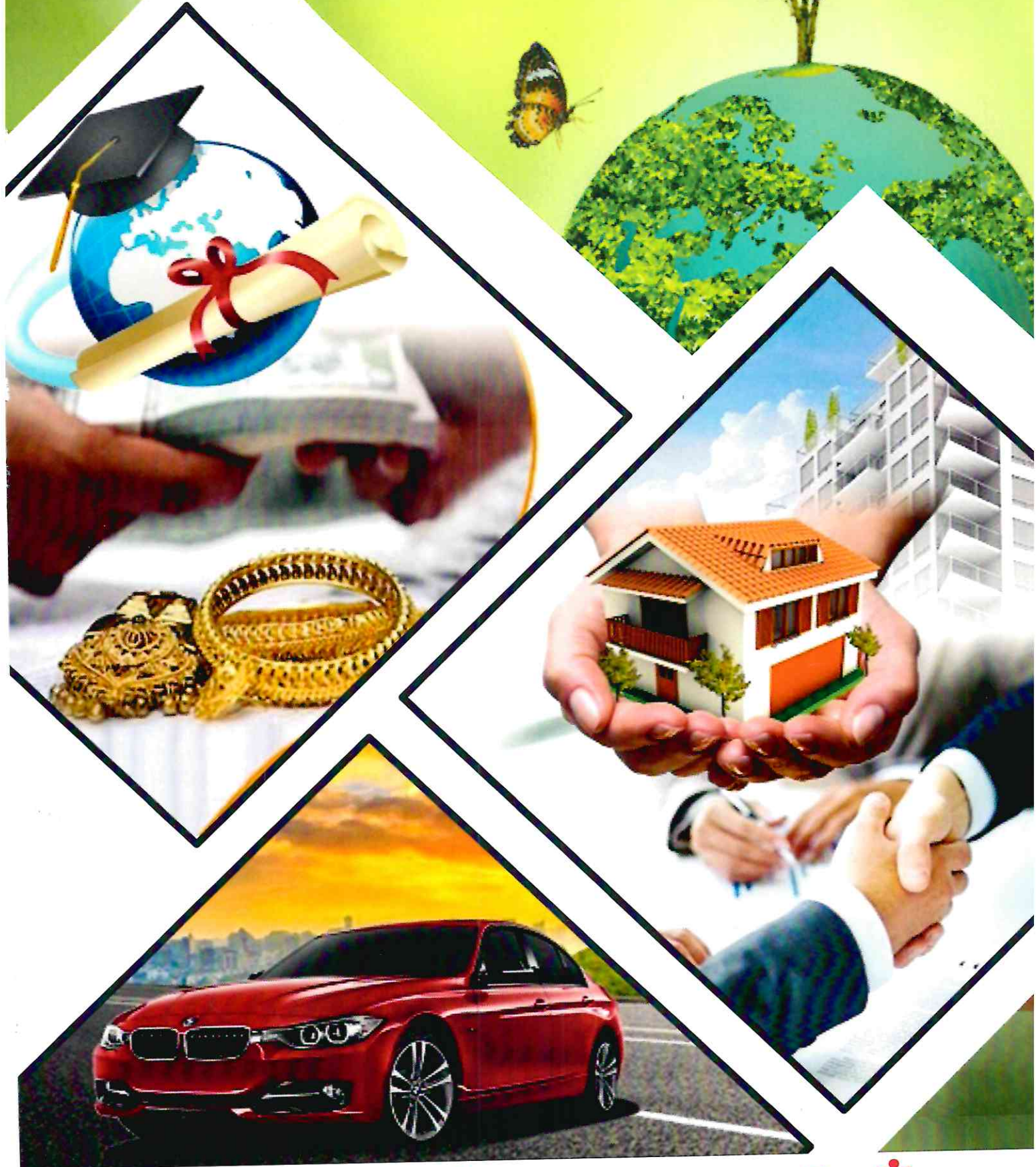


२७ वा वार्षिक अहवाल सन २०२३-२४



पिंपरी चिंचवड सहकारी बँक

मर्यादा
पिंपरी

मुख्य कार्यालय : "शामा आर्केड", स. न. १११ मेन रोड काळेवाडी, पिंपरी, पुणे-४११०१७
फोन न. ७२७६०९६४३१/४३४ ईमेल : admin@pcsbank.in वेबसाईट : www.pcsbank.in

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

* संचालक मंडळ *



श्री. शिरीष दिनकरराव देशपांडे
अध्यक्ष



सी.ए. श्री. संजय नारायण पवार
संचालक



श्री. रामचंद्र जगन्नाथ जाधव
संचालक



श्री. धनंजय गणपतराव मोहिते
संचालक



श्री. प्रसाद विठ्ठलराव पवार
संचालक



पि. अजित आनंदराव बुट्टेपाटील
संचालक



श्री. उत्तम आकाराम माने
संचालक



डॉ. श्री. सुयश तानाजी शिंदे
संचालक



अ.ड. श्री. अंबादास बालकिसन परदेशी
संचालक



श्री. सुभाष पांडुरंग येलमार
संचालक



श्री. मधुकर महादेव सलगर
संचालक



सौ. वैशाली दत्तात्रय कदम
संचालिका



सौ. पूनम विशाल गोखले
संचालिका



सौ. शैलजा अशोक लोखंडे
संचालिका



सी.ए. श्री. रतिकांत रंगनाथ पिंगळे
तज्ञ संचालक



अ.ड. श्री. मुकुंद मारुती आवटे
तज्ञ संचालक



श्री. सागर सिताराम दवळे
प्र. मुख्य कार्यकारी अधिकारी

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

* संचालक मंडळ *

| | |
|----------------------------------|------------------------------|
| श्री. शिरीष दिनकरराव देशपांडे | अध्यक्ष |
| सीए. श्री. संजय नारायण पवार | संचालक |
| श्री. रामचंद्र जगन्नाथ जाधव | संचालक |
| श्री. धनंजय गणपतराव मोहिते | संचालक |
| श्री. प्रसाद विठ्ठलराव पवार | संचालक |
| श्री. अजित आनंदराव बुट्टेपाटील | संचालक |
| श्री. उत्तम आकाराम माने | संचालक |
| डॉ. श्री. सुयश तानाजी शिंदे | संचालक |
| अॅड.श्री. अंबादास बालकिसन परदेशी | संचालक |
| श्री. सुभाष पांडूरंग येलमार | संचालक |
| श्री. मधुकर महादेव सलगर | संचालक |
| सौ. वैशाली दत्तात्रय कदम | संचालिका |
| सौ. पुनम विशाल गोखले | संचालिका |
| सौ. शैलजा अशोक लोखंडे | संचालिका |
| सीए. श्री. रतिकांत रंगनाथ पिंगळे | तज्ञ संचालक |
| अॅड. श्री. मुकुंद मारुती आवटे | तज्ञ संचालक |
| श्री. सागर सिताराम ढवळे | प्र. मुख्य कार्यकारी अधिकारी |

* व्यवस्थापन मंडळ सदस्य *

| | |
|-----------------------------------|---------|
| सीए. श्री. आनंदकुमार नारायण गावडे | अध्यक्ष |
| डॉ. श्री. सुयश तानाजी शिंदे | सदस्य |
| सीए. श्री. मधुनाथ संपतराव जाधव | सदस्य |
| अॅड श्री. योगेश जयंत कामत | सदस्य |
| अॅड श्री. चैतन्य नरेंद्र लढ्हा | सदस्य |

* लेखा परिक्षक व सल्लागार *

| | |
|-----------------------------------|---------------------------------------|
| सीए. श्री. सुभाष शिंदे | बँकेचे वैधानिक लेखापरिक्षक |
| में. वैभव मोहोळकर अॅण्ड असो. | बँकेचे अंतर्गत व गुंतवणुक लेखापरिक्षक |
| में. राजेश कलवाडीया अॅण्ड असो. | बँकेचे कर लेखापरिक्षक |
| अॅड श्री. निनाद देशपांडे | बँकेचे कायदा सल्लागार |
| अॅड सौ. रुपाली सचिन पवार | बँकेचा कायदा सल्लागार |
| श्री. राजेंद्र कोरे | बँकेचे अधिकृत व्हॅल्युअर्स |
| मे. राजमणी गोल्ड अॅण्ड ऑर्नामेन्ट | बँकेचे अधिकृत सराफ |

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

वार्षिक सर्वसाधारण सभा सूचना (फक्त सभासदांकरिता)

बँकेची २७ वी वार्षिक सर्वसाधारण सभा गुरुवार, दिनांक २० जून २०२४ रोजी सकाळी ठीक ११.३० वा. आचार्य अत्रे सभागृह, संत तुकाराम नगर, (वाय.सी.एम. हॉस्पिटल जवळ) पिंपरी, पुणे-४११०१८ या ठिकाणी बँकेचे माननीय अध्यक्ष श्री. शिरीष दिनकरराव देशपांडे यांचे अध्यक्षतेखाली होणार आहे. तरी सदर सभेस आपण प्रत्यक्ष उपस्थित रहावे, ही विनंती.

* सभेपुढील विषय *

- १) मागील दिनांक २६ सप्टेंबर २०२३ या दिवशी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) मा. संचालक मंडळाने सादर केलेल्या सन २०२३-२४ च्या वार्षिक अहवालाची नोंद घेणे व वैधानिक लेखा परिक्षकांनी मान्यता दिलेल्या दिनांक ३१ मार्च २०२४ अखेरच्या ताळेबंद पत्रक व नफा तोटा पत्रकास मंजुरी देणे.
- ३) सन २०२४-२५ या आर्थिक वर्षाकरिता संचालक मंडळाने तयार केलेल्या अंदाज पत्रकास मंजुरी देणे व सन २०२३-२४ या आर्थिक वर्षात अंदाजापेक्षा जास्त केलेल्या खर्चास मान्यता देणे.
- ४) वैधानिक लेखापरिक्षण सन २०२३-२४ अहवालाची नोंद घेणे व सन २०२२-२३ च्या दोष दुरुस्ती अहवालास स्वीकृती देणे.
- ५) मा. संचालक मंडळाने सन २०२४-२५ या आर्थिक वर्षाकरिता शिफारस केलेल्या शासनमान्य नामतालिकेतील वैधानिक लेखापरीक्षकांची नियुक्ती रिझर्व्ह बँक ऑफ इंडिया यांचे परवानगीने करणे व शासन नियमानुसार मेहनताना देणेबाबत मंजुरी देणे.
- ६) सन २०२४-२५ या आर्थिक वर्षाकरिता अंतर्गत व कर लेखापरीक्षकांची नेमणूक करणे व त्यांचा मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळ सभेस देणेबाबत मंजुरी देणे.
- ७) महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम ७५ (२) नुसार सन २०२३-२४ या आर्थिक वर्षात संचालक मंडळ सदस्य व त्यांचे कुटुंबीयांना दिलेल्या कर्जाच्या माहितीची नोंद घेणे.
- ८) सन २०२३-२४ या कालावधीत शासनमान्य एक रकमी कर्ज परतफेड योजने अंतर्गत बंद केलेल्या खात्याबाबत संचालक मंडळ सभेने मंजुरी दिलेल्या प्रस्तावाची नोंद घेवून त्यास कार्योत्तर मान्यता देणे.
- ९) बँकेने तयार केलेले विविध इतर निधी राखीव निधीमध्ये जमा करणेस मान्यता देणे.
- १०) मा. संचालक मंडळाने सुचविलेल्या सन २०२३-२४ या वर्षाच्या नफा विभागणीस मान्यता देणे.
- ११) बँकेच्या २७ व्या वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची अनुपस्थिती क्षमापित करणे.
- १२) मा. अध्यक्ष यांचे परवानगीने ऐन वेळच्या विषयांचा विचार करणे.

सभेस सर्व माननीय सभासदांनी उपस्थित रहावे ही विनंती.

स्थळ : पिंपरी, पुणे-१७

दिनांक : ०६.०६.२०२४

मा. संचालक मंडळाचे सुचनेवरून
सागर सिताराम ढवळे
(मुख्य कार्यकारी अधिकारी (प्र.))

* विशेष सूचना *

- १) बँकेच्या पोटनियमाप्रमाणे सभेसाठी आवश्यक असणा-या गणसंख्येच्या (कोरम) अभावी सभा तहकूब झाल्यास वरील सभा त्याच दिवशी पूर्व घोषित वेळेनंतर अर्ध्या तासाने घेतली जाईल व त्या सभेस गणसंख्येचे (कोरमचे) बंधन असणार नाही.
- २) ज्या सभासदांना सभेच्या विषयांबाबत प्रश्न विचारावयाचे असतील त्यांनी दि १८ जून २०२४ पर्यंत, मुख्य कार्यालय अथवा शाखेमध्ये कार्यालयीन वेळेत लेखी स्वरूपात अर्ज द्यावेत व अर्जामध्ये सभासद क्रमांक व संपूर्ण नाव नमूद करून पाठवावेत. सभेच्या विषय पत्रिकेतील विषयांबाबतचे प्रश्न विचारात घेतले जातील.
- ३) वार्षिक सर्वसाधारण सभेची सविस्तर नोटीस व दि. ३१ मार्च २०२४ अखेर बँकेचा ताळेबंद, नफातोटा पत्रक व वार्षिक अहवालाची संपूर्ण माहिती मुख्यालयासह सर्व शाखांच्या नोटीस बोर्डवर व बँकेची वेबसाईट www.pcsbank.in वर सभासदांच्या माहितीसाठी प्रसिद्ध केली आहे.
- ४) सभासदांनी त्यांचे पत्त्यात बदल केला असल्यास तसेच संपर्क दूरध्वनी अथवा मोबाईल क्रमांक तसेच केवायसी कागदपत्रे याची अद्ययावत माहिती बँकेस द्यावी. आपले भाग दाखले घेऊन जावेत. तसेच सर्व सभासद खातेदारांनी आपली केवायसी पूर्तता करून घ्यावी.
- ५) सन्माननीय सभासदांनी सभेस येताना कृपया आपला फोटो ओळखपत्राचा पुरावा (आधारकार्ड / पॅनकार्ड / मतदान ओळखपत्र / बँक पासबुक / शासकीय ओळखपत्र) सोबत आणावे त्याशिवाय सभेत प्रवेश दिला जाणार नाही.
- ६) ज्या सभासदांचे पाल्य इयत्ता १० वी व १२ वी च्या परिक्षेत ७५% व त्यापेक्षा जास्त गुण मिळवून उत्तीर्ण झाले आहेत. त्यांनी आपल्या पाल्याची गुणपत्रिका बँकेच्या मुख्य कार्यालय किंवा नजीकच्या शाखा कार्यालयात दिनांक १८ जून २०२४ पर्यंत पोहच करावी सभा स्थळी विध्यार्थ्यांचा गुणगौरव करण्यात येईल.
- ७) सभासदांनी भाग भांडवलामध्ये रक्कम गुंतवणूक करून बँक सदृढ करण्यास मदत करणेबाबत विनंती करण्यात येत आहे.



पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

“दृष्टीक्षेप” (परिशिष्ट “अ”)

| | |
|--------------------------|--|
| बँकेचे नाव | : पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी |
| मुख्य कार्यालय पत्ता | : “शामा आर्केड”, स.न. १११, मेन रोड, काळेवाडी, पिंपरी, पुणे-४११०१७ |
| बँक नोंदणी क्रमांक | : बँक नोंदणी क्रमांक : पी. एन. ए. - ५३०९ / बी.एन.के.-१०९/सन ९७ दिनांक ७.७.१९९७ |
| रिझर्व्ह बँक परवाना क्र. | : रिझर्व्ह बँक परवाना क्र.: यु.बी.डी./एम.ए.एच.१४८३/पी/दि. ६.१०.१९९७ |
| कार्यक्षेत्र | : पुणे, सातारा, अहमदनगर व सोलापूर |
| एकूण शाखा | : मुख्य कार्यालयासह ४ |

* बँकेची आर्थिक स्थिती: दिनांक ३१/०३/२०२४ अखेर *

(आकडे रु. लाखात)

| | | | | |
|-----|-----------------------|---|-------------------------------|-------------------|
| १) | सभासद संख्या | अ) नियमित सभासद ब) नाममात्र सभासद | | ८०१४ २२४ |
| २) | भागभांडवल | अ) अधिकृत ब) वसुल | | १०००.०० ५०४.८६ |
| ३) | एकूण निधी | | | २८२३.२३ |
| ४) | ठेवी | अ) बचत ठेवी ब) चालू ठेवी क) मुदतीच्या ठेवी | २९९१.२७ १४८९.२९ ८४२६.७५ | १२९०७.३१ |
| ५) | कर्ज | अ) अल्प मुदत कर्ज ब) मध्यम मुदत कर्ज क) दीर्घ मुदत कर्ज | ४५२४.३७ १९५८.७५ १२३५.४२ | ७७१८.५४ |
| ६) | गुंतवणूक | अ) सरकारी कर्जरोखे ब) इतर बँका क) शेअर्स | ५२९५.६४ ९६८.१५ २.३२ | ६२६६.११ |
| ७) | अनुत्पादीत कर्ज (NPA) | | | ८७६.७७ |
| ८) | लेखापरिक्षण वर्ग | | | “अ” |
| ९) | नफा | | | ३८७.१७ |
| १०) | सेवक वर्ग | | | ४४ |
| ११) | खेळते भांडवल | | | १६३८६.१४ |

अध्यक्षीय मनोगत.....

सन्माननीय सभासद बंधू आणि भगिनीनो आपल्या बँकेच्या २७ व्या वार्षिक सर्वसाधारण सभेमध्ये माननीय संचालक मंडळाच्या वतीने मी आपणा सर्वांचे सहर्ष स्वागत करतो व आपल्या उपस्थिती बद्दल मनःपूर्वक आभार व्यक्त करतो. सभासद व संचालकांच्या सेवाभावी व अमूल्य मार्गदर्शनाखाली बँकेची अखंड वाटचाल सुरु आहे. रिझर्व्ह बँक व सहकार खाते यांचे मार्गदर्शक सूचनांनुसार कायदेशीर सर्व बाबींचे पालन करत बँकेने ३१ मार्च २०२४ रोजी संपलेल्या आर्थिक वर्षात उल्लेखनीय सुधारणा केलेल्या आहेत. रिझर्व्ह बँकेच्या मार्गदर्शक सूचनांप्रमाणे १२% टक्के भांडवल पर्याप्तता प्रमाण राखणे आवश्यक असताना बँकेने मार्च २०२४ अखेर सदरचे प्रमाण २९.२४% इतके राखलेले आहे ही बाब उल्लेखनीय आहे. बँकेची गुंतवणूक व बँकेकडे असलेले सुरक्षित कर्ज व बँकेकडे असलेल्या पुरेसा निधी यामुळे बँकेचे भांडवल पर्याप्तता प्रमाण योग्य राखले गेले आहे सदर बाब बँकेच्या सक्षम आर्थिक स्थितीचे हे द्योतक आहे.

बँकिंग क्षेत्रात सहकारी बँकासमोर आव्हानात्मक परिस्थिती असल्याने याचा परिणाम सर्वच बँकांच्या व्यवसायावर झालेला आहे. एकूणच बँकींग व्यवसायात अनुत्पादक कर्जाचे प्रमाण जास्त आहे. या पार्श्वभूमीवर आपल्या बँकेने काही मोठ्या थकीत कर्जदारांकडून वसुली करून तसेच शासनाच्या एकरकमी कर्ज परतफेडीला थकबाकीदारांकडून मिळालेल्या प्रतिसादामुळे ३१ मार्च २०२४ अखेर आपल्या बँकेने ढोबळ एनपीए चे प्रमाण ११.३६% टक्के व निव्वळ एनपीए चे प्रमाण १.७४% राखले आहे हे प्रमाण रिझर्व्ह बँकेने निर्धारित केलेल्या प्रमाणा प्रमाणे राखण्यासाठी चालू आर्थिक वर्षात परिणामकारक वसुली करून बँक आर्थिक सक्षम होईल याची मी आपणास खात्री देतो.

आपल्या बँकेने ग्राहकांसाठी सर्व शाखांमधून RTGS / NEFT, POS, CTS, ATM, NACH, QR Code सुविधा उपलब्ध करून दिलेल्या आहेत. तसेच महिला ग्राहकांसाठी झिरो बॅलन्स सेव्हिंग खाते, रिकरिंग ठेव इत्यादी विशेष ठेव योजना राबविल्या आहेत. याच बरोबर बँकेने ग्राहक, सभासदांसाठी व्यवसायिक कर्ज, पगारतारण कर्ज, गृह कर्ज, कॅश क्रेडीट कर्ज, सोनेतारण कर्ज इत्यादी सुविधा उपलब्ध करून दिलेल्या आहेत. बदलत्या बँकिंगचे नवीन माहिती तंत्रज्ञानाचे ज्ञान, त्याचबरोबर बँकिंग रेग्युलेशन ॲक्ट मध्ये झालेल्या सुधारणा, मार्गदर्शक तत्वे, सहकार कायद्यातील ९७ वी घटना दुरुस्ती यामुळे कामकाजात होणारा शास्त्रशुद्ध बदल या सर्व बाबींची माहिती पदाधिकारी, अधिकारी कर्मचारी यांना व्हावी त्यांचे कार्य कौशल्य वाढीस लागावे यासाठी विविध प्रशिक्षण संस्थांच्या माध्यमातून सेवकांना प्रशिक्षण देऊन त्यांचे ज्ञान अद्ययावत ठेवण्याचा प्रयत्न बँकेमार्फत केला जात आहे.

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

रिझर्व्ह बँकेच्या सूचनेनुसार बँकेने व्यवस्थापन मंडळ गठीत केलेले असून बँकेस अत्यंत उच्च विद्याविभूषित सदस्य प्राप्त झालेले आहेत. त्याचबरोबर बँकेचे संचालक मंडळ हे देखील विश्वस्तांच्या भावनेतून काम करणारे आहेत आपल्या सदृच्छा व शुभेच्छा तसेच आपले सहकार्य व योगदान यामुळे बँकेची प्रगती वेगाने सुरु ठेवण्याचे अभिवचन मी आपणास देतो. आजपर्यंतच्या आपल्या सर्वांचा विश्वास, जिद्दाला, प्रेम व सहकार्य यापुढेही मिळावे अशी अपेक्षा करतो. आपल्या बँकेचे कामकाज आपणा सर्वांच्या सहकार्यामुळे सुरळीत असल्यामुळे आजपर्यंत आपल्या बँकेवर कोणतीही आर्थिक दंडात्मक कारवाई रिझर्व्ह बँकेकडून करण्यात आलेली नाही.

रिझर्व्ह बँक, सहकार खाते, बँक असोसिएशन, फेडरेशन तसेच अन्य सहकारी, खासगी, राष्ट्रीयकृत बँकेतील पदाधिकारी, अधिकारी, विविध लेखापरीक्षक, बँकिंग सल्लागार तसेच समाजातील विविध मान्यवर यांनी आम्हाला वेळोवेळी आवश्यक ते मार्गदर्शन व सहकार्य केले बँकेचे कायदे सल्लागार यांनीही कामकाजात बहुमूल्य सहकार्य केले या सर्वांचे आम्ही आभारी आहोत तसेच संचालक मंडळातील माझे सर्व सहकारी बँक व्यवस्थापन मंडळातील सर्व सन्माननीय सदस्य व बँकेचे सर्व अधिकारी कर्मचारी यांनी दिलेल्या योगदानाबद्दल मी त्यांचे आभार व्यक्त करतो व आपणासमोर दिनांक ३१ मार्च २०२४ रोजी संपलेल्या आर्थिक वर्षाचा ताळेबंद नफा-तोटा पत्रक यांचा लेखाजोखा सादर करतो.

जय हिंद ! जय महाराष्ट्र ! जय सहकार !

भावपूर्ण श्रद्धांजली

अहवाल सालामध्ये जे थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ,
लेखक, साहित्यिक, कलावंत, शिक्षण तज्ञ, सामाजिक कार्यकर्ते, बँकेचे सभासद,
खातेदार, हितचिंतक तसेच नैसर्गिक आपत्तीमध्ये जे दिवंगत झाले
त्या सर्वांना भावपूर्ण श्रद्धांजली. ईश्वर त्यांच्या आत्म्यास शांती देवो.

आर्थिक आढावा

सभासद :- दि. ३१ मार्च २०२३ अखेर बँकेचे एकूण सभासद ७९१३ इतके होते अहवाल सालामध्ये ४६३ नविन सभासदांना सभासदत्व दिले व ३६२ सभासदांनी आपल्या सभासदत्वाचा राजीनामा दिल्यामुळे दि. ३१ मार्च २०२४ अखेर बँकेचे एकूण सभासद ८०१४ इतके आहेत. बँकेच्या कर्जदार नाममात्र सभासदांची संख्या २२४ इतकी असून त्यांचे नियमित सभासद संख्येशी प्रमाण २.८०% इतके आहे.

भागभांडवल - बँकेचे अधिकृत भागभांडवल रु. १० कोटी इतके आहे. दि. ३१ मार्च २०२३ अखेर एकूण वसुल झालेले भाग भांडवल रु. ५१४.२७ लाख इतके होते. अहवाल सालात यामध्ये रु. ३४.४१ लाख इतकी वाढ होऊन रु. ४३.८२ लाख इतके भागभांडवल या वर्षात काही सभासद खाती बंद झाल्यामुळे कमी झाले. दि. ३१ मार्च २०२४ अखेर रु. ५०४.८६ लाख इतके भागभांडवल जमा आहे.

भांडवल पर्याप्तता प्रमाण - रिझर्व्ह बँकेच्या निकषांमधील एक महत्वाचा निकष म्हणजे **Capital to Risk Weighted Assets Ratio (CRAR)** या निकषानुसार बँकेने केलेले कर्ज वाटप व केलेली गुंतवणूक व इतर मालमत्तेवर जोखीम (**Risk Weight**) भार लागू असतो व त्याची सांगड निधीशी घालणे हि लेखापरिक्षणातील महत्वाची बाब आहे. रिझर्व्ह बँकेने टायर २ बँकासाठी हे प्रमाण किमान १२% ठेवलेले आहे. बँकेची गुंतवणूक व बहुतांशी कर्जे सुरक्षित असल्याने व बँकेकडे पुरेसा निधी उपलब्ध असल्याने दि. ३१ मार्च २०२४ अखेर बँकेचे भांडवल पर्याप्तता प्रमाण (**CRAR**) २९.२४% इतके आहे.

राखीव निधी व इतर निधी - दि. ३१.३.२०२३ अखेर बँकेचा राखीव निधी व इतर निधी रु. २८४८.६७ लाख इतका होता. या अहवाल सालामध्ये रु. २५.४४ लाख इतकी घट होऊन दि. ३१ मार्च २०२४ अखेर बँकेचा एकूण राखीव निधी रु. २८२३.२३ लाख इतका झाला आहे. बँकेच्या आर्थिक सक्षमतेसाठी हा निधी मोठ्या प्रमाणावर असणे आवश्यक आहे.

ठेवी - बँकेच्या ठेवी दि. ३१ मार्च २०२३ अखेर १३४००.७२ लाख इतक्या होत्या. अहवाल सालामध्ये एकूण ठेवीत रु. ४९३.४१ लाख इतकी घट झालेली आहे. दि. ३१ मार्च २०२४ अखेर बँकेच्या एकूण ठेवी रु. १२९०७.३१ लाख इतक्या आहेत.

ठेव विमा - रिझर्व्ह बँकेच्या नियमांनुसार बँकेने दरवर्षी प्रमाणे या वर्षी ठेवीदारांच्या ठेव रकमेच्या सुरक्षेपोटी **Deposit Insurance Credit Guarantee Corporation of India (DICGC)** कडे विमा उतरविला असून बँकेने ठेवीदारांना रु. ५ लाख पर्यंतचे ठेव विमा संरक्षण प्राप्त करून दिले आहे. ठेव विम्याची हप्ता रक्कम (**Premium**) नियमित भरलेली आहे. बँकेने रु. १८.४६ लाख इतकी रक्कम प्रिमियम म्हणून भरलेली आहे.

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

गुंतवणूक व निधी व्यवस्थापन :- दि. ३१ मार्च २०२३ अखेर बँकेची एकूण गुंतवणूक रु.६७८७.९१ लाख इतकी होती. अहवाल सालामध्ये एकूण गुंतवणूकीमध्ये रुपये ५२१.८० लाख इतकी घट झाली आहे. दि. ३१ मार्च २०२४ अखेर रु.६२६६.११ लाख इतकी गुंतवणूक आहे. या गुंतवणूकी पैकी सरकारी कर्जरोख्यामध्ये रु.५२९५.६४ लाख इतकी गुंतवणूक आहे. सरकारी कर्जरोखे खरेदी विक्री व व्याजापासून या अहवाल सालात बँकेस रुपये ३३८.०२ लाख इतके उत्पन्न मिळाले आहे. रक्कम रु.९६८.१५ लाख इतकी गुंतवणूक इतर बँकामध्ये केलेले आहे. सदर गुंतवणूकीपासून चांगला परतावा मिळत असल्याचे दिसून येते आहे. आपल्या बँकेने रिझर्व्ह बँकेच्या मार्गदर्शक सूचना व आदेशानुसार बँकेची रोखता व तरलता निधीसाठी आवश्यक असणारी गुंतवणूक अनुक्रमे ४.५० % व १८% केलेली आहे. त्याप्रमाणे अहवाल वर्षात रोख राखीव निधी (CRR) व वैधानिक तरलता निधी (SLR) मध्ये गुंतवणूक करून तरलता (Liquidity) राखलेली आहे.

कर्जव्यवहार - दि. ३१ मार्च २०२३ अखेर बँकेचे येणेबाकी कर्ज रु.७०८२.०५ लाख इतके होते. अहवाल सालामध्ये रक्कम रु. ६३६.४९ लाखाने वाढ झाली असून दि. ३१ मार्च २०२४ अखेर बँकेचे येणेबाकी कर्ज रु. ७७१८.५४ लाख इतकी आहे.

बँकेच्या अग्रक्रम क्षेत्राच्या कर्जाचे प्रमाण ५६.२०% इतके येते. रिझर्व्ह बँकेचे यासाठीचे निकष ६०% इतके आहे. रिझर्व्ह बँकेच्या निकषाप्रमाणे हे प्रमाण ३.८०% इतके कमी येते. अग्रक्रम क्षेत्रात कर्ज वाटप करण्यासाठी बँक प्रयत्न करत आहे. अग्रक्रम क्षेत्रातील कर्जापैकी आर्थिक व दुर्बल घटकांसाठी **Weaker Section** दिलेल्या कर्जाचे एकूण प्रमाण २४.७९% इतके आहे. रिझर्व्ह बँकेचे याबाबतचे निकष ११.५०% इतके आहे.

