



# THE NATIONAL CO-OP. BANK LTD.

## दि नॅशनल को-ऑप. बँक लि.

Admin. & Regd Office: 214, Raheja Center, Free Press Journal Marg,  
Nariman Point, Mumbai 400 021



७६ वा  
वार्षिक अहवाल  
२०२२-२०२३



THE NATIONAL CO-OP. BANK LTD.

दि नॅशनल को-ऑप.बँक लि.

संचालक मंडळ



सी.ए. पी.व्ही. पाणे  
बी.कॉम., एल.एल.बी.,  
एफ.सी. ए., एफ.सी. एस.  
अध्यक्ष



अॅड. जे. के. देसाई  
बी.एल.एस., एल.एल.एम  
सॉलिडिटी इंग्लंड आणि वेल्स  
उपाध्यक्ष



अॅड. के. एस. देसाई  
बी.एस. सी(ऑनर्स), एल.एल.बी.



श्री. एस. डी. भांडारकर  
बी.ई.(मेकॅनिकल)



श्री. अ. आर. पाटील  
बी. कॉम.



श्री. एस. व्ही. भालेराव



सी.ए. एल. डब्ल्यू. काळे  
बी. कॉम., एल.एल.बी.  
एफ.सी.ए



अॅड. डी. ए. नलवडे  
बी.एस.सी.(ऑनर्स), एम.बी.ए.,  
एल.एल.बी.



सी.एस. एस. टी. खरमाटे  
एम. कॉम., एफ.सी.एस.  
ईन्सॉल्व्हन्सी प्रोफेशनल (आय.पी.)



श्री. कृ. नि. पवळे  
बी.ए.



श्री. एम. एस. सालकुटे  
एम. कॉम., एम.बी.ए.  
(फायनान्स अँड मार्केटींग - यु.एस.ए)



अॅड. बी. व्ही. महाडीक  
बी. कॉम., एल.एल.एम.,  
पी.जी.डी.सी.एल, पी.जी.डी.आय.पी.आर  
डॉक्टरेट ऑफ लॉ (पी. एच. डी)  
लंडन युनिव्हर्सिटी



THE NATIONAL CO-OP. BANK LTD.

दि नॅशनल को-ऑप.बँक लि.



सी.ए. सी. यु. कुळकर्णी  
बी. कॉम., एल. एल. बी,  
एफ. सी.ए.



सौ. पी. जगताप जोशी  
बी. कॉम., एल. एल. बी.,  
सॉलिडिटी इंग्लंड आणि वेल्स



अॅड. ए. डी. नलवडे  
बी.एल.एस., एल.एल.बी.



श्री. एस. एस . खरमाटे  
एम. कॉम.



श्री. ए. व्ही. राऊत  
डिप्लोमा इएक्सटीसी,  
डिप्लोमा इन हॉटेल मॅनेजमेंट



श्री. एस. डी. खानोलकर  
तज्ञ संचालक  
एम. ई., एम. बी. ए. (यु.एस.ए)



सी.ए. एस. एल. काळे  
तज्ञ संचालक  
बी. कॉम., एल.एल.बी.  
एफ.सी.ए



सौ. वर्षा के. पटेल  
मुख्य कार्यकारी अधिकारी  
बी. ए., जी. डी.सी. अॅण्ड ए.

## बोर्ड ऑफ मॅनेजमेंट



श्री. व्ही. जे. म्हात्रे  
बी. कॉम., एल.एल.बी.  
सी.ए.आय.आय.बी.



श्री. एस. व्ही. शिंदे  
एम. कॉम., इंटरमीडिएट कोस्टिंग,  
सी.ए.आय.आय.बी



सी.ए. आर. एम. सावंत  
बी. कॉम., एफ.सी.ए



सी.ए. आर. एस. शिंदे  
बी. कॉम., ए.सी.ए,  
आय.सी.डब्ल्यू ए., सी. एस.





**THE NATIONAL CO-OP. BANK LTD.**

**दि नॅशनल को-ऑप.बँक लि.**

**आमचे प्रेरणास्थान**



**आदरणीय डॉ. अजितसिंह बाजीराव पाटील**

**एम. ई. (ऑटो), पी.एच. डी.**



**THE NATIONAL CO-OP. BANK LTD.**

**दि नॅशनल को-ऑप.बँक लि.**

(नोंदणी क्र. : १२००१-१९४७)

प्रशासकीय व नोंदणीकृत कार्यालय: २१४, रहेजा सेंटर, फ्री प्रेस जर्नल मार्ग, नरीमन पॉइंट, मुंबई - ४०० ०२१

Email: national@ncbmumbai.com, Tel - 022-49763384 / 47784991 / 22828553

### ७६ व्या वार्षिक सर्वसाधारण सभेची सूचना (फक्त सभासदांसाठी)

सन्माननीय सभासद

सर्व सभासदांना कळविण्यात येते की, बँकेच्या सभासदांची ७६ वी वार्षिक सर्वसाधारण सभा शुक्रवार, दि. ०८ सप्टेंबर २०२३ रोजी सायंकाळी ठीक ४.०० वाजता वालचंद हिराचंद हॉल, चौथा मजला, आय एम सी बिल्डिंग, आय एम सी मार्ग, चर्चगेट, मुंबई - ४०० ०२० येथे होणार आहे. सदर सभेस सर्व सभासदांनी वेळेवर उपस्थित रहावे ही विनंती.

#### ❖ सभेपुढील कामे ❖

- १) दि. २३ सप्टेंबर २०२२ रोजी झालेल्या ७५ व्या वार्षिक सर्व साधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) दि. ३१ मार्च २०२३ रोजी संपलेल्या आर्थिक वर्षासाठीचा संचालक मंडळाचा अहवाल, ऑडीटेड ताळेबंद व नफा तोटा पत्रक वाचून स्वीकृती देणे.
- ३) आर्थिक वर्ष २०२२-२३ साठी वैधानिक लेखापरीक्षकाकडून प्राप्त झालेल्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे.
- ४) सन २०२१-२२ वार्षिक वैधानिक लेखापरीक्षकांच्या अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेऊन मान्यता देणे.
- ५) माननीय संचालक मंडळाने शिफारस केल्याप्रमाणे नफ्याच्या विनियोगास मान्यता देणे.
- ६) सन २०२३-२४ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षकाच्या नियुक्तीला भारतीय रिझर्व्ह बँकेने दिलेल्या पूर्व मंजूरीची नोंद घेणे.
- ७) संचालक मंडळाने सन २०२३-२४ करिता सादर केलेल्या वार्षिक अर्थसंकल्प आणि विकास आराखड्याची नोंद घेणे.
- ८) संचालक व त्यांच्या नातेवाईकांच्या कर्जाची नोंद घेणे.
- ९) ७६ व्या वार्षिक सर्वसाधारण सभेला उपस्थित राहून न शकलेल्या सभासदांना अनुपस्थितीची रजा मंजूर करणे.
- १०) बँकेच्या उपविधी क्रमांक ५ मध्ये सुचविलेल्या दुरुस्तीस मान्यता देणे.
- ११) बँकेच्या नावाने बिगर बँकिंग मालमत्ता (एनबीए) खरेदी करण्यासाठी इमारतनिधीतून सामान्य राखीव निधीमध्ये निधी हस्तांतरणास मान्यता देणे.
- १२) सन्माननीय अध्यक्षांच्या परवानगीने येणाऱ्या इतर विषयांवर चर्चा करणे.

संचालक मंडळाच्या वतीने

वर्षा किर्ती पटेल

मुख्य कार्यकारी अधिकारी

ठिकाण : मुंबई

दिनांक : १० ऑगस्ट २०२३

#### ❖ विशेष सूचना ❖

- १) गणसंख्ये अभावी सभा तहकूब करावी लागल्यास, सभा त्याच ठिकाणी त्याच दिवशी अर्ध्या तासानंतर म्हणजे सायंकाळी ठीक ४.३० वाजता सुरु होईल व त्या सभेस गणसंख्या पूर्तीची आवश्यकता राहणार नाही.
- २) वार्षिक सर्वसाधारण सभेचे कामकाज सुरळीत होण्यासाठी ज्या सभासदांना बँकेच्या कामकाजाविषयी विधायक स्वरूपाची माहिती विचारावयाची असेल त्यांनी त्यांच्या सूचना सभेच्या तारखे पूर्वी सात दिवस अगोदर नोंदणीकृत व प्रशासकीय कार्यालयास लेखी कळवाव्यात.

वार्षिक सर्व साधारण सभेची सूचना व वार्षिक अहवाल बँकेच्या वेबसाईट [www.nationalbank.co.in](http://www.nationalbank.co.in) वर उपलब्ध आहे आणि तसेच सर्व शाखांमध्येही उपलब्ध आहे.



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### सभासदांना विनंती

१. ज्या सभासदांचे वास्तव्याचे, कामाचे अथवा व्यवसायाचे पत्ते बदलले असतील त्या सभासदांनी आपले नवीन पत्ते बँकेच्या दफ्तरी नोंदवावेत व **KYC** ची पूर्तता करावी.
२. ज्या सभासदांनी नामांकनाची नोंद दफ्तरी केली नसेल त्यांनी ती त्वरित करून घ्यावी.
३. सभासदांचे भाग दाखले (SHARE CERTIFICATE) तयार आहेत. ज्या सभासदांनी ते घेतले नसतील त्यांनी त्वरित प्रशासकीय कार्यालयातून घेऊन जावेत.
४. अहवालांच्या प्रती बँकेच्या शाखांमध्ये उपलब्ध करून देण्यात आलेल्या आहेत, त्या आपल्या सोयी नुसार घेऊन जाव्यात. अहवाल बँकेच्या वेबसाईट [www.nationalbank.co.in](http://www.nationalbank.co.in) वर उपलब्ध करून देण्यात आला आहे.

### मा. ग्राहकहो खास तुमच्यासाठी !

१. मोबाईल बँकिंग सुविधेद्वारा ग्राहकांना आपल्या खात्यातून रक्कम वर्ग करणे, चेक पेमेंट थांबवणे इ. व्यवहार २४ तास करता येतात.  
**KYC** ची पूर्तता ग्राहकाने करण्याच्या उद्देशाने नवीन खाली Centralized Account Opening द्वारे सुरु केली जातात.
२. ए.टी.एम. च्या माध्यमातून पैसे काढण्याची सेवा उपलब्ध आहे..
३. आय. एम. पी. एस. योजना कार्यान्वित करण्यात आली आहे.
४. ई-कॉमर्स (ऑनलाईन खरेदी व बिल देय साठी) सेवा कार्यान्वित करण्यात आली आहे.
५. आर.टी.जी.एस. एन.ई.एफ.टी. सोने तारण तसेच लोकर्स सुविधा उपलब्ध करून दिल्या आहेत.
६. बिझिनेस करस्पान्डस् (बी.सी.) नेमण्याचे प्रयत्न करण्यात येत आहेत.
७. सेंट्रल लोन सेल मुख्यालयात सुरु करण्यात आले असून त्यामुळे कर्जप्रकरणांची छाननी, मंजूरी व वितरण तत्काळ होते.
८. सेंट्रल लोन मॉनिटरिंग सेल द्वारे कर्जाचे व्यवस्थापन कार्यक्षम होऊन थकिल कर्जाचे प्रमाण कमी होईल.
९. सेंट्रल मार्केटिंग सेल द्वारे आर्थिक गरजांच्या कर्ज पूर्ततेसाठी याचा प्रभावीपणे उपयोग होईल.
१०. युनिफाइड पेमेंट्स इंटरफेस (UPI) सुविधेद्वारे कोणत्याही बँक खात्यांमध्ये पैसे ट्रान्सफर, खरेदी, बिले भरू शकता किंवा कोणत्याही व्यक्ती, व्यापारी यांना पैसे पाठवू किंवा प्राप्त करू शकता.
११. बँकेने पेटीएम स्टॅंडीची सुविधा चालू केली आहे तसेच बँकेने कॉर्पोरेट ग्राहकांना पेटीएम स्टॅंडी वाटप करणे चालू केले आहे.



## अध्यक्षांचे मनोगत व संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधू भगिर्दनो, सप्रेम नमस्कार वि. वि.

मी बँकेचा अध्यक्ष या नात्याने बँकेच्या ७६ व्या सर्वसाधारण सभेत सविस्तर अहवाल सादर करीत आहे. आर्थिक वर्ष २०२२-२३ चा ताळेबंद, वार्षिक अहवाल व बँकेची प्रगती आपल्या समोर मांडताना मला अत्यंत आनंद होत आहे. आपल्या सर्वांच्या मनःपूर्वक सहकार्य व पाठीव्यामुळे हे शक्य झाले आहे. दि नॅशनल कॉ. ऑपरेटिव्ह बँकेचे अर्थात एनसीबी परिवाराचे प्रमुख प्रेरणास्थान व मार्गदर्शक, आदरणीय डॉ. अजितसिंह पाटील साहेब यांच्या कुशल मार्गदर्शनाखाली आपली बँक प्रगती पथावर आहे.

सहकार क्षेत्रासमोर असलेल्या अडचणीवर मात करून व बँकातील तीव्र स्वरुपाच्या स्पर्धेत राहून आपण प्रगतीची वाटचाल चालू ठेवलेली आहे. रिझर्व्ह बँकेचे कडक पतधोरण, चलनवाढीत होत असलेले चढउतार तसेच सहकार कायद्यातील नवीन तरतुदी या बाबींचा विचार करता आपल्या बँकेची प्रगती निश्चितच आश्वासक आहे.

बँकांमधील गैरव्यवहार टाळण्यासाठी भारतीय रिझर्व्ह बँकेने (KYC) केवायसी प्रणालीचा अवलंब काटेकोरपणे पाळणे सर्व बँकांना अत्यावश्यक केले आहे. त्यामुळे मी पुन्हा आपल्या बँकेच्या वतीने आपणा सर्वांना व ग्राहकांना कळकळीची विनंती करतो की, सर्वांनी आपआपल्या खात्यामध्ये (KYC) केवायसी नियमांचे पालन करून आम्हास सहकार्य करावे.

आपल्या बँकेत कोर बँकिंग प्रणाली, ATM, मोबाईल बँकिंग, UPI payment, RTGS /NEFT payment ची अंमलबजावणी यशस्वीरीत्या झाली आहे. ह्या प्रणालीचा फायदा ग्राहकांना अधिक प्रमाणात उपयोग होतोय.

आपल्या बँकेचे कार्यक्षेत्र मुंबई, नवी मुंबई, ठाणे, रायगड, औरंगाबाद (संभाजीनगर) व अहमदनगर जिल्ह्यापुरते मर्यादित आहे.

ठेवीदार, कर्जदार, भागधारक आणि हितचिंतकांचा बँकेवर असलेल्या अढळ विश्वासामुळे बँकेची विना अडथळा प्रगतीच्या दिशेने वाटचाल चालू आहे. पुढेही बँकेचा लौकिक व भाग धारकांचा विश्वास वाढेल अशी कामगिरी संचालक मंडळाकडून होत राहील.

### भविष्याचा वेध :

देशाची अर्थव्यवस्था पुन्हा एकदा उन्नतीच्या दिशेने वाटचाल करत असून बँकिंग क्षेत्रास यामुळे व्यवहार वृद्धीची संधी निर्माण झाली आहे. आपल्या बँकेकडे सध्या मुबलक प्रमाणात तरलता उपलब्ध आहे. तसेच बँकेची पुंजी पर्याप्तता देखील भक्कम आहे. सदर दोन बाबींच्या आधारे बँक भविष्यात मोठ्या प्रमाणावर व्यवहार वृद्धी करण्यास पूर्णपणे सिध्द असून यासाठी सर्वांगीण प्रयत्न बँक सातत्याने करीत राहिल ही मी आपणास ग्वाही देऊ इच्छितो. व्यवहार वृद्धी बरोबरच आपली बँक नफा वृद्धी व अनुत्पादित कर्जावरील नियंत्रण यावर देखील प्रामुख्याने भर देईल हा देखील मी आपणास विश्वास देऊ इच्छितो.



**बँकेच्या कार्य सिद्धीची ठळक वैशिष्ट्ये**

**१) वित्तीय कार्य :**

( रु. लाखात )

तपशील	३१.०३.२०२२	३१.०३.२०२३	परिवर्तन
स्वनिधी	२५९४.०४	२७९७.६५	२०३.६१
ठेवी	५२४९१.७६	५२६५५.९२	१६४.१६
कर्जे	१९३४५.२५	१८९९८.००	(-)३४७.२५
एकूण उत्पन्न	५३०६.२९	५०२८.१७	(-) २७८.१२
एकूण खर्च	४६११.६४	४३०१.६६	(-) ३०९.९८
तरतुदीपूर्व नफा	६९४.६५	५२१.७६	(-) १७२.८९
तरतुदी	५२१.०२	३६५.६७	(-) १५५.३५
निव्वळ नफा	१७३.६२	८२.२९	७९.७६

**२) भाग भांडवल व सभासद संख्या :-**

सभासद वर्ग	दिनांक ३१.०३.२०२२ अखेर	दिनांक ३१.०३.२०२३ अखेर
सर्व साधारण सभासद ( संख्या )	२२१९७	२२७२०
वसूल भागभांडवल	रु.५७८.८७ लाख	रु.५७७.७२ लाख
नाममात्र ( संख्या )	९४८१	९०९०

अहवाल वर्षात नवीन सभासद ६८५ इतके दाखल करून घेण्यात आले व त्यांच्या कडून रु. ३०.१० लाख जमा झाले. १६२ सभासदांना भागांची रक्कम रु.३१.२५ लाख परत करण्यात आली.

**३) भांडवल पर्याप्तता :-**

३१.०३.२०२२	३१.०३.२०२३	परिवर्तन
१४.४३%	१५.४५%	१.०२ %

रिझर्व्ह बँकेच्या १२% निकषापेक्षा बँकेचे भांडवल पर्याप्तता प्रमाण ३.४५ % ने जास्त आहे.

