



॥ सहकारेण जनकल्याणम् ॥

दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

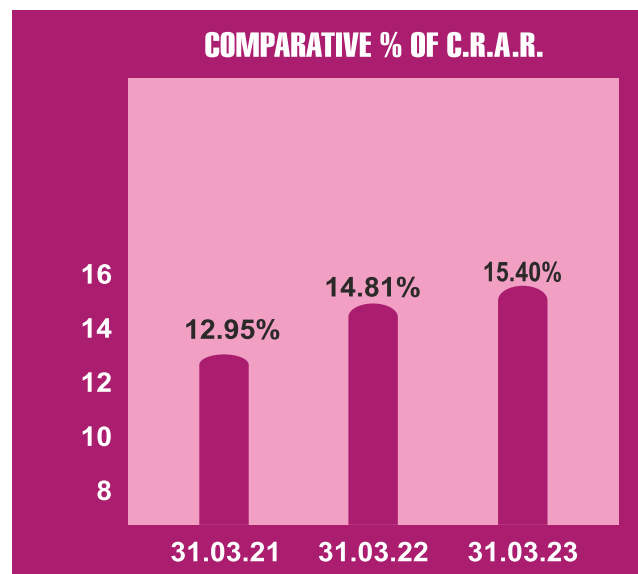
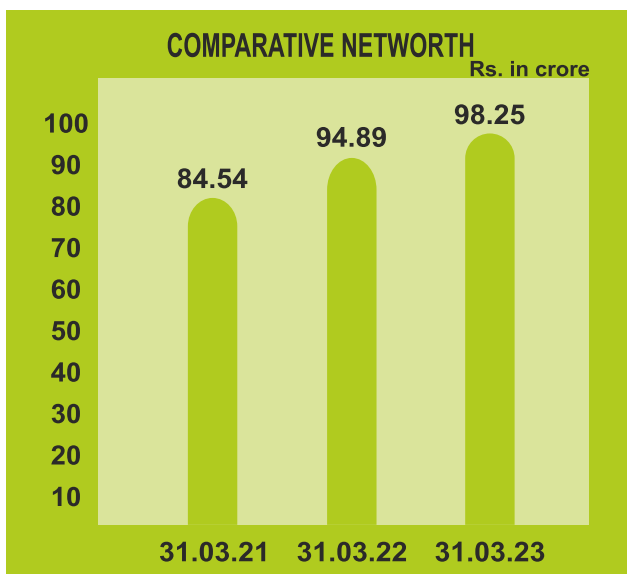
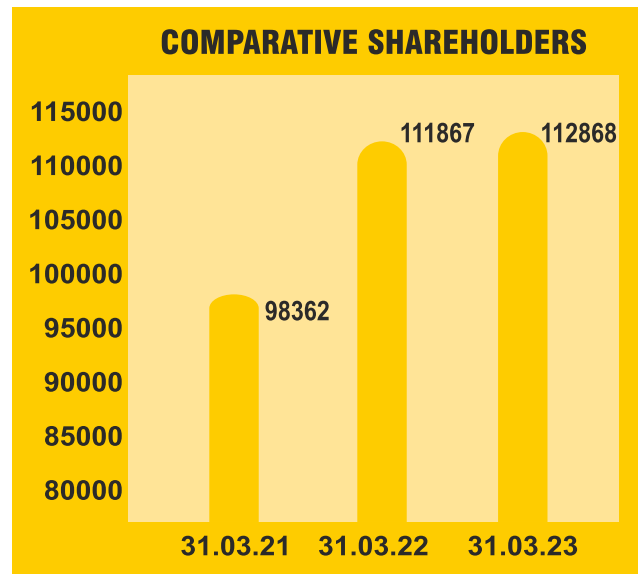
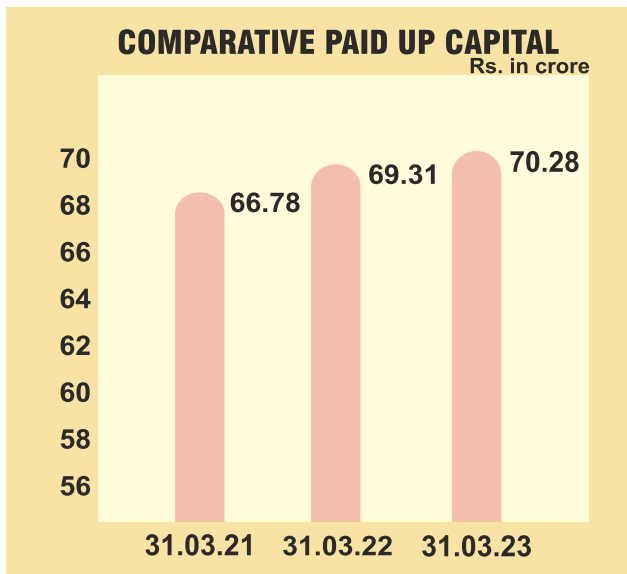
स्थापना-1963



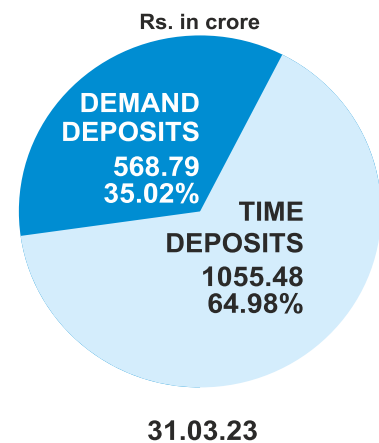
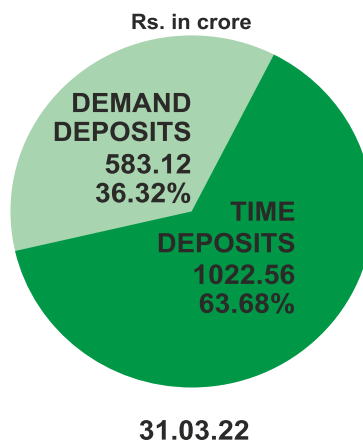
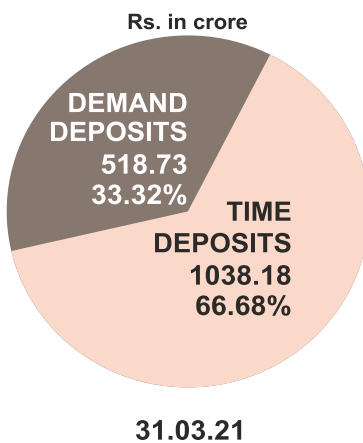
वार्षिक अहवाल

सन 2022-23

HIGH LIGHTS LAST THREE YEARS



COMPARATIVE LOW COST HIGH COST DEPOSITS POSITION LAST THREE YEARS



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

● संचालक - मंडळ ●

अध्यक्ष



श्री रामेश्वर त्र्यंबकराव
फुंडकर
संचालक

उपाध्यक्ष



श्री शंतनु शरदचंद्र
जोशी
संचालक

सचिव



श्री हरिष धिरजलाल
लाखाणी
संचालक

संचालक



श्री नरेंद्र हरिहर
पाठक
संचालक



श्री संजय शांतीलाल
कोटकर



श्री राजेंद्र परशुराम
जोगळेकर



श्री रघुनाथ लक्ष्मणराव
बढे



श्री विजयकुमार सत्यनारायण
झुनझुनवाला, अकोट

संचालक



श्री अमरिकसिंग हरभजनसिंग
वासरीकर, नांदेड
संचालक

संचालक



श्री प्रमोद प्रल्हाद
शिंदे
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श्री अजय जवाहरलाल
गांधी, औरंगाबाद
संचालिका

संचालक



श्री मोहन शंकरराव
अभ्यंकर, नागपुर
संचालिका

संचालक



श्री राहुल चंद्रकांत
राठी
मुख्य कार्यकारी अधिकारी



श्री दिपक देविदास
मायी



श्री केदार अनिल
खपली



सौ. मंजुषा श्रीकांत
सोनटक्के



सौ. अलका महेन्द्र
तामणे



श्री राजन मधुकर
सोनटक्के



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

‘जनकल्याण’ ५८/५९, तोष्णिवाल ले-आऊट, शासकिय दुध डेअरी जवळ, मुर्तिजापूर रोड, अकोला - ४४४ ००१

(र.नं.ए.के.एल./बि.एन.के./१०३ दि. १९-०४-१९६३) ● (एम.एस.सी.एस./सी.आर./१०९/२००० दि. ३१-०८-२०००)

• वार्षिक सर्वसाधारण सभेची सुचना •

(फक्त सभासदांकरीता)

दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला या बँकेची सन् २०२२-२०२३ ह्या आर्थिक वर्षाची ६० वी वार्षिक सर्वसाधारण सभा बुधवार, दिनांक १३ सप्टेंबर, २०२३ रोजी दुपारी ठिक ३.०० वाजता ‘गायवाडा’ शेतकरी भवन, कृषी उत्पन्न बाजार समिती परिसर, अकोला या ठिकाणी खालील विषयांवर विचार विनीमय करण्यासाठी आयोजित केली आहे. सदर सभेस सर्व सभासदांची उपस्थिती प्रार्थनिय आहे.

• सभेपुढील विषय •

- १) दि. २४ ऑगस्ट २०२२ रोजी झालेल्या वार्षिक सर्वसाधारण सभेच्या कामकाजाचे वृत्त वाचून कायम करणे.
- २) मा. संचालक मंडळाने तयार केलेला सन् २०२२-२०२३ या आर्थिक वर्षाचा वृत्तांत तसेच ३१ मार्च २०२३ अखेर संपलेल्या वर्षाचे नफातोटापत्रक व ताळेबंद स्वीकृत करणे.
- ३) सन् २०२२-२०२३ च्या वैधानिक अंकेक्षण अहवाल व दोष दुरुस्ती अहवालाची नोंद घेणे.
- ४) मा. संचालक मंडळाने शिफारस केलेल्या सन् २०२२-२०२३ च्या नफा विनियोजनास मान्यता देणे.
- ५) सन् २०२३-२०२४ या सहकारी वर्षासाठी ठरविलेल्या खर्च व उत्पन्नाच्या अंदाजपत्रकास मान्यता देणे व सन् २०२२-२०२३ मध्ये अंदाजपत्रकापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
- ६) सन् २०२२-२०२३ मध्ये संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची माहिती घेणे.
- ७) मा. संचालक व मुख्यकार्यकारी अधिकारी यांचे नातेवाईक असलेल्या कर्मचाऱ्यांची माहिती घेणे.
- ८) दि मल्टीस्टेट को-ऑप. सोसायटीज अँक्ट अन्वये सन २०२३-२४ करिता वैधानिक लेखापरिक्षकाच्या नियुक्तीस रिजर्व बँकेने दिलेल्या मंजूरीची नोंद घेणे.
- ९) मा. संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
- १०) मा. अध्यक्षांच्या परवानगीने वेळेवर येणाऱ्या विषयांचा विचार करणे.

संचालक मंडळाच्या आदेशावरून,

आर.एम.सोनटक्के

(मुख्य कार्यकारी अधिकारी)

अकोला.

दिनांक : २१/०८/२०२३

टिप :- गणपुर्ती अभावी सभा स्थगित झाल्यास, स्थगित झालेली सभा त्याच दिवशी, त्याच ठिकाणी दुपारी ठिक ३.३० वाजता घेण्यात येईल. ह्या सभेला गणसंख्या पुर्तीची आवश्यकता असणार नाही व सभेत वरीलप्रमाणे कामकाज होईल.



• संचालक मंडळाचा ६० वा वार्षिक अहवाल •

०१-०४-२०२२ ते ३१-०३-२०२३

सन्माननिय सभासद बंधु आणि भगिनींनो,

आपल्या बँकेच्या ६० व्या वार्षिक सर्व साधारण सभेच्या प्रसंगी मी आपणा सर्वांचे मा. संचालक मंडळाच्या वतीने मनःपूर्वक स्वागत करतो. दि.३१ मार्च २०२३ अखेरचा वैधानिक लेखा परिक्षकांनी प्रमाणीत केलेला ताळेबंद व नफातोटा पत्रक, मा. संचालक मंडळाचा अहवाल सादर करतांना मला अतिशय आनंद होत आहे.

१९६३ साली ज्येष्ठ मंडळींनी स्थापन केलेल्या आपल्या बँकेला ६० वर्ष पूर्ण होऊन ६१ व्या वर्षात पदार्पण केलेले आहे. आपले भागधारक व जनसामान्यांना बँकींग सुविधा उपलब्ध करून देण्याच्या दृष्टीने तसेच त्यांचे उत्थान साधण्यासाठी बँकेची मुहुर्तमेढ रोवली गेली आज त्याचे वटवृक्षात रुपांतर झाले आहे. प्रथमतः अकोला शहरात सुरु झालेली आपली बँक आता महाराष्ट्र राज्यात २९ शाखांसह मध्यप्रदेश राज्यात सुद्धा ४ शाखांद्वारे आपली सेवा प्रदान करित आहे. सद्यस्थितीत बँकींग क्षेत्रात ज्या आधुनिक व तांत्रिक सेवा इतर बँका देत आहेत जवळपास त्या सर्व सेवा आपली बँक ग्राहकांना देत आहे. देशातील बँकींग क्षेत्रात नागरी सहकारी बँकांचा वाटा कमी प्रमाणात असला तरीही तळागाळातील सर्व सामान्यांपर्यंत नागरी सहकारी बँका पोहोचल्या आहेत. येणाऱ्या काळात बँकींग क्षेत्रात होणाऱ्या बदलास व नवीन आव्हाने स्विकारण्यास आपली बँक एक सक्षम बँक म्हणून नावारुपास आली आहे. ह्यामध्ये आपले असंख्य भागधारक, ठेवीदार, ग्राहक व हितचिंतक ह्या सर्वांचा मोठा सहभाग आहे. सद्यस्थितीत नागरी सहकारी बँका अनेक आव्हानांना तोंड देत आहेत. त्यामध्ये प्रामुख्याने सायबर सिक्युरिटी, आयकर बोझा, एन.पी.ए., तंत्रज्ञानावर होणारा मोठा खर्च, मार्केटींग, खाजगी, सरकारी, विदेशी बँका व पेमेंट बँका ह्यांच्या सोबतची स्पर्धात्मक वाटचाल इ. असून सुद्धा सुयोग्य पद्धतीने जोखिम व्यवस्थापन केल्याने आपल्या बँकेचा एकूण व्यवसाय रु. २५२८.०९ कोटी इतका झाला आहे. हे साध्य करतांना वेळोवेळी अचूक निर्णय घेऊन ठेवी व कर्ज व्याजदराचे व्यवस्थापन केले आहे. ठेवी वाढीसोबतच कर्ज वाटप करतांना रिजर्व बँकेच्या मार्गदर्शन सुचनांचे पालन करून जोखिम व्यवस्थापनाच्या दृष्टीने ३१-३-२०२२ रोजीचे लघु कर्ज २८.५७% होते. त्यामध्ये वाढ होऊन ३१-३-२०२३ रोजी ते ३४.९९% पर्यंत वाढविण्यात आपण यशस्वी झालो आहोत. पुढील वर्षी ते ५०% पर्यंत वाढविण्यात आपण नक्कीच यशस्वी होऊ अशी मला खात्री आहे. बँकांच्या सुरक्षिततेच्या दृष्टीने रिजर्व बँकेने अत्यंत कठोर पावले उचलायला सुरुवात केली

आहे. केवायसी सह सर्वच बाबींवर दंडात्मक कार्यवाही करण्याचे निर्णय रिजर्व बँकेकडून घेण्यात येत आहे. याबाबत अधिक दक्ष राहून रिजर्व बँकेच्या कोणतेही नियम व मार्गदर्शक सुचनांचे कोणतेही उल्लंघन होणार नाही हयाची खबरदारी संचालक मंडळ, अधिकारी व कर्मचारी वर्गाकडून घेण्यात येत आहे.

सन २०२२-२३ हे आर्थिक वर्ष बँकेच्या प्रगतीच्या दृष्टीने समाधानकारक गेले असे म्हणता येईल. ह्या वर्षात आपल्या बँकेने साध्य केलेल्या उत्तम यशाबद्दल मी सर्वांचे अभिनंदन करतो. आपली बँक भांडवल पर्याप्तता, एनपीए व्यवस्थापन, जोखिम कार्यक्षमता, नेट इंटेरेस्ट मार्जिन, मालमत्तेवरील परतावा यासारख्या प्रमुख व्यावसायीक मापदंडांचे पालन करून प्रगतीपथावर आहे.

बँकेची तुलनात्मक आर्थिक स्थिती :-

(रुपये लाखात)

अ.क्र.	तपशील	३१-०३-२३	३१-०३-२२
१	वसुल भागभांडवल	७०२७.९६	६९३०.९९
२	राखीव निधी व तरतुदी	२१५८९.७२	१३८७७.११
३	ठेवी	१६२४२७.१०	१६०५६७.९४
४	कर्ज व्यवहार	९०३८१.७१	७९१५८.५१
५	गुंतवणुक	७२४०४.९६	७४३६९.३५
६	एकूण व्यवसाय	२५२८०८.८१	२३९७२६.४५
७	सी.आर.ए.आर चे प्रमाण	१५.४०%	१४.८१%
८	ग्रॉस एनपीए चे प्रमाण	४.९९%	७.८६%
९	नेट एनपीए चे प्रमाण	२.३३%	१.८८%
१०	नेट प्रॉफिट	६३५.२७	९९१.४२
११	नेट वर्थ	९८२४.६३	९४८८.९६

आर्थिक स्थितीचा आढावा :-

अहवाल वर्षात बँकेने केलेल्या प्रगतीचा व आर्थिक स्थितीचा आढावा आपणासमोर सादर करित आहे.

१) सभासदत्व भाग भांडवल :-

भाग भांडवल हा संस्थेचा मजबुत आधारस्तंभ आहे. आपली बँक देखील त्याला अपवाद नाही. ३१ मार्च, २०२३ रोजी बँकेचे भाग भांडवल रु. ७०२७.९६ लाख आहे. भागधारकांची संख्या १,१२,८६८ इतकी आहे.



२) भांडवल पर्याप्तता (सीआरअेआर)

रिझर्व बँकेने Financially Sound and well managed (FSWM) याबाबतचे नियम अधिक कडक केले आहेत. भांडवल अपेक्षित पातळीवर येण्याच्या दृष्टीकोणातून रिझर्व बँकेने भांडवल पर्याप्ततेचे निकष लागू केले आहेत. त्यामध्ये आर्थिक वर्षात बदल केले आहेत. बँकींग व्यवसाय आर्थिक सक्षमतेकरीता स्थिर करणे हा या मागचा उद्देश आहे.

रिझर्व बँकेच्या भांडवल पर्याप्तता निकषांनुसार (Capital Adequacy Norms) शेड्युल्ड नागरी सहकारी बँकासाठी भांडवल पर्याप्तता प्रमाण १२.००% राखावयाचे असून ३१ मार्च २०२३ चे बँकेचे भांडवल पर्याप्तता प्रमाण सीआरअेआर १५.४०% आहे. हे बँकेचे सक्षमतेचे द्योतक आहे.

३) राखीव व इतर निधी:-

३१ मार्च २०२३ रोजी बँकेचे एकुण निधी रु. २१५८९.७२ लाख आहेत.

