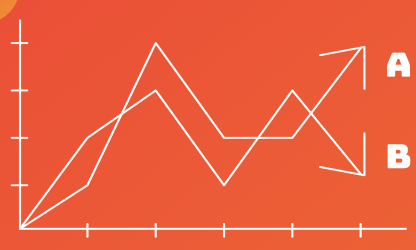




हजार महोत्सवी वर्ष

# 61वा वार्षिक अहवाल

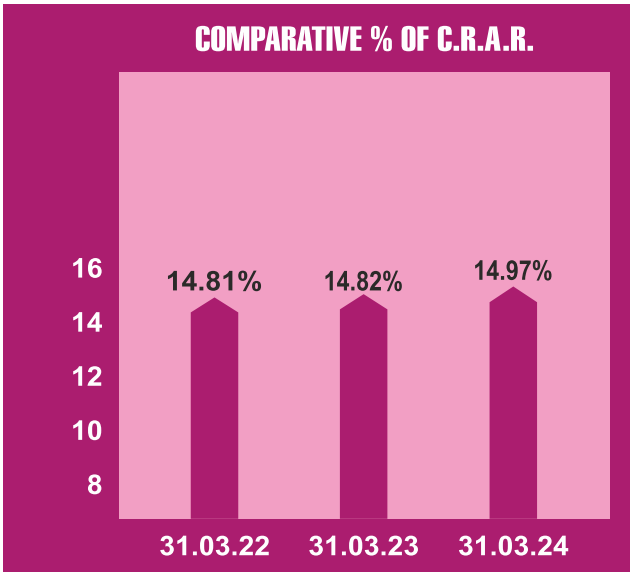
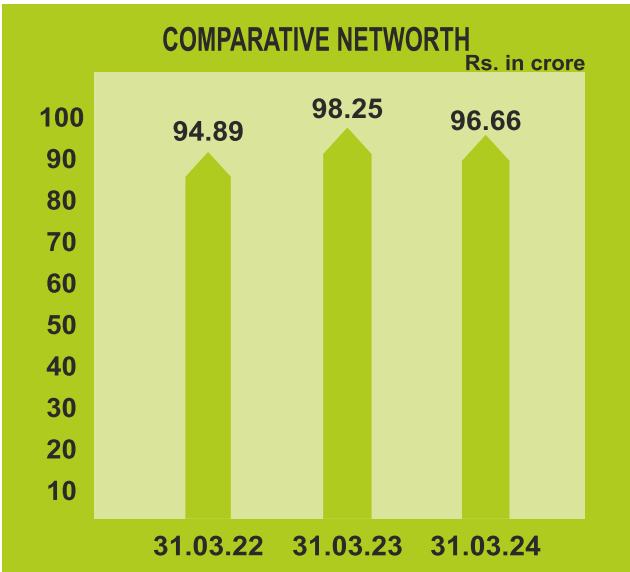
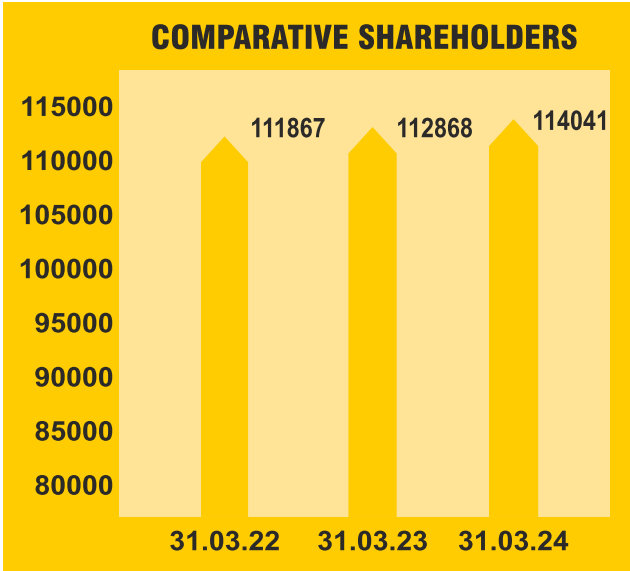
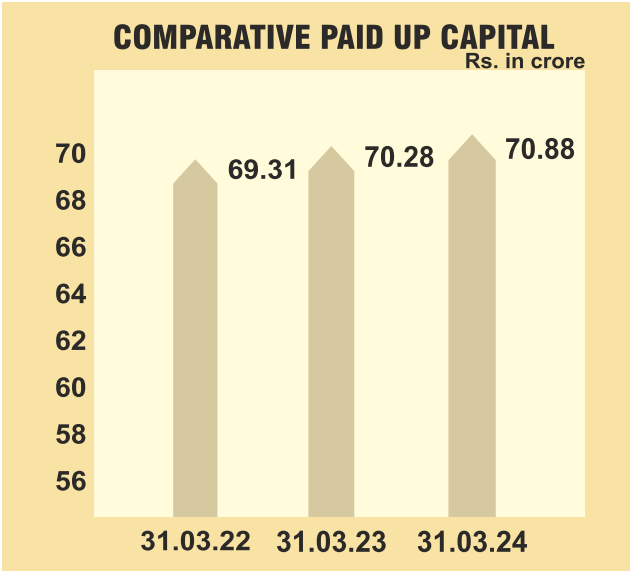


॥ सहकारेण जनकल्याणम् ॥

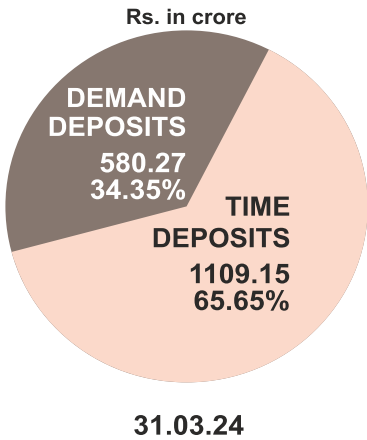
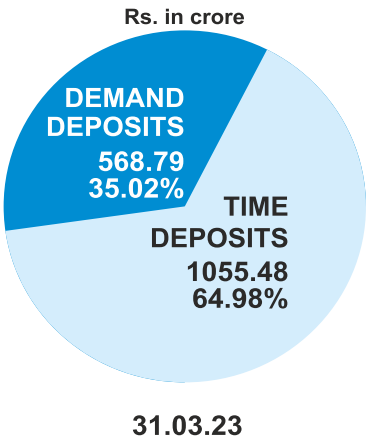
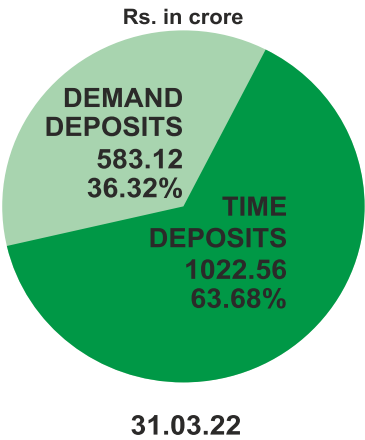


**दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला**  
(मल्टीस्टेट शेड्युल्ड बँक)  
स्थापना-1963

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  
कोटक  
संचालक



श्री राजेंद्र परशुराम  
जोगळेकर  
संचालक



श्री रघुनाथ लक्ष्मणराव  
बढे  
संचालक



श्री विजयकुमार सत्यनारायण  
झुनझुनवाला, अकोट  
संचालक

संचालक



श्री अमरिकसिंग हरभजनसिंग  
वासरीकर, नांदेड  
संचालक

संचालक



श्री प्रमोद प्रल्हाद  
शिंदे  
संचालक

संचालक



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. मंजुशा श्रीकांत  
सोनटक्के



सौ. अलका महेन्द्र  
तामणे



श्री राजन मधुकर  
सोनटक्के



## दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला

(मल्टीस्टेट शेड्युलड 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 २०२३-२०२४ ह्या आर्थिक वर्षाची ६१ वी वार्षिक सर्वसाधारण सभा शुक्रवार, दिनांक १२.०७.२०२४ 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. १३.०९.२०२३ रोजी झालेल्या वार्षिक सर्वसाधारण सभेच्या कामकाजाचे वृत्त वाचून कायम करणे.
- २) मा. संचालक मंडळाने तयार केलेला सन् २०२३-२०२४ या आर्थिक वर्षाचा वृत्तांत तसेच ३१ मार्च २०२४ अखेर संपलेल्या वर्षाचे नफातोटापत्रक व ताळेबंद स्वीकृत करणे.
- ३) सन् २०२३-२०२४ च्या वैधानिक अंकेक्षण अहवाल व दोष दुरुस्ती अहवालाची नोंद घेणे.
- ४) मा. संचालक मंडळाने शिफारस केलेल्या सन् २०२३-२०२४ च्या नफा विनियोजनास मान्यता देणे.
- ५) सन् २०२४-२०२५ या सहकारी वर्षासाठी ठरविलेल्या खर्च व उत्पन्नाच्या अंदाजपत्रकास मान्यता देणे व सन् २०२३-२०२४ मध्ये अंदाजपत्रकापेक्षा जास्त झालेल्या खर्चास मान्यता देणे.
- ६) सन् २०२३-२०२४ मध्ये संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची माहिती घेणे.
- ७) मा. संचालक व मुख्य कार्यकारी अधिकारी यांचे नातेवाईक असलेल्या कर्मचाऱ्यांची माहिती घेणे.
- ८) दि मल्टीस्टेट को-ऑप. सोसायटीज ॲक्ट अन्वये सन २०२४-२५ करिता वैधानिक लेखापरिक्षकाच्या नियुक्तीस रिजर्व बँकेने दिलेल्या मंजूरीची नोंद घेणे.
- ९) मा. संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
- १०) बँकेचे सभासद/भागधारक श्री. पुरुषोत्तम त्रिंबक व्यास यांचे सभासदत्व/भाग रद्द करणे बाबत.
- ११) मा. अध्यक्षीय परवानगीने वेळेवर येणाऱ्या विषयांचा विचार करणे.

अकोला.

दिनांक : १९/०६/२०२४

संचालक मंडळाच्या आदेशावरून,

**आर.एम.सोनटक्के**

(मुख्य कार्यकारी अधिकारी)

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 ६१ वा वार्षिक अहवाल •

०१-०४-२०२३ ते ३१-०३-२०२४

सन्माननिय सभासद बंधु आणि भगिनींनो,

आपल्या बँकेच्या ६१ व्या वार्षिक सर्व साधारण सभेच्या प्रसंगी मी आपणा सर्वांचे मा. संचालक मंडळाच्या वतीने मनःपूर्वक स्वागत करतो. दि.३१ मार्च २०२४ अखेरचा वैधानिक लेखा परिक्षकांनी प्रमाणीत केलेला ताळेबंद व नफातोटा पत्रक, मा. संचालक मंडळाचा अहवाल सादर करतांना मला अतिशय आनंद होत आहे.

आपल्या बँकेने या वर्षासाठी लेखापरीक्षित आर्थिक निकालांची घोषणा १८ एप्रिल २०२४ रोजी केली. आर्थिक वर्ष पूर्ण झाल्यापासून १ महिन्याच्या आत आपले लेखापरीक्षित निकाल जाहीर करणाऱ्या विदर्भातील काही बँकेपैकी आपण एक आहोत. मा. वैधानिक लेखापरिक्षक यांनी सन २०२३-२४ करिता बँकेला ऑडिट वर्ग 'अ' प्रदान केला आहे. ही आपल्या साठी अत्यंत अभिमानाची गोष्ट आहे.

सन २०२३-२४ हे वर्ष आपले हिरक महोत्सवी वर्ष म्हणून आपण सर्वांनी मोठ्या आनंदाने साजरे केले आहे, या हिरकमहोत्सवी वर्षामध्ये आपण सर्व शाखांमध्ये वेळोवेळी उपक्रम राबविले आहेत व त्यामाध्यमातून आपल्या बँकेच्या सेवा आपले भागधारक व जनसामान्यांना बँकिंग सुविधा उपलब्ध करून देण्याच्या दृष्टीने आपण सदैव प्रयत्नशील आहोत.

प्रथमतः अकोला शहरात सुरू झालेली आपली बँक आता महाराष्ट्र राज्यात ३० शाखासोबत मध्य प्रदेश राज्यात सुध्दा ४ शाखाद्वारे आपली सेवा प्रदान करीत आहे. मला सांगताना अतिशय आनंद होत आहे की आपल्या ब्राह्मण सभा विस्तार कक्षाला स्वतंत्र शाखा म्हणून दर्जा मिळाला आहे. सद्यस्थितीत बँकिंग क्षेत्रात ज्या आधुनिक व तांत्रिक सेवा इतर बँका देत आहेत जवळपास त्या सर्व सेवा आपली बँक ग्राहकांना देत आहे. येणाऱ्या काळात बँकींग क्षेत्रात होणारे बदल व नवीन आव्हाने स्वीकारण्यास आपली बँक एक सक्षम बँक म्हणून नावारूपास आली आहे. ह्यामध्ये आपले असंख्य भागधारक, ठेवीदार, ग्राहक ह्या सर्वांचा मोठा सहभाग आहे.

सद्यस्थितीत नागरी सहकारी बँका अनेक आव्हानांना तोंड देत आहेत. त्यामध्ये प्रामुख्याने सायबर सिक्युरिटी, आयकर बोझा, एनपीए, तंत्रज्ञानावर होणारा मोठा खर्च, मार्केटिंग, खाजगी, सरकारी, विदेशी बँका, पेमेंट बँका यांच्यासोबतची स्पर्धात्मक वाटचाल असे असून सुद्धा सुयोग्य पद्धतीने जोखीम व्यवस्थापन केल्याने आपल्या बँकेचा एकूण व्यवसाय रु. २६३०.८२ कोटी इतका झाला आहे हे साध्य करतांना वेळोवेळी अचूक निर्णय घेऊन ठेवीवरील व्याज दराचे व्यवस्थापन केले आहे. बँकाच्या सुरक्षिततेच्या दृष्टीने रिजर्व बँकेने अत्यंत कठोर पावले उचलायला सुरुवात केली आहे. केवायसी सह सर्वच बाबीवर दंडात्मक कारवाई करण्याचे निर्णय रिजर्व बँकेकडून घेण्यात येत आहे. याबाबत अधिक दक्ष राहून रिजर्व बँकेच्या कोणतेही नियम व

मार्गदर्शक सूचनांचे कोणतेही उल्लंघन होणार नाही ह्याची खबरदारी संचालक मंडळ, अधिकारी व कर्मचारी वर्गाकडून घेण्यात येत आहे.

### सन २०२३-२४ मधील बँकेच्या प्रगतीची ठळक वैशिष्ट्ये :

ह्या वर्षीसुद्धा बँकेने नफा व्यवस्थापन धोरणावर भर देत नफ्यामध्ये वाढ केली आहे. तसेच निव्वळ एन.पी.ए. चे प्रमाण ही शून्य स्तरावर राहिले आहे. बँकेचा Provision Coverage Ratio 100% पेक्षा अधिक आहे. ही बाब पाहता सन २०२३-२४ 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, जोखीम कार्यक्षमता, नेट इंटरेस्ट मार्जिन, मालमत्ते वरील परतावा यासारख्या प्रमुख व्यावसायिक मापदंडांचे पालन करून प्रगतिपथावर आहे.

