



49 वा
वार्षिक अहवाल
२०२१-२२

विद्या सहकारी बँक लि.



अध्यक्षीय मनोगत ...

Proudly Co-operative.

आदरणीय सभासद बंधू - भगिनिंनो,
सप्रेम नमस्कार,

काय योगायोग आहे पहा ! आजच, दि. ३ जुलै २०२२ रोजी श्री साई पालखी सोहळ्याचा शुभारंभ सकाळी १०.३० वा. पुणे शहराचे ग्रामदैवत श्री कसबा गणपती मंदिर येथून श्री साईबाबा पालखीचे श्री क्षेत्र शिर्डीकडे प्रस्थान होऊन झाला. श्री साईबाबांनी जनतेला दिलेल्या दोन मंत्रावर म्हणजेच 'श्रद्धा' व 'सबुरी' यावर माझा विश्वास आहे.

सध्या सहकारी बँकींग क्षेत्र अडचणींमधून जात असले व नुकत्याच बँकींग रेग्युलेशन अॅक्टमध्ये झालेल्या नवीन सुधारणांना अनुसरून रिझर्व्ह बँक या सहकारी बँकांवर दिवसेंदिवस कडक निर्बंध लादत असले तरी सहकारावर प्रेम असणाऱ्या व सहकारी बँकींग क्षेत्राशी निगडित अशा सर्वांनीच सबुरीचा मंत्र जपल्यास अंतिम विजय सहकाराचाच होईल व या अहवालाच्या मुखपृष्ठावर रेखाटलेल्या चित्रानुसार आपण अभिमानाने सांगू, होय आम्ही सहकार क्षेत्रात आहोत, याचा आम्हाला अभिमान आहे.

सहकार म्हणजे, ज्यांच्यापुढे एखादे समान उद्दिष्ट असते व ज्याच्या सिद्धतेसाठी सर्वजण प्रयत्नशील असतात, अशा अनेक व्यक्तींमधील विशिष्ट संबंध म्हणजे सहकार होय. परस्पर सहकार हा सहकाराचा आत्मा आहे. आपल्या या सहकारात बँकेचे केवळ सभासदच मोडत नाहीत तर बँकेचे ठेवीदार, खातेदार, सेवा घेणारे ग्राहक, बँकेचा सेवकवर्ग इ. सर्वजण सहकारात मोडतात. या पार्श्वभूमीवर परस्पर सहकार्यामुळे आणि श्रद्धा व सबुरी या श्री साईबाबांच्या मंत्राचे आचरण केल्यास सहकार क्षेत्र भविष्यात देशाच्या अर्थव्यवस्थेचा कणा बनल्याशिवाय राहणार नाही, याचा मला विश्वास आहे.

केंद्रामध्ये नुकतेच सहकारासाठी स्वतंत्र मंत्रालय स्थापन झाले आहे. त्याचे बोधवाक्य 'सहकार से समृद्धी' असे आहे. मराठीतील विना सहकार नाही उद्धार या बोधवाक्याशी साधर्म्य साधणारे असेच हे बोधवाक्य आहे.

वैकुंठभाई मेहता, धनंजयराव गाडगीळ यांच्यासारख्या अर्थशास्त्राच्या अभ्यासकांनी सहकाराची मूळतत्वे विशद केली. त्यानंतर अनेकांनी परीश्रमपूर्वक सहकाराची रुजवण केली. सहकाराचा रथ ऊस मळे ओलांडून कपाशीच्या क्षेत्राला भिडला. पुढे सहकारी बँका, पतपेढ्या यांना सहकाराचा वरदहस्त लाभला. परंतु कालांतराने सत्तेच्या राजकरणासाठी सहकाराचा वापर केला गेला. वास्तविक काही स्वार्थी लोकांकडून होणाऱ्या चुकीच्या गोष्टी टाळून सहकार आणि राजकारण या दोन्ही क्षेत्रांनी आपापली शुद्धता सांभाळली पाहिजे. यामुळेच 'सहकारात नको राजकारण पण राजकारणात हवा सहकार' हे नवे तत्त्व अंगीकारणे आवश्यक आहे.

आपल्या बँकेचा व्यावसायिक अहवाल आपल्या समोर आहे. गतवर्षीपेक्षा निश्चितच तो प्रगतीदर्शक आहे. बँकेच्या नफ्यामध्ये जशी वाढ आहे, तसेच बँकेच्या अनुत्पादक कर्जाचे प्रमाण लक्षणीयरित्या कमी झाले आहे. आपण सर्वांनी वर उल्लेखित सहकाराच्या तत्वांनुसार आगामी वार्षिक सभेत सुसंवाद साधत सहकार जपण्याच्या समान उद्दिष्टाने पुढील वाटचालीची रूपरेषा व दिशा ठरविल्यास निश्चितच स्वराज्याकडून सुराज्याकडे जाऊ, याचा मला विश्वास वाटतो.

॥ओम साई राम॥

आपला विश्वासू,

अरुण वीर

अध्यक्ष



वार्षिक सर्वसाधारण सभेची सूचना केवळ सभासदांकरीता

विद्या सहकारी बँक लि. या बँकेची ४९ वी वार्षिक सर्वसाधारण सभा गुरुवार, दि. ०४/०८/२०२२ रोजी सकाळी १०.०० वाजता, पुणे श्रमिक पत्रकार संघ, १९३, नवी पेठ, गांजवे चौकाजवळ, पुणे - ४११ ०३० येथे आयोजित करण्यात आली आहे. तरी आपण सदर सभेस उपस्थित राहावे, ही विनंती.

कार्यक्रमपत्रिका

- १) मा. सभासदांच्या अनुपस्थितीची नोंद घेणे व ती क्षमापित करणे.
- २) दि. २८/०९/२०२१ रोजी झालेल्या बँकेच्या ४८ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत वाचून कायम करणे.
- ३) मा. संचालक मंडळाने सादर केलेला सन २०२१-२२ चा अहवाल, ताळेबंद, नफा-तोटापत्रक स्वीकृत करणे व सभासदांकडून अहवालासंबंधी आलेल्या लेखी प्रश्नांना उत्तर देणे.
- ४) मा. संचालक मंडळाने शिफारस केल्यानुसार नफा वाटणीबाबत निर्णय घेणे.
- ५) सन २०२२-२३ च्या अंदाजपत्रकास मंजूरी देणे.
- ६) सन २०२१-२२ च्या वैधानिक लेखापरीक्षकांच्या अहवालाची नोंद घेणे.
- ७) सन २०२०-२१ च्या वैधानिक लेखापरीक्षण अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेणे.
- ८) सन २०२२-२३ या आर्थिक वर्षासाठी रिझर्व्ह बँकेच्या परवानगीनुसार मा. वैधानिक लेखापरीक्षकांच्या नियुक्तीस मान्यता देणे.
- ९) मा. संचालक मंडळ सदस्य व त्यांचे नातेवाईक यांच्या कर्जाची माहिती घेणे.
- १०) सन २०२१-२२ या वर्षात थकित कर्जवसुलीच्या दृष्टीने संचालक मंडळाने शिफारस केलेल्या व्याजाच्या सवलतीस मान्यता देणे.
- ११) मा. संचालक मंडळाने शिफारस केलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
- १२) महाराष्ट्र सहकारी संस्था नियम १९६१ च्या नियम ४९ नुसार वसुलीचा हक्क अबाधित राखून मा. संचालक मंडळाने शिफारस केलेल्या व मा. वैधानिक लेखापरीक्षकांनी प्रमाणित केलेल्या कर्जाच्या निर्लेखनास मान्यता देणे.
- १३) मा. अध्यक्षांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करून निर्णय घेणे.

मा. संचालक मंडळाच्या आदेशानुसार

स्थळ : पुणे

दिनांक : १२/०७/२०२२

(सौ. शुभदा मानकर)

मुख्य कार्यकारी अधिकारी

विशेष सूचना : गणसंख्येअभावी सभा तहकूब झाल्यास ही सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासाने घेण्यात येईल. त्यावेळी आवश्यक गणसंख्या नसली तरीही सभेचे कामकाज चालविण्यात येईल.

सभासदांसाठी सूचना : वार्षिक सर्वसाधारण सभेच्या सूचनेमध्ये निर्देशित केलेल्या विषयासंबंधीची जरूर ती कागदपत्रे मुख्य कार्यालयात दि. २६/०७/२०२२ पर्यंत (सुट्टीचे दिवस सोडून) सकाळी १०.३० ते दुपारी २.०० या वेळेत पाहण्यासाठी उपलब्ध केली आहेत. वार्षिक सर्वसाधारण सभेच्या विषयांबाबत ज्या सभासदांना माहिती हवी असेल अथवा काही सूचना करावयाच्या असतील अथवा काही प्रश्न विचारावयाचे असतील त्यांनी दि. २६/०७/२०२२ रोजी सायंकाळी ५.०० वाजेपर्यंत मुख्य कार्यालयात लेखी स्वरूपात विचारणा करावी. सभेस येताना अहवालाची प्रत बरोबर आणावी.

संचालक मंडळ अहवाल

सन्माननीय सभासद बंधू-भगिनींनो,

बँकेच्या ४९ व्या वार्षिक सर्वसाधारण सभेत मी आपणा सर्वांचे स्वागत करतो, दि. ३१/०३/२०२२ अखेरचा ताळेबंद व वर्ष २०२१-२२ चे नफा-तोटा पत्रक तसेच संचालक मंडळाचा अहवाल आपल्यापुढे सादर करताना मला आनंद होत आहे.

अहवाल वर्षातील बँकेच्या व्यवसायाबाबत व दि. ३१/०३/२०२२ अखेरील आर्थिक परिस्थितीबाबतची महत्वाची तुलनात्मक माहिती पुढील प्रमाणे आहे.

