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# दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लि., महाड

• नोंदणी क्रमांक : नं. 6942 दि. 3/1/1931 •

प्रशासकीय कार्यालय : 'श्रेयस कॉम्प्लेक्स', भाजी मार्केटसमोर, महाड, जि. रायगड, पिन : 402 301

• Website : [www.asbankmahad.com](http://www.asbankmahad.com) • E-mail : [mahadbank@gmail.com](mailto:mahadbank@gmail.com)



आपली बँक.. आपली माणसं..

# दि अण्णासाहेब सावंत को-ऑप.अर्बन बँक महाड लि.,महाड

## संचालक मंडळ

सन २०२३ ते २०२८



श्रीमती शोभा सुधाकर सावंत  
चेअरपर्सन



अॅड.मानसी आ.मराटे  
व्हाईस चेअरमन



श्री.यशवंत चिं.ओजाळे  
मॅनिजिंग डायरेक्टर



श्री. रमेश ब.वैष्णव (काका)  
संचालक



श्री.महम्मदअली म.पल्लवकर  
संचालक



सौ.नीता सुभाष शेट  
संचालिका



अॅड.निलिमा स.वर्तक  
संचालिका



श्री.समीर व.सावंत  
संचालक



अॅड.स्वाती वि.पाटील  
संचालक



श्री.संदिप वसंत जाधव  
संचालक



श्री.शिवराज सुहास सावंत  
संचालक



श्री.उदय शाम बहुलेकर  
संचालक



अॅड.राकेश रविंद्र सालुंखे  
संचालक



श्री.समीर वसंत मेहता  
संचालक



श्री.जितेश अनंत तलाठी  
संचालक



श्री.रोशन दिनेश मिरगल  
संचालक



सी.ए.स्वप्निल माधव मुंदडा  
तज्ञ संचालक



अॅड.हेमंत चांदलेकर  
तज्ञ संचालक

## व्यवस्थापन



श्री.राजेंद्र ग.गायकवाड  
डेप्युटी जनरल मॅनेजर



श्री.सुभाष मारुती ठोंबरे  
डेप्युटी जनरल मॅनेजर



श्री.महादेव शंकर येरुणकर  
डेप्युटी जनरल मॅनेजर



## ★ श्रद्धास्थान ★

आपली शिस्त,  
आपले मोलाचे मार्गदर्शन  
आपली वर्तणूक, आपली वाटचाल  
आपला करारीपणा  
आम्हांस सदैव जाणवतो आहे..  
त्याच वाटेवर चालायचा  
आमचा प्रयत्न सुरु आहे.  
आपली बँक...आपली माणसं..!  
जपायची आहेत..  
सांभाळायची आहेत..

**92 वर्षांचा 'अर्थ'पूर्ण प्रवास...**

असाच प्रगतीपथावर पुढे न्यायचा आहे..!



बँकेच्या 91 व्या वार्षिक सर्वसाधारण सभेत विषयावर चर्चा करताना चेअरमन श्रीमती शोभाताई सावंत, मॅनेजिंग डायरेक्टर श्री.यशवंत ओजाळे व संचालक श्री.रमेश (काका) वैष्णव, श्री.महेंद्र पाटेकर, श्री.सुहास तलाठी, श्री.नरेंद्र महाडीक, श्री.समीर सावंत, सौ.नीता शेठ, अॅड.स्वाती पाटील, अॅड.मानसी मराठे व बँकेचे अधिकारी



बँकेच्या 91 व्या वार्षिक सर्वसाधारण सभेत प्रशिक्षणाचे पत्र स्वीकारताना चेअरमन श्रीमती शोभाताई सावंत, मॅनेजिंग डायरेक्टर श्री.यशवंत ओजाळे व संचालक श्री.रमेश (काका) वैष्णव, संचालक श्री.महेंद्र पाटेकर, संचालक श्री.सुहास तलाठी, श्री.नरेंद्र महाडीक, श्री.समीर सावंत, सौ.नीता शेठ, अॅड.स्वाती पाटील, अॅड.मानसी मराठे इत्यादी



# दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि.,महाड

## 92 व्या वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त सभासदांसाठी)

दि अण्णासाहेब सावंत को-ऑपरेटिव्ह अर्बन बँक महाड लि.,महाडच्या सर्व भागधारक सभासदांना कळविण्यांत येते की,बँकेची '92 वी वार्षिक सर्वसाधारण सभा' रविवार, दि. 27 ऑगस्ट 2023 रोजी सायं.ठीक 4.00 वाजता भारतरत्न डॉ.बाबासाहेब आंबेडकर सभागृह, चवदार तळे, महाड येथे खालील विषयांवर विचार करून निर्णय घेणेसाठी होणार आहे. सदर सभेस सर्व सभासदांनी उपस्थित रहावे, ही विनंती.

### सभेपुढील कामे

1. रविवार, दि. 21 ऑगस्ट 2022 रोजी झालेल्या 91 व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून ते कायम करणे.
2. संचालक मंडळाने तयार केलेला दि.31 मार्च 2023 अखेरचा ताळेबंद, नफा-तोटा पत्रक, वैधानिक लेखा परीक्षक यांचे सर्टिफिकेटसह वाचून स्विकृत करणे व सन 2022-2023 चा संचालक मंडळाच्या कामकाजाचा अहवाल स्विकृत करणे.
3. बँकेच्या सन 2022-2023 च्या वैधानिक लेखापरिक्षण अहवालाची नोंद घेणे व बँकेच्या सन 2021-22 च्या वैधानिक लेखापरिक्षण दोष दुरुस्ती अहवालाची नोंद घेऊन स्विकृत करणे.
4. सन 2022-23 सालच्या नफा विभागणीस मान्यता देणे.
5. संचालक मंडळ सदस्य व त्यांचे नातेवाईकांना दिलेल्या कर्जाची माहिती घेणे.
6. सन 2023-24 च्या आर्थिक वर्षासाठी वैधानिक लेखापरिक्षक मे.लाहोटी कासट अॅण्ड कं. यांचे नेमणूकीकरीता रिझर्व्ह बँक ऑफ इंडियाने मान्यता दिलेली आहे त्याची नोंद घेणे.
7. सन 2023-24 च्या आर्थिक वर्षासाठी कंकरंट ऑडीटर, सिस्टीम ऑडीटर, इन्व्हेस्टमेंट ऑडीटर व टॅक्स ऑडीटर्स यांची नियुक्ती करून त्यांचा मेहनताना ठरविणे.
8. सहकार विभागामार्फत जाहीर करणेत आलेल्या एकरकमी कर्जफेड योजनेअंतर्गत बंद झालेल्या कर्जखात्यांची नोंद घेणे.
9. रिझर्व्ह बँक परिपत्रक 05 मे 2021 नुसार कोवीड - 19 मुळे उद्भवलेल्या संकटामुळे कर्ज खात्यांचे रिस्ट्रक्चरिंग करण्यांत आले आहे त्याची नोंद घेणे.
10. संचालक मंडळाने सन 2022-23 मध्ये व्याजात दिलेल्या सुटीस मान्यता देणे.
11. सन 2023-2024 चे अंदाजपत्रकास व सन 2022-23 चे अंदाजपत्रकातील तफावतीस मंजूरी देणे.
12. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वास अधीन राहून कर्जखाती निर्लेखित करण्याचा अधिकार व सहकार खात्याच्या व रिझर्व्ह बँकेच्या मार्गदर्शक तत्वास अधीन राहून एक रकमी कर्ज परतफेड योजना स्वीकारणेचा अधिकार संचालक मंडळास देणे.
13. या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांची अनुपस्थिती क्षमापित (Condone) करणे.
14. मा.अध्यक्ष, यांच्या परवानगीने सभेपुढे आयत्या वेळी येणाऱ्या विषयांची चर्चा करणे.

संचालक मंडळाचे अनुज्ञेने

*Yash*

स्थळ : महाड

दिनांक : 10/08/2023

(श्री.यशवंत चिं.ओजाळे)

मॅनेजिंग डायरेक्टर

### ● सभेबाबत सूचना ●

1. गणसंख्येअभावी ही सभा तहकुब झाल्यास सदर वार्षिक सर्वसाधारण सभा त्याच दिवशी अर्ध्या तासानंतर त्याच ठिकाणी घेण्यांत येईल व अशा सभेला गणसंख्येची अट राहणार नाही.
2. बँकेची वेबसाईट [www.asbankmahad.com](http://www.asbankmahad.com) वर 92 व्या वार्षिक सर्वसाधारण सभेची नोटीस, संचालक मंडळाचा अहवाल, ताळेबंद व नफा-तोटा पत्रक प्रसिद्ध केले आहे.
3. सभासदांच्या काही सूचना असतील तर त्यांनी दि. 19 ऑगस्ट 2023 रोजी दुपारी 2.00 वाजेपर्यंत मुख्य कार्यालयात लेखी कळवाव्यात. आयत्या वेळी आलेल्या सूचना स्वीकारणे बंधनकारक राहणार नाही.

ज्ञानासाठी केलेली गुंतवणूक

01

नेहमीच चांगला परतावा देते.



## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि.,महाड

सन्माननीय सभासद बंधू आणि भगिनी,  
सस्नेह नमस्कार,

92 व्या वार्षिक सर्वसाधारण सभेच्या निमित्ताने उपस्थित सर्व सभासदांचे मी मनःपूर्वक स्वागत करीत आहे.

दि. 31/03/2023 रोजी संपणाऱ्या आर्थिक वर्षाचा ताळेबंद, नफा-तोटा पत्रक व त्याबाबतचा वैधानिक लेखापरिक्षक यांनी दिलेला अहवाल आपणांपुढे सादर करताना मला आनंद होत आहे.

आंतरराष्ट्रीय व राष्ट्रीय पातळीवर बँकींग क्षेत्रात सातत्याने बदल होत आहेत. सर्व सहकारी बँकांना तांत्रिक व आर्थिक स्पर्धेला तोंड द्यावे लागत आहे. कोविड-१९ मुळे गेली ३ वर्षे अर्थव्यवस्थेवर झालेला विपरीत परिणाम, घटलेला विकास दर, भारतीय बँकींग क्षेत्रात वाढलेले एन.पी.ए.कर्जाचे चिंताजनक प्रमाण व त्यामुळे नफा क्षमतेवर झालेला अनिष्ट परिणाम तसेच बँकेचे कार्यक्षेत्रात मागील दोन वर्षात निसर्ग चक्रीवादळ व महाड परिसरातील महापूर या नैसर्गिक आपत्ती या सर्व पार्श्वभूमीवरही आपल्या बँकेने प्रगतीची भरारी घेतली आहे. अशा आव्हानात्मक आर्थिक वर्षात बँकेने केलेली प्रगती आपणांपुढे ठेवत आहे. या प्रगतीच्या मार्गावरून वाटचाल करताना सर्व सभासद, खातेदार, ग्राहक व हितचिंतकांचे अनमोल सहकार्य लाभले आहे.

### अहवाल सालातील बँकेची सांपत्तिक स्थिती खालीलप्रमाणे

(आकडे लाखांत)

अ.नं.	तपशील	सन 2020-21	सन 2021-22	सन 2022-23
1.	सभासद संख्या	71533	73643	75527
2.	भागभांडवल	1809.13	1953.02	2100.48
3.	राखीव व इतर निधी	3941.49	4539.53	4541.22
4.	ठेवी	55625.55	58782.13	53786.02
5.	कर्ज	35953.71	37993.08	38697.11
6.	गुंतवणूक	22631.97	23897.94	18929.58
7.	बाहेरील कर्ज	-----	-----	-----
8.	खेळते भांडवल	62172.32	66059.95	61832.77
9.	नफा / तोटा	- 561.56	+ 67.68	+ 704.84
10.	संचित तोटा/नफा	-----	- 493.85	+ 210.99
11.	एन.पी.ए. %	2.07 %	3.23 %	2.47%
12.	CRAR	12.06 %	12.24 %	15.42%

### संचालक मंडळ

रिझर्व्ह बँकेच्या नवीन धोरणांमुळे संचालक व त्यांचे नातेवाईकांचे कर्जावर बंधने आली आहेत. मात्र आपल्या बँकेच्या पारदर्शी कारभाराच्या परंपरेनुसार रिझर्व्ह बँकेने ही बंधने आणण्याअगोदर अनेक वर्षे संचालक मंडळ सदस्यांना कर्ज अदा केलेली नाहीत. संचालक मंडळ व त्यांचे नातेवाईक यांची रिझर्व्ह बँकेच्या नवीन धोरणाप्रमाणे दिलेल्या कर्जाची माहिती दर्शविणे आवश्यक असल्याने ती खालीलप्रमाणे दर्शविली आहे.

अ.नं.	तपशील	वर्षाच्या सुरुवातीस येणे रक्कम	सह.वर्षात कर्जाऊ दिलेली रक्कम	सह.वर्षात व्याज व इतर नावे पडलेल्या रक्कमा	सह.वर्षात फेड केलेली रक्कम	सह.वर्षाअखेर येणे रक्कम	येणे रकमेपैकी थकीत रक्कम
1.	संचालकांना दिलेली कर्जे	-----	-----	-----	-----	-----	-----
2.	संचालकांच्या नातेवाईकांना दिलेली कर्जे	22.30	1.00	83.74	93.40	13.64	0.05
	एकूण	22.30	1.00	83.74	93.40	13.64	0.05

### आभार

बँकेच्या संचालक मंडळाची बिनविरोध निवड होऊन सन 2023-28 या कालावधीसाठी नवीन संचालक मंडळ कार्यरत झाले आहे. सर्व सभासदांनी संचालक मंडळाची बिनविरोध निवड केल्याबद्दल मी सर्व सभासदांचे आभार मानते.