### बँकेची तुलनात्मक आर्थिक स्थिती :-

(रुपये लाखात)

अ.क्र.	तपशील	३१-०३-२४	३१-०३-२३	३१-०३-२२
१	वसुल भागभांडवल	७०८८.०३	७०२७.९६	६९३०.९९
२	राखीव निधी व तरतुदी	२१७९०.०३	२१५८९.७२	१३८७७.११
३	ठेवी	१६८९४१.५३	१६२४२७.१०	१६०५६७.९४
४	कर्ज व्यवहार	९४१३९.९२	९०३८१.७१	७९१५८.५१
५	गुंतवणुक	७२६६८.४५	७२४०४.९६	७४३६९.३५
६	एकुण व्यवसाय	२६३०८१.४५	२५२८०८.८१	२३९७२६.४५
७	सी.आर.ए.आर			
	चे प्रमाण	१४.९७%	१४.८२%	१४.८१%
८	ग्रॉस एनपीए			
	चे प्रमाण	२.९२%	४.९९%	७.८६%
९	नेट एनपीए			
	चे प्रमाण	०.००%	२.३३%	१.८८%
१०	नेट प्रॉफिट	१५३७.१६	६३५.२७	९९१.४२
११	नेट वर्ध	९६६६.४०	९८२४.६३	९४८८.९६

### आर्थिक स्थितीचा आढावा :-

अहवाल वर्षात बँकेने केलेल्या प्रगतीचा व आर्थिक स्थितीचा आढावा आपणासमोर सादर करीत 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 होते. त्यामध्ये रु. ६०.०७ लक्ष ची वाढ होऊन ३१



# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



मार्च, २०२४ रोजी बँकेचे भागभांडवल रु. ७०८८.०३ लाख झाले आहे. भागधारकांची संख्या १,१४,०४१ इतकी आहे.

## २) भांडवल पर्याप्तता (सीआरअेआर)

रिझर्व बँकेच्या भांडवल पर्याप्तता निकषांनुसार (Capital Adequency Norms) शेड्युल्ड नागरी सहकारी बँकासाठी भांडवल पर्याप्तता प्रमाण १२.००% राखावयाचे असून ३१ मार्च २०२४ चे बँकेचे भांडवल पर्याप्तता प्रमाण सीआरअेआर १४.९७% आहे. हे बँकेचे सक्षमतेचे द्योतक आहे.

## ३) राखीव व इतर निधी:-

३१ मार्च २०२४ रोजी बँकेचे एकुण निधी रु. २१७९०.०३ लाख आहेत.

## ४) ठेवी:-

३१ मार्च २०२३ रोजी बँकेच्या ठेवी रु.१६२४२७.१० लाख होत्या. त्यामध्ये वाढ होऊन ३१.०३.२०२४ रोजीच्या एकुण ठेवी रु. १६८९४१.५३ लाख आहेत. बँकींग क्षेत्रातील ठेवीवरील व्याजदरातील वेळोवेळी होणारे बदलाशी स्पर्धा करीत बँकेने ठेवी किंमत (Cost of Deposit) ४.७६% 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 क्रेडिट गॅरंटी कॉर्पोरेशन (DICGC) कडे ठेव विमा काढलेला आहे. डिपॉझीट इन्श्युरन्स स्कीम अंतर्गत अद्यावत ठेव विमा हप्त्याचे शोधन केले आहे.

## ५) कर्ज व अग्रमी :-

बाजारपेठेतील वातावरणामुळे कर्ज व्यवसाय वाढी करिता अल्प प्रतिसाद मिळाला आहे. ३१ मार्च २०२३ रोजी कर्ज वाटप ९०३८१.७१ लाख होते. अहवाल वर्षात त्यामध्ये रु. ३७५८.२१ लाखाचे निव्वळ वाढ होऊन ३१.०३.२०२४ अखेर कर्ज घेणेबाकी रु. ९४१३९.९२ लाख आहे. अग्रक्रम क्षेत्र कर्जाविषयीचे रिजर्व बँकेच्या निकषांचे बँकेने सतत पालन केले आहे. रिजर्व बँकेच्या नियमानुसार अग्रक्रम क्षेत्रास एकूण कर्जाच्या ४५% कर्ज देणे अनिवार्य असून वर्षाअखेर बँकेने हे प्रमाण ७१.४६% राखले आहे तर दुर्बल घटक कर्जाचे प्रमाण १२.३६% आहे.

समाजातील सर्व घटकांना याचा फायदा व्हावा असा विचार संचालक मंडळ नेहमी करीत असून व्यापार उद्योगासाठी अधिकाधिक कर्ज उपलब्ध करून देऊन कर्जदारांना त्यांच्या व्यवसायाच्या प्रगतीत सहयोग प्रदान करण्याचा बँकेने सतत विचार केलेला आहे. मोठे उद्योग, व्यापारासोबतच सुक्ष्म व लघु कर्जाचे वितरण बँकेने केले आहे. व्यवसाय वाढीसाठी आपण निरनिराळ्या कर्ज योजना कार्यान्वीत केल्या, त्यातून कमी व्याज दराने कर्ज सुविधा उपलब्ध करून देण्यात आली आहे. बचत गटाच्या माध्यमातून लहान लहान कर्ज देण्याचा आपण प्रयत्न करीत आहोत. त्याला ग्राहकांचा भरपूर प्रतिसाद मिळत आहे. कर्जव्यवहारामधे उद्योग व्यवसाय व व्यापारी कर्जासोबतच आपल्या बँकेकडून गृहकर्ज, वाहनकर्ज, सोने तारण कर्ज, वेअर हाऊस पावती

तारण कर्ज, एनएससी तारण कर्ज, शैक्षणिक कर्ज, सोलर कर्ज इ. विविध प्रकारचे कर्ज वितरीत करण्यात येत आहे. ह्याचा लाभ बँकेच्या सभासदांनी घ्यावा अशी अपेक्षा आहे.

## 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. मोठ्या क्षेत्रातील उद्योगांसोबत बँकेने लघु, सुक्ष्म आणि मध्यम क्षेत्रामध्येसुद्धा कर्ज वाढविण्यावरही भर दिला आहे.

## ६) कर्ज वसुली व एनपीए व्यवस्थापन :-

बँकेने 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. ठेवीदारांचा पैसा सुरक्षित राहावा या करिता एन.पी.ए. चे प्रमाण वाढणार नाही. या कडे बँक कटाक्षाने लक्ष देत आहे. सन २०२३-२४ या वर्षात बँकेने वसुलीमध्ये सातत्य ठेवून सर्व कायदेशीर मार्गांचा अवलंब करून वसुली केली आहे.

कर्ज वसुलीकरीता बँक सेक्युरिटीयझेसन कायद्याची अंमलबजावणी, कायदेशीर कारवाई करून थकीत व अनुत्पादित कर्ज वसुलीसाठी प्रभावीपणे प्रयत्न करत आहे. ह्याचा परिणाम पाहता अहवाल वर्ष अखेर बँकेचा ग्राँस एनपीए २.९२% तर नेट एनपीए ०.००% आहे. थकबाकीदारांनी बँकेच्या कर्जाची परतफेड वक्तशीरपणे करणे गरजेचे आहे. वसुली वेळेवर न झाल्यास सक्तीच्या वसुलीची पाळी बँकेवर येणार नाही याची दक्षता थकबाकीदाराने घेण्यात यावी हि विनंती.

## ७) गुंतवणूक:-

रिझर्व बँकेच्या मार्गदर्शक तत्वानुसार सी.आर.आर. आणि एस.एल.आर. निर्धारिता प्रमाणात राखून कर्ज वाटप करून, जास्तीच्या रक्कमेची गुंतवणुक आरबीआय मान्य विविध ठिकाणी करीत असून हे एक उत्पन्नाचे स्रोत आहे. अहवाल वर्षात समाधानकारक परतावा मिळाला आहे. ३१ मार्च २०२४ रोजी बँकेची एकुण गुंतवणुक रु. ७२६६८.४५ लाख आहे.

## जोखीम व्यवस्थापन :

जोखीम ही बँकेचे अविभाज्य अंग आहे. व्यवसायामधील वाढ व त्यावर नियंत्रण ठेवत असतांना त्याचा संबंध हा जोखमीशी घालावाच लागतो. ही एक अपरिहार्य बाब आहे. व्यवसायातून मिळणारे उत्पन्न व त्यापासून निर्माण होणाऱ्या विविध प्रकारच्या जोखीमा याचा अभ्यास करून त्याचा बँकेवर होणारा परिणाम याचे मोजमाप करावेच लागते. उपलब्ध भाग भांडवल याचे उत्तमोत्तम व्यवस्थापन व हे करीत असताना वेगवेगळ्या व्यवसायानुरूप ठोकताळे मांडणे, धोरण ठरविणे, त्यात योग्यवेळी काळानुरूप बदल करणे अशी इतर कार्ये आहेत. वेळोवेळी संचालक मंडळाकडून होत असलेले मार्गदर्शन, मंजूरीची





## दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



61वा  
वार्षिक अहवाल  
सन 2023-24

प्रक्रिया यातून गुणात्मक व संख्यात्मक परिणामांची प्रचिती येते. या सर्व प्रणालीकरिता बँकेने विविध उप समित्या निर्माण केल्या असून त्यांचे कार्य, ठोस धोरण व त्याची अंमलबजावणी यातून होत आहे. बँकेने याकरिता वेगळा Risk Management विभाग सुरू केला आहे.

### ८) लाभांश :-

रिझर्व बँकेचे मार्गदर्शक सुचनांनुसार मागील काही वर्षांपासून बँकेचे सभासदांना लाभांश देण्यात येत आहे. सन २०२२-२३ च्या नफ्यामधून सभासदांना ५.५०% दराने लाभांश देण्यात आला होता त्याप्रमाणे अहवाल वर्षात सभासदांना ६.००% दराने लाभांश देण्याचा ठराव संचालक मंडळाच्या वतीने आमसभेमध्ये मंजुरीसाठी ठेवण्यात आला हे सांगतांना मला अत्यंत आनंद होत आहे की, लवकरच सभासदांना लाभांशाच्या रकमेचे डिव्हीडंड वॉरंट त्यांचे पत्त्यावर पोस्टाद्वारे पाठविण्यात येणार आहे.

### ९) नफा :-

ठेवी संकलीत करणे, कर्ज वाटप, गुंतवणुक करणे तसेच ग्राहकांना इतर पुरक सेवा देणे या सर्व व्यवहारातून नफा संपादन करणे हे बँकेचे उद्दीष्ट असते. आपल्या बँकेला सन २०२३-२४ मध्ये निव्वळ नफा (Net Profit) रु. १५३७.१६ लाख झाला आहे.

### १०) नफा विनियोजन :-

कायदा व पोटनियम यामधील तरतुदी विचारात घेऊन सन २०२३-२४ मध्ये शुध्द नफा रु. १५,३७,१५,८८६.४४ चे विनियोजन खालील प्रमाणे करावे अशी संचालक मंडळाची शिफारस आहे.

नफा विनियोजन		
अ.क्र.	तपशिल	रक्कम
१.	वैधानिक राखीव निधी (२५.०९%)	३,८५,६९,९७९.४४
२.	आकस्मिकता निधी (१०.००%)	१,५३,७१,५८९.००
३.	सहकार शिक्षण निधी (१.००%)	१५,३७,१५९.००
४.	सहकारी पुनर्वसन, पुनर्रचना आणि विकास निधी (१.००%)	१५,३७,१५९.००
५.	इन्व्हेस्टमेंट फ्लक्च्युएशन रिझर्व	५,६७,००,०००.००
६.	भागधारकांना लाभांश (६.००%)	४,००,००,०००.००
	<b>एकुण</b>	<b>१५,३७,१५,८८६.४४</b>

### ११) संचालक मंडळ :-

संचालक मंडळातील माझे सहकारी संचालक बँकेच्या प्रगती व विकासाकरिता महत्वपूर्ण योगदान देत आहेत. रिझर्व बँकेच्या मार्गदर्शक सुचानुसार Board of Management चे गठन करण्यात आले आहे. बँकेच्या प्रगतीकरिता बँकेचे संचालक मंडळ व बोर्ड ऑफ मॅनेजमेंट नेहमीच प्रयत्नशील आहे. त्याबद्दल मी सर्वांना धन्यवाद देतो.

सद्यस्थितीत बँकींगमध्ये होत असलेले बदल रिझर्व बँकेचे व भारत सरकारच्या सहकार विभागाच्या मार्गदर्शक सुचना, धोरणे इ. ची माहिती व्हावी याकरिता संचालक मंडळाकरिता विविध कार्यशाळेचे व प्रशिक्षण वर्गाचे आयोजन करण्यात आले आहे. त्यामध्ये बँकींग क्षेत्रातील तज्ञ मंडळींना

बोलावून त्यांचे मार्गदर्शन घेण्यात आले आहे. त्याबद्दल मी सर्वांचा आभारी आहे. अहवाल वर्षात संचालक मंडळाच्या एकूण १६ सभा झाल्यात. या सभांमध्ये सर्व ठराव व निर्णय एकमताने मंजूर झाले. सभेमध्ये संचालक मंडळातील माझे सर्व सहकारी गण तसेच बोर्ड ऑफ मॅनेजमेंट मधील सदस्य यांचा विविध क्षेत्रातील अनुभवाचा फायदा निश्चितच बँकेच्या विकासाकरिता होत 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 बँकेच्या महत्वाच्या निर्णयाच्या योग्य संचालनासाठी रिझर्व बँकेने सुचविलेले बोर्ड ऑफ मॅनेजमेंट चे कार्य ह्या आर्थिक वर्षात सुरू झाले आहे. सदर समितीमध्ये संचालकांसोबत बँक विषयातील इतर तज्ञ देखील संमिलित आहेत. तसेच शाखास्तरावर शाखा समित्या कार्यरत आहेत. या सर्व समित्या व शाखा समित्यांचे कामकाज समाधानकारकपणे सुरू आहे. सर्व शाखा समिती सदस्यांना मी धन्यवाद देतो.

### १२) मानव संसाधन/कर्मचारी वृंद:-

बँकेच्या सर्वांगीण विकासामध्ये कर्मचारी वर्गाचा नेहमीच सहभाग राहिला आहे. संचालक मंडळाने घेतलेल्या निर्णयांची अमलबजावणी बँकेचे अधिकारी व कर्मचारी वर्गाकडून प्रभावीपणे करण्यात येते. समर्पित कर्मचारी हे नेहमीच बँकेचे सामर्थ्य राहिले आहे. बँकेच्या सर्व शाखांमध्ये नम्र व कार्यक्षम ग्राहक सेवा कर्मचारी वर्गामुळेच शक्य झाली आहे. बँकेमध्ये एकूण ५१२ अधिकारी व कर्मचारी आपली सेवा देत आहेत. मुख्य कार्यकारी अधिकारी श्री आर.एम. सोनटके यांचे अनुभवी नेतृत्व, बँकींग क्षेत्रातील दिग्ग अनुभव, कर्मचारी वर्गास योग्य मार्गदर्शन ह्याचा लाभ बँकेच्या प्रगतीकरिता होत आहे.

बँकींगमध्ये होत असलेले बदल रिझर्व बँकेचे व भारत सरकार सहकार विभागाचे मार्गदर्शक सूचना, धोरणे इ. ची अमलबजावणी करताना त्यामध्ये त्रुटी राहणार नाही व कर्मचारी वर्गाला त्याची अद्यावत माहिती असावी याकरिता कर्मचाऱ्यांसाठी विविध कार्यशाळा नियमितपणे घेतल्या जातात. तसेच इतर प्रशिक्षण संस्थामध्ये त्यांना प्रशिक्षणकरीता पाठविण्यात येते. अहवाल वर्षात प्रशिक्षण कार्यक्रमाचे आयोजन केले होते. त्यामध्ये बँकींग क्षेत्रातील निवृत्त फॅकल्टी द्वारे बँकेचे वरिष्ठ अधिकारी ते शिपाई वर्गापर्यंत सर्वच स्तरातील बँकींग विषयांसोबतच व्यक्तीमत्त्व विकासाकरिता सुद्धा प्रशिक्षण दिले जाते. ह्या प्रशिक्षण वर्गाचे आयोजन प्रशासकीय कार्यालय तसेच बँकेच्या विविध शाखांमध्ये सुद्धा केलेले आहे.

