



शालिनी सहकारी बँक लिमिटेड

३९५, ना. म. जोशी मार्ग, मुंबई - ४०० ०११

सन २०२३-२४

४२ वा
वार्षिक अहवाल





शालिनी सहकारी बँक लिमिटेड

इथेच आम्ही स्फूर्त जाहलो! संस्थापक



कै. आमदार मनोहर ज्यो. फाळके



महाराष्ट्राचे शिल्पकार



कै. यशवंतराव चव्हाण
माजी उपपंतप्रधान

प्रेरणा व स्फूर्ति



कै. मा. ना. वसंतरावदादा पाटील
माजी राज्यपाल, राजस्थान

खंबीर व कुशल नेतृत्व



मा. ना. शरदरावजी पवार
माजी कृषी मंत्री, भारत सरकार





शालिनी सहकारी बँक लिमिटेड

✦ नोंदणीकृत कार्यालय ✦

३९५, ना. म. जोशी मार्ग, मुंबई ४०० ०११

✦ नोंदणी क्रमांक ✦

बी. ओ. एम्./बी. एन्. के./जी. एस्./२६१/दिनांक १४ जानेवारी १९८२

ए. सी. डी./एम. एच्./२९२-पी/दि. ८ मार्च १९८२

कामकाजाला सुरुवात : २२ मार्च १९८२

- बँकर्स :**
- १) मुंबई जिल्हा मध्यवर्ती सहकारी बँक लि., फोर्ट
 - २) बँक ऑफ महाराष्ट्र, डिलाईल से
 - ३) फेडरल बँक, फोर्ट
 - ४) आय.डी.बी.आय. बँक लि. प्रभादेवी
 - ५) कोटक महिंद्रा बँक, माटुंगा
 - ६) एस.व्ही.सी.बँक लि., लालबाग
 - ७) येस बँक

✦ कार्यालयीन वेळ ✦

सोमवार ते शनिवार : सकाळी १०.०० ते सायंकाळी ५.३०

(दुसरा व चौथा शनिवारी बँक बंद राहिल)

कार्यालयाचा फोन : २३०९ ३१७९ / २३०८ ६८०५

ई-मेल : shalini.bank82@gmail.com



शालिनी सहकारी बँक लिमिटेड

३९५, ना. म. जोशी मार्ग, मुंबई ४०० ०११

४३ व्या वार्षिक सर्वसाधारण सभेची सुचना (फक्त सभासदांकरीता)

शालिनी सहकारी बँक लि.च्या सर्व भागधारकांना सुचना देण्यात येते की, बँकेची ४३ वी वार्षिक सर्वसाधारण सभा शुक्रवार, दि. २७ सप्टेंबर २०२४ रोजी दुपारी ३.०० वाजता वसंतदादा पाटील प्रतिष्ठान कॉलेज ऑफ इंजिनिअरिंगचे सभागृह, ईस्टर्न एक्सप्रेस हायवे, सायन, मुंबई - ४०००२२ येथे बँकेचे अध्यक्ष श्री. आप्पासाहेब सदाशिव देसाई यांच्या अध्यक्षतेखाली होणार आहे. तरी सर्व सभासदांनी उपस्थित रहावे ही नम्र विनंती.

✦ सभेपुढील विषय ✦

- १) २९ सप्टेंबर २०२३ रोजी झालेल्या ४२ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) ३१ मार्च २०२४ रोजी संपलेल्या वर्षाचा अहवाल व वैधानिक लेखा परिक्षणातील ताळेबंद व नफा-तोटा पत्रक वाचून स्विकृत करणे.
- ३) सन २०२३-२०२४ चा वैधानिक लेखापरिक्षकांनी दिलेला लेखापरिक्षण अहवाल स्विकृत करणे.
- ४) संचालक मंडळाने शिफारस केल्याप्रमाणे सन २०२३-२०२४ सालाच्या नफा विभागणीस मान्यता देणे.
- ५) सन २०२४-२५ च्या वार्षिक अंदाजपत्रकाची नोंद घेणे व सन २०२३-२४ चा वर्षात अंदाज पत्रकीय तरतूदीपेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
- ६) भारतीय रिझर्व बँकेने सन २०२४-२०२५ सालाकरिता वेगळेलेल्या वैधानिक लेखापरिक्षणाच्या नियुक्तीची नोंद घेणे.
- ७) वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांची अनुपस्थिती क्षमापित करणे.
- ८) सन २०२१-२२ च्या वैधानिक लेखापरिक्षण अहवाल दोष दुरुस्तीची नोंद घेणे.
- ९) संचालक व त्यांचे नातेवाईक यांना दिलेल्या कर्जाची नोंद घेणे.
- १०) सन २०२४-२५ चा वैधानिक लेखापरिक्षण अहवाल मराठी/इंग्रजी भाषेत असणे बाबत विचार विनिमय करून मान्यता देणे.
- ११) थकीत कर्जापैकी वसूल न होणाऱ्या कर्ज मुदलाची रक्कम बुडीत व संशयित कर्ज स्थिती खाते नावे टाकून निलंबित करणे बाबत.
- १२) पोट नियम दुरुस्तीस मंजुरी देणे.
- १३) मा. अध्यक्षांच्या परवानगीने येणारे इतर विषय.

दि. ११/०९/२०२४

संचालक मंडळाच्या आदेशानुसार,
श्री प्रविण जगन्नाथ शितोळे
मुख्य कार्यकारी अधिकारी

✦ विशेष सुचना ✦

- १) सर्व सभासदांना वार्षिक सर्वसाधारण सभेची सुचना पाठविण्यात आलेली आहे. वार्षिक अहवालाची प्रत www.shalinibank.com या बँकेच्या वेबसाईटवर तसेच बँकेत उपलब्ध आहे.
- २) विषय पत्रिकेतील बाबी वा अहवालाबाबत काही अधिक माहिती हवी असल्यास सभासदांनी बँकेच्या कार्यालयात लेखी स्वरूपात सभेपूर्वी किमान ७ दिवस अगोदर कळवावे. त्या प्रमाणे सभेमध्ये माहिती देता येईल. ऐन वेळी विचारलेल्या प्रश्नांची उत्तरे देणे संचालक मंडळाला बंधनकारक नाही.
- ३) गणसंख्येअभावी सभा तह कूब करावी लागल्यास अशी तहकूब झालेली सभा त्याच ठिकाणी अर्ध्यातासानंतर ठिक ३.३० वा. सुरू होईल व त्या सभेस गणसंख्येचे बंधन राहणार नाही.



संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधू- भगिनींनो,

आपल्या बँकेचा ३१ मार्च २०२४ अखेरचा ताळेबंद व नफा-तोटा पत्रक आणि वैधानिक लेखा परिक्षकांचा अहवाल बँकेच्या संचालक मंडळाच्या वतीने आपणांसमोर सादर झालेला आहे. आपणा सर्वांचे ४३ व्या वार्षिक सर्वसाधारण सभेत हार्दिक स्वागत.

अहवाल सालामध्ये बँकेला नफा रूपये ७.७० लाख झाला आहे.

भांडवल व सभासद

दिनांक ३१ मार्च २०२३ रोजी बँकेचे वसूल भागभांडवल रूपये १७०.५७ लाख होते. त्यामध्ये रूपये ६.३० लाख एवढी वाढ झाली असून दिनांक ३१ मार्च २०२४ अखेर वसूल भाग भांडवल रूपये १७६.८७ लाख झाले आहे. ३१ मार्च २०२४ अखेर सभासद संख्या १०१७६ आहे. मागील वर्षापेक्षा यावर्षी सभासद संख्येत ३० ने वाढ झाली आहे.

निधी

बँकेची आर्थिक स्थिती भागभांडवल व निधी या पायाभूत परिमाणावर अवलंबून असते. बँकेचे स्वनिधी भविष्यातील नुकसान बँक कितपत सहन करील, याची कल्पना देते. अहवाल सालात राखीव निधी, इमारत निधी मध्ये वाढ झाली आहे. व बुडीत व संशयित कर्ज निधीमध्ये रूपये १३२.६६ लाख घट झाली असून ३१ मार्च २०२४ अखेर एकूण निधी रूपये ६४६.८१ लाख झाले आहे.

भांडवल पर्याप्तता (CRAR)

रिझर्व्ह बँकेने निर्देशित केलेल्या भांडवल पर्याप्तता गुणोत्तर धोरणानुसार सर्व नागरी सहकारी बँकानी आपले भांडवल पर्याप्तता गुणोत्तर ९.०० टक्के राखणे आवश्यक आहे. त्यानुसार आपल्या बँकेचे दिनांक ३१ मार्च २०२४ अखेर भांडवल पर्याप्तता गुणोत्तर (CRAR) ३४.३२ टक्के आहे.

नेटवर्थ (Networth)

बँकेचे दि.३१.०३.२०२४ अखेर नेटवर्थ रु.४१२.१९ लाख आहे. स्वनिधी वाढविण्यासाठी बँक नफा वाढविण्यावर अधिक भर देत आहे.

ठेवी

अहवाल वर्षात बँकेने आपल्या जिंदगी देयतांचे सुयोग्य व्यवस्थापन करून इतर बँकांपेक्षा अधिक असलेल्या ठेवीद्वारे तसेच बँकांवरील व्याजदरांचा सातत्यापूर्ण अढावा घेऊ मुदत ठेवीद्वारे व्याजदरात बदल करण्याचे प्रयत्न साधलेले आहेत. गतवर्षी बँकेकडे सर्व प्रकारच्या रूपये २५८०.२३ लाख

ठेवी होत्या. अहवाल वर्षात ठेवीमध्ये रुपये १०७.१२ ला ख घट होऊन त्या वर्षाअखेर रुपये २४७३.११ लाख एवढ्या ठेवी आहेत. संचालक मंडळ व कर्मचारी वर्ग ठेवी वाढवण्यावर भर देत आहेत.

ठेव विमा संरक्षण (DICGC)

बँकमार्फत ठेवीदारांचे रुपये ५,००,०००/- रकमेपर्यंतच्या सर्व प्रकारच्या ठेवींना विमा वातहतही निगम (DICGC) अंतर्गत विम्याचे संरक्षण देण्यात येते. बँकेने माहे ३० सप्टेंबर २०२४ अखेरचा ठेवी विम्याचा हप्ता अदा केलेला आहे.

ठेवीदारांच्या माहितीसाठी :

केंद्रिय अर्थसंकल्पातील सुधारीत धोरण व आयकर कायदा १९६१ नुसार १ एप्रिल २०१० पासून कोणत्याही व्यक्ती/आस्थापनांना प्राप्त होणाऱ्या उत्पन्नावर उगमस्थानी (टी.डी.एस.) कर कपात करतांना कर कपात करणाऱ्या व्यक्ती/आस्थापनाकडे आपला पॅन नंबर सादर केलेला नसल्यास २० टक्के इतक्या सरसकट दराने कर कपात करावी लागणार आहे. सदर कारवाई टाळणेसाठी बँकेच्या सर्व सभासद / ठेवीदारांना कर कपात करणाऱ्या व्यक्ती / आस्थापनांकडे आपला पॅन नंबर सादर करणेबाबत सुचीत करण्यात येत आहे. तसेच ज्या सभासद / ठेवीदार यांनी आजपर्यंत (CKYC) केवायसी ची पूर्तता केलेली नाही त्यांनी लवकरात लवकर पूर्तता करावी.