आयुष्यात यशस्वी होण्यासाठी तुमची यश मिळविण्याची

02

इच्छा ही अपयशाच्या भीतीपेक्षा मोठी असली पाहिजे.



# दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि.,महाड

शाखानिहाय ठेवी व कर्जे व नफा यांची माहिती

31.03.2023

(आकडे लाखांत)

अ.नं.	शाखा	ठेवी	कर्जे	नफा/तोटा
1.	महाड	11550.32	5375.12	+ 200.74
2.	श्रीवर्धन	2640.11	2076.16	+ 80.53
3.	मुरुड	3597.92	1180.69	+ 42.35
4.	पोलादपूर	1518.34	1332.40	+ 52.42
5.	म्हसळा	3558.77	2104.53	+ 91.09
6.	बिरवाडी	3650.95	3914.59	+ 197.71
7.	पाली	2616.04	2145.48	+ 103.96
8.	पनवेल	4401.03	1577.33	+ 70.95
9.	मोहोपाडा	936.25	533.36	+ 0.41
10.	खोपोली	2619.49	2139.71	+ 63.12
11.	माणगांव	1984.71	1946.23	+ 51.08
12.	नेरळ	1135.02	1002.06	+ 18.80
13.	पेण	1344.97	846.29	+ 4.08
14.	अलिबाग	2394.61	642.19	+ 6.89
15.	उरण	955.27	917.19	+ 31.35
16.	रोहा	1673.59	1542.01	+ 73.55
17.	कर्जत	1220.53	1409.45	+ 3.17
18.	तुडील	906.81	1115.96	+ 27.05
19.	निजामपूर	984.07	969.11	+ 28.59
20.	बोलीपंचतन	1027.25	1077.87	+ 39.08
21.	मंडणगड	445.05	1281.08	+ 52.29
22.	पिरंगुट	745.10	712.38	+ 4.36
23.	तळा	347.56	432.90	+ 5.80
24.	नवेनगर	1532.26	2423.00	+ 94.25
25.	मुख्य कार्यालय	----	----?	- 638.78
	<b>एकूण</b>	<b>53,786.02</b>	<b>38,697.11</b>	<b>+ 704.84</b>

## थकवाकी

(आकडे लाखांत)

तपशील	संख्या	रक्कम	
१. दिनांक 31 मार्च 2023 अखेर शिल्लक निवाडे	439	879.89	
२. 01/04/2022 ते 31/03/2023 अखेर नवीन मिळालेले निवाडे	112	231.47	
३. एकूण	551	1111.36	
४. वसूल तपशील			
01/04/2022 ते 31/03/2023 पूर्ण बंद झालेले निवाडे व त्यातून वसूल झालेले निवाडे व त्यातून वसूल अंशतः झालेली वसुली निवाड्यातील एकूण वसुली	62	106.28	
	62	170.40	
५. दिनांक 31 मार्च 2023 अखेर शिल्लक निवाडे	76.77	489	940.96
६. 5 वर्षावरील शिल्लक निवाडे	243	312.15	
७. दिनांक 31 मार्च 2023 अखेर एकूण कर्जवाटप	23624	38697.11	

एकवेळ हजारो योद्ध्यांना हरवणे सोपे असते, पण स्वतःवर

03

विजय मिळवित असतो तोच खरा विजेता असतो.



## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि.,महाड

### गुंतवणूक

बँकींग रेग्युलेशन अँक्ट 1949 कलम 18 व 24 मधील तरतूदीस अधीन राहून तरती रोकड व जिंदगी अहवाल सालात अखेर पूर्णतः राखली असून रिझर्व्ह बँकेने सुचित केलेल्या मार्गदर्शक तत्वानुसार सरकारी रोख्यांमध्ये आवश्यक इतकी गुंतवणूक केलेली आहे. गतसाली रु.238.98 कोटी इतकी गुंतवणूक केली होती. अहवाल सालात रु.189.29 कोटी गुंतवणूक झालेली आहे. एकूण ठेवींच्या रकमेशी सदरचे प्रमाण 30.20 % पडते. या गुंतवणूकीचा तपशील खालीलप्रमाणे.

31.03.2022	तपशील	31.03.2023
6,40,000.00	1. सहकारी संस्थांचे भाग	6,40,000.000
	2. बँक मुदत ठेवी	
5,53,68,028.00	i. दि एम्.एस्.सी.बँक, मुंबई	94,99,409.00
21,02,50,306.00	ii. दि रायगड जिल्हा मध्य.सह.बँक	9,89,50,884.00
3,47,87,354.00	iii. आय.डी.बी.आय.बँक	92,67,041.00
6,08,09,292.00	iv. एच.डी.एफ.सी.बँक	5,99,48,865.00
6,37,73,205.00	v. आय.सी.आय.सी.आय.बँक	6,25,62,097.00
8,61,94,676.00	vi. शामराव विठ्ठल को-ऑप. बँक	2,00,00,000.00
18,51,40,650.00	vii. सारस्वत को-ऑप बँक लि.	2,59,43,486.00
1,03,21,879.00	viii. दि रत्नागिरी जिल्हा मध्य.सह.बँक लि.	50,00,000.00
3,00,46,268.00	ix. ठाणे जनता सहकारी बँक लि.	25,00,000.00
1,65,24,61,911.23	3. सरकारी रोखे	1,59,86,45,992.00
<b>2,38,97,93,569.23</b>	<b>एकूण</b>	<b>1,89,29,57,774.00</b>

### तरतूदी

अहवाल सालात निव्वळ नफा काढण्यापूर्वी खालीलप्रमाणे आवश्यक त्या तरतूदी करण्यांत आलेल्या आहेत.

अ.नं.	तरतूदी	रक्कम रु.
1.	बोनस तरतूद	6,50,000.00
2.	बुडीत व संशयास्पद निधी	4,58,00,000.00
3.	ग्रॅच्युईटी तरतूद	51,00,000.00
4.	लिह्व एनकॅशमेंट तरतूद	65,00,000.00
5.	स्टॅण्डर्ड अँसेट	10,00,000.00
	<b>एकूण</b>	<b>5,90,50,000.00</b>

अहवाल सालात रु. 537.86 कोटी इतक्या ठेवी झाल्या आहेत व रु. 386.97 कोटींचे कर्जवाटप झाले आहे. झालेल्या कर्जवाटपामध्ये रु.23.21 कोटी इतके कर्ज एन्.पी.ए.असल्यामुळे सदरच्या कर्जावरील व्याज बँकेच्या उत्पन्नात धरलेले नाही. याशिवाय रिझर्व्ह बँक मार्गदर्शक तत्वानुसार बुडीत संशयास्पद निधी तरतूद केलेली आहे.





## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि.,महाड

### नफा विभागणी

S.No.	Particulars	Amount
1.	Reserve Fund @ 25%	52,75,000.00
2.	Dividend Equilization Fund	1,00,000.00
3.	Building Fund @ 5%	10,55,000.00
4.	Investment Fluctuation Fund	7,55,000.00
5.	Dividend Payable	81,00,000.00
6.	Business Development Fund	5,00,000.00
7.	Education Fund	3,00,000.00
8.	Bad Debt Reserve Fund	50,00,000.00
	<b>Balance Carried forward to next Year</b>	<b>14,268.44</b>

### नफा तोटा खाते

कोवीड 19 रिस्ट्रक्चर खाती एन.पी.ए. न झाल्याने त्यावर केलेली एन.पी.ए. तरतूद रु 4.90 कोटी नफ्यात मिळाली आहे. त्यामुळे वर्ष अखेरीस निव्वळ नफा रु 704.84 लाख झाला आहे व यामधून मागील वर्षाचा संचित तोटा रु 493.85 लाख वजा जाता निव्वळ नफा रु 210.99 लाख इतका आहे.

### बोर्ड ऑफ मॅनेजमेंट (BoM)

रिझर्व्ह बँक परिपत्रक DoR (PCB)BPD.Cir.No.8/12.05.002/2019-20 दि 31 डिसेंबर 2019 नुसार बोर्ड ऑफ मॅनेजमेंट गठीत करण्यात आली असून सन्माननीय सदस्यांची नावे पुढीलप्रमाणे -

#### संचालक मंडळातील सदस्य

श्री.महंमदअली महामुद पल्लवकर  
अॅड.मानसी आशिर्वाद मराठे  
श्री.शिवराज सुहास सावंत  
श्री.यशवंत चिंतामणी ओजाळे (मॅनेजिंग डायरेक्टर)

#### नामनिर्देशित सदस्य

श्री.सजित सुरेश गांधी  
श्री.शहाजी नारायण देशमुख  
श्री.संदीप रामलाल शेठ

### रिझर्व्ह बँक इन्स्पेक्शन

बँकेच्या दि.1 एप्रिल 2021 ते 31 मार्च 2022 या कालावधीची रिझर्व्ह बँकेकडून तपासणी करणेत आली असून बँकेचे कामकाजाबाबत तपासणी अधिकारी यांनी समाधान व्यक्त केले आहे.

### वैधानिक लेखा परिक्षण

सन 2022-2023 सालचे वैधानिक लेखापरिक्षण करणेसाठी M/s. Lahoti Kasat & Co., Pune या शासनमान्य चार्टर्ड अकॉउंट फर्मची नेमणूक करणेकामी रिझर्व्ह बँक ऑफ इंडिया यांचे मान्यतेने करणेत आली असून त्यांनी लेखापरिक्षण अहवाल सादर केलेला आहे व बँकेच्या कामकाजाबाबत समाधान व्यक्त केले आहे.

रिझर्व्ह बँक पत्र दि. 20 जून 2023 नुसार सन 2023-24 या आर्थिक वर्षाचे वैधानिक लेखापरिक्षण करणेकरीता M/s.LAHOTI KASAT & Co., Pune यांचे नेमणूकीस पूनर्मान्यता आलेली आहे.त्याची या सभेने नोंद घ्यावी, ही विनंती.



## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

### कंकरंट ऑडीट, टॅक्स ऑडीट, गुंतवणूक ऑडीट व सिस्टम ऑडीट

बँकेचे सन 2022-23 चे कंकरंट ऑडीट श्री.रविंद्र ना.नाईक, चार्टर्ड अकॉउंटंट मुंबई, गुंतवणूक ऑडीट श्री.कमलेश एल.दोशी, चार्टर्ड अकॉउंटंट ठाणे व सिस्टम ऑडीट Shashwat Solution, Pune यांनी केले असून सन 2022-23 चे टॅक्स ऑडीट श्री.रविंद्र ना.नाईक चार्टर्ड अकॉउंटंट मुंबई यांनी केले आहे.

### ठेवींचा विमा

ठेवीदारांच्या सुरक्षिततेसाठी डिपॉझिट इन्श्युरन्स अँड क्रेडिट कॉर्पोरेशन परिपत्रक क्र. **DICGC No. 2677/02.01.006/2019-20** दि. 5 फेब्रुवारी 2020 नुसार दि. 4 फेब्रुवारी 2020 पासून ठेव विमा मर्यादा रु. 5 लाख इतकी करण्यात आलेली आहे. बँक दरसाल सप्टेंबर व मार्च या सहामाही कालावधी अखेर डिपॉझिट इन्श्युरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन या रिझर्व्ह बँकेच्या ठेव विमा विभागास प्रिमियमची रक्कम पाठवित असते. बँक विम्याचे हप्ते वेळेवर भरत असल्याची खात्री करून घेण्यासाठी आपल्याला सदर विभागाचा पत्ता, फोन नंबर, फॅक्स नंबरही माहितीसाठी देत आहोत. अहवाल वर्षात बँकेने खालीलप्रमाणे विम्याचे हप्ते पाठविले आहेत.

विमा संरक्षण आकारणी पात्र ठेवी रु. (Deposit Assessable)	विमा हप्त्याची रक्कम ₹ (With Service Tax /GST)	रक्कम भरणा केल्याचा दिनांक
5,98,76,00,000.00	42,39,220.80	12.05.2022
6,05,68,00,000.00	42,88,214.40	09.11.2022
5,47,88,00,000.00	38,78,990.40	11.05.2023

सभासद, ठेवीदारांचे माहितीसाठी सदर विभागाचा पत्ता व फोन नंबर

### डिपॉझिट इन्श्युरन्स अँड क्रेडिट गॅरंटी कॉर्पोरेशन

रिझर्व्ह बँक बिल्डिंग, दुसरा मजला, मुंबई सेंट्रल, रेल्वे स्टेशनसमोर, भायखळा, मुंबई 8  
दूरध्वनी (022) 23084121 फॅक्स नं. (022) 23018165  
ईमेल : dicgc@rbi.org वेबसाईट : www.dicgc.org.in

### प्रशिक्षण

संचालक, अधिकारी, कर्मचारी व ग्राहक यांना बँकींग विषयक अद्ययावत माहिती मिळावी यादृष्टीने बँक वेळावेळी विविध शैक्षणिक संस्थांचे, तज्ञांचे प्रशिक्षण आयोजित करित असते. अहवाल सालात पुढील प्रशिक्षण संस्थांमार्फत प्रशिक्षण आयोजित करण्यात आले. ● रिझर्व्ह बँकेचे कृषी बँकींग महाविद्यालय ● वैकुंठ मेहता राष्ट्रीय सहकारी प्रबंध संस्था, पुणे ● डॉ.व्ही.व्ही.पाटील सहकारी प्रबंध संस्था, पुणे ● महाराष्ट्र राज्य सहकारी संघ, पुणे, ● पुणे जिल्हा नागरी सहकारी बँक असो.पुणे ● महाराष्ट्र अर्बन को-ऑप बँक्स फेडरेशन, मुंबई ● महाराष्ट्र को-ऑप.बँक्स असो. विभाग, मुंबई

बँकेच्या चेअरपर्सन, मॅनेजिंग डायरेक्टर, संचालक, अधिकारी व लेखनिक, शिपाई यांनी वेबिनारमध्ये सहभाग घेतला असून त्याचा फायदा दैनंदिन कामकाजामध्ये मोठ्या प्रमाणात होत आहे.

