



कर्णेनगर शाखेच्या वर्धापन दिनाचे समारंभात ग्राहकांकडून बँकेच्या अध्यक्षांचा सत्कार करताना. सोबत ज्येष्ठ संचालक सी.ए. श्री. जनार्दन रणदिवे व शाखाव्यवस्थापक सौ. वैशाली म्हस्के



जागतिक महिलादिनानिमित्त बिबवेवाडी शाखेत महिलांचा सत्कार करताना व्यवस्थापकीय मंडळाचे सदस्य श्री. उदय जगताप व शाखा व्यवस्थापक सौ. त्रिशला गुळेकर



झी २४ तास आयोजित सहकार परिषदेत आदरणीय शरदचंद्रजी पवार यांचा सत्कार करताना अध्यक्ष अॅड. सुभाष मोहिते. सोबत संचालक श्री. बिपीनकुमार शहा व श्री. संजीव असवले.



एसटीसीआय प्रायमरी डीलर लि. व पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशनच्या सहभागाने आयोजित कार्यशाळेचे उद्घाटन करताना रिझर्व बँक ऑफ इंडियाचे उपमहाव्यवस्थापक, सुपरव्हिजन विभाग श्री. आनंद बी., व बँकेचे अध्यक्ष अॅड. श्री. सुभाष मोहिते.

वार्षिक अहवाल २०२२-२३



Not just Vikram lander,
it's our confidence that has landed on moon.
Proud of our Scientists.

Now towards the Sun and the Mars...



पुणे पीपल्स को.ऑप बँक लि., पुणे (मल्टीस्टेट बँक)

मुख्य कार्यालय: ४७७ व ४७८, मार्केटयार्ड, गुलटेकडी, गेट नं ४,
पुणे ४११०३७. फोन: ७०६६०५०९९९/७०६६०५१९९९
Website: www.punepeoplesbank.com

Pune People's Co-op. Bank Ltd., Pune पुणे पीपल्स को ऑप.बँक लि., पुणे (मल्टीस्टेट बँक)

मुख्य कार्यालय: ४७७ व ४७८, मार्केटयार्ड, गुलटेकडी, गेट नं ४,
पुणे ४११०३७. फोन: ७०६६०५०९९९/७०६६०५१९९९
Website: www.punepeoplesbank.com

विश्वास ठेवावा असे विश्वास

संचालक मंडळ



अॅड.श्री. सुभाष विठ्ठल मोहिते
अध्यक्ष



सौ. वैशाली छाजेड
उपाध्यक्ष



सी.ए. श्री.जनार्दन जिजाबा रणदिवे
संचालक व अध्यक्ष बोर्ड ऑफ मॅनेजमेंट



श्री.बबनराव बळवंतराव भेगडे
संचालक



श्री.श्रीधर भिमराव गायकवाड
संचालक



श्री. सुभाष मारुतराव नडे
संचालक



श्री. सुभाष विष्णूदास गांधी
संचालक



श्री. बिपीनकुमार हिरालाल शहा
संचालक



डॉ.रमेश किसनराव सोनवणे
संचालक



श्री. मिलिंद रमेश वाणी
संचालक



श्री. विश्वनाथ गणपत जाधव
संचालक



सौ. निशा यशवंत करपे
संचालिका



श्री. संजीव नाथा असवले
संचालक



सौ. श्वेता किशोर ढमाले
स्वीकृत तज्ञ संचालिका



श्री. सौरभ सतिश अमराळे
स्वीकृत संचालक



श्री. उदय संभाजीराव जगताप
सदस्य बोर्ड ऑफ मॅनेजमेंट



सी.ए.अर्जिंक्य जनार्दन रणदिवे
सदस्य बोर्ड ऑफ मॅनेजमेंट



श्री. कौस्तुभ बबनराव भेगडे
सदस्य बोर्ड ऑफ मॅनेजमेंट



श्री. विजयकुमार शेळके
मुख्य कार्यकारी अधिकारी (प्र)

अहवाल काळातील विविध कार्यक्रमांची काही क्षणचित्रे



अखिल भारतीय नागरी बँक परिषदेतर्फे सर्वोत्कृष्ट बहुराज्यीय बँक म्हणून पुरस्कार स्वीकारताना बँकेचे अध्यक्ष अॅड. सुभाष मोहिते व इतर संचालक.



सकाळ आयोजित सहकार महापरिषदेत भारताचे अर्थराज्य मंत्री डॉ. भागवत कराड यांचे समवेत बँकेचे अध्यक्ष अॅड. सुभाष मोहिते, ज्येष्ठ संचालक सी.ए. रणदिवे व इतर मान्यवर.



जागतिक महिला दिनानिमित्त आयोजित कार्यक्रमात महिलांचा सत्कार करताना बँकेचे संचालक श्री. सुभाष नडे, डॉ. रमेश सोनवणे व शाखाव्यवस्थापक सौ. सुजाता विसपुते.



बँकेच्या ७९ व्या वर्धापन दिनानिमित्त आयोजित कार्यक्रमात सहकार आयुक्त मा. श्री. अनिलजी कवडे यांचे स्वागत करताना अध्यक्ष अॅड. श्री. सुभाष मोहिते. सोबत संचालक व अन्य मान्यवर.



शिवगंगा कंपनी आयोजित प्रिमियर लीग क्रिकेट स्पर्धेमध्ये बँकेच्या संघाने उपविजेतेपद पटकाविले. त्या प्रसंगी बँकेचा संघ.



इी २४ तास यांनी आयोजित केलेल्या सहकार परिषदेत सहकार क्षेत्रातील मान्यवरांना संबोधित करताना बँकेचे अध्यक्ष अॅड. सुभाष मोहिते.



जागतिक महिला दिनानिमित्त नगरसेविका सौ. राजश्री शिळीमकर व पोलीस निरीक्षक मा. अनिता हिवरकर यांचा सत्कार करताना अध्यक्ष अॅड. सुभाष मोहिते आणि उपाध्यक्ष सौ. वैशाली छाजेड.



यंदाच्या वर्षा पालखीसाठी बँकेतर्फे दिंडी प्रमुखांना तंबुचे वाटप करताना अध्यक्ष अॅड. सुभाष मोहिते, संचालक श्री. रणदिवे, श्री. गायकवाड, श्री. अमराळे व अन्य अधिकारी.

Commitment accompanied with
concern for the society and the nation
makes the road to success wider.

Adv. Subhash Mohite.
Chairman, Pune People's Co Op. Bank Ltd. Pune

पुणे पीपल्स को-ऑपरेटिव्ह बँक लि., पुणे

(मल्टीस्टेट बँक)

मुख्य कार्यालय : ४७७/४७८ गुलटेकडी, मार्केट यार्ड, पुणे ४११०३७

बँकेच्या सभासदांना वार्षिक सर्वसाधारण सभेची नोटीस

पुणे पीपल्स को-ऑप. बँक लि., पुणे या संस्थेची ७२वी वार्षिक सर्वसाधारण सभा रविवार दिनांक १७ सप्टेंबर २०२३ रोजी सकाळी १०.०० वाजता दि पुना मर्चन्ट्स चेंबर, व्यापार भवन सी-५०, मार्केट यार्ड, पुणे ४११०३७ येथे खालील विषयांचा विचार करून निर्णय घेण्यासाठी होणार आहे. सदर सभेस आपण उपस्थित रहावे अशी विनंती आहे.

सभेपुढील विषय :

- दि. १७ जुलै २०२२ रोजी झालेल्या ७१ व्या वार्षिक सर्वसाधारण सभेच्या कामकाजाचे इतिवृत वाचून कायम करणे.
- दिनांक ३१ मार्च, २०२३ अखेर
अ) संचालक मंडळाचा अहवाल व लेखापरीक्षित ताळेबंद स्वीकृत करणे
ब) लेखापरीक्षित नफा तोटा पत्रक स्वीकृत करणे
क) मा.वैधानिक लेखा परीक्षकांच्या अहवालाची नोंद घेणे.
- मा. वैधानिक लेखा परीक्षकांच्या सन २०२१-२२ वर्षाकरिताच्या दोष-दुरुस्ती अहवालास मान्यता देणे.
- संचालक मंडळाने सुचविलेल्या ३१ मार्च, २०२३ या वर्ष अखेरीच्या नफा विनियोगास मान्यता देणे.
- सन २०२४-२५ या वर्षासाठी वैधानिक लेखापरीक्षक यांचे नेमणुकीसंदर्भात रिझर्व बँकेकडे विहित मुदतीत प्रस्ताव सादर करणे व मेहेनताना ठरविणे.
- सन २०२३ - २४ च्या वार्षिक अंदाजपत्रकास मान्यता देणे.
- मल्टीस्टेट को ऑप. सोसायटीज ॲक्ट २००२ कलम ३९ (३) नुसार बँकेच्या संचालकांना व त्यांच्या नातेवाईकांना आर्थिक वर्ष २०२२-२३ मध्ये दिलेल्या कर्जाची माहिती घेणे.
- अ) बँकेच्या एकरकमी कर्ज परतफेड योजनेअंतर्गत सन २०२२-२३ या आर्थिक वर्षात मंजूर केलेल्या प्रकरणांची नोंद घेवून मान्यता देणे.
ब) सुधारीत एकरकमी कर्ज परतफेड योजनेची माहिती घेऊन मान्यता देणे व सदर कालावधी निश्चित करणे.
- बँकेच्या उपविधी (बाय लॉज) मध्ये सुचविलेल्या दुरुस्तीबाबत विचार करणे. (मा. रिझर्व बँक ऑफ इंडियाच्या मान्यते अधीन राहून)
- ज्या सभासदांकडे १० पेक्षा कमी समभाग आहेत अशा सभासदांची आवश्यक भागसंख्या करून घेणे किंवा भाग रक्कम अनामत खाती जमा करणेबाबत चर्चा करून निर्णय घेणे.
- सदर वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे.
- मा. अध्यक्षांचे अनुज्ञेने आयत्या वेळचे विषय.

ठिकाण : पुणे, दिनांक : ०१.०९.२०२३

मा. संचालक मंडळाचे आदेशानुसार
विजयकुमार शेळके
मुख्य कार्यकारी अधिकारी (प्र)

- गणसंख्ये अभावी सभा तहकूब केल्यास, त्यानंतर अर्ध्या तासाने ठीक १०.३० वाजता त्याच ठिकाणी सभा सुरु होईल आणि अशा सभेस गणसंख्यापूर्वतेची आवश्यकता असणार नाही.
- सन २०२२-२३ चा वार्षिक अहवाल, ताळेबंद व नफा तोटा पत्रक, इ. बँकेच्या www.punepeoplesbank.com या वेबसाईटवर वर प्रसिद्ध करण्यात आला आहे.
- वार्षिक अहवालाची प्रत बँकेच्या शाखांमध्ये व मुख्य कार्यालय येथे कार्यालयीन वेळेत उपलब्ध राहिल.
- सभेत होणाऱ्या कामकाजाबाबत सूचनेमध्ये निर्देशिलेल्या बाबींसंबंधी जरूर ती कागदपत्रे बँकेच्या मुख्य कार्यालयामध्ये दिनांक ०५ सप्टेंबर २०२३ पासून दिनांक ०९ सप्टेंबर २०२३ पर्यंत कामकाजाच्या वेळेत पाहण्यास मिळतील.
- सभेच्या वेळी विषयपत्रिकेतील बाबींसंबंधी विचारावयाची माहिती दिनांक ०९ सप्टेंबर २०२३ पर्यंत, कार्यालयीन कामकाजाच्या वेळेत मुख्य कार्यालयाकडे प्रश्नरुपाने लेखी कळविल्यास त्याप्रमाणे माहिती तयार ठेवणे सोयीस्कर होईल.

Pune Peoples' Co Op. Bank Ltd.,Pune

(Multistate Bank)

H.O.: 477/478, Market Yard, Gultekdi, Pune 411037

Annual General Meeting Notice for Members

The 72nd Annual General Meeting of the Members of Pune People's Co-op.Bank Ltd.,Pune will be held on Sunday 17th September 2023 at 10.00 a.m. at The Poona Merchants Chamber, Vyapar Bhavan, C-50, Market Yard, Pune 411037 to transact following business. Members are requested to attend the meeting.

1. To approve minutes of 71st Annual General Meeting held on 17th July 2022
2. To consider and approve following Audited financial statements for the financial year ending 31.03.2023.
 - A) To accept Balance Sheet with Statements of Accounts and the report of Board of Directors.
 - B) To accept Profit & Loss Accounts
 - C) To Note the Report of Statutory Auditors .
3. To approve compliance report of Statutory Auditors for the year 2021-22.
4. To appropriate net profit as recommended by the Board of Directors for the year ended March 31, 2023.
5. To authorise Board of Directors to submit proposal to Reserve Bank of India, within the stipulated time limit for appointment of Statutory Auditors for the year 2024-25 and to decide their remuneration.
6. To approve Annual Budget for the financial year 2023-2024.
7. To take note of loans sanctioned during financial year 2022-2023 to Directors of the Bank and their relatives as per Section 39(3) of the Multi State Co-op. Societies Act 2002.
8. A) To note and approve loans settled under One Time Settlement Scheme of the Bank during the financial year 2022-2023.
 - B) To consider giving further extension to the Modified Scheme of One Time Settlement .
9. To consider and approve the changes in the Bye Laws of the Bank.(Subject to approval of the Reserve Bank of India)
10. To discuss and decide about those members who hold shares less than 10 Nos., should be asked to fulfil the requirement or to appropriate the amount to suspense account..
11. To grant leave of absence to the members of the Bank who are not present in Annual General Meeting.
12. Any other matter with the permission of the Chair.

By order of the Board of Directors

Vijaykumar Shelke

Chief Executive Officer (O)

Place: Pune

Date: 01.09.2023

1. If there is no quorum within half an hour after the appointed time, the Meeting shall stand adjourned to 10.30 a.m. on the same day and the Agenda of the Meeting shall be transacted at the same venue.
2. The Annual Report of 2022-23 consisting of Profit and Loss Account, Balance Sheet is displayed on the Bank's website www.punepeoplesbank.com
3. The Annual Report copy will be made available at all Branches and Head Office during office hours.
4. If any member desires to see documents in connection with the agenda of the Annual General Meeting, they may approach to Head Office during office hours from 5th Sept.2023 to 9th Sept.2023.
5. If any member desires to have information in connection with the Annual Report and / or Accounts and/or in respect of any matter related to subjects in the Notice of the Annual General Meeting, he/she is requested to address a letter to Head Office, to reach not later than 9th September 2023 so that the required information may be made available at the Annual General Meeting.

वार्षिक अहवाल
२०२२-२३



अॅड. सुभाष मोहिते
अध्यक्ष

सभासद बंधु भगिनी,

दिनांक ३१.०३.२०२३ रोजी संपलेल्या आर्थिक वर्षाचा ताळेबंद, नफा-तोटा पत्रक आणि अनुषंगिक पत्रके आपल्या हाती देताना मला आनंद होत आहे. ही सगळी विवरणे आणि प्रगती पाहिल्यावर प्रथमदर्शनीच आपल्या लक्षात येईल की बँकेने आपल्या प्रगतीमध्ये सातत्य राखले आहे. आणि याही वर्षी आपण समाधानकारक अशी व्यवसायवाढ केलेली आहे आणि नफाही उत्तम मिळविलेला आहे. एकूणच जागतिक स्तरावरील अस्थिरता विचारात घेता आपली प्रगती ही अभिमान वाटावी अशीच आहे.

अहवाल वर्षात बँकेच्या संचालक मंडळाची निवडणूक झाली. आपण बँकेच्या सर्व अनुभवी संचालकांना पुन्हा प्रचंड मताधिक्याने निवडून दिले यासाठी मी संचालक मंडळाचे वतीने आभार व्यक्त करतो. आपण आमच्यावर व्यक्ती म्हणून आणि आमच्या कार्यक्षमतेवर विश्वास ठेवला याबद्दल आम्ही सर्व संचालक आपणा सर्वांचे ऋणी आहोत. आपला विश्वास सार्थ करण्यासाठी आम्ही प्रामाणिकपणे प्रयत्न करू अशी ग्वाही संचालक मंडळाच्या वतीने मी आपणास देत आहे.

अशी परिस्थिती कधीच नसते की आपण आहे यात समाधान मानावे. व्यवसायाबाबत तर दोनच गती असतात, एक तर प्रगती किंवा अधोगती. तुम्हाला व्यवसायात राहायचे असेल तर सतत प्रगती करणे याला पर्यायच नसतो. ज्या ज्या उद्योगांनी आत्मसंतुष्टता अंगीकारली होती ते काळाच्या ओघात वाहून गेले आहेत याची अनेक उदाहरणे आहेत. म्हणून तर आपण व्यवसाय वाढीबाबत सातत्याने प्रयत्नशील असतो आणि मागील अनेक वर्षे आपण व्यवसायातल्या वाढीचा वेग हेवा वाटावा असा सांभाळला आहे. व्यवसायाच्या महत्वाच्या दोन पैलूंवरच व्यवसायाची वाढ अवलंबून असते. एक म्हणजे मागणी आणि दुसरं म्हणजे पुरवठा. या दोनही गोष्टी जरी आपल्या हाती नसल्या तरी यातील प्रत्येक बदलाचा सुयोग्य वापर केला तर अस्थिरतेतही आपण आपल्या प्रगतीचा वेग सांभाळू शकतो हे आपण आपल्या

Ladies and Gentlemen,

I am pleased to present to you the Annual Report, Balance Sheet, Profit & Loss account and other statements for the year ended 31st March 2023. On going through these statements you will realize that our Bank has maintained consistency in its growth and this year also we have improved the figures of the business and also the profit quite satisfactorily. Taking into account the uncertain global atmosphere, our progress in the business could be considered as quite encouraging. The results are making us proud.

Election for the Board of Directors was held during the Annual Report year. You have elected all the experienced members again with thumping majority. I sincerely thank you on behalf of the Board of Directors. You have exhibited confidence in us and in our ability to lead the Bank. On behalf of the Board of Directors I assure you that we shall sincerely make all efforts to fulfil your expectations.

There is never a situation, when we can say that whatever is there we should be satisfied with it. About any business there are only two movements, one is to grow or the other is to go. If you want to be in the business, it becomes imperative to ensure that you grow with reasonable speed. There is no alternative to growth. We know a number of examples of businesses houses which preferred to be complacent for some time and had to be exited from the scene. We are therefore, quite keen on ensuring adequate pace of business growth and that too consistently. We have maintained our pace of growth, enviably for the past years. There are two important aspects of business, one is demand and the other supply. None of them is in our control. However, our right policies in the uncertain phase can help us ensure our pace of business growth. We have

उदाहरणावरून दाखवून दिलेले आहे.