अहवाल वर्ष अखेर बँकेची प्रति कर्मचारी उत्पादकता ५१३.८३ लाख आहे. हे प्रभावी मानव संसाधनाचे द्योतक आहे. कर्मचारी वर्गास सवलतीच्या दराने घरबांधणी कर्ज, वाहन कर्ज, अग्रिम रक्कम, विमा सुरक्षा व वैद्यकीय मदत इ. सुविधा देण्यात येतात.

### १३) आधुनिक बँकिंग व डिजिटल तंत्र ज्ञान:-

स्पर्धात्मक बँकींग मध्ये व्यवसायाची गती वाढीच्या दृष्टीने नवनविन माहिती व तंत्रज्ञानाचा अवलंब करण्यात आला आहे. बँकेच्या सर्व ३४





शाखा व १ मुख्य कार्यालय यामधे कोअर बँकींग प्रणाली द्वारा कामकाज करण्यात येत आहे.

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

ग्राहकांना पुरक सेवा प्रदान करण्याच्या हेतुने तसेच मुख्य शाखा, अकोला मधुन आयकर, व इतर कर भरणा स्विकारण्यात येत आहे. बजाज अलायन्स जनरल इन्शुरन्स कंपनी बरोबर बँक सर्वसाधारण विमा व्यवसाय करीत आहे. तसेच एच.डी.एफ.सी. व लाईफ इन्शुरन्स कॉर्पोरेशन (LIC) सोबत करार करून जिवन विमा पॉलीसी व्यवसाय सुध्दा 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.

## १४) वैधानिक लेखा परिक्षण :-

बँकेचे सन २०२३-२४ या आर्थिक वर्षाचे वैधानिक अंकेक्षण मे. प्रकाश जी. पाठक अँड कं., चार्टर्ड अकाउंटंट, नाशिक यांनी दि. १८.०४.२०२४ रोजी पुर्ण केले असून वैधानिक अंकेक्षण अहवाल प्राप्त झाला आहे. लेखा परीक्षकांनी बँकेचे कामकाज, सेवा, हिशेब पध्दती, रेकॉर्ड, नफाक्षमता व तरतूदी इ. चे अंकेक्षण केले आहे. सन २०२३-२४ करीता बँकेला ऑडिट वर्ग 'अ' प्रदान करण्यात आलेला आहे. मा. वैधानिक अंकेक्षकांनी केलेल्या सुचना व मार्गदर्शनाबद्दल संचालक मंडळ त्यांचे आभारी आहे.

## १५) सतत लेखा परिक्षण व अंतर्गत तपासणी (Concurrent Audit & Internal Inspection) :-

बँकिंग मधील सर्व कार्यपध्दतींची अंमलबजावणी सुनिश्चित करण्यासाठी तसेच शाखा कार्यवाहीतील नियम व पारदर्शकतेचे अवलोकन करण्यासाठी बँकेने कॉन्करंट ऑडिट व अंतर्गत तपासणी प्रणाली सुरु केलेली आहे. बँकेच्या सर्वच शाखांचे कॉन्करंट ऑडिट विविध सनदी लेखापालांकडून नियमीत करण्यात येत असून ऑडिट रिपोर्ट वेळीच प्राप्त होवून त्यामधील दोषांची पुर्तता वेळीच करण्यात येते.

बँकेच्या अधिकाऱ्यांकडून सुध्दा सहामाही आधारारवर अंतर्गत तपासणी केली जात आहे. त्यामधे विविध प्रक्रियेचे पालन करणे, रोख रक्कमेची अचानक तपासणी इत्यादी कामे अंतर्भूत आहेत.

## १६) रिझर्व बँक तपासणी:-

बँकींग रेग्युलेशन अँक्ट १९४९ मधील तरतुदीनुसार भारतिय रिझर्व बँकेकडून दरवर्षी वार्षिक वैधानिक तपासणी करण्यात येते. सन् २०२२-२३ च्या आर्थिक स्थितीचे आधारारवर रिझर्व बँकेने तपासणी केली असून तपासणी अहवाल प्राप्त झाला आहे. त्यामधे कोणत्याची प्रकारचे गंभीर दोष नाहीत. तपासणी

मधे बँकेच्या कामकाजाप्रती समाधान व्यक्त करून मोलाचे मार्गदर्शन रिझर्व बँकेच्या तपासणी अधिका-यांनी केले त्याबद्दल बँकेचे संचालक मंडळ त्यांचे आभारी आहे. तपासणी अहवालातमधील दोषांची पुर्तता बँकेने वेळीच करून दोष दुरुस्ती अहवाल रिझर्व बँकेला सादर केला आहे.

## १७) 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 विनियोजन करण्यात येते. या 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.

## १८) अहवाल वर्षात बँकेला प्राप्त झालेले पुरस्कार:-

१. आपल्या बँकेला Banking Frontier तर्फे बेस्ट मोबाइल बँकींग ऑप्लिकेशन अवॉर्ड हा दिनांक १२.१०.२०२३ रोजी गोवा येथील पार पडलेल्या कार्यक्रमात प्राप्त झाला.

२. अर्बन को-ऑप बँक कॅटेगरी अंतर्गत BANCO BLUE RIBBON-2023 हा पुरस्कार दमन येथे श्री पी. के. अरोरा Ex CGM RBI यांचे हस्ते प्राप्त झाला.

## १९) अहवाल वर्षात विविध मान्यवरांच्या भेटी आपल्या बँकेला झालेल्या आहेत.

मा.श्री. सतिशजी मराठे (संचालक, केंद्रीय बोर्ड, रिजर्व बँक ऑफ इंडिया)  
मा.श्री. अनिलजी कवडे (सहकार आयुक्त, महाराष्ट्र राज्य)  
मा.श्री. विवेकजी जुगादे (महामंत्री, सहकार भारती, महाराष्ट्र प्रदेश)  
मा.श्री. अजयजी ब्रम्हेचा (अध्यक्ष, दि महाराष्ट्र अर्बन को-ऑप बँक फेडरेशन लि. मुंबई) तसेच इतर अनेक मान्यवरांचे मार्गदर्शन आपल्या बँकेला प्राप्त झाले आहेत.

## ... विनम्र श्रध्दांजली ...

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



## दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



### २०) आभार प्रदर्शन व ऋणनिर्देश:-

आपली बँक प्रगतीचे नवनवीन टप्पे व उद्दिष्टे आपल्या सर्वांच्या सहकार्याने पूर्ण करीत आहे. समाजाला उपयुक्त अश्या योजना राबवून 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. त्यामधे 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 नवी 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) नवी 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 विकासामधे नेहमीच असते व यापुढेही मिळत राहील. त्याबद्दल मी सर्वांचे मनःपुर्वक आभार व्यक्त करतो. आपल्या शुभेच्छा व पाठिंबा यापुढेही असाच मिळत राहो ही मम प्रार्थना.

मा. संचालक मंडळाच्या वतीने ६१ 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 फुंडकार

अध्यक्ष

### सभासदांसाठी सूचना

- वार्षिक सर्वसाधारण सभेच्या विषय पत्रिकेसंबंधी विचारावयाची माहिती सभेच्या सात दिवस आधी बँकेच्या प्रशासकिय 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, २०२१-२२ व सन २०२२-२३ 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 २०२३ - २०२४ 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
	१-४-२०२३	२०२३-२०२४	२०२३-२०२४	३१-३-२०२४	
०.००	०.००	०.००	०.००	०.००	०.००



# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युलड बँक)



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

PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
100,00,00,000.00	<b>1) SHARE CAPITAL</b>		100,00,00,000.00
	<b>a) Authorised Share Capital</b>		
	40000000 Shares of Rs. 25/- each		
70,27,96,340.00	<b>b) Subscribed &amp; paid up capital</b>	70,88,03,185.00	70,88,03,185.00
215,89,72,024.83	<b>2) RESERVE AND OTHER FUNDS</b>		217,90,02,586.13
12,45,51,335.54	a) Statutory Reserve Fund	14,27,62,975.84	
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	
24,68,55,494.14	d) Bad & Doubtful Debt Reserve	27,68,55,494.14	
6,81,171.75	e) Charity Funds	6,81,171.75	
24,45,234.35	f) Members Welfare Fund	23,95,234.35	
5,81,872.66	g) Staff Welfare Fund	5,81,872.66	
1,36,144.93	h) Social Welfare Devp. Fund	1,36,144.93	
67,39,606.00	i) Prov. for Embezzlement	68,54,257.00	
4,59,08,000.00	j) Contingent Provi. against Std. Asset	4,59,08,000.00	
91,45,25,218.81	k) Revaluation Reserve	89,82,60,084.81	
2,79,15,857.41	l) Prov. For Unforseen Losses	3,42,68,511.41	
49,41,76,855.36	m) Investment Depr. Reserve	9,17,86,518.36	
76,79,469.50	n) Unrealised Interest Reserve	76,79,469.50	
2,14,97,000.00	o) Investment Fluctuation Fund	2,41,63,750.00	
18,93,13,787.97	p) Investment Depr. Reserve(ARC)	57,07,04,124.97	
8,50,000.00	q) Vehical Fund	8,50,000.00	
1624,27,09,803.37	<b>3) DEPOSITS</b>		1689,41,53,296.90
	<b>TIME DEPOSITS</b>		
201,62,06,294.51	a) Fixed Deposit A/C	199,94,27,983.17	
837,14,47,468.45	b) Dhanvardhini Deposit Scheme	894,19,26,451.20	
94,230.00	c) Madhu Sanchay Yojana	441.00	
1,79,40,819.00	d) Recurring Deposit A/c.	1,70,05,214.00	
7,06,64,440.00	e) Jankalyan Bachat Yojna	7,54,43,513.00	
93,326.00	f) Jankalyan Bal Vikas Patra	93,326.00	
4,57,27,540.00	g) Tax Benefit Term Deposit (RIS)	4,24,14,996.00	
20,38,324.00	h) Tax Benefit Term Deposit (FD)	17,33,324.00	
6,35,000.00	i) Kuber Deposit Scheme (FD)	6,25,000.00	
16,43,408.00	j) Kuber Deposit Scheme (RIS)	2,47,567.00	
4,000.00	k) Dhanlaxmi Thev Yojna	0.00	
2,82,89,273.00	l) Damm Duppat yojna	1,25,43,568.00	
1055,47,84,122.96		1109,14,61,383.37	
	<b>DEMAND DEPOSITS</b>		
424,67,04,442.96	a) Saving Deposit A/c.	414,43,52,837.91	
121,96,91,290.18	b) Current Deposit A/c.	143,13,07,046.68	
22,15,29,947.27	c) Credit Balance in Loan A/cs	22,70,32,028.94	
0.00	d) Other Deposits	0.00	
568,79,25,680.41		580,26,91,913.53	
1910,44,78,168.20		C / F	1978,19,59,068.03



# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युलड बँक)



**B.R. Act., 1949)**

**AS ON 31.03.2024**

PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
10,23,41,500.00	<b>1) CASH IN HAND</b>	<b>12,27,73,932.00</b>	<b>12,27,73,932.00</b>
<b>104,42,09,940.44</b>	<b>IN CURRENT A/C WITH</b>		<b>134,97,78,079.19</b>
80,56,88,174.98	i) R.B.I. Nagpur	85,53,48,580.94	
3,75,41,486.48	ii) State Bank of India	1,45,73,472.95	
10,87,61,990.84	iii) Nationalised Banks	23,83,16,004.07	
72,81,555.79	iv) The M.S.Co-Op. Bank Ltd.	10,32,285.20	
8,49,36,732.35	v) D.C.C. Banks of Dist. concerned	24,05,07,736.03	
	<b>2) BALANCES WITH OTHER BANKS</b>		
	<b>CURRENT A/C WITH</b>		
39,43,92,597.31	i) Private Banks	41,95,96,493.64	<b>41,95,96,493.64</b>
0.00	ii) Saving bank deposits	0.00	
<b>101,64,64,548.00</b>	iii) Fixed Deposits with		<b>93,63,00,000.00</b>
6,19,00,000.00	i) The M.S.Co-op. Bank Ltd., Mumbai	6,00,00,000.00	
5,00,00,000.00	ii) The M.S.Co-op. Bank Ltd., Akola	25,00,000.00	
4,48,00,000.00	iii) Canara Bank Akola (Syndicate Bank )	14,53,00,000.00	
0.00	iv) State Bank of India	10,00,00,000.00	
10,92,00,000.00	v) ICICI Bank	2,01,00,000.00	
15,06,00,000.00	vi) Axis Bank	2,01,00,000.00	
30,15,00,000.00	vii) HDFC Bank	22,11,00,000.00	
40,00,000.00	viii) YES Bank	1,20,00,000.00	
45,64,548.00	ix) IDBI Bank	8,99,00,000.00	
9,95,00,000.00	x) Indian Bank (Allahabad Bank)	5,97,00,000.00	
16,04,00,000.00	xi) Indusind Bank	10,56,00,000.00	
3,00,00,000.00	xii) Punjab National Bank	0.00	
0.00	xiii) Kotak Mahindra Bank	10,00,00,000.00	
<b>0.00</b>	<b>3) MONEY AT CALL AND SHORT NOTICE</b>	<b>0.00</b>	<b>0.00</b>
<b>0.00</b>	<b>4) INVESTMENT</b>		
	<b>a) Central &amp; State Govt. Securities</b>	<b>566,95,38,351.44</b>	<b>566,95,38,351.44</b>
<b>548,69,27,724.44</b>	i) Govt. Approved Securities		
	Face Value Rs. 568,88,79,747.00		
	Market Value Rs. 559,52,22,901.30		
	Book Value Rs. 566,95,38,351.44		
<b>73,71,03,616.00</b>	<b>5) A) OTHER INVESTMENT</b>		<b>66,10,06,516.00</b>
55,000.00	i) Share of The M.S.Co-op. Bank	55,000.00	
1,00,100.00	ii) Share of IPC Bank Ltd., Indore	0.00	
6,90,35,000.00	iii) Investment in S.R. with RARCL	1,93,01,000.00	
66,79,13,516.00	iv) Investment in SR A/c Omkara PS 36	62,26,50,516.00	
0.00	v) Share of NUCFDC Umbrella Organization	1,90,00,000.00	
<b>903,81,70,942.32</b>	<b>6) LOANS &amp; ADVANCES</b>		<b>941,39,91,626.57</b>
	<b>i) Short Term Loans</b>		
	Cash credit overdrafts & bills discounted		
	of which Secured against		
0.00	a) Govt. and Other Approved securities (NSC)	0.00	
656,20,00,671.46	b) Other tangible securities	634,47,07,656.66	
4,25,56,938.43	c) Unsecured advance to individuals	4,31,20,924.65	
	(of which overdue Rs.27,89,69,401.67)		
<b>1781,96,10,868.51</b>		<b>C / F</b>	<b>1857,29,84,998.84</b>



# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
1910,44,78,168.20	B / F		19,78,19,59,068.03
0.00	4) BORROWING FROM	0.00	0.00
0.00	5) BILL FOR COLLECTION	0.00	0.00
0.00	a) Bills being payable as per Contra	0.00	
0.00	b) Outward Bills for Collection	0.00	
0.00	6) BRANCH ADJUSTMENT	0.00	0.00
27,31,87,025.25	7) a) OVERDUE INTEREST RESERVE (CONTRA)	10,61,09,486.70	10,61,09,486.70
1,16,15,142.00	b) OVERDUE INTEREST RESERVE(NBA)	1,16,15,142.00	1,16,15,142.00
2,81,54,396.17	8) i) INTEREST PAYABLE FIXED DEPOSITS	2,98,03,037.42	2,98,03,037.42
44,30,194.00	ii) INTEREST PAYABLE SAVING DEPOSITS	0.00	
2,50,000.00	iii) INTEREST PAYABLE ON BORROWINGS	0.00	
19,85,68,978.53	9) OTHER LIABILITIES	19,38,38,111.17	19,38,38,111.17
1,22,25,021.30	a) Draft payable	1,01,78,021.89	
1,40,56,440.36	b) Pay order payable	7,91,47,897.40	
0.00	c) Mission Premium A/c PMSBY	28,452.00	
7,07,166.10	d) Sundry creditors	67,41,141.17	
19,02,405.00	e) Audit fee payable	18,61,650.00	
1,52,645.00	f) Nominal Share	75,920.00	
5,13,310.36	g) Tax Deducted at sources	8,48,556.00	
19,21,814.00	h) Provision for Expenses Payable	35,40,281.73	
1,01,00,285.00	i) Subsidy Reserve Fund (NB)	1,85,49,985.00	
12,15,812.20	j) Arbitrator & Administrative fees payable	18,80,438.20	
1,18,28,552.72	k) Stale Cheque with other Banks	1,71,95,850.32	
5,52,601.09	l) Stale Pay Order	1,46,304.23	
6,16,001.48	m) Stale Cheque with our Branch	13,604.90	
8,59,372.96	n) HO GST Payable	12,80,597.40	
0.00	o) I-GST Payable	30.56	
2,69,821.79	p) S-GST Payable	1,40,850.76	
2,69,826.17	q) C-GST Payable	1,40,853.75	
0.00	r) M P-GST Payable	5,244.86	
2,59,15,275.00	s) Sundry Liabilities FITL	1,54,02,600.00	
6,576.00	t) Union Subscription Payable	0.00	
7,18,000.00	u) Amount Deposit against Court Case (IIBI)	7,18,000.00	
0.00	v) Dividend Payable 2022-23	1,30,07,780.00	
76,04,394.00	w) Dividend Payable 2020-21	66,17,785.00	
1,35,138.00	x) Staff Providend Fund Payable	1,35,138.00	
8,40,00,000.00	y) Provision for Income Tax Payable 2022-23	0.00	
3,261.00	z) Staff Professional Tax Payable	3,261.00	
27,65,587.00	aa) TDS Pay.Under 194N (Cash Withdrawal)	20,69,819.00	
1,15,908.00	ab) Centralised 2 % TDS (Cash Withdrawal)	87,360.00	
12,11,194.00	ac) Mahila Kalyan Nidhi (MF)	19,53,260.00	
4,44,200.00	ad) E-Payment Collection A/c (TDS)	0.00	
2,50,000.00	ae) Other Deposit	2,50,000.00	
1,82,08,370.00	af) Dividend Payable 2021-22	1,18,17,428.00	
1962,06,83,904.15		C / F	2012,33,24,845.32





# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युलड बँक)



From Back Page

PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
1781,96,10,868.51	<b>B / F</b>		1857,29,84,998.84
	<b>ii) Medium Term Loans</b>		
0.00	Of which secured against		
128,31,19,850.60	a) Govt. and Other Approved securities	0.00	
6,22,734.00	b) Other tangible securities	192,05,13,219.30	
	c) Unsecured advance to individuals (of which overdue Rs. 55,93,517.00)	44,95,086.63	
114,98,70,747.83	<b>iii) Long Term Loans</b>		
	of which secured against tangible securities	110,11,54,739.33	
	(of which overdue Rs.80,09,341.80)		
27,31,96,463.25	<b>7) a) OVERDUE INTEREST RECEIVABLE (CONTRA)</b>	10,61,09,486.70	10,61,09,486.70
17,51,29,454.27	<b>b) INTEREST RECEIVABLE</b>		16,36,65,503.22
11,46,43,514.78	i) Investment	10,66,18,325.43	
6,04,85,939.49	ii) Staff Housing Loans	5,67,56,417.54	
0.00	iii) Staff Car Loans	2,90,760.25	
0.00	<b>8) BILLS FOR COLLECTION</b>		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	
0.00	<b>9) BRANCH ADJUSTMENT</b>	0.00	0.00
105,21,03,686.55	<b>10) LAND &amp; BUILDING</b>	103,25,72,771.64	103,25,72,771.64
	As per last B/S	1052103686.55	
	Add Purchase	1747542.09	
		1053851228.64	
	Less Sold	0.00	
	Less Depreciation on Revaluation	16265134.00	
	Less Depreciation	5013323.00	
	Total	1032572771.64	
1,47,68,557.90	<b>11) a) FURNITURE &amp; FIXTURE</b>	1,73,93,731.14	1,73,93,731.14
	As per last B/S	14768557.90	
	Add Purchase	6151956.23	
		20920514.13	
	Old & Unused Write off	0.00	
	Less Depreciation	3526574.99	
	Total	17393731.14	
33,17,029.99	<b>b) VEHICLE</b>	15,09,833.99	15,09,833.99
	As per last B/S	3317028.99	
	Add Purchase	3120.00	
		3320148.99	
	Sold during year	0.00	
	Less Depreciation	1810316.00	
	Total	1509832.99	
74,47,799.00	<b>c) COMPUTER A/C</b>	1,16,25,773.00	1,16,25,773.00
	As per last B/S	7447799.00	
	Add Purchase	11845229.39	
		19293028.39	
	Sold during year	117.00	
	Less Depreciation	7667138.39	
	Total	11625773.00	
1934,55,73,859.47		C / F	1990,58,62,098.53



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
1962,06,83,904.15	B / F		2012,33,24,845.32
6,35,26,538.30	10) Profit & Loss Account	15,37,15,886.44	15,37,15,886.44
	Profit as per Last Year B.Sheet 6,35,26,538.30		
	Less Appropriation during the year		
	i) Statutory Reserve Fund 1,80,44,425.30		
	ii) Unforseen Losses 63,52,654.00		
	iii) Co-op. Edu.Fund 6,35,265.00		
	iv) Inves. Fluctuation Fund 26,66,750.00		
	v) Dividend Payable 3,58,27,444.00		
	Total appropriation 6,35,26,538.30		
	Balance NIL		
	Add Current year profit 15,37,15,886.44		
	B/F from P & L A/c		
20,70,002.86	11) LEGAL CHARGES PAYABLE	13,38,165.16	13,38,165.16
1968,62,80,445.31	GRAND TOTAL		2027,83,78,896.92



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
1934,55,73,859.47	<b>B / F</b>		<b>1990,58,62,098.53</b>
70,54,009.88	<b>d) PLANT &amp; MACHINERY</b>	73,96,746.18	<b>73,96,746.18</b>
	As per last B/S	7054009.88	
	Add Purchase	2816205.24	
		9870215.12	
	Sold during year	2842.00	
	Less Depreciation	2470626.94	
	<b>Total</b>	<b>7396746.18</b>	
<b>8.00</b>	<b>e) SMALL OFFICE EQUIPMENT</b>		<b>8.00</b>
	As per last B/S	8.00	
	Add Purchase	0.00	
		8.00	
	Less Depreciation	0.00	
	<b>Total</b>	<b>8.00</b>	
<b>27,20,58,027.14</b>	<b>12) OTHER ASSETS</b>		<b>32,40,98,852.05</b>
20,78,451.41	a) Stationary in Hand	17,73,972.98	
0.00	b) Sundry debtors	5,00,000.00	
7,73,139.23	c) Security Deposit with MSED Co.	8,15,254.07	
1,23,226.69	d) Telephone Deposit	1,15,086.69	
27,200.00	e) Adhesive Stamps	42,950.00	
42,560.00	f) CBS Networking	0.00	
3,38,900.20	g) TDS Receivable	4,48,880.42	
52,94,390.60	h) Prepaid Expenses	54,85,197.45	
14,192.00	i) Franking Stamp A/c	14,192.00	
5,00,000.00	j) D-Mat A/c	5,00,000.00	
46,083.65	k) Pan Card Coupon Receivable	46,083.65	
10,23,50,778.00	l) Non Banking Assets	10,23,50,778.00	
1,00,000.00	m) Advance to Bajaj Allianz	1,00,000.00	
1,89,384.55	n) CERSAI Advance Account	1,69,082.55	
41,965.00	o) Income Tax 2020-21 dispute	41,965.00	
13,69,020.00	p) Income Tax 2008-09 dispute	13,69,020.00	
15,43,390.00	q) Income Tax 2009-10 dispute	15,43,390.00	
35,43,480.00	r) Income Tax 2010-11 dispute	35,43,480.00	
26,51,020.00	s) Income Tax 2011-12 dispute	26,51,020.00	
1,16,115.00	t) DEAF Scheme 2014 receivable	1,33,463.83	
10,000.00	u) Security Deposit with UTIITSL (Pancard)	10,000.00	
50,37,499.80	v) Entries under Reconciliation	50,37,499.80	
30,000.00	w) Security Deposit for Water Connection	30,000.00	
4,05,598.00	x) Security Desposit with Landlord	4,05,598.00	
1,285.00	y) Franking Service Charges Receivable	0.00	
<b>1962,46,85,904.49</b>	<b>C / F</b>		<b>2023,73,57,704.76</b>



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	CAPITAL AND LIABILITIES	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
1968,62,80,445.31	B / F		2027,83,78,896.92
1968,62,80,445.31	GRAND TOTAL	2027,83,78,896.92	2027,83,78,896.92
90,90,88,422.35	Customer's Liabilities for Bank	104,88,45,081.35	
13,54,99,860.79	Guarantee issued (as per contra)		
45,07,31,906.27	Contingent Liability - Amount tranferred to DEAF	18,20,01,767.79	
	Customer's Liabilities on Account of AUCA	44,64,39,956.94	
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 31.03.2023	PROPERTY AND ASSETS	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
<b>1962,46,85,904.49</b>	<b>B / F</b>		<b>2023,73,57,704.76</b>
6,96,859.51	z) GST Receivable	45,359.80	
0.00	aa) I-GST Receivable	26,820.00	
4,09,297.49	ab) Corporate Insolvency Resolution Process (CIRP)	4,65,482.49	
1,92,100.00	ac) Suspense Account	1,00,100.00	
0.00	ad) Advance Income Tax F.Y.2023-24	25,00,000.00	
6,52,447.93	ae)Advance for renovation Murtizapur Branch	0.00	
20,95,027.08	af)Advance for renovation Rajapeth Br.Amravati	0.00	
10,16,34,831.00	ag)Surplus fund with LIC(Gratuity)	9,15,32,175.00	
3,97,49,785.00	ah)Surplus fund with LIC(Leave)	4,22,72,049.00	
0.00	ai) Advance Rent paid	5,000.00	
0.00	aj) Advane for interior of Jatharpeth	24,08,434.26	
0.00	ak) Balance GST to be Claimed as per GST	5,08,597.06	
0.00	al) CBS Application Cost	1,05,668.00	
0.00	am) Defeered Tax Assets Accounts	5,70,02,252.00	
5,95,24,537.96	<b>13) Un-Amortise Loss Account (NSBL)</b>	<b>3,96,83,023.96</b>	<b>3,96,83,023.96</b>
<b>20,70,002.86</b>	<b>14) LEGAL CHARGES RECEIVABLE (CONTRA)</b>	<b>13,38,168.20</b>	<b>13,38,168.20</b>
<b>1968,62,80,445.31</b>	<b>GRAND TOTAL</b>	<b>2027,83,78,896.92</b>	<b>2027,83,78,896.92</b>
<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 &amp; Company CHARTERED ACCOUNTANTS (FRN 126975W)</p> <p><b>H. D. LAKHANI</b>      <b>S. S. JOSHI</b>      <b>R.T.FUNDKAR</b>      <b>CA Prakash G. Pathak - Partner</b> SECRETARY      VICE CHAIRMAN      CHAIRMAN      M No.33996</p>			





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## FORM "B" PROFIT & FOR THE YEAR ENDED

PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	EXPENDITURE	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
<b>64,20,53,602.12</b>	<b>1 (a) TO INTEREST ON DEPOSITS</b>		<b>76,76,03,098.97</b>
8,45,37,505.20	1) Fixed Deposit	11,64,56,122.62	
44,60,51,201.00	2) Dhanwardhini Deposit	54,29,10,305.35	
10,51,69,206.92	3) Saving Deposit	10,10,87,675.00	
7,258.00	4) Madhusanchaya Yojana	-5,273.00	
1,19,141.00	5) Recurring Deposit	1,26,079.00	
35,07,254.00	6) Jankalyan Bachat Yojana	41,20,340.00	
1,24,431.00	7) Tax Benefit Term Deposits (FD)	1,15,316.00	
24,47,580.00	8) Tax Benefit Term Deposits(RIS)	24,50,059.00	
74,524.00	9) Kuber Deposit Scheme (RIS)	3,41,383.00	
15,501.00	10) Dhanlaxmi Thev Yojana	1,092.00	
<b>3,05,255.00</b>	<b>(b) Intt. Paid on Borrowing</b>	<b>2,40,269.00</b>	<b>2,40,269.00</b>
<b>34,83,31,850.72</b>	<b>2) TO SALARIES, ALLOWANCES AND BONUS</b>		<b>35,11,44,394.00</b>
27,44,40,703.00	1) Salaries and allowances	28,36,34,664.00	
2,64,79,523.00	2) Contribution to Provident Fund	2,65,30,360.00	
10,73,066.00	3) Administrative Charges for PF	10,85,855.00	
1,21,26,155.00	4) Medical Allowance	1,19,00,389.00	
1,35,50,296.00	5) Leave Encashment	1,35,63,275.00	
2,89,548.72	6) Bajaj Allianz Accidental Policy	2,62,301.00	
20,70,600.00	7) Medclaim Insurance Policy Premium	23,03,737.00	
1,52,58,014.00	8) Group Gratuity Premium	13,90,342.00	
30,43,945.00	9) Premium of Leave Encashment	3,70,815.00	
0.00	10) Deficit Fund with LIC (Gratuity)	1,01,02,656.00	
<b>18,84,923.12</b>	<b>3) TO DIRECTOR &amp; LOCAL COMMITTEE MEETING ALLOWANCE</b>		<b>31,78,953.97</b>
1,99,300.00	1) Director Sitting Fees	6,02,800.00	
4,03,800.00	2) Branch Sub-Committee Sitting Fees	8,42,300.00	
11,144.00	3) Directors Meeting Expenses	0.00	
2,57,193.00	4) Branch Sub-Committee Meeting Expe.	2,77,689.00	
6,82,793.12	5) T.A. to Director	9,67,706.97	
3,30,693.00	6) Directors Training Expenses	4,88,458.00	
<b>2,73,62,840.51</b>	<b>4) (a) TO RENT, TAXES, INSU. &amp; LIGHTING</b>	<b>2,97,81,463.06</b>	<b>2,97,81,463.06</b>
<b>1,90,17,163.00</b>	<b>(b) TO DEPOSIT INSURANCE PREMIUM</b>	<b>1,95,38,109.00</b>	<b>1,95,38,109.00</b>
<b>35,73,418.30</b>	<b>5) TO LAW &amp; CONSULTANCY CHARGES</b>	<b>74,88,972.79</b>	<b>74,88,972.79</b>
<b>36,90,913.95</b>	<b>6) TO POSTAGE &amp; TELEPHONE</b>	<b>25,75,706.31</b>	<b>25,75,706.31</b>
<b>29,93,000.00</b>	<b>7) TO AUDIT FEES</b>	<b>29,81,745.00</b>	<b>29,81,745.00</b>
<b>104,92,12,966.72</b>		<b>C / F</b>	<b>118,45,32,712.10</b>