### प्रशासकीय इमारत

बँकेच्या अद्ययावत प्रशासकीय इमारतीचे काम प्रगतीपथावर असून लवकरच ते पूर्णत्वास जाईल. लवकरच ही अद्ययावत वास्तू ग्राहकांच्या सेवेत सादर होईल.

### श्रद्धांजली

अहवाल सालात आपल्या बँकेच्या ज्या सभासदांचे, निवृत्त कर्मचाऱ्यांचे दुःखद निधन झाले त्यांच्या कुटूंबियांचे दुःखात संचालक मंडळ सहभागी आहे.



## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि.,महाड

### आभार व ऋणनिर्देश

खालील मान्यवरांचे बँकेस वेळोवेळी उत्तम सहकार्य लाभले आहे. त्यांचे सहकार्याबद्दल धन्यवाद व्यक्त करित आहे.

- रिझर्व्ह बँक ऑफ इंडिया - अधिकारी वर्ग व कर्मचारी
  - मा. सहकार आयुक्त व निबंधक सह.संस्था महाराष्ट्र राज्य पुणे व त्यांचे सहकारी
  - मा. विभागीय सह.निबंधक सहकारी संस्था, कोकण भुवन, नवी मुंबई व त्यांचे सहकारी
  - मा. जिल्हा उपनिबंधक, सहकारी संस्था, रायगड-अलिबाग व त्यांचे सहकारी
  - बँकेच्या कार्यक्षेत्रातील सर्व सहाय्यक निबंधक, सहकारी संस्था व त्यांचे सहकारी
  - महाराष्ट्र राज्य सहकारी बँक लि., मुंबई ■ नॅशनल फेडरेशन ऑफ अर्बन बँक्स  
ॲण्ड क्रेडिट सोसायटीज्, नवी दिल्ली ■ एच्.डी.एफ.सी. बँक, पुणे
  - आय.डी.बी.आय. बँक, महाड व पनवेल ■ आय.सी.आय.सी.आय. बँक, महाड
  - स्टेट बँक ऑफ इंडिया, महाड ■ रायगड जिल्हा मध्यवर्ती सहकारी बँक लि., अलिबाग
  - दि महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन लि., मुंबई
  - कोकण नागरी सहकारी बँक्स असोसिएशन, कल्याण ■ पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन, पुणे
  - दि महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन लि., मुंबई ■ भारतीय रिझर्व्ह बँकेचे कॉलेज ऑफ ॲग्रीकल्चरल बँकिंग, पुणे
  - वैकुंठ मेहता नॅशनल इन्स्टिट्यूट ऑफ को-ऑप. मॅनेजमेंट, पुणे
  - डॉ.व्ही.व्ही.पाटील इन्स्टिट्यूट ऑफ को-ऑप.मॅनेजमेंट, पुणे ■ यशदा, पुणे
  - प्रिन्सिपल, दि कराड अर्बन बँक ट्रेनिंग सेंटर, कराड ■ स्कोअरटेक कन्सल्टिंग सोल्युशन, मुंबई
  - इन्व्हेस्टमेंट ऑडिटर श्री.के.एल.दोसी, चार्टर्ड अकाऊंटंट, ठाणे ■ सिस्टम ऑडिटर शाश्वत सोल्युशन, पुणे
  - कंकरंट ऑडिटर व टॅक्स ऑडिटर श्री.रविंद्र एन्. नाईक, चार्टर्ड अकाऊंटंट, मुंबई
  - LAHOTI KASAT & CO. चार्टर्ड अकाऊंटंट, पुणे ■ मा.जिल्हाधिकारी, रायगड व जिल्ह्यातील सर्व तहसिलदार व महसुल कर्मचारी ■ मा. जिल्हा पोलीस अधिक्षक व जिल्ह्यातील सर्व पोलीस अधिकारी व कर्मचारी
- सारस्वत इन्फोटेक लि.कंपनीचे संचालक मंडळ व अधिकारी
  - दि. महाराष्ट्र अर्बन को-ऑप.बँक्स फेडरेशनचे अध्यक्ष मा. विद्याधरजी अनास्कर, सचिव सौ. सायली भोईर, कोकण नागरी सहकारी बँक्स असोसिएशनचे अध्यक्ष मा. विलासराव देसाई, सचिव श्री.उत्तमराव जोशी व त्यांचे सर्व सहकारी यांचे बहुमोल मार्गदर्शन बँकेस नेहमीच प्राप्त होत असते त्याबद्दल त्यांचे विशेष आभार.
  - बँकेचे कामकाज पहात असताना वेळोवेळी कायदेशीर व योग्य तो सल्ला घ्यावा लागतो. याबाबत ॲड. जयंत आपटे, ॲड.श्रीधर मोदगी यांचे व बँकेच्या ॲडव्होकेट पॅनलवरील सर्व विधिज्ञांचे आभार.
  - बँकेचे सर्व सन्माननीय सभासद, ठेवीदार, कर्जदार व ग्राहकांनी संचालक मंडळावर विश्वास ठेवून जे अपूर्व सहकार्य केले आहे आणि करित आहात, त्याबद्दल संचालक मंडळ आपले मनःपूर्वक आभार मानीत आहे.
  - माझे सर्व सहकारी संचालक/संचालिका, मॅनेजिंग डायरेक्टर, कर्मचारी व स्वल्पबचत कलेक्शन एजंट यांनी बँकेचा कारभार उत्तमरित्या चालविण्यासाठी निष्ठापूर्वक दिलेल्या सहकार्याबद्दल मी त्यांचे आभार मानते आणि असेच सहकार्य, मार्गदर्शन त्यांचेकडून भविष्यातही मिळेल अशी खात्री बाळगून 92 वा वार्षिक अहवाल मंजूरीसाठी आपणांस सविनय सादर करते.

धन्यवाद !

जय हिंद ! जय महाराष्ट्र ! जय सहकार !!

आपली नम्र

श्रीमती शोभा सुधाकर सावंत  
अध्यक्षा



दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि.,महाड



**LAHOTI KASAT & CO.**  
**CHARTERED ACCOUNTANTS**

Head Office : 204, 2nd floor, P.J.Chambers, Pimperi, Pune - 411 018

Email ID : cpkca@rediffmail.com, carohitkasat@gmail.com Mobile : 9766145457 Office : (020) 27423696, 9822047548

Ref.

Date :

**STATUTORY AUDITOR'S REPORT**

(Under section 33 of Banking Regulations Act, 1949 (As applicable to Co-op Societies))

**INDEPENDENT AUDITOR'S REPORT**

To,  
**The Chairperson,**  
The Annasaheb Savant Co-operative Urban Bank Mahad Limited, Mahad

**Report on the Financial Statements :**

We have audited the accompanying financial statements of, which comprise the Balance Sheet as on March 31, 2023 and the Profit and Loss Account for the year then ended and notes to the Financial Statements including summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of all branches and Head Office audited by us.

**Opinion :**

In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by The Banking Regulation Act, 1949 ( as applicable to Co-operative societies (as amended by the Banking Regulation (Amendment) Act, 2020, The Maharashtra Co-operative Societies Act, 1960 and Rules made there under, the guidelines issued by the Reserve Bank of India (RBI) and the Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India :

- (i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31<sup>st</sup> March 2023;  
and  
(ii) in the case of the Profit and Loss Account, of the profit for the year ended on that date;

**Basis for Opinion :**

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those Standards are further described in the Auditor's Responsibility section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulation Act, 1949 (as applicable to Co-operative societies) as amended by the Banking Regulation (Amendment) Act, 2020 and under the provisions of The Maharashtra Co-operative Societies Act, 1960 and rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Other Information :**

The Bank's Management and Board of Directors is responsible for the other information. The other information comprises the information included in the Bank's annual report but does not include the financial statements and our auditors' report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. When we read the Report of Board of Directors including other explanatory information, if based on the work we

तुमच्याकडून चुका होत नसतील तर तुम्ही खुप छोट्या

08

गोष्टींवर काम करत आहात. ही खूप मोठी चूक आहे.



## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि.,महाड

have performed, we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance. We have nothing to report in this regard.

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

The Bank's management and Board of Directors are responsible for the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, the provisions of The Banking Regulation Act, 1949 (as applicable to Co-operative societies) as amended by the Banking Regulation (Amendment) Act, 2020, The Maharashtra Co-operative Societies Act, 1960 and Rules made there under, the guidelines issued by the Reserve Bank of India (RBI) and the Registrar of Cooperative Societies. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are responsible and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so. The Board of Directors is also responsible for overseeing the Bank's financial reporting process.

### **Auditor's Responsibility :**

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

As part of an audit in accordance with SAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also :

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.



## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

### Report on Other Legal & Regulatory Requirements :

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

2. As required by The Maharashtra Co-operative Societies Act, 1960 (As amended 2013) and the rules made there under and The Banking Regulation Act, 1949 (as applicable to Co-operative Societies), we further report that:

The returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.

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

In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.

Based on the marking system prescribed by the Commissioner for Co-operation and Registrar of Co-operative Societies, Maharashtra, Pune for awarding audit classification to Urban Co-operative Banks, the Bank is awarded audit **classification 'A'** for the financial year 2022-23.

The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the audit memorandum separately subject to above remarks, We report that

We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.

The transactions of the Bank which have come to our notice where within the power of the Bank.

In our opinion, proper books of the accounts as required by law were kept by the Bank so far as it appears from our examinations of those books and proper returns adequate for the purpose of our audit were received from the branches of the Bank.

The Balancesheet and the Profit and Loss Account dealt with by this report are in agreement with the books of accounts and returns.

There has been no material impropriety and irregularity in the expenditure or in the realization of the money due to the Bank, excepting the transactions reported in Part 'A', "B" and "C" Audit report of even date, the said accounts together with the notes thereon does give true and fair view in conformity with the accounting principles generally accepted in India and to our comment in Part "A".

**CA. ROHIT C. KASAT**

(Partner)

Membership No.151410

Audit Panel No. 10767

Date : 9<sup>th</sup> June 2023

Place: -Pune.

UDIN :- 23151410BGUAGW7703



**For LAHOTI KASAT & Co.**  
**Chartered Accountants**

**FRN No. 105509W**

*For Lahoti Kasat & Co.*  
*Chartered Accountants*



**R. C. Kasat**  
**Partner**  
**M. No. 151410**



# दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

## वार्षिक अहवाल व ताळेबंद 2022-2023

### परिशिष्ट 'अ'

- बँकेचे नांव : दि अण्णासाहेब सावंत को-ऑप.अर्बन बँक महाड लि., महाड
- मुख्य कार्यालयाचा पत्ता : 'श्रेयस कॉम्प्लेक्स', पहिला मजला, जिजामाता भाजी मार्केटसमोर, मु.पो.महाड, जि. रायगड
- नोंदणी क्रमांक व दिनांक : नं. 6942 दि. 03/01/1931
- आर.बी.आय.लायसेन्स नंबर : एम्.एच. 418 दि. 10/1/1985
- कार्यक्षेत्र : रायगड जिल्हा व त्यालगतचे ठाणे,पुणे,रत्नागिरी जिल्हे व नवी मुंबई म्युनिसिपल कॉर्पोरेशन हद्द यापुरते मर्यादित राहिल.

(रकमेचे आकडे लाखांत)

तपशील		31 मार्च 2023 ची स्थिती
शाखा (मुख्य कार्यालयासह)		मुख्यालय + 24
सभासद	नियमित	75527
	अनियमित	1944
वसूल झालेले भाग भांडवल		2100.48
एकूण राखीव व इतर निधी		4541.22
ठेवी	बचत ठेवी	11569.20
	करंट ठेवी	1698.42
	मुदत ठेवी	40518.40
दिलेली कर्जे	सुरक्षित	32563.81
	असुरक्षित	6133.30
	अग्रक्रम क्षेत्रातील दिलेल्या कर्जाचे शेकडा प्रमाण	81.04 %
	दुर्बल घटकांस दिलेल्या कर्जाचे शेकडा प्रमाण	21.45 %
बँकेने अन्य बँकांकडून घेतलेले कर्ज	महाराष्ट्र राज्य सहकारी बँक लि., मुंबई	-----
	रायगड जिल्हा मध्यवर्ती सहकारी बँक लि., अलिबाग	-----
गुंतवणूक		18929.58
थकबाकीचे शेकडा प्रमाण		6.50 %
ऑडिट वर्ग	(2022-23)	अ
नफा		+704.84
		(संचित नफा 210.99)
एकूण कर्मचारी	इतर कर्मचारी	116
	चतुर्थश्रेणी कर्मचारी	31
खेळते भांडवल		61832.77



For Lahoti Kasat & Co.  
Chartered Accountants

R. C. Kasat  
Partner  
M. No. 151410

- Place : PUNE
- Date : 09<sup>th</sup> June 2023

तळ्याची सखोलता कधीच

11

दोन पाय टाकून मोजू नये.



# दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

Annexure I

Form A : Form of Balance Sheet

**Balancesheet of THE ANNASAHEB SAVANT CO-OPERATIVE URBAN BANK MAHAD LTD.**

**MAHAD**

Balance as on 31<sup>st</sup> March 2023

## CAPITAL AND LIABILITIES

(Amount in Rs.)

Particulars	Schedule	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
Capital	1	21,00,48,325.00	195,302,400.00
Reserves and Surplus	2	47,52,21,173.95	404,568,097.36
Deposits	3	5,37,86,01,883.29	5,878,212,622.78
Borrowings	4		---
Other Liabilities and Provisions	5	32,84,85,750.53	315,074,661.39
<b>TOTAL</b>		<b>6,39,23,57,132.77</b>	<b>6,79,31,57,781.53</b>

## ASSETS

Particulars	Schedule	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
Cash and Balances with Reserve bank of India	6	13,14,29,818.00	13,09,17,909.00
Balance with Banks and money at call and Short Notice	7	47,28,96,217.39	92,31,71,279.82
Investments	8	1,59,92,85,992.00	1,65,31,01,911.23
Advances	9	3,86,97,10,765.24	3,79,93,07,698.66
Fixed Assets	10	4,24,25,978.57	42,453,757.19
Other Assets	11	27,66,08,361.57	24,42,05,225.63
<b>TOTAL</b>		<b>6,39,23,57,132.77</b>	<b>6,79,31,57,781.53</b>
Contingent liabilities	12	5,21,30,523.00	3,66,10,630.00

For. M/S. Lahoti Kasat & Co.  
Chartered Accountants  
Firm Registration No. : 105509W

  
CA M/S. Rohit Kasat (Partner)  
Membership No. 151410  
Audit Panel No. A1-10767  
Place : Pune  
Date : 9<sup>th</sup> June 2023  
UDIN :- 23151410BGUAGW7703

For The Annasaheb Savant Co-Operative Urban  
Bank Mahad Limited, Mahad

  
Rajendra Gaikwad  
(Deputy General Manager)

  
Yashvant C. Ojale  
(Managing Director)

  
(Director)

  
(Vice Chairperson)

  
(Chairperson)





# दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

Annexure I  
Form B

## Balancesheet of THE ANNASAHEB SAVANT CO-OPERATIVE URBAN BANK MAHAD LTD. MAHAD

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

(Amount in Rs.)

Particulars	Schedule	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>1. INCOME</b>			
Interest Earned	13	59,01,75,619.24	622,511,900.23
Other Income	14	7,40,42,015.10	47,549,910.75
<b>TOTAL</b>		<b>66,42,17,634.34</b>	<b>670,061,810.98</b>
<b>2. EXPENDITURE</b>			
Interest Expended	15	37,03,22,301.30	410,612,140.52
Operating Expenses	16	16,43,61,328.95	164,381,461.32
Provisions and Contingencies		5,90,50,000.00	88,300,000.00
<b>TOTAL</b>		<b>59,37,33,630.25</b>	<b>663,293,601.84</b>
<b>3. PROFIT / LOSS</b>			
Net Profit / Loss (-) for the year		7,04,84,004.09	6,768,209.14
Profit / Loss (-) brought forward		(4,93,84,735.65)	(56,152,944.79)
<b>TOTAL</b>		<b>2,10,99,268.44</b>	<b>(49,384,735.65)</b>

For. M/S. Lahoti Kasat & Co.  
Chartered Accountants  
Firm Registration No. : 105509W

  
CA M/S. Rohit Kasat (Partner)  
Membership No. 151410  
Audit Panel No. A1-10767  
Place : Pune  
Date : 9<sup>th</sup> June 2023  
UDIN :- 23151410BGUAGW7703

For The Annasaheb Savant Co-Operative Urban  
Bank Mahad Limited, Mahad

  
Rajendra Gaikwad  
(Deputy General Manager)

  
Yashvant C. Ojale  
(Managing Director)

  
(Director)

  
(Vice Chairperson)

  
(Chairperson)



# दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

## Schedule 1- Capital

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>I. FOR NATIONALISED BANKS</b>		
Capital (Fully owned by Central Government)		
<b>II. FOR BANKS INCORPORATED OUTSIDE INDIA CAPITAL</b>		
(i) The amount brought in By banks by way of start-up capital as prescribed by RBI should be shown under this head		
(ii) Amount of deposit kept with the RBI under Section 11(12) of the Banking Regulation Act, 1949		
<b>TOTAL</b>		
<b>III. FOR OTHER BANKS</b>		
Authorised Capital (100,00,000 shares of Rs.25 each)	25,00,00,000.00	25,00,00,000.00
Issued Capital (72,36,525 shares of Rs.25 each)	21,00,48,325.00	19,53,02,400.00
Subscribed Capital ( Shares of Rs. each)		
Called-up Capital ( Shares of Rs. each)		
Less : Calls unpaid		
Add : Forfeited Shares		
<b>TOTAL</b>	<b>21,00,48,325.00</b>	<b>19,53,02,400.00</b>

### संचालक

श्री. रमेश बजरंगदास वैष्णव	श्री.महम्मदअली म.पल्लवकर	सौ. नीता सुभाष शेट	श्री. संदिप वसंत जाधव
अॅड. निलिमा सदानंद वर्तक	श्री.समीर वसंत मेहता	अॅड. स्वाती विवेकानंद पाटील	श्री.शिवराज सुहास सावंत
श्री.जितेश अनंत तलाठी	अॅड. मानसी आशीर्वाद मराठे	श्री.राकेश रविंद्र साळुंके	श्री. समीर वसंत सावंत
श्री.उदय शाम बहुलेकर	श्री. रोशन दिनेश मिरगल	सी.ए.स्वप्निल माधव मुंदडा (तज्ञ संचालक)	अॅड. हेमंत चांदलेकर (तज्ञ संचालक)



# दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

## Schedule 4- BORROWINGS

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>I. BORROWINGS IN INDIA</b>		
(a) Reserve Bank of India	---	---
(b) Other Banks	---	---
(c) Other Institutions and Agencies	---	---
<b>II. BORROWINGS OUTSIDE INDIA</b>	---	---
<b>TOTAL (I and II)</b>	---	---

## Schedule 5 - OTHER LIABILITIES & PROVISIONS

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>I. Bills Payable</b>	24,12,227.00	12,42,770.00
<b>II. Inter-office Adjustment (Net)</b>	---	---
<b>III. Interest Accrued</b>	10,01,37,231.00	10,92,94,914.00
<b>IV. Contra Items*</b>	20,90,79,936.03	18,71,62,705.20
<b>v. Others (Including Provisions)</b>	1,68,56,356.50	1,73,74,272.19
<b>TOTAL</b>	<b>32,84,85,750.53</b>	<b>31,50,74,661.39</b>

## Schedule 6 - CASH & BALANCES WITH RESERVE BANK INDIA

\*Contra Item Overdue Int Reserve, Recovery Exp. Res., Gratuity Fund and Leave Encashment Fund

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>I. Cash in Hand (Including Foreign Currency Notes)</b>	13,14,29,818.00	13,09,17,909.00
<b>II. Balances with Reserve Bank of India</b>	---	---
(a) in Current Accounts	---	---
(b) In Other Accounts	---	---
	<b>13,14,29,818.00</b>	<b>13,09,17,909.00</b>



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## Schedule 2- RESERVES AND SURPLUS

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>I. STATUTORY RESERVES</b>	---	---
Opening Balance	15,75,08,628.83	14,68,33,513.15
Additions During the Year	1,14,33,982.50	1,06,75,115.68
Deductions During the year		
	<b>16,89,42,611.33</b>	<b>15,75,08,628.83</b>
<b>II. CAPITAL RESERVES</b>		
Opening Balance	3,61,44,712.00	3,46,11,432.00
Additions During the Year	13,40,440.00	15,33,280.00
Deductions During the year		
	<b>3,74,85,152.00</b>	<b>3,61,44,712.00</b>
<b>III. SHARE PREMIUM</b>		
Opening Balance		
Additions During the Year		
Deductions During the year		
<b>IV. REVENUE AND OTHER RESERVES</b>		
Opening Balance	26,02,99,492.18	21,27,04,142.38
Additions During the Year	4,68,03,370.00	7,93,00,000.00
Deductions During the year	5,94,08,720.00	3,17,04,650.20
	<b>24,76,94,142.18</b>	<b>26,02,99,492.18</b>
<b>V. BALANCE IN PROFIT AND LOSS ACCOUNT</b>	<b>2,10,99,268.44</b>	<b>(4,93,84,735.65)</b>
<b>TOTAL (I, II, III, IV and V)</b>	<b>47,52,21,173.95</b>	<b>40,45,68,097.36</b>

## Schedule 3 - DEPOSITS

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>A I. DEMAND DEPOSITS</b>	---	---
(i) From Banks		
(ii) From Others	16,98,41,813.96	15,33,14,155.93
<b>II. SAVING BANK DEPOSITS</b>	1,15,69,20,438.40	1,09,39,78,504.12
<b>III. TERM DEPOSITS</b>		
(i) From Banks		
(ii) From Others	4,05,18,39,630.93	4,63,09,19,962.73
<b>TOTAL (I, II, and III)</b>	<b>5,37,86,01,883.29</b>	<b>5,87,82,12,622.78</b>
<b>B. (i) Deposits of branches in India</b>		
(ii) Deposits of branches outside India	---	---
<b>TOTAL</b>	---	---



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## Schedule 7 - BALANCES WITH BANKS & MONEY AT CALL & SHORT NOTICE

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>I. IN INDIA</b>	----	----
(i) Balances with Banks	----	----
(a) In Current Accounts	17,92,24,435.39	186,479,621.82
(b) In Other Deposit Accounts	29,36,71,782.00	736,691,658.00
(ii) Money at Call and Short Notice		
(a) with Banks		
(b) with Other Institutions		
<b>TOTAL (i and ii)</b>	<b>47,28,96,217.39</b>	<b>923,171,279.82</b>
<b>II. OUTSIDE INDIA</b>		
(i) In Current Accounts		
(ii) In Other Deposit Accounts		
(iii) Money at Call and Short Notice		
<b>TOTAL (i,ii and iii)</b>		
<b>GRAND TOTAL (I and II)</b>	<b>47,28,96,217.39</b>	<b>9,23,171,279.82</b>

## Schedule 8 - INVESTMENTS

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>I. INVESTMENTS IN INDIA IN</b>		
(i) Government Securities	1,59,86,45,992.00	1,652,461,911.23
(ii) Other Approved Securities	----	----
(iii) Shares	6,40,000.00	6,40,000.00
(iv) Debentures and Bonds	----	----
(v) Subsidiaries and/or joint ventures	----	----
(vi) Others (to be specified)	----	----
<b>TOTAL</b>	<b>1,59,92,85,992.00</b>	<b>1,653,101,911.23</b>
<b>II. INVESTMENTS OUTSIDE INDIA</b>		
(i) Government Securities (Including local authorities)	----	----
(ii) Subsidiaries and/or joint ventures	----	----
(iii) Others investments (to be specified)	----	----
<b>TOTAL</b>	----	----
<b>GRAND TOTAL (I and II)</b>	<b>1,59,92,85,992.00</b>	<b>1,65,31,01,911.23</b>



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## Schedule 9 - ADVANCES

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>A.</b> (i) Bills purchased and discounted	----	----
(ii) Cash Credits, Overdrafts and loans repayable on demand	1,33,05,52,746.24	1,325,563,485.95
(iii) Term Loans	2,53,91,58,019.00	2,473,744,212.71
<b>TOTAL</b>	<b>3,86,97,10,765.24</b>	<b>3,799,307,698.66</b>
<b>B.</b> (i) Secured by Tangible Assets	3,25,63,80,997.87	3,243,736,917.94
(ii) Covered by Bank/Government Guarantees		
(iii) Unsecured	61,33,29,767.37	555,570,780.72
<b>II. TOTAL</b>	<b>3,86,97,10,765.24</b>	<b>3,799,307,698.66</b>
<b>ADVANCES IN INDIA</b>		
(i) Priority Sectors	3,07,89,47,728.29	2,953,564,251.21
(ii) Public Sector	----	----
(iii) Banks	----	----
(iv) Others	79,07,63,036.95	845,743,447.45
<b>TOTAL</b>	<b>3,86,97,10,765.24</b>	<b>3,799,307,698.66</b>
<b>ADVANCES OUTSIDE INDIA</b>		
(i) Due from Banks		
(ii) Due from Others		
(a) Bills Purchased and Discounted		
(b) Syndicated Loans		
(c) Others		
<b>TOTAL</b>		
<b>GRAND TOTAL (C.I and II)</b>	<b>3,86,97,10,765.24</b>	<b>3,799,307,698.66</b>