जरी आपण स्थानिक पातळीवर कार्यरत असलो तरीही जागतिक घडामोडींचा प्रभाव आपल्यावरही पडतोच. तसा तो सगळ्याच उद्योगांवर पडत असतो. या घटनांचा प्रभाव अगोदर देशातल्या आर्थिक स्थितीवर पडतो आणि त्याचा प्रभाव यथावकाश आपल्यापर्यंत येतच असतो. त्यामुळे आपल्या व्यवसायाचं मूल्यांकन करताना जागतिक आणि देशातील अर्थव्यवस्था, विविध घटना यांचा विचार करूनच पुढे जावे लागते.

जागतिक घडामोडी

आपणास कल्पना आहेच की वर्ष २०२० आणि २०२१ हा काळ कोरोनाच्या कृष्ण छायेत गेला आणि सगळ्याच व्यवसायांना याचा फटका बसला होता. अहवाल वर्षातही कोरोनाचा धाक पूर्णपणे संपला नव्हताच. वर्ष २०२१ च्या एप्रिल महिन्यात भारतात निर्मिलेली कोरोनासाठीची लस उपलब्ध झाली आणि त्यानंतर हळु हळु कोरोनाची भिती कमी होत गेली. अहवाल वर्षात बहुतेक सगळ्याच उद्योगांनी आपली कोरोनापूर्वीची परिस्थिती गाठण्याचा प्रयत्न केला आणि अनेक उद्योग त्यात यशस्वीही झाले. कोरोनाचा प्रादुर्भाव हा सर्वसामान्य जनतेचं आणि बहुसंख्य उद्योगांचं भरून न येणारं नुकसान करून गेला आहे. बहुसंख्य म्हणायचं अशासाठी की औषध निर्मिती कंपन्यांनी याच काळात प्रचंड नफा कमावला आहे. अशी एखादी मोठी साथ आली की या कंपन्या संधी साधून घेतातच. भारत सरकारने या काळात केलेल्या उपाय योजनांचं कौतुक जगभरात झालं आहे. प्रत्येकाला लसीचे तीन डोस सरकारी खर्चाने देणे हे प्रचंड मोठे खर्चाचे काम होते. सरकारने या आघाडीवर आपली जबाबदारी पूर्णपणे पार पाडली आहे.

अहवाल वर्षात सर्वात मोठी गोष्ट घडली की जिचा जगातल्या जवळपास सर्वच अर्थव्यवस्थांवर विपरित परिणाम झाला ती म्हणजे रशिया-युक्रेन युद्धाची पडलेली ठिणगी. या युद्धामुळे सर्वाधिक परिणाम झाला तो क्रुड तेलाच्या व्यवसायावर. रशियन तेलाच्या खरेदीवर नाटो संघटनेने लादलेली बंधने या उद्योगाची घडी विस्कटू लागली होती. भारत मात्र याबाबत अलिप्त राहिला आणि केवळ देशहित विचारात घेतच त्याने आपली धोरणे आखली. त्यामुळे भारताने रशियाकडून क्रुड तेल स्वस्तात विकत घेतले. भारताची तेलाची गरज तर भागलीच, परंतु भारत युनायटेड किंगडमला तेल निर्यात करणारा सर्वात मोठा निर्यातदारही ठरला. या व्यवहाराचा देशाच्या आर्थिक स्थितीवर सकारात्मक परिणाम झाला आहे.

set an example of this.

Though we are working on a local level, the impact of global changes and events affects us also. In fact, they affect every business. The impact of global events is first seen on the national level and in due course it comes to us also. Therefore while evaluating our performance for a particular year, it becomes imperative to take the events and changes happening on the global level into account.

Global events

We know that the years 2020 and 2021 were the years under the dark clouds of Corona pandemic. Most of the businesses suffered during this period. During the period of report, the threat of Corona had diminished to a large extent, had not totally disappeared. The Vaccine produced by Indian Companies was available from April 2021. After the Vaccination drive progressed the fear of the virus reduced gradually. Most of the businesses tried to catch up their position prior to Corona and most of the business did succeed. The impact of the Pandemic was tremendous on the general public and on most of the businesses. Most of the business, means there were some businesses like Pharma Companies which considered this to be an opportunity to make money. They took the fullest advantage of this and earned thousands of crores of profit during the period. Govt. did a great job of providing three doses of Vaccine free of cost. The efforts of the Govt. are commendable.

One of the major events of the year under Report is the start of Russia-Ukraine war. This affected most of the world economies. Maximum effect was noticed on the business of Crude Oil. Nato countries were opposed to Russia and had put certain bans and sanctions on Russia. These sanctions impacted most of the business dependent on oil. India, however, did not join any of the groups and preferred to be non aligned. It started purchasing Crude Oil from Russia at cheaper price. We refined the oil and after having fulfilled our needs exported to U.K. Though India is not an oil producing country, it became the biggest oil exporter to UK. This supported Indian economy to a greater extent.

भारतीय अर्थव्यवस्थेच्या दृष्टीने महत्वाची आणि जागतिक व्याप्ती असलेली घटना म्हणजे भारताने अनेक देशांशी भारतीय रुपयात व्यवहार करण्याचे केलेले करार. आताच जवळपास वीस देशांनी भारतीय रुपयात व्यवहार करण्याला मंजूरी दिली आहे. त्यामध्ये जर्मनी, जपान,सिंगापूर, फ्रान्ससारखे देशही आहेत. याचा खूप मोठा परिणाम भविष्यात दिसेल आणि तो भारतीय अर्थव्यवस्थेला लाभदायकच असेल.

ज्या गोष्टीची आपण केवळ अभ्यास म्हणूनच चर्चा करतो होतो त्याचे परिणाम आता दिसायला लागले आहेत. वैश्विक तापमान वाढ आता आपलं ऊग्र रूप दाखवायला लागले आहे. निसर्ग लहरी बनत आहे. कधी न अनुभवलेले ऋतु आता अनुभवायला लागत आहेत. भारतातही याचे मोठेच परिणाम स्पष्ट दिसायला लागले आहेत. जिथे पाऊस पडत नव्हता तिथे न भूतो न भविष्यति असा पाऊस पडतो आहे आणि जिथे पावसाचे उच्चांक होत होते तिथे कमी पाऊस पडत आहे. वादळे, विचित्र झालेले तापमान यामुळे कृषि व्यवसायही असुरक्षित बनला आहे. आपण बेलगाम केलेली वृक्षतोड, प्रगतीच्या नावावर केलेली निसर्गाची हानीच याला कारणीभूत आहे. हा प्रश्न वैश्विक असल्याने त्याला उत्तरही वैश्विकच पाहिजे. कोणत्याही एका देशाचं काम नाही. प्रत्येक देश आपापला स्वार्थ पाहात असल्याने याला वैश्विक उत्तर भविष्यात सापडेल अशी शक्यता दुर्दैवाने दिसत नाही.

देशातील आर्थिक आणि सामाजिक स्थिती

देशातील सामाजिक स्थिती बिघडत चालली आहे हे वास्तव आहे. याला कारणे काहीही असोत, पण सामाजिक तेढ वाढतीच आहे. याला कारणे राजकीय, धार्मिक, आर्थिक अशी कोणत्याही प्रकारची असतील, परंतु एकूणच परिस्थिती पहिल्यासारखी राहिलेली नाही हे वास्तव आहे. काश्मिर हा नेहमीच ऐरणीवर असणारा प्रश्न, कलम ३७० हटविल्यानंतर शांत झाल्यासारखा दिसतो आहे. अतिरेकी हल्लेही कमी झाले आहेत असं सकृतदर्शनी दिसते आहे. धार्मिक मुद्यावरून सामाजिक ध्रुवीकरण होत आहे किंवा काय अशी शंका यावी अशी परिस्थिती आहे. सामाजिक आणि राजकीय स्थैर्य असेल तर प्रगती अधिक वेगात होते. त्यामुळे अशा स्थैर्याची आवश्यकता आहे. विविध धोरणांच्या भविष्यातील अस्तित्वासाठी अशा स्थैर्याची आवश्यकता असते. यथावकाश परिस्थिती बदलेल आणि देशाच्या प्रगतीसाठी पोषक असं समाजभान निर्माण होईल अशी आशा करायची...

बाजारातील चलन पुरवठ्यावर रिझर्व बँकेला नियंत्रण ठेवावेच लागते. रिझर्व बँकेचे पॉलिसी कमिटी आढावा घेते आणि विविध बदल जाहीर करते. रेपो आणि रिव्हर्स रेपो हे पॉलिसी व्याजदर नेहमीच बदलते

One most important development is that about 20 countries have accepted to deal in Indian currency. These countries will now exchange business considerations in Indian Rupees. Germany, Japan, Singapore, France are some of the countries that have accepted to do business in Indian Rupee. This will have a very positive impact on Indian economy in future.

The topic that we were discussing is academical which has actually come to our door steps and we are witnessing the ill effects of it. This is about Global warming, which is showing its effect. The nature is fast becoming erratic. We have been experiencing different seasons, India is also witnessing its ill effects. Where there was drought like condition is experiencing heavy rains and where the rain fall was creating records is experiencing much lesser rain fall. Typhoons, drastically changed temperature have made agriculture most insecure. Reckless tree cutting, damage to the earth in the name of development have damaged the ecological balance. The Global warming is a global problem and therefore solution has also be found out globally. It is not the responsibility of a single country. However, the united efforts are not likely to be seen.

Economic and Social Situation in the Country

The social atmosphere in the country is deteriorating is a fact. The reasons may be any, but the strain in the society is increasing. The reasons for this may be political, religious, economical, but the situation has not remained as it was earlier. Kashmir was a problem always on the hot burner. However, after removal of Section 370 from the constitution, this problem seems to have cooled down. Terror attacks also apparently seem to have reduced. It is doubted as to whether the social polarization is taking place with a religious edge to it. If there is social and political stability, then only desired progress is possible. Therefore, stability in the Social and Political field is essential to ensure a seamless progress. For continuation of basic policies of the Govt. it is necessary to have a continuity in the thinking of the subsequent Governments. In due course things will be better, let us hope.

To ensure control over money supply in the market, Reserve Bank of India has to change the policy rates periodically. Repo and Reverse Repo are the policy rates that are changed by RBI after taking review of the market situation by its Committee. This helps in controlling inflation. If these

राहिलेले आहेत. या व्याजदराचा वापर रिझर्व बँक चलनपुरवठा नियंत्रित करून महागाईवर नियंत्रण ठेवण्यासाठी करीत असते. जर या पॉलिसी दरात वेळीच आणि सुयोग्य बदल केले अतर चलनपुरवठ्याला आपला मार्ग सोडून वाहावत जाता येत नाही. वर्ष २०२२ मध्ये रिझर्व बँकेने चार वेळा हे दर बदलले. मे ४, २०२२ रोजी ०.४० बेसिस पॉईटने दर वाढवला, नंतर आठ जून रोजी ०.५० बेसिस पॉईट, ऑगस्ट ५ रोजी पुन्हा ०.५ बेसिस पॉईट आणि ३० सप्टेंबरला पुन्हा ०.५० बेसिस पॉईट वाढवून तो ५.९ इतका केला.त्यानंतर फेब्रुवारी २०२३ नंतर तो ६.५० इतका आहे.या सगळ्या बदलांमुळे महागाई एका विशिष्ट मर्यादित सांभाळणे शक्य झाले आहे.

चालू आर्थिक वर्षही अनेक क्षेत्रात अस्थिरता घेऊनच सुरु झालं आहे. महाराष्ट्रातली राजकीय उलथापालथ, त्या अगोदर झालेल्या कर्नाटक विधानसभेचे निकाल आणि वर्ष २०२४ मध्ये होणाऱ्या लोकसभा निवडणुका यामुळे वातावरण अतिशय प्रवाही झालेलं आहे. या वर्षीचा पावसाळाही विचित्रच सुरु झाला आहे. जवळपास जून महिना आणि जुलैचा पहिला पंधरवडा पाऊस नव्हताच. नंतर मात्र त्याने हजेरी लावली ती अनेक ठिकाणे विध्वंस करीतच. उत्तर भारतात, विदर्भातल्या काही शहरात तर त्याने जनजीवन अवघड करून टाकलं आहे. ईशान्य भारतातली अशांतताही चिंता वाढविणारी आहे. अवकाळी पावसाने यापूर्वीच अनेक पिकांचं नुकसान केल्यामुळे काही कृषिमालाच्या भावाने शिखर गाठले आहे आणि जनसामान्यांना न परवडणारी भाववाढ झाली आहे. या सगळ्या परिस्थितीचा परिणाम सगळ्याच व्यवसायांवर होत असतो.

वेध भविष्याचा

युद्धजन्य परिस्थिती, जगातील राष्ट्रांमध्ये पडलेले गट, प्रत्येक देशाची आपलंच हित साधण्याची मानसिकता, वाढती महागाई, वैश्विक तापमानवाढ, बदलत चाललेले ऋतु, जगाच्या विविध भागात धार्मिक कडवेपणाचे होत असलेले परिणाम, त्यामुळे होत असलेली अस्थिर परिस्थिती, उद्योजकांची अधिक नफा कमावण्याची हव्यासी वृत्ती या सगळ्याचा परिणाम असा झाला आहे की भविष्य कोणत्या दिशेला झेपावेल हे सांगताच येणार नाही.

आपली बँक आणि आर्थिक वर्षाचे परिणाम

जागतिक आणि देशांतर्गत परिस्थितीचा छोटासा का होईन आढावा घेतल्याशिवाय आपल्या बँकेने केलेल्या प्रगतीचे मूल्यांकन करणे योग्य होणार नाही. जगात अन्यत्र आणि देशातील अन्य क्षेत्रातही घडणाऱ्या घटनांचा परिणाम आपल्या प्रगतीवर होत असतोच. कोणताही व्यवसाय आता असा राहिला नाही की एकदा घेतलेला वेग सातत्याने तसाच राहिल. अनेक अडथळे येत असतात आणि जे उद्योग असे

policy rates are properly and timely changed by RBI the money flow does not leave the track uncontrolled. In the year 2022 Reserve Bank of India changed these rates on four occasions. First on May 4,22 it increased the rate by 0.40 basis points, again in the next month on 8th June it increased the rate by 0.50 basis points, on 5th August 0.50 basis points and on 30th September 2022 it increased the REPO rate by 0.50 basis points and to the rate to 5.90. After February 2023 it has been at 6.50 %. These changes helped in keeping the inflation within the reasonable level.

The current financial year started with uncertainty in many sectors. The political changes in Maharashtra, earlier election results of Karnataka Assembly and the coming Parliament elections next year have made the situation fluid and flowing. The Monsoon of this year has exhibited erratic trend. The month of June and the first half of July was almost dry. However, after that the rain has played havoc at many places making the living difficult and has already affected the agriculture. In North India and in Vidarbha the rain has made the living quite difficult. The unrest in North East is increasing the worry for everybody. Erratic rains have disturbed the demand supply position of Agro. product, taking the prices of some of the commodities to new heights. This increase in prices is not affordable to common man. These changes and situation affects all the businesses.

Predicting the future

War like situation world over, countries divided into groups, mentality of all the nations to safeguard and protect their own interest, rising prices, global warming, changing seasons, religious extremism affecting societies world over, the disturbed and threatened social life, greed of the businesses to earn more... all these have impacted lives of people world over. It has become difficult or impossible to predict as to which direction the future is heading to.

Our Bank and results of the year

For evaluating the progress made by our Bank it is necessary that we take, though a small, review of the Global and Domestic situation and also the events that are taking place in other sectors of the economy. All these changes and events surely make an impact on our progress. Now there is no business which can maintain its pace of growth consistently. There are a number of obstacles and those businesses successfully surmount those make progress and continue to do so. If the monsoon becomes erratic agriculture production

अडथळे पार करत मार्गक्रमण करतात तेच प्रगती साधतात. मान्सून जर विचित्र झाला तर त्याचा परिणाम कृषी उत्पन्नावर होतो आणि मग एकूणच अर्थव्यवस्थेवर होतो. त्यामुळे मानवनिर्मित आणि निसर्गनिर्मित बदल आणि घटना विचारातच घ्याव्या लागतात.

या सगळ्या पार्श्वभूमीवर आपल्या बँकेने केलेली प्रगती पुढे दिली आहे:

एकूण व्यवसाय:	२३१९.०५ कोटी
एकूण ठेवी	१४०१.०४ कोटी
एकूण कर्जे	९१८.०१ कोटी
ढोबळ नफा	३४.०४ कोटी
निव्वळ नफा	१३.७७ कोटी
भांडवल	२४.२६ कोटी
राखीव निधी	१८७.५४ कोटी
भांडवल पर्याप्तता	१३.७७%
प्रतिकर्मचारी व्यवसाय	११.१५ कोटी
प्रतिकर्मचारी नफा	६.६२ लाख
ठेवी-कर्जे गुणोत्तर	६५.५२ (दि.३१.३.२०२३ चा)

वर म्हटल्याप्रमाणे कोविडचा प्रभाव कमी होत चाललेला मगील वर्ष अनेक दृष्टीने महत्वाचा होतं. एक तर सगळ्याच उद्योगांना दोन वर्षात तो फटका बसला होता त्यातून बाहेर पडून प्रगतीपथावर मार्गस्थ व्हायचे होते. तसे अनेक उद्योग पूर्व पदावर यायला लागले आहेत. तरीही अनेक उद्योगांना या दोन वर्षात झालेले नुकसान भरून काढणे शक्य झालेले नाही हे वास्तव आहेच. आपल्या बँकेने कोविड काळातही अतिशय कार्यक्षमतेने त्या संकटाशी सामना केल्यामुळे आपण फार मोठं नुकसान केलेलं नाही. आपल्या कर्जदारांना आपण वेळीच कर्जफेडीची पुनर्बांधणी करून दिली आणि आवश्यक तिथे अतिरिक्त कर्ज पुरवठाही केला आहे. त्यामुळे आपल्या कर्जदारांना एक प्रकारचा आधार मिळाला होता आणि त्यांना आपला व्यवसाय पूर्वपदावर आणणे सुलभ झाले होते हे वास्तव आहे. अनेक खातेदारांनी बँकेच्या या न्याय्य, सकारात्मक आणि मदत करण्याच्या भूमिकेसाठी कृतज्ञता व्यक्त केलेली आहे.