(रक्कम रुपये लाखांत)

अ.क्र.	तपशील	दि. ३१/०३/२१ ची स्थिती	दि. ३१/०३/२२ ची स्थिती	वाढ/घट
१	भाग भांडवल	१२९३.९२	१२८८.६३	(-)५.२९
२	गंगाजळी व इतर निधी	६५६२.५४	४८७२.३३	(-)१६९०.२१
३	ठेवी	४८५०९.०३	४७३००.१७	(-)१२०८.८६
४	कर्जे	२५०९१.६६	२१४२६.४१	(-)३६६५.२५
५	गुंतवणूक	२५८५२.९६	२५८६४.३९	(+)११.४३
६	सी.डी. रेशो	५१.७२%	४५.२९%	(-)६.४३%
७	नफा	७१.४२	११३.१२	(+)४१.७०
८	खेळते भांडवल	५४९१४.६६	५२१९१.५७	(-)२७२३.०९
९	भांडवल पर्याप्तता प्रमाण	१४.७३%	१६.१३%	(+)१.४०%
१०	ढोबळ एन.पी.ए. प्रमाण	२१.९९%	१४.७४%	(-)७.२५%
११	निव्वळ एन.पी.ए. प्रमाण	१२.४२%	१०.०४%	(-)२.३८%

भाग भांडवलामध्ये रु. ५.२९ लाखाची घट झाली आहे. अहवाल वर्षात रु. १६४२.२४ लाख इतक्या रकमेची अनुत्पादित कर्जांसाठी निर्लेखित केल्याने बुडीत संशयित कर्ज निधीमध्ये घट दिसून येते. ठेवीमध्ये रु. १२०८.८६ लाखांची घट झाली आहे. अहवाल वर्षामध्ये कर्जामध्ये रु. ३६६५.२५ लाखांची घट झाली आहे तर गुंतवणूकीमध्ये रु. ११.४३ लाखांची वाढ झाली आहे. बँकेचे भांडवल पर्याप्तता प्रमाण १६.१३% इतके झाले आहे. आपल्या बँकेच्या अनुत्पादक कर्जांचे ढोबळ व निव्वळ एनपीए चे प्रमाण यावर्षी अनुक्रमे १४.७४% व १०.०४% इतके आहे. सदर प्रमाण हे रिझर्व्ह बँकेच्या निकषापेक्षा थोडे जास्त आहे. चालू वर्षात वसुलीचा आटोकाट प्रयत्न करून एनपीएचे प्रमाण कमीत कमी करण्याचा प्रयत्न संचालक मंडळ करित आहे. अहवाल वर्षात बँकेस रु. १३३.१२ लाख इतका ढोबळ नफा झाला असून बुडीत संशयित कर्ज निधीसाठी तरतूद रु. २०.०० लाख करावी लागल्याने बँकेस रु. ११३.१२ लाख इतका निव्वळ नफा झाला आहे. बँकेच्या खेळत्या भांडवलामध्ये रु. २७२३.०९ लाख इतकी घट झाली आहे. चालू वर्षामध्ये जास्तीत जास्त वसुली करून नफा वाढवण्याचे व एनपीएचे प्रमाण कमी करण्याचे प्रयत्न करण्यात येत आहेत.

संचालक मंडळ व त्यांचे नातेवाईक यांची कर्जे :

दि. ३१/०३/२०२२ अखेर संचालक व त्यांचे नातेवाईक यांच्याकडील कर्जांचा तपशील खालीलप्रमाणे देत आहोत.

- १) रिझर्व्ह बँकेच्या सूचनांनुसार अहवाल वर्षात संचालक मंडळ सदस्यांना कोणतीही कर्ज मंजूर करण्यात आलेली नाही.
- २) रिझर्व्ह बँकेमार्फत देण्यात आलेल्या परवानगीनुसार संचालक व त्यांचे नातेवाईक यांना त्यांच्या स्वतःच्या मुदत ठेवीच्या तारणावर कर्ज देता येते. अशी ठेव तारण कर्जाची व बँक गॅरंटीची दि. ३१/०३/२०२२ अखेरची येणे बाकी रु. २०.९२ लाख इतकी आहे. त्यापैकी कर्ज रक्कम रु. २०.१७ लाख असून रु. ०.७५ लाखांच्या बँक गॅरंटीज आहेत. त्यामध्ये थकबाकी नाही.

**नफा वाटणी :**

बँकेस सन २०२१-२२ या वर्षात रु. ११३.१२ लाख इतका निव्वळ नफा झाला आहे. अहवाल वर्षात कर्जवाटप व वसुली परिणामकारकरित्या होऊ शकली नाही. सन २०२१-२२ मध्ये बँकेने रु. १६४२.२४ लाख इतक्या रकमेची अनुत्पादित कर्जखाती निलेखित केल्यामुळे नफ्यामध्ये वाढ दिसते. सदर नफ्याची वाटणी पुढील प्रमाणे करावी, अशी मा. संचालक मंडळाची शिफारस आहे.

१.	विधीविहित गंगाजळी	१,०२,२८,७४७.९२
२.	लाभांश समतोलन निधी	२,२६,२३१.००
३.	सेवक कल्याण निधी	५६,५५८.००
४.	गुंतवणूक चढ-उतार निधी (IFR)	८,००,०००.००
	एकूण	१,१३,११,५३६.९२

आभार :

अहवाल वर्षात मा. सहकार आयुक्त, मा. जिल्हा उपनिबंधक, सहकार खात्यातील सर्व अधिकारी, रिझर्व्ह बँकेतील सर्व अधिकारी, अंतर्गत लेखापरीक्षक, वैधानिक लेखापरीक्षक यांनी केलेल्या बहुमोल मार्गदर्शनाबद्दल मी बँकेच्या वतीने त्यांचे आभार मानतो. सर्व सभासद, ठेवीदार, खातेदार, सहकारी संचालक, सेवकवर्ग, बँकेशी संबंधित सर्व व्यक्ती व संस्थांचा त्यांनी केलेल्या सहकार्याबद्दल मी आभारी आहे. आपल्यापुढे ठेवण्यात आलेला सन २०२१-२२ चा अहवाल, नफा-तोटा पत्रक व ताळेबंद यांस मान्यता द्यावी, ही विनंती.

स्थळ : पुणे

दिनांक : १२/०७/२०२२

मा. संचालक मंडळाच्या वतीने

अरुण वीर

अध्यक्ष

बँकर्स

महाराष्ट्र राज्य सहकारी बँक
पुणे जिल्हा मध्यवर्ती सहकारी बँक लि.
सारस्वत को-ऑप. बँक लि.
आय. डी. बी. आय. बँक
एचडीएफसी बँक
एस. व्ही. सी. बँक लि.

युनियन बँक
स्टेट बँक ऑफ इंडिया
ए. यू. स्मॉल फायनान्स बँक
ऑक्सिस बँक
ठाणे जनता सहकारी बँक

लेखापरीक्षक

शरद ए. वझे अँड कंपनी
चार्टर्ड अकाउंटंट, वैधानिक लेखापरीक्षक
मे. महेंद्र शहा अँड कंपनी
चार्टर्ड अकाउंटंट, अंतर्गत लेखापरीक्षक
मे. धनंजय जांभूळकर अँड असोसिएट्स
चार्टर्ड अकाउंटंट, अंतर्गत लेखापरीक्षक

कायदेविषयक सल्लागार

अॅड. संजय नातू
अॅड. परीक्षित परब
अॅड. श्रीवल्लभ पंचपोर

सभासद/खातेदारांना नम्र विनंती : १) आपला पत्ता बदलला असल्यास नवीन पत्ता कागदपत्रांसहित त्वरित कळवावा. २) आपण जर भाग दाखले नेले नसतील तर कृपया बँकेच्या मुख्य कार्यालयातून लवकरात लवकर घेऊन जावे. ३) ज्या सभासद/खातेदारांनी वारस नोंद केली नसेल त्यांनी त्वरीत अर्ज देऊन वारस नोंदणी करून घ्यावी. ४) रिझर्व बँकेच्या आदेशानुसार सर्व सभासद, खातेदार यांनी 'केवायसी'ची पूर्तता करणे सक्तीचे आहे. तरी ज्यांनी अद्याप पूर्तता केली नाही त्यांनी ती त्वरीत करावी. ५) बँकेच्या खातेदारांना विविध सूचना 'एसएमएस'द्वारे कळविल्या जातात. सदर सूचना निशुल्क असून यासाठी आपला मोबाईल क्रमांक नोंदवून सदर सुविधेसाठी अर्ज करणे आवश्यक आहे.

दि. ३१ मार्च २०२२ अखेर ताळेबंद

31/03/2021 Rs. Ps.	भाग भांडवल व देणी	Liabilities		31/03/2022 Rs. Ps.
15,00,00,000.00	१) अधिकृत भाग भांडवल (प्रत्येकी रु. १००/- प्रमाणे १५००००० भाग)	1) Authorised Share Capital (1500000 Shares of Rs. 100/- each)		<u>15,00,00,000.00</u>
12,93,92,200.00	वसुल भाग भांडवल (प्रत्येकी रु. १००/- प्रमाणे १२८८६३० भाग)	Paid up Share Capital (1288630 Shares of Rs. 100/- each)		12,88,63,000.00
<u>65,62,54,050.94</u>	२) विधिविहित गंगाजळी व इतर निधी	2) Reserve Funds & Other Reserves		48,72,32,709.16
10,65,07,245.44	विधिविहित गंगाजळी	Statutory Reserve Fund	10,83,94,157.23	
4,30,54,857.00	इमारत निधी	Building Fund	4,30,54,857.00	
27,40,42,364.60	बुडित व संशयित कर्जनिधी	Bad & Doubtful Debt Reserve	11,18,18,193.03	
34,60,451.00	लाभांश समतोलन निधी	Dividend Equilisation Fund	36,03,286.00	
3,27,74,500.00	गुंतवणूक घसारा निधी	Investment Depreciation Reserve	2,73,17,320.00	
1,30,00,000.00	स्टँडर्ड असेटसाठी संभाव्य तरतूद	Contingency Reserve for Standard Assets	1,30,00,000.00	
16,96,58,032.00	रिव्हॅल्युएशन रिझर्व्ह	Revaluation Reserve	16,11,75,130.00	
1,19,65,000.00	गुंतवणूक चढ-उतार निधी	Investment Fluctuation Reserve	1,71,42,455.00	
15,37,600.90	सेवक कल्याण निधी	Staff Welfare Fund	14,73,310.90	
2,54,000.00	इतर जिदगी पोटी तरतूद	Provision for Impaired Assets	2,54,000.00	
<u>485,09,02,978.71</u>	३) ठेवी	3) Deposits		473,00,17,202.88
<u>357,71,24,533.82</u>	अ) मुदत ठेवी	A) Fixed Deposits	<u>347,60,91,837.82</u>	
352,45,69,824.82	१) व्यक्तिगत	1) Individual	339,34,78,778.82	
5,25,54,709.00	२) सहकारी संस्था	2) Co-operative Societies	8,26,13,059.00	
<u>105,46,14,989.58</u>	ब) बचत ठेवी	B) Saving Deposits	<u>109,08,20,107.95</u>	
102,65,63,694.39	१) व्यक्तिगत	1) Individual	105,08,89,577.04	
2,80,51,295.19	२) सहकारी संस्था	2) Co-operative Societies	3,99,30,530.91	
<u>21,32,90,069.91</u>	क) चालू ठेवी	C) Current Deposits	<u>16,00,13,518.71</u>	
21,11,62,144.03	१) व्यक्तिगत	1) Individual	15,79,44,148.59	
21,27,925.88	२) सहकारी संस्था	2) Co-operative Societies	20,69,370.12	
58,73,385.40	ड) मुदत बाह्य ठेवी	D) Matured Deposits	30,91,738.40	
563,65,49,229.65	पुढील पानावर	C/f		534,61,12,912.04



