.91</b>                   | <b>151658.03</b>   | <b>100.00</b>   |



**BALANCE SHEET AS ON 31.03.2019**

| Sr. No. | Capital and Liabilities  | Schedule | As on 31 Mar 2019         | As on 31 Mar 2018         |
|---------|--|----------|---------------------------|---------------------------|
| 1       | Share Capital  | 4        | 1,04,77,09,600.00         | 1,06,27,35,800.00         |
| 2       | Reserve Fund and Other Reserves                                | 5        | 5,94,61,54,384.27         | 6,42,56,16,120.15         |
| 3       | Deposits   | 6        | 56,89,28,49,008.59        | 51,81,64,95,584.94        |
| 4       | Borrowings   | 7        | 0.00                      | 5,80,46,87,691.45         |
| 5       | Bills for Collection<br>(Being Bills Receivable as per Contra) |          | 35,16,595.15              | 5,97,280.15               |
| 6       | Securities sold under Repo (Contra)                            |          | 0.00                      | 5,30,42,89,861.11         |
| 7       | Branch Adjustment  |          | 0.00                      | 0.00                      |
| 8       | Overdue Interest Reserve                                       |          | 43,61,93,480.37           | 42,63,31,524.37           |
| 9       | Interest Payable   |          | 5,76,79,144.51            | 5,40,60,618.51            |
| 10      | Other Liabilities  | 8        | 25,86,12,013.62           | 29,77,62,058.75           |
| 11      | Profit and Loss Account  | 9        | 10,06,98,341.31           | 29,18,586.12              |
|         | <b>Total</b>   |          | <b>64,74,34,12,567.82</b> | <b>71,19,54,95,125.55</b> |
|         | Accounting Policy  | 1        |                           |                           |
|         | Notes to Accounts form part of Accounts                        | 2        |                           |                           |
|         | Contingent Liabilities   | 3        | 28,58,75,026.56           | 19,26,39,464.52           |

Schedule referred to as above form an integrated part of Balance Sheet.

**FOR MUMBAI DISTRICT CENTRAL CO-OP. BANK LTD.**

**P. A. KORHALE**  
MANAGER  
(ACCOUNTS SECTION)

**D. S. KADAM**  
MANAGING DIRECTOR  
& CEO

**PURUSHOTTAM M. DALVI**  
VICE CHAIRMAN

**PRAVIN Y. DAREKAR, MLC**  
CHAIRMAN



**BALANCE SHEET AS ON 31.03.2019**

| Sr. No. | Property and Assets  | Schedule | As on 31 Mar 2019         | As on 31 Mar 2018         |
|---------|--|----------|---------------------------|---------------------------|
| 1       | Cash and Balance with RBI & SBI                                | 10       | 2,74,61,98,275.17         | 2,21,79,47,540.42         |
| 2       | Balances with Other Banks                                      | 11       | 27,48,95,160.57           | 29,89,845.07              |
| 3       | Money at Call and Short Notice                                 | 12       | 0.00                      | 0.00                      |
| 4       | Investments  | 13       | 26,66,26,65,784.94        | 32,93,92,13,651.06        |
| 5       | Loans and Advances   | 14       | 29,59,52,14,375.12        | 25,11,34,41,263.78        |
| 6       | Interest Receivable  | 15       | 1,22,33,20,918.73         | 1,25,77,79,184.08         |
| 7       | Bills Receivable<br>(Being Bills for Collection as per Contra) |          | 35,16,595.15              | 5,97,280.15               |
| 8       | Securities Recble under Repo (Contra)                          |          | 0.00                      | 5,30,42,89,861.11         |
| 9       | Branch Adjustment  |          | 11,67,850.06              | 77,10,185.95              |
| 10      | Premises   | 16       | 3,09,44,82,029.58         | 3,08,27,67,035.21         |
| 11      | Furniture and Fixture  | 16       | 8,44,88,440.91            | 9,26,87,762.89            |
| 12      | Other Fixed Assets   | 16       | 18,20,59,740.10           | 16,60,93,128.80           |
| 13      | Other Assets   | 17       | 34,89,27,005.39           | 57,17,29,514.94           |
| 14      | Deferred Tax Assets  |          | 45,05,32,725.69           | 36,78,09,194.69           |
| 15      | Advance Income Tax   | 18       | 7,59,43,666.41            | 7,04,39,677.41            |
|         | <b>Total</b>   |          | <b>64,74,34,12,567.82</b> | <b>71,19,54,95,125.55</b> |

**FOR & ON BEHALF OF**

**SAAJ & ASSOCIATES**  
 CHARTERED ACCOUNTANTS  
 FIRM REG. NO - 119978W  
 sd/-  
**CA J. P. RANDIVE**  
 (PARTNER)  
 MEMBERSHIP NO.116655  
 PLACE : MUMBAI  
 DATE : 05/09/2019

**VPH & ASSOCIATES LLP**  
 CHARTERED ACCOUNTANTS  
 FIRM REG. NO - 126573W  
 sd/-  
**CA PRASAD D. PETARE**  
 (PARTNER)  
 MEMBERSHIP NO.113282  
 PLACE : MUMBAI  
 DATE : 05/09/2019

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD 01.04.2018 TO 31.03.2019**

| Sr. No. | Expenditure   | Schedule | As on 31 Mar 2019        | As on 31 Mar 2018        |
|---------|---|----------|--------------------------|--------------------------|
| 1       | Interest on Deposit, Borrowing etc.                                 |          | 3,64,95,78,279.55        | 3,40,88,62,938.09        |
| 2       | Payments to and Provisions for Employees                            | 19       | 52,21,57,525.03          | 53,00,75,092.02          |
| 3       | Board of Directors and Sub Committee Members Fees & Allowances      |          | 9,10,003.00              | 8,55,499.00              |
| 4       | Rent, Taxes, Insurance, & Lighting etc.                             | 20       | 18,48,52,894.18          | 17,43,05,276.51          |
| 5       | Legal and Professional Charges/ Fees                                |          | 1,99,70,078.40           | 2,06,05,787.00           |
| 6       | Postage, Telegram & Telephone Charges                               |          | 1,08,78,269.44           | 1,14,26,461.04           |
| 7       | Audit Fees  |          | 50,56,400.00             | 39,40,500.00             |
| 8       | Depreciation & Repairs to Property                                  | 21       | 10,25,67,366.66          | 10,01,13,964.75          |
| 9       | Stationery, Printing, Subscription, Membership Fees & Advertisement |          | 1,81,10,189.10           | 2,57,55,984.86           |
| 10      | Other Expenditure   | 22       | 11,74,25,930.57          | 12,47,41,064.88          |
| 11      | Provisions and Contingencies  | 23       | 58,02,40,894.01          | 60,84,48,550.83          |
| 11      | Net Profit  |          | 10,06,98,341.31          | 29,18,295.44             |
|         | <b>Total</b>  |          | <b>5,31,24,46,171.25</b> | <b>5,01,20,49,414.42</b> |

FOR MUMBAI DISTRICT CENTRAL CO-OP. BANK LTD.

**P. A. KORHALE**  
MANAGER  
(ACCOUNTS SECTION)

**D. S. KADAM**  
MANAGING DIRECTOR  
& CEO

**PURUSHOTTAM M. DALVI**  
VICE CHAIRMAN

**PRAVIN Y. DAREKAR, MLC**  
CHAIRMAN

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD 01.04.2018 TO 31.03.2019**

| Sr. No. | Income                             | Schedule | As on 31 Mar 2019        | As on 31 Mar 2018        |
|---------|------------------------------------|----------|--------------------------|--------------------------|
| 1       | Interest and Discount              | 24       | 4,95,39,68,756.83        | 4,48,16,40,577.39        |
| 2       | Income on Sale of Investment       |          | 1,91,69,516.90           | 1,21,57,828.00           |
| 3       | Commission, Exchange and Brokerage |          | 38,19,259.06             | 43,08,997.82             |
| 4       | Deferred Tax Income                |          | 8,27,23,531.00           | 10,26,44,472.37          |
| 5       | Excess Provision Written back      | 25       | 16,86,64,783.80          | 32,27,64,976.99          |
| 6       | Other Receipts                     | 26       | 8,41,00,323.66           | 8,85,32,561.85           |
|         | <b>Total</b>                       |          | <b>5,31,24,46,171.25</b> | <b>5,01,20,49,414.42</b> |

**FOR & ON BEHALF OF**

**SAAJ & ASSOCIATES**  
 CHARTERED ACCOUNTANTS  
 FIRM REG. NO - 119978W  
 sd/-

**CA J. P. RANDIVE**  
 (PARTNER)  
 MEMBERSHIP NO.116655  
 PLACE : MUMBAI  
 DATE : 05/09/2019

**VPH & ASSOCIATES LLP**  
 CHARTERED ACCOUNTANTS  
 FIRM REG. NO - 126573W  
 sd/-

**CA PRASAD D. PETARE**  
 (PARTNER)  
 MEMBERSHIP NO.113282  
 PLACE : MUMBAI  
 DATE : 05/09/2019



**SCHEDULED FORMATING PART OF BALANCE SHEET****Schedule - 3****CONTINGENT LIABILITIES**

| Sr. No. | Particulars                                   | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|---|------------------------------------|-------------------------------------|
| 1       | Bank Guarantee                                | 10,90,58,196.00                    | 2,95,75,738.00                      |
| 2       | Depositors Education & Awareness Fund ( DEAF) | 17,68,16,830.56                    | 16,30,63,726.52                     |
|         | <b>Total</b>                                  | <b>28,58,75,026.56</b>             | <b>19,26,39,464.52</b>              |

**Schedule - 4****SHARE CAPITAL**

| Sr. No. | Particulars  | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| i)      | <b>Authorised Share Capital</b><br>(20,00,000 Shares of @ ₹ 1000/- each )<br>a ) 50,000 'A' Class Shares of ₹ 1000/- each.<br>b ) 19,40,000 ' B ' Class Shares of ₹ 1000/- each.<br>c ) 10,000 'C' Class Shares of ₹ 1000/- each.  |                                    |                                     |
|         |  | <b>200,00,00,000.00</b>            | <b>200,00,00,000.00</b>             |
| ii)     | <b>Subscribed Share Capital</b><br>a ) State Government ('A' Class)<br>b ) Co-op. Institutions ('B' Class)<br>1041333 Shares @ ₹ 1000/- fully called up & fully paid up<br>39364 Shares @ ₹ 1000/- fully called up & ₹ 100/- paid up<br>c ) Individuals ('C' Class)<br>2351 Shares @ ₹ 1000/- fully called up & fully paid up<br>892 Shares @ ₹ 1000/- fully called up & ₹ 100/- paid up |                                    |                                     |
|         |  | 0.00                               | 0.00                                |
|         |  | 1,04,13,33,000.00                  | 1,05,54,98,000.00                   |
|         |  | 39,36,400.00                       | 48,08,200.00                        |
|         |  | 23,51,000.00                       | 23,39,000.00                        |
|         |  | 89,200.00                          | 90,600.00                           |
|         | <b>Total</b>   | <b>1,04,77,09,600.00</b>           | <b>1,06,27,35,800.00</b>            |

**Schedule - 5****RESERVE FUND AND OTHER RESERVES**

| Sr. No. | Particulars                          | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--------------------------------------|------------------------------------|-------------------------------------|
| 1       | Statutory Reserve Fund               | 78,15,64,574.19                    | 77,66,89,175.66                     |
| 2       | Building Fund                        | 38,97,35,683.95                    | 38,97,35,683.95                     |
| 3       | Dividend Equalisation Fund           | 3,91,02,729.00                     | 3,91,02,729.00                      |
| 4       | Bad & Doubtful Debts Reserve         | 1,76,66,38,719.69                  | 1,51,40,88,719.69                   |
| 5       | Investment Fluctuation Reserve       | 21,88,939.59                       | 0.00                                |
| 6       | Investment Risk Fund (NPI Provision) | 0.00                               | 10,00,00,000.00                     |
| 7       | Investment Depreciation Reserve.     | 0.00                               | 64,13,35,595.00                     |
| 8       | Charity Fund                         | 81,34,000.00                       | 81,34,000.00                        |
| 9       | Staff Benevolent Fund                | 2,15,49,442.00                     | 2,05,06,935.00                      |
| 10      | Social Reforms & Eco. Dev. Fund      | 96,60,715.00                       | 96,60,715.00                        |



|    |                                 |                          |                          |
|----|---------------------------------|--------------------------|--------------------------|
| 11 | Mumbai Bank Golden Jubilee Fund | 15,00,000.00             | 15,00,000.00             |
| 12 | Special Reserve Fund            | 1,94,10,885.94           | 1,93,13,871.94           |
| 13 | Revaluation Reserves            | 1,42,99,29,325.75        | 1,42,99,29,325.75        |
| 14 | Revaluation Reserves 2018       | 1,46,14,19,369.16        | 1,46,14,19,369.16        |
| 15 | Technical Development Fund      | 92,00,000.00             | 92,00,000.00             |
| 16 | Training and Development Fund   | 50,00,000.00             | 50,00,000.00             |
| 17 | Reserve Fund for Corporate Loan | 11,20,000.00             | 0.00                     |
|    | <b>Total</b>                    | <b>5,94,61,54,384.27</b> | <b>6,42,56,16,120.15</b> |

## Schedule - 6

## DEPOSITS

| Sr. No. | Particulars                              | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| I)      | <b>Fixed Deposits</b>                    |                                    |                                     |
|         | a) Individuals                           | 99,68,79,944.00                    | 82,63,01,085.00                     |
|         | b) Co-op Societies                       | 23,83,48,67,106.00                 | 19,45,62,20,066.00                  |
| II)     | <b>Saving Bank Deposits</b>              |                                    |                                     |
|         | a) Individuals                           | 2,95,94,66,855.23                  | 3,43,27,33,763.81                   |
|         | b) Co-op Societies                       | 3,26,84,80,553.67                  | 3,13,03,33,962.15                   |
| III)    | <b>Current Deposits</b>                  |                                    |                                     |
|         | a) Individuals                           | 33,97,11,949.47                    | 30,93,39,003.59                     |
|         | b) Co-op Societies                       | 2,40,94,02,984.22                  | 2,09,04,19,578.35                   |
| IV)     | <b>Money at Call &amp; Short Notice</b>  | 3,30,00,000.00                     | 18,20,00,000.00                     |
| V)      | <b>Recurring Deposits</b>                |                                    |                                     |
|         | a) Individuals                           | 3,32,94,927.00                     | 3,52,15,401.00                      |
|         | b) Co-op Societies                       | 7,25,38,984.00                     | 6,37,58,796.00                      |
| VI)     | <b>Cash Certificates</b>                 |                                    |                                     |
|         | a) Individuals                           | 1,45,88,79,343.00                  | 1,34,29,24,786.00                   |
|         | b) Co-op Societies                       | 20,15,08,62,041.00                 | 19,07,53,06,473.04                  |
| VII)    | <b>" Parijat " Monthly Income Scheme</b> |                                    |                                     |
|         | a) Individuals                           | 8,22,46,928.00                     | 8,54,41,861.00                      |
|         | b) Co-op Societies                       | 12,67,12,363.00                    | 4,94,30,936.00                      |
| VIII)   | <b>Matured Term Deposits</b>             | 1,08,22,56,490.00                  | 1,70,74,83,353.00                   |
| IX)     | <b>Mumbadevi Daily Deposit</b>           | 4,42,48,540.00                     | 2,95,86,520.00                      |
|         | <b>Total</b>                             | <b>56,89,28,49,008.59</b>          | <b>51,81,64,95,584.94</b>           |



## Schedule - 7

## BORROWINGS

| Sr. No. | Particulars                              | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| a)      | From R.B.I. / NABARD / State Co-op. Bank | 0.00                               | 5,30,35,12,267.57                   |
| b)      | From other Banks / CBLO                  | 0.00                               | 50,11,75,423.88                     |
|         | <b>Total</b>                             | <b>0.00</b>                        | <b>5,80,46,87,691.45</b>            |

## Schedule - 8

## OTHER LIABILITIES :

| Sr. No. | Particulars                                 | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|---|------------------------------------|-------------------------------------|
| 1       | Bills Payable                               | 3,41,91,502.46                     | 11,48,32,992.35                     |
| 2       | Unclaimed Dividend                          | 8,02,984.00                        | 12,99,461.00                        |
| 3       | Audit Fees ( Provision )                    | 23,69,770.00                       | 21,54,670.00                        |
| 4       | Contingent Provision against Std. Assets    | 10,90,15,605.00                    | 9,32,90,605.00                      |
| 5       | Clearing Difference Payable                 | 21,26,354.05                       | 27,99,578.29                        |
| 6       | Clearing House                              | 0.00                               | 0.00                                |
| 7       | Income Tax Payable                          | 1,96,61,820.00                     | 1,96,61,820.00                      |
| 8       | Share Capital of Deregistered Societies     | 2,20,800.00                        | 2,20,800.00                         |
| 9       | Sundry Creditors                            | 1,52,33,401.24                     | 1,51,82,052.45                      |
| 10      | Provision for Expenses                      | 1,03,10,465.71                     | 1,78,60,944.49                      |
| 11      | Provision for Employees Benefits            | 0.00                               | 0.00                                |
| 12      | Nominal Membership Fee                      | 4,06,54,341.00                     | 1,25,10,147.00                      |
| 13      | Entrance Fee                                | 40,220.00                          | 51,880.00                           |
| 14      | Share Suspense                              | 72,600.00                          | 2,26,900.00                         |
| 15      | Staff Voluntary Provident Fund Payable      | 200.00                             | 0.00                                |
| 16      | Staff Income Tax Payable                    | 42,44,939.00                       | 33,90,514.00                        |
| 17      | Staff Security Deposit                      | 2,09,600.00                        | 2,08,600.00                         |
| 18      | Security Deposit (Contractors)              | 3,63,166.00                        | 7,95,704.00                         |
| 19      | Municipal Tax Payable                       | 3,81,944.18                        | 17,04,911.18                        |
| 20      | Locker Rent Received in Advance             | 8,70,223.00                        | 14,33,538.00                        |
| 21      | T.D.S. / T.C.S. Payable                     | 15,71,046.00                       | 21,83,945.00                        |
| 22      | Staff Insurance Premium Payable             | 8.00                               | 0.00                                |
| 23      | RTGS Time Varying Tariff Charges            | 6,488.00                           | 7,725.00                            |
| 24      | Excess Cash in ATM                          | 10,30,200.00                       | 3,52,600.00                         |
| 25      | Credit Balance in Asset Accounts            | 1,19,70,612.00                     | 45,42,056.00                        |
| 26      | Security Deposit against Gold Valuation     | 2,40,000.00                        | 2,40,000.00                         |
| 27      | Bank Guarantee Account                      | 56,212.00                          | 0.00                                |
| 28      | Rupay NPCI POS                              | 25,46,128.98                       | 23,86,706.29                        |
| 29      | N P S Lite                                  | 1,200.00                           | 1,200.00                            |
| 30      | LIC PMJJY Jivan Jyot Premium Payable        | 0.00                               | 0.00                                |
| 31      | Oriental Insurance PMBBY (Suraksha) Premium | 132.00                             | 36.00                               |





|    |  |                        |                        |
|----|--|------------------------|------------------------|
| 32 | DEAF Payable                             | 0.00                   | 0.70                   |
| 33 | RTGS / NEFT Settlement                   | 51.00                  | 37.00                  |
| 34 | Recovery form W/Off Account              | 0.00                   | 55,000.00              |
| 35 | Tax Collected at source on Sale of Scrap | 0.00                   | 17,635.00              |
| 36 | Security Deposit Daily Deposit Agents    | 4,20,000.00            | 3,50,000.00            |
|    | <b>Total</b>                             | <b>25,86,12,013.62</b> | <b>29,77,62,058.75</b> |