## LOSS ACCOUNT ON 31<sup>st</sup> MARCH 2024

PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	INCOME	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
72,89,15,601.93	<b>1) BY INTEREST &amp; DISCOUNT</b>		<b>89,22,71,804.02</b>
72,89,15,601.93	(a) Interest received on Loans & Advances	89,22,71,804.02	
47,19,53,836.29	<b>(b) Interest received on Investment</b>	48,40,18,237.69	<b>48,40,18,237.69</b>
5,34,021.00	<b>(c) Interest on Income Tax Refund</b>	4,200.00	<b>4,200.00</b>
1,79,95,378.08	<b>2) BY COMMISSION, EXCHANGE &amp; BROKERAGE</b>		<b>1,70,14,396.09</b>
9,112.00	1) Commission on Bills	13,712.00	
8,696.98	2) Exchange on Bills	8,397.00	
3,19,747.30	3) Exchange on Sales of Drafts	1,99,515.11	
1,44,40,237.85	4) Bank Guarantee & Solvency Commission	1,39,19,559.57	
1,02,630.52	5) Commission on E-Payment	49,241.68	
61.75	6) Commission on PAN Card	0.00	
31,08,038.68	7) RTGS/NEFT Commission	28,18,977.73	
6,853.00	8) Commission on PMJJBY/PMSBY	4,993.00	
61,57,67,937.23	<b>3) BY OTHER RECEIPTS</b>		<b>21,72,42,698.48</b>
5,500.00	1) Dividend on Shares	5,500.00	
36,64,337.20	2) Incidental Charges	38,10,006.90	
434.00	3) Shares Transfer Fee	75.00	
68,79,338.52	4) Locker Rent	72,28,555.34	
6,27,301.11	5) Miscellaneous Income	9,59,889.61	
1,30,87,121.17	6) Processing Fees	1,14,33,917.88	
60,20,171.02	7) Service Charges	55,46,846.44	
7,033.90	8) Franking Comm. Received	0.00	
46,588.60	9) Franking Service Charges	3,420.00	
87,62,338.33	10) Miscellaneous Income (Taxable)	76,97,956.86	
43,24,367.21	11) Insurance Commission	82,57,673.73	
76,53,263.00	12) Transferred from Revalued Reverse	1,62,65,134.00	
1,18,44,406.00	13) Recovery in Written off	3,89,87,596.00	
9,29,408.54	14) Cash Handling Charges (Taxable)	7,01,760.10	
45,48,033.66	15) SMS Alert Charges Received	40,58,922.42	
17,45,921.61	16) ATM Pos/Ecom Trn/Add-card Repin Charges	19,08,729.20	
2,81,886.36	17) Profit on Sale of Assets	4,35,158.00	
68,63,625.00	18) Profit on Sale of Non Banking Assets	0.00	
26,66,750.00	19) Profit on sale of Investment	40,05,500.00	
94,25,496.00	20) Reversed from Sundry Liabilities (FITL)	1,05,12,675.00	
36,00,00,000.00	21) Reversed From Excess BDDR	0.00	
2,50,00,000.00	22) Reversed from Unrealised Intt. Reserve	0.00	
10,16,34,831.00	23) Surplus Fund with LIC ( Gratuity)	0.00	
3,97,49,785.00	24) Surplus Fund with LIC ( Leave)	25,22,264.00	
0.00	25) Reversed Fram Provision for Income Tax	1,61,91,466.00	
0.00	26) Expenditure Provision and Contingency	1,97,07,400.00	
0.00	27) Deferred Tax Asset	5,70,02,252.00	
183,51,66,774.53	<b>GRAND TOTAL</b>	<b>161,05,51,336.28</b>	<b>161,05,51,336.28</b>



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	EXPENDITURE	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
<b>104,92,12,966.72</b>	<b>B / F</b>		<b>118,45,32,712.10</b>
<b>2,61,38,766.05</b>	<b>8) TO DEPRECIATION &amp; WRITE OFF</b>		<b>3,67,53,114.32</b>
38,53,020.49	1) Furniture & Fixture	35,26,574.99	
52,31,800.00	2) Building	50,13,323.00	
18,10,317.00	3) Vehicle	18,10,316.00	
50,85,812.29	4) Computer	76,67,138.39	
24,51,103.27	5) Plant and Machinery	24,70,626.94	
76,53,263.00	6) Depreciation on Revalued Assets	1,62,65,134.00	
53,431.00	7) Furniture & Fixture write off	0.00	
19.00	8) Plant & Machinery write off	1.00	
<b>58,35,983.24</b>	<b>9) TO STATIONERY, PRINTING &amp; ADVERTISEMENT</b>	47,34,620.99	<b>47,34,620.99</b>
<b>12,24,04,169.03</b>	<b>10) TO OTHER EXPENDITURE</b>		<b>14,81,65,114.43</b>
5,90,048.00	1) Commission paid (Bank Charges)	7,24,331.11	
11,99,080.00	2) Commission paid to Recurring agent	11,62,238.00	
1,20,11,985.70	3) Misc. & Conveyance Charges	1,37,06,840.77	
20,87,331.80	4) Traveling Expenses	16,90,895.90	
1,13,959.00	5) News Paper	1,20,653.00	
3,07,322.00	6) Annual General Meeting Expenses	3,36,875.00	
35,316.00	7) Sub.to Mah. Lab. Welfare Fund	33,048.00	
3,73,066.66	8) Subscription to Membership	3,57,400.00	
41,47,867.55	9) Entertainment Expenses	43,24,100.78	
58,51,771.65	10) Repairs & Maintenance of Property	39,16,692.54	
12,42,891.40	11) Staff Training Expenses	4,62,666.00	
20,40,044.97	12) Vehicle Expenses	23,73,931.17	
19.32	13) Loss on sale of Assets	0.00	
1,78,15,520.21	14) CBS Expenses	1,98,12,345.38	
6,57,737.84	15) Grahak Melava Exp.	6,45,311.18	
66,83,535.00	16) Investment Depreciation Amortise	69,66,023.00	
14,07,939.35	17) ATM/POS/ECOM TRN Charges Paid	17,69,721.77	
9,00,128.80	18) Branch Opening/Shifting Expenses	1,02,306.95	
5,397.34	19) Staff Welfare Expenses	0.00	
15,438.44	20) Expenses Under COVID 19	0.00	
4,34,40,754.00	21) ARC Management Fees Paid	3,72,09,718.00	
1,98,41,514.00	22) Amortization of Loss A/c 20%	1,98,41,514.00	
2,500.00	23) Professional Tax	0.00	
15,00,000.00	24) Penalty by Statutory/Regularity	0.00	
1,15,000.00	25) Election Expenses	0.00	
18,000.00	26) Clg.Diff. In Malharganj Br. Indore	0.00	
0.00	27) Bad Dept Written off	3,26,08,501.88	
<b>120,35,91,885.04</b>		<b>C / F</b>	<b>137,41,85,561.84</b>



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	INCOME	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
183,51,66,774.53	B / F		161,05,51,336.28
183,51,66,774.53		C / F	161,05,51,336.28



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PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	EXPENDITURE	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
120,35,91,885.04	B / F		137,41,85,561.84
56,80,48,351.19	11) TO PROVISION		8,26,49,888.00
7,80,00,000.00	1) Bad & Doubtful Debt Reserve	3,00,00,000.00	
8,40,00,000.00	2) Provision for Income Tax	5,25,35,237.00	
40,60,48,351.19	3) Expenditure Provision & Contingency	0.00	
0.00	4) Provision for Embezzlement	1,14,651.00	
6,35,26,538.30	12) Profit & Loss Account	15,37,15,886.44	15,37,15,886.44
	Net Profit Transfer to Balance Sheet		
183,51,66,774.53	GRAND TOTAL	161,05,51,336.28	161,05,51,336.28
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 शेड्युलड बँक)



From Back Page

PREVIOUS YEAR'S FIGURE AS ON 31.03.2023	INCOME	CURRENT YEAR'S FIGURE AS ON 31.03.2024	TOTAL
183,51,66,774.53	B / F		161,05,51,336.28
183,51,66,774.53	GRAND TOTAL	161,05,51,336.28	161,05,51,336.28
<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 &amp; Company CHARTERED ACCOUNTANTS (FRN 126975W) CA Prakash G. Pathak - Partner M No.33996</p> <p>H. D. LAKHANI SECRETARY</p> <p>S. S. JOSHI VICE CHAIRMAN</p> <p>R.T.FUNDKAR CHAIRMAN</p>			



## Annexure - "A"

	Name of the Bank	<b>The Akola Urban Co-operative Bank Limited, Akola</b>
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 Indore, Khandwa & Khargon Dist. in Madhya Pradesh State
5	Particulars as on	31 <sup>st</sup> March 2024
6	No. of Branches, Ext. Counter & Head Office	34 Branches and 1 Head Office
7	<b>Membership</b>	
	Regular	114041
	Nominal	763
	Total	114804
		<i>Amount (Rs in Lakhs)</i>
8	Authorized Capital	10000.00
9	Paid up Share Capital	7088.03
10	Total Reserves & Surplus	21790.03
11	<b>Deposits</b>	
	Saving	41443.53
	Current	16583.39
	Term	110914.61
	<b>Total</b>	<b>168941.53</b>
12	<b>Loans &amp; Advances</b>	
	Secured Advances	93663.75
	Un Secured Advances	476.16
	Total % to Priority Sector	71.46%
	Total % to weaker Sector	<b>12.36%</b>
13	<b>Borrowings</b>	
	D.C.C	NIL
	M.S.C.	NIL
	Others	NIL
14	<b>Investments</b>	
	D.C.C	NIL
	M.S.C.	625.00
	Others	72043.45
15	Audit Classification (FY 2023-24)	<b>"A"</b>
16	Profit for financial year 2023-2024	<b>1537.16</b>
17	Total Employees	512
	Sub-Staff	90
	Other Staff	422
18	Working Capital	192726.71



## INDEPENDENT STATUTORY AUDITOR'S REPORT FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024

(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,  
The Akola Urban Cooperative Bank Limited, Akola

### Report on Financial Statements

#### Opinion

1. We have audited the accompanying Financial Statements of The Akola Urban Co-operative Bank Ltd, ("The Bank") which comprise the Balance Sheet as at 31st March 2024, 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 34 branches, which are consolidated in these financial statements. The returns of 15 branches audited by us and returns of 19 branches 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 67.76 percent of advances, 57.37 percent of deposits, 68.36 percent of interest income and 57.19 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 2024;
  - 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 <sup>st</sup> March 2024 (Rs. In Crores)
Doubtful Assets	16.43
Loss Assets	1.00
Non performing investment	-
Other Asset	0.50
Total	17.93

- 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:24033996BKFLUV1326

Akola, 18<sup>th</sup> April 2024





## THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA SIGNIFICANT ACCOUNTING POLICIES AND NOTES ON ACCOUNTS FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024

### I. Overview

The Akola Urban Co-operative Bank Ltd. ("The Bank") was established on 19<sup>th</sup> April, 1963. The bank is a Multi-State Scheduled Co-operative Bank having 34 branches as on 31<sup>st</sup> March, 2024. 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) 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 received in non-performing advances is first adjusted against the principal then towards charges and then towards interest up to recovery received till 25.06.2023. From 26.06.2023 recovery received in non-performing advances is first adjusted against the charges, then towards interest and then towards principal. In case of compromise settlement accounts under banks compromise settlement policy or otherwise, it is appropriated as per the terms of the settlement.

## 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

- Treasury
- Corporate and Wholesale Banking
- Retail Banking and
- 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 created deferred tax assets for year ended on 31st March 2024 for first time as required by RBI guidelines 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:

- 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
- 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, 2024:

### 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 income/expenditure items

Particulars	Amount
Deferred Tax Asset Income	4,28,00,080

### Change in Accounting Policy:

There is no change in the Significant Accounting Policies adopted during the year ended 31st March 2024 as compared to those followed in the previous financial year 2022-23 except as mentioned in para 6. iv related to recovery in non-performing advances.

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

The Bank has not revalued immovable properties on 31st March 2024, however, immovable properties were revalued on 31st March 2023 based on the valuation reports of the external independent valuers. Closing balance of Revaluation Reserve as on 31st March 2024, (net of amount transferred to Profit & Loss Account) is Rs 8982.60 Lakhs (Previous Year 9145.25 Lakhs)



# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युलड बँक)



## 5. EMPLOYEE BENEFITS (AS 15)

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

(Rs. in Crores)

Sr. No.	Particulars	Gratuity (Funded) 31.03.2024	Gratuity (Funded) 31.03.2023
1	Discount rate	7.10%	7.34%
2	Expected Return on plan assets	7.28%	7.25%
3	Salary Escalation Rate	5.00%	5.00%
4	Reconciliation of opening and closing balance of the present value of the defined benefit obligation:		
	Opening Present value of obligation	22.22	-
	Interest cost	1.52	-
	Current service cost	0.89	0.87
	Liability transfer in	-	-
	Benefits paid	-2.79	-2.67
	Past Service Cost	-	21.34
	Actuarial (gains) / loss on obligations	1.02	2.67
	Present value of obligation as at Year End	22.85	22.22
5	Reconciliation of opening & closing balance of fair value of plan assets:		
	Opening Fair value of plan assets	32.39	31.28
	Expected return on plan assets	2.26	2.22
	Contributions	0.06	1.52
	Transfer from other entities	-	-
	Benefits paid	-2.79	-2.67
	Actuarial gain / (loss) on plan assets	0.10	0.03
	Fair value of plan assets as at Year End	32.01	32.38
6	Amount recognized in Balance Sheet	-	-
	Present value of obligations as at Year End	22.85	22.22
	Fair value of Plan Assets as at Year End	32.01	32.38
	(Assets) / Liability as at Year End	-9.16	-10.16
7	Expenses recognized in Profit and Loss Account	-	-
	Current service cost	0.89	0.87
	Interest cost	1.52	-
	Return on Plan Assets	2.26	2.22
	Past Service Cost	-	21.34
	Net actuarial (gain) / loss	0.92	2.64
	Expenses recognized in Profit and Loss Account	1.07	22.64

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

Sr. No.	Particulars	Leave Encashment (Funded) 31.03.2024	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	4.88	4.64
	Fair value of Plan Assets as at Year End	9.11	8.61
	(Assets) / Liability as at Year End	-4.23	-3.98

## 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	50.77	23.76	72.89	7.68	155.10
	47.46	22.29	56.21	57.55	183.51
Segment Cost	46.24	21.56	66.16	6.22	140.18
	29.24	30.60	62.59	46.33	168.76
Segment Result	4.53	2.20	6.73	1.46	14.92
	18.22	(8.31)	(6.38)	11.22	14.75
Less: Extraordinary Items					
Net Segment Result	4.53	2.20	6.73	1.46	14.92
	18.22	(8.31)	(6.38)	11.22	14.75
Less: Unallocated Provisions & Contingencies					
Profit Before Tax					14.92
					14.75
Income Tax					5.25
Deferred Tax Asset					(5.70)
Income Tax					8.40
Deferred Tax Asset					-
Net Profit					15.37
					6.35
Other Information					
Segment Assets	726.68	293.01	659.00	333.21	2,011.90
	560.17	246.86	690.32	454.88	1,952.23
Unallocated Assets				15.94	15.94
				16.39	16.39
Total Assets					2,027.84
					1,968.62
Segment Liabilities	724.44	275.39	629.94	398.07	2,027.84
	657.07	274.80	793.82	242.93	1,968.62
Unallocated Liabilities					
Total Liabilities					2,027.84
					1,968.62

## 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 29<sup>th</sup> 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	31.03.2024	31.03.2023
Future lease rental payable as at the end of the year		
- Not later than one year	89.35	75.39
- Later than one year and not later than five years	224.08	228.51
- Later than five years	409.82	331.26
Total of minimum lease payments recognized in the profit and loss account for the year	54.29	46.95
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	31.03.2024	31.03.2023
Net Profit after Tax attributable to Equity Shareholders (before appropriations) Rs. in lakhs	1537.16	635.27
Weighted Average No. of Equity Shares outstanding during the period (Actual)	283,52,127	258,79,444
Basic Earnings Per Share (Rs.)	5.66	2.45
Diluted Earnings Per Share (Rs.)	5.66	2.45

## 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	31.03.2024	31.03.2023
Bank Guarantee	10488.45	9,090.88
Letter of Credit	NIL	NIL
TOTAL	10488.45	9,090.88

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

(Rs. in Lakhs)

Particulars	31.03.2024	31.03.2023
Opening Balance of amounts transferred to DEAF	1355.00	1,144.04
Add: Amounts transferred to DEAF during the year	526.86	241.01
Less: Amounts reimbursed by DEAF towards claims*	61.84	30.05
Closing Balance of amounts transferred to DEAF	1820.02	1,355.00

