

Reg. No. BOM/WGS/RSR/(CR)532/84-85 OF 1984 DATED 20.7.1984 II MSCS/CR-19/91 DATED 19.11.1991.

BOARD OF DIRECTORS 2019-2020

OFFICE-BEARERS

Shri. R. Mohan	Chairman	(12)
Shri. Mahesh Karanjekar	Vice-Chairman	(14)
Smt. Samidha Shinde	Secretary	(13)
Shri. Vinod Kumar Mishra	Jt. Secretary	(14)
Shri. Sandeep Kotkar	Treasurer	(14)

DIRECTORS

Shri. Prakash Kondvilkar	(10)
Shri. Murali Nair	(14)
Shri. Shantaram Kurhade	(13)
Shri. Rajesh Kumar K.	(4)

Total Meeting 14 (Figures in bracket indicate Number of Meetings attended)

CHIEF EXE. OFFICER : Shri. Prashant Dalvi

ACCOUNTS OFFICERS : Shri. Prakash Parab
Ms. Sujata Dongre

OFFICE

C/o. NABARD

Plot No. C-24, G-Block, 1st Floor, "E" Wing,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051.

Tel.: 2653 0076/77.

Email : nabardsociety@gmail.com

INTERNAL AUDITORS : M/s. S. P. Desai & Co.

STATUTORY AUDITORS : M/s. S. N. Katdare & Co.

: BUSINESS HOURS :

Monday to Friday : 10.15 a.m. to 3.00 p.m.
Previous day of Salary : 10.15 a.m. to 12.30 p.m.

BANKERS

ICICI Bank, Bandra (E)
State Bank of India, Bandra (E)
Mumbai DCCB Ltd., Bandra (E)
Bank of Baroda, Bandra (E)

संचालक मंडळ २०१९-२०२०

पदाधिकारी

श्री. आर. मोहन	अध्यक्ष	(१२)
श्री. महेश करंजेकर	उपाध्यक्ष	(१४)
श्रीमती समिधा शिंदे	कार्यवाह	(१३)
श्री. विनोद कुमार मिश्रा	संयुक्त कार्यवाह	(१४)
श्री. संदिप कोटकर	खजिनदार	(१४)

संचालक

श्री. प्रकाश कोंडविलकर	(१०)
श्री. मुरली नायर	(१४)
श्री. शांताराम कुह्राडे	(१३)
श्री. राजेश कुमार के.	(४)

एकूण सभा १४ (नावांपुढील संख्या सभांस हजर असल्याचे दर्शविताने.)

मुख्य कार्यकारी अधिकारी : श्री. प्रशांत दळवी

लेखाधिकारी : श्री. प्रकाश परब
कु. सुजाता डोंगरे

कार्यालय

द्वारा नाबार्ड,
प्लॉट नं. सी-२४, जी ब्लॉक, पहिला मजला,
ई विंग, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पू.)
मुंबई - ४०० ०५१.
दूरध्वनी : २६५३ ००७६/७७.
ईमेल : nabardsociety@gmail.com

अंतर्गत हिशोब तपासनीस : मे. एस. पी. देसाई आणि कं.

वैधानिक हिशोब तपासनीस : मे. एस. एन. काटदरे आणि कं.



छत्तीसावी वार्षिक सर्वसाधारण सभा

* सूचना *

सोसायटीच्या सभासदांची छत्तीसावी वार्षिक सर्वसाधारण सभा बुधवार, दि. ०४ नोव्हेंबर २०२० रोजी सायंकाळी ५.३० वाजता कॅटीन हॉल, नाबार्ड, सी विंग, प्लॉट नं. सी - २४, जी ब्लॉक, पहिला मजला, बांद्रा - कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - ४०० ०५१. येथे खालील कामासाठी भरविण्यात आली आहे.

* सभेपुढील कामे *

- १) दिनांक २२ ऑगस्ट २०१९ रोजी भरलेल्या पस्तीसाव्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून संमत करणे.
- २) सन २०१९-२० या वर्षाचा संचालक मंडळाचा अहवाल वाचून संमत करणे.
- ३) सन २०१९-२० या वर्षाचे नफा-तोटा पत्रक व दि. ३१ मार्च २०२० अखेरचा ताळेबंद यावर विचार करून संमत करणे.
- ४) सन २०१९-२० या वर्षातील नफ्याची वाटणी मंजूर करणे.
- ५) सन २०२०-२१ या वर्षासाठी अंतर्गत व कर तपासनीस (चार्टर्ड अकाऊंटंट) यांची नेमणूक करणे.
- ६) सन २०२०-२१ या वर्षासाठी वैधानिक लेखा परिक्षक (चार्टर्ड अकाऊंटंट) यांची नेमणूक करणे.
- ७) पूर्व सूचना देण्यात आलेल्या इतर कामांचा विचार करणे.

कृपया सर्व सभासदांनी सभेस उपस्थित रहावे,

स्थळ : मुंबई

दिनांक : १६/१०/२०२०

संचालक मंडळाच्या वतीने

(समिधा शिंदे)
कार्यवाह

* टीप *

- १) कोणत्याही सभासदाला सोसायटी संदर्भात काही माहिती पाहिजे असल्यास त्या सभासदाने त्याबाबत लेखी सूचना सभेपूर्वी निदान पाच कार्यालयीन दिवस आधी कार्यवाहकांकडे दिली पाहिजे.
- २) सभा आवश्यक गणसंख्ये अभावी तहकूब झाल्यास तीच सभा त्याच ठिकाणी त्याच दिवशी सायंकाळी ५.४५ वाजता तेथे हजर असणाऱ्या सभासदांसह त्यावेळेच्या संपूर्ण कामकाजासाठी भरविण्यात येईल आणि त्यात घेतलेले निर्णय सोसायटीच्या सर्व सभासदांना बंधनकारक राहतील.
- ३) सर्व सभासदांना सुचित करण्यात येते की त्यांनी सभेदरम्यान सामाजिक अंतराच्या नियमांचे पालन करावे.



THIRTY SIXTH ANNUAL GENERAL MEETING

NOTICE

The **Thirty Sixth** Annual General Meeting of the members of the NABARD Employees' Co-op. Credit Society Ltd., Mumbai, will be held on **Wednesday, 04 November 2020 at 5.30 p.m. in Canteen Hall, NABARD, Plot No. C-24, G-Block, 1st Floor, C Wing, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051**, to transact the following business.

AGENDA

1. To read and confirm the minutes of the Thirty Fifth Annual General Meeting held on 22nd August 2019.
2. To receive and adopt the Annual Report of the Board for the year 2019-20.
3. To receive and adopt the audited statement of accounts for the year ended 31st March 2020.
4. To sanction distribution of profit of the Society for the year 2019-20.
5. To appoint Internal and Tax Auditors (Chartered Accountant) for the year 2020-21.
6. To appoint Statutory Auditors (Chartered Accountant) for the year 2020-21.
7. To consider any other business for which due notice has been given.

All the members of the Society are requested to attend the meeting.

For and on behalf of the Board

(Samidha Shinde)

Secretary

PLACE : Mumbai

DATE : 16/10/2020

-: N. B. :-

1. Any member desirous to obtain any information about the Society is required to write to the Secretary at least five working days before the date of the Meeting.
2. If there is no quorum, the meeting shall be adjourned and held at the same place at 5.45 p.m. on the same day with members then present and the same shall be valid for all the purposes and the decisions taken therein will be binding on all the members.
3. Members are requested to follow social distancing norms.



Dear Members,

The Board of Directors, with a great pleasure, welcomes you all to the THIRTY SIXTH ANNUAL GENERAL MEETING and present the THIRTY SIXTH Annual Report of the Society and the Audited Statement of Accounts for the year ended 31 March 2020. With your wholehearted support, co-operation and guidance, as ever, the Society kept up its tradition of continuous progress in all its activities, this year too. **We are very pleased to mention that the turnover of the Society remained at Rs. 176.32 crore as against Rs. 176.30 crore during the previous year.**

MEMBERSHIP

During the year, 96 new members were enrolled while 282 ceased to be members of the Society due to retirements and deaths. The membership of the Society stood at 3088 on 31 March 2020. Members' attraction towards the Society is kept alive on account of its welfare schemes, competitive rates of interest on loans & deposits, high returns, efficient & prompt service as well as their confidence about the safety of their hard earned money.

SHARE CAPITAL AND CAPITAL DEPOSIT

The paid-up Share Capital of the Society as on 31 March 2020 was Rs. 27.36 lakh. Every member contributes a sum of Rs.40 per month towards Capital Deposit. As on 31 March 2020 the outstanding balance of Capital Deposit was Rs.738.75 lakh.

DEPOSITS AND FUNDS MANAGEMENT

As on 31 March 2020 the total deposits with Society were Rs.137.41 crore. Emphasis is laid on the optimum utilization of the funds of the Society. Our investment as on 31st March 2020 with Mumbai DCCB and Scheduled Urban Co-operative Banks were to the tune of Rs.63.16 crore.

MEMBERS' BENEVOLENT DEPOSIT SCHEME

Subscription to the Members' Benevolent Deposit Scheme is compulsory to all the members. Rs. 350/- p.m. Accordingly the financial assistance extended to the members stand upto Rs. 5,00,000/-.

During the year, 8 claims received for assistance were settled for a total sum of Rs. 30,64,000/- upto 31 March 2020 and a cumulative assistance of Rs.4,37,04,000/- has been paid to the families of 259 deceased members so far.