वसुली - थकीत कर्जदार सभासदांकडून थकबाकी वसूल करणेसाठी बँकेने महाराष्ट्र शासनाकडून बँकेच्या एकूण ४ अधिकाऱ्यांना वसुलीचे अधिकार घेतले आहेत. अहवाल सालात विशेष वसुली मोहीम राबवून वसुली पथकाद्वारे वसुलीचे प्रयत्न केले आहेत. अहवाल सालात थकबाकी वसुलीसाठी बँकेने महाराष्ट्रराज्य सहकारी कायदा कलम १०१-९१, तसेच चलनक्षम दस्तऐवज कायदा १८८१ चे कलम १३८ (१) चा कायदेशीर वसुलीसाठी वापर करण्यात आलेला असून बँकेच्या संपूर्ण कार्यक्षेत्रामध्ये थकीत कर्जदारांच्या प्रत्यक्ष भेटी घेऊन वसुलीचे काम करणेत आले आहे. बँकेच्या वसुली पथकास चांगला प्रतिसाद मिळत असून थकबाकीचे प्रमाण योग्य राखण्यासाठी थकीत कर्जदार सभासदांना आवाहन करणेत येते की, त्यांनी आपली संपूर्ण थकबाकी भरून आपले कर्जखाते नियमित करून बँकेची थकबाकी व एनपीए शून्य टक्यांपर्यंत कमी करणेस सहकार्य करावे. अहवाल सालात बँकेने एनपीए कर्जदारांकडून एकूण रु.३४२.३८ लाखांची वसुली केल्यामुळे बँकेचा एनपीए १७.२१% वरून कमी होऊन ११.३६% इतका झालेला आहे. याकरिता मुख्य कार्यालयातील वसुली विभाग व बँकेच्या सर्व कर्मचारी वर्गाने वसुलीसाठी बँकचे मा.संचालक मंडळ व बँकेचे सल्लागार यांच्या मार्गदर्शनाखाली परिणामकारक प्रयत्न केलेले लक्षणीय वसुली झालेली आहे.

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

थकबाकी व एनपीए - दि. ३१ मार्च २०२३ अखेर थकबाकीचे एकूण कर्जाशी प्रमाण १२.२५% इतके येते. दि. ३१ मार्च २०२४ अखेर ढोबळ एन.पी.ए. ११.३६% व निव्वळ एन.पी.ए. १.७४% इतका आहे. थकबाकीचे व एन.पी.ए.चे प्रमाण कमी राखण्यासाठी माननीय संचालक मंडळ, मुख्य कार्यकारी अधिकारी, वसुली अधिकारी तसेच सेवक वर्ग यांनी परिणामकारक प्रयत्न केलेले आहेत.

सुरक्षित जमा कक्ष - बँकेच्या पिंपरी (मुख्य शाखा) चिंचवड, चाकण शाखांमध्ये सभासदांना / ग्राहकांना आपल्या मौल्यवान वस्तु व दस्तऐवज सुरक्षित ठेवता यावेत म्हणून लॉकर सुविधा उपलब्ध केलेली आहे. परंतु काही लॉकर धारक त्यांनी घेतलेल्या लॉकरचा वापर वर्षानुवर्ष करीत नाहीत असे आढळून येते त्यामुळे त्यांच्याकडील लॉकर भाडे मिळत नाही बँकेने वारंवार पाठपुरावा करूनही लॉकरधारक प्रतिसाद देत नाहीत. ज्या लॉकर धारकांना लॉकरचा वापर होत नसेल त्यांनी सदर लॉकर बँकेकडे परत करावीत, जेणेकरून इतर ग्राहकांना लॉकर सुविधेचा फायदा घेता येईल. रिझर्व्ह बँक व लेखापरिक्षक यांच्या शिफारशीनुसार वर्षानुवर्ष वापरात नसलेल्या लॉकर बाबत कायदेशीर मार्गाने कारवाई करण्याचा बँकेने निर्णय घेतलेला आहे. याची संबंधित लॉकर धारकांनी नोंद घ्यावी तसेच अशी कारवाई करण्याची बँकेवर वेळ येऊ देऊ नये. कृपया सहकार्य करावे.

बाहेरील कर्जे - दि. ३१ मार्च २०२४ अखेरीस बाहेरील कर्जे घेतलेली नाहीत. याचे प्रमुख कारण म्हणजे उपलब्ध निधीचे योग्य रितीने व्यवस्थापन केल्यामुळे बाहेरील कर्जे उचलली नाहीत.

संचालक मंडळ, व्यवस्थापन मंडळ व उपसमिती सभा कामकाज - आपल्या बँकेचे संचालक मंडळ एकूण १५ सदस्यांचे आहे व व्यवस्थापन मंडळ ५ सदस्यांचे आहे. निर्णय प्रक्रिया त्वरीत व योग्य प्रकारे व्हावी या करिता मा. संचालकांच्या विविध समित्या कार्यरत आहेत. अहवाल सालात मा. संचालक मंडळ, व्यवस्थापन मंडळ व विविध उपसमित्या यांच्या सभा कामकाजाची माहिती खालील प्रमाणे.

| अ.क्र. | सभा | झालेल्या सभांची संख्या |
|--------|-------------------|------------------------|
| १ | संचालक मंडळ | १६ |
| २ | व्यवस्थापन मंडळ | १२ |
| ३ | ऑडीट समिती | ०४ |
| ४ | कार्यकारिणी समिती | ०४ |
| ५ | कर्जवसूली समिती | ०४ |
| ६ | गुंतवणूक समिती | ०४ |
| ७ | ALCO समिती | ०४ |

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

बँकेच्या प्रगती व विकासासाठी नियमितपणे सभा घेवून धोरणात्मक निर्णय सर्वानुमते घेण्याची बँकेची परंपरा आहे. बँकेच्या संचालक मंडळातील सदस्यांमध्ये एकोप्याची भावना असून, एकजुटीने बँकेच्या विकास व प्रगती बद्दल सर्वजण कामकाज करीत आहेत.

लेखापरिक्षण :

अ) अंतर्गत व गुंतवणूक लेखापरिक्षण - आपल्या बँकेचे सन २०२३-२४ या आर्थिक वर्षामध्ये अंतर्गत व गुंतवणूक लेखापरिक्षणासाठी में. वैभव मोहोळकर अँड असोसिएटस्, चार्टर्ड अकौंटंटस पुणे यांची नेमणूक करण्यात आली होती. त्याप्रमाणे त्यांनी बँकेचे सन २०२३-२४ चे अंतर्गत लेखापरिक्षण पूर्ण केले असून त्रैमासिक रिपोर्ट बँकेस प्राप्त झालेले आहेत. लेखापरिक्षण दरम्यान त्यांनी व त्यांचे सहकारी यांनी बँकेस वेळोवेळी मार्गदर्शन केले त्याबद्दल बँकेतर्फे मनःपूर्वक आभार.

ब) कर लेखापरिक्षण - आपल्या बँकेचे सन २०२३-२४ या आर्थिक वर्षाचे कर लेखापरिक्षण में.राजेश कलवाडीया अँड असोसिएटस् यांनी पूर्ण केले असून त्यांचा अहवाल प्राप्त झाला आहे. लेखापरिक्षण दरम्यान त्यांनी व त्यांचे सहकारी यांनी बँकेस वेळोवेळी मार्गदर्शन केले त्याबद्दल बँकेतर्फे त्यांचे मनःपूर्वक आभार.

क) वैधानिक लेखापरिक्षण : बँकेचे सन २०२३-२४ चे वैधानिक लेखापरिक्षण में. जी.एस.के.एम. अँड असोसिएटस्, चार्टर्ड अकौंटंटस पुणे यांनी केले आहे. लेखापरिक्षण अहवाल बँकेस प्राप्त झालेला असून बँकेस लेखापरिक्षण वर्ग 'अ' मिळालेला आहे. लेखापरिक्षण दरम्यान त्यांनी व त्यांचे सहकारी यांनी बँकेस वेळोवेळी मार्गदर्शन केले त्याबद्दल बँकेतर्फे त्यांचे मनःपूर्वक आभार.

नफा तोटा व नफा विभागणी : दि. ३१ मार्च २०२४ रोजी संपलेल्या आर्थिक वर्षामध्ये बँकेस रु. ३८७.१७ लाख इतका नफा झालेला आहे. सन २०२२-२३ या आर्थिक वर्षात एकूण संचित तोटा रु. ३१८.६८ लाख इतका असून सन २०२३-२४ या चालू आर्थिक वर्षाचा नफा रु. ३८७.१७ लाख मधुन वजा केल्यानंतर एकूण नफा रु. ६८.४८ लाख इतका झाला आहे.

सन २०२३-२४ या आर्थिक वर्षाची नफा विभागणी

| तपशील | रक्कम रुपये |
|---|----------------|
| दिनांक ३१ मार्च २०२४ अखेर झालेला एकूण नफा | ३,८७,१६,६९६.५४ |
| (-) एकूण संचित तोटा | ३,१८,६८,५५४.०५ |
| = एकूण निव्वळ नफा | ६८,४८,०६२.४९ |
| राखीव निधी १००% | ६८,४८,०६२.४९ |
| शिल्लक नफा सन २०२३-२४ | ००.०० |

ग्राहक सेवा - बँक व्यवसाय हा बँकेच्या ग्राहकांवर अवलंबून असतो त्या दृष्टीने विचार करता बँक आपल्या ग्राहकांसाठी नेहमीच आकर्षक व नवनवीन योजना राबवित असते. बँकेने आपल्या ग्राहकांसाठी एस.एम.एस. अलर्ट RTGS / NEFT / POS / QR CODE सुविधा, सर्व प्रकारचे टॅक्स पेमेंट, CBS, CTS, NACH कार्यप्रणाली अशा प्रकारच्या सुविधा उपलब्ध करून दिल्या आहेत. ग्राहकांच्या सेवेसाठी २४ तास ATM सुविधा कार्यान्वीत केलेली आहे.

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

सेवक वर्ग - बँक व्यवस्थापनात महत्वाचा भाग म्हणजे बँकेचे सेवक, यामध्ये बँकेचे मुख्य कार्यकारी अधिकारी, वरिष्ठ व्यवस्थापक, व्यवस्थापक, अधिकारी व सेवक वर्ग यांचा कामातील आत्मविश्वास वाढविणे यासाठी विविध संस्थांकडून त्यांना प्रशिक्षण देण्यात येते. तसेच वेळोवेळी तज्ञसंचालकाचे मार्गदर्शन लाभते त्यामुळे बँकेच्या एकूण कामकाजावर चांगला परिणाम झाल्याचे दिसून येते.

संचालक व त्यांचे नातेवाईकांना दिलेले कर्ज : - महाराष्ट्र सहकारी संस्था अधिनियम १९६० कलम ७५ (२) नुसार द्यावयाच्या माहिती नुसार दि. ३१ मार्च २०२४ अखेर संचालक किंवा त्यांच्या नातेवाईकांना कोणत्याही प्रकारचे कर्ज वाटप केले नाही.

आभार - आपल्या बँकेस वेळोवेळी मोलाचे मार्गदर्शन केलेले रिझर्व्ह बँकेचे संचालक मा. श्री. सतीशजी मराठे साहेब रिझर्व्ह बँकेचे अधिकारी, मा. सहकार आयुक्त व निबंधक, श्री. शैलेश कोथमिरे साहेब, मा. जिल्हा उपनिबंधक श्री. संजय राऊत साहेब, जिल्हा उपनिबंधक मा. श्री. नागनाथ कंजेरी साहेब, मा. उपनिबंधक नागरी बँका. श्री. आनंद कटके साहेब तसेच महाराष्ट्र अर्बन को-ऑप बँक्स फेडरेशन, महाराष्ट्र अर्बन बँक असो., पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन यांचा बँकेच्या प्रगतीमध्ये सदैव अमूल्य सहभाग असतो. त्यांच्यामुळे बँकेची खऱ्या अर्थाने प्रगती झाली असे मी नम्रपणे नमुद करू इच्छितो. याबद्दल संचालक मंडळ त्यांचे शतशः ऋणी आहे.

बँकेच्या कार्यक्षेत्रात असलेल्या विविध पतसंस्थांनी आपल्या अमूल्य ठेवी आमच्याकडे ठेवून बँक वाढीसाठी जे सहकार्य केले त्याबद्दल संबंधीत संस्थांचा व पदाधिकारी यांचा मी आभारी आहे. ग्राहकांनी बँकेवर विश्वास ठेवून आपल्या ठेवी बँकेकडे ठेवल्या त्याबद्दल मी सर्वांचा आभारी आहे.

बँकेचे सल्लागार मा. श्री. गणेश निमकर साहेब यांनी बँकेला वेळोवेळी मोलाचे मार्गदर्शन करून सहकार्य केले त्याबद्दल त्यांचे मनःपूर्वक आभार, तसेच बँकेचे कायदेशीर सल्लागार मा. श्री. निनाद देशपांडे व मुल्यांकनकार यांनी बँकेस वेळोवेळी केलेल्या सहकार्याबद्दल संचालक मंडळाच्या वतीने त्यांचे आभार मानतो.

धन्यवाद..!

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

Pimpri Chinchwad Sahakari Bank Maryadit, Pimpri. Balance Sheet As On 31 March 2024

| 31/03/2023 | LIABILITIES | 31/03/2024 | 31/03/2023 | ASSETS | 31/03/2024 |
|------------------|---|------------------|------------------|--|------------------|
| | 1. SHARE CAPITAL | | | 1. CASH IN HAND | |
| 10,00,00,00.00 | a) Authorised Share Capital (4000000*25 Shares) | | 1,34,19,756.00 | Cash in hand | 1,28,90,532.00 |
| 5,14,26,775.00 | b) Subscribed & Paid up Share Capital | | 1,34,19,756.00 | | |
| 4,69,08,700.00 | i) Individual (1784145 Shares *Rs 25 Each) | 4,46,03,625.00 | 13,69,19,543.06 | 2. BALANCES WITH OTHER BANKS | |
| 45,18,075.00 | ii) Other Institution (235276 Shares *Rs 25 Each) | 58,81,900.00 | 5,44,65,135.26 | 1) CRR Purpose | 6,61,56,531.79 |
| | | | 5,44,65,135.26 | SBI & Other notified Bank (IDBI Bank) | 6,61,56,531.79 |
| 28,48,66,520.30 | 2. RESERVE FUND AND OTHER RESERVES | 28,23,23,363.95 | 8,24,54,407.80 | 2) Other Purpose | 1,23,13,638.68 |
| 5,50,13,414.48 | a) Reserve Fund | 5,50,29,214.48 | 58,058,130.66 | a) HDFC Bank | 64,97,008.77 |
| 3,24,00,000.00 | b) Building Fund | 3,24,00,000.00 | 66,632.70 | b) MSC Bank | 88,732.70 |
| 9,96,19,501.82 | c) Reserve for Bad Debts | 7,55,48,296.47 | 24,154,216.98 | c) PDCC Bank | 54,61,478.23 |
| 58,65,000.00 | d) Contingent Against Standard assets | 28,65,000.00 | 1,02,146.00 | d) ICICI Bank | 1,99,346.50 |
| 14,00,000.00 | e) Dividend Equalization Fund | 14,00,000.00 | 73,281.46 | e) Yes Bank | 67,072.48 |
| 1,83,20,000.00 | f) Investment Fluctuation Reserve | 1,83,20,000.00 | 0.00 | f) Equitas Small Finance Bank | - |
| 4,35,73,604.00 | g) Building Revaluation Reserve | 7,45,85,853.00 | | | |
| 590,000.00 | h) Members Welfare Fund | 5,90,000.00 | 678,791,150.00 | 3. INVESTMENTS | 62,66,11,210.00 |
| 100,000.00 | i) Social Welfare Fund | 1,00,000.00 | 0.00 | A) SLR Investment | |
| 50,000.00 | j) Director & Staff Training Fund | 50,000.00 | 53,74,19,650.00 | In Govt. & Other Approved Securities | 52,95,63,868.00 |
| 610,000.00 | k) Staff Welfare Fund | 6,10,000.00 | 532,500,000.00 | a) Face Value | 52,75,00,000.00 |
| 100,000.00 | l) Branch Development Fund | 1,00,000.00 | 53,74,19,650.00 | b) Book Value | 52,95,63,868.00 |
| 100,000.00 | m) Technology Development Fund | 1,00,000.00 | | | |
| 100,000.00 | n) Bank Silver Jubilee | 1,00,000.00 | 2,32,000.00 | B) Non SLR Investment (Shares) | 2,32,000.00 |
| 100,000.00 | o) Election Fund | 1,00,000.00 | | | |
| 2,69,25,000.00 | p) Investment Depreciation Reserve | 1,69,25,000.00 | 14,11,39,500.00 | C) Other Bank Investment | 9,68,15,342.00 |
| - | q) NBA Provision | 3,50,000.00 | 131,476,000.00 | a) Bank Investment | 9,68,15,342.00 |
| | | | 96,63,500.00 | b) SIDBI (MSME Refinance Fund 2023-26) | 0.00 |
| 134,00,72,364.19 | 3. DEPOSITS | 129,07,30,759.09 | | | |
| 83,64,09,076.00 | a) Fixed Deposits | 84,26,74,852.86 | | 4. LOAN & ADVANCES | 77,18,53,892.42 |
| 72,64,21,493.00 | a) Individuals | 72,65,10,835.86 | 70,82,04,667.88 | 1) Short Term | 45,24,36,742.18 |
| 10,99,87,583.00 | b) Co Operative Institution | 11,61,64,017.00 | 34,11,82,129.59 | a) Secured Loan | 45,24,36,742.18 |
| 31,37,82,532.96 | b) Savings Deposit | 29,91,27,172.83 | 29,20,88,631.00 | 2) Medium Term | 19,58,75,204.64 |
| 30,59,96,796.29 | a) Individuals | 29,16,45,047.79 | 28,17,79,309.11 | a) Secured Loan | 19,10,29,320.06 |
| 77,85,736.67 | b) Cooperative Institution | 74,82,125.04 | 1,03,09,321.89 | b) Unsecured Loan | 48,45,884.58 |
| 18,98,30,755.23 | c) Current Deposit | 14,89,28,733.40 | 7,49,33,907.29 | 3) Long Term | 12,35,41,945.60 |
| 14,14,20,259.65 | a) Individual (Firm/Partnership) | 14,53,99,078.66 | 7,49,33,907.29 | a) Secured Loan | 12,35,41,945.60 |
| 484,60,495.58 | b) Co Operative Institution | 35,29,654.74 | 0.00 | b) Unsecured Loan | 0.00 |
| 167,63,65,659.49 | Total B/F | | 153,73,35,116.94 | Total B/F | 148,98,27,804.89 |
| | | 162,35,39,648.04 | | | |

