

दि चोपडा पीपल्स को-ऑप. बँक लि.

मुख्य कार्यालय : रथ गल्ली, चोपडा, जि.जळगांव ४२५१०७



८६ वा वार्षिक अहवाल सन २०२३-२४

मुख्य शाखा

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२३२२८०

बस स्टॅण्ड शाखा

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स्थापना : २५/१०/१९३९

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

॥ श्रद्धास्थान ॥



कै.प.पू.गोवर्धनदास भिकारीदास गुजराथी
उर्फ बाबाजी
संस्थापक चेअरमन

॥ प्रेरणास्थान ॥



मा.श्री.अरूणभाई गुजराथी
माजी विधानसभा अध्यक्ष
महाराष्ट्र राज्य

...संचालक मंडळ...



श्री.चंद्रहास नटवरलाल गुजराथी
चेअरमन



श्री.सुनिल तिलोकचंद जैन
व्हाईस चेअरमन

दि चोपडा पीपल्स् को-ऑप. बँक लि. चोपडा

...संचालक मंडळ...



श्री.नेमीचंद जैन
संचालक



श्री.अशोक अग्रवाल
संचालक



डॉ.श्री.सुभाष देसाई
संचालक



डॉ.श्री.आशिष गुजराथी
संचालक



श्री.सुनिल गुजराथी
संचालक



श्री.कैलास जैन
संचालक



सौ.राजश्री गुजराथी
संचालिका



सौ.वैशाली गुजराथी
संचालिका



डॉ.श्री.नरेंद्र शिरसाट
संचालक



डॉ.श्री.सुधाकर पाटील
संचालक



श्री.नामदेव बाविस्कर
संचालक



श्री.ऋषी गुजराथी
स्विकृत संचालक



सीए श्री.पवन गुजराथी
स्विकृत संचालक



श्री.मंगेश परांजपे
मुख्य कार्यकारी अधिकारी

...संचालक मंडळ...

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२	श्री.सुनिल तिलोकचंद जैन	व्हा.चेअरमन
३	श्री.नेमीचंद सुकलाल जैन	संचालक
४	श्री.अशोक मगनलाल अग्रवाल	संचालक
५	डॉ.श्री.सुभाष प्रभाकर देसाई	संचालक
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८	श्री.कैलास शिखरचंद जैन	संचालक
९	सौ.राजश्री उल्हासलाल गुजराथी	संचालिका
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११	डॉ.श्री.नरेंद्र मगनलाल शिरसाट	संचालक
१२	डॉ.श्री.सुधाकर बळीराम पाटील	संचालक
१३	श्री.नामदेव भगवान बाविस्कर	संचालक
१४	श्री.ऋषी प्रदिपलाल गुजराथी	स्विकृत संचालक
१५	सीए श्री.पवन उदयलाल गुजराथी	स्विकृत संचालक

श्री.मंगेश वसंत परांजपे
मुख्य कार्यकारी अधिकारी

श्रद्धांजली

अहवाल वर्षात आंतरराष्ट्रीय किर्तीचे मान्यवर, अतिरेकी हल्ल्यात बळी पडलेले निष्पाप नागरिक, सीमेवरील वीर जवान, विविध प्रांतात कर्तबगारीचा ठसा उमटविणारे व्यक्ति, कलावंत, तसेच बँकेचे सभासद, खातेदार, ठेवीदार, हितचिंतक, सेवक वर्ग, मृत पावलेले ज्ञात-अज्ञात नागरिक या सर्वांच्या कुटुंबियांच्या दुःखात आम्ही सहभागी आहोत. परमेश्वर त्यांच्या आत्म्यास शांती देवो ही प्रभूचरणी प्रार्थना.
त्यांच्या पवित्र स्मृतीस आमची भावपूर्ण श्रद्धांजली...

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा जि.जळगांव

माहिती व तंत्रज्ञान लेखापरिक्षक
श्री.राजेश चौधरी, पुणे
CISA

समवर्ती लेखापरिक्षक
सी.ए.श्री.सतिष कासलीवाल
मालेगांव

कायदेशिर सल्लागार

अॅड. अशोक वि. जैन, चोपडा
अॅड. प्रमोद पाटील, जळगांव

अॅड. सुधिर फु. जैन, चोपडा
अॅड. गजानन विंचूरकर, अमळनेर

बँकर्स

- * अॅक्सिस बँक, चोपडा
- * बंधन बँक लि., चोपडा
- * स्टेट बँक ऑफ इंडिया, चोपडा

- * दि महाराष्ट्र राज्य सहकारी बँक लि., मुंबई
- * दि जळगांव जिल्हा मध्यवर्ती सह.बँक लि., चोपडा
- * येस बँक लि. अमळनेर

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा जि.जळगांव

स्थापना - १९३९

सन २०२३-२०२४

रजि. ८०४८

... नोटीस ...

दि चोपडा पीपल्स को-ऑप. बँक लि., चोपडा च्या माननिय सभासद यांस विनंतीपूर्वक कळविण्यात येते कि, बँकेच्या सभासदांची ८६ वी वार्षिक सर्वसाधारण सभा रविवार, दिनांक २९/०९/२०२४ रोजी दुपारी ३.०० वाजता बँकेचे विद्यमान चेअरमन श्री.चंद्रहास नटवरलाल गुजराथी यांचे अध्यक्षतेखाली बँकेच्या वरच्या हॉलमध्ये खालील विषयांचा विचार करणेसाठी आयोजित करण्यात आली आहे. कृपया सर्व सभासदांनी सभेस उपस्थित रहावे हि विनंती.

* विषय पत्रिका *

- १) दि.१०/०९/२०२३ रोजी पार पडलेल्या ८५ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) सन २०२३-२४ या आर्थिक वर्षाचा अहवाल व लेखापरीक्षित हिशेब पत्रके यांस स्वीकृती देणे.
- ३) सन २०२३-२४ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षक यांनी सादर केलेल्या लेखापरीक्षण अहवालाची व लेखापरीक्षण अहवालाच्या दोष दुरुस्ती अहवालाची नोंद घेणे.
- ४) संचालक मंडळाने शिफारस केलेल्या सन २०२३-२४ च्या निव्वळ नफाच्या वाटणीस मंजुरी देणे.
- ५) सन २०२४-२५ या आर्थिक वर्षाच्या आर्थिक अंदाजपत्रकास मंजुरी देणे व सन २०२३-२४ मध्ये अंदाजपत्रकापेक्षा जास्त झालेल्या खर्चास मंजुरी देणे.
- ६) सन २०२४-२५ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षक यांच्या केलेल्या नेमणुकीची नोंद घेणे.
- ७) सन २०२४-२५ या आर्थिक वर्षासाठी समवर्ती लेखापरीक्षक यांच्या केलेल्या नेमणुकीची नोंद घेणे.
- ८) महाराष्ट्र शासनाच्या एकरकमी परतफेड योजना २०२३ अंतर्गत बंद केलेल्या कर्ज खात्यांची नोंद घेणे.
- ९) वैधानिक लेखापरीक्षक यांनी प्रमाणित केलेली बुडीत व संशयित कर्ज खाती निर्लेखित करणे.
- १०) संचालक मंडळाने शिफारस केलेल्या शाखा विस्तार प्रस्तावाची नोंद घेणे.
- ११) संचालक मंडळाने भारतीय रिझर्व बँकेच्या परवानगीस अधीन राहून शिफारस केलेल्या पोटनियम दुरुस्तीस मंजुरी देणे.
- १२) या वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या सभासदांची अनुपस्थिती क्षमापित करणेस मंजुरी देणे.
- १३) मा. अध्यक्षीय परवानगीने ऐनवेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : चोपडा

तारीख : १२/०९/२०२४

श्री.मंगेश वसंत परांजपे

मुख्य कार्यकारी अधिकारी

(मा.संचालक मंडळाचे आदेशावरून)

सुचना : १) गणसंख्येच्या अभावी सभा तहकूब झाल्यास वरील सभा त्याच दिवशी अर्ध्या तासाने होईल व त्या सभेस गणसंख्येचे बंधन असणार नाही. जितके सभासद सभेस उपस्थित राहतील त्यांची उपस्थिती सभेसाठी गणसंख्या मोजतांना गृहीत धरली जाईल. २) बँक सभासदांच्या लाभांशची रक्कम परस्पर त्यांचे बचत,चालू अथवा कर्ज खात्यात जमा करित असते. सभासदांना विनंती की, ज्या सभासदांचे बचत अथवा चालू खाते नसेल त्यांनी त्यांचे सोईचे बँकेच्या शाखेत खाते उघडावे. ३) आपण आपल्या खात्याची के.वाय.सी.ची पूर्तता केलेली नसल्यास ती त्वरित करून बँकेस सहकार्य करावे. रिझर्व बँकेच्या नियमानुसार के.वाय.सी.पूर्तता करणे बंधनकारक आहे. तसेच आपले खातेवर व्यवहार होत नसल्यास सदर खाते इन-ऑपरेटिव्ह/डॉरमन्ट म्हणून वर्गीकृत होते, त्यामुळे आपल्या खात्यावर नियमित व्यवहार करावेत ही विनंती. ४) वार्षिक सभेच्या वेळी सभासदांना विषय पत्रिकेतील विषयांबाबत प्रश्न विचारावयाचे असल्यास कृपया दि.२०/०९/२०२४ पावेतो बँकेच्या मुख्य कार्यालयात कामकाजाचे वेळेत लेखी पाठवावेत. त्यानंतर आलेल्या प्रश्नांचा विचार केला जाणार नाही.

८६ वा वार्षिक अहवाल

सन २०२३ - २०२४

सन्माननीय सभासद बंधू-भगिनींनो,

सन २०२३-२४ हे आर्थिक वर्ष बँकेला सर्व स्तरावर आर्थिकदृष्ट्या अधिक सक्षम करणारे ठरले. सभासदांनी दाखविलेला विश्वास सार्थ करत बँकेने अहवाल वर्षात सर्व स्तरावर प्रगती केली आहे. आपल्या बँकेच्या संचालक मंडळाच्या वतीने दि. ३१ मार्च २०२४ अखेर संपलेल्या आर्थिक वर्षाचा अहवाल, ताळेबंद व नफा तोटा पत्रक आपणा समोर सादर करित आहे.

१) भाग भांडवल -

बँकेचे अधिकृत भाग भांडवल रु. ५.०० कोटी असून दि. ३१ मार्च २०२४ अखेर वसूल भाग भांडवल रु.३,०३,०८,६००/-इतके झाले आहे. अहवाल वर्षाच्या सुरुवातीस एकूण सभासद संख्या ४८८३ इतकी होती. आर्थिक वर्षात ९२९ नवीन सभासद झाले असून व ९७ सभासदांनी त्यांचे भाग भांडवल परत घेतल्यानंतर दि. ३१ मार्च २०२४ अखेर बँकेची सभासद संख्या ५७१६ इतकी झालेली आहे.

सन १९९३ पासून आपली बँकसभासदाचा मृत्यू झाल्यास त्याच्या वारसास रु. ५,०००/- ची आर्थिक मदत सभासद कल्याण निधी मधून करित आहे. बँकेच्या सर्व सभासदांची ग्रुप विमा पॉलिसी काढण्यात आलेली असून त्यानुसार सभासदाचा अपघाती मृत्यू झाल्यास त्याचे वारसास ग्रुप पॉलिसीनुसार रु. १,२५,०००/- आर्थिक मदत मिळणे ही तरतूद बँकेनी केलेली आहे.

ज्या सभासदांनी त्यांचे बँकेत असलेल्या भागांची रक्कम रु. १,०००/- पूर्ण केलेली नाही अश्या सभासदांनी त्यांची भागांची फरकाची रक्कम भरून रु.१,०००/- चे भाग पूर्ण करावेत असे आवाहन करतो. सभासदांनी त्यांचे धारण केलेल्या भागांचे भाग प्रमाणपत्र बँकेच्या मुख्य कार्यालयातून घेऊन जावे हि विनंती. ज्या सभासदांनी त्यांचे मोबाईल क्रमांक बँकेत त्यांचे खात्यास दिलेले नसतील त्यांनी त्याची माहिती बँकेच्या कोणत्याही शाखेत जाऊन द्यावी जेणेकरून सभासदांना बँकेच्या विविध योजनांची माहिती मिळेल तसेच त्यांचे खात्यावर होणारे व्यवहार ऑनलाईन त्वरित माहिती होतील.

२) नाममात्र सभासद -

दि. ३१ मार्च २०२४ अखेर एकूण नाममात्र सभासद ८०६ इतके आहेत. भारतीय रिझर्व्ह बँकेने नागरी सहकारी बँकांना घालून दिलेल्या मर्यादेनुसार नाममात्र सभासदास रु. १.०० लाखापर्यंत सोने तारण व वाहन खरेदी यासाठी कर्ज दिले जात आहे.

३) राखीव व इतरनिधी -

मागील आर्थिक वर्षाअखेर बँकेच्या वैधानिक राखीव व इतर निधीमध्ये एकूण रु. १५,००,४३,९०४.३७ इतकी रक्कम होती त्यामध्ये अहवाल वर्षात रु. ५९,०५,९२३.३६ इतकी वाढ होऊन अहवाल वर्षाअखेर बँकेचे एकूण निधी रु. १५,५९,४९,८२७.७३ इतके झाले आहेत. बँकेचे असलेले निधी हे बँकेच्या सशक्त असल्याचे प्रमाण असते. बँकेचा वैधानिक राखीव निधी रु. ५.०० कोटीपेक्षा जास्त आहे व त्याची गुंतवणूक भारतीय रिझर्व्ह बँकेच्या निर्देशानुसार सरकारी रोखेमध्ये केलेली आहे. इमारत निधीमध्ये रु. १.३५ कोटी असून गुंतवणुकीसाठी एकूण रु. ३.२१ कोटीचा निधी उभारण्यात आलेला आहे. रिझर्व्ह बँकेच्या नियमानुसार बुडीत व संशयित कर्ज निधी मध्ये रु.५.२५ कोटी व नियमित कर्ज निधीमध्ये रु. ३०.०० लाखाची रक्कम जमा आहे.

४) ठेवी-

अहवाल वर्षा अखेर बँकेचा एकूण ठेवी रु. ९२,००,४९,७१८.३२ इतक्या आहेत. भारतीय रिझर्व्ह बँकेच्या विमा योजनेनुसार प्रत्येक ठेवीदारांची रु. ५,००,०००/- पर्यंतची एकूण ठेव सुरक्षित असून त्यासाठी बँकेने ठेव विम्याचे पेमेंट मुदतीमध्ये केलेले आहे. बँकेकडे असलेल्या एकूण ठेवीपैकी ३०.१८% ठेवी यालो-कॉस्ट ठेवी असून ६९.८२% ठेवी या हाय-कॉस्ट ठेवी आहेत. इतर बँकांमध्ये जादा व्याजदर देऊन आकर्षित केले जात असून सुद्धा संचालक मंडळावर विश्वास ठेवून ठेवीदारांनी त्यांच्या ठेवी आपल्याच बँकेत ठेवल्या आहेत त्याबद्दल मी सर्व

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ठेवीदारांचे आभार मानतो. बँकेने ठेव वाढीसाठी अमृतकलश व धनसंचय या विशेष व्याजाच्या व कालावधीच्या योजना सुरू केल्या आहेत. बँकेने चालू आर्थिक वर्षात ठेवीचा रु. १००.०० कोटींचा टप्पा पार करण्याचे उद्दिष्ट ठेवले आहे. सदर उद्दिष्ट पूर्ण होणेसाठी जास्तीत जास्त सभासदांनी बँकेच्या ठेव वाढीसाठी हातभार लावावा असे संचालक मंडळाचे वतीने आवाहन आहे.