**४) राखीव व इतर निधी :**

३१ मार्च २०२३ अखेर एकूण निधी रु. ६४२६.३९ लाख आहेत. गत साली ३१.०३.२०२२ रोजी निधी रु. ६१२०.११ लाख होत्या. या मध्ये निव्वळ वाढ रु. ३०६.१८ लाख इतकी आहे.

**५) खेळते भांडवल :**

गेल्या वर्षाचे खेळते भांडवल रु. ५९७५७.५५ लाख होते त्यामध्ये रु. ३२१३.७७ लाख इतकी घट होऊन एकूण खेळते भांडवल रु. ५६५४३.७८ लाख इतके झाले आहे. खेळते भांडवलातील घट प्रामुख्याने कर्ज कमी झाल्यामुळे झाली आहे.





## दि नॅशनल को-ऑपरेटिव्ह बँक लिमिटेड

### ६) ठेवी :

संचालक मंडळाने ठेवींवरील व्याजादरात कपात केल्याने ते मार्केट दरांशी सुसंगत व आकर्षक आहेत गत साली बँकेच्या वरील एकूण ठेवीं रु. ५२४९१.७६ लाख होत्या, त्या रु.१६४.१६ लाखांनी वाढ होऊन अहवाल वर्ष २०२२-२३ अखेर त्या रु.५२६५५.९२ लाख झाल्या आहेत. कासा ठेवींचे एकूण प्रमाण ३२.०९ % इतके असून त्या ४० % पर्यंत वाढविण्याचे उद्दिष्ट ठरविण्यात आले आहे. ठेवींच्या विम्याचा हप्ता बँकेने वेळेत भरून तसे शाखांमध्ये नोटीस बोर्डावर प्रदर्शित केले आहे.

### ७) गुंतवणूक :

एकूण गुंतवणूक ३१ मार्च २०२२ रोजी रु. ३२९५३.८१ लाख होती. ती रु. २२६६.२५ लाखाने वाढ होऊन ती ३१ मार्च २०२३ अखेर रु.३५२२०.०६ लाख इतकी झाली आहे.

बाजारातील सरकारी रोख्यांच्या किमती सतत बदलत असल्याने खरेदी व विक्री करण्यास (TRADING) वातावरण पोषक नसताना देखील बँकेने केलेल्या काळजीपूर्वक व्यवहारामुळे TRADING चा नफा रु. ३५.७७ लाख इतका झाला. अहवाल सालात बँकेने वैधानिक तरलता (SLR) व नॉन एसएलआर यांचे प्रमाण रिझर्व बँकेने निर्धारित केलेल्या प्रमाणात सातत्य राखले आहे.

### ८) कर्ज :

( रु. लाखात )

	३१-०३-२०२२		३१-०३-२०२३ अखेर	
	खाते संख्या	रक्कम (रु.)	खाते संख्या	रक्कम (रु.)
सूक्ष्मउद्योग	५७	१८६४.७३	१४२	४०४५.४५
लघुउद्योग	५१३	३८४९.७७	४४१	५०३६.७६
गृहकर्ज २५ लाखांपर्यंत	१५८	१५९९.२२	१७६	१८५३.७६
कृषी व पूरक उद्योग	८०	१०८१.८९	९१	७७२.५८
छोटे वाहतूकदार (ऑपरेटर)	९३०	१२५४.३३	६१६	७४९.१४
व्यावसायिक व स्वयंरोजगार	९	३.२८	६	६.०८
शैक्षणिक	४	१८.९५	८	४७.५३
सोने तारण	६३९	८१४.१७	५००	८४१.७९
वैयक्तिक वाहन खरेदी	२८	४०.५७	२४	३२.११
इतर (अग्रिम क्षेत्र सोडून )	११०५	८८१८.३५	११२०	५६०२.८३
<b>एकूण कर्ज</b>	<b>३५२३</b>	<b>१९३४५.२६</b>	<b>३९२४</b>	<b>१८९९८.००</b>

अहवाल सालात कर्जातील घट रु. ३४७.२६ लाख इतकी असून हि एकूण तारणारवर घेतलेल्या कर्जफेडी मुळे झाली आहे. कर्जाचे एकूण ठेवींशी प्रमाण ३६.०७ % इतके आहे. प्राधान्य क्षेत्रातील एकूण १६९२ कर्जदारांना रु. १०६६४.७८ लाख इतका वित्त पुरवठा करण्यात आला असून त्याचे प्रमाण एकूण कर्जाशी ५५.०१ % इतके आहे. रिझर्व्ह बँकेच्या च्या निकषापेक्षा ५% ने कमी आहे. तसेच आर्थिक कमकुवत वर्गास कर्ज पुरवठ्याचे प्रमाण ५.०५ % असून रिझर्व्ह बँकेच्या ६.४५% निकषा पर्यंत वाढविण्याचे उद्दिष्ट ठरविण्यात आले आहे. बँकेने किरकोळ कर्ज वाढविण्यावर भर दिला असून गतसालात अण्णासाहेब पाटील व्याज परतावा योजने अंतर्गत एकूण ८८ कर्जदारांना रु. ९००.८० लाख कर्ज वितरीत करण्यात आली.



## दि नॅशनल को-ऑपरेटिव्ह बँक लिमिटेड

### १) अनुत्पादित कर्जे ( एन पी ए ) व वसूली :

अहवाल सालात अनुत्पादित (एन पी ए) खात्यामध्ये एकूण वसूली रु ६२७.४१ लाख इतकी झाली असून, एकूण एन.पी.ए, एकूण तरतूद व निव्वळ एन.पी.ए चे प्रमाण खालील प्रमाणे,

( रु. लाखात )

क्र.	तपशील	३१.०३.२०२२		३१.०३.२०२३ पर्यंत	
		संख्या	रक्कम ( लाखात )	संख्या	रक्कम (लाखात)
१.	एकूण कर्जे	३५२३	१९३४५.२६	३१२४	१८९९८.००
२.	एकूण एन. पी. ए	८६०	३५२८.३७	७१८	३०३२.५४
३.	प्रतिशत प्रमाण (%)	--	१८.२४	--	१५.९६
४.	एकूण अनुत्पादित तरतूद	--	१९१४.७४	--	२०६४.७४
५.	केवळ कर्जे	--	१७४३०.५२	--	१६९३३.२६
६.	केवळ एन. पी. ए	--	१६१३.६३	--	९६७.८०
७.	केवळ एन. पी. ए प्रतिशत (%)	--	९.२६	--	५.७२
८.	तरतूद हवी	--	१८१९.९६	--	१८८९.५४
९.	जास्त तरतूद	--	९४.७८	--	१७५.२०

३१ मार्च २०२२ रोजी बँकेचे ढोबळ अनुत्पादक कर्जे (GROSS NPAs) रु. ३५२८.३७ लाख होते व त्यांचे एकूण कर्जांशी प्रमाण १८.२४% इतके होते. कर्ज थकबाकी ही आपल्या विकासातील प्रमुख समस्या ठरत असल्यामुळे कर्जदार बंधूनी नियमित कर्जफेडीने बँकेला सहकार्य करण्याची आवश्यकता आहे याचा उल्लेख मी आवर्जून करू इच्छितो. अहवाल वर्षात बँकेच्या संचालक मंडळाने तसेच अधिकारी व कर्मचारी वर्गाने अनुत्पादित कर्ज वसूलीचे समाधानकारक व्यवस्थापन केलेले आहे. तथापि वर्षा अखेर बँकेचे ढोबळ अनुत्पादक कर्जे (GROSS NPAs) रु.३०३२.५४ लाख असून त्यांचे एकूण कर्जांचे प्रमाण १५.९६% इतके आहे. अनुत्पादित कर्जांवर पूर्ण तरतूद केली असून अतिरिक्त तरतुदींचे प्रमाण ८.४० % इतके आहे. ३१ मार्च २०२३ अखेर वसूली विभागाने अनुत्पादित (एन पी ए) कर्जदारांविरुद्ध केलेल्या कारवाईचा तपशील खालील प्रमाणे :

( रु. लाखात )

तपशील	सहकार कायदा कलम ११		सहकार कायदा कलम १०१		सरफेरी SARFAESI Act.		सहकार कायदा कलम १३८		एकूण वसूली	
	खाते संख्या	रक्कम (लाख)	खाते संख्या	रक्कम (लाख)	खाते संख्या	रक्कम (लाख)	खाते संख्या	रक्कम (लाख)	खाते संख्या	रक्कम (लाख)
प्रकरणे	०	०.००	२९६	३५५४.३६	१६	४९६.२२	०	०.००	०	०.००
अवार्ड मिळालेली	०	०.००	०	०.००	०	०.००	०	०.००	०	०.००
आर्थिक वर्षात वसूली दाखले मिळाले	०	०.००	२७३	३५१३.५०	०	०.००	०	०.००	०	०.००
आर्थिक वर्षात प्रत्यक्ष वसूली	०	०.००	६५	१५१५.५७	३	२९८.५४	०	०.००	६८	१८१४.११
प्रलंबित (सुनावणी मध्ये)	१	४.९८	२३	४०.८६	०	०.००	१४	१५६.८१	०	०.००
एकूण	१	४.९८	६५७	८६३४.२९	१९	७९४.७६	१४	१५६.८१	६८	१८१४.११

सर्व थकबाकीदारांना कळकळीची विनंती की त्यांनी थकबाकी ताबडतोब भरून आपली कर्जे खाती नियमित करून बँकेस सहकार्य करावे.



## १०) समिती व संचालक मंडळ सभा :

गेल्या अहवाल वर्षात विविध समित्या व संचालक मंडळाच्या खालील प्रमाणे सभा झाल्या व सर्व संचालकांची उपस्थिती समाधानकारक होती.

समिती	एकूण सभा
१) संचालक मंडळ	२४
२) मनुष्य बळ विकास समिती	६
३) कर्ज आणि गुंतवणुक समिती	२१
४) वसुली समिती	१८
५) लेखा परिक्षण व सुधारणा समिती	१०
६) अधिवक्ता आणि कायदेतज्ञांची विशेष समिती	१
७) व्यवस्थापन मंडळ	१७
८) उच्च मूल्याच्या फसवणुकीच्या देखरेखीसाठी समिती	१

## ११) संचालक मंडळ सदस्य व त्यांच्या नातेवाईकांना दिलेल्या कर्जाचा तपशील:

रिझर्व्ह बँकेच्या आदेशानुसार बँकेचे संचालक मंडळ सदस्य, त्यांचे नातेवाईक व त्यांच्या व्यवसाय उद्योगास आपल्या बँकेकडून कोणत्याही प्रकारची कर्जे (ठेव तारण सोडून) मंजूर केलेली नाहीत, ही निकोप परंपरा पूर्वी पासून बँकेने जपली आहे.

## १२) नफा विभागणी :

अहवाल वर्ष २०२२-२३ साठी नफ्याच्या रक्कमेची पुढील प्रमाणे विभागणी करण्यासाठी संचालक मंडळ शिफारस करीत आहे.

वैधानिक राखीव निधि (STATUTORY RESERVE) ( २५%)	रु. ३१,४०,०००.००
गुंतवणूक चढ-उतार निधि (INVESTMENT FLUCTUATION RESERVE)	रु. ५१,००,०००.००
शिल्लक पुढील सालाकरिता (BALANCE C/F)	रु. १,७०७.५३
<b>एकूण (Total )</b>	<b>रु. ८२,४१,७०७.५३</b>

## १३) मानव संसाधन विकास व व्यवस्थापन :

अ) अहवाल सालात कर्मचाऱ्यांना खालील प्रमाणे विविध पदांमध्ये पदोन्नती देण्यात आली :

- व्यवस्थापक ते सहाय्यक महाव्यवस्थापक - एकूण १
- क्लार्क ते जुनिअर ऑफिसर - एकूण ०६
- क्लार्क ते कारकून - एकूण ०१

**पदोन्नती मिळालेल्या सर्व कर्मचाऱ्यांना त्यांच्या पुढील योगदानासाठी हार्दिक शुभेच्छा !**

कर्मचार्यांचे मनोबल वाढविणे, त्यांना उत्साहित करून त्यांची कार्यक्षमता व कार्य निपुणतेत वृद्धी करण्याचे प्रयत्न सतत संचालक मंडळ करीत आले आहे. असे कर्मचारी हे बँकेच्या भरभराटीचे कणा आहेत आणि म्हणूनच ही मानव संपत्तीचे संवर्धन करण्यास संचालक मंडळ नेहमीच प्रयत्नशील असते.



अहवाल साला अखेर एकूण कर्मचारी खालील प्रमाणे कार्यरत होते.

अधिकारी ६८

कारकून- ४७

सब-स्टाफ- ०६

एकूण - १२१

## ब) कर्मचारी प्रशिक्षण :

अहवाल वर्ष दि. ३१/०३/२०२३ अखेर एकूण कर्मचारी संख्या १२१ होती. बँकेच्या विविध विषयांवर प्रशिक्षण शिबिरात बँकेचे अधिकारी आणि कर्मचारी यांनी भाग घेतला.

## क) कर्मचारी निवृत्ती :

अहवाल वर्षात खालील कर्मचारी बँकेच्या सेवेतून निवृत्त झाले.

१. श्री. नारायण मेंढारकर

२. श्री. हरिश शेड्टी

३. श्री. हरिशचंद्र देशमुख

अहवाल वर्षात खालील कर्मचारी बँकेच्या सेवेतून स्वेच्छानिवृत्ती घेतली.

१. श्री. प्रकाश मोरजकर

२. श्रीमती माधवी भिडे

**निवृत्त झालेल्या सर्व कर्मचाऱ्यांना त्यांचे भावी आयुष्य, आरोग्य शांततेचे व समाधानाचे जावो या शुभेच्छा !**

## ड) कर्मचारी प्रती व्यवसाय :

बँकेचा प्रती कर्मचारी व्यवसाय ५९२.१८ लाख इतका असून तो रु. १० कोटीच्या वर वाढविण्याचे प्रयत्न करण्यात येत आहे.

## १४) डिजिटल बँकिंग प्रणाली :

ग्राहकांना अधिकाधिक चांगली सेवा देण्यासाठी आपल्या बँकेने डिजिटल बँकिंग अंगिकारण्याच्या उद्देशाने विविध उपाय योजले आहेत. यामध्ये समित्या, संचालक मंडळ व अधिकाऱ्यां बरोबर सुसंवाद, विडिओ कॉन्फरन्सींग व ऑफ साईट सर्वेलीअन्स व फिल्डसेन्स सॉफ्टवेअर साधनां द्वारे करण्यात येत असून शाखा व ब्रांच मॅनेजर्स पर्यवेक्षण व नियंत्रण ठेवणे सुलभ होत आहे.

(१) मोबाइल बँकिंग ने युटिलिटी बिल्स पेमेंट करण्याची सुविधा कार्यान्वित झाली आहे.

(२) सर्व एटीएममध्ये ईव्हीएम ची सुविधा करण्यात आली. यामुळे ग्राहकांना वर्ष भर अव्याहतपणे बँकिंग सेवा उपलब्ध होतील.

(३) युनिफाइड पेमेंट्स इंटरफेस (UPI) च्या सुविधेच्या सहाय्याने खातेधार UPI आयडीचा वापर करून पैसे पाठवू आणि प्राप्त करू शकतो.

(४) बँकिंग पेटीएम स्टॅंडीची सुविधा चालू केली आहे तसेच बँकेने कॉर्पोरेट ग्राहकांना पेटीएम स्टॅंडी वाटप करणे चालू केले आहे.



## १५) सायबर सिक्युरिटीस व इन्फोरमेशन टेक्नॉलॉजी सिस्टम ऑडिट :

बँकेचे इन्फोरमेशन टेक्नॉलॉजी सिस्टम आणि सायबर सिक्युरिटी ऑडिट फोईनीक्स टेक्नो सायबर अँड कंपनी यांनी केले. आय.टी. क्षेत्रातील जोखीम व्यवस्थापनात त्यांच्या बहुमूल्य मार्गदर्शना नुसार कार्यवाही करण्यात मदत झाली. रिझर्व्ह बँकेच्या आदेशा नुसार सायबर सिक्युरिटी व इन्फोरमेशन टेक्नॉलॉजी सिस्टम ऑडिटचे सुधारित धोरण बँकेने तयार केले आहे.

## १६) ग्राहक मेळावा :

अहवाल वर्षात सर्व शाखांनी ग्राहकांसाठी हळदी कुंकू समारंभ आयोजित केले होते त्यात महिलांचा मोठ्या प्रमाणावर प्रतिसाद मिळाला.

## १७) वैधानिक लेखापरीक्षण :

बँकेच्या सन २०२२-२३ या आर्थिक वर्षाचे वैधानिक लेखा परिक्षण मेसर्स. जे. काला अँड असोसिएट्स, चार्टर्ड अकौंटन्ट्स यांनी पूर्ण केले असून बँकेला 'ब' लेखापरीक्षण वर्ग देण्यात आला आहे.

## १८) समवर्ती (कंकरंट) लेखापरीक्षण :

बँकेच्या सतरा शाखा व मुख्यालयाचे समवर्ती लेखापरीक्षण खालील सनदी लेखापालांनी केले. मॅ सजय राणे अँड असोसिएट्स समवर्ती लेखापरीक्षक यांच्या बरोबर वेळोवेळी बैठकांचे आयोजन करण्यात येऊन आर्थिक पत्रके अधिक पारदर्शक होण्यावर भर देण्यात आला आहे. सुधारित ऑडीट सॉफ्टवेअर खरेदी करण्यात आले असून ऑडीट दर्जा वाढविण्यास मदत होईल.

## भावपूर्ण श्रद्धांजली :

अहवाल वर्षात ज्या सभासद ज्ञात-अज्ञात ग्राहक, हितचिंतक आणि विविध क्षेत्रातील मान्यवर, देशाचे रक्षण करताना शहीद झालेले वीर जवान ज्यांचे निधन झाले, अशा सर्वांना संचालक मंडळ आदरांजली अर्पण करीत आहे व त्यांच्या कुटुंबियांच्या दुःखात सहभागी आहे.