LOANS AND ADVANCES

The outstanding Loans and Advances stood at Rs.108.73 crore as on 31 March 2020 as against Rs. 104.67 crore last year registering an increase of Rs. 4.06 crore or 3.88%

RETURNS ON MEMBERS' INVESTMENT

We recommend a dividend of 25% on shares, 15.5% interest on Capital Deposit, a rebate of 9% on the interest paid by members during the year on Regular Loan, Article Loan, Special Long Term Loan & Education Loan.

The above payment is recommended in addition to cash bonus of Rs. 1,100/- & Special Memento of Rs. 600/- to each Regular member.

RESERVES

The Statutory Reserve Fund of the Society increased from Rs. 320.29 lakh as on 31 March 2019 to Rs. 348.24 lakh as on 31 March 2020.

The Reserve Fund is maintained separately as earmarked investments.

EDUCATIONAL PRIZES

The Society acknowledges the excellence in the educational field of its members & their family members by giving them prizes. The salient features of the Educational Prizes Scheme and names of the awardees are published separately in this report. Our

Society has distributed Prizes of Rs.19,038/- during the year under this scheme.

MEMENTOES

The members of the Society who have put in at least five years' continuous membership and retired from the services of NABARD are presented with mementoes of Rs. 5,000/- The total amount paid as memento during the year 2019-20 was Rs. 13,25,000/-

SHRI SATYANARAYANA MAHAPOOJA AND LAXMI POOJAN

Shri G. R. Chintala , Chairman NABARD (then CGM) performed Shri Satyanarayana Mahapooja on 06/08/2019, on the occasion of the Foundation Day of our Society. A large number of members, our bankers, well wishers attended the pooja.

Further, Shri Arun Kumar Shukla, Chief General Manager, NABARD performed the Laxmi Pooja on 23/10/2019. The function had a perfect blend of piousness & joyous celebration.

AUDIT

For the year under report, the Society accounts were audited by M/s. S. P. Desai & Co., Chartered Accountants, as Internal and Tax Auditors.

The Board of Directors appointed M/s. S. N. Katdare & Co. Chartered Accountants as Statutory Auditors of the Society for the year 2019-20. The Statutory Audit for the year 2019-20 has been completed. We are pleased to inform that the Society continued to be classified under category 'A'.

APPROPRIATION OF PROFIT

The Society earned a net profit of Rs. 1,12,60,888/- for the year ended 31 March 2020. After taking into account balance carried over and excess provisions from the last year's profit, the amount of Rs. 1,20,17,652/- is available for distribution. The Board recommends the appropriation of profit for your approval as under:

PARTICULARS	2018-2019 Rs.	2019-2020 Rs.
Statutory Reserve Fund @ 25% u/s 63(1)(a) of MSCS Act, 2002	27,95,238	30,04,413
Co-op Education Fund (NCUI) @ 1% u/s 63 (1) (b) of MSCS Act 2002	1,11,810	1,20,177
Reserve Fund for Meeting Unforeseen Losses @ 10% U/s 63 (1) (c) of MSCS Act 2002	11,18,095	12,01,765
Dividend on shares @ 25%	9,60,000	7,80,000
Cash Bonus	38,60,000	33,96,800
Members' Education and Welfare Fund	7,65,000	20,00,000
Staff Education and Welfare Fund	1,00,000	1,00,000
Dividend Equalisation Fund	10,000	10,000
Claims Under MBDS	2,00,000	2,00,000
Salary & Wages (Arrears)	7,50,000	7,50,000
Computer Development Fund	5,00,000	0.00
Unforeseen Business Contingencies Fund	—	4,50,000
Balance c/f	10,809	4,497
TOTAL	1,11,80,952	1,20,17,652

STAFF

We appreciate the sincere contribution of our staff in the working of an efficient Society. As responsible management, every year we make provision for Staff Gratuity and invest the amount in earmarked Fixed Deposits with Mumbai District Central Co-op. Bank. The Provident Fund recovered from the salary of the employees alongwith Society's matching contribution and the pension contribution is most promptly remitted to Provident Fund Department, Govt. of India.

OBITUARY

We place on record our deep sense of sorrow for our members who left for heavenly abode during the year. We pay our respectful homage to them and convey our heartfelt condolences to the bereaved families.

ACKNOWLEDGMENTS

The Board of Directors thank all the members for the excellent co-operation extended throughout the year. The Board also thank the Management of NABARD for its support and assistance. Our thanks are also due to our Local Representatives at various offices of NABARD, for their assistance.

We thank the NABARD Officers' Association & the NABARD Employees' Association for their help from time to time.

We thank the Internal and Statutory Auditors for their guidance, co-operation and assistance. We sincerely thank the Central Registrar of Co-op. Societies, New Delhi and all our Bankers especially ICICI Bank & Bank of Baroda for their valuable co-operation.

With co-operative greetings,

For and on behalf of the Board of Directors

Place : Mumbai

Date : 16/10/2020



(Samidha Shinde)
Secretary



(R. Mohan)
Chairman

सन्माननीय सभासद बंधू - भगिनीनो,

संस्थेच्या छत्तीसाव्या वार्षिक सर्वसाधारण सभेसाठी आपणा सर्वांचे हार्दिक स्वागत करताना व छत्तीसावा वार्षिक अहवाल आणि दि. ३१ मार्च २०२० रोजी संपलेल्या वर्षाचे लेखापरिक्षित ताळेबंद आपणासमोर सादर करताना संचालक मंडळास अत्यंत आनंद होत आहे. यावर्षी देखील संस्थेने आपणा सर्वांच्या सहकार्याने सर्वांगीण प्रगती करण्यात सातत्य राखले आहे. आम्हाला सांगण्यास आनंद होत आहे की, संस्थेची वित्तीय उलाढाल गतसालच्या रु. १७६.३० कोटीवरून रु. १७६.३२ पर्यंत गेली.

सदस्यत्व :

अहवालसाली ९६ नवीन सदस्यांची नोंदणी झाली. तसेच मृत, निवृत्त अथवा राजीनामा दिल्यामुळे सदस्यसंख्या २८२ नी कमी झाली. दि. ३१ मार्च २०२० रोजी पटावर असलेली सदस्य संख्या ३०८८ आहे. संस्थेच्या विविध कल्याणकारी योजना, कर्ज आणि ठेवीवरील स्पर्धात्मक व्याजदर, अधिकतम लाभ, कार्यक्षम आणि तत्पर सेवा आणि स्वकष्टार्जित धनाच्या सुरक्षिततेबद्दल दृढविश्वास अशा अनेक विविध बाबींमुळेच सदस्य संस्थेच्या कार्यावर समाधानी आहेत.

भाग भांडवल आणि भांडवल ठेवी :

अहवालसाली संस्थेचे वसूल भाग भांडवल रु. २७.३६ लाख झाले. संस्थेच्या प्रत्येक सदस्याकडून भांडवली ठेवीपोटी मासिक वर्गणी रु.४०/- घेतली जाते. या ठेवीमधील शिल्लक अहवाल साली रु.७३८.७५ लाख झाली.

ठेवी आणि निधी व्यवस्थापन :

संस्थेच्या निधीचा उचित विनियोग सोसायटीच्या व्यवसायामध्ये अत्यंत कुशलतेने करण्यात आलेला आहे. दि. ३१ मार्च २०२० अखेर संस्थेतील एकूण ठेवी रु. १३७.४१ कोटी झाल्या. अहवालसाली दि. ३१ मार्च २०२० अखेर मुंबई बँक आणि इतर नागरी सहकारी बँकामध्ये सोसायटीने रु. ६३.१६ कोटींची गुंतवणूक केली.

सदस्य सद्विच्छा ठेव योजना :

सदस्य सद्विच्छा ठेव योजनांचे सदस्यत्व सर्व सभासदांना अनिवार्य आहे. सदस्यांकडून एकूण वसुली रु. ३५०/- प्रतिमहा करण्यात येते. त्याचप्रमाणे आर्थिक सहाय्य रु. ५,००,०००/- लाख पर्यंत देण्यात येते.

अहवालसाली ०८ मृत सदस्यांच्या वारसांना या योजनेतून एकूण रु. ३०,६४,०००/- आर्थिक सहाय्य देण्यात आले तसेच आतापर्यंत एकूण २५९ मृत सदस्यांच्या वारसांना या योजनेतून रु. ४,३७,०४,०००/- आर्थिक सहाय्य देण्यात आले आहे.

कर्ज आणि उचली :

अहवालसाली संस्थेची कर्ज आणि उचलीची रक्कम रु. १०८.७३ कोटी रुपये झाली. म्हणजेच अहवालसाली कर्ज आणि उचलीच्या रकमेत रु. ४.०६ कोटी किंवा ३.८८% नी वाढ झाली.

सदस्यांच्या गुंतवणूकीवरील लाभ :

संस्थेने मागील वर्षाप्रमाणे समभागांवरील लाभांश २५%, भांडवली ठेवीवरील व्याजदर १५.५%, आणि सभासदांनी कर्जावर दिलेल्या व्याजावर ९% सुट देण्याची संचालक मंडळ शिफारस करित आहे. या व्यतिरिक्त दि. ३१ मार्च २०२० ह्या दिवशी पटावर असणाऱ्या सर्व साधारण सभासदांना रोख बोनस म्हणून प्रत्येकी रु. १,१००/- आणि विशेष स्मृतिचिन्ह म्हणून रु. ६००/- देण्याची शिफारस संचालक मंडळ करत आहे.

राखीव निधी :

संस्थेच्या वैधानिक राखीव निधीची रक्कम दि. ३१ मार्च २०१९ रोजी ३२०.२९ लाखांवरून दि. ३१ मार्च २०२० रोजी रु. ३४८.२४ लाख झाली.

राखीव निधीची स्वतंत्र निर्धारित गुंतवणूक करण्यात येते.

