

101th Annual
Report
2018 - 2019



**BASSEIN CATHOLIC
CO-OPERATIVE BANK LTD**

(SCHEDULED BANK)

**LIVING WITH TRADITION,
GROWING WITH TECHNOLOGY.**



BOARD OF DIRECTORS 2015-2020



Ryan I. Fernandes
Chairman



Onil J. Almeida
Chairman
(From 15/01/2018 to 14/07/2019)



Yuri D. Gonsalves
Vice Chairman
(From 01/07/2017 to 13/08/2019)



Domnic S. D'mello



Gonsalo J. Tuscano



Brian B. Noronha



Benauld P. Dias



Sunil M. D'mello



Wilson D. Machado



Manvel F. Lopes



Pius F. Machado



Rupesh S. Rodrigues



Arnold A. Gigool



Brijdina R. Coutinho
Chief Executive Officer



Agnello J. Pen
Chief General Manager



Francis B. Mastan



Vansha R. Bahote



Tereja T. Pereira



Clera P. Almeida



Francis J. D'costa
Banking Expert



Ad. Albert P. Dabre
Banking Expert

TOP MANAGEMENT EXECUTIVES

Vinodchandra B. Vyas
DGM - Head-Audit & Inspection

Natalia R. Lopes
AGM - Credit (Corporate)

Roshan E. Pereira
AGM - Head-Legal & Recovery

Sixto A. Fargose
AGM - Credit (Retail)

Sahebrao H. Patil
AGM - Board Secretary

Leo G. Machado
AGM - Zonal Head

Bosco P. D'souza
AGM - Zonal Head

Joseph S. Dabre
AGM - Zonal Head



दि. महाराष्ट्र अर्बन को. ऑप. बँक फेडरेशन तर्फे सर्वोत्कृष्ट बँक पुरस्कार - २०१८
स्विकारताना बँकेचे अध्यक्ष, उपाध्यक्ष, संचालक सदस्य व सीईओ



दि. महाराष्ट्र राज्य सहकारी बँकसु असोशिएशन लि. मुंबई तर्फे सर्वोत्कृष्ट बँक पुरस्कार - २०१८
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Best CEO पुरस्कार २०१८ स्विकारताना ब्रिजदिना आर. कुटिन्हो

CHAIRMAN'S MESSAGE

Dear Shareholders,

It is my privilege to present annual performance of your bank for the Financial Year 2018-19 on behalf of Board of Directors. Details of the achievements made and initiatives taken by your bank during the year have been provided in the enclosed annual report. The journey of hundred and one years has placed your bank among the top ten co-operative banks.

Bank has reached many milestones over the period. The outstanding performance is the result of hardship of our founder members, visionary leadership of management and trust of stakeholders.

During the past 100 years, bank has perceived challenges as opportunities and has weathered many a storm during this long journey. The year was marked by financial stress and volatility in the economy and escalating global trade disputes. In spite of challenges in the economy in general and banking sector in particular, your bank has delivered better results during the year. Gross business of your bank has increased at a CAGR of 18% over the past 5 years which is really outstanding considering the competitive nature of banking industry.

Fintech or 'Financial Technology' has become a buzzword in financial sector. Digitalization assumed to be new industrial revolution is transforming the banking sector. To stay the course, bank has undertaken a major policy decision of changing its technology platform.

I am pleased to share that your bank has chosen a new and robust CBS "Oracle FLEXCUBE" to meet growing needs of new age customers and to transform bank to a new height. Bank has introduced various digital products for customer convenience. Bank has also fulfilled the desire of members by purchasing land for building a new and modern Headquarter with state of the art facilities.

The bank has embarked upon a journey to create a strong, innovative and sustainable institution going forward with deep integrity to enrich values of all stakeholders. We have a loyal and supportive shareholder base and an exceptional management in place. With the support from all our stakeholders, bank will reach greater heights during the coming years. Before I conclude let me thank all our shareholders for the tremendous support and faith you have shown in the bank and its management. I would also like to thank members of Board for their support and guidance, our customers for their unstinting support and last but not the least, our employees for their tireless efforts towards achieving our goals.

Warm regards,

Ryan Ignatius Fernandes
Chairman,
BCC Bank





बॅंकेच्या कोनशिला प्रस्थापना सोहळ्यास उपस्थित असलेले वसईचे माजी आमदार मा. श्री. डॉमणिक धोन्सालविस (हस्ते कोनशिला अनावरण), रेव्ह. फा. डॉ. एलायस रॉड्रीग्स (आशीर्वादीकरण), बॅंकेचे माजी महाव्यवस्थापक मा. श्री. सिल्वेस्टर लोपीस (हस्ते 'शतार्थ' स्मरणिकेचे विमोचन), टपाल कार्यालय पालघर विभागाचे अधीक्षक मा. श्री. सी. व्ही. रामरिडो (हस्ते विशेष टपाल लखोट्याचे विमोचन), प्रमुख अतिथी वसई-विरार शहर महानगरपालिकेचे महापौर मा. श्री. रुपेश जाधव, बॅंकेचे संचालक मंडळ, प्रशासन व इतर मान्यवर.



सभासदांस वार्षिक सर्वसाधारण सभेची सूचना

बँकेची १०१ वी वार्षिक सर्वसाधारण सभा रविवार दिनांक, २९ सप्टेंबर, २०१९ रोजी सकाळी ९.०० वाजता "स्व.रेव्ह.फा.बर्नड भंडारी सभागृह", देवतलाव, वसई येथे खालील विषयांवर विचार-विनिमय करण्यासाठी आयोजित करण्यात आलेली आहे. सर्व सभासदांनी कृपया वेळेवर उपस्थित रहावे, ही विनंती.

सभेपुढील विषय

- १) दिनांक २३ सप्टेंबर, २०१८ रोजी झालेल्या १०० व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) मा. संचालक-मंडळाने सादर केलेला दि. ३१ मार्च, २०१९ अखेरच्या वर्षाचा अहवाल, लेखापरीक्षित ताळेबंद व नफा-तोटा पत्रकास मान्यता देणे.
- ३) बँकेच्या सन २०१८-१९ च्या वैधानिक लेखापरीक्षण अहवालाची नोंद घेणे.
- ४) बँकेच्या सन २०१७-१८ च्या वैधानिक लेखापरीक्षण दोषदुरुस्ती अहवालाची नोंद घेणे.
- ५) मा. संचालक-मंडळाने शिफारस केलेल्या सन २०१८-१९ च्या नफा वाटणीस मान्यता देणे.
- ६) मा. संचालक-मंडळाने सादर केलेल्या सन २०१९-२० च्या अंदाज पत्रकाची नोंद घेणे.
- ७) सन २०१९-२० ह्या आर्थिक वर्षाकरिता वैधानिक लेखापरीक्षकांची नियुक्ती करणे. संचालक-मंडळ मे. संजय राणे अॅण्ड असोसिएट्स, चार्टर्ड अकौंटंट्स, मुंबई यांची वैधानिक लेखापरीक्षक म्हणून सन २०१९-२० करिता नेमणूक करण्याची शिफारस करित आहे.
- ८) वैधानिक लेखापरीक्षकांनी प्रमाणित केल्यानुसार संशयित व बुडीत कर्जांची येणे बाकी, कर्ज वसुलीचे सर्व अधिकार अबाधित ठेवून निर्लेखित (write-off) करण्यासाठी मान्यता देणे.
- ९) आर्थिक वर्ष २०१८-१९ मध्ये मा. संचालक-मंडळाने मंजूर केलेल्या एकरकमी कर्ज परतफेड प्रस्तावांची नोंद घेणे.
- १०) बँकींग व्यवसायाकरिता इमारत निधीतून स्थावर मालमत्तेमध्ये गुंतवणूक करण्यास मान्यता देणे.
- ११) मा. संचालक-मंडळ सदस्य व त्यांच्या नातेवाईकांना दिलेल्या कर्जाच्या तपशीलाची नोंद घेणे.
- १२) १०१व्या वार्षिक सर्वसाधारण सभेस उपस्थित राहू न शकलेल्या सभासदांची अनुपस्थिती क्षमापित करणे.
- १३) मा. अध्यक्षीच्या अनुमतीने सभेपुढे आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.

मा. संचालक मंडळाच्या आदेशानुसार,

ब्रिजदिना राजन कुटिन्हो
मुख्य कार्यकारी अधिकारी

मुख्य कार्यालय :

कॅथॉलिक बँक बिल्डिंग, पो. पापडी,
ता. वसई, जि. पालघर - ४०१ २०७.
दिनांक : ३० जुलै, २०१९

सूचना : सभेस गणपूर्ती न झाल्यास सभा तहकूब केली जाईल व तहकूब झालेली सभा त्याच दिवशी त्याच ठिकाणी सकाळी ९.३० वाजता घेण्यात येईल व त्या सभेमध्ये कामकाजाचे दिलेले विषय हाताळण्यात येतील. त्या सभेस पोटनियम क्र. ३५ (iii) नुसार गणपूर्तीची आवश्यकता असणार नाही.



सभासदांस महत्वाच्या सूचना

- १) ज्या सभासदांना वार्षिक सभेत काही सूचना करावयाच्या किंवा प्रश्न विचारावयाचे असतील किंवा कोणत्याही प्रकारची माहिती हवी असल्यास, त्यांनी दि. २१ सप्टेंबर, २०१९ पर्यंत बँकेच्या मुख्य कार्यालयामध्ये कार्यालयीन वेळेत त्यांच्या सूचना अथवा प्रश्न लेखी स्वरूपात द्यावेत. दि. २१ सप्टेंबर, २०१९ पर्यंत दिलेल्या मुदतीत लेखी स्वरूपात आलेल्या सूचना अथवा प्रश्नांचीच दखल घेण्यात येईल. आयत्यावेळी विचारलेल्या प्रश्नांना उत्तरे देणे शक्य होणार नाही याची कृपया नोंद घ्यावी.
- २) अहवालाच्या प्रती मुख्य कार्यालयात / शाखा कार्यालयात उपलब्ध आहेत. सभासदांनी आपल्या वार्षिक अहवालाची प्रत बँकेच्या नजीकच्या शाखेतून / कार्यालयातून घेऊन जावी.
- ३) वार्षिक अहवाल बँकेचे संकेतस्थळ www.bccb.co.in वर उपलब्ध आहे.
- ४) बँकेचा उपविधी क्र. ५८(ड) अन्वये ज्या सभासदांनी ३१ मार्च, २०१६ वर्षासाठीचा लाभांश स्वीकारला नसेल त्यांनी दि. ३१ डिसेंबर २०१९ पूर्वी न नेल्यास त्यांच्या लाभांशाची रक्कम राखीव निधीमध्ये जमा करण्यात येईल.
- ५) सभासदांनी नाव, पत्ता अथवा वारसदार बदलला असल्यास त्यांनी बँकेच्या मुख्य कार्यालयातील शेअर्स विभागात / नजीकच्या शाखेत नोंद करून घ्यावी.
- ६) बँकेचा सन २०१८-१९ चा लेखापरीक्षण अहवाल व सन २०१७-१८ चा लेखापरीक्षण दोषदुरुस्ती अहवाल मुख्य कार्यालयात बोर्ड सेक्रेटरीयट ह्यांच्याकडे कार्यालयीन वेळेत पाहण्यासाठी उपलब्ध असेल.
- ७) रिझर्व्ह बँकेच्या निर्देशानुसार सर्व खात्यांची केवायसी आणि पॅन क्रमांक व आधार क्रमांक निगडीत पूर्तता करणे आवश्यक आहे. सभासद / ग्राहकांना विनंती आहे की, त्यांनी सदर पूर्तता केली नसल्यास लवकरात लवकर ती पूर्ण करावी.
- ८) सभासद / ग्राहकांच्या खात्यातील रक्कमेच्या सुरक्षेच्या दृष्टीने तसेच बँकेच्या विविध नवीन योजनांची माहिती सभासद / ग्राहकांपर्यंत पोहचण्याच्या दृष्टीने बँकेमार्फत ग्राहकांना एसएमएस, ई-मेल पाठविण्यात येतात. तरी सभासद / ग्राहकांनी त्यांचे अद्ययावत मोबाईल क्रमांक व ईमेलची माहिती संबंधित शाखांमध्ये खाते क्रमांकासह लेखी देऊन नोंद करून घ्यावी.
- ९) बँकेचा उपविधी क्र. १२(२) (ब) नुसार सभासदांना विनंती करण्यात येते की, त्यांचे क्रियाशील सभासदत्व चालू ठेवण्यासाठी त्यांनी बँकेच्या पुढील सूचनेत नमूद केल्याप्रमाणे किमान पातळीपर्यंत सेवा-सुविधेचा उपभोग घ्यावा.
- १०) ज्या सभासदांनी आपली भागधारणा रक्कम (Share holding amount) किमान रु. १,५००/- अद्याप पूर्ण केली नसेल त्यांनी ती लवकरात लवकर पूर्ण करावी अशी विनंती आहे.
- ११) वार्षिक सर्वसाधारण सभेस फक्त बँकेच्या सभासदांनाच, ज्यांचे सभासदत्व ३१ मार्च २०१९ पर्यंतचे आहे त्यांनाच उपस्थित राहता येईल.

सभासदांसाठी मार्गदर्शक सूचना

क्रियाशील सभासदाची व्याख्या : ९७ व्या घटना दुरुस्तीतील बदलांनुसार महाराष्ट्र सहकारी कायद्यात सन २०१३ मध्ये बदल करण्यात आला. त्यानुसार महाराष्ट्र सहकारी संस्था अधिनियम, १९६० कलम २६(अ) व (ब) आणि बँकेचे उपविधी क्रमांक १४ व १५ मधील तरतुदींस अनुसरून ज्या सभासदांनी अ) अगोदरच्या सलग पाच वर्षांतील किमान एका वार्षिक सर्वसाधारण सभेस उपस्थिती नोंदविली आहे आणि ब) उपविधी क्र. १५ मध्ये विनिर्दिष्ट केल्याप्रमाणे (१) आपल्या बँकेत किमान भागभांडवल ₹ १,५००/- (२) किमान ठेव ₹ ७,०००/- आणि / किंवा ₹ १,००,०००/- पर्यंतचे कर्ज अशा किमान सेवास्तरांचा लाभ घेतला आहे असे सभासद बँकेचे क्रियाशील सभासद असतात.



संचालक मंडळाचा अहवाल

सन्माननीय सभासद बंधु-भगिनींनो,

बँकेच्या १०१ व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने मी आपले हार्दिक स्वागत करतो. दि. ३१ मार्च २०१९ रोजी संपलेल्या आर्थिक वर्षाचा लेखापरीक्षित ताळेबंद व वार्षिक अहवाल या सभेपुढे ठेवण्यास संचालक मंडळास विशेष आनंद होत आहे.

सन २०१८-१९ मधील बँकेच्या प्रगतीची ठळक वैशिष्ट्ये :

आपल्या बँकेची सन २०१८-१९ मधील आर्थिक कामगिरी उत्तम राहिली असून बँकेच्या ठेवी, कर्जे व नफा क्षमतेत उल्लेखनीय वाढ झाली आहे. आर्थिक वर्ष २०१८-१९ अखेर बँकेचा मिश्र व्यवसाय ₹ १११७७.३५ कोटी झाला असून बँकेच्या एकूण ६३ शाखांपैकी ३१ शाखांचा ₹ १०० कोटीहून अधिक, १५ शाखांचा ₹ २०० कोटीहून अधिक तर ४ शाखांचा ₹ ५०० कोटीहून अधिक मिश्र व्यवसाय झालेला आहे. सदर शाखांमधील कर्मचारी व अधिकाऱ्यांचे संचालक मंडळ कौतुक करीत आहे.

(₹ कोटीत)

तपशील	३१-०३-२०१९	३१-०३-२०१८	वाढ	वाढ %
एकूण व्यवसाय	१११७७.३५	१०१३२.९६	१०४४.३९	१०.३१
ठेवी	६९५८.१०	६०९८.४७	८५९.६३	१४.१०
कर्ज	४२१९.२५	४०३४.४९	१८४.७६	४.५८
ढोबळ उत्पन्न	६८१.६२	६३८.१३	४३.४९	६.८२
ढोबळ नफा	१७१.२६	१४१.२९	२९.९७	२१.२१
निव्वळ नफा	९०.०३	८०.७०	९.३३	११.५६
स्वनिधी	१०८१.६७	९७८.३०	१०३.३७	१०.५७
ढोबळ अनुत्पादित कर्ज (%)	४.९७%	३.९४%	--	--
निव्वळ अनुत्पादित कर्ज (%)	--	--	--	--
पुंजी पर्याप्तता प्रमाण (CRAR)	१७.७८%	१६.८७%	--	--

अर्थव्यवस्थेची सद्यस्थिती :

आर्थिक वर्ष २०१८-१९ मध्ये भारतीय तसेच वैश्विक पातळीवर अनेक घडामोडी झाल्या. वैश्विक स्तरावर आर्थिक वेग मंदावत आहे. वैश्विक अर्थव्यवस्था अनेक धोक्यांस तोंड देत आहे. प्रमुख प्रगत अर्थव्यवस्थांमध्ये, अमेरिकेतील औद्योगिक प्रवृत्तींमध्ये वर्ष २०१९ च्या प्रथम तिमाहीत घट झाली आहे. युरो विभागातील वर्ष २०१८ च्या चौथ्या तिमाहीत युरो प्रदेशांतर्गत मागणी मंदावली आहे. देशांतर्गत व वैश्विक मागणी देखील वर्ष २०१८ च्या चौथ्या तिमाहीत मंदावली आहे. दक्षिण आफ्रिकेच्या अर्थव्यवस्थेतदेखील वर्ष २०१८ च्या दरम्यान मंदी अनुभवास आली आहे. रशियन अर्थव्यवस्था अंतर्गत व वैश्विक मंदीस तोंड देत आहे. ब्राझीलची अर्थव्यवस्थादेखील वर्ष २०१८ मध्ये मंदीचे वारे अनुभवत आहे. अमेरिका व चीनमधील व्यापार युद्ध (Trade War) तीव्र होत गेले आहे व सदर दोन्ही अर्थव्यवस्था जगातील सर्वाधिक मोठ्या असल्याने त्याचे प्रतिसाद वैश्विक अर्थव्यवस्थेवर उमटत आहेत.

देशांतर्गत आर्थिक प्रवृत्तींमध्ये वर्ष २०१८-१९ च्या चौथ्या तिमाहीत उपभोक्ता संबंधित मंदी अनुभवास आली आहे. दि. ५ जुलै, २०१९ रोजीच्या अर्थसंकल्पाद्वारे आर्थिक विकास मुख्यतः शेती, स्वस्त घरे व पायाभूत सुविधा ह्यावर भर दिला गेला आहे. आर्थिक वर्ष २०१९-२० साठी अर्थसंकल्पातील अंदाजित वित्तीय तूट सकल राष्ट्रीय उत्पन्नाच्या ३.३% आहे. औद्योगिक उत्पादन निर्देशांक मार्च २०१८ मधील ५.३% वाढीच्या तुलनेत मार्च २०१९ मध्ये ०.१% ने घसरला आहे.



ग्राहक मुल्य आधारीत चलन फुगवट्याचा दर मार्च २०१९ मध्ये २.८६% असून जो मार्च २०१८ मध्ये ४.२८% होता. सकल राष्ट्रीय उत्पन्न वाढ आर्थिक वर्ष २०१८-१९ मध्ये ६.८% पर्यंत घसरली, जी गेल्या पाच वर्षांतील किमान वाढ आहे. अमेरिकेने इराणविरुद्ध लादलेल्या नियंत्रणांमुळे खनिज तेलाच्या किंमती व रूपयाच्या चलन किंमतीत मोठ्या प्रमाणात बदल झाले. अमेरिकन डॉलरच्या तुलनेत रूपयाचे मुल्य जे वर्ष २०१८-१९ च्या आरंभी रु. ६५.१७ होते ते मार्च २०१९ मध्ये रु. ६९.१५ झाले. ब्रेन्ट खनिज तेल निर्देशांक मार्च २०१९ मध्ये \$ ६७.८२ होता तो आर्थिक वर्ष २०१८-१९ च्या आरंभी \$ ६९.३४ होता. मानक सरकारी रोखे परतावा जो मार्च २०१८ मध्ये ७.४०% होता तो मार्च २०१९ मध्ये ७.३५% पर्यंत घसरला.

ह्यावर्षी रिझर्व्ह बँकेने खुल्या बाजारातील व्यवहारांद्वारे (OMO) रु. २९८५०० कोटीची चलन संबंधित तरलतेत भर घातली. वस्तु व सेवा कर (GST) कायदा अंमलात येऊन एक वर्ष पूर्ण झाले. आर्थिक वर्ष २०१८-१९ मधील सरासरी मासिक GST वसुली रु. ९७०४० कोटी होती. गैरबँकिंग वित्त क्षेत्रातील आर्थिक संस्थांमध्ये (NBFC) निर्माण झालेल्या अव्यवस्थेमुळे रोखे / कर्ज परतफेडीमधील दिरंगाईमुळे काही बँका, म्युच्युअल फंड व कंपन्यांच्या आर्थिक पत्रकांवर गंभीर परिणाम झाला आहे. त्या सर्व घडामोडींचा आपल्या देशातील आर्थिक स्थितीवर मोठाच परिणाम होणार आहे.

भारतीय बँकींग क्षेत्र :

वर्ष २०१८-१९ दरम्यान रिझर्व्ह बँकेने माहे जून व ऑगस्ट २०१८ मध्ये रेपो दरात २५ एककांनी (bps) वाढ केली. मात्र फेब्रुवारी २०१९ मध्ये रिझर्व्ह बँकेने क्रमशः नियंत्रणाचा पवित्रा बदलून तटस्थ राहण्याची भूमिका घेऊन रेपो दर २५ एककांनी (bps) कमी केला. आर्थिक वर्ष २०१८-१९ अखेर रेपो रेट ६.२५% होता. आर्थिक वर्ष २०१९-२० मध्ये रिझर्व्ह बँकेने एप्रिल व जून २०१९ मध्ये प्रत्येकी २५ एककांनी रेपो रेट कमी करून मंदावलेल्या अर्थव्यवस्थेस व विकासास गती देण्याचा प्रयत्न केला आहे.

रिझर्व्ह बँकेने जाहीर वित्त माहितीकोष (Public Credit Registry) स्थापन करण्याचा निर्णय घेतला असून सदर माहिती सर्व संबंधितांना उपलब्ध केली जाईल.

वर्ष २०१८-१९ दरम्यान केंद्र सरकारद्वारा रु. १००९५८ कोटींचे भांडवल सार्वजनिक क्षेत्रातील बँकांमध्ये भांडवल पुनर्भरण योजनेअंतर्गत पुरविले आहे. अर्थ संकल्पांमध्ये वर्ष २०१९-२० दरम्यान आणखी रु. ७०००० कोटींचे भांडवल सार्वजनिक क्षेत्रातील बँकांना पुरविण्याची तरतूद केली आहे, परिणामी सदर बँकांच्या कर्जपुरवठा क्षमतेत वाढ होणे अपेक्षित आहे. बँकिंग क्षेत्रात माहिती तंत्रज्ञानाचा उपयोग वेगाने वाढत आहे. मात्र सायबर हल्ल्यांचे प्रमाणदेखील अनेक पटींनी वाढले आहे. ऑगस्ट २०१८ मध्ये महाराष्ट्रातील एका अग्रगण्य नागरी सहकारी बँकेसदेखील सायबर हल्ल्यास सामोरे जावे लागले व बरीच मोठी रक्कम सायबर हल्लेखोरांनी हडप केली आहे.

सदर सायबर हल्ल्यांमध्ये होत असणाऱ्या सतत वाढीमुळे रिझर्व्ह बँकेने डिजिटल व्यवहारांमधील होणारी वाढ पाहता बँकांची सुरक्षा यंत्रणा सक्षम करण्यासाठी अनेक पाऊले उचलली आहेत. रिझर्व्ह बँकेने ऑफसाईट मॉनिटरिंग व्यवस्थेत सातत्य व अधिक कार्यक्षमता आणण्याच्या दृष्टीने सायबर सेक्युरिटी अँड इन्फॉर्मेशन टेक्नॉलॉजी एक्झामिनेशन (CSITE) विभागाची स्थापना केली आहे.

वृद्धी दृष्टीक्षेप :

बँकांनी गुंतवणुकीद्वारा उत्पन्न मिळविण्याऐवजी कर्जवाढ व अनुत्पादित कर्जाच्या वसुलीद्वारा नफाक्षमतेत वाढ करण्याचे धोरण अवलंबिले आहे. मात्र कर्जवाढ व अनुत्पादित कर्जाच्या वसुलीसाठी बँकांपुढे अवर्षण, महाराष्ट्रातील काही जिल्ह्यांमधील दुष्काळी स्थिती, इंधनाच्या किंमतीतील वाढ, बांधकाम व पायाभूत सुविधा क्षेत्रातील मंदी, बेरोजगारीतील वाढ ह्यांचे आव्हान पुढे उभे ठाकले आहे.

सकल राष्ट्रीय उत्पन्नातील वाढ हे देशाच्या आर्थिक विकासाचे प्रतिक मानले जाते. दि. ६ जून २०१९ रोजी जाहीर केलेल्या पतधोरणात रिझर्व्ह बँकेने सदर वाढ वर्ष २०१९-२० मध्ये ७% अंदाजिली आहे, जी वर्ष २०१८-१९ मध्ये ६.८% होती. रिझर्व्ह बँकेने ग्राहक मुल्य निर्देशांक आधारीत चलन फुगवट्याचा दर वर्ष २०१९-२० मध्ये ३% ते ३.७% दरम्यान राहील असा अंदाज व्यक्त केला आहे.



मार्च २०१९ दरम्यान उत्पादन क्षेत्रातील नकारात्मक वाढीमुळे सर्वेकष औद्योगिक उत्पादन क्षेत्रावरदेखील परिणाम झाला होता. उत्पादन क्षेत्रामुळे रोजगार निर्मिती होते व सदर क्षेत्रात मंदी आल्यास ते रोजगार निर्मितीस बाधक ठरते. देशात स्थिर केंद्र सरकार आल्याने बँकिंग क्षेत्रास व इतर आर्थिक सुधारणांमध्ये अधिक गती येईल. त्याचा आर्थिक उलाढाल व प्रगतीवर सकारात्मक परिणाम होईल. स्पर्धात्मक बँकिंग उद्योगातील अनेक आव्हानांना सामोरे जाऊन विविध विकासाच्या उपलब्ध संधीचा पुरेपूर वापर करून घेण्याचे नियोजन आपल्या बँकेने केलेले आहे.

भागभांडवल :

दि. ३१ मार्च २०१९ अखेर आपल्या बँकेचे एकूण भरणा झालेले भाग भांडवल ₹ ९०.८९ कोटी झाले असून वर्गणीदार सभासदांची संख्या ९४००५ इतकी आहे. अहवाल वर्षात ४३५९ नवीन सभासद झाले तर २२६६ सभासदांचे सभासदत्व संपुष्टात आले.

ठेवी :

(₹ कोटीमध्ये)

ठेवींचा प्रकार	२०१८-१९	%	२०१७-१८	%
चालू	२६५.३३	३.८१	२५४.४४	४.१७
बचत	१३६१.१३	१९.५६	१२५९.५०	२०.६५
मुदत	५३३१.६४	७६.६३	४५८४.५३	७५.१८
एकूण	६९५८.१०	१००.००	६०९८.४७	१००.००

आपल्या बँकेच्या ठेव वाढीचा वेग बँकिंग उद्योगातील ९.५% ठेव वाढीच्या वेगाशी तुलना करता, २०१८-१९ या आर्थिक वर्षात १४.१०% असा उच्चतम राहिला आहे. बँकेच्या ठेवीत सन २०१८-१९ या आर्थिक वर्षात ₹ ८५९.६३ कोटीची वृद्धी होऊन एकूण ठेवी ₹ ६०९८.४७ कोटीवरून ₹ ६९५८.१० कोटी इतक्या नोंदल्या गेल्या.

आपल्या बँकेच्या चालू व बचत ठेवीमध्ये ₹ ११२.५२ कोटीने वाढ होऊन सदर ठेवी ₹ १५१३.९४ कोटीवरून ₹ १६२६.४६ कोटी झाल्या आहेत. चालू व बचत खात्यावरील ठेवीचे एकूण ठेवीशी असलेले प्रमाण २३.३८% आहे. बँकेच्या नफाक्षमतेवर बचत व चालू ठेवीचा महत्त्वपूर्ण परिणाम होत असल्यामुळे बँक बचत व चालू ठेव खात्यांच्या एकूण संख्येत वृद्धी करण्यावर सातत्याने लक्ष केंद्रित करून भविष्यात बँकेचा CASA ठेवीचा पाया (base) अधिक भक्कम करण्यावर भर देत आहे. परिणामी अहवाल वर्षामध्ये बचत व चालू ठेवीची २७७३४ नवीन खाती उघडण्यात आली आहेत. शाळा, महाविद्यालये, गृहनिर्माण संस्था, दुकानदार, व्यापारी व कॉर्पोरेट ह्यांची खाती उघडण्यासाठी बँक सातत्याने प्रयत्न करत आहे. बँकेची दृश्यमानता वाढविण्याच्या दृष्टीकोनातून आरोग्य शिबिरे, कर्करोग निदान शिबिरे, रक्तदान शिबिरे, क्रिकेट मॅचेस, फुटबॉल टूर्नामेंटस या सारख्या क्रिडा स्पर्धा, सांस्कृतिक कार्यक्रम, युवा महोत्सव इत्यादीचे विविध ठिकाणी गटबंधनाच्या माध्यमातून आयोजन केले होते.