## आभार :

आपल्या बँकेला अत्यंत प्रतिकूल परिस्थितीतून जिद्दीने बाहेर काढून सुसुस्थापित करण्याचे डॉ. अजितसिंह पाटील यांचे योगदान फार मोलाचे आहे. संस्कारी, चाणाक्ष, सतत बँकेकडे लक्ष, बँकेने लक्ष्य गाठण्यासाठी सर्वतोपरी प्रयत्न आणि कठोरनिष्ठ या संपदेचा संगम म्हणजे डॉक्टर साहेब हे मूर्तिमंत उदाहरण आहे. त्यांचे कुशल नेतृत्व बँकेस उच्च स्थानी नेईल अशी मला खात्री आहे.

बँकेचे आस्तित्व हे संतुष्ट ग्राहकांवर निर्धारित असते. त्यांच्या सहकाराने बँकेची यशस्वी वाटचाल चालू आहे. त्यांच्या या सहयोगाबद्दल मी त्यांचा आभारी आहे. संचालक मंडळाच्या व माझ्या वतीने अहवाल सालात खालील व्यक्ती / संस्थांनी वेळोवेळी दिलेल्या सहकार्य व मार्गदर्शनाबद्दल त्यांचे आभार मानतो.

१. भारतीय रिझर्व्ह बँक, डिपार्टमेंट ऑफ को. ऑपरेटिव्ह सुपरव्हीजन, मध्यवर्ती तसेच क्षेत्रीय कार्यालय, मुंबई
२. मा. सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे
३. मा. विभागीय सहनिबंधक, सहकारी संस्था, मुंबई विभाग, मुंबई
४. मा. जिल्हा उपनिबंधक सहकारी संस्था (१), मुंबई शहर
५. मा. जिल्हा सहनिबंधक सहकारी संस्था, मुंबई
६. महाराष्ट्र राज्य सहकारी बँक
७. बृहमुंबई नागरी सहकारी बँक अँड असोसिएशन यांचे पदाधिकारी व सेवक वर्ग





## दि नॅशनल को-ऑपरेटिव्ह बँक लिमिटेड

८. महाराष्ट्र राज्य नागरी सहकारी बँक्स फेडरेशन, मुंबई यांचे पदाधिकारी व सेवक वर्ग

९. एच.डी.एफ.सी. बँक लि. मुंबई.

१०. येस बँक लि., मुंबई

११. अक्सिस बँक, मुंबई

१२. आय.डी.बी.आय. बँक लि.

१३. बँक ऑफ बरोडा, मुंबई.

१४. कोटक महिंद्रा बँक, मुंबई

१५. कोटक लाईफ इन्शुरन्स कं. लि.

१६. बजाज अलायन्स इन्शुरन्स कं. लि.

१७. में संजय राणे अँड असोसिएट्स

१८. मे. सारस्वत इन्फोटेक लि.

१९. वैधानिक लेखापरीक्षक मेसर्स. जे. काला अँड असोसिएट्स, चार्टर्ड अकौंटन्ट्स

२०. आय.टी. सिस्टिम ऑडीटर, में. फोर्डनीक्स टेक्नो सायबर अँड कंपनीच्या सीए रवी रावल

या व्यतिरिक्त ज्या व्यक्तींचे व संस्थांचे आम्हास वेळोवेळी प्रत्यक्षपणे व अप्रत्यक्षपणे सक्रिय सहकार्य व मार्गदर्शन लाभले, त्यांचेही आभार मानतो. संचालक मंडळातील माझे सर्व सहकारी, बँकेच्या सेवेत कार्यरत असणारे अधिकारी व कर्मचारी वृंद यांच्या बँकेच्या वाटचालीतील महत्त्वपूर्ण योगदानाबद्दल, मनःपूर्वक आभार व्यक्त करतो.

ठिकाण : मुंबई

दि. ०८-०९-२०२३

आपला  
संचालक मंडळा करिता  
सीए. प्रकाश पागे  
अध्यक्ष



# दि नॅशनल को-ऑपरेटिव्ह बँक लिमिटेड

## ❖ परिशिष्ट- अ ❖

बँकेचे नाव : दि नॅशनल को. ऑपरेटिव्ह बँक लिमिटेड, मुंबई

नोंदणीकृत कार्यालय: २१४, रहेजा सेंटर, फ्री प्रेस जर्नल मार्ग, नरिमन पॉईंट, मुंबई-४०० ०२१

रजिस्टर क्र. व तारीख : १२००१ दि. २१-०५-१९४७

आर बी आय लायसन्स व तारीख : UBDMH.1077P दि. १९-०७-१९९४

( रु. लाखात )

कार्य क्षेत्र :- मुंबई शहर व उपनगर, जिल्हे ठाणे, रायगड, औरंगाबाद व अहमदनगर			
क्र.	तपशील	विषय	३१.३.२०२३ अखेर
१	एकूण शाखा		१७ + २
२	सभासदत्व	सर्व साधारण	२२७२०
		नाममात्र	९०९०
३	लेखापरीक्षण वर्ग		'ब'
४	एकूण कर्मचारी	अधिकारी	६८
		कारकुन	४७
		इतर	६
		एकूण	१२१
५	प्रती कर्मचारी व्यवसाय		रु. ५९२.१८
६	वसूल भागभांडवल		रु. ५७७.७१
७	एकूण राखीव व इतर निधि		रु. ६४२६.३९
८	खेळते भांडवल		रु. ५६५४३.७८
९	ठेवी	बचत	रु. १३६.९३
		चालू	रु. ३२.०५
		मुदत बंद	रु. ३५७.५८
		एकूण	रु. ५२६.५६
१०	कर्जे	तारणी कर्ज	रु. १८८.८७
		विना तारण कर्ज	रु. १.१२
		एकूण	रु. १८९.९८
		प्राधान्य क्षेत्राचे एकूण कर्जांशी प्रमाण	५५.०१ %
		आर्थिक कमकुवत क्षेत्राचे एकूण कर्जांशी प्रमाण	३.४० %
११	बाह्य कर्जे	ट्रेप्स- रेपो अकाऊंट	शून्य रु.
१२	गुंतवणूक		रु. २२३.०७
१३	थकीत कर्जांचे एकूण कर्जांशी प्रमाण		१५.९६ %
१४	केवळ एन पी ए		५.७२ %
१५	लाभांश		-



# दि नॅशनल को-ऑपरेटिव्ह बँक लिमिटेड

## Balance Sheet as on 31st March, 2023

(Amount in Rs.)

Capital and Liabilities	Schedule	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
Capital	1	5,77,71,590.00	5,78,87,000.00
Reserves and Surplus	2	37,68,03,675.52	38,16,76,699.76
Deposits	3	5,26,55,92,189.30	5,24,91,76,460.02
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	76,28,25,429.05	60,62,77,577.83
Total		6,46,29,92,883.87	6,29,50,17,737.61
Assets			
Cash and balances with Reserve Bank of India	6	24,20,21,889.47	22,71,46,639.01
Balance with banks and money at call and short notice	7	1,32,92,09,070.26	1,14,09,05,624.20
Investments	8	2,23,07,33,469.00	2,38,89,33,342.00
Advances	9	1,89,98,00,079.60	1,93,45,25,692.65
Fixed Assets	10	16,77,41,654.65	15,42,49,785.95
Other Assets	11	59,34,86,720.89	44,92,56,653.80
Total		6,46,29,92,883.87	6,29,50,17,737.61
Contingent liabilities	12	5,75,64,026.15	5,52,79,461.28
Bills for collection		0.00	0.00

As Per Our Report of Even Date Attached  
For J Kala & Associates  
Chartered Accountants  
FRN: 118769W

For The National Co-operative Bank Limited  
for and on behalf of Board of Directors

(CA Mohanlal Jain )  
Partner  
Membership No:070341  
Place: Mumbai  
Date : 20th July 2023

(Smt. V.K.Patel )  
Chief Executive Officer

(CA P.V. Page)  
Chairman

(ADV.J.K.Desai)  
Vice-Chairman

(ADV.K.S.Desai)  
Director

(CA L.W. Kale)  
Director

(CS S.T. Kharmate)  
Director



# दि नॅशनल को-ऑपरेटिव्ह बँक लिमिटेड

## Profit and Loss Account for the year ended on 31st March 2023

(Amount in Rs.)

	Income & Expenses	Schedule	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I.	Income	13	45,96,41,570.04	44,78,16,068.04
	Interest earned			
	Other income	14	4,80,70,276.63	9,65,65,249.77
	Total		50,77,11,847.62	54,43,81,317.81
II.	Expenditure			
	Interest expended	15	30,91,30,314.44	32,31,77,367.65
	Operating expenses	16	15,37,85,655.42	13,48,76,341.54
	Provisions and contingencies	17	3,65,66,842.52	6,89,65,452.58
	Total		49,94,82,812.38	52,70,19,161.77
III.	Profit/Loss			
	Net profit/loss(-) for the year		82,29,035.24	1,73,62,156.04
	Profit/loss(-) brought forward		12,672.29	516.25
	Total		82,41,707.53	1,73,62,672.29
IV.	Appropriations			
	Transfer to statutory reserves		0.00	45,00,000.00
	Transfer to other reserves		0.00	1,23,00,000.00
	Transfer to Government/ proposed dividend		0.00	5,50,000.00
	Balance carried over to balance sheet		0.00	12,672.29

As Per Our Report of Even Date Attached  
For J Kala & Associates  
Chartered Accountants  
FRN: 118769W

For The National Co-operative Bank Limited  
for and on behalf of Board of Directors

(CA Mohanlal Jain )  
Partner  
Membership No:070341  
Place: Mumbai  
Date : 20th July 2023

(Smt. V.K.Patel )  
Chief Executive Officer

(CA P.V. Page)  
Chairman

(ADV.J.K.Desai)  
Vice-Chairman

(ADV.K.S.Desai)  
Director

(CA L.W. Kale)  
Director

(CS S.T. Kharmate)  
Director



# दि नॅशनल को-ऑपरेटिव्ह बँक लिमिटेड

## Schedule 1 – Capital

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
i)	<b>Authorised Capital :</b>		
	Authorised Capital (10000000 shares of Rs.10 each)	10,00,00,000.00	10,00,00,000.00
	<u>Issued Capital/ Subscribed Capital/ Called-up Capital</u> <u>(5788700.00 shares of Rs. 10 each)</u>	5,77,71,590.00	5,78,87,000.00
	Opening: (5825215.00 shares of Rs.10 each)	5,78,87,000.00	5,82,52,150.00
	Addition: (187339.00 shares of Rs.10 each)	30,10,010.00	18,73,390.00
	Deletion: (223854.00 shares of Rs.10 each)	31,25,420.00	22,38,540.00
	Less: Calls unpaid	0.00	0.00
	<b>Total Share Capital:</b>	<b>5,77,71,590.00</b>	<b>5,78,87,000.00</b>

## Schedule 2 – Reserves and Surplus

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I.	<b>Statutory Reserves</b>		
	Opening Balance	12,81,37,810.92	12,57,79,390.92
	Additions during the year	45,07,350.00	23,58,420.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>13,26,45,160.92</b>	<b>12,81,37,810.92</b>
II.	<b>Capital Reserves</b>		
	Revaluation Reserve on immovable property*		
	Opening Balance	13,01,51,224.38	13,01,51,224.38
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>13,01,51,224.38</b>	<b>13,01,51,224.38</b>
III.	<b>Share Premium</b>		
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>
IV.	<b>Revenue and Other Reserves</b>	<b>10,57,65,582.69</b>	<b>10,60,24,992.17</b>
	<b>Building Fund</b>		
	Opening Balance	2,17,60,470.60	2,17,60,470.60
	Additions during the year	5,50,000.00	0.00
	Deductions during the year	1,46,00,000.00	0.00
	<b>Total</b>	<b>77,10,470.60</b>	<b>2,17,60,470.60</b>
	<b>Dividend Equalisation Fund</b>		
	Opening Balance	0.00	0.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>0.00</b>
	<b>Investment Depreciation Reserve</b>		
	Opening Balance	3,00,31,916.59	32,80,000.00
	Additions during the year	6,06,250.00	2,67,51,916.59
	Deductions during the year	1,45,93,000.00	0.00
	<b>Total</b>	<b>1,60,45,166.59</b>	<b>3,00,31,916.59</b>





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<b>Investment Fluctuation Reserve</b>		
Opening Balance	3,40,78,400.00	1,01,38,400.00
Additions during the year	1,23,00,000.00	2,39,40,000.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>4,63,78,400.00</b>	<b>3,40,78,400.00</b>
<b>Millenium Fund</b>		
Opening Balance	15,00,000.00	15,00,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>15,00,000.00</b>	<b>15,00,000.00</b>
<b>Welfare Fund</b>		
Opening Balance	18,066.00	18,066.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>18,066.00</b>	<b>18,066.00</b>
<b>General Reserve</b>		
Opening Balance	94,48,000.00	94,48,000.00
Additions during the year	1,46,00,000.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>2,40,48,000.00</b>	<b>94,48,000.00</b>
<b>K.R.Hegde.Mem. Fund</b>		
Opening Balance	42,05,011.00	39,17,534.00
Additions during the year	2,96,653.00	2,87,477.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>45,01,664.00</b>	<b>42,05,011.00</b>
<b>Special Reserve U/s.36(1)(viii)of Income Tax Act</b>		
Opening Balance	47,18,127.98	39,46,591.99
Additions during the year	5,80,687.52	7,71,535.99
Deductions during the year	0.00	0.00
<b>Total</b>	<b>52,98,815.50</b>	<b>47,18,127.98</b>
<b>Krutadnyata Nidhi</b>		
Opening Balance	2,15,000.00	2,15,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>2,15,000.00</b>	<b>2,15,000.00</b>
<b>Education Fund</b>		
Opening Balance	50,000.00	50,000.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
<b>Total</b>	<b>50,000.00</b>	<b>50,000.00</b>
<b>V. Balance in Profit and Loss Account</b>		
Balace as per last balace sheet	<b>1,73,62,672.29</b>	2,62,90,516.25
Appropriation		
Statutory Reserve	<b>45,00,000.00</b>	23,50,000.00
Investment Fluctuation reserve	<b>1,23,00,000.00</b>	2,39,40,000.00
Building Fund	<b>5,50,000.00</b>	0.00
Balace carry Forward	<b>12,672.29</b>	516.25
Net Profit as pl Account	<b>82,29,035.24</b>	1,73,62,156.04
<b>Total</b>	<b>82,41,707.53</b>	<b>1,73,62,672.29</b>
<b>Total (I, II, III, IV and V)</b>	<b>37,68,03,675.52</b>	<b>38,16,76,699.76</b>
<b>Total Reserve Fund and Other Reserve:</b>	<b>37,68,03,675.52</b>	<b>38,16,76,699.76</b>



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## Schedule 3 – Deposits

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
<b>A.I.</b>	<b>Demand deposits</b>	32,05,11,004.30	30,10,77,850.80
	(i) From banks	0.00	0.00
	(ii) From others	32,05,11,004.30	30,10,77,850.80
<b>II.</b>	<b>Savings Bank Deposits</b>	1,36,92,75,805.98	1,32,65,40,836.70
<b>III.</b>	<b>Term Deposits</b>	3,57,58,05,379.02	3,62,15,57,772.52
	(i) From banks	0.00	0.00
	(ii) From others	3,57,58,05,379.02	3,62,15,57,772.52
	<b>Total (I, II and III)</b>		
	<b>Total of Deposits</b>	<b>5,26,55,92,189.30</b>	<b>5,24,91,76,460.02</b>

## Schedule 4 – Borrowings

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
<b>I.</b>	<b>Borrowings in India</b>		
	(a) Reserve Bank of India	0.00	0.00
	(b) Other banks	0.00	0.00
	<b>(c ) With (TREPS)</b>	<b>0.00</b>	<b>0.00</b>
<b>II.</b>	<b>Borrowings outside India</b>	<b>0.00</b>	<b>0.00</b>
	<b>Total (I and II)</b>	<b>0.00</b>	<b>0.00</b>
	<b>Secured borrowings included in I and II above -Rs.339842648.20</b>		

## Schedule 5 – Other Liabilities and Provisions

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
<b>I.</b>	<b>Bills payable</b>		
	Pay order	74,988.48	31,48,370.48
	Pay order from BRS	11,61,250.76	11,86,742.76
	Pay Order A/C	45,19,025.62	0.00
	<b>Total</b>	<b>57,55,264.38</b>	<b>43,35,113.24</b>
<b>II.</b>	<b>Inter-office adjustment (net)</b>	<b>-3,06,957.19</b>	<b>8,24,151.89</b>
<b>III.</b>	<b>Interest accrued</b>		
	Interest Payable Account	35,36,679.28	38,29,906.28
	Overdue Interest Reserve	0.00	0.00
	Over due Interest Receivable	13,32,56,245.70	10,98,33,111.06
	Interest Reserve A/C (Investment)	0.00	97,47,827.37
	<b>Total</b>	<b>13,67,92,925.03</b>	<b>12,34,10,844.71</b>
<b>IV.</b>	<b>Others (including provisions)</b>		
	1 Sundry Creditors	2,66,21,268.77	2,75,39,735.81
	2 Tax Deduction at Source	6,80,684.00	1,46,000.00
	3 Security Deposit	1,92,842.85	2,41,337.93
	4 LIC Salary Saving Scheme A/C	18,234.00	20,496.00
	5 Earnest Deposit Money	29,900.00	29,900.00
	6 Central ( GST ) Received A/c	2,54,315.43	7,898.15