शैक्षणिक पारितोषिके :

शैक्षणिक क्षेत्रात उत्तम यश संपादन करणाऱ्या सभासदांना आणि त्यांच्या कुटूंबियांना संस्थेतर्फे दर वर्षी पारितोषिके दिली जातात. या योजनेसंबंधी माहिती आणि यशस्वी विजेत्यांची नावे स्वतंत्रपणे या अहवालात दिलेली आहेत. ह्या वर्षी सदर योजने अंतर्गत एकूण रु. १९,०३८/- चे वाटप करण्यात आले.

भेटवस्तू :

संस्थेचे सलग ५ वर्षांहून जास्त काळ जे सदस्य आहेत अशांना त्यांच्या निवृत्तीच्या वेळी संस्थेकडून रु. ५,०००/- भेटवस्तू म्हणून दिली जाते. या वर्षी सेवा निवृत्त सदस्यांना मिळून एकूण रु. १३,२५,०००/- देण्यात आले.

श्री सत्यनारायण महापूजा आणि लक्ष्मीपूजन

श्री. जी. आर. चिंताला, अध्यक्ष नाबार्ड (तत्कालिन मुख्य महाप्रबंधक) यांच्या हस्ते श्री सत्यनारायणाची महापूजा दि. ०६ ऑगस्ट २०१९ रोजी संपन्न झाली. तसेच श्री. अरुण कुमार शुक्ला, मुख्य महाप्रबंधक नाबार्ड, मुंबई यांच्या हस्ते लक्ष्मीपूजनाचा कार्यक्रम दि. २३ ऑक्टोबर २०१९ रोजी पार पडला.

लेखापरिक्षण :

अहवालसाली संस्थेचे हिशेब मे. एस. पी. देसाई आणि कं. सनदी लेखापाल यांनी अंतर्गत हिशेब तपासनीस तसेच कर तपासनीस म्हणून तपासले. सन २०१९-२०२० सालासाठी मे. एस. एन. काटदरे आणि कं. यांची सनदी लेखापाल वैधानिक लेखापरिक्षक म्हणून संचालक मंडळाने नेमणूक केली होती. आम्हाला कळविण्यास आनंद होतो की, २०१९-२०२० लेखापरिक्षणाचे काम पूर्ण झाले असून यावर्षीही संस्थेस 'अ' लेखावर्ग मिळाला आहे.

नफ्याचा विनियोग :

दि. ३१ मार्च २०२० अखेर संस्थेला रु. १,१२,६०,८८९/- चा निव्वळ नफा झाला. मागील वर्षाची शिल्लक जमेस धरून आणि गेल्या वर्षी झालेल्या अधिक तरतूदी लक्षात घेऊन विनियोगासाठी रु. १,२०,१७,६५२/- चा नफा उपलब्ध होतो. सदर नफ्याचा विनियोग करण्यासाठी संचालक मंडळ खालीलप्रमाणे शिफारस करीत आहे.

तपशिल	2018-2019 Rs.	2019-2020 Rs.
वैधानिक राखीव निधी @ २५% बहुराज्यीय स. सो. कायदा २००२ कलम ६३ (१) (अ) अन्वये	२७,९५,२३८	३०,०४,४९३
शैक्षणिक निधी (N.C.U.I) @ १% बहुराज्यीय स. सो. कायदा २००२ कलम ६३(१) (C) अन्वये	१,११,८१०	१,२०,१७७
आपत्कालीन राखीव निधी १०% बहुराज्यीय स. सो. कायदा २००२ कलम ६३(१) (क) अन्वये	११,१८,०९५	१२,०१,७६५
लाभांश २५%	९,६०,०००	७,८०,०००
रोख बोनस	३८,६०,०००	३३,९६,८००
सदस्य शिक्षण व कल्याण निधी	७,६५,०००	२०,००,०००
कर्मचारी शिक्षण व कल्याण निधी	१,००,०००	१,००,०००
लाभांश समकरण निधी	१०,०००	१०,०००
सदस्य सद्विच्छा ठेव योजनांतर्गत देणी	२,००,०००	२,००,०००
कर्मचारी वेतन (फरक)	७,५०,०००	७,५०,०००
संगणक विकास निधी	५,००,०००	---
व्यावसायिक आकस्मितता निधी	---	४,५०,०००
शिल्लक पुढील सालाकरीता	१०,८०९	४,४९७
एकूण	१,११,८०,९५२	१,२०,१७,६५२

संस्थेचे कर्मचारी

संस्थेच्या कर्मचाऱ्यांनी प्रामाणिकपणे आणि आत्मियतेने केलेल्या कामामुळेच संस्थेची भरघोस प्रगती होऊ शकली. एक जबाबदार व्यवस्थापन म्हणून आपली सोसायटी दरवर्षी कर्मचाऱ्यांच्या ग्रॅज्युईटीची तरतूद करून ती रक्कम मुंबई बँकेत गुंतवते. सोसायटी कर्मचाऱ्यांचा भविष्य निर्वाह निधी, त्यावरील संस्थेचे अंशदान, निवृत्तीवेतन निधी न चुकता भारत सरकारच्या भविष्य निर्वाह विभागाकडे पाठवते.

भावपूर्ण श्रध्दांजली :

अहवालसाली निधन पावलेल्या सदस्यांना आमची भावपूर्ण श्रध्दांजली. त्यांच्या आत्म्यास चिरशांती लाभो हीच ईश्वरचरणी प्रार्थना. त्यांच्या कुटुंबियांच्या दुःखात आम्ही सहभागी आहोत.

कृतज्ञता :

संचालक मंडळ सर्व सदस्यांचे, त्यांनी केलेल्या सहकार्याबद्दल कृतज्ञतापूर्वक आभार मानीत आहे. तसेच नाबार्ड व्यवस्थापनाचे त्यांनी केलेल्या सहाय्याबद्दल आभार मानीत आहे. त्याचप्रमाणे विविध क्षेत्रीय कार्यालयांतील आमच्या मान्यवर स्थानिक प्रतिनिधींचेही त्यांच्या उत्तम सहकार्याबद्दल संचालक मंडळ आभार मानीत आहे.

आम्ही नाबार्ड ऑफिसर्स असोसिएशन आणि नाबार्ड एम्प्लॉईज असोसिएशन यांचे त्यांच्या अखंड सहकार्याबद्दल आणि मार्गदर्शनाबद्दल आभार मानीत आहोत.

त्याचप्रमाणे मा. केंद्रीय निबंधक, सहकारी संस्था, नवी दिल्ली यांनी वेळोवेळी केलेल्या मार्गदर्शनाबद्दल आणि आमच्या सर्व बँकर्सचे, विशेषतः आयसीआयसीआय बँक आणि बँक ऑफ बडोदा यांचे त्यांनी केलेल्या सहकार्याबद्दल आभार मानीत आहोत.

स्थळ :- मुंबई

दिनांक :- १६/१०/२०२०

(समिधा शिंदे)

कार्यवाह

(आर. मोहन)

अध्यक्ष

MEMBERSHIP / सभासदत्व

1. A full time employee of National Bank for Agriculture and Rural Development (excluding an employee on deputation / part time / contractual appointment with the Bank) can become a member of the Society by paying initial deposit of Rs. 515/- (Share Capital Rs. 10/- + Entrance fee Rs. 5/- + Saving Deposit Rs. 500/-).

राष्ट्रीय कृषी आणि ग्रामीण विकास बँकेतील पूर्णवेळ कर्मचाऱ्यांस (प्रतिनियुक्त कर्मचारी, अर्धवेळ व कंत्राटी पध्दतीच्या नियुक्ती वरील कर्मचाऱ्यांव्यतिरिक्त) शुल्क रु. ५१५/- (भाग भांडवल रु. १०/- प्रवेश शुल्क रु. ५/-, बचत ठेव रु. ५००/-) भरून सभासद होता येईल.

2. Organisations / Associates formed by the employees of NABARD / employees retired from services of NABARD / employees on contractual appointment or deputation or working for only part time with NABARD may be admitted as nominal members of the Society on payment of Rs. 100/- as an entrance fee and a minimum Rs. 500/- towards Saving Deposit and such nominal member shall enjoy various deposit facilities only.

नाबार्डच्या कर्मचाऱ्यांनी स्थापन केलेल्या संस्था/मंडळे, सेवानिवृत्त कर्मचारी, तसेच कंत्राटी पध्दतीच्या नियुक्तीवरील कर्मचारी व प्रतिनियुक्तीवरील कर्मचारी किंवा नाबार्डमधील अर्धवेळ कर्मचारी यांना प्रवेश शुल्क रु. १००/- व बचत खाती किमान रु. ५००/- भरून नाममात्र सदस्य होता येईल. अशा सदस्यांना फक्त विविध ठेवींच्या सुविधाच उपलब्ध होतील.



INTERNAL AUDITOR'S REPORT

We have audited the attached Balance Sheet of the NABARD Employees' Co-op Credit Society Ltd., Mumbai as on 31 March 2020 and also the annexed Profit & Loss Account for the year ended 31 March 2020. We report, subject to Statutory Auditor's Report and our observations attached separately, that :

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief necessary for the purpose of our audit and have found them satisfactory.
- b) In our opinion, proper books of accounts, as required by the Multi-State Co-operative Societies Act, 2002 and Rules made thereunder and the Bye-laws of the Society have been kept by the Society, so far as it appears from examination of those books.
- c) The Balance Sheet and the Profit & Loss Account dealt with by this Report are in agreement with the books of accounts maintained by the Society.
- d) In our opinion and to the best of our information and according to the explanations given to us, the said accounts give all the information required by the Multi-State Co-operative Societies Act, 2002 and Rules made thereunder in manner so required and give a true and fair view,
 - i) In the case of Balance Sheet, of the state of affairs of the Society as on 31 March 2020 and
 - ii) In case of Profit & Loss Account, of the PROFIT of the Society for the year ended on 31 March 2020.