५) कर्ज व्यवहार -

बँकेचा अहवाल वर्षाअखेर कर्ज व्यवहार रु. ६२,८८,६७,३४३.६९ इतका आहे. अहवाल वर्षात बँकेच्या कर्ज व्यवहारामध्ये ५०.३९% इतकी वाढ झाली आहे. बँकेच्या कर्ज व्यवहारात प्रामुख्याने लघु उद्योग, वाहतूक व स्वयंरोजगार, किरकोळ व घाऊक व्यापारी तसेच पगारदार यांना दिलेल्या कर्जाचा समावेश आहे. वर्षाअखेर बँकेने अग्रक्रम क्षेत्रातील कर्जपुरवठा एकूण येणे कर्जाच्या ८३.५८% पर्यंत केलेला असून दुर्बल घटकातील सभासदांना एकूण येणे कर्जाच्या २१.४१% इतका कर्ज पुरवठा करण्यात आलेला असून त्यानुसार भारतीय रिझर्व्ह बँकेच्या निकषांची पूर्तता करण्यात आलेली आहे. भारतीय रिझर्व्ह बँकेने छोटे कर्जदार यांचेवर बँकांनी लक्ष केंद्रित करावे यासाठी मर्यादा घालून दिलेल्या आहेत. त्यानुसार बँकेच्या एकूण कर्जांमधील ५०% कर्जे हि रु.२५.०० लाखांपेक्षा कमी असणे बंधनकारक आहे. आर्थिक वर्षा अखेर बँकेच्या एकूण कर्जाच्या ७४.२२% इतके कर्ज रु. २५.०० लाख व त्यापेक्षा कमी रकमेचे दिले असून २५.७८% कर्ज रु. २५.०० लाख पेक्षा जास्त रकमेचे आहे. बँकेने केलेल्या एकूण कर्ज वाटपामध्ये ९७.८९% कर्ज ही तारणी कर्ज आहेत. त्यानुसार बँकेने रिझर्व्ह बँकेच्या निर्देशांची पूर्तता केलेली आहे. बँकेने छोट्या व्यावसायिकांसाठी विविध कर्ज योजना सुरू केल्या असून त्याचा लाभ जास्तीत जास्त सभासदांनी घ्यावा अशी विनंती आहे. बँकेने सुरू केलेल्या व्यावसायिक कर्ज, वाहन कर्ज व माल तारण कर्ज यास ग्राहकांचा चांगला प्रतिसाद मिळाला आहे.

बँकेने वेअर हाऊसमध्ये ठेवलेल्या मालाच्या तारणावर कर्ज सुविधा द.सा.द.शे. १०.००% उपलब्ध करून दिली आहे. वाहन खरेदी कर्ज हे ८.८८% व्याज दराने उपलब्ध करून देण्यात आले आहे. तसेच सोने तारण कर्ज सुविधा व सोने तारण कॅश क्रेडिट सुविधा माफक व्याजदरात उपलब्ध असून त्याचाही लाभ जास्त सभासदांनी घ्यावा अशी विनंती आहे. बँकेमार्फत अण्णासाहेब पाटील आर्थिक मागास महामंडळ यांचे कर्ज योजनेत व्यावसायिक कारणासाठी कर्ज दिले जात आहे. सदर योजनेत व्याजाचा परतावा महामंडळ करीत असून बँकेने अहवाल वर्षाअखेर सदर योजनेत एकूण १७ कर्ज दिलेली आहेत.

कर्ज व्यवहाराची तुलनात्मक स्थिती खालीलप्रमाणे -

(रक्कम रूपये लाखात)

अ.क्र.	कर्जाचा प्रकार	३१/०३/२०२४	३१/०३/२०२३
१	तारणी कर्ज	६१५६.३३	३८२०.६२
२	विनातारणी कर्ज	१३२.३४	३६०.८८
	एकूण	६२८८.६७	४१८१.५०

६) थकबाकी -

अहवाल वर्षात बँकेने कर्ज वसुलीसाठी सामोपचार व कायदेशीर पद्धतीने प्रयत्न केलेले आहेत. अहवाल वर्षाअखेर एकूण थकबाकी रु.३९९.८४ लाख इतकी असून त्यापैकी रु.३६२.६२ लाख इतकी थकबाकी एन.पी.ए. कर्जाची असून निव्वळ थकबाकी रु.३७.२२ लाख इतकी आहे. थकबाकीचे प्रमाण एकूण येणे कर्जाच्या ६.३६% इतके असून एन.पी.ए. खात्यांची थकबाकी वजा जाता निव्वळ थकबाकीचे प्रमाण एकूण कर्जाची ०.५९% इतके आहे. कर्जदार सभासदांनी थकबाकीची प्रमाण वाढू नये यासाठी आपल्या कर्जाचे हफते व व्याज नियमित भरावे अशी विनंती आहे.

अहवाल वर्षात बँकेने केलेल्या कायदेशीर कारवाईमुळे वसूली चांगल्या प्रमाणात झाली. एन.पी.ए. तसेच थकबाकी वसुलीसाठी बँकेला विविध कायदेशीर मार्गांचा अवलंब करावा लागणार नाही याची काळजी प्रत्येक सभासदाने घ्यावी अशी विनंती आहे. हायपोथिकेशन / सिक्क्युअर्ड ओव्हर ड्राफ्ट कर्जदारांनी त्यांचे कर्जाचे व्याज नियमित न भरल्यास ते नियमानुसार उत्पन्नात घेता येत नाही त्यामुळे व्याजाचा भरणे वेळेत करून सहकार्य करावे.

७) संचालक व त्यांचे नातेवाईक यांचे कर्ज -

महाराष्ट्र सहकारी संस्था अधिनियम १९६० मधील कलम ७९(२) अन्वये दि. ३१ मार्च २०२४ अखेर संचालक व त्यांचे नातेवाईक यांचेकडे खालील तक्त्यात दर्शविलेले प्रमाणे कर्ज येणे आहे.

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

(रकम रू. लाखात)

अ.क्र.	आर्थिक वर्षाच्या सुरुवातीस येणे बाकी	आर्थिक वर्षात दिलेली कर्जे	आर्थिक वर्षात झालेली परतफेड	आर्थिक वर्षाअखेर येणे बाकी	येणे रकमेपैकी थकबाकी
(१)	(२)	(३)	(४)	(५)	(६)
१	०.००	०.५२	०.५२	०.००	०.००

(सदर कर्ज हे संचालक यांचे नातेवाईक यांना त्यांचे मुदत ठेवीवर देण्यात आलेले होते व सदर कर्ज मार्च २०२४ पुर्वी व्याजासह बंद झाले आहे.)

८) अनुत्पादित कर्जे -

अहवाल वर्षाअखेर एन.पी.ए. चे प्रमाण मागील आर्थिक वर्षापेक्षा कमी झाले आहे. भारतीय रिझर्व बँकेच्या निर्देशानुसार ऑनगोइंग एन.पी.ए. वर्गीकरण करणे बंधनकारक आहे व त्यानुसार बँकेने दररोज एन.पी.ए. मार्किंग करणेस सुरुवात केलेली आहे. आर्थिक वर्ष सन२०२३-२४ अखेर निव्वळ एन.पी.ए.चे प्रमाण ०.००% (-१.७७%) इतके झाले आहे. कर्जदारांनी त्यांचे कर्जाचे हफते दरमहा वेळेवर भरून बँकेस सहकार्य करावे अशी विनंती आहे. चालू आर्थिक वर्ष सन २०२४-२५ मध्ये संचालक मंडळाने ढोबळ एन.पी.ए.प्रमाण ५.००% पेक्षा कमी करण्याचे उद्दिष्ट ठेवले आहे. लेखापरीक्षित एन.पी.ए. ची तुलनात्मक आकडेवारी खालीलप्रमाणे -

(रकम रू. लाखात)

तपशिल	३१/०३/२०२४ अखेर	३१/०३/२०२३ अखेर
एकूण एन.पी.ए. कर्ज	४२३.१३	९४९.३२
ढोबळ एन.पी.ए. प्रमाण	६.७३%	२२.७०%
निव्वळ एन.पी.ए. कर्ज	१०१.८७	४२४.३२
निव्वळ एन.पी.ए. प्रमाण	०.००% (-१.७७%)	११.६०%

९) गुंतवणूक -

दि.३१/०३/२०२४ अखेर सरकारी रोखे, बँकांमधील मुदत ठेवी, म्युच्युअल फंड्स तसेच राज्य व जिल्हा बँकेचे भागभांडवलमध्ये केलेली एकूण गुंतवणूक रू. ३८,८५,८१,५००/- इतकी आहे. रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांनुसार बँकेची सर्व गुंतवणूक करण्यात आलेली असून त्या सर्व नियामक मर्यादेमध्ये आहे. वर्षाअखेर बँकेने सरकारी रोखे मध्ये रू. ३७,९७,७६,५००/-, इतर बँकांतील मुदत ठेवीत रू. ८७,००,०००/- व नॉन एस.एल.आर.मध्ये रू.१,०५,०००/- इतकी गुंतवणूक केलेली आहे. सरकारी रोखे खरेदी विक्रीतून बँकेस अहवाल वर्षात रू.२,५५,०००/- इतका नफा मिळाला आहे.

१०) वारस नोंदणी -

ज्या सभासदांनी बँकेत त्यांच्या असलेल्या खात्यावर तसेच सभासदत्वावर वारसाची नोंद केलेली नसेल त्यांनी सदर वारस नोंदणी करून घ्यावी हि विनंती. जेणेकरून आपल्या पश्चात कुटुंबियांना कागदपत्रांची पूर्तता करणेची कसरत करावी लागणार नाही.

११) नफा वाटणी-

बँकेस दि. ३१ मार्च २०२४ अखेर बँकेस ढोबळ नफा रू. २,२४,८७,६००.५२ इतका झाला असून भारतीय रिझर्व बँकेच्या निकषांनुसार सर्व आवश्यक तरतुदी वजा जाता रू. १,७४,१४,७९५.६० इतका करपूर्व नफा झाला आहे. आयकर कायदानुसार आवश्यक तरतुद केल्यानंतर बँकेस रू. १,१९,१४,७९५.६० इतका निव्वळ नफा झाला आहे.

भारतीय रिझर्व बँकेच्या लाभांश वाटपासंदर्भात असलेल्या निकषांचे अधीन राहून दि. ३१/०३/२०२४ अखेरच्या रू.१,१९,१४,७९५.६० या निव्वळ नफ्याची वाटणी खालील प्रमाणे करणेची शिफारस संचालक मंडळाने केली आहे. त्यास सर्व सभासदांनी मंजुरी घ्यावी हि विनंती.

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

अ.क्र.	तपशिल	रक्कम रू.
१	वैधानिक राखीव निधी	३०,६५,८४६.६०
२	निवडणूक निधी	१,००,०००.००
३	सभासद कल्याण निधी	५,००,०००.००
४	गुंतवणूक चढउतार निधी	२३,००,०००.००
५	सामाजिक कल्याण निधी	१,००,०००.००
६	सेवक कल्याण निधी	१,००,०००.००
७	सभासद लाभांश १०% प्रमाणे (रिझर्व बँकेच्या परवानगीस अधीन राहून)	२६,४८,९४९.००
८	इमारत निधी	५,००,०००.००
९	माहिती तंत्रज्ञान विकास निधी	११,००,०००.००
१०	महोत्सवी निधी (ज्युबिली फंड)	१५,००,०००.००
	एकूण	१,१९,१४,७९५.६०

१२) सभा -

अहवाल वर्षात १ वार्षिक सर्वसाधारण सभा, संचालक मंडळाच्या १८ सभा व विविध उपसमितीच्या एकूण ८३ सभा पार पडल्या आहेत. सर्व सभा खेळीमेळीच्या वातावरणात पार पडल्या असून सभामध्ये झालेले निर्णय हे सर्वानुमते घेण्यात आलेले आहेत. अहवाल वर्षात संचालक मंडळातील सर्व संचालकांनी बँकेच्या दैनंदिन कामकाजात लक्ष ठेवून बँकेच्या हिताच्या दृष्टीने पूर्ण सहकार्य केले त्याबद्दल मी सर्व संचालकांचा अत्यंत आभारी आहे.

१३) सेवक वर्ग -

बँकेच्या कामकाजात दररोज वाढ होत असून भारतीय रिझर्व्ह बँकेच्या तसेच सहकार खात्याच्या निर्देशानुसार बँकेच्या सर्व शाखांचे व्यवहार सुरळीत ठेवणे व कागदपत्रे अद्ययावत ठेवण्यासाठी मुख्य कार्यकारी अधिकारी, बँकेच्या सर्व शाखांचे शाखा व्यवस्थापक, अधिकारी, संगणक अधिकारी, शाखांमधील सर्व सेवक वर्ग यांनी परिश्रम घेतले आहेत. बँकेचा वाढता कारभार लक्षात घेता तसेच नियामक पूर्तता व कॉर्पोरेट गव्हर्नन्स यांची निकषपूर्तता करणेसाठी बँकेच्या मुख्य शाखेतून विकेंद्रीकरण करून मुख्य कार्यालय वेगळे करण्यात आले असून त्यामध्ये माहिती तंत्रज्ञान व विविध नियामक पूर्तता यांचे काम करण्यात येत आहे. या सर्वांचे त्यांनी दिलेल्या योगदानाबद्दल मी आभारी आहे.

१४) भारतीय रिझर्व्ह बँक तपासणी, समवर्ती लेखा परीक्षण व वैधानिक लेखा परीक्षण -

भारतीय रिझर्व्ह बँकेची तपासणी दि. ३१ मार्च २०२४ च्या आर्थिक स्थितीचे आधारे करण्यात आली असून तपासणी अधिकारी यांनी बँकेच्या कामकाजाबाबत समाधान व्यक्त केले आहे.

अहवाल वर्षासाठी समवर्ती लेखापरीक्षण खाणकारी कासलीवाल मालू अँड असोसिएट्स, सनदी लेखापाल, मालेगाव करिता सी.ए. श्री.सतीश कासलीवाल यांनी केले आहे. भारतीय रिझर्व्ह बँकेच्या मंजुरीनुसार वैधानिक लेखापरीक्षण जे.के.जे.एस. अँड कंपनी, एल.एल.पी. सनदी लेखापाल, पुणे करिता सी.ए.श्री.अभिषेक सोनी यांनी केले असून त्यांनी बँकेच्या कामकाजाबद्दल समाधान व्यक्त केले आहे. वैधानिक लेखा परीक्षक यांनी कॅमल्स रेटिंगचे आधारित गुणांच्या निकषांच्या अधीन राहून अहवाल वर्षासाठी बँकेस ऑडिट वर्ग 'अ' दिला आहे. सी.ए.श्री.सतीश कासलीवाल आणि सी.ए.श्री.अभिषेक सोनी या दोघांचे त्यांनी केलेल्या बहुमोल सूचनांसाठी मी बँकेच्या वतीने त्यांचे आभार मानतो.

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

१५) शाखा विस्तार -

भारतीय रिझर्व्ह बँकेने दि. ०८ जून २०२३ रोजी जारी केलेल्या परिपत्रकानुसार नागरी सहकारी बँकांना आर्थिक निकषांची पूर्तता केलेली असल्यास शाखा विस्तार करणेसाठी परवानगी देण्यात आली आहे. बँकेची भारतीय रिझर्व्ह बँकेच्या सर्व निकषांची पूर्तता झालेली असल्याने बँकेचा व्यवसाय वृद्धिंगत होणे व कार्य क्षेत्रातील इतर ग्राहकांना सेवा देण्याचे दृष्टीने चालू आर्थिक वर्ष सन २०२४-२५ मध्ये नाशिक शाखा सुरू करण्यात येणार आहे. तसेच भारतीय रिझर्व्ह बँकेच्या पूर्वपरवानगीने आणखी १ शाखा सुरू करण्याचा संचालक मंडळाचा मानस आहे.

१६) बँकेकडून दिल्या जाणाऱ्या सुविधा -

बँकेने भारतातील सर्व शहरांवर डी.डी.ची सुविधा उपलब्ध करून दिलेली आहे. तसेच बँकेमध्ये आर.टी.जी.एस./एन.ई.एफ.टी. सुविधा, आय.एम.पी.एस. सुविधा, सी.टी.एस. क्लिअरिंग सुविधा, e-Mandate, क्यू-आरकोडचे माध्यमातून पेमेंट स्वीकारण्याची सुविधा, रूपे डेबिट कार्ड तसेच स्वाईप मशीनची सुविधा बँकेच्या खातेदारांसाठी उपलब्ध करून दिलेली आहे. आपली बँक एन.पी.सी.आय.च्या अंतर्गत येणाऱ्या सर्व डेबिट / क्रेडिट जसे ए.सी.एच. डेबिट व क्रेडिट, डायरेक्ट बेनिफिट ट्रान्सफर, ई-म्यानडेट तसेच इतर सुविधा देत आहे. जास्तीत जास्त खातेदारांनी सदर सुविधांचा लाभ घ्यावा असे आवाहन मी संचालक मंडळाचे वतीने करीत आहे. चालू आर्थिक वर्ष सन २०२४-२५ अखेर पर्यंत बँकेचे स्वतःचे मोबाईल अॅप व मोबाईल बँकिंग सुरू करण्याचा संचालक मंडळाचा मानस आहे.