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7	State ( GST ) Received A/c	2,54,315.43	7,898.15
8	GST Recd. on (IMPS / NESF / RUPAY)	54,387.20	59,509.82
9	Margin Under Bills Discounting Under Inland L	8,813.00	9,264.00
10	Advance Rent	27,725.00	53,450.00
11	Employee Provident Fund A/C	2,66,018.00	2,54,558.00
12	IMPS/UPI/RUPAY Payable Account	-18,52,197.41	14,93,579.87
13	Income Tax Payable Account	-1,28,553.00	0.00
	<b>Total</b>	<b>2,66,84,859.27</b>	<b>2,98,63,627.73</b>
	<b>Securities deliverable TREPS</b>	<b>31,98,22,531.08</b>	<b>18,99,17,340.08</b>
	<b>securities Receivable TREPS</b>	<b>0.00</b>	<b>0.00</b>
	<b>Bad and Doubtful Debt Reserve</b>		
	Opening Balance	19,14,74,183.18	17,02,22,183.18
	Additions during the year	1,50,00,000	2,12,52,000
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>20,64,74,183.18</b>	<b>19,14,74,183.18</b>
	<b>Other Reserves against Impaired Asset</b>		
	<b>GENERAL PROVISION</b>		
	Opening Balance	8,01,000.00	8,01,000.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>8,01,000.00</b>	<b>8,01,000.00</b>
	<b>Provision Against Standard Assets</b>		
	Opening Balance	1,04,00,000.00	1,04,00,000.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>1,04,00,000.00</b>	<b>1,04,00,000.00</b>
	<b>Rent Equilization Fund</b>		
	Opening Balance	21,718.00	21,718.00
	Additions during the year	0.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>21,718.00</b>	<b>21,718.00</b>
	<b>Reserve for Investment (PMC Bank)</b>		
	Opening Balance	4,50,00,000.00	3,00,00,000.00
	Additions during the year	1,53,79,905.00	1,50,00,000.00
	Deductions during the year	90,00,000.00	0.00
	<b>Total</b>	<b>5,13,79,905.00</b>	<b>4,50,00,000.00</b>
	<b>Interest Reserve on Interstate capitalised in Current Account and FD With PMC</b>		
	Opening Balance	1,02,29,599.00	26,66,815.00
	Additions during the year	0.00	75,62,784.00
	Deductions during the year	1,02,29,599.00	0.00
	<b>Total</b>	<b>0.00</b>	<b>1,02,29,599.00</b>
	<b>Interest Reserve on Interstate capitalised in Current Account and FD With PMC</b>		
	Opening Balance	0.00	0.00
	Additions during the year	50,00,000.00	0.00
	Deductions during the year	0.00	0.00
	<b>Total</b>	<b>50,00,000.00</b>	<b>-</b>
	<b>Total Other Liabilities (I+II+III+IV)</b>	<b>76,28,25,429.05</b>	<b>60,62,77,577.83</b>



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## Schedule 6 – Cash and Balances with Reserve Bank of India

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I.	Cash in hand	1,36,01,710.00	1,58,67,172.00
II.	Balances with Reserve Bank of India		
	(a) in Current Account	22,84,20,179.47	21,12,79,467.01
	<b>Total (I and II)</b>	<b>24,20,21,889.47</b>	<b>22,71,46,639.01</b>

## Schedule 7 – Balances with Banks and Money at Call and Short Notice

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I.	<b>In India</b>		
	<b>(i) Balances with banks</b>	1,00,93,86,538.88	95,09,88,284.12
	(a) in Current Accounts	3,79,36,674.88	4,45,40,968.12
	(b) in Other Deposit Accounts	97,14,49,864.00	90,64,47,316.00
	<b>(ii) Money at call and short notice</b>	0.00	0.00
	(c) with TREPS	31,98,22,531.38	18,99,17,340.08
	<b>Total (i and ii)</b>	<b>1,32,92,09,070.26</b>	<b>1,14,09,05,624.20</b>

## Schedule 8 – Investments

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I.	<b>Investments in India in</b>		
	(i) Government Securities	2,10,22,26,707.00	2,33,38,76,340.00
	(ii) Other approved securities	0.00	0.00
	(iii) Shares	57,002.00	57,002.00
	(iv) Debentures and Bonds	50,00,000.00	50,00,000.00
	(v) Subsidiaries and/or joint ventures	0.00	0.00
	(vi) Others (Mutual Fund )	4,00,00,000.00	5,00,00,000.00
	Equity Warrants with Unity Small Finance	1,66,89,950.00	0.00
	PNCPS With Unity Small Finance	6,67,59,810.00	0.00
	<b>Total Investments</b>	<b>2,23,07,33,469.00</b>	<b>2,38,89,33,342.00</b>

## Schedule 9 – Advances

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
A.	(i) Bills purchased and discounted	85,78,557.00	1,09,95,641.00
	(ii) Cash credits, overdrafts and loans repayable on demand	95,51,23,738.20	1,02,81,35,126.99
	(iii) Term loans	93,60,97,784.40	89,53,94,924.66
	<b>Total</b>	<b>1,89,98,00,079.60</b>	<b>1,93,45,25,692.65</b>
B.	(i) Secured by tangible assets	1,88,86,39,199.30	1,91,81,34,631.19
	(ii) Covered by Bank/Government Guarantees	0.00	0.00
	(iii) Unsecured	1,11,60,880.30	1,63,91,061.46
	<b>Total</b>	<b>1,89,98,00,079.60</b>	<b>1,93,45,25,692.65</b>
C.I.	<b>Advances in India</b>		
	(i) Priority Sectors	1,06,64,77,940.32	96,68,69,705.85
	(ii) Public Sector	0.00	0.00



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(iii) Banks	0.00	0.00
(iv) Others	83,33,22,139.28	96,76,55,986.80
<b>Total</b>	<b>1,89,98,00,079.65</b>	<b>1,93,45,25,692.65</b>
<b>Total Loans and Advances</b>	<b>1,89,98,00,079.65</b>	<b>1,93,45,25,692.65</b>

## Schedule 10 – Fixed Assets

(Amount in Rs.)

	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
<b>I. Premises</b>	14,89,23,793.90	13,43,23,793.90
At cost as on 31st March of the preceding year	13,43,23,793.90	13,43,23,793.90
Additions during the year	1,46,00,000.00	0.00
Deductions during the year	0.00	0.00
Depreciation to date	0.00	0.00
<b>II. Other Fixed Assets (including furniture and fixtures)</b>	1,88,17,860.75	1,99,25,992.05
At cost as on 31st March of the preceding year	1,99,25,992.05	1,98,42,736.75
Additions during the year	26,76,686.61	37,73,532.18
Deductions during the year	0.00	0.00
Depreciation to date	37,84,817.91	36,90,276.88
<b>Total Fixed Assets (I and II)</b>	<b>16,77,41,654.65</b>	<b>15,42,49,785.95</b>

## Schedule 11 – Other Assets

(Amount in Rs.)

	As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
<b>I. Inter-office adjustments (net)</b>	<b>0.00</b>	<b>0.00</b>
<b>II. Interest accrued</b>		
Int. Receivable on Securities	6,04,85,117.26	6,06,47,743.02
<b>Overdue Interest Reserve</b>		
Int. Rec on PA & PA Loan	90,78,149.92	3,25,700.00
Int. Rec on NPA & PA Loan	13,32,56,245.70	10,98,33,111.06
Interest Receivable on Investment	0.00	97,47,827.37
<b>Total</b>	<b>20,28,19,512.88</b>	<b>18,02,28,681.45</b>
<b>III. Tax paid in advance/tax deducted at source (Net)</b>	<b>1,44,87,922.00</b>	<b>1,40,21,621.00</b>
Paid Under Protest Asst. Year 13-14	10,88,000.00	10,88,000.00
Paid Under Protest Asst. Year 14-15	2,25,000.00	2,25,000.00
TDS Receivable F.Y. 2017-18	38,693.00	38,693.00
Paid Under Protest Asst. Year 17-18	2,10,000.00	2,10,000.00
TDS Receivable F.Y. 2020-21	24,900.00	24,900.00
TDS Receivable F.Y. 2021-22	25,028.00	25,028.00
Advance Tax Paid F.Y. 2017-18	32,00,000.00	32,00,000.00
Advance Tax Paid F.Y. 2021-22	20,00,000.00	20,00,000.00
Advance Tax Paid F.Y. 2020-21	1,44,00,000.00	1,44,00,000.00
Advance Tax Paid F.Y. 2022-23	21,00,000.00	0.00
TDS F.Y. 2021-22	32,71,441.00	0.00
TDS Receivable F.Y.	94,860.00	0.00
<b>Total</b>	<b>2,66,77,922.00</b>	<b>2,12,11,621.00</b>





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	<b>Less : Provision for Income Tax</b>		
	Provision for Income Tax 2017-18	20,00,000.00	20,00,000.00
	Provision for Income Tax 2021-22	51,90,000.00	51,90,000.00
	Provision for Income Tax 2022-23	50,00,000.00	0.00
	<b>Total</b>	<b>1,21,90,000.00</b>	<b>71,90,000.00</b>
		<b>1,44,87,922.00</b>	<b>1,40,21,621.00</b>
<b>IV.</b>	<b>Stationery and stamps</b>	<b>11,15,602.02</b>	<b>11,23,127.46</b>
<b>V.</b>	<b>Non-banking assets acquired in satisfaction of claims</b>	<b>1,14,52,000.00</b>	<b>2,83,52,000.00</b>
<b>VI.</b>	<b>Others *</b>		
	<b>Other Assets</b>		
	Deposit For B.E.S.T	1,07,820.00	1,07,820.00
	Deposit with Telephone	93,000.00	93,000.00
	Sundry Assets A/C	5,90,898.00	5,90,898.00
	Deposit for CIDCO/MSED	29,150.00	29,150.00
	Prepaid Expense	24,64,289.00	7,17,867.00
	Deposit for br. MTNL	3,000.00	3,000.00
	DEPOSITS for Premises A/C	55,49,555.00	52,71,519.00
	Other Deposits A/C	3,37,236.00	3,37,236.00
	Sundry Debtors	2,95,027.60	83,229.00
	Professional tax A/C	1,425.00	4000.00
	Staff Mobile Bills	17,594.54	17,638.90
	Cash Margin Deposit with CCIL	29,50,000.00	29,50,000.00
	Central ( GST ) Paid A/c	28,13,873.13	26,41,210.17
	State ( GST ) Paid A/c	12,59,872.86	8,63,723.75
	Integrated ( GST ) Paid A/c	44,747.77	7,465.16
	Central (GST) Paid A/c - RCM	2,08,479.00	2,08,479.00
	State (GST) Paid A/c - RCM	2,08,479.00	2,08,479.00
	GST Paid on (IMPS / NESF / RUPAY)	1,13,498.26	19,927.16
	FASTAG Account	8,500.00	9,000.00
	TDS on GST (Saraswat Bank)	18,057.28	18,057.28
	DEFERRED Tax A/C	2,21,21,521.17	1,72,27,173.39
	Deposit With Fort K.R.Hegde Fund	45,01,664.00	42,05,011.00
	Pradhan Mantri Jeevan Jyoti Yojana	51,465.00	0.00
	<b>Total</b>	<b>4,37,89,152.61</b>	<b>3,56,13,883.81</b>
	<b>Securities purchased TREPS - RVRP</b>	<b>31,98,22,531.38</b>	<b>18,99,17,340.08</b>
	<b>securities sold under TREPS</b>	<b>0.00</b>	<b>0.00</b>
	<b>Total Other Assets</b>	<b>59,34,86,720.89</b>	<b>44,92,56,653.80</b>

## Schedule 12 – Contingent Liabilities

(Amount in Rs.)

		<b>As on 31-3-2023 (Current year)</b>	<b>As on 31-3-2022 (Previous year)</b>
<b>I.</b>	Claims against the bank not acknowledged as debts	0.00	0.00
<b>II.</b>	Liability for partly paid investments	0.00	0.00
<b>III.</b>	Liability on account of outstanding forward exchange contracts	0.00	0.00
<b>IV.</b>	Guarantees given on behalf of constituents	16,46,829.00	42,15,148.00
	(a) In India	0.00	0.00
	(b) Outside India	0.00	0.00



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V.	Acceptances, endorsements and other obligations	0.00	0.00
VI.	Other items for which the bank is contingently liable		
	Unclaimed Deposits Payable (CUSTOMER)	4,85,17,186.15	4,36,64,302.28
	other items contingently liable	74,00,011.00	74,00,011.00
	<b>Total</b>	<b>5,75,64,026.15</b>	<b>5,52,79,461.28</b>

## Schedule 13 – Interest Earned

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I.	<b>Interest/discount on advances/bills</b>		
	Interest on Loans & Advances	21,70,93,701.45	21,07,49,544.78
	Discount on Bills Under Inland L.C	3,29,936.00	4,22,107.00
	<b>Total</b>	<b>21,74,23,637.45</b>	<b>21,11,71,651.78</b>
II.	<b>Income on investments</b>	<b>24,22,17,933.54</b>	<b>23,66,44,416.26</b>
	Interest on Securities	15,35,16,499.99	17,91,91,777.58
	TREPS Reverse Repo Interest Income	67,12,933.15	1,27,604.25
	Earnings on Mutual Funds	2,06,29,667.61	1,08,25,464.00
	Interest Received on Fixed Deposit	6,13,58,832.79	4,64,99,570.43
III.	<b>Interest on balances with Reserve Bank of India and other inter-bank funds</b>	0.00	0.00
IV.	<b>Others</b>	0.00	0.00
	<b>Total</b>	<b>45,96,41,570.99</b>	<b>44,78,16,068.04</b>

## Schedule 14 – Other Income

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I.	Commission, exchange and brokerage	45,91,996.52	41,03,171.69
II.	Profit on sale of investments	35,47,044.00	1,44,33,567.00
	Less: Loss on sale of investments	0.00	0.00
III.	Profit on revaluation of investments	0.00	0.00
	Less: Loss on revaluation of investments	0.00	0.00
IV.	Profit on sale of land, buildings and other assets	0.00	0.00
	Less: Loss on sale of land, buildings and other assets	0.00	0.00
V.	Profit on exchange transactions	0.00	0.00
	Less: Loss on exchange transactions	0.00	0.00
VI.	Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	0.00	0.00
VII.	Miscellaneous Income	98,73,351.91	1,32,80,748.08
VIII.	Transfer from BDDR	0.00	0.00
VIII.	Provision no longer required Written back	1,85,93,000.00	0.00
	*Excess IDR reverse on Gsec/SDL Securities	95,93,000.00	0.00
	*Equity warrents for PMC reversed provision of 100%	90,00,000.00	0.00
X	Recovery In Write off A/C's	59,69,698.32	6,47,47,763.00
XI	Deferred Tax Income	48,94,347.78	
XII	Dividend Income on Investment	6,00,838.10	
	<b>Total</b>	<b>4,80,70,276.63</b>	<b>9,65,65,249.77</b>



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## Schedule 15 – Interest Expended

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I.	Interest on deposits	30,64,11,683.02	30,83,05,269.55
II.	Interest on Reserve Bank of India/ Inter-bank borrowings	27,18,631.42	1,48,72,098.10
III.	Others	0.00	0.00
	<b>Total</b>	<b>30,91,30,314.44</b>	<b>32,31,77,367.65</b>

## Schedule 16 – Operating Expenses

(Amount in Rs.)

		As on 31-3-2023 (Current year)	As on 31-3-2022 (Previous year)
I.	<b>Payments to and provisions for employees</b>	<b>6,47,78,506.00</b>	<b>6,26,94,939.00</b>
	Salary & Allowances	0.00	0.00
	Salary AC	6,15,86,966.00	5,97,29,672.00
	STAFF Training Expenses	1,11,406.00	72,025.00
	Bank's Contribution to P.F.	30,80,133.00	28,93,242.00
	Uniform A/C	0.00	0.00
II.	<b>Rent, taxes and lighting</b>	<b>2,02,90,717.67</b>	<b>2,02,21,346.57</b>
	Electricity Charges	28,49,829.61	23,97,812.96
	Rent, Taxes, Insu. & Light	5,39,464.00	5,41,000.00
	Deposit Insurance	69,99,419.56	66,67,153.11
	Property Tax paid	14,82,162.00	12,57,025.00
	Rent Paid	84,19,842.50	93,58,355.50
III.	<b>Printing and stationery</b>	<b>13,53,085.73</b>	<b>9,91,886.48</b>
IV.	<b>Advertisement and publicity</b>	<b>2,49,942.85</b>	<b>2,09,055.70</b>
V.	<b>Depreciation on bank's property</b>	<b>37,84,817.91</b>	<b>36,90,276.88</b>
	Depreciation on Furniture & Fixture	15,25,550.55	16,39,317.93
	Depreciation on Computers	18,52,513.50	16,15,730.68
	Depreciation on Office equipment	4,06,753.86	4,35,228.27
VI.	<b>Director's fees, allowances and expenses</b>	<b>12,55,682.32</b>	<b>3,25,689.00</b>
VII.	<b>Auditors' fees and expenses (including branch auditors)</b>	<b>37,50,086.26</b>	<b>33,36,985.00</b>
VIII.	<b>Law charges</b>	<b>10,22,266.62</b>	<b>24,62,271.22</b>
IX.	<b>Postages, Telegrams, Telephones, etc.</b>	<b>13,05,821.83</b>	<b>16,09,536.66</b>
	Postage & Courier	5,85,408.00	6,83,845.70
	Telephone & Internet Expenses	7,20,413.83	9,25,690.96
X.	<b>Repairs and maintenance</b>	<b>1,25,80,398.30</b>	<b>1,44,39,521.50</b>
	Repairs & Renovations	19,85,557.54	37,90,987.82
	AMC & Maintenance	1,05,94,840.76	1,06,48,533.68
XI.	<b>Insurance</b>	<b>2,83,616.50</b>	<b>2,54,961.50</b>
	Insurance on NPA A/C'S	41,037.00	1,50,487.00
	Insurance	2,42,579.50	1,04,474.50



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<b>XII. Other expenditure</b>	<b>1,22,63,213.43</b>	<b>2,46,39,872.03</b>
Professional Charges	8,84,306.58	6,39,442.50
Conveyance Expenses(UNDER BM POWER)	9,66,509.00	9,75,197.78
Entertainment Exps (UNDER BM POWER)	3,22,350.00	1,97,527.00
Miscellaneous Expenses	9,53,214.17	12,06,015.31
Subsription & Donation	50,180.77	67,510.00
Staff Welfare Fund	8,54,945.50	16,37,535.35
Bank charges Account	5,85,977.62	6,75,429.84
Administration Charges	2,48,563.00	1,90,692.00
RUPAY Issuer Charges Paid	9,28,721.94	9,01,127.54
Remitter Approved Fees Paid (IMPS)	1,05,435.15	1,07,470.17
Water Charges	1,90,171.13	2,43,328.51
Maharashtra Labour Welfare Fund	6,444.00	6,372.00
Remitter NPCI Switching Fees (IMPS)	44,829.49	38,828.78
Charges Paid (POS)	37,444.64	48,448.13
Society Maintenance Charges	8,18,335.78	98,278.00
Xerox Expenses (UNDER BM POWER)	99,718.16	1,13,942.67
House-Keeping Expenses	8,15,610.00	7,67,122.50
Security Guard Expenses	0.00	18,900.00
Xerox Expenses (UNDER CEO POWER)	11,816.25	11,042.02
Conveyance Expenses (UNDER CEO POWER)	17,269.00	2,89,079.00
Entertainment Expenses (UNDER CEO POWER)	6,87,437.33	1,43,320.76
Special Ocaasion Expenses (UNDER CEO POWER)	1,32,216.37	0.00
Special Ocaasion Expenses (UNDER BM POWER)	8,130.00	3,883.00
Travelling Expenses	0.00	-84.52
Other Expenses	50,500	240
Technology Charges	13,88,500.00	11,46,000.00
Remitter Approved FEES (UPI)	1,16,999.64	10,920.89
Remitter NPCI Switching Fees (UPI)	55,911.91	4,505.02
Conetary Penalty Account	0.00	2,00,000.00
Annual General Meeting Expenses	0.00	2,95,505.00
Investment Amortization	18,81,677.00	23,32,980.00
<b>DEFERRED TAX EXPENSES</b>	<b>0.00</b>	<b>1,22,69,312.78</b>
<b>BAD DEBT WRITTEN OF A/C</b>		<b>0.00</b>
<b>Total</b>	<b>15,37,85,655.42</b>	<b>13,48,76,341.54</b>

## Schedule 17 – Provision and Contingencies

(Amount in Rs.)