बँक मोबाईल बँकिंग, इंटरनेट बँकिंग, निःशुल्क डेबिट कार्ड, शासन व खासगी आस्थापना पुरस्कृत विविध विमा योजना, तंत्रज्ञानावर आधारित सेवा अशा विविध सेवा बँक ग्राहकांना देत आहे. ज्यामुळे बँकेच्या ग्राहक वर्गात वाढ झाली आहे. उत्कृष्ट ग्राहक सेवेस बँकेने अत्यावश्यक महत्त्व दिले आहे. बँकेच्या ग्राहक वर्गात वाढ करण्यासाठी बँकेच्या सभासदांनी व हितचिंतकांनी सहकार्य करावे अशी संचालक मंडळ विनंती करीत आहे.

बँकेने बचत व चालू ठेवींची संख्या वाढविण्यावर लक्ष केंद्रित केले असून भविष्यात एकूणच CASA ठेवीचा पाया मजबूत करण्यावर भर आहे. आपल्या बँकेच्या संचालक मंडळाने बाजाराशी सुसंगत व्याजदर धोरण राबविल्याने बँकेचा गतवर्षाचा ६.५८% ठेव खर्च (Cost of Deposit) ६.४१% पर्यंत कमी करण्यात मदत झाली आहे.

आपली बँक ठेव विमा व पत हमी मंडळास (DICGC) ठेवविम्याचा नियमित हप्ता अदा करून रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांचे पालन करीत आहे.



कर्ज :

(₹ कोटीमध्ये)

कर्ज प्रकार	२०१८-१९	%	२०१७-१८	%
मुदत कर्ज	२९७१.८७	७०.४४	२९१९.५८	७२.३७
कॅश क्रेडीट	७८५.८४	१८.६२	७१९.४९	१७.८३
ओव्हरड्राफ्ट	४६१.५४	१०.९४	३९५.४२	९.८०
एकूण	४२१९.२५	१००.००	४०३४.४९	१००.००

तपशील	२०१८-१९	%	२०१७-१८	%
वैयक्तिक/किरकोळ	१९८९.६४	४७.१६	१९१०.५४	४७.३५
व्यापार / सेवा	१५९४.५१	३७.७९	१६८६.००	४१.७९
उद्योगधंदे	६३५.१०	१५.०५	४३७.९५	१०.८६
एकूण	४२१९.२५	१००.००	४०३४.४९	१००.००

रिझर्व्ह बँकेच्या अहवालानुसार बँकांचा पत पुरवठा सन २०१८-१९ या आर्थिक वर्षात १४% नी वृद्धिंगत झाला. परंतु पत पुरवठ्यातील ही वाढ सर्वसमावेशक नव्हती. रिझर्व्ह बँक व भारत सरकारच्या अनुकूल घोरणाच्या पार्श्वभूमीवरदेखील लघु व मध्यम वर्गातील उद्योगधंद्यातील वाढ व त्यांच्याकडून पत पुरवठ्याची मागणी फारशी प्रोत्साहित करणारी नव्हती. त्यामागील प्रमुख कारण अर्थव्यवस्थेतील तरलतेचा अभाव हे होते. सन २०१८-१९ या आर्थिक वर्षात लघु व मध्यम (SME) उद्योगातील पतवृद्धीचे प्रमाण १% हूनही कमी राहिले. नजिकच्या काळात भारतातील बँकिंग व्यवस्थेत संरचनात्मक बदल घडत असून भविष्यात लघु वित्त बँकांचा बँकिंग क्षेत्रातील प्रवेश कर्ज पुरवठ्याच्या दृष्टीने अत्यंत महत्त्वाचा ठरणार आहे.

आपल्या बँकेच्या एकूण कर्जामध्ये ७०% मुदत कर्जाचा समावेश असून अहवाल वर्षात बँकेने एकूण ₹ १४०० कोटी रकमेचे कर्जवितरण करून देखील मुदत कर्जामधील नियमित परतफेड, सद्याच्या कर्जाची मुदतपुर्ती तसेच कॅशक्रेडिट कर्ज सुविधांमधील अस्थिरता या सर्वांचा एकत्रित परिणाम बँकेच्या एकंदरीत कर्जवाढीवर दिसून आला. या पार्श्वभूमीवर आपल्या बँकेच्या कर्जपुरवठ्याचे प्रमाण सन २०१८-१९ या वर्षात ४.५८% राहिले असून एकूण कर्जात ₹ १८४.७६ कोटीची वाढ झाली. ३१-०३-२०१८ रोजी बँकेच्या एकूण कर्जाची रक्कम ₹ ४०३४.४९ कोटी होती, ३१-०३-२०१९ अखेरीस ती ₹ ४२१९.२५ कोटी इतकी नोंदली गेली.

आपल्या बँकेचे कर्जावरील व्याजदर अगदी स्पर्धात्मक असून त्याचा फायदा बँकेचे बहुतांश कर्जदार घेत आहेत. बँक गृहकर्जे, स्थावर मिळकतीच्या तारणावरील कर्जे, स्वयंरोजगार व व्यावसायिकांना कर्जे, व्यवसाय विकासासाठी कर्जे, वाहन खरेदीसाठी कर्जे, दागिना कर्जे, शैक्षणिक कर्जे अशी विविध प्रकारची किरकोळ कर्जे आकर्षक व्याजदराने देत आहे. ज्या ग्राहकांचे पतमानांकन चांगले आहे अशा ग्राहकांना बँकेने गेल्या काही वर्षांपासून अंमलात आणलेल्या पतमानांकन योजनेअंतर्गत कर्जावरील व्याजदरात सवलत दिली जाते. आपल्या बँकेने गेल्या अनेक वर्षांपासून चांगले ग्राहक जपून ठेवले आहेत. कर्ज पोर्टफोलिओमधील घसरण टाळण्यासाठी बँकेकडे पत मूल्यमापनाकरिता सक्षम पतमूल्यमापन यंत्रणा आहे.

कर्जवाढीकरीता बँकेने कर्जदारांची तसेच तो कार्यरत असलेल्या क्षेत्राची क्षमता हे निकष राखत वसुलीवरदेखील विशेष भर दिल्याने बँकेच्या कर्जाची गुणवत्ता कायम राखली गेली आहे.

आपल्या बँकेशी तुल्यबळ व इतर क्षेत्रातील बँकांच्या तुलनेत बाजारात तीव्र स्पर्धा असतानादेखील कर्ज पोर्टफोलिओमध्ये आपली बँक वृद्धी करत आहे. आपल्या बँकेने कर्ज उठावावर लक्ष केंद्रित करून बाजारात स्पर्धात्मक असण्याच्या दृष्टीकोनातून पतघोरणाची पुनर्रचना केली आहे. ह्यामुळे आर्थिक वर्ष २०१९-२० मध्ये आपल्या बँकेने लक्षणीय कर्जवृद्धी अपेक्षित केली आहे.



अग्रक्रम क्षेत्रासाठी कर्ज पुरवठा :

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वांनुसार नागरी सहकारी बँकांना अग्रक्रम व दुर्बल क्षेत्रास त्यांच्या समायोजित निव्वळ कर्जाच्या अनुक्रमे कमीत कमीत ४०% व १०% कर्ज वितरित करावी लागतात. त्यानुसार ३१ मार्च २०१९ अखेर आपल्या बँकेचे अग्रक्रम व दुर्बल क्षेत्रासाठी कर्ज पुरवठ्याचे प्रमाण समायोजित निव्वळ कर्जाच्या ४१.०५% व १०.०७% इतके आहे.

सुक्ष्म, लघु व मध्यम उपक्रम क्षेत्रास (MSME) कर्ज पुरवठा :

देशाच्या आर्थिक प्रगतीचा अविभाज्य भाग असलेल्या सुक्ष्म, लघु व मध्यम उपक्रम क्षेत्रास वित्तपुरवठ्यावर शासनाचे अधिक लक्ष आहे. आपली बँक ह्या क्षेत्रास वित्तपुरवठा करण्यासाठी कसोशीने प्रयत्न करित असून दि. ३१-३-२०१९ अखेर सदर क्षेत्रासाठी बँकेने ₹ ९६८.५५ कोटी वित्तपुरवठा केला आहे.

बँकेने SIDBI ह्या संस्थेबरोबर सामंजस्य करार करून नोंदणीकृत लघु उद्योगांना CLCSS कर्ज संलग्न भांडवली अनुदान योजनेअंतर्गत अनुदान मिळविण्याची संधी प्राप्त करून दिली आहे. त्यायोगे अशा नोंदणीकृत लघु उद्योजकांनी खरेदी केलेल्या यंत्रसामुग्रीच्या किंमतीवर १५% एवढे अनुदान (महत्तम ₹ १५ लाख) त्यांना मिळाले आहे. सध्या सदर अनुदानास प्राधिकृत अधिकाऱ्यांनी स्थगिती दिलेली आहे. गेल्या आर्थिक वर्षात बँकेने सादर केलेल्या अशा ६८ अनुदान दाव्यांतर्गत ₹ २८४.९१ लाख अनुदान बँकेच्या उद्योजक ग्राहकांना प्राप्त करून दिले आहे.

प्रधानमंत्री आवास योजना :

बँकेच्या गृहकर्जदारांच्या फायद्यासाठी बँकेने क्रेडिट लिंकड अनुदान योजना सुरू केली आहे. त्यानुसार दि. ३० जानेवारी २०१८ रोजी बँकेने हाऊसिंग अँड अर्बन डेव्हलपमेंट कॉर्पोरेशन लिमिटेड (HUDCO) बरोबर सामंजस्य करार (MOU) केला आहे. सदर योजनेअंतर्गत भारत सरकारच्या गृहनिर्माण व शहरी मंत्रालयामार्फत क्रेडिट लिंकड अनुदान योजनेअंतर्गत (CLSS) प्रधानमंत्री आवास योजनेचा भाग (शहरी) म्हणून “सर्वांसाठी घर” ह्या भारत सरकारच्या मिशन कार्यासाठी अनुदान दिले जाते. सदर योजनेत शहरी भागातील आर्थिकदृष्ट्या दुर्बल घटक व अल्प उत्पन्न गटातील घरांच्या गरजेचा विचार केला जातो. सदर योजनेअंतर्गत अहवाल वर्षात ५७ गृहकर्जदारांना ₹ १२५.०६ लाख व्याज अनुदान मिळालेले आहे.

उच्च शिक्षणासाठी वित्त पुरवठा :

शैक्षणिक कर्ज हे आपल्या बँकेचे आणखी एक लक्षकेंद्रित क्षेत्र आहे. सर्व आर्थिक स्तरातील विद्यार्थ्यांना देशांतर्गत व परदेशातील उच्च शिक्षणासाठी आपली बँक शैक्षणिक कर्ज योजनेअंतर्गत कर्ज देते. अहवाल वर्षात आपल्या बँकेने १७६ विद्यार्थ्यांना देशांतर्गत शिक्षण घेण्यासाठी ₹ ९.१४ कोटी शैक्षणिक कर्ज वितरित केले आहे. तर परदेशी शिक्षणासाठी ११३ विद्यार्थ्यांना ₹ २३.०८ कोटी शैक्षणिक कर्ज वितरित केले आहे. दि. ३१ मार्च २०१९ अखेर बँकेचे एकूण शैक्षणिक कर्ज ₹ ६४.६३ कोटी असून त्यापैकी ₹ १७.८५ कोटी कर्ज देशांतर्गत शिक्षणासाठी तर ₹ ४६.७८ कोटी कर्ज परदेशी शिक्षणासाठी दिलेली आहेत.

शासनाची शैक्षणिक कर्ज व्याज अनुदान योजना (CSIS) :

भारत सरकारच्या CSIS योजनेअंतर्गत भारतातील उच्च शिक्षणासाठी कर्जाच्या व्याजदरावर अनुदान दिले जात आहे. आर्थिकदृष्ट्या दुर्बल घटकातील विद्यार्थ्यांना जास्तीत जास्त ₹ १० लाखापर्यंतच्या शैक्षणिक कर्जावर व्याज अनुदान दिले जाते. अहवाल वर्षात ९८ विद्यार्थ्यांना ₹ ७.४८ लाख व्याज अनुदान बँकेने मिळवून दिले आहे.

पढो परदेस अनुदान योजना (PPSIS) :

परदेशात एम. एस., एम. फिल आणि पी.एच.डी. सारखे उच्च शिक्षण घेण्यासाठी पढो परदेश योजनेअंतर्गत व्याज अनुदान दिले जाते. अनुसूचित अल्पसंख्यांक समाजातील आर्थिकदृष्ट्या दुर्बल घटकातील विद्यार्थ्यांना जास्तीत जास्त ₹ २० लाखाच्या शैक्षणिक कर्जावर व्याज अनुदान दिले जाते. अहवाल वर्षात ४८ विद्यार्थ्यांना ₹ ६७.१७ लाख व्याज अनुदान बँकेने मिळवून दिले आहे.



अनुत्पादित कर्जे :

(₹ कोटीमध्ये)

तपशील	२०१८-१९	%	२०१७-१८	%
ढोबळ अनुत्पादित कर्जे	२०९.८६	४.९७	१५८.७९	३.९४
निव्वळ अनुत्पादित कर्जे	--	--	--	--
एकूण कर्जे	४२१९.२५	--	४०३४.४९	--

मागील काही वर्षे सार्वजनिक क्षेत्रातील बँकांच्या अनुत्पादित मालमत्तेमध्ये लक्षणीय वाढ दिसून आली. सार्वजनिक क्षेत्रातील काही बँकांचे भांडवल पूर्णपणे लयास गेल्यामुळे सदर बँकांना शीघ्र सुधारणा कृतीअंतर्गत आणले गेले होते. आर्थिक वर्ष २०१८-१९ मध्ये सार्वजनिक क्षेत्रातील बँकांचे ढोबळ अनुत्पादित मालमत्तेचे प्रमाण ९.३% होते, ज्यावरून दयनीय पतस्थिती प्रतिबिंबित होऊन नवीन कर्जवृद्धीच्या बाबतीतदेखील फारशी उत्साहवर्धक परिस्थिती नव्हती.

इतर सर्व बँकांप्रमाणे आपल्या बँकेसही अनुत्पादित कर्जांच्या वसुलीमध्ये अनेक अडथळ्यांना तोंड द्यावे लागले. मात्र बँकेच्या वसुली विभागाने तात्काळ व वेळेत वसुलीची कारवाई केल्याने तणावपूर्ण मालमत्तेचे निराकरण झाल्याने त्यांचे अनुत्पादित कर्जामध्ये वर्गीकरण झाले नाही. अनुत्पादित कर्जांच्या वसुलीचे जाणीवपूर्वक प्रयत्न केल्याने बँकेचे ढोबळ अनुत्पादित कर्जांचे प्रमाण ३१ मार्च २०१९ अखेर ₹ २०९.८६ कोटी पर्यंत स्थिरावून एकूण कर्जांच्या ४.९७% झाले आहे. रिझर्व्ह बँक ऑफ इंडियाच्या मार्गदर्शक सूचनांनुसार बँकेने अनुत्पादित कर्जांसंदर्भात आवश्यक तरतुदी केलेल्या आहेत. त्याअनुषंगाने बँकेच्या निव्वळ अनुत्पादित कर्जांचे प्रमाण ३१ मार्च २०१९ अखेर ०% राहिले आहे.

बँकेचा एकूण व्यवसाय ३१ मार्च २०१५ रोजी ₹ ६७७३.१६ कोटी मर्यादित होता. त्यामध्ये वाढ होऊन ३१ मार्च २०१९ अखेर बँकेच्या एकूण व्यवसायाचा आकार ₹ १११७७.३५ कोटी झाला आहे. म्हणजे ₹ ४४०४.१९ कोटीची निखालस व परिपूर्ण व्यवसाय वाढ झालेली आहे. बँकेच्या व्यवसायात वाढ झालेली असूनही, गेल्या दोन वर्षात निव्वळ अनुत्पादित कर्जांचे प्रमाण ०% राखण्यात बँक यशस्वी झाली आहे. व्यवसाय वाढ होत असताना, त्याबरोबर नवीन अनुत्पादित कर्ज देखील होत असतात. तथापि, आपल्या बँकेच्या बाबतीत अनुत्पादित कर्ज नियंत्रित ठेवणे शक्य झाले आहे.

SARFAESI कायदा २००२ मध्ये आवश्यक सुधारणा झाल्यानंतर बँक अनुत्पादित कर्जांच्या वसुलीसंदर्भात आक्रमकपणे वसुलीची कारवाई करित आहे आणि DRT मध्येदेखील मोठ्या प्रमाणात अनुत्पादित कर्जांच्या वसुलीची प्रकरणे दाखल केलेली आहेत. अनुत्पादित कर्जास तारण असलेल्या व जप्त केलेल्या मालमत्तांची विक्री करण्यासाठी विशेष प्रयत्न केले जात आहेत.

आपल्या बँकेचे प्रोव्हिजन कव्हेरेज गुणोत्तर प्रमाण १००% अशा भक्कम स्थितीत आहे. वसुलीसाठी योजलेल्या विविध प्रकारच्या योजना व त्याची केलेली परिणामकारक अंमलबजावणी यामुळे बँकेची मालमत्ता, गुणवत्ता टिकवून ठेवण्यात आली आहे.

सन २०१९-२० मध्ये बँकेच्या सर्व शाखा, पतनियंत्रण आणि वसुली विभागाद्वारे, नवीन अनुत्पादित कर्ज होणार नाहीत व जुन्या अनुत्पादित कर्जांची वसुली होऊन कर्जांची श्रेणी सुधारेल अथवा ती बंद होतील यासाठी सांघिकपणे लक्ष केंद्रित करून प्रयत्न केले जातील.

निलेखन :

बँकेने अहवाल वर्षात ताळेबंद स्वच्छ करण्याच्या दृष्टीकोनातून १२८ कर्जखात्यांमधील ₹ ३.८२ कोटी रुपयांची कर्जे निलेखित केली आहेत. भविष्यातदेखील वसुली व कर्जे निलेखनाच्या बळावर बँक अजून अनुत्पादित कर्जांचे प्रमाण नियंत्रित ठेवून मालमत्तेची गुणवत्ता राखेल असा विश्वास आहे. वार्षिक सर्वसाधारण सभेने दिलेल्या अधिकारानुसारच संचालक मंडळाने सदर निर्णय घेतलेला असून सन २०१९-२० मध्येदेखील अनुत्पादित कर्ज खात्याचे निलेखन करण्यासाठी घेतलेल्या निर्णयास मान्यता देऊन परवानगी देण्यात यावी अशी संचालक मंडळ सभागृहास विनंती करित आहे.

आपल्या बँकेने घोरणात्मक दृष्टीकोन ठेवून काही अनुत्पादित कर्जांचे ज्यामध्ये कुठल्याही प्रकारच्या वसुलीची शक्यता नव्हती अशा खात्यांचे गतकाळात निलेखन केलेले आहे. तथापि, सदर खात्यांच्या वसुलीचे प्रयत्न बँकेने सुरूच ठेवलेले आहेत.



थकित कर्जे :

३१ मार्च २०१८ च्या ५.०३% थकबाकीच्या तुलनेत ३१ मार्च २०१९ रोजी कर्जाची थकबाकी कर्जाच्या ५.६१% होती. अर्थव्यवस्थेतील विविध क्षेत्रांमधील मंदीमुळे कर्जदारांच्या व्यवसायाच्या रोख प्रवाहावर (Cash Flow) आलेल्या दबावाच्या परिणामामुळे थकबाकीच्या रकमेत वाढ झालेली आहे. बँक संपूर्ण थकबाकीची रक्कम वसुलीसाठी त्वरेने व सातत्याने पाठपुरावा करीत आहे.

महाराष्ट्र राज्य सहकारी संस्था अधिनियम १९६० कलम १०१ अंतर्गत मिळालेल्या वसुली दाखल्याचा तपशील : (₹ कोटीमध्ये)

तपशील	प्रकरणे	थकबाकी रक्कम
३१ मार्च २०१८ अखेर शिल्लक	४७९	₹ ५५.५६
अहवालसालातील (२०१८-१९) मिळालेले नवीन दाखले	१६४	₹ २०.४१
एकूण	६४३	₹ ७५.९७
पैकी अहवाल साली वसुल झालेली खाती	९२	₹ २.५३
पैकी अहवाल साली अंशतः वसुल झालेली खाती	२५७	₹ १.९७
३१ मार्च २०१९ अखेर शिल्लक	५५१	₹ ७१.४७

आपल्या बँकेकडे सक्षम व पूर्णतः सुसज्ज तसेच पूर्ण योगदान देणारी विधी व वसुली टीम असून त्यामुळे आर्थिक वर्ष २०१९-२० मध्ये तणावग्रस्त मालमत्तेच्या कायदेशीर वसुली प्रक्रियेमध्ये निश्चितच सातत्य राखले जाईल.

बँकेने सर्व अनुत्पादित कर्जाच्या वसुलीसाठी वसुलीचे उपाय म्हणून सहकार कायदांतर्गत कायदेशीर कारवाई तसेच आवश्यक तेथे योग्य उपाय म्हणून जेथे गरज असेल तेथे सेक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शियल असेट्स अँड एन्फोर्समेंट ऑफ सेक्युरिटी इंटरेस्ट अँक्ट २००२ (SARFAESI) कायदांतर्गत उपाय योजले आहेत. कर्ज वसुलीच्या अशा सातत्यपूर्ण पाठपुराव्यामुळे वर्ष २०१९-२० मध्ये अनुत्पादित कर्जाचे प्रमाण कमी होणे अपेक्षित आहे.

गुंतवणूक :

गतवर्षाच्या ₹ २५७३.४३ कोटी गुंतवणूकीच्या तुलनेत ३१ मार्च २०१९ अखेर बँकेची एकूण गुंतवणूक २४% वाढून वर्ष अखेरीस ₹ ३२०२.८६ कोटी झाली असून त्यापैकी सरकारी रोख्यांमधील गुंतवणूक ₹ १६९९.४० कोटी आहे. अहवाल वर्षात आपल्या बँकेने रिझर्व्ह बँकेच्या निकषानुसार रोखता आंतरबँक गुंतवणूकीचे तसेच SLR/NON-SLR गुंतवणूकीचे प्रमाणदेखील विहित मर्यादित राखले आहे. गुंतवणूक आणि सरकारी रोख्यांची खरेदी/विक्री (Trading) करताना निधी व्यवस्थापनाची महत्त्वपूर्ण भूमिका तसेच CRR व SLR बाबतची परिपूर्ती इत्यादी बाबींचेदेखील आपल्या बँकेने यशस्वीपणे पालन केलेले आहे. आर्थिक वर्ष २०१८-१९ भारतीय बँकिंग क्षेत्रासाठी अस्थिरतेचे व अनिश्चिततेचे होते. वाढते बँचमार्क दर, संथ जागतिक वृद्धीची अपेक्षा, तेलाच्या किंमती, दरवाढ, युद्ध, भू-राजकिय तणाव आणि गैरबँकिंग वित्त कंपन्यांच्या व्यवहारातील गोंधळ हे बाजारातील नकारात्मकतेचे मुख्य घटक राहिले आहेत. सरकारी रोख्यांवरील व्याजदराच्या चढउताराचा योग्य तो फायदा घेत आपल्या बँकेने गुंतवणूकीच्या पोर्टफोलिओमध्ये योग्य ते बदल करून सरकारी रोख्यांच्या खरेदी / विक्रीमधून ₹ ५.०४ कोटी ट्रेडिंग नफा कमविला असून अहवाल वर्षात गुंतवणूकीवरील परतावा ७.९३% आहे.

रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार बँकेने ₹ ५४.६० कोटीचा गुंतवणूक चढउतार निधी (IFR) तयार केला आहे. बँकेतील गुंतवणूक बँकेच्या जोखीमांपासून सुरक्षित व संरक्षित कशी राहील ह्याची काळजी बँक घेत आहे. बँकेचा एकात्मिक कोषागार विभाग गुंतवणूक पोर्टफोलिओमधील तरलता व व्याजदराच्या जोखीम व्यवस्थापनाशिवाय वैधानिक, राखीव आवश्यकतांचेदेखील व्यवस्थापन करीत आहे. बँकेचे गुंतवणूक धोरण असून सदर धोरणाचा रिझर्व्ह बँकेच्या मार्गदर्शक तत्वानुसार वेळोवेळी आढावा घेतला जातो. गुंतवणूक व्यवहार, निधी आणि तरलता व्यवस्थापन इत्यादींची गुंतवणूक उपसमितीकडून पडताळणी करून आढावा घेतला जातो. स्वतंत्र व्यावसायिक चार्टर्ड अकौंटंट फर्मकडून गुंतवणूक पोर्टफोलिओचे सतत व समावर्ती लेखापरीक्षण केले जाते.



विदेश विनिमय व्यवहार :

आपली बँक विदेश विनिमय व्यवहारासाठी कायम तत्वावरच्या AD Category-I परवानाधारक आहे. बँकेच्या विदेश विनिमय व्यवसायाची सुरुवात दि.८ मार्च २०१६ पासून झाली आहे. बँकेच्या सुव्यवस्थापित विदेश विनिमय विभागाच्या माध्यमातून बँक तिच्या ग्राहकांच्या विदेश विनिमय व्यवहाराविषयीच्या गरजा भागवत आहे आणि विदेश विनिमय व्यवहारांशी संबंधित सेवा अतिशय स्पर्धात्मक दराने ग्राहकांना प्रदान करित आहे.

बँक सध्या USD, EURO, GBP, JPY, AUD, CAD, NZD इत्यादी सात मुख्य विदेशी चलनांत व्यवहार करित असून चार स्वतंत्र नॉस्ट्रो खाती विविध correspondence बँकांबरोबर उघडण्यात आलेली आहेत. बाह्य अनिवासी भारतीय (NRE) व सामान्य अनिवासी भारतीय (NRO) अशा भारतीय चलनातील ठेवी स्वीकारण्याबरोबरच बँक विदेशी चलनातील अनिवासी (FCNR) व विदेशी चलनातील निवासी (RFC), ज्या चलनात बँकेने नॉस्ट्रो खाती धारण केली आहेत अशा विदेशी चलनामध्येदेखील बँक ठेवी स्वीकारते. आंतरराष्ट्रीय व्यवसायात व्यस्त असलेल्या बँकेच्या जास्तीत जास्त अनिवासी भारतीय ग्राहकांनी, व्यापारी व व्यावसायिकांनी बँकेच्या विदेश विनिमय सेवांचा लाभ घ्यावा असा आग्रह करण्यात येत आहे.

बँकेने जगभरातील ११ पेक्षा जास्त बँकांबरोबर correspondent संबंध प्रस्थापित केले असून ज्यामुळे बँक सक्षमपणे व प्रभावीपणे ग्राहकांचा विदेश विनिमय व्यवसाय हाताळू शकते. अहवाल वर्षात बँकेने इम्पोर्ट बिल्स फॉर कलेक्शन, इम्पोर्ट अँडव्हान्स पेमेंट, इम्पोर्ट एल. सी., प्रिशिपमेंट अँड पोस्टशिपमेंट एक्सपोर्ट फायनान्स, एक्सपोर्ट कलेक्शन, फॉरवर्ड कॉन्ट्रॅक्ट्स, आऊटवर्ड रेमिटन्स टुवर्डस एज्युकेशन फीज, लिव्हिंग एक्स्पेन्सेस, गिफ्ट्स, मेन्टेनन्स, इनवर्ड रेमिटन्स टुवर्डस सॅलरी, एक्सपोर्ट इत्यादी सर्व प्रकारचे विदेश विनिमय व्यवहार हाताळले आहेत. परकीय चलनाच्या खरेदी विक्रीसाठी आणि प्रवासी कार्ड्स जारी करण्यासाठी बँकेने “कॉक्स अँड किंग्ज” यांच्याबरोबर गठबंधन व्यवस्था केली आहे. अशा प्रकारे आपली बँक पीअर बँकांच्या बरोबरीने संपूर्ण विदेश विनिमय सेवा अतिशय स्पर्धात्मक दराने प्रदान करित आहे.

सध्याच्या कामातील सातत्यता व गती कायम ठेवून सन २०१९-२० मध्येदेखील अधिक विदेश विनिमय व्यवहार मिळविण्याबाबत आम्ही आशावादी आहोत.