१७) सभासद अमृत महोत्सव भेटवस्तू -

आपल्या बँकेचा अमृत महोत्सव आपणा सर्वांच्या सहकार्याने यशस्वीरीत्या पार पडला आहे. अमृत महोत्सवी वर्षानिमित्त सभासद भेटवस्तू वाटप सुरू असून काही सभासदांनी आपली भेटवस्तू अद्याप घेतलेली नाही. अश्या सभासदांनी भागभांडवल पूर्तता व के.वाय.सी. पूर्तता करून बँकेच्या मुख्य शाखेतून कार्यालयीन कामकाजाचे वेळेत येऊन घेऊन जावी हि विनंती.

१८) पोटनियम दुरुस्ती -

भारतीय रिझर्व्ह बँक व महाराष्ट्र शासनाच्या सहकार विभागाने वेळोवेळी जारी केलेल्या परिपत्रकाच्या आधारे बँकेच्या पोटनियमातील काही पोटनियम दुरुस्त करणे, काढून टाकणे व नव्याने पोटनियम समाविष्ट करणे आवश्यक आहे. त्यानुसार या अहवालाच्या पान क्र.५० ते ५६ वर नमूद केलेल्या पोटनियम दुरुस्तीस संचालक मंडळाने शिफारस केली असून त्यास सर्व सभासदांनी मंजुरी द्यावी अशी विनंती आहे.

१९) पुरस्कार -

बँकेस अहवाल वर्षात बँको ब्ल्यू रिबीन यांचेकडून रु.१००.०० कोटीपेक्षा कमी ठेवी असलेल्या बँकेच्या वर्गवारीत माहिती आणि तंत्रज्ञान यामध्ये केलेल्या उत्कृष्ट कामगिरीसाठी प्रथम पुरस्कार मिळाला आहे.

२०) आभार -

बँकेच्या सर्वांगीण विकासासाठी सभासद, ठेवीदार हितचिंतक यांचा सिंहाचा वाटा आहे. तसेच दैनंदिन कामात सहकार खात्याकडून बहुमोल मार्गदर्शन मिळाले आहे. मा.जिल्हा उपनिबंधक, सहकारी संस्था, जळगाव, मा.सहाय्यक निबंधक, सहकारी संस्था, चोपडा, समवर्ती लेखापरीक्षक तसेच वैधानिक लेखापरीक्षक व भारतीय रिझर्व्ह बँक, नागपूर विभागीय कार्यालय, नागपूर, नॅशनलपेमेंट कॉर्पोरेशन ऑफ इंडिया, मुंबई, ई.एस.डी.एस. सॉफ्टवेअर सोल्युशन्स प्रा.लि, नाशिक, ॲक्युट इन्फॉर्मॅटीक्स प्रा.लि, अहमदाबाद यांनी बँकेच्या दैनंदिन व्यवहारात वेळोवेळी सहकार्य केले. बँकेच्या सर्व सभासद, ठेवीदार, खातेदार व हितचिंतक या सर्वांचे पुनःश्च आभार मानून त्यांनी बँकेच्या उज्वल भविष्यासाठी व वाढीसाठी अधिकाधिक सहकार्य करावे अशी विनंती करून अहवाल संपवितो.

हार्दिक शुभेच्छांसह...!

चंद्रहास नटवरलाल गुजराथी
चेअरमन

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

सन २०२४-२५ चे उत्पन्न व खर्चाचे अंदाजपत्रक

(रकम रु.)

तपशिल - उत्पन्न	सन २०२३-२४ अंदाज	सन २०२३-२४ प्रत्यक्ष	सन २०२४-२५ अंदाज	अंदाजापेक्षा जास्त झालेला खर्च
कर्ज व गुंतवणुकीवरील मिळालेले व्याज	९,२०,००,०००.००	९,२०,१०,६३८.६४	९,२५,००,०००.००	
कमिशन	१,००,०००.००	८८,०७८.४४	१,००,०००.००	
लॉकर भाडे	७,००,०००.००	६,२४,९९९.००	७,००,०००.००	
इतर उत्पन्न	३०,००,०००.००	६३,७७,७०३.७८	३३,००,०००.००	
रिटर्न्स ऑन प्लॅन असेट्स	९,००,०००.००	१०,४०,१८२.००	९,००,०००.००	
एकूण उत्पन्न	९,६७,००,०००.००	१०,०१,४१,६०१.८६	९,७५,००,०००.००	

तपशिल - खर्च				
ठेवीवरील दिलेले व्याज	४,००,००,०००.००	४,१९,८०,३६७.२५	४,२५,००,०००.००	
सेवक पगार व भत्ते	२,००,००,०००.००	१,७२,१६,७०२.००	१,९०,००,०००.००	
संचालक मिटींग भत्ता	२५,०००.००	२२,६००.००	५०,०००.००	
भाडे, कर, विमा व वीज खर्च	२७,००,०००.००	२१,८४,२५८.००	३०,००,०००.००	
कायदेशीर खर्च	६,००,०००.००	०.००	५,००,०००.००	
पोस्टेज व टेलिफोन	२,००,०००.००	१,६५,०३६.४६	२,००,०००.००	
लेखापरीक्षण फी	६,००,०००.००	५,५६,१५८.००	६,००,०००.००	
मालमतेवरील घसारा	१५,००,०००.००	११,३२,६५१.६४	१५,००,०००.००	
ए.टी.एम. ड्रायव्हींग फी व ए.टी.एम. चार्जेस	३,००,०००.००	२,७०,७७८.३५	४,००,०००.००	
जाहिरात व छपाई	५,००,०००.००	६,४६,७०५.५७	१०,००,०००.००	-१,४६,७०५.५७
इतर किरकोळ खर्च	२५,००,०००.००	२८,३२,००१.२४	३०,००,०००.००	-३,३२,००१.२४
वर्गणी	१,००,०००.००	९०,३३५.००	१,००,०००.००	
जी.एस.टी सेट ऑफ इन-अॅडमिसिबल	१०,००,०००.००	४,३१,८८४.५३	१०,००,०००.००	
बँक चार्जेस	२,००,०००.००	६४,८५८.७३	२,००,०००.००	
दुरुस्ती व देखभाल	१२,००,०००.००	१,१६,८६३.४७	१०,००,०००.००	
संचालक / कर्मचारी प्रशिक्षण खर्च	१,००,०००.००	९०,०३१.००	१,००,०००.००	
ऑमोरटायझेशन ग्रॅज्युईटी व लिव्ह एनकॅशमेन्ट	५,००,०००.००	०.००	५,००,०००.००	
डी.सी./डी.आर. होस्टिंग चार्जेस	१०,००,०००.००	८,२२,५४१.००	१०,००,०००.००	
सिक्युरिटी सर्व्हिस चार्जेस	५,००,०००.००	४,८३,८४०.००	७,००,०००.००	
ब्रांच कनेक्टिव्हिटी चार्जेस	३,००,०००.००	१,७७,६५६.५१	३,००,०००.००	
एकरकमी परतफेड योजनेनुसार व्याजावरील सुट	३५,००,०००.००	७८,२९,१७८.५९	१५,००,०००.००	-४३,२९,१७८.५९
सरकारी रोखेवरील ऑमोरटायझेशन	१,७५,०००.००	१,४७,३८२.००	१,५०,०००.००	
एकूण खर्च	७,७५,००,०००.००	७,७२,६१,८२९.३४	७,८३,००,०००.००	
ढोबळ नफा (उत्पन्न - खर्च)	१,९२,००,०००.००	२,२८,७९,७७२.५२	१,९२,००,०००.००	

एकूण तरतुदी				
सेवक एक्स-ग्रेशिया (बोनस) तदतूद	१०,००,०००.००	१८,४३,८८५.००	२०,००,०००.००	-८,४३,८८५.००
बुडीत व संशयित कर्ज निधी तरतूद	३०,००,०००.००	२१,२८,९१९.९२	०.००	
नियमित कर्जाची तरतूद	५,००,०००.००	११,००,०००.००	७,००,०००.००	-६,००,०००.००
गुंतवणूक घसारा निधी तरतूद	१५,००,०००.००	०.००	१०,००,०००.००	
डिफर्ड टॅक्स	२,००,०००.००	३,९२,१७२.००	५,००,०००.००	-१,९२,१७२.००
करपूर्व नफा	१,३०,००,०००.००	१,७४,१४,७९५.६०	१,५०,००,०००.००	
आयकर देणे - तरतूद	५०,००,०००.००	५५,००,०००.००	६०,००,०००.००	-५,००,०००.००
करोत्तर निव्वळ नफा	८०,००,०००.००	१,१९,१४,७९५.६०	९०,००,०००.००	
एकूण खर्च	९,६७,००,०००.००	१०,०१,४१,६०१.८६	९,७५,००,०००.००	

(Previous year's figures are regrouped or rearranged wherever necessary.)

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

The Chopda Peoples Co-operative Bank Ltd, Chopda BALANCE SHEET AS AT 31 MARCH 2024

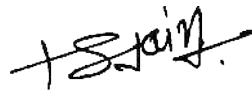
(Amount in Rs.)

PARTICULARS	Schedule No	As at 31-03-2024	As at 31-03-2023
Capital	1	3,03,08,600.00	2,46,50,900.00
Reserve And Surplus	2	16,78,64,623.33	15,75,26,913.73
Deposits	3	92,00,41,718.32	89,32,26,103.22
Borrowings	4	-	-
Other Liabilities And Provisions	5	7,95,38,393.18	19,12,74,155.59
Total		1,19,77,53,334.83	1,26,66,78,072.54
Cash And Balances With Reserve Bank Of India	6	4,54,98,084.00	4,63,02,778.00
Balance With Banks And Money At Call And Short Notice	7	5,18,82,899.66	14,00,79,281.44
Investments	8	37,98,81,500.00	45,47,64,000.00
Advances	9	62,88,67,343.69	41,81,50,295.21
Fixed Assets	10	55,35,689.00	59,02,567.89
Other Assets	11	8,60,87,818.48	20,14,75,150.00
Total		1,19,77,53,334.83	1,26,66,74,072.54
Contingent Liabilities	12	28,51,749.47	28,04,547.13
Bills For Collection		-	-
Significant Accounting Policies	17	-	-
Notes To Accounts	18	-	-

The Schedules referred to above form an integral part of the Balance Sheet.



(Mangesh V. Paranjpe)
Chief Executive Officer



(Nemichand S. Jain)
Director

As per our report of even date attached seperately




(Sunilkumar T. Jain)
Vice Chairman



(Chandrahas N. Gujrathi)
Chairman



For, M/s JKJS & Co. LLP
Chartered Accountants


CA Abhishek Soni, Partner
(Membership No. 116574)
(FRN-121161W)

(Panel No. 11031) (Auditor Grade - A1)

Date : 28/05/2024

Place : Pune

UDIN No :- 24116574BKAJTX9181

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

Schedule 1 - Capital

Particulars	As At 31-03-2024	As At 31-03-2023
Authorised Capital:- 10,00,000 Shares of Rs.50/- each (Previous Year 10,00,000 Shares of Rs.50/- each)	<u>5,00,00,000.00</u>	<u>5,00,00,000.00</u>
Issued Capital:- Subscribed And Paid-Up Capital :- 6,06,172 Shares of Rs.50/- each (Previous Year 4,93,018 Shares of Rs.50/- each)	3,03,08,600.00	2,46,50,900.00
Total	3,03,08,600.00	2,46,50,900.00

Schedule 2 - Reserves And Surplus

Particulars	As At 31-03-2024	As At 31-03-2023
I) Statutory Reserves		
Opening Balance	5,02,46,952.76	4,85,06,397.76
(+) Additions During The Year	20,56,271.36	17,40,555.00
(-) Deductions During The Year	-	-
	5,23,03,224.12	5,02,46,952.76
II) Capital Reserves		
Opening Balance	-	-
(+) Additions During The Year	-	-
(-) Deductions During The Year	-	-
III) Share Premium		
Opening Balance	-	-
(+) Additions During The Year	-	-
(-) Deductions During The Year	-	-
	-	-
IV) Investment Fluctuation Reserves		
Opening Balance	1,16,00,000.00	72,00,000.00
(+) Additions During The Year	21,00,000.00	44,00,000.00
(-) Deductions During The Year	-	-
	1,37,00,000.00	1,16,00,000.00

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

Particulars	As At 31-03-2024	As At 31-03-2023
V) Foreign Currency Translation Reserves		
Opening Balance	-	0.00
(+) Additions During The Year	-	0.00
(-) Deductions During The Year	-	0.00
	-	0.00
VI) Building Fund		
Opening Balance	1,35,00,000.00	1,35,00,000.00
(+) Additions During The Year	-	-
(-) Deductions During The Year	-	-
	1,35,00,000.00	1,35,00,000.00
VII) Investment Depreciation Reserve		
Opening Balance	1,84,00,000.00	1,29,23,439.00
(+) Additions During The Year	-	54,76,561.00
(-) Deductions During The Year	-	-
	1,84,00,000.00	1,84,00,000.00
VIII) Bad & Doubtful Debt Reserve		
Opening Balance	5,25,00,000.00	5,00,00,000.00
(+) Additions During The Year	96,28,919.92	25,00,000.00
(-) Deductions During The Year	96,28,919.92	-
	5,25,00,000.00	5,25,00,000.00
IX) Member Welfare Fund		
Opening Balance	2,84,845.31	1,65,326.17
(+) Additions During The Year	5,00,000.00	1,19,519.14
(-) Deductions During The Year	2,30,000.00	-
	5,54,845.31	2,84,845.31
X) Social Welfare Fund		
Opening Balance	3,59,653.30	3,59,653.30
(+) Additions During The Year	2,00,000.00	-
(-) Deductions During The Year	5,000.00	-
	5,54,653.30	3,59,653.30

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

Particulars	As At 31-03-2024	As At 31-03-2023
XI) Standard Asset Provision		
Opening Balance	19,00,000.00	19,00,000.00
(+) Additions During The Year	11,00,000.00	-
(-) Deductions During The Year	-	-
	30,00,000.00	19,00,000.00
XII) Staff Welfare Fund		
Opening Balance	2,14,934.00	2,24,934.00
(+) Additions During The Year	-	-
(-) Deductions During The Year	19,348.00	10,000.00
	1,95,586.00	2,14,934.00
XIII) Election Fund		
Opening Balance	7,52,303.00	12,00,000.00
(+) Additions During The Year	2,00,000.00	-
(-) Deductions During The Year	-	4,47,697.00
	9,52,303.00	7,52,303.00
XIV) Provision For Invt. In Share of Other Banks		
Opening Balance	1,00,000.00	1,00,000.00
(+) Additions During The Year	-	-
(-) Deductions During The Year	-	-
	1,00,000.00	1,00,000.00
XV) Revenue Reserve (Defered Tax)		
Opening Balance	1,89,216.00	1,89,216.00
(+) Additions During The Year	-	-
(-) Deductions During The Year	-	-
	1,89,216.00	1,89,216.00
XVI) Revaluation Reserve		
Opening Balance	-	-
(+) Additions During The Year	-	-
(-) Deductions During The Year	-	-
	-	-
XVII) Balance Of Profit And Loss Account	1,19,14,795.60	74,79,009.36
Total	16,78,64,623.33	15,75,26,913.73

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

Schedule 3 - Deposits

Particulars	As At 31-03-2024	As At 31-03-2023
A. I. Demand Deposits		
(I) From Banks	-	-
(ii) From Others	3,89,07,675.51	3,59,39,430.97
II. Saving Bank Deposits	23,87,99,639.81	24,61,41,428.25
III. Term Deposits		
(I) From Banks	-	-
(ii) From Others	64,23,34,403.00	61,11,45,244.00
Total	92,00,41,718.32	89,32,26,103.22
B. I. Deposits Of Branches In India	92,00,41,718.32	89,32,26,103.22
II. Deposits Of Branches Outside India	-	-
Total	92,00,41,718.32	89,32,26,103.22

Schedule 4 - Borrowing

Particulars	As At 31-03-2024	As At 31-03-2023
I. Borrowing In India		
(I) Reserve Bank Of India	0.00	0.00
(ii) Other Banks	0.00	0.00
(iii) Other Institution And Agencies	0.00	0.00
(iv) Capital Instruments :	0.00	0.00
A. Innovative Perpetual Debt Instruments (IPDI)	0.00	0.00
B. Subordinated Debt & Bonds	0.00	0.00
Total	0.00	0.00
II. Borrowing Outside India		
(i) Borrowings And Refinance Outside India	0.00	0.00
(ii) Capital Instruments:	0.00	0.00
Innovative Perpetual Debt Instruments (IPDI)	0.00	0.00
Total	0.00	0.00

