

WEAVING THE MINDS OF MANKIND

KALLAPANNA AWADE ICHALKARANJI JANATA SAHAKARI BANK LTD.

MULTISTATE SCHEDULED BANK

माणसांच्या मनांना विणणारी बँक

कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.
मल्टीस्टेट शेड्युल्ड बँक



प्रगती, स्थैर्य आणि विश्वासाची एकसष्टी
द्विकमहोत्सवी बँक

६१ वा वार्षिक अहवाल २०२२-२०२३ • 61st Annual Report 2022-2023

Audit Class 'A' ■ ऑडीट वर्ग 'अ'



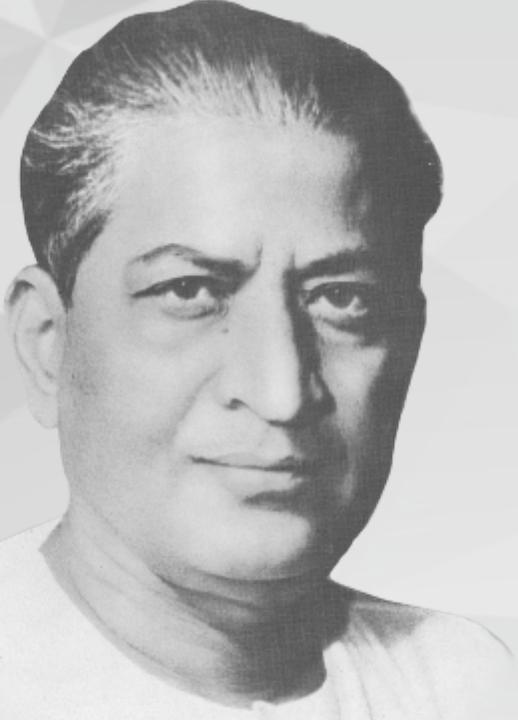
सन २०२२-२०२३ ते २०२७-२०२८ कालावधी करिता संपन्न झालेल्या बँकेच्या संचालक मंडळ निवडणूकीचा निकाल विशेष सर्वसाधारण सभेमध्ये मा. श्री. अरुण काकडेसो, निवडणूक निर्णय अधिकारी यांनी जाहीर केला. सदरप्रसंगी उपस्थित बँकेचे माजी खासदार आदरणीय श्री. कल्लाप्पाणा आवाडे (दादा), बँकेचे मावळते चेअरमन व आमदार मा. श्री. प्रकाशआण्णा आवाडे, जि. प. सदस्य मा. श्री. राहुल आवाडे, बँकेचे संचालक मा. श्री. स्वप्निल आवाडे, दि महाराष्ट्र नागरी सहकारी बँक फेडरेशनचे उपाध्यक्ष मा. सौ. वैशालिताई आवाडे, श्री. चंद्रकांत चौगुले व इतर नवनिर्वाचित संचालक मंडळ सदस्य.

The results of the board of directors election of the bank concluded for the period 2022-2023 to 2027-2028 were announced in Special General Meeting by Shri. Arun Kakade, Returning Officer in the presence of Ex. M. P. Shri. Kallappanna Awade, the outgoing Chairman & MLA Shri. Prakashanna Awade, Z. P. Member Shri. Rahul Awade, Shri. Swapnil Awade, Vice Chairman of Maharashtra Co-op Bank Federation Sou.Vaishalitai Awade, Shri. Chandrakant Chougule & other newly elected members of the Board.



बँकेच्या पंचवार्षिक निवडणूकीनंतर नवनिर्वाचित संचालक मंडळ मिटींगमध्ये मा. श्री. स्वप्निल आवाडे यांची चेअरमनपदी तर सी. ए. श्री. संजयकुमार अनिगोल यांची व्हा. चेअरमनपदी निवड करणेत आली. सदरप्रसंगी बँकेचे माजी खासदार मा. श्री. कल्लाप्पाणा आवाडे (दादा), मावळते चेअरमन व आमदार मा. श्री. प्रकाशआण्णा आवाडे यांनी नवनिर्वाचित चेअरमन, व्हा. चेअरमन व संचालक मंडळ सदस्य यांना शुभेच्छा दिल्या.

Newly elected Chariman Shri. Swapnil Awade & Vice Chairman Shri. Sanjaykumar Anigol Felicitated by the auspicious hands of Ex. M. P. Shri. Kallappanna Awade & Ex. Chairman, MLA Shri. Prakashanna Awade along with Returning officer Shri. Arun Kakade in the presence of all newly elected directors.



कदम आण्णांनी रचिला पाया

सहकारमहर्षी

कै. दत्ताजीराव कदम

SOCIETY'S E-ORGANIZER

SAHAKAR MAHARSHI

LATE DATTAJIRAO KADAM



प्रेरणास्थान

श्री. कल्लाप्पाण्णा आवाडे (दादा)

माजी खासदार

OUR INSPIRATION

SHRI. KALLAPPANNA AWADE (DADA)

EX. M. P.



खंबीर मार्गदर्शक

आमदार श्री. प्रकाशाण्णा आवाडे

RESOLUTE DIRECTOR

SHRI. PRAKASHANNA AWADE

MLA



सहकार भारती, कोल्हापूर जिल्हा बँकस् असोसिएशन व आपली बँक यांच्या संयुक्त विद्यमाने आयोजित सहकारी बँकासमोरील आव्हाने व रिझर्व्ह बँकेकडून अपेक्षा या चर्चासत्राप्रसंगी उपस्थित विविध सहकारी बँकेच्या पदाधिकाऱ्यांना मार्गदर्शन करताना मा. श्री. सतीशजी मराठे संचालक रिझर्व्ह बँक. सदरप्रसंगी मंचावर उपस्थित माजी खासदार मा. श्री. कल्लाप्पाणा आवाडे (दादा), आमदार मा. श्री. प्रकाशआणा आवाडे, मा. श्री. उदयजी जोशी, मा. श्रीमती शशीताई आहिरे, मा. श्री. विवेकजी जुगादे, मा. श्री. अजयजी ब्रह्मेचा, मा. श्री. स्वप्निलजी आवाडे, मा. सौ. वैशालीताई आवाडे, मा. श्री. संजयजी परमणे, मा. श्री. जवाहरजी छाबडा.