दि. ३१ मार्च २०२२ अखेर ताळेबंद

31/03/2021 Rs. Ps.	जिंदगी व येणी	Assets		31/03/2022 Rs. Ps.
<u>4,46,19,044.36</u>	१) रोख व बँकेतील शिल्लक	1) Cash & Balances with Banks		8,06,97,004.32
3,18,87,164.00	रोख शिल्लक	Cash On Hand	2,92,01,037.00	
92,06,275.62	पुणे जि. म. सह. बँक (चालू खाते)	PDCC (C/A)	2,53,46,999.62	
35,25,604.74	महाराष्ट्र राज्य सह. बँक (चालू खाते)	MSC Bank (C/A)	2,61,48,967.70	
<u>96,05,50,018.40</u>	२) इतर बँकांमधील ठेवी	2) Balances with Other Banks		95,23,59,241.02
22,54,79,744.40	अ) चालू ठेवी	A) Current Deposit	25,83,59,241.02	
<u>73,50,70,274.00</u>	ब) मुदत ठेवी	B) Fixed Deposit	<u>69,40,00,000.00</u>	
20,00,00,000.00	१) पुणे जि. म. सह. बँक लि.	1) PDCC Bank	20,00,00,000.00	
15,10,00,000.00	२) एम.एस.सी. बँक	2) MSC Bank	11,00,00,000.00	
25,00,000.00	३) स्टेट बँक ऑफ इंडिया	3) State Bank Of India (SBI)	-	
15,35,00,000.00	४) सारस्वत को. ऑप. बँक लि.	4) Saraswat Co-op. Bank Ltd.	14,35,00,000.00	
13,80,70,274.00	५) एस.व्ही.सी.को.ऑप. बँक लि.	5) SVC Co-operative Bank Ltd.	13,75,00,000.00	
4,00,00,000.00	६) ठाणे जनता सहकारी बँक लि.	6) Thane Janata Sahakari Bank Ltd.	7,00,00,000.00	
-	७) फेडरल बँक लि.	7) Federal Bank Ltd.	30,00,000.00	
4,00,00,000.00	८) ए यु स्मॉल फायनान्स बँक	8) AU Small Finance Bank	3,00,00,000.00	
1,00,00,000.00	९) उज्जीवन बँक	9) Ujjiwan Bank	-	
<u>7,50,00,000.00</u>	३) मागणी अथवा अल्प सूचनेवरून मिळणाऱ्या ठेवी	3) Money at Call & Short Notice		17,00,00,000.00
<u>177,52,25,443.34</u>	४) गुंतवणूक	4) Investments		172,24,38,552.00
171,82,22,043.34	केंद्र व राज्य शासनाच्या कर्जरोख्यातील गुंतवणूक दर्शनी किंमत - १३०,००,५०,०००.००	Central & State Govt. Securities Face Value - 130,00,50,000.00	129,97,39,952.00	
-	केंद्र सरकारची ट्रेझरी बिल्स	Cental Government Treasury Bills	39,32,16,200.00	
68,12,000.00	IREDA Bonds	IREDA Bonds	68,12,000.00	
2,00,00,000.00	SREI Bonds	SREI Bonds	2,00,00,000.00	
1,00,00,000.00	डीएचएफएल बॉण्डस्	DHFLBonds	-	
2,00,00,000.00	टाटा कॅपिटल बॉण्डस्	TATA Capital Bonds	-	
-	पिरॅमल कॅपिटल बॉण्डस्	Piramal Capital Bonds	24,79,000.00	
<u>1,91,400.00</u>	सहकारी संस्थांचे भाग	Shares of Co-operative Institutions	<u>1,91,400.00</u>	
1,66,400.00	पुणे जिल्हा मध्यवर्ती सहकारी बँक	PDCC Bank	1,66,400.00	
25,000.00	महाराष्ट्र राज्य सहकारी बँक	MSC Bank	25,000.00	
<u>285,53,94,506.10</u>	पुढील पानावर	C/f		292,54,94,797.34

दि. ३१ मार्च २०२२ अखेर तालेबंद

31/03/2021 Rs. Ps.	भाग भांडवल व देणी	Liabilities		31/03/2022 Rs. Ps.
563,65,49,229.65	मागील पानावरून	B/f		534,61,12,912.04
-	४) वसुलीसाठी स्विकारलेली बिले (दुबेरजी)	4) Bills for Collection (as per Contra)		-
16,74,143.00	५) ठेवींवरील देणे व्याज	5) Interest Payable on Deposits		18,63,952.00
26,70,895.73	६) शाखा जुळवणी	6) Branch Adjustments		13,42,770.91
85,80,31,563.00	७) थकबाकी व्याज निधी (दुबेरजी)	7) Overdue Interest Reserve(Contra)		19,53,77,751.72
<u>1,30,87,737.24</u>	८) इतर देणी	8) Other Liabilities		<u>1,97,00,751.97</u>
37,59,078.70	१) पेस्लिप खाते	1) Bills Payable	33,35,630.70	
18,425.00	२) शेअर सस्पेन्स	2) Share Suspense	33,173.00	
-	३) लाभांश देय खाते	3) Dividend Payable	-	
14,77,210.00	४) देय बिले तरतूद	4) Outstanding Liabilities	13,60,950.00	
3,08,566.47	५) मागणी न केलेली देणी	5) Unclaimed Liabilities	2,93,275.47	
42,00,302.90	६) संद्री डिपॉझिट	6) Sundry Deposits	71,51,045.30	
13,17,129.00	७) देय टीडीएस	7) TDS Payable	17,73,796.21	
2741.12	८) देय सीजीएसटी / एसजीएसटी / आयजीएसटी	8) CGST / SGST / IGST Payable	-1,61,759.66	
16,72,863.02	९) एनएफएस सेटलमेंट अकाउंट	9) NFS settlement account	30,58,278.42	
-	१०) वसुली खर्चाकरिता तरतूद	10) Provision for Recovery Expenses	25,56,240.00	
3,31,421.03	११) इतर देणी	11) Other Liabilities	3,00,122.53	
<u>71,41,711.79</u>	९) नफा तोटा खाते	9) Profit & Loss Account		<u>1,13,11,536.92</u>
651,91,55,280.41	एकूण	Total		557,57,09,675.56

4,30,44,292.00	बँक गॅरंटी व लेटर ऑफ क्रेडिट (दुबेरजी)	Bank Guarantee & Letter of Credit (contra)	2,68,60,715.00
87,56,850.00	संभाव्य देणी	Contingent Liabilities	87,56,850.00
3,43,48,622.04	डिपॉझिट एज्युकेशन अँड अवेअरनेस फंड	Deposit Education & Awareness Fund	3,83,99,701.94

आमचे आजचे तारखेचे अहवालास अनुसरून,

As per our Reports of even date

मे. महेंद्र शहा अँड कंपनी
चार्टर्ड अकाउंटंट
अंतर्गत लेखापरीक्षकमे. धनंजय जांभूलकर अँड असोसिएट्स
चार्टर्ड अकाउंटंट
अंतर्गत लेखापरीक्षकमे. शरद ए. वझे अँड कंपनी
चार्टर्ड अकाउंटंट
वैधानिक लेखापरीक्षक



विद्या सहकारी बँक लि.

दि. ३१ मार्च २०२२ अखेर ताळेबंद

31/03/2021 Rs. Ps.	जिंदगी व येणी	Assets	31/03/2022 Rs. Ps.
285,53,94,506.10 250,91,65,700.03 <u>59,70,35,176.98</u> 57,02,623.30 58,49,09,367.92 64,23,185.76 <u>35,30,02,932.48</u> 8,86,377.00 28,03,37,778.08 7,17,78,777.40 <u>155,91,27,590.57</u> 6,65,888.00 154,97,73,820.47 86,87,882.10 <u>89,18,15,001.73</u> 3,09,08,293.00 85,80,31,563.00 28,75,145.73 - 190,49,641.91 20,31,131.03 17,89,27,139.00 6,31,287.00 1,53,00,000.00 <u>4,68,40,873.61</u> 2,09,940.00 8,90,773.00 2,53,237.71 1,26,58,000.00 3,01,673.00 2,89,38,650.00 35,88,599.90	मागील पानावरून ५) कर्जे अ) अल्प मुदतीची कर्जे कॅश-क्रेडिट, ओव्हरड्राफ्टसह १) रोखे व तत्सम तारणावर २) अन्य तारणावर ३) विना तारणी / जामिनकी (पैकी थकबाकी रु. ४०,४८,२२,९५०.०९) ब) मध्यम मुदतीची कर्जे १) रोखे वा तत्सम तारणावर २) अन्य तारणावर ३) विना तारणी / जामिनकी (पैकी थकबाकी रु.५,५५,०७,४६०.९८) क) दीर्घ मुदतीची कर्जे १) रोखे वा तत्सम तारणावर २) अन्य तारणावर ३) विना तारणी / जामिनकी (पैकी थकबाकी रु. ८,०९,४०,६८५.२९) ६) येणे व्याज अ) गुंतवणुकीवरील ब) उत्पन्न क्षमता नसलेल्या कर्जावरील (दुबेरजी) क) येणे व्याज (COVID-19) ७) वसुलीसाठी पाठवलेली बिले (दुबेरजी) ८) फनिचर व इतर संपत्ती (घसारा वजा जाता) ९) कॉम्प्युटर हार्डवेअर व सॉफ्टवेअर (घसारा वजा जाता) १०) जागा व इमारत (घसारा वजा जाता) ११) वाहने (घसारा वजा जाता) १२) नॉन बँकींग असेटस् १३) इतर मालमत्ता व येणी १) दूरध्वनी व एम.एस.ई.बी. अनामत २) शिल्लक स्टेशनरी व तिकिटे ३) इमारत भाडे येणे ४) जागा मालकाला दिलेली उचल ५) आगाऊ केलेले खर्च ६) आगाऊ/विवादाची आयकर रक्कम ७) इतर येणी	B/f 5) Loans A) Short Term Loans Cash Credit & Overdraft 1) Govt. & Other approved Securities 2) Other Tangible Securities 3) Unsecured /Surety (Off which Overdues Rs. 40,48,22,950.09) B) Medium Term Loans 1) Govt. & Other approved Securities 2) Other Tangible Securities 3) Unsecured / Surety (Off which Overdues Rs. 5,55,07,460.98) C) Long Term Loans 1) Govt. & Other approved Securities 2) Other Tangible Securities 3) Unsecured /Surety (Off which Overdues Rs. 8,09,40,685.29) 6) Interest Receivable A) On Investment B) On Non Performing Assets (Contra) C) Interest receivable (COVID-19) 7) Bills for Collection (as per Contra) 8) Furniture and Fixtures (Net of Depreciation) 9) Computer Hardware & Software (Net of Depreciation) 10) Premises (Net of Depreciation) 11) Vehicles (Net of Depreciation) 12) Non Banking Assets U/s 100/85 13) Other Assets & Receivables 1) Telephone & MSEB Deposit 2) Stock of Stationery and Stamps 3) Rent Receivable 4) Advance to Landlord 5) Prepaid Expenses 6) Advance / Disputed Income Tax 7) Other Receivables	 <

