



MSCS/CR/1270/2017

दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि; आजरा. (मल्टी-स्टेट)

The Ajara Urban Co-Operative Bank Ltd; Ajara. (Multi-State)

३९३, बी, मेन रोड, आजरा, ता. आजरा, जि. कोल्हापूर

आशीर्वाद



स्व. कशिनाथ चराटी  
(अण्णा)



स्व. माधवराव देशपांडे  
(भाऊ)

e banking  
partner of  
digital INDIA



६१ वा  
वार्षिक अहवाल

सन २०२०-२१

• ऑडिट वर्ग सतत 'अ' •



# दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा. (मल्टी स्टेट)



**मा. श्री. अशोकअण्णा चराटी**  
अण्णा भाऊ संस्थासमूह प्रमुख व संचालक

**संचालक मंडळ**  
सन २०२०-२०२१



श्री. सुरेश ई. डांग  
(चेअरमन)



श्रीमती शैला रा. टोपले  
(व्हा. चेअरमन)



श्री. विलास आ. नाईक



श्री. प्रकाश गुं. वाटवे



डॉ. दीपक के. सातोसकर



डॉ. अनिल मा. देशपांडे



श्री. रमेश जी. कुरुणकर



श्री. किशोर का. भुसारी



श्री. बसवराज वि. महाळंक



श्री. मारुती आ. मोरे



श्री. आनंदा वा. फडके



सौ. प्रणिता प्र. केसरकर



सौ. अस्मिता वि. सबनिस



श्री. सुनिल शि. मगदूम



श्री. सुर्यकांत वि. भोईटे



श्री. किरण आ. पाटील



श्री. संजय वि. चव्हाण



डॉ. सचिन शि. इंजल  
तज्ज्ञ संचालक



श्री. मनोहर एस. कावेरी  
तज्ज्ञ संचालक



श्री. प्रशांत व. गंभीर  
मुख्य कार्यकारी अधिकारी





● website: www.ajarabank.com

● e-mail: ajarabank@ajarabank.com

- नोंदणी क्रमांक : १) महाराष्ट्र को-ऑप. अँक्ट अन्वये रजि. नं. २४०९९. दि. १९/१०/१९६०  
२) मल्टीस्टेट अँक्ट २००२ अन्वये रजि. नं. एमएससीएस/सीआर/१२७०/२०१७ दि. १७/०२/२०१७
- बँक स्थापना : दि. २६/१/१९६१ ● रिझर्व्ह बँक ऑफ इंडिया, बँकींग लायसन्स नं.: एम.एच.४५८ पी.ता. १८/४/१९८६
- मुख्य कार्यालय(आजरा) : (०२३२३) २४६०८४, २४६१२२
- नोंदणी कार्यालय : ३९३ बी, मेन रोड आजरा, ता. आजरा, जि. कोल्हापूर पिन- ४१६ ५०५

### \* संचालक मंडळ सन २०२०-२०२१ \*

- चेअरमन : श्री. सुरेश ईश्वराप्पा डांग
- व्हा. चेअरमन : श्रीमती शैला रामचंद्र टोपले B.Com. G.D.C. & A.
- संचालक मंडळ सदस्य : श्री. अशोक काशिनाथ चराटी B.A. (दि. १३/०१/२०२१ पासून)  
श्री. विलास आप्पासाहेब नाईक B.Com.  
श्री. प्रकाश गुंडोपंत वाटवे  
डॉ. दीपक केशवराव सातोसकर M.B.B.S., D.M.S.  
डॉ. अनिल माधवराव देशपांडे M.B.B.S., D.M.S.  
श्री. रमेश गुरुलिंगआप्पा कुरुणकर  
श्री. किशोर काशिनाथ भुसारी B.Sc. (दि. १३/०१/२०२१ पासून)  
श्री. बसवराज विष्णुनाथ महाळंक (दि. १३/०१/२०२१ पासून)  
श्री. मारुती आप्पा मोरे B.Com. G.D.C. & A. (दि. १३/०१/२०२१ पासून)  
श्री. आनंदा वासुदेव फडके (दि. १३/०१/२०२१ पासून)  
सौ. प्रणिता प्रमोद केसरकर  
सौ. अस्मिता विनय सबनीस B.Com. (दि. १३/०१/२०२१ पासून)  
श्री. सुनिल शिवाजीराव मगदूम (दि. १३/०१/२०२१ पासून)  
श्री. सुर्यकांत विष्वास भोईटे B.A. (दि. १३/०१/२०२१ पासून)  
श्री. किरण आप्पासाहेब पाटील B.A. (दि. १३/०१/२०२१ पासून)  
श्री. संजय विष्णु चव्हाण (दि. १३/०१/२०२१ पासून)  
अॅड. सविन शिवाजीराव इंजल (पत्र संचालक) B.Sc., LL.B. M.B.A.  
श्री. मनोहर एस. कावेरी (पत्र संचालक) B.Com. C.A. I.B.  
कै. अजित काशिनाथ चराटी B.Com. (दि. ०५-०५-२०२० पर्यंत)  
श्री. बाबू ईब्राहीम लतीफ (दि. १२/०१/२०२१ पर्यंत)  
श्री. विजयकुमार लक्ष्मण पाटील D.C.E. (दि. १२/०१/२०२१ पर्यंत)  
श्री. सुर्यकांत बशेट्पा गड्डी (दि. १२/०१/२०२१ पर्यंत)  
श्री. कृष्णकांत लक्ष्मण कांदळकर (दि. १२/०१/२०२१ पर्यंत)  
प्रा. मधुकर उध्दवराव भारती M.A. B.Ed. (दि. १२/०१/२०२१ पर्यंत)  
श्री. राम दादोबा पाटील (दि. १२/०१/२०२१ पर्यंत)  
श्रीमती उषा कृष्णाजी देसाई (दि. १२/०१/२०२१ पर्यंत)  
श्री. अशोक देवगोंडा पाटील (दि. १२/०१/२०२१ पर्यंत)  
श्री. सुधाकर सदाशिव पांडव (दि. १२/०१/२०२१ पर्यंत)

● मुख्य कार्यकारी अधिकारी : श्री. प्रशांत यशवंत गंभीर B.Com., G.D.C. & A.

● वैधानिक लेखापरिक्षक : डी. ए. चौगुले अँड असोसिएटस् (चार्टर्ड अकौंटंट्स, कोल्हापूर)

● अंतर्गत लेखापरीक्षक : केजीवी अँड जे असोसिएटस्, व्ही ए एन एस अँड असोसिएटस्, एस एस एस एस अँड असोसिएटस्, संदीप पोडजाळे अँड असोसिएटस्, प्रशांत हिरवडेकर अँड असोसिएटस्-चार्टर्ड अकौंटंटस्

● ऑडिट वर्ग : सतत "अ" वर्ग



**बँकेच्या शाखा व फोन नंबर्स**

हेड ऑफिस :- (०२३२३) २४६१२२ , २४६०८४

आजरा	८३८००६५९९२	उत्तूर	८३८००५७८४०	गारगोटी	८३८००५७८४६
नेसरी	९५२७००३९५९	मुंबई	८३८००५७८३२	चंदगड	९९९२२९५८३५
मलकापूर	८३८००५७८३४	कापशी	८३८००५७८३६	प्रतिभानगर कोल्हापूर	८३८००५७८२०
राधानगरी	८३८००६२४४३	कबनूर	८३८००५७८३७	गडहिंगलज	८३८००५७८९९
बिंदू चौक	८३८००५७८९०	तारळे	८३८००५७८२३	सांगाव	८३८००५७८२४
बोरीवली	८३८००५७८४४	बांबवडे	८३८००५७८५०	कारवे	८३८००५७८२२
मालवण	८३८००५७८४२	ठाणे	८३८००५७८५९	कोपरखैरणे	८३८००५७८३९
डोंबीवली	८३८००५७८५२	चिंचवड पुणे	८३८००५७८५७	रंकाळा	८३८००६५९९८
गोकुळ शिरगांव	८३८००५७८०९	कराड	८३८००६५९२२	मुदाळतिट्टा	८३८००५७८२६
धनकवडी पुणे	८३८००५७८९७	कडगांव	८३८००५९८९०	बेळगांवी	९०२२९०६८९०
हलियाळ	९९९२२९५८३६	निपाणी	९९९२२९५८३७		

**कायदा सल्लागार**

श्री. लुईस शहा (अॅडव्होकेट) कोल्हापूर  
श्री. पी. जे. वाघ (अॅडव्होकेट) कोल्हापूर  
श्री. आर. एल. चव्हाण (अॅडव्होकेट) कोल्हापूर

**आर्किटेक्ट इंजिनिअर व व्हॅल्युअर**

श्री. बाबासाहेब बाळगोंडा पाटील

**मशिनरी व्हॅल्युएटर सदस्य**

श्री. दिपक चंद्रकांत कोळकी, गडहिंगलज  
श्री. प्रशांत विरभद्र कुरणे, शाखा आजरा व गडहिंगलज  
श्री. राघव सव्हेअर अॅण्ड व्हॅल्युअर, गडहिंगलज

**स्थावर व्हॅल्युएटर**

श्री. जी. एम. पाटील, आजरा

**बँकर्स**

- ✱ रिझर्व्ह बँक ऑफ इंडिया
- ✱ दि महाराष्ट्र राज्य सहकारी बँक लि; मुंबई
- ✱ कोल्हापूर जि.म.सह.बँक लि; कोल्हापूर
- ✱ स्टेट बँक ऑफ इंडिया
- ✱ बँक ऑफ महाराष्ट्र
- ✱ आय.डी.बी.आय.बँक
- ✱ कॅनरा बँक
- ✱ इंडियन ओव्हरसीज बँक मुंबई
- ✱ बँक ऑफ इंडिया
- ✱ युको बँक
- ✱ पंजाब नॅशनल बँक
- ✱ सिंधुदुर्ग जि. म. सह. बँक लि; सिंधुदुर्ग
- ✱ एच.डी.एफ.सी.बँक
- ✱ आरबीएल बँक
- ✱ अक्सिस बँक
- ✱ युनियन बँक ऑफ इंडिया
- ✱ आय.सी.आय.सी.आय.बँक
- ✱ डोंबीवली नागरी सह. बँक मुंबई
- ✱ मुंबई जि. म. सह. बँक लि; मुंबई





## वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांकरिता)

आपल्या बँकेच्या सर्व भागधारक सभासदांना कळविणेत येते की, बँकेची एकसहवी वार्षिक सर्वसाधारण सभा बुधवार दि. २९ सप्टेंबर २०२१ रोजी दुपारी ठीक २.०० वाजता "आजरा हायस्कूल आजरा, पटांगण" येथे आयोजित केली आहे. तरी सदर सभेस आपण उपस्थित रहावे ही विनंती.

### सभेपुढील विषय

- दिनांक ३१/१०/२०२० रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- दिनांक ३१ मार्च २०२१ अखेर संपलेल्या वर्षातील बँकेच्या कामकाजाचा अहवाल व बँकेच्या आवर्ती(कन्करंट)/अंतर्गत/वैधानिक लेखापरिक्षकांनी तपासलेला ताळेबंद व नफा-तोटा पत्रके यावर चर्चा करून तो स्विकृत करणे.
- बँकेचे वैधानिक लेखापरिक्षकांचा सन २०२०-२०२१ सालच्या लेखापरिक्षण अहवालाची माहिती घेणे तो स्विकारणे व सन २०१९-२०२० सालच्या दोष दुरुस्ती अहवालास मान्यता देणे.
- संचालक मंडळाने २०२०-२०२१ या वर्षाच्या शिफारस केलेल्या निव्वळ नफा विभागणीस व लाभांश वाटणीस रिझर्व्ह बँकेच्या पूर्व परवानगीने मान्यता देणे.
- सन २०२१-२०२२ या वर्षासाठीच्या संचालक मंडळाने शिफारस केलेल्या अंदाज पत्रकास व अहवालसाली अंदाजापेक्षा जादा झालेल्या खर्चास मंजूरी देणे, तसेच प्रस्तावित भांडवली खर्चाची माहिती घेणे.
- सन २०२१-२०२२ सालाकरीता रिझर्व्ह बँक ऑफ इंडिया ने वैधानिक लेखापरिक्षकांची नियुक्तीस मंजूरी दिली आहे त्यास मान्यता देणे व मेहनमाना ठरविणे.
- सन २०२२-२०२३ सालाकरिता समवर्ती हिशोब तपासणीस नेमणूकीचे अधिकार संचालक मंडळास देणे व सन २०२१-२०२२ वर्षासाठी केलेली नेमणूक व मानधन याची नोंद घेऊन मंजूरी देणे.
- एकरकमी कर्ज परतफेड व इतर योजनेअंतर्गत व्याज व इतर वसूली खर्चात दिलेल्या सुट रकमेस व दीर्घकाळ थकीत असलेली कर्ज खाती निर्लेखित करणेस मंजूरी देणे व बँकेने तयार केलेल्या एकरकमी कर्ज परतफेड योजनेस मंजूरी देणे.
- मुख्य कार्यकारी अधिकारी यांचे फेर नियुक्तीस मान्यता देणे.
- या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीला मान्यता देणे.
- माननीय अध्यक्षाने परवानगीने ऐनवेळी येणाऱ्या विषयांचा विचार करणे.

आजरा

दिनांक: १४/०९/२०२१

श्री. प्रशांत यशवंत गंधीर

मुख्य कार्यकारी अधिकारी  
संचालक मंडळाचे हुक्मावरून

### विशेष सूचना

ज्या सभासदांना कामकाजासंबंधी प्रश्न विचारावयाचे असतील त्यांनी ते लेखी दि. २४ सप्टेंबर २०२१ पर्यंत बँकेच्या मुख्य कार्यालयात / शाखेत किंवा बँकेच्या [ajarabank@ajarabank.com](mailto:ajarabank@ajarabank.com) या मेल आयडीवर पाठवून घ्यावेत. गणपूर्ती अभावी सभा तहकुब झाल्यास त्याच दिवशी त्याच ठिकाणी दुपारी २.३० वाजता ही सभा घेतली जाईल व विषय पत्रिके प्रमाणे कामकाज होईल. तरी सभेस बँकेच्या सभासदांनी उपस्थित रहावे ही विनंती.

### सभासदांसाठी महत्वाची सूचना

- बँकेच्या अहवालाची प्रत व पोटनियम दुरुस्तीची प्रत बँकेच्या शाखांमध्ये उपलब्ध आहे.
- सभेसाठी ओळखपत्र आणणे आवश्यक आहे.
- अहवालाची प्रत बँकेच्या वेबसाईट [www.ajarabank.com](http://www.ajarabank.com) वर उपलब्ध आहे.



॥ श्री रवळनाथ प्रसन्न ॥



सन २०२०-२०२१ सालचा



## ६१ वा वार्षिक अहवाल

### ● सन्माननीय सभासद वंधू- भगिनीनो.

बँकेच्या ६१ व्या वार्षिक सर्व साधारण सभेमध्ये मी आपले सर्वांचे मन: पूर्वक स्वागत करतो. बँकेच्या सन २०२१-२०२६ या सालाकरीता नुकत्याच झालेल्या संचालक मंडळाच्या पंचवार्षिक निवडणुकीमध्ये अण्णा भाऊ संस्था समूह प्रमुख श्री. अशोक अण्णा काशिनाथ चराटी यांचे नेतृत्वाखाली आपण सर्वांनी आम्हास बिनविरोध निवडून दिलेबद्दल मी व माझे सर्व सहकारी संचालक आपले आभार मानतो व या पुढेही अशीच मोलाची साथ अखंडपणे आमच्या पाठीशी रहावी अशी अपेक्षा व्यक्त करतो.

आर्थिक वर्ष २०२०-२१ हे सुद्धा गेल्या वर्षी प्रमाणेच आव्हानात्मक होते. वर्षाच्या सुरुवातीपासूनच कोविड १९ या जागतिक महामारीमुळे याही वर्षी बँकींग क्षेत्रामध्ये खुप घडामोडी झाल्या स्वाभाविकपणे याचा विपरीत परिणाम बँकांच्या व्यवसाय वृद्धी आणि नफा क्षमता तसेच अनुत्पादित कर्जावर झाला. आपल्या बँकेचा विचार करता सुरुवातीपासूनच संस्थापक संचालक कै. अण्णा व कै. भाऊ यांनी घालून दिलेल्या पारदर्शकता, विश्वास या धोरणांवर बँक वाटचाल करीत आहे. या ही परिस्थितीत बँकेचे सर्व सभासद, ग्राहक व हितचिंतक यांनी बँकेवर दाखविलेल्या विश्वासाचा परिणाम म्हणून या सर्व संकटांवर मात करणेची ताकत ग्रामदैवत श्री रवळनाथ कृपेने मिळाली आहे आणि यापुढे ती कायम राहो ही प्रार्थना !