	<b>As on 31-3-2023 (Current year)</b>	<b>As on 31-3-2022 (Previous year)</b>
<b>I. Provisions:</b>	<b>3,65,66,842.52</b>	<b>6,89,65,452.58</b>
Provision for Income Tax	50,00,000.00	51,90,000.00
Prov. for Invest. Depreciation Rese	0.00	2,67,51,916.59
Prov. For BAD & Doubtful Debts Rese	1,50,00,000.00	2,12,52,000.00
Special Reserve U/s36(1)(VIII) OF I	5,80,687.52	7,71,535.99
Provision for Investment (PMC Bank)	1,53,79,905.00	1,50,00,000.00
Prov. For BAD & Doubtful Debts for NPI	6,06,250.00	0.00
<b>Total</b>	<b>3,65,66,842.52</b>	<b>6,89,65,452.58</b>



## • STATUTORY AUDITOR'S REPORT •

**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2023**

As required under section 31 of the banking regulation Act, 1949 and rule 69 of MCS 1961  
(as applicable to Co-Operative Societies)

### **INDEPENDENT BANK AUDITOR'S REPORT**

To,  
The Members,  
The National Co-Op. Bank Ltd.  
Mumbai -400021

#### **Report on Financial Statements**

1. We have audited the accompanying Financial Statements of "**THE NATIONAL CO-OPERATIVE BANK LIMITED**", Mumbai which comprise the Balance Sheet as at 31<sup>st</sup> March 2023 and Profit and Loss Account and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 11 Branches audited by us and the returns of all other branches audited by the concurrent/internal auditors of the respective branches are incorporated in these financial statements. Key operations of the Bank are automated. With the key applications largely integrated to the core banking systems it does not require its branches to submit any financial returns. Accordingly, our audit is carried out centrally at the Head Office based on the necessary records and data required for the purposes of the audit being made available to us.

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

2. Management is responsible for the preparation of these Financial Statements that give true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) the guidelines issued by the Reserve Bank of India, the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and the Registrar of Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate 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 give a true and fair view and are free from material misstatement, whether due to fraud or error.

#### **Auditors' Responsibility:**

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The Procedures selected depend on the auditor's judgments, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion.



## Opinion

6. In our opinion and to the best of our information and according to the explanation given to us, subject to our observations in Audit Memorandum, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961, the guidelines issued by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Co-operative societies, Maharashtra in the manner so required 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 2023;
- (b) in the case of Profit and Loss Account, of the profit for the year ended on that date; and
- (c) in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

## Report on Other Legal and Regulatory Requirements

7. 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 provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.
8. We report that:
- a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
- b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices; subject to our comments given in Audit Memorandum;
- c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks subject to disclosure in notes to accounts;
9. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately or as per the information 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 in respect of the details mentioned in the Rule 69 (6) of Maharashtra Co-operative Societies Rules 1961.
10. We further report that for the financial year 2022-23 under audit, the Bank has been awarded "B" classification.

**M/s J. Kala & Associates**

Chartered Accountants

(Firm Reg. No. 118769W)

**(Mohanlal Jain)**

**Partner**

M. No.070341

**UDIN : 22070341ANQPYT6694**

Place: Mumbai

Date: 20.07.2023



## Schedule: D

### **NOTES FORMING PART OF ACCOUNTS FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2023.**

#### **I. Overview**

The National Co-op. Bank Ltd. (National Bank) was incorporated on 21.05.1947 and has completed its 76<sup>th</sup> year of providing of wide range of Banking & Financial Services including Commercial & Retail Banking and Treasury Operations through its 17 branches and Head Office in Mumbai.

#### **II. Summary of significant accounting policies:**

##### **1. Basis of Preparation**

The financial statements have been prepared and presented in accordance with generally accepted accounting principles in India. The Bank has prepared these financial statements to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, and the applicable statutory provisions under the Banking Regulation Act 1949, and the Maharashtra State Co-operative Societies Act, 1960, circulars and guidelines issued by the 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 the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

##### **2. Use of Estimates**

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported 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, Substandard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at on an on-going basis in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time.

Recovery out of Non-Performing Assets is first appropriated towards principle amount and after adjusting the same in full, the balance amount may be appropriated towards recovery of legal charges, other recovery charges and interest receivable.

Amounts recovered against advances which are written off in earlier years are recognized as revenue.

System based Asset Classification is mandatory as RBI Circular No. 1/13.05.001/2020-21 dated August 12, 2020 however the same is under trail.

The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as "Overdue Interest Reserve" and is not recognized in Profit & Loss Account until received as per the 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 loans	1.00%
Commercial and real estate loans-residential housing	0.75%
Other standard advances	0.40%

##### **4. Revenue Recognition (AS 9):**

Income and expenditure are accounted on accrual basis except as stated below:





**a. 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. Interest on Advances classified as Sub-standard, Doubtful or Loss Assets is recognized on realization. Unrealised interest on non-performing advances is shown under Overdue Interest Reserve and correspondingly shown under Interest Receivable.

**b. Income from Investments**

Interest income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable.

**c. Commission earned**

The Commission on Letters of Credit / Guarantees, locker rent, dividends received from shares of co-operative and other institutions are accounted on receipt basis.

The Commission earned by the bank on sale of life insurance products by the affiliated insurance companies is recognized as and when the products are sold.

**5. Property, Plant & Equipment's (AS10)**

a. Fixed Assets, 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. As per the policy of the Bank, owned premises are revalued every 3 years.

The Bank had last revalued its ownership premises in respect of 5 branch premises & Opera House premises at Rs.1728.92 lakhs on the basis of valuation report. Revaluation reserve was created to the extent of appreciation in value of properties in financial year 2022-23. Closing balance of "Revaluation Reserve" as on 31.03.2023 is Rs.1301.51Lakhs.

c. Profit/ Loss on sale or disposal of asset are recognized in the year in which such sale or disposal takes place.

d. Fixed Assets which have been fully depreciated but are still in use are Carried in the books at Rs.1.00/-

e. The depreciation on fixed assets except premises is calculated on the basis of methods and rates as mentioned below:

Particulars	Method of Depreciation	Rate of Depreciation
Furniture & Fixtures	Written Down Value	10%
Office Equipment	Written Down Value	15%
Computer	Straight Line Method	33.33% (as per RBI directive)

In case of 5 branches & Opera House Premises, as per valuation provided by 2 registered valuer. We have taken the valuation from 2 Valuer M/s. Sanmati Valuer Pvt. Ltd. & M/s SBS Associates valuer, appointed by bank, the one who has given the lower value has been taken as per valuation report. The total residual value is Rs.1728.92 lakhs at the end of the life of said premises. The total carrying amount of said premises in the books of account is Rs1343.23 Lakhs as on 31-03-2023. Since residual value as per above mentioned valuation report is more than total carrying amount of premises, hence depreciation on the premises has not been charged for the financial year 2022-23 in accordance with para 56 of AS 10.

Note: - The carrying amount of premises is Rs. 1343.23 lakhs as against Rs. 1341.92 Thus, carrying amount is higher than residual value of Rs. 1341.92 lakhs

f. The depreciation on assets acquired prior to October 1, is provided for the whole year otherwise the same are depreciated at 50% of the normal rates.

g. Asset items costing less than Rs.5,000/- are not capitalized but charged to the profit & loss account in the year of purchase.



## 6. Investments

- a. Investments other than Term Deposits with Banks/ Institutions / Mutual Fund / Certificate of Deposits and Shares of Co-op and Other Institutions are classified into "Held for Trading" (HFT), "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 five groups as required under RBI guidelines – Government Securities, other approved securities, Shares in Co-operative, Mutual Fund and Bonds and Other investments (Mutual fund).
- c. Investments under HTM category are valued at cost of acquisition. 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. Investments under "HFT" and "AFS" categories are marked to market on the basis of guidelines issued by Reserve Bank of India. While net depreciation, If any, under each classification is provided for, net appreciation, if any, is Ignored.
- e. In case of shares, bonds & other investments, the scrip-wise appreciation is Ignored. Market value of government securities (excluding treasury bills) is Determined on the basis of the prices periodically declared by FBIL (Financial Benchmark India Ltd) or valuation at year-end. In case of unquoted Government securities, market price or fair value is determined as per the rates Published by FBIL. Valuation of Mutual fund is determined on the basis of Net Assets Value (NAV) as on 31<sup>st</sup> March 2023.
- f. Broken period interest on investments is treated as a revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- g. Transfers of Government Securities Available for sale to/from Held to Maturity HTM category are done at acquisition cost or book value or market value on the date of transfer, whichever is the least and the depreciation, if any will be fully provided.
- h. Profit in respect of investments sold / redeemed from "HTM" category is included in Profit on Sale of Investments and partial amount is transferred to Investment Fluctuation Reserve by way of appropriation for want of sufficient profits.
- i. Provision for Shares not giving dividend is recognized & provided in the books.

## 7. Employee Benefits (AS- 15)

- a. Bank's contribution towards provident fund is paid every month to the Commissioner of Provident Fund on the basis of Employees Provident Scheme, 1952 and Employees' Pension Fund Scheme, 1995.
- b. Contributions to Recognized Gratuity Fund are accounted for based on actuarial valuation. The Bank has taken LIC Policy for Gratuity and pays the premium annually. The liability towards gratuity is calculated and paid every year to LIC of India as Employees Group Gratuity Scheme assessed on actual valuation.
- c. The liability towards leave encashment is calculated and paid every year to Kotak Life Insurance as Group Leave Encashment Scheme assessed on actual valuation. The amount charged to the Profit and Loss account year is based on leaves availed during the year. Encashment of such leaves can be availed by the employees in the subsequent year.
- d. Ex - gratia is paid on the basis of surplus available at the discretion of the Board of Directors.

## 8. Segment Reporting (AS - 17)

- a. The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- b. Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- c. Deposits, interest paid / payable on deposits, Borrowings and interest paid / payable on borrowings are allocated in the ratio of average investments to average advances in the segments, Retail Banking Operations and Treasury.



## 9. **Related Party Transaction (As-18)**

The Bank is a Co-operative society under the Maharashtra Cooperative Society, 1960 and there are no related party requiring a disclosure under AS 18 issued by the Institute of Chartered Accountants of India other than Key management personal. There being only on CEO Smt. Varsha K. Patel for the F.Y. 2022-2023 in terms of RBI Circular, she is being a single party covered under this category, no further details needs to be disclosed.

## 10. **Lease Accounting (AS – 19)**

Operating leases where bank as lessor effectively retains substantially all the risk and benefits of ownership of the leased term are classified as operating leases. Operating lease payments are recognised as an expense in the Profit and Loss account on a straight line basis over the lease term.

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

- Earnings per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before appropriation) by the weighted average number of equity shares outstanding during the period.
- The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

## 12. **Taxes on Income (AS – 22)**

- Provision for Current income tax is made on the basis of estimated taxable income for the year under new tax regime as per Section 115BAD.
- Tax expense 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.
- 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.
- Deferred Tax Assets are reassessed at the Balance Sheet date, based upon management's judgment as to whether the realization is reasonably certain.

## 13. **Intangible Assets. (AS-26)**

Computer Software purchased for Banks's use is amortized on straight line Method (SLM) basis 33.33% in accordance with RBI guidelines.

## 14. **Impairment of Assets (AS – 28)**

An asset is treated as impaired when the carrying amount of asset exceeds its estimated recoverable value. An impairment loss is provided in Profit and Loss account in the year in which an asset is identified as impaired.

## 15. **Provisions (AS - 29)**

A provision is recognised when the bank has a present obligation as a 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 present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

Contingent Assets, if any, are not recognised in the financial statements since this may result in the recognition of income that may never be realised.

## 16. **Events occurring after Balance Sheet Date**

There is no event after the Balance Sheet date which may be deemed to have any material impact on the financial statements.



## III. NOTES ON ACCOUNTS

- 1) Material prior Period items requiring separate disclosure as per Accounting Standard 5 read with the Reserve Bank of India guidelines Pertains to recovery from written off account Rs.59.70 lakhs and in Corresponding previous year it is Rs. 647.48 lakhs.
- 2) Certain items of Income & Expenditure as stated in Para '4' of the significant accounting policies are accounted on cash basis. This is in deviation from the generally accepted practices and as laid down by Accounting Standard-9 on 'Revenue Recognition' issued by The Institute of Chartered Accountants of India, which specifies that such items to be accounted for on accrual basis of accounting. This has resulted in such items being accounted for only in the year of realisation / payment instead of splitting the same over two or more accounting periods due to the nature of the transactions. In the Opinion of the management, these incomes will not have any material impact on the profit of the bank.
- 3) To claim deduction u/s36(1)(viii) of the Income Tax Act, the bank has made a provision of Rs. 580687.52 Lakhs
- 4) Interest Payable includes an old debit entry of Rs. 1,25,101.00/- pending for adjustment Since 2000, details of which could not be located.

### 5) Investments:

- a. During the year, the profit of Rs. 35,47,044.00 on sale of investments (Government Securities) under Available for Sale category has been credited to the Profit and Loss Account in accordance with the RBI guidelines.
- b. During the financial year 2022-23, the bank has invested under TREPS of Rs.3198.23 Lakhs. Bank has pledged Government Securities of Rs.5606.08 Lakhs for TREPS Borrowing
- c. As per Merger scheme of PMC with Unity Small Finance Co-Operation Limited bank has been allotted PNCPs of Rs.667.56 Lakhs and equity warrant of Rs. Rs.166.90 Lakhs against the deposits of the bank during the current financial year 2022-23.

In terms of Para no.5 of circular no RBI/2022-23/70 DOR.MRG.REC.46/00-00-010-2022-23 dated 10<sup>th</sup> June 2022 bank has made net provision of Rs.63.80 lakhs for the investment in PNCPs and as such total provision held for Non performing Investment (NPI) as on 31.03.2023 is Rs.563.80 Lakhs (inclusive of Provision against debentures and Bonds of Rs.50.00 Lakhs)

### 6) AS -15 Employee benefits:

- a. The Bank has kept Gratuity Fund with LIC and Bank has made contribution of Rs. 36,96,434/- for gratuity payment for all employees. Out of this, amount of Rs.12,32,145/- pertaining to the period from December 2022 to March 2023 and amount of Rs.24,64,289/- pertains to the period from April 2023 to November 2023 as per advice received from LIC
- b. Salary & Allowances includes:

(Amt. in Rs. Lakhs)

Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
Ex gratia	19.11	20.03
Group Gratuity contribution	36.96	11.60

- c. Actuarial Valuation of Leave Encashment has been made by Kotak Life Insurance. Contribution made towards Leave Encashment during F.Y. 2022-23 is Rs. 269842.68/-and premium paid on Group Life Insurance of employees is Rs.59218/-
- d. Salaries & Allowances include an amount of Rs.30,80,133.00/- contributed by the bank on account of contribution towards Provident Fund.