सौ. शुभदा मानकर
मुख्य कार्यकारी अधिकारी

अरुण वीर
अध्यक्ष

महेश गावस्कर
उपाध्यक्ष

विवेक ब्राम्हणकर
तज्ज्ञ संचालक

दि. ३१ मार्च २०२२ रोजी संपलेल्या वर्षाचे नफा तोटा पत्रक

31/03/2021 Rs. Ps.	खर्च	Expenditure	31/03/2022 Rs. Ps.
30,03,94,461.86	१) ठेवीवरील व बाहेरील कर्जावरील व्याज	1) Interest on Deposits, Borrowings	27,36,38,383.19
30,03,94,461.86	अ) ठेवीवरील व्याज	A) Interest on Deposit 27,36,38,383.19	
-	ब) कर्जावरील व्याज	B) Interest on Borrowings ---	
7,30,97,295.50	२) सेवकांचे पगार, भत्ते व भविष्य निर्वाह निधी	2) Salaries, Allowances & Provident Fund etc.	6,56,08,329.00
69,240.00	३) संचालक मंडळाची फी, भत्ते व स्थानिक सभा खर्च	3) Director sitting Fees & Meeting Expenses	2,47,970.00
1,90,86,969.09	४) भाडे, कर, विद्युत, विमा खर्च	4) Rent, PMC Taxes, Insurance, Lighting	2,49,96,206.45
6,19,890.75	५) वकील फी व व्यावसायिक सेवा खर्च	5) Legal, Professional Fees & Charges	8,08,857.98
15,56,520.73	६) टपाल, दूरध्वनी खर्च	6) Postage, Telephone Charges	15,38,859.44
11,37,757.00	७) आय-व्यय निरीक्षण शुल्क	7) Audit Fees	12,40,006.00
16,37,915.75	८) छपाई, स्टेशनरी, जाहिरात	8) Printing, Stationary & Advertisement	18,41,463.15
19,39,306.94	९) दुरुस्ती	9) Repairs & Maintenance	14,98,536.30
73,48,233.62	१०) घसारा	10) Depreciation	1,27,10,888.59
8,21,668.00	११) रोख्यांमधील गुंतवणुकीवरील अधिमूल्य	11) Amortized Premium on Government Securities	7,74,212.00
45,91,113.54	१२) सी.बी.एस., ए.टी.एम., एन.एफ.एस. संगणक प्रणाली खर्च	12) CBS, ATM, NFS Expenses	38,41,447.86
39,11,225.67	१३) इतर खर्च	13) Other Expenses	65,56,929.12
80,21,000.00	१४) गुंतवणूक घसारा निधी तरतूद	14) Provision for IDR	-
88,84,000.00	१५) बुडीत व संशयित निधी तरतूद	15) Provision for BDDR	20,00,000.00
40,00,000.00	१६) आगाऊ आयकर भरणा	16) Advance Tax Paid	-
25,56,240.00	१७) वसुली खर्चाकरिता तरतूद	17) Provision for Recovery Expenses	-
-	१८) बुडित संशयित कर्जनिर्लेखन	18) Bad Debts Written Off	16,42,24,171.00
71,41,711.79	१९) चालू सालचा निव्वळ नफा	19) Net Profit for the Current Year	1,13,11,536.92
44,68,14,550.24	एकूण	Total	57,28,37,797.00

आमचे आजचे तारखेचे अहवालास अनुसरून,

As per our Reports of even date

मे. महेंद्र शहा अँड कंपनी
चार्टर्ड अकौंटंट
अंतर्गत लेखापरीक्षकमे. धनंजय जांभूलकर अँड असोसिएट्स
चार्टर्ड अकौंटंट
अंतर्गत लेखापरीक्षकमे. शरद ए. वझे अँड कंपनी
चार्टर्ड अकौंटंट
वैधानिक लेखापरीक्षक



विद्या सहकारी बँक लि.

दि. ३१ मार्च २०२२ रोजी संपलेल्या वर्षाचे नफा तोटा पत्रक

31/03/2021 Rs. Ps.	उत्पन्न	Income	31/03/2022 Rs. Ps.
27,00,59,202.93	१) कर्जावरील व्याज	1) Interest Received on Loans	23,15,22,243.70
14,02,47,918.52	२) गुंतवणुकीवरील व्याज व लाभांश	2) Interest on Investment and Dividend	14,40,35,435.74
9,20,936.01	३) कमिशन व वटाव	3) Commission, Exchange, Brokerage	18,57,516.95
65,85,369.30	४) लॉकर भाडे	4) Locker Rent	63,41,610.00
75,47,238.48	५) इतर उत्पन्न	5) Other Income	83,57,815.61
<u>75,325.00</u>	६) निर्लेखित केलेल्या कर्जामधील वसुली	6) Recovery In Written Off A/cs	72,00,031.00
23,334.00	अ) व्याजातील वसुली	A) Interest received 3,18,965.00	
51,991.00	ब) मुदलातील वसुली	B) Principle Balance 68,81,066.00	
1,86,18,949.00	७) गुंतवणूक खरेदी/विक्री मधील नफा	7) Profit On Purchase / Sale of Securities	8,16,071.00
27,59,611.00	८) रिव्हॅल्युएशन रिझर्व्ह मधून वजावट	8) Withdrawal from Revaluation Reserve	84,82,902.00
-	९) बुडित, संशयित कर्जनिधीमधील रक्कम	9) BDDR Withdrawn	16,42,24,171.00
44,68,14,550.24	एकूण	Total	57,28,37,797.00

सौ. शुभदा मानकर
मुख्य कार्यकारी अधिकारी

अरुण वीर
अध्यक्ष

महेश गावस्कर
उपाध्यक्ष

विवेक ब्राम्हणकर
तज्ज्ञ संचालक

Vidya Sahakari Bank Ltd., Pune

F. Y. 2021-22

A. SIGNIFICANT ACCOUNTING POLICIES :**1. Accounting Conventions :**

The accompanying financial statements have been prepared on historical cost conventions and on a going concern basis and confirm in all material respects to the generally accepted accounting principles and practices, statutory provisions and guidelines issued by the Reserve Bank of India, except otherwise stated.

2. Investments :

(a) In accordance with the Reserve Bank of India directives for Classification and Valuation of Investments for all Primary Urban co-operative Banks, the Bank has classified and valued its Investment Portfolio as on 31st March 2022 into following categories : (i) Held to Maturity (HTM), (ii) Available for Sale (AFS), (iii) Held for Trading (HFT).

(b) Investments under HTM category are valued at acquisition cost. The premium, if any, paid on the investment under this category is amortised over the period remaining to maturity and if the cost price is less than face value, the difference is ignored.

Investments under AFS category are valued as lower of market value or book value in aggregate under each classification. Investment under HFT category is NIL for the Bank.

(c) Brokerage, commission and stamp duty paid in connection with acquisition of securities are treated as revenue expenses.

(d) Interest accrued up to the date of acquisition of securities (i.e. broken period interest) is excluded from the acquisition cost and recognized as interest expense. Broken period interest received on sale of securities is recognized as interest income.

(e) Profit / Loss on sale of Investments is taken to Profit & Loss account.

(f) For computing any profit or loss on sale of Securities, bank has generally followed FIFO method.

3. Advances :

Bank has generally followed the RBI guidelines and circulars issued on Income Recognition, Asset Classification, Provisioning and Other Related matters except otherwise specifically stated.

General provision on Standard Assets has been made as per RBI guidelines.

Classification and provisions in respect of non-performing advances are made based on management's assessment of the degree of impairment of the advance.

4. Fixed Assets (AS 10) :

(a) Head Office and its three Branches were revalued during the year 2010-11. The Bank has revalued its 4 Branches as on 31/03/2021, including the three Branches that were revalued in 2010-11.

(i) Historical cost net of depreciation Rs. 88.06 lakhs, (ii) Revaluation Reserve net of depreciation Rs. 1611.75 lakhs.

(b) Fixed Assets are stated at cost less depreciation. Cost is ascertained as purchase price as increased by cost attributable to bringing the assets to working condition.

(c) The Accounting Standard 10 on Fixed Assets issued by the Institute of Chartered Accountant of India requires a disclosure of gross block values at cost less accumulated depreciation on fixed assets. The Bank has not shown such gross block values as the same are not available for past years.

5. Depreciation (AS 6) :

(a) Depreciation on Fixed Assets is provided at the rates and methods is stated as under :

Sr. No.	Name of Asset	Depreciation Rate	Method
1	Dead Stock, Furniture & Fixtures	10%	WDV
2	Computers incl software	33.33%	SLM
3	Building	5%	WDV
4	Vehicles	20%	WDV

(b) Depreciation is charged on pro-rata basis.

(c) Depreciation charged to revenue Rs 127.11 lakhs include depreciation on revalued portion of premises. Amount Rs. 84.83 lakhs being equivalent to the amount of depreciation charged on the revalued portion of the building is withdrawn from the Revaluation Reserve.

**6. Revenue Recognition (AS 9) :**

Items of Income and Expenditure are generally accounted on accrual basis except the following :

- Interest on non-performing assets is recognized on the basis of realization in pursuance with the RBI guidelines.
- Commission, brokerage and locker rent.
- Dividend on investment in shares, contribution to employees' gratuity fund scheme, bonus payable to employees and leave encashment.