एकूणच परिस्थिती, जी वर वर्णन केली आहे ती विचारात घेता आपण अहवाल वर्षात उत्तम प्रगती केली आहे असे दिसेल. बँकेच्या एकूण व्यवसायात जवळपास तीनशे कोटींची वाढ झाली आहे. टक्केवारीत ही १२ टक्के इतकी आहे. तुलनात्मकदृष्ट्या ही वाढ उत्तमच आहे. कर्जे रु.७९९.१२ कोटीवरून रु.९१८.०१ कोटी इतकी झाली आहेत. ठेवी रु. १४०१.०४ कोटी झाल्या आहेत. इथेही समाधानकारक वाढ झालेली आहे. ठेवी-कर्जे गुणोत्तर, भांडवल पर्याप्तता, प्रतिकर्मचारी व्यवसाय अशा सगळ्याच आघाड्यांवर आपण समाधानकारक प्रगती केलेली आहे. या सर्वात नोंद घेण्यायोग्य गोष्ट म्हणजे बँकेने निव्वळ एन पी ए चे प्रमाण शून्यावर आणले आहे. हे यश हेवा करावा असेच आहे.

takes a hit and then the impact spreads to all other sectors of the economy. There the events and changes, manmade or natural have to be taken into account.

On this background the progress made by us is given below.

Total Business:	2319.05 crore
Total Deposits	1401.04 crore
Total Loans	918.01 crore
Gross Profit	34.04 crore
Net Profit	13.77 crore
Capital	24.26 crore
Reserves	187.54 crore
Capital Adequacy	13.77 %.
Per Employee Business	11.15 crore
Per Employee Profit	6.62 lakh
CD Ratio	65.52
	(on 31.03.2023)

As stated above the year under report was the year during which the adverse impact of Covid was gradually diminishing. The year was therefore, most important. The businesses had to recover the loss suffered during the Covid years and to come on the growth track again. Most of the business have succeeded in this. However, it is also a fact that some businesses could not bring their business back on the track.. Our Bank ensured that performance does not suffer much during the Covid period. We very timely changed to face the Covid situation. We realized the difficult position of our borrowers and very timely took positive steps to help them come out of the difficulty. We restructured repayment programmes. We also made additional finance available to the businesses. A number of borrowers have expressed their gratitude for this generous approach of the Bank.

If we take the situation in totality, we have done remarkably well during the year under review. Total business of the Bank has increased by Rs.300 crore, taking it to Rs.2319.05 crore. This increase works out to 12%. As compared with other similiar banks, it is much better. Loans have increased from 799.12 crore to Rs.918.01 crore. Deposits have increased substantially and have touched Rs.1401.04. Here also the growth is satisfactory. C-D Ratio, Capital Adequacy, Per employee Business etc. have also improved reasonably. However, one of the most important and notable achievement is on the front of NPAs. We have 0 % of Net NPAs. This is quite an enviable achievement for the Bank. A

अनेक बँक हे प्रमाण शून्यावर आणण्यासाठी आटोकाट प्रयत्न करतात परंतु यशस्वी होत नाहीत. आपण मात्र एनपीए चे प्रमाण शून्यावर आणून आपल्या शिरपेचात एक आकर्षक तुरा नक्कीच खोचला आहे.

कोणत्याही संस्थेची प्रगती सर्वांगीण व्हायला लागते. एकांगी विकास हा अनेक वेळा घातक असतो. आपण आपल्या बँकेचा व्यवसाय करताना नेहमीच सर्वांगीण प्रगतीचा विचार केला आहे आणि आजवर ते साधलेही आहे. अहवाल वर्षात भागभांडवलात जवळपास एक कोटीची वाढ होवून ते २४.२६ कोटी इतके झाले आहे. कोणत्याही संस्थेच्या आर्थिक स्थिरतेचा विचार करताना तिच्याकडे गंगाजळी, म्हणजे रिझर्व्ह किती आहेत हा विचार केला जातो. आपल्या बँकेचे रिझर्व् दिनांक ३१.०३.२०२३ अखेर तब्बल रु.१८७ कोटी इतके आहेत. बँकेचा ढोबळ नफा रु.२८.२१ कोटीवरून रु.३४.०४ कोटी इतका झाला आहे. ढोबळ नफ्यात उल्लेखनीय वाढ असली तरी निव्वळ नफ्यात थोडी घट झाली आहे. याच कारण आपण आवश्यक त्या आणि त्यापेक्षाही अधिक तरतुदी केलेल्या आहेत. वेळीच केलेल्या तरतुदी संस्थेचा आर्थिक पाया नेहमीच भक्कम ठेवत असतात.

सगळ्याच संसाधनांचा पुरेपूर उपयोग करणे म्हणजे कार्यक्षमतेचे लक्षण असते. आपण आपल्याकडे असलेल्या सगळ्याच संसाधनांचा पुरेपूर उपयोग करून व्यवसाय वाढविलेला आहे. आपली कर्मचारी संख्या २२५ वरून २०८ इतकी झाली आहे. मागील वर्षी प्रतिकर्मचारी व्यवसाय रु. ९.२२ कोटी होता. अहवाल वर्षात तो वाढून रु.११.१५ कोटी इतका झाला आहे. मोठ्या बँकांच्या तुलनेत हा व्यवसाय कमी असला तरी आपल्यासारख्या बँकांच्या तुलनेत तो चांगला आहे. मोठ्या बँकांकडे अत्याधुनिक तंत्रज्ञान आहे, क्रेडिट कार्ड, बँक गॅरंटी आणि इतर व्यवसायाचे प्रमाण अधिक असल्याने त्यांच्याकडचा प्रतिकर्मचारी व्यवसाय खूप अधिक असतो. या आघाडीवर आपण त्यांच्याशी तुलना करणे योग्य नाही. आपला प्रतिकर्मचारी व्यवसाय वाढता आहे याचा अर्थ आपण सुयोग्य प्रगतीपथावर आहोत.

केंद्रीय सहकार मंत्रालयाने केलेल्या बदलांनुसार आता बहुराज्यीय सहकारी बँकांना त्यांच्या निव्वळ नफ्याच्या १ टक्का इतकी रक्कम सहकार शिक्षण व १ टक्का रक्कम सहकार पुनर्वसन, पुनर्रचना व विकसननिधी यासाठी बाजूला काढणे अनिवार्य आहे. ही रक्कम आर्थिक वर्ष संपल्यापासून सहा महिन्यांचे आत द्यावयाची आहे. मा. केंद्रीय सहकार मंत्री, यांनी लोकसभेमध्ये एक विधेयक सादर केले होते. त्याला लोकसभेने मंजुरी दिलेली आहे. या विधेयकात विविध अनेक नवीन तरतुदी केल्या आहेत. त्यामध्ये सहकारी संस्थांच्या निवडणुकीत सुधारणा, व्यवहारातील पारदर्शकता, व्यवसायातील सुलभता वाढविणे इ. बाबत तपशीलवार तरतुदी करण्यात आल्या आहेत. याशिवाय अशीही तरतूद केली आहे की जर संचालक मंडळावरील एक तृतीयांश जागा रिक्त असतील तर पुन्हा निवडणूक घेणे ऐवजी स्वीकृतीने भरता येणार आहे. तसेच क्रियाशील सभासद ही संकल्पना नव्याने आणली असून बँकेशी व्यवहार करणाऱ्या सभासदांनाच सभासदत्वाचे हक्क बजावता येणार आहेत. या विधेयकातील बदललेल्या तरतुदीमुळे देशाच्या सहकार चळवळीमध्ये

number of Banks make all out efforts to achieve this position, but fail to achieve this. We have surely added an attractive feather in our cap.

Businesses should grow from all sides. One sided progress is fetal, most of the times. While doing business we have always ensured that the growth is from all sides and during the past some years we have been successful in doing this. During the period of Report, there has been an increase of Rs.1 crore in Share Capital. It has touched Rs.24.26 crore mark. If we want to evaluate any business, we have to take its Reserves into account. More the reserves, better the strength. Our Reserves as on 31.03.2023 have been Rs.187 crore. The Gross profit of the Bank has increased from Rs.28.21 crore to Rs.34.04 crore. Though there has been remarkable rise in Gross profit, the net profit has reduced. This is because we have made all required provisions and beyond that. Provisions made timely keep the financial foundation strong.

Making optimum utilization of the available resources is an indication of efficiency of an institution. We have increased the business by making best and full use of our resources. Our employee strength has come down from 225 to 208. Last year our per employee business was Rs.9.22 crore. During the period under Report it has substantially increased to Rs.11.15 crore. As compared with the large banks, it is much less. However, we compare it with the banks of our size and nature, it is much better. The big banks have most advanced technology, have businesses like credit card, bank guarantee, L.C.etc. It is not proper to compare our business with them. The increase in per employee business is a good indication that we are on the right and growing path.

As per the latest directives from Central Co Operative Department, it has become mandatory to contribute 1% of the Net Profit for the purpose of Cooperative Education, and 1 % for Cooperative Reconstruction, Rehabilitation and Development purpose. Recently Central Co Operative Minister tabled a Bill on cooperative banks in the Parliament, which has been passed. As per the provisions of the bill, there are certain reforms introduced in the Elections of these Banks, transparency in the working of the Bank, ease of the business etc. Besides these provision if one third posts fall vacant, it is provided that instead of taking election, these posts could be filled by adoption. The Active Member concept has also been introduced in revised form. The members who are having banking relations with the Bank can only exercise their right as member of the Bank. These reforms and changes will surely herald a new era in the cooperative movement of the country.

नवे युग सुरु होणार आहे.

सामाजिक कार्य

सामाजिक जाणीव आणि कार्य हे आपल्या बँकेच्या स्थापनेच्या तत्वज्ञानाचा भाग आहे. आपण मागील सत्तर वर्षे ते सांभाळत आलो आहोत. ज्या ज्या ठिकाणी आवश्यक आहे आणि शक्य आहे तिथे तिथे आपण आपली भूमिका चोख बजावली आहे. मागील वर्षीही आपण आपले नेहमीचे सामाजिक हिताचे उपक्रम राबविले आहेतच. यामध्ये शाखांच्या वर्धापन दिनानिमित्त केली जाणारी आरोग्य तपासणी, विविध आरोग्य शिबिरे, तळेगावमधील भव्य कामगार मेळावा, वारीला जाणाऱ्या वारकरी बांधवांसाठी उपयुक्त वस्तुंचे वाटप इ. उपक्रम आपण नेहमीच्या उत्साहाने केले आहेत.

अहवाल वर्षात आपण जागतिक महिला दिनानिमित्त आपण बँकेतील सर्व शाखांमधील महिला वर्गासाठी खास कार्यक्रम आयोजित केले होते. सर्व महिलांनी त्यात उत्साहाने सहभागी होवून एका वेगळ्याच वातावरणाची निर्मिती केली होती. तसेच डॉक्टर्स डे, सीए डे, यासारख्या उपक्रमाद्वारे बँकेचे खातेदार व सभासद असलेले डॉक्टर्स व सी ए यांना बँकेत बोलावून सन्मानित करण्यात आले.

सहकारी बँका आणि रिझर्व्ह बँकेची भूमिका

काही काळापूर्वी असा समज होता की सरकार आणि रिझर्व्ह बँक सहकारी बँकांबाबत जराही उत्साही नाही. आता मात्र असं जाणवायला लागलं आहे की रिझर्व्ह बँक ऑफ इंडिया आता सहकारी बँकांकडेही वेगळ्या दृष्टीने पाहून मदतीचा हात पुढे करित आहे. नुकत्याच काही मार्गदर्शक सूचना जारी केल्या आहेत आणि काही निर्णयही घेतले आहेत. नागरी सहकारी बँकांच्या दृष्टीने ते खूपच उपयोगी आहेत. प्राधान्य क्षेत्राला केलेल्या कर्जवाटपाची मर्यादा गाठणे बहुसंख्य नागरी सहकारी बँकांना शक्य झालेलं नाही. त्यासाठी रिझर्व्ह बँकेने दोन वर्षांची मुदत वाढ दिली आहे. शाखा विस्ताराबाबतही रिझर्व्ह बँकेने उदार धोरण अवलंबिले आहे. आता सध्याच्या शाखांच्या संख्येच्या १०% इतक्या, अधिकतम ५, शाखा रिझर्व्ह बँकेच्या पूर्व मान्यतेविना उघडता येतील. एकूण १५१४ नागरी सहकारी बँकांनी 'वेल मॅनेज्ड' बँक होण्यासाठी आपलं धोरण ठरवावं आणि ते संचालक मंडळाकडून मंजूर करून घेऊन त्यानुसार काम करावं अशी सूचना केली आहे. एकूणच रिझर्व्ह बँक ऑफ इंडियाचा नागरी सहकारी बँकांकडे पाहण्याचा दृष्टीकोन बदलला आहे हे जाणवतंय.

बँकेच्या मुख्य कार्यालयाचे स्थलांतर

पुणे शहरातील मध्यवस्तीतील लक्ष्मी रोडवर बँकेचे मुख्य कार्यालय होते. हे कार्यालय दोन मजल्यांवर होते. मुख्य कार्यालयाला जागा पुरत

Social Work

Social activity and social concern has been in the founding philosophy of the Bank. We have been observing it for the past 70 years. Where ever needed and possible, we have shouldered our responsibility with great involvement. Last year also we have done a number of social events. These included Health check on the occasions of the Branch Anniversary, Health camps, Grand workers meet at Talegaon, essential articles distribution to Varkari etc. These events were organised with great enthusiasm.

On the occasion of World Woman Day we had organised special programme for all the ladies staff of the Bank. All the female staff had participated in the event with great enthusiasm and created a different encouraging ambience. Besides this Bank celebrated Doctors' Day, C.A.Day. Such events were celebrated by inviting our account holder/member Doctors and C.As. in the Bank and were felicitated.

Cooperative Banks and role of RBI

During the recent past it was whispered that the Reserve Bank of India is not happy and encouraging about Urban Cooperative Banks. However, now it is realized that Reserve Bank of India has changed its stance and is looking at Cooperative Banking from a different lense. The R.B.I. has recently introduced certain norms and have issued some guidelines for Urban Cooperative Banks. These decisions are quite useful for the Urban Cooperative Banks. The Reserve Bank of India had instructed to achieve certain percentage of advances for Priority Sector. This was difficult for a number of cooperative banks. Realizing the difficulty the R.B.I. has extended the dead line for achieving this by two years. About Branch expansion also R.B.I. has taken a generous view. It has permitted Urban Cooperative Banks to open 10% of the existing branch number, subject to maximum of 5 branches without prior permission of Reserve Bank of India. It has also directed the Banks to formulate their policy to become Well Managed Bank. All these indicate that the role of R.B.I. has become quite encouraging towards U.C.Bs.

Shifting of Head Office

Head Office of the Bank which was at Laxmi Road, in the heart of the city. This was housed on two stories. However, the space was not sufficient and adequate for the Head Office. The Head Office was to be shifted to our own Building, which is under construction. For a number of reasons the construction has been delayed and

नव्हतीच. आपल्या नवीन इमारतीत मुख्य कार्यालय हलविले जाणार होते. अनेक कारणांमुळे आपल्या नवीन इमारतीचे बांधकाम लांबल्यामुळे सगळीच वेळापत्रके कोलमडली होती. इमारतीचे विस्तारीत कामाचे नकाशे, नवीन काम, अंतर्गत व्यवस्था या सगळ्यामुळे काम लांबले आहे. आता मात्र ते अंतिम टप्प्यात आले आहे. मागील वर्षी आपल्या लक्ष्मी रोडवरील मुख्य कार्यालयाच्या जागेचे मालक, नानल, यांनी दाखल केलेल्या आणि जागा खाली करून देण्याच्या दाव्याचा निकाल त्यांच्या बाजूने लागला आणि आपल्याला आपल्याकडे असलेली जागा त्यांच्या ताब्यात देणे भाग पडले आहे. मुख्य कार्यालयाचे स्थलांतर आपल्या मार्केट यार्ड येथील बँकेच्या इमारतीमध्ये केले आहे. ही अडचण लवकरच संपून आपण आपल्या प्रशस्त आणि देखण्या मुख्य कार्यालयाच्या इमारतीमध्ये स्थलांतरित होऊ. या नव्या इमारतीमध्ये सर्व सुविधा असणार आहेत आणि त्यामुळे तिथून मुख्य कार्यालयाचे कामकाज अधिक कार्यक्षमतेने होईल असा मला विश्वास आहे.

आभार आणि कृतज्ञता

सर्वप्रथम चांद्रयान ३ मोहीम यशस्वी करण्यात भारतीय शास्त्रज्ञांचा आणि ज्यांचा ज्यांचा सहभाग आहे त्या सर्वांचे मी बँकेच्या वतीने अभिनंदन करतो.

बँकेला नेहमीच सर्व संबंधित सरकारी विभाग, रिझर्व बँक अशा संस्थांकडून मार्गदर्शन आणि सहकार्य आवश्यक तसेच अपेक्षित असते. रिझर्व बँक ऑफ इंडियाचे अधिकारी, मा. सहकार आयुक्त, श्री. अनिल कवडे, मा. जिल्हा उपनिबंधक मा. मिलिंद सोबले केंद्रीय आणि महाराष्ट्राच्या सहकार विभागाचे सर्व अधिकारी, बँकेचे विधिज्ञ, विविध सल्लागार, पुरवठादार, प्रशिक्षक, व्हॅल्युअर अशा अनेकांचे बहुमोल सहकार्य बँकेला लाभले आहे. मी त्या सर्वांचे ऋण व्यक्त करतो.

संचालक मंडळामध्ये सध्या कार्यरत असलेले सर्व संचालक अतिशय व्यवसायिक तसेच बँकिंग, कायदा आणि उद्योग याची जाण असलेले तज्ञ आहेत. त्यामुळे व्यवसाय वाढीसाठी व मार्गदर्शनासाठी त्यांचा खूप उपयोग होतो. संचालक मंडळावरील माझे सहकारी यांचे सहकार्य, मार्गदर्शन नेहमीच मिळत आलेले आहे. मी या सर्वांचा मनापासून ऋणी आहे.

मी सर्व सभासदांचे त्यांनी दिलेल्या योगदानासाठी आभार मानतो.

अॅड. सुभाष मोहिते
अध्यक्ष

the time table has collapsed. Approval of drawings for extended work, new work, internal arrangement etc. delayed the work. Now the work is in its final phase. The land lord of our Laxmi Road Head Office premises had filed a case demanding eviction of the premises for their use. The case was under hearing for some years. Last year the case was finally decide by the court and we were ordered to vacate the premises. We were compelled to handover the possession to the land lords. We have therefore shifted our Head Office in our own building at Market yard.. This difficulty will soon be removed and we shall shift to our new premises which is nearing completion. I am hopeful and sure that we shall be working from the new premises with more efficiency.