Shri. Satisjhi Marathe, Director, Reserve Bank giving guidelines to the office bearers of different co-opertive banks at the time of seminar on **Challenges Facing Co-opertive Banks & Expections from Reserve Bank.**

At the occassion Ex. M. P. Shri. Kallappanna Awade (Dada) , MLA Shri. Prakashanna Awade, Shri. Udayji Joshi, Smt. Shashitai Aahire, Shri. Vivekji Jugade, Shri. Ajayji Bramhecha, Shri. Swapnil Awade, Sou. Vaishalитай Awade, Shri. Sanjayji Parmane & Shri. Jawaharji Chabada.



बँकेच्या ६१ व्या वर्धापन दिनानिमित्त श्री सत्यनारायण महापूजा व होमहवन बँकेचे चेअरमन श्री. स्वप्निल आवाडे व त्यांच्या पत्नी सौ. वैशालीताई आवाडे यांचे शुभहस्ते संपन्न झाले. त्याप्रसंगी उपस्थित माजी खासदार मा. श्री. कल्लाप्पाणा आवाडे (दादा) व इतर मान्यवर.

'Puja' & Home Havan' was performed by the auspicious hands of Chairman Shri. Swapnil Awade & his wife Sou. Vaishalитай Awade along with Ex. M. P. Shri. Kallappanna Awade & dignitaries on the eve of 61st Anniversary of the bank.





माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

६१ व्या वार्षिक सर्वसाधारण सभेची नोटीस (फक्त सभासदांसाठी)

बँकेच्या सर्व सभासदांना कळविणेत येते की, कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि., इचलकरंजी या बँकेची सन २०२२-२३ या आर्थिक वर्षाची ६१ वी वार्षिक सर्वसाधारण सभा **मंगळवार दि. २७ जून २०२३** इ. रोजी दुपारी ठीक ३.०० वा **श्रीमंत ना. बा. घोरपडे नाट्यगृह, इचलकरंजी** येथे खालील विषयांचा विचार करणेसाठी बोलाविणेत आली आहे. तरी सभेस वेळेवर उपस्थित रहावे ही नम्र विनंती.

61th Annual General Meeting Notice (Only For Members)

All the members of the bank are hereby informed that, 61th Annual General Meeting of Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji for the year 2022-23 will be held on **Tuesday 27th June 2023** at **3.00 p.m.** at **Shrimant N. B. Ghorpade Natyagruha, Ichalkaranji** to consider the following subjects. The members are requested to attend the meeting in time

सभेपूढील विषय

- १) दि. २३/०७/२०२२ इ. रोजी झालेल्या ६० व्या वार्षिक सर्वसाधारण सभेचा व दि. २३/०१/२०२३ इ. रोजी झालेल्या विशेष सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.
- २) दि. ३१ मार्च २०२३ अखेरचा अहवाल, नफा तोटा पत्रक व ताळेबंदपत्रक स्विकारणे व मंजूरी देणे.
- ३) सन २०२२-२३ सालची निव्वळ नफा विभागणी मा. संचालक मंडळाचे शिफारशीप्रमाणे मंजूर करणे.
- ४) सन २०२२-२३ सालात बजेटपेक्षा जादा झालेल्या खर्चास मंजूरी देणे.
- ५) मा. वैधानिक लेखापरीक्षक यांच्या सन २०२१-२२ सालाकरीताच्या दोष दुरुस्ती अहवालास मान्यता देणे.
- ६) मा. वैधानिक लेखापरीक्षक यांचा सन २०२२-२३ सालचा ऑडीट रिपोर्ट स्विकारणे.
- ७) सन २०२३-२४ सालाकरीता मा. संचालक मंडळाचे शिफारशीप्रमाणे खर्चाचे बजेट मंजूर करणे.
- ८) बँकेचे संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.
- ९) सन २०२३-२४ या सालाकरीता एम आर पी आर एस अँड असोसिएट्स, चार्टर्ड अकाँटंट, सातारा या फर्मची वैधानिक लेखापरीक्षक म्हणून फेरनेमणूकीस मंजूरी देणे व त्यांचा मेहनताना ठरविण्याचा अधिकार संचालक मंडळास देणे.
- १०) एक रक्कमी कर्ज परतफेड योजनेअंतर्गत माफी देणेत आलेल्या कर्जाची नोंद घेवून त्यास मंजूरी देणे. तसेच मा. वैधानिक लेखापरीक्षक यांनी प्रमाणित केलेल्या निर्लेखित कर्जास मंजूरी देणे.
- ११) या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.
- १२) मा.अध्यक्ष यांच्या अनुज्ञेने आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.

MEETING AGENDA

- 1) To read and confirm the minutes of the previous 60th Annual General Meeting held on 23/07/2022 & Special General Meeting held on 23/01/2023
- 2) To approve & sanction the Annual Report, Balance Sheet and Profit & Loss Account for the year ended 31st March 2023.
- 3) To approve the appropriation of Net Profit for the year 2022-23 as per the recommendations of Board of Directors.
- 4) To sanction the expenditures exceeding the budget for the year 2022-23.
- 5) To approve the statutory audit compliance report for the year 2021-22.
- 6) To accept Statutory Auditor's Report for the year 2022-23.
- 7) To sanction the expenditure budget recommended by Hon'ble Board of Directors for the year 2023-24.
- 8) To take note of the loans & advances given to the Board of Directors & their relatives.
- 9) To approve the re-appointment of the M R P R S & Associates, Chartered Accountant Satara, as a Statutory Auditor of the Bank for the F.Y. 2023-24 and delegate powers to Board of Directors to fix their remuneration.
- 10) To note & approve the loans & advances waived under One Time Settlement (OTS) as well as to approve the written-off loans and advances as is certified by Statutory Auditor.
- 11) To grant leave for absence of the members of the Bank who have not attended this Annual General Meeting.
- 12) To consider any other subject matter with the permission of Chair.