४) ठेवी:-

३१ मार्च २०२३ रोजी एकुण ठेवी रु. १६२४२७.१० लाख आहेत. बँकींग क्षेत्रातील ठेवीवरील व्याजदरातील वेळोवेळी होणारे बदलाशी स्पर्धा करीत बँकेने ठेवी किंमत (Cost of Deposit) ४.११% एवढी राखली आहे. कमी व्याज दराच्या मिळणाऱ्या ठेवी म्हणजेच CASA (चालु व बचत खाते) मुळे हे शक्य झाले आहे.

ठेव विमा :-

ग्राहकांच्या ठेवीच्या सुरक्षिततेच्या दृष्टीने बँकेने डिपॉझीट इन्श्युरन्स अँड क्रेडीट गॅरंटी कॉर्पोरेशन (DICGC) कडे ठेव विमा काढलेला आहे. डिपॉझीट इन्श्युरन्स स्कीम अंतर्गत अद्यावत ठेव विमा हप्त्याचे शोधन केले आहे.

५) कर्ज व अग्रिम :-

बाजारपेठेतील वातावरणामुळे कर्ज व्यवसाय वाढी करिता अल्प प्रतिसाद मिळाला आहे. ३१ मार्च २०२२ रोजी कर्ज वाटप ७९१५८.५१ लाख होते. अहवाल वर्षात त्यामध्ये रु. ११२२३.२० लाखाचे निव्वळ वाढ होऊन ३१.०३.२०२३ अखेर कर्ज वाटप रु. ९०३८१.७१ लाख आहे. अग्रक्रम क्षेत्र कर्जाविषयीचे रिझर्व बँकेच्या निकषांचे बँकेने सतत पालन केले आहे. रिझर्व बँकेच्या नियमानुसार अग्रक्रम क्षेत्रास एकूण कर्जाच्या ४५% कर्ज देणे आवश्यक असतांना वर्षअखेर बँकेने हे प्रमाण ७६.७८% राखले आहे. तर दुर्बल घटक कर्जाचे प्रमाण १२.२९% आहे.

मोठे उद्योग, व्यापारासोबतच सुक्ष्म व लघु कर्जाचे वितरण बँकेने केले आहे. व्यापार उद्योगांसाठी अधिकाधिक कर्ज उपलब्ध करून देऊन त्यांच्या व्यवसायाच्या प्रगतीत सहयोग प्रदान करण्याचा बँकेने सतत

विचार केलेला आहे. व्यवसाय वाढीसाठी आपण निरनिराळ्या कर्ज योजना कार्यान्वीत केल्या, त्यातून समाजातील सर्व घटकांना याचा फायदा व्हावा असा विचार संचालक मंडळ नेहमीच करीत आहे. कर्जावरील व्याजदर कमी करून खातेदारांना दिलासा देण्याचा प्रयत्न केला. बचत गटाच्या माध्यमातून लहान लहान कर्ज देण्याचा आपण प्रयत्न करीत आहोत.

कर्ज देखरेख प्रणाली:-

कर्जखात्याचे आरोग्य, कर्ज जोखीम व्यवस्थापनासह कर्ज देखरेख प्रणालीद्वारे राखले जाते. कर्ज खाते अनुत्पादक होवू नयेत, याकरिता शाखांद्वारे प्रभावीपणे पाठपुरावा सुनिश्चित करण्यासाठी सब स्टॅन्डर्ड व संशयीत कर्ज खात्याची यादी दरमहा प्रत्येक शाखेस देण्यात येते.

कर्जव्यवहारामध्ये उद्योग व्यवसाय व व्यापारी कर्जासोबतच आपल्या बँकेकडून गृह कर्ज, वाहन कर्ज, सोने चांदी तारण कर्ज, वेअर हाऊस पावती तारण कर्ज, एनएससी तारण कर्ज, शैक्षणिक कर्ज व स्वयं सहायता समूह इ. विविध प्रकारचे कर्जे वितरीत करण्यात येत आहे. हयाचा लाभ बँकेच्या सभासदांनी घ्यावा अशी अपेक्षा आहे.

६) कर्ज वसुली व एनपीए व्यवस्थापन :-

वितरीत केलेल्या कर्जाची वेळीच वसुली होणे हे बँकेच्या सक्षमतेच्या दृष्टीने अत्यंत महत्वाचे कार्य आहे. कर्जाची वसुली वेळेवर झाली नाही तर बँकेला सक्षमतेच्या दृष्टीने अडचणींचा सामना करावा लागतो. कारण कर्ज वाटप हे असंख्य ठेवीदारांच्या पैश्यातून केलेले असते. तो पैसा सुरक्षित राहावा या करिता एन.पी.ए. चे प्रमाण वाढणार नाही. या कडे संचालक मंडळ कटाक्षाने लक्ष देत आहे. सन २०२२-२३ या वर्षात बँकेने वसुलीमध्ये सातत्य ठेवून सर्व कायदेशीर मार्गांचा अवलंब करून वसुली केली आहे.

कर्ज वसुलीकरीता बँक सेक्युरिटीयझेशन कायद्याची अंमलबजावणी, कायदेशीर कारवाई करून थकीत व अनुत्पादित कर्ज वसुलीसाठी प्रभावीपणे प्रयत्न करत आहे. हयाचा परिणाम पाहता अहवाल वर्ष अखेर बँकेचा ग्राँस एनपीए ४.९९% तर नेट एनपीए २.३३% आहे. थकबाकीदारांनी बँकेच्या कर्जाची परतफेड वक्तशीरपणे करणे गरजेचे आहे. वसुली वेळेवर न झाल्यास सक्तीच्या वसुलीची पाळी बँकेवर येणार नाही याची दक्षता थकबाकीदाराने घेण्यात यावी.

७) गुंतवणूक:-

रिझर्व बँकेच्या मार्गदर्शक तत्वानुसार सी.आर.आर. आणि एस.एल.आर. निर्धारित प्रमाणात राखून कर्ज वाटप करून, जास्तीच्या रक्कमेची गुंतवणूक आरबीआय मान्य विविध ठिकाणी करीत असून हे एक उत्पन्नाचे स्रोत आहे. अहवाल वर्षात समाधानकारक परतावा



मिळाला आहे. ३१ मार्च २०२३ रोजी बँकेची एकूण गुंतवणुक रु. ७२४०४.९६ लाख आहे. बँकींग रेग्युलेशन अँक्ट मधील तरतुदीस अनुसरून एस.एल.आर. करिता सरकारी प्रतिभुतीमधील गुंतवणुकी शिवाय राष्ट्रीयकृत व इतर बँकांमधील मुदती ठेवी तसेच नॉन एसएलआर गुंतवणुकीचा समावेश आहे.

८) नफा :-

ठेवी संकलीत करणे, कर्ज वाटप, गुंतवणुक करणे तसेच ग्राहकांना इतर पुरक सेवा देत असतांना या सर्व व्यवहारातून नफा संपादन करणे हे बँकेचे उद्दीष्ट असते. आपल्या बँकेला सन २०२२-२३ मध्ये रु. ६३५.२७ लाख निव्वळ नफा (Net Profit) झाला आहे.

९) नफा विनियोजन :-

कायदा व पोटनियम यामधील तरतुदी विचारात घेऊन शुध्द नफा रु. ६,३५,२६,५३८.३० चे विनियोजन खालील प्रमाणे करावे अशी संचालक मंडळाची शिफारस आहे.

अ.क्र.	तपशिल	रक्कम
१.	वैधानिक राखीव निधी (२८.४०%)	१,८०,४४,४२५.३०
२.	आकस्मिकता निधी (१०%)	६३,५२,६५४.००
३.	सहकार शिक्षण निधी (१%)	६,३५,२६५.००
४.	इन्व्हेस्टमेंट फ्लक्च्युएशन रिझर्व	२६,६६,७५०.००
५.	भागधारकांना लाभांश (५.५०%)	३,५८,२७,४४४.००
	एकूण	६,३५,२६,५३८.३०

१०) संचालक मंडळ :-

संचालक मंडळातील माझे सहकारी संचालक बँकेच्या प्रगती व विकासाकरिता महत्वपूर्ण योगदान देत आहेत. बँकेच्या प्रगती करिता बँकेचे संचालक मंडळ नेहमीच प्रयत्नशील आहे. त्याबद्दल मी सर्वांना धन्यवाद देतो.

अहवाल वर्षात संचालक मंडळाच्या एकूण १५ सभा झाल्यात. या सभांमध्ये सर्व ठराव व निर्णय एकमताने मंजूर झाले. सभेमध्ये संचालक मंडळातील माझी सर्व सहकारी गण यांचा विविध क्षेत्रातील अनुभवाचा फायदा निश्चितच बँकेच्या विकासाकरिता होत आहे. सद्यस्थितीत बँकींगमध्ये होत असलेले बदल रिजर्व बँकेचे व भारत सरकारच्या सहकार विभागाच्या मार्गदर्शक सुचना, धोरणे इ. ची माहिती व्हावी याकरिता संचालक मंडळातील सदस्यांकरिता विविध कार्यशाळेचे व प्रशिक्षण वर्गाचे आयोजन करण्यात आले आहे. त्यामध्ये बँकींग क्षेत्रातील तज्ञमंडळींना बोलावून त्यांचे मार्गदर्शन घेण्यात आले आहे. त्याबद्दल मी सर्वांचा आभारी आहे.

निर्णय प्रक्रिया त्वरित व योग्यप्रकारे व्हावी यासाठी संचालक मंडळाच्या विविध उपसमित्या कार्यरत आहेत. त्यामध्ये कार्यकारी समिती, कर्ज व गुंतवणुक समिती, अंकेक्षण व व्हीजीलन्स समिती इ. समित्या आहेत. तसेच शाखास्तरावर शाखा समित्या कार्यरत आहेत. या सर्व समित्या व शाखा समित्यांचे कामकाज समाधानकारकपणे सुरु आहे. सर्व शाखा समिती सदस्यांना मी धन्यवाद देतो.

११) मानव संसाधन/कर्मचारी वृंद:-

समर्पित कर्मचारी हे नेहमीच बँकेचे सामर्थ्य राहिले आहे. बँकेच्या सर्व शाखांमध्ये नम्र व कार्यक्षम ग्राहक सेवा कर्मचारी वर्गामुळेच शक्य झाली आहे. बँकेमध्ये एकूण ५४५ अधिकारी व कर्मचारी आपली सेवा देत आहेत. मुख्य कार्यकारी अधिकारी श्री. आर.एम. सोनटक्के यांचे अनुभवी नेतृत्व, बँकींग क्षेत्रातील दिग्ध अनुभव, कर्मचारी वर्गास योग्य मार्गदर्शन ह्याचा लाभ बँकेच्या प्रगतीकरिता होत आहे. मा. संचालक मंडळाने वेळोवेळी घेतलेल्या निर्णयाची प्रभावी अंमलबजावणी बँकेचे अधिकारी व कर्मचारी वर्गाकडून प्रभावीपणे होत आहे.

कर्मचारी वर्गाचा सर्वांगीण विकास व मनुष्य बळ विकास याकरिता संचालक मंडळ नेहमीच तत्पर आहे. रिजर्व बँकेच्या वेळोवेळी होणाऱ्या मार्गदर्शक सुचनांची माहिती तसेच माहिती व तंत्रज्ञान यामध्ये होत असलेले बदल याबाबतच्या माहितीसाठी कर्मचारी वर्गासाठी प्रशिक्षण कार्यक्रमाचे आयोजन करण्यात आले आहे. तसेच रिजर्व बँकेचे ट्रेनींग कॉलेज व इतर सहकारी संस्थांच्या प्रशिक्षण केंद्रांमध्येसुद्धा अधिकारी व कर्मचारी वर्गाला प्रशिक्षणासाठी पाठविण्यात आले आहे.

अहवाल वर्ष अखेर बँकेची प्रति कर्मचारी उत्पादकता ४६३.८७ लाख आहे. हे प्रभावी मानव संसाधनाचे द्योतक आहे. कर्मचारी वर्गास सवलतीच्या दराने घरबांधणी कर्ज, वाहन कर्ज, अग्रीम रक्कम, विमा सुरक्षा व वैद्यकीय मदत इ. सुविधा देण्यात येतात.

१२) अहवाल वर्षात बँकेला प्राप्त झालेले पुरस्कार:-

१. विदर्भ अर्बन को-ऑप. बँक्स असोसिएशन लि., नागपूर यांचे कडून घेण्यात येणाऱ्या उत्कृष्ट बँक २०२०-२१ च्या स्पर्धेमध्ये रु. ५०० कोटी चे वर ठेवी असलेल्या गटा मध्ये बँकेला असोसिएशन चे संचालक मा. श्री संजयजी भेंडे यांच्या हस्ते पुरस्कार प्राप्त झाला आहे.

२. अर्बन को-ऑप. बँक कॅटेगरी अंतर्गत BANCO BLUE RIBBON - 2022 हा पुरस्कार NAFCUB, Delhi चे अध्यक्ष मा. श्री ज्योतिंद्रभाई मेहता यांचे हस्ते प्राप्त झाला.

१३) अहवाल वर्षात अकोला जिल्ह्याच्या तत्कालीन जिल्हाधिकारी मा. निमा अरोरा यांनी बँकेला भेट देऊन मार्गदर्शन केले त्याबद्दल मी त्यांचा आभारी आहे.



१४) कोअर बँकींग सोल्युशन, आरटीजीएस, एटीएम व इतर सुविधा:-

स्पर्धात्मक बँकींग मध्ये व्यवसायाची गती वाढीच्या दृष्टीने नवनविन माहिती व तंत्रज्ञानाचा अवलंब करण्यात आला आहे. बँकेच्या सर्व ३३ शाखा व १ विस्तार कक्ष यामध्ये कोअर बँकींग प्रणाली द्वारा कामकाज करण्यात येत आहे.

बँकेचे ब्राह्मण सभा, जठारपेठ, अकोला येथील विस्तार कक्षाचे रूपांतर संपूर्ण शाखेत करण्याची परवानगी रिजर्व बँकेकडून प्राप्त झाली आहे. लवकरच विस्तार कक्ष संपूर्ण शाखा म्हणून जठारपेठ चौक, अकोला येथे कार्यरत होत आहे.

आधुनिक बँकींग व डिजीटल तंत्रज्ञान हे बँकींग उद्योगाचा अविभाज्य भाग बनले आहे. त्यामुळे सद्याच्या काळात डिजीटल बँकींग चे महत्त्व अधिकच अधोरेखित झाले आहे. त्या अनुषंगाने आपल्या बँकेने आधुनिक तंत्रज्ञान व नवीन व्यवसाय प्रणालीचा अवलंब करून Internet Banking (View), Mobile Banking, IMPS, UPI, RTGS, NEFT व ATM तसेच इतर डिजीटल सुविधा उपलब्ध करून देण्यात आली आहे. खात्यामध्ये होणाऱ्या दैनंदिन व्यवहाराची माहिती सुद्धा एस.एम.एस. सेवा द्वारे देण्यात येत आहे.

मुख्य शाखा, अकोला मधुन आयकर, व इतर कर भरणा स्विकारण्यात येत आहे. बजाज अलायंझ जनरल इन्शुरन्स कंपनी बरोबर बँक सर्वसाधारण विमा व्यवसाय करीत आहे. तसेच एच.डी.एफ.सी. लाईफ इन्शुरन्स कंपनी सोबत करार करून जिवन विमा पॉलीसी व्यवसाय सुद्धा सुरु केला आहे. तसेच प्रधानमंत्री जिवन विमा योजना या द्वारे सभासद, कर्जदार व ग्राहकांना विमा उतरविण्याची सुविधा प्राप्त आहे. असंख्य ग्राहक ह्या सेवेचा लाभ घेत आहेत.

१५) वैधानिक लेखा परिक्षण :-

बँकेचे सन २०२२-२३ या आर्थिक वर्षाचे वैधानिक अंकेक्षण मे. प्रकाश जी. पाठक अँड कं., चार्टर्ड अकाउंटंट, नाशिक यांनी पूर्ण केले असून त्यांनी बँकेचे कामकाज, सेवा, हिशेब पध्दती, रेकॉर्ड, नफाक्षमता व तरतूदी इ. चे अंकेक्षण केले आहे. वैधानिक अंकेक्षण अहवाल प्राप्त झाला आहे. मा. वैधानिक अंकेक्षकांनी केलेल्या सुचना व मार्गदर्शनाबद्दल संचालक मंडळ त्यांचे आभारी आहे.

१६) सतत लेखा परिक्षण व अंतर्गत तपासणी :-

सर्व कार्यपध्दतींची अंमलबजावणी सुनिश्चित करण्यासाठी तसेच शाखा कार्यवाहीतील नियम व पारदर्शकतेचे अवलोकन करण्यासाठी बँकेने कॉन्करंट ऑडीट व अंतर्गत तपासणी प्रणाली सुरु केलेली आहे. बँकेच्या सर्वच शाखांचे कॉन्करंट ऑडीट विविध सनदी लेखापालांकडून

नियमित करण्यात येत असून ऑडीट रिपोर्ट वेळीच प्राप्त होवून त्यामधील दोषांची पुर्तता वेळीच करण्यात येते.

बँकेच्या अधिकाऱ्यांकडून सुद्धा सहामाही आधारावर अंतर्गत तपासणी केली जात आहे. त्यामध्ये विविध प्रक्रियेचे पालन करणे, रोख रक्कमेची अचानक तपासणी इत्यादी कामे अंतर्भूत आहेत.

१७) रिझर्व बँक तपासणी:-

बँकींग रेग्युलेशन अँक्ट १९४९ मधील तरतुदीनुसार भारतीय रिझर्व बँकेकडून दरवर्षी वार्षिक वैधानिक तपासणी करण्यात येते. सन् २०२१-२२ च्या आर्थिक स्थितीचे आधारावर रिझर्व बँकेने तपासणी केली असून तपासणी अहवाल प्राप्त झाला आहे. त्यामध्ये कोणत्याची प्रकारचे गंभीर दोष नाहीत. तपासणी मध्ये बँकेच्या कामकाजाप्रती समाधान व्यक्त करून मोलाचे मार्गदर्शन रिझर्व बँकेच्या तपासणी अधिका-यांनी केले त्याबद्दल बँकेचे संचालक मंडळ त्यांचे आभारी आहे. तपासणी अहवालामधील दोषांची पुर्तता बँकेने वेळीच करून दोष दुरुस्ती अहवाल रिझर्व बँकेला सादर केला आहे.

१८) सामाजिक बांधिलकी :-

बँकींग सेवेसोबतच सामाजिक बांधिलकी जपण्याच्या दृष्टीने बँक नेहमीच समाजाभिमुख उपक्रम राबवित असते. तसेच विविध शैक्षणिक व सामाजिक संस्थांद्वारे राबविण्यात येणाऱ्या विविध उपक्रमांकरीता आर्थिक सहाय्य देण्यात येते. याशिवाय बँकेच्या निव्वळ नफ्यातून वेळोवेळी सभासद कल्याण निधी, धर्मदाय निधी, समाजकल्याण विकास निधी व कर्मचारी कल्याण निधी करीता विनीयोजन करण्यात येते. समाज कल्याण व विकास निधीमधुन विविध सामाजिक संस्थाना समाज कल्याणाच्या विविध कार्याकरिता आर्थिक मदत करण्यात येते तसेच सभासद कल्याण निधी व कर्मचारी कल्याण निधी मधुन अनेक भागधारक व कर्मचारी यांना गंभीर आजाराचे उपचाराकरीता आर्थिक सहाय्य करण्यात येते.