Schedule 5 - Other Liabilities and Provisions

Particulars	As At 31-03-2024	As At 31-03-2023
I. Bills Payable	-	-
ii. Inter-Office Adjustments(Net)	-	-
iii. Interest Accrued	4,85,86,003.00	16,56,30,155.89
Iv. Deferred Tax Liabilities (Net)	26,05,509.00	22,00,983.00
v. Other (Including Provisions)	2,83,46,881.18	2,34,43,016.70
Total	7,95,38,393.18	19,12,74,155.59

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

Schedule 6 - Cash and Balances with Reserve Bank of India

Particulars	As At 31-03-2024	As At 31-03-2023
I. Cash In Hand (Including Foreign Currency Notes And Gold)	4,54,98,084.00	4,63,02,778.00
II. Balance With Reserve Bank Of India	-	-
(i) In Current Account	-	-
(ii) In Other Accounts	-	-
Total	4,54,98,084.00	4,63,02,778.00

Schedule 7 - Balance with banks and Money at Call and Short Notice

Particulars	As At 31-03-2024	As At 31-03-2023
1. In India		
i) Balance with Banks	5,18,82,899.66	14,00,79,281.44
A. In Current Accounts	4,31,82,899.66	3,00,36,478.44
B. In Other Deposit Accounts	87,00,000.00	11,00,42,803.00
ii) Money At Call and Short Notice	-	-
A, With Banks	-	-
B. With Other Institutions	-	-
Total	5,18,82,899.66	14,00,79,281.44
2. Outside India		
A. In Current Accounts	-	-
B. In Other Deposit Accounts	-	-
C. Money at Call and Short Notice	-	-
Total	-	-
Grand Total (1+2)	5,18,82,899.66	14,00,79,281.44

Schedule 8 - Investments

Particulars	As At 31-03-2024	As At 31-03-2023
i. Investments in India in		
i. Government Securities	37,97,76,500.00	40,46,59,000.00
ii. Other Approved Securities	-	-
iii. Shares	1,05,000.00	1,05,000.00
iv. Debenture and Bonds	-	-
v. Subsidiaries And/Or Joint Ventures (Including Associates)	-	-
vi. Other (Units of Mutual Fund, Commercial Paper Etc.)	-	5,00,00,000.00
Total	37,98,81,500.00	45,47,64,000.00

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

Particulars	As At 31-03-2024	As At 31-03-2023
2. Investment Outside India		
i. Government Securities (Including Local Authorities)	0.00	0.00
ii. Subsidiaries And/Or Joint Ventures Abroad	0.00	0.00
iii. Other (Shares, Debentures Etc.)	0.00	0.00
Total	0.00	0.00
Grand Total (1+2)	37,98,81,500.00	45,47,64,000.00

Schedule 9 - Advances

Particulars	As At 31-03-2024	As At 31-03-2023
A. i. Bill Purchases And Discounted	-	-
ii. Cash Credits, Overdrafts And Loan Repayable On Demand	13,48,67,760.23	7,21,99,247.95
iii. Term Loan	49,39,99,583.46	34,59,51,047.26
Total	62,88,67,343.69	41,81,50,295.21
B. i. Secured By Tangible Assets (Includes Adv. Against Book Debts)	61,56,33,411.99	38,20,62,402.57
ii. Covered By Bank/Government Guarantees	-	-
iii. Unsecured	1,32,33,931.70	3,60,87,892.64
Total	62,88,67,343.69	41,81,50,295.21
C. i. Advances In India		
i. Priority Sector	52,56,25,058.17	31,39,54,554.61
ii. Public Sector	-	-
iii. Banks	-	-
iv. Others	10,32,42,285.52	10,41,95,740.60
Total	62,88,67,343.69	41,81,50,295.21
ii. Advances Outside India		
i. Due From Banks	-	-
ii. Due From Others	-	-
A. Bills Purchased And Discounted	-	-
B. Syndicated Loans	-	-
C. Others	-	-
Total	-	-
Grand Total (C(i) and C(ii))	62,88,67,343.69	41,81,50,295.21

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

Schedule 10 - Fixed Assets

Particulars	As At 31-03-2024	As At 31-03-2023
I. Premises (Including Revalued Premises)		
At Cost / Revalued As At 31st March Of The Preceding Year	6,42,792.00	6,59,274.00
Additions During The Year	-	-
Deduction During The Year	16,469.00	-
Depreciation During The Year		16,482.00
Total	6,26,323.00	6,42,792.00
II. Other Fixed Assets (Including Furniture And Fixtures)		
At Cost/Revalued As At 31st March Of The Preceding Year	52,59,775.89	54,91,640.00
Additions During The Year	7,65,772.75	9,95,218.28
Deduction During The Year	-	-
Depreciation During The Year	11,16,182.64	12,27,082.39
Total	49,09,366.00	52,59,775.89
III. Assets Under Construction (Including Premises)	-	-
Total (I+II+III)	55,35,689.00	59,02,567.89

Schedule 11 - Other Assets

Particulars	As At 31-03-2024	As At 31-03-2023
i. Inter-Office Adjustments(Net)	-	-
ii. Interest Accrued	4,95,59,527.00	17,63,46,371.89
iii. Tax Paid In Advance/Tax Deducted At Source	60,00,000.00	50,00,000.00
iv. Deferred Tax Assets(Net)	12,354.00	-
v. Stationery And Stamp	10,04,405.00	9,56,220.00
vi. Non-Banking Assets Acquired In Satisfaction Of Claims	-	-
vii. Others	2,95,11,532.48	1,91,72,558.11
Total	8,60,87,818.48	20,14,75,150.00

Schedule 12 - Contingent Liabilities

Particulars	As At 31-03-2024	As At 31-03-2023
I. Claims Against The Bank Not Acknowledged As Debts	0.00	0.00
ii. Liability For Partly Paid Investments/Venture Funds	0.00	0.00
iii. Liability On Account Of Outstanding Forward Exchange Contracts	0.00 0.00	0.00 0.00
iv. Guarantees Given On Behalf Of Constituents	0.00	0.00
a. In India	0.00	0.00
b. Outside India	0.00	0.00
v. Acceptances, Endorsements And Other Obligations	0.00	0.00
vi. Other Items For Which The Bank Is Contingently Liable*	28,51,749.47	28,04,547.13
Total	28,51,749.47	28,04,547.13

Note: RBI DEAF Scheme 2014- Rs.28,51,749.47 (Previous Year Rs.28,04,547.13)*

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The Chopda Peoples Co-operative Bank Ltd, Chopda PROFIT & LOSS AS AT 31 MARCH 2024

PARTICULARS	Schedule No	As at 31-03-2024	As at 31-03-2023
INCOME			
Interest earned	13	9,10,95,940.19	8,44,41,810.04
Other Income	14	88,98,279.67	55,57,310.01
Total		9,99,94,219.86	8,99,99,120.05
EXPENDITURE			
Interest expended	15	4,19,80,367.25	3,84,29,757.78
Operating expenses	16	3,55,26,252.09	3,05,95,385.91
Provision and contingencies*		1,05,72,804.92	1,34,94,967.00
Total		8,80,79,424.26	8,25,20,110.69
PROFIT			
Net Profit for the year		1,19,14,795.60	74,79,009.36
Add : Profit/ (Loss) brought forward		-	-
Total		1,19,14,795.60	74,79,009.36
APPROPRIATIONS #			
Transfer to Statutory Reserve		30,65,846.60	19,79,009.36
Transfer to Capital Reserve		-	-
Transfer to Investment Fluctuation Reserve		23,00,000.00	21,00,000.00
Transfer to Revenue and other Reserve		39,00,000.00	34,00,000.00
Dividend for the current year @		26,48,949.00	-
Balance carried over to Balance sheet		-	-
Total		1,19,14,795.60	74,79,009.36
Significant Accounting Policies	17	-	-
Notes to Accounts	18	-	-

* Provision and Contingencies includes Staff Ex Gratia Provision Rs.18,43,885.00, Standard Assets Provision Rs.11,00,000.00, BDDR Provision Rs.21,28,919.92 and Income Tax Provision Rs.55,00,000.00.

Appropriation of Net Profit as proposed by Board of Directors of the bank subject to approval of Annual General Meeting.

@ Dividend declaration in Annual General Meeting and distribution of dividend is subject to prior approval from Reserve Bank of India.



(Mangesh V. Paranjpe)
Chief Executive Officer



(Nemichand S. Jain)
Director

As per our report of even date attached seperately



(Sunilkumar T. Jain)
Vice Chairman



(Chandrahas N. Gujrathi)
Chairman



For, M/s JKJS & Co. LLP
Chartered Accountants



CA Abhishek Soni, Partner
(Membership No. 116574)
(FRN-121161W)

(Panel No. 11031) (Auditor Grade - A1)

Date : 28/05/2024

Place : Pune

UDIN No : 24116574BKAJTX9181

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Schedule 13 - Interest Earned

Particulars	As At 31-03-2024	As At 31-03-2023
Interest / discount on advances / bill	6,15,45,818.57	5,34,67,172.55
Interest on Investment *	2,95,50,121.62	3,09,74,637.49
Interest on balance with Reserve Bank of India & other inter-bank funds	-	-
Others	-	-
Total	9,10,95,940.19	8,44,41,810.04

* Interest Received on Investment is net-off after deduction of Amortization of Premium on Govt. Securities for Rs.1,47,382/-

Schedule 14 - Other Income

Particulars	As At 31-03-2024	As At 31-03-2023
I. Commission, Exchange And Brokerage	88,078.44	62,836.95
ii. Profit/Loss On Sale Of Investment (Net)	10,22,316.45	18,03,642.89
iii. Profit/Loss On Revaluation Of Investments (Net)	-	-
iv. Profit/Loss On Sale Of Land, Building And Other Assets (Net)	-	-
v. Profit/Loss On Exchange Transactions (Net)	-	-
vi. Income Earned By Way Of Dividends Etc., From Subsidiaries/ Companies And/ or Joint Ventures Abroad/ In India	-	-
Vii. Miscellaneous Income	77,87,884.78	36,90,830.17
Total	88,98,279.67	55,57,310.01

Schedule 15 - Interest Expended

Particulars	As At 31-03-2024	As At 31-03-2023
I. Interest On Deposits	4,18,08,237.25	3,84,29,757.78
II. Interest On Reserve Bank Of India/ Inter-Bank Borrowings	1,72,130.00	-
III. Others	-	-
Total	4,19,80,367.25	3,84,29,757.78

Schedule 16 - Operating Expenses

Particulars	As At 31-03-2024	As At 31-03-2023
I. Payments To And Provisions For Employees	1,72,16,702.00	1,77,85,703.00
II. Rent, Taxes And Lighting	5,27,595.00	5,30,877.03
III. Printing And Stationary	3,72,969.57	3,45,581.92
IV. Advertisement And Publicity	2,73,736.00	86,862.00
V. Depreciation On Banks Property	11,32,651.64	12,43,564.39
VI. Directors Fees, Allowances And Expenses	22,600.00	15,300.00
VII. Auditors Fees And Expenses (Including Branch Auditors Fees & Expenses)	5,56,158.00	5,03,207.00
VIII. Law Charges	-	5,69,267.00
IX. Postages, Telegrams, Telephones Etc.	1,65,036.46	1,85,555.00
X. Repairs And Maintenance	1,16,863.47	1,41,662.09
XI. Insurance	16,56,663.00	15,74,770.00
XII. Other Expenses	1,34,85,276.95	76,13,036.48
Total	3,55,26,252.09	3,05,95,385.91

Schedule 17

Summary of Significant Accounting Policies & Other Explanatory Information

1. Accounting Convention -

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

2. Revenue Recognition -

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

- i) Interest on Advance classified as Sub-Standard, Doubtful or Loss Assets is recognized on realization.
- ii) Interest on Government Securities, FDR etc. is recognized on accrual basis in case it is serviced regularly.
- iii) Amount payable on account of Ex-gratia is accounted for on accrual basis.
- iv) Commission & exchange is recognized as income on receipt basis.
- v) Rebate on Interest on Advances is accounted for on cash basis.

3. Advances -

- i) Advances are classified into Standard, Sub-standard, Doubtful and Loss assets in accordance with the guidelines issued by the Reserve Bank of India from time to time.
- ii) Provision on Advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with guidelines issued by the Reserve Bank of India.
- iii) The overdue interest, being the interest after the account is classified as NPA, in respect of advances classified as Non-Performing Assets, is provided separately under "Interest Receivable on Loans & Advances" as per the directives issued by the Reserve Bank of India.

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4. Investments -

The Bank has classified the investments in accordance with the Reserve Bank of India Guidelines applicable to Urban Co-operative Banks. Accordingly, classification of investment for the purpose of valuation is done under the following categories.

- Held To Maturity
- Held For Trading
- Available For Sale.

- Investments under “Held to Maturity” Category have been valued at acquisition cost. Premium, if any, on such investments is amortized over the residual life of the particular investment. Premium on HTM securities is shown in other assets as Premium on Govt Securities in HTM Category.
- Investments under “Held for Trading” Category have been marked to market on the basis of guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification has been provided for, net appreciation, if any, has been ignored.
- Investments under “Available for Sale” Category have been marked to market on the basis of guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification has been provided for, net appreciation, if any, has been ignored.
- Units of Mutual Funds are valued at the lower of cost or Net Asset Value provided by the respective Mutual Funds.
- Broken period interest on debt instruments is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to revenue.

5. Fixed Assets and Depreciation


- Fixed Assets are stated at written down value.
- Depreciation is calculated on written down value basis on fixed assets other than computers. Depreciation on computers is calculated on straight-line method.
- Depreciation on Capital Expenditure on Rental Premises is calculated on Straight-line method.
- Fixed Assets are depreciated at the rates considered appropriate by the Bank as under-


Premises	2.50 %	Rifle	10.00 %
Furniture & Fixtures	10.00 %	Machinery	15.00 %
Computers	33.33%	Capital Exp on Rental Premises	10.00%

6. Staff Retirement Benefits

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

Date : 28/05/2024
Place : Pune


(Mangesh V. Paranjpe)
Chief Executive Officer


(Chandrahas N. Gujrathi)
Chairman



For, M/s JKJS & Co. LLP
Chartered Accountants


CA Abhishek Soni, Partner
(Membership No. 116574)
(FRN-121161W)

(Panel No. 11031) (Auditor Grade - A1)



Schedule 18
Disclosure on Notes to Accounts

1. Regulatory Capital –

a) Composition of Regulatory Capital –

(Amount in Rs. Lakh)

Sr. No.	Particular	Current Year 31-03-2024	Previous Year 31-03-2023
i)	Paid up share capital and reserves (Net of deductions, if any)	303.09	246.51
ii)	Other Tier 1 Capital	777.18	712.26
iii)	Tier 1 Capital (i + ii)	1080.27	958.77
iv)	Tier 2 Capital	167.00	135.00
v)	Total Capital (Tier 1 + Tier 2)	1247.27	1093.77
vi)	Total Risk Weighted Assets (RWAs)	5841.80	4098.19
vii)	Paid up share capital and reserves as percentage to RWAs	5.18%	6.01%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	18.49%	23.40%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.86%	3.29%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage to RWAs)	21.35%	26.69%
xi)	Amount of non-equity Tier 1 capital raised during the year of which –	Nil	Nil
	a) Basel III compliant Perpetual Non-Cumulative Preference Shares	Nil	Nil
	b) Basel III compliant Perpetual Debt Instruments	Nil	Nil
xii)	Amount of Tier 2 capital raised during the year of which –	Nil	Nil
	a) Perpetual Cumulative Preference Shares	Nil	Nil
	b) Redeemable Non-Cumulative Preference Shares	Nil	Nil

b) Note on reversal from reserves –

During the Financial Year 2023-24 bank had not reversed any amount from any reserves.