संचालक मंडळाच्या आदेशावरून

स्थळ : इचलकरंजी
श्री. संजय बा. शिरगावे
मुख्य कार्यकारी अधिकारी

दि : २९ मे २०२३
श्री.स्वप्निल प्र. आवाडे
चेअरमन

By order of the Board of Directors

Place : Ichalkaranji
Mr. Sanjay B. Shirgave
Chief Executive Officer

Date : 29th May 2023
Mr. Swapnil P. Awade
Chairman

टीप : गणसंख्येच्या अभावी तहकुब झालेली सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर भरेल, त्यावेळी गणसंख्येची आवश्यकता असणार नाही.

Note- The adjourned meeting due to want of quorum will be conducted on the same date & at the same place after half an hour & no quorum will be necessary.



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.,

(Multi - State Scheduled Bank)

सभासदांना नम्र विनंती

1. आपला पत्ता बदललेला असलेस नवीन पत्ता बँकेस ताबडतोब कळवावा.
2. आपण जर आपले शेअर सर्टिफिकेट अद्याप घेतले नसेल, तर कृपया बँकेतून घेवून जावे. जर ते घेतले आहे परंतु आपणाकडून हरवले असेल तर आपण इंडेन्सिटी बॉन्ड लिहून देऊन नवीन शेअर सर्टिफिकेट घेवून जावे.
3. बँकेच्या पोटनियमानुसार प्रत्येक सभासदास शेअरबाबत वारस (नॉमिनी) म्हणून सुचविण्याचा अधिकार आहे. आपण वारसाचे नांव सुचविले नसल्यास, त्याबाबतचा अर्ज बँकेकडे सत्वर भरून देणेविषयी विनंती आहे.
4. ज्या सभासदांनी ओळखपत्रासाठी अद्याप फोटो आपून दिलेले नाहीत, त्यांनी ४से.मी. X ५ से.मी. आयडेंटिटी साईजचे दोन फोटो लवकरात-लवकर बँकेकडे समक्ष देवून आपले ओळखपत्र घेणेची व्यवस्था करावी, ही विनंती.
5. सन २०२२-२०२३ चा वार्षिक अहवाल, ताळेबंद व नफातोटा पत्रक बँकेच्या वेबसाईट www.ijsbank.com वर प्रसिध्द करण्यात आला आहे.
6. सभासदांना वार्षिक अहवालाची प्रत बँकेच्या प्रधान कार्यालय, इचलकरंजी व नजीकच्या शाखेमध्ये उपलब्ध करून देण्यात आली आहे.
7. सभासदांना अहवाल व ताळेबंद व नफा-तोटा पत्रकासंबंधी काही माहिती पाहिजे असल्यास ती त्यांना बँकेच्या प्रधान कार्यालयामध्ये कार्यालयीन वेळेत मिळू शकेल. त्याचप्रमाणे सभासदांना सभेमध्ये अहवाल, ताळेबंद व नफा-तोटा पत्रकासंबंधी काही प्रश्न विचारायचे असल्यास त्यांनी ते प्रश्न दिनांक २१/०६/२०२३ चे आत ऑफिसकडे लेखी पाठवावेत, म्हणजे त्यासंबंधी माहिती तयार ठेवता येईल.
8. सभासदांची लाभांश रक्कम सेव्हींग खातेवर परस्पर वर्ग करणेत येणार आहे. तरी ज्या सभासदांनी आपली सेव्हींग/चालू खाती उघडलेली नाहीत अशा सभासदांनी आपली सेव्हींग/चालू खाती उघडून घ्यावीत.
9. रिझर्व्ह बँक ऑफ इंडिया यांचे सूचनेप्रमाणे, बँकेचे सर्व ग्राहक, खातेदार व सभासद यांनी आपला ग्राहक ओळखा (KYC) ची पूर्तता करणे सक्तीची आहे. ज्या खातेदारांनी याची पूर्तता केलेली नाही, त्यांनी संबंधित शाखेशी संपर्क साधून, KYC बाबतची अद्ययावत कागदपत्रे सादर करावीत.
10. सभासदांनी वार्षिक सभेला येताना आपले सभासद ओळखपत्र आणावे.

HUMBLE REQUEST TO SHAREHOLDERS

1. Change in your address may please be informed to the bank immediately at respective Branches.
2. If you have not taken your share certificate, please take it from the bank. If your Share Certificate is lost or misplaced, please obtain new certificate by giving indemnity bond to the bank.
3. According to Bye-Laws of the bank, every shareholder has a right to appoint a nominee for the share. If you have not nominated the name, please make an application in this regard.
4. The members who have not yet given photographs for identity card, they are requested to give two copies of the identity size of 4cm X 5cm immediately & obtain the identity card.
5. The Annual Report for the financial year 2022-23 consisting of Profit and Loss Accounts & Balance Sheet are displayed on Bank's website www.ijsbank.com.
6. A copy of the Annual Report of the bank has made available at the Head Office, Ichalkaranji as well as nearest branches to the members of the bank.
7. The members who want any information regarding the annual report, Balance Sheet & Profit-Loss A/c., they may receive the information in the Head office of the bank during office hours. And the members who wish to ask any question regarding the Annual Report, Balance Sheet & Profit-Loss A/c., in the meeting, they should send their questions in writing to the office before Date.21/06/2023 so as to keep the information ready.
8. Dividend amount will be directly credited to member's current/savings account. Those members who are not having there Saving/Current account should open the account.
9. As per the RBI guidelines, it is mandatory to submit the Know Your Customer (KYC) documents of all the customers, accountholders and members of the bank and as such I request you all to contact with the concerned branch and submit the latest KYC documents at the earliest possible.
- 10 Bring your identity card, while coming to the meeting.