Place : Mumbai

Date : 1st October, 2020

M/s. S. P. Desai & Co.

Chartered Accountants

STATUTORY AUDITOR'S REPORT

We have audited the attached Balance Sheet of the NABARD Employees' Co-op Credit Society Ltd., Mumbai as on 31 March 2020 and also the annexed Profit & Loss Account for the year ended 31 March 2020. We report, subject to our observations attached separately, that :

- a) We have obtained all the information and explanations, which to the best of our knowledge and belief necessary for the purpose of our audit and have found them satisfactory.
- b) In our opinion, proper books of accounts, as required by the Multi-State Co-operative Societies Act, 2002 and Rules made thereunder and the Bye-laws of the Society have been kept by the Society, so far as it appears from examination of those books.
- c) The Balance Sheet and Profit & Loss Account dealt with by this Report are in agreement with the books of accounts maintained by the Society.
- d) In our opinion and to the best of our information and according to the explanations given to us, the said accounts give all the information required by the Multi-State Co-operative Societies Act, 2002 and Rules made thereunder in manner so required and give a true and fair view,
 - i) In the case of Balance Sheet, of the state of affairs of the Society as on 31 March 2020 and
 - ii) In the case of Profit & Loss Account, of the PROFIT of the Society for the year ended on 31 March 2020.

As required by the Rule 27 (3) of the M.S.C.S. Rules 2002, prescribed particulars are furnished in the Schedule attached with this Report.

Place : Mumbai

Date : 7th October, 2020

M/s. S.N. Katdare & Co.

Chartered Accountants



BALANCE SHEET AS AT

CAPITAL & LIABILITIES	भागभांडवल व देणी	31.03.2019 Rs.	31.03.2020 Rs.
Authorised Share Capital (15,00,000 Shares of Rs. 10/- each)	अधिकृत भाग भांडवल	1,50,00,000	1,50,00,000
Subscribed Share Capital (2,73,643 Shares of Rs. 10/- each)	वसूल भाग भांडवल	31,05,780	27,36,430
Capital Deposit	मासिक भांडवली ठेव	7,26,76,238	7,38,74,688
Statutory & Other Reserves (Schedule No. 1)	वैधानिक व इतर गंगाजळी	5,49,70,819	6,03,99,278
Deposit (Schedule No. 2)	ठेवी	1,40,82,69,319	1,37,40,67,317
Current Liabilities & Provision (Schedule No. 3 (a) & 3 (b))	इतर देणी व तरतूदी	21,27,83,960	24,00,84,014
Net Profit (Schedule No. 4)	निव्वळ नफा	1,11,80,952	1,20,17,652
TOTAL	एकूण	1,76,29,87,068	1,76,31,79,379

PROFIT & LOSS ACCOUNT

EXPENDITURE	व्यय	31.03.2019 Rs.	31.03.2020 Rs.
Interest Paid (Schedule No. 9)	दिलेले व्याज	12,70,03,082	11,06,65,321
Management Expenses (Sche. No. 10)	व्यवस्थापन खर्च	87,55,034	1,93,69,415
Provision for encashment of Staff leave	कर्मचारी अवकाश रोखीकरण देय निधी तरतूद	7,00,000	---
Provision for Spl. Memento to Members	सभासद खास भेट तरतूद	19,91,000	---
Net Profit	निव्वळ नफा	1,05,14,746	1,12,60,889
TOTAL	एकूण	14,89,63,862	14,12,95,625

FOR NABARD EMPLOYEES' CO-OPERATIVE CREDIT SOCIETY LIMITED, MUMBAI.



(S. S. Shinde)
Secretary



R. Mohan
Chairman

Place : Mumbai.

Date : 16 / 10 / 2020



31 MARCH 2020

ASSETS	भागभांडवल व देणी	31.03.2019 Rs.	31.03.2020 Rs.
Cash & Bank Balance (Schedule No.5)	रोख व बँक शिल्लक	2,09,24,488	3,08,39,339
Investments (Schedule No. 6)	गुंतवणूक	67,85,70,662	63,15,94,224
Shares of MDCC Bank	मुंबई बँकेचे समभाग	6,26,000	6,26,000
Share of Mumbai Salary Earners Patpedhi	मुंबई पगारदार पतपेढी		
Sahakari Sangh	सहकारी संघाचे समभाग	500	500
Shares of Kokan Mahasangh	कोकण महासंघ समभाग	500	500
Furniture & Fixture (WDV)	फर्निचर	64	28,818
Computer & Related Equipment (WDV)	संगणक	26,609	2,307
Office Equipments	कार्यालय उपकरणे	16,226	13,792
Loans & Advances (Schedule No. 7)	कर्जे व उचली	1,04,66,58,212	1,08,72,72,485
Others Assets (Schedule No. 8)	इतर येणी	1,61,63,807	1,28,01,414
TOTAL	एकूण	1,76,29,87,068	1,76,31,79,379

FOR THE YEAR ENDED 31 MARCH 2020

INCOME	आय	31.03.2019 Rs.	31.03.2020 Rs.
Interest Received (Schedule No. 11)	आलेले व्याज	14,88,41,480	14,11,11,958
Other Receipts (Schdule No. 12)	इतर उत्पन्न	1,22,382	1,83,667
TOTAL	एकूण	14,89,63,862	14,12,95,625

FOR NABARD EMPLOYEES' CO-OPERATIVE CREDIT SOCIETY LIMITED, MUMBAI.

(S. J. Kotkar)
Treasurer

sd/-

(M/s. S. P. Desai & Co.)
Internal Auditors

sd/-

(M/s. S. N. Katdare & Co.)
Statutory Auditors



SCHEDULE NO. 1	परिशिष्ट क्र. १	31.03.2019 Rs.	31.03.2020 Rs.
Statutory & Other Reserves	वैधानिक गंगाजळी व इतर निधी		
Statutory Reserve Fund	वैधानिक राखीव निधी	3,20,28,770	3,48,24,007
Dividend Equalisation Fund	लाभांश समकरण निधी	20,00,000	20,10,000
Staff Gratuity Fund	कर्मचारी ग्रॅच्युइटी निधी	37,22,094	43,91,874
Staff Education & Welfare Fund	कर्म. शिक्षण व कल्याण निधी	5,18,735	6,18,735
Members Education & Welfare Fund	सदस्य शिक्षण व कल्याण निधी	0.00	47,691
Surety Relief Fund	जामीन सहाय्य निधी	9,24,288	10,15,534
Corpus of Surety Guarantee Fund	जामीन हमी निधी कोष	5,52,744	6,49,154
Unforeseen Business Contingency Fund	व्यावसायिक आकस्मितता निधी	28,52,253	28,52,253
Computer Development Fund	संगणक विकास निधी	7,25,231	12,25,231
Statutory Contingency Reserve Fund	आपत्कालीन राखीव निधी	1,16,46,704	1,27,64,799
TOTAL	एकूण	5,49,70,819	6,03,99,278

SCHEDULE NO. 2	परिशिष्ट क्र. २	31.03.2019 Rs.	31.03.2020 Rs.
Deposits	ठेवी		
Members Benevolent Deposit (i to viii)	सदस्य सदिच्छा ठेवी (१ ते ८)	14,29,94,400	14,12,00,260
Saving Bank Deposit	बचत ठेवी	20,50,40,681	23,66,89,651
Voluntary Recurring Deposit	स्वेच्छा आवर्ती ठेवी	2,20,33,000	2,35,20,000
Fixed Deposit	मुदत ठेवी	5,96,93,200	5,94,99,700
Dhanalaxmi Deposit	धनलक्ष्मी ठेवी	97,61,68,000	91,15,01,000
Lakhpatri Deposit	लखपती ठेवी	17,64,169	11,45,439
Kamdhenu Deposit	कामधेनू ठेवी	4,09,289	3,15,377
Staff Capital Deposit	कर्मचारी भांडवल ठेवी	1,66,580	1,95,890
TOTAL	एकूण	1,40,82,69,319	1,37,40,67,317



SCHEDULE NO. 3 - A	परिशिष्ट क्र. ३ अ	31.03.2019 Rs.	31.03.2020 Rs.
Interest payable on Deposits/Loans	ठेवी व कर्जावर देय व्याज		
Saving Deposit	बचत ठेव	—	40,44,700
Voluntary Recurring Deposit	स्वेच्छा आवर्ती ठेवी	12,58,165	16,17,692
Fixed Deposit	मुदत ठेवी	1,15,495	54,908
Dhanlaxmi Deposit	धनलक्ष्मी ठेवी	6,54,54,412	6,61,21,176
Staff Capital Deposit	कर्मचारी भांडवल ठेवी	23,471	27,199
Lakhpatri Deposit	लखपती ठेवी	10,57,037	7,09,274
Kamdhenu Deposit	कामधेनू ठेवी	2,12,758	1,51,570
Capital Deposit	भांडवल ठेवी	1,09,45,000	1,13,00,000
Members Benevolent Deposit	सदस्य सदिच्छा ठेवी	7,45,00,000	7,80,00,000
TOTAL 3-A	एकूण	15,35,66,338	16,20,26,519