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## Schedule 10 - FIXED ASSETS

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>I. PREMISES</b>	----	----
At cost as on 31st March, of the prescending	70,28,495.00	7,665,438.00
Additions during the year	1,90,218.00	----
Deductions during the year	----	----
Depreciation to date	5,73,251.00	636,943.00
<b>TOTAL</b>	<b>66,45,462.00</b>	<b>7,028,495.00</b>
<b>II. OTHER FIXED ASSETS (Including Furniture &amp; Fixtures)</b>		
At cost as on 31st March, of the Prescending	3,54,25,262.19	3,20,22,455.43
Additions during the year	67,51,088.88	1,20,13,169.86
Deductions during the year	-----	24,46,966.41
Depreciation to date	63,95,834.50	61,63,396.69
<b>TOTAL</b>	<b>3,57,80,516.57</b>	<b>3,54,25,262.19</b>
<b>TOTAL (I and II)</b>	<b>4,24,25,978.57</b>	<b>4,24,53,757.19</b>

## Schedule 11 - OTHER ASSETS

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>I. Inter-Office Adjustments (net)</b>	----	----
<b>II. Interest Accured</b>	4,46,38,219.00	40,777,743.64
<b>III. Tax paid in Advance/Tax deducted at Source</b>	----	----
<b>IV. Stationary and Stamps</b>	31,35,376.87	2,127,619.51
<b>V. Non-banking Assets acquired in satisfaction of claims</b>	-----	-----
<b>VI. Contra items*</b>	20,90,79,936.03	187,162,705.20
<b>VII. Others</b>	1,97,54,829.67	14,137,157.28
<b>TOTAL</b>	<b>27,66,08,361.57</b>	<b>24,42,05,225.63</b>

## Schedule 12- CONTINGENT LIABILITIES

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
<b>I. Claims against the bank not acknowledged as debts</b>	----	----
<b>II. Liability for Partly Paid Investments</b>		
<b>III. Liability on Account of Outstanding forward exchange contracts</b>		
<b>IV. Guarantees given on behalf of consultants</b>		
(a) In India	15,00,000.00	
(b) Outside India		
<b>V. Acceptances, endorsements and other obligations</b>		
<b>VI. Other items for which the bank is contingently liable*</b>	5,06,30,523.00	3,66,10,630.00
(*Tr to DEAF2014)		
<b>TOTAL</b>	<b>5,21,30,523.00</b>	<b>3,66,10,630.00</b>



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## Schedule 13 - INTEREST EARNED

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
I. Interest / Discount on Advances / Bills	46,90,96,862.21	47,22,48,137.35
II. Income on Investments	12,10,78,757.03	15,02,63,762.88
III. Interest on balances with Reserve Bank of India and other Inter-Bank Funds	----	----
IV. Others	----	----
<b>TOTAL</b>	<b>59,01,75,619.24</b>	<b>62,25,11,900.23</b>

## Schedule 14 - OTHER INCOME

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
I. Commission, Exchange and brokerage	21,163.09	310,005.84
II. Profit on Sale of Investments	21,32,000.00	6,223,826.00
Less: Loss on sale of Investments	----	----
	21,32,000.00	6,223,826.00
III. Profit on Revaluation of Investments	----	----
Less: Loss on Revaluation investments	----	----
IV. Profit on Sale of Land, Buildings & Other Assets	----	61,078.59
Less: Loss on sale of Land, Buildings & Other Assets	----	(1,082,615.00)
		(1,021,536.41)
V. Profit on Exchange Transactions	----	----
Less: Loss on sale of investments	----	----
VI. Income earned by way of individuals, etc. from Subsidiaries/Companies and/or joint ventures abroad/in India	----	----
VII. Miscellaneous Income	7,18,88,852.01	4,20,37,615.32
<b>TOTAL</b>	<b>7,40,42,015.10</b>	<b>4,75,49,910.75</b>

Note : Under Items IV loss figures shown in brackets





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### Schedule 15 - INTEREST EXPENDED

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
I. Interest on Deposits	35,30,77,487.80	39,57,49,857.52
II. Interest on Reserve Bank of India / Inter-bank Borrowing	----	----
III. Others	1,72,44,813.50	1,48,62,283.00
<b>TOTAL</b>	<b>37,03,22,301.30</b>	<b>41,06,12,140.52</b>

### Schedule 16 - OPERATING EXPENSES

(Amount in Rs.)

Particulars	As On 31-03-2023 (Current Year)	As On 31-03-2022 (Previous Year)
I. Payments to and provisions for employees	10,04,41,845.50	96,162,313.90
II. Rent, Taxes and Lightning	1,58,30,639.31	20,583,670.11
III. Printing and Stationary	10,54,092.79	1,532,851.13
IV. Advertisement and Publicity	2,13,313.06	155,958.42
V. Depreciation on Bank's Property	69,69,085.50	6,800,339.69
VI. Director's Fees, Allowances and Expenses	5,54,144.00	694,439.00
VII. Auditor's Fees and Expenses (including concurrent syasten auditors)	16,00,000.00	800,000.00
VIII. Law Charges	1,10,450.00	141,000.00
IX. Postages, Telegrams, Telephones, etc.	4,94,103.08	551,729.70
X. Repairs and Maintenance	----	----
XI. Insurance	85,19,062.40	8,218,791.00
XII. Other Expenditure	2,85,74,593.31	28,740,368.37
<b>TOTAL</b>	<b>16,43,61,328.95</b>	<b>16,43,81,461.32</b>

### संचालक

श्री. रमेश बजरंगदास वैष्णव	श्री.महम्मदअली म.पल्लवकर	सौ. नीता सुभाष शेट	श्री. संदिप वसंत जाधव
अॅड. निलिमा सदानंद वर्तक	श्री.समीर वसंत मेहता	अॅड. स्वाती विवेकानंद पाटील	श्री.शिवराज सुहास सावंत
श्री.जितेश अनंत तलाठी	अॅड. मानसी आशीर्वाद मराठे	श्री.राकेश रविंद्र साळुंके	श्री. समीर वसंत सावंत
श्री.उदय शाम बहुलेकर	श्री. रोशन दिनेश मिरगल	सी.ए.स्वप्निल माधव मुंदडा (तज्ञ संचालक)	अॅड. हेमंत चांदलेकर (तज्ञ संचालक)



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### Notes forming part of the Profit and Loss Account for the year ended 31<sup>st</sup> March, 2023 and Balance Sheet as on even date

#### I. SIGNIFICANT ACCOUNTING POLICIES:

##### 1. ACCOUNTING CONVENTION:

The Financial Statements have been prepared following the going concern concept on historical cost basis under accrual system of accounting and conform to the generally accepted accounting practices and applicable statutory provisions prevailing among Co-operative Banks in India except otherwise stated.

##### 2. USE OF ESTIMATES:

The presentation of financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that effect 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 in the current and future periods.

##### 3. INVESTMENTS:

- 3.1 In accordance with guidelines issued by RBI, the Bank classified its investment portfolio into the following three categories Held to maturity /Held for Trading, available for Sale.
- 3.2 Investments under "Held to Maturity" category are carried at Book Value. The premium paid, if any, on the investments under this category is amortized over the residual life of the security.
- 3.3 Investments under "Available for Sale" category are valued scrip-wise at lower of Cost or Market Value. Net depreciation, if any, under each classification has been provided for, net appreciation, if any, has been ignored.
- 3.4 Market Value, where market quotes are not available, is determined on the basis of the "Yield to Maturity" (YTM) method as indicated by financial benchmarks India private Ltd. Appreciation/Depreciation are aggregated for each class of securities and net depreciation in aggregate for each category as per RBI guidelines is charged to Profit and Loss Account. Net appreciation, if any, is ignored.

##### 4. ADVANCES:

- 4.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time till date.
- 4.2 The unrealized interest in respect of advances classified as Non-performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.
- 4.3 In respect of advances restructured under the COVID-19 Regulatory Package, adequate provisioning has been made in accordance with RBI guidelines issued from time to time.



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### 5. FIXED ASSETS AND DEPRECIATION:

- 5.1 Freehold Property is stated at Cost.
- 5.2 Depreciation on assets reclassified to appropriate class of assets during the year is calculated prospectively.
- 5.3 Fixed Assets are depreciated on written down value basis at the rates considered appropriate by the Management as under:

Sr. No.	Particulars	Rate
1.	Furniture & Fixture	10%
2.	Computer Equipment	30%
3.	Library	10%
4.	Vehicle	15%
5.	Premises	10%
6.	Electronics & Other Equipment	
	Original cost up to Rs. 10,000/-	100%
	Rs 10,001/- to Rs. 50,000/-	50%
	Above Rs. 50,000/-	33.33%

### 6 REVENUE RECOGNITION:

Income is accounted on accrual basis as and when it is earned except for:

- 6.1 Income on Non-performing Assets is recognized on realization, as per Reserve Bank of India directives.
- 6.2 Income from Locker Rent and Dividends received from shares of co-operative institutions are accounted on receipt basis.

### 7 EMPLOYEE BENEFITS:

- 7.1 Payment of Provident Fund is made to the Commissioner for Provident Fund at rates prescribed in the Employees Provident Fund and Misc. Provisions Act, 1952 and is accounted for on accrual basis.
- 7.2 Payment to Gratuity Fund is accounted for in the books of the Banks.
- 7.3 37 Employees are covered under Payment of Bonus Act, 1965 and adequate provision is made in the books of the bank.
- 7.4 Ex-Gratia is accounted on cash basis in the books of the Bank.

### 8 LEASE PAYMENTS:

Lease payments are recognized as an expense in the statement of Profit & Loss A/c on a straight line basis over the lease term.

### 9 TAXES ON INCOME:

Provision for Current year income tax is not made due to brought forward losses as per previous year income tax assessment.



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

1. **AS - 6: - Depreciation** : Depreciation on Fixed Assets is charged on Reducing Balance Method.

#### 2. **AS – 13: - Investments**

1.1 Holding Stock classified as “Held to Maturity” and “available for sale” and “Held for Trading”.

#### 3. **AS – 15:- Employee Benefits (Revised)**

3.1 The Bank has opted a Group Gratuity Scheme from LIC and Annual contribution is made and accounted for accordingly.

3.2 The Bank has obtained LIC's New Group Leave Encashment plan for Leave Encashment and the Annual Contribution is duly made and accounted for accordingly

#### 4. **AS – 17: - Segment Reporting**

Since the Bank has not undertaken any Non-Banking Operations therefore AS 17 on Segment Reporting is not applicable.

#### 5. **AS – 18: - Related party Disclosures**

The Bank is a co-operative society under the Maharashtra Co-operative Societies Act, 1960 and there are no Related Parties requiring a disclosure under Accounting Standard 18 issued by the Institute of Chartered Accountants of India other than one Key Management Personal, viz. Mr. Yashvant C. Ojale, the Managing Director of the Bank. In terms of RBI circular dated March 29, 2003 he is a single party coming under the category. No further detail thereon needs to be disclosed.

#### 6. **AS – 22: - Deferred Taxes**

The bank has not adopted the practice of compliance with Accounting Standard AS 22 in respect of Accounting for Taxes on Income issued by the Institute of Chartered Accountants of India, and accordingly has not been disclosing in its accounts the accounting for Deferred Taxes including changes therein on yearly basis.

#### 7. **AS – 28: - Impairment of Assets**

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

#### 8. **AS – 29: - Provisions, Contingent Liabilities and Contingent Assets**

a. Amount transferred to DEAF

(As per RBI Circular No. DBOD. No. DEAF Cell. BC.114/30.01.002/2013-14 dated 27<sup>th</sup> May, 2014.)



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(Amount in Rs. Crores)

	Current Year	Previous Year
Opening Balance of amounts transferred to DEAF	3.66	2.94
Add: Amount transferred to DEAF during the Year	1.42	0.79
Less: Amounts reimbursed by DEAF towards claims	0.02	0.07
Closing balance of amounts transferred to DEAF	5.06	3.66

9. The bank has waived off Interest of Rs.11.97 lakhs which was shown in the Balance sheet under the head overdue Interest Reserve (Contra). This amount was identified by the Management as irrecoverable, approved by the Board of Directors and certified by the Statutory Auditor, The bank has followed the procedure laid by the Maharashtra State Co-operative Act in this regard.

10. The bank has obtained necessary approvals for amendment in the Authorized Share Capital from the Co-operative Departments. 2,50,000 shares of Rs.1000 each before amendment Shares was Rs. 25 each. Now to be consider has Rs. 1,00,00,000/- shares of Rs. 25/- each. Due to technical and procedural difficulties the shares have been shown as Rs.25/- each in the Balance Sheet.

11. Previous year's figures are regrouped or rearranged wherever necessary to confirm to the presentation of the current year.