Pimpri Chinchwad Sahakari Bank Maryadit, Pimpri. Balance Sheet As On 31 March 2024

| | | | | |
|-------------------|--|-------------------|--|-------------------|
| 167,63,65,659.49 | Total C/F | 153,73,35,116.94 | Total C/F | 148,98,27,804.89 |
| 29,19,464.00 | 4. INTEREST PAYABLE ON DEPOSITS | 19,33,061.14 | 6. BUILDING & PROPERTIES | 9,70,83,438.07 |
| 1,21,38,178.46 | 5. OTHER LIABILITIES | 62,92,944.93 | a) Bank Building Book Value | 1,58,63,835.99 |
| 21,68,741.74 | a) Pay Order Payable | 41,69,739.64 | Add- Building Revaluation Reserve | 7,45,85,853.00 |
| 6,00,000.00 | b) Audit Fee Payable | 4,50,000.00 | b) ATM Machinery | 5,88,615.59 |
| 89,700.00 | c) Other Payable | 71,040.00 | c) Furniture & Fixture | 42,43,928.43 |
| 825,508.14 | d) Sundry Creditors | 8,89,683.28 | d) Dead Stock | 13,29,928.75 |
| 6,05,918.60 | e) TDS Payable On Deposit | 4,22,242.00 | e) Telephone Fittings | 42,063.61 |
| 3,46,502.33 | f) Output CGST/SGST/IGST | 2,03,063.88 | f) Computers | 2,66,989.90 |
| 6,32,363.00 | g) OTS Anamat For NPA Accounts | 34,489.08 | g) Electric Fittings | 1,62,222.80 |
| 52,687.05 | h) CBS Control A/c for HO at Branch | 52,687.05 | h) Wind Mill | 0.00 |
| 71,711.38 | i) Push Account (RTGS/ NEFT) | 0 | 7. OTHER ASSETS | 6,176,655.64 |
| 52,994.68 | j) GPA Insurance Payable | 0 | a) MSEDCL & Other Deposit | 1,39,500.00 |
| 6,649,411.54 | k) Deposit Suspense | 0 | b) Printing & Stationary Stock | 4,45,765.72 |
| 42,640.00 | l) Share Anamat | 0 | c) Prepaid Charges | 8,97,424.08 |
| | | | e) Festival Advance | 3,71,250.00 |
| 50,060.00 | 6. BRANCH ADJUSTMENT (CAT-3) | 0 | f) Advance Income Tax | 20,00,000.00 |
| | | | h) Input CGST/SGST/IGST | 2,14,507.04 |
| 19,07,84,173.48 | 7. OVERDUE INTEREST RESERVE (NPA Contra) | 11,12,60,342.11 | i) NFS Control Accounts | 16,62,631.04 |
| | | | j) Advance | 0.00 |
| 30,897,748.18 | 8. PROFIT AND LOSS A/c. | 3,87,16,616.54 | k) DEAF Amount Receivable From RBI | 46,642.76 |
| | | | l) Advance Election Expenses | 0.00 |
| | | | m) Income Tax Refund Receivable | 398,935.00 |
| | | | n) Acquisition of NBA | 34,653,450.00 |
| | | | 8. Acquisition of NBA | 322,500.00 |
| | | | 9. TDS on NBA | 12,18,10,210.11 |
| | | | 5. INTEREST RECEIVABLE | |
| | | | a) Overdue Interest Reserve (NPA-Contra) | 11,12,60,342.11 |
| | | | b) On Govt. Security | 77,51,739.00 |
| | | | c) On Investment | 27,98,129.00 |
| | | | 10. PROFIT AND LOSS ACCOUNTS | |
| | | | Previous Year Loss | 3,18,68,554.05 |
| | | | | |
| 62,35,582.02 | 9. CONTINGENT LIABILITIES (OBS) | 70,28,470.46 | 11. CONTINGENT LIABILITIES | 7,028,470.46 |
| 3,56,000.00 | a) Bank Guarantee | 3,56,000.00 | a) Bank Guarantee | 356,000.00 |
| 58,79,582.02 | b) DEAF Amount transferred to RBI | 66,72,470.46 | b) DEAF Amount transferred to RBI | 6,672,470.46 |
| 1,91,31,55,283.61 | Grand Total | 1,78,17,42,612.76 | Grand Total | 1,78,17,42,612.76 |

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

Pimpri Chinchwad Sahakari Bank Maryadit, Pimpri.

Profit & Loss Account as on 31st March 2024

| 31.03.2023 | EXPENDITURE | 31.03.2024 | 31.03.2023 | INCOME | 31.03.2024 |
|-----------------|---|-----------------|-----------------|--|-----------------|
| 5,52,53,451.46 | 1. INTEREST PAID ON | 6,52,74,006.30 | 10,92,14,935.02 | 1. INTEREST RECEIVED | 11,87,15,954.81 |
| 5,52,53,451.46 | i) Deposit | 6,52,53,857.20 | 6,92,75,552.44 | i) On Advances | 7,68,81,546.20 |
| 0.00 | ii) Interest Paid on FDOD | 20,149.10 | 55,89,183.60 | ii) On Bank Investments | 85,93,037.00 |
| 2,78,52,343.72 | 2. ADMINISTRATIVE EXPENSES | | 3,39,85,562.00 | iii) On Government Securities | 3,28,57,099.11 |
| 2,69,38,503.72 | i) Staff Expenses | 2,61,54,034.40 | 3,57,715.98 | iv) Loan A/C Penal Interest & Penalty | 3,84,272.50 |
| 0.00 | ii) Director Fees & Allowances | 8,400.00 | 6921.00 | v) Interest Rec. on Income Tax Refund | 0.00 |
| 9,13,840.00 | iii) Auditors Fee | 7,94,261.00 | 1,02,50,846.67 | 2. OTHER INCOME | 8,452,472.83 |
| 1,67,09,260.74 | 3. OTHER OPERATING EXPENSES | 2,07,71,548.40 | 9,73,100.50 | i) Processing Charges | 15,34,165.00 |
| 14,43,020.00 | i) Rent Taxes & Electricity | 19,58,589.50 | 22,980.00 | ii) Dividend Received | 22,980.00 |
| 26,63,918.96 | ii) Insurance Paid | 27,27,517.66 | 19,53,587.05 | iii) ATM Income | 17,84,428.54 |
| 94,173.00 | iii) Court Expenses (Legal) | 100,000.00 | 60,200.00 | iv) Form Fees | 91,636.00 |
| 10,52,915.49 | iv) Postage Telegrams & Stamps | 9,87,626.16 | 64,150.00 | v) CIC's Charges Received | 89,759.00 |
| 3,08,643.47 | v) Stationery Printing | 2,03,426.59 | 56,06,387.31 | vi) MISC Income | 12,49,878.48 |
| 288,972.30 | vi) Advertising & Publicity | 184,334.00 | 99,385.46 | vii) Commission | 98,028.81 |
| 30,49,030.46 | vii) Depreciation | 27,73,454.75 | 742,900.00 | viii) Locker Rent | 7,32,650.00 |
| 1,31,553.59 | viii) Repairs & Maintenance | 95,562.47 | 129,383.77 | ix) Sale on Assets | 0.00 |
| 1,350,418.64 | ix) ATM Expenses | 954,228.05 | 405,638.58 | x) Other Charges | 18,87,103.00 |
| 63,26,614.83 | x) Other Expenses | 74,01,040.22 | 193,134.00 | xi) Cheque Book Charges | 3,35,994.00 |
| 0.00 | xi) Income/Loss on Govt Security | 33,85,769.00 | | xii) Cheque Return Charges | 6,25,850.00 |
| 4,29,78,046.00 | 4. PROVISIONS AGAINST RISK | 5,000,000.00 | 3,16,82,749.00 | 3. INTEREST RECEIVED FROM BRANCHES | 32,915,612.00 |
| 3,36,15,000.00 | i) Provision for BDDR Spl. BDDR | 50,00,000.00 | 53,888,647.18 | 4. Bad Debts WriteOff | 4,021,205.35 |
| 93,63,046.00 | ii) Interest Provision on matured deposit | 0.00 | 676,753.87 | 5. GST WriteOff | 0.00 |
| 3,16,82,749.00 | iii) Depreciation on Gsec Invest. | 0.00 | 53,587,272.00 | 6. PROVISION REVERSED | 3,45,50,000.00 |
| 38,957.46 | 5. INTEREST PAID TO BRANCHES | 3,29,15,612.00 | 3,000,000.00 | i) IDR Provision Reversal | 10,000,000.00 |
| 53,888,647.18 | 6. Ex-Gratia Written Off | 0.00 | 3,09,320.00 | ii) Income Tax Excess Provision Reversal | 0.00 |
| 0.00 | 7. Bad Debts Written Off | 4,021,205.35 | 777,952.00 | iii) Matured Deposit Provision Reversal | 0.00 |
| 0.00 | 8. INCOME TAX | 4,999,561.00 | 49,500,000.00 | iv) NPA Excess Provision Reversal | 2,45,50,000.00 |
| 0.00 | Income Tax Paid | 4,999,561.00 | | | |
| 30,897,748.18 | 9. Net Profit | 3,87,16,616.54 | 2,88,76,656.67 | 7. NET LOSS | 0.00 |
| 25,93,01,203.74 | GRAND TOTAL | 19,86,55,244.99 | 25,93,01,203.74 | GRAND TOTAL | 19,86,55,244.99 |



पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

Pimpri Chinchwad Sahakari Bank Maryadit, Pimpri.

(As per Section 29 of Banking Regulation Act, 1949(AACS))

Balance Sheet as on 31.03.2024

(Rs In Thousand)

| Capital And Liabilities | Sch. No. | As on 31.03.2024 | As on 31.03.2023 |
|--------------------------------|----------|---------------------|---------------------|
| Capital | 1 | 50,486.00 | 51,427.00 |
| Reserve and Surplus | 2 | 2,82,323.00 | 2,84,867.00 |
| Deposits | 3 | 12,90,731.00 | 13,40,072.00 |
| Borrowings | 4 | - | - |
| Other Liabilities & Provisions | 5 | 1,58,203.00 | 2,36,790.00 |
| Total | | 17,81,743.00 | 19,13,156.00 |

| Assets | Sch. No. | As on 31.03.2024 | As on 31.03.2023 |
|--|----------|---------------------|---------------------|
| Cash and Balances with Reserve Bank of India | 6 | 12,891.00 | 13,420.00 |
| Balances with Banks and Money at Call & Short Notice | 7 | 78,472.00 | 1,36,920.00 |
| Investments | 8 | 6,26,611.00 | 6,78,791.00 |
| Advances | 9 | 7,71,854.00 | 7,08,205.00 |
| Fixed Assets | 10 | 97,083.00 | 68,685.00 |
| Other Assets | 11 | 1,94,832.00 | 3,07,135.00 |
| Total | | 17,81,743.00 | 19,13,156.00 |
| Contingent Liabilities | 12 | 6,236.00 | 5,880.00 |

Board of Directors

| | | | |
|---|--|--|--|
| Mr. Shirish Dinkarrao Deshpande Chairman | CA. Mr. Sanjay Narayan Pawar Director | Mr. Ramchandra Jagannath Jadhav Director | Mr. Dhananjay Ganpatrao Mohite Director |
| Mr. Prasad Vitthalrao Pawar Director | Mr. Ajit Anandrao Buttepatil Director | Mr. Uttam Aakaram Mane Director | Dr. Suyash Tanaji Shinde Director |
| Adv. Mr. Ambadas Balkisan Pardeshi Director | Mr. Subhash Pandurang Yelmar Director | Mr. Madhukar Mahadev Salgar Director | Mrs. Vaishali Dattatraya Kadam Director |
| Mrs. Poonam Vishal Gokhale Director | Mrs. Shailaja Ashok Lokhande Director | CA. Mr. Ratikant Ranganath Pingle Expert Director | Adv. Mr. Mukhund Maruti Awate Expert Director |
| Mr. Sagar Sitaram Dhavale Chief Executive Officer (Incharge) | | | |

Subject to Audit Report of even date
GSKM & ASSOCIATES
Chartered Accountants
FRN – 117922W

CA Subhash Shinde
Partner
Mem. No. 112473
UDIN : 24112473BKALWX1919
Place: Pune
Date: 31/05/2024

२७ वा वार्षिक अहवाल

(१४)

सन २०२३-२४



पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

Pimpri Chinchwad Sahakari Bank Maryadit, Pimpri.