नफाक्षमता :

(रु. कोटीमध्ये)

तपशील	२०१८-१९	२०१७-१८
कर व तरतुदी पूर्वीचा नफा	१७१.२६	१४१.२९
कर व तरतुदी नंतरचा नफा	९०.०३	८०.७०

कर्जास असलेला अत्यल्प उठाव, अनुत्पादित कर्जांमुळे मालमत्तेच्या गुणवत्तेत झालेली घसरण, रोख्यांच्या (yield) मध्ये झालेली वाढ, निधी खर्चातील वाढ इत्यादी कारणांमुळे आर्थिक वर्ष २०१८-१९ हे बँकांना नफा टिकवून ठेवण्याच्या दृष्टीने खूप कठीण असे होते. ह्या पार्श्वभूमीवर आपल्या बँकेने कर्जाची गुणवत्ता राखत व्यवहार वृद्धीचे धोरण अवलंबिले. तसेच ठेवी व कर्जावरील व्याजदरात परिस्थितीनुरूप योग्य ते बदल करत किरकोळ ठेवी व कर्जवृद्धीवर भर दिला. या धोरणात्मक निर्णयांमुळे आपल्या बँकेच्या ढोबळ नफ्यात २१% ने व निव्वळ नफ्यात १२% ने वृद्धी झाली. बँकेचा ढोबळ नफा गतवर्षीच्या ₹ १४१.२९ कोटीच्या तुलनेत आर्थिक वर्ष २०१८-१९ मध्ये ₹ १७१.२६ कोटी इतका वृद्धीगत झाला तर निव्वळ नफा गतवर्षीच्या ₹ ८०.७० कोटीच्या तुलनेत आर्थिक वर्ष २०१८-१९ मध्ये ₹ ९०.०३ कोटी इतका वृद्धीगत झाला. नफ्यातील ह्या वाढीमुळे बँकेचा मालमत्तेवरील परतावा (Return on Asset) १.१३% असा नोंदला गेला जो बँकिंग उद्योगात सर्वोत्तम मानला जातो.



नफा वाटणी २०१८-१९ :

कळविण्यास आनंद होतो की, गेल्या वर्षाच्या ₹ ६३८.१३ कोटी एकूण उत्पन्नाच्या तुलनेत ३१ मार्च २०१९ अखेर एकूण उत्पन्न ₹ ६८१.६२ कोटीपर्यंत वाढले आहे. सदर एकूण उत्पन्नातून एकूण खर्च, कर व तरतुदी वजा जाता, बँकेने ₹ ९०.०३ कोटी एवढा उच्चतम निव्वळ नफा कमाविला असून जो गेल्यावर्षी ₹ ८०.७० कोटी होता.

ताळेबंदाच्या तारखेस बँकेच्या सभासदांना राखीव निधी, इतर गंगाजळी आणि देयता ह्यांचे सत्य व योग्य मुल्यांकन समजावे म्हणून या वर्षाची नफा विभागणी याच वर्षीच्या म्हणजे ३१ मार्च २०१९ रोजी संपलेल्या आर्थिक वर्षाच्या ताळेबंदात अंतर्भूत केली असून त्यास वार्षिक सर्वसाधारण सभेची मंजूरी अपेक्षित आहे.

लाभांश :

आपल्या बँकेच्या लाभांशाच्या घोरणानुसार लाभांश हा केवळ भागधारकांना मोबदला म्हणून नव्हे तर विविध उद्दिष्टांमध्ये समतोल राखण्याची गरज म्हणून सदर नफा बँकेची सुदृढ पुंजी पर्याप्तता (CRAR) कायम राखण्यासाठी पुन्हा व्यवसायात आणला जावा ही बाब लक्षात घेऊन जाहीर केला जात आहे. मागील २६ वर्षे बँक सभासदांना सातत्याने १५% लाभांश देत आहे.

३१ मार्च २०१९ अखेर संपलेल्या आर्थिक वर्षासाठी १५% लाभांशाची यथाप्रमाण (Pro-rata) शिफारस करताना संचालक मंडळास आनंद होत आहे.

पुंजी पर्याप्तता :

आपल्या बँकेची पुंजी पर्याप्तता, मागील वर्षाच्या १६.८७% च्या तुलनेत सन २०१८-१९ या आर्थिक वर्षात वाढून दि. ३१-३-२०१९ रोजी बँकेची पुंजी पर्याप्तता १७.७८% राहिली आहे. आर्थिक वर्ष २०१८-१९ मध्ये बँकेच्या भांडवल निधीमध्ये ₹ ३२.३० कोटीने वाढ झाल्यामुळे आपल्या बँकेच्या पुंजी पर्याप्ततेमध्ये सुधारणा झालेली आहे. बँकेने प्रथम श्रेणीच्या (Tier I) भांडवलाचे प्रमाण एकूण भांडवलाशी ८३% असून आपल्या बँकेच्या पुंजी पर्याप्ततेच्या मुख्य गाभ्याचे (Core CRAR) प्रमाण गतवर्षाच्या १४% च्या तुलनेत १५% असून जी आपल्या बँकेच्या सक्षम भांडवली पायाचे द्योतक आहे. आपल्या बँकेच्या पुंजी पर्याप्ततेचे उच्च प्रमाण बॅसल II व III च्या तरतुदी नागरी सहकारी बँकांना जरी लागू केल्या तरी सदर तरतुदीची पूर्तता करण्यास बँक पूर्णपणे सज्ज आहे.

मनुष्यबळ संसाधन :

बँकिंग हे नेहमीच 'लोकांचा व्यवसाय' (People Business) आहे व राहिल. १०१ वर्षांचा प्रदीर्घ वारसा लाभलेली आपली बँक जिची सुदृढ व्यावसायिक नितिमत्ता, खोलवर रुजलेली मुल्ये, ग्राहक सेवेची आवड आणि व्यवसाय वृद्धीबाबत असलेली अभिरूची ह्या बाबींवर भरभराट झालेली आहे. आपली बँक कर्मचाऱ्यांची ध्येयदृष्टी साध्य करण्याच्या हेतूने बँकेची अचूक भूमिका काय आहे हे जाणून आहे. बँकिंग उद्योग प्रामुख्याने सेवा आधारीत असल्याने बँकेचा मनुष्यबळ संसाधन विभाग मनुष्यबळाच्या प्रभावी व्यवस्थापनी महत्वपूर्ण भूमिका बजावते. बँकेचा मनुष्यबळ संसाधन विभाग ६०२ अंतर्गत कर्मचाऱ्यांना सेवा पुरवितो. योग्य पदासाठी योग्य कौशल्याची भरती करणे, कार्यक्षमता ओळखून बक्षिसी देणे, कर्मचारी व्यस्ततेच्या उपक्रमाद्वारे कर्मचाऱ्यांना प्रेरित करणे, त्यांचे कौशल्य विकसित करण्यासाठी प्रशिक्षण देणे ही मनुष्यबळ संसाधनाची काही कार्ये असून ती आपल्या बँकेत केली जातात. बँकेच्या कर्मचाऱ्यांचे संगोपन व विकास करणे, कर्मचाऱ्यांच्या वैयक्तिक आकांक्षा, बँकेची व्यावसायिक वैयक्तिक उद्दिष्टे यांच्यामध्ये समन्वय राखणे आणि बँकेच्या मनुष्यबळ संसाधनाचा प्रभावी उपयोग सुनिश्चित करणे, त्यांच्या कारकिर्द नियोजनात मार्गदर्शक म्हणून कार्य रणे अशी प्रमुख भूमिका सदर विभाग निभावत असून अशा प्रकारे मनुष्यबळ संसाधनाचा प्रभावी आणि सर्वोत्तम उपयोग सुनिश्चित केला जातो. बँकेचा मनुष्यबळ संसाधन विभाग आणि नैतिक कार्यसंस्कृती, सक्षम नेतृत्व विकसित करण्यासाठी उच्च नैतिक आणि व्यावसायिक मुल्य रुजवून सक्रियपणे प्रोत्साहन देते. त्याद्वारे बँक सहकार क्षेत्रातील सर्वात जास्त पसंती असलेली बँक आहे.



उत्तम बीसीसीबीसाठी मनुष्यबळ संसाधन विभागाची प्राथमिकता :

कार्यातून परिवर्तन :

शिकणे ही सततची प्रक्रिया आहे. शिक्षणाद्वारेच आपण स्वतःमध्ये बदल घडवू शकतो आणि उत्तम कर्मचारी बनतो. आपल्या बँकेचे स्वतःचे अद्ययावत प्रशिक्षण केंद्र असून अनुकूल शिक्षण संस्कृतीला चालना देतानाच बँकेला लक्षात आलेल्या क्लिष्ट बाबी कमी करण्यासाठी ज्याकरीता अचूक कौशल्य, सर्वांगीण ग्राहक सेवा, डिजिटल मानसिकता, परिचालन, जोखीमांमध्ये कपात इत्यादींची गरज भासते त्यासाठी आणि त्याचबरोबर कर्मचाऱ्यांच्या ज्ञान पातळीवरचे मुल्यांकन करून ते वाढविण्यासाठी त्यावर आधारीत प्रशिक्षण कार्यक्रमाचे बँक नियमितपणे आयोजन करते.

आर्थिक वर्ष २०१८-१९ मध्ये बँकेने कर्मचाऱ्यांना MUCBF, NIBM, IIBF, RBI इत्यादीसारख्या बँकिंग व आर्थिक क्षेत्रातील नामांकित संस्थांनी क्रेडिट, ऑडीट, केवायसी कंप्लायन्स, जोखीम व्यवस्थापन व वसुली इत्यादी विषयांवर आयोजित केलेल्या प्रशिक्षण कार्यक्रमात सहभागी होण्यासाठी पाठविले होते. बँकेने बँकिंग फ्रंटियर, फिन बिझनेस इत्यादीसारख्या ज्या साप्ताहिक ऑनलाईन व्हिड्यो कॉन्फरन्सिंग (Video Conferencing) माध्यमातून महत्त्वपूर्ण आणि क्लिष्ट अशा बँकिंग विषयावर चर्चासत्र घेतात. त्यांच्याबरोबर गठबंधन केलेले आहे. सदर संस्थांच्या माध्यमातून अशा प्रकारे २२ प्रशिक्षण सत्रे घेण्यात आली आहेत. कर्मचाऱ्यांमध्ये वैयक्तिक कौशल्य आणि वेळेचे व्यवस्थापन यावर लक्ष केंद्रित करून व्यक्तिमत्व विकास प्रशिक्षण कार्यक्रमांचे आयोजनदेखील करण्यात आले होते. सदर प्रशिक्षण कार्यक्रमाचा बँकेच्या ५७० कर्मचाऱ्यांनी लाभ घेतला आहे. कर्मचाऱ्यांची त्यांच्या कारकिर्दीत प्रगती करण्यास मदत करण्याच्या व त्यांना व्यावसायिकदृष्ट्या विकसित करण्याच्या दृष्टिकोनातून प्रतिबद्ध असल्याचे प्रतिबिंबित करून JAIIB, CAIIB, GDC & A, AML-KYC अशा प्रकारच्या विविध प्रमाणपत्र परिक्षा देण्यासाठी बँकेने प्रोत्साहित केले व त्यानुसार त्यांना पुरस्कृत करण्यात आले. कर्मचाऱ्यांची ओळख व मनोबल वाढीस चालना देण्यासाठी पिअर-टू-पिअर रिकग्निशन, ज्यामध्ये सहकारी आपल्या सहसहकाऱ्यांचे योगदान मान्य करतात असा उपक्रम सुरू आहे.

एकतेतून चैतन्य :

आपली बँक चांगले व आरोग्यदायी वातावरण, परस्पर आदरभाव, सहकार्य, कामाच्या ठिकाणी एकमेकांविषयी सहानुभूती आणि संतुलीत कार्यजीवन यावर सातत्याने भर देत आहे. पारंपरिक दिवस, रांगोळी स्पर्धा, टाकाऊमधून टिकाऊ स्पर्धा व नाताळ गोठा स्पर्धा यासारख्या विविध उपक्रमांचे स्वातंत्र्य दिन, दिवाळी व ख्रिसमसच्या निमित्ताने उत्कृष्टरित्या आयोजन केले जाते. ज्यामुळे कर्मचाऱ्यांना त्यांची प्रतिभा, कौशल्य प्रदर्शित करण्यासाठी उपलब्ध झाल्याने त्यांच्यामध्ये एकत्रतेची भावना पुनर्जागृत झाली.

युवा प्रतिभेचे संगोपन :

महत्वाकांक्षी तरुण पिढी विकसित करण्यासाठी आणि त्यांना सर्वसाधारण बँकिंगपासून वेगळे असे सुसंवाद कौशल्य, डिजिटल बँकिंग आणि प्रॉडक्ट्स मार्केटिंग इत्यादीमध्ये प्रशिक्षित करण्यासाठी आपल्या बँकेने महाराष्ट्र राज्यातील नामांकित महाविद्यालयांमधून आणि शैक्षणिक संस्थांमधून MBA करीत असलेल्या विद्यार्थ्यांना Internship ची संधी उपलब्ध करून दिली आहे. आर्थिक वर्ष २०१८-१९ मध्ये ११२ विद्यार्थ्यांना सदर उपक्रमान्वये फायदा झाला आहे.

व्हिसल ब्लोअर पॉलीसी :

आपल्या बँकेने व्हिसल ब्लोअर धोरणाचा अवलंब करून त्या माध्यमातून भागधारक, ग्राहक, संचालक व कर्मचाऱ्यांसाठी दक्षता यंत्रणा तयार केली आहे. व्हिसल ब्लोअर पॉलीसी बँकेच्या संकेत स्थळावर उपलब्ध आहे.



पुरस्कार :

- १) अहवाल वर्ष २०१८-१९ मध्ये बँकेला महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन लि., मुंबई यांच्याकडून पुढील तीन पुरस्कार प्राप्त झाले आहेत.
 - अ) 'उत्तम शेड्युल्ड नागरी सहकारी बँक सन २०१७-१८' या पुरस्काराने बँकेस गौरविण्यात आले आहे.
 - ब) बँकेने १०० वर्ष पूर्ण केल्याने बँकेस विशेष पुरस्काराने गौरविण्यात आले आहे.
 - क) बँकेच्या मुख्य कार्यकारी अधिकारी ब्रिजदिना कुटिन्हो ह्यांना आर्थिक वर्ष २०१७-१८ साठी 'उत्कृष्ट सीईओ' पुरस्कार प्रदान करून गौरविण्यात आले.
- २) सन २०१७-१८ या आर्थिक वर्षासाठी महाराष्ट्र अर्बन को-ऑपरेटिव्ह बँक फेडरेशनकडून 'उत्कृष्ट बँक पुरस्कार' देऊन बँकेस गौरविण्यात आले.
- ३) सन २०१७-१८ या आर्थिक वर्षामध्ये 'बँकिंग फ्रंटियर' या नामांकित मासिकाकडून बँकेस पुढील दोन पुरस्कार प्राप्त झाले आहेत.
 - अ) उत्तम ATM विस्तार
 - ब) उत्तम म्युच्युअल फंड व्यवसाय वृद्धी

औद्योगिक संबंध :

आपल्या बँकेमधील औद्योगिक संबंध नेहमीच सौहार्दपूर्ण व सुसंवादी राहिले आहेत. कर्मचारी संघटना व अधिकारी संघटना व व्यवस्थापन ह्यांचे प्रतिनिधी बँकेच्या सर्वांगीण प्रगतीसाठी आणि समृद्धीसाठी जबाबदारीच्या भावनेने एकसंधपणे काम करत आहेत. कर्मचाऱ्यांशी असलेल्या सुदृढ संबंधामुळे बँकेने गेल्या काही वर्षांमध्ये उल्लेखनीय प्रगती साधली आहे. संचालक मंडळ सर्व कर्मचाऱ्यांच्या समर्पित प्रयत्नांसाठी आणि कृतीशील दृष्टीकोनाबद्दल त्यांचे प्रामाणिकपणे कौतुक करते.

लेखापरीक्षण व तपासणी :

बँकेच्या अंतर्गत नियंत्रण, जोखीम व्यवस्थापन आणि शासनप्रणाली आणि प्रक्रियांचे मूल्यमापन आणि नियमित देखरेखीच्या बाबतीत बँकेच्या लेखापरीक्षणाचे काम महत्त्वपूर्ण भूमिका बजावते. बँकेचे अंतर्गत नियंत्रण, जोखीम व्यवस्थापन व शासनप्रणाली आणि प्रक्रियांची गुणवत्ता व प्रभावीपणाच्या बाबतीत लेखापरीक्षण कार्यप्रणाली बँकेच्या संचालक मंडळ व व्यवस्थापनास आश्वासीत करते. आपल्या बँकेचा संरचित असा लेखापरीक्षण विभाग असून सदर विभाग पात्र व अनुभवी अधिकाऱ्यांच्या समावेशासह सुसज्ज आहे. संचालक मंडळाने स्पष्ट परिभाषित लेखापरीक्षण धोरण ठरविले असून सदर धोरणानुसार बँकेचे लेखापरीक्षणाचे काम काटेकोरपणे केले जात आहे. दरवर्षी बँकेच्या लेखापरीक्षण धोरणाचा आढावा घेतला जातो आणि आवश्यकतेनुसार योग्य त्या सुधारणा संचालक मंडळाच्या लेखापरीक्षण उपसमितीच्या मान्यतेने केल्या जातात. बँकेच्या मुख्य कार्यालयासह सर्व ६३ शाखांमध्ये अनुभवी चार्टर्ड अकॉंटंट्सच्या पॅनेलद्वारे सतत व समावर्ती लेखापरीक्षण online reporting system अंतर्गत केले जात आहे. शाखांतर्गत बँकिंग आणि विभागवार कामगिरीवर अधिक लक्ष केंद्रित करण्यासाठी बँकेत अंतर्गत तपासणी यंत्रणा देखील कार्यरत आहे. बँकेच्या हिताचे रक्षण करण्याच्या दृष्टीकोनातून निर्धारित प्रणाली आणि कार्यपद्धतीचे पालन सुनिश्चित करणे हा लेखापरीक्षणाचा उद्देश आहे. लेखापरीक्षण आणि अंतर्गत तपासणी विभाग लेखापरीक्षणाचे नवीन क्षेत्र आणि पद्धती तयार करण्याचे महत्त्वपूर्ण काम करते. संचालक मंडळाची लेखापरीक्षण उपसमिती वेळोवेळी मौल्यवान सुचना करून एकूणच संपूर्ण लेखापरीक्षण विभागाची कार्यक्षमता वाढविण्यासाठी सतत प्रयत्नशील असते.



लेखापरीक्षकांची नेमणूक :

संचालक मंडळ वार्षिक सर्वसाधारण सभेस संजय राणे अॅन्ड असोसिएट्स, चार्टर्ड अकौंटंट्स, ह्यांची आधिक वर्ष २०१९-२० साठी वैधानिक लेखापरीक्षक म्हणून पुनर्नेमणूकीसाठी शिफारस करित आहे. संजय राणे अॅन्ड असोसिएट्स, चार्टर्ड अकौंटंट्स ह्यांनी बँकेचे वैधानिक लेखापरीक्षक म्हणून त्यांच्या नेमणूकीसाठी सहमती दर्शविली आहे व सभेच्या सूचनेमधील क्र. ७ वरील विषयानुसार त्यांच्या पुनर्नियुक्तीचा ठराव करण्यात येईल.

भारतीय रिझर्व्ह बँकेतर्फे परिक्षण :

रिझर्व्ह बँकेचे महाव्यवस्थापक आणि मुख्य तपासणी अधिकारी श्री. एस. सिन्हा ह्यांच्या नेतृत्वाखाली सहाय्यक महाव्यवस्थापक श्री. नवीन शाक्य आणि व्यवस्थापक श्री. पी. आनंद ह्या सहकाऱ्यांनी बँकेची २०१७-१८ या आर्थिक वर्षाची तपासणी पूर्ण केली. रिझर्व्ह बँकेच्या तपासणी अधिकाऱ्यांनी बँकेच्या एकंदरीत कामकाजाबाबत समाधान व्यक्त केले आहे. तपासणी अधिकाऱ्यांनी परिक्षण कालावधीमध्ये बँकेच्या कामकाजात सुधारणा करण्याच्या दृष्टीने विविध मौलिक सूचना केल्या असून सदर सुचनांबद्दल बँक त्यांचे आभार व्यक्त करित आहे.

संचालक मंडळ :

संचालक मंडळाने अहवालसाली बँकेच्या कामकाजात उपयुक्त मार्गदर्शन केले व एकूण कारभारावर देखरेख ठेवली. संचालक मंडळाने वर्षभरात केलेल्या कामांमध्ये बँकेच्या सर्वकष व्यवसायवृद्धीकरीता नियोजन, दीर्घकालीन धोरणांचा विचार व मंजूरी, गुंतवणूक, कर्जमंजूरी, थकबाकी वसुली इत्यादी कामांचा समावेश होता. संचालक मंडळाच्या उपसमित्यांनीही बँकेच्या एकूण कामकाजावर सक्षमपणे देखरेख ठेवली. त्यामध्ये कर्जछाननी उपसमिती, कर्मचारी, लेखापरीक्षण उपसमिती, कायदा व कर्जवसुली उपसमिती, माहिती व तंत्रज्ञान उपसमिती, गुंतवणूक उपसमिती, नियोजन व व्यवसाय विकास उपसमिती इत्यादी उपसमित्यांचा समावेश होता. अहवालसाली बँकेच्या संचालक मंडळाच्या व विविध समित्यांच्या, बँकेच्या कामकाजाविषयक एकूण २५४ बैठका झाल्या.

जोखीम व्यवस्थापन :

बँकींग क्षेत्रातील विविध कार्यपद्धती व प्रक्रिया ह्यामध्ये सध्याच्या काळात आमूलाग्र बदल घडत आहेत. रिझर्व्ह बँकेने त्यांच्या दैनंदिन कामकाजात बरीचशी स्वायत्तता दिलेली आहे. त्यामुळे जोखीम व्यवस्थापनास आगळे महत्त्व प्राप्त झालेले आहे. बँकींग व्यवसायात प्रामुख्याने ऑपरेशनल रिस्क, क्रेडीट रिस्क व मार्केट रिस्क ह्या जोखीमांना सामोरे जावे लागते. आपली बँक अशा जोखीमांचे व्यवस्थापन योग्य कार्यपद्धती अवलंबून करित आहे.

अहवाल वर्षात बँकेने जोखीम घटक निर्धारित करून त्यांचे मूल्यमापन केले आहे. बँकेचा जोखीम व्यवस्थापन दृष्टीकोनास परिभाषित करते, ज्यामध्ये अशा जोखीमांचा नियतकालिक (periodic) आढावा, जोखीमांची तीव्रता कमी करण्यासंबंधीचे नियंत्रण आणि अशा जोखीमांविषयी अहवाल यंत्रण इत्यादींचा समावेश होतो. संचालक मंडळ लेखापरीक्षण उपसमिती आणि व्यवस्थापन संभाव्य जोखीम ओळखण्याविषयी परिचलनीय मूल्यमापन करून ती कमी करण्यासाठी आवश्यक कारवाई केली जाते. बँकेने जोखीम व्यवस्थापनाच्या कार्याची खात्रीशीर अंमलबजावणी होण्याच्या दृष्टीकोनातून जोखीम व्यवस्थापन धोरण तयार केले असून लेखापरीक्षण समितीदेखील गठीत केली आहे.

पतजोखीम आणि परिचालन जोखीमांचे व्यवस्थापन व नियोजन, नियमित लेखापरीक्षण तपासणी, कर्जमंजूरी अधिकारांचे विकेंद्रीकरण, ठरविलेल्या विविध मर्यादा, विमा, पतमानांकन इत्यादीद्वारा केले जात आहे. बँकेची लेखापरीक्षण समितीदेखील सदर बाबतीत लक्ष देत असते. आपली बँक विदेश विनिमय व्यवहाराच्या परवानगीअंतर्गत अधिकृत डिलर म्हणून कार्यरत असल्याने कंट्रीरिस्कच्या जोखीमेस देखील सामोरे जावे लागते. बँक जोखीम संबंधीत मार्गदर्शक तत्वांचे अवलंबन करून योग्य व्यवस्थापन करित आहे. बँकेने सर्व जोखीमांची योग्य ओळख, गणना व देखरेख आणि जोखीमाची तीव्रता कमी करण्यासाठी बँकेने सर्वसमावेशन जोखीम व्यवस्थापन धोरण तयार करून अंमलात आणले आहे. बँकेचा व्यवसाय लक्षात घेऊन बँकेचे संचालक मंडळ जोखीम व्यवस्थापन धोरणाचा वेळोवेळी आढावा घेते.



शाखा विस्तार :

अहवाल वर्षात बँकेने नायगाव-पाली, नाशिक-साईनाथ नगर, दादर, मुलुंड येथे चार नवीन शाखा उघडल्या आणि उमराळे येथील फातिमा हायस्कूल येथे एक विस्तार कक्ष सुरू केले. दि. ३१ मार्च २०१९ अखेर आपल्या बँकेचे एकूण ६३ शाखा व एक विस्तार कक्ष असे जाळे तयार झाले आहे.

थर्ड पार्टी प्रोडक्ट्स :

बँकिंग उद्योग सध्या तीव्र स्पर्धेस तोंड देत आहे. यास्तव बँकांना मुख्य बँकिंग सेवा व्यतिरिक्त अन्य स्रोतांच्या माध्यमातून उत्पन्न मिळविणे अत्यंत आवश्यक आहे. जेणेकरून रास्त नफा करता येईल. सदर उत्पन्नातून सामान्यपणे प्रशासकीय खर्च भागवला गेला पाहिजे. आपली बँक या स्तरापर्यंत पोहोचू शकली नाही. तथापि, जीवन विमा, सामान्य विमा, आरोग्य विमा, मुद्रांकन इत्यादीसारख्या विविध पैरा बँकिंग सेवांमधून आपली बँक चांगले उत्पन्न मिळवत आहे. अशा सेवांचा सर्व सभासदांनी लाभ घ्यावा अशी विनंती करण्यात येत आहे.

बँकेच्या सभासदांसाठी आरोग्य विमा योजना :

आपल्या बँकेने टाटा एआयजी जनरल विमा कंपनी लि.बरोबर गठबंधन करून 'ग्रुप मेडिकेअर' ही नाविन्यपूर्ण आरोग्य सेवा योजना बँकेच्या सभासदांसाठी वाजवी प्रिमियमवर सुरू केली असून, सभासदांनी सदर योजनेचा लाभ घ्यावा अशी विनंती करण्यात येत आहे.

प्रधानमंत्री जीवन ज्योती बिमा योजना (PMJJBY) प्रधानमंत्री सुरक्षा बिमा योजना (PMSBY) :

केंद्र सरकारच्या प्रधानमंत्री जीवन ज्योती बिमा योजना व प्रधानमंत्री सुरक्षा बिमा योजना ह्या योजनांच्या अंमलबजावणीत बँकेने लक्षणीय कार्य केलेले आहे. आपणांस कळविण्यास आनंद होत आहे की, बँकेने PMJJBY योजनेअंतर्गत १४७४९ ग्राहकांना तर PMSBY योजनेअंतर्गत ३५७७८ ग्राहकांना विमा छत्राखाली घेतले आहे. अहवाल वर्षात सदर योजनांखाली जवळपास ४० दावे दाखल करण्यात आले व त्या दाव्यांतर्गत विमादाव्याची रक्कम संबंधित विमा धारक ग्राहक ग्राहकाच्या कुटुंबियांस देण्यास आलेली आहे.

लॉकर सेवा :

आधुनिक बँकिंगसाठी सुसज्ज अशा शाखा कार्यालयातून सुरक्षित लॉकर्स सुविधा देणे आवश्यक आहे. आपल्या बँकेने १६७१८ पेक्षा अधिक लॉकर्सद्वारा ३५ शाखा कार्यालयांमधून लॉकर्स सुविधा सुरू केली आहे. बँकेच्या मुळगाव, भाबोळा व नालासोपारा (वेस्ट) शाखेत लॉकर्स उपलब्ध आहेत. आपली बँक लॉकर्ससाठी अगदी वाजवी दराने भाडे आकारत असून जास्तीत जास्त ग्राहक बँकेच्या लॉकर्स सुविधेचा लाभ घेत आहे.

राज्यशासन पेन्शन योजना :

महाराष्ट्र राज्य सरकारने दि. १ डिसेंबर २०१५ पासून राज्य शासनाच्या सेवानिवृत्त कर्मचाऱ्यांची पेन्शन खाती आपल्या बँकेत उघडण्यासाठी परवानगी दिली आहे. राज्य शासनाच्या / जिल्हा परिषदेच्या शाळांमधील शिक्षक तसेच अनुदान घेणाऱ्या शाळा, कॉलेजमधील शिक्षक, प्राध्यापक आणि पंचायत समिती, तहसिलदार, कलेक्टर कार्यालय व इतर राज्य शासनाच्या कार्यालयातील निवृत्त कर्मचारी आपल्या बँकेत पेन्शन खाती उघडू शकणार आहेत. दि. ३१ मार्च २०१९ पर्यंत राज्य शासनाच्या सेवानिवृत्त कर्मचाऱ्यांनी १४९ पेन्शन खाती आपल्या बँकेत उघडली आहेत. सदर सुविधा ग्राहकांसाठी, विशेषतः ज्येष्ठ नागरिकांसाठी खूपच सोयीची व दिलासा देणारी ठरली आहे.



ई-टॅक्स सेवा :

बँकेने आपल्या खातेदारांसाठी विनामुल्य इलेक्ट्रॉनिक टॅक्स पेमेंट सुविधा उपलब्ध करून दिली आहे. बँकेचे ग्राहक ह्या सुविधेअंतर्गत आपल्या बँकेमार्फत त्यांचे टी.डी.एस., आयकर, वस्तु व सेवा कर, कस्टम्स ड्युटी, ई.एस.आय.सी., प्रोफेशन टॅक्स, प्रॉव्हिडंट फंड भरू शकतात. वर्ष २०१८-१९ मध्ये बँकेने एकूण ₹ १४४.५४ कोटींचे ८६८८ व्यवहार सदर सुविधेद्वारे केले आहेत.