कर्ज

दिनांक ३१ मार्च २०२३ अखेर बँकेस एकूण कर्ज येणे रुपये १८५६.८४ लाख येणे होते. अहवाल वर्षात रुपये २७१.१७ लाखांनी वाढ होऊन ३१ मार्च २०२४ अखेर येणे कर्ज रुपये २१२८.०१ लाख आहे.

दिनांक ३१ मार्च २०२४ अखेर तारण / विनातारण कर्ज विगतवारी

बाहेरील कर्ज

कर्ज प्रकार	३१ मार्च २०२३ रुपये लाखात	३१ मार्च २०२४ रुपये लाखात
तारण कर्ज विनातारण कर्ज	१,८५५.३१ १.५३	२,१२६.६३ १.३६
एकूण	१,८५६.८४	२,१२८.०१



खातेदारांचे समाशोधन व्यवहारांचे व्यवस्थापनाकरीता बँकेने मुदत ठेवीचे तारणावर मुंबई जि.म.सह.बँक लि. फोर्ट शाखाकडून रुपये ९०.०० लाख अधिकर्ष कर्ज (Over Draft) मंजूर करण्यात आलेले आहे. वर्षा अखेरीस अशा अधिकर्ष कर्जाचे बँकेस दायित्व नाही.

निधी व्यवस्थापन

बँकिंग अधिनियम १९४९ चे कलम १८ आणि २४ मधील तरतुदींना अधिन राहून बँकेने अहवाल वर्षात वैधानिक स्वरूपात राखावयाची रोखता (CRR) तरलता (SLR) याबाबतची पूर्तता भारतीय रिझर्व बँकेच्या नियमानुसार अहवाल सालात राखलेली आहेत.

गुंतवणूक

गतवर्षी बँकेची सरकारी रोख्यांतील व बँकामधील गुंतवणूक रुपये ७२६.५७ लाख इतकी होती. अहवाल सालात त्यात रुपये ७२.९० लाखांची घट होऊन वर्षाअखेर ती रुपये ६५३.६७ लाख इतकी झालेली आहे.

नफा विभागणी

अहवाल वर्षाअखेर रु.७,६९,९०४.६३ इतका निव्वळ नफा विभागणी करिता शिल्लक आहे. सदर नफ्याची विभागणी खालील प्रमाणे करण्यास संचालक मंडळ शिफारस करित आहे.

अ.क्र.	तपशिल	रुपये	पैसे
१.	वैधानिक राखीव निधी २५% प्रमाणे	१,९२,४७५.००	
२.	इमारत निधी	४,२७,४२९.६३	
३.	इन्व्हेस्टमेंट फ्लक्चुएशन फंड (Investment Fluctuation Fund)	१,५०,०००.००	
	एकूण	७,६९,९०४.६३	

अहवाल वर्ष अखेर ग्राँस एन.पी.ए. रुपये १०२.३४ लाख आहे. एन.पी.ए.चे येणे कर्जाशी प्रमाण ४.८१% आहे. या वर्षी थकबाकीत घट झाली आहे. थकबाकी वसुलीस बँकेने सर्वोच्च प्राधान्य दिले आहे. प्रत्यक्ष भेटी, नोटीसेस, कायदेशीर कारवाई, लवाद दावे याद्वारे थकबाकी वसुलीचे प्रयत्न चालू आहेत. थकबाकी वसुलीसाठी संचालक मंडळ, कर्मचारी वर्ग प्रयत्नशिल आहे. त्याचे चांगले परिणाम दिसून येतील. बँकेचा नेट एन.पी.ए. प्रमाण ०.००%



एवढे आहे.

कर्जदार व जामिनदार यांना आवाहन करण्यात येते की, थकबाकी वसुलीसाठी बँकेस सहकार्य करून थकबाकीचे प्रमाण कमी करण्यास मदत करावी. जेणेकरून बँकेचा एनपीए कमी होऊन नफ्यात वाढ होईल.

अंतर्गत लेखापरिक्षण / वैधानिक लेखापरिक्षण

सन २०२३-२४ सालचे अंतर्गत लेखापरिक्षण मे.यार्डी प्रभू अँड असोसिएट (चार्टर्ड अकौंटंट) यांनी पूर्ण केले असून लेखा परिक्षण अहवाल संस्थेस सादर केला आहे.

सन २०२३-२४ या वर्षाचे वैधानिक लेखापरिक्षण मे. अतुल धुत अँड कंपनी (चार्टर्ड अकौंटंट) मुंबई यांनी पूर्ण केले असून लेखापरिक्षण अहवाल संस्थेस सादर केला आहे. बँकेस यावर्षी ऑडिट वर्ग 'अ' मिळाला आहे.

भारतीय रिझर्व्ह बँक तपासणी

भारतीय रिझर्व्ह बँकेने दि.०१.०४.२०१९ ते ३१.०३.२०२३ या कालावधीच्या आर्थिक स्थितीबाबत तपासणी दि. २३.०८.२०२३ ते ३०.०८.२०२३ या कालावधीत पूर्ण केली आहे. तपासणी अहवाल बँकेस प्राप्त झालेला आहे.

संचालक व त्यांच्या नातेवाईकांची कर्जे

संचालक व त्यांच्या नातेवाईकांची कर्जे नाहीत.

संचालक मंडळ व समिती

बँकेच्या प्रगती करिता संचालक सातत्याने बँकेच्या कामकाजात सहभागी होतात. अहवाल सालात संचालक मंडळाच्या १३ सभा झाल्या आहेत. बँकेचे कामकाज व्यवस्थित पार पाडण्यासाठी विविध समित्यांमध्ये कामाचे विभाजन करण्यात आले आहे.

कर्मचारी वर्ग

बँकेच्या अधिकाऱ्यांनी व सेवक वर्गांनी सामंजस्याने आणि समर्पित भावनेने केलेल्या ग्राहकांच्या सेवेमुळे बँकेच्या कामकाजा कामी हातभार लागला आहे.

श्रद्धांजली

अहवाल वर्षात बँकेचे सभासद, ठेवीदार, मान्यवर ज्ञात/अज्ञात व्यक्ति निधन पावल्या त्यांना विनम्र श्रद्धांजली. परमेश्वर त्यांच्या आत्म्याला शांती देवो अशी ईश्वरचरणी प्रार्थना.

आभार

बँकेला वेळोवेळी मार्गदर्शन व सहकार्य केल्याबद्दल भारतीय रिझर्व्ह बँकेचे मुख्य अधिकारी व त्यांचे सहाय्यक अधिकारी, सहकार खात्याचे मा. सहकार आयुक्त व निबंधक, सहकारी संस्था महाराष्ट्र राज्य पुणे, विभागीय सहनिबंधक, सहकारी संस्था मुंबई विभाग, जिल्हा उपनिबंधक सहकारी संस्था मुंबई शहर, जिल्हा विशेष लेखा परिक्षक सहकारी संस्था वर्ग १ मुंबई, उपनिबंधक जी/दक्षिण विभाग, दि महाराष्ट्र अर्बन को. ऑप. बॅक्स फेडरेशन लि., मुंबई दि महाराष्ट्र स्टेट को. ऑप बॅक्स असोसिएशन लि., दि बृहन्मुंबई नागरी सहकारी बँक असोसिएशन लि. मुंबई, महाराष्ट्र राज्य सहकारी संघ, पुणे, महाराष्ट्र सह. बँक, मुंबई जि. म. सह बँक आणि शामराव विठ्ठल को. ऑप. बँक लि. च्या पदाधिकारी व कर्मचारी वर्ग तसेच कायदेविषयक सल्लागार यांचेही संचालक मंडळ आभारी आहे.

बँकेच्या सर्वांगीण विकासासाठी बँकेचे सन्माननीय सभासद, खातेदार, ठेवीदार व हितचिंतक यांनी बँकेला वेळोवेळी प्रत्यक्ष व अप्रत्यक्षरित्या केलेल्या सहकार्याबद्दल संचालक मंडळ आभारी आहे.

बँकेचे कामकाज प्रगतीपथावर आणण्यासाठी माझ्या सर्व सहकारी मित्रांनी तसेच ज्ञात-अज्ञात संस्था व व्यक्ती बँकेचे माजी संचालक त्याचबरोबर बँकेच्या सर्व अधिकारी व कर्मचारी वर्गाने घेतलेल्या अथक परिश्रमाबद्दल त्यांचे आभारी आहे. आपणा सर्वांचे संस्था वाढीसाठी अनमोल सहकार्य लाभेल अशी दृढ आशा व्यक्त करतो.

सभासदांना विनंती

आपणास सादर केलेला अहवाल नफा-तोटा व ताळेबंद पत्रक, नफा विभागणी आणि अंदाजपत्रक आपण स्विकृत करावे तसेच बँकेच्या प्रगतीकरिता सर्वांनी सहकार्य करावे ही नम्र विनंती.

आपला स्नेहांकित
श्री. आप्पासाहेब सदाशिव देसाई
अध्यक्ष



SHALINI SAHAKARI

Balance Sheet

As at
31st March 2023

CAPITAL & LIABILITIES

As at
31st March 2022

4.00.00.000.00

1. CAPITAL

--

4,00,00,000.00

i) Authorised Capital

4,00,00.00 Shares of 1000 each

1.7056.650.00

ii) Subscribed and Paid-up Capital

1.76.86.950.00

1,76,87 (Previous Year 1,70,57) Shares of 1000 each

a) Individuals

1,685.00

b) Co-operative Institutions

0.00

c) Others

1,002.00

2. RESERVES & SURPLUS

1,41,92,700.00

i) Statutory Reserve

1,43,01,300.00

2,35,00,052.80

ii) Bad and Doubtful Debt Reserve

1,02,33,690.00

4,00,000.00

iii) Contingent Provision against Standard Assets

73,41,037.50

iv) Building Fund

76,47,932.46

3,00,000.00

v) Development Fund

3,00,000.00

5,00,000.00

vi) Staff Welfare Reserve

5,00,000.00

1,00,000.00

vii) Investment Fluctuation Reserve

1,00,000.00

5,12,642.62

viii) Charity Fund

5,12,642.62

1,73,250.00

ix) Members Welfair Fund

1,73,250.00

2,99,88,000.00

x) Revaluation Reserve

2,92,38,300.00

20,972.00

xii) Training fund for Staff/Directors etc.