(As per Section 29 of Banking Regulation Act, 1949(AACS))

Profit and Loss Account for the year ended 31.03.2024

| Particulars | Sch. No. | For the year ended 31.03.2024 | For the year ended 31.03.2023 |
|-------------------------------|----------|-------------------------------|-------------------------------|
| I. Income: | | | |
| Interest/discount on advances | 13 | 1,51,631.00 | 1,40,898.00 |
| Other Income | 14 | 47,024.00 | 1,18,403.00 |
| Total | | 1,98,655.00 | 2,59,301.00 |

| | | | |
|------------------------------|----|-------------|-------------|
| II. Expenditures: | | | |
| Interest Expended | 15 | 98,190.00 | 86,936.00 |
| Operating Expenses | 16 | 56,748.00 | 98,489.00 |
| Provisions And Contingencies | | 5,000.00 | 42,978.00 |
| Total | | 1,59,938.00 | 2,28,403.00 |

| | | | |
|---------------------------------|--|-------------|-------------|
| III. Profit / (Loss): | | | |
| Net Profit / (Loss) Of The Year | | 38,717.00 | 30,898.00 |
| Profit / (Loss) Brought Forward | | - 31,869.00 | - 62,766.00 |
| Total | | 6,848.00 | - 31,868.00 |

| | | | |
|---|--|---|---|
| IV. Appropriations: * | | | |
| Transfer to Statutory Reserves | | - | - |
| Transfer to Reserve u/s 63 (c) of MSCS Act 2002 | | - | - |
| Transfer to Education Fund | | - | - |
| Transfer to Proposed Dividends | | - | - |
| Transfer to Staff Ex-Gratia | | - | - |
| Transfer to BDDR | | - | - |
| Transfer to Staff Welfare Fund | | - | - |
| (*) Subject to approval of AGM | | - | - |
| Total | | - | - |

Board of Directors

Mr. Shirish Dinkarrao Deshpande
Chairman

Mr. Prasad Vitthalrao Pawar
Director

Adv. Mr. Ambadas Balkisan Pardeshi
Director

Mrs. Poonam Vishal Gokhale
Director

CA. Mr. Sanjay Narayan Pawar
Director

Mr. Ajit Anandrao Buttepatil
Director

Mr. Subhash Pandurang Yelmar
Director

Mrs. Shailaja Ashok Lokhande
Director

Mr. Ramchandra Jagannath Jadhav
Director

Mr. Uttam Aakaram Mane
Director

Mr. Madhukar Mahadev Salgar
Director

CA. Mr. Ratikant Ranganath Pingle
Expert Director

Mr. Dhananjay Ganpatrao Mohite
Director

Dr. Suyash Tanaji Shinde
Director

Mrs. Vaishali Dattatraya Kadam
Director

Adv. Mr. Mukhund Maruti Awate
Expert Director

Mr. Sagar Sitaram Dhavale
Chief Executive Officer (Incharge)

Subject to Audit Report of even date
GSKM & ASSOCIATES
Chartered Accountants
FRN – 117922W

CA Subhash Shinde
Partner
Mem. No. 112473
UDIN : 24112473BKALWX1919
Place: Pune
Date: 31/05/2024

२७ वा वार्षिक अहवाल

(१५)

सन २०२३-२४

Particulars of Schedules in the Balance Sheet, Profit & Loss A/c

Schedule 1 – Capital

(Rs In thousands)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|--|---------------------|---------------------|
| Authorised Share Capital | 1,00,000.00 | 1,00,000.00 |
| Authorised Capital ("A" Class shares of Rs 25/- each. 25*4000000) | 1,00,000.00 | 1,00,000.00 |
| Issued & Paid Up | | |
| Shares of Rs 25/- each fully paid up | | |
| 1) Individual | 44,599.00 | 46,908.00 |
| 2) Co-Op Institutions / State Govt. | - | - |
| 3) Others | 5,887.00 | 4,519.00 |
| Total | 50,486.00 | 51,427.00 |

Schedule - 2 - Reserve and Surplus

(Rs in thousands)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|------------------------------------|---------------------|---------------------|
| I. Statutory Reserves | 55,029.00 | 55,013.00 |
| Opening Balance | 55,013.00 | 54,932.00 |
| Additions during the year | 16.00 | 81.00 |
| Deductions during the year | - | - |
| II. Building Fund | 32,400.00 | 32,400.00 |
| Opening Balance | 32,400.00 | 32,400.00 |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| III. Dividend Equalisation Fund | 1,400.00 | 1,400.00 |
| Opening Balance | 1,400.00 | 1,400.00 |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| IV. Bad and Doubtful Debts Reserve | 75,548.00 | 99,620.00 |
| Opening Balance | 99,620.00 | 1,70,000.00 |
| Additions during the year | 1,500.00 | 33,009.00 |
| Deductions during the year | 25,572.00 | 1,03,389.00 |

| | | |
|------------------------------------|-----------|-----------|
| V. Investment Fluctuation Reserve | 18,320.00 | 18,320.00 |
| Opening Balance | 18,320.00 | 18,320.00 |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| VI. NBA Provision | 3,500.00 | 0 |
| Opening Balance | - | 0 |
| Additions during the year | 3,500.00 | 0 |
| Deductions during the year | - | 0 |
| VII. Member Welfare Fund | 590.00 | 590.00 |
| Opening Balance | 590.00 | 590.00 |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| VIII. Technology Development Fund | 100.00 | 100.00 |
| Opening Balance | 100.00 | 100.00 |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| IX. Branch Development Fund | 100.00 | 100.00 |
| Opening Balance | 100.00 | 100.00 |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| X. Staff Welfare Fund | 610.00 | 610.00 |
| Opening Balance | 610.00 | 610.00 |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| XI. Social Welfare Fund | 100.00 | 100.00 |
| Opening Balance | 100.00 | 100.00 |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| XI. Director & Staff Training Fund | 50.00 | 50.00 |
| Opening Balance | 50.00 | 50.00 |
| Additions during the year | - | - |
| Deductions during the year | - | - |

| | | |
|--|-----------|-----------|
| XII. Investment Depreciation Reserve | 16,925.00 | 26,925.00 |
| Opening Balance | 26,925.00 | 21,100.00 |
| Additions during the year | - | 8,825.00 |
| Deductions during the year | 10,000.00 | 3,000.00 |
| | | |
| XIII. Building Revaluation Reserve | 74,586.00 | 43,574.00 |
| Opening Balance | 43,574.00 | 49,241.00 |
| Additions during the year | 31,012.00 | - |
| Deductions during the year | - | 5,667.00 |
| | | |
| XIV. Bank Silver Jubilee & Election Fund | 200.00 | 200.00 |
| Opening Balance | 200.00 | 200.00 |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| | | |
| XV. Contingent Provision Against Standard Assets | 2,865.00 | 5,865.00 |
| Opening Balance | 5,865.00 | 5,865.00 |
| Additions during the year | - | 0 |
| Deductions during the year | 3,000.00 | 0 |
| | | |
| XV. General Provision For Loss Reserve | - | - |
| Opening Balance | - | - |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| | | |
| XV. Standard Covid-19 Reserve | - | - |
| Opening Balance | - | - |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| | | |
| XV. Special Res. Under Income Tax Act 1961 | - | - |
| Opening Balance | - | - |
| Additions during the year | - | - |
| Deductions during the year | - | - |
| | | |
| XVI. Non Performing Investment Reserve | - | - |
| Opening Balance | - | - |
| Additions during the year | - | - |
| Deductions during the year | - | - |

| | | |
|--|-------------|-------------|
| XVII. Balance in Profit and Loss Account | 6,849.00 | 31,868.00 |
| Opening Balance | 31,868.00 | 62,766.00 |
| Additions during the year | - | - |
| Deductions during the year | 38,717.00 | 30,898.00 |
| | | |
| Total | 2,82,323.00 | 2,84,867.00 |

Schedule 3 – Deposits

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|---|---------------------|---------------------|
| A. I. Demand Deposits | 1,48,929.00 | 1,89,881.00 |
| (i) From Banks | - | - |
| (ii) From Others | 1,48,929.00 | 1,89,881.00 |
| II. Savings Bank Deposits | 2,99,127.00 | 3,13,783.00 |
| III. Term Deposits | 8,42,675.00 | 8,36,408.00 |
| (i) From Banks | - | - |
| (ii) From others | 8,11,095.00 | 8,11,095.00 |
| Total (I, II, III) | 12,90,731.00 | 13,40,072.00 |
| B. (i) Deposits of branches in India | 12,90,731.00 | 13,40,072.00 |
| (ii) Deposits of branches outside India | - | - |
| Total (B) | 12,90,731.00 | 13,40,072.00 |

Schedule 4 – Borrowings

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|---|---------------------|---------------------|
| I. Borrowing in India | - | - |
| (i) Reserve Bank of India | - | - |
| (ii) Other Banks | - | - |
| (iii) Other institutions and agencies | - | - |
| (iv) Others Long Term (Subordinated) deposits | - | - |
| II. Borrowings outside India | - | - |
| Total: (I and II) | - | - |
| Secured borrowings included in I and II above | | |

Schedule 5 – Other Labilities and Provision

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|------------------------------------|---------------------|---------------------|
| I. Bills payable | 4,241.00 | 2,169.00 |
| II. Inter-office adjustments (Net) | - | - |
| III. Interests accrued | 1,933.00 | 2,919.00 |
| IV. Others (including Provisions) | 1,52,029.00 | 2,31,702.00 |
| Total | 1,58,203.00 | 2,36,790.00 |

Schedule 6 – Cash and Balances with Reserve Bank of India

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|---|---------------------|---------------------|
| I. Cash in hand (Including foreign currency notes) | 12,891.00 | 13,420.00 |
| II. Balance with Nationalised Bank | - | - |
| (i) in Current Account | - | - |
| (ii) in other Accounts | - | - |
| Total: (I and II) | 12,891.00 | 13,420.00 |

Schedule 7 – Balance with Banks and money at call and short Notice

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|---------------------------------------|---------------------|---------------------|
| I. In India | | |
| (i) Balances with banks | 78,472.00 | 1,36,920.00 |
| (a) In Current Accounts | 78,472.00 | 1,36,920.00 |
| (b) In Other Deposit Accounts | - | - |
| (ii) Money at call and short notice | - | - |
| (a) With banks | - | - |
| (b) With other institutions (RBI LAF) | - | - |
| Total: (i & ii) | 78,472.00 | 1,36,920.00 |
| II. Outside India | | |
| (i) in Current Accounts | - | - |
| (ii) in Other Deposit Accounts | - | - |
| (iii) Money at call and short notice | - | - |
| Total: (i, ii & iii) | - | - |
| Grant Total: (I and II) | 78,472.00 | 1,36,920.00 |

Schedule 8 – Investments

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|---|---------------------|---------------------|
| I. Investments in India in | | |
| (i) Government Securities | 5,29,564.00 | 5,37,420.00 |
| (ii) Other approved securities | - | - |
| (iii) Shares | 232.00 | 232.00 |
| (iv) Debentures and Bonds | - | 9,663.00 |
| (v) Subsidiaries and/or joint ventures | - | - |
| (vi) Others | 96,815.00 | 1,31,476.00 |
| Total | 6,26,611.00 | 6,78,791.00 |
| II. Investments outside India in | | |
| (i) Government securities (Including local authorities) | - | - |
| (ii) Subsidiaries and/or joint ventures | - | - |
| (iii) Other investments (to be specified) | - | - |
| Total | - | - |
| Grand Total (I and II) | 6,26,611.00 | 6,78,791.00 |

Schedule 9 – Advances

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|---|---------------------|---------------------|
| A. (i) Bills purchased and discounted | - | - |
| (ii) Cash credits, overdrafts and loans repayable on demand | 1,84,408.00 | 1,81,742.00 |
| (iii) Term loans | 6,107.00 | 10,309.00 |
| Total | 1,90,515.00 | 1,92,051.00 |
| B. (i) Secured by tangible assets | 1,07,898.00 | 2,05,208.00 |
| (ii) Covered by Bank/Government Guarantees | - | - |
| (iii) Unsecured | - | - |
| Total | 1,07,898.00 | 2,05,208.00 |
| C.I. Advances in India | | |
| (i) Priority sectors | 4,73,441.00 | 3,10,946.00 |
| (ii) Public sector | - | - |
| (iii) Banks | - | - |
| (iv) Others | - | - |
| Total | 4,73,441.00 | 3,10,946.00 |

| | | |
|------------------------------------|-------------|-------------|
| C.II. Advances Outside India | | |
| (i) Due from banks | - | - |
| (ii) Due from others | - | - |
| (a) Bills purchased and discounted | - | - |
| (b) Syndicated loans | - | - |
| (c) Others | - | - |
| Total | - | - |
| Grand Total: (C.I. & C.II) | 7,71,854.00 | 7,08,205.00 |

Schedule 10 - Fixed Assets

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|---|---------------------|---------------------|
| I. Premises | 15,864.00 | 17,626.00 |
| At cost as on 31st March of the preceding year | 17,626.00 | 19,585.00 |
| Additions during the year | - | - |
| W.I.P. during the year | - | - |
| Deductions during the year | 1,762.00 | 1,959.00 |
| Depreciation to date | - | - |
| II. Other Fixed Assets (including furniture and fixtures) | 81,219.00 | 51,059.00 |
| At cost as on 31st March of the preceding year | 51,059.00 | 57,852.00 |
| Additions during the year | 31,171.00 | 207.00 |
| Deductions during the year | - | 243.00 |
| Depreciation to date | 1,011.00 | 6,757.00 |
| Total: (I and II) | 97,083.00 | 68,685.00 |

Schedule 11 - Other Assets

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|--|---------------------|---------------------|
| I. Inter-office adjustment (net) | - | - |
| II. Interest accrued | - | - |
| III. Tax paid in advance/tax deducted at source | 2,000.00 | 35.00 |
| IV. Stationery and stamps | 446.00 | 430.00 |
| V. Non-banking assets acquired in satisfaction of claims | 34,654.00 | 34,425.00 |
| VI. Others | 1,57,732.00 | 2,72,245.00 |
| Total | 1,94,832.00 | 3,07,135.00 |

Schedule 12 - Contingent liabilities

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|---|---------------------|---------------------|
| I. Claims against the bank not acknowledged as debts | - | - |
| II. Liability for partly paid investments | - | - |
| III. Liability on account of outstanding forward exchange contracts | - | - |
| IV. Guarantees given on behalf of constituents | | |
| (a) In India | 356.00 | 356.00 |
| (b) Outside India | - | - |
| V. Acceptances, endorsements and other obligations | - | - |
| VI. Other items for which the bank is contingently liable | 6,672.00 | 5,880.00 |
| Total | 7,028.00 | 6,236.00 |

Schedule 13 - Interest Earned

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|---|---------------------|---------------------|
| I. Interest/discount on advance/bills | 77,265.00 | 69,640.00 |
| II. Income on investments | 41,450.00 | 39,575.00 |
| III. Interest on balances with Reserve Bank of India and other inter-bank funds | | |
| IV. Others | 32,916.00 | 31,683.00 |
| Total: | 1,51,631.00 | 1,40,898.00 |

Schedule 14 - Other Income

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|--|---------------------|---------------------|
| I. Commission, exchange and brokerage | 98.00 | 99.00 |
| II. Profit on sale of investments | - | - |
| Less : Loss on sale of investments | - | - |
| III. Profit on revaluation of investments | - | - |
| Less : Loss on revaluation of investments | - | - |
| IV. Profit on sale of land, buildings and other assets | | |
| Less : Loss on sale of land, buildings and other assets | | |
| V. Profit on exchange transactions | - | - |
| Less : Loss on exchange transactions | - | - |
| VI. Income earned by way of dividends etc. from subsidiaries/companies and/or joint ventures abroad/in India | | |
| VII. BDDR written back | 24,550.00 | 49,500.00 |
| VIII. Miscellaneous Income | 22,376.00 | 68,804.00 |
| Total | 47,024.00 | 1,18,403.00 |
| Note : Under Items II to V loss figures may be shown in brackets. | | |

Schedule 15 - Interest Expended

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|---|---------------------|---------------------|
| I. Interest on deposits | 65,254.00 | 55,253.00 |
| II. Interest on Reserve Bank of India / Inter-bank borrowings | - | - |
| III. Others | 32,936.00 | 31,683.00 |
| Total | 98,190.00 | 86,936.00 |

Schedule 16 - Operating Expenses

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|--|---------------------|---------------------|
| I. Payments to and provisions for employees | 26,154.00 | 26,939.00 |
| II. Rent, taxes and lighting | 6,958.00 | 1,443.00 |
| III. Printing and stationery | 203.00 | 309.00 |
| IV. Advertisement and publicity | 184.00 | 289.00 |
| V. Depreciation on bank's property | 2,774.00 | 3,049.00 |
| VI. Director's fees, allowances and expenses | - | - |
| VII. Auditors' fees and expenses (Including branch auditors) | 794.00 | 914.00 |
| VIII. Law charges | 100.00 | 94.00 |
| IX. Postages. Telegrams, Telephones, etc. | 988.00 | 1,053.00 |
| X. Repairs and maintenance | 96.00 | 132.00 |
| XI. Insurance | 2,728.00 | 2,664.00 |
| XII. Other expenditure | 11,748.00 | 7,714.00 |
| XIII. Bad Debts Written Off | 4,021.00 | 53,889.00 |
| Total | 56,748.00 | 98,489.00 |