... विनम्र श्रध्दांजली ...

अहवाल वर्षामध्ये भारतातील जे थोर नेते, संशोधक, शास्त्रज्ञ, तंत्रज्ञ, साहित्यिक, सैनिक, कलावंत, शिक्षण तज्ञ, सामाजिक कार्यकर्ते, आर्थिक व सहकार क्षेत्रातील मान्यवर, थोर विभूती तसेच आपल्या बँकेचे सभासद, ग्राहक, ठेवीदार, हितचिंतक व कर्मचारी पंचतत्वात विलीन झालेत त्या सर्वांच्या पवित्र स्मृतीस भावपूर्ण श्रध्दांजली.

१९) आभार प्रदर्शन व ऋणनिर्देश:-

आपली बँक प्रगतीचे नवनवीन टप्पे व उद्दीष्टे आपल्या सर्वांच्या सहकार्याने पूर्ण करीत आहे. समाजाला उपयुक्त अश्या योजना राबवून



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युलड बँक)

60 वा
वार्षिक अहवाल
सन 2022-23

एक वेगळा ठसा आपण निर्माण करू. तसेच यापुढील काळातही येणाऱ्या अनेक आव्हानांना सामोरे जावून आपल्या सर्वांच्या विश्वासावर बँक यशस्वी व उल्लेखनीय कार्य व उत्तम प्रगती करून यशाचे शिखर गाठील याकरिता संचालक मंडळ अविरत प्रयत्न करीत आहे. त्या करिता वेळोवेळी ज्या व्यक्ती व संस्थांचे सहकार्य मिळाले त्याबद्दल बँकेचे संचालक मंडळ त्यांचे ऋणी आहे. त्यामध्ये मा. रिजनल डायरेक्टर, रिझर्व बँक ऑफ इंडीया नागपूर, महाप्रबंधक, डिपार्टमेंट ऑफ सुपरव्हिजन, रिझर्व बँक ऑफ इंडीया नागपूर व त्यांचे सहकारी अधिकारी वर्ग, मा.केंद्रीय निबंधक, सहकारी संस्था, भारत सरकार नवि दिल्ली., महाराष्ट्र राज्य व मध्य प्रदेश राज्याचे सहकार खात्यामधील अधिकारी व कर्मचारी वर्ग, दि महाराष्ट्र राज्य सहकारी बँक लि. चे सर्व अधिकारी व कर्मचारी वर्ग, मा. अध्यक्ष, व मा. मुख्य कार्यकारी अधिकारी, दि अकोला जिल्हा मध्यवर्ती सहकारी बँक लि., अकोला., नॅशनल फेडरेशन ऑफ अर्बन को-ऑपरेटिव्ह बँक्स, (NAFCUB) नवि दिल्ली, महाराष्ट्र स्टेट को-ऑप बँक्स फेडरेशन लि., मुंबई, महाराष्ट्र स्टेट को-ऑप बँक्स असोसिएशन लि., मुंबई, विदर्भ अर्बन को-ऑप बँक्स असोसिएशन लि., नागपूर दि अकोला व वाशिम जिल्हा अर्बन को-ऑप बँक्स असोसिएशन लि., अकोला.

सर्वात शेवटचे पण अत्यंत महत्वाचे असे की, आपल्या बँकेचे असंख्य सभासद, ठेवीदार, कर्जदार, इतर ग्राहक, हितचिंतक, पॅनलवरील

सनदी लेखापाल, कायदेशीर सल्लागार, मुल्यांकन तज्ञ या सर्वांविषयी मी मनापासून कृतज्ञता व्यक्त करतो, ज्यांच्या मुळे बँक इतका मोठा प्रवास इतक्या सहजतेने करू शकली आहे.

त्याचप्रमाणे संचालक मंडळातील माझे आजी माजी सर्व सहकारी, शाखा समिती सदस्य यांचे मिळणारे सहकार्य व मार्गदर्शन बँकेच्या विकासामध्ये नेहमीच असते व यापुढेही मिळत राहील. त्याबद्दल मी सर्वांचे मनःपुर्वक आभार व्यक्त करतो. आपल्या शुभेच्छा व पाठिंबा यापुढेही असाच मिळत राहो ही नम्र प्रार्थना.

मा. संचालक मंडळाच्या वतीने ६० वा वार्षिक अहवाल, ताळेबंद व नफातोटापत्रक आणि इतर लेखा दस्तावेज, अंदाजपत्रक, वैधानिक अंकेक्षण अहवाल, नफा विनीयोजन व पोटनियम दुरुस्ती इ. वार्षिक सर्वसाधारण सभेसमोर मंजुरीसाठी ठेवत आहे. मी आपणांस विनंती करतो की त्यास मंजुरी द्यावी.

धन्यवाद!

जयहिंद, जय महाराष्ट्र, जय सहकार

आपला आभारी

रामेश्वर त्र्यंबकराव फुंडकर

अध्यक्ष

सभासदांसाठी सूचना

- वार्षिक सर्वसाधारण सभेच्या विषय पत्रिकेसंबंधी विचारावयाची माहिती सभेच्या सात दिवस आधी बँकेच्या प्रशासकीय कार्यालयात मुख्य कार्यकारी अधिकारी ह्यांचे कडे लेखी स्वरूपात कळवावी.
- आपला पत्ता बदलला असल्यास नवीन पत्ता बँकेच्या प्रशासकीय कार्यालयातील शेअर विभागात त्वरीत नोंदवावा.
- ज्या सभासदांनी आपले शेअर सर्टिफिकेट्स घेतलेली नाहीत त्यांनी ते कृपया बँकेतून घेऊन जावे तसेच आपल्या वारसदारांचे नांव अद्याप नोंदवलेले नसल्यास त्याबाबत प्रशासकीय कार्यालयात येऊन वारसदाराचे नांव नोंदवावे.
- ज्या सभासदांना सन २०२०-२१ व सन २०२१-२२ चा लाभांश प्राप्त झाला नसल्यास त्या सभासदांनी नजीकच्या शाखेशी संपर्क करून आपली लाभांशाची रक्कम प्राप्त करून घ्यावी.

दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला

सन २०२२ - २०२३ मध्ये संचालक व त्यांचे नातेवाईकांना दिलेली कर्जे

(रुपये लाखांत)

संचालक मंडळ सभासद व त्यांच्या नातेवाईकांची संख्या	वर्षाच्या सुरुवातीस येणे रक्कम	सहकारी वर्षात कर्जाऊ दिलेली रक्कम (उलाढाल)	सहकारी वर्षात परत फेड केलेली रक्कम (उलाढाल)	सहकारी वर्ष अखेर येणे रक्कम	पैकी थकीत
	१-४-२०२२	२०२२-२०२३	२०२२-२०२३	३१-३-२०२३	
०.००	०.००	०.००	०.००	०.००	०.००



FORM "A" (Scheduled 3, Section 29. BALANCE SHEET

PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
100,00,00,000.00	1) SHARE CAPITAL		100,00,00,000.00
	a) Authorised Share Capital		
	40000000 Shares of Rs. 25/- each		
69,30,99,220.00	b) Subscribed & paid up capital	70,27,96,340.00	70,27,96,340.00
138,77,10,445.37	2) RESERVE AND OTHER FUNDS		215,89,72,024.83
8,25,52,369.83	a) Statutory Reserve Fund	12,45,51,335.54	
7,41,03,455.51	b) Building Fund	7,41,03,455.51	
10,11,520.90	c) Dividend Equalization Fund	10,11,520.90	
48,27,03,534.48	d) Bad & Doubtful Debt Reserve	24,68,55,494.14	
6,81,171.75	e) Charity Funds	6,81,171.75	
14,98,734.35	f) Members Welfare Fund	24,45,234.35	
5,81,872.66	g) Staff Welfare Fund	5,81,872.66	
2,36,144.93	h) Social Welfare Devp.Fund	1,36,144.93	
0.00	i) Co-op Prop. Fund	0.00	
67,39,606.00	j) Prov. for Embezzlement	67,39,606.00	
4,59,08,000.00	k) Contigent Provi. against Std .Asset	4,59,08,000.00	
37,88,00,468.81	l) Revaluation Reserve	91,45,25,218.81	
1,80,01,644.97	m) Prov. For Unforeseen Losses	2,79,15,857.41	
8,81,28,504.17	n) Investment Depr. Reserve	49,41,76,855.36	
3,00,00,000.00	o) Unrealised Interest Reserve	76,79,469.50	
1,30,00,750.00	p) Investment Fluctuation Fund	2,14,97,000.00	
16,29,12,667.01	q) Investment Depr. Reserve(ARC)	18,93,13,787.97	
8,50,000.00	r) Vehical Fund	8,50,000.00	
1605,67,93,544.12	3) DEPOSITS		1624,27,09,803.37
	TIME DEPOSITS		
179,61,70,258.16	a) Fixed Deposit A/C	201,62,06,294.51	
822,78,79,944.25	b) Dhanvardhini Deposit Scheme	837,14,47,468.45	
86,336.00	c) Madhu Sanchay Yojana	94,230.00	
2,09,64,489.00	d) Recurring Deposit A/c.	1,79,40,819.00	
6,64,43,379.00	e) Jankalyan Bachat Yojna	7,06,64,440.00	
93,326.00	f) Jankalyan Bal Vikas Patra	93,326.00	
4,80,39,851.00	g) Tax Benefit Term Deposit (RIS)	4,57,27,540.00	
19,53,324.00	h) Tax Benefit Term Deposit (FD)	20,38,324.00	
6,35,000.00	i) Kuber Deposit Scheme (FD)	6,35,000.00	
19,81,091.00	j) Kuber Deposit Scheme (RIS)	16,43,408.00	
53,796.00	k) Dhanlaxmi Thev Yojna	4,000.00	
30,000.00	l) Jankalyan Gold Bond	0.00	
6,12,68,106.00	m) Damm Duppat yojna	2,82,89,273.00	
1022,55,98,900.41		1055,47,84,122.96	
	DEMAND DEPOSITS		
413,13,09,677.79	a) Saving Deposit A/c.	424,67,04,442.96	
137,44,91,467.81	b) Current Deposit A/c.	121,96,91,290.18	
32,51,43,498.11	c) Credit Balance in Loan A/cs	22,15,29,947.27	
2,50,000.00	d) Other Deposits	0.00	
583,11,94,643.71		568,79,25,680.41	
1813,76,03,209.49		C / F	1910,44,78,168.20



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B.R. Act., 1949)

AS ON 31.03.2023

PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
208,75,26,959.81	1) CASH AND BANK BALANCE		154,09,44,037.75
11,15,69,062.00	a) Cash In Hand	10,23,41,500.00	
	b) In current a/c with		
61,02,00,000.00	i) R.B.I. Nagpur	80,56,88,174.98	
11,15,90,967.88	ii) State Bank of India	3,75,41,486.48	
26,30,49,433.54	iii) Nationalised Banks	10,87,61,990.84	
84,16,71,510.53	iv) Private Banks	39,43,92,597.31	
1,00,14,150.04	v) The M.S.Co-Op. Bank Ltd.	72,81,555.79	
13,94,09,726.47	vi) D.C.C. Banks of Dist. concerned	8,49,36,732.35	
22,109.35	vii) IPC Bank Ltd., Indore (SB A/c)	0.00	
743,69,34,934.48	2) INVESTMENT		724,04,95,888.44
	a) Central & State Govt. Securities		
531,85,36,759.44	Govt. Approved Securities	548,69,27,724.44	
	Face Value Rs. 550,38,79,747.00		
	Market Value Rs. 532,12,54,580.89		
	Book Value Rs. 548,02,44,189.44		
	Less Amortization of		
	Premium of HTM Securities Rs. 66,83,535.00		
	b) Share Investment		
55,000.00	i) The M.S.Co-op. Bank	55,000.00	
1,00,100.00	ii) IPC Bank Ltd., Indore	1,00,100.00	
9,71,24,879.04	c) i) Investment in S.R. with RARCL	6,90,35,000.00	
76,96,43,000.00	ii) Investment in SR A/c Omkara PS 36	66,79,13,516.00	
	d) Fixed Deposit with		
25,00,000.00	i) The M.S.Co-op. Bank Ltd., Mumbai	6,19,00,000.00	
5,94,00,000.00	ii) The M.S.Co-op. Bank Ltd., Akola	5,00,00,000.00	
32,83,00,000.00	iii) Canara Bank Akola (Syndicate Bank)	4,48,00,000.00	
9,95,00,000.00	iv) Bank of India	0.00	
5,70,00,000.00	v) ICICI Bank	10,92,00,000.00	
31,84,00,000.00	vi) Axis Bank	15,06,00,000.00	
9,95,00,000.00	vii) HDFC Bank	30,15,00,000.00	
10,00,00,000.00	viii) YES Bank	40,00,000.00	
8,73,75,196.00	ix) IDBI Bank	45,64,548.00	
9,95,00,000.00	x) Indian Bank (Allahabad Bank)	9,95,00,000.00	
0.00	xi) Indusind Bank	16,04,00,000.00	
0.00	xii) Punjab National Bank	3,00,00,000.00	
791,58,51,253.13	3) LOANS & ADVANCES		903,81,70,942.32
	i) Short Term Loans		
	Cash credit overdrafts & bills discounted		
	of which Secured against		
0.00	a) Govt. and Other Approved securities (NSC)	0.00	
571,10,91,356.61	b) Other tangible securities	656,20,00,671.46	
74,15,556.03	c) Unsecured advance to individuals	4,25,56,938.43	
	(of which overdue Rs.17,40,21,680.06)		
1744,03,13,147.42		C / F	1781,96,10,868.51



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
1813,76,03,209.49	B / F		1910,44,78,168.20
	4) BORROWING FROM		0.00
0.00	a) MSC Bank ODCD Account	0.00	
0.00	b) IDBI Bank ODCD Account	0.00	
3,10,65,580.33	5) (i) INTEREST PAYABLE FIXED DEPOSITS	2,81,54,396.17	2,81,54,396.17
0.00	(ii) INTEREST PAYABLE SAVING DEPOSITS	44,30,194.00	44,30,194.00
0.00	6) INTEREST PAYABLE ON BORROWINGS	2,50,000.00	2,50,000.00
28,93,71,625.60	7) OVERDUE INTEREST RESERVE (CONTRA)	27,31,87,025.25	27,31,87,025.25
0.00	8) OVERDUE INTEREST RESERVE(NBA)	1,16,15,142.00	1,16,15,142.00
15,56,10,930.69	9) OTHER LIABILITIES		19,85,68,978.53
1,01,97,898.24	a) Draft payable	1,22,25,021.30	
1,23,10,462.71	b) Pay order payable	1,40,56,440.36	
0.00	c) Suspense A/c	0.00	
35,90,022.26	d) Sundry creditors	7,07,166.10	
19,63,105.00	e) Audit fee payable	19,02,405.00	
3,47,960.00	f) Nominal Share	1,52,645.00	
44,43,354.00	g) Tax Deducted at sources	5,13,310.36	
10,09,012.15	h) Provision for Expenses Payable	19,21,814.00	
1,19,08,195.00	i) Subsidy Reserve Fund (NB)	1,01,00,285.00	
0.00	j) Clearing Adjustment	0.00	
18,18,403.20	k) Arbitrator & Administrative fees payable	12,15,812.20	
1,08,49,390.56	l) Stale Cheque with other Banks	1,18,28,552.72	
6,16,109.09	m) Stale Pay Order	5,52,601.09	
6,16,561.48	n) Stale Cheque with our Branch	6,16,001.48	
0.00	o) HO GST Payable	8,59,372.96	
0.00	p) I-GST Payable	0.00	
2,30,248.68	q) S-GST Payable	2,69,821.79	
2,30,255.32	r) C-GST Payable	2,69,826.17	
0.00	s) Inter Branch Collection Accounts	0.00	
6,46,89,438.00	t) Sundry Liabilities FITL	2,59,15,275.00	
6,576.00	u) Union Subscription Payable	6,576.00	
7,55,885.00	v) Gratuity Payable	0.00	
35,900.00	w) Leave Encashment Payable	0.00	
7,18,000.00	x) Amount Deposit against Court Case (IIBI)	7,18,000.00	
13,180.00	y) Building Rent Payable	0.00	
2,90,00,000.00	z) Dividend Payable 2020-21	76,04,394.00	
2,60,974.00	aa) Staff Provident Fund Payable	1,35,138.00	
0.00	ab) Provision for Income Tax Payable 2022-23	8,40,00,000.00	
0.00	ac) Staff Professional Tax Payable	3,261.00	
0.00	ad) TDS Pay.Under 194N (Cash Withdrawl)	27,65,587.00	
0.00	ae) Centralised 2 % TDS (Cash Withdrawl)	1,15,908.00	
0.00	af) Mahila Kalyan Nidhi (MF)	12,11,194.00	
0.00	ag) E-Payment Collection A/c (TDS)	4,44,200.00	
0.00	ah) Other Deposit	2,50,000.00	
0.00	ai) Dividend Payable 2021-22	1,82,08,370.00	
1861,36,51,346.11	C / F		1962,06,83,904.15



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
1744,03,13,147.42	B / F		1781,96,10,868.51
	ii) Medium Term Loans		
0.00	Of which secured against	0.00	
87,98,57,973.95	a) Govt. and Other Approved securities	128,31,19,850.60	
27,68,538.15	b) Other tangible securities	6,22,734.00	
	c) Unsecured advance to individuals (of which overdue Rs. 1,53,96,400.53)		
	iii) Long Term Loans		
131,47,17,828.39	of which secured against tangible securities (of which overdue Rs.1,18,83,719.64)	114,98,70,747.83	
28,94,41,691.10	4) OVERDUE INTEREST RECEIVABLE (CONTRA)	27,31,96,463.25	27,31,96,463.25
17,32,59,288.33	5) INTEREST RECEIVABLE		17,51,29,454.27
10,76,04,824.59	i) Investment	11,46,43,514.78	
6,56,54,463.74	ii) Staff Housing Loan	6,04,85,939.49	
52,32,99,140.79	6) LAND & BUILDING	105,21,03,686.55	105,21,03,686.55
	As per last B/S	523299140.79	
	Add Purchase	1845970.76	
		525145111.55	
	Add Revaluation Bank Land & Building	543378013.00	
		1068523124.55	
	Less Sold	3534375.00	
	Less Depreciation on Revaluation	7653263.00	
	Less Depreciation	5231800.00	
	Total	1052103686.55	
1,34,91,656.88	7) FURNITURE & FIXTURE	1,47,68,557.90	1,47,68,557.90
	As per last B/S	13491656.88	
	Add Purchase	5346614.42	
		18838271.30	
	less Shifting Indore Bank Furniture & Fixture	161057.00	
		18677214.30	
	Sold during year	54431.91	
	Old & Unused Write off	0.00	
	Less Depreciation	3853020.49	
	Total	14768557.90	
52,05,790.99	8) VEHICLE	33,17,029.99	33,17,029.99
	As per last B/S	5205790.99	
	Add Purchase	0.00	
		5205790.99	
	Sold during year	78444.00	
	Less Depreciation	1810317.00	
	Total	3317029.99	
67,33,139.00	9) COMPUTER A/C	74,47,799.00	74,47,799.00
	As per last B/S	6733139.00	
	Add Purchase	5800502.29	
		12533641.29	
	Sold during year	30.00	
	Less Depreciation	5085812.29	
	Total	7447799.00	
1845,17,43,854.51			1934,55,73,859.47