SCHEDULE NO. 3 - B	परिशिष्ट क्र. ३ ब	31.03.2019 Rs.	31.03.2020 Rs.
Current Liabilities & Provisions	इतर देणी व तरतूद		
Salary Adjustment	वेतन समायोजन	3,71,406	4,58,261
Statutory Audit Fees Payable	वैधानिक लेखापरिक्षण शुल्क	56,000	71,000
Internal Audit Fees Payable	अंतर्गत लेखापरिक्षण शुल्क	24,200	36,000
Dues payable to Ex-Members	माजी सदस्यांची देणी	71,74,588	1,10,22,375
Provision for claims under MBDS	सदिच्छा ठेव योजना तरतूद	3,83,58,147	4,25,44,905
Unpaid Dividend	अदावी लाभांश	824	1,01,808
Rebate on int. recd. on loans payable	वसूल कर्ज व्याजावर सूट	86,04,876	92,48,649
Spl. Memento to Members	सभासदांना खास भेट	19,91,000	18,57,600
Salary & wages (Arrears) pay. to staff	कर्मचारी देय वेतनाची तरतूद	8,67,859	16,17,859
Encashment of staff leave payable	कर्मचारी अवकाश रोखी. देय	6,94,280	5,23,951
Staff Provident Fund	कर्मचारी भविष्य निर्वाह निधी	64,092	85,544
Staff Pension Fund	कर्मचारी पेन्शन निधी	8,750	8,750
Staff Profession Tax	कर्मचारी व्यवसाय कर	1,600	20,200
Staff Contribution to Employees Union	कर्मचारी संघटनेचे योगदान	—	135
Staff Welfare Tax	कर्मचारी कल्याण कर	—	288
Salary Payable	कर्मचारी वेतन	—	2,991
TDS from Contractor	स्त्रोत कर	—	157
Monthly Recovery	मसिक वसुली	—	2,57,022
Provision for Govt. dues	शासकीय देणी तरतूद	—	92,00,000
Computer Software Development Charges	संगणक विकास खर्च देय	10,00,000	10,00,000
TOTAL 3 B	एकूण ३ - ब	5,92,17,622	7,80,57,495
TOTAL 3 A + 3 B	एकूण ३ अ+३ ब	21,27,83,960	24,00,84,014



SCHEDULE NO. 4	परिशिष्ट क्र. ४	31.03.2019 Rs.	31.03.2020 Rs.
Profit & Loss Account	नफा - तोटा		
Last Year Balance after Appro. of Profit	नफा विनीयोजना नंतर शिल्लक	10,028	10,809
Excess Provision of last year b/f	मागील वर्षाची जादा तरतूद	6,56,178	745955
Net Profit as per P & L Account	नफा-तोटा पत्रकाप्रमाणे निव्वळ नफा	1,05,14,746	11260888
TOTAL	एकूण	1,11,80,952	1,20,17,652

SCHEDULE NO. 5	परिशिष्ट क्र. ५	31.03.2019 Rs.	31.03.2020 Rs.
Cash & Bank Balances	रोख व बँक शिल्लक		
Cash in hand	रोख रक्कम	40,71,124	14,18,836
ICICI Bank, Bandra	आयसीआयसीआय बँक बांद्रा	1,05,20,716	1,33,23,149
Other Banks	इतर बँका	63,32,648	1,60,97,354
TOTAL	एकूण	2,09,24,488	3,08,39,339

SCHEDULE NO. 6	परिशिष्ट क्र. ६	31.03.2019 Rs.	31.03.2020 Rs.
Investments	गुंतवणूक		
Fixed Deposits with	बँकामधील ठेवी		
M.D.C.C. Bank	मुंबई बँक	4,08,61,000	6,29,61,000
Other Banks (Fixed Deposits)	इतर बँका (मुदत ठेवी)	63,77,09,662	56,86,33,224
TOTAL	एकूण	67,85,70,662	63,15,94,224



SCHEDULE NO. 7	परिशिष्ट क्र. ७	31.03.2019 Rs.	31.03.2020 Rs.
Loans & Advances	कर्जे व उचली		
Regular Loan	नियमित कर्ज	68,38,63,113	71,91,79,614
Special Long Term Loan	विशेष दीर्घ मुदत कर्ज	32,11,82,228	33,98,37,530
Advance for Article	गृहवस्तू खरेदी उचल	6,31,326	3,38,766
Advance Against Salary	वेतन उचल	26,82,185	21,55,635
Advance Against Deposits	ठेवीवरील उचल	1,45,49,200	53,20,700
Educational Loan	शैक्षणिक कर्ज	2,37,50,160	2,04,40,240
TOTAL	एकूण	1,04,66,58,212	1,08,72,72,485

SCHEDULE NO. 8	परिशिष्ट क्र. ८	31.03.2019 Rs.	31.03.2020 Rs.
Other Assets	इतर येणी		
Recovery Adjustment	वसुली समायोजन	49,077	---
Cost of Stamp Papers	स्टॅम्प पेपर मुल्य	25,300	42,700
Loan App. Franking Charges Receivable	मुद्रांक छपाई येणे रक्कम	2,530	4,270
Advance Paid for Govt. Dues	अनामत शासकीय येणे	7,37,690	18,38,690
Staff LIC Premium Receivable	कर्मचारी एल.आय.सी. येणे	---	591
TDS Paid on Cash Withdrawal	रोखीवरील कर	---	18,70,000
Interest Receivable on Loans	कर्जावरील व्याज	9,27,960	6,31,938
Interest Receivable on Fixed Deposits	बँकांच्या मुदत ठेवीवरील येणे व्याज	1,44,21,250	84,13,225
TOTAL	एकूण	1,61,63,807	1,28,01,414



SCHEDULE NO. 9	परिशिष्ट क्र. ९	31.03.2019 Rs.	31.03.2020 Rs.
Interest Paid on Deposits / Loans	ठेवी व कर्जावर देय व्याज		
Saving Deposit	बचत ठेवी	68,26,331	76,42,068
Voluntary Recurring Deposit	स्वेच्छा आवर्ती ठेवी	13,42,404	16,64,183
Fixed Deposit	मुदत ठेवी	45,19,472	26,91,077
Dhanalaxmi Deposit	धनलक्ष्मी ठेवी	6,92,04,589	6,91,95,299
Lakhpatri Deposit	लखपती ठेवी	1,75,357	85,792
Capital Deposit	भांडवली ठेवी	1,09,45,000	1,13,00,000
Kamdhenu Deposit	कामधेनू ठेवी	25,243	19,046
Members Benevolent Deposit	सदस्य सदिच्छा ठेवी	3,38,00,032	1,78,97,379
Staff Capital Deposit	कर्मचारी भांडवल ठेवी	23,471	27,199
Corpus of Surety Guarantee Fund	सदस्य जामीन हमी निधी	54,874	55,274
Bank Overdraft	बँक ओव्हर ड्राफ्ट	86,309	88,004
TOTAL	एकूण	12,70,03,082	11,06,65,321

SCHEDULE NO. 10	परिशिष्ट क्र. १०	31.03.2019 Rs.	31.03.2020 Rs.
Management Expenses	व्यवस्थापन खर्च		
Staff	कर्मचारी	63,61,317	67,60,454
Administrative	प्रशासकीय	23,93,717	1,26,08,961
TOTAL	एकूण	87,55,034	1,93,69,415



SCHEDULE NO. 11	परिशिष्ट क्र. ११	31.03.2019 Rs.	31.03.2020 Rs.
Interest Received on Loans & Investments	कर्ज आणि गुंतवणूकीवर मिळालेले व्याज		
Regular Loan	नियमित कर्ज	5,82,30,476	6,80,03,746
Special Long Term Loan	विशेष दीर्घ मुदत कर्ज	3,08,39,329	3,23,22,813
Article Advance	गृहवस्तु खरेदी कर्ज	43,36,534	40,915
Salary Advance	वेतन उचल	2,85,549	2,49,687
Advance Against Deposits	ठेवीवरील कर्ज	6,57,099	4,39,260
Advance Against NSCs	राष्ट्रीय बचत रोख्यांवरील उचल	706	---
Educational Loan	शैक्षणिक कर्ज	23,88,828	21,71,187
Penal Interest	दंड व्याज	19,911	1,24,388
Int. Received - FD with Banks	बँकामधील ठेवीवरील व्याज	6,06,87,924	4,70,08,611
TOTAL	एकूण	15,74,46,356	15,03,60,607
Less : Rebate on Interest on Loans	वजा : वसूल कर्ज व्याजावर सुट	86,04,876	92,48,649
TOTAL	एकूण	14,88,41,480	14,11,11,958

SCHEDULE NO. 12	परिशिष्ट क्र. १२	31.03.2019 Rs.	31.03.2020 Rs.
Other Receipts	इतर उत्पन्न		
Service charges from members	सभासदांकडून सेवा शुल्क	1,22,382	1,20,441
Dividend on Shares (M.D.C.C. Bank)	समभागांवरील लाभांश (मुंबे बँक)	—	63,226
TOTAL	एकूण	1,22,382	1,83,667

SCHEDULE NO. 13

NOTES TO THE ACCOUNTS

- Significant Accounting Policies
 - The financial statements are prepared on the basis of historical cost convention.
 - The Society is following Mercantile System of Accounting.
 - The depreciation is provided on Fixed Assets on W.D.V. of the assets. The depreciation is provided @10% on the Furniture and fixture @60% on the computer & related equipments, & @ 15% on office Equipments as per the rates prescribed by the IT Authorities.
 - Investments are made in the Fixed Deposits with the Banks and hence stated at cost.
- Previous year's figures have been regrouped wherever necessary to make them comparable with the current year's figures.