Schedule 17 – Provisions and Contingencies

(Rs. in Thousand)

| Particulars | As on 31.03.2024 | As on 31.03.2023 |
|--|---------------------|---------------------|
| I. Bad and Doubtful Debts Reserve Provision | 1,500.00 | 33,615.00 |
| II. Provision against Standard Assets | - | - |
| III. Depreciation on GOVT. Securities Investment | - | 9,363.00 |
| IV. Provision for Income Tax | - | - |
| V. Special Reserve under Income Tax | - | - |
| VI. Provision for NBA Account | 3,500.00 | - |
| VII. Provision For Standard A/c (COVID-19) | - | - |
| Total | 5,000.00 | 42,978.00 |

DISCLOSURE AS PER RBI GUIDELINES

Disclosure in financial statements – “Notes to Accounts”

1.Regulatory Capital

a) Composition of Regulatory Capital:

| (Amount in ₹ crore) | | | |
|---------------------|--|------------|------------|
| Sr. No. | Particulars | 31.03.2024 | 31.03.2023 |
| i) | Common Equity Paid up share capital and reserves | 17.97 | 12.81 |
| ii) | Additional Tier 1 capital*/ Other Tier 1 capital | 0 | 0 |
| iii) | Tier 1 capital (i + ii) | 17.97 | 12.81 |
| iv) | Tier 2 capital | 2.12 | 2.42 |
| v) | Total capital (Tier 1+Tier 2) | 20.09 | 15.23 |
| vi) | Total Risk Weighted Assets (RWAs) | 58.72 | 56.95 |
| vii) | Paid-up share capital and reserves as percentage of RWAs | 29.24 | 26.74 |
| viii) | Tier 1 Ratio (Tier 1 capital as a percentage of RWAs) | 30.60 | 22.49 |
| ix) | Tier 2 Ratio (Tier 2 capital as a percentage of RWAs) | 3.08 | 4.24 |
| x) | Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs) | 29.24% | 26.74% |
| xi) | Leverage Ratio* | NA | NA |
| xii) | Percentage of the shareholding of | | |
| | a) Government of India | NA | NA |
| | b) State Government (specify name) | | |
| | c) Sponsor Bank [§] | | |
| xiii) | Amount of paid-up equity capital raised during the year | NA | NA |
| xiv) | Amount of non-equity Tier 1 capital raised during the year. | NA | NA |
| xv) | Amount of Tier 2 capital raised during the year. | NA | NA |

b) Draw down from Reserves:

(Amount in ₹ crore)

| Sr. No. | Particulars | 31.03.2024 | 31.03.2023 |
|---------|-------------|------------|------------|
| I) | Nil | - | - |

2. Asset liability Management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

| | Day 1 | 2 to 7 Days | 8 to 14 Day | 15 to 30 Days | 31 days to 2 Months | Over 2 Month and up to 3 Months | Over 3 Month and to 6 Months | Over 6 Month and up to 1 Month | Over 1 Years and up to 3 Years | Over 3 Years and up to 5 Years | Over 5 Years | Total |
|------------------------------|-------|-------------|-------------|---------------|---------------------|---------------------------------|------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------|--------|
| Deposits | 6.83 | 1.34 | 1.29 | 2.60 | 4.37 | 42.96 | 12.34 | 38.17 | 18.51 | 0.50 | 0.16 | 129.07 |
| Advances | 0.03 | 0.03 | 0.004 | 0.15 | 12.45 | 12.17 | 15.18 | 0.40 | 6.70 | 7.90 | 22.17 | 77.18 |
| Investments | 0 | 0 | 0 | 4.04 | 2.50 | 0.00 | 3.16 | 0 | 0 | 0 | 52.96 | 62.66 |
| Borrowings | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Foreign Currency assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Foreign Currency liabilities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | |
|----|-------|--------------------------------|--|
| 06 | AS-15 | Retirement Benefits | As per information given the bank has taken Group Gratuity Insurance Scheme (GGIS) and Leave Encashment Scheme Of LIC and the premium paid has been charged to the profit and Loss Account, Therefore, the liability in respect of gratuity and Leave Encashment payable to the employee is covered under the aforesaid Scheme |
| 07 | AS-17 | Segment Reporting | The major part of the business of the bank is accepting deposit and lending. It is only one category in Which the bank is engaged. Since, there are no different categories, which are distinct from earner having different risks and rewards. Therefore. Accounting Standard AS-17 prescribed by ICAI is not applicable. |
| 08 | AS-18 | Related party Disclosure | As per information given to us the bank has no subsidiary banks or associated banks The bank has not granted any loans to its directors after becoming they are director or concerns in which they are interested. The loans granted to key management personals is not failing under the category Of related party disclosure, because each person is a single party and the same has been clarified by RBI vide Circular. dt. 23.03.2003 |
| 09 | AS-20 | Earnings Per Share | Since bank is under loss hence earnings Per Share is not worked out. |
| 10 | AS-22 | Accounting for taxes on income | In accordance with the principles laid down by ICAI, the bank has not worked out Deferred Tax and brought into the books Of accounts. |
| 11 | AS-26 | Intangible Assets | Intangible assets include the Banking Software in use The cost of the software has been included under the head (Computer) In short, the cost of software and hardware has been taken together in the Balance Sheet, A depreciation as per provided as income tax act 1961. Henceforth, the bank classify the cost of hardware and software separately and disclose in the Balance Sheet accordingly as an "Intangible Assets" in respect of software. |

| | | | |
|----|-------|--|--|
| 12 | AS-36 | Impairment of Assets | In respect of advance, the bank has made necessary provision as per RBI prudential norms of provisioning Further in respect of fixed assets the depreciation of an adequate amount is also provided. The Total Market value of the securities in AFS category was below the cost price. Hence, impairment of asset is provided by sufficient provision towards IDR. |
| 13 | AS-29 | Provisions, Contingent Liabilities and Contingent Assets | As per information provided to us the guarantee given on behalf of customers has been accounted for and all such guarantees are fully secured. The contingent liability also includes the amount transferred to Depositor Education Awareness Fund (DEAF) There are no such liabilities of which an obligation may arise in monitory terms subsequently. There are no disputed claims of any party or pending suits of financial obligations in litigation. Further. There is no possibility of arising any asset on the past event or existence of contingent asset is possible |
| 14 | | Non-Banking Asset | By virtue of the provisions of section 6 (f), 6 (g) and section (g) on Banking Regulation Act, 1949 the bank has acquired immovable property of the borrowers. |

For G S K M AND ASSOCIATES,
Chartered Accountants
FRN : 117922W

/-

CA Subhash Shinde

Partner

M.No. 112473

UDIN : 24112473BKALWX1919

Date:- 31/05/2024, Place: - Pune

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

सन २०२४-२०२५ करिता अंदाजपत्रक

खर्च बाजू

(रुपये लाखात)

| खर्चाचा तपशिल | सन २०२३-२४ वर्षाचा अंदाज | सन २०२३-२४ प्रत्यक्ष खर्च | सन २०२४-२५ वर्षाचा अंदाज |
|---------------------------------|-----------------------------|------------------------------|-----------------------------|
| ठेवीवरील दिलेले व्याज | ५५४.८० | ६५२.७४ | ७००.०० |
| शाखांना दिलेले व्याज (Contra) | ३३५.२० | ३२९.१६ | ३४०.०० |
| सेवक पगार भत्ते व प्रशिक्षण | २८०.०० | २६१.५४ | २६०.०० |
| लेखापरीक्षण फी | ९.५० | ७.९४ | ९.०० |
| भाडे, कर व वीज बिल | १२.६० | १९.५८ | ३०.०० |
| विमा (ठेवीवरील विमा व इतर विमा) | २८.१० | २७.२८ | २८.०० |
| कायदेशीर फी | ३.५० | १.०० | ४.०० |
| टपाल दूरध्वनी व लीजलाईन | १२.०० | ९.८८ | १२.०० |
| छपाई व स्टेशनरी | ३.०० | २.०३ | ५.०० |
| जाहिरात | ३.५० | १.८४ | ३.०० |
| घसारा | २८.०० | २७.७३ | २६.०० |
| दुरुस्ती | २.०० | ०.९६ | २.०० |
| इतर | ८५.०० | १२३.८५ | १२०.५० |
| तरतुदी | ५०.०० | ५०.०० | २०.०० |
| सरकारी कर्जरोखे गुंतवणूक घसारा | १०.०० | ०.०० | ३०.०० |
| आयकर | ४०.०० | ५०.०० | १००.०० |
| सरकारी कर्जरोखे विक्री तोटा | ३५.०० | ३३.८६ | ०.०० |
| ढोबळ नफा | ३३४.२० | ३८७.१६ | १३५.०० |
| एकूण | १८२६.४० | १९८६.५५ | १८२४.५० |

उत्पन्न बाजू

(रुपये लाखात)

| उत्पन्नाचा तपशिल | सन २०२३-२४ वर्षाचा अंदाज | सन २०२३-२४ प्रत्यक्ष खर्च | सन २०२४-२५ वर्षाचा अंदाज |
|-------------------------------------|-----------------------------|------------------------------|-----------------------------|
| कर्जावरील मिळालेले व्याज | ७४९.०० | ११०१.८१ | ८००.०० |
| शाखांना दिलेले व्याज (Contra) | - | - | ३४०.०० |
| इतर बँक गुंतवणुकीवरील व्याज | २२.०० | ७६.४८ | ८४.०० |
| सरकारी कर्जरोखे गुंतवणुकीवरील व्याज | ३५०.०० | ३३८.०२ | ३५०.०० |
| कमिशन | ०.९० | ०.९८ | १.०० |
| लॉकर भाडे | ७.५० | ७.३३ | ७.५० |
| सरकारी कर्जरोखे विक्रीवरील नफा | २०.०० | ०.०० | ३०.०० |
| इतर उत्पन्न | ६७७.०० | ४६१.९३ | २१२.०० |
| एकूण | १८२६.४० | १९८६.५५ | १८२४.५० |

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

बँकेची पंचवार्षिक वाटचाल

(रुपये लाखात)

| अ.क्र. | तपशिल | ३१.३.२०२० | ३१.३.२०२१ | ३१.३.२०२२ | ३१.३.२०२३ | ३१.३.२०२४ |
|--------|---|-----------|-----------|-----------|-----------|-----------|
| १) | सभासद संख्या Member No's | ८२०३ | ७९३९ | ७९५९ | ७९१३ | ८०१४ |
| २) | वसुल भागभांडवल Share Capital | ५८८.२४ | ५५८.६९ | ५२०.३३ | ५१४.२७ | ५०४.८६ |
| ३) | शाखा Branches | ४ | ४ | ४ | ४ | ४ |
| ४) | ठेवी Deposit | १७५१२.१७ | १६१०४.१७ | १२१७६.६४ | १३४००.७२ | १२९०७.३१ |
| ५) | कर्ज Loan | १०६४२.०७ | ८३२९.६५ | ८०६०.६७ | ७०८२.०५ | ७७१८.५४ |
| ६) | गंगाजळी व इतर निधी Reserve & Other Fund | २३४८.१६ | ३१८०.१० | ३५४४.५९ | २८४८.६७ | २८२३.२३ |
| ७) | गुंतवणुक व बँक शिल्लक Investment Bank Bal. | १९७६.५७ | १०३०४.३६ | ६०९७.६५ | ६७८७.९१ | ६२६६.११ |
| ८) | एकुण उत्पन्न Gross Income | २७७५.९८ | २४८२.०६ | १८०७.५१ | २५७९.६७ | १९८६.५५ |
| ९) | एकुण खर्च Gross Expensess | २९३३.३६ | २६६३.५८ | २०९६.१५ | २३१८.४६ | १५९९.३८ |
| १०) | निव्वळ नफा / तोटा Net Profit/Loss | -१५७.३८ | -१८१.५२ | -२८८.७७ | ३०८.९८ | ३८७.८७ |
| ११) | खेळते भांडवल Working Capital | २०५०१.७४ | १९५१०.९९ | २०५२०.७२ | १८८४८.९९ | १६३८६.१४ |
| १२) | लाभांश Dividend | - | - | - | - | - |
| १३) | ढोबळ एन.पी.ए. Gross NPA | २४.९२% | ३५.२७% | ३१.१२% | १७.२१% | ११.३६% |
| १४) | नक्त एन.पी.ए. Net NPA | १६.६५% | २३.०३% | १२.०६% | २.५१% | १.७४% |
| १५) | ऑडीट वर्ग Audit Class | ब | क | क | ब | अ |
| १६) | सी. आर. ए. आर. CRAR | १७.३५% | १८.५५% | २१.६०% | २६.७४% | २९.२४% |

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

ढेवीवरील व्याजदर तक्का

| Sr No. | Period | Regular Citizen | Senior Citizen | Bulk Deposit |
|--------|---------------------------|-----------------|----------------|--------------|
| 1 | 7 Day's To 45 Day's | 3.50% | 4.00% | 4.00% |
| 2 | 46 Day's To 179 Day's | 5.50% | 6.00% | 6.00% |
| 3 | 180 Day's To 210 Day's | 6.00% | 6.50% | 6.50% |
| 4 | 211 Day's To 364 Days | 6.25% | 6.75% | 6.75% |
| 5 | 13 Month's To 24 Month's | 6.80% | 7.30% | 7.30% |
| 6 | 25 Month's TO 36 Month's | 7.00% | 7.50% | 7.50% |
| 7 | 37 Month's To 60 Month's | 6.75% | 7.25% | 7.25% |
| 8 | 60 Month's to 120 Month's | 6.50% | 7.50% | 7.50% |

Note : Senior Citizen Age above 60 Year.

Single Bulk Deposit Amount Rs. 15 Lakh & Above.

