भारतीय स्वातंत्र्याचा
अमृत महोत्सव

जन्म शताब्दी वर्ष



२६ वा
वार्षिक अहवाल
सन २०२१-२०२२
ऑडिट वर्ग - 'अ'






हुतात्मा सहकारी बँक लि., ता. वाळवा, जि. सांगली.

आपल्या स्वप्नांना आकार देणारी...

हुतात्मा सहकारी बँक लि., वाळवा

ता. वाळवा, जि. सांगली.

हुतात्मा सहकारी बॅंक लि., वाळवा

संचालक मंडळ



श्री. किरण नागनाथ नायकवडी
चेअरमन



सौ. नंदिनी वैभव नायकवडी
संचालिका



श्री. बाजीराव ईश्वरा मांगलेकर
संचालक



श्री. रामचंद्र हणमंत पाटील
संचालक



श्री. अर्जुन निवृत्ती वडगांवे
संचालक



श्री. दिलीप कृष्णराव पाटील
संचालक



श्री. अरुण शंकरराव यादव
संचालक



श्री. गंगाराम रामचंद्र सुर्यवंशी
संचालक



श्री. शरद रघुनाथ खोत
संचालक



श्री. आनंदराव राजाराम थोरात
संचालक



श्री. श्रीकांत तुकाराम आंबी
संचालक



श्री. नारायण हिंदूराव गुरव
संचालक



श्री. पोपट धुळाप्पा कांबळे
संचालक



श्री. बिपीन एस. शेटे
तज्ञ संचालक



श्री. श्रीनिवास एन. भोसले
तज्ञ संचालक



श्री. अशोक रामू चौगुले
मुख्य कार्यकारी अधिकारी



क्रांतिवीरांगना

सौ. लक्ष्मीबाई नायकवडी



पद्मभूषण क्रांतिवीर

डॉ. नागनाथ (अण्णा) नायकवडी



श्रीमती कुसुमताई नागनाथ नायकवडी (माईसाहेब)



स्व. अरुण (भैय्या) नायकवडी

संस्थापक-चेअरमन, हुतात्मा सहकारी बँक लि., वाळवा.



पद्मभूषण क्रांतिवीर डॉ. नागनाथअण्णा नायकवडी
सौ. कुसूमताई नायकवडी (माईसाहेब)

क्षितीज आधुनिकतेचे..! नेतृत्व दूरदृष्टीचे.....!!



मा. वैभव (काका) नायकवडी

संस्थापक, हुतात्मा सहकारी बँक लि., वाळवा



मा. किरण (दादा) नायकवडी

चेअरमन, हुतात्मा सहकारी बँक लि., वाळवा

श्रध्दांजली...!

अहवाल सालामध्ये माजी सहकार मंत्री, एन. डी. पाटील साहेब, बँकेचे सभासद, हितचिंतक, हुतात्मा संकुलातील संस्थांचे आजी माजी संचालक व सभासद, कर्मचारी यांचे निधन झाले आहे. त्यांना व कोरोनासारख्या जागतिक महामारीच्या संकटामध्ये मृत्युमूखी पडलेले देशबांधव, भारतातील सामाजिक, राजकीय, शैक्षणिक, आर्थिक, सांस्कृतिक, साहित्यिक आणि सहकार आदि विविध क्षेत्रातील दिवंगत झालेले थोर नेते, शास्त्रज्ञ, तंत्रज्ञ, शिक्षणतज्ज्ञ, कवी, लेखक, गायक, उद्योजक, संगीतकार, खेळाडू, कलाकार, जवान, शेतकरी, कृषी तज्ज्ञ, तसेच नैसर्गिक आपत्तीमुळे आपले जीवन गमावलेल्या विविध राज्यातील बंधू-भगिनींच्या निधनामुळे या सभेस दु:ख होत आहे. सर्वांच्या कुटुंबियांच्या दु:खात बँक सहभागी होत असून निधन पावलेल्या व्यक्तिंच्या पवित्र स्मृतीस आपले सर्वांचे वतीने भावपूर्ण विनम्र श्रद्धांजली !

सर्व दिवंगतांच्या आत्म्यास चिरशांती व सद्गती लाभो हिच परमेश्वर चरणी प्रार्थना!



हुतात्मा सहकारी बँक लि., वाळवा.

वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

हुतात्मा सहकारी बँक लि., वाळवा या बँकेची २६ वी वार्षिक सर्वसाधारण सभा रविवार, दि. २१ ऑगस्ट, २०२२ रोजी दुपारी ठिक ३.०० वाजता ''क्रांतिमाता सौ. लक्ष्मीबाई नायकवडी सभागृह'' कामगार भवन, वाळवा, ता. वाळवा, जि. सांगली, येथे खालील विषयांवर विचार विनिमय करणेसाठी आयोजित केली आहे. तरी सर्व सभासदांनी सभेस उपस्थित रहावे, ही नम्र विनंती.

– सभेपुढील विषय –

१) दि. ३०/०८/२०२१ रोजी संपन्न झालेल्या २५ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
२) दि. ३१ मार्च २०२२ रोजी संपलेल्या आर्थिक वर्षाचा वार्षिक अहवाल, ताळेबंद व नफा–तोटा पत्रकास मंजूरी देणे.
३) मा. संचालक मंडळाने शिफारस केलेल्या सन २०२१–२२ च्या नफा विभागणीस मंजूरी देणे.
४) सन २०२१–२२ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे.
५) सन २०२०–२१ या आर्थिक वर्षाच्या वैधानिक लेखापरिक्षण दोष–दुरुस्ती अहवाल बँकेने सहकार खात्याकडे सादर केला आहे तो वाचून स्वीकारणे व त्यास मान्यता देणे.
६) सन २०२१–२२ या आर्थिक वर्षामध्ये अंदाजपत्रकापेक्षा जादा झालेल्या खर्चास मंजूरी देणे.
७) सन २०२२–२३ या आर्थिक वर्षाकरिता अंदाजपत्रक मंजूर करणे.
८) रिझर्व्ह बँकेच्या सुचनेप्रमाणे सन २०२२–२०२३ साठी वैधानिक लेखापरिक्षक नेमणुकीचा प्रस्ताव रिझर्व्ह बँकेकडे पाठविला असल्याची नोंद घेऊन त्यास मान्यता देणे व या संदर्भात मा. संचालक मंडळास त्यांचा मेहनताना देण्यास अधिकार प्रदान करणे.
९) सन २०२३–२०२४ या आर्थिक वर्षाकरीता ईडीपी व कंकरंट ऑडिटर यांच्या नेमणूका करणे व त्यांचा मेहनताना ठरविणे.
१०) महाराष्ट्र शासनाच्या एकरकमी कर्ज परतफेड योजनेअंतर्गत थकीत कर्ज रक्कमा भरण्यासाठी दिलेल्या सवलीतीची नोंद घेऊन त्यास मान्यता देणे.
११) मा. संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
१२) बँकेचे संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.
१३) या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
१४) मा. अध्यक्षांच्या अनुमतीने सभासदांनी आयत्यावेळी उपस्थित केलेल्या विषयावर चर्चा करणे.

स्थळ – वाळवा
दिनांक – २९/०७/२०२२

मा. संचालक मंडळाचे आदेशावरुन
श्री. ए. आर. चौगुले
मुख्य कार्यकारी अधिकारी

सूचना :

१) वार्षिक अहवाल, ताळेबंद व नफा तोटा पत्रक हे बँकेच्या मुख्य कार्यालयात आणि सर्व शाखांमधून सभासदांसाठी पुर्व सुचनेनुसार उपलब्ध करून देणेत येईल.
२) गणसंख्येअभावी (कोरम) सभा तहकूब झाल्यास ती त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर घेण्यात येईल. त्यास गणसंख्यापूर्तीचे बंधन राहणार नाही.
३) सभासदांना काही प्रश्न विचारावयाचे असतील तर ते प्रश्न दिनांक १३/०८/२०२२ पूर्वी बँकेच्या कार्यालयात लेखी सादर करावेत.
४) नवीन पोटनियमानुसार बँकेच्या भागाची दर्शनी किंमत रू. १,०००/– झाली असून ज्या सभासदांचे भागभांडवल अपुरे आहे त्यांनी ते पुर्ण करावेत.

संचालक मंडळ

१.	श्री. किरण नागनाथ नायकवडी	चेअरमन	वाळवा
२.	सौ. नंदिनी वैभव नायकवडी महिला राखीव	संचालिका	वाळवा
३.	श्री. बाजीराव ईश्वरा मांगलेकर	संचालक	नागठाणे
४.	श्री. रामचंद्र हणमंत पाटील	संचालक	पुणदी
५.	श्री. अर्जुन निवृत्ती वडगांवे	संचालक	कवठेपिरान
६.	श्री. दिलीप कृष्णराव पाटील	संचालक	नागराळे
७.	श्री. अरूण शंकर यादव	संचालक	अहिरवाडी
८.	श्री. गंगाराम रामचंद्र सुर्यवंशी	संचालक	सुर्यगांव
९.	श्री. शरद रघुनाथ खोत	संचालक	पडवळवाडी
१०.	श्री. आनंदराव राजाराम थोरात	संचालक	गोटखिंडी
११.	श्री. श्रीकांत तुकाराम आंबी वि.जा./भ.ज./वि.मा. प्रवर्ग	संचालक	जुनेखेड
१२.	श्री. नारायण हिंदूराव गुरव इतर मागास प्रवर्ग	संचालक	शिरगांव
१३.	श्री. पोपट धुळाप्पा कांबळे अनुसूचित जाती/जमाती	संचालक	वाळवा
१४.	श्री. बिपीन एस. शेटे चार्टर्ड अकौंटंट	तज्ञ संचालक	कोल्हापूर
१५.	श्री. श्रीनिवास एन. भोसले चार्टर्ड अकौंटंट	तज्ञ संचालक	सांगली

ANNEXURE - A

Name of the Bank	:	**HUTATMA SAHAKARI BANK LTD., WALWA**
Head Office Address	:	Kamgar Bhawan, At. & P. Walwa, Tal. Walwa, Dist - Sangli. 416 313 (Maharashtra)
No. of Registration	:	SAN/WVA/BNK/0/103/96-97
Date Of Registration	:	15/05/1996
No. of RBI Licence	:	UBD/MH/1257P
Date	:	12/07/1996
Jurisdiction	:	Maharashtra State
No of branches including Head Office & Back Office	:	18
On site ATM	:	4
Extension counter	:	Nil
Membership	:	Regular - 9,760
Paid up Share Capital	:	Rs. 708.19 Lakh
Reserves & other funds	:	Rs. 6,551.50 Lakh
Deposits - Current	:	Rs. 1,214.73 Lakh
Savings	:	Rs. 10,222.68 Lakh
Cash Credit Cr. Bal.	:	Rs. 34.15 Lakh
Term	:	Rs. 28,623.62 Lakh
Total	:	Rs. 40,095.18 Lakh
Gross Loans & Advances		
Secured	:	Rs. 24,171.87 Lakh
Unsecured	:	Rs. 118.99 Lakh
Total	:	Rs. 24,290.86 Lakh
Priority Sector	:	Rs. 18,781.12 Lakh
Weakar Section	:	Rs. 5,426.67 Lakh
Borrowings	:	Nil
Investment	:	Rs. 19,635.28 Lakh
Overdues (Percentage)	:	7.53%
Audit Classification	:	'A'
Profit for the Current year	:	Rs. 231.49 Lakh
Total Staff	:	110
Working Capital	:	Rs. 49,329.79 Lakh

२६ वा वार्षिक अहवाल

सन २०२१–२०२२

सन्माननीय सभासद बंधू-भगिनींनो,

आपल्या बँकेच्या २६ व्या वार्षिक सर्व साधारण सभेस सर्वजण उपस्थित राहिलात याबद्दल मी व्यक्तीश: व संचालक मंडळातील माझे सर्व सहकारी यांचेवतीने आपणा सर्वांचे मन:पूर्वक हार्दिक स्वागत करतो.

हुतात्मा संकुलाचे संस्थापक, गोरगरीब, कष्टकरी, शेतकऱ्यांचे दैवत, सर्वसामान्यांचे व आपल्या सर्वांचे भूषण आदरणीय **पद्मभूषण क्रांतिवीर डॉ. नागनाथ (अण्णा) नायकवडी** यांची १०० वी जयंती १५ जुलै २०२२ रोजी साजरी करणेत आली. अण्णांचे कार्य म्हणजे स्वच्छ व पारदर्शक कारभाराचे प्रतीक आहे आणि हुतात्मा संकुलातील प्रत्येक घटक त्यांनी घालून दिलेल्या आदर्शाशी बांधील राहील.

मा. संचालक मंडळाच्यावतीने आपल्या बँकेच्या सन २०२१–२०२२ या आर्थिक वर्षाचा ताळेबंद, नफा–तोटा पत्रक व २६ वा वार्षिक अहवाल सादर करताना मला सार्थ अभिमान वाटतो.