MEMBERS BENEVOLENT DEPOSIT SCHEME

सदस्य सदचिछा ठेव योजना

SCHEDULE OF BENEFITS UNDER THE SCHEME

योजनांतर्गत मिळणाऱ्या लाभाचा तक्ता

If Member's death occurs	Assistance under Scheme / योजनांतर्गत सहाय्य		
	M.B.D.S. I to VII Rs.	M.B.D.S. VIII (1-1-2016) Rs.	M.B.D.S. I to VIII Rs.
Monthly Contribution	230	120	350
1. After admission but before completion of 12 months	11,000	6,000	17,000
2. After 12 months but before completion of 24 months	23,000	12,000	35,000
3. After 24 months but before completion of 36 months	47,000	24,000	71,000
4. After 36 months but before completion of 48 months	1,14,000	42,000	1,56,000
5. After 48 months but before completion of 60 months	1,30,000	54,000	1,84,000
6. After 60 months but before completion of 72 months	1,73,500	66,000	2,39,500
7. After 72 months but before completion of 84 months	2,07,000	78,000	2,85,000
8. After 84 months but before completion of 96 months	2,23,000	90,000	3,13,000
9. After 96 months but before completion of 108 months	2,56,500	1,02,000	3,58,500
10. After 108 months but before completion of 120 months	2,72,500	1,14,000	3,86,500
11. After 120 months but before completion of 132 months	3,06,000	1,26,000	4,32,000
12. After 132 months but before completion of 144 months	3,22,000	1,38,000	4,60,000
13. After 144 months	3,50,000	1,50,000	5,00,000

MEMBERS BENEVOLENT DEPOSIT SCHEME

सदस्य सदिच्छा ठेव योजना

MONTHLY SUBSCRIPTION FROM MEMBERS

Balance as at 31st March 2019	३१ मार्च २०१९ अखेरच्या शिल्लक ठेवी	14,29,94,400
Add : Contributions during the Year	अधिक : वर्षभरातील वर्गणी	1,31,44,067
Less : Refunded to Members on Retirements / Resignations	वजा : निवृत्त व राजीनामे दिलेल्या सभासदांना परत केलेली ठेव	1,45,16,547
Deposits of deceased members		
Transferred to Claims Under M.B.D. Scheme	दिवंगत सभासदांच्या हस्तांतरीत ठेवी	4,21,660
Balance as at 31st March 2020	३१ मार्च २०२० अखेरच्या शिल्लक ठेवी	14,12,00,260

INTEREST ON M.B.D.

सदिच्छा ठेवीवरील व्याज

Paid to the members on Retirements / Resignations	निवृत्त / राजीनामे दिलेल्या सभासदांना दिलेले	77,68,281
Transferred to Claim Under M.B.D. Scheme	सभासद सदिच्छा ठेव योजनेत हस्तांतरीत	2,32,436
Provision for interest payable for the year	देय व्याजाची तरतूद	35,00,000
Total interest for the year	सभासद सदिच्छा ठेवीवरील एकूण व्याज	1,15,00,717

PROVISION FOR CLAIM UNDER M.B.D. SCHEME सदिच्छा ठेवीवरील व्याज तरतूद

Balance as at 31 March 2019	३१ मार्च २०१९ अखेरची शिल्लक	3,83,58,147
Interest on Deposits under the Scheme	योजनांतर्गत ठेवीवरील व्याज	63,96,662
Transferred from profit (2018-19)	२०१८-१९ च्या नफ्यातून तरतूद	2,00,000
		4,49,54,809
Less : Assistance paid under the Scheme	वजा : दिलेले सहाय्य	
Claims received - 08	दिवंगत सभासदांचे दावे - ०८	
Assistance paid to the nominees	वारसांना दिलेली रक्कम	30,64,000
Less : Deposit (with interest) of the deceased members	वजा : दिवंगत सभासदांची व्याजासकट ठेव	6,54,096
Net assistance paid	दिलेली निव्वळ रक्कम	24,09,904
Balance as at 31 March 2020	३१ मार्च २०२० अखेरची शिल्लक	4,25,44,905

Nomination Facility

The nomination facility with a provision of printing the name of the nominee on the first page of pass book was offered by our society well before the concept emerged in banking sector. We earnestly request our members to check the same, inform any mistake to the society, ensure to change the nominations on account of change in marital status (marriage /death of spouse / divorce / remarriage etc.) due to death of the nominee, change in the nominee or name of the nominee, etc. We reiterate this request to update your nominee because many a cases of settlement of death claims are getting delayed because of differences in the name of the nominee. It may be noted that the society accepts only one nominee. (Please indicate contact number & address)

वारस नियुक्ती सुविधा

सोसायटीच्या बचत खाते पुस्तिकेत पहिल्या पानावर वारसाचे नाव दर्शविण्यात येते. सभासदांना विनंती करण्यात येते की, त्यांनी आपला वारस तपासून, त्यामध्ये जर काही बदल करावयाचे असतील. (उदा. चुकीचे नाव, विवाह झाल्यामुळे अथवा दिलेल्या वारसाचा मृत्यु झाल्याने इ.) तर लगेचच तसे बदल करून घ्यावेत. अन्यथा सभासदांच्या अकाली निधनाने त्याची देय रक्कम मिळण्यास अनेक अडचणी उद्भवतात आणि विलंब होतो. एका सभासदाने एकाच वारसाची नियुक्ती करावयाची आहे. कृपया सभासदांनी नोंद घ्यावी. (सोबत संपर्क क्रमांक व पत्ता लिहावा)

ASSISTANCE EXTENDED UNDER MEMBERS BENEVOLENT DEPOSIT SCHEME DURING THE YEAR 2019 - 2020

SR. NO.	NAME	CENTER	EXPIRED ON	ASSISTANCE UNDER MBDS
1.	Sanjay P. Nayse	Uttarakhand	12.09.2018	3,74,000
2.	J. S. V. Raghu	Chennai	30.11.2018	3,74,000
3.	R. V. Reddy	Mumbai	10.12.2018	3,74,000
4.	Kishore G. Acharya	Ahmedabad	04.06.2019	3,92,000
5.	Ramesh D. More	Mumbai	22.06.2019	3,74,000
6.	Laishram M. Singh	Guwahati	22.09.2019	3,92,000
7.	Tejpal B. Kotian	Mangalore	20.11.2019	3,92,000
8.	Nitin D. Sardesai	Mumbai	13.12.2019	3,92,000
	Total			30,64,000

DEPOSIT SCHEMES (w.e.f. 16 July 2020)

SAVING DEPOSIT	Rate of Interest	4.00% p.a.
	Minimum balance in SBA/c.	Rs. 500/-

FIXED DEPOSIT	6 months to less than 1 year	5.50% p.a.
	1 year to less than 2 years	6.00% p.a.
	2 years and above upto 5 years	6.50% p.a.
	Minimum Deposit : Rs. 1000/- and thereafter in multiples of Rs. 1000/- Half yearly interest will be credited to Saving Account	

DHANLAXMI DEPOSIT	Minimum Deposit Rs. 1000/- and in multiples thereof.
	Rs. 1,000/- invested today will mature after the period as indicated below :

Period (Months)	12	24	36	48	60
Maturity Amount	1061	1138	1213	1294	1380

Term Deposit Receipts are required to be renewed within one month from the date of their maturity. In the event of the Term Deposit Receipt being presented for renewal after one month from the date of its maturity, the said Term Deposit Receipt can be renewed only with effect from the said presentation date on the terms and conditions prevailing on that date. The Deposit shall earn interest at the savings bank account rate for the intervening period.

If the Term Deposit Receipt is not renewed, the said deposit shall earn interest @ saving bank account rate only after completion of one month from the original maturity date till the date the said Receipt is presented in Society office.

This change is effective from 01 January 2017.

RECURRING DEPOSIT	Minimum monthly instalment Rs. 500/- and thereafter in multiples of Rs. 500/- can be recovered from Salary. Maturity amount will be credited to Saving Account after one month from the date of receipt of last instalment or on due date, whichever is later.
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Rs. 500/- invested monthly will mature after the period as indicated below :

Period (Months)	12	24	36	48	60
Maturity Amount	6198	12843	19912	27453	35495

While the first instalment of Recurring Deposit can be through Cash/Saving bank Account, the subsequent instalments shall compulsorily be through salary.

SALIENT FEATURES OF EDUCATIONAL PRIZES SCHEME

The Society gives Cash Prize of Rs. 501/- each to the members, their spouses and dependent children, on their securing required percentage of marks in the following examinations :

1. S.S.C. & Its equivalent : Atleast 80% Marks in Aggregate
2. H.S.C. & its equivalent : Atleast 75% Marks in Aggregate in Science
Atleast 70% Marks in Aggregate in Arts & Commerce
3. Degree : Atleast 1st Class
4. Post-graduate : Atleast 1st Class
5. Doctorate : Pass

In order to be eligible for a prize under the scheme, self attested copy and the mark sheet must be received in Society's office before 31 December of the year in which the result is declared. The member may write in english the name of the student, name and saving account of the member, center, name of examination (S.S.C., H.S.C., Graduation, Post Graduation) and the name of board, percentage of marks on the backside of xerox of the marksheet. In case the concerned board awards CGPA, grade, etc., a copy of conversion certificate / table may please be attached,

Applications received from 1st January to 31st December will be considered and awards declared in the month of January of the successive year and the names will be published in the Annual Report to be published immediately thereafter. The prize amounts will be credited to the Saving Account of the members with the Society.

Kindly note that applications by email, downloaded marksheets / certificates are not accepted, as there is sufficient time to send self attested xerox copies of the original marksheets available from the Board, University etc.

EDUCATIONAL PRIZES SCHEME

(MERIT ROLL)

For the academic year 2018-2019 following persons have been awarded prizes under the above scheme.