पुढील कांही वर्षे ही देखील आव्हानात्मक, स्पर्धात्मक आणि कठीण प्रसंगाची असणार आहेत. बँकेच्या मा. संचालक मंडळाच्या वतीने मी सर्व सभासद, ग्राहक, हितचिंतक यांना आश्वासीत करतो की, या सर्व कठीण प्रसंगामध्ये बँक आपल्या पाठीशी उभी राहील आणि आपणास देखील विनंती करतो की, सर्वांनी बँकेस साथ द्यावी. बँकेने सध्या प्रधानमंत्री आवास योजना व आण्णासाहेब पाटील आर्थिक मागास विकास महामंडळ मुंबई यांची कर्ज योजना सुरु केलेली आहे त्याचाही बँकेच्या ग्राहकांनी लाभ घ्यावा.

या वार्षिक सर्व साधारण सभेच्या निमित्ताने सध्याच्या महामारीच्या काळामध्ये वैद्यकीय क्षेत्रात काम करणारे डॉक्टर व कर्मचारी, पोलिस, शासकीय, निमशासकीय अधिकारी व कर्मचारी आणि बँकींग क्षेत्रामध्ये सेवा देणारे कर्मचारी या सर्वांचे विशेष कौतुक करतो आणि त्यांचे आभार मानतो.

### ● भागभांडवल व स्वनिधी :

मार्च २०२१ अखेर भागभांडवल रु. १७ कोटी ३६ लाख ०८ हजाराचे आहे. गंगाजळी व इतर निधी ८५ कोटी ३४ लाख ४० हजार असून त्यामध्ये ६ कोटी ९४ लाख ९ हजारने वाढ झाली आहे. रिझर्व्ह बँकेच्या नियमानुसार भांडवल जोखीम पर्याप्तता प्रमाण (सी.आर.ए.आर.) ९% इतके राखावे लागते ते आपल्या बँकेचे १८.२५% इतके आहे. त्याचप्रमाणे बँकेचे नवत मुल्य रु. ८६ कोटी ७१ लाख इतके आहे. यावरून बँकेचा भांडवली पाया मजबूत आहे हे स्पष्ट होते.





## ● ठेवी :

बँकेच्या ठेवी अहवाल सालाअखेर ६८९ कोटी ३८ लाखाच्या असून मागील वर्षापेक्षा ठेवीमध्ये रु. १७ कोटी ०२ लाखाची घट झाली आहे. मात्र दि. ३१/०८/२०२१ अखेर बँकेच्या एकूण ठेवी रु. ७०२ कोटी ५० लाख इतक्या झाल्या आहेत. आपल्या बँकेचे ठेवीचे व्याजदर हे इतर बँकेच्या तुलनेत आकर्षक आहेत. याचा सभासद व ठेवीदारांनी लाभ घेवून आपली ठेव आमच्या बँकेकडे गुंतवणूक करावी. कोरोना महामारीच्या काळातही ठेवीचा वाढता आलेख म्हणजे बँकेचा पारदर्शी कारभार, सामान्य ग्राहकांचा बँकेवरील विश्वास, उत्तम सेवा यामुळेच ही वाढ अशीच राहणार याचा आम्हाला विश्वास आहे. सर्व ठेवीदारांचे मी ऋण व्यक्त करतो. यापुढील काळातही ठेवीदारांचे हित हेच आमचे कर्तव्य राहील. आयकर कायद्यामधील तरतूदीनुसार ठेवीवरील व्याजावर TDS कपात करणे अनिवार्य झालेले आहे. या अनुषंगाने सदर कपात न होणेकरिता आयकर कायद्यातील तरतूदीनुसार बँकेकडे पॅनकार्ड व 15G/15H फॉर्म जमा करावा. आपली बँक ही डिपॉझीट इन्शुरन्स अँड क्रेडीट गॅरंटीज कॉर्पोरेशनची सभासद असून ठेवीदारांच्या सुरक्षिततेसाठी बँकेने विमा उतरविलेला असून दि. ३०/९/२०२१ अखेरची विमा अँडव्हान्स प्रिमिअम रक्कम बँकेने भरलेली आहे.

## ● कर्ज :-

अहवाल साल अखेर बँकेची कर्जे रु. ४१६ कोटी ६१ लाखाची आहेत. अहवाल वर्षात कर्जामध्ये रु. २९ कोटी ३३ लाखांनी कर्जामध्ये वाढ झाली आहे. कर्ज वाढीसाठी विविध योजना राबविण्याचा व स्पर्धात्मक व्याजदर ठेवण्याचा धोरणात्मक निर्णय घेऊन त्याची कार्यवाही सुरू केली आहे. त्यामुळे अहवाल वर्षानंतर ३१ ऑगस्ट २०२१ अखेर बँकेचे रु. ४४२ कोटी २४ लाख इतका कर्ज व्यवहार झाला आहे. एकूण कर्ज पुरवठ्यापैकी अग्रक्रम कर्ज पुरवठा ७१.४६ % असून त्यापैकी दुर्बल घटक कर्ज पुरवठा ११.८७% आहे.

## ● अनुत्पादीत कर्ज (एन.पी.ए.) :

या वर्षी कोरोना महामारीचा वाढता प्रादुर्भाव असतानाही अनुत्पादक कर्जे आणि थकबाकीच्या प्रमाणात गत वर्षीपेक्षा घट झालेली आहे. यामुळे अहवाल सालामध्ये बँकेचे ढोबळ NPA प्रमाण ८.४५% इतके आहे. बँकेचे निव्वळ एन.पी.ए. प्रमाण १.३५% इतके आहे.

## ● गुंतवणुक व निधी व्यवस्थापन :

भारतीय रिझर्व्ह बँक व कायद्यातील तरतुदीचे तंतोतंत पालन करून बँकेने गुंतवणुकीचा परतावा, तरलता, जोखीम इत्यादीचा विचार करून गुंतवणुक केली आहे. दि. ३१/३/२०२१ अखेर बँकेची एकूण गुंतवणूक रु. ३३५ कोटी ६८ लाख आहे. या गुंतवणुकीपोटी बँकेला रु. २८ कोटी ०२ लाख इतके उत्पन्न मिळाले आहे. बँकेने रिझर्व्ह बँकेच्या सूचना व मार्गदर्शक तत्वानुसार संचालक मंडळाची गुंतवणुक कमिटी तयार केली असून वेळोवेळी सभा घेतल्या जातात. त्याचप्रमाणे गुंतवणुक धोरण तयार केले आहे. गुंतवणूक व्यवहाराची तिमाही तपासणी बँक नियुक्त चार्टर्ड अकॉंटंट यांचे मार्फत केली जाते व त्याचा अहवाल रिझर्व्ह बँकेस पाठविला जातो.

## ● मिळालेला नफा व नफा विभागणी :

अहवाल वर्षात आर्थिक परस्थिती मंदावलेली असताना देखील बँकेला रु. ६ कोटी ९२ लाख २७ हजार ८०५ पैसे २० इतका करपूर्व नफा प्राप्त झालेला आहे. या उत्पन्नावरील आयकर रु. २ कोटी ४१ लाख ९० हजार ०२२ वगळता रु. ४ कोटी ५० लाख ३७ हजार ७८३ पैसे २० इतका निव्वळ नफा शिल्लक आहे. सदरच्या नफ्याची व मागील वर्षीच्या शिल्लक नफ्याची विभागणी पुढीलप्रमाणे करण्यास आमच्या संचालक मंडळाने शिफारस केली आहे.



अ.नं.	तपशिल	रक्कम रुपये
	चालू वर्षाचा निव्वळ नफा	४,५०,३७,७८३.२०
	मागील वर्षाचा शिल्लक नफा	१,७५,००,०००.००
	<b>एकूण रुपये</b>	<b>६,२५,३७,७८३.२०</b>
१	रिझर्व्ह फंड २५ % प्रमाणे	१,१२,६०,०००.००
२	अकल्पित निधी (अनफोरसिन रिझर्व्ह) १०% प्रमाणे	४५,०४,०००.००
३	एन.सी.यु.फंड १% प्रमाणे	४,५०,४००.००
४	लाभांश १०% प्रमाणे (रिझर्व्ह बँकेच्या पुर्वपरवानगीने)	१,७५,००,०००.००
५	गुंतवणूक चढउतार निधी	१,१५,००,०००.००
६	इमारत निधी	१,७३,२३,३८३.२०
	<b>एकूण रुपये</b>	<b>६,२५,३७,७८३.२०</b>

वरील नफा विभागणीस कृपया आपली मंजूरी मिळावी अशी विनंती करतो.

### ● लाभांश :

नागरी सहकारी बँकांना सन २००६ पासून आयकर लागू झालेला आहे याची आपल्या सर्वांना कल्पना आहेच, यामुळे नफ्यावर बँकेला ३३ टक्के आयकर देवून मगच लाभांशाचे वाटप करावे लागते. अहवाल वर्षात मिळालेल्या नफ्याच्या पार्श्वभूमीवर १० % लाभांश रिझर्व्ह बँकेच्या पूर्व परवानगीने देण्याचे प्रस्तावित करित आहोत, त्यास आपली मंजूरी मिळावी.

### ● वैधानिक तपासणी :

बँकेचे सन २०२०-२०२१ या वर्षाचे वैधानिक लेखापरिक्षण करण्यासाठी मागील वर्षी संचालक मंडळ यांनी डी. ए. चौगुले अँड असोसिएटस्, चार्टर्ड आर्काउंटंटस्, कोल्हापूर यांची वैधानिक लेखापरिक्षक म्हणून नेमणूक केली होती. त्यानुसार त्यांनी सन २०२०-२०२१ सालाचे लेखापरिक्षण पूर्ण केले असून त्याचा अहवाल आपल्या समोर आज मंजूरीसाठी सादर केलेला आहे. मला सांगावयास अत्यंत आनंद होत आहे की, चालू वर्षी सुध्दा बँकेने आपला लेखापरिक्षणाचा वर्ग 'अ' राखणेची परंपरा कायम ठेवली आहे.

यशाची परंपरा अशीच चालू राहणार आहे.

### ● अंतर्गत लेखापरिक्षण :

बँकेच्या शाखांचे अंतर्गत तपासणीचे काम केजीबी अँड जे असोसिएटस्, व्ही. ए. एन. एस. अँड असोसिएटस्, एस. एस. एस. एस. अँड असोसिएटस्, संदीप पोडजाळे अँड असोसिएटस्, प्रशांत हिरवडेकर अँड असोसिएटस् - चार्टर्ड अर्काउंटंटस् यांनी विभागवार ऑडीट करून आपले रिपोर्ट सादर केले आहेत. सर्व ऑडीटर यांनी मौलीक मार्गदर्शन करून बँकेच्या प्रगतीत भर घातली आहे त्याबद्दल त्यांचे मी आभार मानतो.

### ● संचालक मंडळ :

बँकेच्या यशस्वी वाटचालीमध्ये सर्व संचालकांचा सहभाग असून बँकेच्या व्यवसाय वाढीच्या दृष्टीने ते नेहमीच सक्रीय असतात. शासन निर्णय व रिझर्व्ह बँक आदेशाप्रमाणे संचालक मंडळामध्ये सर्व वर्गीकृत सभासदांचा समावेश केलेला आहे. अहवाल वर्षात संचालक मंडळाच्या १८ सभा, कार्यकारी समितीच्या ३४ सभा, कर्ज उपसमितीच्या ४४ सभा, ऑडीट व गुंतवणूक कमिटी १२ सभा, थकबाकी वसुली कमिटी १२ सभा, ALM कमिटी १२ सभा झालेल्या आहेत. सर्व मिटींगमध्ये सर्व निर्णय एकमताने होतात.





### ● शाखा भांडवली खर्च :

- १) शाखा बिंदूचौक इमारत जूनी व धोकादायक झालेली असलेले तेथे नवीन इमारत बांधावी लागणार आहे.
- २) शाखा बांबवडे, गोकुळ शिरगांव, डोंबीवली, मुदाळतिट्टा, कडगांव, हलियाळ, निपाणी स्वमालकीची जागा घेणेसाठी खर्च करावा लागणार आहे.
- ३) शाखांची डागडुजी व नुतनीकरण करणे आणि ग्राहकांना उत्तमोत्तम सेवा देण्यासाठी संगणकीकरण (२४ X ७) करणे इत्यादीसाठी भांडवली खर्च करावा लागणार आहे.

वरीलप्रमाणे भांडवली गुंतवणूक करावी लागणार आहे. त्याचप्रमाणे रिझर्व्ह बँकेच्या परवानगीने नवीन शाखा, फर्निचर, इंटेरिअर, संगणकीकरण, ए.टी.एम. सुविधा या सर्वांसाठी गुंतवणूकीस व खर्चास मंजूरी द्यावी ही विनंती.

### ● ग्राहक सेवा :

- १) बँकची शाखा डिलाईल रोड मुंबई येथे फ्रँकींगची सोय आहे. २) स्वतःचे अद्यावत Data Center सह कोअर बँकींग प्रणाली कार्यरत. ३) बँकेच्या ३२ शाखांमध्ये नॅशनल स्वीचशी संलग्न असलेले Rupay ATM कार्ड उपलब्ध. ४) रुपये ५ लाखापर्यंतच्या ठेवीस (DICGC) कडून विमा संरक्षण. ५) पॅनकार्ड मिळणेची सोय. ६) लॉकर सुविधा उपलब्ध. ७) अल्प व्याजदर सोलर कर्ज योजना. ८) मोबाईल बँकींग तसेच पॉझ मशिन सेवा उपलब्ध. ९) RTGS/ NEFT सुविधा उपलब्ध. १०) ग्राहकांसाठी मोबाईलद्वारे मोबाईल बँकींग, फंड ट्रान्सफर (IMPS) सुविधा उपलब्ध. ११) बँकेच्या IFSC कोडची सुविधा कार्यान्वीत झाली आहे. १२) ०७०६९००७३९९ या नंबरला मिसड कॉल देवून खातेबाकी समजण्याची सुविधा. १३) ECS मॅनडेड देणेची सोय उपलब्ध. १४) २२ ATM सेंटर द्वारा रकम काढणेची सुविधा. १५) बँकेने सध्या प्रधानमंत्री आवास योजना व आण्णासाहेब पाटील आर्थिक मागास विकास महामंडळ मुंबई यांची कर्ज योजना सुरू केलेली आहे त्याचाही बँकेच्या ग्राहकांनी लाभ घ्यावा.

### ● सेवक वृंद व प्रशिक्षण :

बँकेच्या ६१ वर्षांच्या भरभराटीच्या वाटचालीस सेवकांचा मोलाचा वाटा आहे. त्यांची कार्यक्षमता निष्ठा यावरच ही संस्था यापुढेही अशीच प्रगतीची शिखरे गाठणार याचा मला विश्वास आहे.

अहवाल साल अखेर एकूण ३११ कर्मचारी आहेत. त्यापैकी २०७ कर्मचाऱ्यांना वेगवेगळ्या विषयांवर रिझर्व्ह बँक ऑफ इंडिया, लिस्ट सॉफ्टवेअर, कृषि बँकिंग महाविद्यालय पुणे, सहकारी संस्था शिक्षण केंद्र नवी दिल्ली, आर. ओ. (PF ऑफिस ) कोल्हापूर, कोल्हापूर जिल्हा नागरी असोसिएशन, वैकुंठ मेहता नॅशनल इंस्टीट्यूट, NPCI, SFMS, HUB, TEAM यांचे मार्फत प्रशिक्षण दिले आहे.