बँकेने गेल्या सव्वीस वर्षात भरीव प्रगती केलेली आहे. आपल्या देशातील बँकिंग व्यवस्थेचा विचार करताना नागरी सहकारी बँकांचा फार मोठा वाटा आहे. नागरी सहकारी बँकांना ग्रामीण अर्थव्यवस्थेला बळकटी देताना समाजाच्या तळागाळातील दुर्बल व्यक्तींच्या जीवनमानातील आर्थिक स्तर उंचविण्याची भूमिका पार पाडली आहे. परंतू अलिकडच्या काळात बदलत्या अर्थव्यवस्थेनुसार नागरी बँकापुढे अनेक आव्हाने उभी ठाकली आहेत. यामध्ये प्रामुख्याने सायबर सिक्युरिटी, भरावा लागणारा आयकर, एन.पी.ए., तंत्रज्ञानावर होणारा प्रचंड खर्च याचा फार मोठा दूरगामी परिणाम बँकिंग क्षेत्रावर होत आहे. अशा परिस्थितीतही बँकेने अनेक अडचणीवर मात करुन प्रगतीचा हा टप्पा गाठला आहे.

माझे सर्व सहकारी संचालक, कार्यकर्ते, सर्व अधिकारी, कर्मचारी यांचे कृतीशिल अथक प्रयत्न तसेच आपण सर्व सभासद, ठेवीदार, कर्जदार, ग्राहक व हितचिंतक यांचे भक्कम पाठबळ तसेच बहुमोल सहकार्य

मिळाले आहे. तसेच आपल्या सर्वांचा पारदर्शक कारभार, सुसंवाद आणि सांघिकवृत्ती यामुळेच बँकेला आजवरची प्रगती साध्य करता आलेली आहे हे मला आवर्जून नमूद करावेसे वाटते.

❊ भाग भांडवल व निधी : रु. ७,२५९.६९ लाख

३१ मार्च २०२१ रोजी वसूल भाग भांडवल रु. ६४१.७६ लाख इतके होते. त्यामध्ये अहवाल सालात रु. ६६.४३ लाख इतकी वाढ होऊन ३१ मार्च २०२२ रोजी वसूल भाग भांडवल रु. ७०८.१९ लाख झालेले आहे. सन २०२१–२०२२ या आर्थिक वर्षात राखीव निधी व इतर निधीमध्ये रु. ९४०.२८ लाख वाढ होऊन निधी रु. ६,५५१.५० लाख झालेला आहे. भागभांडवल व निधीचे खेळत्या भांडवलाशी प्रमाण १४.७२% इतके आहे.

❊ ठेवी : रु. ४०,०९५.१८ लाख

३१ मार्च २०२१ रोजी बँकेकडे रु. ३८,३७२.३८ लाखाच्या ठेवी होत्या. अहवाल सालामध्ये ठेवीमध्ये रु. १,७२२.८० लाखांनी वाढ होवून अहवाल सालात ठेवी एकूण रू. ४०,०९५.१८ लाख इतक्या झाल्या आहेत.

❊ गुंतवणूक : रु. १९,६३५.२९ लाख

रिझर्व्ह बँक ऑफ इंडियाच्या CRR आणि SLR याबाबतच्या सूचनांचे काटेकोर पालन बँकेने केले आहे. आपल्या बँकेला एनडीटीएलच्या ४% रक्कम CRR व १८% रक्कम SLR म्हणून ठेवावी लागते. दिनांक ३१ मार्च २०२२ अखेर बँकेची गुंतवणूक रू. १९,६३५.२९ लाख इतकी असून त्यात सरकारी रोख्यातील गुंतवणूक रू. १३,१३८.४४ लाख तसेच इतर बँकाकडील मुदत ठेवी रू. ६,४९२.६९ लाख व इतर सहकारी संस्थांच्या शेअर्समधील गुंतवणूक रू. ४.१६ लाख यांचा समावेश आहे.

❊ कर्ज व्यवहार : रु. २४,२९०.८६ लाख

दिनांक ३१ मार्च २०२२ अखेर अहवाल सालात बँकेच्या कर्जामध्ये रू. १९०.९४ लाख इतकी वाढ होऊन बँकेची एकूण कर्जे रू. २४,२९०.८६ लाख इतकी झाली. बँकेने अग्रक्रम क्षेत्रासाठी दिलेल्या कर्जाचे एकूण कर्जाशी प्रमाण ७७.३१% इतके आहे व आर्थिकदृष्ट्या दुर्बल घटकांसाठी केलेल्या कर्जपुरवठ्याचे एकूण कर्जाशी प्रमाण २२.३४% इतके आहे.

✻ भांडवल पर्याप्तता प्रमाण : (CRAR)

भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार भांडवल पर्याप्तता प्रमाण कमीतकमी ९% असणे आवश्यक आहे. आपल्या बँकेचे ३१ मार्च २०२२ रोजीचे भांडवल पर्याप्तता प्रमाण (CRAR) २२.१७% इतके आहे. यापुढेही भांडवल वाढीचा वेग व्यवसाय वाढीशी सुसंगत ठेवण्याचा व CRAR चांगला राखण्याचा प्रयत्न केला जाईल.

✻ थकबाकी :

दि. ३१ मार्च २०२२ अखेर कर्जाची येणे बाकी रू. २४,२९०.८६ लाख असून त्यापैकी रु. १,८३१.११ लाख इतकी थकबाकी आहे. थकबाकीचे एकूण कर्जाशी प्रमाण ७.५३ % इतके आहे. थकबाकी कमी असणे हेच सदृढ बँकेचे लक्षण आहे. संचालक मंडळ, अधिकारी वर्ग व सर्व कर्मचारी वर्गाने अथक प्रयत्न करून थकबाकीचे प्रमाण कमी ठेवले आहे. तसेच सभासद थकबाकीदारांनी त्यांचेकडील संपूर्ण थक रक्कम विनाविलंब भरून बँकेस सहकार्य करावे अशी विनंती मी करू इच्छितो.

✻ उत्पन्न संकल्पना, जिंदगीची वर्गवारी व तरतुदी : (NPA)

भारतीय रिझर्व्ह बँकेच्या मार्गदर्शक तत्त्वानुसार अनुत्पादीत कर्जाचे वर्गीकरण करून याबाबतच्या सुचनांचे पालन केलेले आहे. अहवाल साल अखेरीस एकूण कर्जे रू. २४,२९०.८६ लाख इतकी असून त्यापैकी रू. १,६२९.०४ लाख इतक्या रकमेची कर्जे अनुत्पादीत कर्जे आहेत. दिनांक ३१ मार्च २०२१ रोजी अनुत्पादीत कर्जाचे एकूण कर्जाशी प्रमाण ४.७१% इतके होते. ते यावर्षी दिनांक ३१ मार्च २०२२ रोजी हे प्रमाण ६.७१% इतके झाले आहे. या संपूर्ण अनुत्पादीत कर्जांची तरतूद केलेली असून अनुत्पादीत कर्जासाठी केलेल्या तरतूदीची (संशयीत व बुडीत कर्ज निधी) रक्कम रू. ३,६८९.९२ लाख इतकी आहे. दि. ३१ मार्च २०२२ चा नेट एन.पी.ए. २.७०% आहे. त्या व्यतिरिक्त उत्पादक कर्जाकरीता रू. १३०.०० लाख इतकी तरतूद केली आहे.

✻ कोअर बँकींग प्रणाली : (CBS)

फेब्रुवारी २०१४ पासून सर्व शाखांमध्ये कोअर बँक प्रणाली (सी.बी.एस.) कार्यान्वयीत करणेत आली असून आता आपल्या खातेदारांना कोणत्याही शाखेतून आपले व्यवहार करणे शक्य झाले आहे. यावर्षी बँकेस आर.टी.जी.एस. व एन.ई.एफ.टी. ची डायरेक्ट मेंबरशीप रिझर्व्ह बँक ऑफ इंडिया यांचेकडून मिळाली आहे.

तसेच सी.सी.आय.एल. मेंबरशीप (क्लिअरिंग) सुद्धा मिळाली आहे. तसेच मोबाईल बँकींग, एटीएम, पॉस, ईसीएस, बीबीपीएस, आधार कार्ड लिंक सबसिडी, प्रधानमंत्री जीवन ज्योती विमा व प्रधानमंत्री सुरक्षा विमा योजने यासारख्या सर्व सुविधा बँकेमार्फत उपलब्ध करून देण्यात आल्या आहेत.

* विमा व म्युचअल फंड :

बँकेच्या सर्व ग्राहकांना विमा सेवा उपलब्ध करून देणेसाठी बँकेने भारतीय जीवन विमा निगम, एस.बी.आय. लाईफ इन्शुरन्स कंपनी लि., दि न्यू इंडिया एश्योरन्स कंपनी लि., स्टार हेल्थ इन्शुरन्स, केअर हेल्थ इन्शुरन्स, डिजीट जनरल इन्शुरन्स या कंपन्यांबरोबर गठबंधन (टाय अप) केले आहे. तसेच म्युचअल फंड सेवेसाठी एस.बी.आय. म्युचअल फंड, आयसीआयसीआय म्युचअल फंड, ॲक्सिस म्युचअल फंड, युटीआय म्युचअल फंड, एलआयसी म्युचअल फंड या कंपन्यांबरोबर सुद्धा गठबंधन (टाय अप) केले आहेत. झीरोदा स्टॉक ब्रोकिंग कंपनी लि., रेलिगर ब्रोकिंग लि., यांचेशी टाय अप करून बँकेच्या ग्राहकांना ऑनलाईन शेअर ट्रेडींग सुविधा उपलब्ध करून दिली आहे. वरील व्यवसाय करणेसाठी आवश्यक असणारे वैधानिक परवाने संबंधित संस्थांकडून प्राप्त झाले आहेत. या व्यवसायामधून बँकेच्या नफा वाढीसाठी मदत होणार आहे. तरी सर्व सभासद, ठेवीदार यांनी सेवेचे लाभ घ्यावा.

* शाखा विस्तार :

बँकेच्या एकूण १६ शाखा कार्यरत असून या सर्व शाखांचे काम समाधानकारक आहे.

* वैधानिक लेखापरिक्षण व समावर्ती अंतर्गत लेखापरिक्षण :

सन २०२१-२२ या आर्थिक वर्षाचे लेखापरीक्षण मे. ए. डी. शिंदे ॲण्ड कंपनी, चार्टर्ड अकौंटंट यांनी केलेले असून त्यांनी महाराष्ट्र सहकारी संस्थांचा कायदा १९६० खालील नियमानुसार बँकेचा ऑडिट वर्ग 'अ' कायम केला आहे. तसेच वाळवा, इस्लामपूर, आष्टा या शाखांचे समावर्ती अंतर्गत लेखापरिक्षण मे. एस. पी. पी. टी. ॲण्ड असोसिएटस् व सांगली, शिराळा, कोल्हापूर व पलूस या शाखांचे समावर्ती अंतर्गत लेखापरिक्षण लोणकर, कापसे ॲण्ड फडके चार्टर्ड अकौंटन्स् यांनी केले आहे. लेखापरिक्षणाच्यावेळी त्यांनी केलेले बहुमोल मार्गदर्शन व सुचना यांचा बँकेच्या कामकाजामध्ये निश्चितच उपयोग होईल.

* व्यवस्थापकिय मंडळ (Board Of Management):

रिझर्व्ह बँक ऑफ इंडियाच्या दि. ३१/१२/२०१९ च्या परिपत्रकातील मार्गदर्शक तत्वानुसार बँकेने सन

२०२१–२२ या आर्थिक वर्षात व्यवस्थापकिय मंडळाची स्थापना केलेली आहे. यामध्ये मुख्य कार्यकारी अधिकारी सोडून पाच सदस्य नियुक्त केले आहेत. संचालक मंडळातील २ व बहिस्थ सदस्य संख्या ३ आहे व मुख्य कार्यकारी अधिकारी असे एकूण ६ सदस्य आहेत. यामध्ये संचालक मंडळातील **मा. श्री. किरण नागनाथ नायकवडी,** चेअरमन व **मा. श्री. अर्जुन निवृत्ती वडगांवे,** संचालक यांची नियुक्ती केली आहे. तसेच **मा. श्री. वैभव नागनाथ नायकवडी,** सहकार तज्ज्ञ, **मा. श्री. इंद्रजित शिवाजीराव चव्हाण,** कायदेतज्ज्ञ, **मा. श्रीमती पौर्णिमा सुरेश कुलकर्णी,** सनदी लेखापाल यांची बहिस्थ सदस्यपदी नियुक्ती केली असून **मा. श्री. वैभव नागनाथ नायकवडी** हे व्यवस्थापकिय मंडळाचे अध्यक्ष आहेत. हे व्यवस्थापकिय मंडळ वेळोवेळी बँकेस सतत प्रोत्साहन देत आहेत. त्याबद्दल मी त्यांचा आभारी आहे.

✻ कार्यक्षेत्र :

आपल्या बँकेचे कार्यक्षेत्र संपूर्ण महाराष्ट्र राज्य आहे.