Thanks and gratitude

I congratulate all Indian Scientists and other concerned whose efforts have made Chandrayan 3 a grand success for the Country.

Bank always needs help assistance and guidance from Government Departments, Reserve Bank of India, Cooperative Department. We are thankful to the R.B.I. Officials, Hon'ble Cooperative Commissioner, Shri Anil Kawade Dy. District Registrar, Shri Milind Soble, Officials of Central and State Cooperative Departments, Bank's Legal Advisers, various consultants, suppliers, trainers, valuers etc. I express my thanks and gratitude to all of them.

All the Directors on the Board of the Bank are quite professional, they have knowledge of banking, law and industry and business. For Bank's business growth the knowledge and experience of all of them have been very useful. I have received unreserved cooperation from all of them. I sincerely thank all of them.

I thank all the members for their dedicated involvement.

Adv. Subhash Mohite
Chairman

संचालकांचा तपशील

संचालकाचे नाव	निवासाचा पत्ता	व्यवसाय	फोन नंबर
अॅड सुभाष विठ्ठल मोहिते, अध्यक्ष	४१६, शुक्रवार पेठ, पुणे - ४११००२	वकील	२४४७३०९९
सौ.वैशाली संजय छाजेड, उपाध्यक्षा	८/११, ५०२ गंगा सॅटेलाईट, वानवडी, पुणे ४११०४०	व्यवसायिका	९८५०८१३०६५
सी.ए. जनार्दन जिजाबा रणदिवे	२२/१३, प्रेमनगर सोसायटी, गल्ली नं.२, सातारा रोड, पुणे - ४११०३७	चार्टर्ड अकौन्टंट	०२०-२४२२३३९४
डॉ. रमेश किसनराव सोनवणे	श्री हॉस्पिटल, किर्ती नगर, नवी सांगवी, पुणे	डॉक्टर	२७२८६८१०
श्री. सुभाष मारुतराव नडे	४, अभिनव अपार्टमेंट, ९९६/३, नवी पेठ, पुणे - ४११०३०	सामाजिक कार्यकर्ता	२४५३७०१७
श्री. बबनराव बळवंतराव भेगडे	फ्लॅट नं.१, राधानगरी को-ऑप. सोसायटी, तळेगांव चाकण रोड, ता. मावळ, जि. पुणे.	सामाजिक कार्यकर्ता	०२११४-२२३१९२
श्री. श्रीधर भिमराव गायकवाड	फ्लॅट नं.५, नवमहाराष्ट्र हौसिंग सोसायटी, अरण्येश्वर कॉर्नर, पुणे ४११००९	उद्योजक	२४२३१२९८
श्री. बिपीनकुमार हिरालाल शहा	ई-४०२, डीएसके, चंद्रदीप सोसायटी, मुकुंदनगर, पुणे - ४११०३७	उद्योजक	९३७२०७९४१०
श्री. सुभाष विष्णूदास गांधी	१५३१, शुक्रवार पेठ, पुणे - ४११००२	व्यापारी	९८२३४६०४९५
श्री. मिलिंद रमेश वाणी	५७२, शनिवार पेठ, ऑफिस नं.२, उत्तेकर हाईट्स, पुणे - ४११०३०	उद्योजक	९३२६०६३८२१
सौ. निशा यशवंत करपे	११८८-८९ भवानी पेठ, पुणे ४११०४२	सामाजिक कार्यकर्ता	९२२६१३७०४२
श्री. संजीव नाथा असवले	नाथलीला सदन, दतनगर, थेरगाव, पुणे ४११०३३	सामाजिक कार्यकर्ता	९०११०७३३६७
श्री. विश्वनाथ गणपत जाधव	फ्लॅट नं. २०४, दोडके पार्क, वारजे, पुणे ४११०५८	सामाजिक कार्यकर्ता	९८९०९४७०५९
सौ. श्वेता किशोर ढमाळ	फ्लॅट नं. १, अवंतिका अपार्टमेंट, टिमवी कॉलनी, गुलटेकडी, पुणे ४११०३७	तज्ञ स्वी.संचालक	७३५०००५७५९
श्री. सौरभ सतिष अमराळे	६६५, शुक्रवार पेठ, छ. शिवाजी रोड, पुणे ४११००२	व्यवसायिक/स्वी.सं.	९८९०९५५९९९
श्री. विजयकुमार छ.शेळके	फ्लॅट नं. एफ-१७, ग्रीन फिल्ड हाऊसिंग सोसा. शिवतीर्थनगर, कोथरुड् पुणे ४११०३८	मुख्य कार्यकारी अधिकारी (प्र.)	८९५६१२७६९५

BRANCH NETWORK

Head Office	477/478, Market Yard, Gate No. 4,Gutekdi, Pune 411037	7066051999/7066050999
Laxmi Road	Shop No. 1 to 8, 1069/70, Ramdoot Building, Sadashiv Peth, Pune 411030	020-24483684/24483686
Model Colony	Commercial Unit of Flat No.1 + 2 Shreeban, Banashree Housing Society, Pune 411016	020-25660136
Market Yard	Plot No. 477 & 478, Market Yard, Gultekdi, Pune 411037	020-24273624/24273625
Baner	Plot No. H, S.No.245/4/2 & 245/5/1, Future I, Apts.,Condominium, Baner, Pune 411045	020-27297273
Sahakarnagar	S.No.82/2 A, Flat No. 74/A, Building No. C, Shri Gajlaxmi Co-op. Hsg. Society, Sahakar Nagar, Pune 411009	020-24224785
Kothrud	S.No.135/2A+2B+2C+3A+4A & 136/2B, Plot No.1, Prashant Co-op.Hsg. Soc., Bharadwaj Apartments, Kothrud, Pune 411038	020-25434231
Chinchwad	S.No. 1/1, CTS No. 1819+1819/1/A, Millennium Arcade, G1, Building "A", Ground floor, Chinchwad, Pune - 411033	020-27359858
Bibwewadi	S.No.634/1, CTS No. 474 & 475, Shop No. 8,9,10 & 19, Bibwewadi, Pune 411037	020-24410298
Somwar Peth	CTS No. 431 A, Siddhivinayak Keshar Comm. Building, Office No. 106, Somwar Peth, Pune 411011	020-26061257
Talegaon	S.No.17/5/1+6/1, CTS No.2328/1, Plot No.26,27,29-33, Shubham Complex, Shop No.24,27,28 & Store Room, Talegaon Dabhade, Pune 410507	02114-228080/ 229595
Thane	S.No.8,19/A & 28, Tika No. 18, CTS No. 52 (P), 54/55 & 56, Gokul Building, Hariniwas, Naupada, Thane (W) 400602	022-25415558/ 25415559
Karvenagar	S.No.35/7/8, CTS No. 1194, 'Sanket', Natraj Society, Hingane Budruk, Karvenagar, Pune 411052	020-25454146
Sinhgad Road	S.No. 68/3 A & 68/3 B/1, Shop No. 1 & 2, Dhayreshwar Bhuvan, Vadgaon Budruk, Sinhgad Road, Pune 411041	020-24394427
Kedgaon	Gat. No.13, Shop No. 1 to 4, Nimbalkar Apartments, Kedgaon, Tal. Daund, Dist.- Pune	02119-223873
Nagar Road	S.No.45/1, Plot No. 2, Shop No. 4 to 6, Sai Pride - 2, Preet Nagar, Nagar Road, Pune 411014	7276034243
Belgaum	2842/ABC, Ashirwad Complex, Khade Bazar, Belgaum, Dist. Belgaum, Karnataka 590002	0831-2420083
Spine Road	Plot No.6, Sector No.20, Gat No. 1322, Shop No. 4,5,6,7,21 & 22, Om Sai Market, Spine Road, Krishna Nagar, Chikhali, Taluka Haveli, Dist. Pune 411019	8237030170, 8237030171
Alandi (Ext)	Sanskar Education Society, Alandi - Markal Road, Gholap Vasti, Alandi, Pune 412105	9011012857
Thergaon	Sect. No. 34, Plot No. 4/14B, Renuka Corner, Tenment No. 1, Thergaon, Pune 411033	020-27272747
Kasaba Peth	1405, Kasaba Peth, . Near Mote Mangal Karyalaya Pune 411011	020-24575757
Hadapsar	Sr. No. 19, H. No. 1b/b/2, Gondhale Nagar, Saswad Road, Hadapsar, Pune 411028.	7559461666
Narhe	Sr.No. 3, H.No. 8, GharNo. 1295, Sabhapati Nivas, Bhairavnath Nagar, Narhe, Tal. Haveli, Dist. Pune 411041	7030960590

STATUTORY AUDITOR'S REPORT

To,
The Members,
Pune Peoples Co-op Bank Ltd.,
First Floor, Plot No.477/478 Market Yard,
Gultekdi, Pune 411037.

Report on the Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of THE PUNE PEOPLES CO-OPERATIVE BANK LIMITED, PUNE, which comprise the Balance Sheet as at 31st March 2023 and the Statement of Profit & Loss Account and the Cash Flow statement for the year ended 31st March 2023, and a summary of significant accounting policies and other explanatory information incorporated in these Financial Statements of the Bank along with its 21 Branches, 1 Extension counter and Head Office audited by us for the year ended 31st March 2023.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements that gives true and fair view of financial position, financial performance and cash flow of the Bank in accordance with the provisions of Banking Regulation Act 1949, RBI Guidelines and the guidelines issued by Central Registrar of Cooperative Societies, The Multi State Co-operative Societies Act, 2002, The Multi State Co-operative Societies rules, 2002 and the accounting policies generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatements, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We have conducted our audit in accordance with the applicable Standards issued by The Institute of Chartered Accountants of India and under the MCS Act/ BR Act/ RBI Guidelines. 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, whether due to fraud or error.

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 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. 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.

3. 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, as shown by books of bank and to the best of our information and according to the explanation given to us the said accounts together with the notes there on, Subject to our observation and remarks given separately for Head Office & Branches, gives the information required by the Banking Regulation Act, 1949, The Multi State Co-operative Societies Act, 2002 and The Multi State Co-operative Societies Rules, 2002 and the guidelines issued by Reserve Bank Of India and Central Registrar of Co-operative Societies, 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 state of affairs of the Bank as at 31st March 2023
- b. In the case of the Profit and Loss Account, of the Profit for the year ended as on that date and
- c. In the case of the Cash Flow Statement, of the cash flow for the year ended as on that date.

Report on Other Legal and Regulatory Matters

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, the Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002.

8. As required by section 73(4) of the Multi state Co-operative Societies Act, 2002, 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 them to be satisfactory.

- b. In our opinion, proper books of account have been kept by the multi-state cooperative society and proper and adequate returns for the purposes of his audit have been received from branches.
- c. The reports on accounts of the branches audited by the branch auditors have been forwarded to us and have been properly dealt by us in preparing our report in the manner considered necessary by us.
- d. The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns

9. We further report that :

- a. The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
 - b. The returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.
 - c. In our opinion, proper books of accounts as required by law have been kept by the Bank so far as appears from our examination of those books.
 - d. In our opinion, the Balance Sheet and Profit and Loss Account comply with applicable Accounting Standards issued by the institute of Chartered Accountants of India to the extent applicable to bank.
 - e. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the Bank.
10. As per the information given to us and based on our examination of the books of accounts and other records, we have not come across material instances which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules,2002.
11. For the year under audit, the bank has been awarded "A" classification.

Audit Classification Certificate

Pune Peoples Co-op Bank Ltd., Pune is registered under Multi State Co-Operative Societies Act 2002. However marks and the audit classification are given on the basis of CAMELS rating model adopted by Commissioner for Co-operation & Registrar of Co-operative Societies, Maharashtra State. We state that Pune Peoples Co-op Bank Ltd., Pune has been awarded "A" class for the year 2022-23.

For Ekbote Deshmukh & Co.,
Chartered Accountants
FRN No: 118553W

CA Abhiram Deshmukh
Partner
M.No: 102910

Place: Pune
Date: 28.06.2023
UDIN: 23102910BGPLPR9044

Pune People's Co Op Bank Ltd.,Pune
Annual Report 2022-23

Pune People's Co-op. Bank Ltd (Multistate Bank)
BALANCE SHEET AS ON 31/03/2023

Capital & Liabilities

Rs. in Thousand

Particulars	Schedule	31/03/2023	31/03/2022
Capital	1	242,575.10	231,305.40
Reserves and Surplus	2	1,205,047.16	1,093,237.13
Deposits	3	14,010,453.25	12,737,560.91
Borrowings	4	0.00	0.00
Other liabilities and provisions	5	1,841,845.41	1,570,478.45
Total		17,299,920.92	15,632,581.89

As per our report of even date
For Ekbote Deshmukh & Co.
Chartered Accountants
FRN – 118553W

Adv, S.,V. Mohite
Chairman

Mrs. V.S.Chhajed
Vice Chairman

CA J.J. Ranadive
Director

Mr. B.B.Bhegade
Director

Dr.R.K.Sonawane
Director

Mr. S.M.Nade
Director

Mr.S.B.Gaikwad
Director

Mr. S.V.Gandhi
Director

Mr.B.H.Shah
Director

Mr.M.R.Wani
Director

sd/-
C.A. Abhiram Deshmukh
Partner
M.No.-102910
Place : Pune
Date: 28/06/2023
UDIN: 23102910BGPLPR9044

Mrs. N.Y.Karpe
Director

Mr.S.N.Asawale
Director

Mr.V.G.Jadhav
Director

Mrs. S.K.Dhamal
Coopt Expert Director

Mr.S.S.Amrale
Coopt-Director

Mr.V.C.Shelke
CEO

Pune People's Co-op. Bank Ltd (Multistate Bank)
BALANCE SHEET AS ON 31/03/2023

Property & Assets

Rs. in Thousand

Assets	Schedule	31/03/2023	31/03/2022
Cash and balances with Reserve Bank of India	6	2,92,270.26	320,866.09
Balance with banks and money at call and short notice	7	23,54,986.51	21,31,992.71
Investments	8	41,36,929.82	40,62,030.92
Advances	9	91,80,113.41	79,91,258.77
Fixed Assets	10	1,46,869.43	1,53,438.21
Other Assets	11	11,88,751.49	9,72,995.19
Total		17,299,920.92	15,632,581.89
Contingent liabilities	12	92,782.19	90,635.19
Bills for collection		0.00	0.00

Pune People's Co Op Bank Ltd.,Pune
Annual Report 2022-23

Schedule 1 - Capital

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
I) For Nationalised Banks Capital	0.00	0.00
(Fully owned by Central Government)		
II) For Banks incorporated outside India Capital	0.00	0.00
(i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head.	0.00	0.00
(ii) Amount of deposit kept with the RBI under Section 11(2) of the Banking Regulation Act, 1949	0.00	0.00
Total	0.00	0.00
III) For Other Banks		
Authorised Capital		
(50,00,000 shares of Rs.100/- each)	500,000.00	500,000.00
Issued Capital (2425751 (2313054) Shares of Rs. 100/- each fully paid.)	2,42,575.10	231,305.40
Subscribed Capital (2425751 (2313054) Shares of Rs. 100/- each fully paid.)	2,42,575.10	231,305.40
Called-up Capital	0.00	0.00
Less: Calls unpaid	0.00	0.00
Add: Forfeited shares	0.00	0.00

Schedule 2 - Reserves and Surplus

(Rs. In Thousand)

Particulars	31/03/2023	31/03/2022
I.Statutory Reserves	4,28,433.74	3,88,669.82
Opening Balance	3,88,669.82	3,45,554.73
Additions during the year	42,604.09	43,115.09
Deductions during the year	2,840.17	0.00
II.Capital Reserves	540.90	631.20
Opening Balance	631.20	731.53
Additions during the year	0.00	0.00
Deductions during the year	90.30	100.33
III.Share Premium	0.00	0.00
Opening Balance	0.00	0.00
Additions during the year	0.00	0.00
Deductions during the year	0.00	0.00
IV.Revenue and Other Reserves	6,38,337.50	5,44,973.39
Opening Balance	5,44,973.39	4,58,058.93
Additions during the year	93,455.40	87,026.00
Deductions during the year	91.29	111.53
V.Balance in Profit and Loss Account	1,37,735.02	1,58,962.72
Total (I, II, III, IV and V)	12,05,047.16	10,93,237.13

Schedule 3 - Deposits

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
A. I. Demand deposits	8,77,806.14	7,47,864.86
(i) From banks	0.00	0.00
(ii) From others	8,77,806.14	7,47,864.86
II.Savings Bank Deposits	25,28,485.85	23,93,475.11
III.Term Deposits	1,06,04,161.26	95,96,220.94
(i) From banks	0.00	0.00
(ii) From others	1,06,04,161.26	95,96,220.94
Total (I, II and III)	1,40,10,453.25	1,27,37,560.91
B. (i) Deposits of branches in India	0.00	0.00
(ii) Deposits of branches outside India	0.00	0.00
Total	0.00	0.00

Schedule 4 - Borrowings

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
I.Borrowings in India	0.00	0.00
(a) Reserve Bank of India	0.00	0.00
(b) Other banks	0.00	0.00
(c) Other institutions and agencies	0.00	0.00
II.Borrowings outside India	0.00	0.00
Total (I and II)	0.00	0.00
Secured borrowings included in I and II	0.00	0.00

Schedule 5 - Other Liabilities and Provisions

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
I.Bills payable	48,747.68	42,743.60
II.Inter-office adjustment (net)	19.13	0.00
III Interest accrued	9,23,410.70	7,72,654.28
IV.Others (including provisions)	8,69,667.90	7,55,080.57
Total	18,41,845.41	15,70,478.45

Schedule 6 - Cash and Balances with Reserve Bank of India

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
I.Cash in hand (including foreign currency notes)	2,91,970.26	3,20,566.09
II.Balances with Reserve Bank of India	300.00	300.00
(a) in Current Account	300.00	300.00
(b) in Other Accounts	0.00	0.00
Total (I and II)	2,92,270.26	3,20,866.09

Schedule 7 - Balances with Banks and Money at Call and Short Notice

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
I.In India		
(i) Balances with banks	23,54,986.51	21,31,992.71
(a) in Current Accounts	5,24,661.03	2,84,864.49
(b) in Other Deposit Accounts	18,30,325.48	18,47,128.22
(ii) Money at call and short notice	0.00	0.00
(a) with banks	0.00	0.00
(b) with other institutions	0.00	0.00
Total (i and ii)	23,54,986.51	21,31,992.71
II.Outside India		
(i) in Current Accounts	0.00	0.00
(ii) in Other Deposit Accounts	0.00	0.00
(iii) Money at call and short notice	0.00	0.00
Total (i, ii and iii)	0.00	0.00
Total (I and II)	23,54,986.51	21,31,992.72