इचलकरंजी म्युनिसिपल हद्दीतील सर्व सभासदांनी आपला नवीन वॉर्ड नंबर व घर नंबर त्वरीत नजिकच्या शाखेस कळवावा
All the Members residing in the area of Ichalkaranji Municipal Corporation are requested to convey their revised Ward No. and house No. to the nearest branches.



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

संचालक मंडळ (सन २०२३ ते २०२८)

श्री. स्वप्निल प्रकाश आवाडे	चेअरमन	उद्योजक
सीए. श्री. संजयकुमार शेषाप्पा अनिगोळ	व्हा. चेअरमन	चार्टर्ड अकॉउंटंट
सीए. श्री. चंद्रकांत भाऊसाहेब चौगुले	संचालक	चार्टर्ड अकॉउंटंट
श्री. बंडोपंत ईश्वरा लाड	संचालक	उद्योजक
श्री. महेश सदाशिव सातपुते	संचालक	उद्योजक
श्री. सुभाष बापूसो जाधव	संचालक	उद्योजक
श्री. शैलेश शंकरराव गोरे	संचालक	नोकरी
श्री. शहाजहान गुलाबहूसेन शिरगांवे	संचालक	उद्योजक
श्री. व्दारकाधिश लक्ष्मीनारायण सारडा	संचालक	उद्योजक
श्री. बाळकृष्ण तातोबा पोवळे	संचालक	उद्योजक
श्री. श्रीशैल शंकरराव कित्तुरे	संचालक	उद्योजक
श्री. रमेश बापू पाटील	संचालक	कॉन्ट्रक्टर
श्री. अविनाश गुलचंद कांबळे (अनुसुचित जाती/जमाती)	संचालक	शेतकरी
श्री. सचिन किरण केस्ते	संचालक	शेतकरी
श्री. तात्यासो सुरेंद्र अथणे	संचालक	उद्योजक
श्री. बाबूराव दत्तू पाटील	संचालक	उद्योजक
सौ. प्रेमलता रविंद्र पाटील (महिला प्रतिनिधी)	संचालिका	गृहिणी
सौ. आक्काताई अशोक आरगे (महिला प्रतिनिधी)	संचालिका	गृहिणी
सीए. श्री. मनोहर गोपाळ जोशी	तज्ञ संचालक	चार्टर्ड अकॉउंटंट
अॅड. श्री. साारंग सुरेश जोशी	तज्ञ संचालक	वकील
श्री. प्रकाश कल्लाप्पाण्णा आवाडे	चेअरमन	शेतकरी (दि. २२/०१/२०२३ पर्यंत)
श्री. अशोक बाळकृष्ण सौंदत्तीकर	संचालक	उद्योजक (दि. २२/०१/२०२३ पर्यंत)
श्री. बाबासाहेब पिरगोंडा पाटील	संचालक	उद्योजक (दि. २२/०१/२०२३ पर्यंत)
श्री. राजेश रामगोंडा पाटील	संचालक	शेतकरी (दि. २२/०१/२०२३ पर्यंत)
श्री. सचिन राधेश्याम झंवर	संचालक	उद्योजक(दि. २२/०१/२०२३ पर्यंत)
श्री. श्रीचंद असुदोमल टेहलानी	संचालक	उद्योजक(दि. २२/०१/२०२३ पर्यंत)
सौ. सुजाता सुधाकर जाधव (महिला प्रतिनिधी)	संचालिका	गृहिणी (दि. २२/०१/२०२३ पर्यंत)
श्री. संजय बाळासो शिरगावे	मुख्य कार्यकारी अधिकारी	M.A(Eco), CAIIB, GDC&A, PGDFA,



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.,

(Multi - State Scheduled Bank)

व्यवस्थापकिय संचालक मंडळ (दि.१४/०२/२०२३ पासून)

सीए. श्री. चंद्रकांत भाऊसाहेब चौगुले	चेअरमन	चार्टर्ड अकौंटंट
सीए. श्री. संजयकुमार शेषाप्या अनिगोळ	संचालक	चार्टर्ड अकौंटंट
श्री. श्रीशैल शंकरराव किक्तुरे	संचालक	बी.ए
अॅड. श्री. योगेश रामगोंडा पाटील	संचालक	बी.कॉम, एलएलबी
श्री. राजू शंकर चव्हाण	संचालक	एम.ए
श्री. सचिन रमेश देवरुखकर	संचालक	बी.कॉम

कार्यपालक (Executive)

श्री. किरण मलगोंडा पाटील	सरव्यवस्थापक	M.Com, MBA, ADUCB, CAIIB.
श्री. दिपक वसंत पाटील	सरव्यवस्थापक	B.A, GDC&A, ADUCB.
श्री. जावेद निजाम कुरणे	सहा.सरव्यवस्थापक	B.Com, GDC&A.
श्री. फिरोज महंमद मैदगी	सहा.सरव्यवस्थापक	B.Sc, ADUCB, CAIIB, Dip. in Comp. Pros.
श्री. संतोष रावसाहेब तेरदाळे	सहा.सरव्यवस्थापक	B.E, ADUCB
कु. सुप्रिया जयप्रकाश पाटील	सहा.सरव्यवस्थापक	M.Com, M.Phil, ADUCB, CAIIB,
श्री. आण्णासो मलगोंडा नेर्ले	मुख्य प्रबंधक	DEE, Dip. in Indian Secu., ADUCB.
श्री. नासीर बाबासो सर्जेखान	मुख्य प्रबंधक	B.Com, MBA, ADUCB, JAIIB.
श्री. चंद्रकांत बाबासो पाटील	मुख्य प्रबंधक	M.Com, GDC&A, ADUCB, JAIIB,
श्री. अभिजित अरविंद मोहिते	मुख्य प्रबंधक	B.Com, CFA, CAIIB, Certified Treasury Professional (CTP)
श्री. श्रीनिवास विश्वनाथ गोंदकर	मुख्य प्रबंधक	M.Com, CA, CS, CAIIB
श्री. भरत सुरेंद्र रुग्गे	मुख्य प्रबंधक	B.Com.
श्री. संतोष राजाराम सावंत	मुख्य प्रबंधक	B.A.
श्री. चंद्रशेखर मलगोंडा पाटील	मुख्य प्रबंधक	M.Com, M.Phil, GDC&A
श्री. विशाल देवाप्या मगदूम	प्रबंधक	B.Com, MBA, DBM, LLB CAIIB, ADUCB