7. Employees' Retirement Benefits (AS 15) :

- Retirement benefit in the form of provident fund is a defined contribution scheme and contribution is charged to Profit & Loss Account for the year amounting to Rs. 53,89,584/- (Bank's contribution).
- The Employees Gratuity Fund Scheme is managed by Life Insurance Corporation of India and the contribution is charged to Profit & Loss Account for the year. Annual contributions to gratuity are ascertained by LIC on the basis of actuarial valuation as at the end of the year and the Bank has remitted the contribution to LIC amounting to Rs 13,00,491/- during the year.
- Leave encashment is an accumulating (vesting) compensation. The scheme is managed by LIC and in this financial year, the Bank has remitted Rs. 9,33,087/- as premium for the same.
- In case of Group Mediclaim Policy, the total premium paid is Rs. 1,00,000/-

8. Net Profit / Loss for the year, prior period items and changes in accounting policies :

Other expenses include Newspaper & Subscriptions. The subscription amount of Rs. 61,900/- being NAFCUB membership and journal subscription for the F. Y. 20-21.

No prior period or extra ordinary items of gains and expenses, except stated separately, are of material nature.

The accounting policies are applied consistently during the year and there is no change in the said accounting policies, except stated above.

9. Valuation of Inventories (AS 2) :

Bank inventory includes stock of printed stationery. It is valued at cost.

B] NOTES ON ACCOUNTS :

Disclosure Requirements as per RBI Directions dated 30th Aug. 2021

1. Regulatory Capital :

- Composition of Regulatory Capital

(Rs. in Lakhs)

Sr. No.	Particulars	31/03/2022	31/03/2021
1	Paid up share Capital & Reserves	29,16.24	28,60.96
2	Other Tier 1 Capital	0	0
3	Tier 1 Capital (i + ii)	29,16.24	28,60.96
4	Tier 2 Capital	10,77.47	11,16.65
5	Total Capital (Tier 1 + Tier 2)	39,93.71	39,24.04
6	Total Risk Weighted Assets (RWA)	247,56.91	266,46.22
7	Paid up Share Capital & Reserves as % of RWAs	11.78	10.74
8	Tier 1 Ratio (Tier 1 Capital as a % of RWAs)	11.78	10.74
9	Tier 2 Ratio (Tier 2 Capital as a % of RWAs)	4.35	4.19
10	Capital to Risk Weighted Assets Ratio (CRAR)	16.13	14.73
11	Leverage Ratio	N A	N A
12	Percentage of the shareholding of		
	a) Govt of India	Nil	Nil
	b) Govt of Maharashtra	NA	NA
	c) Sponsor Bank	NA	NA
13	Amount of paid up capital raised during the year	-5.29	48.10
14	Amount of non-equity Tier 1 capital raised during the year	NA	NA
15	Amount of non-equity Tier 2 capital raised during the year	N A	N A

b) Draw down from Reserves

Sr. No.	Particulars	Amount Rs.	Reason
1	BDDR	16,42,24,171/-	Write off of principal
2	Revaluation Reserve	84,82,902/-	Current year depreciation on revalued portion of fixed assets, credited to P & L A/c
3	Staff Welfare Fund	1,00,000/-	Share in Mediclaim Insurance Premium
4	Investment Depreciation Reserve	54,57,180/-	Haircut in DHFL Bonds as per NCLT Order.

2. Asset Liability Management :

Maturity Pattern of certain items of assets and liabilities

(Rs. in Lakhs)

Days	Advances	Deposits	Investments
1 Day	0.00	14,04.70	0.00
2 – 7 Days	10.03	0.00	21,99.63
8 – 14 Days	0.00	0.07	0.00
15 – 30 Days	0.00	13.25	6,20.00
31d – 2 months	81.54	126.43	5,35.00
2 m – 3 months	40.50	8.15	6,86.33
3 m – 6 months	2,75.48	303.27	36,17.94
6 m – 12 months	13,68.65	410.20	45,83.27
1 year – 3 years	10,56.20	404,49.75	10,33.85
3 years – 5 years	16,99.29	41,40.17	68.12
Over 5 years	168,94.72	4,44.18	125,20.25
Total	214,26.41	473,00.17	258,64.39

• No Borrowings • No foreign currency assets • No foreign currency liabilities.

3. Investments

a) Composition of Investment in India - Portfolio.

As at 31/03/2022

(Rs. in Lakhs)

Particulars	Held to Maturity			Available for Sale			Total
	Investment	Provision	Net	Investment	Provision	Net	Investment in India
G -Sec	115,23.35	1,71.42	113,51.93	54,06.21	42.15	5364.06	169,29.56
Other Approved Securities	-	-	-	-	-	-	-
Shares	1.91	0	1.91	0	0	0	1.91
Debentures	-	-	-	2,92.91	200.00	92.91	2,92.91
Total	115,25.26	171.42	113,53.84	56,99.12	242.15	54,56.97	172,24.38

As at 31/03/2021

(Rs. in Lakhs)

Particulars	Held to Maturity			Available for Sale			Total
	Investment	Provision	Net	Investment	Provision	Net	Investment in India
G -Sec	115,23.11	1,19.65	114,03.46	56,59.11	135.15	55,23.96	171,82.22
Other Approved Securities	-	-	-	-	-	-	-
Shares	1.91	0	1.91	0	0	0	1.91
Debentures	-	-	-	5,68.12	2,12.00	3,56.12	5,68.12
Total	115,25.02	1,19.65	114,05.37	62,27.23	3,47.15	58,80.08	177,52.25

• No investments outside India. • No investment in HFT (Held for Trading) category.

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

(Rs. in Lakhs)

Sr. No.	Particulars	31/03/2022	31/03/2021
1	Movement of Provisions held towards depreciation on investments		
	a) Opening Balance	3,27.75	1,30.79
	b) Add : Provision made during the year	0	1,96.96
	c) Less : Write off / write back of excess provisions during the year	54.58	0
	d) Closing Balance	273.17	3,27.75
2	Movement of Investment Fluctuation Reserve		
	a) Opening Balance	119.65	119.65
	b) Add : Amount transferred during the year	51.77	0
	c) Less : Drawdown	0	0
	d) Closing Balance	1,71.42	1,19.65
3	Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	AFS 4.79% N A	AFS 5.26% N A

c) Sale and transfers to / from HTM Category

Sr. No.	Particulars	Remark
1	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	Yes. 4 G Sec transferred from HTM to HFT category vide board Resolution dt 04/06/2021
2	Direct sales from HTM for bringing down SLR holdings in HTM category consequent to a downward revision in SLR requirements by RBI.	NIL
3	Sales to the Reserve Bank of India under liquidity management operations of RBI like Open Market Operation (OMO) & the Government Securities Acquisition Programme (GSAP)	NIL
4	Repurchase of Government Securities by Government of India from banks under buyback/switch operations.	NIL
5	Repurchase of State Development Loans by respective state governments under buyback/switch operations.	NIL
6	Additional Shifting of securities explicitly permitted by the Reserve Bank of India.	NIL

d) Non-SLR Investment portfolio.**1. Non-performing Non-SLR Investments**

(Rs. in Lakhs)

Sr. No.	Particulars	31/03/2022	31/03/2021
1	Opening balance	300.00	100.00
2	Additions during the year since 1st April	0.00	200.00
3	Reductions during the above period	100.00	0.00
4	Closing balance	200.00	300.00
5	Total provisions held	200.00	192.59

2. Issuer composition of non-SLR Investments

Sr. No.	Issuer	Amount		Extent of 'unrated' Securities		Extent of 'unlisted' Securities	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
1	PSUs	68.12	68.12	0.00	0.00	0.00	0.00
2	FIs						
3	Banks						
4	Private Corporates	2,24.79	500.00	0.00	0.00	0	0.00
5	Subsidiaries/Joint Ventures						
6	Others	1.91	1.91	1.91	1.91	1.91	1.91
	Mutual Fund						
	Provision held towards depreciation	200	0				
	Total	2,94.82	5,70.03	1.91	1.91	1.91	1.91

• No investment by way of private placement. • No “below investment grade securities” at the time of investment.

e) Repo transactions (in face value terms)

No such transactions were undertaken by the Bank during F.Y. 21-22 and also during 20-21.

3. Asset Quality :

a) Classification of advances and provisions held

(Rs. in Lakhs)

	Standard	Non - Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances and NPAs						
Opening Balance	19575.10	960.42	4542.74	13.39	5516.56	25091.66
Add : Additions during the year		605.35			605.35	6648.63
Less : Reductions during the year		106.17	2844.54	13.39	2964.10	10313.87
Closing balance	18268.61	605.35	2552.45	0	3157.80	21426.41
Reductions in Gross NPAs due to:						
i) Upgradation		106.17	308.09	0	414.26	414.26
ii) Recoveries (excluding recoveries from upgraded accounts)		87.71	819.89	0	907.60	907.60
iii) Technical / Prudential Write-offs	0	0	259.29	0	259.29	259.29
iv) Write-offs other than those under (iii) above	0	0	1628.85	13.39	1642.24	1642.24
Provisions (Excluding Floating Provisions) :						
Opening Balance of provisions held	130	11.04	2715.99	13.39	2740.42	2870.42
Add : Fresh provisions made during the year			20	0	20	20
Less : Excess provision reversed / Write-off loans	0.00	0.00	1628.85	13.39	1642.24	1642.24
Closing balance of provisions held	130.00	66.23	1051.91	0	1118.18	1248.18
Net NPAs						
Opening Balance		864.38	1911.75	0	2776.13	2776.13
Add : Fresh additions during the year		544.81		0	544.81	
Less : Reductions during the year			1281.32	0	1284.32	
Closing Balance		544.81	1494.81	0	2039.62	2039.62



	Standard	Non - Performing				Total
	Total Standard Advances	Sub-Standard	Doubtful	Loss	Total Non-Performing Advances	
Technical write-offs & the recoveries made thereon	0	0	0	0	0	1.13
Opening balance of Technical / Prudential written-off accounts						617.52
Add : Technical/Prudential write-offs during the year						16,42.24
Less : Recoveries made from previously technical / prudential written-off accounts during the year						68.81
Closing balance						2190.95

Ratios	31/03/2022	31/03/2021
Gross NPA to Gross Advances	14.74	21.99
Net NPA to Net Advances	10.04	12.42
Provision Coverage Ratio	5.47	10.92

b) Sector-wise Advances and Gross NPAs

(Rs. in Crores)

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
1)	Priority Sector						
a)	Agriculture and allied activities	2.81	0.07	0.21	0.61	0.6	1.09
b)	Advances to industries sector eligible as priority sector lending	22.27	9.66	30.60	23.13	14.97	26.95
c)	Services	12.48	1.37	4.34	6.04	5.36	9.65
d)	Personal loans	0.48	0.08	0.25	32.81	9.31	16.88
e)	Housing Loans	50.91	4.07	12.91	4.75	6.49	11.76
	Sub Total (i)	88.95	15.25	48.31	117.34	36.35	65.89
2)	Non-priority Sector						
a)	Agriculture and allied activities	0	0	0	0	0	0
b)	Industry	0	0	0	0	0	0
c)	Services	0	0	0	0	0	0
d)	Personal loans	125.32	16.32	51.69	133.57	18.82	34.11
	Sub Total (ii)	125.32	16.32	51.69	133.57	18.82	34.11
	Total (i+ii)	214.26	31.57	100	250.91	55.17	100

c) Details of Overseas assets, NPAs and Revenue.