16,972.00

50.000.00

xiii) Investment Depreciation Reserve

50.000.00

7,57,038.00

xiv) Divident Equalisation Fund

7,57,038.00

7.78.35.692.92

6.46.81.125.08

0.00

3 PRINCIPAL /SUBSIDIARY / STATE
PARTNERSHIP FUND ACCOUNT

0.00

4 DEPOSITS AND OTHER ACCOUNTS

i) Fixed Deposits

16,34,94,398.00

a) Individuals

15,89,24,503.00

0.00

b) Others

0.00

22,16,724.00

c) Matured Term Deposits

31,72,572.00

ii) Savings Bank Deposites

6,23,16,363.47

a) Individuals

6,03,34,217.51

0.00

b) Other Societies

0.00

iii) Current Deposite

2,60,47,693.42

a) Individuals

2,08,29,217.38

00.00

b) Other Societies

0.00

iv) Recurring Deposits and Shalini Daily Deposits

39,47,664.00

a) Individuals

40,50,581.00.00

0.00

b) Other Societies

0.00

0.00

v) Short Term Deposits/Money at call and Short Notice

0.00

25,80,22,842.39.

24,73,11,090.80.



BANK LIMITED

As at 31st March 2024

As at
31st March 2023

PROPERTY & ASSETS

As at
31st March 2024

32,36,120.00

47,92,355.43

80,28,475.43

5,91,80,789.74

1,00,00,000.00

0.00

6,91,80,789.74

0.00

6,20,05,000.00

0.00

6,52,100.00

0.00

0.00

6,26,57,100.00

0.00

2,56,75,154.21

0.00

0.00

20,03,646.00

12,22,69,763.00

2,88,93,345.00

1. CASH

In hand Reserve Bank of India, State Bank of India and Associates, State Co-Operative banks and District Central Co-operative Banks

2. Balance with Other Banks

i) Current Deposit 2,20,82,269.68
ii) Fixed Deposits 1,00,25,000.00
iii) Saving Bank Deposits 00.00

3. MONEY AT CALL & SHORT NOTICE

4. INVESTMENTS

i) In Central and State Government Securities
(At Book Value) Face Value 5,50,00,000.00
(Previous Year Rs. 6,25,00,000.00)
Market Value 5,57,10,500.00
(Previous Year Rs. 6,27,24,500.00)
ii) Other Approved Securities 0.00
iii) Share and Co-operative institutions 6,52,100.00
iv) Bonds of PSU 0.00
v) Other Investments 0.00

PSU and Other Bonds/ Mutual Funds/ commercial Paper

Face value (Previous year - NIL)

Market Value / Net Asset Value 0.00

(Previous Year - NIL)

5. INVESTMENTS OUT OF THE PRINCIPAL / SUBSIDIARY / PARTNERSHIP FUND

6. ADVANCES

i) Short Term Loans of which Secure Against:

a) Govt and Other Trusty Securities 0.00
b) Other Trangible Securies 5,52,71,699.46
c) Personal Securities with or without Colleteral 0.00
Securities of the Advances, amount due from individuals
Of the advances, amount overdue 0.00
considered bad and doubtful of recovery 0.00

ii) Medium Term Loans

of which secured against:

a) Govt and Other Trusty Securities 0.00
b) Other Trangible Securies 8,12,18,048.00
c) Personal Securities with or without Colleteral 6,73,06,550.00

14,85,24,598.00

54,52,377.00

7,73,587.50

62,25,964.50

3,21,07,269.68

0.00

5,46,90,300.00

5,53,42,400.00

0.00



SHALINI SAHAKARI

Balance Sheet

As at
31st March 2023

CAPITAL & LIABILITIES

As at
31st March 2022

5 BORROWINGS

0.00	i) From Reserve Bank of India / State / Central Govt.	0.00
0.00	ii) From State Bank of India / State Govt.	0.00
	iii) Long Term Subordinated Deposits - Series I	
	iv) From Others	
	A) Short Term Loans of which secured against	
0.00	a) Govt & Other approved Securities	
0.00	b) Other Tangible Securities	0.00
		0.00
	B) Medium Term Loans of Which Secured Against	
	a) Govt & Other approved Securities	0.00
	b) Other Tangible Securities	0.00
	C) Long Term Loans of Which Secured Against	
0.00	a) Govt & Other approved Securities	0.00
0.00	b) Other Tangible Securities	0.00
<u>0.00</u>		<u>0.00</u>

6 BILLS FOR COLLECTIONS BEING BILLS RECEIVABLE (as per contra)

0.00	i) Bills for Collection	0.00
0.00	ii) Acceptances, endorsements & Other Obligations as per Contra Sundry Inward bills for collection	0.00
<u>0.00</u>		<u>0.00</u>

0.00 7) BRANCH ADJUSTMENTS 0.00

2.48.78.721.00 8) OVERDUE INTEREST RESERVE 1.26.26.276.00

43.05.436.00 9) INTEREST PAYABLE 63,39,321.00

10) OTHER LIABILITIES

30,95,030.00	i) Income Tax	4,00,000.00	
17,825.00	ii) Pay Orders	3,453.00	
97,878.00	iii) Staff Provident Fund	1,02,516.00	
8,77,805.68	iv) Miscellaneous Liabilities	13,10,363.86	
<u>40.88.538.68</u>			<u>18.16.362.86</u>

11) PROFIT & LOSS ACCOUNT

1,17,761.07	Balance as per last Balance Sheet	4,09,394.96
	Less: Appropriations made	
29,500.00	i) Statutory Reserve	1,02,500.00
75,000.00	ii) Bad & Doubtful Debts Reserve	0.00



BANK LIMITED

As at 31st March 2021

As at
31st March 2023

PROPERTY & ASSETS

As at
31st March 2021

	Securities of the Advances, amount due from individuals	0.00	
0.00	Of the advances, amount overdue	0.00	
2,34,35,047.00	considered bad and doubtful of recovery	95,94,709.00	
	iii) Long Term Loans		
	of which secured against:		
0.00	a) Govt and Other Trusty Securities	0.00	
88,45,550.00	b) Other Trangible Securies	90,04,806.00	
0.00	c) Personal Securities with or without Colleteral	0.00	
	Securities of the Advances, amount due from individuals	0.00	
0.00	Of the advances, amount overdue	0.00	
6.88.981.00	considered bad and doubtful of recovery	6,38,981.00	
18,56,83,812.21			21,28,01,103.46
	7. INTEREST RECEVABLE		
0.00	i) On Loans and Advances	0.00	
11,49,498.61	ii) On Investments	10,33,448.62	
	of which amount Overdue		
11,49,498.61	considered bad and doubtful of recovery		10,33,448.62
2,48,78,721.00	8. INTEREST RECEVABLE ON NON PERFORMING ASSET		1,26,26,276.00
	of the advances, amount overdue		
	considered bad and doubtful of recovery (Fully provided for)		
	9. BILLS RECEVABLE BEING BILLS FOR COLLECTION		
	(as per Contra		
0.00	i) Bills Receivable		0.00
	acceptences, endorsements & other obligations inword bills for		
0.00	ii) Collection		0.00
0.00			0.00
0.00	10. BRANCH ADJUSTMENT		0.00
	11. PREMISES		
2,89,86,409.00	Balance as per last Balance Sheet	3,00,81,779.00	
10,97,775.00	Add : Additional during the year	0.00	
0.00	Add : Revaluation during the year	0.00	
0.00	Less : Deductions	0.00	
2,405.00	Less : Depreciation	2,345.00	
0.00	Less : Depreciation on Revalued Premises	7,49,700	
3,00,81,779.00			2,93,29,734.00
	12. FURNITURES AND FIXTURE		
3,57,884.73	Balance as per last Balance Sheet	3,22,096.26	
0.00	add: Additions during the year		
0.00	Less : Asset Written off	0.00	
0.00	Less: Deduction	0.00	
35,788.47	Less : Depreciation	32,209.83	
3,22,096.26			2,89,886.63



SHALINI SAHAKARI

Balance Sheet

As at
31st March 2023

CAPITAL & LIABILITIES

As at
31st March 2022

10,000.00

iii) Building Fund

3,06,894.96

3,261.07

Previous Year Balance Profit

0.00

Add : Current Year Profit

7,69,904.63

4,09,394.96

Total Profit Current Year

7,69,904.63

12 CONTINGENT LIABILITIES:

Bank Liabilities for

i) Guarantee issued on behalf of
customers

(Previous Year)

ii) Letter of Credit issued on behalf of Customers
(Previous Year)

iii) Other : Items for which the Bank is

53,998.00

Contingently liable:

Amount transferred to the Depositor

Education and Awareness Fund (DEAF)

(Previous Year.....)

0.00

iv) Any other Contingent Liabilities

0.00

38,65,97,276.5

35,12,31,030.46

sd/-

sd/-

sd/-

sd/-

Shri. Pravin Shitole
CEO

Shri Varun A. Desai
Director

Shri. Balawantrao S. Pawar
Vice Chairman

Shri. Appasaheb S. Desai
Chairman



BANK LIMITED

As at 31st March 2024

As at
31st March 2023

PROPERTY & ASSETS

As at
31st March 2024

13. VEHICLES

25,813.00	Balance as per last Balance Sheet	21,941.00
	Add: Additions during the year	0.00
0.00	Less : Asset Written off	0.00
3,872.00	Less : Depreciation	3,291.00

21,941.00

18,650.00

14. OFFICE EQUIPEMENT

1,62,533.85	Balance as per last Balance Sheet	1,35,130.72
0.00	add: Additions during the year	0.00
0.00	Less : Asset Written off	0.00
27,403.63	Less : Depreciation	22,688.37

1,35,130.22

1,12,441.8

15 COMPUTER EQUIPMENT

20,834.00	Balance as per last Balance Sheet	30,197.90
	add: Additions during the year	0.00
0.00	Less : Asset Written off	0.00
12,670.00	Less : Depreciation	17,344.00

30,197.00

12,853.90

16 OTHER ASSET

1,12,640.00	i) Stationary Stock	1,24,520.00
30,95,030.00	ii) Income Tax	4,00,000.00
12,20,065.08	iii) Other Assets	8,06,481.82

44,27,735.08

13,31,001.82

18. Profit and Loss Account

0.00	Loss as per Profit and Loss Appropriation Account	0.00
-------------	---	-------------

38,65,97,276.8

TOTAL

35,12,31,030.46

For M/s. Atul Dhoot & Co.