✻ ठेवीवरील विमा संरक्षण :

डिपॉझिट इन्शुरन्स ॲन्ड क्रेडीट गॅरंटी कार्पोरेशन, मुंबई यांचेमार्फत आपले बँकेकडील प्रत्येक ठेव खातेदाराचे रू. ५,००,०००/– पर्यंतच्या ठेवींना विमा संरक्षण उपलब्ध आहे. बँकेने सप्टेंबर २०२२ पर्यंतचा ठेवीवरील विम्याचा हप्ता कार्पोरेशनकडे पाठवला आहे.

✻ संचालक मंडळ व त्यांच्या नातेवाईकांना दिलेली कर्जे :

संचालक व त्यांचे नातेवाईक यांना तसेच संबंधितांच्या उद्योगधंद्यांना कर्ज देण्याबाबत रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांचे पालन केले असून अहवाल सालात कोणत्याही संचालकास व त्यांच्या नातेवाईकांना कोणतेही कर्ज दिलेली नाही.

✻ संचालक मंडळ सभा :

अहवाल सालात संचालक मंडळाच्या १४ व कर्ज मंजूर समितीच्या २४ सभा झाल्या असून संचालक मंडळाने सर्व निर्णय एकमताने घेतलेले आहेत.

✻ नफा विभागणी :

सन २०२१–२०२२ या आर्थिक वर्षात आपल्या बँकेस रु. २,३१,४८,९१४.५९ इतका निव्वळ नफा झाला आहे. गतवर्षाचा शिल्लक नफा रू. १८४.३० व या आर्थिक वर्षाचा नफा मिळून रु. २,३१,४९,०९८.८९ ची नफा विभागणी खालीलप्रमाणे करण्याची संचालक मंडळाने शिफारस केली आहे. त्यास आपण मंजूरी द्यावी ही विनंती.

तपशील	रक्कम रुपये पैसे
१) राखीव निधी (२५% पेक्षा कमी नाही)	८१,०३,०००.००
२) तंत्रज्ञान निधी	५०,००,०००.००
३) गुंतवणूक चढउतार निधी	०.००
४) संचालक आणि सेवक ट्रेनिंग फंड	६,००,०००.००
५) लाभांश समिकरण निधी	३०,७२,३०७.००
६) इमारत निधी	५,००,०००.००
७) लाभांश (९% प्रमाणे)	५८,०१,६९३.००
८) शिल्लक नफा	७२,०९८.८९
एकूण	**२,३१,४९,०९८.८९**

✻ लाभांश :

लाभांश वाटप करताना सभासदांचे हित साधण्याबरोबरच भांडवल वाढविण्याचा समतोल राखत बँकेने सन २०२१–२२ सालाकरीता ९% लाभांश वाटपाची तरतूद केली आहे.

✻ संचालक मंडळ व कर्मचारी प्रशिक्षण :

बँकिंग व्यवसायांतर्गत ध्येय धोरणात दिवसेंदिवस घडत असलेल्या बदलांचा मागोवा घेण्यासाठी व त्यानुसार आपल्या बँकेच्याही कार्यप्रणालीत बदल घडविण्यासाठी निधी व्यवस्थापन, थकबाकी वसुलीबाबत कायदेशीर बाबी, संगणकीकरण इ. विषयावर वेळोवेळी भारतीय रिझर्व्ह बँकेच्या कृषी व बँकींग महाविद्यालय पुणे, गुलाबराव पाटील सहकारी प्रशिक्षण केंद्र, सांगली बँक असोसिएशन सांगली व कोल्हापूर यांनी आयोजित केलेल्या प्रशिक्षणकरीता आपले अधिकारी व कर्मचारी पाठविण्यात आले होते.

❊ कर्मचारी वर्ग :

व्यवस्थापनाने आखलेली ध्येय धोरणे प्रत्यक्षात आणणारा महत्वाचा घटक म्हणजे कर्मचारी होय. सद्याच्या स्पर्धेच्या युगात ग्राहकांना कार्यक्षम व तत्पर सेवा देऊन बँकेच्या ध्येय धोरणांची अंमलबजावणी कर्मचारी वर्गाने कार्यक्षमपणे केलेली आहे. दि. ३१ मार्च २०२२ अखेर बँकेकडे एकूण ११० इतका कर्मचारी वर्ग कार्यरत आहे.

❊ कृतज्ञता व आभार :

बँकेच्या दैनंदिन व्यवहारामध्ये ज्या ज्या व्यक्तींनी बहुमोल सहकार्य केले त्यांचे ऋणनिर्देश व कृतज्ञता व्यक्त करणे हे मी माझे कर्तव्य समजतो. बँकेचे सभासद, ठेवीदार, कर्जदार व हितचिंतक यांनी बँकेवर निस्सिम प्रेम व आपुलकी व्यक्त केली आहे. त्याबद्दल त्यांचे संचालक मंडळाचेवतीने आभार मानतो.

समाजातील सर्व घटकांचा आर्थिक विकास व्हावा म्हणून हुतात्मा संकुलाचे नेते **मा. वैभव (काका) नायकवडी** यांनी १५ ऑगस्ट १९९६ रोजी हुतात्मा बँकेची स्थापना केली. कर्मचाऱ्यांच्या कामात गतीमानता येवून कार्यक्षमता वाढावी, बँकेची प्रगतीपथावर वाटचाल व्हावी तसेच भारतीय रिझर्व्ह बँक व सहकार खाते यांच्या मार्गदर्शक तत्वानूसार बँकेचे स्वच्छ व पारदर्शक काम चालावे याकरिता दैनंदिन कारभारात संस्थापक **मा. वैभव (काका) नायकवडी** यांचे मोलाचे मार्गदर्शन मिळत आहे.

माजी केंद्रिय मंत्री खा. श्री. शरदचंद्रजी पवार, मा. नामदार श्री. एकनाथजी शिंदे, मुख्यमंत्री, महाराष्ट्र राज्य, **मा. नामदार श्री. देवेंद्रजी फडणवीस,** उपमुख्यमंत्री, महाराष्ट राज्य, **मा. श्री. अनिल कवडे,** सहकार आयुक्त, पुणे, **मा. श्री. शैलेश कोथमिरे,** अप्पर आयुक्त व विशेष निबंधक सहकारी संस्था, महाराष्ट्र राज्य, पुणे, **मा. श्री. अरुण काकडे,** विभागीय सहनिबंधक सहकारी संस्था, कोल्हापूर, **मा. श्री. मंगेश सुरवसे,** जिल्हा उपनिबंधक, सांगली, **मा. श्रीमती रंजना बारहत्ते**, सहाय्यक निबंधक, इस्लामपूर, तसेच बँकेच्या संचालिका व हुतात्मा बझारच्या कार्यवाह **सौ. नंदिनी (काकी) नायकवडी,** क्रांतिसिंह नाना पाटील महाविद्यालय वाळवाच्या **प्राचार्या डॉ. सुषमा अरुण नायकवडी** व हुतात्मा दूध संघाचे चेअरमन **मा. श्री. गौरवभाऊ नायकवडी** या मान्यवरांनी बँकेस वेळोवेळी केलेल्या मार्गदर्शनाबद्दल संचालक मंडळ त्यांचे आभारी आहे.

बँकेच्या कार्यक्षेत्रातील सर्व ग्रामपंचायती, सहकारी संस्था, गांव कामगार तलाठी, महसूल विभाग, सर्व बँकर्स व संस्था व त्यांचे पदाधिकारी यांनी वेळोवेळी जे सहकार्य केले त्याबद्दल सर्वांचे मनःपूर्वक आभार मानने

माझे कर्तव्य समजतो. तसेच बँकेस पद्मभूषण क्रांतिवीर डॉ. नागनाथअण्णा नायकवडी हुतात्मा किसन अहिर सहकारी साखर कारखाना लि., हुतात्मा दूध उत्पादक संघ लि., हुतात्मा बझार या सर्व संस्थांचे चेअरमन, व्हा. चेअरमन, संचालक मंडळ, कार्यकारी संचालक, सेवक वर्ग यांचेकडून मिळत असलेल्या सहकार्याबद्दल मी त्यांना धन्यवाद देतो.

आपल्या बँकेचे संस्थापक चेअरमन **अरुण (भैय्या) नायकवडी** यांचे प्रेरणादायी नेतृत्व व अमुल्य मार्गदर्शन नियतीने हिरावून घेतले. त्यांच्या मार्गदर्शनाची पवित्र ज्योत भविष्यकाळात तेवत ठेवण्याची जबाबदारी पार पाडणे हीच त्यांना खरी श्रध्दांजली ठरणार आहे.

हुतात्मा किसन अहिर विद्यालय, जिजामाता विद्यालय, क्रांतिसिंह नाना पाटील महाविद्यालय, हुतात्मा किसन अहिर शिशुविहार व प्राथमिक शाळा, क्रांतिसिंह नाना पाटील सह. शेती माल प्रक्रिया संस्था, क्रांतिसिंह ग्रेप ग्रोअर्स, हुतात्मा नागरी पतसंस्था, हुतात्मा कारखाना कामगार पतसंस्था, हुतात्मा नर्सिंग कॉलेज तसेच इतर अनेक सहकारी संस्था व हितचिंतक यांचेकडून वेळोवेळी मिळालेल्या सहकार्याबद्दल मी त्यांचा आभारी आहे.

योगदान देणाऱ्या माझ्या सर्व सहकारी संचालकांचे, बँकेचे अधिकारी, कर्मचारी व हुतात्मा समुहाचे आभार मानतो. या बँकेची थोर परंपरा, नावलौकिक व व्यवसाय विकास यापुढेही सतत वाढत जावो यासाठी आपल्या सर्वांच्या सदिच्छा व सहकार्याच्या भावना सतत मिळत राहो, अशी अपेक्षा व्यक्त करतो व हा अहवाल आपल्यापुढे मंजूरीकरिता सादर करतो. धन्यवाद...!

जयहिंद.. जय महाराष्ट्र... जय सहकार....

आपला स्नेहांकित,
किरण नागनाथ नायकवडी
चेअरमन
हुतात्मा सहकारी बँक लि., वाळवा.

Form A
BALANCE SHEET AS ON
ताळेबंद पत्रक

Amount In Rs.

Capital and Liabilities / भांडवल व देणी	Scheule No.	31.03.2022 Current Year	31.03.2021 Previous Year
Capital / वसूल भागभांडवल	1	70,819,100.00	64,175,800.00
Reserves and Surplus / गंगाजळी व नफा	2	565,299,042.89	545,672,436.68
Deposits / ठेवी	3	4,009,517,889.67	3,837,237,775.67
Borrowings / बाहेरील कर्जे	4	-	-
Other Liabilities and Provisions / इतर देणी व तरतूदी	5	187,343,108.56	113,416,932.55
Total / एकूण		**4,832,979,141.12**	**4,560,502,944.90**
Assets / मालमत्ता व येणी			
Cash and Balances with Reserve Bank of India / रोख शिल्लक व आरबीआय करंट शिल्लक	6	412,556,273.31	69,705,178.67
Balance with Banks and Money at Call and Short Notice / बँकातील शिल्लक व कॉल अँण्ड शॉर्ट नोटीस	7	728,696,877.80	859,753,077.28
Investments / गुंतवणूक	8	1,314,259,908.00	1,169,904,558.00
Net Advances / निव्वळ कर्जे	9	2,329,085,574.08	2,401,971,754.57
Fixed Assets / कायम मालमत्ता	10	25,519,083.57	21,904,999.63
Other Assets / इतर मालमत्ता	11	22,861,424.36	37,263,376.75
Total / एकूण		**4,832,979,141.12**	**4,560,502,944.90**
Contingent Liabilities / संभाव्य देणी	12	**3,570,427.65**	**4,710,427.65**
Bills For Collections / वसुलीस घेतलेली बिले		**0.00**	**0.00**

Mr. Chougule Ashok Ramu
Chief Executive Officer

Mr. Nayakawadi Kiran Nagnath
Chairman

Mr. Chavan Shrikant Narayan
General Manager

M/s. A. D. Shinde & Co.
Chartered Accountants
UDIN No. 22047975ALMYAE3201

Form B
PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED
नफा तोटा पत्रक

Amount In Rs.