## Schedule - 9

## PROFIT &amp; LOSS ACCOUNT :

| Sr. No. | Particulars  | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| a)      | <b>Profit as per last year's Balance Sheet (a)</b>         | 29,18,586.12                       | 13,04,83,720.91                     |
|         | <b>Less : Appropriations</b>                               |                                    |                                     |
|         | Statutory Reserve @ 25%                                    | 7,29,646.53                        | 3,26,20,930.23                      |
|         | Dividend   | 0.00                               | 6,20,00,000.00                      |
|         | Investment Fluctuation Reserve                             | 21,88,939.59                       | 66,62,500.00                        |
|         | Building Fund  | 0.00                               | 1,50,00,000.00                      |
|         | Technical Development Fund                                 | 0.00                               | 92,00,000.00                        |
|         | Training & Development Fund                                | 0.00                               | 50,00,000.00                        |
|         | <b>(b)</b>   | 29,18,586.12                       | 13,04,83,430.23                     |
|         | <b>(a) - (b)</b>   | 0.00                               | 290.68                              |
| b)      | Add : Profit for the Current Year as per Profit & Loss A/C | 10,06,98,341.31                    | 29,18,295.44                        |
|         | <b>Total</b>   | <b>10,06,98,341.31</b>             | <b>29,18,586.12</b>                 |

## Schedule - 10

## CASH AND BALANCE WITH RBI &amp; SBI

| Sr. No. | Particulars  | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| a)      | Cash on Hand                                       | 84,12,58,796.58                    | 74,31,02,750.16                     |
| b)      | Balance with R.B.I.                                | 88,23,23,477.10                    | 96,65,79,905.71                     |
| c)      | Balance with State Co-op Bank                      | 1,65,95,988.13                     | 30,37,125.19                        |
| d)      | Balance with Nationalised Banks (SBI)              | 60,20,013.36                       | 47,27,759.36                        |
| e)      | Fixed Deposit With Maharashtra State Coop Bank Ltd | 1,00,00,00,000.00                  | 50,05,00,000.00                     |
|         | <b>Total</b>                                       | <b>2,74,61,98,275.17</b>           | <b>2,21,79,47,540.42</b>            |

## Schedule - 11

## BALANCE WITH OTHER BANKS

| Sr. No. | Particulars                       | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|-----------------------------------|------------------------------------|-------------------------------------|
| a)      | Balance with Other Notified Banks | 27,48,95,160.57                    | 29,89,845.07                        |
|         | <b>Total</b>                      | <b>27,48,95,160.57</b>             | <b>29,89,845.07</b>                 |



## Schedule - 12

## MONEY AT CALL &amp; SHORT NOTICE

| Sr. No. | Particulars                    | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--------------------------------|------------------------------------|-------------------------------------|
| 1       | Money at Call and Short Notice | 0.00                               | 0.00                                |
|         | <b>Total</b>                   | <b>0.00</b>                        | <b>0.00</b>                         |

## Schedule - 13

## INVESTMENTS

| Sr. No. | Particulars   | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|---|------------------------------------|-------------------------------------|
| a)      | <b>In Central &amp; State Govt. Securities</b><br>(at Book Value)     | 24,20,47,79,365.65                 | 30,68,87,66,940.76                  |
|         | i) at Market Value ₹ 24322386008.55                                   |                                    |                                     |
|         | ii) at Face Value ₹ 23642877914.00                                    |                                    |                                     |
| b)      | <b>In Shares of Co-op Inst</b><br>(Other than under Item No. 5 below) |                                    |                                     |
|         | i) In Shares of M.S.C. Bank   | 85,00,000.00                       | 85,00,000.00                        |
|         | ii) In Shares of Other Co-op Institutions.                            | 3,35,000.00                        | 3,35,000.00                         |
| c)      | <b>Other Investment</b><br>Non SLR PSU Bonds                          | 1,46,96,38,000.00                  | 1,46,96,38,000.00                   |
|         | i) at Market Value ₹ 1499681090.00                                    |                                    |                                     |
|         | ii) at face value ₹ 1470000000.00                                     |                                    |                                     |
| d)      | <b>Investment with other Banks / Institutions</b>                     | 18,00,00,000.00                    | 49,90,00,000.00                     |
| e)      | <b>Deposit with Madhya Pradesh Ind Devp Corp.</b>                     | 0.00                               | 9,30,64,938.00                      |
| f)      | <b>Certificate of Deposit (at Book Value)</b><br>i) Face Value ₹ 0.00 | 0.00                               | 0.00                                |
| g)      | <b>C.B.L.O. Lending</b>   | 79,94,13,419.29                    | 17,99,08,772.30                     |
|         | <b>Total</b>  | <b>26,66,26,65,784.94</b>          | <b>32,93,92,13,651.06</b>           |



## Schedule - 14

## LOANS &amp; ADVANCES :

| Sr. No. | Particulars   | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|---|------------------------------------|-------------------------------------|
| I)      | <b>Short Term Loans, Cash Credits, Overdrafts and Bill Discounted of which, secured against</b>   |                                    |                                     |
|         | a) Govt. & Other Approved Securities<br>(refer schedule 14 a)   | 2,61,55,44,508.40                  | 2,33,73,27,517.20                   |
|         | b) Other Tangible Securities<br>(refer schedule 14 b)   | 11,81,38,66,285.02                 | 7,54,44,20,045.66                   |
|         | Out of Advances, amount due from<br>Individuals ₹ 2065722750.54<br>Out of Advances amount Overdue<br>₹ 845961639.65<br>Out of Advances considered Bad and Doubtful<br>for Recovery "Nil"            |                                    |                                     |
| II)     | <b>Medium Term Loans of which, Secured against</b>  |                                    |                                     |
|         | a) Other Tangible Securities<br>(refer schedule - 14 c)   | 11,41,74,36,881.45                 | 11,48,55,85,061.29                  |
|         | Out of Advances amount due from<br>Individuals ₹ 670410556.29<br>Out of M. T. Advances total amount<br>Overdue ₹ 1372270847.36<br>Out of Advances considered Bad and Doubtful<br>for Recovery "Nil" |                                    |                                     |
| III)    | <b>Long Term Loans of which Secured against</b>   |                                    |                                     |
|         | a) Other Tangible Securities (refer schedule - 14 d)  | 3,74,83,66,700.25                  | 3,74,61,08,639.63                   |
|         | Out of Advances amount due from<br>Individuals ₹ 3438066990.77<br>Out of L. T. Advances total amount<br>Overdue ₹ 298536859.25<br>Out of Advances considered<br>Bad & Doubtful for Recovery - 'Nil' |                                    |                                     |
|         | <b>Total</b>  | <b>29,59,52,14,375.12</b>          | <b>25,11,34,41,263.78</b>           |



## Short Term Loans -

## Schedule No. ( 14 a )

## a) Govt. &amp; Other Approved Securities

| Sr. No. | Particulars                              | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| 1       | OD - Against NSC/KVP/LIC                 | 1,08,59,108.27                     | 1,21,99,861.59                      |
| 2       | OD - Individuals                         | 20,26,46,860.57                    | 12,10,04,137.57                     |
| 3       | OD - Societies                           | 2,39,15,49,697.16                  | 2,17,90,61,932.83                   |
| 4       | OD - Urban Banks                         | 75,89,186.40                       | 2,43,90,690.21                      |
| 5       | OD - Daily Deposit Representatives       | 2,14,048.00                        | 0.00                                |
| 6       | OD - Against Daily Deposit for Depositor | 26,85,608.00                       | 6,70,895.00                         |
|         | <b>Total</b>                             | <b>2,61,55,44,508.40</b>           | <b>2,33,73,27,517.20</b>            |

## Schedule No. ( 14 b )

## b) Other Tangible Securities

| Sr. No. | Particulars                                      | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| 1       | Hypothecation                                    | 21,40,090.67                       | 23,68,953.96                        |
| 2       | Clean Cash Credit                                | 15,00,00,185.73                    | 15,81,98,397.91                     |
| 3       | Cash Credit                                      | 5,75,37,74,548.17                  | 3,91,82,52,463.56                   |
| 4       | Cash Credit to Urban Banks                       | 236.00                             | 232.00                              |
| 5       | Clean Overdraft to Staff                         | 17,49,94,398.04                    | 8,69,48,313.77                      |
| 6       | Bills Discounting                                | 24,50,460.00                       | 23,13,183.00                        |
| 7       | Short Term Loan to Sugar Factories               | 0.00                               | 0.00                                |
| 8       | Hypo CC Against Goods/Stock - Ind                | 1,52,63,146.02                     | 2,00,58,029.82                      |
| 9       | Cash Credit Against Property Mortgage            | 4,03,93,311.20                     | 3,62,65,218.48                      |
| 10      | Gold Loan - Ind                                  | 3,47,15,860.00                     | 3,49,85,082.00                      |
| 11      | Term Loan Bullet Gold Loan Individual            | 0.00                               | 0.00                                |
| 12      | Production Loan to Fisheries                     | 20,48,294.00                       | 19,06,054.00                        |
| 13      | TOD Individual                                   | 16,01,295.86                       | 4,21,73,753.87                      |
| 14      | Teaching and Non Teaching Staff Saving Overdraft | 3,05,08,739.45                     | 0.00                                |
| 15      | School Saving Overdraft Account                  | 5,66,75,892.97                     | 0.00                                |
| 16      | TOD Society                                      | 21,30,022.94                       | 21,74,882.27                        |
| 17      | Cash Credit To Corporate Loan                    | 1,93,20,19,042.81                  | 79,71,08,346.00                     |
| 18      | Pledge Loan Corporate                            | 22,74,35,718.00                    | 31,12,08,506.00                     |
| 19      | Short Term Corporate Loan                        | 1,51,28,96,709.00                  | 30,17,06,118.00                     |
| 20      | OD - Against Gold                                | 1,49,51,64,482.16                  | 1,49,66,11,893.02                   |
| 21      | Overdraft to Corporate Loan                      | 28,30,17,255.00                    | 28,17,33,699.00                     |
| 22      | Overdraft Against Property To Corporate          | 96636597.00                        | 50406919.00                         |
|         | <b>Total</b>                                     | <b>11,81,38,66,285.02</b>          | <b>7,54,44,20,045.66</b>            |





## Schedule No. ( 14 c )

## Medium Term Loans - a) Other Tangible Securities

| Sr. No. | Particulars                                      | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| 1       | Self Redevelopment Hsg (Escrow)                  | 14,00,58,090.00                    | 4,18,59,000.00                      |
| 2       | Education Loan -Ind (Overdues)                   | 2,57,041.00                        | 2,59,707.00                         |
| 3       | Medium Term Loan                                 | 5,37,42,084.00                     | 8,25,22,699.00                      |
| 4       | Fixed Loan                                       | 1,73,13,87,351.32                  | 1,74,25,54,244.55                   |
| 5       | Restructured Term Loan                           | 77,81,992.00                       | 89,65,192.00                        |
| 6       | Vehicle Loan - Ind                               | 13,28,70,155.25                    | 17,14,66,971.16                     |
| 7       | Vehicle Loan - Auto Loan                         | 93,939.00                          | 1,42,094.00                         |
| 8       | Vehicle Loan - Taxi Loan                         | 9,18,28,002.65                     | 11,29,01,666.86                     |
| 9       | Education Loan -Ind                              | 8,29,95,924.00                     | 8,37,62,507.00                      |
| 10      | Loan against Hypo Cons. Durable - Ind (Overdues) | 19,82,705.00                       | 23,79,401.20                        |
| 11      | Personal Loan For Salary Earners                 | 35,91,11,267.39                    | 45,62,47,432.65                     |
| 12      | Vehicle Loan - Ind (Overdues)                    | 12,71,522.00                       | 12,71,522.00                        |
| 13      | Urban Banks in Liquidation                       | 1,17,71,754.15                     | 1,66,07,546.00                      |
| 14      | Societies in Liquidation                         | 86,27,00,209.33                    | 85,19,84,931.58                     |
| 15      | Sugar Factories in Liquidation                   | 1,34,49,531.12                     | 1,34,49,531.12                      |
| 16      | Term Loan Mumbadevi Daily Deposit                | 1,52,29,556.00                     | 0.00                                |
| 17      | Medium Term Corporate Loan                       | 5,72,15,94,653.82                  | 5,28,16,09,989.00                   |
| 18      | Term Loan to Private and Non Aided School        | 4,64,656.00                        | 0.00                                |
| 19      | Tem Loan Teaching & Non Teaching Staff           | 2,17,46,38,511.42                  | 2,38,33,02,700.17                   |
| 20      | Term Loan For Liquidity Purpose                  | 1,42,07,936.00                     | 23,42,97,926.00                     |
|         | <b>Total</b>                                     | <b>11,41,74,36,881.45</b>          | <b>11,48,55,85,061.29</b>           |

## Schedule No (14 d)

## Long Term Loans - a) Other Tangible Securities

| Sr. No. | Particulars                                | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| 1       | Housing Loan - Ind                         | 2,21,63,83,314.49                  | 2,16,38,39,069.48                   |
| 2       | Housing Loan - Top Up Loan                 | 15,54,06,091.62                    | 13,30,10,125.17                     |
| 3       | Housing Loan - Ind (Overdues)              | 1,17,55,120.87                     | 1,23,56,899.87                      |
| 4       | House Repairing Loan - Ind (Overdues)      | 9,88,410.00                        | 13,45,288.00                        |
| 5       | Property Mortgage Loan - Top Up Loan       | 4,12,30,989.87                     | 4,86,34,828.48                      |
| 6       | Staff House Hold Loan                      | 2,20,18,207.00                     | 2,97,73,181.00                      |
| 7       | Staff Housing Loan                         | 17,56,16,530.00                    | 16,98,54,961.00                     |
| 8       | Staff Vehicle Loan                         | 1,90,63,229.00                     | 2,10,14,991.00                      |
| 9       | Advance against Rent                       | 6,46,60,637.28                     | 8,26,89,505.28                      |
| 10      | Property Mortgage Loan                     | 73,09,44,460.64                    | 75,58,61,985.55                     |
| 11      | Long Term Loan - Societies                 | 8,26,29,796.48                     | 9,48,15,580.80                      |
| 12      | Revised Restructured Term Loan - Sugar     | 11,42,01,274.00                    | 11,93,30,376.00                     |
| 13      | Teaching & Non Teaching Staff Housing Loan | 20,91,639.00                       | 22,04,848.00                        |
| 14      | Awarded Loan to Sugar                      | 11,13,77,000.00                    | 11,13,77,000.00                     |
|         | <b>Total</b>                               | <b>3,74,83,66,700.25</b>           | <b>3,74,61,08,639.63</b>            |



**Schedule - 15**

**INTEREST RECEIVABLE**

| Sr. No. | Particulars  | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| 1       | Int. Receivable on Loan  | 18,46,91,692.98                    | 14,89,12,842.98                     |
| 2       | Int. Receivable on Overdue Loans and Advances  | 0.00                               | 0.00                                |
| 3       | Int. Receivable on NPA Loans & Advances  | 1,06,668.00                        | 1,06,668.00                         |
| 4       | Int. Receivable on Overdue Sugar Loan  | 0.00                               | 0.00                                |
| 5       | Int. Receivable on Staff Loan  | 9,64,48,842.63                     | 9,53,34,688.63                      |
| 6       | Int. Receivable on Dues from Sty./Sugar factories/Urban Banks                                | 43,46,50,994.37                    | 42,54,89,966.37                     |
| 7       | Int. Receivable on Investment  | 49,69,22,720.75                    | 58,79,35,018.10                     |
| 8       | Int. Receivable Differential for MEP Corp Loan   | 1,05,00,000.00                     | 0.00                                |
|         | Of which Interest Receivable from<br>Govt. under Subvension Scheme for Sugar Factories "Nil" |                                    |                                     |
|         | Of which overdue from total Interest Receivable "Nil"  |                                    |                                     |
|         | Considered Bad & Doubtful for Recovery "Nil"   |                                    |                                     |
|         | <b>Total</b>   | <b>1,22,33,20,918.73</b>           | <b>1,25,77,79,184.08</b>            |

**Schedule - 16**

**PREMISES , FURNITURE & FIXTURES AND OTHER FIXED ASSETS**

|    | Particulars                                   | Inner             | 31.03.2019        |
|----|---|-------------------|-------------------|
| 1) | <b>PREMISES</b>                               |                   |                   |
|    | Opening Balance                               | 3,08,27,67,035.21 |                   |
|    | Add : Purchase during the year                | 3,42,85,726.00    |                   |
|    | Add : Revaluation during the year             | -                 |                   |
|    | Less: Sale / Trnsf. during the year           | -                 |                   |
|    | Less: Depreciation (WDV)                      | 2,25,70,731.63    |                   |
|    | Less : Depreciation (Revaluation)             | -                 | 3,09,44,82,029.58 |
| 2) | <b>FURNITURE &amp; FIXTURES</b>               |                   |                   |
|    | Opening Balance                               | 9,26,87,762.89    |                   |
|    | Add : Purchase during the year                | 11,53,092.80      |                   |
|    | Less: Sale during the year                    | -                 |                   |
|    | Less: Depreciation                            | 93,52,414.78      | 8,44,88,440.91    |
| 3) | <b>ELECTRICAL INSTALLATION &amp; FITTINGS</b> |                   |                   |
|    | Opening Balance                               | 3,88,14,794.83    |                   |
|    | Add : Purchase during the year                | 7,93,747.33       |                   |
|    | Less: Sale during the year                    | -                 |                   |
|    | Less: Depreciation                            | 39,08,734.23      | 3,56,99,807.93    |



|           |   |                |                        |
|-----------|---|----------------|------------------------|
| <b>4)</b> | <b>VEHICLES</b>                                 |                |                        |
|           | Opening Balance                                 | 1,38,89,521.57 |                        |
|           | Add : Purchase during the year                  | -              |                        |
|           | Less: Sale during the year                      | -              |                        |
|           | Less: Depreciation                              | 20,83,428.25   | 1,18,06,093.32         |
| <b>5)</b> | <b>COMPUTER HARDWARE &amp; SOFTWARE</b>         |                |                        |
|           | Opening Balance                                 | 2,50,87,533.51 |                        |
|           | Add : Purchase during the year                  | 1,47,57,179.68 |                        |
|           | Less: Sale during the year                      | -              |                        |
|           | Less: Depreciation                              | 1,74,81,673.15 | 2,23,63,040.04         |
| <b>6)</b> | <b>OFFICE EQUIPMENT-COMPUTER</b>                |                |                        |
|           | Opening Balance                                 | 1,72,66,510.58 |                        |
|           | Add : Purchase during the year                  | 4,15,12,152.00 |                        |
|           | Less: Sale during the year                      | -              |                        |
|           | Less: Depreciation                              | 83,22,063.60   | 5,04,56,598.98         |
| <b>7)</b> | <b>OFFICE EQUIPMENT</b>                         |                |                        |
|           | Opening Balance                                 | 7,10,34,768.30 |                        |
|           | Add : Purchase during the year                  | 15,14,647.19   |                        |
|           | Less: Sale during the year                      | -              |                        |
|           | Less: Depreciation                              | 1,08,15,215.66 | 6,17,34,199.83         |
|           | <b>Total of Other Fixed Assets ( 3+4+5+6+7)</b> |                | <b>18,20,59,740.10</b> |