2. Asset Liability Management –

(Amount in Rs. Lakh)

	Day1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and up-to 3 months	Over 3 months and up-to 6 months	Over 6 months and up-to 1 years	Over 1 year and up-to 3 years	Over 3 year and up-to 5 years	Over 5 years	Total
Deposits	1010.67	76.11	338.80	341.44	540.72	409.08	931.07	806.80	4358.67	279.09	107.97	9200.42
Advances	370.05	12.69	15.96	59.99	260.09	101.90	522.78	1676.92	2195.06	639.68	434.25	6288.67
Investments	0.00	0.00	0.00	0.00	0.00	72.00	0.00	0.00	99.30	165.40	3549.12	3885.82
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Foreign Currency Liabilities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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3. Investments - a) Composition of Investment Portfolio - As at 31st March 2024 (Current Financial Year) -

(Amount in Rs. Lakh)

	Investments in India							Investments outside in India					Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others (FDR)	Total Investment in India	Government Securities (Including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India			
Held to Maturity														
Gross	1349.30	0.00	0.00	0.00	0.00	0.00	1349.30	0.00	0.00	0.00	0.00	0.00	1349.30	
Less - Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	1349.30	0.00	0.00	0.00	0.00	0.00	1349.30	0.00	0.00	0.00	0.00	0.00	1349.30	
Available for Sale -														
Gross	2448.47	0.00	1.05	0.00	0.00	87.00	2535.47	0.00	0.00	0.00	0.00	0.00	2535.47	
Less - Provision for non-performing investments (NPI)	0.00	0.00	1.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	1.00	
Net	2448.47	0.00	0.05	0.00	0.00	87.00	2534.47	0.00	0.00	0.00	0.00	0.00	2534.47	
Held for Trading -														
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Less - Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	
Total Investments -														
Gross	3797.77	0.00	1.05	0.00	0.00	87.00	3885.82	0.00	0.00	0.00	0.00	0.00	3885.82	
Less - Provision for non-performing investments (NPI)	0.00	0.00	1.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	1.00	
Net	3797.77	0.00	0.05	0.00	0.00	87.00	3884.82	0.00	0.00	0.00	0.00	0.00	3884.82	

3. Investments -

a) Composition of Investment Portfolio -

As at 31st March 2023 (Current Financial Year) -

(Amount in Rs. Lakh)

	Investments in India							Investments outside in India					Total Investments	
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others (FDR)	Total Investment in India	Government Securities (Including local authorities)	Subsidiaries and/or joint ventures	Others	Total Investments outside India			
Held to Maturity														
Gross	1598.12	0.00	0.00	0.00	0.00	0.00	1598.12	0.00	0.00	0.00	0.00	0.00	1598.12	
Less - Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Net	1598.12	0.00	0.00	0.00	0.00	0.00	1598.12	0.00	0.00	0.00	0.00	0.00	1598.12	
Available for Sale -														
Gross	2448.47	0.00	1.05	0.00	0.00	1600.43	4049.95	0.00	0.00	0.00	0.00	0.00	4049.95	
Less - Provision for non-performing investments (NPI)	0.00	0.00	1.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	1.00	
Net	2448.47	0.00	0.05	0.00	0.00	1600.43	4048.95	0.00	0.00	0.00	0.00	0.00	4048.95	
Held for Trading -														
Gross	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Less - Provision for non-performing investments (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00	0.00	0.00	
Total Investments -														
Gross	4046.59	0.00	1.05	0.00	0.00	1600.43	5648.07	0.00	0.00	0.00	0.00	0.00	5648.07	
Less - Provision for non-performing investments (NPI)	0.00	0.00	1.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	1.00	
Net	4046.59	0.00	0.05	0.00	0.00	1600.43	5647.07	0.00	0.00	0.00	0.00	0.00	5647.07	

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

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
I) Movement of provision held towards depreciation on investments -		
a) Opening balance	184.00	129.23
b) Add – Provision made during the year	0.00	54.77
c) Less – Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	184.00	184.00
ii) Movement of Investment Fluctuation Reserve -		
a) Opening balance	116.00	72.00
b) Add – Provision made during the year	21.00	44.00
c) Less – Write off / write back of excess provisions during the year	0.00	0.00
d) Closing balance	137.00	116.00
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.59%	4.73%

c) Sale and transfer to/from HTM category –

During the Financial Year 2023-24 bank had transfer one security 7.55% MP SDL 2027 from HTM category to AFS Category for FV Rs.250.0000 lakh (Book Value Rs.248.8250 lakh) on 25.04.2023 and also sold the said security on same day by booking the profit of Rs.2,55,000/-

d) Non-SLR Investment portfolio -

i) Non-performing non-SLR investments –

(Amount in Rs. Lakh)

Sr. No.	Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
a)	Opening balance	501.05	1.05
b)	Additions during the year since 1st April	0.00	500.00
c)	Reductions during the above period	500.00	0.00
d)	Closing balance	1.05	501.05
e)	Total Provision held	1.00	1.00

ii) Issuer composition of non-SLR investments –

(Amount in Rs. Lakh)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year	Current Year	Current Year	Current Year	Current Year	Current Year	Current Year	Current Year	Current Year	Current Year
(1)	(2)	(3)		(4)		(5)		(6)		(7)	
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	1.05	1.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d)	Private Corporates	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 (MF)	0.00	500.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g)	Provision held towards depreciation	1.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Total (a to g)	1.05	501.05	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

e) Repo transactions (in face value terms) -

(Amount in Rs. Lakh)

	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
D) Securities sold under repo -				
a) Government Securities	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00
ii) Securities purchased under reverse repo -				
a) Government Securities	0.00	0.00	0.00	0.00
b) Corporate debt securities	0.00	0.00	0.00	0.00
c) Any other securities	0.00	0.00	0.00	0.00

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4. Asset Quality –

a) i) Classification of advances and provisions held for Current Financial Year as on 31-03-2024 –

(Amount in Rs. Lakh)

	Standard		Non-Performing				Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total performing Advances		
Gross Standard Advances and NPAs	5865.54	17.05	406.08	0.00	423.13	6288.67	
Opening Balance	3232.18	108.81	840.51	0.00	949.32	4181.50	
Add – Addition during the year					108.81	108.81	
Less – Reductions during the year*					334.59	334.59	
Closing balance	5865.54	17.05	406.08	0.00	423.13	6288.67	
*Reduction of Gross NPAs due to -							
i) Upgradation					0.00	0.00	
ii) Recoveries (Excluding recoveries from upgraded accounts)					479.90	479.90	
iii) Technical/Prudential Write-offs					46.29	46.29	
iv) Write-offs other than those under (iii) above					0.00	0.00	
Provisions (Excluding Floating Provisions)							
Opening balance of provisions held	19.00	10.88	514.12	0.00	525.00	544.00	
Add – Fresh provisions made during the year					107.29	107.29	
Less – Excess provision reversed/write off loans					96.29	96.29	
Closing balance of provisions held	30.00	1.70	423.30	0.00	536.00	566.00	
Net NPAs							
Opening Balance		108.81	840.51	0.00	949.32		
Add – Fresh additions during the year					17.05		
Less – Reduction during the year					543.24		
Closing Balance		17.05	406.08	0.00	423.13	423.13	

	Non-Performing				Total
	Standard	Sub - Standard	Doubtful	Loss	
	Total Standard Advances			Total performing Advances	
Floating Provisions					
Opening Balance					0.00
Add – Additional provisions made during the year					0.00
Less – Amount drawn down during the year					0.00
Closing balance of floating provisions					0.00
Technical write-offs and the recoveries made thereon -					
Opening balance of technical/Prudential written-off accounts					0.00
Add – Technical / Prudential write-offs during the year					46.29
Less – Recoveries made from previously technical/prudential written-off accounts during the year					11.75
Closing balance					34.54

Ratios (in percent)	Current Year 31-03-2024	Previous Year 31-03-2023
Gross NPA to Gross Advances	6.73%	22.70%
Net NPA to Net Advances	(-1.77%) 0.00%	11.60%
Provision coverage ratio	100.00%	55.30%

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4. Asset Quality –

a) ii) Classification of advances and provisions held for Previous Financial Year as on 31-03-2023 –

(Amount in Rs. Lakh)

	Standard		Non-Performing			Total
	Total Standard Advances	Sub - Standard	Doubtful	Loss	Total performing Advances	
Gross Standard Advances and NPAs	3232.18	108.81	840.51	0.00	949.32	4181.50
Opening Balance	3833.55	225.93	949.17	0.00	1175.10	5008.65
Add – Addition during the year					108.81	108.81
Less – Reductions during the year*					334.59	334.59
Closing balance	3232.18	108.81	840.51	0.00	949.32	4181.50
*Reduction of Gross NPAs due to -						
i) Upgradation					0.00	0.00
ii) Recoveries					334.59	334.59
(Excluding recoveries from upgraded accounts)						
iii) Technical/Prudential Write-offs					0.00	0.00
iv) Write-offs other than those under (iii) above					0.00	0.00
Provisions (Excluding Floating Provisions)						
Opening balance of provisions held	19.00	22.60	477.40	0.00	500.00	519.00
Add – Fresh provisions made during the year					25.00	25.00
Less – Excess provision reversed/write off loans					0.00	0.00
Closing balance of provisions held	19.00	22.60	477.40	0.00	525.00	544.00
Net NPAs						
Opening Balance		225.93	949.17	0.00	1175.10	
Add – Fresh additions during the year					108.81	
Less – Reduction during the year					334.59	
Closing Balance		108.81	840.51	0.00	949.32	949.32

	Standard Total Standard Advances	Non-Performing			Total
		Sub - Standard	Doubtful	Loss	
Floating Provisions					
Opening Balance					0.00
Add – Additional provisions made during the year					0.00
Less – Amount drawn down during the year					0.00
Closing balance of floating provisions					0.00
Technical write-offs and the recoveries made thereon -					
Opening balance of technical/Prudential written-off accounts					0.00
Add – Technical / Prudential write-offs during the year					0.00
Less – Recoveries made from previously technical/prudential written-off accounts during the year					0.00
Closing balance					0.00

Ratios (in percent)	Current Year 31-03-2023	Previous Year 31-03-2022
Gross NPA to Gross Advances	22.70%	23.46%
Net NPA to Net Advances	11.60%	14.97%
Provision coverage ratio	55.30%	42.54%

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(Amount in Rs. Lakh)

b) Sector-wise Advances and Gross NPAs -

Sr. No	Sectors	Current Year 31-03-2024			Previous Year 31-03-2023		
		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						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Advances to industries sector eligible as priority sector lending	2431.92	196.12	8.06%	523.28	384.90	73.55%
c)	Services / Others	2824.33	167.96	5.95%	3247.55	493.68	15.20%
d)	Personal Loans	0.00	0.00	0.00%	0.00	0.00	0.00%
	Subtotal (i)	5256.25	364.08		3770.83	878.58	
(ii)	Non-priority Sector						
a)	Agriculture and allied activities	0.00	0.00	0.00%	0.00	0.00	0.00%
b)	Industry	0.00	0.00	0.00%	0.00	0.00	0.00%
c)	Services	1032.42	59.05	5.72%	410.67	70.74	17.22%
d)	Personal Loans	0.00	0.00	0.00%	0.00	0.00	0.00%
	Subtotal (ii)				410.67	70.74	
	Total (i + ii)	6288.67	423.13		4181.50	949.32	

c) Overseas assets, NPAs and revenue -

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
Total Assets	0.00	0.00
Total NPAs	0.00	0.00
Total Revenue	0.00	0.00

d) Details of accounts subjected to restructuring –

(Amount in Rs. Lakh)

Category	Particulars	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MEME)		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	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision Held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-Standard	Number of Borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision Held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Doubtful	Number of Borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision Held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	Number of Borrowers	0	0	0	0	0	0	0	0	0	0
	Gross Amount	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Provision Held	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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e) Divergence in Asset Classification and Provisioning -

(To be start disclosing the information from 31.03.2023 onwards as per RBI circular 11.10.2022)

(Amount in Rs. Lakh)

Sr. No.	Particulars	Amount
1.	Gross NPAs as on March 31, 2022 * as reported by bank *RBI Inspection reference date	1175.10
2.	Gross NPAs as on March 31, 2022 as assessed by Reserve Bank of India	1175.10
3.	Divergence in Gross NPAs (2-1)	0.00
4.	Net NPAs as on March 31, 2022 as reported by the Bank	675.10
5.	Net NPAs as on March 31, 2022 as assessed by Reserve Bank of India	675.10
6.	Divergence in Net NPAs (5-4)	0.00
7.	Provisions for NPAs as on March 31, 2022 as reported by the bank	464.34
8.	Provisions for NPAs as on March 31, 2022 as assessed by Reserve Bank of India	464.34
9.	Divergence in provisioning (8-7)	0.00
10.	Reported Profit before Provisions and Contingencies for the year ended March 31, 2022	226.73
11.	Reported Net Profit after Tax (PAT) for the year ended March 31, 2022	65.50
12.	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2022 after considering the divergence in provisioning	65.50

* March 31, 2022 is the close of the reference period in respect of RBI Inspection in which divergence were assessed.

f) Disclosure of transfer of loan exposures –

Bank did not have any exposure for transfer of loans.

g) Fraud accounts –

(Amount in Rs. Lakh)

Particulars	Current Year	Previous Year
Number of frauds reported	Nil	Nil
Amount involved in fraud	0.00	0.00
Amount of provision made for such fraud	0.00	0.00
Amount of Unamortised provision debited from 'other reserves' as at the end of the year	0.00	0.00

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h) Disclosure under Resolution Framework for COVID-19 related Stress –

(Amount in Rs. Lakh)

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
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate persons	0.00	0.00	0.00	0.00	0.00
Of which MSMEs	0.00	0.00	0.00	0.00	0.00
Others	0.00	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00	0.00

5. Exposures –

a) Exposure to Real Estate Sector –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
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.	273.74	376.08
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.	693.73	140.15
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures – I. Residential ii. Commercial Real Estate	0.00	0.00
ii) Indirect Exposure -		
Funds based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	0.00	0.00
Total Exposure to Real Estate Sector	967.47	516.23

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b) Exposure to capital market –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
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.	0.00	0.00
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.	0.00	0.00
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	0.00	0.00
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.	0.00	0.00
v) Secured and unsecured advances to stock brokers and guarantees issued on behalf of stock brokers and market makers	0.00	0.00
vi) Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources.	0.00	0.00
vii) Bridge loans to companies against expected equity flows / issues	0.00	0.00
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.	0.00	0.00
ix) Financing of stockbrokers for margin trading.	0.00	0.00
x) All exposures to Venture Capital Funds (both registered and unregistered)	0.00	0.00
Total exposure to Capital Market	0.00	0.00

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c) Risk category-wise country exposure –

(Amount in Rs. Lakh)

Risk Category	Exposure (net) as at 31st March 2024	Provision held as at 31st March 2024	Exposure (net) as at 31st March 2023	Provision held as at 31st March 2023
Insignificant	0.00	0.00	0.00	0.00
Low	0.00	0.00	0.00	0.00
Moderately Low	0.00	0.00	0.00	0.00
Moderate	0.00	0.00	0.00	0.00
Moderately High	0.00	0.00	0.00	0.00
High	0.00	0.00	0.00	0.00
Very High	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00

d) Unsecured advances –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
Total unsecured advances of the Bank	132.34	360.88
Out of the above, amounts of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken.	0.00	0.00
Estimated value of such intangible securities	0.00	0.00

e) Factoring exposures – Bank do not have any factoring exposures.

f) Intra-group exposures –

(Amount in Rs. Lakh)

Sr. No.	Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
i)	Total amount of intra-group exposures	0.00	0.00
ii)	Total amount of top 20 intra-group exposures	0.00	0.00
iii)	Percentage of intra-group exposures to total exposure of the bank on borrowers/customers	0.00	0.00
iv)	Details of breach of limits on intra-group exposures and regulatory action thereon, if any	0.00	0.00

g) Unhedged foreign currency exposure – Bank is not having any exposure for unhedged foreign currency.

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

a) Concentration of Deposits –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
Total deposits of the twenty largest depositors	2239.46	2095.51
Percentage of deposits of twenty largest depositors to total deposits of the bank	24.34%	23.46%

b) Concentration of advances –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
Total advances of the twenty largest borrowers	1213.18	1171.58
Percentage of advances of twenty largest borrowers to total advances of the bank	19.29%	28.01%

c) Concentration of exposures –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
Total exposure to the twenty largest borrowers/customers	1149.17	1084.57
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	18.27%	25.93%

d) Concentration of NPAs –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
Total exposure to the top twenty NPA accounts	318.70	588.38
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs	75.31%	61.97%

7. Derivatives -

a) Forward rate agreement/interest rate swap –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
i) The notional principal of swap agreements	0.00	0.00
ii) Losses which would be incurred if counter parties failed to fulfil their obligation under the agreements	0.00	0.00
iii) Collateral required by the bank upon entering into swaps	0.00	0.00
iv) Concentration of credit risk arising from the swaps	0.00	0.00
v) The fair value of the swap book	0.00	0.00

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b) Exchange traded interest rate derivatives –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
I) Notional principal amount of exchange traded interest rate derivatives undertaken during the year	0.00	0.00
ii) Notional principal amount of exchange traded interest rate derivatives outstanding as on 31st March	0.00	0.00
iii) Notional principal amount of exchange traded interest rate derivatives outstanding and not 'highly effective'	0.00	0.00
iv) Mark to market value of exchange traded interest rate derivatives outstanding and not 'highly effective'	0.00	0.00

c) Disclosures on Risk exposure in derivatives – Bank does not have exposure in derivatives.

d) Credit default swaps – Bank does not have any credit default swaps.