Chartered Accountants

Firm Reg.No 132006W

sd/-

(Ganesh Shridhar Joshi)

M.No.131974 UDIN 24131974BKHMKI7011

Place: Mumbai

Date:27.06.2024



SCHEDULE - A

Particulars	Amount 31.03.2022	Amount 31.03.2023
CASH		
CASH ON HAND	54,52,377.00	32,36,120.00
M.D.C.C. Bank Ltd., (H.O)	7,73,587.50	47,18,638.54
M.D.C.C. Bank Ltd., (Dadar)	-	22,822.93
M.D.C.C. Bank Ltd., (Worli)	-	25,893.96
M.D.C.C. Bank Ltd., (Lower Parel)	-	25,000.00
TOTAL	62,25,964.50	80,28,475.43

SCHEDULE - B

Particulars	Amount 31.03.2022	Amount 31.03.2023
BALANCE WITH OTHER BANKS		
i) Current Deposit		
Bank of Maharashtra (Delisle Rd.)	93,33,889.97	1,00,34,256.67
Federal Bank (Fort)	49,480.75	52,88,788.36
SVC Bank Ltd.	99,26,966.24	1,63,30,806.52
IDBI Bank	1,30,741.16	1,01,31,100.19
Kotak Mahindra Bank	2,04,544.00	1,02,84,619.00
Yes Bank	24,36,647.56	71,11,219.00
Sub Total	2,20,82,269.68	5,91,80,789.74
ii) Fixed Deposit		
M.D.C.C. Bank Ltd., (H.O.)	1,00,00,000.00	1,00,00,000.00
SVC Bank Ltd.	25,000.00	0.00
Sub Total	1,00,25,000.00	1,00,00,000.00
TOTAL	3,21,07,269.68	6,91,80,789.74

**SCHEDULE - C**

Particulars	Amount 31.03.2022	Amount 31.03.2023
INVESTMENTS		
i) Central Government	2,51,01,800.00	3,73,26,000.00
ii) State Government	2,95,88,500.00	2,46,79,000.00
Sub Total	5,46,90,300.00	6,20,05,000.00
iii) Shares of Co-operative Institutions		
M.D.C.C. Bank Ltd., (H.O.)	6,52,000.00	6,52,000.00
MSC Bank , (H.O.)	100.00	100.00
Sub total	6,52,100.00	6,52,100.00
TOTAL	5,53,42,400.00	6,26,57,100.00

SCHEDULE - D

Particulars	Amount 31.03.2022	Amount 31.03.2023
ADVANCES		
i) Short Term Loans		
Overdraft Loans	5,38,32,231.46	2,31,20,205.21
Gold Loans	14,39,468.00	25,54,949.00
Sub Total	5,52,71,699.46	2,56,75,154.21
ii) Medium Term Loans		
Personal Unsecured Loan	1,38,224.00	1,52,909.00
Hypothicated Secured Loan	6,28,11,158.00	2,50,97,772.00
Vehicles Secured Loan	82,21,348.00	1,86,22,541.00
Loan Against Fixed Deposit	7,29,96,700.00	10,36,47,222.00
Employee Personal Loan	28,70,907.00	21,50,499.00
Education Loan	14,86,261.00	14,92,165.00
Sub Total	14,85,24,598.00	15,11,63,108.00
iii) Long Term Loans		
Employee Home Loan	44,49,196.00	34,86,517.00
Housing Loan	45,55,610.00	53,59,033.00
Sub Total	90,04,806.00	88,45,550.00
Total	21,28,01,103.46	18,56,83,812.21



SCHEDULE - E

Particulars	Amount 31.03.2022	Amount 31.03.2023
OTHER ASSETS		
Telephone Deposits	10,500.00	10,500.00
Locker Deposits	0.00	10,000.00
Municipal Deposits	8,250.00	8,250.00
Electric Deposits	12,790.00	12,790.00
Best Deposits	5,000.00	5,000.00
Income Tax Receiveable A.Y. 2018-19	0.00	3,26,990.00
SGST Paid (Maharashtra)	3,26,429.21	2,98,688.34
CGST Paid	3,26,429.21	2,98,688.34
RCM SGST Receivabe	46,776.70	32,039.20
RCM CGST Receivable	46,776.70	32,039.20
IGST PAID	13,500.00	0.00
A.B.N. Cases deposit	0.00	1,83,130.00
BBPS Funded	10,030.00	1,950.00
TOTAL	8,06,481.82	12,20,065.08



SCHEDULE - F

Particulars	Amount 31.03.2022	Amount 31.03.2023
OTHER LIABILITIES		
Staff LIC	12,273.00	11,593.00
TDS on Payable	2,11,990.00	2,22,871.00
Telephone Bills Payable	5,600.00	5,600.00
Audit Fees Payable	1,80,000.00	1,80,000.00
Staff Bonus Payable	4,21,365.00	0.00
Electric Bill Payable	11,000.00	4,500.00
Water Bill Payable	4,000.00	3,000.00
Staff Leave Encashment	446267.00	448509.00
SGST Payable (Maharashtra)	2,184.43	866.34
CGST Payable	2,184.43	866.34
Output SGST (RCM)	6,750.00	0.00
Output CGST (RCM)	6,750.00	0.00
TOTAL	13,10,363.86	8,77,805.68



शालिनी सहकारी बँक लिमिटेड

SHALINI SAHAKARI

Profit & Loss Account

As at
31st March 2023

EXPENDITURE

As at
31st March 2022

1,20,81,453.00	To Interest on Deposits	1,38,45,834.00
1,07,991.58	To Interest on Borrowings	93,580.13
64,64,902.00	To Salaries, Allowances, P.F., Gratuity, Bonus etc.	90,39,412.00
0.00	To Directors Meeting Fees & Allowances	0.00
5,92,935.66	To Rent, Taxes, Insurance and Lighting	6,87,120.12
45,000.00	To Law Charges	5,75,000.00
83,953.00	To Postage, Telegram & Telephone Charges	52,372.00
1,98,566.10	To Auditor Fees	2,03,051.40
82,139.10	To Depreciation on Property	77,878.00
2,07,384.00	To Repairs to Furniture, Fittings etc.	50,703.00
75,661.17	To Printing and Stationary	21,575.00
88,065.70	To Advertisement	1,43,326.66
17,7175.00	To Amortisation of Premium on Investment	5,700.00
25,490.00	To Income Tax	10,38,960.00
0.00	To Bad Debts Written Off	95,04,685.00
23,46,876.45	To Other Expenditure	22,22,305.68
	(As per Schedule- G enclosed)	
69,81,133.89	Profit before Exceptional, Extraordinary Items, Income tax and Provisions & Contingency Exceptional Items:	16,19,904.63
69,81,133.89	Profit after Exceptional items, but before Extraordinary Items, Income-tax and Provisions & Contingency:	16,19,904.63
69,81,133.89	Profit before Income-tax and Provisions & Contingency	16,19,904.63
7,00,000.00	To Provision for Income Tax A.Y. 2024-25	4,00,000.00
58,25,000.00	To Provision for Bad & Doubtful Debts Reserve	0.00
50,000.00	To Contingent Provision against Standard Assets	4,50,000.00
65,75,000.00	Total of Provisions	8,50,000.00
4,06,133.89	Net Profit after Tax	7,69,904.63

2,93,98,816.65

TOTAL

3,91,81,407.62

sd/-

sd/-

sd/-

sd/-

Shri. Pravin Shitole
CEO

Shri Varun A. Desai
Director

Shri. Balawantrao S. Pawar
Vice Chairman

Shri. Appasaheb S. Desai
Chairman



Bank Limited

As at 31/03/2022

As at
31st March 2023

INCOME

As at
31st March 2022

1,66,42,491.00	By Interest on loans	1,97,34,732.50
52,58,349.78	By Interest on Investment	50,89,919.40
0.00	By Dividend	.32,926.00
59,99,860.00	by recovery from loans written off in earlier years	3,66,001.00
1,48,115.87	By other receipts (As per Schedule-B enclosed)	6,91,465.92
13,50,000.00	By Provisions and Contingency written back (As per Schedule - I enclosed)	1,32,66,362.80

2,93,98,816.6

TOTAL

3,91,81,407.62

For M/s. Atul Dhoot & Co

Chartered Accountants

Firm Reg.No 132006W

sd/-

(Ganesh Shridhar Joshi)

M.No.131974 UDIN :24131974BKHMKI7011

Place: Mumbai

Date:27.06.2023



SCHEDULE - G

Other Expenditure as on 31.03.2022

Particulars	Amount 31.03.2022	Amount 31.03.2023
A.G.M. EXP.	2,52,215.00	2,38,625.00
DAILY COLLECTION CHARGES	1,83,279.00	1,80,850.00
ANNUAL SUBSCRIPTION	46,000.00	41,000.00
ASP SERVICE CHARGES	1,78,000.00	3,06,000.00
ATM EXPENCES	84,405.30	6,25,000.00
MISCELLANEOUS EXPENCES	2,22,714.00	1,76,051.30
SECURITY GUARRD ALLOWANCE	1,20,000.00	1,20,000.00
SERVICE CHARGES (FEDRAL BANK)	5,400.12	3,469.36
TRAVELLING EXPENCES	34,102.00	36,783.00
TYPING & ZEROX CHARGES	36,091.25	31,853.62
WATER EXPENCES	49,610.00	42,373.00
PROFETIONAL CHARGES	2,18,500.00	85,000.00
PROPERTY TAX	44,054.00	44,054.00
BANK CHARGES	2,082.23	993.66
RECOVERY CHARGES	7,,191.00	0.00
SGST 50% WRITE OFF	69,725.20	82,667.39
CGST 50% WRITE OFF	69,725.20	82,667.39
GST EXPENCES	1,841.70	6,080.02
ABN CASES CHARGES	5,05,678.00	39,250.00
CLEARING SERVICE CHARGES	48,501.68	47,496.71
ELECTION EXPENCES	0.00	1,13,712.00
ANNUAL MAINTANINCE CONTRACT	43,190.00	42,950.00
TOTAL	22,22,305.68	23,46,876.5



SCHEDULE - H

Other Receipt as on 31.03.202

Particulars	Amount 31.03.202	Amount 31.03.2023
CHEQUE BOOK CHARGES	24,448.98	27,752.04
CHEQUE RETURN CHARGES	62,476.94	57,196.25
DUPL ICATE STATEMENT ISSUE CHR	750.00	2,227.08
FORM FEE	3,750.00	1,492.36
INCIDENTAL CHAGRES	3,515.40	4,228.98
SERVICE CHARGES	2,12,499.64	54,202.52
PROFIT ON SALE OF GOVT SECURITY	3,82,500.00	0.00
STOP PAYMENT CHARGES	1,524.96	1,016.64
TOTAL	6,91,465.92	1,48,115.87

SCHEDULE - I

Provisions & Contingencies Written Back as on 31.03.202

Particulars	Amount 31.03.202	Amount 31.03.2023
BAD & DOUBTFUL DEBTS RESERVE	1,32,66,362.80	3,00,000.00
INVESTMENT DEPRECIATION FUND	0.00	10,50,000.00
TOTAL	1,32,66,362.80	13,50,000.00



NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2021

I.

1. OVERVIEW

Shalini Sahakari Bank Ltd. was incorporated in 1982 and has completed its 42 years of provision of wide range of Banking and Financial Services including commercial Banking and Treasury Operations.

2. BASIS OF PREPARATION

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

3. USE OF ESTIMATES

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

II. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention

The financial statements are drawn up keeping in mind the historical costs and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in Co-Operative Banks in India except otherwise stated.

2. Revenue Recognition

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



- a. Interest on Advances classified as Sub-standard. Doubtful or Loss Assets are recognized on realization. Unrealized interest on non-performing advances are shown under "Overdue Interest Reserve" and correspondingly shown under "Interest Receivable" in the Balance Sheet.
- b. Commission, Exchange and Locker Rent is recognized as income on receipt basis.
- c. Interest on Fixed Income Securities is recognized on accrual basis in case it is serviced regularly.
- d. Broken period interest in respect of investments is treated as an item of Revenue in Profit and Loss Account.