No assets outside India.

d) Details of stressed loans transferred during the year.

No stressed loans transferred during the year by the Bank.

e) Details of loans acquired during the year.

No loans were acquired during the year.

f) Fraud Accounts

No fraud accounts reported during the current year as well as in the previous year.

g) Disclosure under resolution framework for Covid 19 related assets.

(Rs. in Lakhs)

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 borrower 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	17,82.86	5.00	Nil	Nil	Nil
Corporate Persons	1,20.02	Nil	Nil	Nil	Nil
of which MSMEs	Nil	Nil	Nil	Nil	Nil
Others	Nil	Nil	Nil	Nil	Nil
Total	1902.88	5.00	Nil	Nil	Nil

4. Exposure

a) Exposure to Real Estate Sector

(Rs. in Crores)

Category	31/03/2022	31/03/2021
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-funded based (NFB) limits.	7.17	8.43
b) Commercial Real Estate : Lending secured by mortgages on commercial real estate (office building, 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-funded based (NFB) limits.	29.60	26.96
c) Investment in Mortgage-Backed Securities (MBS) and other securitized exposures : i. Residential ii. Commercial Real Estate		
ii) Indirect Exposure : Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	36.77	35.39

b) Exposure to Capital Markets

No such transactions were undertaken by the Bank during F.Y. 21-22 and also during 20-21.

c) Risk Category-wise country exposure

Bank has no exposure to country risk.

d) Unsecured advances

(Rs. in Lakhs)

Particulars	31/03/2022	31/03/2021
Total Unsecured advances of the Bank	550.99	868.90
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

**e) Factoring Exposure**

The Bank has no factoring exposure.

5. Concentration of deposits, advances, exposures and NPAs**a) Concentration of deposits**

(Rs. in Lakhs)

Particulars	31/03/2022	31/03/2021
Total deposits of the twenty largest depositors	19,52.58	26,29.07
Percentage of deposits of twenty largest depositors to total deposits of the bank	4.12%	5.42%

b) Concentration of Advances

(Rs. in Lakhs)

Particulars	31/03/2022	31/03/2021
Total advances to the twenty largest borrowers	31,86.50	32,31.00
Percentage of advances to twenty largest borrowers to total advances of the bank	12.88%	15.02%

c) Concentration of Exposures

(Rs. in Lakhs)

Particulars	31/03/2022	31/03/2021
Total exposure of the twenty largest borrowers / customers	31,86.50	32,31.00
Percentage of exposure to the twenty largest borrowers / to total advances of the bank	12.88%	15.02%

e) Concentration of NPAs

(Rs. in Crore)

Particulars	31/03/2022	31/03/2021
Total exposure of the top twenty NPA accounts	22.45	32.53
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	71.09%	58.97%

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

(Rs. in Lakhs)

Particulars	31/03/2022	31/03/2021
Opening balance of the amounts transferred to DEA Fund	3,43.49	1,34.31
Add : Amounts transferred to DEA Fund during the year	44.58	2,11.49
Less: Amount reimbursed by DEA Fund towards claims	4.07	2.31
Closing balance of amounts transferred to DEA Fund	3,84.00	3,43.49

7. Disclosure of Complaints

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

No complaints were received by the Bank from the Office of Ombudsman.

8. Disclosure of penalties imposed by the Reserve Bank of India

Penalties imposed by the Reserve Bank of India.

No penalties were levied by the RBI under any statute.

9. Default in Reverse Repo transactions during the financial year.

No Repo or Reverse Repo transactions undertaken by the Bank.

10. Other Disclosures

a) Business Ratios

(Rs. in Lakhs)

Particulars	31/03/2022	31/03/2021
1) Interest Income as a percentage to Working Funds	7.20%	7.47%
2) Non-interest income as a percentage to Working funds	0.47%	0.62%
3) Cost of Deposit	5.79%	6.19%
4) Net Interest Margin	1.41%	1.28%
5) Operating Profit as a percentage to Working Funds	0.22%	0.14%
6) Return on Assets	0.53%	0.28%
7) Business (deposits plus advances) per employee (in Lakhs)	518.25	584.13
8) Profit per employee (in Rs. Lakhs)	0.85	0.57

b) Bank Assurance Business

(Rs. in Lakhs)

Particulars	31/03/2022	31/03/2021
Insurance Commission	8.27	3.41

c) Marketing and Distribution

No such income.

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

Details of Priority Sector Lending Certificates (PSLC) - Purchased

Details of Priority Sector Lending Certificates (PSLC) - Sold

No purchase or Sell of PSLC.

e) Provision and contingencies

(Rs. in Lakhs)

Provision debited to Profit and Loss Account	31/03/2022	31/03/2021
i) Provisions for NPI	0.00	0.00
ii) Provision towards NPA (in Rs. Lakhs)	0.00	0.00
iii) Provision made towards Income tax	0.00	40.00
iv) Other Provisions and Contingencies (with details)		
Bad and Doubtful Reserve	20.00	88.84

f) Payment of DICGC Insurance Premium

(Rs. in Lakhs)

Particulars	31/03/2022	31/03/2021
Payment of DICGC Insurance Premium (in Rs. Lakhs)	58.58	56.10
Arrears in Payment of DICGC premium	0.00	0.00

g) Disclosure of facilities granted to director and their relatives

(Rs. in Lakhs)

Particulars	31/03/2022	31/03/2021
a) Fund - based against Fixed Deposit	20.17	3.97
b) Non Funded based (Guarantees, L/C etc.)	0.75	0.75

**11. Income Recognition and Provision on Non-performing Assets**

Subject to our Report of even date, the Bank has generally followed RBI guidelines and circulars with reference to income recognition. A general provision on standard assets is made as per RBI guidelines.

1. Cash Flow Statement (AS 3)

As required by the Accounting Standard (AS 3) issued by the Institute of Chartered Accountants of India, the Bank has prepared and disclosed the Cash Flow Statement Attached at page 23 of this Report.

2. Contingencies and Events Occurring after Balance Sheet Date

- Contingent Liabilities on account of Bank Guarantees Rs 268.61 lakhs (including expired guarantees Rs 36.50 lakhs) and Other Payables Rs. 87.57 lakhs which includes Rs 55.00 lakhs towards purchase of premises.
- No significant events, that could have effect on the financial position as on 31/03/2022, to a material extent, have been reported by the Management of the Bank, after the Balance Sheet date till the date of signing of the audit report.
- The Bank has considered recovery in NPA accounts, by way of account closure only, after 31st March 2022 up to the date of signing the Balance Sheet only for the purpose of calculation of BDDR. The Bank has also considered excess provision made for Standard Asset for the purpose of BDDR calculation.

3. Segment Reporting (AS 17)

(Rs. in Lakhs)

Particulars	Banking Operations		Treasury		Total	
	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21
Segment Revenue	2552.79	2851.96	1448.51	1588.67	4001.3	4440.63
Segment Result	84.93	188.23	48.19	104.86	133.12	293.09
Operating Profit					133.12	293.09
Income Tax					0	27.06
Extraordinary profit / loss / Provision					20	194.61
Net Profit					113.12	71.42
Other Information						
Segment Assets	24611.06	27771.68	29534.28	28863.03	54145.34	63494.97
Unallocated Assets					1953.78	8580.32
Total Assets					52191.56	54914.65
Segment Liabilities	33404.8	28483.59	10671.99	9994.28	44076.82	38477.87
Unallocated Liabilities					1953.78	8580.32
Capital & Reserves					6160.96	7856.46
Total Liabilities					52191.56	54914.65

The Bank is operating only in one geographical segment i.e. Maharashtra State. As such the geographical segment reporting is not applicable. Banking Operations and Treasury are two business segments.

4. Related Party Disclosure (AS 18)

As required by the Accounting Standard (AS 18) issued by the Institute of Chartered Accountants of India, the Bank has provided the information regarding loans to directors and their relatives, as detailed below :

(Rs. in Lakhs)

Sr. No.	Name of Director / Relative of Director or Borrower	Designation / Relation	Security	Loan Sanctioned	Outstanding as on 31.03.2022
1	Sunny Stone Group	Partner is Husband of Director	FDR	0.25 (Non Funded)	0.25
2	Mrs. Swati Nimhan	Director	FDR	0.50 (Non Funded)	0.50
3	Mr. Vidyadhar Anaskar	Director	FDR	20.00 (Funded)	20.17

5. Earnings per Share (AS 20)

As required by the Accounting Standard (AS 20) issued by the Institute of Chartered Accountants of India, the Bank has prepared and disclosed the following information.

Particulars	31/03/2022	31/03/2021
Earnings Per Share on average capital employed.	5.84	5.63

6. Accounting for Taxes on Income (AS 22)

In the opinion of the Management of the Bank, provision for current year taxation is adequate and not in excess of the amounts reasonably necessary.

Deferred Taxation : As required by the Accounting Standard (AS 22) issued by the Institute of Chartered Accountants of India, the deferred tax asset / liability arising out of timing difference between taxable income and accounting income has not been recognised in the books. The quantum / effect of the same on profit or loss and reserves in the financial statements is not ascertainable.

7. Intangible Assets (AS 26)

Accounting Standard (AS 26) issued by the Institute of Chartered Accountants of India requires separate disclosure of intangible assets viz software separately. Such intangible assets included in Computers as at 31/03/2022 are Rs. 2,33,634/- (Rs. 85,839/- as on 31/03/2021).