श्री. राम. व्ही. मुद्गल, अॅडव्होकेट	कायदे सल्लागार
श्री. एम. वाय. सहस्त्रबुध्दे, अॅडव्होकेट	कायदे सल्लागार
श्री. स्वानंद एम्. कुलकर्णी, अॅडव्होकेट	कायदे सल्लागार
श्री. डी. के. कंदले, अॅडव्होकेट	कायदे सल्लागार
श्री. व्ही.बी. गायकवाड, अॅडव्होकेट	जीएसटी सल्लागार
श्री. पी. डी. लाटकर, चार्टर्ड अकौंटंट	टॅक्स ऑडीटर



कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

सन्माननीय सभासद बंधू-भगिनिंनो :

बँकेच्या ६१ व्या हिरकमहोत्सवी वार्षिक सर्वसाधारण सभेसाठी संचालक मंडळाच्या वतीने मी आपले मनःपूर्वक हार्दिक स्वागत करतो. दि. ३१/३/२०२३ रोजी संपलेल्या आर्थिक वर्षाचा लेखापरिक्षण अहवाल, ताळेबंद/नफा-तोटा पत्रक या सभेपुढे ठेवत आहे.

सातत्याने मागील दोन वर्षात असलेल्या कोविड महामारीतून आर्थिक क्षेत्राची परिस्थिती हळूहळू पूर्वपदावर येताना दिसत आहे. कोविड-१९ चा मोठा प्रभाव मागील दोन वर्षात होता. या वर्षी अर्थव्यवस्था वाढीचा वेग बऱ्याच अंशी वाढलेला आहे. भारताचा सकल राष्ट्रीय उत्पादन (GDP) दर हा गतवर्षाच्या तुलनेत वाढ झालेली आहे.

बँकेची स्थापना सन १९६३ साली माजी खासदार व संस्थापक चेअरमन श्री कल्लाप्पाणा आवाडे (दादा) यांच्या कुशल व कार्यक्षम नेतृत्वाखाली झाली. बँकेने गेल्या साठ वर्षांमध्ये संपूर्ण महाराष्ट्र व कर्नाटक राज्यामध्ये केलेला कार्यविस्तार प्रशंसनीय व उल्लेखनीय आहे. अनेक अद्ययावत तांत्रिक सुविधांच्या व स्पर्धेच्या युगात बँक एक नामांकीत व अग्रगण्य मल्टी-स्टेट शेड्युल्ड बँक म्हणून लोकाभिमुख झालेली आहे. बँकेच्या या प्रगतीमध्ये बँकेचे असंख्य ग्राहक, आजी-माजी संचालक, अधिकारी तसेच कर्जदार, सभासद व हितचिंतक यांचा सिंहाचा वाटा आहे. बँकेने ४४ शाखांच्या माध्यमातून अहवाल सालात रु. ४००० कोटींचा व्यावसायिक टप्पा यशस्विरित्या पूर्ण केला आहे. यासाठी ठेवीदार, ग्राहक, सभासद व हितचिंतक यांचे हार्दिक अभिनंदन व आभार.

गत आर्थिक वर्षात बँकेच्या जुन्या संचालक मंडळाचा कार्यकाल दि. २२.०१.२०२३ पर्यंत होता. बहुराज्यीय सहकारी सोसायटी कायद्याच्या तरतुदीप्रमाणे आपल्या बँकेचा निवडणूक कार्यक्रम निर्णय अधिकारी श्री अरुण काकडे यांचे मार्गदर्शन व नियंत्रणाखाली पार पडला. सदरची निवडणूक सर्व सभासद बंधू-भगिनींच्या बहुमोल सहकार्य व विश्वासामुळे बिनविरोध पार पडली. या सहकार्याबद्दल बँकेच्या सर्व सभासदांचा मी मनस्वी आभारी आहे. दि. २३.०१.२०२३ इ. रोजी पासून नुतन संचालक मंडळ अस्तित्वात येवून, बँकेच्या चेअरमनपदाच्या कार्याची धुरा सर्व वरिष्ठांनी व नुतन संचालक मंडळाने माझे वर व द्या. चेअरमन पदाची धुरा सीए संजयकुमार अनिगोल यांचेवर सोपविली. याबद्दल मी त्यांचा मनस्वी खूप आभारी आहे. माझ्यावर चेअरमनपदाची जबाबदारी सोपवून वरिष्ठांनी माझ्यावर दाखविलेल्या विश्वासास नेहमी पात्र राहणेचा प्रयत्न करेन व बँकेच्या यापुढील प्रगतीसाठी अविरोधपणे कार्यरत राहीन.

जागतिक व देशाची सद्य स्थितीतील अर्थव्यवस्था :

आर्थिक वर्ष २०२२-२३ सालात अर्थव्यवस्था पूर्वपदावर येत असून, इतर देशांच्या तुलनेत जीडीपी दर वाढलेला दिसून येत आहे. औद्योगिक, शेती व व्यापार सर्वच क्षेत्रांमध्ये प्रगती होत आहे. पण

जागतिक स्तरावर विचार करता सर्व क्षेत्रातील मंदीसदृश्य परिस्थिती निर्माण झालेली असून, जागतिक स्तरावर मंदीचे सावट येत आहे. पण भारतीय अर्थव्यवस्थेचा बेस चांगला असलेने त्याचा फार मोठा परिणाम होणार नाही असे दिसून येत आहे.