## 7) AS-17 Segment Reporting:

Sr. No	Particulars	31.03.2023	31.03.2022
1)	<b>SEGMENT REVENUE</b>		
a)	Retail Banking Operations	22,79,85,332.29	28,00,22,586.47
b)	Treasury & Investment Operations	24,63,65,815.64	25,10,77,983.26
c)	Other Banking Operations	2,84,66,351.91	1,32,80,748.08
d)	Unallocated		
	<b>Income from Operations</b>	<b>50,28,17,499.84</b>	<b>54,43,81,317.81</b>
2)	<b>SEGMENT RESULT</b>		
a)	Retail Banking Operations	91,368,166.35	13,77,25,001.72
b)	Treasury & Investment Operations	(111,499,830.80)	(11,61,84,280.98)
c)	Other Banking Operations	<b>2,84,66,351.91</b>	<b>1,32,80,748.08</b>
d)	Unallocated		
	<b>Profit Before Tax</b>	<b>83,34,687.46</b>	<b>3,48,21,468.82</b>
	Provision for Taxation	50,00,000.00	51,90,000.00
	(Deferred Tax)	(48,94,347.78)	1,22,69,312.78
	<b>Net Profit Carried forward to Balance Sheet</b>	<b>82,29,035.24</b>	<b>1,73,62,156.04</b>
3)	<b>CAPITAL EMPLOYED</b>		
	<b>Segment Assets</b>		
a)	Retail Banking Operations	2,94,09,87,019.49	2,80,97,19,739.53
b)	Treasury & Investment Operations	3,52,20,05,864.38	3,48,52,97,998.08
	<b>Total Assets</b>	<b>6,46,29,92,883.87</b>	<b>6,29,50,17,737.61</b>
	<b>Segment Liabilities</b>		
a)	Retail Banking Operations	6,02,84,17,618.35	5,85,54,54,037.85
b)	Treasury & Investment Operations		
	<b>Total Liabilities</b>	<b>6,02,84,17,618.35</b>	<b>5,85,54,54,037.85</b>
	<b>Net Segment Assets / (Liabilities)</b>		
a)	Retail Banking Operations	(3,08,74,30,598.86)	(3,04,57,34,298.32)
b)	Treasury & Investment Operations	3,52,20,05,864.38	3,48,52,97,998.08
c)	Unallocated		
		<b>43,45,75,265.52</b>	<b>43,95,63,699.76</b>
	<b>Net Segment Results (Reconciliation)</b>		
a)	Share Capital	5,77,71,590.00	5,78,87,000.00
b)	Reserve Funds	36,85,61,967.99	36,43,14,027.47
c)	Profit & Loss A/c credit balance	82,41,707.53	1,73,62,672.29
		<b>43,45,75,265.52</b>	<b>43,95,63,699.76</b>

## 8) AS-19 Lease Accounting:

As per the definition of leases as provided in Accounting Standard - 19 pertaining to lease accounting the bank has only operating lease payments due as on 31st March, 2023. There are no financial lease payment dues as on 31st March, 2023 .

Details of maturity profile of future operating lease payments are given below:

		(Amt. in Rs.)	
Sr. No	Period	31.03.2023	31.03.2022
1	Not later than one year	80,61,340.00	10,573,817.00
2	Later than one year and not later than three years	1,04,69,228.00	14,237,897.00
3	Later than three years	NIL	NIL
	<b>Total</b>	<b>1,85,30,568.00</b>	<b>24,811,714.00</b>



## 9) AS- 20 Earnings per Share:

Particulars	(Amt. in Rs.)	
	31.03.2023	31.03.2022
Net Profit after Tax attributable to Equity shareholders (before appropriations)	82,29,035.24	1,79,18,866.33
Weighted Average no. of Equity Shares outstanding during the period (Actual)	57,77,159	57,88,700
Basic and Diluted Earnings Per share	1.42	3.1
Nominal Value per share	10	10

## 10) AS 22 Deferred Tax Assets / (Liabilities):

The Deferred tax assets / liabilities as at March 31, 2023 and break-up of its components are as follows:

Particulars	Deferred Tax Asset/ (Liability) as at 31.03.2022	Addition/ (Reversal) during the year	Deferred Tax Asset/ (Liability) as at 31.03.2023
Depreciation	-6,16,446.15	-54,157.03	-6,70,603.17
Special Reserve	-8,81,950.72	-1,46,147.44	-10,28,098.16
Provision for Standard Assets	2539,003.50	0.00	25,39,003.50
Provision for Bad Debts	4860967.76	33,36,376.76	81,97,344.52
Standard Asset Moratorium/Interest Deferment	0.00	0.00	0.00
Provision on Investment with PMC	1,13,25,600.00	16,05,694.49	1,29,31,249.49
Business loss c/f	0.00	0.00	0.00
Provision for BDDR NPI	0.00	1,52,581.00	1,52,581.00
Unabsorbed depreciation c/f	0.00	0.00	0.00
<b>Net Deferred Tax Asset</b>	<b>1,72,27,174.39</b>	<b>49,84,347.78</b>	<b>2,21,21,522.17</b>

## 11) Impairment of Assets:

There is no indication of any material 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.

## 12) AS 29-Contingent Liability:

### a. Claims against the Bank not acknowledged as debts:

- The Income Tax authorities have raised a demand of Rs.54,36,750/- for A.Y. 2012-13 (F.Y. 2011-12) & Rs.11,24,020/- for A.Y. 2013-14 (F.Y. 2012-13) which is contested by the Bank in appeal and against which Bank has been paid 20% of total demand i.e.Rs.13,13,000/-. Provision is not considered necessary in respect of this demand as in the Bank's view, duly supported by various juridical pronouncements, the demand made is not sustainable.
- The Income Tax authorities have raised a demand of Rs.10, 34,556/-for A.Y. 2017-18 (F.Y. 2016-17) which is contested by the Bank in appeal and against which Bank has been paid 20% of total demand i.e.Rs.2,10,000/-. Provision is not considered necessary in respect of this demand as in the Bank's view, duly supported by various juridical pronouncements, the demand made is not sustainable.
- All guarantees 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 respect of Bank guarantees under AS-29 is disclosed as under:

Particulars	(Amt. in Rs.)	
	31.03.2023	31.03.2022
Bank Guarantees	16,46,829.00	42,15,148.00



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- iv. Property Tax (water tax and sewerage) in respect Colaba Branch - Rs.8,39,241/-, matter is under dispute.
- v. In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, during F.Y. 2022-23, the Bank has identified and transferred Rs. 52.73 Lacs to the Depositor Education and Awareness Fund as per details below:

Other items for which the bank is contingently liable- Amount transferred to DEAF (Deposits unclaimed for 10 years or more).

	(Amt. in Rs.)	
Particulars	31.03.2023	31.03.2022
Opening Balance of amount transferred to DEAF	436,64,302.28	3,03,90,214.17
Add: Amount transferred to DEAF during the year	52,72,789.60	1,34,24,108.70
Less : Amount reimbursed by DEAF towards claims	4,19,905.73	1,50,020.59
<b>Closing Balance of amount transferred to DEAF</b>	<b>485,17,186.15</b>	<b>4,36,64,302.28</b>

- 13) Suspense A/c balance of Rs.21.03 lakhs includes 20.70 lakhs being excess of sale proceeds from sale of Security given for loan (STLN 538) which has not been credited yet to the party a/c, since the matter is currently pending in the court and Rs 0.34 lakhs pertains various to Bid deposit.
- 14) Bank balances include fixed deposit amounting to Rs. 12.15 crores pledged with HDFC Bank against overdraft limit of Rs.10.94 crores (NDS OM WEB) and fixed deposit amounting Rs. 12.25 Crores pledged with HDFC bank against overdraft limit of Rs. 11.03 Crores (Current Account with HDFC Bank) to the bank. The outstanding balance against the said facilities as on 31.3.2023 is NIL.

**15) Non-Banking Assets:**

Non banking asset of Rs.114.52 lakhs is held as on 31.03.2023. The breakup of the same is as under:

	(Amt. in Rs.)
Balance as on 31.03.2022 as per report	283.52
Less : Conversion into Fixed Asset	146.00
Less : Sale of Flat A/404, Virar as on 31.03.2023	23.00
Balance as on 31.03.2023 in NBA account	114.52

There is no acquisition during the FY 2022-2023 in NBA account

- 16) **Details regarding disclosure norms prescribed for UCBs as per circular no UBD CO BPD (PCB) Cir no 52/12.05.001/2013-14 dated 25.3.2014.**

		(Amt. in Rs.)	
Sr. No.	Particulars	31.03.2023	31.03.2022
1	Capital to Risk Weight Asset Ratio (CRAR)	15.45 %	14.04%
2	Movement of CRAR	(+) 1.41	(+)1.13
3	Investment		
A	Face Value	21000.00	23000.00
	Book value	21022.26	23338.76
B	Market Value	20632.63	21555.85
	CCIL		
	Shares in Co-operative institution/approved financial institutions	0.57	0.57
C	Details of issuer composition of Non – SLR investment and non performing Non – SLR investment (UBD. Co. BPD. (PCB) Cir. No 45/16.20.00/2003-04 dated April 15, 2004 and UBD. (PCB) BPD Cir No.14/16.20.00/2007-08) dated September 18,2007)		





Sr. No.	Particulars	31.03.2023	31.03.2022
1)	Advances against real estate, construction business, housing	5077.66	5227.08
2)	Advances against shares & debentures	NIL	NIL
3)	Advances to Directors, their relatives, companies / firms in which they are interested	NIL	NIL
A	Fund- based	NIL	NIL
B	Non –fund based (Guarantee, L/C etc.)	NIL	NIL
4)	Cost of deposit : Average Cost of Deposit	5.88	6.27
5)	NPAs:		
A	Gross NPAs	3032.54	3447.68
B	Net NPAs	967.80	1532.94
6)	Movement in NPAs		
A	Gross NPAs	415.14	1056.86
B	Net NPAs	565.14	1239.38
7)	Profitability		
A	Interest Income as a percentage of Working Funds	7.67	7.52
B	Non-interest Income as a percentage of Working Funds	0.63	0.53
C	Operating profit as a percentage of working funds	0.75	1.65
D	Business (Deposits + Advances) per employee	592.18	665.16
E	Return on Assets	0.22	0.30
F	Profit per employee	1.14	1.66
8)	Provisions made towards NPAs	2064.74	1914.74
	Provision made on Depreciation in Investment	160.45	300.32
	Provision made towards Standard Assets	104.00	104.00
9)	Movement in Provisions		
A	Towards NPAs	150.00	212.52
B	Towards Depreciation on Investment	139.87	267.52
C	Towards Standard Assets	NIL	NIL
D	Towards Standard Asset Moratorium/Interest Deferment	NIL	NIL
10)	Foreign currency assets & liabilities (if applicable)	N.A	N.A.
11)	Payment of DICGC insurance premium	37.39	61.16
12)	Penalty imposed by RBI	YES	YES
13)	Restructured Accounts	As Below	As Below

17) Previous Years figures have been regrouped/rearranged wherever necessary to conform to the layout of the accounts of the current year.



## IV Disclosure as per Reserve Bank of India's Master Direction on Financial Statements-Presentation and Disclosures

### 1) Regulatory Capital

(Amt. in Rs.)

Sr. No.	Particular	31.03.2023	31.03.2022
	<b>COMPOSITION OF REGULATORY CAPITAL</b>		
i	Paid up share capital and reserves(net deduction if any)	2130.45	2143.66
ii	Other Tier 1capital		
iii	<b>Tier1capital (i+ii)</b>	<b>2130.45</b>	<b>2143.66</b>
iv	Tier 2 capital	1159.06	1036.00
v	<b>Total Capital (Tier1+Tier2)</b>	<b>3289.11</b>	<b>3179.72</b>
vi	<b>Total Risk Weighted Assets(RWAs)</b>	<b>21282.56</b>	<b>22036.42</b>
vii	Paid-up share capital and reserves as percentage of RWAs	10.01%	9.73
viii	Tier1 Ratio (Tier 1 capital as a percentage of RWAs)	10.01%	9.73
ix	Tier 2 Ratio (Tier 2capital as percentage of RWAs)	5.45%	4.70
x	Capital to Risk Weighted Assets Ratio (CRAR)(Total capital as percentage of RWAs)	2.71%	14.43
xi	Percentage of Shareholding of Government of India	Nil	Nil
xii	Amount of paid up equity capital raised during the year	Nil	Nil
xiii	Amount of non-equity Tier1 capital raised during the year	Nil	Nil
xiv	Amount of Tier2 capital raised during the Year	Nil	Nil

### 2) Assets liability management

Particular	Deposits	Advances	Investments	Borrowings	Foreign currency assets	Foreign Currency liability
Day1 to 14 days	3507.54	3188.9	4084.74	NIL	NIL	NIL
15 to 28 days	1145.84	592.83	864.18	NIL	NIL	NIL
29 days to 3 months	5642.51	3120.79	4265.39	NIL	NIL	NIL
Over 3 months and up to 6 months	7123.49	310.18	3000.00	NIL	NIL	NIL
Over 6 months and up to 1 year	9962.2	2300.55	2633.29	NIL	NIL	NIL
Over 1 year and up to 3 years	24565.12	2208.59	12280.49	NIL	NIL	NIL
Over3 years and up to 5 years	384.66	1674.41	2820.91	NIL	NIL	NIL
Over 5 years	324.56	5601.75	5271.06	NIL	NIL	NIL
	52655.92	18998.00	35220.06	NIL	NIL	NIL

### 3) Investments.

#### a. Composition of Investment Portfolio-As at 31.03.2023.

##### Investment In India

(Amt. in Rs.)

Particulars	Government securities	Other Approved Securities	Shares	Debenture And Bonds	Subsidiaries and /or joint ventures	Others	Total Investment in India
<b>Held on Maturity</b>							
<b>Gross</b>	11758.35	0.00	0.00	0.00	0.00	0.00	11758.35
<b>Less: Provision for Non-performing Investment (NPI)</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	11758.35	0.00	0.00	0.00	0.00	0.00	11758.35



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(Amt. in Rs.)

Particulars	Government securities	Other Approved Securities	Shares	Debenture And Bonds	Subsidiaries and /or joint ventures	Others	Total Investment in India
<b>Available for sales</b>							
<b>Gross</b>	9263.92	0.00	0.00	50.00	0.00	1234.50	10548.42
<b>Less:</b> Provision for depreciation and NPI	160.45	0.00	0.00	50.00	0.00	513.80	724.25
<b>Net</b>	9103.47	0.00	0.00	0.00	0.00	720.70	9824.17
<b>Held for Trading</b>							
<b>Gross</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Less:</b> Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Investment</b>	21022.27	0.00	0.00	50.00	0.00	1234.50	22256.77
<b>Less-</b> Provision for non performing investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Less-</b> Provision for depreciation and NPI	160.45	0.00	0.00	50.00	0.00	513.80	724.25
<b>Net</b>	20861.82	0.00	0.00	0.00	0.00	720.70	21532.52

## Composition of Investment Portfolio-As at 31.03.2022.

### Investment In India

Particulars	Government securities	Other Approved Securities	Shares	Debenture And Bonds	Subsidiaries and / or joint ventures	Others	Total Investment in India
<b>Held on Maturity</b>							
<b>Gross</b>	11592.72	0.00	0.00	0.00	0.00	0.00	11592.72
<b>Less:</b> Provision for Non-performing Investment (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net</b>	11592.72	0.00	0.00	0.00	0.00	0.00	11592.72
<b>Available for sales</b>							
<b>Gross</b>	11746.04	0.00	0.00	50.00	0.00	9564.47	21360.51
<b>Less:</b> Provision for depreciation and NPI	300.31	0.00	0.00	0.00	0.00	450.00	750.31
<b>Net</b>	11445.73	0.00	0.00	50.00	0.00	9114.47	20610.20
<b>Held for Trading</b>							
<b>Gross</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Less:</b> Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>NET</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Investment</b>	23338.76	0.00	0.00	50.00	0.00	9564.47	32903.23
<b>Less:</b> Provision for non performing investment	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Less:</b> Provision for depreciation and NPI	300.31	0.00	0.00	50.00	0.00	450.00	750.31
<b>Net</b>	23038.45	0.00	0.00	0.00	0.00	9114.47	32152.92



b. **Movement of provisions for Depreciation and Investment Fluctuation reserve**

(Amt. in Rs.)			
Sr.No.	Particulars	31.03.2023	31.03.2022
i)	<b>Movement of provisions held towards depreciation on investments</b>		
	a) Opening balance	300.32	32.80
	b) Add: Provisions made during the year	6.06	267.52
	c) Less: Write off/Write back of excess provisions during the year	145.93	0.00
	d) closing balance	160.45	300.32
ii)	<b>Movement of Investment Fluctuation Reserve</b>		
	a) Opening balance	340.78	101.38
	b) Add: Amount transferred during the year	123.00	239.40
	c) Less: Drawdown	0.00	0.00
	d) Closing balance	463.78	340.78
iii)	<b>Closing balance in IFR as a percentage of closing balance of investments in AFS AND HFT/Current category</b>	4.42%	2.94%

c. **Sale and transfer to/from/HTM Category**

During the year bank has shifted securities from AFS category to HTM category on 04.04.2022 for which bank has Booked M to M loss of Rs.30867500.00

d. **Non-SLR Portfolio:**

i. Non-Performing non-SLR Investment.

(Amt. in Rs.)			
Sr.no.	Particular	Current Year	Previous year
1	Opening balance	0.00	0.00
2	Additions during the year since 1 <sup>st</sup> April 2022*	50.00	0.00
3	Reductions during the above period	0.00	0.00
4	Closing balance	50.00	0.00
5	Total provisions held	50.00	0.00

(\*) Excluding PMC Equity warrant and PNCPS of USFB.

ii. Issuer composition of non SLR Investment.