Sr. No.	MEMBER	OFFICE	STUDENT	RELATION	EXAM
1.	T. K. PREMKUMAR	THIRUVANTHAPURAM	AADESH	SON	S.S.C
2.	MANOJ KUMAR K V	THIRUVANTHAPURAM	PARTHIV	SON	S.S.C
3.	MAHESWAR SAHOO	BHUBANESWAR	RASHMI RAJAN	SON	S.S.C
4.	SEEMA D'COSTA	MUMBAI	KRIS	SON	S.S.C
5.	NIRMAL KUMAR	BANGALORE	NAMAN	SON	S.S.C



Sr. No.	MEMBER	OFFICE	STUDENT	RELATION	EXAM
6.	S. SOMASUNDARAM	TELANGANA	SM. THEJASWINI	DAUGHTER	S.S.C
7.	SHRIPAD V. PIWALATKAR	PUNE	SONSHREE	DAUGHTER	S.S.C
8.	BIPIN CHANDRA DAS	GUWAHATI	NILOTPAL	SON	S.S.C
9.	KAMAL KRISHNA GUPTA	LUCKNOW RO	ARPIT	SON	S.S.C
10.	G. RAJITHA	TELANGANA	KAVYA SUDHA	DAUGHTER	S.S.C
11.	SADASHIV R. DICHOLKAR	MUMBAI	SIDDHESH	SON	S.S.C
12.	BHAGWAN M. DICHOLKAR	MUMBAI	DIKSHA	DAUGHTER	S.S.C
13.	SHASHI KUMAR	PUNJAB	VIVEK	SON	S.S.C
14.	T. GEETHA	LUCKNOW NBSC	R. HARIHARAN	SON	S.S.C
15.	KARUNAKAR SAHOO	BHUBANESWAR	SUBASISH	SON	S.S.C
16.	S. R. PANDA	RANCHI	SATISH	SON	S.S.C

Sr. No.	MEMBER	OFFICE	STUDENT	RELATION	EXAM
1	BIJAY KUMAR JAMUDA	THIRUVANATHAPURAM	DEBASMITA	DAUGHTER	H.S.C.
2	M. S. RAGHAVENDRA	CHENNAI	SMRUTHI	DAUGHTER	H.S.C.
3	SUNIL PAHUJA	HARYANA	MOKSH	SON	H.S.C.
4	DIPANKAR CHAKRABORTY	MUMBAI	ANANYA	DAUGHTER	H.S.C.
5	SMT. ASHA MONI GOGOI ROY	GUWAHATI	KASTUREE	DAUGHTER	H.S.C.
6	N. P. MOHAPATRA	H.O.	SHUBHAM	SON	H.S.C.
7	MEENU GUPTA	HARYANA	SARTHAK	SON	H.S.C.
8	M. V. GEORGE	THIRUVANATHAPURAM	MARY SANDRA	DAUGHTER	H.S.C.
9	LOKAYYA S. HIREMATH	BANGALORE	GAURI	DAUGHTER	H.S.C.
10	NARINDER KUMAR VERMA	HARYANA	NIKHIL	SON	H.S.C.



Sr. No.	MEMBER	OFFICE	STUDENT	RELATION	EXAM
11	PAVITHRAN NAIR	H.O.	KARTHIK	SON	H.S.C.
12	PATRICIA MATHEW	PUNE	STEFFI	DAUGHTER	H.S.C.
13	A. R. GOVEKAR	H.O.	PURVA	DAUGHTER	H.S.C.
14	V. R. SEJPAL	H.O.	TULSI	DAUGHTER	H.S.C.
15	G. K. KRISHNANI	BHOPAL	YASH	SON	H.S.C.
16	S. S. BAWANE	PUNE	ATHARVA	SON	H.S.C.
17	AKSHATA A. MAHADIK	HO	JYOTI	DAUGHTER	H.S.C.

Sr. No.	MEMBER	OFFICE	STUDENT	RELATION	EXAM
1.	T. LAKSHMINARAYANAN	PUNE	L. SUSHMITHA	DAUGHTER	M.TECH
2.	N. S. PUROHIT	HYDERABAD	DHANANJAY	SON	B.CA
3.	MANJULA WADHWA	HARYANA	PRATEEK	SON	B.SC.
4.	D. G. SANKPAL	H.O.	SANKET	SON	B.E
5.	B. J. SONAWANE	PUNE	AKSHAY	SON	B.E

The prize amounts have been credited to the saving account of respective members.



OUR LOCAL REPRESENTATIVES

No.	R.O./S.O./T.E.	Name	Name
1.	ANDAMAN & NICOBAR R.O., PORT BLAIR	NIMAI MONDAL	
2.	ANDHRA PRADESH R.O. HYDERABAD	P. RAMESH	N. SATYANARAYANA
3.	ARUNACHAL PRADESH R.O. ITANAGAR	ANIRUDHA ROY CHOUDHARY	
4.	ASSAM R.O. GUWAHATI	SUDHIR SEAL	
5.	BIHAR R.O., PATNA	N. K. SINGH	
6.	BIRD. LUCKNOW	RAMKIRTI	B. B. SINGH
7.	CHHATTISGARH R.O. RAIPUR	VIJAY CHANDEKAR	
8.	GOA R.O., PANAJI	C. BRITTO	
9.	GUJARAT R.O., AHMEDABAD	PRADEEP NAIR	
10.	HIMACHAL PRADESH R.O., SHIMLA	NARESH KUMAR	
11.	JAMMU & KASHMIR R.O., JAMMU	KAMAL KISHOR SHARMA	
12.	JHARKHAND R.O., RANCHI	K. P. MAHLI	
13.	KARNATAKA R.O., BENGALURU	V. RAJESH	
14.	KERLA R.O., THIRUVNATHAPURAM	V. ANANTHAKRISHNAN	
15.	MADHYA PRADESH R.O., BHOPAL	G. K. KRISHNANI	
16.	MAHARASHTRA R.O., PUNE, (CAB) PUNE	S. V. PIWALATKAR	
17.	MANIPUR R.O., IMPHAL	MEIGAN PANMEI	
18.	MEGHALAY R.O., SHILONG	PHRANGDORNELL SWER	
19.	MIZORAM R.O., AIZAWL	RATAN MANI SORAM	
20.	NAGALAND R.O., DIMAPUR	S. KUSEKAR	
21.	NEW DELHI R.O., NEW DELHI	MANJEET SIWAN	
22.	ODISSA R.O. BHUBANESHWAR	ABHAYANAND SAHOO	SURNAM MAJHI
23.	PUNJAB & HARYANA R.O., CHANDIGARH	H. K. SACHDEVA	
24.	BIRD., MANGLORE	M. D. VASUDEVAN	
25.	BIRD., BOLPUR	ARUN KR. SENAPATI	
26.	RAJASTHAN R.O., JAIPUR	GOPAL SINGH PANWAR	
27.	SIKKIM R.O., GANGTOK	T. B. BHUTIA	
28.	TAMIL NADU R.O., CHENNAI	K. BALAKRISHNAN	
29.	TRIPURA R.O., AGARTALA	M. K. DEY	
30.	UTTARAKHAND R.O., DEHRADUN	NAVIN SHRIVASTAVA	
31.	UTTER PRADESH R.O., LUCKNOW	A. S. KUNDU	
32.	WEST BENGAL R.O., KOLKATA	SUJOY DUTTA	

NOTICE

As per the provision of Bye-Laws No. H. 1.5 of the Society, the dividend on shares etc., payable for any year remaining unclaimed for three years is liable for forfeiture by transfer to the Statutory Reserve Fund of the Society.

Notice is therefore given to those members who have not claimed their dividend etc., for the year 2016-17, to claim the same from the Society before 31 December 2020. The unclaimed dividend etc., for the year 2016-17 will then be transferred to the Statutory Reserve Fund.

NOMINATION

Please ensure to register with the Society the name of the nominee, mobile number, address and any change therein, if any.

MEMENTO

Members retiring from the Bank's services are requested to contact the Society to enable us to present them mementoes at the farewell functions held in their honour.

DIVIDEND DISBURSEMENT

Dividend amount will be credited to Members Saving Accounts with society on 6th November 2020.

ICICI BANK ACCOUNT NUMBER

All the members may please note that the Society has Current Account with ICICI Bank at Laxmi Tower BKC Branch bearing **Account Number 055505004518** and **IFS Code ICIC0000555**. Members can transfer the funds to this account while repaying loan / opening new deposit, etc under advice to us.