रिझर्व्ह बँकेने चलनवाढ आटोक्यात येण्यासाठी सन २०२२-२३ मध्ये रेपो दर २.५०% नी वाढ केलेली आहे. त्यामुळे ठेवीचे व कर्जाचे व्याज दरामध्ये बँकांना वाढ करावी लागलेली आहे. तसेच औद्योगिक व व्यापारी क्षेत्रामध्ये कर्जाची मागणी वाढलेने ठेवीपेक्षा कर्जाची वाढ बँकांच्यामध्ये दिसून आलेली आहे. व्याज दर वाढीचा परिणाम अर्थव्यवस्थेला जाणवत असून चलनवाढीचा दर देखील चालू वर्षी कमी होण्यास सुरुवात झालेली आहे. त्यामुळे व्याज दर येथून पुढे वाढणार नाही असे वाटते.

बँकेचा आर्थिक आढावा

आर्थिक वर्ष २०२२-२३ अखेरची आर्थिक स्थिती खालीलप्रमाणे:

(₹. कोटीत)

तपशिल	३१.०३.२०२२	३१.०३.२०२३
सभासद संख्या	७०२५१	७३४०७
भागभांडवल	६३.०८	६७.३७
निधी	२००.१३	२३७.३३
स्वनिधी	२६३.२१	३०४.७०
ठेवी	२२९०.४३	२४०२.४०
कर्जे	१४९७.२९	१५८१.९५
एकूण व्यवसाय	३७८७.७२	३९८४.३५
खेळते भांडवल	२८८०.३९	२९२८.४८
ढोबळ नफा	४१.५५	५२.६५
निव्वळ नफा	११.६३	१३.३५
प्रति सेवक व्यवसाय	७.१३	७.६३
कर्जाचे ठेवीशी शेकडा प्रमाण	६५.३७%	६५.८५%
सीआरएआर (CRAR) प्रमाण	१३.३७%	१२.९९%

भांडवल व स्वनिधी :

३१ मार्च २०२३ अखेर बँकेचे वसूल भागभांडवल रु. ६७.३७ कोटी आहे. गंगाजळी व इतर निधी रु. २३७.३३ कोटी आहेत. मागील वर्षापेक्षा यावर्षी भागभांडवलामध्ये ६.८०% ने वाढ झाली आहे. बँकेचे भांडवल पर्याप्तता प्रमाण मार्च २०२३ अखेर १२.९९% इतके आहे.

ठेवी :

बँकेच्या एकूण ठेवी रु. २२९०.४३ कोटीवरून रु. २४०२.४० कोटी इतक्या झालेल्या आहेत. मागील वर्षाच्या तुलनेत १११.९७ कोटी वाढ असून, ठेव वाढीचा दर ४.८९% आहे. बँकेकडे कर्ज वाटपाकरिता उपलब्ध निधी मोठ्या प्रमाणात शिल्लक राहिलेने बल्क ठेवीचा व्याज दर कमी करून आर्थिक वर्षात रिटेल ठेव वाढणेस भर दिलेला असून त्याचा



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.,

(Multi - State Scheduled Bank)

परिणाम चांगला झाला आहे.

CASA ठेवीच्या प्रमाणात मागील वर्षाच्या तुलनेत रु. ४० कोटीनी वाढ झालेली आहे. मागील वर्षात या ठेवी रु. ६१०.६१ कोटी होत्या, त्या, या वर्षी रु. ६५०.८३ कोटी झालेल्या आहेत. CASA ठेवीचे प्रमाण एकूण ठेवीशी २७.१०% इतके आहे. मागील वर्षाच्या तुलनेत वाढ झालेली आहे.

कर्जवाटप :

मागील वर्षाच्या तुलनेत काही प्रमाणात अर्थव्यवस्थेला चालना मिळाल्याने उद्योग व व्यापार यांना चालना मिळालेली आहे. मागील वर्षाच्या तुलनेत कर्ज वाटपामध्ये ८४.६६ कोटीनी वाढ झालेली आहे. मागील वर्षात एकूण येणे कर्ज १४९७.२० कोटी होती, त्यामध्ये वाढ होवून ती १५८१.९५ कोटी झालेली आहेत.

रिझर्व्ह बँकेने दि. १३ मार्च २०२० रोजी परिपत्रक काढले असून, या परिपत्रकानुसार सहकारी बँकांना त्याच्या एकूण कर्ज पुरवठ्याच्या ५०% कर्ज पुरवठा रु. २५ लाखापर्यंत मर्यादीत ठेवण्याचे बंधनकारक केले असून, या निकषाची पूर्तता करणेसाठी बँकांना मार्च २०२४ पर्यंतचा कालावधीत दिलेला आहे. त्यामुळे बँकेने रु. २५ लाखाच्या आतील कर्जांना कर्ज पुरवठा करणेचे धोरण ठेवलेले असून, बँकेस चांगला प्रतिसाद मिळत आहे.

दि. ३१ मार्च २०२३ अखेर येणे कर्जाची कारणपरत्वे माहिती खालीलप्रमाणे आहे. (रु.कोटीत)

अ.नं.	कर्जाचा उद्देश	कर्जदार संख्या	येणेबाकी
१.	शेती व शेती पूरक	३३१	३७.९०
२.	लघुउद्योग	२३४९	६५५.२३
३.	व्यापार	११०४	१८१.३६
४.	स्वयंरोजगार	१३५	७.११
५.	घरबांधणी	२५४०	२२८.०३
६.	वाहतूक	४६७	१६.५३
७.	शिक्षण	७५	३.७५
८.	घरगुती कारण, समारंभ इ.	६५५९	१७१.०७
९.	इतर	१८५७	२८०.९७
	एकूण	१५४१७	१५८१.९५

एकूण येणे कर्जापैकी, अग्रक्रम क्षेत्रासाठी व दुर्बल घटकांसाठीचे निकष पूर्ण केले आहेत. अग्रक्रम क्षेत्रास दिलेल्या कर्जाची सरासरी येणे रु. १०१०.९० कोटी असून, त्याचे एकूण कर्जाशी शेकडा प्रमाण ६७.६०% इतके आहे आणि दुर्बल घटकांना दिलेल्या सरासरी कर्जाची येणेबाकी रु. २३८.६९ कोटी इतकी आहे व त्याचे येणे कर्जाशी प्रमाण १५.९६% इतके आहे.