(Amt. in Rs.)					
Sr.no	Particular	Amount	Extent of Below investment Grade securities	Extent of unrated securities	Extent of unlisted securities
1	PSU	0.00	0.00	0.00	0.00
2	FIs	0.00	0.00	0.00	0.00
3	Banks	9714.50	0.00	0.00	0.00
4	Private corporates	0.00	0.00	0.00	0.00
5	Mutual Fund	400.00	0.00	0.00	0.00
6	Others	884.50	0.00	0.00	884.50
7	Provision held towards depreciations	563.80	0.00	0.00	563.80

**Note: Total should match the total non-SLR held by the bank**



## e. Repo/Reverse Repo Transactions

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31 <sup>st</sup> march 2023
<b>Securities Sold under Repo</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
i) Government securities	0.00	0.00	0.00	0.00
ii) corporate Debt Securities	0.00	0.00	0.00	0.00
<b>Securities purchased under Reverse Repo</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
i) Government Securities	0.00	0.00	0.00	0.00
ii) Corporate Debt securities	0.00	0.00	0.00	0.00
<b>Securities Sold under RBI Repos(LAF)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
i) Government Securities	0.00	0.00	0.00	0.00
ii) Corporate securities	0.00	0.00	0.00	0.00
<b>Securities purchased under RBI Repos(LAF)</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
i) Government Securities	0.00	0.00	0.00	0.00
ii) Corporate Debt Securities	0.00	0.00	0.00	0.00

## 4) **Assets Quality**

### a) **Classification of gross advances and provisions held (Rs. In lakh)**

#### **Standard Non-Performing**

(Amt. in Rs.)

	Total standard advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	Total
<b>Gross Standard Advances and NPAs</b>						
Opening Balance	15816.89	341.00	3052.72	134.65	3528.37	19345.26
Add: Addition during the year					212.28	
Less Reduction during the year					708.11	
Closing balance	15965.46	204.15	2549.17	279.22	3032.54	18998.00
Reduction in Gross NPAs due to						
Up gradation					692.33	
Recoveries(excluding recoveries from upgraded accounts)					15.78	
Write-offs					NA	
Provisions (excluding Floating Provisions)						
Opening balance of provision held					1914.74	
Add; Fresh provision made during the year					200.00	
Less: Excess provision reversed/ write-off loans					50.00	
Closing balance of provision held					2064.74	



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(Amt. in Rs.)

	Total standard advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	Total
<b>NET NPAs</b>						
Opening balance					1613.63	
Add: fresh addition during the year					12.28	
Less: reduction during the year					658.11	
Less: Floating provisions not been reckoned for Tier2Capital					NA	
Closing balance					967.80	
<b>Floating Provisions</b>	NIL					
Opening balance						
Add: Additional provisions made during the year					NA	
Less: Amount drawn down during the year					NA	
Closing balance of floating provisions					NA	
<b>Technical Write-off and the recoveries made thereon</b>	NIL				NA	
Opening balance of Technical/ Prudential write-off accounts						
Add: Technical Prudential Write off during the year						
Less; Recoveries made from previously technical/prudential written off during the year						
Closing balance						

## Ratios of Gross NPA and Net NPA

Sr. No	Ratio	31.03.2023	31.03.2022
1	<b>Without considering merged banks</b>		
i	Gross NPA to Gross Advances	15.96 %	17.82%
ii	Net NPA to NET Advances	5.72 %	8.79%
iii	Provision coverage ratio	68.12	55.53
2	<b>Merged Banks</b>	N.A	N.A
i	Gross NPA to Gross Advances		
ii	Net NPA to NET Advances	N.A.	N.A.
	Provision coverage ratio		
3	<b>TOTAL</b>		
i	Gross NPA to Gross Advances	15.96%	17.82%
ii	Net NPA to NET Advances	5.72%	8.79%
	Provision coverage ratio	68.12	55.53



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## b) Sector-wise Gross Advances and Gross NPAs (Rs. In lakh)

(Amt. in Rs.)

Sr.no	Sector	31.03.2023			31.03.2022		
		Outstanding total advances	Gross NPAs	Percentage of Gross NPAs to total Advances in that sector	Outstanding total advances	Gross NPAs	Percentage of Gross NPAs to total Advances in that sector
i)	<b>Priority Sector</b>						
a)	Agriculture and allied activities	789.44	95.09	0.49	1081.89	186.11	17.20
b)	Advances to industries sector eligible as priority sector lending	238.79	0.66	0.01	4984.10	759.66	15.24
c)	Services	7964.54	1248.05	6.57	1254.33	764.82	60.97
d)	Personal loan	0.00	0.00	0.00	2351.85	75.91	3.22
	<b>Subtotal(i)</b>	<b>8992.77</b>	<b>1343.80</b>	<b>7.07</b>	<b>9672.17</b>	<b>1786.50</b>	<b>18.47</b>
ii)	<b>Non-priority sector</b>						
a)	Agriculture and allied activities	0.00	0.00	0.00	0.00	0.00	0.00
b)	Industry	0.00	0.00	0.00	0.00	0.00	0.00
c)	Service	10005.23	1688.74	8.89	0.00	0.00	0.00
e)	Personal loans	0.00	0.00	0.00	9673.09	1661.68	17.17
	<b>Sub-total(ii)</b>	<b>10005.23</b>	<b>1688.74</b>	<b>8.89</b>	<b>9673.09</b>	<b>1661.68</b>	<b>17.17</b>
	<b>Total(i+ii)</b>	<b>18998.00</b>	<b>3032.54</b>	<b>15.96</b>	<b>19345.26</b>	<b>3447.68</b>	<b>18.72</b>

## c) Particulars of resolution plan and restructuring

### Details of account subjected to restructuring.

		Housing Loan		SME Debts Restructuring		Others	
		2022-23	2021-22	2022-23	2021-22	2022-23	2021-22
Standard Advances Restructured	No. of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL
	Amount Outstanding	NIL	NIL	NIL	NIL	NIL	NIL
	Sacrifice (diminution in the fair value )	NIL	NIL	NIL	NIL	NIL	NIL
Sub-Standard Advances Restructured	No. of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL
	Amount Outstanding	NIL	NIL	NIL	NIL	NIL	NIL
	Sacrifice (diminution in the fair value )	NIL	NIL	NIL	NIL	NIL	NIL
Doubtful Advances Restructured	No. of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL
	Amount Outstanding	NIL	NIL	NIL	NIL	NIL	NIL
	Sacrifice (diminution in the fair value )	NIL	NIL	NIL	NIL	NIL	NIL
Total	No. of Borrowers	NIL	NIL	NIL	NIL	NIL	NIL
	Amount Outstanding	NIL	NIL	NIL	NIL	NIL	NIL
	Sacrifice (diminution in the fair value)	NIL	NIL	NIL	NIL	NIL	NIL

No such case during this financial year.





**d) Details of financial assets sold to Assets Reconstruction Companies (ARCs)**

During this financial year and previous years, bank has not sold financial assets to Assets Reconstruction Companies hence disclosure is not required.

**e) Fraud accounts**

Details of the number and amounts of frauds as well as the provisioning thereon as per template given below.

Particular	31.03.2023	31.03.2022
Number of frauds reported	3	
Amount involved in fraud (Rs. Lakh)	5.32	NIL
Amount of fraud recovered(Rs. Lakhs)	Nil	NIL
Amount of provision made for such frauds(Rs. Lakhs)		
Amount of Unamortized provision debited from other reserves as at the end of the year (Rs. Lakh)		

**f) Resolution Framework 1.0 & 2.0**

Disclosure of Resolution Framework for COVID-19-related Stress as per RBI circular ref no. DOR.NO.BP.BC/3/21/04.048/2020-2021 dated August 06 2020 and DOR.STR.REC.11/2104.048/2021-22 dated May05, 2021. – No such case during the year.

**g) MSME Sector- Restructuring of Advances:**

Details of accounts restructured during F.Y. 2021-22 as per Circular No. DOR.STR.REC.12/21.4.048/2021-22 dated May5 2021. – No such case during the year.

**5) Exposures:**

**a) Exposure to real estate sector**

Sr. no	Category	31.03.2023	31.03.2022
1	Direct Exposure		
a)	Residential Mortgage-		
	Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	2111.06	2305.07
	On which (a) individual housing loans eligible for inclusion in priority sector advances.	1385.29	1740.11
b)	Commercial Real Estate		
	Lending secured by mortgages on commercial real estate (office building, retail space, multipurpose commercial premises, multifamily residential buildings, multitenant commercial premises, industrial or warehouse space, hotel, land acquisition, development and construction (etc)	79.55	NIL
c)	Investment in Mortgage-Backed Securities (MBS) and other securitized exposures-	NIL	3639.67
	1)Residential	79.55	1548.72
	2)Commercial Real Estate	2887.04	2090.95
ii)	Indirect Exposure		
	Fund based and non-fund based exposure on National Housing Bank and Housing Finances Companies.	NIL	NIL
	<b>Total Exposure to Real Estate Sector</b>	<b>5077.65</b>	<b>5944.74</b>



## b) Exposure to Capital Market

Sr.no	Particular	31.03.2023	31.03.2022
i.	Direct investment in equity shares, convertible bond, convertible debenture and unit of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt.	NIL	NIL
a)	Advance against shares/bonds/debenture or other securities or on clean basis to individual for investment in shares (including IPOs/ESOPs) convertible bonds, convertible debentures and units of equity oriented mutual fund.	Nil	NIL
	Advances for any other purposes where shares or convertible bonds and convertible debenture or units of equity oriented mutual funds does not fully cover the advances.	NIL	NIL
b)	Secured and unsecured advances to stock brokers and guarantees issued on behalf on stockbrokers and market makers.	NIL	NIL
c)	Bridge loans to companies against expected equity flows/ issues	NIL	NIL
d)	Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debenture or units of equity oriented mutual funds.	NIL	NIL
ii.	All exposures to Venture Capital Funds(both registered and unregistered)	NIL	NIL
	<b>Total Exposure to capital market</b>	<b>NIL</b>	<b>NIL</b>

## c) Unsecured Advances

Sr.no	Particular	31.03.2023	31.03.2022
i)	Total Unsecured gross advances of the bank	111.60	163.90
ii)	Out of the above, amount of advances for which intangible securities such as charge over the rights, license, authority etc. have been taken	NIL	NIL
iii)	Estimated value of such intangible securities	NIL	NIL

## d) Factoring exposures:

Bank does not have factoring exposure and hence this disclosure is not required.

## e) Intra –group exposure: NIL

## f) Unhedged foreign currency exposure :

Bank does not have foreign currency exposures and hence this disclosure is not required.

## 6) Concentration of deposits, advances, exposures and NPAs

### a) Concentration of deposits (Rs. In lakh)

Sr. no	Particulars	31.03.2023	31.03.2022
1	Total deposits of the twenty largest depositors	4635.95	3401.81
2	Percentage of deposits of twenty largest depositors to total deposits of the bank.	8.80	6.48

### b) Concentration of Advances (Rs. In lakh)

Sr. no	Particulars	31.03.2023	31.03.2022
1	Total advances to the twenty largest borrowers	9592.29	6989.78
2	Percentage of advances to the twenty largest borrowers/ customers to total advances of the bank	50.49	36.13



c) **Concentration of exposures (Rs. In lakh)**

Sr. no	Particulars	2022-23	2021-2022
1	Total exposures to the twenty largest borrowers/customers	9592.29	6989.78
2	Percentage of exposures to the twenty largest borrowers/customers to total exposures of the bank on borrowers/customers	50.49	36.13

d) **Concentration of NPAs (Rs. In lakh)**

Sr. no	Particulars	2022-23	2021-2022
1	Total exposures to the Top twenty NPA accounts	2119.83	352.52
2	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	69.90	10.22

7) **Disclosures relating to securitization:**

No such case for during the Financial Year 2021-22 .

8) **Transferred to Depositor Education and Awareness Fund (DEA Fund):**

Disclosure with respect to The Depositor Education and Awareness Fund scheme, 2014(DEAF) as per RBI Circular dated 27.05.2014.

Particulars	31.03.2023	31.03.2022
Opening balance of amount transferred to DEAF	436,64,302.28	303,90,214.17
Add: Amount transferred to DEAF during the year.	52,72,789.60	134,24,108.70
Less: Amount reimbursed by DEAF towards claim	4,19,905.73	1,50,020.59
Closing balance of amount transferred to DEAF	<b>485,17,186.15</b>	<b>436,64,302.28</b>

9) **Disclosure of complaints:**

a. **Summary information on complaints received by the bank from customers and from the office of Banking Ombudsman(OBOs)**

Sr. no	Particulars	31.03.2023	31.03.2022
	<b>NIL</b>		

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

Grounds of complaints (i.e. Complaints relating to)	No. of complaints pending at the beginning of the year)	Number of complaints received during the year	%Increase/decrease in the complaints received over the previous year	Number of complaints pending at the end of the year	Of 5 number of complaints pending beyond 30 days
1	2	3	4	5	6
	<b>Current year</b>				
Other Grounds	<b>Nil</b>				
ATM/Debit cards					
Account opening/difficulty in operation of accounts					
Staff Behaviors					
<b>Total</b>					
	<b>Previous year</b>				
Other Grounds	<b>Nil</b>				
ATM/Debit cards					
Account opening/difficulty in operation of accounts					
Staff Behaviour					
<b>Total</b>					



## 10) Disclosure of Penalties imposed by Reserve bank Of India:

Monetary penalty of **Rs. 2 lakh** for the bank had not put in place a system for periodic review of risk categorization and contravened RBI Direction contained in paragraph 37(a) of KYC Directions, thereby warranting imposition of penalty. Letter dated 25.01.2022

## 11) Other Disclosures:

Sr.no	Particular	31.03.2023	31.03.2022
<b>a</b>	<b>Business ratio</b>		
i	Interest income as percentage of working funds(%)	7.67	7.52
ii	Non-interest income as percentage of working funds(%)	0.63	0.53
iii	Cost of Deposits	5.88	6.27
iv	Net interest Margin	2.35	2.08
v	Operating profit as percentage of Working funds(%)	0.75	1.65
vi	Return of Assets (%)	0.22	0.30
vii	Business (Deposit + Advances)per employee	617.71	665.16
viii	Profit per employee	1.14	1.66
<b>b</b>			
i	Commission received from insurance business	NIL	NIL
<b>c</b>	<b>Marketing and distributions</b>	NIL	NIL
<b>d</b>	<b>Priority Sector Lending Certificate(PSLC)</b>	NIL	NIL
	PSLC Purchase	NIL	NIL
	PSLC Sold	NIL	NIL
<b>e</b>	<b>Provisions and contingencies</b>		
i	Provision towards NPA	2064.74	1914.74
ii	Provision towards income tax	50.00	51.90
iii	Towards Standard Advances	759.20	104
iv	Towards standard Advances against Moratorium Granted loans-Covid relief	NIL	NIL
v	Provision for restructured	NIL	NIL
vi	Depreciation on investment	160.45	NIL
<b>f</b>	<b>Deposit insurance (DICGC)premium paid</b>		
i	Payment of (DICG)Insurance premium		
	April-2022-sept 2022	31.57	30.44
	Oct-2022-March 2023	32.63	30.72
	(payment are made within stipulated time)	Yes	Yes
ii	Arrears in payment of DICG premium	No	No
<b>g</b>	<b>Advances to directors &amp; their Relative</b>	No	No
i	Advances to Directors	NIL	NIL
	a. <b>Fund Based</b>		
	b. <b>Non-Fund Based</b>		
	<b>Advances to Relative, companies/firms in which they are interested of Directors</b>	NIL	NIL
	a. <b>Fund based</b>		
	b. <b>Non-fund Based</b>		
	<b>TOTAL</b>		



# दि नॅशनल को-ऑपरेटिव्ह बँक लिमिटेड

Notes to accounts are forming part of Accounts  
As Per Our Report of Even Date Attached  
For J.Kala & Associates  
Chartered Accountants  
FRN: 118769W

(CA Mohanlal Jain)  
Partner  
Membership No:070341  
UDIN : 22070341ANQPYT6694

For The National Co-operative Bank Limited  
For and on behalf of Board of Directors

Varsha K. Patel  
Chief Executive Officer

(CA P.V. Page)  
Chairman

(Adv. J.K.Desai)  
Vice-Chairman

(Adv. K.S.Desai)  
Director

Place : Mumbai  
Date : 20.07.2023

(CA L.W.Kale)  
Director

(CS S.T. Kharmate)  
Director

## २०१६-१७ सालापासूनच्या सात वर्षातील बँकेच्या कामगिरीवर एक दृष्टीक्षेप

( रु. लाखात )

विषय	२०१६-१७	२०१७-१८	२०१८-१९	२०१९-२०	२०२०-२१	२०२१-२२	२०२२-२३
भाग भांडवल	६०५.८४	५८६.९३	५९७.०७	५८५.९४	५८२.५२	५७८.८७	५७७.७२
निधी	५९७२.८०	५२७५.२९	५४८४.३९	५८२२.९०	५२९६.५०	६९२०.९९	६४२६.३९
ठेवी	६९५०३.९९	६०८९२.८६	६०५२०.३०	४८२९०.४४	५०६२९.७०	५२४९९.७६	५२६५५.९२
गुंतवणूक	२९६८३.६६	३२६४५.४८	३४५७८.७५	३२६२२.५६	३३९८३.७९	३२९५३.८९	३५२२०.०६
कर्जे	३६४६२.०४	३७९४७.५७	२६९३०.३९	२२९७०.०६	२९७०३.८६	९९३४५.२५	९८९९८.००
खेळते भांडवल	७२७९४.०९	७४२९९.२०	६७३७९.९३	६५२४४.४९	६३९३४.३७	५९७५७.५५	५६५४३.७८
ढोबळ नफा	९७४.०२	५५२.२७	३९५.९५	५४४.६०	७०२.३९	६९४.६५	५२९.७६
निव्वळ नफा	८०.७२	३६.५३	९८.६६	२२५.३८	९३.८६	९७३.६३	८२.२९
भांडवल पर्याप्त प्रमाण (सी.आर.ए.आर.)	९८.९९%	९४.२०%	९३.९४%	९२.५६%	९२.९९%	९४.४३%	९५.४५%
लेखापरीक्षण वर्ग	अ	अ	अ	ब	ब	ब	ब



# दि नॅशनल को-ऑपरेटिव्ह बँक लिमिटेड

## अर्जेन्डा क्र. ७

२०२३-२४ आर्थिक वर्षाकरिता उलाढालीचे अंदाजपत्रक आणि अपेक्षित प्रगतीच्या योजनेचा गोषवारा