इतर सेवा :

वर उल्लेख केलेल्या सेवांव्यतिरिक्त बँक कस्टमर केअर टोल फ्री क्रमांक १८०० २३३ ६०००, निःशुल्क ई-स्टेटमेंट, एएमएस सतर्कता, खात्यावरील शिल्लक जाणून घेण्यासाठी मिस्डकॉल सेवा, मिनी स्टेटमेंट, मिस्डकॉल सेवेद्वारे विपणन, एसएमएसद्वारे डेबीट कार्ड ब्लॉकिंग करणे ह्यासारख्या अनेक सेवा प्रदान करते. मोठ्या संख्येने ग्राहक सदर सुविधांचा लाभ घेत आहेत.

माहिती तंत्रज्ञान :

आज एकूणच बँकिंग क्षेत्राने आपल्या ग्राहकांना जलद सेवा देण्यासाठी अद्ययावत तंत्रज्ञानाचा अंगीकार केला आहे. उभरत्या तंत्रज्ञानाच्या कमीत कमी वापरावर बरेच काही करण्याच्या तसेच बँकिंग क्षेत्रास कागद व शाखाआधारीत बँकिंगपासून परावृत्त करून डिजिटल व नेटवर्क आधारीत बँकिंग सेवा देण्याच्या दिशेने चालना दिली आहे. हे सर्व सतत वाढत असलेल्या वेगवान व इंटरनेट सेवेमुळे शक्य झाले आहे. व ते कार्यक्षमतेने ग्राहक सेवा देताना अगदी समीप व वास्तव वेळी डेटा हस्तांतरणाची खात्री देते.

परिवर्तन स्वीकारताना, आपली बँक अद्ययावत व सिद्ध तंत्रज्ञान उपलब्ध करून देण्याच्या व अंमलबजावणीच्या पुढे आहे व आपल्या ग्राहकांना सेवा देण्याच्या पद्धतीत वेगाने विकसित होत आहे. तंत्रज्ञानासाठी खर्च करावा लागत असला तरी, तंत्रज्ञानाच्या गुंतवणूकीवर केलेल्या खर्चाचा परतावा अगणीत आहे. तीव्र स्पर्धेत राहून ग्राहकांना उत्कृष्ट सेवा देण्यासाठी बँकेने डिजिटल परिवर्तनाचा प्रवास सुरू केला आहे. सदर परिवर्तन प्रक्रियेतील सद्याची कोअर-बँकिंग सिस्टिममध्ये सुधारणा करण्याच्या बाबतीत पहिले पाऊल उचलण्यात आलेले आहे. बँकेने ओरेंकल फ्लेक्सक्युब सीबीएसची निवड करून अंमलबजावणीची प्रक्रिया सुरू करण्यात आलेली आहे. सदर अत्याधुनिक तंत्रज्ञानाच्या वापरामुळे बँक बदलत्या बाजारपेठेच्या आणि ग्राहकांच्या गरजा अधिक वेगाने पूर्ण करेल.

पेमेंट स्वीच हा कोअर बँकिंग सिस्टीमचा अविभाज्य भाग आहे. बँक चलीत नियमांचा वापर करून व्यापारी, जारीकर्ता, अधिग्रहण करणारे आणि देयक सेवा प्रदाते (PSPs) एंडस् पॉईंटस यासारख्या अनेक प्लेअर्स दरम्यान पेमेंट व्यवहार जलद गतीने केले जातात. बँक उत्तम प्रतीच्या पेमेंट स्वीचची निवड करण्याच्या विचारात आहे. सदर परिवर्तनाच्या माध्यमातून बँक पेमेंट आणि संबंधित सेवांसाठी अधिक प्रगत चॅनल्स आणण्याचे नियोजन करीत आहे.

अक्षरशः प्रत्येकजण कॅशलेस असल्यासारखे भासत असून त्यांनी डिजिटल चलनाचा वापर करण्यास सुरुवात केली आहे. परंतु ग्राहकांचा डेटा आणि गोपनीयतेचे संरक्षण करण्यासाठी सर्व इन्फोसेक्युरिटी व सायबर सेक्युरिटीची यंत्रणा तैनात आहे ह्याची खात्री असणे फार महत्वाचे आहे. सुरक्षा यंत्रणा अधिक बळकट करण्यासाठी बँकेने भारतातील Tier I, SOC (Security Operations Center) सेवा प्रदात्यास नेटवर्क आणि नाजूक उपकरणांच्या देखरेखीसाठी outsource केले आहे. बँकेच्या कार्यालयीन वेळेत नेटवर्कची देखरेख करणे पुरेसे नसून जगभरातील सायबर गुन्हेगार वेगवेगळ्या टाईम झोनमध्ये काम करत असल्याने सायबर हल्ले कधीही होऊ शकतात. म्हणूनच प्रत्येक वेळी आपल्या बँकेच्या नेटवर्कची देखरेख करण्यासाठी बँकेकडे सुरक्षा तज्ज्ञ तैनात असणे आवश्यक आहे. आपण सर्व सायबर हल्ल्यांपासून आणि संशयास्पद व हानीकारक कृतीपासून संरक्षित आहोत ह्याची खात्री करण्यासाठी SOC सेवा प्रदाता नेटवर्कसंबंधित कोणत्याही धोक्यांसाठी बँकेचे नेटवर्क आणि डिव्हायसेसवर २४x७ तास देखरेख ठेवण्यास जबाबदार असेल.



डिजिटल बँकिंग :

आपल्या बँकेच्या डिजिटल मोबाईल बँकिंग ॲप्लिकेशनला ग्राहकांनी प्रचंड सकारात्मक प्रतिसाद दर्शविला आहे. मागील वर्षी झालेल्या मोबाईल बँकिंगच्या व्यवहारामध्ये अनेक पटीने वाढ होऊन सद्या महिन्याकाठी तीन लाखांपेक्षा अधिक मोबाईल बँकिंगचे व्यवहार मोबाईल बँकिंगद्वारे हाताळले जात आहेत. बँकेचे डिजिटल मोबाईल बँकिंग ॲप, ॲड्रॉईड तसेच आयओएस प्लॅटफॉर्मवर उपलब्ध असून IMPS / NEFT / RTGS / Intra-Bank Fund Transfer / e-Passbook / ATM Card Hot Marking पासबुक विनंती इत्यादी सुविधा मोबाईल बँकिंगच्या माध्यमातून पुरविल्या जात आहेत. आपली बँक Unified Payment Interface (UPI) वर देखील स्थित आहे. आणि आपण BHIM अंतर्गत निधी हस्तांतरण, Utility bills payment, Credit request पाठविणे इत्यादी सेवा UPI च्या माध्यमातून वापरू शकता. Internet banking तसेच बँकेने जारी केलेल्या Rupay Debit Card च्या माध्यमातून bill payment ची बँकेची सुविधा सुरू आहे. QR Code आधारीत पेमेंट सुविधेची सुरुवात केल्यामुळे QR Scanner चा वापर करून बँकेच्या व्यापारी ग्राहकांना त्वरीत पैसे मिळण्याच्या बाबतीत सक्षम केले आहे.

आपल्या बँकेचे ग्राहक NFS नेटवर्कची सुविधा वापरत असून ज्यामुळे बँकेच्या ग्राहकांना देशभरातील कोणत्याही ATMs किंवा POS मशीनमध्ये बँकेचे Debit Card वापरणे शक्य आहे. बँकेने विविध शाखांमध्ये e-lobby ची व्यवस्था केली असून ज्याद्वारे ग्राहकांना घनादेश जमा करणे, पासबुक प्रिंट करणे आणि ATM मधून २४x७ तास रोख रक्कम काढणे शक्य होते. बँकेचे डिजिटल पेमेंटचे मोड ग्राहकांमध्ये लोकप्रिय असून ते मोठ्या प्रमाणावर स्वीकारून वापरले जात आहेत. बँकेचे ATM, POS आणि e-Commerce सारख्या वितरण वाहिन्यांवरून दरमहा ८ लाखांपेक्षा जास्त व्यवहार होत आहेत. बँकेच्या घोरणात्मक नियोजनामुळे आणि डिजिटल पेमेंट पद्धतीचा वापर करण्यासाठी सतत बढावा मिळाल्यामुळे बँक हे यश संपादन करू शकली आहे.

बँक संस्थेअंतर्गत माहितीच्या प्रवाहाची गंभीरता जाणून असून तात्काळ सर्व इच्छित प्राप्त कर्त्यांपर्यंत पोहोचते. गो-ग्रीन पुढाकार आणि संस्थेअंतर्गत जलद दळण-वळणाच्या दिशेने पाऊल म्हणून बँकेने आपल्या कर्मचाऱ्यांसाठी Intranet Portal सुरू केले असून त्याद्वारे परिपत्रके व महत्वाची माहिती आता सर्व शाखांना केव्हाही सहज उपलब्ध होऊ शकते ती गहाळ होण्याची शक्यता फारच धुसर आहे.

बँकेने Tier III DCDR सेंटरमध्ये सर्व्हिस ठेवली असून Tier III डेटासेंटरचे वातावरण uptime आणि डेटा अखंडतेच्या आश्वासनासहीत अत्यंत सुरक्षित आहे. बँक सर्व सदस्यांना त्यांचे ई-मेल आय.डी. शाखेत नोंद करून बँकेच्या ई-स्टेटमेंट सुविधेचा लाभ घेण्यासाठी विनंती करीत आहे. बँकेच्या डिजिटल उत्पादनादेखील ग्राहकांनी लाभ घ्यावा जेणेकरून शाखांमधील ग्राहकांचे प्रत्यक्ष उपस्थितांचे प्रमाण देखील कमी होईल. आधुनिक तंत्रज्ञानाद्वारे ग्राहक सेवेच्या बाबतीत बँक सर्वाधिक पसंतीची बँक असेल असे बँकेचे ध्येय आहे.

ATM सेवा सुविधा :

आपल्या बँकेची एकूण ७७ ATMs असून त्यामध्ये १३ ऑफसाईट ATMs आहेत. आपल्या बँकेची सर्व ATM कक्ष वातानुकुलीत सुविधेसह २४x७ तास सेवा देत असून सुरक्षा रक्षक, सायरन आणि सीसी टिव्ही यंत्रणेअंतर्गत पाळत ठेवून सुरक्षित आहेत. बँकेच्या ATMs मशीन्समध्ये चांगल्या प्रतीच्या चलनी नोटांचा भरणा केला जातो. इतर बँकांतील ATM कार्डधारक आपल्या बँकेच्या ATM सेवेचा अधिकाधिक लाभ घेतात. आपल्या बँकेच्या तसेच इतर बँकांच्या ग्राहकांचे दररोज सुमारे २५००० पर्यंत व्यवहार आपल्या ATMs वर होत आहेत. आपल्या बँकेच्या ग्राहकांना ATM कक्षामधील किऑक्स मशिनच्या माध्यमातून पासबुकावर नोंदी करून घेण्याची सुविधा उपलब्ध आहे. सदर सुविधेचा जास्तीत सभासदांनी लाभ घ्यावा अशी विनंती आहे.



व्यावसायिक सामाजिक चळवळ :

सामाजिक बांधिलकीचा भाग म्हणून समाजावर अर्थपूर्ण प्रभाव निर्माण करण्याच्या दृष्टीकोनातून आपली बँक व्यावसायिक बाबींबरोबरच सामाजिक उपक्रम राबविण्यासाठी वचनबद्ध आहे. वर्षभरात बँकेने आरोग्य तपासणी शिबिरे, कर्करोग निदान शिबिरे, रक्तदान शिबिरे तसेच सांस्कृतिक कार्यक्रम, युवा महोत्सव, क्रिडा महोत्सव इत्यादी सामाजिक उपक्रमांद्वारे सामाजिक कार्य सुरू ठेवले आहे.

सर्व भागधारकांच्या साहाय्याने बँकेची प्रगती सुरू राहिल आणि बँक समाजाची अधिक अर्थपूर्णपणे सेवा करताना बँकिंगमधील महत्वाचे टप्पे साध्य करेल.

बँकेने इंडियन कॅन्सर सोसायटी, परळ, मुंबई ह्या संस्थेबरोबर गठबंधन केले आहे व अहवाल वर्षात १२७० सदस्यांनी कर्करोग तपासणी व इतर आरोग्य तपासणी शिबिरांचा लाभ घेतला आहे. रक्तदान शिबिरे विविध सामाजिक संस्थांद्वारे वर्षभर राबविल्या जाणाऱ्या सामाजिक उपक्रमांच्या अग्रस्थानी आहे. बँकेच्या आर्थिक सहकार्याने वर्षभर सुमारे १४ शिबिरे आयोजित केलेली आहेत.

सभासदांसाठी हितवर्धक योजना :

सामाजिक जबाबदारीचा भाग म्हणून आपल्या बँकेने मयत सभासदांच्या कुटुंबियांना मदत करण्याच्या उदात्त हेतूने सभासद हितवर्धक योजना सुरू केली आहे. सदर योजनेअंतर्गत मृत सभासदांच्या कुटुंबियांस ₹ ३,०००/- सहाय्य दिले जाते. अहवाल वर्षात बँकेने ३२२ मयत सभासदांना सदर योजनेअंतर्गत ₹ ९.६६ लाखाचे साहाय्य केले आहे. अहवाल वर्षात ४५४ सभासदांना त्यांच्या आजारपणात झालेल्या वैद्यकीय खर्चाच्या भरपाईपोटी ₹ ६२.२० लाखाचा लाभ देण्यात आलेला आहे.

श्रद्धांजली :

बँकेचे संचालक मंडळ व व्यवस्थापन दि. ५-२-२०१९ रोजी दिवंगत झालेल्या, बँकेच्या माजी शाखाधिकारी सौ. कॅशिल्डा लिओ डिमेलो ह्यांच्या निधनाबद्दल अतीव दुःख व्यक्त करते व त्यांना भावपूर्ण श्रद्धांजली अर्पण करते.

तसेच अहवाल वर्षात निधन पावलेले बँकेचे सभासद, ग्राहक व हितचिंतक ह्यांना बँकेच्या संचालक मंडळ व व्यवस्थापनातर्फे विनम्र श्रद्धांजली.

ऋणनिर्देश :

बँकेला सतत प्रगतिपथावर ठेवण्यास ज्यांचा प्रत्यक्ष व अप्रत्यक्ष हातभार लागला आहे असे सर्व निष्ठावान सभासदांचा मी आभारी आहे.

आमचा वाढता ग्राहकवर्ग बँकेच्या प्रगती व विकासात जे योगदान देत आहे त्याबद्दल मी त्यांचा ऋणी आहे. संचालक मंडळ रिझर्व्ह बँक ऑफ इंडिया, मा. सहकार आयुक्त व निबंधक, महाराष्ट्र राज्य, पुणे, नॅशनल पेमेंट कॉर्पोरेशन ऑफ इंडिया (NPCI) व क्लिअरिंग कॉर्पोरेशन ऑफ इंडिया (CCIL) ह्यांच्या वेळोवेळी मिळणाऱ्या मार्गदर्शनावद्दल आभारी आहे.

त्याचप्रमाणे बँकेचे कायदा सल्लागार, व्यवस्थापन व कर सल्लागार, वास्तु विशारद, सतत व समावर्ती लेखापरीक्षक, इतर क्षेत्रातील सल्लागार, तज्ज्ञ व ठेकेदार / विक्रेते ह्यांचे संचालक मंडळ ऋणी आहे.

संचालक मंडळातील माझ्या सहकाऱ्यांनी दिलेले सहकार्य व मौलिक मार्गदर्शनासाठी त्यांचे देखील मी आभार मानत आहे. कार्यतत्पर, कर्तव्यनिष्ठ अधिकारी व कर्मचारी यांच्या संस्थेच्या प्रगतीतील अमूल्य योगदानाबद्दल संचालक मंडळातर्फे मनःपूर्वक आभार!

आपणा सर्वांचे पुन्हा एकदा आभार!

पापडी, वसई.

दिनांक : ३० जुलै २०१९

संचालक मंडळाच्या वतीने
रायन इग्नेशियस फर्नांडीस
अध्यक्ष.



DIRECTORS' REPORT

Dear Members,

On behalf of the Board of Directors, I extend a warm welcome to all of you at the 101st Annual General Meeting of the Bank. The Board of Directors have great pleasure to present the Hundred and First Annual Report on the business and operations of your bank, together with the Audited Statements of Accounts for the year ended 31st March, 2019.

BANK'S PERFORMANCE :

I am extremely happy to mention that the bottom-line growth of your Bank continued to remain strong during F.Y. 2018-19. During the year, performance of your bank in the area of deposit, advances and profitability was satisfactory. Bank's total business has reached to ₹11177.35 Crore at the end of the financial year 2018-19. Out of 63 branches, 31 branches have crossed business mix of ₹100 Crore, 15 branches have crossed business mix of ₹200 Crore and 4 branches have crossed business mix of ₹500 Crore. The Board of Directors conveys appreciation to employees and officers of these branches.

Performance Highlights :

(₹ In Crores)

Particulars	31.03.2019	31.03.2018	Increase	% Growth
Business Mix	11177.35	10132.96	1044.39	10.31
Deposits	6958.10	6098.47	859.63	14.10
Advances	4219.25	4034.49	184.76	4.58
Gross Income	681.62	638.13	43.49	6.82
Gross Profit	171.26	141.29	29.97	21.21
Net Profit	90.03	80.70	9.33	11.56
Owned Funds	1081.67	978.30	103.37	10.57
Gross NPA (%)	4.97%	3.94%	-	-
Net NPA (%)	Nil	Nil	Nil	Nil
C.R.A.R.	17.78%	16.87%	-	-

ECONOMIC SCENARIO:

Financial Year 2018-19 had many developments on Global as well as on Domestic front. Globally, economic activity has been losing pace. The global economy is facing a confluence of risks. Among key advanced economies, in the US, output has declined in quarter one of 2019 showing subdued performance. Euro zone experienced slowdown in quarter four of 2018 on soft domestic demand. Economic activity also slowed down in some major emerging market economies. China's growth decelerated in quarter four of 2018 on subdued domestic and global demand. South Africa economy slowed down in last quarter



of 2018. Russian economy continued to be impacted by both domestic and global headwinds. Brazilian economy ended on a weak note in 2018.

Trade war between USA and China had a cascading impact on global economy as both nations are world's two largest economies.

Domestic economic activity decelerated for the fourth consecutive quarter of 2018-19 due to slowdown in consumption.

The budget presented on 5th July 2019 focused on economic growth, primarily agriculture, affordable housing and infrastructure development. The budget has targeted fiscal deficit at 3.3% of GDP for F.Y. 2019-20.

IIP(Index of Industrial Production) growth contracted by 0.1% in March 2019 against a growth of 5.3% in March 2018. Inflation rate based on CPI(Consumer Price Index) stood at 2.86% in March 2019 against 4.28% in March 2018. GDP growth slumped to 6.8% in F.Y.2018-19 which is lowest in five years.

US sanctions on Iran has led to volatility in crude oil prices and rupee saw huge movements during the year.

Exchange rate for dollar rose to ₹69.15 in March 2019 from ₹65.17 in the beginning of the year 2018-19. Brent oil closed at \$67.82 per barrel at the end of March 2019 which was \$69.34 per barrel at the beginning of the year 2018-19. Benchmark Bond yield stood at 7.35% in March 2019 against 7.40% in March 2018.

During the year, RBI injected total liquidity of ₹298500 Crores in the system through Open Market Operations.

This year also marked a completion of one year of roll out of GST. Average monthly GST collection for F.Y.2018-19 was ₹97040 Crores.

There was major NBFC crisis during the year with the spree of defaults and has also affected balance sheets of some banks, mutual funds and companies.

All these will have major implications on economic scenario of our country.

INDIAN BANKING SECTOR:

In 2018-19, RBI raised policy repo rates twice by 25 basis points each in June and August 2018. However RBI changed the monetary policy stance to neutral from calibrated tightening and reduced repo rates by 25 bps in February 2019. Repo rate stood at 6.25% at the end of F.Y. 2018-19. In the current F.Y. 2019-20, RBI has further reduced repo rates by 25 bps in April 2019 and 25 bps in June 2019 in an effort to boost growth and revive sluggish economy of the country.

RBI has decided to set up Public Credit Registry(PCR) a database of credit information which is accessible to all stakeholders.



During 2018-19, Govt. infused a total capital of ₹100958 Crores in public sector banks. Union budget has also announced a capital infusion of ₹70000 Crores into public sector banks in F.Y. 2019-20. This can raise their lending capabilities.

Use of information technology by banks has grown rapidly. However, frequency of cyber attacks has increased manifold in recent past. In August 2018, a leading co-operative bank in Maharashtra was faced with cyber attack involving a sizable amount being siphoned off by hackers.

In view of growing incidents of cyber frauds, the Reserve Bank is working towards further enhancing security mechanism as part of its agenda for banks especially when digital transactions are witnessing a significant rise.

In order to secure consistency and improve the efficiency of the offsite monitoring mechanism, the Cyber Security and Information Technology Examination (CSITE) Cell has been set up by RBI.

GROWTH OUTLOOK:

Banks are increasingly relying on credit growth and NPA recovery for growth in profitability rather than investment income. However growth in credit and NPA recovery is highly challenging in current circumstances due to certain factors such as deficit of monsoon, drought in many districts of Maharashtra, high fuel prices, slowdown in construction and infrastructure development, rise in unemployment etc.

GDP growth is prime indicator of country's economic growth.

In latest monetary policy declared on 6th June 2019, RBI has projected GDP growth of 7% for F.Y. 2019-20 against 6.8% achieved in F.Y. 2018-19.

RBI has also projected CPI based inflation in the range of 3% to 3.7% for F.Y.2019-20.

There was negative growth in the manufacturing sector in March 2019 affecting overall industrial production. The manufacturing sector is key to job creation and a contraction there, is the evidence of poor status of job creation.

The formation of stable government in Delhi again will give a boost to the banking sector and other economic reforms. This will have a positive impact on economic activity and growth. Your Bank expects to fully leverage the growth opportunities available to it as a co-operative bank in spite of challenges in the competitive banking industry.

SHARE CAPITAL:

The Paid-up share capital of your bank as on March 31, 2019 was ₹90.89 Crore subscribed by 94005 members, with an addition of 4359 members and cessation of 2266 members during the year.



DEPOSITS :

(₹ In Crores)

Type of Deposits	2018- 19	%	2017-18	%
Current	265.33	3.81	254.44	4.17
Savings	1361.13	19.56	1259.50	20.65
Term	5331.64	76.63	4584.53	75.18
Total	6958.10	100.00	6098.47	100.00

The pace of growth in deposit of your bank remained higher at 14.10% as compared to the growth rate in banking sector at 9.5%. During the F.Y. 2018-19, your bank's deposit grew by ₹ 859.63 Crore from ₹6098.47 Crore to ₹ 6958.10 Crore.

CASA deposit of your bank increased by ₹112.52 Crore i.e. from ₹1513.94 Crore to ₹1626.46 Crore forming 23.38% of total deposit. Since CASA deposits have significant impact on the profitability, Board and staff members put in continuous efforts for increase in CASA deposits. As a result, 27734 new CASA accounts were opened during the year. Your bank continue its efforts to target Schools, Colleges, Co-op. Housing Societies, Shopkeepers, Traders and Corporates for their accounts. To increase BCCB's visibility, Health checkup camps, Cancer detection camps, Blood donation camps, Sports events like cricket matches, football tournaments, cultural programs, Yuva Mahotsav etc. were arranged by the bank at various places through its tie-ups.

Bank extends various services like Mobile banking, Internet banking, Free debit cards, Various insurance schemes of Government and Other technology supported services due to which customer base of the bank has increased. Bank lays immense importance to excellent customer service. Board of Directors request members and well-wishers to extend full support for contribution in increasing customer base.

The bank will continue its focus upon increasing number of Saving and Current accounts and enhancing its overall CASA base in future. Market aligned interest policy for term deposits adopted by the Board helped your bank in bringing down its cost of deposit from 6.58% to 6.41% over the previous financial year.

Our bank regularly pays premium on deposits to Deposit Insurance and Credit Guarantee Corporation (DICGC) and comply with extant guidelines of the Reserve Bank of India.

**ADVANCES :**

(₹ In Crores)

Type of Advances	2018-19	%	2017-18	%
Term Loans	2971.87	70.44	2919.58	72.37
Cash Credit	785.84	18.62	719.49	17.83
Overdraft	461.54	10.94	395.42	9.80
Total	4219.25	100.00	4034.49	100.00

(₹ In Crores)

Sector	2018-19	%	2017-18	%
Personal / Retail	1989.64	47.16	1910.54	47.35
Trade / Services	1594.51	37.79	1686.00	41.79
Manufacturing	635.10	15.05	437.95	10.86
Total	4219.25	100.00	4034.49	100.00

Credit in banking sector grew 14% in F.Y. 2018-19. However, the credit growth was not broad based. Micro, small, medium enterprises (MSMEs) are yet to show sustained growth even after the push was given by both RBI and the Government to resolve credit issues faced by the sector. The MSME sector is also facing additional challenges in accessing credit due to a liquidity crunch in the economy. Bank credit to micro and small industries was flat at 0.6% and credit to medium industries was 0.7%. Meanwhile, there are structural changes happening in Indian banking industry due to the innovative banking models rolled out like payments and small finance banks.

Your bank's Loan portfolio consists 70% of Term Loans. Even though there is new disbursement to the tune of approx. ₹1400 Crore, due to regular repayment in Term Loans, maturity of existing Term loan accounts and volatility in cash credit facilities, your bank's credit grew 4.58% i.e. by ₹ 184.76 Crore from ₹ 4034.49 Crore to ₹ 4219.25 Crore during F.Y. 2018-19. Due to which Credit Deposit ratio of your bank has declined to 60% which was 66% in previous year.

Interest rates on advances of your bank are quite competitive and the benefit of which is availed by large number of customers. Bank also provides various retail loans like Home Loan, Loan against property, Loans to Professionals, Business Development Loan, Car Loan, Ornament Loan, Education Loan etc. at attractive rates. The customers having better credit rating, are given concession in interest rates under credit rating scheme introduced since last few years. Your bank has retained many good customers over the years. To avoid slippages in advances portfolio, your bank is having sound credit appraisal team. While expanding the credit portfolio, your bank remained more focused on credit monitoring and recovery which will ultimately result in maintaining asset quality of your bank. Your bank continues to increase its Loan book in a highly competitive market in comparison to peer banks and banks from other sectors. Your bank has realigned its credit policies to be competitive in the market with a focus on credit offtake. With this, your bank expects considerable growth in advances in 2019-20.



Priority Sector Advances:

As per RBI guidelines, UCBs have to extend 40% advances of their Adjusted Net Bank Credit to Priority Sector and 10% advances to Weaker section. Accordingly, your bank's advances to Priority sector constitute 41.05% and weaker section advances stood at 10.07% at the end of the year 2018-19. Your bank has been making sincere efforts to increase finance under weaker sections.

Finance to MSME sector:

Government is more focused on increasing finance to MSME sector which is an integral part of economic progress of country. MSME Sector plays important role in employment generation, hence, your bank is also making sincere efforts to increase finance to this sector. Bank's finance to this sector has reached to ₹ 968.55 Crore as on 31.03.2019. To increase MSME advances, bank is regularly conducting customer meets.

Bank has tied up with SIDBI, for availing subsidy under CLCSS [Credit Linked Capital Subsidy Scheme], which is beneficial to MSME registered unit. During the year under review, 68 borrowers of bank have received subsidy of ₹ 284.91 lakh. Presently fresh subsidy is suspended by authorities.

PRADHANMANTRI AWAS YOJNA (PMAY):

Your bank has introduced Credit Linked Subsidy Scheme (CLSS) for the benefit of home loan customers under Pradhanmantri Awas Yojna for which bank has tied up with HUDCO. During the year under review, 57 home loan customers received subsidy of ₹ 125.06 lakh.

FINANCE FOR HIGHER EDUCATION :

Your bank provides Education loan at very competitive interest rates, benefits of which is availed by many students. Educational loans are provided by the bank to students belonging to all economic classes pursuing higher education in India as well as abroad. During the year, your bank has sanctioned education loans to 176 students amounting to ₹ 9.14 Crore for education in India and education loans to 113 students amounting to ₹ 23.08 Crore for education outside India. As on 31st March 2019, bank's total education loan portfolio is ₹ 64.63 Crore out of which ₹ 17.85 Crore is for domestic education and ₹ 46.78 Crore is for overseas education.

Central Scheme of Interest Subsidy (CSIS) :

Interest subsidy for pursuing higher education in India is obtained from Government of India under CSIS Scheme. Interest subsidy for maximum loan up to ₹ 10.00 Lakh is given to students belonging to Economically Weaker Section of society. During the year under review, 98 students have received the interest subsidy of ₹ 7.48 Lakh.



Padho Pardesh Scheme of Interest Subsidy (PPSIS):

Interest subsidy for pursuing higher education abroad such as M.S., M.Phil. and Ph.D. is obtained from Government of India under PPSIS scheme. For loan upto ₹ 20.00 lakh, interest subsidy is given to students belonging to Economically Weaker Section of Notified Minority Communities. During the year under review, 48 students have received interest subsidy of ₹ 67.17 lakh.