एनपीए :

आर्थिक वर्षात वसुलीबाबत अनेक कठोर पावले उचलून, एनपीएचे प्रमाण कमी करणेचा प्रयत्न केलेला आहे. दि. ३१ मार्च २०२३ अखेर एकूण अनुत्पादीत कर्ज रक्कम रु. १५१.४९ कोटी आहे. ढोबळ व निव्वळ अनुत्पादीत कर्जाचे प्रमाण अनुक्रमे ९.५८% व ४.१९% इतके आहे. मागील वर्षाच्या तुलनेत प्रोव्हीजन कव्हर रेशो (PCR) वाढलेला आहे.

बँकेची थकबाकी वसुली सिक्युरिटीयझेशन, आरबिट्रेशन व अन्य कायदेशीर मार्गाने सुरु आहे. चालू आर्थिक वर्षामध्ये एनपीए वसुलीसाठी बँकेने जोरदार प्रयत्न चालू ठेवले आहेत. सर्व थकीत कर्जदार बंधू भगिनींना विनंती करतो की, आपली कर्जे वेळेत भरून बँकेस सहकार्य करावे. तसेच कर्जाची वेळेत परतफेड केली आहे त्या सर्व कर्जदारांचे मी मनःपूर्वक आभार मानतो व येथून पुढेही सर्व कर्जदारांकडून अशाच प्रकारच्या सहकार्याची अपेक्षा करतो.

गुंतवणूक :

अहवाल सालात रिझर्व्ह बँकेच्या नियमप्रमाणे, बँकेने इतर बँकांमध्ये केलेली गुंतवणूक, SLR व Non-SLR गुंतवणूकीचे प्रमाण योग्य प्रमाणात राखले आहे. आर्थिक वर्षात SLR व Non-SLR मध्ये रु. ४६२.६८ कोटी इतकी गुंतवणूक केलेली आहे. वाढत्या व्याज दराच्या पार्श्वभूमीवर, गुंतवणूकीवरील तरतूद (Depreciation) कमी राखण्यासाठी प्राधान्य देणेत आले आहे. याकरिता अल्प मुदतीच्या कर्ज रोख्यांमध्ये गुंतवणूक करणेत आली. अहवाल सालात सरकारी रोख्यावरील परतावा ७.१९% इतका मिळालेला आहे. मागील वर्षाच्या तुलनेत ०.४८% नी वाढ झालेली आहे. सरकारी कर्जरोखे ट्रेडींग करून रु. ०.९७ कोटीचा नफा मिळालेला आहे व म्युच्युअल विक्रीतून रु. ०.१८ कोटी इतका नफा मिळालेला आहे.

उत्पन्न, खर्च व नफा :

अहवाल सालामधील उत्पन्न व खर्चाचा तपशिल खालीलप्रमाणे आहे. (रु.कोटीत)

तपशिल	२०२१-२२	२०२२-२३
अ) एकूण उत्पन्न	२१६.२४	२२४.६६
१) मिळालेले व्याज	२०३.५८	२०८.७५
२) इतर उत्पन्न	१२.६६	१५.९१
ब) एकूण खर्च	२०४.६१	२११.३१
१) दिलेले व्याज	१२६.५०	१२१.१९
२) व्यवस्थापन खर्च	२१.४२	२५.१५
३) इतर खर्च	२६.७७	२५.६७
४) तरतूदी	२९.९२	३९.३०
क) निव्वळ नफा	११.६३	१३.३५

नफा विभागणी :

अहवाल सालात एकूण उत्पन्न रु. २२४.६६ कोटी मिळाले असून, एकूण खर्च रु. १७२.०० कोटी झाला आहे, खर्च वजा जाता रु. ५२.६५ कोटी इतका ढोबळ नफा झाला आहे. रिझर्व्ह बँक, बहुराज्यीय व आयकर कायद्यांतर्गत करावी लागणारी रु. ३९.३० कोटीच्या तरतूदी वजा जाता निव्वळ नफा रु. १३.३५ कोटी इतका झाला आहे.



कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

निव्वळ नफ्याच्या विभागणीसाठी मा.संचालक मंडळाने खालीलप्रमाणे शिफारस केली आहे. त्यास आपण मंजूरी देणे विषयी विनंती आहे.

(₹.लाखात)

अ.नं.	नफा विभागणी खालील तपशिलाप्रमाणे	रक्कम
१)	मागील वर्षाचा नफा	१.५४
२)	चालू वर्षाचा नफा	१३३५.०६
	एकूण नफा	१३३६.६०
अ.नं.	नफा विभागणी खालील तपशिलाप्रमाणे	रक्कम
१.	गंगाजळी (निव्वळ नफ्याचे २५% पेक्षा कमी नाही)	३३४.००
२.	आकस्मित निधी (निव्वळ नफ्याचे १०% पेक्षा कमी नाही)	१३४.००
३.	शैक्षणिक निधी (निव्वळ नफ्याचे १% पेक्षा कमी नाही)	१३.३५
४.	सेवक सानुग्रह अनुदान	१४२.००
५.	बुडीत व संशयित कर्ज निधी	२९.२५
६.	इमारत निधी	५०.००
७.	गुंतवणूक चढ-उतार निधी	५०.००
	एकूण	७५२.६०
८.	शिल्लक नफा	५८४.००

वरीलप्रमाणे नफा विभागणीनंतर शिल्लक नफा रु. ५८४.०० लाख इतका राहतो. शिल्लक राहिलेल्या नफ्यातून लाभांश वाटप करणेकरिता रिझर्व्ह बँकेकडे रितसर परवानगी घेवून लाभांश वाटप करित आहोत.