अहवाल वर्षात व अहवाल वर्षानंतर बँकेचे सेवक श्री. अशोक श्रावण धर्मरक्षी, श्री. बाबुराव आण्णाप्पा फेगडे, श्री. संजय काशिनाथ टोपले, श्री. अशोक दत्तात्रय चौगुले, श्री. दिनकर ईश्वरा लोकरे, श्री. पांडुरंग बाळू कांबळे, श्री. सुर्यकांत महादेव आजगेकर, श्री. नामदेव विठोबा धनवडे, श्री. मारुती गुंडू कुंभार हे त्यांचा सेवाकाळ पूर्ण झालेले निवृत्त झाले आहेत. बँकेच्या या प्रगतीमध्ये त्यांचा मोलाचा वाटा आहे. त्यांच्या पुढील वाटचालीस आमच्या शुभेच्छा...!

### ● सामाजिक उपक्रम :

बँकेच्या सामाजिक उपक्रमाचा अहवाल खालीलप्रमाणे देत आहे.

- १) सन २०२०-२०२१ या अहवाल वर्षात इ. १० वी व इ. १२ वी च्या ६६ विद्यार्थ्यांना रोख बक्षीसे व पारितोषिके देऊन गौरव करणेत आला.
- २) कोरोना महामारीमुळे ७५ वर्ष पुर्ण झालेल्या बँकेच्या १७४ जेष्ठ सभासदांचे प्रत्यक्ष घरी जावून त्यांचा सत्कार व अभिष्टुचिंतन करण्यात आले.



### ● श्रद्धांजली :

अहवाल सालात दहशतवादी हल्यात शहीद झालेले भारतीय सेनेतील देशभक्त जवान, थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, लेखक, साहित्यिक, कलावंत, शिक्षण तज्ञ, सामाजिक कार्यकर्ते, सहकारी कार्यकर्ते, बँकेचे माजी संचालक, बँकेचे शाखा मार्गदर्शक व सभासद, ठेवीदार, ग्राहक हितचिंतक व कर्मचारी दिवंगत झाले तसेच महापूरात मृत्युमुखी पडलेले नागरीक, कोरोना महामारीच्या साथीत मृत्युमुखी पडलेले डॉक्टर, आरोग्य सेवक, पोलिस, नागरीक तसेच कला क्रिडा, साहित्य क्षेत्रातील व्यक्तींचे निधन झाले आहे. त्यांना नम्रता पूर्वक भावपूर्ण श्रद्धांजली. ईश्वर त्यांच्या आत्म्यास शांती देवो !

### ● आभार व समारोप :

अहवाल वर्षामध्ये बँकेच्या कामकाजामध्ये आम्हाला सन्माननिय मान्यवरांची मोलाची मदत व सहकार्य झाले. यामध्ये प्रामुख्याने महाराष्ट्र राज्याचे मा. मुख्यमंत्री, मा. उपमुख्यमंत्री, मा. सहकारी व पणनमंत्री, मा. गृह आणि राज्य परिवहन व जिल्ह्याचे पालक मंत्री, मा. ग्रामविकास मंत्री, माननीय आमदार व खासदार, रिझर्व्ह बँक ऑफ इंडीयाचे सर्व अधिकारी, मा. निवडणूक प्राधिकरण आयुक्त, मा. केंद्रीय निबंधक कृषी व सहकारी संस्थास मंत्रालय, नवी दिल्ली भारत सरकार, मा. सहसचिव, मा. संचालक, मा. उपआयुक्त, मा. सहाय्यक आयुक्त, मा. उपसंचालक, मा. विभाग अधिकारी, मा. सहकार आयुक्त तथा विशेष निबंधक सहकारी संस्था, कोल्हापूर, मा. अप्पर आयुक्त विशेष निबंधक सह संस्था महाराष्ट्र राज्य पुणे, मा. अप्पर निबंधक (प्रशासन / नागरी बँक) सहकारी संस्था महाराष्ट्र राज्य पुणे, मा. उपनिबंधक कायदा विभाग सहकार आयुक्त कार्यालय पुणे, मा. जिल्हाधिकारी कोल्हापूर, मा. विभागीय सहनिबंधक सहकारी संस्था कोल्हापूर, मा. विभागीय उपनिबंधक सहकारी संस्था कोल्हापूर, मा. जिल्हा उपनिबंधक सहकारी संस्था कोल्हापूर, मा. उपनिबंधक नागरी बँक असोसिएशन कोल्हापूर, मा. सहाय्यक निबंधक सहकारी संस्था आजरा, मा. अध्यक्षा अण्णा भाऊ शेतकरी सहकारी सुतगिरणी आजरा, मा. अध्यक्ष जनता शिक्षण संस्था आजरा यांचे विशेष आभार.

बँकेची प्रगती कामकाज चांगल्या पद्धतीने वाढून बँक प्रगतीपथावर नेण्यात व बँकेचे अग्रेसरत्व व लौकिक कायम राखण्यात बँकेतील माझे सहकारी व्हा. चेअरमन, सर्व संचालक सदस्य, माजी संचालक तसेच बँकेचे शाखा मार्गदर्शक, आर्किटेक इंजिनिअर व व्हॅल्युएटर, कायदा सल्लागार सर्व शाखा मशिनरी व्हॅल्युएटर सदस्य, आमचे हितचिंतक यांनी सहकार्य दिले बद्दल आभारी आहे.

बँकेचे सन्माननिय सभासद, ठेवीदार, हितचिंतक, कर्जदार, ग्राहक, निरनिराळ्या पत संस्थेचे पदाधिकारी, सर्व दैनिकांचे वार्ताहर, बँकेचे सी. ई. ओ., असि. जनरल मॅनेजर, विभाग प्रमुख, व्यवस्थापक व सेवकवर्ग यांचे सहकार्य व आत्मीयता यामुळेच बँक प्रगती पथावर राहू शकली. सर्वांनी केलेल्या सहकार्याबद्दल मी त्यांचे आभार मानतो व संचालक मंडळाचे वतीने ६१ वा वार्षिक अहवाल, ताळेबंद, नफातोटा इत्यादी हिशोब पत्रके आपल्या मंजूरीसाठी सादर करीत आहे. त्यास आपण मंजूरी द्यावी ही विनंती. सर्वांच्या सहकार्याने बँक प्रगतीपथावर राहू शकली आहे. ग्रामदैवत श्री रवळनाथ कृपादृष्टी व आपणा सर्वांचे आशीर्वाद व सहकार्य यापुढेही लाभवे अशी प्रार्थना करु अहवाल पूर्ण करत आहे.

आजरा

जय हिंद जय महाराष्ट्र...!

श्री. सुरेश ईश्वराप्पा डोंग

चेअरमन-दि आजरा अर्बन को. ऑप. बँक लि., आजरा







- website: www.ajarabank.com • e-mail: ajarabank@ajarabank.com
- Registration No. : 1) Under MCS Act Regd. No. 24099, Date: 19/10/1960  
2) Under MSCS Act 2002 Regd. No. MSCS/CR/1270/2017 Date: 17/2/2017
- Bank Opening Date : 26/1/1961 • RBI, Banking License No. : M.H. 458 P. Date: 18/4/1986
- Head Office(Ajara) : (02323) 246084, 246122
- Registration Office : 393 B, Main Road Ajara, Tal. Ajara, Dist: Kolhapur- 416 505

## BOARD OF DIRECTORS 2020- 2021

- **Chairman** : Shri. Suresh Ishwarappa Dang
- **Vice Chairman** : Smt. Shaila Ramchandra Topale (B.Com, G.D.C. & A.)
- **Board of Directors** : Shri. Ashok Kashinath Charati B.A. ( From 13-01-2021)  
Shri. Vilas Annasaheb Naik B.Com  
Shri. Prakash Gundopant Watve  
Dr. Deepak Keshavrao Satoskar M.B.B.S., D.M.S.  
Dr. Anil Madhavrao Deshpande M.B.B.S., D.M.S.  
Shri. Ramesh Gurulingappa Kurunkar  
Shri. Kishor Kashinath Bhusari B.Sc. ( From 13-01-2021)  
Shri. Basavraj Vishwanath Mahalank ( From 13-01-2021)  
Shri. Maruti Appa More B.Com, G.D.C. & A. ( From 13-01-2021)  
Shri. Ananda Vasudev Phadake ( From 13-01-2021)  
Sou. Pranita Pramod Kesarkar  
Sou. Asmita Vinay Sabnis B.Com. ( From 13-01-2021)  
Shri. Sunil Shivajirao Magdum ( From 13-01-2021)  
Shri. Suryakant Vishwas Bhoite B.A. ( From 13-01-2021)  
Shri. Kiran Appasaheb Patil B.A. ( From 13-01-2021)  
Shri. Sanjay Vishnu Chavan ( From 13-01-2021)  
Adv. Sachin Shivajirao Injal B.Sc., LL.B., M.B.A (Expert Director)  
Shri. Manohar S. Kaveri B.Com. C.A.I.I.B.(Expert Director)  
Late. Ajit Kashinath Charati B.Com. (Upto 5-5-2020)  
Shri. Babu Ibrahim Latif (Upto 12-01-2021)  
Shri. Vijaykumar Laxman Patil D.C.E.(Upto 12-01-2021)  
Shri. Suryakant Bashetappa Gaddi (Upto 12-01-2021)  
Shri. Krishnakant Laxman Kandalkar (Upto 12-01-2021)  
Shri. Madhukar Udhavrao Bharati (Upto 12-01-2021)  
Shri. Ram Dadoba Patil (Upto 12-01-2021)  
Smt. Usha Krishnaji Desai (Upto 12-01-2021)  
Shri. Ashok Devgonda Patil (Upto 12-01-2021)  
Shri. Sudhakar Sadashiv Pandav (Upto 12-01-2021)

• **Chief Executive Officer** : Shri. Prashant Yashwant Gambhir B.Com., G.D.C. & A.

• **Statutory Auditor** : D. A. Chougule & Associates, Chartered Accountants, Kolhapur

• **Internal Auditors** : KGB & J Associates, V.A.N.S. & Associates, Sandeep Podjale & Associates, SSSS & Associates, Prsahant Hirwadekar & Associates, Chartered Accountants.

• **Audit Class** : Since Inception 'A' Class



## NOTICE OF ANNUAL GENERAL MEETING

(For Members Only)

All the shareholders members of the bank are hereby informed that 61<sup>st</sup> Annual General Meeting for the year 2020-2021 will be held on **Wednesday 29<sup>th</sup> September 2021 at 2.00 p.m. at Ajara High School Ajara, Ground.** All members are requested to attend the meeting in time.

### MEETING AGENDA

1. To read & conform proceeding of previous Annual General Meeting held on 31<sup>st</sup> October 2020.
2. To consider and sanction Annual Report, Balance Sheet, Profit and Loss account examining and inspected by banks concurrent / Internal and Statutory Auditor for the year ended 31<sup>st</sup> March 2021.
3. To consider and accept Statutory Auditor's Report for the year 2020-21 and to give approval to the compliance of Statutory Auditors Report for the year ended 2019-20.
4. To give approval to the distribution of Net Profit and declare dividend for the year 2020-2021 to share holders subject to approval by RBI.
5. To sanction, recommended budget by Board of Director for the year 2021-22 and also give sanction to the excess expenditure incurred against last year's budget. Also to take note of proposed capital expenditure.
6. RBI has approved the appointment of Statutory Auditor for the year 2021-22 to approve it and fix remuneration.
7. To delegate the power to Board of Director for appointing Concurrent Auditor for the year 2022-23 and also give approval to the appointment and remuneration for Concurrent Auditor for the year 2021-22.
8. To give sanction to the waiver amount like interest, other recovery expenses etc. under one time settlement and other schemes and also give sanction to write off and appropriate sticky advances & give sanction to one time settlement scheme made by board of director.
9. To approve the reappointment of Chief Executive Officer.
10. To Grant leave for absence of the members of the bank who are absent for this Annual General Meeting.
11. Consider any other suggestions with permission of Hon'ble Chairman.

**Shri Prashant Yashwant Gambhir**

Ajara  
Date: 14 /09/ 2021

Chief Executive Officer  
As per order by Board of Director

### SPECIAL NOTE

Members may send their question in writing on or before 24<sup>th</sup> September 2021 at Bank's Head office/ Branch Office or [ajarabank@ajarabank.com](mailto:ajarabank@ajarabank.com) mail id. In case of insufficient quorum, the meeting will be adjourned and will be conducted at 2.30 p.m. on same day and at same place as per agenda of the meeting. All members are requested to attend the meeting.

### IMPORTANT NOTE

1. Copy of Annual Report and bye-laws are available at the Bank Branches.
2. Proof of Identity is necessary
3. Copy of Annual Report is available at bank Website: [www.ajarabank.com](http://www.ajarabank.com)





II Shree Ravalnath Prassanna II



Year 2020-2021

## 61<sup>st</sup> ANNUAL REPORT

**Dear Members,**

I heartily welcome you all for this 61<sup>st</sup> Annual General Meeting of the Bank. On behalf of Board of directors I thank you for electing us an unopposed under the leadership of Mr. Ashok Anna Kashinath Charati, Head of Annabhau Sanstha Group for election of the Board of Directors of the Bank for the year 2021-2026. On behalf of Board of directors I thank you and look forward to your continued support.

In this Financial year 2020-21 was challenging as compared to last year. Since the beginning of the year, the global epidemic of Covid 19 has caused a lot of upheaval in the banking sector this year. Naturally, this has adversely affected the business growth and profitability of banks as well as non-performing loans. The bank policies of transparency and trust laid down by the Founder Directors, Late Anna and Late Bhau from the beginnings. Our Bank remained on the path of progress due to honourable members, customers, well-wishers of the bank, the strength to overcome all these crises and blessings of the local deity Shree Ravalnath.

The next few years will also be challenging, competitive and difficult. On behalf of the Board of Directors of this Bank, I assure all the members, customers and well-wishers that the Bank will stand by you in all these difficult times and request you all to support the Bank. The bank has launched a loan scheme for Pradhan Mantri Awas Yojana for urban area and lower income group and Annasaheb Patil Economic Backward Development Corporation, Mumbai. On the occasion of this annual general meeting, I would like to express my special appreciation and gratitude to all the doctors and staff working in medical field, police, government, semi-government officials and their staff, and the staff serving in the banking sector during the current epidemic.

### SHARE CAPITAL AND OWN FUNDS:-

As on 31<sup>st</sup> March 2021 the Share Capital was Rs.1736.08 Lakh. Banks own funds are Rs.8534.40 Lakh. This is an increase of Rs.694.00 Lakh. As per the RBI norms, CRAR has to be maintained minimum of 9% which was maintained 18.25% by our Bank. The net worth of our Bank is Rs.8671 Lakh. Own funds indicates a sound and strong position of the Bank.

### DEPOSITS:-

The deposits as on 31<sup>st</sup> March 2021 was Rs.68939.00 Lakh. Due to COVID 19 situation the deposit of bank was decrease by Rs.1701.00 Lakh as compare to previous year. However, the total deposits of the bank have reached to Rs. 70250.00 lakhs as on 31<sup>st</sup> August 2021. The rate of interest on deposits of our Bank are attractive as compared with other Banks. I request the members and the depositors to take advantage of this and invest deposit in our Bank. Increase in the deposits is the reflection of the transparency, trust and customer friendly service of the Bank. I thank all the depositors and assure them that the Bank will ensure their welfare. As per the provisions in the Income Tax Act, TDS has to be deducted on interest above Rs.40,000/- to avoid this you are requested to submit the copy of your PAN card along with Form 15G/15H as applicable. Deposit of Rs.5.00 lakh per customer is insured by the DICGC and the Bank has paid advance insurance premium up to 30/9/2021 to DICGC.



## LOANS / ADVANCES:-

Total Loans & advances as on 31<sup>st</sup> March 2021 were Rs.41631.00 Lakhs. During the financial year the loans & advances was increase by Rs. 2933.00 Lakhs. The bank has obtained a policy decision of introducing various new schemes and maintaining competitive rate of interest for growth in loans.

The total outstanding of loans & advances as on 31<sup>st</sup> August 2021 was Rs. 44224.00 Lakhs out of which the total loans to Priority sector was 71.46% out of which 11.87% was for the weaker section.

## NON PERFORMING ASSETS (NPA)

The rising incidence of the COVID 19 epidermis, many businesses have come to a standstill, leading to an increase in non-performing loan.

As a result the banks gross NPA stood at 8.45% in the reporting year. The banks net NPA ratio is 1.35%.