Pune People's Co Op Bank Ltd.,Pune
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Schedule 8 - Investments

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
I.Investments in India in		
(i) Government Securities	31,93,643.46	34,23,440.57
(ii) Other approved securities	0.00	0.00
(iii) Shares	394.85	394.85
(iv) Debentures and Bonds	1,72,930.00	1,98,217.50
(v) Subsidiaries and/or joint ventures	0.00	0.00
(vi) Others (to be specified) - Mutual Fund	7,69,961.50	4,39,978.00
Total	41,36,929.82	40,62,030.92
II.Investments outside India in		
(i) Government securities (including local authorities)	0.00	0.00
(ii) Subsidiaries and/or joint ventures abroad	0.00	0.00
(iii) Others investments (to be specified)	0.00	0.00
Total	0.00	0.00
Total (I and II)	41,36,929.82	40,62,030.92

Schedule 9 - Advances

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
A.(i) Bills purchased and discounted	0.00	0.00
(ii) Cash credits, overdrafts and loans repayable on demand	27,45,268.92	18,04,768.22
(iii) Term loans	64,34,844.49	61,86,490.55
Total	91,80,113.41	79,91,258.77
B.(i) Secured by tangible assets	88,69,806.27	66,69,931.77
(ii) Covered by Bank/Government Guarantees	0.00	0.00
(iii) Unsecured	3,10,307.13	13,21,327.00
Total	91,80,113.41	79,91,258.77
C.I.Advances in India		
(i) Priority Sectors	48,85,734.73	38,50,978.82
(ii) Public Sector	0.00	0.00
(iii) Banks	0.00	0.00
(iv) Others	42,94,378.68	41,40,279.95
Total	91,80,113.41	79,91,258.77
C.II.Advances outside India		
(i) Due from banks	0.00	0.00
(ii) Due from others	0.00	0.00
(a) Bills purchased and discounted	0.00	0.00
(b) Syndicated loans	0.00	0.00
(c) Others	0.00	0.00
Total	0.00	0.00

Pune People's Co Op Bank Ltd.,Pune
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Schedule 10 - Fixed Assets

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
I.Premises	1,13,583.02	1,17,121.74
At cost as on 31st March of the preceding year	1,17,121.74	1,22,116.37
Additions during the year	1,035.24	30.00
Deductions during the year	90.30	100.33
Depreciation to date	4,483.65	4,924.30
II.Other Fixed Assets (including furniture and fixtures)	33,286.40	36,316.47
At cost as on 31st March of the preceding year	36,316.47	37,670.54
Additions during the year	4,314.88	6,311.50
Deductions during the year	57.34	448.41
Depreciation to date	7,287.61	7,217.16
Total (I and II)	1,46,869.43	1,53,438.21

Schedule 11 - Other Assets

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
I.Inter-office adjustments (net)	0.00	254.06
II.Interest accrued	10,53,791.54	8,58,084.43
III.Tax paid in advance/tax deducted at source	5,825.30	12,499.99
IV.Stationery and stamps	738.24	962.85
V.Non-banking assets acquired in satisfaction of claims	38,003.50	38,003.50
VI.Others *	90,392.92	63,190.36
Total	11,88,751.49	9,72,995.19

* In case there is any unadjusted balance of loss the same may be shown under this item with appropriate foot note

Schedule 12 - Contingent Liabilities

(Rs. in Thousand)

Particulars	31/03/2023	31/03/2022
I.Claims against the bank not acknowledged as debts	0.00	0.00
II.Liability for partly paid investments	0.00	0.00
III.Liability on account of outstanding forward exchange contracts	0.00	0.00
IV.Guarantees given on behalf of constituents		
(a) In India	39,508.22	46,605.98
(b) Outside India	0.00	0.00
V.Acceptances, endorsements and other obligations	0.00	0.00
VI.Other items for which the bank is contingently liable - DEA Fund	53,273.96	44,029.22
Total	92,782.19	90,635.19

Pune People's Co Op Bank Ltd.,Pune
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PUNE PEOPLE'S CO-OPERATIVE BANK LTD.(MULTI-STATE BANK)
Details of Addition & deduction during the year in Reserve & Other Funds Schedule 2

(Rs. in Thousand)

Particulars	Balance as on 31.03.2022	Appro. of Profits 2021-22	Other Credits	Debits during 2022-23	Balance as on 31.03.2023
1. Reserve Fund	3,88,669.82	39,800.00	2,804.09	2,840.17	4,28,433.74
2. Building Fund	1,96,125.00	27,145.00			2,23,270.00
3. Dividend Equiliation Fund	11,585.14	-	2,985.39		14,570.54
4. Investment.Fluctuation Reserve	1,72,675.00	37,325.00			2,10,000.00
5. Investment.Depreciation Reserve	60,000.00				60,000.00
6. Staff Welfare Fund	5,781.67	500.00			6,281.67
7. Member Welfare Fund	10,915.00	500.00		35.00	11,380.00
8. Special Reserve Fund	1,500.00				1,500.00
9. Award Fund	1,335.00	500.00			1,835.00
10. Jubilee Fund	6,000.00				6,000.00
11. Reserve for unforeseen losses	53,220.00	16,050.00			69,270.00
12. Revaluation Reserve	631.20			90.30	540.90
13. Education, Member,Director,Staff	22,550.00	7,950.00	-	56.29	30,443.71
14. Charitable Fund	3,286.59	500.00			3,786.59
Total	9,34,274.42	1,30,270.00	5,789.48	3,021.76	10,67,312.14

Details of Addition and Deduction during the year in Provision Schedule 5

(Rs. in Thousand)

Particulars	Balance as on 31.03.2022	Appropriation of Profit of 2021-22	Other Credits	Debits during 2022-23	Balance as on 31.03.2023
1. Bad & Doubtful Debt Reserve	5,69,196.32	-	1,34,500.00		7,03,696.32
2. Provision against Standard Assets	44,478.02	-	5,718.70		50,196.72
3. General Reserve Fund	2,557.38	-			2,557.38
4. COVID Regulatory Package Reserve	5,500.00			5,500.00	-
5. Provision for Restructured Accounts	55,622.10	-		8,000.00	47,622.10
6. Provision against Other Assets	4,000.00	-			4,000.00
Total :	6,81,353.82	-	1,40,218.70	13,500.00	8,08,072.52

Pune People's Co Op Bank Ltd.,Pune
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PUNE PEOPLE'S CO-OPERATIVE BANK LTD.(MULTI-STATE BANK)
Profit & Loss Account for the year ended 31.03.2023

Expenditure

(Rs. in Thousand)

Particulars	Schedule	31/03/2023	31/03/2022
Interest expended	15	6,66,248.35	6,71,226.16
Operating expenses	16	2,82,753.68	2,33,382.97
Provisions and contingencies		2,02,718.70	1,23,116.77
Total		11,51,720.73	10,27,725.90
III. Profit/Loss			
Net profit/loss (-) for the year		1,37,731.92	1,58,960.73
Profit/loss (-) brought forward		3.09	1.99
Total		1,37,735.01	1,58,962.72
IV. Appropriations			
Transfer to Statutory Reserves		34,622.62	39,800.00
Transfer to Other Reserves		71,850.00	90,470.00
Transfer to Government/ Proposed Dividend		31,254.70	28,689.63
Balance carried over to Balance Sheet		7.70	3.09

As per our report of even date
For Ekbote Deshmukh & Co.
Chartered Accountants
FRN – 118553W

Adv, S.,V. Mohite
Chairman

Mrs. V.S.Chhajed
Vice Chairman

CA J.J. Ranadive
Director

Mr. B.B.Bhegade
Director

Dr.R.K.Sonawane
Director

sd/-
C.A. Abhiram Deshmukh
Partner
M.No.-102910
Place : Pune
Date: 28/06/2023
UDIN: 23102910BGPLPR9044

Mr. S.M.Nade
Director

Mr.S.B.Gaikwad
Director

Mr. S.V.Gandhi
Director

Mr.B.H.Shah
Director

Mr.M.R.Wani
Director

Mrs. N.Y.Karpe
Director

Mr.S.N.Asawale
Director

Mr.V.G.Jadhav
Director

Mrs. S.K.Dhamal
Coopt.Expert Director

Mr.S.S.Amrale
Coopt-Director

Mr.V.C.Shelke
CEO

PUNE PEOPLE'S CO-OPERATIVE BANK LTD.(MULTI-STATE BANK)
Profit & Loss Account for the year ended 31.03.2023

Income

(Rs. in Thousand)

Particular	Schedule	31-3-2023	31-3-2022
Interest earned	13	11,50,420.38	11,06,882.00
Other income	14	1,39,032.27	79,804.63
Total		12,89,452.65	11,86,686.63

Schedule 13 : Interest Earned

Rs. in Thousand

Particular	31-3-2023	31-3-2022
I. Interest/discount on advances/bills	7,94,767.63	8,17,397.26
II. Income on investments	2,26,624.87	1,66,683.02
III. Interest on balances with Reserve Bank of India and other inter-bank funds	1,29,027.88	1,22,801.72
IV. Others	-	-
V. Total	11,50,420.38	11,06,882.00

Schedule 14 : Other income

Rs. in Thousand

Particular	31-3-2023	31-3-2022
I. Commission, exchange and brokerage	12,636.26	9,426.15
II. Profit on sale of investments	42,001.25	45,134.03
Less: Loss on sale of investments	(126.73)	(1,552.25)
III. Profit on revaluation of investments	-	-
Less: Loss on revaluation of investments	-	(16,493.80)
IV. Profit on sale of land, buildings and other assets	28.12	23.79
Less: Loss on sale of land, buildings and other assets	(9.73)	(35.73)
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends, etc. from subsidiaries/companies and/or joint ventures abroad/in India	32.20	30.40
VII. Miscellaneous Income	84,470.91	43,272.03
Total	1,39,032.27	79,804.63

NOTE: Under Items II to V loss figures are shown in brackets.

Schedule 15 : Interest expended

Rs. in Thousand

Particular	31-03-2023	31-03-2022
I. Interest on deposits	6,65,810.93	6,71,026.89
II. Interest on Reserve Bank of India/ Inter-bank borrowings	437.42	199.27
III. Others		
Total	6,66,248.35	6,71,226.16

Schedule 16 : Operating expenses

Rs. in Thousand

Particular	31-03-2023	31-03-2022
I. Payments to and provisions for employees	1,57,771.65	1,26,637.73
II. Rent, taxes and lighting	28,665.52	28,153.35
III. Printing and stationery	1,358.42	1,080.97
IV. Advertisement and Publicity	3,975.43	2,329.19
V. Depreciation on bank's property	11,771.26	12,141.47
VI. Director's fees, allowances and expenses	834.30	737.90
VII. Auditors' fees and expenses (including branch auditors)	2,561.00	2,459.20
VIII. Law charges	4,640.64	3,378.65
IX. Postages, Telegrams, Telephones, etc.	1,423.55	1,433.59
X. Repairs and maintenance	3,211.69	3,213.20
XI. Insurance	15,713.15	14,931.28
XII. Other expenditure	50,827.07	36,886.45
Total	2,82,753.68	2,33,382.97

Pune People's Co Op Bank Ltd.,Pune

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Notes forming part of the Profit and Loss Account for the year ended 31st March, 2023 and Balance Sheet as on even date.

A) a) OVERVIEW :

The Pune People's Co-operative Bank Ltd. was incorporated in 1952 and has completed its 72 years of providing wide range of Banking & Financial Services including Commercial Banking and Treasury Operations.

b) BASIS OF PREPARATION :

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, and the Multi-State Co-operative Societies Act, 2002, circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevailing within the banking industry of India.

c) USE OF ESTIMATES :

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

B. SIGNIFICANT ACCOUNTING POLICIES :

a) ACCOUNTING CONVENTIONS :

The financial statements are prepared under historical cost conventions and on the Going Concern Basis and in accordance with Generally Accepted Accounting Principles and Practices prevailing in Co-operative Banks in Maharashtra except as otherwise stated.

The preparation of financial statements requires the management to make estimates and assumptions. Management believes that the estimates used in preparation of the financial statements are prudent and reasonable.

b) INVESTMENTS :

1. The investments in SLR and NON SLR securities are bifurcated into Held to Maturity (HTM), Available for Sale (AFS) and Held for Trading (HFT).
2. Profit / Loss on sale of investments are taken to profit & Loss account.
3. The premium on securities under Held to Maturity (HTM) category is amortized annually over the remaining period of maturity proportionately.
4. In case of securities under AFS category, the diminution in the value of investments is fully provided for.

5. Valuation of Investments :

- 5.1. Investments in AFS are carried at book value. Further it is revalued at the year end at cost or market value whichever is less. AFS investments are valued at cost or market price whichever is lower for quoted and unquoted securities. Depreciation, if any, is provided separately as per RBI guidelines.
- 5.2. Investments in HTM are carried at book value. The premium paid for investments in HTM is amortized up to 31/03/2023. Premium paid while purchase of securities is amortized as per residual maturity period left till the maturity date of the security. Premium to be amortized is accounted for at the end of financial year.

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- 5.3. Interest accrued up to date of acquisition of securities (i.e. broken period interest) is excluded from the acquisition cost and recognized as interest expenses. Broken period interest received for the period of holding the securities is recognized as interest income on sale of securities.
- 5.4. Interest on investments (G-sec and Bank deposits) is accounted for quarterly on accrual basis
- 5.5. Dividend on shares with DCC Bank is accounted on receipt Basis
- 5.6. Profits on Mutual Funds are accounted on receipt basis

Bank's Investment Portfolio as on 31/03/2023:-

Bank held total investments as on 31/03/2023 is as under: -

Particulars	Rs. In Lakh	In the form of
Central Government Securities	25,888.02	CSGL
State Government Securities	6,048.42	CSGL
Treasury Bills	Nil	CSGL
Deposits with other Banks	18,303.25	Physical*
Shares of Co operative Societies	3.95	Physical
Other Bonds & Debentures	1,729.30	D-mat
Mutual Funds	7,699.61	Physical
Call Money Deposit	Nil	Physical
Total Investments	59,672.55	

Government securities include investments in Central Govt. Securities, State Govt. Securities.

- X Other approved securities include investments made in bond market.
- X Deposit with other banks includes deposit kept with Nationalized, Private, Small Finance Banks.
- X Bank invested in Debt and Liquid Mutual Funds.

c) ADVANCES :

1. Bank follows R.B.I. guidelines and circulars issued on Income Recognition, asset classification, and Provisioning and Other Related matters.
2. General provision on Standard Assets is made as per R.B.I guidelines i.e. @ 0.40 % on all types of standard assets except in the case of advances to SME sector on which provisioning @0.25% and on Builder finance @1% and in case of commercial real estate– Residential Housing (CRE-RH) 0.75% are made.
3. Classification and provisioning in respect of non-performing advances are made as per the guidelines of RBI
4. Unsecured advances as shown in the Balance Sheet includes the advances which were secured at the time of sanction but turned into unsecured at the time of date of reporting.
5. Unrealized Interest in respect of advances classified as NPA is disclosed as Overdue Interest Reserve as per RBI directives.

d) FIXED ASSETS :

1. Fixed Assets are stated at cost less depreciation. Cost is ascertained as purchase price increased by cost attributable to bringing the assets to working conditions.

2. **The Accounting Standard 10 on Fixed Assets** issued by The Institute of Chartered Accountants of India requires a disclosure of Gross Block at cost less accumulated depreciation on Fixed Assets. However, Balance sheet is prepared as per Schedule III of the Banking Regulation Act 1949.
3. Premises include Land & Buildings. There was no revaluation of any fixed assets during the year.

e) DEPRECIATION :

1. Depreciation on Fixed Assets is provided at following rates & methods:

Sr. No	DESCRIPTION OF THE ASSET	DEPRECIATION RATE	METHOD
1	Buildings	10%	W.D.V.
2	Computers & Allied Peripherals	33.33%	S.L.M.
3	Electronic Equipments	25%	W.D.V.
4	Vehicles	20%	W.D.V.
5	Furniture & Dead Stock	10%	W.D.V.