For. **M/S. Lahoti Kasat & Co.**  
Chartered Accountants  
Firm Registration No. : 105509W

**CA M/S. Rohit Kasat** (Partner)  
Membership No. 151410  
Audit Panel No. A1-10767  
Place : Pune  
Date : 24/06/2022  
UDIN : 22151410ALOKGW6100

Place : Mahad

For The **Annasaheb Savant Co-Operative Urban Bank Mahad Limited, Mahad**

**Rajendra Gaikwad**  
(Deputy General Manager)

**Yashvant C. Ojale**  
(Managing Director)

**Adv. Manasi A. Marathe**  
(Vice Chairperson)

**Smt. Shobha S. Savant**  
(Chairperson)



## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

### 2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities as on 24.03.2023 (Structural Liquidity Statement-Last reported Friday)

(Amount in crore)

	0 to 14 days	15 to 28 Days	29 days 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 <sup>9</sup>	18.47	3.03	17.00	15.10	35.52	179.24	6.02	257.93	532.31
Advances	6.87	3.07	15.59	21.21	43.62	154.36	100.01	37.56	382.29
Investments	75.87	5.39	10.12	8.02	10.83	32.26	1.08	46.49	190.06
Borrowings	0	0	0	0	0	0	0	0	0

b) Maturity pattern of certain items of assets and liabilities as on 25.03.2022 (Structural Liquidity Statement-Last Reported Friday)

(Amount in crore)

	0 to 14 days	15 to 28 Days	29 days 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 <sup>9</sup>	30.87	4.52	18.57	26.46	76.32	161.65	4.91	259.42	582.70
Advances	12.88	5.18	24.94	30.09	47.46	179.76	49.17	28.89	378.40
Investments	80.25	10.00	11.79	18.92	37.04	31.26	0.88	46.75	236.90
Borrowings	0	0	0	0	0	0	0	0	0

### 3. Investments

a) Composition of Investment Portfolio

As on 31. March 2023...(current year balance sheet date)

(Amount in crore)

	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
<b>Held to Maturity</b>							
Gross	111.73		0.06	-	-	-	111.79
Less: Provision for non-performing investments (NPI)							
Net	111.73		0.06	-	-	-	111.79
<b>Available for Sale</b>							
Gross (Gsec+Treasury Bill)	48.14	-	-	-	-	-	48.14
Less: Provision for depreciation and NPI							
Net	48.14	-	-	-	-	-	48.14

to be continued...



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## Annexure III Disclosure in financial statements - 'Notes to Accounts'

### 1. (A) Regulatory Capital

#### a) Composition of Regulatory Capital

(Amount in crores)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves (net of deductions, if any)	21.01	19.53
ii)	Additional Tier 1 capital*/ Other Tier 1 capital	21.94	14.43
iii)	Tier 1 capital (i + ii)	42.95	33.96
iv)	Tier 2 capital	5.16	5.27
v)	Total capital (Tier 1+Tier 2)	48.11	39.23
vi)	Total Risk Weighted Assets (RWAs)	311.97	320.39
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of RWAs <sup>@</sup>	13.77	10.6
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.77	10.6
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.65	1.64
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.42	12.24
xi)	Percentage of the shareholding of a) Government of India	0	0
xii)	Amount of paid-up equity capital raised during the year	1.48	1.44
xiii)	Amount of non-equity Tier 1 capital raised during the year, <i>of which:</i> Give list <sup>7</sup> as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks shall also specify if the instruments are Basel II or Basel III compliant.	NIL	NIL
xiv)	Amount of Tier 2 capital raised during the year, <i>of which</i> Give list <sup>8</sup> as per instrument type (perpetual non-cumulative preference shares, perpetual debt instruments, etc.). Commercial banks shall also specify if the instruments are Basel II or Basel III compliant.	NIL	NIL

#### B) Draw down from Reserves

There is no draw down from reserves during the current financial year.



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(Amount in crore)

	Investments in India						Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	
<b>Held for Trading</b>							
Gross							
Less: Provision for depreciation and NPI							
Net	.						
<b>Total Investments</b>	159.87		0.06				159.93
Less: Provision for non-performing investments	-	-	-	-	-	-	0
Less: Provision for depreciation and NPI	-	-	-	-	-	-	0
Net	159.87	-	0.06				159.93
As on 31. March 2022...(Previous year balance sheet date)							
<b>Held to Maturity</b>							
Gross	98.54	-	0.06	-	-	-	98.60
Less: Provision for non-performing investments (NPI)							
Net	98.54		0.06				98.60
<b>Available for Sale</b>							
Gross	64.75						64.75
Less: Provision for depreciation and NPI							
Net	64.75						64.75
<b>Held for Trading</b>							
Gross	1.96						1.96
Less: Provision for depreciation and NPI							
Net	1.96						1.96
<b>Total Investments</b>	165.25		0.06				165.31
Less: Provision for non-performing investments	0	0	0	0	0	0	0
Less: Provision for depreciation and NPI	0	0	0	0	0	0	0
Net	165.25		0.06				165.31





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### b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in crore)

Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	2.35	2.25
b) Add: Provisions made during the year	----	0.10
c) Less: Write off / write back of excess provisions during the year	----	---
d) Closing balance	2.35	2.35
ii) Movement of Investment Fluctuation Reserve	----	---
a) Opening balance	1.27	1.27
b) Add: Amount transferred during the year	0	0
c) Less: Drawdown	---	---
d) Closing balance	0	0
iii) Closing balance in IFR as a percentage of closing balance of investments in in AFS and HFT/Current category	1.27 2.64%	1.27 1.90%

### c) Sale and transfers to/from HTM category

i) The one-time transfer of securities to/from HTM category with the approval of Board of Directors undertaken by banks at the beginning of the accounting year.

ii) No Direct sales from HTM category during the Year.

### d) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in crore)

Sr. No.	Particulars	Current Year 31.03.2023	Previous Year 31.03.2022
a)	Opening balance	0	0
b)	Additions during the year since 1 <sup>st</sup> April	0	0
c)	Reductions during the above period	0	0
d)	Closing balance	0	0
e)	Total provisions held	0	0



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### 4. Asset quality a) Classification of advances and provisions held as on 31.03.2022 (Amount rs in crores)

	Non-Performing				Total
	Standard Total Standard Advances	Sub- standard	Doubtful	Loss	
<b>Gross Standard Advances and NPAs</b>					
Opening Balance	357.03	8.10	14.75	0.05	379.93
Add: Additions during the year					6.43
Less: Reductions during the year*					6.12
Closing balance	363.75	6.43	16.29	0.50	386.97
*Reductions in Gross NPAs due to:					
i) Upgradation					
ii) Recoveries (excluding recoveries from upgraded accounts)					6.12
iii) Technical/ Prudential <sup>16</sup> Write-offs					
iv) Write-offs other than those under (iii) above					
<b>Provisions (excluding Floating Provisions)</b>					
Opening balance of provisions held	1.60	0.81	9.85	0.05	12.31
Add: Fresh provisions made during the year					
Less: Excess provision reversed/ Write-off loans					
Closing balance of provisions held	1.70	0.64	10.38	0.50	13.22
<b>Net NPAs<sup>17</sup></b>					
Opening Balance					11.90
Add: Fresh additions during the year					
Less: Reductions during the year					
Closing Balance					9.21



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### ii) Issuer composition of non-SLR investments

(Amount in crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		(3)	(4)	(5)	(6)	(7)					
(1)	(2)	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year	Current year	Previous Year
a)	PSUs	0	0	0	0	0	0	0	0	0	0
b)	FIs	0	0	0	0	0	0	0	0	0	0
c)	Banks	29.37	73.67	0	0	0	0	0	0	0	0
d)	Private	0	0	0	0	0	0	0	0	0	0
e)	Corporates Subsidiaries/ Joint Ventures	0	0	0	0	0	0	0	0	0	0
f)	Others	0	0	0	0	0	0	0	0	0	0
g)	Provision held towards depreciation	0	0	0	0	0	0	0	0	0	0
	Total *	29.37	73.67	0	0	0	0	0	0	0	0

- i) Government securities (including local authorities)
- ii) Subsidiaries and/ or joint ventures abroad
- iii) Other investments





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### b) Sector-wise Advances and Gross NPAs

(Amounts 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
<b>i)</b>	<b>Priority Sector</b>						
a)	Agriculture and allied activities	33.11	1.50	0.39	33.89	1.54	0.41
b)	Advances to industries sector eligible as priority sector lending	19.99	0.71	0.18	15.87	1	0.26
c)	Services	205.25	14.22	3.68	196.42	13.76	3.62
d)	Personal loans	49.54	2.98	0.77	49.18	3.19	0.84
	Subtotal (i)	307.89	19.41	5.021	295.36	19.49	5.13
<b>ii)</b>	<b>Non-priority Sector</b>						
a)	Agriculture and allied activities	0	0	0	0.47	0	0
b)	Industry	0	0	0	0.04	0	0
c)	Services	0	0	0	2.10	0	0
d)	Personal loans	79.08	3.80	0.98	81.96	3.41	0.90
	Sub-total (ii)	79.08	3.80	0.98	84.57	3.41	0.90
	<b>Total (I + ii)</b>	386.97	23.21	6.00	379.93	22.90	6.03



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### c) Particulars of resolution plan and restructuring

#### i) Details of accounts subjected to restructuring

(Applicable to UCBS)

(amount Rs.in Crores)

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

### d) Fraud accounts

Disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

	Current year	Previous year
Number of frauds reported	0	1
Amount involved in fraud (crore)	0	0.07
Amount of provision made for such frauds (crore)	0	0.07
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (crore)	0	0



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### e) Disclosure under Resolution Framework for COVID-19-related Stress

A Special window under the Prudential Framework was extended vide circular DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 to enable the lenders to implement a resolution plan in respect of eligible corporate exposures, and personal loans, while classifying such exposures as Standard. Banks shall make disclosures in the format prescribed below every half-year i.e. in the financial statements as on September 30 and March 31, starting from the half-year ending September 30, 2021 till all exposures on which resolution plan was implemented are either fully extinguished or completely slip into NPA, whichever is earlier.

#### Format for disclosures to be made half yearly starting September 30, 2022

(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	98.91	6.32	0	5.30	87.29
Corporate persons*	0	0	0	0	0
Of which MSMEs	70.76	4.42	0	3.79	62.55
Others	28.15	1.90	0	1.51	24.74
Total	98.91	6.32	0	5.30	87.29

\* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016

#### Format for disclosures to be made half year ending 31.03.2023

(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	87.29	5.46	0	0.87	80.96
Corporate persons*	0	0	0	0	0
Of which MSMEs	62.55	3.74	0	0.08	58.73
Others	24.74	1.72	0	0.79	22.23
Total	87.29	5.46	0	0.87	80.96

\* As defined in section 3(7) of the Insolvency and Bankruptcy Code, 2016



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B. Disclosure with respect to Resolution Framework – 2.0 Resolution of Covid-19 related stress of individuals Businesses as per RBI Circular No. DOR. STR. REC. 11/21.04.048/ 2021-22 May 5, 2021.

### Quarters ending March 2023

(Amounts in Crore)

Sl. No	Description	Individual Borrowers	
		Personal Loans	Business Loans
(A)	Number of requests received for invoking resolution process under Part A	0	0
(B)	Number of accounts where resolution plan has been implemented under this window	0	0
(C)	Exposure to accounts mentioned at (B) before implementation of the plan	0	0
(D)	Of (C), aggregate amount of debt that was converted into other securities	0	0
(E)	Additional funding sanctioned, if any, including between invocation of the plan and implementation	0	0
(F)	Increase in provisions on account of the implementation of the resolution plan	0	0





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### 5. Exposures

#### a) Exposure to real estate sector

(Amount in Rs. crore)

Category	Current year	Previous year
<b>i) Direct exposure</b>		
<b>a) Residential Mortgages -</b>		
i) Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	1.10	1.71
<b>b) Commercial Real Estate -</b>		
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;	4.40	2.50
<b>c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -</b>	0	0
i. Residential		
ii. Commercial Real Estate		
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
<b>Total Exposure to Real Estate Sector</b>	<b>5.50</b>	<b>4.21</b>



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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	71.00	127.56
Percentage of deposits of twenty largest depositors to total deposits of the bank	13.20	21.70

#### b) Concentration of advances\*

(Amount in crore)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	18.53	18.31
Percentage of advances to twenty largest borrowers to total advances of the bank	4.79	4.82

\*Advances shall be computed based on credit exposure i.e.funded and non-funded limits including derivative exposures where applicable. The sanctioned limits or outstanding, whichever are higher, shall be reckoned. However, in the case of fully drawn term loans, where there is no scope for redrawing of any portion of the sanctioned limit, banks may reckon the outstanding as the credit exposure.

#### c) Concentration of exposures\*\*

(Amount in crore)

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	18.53	18.31
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	4.79	4.82

\*\*Exposures shall be computed as per applicable RBI regulation.

#### d) Concentration of NPAs

(Amount in crore)

	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	7.02	5.46
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	30.25	23.84



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### 7. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in crore)

Sr. No.	Particular	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	3.66	2.94
ii)	Add: Amounts transferred to DEA Fund during the year	1.42	0.79
iii)	Less: Amounts reimbursed by DEA Fund towards claims	0.02	0.07
iv)	Closing balance of amounts transferred to DEA Fund	5.06	3.66

### 8. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman <sup>32</sup>

Sr. No	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	2	0
3.	Number of complaints disposed during the year	2	0
3.1	Of which, number of complaints rejected by the bank	0	0
4.	Number of complaints pending at the end of the year	0	0
	Maintainable complaints received by the bank from Office of 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
Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.			