## INVESTMENT AND FUND MANAGEMENT:-

The Bank's Investment has been made according to the guidelines of the RBI and the return, risk involved in market. As on 31/3/2021 the investment of the Bank is Rs.33568.00 Lakh. The income out of this investment amounts to Rs.2802.00 Lakhs. The Bank has formed Investment Committee as per the guidelines and instructions of the RBI. The committee holds meetings on regular basis and Investment Policy is defined. The quarterly scrutiny of the Investments was done by the appointed Chartered Accountant and the report of the same is submitted to RBI in due course.

## APPROPRIATION OF PROFIT:-

The profit before tax for the Reporting Year is Rs.692.27 Lakh. After deducting the income tax of Rs.241.90 Lakh the net profit is Rs. 450.37 Lakh for this financial year.

The Board of Directors propose the appropriation of current year profit and last year remaining profit as follows & request your sanction.

Sr.No.	Particulars	Amount (Rupees)
	Current Year Profit	4,50,37,783.20
	Last year Remaining Profit	1,75,00,000.00
	<b>Total Amount</b>	<b>6,25,37,783.20</b>
1	Reserve Fund (25%)	1,12,60,000.00
2	Reserve Fund (Unforeseen 10%)	45,04,000.00
3	NCU Fund (1%)	4,50,400.00
4	Dividend (10%) (Subject to approval by RBI)	1,75,00,000.00
5	Investment Fluctuation Fund	1,15,00,000.00
6	Building Fund	1,73,23,383.20
	<b>Total Amount</b>	<b>6,25,37,783.20</b>





### **DIVIDEND:-**

All of you know The Urban Co-operative Banks has brought under the purview of income tax since 2006. As a result, the Banks has to pay dividend to its members only after paying 33% income tax on the profit amount. The Bank proposes to pay 10% dividend this year subject to approval from RBI. Your sanction is solicited.

### **STATUTORY AUDIT:-**

In the last Annual General Meeting, D.A.Chougule & Associates, Chartered Accountants, Kolhapur was appointed to conduct the Statutory Audit of the Bank for the year 2020-21. They have completed the assignment. Their report is presented before you for your sanction. I am pleased to state that this year also our Bank has maintained the Audit Class 'A'.

### **INTERNAL AUDIT:-**

The branch-wise internal audit was conducted by KGB & J Associates, V.A.N.S. & Associates, Sandeep Podjale & Associates, SSSS & Associates, Prashant Hirwadekar & Associates, Chartered Accountants Chartered Accountants Kolhapur. They have submitted their reports. I am very much thankful to them for their valuable guidance for the progress of our Bank.

### **BOARD OF DIRECTORS:-**

The members of the Board of Directors contribute significantly in the progress of the Bank. They are always alert and active for increasing the business of the Bank. The members from various categories have been included in the Board of Directors as per the norms of the RBI and the MSCS Act, 18 meetings of the Boards of Directors, 34 meetings of the Executive Committee, 44 meetings of the Loan Sub Committee, 12 meetings of the Audit & Investment Committee, 12 meetings of the Recovery Committee and 12 meetings of the ALM Committee were held during the Reporting Year. All the decisions are taken unanimously. Therefore the continuous progress of the Bank is ensured.

### **BRANCH CAPITAL EXPENDITURE:-**

- 1) As the existing building of Bindu Chowk branch has become old and weak, new building has to be built.
- 2) Capital Expenditure has to be done for own buildings at Bambawade, Gokul Shirgaon, Dombivali, Mudaltitta, Kadgaon, Haliyal & Nipani branches.
- 3) Capital expenditure has to be done for repair and renewal of branches and computerisation (24x7) etc., to provide better service to the customers.

Your sanction is also solicited for the capital expenditure for new branches with the permission of the RBI, Furniture, Computerization, ATM facility etc.

### **CUSTOMER SERVICES:-**

- 1) Franking facility is available.
- 2) Core Banking facility with own Data Centre.
- 3) Rupay ATM Card affiliated to National Switch available in 32 branches.
- 4) Deposits up to Rs. 5 lakh Insurance cover under DICGC per customer.
- 5) Pan Card facility available.



- 6) Locker facility available.
- 7) Provide Solar Loan facility with low interest rate.
- 8) Mobile Banking & POS machine facility.
- 9) RTGS/NEFT facility.
- 10) Mobile Banking, IMPS facility.
- 11) Banks own IFS Code has been activated.
- 12) To know your Bank balance by giving missed call to 07069007399 with your registered mobile no.
- 13) Bank has launched new scheme Pradhan Mantri Awas Yojana and Annasaheb Patil Artihik Vikas Mahamandal Mumbai. Bank's customers should also take advantage of the loan scheme.

### EMPLOYEES AND TRAINING:-

The employees have a lion's share in the commendable progress of the Bank. I strongly believe that the Bank will achieve many milestones of success on the basis of the loyalty and efficiency of our employees. As on 31<sup>st</sup> March 2021 there are 311 employees. 207 employees are trained by the Reserve Bank of India, List Software, CAB Pune, Co-op. Education Society New Delhi, RO(PF Office) Kolhapur, Kolhapur District Urban Bank Association, Vaikunth Mehta National Institute, NPCI, SFMS, HUB, TEAM.

During and after the Reporting Year the employees of the Bank Shri.Ashok Sravan Dharmrakshi, Shri.Baburav Annappa Phegade, Shri. Sanjay Kashinath Topale, Shri.Ashok Dattatray Chougule, Shri.Dinkar Ishwara Lokare, Shri.Pandurang Balu Kamble, Shri.Suryakant Mahadev Ajekar, Shri.Namdev Vithoba Dhanwade, Shri.Maruti Gundu Kumbhar has retired. All of them have a significant contribution in the progress of the Bank. I wish them a happy retirement life!

### SOCIAL ACTIVITIES:-

The report of the social activates of the Bank is as follows.

- 1) 66 students of SSC & HSC were felicitated by giving them cash prizes.
- 2) The 174 senior citizen member of the bank, who have completed 75 years age, due to the epidemic, were felicitated at their homes

### TRIBUTE:-

During the Reporting Year and thereafter martyred soldiers of the Indian Army, sad demise of our bank members, customers, employees as well as civilians who expired in the flood and corona epidemic doctors, health workers, police and other nation toweling personalities from Arts, Sports, literature, scientist, social worker, Co-operative sector and political personationtes. We wish the departed souls rest in piece.

### CONCLUSION:-

A number of dignitaries have extended valuable support to us for the progress of the Bank during the Reporting Year. They include Hon.Chief Minister of Maharashtra, Hon.Guardian Minister & Home and Transport State Minister, Ex.Minister of Revenue, Public works, Minister of Cooperation & Marketing, Hon. Rural Development Minister, Hon. MLA, Hon. Ex Minister, RBI Officers, Commissioner of Election





Authority, Hon. Divisional Secretary Government of India & Central Registrar Agriculture Institute Ministry New Delhi, Hon. Joint Secretary, Hon. Director, Hon. Deputy Commissioner, Hon. Assistant Commissioner, Hon. Deputy Director, Hon. Co-operative Commissioner & Registrar Co-operative Society, Co-operative Societies Maharashtra State Pune, Hon. Deputy Registrar Legal Department & Urban bank Co-operative Commissioner Pune, Hon. Collector Kolhapur, Hon. Divisional Joint Registrar Cooperative Societies Kolhapur, Divisional Deputy Registrar Co-operative Society Kolhapur, Hon. District Deputy Registrar Co-operative Society Kolhapur, Hon. Deputy Registrar Urban Bank Association Kolhapur, Hon. Assistant Registrar Co-operative Societies Ajara, Hon. President Anna Bhau Shetkari Co-op. Sutgirani Ajara, Hon. President Janata Education Society Ajara & Hon. Anna Bhau Society Group Head I thank all of them.

I also thank my colleagues Vice-Chairman, Members of the Board of Directors, Former Director, Law counselor for their active support in the progress of the Bank and maintaining its reputation. I am also thankful to Branches guide for their Co-operation.

Our Bank remained on the path of progress because of its honourable members, well wishers, customers and various vendors, office bearers of various credit societies, reporters & employees. I thank all of them for their co-operation. I present the 61st Annual Report, Balance Sheet, Profit & Loss Account before you for your accord. The Bank is making progress with your co-operation and the blessings of the local deity Shree Ravalnath. I hope for your co-operation in the years to come. With this I conclude this report.

Ajara

**Shri. Suresh Ishwarappa Dang**

Chairman  
The Ajara Urban Co.op. Bank Ltd., Ajara





**BALANCE SHEET AS ON 31<sup>st</sup> MARCH 2021**

**दि. ३१ मार्च २०२१ अखेरचा ताळेबंद पत्रक**

Sr. No.	Capital & Liabilities भांडवल व देणी	Schedule परिशिष्ट	As on 31-03-2021 Rs. Ps.	As on 31-03-2020 Rs. Ps.
1	Share Capital भाग भांडवल	1	17,36,08,450.00	17,46,48,900.00
2	Reserve Fund & Other Reserves राखीव निधी व इतर निधी	2	85,34,39,928.42	78,40,31,023.70
3	Principal / Subsidiary State Partnership Fund शासनाचे प्रमुख / सहाय्यकारी निधी खाते	—	—	—
4	Deposits ठेवी	3	689,38,73,648.94	706,39,58,459.92
5	Borrowings बाहेरील कर्ज	—	—	—
6	Bills for Collection वसुलीसाठी स्विकारलेली बिले	—	—	0.00
7	Branch Adjustments शाखा जमाखर्च	—	—	—
8	Overdue Interest Reserve on Non Performing Assets उत्पन्न क्षमता नसलेल्या कर्ज खात्यावरील थकव्याज येणे	—	7,50,22,679.00	52,75,36,728.00
9	Interest Payable व्याज देणे	—	14,98,72,936.50	19,18,56,747.50
10	Other Liabilities & Provisions इतर देणी व तरतुदी	4	9,09,26,595.67	8,64,06,766.29
11	Income Tax Provision आयकर तरतुदी	—	2,26,65,367.00	2,27,18,821.00
12	Current Year Profit चालू वर्षाचा नफा	—	4,50,37,783.20	4,40,98,016.89
13	Previous year Balance Profit मागील वर्षाचा शिल्लक नफा	—	1,75,00,000.00	—
	<b>Total एकूण</b>		<b>832,19,47,388.73</b>	<b>889,52,55,463.30</b>
	<b>Contingent Liabilities संभाव्य देणी</b>			
	Bank Guarantees बँक गॅरंटीज	-	3,06,000.00	3,56,000.00
	Unclaimed Deposit अनक्लेमड डिपॉझिट	-	1,41,31,798.00	1,29,78,032.00
	Bad Debt Write off	-	4,53,59,520.90	2,22,87,676.25
	<b>Total एकूण</b>		<b>5,97,97,318.90</b>	<b>3,56,21,708.25</b>

**Shri. Prashant Yashwant Gambhir**  
Chief Executive Officer

**Smt. Shaila Ramchandra Topale**  
Vice Chairman

**Shri. Suresh Ishwarappa Dang**  
Chairman

**BOARD OF DIRECTORS**

Shri. Ashok Kashinath Charati  
Dr. Anil Madhavrao Deshpande  
Shri. Maruti Appa More  
Shri. Sunil Shivajirao Magdum  
Adv. Sachin Shivajirao Injal

Shri. Vilas Annasaheb Naik  
Shri. Ramesh Gurulingappa Kurunkar  
Shri. Ananda Vasudev Phadake  
Shri. Suryakant Vishwas Bhoite

Shri. Prakash Gundopant Watve  
Shri. Kishor Kashinath Bhusari  
Sou. Pranita Pramod Kesarkar  
Shri. Kiran Appasaheb Patil

Dr. Deepak Keshavrao Satoskar  
Shri. Basavraj Vishwanath Mahajan  
Sou. Asmita Vinay Sabnis  
Shri. Sanjay Vishnu Chavan

**Shri. Tanaji Gundu Goilkar**  
Assistant General Manager

**D. A. Chougule & Associates**  
Chartered Accountants Kolhapur ( Govt. Authorised Auditor)





**BALANCE SHEET AS ON 31<sup>st</sup> MARCH 2021**

**दि. ३१ मार्च २०२१ अखेरचा ताळेबंद पत्रक**

Sr. No.	Assets & Debtors जिंदगी व येणी	Schedule परिशिष्ट	As on 31-03-2021 Rs. Ps.	As on 31-03-2020 Rs. Ps.
1	Cash and Balance with Banks रोख शिल्लक व बँकातील शिल्लक	5	143,46,05,257.29	132,04,55,173.25
2	Investments गुंतवणूक	6	230,40,22,728.00	284,83,31,543.00
3	Principal / Subsidiary State Partnership Fund शासनाचे प्रमुख / सहाय्यकारी निधी खाते	-	—	—
4	Loans & Advances कर्जे	7	416,60,77,867.39	387,28,07,482.13
5	Overdue Interest Receivable on Non Performing Assets उत्पन्न क्षमता नसलेल्या कर्ज खात्यावरील थकव्याज येणे	-	7,50,22,679.00	51,96,76,322.00
6	Bills Receivable वसूलीसाठी पाठविलेली बिले	-	0.00	0.00
7	Fixed Assets कायम मालमत्ता	8	20,07,91,338.74	19,86,17,270.04
8	Other Assets इतर येणी	9	11,64,27,518.31	10,53,67,672.88
9	Advance Income Tax आगाऊ आयकर	-	2,50,00,000.00	3,00,00,000.00
<b>Total एकूण</b>			<b>832,19,47,388.73</b>	<b>889,52,55,463.30</b>

श्री. प्रशांत यशवंत गंभीर  
मुख्य कार्यकारी अधिकारी

श्रीमती शैला रामचंद्र टोपले  
व्हा. चेअरमन

श्री. सुरेश ईश्वराप्पा डांग  
चेअरमन

**संचालक मंडळ सदस्य**

श्री. अशोक काशिनाथ चराटी  
डॉ. अनिल माधवराव देशपांडे  
श्री. मारुती आप्पा मोरे  
श्री. सुनिल शिवाजीराव मागदूम  
अॅड. सचिन शिवाजीराव इंजल

श्री. विलास आप्पासाहेब नाईक  
श्री. रमेश गुरुलिंगआप्पा कुरुणकर  
श्री. आनंदा वासुदेव फडके  
श्री. सुर्यकांत विश्वास भोईटे

श्री. प्रकाश गुंडोपंत वाटवे  
श्री. किशोर काशिनाथ भुसारी  
सौ. प्रणिता प्रमोद केसरकर  
श्री. किरण आप्पासाहेब पाटील

डॉ. दीपक केशवराव सातोसकर  
श्री. बसवराज विश्वनाथ महाळंक  
सौ. अस्मिता विनय सबनीस  
श्री. संजय दिष्णू चव्हाण

श्री. तानाजी गुंडू गोईलकर  
असिस्टंट जनरल मॅनेजर

डी. ए. चौगुले अॅन्ड असोसिएटस्  
चार्टर्ड अकौंटंट्स, कोल्हापूर (शासन मान्य लेखापरिक्षक)



**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2021**

**दि. ३१ मार्च २०२१ रोजी संपलेल्या आर्थिक वर्षाचे नफा - तोटा पत्रक**

Sr. No.	Particulars तपशील	Schedule परिशिष्ट	As on 31- 03-2021 Rs. Ps.	As on 31- 03-2020 Rs. Ps.
1	<b>Income उत्पन्नाच्या बाबी</b>			
	Interest Received मिळालेले व्याज	10	69,91,00,534.56	72,00,80,194.57
	Other Income इतर उत्पन्न	11	5,93,18,356.62	5,22,24,832.35
	<b>Total Income एकूण उत्पन्न</b>		<b>75,84,18,891.18</b>	<b>77,23,05,026.92</b>
2	<b>Expenditure नावे व खर्चाच्या बाबी</b>			
	Interest on Deposits & Borrowings ठेवी व कर्जावरील व्याज	12	42,17,68,174.14	48,22,19,977.06
	Staff Salaries & Allowances etc. सेवक पगार व भत्ते इ.	-	13,79,32,551.00	12,72,54,502.50
	Establishment Expenses व्यवस्थापन खर्च	13	6,19,90,360.84	6,99,90,818.47
	<b>Total Expenditure एकूण खर्च</b>		<b>62,16,91,085.98</b>	<b>67,94,65,298.03</b>
3	<b>Gross Profit ढोबळ नफा</b>	-	<b>13,67,27,805.20</b>	<b>9,28,39,728.89</b>
4	<b>Provisions तरतुदी</b>	14	6,75,00,000.00	2,50,00,000.00
5	<b>Profit Before Tax करपूर्व नफा</b>	-	<b>6,92,27,805.20</b>	<b>6,78,39,728.89</b>
6	<b>Income Tax Provision आयकर तरतुदी</b>	-	2,41,90,022.00	2,37,41,712.00
7	<b>Net Profit निव्वळ नफा</b>	-	<b>4,50,37,783.20</b>	<b>4,40,98,016.89</b>
	<b>Total एकूण</b>		<b>75,84,18,891.18</b>	<b>77,23,05,026.92</b>