2. Depreciation on Computers & Allied Peripherals is provided on Straight Line Method @ 33.33% as per guidelines issued by RBI.
3. Depreciation on addition to Fixed Assets during the financial year is provided at 100% of the rate of depreciation, if the asset is put to use for 180 days and above during the year and at 50% of the rate of depreciation, if the asset is put to use for less than 180 days during the year.
4. The proportionate depreciation against the revaluated amount is written back every year to the profit and loss account as per the requirements of the **Accounting Standard 6 on Depreciation** issued by The Institute of Chartered Accountants of India.

f) RECOGNITION OF INCOME AND EXPENDITURE :

Income / Expenditure are generally accounted on accrual basis except in the following cases:

- 1) Interest received on Non Performing Advances is accounted on actual recovery of interest as stipulated by R.B.I. Guidelines.
- 2) Interest on Matured Deposit is provided at prevailing interest rate for Savings bank deposit as stipulated by RBI. Actual interest payable is accounted at the time of payment as per the policy of the bank
- 3) Dividend on Investment in shares is accounted on receipt basis.

g) EMPLOYEES' RETIREMENT BENEFITS :

- 1) Bank has contributed Rs. 161.01 lakhs towards Provident Fund.
- 2) Bank has opted Group Gratuity scheme & Group Leave Encashment scheme of LIC of India to comply with AS 15. Bank pays the premium of these schemes as conveyed by LIC on the basis of actuarial valuation as on March 31, 2023.
- 3) In the current year, Bank paid Rs. 51.19 Lacs towards Group Leave Encashment and Rs. 20.40 Lacs towards Group Gratuity Scheme. Bank has accounted and paid premium of Group Gratuity scheme of LIC.
- 4) The contribution to Provident fund is as per the Provident Fund rules.
- 5) Information Pursuant to **Accounting Standard 15** as Per the Institute of Chartered Accountants of India as follows:

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(Amt in Rs)

SR. NO.	PARTICULARS	GRATUITY [FUNDED] 31.03.2023	LEAVE ENCASHMENT [FUNDED] 31.03.2023
1	Discount Rate	7.25%	7.25%
2	Expected Returns on plan assets		
3	Salary Escalation Rate	5.00%	6.00%
4	Reconciliation of opening and closing balance of the present		
	value of the defined benefit obligation		
I	Present value of obligation as at 01.04.2022	47293902.00	69685289.00
II	Interest Cost	3428808.00	5052183.00
III	Current service cost	2729506.00	4578527.00
IV	Benefits paid	(5946176.00)	-15929358.00
V	Actuarial Loss/ (Gain) on obligations	(3333635.00)	1823404.00
VI	Closing Present value of obligation as at 31.03.2023	44172405.00	65210045.00
5	Reconciliation of opening and closing balance of fair value		
	of fair plan assets		
I	Opening Fair value of plan assets as at 01.04.2022	55924913.55	70465621.97
II	Expected Returns on plan assets	3940360.40	4630847.30
III	Contributions	1789898.78	4973649.01
IV	Benefits paid	(5946176.00)	-15929358.00
V	Actuarial Gain/(Loss) on Plan on Assets	0.00	0.00
VI	Fair value of plan assets as at 31.03.2023	55708996.78	64140760.28
6	Amount recognized in Balance Sheet		
I	Present value of obligation as at 31.03.2023	44172405.00	65210045.00
II	Fair value of plan assets as at 31.03.2023	55708996.87	64140760.28
III	Net Asset/(liability) to be recognized as at 31.03.2023	(11536591.87)	(1069284.72)
IV	Net Asset/(liability) actually recognized as at 31.03.2023	11536591.87	1069284.72
V	Difference on account of Actuarial Valuation carried forward	0.00	0.00
7	Expenses recognized in Profit & Loss Account		
I	Current service cost	2729506.00	4578527.00
II	Interest Cost	3428808.00	5052183.00
III	Expected Returns on plan assets	(3111230.24)	(4630847.30)
IV	Actuarial Loss/ (gain)	(3333635.00)	1823404.00
V	Expenses of current year (As per Actuarial Valuation)	(1115681.00)	6823267.00
VI	Expenses accounted in Profit & Loss Account	2039776.00	5119378.00
VII	Difference on account of Actuarial Valuation	924095.00	1703889.00
Note: The difference on account of Actuarial Valuation is due to expenses recognized in profit & loss account on estimated basis and shown accordingly. *Since, accounted in the books of Pune Peoples Co-operative Bank Employees group gratuity scheme			

h) NET PROFIT OR LOSS FOR THE PERIOD, PRIOR PERIOD ITEMS AND CHANGES IN ACCOUNTING POLICIES :

- i) Accounting policies generally followed have been consistently applied over the years and no material departures have taken place during the year.
- ii) There are no Prior period items to be reported which are material.

Pune People's Co Op Bank Ltd.,Pune Annual Report 2022-23

B. NOTES ON ACCOUNTS:

1. Contingencies and events occurring after Balance Sheet date :

As Per AS 4, Events which occur between the Balance Sheet date and the date on which the financial statements are approved, may indicate the need for adjustments to assets and liabilities as at the balance sheet date or may require disclosure.

Adjustments to assets and liabilities are required for events occurring after the Balance Sheet date that provide additional information materially affecting the determination of the amounts relating to conditions existing at the balance sheet date.

No significant events have arisen after the Balance Sheet date, which could have effect on the financial position as on 31.03.2023, to a material extent.

2. Segment Reporting :

Bank's principal business activity falls within a single primary business segment viz:- Banking. Thus, **Accounting Standard (IS 17) on "SEGMENT REPORTING"** issued by The Institute of Chartered Accountants Of India is applicable.

(Rs.in Crores)

Particulars	2021-22			2022-23		
	Treasury	Banking	TOTAL	Treasury	Banking	TOTAL
Segment Revenue	33.67	84.96	118.63	39.76	89.18	128.94
Segment Cost	24.84	65.58	90.42	23.82	71.08	94.90
Result	8.83	19.37	28.21	15.94	18.10	34.04
Less:- Unallocated			-			-
Expenses						
Net Profit Before Tax			28.21			34.04
Risk Provision			6.81			14.02
Prov. For Income Tax			5.50			6.25
Deferred Tax			-			-
Prov for Other Asset						
Net Profit After Tax			15.90			13.77
Other Information						
Segment Assets	590.15	973.11	1,563.26	596.73	1,133.27	1,730.00
Unallocated Assets			-			-
Total Assets	590.15	973.11	1,563.26	596.73	1,133.27	1,730.00
Segment Liabilities	590.15	973.11	1,563.26	596.73	1,133.27	1,730.00
Unallocated Liabilities	-	-	-	-	-	-
Total Liabilities	590.15	973.11	1,563.26	596.73	1,133.27	1,730.00

3. Related Party Disclosures :

The Bank has disclosed material particulars of loans to Directors' relatives outstanding as on 31/03/2023. No fresh loans have been given to the Directors and their relatives as per RBI directives. In terms of RBI Circular dated. 29/03/2003, the Co-opt Director i.e. Mr. S.S Amrale being single party covered by this category, no further details need to be disclosed.

4. Accounting for taxes on Income :

An income tax expense is the aggregate amount of current tax and deferred tax. Current taxes are determined in accordance with the provisions of **Accounting Standard 22** and tax laws prevailing in India. Deferred tax adjustments comprise of changes in the deferred tax assets or liabilities during the period.

Pune People's Co Op Bank Ltd.,Pune

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Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted prior to the Balance Sheet date. Deferred tax assets and liabilities are recognized on a prudent basis for the future tax consequences of timing differences arising between the carrying values of assets and liabilities and their respective tax bases, and carry forward losses. The impact of changes in the deferred tax assets and liabilities is recognized in the profit and loss account.

Deferred tax assets are recognized and reassessed at each reporting date, based upon Management's judgment as to whether realization is considered reasonably certain. Deferred tax assets are recognized on carry forward of unabsorbed depreciation and tax losses only if there is virtual certainty that such deferred tax asset can be realized against future profits.

During the year, deferred tax Income being not material, hence not recognized.

Major Components of Deferred tax (AS 22) are as follows:-

Sr. No	Particulars	Deferred Tax Asset As on 31.03.2022	Addition/ (Reversal)	Deferred Tax Asset As on 31.03.2023
1.	Deferred tax assets WDV of Fixed Assets	21.70	-	21.70
	Net Deferred tax Asset/(Liability)	21.70	-	21.70

5. Impairment Of Assets :

As required by **Accounting Standard (IS 28) on 'IMPAIRMENT OF ASSETS'** issued by The Institute of Chartered Accountants Of India, there is no impairment of assets of the Bank which is not provided for.

6. Provisions, Contingent Assets & Contingent Liabilities:

Contingent Liabilities on account of Bank Guarantees is Rs. 395.08 Lakhs (Previous year Rs.466.06 Lakhs). & LCs is Rs. NIL Lakhs (Previous year Rs.NIL)

Contingent Liabilities on account of DEAF is Rs. 532.74 Lakhs (Previous year Rs. 440.29 Lakhs).

7. Repo, Reverse Repo Transactions – Nil

8. Block of Assets As on 31.03.2023

PUNE PEOPLES CO OP BANK LTD (MULTI-STATE BANK) BLOCK OF ASSETS AS ON 31.03.2023 AS-6 DEPRECIATION

(Amt in Rs)

GROSS BLOCK	LAND & PREMISES	FURNITURE & FIXTURE	PLANT & MACHINERY	COMPUTERS & PERIPHERALS	ELECTRONIC EQUIPMENTS	VEHICLE	TOTAL
Cost as on 31.03.2022	14,07,69,534.61	5,33,14,631.31	41,40,645.36	3,28,46,683.56	2,03,40,767.22	59,35,204.00	25,73,47,466.06
Addition							-
Before 01.10.2022	6,480.00	411,871.00	0.00	392,693.85	45,493.11	144,346.00	14,09,783.96
On After 01.10.2022	10,28,756.60	17,765.00	0.00	899,941.00	487,426.64	15,06,451.19	39,40,340.43
Sale/Transfer /Write off/other adjustment	90,299.60	0.00	0.00	17,172.67	40,168.59	-	1,47,640.86
Cost as on 31.03.2023	14,17,14,471.61	5,37,44,267.31	41,40,645.36	3,41,22,145.74	2,12,42,418.38	75,86,001.19	26,25,49,949.59

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DEPRECIATION							
For the year ended 31.03.2022	2,36,47,803.95	2,77,30,128.46	33,08,212.61	2,86,28,411.78	1,62,00,966.72	43,93,736.00	10,39,09,259.52
Depreciation	44,83,646.09	26,31,228.00	2,88,045.54	24,73,570.74	13,69,391.39	5,25,373.44	1,17,71,255.20
Sale/Transfer /Write off/other adjustment	-	-	-	-	-	-	-
Up to 31.03.2023	2,81,31,450.04	3,03,61,356.46	35,96,258.15	3,11,01,982.52	1,75,70,358.11	49,19,109.44	11,56,80,514.72
NET BLOCK							-
WDV AS ON 31.03.2022	11,71,21,730.66	2,55,84,502.85	8,32,432.75	42,18,271.78	41,39,800.50	15,41,468.00	15,34,38,206.54
WDV AS ON 31.03.2023	11,35,83,021.57	2,33,82,910.85	5,44,387.21	30,20,163.22	36,72,060.27	26,66,891.75	14,68,69,434.87

9. In terms of RBI Directives, following additional disclosures are made:

(Rs. In lakh)

Sr. No.	Particulars	31.03.2022	31.03.2023
a)	Capital to Risk Asset Ratio	15.48	13.77
	Movement of CRAR		
	Tier I Capital	9974.24	10397.66
	Tier II capital	2758.00	3350.44
	Total Capital	12732.24	13748.10
	Total Risk Assets	82272.82	99840.79
b)	Investments :		
	(a) Book Value of Investment	34234.41	31936.43
	Face Value of Investment	34360.00	32187.50
	(b) Market Value of Investment	33216.41	30394.86
	(c)Details of issuer composition of non SLR investment and non performing non SLR Investments		

c)	Advances Against Real estate Construction Business & Housing	15299.16	14704.57
d)	Advances against Shares and Debentures	Nil	Nil
e)	Advances to Directors, their Relatives, Companies/firms in which they are interested:		
	(a) Fund based (Against FDR)	182.96	13.59
	(aa) Fund based (Against Property)	0.00	117.90
	(b) Non-fund Based (Guarantee & LC etc.)	33.06	0.00
f)	Cost of Deposits: Average Cost of Deposits	5.61	5.27
g)	NPA's	31.03.2022	31.03.2023
	Gross NPI's	7456.22	7059.31
	Net NPA's	1452.26	2.35

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The movement of NPAs for the year ended 31 st March 2023 as calculated by the bank is as under:																																	
		(Rs in Lakh)																															
	<table border="1"> <thead> <tr> <th>Particulars</th> <th>31st March 2022</th> <th>31st March 2023</th> </tr> </thead> <tbody> <tr> <td>Opening NPA</td> <td style="text-align: right;">6423.79</td> <td style="text-align: right;">7456.22</td> </tr> <tr> <td>Add: Fresh Additions</td> <td style="text-align: right;">8534.47</td> <td style="text-align: right;">5333.87</td> </tr> <tr> <td>Add : A/c add by RBI I.O</td> <td style="text-align: right;">1055.96</td> <td style="text-align: right;">741.00</td> </tr> <tr> <td>Less : Recovery during the year</td> <td style="text-align: right;">599.71</td> <td style="text-align: right;">1107.92</td> </tr> <tr> <td>Less: Account closed</td> <td style="text-align: right;">587.04</td> <td style="text-align: right;">512.24</td> </tr> <tr> <td>Less: write off a/c s</td> <td style="text-align: right;">87.88</td> <td style="text-align: right;">0</td> </tr> <tr> <td>Less: Upgradaion</td> <td style="text-align: right;">7283.37</td> <td style="text-align: right;">4851.62</td> </tr> <tr> <td>+/- Any difference etc *</td> <td style="text-align: right;">0.00</td> <td style="text-align: right;">0.00</td> </tr> <tr> <td>Closing NPA</td> <td style="text-align: right;">7456.22</td> <td style="text-align: right;">7059.31</td> </tr> </tbody> </table>	Particulars	31 st March 2022	31 st March 2023	Opening NPA	6423.79	7456.22	Add: Fresh Additions	8534.47	5333.87	Add : A/c add by RBI I.O	1055.96	741.00	Less : Recovery during the year	599.71	1107.92	Less: Account closed	587.04	512.24	Less: write off a/c s	87.88	0	Less: Upgradaion	7283.37	4851.62	+/- Any difference etc *	0.00	0.00	Closing NPA	7456.22	7059.31		
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Closing NPA	7456.22	7059.31																															
	Net NPA's	2022	2023																														
	At the beginning of the year	543.01	1452.26																														
	at the end of the year	1452.26	2.35																														
	Profitability :	2022	2023																														
	Interest income as a percentage of working funds	7.45%	7.02%																														
	Non-Interest income as a percentage of working funds.	0.54%	0.60%																														
	Operating Profit as a percentage of Working funds.	1.90%	1.83%																														
	Return on Assets	1.07	0.68																														
	Business (Deposits + Advances) per employee	921.28	1114.93																														
	Profit per employee	7.06	6.60																														
	g) Provisions made towards NPA's & Investment	2022	2023																														
	Provision made towards NPA's	5691.96	7036.96																														
	Depreciation in Investments	600.00	600.00																														
	Provision made towards Standard Assets	444.78	501.97																														
	h) Movement in Provision	2022	2023																														
	Towards BDDR																																
	Opening Balance	5568.79	5691.96																														
	Provision During the year	211.05	1345.00																														
	Provision Amount of W/off Accounts	87.88	-																														
	Provision trf from Undisclosed Reserve	-	-																														
	Less: Closed/Recovered/Written Off	-	-																														
	Closing Balance	5691.96	7036.96																														
	Towards Standard Assets																																

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	Opening Balance	390.89	444.78
	Provision During the year	53.89	57.19
	Closing Balance	444.78	501.97
	Towards Investments		
	Opening Balance	600.00	600.00
	Provision During the year	-	-
	Closing Balance	600.00	600.00
		31.03.2022	31.03.2023
i)	Foreign Currency Assets & Liabilities	Nil	Nil
j)	DICGC Insurance Premium Paid Date	30.05.2022	28.11.2022
k)	Penalty imposed by RBI	2.00	1.00
l)	Restructured Accounts (Rs. In Lakhs)	4807.88	
m)	Fixed Assets- Valuation/Revaluation	0	0

DICGC Premium:

Premium paid to DICGC up to 31.03.2023:

Premium of Rs.90.65 Lakh (including GST) was paid on 30.05.2022 for the period 01.04.2022 to 30.09.2022 and Rs. 91.14 (including GST) was paid on 28.11.2022 for the period 01.10.2022 to 31.03.2023.

Premium paid to DICGC up to 30.09.2023

Premium of Rs. 99.71 (including GST) Lakh was paid on 29.05.2023 for the period 01.04.2023 to 30.09.2023

n. Restructured Accounts: Nil

**For Ekbote Deshmukh & Co.,
Chartered Accountants
FRN No: 118553W**

**CA Abhiram Deshmukh
M.No: 102910
Place: Pune
Date: 28/06/2023
UDIN: 23102910BGPLPR9044**

For Pune People's Co-op Bank Ltd.

**Vijaykumar C Shelke.
Chief Executive Officer (O)**

DISCLOSURES AS PER GUIDELINES

1. a) Composition of Regulatory Capital

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 2023	Previous Year 2022
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves [@] (net of deductions, if any)	24.04	22.91
ii)	Additional Tier 1 capital*/ Other Tier 1 capital [@]	79.94	76.83
iii)	Tier 1 capital (i + ii)	103.98	99.74
iv)	Tier 2 capital	33.50	27.58
v)	Total capital (Tier 1+Tier 2)	137.48	127.32
vi)	Total Risk Weighted Assets (RWAs)	998.41	822.43
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs [@]	2.49	2.79
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	10.41	12.13
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	3.36	3.35
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	13.77	15.48
xi)	Leverage Ratio*	-	-
xii)	Percentage of the shareholding of a) Government of India b) State Government (specify name) [§] c) Sponsor Bank [§]	-	-
xiii)	Amount of paid-up equity capital raised during the year	-	-
xiv)	Amount of non-equity Tier 1 capital raised during the year, <i>of which:</i> Give list ⁷ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-
xv)	Amount of Tier 2 capital raised during the year, <i>of which</i> Give list ⁸ as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-

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Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits ⁹	-	-	50.92	12.94	85.11	-	65.17	74.81	476.77	9.20	626.12	1,401.04
Advances	45.04	1.02	1.68	13.02	33.81	30.50	42.76	104.84	93.69	157.98	393.66	918.01
Investments	12.31	-	-	88.99	24.97	28.94	81.31	126.05	164.34	5.99	63.82	596.73
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

2. Investments

a) Composition of Investment Portfolio as at 31.03.2023

(Amount in ₹ crore)

Investments in India	Government Securities	Other Approved Securities	Shares Debentures and Bonds	Subsidiaries and Joint Ventures	Others
Held to Maturity					
Gross	260.92	-	-	-	-
Less: Provision for non- performing investments (NPI)	-	-	-	-	-
Net	260.92	-	-	-	-
Available for Sale					
Gross	58.43	-	94.32	-	-
Less: Provision for non performing investments (NPI)	-	-	-	-	-
Net	58.43	-	94.32	-	-
Held For Trading					
Gross	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-
Net	-	-	-	-	-
Total Investments	319.35	-	94.32	-	-
Less: Provision for non performing investments	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-
Net	319.35	-	94.32	-	-

d) Non SLR Investment Portfolio

i) Non performing non SLR Investments

Particulars	Amount (Rs. Crore)
Opening Balance	0.05
Additions during the year	0.00
Reductions during the year	0.00
Closing balance	0.05
Total Provisions held	0.05

ii) Issuer Composition of NON SLR Investments

(Amount in ₹ crore)

No.	Issuer	Amount	Extent of 'below investment grade' Securities	Extent of 'unrated' securities	Extent of 'unlisted securities'
1	PSUs (Bonds)	5.00	0.00	0.00	0.00
	Other Than PSU (Bonds)	12.29	0.00	0.00	4.97
2	All India FIs	0	0.00	0.00	0.00
3	Public Sector Banks	0	0.00	0.00	0.00
4	Mutual Funds	76.99	0.00	0.00	0.00
5	Others (DSC/MSC Shares)	0.04	0.00	0.04	0.04
	Total	94.32	0.00	0.04	5.01
6	Provision held towards depreciation	0	0.00	0.00	0.00
	Total	94.32	0.00	0.04	5.01

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b) Movement of provision for Depreciation and Investment Fluctuation Reserve

Composition of Investment Portfolio as at 31.03.2022

(Amount in ₹ crore)

Investments in India	Government Securities	Other Approved Securities	Shares Debentures and Bonds	Subsidiaries and Joint Ventures	Others
Held to Maturity					
Gross	170.05	-	-	-	-
Less: Provision for non performing investments (NPI)	-	-	-	-	-
Net	170.05	-	-	-	-
Available for Sale					
Gross	172.29	-	63.86	-	-
Less: Provision for non performing investments (NPI)	-	-	-	-	-
Net	172.29	-	63.86	-	-
Held For Trading					
Gross	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-
Net	-	-	-	-	-
Total Investments	342.34	-	63.86	-	-
Less: Provision for non performing investments	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-
Net	342.34	-	63.86	-	-

Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	2022-23	2021-22
Opening Balance	17.27	13.57
Add: Appropriation	3.73	3.70
Less: Utilisation/Write Off	-	-
Closing Balance	21.00	17.27

Investment Depreciation Reserve

(Amount in ₹ crore)

Particulars	2022-23	2021-22
Opening Balance	6.00	6.00
Add: Appropriation	-	-
Less: Utilisation/Write Off	-	-
Closing Balance	6.00	6.00

c) Sale and Transfer to/ from HTM Category

The no Transfer of securities HTM to AFS or AFS TO HTM Category during the financial year 2022-2023 and hence no disclosure is required.