I Income / उत्पन्न	Scheule No.	31.03.2022 Current Year	31.03.2021 Previous Year
Interest Earned / मिळालेले व्याज	13	378,718,302.18	411,892,082.02
Other Income / इतर उत्पन्न	14	23,209,822.55	31,445,512.95
Total / एकूण		**401,928,124.73**	**443,337,594.97**
II Expenditure / खर्च			
Interest Expended / दिलेले व्याज	15	205,639,784.00	243,549,776.50
Operating Expenses / प्रशासकिय खर्च	16	99,140,566.14	78,021,526.70
Provisins & Contingencies / तरतूदी		73,998,860.00	79,507,947.00
Total / एकूण		**378,779,210.14**	**401,079,250.20**
III Profit & Loss / नफा तोटा			
Net Profit / Loss For the year / चालू नफा		23,148,914.59	42,258,344.77
Profit/loss (-) brought forward / मागील नफा		184.30	678.53
Total / एकूण		**23,149,098.89**	**42,259,023.30**
IV Appropriations / नफा विभागणी			
Statutory reserves / राखीव निधी		0.00	10,600,000.00
Technology fund / टेक्नॉलॉजी फंड		0.00	2,000,000.00
Investment Fluctation reserve / गुंतवणूक चढउतार निधी		0.00	20,627,890.00
Director & Employees Trainning fund / प्रशिक्षण फंड		0.00	200,000.00
Dividend Equlisation fund / लाभांश समिकरण निधी		0.00	1,130,226.00
Building fund / इमारत निधी		0.00	300,000.00
Dividend payable / लाभांश		0.00	7,400,723.00
Balance carried over to balance sheet / शिल्लक नफा		0.00	184.30
Total / एकूण		**23,149,098.89**	**42,259,023.30**

DIRECTORS

Mrs. Nayakawadi Nandini Vaibhav
Mr. Manglekar Bajirao Ishwara
Mr. Patil Ramchandra Hanmant
Mr. Vadgave Arjun Nivrutti
Mr. Patil Dilip Krishnarao
Mr. Yadav Arun Shankar
Mr. Suryawanshi Gangaram Ramchandra
Mr. Khot Sharad Raghunath
Mr. Thorat Anandrao Rajaram
Mr. Ambi Shrikant Tukaram
Mr. Gurav Narayan Hindurao
Mr. Kamble Popat Dhulappa
Mr. Shete Bipin S. (CA)
Mr. Bhosale Shrinivas N. (CA)

SCHEDULE NO. – 1 CAPITAL

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
Authorised Capital Current year 50,00,000 shares of Rs. 1000/- each) Previous year 15,00,000 shares of Rs. 1000/- each)	**500,000,000.00**	**150,000,000.00**
Issued Capital / Subscribed Capital /Called-up Capital / Paid up Capital Current year (7,08,19 shares of Rs. 1000/- each) Previous year (6,41,75 shares of Rs. 1000/- each)	70,819,100.00	64,175,800.00
Less: Calls unpaid	0.00	0.00
Add: Forfeited shares	0.00	0.00
Total	**70,819,100.00**	**64,175,800.00**

SCHEDULE NO. – 2 RESERVES AND SURPLUS

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
1) Statutory Reserves Fund		
Opening Balance	110,946,586.00	95,731,786.00
Additions during the year	11,104,300.00	15,214,800.00
Deductions during the year	0.00	0.00
Total	**122,050,886.00**	**110,946,586.00**
2) Building Fund		
Opening Balance	55,000,000.00	55,000,000.00
Additions during the year	300,000.00	0.00
Deductions during the year	0.00	0.00
Total	**55,300,000.00**	**55,000,000.00**
3) Investment fluctuation Fund		
Opening Balance	37,074,000.00	35,000,000.00
Additions during the year	20,627,890.00	2,074,000.00
Deductions during the year		
Total	**57,701,890.00**	**37,074,000.00**
4) Special Reserve Fund		
Opening Balance	3,200,000.00	3,200,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	**3,200,000.00**	**3,200,000.00**
5) Dividend Equlisation fund		
Opening Balance	4,500,000.00	4,183,158.00
Additions during the year	1,130,226.00	316,842.00
Deductions during the year	0.00	0.00
Total	**5,630,226.00**	**4,500,000.00**
6) Reserve for Bad & Doutful Debts		
Opening Balance	218,991,974.00	230,283,719.38
Additions during the year	50,000,000.00	42,500,000.00
Deductions during the year	0.00	0.00
Total	**268,991,974.00**	**272,783,719.38**
7) Charity fund		
Opening Balance	2,500,000.00	2,500,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	**2,500,000.00**	**2,500,000.00**

SCHEDULE NO. – 2 RESERVES AND SURPLUS

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
8) Emplyoess welfare Fund		
Opening Balance	1,700,000.00	1,600,000.00
Additions during the year	0.00	100,000.00
Deductions during the year	0.00	0.00
Total	**1,700,000.00**	**1,700,000.00**
9) Share investment fund		
Opening Balance	416,000.00	416,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	**416,000.00**	**416,000.00**
10) Investment Depreciation Fund		
Opening Balance	5,256,108.00	1,191,108.00
Additions during the year	7,165,860.00	4,065,000.00
Deductions during the year	0.00	0.00
Total	**12,421,968.00**	**5,256,108.00**
11) Silver jubilee Fund		
Opening Balance	2,500,000.00	2,500,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Total	**2,500,000.00**	**2,500,000.00**
12) Director & Emplyoees Trainning fund		
Opening Balance	2,000,000.00	1,000,000.00
Additions during the year	200,000.00	1,000,000.00
Deductions during the year	0.00	0.00
Total	**2,200,000.00**	**2,000,000.00**
13) Technology Fund		
Opening Balance	5,537,000.00	3,500,000.00
Additions during the year	2,000,000.00	2,037,000.00
Deductions during the year	0.00	0.00
Total	**7,537,000.00**	**5,537,000.00**
14) Balance in Profit and Loss Account	**23,149,098.89**	**42,259,023.30**
Total (1 to 14)	**565,299,042.89**	**545,672,436.68**

SCHEDULE NO. - 3 DEPOSITS

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
A.I. Demand deposits		
(i) From banks	0.00	0.00
(ii) From others	178,416,184.94	160,317,516.54
II. Savings Bank Deposits	**1,022,268,564.73**	**891,523,460.14**
III. Term Deposits		
(i) From banks	0.00	0.00
(ii) From others	2,808,833,140.00	2,785,396,798.99
Total (I, II and III)	**4,009,517,889.67**	**3,837,237,775.67**
B. (i) Deposits of branches in India	**4,009,517,889.67**	**3,837,237,775.67**

SCHEDULE NO. – 4 BORROWINGS

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I Borrowings in India		
(a) Reserve Bank of India	0.00	0.00
(b) Other banks	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II. Borrowings outside India	**0.00**	**0.00**
Total (I and II)	**0.00**	**0.00**

SCHEDULE NO. – 5 OTHER LIABILITIES AND PROVISIONS

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I. Bills payable	87,964,635.00	30,500,186.00
II. Inter-office adjustment (net)	0.00	0.00
III. Interest accrued	24,580,662.00	29,567,786.00
IV. Others (including provisions)	74,797,811.56	53,348,960.55
Total	**187,343,108.56**	**113,416,932.55**

SCHEDULE NO. – 6 CASH AND BALANCES WITH RESERVE BANK OF INDIA

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I. Cash in hand (including foreign currency notes)	73,870,189.58	69,505,178.67
II. Balances with Reserve Bank of India		
(a) in Current Account	338,686,083.73	200,000.00
(b) in Other Accounts	0.00	0.00
Total (I and II)	**412,556,273.31**	**69,705,178.67**

SCHEDULE NO. – 7 BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
(i) Balances with banks		
(a) in Current Accounts	79,427,915.80	229,641,126.28
(b) in Other Deposit Accounts	649,268,962.00	630,111,951.00
(ii) Money at call and short notice		
(a) with banks	0.00	0.00
(b) with other institutions	0.00	0.00
Total (i and ii)	**728,696,877.80**	**859,753,077.28**
II Outside India		
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
Total (i, ii and iii)	**0.00**	**0.00**
Grand Total (I and II)	**728,696,877.80**	**859,753,077.28**

SCHEDULE NO. – 8 INVESTMENT

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I. Investments in India		
(i) Government Securities	1,313,844,408.00	999,489,058.00
(ii) Other approved securities	0.00	0.00
(iii) Shares	415,500.00	415,500.00
(iv) Debentures and Bonds	0.00	0.00
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (Mutual funds)	0.00	170,000,000.00
Total	**1,314,259,908.00**	**1,169,904,558.00**
II. Investments outside India		
(i) Government securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii) Others investments (to be specified)	0.00	0.00
Total	**0.00**	**0.00**
Grand Total (I and II)	**1,314,259,908.00**	**1,169,904,558.00**

SCHEDULE NO. - 9 ADVANCES

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
A.		
(i) Bills purchased and discounted	25,368,315.00	-
(ii) Cash credits, overdrafts and loans repayable on demand	877,076,827.40	789,728,828.91
(iii) Term loans	1,426,640,431.68	1,612,242,925.66
Total	**2,329,085,574.08**	**2,401,971,754.57**
B.		
(i) Secured by tangible assets	2,315,963,806.58	2,392,844,977.81
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	13,121,767.50	9,126,776.76
Total	**2,329,085,574.08**	**2,401,971,754.57**
Total C.I. Advances in India		
(i) Priority Sectors	1,803,634,823.61	1,730,500,677.93
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	525,450,750.47	671,471,076.65
Total	**2,329,085,574.08**	**2,401,971,754.57**
Total C.II. Advances Outside India		
(i) Due from banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
Total	**0.00**	**0.00**
Grand Total (C.I and II)	**2,329,085,574.08**	**2,401,971,754.57**

SCHEDULE NO. 10 - FIXED ASSETS

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I . Premises		
At cost as on 31st March of the preceding year	15,186,584.00	15,186,584.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Depreciation to date	3,889,071.00	3,739,505.00
Total	**11,297,513.00**	**11,447,079.00**
II. Other Fixed Assets (including furniture and fixtures)		
At cost as on 31st March of the preceding year	25,110,957.06	24,800,490.75
Additions during the year	7,908,144.94	1,342,196.31
Deductions during the year	0.00	1,031,730.00
Depreciation to date	18,797,531.43	14,653,036.43
Total	**14,221,570.57**	**10,457,920.63**
III. Capital Work In progress		
At cost as on 31st March of the preceding year	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
Depreciation to date Total	0.00	0.00
Total	**0.00**	**0.00**
Total (I + II + III)	**25,519,083.57**	**21,904,999.63**

SCHEDULE NO. - 11 OTHER ASSETS

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I. Inter-office adjustments (net)	0.00	0.00
II. Interest accrued	19,615,503.00	34,620,323.00
III. Tax paid in advance/tax deducted at source	0.00	0.00
IV. Stationery and stamps	358,461.41	363,576.92
V. Non-banking assets acquired in satisfaction of claims	0.00	0.00
VI. Others	2,887,459.95	2,279,476.83
Total	**22,861,424.36**	**37,263,376.75**

SCHEDULE NO. - 12 CONTINGENT LIABILITIES

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I. Claims against the bank not acknowledged as debts	0.00	0.00
II. Liability for partly paid investments	0.00	0.00
III. Liability on account of outstanding forward exchange contracts	0.00	0.00
IV. Guarantees given on behalf of constituents		
(a) In India	**2,570,000.00**	**3,710,000.00**
(b) Outside India	0.00	0.00
V. Acceptances, endorsements and other obligations	0.00	0.00
VI. Other items for which the bank is contingently liable (Deaf Accounts RBI)	1,000,427.65	1,000,427.65
Total	**3,570,427.65**	**4,710,427.65**

SCHEDULE NO. - 13 INTEREST EARNED

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I. Interest/discount on advances/bills	281,414,137.97	287,851,732.53
II. Income on investments	38,387,639.21	34,250,779.56
III. Interest on balances with Reserve Bank of India and other inter-bank funds	58,916,525.00	89,789,569.93
IV. Others	0.00	0.00
Total	**378,718,302.18**	**411,892,082.02**

SSCHEDULE NO. - 14 OTHER INCOME

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I. Commission, exchange and brokerage	2,035,113.77	378,094.45
II. Profit on sale of investments	1,917,480.00	12,277,000.00
Less: Loss on sale of investments	0.00	0.00
III. Profit on sale of priority sector advances	0.00	0.00
Less: Loss on revaluation of investments	0.00	0.00
IV. Profit on sale of land, buildings and other assets	0.00	3,522,093.00
Less: Loss on sale of land, buildings and other assets	0.00	0.00
V. Profit on exchange transactions	0.00	0.00
Less: Loss on exchange transactions	0.00	0.00
VI. Income earned by way of dividends, etc.	0.00	0.00
from subsidiaries / companies and / or joint		
ventures abroad/in India		
VII. Miscellaneous Income	19,257,228.78	15,268,325.50
Total	**23,209,822.55**	**31,445,512.95**

SCHEDULE NO. - 15 INTEREST EXPENDED

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I. Interest on deposits	205,499,305.00	242,716,583.00
II. Interest on Reserve Bank of India/ Inter-bank borrowings	140,479.00	833,193.50
III. Others	0.00	0.00
Total	**205,639,784.00**	**243,549,776.50**

SCHEDULE NO. - 16 - OPERATING EXPENSES

Amount In Rs.

Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
I. Payments to and provisions for employees	49,427,825.00	43,899,740.00
II. Rent, taxes and lighting	8,805,583.22	5,098,895.00
III. Printing and stationery	585,604.31	1,017,012.04
IV. Advertisement and publicity	711,667.93	97,531.72
V. Depreciation on bank's property	4,294,061.00	5,109,663.00
VI. Director's fees, allowances and expenses	0.00	0.00
VII. Auditors' fees and expenses (including branch auditors)	821,418.00	1,381,444.00
VIII. Law charges	607,310.20	784,300.00
IX. Postages, Telegrams, Telephones, etc.	1,112,945.51	2,316,074.27
X. Insurance	5,519,988.10	6,422,771.82
XI. Repairs and maintenance	15,297,184.11	2,276,227.30
XII. Other Expenditure	11,956,978.76	9,617,867.55
Total	**99,140,566.14**	**78,021,526.70**

INDEPENDENT AUDITOR'S REPORT

The Members,
Hutatma Sahakari Bank Ltd., Walwa
A/P. Walwa, Tal. Walaw, Dist. Sangli

Report on the Financial Statements

We have audited the accompanying financial statements of The HutatmaSahakari Bank Ltd. Walwaon 31 March, 2022, which comprise the Balance Sheet as at 31st March 2022, and the Profit and Loss Account, and the Cash Flow Statement for the year then ended, and summary of significant accounting policies and other explanatory information. The returns of 16branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements.