श्री. प्रशांत यशवंत गंभीर  
मुख्य कार्यकारी अधिकारी

श्रीमती शैला रामचंद्र टोपले  
व्हा. चेअरमन

श्री. सुरेश ईश्वराप्पा डांग  
चेअरमन

**संचालक मंडळ सदस्य**

श्री. अशोक काशिनाथ चराटी  
डॉ. अनिल माधवराव देशपांडे  
श्री. मारुती आप्पा मोरे  
श्री. सुनिल शिवाजीराव मागदूम  
अॅड. सचिन शिवाजीराव इंजल

श्री. विलास आण्णासाहेब नाईक  
श्री. रमेश गुरुलिंगआप्पा कुरुणकर  
श्री. आनंदा वासुदेव फडके  
श्री. सुर्यकांत विश्वास भोईटे

श्री. प्रकाश गुंडोपंत वाटवे  
श्री. किशोर काशिनाथ भुसारी  
सौ. प्रणिता प्रमोद केसरकर  
श्री. किरण आप्पासाहेब पाटील

डॉ. दीपक केशवराव सातोसकर  
श्री. बसवराज विश्वनाथ महाळंक  
सौ. अस्मिता विनय सबनीस  
श्री. संजय दिष्णू चव्हाण

श्री. तानाजी गुंडू गोईलकर  
असिस्टंट जनरल मॅनेजर

डी. ए. चौगुले अॅन्ड असोसिएटस्  
चार्टर्ड अकौंटंट्स, कोल्हापूर (शासन मान्य लेखापरिक्षक)





**SCHEDULES TO THE B/S AND P & L ACCOUNT**  
**SCHEDULE 1- SHARE CAPITAL परिशिष्ट १ भाग भांडवल**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
<b>A. Authorised Capital अधिकृत भागभांडवल</b> (2500000 "A" Class shares of Rs. 100/- each) (प्रत्येकी रु. १००/- चा भाग)	<b>25,00,00,000.00</b>	<b>25,00,00,000.00</b>
<b>B. Subscribed &amp; Paid up Capital खपलेले भागभांडवल</b>		
1. Individuals वैयक्तिक	17,17,84,500.00	17,27,37,950.00
2. Institutional संस्थेच्या	18,23,950.00	19,10,950.00
<b>Total एकूण</b>	<b>17,36,08,450.00</b>	<b>17,46,48,900.00</b>

**SCHEDULE 2- RESERVE FUND & OTHER RESERVES परिशिष्ट २ राखीव निधी व इतर निधी**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
<b>A. Statutory Reserves राखीव निधी</b>	<b>20,99,89,481.00</b>	<b>19,76,56,900.00</b>
<b>B. Building Funds इमारत निधी</b>	<b>16,65,45,162.92</b>	<b>15,93,23,146.03</b>
<b>C. Bad &amp; Doubtful Debts Reserve बुडीत व संशयित कर्ज निधी</b>	<b>29,95,83,079.10</b>	<b>25,76,17,323.75</b>
<b>D. Dividend Equillisation Fund लाभांश समतोल निधी</b>	<b>85,46,744.00</b>	<b>85,46,744.00</b>
<b>E. Charity Fund धर्मादाय निधी</b>	<b>1,39,588.00</b>	<b>2,39,588.00</b>
<b>F. Vikas Funds विकास निधी</b>	<b>1,11,129.27</b>	<b>1,11,129.27</b>
<b>G. General Reserve जनरल रिझर्व्ह</b>	<b>1,95,607.00</b>	<b>0.00</b>
<b>H. Sahakar Prachar Fund सहकार प्रचार निधी</b>	<b>2,52,626.01</b>	<b>2,52,626.01</b>
<b>I. Silver Jubilee Fund सौप्य महोत्सव निधी</b>	<b>5,22,314.80</b>	<b>5,22,314.80</b>
<b>J. Golden Jubilee Fund सुवर्ण महोत्सव निधी</b>	<b>4,73,662.95</b>	<b>4,73,662.95</b>
<b>K. Member Welfare Fund सभासद कल्याण निधी</b>	<b>2,17,499.00</b>	<b>2,17,499.00</b>
<b>L. Ajara Bank Samajik Kalyan Nidhi आजरा बँक समाजिक कल्याण निधी</b>	<b>1,21,415.00</b>	<b>1,21,415.00</b>
<b>M. Contingent Fund-Standard Assets उत्तम जिंदगीसाठी तरतुद</b>	<b>1,60,00,000.00</b>	<b>1,60,00,000.00</b>
<b>N. Investment Depreciation Fund गुंतवणूक घसारा फंड</b>	<b>4,10,00,000.00</b>	<b>4,10,00,000.00</b>
<b>O. Investment Fluctuation Reserve गुंतवणूक चढउतार निधी</b>	<b>5,85,00,000.00</b>	<b>5,50,00,000.00</b>
<b>P. Akasmikta Nidhi आकस्मिकता निधी</b>	<b>47,18,381.07</b>	<b>47,18,381.07</b>
<b>Q. Other Reserve इतर निधी</b>	<b>40,90,953.30</b>	<b>40,12,401.82</b>
<b>R. Machinery Wahan Fund मशिनरी वाहन फंड</b>	<b>2,66,165.00</b>	<b>2,66,165.00</b>
<b>S. Building Revaluation Reserve इमारत पुनर्मूल्यांकन निधी</b>	<b>1,93,61,320.00</b>	<b>1,95,56,927.00</b>
<b>T. Unforeseen Reserve अकल्पित निधी</b>	<b>2,03,04,800.00</b>	<b>1,58,94,800.00</b>
<b>U. Provision for Restructured Loan पुनरचित कर्जावरील तरतुद</b>	<b>25,00,000.00</b>	<b>25,00,000.00</b>
<b>Total एकूण</b>	<b>85,34,39,928.42</b>	<b>78,40,31,023.70</b>



### SCHEDULE 3- DEPOSITS परिशिष्ट ३ ठेवी

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
<b>A. Term Deposits मुदत ठेवी</b>	<b>525,95,57,426.49</b>	<b>548,81,03,290.35</b>
i) From Individuals पैकी वैयक्तिक	454,79,60,916.09	434,88,59,238.35
ii) From Co-op societies पैकी संस्थेच्या	71,15,96,510.40	113,92,44,052.00
<b>B. Saving Bank Deposits सेव्हिंग खाते ठेवी</b>	<b>146,00,63,687.89</b>	<b>138,21,88,066.81</b>
i) From Individuals पैकी वैयक्तिक	145,73,86,411.58	137,07,93,252.72
ii) From Co-op societies पैकी संस्थेच्या	26,77,276.31	1,13,94,814.09
<b>C. Current Deposits चालू ठेवी</b>	<b>17,42,52,534.56</b>	<b>19,36,67,102.76</b>
i) From Individuals पैकी वैयक्तिक	10,48,03,180.70	14,09,81,377.56
ii) From Co-op societies पैकी संस्थेच्या	6,94,49,353.86	5,26,85,725.20
<b>Total एकूण</b>	<b>689,38,73,648.94</b>	<b>706,39,58,459.92</b>

### SCHEDULE 4- OTHER LIABILITIES & PROVISIONS परिशिष्ट ४ इतर देणी व तरतुदी

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
1. Unclaim Dividend अनक्लेम डिव्हिडंड	1,67,086.00	2,29,064.00
2. Sundry Creditors, Tender Bayana & Other Provisions किस्कोळ देणे, टेंडर बयाणा व इतर तरतुदी	91,24,270.74	84,69,025.74
3. Locker Security लॉकर सिव्युरिटी	2,34,34,500.00	2,23,75,400.00
4. Audit Fee Payable लेखापरिक्षक फी देणे	9,34,750.00	13,05,500.00
5. D.D/ Pay order Payable डी. डी. / पे ऑर्डर पेयेबल	11,89,113.00	18,29,332.00
6. Miscellaneous इतर देणी	5,60,76,875.93	5,21,98,444.55
<b>Total एकूण</b>	<b>9,09,26,595.67</b>	<b>8,64,06,766.29</b>

### SCHEDULE 5- CASH AND BALANCE WITH BANKS परिशिष्ट ५ रोख व बँकेतील शिल्लक

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
<b>A. Cash in hand &amp; at ATM हातातील व ए. टी. एम मधील शिल्लक</b>	<b>11,26,11,883.00</b>	<b>14,59,89,745.00</b>
<b>B. Bank balance in Current Accounts चालू खात्यावरील बँक शिल्लक</b>	<b>26,92,54,567.29</b>	<b>19,48,09,497.25</b>
1) Reserve Bank of India भारतीय रिझर्व्ह बँक	4,30,11,511.55	60,84,614.40
2) Nationalised Bank सरकारी बँक	16,56,24,030.88	14,47,54,319.34
3) DCB & SCB Banks जिल्हा व राज्य सहकारी बँक	2,62,66,546.41	1,02,32,770.22
4) Other Banks इतर बँक	3,43,52,478.45	3,37,37,793.29
<b>C. Fixed Deposits with Banks बँकेतील मुदत ठेवी</b>	<b>105,27,38,807.00</b>	<b>97,96,55,931.00</b>
1) DCC Banks जिल्हा मध्यवर्ती बँक	64,00,00,000.00	49,00,00,000.00
2) Other Banks इतर बँक	41,27,38,807.00	48,96,55,931.00
<b>Total एकूण</b>	<b>143,46,05,257.29</b>	<b>132,04,55,173.25</b>





**SCHEDULE 6- INVESTMENTS परिशिष्ट ६ गुंतवणूक**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
<b>A. Central / State Government Securities</b> केंद्र व राज्य सरकारचे रोखे	<b>218,31,15,536.00</b>	<b>276,74,42,016.00</b>
<b>B. Shares of Co.op Societies</b> सहकारी संस्थांचे भाग	<b>1,64,100.00</b>	<b>1,64,100.00</b>
<b>C. Other Investments</b> इतर गुंतवणूक	<b>12,07,43,092.00</b>	<b>8,07,25,427.00</b>
1) PFC Bonds 2025 पी.एफ.सी गुंतवणूक	2,00,00,000.00	2,00,00,000.00
2) LIC Housing Finance एल.आय.सी.गुंतवणूक	0.00	1,00,00,000.00
3) Ninaidevi Sahakari Sugar Factory निनाईदेवी सहकारी साखर कारखाना	7,80,117.00	7,80,117.00
4) Mutual Fund म्युच्युअल फंड	--	--
5) CBLO Lending सी.बी.एल.ओ.लेंडिंग	9,99,62,975.00	4,99,45,310.00
<b>Total एकूण</b>	<b>230,40,22,728.00</b>	<b>284,83,31,543.00</b>

**SCHEDULE 7-LOANS & ADVANCES परिशिष्ट ७ दिलेली कर्जे**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
<b>A. Short Term Loan</b> अल्प मुदत कर्जे	<b>178,07,63,553.60</b>	<b>140,29,15,134.87</b>
i) Secured against assets तारणावरील	177,96,79,700.60	140,02,70,951.87
ii) Against two personal sureties जामीनावरील	10,83,853.00	26,44,183.00
Out of amount due from individuals वरीलपैकी व्यक्तीकडून येणे	178,07,63,553.60	107,17,11,134.00
Of Which overdues पैकी थकबाकी	9,69,82,223.50	6,21,26,730.43
<b>B. Medium Term Loan</b> मध्यम मुदत कर्जे	<b>38,38,54,641.95</b>	<b>88,92,53,095.48</b>
i) Secured against assets तारणावरील	33,41,67,301.95	87,40,57,869.48
ii) Against two personal sureties जामीनावरील	4,93,87,340.00	1,51,95,226.00
Out of amount due from individuals वरीलपैकी व्यक्तीकडून येणे	38,35,54,641.95	88,92,53,095.48
Of Which overdues पैकी थकबाकी	13,44,42,233.71	12,62,88,160.33
<b>C. Long Term Loan</b> दीर्घ मुदत कर्जे	<b>200,17,59,671.84</b>	<b>158,06,39,251.78</b>
i) Secured against assets तारणावरील	176,16,20,852.84	158,06,39,251.78
ii) Against two personal sureties जामीनावरील	24,01,38,819.00	—
Out of amount due from individuals वरीलपैकी व्यक्तीकडून येणे	200,17,59,671.84	158,06,39,251.78
Of Which overdues पैकी थकबाकी	1,64,91,420.25	3,25,04,553.00
<b>Total एकूण</b>	<b>416,60,77,867.39</b>	<b>387,28,07,482.13</b>



**SCHEDULE 8- FIXED ASSETS परिशिष्ट ८ कायम मालमत्ता**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
A. Land & Building(Premises) जागा व इमारती	14,18,15,736.00	14,52,81,114.00
B. Dead Stock & Furniture डेड स्टॉक व फर्निचर	3,81,69,930.70	4,10,56,165.03
C. Machinery, Computer & Software मशिनरी, कॉम्प्युटर व सॉफ्टवेअर	1,77,73,448.04	93,87,082.01
D. Vehicles वाहने	30,29,249.00	28,89,471.00
E. Library पुस्तकालय	2,975.00	3,438.00
<b>Total एकूण</b>	<b>20,07,91,338.74</b>	<b>19,86,17,270.04</b>

**SCHEDULE 9- OTHER ASSETS परिशिष्ट ९ इतर येणी**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
A. Advances Given आगाऊ येणे	67,05,340.00	93,60,405.50
B. Interest Receivable on Investments गुंतवणुकीवरील येणे व्याज	8,93,26,060.00	8,31,71,601.22
C. Stationery Stock स्टेशनरी स्टॉक	27,62,735.54	23,02,235.65
D. Other Receivables इतर येणी	1,76,33,382.77	1,05,33,430.51
<b>Total एकूण</b>	<b>11,64,27,518.31</b>	<b>10,53,67,672.88</b>

**SCHEDULE 10- INTEREST RECEIVED परिशिष्ट १० मिळालेले व्याज**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
<b>Interest Received on मिळालेले व्याज</b>		
A) Loans & Advances कर्जावरील	46,10,29,935.46	46,84,62,447.40
B) Investments गुंतवणुकीवरील	23,80,70,599.10	25,16,17,747.17
<b>Total एकूण</b>	<b>69,91,00,534.56</b>	<b>72,00,80,194.57</b>

**SCHEDULE 11- OTHER INCOME परिशिष्ट ११ इतर उत्पन्न**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
A. Commission, Exchange, Brokerage etc. कमिशन	58,24,323.55	78,54,956.51
B. Profit on Sale of Securities सरकारी रोख्याच्या खरेदी-विक्रीतील फायदा	4,00,77,750.00	2,11,29,230.71
C. Profit on sale of Investment in Mutual Fund म्युचुअल फंड खरेदी- विक्रीतील फायदा	20,38,807.42	1,05,13,051.73
D. Other Receipts इतर	<b>1,13,77,475.65</b>	<b>1,27,27,593.40</b>
1) Dividend on Shares शेअर्सवरील लाभांश	0.00	10,100.00
2) Other Income इतर उत्पन्न	1,13,77,475.65	1,27,17,493.40
<b>Total एकूण</b>	<b>5,93,18,356.62</b>	<b>5,22,24,832.35</b>





**SCHEDULE 12- INTEREST PAID ON DEPOSITS & BORROWINGS परिशिष्ट १२ ठेवी व कर्जावरील दिलेले व्याज**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
A. Interest paid on Deposits ठेवीवरील दिलेले व्याज	42,17,68,099.14	48,21,91,095.06
B. Interest paid on Borrowings बँक कर्जावरील दिलेले व्याज	75.00	28,882.00
<b>Total एकूण</b>	<b>42,17,68,174.14</b>	<b>48,22,19,977.06</b>