रु. ५ लाखापर्यंतचे सर्व ढेवींना विमा संरक्षण

कर्जावरील व्याजदर

| | | | |
|-----------------|-----------------|--------------------------|------------|
| गृह कर्ज | ८ ते ८.५०% | तारणी कर्ज | १०% ते १५% |
| घरदुरुस्ती कर्ज | ९ ते ९.५०% | कॅश क्रेडीट व व्यवसायीक | ११ ते १२% |
| कंपनी हमीपत्र | ११% | सोने तारण | ९ ते १०% |
| वाहतूक व्यवसाय | ९.५०% ते १०.५०% | राष्ट्रीय बचत प्रमाणपत्र | ११% |
| वाहन तारण कर्ज | ८ ते ८.५०% | लीज रेंट डिस्काऊंटींग | १५% |
| शैक्षणिक कर्ज | ८ ते ८.५०% | | |

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

* बँकेची ठळक वैशिष्ट्ये *

- * सुलभ कर्ज योजना
- * कार्यक्षम व जिज्ञासू संचालक मंडळ व व्यवस्थापन मंडळ
- * सेफ डिपॉझिट लॉकर्स उपलब्ध
- * ATM, CTS, RTGS, NEFT, IMPS, QR CODE, सर्वप्रकारचे कर भरणा सुविधा
- * सर्वप्रकारचे चेक क्लिअरिंग, ड्राफ्ट मिळण्याची सोय
- * मुख्य कार्यालयासह बँकेच्या सर्व शाखा स्वमालकीच्या जागेत कार्यरत आहेत.
- * बँकेचे कार्यक्षेत्र पुणे, सातारा, अहमदनगर व सोलापूर जिल्हा

* बँकेची शाखा कार्यालये *

* पिंपरी शाखा *

‘शामा आर्केड’ स.न.१११, मेनरोड काळेवाडी, पिंपरी, पुणे- १७.
फोन नं. ७२७६०९६४३१/४३२

* चिंचवड शाखा *

प्लॉट नं. जीपी ११५, ‘मोरया बिझनेस सेंटर’, रोटरी क्लब जवळ, संभाजीनगर, चिंचवड, पुणे - १९
फोन नं. : ७२७६०९६४३७ (०२०) २७३७०५६८

* भोसरी शाखा *

स.न.६९०, राधेश्याम अपार्टमेंट, शॉप नं. ३ ए, ३ बी, पुणे-नाशिक रोड, भोसरी, पुणे - ३९
फोन नं. ७२७६०९६४३८/४३९

* चाकण शाखा *

कोहिनूर सेंटर, बी बिल्डींग, शिवाजी चौक, चाकण, पुणे - ४१०५०१
फोन नं. ७२७६०९६४४०

Web : www.pcsbank.in

E-mail : headoffice@pcsbank.in / admin@pcsbank.in

FSC : IBKL0087PCS

* बँक कामकाजाच्या वेळा *

* सोमवार ते शनिवार *

सकाळी १० ते २.०० व दुपारी २.३० ते ६.००
महिन्याचा दुसरा व चौथा शनिवार कामकाज बंद राहील
रविवार साप्ताहिक सुट्टी

3. Investments

a) Composition of Investment Portfolio

As on. 31.03.2024

(Amount in ₹ crore)

| | Investments in India | | | | | | | Investments outside India | | | | Total Investments |
|---|-----------------------|---------------------------|--------|----------------------|------------------------------------|--------|----------------------------|---|------------------------------------|--------|---------------------------------|-------------------|
| | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others | Total investments in India | Government securities (including local authorities) | Subsidiaries and/or joint ventures | Others | Total Investments outside India | |
| Held to Maturity | | | | | | | | | | | | |
| Gross | 21.11 | 0 | 0.02 | 0 | 0 | 9.68 | 30.81 | 0 | 0 | 0 | 0 | 30.81 |
| Less: Provision for nonperforming investments (NPI) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 21.11 | 0 | 0.02 | 0 | 0 | 9.68 | 30.81 | 0 | 0 | 0 | 0 | 30.81 |
| Available for Sale | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross | 31.85 | 0 | 0 | 0 | 0 | 0 | 31.85 | 0 | 0 | 0 | 0 | 31.85 |
| Less: Provision for depreciation and NPI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 31.85 | 0 | 0 | 0 | 0 | 0 | 31.85 | 0 | 0 | 0 | 0 | 31.85 |
| Held for Trading | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Less: Provision for depreciation and NPI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Investments | 52.96 | 0 | 0.02 | 0 | 0 | 9.68 | 62.66 | 0 | 0 | 0 | 0 | 62.66 |
| Less: Provision for nonperforming investments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Less: Provision for depreciation and NPI | 1.69 | 0 | 0 | 0 | 0 | 0 | 1.69 | 0 | 0 | 0 | 0 | 1.69 |
| Net | 51.27 | 0 | 0.02 | 0 | 0 | 9.68 | 60.97 | 0 | 0 | 0 | 0 | 60.97 |
| | | | | | | | | | | | | |

As on. 31.03.2023

(Amount in ₹ crore)

| | Investments in India | | | | | | | Investments outside India | | | | Total Investments |
|---|-----------------------|---------------------------|--------|----------------------|------------------------------------|--------|----------------------------|---|------------------------------------|--------|---------------------------------|-------------------|
| | Government Securities | Other Approved Securities | Shares | Debentures and Bonds | Subsidiaries and/or joint ventures | Others | Total investments in India | Government securities (including local authorities) | Subsidiaries and/or joint ventures | Others | Total Investments outside India | |
| Held to Maturity | | | | | | | | | | | | |
| Gross | 21.66 | 0 | 0.02 | 0 | 0 | 14.12 | 35.80 | 0 | 0 | 0 | 0 | 35.80 |
| Less: Provision for nonperforming investments (NPI) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 21.66 | 0 | 0.02 | 0 | 0 | 14.12 | 35.80 | 0 | 0 | 0 | 0 | 35.80 |
| Available for Sale | | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross | 32.08 | 0 | 0 | 0 | 0 | 0 | 32.08 | 0 | 0 | 0 | 0 | 32.08 |
| Less: Provision for depreciation and NPI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 32.08 | 0 | 0 | 0 | 0 | 0 | 32.08 | 0 | 0 | 0 | 0 | 32.08 |
| Held for Trading | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gross | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Less: Provision for depreciation and NPI | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Investments | 53.74 | 0 | 0.02 | 0 | 0 | 14.12 | 67.88 | 0 | 0 | 0 | 0 | 67.88 |
| Less: Provision for nonperforming investments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Less: Provision for depreciation and NPI | 2.69 | 0 | 0 | 0 | 0 | 0 | 2.69 | 0 | 0 | 0 | 0 | 2.69 |
| Net | 51.69 | 0 | 0.02 | 0 | 0 | 14.12 | 65.19 | 0 | 0 | 0 | 0 | 65.19 |

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

| Particulars | 31.03.2024 | 31.03.2023 |
|---|------------|------------|
| i) Movement of provisions held towards depreciation on Investments. | | |
| a) Opening balance | 2.69 | 2.11 |
| b) Add: Provisions made during the year | 0.00 | 0.88 |
| c) Less: Write off / write back of excess provisions during the year | 1.00 | 0.30 |
| d) Closing balance | 1.69 | 2.69 |
| ii) Movement of Investment Fluctuation Reserve | | |
| a) Opening balance | 1.83 | 1.83 |
| b) Add: Amount transferred during the year | 0 | 0 |
| c) Less: Drawdown | 0 | 0 |
| d) Closing balance | 1.83 | 1.83 |
| iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category | 5.72% | 5.70% |

c) Sale and transfers to/from HTM category – From HTM to AFS Category

(Amount in ₹ crore)

| S. No | Type of Security | Face Value | Book Value | Remark |
|-------|--------------------|----------------|----------------|----------------|
| 1 | 6.57% GOI 2033 | 5,00,00,000.00 | 4,76,85,000.00 | Sale of GOI |
| 2 | 182 DTB 28.07.2023 | 5,00,00,000.00 | 4,98,00,850.00 | Sale of T Bill |

d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

| Sr. No. | Particulars | 31.03.2024 | 31.03.2023 |
|---------|---|------------|------------|
| a) | Opening balance | 0 | 0 |
| b) | Additions during the year since 1 st April | 0 | 0 |
| c) | Reductions during the above period | 0 | 0 |
| d) | Closing balance | 0 | 0 |
| e) | Total provisions held | 0 | 0 |

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

| Sr. No. | Issuer | Amount | | Extent of Private Placement | | Extent of 'Below Investment Grade' Securities | | Extent of 'Unrated' Securities | | Extent of 'Unlisted' Securities | |
|---------|-------------------------------------|----------|----------|-----------------------------|----------|---|----------|--------------------------------|----------|---------------------------------|----------|
| (1) | (2) | (3) | | (4) | | (5) | | (6) | | (7) | |
| | | 31.03.24 | 31.03.23 | 31.03.24 | 31.03.23 | 31.03.24 | 31.03.23 | 31.03.24 | 31.03.23 | 31.03.24 | 31.03.23 |
| a) | PSUs | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| b) | FIs | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| c) | Banks | 0.02 | 0.02 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| d) | Private Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| e) | Subsidiaries/ Joint Ventures | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| f) | Others | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| g) | Provision held towards depreciation | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Total | 0.02 | 0.02 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

4. Asset quality

a) Classification of advances and provisions held as on 31.03.2024

(Amount in ₹ crore)

| | Standard | Non-Performing | | | | | Total |
|--|-------------------------|----------------|----------|------|--|-------------------------------|-------|
| | Total Standard Advances | Substandard | Doubtful | Loss | | Total Non-Performing Advances | |
| Gross Standard Advances and NPAs | | | | | | | |
| Opening Balance | 58.63 | 0.32 | 0.54 | 0 | | 11.33 | 70.82 |
| Add: Additions during the year | | | | | | | |
| Less: Reductions during the year* | | | | | | | |
| Closing balance | 68.41 | 1.36 | 0.26 | 0 | | 7.15 | 77.18 |
| *Reductions in Gross NPAs due to: | | | | | | | |
| i) Upgradation | | | | | | | |
| ii) Recoveries (excluding recoveries from upgraded accounts) | | | | | | | |
| iii) Technical/ Prudential Write-offs | | | | | | | |
| iv) Write-offs other than those under (iii) above | | | | | | | |
| *Reductions in Gross NPAs due to: | | | | | | | |
| Provisions (excluding Floating Provisions) | | | | | | | |
| Opening balance of provisions held | 0.59 | 0.03 | 9.93 | 0 | | 9.96 | |
| Add: Fresh provisions made during the year | 0.00 | 0.00 | 0.00 | 0 | | 0.00 | |
| Less: Excess provision reversed/ Write-off loans | 0.00 | 2.01 | 0.40 | 0 | | 2.41 | |
| Closing balance of provisions held | 0.68 | 0.82 | 6.73 | 0 | | 7.55 | |
| Net NPAs | | | | | | | |
| Opening Balance | 0 | 0 | 0 | 0 | | 1.51 | |
| Add: Fresh additions during the year | 0 | 0 | 0 | 0 | | 0 | |
| Less: Reductions during the year | 0 | 0 | 0 | 0 | | 0.30 | |
| Closing Balance | 0 | 0 | 0 | 0 | | 1.21 | |

Classification of advances and provisions held as on 31.03.2023.

(Amount in ₹ crore)

| | Standard | Non-Performing | | | | Total |
|--|-------------------------|----------------|----------|------|-------------------------------|-------|
| | Total Standard Advances | Substandard | Doubtful | Loss | Total Non-Performing Advances | |
| Gross Standard Advances and NPAs | | | | | | |
| Opening Balance | 55.52 | 1.79 | 23.29 | 0 | 25.08 | 80.60 |
| Add: Additions during the year | | | | | | |
| Less: Reductions during the year* | | | | | | |
| Closing balance | 58.63 | 0.32 | 11.87 | 0 | 12.19 | 83.01 |
| *Reductions in Gross NPAs due to: | | | | | | |
| i) Upgradation | | | | | | |
| ii) Recoveries (excluding recoveries from upgraded accounts) | | | | | | |
| iii) Technical/ Prudential Write-offs | | | | | | |
| iv) Write-offs other than those under (iii) above | | | | | | |
| Provisions (excluding Floating Provisions) | | | | | | |
| Opening balance of provisions held | 0.53 | 0.18 | 16.82 | 0 | 17.00 | |
| Add: Fresh provisions made during the year | 0.00 | 0.00 | 0.00 | 0 | 0.00 | |
| Less: Excess provision reversed/ Write-off loans | 0.00 | 0.15 | 6.89 | 0 | 7.04 | |
| Closing balance of provisions held | 0.59 | 0.03 | 9.93 | 0 | 10.55 | |
| Net NPAs | | | | | | |
| Opening Balance | 0 | 0 | 0 | 0 | 0.00 | |
| Add: Fresh additions during the year | 0 | 0 | 0 | 0 | 0 | |
| Less: Reductions during the year | 0 | 0 | 0 | 0 | 0.00 | |
| Closing Balance | 0 | 0 | 0 | 0 | 0.00 | |

| Ratios (in per cent) | 31.03.2024 | 31.03.2023 |
|-----------------------------|------------|------------|
| Gross NPA to Gross Advances | 11.36 | 17.21 |
| Net NPA to Net Advances | 1.74 | 2.51 |
| Provision coverage ratio | 86.17% | 81.71% |

b) Sector-wise Advances and Gross NPAs

(Amounts in crore)

| Sr. No. | Sector* | 31.03.2024 | | | 31.03.2023 | | |
|---------|--|----------------------------|------------|---|----------------------------|------------|---|
| | | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector | Outstanding Total Advances | Gross NPAs | Percentage of Gross NPAs to Total Advances in that sector |
| i) | Priority Sector | | | | | | |
| a) | Agriculture and allied activities | 23.35 | 0 | 0 | 16.31 | 0 | 0 |
| b) | Advances to industries sector eligible as priority | 0 | 0 | 0 | 0 | 0 | 0 |
| c) | Services | 23.99 | 3.89 | 16.22 | 12.42 | 4.59 | 36.96 |
| d) | Personal loans | 11.73 | 0.01 | 0.09 | 7.14 | 0.18 | 2.52 |
| | Subtotal (i) | 47.34 | 3.89 | 44.42 | 35.87 | 4.77 | 39.48 |
| ii) | Non-priority Sector | | | | | | |
| a) | Agriculture and allied activities | 0 | 0 | 0 | 0 | 0 | 0 |
| b) | Industry | 0 | 0 | 0 | 0 | 0 | 0 |
| c) | Services | 0 | 0 | 0 | 0 | 0 | 0 |
| d) | Personal loans | 29.84 | 4.87 | 16.32 | 34.95 | 7.42 | 21.23 |
| | Sub-total (ii) | 29.84 | 4.87 | 16.32 | 34.95 | 7.42 | 21.23 |
| | Total (I + II) | 77.18 | 8.76 | 60.74 | 70.82 | 12.19 | 60.71 |

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

c) Overseas assets, NPAs and revenue - Nil

d) Particulars of resolution plan and restructuring

i) Details of accounts subjected to restructuring

| | | Agriculture and allied activities | | Corporates (excluding MSME) | | Micro, Small and Medium Enterprises (MSME) | | Retail (excluding agriculture and MSME) | | Total | |
|-------------|--------------------------|-----------------------------------|---------------|-----------------------------|---------------|--|---------------|---|---------------|--------------|---------------|
| | | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year |
| Standard | Number of borrowers | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Gross Amount (₹ crore) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Provision held (₹ crore) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Substandard | Number of borrowers | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | Agriculture and allied activities | | Corporates (excluding MSME) | | Micro, Small and Medium Enterprises (MSME) | | Retail (excluding agriculture and MSME) | | Total | |
| | | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year | Current Year | Previous Year |
| | Gross Amount (₹ crore) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Provision held (₹ crore) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Doubtful | Number | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

| | | | | | | | | | | | |
|-------|------------------------------------|---|---|---|---|---|---|---|---|---|---|
| | of borrowe rs | | | | | | | | | | |
| | Gross Amount (₹ crore) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Provisio n held (₹ crore) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | Number of borrowe rs | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Gross Amount (₹ crore) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Provisio n held (₹ crore) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

e) Disclosure of transfer of loan exposures

| <i>Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)</i> | | | |
|--|---|-----------------------------|---|
| (all amounts in ₹ crore) | To ARCs | To permitted transferees | To other transferees (please specify) |
| No: of accounts | 0 | 0 | 0 |
| Aggregate principal outstanding of loans transferred | 0 | 0 | 0 |
| Weighted average residual tenor of the loans transferred | 0 | 0 | 0 |
| Net book value of loans transferred (at the time of transfer) | 0 | 0 | 0 |
| Aggregate consideration | 0 | 0 | 0 |
| Additional consideration realized in respect of accounts transferred in earlier years | 0 | 0 | 0 |
| <i>Details of loans acquired during the year</i> | | | |
| (all amounts in ₹ crore) | From SCBs, RRBs, UCBs, StCBs, DCCBs, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs) | | From ARCs |
| Aggregate principal outstanding of loans acquired | 0 | | 0 |
| Aggregate consideration paid | 0 | | 0 |
| Weighted average residual tenor of loans acquired | 0 | | 0 |

f) Fraud accounts

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

| | 31.03.2024 | 31.03.2023 |
|---|------------|------------|
| Number of frauds reported | 0 | 0 |
| Amount involved in fraud (₹ crore) | 0 | 0 |
| Amount of provision made for such frauds (₹ crore) | 0 | 0 |
| Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore) | 0 | 0 |

f) Disclosure under Resolution Framework for COVID-19-related Stress.

Format for disclosures to be made half yearly starting September 30, 2021.