NON-PERFORMING ASSETS (NPA) :

(₹ In Crores)

Particulars	2018-19	%	2017-18	%
Gross NPA	209.86	4.97	158.79	3.94
Net NPA	-	-	-	-
Total Advances	4219.25	-	4034.49	-

Over the past few years, there has been a sharp deterioration in the asset quality of Indian banks, which has impacted their bottom line. Some of the PSU banks were even placed under Prompt Corrective Action (PCA), as their net worth had completely eroded. The gross NPA ratios of Scheduled Commercial Banks during F.Y. 2018-19 stood at 9.3 %, which continues to reflect the poor credit scenario. Even fresh credit off-take has been tepid.

Like all other banks, there were challenges faced in the recovery of NPAs. However, on account of the prompt and timely action by the bank's recovery team, the stressed assets were resolved. Due to which bank's Gross NPA stood at ₹ 209.86 Crore as on 31st March, 2019 amounting to 4.97% of Gross Advances of the bank. The Bank has also made requisite provisions in respect of NPAs as per the extant guidelines of the Reserve Bank of India, pursuant to which, the bank's percentage of Net NPAs to the Net Advances is 0% for the year ending 31st March, 2019.

Bank's Business size as on 31st March, 2015 which was ₹ 6773.16 Crore level has grown to a level of ₹ 11177.35 Crore as on 31st March, 2019 i.e. an absolute rise of ₹ 4404.19 Crore. In spite of growth in business, we are able to maintain Net NPA at 0% for last two years. As business grows, certain stressed assets too emerge. However, in your Bank's case, it was possible to control stressed assets.

After the amendments to SARFAESI Act 2002, Bank is aggressively taking action and also filing application before CMM / DM of all NPA accounts. Special efforts are being made to dispose off the properties taken into possession.

Provision coverage ratio of your bank remained very strong at 100%. Effective credit monitoring, timely taken actions and use of legal recourse wherever necessary, were the key factors in maintaining asset quality of your bank.

During F.Y. 2019-20, concentrated efforts will be made by Branches, Credit monitoring Cell, Recovery Department collectively for prevention of fresh slippages and for ensuring upgradation / closure of existing NPAs. Credit Monitoring Cell has been established at Head Office for post sanction supervision & monitoring of all the accounts. With all the above measures, we are confident to bring down the Gross NPAs below 4%.



WRITE OFF :

As a balance sheet cleaning exercise, which has been prompted by the regulators from time-to-time, your bank has written off 128 loan accounts amounting to ₹ 3.82 Crore during the year. Your bank will continue to make fullest usage of such kinds of tools in future as well, to maintain its asset quality. The Board has taken these decisions of write off in terms of authority given to it by the General Body. The Board request this house to ratify the action of the Board. Board also requests this house to give permission to the Board to write off such non performing accounts during the Financial Year 2019-20.

Your bank pursued a policy of prudential write off of certain NPA accounts, in which chances of any recovery are very rare. However, the efforts of recovery in such accounts were continued by bank.

OVERDUES:

As on 31.03.2019, total loan overdue was 5.61% of Gross Advances against 5.03% as on 31.03.2018. The rise in overdue was due to pressure on cash flows of businesses in various sectors owing to slowdown in economy. The bank is expeditiously following for recovery of entire overdue.

The position of Awards received u/s.101 of MCS Act, 1960:-

(₹ In Crores)

Particulars	No. of Cases	Overdue Amount
As at the end of 31.03.18	479	55.56
Additions during F.Y.2018-19	164	20.41
Total	643	75.97
Closed during F.Y.2018-19	92	2.53
Part recovered during F.Y.2018-19	257	1.97
Balance as at 31st March, 2019	551	71.47

Your bank is having a strong and dedicated legal and recovery team in place, which will continue the legal and recovery process initiated on stressed assets in the current financial year as well.

Your bank has initiated required recovery measures in all stressed accounts by taking legal recourse and also taken appropriate recovery measures under SARFAESI Act, 2002 and section 101 of MCS Act, 1960, wherever warranted. Due to continuous recovery follow-up, quantum of NPA is expected to be mitigated in the Financial Year 2019-20.

INVESTMENTS:

Aggregate investment of your bank has increased to ₹ 3202.86 Crore from ₹ 2573.43 Crore as on 31st March 2019, registering growth of 24%, out of which the investment in Govt. Securities were ₹1699.40 Crore. Your bank has also maintained Non-SLR investment and inter-bank exposure well within the prescribed limit as stipulated by RBI. While undertaking the investments and trading activity, the core role of funds management and compliance with CRR/SLR were also successfully complied with.



F.Y. 2018-19 witnessed a volatile and unpredictable period for Indian Banking sector. Rising benchmark interest rates, expectations of slower global growth, wavering outlook on oil prices, escalating tariff wars, geopolitical tensions and NBFC turmoil have been the key drivers for negativity in the market. Taking an advantage of this fluctuation, your bank churned the portfolio and made profit of ₹ 5.04 Crore from Trading of Govt. Securities. Your bank has created Investment Fluctuation Reserve of ₹ 54.60 Crore. Bank is taking adequate care to ensure that investments of bank are safe and secured. Yield on investment during the year is 7.93%.

The Integrated Treasury of the bank is managing Statutory Reserve requirements apart from management of liquidity and interest rate risk of Investment portfolio. The bank has put in place a Treasury Policy which is reviewed from time to time in accordance with guidelines issued by the RBI. Investment operations, funds and liquidity management operations are reviewed by the Investment Committee. Concurrent Audit is undertaken by the independent professional firm of Chartered Accountants.

FOREIGN EXCHANGE BUSINESS:

Your Bank is holding permanent AD Category I license for foreign exchange business. International Business Division of your Bank is operationalized since 8th March 2016. The Bank caters to the foreign exchange requirements of its customers by operating through its well managed established forex department and also offers forex related services at highly competitive rates.

Presently, your Bank is dealing in 7 major currencies viz. USD, EURO, GBP, JPY, AUD, CAD, NZD etc. Separate 4 Nostro Accounts have been opened with various correspondents. Apart from Non-Resident External (NRE) and Non-Resident Ordinary (NRO) deposits in Indian rupees, bank also accepts Foreign currency Non Resident (FCNR) and Resident Foreign Currency(RFC) Deposits in currencies in which the bank maintains Nostro A/cs. We urge all NRI, Businessmen and Traders engaged in International Business to take maximum benefit of our foreign exchange services.

The overall correspondent relationship with more than 11 banks across the world has been established which enables the bank to handle the business effectively for its clients. During the year under report, Bank has handled all types of forex products viz. import bills for collection, import advance payment and import L/Cs, Pre-shipment & Post shipment export finance, Export Collection, Forward Contracts, Outward Remittance towards education fees, living expenses, gifts, maintenance, Inward Remittance towards salary, export etc. For buying and selling of foreign currency notes and issue of pre paid multi currency travel cards, bank has tie up arrangement with 'Cox & Kings'. Bank is also having tie up with Yes Bank and IDBI Bank for foreign L/Cs and Bank Guarantees. Thus your bank provides entire range of forex services to the customers.

We are hopeful to continue the tempo in the current financial year by procuring more forex business in the year 2019-20.



PROFITABILITY:

(₹ In Crores)

Particulars	2018-19	2017-18
Profit before Tax & Provisions	171.26	141.29
Profit after Tax & Provisions	90.03	80.70

Financial year 2018-19 was a challenging year for banks especially cooperative banks to maintain their bottom-line due to various reasons such as low credit off take, competitive interest rates, slippages in asset quality, rise in bond yields, increase in fund cost etc.

Under such circumstances, your bank concentrated more upon consolidation of existing business and improving asset quality as well. Your bank also kept trust upon effective pricing policy by aligning interest rates on deposits and advances with the market.

Due to these efforts, your bank's gross profit and net profit showed a rise of 21% and 12% respectively during the year under review. Your bank's gross profit stood at ₹ 171.26 Crore for F.Y. 2018-19 as against previous year's ₹ 141.29 Crore, while net profit remained at ₹ 90.03 Crore for F.Y. 2018-19 as against previous year's ₹ 80.70 Crore. Your bank has maintained Return on Assets at 1.13% which is considered to be one of the best in banking industry.

APPROPRIATION OF NET PROFIT FOR 2018-19:

We are pleased to inform you that bank's Total Income has increased to ₹ 681.62 crore as on 31.03.2019 as compared to last year total income of ₹ 638.13 Crore. After deducting total expenses, taxes and provisions from this income, bank has achieved higher Net Profit of ₹ 90.03 Crore, which was ₹ 80.70 Crore last year. Due to efficient administration, Net profit of the bank is steadily increasing, which ultimately results into increase in reserves as well.

To provide to the shareholders a true and fair value of reserves, other funds, and liabilities as on the date of balance sheet, the bank has given effect to the appropriation of profit in the financial year ended 31st March 2019 itself subject to approval in the Annual General Meeting.

DIVIDEND:

Your Bank has been following a dividend policy that balances dual objectives of appropriately rewarding shareholders through dividends and retaining capital in order to maintain a healthy CRAR to support future growth. It has a consistent track record of steady dividend distribution pay-out @15% over the past twenty six years. In line with the policy and also in recognition of the overall performance of the Bank during this financial year, Board is pleased to recommend a dividend @15% on pro rata basis for the year ended 31st March, 2019.



CAPITAL ADEQUACY:

Bank's Capital to Risk weighted Assets Ratio (CRAR) increased to 17.78% as on 31st March, 2019 against previous financial year's 16.87% which is well above the average in banking sector. Capital adequacy of your bank improved due to rise in capital funds of ₹ 32.30 Crore during F.Y. 2018-19. High percentage of CRAR indicates capital strength of your bank which prepares it in advance to comply with Basel II or III Recommendations, if made applicable to Urban Co-operative Banks. Tier I Capital contributed 83% of the total capital funds and core CRAR of your bank remained at 15 % as against previous year's 14%, which denotes the quality of capital, your bank is having.

HUMAN RESOURCE:

Banking has been and will always be a **"People Business"**. As a 101-year-old Bank which thrives on the legacy of deep- rooted values, sound business ethics, a penchant for growth and a passion for customer service, Your Bank rightly recognises the role of employees in attaining its vision, mission and objectives. Since the banking industry is mainly service based, effective management of the Human Resource (HR) plays a crucial role. The HR team caters to 602 internal staff. Recruiting the right talent for the right position, recognizing and rewarding performers, motivating employees through employee engagement activities and training them to develop their skills are some of the HR initiatives that are pursued by your bank. The HR department assists in nurturing and developing the employees, synergizing between individual aspirations, the Bank's business goals, acts as a mentor and guide in their career planning and thus ensures effective and optimum utilization of the human resources. The HR team actively promotes holistic and ethical work culture in order to develop strong leadership- implanted with high morale and professional ethics thereby making the Bank one of the most sought after banks in the co-operative banking sector.

HR's Priorities for a better BCCB

❖ Transform to Perform

Learning is a continuous process. It is through learning, that we transform ourselves and become better performers. Your Bank has a dedicated 'Training Centre' which regularly conducts training programs based on the critical roles identified by the Bank, which require precise skills, holistic customer service, digital mindset, and reduction of operational and other risks, to promote a conducive learning culture as well as to assess the knowledge level of the employees and work towards enhancing the same.

During the year 2018-19 employees were deputed on various internal and external workshops and seminars conducted by renowned organizations and institutions in banking and financial sector such as MUCBF, NIBM, IIBF, RBI etc. on topics such as Audit, KYC Compliance, Credit, Risk management and Recovery to name a few. The Bank had a tie up with **Banking Frontiers - FinBizness**, who provided weekly online video sessions on important and critical banking topics. 22 such sessions were conducted.

Personality Development Programme, focusing on the development of interpersonal skills and time Management of employees was also conducted. A total of 570 employees were benefitted.



❖ **Awards and Accolades**

Reflecting its commitment to help employees develop professionally and advance in their careers, staff were encouraged to pursue various certificate exams such as *JAIIB, CAIIB, GDCA, AML-KYC* etc. and were awarded accordingly. **Peer-to-Peer Recognition**, an initiative where co-workers recognize the contribution of their fellow co-workers, has been in practice to boost employee recognition and morale.

❖ **Spirit of Togetherness**

Your Bank has been continuously emphasising on good and healthy work environment, mutual respect, co-operation, empathy at work place and a good work-life balance. Various activities like Traditional Day, Rangoli Competition, Best out of Waste and Crib Making Competition were organised on the occasions of Independence Day, Diwali and Christmas respectively. It provided the staff a platform to exhibit their talent and skill, thereby rekindling the spirit of togetherness.

❖ **Nurturing Young Talent**

In order to develop the aspiring young generation and train them in soft skills, digital banking and marketing of products apart from general banking, your Bank provided internship opportunities to students pursuing MBA from renowned colleges and institutes in the state of Maharashtra. A total of 112 students have benefitted from this programme during F.Y.2018-19.

Whistle Blower Policy :

Your Bank has devised a vigilance mechanism for Shareholders, Customers, Directors and Employees through the adoption of Whistle Blower Policy, which is available on our website : www.bccb.co.in

AWARDS :

1. During the year Bank has received following three awards from The Maharashtra State Co-operative Banks Association Ltd. Mumbai: -
 - a. Best Scheduled Urban Co-op. Bank Award 2017-18
 - b. Bank has been conferred with the Special award for completion of 100 years.
 - c. Best CEO award to Brijdina Coutinho for 2017-18
2. "Best Bank" award by "The Maharashtra Urban Co-operative Banks Federation" for the year 2017-18.
3. During the year Bank has received following two awards from reputed magazine "Banking Frontier":
 - a. Best ATM expansion.
 - b. Best Mutual Fund business growth.



INDUSTRIAL RELATIONS:

Industrial relations in the bank have been always cordial and harmonious. The representatives of Employees Union, Officers Association and Management have been working collectively with a sense of responsibility for all round growth and prosperity of the bank. On account of healthy relations with staff, the bank has achieved remarkable growth over the years. The Board of Directors place on record their sincere appreciation for the dedicated efforts and proactive approach of all employees.

AUDIT & INSPECTION:

Audit function plays a crucial role in ongoing maintenance and assessment of bank's internal control, risk management and governance system and processes. It provides assurance to the Board of Directors and Senior Management on the quality and effectiveness of the bank's Internal Controls, Risk management and governance system and processes. Your Bank has structured an Audit & Inspection Department, which is well equipped with qualified and experienced personnel.

A well defined Audit Policy, approved by the Board, is in place and Audit function is undertaken strictly in line with the said policy. The policy is reviewed each year and suitable amendments, as per the changing requirements, are done with the approval of Audit Committee of the Board.

All 63 branches and Head Office are placed under online reporting system of Concurrent Audit through well experienced Chartered Accountant Firms. An Internal Inspection system is in place to focus more on core areas of Branch Banking and Departments functions. It is aimed at ensuring adherence to laid down systems and procedures with an objective to safeguard the interest of your bank. Audit & Inspection Department is instrumental in devising new areas and methods for conducting audits.

The Audit Committee of the Board constantly endeavours for increasing the effectiveness of overall audit function by giving invaluable suggestions from time to time.

APPOINTMENT OF STATUTORY AUDITOR :

The Board of Directors recommends to the General Body, reappointment of Sanjay Rane and Associates, Chartered Accountants as Statutory Auditor for F.Y. 2019-20. Sanjay Rane and Associates, have consented to be appointed as Statutory Auditor. The resolution for their appointment will be moved under agenda item no.7 of the notice.

RBI INSPECTION :

General Manager and Principal Inspecting Officer- S. Sinha, Assistant General Manager- Navin Shakya and Manager- P. Anand of Reserve Bank of India have completed inspection of the bank for the financial year 2017-18. Inspecting officials of the RBI appreciated the working of the Bank. The RBI officials have made various suggestions during the course of the inspection for improvement of Bank's working. We are grateful to them for the invaluable suggestions.



BOARD OF DIRECTORS :

The Board of Directors continued to guide and monitor functioning and general performance of the bank. The matters attended by Board included planning for all round business development of the bank, laying down policies, sanctioning of loans, monitoring recoveries in NPA Accounts etc. The Sub-Committees of the Board viz. the Loan Scrutiny Sub-Committee, Staff Sub-Committee, Audit Sub-Committee, Legal and Recovery Sub-Committee, I.T.Sub-Committee, Investment Sub-Committee, Planning and Business Development Sub-Committee etc. All these sub-committees efficiently discharged the functions of monitoring and supervising the working of the bank. During the year 254 meetings of the Board and Sub-Committees were held for conducting the business of the bank.

RISK MANAGEMENT :

The banking procedures and practices have undergone sea change in the present time. RBI has also given considerable autonomy to banks in their day to day functioning. As a result, Risk Management has gained lot of importance. Banks have to manage mainly Operational Risk, Credit Risk and Market Risk. Your bank has put in place best practices in risk management appropriate to bank's business profile and customer base. Your Bank has established adequate practices and procedures to manage these risks.

During the year under review, the bank has identified and evaluated elements of risk. The risk management framework defines the risk management approach of the bank which includes periodic review of such risks, mitigation controls and reporting mechanism of such risks. The Board of Directors, Audit Committee and the senior management evaluate the operations to identify potential risks and take necessary actions to mitigate the same. Bank also has in place a Risk Management Policy and the Audit Committee to ensure implementation of appropriate risk management framework for the bank.

The credit risk and operational risks are managed by regular audit, inspection, decentralization of powers to sanction advances, fixation of exposure ceilings, insurance, credit rating etc. Bank's audit committee also focuses its attention in these area. Your bank being an authorized dealer in forex holding AD Category I license, we have to face country risk also. Bank follows relevant guidelines to manage these risks. The Asset Liability Committee meets periodically to study and manage liquidity risk, and ensures timely submission of liquidity returns to RBI and also takes care to avoid any possible default in maintenance of CRR / SLR. Thus, considering the importance of risk management, your Bank is following prudent practices and procedures. Bank has developed and implemented comprehensive Risk Management Policy covering all risks, for proper identification, measurement, monitoring and mitigation of the risks, throughout the Bank. Policies approved from time to time by Board of Directors / Committees of Board form the governing framework for each type of risk.

BRANCH EXPANSION :

The network of your Bank reached to 63 branches and one extension counter as on 31.03.2019. During the financial year, Bank opened four new branches at Naigaon- Palli, Nashik- Sainath Nagar, Dadar, Mulund and E.C. at Fatima High School, Umrade.



THIRD PARTY PRODUCTS :

Banking industry is facing fierce competition in the present time. So, it is very necessary for banks to earn income from sources other than core banking activities, so as to make reasonable profit. This income should normally meet with administrative expenses. Your bank has not been able to reach up to this level. Your bank, however, earns good income from various para banking services such as Life Insurance, General Insurance, Health Insurance, stamp franking etc. We request all of you to utilize the benefit of such services.

HEALTH INSURANCE SCHEME FOR BCCB MEMBERS :

Your bank has launched an innovative healthcare scheme 'GROUP MEDICARE' in tie up with Tata AIG General Insurance Co. Ltd. for its members at reasonable premium. Members are requested to avail the benefit of said scheme.

PMJJBY AND PMSBY:

Your Bank has done remarkable work in implementation of insurance scheme of Central Government viz. Pradhan Mantri Suraksha Bima Yojna (PMSBY) and Pradhan Mantri Jivan Jyoti Bima Yojna (PMJJBY) launched by the Prime Minister. We are happy to state that 35778 customers have been covered under PMSBY and 14749 customers have been covered under PMJJBY. Altogether 40 claims took place under these schemes which have been settled and the claim amount has been disbursed to the claimants.

LOCKER SERVICE :

Modern banking requires safe deposit locker facility through well-furnished premises. Your bank extends locker service at 35 branches through more than 16718 lockers. Lockers are available at Mulgaon, Bhabola and Nallasopara (west) Branch. Since the locker rent charged by your bank is very reasonable more and more customers are taking benefit of locker services.

STATE GOVERNMENT PENSION SCHEME:

Your Bank has been permitted to open State Government employees pension accounts w.e.f. 1st December, 2015. Retired teachers and professors of state government, retired employees of Zilla Parishad, Panchayat Sammittee, Tahsildar, Collector office and other Govt. offices can open their Pension accounts with bank. As on 31st March, 2019, 149 pension accounts have been held with your bank by retired employees of State Government. Availability of this facility is very helpful and convenient to customers of Bank.

E-TAX SERVICE :

Your Bank extends e-tax service free of charge for payment of various taxes by customers in collaboration with IDBI Bank. Under this service, customers make payment of various taxes such as Income Tax, GST, Profession Tax, Customs Duty, TDS, ESIC, EPFO payments etc. In 2018-19 the Bank has made 8688 such transactions worth ₹ 144.54 Crore through this service.



OTHER SERVICES :

Apart from above mentioned services, bank provides various other services like Toll Free Customer Care Number 18002336000, free e-statements, SMS alerts, Missed call services for knowing account balances, Mini statements, marketing through missed call services, blocking of Debit card through SMS etc. Large number of customers avail benefit of these services.

INFORMATION TECHNOLOGY

Today the overall Banking sector has embraced Technology to serve its client's faster, to do more with less!! Emerging technologies have reinvigorated the industry from paper and branch based towards Digitized and Networked based Banking services. This is possible due to ever growing and faster internet services that ensure transfer of data in near real time serving customers efficiently. Adopting to the change, Bank is ahead of the curve in implementing the latest and proven technologies available and is rapidly evolving the way it delivers services to its customers. Technology comes at a cost but return on the investment is infinite.

To withstand the steep competition and to provide the best in class services to the customers, Bank has embarked on the journey of Digital Transformation. The first step in the process is enhancing the current Core Banking System (CBS) engine. Bank has finalised Oracle FLEXCUBE CBS for which the execution process has already begun. By implementing this latest and state-of-art technology, Bank will be able to meet the changing market & customer needs at a much faster pace.

Payment Switch is an integral part of the core banking system. Using Bank-driven rules, switches dynamically route payment transactions between multiple players like Merchants, Issuers, Acquirers and Payment Service Providers (PSPs) end-points. Bank is on the verge of selecting the best of the breed payment switch. With this transformation, Bank plans to introduce more and advanced channels for payment and related services.

While virtually everyone seems to be going cashless and have started using digital money, it has become very important to ensure that all the infosecurity and cybersecurity measures are in place to protect customers' data and privacy. Bank has outsourced the monitoring of network and critical devices to Tier-I SOC (Security Operations Centre) service provider in India so as to strengthen the security posture. Monitoring network during office hours is not good enough and cybercriminals around the world operate in a different time zone, attacks can happen anytime. Therefore, we need to have security experts in place monitoring our network every time. SOC vendor will be responsible to monitor our network and devices 24X7 for any threats (internal as well as external), to ensure we are protected from all cyber-attacks and for suspicious or malicious activity.



DIGITAL BANKING:

Customers have given tremendous positive response and support to our “DigiTouch” mobile banking application. The transactions count as of last year has manifold, currently scaling to handle over 3,00,000 transactions a month!!! DigiTouch Mobile banking app is available on Android as well as iOS platform and providing facilities like IMPS/NEFT/RTGS/ Intra-Bank fund transfer, e-passbook, instant ATM card Hot-marking, Passbook request etc. Bank is also live on UPI (Unified Payment Interface) and you can avail services under BHIM like transfer funds, pay utility bills and send credit request through UPI. We continue to facilitate payment of bills through Internet Banking as well as Bank issued RuPay Debit Card. Introduction of QR code based payment has enabled our vendors to instantaneously collect money using QR scanner.

Our customers continue to leverage power of NFS (National Financial Switch) network which enables its customers to use BCCB Debit Card in any ATM or POS machine across India. Bank has set e-lobby at various branches, which allows its customers to deposit Cheques, print Passbook and withdraw Cash through ATMs 24X7.

Bank’s digital mode of payment are popular amongst customers, widely accepted and used. We are clocking more than 8,00,000 transactions per month on delivery channels like ATM, POS and e-commerce. We are able to achieve this feat due to Bank’s strategic planning and continued promotion to use digital modes of payment.

Bank understands the criticality of the flow of information within the organization and reaching it to all intended recipients instantaneously. As a step towards Go Green initiative and faster communication within organisation, Bank has launched an Intranet Portal for its employees. Circulars and important information is now available to all branches in one go with a limited chance of getting it missed.

Bank continues to host its servers on Tier III Data Centre (Primary and Disaster Recovery). This environment is highly secured with uptime and data integrity assurance. Guesthouse online booking portal is much appreciated by all the members for ease of use, convenience and efficiency.

ATM Centers :

Your bank has total 77 ATMs, which include 13 offsite ATMs. Your bank’s ATMs extend 24 x 7 hour service with facility of Airconditioners and are secured by security guards, siren and CCTV surveillance. In our ATMs currency notes of good quality are always stored. Other bank’s ATM card holders take maximum benefit of services of our ATMs. All together around 25000 ATM transactions are processed daily through our ATM Network. Your bank’s customer can directly make entry on passbook through Passbook Kiosk Machine, this type of facility available in 36 branches. We are requesting to all to get maximum benefit of this type of facility.



CORPORATE SOCIAL RESPONSIBILITY:

BCCB continues to remain committed to undertaking social initiatives, over and above our business calling, to create a meaningful impact on our society.

During the year, we continued our social initiatives in the form of free health camps, blood donation camps etc.

With the support from all our stakeholders, Bank will continue to grow further, achieve bigger milestones in banking and serve the society further more meaningfully.

Your Bank has tie-up with Indian Cancer Society, Parel, Mumbai. During the year 1270 members availed the facility of cancer detection camps and other health checkup camps.

Blood Donation activity is leading social activity undertaken by various social organizations throughout the year. As many as 14 camps were arranged during the year with financial support of the Bank.

MEMBERS' WELFARE SCHEME :

As a part of social responsibility, your Bank has implemented a scheme with a noble cause of helping family members of deceased members, where a sum of ₹ 3000/- is given to the kin of deceased members as a dole. During the year, Bank has paid ₹ 9.66 lakh to family members of 322 deceased members.

During the year, 454 members of bank have availed the benefit of the scheme for reimbursement of hospitalization expenses, resulting in disbursement of an amount of ₹ 62.20 Lakh.

OBITUARY :

The Board of Directors and Management express their profound grief at the sad demise of Mrs. Cashilda Leo D'mello, Ex-Manager of bank who passed away on 05.02.2019.

We deeply mourn the death of members, customers and well-wishers of bank who passed away during the year under report.

ACKNOWLEDGEMENT :

I would like to thank all shareholders for the confidence reposed in us and in supporting us to scale greater heights in performance. Our growing customers add strength to our growth and progress and I would like to express my gratitude to them.

The Board is grateful to Reserve Bank of India, Central Registrar of Co-operative Societies, Pune, National Payment Corporation of India Ltd. (NPCI) and Clearing Corporation of India Ltd. (CCIL) for their support and guidance.



The Board is also thankful to the Bank's Legal Advisors, Management and Tax Consultants, Architects, Concurrent & Statutory Auditors, other consultants, vendors and correspondents for their co-operation and guidance.

I would also like to take this opportunity to thank my colleagues on the Board for their valuable guidance, support and prudent counsel.

On behalf of the Board of Directors, I would like to place on record my deep sense of appreciation for the dedicated and committed service by all staff members for the overall growth, development and excellent performance of the Bank.

Finally, the bank looks forward to the continued support of all stakeholders in its journey towards next several years.

Thank you all, once again.

For and on behalf of the Board of Directors,

Place : Papdy, Vasai.

Ryan Ignatius Fernandes

Date : 30.07.2019.

Chairman.



INDEPENDENT BANK AUDITOR'S REPORT

To,
The Members,
Bassein Catholic Co-Op. Bank Ltd.
Papdy, Vasai, Dist. Palghar -401 207.

Report on Financial Statements

1. We have audited the accompanying Financial Statements of "**BASSEIN CATHOLIC CO-OPERATIVE BANK LIMITED**", as at 31 March 2019, which comprise the Balance Sheet as at 31st March 2019 and Profit and Loss Account, and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and its department and 22 branches audited by us and the returns of other branches audited by the concurrent/internal auditors of the respective branches are incorporated in these financial statements.

Management's Responsibility for the Financial Statements:

2. Management is responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance and cash flow of the Bank in accordance with the Banking Regulation Act, 1949 (as applicable to Co-operative Societies), the guidelines issued by the Reserve Bank of India and the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility:

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
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 judgments, including the assessment of the risks 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, but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by 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 a basis for our Audit opinion.

Opinion

6. In our opinion and to the best of our information and according to the explanation given to us, subject to our observations in Audit Memorandum, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable



to co-operative societies), the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules, 1961 and guidelines issued by Reserve Bank of India and Registrar of Co-operative societies, Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- (a) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2019;
- (b) in the case of Profit and Loss Account, of the Profit for the year ended on that date; and
- (c) 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 Requirements

- 7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the 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 to be satisfactory;
 - b) In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
 - c) The transactions of the Bank which have come to our notice are within the powers of the Bank;
 - d) The Balance Sheet and the Profit and Loss Account and the Cash Flow dealt with by this report, are in agreement with the books of account and the returns;
 - e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.
- 9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961.
- 10. We further report that for the year 2018-19 under audit, the Bank has been awarded "A" classification.