3. Investments

- (I) The Bank has classified the investments in accordance with the RBI guidelines applicable to Urban Co-Operative Banks Accordingly, classification of investments for the purpose of valuation is done under the following categories:
 - i) Held to Maturity (HTM)
 - ii) Held for Trading (HFT)
 - iii) Available for Sale (AFS)
- (ii) Investments under HTM category are valued at face value. Premium, if any, on investments under HTM category is amortized over the residual life of the particular investment.
- (iii) Investments under "HFT" and "AFS" categories have been marked to market on the basis of guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification has been provided for, net appreciation, if any, has been ignored.
- (iv) For the purpose of valuation, market value in the case of State Govt. and other Securities, for which quotes are not available, is determined on the basis of the "Yield to Maturity" indicated by Primary Dealers Association of India (PDAI) jointly with Fixed Income and Money Market Derivatives Association of India (FIMMDA).

4. Advances

- (1) Advances are classified into Standard, Sub-Standard, Doubtful and Loss Assets in accordance with the guidelines issued by the Reserve Bank of India from time to time.
- (ii) Provision on Advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the Reserve Bank of India. In addition, a general provision on standard assets is made as per RBI guidelines.



5. Property, Plant & Equipment (AS 10):

- (i) Property, Plant and Equipment are stated at historical cost less accumulated depreciation in accordance with AS 10 issued by Institute of Chartered Accountants of India (ICAI). Fixed Assets include incidental expenses incurred on acquisition and installation of the assets.
- (ii) Depreciation is provided on written down value on all the fixed assets except computers and premises. Depreciation on computers is calculated under Straight Line Method @ 33 1/3%.
- (iii) Depreciation on premises is calculated on the basis of rate determined with reference to residual life of each item of premises. Estimated life of premises is considered as 60 years.
- (iv) Fixed Assets are depreciated on written down value basis at the rates and in the manner prescribed by the Management of the Bank as under:

Premises	2.5%
Furniture and Fixtures	10%
Vehicles	15%
Computer	33.33% (SLM) as per RBI guidelines

- (v) Depreciation on assets purchased is charged on pro-rata basis to the extent of asset put to use. Depreciation on assets sold is also charged on pro-rata basis till the asset is held in possession of the Bank.
- (vi) Profit/ Loss on sale or disposal of asset is recognized in the year in which such sale or disposal takes place.

6. Staff Retirement Benefits

- (i) Privilege leave is the defined benefit scheme. The Bank has taken policy for its employees under the Employees Group Leave Encashment cum Life Assurance Scheme managed by Life Insurance Corporation of India. In terms of Accounting Standard-15 (Revised), interest cost, current service cost and net actuarial gain/loss is charged to the Profit and Loss account and net assets/liability is recognized in Balance Sheet based on actuarial valuation done by an independent actuary as at the year end using the Projected Unit Credit Method.
- (ii) Provident fund contributions are made to Government Provident Fund on actual



basis.

- (iii) Gratuity payable to staff is provided on the basis of actuarial valuation determined by LIC by way of premium.

7. Taxation:

Tax expenses comprise of current taxes. The Bank does not recognize Deferred Tax

8. Segment Reporting:

In accordance with the guidelines issued by RBI, Segment Reporting is made as under:

- i) Treasury includes all investment portfolio, profit/ loss on sale of investments. profit loss on foreign exchange transactions, equities and money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/ amortization of premium on Held to Maturity category investments.
- ii) Other Banking Operations include all other operations not covered Treasury operations:

9. Provisions, Contingent Liabilities and Contingent Assets:

A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which reliable estimates can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.

A disclosure of contingent liability is made when there is:

- a. A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank; or
- b. A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

When there is a possible or a present obligation in respect of which the likelihood



of outflow of resources is remote, no provision or disclosure is made.

Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually.

II. NOTES ON ACCOUNTS:

- 1) Miscellaneous Income of Rs.6,91, 465.92 includes Service Charges of Rs.2,12,499.64, Profit on Sale of Government Securities Rs. 3,82,500.00, cheque return charges of Rs.62,476.94 and Cheque Book charges of Rs.24,448.98 . In Other expenses the Bank has accounted for the ASP Service Charges for the period of April to September 2023, however the provision for the October to March 24 period of Rs. 1.53 Lacs was not accounted or provided due to delay in receipt of the Invoice from Service provider.
- 2) **AS-5-Prior Period Adjustment**
There are no material prior period expenditure/income requiring disclosure by the Bank during the year.
- 3) **AS-10-Property, Plant and Equipment:**
The Bank has disclosed property, plant and equipment at historical cost and depreciation thereon in accordance with AS 10 issued by ICAI.
- 4) **AS-15-Retirement Benefits**
The bank has complied with the above Accounting Standard.
- 5) **AS-17--Primary Segment Reporting (By Business Segments)**



	Treasure	Other Banking Operations	Total
Segment Revenue	55.04	204.10	259.14
	(52.58))	(227.902)	(280.48)
Less: Segment Cost	403.18	0.00	403.18
	(261.53)	(0.00)	(261.53)
Result Profit / (Loss)	-348.4	204.10	-144.4
	(-208.95)	(227.90)	(18.95)
(Less): Provisions			-8.50
			(-65.75)
Add: Extraordinary income			132.66
			(13.50)
(Less) : Income Tax Ex- penses			-10.39
			(-0.25)
Net Profit (Loss)			-30.27
			(-33.55)
OTHER INFORMATION			
Segment Assets	563.76	2936.9	3500.71
	(638.06)	(3190.34)	(3828.40)
Unallocated Assets			11.60
			(37.56)
Total Assets			3512.31
			(3865.976)
Segment Liabilities	15	2674.4	2676.4
	(1.50)	(2905.21)	(2906.71)
Unallocated Liabilities			836.17
			(959.26)
Total Liabilities			3512.31



- i) Previous year's figures are in brackets().
- ii) The Bank is catering mainly to the needs of Indian customers, operates as a single unit in India, hence separate information regarding geographical segment is not given.
- iii) Business segments are classified as under
 - a) Treasury: Dealing operations in Money Market Instruments, Trading/ Investment in Bonds/ Government Securities.
 - b) Other Banking Operations: Local finance/services.
- iv) The above segments are reported based on the nature of products/services and their attributable risks/returns, overall organizational structure and the internal management reporting system of the Bank.

6) AS-18-Related Parties and Disclosure

The Bank is a Co-operative Society under the Multi State Co-operative Societies Act, 2002 and there are no related parties requiring disclosure under Accounting Standard 18 issued by I.C.A.I., other than Key Management Personnel Mr. Pravin J. Shirole, the Chief Executive Officer of the Bank. However, in terms of the Reserve Bank of India Circular dated 29.03.2003, he being a single party covered by this category, no further details thereon need to be disclosed.

7) AS 20 - Earning Per Share (EPS)

Bank's EPS disclosure is as under:

Particulars	2022-23	2023-24
Net Profit/ (Loss) after tax (Rs. In Lakhs)	4.06	7.69
Face value per share (Rs.)	1,000	1,000
Weighted average no. of equity shares	16,993	17,684
Basic/Diluted EPS (Rs.)	23.89	43.49



8) AS-21-Consolidated Financial Statements

Since Bank does not have any Subsidiary Companies/ Co- Operative Societies, the Accounting Standard 21 (AS-21) regarding consolidated financial statements is not applicable to the Bank.

9) AS-22-Deferred Tax:

The Bank does not recognize Deferred Tax Asset.

10) AS-26-Details of Expenditure on Computer Software

Details of Computer Software Expenses in accordance with Accounting Standard 26 on Intangible Assets issued by ICAI are as under:

(Rs. in Lakhs)

	31.03.2023	31.03.2022
Carrying amount at the beginning of the year	Nil	Nil
Add : Additions during the year	--	--
Less: Amortization during the year	--	--
Carrying amount at the end of the year	Nil	Nil

11) AS-28-Impairment of Asset

The Bank has ascertained that there is no impairment in the fixed assets of the Bank and as such, no disclosure in compliance with Accounting Standard 28 issued by the ICAI is given.

12) AS-29-Provisions, Contingent Liabilities and Contingent Assets

	31.03.2023	31.03.2022
Bank Gurantees	Nil	Nil
DE Fund	Nil	Nil

13) Previous year's figures have been regrouped/ rearranged wherever necessary to conform to the layout of the accounts of the current year.



**III. Disclosure as per RBI Circular No. DOR. ACC. REC. NO.
45/21.04.018/2021-22 dated 30th August 2021**

1. Regular Capital

a. Composition of Regulatory Capital

in Lakhs

	Particulars	Current Year	Previous Year
i)	Paid up Share and reserves (net of deductions, if any)	176.87	170.57
ii)	Other Tier 1 capital	358.76	354.38
iii)	Tier 1 Capital (i + ii)	535.63	524.95
iv)	Tier 2 capital	17.07	5.00
v)	Total capital (Tier 1+Tier 2)	552.70	529.95
vi)	Total Risk Weighted Assets (RWAs)	1610.27	1033.09
vii)	Paid-up share capital and reserves as percentage of RWAS	-	-
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAS)	33.26%	50.82
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAS)	1.06%	0.48
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)s	34.32%	51.30
xi)	Amount of paid-up equity capital raised during the year	6.30	1.27
xii)	Amount of non-equity Tier 1 capital raised during the year, of which: Give list as per instrument type (perpetual non- cumulative preference shares, perpetual debt instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-
xiii)	Amount of Tier 2 capital raised during the year, of which cumulative preference shares, perpetual debt Disclosure on additions to Tier II Capital - Give list as per instrument type (perpetual non- instruments, etc.). Commercial banks (excluding RRBs) shall also specify if the instruments are Basel II or Basel III compliant.	-	-



Disclosure on additions to Tier II Capital -

		Current Year	Previous Year
	Amount of Tier 2 capital raised during the year of which:		
a)	Perpetual Cumulative Preference Shares	Nil	Nil
b)	Redeemable Non-Cumulative Preference Shares	Nil	Nil

b) draw down from Reserves

The Bank has not drawdown any amount from Reserve during the year.