**Schedule - 17****OTHER ASSETS**

| Sr. No. | Particulars                                  | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| 1       | Lease Hold Improvement                       | 7,19,98,940.25                     | 7,87,21,265.36                      |
| 2       | Library                                      | 3,17,069.40                        | 2,89,997.00                         |
| 3       | Capital Advance (Premises)                   | 35,37,558.78                       | 5,03,17,124.53                      |
| 4       | Dead Stock                                   | 11,262.72                          | 0.00                                |
| 5       | Stock of Printing & Stationery               | 53,93,752.77                       | 57,83,935.22                        |
| 6       | Clearing Difference Receivable               | 60,50,536.80                       | 59,04,807.21                        |
| 7       | Sundry Debtors Clg Cheque O/s A/c            | 6,36,369.00                        | 20,159.00                           |
| 8       | Prepaid Expenses                             | 1,49,01,351.54                     | 1,54,71,930.55                      |
| 9       | Prepaid Service Charges of Disaster Recovery | 1,94,10,411.00                     | 2,48,10,411.00                      |
| 10      | Bank Guarantee Revoked                       | 50,644.88                          | 60,666.88                           |
| 11      | Security Deposit with BMC/MTNL/BSES/Others   | 27,70,618.40                       | 27,67,589.40                        |
| 12      | Arbitration Deposit                          | 6,05,167.00                        | 12,95,362.96                        |
| 13      | Security Deposit for BEST Recovery           | 5,000.00                           | 5,000.00                            |
| 14      | Deposit for Water Meter                      | 1,25,500.00                        | 1,25,500.00                         |
| 15      | Security Deposit with CCIL                   | 5,53,00,000.00                     | 5,53,00,000.00                      |



|    |  |                        |                        |
|----|--|------------------------|------------------------|
| 16 | Deposits for Premises                                | 4,67,00,307.28         | 4,71,71,077.28         |
| 17 | Cash Stolen In Dacoity                               | 54,928.00              | 54,928.00              |
| 18 | Shares of Co-op Societies                            | 5,250.00               | 5,000.00               |
| 19 | Sundry Debtors                                       | 4,22,70,770.71         | 4,18,55,245.36         |
| 20 | Charges / Exp. Recoverable from Sugar Factories      | 3,37,937.00            | 2,33,819.00            |
| 21 | Charges Receivable from Sty. And Bank in Liquidation | 92,783.00              | 92,783.00              |
| 22 | Locker Rent Receivable                               | 8,41,561.00            | 7,92,881.00            |
| 23 | Festival Advance to Staff                            | 11,74,400.00           | 10,28,200.00           |
| 24 | Adhesive Stamp                                       | 1,63,816.00            | 1,79,982.00            |
| 25 | Cenvat Credit Receivable                             | 8,78,920.80            | 8,78,920.80            |
| 26 | Franking ( Loaded )                                  | 44,23,550.00           | 30,74,870.00           |
| 27 | Dues from Govt. Under Debt Relief Scheme             | 34,743.00              | 34,743.00              |
| 28 | Security Deposit For MHADA                           | 6,00,000.00            | 6,00,000.00            |
| 29 | Deficit in ATM Cash                                  | 4,19,500.00            | 7,84,700.00            |
| 30 | RUPAY NPCI   | 1,81,64,383.49         | 66,83,101.57           |
| 31 | Recovery Service Charges of Overdue Int R            | 73,40,904.83           | 42,28,901.51           |
| 32 | DEAF Receivable                                      | 2,25,824.45            | 5,00,174.34            |
| 33 | Dr Bal in Krishi Kalyan Cess Payable                 | 0.00                   | 2.50                   |
| 34 | Dr Bal in Rent Payable                               | 59.00                  | 0.00                   |
| 35 | Dr Bal in Atal Pension Yojna Payable                 | 57.00                  | 0.00                   |
| 36 | Dr Bal In Staff Professional Tax Payable             | 400.00                 | 0.00                   |
| 37 | NPCI Settlement Guarantee Fund ATM                   | 6,90,195.96            | 0.00                   |
| 38 | CGST Receivable Input Credit                         | 3,67,23,243.76         | 3,29,01,721.82         |
| 39 | SGST Receivable Input Credit                         | 66,32,563.66           | 25,49,930.65           |
| 40 | TDS on GST   | 12,452.91              | 0.00                   |
| 41 | ATM Card Liability to Customer                       | 14,500.00              | 14,500.00              |
| 42 | Fuel Charges Receivable                              | 859.00                 | 0.00                   |
| 43 | PAN Card Deposit                                     | 8,912.00               | 12,719.00              |
| 44 | Deposit with IDBI Against Bank Guarantee             | 0.00                   | 18,71,77,565.00        |
|    | <b>Total</b>   | <b>34,89,27,005.39</b> | <b>57,17,29,514.94</b> |

## Schedule - 18

## ADVANCE INCOME TAX

| Sr. No. | Particulars                     | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|---------------------------------|------------------------------------|-------------------------------------|
| 1       | T.D.S. Receivable               | 62,85,279.41                       | 62,85,279.41                        |
| 2       | T.D.S. Receivable from Customer | 29,140.00                          | 25,151.00                           |
| 3       | Income Tax Paid Under Appeal    | 13,29,247.00                       | 13,29,247.00                        |
| 4       | Advance Tax AY 2010-11          | 52,00,000.00                       | 52,00,000.00                        |
| 5       | Advance Tax AY 2011-12          | 1,50,00,000.00                     | 1,50,00,000.00                      |
| 6       | Advance Tax AY 2013-14          | 55,00,000.00                       | 0.00                                |
| 7       | Advance Tax AY 2014-15          | 1,61,00,000.00                     | 1,61,00,000.00                      |
| 8       | Advance Tax AY 2015-16          | 65,00,000.00                       | 65,00,000.00                        |
| 9       | Advance Tax AY 2017-18          | 2,00,00,000.00                     | 2,00,00,000.00                      |
|         | <b>Total</b>                    | <b>7,59,43,666.41</b>              | <b>7,04,39,677.41</b>               |





## Schedule - 19

## PAYMENTS TO AND PROVISIONS FOR EMPLOYEES

| Sr. No. | Particulars                                       | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|---|------------------------------------|-------------------------------------|
| 1       | Salary and Allowances                             | 40,85,03,272.70                    | 41,09,46,241.00                     |
| 2       | Leave Encashment                                  | 2,00,32,044.00                     | 1,57,52,864.00                      |
| 3       | Staff Training Expenses                           | 3,26,418.50                        | 1,21,909.00                         |
| 4       | Administration Charges                            | 18,01,639.00                       | 2,80,120.00                         |
| 5       | Remuneration Charges                              | 0.00                               | 5,21,134.00                         |
| 6       | Bank Contribution To EDLI Scheme                  | 12,53,075.60                       | 8,92,305.61                         |
| 7       | Bank Contribution to Staff Provident Fund         | 3,38,40,248.00                     | 3,36,25,255.00                      |
| 8       | Bank Contribution to Staff F.P.F                  | 43,97,330.00                       | 79,70,278.00                        |
| 9       | Bank Contribution to Labour Welfare Fund          | 19,116.00                          | 20,052.00                           |
| 10      | Bank Contribution to MDCC Bank Staff Hosp. Scheme | 67,44,144.00                       | 52,48,356.00                        |
| 11      | Leave Fare Assistance to Staff                    | 2,67,993.00                        | 1,21,416.00                         |
| 12      | Bank Professional Tax                             | 2,500.00                           | 2,500.00                            |
| 13      | Bonus / Ex. Gratia paid                           | 2,89,08,693.00                     | 4,40,22,446.00                      |
| 14      | Gratuity  | 1,00,50,000.00                     | 52,48,739.00                        |
| 15      | Staff Health Check-up Expenses                    | 97,900.00                          | 0.00                                |
| 16      | Reimbursement of Exp. To Managerial Officer       | 35,40,263.00                       | 30,33,201.00                        |
| 17      | Conveyance Charges                                | 14,32,372.54                       | 15,44,313.00                        |
| 18      | Travelling Expenses                               | 5,39,465.69                        | 7,23,962.41                         |
| 19      | Retainership Fees Paid                            | 3,52,710.00                        | 0.00                                |
| 20      | Bank Contribution to Staff Sports Club            | 48,340.00                          | 0.00                                |
|         | <b>Total</b>                                      | <b>52,21,57,525.03</b>             | <b>53,00,75,092.02</b>              |

## Schedule - 20

## RENT, TAXES, INSURANCE, &amp; LIGHTING ETC

| Sr. No. | Particulars                   | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|-------------------------------|------------------------------------|-------------------------------------|
| 1       | Rent Paid                     | 7,92,28,646.96                     | 8,02,04,052.23                      |
| 2       | Municipal Taxes Paid          | 86,50,227.00                       | 85,31,238.00                        |
| 3       | Water Charges Paid            | 9,87,428.00                        | 10,33,079.00                        |
| 4       | Insurance Premium (Deposit)   | 4,93,71,156.00                     | 4,65,58,507.00                      |
| 5       | Insurance Premium             | 40,04,925.45                       | 8,46,956.00                         |
| 6       | Insurance Premium for Vehicle | 2,08,353.30                        | 2,59,970.44                         |
| 7       | Electricity Charges           | 1,46,47,052.93                     | 1,53,29,683.92                      |
| 8       | Vehicle Tax Paid              | 0.00                               | 16,150.00                           |
| 9       | CGST Paid                     | 1,38,53,780.82                     | 81,00,319.95                        |
| 10      | SGST Paid                     | 1,38,53,771.47                     | 81,49,240.89                        |
| 11      | IGST Paid                     | 47,552.25                          | 13,225.64                           |
| 12      | Service Tax Paid              | 0.00                               | 52,62,853.44                        |
|         | <b>Total</b>                  | <b>18,48,52,894.18</b>             | <b>17,43,05,276.51</b>              |



## Schedule - 21

## DEPRECIATION AND REPAIRS TO PROPERTY

| Sr. No. | Particulars                         | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|-------------------------------------|------------------------------------|-------------------------------------|
| 1       | Repairs & Maintenance Charges       | 29,84,466.68                       | 17,45,307.80                        |
| 2       | Annual Maintenance Contract (EDP)   | 1,04,06,962.11                     | 97,98,306.85                        |
| 3       | Annual Maintenance Contract (GAD)   | 47,17,292.33                       | 54,02,211.00                        |
| 4       | Vehicle Repairs                     | 7,97,774.38                        | 6,42,903.95                         |
| 5       | Alteration & Renovation to Building | 79,70,414.11                       | 81,56,379.85                        |
| 6       | Depreciation                        | 7,45,34,261.05                     | 7,31,54,675.30                      |
| 7       | Premises Maintenance Charges        | 11,56,196.00                       | 12,14,180.00                        |
|         | <b>Total</b>                        | <b>10,25,67,366.66</b>             | <b>10,01,13,964.75</b>              |

## Schedule - 22

## OTHER EXPENSES

| Sr. No. | Particulars                                      | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| 1       | Summer Trainee Expenses                          | 2,59,49,100.98                     | 2,43,38,323.96                      |
| 2       | IT Facility Management Services                  | 56,25,000.00                       | 75,00,000.00                        |
| 3       | IT Consultancy Charges                           | 8,40,000.00                        | 8,80,000.00                         |
| 4       | Scanning Charges                                 | 0.00                               | 0.00                                |
| 5       | Miscellaneous Expenses                           | 50,59,616.24                       | 47,84,541.40                        |
| 6       | Refreshment And Entertainment Expenses           | 25,58,233.55                       | 29,57,235.00                        |
| 7       | Expenses On Festival Celebration                 | 1,48,712.00                        | 80,313.00                           |
| 8       | Expenditure On Gifts                             | 31,17,179.84                       | 26,04,723.00                        |
| 9       | Meeting Expenses                                 | 3,02,496.00                        | 4,15,202.00                         |
| 10      | License / Registration Fees                      | 1,21,360.00                        | 2,98,584.23                         |
| 11      | Hire Charges                                     | 1,29,810.00                        | 1,34,660.00                         |
| 12      | Incidental Charges Paid                          | 14,99,585.00                       | 0.00                                |
| 13      | Installation Charges                             | 98,000.00                          | 10,140.00                           |
| 14      | Web Site Charges                                 | 8,48,302.00                        | 0.00                                |
| 15      | RTGS Membership Fee Paid                         | 30,000.00                          | 30,000.00                           |
| 16      | RTGS Transaction Fee Paid                        | 8,559.00                           | 9,788.00                            |
| 17      | RTGS Time Varying Tariff Charges Paid            | 13,721.40                          | 23,048.00                           |
| 18      | Marketing And Promotional Expenses               | 0.00                               | 1,09,273.00                         |
| 19      | Charges Towards Sms Facility                     | 5,45,248.00                        | 7,00,875.36                         |
| 20      | ATM Sharing Charges Paid To NPCI                 | 44,49,701.01                       | 55,59,663.35                        |
| 21      | Gold Valuation Charges Paid                      | 0.00                               | 0.00                                |
| 22      | POS Surcharge Tip Charges                        | 17,091.33                          | 53,494.97                           |
| 23      | Swachha Bharat Cess Expenses                     | 0.00                               | 3,61,395.93                         |
| 24      | Neft Processing Charges Paid                     | 47,731.50                          | 43,430.52                           |
| 25      | CKYC Application (Upload/ Download) Charges      | 5,000.00                           | 0.00                                |
| 26      | Driver Hire Charges                              | 52,84,746.54                       | 31,56,882.00                        |
| 27      | Commission Paid on Daily Deposit Representatives | 31,08,289.50                       | 8,32,422.00                         |
| 28      | Incentive Paid to Daily Deposit Representatives  | 59,031.25                          | 5,02,242.00                         |
| 29      | Expenses of Mumbadevi Daily Deposit Scheme       | 0.00                               | 1,62,225.00                         |



|    |   |                        |                        |
|----|---|------------------------|------------------------|
| 30 | Training Centre Expenses                    | 6,74,774.50            | 11,32,455.00           |
| 31 | Marketing Executive Expenses                | 4,82,373.00            | 6,25,677.00            |
| 32 | Premises Registration Expenses              | 0.00                   | 5,000.00               |
| 33 | Expenses of Staff Holiday Home / Rent House | 8,16,700.00            | 0.00                   |
| 34 | Clearing House Service Charges              | 63,54,801.12           | 46,47,805.02           |
| 35 | Fuel Charges                                | 16,92,544.75           | 15,89,629.77           |
| 36 | Cooperative Propoganda                      | 12,10,881.00           | 72,51,693.38           |
| 37 | Stamp Duty Expenses                         | 17,087.00              | 82,310.00              |
| 38 | Cash Handling Charges                       | 82,972.00              | 32,55,985.00           |
| 39 | Anniversary Day Celebration Expenses        | 76,148.00              | 91,462.00              |
| 40 | Service Charges Paid                        | 4,44,37,348.06         | 3,60,81,625.42         |
| 41 | Loss on Sale/scrap of Fixed/ Banking Assets | 0.00                   | 1,22,59,942.57         |
| 42 | Income Tax Paid                             | 45,496.00              | 16,923.00              |
| 43 | Annual General Meeting Expenses             | 16,68,290.00           | 21,52,094.00           |
|    | <b>Total</b>                                | <b>11,74,25,930.57</b> | <b>12,47,41,064.88</b> |

**Schedule - 23****PROVISIONS AND CONTINGENCIES**

| Sr. No. | Particulars                                 | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|---|------------------------------------|-------------------------------------|
| 1       | BDDR and Other Asset Provision              | 25,25,50,000.00                    | 51,42,000.00                        |
| 2       | Contingent Provision against Standard Asset | 1,57,25,000.00                     | 3,14,20,605.00                      |
| 3       | Investment Depreciation Reserve             | 20,85,83,405.00                    | 47,66,41,595.00                     |
| 4       | Premium Amortisation on Govt Securities     | 9,21,93,096.81                     | 9,52,44,350.83                      |
| 5       | Provision for Overdue Interest Reserve      | 1,11,89,392.20                     | 0.00                                |
|         | <b>Total</b>                                | <b>58,02,40,894.01</b>             | <b>60,84,48,550.83</b>              |

**Schedule - 24****INTEREST AND DISCOUNT**

| Sr. No. | Particulars                                       | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|---|------------------------------------|-------------------------------------|
| 1       | Interest Received on Investment                   | 2,28,32,17,844.04                  | 2,47,25,67,741.18                   |
| 2       | Interest Received on Loans and Advances           | 2,43,44,65,411.75                  | 1,88,29,86,945.73                   |
| 3       | Interest Received on Inland Bill Purchase         | 0.00                               | 0.00                                |
| 4       | Interest Received on Advance against Rent         | 81,90,153.00                       | 1,19,74,989.00                      |
| 5       | Interest Received on CBLO Lending                 | 34,01,885.05                       | 41,40,803.34                        |
| 6       | Interest Received On Reverse Repo                 | 5,15,524.93                        | 29,64,172.14                        |
| 7       | Interest Differential Recd for MEP Corporate Loan | 1,05,00,000.00                     | 27,00,000.00                        |
| 8       | Interest Received from TL Teaching & Non Teaching | 21,36,77,938.06                    | 10,43,05,923.00                     |
| 9       | Penal Interest Received                           | 0.00                               | 3.00                                |
|         | <b>Total</b>                                      | <b>4,95,39,68,756.83</b>           | <b>4,48,16,40,577.39</b>            |



## Schedule No. 25

## EXCESS PROVISION WRITTEN BACK

| Sr. No. | Particulars  | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|--|------------------------------------|-------------------------------------|
| 1       | Bad & Doubtful Debt Reserve (Loans & Advances) Reserve | 0.00                               | 15,00,19,938.00                     |
| 2       | Overdue Interest Reserve Release                       | 149.00                             | 7,81,76,674.99                      |
| 3       | Interest payable of Term Deposits                      | 50,20,365.00                       | 8,52,864.00                         |
| 4       | Investment Fluctuation Reserve                         | 0.00                               | 9,37,15,500.00                      |
| 5       | Investment Risk Fund                                   | 10,00,00,000.00                    | 0.00                                |
| 6       | Investment Depreciation Reserve                        | 6,36,35,004.80                     | 0.00                                |
| 7       | Excess Provision of Mumbadevi Scheme                   | 9,265.00                           | 0.00                                |
|         | <b>Total</b>   | <b>16,86,64,783.80</b>             | <b>32,27,64,976.99</b>              |