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3 Asset Quality

a) Classification of advances and provisions held as on 31.03.2023

<i>(Amount in ₹ crore)</i>						
	Standard		Non-Performing			Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Assets	
	2023	2023	2023	2023	2023	2023
Gross Standard Advances and NPAs						
Opening Balance	724.56	22.86	51.30	0.40	7,4.56	799.13
Add : Additions during the year	-	-	-	-	60.75	-
Less : Reductions during the year*	-	-	-	-	64.72	-
Closing balance	847.42	8.67	61.57	0.35	70.59	918.01
Reductions in Gross NPAs due to:						
i) Up gradation	-	-	-	-	48.52	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	16.20	-
iii) Technical / Prudential Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
					64.72	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	10.01	2.29	40.75	0.40	43.43	53.44
Add : Fresh provisions made during the year	-	-	-	-	26.94	-
Less : Excess provision reversed / Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	9.78	0.88	43.33	0.35	70.37	80.15
Net NPAs						
Opening Balance		7.78	18.24	-	0.22	-
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-
Closing Balance		7.78	18.24	-	0.22	

Note: Recovery in Suspense Account for Rs. 20.00 Lakh appropriated and reduced from NET NPA in March 2023 (0.22 – 0.20 =0.02)

a) Classification of advances and provisions held as on 31.03.2022

<i>(Amount in ₹ crore)</i>						
	Standard		Non-Performing			Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Assets	
	2022	2022	2022	2022	2022	2022
Gross Standard Advances and NPAs						
Opening Balance	703.84	10.42	53.37	0.44	64.24	768.07
Add : Additions during the year					95.90	-
Less : Reductions during the year*					85.58	-
Closing balance	724.56	22.87	51.30	0.40	74.56	799.12

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Reductions in Gross NPAs due to:						
i) Up gradation	-	-	-	-	72.83	-
ii) Recoveries (excluding recoveries from upgraded accounts)	-	-	-	-	11.87	-
iii) Technical / Prudential Write-offs	-	-	-	-	0.88	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
					85.58	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	5.31	1.15	37.32	0.44	38.92	44.22
Add : Fresh provisions made during the year	-	-	-	-	18.00	-
Less : Excess provision reversed / Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	10.01	2.29	40.75	0.40	56.92	66.93
Net NPAs						
Opening Balance		20.58	10.55	-	17.64	-
Add: Fresh additions during the year	-	-	-	-	-	-
Less: Reductions during the year	-	-	-	-	-	-
Closing Balance		20.58	10.55	-	17.64	

Ratios(in Per Cent)	Current Year	Previous Year
Gross NPA To Gross Advances	7.69%	9.33%
Net NPA To Net Advances	0.00%	1.96%
Provision Coverage ratio	99.68%	76.34%

b) Sector-wise Advances and Gross NPAs

(!mounts in ₹ crore)

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	4.27	1.05	24.59%	3.58	1.09	30.34%
b)	Advances to industries sector eligible as priority sector lending	61.72	9.18	14.87%	54.46	8.04	14.76%
c)	Services	259.96	23.19	8.92%	240.13	21.49	8.95%
d)	Personal loans	162.62	2.01	1.24%	86.84	2.95	3.40%
	Subtotal (i)	488.57	35.43	7.25%	385.01	33.56	8.72%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	26.92	7.34	27.27%	26.30	6.16	23.42%
c)	Services	35.87	17.65	49.21%	67.73	23.97	35.39%
d)	Personal loans	366.65	10.17	2.77%	320.08	10.87	3.40%
	Sub-total (ii)	429.44	35.16	8.19%	414.11	41.00	9.90%
	Total (I + ii)	918.01	70.59	7.69%	799.12	74.56	9.33%

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c) Particular of Resolution plan and restructuring

(Amounts in ₹ crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		C.Y.	P.Y.	C.Y.	P.Y.	C.Y.	P.Y.	C.Y.	P.Y.	C.Y.	P.Y.
Standard	Number of borrowers	0	0	0	0	25	28	78	88	103	116
	Gross Amount	0.00	0.00	0.00	0.00	20.45	27.54	21.52	25.35	41.97	52.89
	Provision held	0.00	0.00	0.00	0.00	2.04	2.75	2.15	2.54	4.19	5.29
Sub Standard	Number of borrowers	0	0	0	0	1	0	1	2	2	2
	Gross Amount	0.00	0.00	0.00	0.00	0.05	0.00	0.04	0.30	0.09	0.30
	Provision held	0.00	0.00	0.00	0.00	0.01	0.00	0.00	0.03	0.01	0.03
Doubtful	Number of borrowers	0	0	0	0	3	5	2	0	5	5
	Gross Amount	0.00	0.00	0.00	0.00	0.74	0.79	0.20	0.00	0.94	0.79
	Provision held	0.00	0.00	0.00	0.00	0.22	0.08	0.05	0.00	0.27	0.08
Loss	Number of borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of borrowers	0	0	0	0	29	33	81	90	110	123
	Gross Amount	0.00	0.00	0.00	0.00	21.24	28.33	21.76	25.65	43.00	53.98
	Provision held	0.00	0.00	0.00	0.00	2.27	2.83	2.20	2.57	4.47	5.40

f) Fraud Accounts

(Rs.in Crore)

Particulars	Current year	Previous year
Number of frauds reported	1	1
Amount involved in fraud (₹ crore)	0.00	0.02
Amount of provision made for such frauds (₹ crore)	0.00	0.00
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	0.00	0.00

g) Disclosure under Resolution Framework for COVID 19 related Stress

(Amounts in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans**	0.26	0.00	0.00	0.00	0.26
Corporate persons*	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.26	0.00	0.00	0.00	0.26

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4 Exposure

a) Exposure to Real Estate sector

(!mount in ₹ crore)

Category	Current year	Previous Year
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	34.82	38.10
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	112.18	114.84
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	0.15	0.05
Total Exposure to Real Estate Sector	147.15	152.99

b) Exposure to capital market

(!mount in ₹ crore)

Particulars ²⁴	Current Year	Previous Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	NIL	
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;		
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;		
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;		
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;		
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;		

d) Unsecured advances

(!mounts in ₹ crore)

Particulars	Current year	Previous Year
Total unsecured advances of the bank	31.03	132.13
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0	0
Estimated value of such intangible securities	0	0

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6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	173.21	268.39
Percentage of deposits of twenty largest depositors to total deposits of the bank	12.36	21.07

b) Concentration of advances*

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	100.78	91.27
Percentage of advances to twenty largest borrowers to total advances of the bank	10.98	11.42

c) Concentration of exposures**

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	119.54	108.88
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	13.02	13.62

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	42.98	46.36
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	60.89%	62.18%

9. Transfer to DEA Fund

(Amount in ₹ crore)

Sr. No.	Particulars	Current Year 2023	Previous Year 2022
i)	Opening balance of amounts transferred to DEA Fund	4.40	4.18
ii)	Add: Amounts transferred to DEA Fund during the year	0.98	0.22
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.05	0.0003
iv)	Closing balance of amounts transferred to DEA Fund	5.33	4.40

Pune People's Co Op Bank Ltd.,Pune Annual Report 2022-23

10. Disclosure of complaints

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

Particulars		Previous year	Current year
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	6	34
3	Number of complaints disposed during the year	6	33
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	1
Maintainable complaints received by the bank from Office of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
5.1.	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	0	0
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

10 b Complaints Ground

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground - 1	0	1	100%	0	0
Ground - 2	0	0	0	0	0
Ground - 3	0	10	100%	0	0
Ground - 4	0	1	100%	0	0
Ground - 5	0	0	0	0	0
Others	0	21	73%	1	1
Total	0	33		1	1
Previous Year					
Ground - 1	0	0		0	0
Ground - 2	0	0		0	0
Ground - 3	0	0		0	0
Ground - 4	0	1	100%	0	0
Ground - 5	0	0		0	0
Others	0	5	100%	0	0
Total	0	6	100%	0	0

11. Disclosure of Penalty imposed by Reserve Bank of India

Nature of the breach	Number of Instances of default	Quantum of Penalty Imposed
The bank had not paid interest on the balances lying in current account standing in the name of a deceased individual depositor or sole proprietorship from the date of death of the depositor till the date of repayment to the claimant/s, in no adherence to extant guidelines.	1	0.01

13. Other Disclosures

a) Business ratios

Particular	Current Year	Previous Year
i)Interest Income as a percentage to Working Funds	7.02%	7.85%
ii)Non-interest income as a percentage to Working Funds	0.60%	0.48%
iii) Cost of Deposits	5.27	5.61
iv)Net Interest Margin	3.41%	3.14%
v)Operating Profit as a percentage to Working Funds	1.83%	1.63%
vi)Return on Assets	0.68%	1.11%
vii)Business (deposits plus advances)per employee (in Crore)	11.14	9.21
viii)Profit per employee (in Crore)	0.06	0.07

b) Bancassurance business

The details of fees / brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by them shall be disclosed for both the current year and previous year. (Amount in ₹ crore)

Sr.No.	Particulars	Current Year	Previous Year
1	General Insurance	0.04	0.06
2	Life Insurance	0.50	0.31

c) Marketing and distribution

Banks shall disclose the details of fees / remuneration received in respect of the marketing and distribution function (excluding bancassurance business) undertaken by them.

Sr.No.	Particulars	Current Year	Previous Year
		NIL	

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The amount of PSLCs (category-wise) sold and purchased during the year shall be disclosed.

Sr.No.	Particulars	Current Year	Previous Year
		NIL	

Pune People's Co Op Bank Ltd.,Pune
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e) Provisions and contingencies

(Amount in Crores)

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA	13.45	2.00
iii) Provision made towards Income tax	6.25	5.50
iv) Other Provisions and Contingencies (with details)	0.57	4.81
a) Provision for Standard Assets	0.57	0.54
b) Provision for Restructured Accounts	0	4.27

g) Payment of DICGC Insurance Premium

(Amount in Crores)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	1.82	1.75
ii)	Arrears in payment of DICGC premium	NIL	NIL

h) Disclosure of facilities granted to directors and their relatives

(Amount in ₹ crore)

Sr.No.	Particulars	Current Year	Previous Year
1	a) Fund Based (Against FDR, Property)	1.31	1.82
2	b) Non-fund Based (Guarantee & LC etc)	0	0.33

For Ekbote Deshmukh & Co.,
Chartered Accountants
FRN No: 118553W

CA Abhiram Deshmukh
M.No: 102910
Place: Pune
Date: 28/06/2023
UDIN: 23102910BGPLPR9044

For Pune People's Co-op Bank Ltd.

Vijaykumar C Shelke.
Chief Executive Officer (O)

Pune People's Co Op Bank Ltd.,Pune
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Comparative Cash Flow Statement

Particulars	2022-23	2022-23	2021-22	Amount in lakh 2021-22
A Cash Flow from Operating Activities				
Net Profit as per P/L Account		1,377.32		1,589.61
Depreciation Charges	117.71		121.41	
Provision for Bad Debts	1,345.00		200.00	
Provision for Standard Asset	57.18		53.89	
Provision for Restructured Accounts	-		427.27	
Reversal of Provision for Restructured Accounts	(80.00)		-	
Reversal of Provision for Dividend Payable	(270.00)		-	
Reversal of Provision for Covid Regulatory Package Reserve	(55.00)		-	
Profit on Sale of Asset	(0.28)		(0.24)	
Loss on Sale of Asset	0.09		0.36	
Provision for Tax	625.00		550.00	
Profit on Sale of Investment	(420.01)		(451.34)	
Loss on Sale of Investment	1.27		182.62	
Amortization of premium	13.82		20.70	
Deferred Tax	-		(0.54)	
Excess Provision write back - Salary	(5.78)		(1.89)	
Excess Provision write back - Others	-	1,329.00	(1.39)	1,100.85
Adjustment for:				
Increase in Deposits	12,728.92		2,211.24	
Increase in Other Liabilities	1,097.27		1,986.54	
Increase in Advances	(11,483.63)		(3,105.29)	
Increase in Investments	(580.97)		(1,908.11)	
Increase in Other Assets	(2,113.22)	(351.63)	(1,320.54)	(2,136.16)
Net Cash from Operating Activities before Income Tax		2,354.71		554.30
Income tax paid		-		(75.00)
	a	2,354.71		479.30
B. Cash Flow from Investing Activities				
Purchase of Fixed Asset	(53.50)		(63.41)	
Sale of Fixed Asset	1.67		5.49	
WIP (HO)	b (44.34)	(96.17)	(111.68)	(169.60)
C. Cash Flow from Financing Activities				
Increase/(Decrease) in Capital	112.70		48.50	
Ex Gratia Paid	-		(73.69)	
Education fund paid	(15.89)		-	
Dividend Paid	(271.00)		-	
Increase/(Decrease) in Fund	c 27.66	(146.53)	(154.80)	(179.99)
(a+b+c)	2,112.01		129.71	
I. Cash in Hand	3,205.66		3,954.66	
II Balances with RBI	3.00		1.00	
III Balances with Bank and Money at Call	2,848.64	6,057.30	1,971.94	5,927.60
Cash and Cash Equivalent at the end of the year		8,169.31		6,057.31

For Ekbote Deshmukh & Co.
Chartered Accountants : FRN No.118553W

CA Abhiram Deshmukh
M No.102910
Place : Pune Date: 28.06.2023
UDIN : 23102910BGPLPR9044

For Pune People's Co-op. Bank Ltd., Pune

Vijaykumar C. Shelke
Chief Executive Officer (O)

Pune People's Co Op Bank Ltd.,Pune
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PUNE PEOPLE'S CO-OPERATIVE BANK LTD.(MULTI-STATE BANK)

ANNUAL BUDGET FOR THE YEAR 2022-23

Amount in lakh

PARTICULARS	ACTUAL 31.03.2023	BUDGETED 31.03.2024	GROWTH(%)
Share Capital	2,426.00	2,668.60	10.00%
Reserve & Other Fund	18,754.00	20,629.00	10.00%
Deposits	1,40,104.55	1,66,440.00	18.80%
INVESTMENTS	596.73	626.57	5.00%
Loans and Advances	91,801.13	1,13,560.00	23.70%
Working Capital	1,63,765.10	1,84,235.74	12.50%
Gross Profit	3,404.51	3,546.39	4.17%
Net Profit (After Tax)*	1,377.32	2,696.39	95.77%

Assumptions

Business Mix	2,80,000.00	Deposit Growth	18.80%
CD Ratio	68.23	Advances Growth	23.70%

Budgeted Profit & Loss A/c For The Year Ended 2022-23

EXPENDITURE

INCOME

Amount in lakh

Particulars	Budgeted 31-03-2023	Actual 31-03-2023	Budgeted 31-03-2024	Particulars	Budgeted 31-03-2023	Actual 31-03-2023	Budgeted 31-03-2024
Interest paid				Interest received			
On Deposit	7,700.00	6,658.11	8,773.41	On Loans	9,353.00	7,947.34	10,250.00
On Borrowings	8.00	4.37	5.00	On Investment	3,000.00	3,556.53	4,117.78
Salaries and Allowances	1,420.00	1,577.72	1,700.00	On RBI DEAF Claim	-	0.34	-
Director Seating Fees	8.00	8.34	8.00	Commission Exchange and Brokerage	95.00	126.36	130.00
Rent , Light Tax	300.00	286.66	300.00	Other Receipts	485.30	429.20	490.30
Law charges and Advocate Fees	40.00	46.41	50.00				
Postage, Telegram and Telephone	15.00	14.23	15.00	Miscellaneous Receipts	400.00	344.87	400.00
Audit Fees (Internal and Statutory)	25.00	25.61	30.00	Locker Rent	85.00	84.01	90.00
Depreciation	120.00	117.71	125.00	Dividend on Shares and Liquid Mutual Fund	0.30	0.32	0.30
Printing and stationery & Advt.	25.00	53.34	60.00	Profit on sale of asset	2.00	-	-
Prem on Investment Amortised	5.73	13.82	15.00	Recovery in Write Off Accounts	20.00	5.33	20.00
Loss on Investment	50.00	1.27	250.00	Profit on sale of securities	300.00	420.01	614.72
Other Expenses	600.00	683.79	750.00	Deferred Tax	-	-	-
Income Tax Provision	600.00	625.00	650.00	Excess Prov Write back	10.00	5.78	5.00
Other Provisions	600.00	1,402.19	250.00	Reversal of Restructure Prov	-	80.00	-
Bad and Doubtful Debt Reserve	600.00	1,345.00	200.00	Reversal of Dividend Prov	-	270.00	-
Provision on Standard Asset	-	57.19	50.00	Reversal of Covid Regulatory Package	-	55.00	-
Deferred Tax	-	-	-				
Net Profit Transferred to Balance Sheet	1,748.57	1,377.32	2,646.39				
Grand Total	13,265.30	12,895.89	15,627.80	Grand Total	13,265.30	12,895.89	15,627.80

**Pune People's Co-operative Bank Ltd., Pune
(Multistate Bank)**

H.O. : First Floor, 477/478 Market Yard, Gultekdi, Pune 411037
Multistate Registration No.MSCS/ CR/505/2012 Dated 23.03.2012.
RBI Liscence No. UBD MH 896 P Dated 26.10.1987

Jurisdiction : Maharashtra State and Belgaum Taluka including Cantonment Area in the Belgaum Dist. of Karnataka State.