8. Transfer to Depositors Education and Awareness Funds (DEA Fund) –

(Amount in Rs. Lakh)

Sr. No.	Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
i)	Opening balance of amounts transferred to DEA Fund	28.05	27.84
ii)	Add – Amounts transferred to DEA Fund during the year	0.58	0.21
iii)	Less – Amounts reimbursed by DEA Fund towards claims*	0.11	0.00
iv)	Closing balance of amounts transferred to DEA Fund	28.52	28.05

(* Marked amount is paid to customers towards claim and yet to receive from RBI DEA fund which was shown in other assets as receivable in Balance Sheet.)

9. Disclosure of complaints –

a) Summary information on complaints received by the bank from customers and from the offices of Ombudsman –

Sr. No.	Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	0	0
2	Number of complaints received during the year	0	0
3	Number of complaints disposed during the year	0	0
3.1	Of which, number of complaints rejected by the bank	0	0
4	Number of complaints pending at the end of the year	0	0
Maintainable complaints received by the bank from Office of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	0	0
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	0	0

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	5.2	Of 5, number of complaints resolved through conciliation / mediation / advisories issued by Office of Ombudsman	0	0
	5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	0	0
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	0	0

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

Grounds of complaints (i.e. complaints related to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase /decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year					
Ground – 1	0	0	0	0	0
Ground – 2	0	0	0	0	0
Ground – 3	0	0	0	0	0
Ground – 4	0	0	0	0	0
Ground – 5	0	0	0	0	0
Total	0	0	0	0	0
Previous Year					
Ground – 1	0	0	0	0	0
Ground – 2	0	0	0	0	0
Ground – 3	0	0	0	0	0
Ground – 4	0	0	0	0	0
Ground – 5	0	0	0	0	0
Total	0	0	0	0	0

10. Disclosure of penalties imposed by the Reserve Bank of India –

Reserve Bank of India has not imposed any penalty on the bank during the financial year.

11. Other Disclosures –

a) Business ratios –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
i) Interest Income as a percentage to Working Funds	8.01%	7.83%
ii) Non-interest income as a percentage to Working Funds	0.70%	0.35%
iii) Cost of Deposits	4.87%	4.38%
iv) Net Interest Margin	4.62%	4.56%
v) Operating Profit as a percentage to Working Funds	1.95%	1.93%
vi) Return of Assets	9.49%	8.94%
vii) Business (Deposits plus advances) per employee	442.54	452.19
viii) Profit per employee	3.40	2.57

b) **Bancassurance business** – Bank do not have any bancassurance business.

c) **Marketing and distribution** – Bank do not have any marketing and distribution channel.

d) **Disclosures regarding Priority Sector Lending Certificates (PSLCs)** –

Bank had not made any transaction in selling of priority sector advances.

e) Provisions and contingencies –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
i) Provision for NPI	1.00	1.00
ii) Provision towards NPA	525.00	525.00
iii) Provision made towards Income Tax	55.00	45.00
iv) Other Provisions and Contingencies (with details)	50.73	89.95
1. Standard Assets Provision (COVID-19)	0.00	0.00
2. Revenue Reserve	0.00	0.00
3. Standard Assets Provision	11.00	0.00
4. Bad and Doubtful Debts Reserve	21.29	25.00
5. Investment Depreciation Reserve	00.00	54.77
6. Staff Ex-gratia	18.44	10.18

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f) Payment of DICGC Insurance Premium –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
i) Payment of DICGC Insurance Premium	12.22	12.49
ii) Arrears in payment of DICGC Premium	0.00	0.00

g) Disclosure of facilities granted to directors and their relatives –

(Amount in Rs. Lakh)

Particulars	Current Year 31-03-2024	Previous Year 31-03-2023
Funds based and non-fund based -		
i) Outstanding at the beginning of the Financial Year	0.00	0.00
ii) Additions during the year	0.52	0.00
iii) Recovery during the year	0.52	0.00
iv) Outstanding at the end of the Financial Year	0.00	0.00
v) Overdue at the end of the Financial Year	0.00	0.00

h) Disclosure on amortisation of expenditure on account of enhancement in family pension of employees of banks – The Bank is not having any family pension scheme to its employees. No disclosure on amortisation of expenditure hence required.

For, M/s JKJS & Co. LLP
Chartered Accountants

(Mangesh V. Paranjpe)
Chief Executive Officer

(Chandrahas N. Gujrathi)
Chairman



CA Abhishek Soni, Partner
(Membership No. 116574)
(FRN-121161W)

(Panel No. 11031) (Auditor Grade - A1)

Date : 28/05/2024

Place : Pune

THE CHOPDA PEOPLES CO-OPERATIVE BANK LTD., CHOPDA
Financial Year 2022-2023

OTHER EXPLANATORY INFORMATION

1. Contingent Liabilities

- Contingent Liabilities on account of Bank Guarantees and Letters of Credit are NIL.
- Contingent Liability in respect of Other Items for which the Bank is Contingently liable
RBI DEAF Accounts – Rs.28,51,749.47
- The Bank has received demand of Rs. 3,90,974/- from the P. F. Authorities for payment of Provident Fund of Small Saving Agents. The Bank has disputed the demand and has filed a petition with the P. F. Tribunal, after depositing Rs. 3,60,313/-. The Judgement of the case has been gone against the bank and after passing the necessary entries of demand amount of case now Rs.1,25,729/- is receivable from EPF authorities.

2. Cash Flow Statement (AS 3)

Cash Flow Statement is prepared in accordance with AS 3

3. Events Occurring after the Balance Sheet Date (AS 4)

No significant event which would affect the Financial Position as on 31-03-2024 to a material extent, has taken place after the Balance Sheet date till the date of signing of the Audit Report.

4. Prior Period Items (AS 5)

There are no items of material significance of Prior Period requiring disclosure.

5. Fixed Assets

The Fixed assets are shown in accordance with the Accounting Standard 6 (AS 6) and Accounting Standard 10 (AS 10) issued by the Institute of Chartered Accountants of India (ICAI).

6. Investments

During the year under consideration, the Bank have not shifted any securities from AFS to HTM and from HTM to AFS.

There were only 1 sell transactions of government securities in the financial year.

Amortization of Premium paid on Govt Securities Rs.1,47,382.00 is debited to the Profit & Loss Account.

7. Employee Benefits (AS 15)

Leave Encashment and Gratuity is accounted for on mercantile basis in accordance with AS 15 issued by the ICAI.

8. Segment Reporting

The entire operation of the bank is one composite Banking Business not liable to different risks and rewards. Consequently, in the opinion of the Bank Accounting Standard 17 on “Segment Reporting” issued by ICAI is not applicable to the Bank.

9. Taxes on Income (AS 22)

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The Bank has accounted for Current Tax and Deferred Tax in accordance with AS 22 of the ICAI, impact of the same is being made on Profit & Loss A/c.

10. Related Party (AS 18)

There are no Related Parties requiring disclosures under AS 18 issued by the ICAI other than Key Management Personnel i. e. Mr. Mangesh Vasant Paranjape, the Chief Executive Officer (CEO) of the Bank. However, in terms of the Reserve Bank of India guidelines, the CEO being a single party covered by this category, no further details need to be disclosed.

11. 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 (AS 28) issued by the ICAI is required to be provided in the Books.

12. RBI- DEAF

The Bank has transferred unclaimed deposits to DEAF as per the Guidelines issued by the RBI. Details are as under:

(Amount in Rs. Lakh)

Particulars	31/03/2024	31/03/2023
Opening Balance of amounts transferred to DEAF	28.05	27.84
(+) Amounts transferred to DEAF during the year	0.47	0.21
(-) Amounts reimbursed by DEAF towards claims	0.00	0.00
Closing Balance of amounts transferred to DEAF	28.52	28.05

13. None of the assets of the Bank have been revalued during the year.

14. Provision for Standard Assets

The Bank has made provision against Advances classified as Standard Assets as prescribed by the Reserve Bank of India for Rs. 11,00,000.00.

15. Exposure Limit

The Bank has not sanctioned any loans to individual/group borrowers in excess of the Exposure Limit, to be calculated as per the norms prescribed by the Reserve Bank of India.

16. Interest Rebate on Advances

No provision is made in respect of Interest Rebate required to be given to the eligible borrowers. The same is accounted for on cash basis.

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17. Provision for Non-SLR Investments

The bank held provision for Non-Performing Non-SLR Investments Rs.1,00,000.00.

18. GST

Input Tax Credit in respect of the CGST and SGST is claimed @ 50% of the Input CGST and Input SGST. Remaining amount of Input Tax Credit is claimed as expenditure.

19. Investment Depreciation Reserve

Investment Depreciation Reserve is Rs.1,84,00,000.00 which is adequate in respect of Depreciation on the government securities in AFS Category.

20. No penalty has been imposed by the RBI for violation of the RBI guidelines.

21. Previous year figures have been regrouped / rearranged wherever necessary to conform to the presentation of the accounts of the current year.



(Mangesh V. Paranjpe)
Chief Executive Officer



(Chandrahas N. Gujrathi)
Chairman

For, M/s JKJS & Co. LLP
Chartered Accountants



CA Abhishek Soni, Partner
(Membership No. 116574)
(FRN-121161W)

(Panel No. 11031) (Auditor Grade - A1)

Date : 28/05/2024

Place : Pune

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AS - 3 : Cash Flow Statement

THE CHOPDA PEOPLE'S CO-OP BANK LTD CHOPDA TAL CHOPDA, DIST JALGAON STATEMENT OF CASH FLOW FOR THE YEAR ENDED ON 31st MARCH 2024

Particulars	Rs.	Rs.
CASH FLOW FROM OPERATING ACTIVITIES		
Net Profit as per Profit & Loss Account before Income Tax		1,78,06,967.60
Add- Adjustment for		
Depreciation on Assets	11,32,651.64	
Amortization of Premium on Govt Securities	1,47,382.00	
Current Service Cost, Interest Cost, Actuarial Loss	25,61,882.00	
Provisions	50,72,804.92	
	89,14,720.56	
Less - Deferred Tax	3,92,172.00	
Less - Income Tax	55,00,000.00	
Less - Return on Plan Assets, Actuarial Gain	10,40,182.00	
Less - Provisions Written Back to Profit & Loss A/c	0.00	19,82,366.56
		1,97,89,334.16
Adjustment for		
Increase in Investment	17,62,25,303.00	
Decrease in Advances	-21,07,17,048.48	
Increase in Other Asset	-31,30,368.37	
Increase in Interest Receivables	19,06,605.00	
Decrease in Deposits	2,68,15,615.10	
Increase in Other Liabilities & Provisions	48,75,332.48	
Increase in Reserves	-83,14,972.92	-1,23,39,534.19
		74,49,799.97
CASH FLOW FROM INVESTING ACTIVITIES :		
Purchase of Fixed Asset	-7,65,772.75	
Profit on Sale of Govt Securities	0.00	
Net Cash generated from Investing Activities (B)		-7,65,772.75
		66,84,027.22
CASH FLOW FROM FINANCING ACTIVITIES :		
Increase in Share Capital	56,57,700.00	
Dividend Paid	0.00	
Net Cash generated from Investing Activities		56,57,700.00
Net Decrease in Cash & Cash Equivalents (A+B+C)		1,23,41,727.22
Cash & Cash Equivalents at the beginning of the year		7,63,39,256.44
Cash & Cash Equivalents at the end of the year		8,86,80,983.66

The Chopda Peoples Co-Operative Bank Ltd. , Chopda



Chief Executive Office

Date : 28/05/2024



Chairman

Place : Pune

As per our report of even date attached separately

For, M/s JKJS & Co. LLP
Chartered Accountants




CA Abhishek Soni, Partner
(Membership No. 116574)
(FRN-121161W)

(Panel No. 11031) (Auditor Grade - A1)



JKJS & CO. LLP
CHARTERED ACCOUNTANTS

Office No 302, Siddhi Terrace, S.No.20, Behind Dhananjay Plaza, Bavdhan Khurd, PUNE - 411021.
Web - www.jkjs.co.in, Email - abhishek.jkjs@gmail.com

INDEPENDENT AUDITOR'S REPORT
(Section 81(5)(b) of M.C.S. Act and Rule 69 (3) of M.C.S Rules 1961)
FORM NO. N-1

To,
The Chairman,
The Chopda Peoples Co-operative Bank Ltd, Chopda
Chopda, District – Jalgaon

Reference – Appointment Letter Outward No. 832/2023-24 dated 18.12.2023

Report on the Financial Statement as a Statutory Auditor

1. We have Audited the accompanying Consolidated Financial Statements of The Chopda Peoples Co-operative Bank Ltd, Chopda which comprise the Balance Sheet as at 31st March 2024, the Statement of Profit and Loss for the year ended 31st March 2024, Cash Flow Statement for the year ended on 31.03.2024 and a summary of significant accounting policies and other explanatory information incorporated in these financial statement of the Bank along with its Branches Audited by us for the period 1st April 2023 to 31st March 2024.

Management's Responsibility for the Financial Statements –

2. The Board of Directors are 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 the accounting principles generally accepted in India in accordance with Maharashtra Co-operative Societies Act, 1960, Banking Regulation Act, 1949 (A.A.C.S.), Banking Regulation (Amendment) Act, 2020 and RBI/NABARD Guidelines. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statement that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern

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and using the going concern basis of accounting unless the management either intends to liquidate the Bank of to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibility –

3. Our responsibility is to express an opinion on this financial statement based on our Audit on test check basis. We conducted our Audit in accordance with the applicable Standards of Institute of Chartered Accountants of India and under the Maharashtra Co-operative Societies Act, 1960/ Banking Regulation Act, 1949 / Banking Regulation (Amendment) Act, 2020 / RBI guidelines. Those standards requires that we comply with ethical requirements and plan and perform the audit to obtained reasonable assurance about whether the Financial Statements are free from material misstatement, whether due to fraud or error.
4. An Audit involves performing procedures to obtain Audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the Auditor's judgement including the assessment of the risk of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the Auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design Audit procedures that are appropriate in the circumstances. An Audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by the management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the Audit evidence we have obtained is sufficient and appropriate to provide basis for our Audit opinion.

Opinion –

6. In our opinion and to the best of information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (A.A.C.S.) as well as the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961, Banking Regulation (Amendment) Act, 2020 and any other applicable Acts, and /or circulars issued by the Registrar, in the manner so required for the bank and give a true and fair view in conformity with accounting principles generally accepted in India, subject to the remarks mentioned in Part A, B & C of the Audit Report-
 - 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 Statement of Profit and Loss, of the profit for the year ended on that date.
 - III) In the case of the Cash Flow Statement, of the Cash Flows for the year ended on that date.

Report on Other Legal and Regulatory Matters

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provision of

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Section 29 of the Banking Regulation Act, 1949 read with provisions of the Maharashtra Co-operative Societies Act, 1960 & Maharashtra Co-operative Societies Rules 1961.

8. 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 them to be satisfactory.
 - (b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
 - (c) The returns received from the offices and branches of the bank have been found adequate for the purpose of our Audit.
9. In our opinion, the Balance Sheet and Profit & Loss Account comply with applicable Accounting Standards subject to the remarks mentioned in Part A, B and C of the Audit Report.

10. We further report that–

- i. The Balance Sheet and Profit & Loss Account dealt with by this report, are in agreement with the book of accounts and the returns.
- ii. In our opinion, proper book of accounts as required by law have been kept by the Bank so far as appears from our examination of those books.
- iii. The reports on the accounts of the branches Audited by us / branch Auditors have been dealt with in preparing our report in the manner considered necessary by us.
- iv. For the year under Audit, the Bank has been awarded “A” classification.

Place : Pune
Date : 28/05/2024



For JKJS & CO. LLP
Chartered Accountants

CA Abhishek Soni
Partner

Membership No 116574
FRN 121161W/W100195

Unique Document Identification Number (UDIN) for this document is 24116574BKAJTX9181.