For Sanjay Rane & Associates
Chartered Accountants
Firm Reg. No.121089W

(CA Sanjay Rane)
Partner
M. No. 037852

Place: Papdy, Vasai
Date: 30/07/2019

UDIN : 19037852AAAAAD1441



BALANCE SHEET AS AT

Previous Year 31 st March 2018 ₹	CAPITAL & LIABILITIES	₹	Current Year 31 st March 2019 ₹
1,50,00,00,000.00	1) SHARE CAPITAL		1,50,00,00,000.00
	i) Authorised Share Capital (6,00,00,000 Shares of Rs.25/- each)		
81,63,00,125.00	ii) Issued, Subscribed and Paid-up Equity Capital Individual- 3,29,73,311 shares of Rs. 25/- each	82,43,32,775.00	
9,10,50,425.00	Others- 33,84,476 shares of Rs. 25/- each	8,46,11,900.00	
(80,540.00)	Less : Calls in arrears	(87,960.00)	
90,72,70,010.00			90,88,56,715.00
	2) RESERVE FUND AND OTHER RESERVES		
3,48,70,10,110.26	i) Statutory Reserve Fund	3,71,32,31,176.54	
38,55,14,820.57	ii) Contingency Reserve Fund	47,55,46,750.10	
1,07,15,80,350.40	iii) Building Fund	1,15,01,70,792.88	
8,72,69,000.00	iv) Dividend Equilization Fund	8,97,69,000.00	
1,58,80,00,000.00	v) Bad & Doubtful Debts Reserve	2,09,86,00,166.78	
17,00,00,000.00	vi) Contingent Provision against Standard Assets	17,00,00,000.00	
52,60,35,322.08	vii) Investment Fluctuation Reserve	54,60,35,322.08	
65,00,000.00	viii) Special Development Fund	80,00,000.00	
10,00,000.00	ix) Death Benefit Fund	15,34,000.00	
1,51,86,032.00	x) Charity Fund	1,71,86,032.00	
25,00,000.00	xi) Holiday Home for Members & Staff	25,00,000.00	
6,50,00,000.00	xii) Reserve Against Risk & Contingencies	6,50,00,000.00	
55,00,000.00	xiii) Election Fund	70,00,000.00	
8,50,00,000.00	xiv) Centenary Fund	13,50,00,000.00	
31,79,21,000.00	xv) Special Reserve u/s 36(1)(viii) of Income Tax Act 1961	36,03,21,000.00	
81,75,021.03	xvi) Members' Welfare Fund	81,72,609.49	
3,95,000.00	xvii) Staff Welfare Fund	95,000.00	
2,23,81,790.00	xviii) Education Fund	2,62,52,131.00	
15,20,00,000.00	xix) Technology Development Fund	16,20,00,000.00	
52,57,07,000.00	xx) Revaluation Reserve	50,83,76,000.00	
55,00,000.00	xxi) Foreign Exchange Fluctuation Reserve	1,05,00,000.00	
34,75,75,732.00	xxii) General Reserve	35,25,75,732.00	
8,87,57,51,178.34			9,90,78,65,712.87
9,78,30,21,188.34	Bal. C/F		10,81,67,22,427.87



31ST MARCH 2019

Previous Year 31 st March 2018 ₹	PROPERTY & ASSETS	₹	Current Year 31 st March 2019 ₹
52,92,31,913.78	1) CASH AND BANK BALANCES		53,73,56,897.05
2,42,23,12,274.59	a) Cash in Hand		
35,909.70	b) Current Deposits with Banks		
7,75,611.96	i) Balances with RBI	3,03,30,77,394.13	
2,25,54,620.95	ii) Balances with M.S.C.Bank	39,034.80	
58,71,40,849.82	iii) Balances with T.D.C.C.Bank	4,84,820.96	
1,27,57,804.64	iv) Balances with S.B.I.	89,83,671.83	
	v) Balances with Other Banks	50,13,19,985.21	
	vi) Balances with Banks Abroad	92,81,864.71	
3,04,55,77,071.66			3,55,31,86,771.64
----	2) MONEY AT CALL AND SHORT NOTICE		
	TREPS Lending		66,95,52,079.89
19,04,68,30,650.20	3) INVESTMENTS		
	a) Central & State Govt. Securities	16,99,39,83,272.21	
	Face value (Rs.16,66,08,60,000.00)		
	(P.Y. Rs. 18,48,52,90,000.00)		
	Market value (Rs.16,91,94,86,048.00)		
	(P. Y. Rs. 18,70,17,19,909.00)		
1,000.00	b) Shares of Co-Op. Banks		
4,000.00	i) M.S.C. Bank Ltd.	1,000.00	
	ii) Thane D.C.C. Bank Ltd.	4,000.00	
1,46,42,55,000.00	c) Other Investment		
	i) Non SLR PSU & Other Private Bonds	2,87,36,03,000.00	
	Face value (Rs.2,95,06,54,000.00)		
	(P. Y. Rs. 1,46,31,54,000.00)		
	Market value (Rs.2,98,03,13,707.00)		
	(P. Y. Rs. 1,57,37,31,027.00)		
28,03,50,000.00	d) Fixed Deposits with Banks		
1,22,20,39,784.00	i) MSC Bank Ltd.	33,97,51,930.00	
3,72,08,11,721.41	ii) Thane DCC Bank Ltd.	1,33,06,32,173.00	
	iii) Other Banks	9,82,10,73,128.00	
25,73,42,92,155.61			31,35,90,48,503.21
29,30,91,01,141.05	Bal. C/F		36,11,91,44,251.79



BALANCE SHEET AS AT

Previous Year 31 st March 2018 ₹	CAPITAL & LIABILITIES	₹	Current Year 31 st March 2019 ₹
9,78,30,21,188.34	Bal. B/F		10,81,67,22,427.87
	3) DEPOSITS & OTHER ACCOUNTS		
	I) Term deposits		
40,74,57,88,184.29	i) Individual & others	47,37,72,23,918.52	
5,09,95,13,050.00	ii) Co-op. Societies	5,93,91,63,910.00	
	II) Saving Deposits		
12,41,91,70,411.33	i) Individual & others	13,38,79,59,743.31	
17,58,45,290.00	ii) Co-op. Societies	20,90,14,270.00	
	III) Current Deposits		
2,26,41,09,693.79	i) Individual & others	2,39,87,38,611.23	
7,27,77,090.00	ii) Co-op. Societies	6,82,08,340.00	
18,79,42,919.89	iii) Credit Balance in CC/OD/ODCC/BD	18,63,51,111.54	
1,95,59,959.00	IV) Matured Deposits	1,43,45,086.00	
60,98,47,06,598.30			69,58,10,04,990.60
23,79,59,752.50	4) BILLS FOR COLLECTION BEING BILLS RECEIVABLE (as per contra)		27,24,13,379.24
1,63,36,592.50	5) BRANCH ADJUSTMENTS		39,72,689.37
14,99,17,607.11	6) CBLO BORROWING		----
1,26,80,53,284.06	7) OVERDUE INTEREST RESERVE (as per contra)		1,34,93,86,782.14
25,46,683.00	8) INTEREST PAYABLE		22,41,285.00
	9) OTHER LIABILITIES & PROVISIONS		
4,25,00,000.00	i) Exgratia Payable to Staff	5,00,00,000.00	
10,35,55,077.60	ii) Other Liabilities	8,93,94,644.74	
12,18,33,204.96	iii) Payorder Payable	9,31,39,179.10	
23,49,91,507.66	iv) Contingent provision against depreciation in investment	----	
3,96,70,447.15	v) CBS- Any Branch Banking	74,98,216.46	
72,44,25,41,705.81	Bal. C/F	24,00,32,040.30	82,02,57,41,554.22



31ST MARCH 2019

Previous Year 31 st March 2018 ₹	PROPERTY & ASSETS	₹	Current Year 31 st March 2019 ₹
29,30,91,01,141.05	Bal. B/F		36,11,91,44,251.79
	4) ADVANCES		
	I) Short term loans, cash credit, overdrafts, bills discounted Of which secured against		
12,78,94,60,780.00	i) Govt. and Other approved securities and Other tangible securities.	12,16,73,70,565.00	
29,05,77,302.00	ii) Loan to Co-Op. Credit Societies	27,15,01,216.00	
	Of the Advances amount overdue C. Y. Rs. 98,93,84,659.00 (P. Y. Rs. 70,42,56,273.00)		
	II) Medium term loans Of which secured against		
2,75,76,52,957.00	i) Govt. and Other approved securities and Other tangible securities.	3,23,01,77,304.00	
11,65,84,590.00	ii) Unsecured Advances - Personal / Surety Loans with or without Collateral Securities	13,02,45,167.00	
	Of the Advances amount overdue C. Y. Rs. 21,81,44,941.00 (P. Y. Rs. 32,87,60,612.00)		
	III) Long term loans Of which secured against		
20,91,37,06,353.00	i) Govt. and Other approved securities and Other tangible securities.	22,63,33,32,150.72	
3,47,69,47,242.17	ii) Unsecured Advances - Personal / Surety loans with or without Collateral Securities	3,75,98,98,530.00	
	Of the Advances amount overdue C. Y. Rs. 116,12,74,520.00 (P. Y. Rs. 99,47,68,905.00)		
40,34,49,29,224.17			42,19,25,24,932.72
	5) INTEREST RECEIVABLE		
79,97,30,423.84	i) On Investments	1,14,47,19,994.45	
1,26,80,53,284.06	ii) On Loans & Advances (as per contra)	1,34,93,86,782.14	
2,06,77,83,707.90			2,49,41,06,776.59
71,72,18,14,073.12	Bal. C/F		80,80,57,75,961.10



BALANCE SHEET AS AT

Previous Year 31 st March 2018 ₹	CAPITAL & LIABILITIES	₹	Current Year 31 st March 2019 ₹
72,44,25,41,705.81	Bal. B/F	24,00,32,040.30	82,02,57,41,554.22
1,21,03,071.40	vi) Deferred Tax Liability	2,07,03,071.40	
2,50,21,15,000.00	vii) Income Tax Provision	2,97,31,15,000.00	
19,80,000.00	viii) Provision for Audit Fee (Statutory)	19,80,000.00	
----	ix) Provision for Restructured Advances	2,95,000.00	
3,05,87,48,308.77			3,23,61,25,111.70
19,36,426.00	10) UNCLAIMED DIVIDEND		17,95,089.00
*13,51,33,808.65	11) PROFIT & LOSS ACCOUNT		*13,44,58,969.67
75,63,83,60,249.23	Bal. C/F		85,39,81,20,724.59



31ST MARCH 2019

Previous Year 31 st March 2018 ₹	PROPERTY & ASSETS	₹	Current Year 31 st March 2019 ₹
71,72,18,14,073.12	Bal. B/F		80,80,57,75,961.10
23,79,59,752.50	6) BILLS RECEIVABLE BEING BILLS FOR COLLECTION (as per contra)		27,24,13,379.24
96,37,42,062.47	7) LAND & BUILDING Gross Block as on 01.04.2018	99,40,07,525.47	
3,02,65,463.00	Add: Addition during the year	3,89,08,864.42	
----	Add: Revaluation during the year	----	
----	Less: Deletion during the year	----	
(5,19,93,000.00)	Less: Depreciation on Revalued amount	(6,93,24,000.00)	
(7,82,75,943.63)	Less: Accumulated Depreciation as on 31.03.2019	(9,10,53,676.65)	
86,37,38,581.84			87,25,38,713.24
15,24,40,979.87	8) FURNITURE & FITTINGS Gross Block as on 01.04.2018	16,94,45,529.25	
1,83,15,654.00	Add: Addition during the year	1,23,76,182.87	
(13,11,104.62)	Less: Deletion during the year	(4,96,646.07)	
(9,47,37,876.08)	Less: Accumulated Depreciation as on 31.03.2019	(10,64,44,772.16)	
7,47,07,653.17			7,48,80,293.89
1,56,65,625.00	9) VEHICLES Gross Block as on 01.04.2018	1,42,62,024.25	
6,22,590.00	Add: Addition during the year	23,95,263.00	
(20,26,190.75)	Less: Deletion during the year	(1,88,114.00)	
(88,89,888.21)	Less: Accumulated Depreciation as on 31.03.2018	(1,07,99,303.53)	
53,72,136.04			56,69,869.72
3,16,00,883.38	10) CAPITAL EXPENDITURE ON RENTAL PREMISES Gross Block as on 01.04.2018	3,17,09,809.38	
1,08,926.00	Add: Addition during the year	----	
----	Less: Deletion during the year	----	
(1,41,85,870.68)	Less: Accumulated Depreciation as on 31.03.2019	(1,70,36,767.47)	
1,75,23,938.70			1,46,73,041.91
72,92,11,16,135.37	Bal. C/F		82,04,59,51,259.10



BALANCE SHEET AS AT

Previous Year 31 st March 2018 ₹	CAPITAL & LIABILITIES	₹	Current Year 31 st March 2019 ₹
75,63,83,60,249.23	Bal. B/F		85,39,81,20,724.59
75,63,83,60,249.23	GRAND TOTAL		85,39,81,20,724.59

* After appropriation. Subject to Approval of AGM
 Contingent Liabilities - ₹ 4745.42 Lakhs
 As per our report of even date
 For **Sanjay Rane & Associates**, Chartered Accountants,
 Firm Reg.No. 121089W
 Sd/-

C.A. Sanjay Rane
 Partner - Mem. No. 037852
 Place - Papdy, Vasai
 Date - 30th July 2019

Ryan I. Fernandes
 Chairman

Yuri D. Gonsalves
 Vice-Chairman



31ST MARCH 2019

Previous Year 31 st March 2018 ₹	PROPERTY & ASSETS	₹	Current Year 31 st March 2019 ₹
72,92,11,16,135.37	Bal. B/F		82,04,59,51,259.10
9,59,78,636.38	11) COMPUTER HARDWARE	11,15,04,681.51	
1,89,43,763.00	Gross Block as on 01.04.2018	1,06,57,205.68	
(34,17,717.87)	Add: Addition during the year	(87,85,159.38)	
(8,31,84,752.40)	Less: Deletion during the year	(9,21,99,958.59)	
	Less: Accumulated Depreciation as on 31.03.2019		
2,83,19,929.11			2,11,76,769.22
6,69,92,724.77	12) OFFICE EQUIPMENT	7,29,32,962.47	
1,18,16,042.00	Gross Block as on 01.04.2018	1,47,67,972.49	
(58,75,804.30)	Add: Addition during the year	(40,94,890.35)	
(4,51,95,417.93)	Less: Deletion during the year	(5,21,40,232.26)	
	Less: Accumulated Depreciation as on 31.03.2019		
2,77,37,544.54			3,14,65,812.35
----	13) HEAD OFFICE LAND		23,56,98,000.00
1,76,99,730.00	14) CAPITAL WORK IN PROGRESS		1,30,48,714.95
2,43,747.72	15) OTHER ASSETS	2,43,747.72	
1,45,80,439.39	i) Telephone & Electricity Deposit	1,54,00,436.62	
22,04,440.00	ii) TDS Receivable	21,05,400.00	
17,51,970.00	iii) Stock Of Stationery	22,73,597.00	
1,13,847.00	iv) Stamps on hand (Franking)	58,677.10	
22,70,282.50	v) Stamps on hand (PAN Coupon)	40,52,102.16	
3,76,55,731.99	vi) Prepaid Expenses	4,81,55,225.56	
2,53,51,20,577.00	vii) Miscellaneous Assets	2,92,85,75,801.00	
2,31,53,111.00	viii) Advance Income Tax	2,49,26,573.60	
1,03,00,000.00	ix) Rental Deposit for Premises	1,13,00,000.00	
3,22,241.56	x) Security Deposit with CCIL	----	
1,57,70,522.05	xi) RBI DEAF Claims Receivable	1,36,88,608.20	
2,64,34,86,910.21	xii) Computer Software (Net)		3,05,07,80,168.96
75,63,83,60,249.23	GRAND TOTAL		85,39,81,20,724.59

Wilson D. Machado
Director

Brijdina R. Coutinho
Chief Executive Officer



PROFIT & LOSS ACCOUNT

Year Ended 31 st March 2018 ₹	EXPENDITURE	₹	Year Ended 31 st March 2019 ₹
3,77,47,02,226.28	1) Interest on Deposits & Borrowings		4,12,97,72,059.46
43,88,72,874.19	2) Salaries and allowances, Cont.to S.P.F., Ex Gratia & Gratuity.		46,45,11,879.96
32,97,990.00	3) Directors Fees & Allowances		37,83,120.00
13,66,81,572.48	4) Rent, Rates, Taxes, Insurance and Electricity		15,10,31,666.21
39,32,480.35	5) Legal Charges		26,58,015.14
95,98,236.68	6) Postage, Telegram and Telephone Charges		99,29,693.57
84,18,987.00	7) Audit Fees		94,56,376.00
8,11,63,725.83	8) Depreciation on Fixed Assets		8,48,69,955.37
1,03,90,102.01	9) Repairs and Maintenance		71,92,243.17
1,62,96,928.40	10) Printing and Stationery		1,79,95,656.38
3,10,099.00	11) Rupay ATM / Debit & Personalized card		17,84,834.67
1,87,01,793.20	12) Advertisement		2,32,05,086.48
2,25,00,359.50	13) Networking Charges		2,04,22,077.88
2,09,28,634.80	14) AMC Charges		2,44,65,950.74
1,70,63,345.66	15) NFS Charges		1,98,23,176.36
1,58,04,026.00	16) Security Charges		2,12,72,205.47
20,44,631.58	17) Staff & Members Training Expenses		35,01,538.03
1,84,28,692.00	18) Professional Charges		1,58,38,931.08
23,28,785.72	19) Motor Car Expenses		27,01,328.89
3,94,40,517.47	20) Other Expenses		4,18,41,693.17
8,70,38,194.45	21) Depreciation on Shifting of Securities		19,78,86,759.85
4,49,19,734.39	22) Amortisation of Premium on Securities		4,70,25,627.58
----	23) Bad Debts Written Off		3,81,99,833.22
----	24) Premium on G-Sec maturity		4,70,000.00
4,77,28,63,936.99	Balance C / F.		5,33,96,39,708.68



FOR THE YEAR ENDED 31ST MARCH 2019

Year Ended 31 st March 2018 ₹	INCOME	₹	Year Ended 31 st March 2019 ₹
4,07,50,00,564.59	1) Interest & Discount		
1,99,88,92,439.74	i) Interest on Advances	4,16,77,94,801.97	
6,07,38,93,004.33	ii) Interest on Investments	2,26,77,73,672.74	
			6,43,55,68,474.71
2,08,93,376.53	2) Commission, Exchange & Brokerage		1,94,43,168.31
1,15,33,276.94	3) Rent on Safe Deposit Lockers		1,05,98,531.67
2,92,93,450.49	4) Income from Sale of Securities		5,04,15,436.44
11,54,38,879.87	5) Income from Mutual Fund		14,97,69,611.58
4,31,034.00	6) Written off Bad Debts Recovered		4,11,129.00
600.00	7) Dividend on shares with Co-Op. Banks		700.00
1,451.09	8) Share Transfer & Duplicate Fee		9,080.51
10,16,25,570.61	9) Service Charges and Processing Fees		9,92,71,291.39
72,58,251.87	10) Other Income		1,27,03,235.77
2,10,348.45	11) Profit on Sale of Assets		1,97,723.66
2,07,80,325.89	12) NFS Income		2,92,21,469.07
36,36,00,000.00	13) Bad & Doubtful Debts Reserve Written Back		14,81,99,833.22
----	14) Interest on Income Tax Refund		85,76,811.00
----	15) Excess IDR no longer required Written Back		23,49,91,507.66
6,74,49,59,570.07	Balance C / F.		7,19,93,78,003.99



PROFIT & LOSS ACCOUNT

Year Ended 31 st March 2018 ₹	EXPENDITURE	₹	Year Ended 31 st March 2019 ₹
4,77,28,63,936.99	Balance B / F.		5,33,96,39,708.68
19,55,89,178.66	25] Provision for Investment Depreciation Reserve		----
----	26] Provision and Contingencies		71,24,000.00
	27] Other Provisions as per Sec. 65(1) of M.C.S. Act, 1960 and Rule 49(a), Income Tax Act 1961 & other applicable laws		
54,36,00,000.00	i) Provision For Bad & Doubtful Debt Reserve	43,00,00,000.00	
50,00,000.00	ii) Provision for Standard Assets	----	
39,63,00,000.00	iii) Provision For Income Tax	47,10,00,000.00	
3,92,00,000.00	iv) Special Reserve u/s 36(1) (viii) of Income Tax Act 1961	4,24,00,000.00	
	v) Provision For Restructured Advances	2,95,000.00	
(1,46,00,000.00)	vi) Deferred Tax	86,00,000.00	95,22,95,000.00
96,95,00,000.00			
80,70,06,454.42	28] Net Profit for the period		90,03,19,295.31
6,74,49,59,570.07	GRAND TOTAL		7,19,93,78,003.99

As per our report of even date
For **Sanjay Rane & Associates**, Chartered Accountants,
Firm Reg.No. 121089W
Sd/-

C.A. Sanjay Rane
Partner - Mem. No. 037852
Place - Papdy, Vasai
Date - 30th July 2019

Ryan I. Fernandes
Chairman

Yuri D. Gonsalves
Vice-Chairman



PROFIT & LOSS APPROPRIATION ACCOUNT

Year Ended 31 st March 2018 ₹	EXPENDITURE	₹	Year Ended 31 st March 2019 ₹
24,21,01,936.33	Appropriations subject to Approval in AGM		22,50,79,823.83
8,07,00,645.44	Statutory Reserve Fund		9,00,31,929.53
10,00,000.00	Contingency Reserve Fund		25,00,000.00
6,00,00,000.00	Dividend Equilization Fund		2,00,00,000.00
10,00,000.00	Investment Fluctuation Reserve		15,00,000.00
15,00,000.00	Death Benefit Fund		20,00,000.00
65,70,064.00	Charity Fund		70,03,188.46
----	Members Welfare Fund		50,00,000.00
50,00,000.00	General Reserve		----
2,00,00,000.00	Reserve against Risk & Contingencies		5,00,00,000.00
1,00,00,000.00	Centenary Fund		50,00,000.00
8,00,00,000.00	Education/Training Fund		7,85,90,442.48
3,20,00,000.00	Building Fund		1,00,00,000.00
15,00,000.00	Technology Development Fund		15,00,000.00
10,00,000.00	Election Fund		15,00,000.00
40,00,000.00	Special Development Reserve		50,00,000.00
8,30,00,000.00	Foreign Exchange Fluctuation Reseve		22,88,00,000.00
4,25,00,000.00	Bad and Doubtful Debt Fund		5,00,00,000.00
	Exgratia		
67,18,72,645.77			78,35,05,384.30
13,51,33,808.65	Net Profit Carried To Balance Sheet		13,44,58,969.67
80,70,06,454.42	TOTAL		91,79,64,353.97

As per our report of even date
For **Sanjay Rane & Associates**, Chartered Accountants,
Firm Reg.No. 121089W

Sd/-
C.A. Sanjay Rane
Partner - Mem. No. 037852
Place - Papdy, Vasai
Date - 30th July 2019

Ryan I. Fernandes
Chairman

Yuri D. Gonsalves
Vice-Chairman



FOR THE YEAR ENDED 31ST MARCH 2019

Year Ended 31 st March 2018 ₹	INCOME	₹	Year Ended 31 st March 2019 ₹
80,70,06,454.42	Net profit B/F		90,03,19,295.31
....	Profit of last year		3,14,058.66
....	Transfer from revaluation reserve		1,73,31,000.00
80,70,06,454.42	TOTAL		91,79,64,353.97

Wilson D. Machado
Director

Brijdina R. Coutinho
Chief Executive Officer



CASH FLOW STATEMENT FOR THE YEAR ENDED 31ST MARCH 2019

	PARTICULARS	31 st March 2019		31 st March 2018	
A	Cash Flow From Operating Activities				
	Net Profit After Tax (before Appropriation)		90,03,19,295.31		80,70,06,454.42
	Add :				
	Provision for Income Tax	47,10,00,000.00		39,63,00,000.00	
	Deffered Tax	86,00,000.00		(1,46,00,000.00)	
	Special reserve under income tax	4,24,00,000.00		3,92,00,000.00	
	Bad debts written off	3,81,99,833.22		-	
	Provision for Bad & Doubtful Debts	43,00,00,000.00		54,36,00,000.00	
	Contingent Provision against Standard Assets	-		50,00,000.00	
	Amortisation of Premium on Securities	4,70,25,627.58		4,49,19,734.39	
	Provision for IDR	-		19,55,89,178.66	
	Depreciation on shifting of securities	19,78,86,759.85		8,70,38,194.45	
	Fixed Assets Written Off	7,63,992.85		15,77,363.48	
	Provision for Restructured of Advances	2,95,000.00		-	
	Provision and contingencies	71,24,000.00		-	
	Depreciation and Amortisation on Fixed Assets	8,48,69,955.37	1,32,81,65,168.87	8,11,63,725.83	1,37,97,88,196.81
	Less :				
	Profit on Sale of Assets	1,97,723.66		2,10,348.45	
	Dividend on Shares	700.00		600.00	
	Investment Depreciation Reserve Written Back	23,49,91,507.66		-	
	BDDR Written Back	14,81,99,833.22	38,33,89,764.54	36,36,00,000.00	36,38,10,948.45
	Adjustment For :				
	Increase / (Decrease) in Deposits and Other Accounts	8,59,62,98,392.30		5,31,00,88,553.03	
	Increase / (Decrease) in Other Liabilities	(12,46,50,689.41)		(12,86,79,171.36)	
	Increase / (Decrease) in Int Payable	(3,05,398.00)		(18,60,732.00)	
	(Increase) / Decrease in Int Receivable	(34,49,89,570.61)		24,41,32,654.50	
	(Increase) / Decrease in Advances	(1,88,57,95,541.77)		(5,67,48,55,169.57)	
	(Increase) / Decrease in Other Assets	(84,37,24,157.55)		(5,81,32,388.83)	
	Increase / (Decrease) in Branch Adjustments	(1,23,63,903.13)		61,88,883.93	
	Increase / (Decrease) in funds	(82,60,016.55)		(57,03,118.97)	
	(Increase) / Decrease in Investments	39,85,86,990.56	5,77,47,96,105.84	(2,75,50,58,800.26)	(3,06,38,79,289.53)
	Cash Generated from Operations		7,61,98,90,805.48		(1,24,08,95,586.75)
	Income Tax Paid		(43,90,00,000.00)		(36,40,79,289.00)
	Cash Generated From Operating Activities		8,05,88,90,805.48		(1,60,49,74,875.75)



PARTICULARS		31 st March 2019		31 st March 2018	
B	Cash Flow from Investing Activities				
	Purchase of Fixed Assets	(32,23,28,438.64)		(8,88,34,656.00)	
	Sale of Fixed Assets	2,71,411.00		1,78,342.00	
	Dividend Received	700.00		600.00	
	Cash Generated from Investing Activities		(32,20,56,327.64)		(8,86,55,714.00)
C	Cash Flow from Financing Activities				
	Increase / (Decrease) in Share Capital	15,86,705.00		(87,79,485.00)	
	Increase / (Decrease) in Borrowings	(14,99,17,607.11)		14,99,17,607.11	
	Dividend Paid	(13,49,61,087.00)		(13,61,71,158.00)	
	Cash Generated from Financing Activities		(28,32,91,989.11)		49,66,964.11
D	Net Increase in Cash and Cash Equivalent (A + B + C)		7,45,35,42,488.73		(1,68,86,63,625.64)
E	Cash and Cash Equivalent Beginning of the Year		8,79,80,10,490.85		10,48,66,74,116.49
	Cash and Cash Equivalent at the end of the Year (D + E)		16,25,15,52,979.58		8,79,80,10,490.85
Break up of Cash and Cash Equivalent			As at 31-3-2019		As at 31-3-2018
	Cash in Hand		53,73,56,897.05		52,92,31,913.78
	Balances with Banks		3,55,31,86,771.64		3,04,55,77,071.66
	In Deposits Accounts		11,49,14,57,231.00		5,22,32,01,505.41
	Money At Call And Short Notice		66,95,52,079.89		-
	Total		16,25,15,52,979.58		8,79,80,10,490.85

As per our report of even date

For **Sanjay Rane & Associates**

Chartered Accountants,

Firm Regn.No.121089W

Sd/-

C.A. Sanjay Rane

Partner - Mem. No. 037852

Place - Papdy, Vasai

Date - 30th July 2019

Ryan I. Fernandes

Chairman

Yuri D. Gonsalves

Vice-Chairman

Wilson D. Machado

Director

Brijdina R. Coutinho

Chief Executive Officer



SIGNIFICANT ACCOUNTING POLICIES AND NOTES FORMING PART OF BALANCE SHEET AND PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2019

I. BACKGROUND :

Bassein Catholic Co-operative Bank Ltd. was established in 1918 and has completed 101 years of providing wide range of Banking & Financial Services. It also carries Treasury Operations dealing in approved securities. The Bank is designated as a Scheduled Bank under Schedule II of the R.B.I Act. Presently, the Bank operates through 63 branches and one extension counter as at 31st March 2019 spread across Maharashtra. Four new branches were opened and one extension counter was opened in the current year. The banking products provided by the Bank cater to the needs of both corporate and retail customers within the State of Maharashtra. The bank also has AD-1 license to carry on Forex business.

II. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

1. Basis of Preparation:

The financial statements have been prepared and presented under the historical cost convention as a going concern on accrual basis of accounting, unless otherwise stated and comply with the Generally Accepted Accounting Principles, statutory requirements prescribed under the Banking Regulation Act, 1949, and The Maharashtra Co-operative Societies Act, 1960 (MCS Act), circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable and the current practices prevailing in the co-operative banking sector in India.

The Accounting Policies adopted in the current year are consistent with those of previous year except otherwise stated.

2. Uses of Estimates:

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

3. Revenue Recognition:

Items of Revenue are recognized to the extent that it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. Items of income and expenditure are accounted for on accrual basis except otherwise stated.

- i) Income from Advances – Interest income is recognized in the Profit and Loss Account as it accrues except:
 - (a) Income from Non-Performing Assets (NPAs), comprising of advances, leases and investments is recognized upon realization, as per the prudential norms prescribed by the RBI.
 - (b) In case of Non-Performing Advances (NPAs), the recoveries in the accounts are first appropriated towards principal and then towards interest income with the approval of the Board.



- ii) **Income from Investments –**
 - (a) Interest income from investments is recognized on a time proportion basis considering the face value of investment and the rate applicable. Discount on T-Bills and other discounted instruments are recognized on a straight-line basis over the period to maturity.
 - (b) Interest on fixed income securities is recognized on accrual basis in case it is serviced regularly.
- iii) Locker Rent income is accounted on receipt basis. Locker rent received in advance is appropriately amortized.
- iv) Commission on Letters of Credit / Guarantees, dividends received from shares of co-operative institutions and mutual funds, sale of life insurance and mutual fund products and other charges levied by the bank are accounted on receipt basis.

4. Loans and Advances and Provisioning thereon:

- i) The classification of advances into Standard, Sub Standard, Doubtful and Loss assets as well as provisioning on Standard Advances, Restructured Advances and Non-Performing Advances are made in accordance with the Income Recognition, Assets Classification and Provisioning Norms prescribed by the RBI for Urban Co-operative Banks (UCBs) from time to time.
- ii) Amount recovered against debts written off in earlier years is recognized as income.
- iii) For restructured / rescheduled assets, provision is made in accordance with the guidelines issued by RBI.
- iv) The unrealized interest in respect of advances classified as Non-Performing Advances is disclosed as Overdue Interest Reserve (OIR) which is correspondingly shown under Interest Receivable as per RBI directives.
- v) Provision for Interest Capitalized on Non-Performing Assets represents unrecovered interest on Non-Performing Advances which was reversed from Profit & Loss Account as per RBI directives.
- vi) While classifying accounts as NPA, due regard is given to the events occurring after the Balance sheet date, like closure of the NPA accounts and repayment of overdue by borrowers, which has effect of altering the status of the account. Further in case of NPA accounts of two borrowers, the part recovery after the Balance sheet date has been considered for reduction in NPA amount by Rs.1397.93Lakh as on 31-03-2019.

5. Investments:

i) Classification:

Investment other than Fixed Deposits with banks, Shares of Co-operative Banks and mutual funds are classified into “Held for Trading” (HFT), “Available for Sale” (AFS) and “Held to Maturity” (HTM) in accordance with the RBI guidelines applicable to Urban Co-operative Banks.

- (a) **Held to Maturity –** These comprise of investments that the bank intends to hold on till maturity.



- (b) Held for Trading – These comprise of investments which are held principally for resale within 90 days from the date of purchase.
- (c) Available for Sale – These comprise of investments that cannot be classified under any of the above two heads.

For the purpose of disclosure in the Balance Sheet, Investments have been classified as required under RBI guidelines – Government Securities, Other Approved Securities, and Shares in Co-operative Institutions, Bonds of Public Sector Undertakings, Fixed Deposits with banks, Mutual Funds and other investments.

ii) Valuation and Accounting of Investments:

- (a) Investments under “Held to Maturity” category have been valued at acquisition cost. Premium, if any, on such investments is amortized over till maturity
- (b) Investments under “Available for Sale and Held for Trading” category have been marked to market on the basis of guidelines issued by the RBI. Net depreciation, if any, under each classification is provided for, while net appreciation, if any, is ignored.
- (c) Market value of Government securities & Bonds are determined on the basis of the “Yield to Maturity” (YTM) indicated by Financial Benchmark India Ltd. (FBIL) for valuation at the year end.
- (d) Treasury Bills & Commercial Papers are valued at carrying cost.
- (e) Units of Mutual Funds are Valued at lower of Cost or Net Asset Value provided by the respective Mutual Funds.
- (f) Shares of Co-operative Institutions and Financial Corporations are valued at cost unless there is a diminution in the value thereof in which case the diminution is fully provided for.
- (g) Cost of securities is determined at on the basis of “Weighted Average Cost Method”.
- (h) Broken period interest on investments is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to revenue.
- (i) Profit in respect of investments sold /redeemed from “HTM” Category is included in Profit on sale of investments and equal amount is transferred to Investment Fluctuation Reserve (IFR) by way of appropriation.
- (j) Non-Performing Investments are recognized as per RBI guidelines and provision is made as per RBI norms applicable to Non Performing Investments

iii) Transfer between categories of investments:

Transfer of investments from one category to another is done in accordance with RBI Guidelines and any such transfer is accounted for at the acquisition cost / book value / market value, whichever is lower, on the date of transfer. Depreciation, if any, on such transfer is fully provided for.



6. Property, Plant & Equipment (AS – 10):

- i) Fixed Assets, other than those that have been revalued are carried at historical cost less depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount, rebates are deducted in arriving at the purchase price.
- ii) Revalued assets are carried at revalued amounts less depreciation accumulated thereon. Surplus arising out of revaluation is carried to Premises and is accounted under Revaluation Reserve.
- iii) Depreciation is provided over the estimated useful life of the fixed assets on a straight-line basis on pro rata basis.

The rates of depreciation for fixed assets are as under:

Sr. No.	Fixed Asset	Rate of Depreciation
1.	Buildings	3.00%
2.	Furniture/Fixture	10.00%
3.	Renovation Expenses of Rental Premises**	
4.	Motor Vehicles	20.00%
5.	Office Equipments	
6.	Computers Hardware	33.33%
7.	Computers Software	

** In case the lease is closed before the period of 10 years, the Net asset block is written down to NIL as at the date of expiry of the lease.

- iv) Depreciation on the revalued portion of bank's premises is included in depreciation on fixed assets under Profit & Loss account and the equivalent amount is reversed from revaluation reserves to the Profit and Loss Appropriation Account in accordance with AS-10.
- v) Depreciation is charged on fixed asset sold during the year till the date of sale.
- vi) Fixed assets that have been fully depreciated and are still in use are carried in the books of account at Rs.1/-.
- vii) Assets individually costing less than Rs. 10,000/- are not capitalized but charged to Profit & Loss Account in the year of purchase as per policy of the Bank.

7. Foreign Exchange Transactions (AS-11):

- i) Transactions denominated in foreign currency are accounted for at the rates prevailing on the date of the transaction. Monetary foreign currency assets and liabilities reflected in the balance sheet on the date are translated at the rates notified by Foreign Exchange Dealers Association of India (FEDAI). The profit / loss due to revaluation are recognized in the Profit and Loss account.



- ii) The outstanding spot and forward contracts are revalued at the end of the year at the exchange rates notified by FEDAI. The profit / loss resulting from such revaluation is included in Profit and Loss account in accordance with RBI / FEDAI guidelines.
- iii) Contingent liabilities on account of foreign exchange contracts, guarantees, acceptances, endorsements and other obligations denominated in foreign currencies are disclosed at closing rates of exchange notified by FEDAI.

8. Employee Benefits (AS-15):

i) Provident Fund:

Retirement benefit in the form of provident fund is a defined contribution plan. The contributions for the year in that respect to BCCB Employees PF Trust (which is a recognized trust by the Regional Provident Fund Commissioner) are charged to Profit and Loss Account for the year when the contributions are due.

ii) Gratuity:

Retirement Benefit in the form of Gratuity is a Defined Benefit Plan. Liability towards gratuity is assessed on the basis of actuarial valuation by an Independent Actuary as at the balance sheet date. The gratuity liability of the Bank is funded through Group Gratuity Scheme with Life Insurance Corporation of India (LIC), premium for which is paid annually. Gratuity is provided for on the basis of actuarial valuation done by an Independent Actuary as at the year end, using the Projected Unit Credit Method in accordance with AS -15 on Employee Benefits as issued by ICAI. Actuarial gain or loss is recognized in the Profit & Loss Account. The shortfall, if any, between the present value of the benefit obligation and the fair value of plan assets as on 31st March is paid / provided for and recognized as expense in the profit and loss account.

iii) Leave Encashment:

Provision for encashment of accumulated leave payable on retirement or otherwise is made on actuarial valuation done by an Independent Actuary as at the year-end using Projected Unit Credit Method, in accordance of the guidelines issued under AS -15 on Employee Benefits as issued by ICAI. The leave encashment liability of the Bank is funded through group conventional plan with HDFC Standard Life Insurance Co. Ltd. (HDFC Life)

9. Segment Reporting (AS-17):

- i) The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
- ii) Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
- iii) Deposits, interest paid / payable on deposits, Borrowings and interest paid / payable on borrowings are allocated in the ratio of average investments to average advances in the segments Treasury and Forex and Other Banking Operations, respectively.
- iv) Unallocated expenses include general corporate income and expense items which are not allocated to any business segment.



- v) The business segment is considered as primary reporting format and the Bank does not have any geographical segment. In accordance with the guidelines issued by RBI, the Bank has adopted following business Segments:

- (a) Treasury includes all investment portfolio, profit/loss on sale of investments and Mutual fund, money market operations & Fixed Deposit income and foreign exchange transactions including commission based Trade Finance Transactions.

The expenses of this segment consist of interest expenses on funds borrowed from external / internal sources and depreciation / amortization of premium on Held to Maturity investments.

- (b) Other Banking Operations include all other operations not covered under Treasury Operations. It primarily comprises of Loans and Advances to retail customers and other banking services to such customers. The revenue consists of interest earned on loans and advances, fee income on various services and foreign exchange products to customers.

10. Lease (AS – 19):

Lease payments for assets taken on operating lease are recognized in the Profit & Loss account over the lease term in accordance with AS-19 issued by ICAI.

11. Earnings Per Share (AS-20):

Basic earnings per share are calculated by dividing the Net Profit for the period after tax attributable to equity shareholders by the weighted average number of equity shares outstanding during the year. The weighted average numbers of shares are calculated on monthly basis.

The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of months for which the shares are outstanding as a proportion of total number of months during the year.

12. Taxes on Income (AS-22):

- i) Tax expense comprises of Current Tax and Deferred Tax. Current Tax is provided for in accordance with the applicable provisions of the Income Tax Act, 1961 and Rules framed.
- ii) Deferred income tax reflects the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences for earlier years. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax assets are recognized for only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.
- iii) Deferred Tax Assets are reassessed at each reporting date, based upon management's judgment as to whether the realization is reasonably certain.



13. Impairment of Assets (AS-28):

The Bank assesses at each Balance Sheet date whether there is any indication that an asset may be impaired. Impairment loss, if any, is provided in the Profit and Loss Account to the extent the carrying amount of assets exceeds their estimated recoverable amount.

14. Provisions, Contingent Liabilities and Contingent Assets (AS-29):

- i) In accordance with AS-29, Accounting for Provisions, Contingent Liabilities and Contingent Assets, issued by ICAI, the Bank recognizes provision where it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits to settle the obligation will be required and a reliable estimate can be made of such an obligation.
- ii) Provisions are determined based on management estimate required to settle the obligation at the balance sheet date, supplemented by experience of similar transactions. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates.
- iii) In cases where the available information indicates that the loss on the contingency is reasonably possible but the amount of loss cannot be reasonably estimated, a disclosure is made in the financial statements.
- iv) Contingent Assets, if any, are not recognized in the financial statements since this may result in the recognition of income that may never be realized.

15. Accounting of Goods & Service Tax

Goods and Service Tax (GST) has been implemented with effect from 1st July 2017. Accordingly, GST collected is accounted in GST Payable Account and GST paid to vendor is accounted in Input credit Receivable Account. Out of the GST in Input credit Receivable Account, eligible Input tax credit (ITC) is availed as set off. In case, eligible ITC remains unutilized, the same is carried forward and set-off subsequently. The ITC on expenses which is not allowable to be set-off as per GST Law, is expensed out.

In case of fixed assets, eligible ITC of GST paid to vendor is utilized against the amount of GST collected from the customers and the disallowed portion of ITC is added back to the value of respective assets.

Items of Income and expenses on which GST is applicable, are accounted for net of GST.

16. Deposits for Utilities:

Deposits for services like telephone, electricity etc. paid to concerned authorities are written off as expenditure over a period of 5 years.

NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED 31ST MARCH, 2019

- 1) Hitherto, the Bank was following the practice of giving effect to appropriation of profit in the year in which approval of the AGM for such appropriation was received. The Bank has now changed its accounting policy and has given effect to appropriation of profit as on 31st March 2019 subject to the approval of the AGM as per the Statement of Appropriations mentioned below:



Particulars	Amount (Rs.)
Net Profit for the year ended March 31,2019	90,03,19,295.31
Add : Previous Year Balance	3,14,058.66
Add : Transfer from revaluation reserve	1,73,31,000.00
Total Profit available for appropriation	91,79,64,353.97
<u>Less: Appropriations :</u>	
Statutory Reserve Fund	22,50,79,823.83
Contingency Reserve Fund	9,00,31,929.53
Dividend to Shareholders *	—
Dividend Equalization Fund	25,00,000.00
Investment Fluctuation Reserve	2,00,00,000.00
Death Benefit Fund	15,00,000.00
Charity Fund	20,00,000.00
Members Welfare Fund	70,03,188.46
General Reserve	50,00,000.00
Centenary Fund	5,00,00,000.00
Education/Training Fund	50,00,000.00
Building Fund	7,85,90,442.48
Technology Development Fund	1,00,00,000.00
Election Fund	15,00,000.00
Special Development Reserve	15,00,000.00
Foreign exchange Fluctuation Reserve	50,00,000.00
Bad and Doubtful Debt Reserve	22,88,00,000.00
Ex gratia	5,00,00,000.00
Profit Carried to balance sheet	13,44,58,969.67
Total	91,79,64,353.97

*In terms of provisions of AS-4 issued by ICAI, effective from the accounting period commencing on 1st April, 2017 onwards, dividend which is subject to approval by the shareholders at the Annual General Meeting has not been included as a liability in these financial statements. Accordingly, the Bank has not disclosed the proposed dividend to shareholders of Rs.13,41,44,619.00 as a liability for the financial year 2018-19, but the said amount has been retained in Profit & Loss Account.

- 2) Calls in arrears of Rs. 87,960.00/- (4,398 shares of @20 per calls in arrears) represent amounts called up and not paid as of date. These shareholders do not carry any voting rights and no dividend is payable on such amount.

3) Prior Period Items (AS-5):

There are no material Prior Period items requiring a separate disclosure.

4) Employee Benefits (AS - 15):

Disclosures in respect of AS - 15 Employee benefits are as under:

Defined Benefit Plan:-

Provident Fund:

Employer's contribution to Provident Fund debited to Profit and Loss Account – Rs. 275.29 lakh (P.Y. Rs.263.68 lakh).



Gratuity: :

The following tables summarize the components of net benefit expenses recognized in the profit and loss account and funded status and amount recognized in the Balance Sheet for the Gratuity Benefit Plan.

(₹ in Lakhs)

Particular	Gratuity	
	2018-19	2017-18
1. Movement in the net liability recognized in the balance sheet		
Present value of benefit obligation at the beginning of the year	1,638.58	1,413.69
Current service cost	71.40	44.91
Interest Cost	131.09	113.10
Actuarial (gains) and losses	98.91	114.16
Benefits Paid	(105.75)	(47.28)
Present value of benefit obligation at the end of the year	1,834.23	1,638.58
2. Movement in Fair value of assets during the year		
Opening value of fair value of plan assets	1,712.63	1,450.55
Expected Return on plan assets	137.01	110.64
Contributions	37.70	198.72
Benefits Paid	(105.75)	(47.28)
Actuarial gains/(loss) on plan assets	78.92	-
Closing value of fair value of plan assets	1,860.50	1,712.63
3. Reconciliation of the present value of defined obligation and fair value to the assets and liabilities recognized in the balance sheet		
(Present value of obligations at the end of the year)	(1,834.23)	(1,638.58)
Fair value of assets as at the balance sheet date	1,860.50	1,712.63
Net (Liability)/Asset disclosed in the balance sheet	26.27	74.05
Bank is following Net Liability approach through P&L, accordingly Funded status is not recognized.		
4. Total Expenses recognized in the Profit and Loss account		
	2018-19	2017-18
Current Service Cost	71.40	44.91
Interest Cost	(5.92)	113.10
Expected return on plan assets	—	(110.64)
Actuarial (gains) or losses	20.00	114.16
Net to be charged profit and loss in Current year	85.47	161.52
Expenses recognized for gratuity in Profit & Loss A/c Rs. 74.10 [P.Y. Rs. 310.74 lakh]		
Discount rate	7.64%	8.00%
Rate of return on plan assets	7.64%	-
Future salary increases	5.00%	5.00%
Attrition rate	8.00%	-



Leave Encashment : The actuarial liability of leave encashment of accumulated privileged and sick leaves of the employees of the Bank is given below:

(₹ in Lakhs)

Particulars	2018-19	2017-18
Total Privileged leave and Sick leave actuarial liability	998.07	835.50
Assumptions		
Discount rate	7.77%	7.39%
Salary escalation rate	8.00%	8.00%

Expenses recognized for leave encashment in Profit & Loss A/c Rs. 28.06 lakh [P.Y. Rs. Nil lakh]

5) Segment Reporting (AS – 17)

The segmental results are presented hereunder:

(₹ in Lakhs)

Business Segment						
Particulars	2018-19			2017-18		
	Treasury & Forex	Other Banking Operations	Total	Treasury & Forex	Other Banking Operations	Total
Revenue	27,056	44,937	71,993	21,491	45,959	67,450
Expenses	17,544	35,855	53,399	16,672	33,013	49,685
Result	9,512	9,082	18,594	4,819	12,946	17,765
Unallocated expenses			4,881			5,732
Operating profit			13,713			12,033
Income Tax			4,710			3,963
Extraordinary profit/loss			-			-
Net Profit			9,003			8,070
Other Information						
Segment assets	3,31,733	4,38,143	7,69,876	2,65,340	4,18,509	6,83,849
Unallocated assets			84,105			72,535
Total assets			8,53,981			7,56,384
Segment liabilities	2,99,819	3,95,991	6,95,810	2,36,626	3,73,221	6,09,847
Unallocated liabilities			48,660			47,355
Shareholders' Fund			1,09,512			99,182
Total liabilities			8,53,981			7,56,384



6) Related Party Disclosure (AS – 18):

The Bank is a co-operative society registered under the Maharashtra Co-operative Societies Act, 1960 and there are no Related Parties requiring disclosures under Accounting Standard 18 issued by The Institute of Chartered Accountants of India (ICAI) other than the Key Management Personnel, viz. Brijdina R. Coutinho, the Chief Executive Officer (CEO) of the bank for the financial year 2018-19. However, in terms of RBI circular dated March 29, 2003, the CEO being a single party coming under the category, no further details therein need to be disclosed.

7) Leases (AS – 19):

The lease agreement entered into pertain to use of premises at the branch. The lease agreement does not have any undue restrictive or onerous clauses other than those normally prevalent in similar agreements regarding use of assets, lease escalations, renewals and a restriction on sub-leases.

Operating Lease comprises leasing of office premises (AS-19) :

(₹ In Lakhs)

Particulars	31.03.2019	31.03.2018
Future lease rental payable as at the end of the year	4.62	4.70
-Not later than one year	0.08	0.08
-Later than one year and not later than five years	0.34	0.34
-Later than five years	4.20	4.28
Total of minimum lease payments recognised in the Profit and Loss A/c for the year	0.08	0.08

8) Earnings per Share (AS – 20) :

(₹ In Lakhs)

Particulars	2018-19	2017-18
Net Profit / (Loss) after tax	9,003.19	8,070.06
Weighted average number of Equity Shares.	361.99	363.29
EPS (Face Value Rs.25/- per share)	24.87	22.21

9) Accounting for Taxes on Income (AS – 22):

Deferred Tax Assets (Net) comprises of the following:

(₹ In Lakhs)

Particulars	As on 31.03.2018	Addition/(Reversal) During the year	As on 31.03.2019
Deferred Tax Asset on :			
Provision for leave encashment -	--	9.73	9.73
Provision on Advances	959.04	81.45	1040.49
(A)	959.04	91.18	1050.22
Deferred Tax Liability on :			
Special Reserve u/s 36(1)(viii) of Income Tax Act	1,110.82	148.15	1258.96
Difference in the WDV of Fixed Asset	(30.75)	29.04	(1.71)
(B)	1,080.07	177.18	1257.25
Net Deferred Tax Asset / (Liability) (A) – (B)	(121.03)	(86.00)	(207.03)



10) Details of Computer Software Expenses (Intangible Asset) are as under: (₹ in Lakh)

Particulars	2018-19	2017-18
Carrying Amount at the Beginning of the Year	157.71	149.34
Additions during the Year	75.42	88.25
Amortisation during the Year	96.25	(79.88)
Carrying Amount at the End of the Year	136.88	157.71

The same are disclosed under Other Assets.

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 AS-28 on Impairment of Assets issued by ICAI is required.

12) Provisions, Contingent Liabilities and Contingent Assets (AS – 29):

All bank guarantees / letters of credit are sanctioned to customers with approved credit limits in place. The liability thereon is dependent on terms of contractual obligations, devolvement raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter guarantees and secured charges. The quantum of contingent liabilities in respect of bank guarantees, letters of credit, forward contracts, etc. is as under: (₹ in Lakh)

Sr. No	Particulars	31.03.2019	31.03.2018
1	Bank Guarantees	2,918.58	3,677.87
2	Letter of Credit	251.38	426.39
3	Income tax Demand	682.54	511.61
4	Forward Exchange Contracts	Nil	Nil
5	DEAF	892.92	779.96
6	Others	NIL	NIL
	Total	4,745.42	5,395.83

- i) Outstanding Bank Guarantees/ Counter guarantees issued on behalf of customer Rs. 2,918.58 lakh (P.Y. Rs. 3,677.87 lakh). The bank holds cash & equivalent margins against the same of Rs 1806.48 lakh (P.Y Rs. 919.11 lakh)

ii) **Claims against the Bank, not acknowledged as debt: -**

Disputed Income Tax Liability Rs. 682.54 Lakh (P.Y. Rs. 511.61 Lakh) in respect of –

- a. Rural Branch deduction disallowance of Rs. 1,060 Lakh for A.Y. 2010-11, Rs. 1,382.37 Lakh for A.Y.2011-12, Rs. 632.14 Lakh for A.Y.2012-13, Rs. 1453.19 Lakh for A.Y 2013-14, Rs.1,681 Lakh for A.Y 2014-15.
- b. Other disallowance of Rs. 11.75 Lakh for A.Y 2011-12.

The Bank has filed an appeal with Commissioner of Income Tax (Appeals) for A.Y. 2014-15.

The Bank has filed an appeal with Income Tax authority for A.Y. 2010-11, A.Y. 2011-12, A.Y 2012-13, A.Y 2013-14 However all cases are pending before A.O.

**13) Capital Work in Progress:**

Capital Work in Progress (CWIP) of Rs. 130.49 lakh consist of items pending completion of final work and certification / inspection of final invoices from vendors / contractors.

14) Capital Commitments:

Estimated amount of contracts remaining to be executed on capital account as at 31st March, 2019 (Net of CWIP) aggregate to Rs.99.20 Lakh towards capitalization of assets of branches proposed to be opened in 2019-20 renovation work at existing branches.

15) Broken Period Interest:

Broken period interest of Rs.23.93 Lakh (P.Y: Rs.NIL/-) is netted off against investment income.

16) Depositor Education and Awareness Fund (DEAF):

As required under RBI circular DBOD no. DEAF.Cell.BC.101/30.01.002/2013-14 dated 21st March, 2014; the Bank has transferred the following amounts to DEAF with RBI. The movement of the DEAF a/c is as follows:

(₹ in Lakh)

Particulars	31.03.2019	31.03.2018
Opening Balance of amounts transferred to DEAF	783.85	699.41
Add: Amounts transferred to DEAF during the year	130.63	129.32
Less: Amounts reimbursed by DEAF towards claims*	20.57	44.88
Closing Balance of amounts transferred to DEAF	893.91	783.85

*Does not include an amount of Rs. 0.99 Lakh that has already been paid by the Bank to the eligible depositors, claim for which has been lodged with the RBI and reimbursement of which is expected.

In case of demand from customer/depositors whose unclaimed amount/deposit had been transferred to the fund, the Bank repays the customer/depositor, along with interest, if applicable, and lodges a claim for refund from the Fund for an equivalent amount paid to the customer/depositor. The details of refund made by the Bank in each calendar month are furnished to RBI by the Bank in the prescribed form in the subsequent month.

17) Deposit for utilities:

Other Expenses include an amount of Rs. 0.49 lakhs towards Security Deposits for electricity and telephone written off.

18) Bills for collection (Being bills receivable as per contra) for the current year includes an amount of Rs. 27,23,74,037.24 being cheques sent for clearing as on 31st March 2019.**19) Previous year figures are re-grouped or re-arranged wherever necessary to conform to the presentation of the current year.**



III. OTHER NOTES:

1) Investments include following Securities:

- a. Government Securities amounting to Rs. 1,927.40 lacs and Rs. 31,349.03 lacs are pledged with Clearing Corporation of India Limited and CBLO respectively towards settlement / collateral of guarantee Fund.
- b. Fixed deposits aggregating to Rs. 1,210.00 lacs have been pledged with IDBI Bank Ltd. against which line of credit (LC and Bank Guarantee) of Rs. 1,100.00 lacs is obtained. (P.Y. Fixed Deposits of Rs.99 lacs were pledged with SBI). Fixed deposits aggregating to Rs.100.00 lacs have been earmarked with Yes Bank Ltd. against which line of credit (LC and Bank Guarantee) of Rs.500.00 lacs is obtained.

2) Write off during the year: -

- a. During the year, the Bank has written off an amount of Rs.381.99 lakh (P.Y Rs. NIL) towards bad debts under Rule 49 of Maharashtra State Co-operative Societies Rules 2014 which is identified by the Management as irrecoverable, as approved by the Board of Directors, shareholders in Annual General Meeting and certified as such by the Statutory Auditors. The said amount had been fully provided for in the earlier years and accordingly an equivalent amount has been written back from the Bad and Doubtful Debt Reserve.
- b. The bank had conducted a physical verification of all its fixed assets during the year. Obsolete and missing Fixed Assets amounting to Rs. 7.63 lakh have been written off during the year as a result of such verification.
- c. Suppliers / service providers covered under Micro, Small, Medium Enterprises Development Act, 2006, have not furnished the information regarding filing of necessary memorandum with the appropriate authority. Therefore, information relating to cases of delays in payments to such enterprises or of interest payments due to delays in such payments, could not be given.