1. Management is responsible for the preparation of these financial statements that give true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of the Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961(as applicable) and generally accepted accounting principles in India so far as applicable to the bank. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

2. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
3. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or

error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedure that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

5. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Co-operative Societies Act 1960, the Maharashtra Co-operative Societies Rules,1961 and the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of co-operative societies, Maharashtra in the manner so requiredand give true and fair view in conformity with the accounting principles generally accepted in India;

   (a) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2022.

   (b) in the case of the Profit and Loss, of the profit/loss for the year ended on that date; and

   (c) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal & Regulatory Requirements

6. The Balance Sheet and the Profit and Loss Account have been drawn up in Form "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act,1960 and the Maharashtra Co-Operative Societies Rules 1961.

7. We report that :

   (a) We have obtained all the information and explanations, which to the best of our knowledge and belief, were necessary for the purpose of our audit and have found tobe satisfactory;

   (b) In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;

(c) The transactions of the Bank, which have come to our notice are within the powers of the Bank;

(d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;

(e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Bank.

8. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately.

Or

As per the information an explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-Operative Societies Rules 1961.

9. We further report that for the year under audit, the Bank has been awarded "A" classification.

For M/s. A. D. Shinde & Co.
Chartered Accountants

CA. Dr. R. A. Shinde.
Partner
M.No. 047975.
UDIN:-22047975ALMYAE3201.

Date: 23.06.2022
Place: Sangli.

SIGNIFICANT ACCOUNTING POLICIES TO THE FINANCIAL STATEMENTS For the year ended 31 March, 2022

1. Background

Hutatma Sahakari Bank Limited ('the Bank') was incorporated in 1996 and provides a complete suite of banking and financial services including retail banking, wholesale banking and treasury operations. The Bank is primarily governed by the Co-Operative Societies Act 1956 &Banking Regulation Act, 1949. As on 31 March, 2022, the Bank has no overseas branches.

2. Basis of preparation

The financial statements, the bank for the F.Y.2021-22, have been prepared and presented under the historical cost convention on the accrual basis of accounting in accordance with the generally accepted accounting principles in India, unless otherwise stated by the Reserve Bank of India ('RBI'), to comply with the statutory requirements prescribed under the Third Schedule of the Banking Regulation Act, 1949, the circulars, notifications, guidelines and directives issued by the RBI from time to time and the Accounting Standards notified under Section 133 of the Companies Act, 2013 read with paragraph 7 of the Companies (Accounts) Rules, 2014 and the Companies (Accounting Standards) Amendment Rules, 2016 to the extent applicable and practices generally prevalent in the banking industry in India. Accounting policies applied have been consistent with the previous year except otherwise stated.

3. Use of estimates

The preparation of the financial statements is in conformity with the generally accepted accounting principles requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) at the date of the financial statements, revenues and expenses during the reporting period. Actual results could differ from those estimates. The Management believes that the estimates and assumptions used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognised prospectively in the current and future periods.

4. Accounting Policies

There are no Changes in accounting policies for the current financial period.

5. Investments Classification

In accordance with the RBI guidelines, investments are classified at the time of purchase as:

- Held for Trading ('HFT');
- Available for Sale ('AFS'); and
- Held to Maturity ('HTM').

Investments that are held principally for sale within a short period are classified as HFT securities. As

per the RBI guidelines, HFT securities, which remain unsold for a period of 90 days are transferred to AFS securities. Investments that the Bank intends to hold till maturity are classified under the HTM category. Investments in the equity of subsidiaries/joint ventures and investments under TLTRO guidelines are categorised as HTM in accordance with the RBI guidelines. All other investments are classified as AFS securities. For disclosure in the Balance Sheet, investments in India are classified under six categories - Government Securities, Other approved securities, Shares, Debentures and Bonds, Investment in Subsidiaries/Joint Ventures and Others. All investments are accounted for on settlement date, except investments in equity shares which are accounted for on trade date. Transfer of security between categories of investments is accounted as per the RBI guidelines. Acquisition cost Costs such as brokerage, commission etc. pertaining to investments, incurred at the time of acquisition, are charged to the Profit and Loss Account. Broken period interest is charged to the Profit and Loss Account. Cost of investments is computed based on the weighted average cost method. Valuation of Investments classified under the HTM category: Investments are carried at acquisition cost unless it is more than the face value, in which case the premium is amortised over the period remaining to maturity on a constant yield to maturity basis. Such amortization of premium is adjusted against interest income under the head 'Income from Investments' under Schedule 13 in Profit and Loss Account. As per the RBI guidelines, discount on securities held under HTM category is not accrued and such securities are held at the acquisition cost till maturity. Investments classified under the AFS and HFT categories: Investments under these categories are marked to market. The market/fair value of quoted investments included in the 'AFS' and 'HFT' categories is the market price of the scrip as available from the trades/quotes on the stock exchanges or prices declared by Primary Dealers Association of India ('PDAI') jointly with Fixed Income Money Market and Derivatives Association of India ('FIMMDA')/Financial Benchmark India Private Limited ('FBIL'), periodically. Net depreciation, if any, within each category of each investment classification is recognised in the Profit and Loss Account. The net appreciation if any, under each category of each investment classification is ignored. Net depreciation on each type of investments falling under the residual category of 'Others' (i.e. mutual funds, PTCs, security receipts etc.) is not offset against gain in another class of investment falling within the 'Others' category. Further, in case of standard investments classified as weak (including certain internally unrated investments) as per the Bank's internal framework, the Bank recognizes net depreciation on such investments without availing the benefit of set-off against appreciation within the same class of investments as permitted under the extant RBI circular. The depreciation on securities acquired by way of conversion of outstanding loans is provided in accordance with the RBI guidelines. The book value of individual securities is not changed consequent to the periodic valuation of investments.

Non-performing investments are identified and provision is made thereon as per the RBI guidelines. Provision on such non-performing investments is not set off against the appreciation in respect of other performing securities. Interest on non-performing investments is not recognized in the Profit and Loss Account until received. Treasury Bills, Exchange Funded Bills, Commercial Paper and Certificate of Deposits being discounted instruments, are valued at carrying cost which includes discount amortized over the period to maturity. Units of mutual funds are valued at the latest repurchase price/net asset value declared by the mutual fund. Market value of investments where current quotations are not available, is determined in accordance with the norms prescribed by the RBI as under:

- The market/fair value of unquoted government securities which are in the nature of Statutory Liquidity Ratio ('SLR') securities forming part of AFS and HFT categories is computed as per the rates published by FIMMDA/ FBIL.
- In case of special bonds issued by the Government of India that do not qualify for SLR, unquoted bonds, debentures, preference shares where interest/dividend is received regularly (i.e. not overdue beyond 90 days), the market price is derived based on the YTM for Government Securities as published by FIMMDA/PDAI/FBIL and suitably marked up for credit risk applicable to the credit rating of the instrument. The matrix for credit risk mark-up for each category and credit ratings along with residual maturity issued by FIMMDA/FBIL is adopted for this purpose.
- In case of bonds & debentures where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with prudential norms for provisioning as prescribed by the RBI.
- Pass Through Certificates ('PTC') and Priority Sector PTCs are valued as per extant FIMMDA guidelines.
- Equity shares, for which current quotations are not available or where the shares are not quoted on the stock exchanges, are valued at break-up value (without considering revaluation reserves, if any) which is ascertained from the company's latest Balance Sheet. In case the latest Balance Sheet is not available, the shares are valued at `1 per company;

Disposal of investments - Investments classified under the HTM category: Realised gains are recognised in the Profit and Loss Account and subsequently appropriated to Capital Reserve account (net of taxes and transfer to statutory reserves) in accordance with the RBI guidelines. Losses are recognised in the Profit and Loss Account. Investments classified under the AFS and HFT categories: Realised gains/losses are recognised in the Profit and Loss Account. Repurchase and reverse repurchase transactions Repurchase (repo) and reverse repurchase transactions in government securities and corporate debt securities including those conducted under the Liquidity Adjustment Facility ('LAF') and Marginal Standby Facility ('MSF') with RBI are accounted as collateralised borrowing and lending respectively. Accordingly, securities given as collateral under an agreement to repurchase them continue to be held under the investment account and the Bank continues to accrue the coupon/discount on the security during the repo period. Further, the Bank continues to value the securities sold under repo as per the investment classification of the security. Borrowing cost on repo transactions is accounted as interest expense and revenue on reverse repo transactions is accounted as interest income.

6. Advances

Advances are classified into performing and non-performing advances ('NPAs') as per the RBI guidelines and are stated net of bills rediscounted, inter-bank participation certificates, specific provisions made towards NPAs, interest in suspense for NPAs, claims received from Export Credit Guarantee Corporation, provisions for funded interest on term loan classified as NPAs, provisions in lieu of diminution in the fair value of restructured assets and floating provisions. NPAs are classified into sub-standard, doubtful and loss assets based on the criteria stipulated by the RBI. Provisions for NPAs are made for sub-standard and doubtful assets at rates as prescribed by the RBI with the exception for schematic retail advances,

agriculture advances and advances to Commercial Banking segment. In respect of schematic retail advances, provisions are made in terms of a bucket-wise policy upon reaching specified stages of delinquency (90 days or more of delinquency) under each type of loan, which satisfies the RBI prudential norms on provisioning. Provisions in respect of commercial banking group advances and agriculture advances classified into sub-standard and doubtful assets are made at rates which are higher than those prescribed by the RBI. NPAs are upgraded to standard as per the extant RBI guidelines. In case of NPAs referred to the National Company Law Tribunal ('NCLT') under Insolvency and Bankruptcy Code ('IBC') where resolution plan or liquidation order has been approved by NCLT, provision is maintained at higher of the requirement under the RBI guidelines or the likely haircut as per resolution plan or liquidation order. Loss assets and unsecured portion of doubtful assets are provided/written off as per the extant RBI guidelines. Amounts recovered against debts written off are recognised in the Profit and Loss account and included under "Other Income". In case of EMI based standard retail advances, funds received from customers are appropriated in the order of chronology towards principal, interest, penal interest and charges. In case of other standard advances, funds received from customers are appropriated in the order of chronology as towards charges, penal interest, interest and principal. The Bank recognises additional provisions as per the RBI's guidelines on 'Prudential Framework on Resolution of Stressed Assets' on accounts in default and with aggregate exposure above the threshold limits as laid down in the said framework where the resolution plan is not implemented within the specified timelines. In respect of borrowers classified as non-cooperative and wilful defaulters, the Bank makes accelerated provisions as per the extant RBI guidelines. Loans reported as fraud are classified as loss assets, and fully provided for immediately without considering the value of security

Priority Sector Lending Certificates the Bank enters into transactions for the sale or purchase of Priority Sector Lending Certificates ('PSLCs'). In the case of a sale transaction, the Bank sells the fulfilment of priority sector obligation and in the case of a purchase transaction the Bank buys the fulfilment of priority sector obligation through the RBI trading platform. There is no transfer of loan assets in PSLC transactions.

7. Revenue recognition

Interest income is recognised on an accrual basis in accordance with AS-9, Revenue Recognition as notified under Section 133 of the Companies Act, 2013 read together with paragraph 7 of the Companies (Accounts) Rules, 2014, the Companies (Accounting Standards) Amendment Rules, 2016 and the RBI guidelines, except in the case of interest income on non-performing assets where it is recognised on receipt basis if overdue for more than 90 days. Income on non-coupon bearing discounted instruments or low-coupon bearing instruments is recognised over the tenor of the instrument on a constant yield basis. Commission on guarantees and LCs is recognized on a pro-rata basis over the period of the guarantee/LC. Locker rent is recognized on a straight-line basis over the period of contract. Annual fee for credit cards and debit cards is recognised on a straight-line basis over the period of service. Arranger ship/syndication fee is accounted for on completion of the agreed service and when right to receive is established. Other fees and commission income are recognised when due, where the Bank is reasonably certain of ultimate collection. Interest income on investments in discounted PTCs is recognized on a constant yield basis. Dividend income is accounted on an accrual basis when the right to receive the dividend is established. Gain/loss on

sell down of loans and advances through direct assignment is recognised at the time of sale. Fees paid for purchase of Priority Sector Lending Certificates ('PSLC') is amortised on straight-line basis over the tenor of the certificate as 'Other Expenditure' under Schedules of Profit and Loss Account. Fees received on sale of PSLC is amortised on straight-line basis over the tenor of the certificate as 'Miscellaneous Income' under Schedules of Profit and Loss Account. In accordance with RBI guidelines on sale of non-performing advances, if the sale is at a price below the net book value (i.e. book value less provisions held), the shortfall is charged to the Profit and Loss Account. If the sale is for a value higher than the net book value, the excess provision is credited to the Profit and Loss Account in the year the amounts are received.