Bye-Laws No	Existing Bye-Law	Proposed Bye-Law	Reason for Amendment
3	AREA OF OPERATION – The area of operation of the Bank shall be confined to the entire Jalgaon / Dhule / Nasik / Aurangabad / Buldhana districts or talukas from Maharashtra State. For any revision in this regard, the prior approval in writing of the Reserve Bank of India and also the Registering authority shall be necessary.	AREA OF OPERATION – The area of operation of the Bank shall be confined to the entire State of Maharashtra . For any revision in this regard, the prior approval in writing of the Reserve Bank of India and also the Registering authority shall be necessary.	To avail access of new locations to open new branches of the bank. Also, to make easiness to the members and account holders who is presently native of other cities which are not covered under present Area of Operation and having their membership in the bank and also accounts in the bank.
4	DEFINATION- (v) “General Body” means all the Ordinary Members (Active Members and Non active Members)	DEFINATION- (v) “General Body” means all the Ordinary Members .	To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.
4	DEGINATON – (vii) “General Meeting” means meeting all the of the General Body of the Bank and includes the Special General Meeting.	DEGINATON – (vii) “General Meeting” means meeting all ordinary members of the General Body of the Bank and includes the Special General Meeting.	To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.
4	DEFINATION - xiii) “Active Member” means who participates in the affairs of the bank and utilizes the minimum level of services or products of that bank as may be prescribed in the Bye-laws of the Bank.	Deleted	To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.
(7)	MAXIMUM BORROWING LIMIT – The maximum borrowing limit of the Bank during any financial year shall be regulated in accordance	MAXIMUM BORROWING LIMIT – The maximum borrowing limit of the Bank shall be regulated as per law, rules and as per permission of the Registrar.	To ease collecting deposit in increasing bank business and future

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	with the provision of the Act & Rules or as per the permission from Registrar.	The maximum borrowing limit of the Bank will be 15 times of the combined amount of Share Capital, Reserve Fund and Building Fund.	openings of new branches of the Bank.
9	MEMBERSHIP – The Bank shall have following categories of members – a) Ordinary Members. i) Active Members ii) Non-active Members b) Nominal Members c) Associate Members	MEMBERSHIP – The Bank shall have following categories of members – a) Ordinary Members. b) Nominal Members c) Associate Members	To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.
12 (2)	RIGHTS AND DUTIES OF MEMBER – (a) to attend at least one general body meeting in the previous five consecutive year. (b) to utilize minimum level of services at least once in previous five consecutive years as prescribed in the bye-laws, Provided that, a member who does not attend at least one meeting of general body as above and does not utilize minimum level of services as prescribed in the bye-laws shall be classified as non-active member. The society shall communicate such classification as non-active member to the concerned member within 30 days from the date of close of financial year. Provided further that, non-active member who does not attend one meeting of the general body and does not utilize minimum level of services as prescribed in the bye-laws, in next five years from the date of classification as non-active member. Such non-active member shall be liable for expulsion under section 35 of the Act. Provided also that, a member classified as non-active member shall not be entitled to any concessional benefit from the society till the date of his re-classification as active member by society. Provided also that, if a question of a member being active or non-active arises an appeal shall lie with the Registrar within 60 days from the date of communication of classification as non-active member. Provided also that, so far as the elections which will be conducted immediately after promulgation of this amendment Act, all the existing members of a society shall be eligible for voting, unless otherwise, they are not declared as ineligible to vote.	Deleted Deleted	To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.
14	ACTIVE MEMBER – “Active Member” means a person who has been admitted as an “Ordinary Member” under the Bye-laws of the Bank and who complies following conditions i) to attend at least one general body meeting in previous five consecutive years, ii) to utilize minimum level of services as provided in bye-law no 15 as following.	Deleted	To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.
15	MODEL LEVEL OF SERVICES FOR BECOMING ACTIVE MEMBER –	Deleted	To bring Bye-laws of the bank in

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	<p>The minimum level of services to become active member are prescribed below depending upon size of the bank</p> <table border="1"> <thead> <tr> <th>Sr. No</th> <th>Size of Bank (Deposit in Cr. On the date of preparation of provisional list)</th> <th>Minimum share capital holding (Amount in Rs.)</th> <th>And Minimum Deposit require (Amount in Rs.)</th> <th>Or Loan (Amount in Rs.)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Up-to Rs. 100 Cr</td> <td>1,000/-</td> <td>3,000/-</td> <td>50,000/-</td> </tr> <tr> <td>2</td> <td>Rs.100.00 Cr to Rs.500.00 Cr</td> <td>1,000/-</td> <td>5,000/-</td> <td>50,000/-</td> </tr> <tr> <td>3</td> <td>Rs.500 Cr and above</td> <td>1,500/-</td> <td>7,000/-</td> <td>1,00,000/-</td> </tr> </tbody> </table> <p>(The Bank may enhance the model limit only in deposit maximum by 20%)</p> <p>Proviso – I Provided that a ‘Depositor’ means an ordinary member, who has been holding aggregate deposits (in all types of accounts) not less than the amount prescribed above in the Bank in his name or in the name of the firm/company/society/trust, to whom he is representing as a proprietor/Director/Office bearer/Trustee.</p> <p>Proviso – II Provided that a ‘Borrower’ means an ordinary member, who is enjoying any type of sanctioned and availed credit facility of the Bank</p>	Sr. No	Size of Bank (Deposit in Cr. On the date of preparation of provisional list)	Minimum share capital holding (Amount in Rs.)	And Minimum Deposit require (Amount in Rs.)	Or Loan (Amount in Rs.)	1	Up-to Rs. 100 Cr	1,000/-	3,000/-	50,000/-	2	Rs.100.00 Cr to Rs.500.00 Cr	1,000/-	5,000/-	50,000/-	3	Rs.500 Cr and above	1,500/-	7,000/-	1,00,000/-		<p>conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.</p>
Sr. No	Size of Bank (Deposit in Cr. On the date of preparation of provisional list)	Minimum share capital holding (Amount in Rs.)	And Minimum Deposit require (Amount in Rs.)	Or Loan (Amount in Rs.)																			
1	Up-to Rs. 100 Cr	1,000/-	3,000/-	50,000/-																			
2	Rs.100.00 Cr to Rs.500.00 Cr	1,000/-	5,000/-	50,000/-																			
3	Rs.500 Cr and above	1,500/-	7,000/-	1,00,000/-																			
16	<p>RIGHTS OF ACTIVE MEMBER –</p> <p>i) Right to vote in the general election to the Board of the bank, however no member shall be permitted to vote by proxy – Provided that, any institution, company, partnership firm, a registered trust may appoint its representative to vote on its behalf in the general election of the Board of the Bank.</p> <p>ii) An active member can exercise all other rights of an ordinary member as mentioned in this Bye-laws.</p>	Deleted	<p>To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.</p>																				
17	<p>VOTING RIGHTS FOR GENERAL ELECTION OF THE BANK –</p> <p>i) Only active member shall have one vote irrespective of the number of shares held</p> <p>ii) Individual active member shall vote in person, while a firm or a company or any other body corporate constituted under any law for the time being in force, or Government which is a member, may appoint one of its partners, directors or officers to participate in election to exercise the right of vote</p> <p>iii) Active member shall not be eligible to vote who has become defaulter as provided in Explanation to Clause (i) of sub section (1) of Section 73CA.</p>	<p>VOTING RIGHTS FOR GENERAL ELECTION OF THE BANK –</p> <p>i) An ordinary member shall have one vote irrespective of the number of shares held</p> <p>ii) Individual ordinary member shall vote in person, while a firm or a company or any other body corporate constituted under any law for the time being in force, or Government which is a member, may appoint one of its partners, directors or officers to participate in election to exercise the right of vote</p> <p>iii) An ordinary member shall not be eligible to vote who has become defaulter as provided in Explanation to Clause (i) of sub section (1) of Section 73CA.</p>	<p>To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.</p>																				
18	<p>ASSOCIATE MEMBERSHIPS – RIGHTS AND LIABILITIES –</p> <p>(v) Where an active member holds a share of the bank jointly with more than one person, the person whose name stands first in the share certificate, if present, shall have the right to vote. But in his absence the person whose name stands second and in absence of both, the person whose name stands next and likewise in the absence of preceding persons, the person whose name is next on the shares certificate, who is present and who is not a minor, shall have right to vote.</p>	<p>ASSOCIATE MEMBERSHIPS – RIGHTS AND LIABILITIES –</p> <p>(v) Where an ordinary member holds a share of the bank jointly with more than one person, the person whose name stands first in the share certificate, if present, shall have the right to vote. But in his absence the person whose name stands second and in absence of both, the person whose name stands next and likewise in the absence of preceding persons, the person whose name is next on the shares certificate, who is present and who is not a minor, shall have right to vote.</p>	<p>To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.</p>																				
22	<p>WITHDRAWAL AND RESIGNATION OF MEMBER –</p>	<p>WITHDRAWAL AND RESIGNATION OF MEMBER –</p>	<p>To make easiness to refund the share</p>																				

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	<p>i) A member may withdraw or resign his membership after one year and giving at least one month notice in writing and withdraw his share capital with approval of the Board. The approval shall not be given while such a member is indebted to the Bank either as a borrower or surety. During any co-operative year, the aggregate withdrawals shall not exceed 10% of the total Paid-up Capital as at 31st March of the preceding year. The money refunded shall be as per the valuation of share or face of share whichever is less as on last preceding financial year.</p>	<p>i) A member may withdraw or resign his membership after one year and giving at least one month notice in writing and withdraw his share capital with approval of the Board. The approval shall not be given while such a member is indebted to the Bank either as a borrower or surety. During any co-operative year, the aggregate withdrawals shall not exceed 20% of the total Paid-up Capital as at 31st March of the preceding year. The money refunded shall be as per the valuation of share or face of share whichever is less as on last preceding financial year.</p>	<p>capital to the applicant member.</p>
27	<p>DEATH OF A MEMBER – On death of a member, the Bank may pay to the person or persons nominated a sum representing the value of the member's interest in the society within 12 months from the death of the member. In the absence of nomination, the Bank may pay to such person or persons as may appear to the Board to be entitled to receive the same as heir or legal representative of the deceased member on his or their executive an appropriate deed of indemnity and or any other conditions as laid down by the Board.</p>	<p>DEATH OF A MEMBER – On death of a member, the Bank may pay to the person or persons nominated a sum representing the value of the member's interest in the society within 36 months from the death of the member, in accordance with the Acts, Rules, Banking Regulation Act, 1949, RBI Circulars/Guidelines, Bye-laws and any other Applicable Laws as amended from time to time. In the absence of nomination, the Bank may pay to such person or persons as may appear to the Board to be entitled to receive the same as heir or legal representative of the deceased member on his or their executive an appropriate deed of indemnity and or any other conditions as laid down by the Board.</p>	<p>To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 and make it easy to refund the amount to relatives of members after members death.</p>
30	<p>TRANSFER OF SHARES – A member may transfer his share of shares (where there shall not be any accumulated losses) after holding them for not less than one year to any other member of the Bank duly approved by the Board. The transfer is not complete until the name of the transferee has been duly entered in the register of members and on payment of transfer fee as may be decided by the Board from time to time (Presently Rs.10/-).</p> <p>Transfer of shares shall be refused to a member if –</p> <p>a) The member is indebted to the Bank either as a borrower or as a surety. b) It is detrimental to the interest of the Bank. c) If the transferee does not fulfil conditions prescribed under Bye-law No. 11. d) If the transferor does not want to transfer all the shares held by him.</p>	<p>TRANSFER OF SHARES – A member may transfer his share of shares (where there shall not be any accumulated losses) after holding them for not less than one year to any other member of the Bank duly approved by the Board. The transfer is not complete until the name of the transferee has been duly entered in the register of members and on payment for shares transfer fee of Rs.25/- (Rs. Twenty-five only), without considering the number of shares to be transferred.</p> <p>Transfer of shares shall be refused to a member if –</p> <p>a) The member is indebted to the Bank either as a borrower or as a surety. b) It is detrimental to the interest of the Bank. c) If the transferee does not fulfil conditions prescribed under Bye-law No. 11. d) If the transferor does not want to transfer all the shares held by him.</p>	<p>To increase the fee base other income of the bank.</p>
31	<p>GENERAL BODY – i) General body of the Bank shall consist of all the ordinary and active and non-active members of the Bank.</p>	<p>GENERAL BODY – i) General body of the Bank shall consist of all the ordinary members of the Bank.</p>	<p>To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.</p>
32	<p>POWERS AND FUNCATIONS OF THE GENERAL BODY-</p>	<p>POWERS AND FUNCATIONS OF THE GENERAL BODY- (p) to take a note or give permission for any matter as required in accordance with the Acts, Rules, Banking Regulation Act, 1949, RBI Circulars/Guidelines, Bye-laws and any other Applicable Laws as amended from time to time.</p>	<p>To bring clarity in preparation of general body meeting agenda and take the subjects in the same which are not specifically mentioned in the bye-laws.</p>

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34	<p>NOTICE – ANNUAL GENERAL BODY MEETING AND SPECIAL GENERAL MEETING –</p> <p>e) The above said notice of the General Meeting shall be made available to both, Active and Non-active members by the following modes, namely –</p> <p>i) By local delivery, or ii) By ordinary post iii) By email iv) By Courier v) Through the branches of the Bank</p>	<p>NOTICE – ANNUAL GENERAL BODY MEETING AND SPECIAL GENERAL MEETING –</p> <p>e) The above said notice of the General Meeting shall be made available to ordinary members by the following modes, namely –</p> <p>i) By local delivery, or ii) By ordinary post iii) By email iv) By Courier v) Through the branches of the Bank</p>	<p>To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.</p>																																
39	<p>BOARD OF DIRECTORS –</p> <p>ii) in addition to above Bank may co-opt two directors from active members of the bank with suitable banking experience from middle management of any bank for the minimum period of 10 years and having relevant professional qualifications. For the purpose of the sub-clause the professional qualification means a Chartered Accountants / ICWA / CS / CAIIB / MBA (Banking and Finance) / Law Graduate or Faculty in banking field having a experience in the middle / senior / top level management for minimum 10 years. (This is as per RBI circular No. PCB.CIR.POT.39/09.103.01/2001-02 dated 05/04/2002)</p>	<p>BOARD OF DIRECTORS –</p> <p>ii) in addition to above Bank may co-opt two directors from ordinary members of the bank with suitable banking experience from middle management of any bank for the minimum period of 10 years and having relevant professional qualifications. For the purpose of the sub-clause the professional qualification means a Chartered Accountants / ICWA / CS / CAIIB / MBA (Banking and Finance) / Law Graduate or Faculty in banking field having an experience in the middle / senior / top level management for minimum 10 years. (This is as per RBI circular No. PCB.CIR.POT.39/09.103.01/2001-02 dated 05/04/2002)</p>	<p>To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.</p>																																
39	<p>BOARD OF DIRECTORS -</p> <p>iii) Bank may co-opt functional director as per provision of section 73AAA of the act. Explanation –</p> <p>a) One seat shall be reserved for the active member belonging to SC/ST.</p> <p>b) One seat shall be reserved for the active member belonging to the Other Backward Class.</p> <p>c) One seat shall be reserved for the active member belonging to the D-notified Tribes (Vimukta Jati's), Nomadic Types or Special Backward Classes. Note – If no person is elected to any of the above three reserved seats, then such seat or seats shall be filled in by nomination from amongst the persons entitled to contest the election under sub section (3) of section 73(B).</p> <p>d) Two seats shall be reserved on the Board of Directors for Active Women members. (Section 73(C) of the Act) Note – An individual Active Women Member of the bank shall be eligible to contest the election. Where no woman member or women members are elected then such seat or seats shall be filled in by nomination from amongst the women members entitled to contest the election under sub section (2) of section 73(C).</p>	<p>BOARD OF DIRECTORS -</p> <p>iii) Bank may co-opt functional director as per provision of section 73AAA of the act. Explanation –</p> <p>a) One seat shall be reserved for the ordinary member belonging to SC/ST.</p> <p>b) One seat shall be reserved for the ordinary member belonging to the Other Backward Class.</p> <p>c) One seat shall be reserved for the ordinary member belonging to the D-notified Tribes (Vimukta Jati's), Nomadic Types or Special Backward Classes. Note – If no person is elected to any of the above three reserved seats, then such seat or seats shall be filled in by nomination from amongst the persons entitled to contest the election under sub section (3) of section 73(B).</p> <p>d) Two seats shall be reserved on the Board of Directors for ordinary women members. (Section 73(C) of the Act) Note – An individual Ordinary Women Member of the bank shall be eligible to contest the election. Where no woman member or women members are elected then such seat or seats shall be filled in by nomination from amongst the women members entitled to contest the election under sub section (2) of section 73(C).</p>	<p>To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.</p>																																
40	<p>ELIGIBILITY OF BOARD OF DIRECTORS - To contest the election of Board of Directors, the active member should comply following model criteria depending upon the size of Bank –</p> <table border="1" data-bbox="306 1891 813 2015"> <thead> <tr> <th>Sr. No</th> <th>No Bank Category (Deposits in Cr.)</th> <th>Minimum Share Amt (in Rs.)</th> <th>Minimum Deposit (In Rs.)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Up to 100 cr.</td> <td>5,000/- and</td> <td>25,000/-</td> </tr> <tr> <td>2</td> <td>100 to 500 cr.</td> <td>10,000/- and</td> <td>50,000/-</td> </tr> <tr> <td>3</td> <td>More than 500 cr.</td> <td>15,000/- and</td> <td>1,00,000/-</td> </tr> </tbody> </table> <p>(Note – The elected directors shall keep the above deposits for the entire tenure of the board)</p>	Sr. No	No Bank Category (Deposits in Cr.)	Minimum Share Amt (in Rs.)	Minimum Deposit (In Rs.)	1	Up to 100 cr.	5,000/- and	25,000/-	2	100 to 500 cr.	10,000/- and	50,000/-	3	More than 500 cr.	15,000/- and	1,00,000/-	<p>ELIGIBILITY OF BOARD OF DIRECTORS - To contest the election of Board of Directors, the ordinary member should comply following model criteria depending upon the size of Bank –</p> <table border="1" data-bbox="844 1891 1351 2015"> <thead> <tr> <th>Sr. No</th> <th>No Bank Category (Deposits in Cr.)</th> <th>Minimum Share Amt (in Rs.)</th> <th>Minimum Deposit (In Rs.)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Up to 100 cr.</td> <td>5,500/- and</td> <td>27,500/-</td> </tr> <tr> <td>2</td> <td>100 to 500 cr.</td> <td>11,000/- and</td> <td>55,000/-</td> </tr> <tr> <td>3</td> <td>More than 500 cr.</td> <td>16,500/- and</td> <td>1,10,000/-</td> </tr> </tbody> </table> <p>Note –</p>	Sr. No	No Bank Category (Deposits in Cr.)	Minimum Share Amt (in Rs.)	Minimum Deposit (In Rs.)	1	Up to 100 cr.	5,500/- and	27,500/-	2	100 to 500 cr.	11,000/- and	55,000/-	3	More than 500 cr.	16,500/- and	1,10,000/-	<p>To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated</p>
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दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