3) Income Bancassurance Business:

(₹ In Lakh)

Sr. No.	Particulars	2018-19	2017-18
1	For Selling Life Insurance Policies	47.38	42.05
2	For Selling Non-Life Insurance Policies	33.55	30.20



IV. DISCLOSURES as per RBI Guidelines :

(₹ In Lakhs)

Sr. No.	Particulars	Year ended March 31, 2019	Year ended March 31, 2018
1	CRAR		
A	Capital Tier 1	69,470.14	65,016.38
B	Capital Tier 2	14,666.04	13,890.10
C	Risk Weighted Assets	4,73,224.59	4,67,824.31
D	Capital to Risk Asset Ratio to Tier I capital	14.68%	13.90%
E	Capital to Risk Asset Ratio to Tier II capital	3.10%	2.97%
F	Capital to Risk Asset Ratio	17.78%	16.87%
2	Investments (Government Securities/Approved Securities / Bonds)		
A	Face Value	1,96,115.14	1,99,484.44
B	Book Value	1,98,675.86	2,05,110.86
C	Market Value	1,98,997.99	2,02,754.51
D	TREPS Lending	6,695.52	NIL
3	Advance Against		
A	Real estate	17,799.66	19,876.28
B	Construction business	23,004.08	18,325.54
C	Housing	68,045.78	65,233.40
4	Advance against Shares and Debentures	Nil	Nil
5	Advance to directors, their relatives, companies / firms in which they are interested:		
A	Fund Based		
	Opening Balance	63.37	73.30
	Additions during year	5.00	41.35
	Less: Recovered	16.82	51.28
	Less: Written Off	—	-
	Closing balance	51.55	63.37
B	Non-fund based (Guarantees, L/c)		
	Opening Balance	-	3.00
	Additions during year	-	-
	Less: Recovered	-	3.00
	Less: Written Off	-	-
	Closing balance	-	-
6	Average Cost of Deposits	6.41%	6.58%
7	NPAs		
A	Gross NPAs	20,985.68	15,879.27
B	Net NPAs	—	—



Sr. No.	Particulars	Year ended March 31, 2019	Year ended March 31, 2018
8	Movement of NPAs		
I	Gross NPAs		
A	Opening Balance	15,879.27	15,100.95
B	Additions during year	8,672.34	5,965.56
C	Less: Closed / Recovered	3,183.94	5,187.24
D	Less: Written Off	381.99	—
E	Closing balance	20,985.68	15,879.27
II	Net NPAs		
A	At the beginning of the year	—	1,850.95
B	At the end of the year	—	—
9	Profitability		
A	Interest income as a percentage of working funds.	8.08%	8.19%
B	Non-interest income as percentage of working funds.	0.48%	0.41%
C	Operating profit as a percentage of working funds.	2.15%	1.91%
D	Return on Assets (Net Profits)	1.13%	1.13%
E	Business (Deposit + Advance) per employee	1,856.70	1,787.12
F	Profit per employee	14.96	14.23
10	Provision made towards Contingent provisions against depreciation in investment during the year		
	Opening balance	2,349.92	394.02
	Addition	—	1,955.90
	Written Back	2,349.92	-
	Closing Balance	—	2,349.92
11	Movements in Provisions		
A	Bad and Doubtful Debt Reserve		
A	Opening balance	15,880.00	13,250.00
B	Additions during year	4,300.00	5,436.00
C	Add : - Amt appropriated from profit	2,288.00	830.00
D	Reductions during the year	1,482.00	3,636.00
E	Closing Balance	20,986.00	15,880.00
B	Contingent Provision against Standard Assets		
A	Opening Balance	1,700.00	1,650.00
B	Additions during the year	-	50.00
C	Reductions during the year	-	-
D	Closing Balance	1,700.00	1,700.00
12	Repo / Reverse Repo transactions during the year	NIL	NIL
13	Payment of insurance premium to DICGC (Net of Service Tax)	664.41	622.66
14	Penalty imposed by RBI for any violation	NIL	NIL



Issuer composition of Non-SLR Investments :

(₹ in Lakhs)

Sr. No.	Issuer	Amount as on 31.03.2019	Extent of 'below investment grade' Securities	Extent of 'unrated' Securities	Extent of 'unlisted' Securities
1	PSUs	13,117.55	-	-	-
2	FIs	6,386.88	-	-	-
3	Public Sector Banks	—	-	-	-
4	Others	9,231.65*	-	-	0.05
	Total	28,736.08	-	-	0.05
5	Provision held towards depreciation	NIL	-	-	-

*Exclusive of Fixed deposits placed with other banks

Non performing Non-SLR Investment :

(₹ In Lakhs)

Particulars	2018-19	2017-18
Opening Balance	--	--
Additions during the year	--	--
Reduction during the year	--	--
Closing balance	--	--
Total Provision held	--	--



Particulars of Accounts Restructured :

(₹ In Lakhs)

Particulars of Accounts Restructured				
		Housing Loan	SME Debt Restructuring	Others
Standard	Number of Borrowers	-	1	3
Advances	Amount Outstanding	—	734.75	2,354.57
Restructured	Sacrifice (diminution in the fair value)	—	Nil	(2.95)
Sub Standard	Number of Borrowers	—	—	1
Advances	Amount Outstanding	—	—	90.02
Restructured	Sacrifice (diminution in the fair value)	—	—	Nil
Doubtful	Number of Borrowers	—	—	3
Advances	Amount Outstanding	—	—	1,306.97
Restructured	Sacrifice (diminution in the fair value)	—	—	Nil
Total	Number of Borrowers	—	1	7
	Amount Outstanding	—	734.75	3,751.56
	Sacrifice (diminution in the fair value)	—	Nil	(2.95)

- 4) During the year the Bank has transferred an amount of Rs. NIL (P.Y Rs. 7.77 Lakh) being profit on sale of Investment held in HTM category, to IFR through appropriation.
- 5) Commission, Exchange & brokerage include Income from Forex Business Rs. 26.87 lakh. (PY Rs.54.59 lakh)

6) **Foreign Currency Assets & Liabilities**

(₹ in Lakhs)

Sr. No.	Particulars	31-3-2019	31-3-2018
A.	Foreign Currency Assets	92.82	127.58
B.	Foreign Currency Liabilities	1,223.23	576.55



7) There have been no transactions in Repo/Reverse Repo in the current year.

8) Capital Charge on Market risk :

Market risk in Trading book - Standardized Modified Duration Approach:

Qualitative Disclosures:

The general qualitative disclosure requirement for market risk:-

Strategies and Processes:

Investment Policy which includes Market Risk Management is in line with the RBI regulations vide circular UBD.BPD.(PCB). Cir. No. 42/09.11.600/2009-10 dated February 8, 2010 and business requirements.

The overall objective of market risk management is to enhance profitability by improving the bank's competitive advantage and mitigate loss from all types of market risk loss events.

Scope and Nature of Risk Reporting / Measurement Systems:

The Bank has regulatory / internal limits for various Instruments in place. Various exposure limits for market risk management such as Overnight limit, Aggregate Gap limit & Investment limit etc. are in place.

The portfolio covered by Standardized Modified Duration Approach for computation of Capital charge for Market Risk includes investment portfolio held under AFS, HFT and Forex Open positions.

Quantitative Disclosures:

Amount of Capital Required

(₹ In Lakhs)

Particulars	31-3-2019	31-3-2018
Interest rate risk	2,181.61	5,655.14
Equity position risk	Nil	Nil
Foreign exchange risk	75.33	67.50

As per our report of even date

For **Sanjay Rane & Associates**, Chartered Accountants,

Firm Reg.No. 121089W

Sd/-

C.A. Sanjay Rane

Partner

Mem. No. 037852

Ryan I. Fernandes

Chairman

Yuri D. Gonsalves

Vice-Chairman

Wilson D. Machado

Director

Brijdina R. Coutinho

Chief Executive Officer

Place - Papdy, Vasai

Date - 30th July, 2019



ANNEXURE - A

Name of the Bank	: Bassein Catholic Co-operative Bank Ltd. (Scheduled Bank)
Registered Office Address	: Catholic Bank Building, Papdy, Vasai - 401 207
Registration Date	: 6 th February 1918
Registration No.	: TNA / BNK / 102 / 1968
RBI Licence No.	: U.B.D. / M.H. 637 P
Date of Licence	: 11 th November 1986
Jurisdiction	: Maharashtra State

(₹ in crores)

Items		31-3-2019
No. of Branches		63 + 1 + 1 = 65
Membership	Regular	94,005
	Nominal	11360
Paid up Share Capital		90.89
Total Reserves and Funds		990.79
Deposits	Savings	1,361.13
	Current	265.33
	Term	5,331.64
	Total Deposits	6,958.10
Advances	Secured	3,830.24
	Unsecured	389.01
	Total Advances	4,219.25
Investments		3,135.90
Total % of Priority Sector		41.05%
Total % of Weaker Sector		10.07%
Advances Taken from other bank		--
Overdue Percentage (%)		5.61%
Gross NPAs		4.97%
Net NPAs		0%
Audit Classification		'A'
Net Profit		90.03
Total Employees		602
Working Capital		8377.63
CRAR		17.78%



BUDGET FOR THE YEAR 2019-20

Budget For 2018-2019 ₹	EXPENDITURE	Actual Expenditure 2018-2019 ₹	Budget For 2019-2020 ₹
4,16,00,00,000.00	1] Interest On Deposits & Borrowings	4,12,97,72,059.46	4,65,00,00,000.00
61,00,00,000.00	2] Salaries, Allowances, Con. To S.P.F., Ex Gratia & Gratuity	46,45,11,879.96	60,00,00,000.00
37,00,000.00	3] Directors fees & allowances	37,83,120.00	40,00,000.00
20,00,00,000.00	4] Rent,Rates,Taxes,Insurance & Electricity	15,10,31,666.21	16,50,00,000.00
30,00,000.00	5] Legal Charges	26,58,015.14	40,00,000.00
1,09,00,000.00	6] Postage, Telegram & Telephone Charges	99,29,693.57	1,28,00,000.00
1,00,00,000.00	7] Audit Fees	94,56,376.00	1,10,00,000.00
9,00,00,000.00	8] Depreciation On Fixed Assets	8,48,69,955.37	9,00,00,000.00
1,35,00,000.00	9] Repairs & Maintenance	71,92,243.17	80,00,000.00
2,15,55,000.00	10] Printing & Stationery	1,79,95,656.38	2,15,00,000.00
50,00,000.00	11] Rupay Debit & Personalized Cards	17,84,834.67	15,00,000.00
3,00,00,000.00	12] Advertisement exp.	2,32,05,086.48	3,00,00,000.00
	13] Staff and Members training exp	35,01,538.03	47,00,000.00
2,55,00,000.00	14] Professional Charges	1,58,38,931.08	2,00,00,000.00
1,74,00,000.00	15] Security Charges	2,12,72,205.47	2,50,00,000.00
28,00,000.00	16] Motor Car Exps	27,01,328.89	35,00,000.00
1,72,00,000.00	17] Networking Charges	2,04,22,077.88	2,46,00,000.00
3,48,00,000.00	18] AMC Charges	2,44,65,950.74	3,25,00,000.00
2,05,00,000.00	9] NFS Charges	1,98,23,176.36	2,30,00,000.00
4,15,00,000.00	20] Other Expenses	4,18,41,693.17	4,40,00,000.00
5,50,00,000.00	21] Amortisation of Premium on Securities	4,70,25,627.58	5,00,00,000.00
-	22] Depreciation on Shifting of Securities	19,78,86,759.85	1,00,00,000.00
-	23] Premium on G-Sec Maturity	4,70,000.00	-
7,00,00,000.00	24] Provision for Investment Depreciation Reserve	-	1,00,00,000.00
-	25] Provisions and Contingencies	71,24,000.00	-
-	26] Bad Debts w/off	3,81,99,833.22	5,74,00,000.00
	27] Other provisions		
44,00,00,000.00	i] Provision For Income Tax	47,10,00,000.00	52,00,00,000.00
1,00,00,000.00	ii] Deferred Tax	86,00,000.00	50,00,000.00
2,00,00,000.00	iii] Provision for standard assets	-	1,00,00,000.00
-	iv] Provision for restructured Advances	2,95,000.00	-
19,00,00,000.00	v] Provision for Bad & Doubtful Debt Reserve	43,00,00,000.00	25,00,00,000.00
4,00,00,000.00	vi] Special Reserve under Income Tax	4,24,00,000.00	4,25,00,000.00
90,00,00,000.00	28] Net Profit for the period	90,03,19,295.31	1,00,00,00,000.00
7,04,23,55,000.00	GRAND TOTAL	7,19,93,78,003.99	77,300,00,000.00



(INCOME & EXPENDITURE)

Budget For 2018-2019 ₹	INCOME	Actual Income 2018-2019 ₹	Budget For 2019-2020 ₹
4,50,00,00,000.00	1] Interest Received on Advances	4,16,77,94,801.97	4,55,00,00,000.00
2,13,00,00,000.00	2] Interest Received on Investments	2,26,77,73,672.74	2,75,00,00,000.00
2,85,00,000.00	3] Commission, Exchange & Brokerage	1,94,43,168.31	2,21,12,000.00
1,45,00,000.00	4] Rent On Safe Deposit Lockers	1,05,98,531.67	1,15,00,000.00
5,00,00,000.00	5] Income From Sale Of Securities	5,04,15,436.44	5,00,00,000.00
12,00,00,000.00	6] Income From Mutual Fund	14,97,69,611.58	16,00,00,000.00
600.00	7] Dividend on Shares With Co-Op Banks	700.00	700.00
4,400.00	8] Share Transfer & Duplicate Fees	9,080.51	11,300.00
15,00,00,000.00	9] Service Charges & Processing Fees	9,92,71,291.39	13,88,00,000.00
1,26,00,000.00	10] Other Income	1,27,03,235.77	1,23,76,000.00
3,66,00,000.00	11] NFS Income	2,92,21,469.07	3,50,00,000.00
-	12] Written Off Bad Debts Recovered	4,11,129.00	-
1,50,000.00	13] Profit on Sale of Assets	1,97,723.66	2,00,000.00
-	14] Interest on Income Tax Refund	85,76,811.00	-
-	15] Bad & Doubtful Debt Reserve Written Back	14,81,99,833.22	-
-	16] Excess IDR No Longer Required Written Back	23,49,91,507.66	-
7,04,23,55,000.00	GRAND TOTAL	7,19,93,78,003.99	7,73,00,00,000.00



Distribution of Shareholders as on March 31, 2019

No. of Shares held	No. of Members	%
0-3	956	1.02
4-39	3,991	4.25
40-100	38,216	40.65
101-500	30,518	32.46
501-5000	19,845	21.11
Above 5000	479	0.51
Total	94,005	100.00

Distribution of Deposit Accounts as on March 31, 2019

(₹ in Crores)

Deposit	No. of Accounts	Amount of Deposit	%
Upto ₹ 10,000/-	2,46,572	71.34	1.03
₹ 10,001/- to ₹ 50,000/-	1,00,608	355.52	5.11
₹ 50,001/- to ₹ 1,00,000/-	45,193	595.92	8.56
₹ 1,00,001/- to ₹ 2,00,000/-	39,750	1,033.57	14.85
₹ 2,00,001/- to ₹ 10,00,000/-	49,106	2,295.27	32.99
Above ₹ 10,00,000/-	11,389	2,606.48	37.46
Total	4,92,618	6,958.10	100.00

Distribution of Advances as on March 31, 2019

(₹ in Crores)

Advances	No. of Accounts	Amount of Advances	%
Upto ₹ 1,00,000/-	7,813	590.83	14.00
₹ 1,00,001/- to ₹ 10,00,000/-	30,137	825.72	19.57
₹ 10,00,001/- to ₹. 1,00,00,000/-	7,759	1,723.69	40.85
Above ₹ 1,00,00,000/-	378	1,079.01	25.58
Total	46,087	4,219.25	100.00



बँकेचे संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाची माहिती (३१ मार्च २०१९ अखेर)

(₹ लाखात)

तपशील	वर्ष सुरुवातीस (१-४-२०१८) खाती व येणे रक्कम		२०१८-१९ ह्या सहकारी वर्षात कर्जाक दिलेली रक्कम	२०१८-१९ ह्या सहकारी वर्षात भरणा केलेली रक्कम	३१ मार्च २०१९ अखेर खाती व येणे रक्कम		रकाना ७ मधील येणे रक्कमेपैकी थकित रक्कम	शेरा/एकूण कर्जाशी शेकडा प्रमाण
	खाती	येणे रक्कम ₹	₹	₹	खाती	येणे रक्कम ₹	₹	
१	२	३	४	५	६	७	८	९
अ) संचालकांना दिलेली कर्जे								
१) मुदत कर्जे	४	७.१३	५.००	३.१६	४	८.९७	-----	-----
२) कॅश क्रेडिट / ओव्हर ड्राफ्ट	--	-----	-----	-----	--	-----	-----	-----
एकूण	४	७.१३	५.००	३.१६	४	८.९७	-----	-----
ब) संचालकांच्या नातेवाईकांना दिलेली कर्जे								
१) मुदत कर्जे	१३	५६.२४	-----	१३.६६	६	४२.५८	-----	-----
२) कॅश क्रेडिट / ओव्हर ड्राफ्ट	--	-----	-----	-----	--	-----	-----	-----
एकूण	१३	५६.२४	-----	१३.६६	६	४२.५८	-----	-----
एकूण अ+ब	१७	६३.३७	५.००	१६.८२	१०	५१.५५	-----	-----



PROGRESS AT A GLANCE (Year 1920-2019)

(₹ in Actuals)

Year	No. of Members	Paid-up Capital	Reserve & Other Funds	Deposit	Advances	Business Mix	Working Capital	Net Profit	Dividend (%)	No. of Branches
1920	25	624	-	-	656	56	708	84	-	1
1930	179	3874	957	-	7126	7126	5495	664	-	1
1940	171	4615	2333	2728	9816	12544	10358	682	-	1
(₹ in Lakhs)										
1950	738	0.38	0.07	0.30	0.77	1.07	0.80	0.05	-	1
1960	2541	2.02	0.53	5.69	3.77	9.46	8.45	0.21	-	1
1970	6734	6.30	3.01	64.55	33.20	97.75	77.96	1.43	8%	4
1980	14321	47.93	33.43	677.90	377.04	1054.94	772.38	7.79	12%	8
1990	29012	196.26	664.64	6558.69	3958.08	10516.77	7548.69	108.38	13%	9
1995	38094	436.71	1412.39	19237.61	8102.50	27340.11	21445.43	125.75	15%	13
1996	39987	519.36	1764.70	24314.24	10203.91	34518.15	27449.85	478.39	17%	15
1997	42161	604.77	2424.40	28576.37	11755.85	40332.22	33156.87	689.01	17%	18
1998	44190	690.59	3707.49	34398.13	12814.27	47212.40	40368.31	719.72	17%	18
1999	46767	810.99	4444.07	43027.27	14668.29	57695.56	49830.84	644.76	17%	18
2000	49617	1023.19	5463.50	50033.70	21396.58	71430.28	58331.62	825.44	18%	18
2001	52832	1570.18	6699.84	56422.41	26799.59	83222.00	66897.77	900.24	16%	18
2002	56001	1828.41	8042.22	66301.15	30861.58	97162.73	78765.28	1005.52	16%	18
2003	59138	2092.87	9494.27	72671.21	34504.86	107176.07	87331.09	1117.52	15%	18
2004	62801	2559.31	11209.05	84863.10	41287.79	126150.89	102458.33	1587.87	15%	18
2005	66297	3035.41	12755.10	91608.97	49657.71	141266.68	112109.87	2311.19	15%	18
2006	69514	3367.80	14684.23	101433.13	52940.63	154373.76	125056.13	2475.00	15%	18
2007	73532	3804.46	16461.80	113604.22	69382.24	182986.46	141456.70	2369.76	15%	18
2008	76741	4412.34	18073.11	136747.12	87749.50	224496.62	168161.90	2586.42	15%	18
2009	78870	5252.60	20859.00	161389.65	105708.25	267097.90	205686.44	2879.21	15%	23
2010	80709	6007.70	23559.57	191819.92	120565.81	312385.73	239144.84	3162.68	15%	25
2011	83021	6923.16	27630.61	219257.71	138344.53	357602.24	274872.69	5321.75	15%	27
2012	84945	7551.73	32605.15	253976.08	171287.13	425263.21	315665.99	5945.34	15%	28
2013	86538	8110.32	40258.84	297415.54	203604.17	501019.71	365914.00	6570.88	15%	34
2014	87786	8623.56	45771.18	348438.37	233690.41	582128.78	427697.65	8081.07	15%	38
2015	87996	9046.99	53763.83	416986.22	260330.37	677316.59	507852.28	7658.92	15%	42
2016	88636	9190.54	66644.32	472737.71	297538.01	770275.72	587339.00	7172.94	15%	48
2017	89959	9160.49	74942.26	556746.18	346700.74	903446.92	673388.50	7148.48	15%	54
2018	91912	9072.70	88757.51	609847.07	403449.29	1013296.36	741323.47	8070.06	15%	59
2019	94005	9088.57	99078.66	695810.05	421925.25	1117735.30	837763.21	9003.19	*15%	63

*Recommended



REGIONWISE BRANCH NETWORK

Sr. No	Branch Name	Mobile No.	(STD Code) Telephone Nos.	E-mail ID
PALGHAR				
1	Papdy	9850555133	(0250) 2323345 / 2322615	papdy@bccb.co.in
2	Bangli	9850555134	(0250) 2322231 / 2324488	bangli@bccb.co.in
3	Holi	9850555135	(0250) 2322217 / 2326815	holi@bccb.co.in
4	Manickpur	9850553012	(0250) 2334012 / 2343319	manickpur@bccb.co.in
5	Nandakhal	9850555136	7447417087 / 7447417088	nandakhal@bccb.co.in
6	Nirmal	9850555137	(0250) 2470203 / 2470090	nirmal@bccb.co.in
7	Umrale	9850555138	(0250) 2402061 / 2403847	umrale@bccb.co.in
8	Agashi	9850555139	(0250) 2587206 / 2585962	agashi@bccb.co.in
9	Naigaon (West)	9850555141	(0250) 2300547 / 2300592	naigaon@bccb.co.in
10	Zenda Bazar	9850555142	(0250) 2326869 / 2322666	zendabazar@bccb.co.in
11	Nallasopara (East)	9850555144	(0250) 2432331 / 2435992	nallasopara@bccb.co.in
12	Gokhivare	9850555145	(0250) 2461958 / 2462919	gokhivare@bccb.co.in
13	Virar	9850555143	(0250) 2527873 / 2522039	virar@bccb.co.in
14	Madinaka	9850555146	(0250) 2313465 / 2313001	madinaka@bccb.co.in
15	Gass	9881141326	(0250) 2024444	gass@bccb.co.in
16	Nanbhat	9881141327	(0250) 2550649 / 2551434	nanbhat@bccb.co.in
17	Giriz	9881141328	(0250) 2325549 / 2325550	giriz@bccb.co.in
18	Bhuigaon	9881141329	(0250) 2470140	bhuigaon@bccb.co.in
19	Arnala	9881141330	(0250) 2584019	arnala@bccb.co.in
20	Boisar	8308814625	(02525) 267551 / 267552	boisar@bccb.co.in
21	Mulgaon	8308814627	(0250) 2310031	mulgaon@bccb.co.in
22	Bolinj	8308814628	7447711283	virar.bolinj@bccb.co.in
23	Naigaon(E)	7774003784	7276066880 / 7276066882	naigaon.east@bccb.co.in
24	Wada	9527603200	(02526) 222520 / 222620	wada.kudus@bccb.co.in
25	Navghar	7719046600	(0250) 2390934 / 2390933	navghar@bccb.co.in
26	Saphale	7719048800	(02525) 231241 / 231242	saphale@bccb.co.in
27	Palghar	7719049900	(02525) 252241 / 252242	palghar@bccb.co.in
28	Dahanu	7719045500	(02528) 223370 / 223390	dahanu@bccb.co.in
29	Kaman	7719867444	-	kaman@bccb.co.in
30	Ambadi Road	7719872444	(0250) 2331178 / 2339932	ambadiroad@bccb.co.in
31	Nallasopara Link Road	7719870444	(0250) 2464922	nsplinkroad@bccb.co.in
32	Bhabola	7719869444	(0250) 2383877 / 2380052	bhabola@bccb.co.in
33	Nallasopara West	7719871444	7776098822	nallasoparawest@bccb.co.in



Sr. No	Branch Name	Mobile No.	(STD Code) Telephone Nos.	E-mail ID
34	Talasari	7888029951	(02521) 220300 / 220400	talasari@bccb.co.in
35	Sativali	7888029952	8424029952	sativali@bccb.co.in
36	Kelwe Road	7888029955	-	kelve@bccb.co.in
37	Chandansar	7447709453	7447779284	chandansar@bccb.co.in
38	Palle	7776098811	(0250) 2300500	palli@bccb.co.in
39	St. Joseph Ext. Counter	7774099773	-	umraleext@bccb.co.in
THANE				
1	Bhayander (West)	9823250196	(022) 28190273 / 28149595	bhayander@bccb.co.in
2	Uttan	8805024160	(022) 28450275 / 28450560	uttan@bccb.co.in
3	Mira Road (East)	9823251076	(022) 28110271 / 28110276	miraroad@bccb.co.in
4	Thane	9823250129	(022) 25472190 / 25472199	thane@bccb.co.in
5	Vashi	9921007124	(022) 27899530 / 27899520	vashi@bccb.co.in
6	Kashimira	8380066071	(022) 29451082 / 29451083	kashimira@bccb.co.in
7	Kalyan (West)	8380066073	(0251) 2211814 / 2211816	kalyan@bccb.co.in
8	Bhayander (East)	7719988459	(022) 28045462 / 28165462	bhayandereast@bccb.co.in
9	Ghodbunder Road	7888029950	(022) 41316667	ghodbunder@bccb.co.in
10	Bhiwandi	7719942255	(02522) 251717	bhiwandi@bccb.co.in
MUMBAI				
1	Marol	9850965045	(022) 28315151 / 28315252	marol@bccb.co.in
2	Borivali	8805024096	(022) 28913085 / 28912570	borivali@bccb.co.in
3	Malad (West)	8975003664	(022) 28641427 / 28641527	malad@bccb.co.in
4	Santa Cruz (East)	8380066072	(022) 26652957 / 26652967	kalina@bccb.co.in
5	Bandra (West)	7774003781	(022) 26400169 / 26400369	bandra@bccb.co.in
6	Kandivali (West)	9082855841	(022) 28600041 / 7447709281	kandivali@bccb.co.in
7	Mulund (West)	7447417165	(022) 20817165	mulund@bccb.co.in
8	Dadar (West)	7447417163	-	dadar@bccb.co.in
PUNE				
1	Akurdi (Pune)	8888880713	(020) 27241744 / 27242745	pune@bccb.co.in
2	Fatimanagar (Pune)	7774003785	(020) 26860172 / 26860173	pune.fatimanagar@bccb.co.in
3	Chakan (Pune)	7447709282	7709152222	chakan@bccb.co.in
NASHIK				
1	Nashik	9850595566	(0253) 2313230	nashik@bccb.co.in
2	Nashik Road	7888029954	(0253) 2415566	nashikroad@bccb.co.in
3	Nashik Sainath Nagar	7447417086	(0253) 2323230	sainathnagar@bccb.co.in
AHMEDNAGAR				
1	Ahmednagar	7888029953	(0241) 2421449	ahmednagar@bccb.co.in

आर्थिक वर्ष २०१८-१९ मध्ये ग्राहकांच्या सेवेत दाखल झालेल्या नवीन शाखा



दि. १७ एप्रिल २०१८ रोजी बँकेच्या ६० व्या पाती शाखेचे उद्घाटन करताना रेक. फा. रेमंड रुमाव, प्रमुख धर्मगुरु, देवमाता चर्च प्रमुख पाहुणे बँकेचे माजी महाव्यवस्थापक मा. श्री. क्रिजोस बॅरेटो व इतर मान्यवर



दि. १४ ऑगस्ट २०१८ रोजी बँकेच्या ६१ व्या साईनाथ नगर, नाशिक शाखेचे उद्घाटन करताना वनाधिपती मा. श्री. विनायक दादा पाटील आशिर्वाद विधी करणारे रेक. फा. डायनेशिस लोबो, प्रिन्सिपल, सेंट ग्रेगोरिअर हायस्कूल, नाशिक व इतर मान्यवर



दि. १७ सप्टेंबर २०१८ पासून बँकेची ६२ वी मुलुंड (५) शाखा ग्राहकांच्या सेवेत



दि. १९ सप्टेंबर २०१८ रोजी बँकेच्या ६३ व्या दादर पश्चिम शाखेचे उद्घाटन करताना मोदी गुरुचे एम. डी. मा. श्री. विक्रम मोदी व प्रमुख पाहुण्या नगरसेवीका मा. सौ. शितल देसाई आशिर्वाद विधी करणारे रेक. फा. बार्बोल मब्याडो, प्रमुख धर्मगुरु, अवर लेडी ऑफ सलव्हेशन चर्च, दादर व इतर मान्यवर



नंदाखाल येथे बँकेने पुरस्कृत केलेल्या कॅड्रशासनाच्या आर्थिक बजेटवर आयोजित 'लोकसत्ता विश्लेषण' या कार्यक्रमा प्रसंगी लोकसत्ता संपादक मा. श्री. गिरीश कुबेर, बँकेचे अध्यक्ष, उपाध्यक्ष, संचालक सदस्य व सीजीएम



मुंगसी, यु.एस.ए. येथे बँकेच्या अनिवासी भारतीय ग्राहकांबरोबर आयोजित केलेला स्नेह मेळावा

ऑफसाईट एटीएमस



दि. १८ एप्रिल २०१८ रोजी वेदांत हॉस्पिटल, डहाणू येथील ऑफसाईट एटीएमचे उद्घाटन करताना वेदांत हॉस्पिटलचे डीन मा. श्री. गणेश केसरी, आशिर्वाद विधी करणारे रेव. फा. जेकब कोळी व इतर मान्यवर



दि. २९ डिसेंबर २०१८ रोजी सत्याबा येथील ऑफसाईट एटीएमचे उद्घाटन करताना मा. श्रीमती कोसेसांब लोबो, मा. श्री. पास्काल लोबो आशिर्वाद विधी करणारे रेव. फा. एरिक अल्फोन्सो व इतर मान्यवर



दि. १० मार्च २०१९ रोजी धनंजय स्टॉप, उमराळे येथील ऑफसाईट एटीएमचे उद्घाटन करताना तानीया ग्रुपचे चेअरमन मा. श्री. पिटर फर्नांडिस, बँकेचे माजी चेअरमन मा. श्री. सिल्व्हेस्टर पेररा, गास ग्रामपंचायतीचे माजी सरपंच मा. श्री. सानू आल्मिडा व इतर मान्यवर



दि. २१ एप्रिल २०१९ पासून पाचुर्बंद, वसई कोळीवाडा येथील ऑफसाईट एटीएम ग्राहकांच्या सेवेत

विस्तार कक्षा



दि. १ मे २०१८ रोजी बँकेच्या सेंट जोसेफ विस्तार कक्षाचे उद्घाटन करताना स्थानिक संचालक मा. श्री. गोन्तालो तुरकावो व इतर मान्यवर

Vasai Visit of Rev. Fr. Arturo Sosa, SJ, Superior General of the Society of Jesus
Dated 3rd March 2019





ESTD. 1918

**BASSEIN CATHOLIC
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