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

	Day 1	2 to 7 Days	8 to 4 Days	15 to 30 Days	31 Days to 2 Months	Over 2 Months and to 3 Months	Over 3 Months and upto 6 Months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Years	Over 3 Years and upto 5 Years	Over 5 Years	Total
Deposits	123.42	10.60	--	8.52	122.78	18.06	209.82	143.58	1757.49	68.78	10.00	2,473.11
Advanced	15.56	--	--	5.74	178.52	--	186.99	126.43	1,102.66	262.68	249.43	2,128.01
Investments	6.52	--	--	--	--	--	--	--	100.25	50.22	496.68	653.67
Borrowings	--	--	--	--	--	--	--	--	--	--	--	--
Foreign Currency Assets	--	--	--	--	--	--	--	--	--	--	--	--
Foreign Currency Liabilities	--	--	--	--	--	--	--	--	--	--	--	--



3. Investment

a) Composition of Investment Portfolio As at 31.03.2024

	Investments in India							
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India	Total Investments Outside India
Held to Maturity								
Gross	546.90		6.52				553.42	
Less: Provision for non-performing investments (NPI)								
Net	546.90		6.52				553.42	
Available for Sale								
Gross	--						--	
Less: Provision for depreciation and NPI	0.50						0.50	
Net	-0.50						-0.50	
Held for Trading								
Gross								
Less: Provision for depreciation and NPI								
Net								
Total Investments	546.90		6.52				553.42	
Less: Provision for nonperforming investments								
Less: Provision for depreciation and NPI	0.50						0.50	
Net	546.40		6.52				552.92	



As at 31.03.2023

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total Investments in India
Held to Maturity							
Gross	444.80		6.52				451.32
Less: Provision for non-performing investments (NPI)							
Net	444.80		6.52				451.32
Available for Sale							
Gross	49.97						49.77
Less: Provision for depreciation and NPI	0.50						0.50
Net	49.47						49.47
Held for Trading							
Gross							
Less: Provision for depreciation and NPI							
Net							
Total Investments	494.77		6.52				501.29
Less: Provision for nonperforming investments							
Less: Provision for depreciation and NPI	0.50						
Net	494.27		6.52				500.79

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve
(Amount in Lakhs)

Particulars	Current Year	Previous Year
Movement of provisions held towards depreciation on investments	--	--
a) Opening balance	0.50	11.00
b) Add: Provisions made during the year		
c) Less: Write off/ write back of excess provisions during the year	--	10.50
d) Closing balance	0.50	0.50
ii) Movement of Investment Fluctuation Reserve	--	--
a) Opening balance	1.00	1.00
b) Add: Amount transferred during the year		
c) Less: Drawdown		
d) Closing balance	1.00	1.00
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	--	2.00

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

There are no sale / transfer transactions to / from H TM category made by the bank during the year in excess of 5% of book value of investments held in HTM category at the beginning of the year.

d) Non-SLR investment portfolio**i) Non-performing non-SLR investments**

(Amount in Lakhs)

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening Balance	Nil	Nil
b)	Additions during the year since 1st April	Nil	Nil
c)	Reductions during the above period	Nil	Nil
d)	Closing Balance	Nil	Nil
e)	Total Provisions held	Nil	Nil

ii) Issuer composition of Non-SLR investments

(Amount in Lakhs)

Sr.	Issuer	Amount		Extent of Private Placement		Extent of Below Investment Grade Securities		Extent of Unrated Securities		Extent of Unlisted Securities	
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
a)	PSUs	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
b)	FIs	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
c)	Banks	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
d)	Private Corporates	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
e)	Subsidiaries/ Joint Ventures	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
f)	Others	Nil	6.52	6.52	Nil	Nil	Nil	Nil	Nil	6.52	6.52
g)	Provision held towards de-preciation	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
	Total*	Nil	6.52	6.52	Nil	Nil	Nil	Nil	Nil	6.52	6.52



e) Repo transactions (in face value terms)

There are no Repo / Reverse Repo transactions during the year

4 Asset quality

a) i) Classification of advances and provisions held - 31.03.2021

(Amount in Lakhs)

	Standard	Non - Performing				Total
	Total Standard Advances	Sub- Standard	Doubtful	Loss	Total Non- Performing Advances	
Gross Standard						
Opeing Balance	1595.56	27.42	233.86		261.28	1856.84
Add: Additions during the year						
Less: Reductions during the year*						
Closing Balance	2025.67	1.50	100.84		102.28	2128.01
*Reductions in Gross						
Upgradation						
Recoveries (exclud- ing recoveries from upgraded accounts)						
Write-offs						
Provisions (excluding Floating Provisions)						
Opening balane pro- visions held	4.00	4.59	230.41		235.00	239.00
add: Fresh provisions made during the year					0.00	4.50
Less: Excess provi- sion reversed/ Write- off loans					132.66	132.66
Closing balance of provisions held	8.50				102.34	110.84
Net NP As						
Opening Balance					26.28	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					26.28	
Closing Balance					.0.00	
Floating Provisions						
Opening Balance						
Add: Additional Provi- sions made during						
Less: Amount drawn down during the year						
Closing balance of floating provisions						
Technical write off						



Ratios (in percent)	Current Year	Previous Year
Gross NPA to Gross Advances	4.81	14.07
Net NPA to Net Advances	0.00	1.62
Provision coverage ratio	100.00	89.94

Sector-wise Advances and Gross NPAs

(Amount in Lakhs)

Sr. No.	Sector	Current Year (Mar 2024)			Previous Year (Mar 2023)		
		Outstanding Total Advances	Gross NPA's	Percentage of Gross NPA's to Total Advances in that sector	Outstanding Total Advances	Gross NPA's	Percentage of Gross NPA's to Total Advances in that Sector
i)	Priority Sector						
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Advances to industries sector eligible as priority sector lending	-	-	-	-	-	-
c)	Services						
d)	Personal loans	394.49	18.14	1.26	130.69	21.41	2.19
e)	Other Priority Sectors	1040.31	84.08	5.86	848.46	239.87	24.50
	Sub Total (i)	1434.80	102.22	7.12	979.5	261.28	26.69
ii)	Non-Priority Sector						
a)	Agriculture and allied activities						
b)	Industry						
c)	Services	693.21	0.12	0.02	877.69		
d)	Personal loans	0.00	0.00	0.00	0.00		
	Sub Total (ii)	693.21	0.12	0.02	877.69		
	Total (i + ii)	2128.01	102.3	7.4	1856.8	261.28	26.69



c) Details of accounts subjected to restructuring

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (Excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrower										
	Gross amount (Rs. in Crores)										
	Provision held (Rs. in Crores)										
Sub- standard	Number of Borrower										
	Gross amount (Rs. in Crores)										
	Provision held (Rs. in Crores)										
Doubtful	Number of borrower										
	Gross amount (Rs. in Crores)										
	Provision held (Rs. in Crores)										

NIL

Note : Applications for restructuring are Nil

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

i) Details of stressed loans transferred during the year (to be made separately for loans classified as NPA and SMA)

	To Arcs	To Permitted Transferees	To Other Transferees (Please Specify)
No: of accounts	Nil	Nil	Nil
Aggregate principal outstanding of loans transferred	Nil	Nil	Nil
Weighted average residual tenor of the loans transferred	Nil	Nil	Nil
Net book value of loans transferred (at the time of transfer)	Nil	Nil	Nil
Aggregate consideration	Nil	Nil	Nil
Additional consideration realized in respect of accounts transferred in earlier years	Nil	Nil	Nil



d) Details of loans acquired during the year

(Amount in Lakhs)

	From Lenders Listed in Clause 3	From ARCs
Aggregate principal outstanding of loans acquired	Nil	Nil
Aggregate consideration paid	Nil	Nil
Weighted average residual tenor of the loans acquired	Nil	Nil

ii) Investments in Security Receipts (SRs)

Particulars	SRs issued within past 5 years	SRs issued more than 5 years ago but within past 8 years	SRs issued more than 8 years ago
a) Book value of SRs where NPAs sold by the bank are the underlying	Nil	Nil	Nil
Provision held against (a)	Nil	Nil	Nil
b) Book Value of SRs where NPAs sold by other banks / financial institutions / non-banking financial companies are the underlying	Nil	Nil	Nil
Provision held against (b)	Nil	Nil	Nil
Total (a) + (b)	Nil	Nil	Nil

e) Details of non-performing financial assets purchased/sold from/to other banks/Financial Institutions/NBFCs (excluding ARCS)

i) Details of non-performing financial assets purchased

(Amount in lakhs)

Particulars	Current Year	Previous Year
a) Number of accounts purchased during the year	Nil	Nil
b) Aggregate outstanding		
a) Of these number of accounts restructured during the year	Nil	Nil
b) Aggregate outstanding		

ii) Details of non-performing financial assets Sold

(Amount in lakhs)

Particulars	Current Year	Previous Year
a) No. of accounts sold	Nil	Nil
b) Aggregate outstanding	Nil	Nil
c) Aggregate consideration received	Nil	Nil



f) Fraud accounts

	Current Year	Previous Year
Number of frauds reported	Nil	Nil
Amount involved in fraud (Rs. Lakhs)	Nil	Nil
Amount of Provision made for such frauds (Rs. lakhs)	Nil	Nil
Amount of Unamortised provision debited from other services as at the end of the year. (Rs. lakhs)	Nil	Nil

g) Disclosure under Resolution Framework for COVID-19-related Stress
Format for disclosures to be made half yearly starting September 30, 2022

Restructuring proposals sanctioned as per RBI Circular Ref. No. DOR. No.BP.BC/3/21.04/2020-21 dated August 6, 2020 are as under

Type of borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) exposure to accounts mentioned at (A) before implementation of the plan	(C) of (B) aggregated amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provision on account of the implementation of the resolution plan
Personal Loan					
Corporate persons*					
Of which, MSMEs			NIL		
Other					
Total					

* As defined in Section 3(7) of the insolvency and Bankruptcy Code 2016.

5. Exposure

a) Exposure to real estate sector

Category	Current Year	Previous Year
1) Direct exposure	--	--
a) Residential Mortgages- Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	394.49	130.69
b) Commercial Real Estate - Lending secured by mortgages on commercial real estate (office buildings, retail space, multi-purpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	--	--
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -	--	--
i. Residential	--	--
ii. Commercial Real Estate	--	--
iii. Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	--	--
Total Exposure to Real Estate Sector	394.49	130.69



b) Exposure to Capital Market

Category	Current Year	Privious Year
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	Nil	Nil
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOS / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	Nil	Nil
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	Nil	Nil
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	Nil	Nil
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	Nil	Nil
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	Nil	Nil
vii) Bridge loans to companies against expected equity flows issues;	Nil	Nil
viii) Underwriting commitments taken up by the banks in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	Nil	Nil
ix) Financing to stockbrokers for margin trading.	Nil	Nil
x) All exposures to Venture Capital Funds (both registered and unregistered)	Nil	Nil
Total exposure to capital market	Nil	Nil

c) Unsecured advances

(Amount in Rs. lakhs)

Particular	Current Year	Privious Year
Total unsecured advances of the bank	1.38	1.53
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	Nil	Nil
Estimated value of such intangible securities	Nil	Nil

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in Rs. lakhs)

Particular	Current Year	Privious Year
Total deposits of the twenty largest depositors	1387.52	1224.93
Percentage of deposits of twenty largest depositors to total deposits of the bank	56.10%	47.47%

**b) Concentration of advances**

(Amount in Rs. lakhs)

Particular	Current Year	Privious Year
Total advances to the twenty largest borrowers	1507.88	1331.26
Percentage of advances to twenty largest borrowers to total advances of the bank	70.86%	71.69%

c) Concentration of exposures

(Amount in Rs. lakhs)

Particular	Current Year	Privious Year
Total exposure to the twenty largest borrowers/customers	1507.88	1331.26
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	70.86 %	71.69%

d) Concentration of NPAs

(Amount in Rs. lakhs)

Particular	Current Year	Privious Year
Total Exposure to the top twenty NPA accounts	82.41	109.50
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	80.53 %	41.91%

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

(Amount in Rs. lakhs)