8. Impairment of Asset (AS 28)

As required by the Accounting Standard (AS 28) issued by the Institute of Chartered Accountants of India, in the opinion of the Management of the Bank, there is no material impairment of the assets of the Bank and as such no impairment is required for the F.Y. 21-22.

9. Provisions, Contingent Assets and Contingent Liabilities (AS 29)

The Bank has issued letters of credit (LCs) and bank guarantees (BGs) the parties for Bank's customers. As required by the Accounting Standard (AS 29) issued by the Institute of Chartered Accountants of India, the liability on account of LCs and BGs depend on contractual obligations, raising of demand / claim by the parties to whom it has been issued. These liabilities have been collateralized by margins, counter guarantees and other security.

10. The Covid-19 virus continues to spread across the world including India. This has resulted in a significant decline and volatility in the economic activity in India. Implementation of lockdown in the Second Phase of the Pandemic has resulted in disruptions of business and general living conditions. Even though the Pandemic is subsided at present (after April 2022), the Bank is trying to visualize the impact, post Covid on its business.
11. There is no amount due to "Micro or Small Enterprises" under the Micro, Small and Medium Enterprises Act, 2006. This information as required to be disclosed under the Micro, Small and Medium Enterprises Development Act, 2006 has been determined to the extent such parties have been identified on the basis of the information available with the Bank. Further no interest is paid / payable in terms of section 16 of the said Act.
12. The statement of Significant Accounting Policies and Notes to Accounts form an integral part of accounts.
13. Previous year's figures have been re-arranged / regrouped and classified wherever necessary so as to make the comparison meaningful.

VIDYA SAHAKARI BANK LTD.

PLACE : PUNE

DATE : 2nd June 2022.

Mrs. Shubhada Mankar
Chief Executive Officer

For Sharad A Vaze and Co.

Chartered Accountants

FRN : 109918W

UDIN : 22034354AKDCQC3462

CA Sharad Vaze (Partner)

Membership Number : 034354

Co-op Audit Panel Number : 13841



विद्या सहकारी बँक लि.

SHARAD A VAZE AND CO. CHARTERED ACCOUNTANTS

Address : B-7, 4th Floor, Ghodake Classic, Prabhat Road, Near Kamala Nehru Park, Pune - 411 004. Maharashtra

FORM No. N-1 [See section 81 and rules 69 (3)]

INDEPENDENT AUDITOR'S REPORT

To,
The Chairman,
The Vidya Sahakari Bank Limited
Pune

Ref : Appointment letter Reference No. VSB/HO/301/2021-22 Dated 29th Dec. 2021

A. Report on the Financial Statements as a Statutory Auditor

We have audited the accompanying financial Statements of the Vidya Sahakari Bank Limited (the Bank) which comprise the Balance Sheet as at 31st March 2022 and the Statement of Profit and Loss for the year ended, and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with its thirteen branches audited by us for the period 1st April 2021 to 31st March 2022.

B. Management's Responsibility for the Financial Statements :

Management is responsible for the preparation of these financial statements in accordance with Maharashtra Co-operative Societies Act, 1960, Banking Regulation Act, 1949 (AACS) and RBI Guidelines. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

C. Auditor's responsibility :

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable standards by the Institute of Chartered Accountants of India and under MCS Act/ Banking Regulation Act, 1949 and 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. 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 judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

D. Emphasis of Matter :

We draw your attention to Note No. 10 of Notes forming part of Accounts of the Financial Statements which describes uncertainty of impact due to Covid-19 Pandemic on the Bank's financial performance, which is dependent on future development.

Our opinion is not modified in respect of this matter.

E. Basis for Qualified Opinion :

The Bank has not followed AS 22 (Deferred Taxation) in the preparation of its financial statements as at 31/03/2022.

F. Opinion :

In the absence of computation of deferred tax asset / liability (AS 22) by the Bank, its impact on the profit for the current year as well as on reserves is unascertainable.

Subject to above, in our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (AACS) as well as the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961, and any other applicable Acts, and or circulars issued by the Registrar in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of Balance Sheet, of the state of affairs of the Bank as at 31st March, 2022;
- In the case of the Statement of Profit and Loss of the profit for the year ended on that date; and

G. Report on Other Legal and Regulatory Matters :

The Balance Sheet and the Profit and Loss Account have been drawn up to accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 read with provisions of the Maharashtra Co-operative Societies Act, 1960 and Maharashtra Co-operative Societies Rules, 1961.

H. We report that :

- We have obtained all the information and explanations which, to the best 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, have been within the powers of the Bank.
- The returns received from the offices and branches of the Bank have been found adequate for the purpose of our audit.

I. Subject to paragraph E above, in our opinion, the Balance Sheet and Profit and Loss Account comply with applicable Accounting Standards.

J. We further report that :

- The Balance sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns.
- In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.
- The reports on the accounts of the branches audited by us / branch auditors have been dealt with in preparing our report in the manner considered necessary by us.
- For the year under audit, the bank has been awarded “B” classification.

PLACE : PUNE

DATE : 2nd June 2022.

For Sharad A Vaze and Co.

Chartered Accountants

FRN : 109918W

UDIN : 22034354AKDCQC3462

CA Sharad Vaze (Partner)

Membership Number : 034354

Co-op Audit Panel Number : 13841



विद्या सहकारी बँक लि.

CASH FLOW FROM OPERATING ACTIVITIES 31-03-2022

Particulars	FY 2021 - 22 Amount in Rs.	FY 2020 - 21 Amount in Rs.
Cash Inflow / (Outflow) from Operations		
Interest, Commission and Exchange etc	39,93,22,939.42	42,54,44,290.24
Interest Payments	-27,36,38,383.19	-30,03,94,461.86
Payment to employees	-6,56,08,329.00	-7,50,97,295.50
Payment towards tax	-19,49,003.47	-27,06,393.70
Other Expenses	-4,14,03,771.25	-3,58,51,845.77
Operating Profit before changes in Operating Assets	1,67,23,452.51	1,13,94,293.41
(Increase) / Decrease in Operating Assets		
(Increase) / Decrease of Funds advanced to Customers	20,23,00,258.89	28,44,69,071.80
Sale / (Purchase) of Investments	-66,00,014.66	-1,25,18,29,123.34
Other Assets	-2,04,35,645.41	-18,13,00,879.24
(Increase) / Decrease in Operating Liabilities		
Deposits from Customers & Other Liabilities	29,18,458.91	16,57,08,684.14
Increase / (Decrease) in Deposits	-12,08,85,975.83	31,93,11,129.26
Increase / (Decrease) in Reserves (other than appropriations)	1,200.00	1,49,650.00
Net Cash from Operating Activities	7,40,21,734.41	-65,20,97,173.97
Cash Inflow / (Outflow) from Investing Activities		
(Purchase) / Sale of Fixed Assets	-53,51,348.83	-10,25,848.90
Profit on Sale of Assets	8,16,071.00	1,86,18,949.00
Net Cash from Investing Activities	-45,35,277.83	1,75,93,100.10
Cash Inflow / (Outflow) from Financing Activities		
Issue / (Surrender) of Shares	-5,29,200.00	48,51,400.00
Payment of Unclaimed Dividends	0.00	0.00
Net Cash from Financing Activities	-5,29,200.00	48,51,400.00
Net Increase / (Decrease) in Cash & Cash Equivalents	6,89,57,256.58	-62,96,52,673.87
Cash & Cash Equivalents at the beginning of the year	27,00,98,788.76	89,97,51,462.63
Cash & Cash Equivalents at the closing of the year	33,90,56,045.34	27,00,98,788.76
Net Increase / (Decrease) in Cash & Cash Equivalents during the year	6,89,57,256.58	-62,96,52,673.87

For Sharad A Vaze and Co.
Chartered Accountants
FRN : 109918W
UDIN : 22034354AKDCQC3462
CA Sharad Vaze (Partner)
Membership Number : 034354
Co-op Audit Panel Number : 13841

VIDYA SAHAKARI BANK LTD.

PLACE : PUNE
DATE : 2nd June 2022

Mrs. Shubhada Mankar
Chief Executive Officer

सन २०२२-२३ चे अंदाजपत्रक

(रकम रु. लाखात)

अ. क्र.	तपशील	सन २०२१-२२ चा अंदाज	सन २०२१-२२ प्रत्यक्ष खर्च	सन २०२२-२३ चा अंदाज
	खर्च			
१	ठेवीवरील व्याज	३०००.००	२७३६.३८	२९००.००
२	सेवकांचे पगार, भत्ते, भविष्य निर्वाह निधी, सानुग्रह अनुदान इ.	६७०.००	६५६.०८	६७०.००
३	संचालक मंडळाची फी, भत्ते, स्थानिक सभा खर्च	२.००	२.४८	३.००
४	भाडे, कर, विद्युत, विमा खर्च	२००.००	२४९.९६	२५०.००
५	वकील फी व कोर्ट खर्च	१०.००	८.०९	१०.००
६	टपाल, दूरध्वनी खर्च	२०.००	१५.३९	२०.००
७	आयव्यय निरीक्षण शुल्क	१३.००	१२.४०	१३.००
८	छपाई, स्टेशनरी व जाहीरात	२०.००	१८.४१	२०.००
९	घसारा व दुरुस्ती	६०.००	५७.२७	६०.००
१०	रोख्यांमधील गुंतवणुकीवरील अधिमूल्य	१०.००	७.७४	९.००
११	सीबीएस संगणक प्रणाली खर्च	६०.००	३८.४१	६०.००
१२	इतर खर्च	४५.००	६५.५७	७०.००
१३	बुडित व संशयित कर्ज निधी तरतूद	५०.००	२०.००	१०.००
१४	गुंतवणूक घसारा निधी	-	-	१००.००
१५	वसुली खर्चाकरिता तरतूद	२६.००	-	२५.००
१६	आयकर भरणा	४०.००	-	७५.००
१७	नफा	१००.००	११३.१२	२५०.००
	एकूण	४३२६.००	४००१.३०	४५४५.००
	उत्पन्न	सन २०२१-२२ चा अंदाज	सन २०२१-२२ चे प्रत्यक्ष उत्पन्न	सन २०२२-२३ चा अंदाज
१	कर्जावरील व्याज	२६००.००	२३९५.२२	२५००.००
२	गुंतवणूकीवरील व्याज लाभांश	१५२०.००	१४४०.३५	१५००.००
३	कमिशन व बटाव	१०.००	१८.५७	२५.००
४	लॉकर भाडे	६५.००	६३.४२	६५.००
५	इतर उत्पन्न	८०.००	८३.५८	८५.००
६	निलेखित कर्जामधील वसुली	१.००	७२.००	२५०.००
७	सरकारी रोखे खरेदी-विक्री मधील नफा	५०.००	८.१६	१२०.००
	एकूण	४३२६.००	४००१.३०	४५४५.००



विद्या सहकारी बँक लि.