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
1861,36,51,346.11	B / F		1962,06,83,904.15
0.00	CONTRA ITEMS		0.00
	10) BILL FOR COLLECTION		
0.00	a) Bills being payable as per contra	0.00	
0.00	b) Outward bills for collection	0.00	
19,76,235.30	11) LEGAL CHARGES PAYABLE	20,70,002.86	20,70,002.86
9,91,42,124.39	12) Profit & Loss Account	6,35,26,538.30	6,35,26,538.30
	Profit as per Last Year B.Sheet 9,91,42,124.39		
	Less Appropriation during the year		
	i) Statutory Reserve Fund 2,47,85,531.10		
	ii) Unforeseen Losses 99,14,212.44		
	iii) Co-op. Edu.Fund 9,91,421.24		
	iv) Member Wel.Fund 10,00,000.00		
	v) Dividend Payable 3,70,31,000.00		
	vi) Inves. Fluctuation Fund 84,96,250.00		
	vii) Bal. Trn. To Statutory Fund 1,69,23,709.61		
	Total appropriation 9,91,42,124.39		
	Balance NIL		
	Add Current year profit 6,35,26,538.30		
	B/F from P & L A/c		
1871,47,69,705.80	GRAND TOTAL	1968,62,80,445.31	1968,62,80,445.31



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
1845,17,43,854.51 76,23,684.87	B / F		1934,55,73,859.47
	10) PLANT & MACHINERY	70,54,009.88	70,54,009.88
	As per last B/S	7623684.87	
	Add Purchase	1901070.22	
		9524755.09	
	Sold during year	1480.00	
	Old & Unused Material	18.00	
	Less Depreciation	2469247.21	
	Total	7054009.88	
8.00	11) SMALL OFFICE EQUIPMENT	8.00	8.00
	As per last B/S	8.00	
	Add Purchase	0.00	
		8.00	
	Less Depreciation	0.00	
	Total	8.00	
17,40,59,871.16	12) OTHER ASSETS		27,20,58,027.14
16,85,282.73	a) Stationary in Hand	20,78,451.41	
10,00,000.00	b) Sundry debtors	0.00	
7,14,810.05	c) Security Deposit with MSED Co.	7,73,139.23	
1,34,096.39	d) Telephone Deposit	1,23,226.69	
14,200.00	e) Adhesive Stamps	27,200.00	
0.00	f) CBS Networking	42,560.00	
6,12,018.20	g) TDS Receivable	3,38,900.20	
2,76,59,429.11	h) Prepaid Expenses	52,94,390.60	
9,21,202.00	i) Franking Stamp A/c	14,192.00	
5,00,000.00	j) D-Mat A/c	5,00,000.00	
2,600.00	k) Advance Payment towards CBS	0.00	
46,556.90	l) Pan Card Coupan Receivable	46,083.65	
10,95,29,778.00	m) Non Banking Assets	10,23,50,778.00	
1,00,000.00	n) Advance to Bajaj Allianz	1,00,000.00	
1,95,090.55	o) CERSAI Advance Account	1,89,384.55	
0.00	p) Income Tax 2020-21 disputes	41,965.00	
13,69,020.00	q) Income Tax 2008-09 disputes	13,69,020.00	
15,43,390.00	r) Income Tax 2009-10 disputes	15,43,390.00	
35,43,480.00	s) Income Tax 2010-11 disputes	35,43,480.00	
26,51,020.00	t) Income Tax 2011-12 disputes	26,51,020.00	
35,729.00	u) DEAF Scheme 2014 receivable	1,16,115.00	
10,000.00	v) Security Deposit with UTIITSL (Pancard)	10,000.00	
50,37,499.80	w) Entries under Reconciliation	50,37,499.80	
30,000.00	x) Security Deposit for Water Connection	30,000.00	
1863,34,27,418.54			1962,46,85,904.49



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
1871,47,69,705.80	B / F		1968,62,80,445.31
1871,47,69,705.80	GRAND TOTAL	1968,62,80,445.31	1968,62,80,445.31
80,12,06,477.00	Customer's Liabilities for Bank	90,90,88,422.35	
11,44,04,270.00	Guarantee issued (as per contra)		
36,43,15,950.11	Contingent Liability - Amount tranferred to DEAF	13,54,99,860.79	
	Customer's Liabilities on Account of AUCA	45,07,31,906.27	
S. S. SHAH DY. C.E.O.	R. M. SONTAKKE CHIEF EXECUTIVE OFFICER	S. S. KOTAK DIRECTOR	



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
1863,34,27,418.54	B/F		1962,46,85,904.49
3,05,598.00	y) Security Deposits with Landlord	4,05,598.00	
1,655.00	z) Franking Service Charges Receivable	1,285.00	
17,94,521.53	aa) GST Receivable	6,96,859.51	
0.00	ab) I-GST Receivable	0.00	
2,43,493.90	ac) Corporate Insolvency Resolution Process (CIRP)	4,09,297.49	
2,79,400.00	ad) Suspense Account	1,92,100.00	
1,41,00,000.00	ae) Advance Income Tax F.Y.2021-22	0.00	
0.00	af)Advance for renovation Murtizapur Branch	6,52,447.93	
0.00	ag)Advance for renovation Rajapeth Br.Amravati	20,95,027.08	
0.00	ah)Surplus fund with LIC(Gratuity)	10,16,34,831.00	
0.00	ai)Surplus fund with LIC(Leave)	3,97,49,785.00	
7,93,66,051.96	13) Un-Amortise Loss Account (NSBL)	5,95,24,537.96	5,95,24,537.96
0.00	CONTRA ITEMS		
0.00	14) BILLS FOR COLLECTION:-		0.00
0.00	a) Bills being receivable as per contra	0.00	
0.00	b) Outward bills for receivable as per contra	0.00	
19,76,235.30	15) LEGAL CHARGES RECEIVABLE (CONTRA)	20,70,002.86	20,70,002.86
1871,47,69,705.80	GRAND TOTAL	1968,62,80,445.31	1968,62,80,445.31
<p>As per Our Report of even date attached and read with Significant Accounting Policies and Notes on Accounts</p> <p>For M/s. Prakash G.Pathak & Company CHARTERED ACCOUNTANTS (FRN 126975W)</p> <p>H. D. LAKHANI SECRETARY S. S. JOSHI VICE CHAIRMAN R.T.FUNDKAR CHAIRMAN CA Prakash G. Pathak - Partner M No.33996</p>			



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

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FORM "B" PROFIT & FOR THE YEAR ENDED

PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	EXPENDITURE	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
63,72,39,597.00	TO INTEREST ON DEPOSITS		64,20,53,602.12
8,74,60,727.00	1) Fixed Deposit	8,45,37,505.20	
44,72,46,511.00	2) Dhanwardhini Deposit	44,60,51,201.00	
9,53,25,764.00	3) Saving Deposit	10,51,69,206.92	
-1,059.00	4) Madhusanchaya Yojana	7,258.00	
1,26,124.00	5) Recurring Deposit	1,19,141.00	
40,79,005.00	6) Jankalyan Bachat Yojana	35,07,254.00	
1,33,377.00	7) Tax Benefit Term Deposits (FD)	1,24,431.00	
28,56,536.00	8) Tax Benefit Term Deposits(RIS)	24,47,580.00	
12,580.00	9) Kuber Deposit Scheme (RIS)	74,524.00	
0.00	10) Dhanlaxmi Thev Yojana	15,501.00	
32.00	11) Interest Paid on TDS	0.00	
-3,973.00	Intt. Paid on Borrowing	3,05,255.00	3,05,255.00
35,93,02,146.00	TO SALARIES, ALLOWANCES AND BONUS		34,83,31,850.72
26,44,75,535.00	1) Salaries and allowances	27,44,40,703.00	
2,50,02,779.00	2) Contribution to Provident Fund	2,64,79,523.00	
10,41,803.00	3) Administrative Charges for PF	10,73,066.00	
1,17,45,410.00	4) Medical Allowance	1,21,26,155.00	
4,91,555.00	5) GINP Contribution to LIC	0.00	
0.00	6) Staff Pension Scheme	0.00	
1,39,40,891.00	7) Leave Encashment	1,35,50,296.00	
2,83,903.00	8) Bajaj Allianz Accidental Policy	2,89,548.72	
22,84,800.00	9) Mediclaim Insurance Policy Premium	20,70,600.00	
2,97,68,987.00	10) Group Gratuity Premium	1,52,58,014.00	
1,02,66,483.00	11) Premium of Leave Encashment	30,43,945.00	
12,11,935.59	TO DIRECTOR & LOCAL COMMITTEE MEETING ALLOWANCE		18,84,923.12
1,82,000.00	1) Director Sitting Fees	1,99,300.00	
2,33,500.00	2) Branch Sub-Committee Sitting Fees	4,03,800.00	
11,848.00	3) Directors Meeting Expenses	11,144.00	
1,39,381.00	4) Branch Sub-Committee Meeting Expe.	2,57,193.00	
3,90,654.07	5) T.A. to Director	6,82,793.12	
2,54,552.52	6) Directors Training Expenses	3,30,693.00	
2,87,94,293.21	TO RENT, TAXES, INSU. & LIGHTING	2,73,62,840.51	2,73,62,840.51
1,85,76,755.00	TO DEPOSIT INSURANCE PREMIUM	1,90,17,163.00	1,90,17,163.00
18,32,698.15	TO POSTAGE & TELEPHONE	36,90,913.95	36,90,913.95
29,53,000.00	TO AUDIT FEES	29,93,000.00	29,93,000.00
90,51,869.70	TO LAW & CONSULTANCY CHARGES	35,73,418.30	35,73,418.30
105,89,58,321.65		C / F	104,92,12,966.72



LOSS ACCOUNT

ON 31st MARCH 2023

PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	INCOME	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
83,20,12,155.29	BY INTEREST & DISCOUNT		72,89,15,601.93
83,20,12,155.29	Interest received on Loans & Advances	72,89,15,601.93	
43,49,54,926.62	Interest received on Investment	47,19,53,836.29	47,19,53,836.29
0.00	Interest on Income Tax Refund	5,34,021.00	5,34,021.00
1,59,51,338.90	BY COMMISSION, EXCHANGE & BROKERAGE		1,79,95,378.08
54,876.51	1) Commission on Bills	9,112.00	
25,087.36	2) Exchange on Bills	8,696.98	
2,90,403.85	3) Exchange on Sales of Drafts	3,19,747.30	
1,23,39,188.06	4) Bank Guarantee & Solvancy Commission	1,44,40,237.85	
1,03,702.98	5) Commission on E-Payment	1,02,630.52	
543.40	6) Commission on PAN Card	61.75	
31,18,594.74	7) RTGS/NEFT Commission	31,08,038.68	
18,942.00	8) Commission on PMJJBY/PMSBY	6,853.00	
16,31,93,045.84	BY OTHER RECEIPTS		61,57,67,937.23
5,500.00	1) Dividend on Shares	5,500.00	
36,59,673.43	2) Incidental Charges	36,64,337.20	
1,083.62	3) Shares Transfer Fee	434.00	
66,51,637.64	4) Locker Rent	68,79,338.52	
7,30,207.19	5) Miscellaneous Income	6,27,301.11	
68,17,860.56	6) Processing Fees	1,30,87,121.17	
55,53,832.70	7) Service Charges	60,20,171.02	
38,000.00	8) Franking Comm. Received	7,033.90	
1,93,761.40	9) Franking Service Charges	46,588.60	
87,26,841.64	10) Miscellaneous Income (Taxable)	87,62,338.33	
16,63,186.00	11) Insurance Commission	43,24,367.21	
76,53,263.00	12) Transferred from Revalued Reverse	76,53,263.00	
10,01,15,626.48	13) Recovery in Written off	1,18,44,406.00	
10,06,142.38	14) Cash Handling Charges (Taxable)	9,29,408.54	
46,40,126.81	15) SMS Alert Charges Received	45,48,033.66	
18,15,495.59	16) ATM Pos/Ecom Trn/Add-card Repin Charges	17,45,921.61	
7,84,130.40	17) Profit on Sale of Assets	2,81,886.36	
46,40,427.00	18) Profit on Sale of Non Banking Assets	68,63,625.00	
84,96,250.00	19) Profit on sale of Investment	26,66,750.00	
0.00	20) Reversed from Sundry Liabilities (FITL)	94,25,496.00	
0.00	21) Reversed From Excess BDDR	36,00,00,000.00	
0.00	22) Reversed from Unrealised Intt. Reserve	2,50,00,000.00	
0.00	23) Surplus Fund with LIC (Gratuity)	1016,34,831.00	
0.00	24) Surplus Fund with LIC (Leave)	3,97,49,785.00	
144,61,11,466.65		C / F	183,51,66,774.53



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

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PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	EXPENDITURE	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
105,89,58,321.65	B/F		104,92,12,966.72
2,29,60,184.79	TO DEPRECIATION & WRITE OFF		2,61,38,766.05
35,29,169.24	1) Furniture & Fixture	38,53,020.49	
49,97,442.00	2) Building	52,31,800.00	
14,45,881.00	3) Vehicle	18,10,317.00	
31,46,446.62	4) Computer	50,85,812.29	
21,85,977.93	5) Plant and Machinery	24,51,103.27	
1,895.00	6) Small Office Equipment	0.00	
0.00	7) Computer Old & Unused Written Off	0.00	
76,53,263.00	8) Depreciation on Revalued Assets	76,53,263.00	
0.00	9) Furniture & Fixture write off	53,431.00	
110.00	10) Plant & Machinery write off	19.00	
31,92,029.87	TO STATIONERY, PRINTING & ADVERTISEMENT	58,35,983.24	58,35,983.24
9,35,70,159.95	TO OTHER EXPENDITURE		12,24,04,169.03
3,92,060.86	1) Commission paid (Bank Charges)	5,90,048.00	
12,62,383.94	2) Commission paid to Recurring agent	11,99,080.00	
1,19,58,679.89	3) Misc. & Conveyance Charges	1,20,11,985.70	
13,56,622.00	4) Traveling Expenses	20,87,331.80	
1,11,863.00	5) News Paper	1,13,959.00	
3,70,608.00	6) Annual General Meeting Expenses	3,07,322.00	
36,432.00	7) Sub.to Mah. Lab. Welfare Fund	35,316.00	
3,99,400.00	8) Subscription to Membership	3,73,066.66	
37,70,180.02	9) Entertainment Expenses	41,47,867.55	
43,27,897.22	10) Repairs & Maintenance of Property	58,51,771.65	
8,29,015.50	11) Staff Training Expenses	12,42,891.40	
18,41,379.40	12) Vehicle Expenses	20,40,044.97	
0.00	13) Loss on sale of Assets	19.32	
1,58,66,903.44	14) CBS Expenses	1,78,15,520.21	
55,086.00	15) Grahak Melava Exp.	6,57,737.84	
66,83,535.00	16) Investment Depreciation Amortise	66,83,535.00	
11,06,496.01	17) ATM/POS/ECOM TRN Charges Paid	14,07,939.35	
1,54,557.42	18) Branch Opening/Shifting Expenses	9,00,128.80	
0.00	19) Staff Welfare Expenses	5,397.34	
2,86,796.25	20) Expenses Under COVID 19	15,438.44	
2,29,18,750.00	21) ARC Management Fees Paid	4,34,40,754.00	
1,98,41,514.00	22) Amortization of Loss A/c 20%	1,98,41,514.00	
0.00	23) Professional Tax	2,500.00	
0.00	24) Penalty by Statutory/Regularity	15,00,000.00	
0.00	25) Election Expenses	1,15,000.00	
0.00	26) Clg.Diff. In Malharganj Br. Indore	18,000.00	
117,86,80,696.26		C/F	120,35,91,885.04



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	INCOME	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
144,61,11,466.65	B / F		183,51,66,774.53
144,61,11,466.65		C / F	183,51,66,774.53



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युलड बँक)

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PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	EXPENDITURE	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
117,86,80,696.26	B / F		120,35,91,885.04
16,82,88,646.00	TO PROVISION		56,80,48,351.19
10,00,00,000.00	1) Bad & Doubtful Debt Reserve	7,80,00,000.00	
7,73,601.00	2) Provision for Income Tax	8,40,00,000.00	
6,69,96,250.00	3) Expenditure Provision & Contingency	40,60,48,351.19	
5,18,795.00	4) Provision for Embezzlement	0.00	
9,91,42,124.39	Profit & Loss Account	6,35,26,538.30	6,35,26,538.30
	Net Profit Transfer to Balance Sheet		
144,61,11,466.65	GRAND TOTAL	183,51,66,774.53	183,51,66,774.53
S. S. SHAH DY. C.E.O.	R. M. SONTAKKE CHIEF EXECUTIVE OFFICER	S. S. KOTAK DIRECTOR	



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

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PREVIOUS YEAR'S FIGURE AS ON 31.03.2022	INCOME	CURRENT YEAR'S FIGURE AS ON 31.03.2023	TOTAL
144,61,11,466.65	B / F		183,51,66,774.53
144,61,11,466.65	GRAND TOTAL	183,51,66,774.53	1,83,51,66,774.53

As per Our Report of even date attached and read with
Significant Accounting Policies and Notes on Accounts

H. D. LAKHANI
SECRETARY

S. S. JOSHI
VICE CHAIRMAN

R.T. FUNDKAR
CHAIRMAN

For M/s. **Prakash G.Pathak & Company**
CHARTERED ACCOUNTANTS (FRN 126975W)

CA Prakash G. Pathak - Partner
M No.33996



Annexure - "A"

Name of the Bank		The Akola Urban Co-operative Bank Limited, Akola
1	Registered Office Address	Jankalyan, 58/59, Toshniwal Layout, Near Government Milk Scheme, Murtizapur Road, Akola – 444001
2	Registration No. & Date	M.S.C.S./C.R./109/2000 dated 31.08.2000
3	RBI Registration No. & Date	UBD/MH/375/P dated 15.02.1984
4	Area of Operation	Entire State of Maharashtra and Madhya Pradesh
5	Particulars as on	31 st March 2023
6	No. of Branches, Ext. Counter & Head Office	33 Branches, 1 extension counter and 1 Head Office
7	Membership	
	Regular	112868
	Nominal	1545
	Total	114413
		<i>Amount (Rs in Lakhs)</i>
8	Authorized Capital	10000.00
9	Paid up Share Capital	7027.96
10	Total Reserves & Surplus	21589.72
11	Deposits	
	Saving	42467.04
	Current	14412.22
	Term	105547.84
	Total	162427.10
12	Loans & Advances	
	Secured Advances	89949.92
	Un Secured Advances	431.79
	Total % to Priority Sector	76.78%
	Total % to weaker Sector	12.29%
13	Borrowings	
	D.C.C	NIL
	M.S.C.	NIL
	Others	NIL
14	Investments	
	D.C.C	NIL
	M.S.C.	1119.00
	Others	71285.96
15	Audit Classification (FY 2022-23)	"B"
16	Profit for financial year 2022-2023	635.26
17	Total Employees	545
	Sub-Staff	100
	Other Staff	445
18	Working Capital	184964.98



INDEPENDENT STATUTORY AUDITOR'S REPORT

FOR THE YEAR ENDED 31st MARCH 2023

(Under Section 31 of the Banking Regulation Act, 1949 and Section 73(4)

of Multi State Co-Operative Societies Act, 2002 and Rule 27 of Multi State Co-Operative Societies Rules)

To,
The Members,
Akola Urban Cooperative Bank Limited, Akola

Report on Financial Statements

Opinion

1. We have audited the accompanying Financial Statements of Akola Urban Co-operative Bank Ltd, ("The Bank") which comprise the Balance Sheet as at 31st March 2023, the Profit and Loss Account and the Cash Flow Statement 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 33 branches and 1 extension counter, which are consolidated in these financial statements. The returns of 14 branches audited by us and returns of 19 branches and 1 extension counter which have been independently reviewed by Concurrent branch auditors are incorporated in these financial statements. To the best of our knowledge and as informed to us by the Management, Bank has not received any specific guidelines from the Central Registrar of Co-operative Societies with respect to selection of branches to be covered under audit. The branches and other departments of Head office covered by us, account for 73.81 percent of advances, 58.39 percent of deposits, 75.63 percent of interest income and 56.56 percent of interest expenses.
2. In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements give the information required by The Banking Regulation Act, 1949 (as applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, The Multi State Co-operative Societies Act, 2002, The Multi State Cooperative Societies Rules, 2002 made there under, National Bank for Agricultural and Rural Development, if applicable, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - i. in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2023;
 - ii. in the case of the Profit and Loss Account, of the profit for the year ended on that date; and
 - iii. in the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis of Opinion

3. 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 (as applicable to Co-operative Societies), as amended by the Banking Regulation (Amendment) Act, 2020, and the rules made there under and under the provisions of The Multi State Co-operative Societies Act, 2002 and The Multi State Co-operative Societies Rules 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.