**SCHEDULE 13- ESTABLISHMENT EXPENSES परिशिष्ट १३ व्यवस्थापन खर्च**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
A. Rent, Light, Insurance Taxes etc. भाडे, लाईट, विमा, कर इत्यादी	71,16,708.60	78,24,000.02
B. Printing Stationery & Advertisement स्टेशनरी छपाई व जाहिरात	8,30,233.82	7,39,532.39
C. Depreciation & Repairs of Property, घसारा, झीज व दुरुस्ती	1,76,72,761.00	1,47,42,676.00
D. Directors, Local Advisory Committee Fees, Allowances & Travelling Exp. संचालक स्थानिक समिती सभा भत्ते व इतर	18,01,830.00	23,22,909.00
E. Audit Fees ऑडिट फी	11,57,009.50	18,50,932.50
F. Legal Charges कायदा सल्लागार व कोर्ट खर्च	2,10,175.00	3,29,005.00
G. Postage Telegram & Telephone टपाल, तार व दुरध्वनी	30,73,415.34	32,54,777.13
H. Deposit Insurance (DICGC) Premium ठेव विमा प्रिमियम	93,23,823.00	76,98,994.14
I. Other Expenses इतर खर्च	2,08,04,404.58	3,12,27,992.29
<b>Total एकूण</b>	<b>6,19,90,360.84</b>	<b>6,99,90,818.47</b>

**SCHEDULE 14- PROVISIONS परिशिष्ट १४ तरतुदी**

Particulars तपशील	As on 31- 03-2021	As on 31- 03-2020
A. Bad & Doubtful Debts Reserve बुडीत व संशयित कर्ज निधी	6,50,00,000.00	2,50,00,000.00
B. Provision for Interest on Interest व्याजावरील व्याजाची तरतूद	25,00,000.00	—
<b>Total एकूण</b>	<b>6,75,00,000.00</b>	<b>2,50,00,000.00</b>

श्री. प्रशांत यशवंत गंभीर  
मुख्य कार्यकारी अधिकारी

श्रीमती शैला रामचंद्र टोपले  
व्हा. चेअरमन

श्री. सुरेश ईश्वराप्पा डांग  
चेअरमन

**संचालक मंडळ सदस्य**

श्री. अशोक काशिनाथ चराटी  
डॉ. अनिल माधवराव देशपांडे  
श्री. मारुती आप्पा मोरे  
श्री. सुनिल शिवाजीराव मादूम  
अॅड. सचिन शिवाजीराव इंजल

श्री. विलास आप्पासाहेब नाईक  
श्री. रमेश गुरुलिंगआप्पा कुरुणकर  
श्री. आनंदा वासुदेव फडके  
श्री. सुर्यकांत विश्वास भोईटे

श्री. प्रकाश गुंडोपंत वाटवे  
श्री. किशोर काशिनाथ भुसारी  
सौ. प्रणिता प्रमोद केसरकर  
श्री. किरण आप्पासाहेब पाटील

डॉ. दीपक.केशवराव सातोलकर  
श्री. बसवराज विश्वनाथ महाळंक  
सौ. अस्मिता विनय सबनीस  
श्री. संजय दिष्णू चव्हाण

श्री. तानाजी गुंडू गोईलकर  
असिस्टंट जनरल मॅनेजर

डी. ए. चौगुले अॅन्ड असोसिएट्स  
चार्टर्ड अकौंटंट्स, कोल्हापूर (शासन मान्य लेखापरिक्षक)





## D. A. CHOUGULE & ASSOCIATES

**Chartered Accountants**

M.NO. 038402 FIRM NO 143998 W

COOP PANEL NO 1013483



**Office:** "Varad" B/6 Sanskruti Purv

Rajarmapuri, 13th Lane Kolhapur

Pin. 416 008

Cell. No. 9637550369

cadachougule@gmail.com

## INDEPENDENT AUDITOR'S REPORT

To,

**The Members**

The Ajara Urban Co-op. Bank Ltd; Ajara (Multi State)

Ajara, Kolhapur.

### Report on the Audit of the Financial Statements

We have audited the accompanying financial statements of The Ajara Urban Co-op. Bank Ltd., Ajara (Multi State) as at **31<sup>st</sup> March 2021**, which comprise of the Balance Sheet as at **31<sup>st</sup> March 2021** and the Profit and Loss account, Cash Flow Statement for the year then ended, and a summary of Significant Accounting Policies and other explanatory information including Notes on Accounts. The returns of H.O & all 32 Branches audited by us are incorporated in these financial statements.

### Auditors Opinion

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, the Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002 and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies, in the manner so required and subject to our observations in Part A, B & C of our Report, and give a 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 **31<sup>st</sup> March 2021**.
- (b) In the case of the Profit & Loss Account, of the profit for the year ended on that date; and
- (c) In the case of the Cash Flow Statement of the flows for the year ended on that date

### Basis for opinion

We conducted our audit in accordance with the Standards on Auditing (SAs). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.

We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Multi State Co-Operative Societies Act, 2002 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.





### Responsibilities of Management & those charged with Governance for the Financial Statements

Management is responsible for the preparation of these financial statements that give a true and fair view of financial position, financial performance and cash flows of the bank in accordance with the provisions of The Banking Regulation Act 1949, the guidelines issued by the Reserve Bank of India, the Central Registrar, the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 (as applicable) and accounting principles generally accepted in India including the accounting Standards, so far as applicable to Banks.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate implementation and maintenance of accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that gives a true and fair view and are free from material misstatement, whether due to fraud or error. Board of Directors are also responsible for overseeing the Banks Financial Reporting Process.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern.

### Auditor's Responsibilities for the Audit of the Financial Statements

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the entity'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.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

### Report on other Legal and Regulatory Requirements

1. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.
2. With respect to the adequacy of the internal financial controls over financial reporting of the Bank and the operating effectiveness of such controls, refer to "Part A& B" our Report.





- 3 As required by section 73(4) of the Multi State Co-operative Societies Act, 2002 we report that:
- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory.
  - In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches/ offices.
  - The transactions of the Bank which came to our notice have been within the powers of the Bank.
  - The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns.
  - The reports on the accounts of the branches/ offices audited by the branch auditors have been forwarded to us and have been properly dealt with by us in preparing this report.
  - The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
  - In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the Bank.
- 4 As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules, 2002.
- Transactions which appear to be contrary to the provisions of the Multi State Co-operative Societies Act, 2002 the rules or the bye-laws of the Bank (Refer **Schedule A** to this report);
  - Transactions which appear to be contrary to the guidelines issued by the Reserve Bank and National Bank of Agricultural and Rural Development (Refer **Schedule B** to this report);
  - Money belonging to the Bank which appears to be bad or doubtful of recovery. (Refer **Schedule C** to this report);
  - The Loans given by the Bank to the members of the Board (Refer **Schedule D** to this report)
  - Violation of guidelines, conditions etc; issued by the Reserve bank of India or National Bank for Agricultural and Rural Development (Refer **Schedule E** to this Report )
  - Matters that have been specified by the Central Register in this regard (Refer **Schedule F** to this Report);

Place: Kolhapur

Date : 27/06/2021



**D. A. CHOUGULE & ASSOCIATES**

Chartered Accountants  
FIRN NO 143998 W

**CA D.A. Chougule**

(M. No. 038402)

UDIN- 21038402AAAAAR2622





## D. A. CHOUGULE & ASSOCIATES

Chartered Accountants

M.NO. 038402 FIRN NO 143998 W

COOP PANEL NO 1013483



Office: "Varad" B/6 Sanskruti Purv

Rajarmapuri, 13th Lane Kolhapur

Pin. 416 008

Cell. No. 9637550369

cadachougule@gmail.com

## Audit Classification

We have audited the Balance Sheet of The Ajara Urban Co-operative Bank Ltd; Ajara Multi-State as on 31-03-2021 & Profit & Loss account annexed thereto for the year ended on that date & we report that " A " audit classification has been granted to the bank for the year 2020-21 as per CAMELS rating norms prescribed for audit classification of urban co-op. banks.

Place: Kolhapur

Date : 27/6/2021



D. A. CHOUGULE & ASSOCIATES

Chartered Accountants

CA D.A. Chougule

(M. No. 038402)

UDIN- 21038402AAAAAR2622

## ग्राहकांसाठी बँकेचे शाखा निहाय IFS कोड.

Sr.No.	IFSC	Branch	Sr.No.	IFSC	Branch
1	AJAR0000099	AJARA	18	AJAR0000018	KARVE
2	AJAR0000002	UTTUR	19	AJAR0000019	MALVAN
3	AJAR0000003	GARGOTI	20	AJAR0000020	THANE
4	AJAR0000004	NESARI	21	AJAR0000021	KOPARKHAIRNE
5	AJAR0000005	DELISLE ROAD	22	AJAR0000022	DOMBIVALI
6	AJAR0000006	CHANDGAD	23	AJAR0000023	CHINCHWAD
7	AJAR0000007	MALAKAPUR	24	AJAR0000024	RANKALA
8	AJAR0000008	KAPSHI	25	AJAR0000025	GOKUL SHIRGAON
9	AJAR0000009	PRATIBHANAGAR	26	AJAR0000026	KARAD
10	AJAR0000010	RADHANAGARI	27	AJAR0000027	MUDHAL TITTA
11	AJAR0000011	KABNUR	28	AJAR0000028	DHANKAVADI
12	AJAR0000012	GADHINGLAJ	29	AJAR0000029	KADGAON
13	AJAR0000013	BINDU CHOWK	30	AJAR0000030	BELAGAVI
14	AJAR0000014	TARALE	31	AJAR0000031	HALIYAL
15	AJAR0000015	SANGAON	32	AJAR0000032	NIPPANI
16	AJAR0000016	BORIVALI	33	AJAR0000001	HEAD OFFICE
17	AJAR0000017	BAMBAVADE			



## Notes to Financial Statements for the Year Ended 31<sup>st</sup> March 2021

### I. Summary of Significant Accounting Policies:

#### 1. Basis of preparation:

The financial statements of the Bank have been prepared in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements to comply in all material respect with the Accounting Standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 & Multi State Co-operative Societies Act & Rules, 2002, Circulars and Guidelines issued by the Urban Banking Department of Reserve Bank of India ('RBI') from time to time and current practices prevalent in the Co-operative Banking Sector in India.

The financial statements have been prepared following the going concern concept on an accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of the previous year.

#### 2. Use of Estimates:

The presentation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses and the disclosure of contingent liabilities, at the end of the reporting period. Although these estimates are based on management's best knowledge of current events and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in the future periods.

#### 3. Advances

- The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time.
- The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" as per RBI directives.
- In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under;

Category	Provision
Direct advances to Agricultural And SME Sectors	0.25 %
Commercial and Real Estate (CRE) sector	1.00 %
Commercial and real estate loans residential housing sector(CRE-RH)	0.75 %
All Other loans and advances not included above	0.40 %

- There is no restructure of loan accounts during financial year 2020-21.

#### 4. Revenue recognition (AS- 9):

- Income from advances- As per RBI directives, in respect of accounts classified as Standard, interest and other income is recognized on accrual basis as and when the same is earned; income from Non-Performing Assets is recognized on realization and in case of advances with the Recovery Department of the bank, generally the recoveries in the accounts are first appropriated towards charges debited then towards interest and then subsequently towards principal outstanding.





- b. Income from Investments - Interest and other income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable. Discount on T-Bills and other discounted instruments is recognized on a straight line basis over the period to maturity. Profit/Loss on sale of securities is recognized as and when the same is realized.
- c. Commission on sale of life insurance by the Bank is recognized as and when the amount is received or TDS is deducted thereon.
- d. Dividend on shares is accounted for on 'as and when' received basis.

#### 5. Fixed Assets:

- a. Fixed Asset, other than those that have been revalued, are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount, rebates are deducted in arriving at the purchase price.
- b. Revalued assets are carried at revalued amounts less amortization / depreciation accumulated thereon. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet.
- c. Impairment : The Carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/ external factors. An impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the assets net selling price and value in use.

#### 6. Depreciation on Fixed Assets:

- a. The depreciation on fixed assets is calculated on the basis of methods and rates as mentioned below:

Particulars	Method of Depreciation	Rate of Depreciation
Premises	Written Down Value	2.50%
Strong Room & Other Dead Stock made of Steel	Written Down Value	10%
Furniture, Fixtures & Dead Stock	Written Down Value	10%
Vehicles, Library & Semi Dead Stock	Written Down Value	20%
Computers and Peripherals	Straight Line	33.33% (As per RBI directives.)

- b. Depreciation on revalued amount is debited to Revaluation Reserve and depreciation on cost is debited to Profit and Loss a/c.
- c. Computer and Peripherals used for providing technological services are depreciated on a straight line basis over the period of contract.
- d. The depreciation on assets acquired during the year is calculated prorata basis.
- e. Assets are capitalized considering the nature of asset and the materiality aspect.

#### 7. Investments :

- a. Investments other than Term Deposits with Banks / Institutions / Mutual Fund / T-Bills / Certificate of Deposits and Shares of Co-op Institutions are classified into "Available for Sale"(AFS), and "Held to Maturity" (HTM) categories in accordance with the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Primary (Urban) Co-operative Banks.
- b. For the purpose of Disclosure in the Balance Sheet, Investments have been classified under four groups as required under RBI guidelines - Government Securities, Other Trustee Securities, Shares in Co-operative Institutions, Bonds and NCDs and Other investments.





- c. Investments under HTM category are carried at Acquisition cost. The premium paid, if any, on the investments under this category is amortized over the residual life of the security as per guidelines of RBI and Policy adopted by Bank.
- d. Transfers from/to HTM category are done at acquisition cost or book value or market value on the date of transfer, whichever is least or as per the guidelines of Reserve Bank of India issued there for and the difference is debited to Profit & Loss A/c.

#### **8. Employee Benefits (AS- 15):**

- a. Contribution towards provident fund is charged to the profit and loss account.
- b. Leave encashment is provided for at actual leave at the credit of employees in excess of 90 days. Partial provision is made for leave at credit of employees up to 90 days. However no provision is made as per actuarial valuation as required by AS 15.
- c. The bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of Providing benefits under these plans is determined on the basis of valuation by LIC Trust at each year-end maintaining fund under trust deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees. The shortfall, if any, between the fair value of plan assets as on 31<sup>st</sup> March is paid / provided for and recognized as expenses in the profit and loss account.

#### **9. Earnings Per Share (AS-20)**

- a. Earning per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before Appropriation) by the equity shares outstanding at the end of the year.

#### **10. Taxes on Income (AS-22):**

- a. Tax expenses comprises of current and deferred tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961, and rules framed there under.
- b. Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized for 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 realized.
- c. Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.

#### **11. Provisions (AS - 29):**

A provision is recognized when the Bank has a present obligation as result of past events and 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 their required date 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.

## **II. Notes to Financial Statements for the year ended March 31,2021**

### **A. Appropriation of Profit:**

The Bank has given effect for following appropriation of profits for the year ended March 31,2021 in the financial statement, subject to approval of the shareholders at the AGM.





	(Amount In Rs.)
<b>Statement of Appropriation 31/03/2021</b>	
Net profit for the year ended March 31,2021	4,50,37,783.20
Previous year balance	1,75,00,000.00
<b>Total Profit available appropriation</b>	<b>6,25,37,783.20</b>
Appropriations	
General reserve (25%)	1,12,60,000.00
Reserve for Unforeseen Situations (10 %)	45,04,000.00
Contribution To N.C.U. Fund (1%)	4,50,400.00
Investment Fluctuation Reserve	1,15,00,000.00
Dividend to Shareholders subject to approval by RBI	1,75,00,000.00
Building Fund	1,73,23,383.20
<b>Total</b>	<b>6,25,37,783.20</b>

#### B. Balance with other Banks:

Fixed Deposits with other Banks include deposits aggregating to Rs.10527.39 Lacs (Previous Year Rs.9796.56 Lacs) placed as margin to secure overdraft limits/issuance of guarantees in respect of correspondent business. Overdraft limits to meet liquidity risk are secured by fixed deposits of Rs.729.00 Lacs (Previous Year Rs.729.00 Lacs).