## Schedule - 26

## OTHER RECEIPTS

| Sr. No. | Particulars   | As on 31.03.2019<br>(Current Year) | As on 31.03.2018<br>(Previous Year) |
|---------|---|------------------------------------|-------------------------------------|
| 1       | Incidental Charges Received                           | 5,36,718.52                        | 4,74,354.84                         |
| 2       | Miscellaneous Income Received                         | 1,39,385.87                        | 47,763.00                           |
| 3       | Cash Handling Charges Received                        | 1,000.00                           | 401.00                              |
| 4       | Loan Processing charges Received                      | 48,87,259.00                       | 75,76,183.50                        |
| 5       | Cheque Book issue Charges Received                    | 11,42,733.73                       | 11,74,712.16                        |
| 6       | Late payment Charges Received                         | 2,01,999.72                        | 2,18,772.84                         |
| 7       | Outstation Cheque Collection Charges Received         | 1,618.00                           | 652.00                              |
| 8       | Duplicate Pass Book / Statement Charges Received      | 5,00,161.75                        | 4,56,434.50                         |
| 9       | Returned Cheque Charges Received                      | 1,43,27,012.64                     | 1,40,58,879.97                      |
| 10      | Stop Payment / Cheque Book Lost Charges Received      | 63,189.50                          | 37,151.00                           |
| 11      | Standing Instructions Charges Received                | 3,407.00                           | 2,900.00                            |
| 12      | Account Maintenance Charges Received                  | 75,95,596.85                       | 81,59,227.00                        |
| 13      | Minimum Balance Charges Received                      | 92,37,354.51                       | 82,68,298.85                        |
| 14      | Late Fee Against Late Renewal Proposal Received       | 2,27,006.00                        | 1,33,660.00                         |
| 15      | Transfer Fee Received From Individual Members Nominee | 256.00                             | 784.00                              |
| 16      | Loan Application Fees Received                        | 18,70,643.19                       | 19,60,804.50                        |
| 17      | ATM Sharing Charges Recd from NPCI                    | 1,14,54,499.85                     | 85,90,537.97                        |
| 18      | Inspection Fee Received                               | 0.00                               | 84.00                               |
| 19      | Rupay Card Trns. Charges Recd From Card Holder        | 15,21,618.12                       | 13,75,638.27                        |
| 20      | Rupay Card and Pin Replacement Charges                | 79,677.00                          | 67,498.00                           |
| 21      | Rupay Card Trns. Handling Charges                     | 21,41,764.00                       | 17,19,357.12                        |
| 22      | Municipal Tax Refund                                  | 0.00                               | 0.00                                |
| 23      | Income From Pan Card                                  | 310.00                             | 647.00                              |
| 24      | Recovery From Written Off Accounts                    | 7,84,837.00                        | 2,081.00                            |
| 25      | Inoperative Account Closing Charges Received          | 848.00                             | 0.00                                |
| 26      | NEFT Processing Charges Received                      | 30,737.34                          | 18,988.98                           |
| 27      | Tender Application Form Fee Received                  | 3,74,574.00                        | 6,14,000.00                         |
| 28      | Excess Debit W/off                                    | 0.00                               | 50.00                               |
| 29      | Membership Application Form Fee Received              | 1,999.00                           | 4,150.00                            |





|    |  |                       |                       |
|----|--|-----------------------|-----------------------|
| 30 | Adm Charges for Premature Closure of Daily Dep Account | 14,198.00             | 932.00                |
| 31 | Interest Rate Charges Received Account                 | 5,81,568.00           | 6,51,774.00           |
| 32 | Duplicate Share Certificate Charges Received           | 300.00                | 0.00                  |
| 33 | Credit Balance in Expenses Account                     | 374.00                | 1,550.00              |
| 34 | Service Charges Received on ABB                        | 0.00                  | 177.00                |
| 35 | Clearing Service Charges Received                      | 47,08,996.01          | 53,48,776.00          |
| 36 | Clearing Charges Recd From Sub Member                  | 17,23,058.00          | 20,41,073.00          |
| 37 | Services Charges Received on ECS Clearing              | 1,31,039.36           | 3,03,444.00           |
| 38 | ECS Processing Charges (RBI) Received                  | 0.00                  | 0.00                  |
| 39 | ECS Processing Charges Received                        | 4,06,152.58           | 55,282.72             |
| 40 | Service Charges Received                               | 1,07,823.36           | 84,200.63             |
| 41 | Recovery Processing Charges                            | 1,484.00              | 2,220.00              |
| 42 | Recovery Service Charges                               | 3,34,848.00           | 3,28,470.00           |
| 43 | Dividend Received                                      | 9,04,000.00           | 8,95,000.00           |
| 44 | Locker Rent & Safe Custody Charges                     | 68,07,588.00          | 74,54,693.00          |
| 45 | Income on Sale of Fixed / Banking Assets               | 1,272.00              | 7,300.00              |
| 46 | Guarantee Fees Received                                | 19,04,176.60          | 20,67,952.00          |
| 47 | Charges Received on Prepayment of loan                 | 54,870.00             | 33,887.00             |
| 48 | Corporate Loan Processing Fee Received                 | 92,92,369.16          | 1,42,91,819.00        |
|    | <b>Total</b>   | <b>8,41,00,323.66</b> | <b>8,85,32,561.85</b> |



## Profit and Loss variance for FY 2018-19 and Budget for FY 2019-2020

(₹ in Lakhs)

| No.       | Particulars                                    | Budgeted as on 31.03.2020 | Budgeted as per Annual Report as on 31.03.2019 | Actual Achievement as on 31.03.2019 | Increase/ (Decrease) |
|-----------|--|---------------------------|--|-------------------------------------|----------------------|
| <b>A)</b> | <b>INCOME :</b>                                |                           |  |                                     |                      |
| 1         | Interest Received On Loans and Advances        | 35522.66                  | 29316.64                                       | 26668.34                            | -2648.30             |
| 2         | Interest Received On Investments               | 18350.00                  | 20650.00                                       | 22871.35                            | 2221.35              |
|           | <b>Interest Income (A)</b>                     | <b>53872.66</b>           | <b>49966.64</b>                                | <b>49539.69</b>                     | <b>-426.95</b>       |
| 3         | Income From Purchase/Sale Of Govt Sec.         | 500.00                    | 200.00   | 191.70                              | -8.30                |
| 4         | Commission, Service Charges Etc                | 858.48                    | 1030.63  | 780.44                              | -250.19              |
| 5         | Income On Sale Of Non Banking Assets           | 0.01                      | 0.00   | 0.01                                | 0.01                 |
| 6         | Credit Bal. In Expenses Accounts               | 0.00                      | 0.00   | 0.00374                             | 0.00                 |
| 7         | Interest Rate Charges Received A/C             | 0.00                      | 0.00   | 5.82                                | 5.82                 |
| 8         | Corporate Loan Processing Fees Received        | 102.22                    | 0.00   | 92.92                               | 92.92                |
| 9         | Term Deposit Excess Interest Provision Release | 0.00                      | 0.00   | 50.20                               | 50.20                |
| 10        | Overdue Interest Reserve Release               | 0.00                      | 0.00   | 0.00149                             | 0.00                 |
| 11        | Excess Provision Released BDDR                 | 0.00                      | 0.00   | 0.09                                | 0.09                 |
| 12        | Investment Risk Fund Release                   | 0.00                      | 0.00   | 1000.00                             | 1000.00              |
| 13        | Investment Dep. Reserve Release                | 0.00                      | 0.00   | 636.35                              | 636.35               |
| 14        | Deferred tax income                            | 600.00                    | 0.00   | 827.24                              | 827.24               |
|           | <b>TOTAL INCOME</b>                            | <b>55933.37</b>           | <b>51197.27</b>                                | <b>53124.47</b>                     | <b>1927.20</b>       |
| <b>B)</b> | <b>EXPENDITURE</b>                             |                           |  |                                     |                      |
| <b>a)</b> | <b>Interest Paid</b>                           |                           |  |                                     |                      |
| 1         | Interest Paid On Deposits                      | 39341.18                  | 32357.90                                       | 33228.64                            | 870.74               |
| 2         | Interest Paid On Borrowings                    | 633.00                    | 4200.00  | 3267.14                             | -932.86              |
|           | <b>TOTAL ( a )</b>                             | <b>39974.18</b>           | <b>36557.90</b>                                | <b>36495.78</b>                     | <b>-62.12</b>        |
|           | <b>Interest Expenses (B)</b>                   | <b>39974.18</b>           | <b>36557.90</b>                                | <b>36495.78</b>                     | <b>-62.12</b>        |
|           | <b>Net Interest Income (A-B)</b>               | <b>13898.48</b>           | <b>13408.74</b>                                | <b>13043.91</b>                     | <b>-364.83</b>       |
| <b>b)</b> | <b>Cost Of Management</b>                      |                           |  |                                     |                      |
|           | <b>I ) Management Expenditure</b>              |                           |  |                                     |                      |
| 1         | Salary and Allowances, Bonus, PF Etc.          | 6121.08                   | 6173.09  | 5121.08                             | -1052.01             |
| 2         | Gratuity                                       | 130.50                    | 57.74  | 100.50                              | 42.76                |
| 3         | Directors Meeting Allowance / Exp.             | 10.01                     | 9.41   | 9.10                                | -0.31                |
| 4         | Rent, Taxes, Insurance and Electricity         | 1728.08                   | 1680.58  | 1570.98                             | -109.60              |
| 5         | Legal and Professional Expenses                | 219.67                    | 226.66   | 199.70                              | -26.96               |
| 6         | Postage, Telegram and Tel Expenses             | 119.66                    | 125.69   | 108.78                              | -16.91               |
| 7         | Audit Fees                                     | 55.62                     | 43.35  | 50.57                               | 7.22                 |
| 8         | Printing, Stationery and Advertising           | 199.21                    | 283.32   | 181.10                              | -102.22              |
| 9         | Fuel Charges                                   | 18.62                     | 17.49  | 16.93                               | -0.56                |
| 10        | Miscellaneous Expenses                         | 55.66                     | 51.33  | 50.60                               | -0.73                |
| 11        | Service Charges, CGST and SGST paid            | 305.31                    | 236.97   | 277.55                              | 40.58                |
| 12        | RBI penalty                                    | 0.00                      | 1.30   | 0.00                                | -1.30                |
| 13        | Debit Bal. In Cash Handling Charges Recd       | 0.00                      | 0.00   | 0.00                                | 0.00                 |
| 14        | Debit Balance In Income Accounts               | 0.00                      | 0.00   | 0.00                                | 0.00                 |
| 15        | Training Centre Expenses                       | 7.42                      | 12.46  | 6.75                                | -5.71                |
| 16        | Marketing Executive Expenses                   | 5.31                      | 6.88   | 4.82                                | -2.06                |
| 17        | Other Expenses                                 | 1204.68                   | 1147.65  | 1095.18                             | -52.47               |
|           | <b>TOTAL - I</b>                               | <b>10180.83</b>           | <b>10073.92</b>                                | <b>8793.64</b>                      | <b>-1280.28</b>      |

**Profit and Loss variance for FY 2018-19 and Budget for FY 2019-2020**

(₹ in Lakhs)

| No. | Particulars  | Budgeted as on 31.03.2020 | Budgeted as per Annual Report as on 31.03.2019 | Actual Achievement as on 31.03.2019 | Increase/ (Decrease) |
|-----|--|---------------------------|--|-------------------------------------|----------------------|
|     | <b>II) Depreciation &amp; Repairs</b>  |                           |  |                                     |                      |
| 1   | Repairs and Maintenance  | 220.69                    | 206.83   | 200.63                              | -6.20                |
| 2   | Alteration and Addition To Building - Amortisations  | 87.67                     | 89.72  | 79.70                               | -10.02               |
| 3   | Depreciation   | 700.00                    | 804.70   | 745.34                              | -59.36               |
|     | <b>TOTAL - II</b>  | <b>1008.36</b>            | <b>1101.25</b>                                 | <b>1025.67</b>                      | <b>-75.58</b>        |
|     | <b>TOTAL I + II (b)</b>  | <b>11189.19</b>           | <b>11175.17</b>                                | <b>9819.31</b>                      | <b>-1355.86</b>      |
|     | <b>c) Premium Amortization On Securities</b>   |                           |  |                                     |                      |
| 1   | On State Govt. Securities  | 0.00                      | 0.00   | 0.00                                | 0.00                 |
| 2   | On Central Govt. Securities  | 900.00                    | 1000.00  | 921.93                              | -78.07               |
| 3   | Deferment loss carry forward of PY   | 0.00                      | 0.00   | 2085.83                             | 2085.83              |
|     | <b>TOTAL (c)</b>   | <b>900.00</b>             | <b>1000.00</b>                                 | <b>3007.76</b>                      | <b>2007.76</b>       |
|     | <b>d) Loss on Valuation of Investment</b>  | 0.00                      | 0.00   | 0.00                                | 0.00                 |
|     | <b>TOTAL (d)</b>   | <b>0.00</b>               | <b>0.00</b>                                    | <b>0.00</b>                         | <b>0.00</b>          |
|     | <b>e) Loss on Sale of Investment</b>   | 0.00                      | 0.00   | 0.00                                | 0.00                 |
|     | Loss on Sale of Banking Assets   | 0.00                      | 0.00   | 0.00                                | 0.00                 |
|     | <b>TOTAL (e)</b>   | <b>0.00</b>               | <b>0.00</b>                                    | <b>0.00</b>                         | <b>0.00</b>          |
|     | <b>f) Provisions (NPA and Other)</b>   |                           |  | <b>(year end)</b>                   |                      |
| 1   | Bad and Doubtful Debt Reserve  | 2000.00                   | 1440.00  | 2293.25                             | 853.25               |
| 2   | Overdue Interest Reserve   | 0.00                      | 0.00   | 111.89                              | 111.89               |
| 3   | Contingent Provision Against Std Assets  | 300.00                    | 325.00   | 157.25                              | -167.75              |
| 4   | Dividend Equalisation Fund   | 0.00                      | 0.00   | 0.00                                | 0.00                 |
| 5   | Provision For Income Tax   | 0.00                      | 0.00   | 0.00                                | 0.00                 |
| 6   | Investment Depreciation Reserve  | 0.00                      | 0.00   | 0.00                                | 0.00                 |
| 7   | Gratuity   | 0.00                      | 0.00   | 0.00                                | 0.00                 |
| 8   | Leave Encashment   | 0.00                      | 0.00   | 0.00                                | 0.00                 |
| 9   | Other risk provisions towards losses on account of frauds, misappropriations, robberies, claims against the bank, etc. | 0.00                      | 0.00   | 0.00                                | 0.00                 |
| 10  | Provision against Other Asset  | 250.00                    | 0.00   | 232.25                              | 232.25               |
|     | <b>TOTAL (f)</b>   | <b>2550.00</b>            | <b>1765.00</b>                                 | <b>2794.64</b>                      | <b>1029.64</b>       |
|     | Deferred Tax Expenditure (G) estimated   | 0.00                      | 0.00   | 0.00                                | 0.00                 |
|     | Bad Debts Written Off (H)  | 0.00                      | 0.00   | 0.00                                | 0.00                 |
|     | <b>Total Expenditure=(a+b+c+d+e+f+G+H)</b>   | <b>54613.37</b>           | <b>50498.07</b>                                | <b>52117.49</b>                     | <b>1619.42</b>       |
|     | <b>Total Income</b>  | <b>55933.37</b>           | <b>51197.27</b>                                | <b>53124.47</b>                     | <b>1927.20</b>       |
|     | <b>Difference in Profit and Loss Account</b>   |                           |  |                                     |                      |
|     | <b>Net Profit (+) / Loss (-) = (A-B)</b>   | <b>1320.00</b>            | <b>699.20</b>                                  | <b>1006.98</b>                      | <b>307.78</b>        |



**MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LIMITED  
SCHEDULED FORMING PART OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED MARCH 31, 2019**

**SIGNIFICANT ACCOUNTING POLICIES AND NOTES TO THE FINANCIAL STATEMENTS**

**1. SIGNIFICANT ACCOUNTING POLICIES**

**a) Background**

The Financial Statements for the year ended March 31, 2019 comprise the accounts of the Mumbai District Central Co-operative Bank Limited, ("the Bank"). The Bank is registered with RBI vide Registration No. BOM/BNK/40 dated 6th August, 1974.

**b) Basis of preparation**

The accompanying financial statements have been prepared and presented under the historical cost contention on accrual basis of accounting, unless otherwise stated, on a ongoing concern basis and comply with the generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949 and the Maharashtra Co-operative Societies Act, 1960 (As Amended by the Maharashtra Co-operative Societies (Amendment) Act, 2013), circulars and guidelines issued primarily by National Bank for Agriculture and Rural Development (NABARD), Reserve Bank of India from time to time, the applicable Accounting Standard (AS) as issued by the Institute of Chartered Accountants of India (ICAI) and the current practices prevailing amongst the Co-operative Banks in India. Accounting Policies adopted in the current year are consistent with those of previous year except otherwise stated.

**c) Use of Estimates**

The preparation of financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amount of assets, liabilities, revenues and expenses and disclosure of contingent liabilities as at the date of the financial statements. Actual results could differ from those estimates. Any revision to accounting estimates is recognized prospectively in current or future periods.

**d) Revenue recognition**

Income and Expenditure is generally accounted for on accrual basis unless otherwise stated.

Interest is booked on accrual basis on all advances and investments otherwise than on Non Performing Assets or investments.

Interest on Non Performing Assets and Non Performing Investments is accounted on actual realisation.

Recoveries from Loans classified as NPAs (and where 100% provision has been made), are adjusted first to the 'Principal' outstanding dues and then the Interest account'.

Commission on Guarantee income is recognized upfront on cash basis.

Dividend on Shares is recognised as income when received.

Recoveries from Insurance Claims under Bankers' Indemnity Policy(ies) are recognized as Income in the year of receipt from the Insurance Company.

Processing fees received on Self-Redevelopment loans is accounted as income after deducting the related expenses after the disbursement of loan.

Processing fees received on Corporate loans is accounted as income after deducting the related expenses at the end of the financial year.

Income from Locker Rent, Commission, Interest on Overdue Bills, Interest on Income Tax Refund, Dividend Income is accounted on receipt basis.

**e) Investments**

Bank is guided by the various directives and guidelines of Reserve Bank of India/ NABARD issued from time to time, in management and operations of Investment portfolio.

The Investment portfolio of the Bank is classified into three categories

Held to Maturity (HTM)

Available for Sale (AFS)

Held for Trading (HFT)





For the purpose of disclosure in the Balance Sheet, the Investment portfolio of the Bank is classified into following three categories.

Central and State Government Securities  
Shares in Cooperative Institutions  
Other Investments

Securities held in "Held to Maturity" category are accounted at acquisition cost. The excess of acquisition cost over the face value is amortized over the remaining period of maturity.

In case of "Available for Sale" category, following principles have been adopted for the purpose of valuation.

In case of Govt. of India securities, at market price, as per quotations put out by FIBIL, and in case of other securities of State Development Loans, Securities guaranteed by Central / State Government and PSU Bonds, on appropriate yield to maturity basis put out by FIBIL.

Treasury Bills is valued on carrying cost.

Investments in "Available for Sale" are valued category-wise and scrip-wise and net depreciation, if any, in each category is charged to Profit and Loss Account while net appreciation, if any, is ignored.

The shifting of Securities from one category to another category is carried out at lower of acquisition cost / book value / market value on the date of transfer. The depreciation, if any, on such transfer is fully provided for.

The non-performing investments are identified and depreciation / provision are made as per RBI/NABARD guidelines.

Profit / loss on sale of investments in any category are taken to the Profit and Loss Account. For all securities, method of accounting for investment will be " Minimum Profit".

However, in case of profit on sale of investments in "Held to Maturity" category, an equivalent amount (net of taxes if any, and net of transfer to Statutory Reserves) is appropriated to the Investment Depreciation Reserve / Investment Fluctuation Reserve Account.

Commission, brokerage, broken period interest etc. on Securities are debited / credited to Profit and Loss Account.

The Bank follows value date method for accounting of its investments.

#### f) Fixed Assets

Fixed Assets are stated at historical cost (other than those revalued), net of depreciation. Depreciation on Fixed Assets is provided for on the diminishing balance method (except as stated as under) at the rates considered appropriate by the management as under:

|  |     |
|--|-----|
| Building   | 10% |
| Furniture Fixture and Electrical Equipments              | 10% |
| Office Equipments Plant and Machinery and Motor Vehicles | 15% |

Depreciation on computers is provided at 33.33% on straight-line method.

The cost of software systems is capitalized as intangible asset. The same is depreciated over the estimated life of the asset limited to three years.

Depreciation on additions to assets and renovation/ alteration thereon is calculated on the number of days from date of addition/ put to use, up to the 31st March of the year.

Depreciation on premises is provided on composite cost, wherever the value of land and buildings is not separately identifiable.

No depreciation is provided on assets sold / disposed off during the year.

Profit or Loss on disposal of any depreciable asset is accounted in profit and loss account.

#### Impairment of Assets

In accordance with AS-28 on 'Impairment of Assets' an Asset is considered as impaired when at balance sheet date there are indications of impairment and the carrying amount of the asset, or where applicable the cash generating unit to which the asset belongs, exceeds its recoverable amount (i.e. the higher of the asset's net selling price and value in use). The carrying amount is reduced to the recoverable amount and the reduction is recognised as an impairment loss in the Profit and Loss account.

**g) Advances**

All advances are classified under four categories, i.e. (a) Standard, (b) Sub-standard, (c) Doubtful and (d) Loss assets. Provisions required on such advances are made as per the extant prudential norms issued by the Reserve Bank of India / NABARD.

The provision on standard advances is held under the head "Other Liabilities and Provisions".

**h) Employees / Retirement Benefits**

Annual contribution to Gratuity Fund is accounted on the basis of actuarial valuation, managed by LIC and the premium is charged to Profit and Loss Account. Contribution to the Provident Fund is charged to Profit and Loss Account. Employees' benefits under leave travel assistance and other benefits are accounted on cash basis. Leave Encashment is accounted on accrual basis and accounted on the basis of actuarial valuation, managed by LIC and the premium is charged to Profit and Loss Account. VRS expenses are amortized over a period of 5 years.

**i) Net Profit / Loss**

Profit / Loss for the year is arrived at after providing for non-performing advances, adjustments on valuation of investments, taxes on income, depreciation on fixed assets and other necessary and mandatory provisions.