विनाविलंब कर्ज प्राप्तीसाठी

१. सोसायटीशी पत्रव्यवहार करताना बचत खाते क्रमांक आणि कार्यालय स्थळ (सेंटर) आणि संपर्क क्रमांक नमूद करावा.
२. कर्ज अर्जाच्या प्रती (झेरॉक्स कॉपीज) स्विकारल्या जाणार नाहीत.
३. सभासदाने कोणत्याही एका सोसायटीकडून घेतलेले कर्ज बाकी असेल तर त्यास दुसऱ्या सोसायटीचे कर्ज मिळत नाही.
४. जर सभासद कोणत्याही सोसायटीचा सभासद असेल तर त्याने सदर सोसायटीचे कर्ज प्रमाणपत्र (लायबिलिटी सर्टिफिकेट) जोडावे.
५. कर्जाच्या अर्जासोबत अर्जदार आणि जांमिनदार सभासदांच्या वेतन पत्रिकांच्या (जमा आणि वसुलीचा संपूर्ण तपशील दर्शविलेल्या) स्वप्रमाणित प्रती जोडाव्या.
६. कर्जदार आणि दोन्ही जांमिनदारांच्या स्वाक्षऱ्या या सोसायटीच्या दफ्तरी असलेल्या नमुना स्वाक्षरीप्रमाणेच असाव्यात.
७. कर्जाच्या अर्जात सभासदाने त्याचा बचत खाते क्रमांक, कर्जाचे कारण आणि कर्ज रक्कम (कर्जाचे नूतनीकरण करताना शिल्लक रकमेसह) नमूद करावी.
८. सभासदाने कर्ज अर्जाच्या मागील बाजूस असलेल्या कर्ज परतफेड करारपत्रावर कर्जाची रक्कम लिहू नये, जेणेकरून कर्ज रकमेतील बदल/दुरुस्ती केल्यामुळे होणारी गैरसोय / विलंब टाळता येईल.
९. सभासदास त्याच्या कर्ज पात्रतेपेक्षा कमी कर्जाची आवश्यकता असेल तर निव्वळ किती रक्कम हवी, त्याचा उल्लेख कर्ज अर्जाच्या तळाशी विशेष सूचनेसाठी असलेल्या रकान्यात करावा.
१०. रु. ९९९९/- पेक्षा अधिक रकमेच्या कर्जासाठी सभासदाने अर्जाच्या कर्ज/उचल परतफेड करारपत्रावर रु. १००/- चा स्पेशल अँडहेसीव स्टॅम्प नजिकच्या मुद्रांक कार्यालयातून लावून घ्यावा. कर्जाचे कोरे अर्ज सोसायटीच्या कार्यालयात/स्थानिक प्रतिनिधीकडे विनामुल्य उपलब्ध होतील. अथवा सभासद सदर स्टॅम्प लावलेले कर्जाचे अर्ज त्यांचे मूल्य प्रत्येकी रु. ११०/- (फ्रँकींग चार्जेस सह) सोसायटीस अदा करून किंवा सोसायटीच्या बचत खाती पुरेशी बाकी ठेवून त्यातून सदर मूल्य वळते करून घेण्याचे अधिकार देऊन प्राप्त करू शकतो. कर्जाचे नूतनीकरण करताना सदर अर्जावर नेहमीच १०० रुपयांचे स्पेशल अँडहेसीव स्टॅम्प लावणे आवश्यक आहे. स्टॅम्पशिवाय भरून पाठविलेल्या कर्जाच्या अर्जावर सदर स्टॅम्प मुंबईत लावणे शक्य नाही. याची नोंद घ्यावी.
११. पहिल्यावेळी कर्ज काढताना / जांमिनकी देताना नाबार्डच्या सेवेत कायम झाल्याबद्दलचे पत्र प्रमाणित करून पाठवावे.
१२. कर्जाची पूर्ण किंवा अंशतः परतफेड सभासद केव्हाही करू शकतो. त्यासाठी कोणताही वेगळा आकार लागत नाही.
१३. घर बांधणीच्या कारणासाठी केलेल्या अर्जात सदर घराचा पत्ता असणे आवश्यक आहे.
१४. कर्जाच्या अर्जावर कोणतेही फेरफार/बदल करताना व्हाईट फ्लुईडचा वापर करून नये.



TO GET LOANS QUICKLY

1. Member has to quote his Saving Account Number, Centre & Mobile number in all correspondence with the Society.
2. Photo copies of loan application forms will not be accepted.
3. No member shall be entitled to loans if he is already indebted to any other Co-operative Society.
4. If an applicant is a member of any other Co-op. Society / Societies, the latest liability certificate/s of such Societies must be attached to the loan application.
5. Loan application must be accompanied by a self attested copy of the latest salary slip of applicant and both the sureties, wherein all income and deduction are indicated.
6. Signatures of the applicant and both the sureties should be exactly as per the individual specimen signatures recorded with the Society.
7. An applicant must invariably write his Saving Account Number, purpose and amount of loan applied for (inclusive of the outstanding balance in case of the renewal of loan) in his loan application forms.
8. Member may not write any amount in the Loan Repayment Agreement (backside of Loan Application Form) to avoid inconvenience on account of correction / alteration.
9. If member's loan requirement is less than his loan eligibility, the net amount of loan required, has to be mentioned under the column of Special Instructions at the bottom of the Loan Application Form.
10. For loan exceeding Rs. 9,999/-, the applicant has to execute loan bond, (with a special adhesive stamp only) at his center. Blank loan forms available free of cost with Society's office/Local Representative. Alternatively, one may obtain loan application form directly from Society by remitting the cost of the forms and franking charges (Rs. 110/- per form) or by keeping sufficient balance in his Saving Account with the Society and authorizing us to debit the same for above purpose. While renewing loans, always affix special adhesive stamp of Rs. 100/-. It is not possible in Mumbai to affix such stamp on a filled in form.
11. While borrowing/giving surety for the first time, send a certified copy of the confirmation order issued by NABARD.
12. Repayment of loan either in full or part is allowed at any point of time without any commitment charges.
13. While availing loan for the purpose of "Housing" the address of the property must be mentioned in the loan application.
14. Member should not use white fluid for any alterations in the loan application.

LOANS AND ADVANCES

(w.e.f. 01 August 2020)

BP = Basic pay		* For confirmed employee-members only		
Membership period Completed	* Regular Loan	* Special Long Term Loan	* Advanced Against Salary	Advance Against Term Deposits
Minimum 6 months	28 BP	19 BP	After completion of 6 months Membership	On Membership
1 Year	30 BP	21 BP		
2 Years	32 BP	22 BP	Bp upto Rs. 21400/- = Rs. 30000/- BP above Rs. 21400/- = Rs. 35000/-	90% of Face Value of Deposit Receipt pledged to Society
4 Year	32 BP	22 BP		
5 Years	32 BP	22 BP		
6 Years & Above	35 BP	24 BP		
Max. limit	Rs. 15,00,000/-	Rs. 15,00,000/-	Rs. 35,000/-	Interest @ 1% p.a. above the rate applicable on said Deposit
Instalments	150	150	30	
Interest (%p.a.)	9.50	9.50	9.50	
Monthly Recovery Rs.	Prin. - 10000/- Int. - 11875/- Total - 21875/-	Prin. - 10000/- Int. - 11875/- Total - 21875/-	Prin. - 1170/- Int. - 277/- Total - 1447/-	

For Probationary/Temporary employee after completion of the six months membership period, only Regular Loan upto 5 basic pays-repayable in 20 instalments can be sanctioned.

* EDUCATION LOAN

Stages	Times of Basic Pay	Limit	Installment	Interest (% p.a.)
BP Below Rs. 21400	7	Minimum Rs. 10,000/- and Maximum Rs. 4,00,000/- Sanction on simple documentation & declaration of expenditure	Maximum repayment period - 150 months. Minimum monthly recovery. not less than Rs. 1,000/- p.m. towards principal	9.50%
BP Rs. 21400/- & Below Rs. 34990/-	9			
BP Rs. 34990/- & Above	11			
			Monthly Recovery Rs.	P - 2670/- Int - 3167/- T - 5837/-

- N.B. 1. Monthly recovery installment shown in the above chart is indicative in nature on maximum eligible loan amount. The interest is calculated on monthly reducing balance method.
2. Regular Loan / Special Long Term Loan can be renewed after 2 years.
3. Sureties' basic pay should be more than or equal to that of the borrower or a minimum of Rs. 34,990/-.
4. 3% of loans / advances sanctioned will be deducted towards Share Capital & Capital Deposit subject to the ceiling prescribed.
5. The sanction of loans is in pursuance to the provisions of The Multi-State Co-op. Societies Act, 2002 and the Rules made thereunder.
6. These loan particulars are illustrative and not exhaustive.

PROGRESS AT GLANCE (प्रगतीचा आलेख दृष्टिक्षेपात)

Year वर्ष	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20
Members सभासद	3950	3892	3859	3815	3725	3635	3530	3483	3274	3088
Working Capital भांडवल	6,914.00	7,578.00	8,016.00	8,959.00	10,157.81	11,631.02	13,662.00	16052.00	17629.87	17631.79
Authorised Share Capital अधिकृत भाग भांडवल	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00	150.00
Paid-up Share Capital वसूल भाग भांडवल	43.72	42.05	43.73	42.14	39.01	37.42	35.71	34.70	31.06	27.36
Capital Deposit सांख्यिक भांडवली ठेव	453.05	479.69	500.49	522.19	531.58	557.96	587.95	679.13	726.76	738.75
Statutory & Other Reserve वैधानिक व इतर गंगाजळी	260.97	286.90	322.97	365.20	416.13	443.95	465.75	510.29	549.71	603.99
Deposit ठेवी	5,005.85	5,569.90	5,809.77	6,729.28	7,843.02	9,134.59	10,810.99	12,996.64	14082.69	13740.67
Loans & Advances कर्ज व उघडी	5,054.75	5,567.74	6,306.65	6,907.49	6,927.05	7,661.94	7,965.00	9,301.96	10466.58	10872.72
Investment गुंतवणूक	1,744.26	1,888.95	1,466.98	1,921.63	2,897.27	3,616.67	5,443.67	6,310.67	6785.71	6315.94
Cash & Bank Balance रोख व बँक शिल्लक	19.43	45.33	74.67	61.14	122.78	111.07	175.89	174.47	209.24	308.39
Other Asstes इतर येणी	92.17	73.68	163.81	59.27	202.57	230.88	69.43	258.82	161.64	128.01
Net Profit नियळक मर्या	80.52	83.56	89.93	84.80	95.76	99.18	101.64	103.60	111.81	120.18
Rate Dividend लाभारा दर	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
Int. On Capital Deposit सांख्यिक वर्गीणी ठेवीवरील व्याज दर	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%	15.5%
Rabate on Int. on Loans वसूल कर्ज व्याजावरील सूट	8%	10%	10%	10%	10%	8%	9%	9%	9%	9%
Accd. Interest अधिकृत व्याज	-	-	-	5%	-	-	-	-	-	-
Audit Class लेखा परिक्षा वर्ग	A	A	A	A	A	A	A	A	A	A