Information Other than the Financial Statements and Auditors' Report Thereon

4. The Bank's Management is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors' Report including other explanatory information but does not include Financial Statements and our auditors' report thereon.

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

In connection without audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if based on the work we have performed, we conclude that there is material misstatement therein, we are required to communicate the matter to those charged with governance. We have nothing to report in this regard.



Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

5. The Bank's Management is responsible for the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with accounting principles generally accepted in India, including the Accounting Standards issued by the ICAI, the provisions of The Banking Regulation Act, 1949, The Multi State Co-operative Societies Act, 2002, The Multi State Co-operative Societies Rules, 2002 made there under, National Bank for Agricultural and Rural Development, if applicable, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Cooperative Societies. This responsibility also includes maintenance of adequate records in accordance with the provisions of the Act for safeguarding of assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies, making judgements and estimates that are 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 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.

Auditor's Responsibilities for the Audit of the Financial Statements

6. 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 auditors' report that includes our opinion. Reasonable assurance is high level of assurance, but it is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decision of users taken on the basis of these Financial Statements.

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

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' 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 auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation
- We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
- We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards



Report on Other Legal and Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms A and B respectively of the Third Schedule to The Banking Regulation Act, 1949 and The Multi State Co-operative Societies Act, 2002, The Multi State Co-operative Societies Rules, 2002
8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002, we report that:
 - a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
 - b) 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
 - c) 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;
 - d) The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this report, are in agreement with the books of account and the returns;
 - e) 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;
 - f) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.
9. As required by Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, as per the information and explanations given to us and based on our examination of books of accounts and other records, we report as under on the matters specified in clause (a) to (f) of the Rule 27(3) of The Multi State Co-operative Societies Rules, 2002:
 - a) During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye-Laws of the Bank.
 - b) During the course of our audit, we have not come across material and significant transactions which appear to be contrary to the guidelines issued by The Reserve Bank of India. Since the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding transactions contrary to the guidelines issued by the said Bank are not called for.
 - c) Based on our examination of the books of account and other records and as per the information and explanations given to us, the money belonging to the Bank which appears to be bad or doubtful of recovery and reported in terms of clause (c) of Rule 27(3) of The Multi State Co-operative Societies Rules, 2002 are detailed below:

Category	Principal Outstanding as at 31 st March 2023 (Rs. In Crores)
Doubtful Assets	12.08
Loss Assets	1.36
Non performing investment	0.01
Other Asset	0.50
Total	13.95

- d) During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India. Since the Bank has neither accepted deposits nor received subsidy from National Bank for Agriculture and Rural Development, our comments regarding violations of guidelines issued by the said Bank are not called for
- e) To the best of our knowledge, no other matters have been specified by The Central Registrar of Co-operative Societies, which require reporting under this Rule.

For Prakash. G. Pathak & Company

Chartered Accountants

FRN: 126975W

CA Prakash G. Pathak

Partner

Membership No. 033996

UDIN:23033996BGXWEK7142

Akola, 22nd June 2023



THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS FOR THE YEAR ENDED 31st MARCH 2023

I. OVERVIEW

The Akola Urban Co-operative Bank Ltd. ("The Bank") was established on 19th April, 1963. The bank is a Multi-State Scheduled Co-operative Bank having 33 branches and 1 extension counter as on 31st March, 2023. The Bank is providing wide range of Banking & Financial Services including Corporate Banking, Retail Banking products and Treasury Operations.

1. 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 as amended, and The Multi-State Co-operative Societies Act, 2002 and rules made thereunder, 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 in India.

2. 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 in accordance with the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the Banking Industry in India, except otherwise stated.

2. Cash Flow Statements (AS 3) :

For the purpose of preparation of Cash Flow Statement, Cash and Cash Equivalents include highly liquid short term investments for short period in form of Cash, balances held in current accounts with other Banks (including Term Deposits maturing within 3 months) and Money at Call & Short Notice, in accordance with AS 3 issued by the ICAI.

3. Revenue Recognition (AS 9) :

Items of Income and expenditures are generally accounted for on accrual basis, except for the following items.

- Interest income on nonperforming assets which is recognized on receipt basis as per income recognition and asset classification norms of RBI
- Commission from Government against franking business & commission of guarantees are recognized in the year of receipt only for entire period, including the period which is yet to be expired
- Dividend, D-mat charges and Locker Rent is recognized as income on receipt basis.
- Income from distribution of insurance products is recognized on the basis of income received.

4. Property, Plant and Equipment (AS 10) :

- Computers, Furniture & Fixtures, Plant & Machinery, Leasehold improvement and Motor Cars are stated at cost less depreciation.

Premises (including Freehold Land): These are stated at the revalued amounts less depreciation.

Leasehold land is stated at revalued amounts less amortization over the lease period

- Premises have been revalued as per Revaluation Policy approved by Board of Directors. The surplus arising out of such revaluation is carried to Premises and is accounted under Revaluation Reserve. Depreciation on the revalued asset is charged to the Profit and Loss Account and an amount equivalent to the amount of depreciation on the revaluation is appropriated from the Revaluation Reserve to the Profit & Loss account.
- Cost includes incidental expenses incurred on acquisition of assets
- Depreciation is charged on straight Line Method except computer hardware and software on which depreciation is charged as per RBI guidelines
- Fixed Assets are depreciated at the rates considered appropriate by the Management as under:

Sr. No.	Assets	Rate of Depreciation	
a)	Building	2.50%	SLM
b)	Furniture & Fixture	10.00%	SLM
c)	Computer Hardware & Software	33.33%	SLM
d)	Mobile & Battery	33.33%	SLM
e)	Plant & Machinery		
	i. General	10.00%	SLM
	ii. Specified Plant Machinery	20.00%	SLM
f)	Vehicle	25.00%	SLM



5. Investments:

i. Categorization of investments

In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories:

- Held to Maturity (HTM)** - Securities acquired by the Bank with the intention to hold till maturity.
- Held for Trading (HFT)** – Securities acquired by the Bank with the intention to trade.
- Available for Sale (AFS)** – Securities which do not fall within the above two categories are classified as 'Available for Sale'

ii. Classification of Investments

For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows: Government Securities, Shares in co-operative institutions, Security Receipts and other Investments.

iii. Transfer of investments between categories

Transfer between categories of investments is accounted as per the RBI guidelines

iv. Valuation of Investments

- 'Held to Maturity'** – These investments are carried at their acquisition cost less amortization. Any premium on acquisition is amortized over the period remaining up to maturity
- 'Held for Trading'** – The individual scrip in the HFT category is marked to market at monthly intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored
- 'Available for Sale'** – The individual scrip in the AFS category is marked to market at the year-end or at more frequent intervals. The net resultant depreciation in each classification is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored.
- Market value of Government Securities (excluding Treasury Bills) is determined based on the price list published by RBI or the prices periodically declared by FBIL for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL.
- Market value of other approved securities is determined based on the yield curve and spreads provided by FBIL
- Broken period interest on debt instruments is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition are charged to revenue
- Investments are identified and classified as per applicable RBI guidelines. Depreciation on securities is not set off against the appreciation in other

securities as per RBI guidelines. Interest on non-performing investments is not recognized in the Profit and Loss Account until received

v. Disposal of Investments :

Investments classified under the HTM category: Realized gains are recognized in the Profit and Loss Account and subsequently appropriated to Investment Fluctuation Reserve. Losses are recognized in the Profit and Loss Account.

Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account

6. Advances :

- Advances are classified into Standard, Sub-standard, Doubtful and Loss Assets in accordance with the guidelines issued by RBI from time to time.
- Provision on Advances categorized under Sub-standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by RBI. In addition, a general provision has been made on all standard assets as per RBI Master Circular No. RBI / 2022 - 23 / 17 DOR.No.STR.REC.5/21.04.048/2022-23 dated 1st April 2022 and in accordance with amendments and clarifications issued from time to time.
In addition to this, a general provision on standard assets is made @0.40% of the outstanding amount on a portfolio basis except in case of direct advances to Agricultural and SME sector @ 0.25%, advances to Commercial Real Estate @ 1% and Commercial Real Estate- Residential House Sector @ 0.75%.
In respect of restructured advances, including advances restructured under the COVID Regulatory package, adequate provisioning has been made in accordance with the RBI guidelines issued from time to time
- The unrealized interest from the date of classification as Non-Performing Assets is disclosed separately under "Overdue Interest Reserve -II"
- Recovery in Non-Performing advances is first adjusted against the principal then towards charges and then towards interest.

7. Employee Benefits (AS 15) :

- Provident Fund contribution is paid to Employees Provident Fund Organization (EPFO) and is accounted for on accrual basis
- The liability towards employee defined benefits such as Gratuity and Leave Encashment is assessed on actuarial valuation in accordance with Projected Unit Credit Method as per AS 15 (Revised) issued by the ICAI and the same is fully provided for.

8. Segment Reporting (AS 17) :

The Bank recognizes the Business Segment as the primary reporting segment and Geographical Segment



as the secondary reporting segment, in accordance with RBI guidelines and in compliance with AS 17

Business Segment is classified into

- (a) Treasury
- (b) Corporate and Wholesale Banking,
- (c) Retail Banking and
- (d) Other Banking Operations.

Geographic Segments: The Bank operates only in India and hence the reporting consists only of domestic segment.

9. Related Party Disclosures (AS 18) :

There are no related parties which require a disclosure under AS 18 other than the Key Management Personnel

10. Operating Leases (AS 19) :

Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account on straight-line basis over the lease term. Initial direct costs are charged to Profit and Loss account.

11. Earnings per Share (AS 20) :

Basic earnings per share is computed by dividing the net profit or loss for the year by the weighted average number of shares (excluding preference shares) outstanding during the year.

12. Income-Tax (AS 22) :

The Bank provides for tax based on its assessment of the tax payable as per prevailing provisions of Income Tax Act, 1961.

The Bank has not created deferred tax assets or deferred tax liability for year ended on 31st March 2023 as required by RBI guideline read with Accounting Standard -22 issued by ICAI.

13. Intangible Assets (AS 26) :

Software expenses are disclosed in accordance with AS 26 issued for Intangible Assets by the ICAI.

14. Impairment of Assets (AS 28) :

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss if any is recognized in the statement of Profit & loss to the extent, the carrying amount of asset exceeds its estimated recoverable amount.

15. Provisions, Contingent Liabilities And Contingent Assets (AS 29) :

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 a reliable estimate 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:

- i) A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or nonoccurrence of one or more uncertain future events not within the control of the Bank; or
- ii) 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

III. NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2023:

1. Payments to Micro, Small, Medium Enterprises (MSME)

Payments to Micro, Small, Medium Enterprises (MSME) registered suppliers, as per information available with the Bank, have been made within the timeline specified in Micro, Small, Medium Enterprises Development Act, 2006.

2. EVENTS OCCURRING AFTER BALANCE SHEET DATE (AS 4)

There are no major events occurring after the balance sheet date which needs to be incorporated into the financial statements.

3. Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies (AS 5)

Prior Period Items:

Following are the material prior period expenditure items

Particulars	Amount
Interest Capitalized in Non-Banking Assets	1,16,15,142.00
Interest on Savings Account	43,29,169.00

The bank has obtained Actuarial Valuation in respect of gratuity and leave encashment for the first time and hence prior period income, if any, is not determinable.

Change in Accounting Policy:

There is no change in the Significant Accounting Policies adopted during the year ended 31st March 2023 as compared to those followed in the previous financial year 2021-22.

4. PROPERTY, PLANT & EQUIPMENT (FIXED ASSET) (AS 10)

The Bank has revalued immovable properties on 31st March 2023 based on the valuation reports of the external



independent valuers and closing balance of Revaluation Reserve as on 31st March 2023, (net of amount transferred to Profit & Loss Account) is ₹ 9145.25 lakhs.

5. EMPLOYEE BENEFITS (AS 15)

The details as required by AS 15 issued by the ICAI pertaining to Gratuity is as under:

Sr. No.	Particulars	Gratuity (Funded) 31.03.2023
1	Discount rate	7.34%
2	Expected Return on plan assets	7.25%
3	Salary Escalation Rate	5.00%
4	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:	
	Opening Present value of obligation	-
	Interest cost	-
	Current service cost	87.41
	Liability transfer in	-
	Benefits paid	-267.34
	Past Service Cost	2,134.41
	Actuarial (gains) / loss on obligations	267.34
	Present value of obligation as at Year End	2,221.82
5	Reconciliation of opening & closing balance of fair value of plan assets:	
	Opening Fair value of plan assets	3,128.16
	Expected return on plan assets	222.10
	Contributions	151.79
	Transfer from other entities	-
	Benefits paid	-267.34
	Actuarial gain / (loss) on plan assets	3.47
	Fair value of plan assets as at Year End	3,238.17
6	Amount recognized in Balance Sheet	-
	Present value of obligations as at Year End	2,221.82
	Fair value of Plan Assets as at Year End	3,238.17
	(Assets) / Liability as at Year End	-1,016.35
7	Expenses recognized in Profit and Loss Account	-
	Current service cost	87.41
	Interest cost	-
	Return on Plan Assets	-222.10
	Past Service Cost	2,134.41
	Net actuarial (gain) / loss	263.87
	Expenses recognized in Profit and Loss Account	2,263.60

Data as required by AS 15 issued by the ICAI pertaining to Leave Encashment is as under:

Sr. No.	Particulars	Leave Encashment (Funded) 31.03.2023
1	Discount rate	7.30%
2	Salary Escalation Rate	5.00%
3	Present value of obligations as at Year End	463.56
	Fair value of Plan Assets as at Year End	861.06
	(Assets) / Liability as at Year End	-397.50

Actuarial Valuation is done for first time & hence previous year's figures are not reported

6. SEGMENT REPORTING (AS 17)

Primary Segment Reporting (By Business Segments) is as under:

(Rs. in Crores)

Particulars	Treasury	Corporate	Retail	Other Banking Operations	Total
Segment Revenue	47.46	22.29	56.21	57.55	183.52
	44.35	21.44	75.35	3.47	144.61
Segment Cost	29.24	30.60	62.59	46.33	168.76
	29.00	27.69	70.40	7.53	134.62
Segment Result	18.22	(8.31)	(6.38)	11.22	14.75
	15.35	(6.25)	4.95	(4.05)	9.99
Less: Extraordinary Items					
Net Segment Result	18.22	(8.31)	(6.38)	11.22	14.75
	15.35	(6.25)	4.95	(4.05)	9.99
Less: Unallocated Provisions & Contingencies					
Profit Before Tax					14.75
					9.99
Income Tax					8.40
Deferred Tax Asset					-
Income Tax					0.08
Deferred Tax Asset					-
Net Profit					6.35
					9.91
Other Information					
Segment Assets	560.17	246.86	690.32	454.88	1,952.23
	542.63	165.19	661.91	482.67	1,852.39
Unallocated Assets				16.39	16.39
				19.09	19.09
Total Assets					1,968.63
					1,871.48
Segment Liabilities	657.07	274.80	793.82	242.94	1,968.63
	644.92	204.33	842.45	179.78	1,871.48
Unallocated Liabilities					
Total Liabilities					1,968.63
					1,871.48

7. RELATED PARTY DISCLOSURE (AS 18)

Since Shri R. M. Sontakke, the Chief Executive Officer (CEO) of the Bank is a single party under the category Key Management Personnel, no further details need to be disclosed in terms of RBI circular dated 29th March 2003.



8. LEASES (AS 19)

Lease rental obligations in respect of assets taken on operating lease are charged to Profit and Loss Account on straight-line basis over the lease term. Initial direct costs are charged to Profit and Loss Account.

The Bank has operating leases and the disclosures under AS 19 on "Leases" issued by the ICAI are as follows:

Particulars	31.03.2023	31.03.2022
Future lease rental payable as at the end of the year		
- Not later than one year	75.39	46.95
- Later than one year and not later than five years	228.51	266.51
- Later than five years	331.26	368.65
Total of minimum lease payments recognized in the profit and loss account for the year	46.95	46.68
Total of future minimum sub-lease payment expected to be received under non- cancellable sub-lease	Nil	Nil
Sub-lease payments recognized in the profit and loss account for the year	Nil	Nil

9. EARNINGS PER SHARE (EPS) (AS 20) :

Particulars	31.03.2023	31.03.2022
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	635.27	991.42
Weighted Average No. of Equity Shares outstanding during the period (Actual)	258,79,444	249,90,864
Basic Earnings Per Share (Rs.)	2.45	3.97
Diluted Earnings Per Share (Rs.)	2.45	3.97

10. IMPAIRMENT OF ASSETS (AS 28)

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on Impairment of Assets issued by the ICAI is required.

11. PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS (AS 29):

- i. Contingent Liabilities on account of Claims against Bank not acknowledged as debts, Bank Guarantees, Letters of Credit, Forward Contracts and Bills under Import LCs are as follows:

(Rs. in Lakhs)

Particulars	31.03.2023	31.03.2022
Bank Guarantee	9,090.88	8,012.06
Letter of Credit	NIL	NIL
TOTAL	9,090.88	8,012.06

- ii. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Rs. in Lakhs)

Particulars	31.03.2023	31.03.2022
Opening Balance of amounts transferred to DEAF	1,144.04	994.05
Add: Amounts transferred to DEAF during the year	241.01	173.63
Less: Amounts reimbursed by DEAF towards claims*	30.05	23.64
Closing Balance of amounts transferred to DEAF	1,355.00	1,144.04

IV. DISCLOSURE IN TERMS OF RBI GUIDELINES:

1. Regulatory Capital

a) Composition of Regulatory Capital

(Rs. in Lakhs)

Sr. No.	Particulars	Current Year	Previous Year
i)	Common Equity Tier 1 capital (CET 1)* / Paid up share capital and reserves@ (net of deductions, if any)	13,591.76	9,727.03
ii)	Other Tier 1 capital	NIL	NIL
iii)	Tier 1 capital (i + ii)	13,591.76	9,727.03
iv)	Tier 2 capital	1,434.62	2,500.59
v)	Total capital (Tier 1+Tier 2)	15,026.38	12,227.62
vi)	Total Risk Weighted Assets (RWAs)	97,571.96	82,559.30
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of (RWA)@	13.93%	11.78%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.93%	11.78%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.47%	3.03%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	15.40%	14.81%
xi)	Percentage of the shareholding of a) Government of India b) State Government (specify name)* c) Sponsor Bank*	Not Applicable	Not Applicable
xii)	Amount of paid-up equity capital raised during the year (Net)	96.97	253.30
xiii)	Amount of non-equity Tier 1 capital raised during the year, of which: perpetual non-cumulative preference shares, perpetual debt instruments,	NIL NIL	NIL NIL
xiv)	Amount of Tier 2 capital raised during the year, of which perpetual non-cumulative preference shares, perpetual debt instruments	NIL NIL	NIL NIL

b) There has not been any drawdown from Reserves during the year ended 31st March, 2023 (P.Y. NIL)



2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities as on 31.03.2023

	Day1	2 to 7 days	8 to 14 days	15 to 28 Days	29 days to 3 months	Over 3 months and up to 6 Months	Over 6 months and up to 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Total
Deposits	46.58	31.52	35.15	26.30	121.19	187.00	357.54	735.51	17.37	1562.89
Advances	0.58	6.34	5.09	11.90	46.00	64.20	147.19	435.50	80.19	851.50
Investments	8.39	30.57	33.31	15.73	70.71	115.28	197.84	205.82	77.40	756.15
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

3. Investments

a) Composition of Investment Portfolio as at 31.03.2023

Rs in Crores

	Investments in India							Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others		
Held to Maturity								
Gross	309.54	0.00	0.00	0.00	0.00	0.00	309.54	
Less: Provision for non-performing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	309.54	0.00	0.00	0.00	0.00	0.00	309.54	
Available for Sale								
Gross	239.15	0.00	0.00	0.00	0.00	73.69	312.84	
Less: Provision for depreciation and NPI	11.27	0.00	0.00	0.00	0.00	38.61	49.88	
Net	227.88	0.00	0.00	0.00	0.00	35.09	262.97	
Held for Trading								
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total Investments	548.69	0.00	0.00	0.00	0.00	73.69	622.38	
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Less: Provision for depreciation and NPI	11.27	0.00	0.00	0.00	0.00	38.61	49.88	
Net	537.42	0.00	0.00	0.00	0.00	35.09	572.51	



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Composition of Investment Portfolio as at 31.03.2022

Rs in crores

	Investments in India					
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others
Held to Maturity						
Gross	309.54	0.00	0.00	0.00	0.00	0.00
Less: Provision for non-performing investments(NPI)	0.00	0.00	0.00	0.00	0.00	0.00
Net	309.54	0.00	0.00	0.00	0.00	0.00
Available for Sale						
Gross	239.15	0.00	0.00	0.00	0.00	73.69
Less: Provision for depreciation and NPI	11.27	0.00	0.00	0.00	0.00	38.61
Net	227.88	0.00	0.00	0.00	0.00	35.09
Held for Trading						
Gross	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	0.00	0.00	0.00	0.00	0.00	0.00
Net	0.00	0.00	0.00	0.00	0.00	0.00
Total Investments	548.69	0.00	0.00	0.00	0.00	73.69
Less: Provision for non-performing investments	0.00	0.00	0.00	0.00	0.00	0.00
Less: Provision for depreciation and NPI	11.27	0.00	0.00	0.00	0.00	38.61
Net	537.42	0.00	0.00	0.00	0.00	35.09
						572.51

b) Movement of provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Rs. Crore)

Particulars	2022-23	2021-22
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	8.81	2.11
b) Add: Provisions made during the year	40.61	6.70
c) Less: Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	49.42	8.81
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	1.30	1.30
b) Add: Amount transferred during the year	0.85	0.00
c) Less: Drawdown	0.00	0.00
d) Closing balance	2.15	1.30
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	0.69%	0.45%



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c) There are no transfers from HTM category, other than as permitted by RBI Guidelines.

d) Non - SLR investment portfolio

i. Non-performing non - SLR investments

Sr. No.	Particulars	2022-23	2021-22
a)	Opening balance	0.01	0.00
b)	Additions during the year since 1 st April	0.00	0.01
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	0.01	0.01

ii. Issuer composition of non - SLR investments

(Amount in Rs. Crore)

Sr No	Issuer	Amount	Extent of Private Placement	Extent of 'Below Investment Grade' Securities	Extent of 'Unrated' Securities	Extent of 'Unlisted' Securities
a)	PSUs	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
b)	FIs	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
c)	Banks	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
d)	Private Corporate	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
e)	Subsidiaries/ Joint Ventures	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)
f)	Others	73.69 (86.68)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	73.69 (86.68)
g)	Provision held towards depreciation	38.64 (9.71)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	38.64 (9.71)

Note: Figures in brackets represent previous year's figures

e) Repo transactions (in face value terms)

	Minimum outstanding during the year	Maximum Outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31, 2023
i) Securities sold under repo				
a) Govt. securities	NIL	NIL	NIL	NIL
b) Corporate debt securities	NIL	NIL	NIL	NIL
c) Any other securities				
ii) Securities sold under reverse repo				
a) Govt. securities	NIL	NIL	NIL	NIL
b) Corporate debt securities	NIL	NIL	NIL	NIL
c) Any other securities				



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4.

a) Classification of advances and provision held as on 31.03.2023

(Rs in Crores)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances & NPAs						
Opening Balance	729.39	50.24	10.47	1.52	62.23	791.59
Add: Additions during the year					102.30	
Less: Reductions during the year*					119.39	
Closing balance	858.68	31.70	12.08	1.36	45.14	903.82
*Reductions in Gross NPAs due to:						
Up gradation					94.15	
Recoveries (excluding recoveries from upgraded accounts)					24.92	
Technical/ Prudential Write-offs					00.28	
Write-offs					00.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	4.59	5.02	6.30	1.52	12.84	48.27
Add: Fresh provisions made during the year					0.00	
Less: Excess provision reversed/ Write-off loans					2.22	
Closing balance of provisions held	4.59	3.17	6.10	1.36	10.62	24.69
Net NPAs						
Opening Balance					13.96	
Add: Fresh additions during the year					6.53	
Less: Reductions during the year					0.00	
Closing Balance					20.45	
Floating Provisions						
Opening Balance						48.27
Add: Additional provisions made during the year						12.70
Less: Amount drawn during the year						
Closing balance of floating provisions						36.28
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						36.43
Add: Technical/ Prudential write-offs during the year						10.93
Less : Recoveries made from previously technical/ prudential written-off account during the year						(2.29)
Closing balance						45.07



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a) Classification of advances and provision held as on 31.03.2022

(Rs in Crores)

	Standard	Non-Performing				Total
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances & NPAs						
Opening Balance	819.01	40.19	76.76	1.96	118.91	937.93
Add: Additions during the year					50.29	
Less: Reductions during the year*					107.01	
Closing balance	729.39	50.20	10.47	1.52	62.19	791.59
*Reductions in Gross NPAs due to:						
Up gradation					88.62	
Recoveries (excluding recoveries from upgraded accounts)					18.39	
Technical/ Prudential ¹⁶ Write-offs					00.00	
Write-offs					00.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	4.59	4.02	33.11	1.96	39.09	72.45
Add: Fresh provisions made during the year					00.00	
Less: Excess provision reversed/ Write-off loans					26.25	
Closing balance of provisions held	4.59	5.02	6.30	1.52	12.84	48.27
Net NPAs						
Opening Balance					46.46	
Add: Fresh add during the year					0.00	
Less: Reductions during the year					32.54	
Closing Balance					13.92	
Floating Provisions						
Opening Balance						48.27
Add: Additional provisions made during the year						12.70
Less: Amount drawn during the year						
Closing balance of floating provisions						36.28
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						47.41
Add: Technical/ Prudential write-offs during the year						0.00
Less : Recoveries made from previously technical/ prudential written-off account during the year						(10.98)
Closing balance						36.43



Ratios (in percent)		2021-22
Gross NPA to Gross Advances		7.86%
Net NPA to Net Advances		1.87%
Provision coverage ratio		55.04%

b) Sector-wise Advances and Gross NPAs

Rs in Crores

Sr. No.	Sector*	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector	693.43	39.42	5.68	567.89	49.92	8.79
a)	Agriculture and allied activities	86.09	7.47	8.68	93.79	12.56	13.39
b)	Advances to industries sector eligible as priority sector lending	88.53	20.26	22.88	83.63	19.47	23.28
c)	Services	486.81	9.77	2.00	368.12	16.46	4.47
d)	Personal loans	32.03	1.92	5.99	22.35	1.43	6.39
	Subtotal (i)	693.43	39.42	5.68	567.89	49.92	8.79
ii)	Non-priority Sector						
a)	Agriculture and allied activities	1.51	0.02	0	0.85	0	0
b)	Industry	0.02	0	0	0	0	0
c)	Services	7.87	0	0	0.02	0	0
d)	Personal loans	200.97	5.70	2.83	222.83	12.31	5.52
	Sub-total (ii)	210.37	5.72	2.83	223.70	12.31	5.50
		903.81	45.14	4.99	791.59	62.23	7.86



c) Particulars of resolution plan and restructuring

(Rs in crores)

	Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
Standard	Number of borrowers	226	310	0	0	2245	8457	10096	10991	12651
	Gross Amount (₹ crore)	86.07	93.79	0	0	575.52	242.48	246.75	904.93	791.59
	Provision held (₹ crore)									
Sub standard	Number of borrowers	4	12	-	-	31	86	884	121	944
	Gross Amount (₹ crore)	6.77	11.85	-	-	22.77	2.16	6.63	31.70	50.20
	Provision held (₹ crore)	0.68	1.19	-	-	2.28	0.22	0.66	3.17	5.02
Doubtful	Number of borrowers	15	19	-	-	79	588	904	682	963
	Gross Amount (₹ crore)	0.70	0.72	-	-	7.27	5.47	7.53	13.44	11.99
	Provision held (₹ crore)	0.70	0.72	-	-	3.22	3.52	4.94	7.46	7.82
Total	Number of borrowers	19	31	-	-	110	674	1788	803	1907
	Gross Amount (₹ crore)	7.47	12.57	-	-	30.02	7.63	14.16	45.14	62.19
	Provision held (₹ crore)	1.38	1.91	-	-	5.50	3.74	5.60	10.62	12.83

d) Disclosure of transfer of loan exposures

i. Details of stressed loans transferred during the year ended 31st March, 2023 Rs. In Crores

	To ARCAs	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	10.17	NIL	NIL



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ii. Details of loans acquired during the year ended 31st March, 2023

	From SCBs, RRBs, Co-operative Banks, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARC's
Aggregate principal outstanding of loans acquired	NIL	NIL
Aggregate consideration paid	NIL	NIL
Weighted average residual tenor of loans acquired	NIL	NIL

iii. Details of stressed loans transferred during the year ended 31st March, 2022

Rs. In Crores

	To ARC's	To permitted transferees	To other transferees (please specify)
No: of accounts	138	NIL	NIL
Aggregate principal outstanding of loans transferred	111.21	NIL	NIL
Weighted average residual tenor of the loans transferred	-	NIL	NIL
Net book value of loans transferred (at the time of transfer)	80.21	NIL	NIL
Aggregate consideration	96.50	NIL	NIL
Additional consideration realized in respect of accounts transferred in earlier years	NIL	NIL	NIL

iv. Details of loans acquired during the year ended 31st March, 2022

	From SCBs, RRBs, Co-operative Banks, AIFs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARC's
Aggregate principal outstanding of loans acquired	NIL	NIL
Aggregate consideration paid	NIL	NIL
Weighted average residual tenor of loans acquired	NIL	NIL

e) Fraud accounts

Details on the number and amount of frauds as well as the provisioning thereon:

Rs in Lakhs

Particulars	2022-23	2021-22
Number of frauds reported	NIL	2
Amount involved in fraud	NIL	5.13
Amount of provision made for such frauds	NIL	5.13
Amount of Unamortized provision debited from 'other reserves as at the end of the year.	NIL	NIL



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f) Disclosure under Resolution Framework for COVID -19 related Stress

Half yearly Disclosure for the period of March 31, 2023

(Rs in crores)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year 31.03.2023
Personal Loans	77.00				
Corporate persons *	34.95				
Of which MSMEs	133.54				
Others	1.75				
Total	247.24				

Half yearly Disclosure for the period of September 30, 2022

(Rs in crores)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half- year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half- year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year 31.03.2023
Personal Loans	47.57	0.10			
Corporate persons *	25.96				
Of which MSMEs	56.59	-			
Others	1.82	-			
Total	131.94	0.10			



5. Exposures

a) Exposure to real estate sector

(Rs in crores)

Category	2022-23	2021-22
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	26.38	19.65
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	30.94	35.80
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures –		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii) Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	57.32	55.45

b) Exposure to Capital Market

(Rs in crores)

Particulars	2022-23	2021-22
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 guaranties issued on behalf of stockbrokers and market makers;	NIL	NIL
vi) Loans sanctioned to corporate 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) Bride Loans to companies against expected equality 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) Risk category - wise country exposure (Rs in Crores)

Risk Category*	Exposure (net) as at March 31, 2023	Provision held as at March 31, 2023	Exposure (net) as at March 31, 2022	Provision held as at March, 31 2022
Insignificant	Nil	Nil	Nil	Nil
Low	Nil	Nil	Nil	Nil
Moderately Low	Nil	Nil	Nil	Nil
Moderate	Nil	Nil	Nil	Nil
Moderately High	Nil	Nil	Nil	Nil
High	Nil	Nil	Nil	Nil
Very High	Nil	Nil	Nil	Nil
Total	Nil	Nil	Nil	Nil

d) Unsecured advances

Particulars	2022-23	2021-22
Total unsecured advances of the bank	4.32	1.02
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

e) Factoring exposures:

No factoring exposure of the Bank as on 31.03.2023

f) Unhedged foreign currency exposure:

No Unhedged foreign currency exposure of the Bank as on 31.03.2023

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits (Rs in Crores)

Particulars	2022-23	2021-22
Total deposits of the twenty largest depositors	21.72	15.36
Percentage of deposits of twenty largest depositors to total deposits of the bank	1.34%	0.96%



b) Concentration of advances

(Rs in Crores)			
Particulars	2022-23	2021-22	
Total advances to the twenty largest borrowers	174.33	155.23	
Percentage of advances to twenty largest borrowers to total advances of the bank	19.26%	19.61%	

c) Concentration of exposures

(Rs in Crores)			
Particulars	2022-23	2021-22	
Total exposure to the twenty largest borrowers/customers	174.33	155.23	
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/customers	19.26%	19.61%	

d) Concentration of NPA

(Rs in Crores)			
Particulars	2022-23	2021-22	
Total Exposure to the top twenty NPA accounts	35.74	38.61	
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	79.17%	62.08%	

7. Derivatives

Bank has not entered into any transactions in foreign exchange agreement or interest rate swaps in the current and previous years

8. Disclosure of complaints

a. Summary information on complaints received by Bank from customers and from offices of Ombudsman are as follows:

Sr.No	Particulars	FY 22-23	FY 21-22
Complaints received by the bank from its customers			
1.	Number of complaints pending at beginning of the year	-	-
2.	Number of complaints received during the year	2	-
3.	Number of complaints disposed during the year	2	-
3.1	Of which, number of complaints rejected by the bank	-	-
4.	Number of complaints pending at the end of the year	-	-
Maintainable complaints received by the bank from Office of Ombudsman			
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	9	6
5.1.	Of 5, number of complaints resolved infavour of the bank by Office of Ombudsman	9	6
5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Note : Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021(Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.



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
FY 22-23					
Ground-1	NIL	1	50 %	NIL	NIL
Ground-2	-	-	-	-	-
Ground-3	-	-	-	-	-
Ground-4	-	-	-	-	-
Ground-5	-	-	-	-	-
Others	-	8	-	-	-
Total	Nil	9	Nil	Nil	Nil
FY 21-22					
Ground-1	NIL	NIL	NIL	NIL	NIL
Ground-2	-	-	-	-	-
Ground-3	-	-	-	-	-
Ground-4	-	1	-	-	-
Ground-5	-	-	-	-	-
Others	-	5	-	-	-
Total	Nil	6	Nil	Nil	Nil

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

The Reserve Bank of India (RBI) has imposed, by an order dated August 17, 2022, a monetary penalty of ₹ 15 lakh (Rupees Fifteen lakh only) for non-compliance with RBI directions on 'Income Recognition, Asset Classification, Provisioning and Other Related Matters- UCBs' (IRAC norms) in respect of 4 accounts identified as NPA by RBI during statutory audit for FY 2019-2020. The action by RBI is based on deficiencies in regulatory compliance and is not intended to pronounce upon the validity of any transaction or agreement entered into by the bank with its customers.