**j) Taxation**

Income tax comprises the current tax (i.e. amount of tax for the period, determined in accordance with the Income tax Act, 1961 and the rules framed there under) and deferred tax charge or credit (reflecting the tax effects of timing differences between accounting income and taxable income for the year).

Provision for current tax is recognised in accordance with the provisions of Indian Income Tax Act, 1961 and is made based on the tax liability after taking credit for tax allowances and exemptions.

The deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognised using the tax rates that have been enacted or substantively enacted at the Balance sheet date. Deferred tax assets are recognised only to the extent that there is reasonable certainty that the assets can be realized in future. However, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognized only if there is virtual certainty of realization of such assets.

**k) Accounting for leases**

Lease transactions are accounted in accordance with AS 19 – Leases ('AS - 19') issued by ICAI. For operating leases, lease payments are recognized as an expense in the statement of Profit and Loss account on accrual basis.

**l) Provisions and contingent liabilities**

A provision is recognized when there is a present obligation as a result of a past event that probably requires an outflow of resources and a reliable estimate can be made of the amount of the obligation. A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but probably will not, requires an outflow of resources. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Provisions are reviewed at each Balance sheet date and adjusted to reflect the best available estimate. If it is no longer probable that an outflow of resources would be required to settle the obligation, the provision is reversed.



**NOTES TO THE FINANCIAL STATEMENTS**

**Accounting Standards**

1. The accounting policies adopted in the preparation of financial statements are consistent with those of previous year except as otherwise specifically stated.

**2. Investment**

**a) Book Value and Market Value of SLR Investments under current Category.**

(₹ in Crores)

| Particulars                | As on 31.03.2019 |               | As on 31.03.2018 |                |
|----------------------------|------------------|---------------|------------------|----------------|
|                            | Book Value       | Market Value  | Book Value       | Market Value   |
| 1 Central Govt. Securities | -                | -             | 1324.25          | 1230.70        |
| 2 State Govt. Securities   | 437.91           | 449.67        | 438.14           | 446.70         |
| <b>Total</b>               | <b>437.91</b>    | <b>449.67</b> | <b>1762.39</b>   | <b>1677.40</b> |

**B) Issuer Composition of Non-SLR Investments as on 31.03.2019**

(₹ in Crores)

| Sr. No. | Issuer                             | Amount        | Extent of Private Placement | Extent of 'below Investment Grade' Securities already invested | Extent of 'unrated' Securities of already invested | Extent of 'unlisted' Securities |
|---------|------------------------------------|---------------|-----------------------------|--|--|---------------------------------|
| 1       | 2                                  | 3             | 4                           | 5  | 6  | 7                               |
| 1       | PSU                                | 146.96        | 100%                        | -  | -  | -                               |
| 2       | FI                                 | -             | -                           | -  | -  | -                               |
| 3       | Public Sector Banks                | -             | -                           | -  | -  | -                               |
| 4       | Mutual Funds                       | -             | -                           | -  | -  | -                               |
| 5       | Other equity shares                | -             | -                           | -  | -  | -                               |
| 6       | Provision held toward depreciation | -             | -                           | -  | -  | -                               |
|         | <b>Total</b>                       | <b>146.96</b> |                             |  |  |                                 |

Amounts reported under Column 4 and 5 above may not be mutually exclusive.



b) Issuer Composition of Non-SLR Investments as on 31.03.2018

(₹ in Crores)

| Sr. No. | Issuer                             | Amount        | Extent of Private Placement | Extent of below Investment Grade' Securities already invested | Extent of 'unrated' Securities of already invested | Extent of 'unlisted' Securities |
|---------|------------------------------------|---------------|-----------------------------|---|--|---------------------------------|
| 1       | 2                                  | 3             | 4                           | 5   | 6  | 7                               |
| 1       | PSU                                | 146.96        | 100%                        | Nil   | Nil  | Nil                             |
| 2       | FI                                 | 9.31          | 100%                        | 100%  | 100%   | 100%                            |
| 3       | Public Sector Banks                | --            | --                          | --  | --   | --                              |
| 4       | Mutual Funds                       | --            | --                          | --  | --   | --                              |
| 5       | Other equity shares                | --            | --                          | --  | --   | --                              |
| 6       | Provision held toward depreciation | --            | --                          | --  | --   | --                              |
|         | <b>Total</b>                       | <b>156.27</b> |                             |   |  |                                 |

c) Non Performing Non-SLR Investment

(₹ in Crores)

| Particular   | 2019        | 2018          |
|--|-------------|---------------|
| Opening Balance                                      | 10.00       | 10.00         |
| Addition during the year since 1 <sup>st</sup> April | -           | -             |
| Reduction during the above period                    |             |               |
| - On account of recovery                             | 0.00        | 0.00          |
| - Restatement as Standard Investment                 | 10.00**     | 0.00          |
| Closing Balance                                      | 0.00        | 10.00         |
| <b>Total Provision held</b>                          | <b>0.00</b> | <b>10.00*</b> |

\* No income on the above Non SLR Investment is considered till actual realization of such income.

\*\*The bank had released the provision of ₹ 10 crores towards Non-Performing Investment (NPI) of ICICI Bank in the current year on the basis of certainty of the receipt of same. The actual receipt by the Bank was on 30th May 2019. The amount is released as per Court Order subject to certain terms and conditions.





### 3. Share Capital

Calls in arrears amount to ₹ 34,27,400/- on account of change in face value from ₹ 100 to ₹ 1000 per share which is as follows:

(Amt.in ₹)

| Class of member | Amount paid up | Calls in arrears as on 31.03.2019 | Calls in arrears as on 31.03.2018 |
|-----------------|----------------|-----------------------------------|-----------------------------------|
| B               | 39,36,400      | 27,25,600                         | 27,63,800                         |
| C               | 89,200         | 7,01,800                          | 7,14,400                          |

Members have been served notice in this regard.

### 4. Advances:

Advances have been classified as secured by tangible assets. However Unsecured advances to salaried employees against personal security covered under Section 49 of Maharashtra Co-operative Societies Act, 1960 are classified as secured in view of the RBI Circular no: UBD(DC)/99/R.1.87/88 dated 8th February, 1988 and in terms of paragraph 2(iv)(6) of the Directive no: UBD/(DC) /537/R-1/84-85 dated 16th October, 1984 permitting such unsecured advances to be classified as secured. Other unsecured advances to societies secured by loan bonds are also classified as secured advances.

### 5. Capital Commitments - ₹ 1200.00 Lakhs (Previous Year – NIL)

### 6. Accounting Standards

The bank has complied with the various Accounting Standards issued by the Institute of Chartered Accountants of India to the extent possible along with guidelines / directions issued by NABARD

### a) AS 10 : Property, Plant and Equipment disclosures :

(₹ in Lakhs)

| Fixed Asset |  |                         |                          |                  |                  |              |                  |          |                         |                         |
|-------------|--|-------------------------|--------------------------|------------------|------------------|--------------|------------------|----------|-------------------------|-------------------------|
| Sr No       | Particulars                                | W.D.V. as on 01/04/2018 | Addition During the Year |                  | Total Addition ₹ | Total Sale ₹ | Total Balance ₹  | Rate (%) | As per bank report      |                         |
|             |  |                         | Up to 30/09/2018         | After 30/09/2018 |                  |              |                  |          | Depreciation ₹ Year end | Balance as on 31/3/2019 |
| 1           | Land & Building                            | 1,914.21                |                          | 342.86           | 342.86           | -            | 2,257.07         | 10.00    | 225.71                  | 2,031.36                |
|             | Land & Building (Incremental - Revalued)   | 14,299.29               |                          |                  |                  |              | 14,299.29        | -        | 0.00                    | 14,299.29               |
|             | Land & Building (Revalued 2018)            | 14,614.19               |                          |                  |                  |              | 14,614.19        | -        | 0.00                    | 14,614.19               |
|             | <b>Total</b>                               |                         |                          |                  |                  |              |                  |          | <b>225.71</b>           | <b>30,944.82</b>        |
| 2           | Furniture & Fixture 99/01/3790             | 926.87                  | 8.05                     | 3.48             | 11.53            | -            | 938.40           | 10.00    | 93.52                   | 844.88                  |
| 3           | Office Equipment GAD 99/01/3764            | 478.44                  | 0.09                     | -                | 0.09             | -            | 478.54           | 15.00    | 22.56                   | 455.98                  |
| 4           | Electric Installation & Fitting 99/01/3770 | 388.15                  | 1.17                     | 6.76             | 7.94             | -            | 396.09           | 10.00    | 39.09                   | 357.00                  |
| 5           | Plant & Machinery 99/01/3765               | 231.90                  | 10.45                    | 4.60             | 15.05            | -            | 246.95           | 15.00    | 85.59                   | 161.36                  |
| 6           | Vehicle 99/01/3780                         | 138.89                  | -                        | -                | -                | -            | 138.89           | 15.00    | 20.83                   | 118.06                  |
| 7           | Alteration & Addition To Bldg 99/01/4020   | 787.21                  | 12.48                    | -                | 12.48            | -            | 799.69           | 10.00    | 79.70                   | 719.99                  |
| 8           | Computer Hardware 99/01/3761               | 229.35                  | 14.27                    | 70.50            | 84.77            | -            | 314.12           | 33.33    | 143.12                  | 171.00                  |
| 9           | Computer Software 99/01/3762               | 21.52                   | -                        | 62.80            | 62.80            | -            | 84.32            | 33.33    | 31.69                   | 52.62                   |
| 10          | Computer Office Equipment 99/01/3763       | 172.66                  | -                        | 415.12           | 415.12           | -            | 587.78           | 15.00    | 83.22                   | 504.56                  |
|             | <b>Total</b>                               | <b>34,202.70</b>        | <b>46.52</b>             | <b>906.12</b>    | <b>952.64</b>    | <b>-</b>     | <b>35,155.34</b> |          | <b>825.03</b>           | <b>34,330.27</b>        |



| Summary                 |               |
|-------------------------|---------------|
| Depreciation Amount (₹) | 825.03        |
| <b>Total (₹)</b>        | <b>825.03</b> |

The Bank had revalued its premises in year 2014 & 2018. Accordingly, Revaluation Reserve of ₹ 28913.48 lakhs stands to the credit of the Balance Sheet as on 31.03.2019. The appreciation in the value of Premises is mainly on account of appreciation in the value of land component of the premises. The Bank is in the process of bifurcation of the value of land and building for proper accounting. Since the appreciation in the value of premises is mainly on account of land which is a non-depreciable asset, the bank has not charged depreciation on the revalued portion.

**b) Deferred Tax:**

The Deferred Tax Assets and Liabilities are recognized in accordance with Accounting Standard 22 - Accounting for Taxes on Income issued by the Institute of Chartered Accountants of India. Major components of DTA and DTL as on 31.03.2019 are as under:

Profit and Loss Impact

(₹ in Crores)

| Components   | As on 31.03.2019 | As on 31.03.2018 |
|--|------------------|------------------|
| Deferred Tax (Expense)/Income                            |                  |                  |
| Depreciation on Fixed Assets                             | (0.04)           | 0.17             |
| Provision on Bad-debts and doubtful debts reserve (BDDR) | 9.19             | 0.97             |
| Current year's taxable loss c/f                          | (0.88)           | 9.12             |
| Net Deferred Tax (Expense)/Income                        | 8.27             | 10.26            |

Net increase in asset of ₹ 8.27 Crores has been credited to profit and loss account (P.Y. ₹ 10.26 Crores income has been credited to Profit and Loss Account, as Deferred Tax Income). Major components of Deferred Tax Assets and Deferred Tax Liabilities as on 31.03.2019 are as under:

(₹ in Crores)

| Components                                | As on 31.03.2019 | As on 31.03.2018 |
|---|------------------|------------------|
| <b>Deferred Tax Assets</b>                |                  |                  |
| Provision for Advances (BDDR)             | 19.77            | 10.58            |
| Income tax loss carried forward           | 26.67            | 27.56            |
| <b>Total DTA</b>                          | 46.46            | 38.15            |
| <b>Deferred Tax Liabilities</b>           |                  |                  |
| Differential Depreciation on Fixed Assets | (1.41)           | (1.37)           |
| <b>Total DTL</b>                          |                  |                  |
| <b>Net Deferred Tax Assets</b>            | 45.05            | 36.78            |

**c) Employee Benefits:**

**Provident Fund:**

The Contribution to the employee's provident fund by the Bank amounted to ₹ 4,00,39,217/- for the year ended 31 March 2019 (Previous Year ₹ 4,18,75,653 /-) The same has been debited to the Profit & Loss Account.



**Gratuity and Leave Encashment:**

Annual contribution to Gratuity and Leave Encashment Fund is accounted on the basis of actuarial valuation, managed by LIC and the premium is charged to Profit and Loss Amount. Under this scheme, the settlement obligations remain with the Bank, although LIC administers the scheme and determines the contribution premium to be paid by the Bank. The following tables summarize the components of net benefit expenses recognized in the profit and loss account.

**Gratuity**

| Particulars                        | Current Year   | Previous Year |
|------------------------------------|----------------|---------------|
| Recognized Profit and Loss Account | 1,00,50,000.00 | 52,48,739.00  |

**Leave Encashment:**

| Particulars                        | Current Year   | Previous Year  |
|------------------------------------|----------------|----------------|
| Recognized Profit and Loss Account | 2,00,32,044.00 | 1,57,52,864.00 |

**d) Primary Segment Reporting (by Business Segment) Accounting Standard -17**

(₹ in Crores)

| Particulars                | Treasury | Other banking operations | Total   |
|----------------------------|----------|--------------------------|---------|
| REVENUE                    | 247.27   | 283.98                   | 531.24  |
| RESULT                     | 180.91   | (169.12)                 | 11.79   |
| Unallocated Expenses       |          |                          | 0.60    |
| Operating Profit           |          |                          | 10.07   |
| Income Tax                 |          |                          | 0.0045  |
| Extraordinary Profit/ loss |          |                          | 0.00    |
| Net Profit                 |          |                          | 10.07   |
| Other Information          |          |                          | 0.00    |
| Segment Assets             | 2821.49  | 3652.85                  | 6474.34 |
| Unallocated Assets         |          |                          | 0.00    |
| Total Assets               |          |                          | 6474.34 |
| Segment liabilities        | 3075.56  | 3398.78                  | 6474.34 |
| Unallocated Liabilities    |          |                          | 0.00    |
| Total Liabilities          |          |                          | 6474.34 |

Note: 1. These segments have been reported considering the nature of products or services, the class of customers for the products or services, different risks and returns attributable to them, organization structure and internal management information system.

2. Treasury Includes dealing operation in money market and all investment portfolio.

3. Other Banking Operation includes Institutional, Corporate and Retail Banking business.

4. Unallocated assets and liabilities includes those not attributable to specific segment.

5. The Bank's operations are restricted to the limits of Mumbai City.



- e) "As per Accounting Standard on Related Party Disclosure" (AS 18) issued by the Institute of Chartered Accountant of India, the related parties of the Bank are as follows:

Key managerial persons of the Bank are as follows:

| Sr. No. | Name  | Designation   | Category Representing  |
|---------|---|---------------|--|
| 1       | Shri Pravin Yashwant Darekar, MLC B.Com.                    | Chairman      | Labour Contract Co-op. Societies   |
| 2       | Shri Purshottam Mahadev Dalvi                               | Vice-Chairman | Representative, Denotified Tribes / Nomadic Tribes or Special Backward Classes |
| 3       | Shri Sandeep Sitaram Ghandat, B.Com.                        | Director      | Urban Co-op. Banks   |
| 4       | Cap. Abhijeet Anandrao Adsul, Ex - MLA                      | Director      | Urban Co-op. Banks   |
| 5       | Shri Prasad Minesh Lad, MBA                                 | Director      | Salary Earners, Co-op. Societies   |
| 6       | Shri Shivajirao Vishnu Nalawade, B.A.                       | Director      | Urban Co-op. Credit Societies  |
| 7       | Shri Vithal Nana Bhosale, BCOM                              | Director      | Central Wholesale Co-op. Consumers' Societies                                  |
| 8       | Shri Bhikaji Dhondiram Parle B.Com, G.D.C. & A.             | Director      | Primary Co-op. Consumers' Societies  |
| 9       | Shri Abhishek Vinod Ghosalkar, Diploma in Civil Engineering | Director      | Co-op. Housing Societies   |
| 10      | Shri Sunil Rajaram Raut, MLA                                | Director      | Co-op. Housing Societies   |
| 11      | Shri Anandrao Balkrishna Gole, B.Com                        | Director      | Labour Contract Co-op. Societies   |
| 12      | Shri Siddharth Tatyasaheb Kamble                            | Director      | Co-op. Industrial Societies  |
| 13      | Shri Anil Dattatray Gajare, B.Com.                          | Director      | Co-op. Industrial Societies  |
| 14      | Smt. Jayshree Soma Panchal                                  | Director      | Mahila Co-op. Societies  |
| 15      | Shri Nandkumar Mansing Katkar                               | Director      | Other Co-op. Societies   |
| 16      | Shri. Jijaba Sitaram Pawar B Com (Hons)                     | Director      | Other Co-op. Societies   |
| 17      | Shri Sondev Balaji Patil B.A.                               | Director      | Individual Members   |
| 18      | Smt. Kavita Prakash Deshmukh                                | Director      | Mahila Reserve Category  |
| 19      | Smt. Shilpa Atul Sarpotdar, B.Com                           | Director      | Mahila Reserve Category  |
| 20      | Shri Nitin Dhondiram Bankar, G.D.C.&A.                      | Director      | Representative, Other Backward Category  |
| 21      | Shri. Vinod Damu Borse                                      | Director      | Representative, Scheduled Castes and Tribes                                    |
| 22      | Shri. D. S. Salunkhe, Dist. Dy. Registrar (From 18/05/2017) | Director      | Representative, State Govt.  |
| 23      | Shri. Manohar Ramchandra Darekar (From 14/06/2016)          | Director      | Employees Representative   |
| 24      | Shri. Sanjay Sitaram Kadam (From 14/06/2016)                | Director      | Employees Representative   |
| 25      | Shri. D. S. Kadam M. Sc, H.D.C.M., M.B.A, G.D.C. & A.       | CEO / MD      |  |





**Information as on 31/03/2019 regarding Loans & Advances given to Directors, their Relatives & Companies/Firms where they are involved**

| Branch Name    | Sr. No. | Name of the Directors / Administrator/ CEO/Relative | Relation to the Directors/Top Management if loan given to relatives | Type of loan           | Sanction Amount (₹ In lakhs) | Amount outstanding (₹ In lakhs) | Overdue (₹ In lakhs) |
|----------------|---------|---|---|------------------------|------------------------------|---------------------------------|----------------------|
|                | 1       | 2   | 3   | 4                      | 5                            | 6                               | 7                    |
| Anushaktinagar | 1       | Mr. Anil D. Gajare                                  | Hon. Director   | Property Mortgage      | 40.00                        | 39.09                           | Nil                  |
| Palton Road    | 2       | Mrs. Sushama A. Gajare                              | Wife of Director Mr. Anil D. Gajare                                 | Property Mortgage      | 21.00                        | 11.67                           | Nil                  |
| Ashokvan       | 3       | Mr. Pravin Y. Darekar                               | Hon. Chairman   | Mortgage Loan          | 40.00                        | 19.20                           | Nil                  |
| Chembur        | 4       | Mrs. Lata S. Kamble & Shri. Siddharth T. Kamble     | Wife of Director Shri. S. T. Kamble and himself                     | Top Up Housing         | 15.00                        | 7.40                            | Nil                  |
| Chembur        | 5       | Shri Siddharth T. Kamble                            | Hon. Director   | CC Property            | 40.00                        | 22.25                           | Nil                  |
| Bandra (E)     | 6       | Mrs. Snehal B. Parle                                | Wife of Director Shri. B. D. Parle                                  | Gold Loan              | 7.45                         | 6.07                            | Nil                  |
| Ashokvan       | 7       | Mr. Pravin Y. Darekar                               | Hon. Chairman   | Vehicle Loan           | 2.45                         | 0.89                            | Nil                  |
| Goregaon (W)   | 8       | Mrs. Manali Panchal                                 | Daughter in Law of Director Smt. Jayshree Panchal                   | Gold Loan              | 2.45                         | 2.49                            | Nil                  |
| Goregaon (W)   | 9       | Mrs. Manali Panchal                                 | Daughter in Law of Director Smt. Jayshree Panchal                   | Gold Loan              | 2.70                         | 2.73                            | Nil                  |
| Goregaon (W)   | 10      | Mrs. Manali Panchal                                 | Daughter in Law of Director Smt. Jayshree Panchal                   | Gold Loan              | 2.30                         | 2.33                            | Nil                  |
| Goregaon (W)   | 11      | Mrs. Amisha Mestry                                  | Daughter in Law of Director Smt. Jayshree Panchal                   | Gold Loan              | 2.60                         | 2.64                            | Nil                  |
| Goregaon (W)   | 12      | Mrs. Amisha Mestry                                  | Daughter in Law of Director Smt. Jayshree Panchal                   | Gold Loan              | 2.23                         | 2.25                            | Nil                  |
| Goregaon (W)   | 13      | Mrs. Amisha Mestry                                  | Daughter in Law of Director Smt. Jayshree Panchal                   | Gold Loan              | 2.25                         | 2.27                            | Nil                  |
| Dadar (W)      | 14      | Shri. Sanket S. Patil                               | Son of Director Shri. Sondev B. Patil                               | Vehicle Loan           | 10.00                        | 4.01                            | Nil                  |
| Cotton Green   | 15      | Mrs. Katkar Lata Nandkumar                          | Wife of Director Mr. Nandkumar Mansing Katkar                       | Gold Loan from Society | 10.00                        | 10.07                           | Nil                  |
|                | Total   |   |   |                        | 200.43                       | 135.36                          |                      |

Note:- Interest applied on Loan Accounts on 31st March, 2019 is not considered as overdue.