Particular	31.03.2022	31.03.2023
Opening balance of amounts transferred to DEAF	--	--
Add: Amounts transferred to DEAF during the year	0.54	--
Less: Amounts reimbursed by DEAF towards claims	--	--
Closing balance of amounts transferred to DEAF	0.54	--



8. Disclosure of complaints

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

Sr. No.	Particular	Current Year	Previous Year
	Complaints received by the bank from its customers	Nil	Nil
1	Number of complaints pending at beginning of the year	Nil	Nil
2	Number of complaints received during the year	Nil	Nil
3	Number of complaints disposed during the year	Nil	Nil
	3.1 Of which, number of complaints rejected by the bank	Nil	Nil
4.	Number of complaints pending at the end of the year	Nil	Nil
	Maintainable complaints received by the bank from OBOS	Nil	Nil
5.	Number of maintainable complaints received by the bank from OBOS	Nil	Nil
	5.1 Of 5, number of complaints resolved in favour of the bank by Bos	Nil	Nil
	5.2 Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Bos	Nil	Nil
	5.3 Of 5, number of complaints resolved after passing of Awards by BOs against the bank	Nil	Nil
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil
	Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.	Nil	Nil



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

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

9. Disclosures of penalties imposed by the Reserve Bank of India

No penalty has been imposed by Reserve Bank of India on the Bank during the year

10. Other Disclosures

a) Business ratios

Particular	Current Year	Privious Year
i) Interest Income as a percentage to Working Funds	7.02	6.57
ii) Non-interest income as a percentage to Working Funds	0.20	0.04
iii) Cost of Deposits	5.33	5.08
iv) Net Interest Margin	3.62	4.09
v) Operating Profit as a percentage to Working Funds	0.41	4.57
vi) Return on Assets	0.27	0.16
vii) Business (deposits plus advances) per employee (in Rs. lakhs)	383.43	443.71
viii) Profit per employee (in lakhs)	0.64	0.41

**b) Bancassurance business**

The Bank is not dealing in Bancassurance business and hence details of fees/brokerage earned in respect of insurance broking, agency and bancassurance business undertaken by the Bank is not given.

c) Marketing and distribution

Since Bank is not dealing in marketing and distribution function, details of fees / remuneration received in respect of such business are not given.

d) Disclosures regarding Priority Sector Lending Certificates (PSLCs)

The Bank has neither sold nor purchased PSLCs either in the current year or in the previous year.

e) Provisions and contingencies

Particular	Current Year	Previous Year
i) Provisions for NPL	-	-
ii) Provision towards NPA	4.50	58.25
iii) Provision made towards Income tax including Deferred Tax	4.00	7.00
iv) Other Provisions and Contingencies (with details)	0.00	0.00
a) Provision for Depreciation on Investment	0.00	(10.50)

f) Payment of DICGC Insurance Premium

(Amount in Rs. lakhs)

Sr.	Particular	Current Year	Previous Year
i)	Payment of DICGC Insurance Premium	3.40	3.39
ii)	Arrears in payment of DICGC premium	-	-

g) Disclosure of facilities granted to directors and their relatives

(Amount in Rs. lakhs)

Advance to Directors, their relatives and Companies/Firms in which they are interested	Current Year		Previous Year	
	Funded	Non-Funded	Funded	Non-Funded
Directors	Nil	Nil	Nil	Nil
Relatives of Directors	10.50	Nil	10.50	Nil
Total	Nil	Nil	Nil	Nil

**Cash Flow Statement for the year ended 31st March 2024**

Particulars	Amount	Amount	(Rs. in Lakhs) Net Flow
CASH FLOW FROM OPERATING ACTIVITIES			
Net Profit as per Profit & Loss A/c.			7.69
Add:			
Notional Entries/Adjustment Entries			
Depreciation on Fixed Assets			0.78
Loss on Sale of Assets			-
Provisions			8.50
Amortisation of premium on Investment			0.06
Bad Debts Written off			95.05
Less:			
Recovery of earlier written off loans			3.66
Profit on sale of fixed assets			-
Provisions Written Back			132.66
Profit on Sale of Investment (sale of Government Securities)			3.83
			(28.07)
(INCREASE)/ DECREASE IN OPERATING ASSETS/LIABILITIES			
Decrease in Fixed Assets			7.50
Increase in Advances			(271.17)
Decrease in Other Assets			5.33
Increase in Interest Payable on Term Deposit			20.34
Decrease in Deposits & Other Accounts			(107.12)
Decrease in Other Liabilities			(22.72)
Decrease in Overdue Interest Reserve			(122.52)
Net Cash Flow from Operating Activities	(A)		(518.45)
CASH FLOW FROM INVESTING ACTIVITIES			
Purchase of Investments			(148.55)
Sales Investment			221.64-
Interest Received on Investment			50.90
Dividends received			0.33
Investment in FD			(0.25)
Realization of FD			0.25



Net Cash Flow from Investing Activities	(B)		12432
CASH FLOW FROM FINANCING ACTIVITIES			
Shares Issued			8.96
Shares Redeemed			(2.65)
Interest paid on Borrowings			(0.94)
Net Cash Flow from Financing Activities	(C)		5.37
NET CASH OUT FLOWS ON ACCOUNT OF OPERATING, INVESTING AND FINANCING ACTIVITIES (A+B+C)			(388.76)
CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR			772.09
CASH AND CASH EQUIVALENT AT THE END OF THE YEAR			383.33
NET OUT FLOW IN CASH AND CASH EQUIVALENTS WITHIN THE YEAR			(388.76)
Details of cash and cash equivalents			
	31.03.2024	31.03.2023	
In hand and with RBI, State and District Co-op. Banks	62,25,964.50	80,28,475.43	
Balance with other banks	3,21,07,269.68	6,91,80,789.74	
Money at call and at short notice			



INDEPENDENT BANK AUDITOR'S REPORT

[As required under section 31 of the Banking Regulation Act, 1949, Section 81 of the MCS Act, 1960 and Rule 69 (3) of MCS Rules, 1961 (as applicable to Co-Operative Societies)]

To,

**The Members,
Shalini Sahakari Bank Ltd.
Mumbai -400011**

Report on Financial Statements

Qualified Opinion

1. We have audited the accompanying Financial Statements of **Shalini Sahakari Bank Limited**, ("the bank") as at **31st March, 2024** which comprise the **Balance Sheet as at 31st March, 2024** and the **Profit and Loss Account** for the year then ended and a summary of significant accounting policies and other explanatory information in which are included returns of Head Office and its departments and 1 branch, which have been audited by us and are consolidated in these financial statements.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements read together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to cooperative societies), the Maharashtra Cooperative Societies Act, 1960/2013, the Maharashtra Cooperative Societies Rules, 1961/2014, the guidelines issued by Reserve Bank of India and Registrar of Cooperative Societies, Maharashtra and the comments mentioned in Audit Memorandum enclosed herewith in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - (i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2024;
 - (ii) in the case of the Profit and loss Account, of the Profit for the year ended on that date; and

Basis for Qualified opinion

3. The Bank has not accounted for the Other Expenditure-ASP service Charges of Rs. 1.53 Lacs for the October to March 2024 period. (Note No.1)

Due to this shortfall of provision for ASP Service Charges of Rs. 1.53 Lacs, actual profit of the Bank is Rs. 6.16 Lacs as against the reported profit of Rs. 7.69 Lacs and actual Reserves are Rs. 6.16 Lacs as against the reported Profit and Loss Balance of Rs. 7.69 Lacs in the Balance Sheet without considering effect on CRAR and other profitability ratios.



We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the bank in accordance with the code of ethics issued by the ICAI together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made there under and under the provisions of the Maharashtra Cooperative Societies Act, 1960/2013 and Maharashtra Co-operative Societies Rules, 1961/2014 made there under and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Financial Statements.

Responsibilities of the Management and those charged with Governance for the Financial Statements

4. The Bank's Board of Directors is responsible with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of the Banking Regulations Act, 1949, the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Maharashtra Co-operative Societies Act, 1960/2013, Maharashtra Co-operative Societies Rules, 1961/2014 from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so..
5. Those charged with governance are responsible for overseeing the entity's financial reporting process.



Management's Responsibility for the Financial Statements

6. Management is responsible for the preparation of these financial statements that give true and fair view of the financial position and financial performance of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility 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 error or fraud.

Auditor's Responsibility

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

As part of an audit in accordance with Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

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

Report on Other Legal and Regulatory Requirements.

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960/2013 and the Maharashtra Co-operative Societies Rules 1961/2014 as applicable.
9. As required by Section 30 of the Banking Regulation Act, 1949 as applicable to the Co-Operative societies read with the provisions of section 81 of the Maharashtra Co-Operative Societies Act, 1960/2013, We report that:
 - a) The Balance Sheet, the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule read with Section 29 to the Banking Regulation Act, 1949 as applicable to Co-operative Societies read with the provisions of Maharashtra Co-operative Societies Act, 1960 and Maharashtra Co-operative Societies Rules 1961;
 - b) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and



have found to be satisfactory;

- c) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
 - d) As required by Section 30(3) of the Banking Regulation Act, 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank.
 - e) The Balance Sheet and the Profit & Loss Account dealt with by this report, are in agreement with the books of account and the returns;
 - f) The reports on the accounts of the branches/offices audited by the branch auditors have been forwarded to us and have been properly dealt with by us in preparing this Report;
 - g). The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;
10. The details as required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961 are given in the Audit Memorandum separately.
- 11 We further report that for the year under audit, the Bank has been awarded "A" classification.

For Atul Dhoot & Co.
Chartered Accountants
Firm Reg.No 132006W

Place: Mumbai
Date: 27.06.2024

sd/-
(Ganesh Joshi)
Partner

M.No.131974 UDIN :24131974BKHMK17011



शालिनी सहकारी बँक लिमिटेड

आयुक्त आणि निबंधक सह.संस्था महाराष्ट्र, पुणे यांच्या आदेशानुसार वार्षिक सर्वसाधारण सभेच्या अहवालात छपावयाची माहिती.