(Amounts in ₹ crore)

| Type of borrower | Exposure to accounts classified as Standard consequent to implementation of resolution plan— Position as at the end of the previous half-year (A) | Of (A), aggregate debt that slipped into NPA during the half year | Of (A) amount written off during the half-year | Of (A) amount paid by the borrowers during the half- year | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year |
|--------------------|---|---|--|---|--|
| Personal Loans | 0 | 0 | 0 | 0 | 0 |
| Corporate persons* | 0 | 0 | 0 | 0 | 0 |
| Of which MSMEs | 0 | 0 | 0 | 0 | 0 |
| Others | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 0 | 0 |

5. Exposures

a) Exposure to real estate sector

(Amount in ₹ crore)

| Category | 31.03.2024 | 31.03.2023 |
|--|--------------|--------------|
| <i>i) Direct exposure</i> | | |
| a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits. | 11.68 | 7.04 |
| b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits; | 3.69 | 5.70 |
| c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate | | |
| <i>ii) Indirect Exposure</i> Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies. | 0 | 0 |
| Total Exposure to Real Estate Sector | 15.37 | 12.74 |

b) Exposure to Capital Market

(Amount in ₹ crore)

| | Particulars | 31.03.2024 | 31.03.2023 |
|----------------------------------|--|------------|------------|
| i) | Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt; | 0 | 0 |
| ii) | Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds; | 0 | 0 |
| iii) | Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security; | 0 | 0 |
| iv) | Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances; | 0 | 0 |
| v) | Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers; | 0 | 0 |
| vi) | Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources; | 0 | 0 |
| vii) | Bridge loans to companies against expected equity flows / issues. | 0 | 0 |
| viii) | Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds; | 0 | 0 |
| ix) | Financing to stockbrokers for margin trading; | 0 | 0 |
| x) | All exposures to Venture Capital Funds (both registered and unregistered) | 0 | 0 |
| Total exposure to capital market | | 0 | 0 |

c) Unsecured advances

(Amount in ₹ crore)

| Particulars | 31.03.2024 | 31.03.2023 |
|--|------------|------------|
| Total unsecured advances of the bank | 0.48 | 1.03 |
| Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken | 0 | 0 |
| Estimated value of such intangible securities | 0 | 0 |

d) Factoring exposures – Nil

e) Unhedged foreign currency exposure - Nil

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

| Particulars | 31.03.2024 | 31.03.2023 |
|---|------------|------------|
| Total deposits of the twenty largest depositors | 21.44 | 21.89 |
| Percentage of deposits of twenty largest depositors to total deposits of the bank | 16.61% | 16.34% |

b) Concentration of advances

(Amount in ₹ crore)

| Particulars | 31.03.2024 | 31.03.2023 |
|--|------------|------------|
| Total advances to the twenty largest borrowers | 26.75 | 34.02 |
| Percentage of advances to twenty largest borrowers to total advances of the bank | 34.65% | 48.04% |

c) Concentration of exposures

(Amount in ₹ crore)

| Particulars | 31.03.2024 | 31.03.2023 |
|--|------------|------------|
| Total exposure to the twenty largest borrowers/customers | 27.13 | 34.02 |
| Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers | 27.66% | 48.04% |

d) Concentration of NPAs

(Amount in ₹ crore)

| Particulars | 31.03.2024 | 31.03.2023 |
|---|------------|------------|
| Total Exposure to the top twenty NPA accounts (Ledger Balance) | 8.08 | 10.58 |
| Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs. | 92.13% | 86.79% |

7. Derivatives

- a) Forward rate agreement/Interest rate swap – Nil
- b) Exchange traded interest rate derivatives - Nil
- c) Disclosures on risk exposure in derivatives - Nil
- d) Credit default swaps - Nil

8. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

| Sr. No. | Particulars | 31.03.2024 | 31.03.2023 |
|---------|--|------------|------------|
| i) | Opening balance of amounts transferred to DEA Fund | 0.58 | 0.49 |
| ii) | Add: Amounts transferred to DEA Fund during the year | 0.11 | 0.12 |
| iii) | Less: Amounts reimbursed by DEA Fund towards claims | 0.02 | 0.03 |
| iv) | Closing balance of amounts transferred to DEA Fund | 0.67 | 0.58 |

9. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman¹

| Sr. No | Particulars | 31.03.2024 | 31.03.2023 |
|--|---|------------|------------|
| Complaints received by the bank from its customers | | | |
| 1. | Number of complaints pending at beginning of the year | 0 | 0 |
| 2. | Number of complaints received during the year | 1 | 1 |
| 3. | Number of complaints disposed during the year | 1 | 1 |
| 3.1 | Of which, number of complaints rejected by the bank | 0 | 0 |
| 4. | Number of complaints pending at the end of the year | 0 | 0 |
| Maintainable complaints received by the bank from Office of Ombudsman | | | |
| 5. | Number of maintainable complaints received by the bank from Office of Ombudsman | 1 | 1 |
| 5.1 | Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman | 1 | 1 |
| 5.2 | Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman | 0 | 0 |
| 5.3 | Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank | 0 | 0 |
| 6. | Number of Awards unimplemented within the stipulated time (other than those appealed) | 0 | 0 |
| Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme. | | | |

b) Top five grounds of complaints received by the bank from customers

| Grounds of complaints, (i.e. complaints relating to) | Number of complaints pending at the beginning of the year | Number of complaints received during the year | % increase/ decrease in the number of complaints received over the previous year | Number of complaints pending at the end of the year | Of 5, number of complaints pending beyond 30 days |
|--|---|---|--|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 |
| 31.03.2024 | | | | | |
| Ground - 1 | 0 | 1 | 1% | 0 | |
| Ground - 2 | 0 | 0 | 0 | 0 | 0 |
| Ground - 3 | 0 | 0 | 0 | 0 | 0 |
| Ground - 4 | 0 | 0 | 0 | 0 | 0 |
| Ground - 5 | 0 | 0 | 0 | 0 | 0 |
| Others | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 0 | 0 |
| 31.03.2023 | | | | | |
| Ground - 1 | 0 | 1 | 1% | 0 | 0 |
| Ground - 2 | 0 | 0 | 0 | 0 | 0 |
| Ground - 3 | 0 | 0 | 0 | 0 | 0 |
| Ground - 4 | 0 | 0 | 0 | 0 | 0 |
| Ground - 5 | 0 | 0 | 0 | 0 | 0 |
| Others | 0 | 0 | 0 | 0 | 0 |
| Total | 0 | 0 | 0 | 0 | 0 |

14. Other Disclosures

a) Business ratios

| Particular | 31.03.2024 | 31.03.2023 |
|--|------------|------------|
| i) Interest Income as a percentage to Working Funds | 7.22 | 8.49 |
| ii) Non-interest income as a percentage to Working Funds | 4.86 | 7.13 |
| iii) Cost of Deposits | 5.19 | 4.48 |
| iv) Net Interest Margin | 3.38 | 3.38 |
| v) Operating Profit as a percentage to Working Funds | 2.66 | 4.45 |
| vi) Return on Assets | 2.45 | 1.93 |
| vii) Business (deposits plus advances) per employee | 4.69 | 4.55 |
| viii) Profit / Loss per employee | 8.80 | 0.07 |

- b) Banc assurance business - Nil
c) Marketing and distribution - Nil
d) Disclosures regarding Priority Sector Lending Certificates (PSLCs) – Nil
Provisions and contingencies

(Amount in ₹ Crore)

| Provision debited to Profit and Loss Account | 31.03.2024 | 31.03.2023 |
|---|------------|------------|
| i) Provisions for NPI | 0 | 0 |
| ii) Provision towards NPA | 0.5 | 3.36 |
| iii) Provision made towards Investment Depreciation Reserve | 0.05 | 0.94 |
| iv) Other Provisions and Contingencies (with details) | 0 | 0 |

- f) Implementation of IFRS converged Indian Accounting Standards (Ind AS). Nil
g) Payment of DICGC Insurance Premium.

| Sr. | Particulars | 31.03.2024 | 31.03.2023 |
|-----|-------------------------------------|------------|------------|
| No. | | | |
| i) | Payment of DICGC Insurance Premium | 0.18 | 0.17 |
| ii) | Arrears in payment of DICGC premium | 0 | 0 |

- f) Disclosure of facilities granted to directors and their relatives – Nil
h) Disclosure of facilities granted to directors and their relatives. Nil
i) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of banks. Nil



पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

STATUTORY AUDITOR'S REPORT

To,
THE MEMBERS OF,
PIMPRI CHINCHWAD SAHAKARI BANK MARYADIT,
PIMPRI, PUNE – 411017.

1. We have audited the accompanying financial statement of **PIMPRI CHINCHWAD SAHAKARI BANK MARYADIT, PIMPRI**, which comprise the Balance Sheet as at March 31, 2024 and the Statement of Profit for the year then ended and a summary of significant accounting policies and other explanatory information incorporated in these financial statements are the returns of 04 branches and Head Office audited by us.

Management's Responsibility for the Financial Statements:

2. Management of the Bank is responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance of the Bank in accordance with the accounting principles generally accepted in India including the Accounting Standards as issued by the ICAI read with guidelines issued by the Reserve Bank of India in so far as they are applicable to the Bank and in conformity with the provisions of the Banking Regulation Act, 1949 as applicable, complying with Reserve Bank of India Guidelines from time to time in accordance with the Banking Regulation Act, 1949 as applicable to Co-Operative Societies and the Maharashtra Co-Operative Societies Act, 1960 (as amended by Maharashtra Co-Operatives Societies (Amendment) Ordinance, 2013 (Mah. Ord. No. II Of 2013) and the Maharashtra Co-Operatives Rules, 1961. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of The financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility:

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the 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 misstatement.
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 auditors' judgement, including the assessment of the risks of material misstatement of the financial statement, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in



पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the 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.

Opinion:

- i. The Balance sheet and Profit and Loss Account of the Bank is drawn as per the Banking Regulation Act, 1949 (as applicable to Co-Operative Societies) as well as The Maharashtra Co-Operatives Societies Act, 1960 (as amended by Maharashtra Co-Operative (Amendment) Ordinance, 2013 (Mah. Ord. No. II of 2013))
- ii. In our opinion proper books of accounts as required by The Maharashtra Co-Operatives Societies Act, 1960 (amended by Maharashtra Co-Operatives Societies (Amendment) Ordinance, 2013 (Mah. Ord. No. II of 2013)) and the Maharashtra Co-Operatives Societies Rules, 1961, have been kept by the bank so far as appears from our examination of those books;
- iii. The observations contained in the audit memorandum in give all the information required by the Maharashtra Co-Operatives Societies Act, 1960 (as amended by Maharashtra Co-Operatives Societies – (Amendment) ordinance, 2013 (Maha. Ord. No. II of 2013)) and Maharashtra Co-Operative Societies Rules, 1961, in the manner so required, in conformity with the accounting principles generally accepted in India;
- iv. The Balance Sheet, read with the notes thereon is a full and fair Balance sheet containing all the necessary particulars, is properly drawn up so as to exhibit a true & fair view of state of affairs of the Bank as at March 31, 2024 in conformity with accounting principles generally accepted in India
- v. The Profit & Loss Account, read with the notes thereon shows a true balance of profit, in conformity with accounting principles generally accepted in India, for the year covered by account, Bank has incurred profit Of Rs. 387.16 Lacs and read with the notes exhibit a true & fair view of state of affairs of the Bank as at March 31, 2024 in conformity with accounting principles generally accepted in India.



पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

Report on Other Legal and Regulatory Requirements:

7. The Balance Sheet, Profit and loss account has been drawn up on accordance with the provision of the Banking Regulation Act, 1949 as applicable to Co-operative societies and the Maharashtra Cooperative Societies Act, 1960 (as amended by Maharashtra Cooperative Societies (amendment) Ordinance 2013 (Mah. Ord.no.II of 2013).
8. Subject to the limitations of the audit as indicated in Paragraphs 3 to 5 above and paragraph 10 below, we report that:
- a. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit and have found them to be satisfactory.
 - b. The transactions of the Bank which have come to our notice have been within the powers of the Bank.
 - c. The returns received from the offices and branches of the bank have been found adequate for the purpose of our audit.

7. In our opinion:

- a. The Balance Sheet, Profit & Loss Account & Cash Flow Statement dealt with by this report are in agreement with the books of account and returns;
 - b. In our opinion, proper books of account as required by Law have been kept by the Bank. Balance Sheet, Profit and Loss Statement, Cash Flow Statement comply with the Accounting Standards' issued by the Institute Of Chartered Accountants of India from time to time, so far as they apply to the Banking Industry & as appears from our examination of those books. For provision Deferred Tax Asset / Deferred Tax Liability , Time Difference for Taxes on Income is not identified by Management;
10. For the year 2023-2024, Audit Class "A" is awarded to the Bank as per CAMELS Rating Model. The Bank has been awarded "A" audit classification for the F.Y.2023-2024.

For G S K M AND ASSOCIATES
Chartered Accountants
FRN : 117922W

CA Subhash Shinde
Partner
M.No. 112473
UDIN : 24112473BKALWX1919
Date:- 31/05/2024, Place: - Pune

Accounting Standards Financial Year 2024-25

It is mandatory for the co - operative banks to make the compliance of Accounting Standards, Which are applicable accordingly, our bank has complied the following Accounting Standards (AS)

| Sr. No. | AS No. | Accounting Standard | How compliance. |
|---------|--------|---|---|
| 1 | 2 | 3 | 4 |
| 01 | AS-3 | Cash Flow Statement | Bank has prepared cash flow statement for the FY 2023-24. |
| 02 | AS-5 | Net Profit or Loss and prior period items | The bank has considered normally all the items of income and expenses, which are pertaining to the accounting period before determining the net profit/ loss. |
| 03 | AS-6 | Depreciation Accounting | The bank has generally complied AS-6 and AS-10 during the year barring some exceptions_ A Statement of fixed assets With cost block and depreciation is prepared |
| 04 | AS-9 | Revenue Recognition | In accordance with the directives of the RBI. The significant item of income is interest on loans and advances, which has been accounted on accrual basis in respect of performing assets and on cash basis in respect of nonperforming assets. From the point view of materiality concept, the bank has complied with Revenue Recognition accounting standard, |
| 05 | AS-10 | Accounting for fixed assets | The bank has complied AS-6 and AS-10 during the year, A Statement of fixed assets With cost block and accumulated depreciation is drawn. |

* व्यवस्थापन मंडळ सदस्य *



सी.ए. श्री. आनंदकुमार नारायण गावडे
अध्यक्ष



डॉ. श्री. सुयश तानाजी शिंदे
सदस्य



सी.ए. श्री. मधुनाथ संपतराव जाधव
सदस्य



अॅड श्री. योगेश जयंत कामत
सदस्य



अॅड श्री. चैतन्य नरेंद्र लढा
सदस्य



बँकेच्या विशेष सर्वसाधारण सभेच्यावेळी दीपप्रज्वलन करताना प्रमुख मान्यवर अॅड. श्री. धरणीधर पाटील तसेच बँकेचे अध्यक्ष व इतर संचालक



बँकेच्या विशेष सर्वसाधारण सभेच्यावेळी सभासदांना मार्गदर्शन करताना बँकेचे अध्यक्ष श्री. शिरीष देशपांडे



बँकने आयोजित केलेल्या सेवक संचालक स्नेह मेळाव्यात उपस्थित असलेल्या कर्मचारी वर्गास बँकेचे अध्यक्ष मा. श्री. शिरीष देशपांडे मार्गदर्शन करताना, यावेळी व्यासपीठावर बँकेचे सल्लागार मा. श्री गणेश निमकर व बँकेचे इतर मा. संचालक उपस्थित होते.

बुक-पोस्ट

प्रति,
श्री./ श्रीमती

प्रेषक :

अध्यक्ष

पिंपरी चिंचवड सहकारी बँक मर्यादित, पिंपरी.

'शामा आर्केड', स. नं. १११, मेन रोड, काळेवाडी, पिंपरी, पुणे - ४११ ०१७.

फोन नं. ७२७६०९६४३१/४३२

मुद्रक -

गोल्डन प्रिंट हाऊस

रहाटणी, पुणे - १७