वित्तीय आणि उत्पन्नाचे वर्ष २०२३-२४ साठीचे अंदाजपत्रक

(रु.लाखात)

विषय	आर्थिक वर्ष २०२२-२३ (प्रत्यक्ष)	आर्थिक वर्ष २०२३-२४ अंदाजे होणारे बदल	अंदाजपत्रक २०२३-२४
<b>ताळेबंद</b>			
वसूल भाग भांडवल	५७७.७२	३०.००	६०७.७२
राखीव व इतर निधि	६४६२.३९	५०.००	६४७६.३९
ठेवी	५२६५५.९२	४०००.००	५६६५५.००
गुंतवणूक	३५२२०.०६	१०००.००	३६२२०.०६
कर्जे	१८९९८.००	३०००.००	२१९९८.००
खेळते भांडवल	५६५४३.७८	४०००.००	६०५४३.७८
<b>उत्पन्न</b>			
कर्जावरील व्याज	२१७४.२४	१००.००	२२७४.२४
गुंतवणूक	२४२२.१८	५०.००	२४७२.१८
कमिशन व लाभांश	४५.९२	५.००	५०.९२
इतर उत्पन्न	४३४.७८	१०.००	४४४.७८
<b>एकूण उत्पन्न</b>	<b>५०७७.१२</b>	<b>-</b>	<b>५०७७.१२</b>
<b>खर्च</b>			
ठेवीवरील व्याज	३०९९.३	३५०.००	३४४९.३
पगार व भत्ते	६४७.७९	२५.००	६७२.७९
भाडे, कर, विमा व वीज	२०५.७५	५.००	२१०.७५
कायदेशीर सल्ला व लेखापरीक्षण शुल्क	४७.७२	५.००	५२.७२
पोस्टेज व टेलिग्राम	१३.०६	१.००	१४.०६
उत्तारा	३७.८५	-	३७
स्टेशनरी, छपाई व जाहिरात	१६.०३	१.५०	१७.५३
इतर खर्च	२६०.९९	२५.००	२८५.९९
तरतुदी	३६५.६६	-	३६५
<b>एकूण खर्च</b>	<b>४९९४.८२</b>	<b>-</b>	<b>५०८२.९४</b>
<b>कर पूर्व नफा</b>	<b>८२.२९</b>	<b>-</b>	<b>९६५</b>

## अर्जेन्डा क्र. १०

### AMENDMENT OF BYELAW AS UNDER

No. of the Bye-law	Wording of the existing Bye-law	Proposed Bye-law Amendment	Remarks
5. Clause (xxx)	OBJECTS : To undertake insurance business as corporate agents / on referral basis	OBJECTS : To act as Corporate Agent as per IRDAI (Registration of Corporate Agents) Regulation, 2015 as amended from time to time	To act as Corporate agent for Insurance Company.



# THE NATIONAL CO-OP. BANK LTD.

## दि नॅशनल को-ऑप.बँक लि.

### Sub Committees of the Bank

<b>HRD</b> <ol style="list-style-type: none"> <li>1) Sol. Shri Jayesh K. Desai : Chairman</li> <li>2) Shri. Arun R. Patil : Member</li> <li>3) Shri. Subhash D.Bhandarkar : Member</li> <li>4) Shri. Sitaram V. Bhalerao : Member</li> <li>5) Adv. Mrs. Anuprita N. Gogri : Member</li> </ol>	<b>Loan &amp; Investment</b> <ol style="list-style-type: none"> <li>1) C.A. Shri. Laxman W. Kale : Chairman</li> <li>2) Shri. Subhash D. Bhandarkar : Member</li> <li>3) Shri. Mahesh S. Salunke : Member</li> <li>4) Sol. Shri. Jayesh K. Desai : Member</li> <li>5) Mr. Ammogh V. Raut : Member</li> </ol>
<b>Recovery Committee</b> <ol style="list-style-type: none"> <li>1) Adv. Shri. Dhairyasheel A. Nalavade : Chairman</li> <li>2) Shri. Arun R. Patil : Member</li> <li>3) CS &amp; IP Shri. Sadashiv T. Kharmate : Member</li> <li>4) Shri. Sitaram V. Bhalerao : Member</li> <li>5) Mr. Ammogh V. Raut : Member</li> </ol>	<b>Audit, Reform &amp; Inspection</b> <ol style="list-style-type: none"> <li>1) CS &amp; IP Shri. Sadashiv T. Kharmate : Chairman</li> <li>2) C.A. Shri. Laxman W. Kale : Member</li> <li>3) Shri. Subhash D. Bhandarkar : Member</li> <li>4) Mr. Ammogh V. Raut : Member</li> <li>5) Mr. Sagar S. Kharmate : Member</li> </ol>
<b>Monitoring High Value Frauds</b> <ol style="list-style-type: none"> <li>1) Adv. Shri. Bushan V. Mahadik : Chairman</li> <li>2) Shri. Arun R. Patil : Member</li> <li>3) Shri. Krishna N. Pawle : Member</li> <li>4) Adv. Mrs. Anuprita N. Gogri : Member</li> <li>5) Mr. Sagar S. Kharmate : Member</li> </ol>	<b>Nomination and Remuneration</b> <ol style="list-style-type: none"> <li>1) Shri. Madhav J. Prabhune : Chairman</li> <li>2) Adv. Shri. D. A. Nalavade : Member</li> <li>3) Shri. Sitaram V. Bhalerao : Member</li> <li>4) Adv. Shri. Bushan V. Mahadik : Member</li> <li>5) Sol. Shri. Jayesh K. Desai : Member</li> </ol>
<b>Advocates /Legal Experts</b> <ol style="list-style-type: none"> <li>1) Adv. Shri. Kashiram S. Desai : Chairman</li> <li>2) CS &amp; IP Shri. S.T. Kharmate : Member</li> <li>3) Shri. Arun R. Patil : Member</li> <li>4) Adv. Shri. D. A. Nalavade : Member</li> <li>5) Adv. Bhushan V. Mahadik : Member</li> <li>6) Sol. Shri. Jayesh K. Desai : Member</li> </ol>	<b>Board of Management (BOM)</b> <ol style="list-style-type: none"> <li>1) Adv. Shri. Kashiram S. Desai : Chairman</li> <li>2) Sol. Mrs. Pallavi Y. Jagtap Joshi : Director &amp; Member</li> <li>3) Shri. Shrikant V. Shintre : Member</li> <li>4) CA Shri. Ravindra M. Savant : Member</li> <li>5) Shri Vivek J. Mhatre : Member</li> <li>6) CA Shri. Rishikesh S. Shintre : Member</li> </ol>
<b>Technology Committee</b> <ol style="list-style-type: none"> <li>1) Shri. Sitaram D. Khanolkar : Chairman</li> <li>2) Shri. Mahesh S. Salunke : Member</li> <li>3) CA Mrs. Chitkala U. Kulkarni : Member</li> <li>4) Mr. Sagar S. Kharmate : Member</li> <li>5) Mr. Ammogh V. Raut : Member</li> </ol>	





# THE NATIONAL CO-OP. BANK LTD.

## दि नॅशनल को-ऑप.बँक लि.

### आपल्या शाखा

#### फोर्ट शाखा

९, पोदार चेंबर्स, स्टोअर लेन, फोर्ट, मुंबई - ४००००१  
दूरध्वनी क्र.: २२६६ ४०७८ / २२६६ ०९७३

#### घाटकोपर शाखा

शॉप क्र. ५ आणि ६, गिरी विहार बिल्डिंग, तळमजला.  
जीवदया लेन, घाटकोपर, (पश्चिम) मुंबई - ४०००८६  
दूरध्वनी क्र.: २५१५९५३४ / २५१३३५३५

#### नरीमन पॉईंट शाखा

२१४, रहेजा सेंटर, फ्री प्रेस जर्नल मार्ग, नरीमन पॉईंट,  
मुंबई - ४०० ०२१  
दूरध्वनी क्र.: ८९७६५९९७६९

#### बोरीवली शाखा

शॉप क्र. १ व २, तळ मजला, रॉयल कॉटेज को-ऑप हौसिंग  
सोसायटी लि., कस्तुरबा क्रॉस रोड नंबर -२, बेरिवली (पूर्व)-  
मुंबई - ४०० ०६६  
दूरध्वनी क्र.: ७३०४६५४६०५

#### नेरूळ स्टेशन शाखा

ई -१२-१५, नेरूळ स्टेशन कम कमर्शियल कॉम्प्लेक्स,  
नेरूळ, नवी मुंबई - ४०० ७०६  
दूरध्वनी क्र.: ९८३३१९७७६७

#### कुलाबा शाखा

३/७, दोलत बिल्डिंग, कुलाबा पोस्ट ऑफिस जवळ,  
एस.बी.एस मार्ग, कुलाबा, मुंबई - ४०० ००५  
दूरध्वनी क्र.: ८८२८८००४८९

#### राजीव गांधी ब्रिज शाखा

शॉप क्र. ८ व ९, राजीव गांधी ब्रिजच्या खाली,  
फेज -२, सेक्टर-८, नेरूळ, नवी मुंबई - ४०० ७०६  
दूरध्वनी क्र.: ८४२५९३१०३४

#### माहीम शाखा

शॉप क्र. १ व २, रचना हाऊस, गंगोत्री बिल्डिंगच्या समोर,  
भंडार लेन, माहीम (पश्चिम), मुंबई - ४०० ०१६  
दूरध्वनी क्र.: ९५९४३८३५४५

#### सानपाडा शाखा

शॉप क्र. ११ व १२, साई कला को-ऑप हौसिंग सोसायटी लि.,  
प्लॉट नं. २२ आणि २३, सेक्टर -३०, सानपाडा,  
नवी मुंबई - ४०० ७०५  
दूरध्वनी क्र.: ९००४०२८५६०

#### उलवे शाखा

शॉप क्र. ४ प्रथमेश पॅराडाईज, प्लॉट नं. १७४ व १७५,  
सेक्टर १९, उलवे,  
ता. पनवेल, जिल्हा रायगड - ४१०२०६  
दूरध्वनी क्र.: ७३०४०५०८७७

#### कल्याण शाखा

शॉप क्र. १ ते ३ आणि ७ ते ९, शीतल कॉम्प्लेक्स,  
तळमजला, काटमानवली, पुणे लिंक रोड,  
कल्याण (पूर्व) - ४२१ ३०६  
दूरध्वनी क्र.: ०२५१२३६५९८९ / ०२५१२३६३८८६

#### सुकापूर शाखा

शॉप क्र. १, २ व ३, स्वप्नपूर्ती बंगला, २२९,  
प्लॉट नं. ४/१ व ४/२, सर्वे नं. ९४ (२) / १ (२), पाली देवड,  
सुकापूर, जि. रायगड पिन - ४१०२०६  
दूरध्वनी क्र.: ८४५४०२७५७६

#### खांदा कॉलनी शाखा

प्लॉट नं. ८-सी, सेक्टर -१३,  
खांदा कॉलनी, नवीन पनवेल (पश्चिम) नवी मुंबई - ४१०२०६  
दूरध्वनी क्र.: ९८९९६२९१८७

#### तळोजा शाखा

शॉप क्र. १६, एन. एस. विव्हा को- ऑप. हौसिंग सोसायटी लि.,  
प्लॉट नंबर.१४७/१४८, सेक्टर-१०, फेस -१, तळोजा,  
जिल्हा - रायगड - ४१०२०८  
दूरध्वनी क्र.: ९९३६२४६८२४

#### भाईंदर शाखा

शॉप नं. ८, ग्राउंड फ्लोअर, जानकी प्रेसिडेंसी, ९० फीट रोड  
भाईंदर (प.), ठाणे - ४०११०१  
दूरध्वनी क्र.: २८९४७९९९ / २८०४६२२०

#### घोडबंदर रोड शाखा

शॉप क्र. १३, ग्राउंड फ्लोअर, हिलसिंग, विजय गार्डन,  
घोडबंदर रोड, ठाणे - ४०० ६१५,  
दूरध्वनी क्र.: ८४२४०८९७७७

#### पालघर शाखा

शॉप क्र. ८ व ९, डी-विंग, जिवदानी कॉम्प्लेक्स,  
कमला पार्क, माहिम रोड, पालघर - ४०१४०४  
दूरध्वनी क्र.: (०२५२५) -२४१९११ / २४१९१०



**THE NATIONAL CO-OP. BANK LTD.**

**दि नॅशनल को-ऑप.बँक लि.**

## क्षणचित्रे



७५ व्या वार्षिक सर्वसाधारण सभेत व्यासपीठावर  
बँकेचे माननीय संचालक मंडळ.



बँकींग क्षेत्रात प्रथमच पुढाकार घेऊन तृतीयपंथी, समलिंगी  
समजासाठी बँकेने आयोजित केलेल्या “संवेदीकरण”  
कार्यक्रमांमध्ये द “हमसफर ट्रस्ट” तर्फे नोलोफर जी आणि  
राज जी यांसोबत, बँकेचे माननीय संचालक श्री महेश साळुंखे,  
माननीय तज्ञ संचालक श्री. श्रीकांत शिंदे,  
माननीय संचालक श्री अमोघ राजत,  
मुख्य कार्यकारी अधिकारी श्रीमती वर्षा पटेल आणि  
बँकेचे सहाय्यक सर व्यवस्थापक व कार्यकारी अधिकारी.



कॉर्पोरेट ग्राहकांना पेटीएम स्टँडी वाटप  
करताना बँकेचे अधिकारी





**THE NATIONAL CO-OP. BANK LTD.**

**दि नॅशनल को-ऑप.बँक लि.**

## क्षणचित्रे



प्रमुख पाहुणे, माननीय श्री आशिष शेलार साहेब  
एम. एल. ए. व मुंबई प्रेसिडेंट भारतीय जनता पार्टी यांच्या  
हस्ते बँकेच्या माहिम शाखेच्या नवीन जागेचे उद्घाटन करताना.  
याप्रसंगी बँकेचे माननीय अध्यक्ष श्री. प्रकाश पागे,  
माननीय ज्येष्ठ संचालक श्री. के. एस. देसाई आणि  
कार्यक्रमाचे सुत्रधार माननीय संचालक श्री महेश साळुंगे .



बँकेच्या माहिम शाखेच्या नवीन जागेचे उद्घाटन प्रसंगी माननीय  
ज्येष्ठ संचालक श्री के. एस. देसाई, श्री आशिष शेलार साहेब  
एम. एल. ए. व मुंबई प्रेसिडेंट भारतीय जनता पार्टी  
यांना श्रीफळ, शाल देऊन त्यांचा सत्कार करताना...



बँकेच्या माहिम शाखेच्या नवीन जागेचे उद्घाटन प्रसंगी  
व्यासपीठावर उपस्थित माननीय संचालक श्री के. एस. देसाई,  
प्रमुख पाहुणे श्री आशिष शेलार साहेब,  
बँकेचे माननीय अध्यक्ष श्री प्रकाश पागे,  
माननीय संचालक श्री एस.टी. खरमाटे,  
माननीय संचालक श्री अरुण पाटील आणि या  
कार्यक्रमाचे सुत्रधार माननीय संचालक श्री महेश साळुंगे.





# THE NATIONAL CO-OP. BANK LTD.

## दि नॅशनल को-ऑप.बँक लि.

### INTEREST REFUND LOAN SCHEME



Interest Refund Upto **12%** From Annasaheb Patil  
Arthik Magas Vikas Mahamandal  
For Trade / Commerce

### OTHER BACKWARD COMMUNITIES (OBC) CORPORATION INTEREST REFUND SCHEME



**SMALL BUSINESS LOANS, SELF- EMPLOYMENT LOANS**  
Interest Refund up to 12% on Loan up to Rupees 10 Lakhs\*  
\*As per the Interest Refund Scheme of  
Other Backward Classes (OBC) Corporation.  
Conditions Apply

Double  
Loan  
Minimum  
Cost



### BHISHI DUPPAT KARJ

— First Time in Financial Sector —

Special Feature

- ✓ Deposit a Fixed Monthly Sum
- ✓ Repayment out of Monthly Deposit
- ✓ Secure Automatic Double Loan
- ✓ At the end, "Zero Loan With Large Deposit"



### MORTGAGE LOAN

FOR BUSINESS

— Simple, Easy & Fast Processing —

For Acquisition of Machinery / Premises/  
Business Expansion and  
any other Bonafide Business Expenses



### GOLD LOAN

— The Highest Loan Amount in Financial Sector —

Special Feature

- ✓ Maximum Loan Amount Per Gram
- ✓ Valuation by Approved Gold Valuer
- ✓ No Prepayment & Foreclosure Charges
- ✓ Immediate Loan Disbursement.
- ✓ No Processing Charges
- ✓ No Guarantors Required



### HOME LOAN

— WITH LOW INTEREST RATE —

- ✓ Fast Sanction
- ✓ Minimum Documentation
- ✓ No Prepayment & Foreclosure Charges

Also Available

- Loan For Home Renovation
- Loan Against Rent Receivable
- Loan For Addition FSI
- Loan For Purchase of Plot / Land
- Loan / Overdraft Against Mortgage Of Property



### SOLAR ENERGY LOAN

— For Installation of Solar Pannel —

Special Feature

- ✓ Installation at Commercial or Residential premises
- ✓ Lowest Interest Rate
- ✓ Maximum Tenure upto 7 years
- ✓ Minimum Documentation
- ✓ No prepayment & Foreclosure Charges

### EDUCATION LOAN INTEREST REFUND SCHEME FOR OBC COMMUNITY



Interest Refund upto 12% on Loan

**MAXIMUM RUPEES 10 LAKHS (IN INDIA) &  
MAXIMUM RUPEES 20 LAKHS (IN ABROAD)**

\*As per the Interest Refund Scheme of  
Other Backward Classes (OBC) Corporation.  
Conditions Apply

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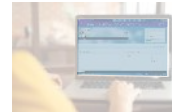
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