## 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)	13498.14	13,591.76
ii)	Other Tier 1 capital	NIL	NIL
iii)	Tier 1 capital (i + ii)	13498.14	13,591.76
iv)	Tier 2 capital	1425.78	1,434.62
v)	Total capital (Tier 1+Tier 2)	14923.92	15,026.38
vi)	Total Risk Weighted Assets (RWAs)	99702.70	97,571.96
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs)* / Paid-up share capital and reserves as percentage of (RWA)@	13.54%	13.93%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	13.54%	13.93%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	1.43%	1.47%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.97%	15.40%
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)	60.07	96.97
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, 2024 except Rs. 210 Lakhs of excess Investment Depreciation reserve credited to profit and loss account (P.Y. NIL)



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## 2. Asset liability management

### a) Maturity pattern of certain items of assets and liabilities as on 31.03.2024

	Rs in Crores										
	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	Over 5 years	Total
Deposits	53.89	36.50	35.67	36.55	149.65	199.98	384.04	772.83	15.51	4.80	1689.42
Advances	1.01	4.21	4.27	16.66	46.76	61.15	156.18	480.84	82.20	88.12	941.40
Investments	9.70	33.58	31.42	19.59	97.84	131.07	187.59	145.88	66.99	3.02	726.68
Borrowings	0.00	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 31.03.2024

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	348.97	0.00	0.00	0.00	0.00	0.00	348.97	
Less: Provision for non-performing investments(NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	348.97	0.00	0.00	0.00	0.00	0.00	348.97	
Available for Sale								
Gross	217.98	0.00	1.90	0.00	0.00	64.20	284.08	
Less: Provision for depreciation and NPI	9.15	0.00	0.00	0.00	0.00	57.07	66.22	
Net	208.83	0.00	1.90	0.00	0.00	7.13	217.86	
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	566.95	0.00	1.90	0.00	0.00	64.20	633.05	
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	9.15	0.00	0.00	0.00	0.00	57.07	66.22	
Net	557.80	0.00	1.90	0.00	0.00	7.13	566.83	





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## 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 investments(NPI)	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

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

Particulars	2023-24	2022-23
i) Movement of provisions held towards depreciation on investments		
a) Opening balance	68.35	8.81
b) Add: Provisions made during the year	-	40.61
c) Less: Write off / write back of excess provisions during the year	2.10	0.00
d) Closing balance	66.25	49.42
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	2.15	1.30
b) Add: Amount transferred during the year	0.27	0.85
c) Less: Drawdown	0.00	0.00
d) Closing balance	2.42	2.15
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	0.86%	0.69%





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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	2023-24	2022-23
a)	Opening balance	0.01	0.01
b)	Additions during the year since 1 <sup>st</sup> April	1.90	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	1.91	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	64.20 (73.69)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	64.20 (73.69)
g)	Provision held towards depreciation	57.07 (38.64)	0.00 (0.00)	0.00 (0.00)	0.00 (0.00)	57.07 (38.64)

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, 2024
i) Securities sold under repo				
a) Govt. securities	NIL	NIL	NIL	NIL
b) Corporate debt securities	NIL	NIL	NIL	NIL
c) Any other securities	NIL	NIL	NIL	NIL
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	NIL	NIL	NIL	NIL



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## 3. a) Classification of advances and provision held as on 31.03.2024

(Rs in Crores)

	Standard	Non-Performing				Total
		Sub-standard	Doubtful	Loss	Total Non-Performing Advances	
Gross Standard Advances & NPAs						
Opening Balance	871.00	31.70	12.08	1.36	45.14	903.82
Add: Additions during the year					137.74	37.64
Less: Reductions during the year*					160.83	0.00
Closing balance	913.92	10.05	16.43	1.00	27.48	941.40
*Reductions in Gross NPAs due to:					160.83	
Up gradation					150.48	
Recoveries (excluding recoveries from upgraded accounts)					7.09	
Technical/ Prudential Write-offs					3.26	
Write-offs					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	4.59	3.17	6.10	1.36	10.62	24.69
Add: Fresh provisions made during the year					0.00	3.00
Less: Excess provision reversed/ Write-off loans					4.76	0.00
Closing balance of provisions held	4.59	1.01	3.90	0.95	5.86	27.69
Net NPAs						
Opening Balance					20.45	
Add: Fresh additions during the year					0.00	
Less: Reductions during the year					0.00	
Closing Balance		10.05	16.43	1.00	27.48	
Floating Provisions						
Opening Balance						24.69
Add: Additional provisions made during the year						3.00
Less: Amount drawn during the year						0.00
Closing balance of floating provisions						27.69
Technical write-offs and the recoveries made thereon						
Opening balance of Technical/ Prudential written-off accounts						45.07
Add: Technical/ Prudential write-offs during the year						3.26
Less : Recoveries made from previously technical/ prudential written-off account during the year						3.69
Closing balance						44.64



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Classification of advances and provisions held As on 31.03.2023

(Rs in Crores)

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



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Ratios (in percent)		2022-23
Gross NPA to Gross Advances	2023-24	4.99%
Net NPA to Net Advances		2.33%
Provision coverage ratio		54.70%

## 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	645.83	24.58	3.81	693.43	39.42	5.68
a)	Agriculture and allied activities	63.96	5.44	8.50	86.09	7.47	8.68
b)	Advances to industries sector eligible as priority sector lending	133.73	8.24	6.16	88.53	20.26	22.88
c)	Services	403.87	9.12	2.26	486.81	9.77	2.00
d)	Personal loans	44.27	1.78	4.02	32.03	1.92	5.99
	Subtotal (i)	645.83	24.58	3.81	693.43	39.42	5.68
ii)	Non-priority Sector						
a)	Agriculture and allied activities	-	-	-	1.51	0.02	0
b)	Industry	-	-	-	0.02	0	0
c)	Services	15.86	-	-	7.87	0	0
d)	Personal loans	279.71	2.90	1.04	200.97	5.70	2.83
	Sub-total (ii)	295.57	2.90	1.04	210.37	5.72	2.83
		941.40	27.48	2.92	903.81	45.14	4.99



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## 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	174	226	0	0	1850	2308	9234	8457	11258	10991
	Gross Amount (₹ crore)	64.02	86.07	0	0	536.09	575.52	319.29	242.48	919.40	904.93
	Provision held (₹ crore)										
Sub standard	Number of borrowers	1	4	0	-	31	31	164	86	196	121
	Gross Amount (₹ crore)	0.03	6.77	0	-	7.75	22.77	2.35	2.16	10.13	31.70
	Provision held (₹ crore)	0.03	0.68	0	-	0.77	2.28	0.24	0.22	1.04	3.17
Doubtful	Number of borrowers	0	15	0	-	29	79	54	588	83	682
	Gross Amount (₹ crore)	0	0.70	0	-	9.62	7.27	2.33	5.47	11.95	13.44
	Provision held (₹ crore)	0	0.70	0	-	3.93	3.22	0.89	3.52	4.80	7.46
Total	Number of borrowers	1	19	0	-	60	110	218	674	279	803
	Gross Amount (₹ crore)	0.03	7.47	0	-	17.37	30.02	4.68	7.63	22.08	45.14
	Provision held (₹ crore)	0.03	1.38	0	-	4.70	5.50	1.13	3.74	5.86	10.62

## d) Disclosure of transfer of loan exposures

### i. Details of stressed loans transferred during the year ended 31st March, 2024:

Rs. In Crores

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

### ii. Details of loans acquired during the year ended 31st March, 2024

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



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## iii. Details of stressed loans transferred during the year ended 31st March, 2023:

Rs. In Crores

	To ARCs	To permitted transferees	To other transferees (please specify)
No: of accounts	NIL	NIL	NIL
Aggregate principal outstanding of loans transferred	NIL	NIL	NIL
Weighted average residual tenor of the loans transferred	NIL	NIL	NIL
Net book value of loans transferred (at the time of transfer)	NIL	NIL	NIL
Aggregate consideration	NIL	NIL	NIL
Additional consideration realized in respect of accounts transferred in earlier years	10.17	NIL	NIL

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

	From SCBs, RRBs, Co-operative Banks, AIFIs, SFBs and NBFCs including Housing Finance Companies (HFCs)	From ARCs
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	2023-24	2022-23
Number of frauds reported	1	NIL
Amount involved in fraud	5.00	NIL
Amount of provision made for such frauds	4.83	NIL
Amount of Unamortized provision debited from 'other reserves as at the end of the year.	NIL	NIL

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

Half yearly Disclosure for the period of March 31, 2024

(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 31.03.2024
Personal Loans	0.11				
Corporate persons *	NIL				
Of which MSMEs	12.88				
Others	NIL				
Total	12.99				





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(मल्टीस्टेट शेड्युल्ड बँक)



Half yearly Disclosure for the period of September 30, 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				

## 5. Exposures

### a) Exposure to real estate sector

(Rs in crores)

Category	2023-24	2022-23
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.	25.57	26.38
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;	18.77	30.94
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	44.34	57.32



# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



## Exposure to capital Market

(Rs in crores)

Particulars	2023-24	2022-23
i) Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	NIL	NIL
ii) Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	NIL	NIL
iii) Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	NIL	NIL
iv) Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	NIL	NIL
v) Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	NIL	NIL
vi) Loans sanctioned to 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

## b) Risk category wise country exposure

(Rs in Crores)

Risk Category*	Exposure (net) as at March 31, 2024	Provision held as at March 31, 2024	Exposure (net) as at March 31, 2023	Provision held as at March, 31 2023
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



# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

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## c) Unsecured advances

(Rs in crores)

Particulars	2023-24	2022-23
Total unsecured advances of the bank	4.76	4.32
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

## d) Factoring exposures:

No factoring exposure of the Bank as on 31.03.2024

## e) Unhedged foreign currency exposure:

No Unhedged foreign currency exposure of the Bank as on 31.03.2024

## 6. Concentration of deposits, advances, exposures and NPAs

### a) Concentration of deposits

(Rs in Crores)

Particulars	2023-24	2022-23
Total deposits of the twenty largest depositors	30.53	21.72
Percentage of deposits of twenty largest depositors to total deposits of the bank	1.80%	1.34%

### b) Concentration of advances

(Rs in Crores)

Particulars	2023-24	2022-23
Total advances to the twenty largest borrowers	287.86	174.33
Percentage of advances to twenty largest borrowers to total advances of the bank	30.57%	19.26%

### c) Concentration of exposures

(Rs in Crores)

Particulars	2023-24	2022-23
Total exposure to the twenty largest borrowers/customers	287.86	174.33
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	30.57%	19.26%

### d) Concentration of NPA

(Rs in Crores)

Particulars	2023-24	2022-23
Total Exposure to the top twenty NPA accounts	15.22	35.74
Percentage of exposures to the twenty largest NPA exposures to total Gross NPAs.	69.02%	79.17%

## 7. Derivatives

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



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## 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 23-24	FY 22-23
	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	1	2
3.	Number of complaints disposed during the year	1	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	2	9
5.1.	Of 5, number of complaints resolved infavour of the bank by Office of Ombudsman	2	9
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 groundsof 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 23-24					
Ground-1	NIL	-	60%	NIL	NIL
Ground-2	-	-	-	-	-
Ground-3	-	-	-	-	-
Ground-4	-	-	-	-	-
Ground-5	-	-	-	-	-
Others	-	3	-	-	-
Total	-	3	-	-	-
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



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

The Reserve Bank of India (RBI) has not imposed penalty during Financial Year 2023-2024. In earlier Financial Year 2022-2023, Reserve Bank of India (RBI) by an order dated August 17, 2022, imposed 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	2023-24	2022-23
Interest Income as a percentage to Working Funds	7.14%	6.49%
Non-interest income as a percentage to Working Funds	1.22%	3.43%
Cost of Deposits	4.76%	4.11%
Net Interest Margin	3.16%	3.40%
Operating Profit as a percentage to Working Funds	1.23%	3.41%
Return on Assets	0.80%	0.34%
Business (deposits plus advances) per employee(in₹crore)	5.14	4.64
Profit per employee (in₹crore)	0.03	0.01

### 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	2023-24	2022-23
Provision for NPI	0.00	40.60
Provision towards NPA	3.00	7.80
Provision made towards Income tax	5.25	8.40
Other Provisions	0.01	0.00
Total	8.26	56.80

### e. Payment of DICGC Insurance Premium

(Rs in Crores)

Particular	2023-24	2022-23
Payment of DICGC Insurance Premium	1.95	1.90
Arrears in payment of DICGC Premium	0.00	0.00



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## 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., 01/04/2023	Amount of Sanctioned during the current period	Amount of O/s at the end of the year 31/03/2024	% 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

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

CA Prakash G Pathak  
Partner  
Membership No. 33996  
UDIN: 24033996BKFLUV1326

THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA

S.S. Shah Dy. CEO	R. M. Sontakke CEO	S.S.Kotak Director	H. D. Lakhani Secretary	S. S. Joshi Vice Chairman	R. T. Fundkar Chairman
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Place & date: Akola, 18<sup>th</sup> April 2024





# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



## Cash Flow Statement for the Year Ended 31<sup>st</sup> March 2024

Rs in Lakhs

Particular	2023-2024		2022-2023	
	Amount	Amount	Amount	Amount
Net Profit After Tax as per Profit & Loss Account		1537.16		635.27
<b>Add Adjustment for :</b>		845.52		6,273.54
Depreciation & Write off Fixed Assets	204.88		184.86	
Provision for BDDR	300.00		780.00	
Provision for Investment Depreciation Reserve	(210.00)		4,060.48	
Provision for Embezzlement	1.15			
Amortisation of Premium on GOI Securities	69.66		66.84	
Provision for Income Tax	525.35		840.00	
Unrealized Interest Capitalized - Rectification			26.79	
Interest on Overdue Interest Reserve			116.15	
Loss on Merger Written-off 1/5th			198.42	
Bad Debts written off	326.09			
Losses on Merger W/Off	198.42			
Deferred Tax Asset/Liabilities	(570.02)			
<b>Less Adjustment for :</b>		(5075.88)		(10,081.56)
Interest received on investment	(4840.18)		(4,719.54)	
Profit on Sale of Assets	(4.35)		(2.82)	
Profit on G Sec Trading	(40.06)		(26.67)	
Profit on sale of Non-Banking Asset			(68.64)	
Dividend Received on Shares	(0.06)		(0.06)	
Excess Provision for interest on FITL credited to P&L Account	(105.13)		(250.00)	
Excess Provision for BDDR credited to P&L A/c			(3,600.00)	
Actuarial Gain on Gratuity and Leave Encashment	75.80		(1,413.85)	
Income tax Prov. Written back	(161.91)			
<b>Operating Profit Before Working Capital Changes</b>		818.11		(8,775.16)
Increase in Reserves on Merger			-	
Increase / (Decrease) in Deposits	6514.43		1,859.16	
(Increase) / Decrease in Borrowings			-	
Increase / (Decrease) in Other Payable	(1040.00)		111.10	
Increase / (Decrease) in Interest Payable on borrowing				
Increase / (Decrease) in Interest Payable	(30.32)		17.69	
(Increase) / Decrease in Loans & Advances	(4084.29)		(11,182.08)	
(Increase) / Decrease in Other Receivable			296.67	
Increase / (Decrease) in Interest Receivable	34.39		(18.70)	
Increase / (Decrease) in Adv Tax	(576.10)		141.00	
<b>Expenses Out of Fund</b>				(11.45)
Member Welfare expenses paid		(6.85)	(0.54)	
Donation Paid	(0.50)		(1.00)	
Co-operative Education Fund	(6.35)		(9.91)	
Income Credited to Reserve Fund		1.67		2.90