8. Fixed assets and depreciation/impairment fixed assets

Fixed assets and depreciation/impairment fixed assets are carried at cost of acquisition less accumulated depreciation and impairment, if any. Cost includes initial handling and delivery charges, duties, taxes and incidental expenses related to the acquisition and installation of the asset. Subsequent expenditure incurred on assets put to use is capitalised only when it increases the future economic benefit / functioning capability from / of such assets. Capital work-in-progress includes cost of fixed assets that are not ready for their intended use and also includes advances paid to acquire fixed assets. Depreciation is provided over the estimated useful life of a fixed asset on the straight-line method from the date of addition. The management believes that depreciation rates currently used, fairly reflect its estimate of the useful lives and residual values of fixed assets based on historical experience of the Bank, though these rates in certain cases are different from lives prescribed under Schedule II of Companies Act, 2013. Depreciation on assets sold during the year is recognised on a pro-rata basis to the Profit and Loss Account till the date of sale. Gain or losses arising from the retirement or disposal of Fixed Assets are determined as the difference between the net disposal proceeds and the carrying amount of assets and recognised as income or expense in the Profit and Loss Account. Further, profit on sale of premises is appropriated to Capital Reserve account (net of taxes and transfer to statutory reserve) in accordance with RBI instructions. The carrying amounts of assets are reviewed at each Balance Sheet date to ascertain if there is any indication of impairment based on internal/external factors. An impairment loss is recognised wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value at the weighted average cost of capital. After impairment, depreciation is provided on the revised carrying amount of the asset over its remaining useful life.

9. Lease transactions

Leases where the lessor effectively retains substantially all the risks and benefits of ownership over the lease term are classified as operating lease. Lease payments for assets taken on operating lease are recognised as an expense in the Profit and Loss Account on a straight-line basis over the lease term. Lease income from assets given on operating lease is recognized as income in profit and loss account on a straight line basis over the lease term.

10. Retirement and other employee benefits

Provident Fund Retirement benefit in the form of provident fund is a defined benefit plan wherein the contributions are charged to the Profit and Loss Account of the year when the contributions to the fund are due and when services are rendered by the employees. Further, an actuarial valuation is conducted by an independent actuary using the Projected Unit Credit Method as at 31 March each year to determine the deficiency, if any, in the interest payable on the contributions as compared to the interest liability as per the statutory rate. Actuarial gains/losses are immediately taken to the Profit and Loss Account and are not deferred. Gratuity The Bank contributes towards gratuity fund (defined benefit retirement plan) administered by various insurers for eligible employees. Under this scheme, the settlement obligations remain with the Bank, although various insurers administer the scheme and determine the contribution premium required to be paid by the Bank. The plan provides a lump sum payment to vested employees at retirement or termination of employment based on the respective employee's salary and the years of employment with the Bank. Liability with regard to gratuity fund is accrued based on actuarial valuation conducted by an independent actuary using the Projected Unit Credit Method as at 31 March each year. In respect of employees at overseas branches (other than expatriates) liability with regard to gratuity.

11. Taxation

Income tax expense is the aggregate amount of current tax and deferred tax charge. Current year taxes are determined in accordance with the relevant provisions of Income tax Act, 1961 and considering the material principle set out in Income Computation and Disclosure Standards to the extent applicable. Deferred income taxes reflect the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years. Deferred tax is measured based on the tax rates and the tax laws enacted or substantively enacted at the Balance Sheet date. Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off assets against liabilities representing current tax and the deferred tax assets and deferred tax liabilities relate to the taxes on income levied by same governing taxation laws. Deferred tax assets are recognised only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realised. The impact of changes in the deferred tax assets and liabilities is recognised in the Profit and Loss Account. Deferred tax assets are recognised and reassessed at each reporting date, based upon the Management's judgement as to whether realisation is considered as reasonably certain. Deferred tax assets are recognised on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty supported by convincing evidence that such deferred tax asset can be realised against future profits.

12. Earnings per share

The Bank reports basic earnings per share in accordance with AS-20, Earnings per Share, as notified under Section 133 of the Companies Act, 2013 read together with paragraph 7 of the Companies (Accounts) Rules, 2014 and the Companies (Accounting Standards) Amendment Rules, 2016. Basic earnings per share is computed by dividing the net profit after tax by the weighted average number of equity shares outstanding for the year.

13. Provisions, contingent liabilities and contingent assets

In accordance with AS-29 "Provisions, Contingent Liabilities and Contingent Assets", provision is recognised when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates. A disclosure of contingent liability is made when there is:

- a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or
- a present obligation arising from a past event which is not recognised as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made. When there is a possible obligation or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made. Contingent assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognised in the period in which the change occurs.

14. Accounting for dividend

As per AS-4 'Contingencies and Events occurring after the Balance sheet date' as notified by the Ministry of Corporate Affairs through amendments to Companies (Accounting Standards) Amendment Rules, 2016, dated 30 March, 2016, the Bank does not account for proposed dividend (including tax) as a liability through appropriation from the profit and loss account. The same is recognised in the year of actual pay out post approval of shareholders. However, the Bank reckons proposed dividend in determining capital funds in computing the capital adequacy ratio.

15. Cash and cash equivalents

Cash and cash equivalents include cash in hand, balances with RBI, balances with other banks and money at call and short notice.

16. Penalty imposed by the Reserve Bank of India

The Reserve bank of India has imposed, by its order, a monetary penalty of Rs.2.00 lakh (Rupees Two lakh only)on dated 25th January 2022, for contravention of compliance with directions issued by RBI on Exposure Norms and Statutory Other Restrictions-UCBs. .The Bank has remitted the penalty of Rs.2.00 lakh (Rupees Two lakh only) through NEFT on 31st January 2022.

17. Segment Reporting

Accounting Standard 17 - Segment Reporting
Part A: Business segments

(Amount in ₹ Crore)

Business Segments	Treasury		Corporate / Wholesale Banking		Retail Banking		Other Banking Business		Total	
Particulars	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Revenue	9.92	13.63	0.00	0.00	28.14	28.79	2.13	1.92	40.19	44.33
Result	12.38	10.57	0.00	0.00	8.18	13.78	0.00	0.00	20.56	24.35
Unallocated expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15.78	14.23
Operating profit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3.85	5.75
Income taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.53	1.53
Extraordinary profit / loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net profit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2.31	4.23
Other information:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Segment assets	204.30	202.97	0.00	0.00	279.00	253.30	0.00	0.00	483.30	456.27
Unallocated assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	483.30	456.27
Segment liabilities	204.30	202.97	0.00	0.00	279.00	253.30	0.00	0.00	483.30	456.27
Unallocated liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	483.30	456.27

Part B: Geographic segments

(Amount in ₹ Crore)

	Domestic		International		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
(a) Revenue	40.19	44.33	0	0	40.19	44.33
(b) Assets	483.30	456.27	0	0	483.30	456.27

Notes to Accounts:

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in ₹ Crore)

Sr. No.	Particulars	31.03.2022 Current Year	31.03.2021 Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	28.01	27.56
ii)	Additional Tier 1 capital*/ Other Tier 1 capital@	0	0
iii)	Tier 1 capital (i + ii)	28.01	27.56
iv)	Tier 2 capital	7.79	6.25
v)	Total capital (Tier 1+Tier 2)	35.80	33.81
vi)	Total Risk Weighted Assets (RWAs)	161.51	203.33
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs@	17.35	13.55
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.35	13.55
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	22.17	16.63
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	22.17	16.63
xi)	Leverage Ratio*	NA	NA
xii)	Percentage of the shareholding of		
	a) Government of India	0	0
	b) State Government (specify name)$	0	0
	c) Sponsor Bank$	0	0
xiii)	Amount of paid-up equity capital raised during the year	0.66	106.84
xiv)	Amount of non-equity Tier 1 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual	0	0
xv)	of which: Amount of Tier 2 capital raised during the year, of which Give list as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	0	0

2. Asset liability management 31/03/2022
a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ Crore)

	Day 1	2 to 7 Days	8 to 14 Days	15 to 30 Days	31 Days to 2 Months	Over 2 Months and up to 3 Months	Over 3 months and up to 6 Months	Over 6 months and up to 1 Year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	0.04	0.29	120.99	1.52	1.31	23.72	61.11	102.79	73.35	11.38	4.45	400.95
Advances	2.63	0.55	12.81	3.78	0.00	27.21	14.57	55.30	37.48	38.88	44.67	242.91
Investments		4.99	4.99	9.96	30.95	18.88	0.00	5.00	15.87	5.04	35.75	131.43
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00
Foreign Currency liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) Composition of Investment Portfolio

As at 31- March -2022

(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	Subsidiaries and/or joint ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04
Less: Provision for non-performing investments (NPI)	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04
Net	0.00		0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00
							0.00	0.00	0.00	0.00	0.00	0.00
Available for Sale												
Gross	131.38	0.00	0.00	0.00	0.00	0.00	131.38	0.00	0.00	0.00	0.00	131.38
Less: Provision for depreciation and NPI	1.24	0.00	0.00	0.00	0.00	0.00	1.24	0.00	0.00	0.00	0.00	1.24
Net	130.14	0.00	0.00	0.00	0.00	0.00	130.14	0.00	0.00	0.00	0.00	130.14
							0.00	0.00	0.00	0.00	0.00	0.00
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
							0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	131.38	0.00	0.04	0.00	0.00	0.00	131.42	0.00	0.00	0.00	0.00	131.42
Less: Provision for non-performing investments	1.24	0.00	0.04	0.00	0.00	0.00	1.28	0.00	0.00	0.00	0.00	1.28
Less: Provision for depreciation and NPI	0.00						0.00	0.00	0.00	0.00	0.00	0.00
Net	130.14	0.00	0.00	0.00	0.00	0.00	130.14	0.00	0.00	0.00	0.00	130.14

Investments
a) Composition of Investment Portfolio

As at 31- March -2021

(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	74.76	0.00	0.04		0.00	17.00	91.80	0.00	0.00	0.00	0.00	91.80
Less: Provision for non-performing investments(NPI)	0.00	0.00	0.04	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.04
Net	74.76	0.00	0.00	0.00	0.00	17.00	91.76	0.00	0.00	0.00	0.00	91.76
Available for Sale												
Gross	25.19	0.00	0.00	0.00	0.00	0.00	25.19	0.00	0.00	0.00	0.00	25.19
LessProvision for depreciation and NPI	0.53	0.00	0.00	0.00		0.00	0.53	0.00	0.00	0.00	0.00	0.53
Net	24.66	0.00	0.00	0.00	0.00	0.00	24.66	0.00	0.00	0.00	0.00	24.66
Held for Trading												
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	99.95	0.00	0.04	0.00	0.00	17.00	116.99	0.00	0.00	0.00		116.99
Less: Provision for non-performing investments	0.53	0.00	0.04	0.00	0.00	0.00	0.57	0.00	0.00		0.00	0.57
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00		0.00
Net	99.42	0.00	0.00	0.00	0.00	17.00	116.42	0.00	0.00	0.00	0.00	116.42

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ Crore)

Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	0.52	0.12
b) Add: Provisions	0.72	0.40
made during the year		
c) Less: Write off /	0.00	0.00
write back of excess provisions during the year		
d) Closing balance	1.24	0.52
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	3.71	3.50
b) Add: Amount	2.06	0.21
transferred during the year		
c) Less: Drawdown	0.00	0.00
d) Closing balance	0.00	0.00
iii) Closing balance in IFR as a percentage of closing balance of investments 13 in AFS and HFT/Current category	5.77 4.39%	3.71 15.04%

Non-SLR investment portfolio

i) Non - performing non - SLR investments

(Amount in ₹ Crore)

Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
Opening balance	0.04	0.04
Additions during the year since 1st April	0.00	0.00
Reductions during the above period	0.04	0.00
Closing balance	0.00	0.04
Total provisions held	0.04	0.04



ii) Issuer composition of non - SLR investments

(Amount in ₹ Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement Securities		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b)	FIs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c)	Banks	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e)	Subsidiaries/ Joint Ventures	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f)	Others	0.04	17.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.04
g)	Provision held towards depreciation	0.04	17.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.04
	Total *	0.04	17.04	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.04

4. Asset quality

a (i) Classification of advances and provisions held as on 31 March 2022

(Amount in ₹ Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non - Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	233.28	2.51	9.03	0.00	11.54	244.82
Add: Additions during the year					7.13	7.13
Less: Reductions during the year*					2.38	2.38
Closing balance	226.62	6.15	10.14	0.00	16.29	242.91
*Reductions in Gross NPAs due to:					0.00	0.00
i) Upgradation					1.10	1.10
ii) Recoveries (excluding recoveries from upgraded accounts)					1.28	1.28
iii) Technical/ Prudential16 Write-offs					0.00	0.00
iv) Write-offs other than those under (iii) above					0.00	0.00
Provisions (excluding Floating Provisions)					0.00	0.00
Opening balance of provisions held					31.90	31.90
Add: Fresh provisions made during the year					5.00	5.00
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held					36.90	36.90
Net NPAs17					0.00	0.00
Opening Balance					6.91	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.62	
Closing Balance		5.53	0.76	0.00	6.29	6.29