**f) Operating Leases**

The Bank has entered into non-cancelable leasing arrangements for certain office and residential premises for a period up to 36 months. The future lease payments in respect of the Lease entered by the Bank are as follows:

| Particulars                                       | As at March 31, 2019* | As at March 31, 2018* |
|---|-----------------------|-----------------------|
| Not later than one year                           | 7,81,69,206.17        | 7,78,81,740.24        |
| Later than one year but not later than five years | 22,27,86,829.59       | 26,37,86,371.66       |
| Later than five years                             | 3,19,87,741.67        | 6,48,00,214.50        |

\* Based on current rental payments

The total lease payments recognized in the Profit and Loss Account to ₹ 7.92 Crores. (Previous Year ₹ 8.02 Crores).

**g) Earning per Share (Accounting Standard - AS 20).**

| Particular             | 2018-19         | 2017-18      |
|------------------------|-----------------|--------------|
| Net Profit After Tax   | 10,06,98,341.31 | 29,18,295.00 |
| Weighted No. of Shares | 10,46,319.14    | 10,27,597.00 |
| Basic and Diluted      | 96.24           | 2.84         |

**h)** As per the RBI circular dated July 6, 2018 regarding Prudential Norms for Classification, Valuation and Operation of Investments Portfolio by Bank – Spreading of MTM Losses, the Bank was required to make the provision of ₹ 68.52 crores for Depreciation Reserve for F.Y 2017-18. As against this, the Bank had provided an amount of ₹ 47.66 crore in F.Y 2017-18. The bank had availed the benefit of spreading the provision for mark to market loss on the investments as per the RBI circular, the balance amount of ₹ 20.86 crore was provided in F.Y 2018-19.

**i) Contingent Liability:**

₹ 2,89,89,860 (CIT Appeal filed for AY 2010-11), ₹ 50,00,000 (ITAT Appeal order effect balance pending verification by AO for AY 2011-12) and ₹ 2,71,17,984 (CIT Appeal filed for AY 2013-14) in case of Assessed Income of the Bank. Also, Income tax department has issued notices intimating assessments of AY 2015-16, 2016-17 and 2017-18, and for which Bank is awaiting further notices. For all the said years, the Bank has preferred appeals wherever required, and no tax liability is quantified since the Bank has tax losses to be adjusted. Further, in view of the facts and judicial decisions on the subject litigation, the Bank's tax position is dependable and accordingly no further tax provision is required against the litigations.

Service tax liability relating to CENVAT credit claimed for DICGC premium paid by Bank has been disputed by Service tax department and a demand of ₹ 66,85,479/- was made. The bank had filed appeal against the said demand before Commissioner Appeal which was rejected and the Bank is in the process of appealing before Appellate Tribunal.

The bank has released the provision for Non-Performing Investment (NPI) of ICICI Bank in the current year of ₹ 10.00 crores on the basis of certainty of the receipt of same. The actual receipt by the Bank was on 30th May 2019. The amount is released as per Court Order subject to certain terms and conditions. Hence, the liability of an amount of ₹ 10.00 crore and any interest thereon is contingent in nature.

**j) Disclosure on Shift of Category of Investments:**

During the year the Bank has shifted certain investments amounting to ₹ 1324.24 Crore (Book Value) which were earlier held in the Available for Sale (AFS) category to Held to Maturity (HTM) category on 05th April 2018.



**k) Depositors Education and Awareness Funds transferred to RBI**

The Bank has transferred the unclaimed deposits (i.e accounts which were inoperative for more than ten years) under DEAF Scheme, 2014 as per Section 26A of Banking Regulation Act, 1949. The balance under DEAF scheme as on 31st March is as under:

(Amounts in ₹ crore)

| Particular                                       | 2018-19 | 2017-18 |
|--|---------|---------|
| Opening balance of amounts transferred to DEAF   | 16.31   | 14.43   |
| Add: Amounts transferred to DEAF during the year | 1.59    | 2.29    |
| Less: Amounts reimbursed by DEAF towards claims  | 0.22    | 0.41    |
| Closing balance of amounts transferred to DEAF   | 17.68   | 16.31   |

**l) Penalty- NIL**

Previous year figures have been regrouped and reclassified wherever necessary to conform to current year presentation.

**Disclosure as per RBI guidelines - 31 March 2019 (Audited)**

(₹ in lakhs)

| Sr. No.  | Particulars   | 31.03.2018<br>(Audited) | 31.03.2019<br>(Audited) |
|----------|---|-------------------------|-------------------------|
| <b>1</b> | <b>Investments - (only SLR) - with break - up under permanent and current category - under current category with the following break up</b> |                         |                         |
| a)       | Book value and face value of Investments  | 176238.91               | 43790.74                |
| b)       | Market value of Investments   | 167739.86               | 44966.81                |
| <b>2</b> | <b>Advances to directors, their relatives, companies / firms in which they are interested</b>   |                         |                         |
| a)       | Fund - based  | 191.20                  | 135.36                  |
| b)       | Non - fund based (Guarantees, L / C, etc.   | -                       | -                       |
| <b>3</b> | <b>Level of CRAR</b>  |                         |                         |
| a)       | Capital Fund  | 33621.32                | 33581.80                |
| b)       | Adjusted Value of funded risk assets  | 299683.66               | 348229.23               |
| c)       | % of Capital Funds to Risk weighted assets (CRAR)   | 11.22                   | 9.64                    |
| <b>4</b> | <b>Average Cost of Deposit (%)</b>  | <b>6.28</b>             | <b>6.23</b>             |
| <b>5</b> | <b>Non-Performing Assets (NPA)</b>  |                         |                         |
| a)       | Gross NPAs  | 17944.02                | 27151.05                |
| b)       | Net NPAs  | 3136.63                 | 10050.41                |
| c)       | % Gross NPAs to total advances  | 7.15                    | 9.17                    |
| d)       | % Net NPAs to net advances  | 1.33                    | 3.74                    |
| <b>6</b> | <b>Movement of NPAs</b>   |                         |                         |
| a)       | Opening Balance   | 16690.12                | 17944.02                |
| b)       | Add : Addition during the year  | 1536.30                 | 10392.51                |
| c)       | Less : Closed / Recovered   | 282.40                  | 1185.48                 |
| d)       | Written -off  | 0.00                    | 0.00                    |
| e)       | Closing Balance   | 17944.02                | 27151.05                |
| <b>7</b> | <b>Profitability</b>  |                         |                         |
| a)       | Interest Income as a percentage of working funds  | 7.58%                   | 7.93%                   |
| b)       | Non - Interest Income as a percentage of working funds  | 0.18%                   | 0.17%                   |
| c)       | Operating Profit as a percentage of working funds   | 0.32%                   | 0.69%                   |
| d)       | Return on Assets  | 0.0048%                 | 0.107%                  |
| e)       | Business ( Deposits + Advances ) per employee   | 1315.04                 | 1607.58                 |
| f)       | Profit per employee   | 0.06                    | 1.87                    |
| <b>8</b> | <b>Provision made towards NPA during the year</b>   |                         |                         |
| a)       | Provisions on NPAs required to be made  | 0.00                    | 17019.41                |
| b)       | Provisions on NPAs actually made  | 0.00                    | 17100.64                |
| <b>9</b> | <b>Provision made towards Overdue Interest</b>  |                         |                         |
| c)       | Provisions required to be made  | 0.00                    | 111.89                  |
| d)       | Provisions actually made  | 0.00                    | 111.89                  |





|           |           |  |             |             |
|-----------|-----------|--|-------------|-------------|
| <b>10</b> |           | <b>Provision made towards Depreciation in Investment during the year</b>                           |             |             |
|           | e)        | Provisions required to be made   | 8499.19     | 0.00        |
|           | f)        | Provisions actually made   | 6413.36     | 2085.83*    |
| <b>11</b> |           | <b>Movement in Provisions</b>  |             |             |
|           | <b>A)</b> | <b>Towards NPAs</b>  |             |             |
|           | i)        | Opening Balance  | 16307.39    | 14807.39    |
|           | ii)       | Add : Addition during the year   | 0.00        | 2293.25     |
|           | iii)      | Less : Closed / Recovered / Written back   | 1500.00     | 0.00        |
|           | iv)       | Closing Balance  | 14807.39    | 17100.64    |
|           | <b>B)</b> | <b>Towards Depreciation on Investments</b>   |             |             |
|           | i)        | Opening Balance  | 1646.94     | 6413.36     |
|           | ii)       | Add : Addition during the year   | 4766.42     | 2085.83     |
|           | iii)      | Less : Closed / Recovered / Written back   | 0.00        | 8499.19     |
|           | iv)       | Closing Balance  | 6413.36     | 0.00        |
|           | <b>C)</b> | <b>Towards standard assets</b>   |             |             |
|           | i)        | Opening Balance  | 618.70      | 932.91      |
|           | ii)       | Add : Addition during the year   | 314.21      | 157.25      |
|           | iii)      | Less : Closed / Recovered / Written back   | 0.00        | 0.00        |
|           | iv)       | Closing Balance  | 932.91      | 1090.16     |
|           | <b>D)</b> | <b>Towards Other Assets</b>  |             |             |
|           | i)        | Opening Balance  | 282.08      | 333.50      |
|           | ii)       | Add : Addition during the year   | 51.42       | 232.25      |
|           | iii)      | Less : Closed / Recovered / Written back   | 0.00        | 0.00        |
|           | iv)       | Closing Balance  | 333.50      | 565.75      |
| <b>12</b> |           | <b>Premium paid to the DICGC</b>   |             |             |
|           | i         | For half year ending Sept. 2017 & 2018   | 227.17      | 242.97      |
|           | ii        | For half year ending March. 2018 & 2019  | 238.41      | 250.74      |
| <b>13</b> |           | <b>Penalty imposed by RBI for any violation.</b>   | <b>0.00</b> | <b>0.00</b> |
| <b>14</b> |           | <b>Information on extent of arrears in reconciliation of Inter-bank and Inter-branch accounts.</b> |             |             |
|           | <b>a)</b> | <b>Inter bank accounts</b>   |             |             |
|           | i         | No. of entries pending   | 350         | 371         |
|           | ii        | O/s amt  | 26.75       | 23.33       |
|           | iii       | Arrears in Interbank Reconciliation  | -1.29       | -0.01       |
|           | <b>b)</b> | <b>Inter branch accounts</b>   |             |             |
|           | i         | No. of entries pending   | 502         | 398         |
|           | ii        | O/s amt  | -77.10      | 11.68       |
|           | iii       | Arrears in Interbranch Reconciliation  | -12.69      | 7.84        |

\* Deferment of M to M Loss in Govt Securities for FY 2017-18 as permitted by RBI.

sd/-  
Manager  
Accounts



**CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH, 2019**

| Particulars   | 31.03.2019         |                   | 31.03.2018         |                  |
|---|--------------------|-------------------|--------------------|------------------|
|   | Amt. (₹)           | Amt. (₹)          | Amt. (₹)           | Amt. (₹)         |
| <b>CASH FLOW FROM OPERATING ACTIVITIES</b>                    |                    |                   |                    |                  |
| Net Profit as per Profit And Loss A/C before Income Tax       |                    | 10,07,43,837.31   |                    | 29,35,218.44     |
| <b>Add:-</b>  |                    |                   |                    |                  |
| Depreciation  | 7,45,34,261.05     |                   | 7,31,54,675.30     |                  |
| Alteration and renovation to Building                         | 79,70,414.11       |                   | 81,56,379.85       |                  |
| VRS Amortisation  |                    |                   |                    |                  |
| OIR Provision Created   | 1,11,89,392.20     |                   |                    |                  |
| Premium on Amortization of Cent Govt securities               | 9,21,93,096.81     |                   | 9,52,44,350.83     |                  |
| Leave Encashement Payable                                     |                    |                   |                    |                  |
| Net (Profit)/ Loss on Sale of Assets                          | 0.00               |                   | 1,22,52,642.57     |                  |
| Deferred Tax (Income)/ Expenditure                            | -8,27,23,531.00    |                   | -10,26,44,472.37   |                  |
| Bad Debt Reserve (Provision)                                  | 25,25,50,000.00    |                   |                    |                  |
| Contingent Provision Against Standard Assets                  | 1,57,25,000.00     |                   | 3,14,20,605.00     |                  |
| Investment Depreciation Reserve (Provision)                   | 20,85,83,405.00    | 58,00,22,038.17   | 47,66,41,595.00    | 59,42,25,776.18  |
| <b>Less :-</b>  |                    |                   |                    |                  |
| Dividend  | 9,04,000.00        |                   | 8,95,000.00        |                  |
| Provision (Excess) Released                                   | 16,86,64,783.80    |                   | 15,00,19,938.00    |                  |
| Profit on sale of Investment                                  | 1,91,69,516.90     |                   | 1,21,57,828.00     |                  |
| Investment Risk Fund release                                  | 0.00               |                   | 0.00               |                  |
| Overdue Interest Reserve release                              | 0.00               |                   | 7,81,76,674.99     |                  |
| Investment Fluctuation Reserve                                | 0.00               |                   | 9,37,15,500.00     |                  |
| Term Deposit Excess Interest Provision Released               | 0.00               |                   |                    |                  |
|   |                    | -18,87,38,300.70  |                    | -33,49,64,940.99 |
|   |                    | 49,20,27,574.78   |                    | 26,21,96,053.63  |
| <b>Adjustment for</b>   |                    |                   |                    |                  |
| Increase / (Decrease) in Reserves And Surplus                 | -1,17,43,26,853.84 |                   | 1,23,16,12,649.37  |                  |
| Increase / (Decrease) in Deposits                             | 5,07,63,53,423.65  |                   | 2,87,06,54,337.85  |                  |
| Increase / (Decrease) in Current Liabilities                  | 5,79,79,885.87     |                   | -2,15,83,99,857.55 |                  |
| (Increase) / Decrease in Investment                           | 6,70,40,24,286.21  |                   | 5,22,37,70,772.59  |                  |
| (Increase) / Decrease in Loans And Advances                   | -4,48,17,73,111.34 |                   | -8,15,29,03,358.96 |                  |
| (Increase) / Decrease in Current Assets                       | 20,47,97,230.93    | 6,38,70,54,861.48 | -1,22,25,343.97    | -99,74,90,800.67 |
| Net cash generated from Operating Activities (A)              |                    | 6,87,90,82,436.26 |                    | -73,52,94,747.04 |
| Income Tax Paid   |                    | 45,496.00         |                    |                  |
| <b>Net cash generated from Operating Activities after tax</b> |                    | 6,87,90,36,940.26 |                    |                  |



| Particulars   | 31.03.2019         |                    | 31.03.2018         |                    |
|---|--------------------|--------------------|--------------------|--------------------|
|   | Amt. (₹)           | Amt. (₹)           | Amt. (₹)           | Amt. (₹)           |
| <b>CASH FLOW FROM INVESTING ACTIVITIES</b>                |                    |                    |                    |                    |
| Net (Increase)/Decrease in Fixed Assets                   | 24,18,97,890.45    |                    | -1,34,00,57,214.81 |                    |
| Receipts from Sale of Fixed Assets                        | 0.00               |                    |                    |                    |
| Lease Hold improvement Expenses                           | -12,48,089.00      |                    | -90,94,965.72      |                    |
| Dividend received   | 9,04,000.00        |                    | 8,95,000.00        |                    |
| Net Cash generated from Investing Activities (B)          |                    | 24,15,53,801.45    |                    | -1,34,82,57,180.53 |
| <b>CASH FLOW FROM FINANCING ACTIVITIES</b>                |                    |                    |                    |                    |
| Share Capital issued                                      | 0.00               |                    | 5,48,28,100.00     |                    |
| Share capital Repaid                                      | -1,52,47,000.00    |                    | -1,25,78,000.00    |                    |
| Increase/(Decrease) in Borrowing                          | -5,80,46,87,691.45 |                    | 2,00,59,73,299.06  |                    |
| Dividend Paid   | 0.00               |                    |                    |                    |
| Net Cash generated from Financing Activities (C)          |                    | -5,81,99,34,691.45 |                    | 2,04,82,23,399.06  |
| Net Increase/Decrease In Cash And Cash Equivalent (A+B+C) |                    | 1,30,06,56,050.26  |                    | -3,53,28,528.51    |
| Cash And Cash Equivalent At The Beginning Of the Year     |                    | 1,72,04,37,385.26  |                    | 1,75,57,65,913.77  |
| Cash And Cash Equivalent At The End Of the Year           |                    | 3,02,10,93,435.52  |                    | 1,72,04,37,385.26  |
| <b>Cash &amp; Cash Equivalents in books</b>               |                    |                    |                    |                    |
| Cash On Hand  | 2,74,61,98,275.17  |                    | 74,31,02,750.16    |                    |
| Balance With Other Banks                                  | 27,48,95,160.57    |                    | 97,73,34,635.33    |                    |
|   |                    | 3,02,10,93,435.74  |                    | 1,72,04,37,385.49  |

FOR MUMBAI DISTRICT CENTRAL CO-OP. BANK LTD.

FOR &amp; ON BEHALF OF

SAAJ & ASSOCIATES  
CHARTERED ACCOUNTANTS  
FIRM REG. NO - 119978W

SAAJ & ASSOCIATES  
CHARTERED ACCOUNTANTS  
FIRM REG. NO - 119978W

sd/-  
MANAGER (ACCOUNTS) / MANAGING DIRECTOR

sd/-

sd/-  
CA J. P. RANDIVE  
(PARTNER)  
MEMBERSHIP NO.116655  
PLACE : MUMBAI  
DATE : 05/09/2019  
UDIN - 19116655AAAAAL2596

sd/-  
CA J. P. RANDIVE  
(PARTNER)  
MEMBERSHIP NO.116655  
PLACE : MUMBAI  
DATE : 05/09/2019  
UDIN - 19116655AAAAAL2596



**SAAJ & Associates**  
Chartered Accountants

**VPH & Associates LLP**  
Chartered Accountants

### Independent Auditor's Report

The Members,  
Mumbai District Central Co-operative Bank Ltd.,

#### Report on the Financial Statements

1. We have audited the accompanying financial statements of **Mumbai District Central Co-operative Bank Ltd. ('the Bank')** as at 31 March 2019, which comprise the Balance Sheet as at 31<sup>st</sup> March 2019, the Profit and Loss Account, the Cash Flow Statement for the year then ended, a summary of significant accounting policies and other explanatory information. The returns of 53 branches and Head Office audited by us are incorporated in these financial statements.