	<p>(The Bank may enhance the model limit maximum by 10%) The person contesting from reserve seat under section 73B and 73C shall comply with 50% of the criteria required for general category.</p>	<p>1) The above eligibility criteria will be mandatory while making the application to contest the election of Board of Directors. The elected directors shall keep the above deposit for the entire tenure of the board. 2) The persons contesting from reserve seat under section 73B and 73C shall comply with 50% of the criteria required for general category. 3) The bank may enhance the model limit maximum by 10%. The limit enhanced during the tenure of the board will not be applicable to the members of the board who is/are elected / selected / co-opted before the sanction of amendment/s made to this bye-law no (40) for eligibility of Board of Directors from time to time.</p>	<p>07.06.2023 and 21.08.2023 respectively. The contesting member should have more share capital holding and deposit in the bank.</p>
42	<p>POWERS AND FUNCTIONS OF THE CHAIRMAN AND VICE-CHAIRMAN – 1) The Chairman shall have the following powers and functions – a) He shall preside over the meeting of the General Body, Board of Directors and any two sub-committees of the board of directors only.</p>	<p>POWERS AND FUNCTIONS OF THE CHAIRMAN AND VICE-CHAIRMAN – 1) The Chairman shall have the following powers and functions – a) He shall preside over the meeting of the General Body, Board of Directors and all sub-committees of the board of directors.</p>	<p>For effective governance of the bank.</p>
44	<p>POWERS AND FUNCTIONS OF THE BOARD OF DIRECTORS – 2) Without prejudice to the generality of the foregoing powers, such powers shall include the following powers – a) To admit members and to approve the list of Active and non-active members.</p>	<p>POWERS AND FUNCTIONS OF THE BOARD OF DIRECTORS – 2) Without prejudice to the generality of the foregoing powers, such powers shall include the following powers – a) To admit ordinary members and to approve the list of ordinary members.</p>	<p>To bring Bye-laws of the bank in conformity with the amendment made in The Maharashtra State Co-operative Societies Act, 1960 vide Gazette Notifications No. Ordinary Gazette 29 and 48 dated 07.06.2023 and 21.08.2023 respectively.</p>
48	<p>MEETINGS OF THE BOARD OF DIRECTORS – The majority shall decide any question brought forward for discussion at the meeting of the Board. In case of equality of votes, the Chairman shall have casting vote.</p> <p>The proceedings of the meetings of the Board shall be recorded in the minute book to be kept for this purpose.</p> <p>The Chief Executive shall convene the meeting of the Board at the instance of the Chairman of the Bank. The Board shall meet at least once in every month.</p> <p>The meeting of the Board shall normally be held at the Registered Office of the Bank or at any branch of the bank.</p> <p>The meeting of the Board shall be presided over by the Chairman or in his absence by the Vice-chairman and in the absence of both Chairman and Vice-chairman, the Directors present in the meeting shall elect a Chairman for the meeting from amongst themselves, three days prior notice shall ordinarily be necessary for the meeting of the board.</p> <p>The Chairman of the Board of the Board of directors shall be Chairman of the board and the executive committee only.</p>	<p>MEETINGS OF THE BOARD OF DIRECTORS – The majority shall decide any question brought forward for discussion at the meeting of the Board. In case of equality of votes, the Chairman shall have casting vote.</p> <p>The proceedings of the meetings of the Board shall be recorded in the minute book to be kept for this purpose.</p> <p>The Chief Executive shall convene the meeting of the Board at the instance of the Chairman of the Bank. The Board shall meet at least once in every month.</p> <p>The meeting of the Board shall normally be held at the Registered Office of the Bank or at any branch of the bank.</p> <p>The meeting of the Board shall be presided over by the Chairman or in his absence by the Vice-chairman and in the absence of both Chairman and Vice-chairman, the Directors present in the meeting shall elect a Chairman for the meeting from amongst themselves, three days prior notice shall ordinarily be necessary for the meeting of the board.</p> <p>The Chairman of the Board of Directors shall be Chairman of the board and all executive committee, sub-committee and other committees.</p>	<p>For effective governance of the bank.</p>

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

62	<p>AMENDMENT TO BYE-LAWS – b) None of these Bye-laws shall be amended, altered or rescinded or any addition to be made thereto except by a vote of majority consisting of not less than two third of the members present and voting at a General Meeting.</p>	<p>AMENDMENT TO BYE-LAWS – b) None of these Bye-laws shall be amended, altered or rescinded or any addition to be made thereto except by a vote of majority consisting of not less than two third of the members present and/or voting at a General Meeting or Special General Meeting.</p>	To keep clarity among members of the Bank for amendment to bye-laws.
62	<p>AMENDMENT TO BYE-LAWS – c) Any addition amendment, alteration or rescission resolved upon at such meeting shall take effect from the date of receipt of the Registrar's approval in writing.</p>	<p>AMENDMENT TO BYE-LAWS – c) Any addition amendment, alteration or rescission resolved upon at such meeting shall take effect from the date of receipt of the Registrar's approval in writing, subject to No Objection Certificate (NOC) issued by Reserve Bank of India.</p>	To keep bye laws in align with amendment made in Banking Regulation Act, 1949 vide Banking Regulation Act Amendment, 2020 Section 49-C.
(68)	<p>MISCELLANEOUS – 1) The Bank shall become member of the Maharashtra State Coop Bank and District Central Co-operative bank. Bank may be a subscribing member of the following. a. The State Federation of Urban Co-operative Banks, b. The State Association of Urban Co-operative Banks, c. The Regional / District Association of Urban Co-operative Banks, d. The Maharashtra Rajya Sahakari Sangh / the District Co-operative Board, e. Indian Institute of Banking and Finance, f. Indian Bank's Association, g. National Co-operative Union of India, h. National Federation of Urban Co-operative banks and Credit Societies Ltd, i. any other Federation / Associations / Sangh / Board related to Banking sector.</p>	<p>MISCELLANEOUS – 1) The Bank shall become member of the Maharashtra State Coop Bank and District Central Co-operative bank. Bank may be a subscribing member of the following. a. The State Federation of Urban Co-operative Banks, b. The State Association of Urban Co-operative Banks, c. The Regional / District Association of Urban Co-operative Banks, d. The Maharashtra Rajya Sahakari Sangh / the District Co-operative Board, e. Indian Institute of Banking and Finance, f. Indian Bank's Association, g. National Co-operative Union of India, h. National Federation of Urban Co-operative banks and Credit Societies Ltd, i. any other Federation / Associations / Sangh / Board related to Banking sector. j. National Co-operative Finance and Development Co-operation Limited (NCDFC).</p>	To bring bye laws of the bank in conformity for making investment in NCDFC as per RBI Circular No. RBI/2021-22/177/DOR.REC. MRG.90/16.20.000 /2021-22 dated 03.03.2022.

Note - The amendments are subject to approval from relevant authorities as per applicable laws from time to time.

दि चोपडा पीपल्स को-ऑप. बँक लि. चोपडा

ANNEXURE 'A'

(रकम रु. लाखात)

संस्थेचे नाव / बँकेचे नाव	दि चोपडा पीपल्स को ऑप. बँक लि., चोपडा
मुख्य कार्यालयाचा पत्ता	रथ गल्ली, चोपडा जि.जळगांव, पिन-४२५१०७
नोंदणी दिनांक	२५/१०/१९३९
भारतीय रिझर्व बँक लायसन्स नंबर व तारीख	UBD/MH-795P दिनांक २३/१२/१९८६
कार्यक्षेत्र	जळगांव, धुळे, नाशिक, औरंगाबाद व बुलढाणा जिल्हे
तपशील	दि. ३१ मार्च २०२४ अखेर
एकूण शाखा मुख्य कार्यालयासह	३
सभासद संख्या :	५७१६
नाममात्र सभासद :	८०६
वसूल भागभांडवल	रु. ३०३.०९
एकूण गंगाजळी व इतर निधी	रु. १५५९.५०
एकूण ठेवी :	रु. ९२००.४२
बचत ठेवी :	रु. २३००.८८
चालू ठेवी :	रु. ३८९.०८
मुदत ठेवी :	रु. ६५१०.४६
एकूण कर्ज वाटप :	रु. ६२८८.६७
तारणी कर्ज :	रु. ६१५६.३३
विनातारणी कर्ज :	रु. १३२.३४
अग्रक्रम क्षेत्रासाठी :	रु. ६२५६.२५
दुर्बल घटकांसाठी :	रु. १३४६.३८
उचललेली कर्जे : जिल्हा म.बँक व इतर	रु. ०.००
गुंतवणूक :	रु. ३८८५.८२
थकबाकीचे प्रमाण :	रु. ६.३६ %
ऑडिट वर्ग :	'अ'
निव्वळ नफा	रु. ११९.१५
एकूण कर्मचारी :	३५
खेळते भांडवल :	रु. ११४८१.९४

डिजीटल बँकींग सुविधा

IMPS
सुविधा



IMPS द्वारे संपुर्ण देशात
तात्काळ पैसे पाठविणे व मागविण्याची सुविधा
24 x 7 x 365

संपुर्ण देशातील चेक CTS
क्लिअरिंगच्या माध्यमातून आपल्या
खात्यात जमा करण्याची सुविधा



CTS Clearing
सुविधा

NEFT / RTGS
सुविधा



या सुविधे अंतर्गत इंटरनेटच्या माध्यमातून आपण आपल्या
खात्यातून भारतात कुठेही पैसे पाठवू शकता. तसेच आपण
आपल्या पीपल्स बँकेच्या खात्यात पैसे मागवू शकता.

क्यु आर कोड च्या माध्यमातून
आपण आपल्या खात्यात पैसे
मागवू शकता.



QR Code
सुविधा

स्वाईप मशीन



कॅशलेस व्यवहार झाले सोपे. आपल्या बँकेतर्फे स्वाईप मशीन
ची सुविधा उपलब्ध करण्यात आली आहे. स्वाईप मशीनद्वारे
ए.टी.एम. कार्डद्वारे पेमेंट करता येऊ शकेल.

आता पैसे काढण्यासाठी बँकेत जाण्याची किंवा रांगेत
उभे राहण्याची गरज नाही. ए.टी.एम. सुविधेद्वारे आपण केव्हाही
पैसे काढू शकतो अथवा आपल्या अकॉंट बॅलेन्स तपासू शकतो.



ATM Debit Card
सुविधा

NACH
सुविधा



NACH Credit द्वारे केंद्र व राज्य सरकारच्या
विविध प्रकारच्या सबसिडीची रक्कम आपल्या
खात्यात जमा करण्याची सुविधा...

e-Mandate ACH Debit द्वारे बँकेतील कर्जाचे हफते,
विमा प्रिमीयम हफते तसेच म्युचुअल फंड एसआयपीचे
दरमहा पेमेंट करण्याची सुविधा...



e-Mandate
सुविधा

बँकेची प्रगती दर्शविणारे पत्रक

(रकम रु. लाखात)

आर्थिक वर्ष	सभासद संख्या	भाग भांडवल	राखीव निधी	एकुण ठेवी	एकुण कर्ज	खेळते भांडवल	निव्वळ नफा
२०१३-२०१४	३९६४	९३.६९	३२३.१०	६८८७.३१	४२८५.३८	८१२.७१	३७.४३
२०१४-२०१५	३९६३	१०५.०८	३३९.६९	७०७८.२०	४२४१.७१	८४५३.११	४५.२५
२०१५-२०१६	३९७०	११४.१६	३५६.४८	६८८९.५५	३९१८.९७	८३५२.२७	५३.५९
२०१६-२०१७	४०११	१२६.२४	३७६.४२	७७२४.७८	३४९०.८४	९२१२.०९	५५.८४
२०१७-२०१८	४०४८	१३६.६१	३९८.५९	८६९९.१५	४१११.०७	१०२००.८३	४८.७०
२०१८-२०१९	४०९४	१८०.६९	४१५.८६	९४९१.३२	४८००.०९	१११२१.२९	६३.४८
२०१९-२०२०	४२३४	२०१.९६	४३८.११	९५६४.६९	४६२५.२६	११३४३.९४	९०.६८
२०२०-२०२१	४४७३	२१४.४६	४७०.११	९६५७.७८	४९६४.०३	११३०६.६२	५०.०७
२०२१-२०२२	४६९६	२४१.२३	४८५.०६	८९८९.२६	५००४.६५	१०८८७.४६	६५.५०
२०२२-२०२३	४८८३	२४६.५१	५०२.४७	८९३२.२६	४१८१.५०	११००५.०३	७४.७९
२०२३-२०२४	५७१६	३०३.०९	५२३.०३	९२००.४२	६२८८.६७	११४८१.९४	११९.१५

दिनांक २५/०१/२०२४ पासून ठेवीवरील सुधारीत व्याजदर

मुदत	सर्वसामान्य नागरिकांसाठी व्याजदर	ज्येष्ठ नागरिक, सहकारी संस्था, ट्रस्टसाठी व्याजदर
३० दिवस ते ९० दिवस	४.५०%	५.००%
९१ दिवस ते १८० दिवस	५.००%	५.५०%
१२१ दिवस ते १८० दिवस	५.५०%	६.००%
१८१ दिवस ते २७० दिवस	६.००%	६.५०%
२७१ दिवस ते १ वर्ष किंवा ३६५ दिवसांपर्यंत	६.५०%	७.००%
१ वर्ष १ दिवस किंवा ३६६ दिवस ते २ वर्ष किंवा ७३० दिवसांपर्यंत	७.००%	७.५०%
२ वर्ष १ दिवस किंवा ७३१ दिवस ते ३ वर्ष किंवा १०९५ दिवसांपर्यंत	७.५०%	८.००%
३ वर्ष १ दिवस किंवा १०९६ दिवस ते पुढे	८.००%	८.५०%
५५५ दिवस अमृतकलश विशेष ठेव योजना	७.००%	७.५०%
११११ दिवस धनसंजय विशेष ठेव योजना	८.००%	८.५०%
दाम दुप्पट	१०५ महिने	९९ महिने
बचत खाते	३.००%	३.००%
रिकरिंग ठेवी	मुदत ठेवीप्रमाणे	मुदत ठेवीप्रमाणे



वाहन कर्ज



लघु/मध्यम उद्योग कर्ज



गृह कर्ज



सोने तारण कर्ज



सोलर पॅनल कर्ज



व्यवसाय कर्ज



वैयक्तिक कर्ज



वेअरहाऊस कर्ज



जिल्हाळ्याची बँक 'पीपल्स बँक'

प्रति,
श्री./श्रीमती

बुक-पोस्ट

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दि चोपडा पीपल्स को-ऑप. बँक लि.

मुख्य कार्यालय : रथ गल्ली, चोपडा - ४२५ १०७ जि.जळगांव