4. Asset quality

a (Ii) Classification of advances and provisions held as on 31 March 2021

(Amount in ₹ Crore)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non - Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	211.8	3.47	6.80	0.00	10.27	222.07
Add: Additions during the year					4.87	4.87
Less: Reductions during the year*					3.60	3.60
Closing balance	233.28	2.51	9.03	0.00	11.54	244.82
*Reductions in Gross NPAs due to:					0.00	0.00
i) Upgradation					2.89	2.89
ii) Recoveries (excluding recoveries from upgraded accounts)					0.71	0.71
iii) Technical/ Prudential16 Write-offs					0.00	0.00
iv) Write-offs other than those under (iii) above					0.00	0.00
Provisions (excluding Floating Provisions)					0.00	0.00
Opening balance of provisions held					25.88	25.88
Add: Fresh provisions made during the year					6.02	6.02
Less: Excess provision reversed/ Write-off loans					0.00	0.00
Closing balance of provisions held					31.90	31.90
Net NPAs17					0.00	0.00
Opening Balance					0.00	0.00
Add: Fresh additions during the year					6.91	0.00
Less: Reductions during the year					0.00	0.00
Closing Balance		5.53	0.76	0.00	6.91	6.91

Ratios (in per cent)	31.03.2022 Current Year	31.03.2021 Previous Year
Gross NPA to Gross Advances	6.71%	4.71%
Net NPA to Net Advances	2.70%	2.88%
Provision coverage ratio	66.21%	40.06%

b) Sector-wise Advances and Gross NPAs

(Amount in ₹ Crore)

Sr.No.	Sector*	Current Year 31/03/2022			Previous Year 31/03/2021		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in the sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	**Priority Sector**						
a)	Agriculture and allied activities	95.29	8.05	8.44	76.33	5.62	7.36
b)	Advances to industries sector eligible as priority sector lending	4.88	0.18	3.60	6.75	0.36	5.34
c)	Services	59.36	3.71	6.25	55.77	2.53	4.53
d)	Personal loans						
e)	Other	30.05	2.84	9.44	38.45	2.12	5.53
	Sub-total (i)	189.59	14.77	7.79	177.30	10.63	6.00
ii)	**Non-priority Sector**						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Services	0.00	0.00	0.00	0.00	0.00	0.00
d)	Personal loans / Others	53.32	1.52	2.85	67.52	0.91	1.34
	Sub-total (ii)	53.32	1.52	2.85	67.52	0.91	1.34
	Total (I + ii)	242.91	16.29	6.71	244.82	11.54	4.71

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.

	31/03/2022 Current Year	31/03/2021 Previous Year
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

5. Exposures

a) Exposure to real estate sector

(Amount in ₹ Crore)

Category	
i) Direct exposure 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 priorit y sector advances shall be shown separately. Exposure would also include non fund based (NFB) limits.	27.41
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;	0.00
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate	0.00
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.00
Total Exposure to Real Estate Sector	27.41

d) Unsecured advances

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format.

(Amount in ₹ Crore)

Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
Total unsecured advances of the bank	1.31	0.91
Out of the above, amount of advances for which intangible securities such as etc. have been taken charge over the rights, licenses, authority,	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ Crore)

Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
Total deposits of the twenty largest depositors	54.45	51.42
Percentage of deposits of twenty largest depositors to total deposits of the bank	13.58%	13.40%

b) Concentration of advances*

(Amount in ₹ Crore)

Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
Total advances to the twenty largest borrowers	64.35	62.93
Percentage of advances to twenty largest borrowers to total advances of the bank	26.49%	25.70%

c) Concentration of exposures**

(Amount in ₹ Crore)

Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
Total exposure to the twenty largest borrowers/customers	70.36	65.60
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	20.67	19.22

d) Concentration of NPAs

(Amount in ₹ Crore)

Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
Total Exposure to the top twenty NPA accounts	4.58	3.34
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	28.10	28.95

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

(Amount in ₹ Crore)

Sr. No.	Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
1	Opening balance of amounts transferred to DEA Fund	0.10	0.10
2	Add: Amounts transferred to DEA Fund during the year	0.00	0.00
3	Less: Amounts reimbursed by DEA Fund towards claims	0.00	0.00

11. Disclosure of Complaints

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

	Sr. No.	Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
	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	0	0
3		Number of complaints disposed during the year	0	0
	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 Banking Ombudsman			
5		Number of maintainable complaints received by the bank from Office of Banking Ombudsman	0	0
	5.1	Of 5, number of complaints resolved in favour of the bank by Office of Banking Ombudsman	0	0
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Banking Ombudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Banking 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
1	2	3	4	5
	Current Year			
Ground -1	0	0	0	0
Total	0	0	0	0
	Previous Year			
Ground -1	0	0	0	0
Total	0	0	0	0

14. Business Ratios

Particular	31/03/2022 Current Year	31/03/2021 Previous Year
i) Interest Income as a percentage to Working Funds33	7.65	8.26
ii) Non-interest income as a percentage to Working Funds35	0.47	0.63
iii) Cost of Deposits	5.50	5.86
iv) Net Interest Margin34	4.08	3.82
v) Operating Profit as a percentage to Working Funds35	1.96	2.44
vi) Return on Assets35	0.47	0.85
vii) Business (deposits plus advances) per employee36 (in ₹ crore)	5.80	5.99
viii) Profit per employee (in ₹ crore)	0.02	0.04

E) Provisions and Contingencies

(Amount in ₹ Crore)

Provision debited to Profit and Loss Account	31/03/2022 Current Year	31/03/2021 Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	5.00	4.25
iii) Provision made towards Income tax	0.00	0.00
iv) Other Provisions and Contingencies (Standard Asset Provision)	0.15	0.00
v) Provision for Investment Depreciation Fund	0.72	0.41
vi) Covid19 Affected Accounts Provision	0.00	1.77

F) Priority Sector Lending Certificates (PSLCs)

Sr No	PSL Scheme Type	Sell/Purchase	31/03/2022 Current Year	31/03/2021 Previous Year
1	PSLC Agriculture	Sell	0.00	0.00
2	PSLC Agriculture SF/MF	Sell	0.00	0.00

G) Bancassurance Business

Commission income from Bank assurance business:

(Amount in ₹ Crore)

Sr No	Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
1	From selling Life Insurance Policies	0.16	0.00
2	From selling Non-Life Insurance Policies	0.04	0.03
	Total	**0.20**	**0.03**

H) Payment of DICGC Insurance Premium

(Amount in ₹ Crore)

Sr No	Particulars	31/03/2022 Current Year	31/03/2021 Previous Year
i)	Payment of DICGC Insurance Premium	0.45	0.49
ii)	Arrears in payment of DICGC premium	0.00	0.00

Transfers to Depositor Education and Awareness Fund (DEA Fund)

हुतात्मा सहकारी बँक लि., वाळवा.

सन २०२२-२०२३ उत्पन्नाचे अंदाज पत्रक

(रुपये लाखात)

खात्याचे नांव	सन २०२१-२०२२ उत्पन्नाचे अंदाज	सन २०२१-२०२२ प्रत्यक्ष उत्पन्न	अंदाजापेक्षा जादा उत्पन्न	अंदाजापेक्षा कमी उत्पन्न	सन २०२२-२०२३ उत्पन्न अंदाजे
१) कर्जावरील व्याज	३,२००.००	२,८१४.१४	---	३८५.८६	३,२००.००
२) गुंतवणूकीवरील व्याज	८५०.००	६१९.१९	---	२३०.८१	८५०.००
३) सरकारी रोख्यावरील व्याज	४५०.००	३५३.३७	---	९६.६३	४५०.००
४) कमिशन	२०.००	२०.३५	०.३५	---	२०.००
५) इतर उत्पन्न	१३०.००	१६०.१५	३०.१५	---	१३०.००
६) सरकारी कर्ज रोखे विक्रीचा नफा	५०.००	१९.१७	---	३०.८३	५०.००
७) आयकर परतावा	---	३२.९१	३२.९१	---	---
एकूण	४,७००.००	४,०१९.२८	६३.४१	७४४.१३	४,७००.००

किरण (दादा) नागनाथ नायकवडी
चेअरमन

श्रीकांत नारायण चव्हाण
जनरल मॅनेजर

अशोक रामू चौगुले
मुख्य कार्यकारी अधिकारी

संचालक मंडळ

सौ. नंदिनी वैभव नायकवडी
श्री. अर्जुन निवृत्ती वडगांवे
श्री. बाजीराव ईश्वरा मांगलेकर
श्री. अरूण शंकर यादव
श्री. बिपीन एस शेटे
श्री. गंगाराम रामचंद्र सुर्यवंशी
श्री. दिलीप कृष्णराव पाटील
श्री. शरद रघुनाथ खोत
श्री. पोपट धुळाप्पा कांबळे
श्री. रामचंद्र हणमंत पाटील
श्री. श्रीकांत तुकाराम आंबी
श्री. आनंदराव राजाराम थोरात
श्री. नारायण हिंदूराव गुरव
श्री. श्रीनिवास एन. भोसले

सन २०२२-२०२३ खर्चाचे अंदाज पत्रक

(रुपये लाखात)

खात्याचे नांव	सन २०२१-२०२२ खर्चाचा अंदाज	सन २०२१-२०२२ प्रत्यक्ष खर्च	अंदाजापेक्षा जादा खर्च	अंदाजापेक्षा कमी खर्च	सन २०२२-२०२३ खर्चाचा अंदाज
१) ठेवीवरील व्याज	२,८००.००	२,०५४.९९	---	७४५.०१	२,८००.००
२) कर्जावरील व्याज	८.००	१.४०	---	६.६०	८.००
३) नोकर पगार भत्ते	४३५.००	४९५.७५	६०.७५	---	४३५.००
४) भाडे कर विमा व वीज इ.	१४०.००	१०४.०९	---	३५.९१	१४०.००
५) टपाल, टेलिफोन व तार	११.००	११.१३	०.१३	---	११.००
६) लीज लाईन खर्च	१५.००	१७.५५	२.५५	---	१५.००
७) लेखापरिक्षण फी	१२.००	८.२२	---	३.७८	१२.००
८) घसारा दुरूस्ती देखभाल	१२५.००	१९५.९१	७०.९१	---	१२५.००
९) स्टेशनरी, छपाई जाहिरात	१६.००	१२.९७	---	३.०३	१६.००
१०) इतर खर्च	८०.००	१४५.२१	६५.२१	---	८०.००
११) तरतुदी	५५८.००	७४०.५७	१८२.५७	---	५५८.००
१२) नफा	५००.००	२३१.४९	---	२६८.५१	५००.००
एकूण	**४,७००.००**	**४,०१९.२८**	**३८२.१२**	**१,०६२.८४**	**४,७००.००**

* शाखा निहाय ठेवी व कर्जे :

दिनांक ३१ मार्च २०२२ रोजी शाखा निहाय ठेवी व कर्जे यांची आकडेवारी खालीलप्रमाणे :

(रुपये लाखात)

शाखा	ठेवी	कर्जे
१) वाळवा	१२,३६६.४८	४,५१६.४९
२) इस्लामपूर	५,४३८.२७	१,५७१.९४
३) आष्टा	३,०६०.८३	१,१३७.५३
४) पुणदी (वाळवा)	१,२७७.६३	२,२४२.७०
५) सांगली	२,९४१.२२	१,५५६.१०
६) कवठेपिरान	१,६६४.९३	३७३.०१
७) शिराळा	१,१३७.०३	१,३२७.३१
८) कोल्हापूर	३,३३४.३७	५,४७१.५१
९) भिलवडी	२,२३७.८१	६७७.०६
१०) पलूस	१,६०७.०१	१,२५५.७०
११) गोटखिंडी	२,०७६.८४	८८३.१२
१२) भडकंबे	१,३८९.५८	१,४१८.२७
१३) पेठ वडगांव	३४४.२५	४४२.०९
१४) परेल मुंबई	१८७.९९	७३६.३०
१५) विटा	५६०.७३	३७४.५७
१६) कराड	४७०.२१	३०२.०६
१७) मुख्य कार्यालय	---	५.०९
एकूण	**४०,०९५.१८**	**२४,२९०.८५**

आदर्श उपविधी मधील (Bye-Laws) पोटनियम दुरुस्ती

Bye Laws No. पोट नियम क्र.	Present Wording सध्याचा उपविधी	Wording After Amendment दुरुस्तीनंतर होणारी उपविधी शब्दरचना	Reason for Amendment दुरुस्तीचे कारण
8	Amount Authorized share capital of the bank is Rs. 50,00,00,000/- (Fifty Crores Only) divided into 5,00,000 shares Of Rs. 1000/- each	Amount Authorized share capital of the bank is Rs. 50,00,00,000/- (Fifty Crores Only) divided into 2,50,000 shares Of Rs. 2000/- each	For adequate capital
८	बँकेचे अधिकृत भागभांडवल रू. ५०,००,००,०००/- (रू. पन्नास कोटी फक्त) इतके असून ते रू. १,००० दर्शनी किंमतीच्या ५,००,००० इतक्या भागात विभागलेले आहे.	बँकेचे अधिकृत भागभांडवल रू. ५०,००,००,०००/- (रू. पन्नास कोटी फक्त) इतके असून ते रू. २,००० दर्शनी किंमतीच्या २,५०,००० इतक्या भागात विभागलेले आहे.	पुरेश्या भांडवलासाठी

हुतात्मा सहकारी बँक लि., वाळवा.