	Rs.In Lakh
No. Of Branches	21
Extn.Counter	1
<u>Membership</u>	
Regular	41247
Nominal	3348
Paid up Share Capital	2425.75
Total Reserves	18753.85
	140104.53
<u>Deposits</u>	
Savings	25284.86
Current	8770.48
Fixed	106041.61
Other	7.58
	91801.13
<u>Advances</u>	
Secured	88698.06
Unsecured	3103.07
Total % of Priority Sector To total advances	61.14%
Total % of Weaker Sec. to Priority Sector Adv.	4.42%
Overdue : (%)	7.25%
	0
<u>Borrowings</u>	
	59672.55
<u>Investments</u>	
	A
<u>Audit Classifaction</u>	
	1377.32
<u>Profit for the Year</u>	
	163765.10
<u>Working Capital</u>	
<u>Staff</u>	
Sub Staff	27
Other Staff	181
Total	208

COMPARATIVE PERFORMANCE

Highlights

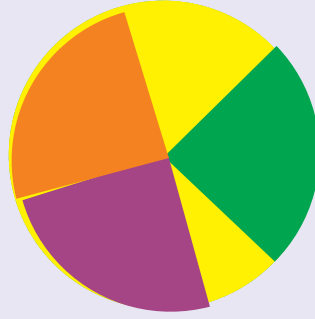
Amount in lakh

Sr.No.	Particulars	31.03.21	31.03.22	31.03.23
1	Share Capital	2,264.55	2,313.05	2425.75
2	Reserve	14,263.70	16,156.28	18753.85
3	Deposits	1,25,164.37	1,27,375.61	140104.53
4	Low Cost Deposits	31,298.52	31,436.59	34062.93
5	% of Total Deposits	25.01	24.68	24.31
6	Borrowings	-	-	-
7	Profit / Loss	1,522.45	1,589.61	1377.32
8	Investments	57,431.50	59,091.59	59672.55
9	Of Which Govt. & Other Securities	30,637.60	34,234.41	31936.43
10	Loans & Advances	76,807.29	79,912.59	91801.13
11	CD Ratio	61.37	62.74	65.52
12	Gross NPA's	6,423.79	7,456.22	7059.31
13	% to Total Loans	8.36	9.33	7.69
14	BDDR Provision	5,568.78	5,691.96	7036.96
15	Net Loans	70,926.51	73,908.63	84764.17
16	Net NPA's	543.01	1,452.26	2.35
17	% to Net Loans	0.77	1.96	0
18	C.R.A.R	14.11	15.48	13.77
19	Branches in Profit	21.00	19.00	20
20	Branches in Loss	2.00	2.00	1

Healthy competition amongst our branches..



Name of Branch	Deposits			Advances			Profit		
	31.03.21	31.03.22	31.03.23	31.03.21	31.03.22	31.03.23	31.03.21	31.03.22	31.03.23
Laxmi Road	14,767.66	19293.71	19489.04	7700.88	11180.39	12401.32	224.04	518.94	293.93
Model colony	11,926.75	11617.44	12435.39	4662.68	3831.26	3239.44	148.23	180.09	162.75
Peru gate	5,880.06	0.00	0.00	2073.81	0.00	0.00	100.59	0	
Market yard	7,108.74	7246.62	8067.19	3573.17	3351.96	4342.64	197.03	219.23	276.14
Baner	2,510.26	4916.13	5658.24	1310.11	5502.68	6081.23	(17.38)	218.99	246.43
Sahkarnagar	9,947.87	10996.38	11126.76	2589.45	2386.29	2583.52	63.19	78.90	98.91
Kothrud	11,580.96	12218.96	12288.03	4508.83	4451.77	6104.10	143.13	225.95	308.08
Chinchwad	7,902.79	7667.86	8898.21	4592.58	4666.36	4871.86	198.65	213.11	198.51
Bibvewadi	6,483.79	6379.99	6977.53	1903.24	1539.11	2411.71	40.99	47.57	62.68
Aundh	3,530.46	0.00	0.00	2762.97	0.00	0.00	100.23		
Smwr peth	5,223.57	4084.31	4510.23	1609.93	1141.73	1431.65	47.93	39.24	43.78
Talegaon	3,780.72	4246.74	4959.50	13443.06	13774.16	13817.79	546.50	657.41	566.77
Thane	8,878.48	10087.91	12296.27	4032.84	3754.12	5990.44	1.02	55.46	66.65
Karve ngr	6,878.96	7180.03	7970.28	2751.47	2728.37	2321.94	44.56	62.07	72.05
Sinhagad Rd	6,608.44	7734.26	7639.15	3721.02	3831.30	3632.65	134.79	186.15	189.20
Kedgaon	2,239.09	2506.61	3160.45	2545.64	2634.47	3010.03	99.12	105.28	110.95
Nagar Road	1,321.71	1474.77	1518.98	1032.79	933.79	1447.63	43.35	41.75	49.29
Belgaum	918.33	883.33	914.71	850.49	1136.42	1756.45	2.88	-1.11	37.04
Spine Road	2,020.94	1919.98	2690.32	4029.30	4542.92	6072.41	84.03	132.95	109.44
Thergaon	787.03	1236.99	1925.45	2327.00	2946.49	3404.64	56.27	89.17	97.72
Kasba Peth	1173.94	1631.24	2288.68	513.35	450.94	450.44	7.48	11.49	5.44
Hadapsar	1009.62	1171.77	1436.32	1592.43	1810.26	2247.88	(26.81)	-19.40	-15.78
Narhe	2660.00	2857.19	3853.79	2680.24	3317.77	4181.37	162.10	176.39	168.11
Head Office	24.19	23.39		0.00			(879.47)	-1650.02	-1770.74
Total	125164.37	127375.61	140104.53	76807.30	79912.59	91801.13	1,522.45	1,589.61	1,377.32



Distribution and Utilisation of Net Profit (As per Bye-Laws Nos, 45 & 46) Subject to AGM approval

Sr.No	Particulars	Amount In Rs.	Bye Law No	Bye Law Provision
1	Net Profit for F.Y 2022 -23	13,77,31,919.71		
	Add : Previous Year Balance	3,096.34		
A	Net Profit available for Distribution	13,77,35,016.05	45	As per Bye Laws 45
	i Reserve Fund 25.00%	3,46,24,970.00	45 (i)	At least 25 %
	ii Co-operative Education Fund 1 %	13,77,350.00	45 (ii)	1%
	iii Reserve For Unforeseen Losses	1,39,50,000.00	45 (iii)	At least 10 %
B	Net Profit available for Distribution	8,77,82,696.05	46	As per Bye Law 46
	i Dividend to Share Holders (Pro-Rata) @ 12 %	2,85,00,000.00	46 (a)	At 12 %
	ii Education Fund Members,Directors,Staff	69,00,000.00	46 (c)	At least 5%
	iii Members Welfare Fund	5,00,000.00	46 (b)	No limit Specified
	iv Charitable Fund	5,00,000.00	46 (d)	Not Exceeding 5%
	v Investment Fluctuation Reserve	2,00,00,000.00		As per RBI Guidelines
	vi Award Fund	5,00,000.00		Not Specified
	vii Building Fund	3,00,00,000.00		Not Specified
C	Staff Welfare Fund	8,75,000.00		Not Specified
	Total	8,77,75,000.00		
	Balance Carried to Balance Sheet	7,696.05		

Pune Peoples Cooperative Bank Ltd., Pune
(Multistate Bank)
BYE LAW AMENDMENT- PROPOSED

Sr. No.	Bye Law Clause	Text of present Bye Law	Proposed amendment	Reason for amendment
1.	1 II	<p>The Bank shall have a principle place of business which shall be the Registered Office of the Bank The Head Office of the Bank shall be at 606, Sadashiv Peth, Kunte Chowk, Pune 411030, Maharashtra. Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in Local news paper and shall be made by an amendment of its Bye Laws. After following the procedures laid down in Section 11 of the Multistate Cooperative Societies Act 2002.</p>	<p>The Bank shall have a principal place of business which shall be the Registered Office of the Bank. The Head Office of the Bank shall be at " First Floor, Plot No. 477 & 478, Market Yard, Gultekadi, Pune 411037" Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in Local New Paper and shall be made by an amendment of its Bye Laws, after following the procedures laid down in Section 11 of the Multistate Cooperative Societies Act 2002</p>	<p>Bank has shifted its Registered Office and Head Office from the rented premises to its own premises with prior approval of Reserve Bank of India, vide letter dated 09.02.2023 as the lease agreement of the rented premises was over and land lord was not ready to extend the lease agreement for further period. The entire office was shifted to New address on 28.2.2023.</p>

Presenty of Directors in the Board Meeting during F.Y.2022-23

S.No.	Name of the Director	No. of meetings attended	Total No. of meetings held
1	Mohite S.V.	28	28
2.	Chhajed V.S.	15	28
3.	Bhegade B.B.	22	28
4.	Ranadive J.J.	27	28
5.	Gaikwad S.B.	21	28
6.	Nade S.M.	17	28
7.	Shah B.H.	28	28
8.	Sonawane R.K.	26	28
9.	Gandhi S.V.	27	28
10.	Wani M.R.	20	28
11.	Karape N.Y.	17	28
12.	Asawale S.N.	19	28
13.	Jadhav V.G.	20	28
14.	Dhamal S.K.(From 14.11.2022)	10	12
15.	Amrale S.S.(From 14.11.2022)	8	12
16.	Chinchwade AM (upto 28.08.2022)	5	8
17.	Dagade D.U.(upto 28.08.22)	6	8
18.	Gugale S.R. (upto 28.08.2022)	6	8
19.	Kothari V.M. (upto 28.08.2022)	5	8
20.	Wagh R.N.(upto 28.08.2022)	2	8



**बँकेच्या विविध शखांतील खातेदार व
हितचिंतकांच्या उल्लेखनीय कामगिरीसाठी
हार्दिक अभिनंदन**

बँकेचे संचालक श्री. मिलिंद वाणी यांची कन्या कु. मिताली "वुशू" या क्रीडा प्रकारात महाराष्ट्र शासनाच्या शिवछत्रपती राज्य क्रीडा पुरस्कार २०२१-२२ ने सन्मानित

बँकेच्या खातेदार सौ. रुपालीताई निलेश चाकणकर यांची राष्ट्रवादी काँग्रेस पार्टीच्या महिला प्रदेशाध्यक्षपदी निवड

बँकेच्या खातेदार सौ. मयानी हेमंत कांबळे: २०२३ एशियन पॅसिफिक आफ्रिकन पॉवर लिफ्टिंग अँड बेंच प्रेस इक्लिप्ट अँड क्लासिक चॅम्पीयनशिप स्पर्धेत ७६ किलो वजन गटामध्ये बेंच प्रेस मध्ये १ गोल्ड, स्काॅट मध्ये १ गोड, डेड लिस्ट मध्ये १ सिल्व्हर मेडल प्राप्त. तसेच सर्व कॅटेगरीमध्ये मिळून भारतासाठी सिल्व्हर मेडल प्राप्त.

बँकेचे खातेदार श्री अजित शेडगे यांची कन्या कु. अक्षया हिने भिलई येथे झालेल्या वेटलिफ्टिंग सिनियर नॅशनल चॅम्पियनशिप डिसेंबर २०२२ मध्ये प्रथम क्रमांक पटकावला.जम्मू काश्मिर येथे झालेल्या स्ट्रॉंगवुमेन अँड फेडरेशन कप फेब्रुवारी २०२३ स्पर्धेमध्ये प्रथम क्रमांक, केरळ येथे झालेल्या स्ट्रॉंगवुमेन अँट एशियन पॉवरलिफ्टिंग चॅम्पियनशिप (आंतरराष्ट्रीय) मे २०२३ स्पर्धेत प्रथम क्रमांक आणि काशीपूर येथे झालेल्या वेटलिफ्टिंग सिनियर नॅशनल चॅम्पियनशिप ऑगस्ट २०२३ मध्ये प्रथम क्रमांक

बँकेचे सभासद श्री. शिरीष विठ्ठल मोहिते यांची रामराज्य सहकारी बँकेच्या उपाध्यक्षपदी निवड
बँकेचे सभासद अॅड. हेमंत देवराम झंझाड यांची रामराज्य सहकारी बँकेच्या व्यवस्थापकीय मंडळावर निवड.

बँकेचे सभासद शाहीर हेमंतराजे मावळे यांची महाराष्ट्र शासनाच्या
'महाराष्ट्र राज्य लोकसाहित्य समितीच्या अध्यक्षपदी निवड

बँकेचे सभासद श्री. अनिल बेलकर यांची पुणे जिल्हा केमिस्ट असोसिएशनच्या सेक्रेटरी पदी नेमणूक
बँकेचे सभासद श्री. बाळासाहेब पारगे यांना विधायक व धार्मिक क्षेत्रात कार्य केल्याबद्दल श्री. पारवडेश्वर महाराजजी ट्रस्टच्या वतीने नाथ पुरस्कार प्रदान

बँकेचे सभासद अॅड. श्री. संतोष शितोळे यांची पुणे महानगरपालिकेच्या अॅडव्होकेट पॅनलवर नियुक्ती.

बँकेचे सभासद श्री. समीर हंपी यांची अखिल भारतीय मराठी नाट्य परिषदेच्या नाटय संकुल व्यवस्थापन समिती, कोथरुड शाखा, सहकार्यवाहपदी नियुक्ती

बँकेचे खातेदार श्री. सत्यजीत दांडेकर यांची अखिल भारतीय मराठी नाट्य परिषदेच्या कोथरुड शाखा, सहकार्यवाह पदी नियुक्ती

बँकेचे खातेदार श्री. विवेक मल्हारी तापकीर: पुणे जिल्हा केमिस्ट असोसिएशनच्या वरिष्ठ उपाध्यक्षपदी व पिंपरी, भोसरी व चिंचवड विधानसभा केमिस्ट असोसिएशनच्या प्रमुख नेतेपदी निवड.

बँकेतील उपशाखा व्यवस्थापक सौ. सुचिता उमाकांत सूर्यवंशी यांची कन्या
कु. तनिशा उमाकांत सूर्यवंशी : इ. १० वी परीक्षेत ९०.००% गुण मिळवून उत्तीर्ण

बँकेतील लेखनिक श्री. सुधिंद्र अभ्यंकर यांच्या कन्या
कु. संहिता सुधिंद्र अभंकर: इ.. १२ परीक्षेत ८१.०० % गुण मिळवून उत्तीर्ण
कु. शांभवी सुधिंद्र अभ्यंकर: इ. १० वी परीक्षेत ९३% गुण मिळवून उत्तीर्ण

श्री. बलराज इप्पकायाल यांचा मुलगा चि. यश यास आय आय टी वाराणसी या संस्थेमध्ये
केमिकल इंजिनियरींगमध्ये ५ गोल्ड मेडल प्राप्त

सौ. दिपाली देसाई यांची कन्या कु. आर्या ही इ. १० वी परीक्षेत ९४.८०% गुण मिळवून उत्तीर्ण

बँकेतील शाखाव्यवस्थापक श्री. आनंद चौधरी यांची कन्या कु. स्नेहा हिस मिस बीएमसीसी
पुरस्कार प्राप्त व
चि. समर्थ यास नाशिक येथे झालेल्या राज्य लाठी काठी स्पर्धेमध्ये गोल्ड मेडल प्राप्त व टिळक
महाराष्ट्र विद्यापीठाने घेतलेल्या भगवत गीता पठण स्पर्धेत प्रथम क्रमांक

बँकेचे खातेदार श्री. प्रसाद भारवे यांची कन्या कु. मधुरा इ. १० वी परीक्षेत ८२.००%
गुण मिळवून उत्तीर्ण

बँकेतील सहा. शाखाव्यवस्थापक श्री. संजय आहेर यांची कन्या कु. जिया इ. १२ वी परीक्षेत
७८.००% गुण मिळवून उत्तीर्ण



पुणे पीपल्स बँक परिवारातील बँकेचे खातेदार, सभासद अथवा त्यांचे नातेवाईक या शिवाय देशातील अनेक समाजसेवक, कलाकार, शासकीय अधिकारी यांचे अहवाल काळात दुःखद निधन झाले.
त्या सर्वांना भावपूर्ण श्रद्धांजली

कै. श्रीमती गजराबाई जिजाबा रणदिवे
बँकेचे ज्येष्ठ संचालक सीए जनार्दन रणदिवे यांच्या मातोश्री
कै. सुलभाताई रमेश वाणी
बँकेचे संचालक श्री. मिलिंद वाणी यांच्या मातोश्री
कै. सौ. रुपाली नवरतनजी मेहता
बँकेचे माजी ज्येष्ठ संचालक श्री. विजयकांत कोठारी यांची कन्या
कै. बन्सिलाल मोतीलाल लुणावत
बँकेचे माजी ज्येष्ठ संचालक श्री. पनालालजी लुणावत यांचे यांचे बंधु

पुणे शहर खासदार कै. गिरीशजी बापट
कसबा विधानसभा आमदार, कै. मुक्ताताई टिळक
पाळंदे कुरीयर्सचे संस्थापक कै. यशवंत वासुदेव पाळंदे
बँकेचे अधिकारी सेवक कै. अनिल श्रीपती कोळपे
बँकेचे माजी सेवक: कै. रामदास हरीभाऊ दोरगे
कै. चि. शान स्वप्नईल अमराळे

लक्ष्मी रोड शाखा

जैन समाजातील ज्येष्ठ श्रावक
कै. घेवरचंद भिकचंद कटारिया
कै. हेमंत गोपाळ नाईक

मॉडेल कॉलनी

सुप्रसिद्ध उद्योजक कै. सुभाषजी अनगळ

मार्केट यार्ड

कै. श्रीमती सुरजबाई धोंडीराम भटेवरा
कै. शशिकांत धोंडीराम भटेवरा

सहकारनगर

कै. बाळकृष्ण काशिनाथ पाटे
कै. सिताबाई रामलाल उणेचा

बिबवेवाडी शाखा

कै. रुक्मिणी विलासराव सोनावळे

सिंहगड रोड शाखा:

कै. महादेव राणु माताळे
कै. दत्तात्रय विठोबा वासदंड
कै. सावित्रीबाई मारुती हगवणे
कै. रघुनाथ कुवडेकर
कै. अर्चना रबडे
कै. मृदुला जोशी
कै. मनिषा देशपांडे

केडगाव शाखा:

कै. संपत बबन निंबाळकर

बेळगाव शाखा

कै. जॉन रॉड्रीग्ज
कै. निंगप्पा गुरव
कै. कल्पना डी घाटगे