बँकेचे नांव	:	शालिनी सहकारी बँक लि.
कार्यालयाचा पत्ता	:	३९५, ना. म. जोशी मार्ग, मुंबई ४०० ०११
नोंदणी क्रमांक	:	बी. ओ. एम./बी. एन. के./जी.एस./२६१ दि.१४ जाने.१९८२
आर. बी. आय. लायसन्स क्रमांक	:	ए.सी.डी./एम.एच./२९२-पी/दि. ८ मार्च १९८२
कार्यक्षेत्र	:	बृहन्मुंबई

तपशिल

मुख्य कार्यालयासहित शाखा	१	
सभासद संख्या	नियमित	१०,१७६
	नाममात्र	---
वसुल भाग भांडवल		१७६.८७ लाख
एकूण राखीव व इतर निधी		६४६.८१ लाख
ठेवी	बचत ठेव	६०३.३४ लाख
	चालू ठेव	२०८.२९ लाख
	मुदत ठेव	१६२०.९७ लाख
	आवर्त ठेव, शा.दै.ठेव	४०.५१ लाख
	तारण कर्ज	२१२६.६३ लाख
	जामिनकी कर्जे	१.३८ लाख
अग्रक्रम कर्जाची टक्केवारी		७७.२७%
दुर्बल घटक कर्जाची टक्केवारी		१०.९१%
सुक्ष्म उपक्रम (Micro Interprises)		६.६७%
घेतलेली कर्ज		
मु.जि.मध्य.सह.बँक लि. कॅश क्रेडीट		०.०० लाख
गुंतवणूक		६५३.६७ लाख
नेट एन.पी.ए. टक्केवारी		०.००%
ऑडीट वर्ग		“अ”
वर्ष अखेर नफा		७.७० लाख
एकूण कर्मचारी (पर्यवेक्षकीय कर्मचारी सब स्टाफ)		१०
खेळते भांडवल		३,०९३.६७



शालिनी सहकारी बँक लिमिटेड

बँकेच्या प्रगतीचा दृष्टीक्षेप

रुपये लाखात

अ. क्र.	तपशिल	२०१९-२०	२०२०-२१	२०२१-२२	२०२२-२३	२०२३-२४
१	सभासद संख्या	१०,१९३	१०,१९१	१०,१५२	१०१४६	१०१७६
२	वसुल भागभांडवल	१६९.२८	१६८.८६	१६९.३०	१७०.५७	१७६.८६
३	गंगाजळी व इतर निधी	७८४.१६	७१४.२१	७२०.९८	७७८.३६	६४६.८१
४	ठेवी	१,५१५.७७	१७८६.२९	२०६१.६९	२५८०.२३	२४७३.११
५	गुंतवणूक	५३०.३२	५३०.१०	५२९.८१	६२०.०५	६५३.६७
६	कर्ज येणे	१,६४१.९३	१५५८.३२	१६४०.३३	१८५६.८४	२१२८.०१
७	ग्रॉस एनपीए टक्केवारी	२२.९३	१७.४०	२४.९७	१४.०७	४.८१
८	नेट एनपीए टक्केवारी	७.७९	७.५७	१५.७८	१.६२	०.००
९	नफा	७.५१	२.२५	१.१८	४.०९	७.७०
१०	खेळते भांडवल	२,३७४.८१	२४५२.९५	२७३४.३६	३३१७.३१	३०९३.६७
११	लेखा परिक्षण वर्ग	“ब”	“ब”	“ब”	“अ”	“अ”



शालिनी सहकारी बँक लिमिटेड

सन २०२३-२४ सालचे अंदाजपत्रक

खर्चाचा तपशिल	२०२३-२४ चा अंदाजे खर्च	२०२३-२४ चा प्रत्यक्ष खर्च	२०२४-२५ चा अंदाजे खर्च
१) ठेवी व बाहेरील कर्जावरील व्याज	१३५.००	१३९.३९	१४०.००
२) सेवक, वेतन, बोनस ग्रॅज्युईटी	७५.००	९०.३९	९०.००
३) संचालक मंडळ मानधन, फी, भत्ते	---	---	---
४) भाडेकर, विमा, विज, टॅक्स इत्यादी	१०.००	१७.२६	१५.००
५) कायदा सल्लागार फी	५.००	५.७५	५.००
६) पोस्टेज, टेलिफोन, टेलिग्राम	१.००	०.५२	१.००
७) लेखापरिक्षण फी	३.००	२.०३	३.००
८) झीज, घसारा, दुरुस्ती	२.००	०.७८	२.००
९) स्टेशनरी, छपाई, जाहिरात	२.००	२.१६	३.००
१०) इतर खर्च	२०.००	२२.२८	२५.००
११) बुडीत संशयित कर्ज निर्लेखित	--	९५.०५	८५.००
१२) तरतुदी	७५.००	८.५०	१०.००
१२) निव्वळ नफा	५.००	७.७०	१०.००
एकूण	३३३.००	३९१.८१	३८९.००
	२०२३-२४	२०२३-२४	२०२४-२५
उत्पन्नाचा तपशिल			
१) व्याज व वटाव	२९३.००	२४८.२५	२६०.००
२) इतर जमा	४०.००	१४३.५६	१२९.००
एकूण	३३३.००	३९१.८१	३८९.००



शालिनी सहकारी बँक लिमिटेड

❖ पोट नियम दुरुस्तीस मंजुरी देणे ❖

पोट नियम क्र.	अस्तित्वात असलेला पोटनियम	दुरुस्तीनंतरचा पोटनियम	दुरुस्तीचे कारण
३.	कार्यक्षेत्र :- बँकेचे कार्यक्षेत्र बृहन्मुंबई या जिल्ह्यांच्या भौगोलिक क्षेत्रा-पर्यंत मर्यादित आहे.	कार्यक्षेत्र :- बँकेचे कार्यक्षेत्र पुणे, सांगली, सातारा, कोल्हापूर कोल्हापूर, रायगड, पालघर, सिंधुदुर्ग व रत्नागिरी या जिल्ह्यांच्या भौगोलिक क्षेत्रांपर्यंत मर्यादित राहिल.	बँकेचा विकास व विस्तार करण्यासाठी त्याच-प्रमाणे बँकेचे सभासद व खातेदारांच्या व्यवसायाची कार्यालये ही पुणे, सांगली, सातारा व कोल्हापूर जिल्ह्यात स्थलांतरित झाल्याने यात दुरुस्ती करणे अत्यंत आवश्यक आहे.

Sr.N	OLD RULES	NEW RULES	REMARKS
I	Byelaw No. 57(a) : In a co-operative Bank, or Central Co-operative Bank. In any of the securities specified in Section 20 of the Indian Trust Act	Section 5(a) of the Banking Regulation Act, 1949(BR Act) : approved securities means the securities issued by the Central Government or any State Government or such other securities as may be specified by the Reserve Bank from time to time]	As per RBI guidelines
II	Bye -laws No 58(c) : Bank may utilize an amount from the Reserve Fund for purchase of any assets with the prior permission of The Registrar and as per provisions of the MCS Act and Rules.	"Section 17 of the Banking Regulation Act, 1949(BR Act) : (1) Every banking company incorporated in India shall create a reserve fund and 2*** shall, out of the balance of profit of each year as disclosed in the profit and loss account prepared under section 29 and before any dividend is declared, transfer to the reserve fund a sum equivalent to not less than twenty per cent. of such profit.3[(1A) Notwithstanding anything contained in sub-section (1), the Central Government may, on the recommendation of the Reserve Bank and having regard to the adequacy of the paid-up capital and reserves of a banking company in relation to its deposit liabilities, declare by order in writing that the provisions of sub-section (1) shall not apply to the banking company for such period as may be specified in the order:Provided that no such order shall be made unless, at the time it is made, the amount in the reserve fund under sub-section (1), together with the amount in the share premium account is not less than the paid-up capital of the banking company.](2) Where a banking company appropriates any sum or sums from the reserve fund or the share premium account, it shall, within twenty-one days from the date of such appropriation, report the fact to the Reserve Bank, explaining the circumstances relating to such appropriation:Provided that the Reserve Bank may, in any particular case, extend the said period of twenty-one days by such period as it thinks fit or condone any delay in the making of such report."	As per RBI guidelines
III	Bye-laws No 60(b) : The accounts of the auditor and his remuneration shall be approved in the General Body Meeting of the Bank. The qualifications /disqualifications, powers, rights and duties of the auditor shall be as prescribed under the Act, and RBI guidelines.	"Section 30 of the Banking Regulation Act, 1949(BR Act) :[(1) The balance-sheet and profit and loss account prepared in accordance with section 29 shall be audited by a person duly qualified under any law for the time being in force to be an auditor of companies.](2) Notwithstanding anything contained in any law for the time being in force or in any contract to the contrary, every banking company shall, before appointing, re-appointing or removing any auditor or auditors, obtain the previous approval of the Reserve Bank.(1B) Without prejudice to anything contained in the Companies Act, 1956 (1 of 1956), or any other law for the time being in force, where the Reserve Bank is of opinion that it is necessary in the public interest or in the interest of the banking company or its depositors so to do,3[it may at any time by order direct that a special audit of the banking company's accounts, for any such transaction or class of transactions or for such period or periods as may be specified in the order, shall be conducted and may by the same or a different order either appoint a person duly qualified under any law for the time being in force to be an auditor of companies or direct the auditor of the banking company himself to conduct such special audit] and the auditor shall comply with such directions and make a report of such audit to the Reserve Bank and forward a copy thereof to the company.(1C) The expenses of, or incidental to 4[the special audit] specified in the order made by the Reserve Bank shall be borne by the banking company.](2) The auditor shall have the powers of, exercise the functions vested in, and discharge the duties and be subject to the liabilities and penalties imposed on, auditors of companies by 5[section 227 of the Companies Act, 1956 (1 of 1956)]. 6[, and auditors, if any, appointed by the law establishing, constituting or forming the banking company concerned.](3) In addition to the matters which under the aforesaid Act the auditor is required to state in his report, he shall, in the case of a banking company incorporated 7[in India], state in his report,--(a) whether or not the information and explanations required by him have been found to be satisfactory;(b) whether or not the transactions of the company which have come to his notice have been within the powers of the company;(c) whether or not the returns received from branch offices of the company have been found adequate for the purposes of his audit;(d) whether the profit and loss account shows a true balance 8[of profit or loss] for the period covered by such account;(e) any other matter which he considers should be brought to the notice of the shareholders of the company."	As per RBI guidelines

शालिनी सहकारी बँक लिमिटेड

❖ संचालक मंडळ ❖

सन २०२२-२०२७

- श्री.आप्पासाहेब सदाशिव देसाई. अध्यक्ष
- श्री. बळवंतराव सोनाप्पा पवार - उपाध्यक्ष
- श्री. वरून आप्पासाहेब देसाई- संचालक
- श्री. रमेश तुळशीराम भुतेकर - संचालक
- श्री. संचित शेखर पाटील - संचालक (२१/०६/२०२३ पर्यंत)
- श्री. सुभाष व्यंकटेश कामत - (१७/०१/२०२४ पासून)
- श्री. रामचंद्र मंगेश कुलकर्णी - संचालक
- सौ. मृगया मंगेश कुलकर्णी - संचालिका
- श्री. तेजस मंगेश कुलकर्णी - संचालक
- श्री. सावळाराम बाबूराव धुरत - संचालक (१८/१०/२०२३ पर्यंत)
- श्री. लक्ष्मण ज्ञानोबा केंद्रे - (१७/०१/२०२४ पासून)
- सौ. आरती प्रतीक गावकर - संचालिका
- सौ.मनीषा प्रवीण शितोळे - संचालिका (१८/१०/२०२३ पर्यंत)
- श्री. रमेश गंगाराम श्रीरामुला - (१७/०१/२०२४ पासून)
- श्री.अतुल अंबादास पोटे- संचालक
- श्री.प्रमोद तुळशीराम पाटील - संचालक (१६/१०/२०२३ पर्यंत)
- श्रीमती प्रतिभा अरविंद पोरे - (१७/०१/२०२४ पासून)
- श्री प्रवीण जगन्नाथ शितोळे - मुख्य कार्यकारी अधिकारी
- अॅड. श्री. एल. ए. सकपाळ - कायदेशीर सल्लागार

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