#### Management's Responsibility for the Financial Statements

2. 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 co-operative 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 Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India, including the Accounting Standards issued by the Institute of Chartered Accountants of 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

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.
4. 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 judgement, 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.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

#### Emphasis of Matter

6. **Attention is invited to Note No. 6 a in the Notes to Accounts. No depreciation is provided by the Bank on the revalued portion of the Premises as required by Accounting Standard 10 - Property, Plant & Equipment, pending the bifurcation in the value of land and building. The effect of this on the financial statements is not ascertainable.**

#### Opinion

7. In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the Emphasis of Matter paragraph above, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to cooperative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961





and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

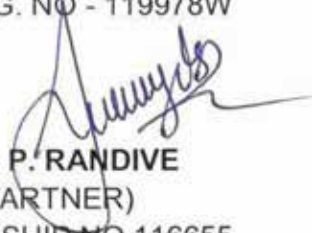
- In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2019;
- In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

#### Report on Other Legal & Regulatory Requirements

- The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "N" of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961. We further report that:
  - We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
  - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;
  - The transactions of the Bank which have come to our notice are within the powers of the Bank;
  - The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of accounts;
  - Except for the effects of the matters described in the Emphasis of Matter paragraph above, the accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
- The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.
- We further report that for the year under audit, the Bank has been awarded "A" classification.

#### FOR & ON BEHALF OF

**SAAJ & ASSOCIATES**  
CHARTERED ACCOUNTANTS  
FIRM REG. NO - 119978W

  
**CA J. P. RANDIVE**  
(PARTNER)  
MEMBERSHIP NO. 116655  
PLACE : MUMBAI  
DATE : 05/09/2019

**VPH & ASSOCIATES LLP**  
CHARTERED ACCOUNTANTS  
FIRM REG. NO - 126573W

  
**CA PRASAD D. PETARE**  
(PARTNER)  
MEMBERSHIP NO. 113282  
PLACE : MUMBAI  
DATE : 05/09/2019



मुंबई जिल्हा मध्यवर्ती सहकारी बँक मर्यादित  
प्रचलित उपविधीतील दुरुस्ती

| अ. क्र. | प्रचलित उपविधी क्रमांक    | प्रचलित उपविधीतील शब्द रचना   | करावयाची सुधारणा       | सुधारणा केल्यानंतर उपविधीतील वाचावयाची शब्दरचना   | सुधारणा करावयाचे कारण  |
|---------|---------------------------|---|------------------------|---|--|
| १       | उपविधी क्र. ५ (७) व (८) अ | <p>बँकेचे नोंदणी अर्जावर जिल्हयातील ज्या नोंदविलेल्या सहकारी संस्थांनी आपापल्या प्रतिनिधीमार्फत व व्यक्ती सभासदांनी सहया केल्या असतील अशा सर्व सहकारी संस्था व व्यक्ती बँकेच्या मुळ सभासद राहतील. बँकेच्या कार्यक्षेत्रात नोंदवली गेलेली प्रत्येक सहकारी संस्था, बँकेच्या सभासदत्वास पात्र राहतील.</p> <p>बँकेच्या सभासदत्वाकरीता अर्ज करणा-या प्रत्येक नोंदविलेल्या सहकारी संस्थेने / कंपन्या / महामंडळे / स्थानिक स्वराज्य संस्था / न्यास / भागीदारी संस्था इत्यादींनी विहित नमूना "अ" मध्ये किमान १ भाग मिळण्याकरीता अर्ज केला पाहिजे.</p> | १ पोट नियम क्रमांक ८ अ | <p>बँकेचे नोंदणी अर्जावर जिल्हयातील ज्या नोंदविलेल्या सहकारी संस्थांनी आपापल्या प्रतिनिधीमार्फत व व्यक्ती सभासदांनी सहया केल्या असतील अशा सर्व सहकारी संस्था व व्यक्ती बँकेच्या मुळ सभासद राहतील. बँकेच्या कार्यक्षेत्रात नोंदवली गेलेली प्रत्येक सहकारी संस्था, बँकेच्या सभासदत्वास पात्र राहतील.</p> <p>बँकेच्या सभासदत्वाकरीता अर्ज करणा-या प्रत्येक नोंदविलेल्या सहकारी संस्थेने / कंपन्या / महामंडळे / स्थानिक स्वराज्य संस्था / न्यास / भागीदारी संस्था इत्यादींनी विहित नमूना "अ" मध्ये किमान १ भाग मिळण्याकरीता अर्ज केला पाहिजे.</p> <p>"कंपनी कायद्याखाली नोंदणीकृत अशा कंपनीज् / कॉर्पोरेट बॉडीज् तसेच नोंदणीकृत सार्वजनिक न्यास ज्यांचे कार्यालय बँकेच्या कार्यक्षेत्रामध्ये आहे अशा कंपनीज् / कॉर्पोरेट बॉडीज् यांना बँकेचे सभासदत्व देता येईल."</p> <p>सदर सभासदांचे वर्गीकरण वैयक्तिक सभासद (क वर्ग) म्हणून करण्यात येईल.</p> <p>सदर सभासदांकडून कर्जाच्या (मंजूर / वितरीत कर्ज) भागाची रक्कम वेळोवेळी केलेल्या बदलानुसार वसुल करण्यात यावी.</p> | <p>बँक कॉर्पोरेट कंपनीज् व बॉडीज् यांना कर्ज वितरण करीत असून बँकेच्या भाग भांडवलात वृद्धी होण्यासाठी</p> |



## मुंबई जिल्हा मध्यवर्ती सहकारी बँक मर्यादित

विषय क्रमांक : १०

४५ वी वार्षिक सर्वसाधारण सभा

दिनांक : २७/०९/२०१९

**विषय :- वैयक्तिक थकबाकीदारांचे कर्ज महाराष्ट्र सहकारी संस्था अधिनियम १९६१ नियम ४९ अन्वये निर्लेखित ( Write off ) करण्यासाठी मान्यता देणे.**

बँकेने वैयक्तिक ग्राहकांना विविध योजनाद्वारे कर्ज पुरवठा केलेला आहे. त्यापैकी काही कर्ज खात्यावर बँक कर्जाची मुद्दलापोटी व व्याजापोटी येणेबाकी असून, सदरची रक्कम पूर्णपणे एन.पी.ए. झालेली असून त्याची १००% तरतूद केलेली आहे. अशा कर्ज खात्यांचा कालावधी ५ ते १६ वर्षांचा आहे.

थकीत कर्ज वसुलीसाठी बँकेमार्फत कायदेशीर कारवाई करून देखील वसुली होत नसल्याचे आढळून आल्याने महाराष्ट्र संस्था अधिनियम १९६१ चे नियम ४९ मधील तरतूद व कलम ८१ अन्वये वैधानिक लेखापरिक्षकांकडून प्राप्त झालेल्या प्रमाणपत्राप्रमाणे मा. संचालक मंडळ सभा दिनांक २४/७/२०१९ ठराव क्रमांक ५८ अन्वये प्रमाणे निर्लेखित करावयाच्या मुद्दल व व्याज, बँकेचे कर्ज वसुलीचे सर्व हक्क अबाधित राखून निर्लेखित करण्यास मंजूरी देऊन शिफारस केलेली आहे.

वार्षिक सर्वसाधारण सभेस अवलोकनार्थ व निर्णयास्तव सविनय सादर.



महाराष्ट्र सहकारी संस्था नियम १९६१ नियम ४९ मधील तरतुदीस अनुसरून निर्लेखित करावयाची कर्ज खाती

| SR. NO. | BRANCH NAME | MOD | SCH | A/C NO | NAME OF BORROWER                 | 101 Award NO & Date | OUTSTANDING AMT. AS ON 30-JUN-2019 | INTEREST AMT 30-JUN-2019 | UNCHARGED AMT 30-JUN-2019 | दि.३०/०६/२०१९ अखेर एकूण रु. | संचालक मंडळ सभा दि.व ठराव अन्वये निर्लेखित करण्याबाबत निर्णय दि.२४/०७/२०१९ व ठराव क्र.५८ | मे साज एण्ड असो. यांचेकडून प्रमाणित केलेली आहे. |
|---------|-------------|-----|-----|--------|----------------------------------|---------------------|------------------------------------|--------------------------|---------------------------|-----------------------------|--|---|
| 1       | KURLA       | 50  | 16  | 0003   | NAUSHAD SHABBIR AKIM             | 7-Feb-06            | 33242.00                           | --                       | 53001.00                  | 86243.00                    | ---//---   | ---//---  |
| 2       | KURLA       | 50  | 16  | 0006   | DOGRA MAHENDRAKUMAR SARWANSINGH  | 7-Feb-06            | 66037.00                           | --                       | 137156.00                 | 203193.00                   | ---//---   | ---//---  |
| 3       | KURLA       | 50  | 16  | 0008   | DOGRA RAMESHKUMAR S.             | 21-Feb-06           | 70090.00                           | --                       | 135059.00                 | 205149.00                   | ---//---   | ---//---  |
| 4       | KURLA       | 50  | 16  | 0011   | GAJINKAR CHANDRESH L.            | 7-Feb-06            | 94358.00                           | --                       | 182562.00                 | 276920.00                   | ---//---   | ---//---  |
| 5       | KURLA       | 50  | 16  | 0014   | DOGRA PRADEEKUMAR S.             | 21-Feb-06           | 75066.00                           | --                       | 137948.00                 | 213014.00                   | ---//---   | ---//---  |
| 6       | KURLA       | 50  | 16  | 0019   | TARI NARAYAN MANGESH             | 6-Feb-06            | 11948.00                           | --                       | 23318.00                  | 35266.00                    | ---//---   | ---//---  |
| 7       | KURLA       | 50  | 19  | 0001   | BANE BHAGYASHRI MANAJI           | 30-Sep-03           | 39346.00                           | 64493.00                 | 32049.00                  | 135888.00                   | ---//---   | ---//---  |
| 8       | KURLA       | 50  | 19  | 0030   | SAKPAL SANJAY PANDURANG          | 27-Mar-04           | 32440.00                           | 48372.00                 | 24732.00                  | 105544.00                   | ---//---   | ---//---  |
| 9       | KURLA       | 50  | 19  | 0033   | JANGAM VAIBHAV H.                | 18-Dec-03           | 27744.00                           | 47264.00                 | 22588.00                  | 97596.00                    | ---//---   | ---//---  |
| 10      | KURLA       | 50  | 19  | 0035   | PANCHAL PRAHLAD KESHAV           | 30-Sep-03           | 37956.00                           | 62368.00                 | 30943.00                  | 131267.00                   | ---//---   | ---//---  |
| 11      | KURLA       | 50  | 19  | 0048   | SAYED ABID RAZA (149)            | 27-Mar-04           | 25421.00                           | 34575.00                 | 29380.00                  | 89376.00                    | ---//---   | ---//---  |
| 12      | KURLA       | 50  | 19  | 0050   | PANDHARE ARUN GAJANAN (142)      | 27-Mar-04           | 39029.00                           | 57926.00                 | 29745.00                  | 126700.00                   | ---//---   | ---//---  |
| 13      | KURLA       | 50  | 19  | 0053   | GODAMBE KESHAV RAMJI (193)       | 29-Mar-04           | 28298.00                           | 42577.00                 | 21565.00                  | 92440.00                    | ---//---   | ---//---  |
| 14      | KURLA       | 50  | 19  | 0057   | SAYYED ZAKIR AMIR (56)           | 18-Dec-03           | 27318.00                           | 45315.00                 | 22259.00                  | 94892.00                    | ---//---   | ---//---  |
| 15      | KURLA       | 50  | 19  | 0067   | GOHIL PANKAJ DEVIDAS (294)       | 18-Jul-06           | 34951.00                           | 50358.00                 | 26652.00                  | 111961.00                   | ---//---   | ---//---  |
| 16      | KURLA       | 50  | 19  | 0068   | YADAV RAJESHKUMAR RAMDATTA (190) | 29-Mar-04           | 38988.00                           | 59902.00                 | 29745.00                  | 128635.00                   | ---//---   | ---//---  |





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|---------|-------------|-----|-----|--------|----------------------------------|---------------------|------------------------------------|--------------------------|---------------------------|-------------------------------|---|--|
| 17      | KURLA       | 50  | 19  | 0076   | YADAV RAJKUMAR RAGHUNANDAN (130) | 27-Mar-04           | 36156.00                           | 37764.00                 | 27562.00                  | 101482.00                     | ---/---   | ---/---  |
| 18      | KURLA       | 50  | 19  | 0084   | MUSTAK AHMED ABDUL HASSAN (137)  | 10-Oct-14           | 37431.00                           | 53558.00                 | 28537.00                  | 119526.00                     | ---/---   | ---/---  |
| 19      | KURLA       | 50  | 19  | 0091   | AHER ABHISHEK CHAKRAVARTI (176)  | 29-Mar-04           | 37521.00                           | 49687.00                 | 28604.00                  | 115812.00                     | ---/---   | ---/---  |
| 20      | KURLA       | 50  | 19  | 0096   | GHODKE ANIL BAPU                 | 29-Mar-04           | 48013.00                           | 59563.00                 | 34115.00                  | 141691.00                     | ---/---   | ---/---  |
| 21      | KURLA       | 50  | 19  | 0100   | GIDIBIDI SURESH KUNDAPUR         | 29-Mar-04           | 33661.00                           | 50135.00                 | 24768.00                  | 108564.00                     | ---/---   | ---/---  |
| 22      | KURLA       | 50  | 19  | 0101   | INGLE AMAR PRALHAD               | 29-Mar-04           | 38267.00                           | 56818.00                 | 28183.00                  | 123268.00                     | ---/---   | ---/---  |
| 23      | KURLA       | 50  | 19  | 0105   | GURAV VIJAY VASUDEO              | 30-Sep-03           | 43199.00                           | 55617.00                 | 32559.00                  | 131375.00                     | ---/---   | ---/---  |
| 24      | KURLA       | 50  | 19  | 0113   | SINGH SANJAYKUMAR SAHADEO        | 30-Sep-03           | 26409.00                           | 44164.00                 | 23605.00                  | 94178.00                      | ---/---   | ---/---  |
| 25      | KURLA       | 50  | 19  | 0115   | MOMIN MOHAMAD ASIF YUSUF         | 30-Sep-03           | 31941.00                           | 37375.00                 | 26035.00                  | 95351.00                      | ---/---   | ---/---  |
| 26      | KURLA       | 50  | 19  | 0119   | PARAB CHANDRAKANT R.             | 11-May-03           | 35496.00                           | 53401.00                 | 28919.00                  | 117816.00                     | ---/---   | ---/---  |
| 27      | KURLA       | 50  | 19  | 0121   | PANDEY HIRALAL RAMCHANDER        | 27-Mar-04           | 39956.00                           | 64838.00                 | 32563.00                  | 137357.00                     | ---/---   | ---/---  |
| 28      | KURLA       | 50  | 19  | 0122   | PATEL BHAVESH HANSRAJ            | 27-Mar-04           | 46320.00                           | 55530.00                 | 32836.00                  | 134686.00                     | ---/---   | ---/---  |
| 29      | KURLA       | 50  | 19  | 0123   | JOSHI BHAVNA JITENDRA            | 18-Dec-03           | 33975.00                           | 55982.00                 | 27692.00                  | 117649.00                     | ---/---   | ---/---  |
| 30      | KURLA       | 50  | 19  | 0132   | DNYANADHURAI S.M.                | 18-Dec-03           | 38969.00                           | 59852.00                 | 29686.00                  | 128507.00                     | ---/---   | ---/---  |
| 31      | KURLA       | 50  | 19  | 0142   | T. ALGAR SWAMI                   | 27-Feb-04           | 44889.00                           | 54903.00                 | 31750.00                  | 131542.00                     | ---/---   | ---/---  |
| 32      | KURLA       | 50  | 19  | 0144   | KAPADIA RAJESH ANAND             | 5-Nov-03            | 34464.00                           | 53159.00                 | 26288.00                  | 113911.00                     | ---/---   | ---/---  |
| 33      | KURLA       | 50  | 19  | 0163   | ANSARI NAEEMUDDIN KARIMUDDIN     | 5-Nov-03            | 34737.00                           | 51990.00                 | 26485.00                  | 113212.00                     | ---/---   | ---/---  |
| 34      | KURLA       | 50  | 19  | 0164   | ACHARYA RAJENDRA CHANDRASHEKHAR  | 22-Aug-06           | 36351.00                           | 54376.00                 | 27695.00                  | 118422.00                     | ---/---   | ---/---  |
| 35      | KURLA       | 50  | 19  | 0166   | SINGH KRIPAL KISHAN              | 4-Mar-06            | 32257.00                           | 48272.00                 | 24599.00                  | 105128.00                     | ---/---   | ---/---  |



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|---------|-------------|-----|-----|--------|-----------------------------|---------------------|------------------------------------|--------------------------|---------------------------|-----------------------------|---|--|
| 36      | KURLA       | 50  | 19  | 0173   | SHUKLA OMPRAKASH RAMABILAKH | 5-Nov-03            | 35734.00                           | 53491.00                 | 27241.00                  | 116466.00                   | ---//---  | ---//---                                       |
| 37      | KURLA       | 50  | 19  | 0176   | JAGADANKAR BHARAT BHIMRAO   | 5-Nov-03            | 27461.00                           | 40163.00                 | 20951.00                  | 88575.00                    | ---//---  | ---//---                                       |
| 38      | KURLA       | 50  | 19  | 0177   | BHATTI SUJANSINGH ANUPSINGH | 5-Nov-03            | 39265.00                           | 58787.00                 | 29942.00                  | 127994.00                   | ---//---  | ---//---                                       |
| 39      | KURLA       | 50  | 19  | 0193   | YADAV JAVAHARLAL MOTIRAM    | 29-Mar-04           | 43481.00                           | 46212.00                 | 30656.00                  | 120349.00                   | ---//---  | ---//---                                       |
| 40      | KURLA       | 50  | 19  | 0201   | SHAH JATIN KANTILAL         | 30-Sep-03           | 51035.00                           | 68599.00                 | 38942.00                  | 158576.00                   | ---//---  | ---//---                                       |
| 41      | KURLA       | 50  | 19  | 0202   | LONDHE MADHUKAR BHAGWAN     | 18-Jul-06           | 48128.00                           | 63944.00                 | 36573.00                  | 148645.00                   | ---//---  | ---//---                                       |
| 42      | KURLA       | 50  | 19  | 0208   | GUPTA PANNALAL LALCHAND     | 30-Sep-03           | 37915.00                           | 55746.00                 | 30880.00                  | 124541.00                   | ---//---  | ---//---                                       |
| 43      | KURLA       | 50  | 19  | 0209   | DHURI SUDHIR HANUMANT       | 30-Sep-03           | 36537.00                           | 36949.00                 | 27111.00                  | 100597.00                   | ---//---  | ---//---                                       |
| 44      | KURLA       | 50  | 19  | 0214   | SHETTY VANITA SANJEEV       | 29-Mar-03           | 34014.00                           | 56023.00                 | 27692.00                  | 117729.00                   | ---//---  | ---//---                                       |
| 45      | KURLA       | 50  | 19  | 0225   | WILSON JOSEPH MANUAI        | 30-Sep-03           | 37591.00                           | 51567.00                 | 30624.00                  | 119782.00                   | ---//---  | ---//---                                       |
| 46      | KURLA       | 50  | 19  | 0231   | SINGH SURAJBHAN RAISAHEB    | 18-Dec-03           | 33353.00                           | 55005.00                 | 27175.00                  | 115533.00                   | ---//---  | ---//---                                       |
| 47      | KURLA       | 50  | 19  | 0232   | NAREDI RAMESHWAR PARSHURAM  | 5-Nov-03            | 47038.00                           | 51694.00                 | 33371.00                  | 132103.00                   | ---//---  | ---//---                                       |
| 48      | KURLA       | 50  | 19  | 0235   | SHETTY SAMA RAJIVA          | 30-Sep-03           | 41468.00                           | 67970.00                 | 33770.00                  | 143208.00                   | ---//---  | ---//---                                       |
| 49      | KURLA       | 50  | 19  | 0238   | CHANDRYA REPFLI MARKFNDYA   | 27-Mar-04           | 37597.00                           | 54459.00                 | 30647.00                  | 122703.00                   | ---//---  | ---//---                                       |
| 50      | KURLA       | 50  | 19  | 0241   | CHUNAWALA ASLAM IQBAL       | 30-Sep-03           | 35912.00                           | 59147.00                 | 29281.00                  | 124340.00                   | ---//---  | ---//---                                       |
| 51      | KURLA       | 50  | 19  | 0246   | MOOLYA CHANDRA RAMA         | 27-Mar-04           | 34545.00                           | 53303.00                 | 26354.00                  | 114202.00                   | ---//---  | ---//---                                       |
| 52      | VIKROLI     | 50  | 12  | 0001   | SATAM ARUN ARJUN            | 24-Aug-04           | 46099.00                           | 61895.00                 | 32751.00                  | 140745.00                   | ---//---  | ---//---                                       |
| 53      | VIKROLI     | 50  | 12  | 0002   | BARSING SUNIL LALASAHEB     | 27-Aug-04           | 41456.00                           | 32424.00                 | 29450.00                  | 103330.00                   | ---//---  | ---//---                                       |
| 54      | VIKROLI     | 50  | 12  | 0003   | AVSARE RAJESH RAMDAS        | 27-Aug-04           | 46711.00                           | 59661.00                 | 33182.00                  | 139554.00                   | ---//---  | ---//---                                       |