व्यक्ती ठेव व्याजदर दि. ११/०७/२०२२ पासून

मुदत	व्याजदर
०७ दिवस ते ९० दिवस	: ४%
९१ दिवस ते १८० दिवस	: ४.५%
१८१ दिवस ते ३६४ दिवस	: ५.२५%
१२ महिने ते २४ महिने	: ६.१०%
२ वर्षे ते ३ वर्षे	: ६.४०%
३ वर्षाच्या पुढे	: ६.६५%

ज्येष्ठ नागरीकांच्या ठेवींना ०.५०% जादा व्याज

फोन नंबर्स

हेड ऑफीस :	☎	: (०२३४२) २६७३३८, २६७८८१, फॅक्स : २६७३३८
बँक ऑफिस कोल्हापूर	☎	: (०२३१) २६६४०२५, २६६४०२६
वाळवा	☎	: (०२३४२) २६७००८
इस्लामपूर	☎	: (०२३४२) २२३९४०
आष्टा	☎	: (०२३४२) २४२८९८
पुणदी	☎	: (०२३४६) २२४२४४
सांगली	☎	: (०२३३) २६२११३९
कवठेपिरान	☎	: (०२३३) २४८५२४८
शिराळा	☎	: (०२३४५) २७१६४८
कोल्हापूर	☎	: (०२३१) २६५६१३५
भिलवडी	☎	: (०२३४६) २३७८४०
पलूस	☎	: (०२३४६) २२८८४८
गोटखिंडी	☎	: (०२३४२) २७४४८८
भडकंबे	☎	: (०२३४२) २४६६८८
पेठ वडगांव	☎	: (०२३०) २४७२८८१
परेल मुंबई	☎	: (०२२) २३०८३७५७
विटा	☎	: (०२३४७) २७२३९८
कराड	☎	: (०२१६४) २२३३८९

कर्जाचे आकर्षक व्याजदर

अ. नं.	कर्ज प्रकार	व्याजदर
१	सोने तारण कर्ज	१०%
२	ठेव तारण कर्ज	ठेव व्याजदरापेक्षा १% ज्यादा व्याज
३	हुतात्मा सुपर सिक्युअर्ड लोन (विमा पालिसी/नॅशनल सेव्हींग सर्टिफिकेट तारण कर्ज)	१०.४५%
४	वाहन कर्ज	
	अ) नवीन वाहन खरेदी कर्ज	१०.२५ ते १२.७५%
	ब) जुने वाहन कर्ज	१४.२५%
	क) नवीन दुचाकी वाहन कर्ज	१५%
५	घर कर्ज	
	अ) घर/फ्लॅट खरेदी व घरबांधणीसाठी	१०.१० ते १२.२५%
	ब) घर दुरूस्तीसाठी	१३.२५%
६	शैक्षणिक कर्ज	१२%
	व्यवसाय व उद्योग कर्ज	
	अ) नवीन मशीनरी खरेदी, फर्निचर, गाळा खरेदीसाठी टर्म लोन	१२.७५%
	ब) खेळते भांडवलासाठी कॅशक्रेडीट कर्ज	१३%
७	फक्त महिलांसाठी ''लक्ष्मी कर्ज योजना''	११.८८%
८	फक्त शेतकरी बांधवाकरिता ''जय किसान कर्ज योजना'' व इतर सर्व प्रकारची शेती कर्जे	१३.२५%
९	इतर सर्व प्रकारची कर्जे	१४.२५%

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सभासदांना सुचना

१) सभासदांनी आपला पत्ता बदलला असल्यास नवीन पत्ता तसेच शाखा अथवा खातेनंबर बदलला असल्यास सदर माहिती आवश्यक पुराव्यासह बँकेच्या मुख्य कार्यालयास कळवावी.

२) लाभांशाची रक्कम सभासदांच्या बँकेतील खात्यास परस्पर जमा करण्यात येईल. ज्या सभासदांनी आपली शाखा व खाते नंबर कळविलेला नसेल त्यांनी त्वरीत कळविणेची व्यवस्था करावी. सभासदांनी त्यांचा लाभांश तीन वर्षाचे आत न नेल्यास पोटनियमातील तरतूदीनुसार ती रक्कम गंगाजळीत जमा होते. ती पुन्हा सभासदांना देता येत नाही. याची कृपया नोंद घ्यावी.

३) सभासदांनी वारसाचे नाव नोंदविलेले नसल्यास वारसाच्या नावाची नोंद शाखेमार्फत करून घ्यावी.

४) भारतीय रिझर्व्ह बँकेच्या ग्राहक विषयक धोरणानुसार (Know Your Customer) बँकेत खाते उघडताना खातेदाराने, आयडेंटीटी कार्डसाईज दोन रंगीत फोटो, आपल्या वास्तव्याबाबतचा पूरावा (रेशनिंग कार्ड/पासपोर्ट/ड्रायव्हिंग लायसेन्स इ.), फोटो आयडेंटीफिकेशन (पॅनकार्ड/मतदान ओळखपत्र/आधारकार्ड) सादर करणे बंधनकारक आहे. तसेच जुन्या खातेदारांनी व ज्या खातेदारांनी गेल्या दोन वर्षामध्ये खातेवर व्यवहार केले नाहीत अशा खातेदारांनी उपरोक्त कागदपत्रे सादर केलेली नसतील त्यांनी त्वरीत आपले खाते असलेल्या शाखेत सादर करण्याची विनंती आहे.

५) आयकर खात्यातील तरतुदीनुसार बँकेत रू. ५०,०००/– व त्यापेक्षा अधिक रक्कम रोखीने जमा करताना खातेदारांनी आपला पॅन नंबर देणे आवश्यक असते. कृपया आपला पॅन नंबर बँकेकडे नोंद करावा.

६) बँकेच्या सर्व शाखेकडे मिळून असलेल्या ठेवीवरील आर्थिक वर्षात मिळणारे व्याज रूपये ४०,००० अथवा त्यापेक्षा जास्त होत असल्यास त्यावर १०% दराने टीडीएस (आयकर) कपात करावी लागते. तथापि ठेवीदारांना फॉर्म नंबर १५ जी / १५ एच भरून देवून टीडीएस कपात टाळता येते. यासाठी आपले पॅनकार्ड घेवून संबंधित शाखेशी टीडीएस कपात करणेपूर्वी संपर्क साधावा.

हुतात्मा सहकारी बँक लि., वाळवा



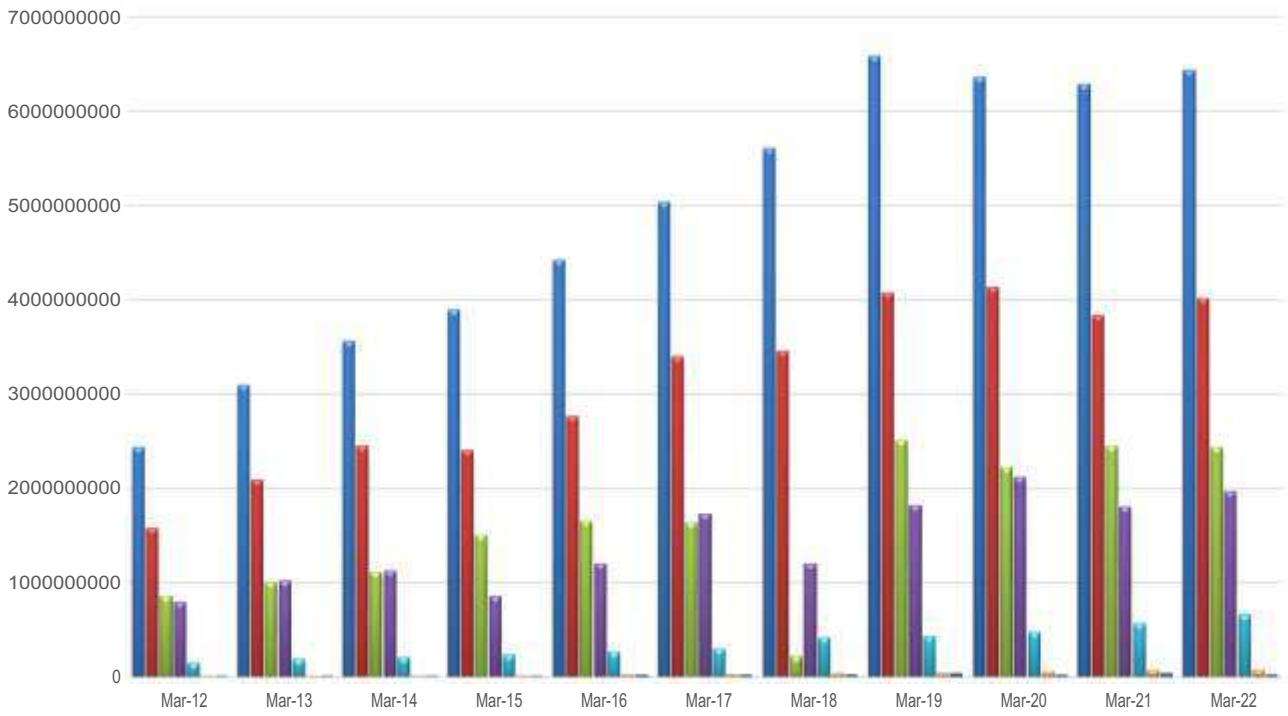
भारतीय जीवन विमा निगम (एलआयसी) यांचे बरोबर विमा व्यवसायाबाबत करारप्रसंगी मार्गदर्शन करताना बँकेचे संस्थापक मा. श्री. वैभवकाका नायकवडी, चेअरमन मा. श्री. किरणदादा नायकवडी, एलआयसीचे वरिष्ठ विभागीय प्रबंधक मा. श्री. अभय कुलकर्णी, उपप्रबंधक सुक्ष्मविभाग मा. श्री. यशवंत माळी, व जिजामाता विद्यालयाच्या निवृत्त मुख्याध्यापिका सौ. विशाखा कदम



बँकेच्या प्रशिक्षण शिबीराचे उद्घाटनप्रसंगी दिपप्रज्वलन करताना बँकेचे संस्थापक मा. श्री. वैभवकाका नायकवडी, प्रशिक्षक रिझर्व बँक ऑफ इंडियाचे सेवानिवृत्त असि. जनरल मॅनेजर मा. श्री. अविनाश जोशी, संचालक मा. श्री. अरुण यादव, मा. श्री. श्रीकांत आंबी, मा. श्री. अर्जुन वडगावे, मा. श्री. गंगाराम सुर्यवंशी, मा. श्री. शरद खोत, मा. श्री. दिलीप पाटील, मा. श्री. बाजीराव मांगलेकर, मा. श्री. आनंदराव थोरात व बँकेचे मुख्य कार्यकारी अधिकारी मा. श्री. अशोक चौगुले

Amount in Rs.

FINANCIAL POSTION



	Mar-12	Mar-13	Mar-14	Mar-15	Mar-16	Mar-17	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22
Total Business	2430762000	3090556000	3564508000	3899968000	4424574000	5035189000	5607215000	6589441000	6353775000	6285417000	6438600000
Total Deposit	1582552000	2087707000	2451679000	2397703000	2766111000	3401286000	3451625000	4076283000	4133046000	3837238000	4009500000
Total Loans & Advance	848210000	1002849000	1112829000	1502265000	1658463000	1633903000	215558800	2513158000	2220730000	2448180000	2429000000
Investment	790282000	1013201000	1126821000	855692000	1204020000	1732738000	1197632000	1812551000	2112346000	1800016000	1963529000
Reserves	152823000	184604000	211440000	239534000	267550000	303040000	413296000	436110000	476138000	561121000	655150000
Share Capital	7737000	8007000	12860000	18485000	24083000	32253000	42134000	43895000	53492000	64176000	70919000
Profit	8779000	12680000	14632000	17426000	20010000	21568000	28050000	35129000	20373000	42259000	23149000

प्रकाशक :

किरण नागनाथ नायकवडी

चेअरमन,

हुतात्मा सहकारी बँक लि; वाळवा.

ता. वाळवा, जि. सांगली.

फोन : (०२३४२) २६७८८१, २६७००८.

(०२३४२) २६७३३८,

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मुद्रक :

श्री ऑफसेट प्रिंटर्स

परांजपे पार्क,माधवनगर रोड, सांगली.

फोन : (०२३३) २६२२५०४, २६२०५०८

E-mail : shrisangli@gmail.com

बुक–पोस्ट

प्रति,

श्री.रा.रा. _____

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