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Particular	2023-2024		2022-2023	
	Amount	Amount	Amount	Amount
Nominal Member Fee	0.95		2.15	
Entrance Fees	0.72		0.75	
<b>Net Profit generated from Operating Activities (Before Tax)</b>		1880.27		(11,956.47)
Income tax Paid		(1228.09)		3.81
<b>Net After Tax Cash generated from Operating Activities (A)</b>		(652.19)		(11,960.28)
<b>Cashflow from Investing Activities</b>				
Interest received on investment	4840.18		4,719.54	
Purchase of Fixed Assets	(221.29)		(144.33)	
Sale of Fixed Assets	0.03		36.17	
Purchase of Investment	(53988.31)		(1,724.08)	
Sale of Investment	52132.60			
Dividend Received on Shares	0.06		0.06	
Redemption of SR	949.97		1,562.20	
Increase/(Decrease)In other Investment	(108.75)			
<b>Cash Flow from Investing Activities (B)</b>		3604.49		4,449.56
<b>Cashflow from Financing Activities</b>				
Net Increase/(Decrease) in Paid up Share Capital	60.07		96.97	
Dividend paid	(301.97)		(402.18)	
Share Transfer Fee				
<b>Cash Flow from Finance Activities (C)</b>		(241.90)		(305.21)
Net Increase in Cash and Cash Equivalents		2710.40		(7,815.94)
Cash or Cash Equivalent at the Beginning of the year		25574.09		33,390.02
Cash or Cash Equivalent at the End of the year		28248.49		25,574.09
<b>Breakup of Cash and Cash Equivalent</b>				
Cash balance		1227.74		1,023.42
Balance with Banks in Current Accounts		17693.75		14,386.03
Balance with Banks in Fixed Deposit Accounts		9363.00		10,164.65

THE AKOLA URBAN CO-OPERATIVE BANK LTD., AKOLA

For Prakash G Pathak & Company  
Chartered Accountants  
FRN 126975W

CA Prakash G Pathak  
Partner  
Membership No. 33996  
UDIN: 24033996BKFLUV1326

R. M. Sontakke      S.S.Kotak      H. D. Lakhani      S. S. Joshi  
CEO                      Director                      Secretary                      Vice Chairman

R. T. Fundkar  
Chairman

Place & date: Akola, 18<sup>th</sup> April 2024



# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युलड बँक)



## Projection of Expenditure for the year 2024-2025

(Rs. In lakhs)

Sr. No.	Particulars	Expenses 31.03.2023	Projection 2023-2024	Actual Exp 31.03.2024	(+/-)	Projection 2024-2025
1	Interest Paid on Deposits	6420.54	6576.00	7676.03	1100.03	8450.00
2	Interest Paid on Borrowing	3.05	0.00	2.40	2.40	2.50
3	Salary & Allow, EPF & Staff Traning etc.	3496.14	3396.00	3516.39	120.39	3600.00
4	Rent, Taxes, Insurance & Electricity & clearing Exp	463.81	465.00	493.19	28.19	512.00
5	Postage, & Telephone	36.91	37.00	25.76	-11.24	27.00
6	Printing, Stationery & Advertisement	58.36	60.00	47.35	-12.65	49.00
7	Travelling Expenses	20.87	30.00	16.91	-13.09	17.50
8	A.G.M. Expenses	3.07	3.00	3.37	0.37	3.50
9	Directors Meeting Allowances	18.85	25.00	31.79	6.79	33.00
10	Depreciation & pri. Exp written off	261.39	270.00	367.53	97.53	385.00
11	Subscription for Membership	3.73	3.75	3.57	-0.18	3.70
12	Audit Fee, Law Charges & Consultancy Charges	65.67	66.00	104.71	38.71	108.50
13	Commission to R.D. Agent	11.99	10.00	11.62	1.62	12.00
14	Misc.Exp,Conveyance & Entertainment & D-Mat & cash remittance & Security Expenses	175.86	200.00	198.01	-1.99	205.00
15	Newspaper	1.14	1.25	1.21	-0.04	1.25
16	Commission paid to Bankers	5.90	6.00	7.24	1.24	7.50
17	Vehicle Expenses	20.40	25.00	23.74	-1.26	25.00
18	Grahak Melava Expenses	6.58	7.50	6.45	-1.05	7.00
19	Repairs & Maintaince of Computers	6.07	7.50	5.86	-1.64	6.00
20	Repairs & Maintaince of Plant & Machinery	22.11	25.00	16.42	-8.58	17.00
21	Repairs & Maintaince of Building	30.34	25.00	16.89	-8.11	17.50
22	Branch Opening & Shifting Expenses	9.00	25.00	1.02	-23.98	5.00
23	Expenses under covid 19	0.16	0.00	0.00	0.00	0.00
24	Bad Debt Written off	0.00	300.00	326.08	26.08	0.00
25	Investment Depreciation Amortize	66.84	67.00	69.66	2.66	72.25
26	CBS Expenses	178.16	250.00	198.12	-51.88	225.00
27	ARC Management fees paid	434.41	425.00	372.10	-52.90	350.00
28	Amortization of loss A/c 20% NSBL	198.42	198.50	198.42	-0.08	198.50
29	Election Expenses	1.15	0.00	0.00	0.00	55.00
30	Penalty by Statutory / Regularity	15.00	0.00	0.00	0.00	0.00
31	Provision for Bad & Doubtful Debt.	780.00	0.00	300.00	300.00	300.00
32	Provision for Embezzlement	0.00	0.00	1.15	1.15	0.00
33	Provision for Income Tax	840.00	320.00	525.35	205.35	500.00
34	Expenditure Prov. for Contingency (IDR)	4060.48	0.00	0.00	0.00	0.00
35	Provision for Contingency	0.00	100.00	0.00	-100.00	100.00
36	Net Profit (Gross)	635.27	1400.00	1537.16	137.16	757.30
	<b>TOTAL</b>	<b>18351.67</b>	<b>14324.50</b>	<b>16105.50</b>	<b>1781.00</b>	<b>16053.00</b>

## Projection of Income for the year 2024-2025

(Rs. In lakhs)

Sr. No.	Particulars	Income 31.03.2023	Projection 2023-2024	Actual Inc. 31.03.2024	(+/-)	Projection 2024-2025
1	Interest Received on Loans & Advances	7289.16	8562.00	8922.71	360.71	10373.00
2	Interest Received on Investment	4719.54	4100.00	4840.18	740.18	4705.00
3	Interest Received on Income Tax	5.34	0.00	0.00	0.00	0.00
4	Commission, Exchange & Brokerage	179.95	200.00	252.72	52.72	275.00
5	Other Receipts	6157.68	1462.50	2089.89	627.39	700.00
	<b>TOTAL</b>	<b>18351.67</b>	<b>14324.50</b>	<b>16105.50</b>	<b>1781.00</b>	<b>16053.00</b>



## PROPOSED AMENDMENT TO BYE-LAWS

Sr. No.	Bye Law No.	Existing Bye Laws	Proposed Amendment	Reasons why amendment is considered necessary
1	1	<b>1 NAME, ADDRESS AND AREA OF OPERATION:</b> (ii) The Principal place of business and the registered office of the Bank shall be situated at Plot No.58/59, Toshniwal Lay-out, Near Govt. Milk Scheme, Murtizapur Road, Akola 444001 (Maharashtra). Any change in address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its bye – laws after following the procedure laid down in Sec. 11 of the Multi-State Cooperative Societies Act 2002.	<b>1 NAME, ADDRESS AND AREA OF OPERATION:</b> (ii) The Principal place of business and the registered office of the Bank shall be situated at Plot No.58/59, Toshniwal Lay-out, Near Govt. Milk Scheme, Murtizapur Road, Akola 444001 (Maharashtra). The email address of the Bank shall be akolaurban_ho@aucbakola.com Any change in address and email address shall be notified to the Central Registrar within 15 days of its change and also published in local newspaper and shall be made by an amendment of its bye – laws after following the procedure laid down in Sec. 11 of the Multi-State Cooperative Societies Act 2002.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
2	2	<b>2 DEFINITIONS :</b> c) “Central Registrar” means the Central Registrar of Co-operative Societies appointed under the provisions of the MSCS Act’,  (u) “Cooperative Year” means the period from 1st of April to 31st March; (aa) New  (ab) New	<b>2 DEFINITIONS :</b> c) “Central Registrar” means the Central Registrar of Cooperative Societies appointed as per clause (f) of Article 243- ZH of the Constitution read with sub-section (1) of Section 4 of the MSCS Act, 2002, and includes any Officer empowered to exercise the powers of the Central Registrar under sub-section (2) of that section. (u) Deleted  (aa) “Authority” means the Co-operative Election Authority established under sub-section (1) of section 45 of the Act; (ab) “Co-operative Ombudsman” means the Ombudsman appointed by the Central Government under section 85A of the Act; Unless the context otherwise requires, words and expressions used and not defined herein, shall have the same meaning respectively assigned to them under the MSCS Act, 2002, and the MSCS Rules, 2002, as may be amended from time to time.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
3	3	<b>3 OBJECTS AND FUNCTIONS</b> <b>b) Functions:</b> ix) To purchase and to sell bonds, scrips or other forms of securities on behalf of constituents. xiv) To carry on and to transact every kind of guarantee and indemnity business on behalf of constituents.	<b>3 OBJECTS AND FUNCTIONS</b> <b>b) Functions:</b> ix) Deleted  xiv) To provide guarantees, to open letter of credit (LCs) and purchase/discount/negotiate bills under LCs only in respect of bank’s customers.	It is pointed out in RBI Inspection and Risk Assessment Report (Financial position as on March 31, 2023) that the existing bye laws are not in conformity with RBI guidelines hence amendment is considered necessary.
4	5	<b>5 NOMINAL OR ASSOCIATE MEMBERS:</b> iv) The nominal members or associate members shall not be entitled to subscribe the shares of the Bank or have any interest in the management thereof including right to vote, elect as a director of the board or participate in the General Body Meetings. v) New	<b>5 NOMINAL OR ASSOCIATE MEMBERS:</b> iv) Such Nominal or Associate Members will not be allowed to have any interest in the management of the Bank including right to vote, contest election as director of the Board or participate in the General Body meetings of the Bank. v) Bank can issue non-voting shares to such Nominal or Associate Members, which may not confer any interest or any right in the management of the Bank. Provided that such share shall be issued in accordance with the instructions issued by Reserve Bank of India from time to time.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023



# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



Sr. No.	Bye Law No.	Existing Bye Laws	Proposed Amendment	Reasons why amendment is considered necessary
5	10	<b>10 EXPULSION OF MEMBERSHIP:</b> b) No member of the Bank who has been expelled shall be eligible for re-admission as a member of the Bank for a period of one year from the date of such expulsion.	<b>10 EXPULSION OF MEMBERSHIP:</b> b) No member of the Bank who has been expelled shall be eligible for re-admission as a member of the Bank for a period of three year from the date of such expulsion.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
6	11	<b>11 RIGHTS AND DUTIES OF MEMBER:</b> e) New	<b>RIGHTS AND DUTIES OF MEMBER:</b> e) Right to inspect (1) Audited Balance Sheet of preceding financial year.(2) Bye-Laws of the Bank and (3) Register or record related to his/her own transactions. Member may obtain the copy of the same ( 1 to 3) on payment of such fee as may be specified by the board.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
7	12	<b>12 VOTE OF MEMBERS:</b> (iii) A member shall acquire right to vote in the election of the Board of Directors only after completion of a minimum period of 12 months from the date of acquiring of membership on 31 st March of the year immediately preceding the year in which election is to be held.	<b>12 VOTE OF MEMBERS:</b> (iii) A member shall acquire right to vote in the election of the Board of Directors only after completion of a minimum period of 12 months from the date of acquiring of membership on 31 st March of the year immediately preceding the year in which election is to be held, provided that he/she is not expelled or resigned of membership till date of publication of voter list.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
8	23	<b>23 MAXIMUM BORROWING LIMIT:</b> The Borrowing by way of deposits and loans during any financial year shall not exceed ten times of the subscribed share capital plus accumulated reserves minus accumulated losses, if any.	<b>23 MAXIMUM BORROWING LIMIT:</b> The Borrowing by way of deposits and loans during any financial year shall not exceed thirty times of the subscribed share capital plus accumulated reserves. minus accumulated losses, if any. Provided that the total amount of deposits and loans received during any financial year shall not exceed such multiples as may be determined by the Central Government of the subscribed share capital plus accumulated reserves. minus accumulated losses, if any.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
9	33	<b>33 BOARD OF DIRECTORS</b> ii) (b) The expression "members belonging to weaker Section" means a member or such class of members as the State Government may, by general or special order from time to time declare. vii) The election to the Board of Directors will be held in accordance with Election Rules framed by the Board of Directors and approved by the General Body provided that the Election Rules should be consistent with Act and Rules.	<b>33 BOARD OF DIRECTORS</b> ii) (b) Deleted  vii) Elections for Members of Board (a) The Chairman and the Chief Executive Officer of the Bank shall inform the Co-operative Election Authority, six months before the expiry of the term of the existing Board, to conduct the elections within time and shall provide all necessary support to the Authority to conduct elections for the Bank. (b) The Bank shall bear all expenses related to the elections & follow all the directions of the Cooperative Election Authority in this matter. (c) No person shall be eligible to be elected as a member of the board or office bearer of the Bank, unless he is an active member of the general body of the Bank Explanation – For the purposes of this clause, the term "active member" means any members – (i) availing minimum level of product or services of the bank; or (ii) attending not less than three consecutive general meetings, as specified in section 29 of the act.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023



# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



Sr. No.	Bye Law No.	Existing Bye Laws	Proposed Amendment	Reasons why amendment is considered necessary
			(d) Qualifications for election as Member of Board - No person shall be nominated as a candidate for election to fill a seat on the board if he – (1) is ineligible to vote; (2) is not qualified or is disqualified to be the member of the Bank or a member of the board under the provisions of the Act and the rules made there under and bye-laws of the Bank. (e) A copy of list of members and delegates shall be supplied by the bank to any member on payment of such fee as may be specified by the board.	
10	35	<b>35 VANCANCIES OF THE BOARD OF DIRECTORS</b> Vacancies' arising in the Board due the death or whatever reasons, shall be filled by the elections by the members in the General Body Meeting.	<b>35 VANCANCIES OF THE BOARD OF DIRECTORS</b> The Board may fill casual vacancies up to one-third of number of elected Directors on the board by nomination out of the same class of members in respect of which the casual vacancy has arisen, if the term of office of the Board is less than half of its original term. In case the number of such casual vacancies in the same term of the board exceeds one-third of number of elected directors, such vacancies shall be filled by elections	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
11	36	<b>36 MEETING OF THE BOARD OF DIRECTORS:</b> (vi) New  (vii) New	<b>36 MEETING OF THE BOARD OF DIRECTORS:</b> (vi) The meeting shall be convened by the Chief Executive of the Board at the instance of the Chairman of the Bank. In a situation where the Chairman fails to direct the Chief Executive to convene the meeting of the Board within the quarter, such Chief Executive shall convene the meeting on the basis of requisition of the Vice-Chairman or any other Member of the Board; (vii) The Chief Executive may also convene the meeting on the basis of requisition from at least fifty per cent. of Members of the Board;	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
12	38	<b>38 POWERS &amp; FUNCTIONS OF THE BOARD OF DIRECTORS:</b> The powers and functions of the Board shall be as under:-  ii) To elect Chairman and Vice-Chairman of the Bank;  xxxxviii) New	<b>38 POWERS &amp; FUNCTIONS OF THE BOARD OF DIRECTORS:</b> The powers and functions of the Board shall be as under:- ii) To elect Chairman and Vice-Chairman of the Bank, Chairman of Executive Committee and other Committees of the Bank  xxxxviii) To appoint Co-operative Information Officer , the Co-operative Information Officer shall provide the information to the members of the Bank regarding (1) Audited Balance Sheet of preceding financial year.(2) Bye-Laws of the Bank (3) Register or record related to his/her own transactions. Member may obtain the copy of the same on payment of such fee as may be specified by the board.	To enable bank for succession & the role of the Chairman can be understand by other Directors, hence amendment is considered necessary.  Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
13	40	<b>40 COMMITTEES OF THE BOARD:</b> The Board of Directors shall constitute an Executive Committee and other committees or sub-committees as may be considered necessary provided that other committees or sub committees, other than the Executive Committee shall not exceed 3 at a given point of time.	<b>40 COMMITTEES OF THE BOARD:</b> The Board shall constitute an Executive Committee and other committees or sub-committees as may be considered necessary. Provided that the Board shall constitute— (i) an Audit and Ethics Committee; (ii) a Committee on prevention of sexual harassment at workplace.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023





# दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि; अकोला

(मल्टीस्टेट शेड्युल्ड बँक)



Sr. No.	Bye Law No.	Existing Bye Laws	Proposed Amendment	Reasons why amendment is considered necessary
14	44	<b>44 POWERS AND FUNCTIONS OF THE CHAIRMAN:</b> The Chairman shall have the following powers and functions: ( i ) He shall preside over the meeting of the general body, Board of Directors, executive committee and other committees;	<b>44 POWERS AND FUNCTIONS OF THE CHAIRMAN:</b> The Chairman shall have the following powers and functions: ( i ) He shall preside over the meeting of the general body and Board of Directors.	As amendment proposed above at sr.no. 12, hence amendment is considered necessary.
15	45	<b>45 CHIEF EXECUTIVE OFFICER:</b> (A) The Chief Executive Officer shall be the Chief Executive of the Bank and shall be full time employee of the Bank. He shall be appointed by the Board as per the guidelines issued by RBI from time to time and shall aid and assist the Board of Directors in its functions. He shall be Ex-officio member of the Board, BOM and all committees and sub-committees of the Board of Directors as may be constitute.	<b>45 CHIEF EXECUTIVE OFFICER:</b> (A) The Chief Executive Officer shall be the Chief Executive of the Bank and shall be full time employee of the Bank. He shall be appointed by the Board as per the MSCS Act, 2002, the MSCS Rules, 2002 and any other norms issued by the Central Government in this regard and as per the guidelines issued by RBI from time to time and shall aid and assist the Board of Directors in its functions. He shall be Ex-officio member of the Board, BOM and all committees and sub-committees of the Board of Directors as may be constitute.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
16	49	<b>49 DISTRIBUTION OF NET PROFIT:</b> (ii) Credit 1 % of its net profit to the Cooperative Education Fund maintained by the National Cooperative Union of India; (iv) New	<b>49 DISTRIBUTION OF NET PROFIT:</b> (ii) Credit 1 % of its net profit to the Cooperative Education Fund maintained by the Central Government. (iv) If the Bank is in profit for the preceding three financial years, 1% of its net profits, or Rs. 1 crore (whichever is less) shall be credited to the Co-operative Rehabilitation, Reconstruction and Development Fund maintained by the Central Government.	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
17	51	<b>51 INVESTMENT OF FUNDS:</b> b) Securities specified in section 20 of The Indian Trust Act 1882;  f) New	<b>51 INVESTMENT OF FUNDS:</b> b) In any of the securities issued by the Central Government, State Government, Government Corporations, Government Companies, Authorities, Public Sector Undertakings or any other securities ensured by Government guarantees f) In such other manner as may be determined by the Central Government/Reserve Bank of India	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023
18	52	<b>52 RESERVE FUND:</b> ii) Any loss occurring as the net result of the year's working may with the previous sanction of the General body, be made good from the Reserve fund to meet unforeseen losses or from the profit of the next ensuing year or years. iv) Reserve Fund shall also be utilized for purchase of plot/building of the Bank.	<b>52 RESERVE FUND:</b> ii) Any loss occurring as the net result of the year's working may with the previous sanction of Reserve Bank of India and the General body, be made good from the Reserve fund to meet unforeseen losses or from the profit of the next ensuing year or years. iv) Reserve Fund shall also be utilized for purchase of plot/building of the Bank with prior approval of Reserve Bank of India.	It is pointed out in RBI Inspection and Risk Assessment Report (Financial position as on March 31, 2023) that the existing bye laws are not in conformity with RBI guidelines hence amendment is considered necessary.
19	59	<b>59 MISCELLANEOUS:</b> vii) New	<b>59 MISCELLANEOUS:</b> vii) The Bank shall comply with the direction of the Co-operative Ombudsman as appointed under Section 85A of the M.S.C.S Act 2002 & Rules there under	Required as per provisions of The Multi-State Co-operative Societies (Amendment) Act, 2023 and The Multi-State Co-operative Societies (Amendment) Rules, 2023



## 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

### रामदासपेठ शाखा

०१ श्री प्रशांत गोविंद जोशी	अध्यक्ष
०२ डॉ. श्री सदानंद मुकुंद 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

### कारंजा शाखा

०१ डॉ. श्री विवेक शरदचंद्र घुडे	अध्यक्ष
०२ श्री प्रकाश गोविंदराव परळीकर	सदस्य
०३ श्री संतोष शंकरराव देशमुख	सदस्य
०४ श्री धर्मदास 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

### ताजनापेठ शाखा

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

### आदर्श कॉलनी शाखा

०१ श्री देवकिसन राधाकिसन बाहेती	अध्यक्ष
०२ श्री अरविंदकुमार सावरमल अग्रवाल	सदस्य
०३ श्री लक्ष्मण उन्नियोमल 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

### मुर्तिजापूर शाखा

०१ श्री रामचंद्र प्रेमचंद दर्याणी	अध्यक्ष
०२ श्री विनायक वसंतराव वारे	सदस्य
०३ श्री त्र्यंबकराव सुदामसा जिरापुणे	सदस्य
०४ श्री सुनिल माणिकलाल सिकची	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



## शाखा विकास समिती

### मंगरुळपीर शाखा

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

### वाडेगांव शाखा

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

### 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

### तेल्हारा शाखा

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 चितलांगे	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

### मालेगांव शाखा

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

### सिताबर्डी, नागपूर शाखा

०१ श्री शरद कस्तुरचंद चांडक	अध्यक्ष
०२ श्री राम बळवत पांडे	सदस्य
०३ श्री जितेन्द्र मनसुखलाल सागलाणी	सदस्य
०४ श्री शंकर बाबुराव अटाळकर	सदस्य
०५ श्री प्रकाश श्यामसुंदर खेमका	सदस्य
०६ श्री प्रमोद जनार्दन घुगरे	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



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### 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 हिममतलाल मानसाता	सदस्य
०७ श्री देविदास बाजीराव सांगुनवेडे	सदस्य
०८ श्री किरण लालजीभाई सेदाणी	सदस्य
०९ अॅड. श्री अतुल नंदलाल टावरी	सदस्य
१० श्री संजय किसनराव हागे	सदस्य
११ श्री देवेन्द्र चंद्रभान राजूत	सदस्य

### राजापेठ, अमरावती शाखा

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

### जयस्तंभ चौक, अमरावती शाखा

०१ श्री राजेन्द्र परसराम सोमाणी	अध्यक्ष
०२ श्री विनोद हरिराम 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

### 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 हरिराम राजपाल	सदस्य
१० श्री राहुल शंकरलाल गोयनका	सदस्य
११ श्री हेमन्द्र शांतीलाल राजगुरु	सदस्य

### दर्यापूर शाखा

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

### यवतमाळ शाखा

०१ श्री हुकमीचंद द्वारकादास पालडीवाल	अध्यक्ष
०२ श्री श्रीधर व्यंकटेश देशपांडे	सदस्य
०३ श्री जयकिसन गोपीकिसन धुत	सदस्य
०४ श्री विपुलकुमार हसमुखराय पोबारु	सदस्य
०५ श्री केतन रमेशचंद्र मजेठीया	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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### काळबादेवी, मुंबई शाखा

०१	श्री किशोर भगवानदास गोरसिया	अध्यक्ष
०२	श्री चंद्रशेखर गणेशराव कुबेरकर	सदस्य
०३	श्री संजय रामप्रताप लाहोटी	सदस्य
०४	श्री गिरीश दत्तात्रय उतांगळे	सदस्य
०५	श्री प्रकाश शिवचंद्र जाखटे	सदस्य
०६	श्री गोविन्द छगनलाल नथ्याणी	सदस्य
०७	श्री बल्लभ 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

### नांदेड शाखा

०१	श्री कैलाशचंद्र ताराचंद काला	अध्यक्ष
०२	श्री ओमप्रकाश चर्तुभूज 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

### चंद्रपुर शाखा

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 कंचर्लावार	सदस्य
०६	श्री रामजिवनसिंग मणिरामसिंग परमार	सदस्य
०७	श्री विनोद लिलाराम उपाध्याय	सदस्य
०८	श्री जगदिश निळकंठराव मुडपल्लीवार	सदस्य
०९	श्री संदिप वसंतराव पोशेट्टीवार	सदस्य
१०	श्री सागर सुरेश चिंतावार	सदस्य

### डाबकी रोड शाखा

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

### वर्धा शाखा

०१	श्री माधव शिवराम पंडित	अध्यक्ष
०२	श्री विजय ताराचंद मोहता	सदस्य
०३	श्री दिलीप हरगोविंद द्रोण	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

### सिक्कील लाईन शाखा

०१	श्री कृष्णमुरारी रामवल्लभ काबरा	अध्यक्ष
०२	श्री संतोष गोकुलचंद केडिया	सदस्य
०३	श्री मनोज अशोकराव पातुरकर	सदस्य
०४	श्री शैलेंद्र इंदरचंद 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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### जळगांव शाखा

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

### नाशिक शाखा

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

### गांधीबाग, नागपूर शाखा

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 वोरा	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

### बाळापुर शाखा

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 धरमठोक	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

### औरंगाबाद शाखा

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

### सुभाष मार्ग शाखा, मल्हारगंज शाखा, HIG कॉलनी शाखा, संयोगितागंज शाखा, इंदौर (म.प्र.)

०१ श्री निर्मल कैलाश वर्मा	सदस्य
०२ श्री मनोज बाबुलाल तिवारी	सदस्य
०३ श्री धनंजय गोपाळराव चिंचळकर	सदस्य
०४ श्री सुरेंद्र देविलाल त्रिवेदी	सदस्य
०५ श्री रोहीत राजकुमार खंडेलवाल	सदस्य





दि अकोला अर्बन बँकेने सन २०२३-२०२४ हे वर्ष हिरक महोत्सवी वर्ष म्हणून साजरे केले.

या महोत्सवाचा उद्घाटन सोहळा रविवार २६ नोव्हेंबर २०२३ रोजी संपन्न झाला.

या सोहळ्याचे अध्यक्ष म्हणून मा. श्री. विवेकजी जुगादे, प्रदेश महामंत्री, सहकार भारती, प्रमुख वक्ते मा. श्री. प्रकाशजी पाठक, सनदी लेखापाल, बँकेचे अध्यक्ष मा. श्री. रामेश्वरजी फुंडकर, यांच्यासह संचालक मंडळातील सदस्य व मुख्य कार्यकारी अधिकारी उपस्थित होते.





दि महाराष्ट्र अर्बन को-ऑपरेटिव्ह बँक्स फेडरेशन लि, मुंबई, सहकार भारती, दि अकोला अर्बन बँक, दि अकोला जनता बँक यांच्या संयुक्त विद्यमाने बुधवार, दि. ३ जानेवारी २०२४ रोजी अकोला येथे आयोजन करण्यात आले होते. या प्रसंगी मा. श्री. सतीशजी मराठे, संचालक आरबीआय, मा. श्री. अनिलजी कवडे, सहकार आयुक्त ( म.रा.) मा. श्री. विवेकजी जुगादे प्रदेश महामंत्री, सहकार भारती, मा. श्री. अजयजी ब्रम्हेचा, अध्यक्ष दि महाराष्ट्र अर्बन बँक्स फेडरेशन, दि अकोला जनता बँकेचे अध्यक्ष मा.श्री. ग्यानचंद गर्ग, दि अकोला अर्बन बँकेचे अध्यक्ष मा. श्री. रामेश्वरजी फुंडकर, उपाध्यक्ष शंतनुजी जोशी, संचालक मंडळातील सदस्य तसेच विदर्भातील ७० अर्बन बँकांचे प्रतिनिधी उपस्थित होते.



भारतीय रिजर्व्ह बँकेचे संचालक मा. श्री. सतीशजी मराठे, सहकार आयुक्त ( म.रा.) मा. श्री. अनिलजी कवडे, सहकार भारती महाराष्ट्र प्रदेश महामंत्री मा. श्री. विवेकजी जुगादे, दि महाराष्ट्र अर्बन को ऑपरेटिव्ह बँक्स फेडरेशन लि., मुंबई, अध्यक्ष मा. श्री. अजयजी ब्रम्हेचा यांनी दि अकोला अर्बन बँकेच्या मुख्यालयाला भेट दिली असतानाचे क्षणचित्र.



दि अकोला अर्बन बँकेच्या मोबाईल ॲप्लीकेशनला बँकिंग क्षेत्रातील अत्यंत प्रतिष्ठेचा Banking Frontier Award 2023, Best Mobile Banking Application Award गोवा येथे व बँकोच्या वतीने दमण येथे बँकेला अर्बन बँक कॅटेगरी (टेवी १५०० ते २००० करोड) अंतर्गत Banco Blue Ribbon 2023 हा असे दोन मानाचे पुरस्कार प्राप्त झाले.



दि अकोला अर्बन बँकेच्या ब्राह्मण सभा विस्तार कक्षाचे संपूर्ण शाखेत रूपांतर झाल्यामुळे स्थानांतरण करण्यात आले. या स्थानांतरण सोहळ्याला प्रमुख अतिथि अकोल्यातील प्रसिद्ध मा.श्री. डॉ. सुशीलजी फुंडकर यांच्या हस्ते नवीन शाखेचे लोकार्पण करण्यात आले. या प्रसंगी बँकेचे अध्यक्ष मा.श्री. रामेश्वरजी फुंडकर यांच्यासह संचालक मंडळाचे सदस्य, मुख्य कार्यकारी अधिकारी, कर्मचारी वृंद उपस्थित होते.





दि अकोला अर्बन बँकेच्या मुख्य कार्यालयात अकोला शहरातील सोलर इंडिकेटर इंस्टॉलर व सोलर असोसिएशन च्या पदाधिकाऱ्यांसाठी बैठकीचे आयोजन करण्यात आले होते त्या प्रसंगाचे छायाचित्र



अकोला शहरातील होलसेल किराणा मार्केट परिसरात दि अकोला अर्बन बँकेच्या प्रॉडक्ट चे मार्केटिंग करण्यात आले त्या प्रसंगाचे छायाचित्र



जानेवारी २०२४ मध्ये नाशिक येथे महाराष्ट्र राज्य नागरी सहकारी बँक्स परिषद २०२३-२४ चे आयोजन करण्यात आले होते. या परिषदेमध्ये आपल्या बँकेचे मुख्य कार्यकारी अधिकारी मा.श्री.राजनजी सोनटके यांनी उपस्थित ४०० अर्बन बँकांच्या प्रतिनिधींना मार्गदर्शन केले. त्या प्रसंगाचे छायाचित्र



अकोला शहरात विदर्भ चेंबर्स ऑफ कॉमर्स च्या वतीने VITEX 2023 चे भव्य आयोजन करण्यात आले होते. बँकेच्या वतीने त्या ठिकाणी स्टॉल लावण्यात आला होता. त्या प्रसंगाचे छायाचित्र



Book Post



॥ सहकारेण जनकल्याणम् ॥

## दि अकोला अर्बन को-ऑपरेटिव्ह बँक लि., अकोला

(मल्टीस्टेट शेड्युल्ड बँक)

जनकल्याण ५८/५९, तोष्णीवाल ले-आऊट,

शासकीय दुध डेअरी जवळ, मुर्तिजापूर रोड, अकोला - ४४४ ००१ (महा.)