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|---------|-----------------|-----|-----|--------|--------------------------|---------------------|------------------------------------|--------------------------|---------------------------|-----------------------------|--|--|
| 55      | VIKROLI         | 50  | 12  | 0007   | LANDGE MAHADEV MARUTI    | 14-Mar-05           | 26559.00                           | 29976.00                 | 18858.00                  | 75393.00                    | ----//----   | ----//----                                     |
| 56      | BHANDUP         | 50  | 12  | 0001   | WAGHMARE JITENDRA BAPU   | 9-Nov-04            | 54731.00                           | 47561.00                 | 38865.00                  | 141157.00                   | ----//----   | ----//----                                     |
| 57      | BHANDUP         | 50  | 12  | 0003   | SHETTY SHEKHAR DONDANNA  | 10-Dec-04           | 45310.00                           | 47725.00                 | 32166.00                  | 125201.00                   | ----//----   | ----//----                                     |
| 58      | BHANDUP         | 50  | 12  | 0007   | MOHITE SATYAJIT VINAYAK  | 9-Nov-04            | 68795.00                           | 72660.00                 | 48870.00                  | 190325.00                   | ----//----   | ----//----                                     |
| 59      | BHANDUP         | 50  | 12  | 0011   | RODRIGUES ROCKY LEO      | 30-Mar-05           | 66597.00                           | 60417.00                 | 45203.00                  | 172217.00                   | ----//----   | ----//----                                     |
| 60      | BHANDUP         | 50  | 12  | 0013   | PAWAR SATISH RAJARAM     | 9-Nov-04            | 69620.00                           | 73525.00                 | 41171.00                  | 184316.00                   | ----//----   | ----//----                                     |
| 61      | BHANDUP         | 50  | 12  | 0022   | PATIL SUNIL KESHAV       | 9-Nov-04            | 124588.00                          | 125178.00                | 88490.00                  | 338256.00                   | ----//----   | ----//----                                     |
| 62      | SWASTIK PARK    | 50  | 12  | 0012   | OWHAL MUKUND MADHUKAR    | 25-Jan-06           | 103500.00                          | 99276.00                 | 73514.00                  | 276290.00                   | ----//----   | ----//----                                     |
| 63      | ANUSHAKTI NAGAR | 50  | 16  | 0007   | SONAWANE BHIMRAO SHAMRAO | 3-Mar-09            | 20976.00                           |                          | 12465.00                  | 33441.00                    | ----//----   | ----//----                                     |
| 64      | MULUND (W)      | 50  | 12  | 0005   | KHANDARE BHARAT D        | 14-Jul-06           | 114825.00                          | 118407.00                | 81556.00                  | 314788.00                   | ----//----   | ----//----                                     |
| 65      | VIKROLI         | 50  | 19  | 0026   | SHINDE SHARAD KRUSHNA    | 20-Nov-15           | 25868.00                           | 35727.00                 | 13915.00                  | 75510.00                    | ----//----   | ----//----                                     |
| 66      | GHATKOPAR       | 50  | 12  | 0001   | CHAVAN PRAMOD JAYANT     | 21-Jan-05           | 60675.00                           | 63092.00                 | 40471.00                  | 164238.00                   | ----//----   | ----//----                                     |
| 67      | MULUND (E)      | 50  | 12  | 0015   | GUDIGAAR SHIVRAM LOKAYYA | 27-Jan-05           | 50149.00                           | 27730.00                 | 35629.00                  | 113508.00                   | ----//----   | ----//----                                     |
| 68      | ANDHERI (E)     | 13  | 4   | 0001   | SHRI GANESH ENTERPRISES  | 29-Feb-12           | 52880.00                           |                          | 44778.00                  | 97658.00                    | ----//----   | ----//----                                     |
|         |                 |     |     |        | <b>TOTAL</b>             |                     | <b>3032657.00</b>                  | <b>3338447.00</b>        | <b>2673727.00</b>         | <b>9044831.00</b>           | ----//----   | ----//----                                     |

(नियम ४९ अन्वये बँक निलेखित कर्जाबाबत वसुलीचे सर्व हक्क अबाधित राखून ठेवत आहे.)



## मुंबई जिल्हा मध्यवर्ती सहकारी बँक मर्यादित

४५ वी वार्षिक सर्वसाधारण सभा

दिनांक :- २७/०९/२०१९

विषय क्रमांक : १२

विषय :- बँकेचा व्यवसाय वृद्धीगत करण्यासाठी संचालक मंडळाने शिफारस केलेल्या विविध ठिकाणी शाखा उघडणेबाबत तयार केलेल्या वार्षिक आराखडयास ( Annual Plan ) मंजूरी देणे.

बँकेच्या सद्यस्थितीत ५३ शाखा व २ विस्तारकक्ष कार्यान्वित असून त्या शाखा व विस्तार कक्षांतून बँक व्यवसाय करीत आहे. परंतु अजूनही बँकींग व्यवहार वाढीच्या दृष्टीने तसेच बँकेची ए.टी.एम. सुविधा, आर.टी.जी.एस./एन.ई.एफ.टी. सुविधा, बँकेचे ठेवी व कर्जे वाढीच्या दृष्टीने व ग्राहकांना अधिक चांगली सुविधा व व्यवहार करण्याचे दृष्टीने बँकेच्या नवनवीन ठिकाणी शाखा कार्यान्वित करणे अत्यावश्यक आहे.

मुंबई मध्ये सहकारी गृहनिर्माण संस्था मोठ्या प्रमाणावर आहेत व त्या इमारतींना पुनर्विकासाची आवश्यकता आहे. सदर क्षेत्राकरीता बँकेने स्वयंपुनर्विकासाची योजना देवू केली असून त्यामुळे अशा संस्थांच्या सभासदांना थेट फायदा होणार आहे व यामध्ये बँकेमार्फत मोठ्या प्रमाणावर सुरक्षित कर्जपुरवठा होऊ शकतो व याकरीता मुंबई महानगर क्षेत्रामध्ये शाखांचे जाळे उभारून त्याद्वारे कमी व्याजाच्या ठेवी जमा करता येतील ( मोबीलाईज ) व हा निधी सदर योजनेकरीता वापरता येईल.

तसेच आपल्या बँकेचे विविध कर्ज सुविधा उदा. शैक्षणिक कर्ज, कार्पोरेट कर्ज, स्थावर मालमत्ता तारण कर्ज, सोने तारण कर्ज, घरकर्ज, तसेच बँकेच्या विविध सेवा उदा. RTGS. NEFT, NFS, CHI, मोबाईल बँकींग, CTS, Pan Card, Rupay Debit Card इत्यादी सेवा सर्वसामान्य लोकांपर्यंत पोहोचवून त्याद्वारे बँकेचा व्यवसाय वृद्धीगत होण्यास मदत होईल.

सदरच्या अनुषंगाने खालील ठिकाणी नव्याने शाखा उघडण्याच्या निर्णयास दिनांक ०९/०९/२०१९ रोजीच्या संचालक मंडळ सभेतील ठराव क्र.३३ अन्वये मंजूरी दिलेली आहे.

तरी, मा. संचालक मंडळ सभेने केलेली शिफारस वार्षिक सभेच्या मान्यतेस्तव सादर.

|     |                               |     |                           |     |                    |
|-----|-------------------------------|-----|---------------------------|-----|--------------------|
| १.  | खार (पूर्व)                   | २.  | ऑपेरा हाऊस                | ३.  | कुर्ला (पूर्व)     |
| ४.  | सायन सर्कल                    | ५.  | खार (प.)                  | ६.  | विलेपार्ले (पूर्व) |
| ७.  | नाहूर (पूर्व)                 | ८.  | दिंडोशी गोरेगाव (पूर्व)   | ९.  | जोगेश्वरी (पूर्व)  |
| १०. | सायन प्रतिक्सा नगर            | ११. | ओशीवरा अंधेरी (प.)        | १२. | मालाड (पूर्व)      |
| १३. | सांताक्रुझ (प.)               | १४. | अंधेरी (पूर्व) स्टेशन रोड | १५. | ग्रँटरोड (प.)      |
| १६. | ग्रँटरोड (पूर्व)              | १७. | परेल (प.)                 | १८. | मांटुगा (पूर्व)    |
| १९. | कामगार नगर, कुर्ला            | २०. | पवई हिरानंदानी            | २१. | भांडुप कोकण नगर    |
| २२. | अंधेरी चारकोप                 | २३. | गोवंडी (पूर्व)            | २४. | वाळकेश्वर          |
| २५. | कांदिवली (पूर्व)<br>स्टेशनरोड |     |                           |     |                    |

उपरोक्त शाखा कार्यान्वित करण्यासाठी परवानगी घ्यावयाची झाल्यास मा.सहकार आयुक्त व निबंधक सहकारी संस्था, महाराष्ट्र राज्य, पुणे यांचेकडे त्यांनी जारी केलेल्या दि.१/१/२०१३ रोजीच्या मार्गदर्शक सुचनानुसार प्रस्ताव सादर करावे लागतील.

तथापि, मा. वार्षिक सर्वसाधारण सभेच्या निर्णयास्तव सविनय सादर.





**MUMBAI DISTRICT CENTRAL CO-OPERATIVE BANK LTD.**  
**COMPARATIVE POSITION OF BANK AT A GLANCE**

₹. in Crores

| SR NO. | PARTICULARS                    | 2009-10      | 2010-11      | 2011-12      | 2012-13      | 2013-14      | 2014-15      | 2015-16      | 2016-17      | 2017-18      | 2018-19      |
|--------|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1      | Share Capital                  | 65.88        | 71.64        | 74.30        | 78.07        | 84.02        | 97.74        | 100.89       | 102.05       | 106.27       | 104.77       |
| 2      | Reserve & Other Funds          | 653.82       | 689.90       | 582.11       | 646.43       | 907.00       | 878.37       | 584.37       | 539.70       | 651.89       | 620.22       |
| 3      | Deposits                       | 3218.44      | 2967.78      | 3159.29      | 3603.74      | 3966.73      | 4271.29      | 4504.65      | 4894.58      | 5181.65      | 5689.28      |
| 4      | Investments                    | 2267.25      | 1778.11      | 1944.62      | 2058.25      | 2168.73      | 2635.95      | 3086.09      | 3649.87      | 3343.97      | 2766.27      |
| 5      | Loans & Advances               | 1430.27      | 1559.13      | 1867.17      | 2156.67      | 2058.62      | 1815.00      | 1509.00      | 1696.05      | 2511.34      | 2959.52      |
| 6      | Working Capital                | 4251.79      | 3922.66      | 4313.12      | 4747.44      | 5029.82      | 5306.55      | 5231.15      | 6171.01      | 6589.06      | 6473.99      |
| 7      | Net Profit                     | 17.30        | 20.81        | 22.08        | 2.37         | 10.03        | 12.24        | 12.57        | 13.05        | 0.29         | 10.07        |
| 8      | C.D. Ratio %                   | 44.44        | 52.54        | 59.10        | 59.85        | 51.90        | 42.49        | 33.50        | 34.65        | 48.47        | 52.02        |
| 9      | Membership                     |              |              |              |              |              |              |              |              |              |              |
|        | A) Society                     | 15191        | 15852        | 16594        | 16881        | 17092        | 17282        | 17300        | 17503        | 17651        | 17968        |
|        | B) Individual                  | 1790         | 1789         | 1786         | 1782         | 1774         | 1772         | 1771         | 1770         | 1760         | 1758         |
|        | <b>Total No. of Membership</b> | <b>16981</b> | <b>17641</b> | <b>18380</b> | <b>18663</b> | <b>18866</b> | <b>19054</b> | <b>19071</b> | <b>19273</b> | <b>19411</b> | <b>19726</b> |
| 10     | No. of Branches                | 43           | 44           | 49           | 51           | 52           | 53           | 53           | 53           | 53           | 53           |
| 11     | No. of Extension Counters      | 18           | 15           | 15           | 8            | 3            | 3            | 4            | 4            | 4            | 3            |
| 12     | Audit Class                    | A            | A            | A            | B            | A            | A            | A            | A            | A            | A            |

# मुंबई जिल्हा मध्यवर्ती सहकारी बँक मर्यादित.

मुंबई बँक भवन, २०७, डॉ. डी. एन. रोड, फोर्ट, मुंबई ४०० ००९. फोन : २२६९ ७९५४ -५९ फॅक्स : ०२२-२२६२ २३२८  
E-mail : mumbaibk@mumbaidistrictbank.com Website : www.mdccb.com



**मुंबई बँक**  
**MUMBAI BANK**

| शाखा                            | दूरध्वनी क्र.          | दूरध्वनी क्र. | शाखा                             | दूरध्वनी क्र. | दूरध्वनी क्र. |
|---------------------------------|------------------------|---------------|----------------------------------|---------------|---------------|
| १) पलटन रोड                     | : २३४००७५६<br>२३४००७५३ | २३४० ०७५२     | २९) भांडूप (प.)                  | : २५९६४५३९    | २५९५४५३९      |
| २) विलेपार्ले                   | : २६९४२३८९             | २६९१२८२२      | ३०) मुलुंड (पू.)                 | : २५६३४६६८    | २५६३४२३८      |
| ३) दादर                         | : २४९१४४९८             | २४९१२९४८      | ३१) परळ व्हिलेज                  | : २४९२६५४२    | २४९२६५४४      |
| ४) घाटकोपर (पू.)                | : २५०१३१४०<br>२१०२४३४२ | २५०१२२७५      | ३२) विक्रोळी (प.)                | : २५७७८७२६    | २५७७७००३      |
| ५) मालाड(प.)                    | : २८८२२५५६             | २८८३२५५६      | ३३) भटवाडी, घाटकोपर(प.)          | : २५१४२२२५    | २५१४२२२६      |
| ६) कुर्ला                       | : २५०४२६८७             | २५०४२६८८      | ३४) साकीनाका                     | : २८५१३३०५    | २८५१३३०६      |
| ७) जगदुशानगर                    | : २५१४८३९८             | २५१४८३९९      | ३५) कॉटनग्रीन                    | : २३७०००६०    | २३७००००२      |
| ८) चेंबूर                       | : २५२२ २९६९            | २५२९४६८३      | ३६) बांद्रा (पू.)                | : २६५७ ९६२६   | २६५७०३०४      |
| ९) वरळी                         | : २४९४०२०९             | २४९०२६१२      | ३७) भांडूप (पू.)                 | : २५७८ ६३३८   | २५७८६३३९      |
| १०) लालबाग                      | : २४७९०३७९             | २६७८४३६५      | ३८) अंधेरी (पू.)                 | : २८३०५७४३    | २८३०५९४४      |
| ११) भायखळा                      | : २३७२००४९             | २३७२००४८      | ३९) चुनाभट्टी                    | : २४०५ ५९८९   | २४०५५९८२      |
| १२) अंधेरी (प.)                 | : २६७७८४५९             | २६७८४३६५      | ४०) जोगेश्वरी (पू.)              | : २८२४१२४५    | २८२४१२४६      |
| १३) मुलुंड (प.)                 | : २५६१३७३३             | २५६१३७३४      | ४१) बोरीवली (पू.)                | : २८६३५८७६    | २८६६९३७५      |
| १४) कांदिवली (प.)               | : २८०५०३१४             | २८०१०३१४      | ४२) मढ मार्केट                   | : २८८००८०४    | २८८००८०५      |
| १५) फोर्ट                       | : २२६९७०२६             | २२६९६६०९      | ४३) भुलेश्वर                     | : २२४०८१५३    | २२४०८०७०      |
| १६) बोरीवली (प.)                | : २८९३५८७३             | २८९१५८७३      | ४४) एन.एम. जोशी मार्ग            | : २३००८३७३    | २३०८८३७३      |
| १७) अणुशक्तिनगर                 | : २५५६८१९९             | २५५५६१५६      | ४५) कांदिवली(पू.) ठाकुर व्हिलेज: | : २८८४०५५५    | २८८५८०७६      |
| १८) विक्रोळी (पू.)              | : २५७७०१४९             | २५७७३७४८      | ४६) गोरगाव (प.)                  | : २८७९१९४३    | २८७९१९४६      |
| १९) माहिम                       | : २४३९८५६७<br>२४३२९६२९ | २४३२५१५५      | ४७) अशोकवन दहीसर-(पू)            | : २८९७०५५५    | २८९६७६६९      |
| (१०१ केसेस)                     | : २४२१००२७             |               | ४८) दामु नगर कांदिवली(पू)        | : २९६५२५५५    | २९६५२५५७      |
| २०) गोरगाव (पू.)                | : २९२७ ५३३९            | २९२७५९५०      | ४९) सहार व्हिलेज-अंधेरी          | : २६८२९४५५    | २६८१७८३५      |
| २१) चारकोप-कांदिवली (प.)        | : २८६७ ९७९३            | २८६७९७९९      | ५०) चेंबुर कॉलनी-चेंबुर          | : २५२७६०८४    | २५२२२९८३      |
| २२) बांद्रा (पश्चिम) रेक्लेमेशन | : २६४४००२६             | २६४४००२७      | ५१) धारावी                       | : २४०९९६९७    | २४०९९६९७      |
| २३) जे.वि.पी.डी.                | : २६२५ ६६९७            | २६२५६६९८      | ५२) सांताक्रुझ (पू)              | : २६६९०१९६    | २६६९०१९८      |
| २४) दहिसर (पू.)                 | : २८४८ ३७९०            | २८४८३२९३      | ५३) दादर (प.)                    | : २४३८२४९९    | २४३८२४९९      |
| २५) स्वस्तिक पार्क -चेंबूर      | : २५२७ ८४९५            | २५२७८४९६      |                                  |               |               |
| २६) गोरगाव-बोरीवली (प.)         | : २८६७ ०२३७            | २८६७०२३६      |                                  |               |               |
| २७) दहिसर (प.)                  | : २८९४४२८६             | २८९०४२८६      |                                  |               |               |
| २८) मानखुर्द शाखा               | : २५५८२८४७             | २५५८२८४६      |                                  |               |               |

## विस्तार कक्ष :

- १) टागोरनगर - विक्रोळी (पू.) : २५७४३८००
- २) कामगारनगर - कुर्ला (पू.) : २५२६२४२८

## टोल फ्री नंबर :

**१८००२२०२९९**