#### C. Provisioning of Advances:

Provision for Bad and Doubtful Debts (for Non Performing Assets) is made as prescribed by RBI directives or Section 36(1)(viii) of the Income Tax Act, whichever is higher. Provisions made in earlier years, along with the additional amount created as BDDR continue to be reflected in the Reserves as in the past.

#### D. Prior Period Items (AS - 5):

No Prior period expenses / income, debited / credited to Profit & Loss A/c, considering the materiality aspect and the date on which the liability is crystallized.

#### E. Investments:

The profit on sale of investments during the year 2019-20 was Rs.211.29 Lacs. Whereas during the year 2020-21 the profit is Rs.400.78 Lacs. From last year's appropriation of profit Rs.35.00 Lacs have been transferred on 22/01/2021 to Investment Fluctuation Reserve Fund. Also, provision is made out of Appropriation from current years profit.

Investment under AFS category as on 31/03/2021 is Rs.8220.95 Lacs and Bank should build up IFR of a minimum of 5% of these investments. The IFR as on 31/03/2021 is Rs. 585.00 Lacs.

The AFS Securities as on 31/03/2021 were Rs.8220.95 Lacs. The market value of the AFS Securities as on 31/03/2021 is Rs.8164.62 Lacs surplus in these securities is Rs.56.33 Lacs.

#### F. Segment Reporting (AS - 17):

Bank has prepared Segment Reporting in two ways, as per Operations wise & another as per Geographical area wise.



**Operations wise Segment Reporting**

(Rs. In Lakh)

Business Segments	Investments	For 2020-21 Other Banking Operation	Total	Investments	For 2019-20 Other Banking Operation	Total
Revenue	2099.77	5484.42	7584.19	2832.60	4890.45	7723.05
Expenses	1721.22	4495.69	6216.91	1902.50	4892.15	6794.65
<b>Result</b>	<b>378.55</b>	<b>988.73</b>	<b>1367.28</b>	<b>930.10</b>	<b>(1.70)</b>	<b>928.40</b>
Unallocated Expenses	-	-	-	-	-	-
Operating Profit	378.55	988.73	1367.28	930.10	(1.70)	928.40
Provisions	---	(675.00)	(675.00)	---	(250.00)	(250.00)
<b>Profit before tax</b>	<b>378.55</b>	<b>313.73</b>	<b>692.28</b>	<b>930.10</b>	<b>(251.70)</b>	<b>678.40</b>
Income tax	132.27	109.63	241.90	237.42	-	237.42
Net profit after tax	136.65	313.73	450.38	692.68	(251.70)	440.98
Segment Assets	23040.23	60179.24	83219.47	28483.31	60469.24	88952.55
<b>Total Assets</b>	<b>23040.23</b>	<b>60179.24</b>	<b>83219.47</b>	<b>28483.31</b>	<b>60469.24</b>	<b>88952.55</b>
Segment Liabilities	23040.23	51508.03	74548.26	28483.31	52737.40	81220.71
Unallocated Liabilities	---	---	---	---	---	---
Shareholders Fund	---	8671.21	8671.21	---	7731.84	7731.84
<b>Total Liabilities</b>	<b>23040.23</b>	<b>60179.24</b>	<b>83219.47</b>	<b>28483.31</b>	<b>60469.24</b>	<b>88952.55</b>

**Geographical Area wise Segment Reporting -**

(Rs. In Lakh)

Business Segments	For 2020-21			For 2019-20		
	Maharashtra	Karnataka	Total	Maharashtra	Karnataka	Total
Revenue	7409.97	174.22	7584.19	7564.55	158.50	7723.05
Expenses	6026.47	190.44	6216.91	6604.21	190.44	6794.65
<b>Result</b>	<b>1383.50</b>	<b>(16.22)</b>	<b>1367.28</b>	<b>960.34</b>	<b>(31.94)</b>	<b>928.40</b>
Unallocated Expenses	-	-	-	-	-	-
Operating Profit	1383.50	(16.22)	1367.28	960.34	(31.94)	928.40
Provisions	675.00	-	675.00	250.00	-	250.00
Income Tax	241.90	-	241.90	237.42	-	237.42
<b>Net Profit</b>	<b>466.60</b>	<b>(16.22)</b>	<b>450.38</b>	<b>472.92</b>	<b>(31.94)</b>	<b>440.98</b>
Other Informaiton	-	-	-	-	-	-
Segment Assets	80152.53	3066.94	83219.47	86990.27	1962.28	88952.55
Unallocated Assets	-	-	-	-	-	-
<b>Total Assets</b>	<b>80152.53</b>	<b>3066.94</b>	<b>83219.47</b>	<b>86990.27</b>	<b>1962.28</b>	<b>88952.55</b>
Segment Liabilities	71532.04	3016.22	74548.26	79293.22	1927.49	81220.71
Unallocated Liabilities	-	-	-	-	-	-
Shareholders Fund	8620.49	50.72	8671.21	7697.05	34.79	7731.84
<b>Total Liabilities</b>	<b>80152.53</b>	<b>3066.94</b>	<b>83219.47</b>	<b>86990.27</b>	<b>1962.28</b>	<b>88952.55</b>





#### G. Earnings Per Share (AS - 20):

A)	Earnings available to shareholders	Rs.450.38 Lacs
B)	No. of Shares	1736085
	Earnings Per Share	Rs.25.94 per Share

#### H. Deferred Tax Assets/Liabilities (AS - 22):

- i) Tax expense comprises of current and deferred tax.
- ii) Deferred tax for timing difference between books and tax profit for the year is accounted for using the tax rates and laws that have been substantially enacted as of the balance sheet date. No deferred tax assets are recognized in the current year.
- iii) Provision for income tax is arrived at as under :

(Rs. In Lakh)

Sr.No.	Particulars	Balance as on 31/03/2020	For the year ended 31/03/2021	Balance as on 31/03/2021
A.	A. Deferred tax Liability	--	--	--
	i) Depreciation on fixed assets	80.90	15.25	96.15
	Total	80.90	15.25	96.15
B.	B. Deferred tax assets	Nil	Nil	Nil
C.	C. Deferred tax liability Net (A-B)	80.90	15.25	96.15
Sr.No.	Particulars	For the year ended 31/03/2020		Balance as on 31/03/2021
	Income Tax	--		--
A.	Current Tax	227.19		226.65
B.	Deferred Tax	10.23		15.25
	Total (A+B)	237.42		241.90

#### I. Impairment of Assets (AS - 28):

There is no impairment of any of assets in the opinion of the Bank and as such no provision under Accounting Standard-28 issued by ICAI is required.

#### J. Contingent Liabilities (AS - 29):

- 1) Bank Guarantees, L.C.s are sanctioned to customers with approved credit limits in place. The liability thereon is dependent on terms of contractual obligations, devolvement, raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter guarantees and secured charges. The quantum of Contingent Liabilities in these respects are as under:

Particulars	31/03/2020	31/03/2021
Bank Guarantees	3.56	3.06
L.C.s	--	--
Total	3.56	3.06

- 2) There are some cases lodged against the Bank by depositors/borrowers/other persons. As informed by the Management, the possibility of an outflow of resources embodying economic benefits is remote. Also, as no reliable estimate can be made, such liability cannot be recognized

#### K. Previous Years Figures:

Previous year's figures are regrouped and rearranged wherever necessary.



**Disclosures as per Guidelines of RBI :**

In terms of RBI Circular No. RBI/2013-14/531/UBD CO BPD (PCB) Cir. No.52/12.05.001/2013-14 dated 25/03/2014

Disclosure as per RBI Master Circular No. UBD.BPD.(PCB).MC.No.8/16.20.000/2006-07 dated 12/07/2006

(Rs. In Lakh)

Sr. No.	Particulars	31/03/2021	31/03/2020
1	CRAR	18.25%	18.45%
2	Investments		
	(i) Book Value	33567.62	38279.87
	(ii) Face Value	33453.43	38212.60
	(iii) Market Value	33875.31	38697.32
3	Advances against Real Estate, Construction, Business and Housing	6456.42	6663.76
4	Advances against shares and debentures	Nil	Nil
5	Advance to directors their relatives companies / firms in which they are interested		
	(i) Fund Based	363.17	0.02
	(ii) Non fund based	Nil	Nil
6	NPAs		
	Gross NPA (%)	8.45%	9.39%
	Amount	3519.31	3637.82
	Net NPA ( %)	1.35%	2.73%
	Amount	523.48	983.05
7	Average cost of deposits	6.33%	6.98%
8	Profitability		
	(i) Interest income as a percentage of working funds	8.50%	8.86%
	(ii) Non interest income as a percentage of working funds	0.72%	0.64%
	(iii) Operating profit as a percentage of working funds	1.66%	1.14%
	(iv) Return on assets	0.60%	0.58%
	(v) Business (Deposits + Advances) per employee	355.63	331.42
	(vi) Profit per employee	1.45	1.34
9	Provision made during the year towards		
	(i) NPA	650.00	250.00
	(ii) Deprecation in investment & IFR	Nil	Nil
10	Provisions as on year end		
	(i) Towards NPAs		
	a) on Advances	2995.83	2576.17
	b) on Investments	410.00	410.00
	(ii) Towards Standard Assets	160.00	160.00
11	Foreign currency assets and liabilities	Nil	Nil

**1) Non SLR investments**

No	Issuer	Amount	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
1	PSUS	---	---	---	---
2	FIs	---	---	---	---
3	Public sector Banks	---	---	---	---
4	Mutual Funds	---	---	---	---
5	Others	200.00	---	---	---
6	Provision held towards depreciation	--	--	--	--
	<b>Total (1+2+3+4+5-6)</b>	<b>200.00</b>	<b>-</b>	<b>-</b>	<b>--</b>





## 2) Non performing Non-SLR investments

1	Opening Balance	8.43
2	Additions during the year since 1st April	1.01
3	Reduction during the above period	--
4	Closing Balance	9.44
5	Total provision held	9.44

## 3) Disclosure regarding resolution framework for COVID-19 related

### Format A

Format for disclosures to be made in the year ending March 31, 2021

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Number of accounts where resolution plan has been implemented under this window	exposure to accounts mentioned at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including between invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan
Corporate persons*	1	166.50	--	--	16.65
Total	1	166.50	--	--	16.65

### Format B

Format for disclosures to be made half yearly March 31, 2021

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

4) RBI circular RBI/2021-22/17 DOR.STR.REC.4/21.04.048/2021-22 dated 07/04/2021 and IBA circular CIB/ADV/MBR/9833 dated 19/04/2021 eligible account which were standard on 29/02/2020, where aggregate fund based outstanding is Rs. 2.00 Crore to whom refund not provided under Ex-gratia Scheme declared by G O I., where compound interest/ Interest on Interest/ Penal interest for non payment / delayed payment was applied during COVID moratorium. Accordingly Provision Interest on Interest is made Rs. 25.00 lakh as on 31/03/2021

5) During the inspection period 01/04/2017 to 31/03/2019 Reserve Bank of India imposed penalty of Rs. 2.00 Lakh for the annual review of inoperative accounts had never been done by the bank. The said penalty paid in this financial year 2021-22.

### D. A. Chougule & Associates

Chartered Accountants

For The Ajara Urban Co-Op Bank Ltd., Ajara

CA D.A. Chougule

(M. No. 038402)

Place : Ajara

Date : 21/08/2021

Signatories



दि आजरा अर्बन को-ऑपरेटीव्ह बँक लि; आजरा(मल्टी-स्टेट)  
THE AJARA URBAN CO-OPERATIVE BANK LTD; AJARA (MULTI-STATE)

**61<sup>st</sup>**  
Annual Report

**Annexure - A**

(Rs. In Lakh)

<b>Bank Name</b>	The Ajara Urban Co-op Bank Ltd; Ajara (Multi - State)	
<b>Head Office Add</b>	393, B, Main Road, Ajara, Tal. Ajara Dist: Kolhapur, (Maharashtra ) Pin 416 505	
<b>Registration No &amp; Date</b>	24099 19/10/1960	
<b>Multi State Reg. No. &amp; Date</b>	MSCS/CR/1270/2017 17/02/2017	
<b>Reserve Bank of India</b>	Lic. No.UBD- M.H. 458 P.	
<b>Date</b>	18/04/1986	
<b>Area of Operations</b>	All Maharashtra & Karnataka State	
<b>Position as on</b>	31/03/2021	
<b>Total Branches including H.O.</b>	32	
<b>Member</b>	Regular	34299
	Nominal	5330
<b>Paid up Share Capital</b>	1736.08	
<b>Total Fund</b>	8534.40	
<b>Deposit</b>	<b>68938.74</b>	
1) Saving	14600.64	
2) Current	1742.53	
3) Term Deposit & Other	52595.57	
<b>Loan</b>	<b>41660.78</b>	
1) Secured Loan	38754.68	
2) Unsecured Loan	2906.10	
3) Priority Loan Percentage	71.46%	
4) Weaker section loan total percentage	11.87%	
5) Share debenture	--	
<b>Bank Loan</b>	--	
<b>Investment</b>	<b>33567.62</b>	
District Bank	6400.00	
State Co-op Bank	--	
Other	27167.62	
<b>Net NPA</b>	1.35%	
<b>Current year Profit</b>	450.38	
<b>Audit Class</b>	<b>"A"</b>	
Senior Employees	66	
Other Employees	245	
Total Employees	311	
<b>Working Capital Rs.</b>	<b>82275.63</b>	

**Annexure - B**

Overdue information dt 31 March 2021

(Rs. In Lakh)

Particulars	Overdue Borrower	Overdue
1) Upto 1Year	3064	1239.71
2) 1 year to 3 Years	379	662.38
3) Above 3 Years	211	577.06
Total	3654	2479.15
of which Secured	2874	2363.29
of which Unsecured	780	115.86
Total	3654	2479.15
of Which suit filed	81	458.18

**Annexure - C**

Segement wise classification of Loans as on 31 /03/2021

(Rs. In Lakh)

Particulars	Borrower	Getting the Amount
1) Agricultural Credit	10937	13033.87
2) Small scale Industries	1503	7462.61
3) Micro Credit	4911	2736.01
4) Education	30	108.56
5) Housing	644	4335.63
Total Priority Advance	18025	27676.68
Total Non- Priority Sector	7719	13984.10
Total-	25744	41660.78

**Annexure - D**

Loans given to the Board of Directors and their relatives

as on 31/03/2021

(Rs. In Lakh)

Particulars	Directors	Relatives
1) Loans as on 31/03/2020	13.57	3.64
2) Disbursement in F.Y. 2020-2021	5.92	16.97
3) On Which recovery in F.Y. 2020-2021	92.22	18.79
4 Int. Debited to A/c.	8.76	2.44
5) Total outstanding as on 31/3/2021	267.88	95.29
6) Of which Overdue	0.22	--





नफा तोटा पत्रकाचे विवेचन Analysis of profit and Loss Statement

रुपये लाखात  
(Rs. In Lakh)

तपशील / Particulars	31/03/2020	खेळता भांडवलाशी प्रमाण % to working capital	31/03/2021	खेळता भांडवलाशी प्रमाण % to working capital
खेळते भांडवल Working Capital	83481.62	—	82275.63	—
एकूण उत्पन्न (अ+ब) Total Income(a+b)	7723.05	9.25%	7584.19	9.22%
अ) व्याज उत्पन्न Interest Income	7200.80	8.63%	6991.01	8.50%
ब) इतर उत्पन्न Other Income	522.25	0.63%	593.18	0.72%
एकूण खर्च (अ+ब+क) Total Expenses (a+b+c)	6794.65	8.14%	6216.91	7.56%
अ) व्याज खर्च Interest Expenses	4822.20	5.78%	4217.68	5.13%
ब) सेवक पगार Staff Salary	1272.54	1.52%	1379.33	1.68%
क) प्रशासकीय खर्च Management Exp.	699.91	0.84%	619.90	0.75%
ढोबल नफा तरतुदीपूर्वीचा Gross Profit	928.40	1.11%	1367.28	1.66%
वजा तरतुदी Provision	250.00	0.30%	675.00	0.82%
वजा आयकर Income Tax	237.42	0.28%	241.00	0.29%
निव्वळ नफा Net Profit	440.98	0.53%	450.38	0.55%