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### 9. Disclosure of penalties imposed by the Reserve Bank of India

Penalties imposed by the Reserve Bank of India under the provisions of the

(i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) shall be disclosed in the 'Notes to Accounts' to the balance sheet in the concerned bank's next Annual Report. In the case of foreign banks, the penalty shall be disclosed in the 'Notes to Accounts' to the next balance sheet for its Indian operations. Banks shall make appropriate disclosures on the nature of the breach, number of instances of default and the quantum of penalty imposed. -

--- No Any Penalties imposed

#### b) Payment of DICGC Insurance Premium

(Amount in crore)

Sr. No.	Particulars	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	0.85	0.83
ii)	Arrears in payment of DICGC premium	0	0

#### c) Disclosure of facilities granted to directors and their relatives

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested. **No any Facilities granted to their relatives**

### 10. Other Disclosures

#### a) Business ratios

(Amount in crore)

Particular	Current Year	Peivius Year
i) Interest Income as a percentage to Working Funds	9.54	9.42
ii) Non-interest income as a percentage to Working Funds	1.20	0.74
iii) Cost of Deposits	6.46	7.11
iv) Net Interest Margin	3.63	3.49
v) Operating Profit as a percentage to Working Funds	1.14	1.30
vi) Return on Assets	1.08	0.10
vii) Business (deposits plus advances) per employee (in ? crore)	6.29	6.12
viii) Profit per employee (in ? crore)	0.09	0.06



## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

### c) Provisions and Contingencies

(Amount in crore)

Provision debited to Profit and Loss Account	Current year	Previous year
<b>i) Provisions for NPI</b>	0	0
ii) Provision towards NPA	4.58	2.13
iii) Provision made towards Income tax	0	0
iv) Other Provisions and Contingencies	1.33	6.70
<b>Details of other Provision</b>		
1. NPA Provision for mortorium A/C	0	0
2. Special BDDR	0	5.55
3. Bonus Provision	0.07	0.09
4. Investment Depreciation		0.10
5. Leave encashment	0.65	0.30
6. Gratuity Provision	0.51	0.51
7. Salary Arrears Provision	0	0
8. Standarded Assets Provision	0.01	0.15
	1.33	6.70

For LAHOTI KASAT & CO.  
Chartered Accountants  
FRN No. 105509W

CA. Rohit Kasat (Partner)  
Membership No. 151410 Audit Panel No. A1-10767  
Place: Pune RBI Code – Unique Code -211555  
Date: 24/06/2023 UDIN:22151410ALOKGW6100

### बदलत्या बँकींगनुसार आमच्या विविध व आकर्षक ग्राहक सेवा

- » ठेवीवर जास्तीत जास्त व्याज
- » कमीत कमी व्याजदराने कर्ज उपलब्ध
- » 25 लाख रुपयेपर्यंत त्वरीत कर्ज उपलब्ध
- » जलद कॅशसेवेसाठी RTGS/NEFT सेवा उपलब्ध
- » 1 लाखापर्यंत विनामुल्य NEFT सेवा.
- » अल्प व्याजदराने सोनेतारण कर्ज
- » SMS सुविधा उपलब्ध
- » पंतप्रधान जीवन सुरक्षा विमा योजना
- » सर्व शाखांमधून अत्याधुनिक ऑनलाईन बँकींग सेवा उपलब्ध



# दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

## CASH FLOW STATEMENT FOR THE YEAR ENDED 31st March, 2023

Sr. No.	Particulars	(Rs. In Lakhs)	
		31st March 2023	31st March 2022
<b>A</b>	<b>Cash Flow Operating Activities</b>		
	Net profit after Tax (before Appropriation)	704.84	600.99
	<b>Add :</b>		
	Provision for Bad & Doubtful Debts	458.00	213.00
	Contingent Provision against Standard Assets	10.00	15.00
	Amortisation of premium on securities	10.74	33.05
	Provision for Leave Enchashment, Gratuity Fund, Bonus	6.50	19.00
	Loss on Sale of Assets	---	6.19
	Deferred Reveune expenses Written Off	---	0.79
	Deprecation and amortisation on Fixed Assets	69.69	68.00
	Special Bad Debts, Invst. Depreciation Fund	(116.00)	(636.00)
		438.93	(280.97)
		1143.77	320.02
	<b>Less:</b>		
	Dividend on shares	-	-
	Income from sale of Securities	21.32	62.23
	Excess Investment Depreciation Fund written back	---	200.00
	BDDR Written Back	578.00	273.00
	Profit on sale of assets	---	0.61
	Deferred Tax	-	599.32
		599.32	-
		547.78	(215.82)
	<b>Adjustments for</b>		
	Increase /(Decrease) in Deposits and other Account	4996.11	3,094.20
	Increase /(Decrease) in other Liabilities	(85.06)	(168.57)
	Increase /(Decrease) in Advances	(704.03)	(2,198.38)
	Increase /(Decrease) in other Assets	(104.50)	(26.54)
	<b>Cash Generated from Operation</b>	4102.52	700.71
	Income Tax Paid	4102.52	46.07
	<b>Cash Generated from Operating Activities</b>	<b>4650.30</b>	<b>438.82</b>
<b>B</b>	<b>Cash Flow From Investing Activities</b>		
	Purchase of Fixed Assets	(135.31)	(100.12)
	Purchase of Investment	(11326.50)	(5,432.09)
	Sales of Investment	6596.63	5,494.32
	Dividend received	-	-
	<b>Cash Generated from Investing Activities</b>	<b>(4865.18)</b>	



## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि.,महाड

### CASH FLOW STATEMENT FOR THE YEAR ENDED 31st March, 2023

<b>C</b>	<b>Cash Flow From Financing Activities</b>			
	Share Capital issued/ (forfeited/Surrendered)	147.46		143.89
	Dividend paid	-		-
	<b>Cash Generated from Financing Activities</b>		<b>147.46</b>	<b>143.89</b>
<b>D</b>	<b>Net Increase in Cash &amp; Cash Equivalents (A+B+C)</b>		<b>(67.42)</b>	<b>544.82</b>
<b>E</b>	<b>Cash &amp; Cash Equivalents at the beginning of the year</b>		<b>3173.96</b>	<b>2,629.14</b>
	<b>Cash &amp; Cash Equivalents at the end of the year (D+E)</b>		<b>3106.54</b>	<b>3,173.96</b>
	<b>Break-up of Cash&amp; Cash Equivalents</b>			
	Cash in hand		1314.30	1,309.17
	<b>Balance With Banks :</b>			
	In Current Account		1792.24	1,864.79
	In Deposits Accounts (Not encumbered)			
	<b>Total</b>		<b>3106.54</b>	<b>3,173.96</b>

For LAHOTI KASAT & Co.  
Chartered Accountants  
Firm Registration No.105509W

  
CA. ROHIT C. KASAT  
(Partner)

Membership No. 151410  
Audit Panel No. 10767  
Place: - Pune Date: - 9<sup>th</sup> June, 2023  
UDIN:- 22151410ALOKGW6100

### काही विशेष महत्वाच्या सूचना

- सभासदांनी आपला बदललेला पत्ता त्वरीत बँकेस कळवावा.
- ज्या सभासद व ठेवीदारांनी के.वाय.सी.पूर्तता केलेली नाही त्यांनी सदर पूर्तता करून सहकार्य करावे.
- सभासदांनी वारसाचे नांव नोंदविलेले नसल्यास नावाची नोंद करून घ्यावी.
- क्रियाशील सभासद म्हणून अर्हताप्राप्त करणेसाठी भाग रक्कम 1 हजार अथवा त्याचे पटीत लवकरात लवकर करून घ्यावी.
- ज्या सभासदांनी आपले शेअर्स सर्टिफिकेट नेली नसतील तर त्यांनी ती त्वरीत घेऊन जावीत.
- आपण कर्ज काढले असल्यास कर्जाची फेड नियमित करा. नियमितपणाने बँकेची कार्यक्षमता व उपयुक्तता वाढेल.
- बँकेचे काही सभासद मयत झालेले आहेत, त्यांच्या वारसांनी मयत सभासदांच्या नावावरील शेअर्स स्वतःच्या नावाने करून घेण्याची तजवीज करावी.
- बँकेच्या सभासदांच्या व ठेवीदारांच्या योग्य हितसंवर्धक सूचना व मार्गदर्शनाचा बँक जरूर विचार करेल.
- आपल्या बँकेच्या सर्वांगीण प्रगतीसाठी आपण स्वतःचे व आपल्या मित्रमंडळींचे खाते उघडण्याचा आग्रह करा.



## दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

### ठेवींवीरिल आकर्षक व्याजदर

	दि. २०/२/२०२३ पासूनचे सर्वसाधारण व्याजदर %	ज्येष्ठ नागरीकांकरीता दि. २०/२/२०२३ पासूनचे व्याजदर %
» सेव्हिंग ठेवी	2.50 %	2.50 %
» स्पेशल सेव्हिंग ठेवी	4.00 %	4.00 %
» रिडन्व्हेस्टमेंट		
12 महिने ते 24 महिनेपर्यंत	6.50 %	7.00 %
24 महिने ते 36 महिनेपर्यंत	6.75 %	7.25 %
» रिकरिंग ठेवी		
12 महिने ते 24 महिनेपर्यंत	6.50 %	7.00 %
24 महिने ते 36 महिनेपर्यंत	6.75 %	7.25 %
» मुदत ठेवी		
15 दिवस ते 29 दिवस	3.00 %	3.50 %
30 दिवस ते 180 दिवस	4.50 %	5.00 %
181 दिवस ते 12 महिनेपर्यंत	5.50 %	6.00 %
12 महिने ते 24 महिनेपर्यंत	6.80 %	7.30 %
24 महिने ते 36 महिनेपर्यंत	7.00 %	7.50 %
36 महिने ते 60 महिनेपर्यंत	6.50 %	7.00 %
60 महिन्यांवरील	6.50 %	7.50 %
» २५ लाख व २ कोटींपर्यंत मुदत ठेवीकरीता (सिंगल रिसीट)		
30 दिवस ते 180 दिवस	4.75 %	5.25 %
181 दिवस ते 12 महिनेपर्यंत	5.75 %	6.25 %
12 महिने ते 24 महिनेपर्यंत	6.80 %	7.30 %
24 महिने ते 36 महिनेपर्यंत	7.00 %	7.50 %
36 महिने ते 60 महिनेपर्यंत	6.50 %	7.00 %
60 महिन्यांवरील	6.50 %	7.50 %
» स्वल्पबचत		
कालावधी 1 वर्ष	2.00 %	2.00 %
» या बँकेचे कर्मचारी व या बँकेचे निवृत्त कर्मचारी यांचेसाठी वाढीव व्याजदर	0.50 %	0.50 %





# दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

## अंदाजपत्रक

सन 2022-23 चे अंदाजपत्रक व प्रत्यक्ष उत्पन्न व खर्च  
तसेच सन 2023-24 करीता सूचित करण्यांत येणारे अंदाजपत्रक तपशील खालीलप्रमाणे

### उत्पन्न

(रुपये आकडे लाखांत)

अ.क्र.	खात्याचे नांव	सन 2022-23 सालाकरीता सुचविलेले बजेट	प्रत्यक्ष उत्पन्न	सन 2023-24 सालाकरीता सुचविलेले बजेट
1.	मिळालेले व्याज	6450.00	5902.00	6200
2.	कमिशन	50.00	37.00	50.00
3.	इतर उत्पन्न	600.00	703.00	750.00
4.	तोटा	----	-----	-----
	एकूण	7100.00	6642.00	7000.00

### खर्च

(रुपये आकडे लाखांत)

अ.क्र.	खात्याचे नांव	सन 2022-23 सालाकरीता सुचविलेले बजेट	प्रत्यक्ष खर्च	सन 2023-24 सालाकरीता सुचविलेले बजेट
1.	दिलेले व्याज	4400.00	3703.00	4000.00
2.	सेवक पगार, भत्ते, प्रॉव्हिडंट फंड, वर्गणी	1000.00	1004.00	1070.00
3.	व्यवसाय खर्च	700.00	639.00	700.00
4.	तरतूदी	200.00	591.00	430.00
5.	निव्वळ नफा	800.00	705.00	800.00
6.	एकूण	7100.00	6642.00	7000.00

## आय.एस.ओ. 9001: 2015 - गुणवत्ता धोरण

आम्ही सर्व संचालक मंडळ सदस्य व कर्मचारी,  
दि अण्णासाहेब सावंत को-ऑप. अर्बन बँक महाड लि., महाड बँकेला  
राज्यातील अग्रगण्य बँक बनवण्यासाठी कटिबद्ध आहोत यासाठी आम्ही तत्पर,  
आधुनिक, अद्ययावत, मूल्याधिष्ठित मोबदला देणारी बँकींग सेवा व उत्पादने पुरवितो.  
त्यासाठी आमच्याकडे सेवाभावी कार्यक्षम व ग्राहकांप्रती आत्मीयता असणारे कर्मचारी  
आहेत. त्यांच्या माध्यमातून आम्ही आमच्या कार्यपद्धती व कामगिरीमध्ये  
निरंतर सुधारणा करू.

स्वतःला ओळखून स्वतःला स्वतःसाठी नेमके काय

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हवे आहे हे शोधणे म्हणजेच यशाच्या जवळ जाणे होय.