10. Other Disclosures

a. Business ratios

Particulars	2022-23	2021-22
Interest Income as a percentage to Working Funds	6.49%	7.02%
Non-interest income as a percentage to Working Funds	3.43%	0.99%
Cost of Deposits	4.11%	4.15%
Net Interest Margin	3.40%	3.73%
Operating Profit as a percentage to Working Funds	3.41%	1.48%
Return on Assets	0.34%	0.53%
Business (deposits plus advances) per employee (in ₹ crore)	4.64	4.23
Profit per employee (in ₹ crore)	0.01	0.02



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b. Marketing and distribution
Bank has not received any fees/ remuneration in respect of the marketing and distribution function during current and previous year.

c. Information Regarding Trading of Priority Sector Lending Certificate (PSLC)

Category of PSLC	Amount of PSLC Sold	No. of Units Sold	Premium Amount per Unit	Premium Amount Received
NIL	NIL	NIL	NIL	NIL

d. Provisions and contingencies (Rs in Crores)

Particular	2022-23	2021-22
Provision for NPI	40.60	6.70
Provision towards NPA	7.80	10.00
Provision made towards Income tax	8.40	0.08
Other Provisions	0.00	0.05
Total	56.80	16.83

e. Payment of DICGC Insurance Premium (Rs in Crores)

Particular	2022-23	2021-22
Payment of DICGC Insurance Premium	1.90	1.86
Arrears in payment of DICGC Premium	0.00	0.00

f. Disclosure of facilities granted to directors and their relatives

Statement Showing Particulars of Loans & Advances to the Directors & their Relatives

(Rs in Crores)

Particulars	Amount O/s at the beginning of the year i.e., 01/04/2022	Amount of Sanctioned during the current period	Amount of O/s at the end of the year 31/03/2022	% of the Total Loans & Advances
Directors	0.00	0.00	0.00	0.00
Relative of Directors	0.00	0.00	0.00	0.00
Companies/Firms in which Directors are interested	0.00	0.00	0.00	0.00
Directors Relative Surety	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00

11. Figures given in brackets pertain to earlier year, unless otherwise specified.

12. Previous year's figures have been re-grouped/re-arranged wherever necessary to conform to the presentation of the accounts of the current year

For Prakash G Pathak & Company
Chartered Accountants
FRN 126975W

THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA

R. M. Sontakhe
CEO

S.S.Kotak
Director

H. D. Lakhani
Secretary

S. S. Joshi
Vice Chairman

R. T. Fundkar
Chairman

CA Prakash G. Pathak
Partner
Membership No. 33996

Place & date: Akola, 22nd June 2023



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Cash Flow Statement for the Year Ended 31st March 2023

(Rs in lakhs)

Particular	2022-2023		2021-2022	
	Amount	Amount	Amount	Amount
Net Profit After Tax as per Profit and Loss Account		635.27		991.42
Add Adjustment for :		6,273.54		2,101.21
Depreciation & Write off Fixed Assets	184.86		153.08	
Provision for BDDR	780.00		1000.00	
Provision for Investment Depreciation Reserve	4060.48		669.96	
Provision for Embezzlement			5.19	
Amortisation of Premium on GOI Securities	66.84		66.83	
Provision for Income Tax	840.00		7.74	
Unrealized Interest Capitalized - Rectification	26.79			
Interest on Overdue Interest Reserve	116.15			
Loss on Merger Written-off 1/5th	198.42		198.41	
Less Adjustment for :		(10,081.56)		(4,488.81)
Interest received on investment	(4,719.54)		(4,349.55)	
Profit on Sale of Assets	(2.82)		(7.84)	
Profit on G Sec Trading	(26.67)		(84.96)	
Profit on sale of Non Banking Asset	(68.64)		(46.40)	
Dividend Received on Shares	(0.06)		(0.06)	
Excess Provision for interest on FITL credited to P&L Account	(250.00)			
Excess Provision for BDDR credited to P&L Account	(3,600.00)			
Acturial Gain on Gratuity and Leave Encashment	(1,413.85)			
Operating Profit Before Working Capital Changes		(8,775.16)		16,492.85
Increase in Reserves on Merger	0.00		139.68	
(Increase) / Decrease in Deposits	1,859.16		4877.32	
(Increase) / Decrease in Borrowings	0.00		(1,431.09)	
Increase / (Decrease) in Other Payable	111.10		940.48	
Increase / (Decrease) in Interest Payable on borrowing			(2.10)	
Increase / (Decrease) in Interest Payable	17.69		(28.53)	
(Increase) / Decrease in Loans & Advances	(11,182.08)		11,733.02	
(Increase) / Decrease in Other Receivable	296.67		(33.83)	
Increase / (Decrease) in Interest Receivable	(18.70)		438.90	
Increase / (Decrease) in Adv Tax	141.00		(141.00)	



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वार्षिक अहवाल
सन 2022-23

Expenses Out of Fund		(11.45)		(0.57)	(0.57)
Member Welfare expenses paid	(0.54)				
Donation Paid	(1.00)				
Co-operative Education Fund	(9.91)				
Income Credited to Reserve Fund		2.90			
Nominal Member Fee	2.15				
Entrance Fees	0.75				
Net Profit generated from Operating Activities (Before Tax)		(11,956.47)			15,096.10
Income tax Paid		3.81			6.12
Net After Tax Cash generated from Operating Activities (A)		(11,960.28)			15,089.98
Cashflow from Investing Activities					
Interest received on investment	4,719.54			4349.55	
Purchase of Fixed Assets	(144.33)			(498.62)	
Sale of Fixed Assets	36.17			0.04	
Purchase of Investment	(1,724.08)			(15,417.46)	
Dividend Received on Shares	0.06			0.05	
Redemption of SR	1,562.20				
Cash Flow from Investing Activities (B)		4449.56			(11,566.44)
Cashflow from Financing Activities					
Net Decrease in Paid up Share Capital	96.97			253.30	
Dividend paid	(402.18)				
Share Transfer Fee				0.01	
Cash Flow from Finance Activities (C)		(305.21)			253.31
Net Increase in Cash and Cash Equivalents		(7,815.94)			3,776.85
Cash or Cash Equivalent at the Beginning of the year		33,390.02			29,613.17
Cash or Cash Equivalent at the End of the year		25,574.09			33,390.02
Breakup of Cash and Cash Equivalent					
Cash balance		1,023.42			1,115.69
Balance with Banks in Current Accounts		14,386.03			19,759.58
Balance with Banks in Fixed Deposit Accounts		10,164.65			12,514.75
		25,574.09			33,390.02

For Prakash G Pathak & Company
Chartered Accountants
FRN 126975W

CA Prakash G. Pathak
Partner
Membership No. 33996

R. T. Fundkar
Chairman

S. S. Joshi
Vice Chairman

H. D. Lakhani
Secretary

S.S.Kotak
Director

R. M. Sontakke
CEO

S. S. Shah
Dy. CEO



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

60 वा
वार्षिक अहवाल
सन 2022-23

Projection of Expenditure for the year 2023-2024

(Rs. In lakhs)

Sr. No.	Particulars	Expenses 31.03.2022	Projection 2022-2023	Actual Exp 31.03.2023	(+/-)	Projection 2023-2024
1	Interest Paid on Deposits	6372.40	6500.00	6420.54	-79.46	6576.00
2	Interest Paid on Borrowing	-0.04	0.00	3.05	3.05	0.00
3	Salary & Allow, EPF & Staff Training etc.	3601.31	4000.00	3496.14	-503.86	3396.00
4	Rent, Taxes, Insurance & Electricity & clearing Exp	473.71	497.87	463.81	-34.06	465.00
5	Postage, & Telephone	18.33	19.26	36.91	17.65	37.00
6	Printing, Stationery & Advertisement	31.92	33.55	58.36	24.81	60.00
7	Travelling Expenses	13.57	14.26	20.87	6.61	30.00
8	A.G.M. Expenses	3.71	3.90	3.07	-0.83	3.00
9	Directors Meeting Allowances	12.12	12.74	18.85	6.11	25.00
10	Depreciation & pri. Exp written off	229.60	235.72	261.39	25.67	270.00
11	Subscription for Membership	3.99	4.19	3.73	-0.46	3.75
12	Audit Fee, Law Charges & Consultancy Charges	120.05	126.17	65.67	-60.50	66.00
13	Commission to R.D. Agent	12.62	13.26	11.99	-1.27	10.00
14	Misc. Exp, Conveyance & Entertainment & D-Mat & cash remittance & Security Expenses	168.70	171.71	175.86	4.15	200.00
15	Newspaper	1.12	1.18	1.14	-0.04	1.25
16	Commission paid to Bankers	3.92	4.12	5.90	1.78	6.00
17	Vehicle Expenses	18.41	19.35	20.40	1.05	25.00
18	Grahak Melava Expenses	0.55	0.58	6.58	6.00	7.50
19	Repairs & Maintenance of Computers	6.25	6.57	6.07	-0.50	7.50
20	Repairs & Maintenance of Plant & Machinery	16.46	17.47	22.11	4.64	25.00
21	Repairs & Maintenance of Building	20.57	21.62	30.34	8.72	25.00
22	Branch Opening & Shifting Expenses	1.54	15.00	9.00	-6.00	25.00
23	Expenses under covid 19	2.87	3.02	0.16	-2.86	0.00
24	Bad Debt Written off	0.00	0.00	0.00	0.00	300.00
25	Investment Depreciation Amortize	66.84	66.84	66.84	0.00	67.00
26	CBS Expenses	158.67	275.00	178.16	-96.84	250.00
27	ARC Management fees paid	229.19	458.38	434.41	-23.97	425.00
28	Amortization of loss A/c 20% NSBL	198.42	198.42	198.42	0.00	198.50
29	Election Expenses	0.00	0.00	1.15	1.15	0.00
30	Penalty by Statutory/Regularity	0.00	0.00	15.00	15.00	0.00
31	Provision for Bad & Doubtful Debt.	1000.00	0.00	780.00	780.00	0.00
32	Provision for Embezzlement	5.19	0.00	0.00	0.00	0.00
33	Provision for Income Tax	7.74	0.00	840.00	840.00	320.00
34	Expenditure Prov. for Contingency (IDR)	669.96	1600.00	4060.48	2460.48	0.00
35	Provision for Contingency	0.00	300.00	0.00	-300.00	100.00
36	Net Profit (Gross)	991.42	1250.00	635.27	-614.73	1400.00
	TOTAL	14461.11	15870.18	18351.67	2481.49	14324.50

Projection of Income for the year 2023-2024

(Rs. In lakhs)

Sr. No.	Particulars	Income 31.03.2022	Projection 2022-2023	Actual Inc. 31.03.2023	(+/-)	Projection 2023-2024
1	Interest Received on Loans & Advances	8320.12	9790.18	7289.16	-2501.02	8562.00
2	Interest Received on Investment	4349.55	4000.00	4719.54	719.54	4100.00
3	Interest Received on Income Tax	0.00	0.00	5.34	5.34	0.00
4	Commission, Exchange & Brokerage	159.51	200.00	179.95	-20.05	200.00
5	Other Receipts	1631.93	1880.00	6157.68	4277.68	1462.50
	TOTAL	14461.11	15870.18	18351.67	2481.49	14324.50



PROPOSED AMENDMENT TO BYE-LAWS

Sr. No.	Bye Law No.	Existing Bye Laws	Proposed Amendment	Reasons why amendment is considered necessary
1	50	<p>50 UTILISATION OF NET PROFIT: The balance of the net profit may be utilised for all or any of the following purposes:- b) Contribution to the Education Fund at the rate of 5% or more but not exceeding 10 %. The fund may be utilised for the education and training of members, directors and employees as approved by the Board of Directors;</p> <p>e) The remaining net profit if any shall be added to Reserve Fund.</p>	<p>50 UTILISATION OF NET PROFIT: The balance of the net profit may be utilised for all or any of the following purposes :- b) i) Contribution to any Fund/Reserve/ Provision as per the guidelines/ instructions of Reserve Bank of India. ii) Contribution to Member Welfare Fund not exceeding 10% of net profit. iii) Contribution to Staff Welfare Fund not exceeding 10% of net profit. iv) Contribution to the Education Fund at the rate of 5% or more but not exceeding 10 %.The fund may be utilised for the education and training of members, directors and employees as approved by the Board of Directors; e) The remaining net profit if any shall be added to Reserve Fund or any other Fund i.e. Provision required to full fill / improve criteria of Financially Sound and Well Managed Bank (FSWM) as per RBI's Guidelines.</p>	<p>1. Bank has framed the policies and created funds for Member Welfare and Staff Welfare hence proposed amendment is necessary. 2. To fulfill the requirement of Reserve/Provisions such as BDDR, IDR, IFR etc. as per RBI's Instructions/Guidelines hence proposed amendment is necessary.</p>
2	52	<p>52 RESERVE FUND: v) In addition to what has been stated at i) above excess amount found in cash remaining unclaimed for a period of six months and other liabilities remaining unclaimed for a period of three years will be carried to the Profit & Loss Account. Any claims arising out of above in future will be paid by debit to Profit & Loss Account.</p>	<p>52 RESERVE FUND: v) In addition to what has been stated at i) above excess amount found in cash remaining unclaimed for a period of six months will be carried to the Profit & Loss Account. Any claims arising out of above in future will be paid by debit to Profit & Loss Account .and other liabilities remaining unclaimed for a period of ten years will be transferred to Depositors Education Awareness Fund (DEAF)</p>	<p>As per RBI's circular No. DBOD.No.DEAF Cell.BC.101/30. 01.002/2013-14 dated March 21, 2014 said proposed amendment is necessary.</p>
3	53	<p>53 DIVIDEND ii) Dividend shall be proportionate to the amount paid on shares and the period in whole months for which the amount stood to the credit of the shareholder.</p>	<p>53 DIVIDEND ii) Dividend shall be proportionate to the amount paid on shares and the period for which the amount stood to the credit of the shareholder.</p>	<p>To calculate the dividend amount on day to day basis amendment is necessary.</p>
4	56	<p>56 SETTLEMENT OF DISPUTES: All the disputes shall be referred to Arbitrator or as the case may be, in accordance with the provisions of the Multi State Cooperative Societies Act and Rules.</p>	<p>56 SETTLEMENT OF DISPUTES: All the disputes shall be referred to Arbitrator or as the case may be, in accordance with the provisions of the Multi State Cooperative Societies Act and Rules or any other law for the time being in force applicable to the Bank registered under The Multi State Cooperative Societies Act.</p>	<p>As RDBFI Act 1993 / SARFEASI Act 2002/IBC Act 2016 are applicable to The Multi State Cooperative Bank, hence amendment is necessary.</p>



शाखा विकास समिती

मुख्य शाखा, अकोला

०१ श्री कमलेश कन्हैयालाल वोरा	अध्यक्ष
०२ श्री अनिल अमृतलाल सांगाणी	सदस्य
०३ श्री विनोद मगनलाल धाबलीया	सदस्य
०४ श्री अनिलकुमार कन्हैयालाल मोटवाणी	सदस्य
०५ श्री शैलेश सुधाकरराव खरोटे	सदस्य
०६ श्री साकेत राजेन्द्र राठी	सदस्य
०७ श्री मयुर अतुलभाई गणात्रा	सदस्य
०८ श्री दिपक रतनलाल खंडेलवाल	सदस्य
०९ श्री मनोज जवाहरलाल शाह	सदस्य

कारंजा शाखा

०१ डॉ. श्री विवेक शरदचंद्र घुडे	अध्यक्ष
०२ श्री प्रकाश गोविंदराव परळीकर	सदस्य
०३ श्री संतोष शंकरराव देशमुख	सदस्य
०४ श्री धरमदास मोतिराम राघवाणी	सदस्य
०५ श्री मनोज श्यामसुंदर सिवाल	सदस्य
०६ श्री मोतीलाल सत्यनारायण बंग	सदस्य
०७ श्री अनिल गुलाबराव पाकधने	सदस्य
०८ श्री प्रफुल्ल रमेशराव वानखडे	सदस्य
०९ डॉ. श्री पंकज वसंतराव काटोले	सदस्य
१० श्री नितीन प्रकाशराव उजवणे	सदस्य
११ श्री शालिग्राम गोविंदराव भिवरकर	सदस्य

आदर्श कॉलनी शाखा

०१ श्री देवकिसन राधाकिसन बाहेती	अध्यक्ष
०२ श्री अरविंदकुमार सावरमल अग्रवाल	सदस्य
०३ श्री लक्ष्मण उड्डियोमल चावला	सदस्य
०४ श्री सुनिल वसंतराव बोराखडे	सदस्य
०५ श्री प्रमोद ज्ञानचंद कृपलानी	सदस्य
०६ श्री अविनाश पांडुरंग गाडवे	सदस्य
०७ श्री जसनलाल टिकनदास कावना	सदस्य
०८ श्री दिलीप विष्णुपंत पांडे	सदस्य
०९ श्री संजय मधुकर परभणीकर	सदस्य
१० सौ. आरती श्रीकांत टाकळकर	सदस्या
११ सौ. वैशाली नरेंद्र देशपांडे	सदस्या

रामदासपेठ शाखा

०१ श्री प्रशांत गोविंद जोशी	अध्यक्ष
०२ डॉ. श्री सदानंद मुकूंद भुसारी	सदस्य
०३ अॅड. श्री गिरीश दिनेश गोखले	सदस्य
०४ श्री विनोद सुधाकर जकाते	सदस्य
०५ श्री सुरज रामराव भगेवार	सदस्य
०६ श्री सुनिल जगन्नाथ वर्मा	सदस्य
०७ श्री हेमसिंह मोतीसिंह मोहता	सदस्य
०८ श्री सचिन काशीराम बहेल	सदस्य
०९ श्री देवानंद श्यामराव टाले	सदस्य
१० श्रीमती छाया प्रभाकर मानोरकर	सदस्या
११ सौ. आकांशा प्रदिप देशमुख	सदस्या

ताजनापेठ शाखा

०१ श्री गोपाल श्रीकिशन राठी	अध्यक्ष
०२ श्री अशोक बालबक्स हेडा	सदस्य
०३ श्री श्रीकर बळवंत सोमण	सदस्य
०४ डॉ. श्री युवराज भास्करराव देशमुख	सदस्य
०५ श्री पवनकुमार जगदिशप्रसाद बाछुका	सदस्य
०६ श्री कपिल अनिलकुमार ठक्कर	सदस्य
०७ श्री अतुल चंद्रकांत कोंडोलीकर	सदस्य
०८ श्री मधुर गोपाल खंडेलवाल	सदस्य
०९ श्री राजेश चुन्नीलाल ठक्कर	सदस्य
१० श्री संदेश कमलकिशोर रांदड	सदस्य

मुर्तिजापूर शाखा

०१ श्री रामचंद्र प्रेमचंद दर्याणी	अध्यक्ष
०२ श्री विनायक वसंतराव वारे	सदस्य
०३ श्री त्र्यंबकराव सुदामसा जिरापुरे	सदस्य
०४ श्री सुनिल माणिकलाल सिकचो	सदस्य
०५ श्री ज्ञानेश मधुकरराव देशपांडे	सदस्य
०६ डॉ. श्री निरंजन रामगोपाल साबु	सदस्य
०७ श्री वसंत गोकुलचंद अग्रवाल	सदस्य
०८ श्री श्यामसुंदर बजरंगलाल अग्रवाल	सदस्य
०९ श्री अनिलकुमार रिझूमल जेठवाणी	सदस्य
१० श्री नंदकुमार दादाराव देशमुख	सदस्य
११ श्री गणेशराव रामराव जळमकर	सदस्य

मंगरुळपीर शाखा

०१ श्री नंदकिशोर रामबिलास आसावा	अध्यक्ष
०२ डॉ. श्री चंद्रकांत हरिकिसन राठी	सदस्य
०३ श्री सुधिर गजानन घोडचर	सदस्य
०४ श्री देवानंद श्यामराव राठोड	सदस्य
०५ श्री हरिष नरसिंगदास बाहेती	सदस्य
०६ श्री मिलींद हरिनारायण पाकधने	सदस्य
०७ श्री संतोष दामोदर बियाणी	सदस्य
०८ श्री मुकूंद मुरलीधर दंडे	सदस्य



शाखा विकास समिती

अकोट शाखा

०१ श्री सुधीर दिगंबर महाजन	अध्यक्ष
०२ श्री रामबिलास गणेशलाल अग्रवाल	सदस्य
०३ श्री राजकुमार गोपालदास चांडक	सदस्य
०४ श्री सुरेशभाई नागजीभाई छेदाणी	सदस्य
०५ श्री नरेन्द्र वामनराव मेतकर	सदस्य
०६ श्री प्रभाकर तुळशीराम मानकर	सदस्य
०७ श्री ओमप्रकाश सुगनचंद हेडा	सदस्य
०८ श्री प्रकाश वसंतराव ठोकळ	सदस्य
०९ श्री प्रदिप चंद्रभान ढवळे	सदस्य
१० सौ. शुभदा मुकूंद पटवर्धन	सदस्या
११ सौ. संगिता गोपाल गांधी	सदस्या

सिताबर्डी, नागपूर शाखा

०१ श्री शरद कस्तुरचंद चांडक	अध्यक्ष
०२ श्री राम बळवंत पांडे	सदस्य
०३ श्री जितेन्द्र मनसुखलाल सागलाणी	सदस्य
०४ श्री शंकर बाबुराव अटाळकर	सदस्य
०५ श्री प्रकाश श्यामसुंदर खेमका	सदस्य
०६ श्री प्रमोद जनार्दन घुगे	सदस्य
०७ श्री शैलेश सदाशिव कुळकर्णी	सदस्य
०८ श्री विजय सत्यनारायण लोहिया	सदस्य
०९ श्री राजेश सुर्यभान अवचाट	सदस्य
१० श्री आदित्य विनोदकुमार झुनझुनवाला	सदस्य
११ श्री सुकेश शैलेश वेद	सदस्य