संदा उत्पन्न व खर्चाचा रुपया असा Income & Expenditure Analysis

उत्पन्नाचा रुपया असा आला Income Details	खर्चाचा रुपया असा गेला Expenditure Details
कर्जावरील मिळालेले व्याज Interest Received On Loan 60.79%	ठेवीवरील दिलेले व्याज Interest Paid on Deposit 55.61%
सरकारी रोखे व्याज Interest Received on Govt. Security 20.96%	सेवक पगार Staff Salary 18.19%
गुंतवणुकीवरील व्याज Interest Received on Investment 10.70%	प्रशासकीय खर्च Management Expenses 5.87%
सरकारी रोख Profit on Sale & Securitization 5.28%	घसारा Depreciation 2.30%
खरेदी विक्रीतील नफो Other Income 2.27%	तरतुद Provision 8.90%
इतर उत्पन्न	आयकर Income tax 3.19%
एकूण पैसे Total 100.00%	निव्वळ नफा Net Profit 5.94%
	एकूण पैसे Total 100.00%

भांडवल पर्याप्तता निकषाची स्थिती दर्शविणारा तक्ता Chart showing position C.R.A.R

तपशील / Particulars	March 20	March 21	Increase %
कॅपिटल टायर १ Tier 1	—	—	—
भागभांडवल Share Capital	1746.49	1736.08	-0.60%
वैधानिक निधी Reserve Fund	2135.52	2302.94	7.84%
इतर निधी Other Reserves	1679.81	1752.03	4.30%
नफा Profit	226.57	330.88	46.04%
एकूण (१) Total (1)	5788.39	6221.93	5.76%
कॅपिटल टायर २ Tier 2	—	—	—
जनरल व उत्तम जिदंगीवर तरतुद General & Standard Asset Provision	225.45	224.45	-0.44%
गुंतवणुकीच्या चढ उतारावरील तरतुद Investment Fluctuation Reserve	550.00	585.00	6.36%
पुनर्मूल्यांकन निधी Revaluation Reserve	88.01	87.13	-1.00%
एकूण (२) Total (2)	863.46	896.58	3.84%
अ) एकूण (१+२) Total (1+2)	6651.85	7018.51	5.51%
रिस्क असेट्स Risk Assets	0	0	0
फंडेड रिस्क Funded Risk	36044.61	38456.02	6.69%
नॉन फंडेड रिस्क Non Funded Risk	0	0	0
ब) रिस्क वेटेड असेट्स (B Risk Weighted Asset)	36044.61	38456.02	6.69%
भांडवल पर्याप्तता प्रमाण CRAR	18.45%	18.25%	-1.08%



गेल्या पाच वर्षांचा बँकेच्या प्रगतीचा आढावा  
BANK'S PROGRES IN LAST FIVE YEARS

रुपये लाखात  
(Rs. In Lakh)

नं. No.	तपशील / Particulars	31/03/2017	31/03/2018	31/03/2019	31/03/2020	31/03/2021
1	सभासद संख्या No of Members	29,691	31,248	32,556	33,164	34,299
2	भाग भांडवल Share Capital	1605.73	1743.14	1754.93	1746.49	1736.08
3	रिझर्व व इतर फंडस् Reserve & other Funds	6071.54	6760.02	7396.59	7840.31	8534.40
4	ठेवी Deposits	54922.28	57154.37	67654.73	70639.58	68938.74
5	कर्जे Loans	32261.86	37131.71	39426.67	38728.07	41660.78
6	गुंतवणूक Investment	26931.37	24913.49	34425.48	38279.88	33567.62
7	खेळते भागभांडवल Working Capital	64604.87	67840.90	79712.00	83481.62	82275.63
8	दोबळ नफा Gross Profit	1127.42	1170.87	1223.53	928.40	1367.28
9	करपूर्व नफा Profit Before Tax	797.24	824.87	855.53	678.40	692.28
10	आयकर Income Tax Paid	284.05	299.28	304.36	237.42	241.90
11	निव्वळ नफा Net Profit	512.70	525.59	551.17	440.98	450.38
12	ऑडिट वर्ग Audit Class	A	A	A	A	A
13	शाखा Branches	29	32	32	32	32
14	अग्रक्रम कर्जपुरवठा Priority Sector Advance	51.18%	62.21%	69.26%	61.54%	71.46%
15	दुर्बल घटक कर्ज परवठा Weaker Section Advance	20.43%	13.48%	11.18%	9.71%	11.87%
16	एकूण व्यवसाय Total Business	87184.11	94286.08	107081.40	109367.65	110599.52
17	स्व-भांडवल पर्याप्तता प्रमाण CRAR	19.60 %	18.93%	17.54%	18.45%	18.25%
18	प्रती सेवक व्यवसाय Business per employee	292.56	275.98	314.94	331.42	355.63
19	प्रती सेवक नफा Profit per Employee	1.72	1.62	1.62	1.34	1.45
20	ठेवीचा सरासरी व्याजदर Cost of Deposit	7.69%	6.80%	6.82%	6.98%	6.19%
21	भांडवलावरील परतावा Return on Asset	0.76%	0.81%	0.74%	0.58%	0.60%
22	व्याज उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण Interest income as a percentage of working fund	9.47%	9.14%	9.39%	8.86%	8.50%
23	इतर उत्पन्नाचे खेळत्या भांडवलाशी प्रमाण Non Interest Income as a percentage of working fund	0.97%	0.52%	0.47%	0.64%	0.72%
24	दोबळ नफ्याचे खेळत्या भांडवलाशी प्रमाण Operating profit as a percentage of working fund	1.74%	1.73%	1.64%	1.14%	1.66%
25	सी डी रेशो C. D. Ratio	58.73%	64.96%	58.28%	54.82%	60.43%





**CLASSIFICATION OF NPAs (SUMMARY)**  
As on 31/03/2021

रुपये लाखात  
(Rs. In Lakh)

Particular	No of A/cs	Principal	Interest	Total	% to total	Existing Provision at the Beginning of the Year	Less Provision Utilised for write off accounts	Provision Made this year	Total Provision at the end of year
<b>Total Loans and Advances</b>	<b>25744</b>	<b>41660.78</b>	<b>0.00</b>	<b>41660.78</b>	<b>100.00%</b>	<b>2736.17</b>	<b>230.34</b>	<b>650.00</b>	<b>3155.83</b>
<b>A. Standard Assets</b>	<b>24835</b>	<b>38141.47</b>	<b>0.00</b>	<b>38141.47</b>	<b>91.55%</b>	<b>160.00</b>	<b>0.00</b>	<b>0.00</b>	<b>160.00</b>
<b>B. Non Performing Assets</b>	<b>909</b>	<b>3519.31</b>	<b>0.00</b>	<b>3519.31</b>	<b>8.45%</b>	<b>2576.17</b>	<b>230.34</b>	<b>650.00</b>	<b>2995.83</b>
<b>1. Sub Standard</b>	<b>191</b>	<b>1690.44</b>	<b>0.00</b>	<b>1690.44</b>	<b>4.06%</b>				
a) Secured	133	1669.56	0.00	1669.56	4.01%				
b) Unsecured	58	20.88	0.00	20.88	0.05%				
<b>2. Doubtful</b>	<b>665</b>	<b>1739.62</b>	<b>0.00</b>	<b>1739.62</b>	<b>4.18%</b>				
i) Upto 1 year	250	1155.20	0.00	1155.20	2.78%				
a) Secured	189	1123.93	0.00	1123.93	2.70%				
b) Unsecured	61	31.27	0.00	31.27	0.08%				
ii) Above 1 year and Upto 3 Year	301	399.28	0.00	399.28	0.96%				
a) Secured	218	344.19	0.00	344.19	0.83%				
b) Unsecured	83	55.09	0.00	55.09	0.13%				
iii) Above 3 year	114	185.14	0.00	185.14	0.44%				
a) Secured	100	180.42	0.00	180.42	0.43%				
b) Unsecured	14	4.72	0.00	4.72	0.01%				
<b>3. Loss Assets</b>	<b>53</b>	<b>89.25</b>	<b>0.00</b>	<b>89.25</b>	<b>0.21%</b>				
a) Secured	35	87.86	0.00	87.86	0.21%				
b) Unsecured	18	1.39	0.00	1.39	0.00%				



Annau Expenses for the Year 2020-2021 and Budget for the Year 2021-2022

सन २०२०-२०२१ चा प्रत्यक्ष खर्च व सन २०२१-२०२२ सालचे उत्पन्न, खर्च, नफा अंदाजपत्रक

रुपये लाखात (Rs. in Lakh)

खात्याचे नाव Name of the Account	सन २०२०-२१ चे अंदाजपत्रक व खर्च Budget for 2020-2021	सन २०२०-२१ चे प्रत्यक्ष उत्पन्न व खर्च Actual Income & Exp 2020- 2021	अंदाजापेक्षा जादा झालेला खर्च Expenses more than Budget	जादा खर्चाचे कारण Reason for Extra Expences	सन २०२१-२२ चे अंदाजपत्रक Budget for 2021-2022
<b>अ) जमा Income</b>					
१) मिळालेले व्याज Interest Received	7138.00	6991.01			6950.00
२) मिळालेले इतर उत्पन्न Other Income	500.00	593.18			500.00
<b>एकूण उत्पन्न (Total Income )</b>	<b>7638.00</b>	<b>7584.19</b>	<b>--</b>		<b>7450.00</b>
<b>ब) खर्च (Expences)</b>					
१) दिलेले व्याज Interest Paid	4840.00	4217.68			4250.00
२) नोकर पगार व भत्ते प्रा. फंड बोनस वगैरे Employees Salary allowance P.F Bonus & other	1300.00	1379.33	79.33	केतन फरक तरतूद Provision for salary difference	1350.00
३) संचालक मंडळ सभा भत्ते व इतर Director Meeting Allowances & other	24.00	18.02			25.00
४) भाडे, विमा, लाईट Rent, Insurance, Electricity	170.00	164.41			185.00
५) कायदा सल्लागार फी व कोर्ट खर्च Legal Charges	5.00	2.10			5.00
६) टपाल, तार, टेलिफोन Postage, Telegram, Telephone	30.00	30.73	0.73	लिज लाईन बिल वाढ Lease line bill increase	40.00
७) ऑडिट फी Audit Fee	18.00	11.57			15.00
८) घसारा झीज व दुरुस्ती Depreciation & Repairs	175.00	176.73	1.73	इमारत दुरुस्ती खर्चात वाढ Increase in building repair expenses	250.00
९) स्टेशनरी, छपाई, जाहिरात Stationary, Printing, Advertisement	10.00	8.30			12.00
१०) इतर खर्च तरतूद Other Expenses Provisions	250.00	233.04			250.00
११) बुडीत फंड व उत्तम जिंदगी तरतूद B.D.D.R. & Standard Assets	200.00	650.00	450.00	अनुषादीत वचन तरतूद Provision on NPA borrower	350.00
१२) आयकर तरतूद Income Tax Provision	250.00	241.90			250.00
<b>क) नफा (Profit)</b>	<b>366.00</b>	<b>450.38</b>	<b>--</b>		<b>468.00</b>
<b>एकूण खर्च (Total Expenses)</b>	<b>7638.00</b>	<b>7584.19</b>	<b>--</b>		<b>7450.00</b>
<b>भांडवली खर्च (Capital Expenditure)</b>					
अ) डेडस्टॉक, सेमी डेडस्टॉक, संगणक, वाहन व इतर भांडवली खर्च Dead Stock, Computer dead Stock, Vehicle & Other capital Expenditure	200.00	193.18			300.00
ब) जागा व इमारत Land & Building	300.00				300.00





## दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा. (मल्टी स्टेट)



बँकेचे संचालक डॉ. दीपक सातोसकर यांची इंडियन मेडिकल असोसिएशन आजरा शाखेच्या अध्यक्षपदी निवड झालेने सत्कार करताना बँकेचे चेअरमन श्री. सुरेश डांग व इतर संचालक.



बँकेचे संचालक डॉ. अनिल देशपांडे यांची इंडियन मेडिकल असोसिएशन आजरा शाखेच्या सेक्रेटरी पदी निवड झालेने सत्कार करताना बँकेचे चेअरमन श्री. सुरेश डांग व इतर संचालक



बँकेचे नूतन चेअरमन श्री. सुरेश डांग व व्हा. चेअरमन श्रीमती शैला टोपले यांचा सत्कार करताना बँकेच्या सभासद.



आपत्ती काळात बँकेचे संचालक मंडळ व कर्मचारी नागरिकांच्या पाठीशी! कोरोना केंद्रांना मदत !



## दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा. (मल्टी स्टेट)



बँकेचे वैधानिक लेखापरीक्षक श्री. डी. ए. चौगुले यांचा सत्कार करताना बँकेचे चेअरमन श्री. सुरेश डांग, संस्था समुह प्रमुख मा. श्री. अशोकअण्णा चराटी, व्हा. चेअरमन श्रीमती शैला टोपले व इतर संचालक



बँकेची सन २०२१-२२ सांताकरिताची पंचवार्षिक निवडणूक विनविरोध पार पाडली त्याचा निकाल विशेष सर्व साधारण सभेमध्ये जाहीर करताना निवडणूक निर्णय अधिकारी मा. श्री. अरुण काकडेसो.

### आमची वैशिष्ट्ये

- १) स्थापने पासून सतत ऑडीट दर्ज "अ"
- २) २६ शाखा स्वमालकीचा इमारतीत
- ३) सधवे ५ लाखपर्यंतच्या डेवीज (DIGGC) काढून विमा संरक्षण.
- ४) मल्टिस्टेट दर्जा प्राप्त केलेली देशातील २१ वी नॉन शेड्युल्ड नागरी सहकारी बँक
- ५) बहुराज्यीय कार्यक्षेत्र महाराष्ट्र व कर्नाटक राज्य
- ६) देशातील पहिल्या उत्कृष्ट १०० नागरी सहकारी बँकांमध्ये समावेश
- ७) कर्नाटकर बँकिंग रिसर्च अँड डेव्हलपमेंट फाउंडेशन मार्फत रु. ५०० कोटी ते ७०० कोटी ठेवी असणाऱ्या बँकांच्या गटात सर्वोत्तम नागरी सहकारी बँक राज्यस्तरीय प्रथम क्रमांकाचा पुरस्कार.
- ८) स्वतःचे अद्यावत डाटा सेंटर सह कोअर बँकींग प्रणाली.
- ९) बँकेच्या ३२ शाखांमध्ये नॅशनल स्वीचशी संलग्न असलेले Rupay ATM Cum Debit Card उपलब्ध, त्यामरुन POS व E-COMMERCE सुविधेमुळे मॉल, रेस्टॉरंट, पेट्रोल पंप व तत्सम ठिकाणी खरेदीची सोय.
- १०) मिचडफॉल ०७०६१००७३१९ यदारे बँक बॅलन्स समजणेची सुविधा.
- ११) ग्राहकांसाठी मोबाईल यदारे मोबाईल बँकींग, फंड ट्रान्स्फर (IMPS) सुविधा उपलब्ध.
- १२) क्रेडिटिंग व पॅनकार्ड सुविधा उपलब्ध.
- १३) RTGS/NEFT सुविधा उपलब्ध.
- १४) लॉकर सुविधा उपलब्ध.
- १५) घरबांधणी, वाहन खरेदी, प्रॉपर्टी तारण, कॅश क्रेडिट, सोनेगहाण, पगार तारण इ. कर्जांच्या विविध योजना उपलब्ध.
- १६) आकर्षक खाजदाराच्या विविध ठेव योजना.
- १७) बँकेच्या स्वतःच्या IFSC Code द्वारे सुविधेची सुलुवात.
- १८) प्रधानमंत्री आवास योजना व अग्न्यासाहेब पाटील आर्थिक मागास विकास महामंडळ कर्ज योजना उपलब्ध

प्रेषक :

**श्री. सुरेश ई. डांग**

चेअरमन

दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि., आजरा. (मल्टी स्टेट)

३९३, बी, मेन रोड आजरा, ता. आजरा, जि. कोल्हापूर.

बुक-पोस्ट

प्रति,

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

□ □ □ □ □ □

मुद्रक : गुरुकृपा प्रिंटर्स, मोबा. ९९२१० ७३१०१