ANNEXURE - A

Name of the Bank	: Vidya Sahakari Bank Ltd.
Head Office Address	: S. No. 1355, Plot No. 72, Natu Baug, Shukrawar Peth, Pune - 411 002
Date of Registration	: 8th April 1974
Date & RBI Licence Number	: 16th May 1974, ACD MH 41 P
Jurisdiction	: Entire Maharashtra State
Items	: as on 31 March 2022 (Rs. in Lakh)
No. of Branches including Head Office	: 14
No. of Members	: 35465

(Rs. in Lakh)

Item	31.03.2021	31.03.2022
Paid up Share Capital	1293.92	1288.63
Total Reserves & Funds	6562.54	4872.33
Deposits		
Savings	10546.15	10908.20
Current	2191.63	1631.05
Fixed	35771.25	34760.92
TOTAL	48509.03	47300.17
Advances		
Secured	24222.76	20875.42
Unsecured	868.90	550.99
TOTAL	25091.66	21426.41
Total % of Priority Sector	45.55%	35.35%
Total % of Weaker Section to Priority	5.78%	1.77%
Borrowings		
DCC	NIL	NIL
MSC	NIL	NIL
Investments (Including Fixed Deposits)	25852.96	25864.38
Overdues (Percentage)	21.45%	25.26%
Audit Classification	"B"	"B"
Profit for the year	71.42	113.12
Working Capital	54914.66	52191.57
Total Staff	126	133
sub Staff	20	19
Other Staff	106	114

Proposed Amendment in Bye-laws - 2022

Bye-law	Original Bye-law	Amendment to be made	Bye law after amendment	Reason / Purpose
29	Footnote to the Bye-Law No. 29	<p>Note :-</p> <p>Applicability of the Banking Regulation Act 1949 (As amended).</p> <p>The Banking Regulation Act is a special law and the provisions of the BR Act always override the provisions of MCS Act and Bye-laws of the Bank.</p> <p>Sec. 56 of the BR Act (AACS) has been amended w.e.f. 19.04.2021 and certain provisions of the principal act are made applicable to the Co-operative Banks. For e.g. Sec.10, 10A, 10B, 10BB and 10D etc. There is some confusion while implementing the said provisions, such as tenure of the Board members and its applicability, etc.</p> <p>Whenever the said confusion will be cleared, automatically it will be obligatory for the Bank to implement the required provisions.</p> <p>Once implemented, there will be no need to amend the bye-laws of the Bank.</p>	<p>Note :-</p> <p>Applicability of the Banking Regulation Act 1949 (As amended)</p> <p>The Banking Regulation Act is a special law and the provisions of the BR Act always override the provisions of MCS Act and Bye-laws of the Bank.</p> <p>Sec.56 of the BR Act (AACS) has been amended w.e.f. 19.04.2021 and certain provisions of the principal act are made applicable to the Co-operative Banks. For e.g. Sec.10, 10A, 10B, 10BB and 10D etc. There is some confusion while implementing the said provisions, such as tenure of the Board members and its applicability, etc.</p> <p>Whenever the said confusion will be cleared, automatically it will be obligatory for the Bank to implement the required provisions.</p> <p>Once implemented, there will be no need to amend the bye-laws of the Bank.</p>	As per the amendments in Banking Regulation Act 1949 (AACS) w.e.f 19.04.2021



विद्या सहकारी बँक लि.

विद्या सहकारी बँकेच्या शाखा

Sr. No.	Branch	Address	Telephone / Fax	IFS Code	MICR Code
1	Head Office	Survey No. 1355, Plot. No. 72, Natubaug, Bajirao Road, Shukrawar Peth, Pune - 411002 Email : vidya.ho@vsnl.net	+91 20 24477748/9 +91 20 24491673	SVCB0003999	411171001
2	Laxmi Road	561, Sadashiv Peth, Saraswati-Ganesh Building, Near Vijay Theatre, Laxmi Road, Pune - 411 030 Email : bmlaxmiroad@vidyabank.com	+91 20 24454936 +91 20 24491672	SVCB0003002	411171002
3	Sahakarnagar	Muktangan, Sarang Society, Sahakarnagar, Pune - 411009 Email : bmsahakarnagar@vidyabank.com	+91 20 24222294 +91 20 24222114	SVCB0003003	411171003
4	Senapati Bapat Road	Survey No. 968, Plot No. 1, Senapati Bapat Road, Pune - 411 016. Email : bmsbroad@vidyabank.com	+91 20 25656311 +91 20 25673968	SVCB0003004	411171004
5	Kothrud	Anupam Terrace, Near Karve Putala, Kothrud, Pune - 411029, Email : bmkothrud@vidyabank.com	+91 9175135836	SVCB0003005	411171005
6	Bibwewadi	Survey No. 682/A, Plot No. 53, Chhatrapati Rajaram Hsg. Soc. Bibwewadi, Pune - 411 037 Email : bmbibwewadi@vidyabank.com	+91 20 24219106 +91 20 24213351	SVCB0003006	411171006
7	Pirangut	Oxford Avenue, Shop No. 147-150, Gut No. 259, 269, 270, Mauje Pirangut, Taluka - Mulashi, Dist. Pune Email : bmpirangut@vidyabank.com	+91 91122 41314 +91 84460 02423	SVCB0003007	411171007
8	Paud Road	Plot No. 3, Prashant Hsg. Soc., Near Krishna Hospital, Paud Road, Kothrud, Pune - 411 029. Email : bmpaudroad@vidyabank.com	+91 20 25432234 +91 20 25469039	SVCB0003008	411171008
9	Baner Road	Survey No. 127, Hissa No. 2, Plot No. 2, Near Hotel Sarja, Baner Road, Aundh, Pune - 411 007 Email : bmbanerroad@vidyabank.com	+91 20 25887299 +91 20 25885399	SVCB0003009	411171009
10	Bhosari	'Sai-Dham', Shop No. 1, Survey No. 681, Hissa No. 1/16, Bhosari, Pune - 411 026, Email : bmbhosari@vidyabank.com	+91 20 27111749 +91 20 27111750	SVCB0003010	411171010
11	Gultekdi	"Alankar", Plot No. 25, Mukundnagar, Gultekdi, Pune - 411 037, Email : bmgultekdi@vidyabank.com	+91 20 24273658 +91 20 24273659	SVCB0003011	411171011
12	Bhavani Peth	Survey No. 1234, "Niket Building", Palkhi Chowk, Bhavani Peth, Pune - 411 042 Email : bmbhavanipeth@vidyabank.com	+91 20 26384791 +91 20 26384793	SVCB0003012	411171012
13	Navi Peth	722 A& B/3, "Chintamani Bldg.", Laxmi Park, Navi Peth, Pune - 411 030, Email : bmnavipeth@vidyabank.com	+91 20 24534530 +91 20 24534531	SVCB0003013	411171013
14.	Sinhagad Road	S. No. 29, Hissa No. 1, A/2, Wadgaon Budruk Corner Sinhgad Road, Pune - 411 041, Email : bmsinhgadroad@vidyabank.com +91 20 24350750	+91 20 24350733	SVCB0003014	411171014

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९१ ते १८० दिवस	४.२५%	४.५०%
१८१ दिवस ते १२ महिने	५.००%	५.२५%
१३ महिने ते ३६ महिने	५.५०%	५.७५%
३७ महिने ते ६० महिने	५.२५%	५.५०%
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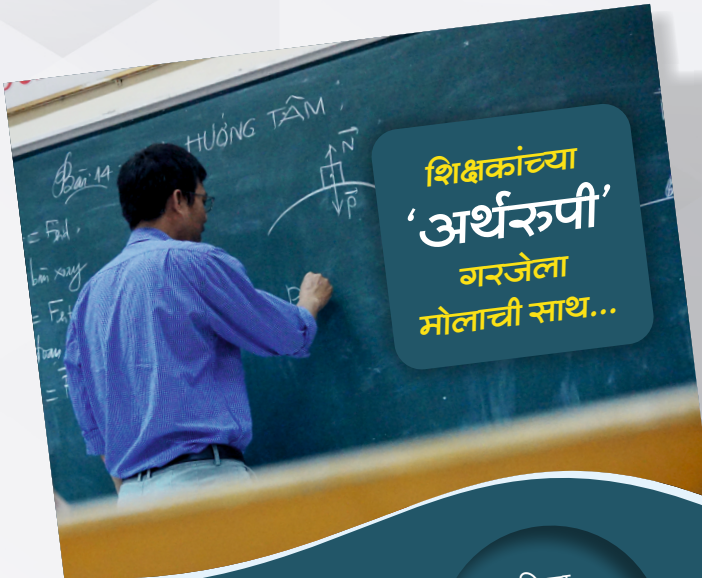
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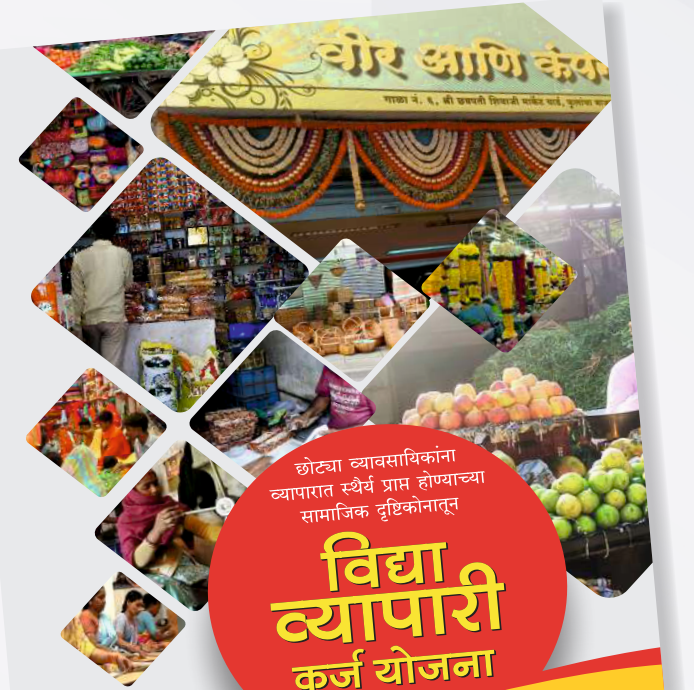


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