मालेगांव शाखा

०१ श्री शंकरराव सोपानराव ढोबळे	अध्यक्ष
०२ डॉ. श्री अरविंद गंगाधरराव पिंपरकर	सदस्य
०३ श्री रामचंद्र नारायणदास मुंदडा	सदस्य
०४ श्री गोविन्द बन्सीलाल पुरोहित	सदस्य
०५ श्री जयसिंगराव डिगंबरराव घुगे	सदस्य
०६ श्री वैजनाथआप्पा वसंतआप्पा गोंडाळ	सदस्य
०७ श्री बाबुराव केशवराव जाधव	सदस्य
०८ श्री संजय नरेन्द्र कान्हेड	सदस्य
०९ श्री प्रकाशचंद्र जवाहरलाल कोठारी	सदस्य
१० श्री सदाशिव सखाराम लांडकर	सदस्य

हिवरखेड शाखा

०१ श्री विनयकुमार रेकचंद राठी	अध्यक्ष
०२ डॉ. श्री वासुदेव सुवालाल शर्मा	सदस्य
०३ श्री विजय नारायणराव भराटे	सदस्य
०४ श्री संजय नारायणराव शेंडे	सदस्य
०५ डॉ. श्री प्रशांत भारतराव इंगळे	सदस्य
०६ श्री विजय हिम्मतलाल मानसाता	सदस्य
०७ श्री देविदास बाजीराव सांगुनवेढे	सदस्य
०८ श्री किरण लालजीभाई सेदाणी	सदस्य
०९ अॅड. श्री अतुल नंदलाल टावरी	सदस्य
१० श्री संजय किसनराव हागे	सदस्य
११ श्री देवेन्द्र चंद्रभान राऊत	सदस्य

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०१ श्री मनोहर नारायणराव राहणे	अध्यक्ष
०२ श्री प्रकाश नथुजी कंडारकर	सदस्य
०३ श्री जगन्नाथ नामदेवराव नवथळे	सदस्य
०४ श्री श्यामलाल मंसाराम लोध	सदस्य
०५ डॉ. श्री हिम्मतलाल दौलतराव घाटोळ	सदस्य
०६ श्री कृष्णा विश्वंभर नानोटी	सदस्य
०७ श्री माधव श्यामराव मानकर	सदस्य
०८ श्री सुनिल वासुदेवराव आसोलकर	सदस्य
०९ श्री अनिल शांतोलाल जैन	सदस्य
१० श्री प्रदिप विजयकुमार देशमुख	सदस्य
११ श्री रविन्द्र डिगांबरराव सरप	सदस्य

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०१ श्री राजेन्द्र परसराम सोमाणी	अध्यक्ष
०२ श्री विनोद हरीराम कलंत्री	सदस्य
०३ श्री प्रेमकुमार माणिकलाल गोयनका	सदस्य
०४ श्री घनश्याम हरीचंद खंडेलवाल	सदस्य
०५ श्री जयराज भागचंद बजाज	सदस्य
०६ प्रा. श्री सुनिल नरहर पाठक	सदस्य
०७ श्री प्रविण शरदचंद्र मालपाणी	सदस्य
०८ श्री समीर विजय कुबडे	सदस्य
०९ श्री रसीक नारायणदास शाह	सदस्य
१० श्री संजय साहेबराव बोबडे	सदस्य

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०१ श्री सुशांत राजाराम मुंजे	अध्यक्ष
०२ डॉ. श्री माधव काशिराम बनकर	सदस्य
०३ श्री जगतसिंह रामसिंह बलोदे	सदस्य
०४ श्री संतोष आसाराम गांधी	सदस्य
०५ श्री नविनकुमार ओमप्रकाश चितलागे	सदस्य
०६ श्री मनिष प्रल्हाद गोयनका	सदस्य
०७ श्री जगदिश प्रल्हाद बेरळ	सदस्य
०८ श्री सदाशिव विश्वनाथ भारसाकळे	सदस्य
०९ श्री बेनिप्रसाद देविलाल झुनझुनवाला	सदस्य
१० श्री श्यामलाल बाबुलाल पिवाल	सदस्य
११ श्री अनुप मनसुखलाल अढिया	सदस्य

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०१ श्री सुरेश शिवधन चांडक	अध्यक्ष
०२ श्री रमेश रामविलास झंवर	सदस्य
०३ श्री मिलींद मुकूंदभाई शाह	सदस्य
०४ श्री राधेश्याम आईदानजी टावरी	सदस्य
०५ श्री अशोक दामोदरराव होले	सदस्य
०६ श्री राजेन्द्र भिकमचंद सोमाणी	सदस्य
०७ श्री दिपक रामचंद्र जळमकर	सदस्य
०८ श्री अजिंक्य सुधीर धर्माधिकारी	सदस्य
०९ श्री परिमल अरविन्द नळकांडे	सदस्य
१० श्री कैलाश मोतिराम अघडते	सदस्य
११ श्री नितीन पुरुषोत्तम अंबुलकर	सदस्य



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०१ श्री कैलाश भवानजी मोता	अध्यक्ष
०२ श्री गोपाल नारायणदास पनपालिया	सदस्य
०३ श्री विवेक रमेश पाध्ये	सदस्य
०४ श्री इन्द्रपाल पंडितराव चौधरी	सदस्य
०५ श्री रविशंकर छोटेलाल केशरवाणी	सदस्य
०६ श्री लक्ष्मीकांत प्रभाकर जोशी	सदस्य
०७ डॉ. श्री तुषार दिपक राठी	सदस्य
०८ श्री राहुल सुभाष बनसोड	सदस्य
०९ सौ. अश्विनी भूषण देशपांडे	सदस्या
१० डॉ. सौ. प्रांजल राजेश शर्मा	सदस्या
११ श्री सिमेश शरदकुमार श्रॉफ	सदस्य

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०१ श्री रामकिशोर शिवराज सारडा	अध्यक्ष
०२ श्री श्रीचंद दर्यानमल हासाणी	सदस्य
०३ श्री संजय प्रकाशचंद्र सराफ	सदस्य
०४ श्री गौरीशंकर सोहनलाल मंत्री	सदस्य
०५ श्री दत्तात्रय जनार्दन कंचलवार	सदस्य
०६ श्री रामजिवनसिंग मणिरामसिंग परमार	सदस्य
०७ श्री विनोद लिलाराम उपाध्याय	सदस्य
०८ श्री जगदिश निळकंठराव मुडपल्लीवार	सदस्य
०९ श्री संदिप वसंतराव पोशेठ्ठीवार	सदस्य
१० श्री सागर सुरेश चिंतावार	सदस्य

कृ.उ.बाजार समिती, अकोला शाखा

०१ श्री सुरेश रामनाथ मुंदडा	अध्यक्ष
०२ श्री राजकुमार रामगोपाल हेडा	सदस्य
०३ श्री रावसाहेब वामनराव राहणे	सदस्य
०४ श्री विशाल पंजाबराव घुगे	सदस्य
०५ श्री गजानन लक्ष्मीनारायण सोमाणी	सदस्य
०६ श्री राजीव ज्योतीप्रकाश शर्मा	सदस्य
०७ श्री शिवकुमार श्यामलाल पांडे	सदस्य
०८ श्री मनोज रमणिकलाल भिमजीयाणी	सदस्य
०९ श्री राजकुमार हरीराम राजपाल	सदस्य
१० श्री राहुल शंकरलाल गोयनका	सदस्य
११ श्री हेमन्द्र शांतीलाल राजगुरु	सदस्य

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०१ श्री माधव शिवराम पंडित	अध्यक्ष
०२ श्री विजय ताराचंद मोहता	सदस्य
०३ श्री दिलीप हरगोविंद ट्रोण	सदस्य
०४ श्री मनोज घनश्याम वोरा	सदस्य
०५ श्री संजय सत्यनारायण गोयनका	सदस्य
०६ श्री विनयकुमार छगनलाल चांडक	सदस्य
०७ सौ. अपर्णा गिरीश हरदास	सदस्या
०८ अॅड. श्री अजित अशोकराव सदावर्ते	सदस्य
०९ श्री दिपक रतनचंद पंजवाणी	सदस्य
१० श्री गिरीश खेमचंद मांडविया	सदस्य

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०१ श्री हुकमीचंद द्वारकादास पालडीवाल	अध्यक्ष
०२ श्री श्रीधर व्यंकटेश देशपांडे	सदस्य
०३ श्री जयकिशन गोपीकिसन धुत	सदस्य
०४ श्री विपुलकुमार हसमुखराय पोबारु	सदस्य
०५ श्री केतन रमेशचंद्र मजठिया	सदस्य
०६ श्री दर्शन प्रकाश जाजु	सदस्य
०७ श्री अविनाश श्रीराम ओमानवार	सदस्य
०८ श्री हितेश मनसुखलाल सेठ	सदस्य
०९ सौ. जयश्री मंगेशराव रुईकर	सदस्या
१० अॅड. सौ. नेहा निशांत गौतमे	सदस्या

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०१ श्री कैलाशचंद्र ताराचंद काला	अध्यक्ष
०२ श्री ओमप्रकाश चतुर्भूज दरक	सदस्य
०३ श्री वैकुंठ कोंडीबाराव कंदकुर्ते	सदस्य
०४ श्री संतोषकुमार राधेश्याम वर्मा	सदस्य
०५ श्री मधुकर माणिकराव मामडे	सदस्य
०६ श्री राहुल चंद्रकांत बासटवार	सदस्य
०७ श्री गोविंद घनश्यामदास मुंदडा	सदस्य
०८ श्री दिपक गोपालदास वाधवा	सदस्य
०९ श्री सतिष विठ्ठलराव पाटील	सदस्य
१० श्री प्रदिप गजाननराव चाडावार	सदस्य

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०१ श्री किशोर भगवानदास गोरसिया	अध्यक्ष
०२ श्री चंद्रशेखर गणेशराव कुबेरकर	सदस्य
०३ श्री संजय रामप्रताप लाहोटी	सदस्य
०४ श्री गिरीश दत्तात्रय उटांगळे	सदस्य
०५ श्री प्रकाश शिवचंद्र जाखेते	सदस्य
०६ श्री गोविंद छगनलाल नस्थानी	सदस्य
०७ श्री वल्लभ चुन्नीलाल बिरला	सदस्य
०८ श्री दिलीपकुमार चोगालाल त्रिवेदी	सदस्य
०९ श्री अमित बाळकृष्ण ढवळे	सदस्य
१० श्री सुशिल वासुदेव गाडोदिया	सदस्य
११ श्री राजकुमार गोपालदास करनानी	सदस्य

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०१ श्री विलास श्रीकृष्ण जोशी	अध्यक्ष
०२ श्री रमण रामसिंग पाटील	सदस्य
०३ डॉ. श्री दिनेश ईश्वरदास राठी	सदस्य
०४ डॉ. श्रीपाद नारायण पुसेगांवकर	सदस्य
०५ श्री गजानन मधूकरराव घोंगे	सदस्य
०६ श्री किरण सुधाकरराव मोरगांवकर	सदस्य
०७ श्री गणेश भानुदासपंत काळकर	सदस्य
०८ श्री प्रशांत पांडुरंग बानोले	सदस्य
०९ सौ. ऋतुजा प्रसाद रानडे	सदस्या
१० सौ. शितल योगेश गोतमारे	सदस्या



दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

60 वा
वार्षिक अहवाल
सन 2022-23

शाखा विकास समिती

सिन्हील लाईन शाखा

०१ श्री कृष्णमुरारी रामवल्लभ काबरा	अध्यक्ष
०२ श्री संतोष गोकुलचंद केडिया	सदस्य
०३ श्री मनोज अशोकराव पातुरकर	सदस्य
०४ श्री शैलेंद्र ईंदरचंद पारख	सदस्य
०५ श्री जगन्नाथ तुळशीराम कराळे	सदस्य
०६ डॉ. श्री प्रविणभाई बाबुभाई चौव्हाण	सदस्य
०७ श्री अभिजीत प्रभाकर शोभणे	सदस्य
०८ सौ. सोनल पवन ठक्कर	सदस्या
०९ डॉ. सौ. पुजा अमित हेडा	सदस्या

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०१ श्री देवकिसन ब्रिजलाल करवा	अध्यक्ष
०२ श्री विनायक महादेवराव गोविलकर	सदस्य
०३ श्री मनिष कचरदास नावंदर	सदस्य
०४ श्री दिपक झुंबरलाल भुतडा	सदस्य
०५ श्री उमेश प्रेमसुख सोमाणी	सदस्य
०६ श्री प्रताप गणेशराव कुबेरकर	सदस्य
०७ श्री सुहास सदानंद नातु	सदस्य
०८ श्री विनय केशवराव जामदार	सदस्य
०९ श्री रविन्द्र प्रभाकर ओक	सदस्य

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०१ श्री किशोर पन्नालाल भंडारी	अध्यक्ष
०२ अॅड. श्री दत्तात्रय विनायकराव भोकरिकर	सदस्य
०३ श्री समीर श्रीधर साने	सदस्य
०४ श्री श्यामकांत काशीनाथ वाणी	सदस्य
०५ श्री चंद्रकांत जगन्नाथ बेंडाळे	सदस्य
०६ श्री सुनिल रामनारायण मंत्री	सदस्य
०७ श्री धर्म किशोर सांकला	सदस्य
०८ श्री संजय भगवानदास तोतला	सदस्य
०९ डॉ. श्री प्रमोद वसंत जोशी	सदस्य

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०१ श्री नंदलाल लक्ष्मणलाल सरवरे	अध्यक्ष
०२ श्री प्रद्युम्नकुमार चंपालाल शाह	सदस्य
०३ श्री रश्मिन गजेन्द्रलाल शाह	सदस्य
०४ श्री बाळकृष्ण पुरुषोत्तम गुजराथी	सदस्य
०५ श्री मोहन विष्णुदास धरमटोक	सदस्य
०६ प्रा. श्री शरद नामदेवराव कुलट	सदस्य
०७ श्री धरमसिंह भरतसिंह ठाकुर	सदस्य
०८ श्री मिलींद अभयकुमार शाह	सदस्य
०९ डॉ. श्री रविन्द्र अशोकआप्पा भुसारी	सदस्य
१० श्री श्यामराव लक्ष्मणराव शेलार	सदस्य
११ श्री प्रकाश लक्ष्मीनारायण श्रीमाळी	सदस्य

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०१ श्री यश ज्ञानप्रकाश कृपलानी	अध्यक्ष
०२ अॅड. श्री हरेन्द्र रतिलाल तन्ना	सदस्य
०३ श्री श्याम शंकरराव अभ्यंकर	सदस्य
०४ श्री दत्तराज नामदेवराव श्रीरंग	सदस्य
०५ श्री विक्रम भोगिलाल बोरा	सदस्य
०६ श्री विनायक नारायणराव साकोडे	सदस्य
०७ श्री रामप्रसाद रणछोडदास बजाज	सदस्य
०८ श्री किसनदास ग्वालदास झंवर	सदस्य
०९ श्री पुनित नरेन्द्र ठक्कर	सदस्य
१० श्री ओमप्रकाश मुन्नालाल गुप्ता	सदस्य

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०१ श्री संजय मिठालाल कांकरीया	अध्यक्ष
०२ श्री पुरुषोत्तम मदनलाल हेडा	सदस्य
०३ डॉ. श्री जयंत दत्तात्रय तुपकरी	सदस्य
०४ श्री श्रीकांत केदारनाथ दरख	सदस्य
०५ डॉ. श्री विनोद देवराज भाला	सदस्य
०६ श्री सत्यनारायण मदनलाल चांडक	सदस्य
०७ श्री विजय भिकुलाल राठी	सदस्य
०८ श्री मिलींद दिगंबर दामोदरे	सदस्य
०९ श्री रजत हरिदास सोनी	सदस्य
१० श्री राजगोपाल सत्यनारायण करवा	सदस्य



बँकेच्या प्रशासकीय कार्यालयात स्व. वसंतराव कसबेकर अद्यावत कर्मचारी प्रशिक्षण केंद्राचे उद्घाटन करतांना बँकेचे अध्यक्ष मा. श्री रामेश्वरजी फुंडकर, उपाध्यक्ष मा. श्री शंतनुजी जोशी, सचिव मा. श्री हरिषजी लाखाणी संचालक मा. श्री दिपकजी मायी व मुख्य कार्यकारी अधिकारी श्री राजनजी सोनटके.



अकोला जिल्ह्याचे जिल्हाधिकारी मा. निमा अरोरा यांनी प्रशासकीय कार्यालयास सदिच्छा भेट दिली असता उपस्थित बँकेचे माननीय संचालक मंडळ व अधिकारी वर्ग.



BANCO BLUE RIBBON - 2022 तसेच वि.अ.को-ऑप. बँक असो. नागपूर यांचे कडून प्राप्त पुरस्कार स्विकारतांना बँकेचे अध्यक्ष, उपाध्यक्ष व संचालक मंडळातील सदस्य.



दि. महा. अर्बन को-ऑप. बँक फेडरेशन चे संचालक मंडळामध्ये बँकेचे उपाध्यक्ष श्री शंतनुजी जोशी निवडून आल्याबद्दल त्यांचा सत्कार करतांना संचालक मंडळातील सदस्य.



अकोला शहरात क्रेडाई तर्फे आयोजित मटेरिका २०२३ चे प्रदर्शनात बँकेच्या स्टॉल चे उद्घाटन करतांना बँकेचे व क्रेडाई चे पदाधिकारी व अधिकारी.



बँकेचे मोबाईल ॲप चे उद्घाटन करतांना प्रमुख पाहुणे, बँकेचे पदाधिकारी व ग्राहक वर्ग.



बँकेच्या विविध ठेवी व कर्ज योजनांची माहिती जनसामान्यांना व्हावी याकरिता बाजारपेठेत लावण्यात आलेला स्टॉल व बँकेचे अधिकारी व कर्मचारी वर्ग.



प्रभात किड्स, अकोला येथे आयोजित राज्यस्तरीय साहित्य सम्मेलनामध्ये बँकेच्या स्टॉल चे उद्घाटन करतांना बँकेचे अध्यक्ष श्री रामेश्वरजी फुंडकर, संचालक श्री प्रमोदजी शिंदे व मुख्य कार्यकारी अधिकारी श्री राजनजी सोनटके.



बँकेकडून आयोजित 'दिपावली मिलन व कृतज्ञता सोहळा' मध्ये उपस्थित बँकेचे पदाधिकारी व आजी-माजी अधिकारी, कर्मचारी वर्ग.



संचालक मंडळाचे कार्यशाळेमध्ये उपस्थित प्रशिक्षक मा. श्री अजयजी निकुंब, मा. अॅड. श्री सुभाषजी मोहिते व संचालक मंडळातील सदस्य.



मुख्य कार्यालयातील स्व. वसंतराव कसबेकर प्रशिक्षण केंद्रामधील प्रशिक्षण वर्गातील क्षणचित्रे.



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॥ सहकारेण जनकल्याणम् ॥

दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

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