# दि अण्णासाहेब सावंत को.ऑप.अर्बन बँक महाड लि., महाड

मुख्य कार्यालय : श्रेयस कॉम्प्लेक्स, भाजीमार्केट, पहिला मजला, महाड, जि. रायगड

- नोंदणी क्रमांक : नं. 6942 दि.03/01/1931 • आर.बी.आय.लायसेन्स नंबर : एम्.एच. 418 दि. 10/1/1985
- कार्यक्षेत्र : रायगड, ठाणे, पुणे, रत्नागिरी, सातारा जिल्हे व नवी मुंबई म्युनिसिपल कॉर्पोरेशन हद्द यापुढे मर्यादित

## बँकेची सांपत्तिक स्थिती

(अ.क्र. 2 ते 12 चे आकडे लाखांत)

अ.क्र.	तपशील	सन 2018	सन 2019	सन 2020	सन 2021	सन 2022	सन 2023
1)	सभासद संख्या	65083	67579	69696	71533	73643	75527
2)	वसुल भाग भांडवल	1373.85	1550.19	1705.52	1809.13	1953.02	2100.48
3)	रिझर्व्ह फंड	1002.84	1139.60	1358.90	1468.33	1575.09	1689.42
4)	इतर फंड	1280.17	1298.76	1483.85	2476.15	2964.44	2851.80
5)	डेवी	41819.87	47097.36	48000.36	55625.55	58782.13	53786.02
6)	कर्जे	22823.79	30991.91	32810.89	35953.71	37993.08	38697.11
7)	गुंतवणूक	13566.98	17789.44	17854.23	22631.97	23897.94	18929.58
8)	खेळते भांडवल	46326.04	52344.94	53,885.20	62172.32	66059.95	61832.77
9)	संचालक मंडळावरील सदस्यांच्या कर्जाची टक्केवारी	0 %	0 %	0 %	0 %	0 %	0.04 %
10)	बँकांची बाहेरील कर्जे	कर्ज बाकी नाही.	कर्ज बाकी नाही.	कर्ज बाकी नाही.	कर्ज बाकी नाही.	कर्ज बाकी नाही.	कर्ज बाकी नाही.
11)	एन्.पी.ए.चे प्रमाण	2.03 %	2.63 %	4.00 %	2.07 %	3.23 %	2.47 %
12)	निव्वळ + नफा / - तोटा	+ 191.93	+ 266.06	+ 197.91	- 561.56	+ 67.68	निव्वळ नफा 210.99 (संचित तोटा -493.85) चालू वर्षातील नफा 704.84
13)	ऑडिट वर्ग	अ	अ	अ	अ	अ	अ
14)	कर्मचारी संख्या	151	187	179	167	158	147
15)	मुख्य कार्यालयासहीत शाखांची संख्या	1 + 24	1 + 24	1 + 24	1 + 24	1 + 24	1 + 24



## दि अण्णासाहेब सावंत को-ऑप.अर्बन बँक महाड लि., महाड

- मुख्य कार्यालय : श्रेयस कॉम्प्लेक्स, भाजी मार्केट, पहिला मजला, महाड, जि. रायगड, पिन: 402301 ●
- E-mail : mahadbank@gmail.com ● Web : www.asbankmahad.com

» श्री. नितीन राजाराम हाटे  
डेप्युटी जनरल मॅनेजर (बँकींग)  
☎ (02145) 222645  
मोबाईल : 9503310163

» श्री. सुभाष मारुती ठोंबरे  
डेप्युटी जनरल मॅनेजर (प्रशासन)  
☎ (02145) 222316  
मोबाईल : 9850963696

» श्री. राजेंद्र गणपत गायकवाड  
डेप्युटी जनरल मॅनेजर (कर्जे व वसुली)  
☎ (02145) 222238  
मोबाईल : 7058634532  
7720054532

<p><b>01</b> महाड शाखा</p> <p>तांबट आळी, महाड, जि. रायगड पिन : 402301 शाखाधिकारी : श्री.संतोष आत्माराम यादव ☎ (02145) 222174 / 225468 मोबाईल : 9822089021</p>	<p><b>06</b> बिरवाडी शाखा</p> <p>पिन: 402302 मोरया सुपरमार्केट, पहिला मजला, बिरवाडी, ता. महाड, जि. रायगड शाखाधिकारी : श्री. दत्ताराम बाळकू म्हामुणकर ☎ (02145) 250046 मोबाईल : 9527073611</p>
<p><b>02</b> श्रीवर्धन शाखा</p> <p>भारत प्लाझा, छ.शिवाजी मार्ग, श्रीवर्धन, जि. रायगड 402110 शाखाधिकारी : श्री.राजीव सुधाकर पुलेकर ☎ (02147) 222214 मोबाईल : 9822893887</p>	<p><b>07</b> पाली शाखा</p> <p>पिन : 410205 छ.शिवाजी चौक, पंचायत समितीजवळ, पाली, ता.सुधागड, जि. रायगड शाखाधिकारी : श्री.पेशे श्रीकांत वडके ☎ (02142) 242277 मोबाईल : 9028236785</p>
<p><b>03</b> मुरुड शाखा</p> <p>बाजारपेठ, मु.पो.ता.मुरुड, जि. रायगड पिन : 402401 शाखाधिकारी : सौ.श्रद्धा चंद्रकांत अपराध ☎ (02144) 274055 मोबाईल : 7038300028</p>	<p><b>08</b> पनवेल शाखा</p> <p>पिन : 410206 पारिजात अपार्टमेंट, वैशंपयान वाडा, पनवेल, जि. रायगड शाखाधिकारी : श्री.प्रविण यशवंत जाधव ☎ (022) 27463509 मोबाईल : 9960828801</p>
<p><b>04</b> पोलादपूर शाखा</p> <p>बाजारपेठ, मु.पो.ता.पोलादपूर, जि. रायगड पिन:402303 शाखाधिकारी : श्री.पराग उल्हास जाधव ☎ (02191) 240055 मोबाईल : 9403093334</p>	<p><b>09</b> मोहोपाडा शाखा</p> <p>साईकृपा हॉटेलजवळ, मोहोपाडा, ता.खालापूर, पिन : 410201 शाखाधिकारी : सौ.राजश्री मुकेश बन्सल ☎ (02192) 250870 मोबाईल : 8850466118</p>
<p><b>05</b> म्हसळा शाखा</p> <p>पिन : 402105 दिधी रोड, बाजारपेठ, मु.पो.ता.म्हसळा, जि. रायगड शाखाधिकारी : श्री. सुमंत भालचंद्र फाटक ☎ (02149) 232246 मोबाईल : 8888128429</p>	<p><b>10</b> खोपोली शाखा</p> <p>म.गांधी मार्ग, मशिदीजवळ, खोपोली, जि. रायगड पिन:410203 शाखाधिकारी : सौ. ज्योती चिंतामणी कुंभार ☎ (02192) 264112 मोबाईल : 8552947178</p>



## दि अण्णासाहेब सावंत को-ऑप.अर्बन बँक महाड लि., महाड

<p><b>11</b> माणगांव शाखा</p> <p>बाजारपेठ, मु.पो.ता.माणगांव, जि.रायगड पिन : 402104 शाखाधिकारी : श्री. संतोष कृष्णा साळुंके ☎ (02140) 263285 मोबाईल : 9923671524</p>	<p><b>18</b> तुडील शाखा</p> <p>मु.लोअर तुडील, पो.अप्पर तुडील, ता.महाड पिन : 402115 शाखाधिकारी : श्री. अमित प्रभाकर पाटेकर ☎ (02145) 278188, मोबाईल : 9922354545</p>
<p><b>12</b> नेरळ शाखा</p> <p>अंबिका नाका, नेरळ-माथेरान मार्ग, नेरळ, पिन : 410101 शाखाधिकारी : श्री.शरद शांताराम महाडीक ☎ (02148) 238965, मोबाईल : 8308184896</p>	<p><b>19</b> निजामपूर शाखा</p> <p>बाजारपेठ, दिघी-पुणे रस्ता, निजामपूर, माणगांव पिन : 402120 शाखाधिकारी : श्री. उल्हास विष्णू बागेवाडी ☎ (02140) 268051, मोबाईल : 9011758521</p>
<p><b>13</b> पेण शाखा</p> <p>खाटीक आळी, मु.पो.ता.पेण, जि.रायगड पिन : 402107 शाखाधिकारी : श्री. विजय बाळकृष्ण सावंत ☎ (02143) 253981, मोबाईल : 8308631639</p>	<p><b>20</b> बोलीपंचतन शाखा</p> <p>बाजारपेठ, श्रीवर्धन-दिघी मार्ग, बोलीपंचतन, पिन : 402403 शाखाधिकारी : श्री. समीर सुधाकर परकर ☎ (02147) 224680 मोबाईल : 7798995155</p>
<p><b>14</b> अलिबाग शाखा</p> <p>बालाजी नाका, मु.पो.ता.अलिबाग, जि.रायगड पिन:402201 शाखाधिकारी : श्री. अमित मनोहर साळुंखे ☎ (02141) 222815, मोबाईल : 7875061040</p>	<p><b>21</b> मंडणगड शाखा पिन : 415203</p> <p>बाजारपेठ, मोगलशेख कॉम्प्लेक्स, ता.मंडणगड, जि.रत्नागिरी शाखाधिकारी : श्री. जयराम कावजी तांबे ☎ (02350) 225989, मोबाईल : 9922160819</p>
<p><b>15</b> उरण शाखा</p> <p>श्रीराजनगर, कामथा रोड, उरण, जि.रायगड पिन:402702 शाखाधिकारी : श्री. संदीप यशवंत नाझरे ☎ (022) 27224130 / 27224131 मोबाईल : 8208634998</p>	<p><b>22</b> पिरंगुट शाखा</p> <p>१ ला मजला, मुळशी टॉवर, पोलीस चौकीसमोर, मु.पो.पिरंगुट ता.मुळशी, जि.पुणे पिन : 412115 शाखाधिकारी : सौ.स्नेहल संदेश मांगडे ☎ (020) 22923555 मोबाईल : 9130005023</p>
<p><b>16</b> रोहा शाखा पिन:402109</p> <p>मातृछाया कॉम्प्लेक्स, तळमजला, मु.पो.ता.रोहा, जि.रायगड शाखाधिकारी : श्री. नितीन सूर्यकांत पिंपळे ☎ (02194) 240055 मोबाईल : 9011139116</p>	<p><b>23</b> तळा शाखा</p> <p>बाजारपेठ, एस.टी.स्टॅण्डजवळ, मु.पो.ता.तळा, जि.रायगड पिन : 402111 शाखाधिकारी: श्री. मारुती तुकाराम मोहिते ☎ (02140) 269077 मोबाईल : 9763921421</p>
<p><b>17</b> कर्जत शाखा पिन : 410201</p> <p>टिळक चौक, कपालेश्वर मंदिराजवळ, महावीर मार्ग, कर्जत शाखाधिकारी: सौ.सुषमा सुधीर हणबर ☎ (02148) 220428, मोबाईल : 9322094894</p>	<p><b>24</b> नवेनगर शाखा</p> <p>म.गांधी मार्ग, नवेनगर, ता.महाड, जि.रायगड पिन : 402301 शाखाधिकारी: श्री. सुबोध विवेकानंद खैरकर ☎ (02140) 225565 मोबाईल : 8830607193</p>



बँकेच्या चेअरमन श्रीमती शोभाताई सावंत यांच्या अमृतमहोत्सवी वाढदिवसानिमित्त त्यांना शुभेच्छा देताना दि अण्णासाहेब सावंत को-ऑप.अर्बन बँक महाड लि., महाडचे सर्व अधिकारी व कर्मचारी वृंद



बँकेच्या चेअरमन श्रीमती शोभाताई सावंत यांच्या अमृतमहोत्सवी वाढदिवसानिमित्त त्यांचे अभिष्टचिंतन करताना संचालक महंमदअली पल्लवकर व तत्कालीन संचालक सुहास तलाठी, सोबत संचालिका निता शेठ व इतर कर्मचारी वृंद

## रु. उत्पन्नाचे विवरण

2022-2023



88.85 % मिळालेले व्याज - रु. 5901.76 लाख

00.01 % कमिशन - रु. 0.21 लाख

11.14 % इतर उत्पन्न - रु. 740.21 लाख

## रु. खर्चाचे विवरण



55.75 % दिलेले व्याज - रु. 3703.22 लाख

15.12 % सेवकपगार, भत्ते, प्रॉव्हिडंट फंड, वर्गणी रु. 1004.42 लाख

9.63 % व्यवसाय खर्च रु. 639.20 लाख

8.89 % तरतूदी रु. 590.50 लाख

10.61% निव्वळ नफा रु. 704.84 लाख



# श्री विरेश्वर देवस्थान मंदिर

(महाड - रायगड)

उत्सव  
कालावधी

बुध., दि. 6 मार्च 2024

ते

मंगळ., दि. 12 मार्च 2024

महाशिवरात्री

शुक्र., दि. 08 मार्च 2024

छविना

सोम., दि. 11 मार्च 2024



## दि अण्णासाहेब सावंत

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कलाविष्कार  
मंडळाचा

॥ सांविजनिक गणशास्त्र ॥

Book-Post

सभासद क्रमांक :

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● प्रकाशक :  
श्री.यशवंत चि.ओजाळे  
मॅनेजिंग डायरेक्टर

● अक्षरजुळणी  
अखिल जोशी, महाड  
● मुद्रक :

प्रशासकीय कार्यालय :

'श्रेयस कॉम्प्लेक्स', भाजी मार्केट,  
महाड, जि.रायगड पिन: 402301

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