तंत्रज्ञान :

आपल्या बँकेने बँकेच्या सुरुवातीपासूनच तंत्रज्ञान वृद्धी व नवीन उपयुक्त तंत्रज्ञानात गुंतवणूक केलेली आहे. बँकींग क्षेत्रातील सध्याची स्पर्धा व आव्हाने लक्षात घेता, ग्राहकांना अद्यावत तंत्रज्ञानाचा अधिकाधिक वापर, वैविध्यपूर्ण व नाविन्यपूर्ण डिजिटल सेवा पुरविणे शक्य झाले आहे. नवीन तंत्रज्ञानाने आर्थिक व्यवहार अधिक स्वस्त व वेगाने होत आहेत. बँकेने सर्व सुविधा ग्राहकांना उपलब्ध करून दिलेल्या आहेत, त्यांचा वापरही मोठ्या प्रमाणात होत आहे.

बँकेने, मोबाईल बँकींग, पॉईंट ऑफ सेल (PoS), QR Payments, UPI Payment System व BHIM App या सेवा दिलेल्या आहेत. सर्व खातेदार/सभासद या सेवेस चांगला प्रतिसाद देत आहेत. त्यामुळे डिजिटल व्यवहारांच्या संख्येत मोठ्या प्रमाणात वाढ झालेली आहे. अनेक शाखांमध्ये पासबुक प्रिंटर, कॅश डिपॉझीट मशिन, चेक डिपॉझीट मशिन इ. अत्याधुनिक सुविधा निर्माण केलेल्या आहेत. बँकेचे स्वतःचे आएसओ (ISO), २७००१-२०१३ नामांकीत डेटा सेंटर, जयसिंगपूर येथे आहे. अद्यावत तंत्रज्ञानाचा फायदा बँकेचे ग्राहक व खातेदारांना होणार आहे.

सायबर सिक्युरिटी :

तंत्रज्ञान व डिजिटल साधने या माध्यमातून होणाऱ्या व्यवहारामध्ये खूप मोठ्या प्रमाणात वाढ झालेली आहे. यामुळे बँक व ग्राहक यांच्या आर्थिक व्यवहाराच्या सुरक्षेच्या दृष्टीने सायबर सिक्युरिटी हा कळीचा व काळजी घेणेचा मुद्दा बनला आहे. याबाबत रिझर्व्ह बँकेकडून वेळोवेळी जारी करणेत आलेल्या परिपत्रकानुसार, सायबर सिक्युरिटीची पूर्तता करणेत आलेली आहे.

बँकेने सायबर सिक्युरिटीसाठी SD-WAN टेक्नॉलॉजी अमलात आणली असून Next Generation Fire Wall व Web Application चाही वापर करणेत येत आहे. तसेच बाहेरील सायबर अटॅक/थेटस् मॉनिटरिंगसाठी बँकेने SOC (Security Operation Center) हे भाडे तत्वावर घेतले असून, सदर SOC द्वारे लॉग मॉनिटरिंग हे 24x7 केले जाते. त्याचप्रमाणे PIM/PAM सोल्युशन Antifishing, Antirogue Application & Dark Web Monitoring इ. प्रकारच्या टूलसची अंमलबजावणी बँकेने केलेली आहे. तसेच डेटा सेंटरमधील सर्व्हर्स व शाखांमधील डेस्कटॉपचे सिक्युरिटी पॅचेसही सॉफ्टवेअर टूलद्वारे अपडेट केली जातात.

सायबर सिक्युरिटी या माध्यमातील धोके व त्यातून निर्माण होणारे दुष्परिणाम टाळण्यासाठी बँकेने ग्राहकांच्यामध्ये जागृती करणे, बँक सेवकांना व संचालक मंडळ यांना वेगवेगळे प्रशिक्षण/माहिती देण्याचे उपक्रम राबविण्यात आलेले आहेत.

परकीय चलन विनिमय व्यवसाय :

रिझर्व्ह बँकेकडून परकीय चलनातील व्यवहार करणेसाठी आपल्या बँकेस एडी-२ चा परवाना मिळालेला असून त्यास चांगला प्रतिसाद मिळत आहे. परकीय चलनाच्या व्यवहाराच्या माध्यमातून देवाणघेवाण करणेसाठी बँकेच्या सर्व ग्राहकांना त्यांचे उद्योग व्यवसायासाठी परदेशी व्यवहार, शिक्षण इ. कामाकरिता परदेशी व्यवहार करणेची सुविधा उपलब्ध होत आहे. या सुविधेचा लाभ सर्व सभासद व खातेदारांनी घ्यावा अशी नम्र विनंती आहे.

शाखा व बँकेचे कार्यक्षेत्र व इतर सेवा :

महाराष्ट्र राज्यात ३९ व कर्नाटक राज्यामध्ये ५ अशा एकूण ४४ शाखा कार्यरत आहेत. १५ ऑन-साईट एटीएम व ३ ऑफ-साईट एटीएम अशी एकूण १८ एटीएम सेंटर्स कार्यरत असून बँकेच्या अनेक ग्राहकांना आधुनिक बँकांच्या सर्व सुविधा उपलब्ध करून दिलेल्या आहेत.

जोखिम व्यवस्थापन (Risk Management) :

व्यवसाय वृद्धी होण्याकरीता व्यवसायामध्ये असणाऱ्या अनेक नवनवीन जोखीमांना सामोरे जाणे अपरिहार्य असते. जोखीम हे बँकींग व्यवसायाचे अविभाज्य अंग असून व्यवसायाची वाढ व स्थिरता याकरीता जोखीम व्यवस्थापन बँकेसाठी महत्त्वाचे ठरते. बँकींग व्यवसायात प्रामुख्याने क्रेडीट रिस्क, मार्केट रिस्क व ऑपरेशनल रिस्क या जोखीमांना सामोरे जावे लागते. आपल्या बँकेने अहवाल वर्षात विविध प्रकारच्या जोखीमा अंतर्भूत असलेले व्यापक जोखीम व्यवस्थापन धोरण तयार केले असून, त्याकरीता सुप्रमाणित योजना व नियमावली देखील कार्यान्वित केली आहे. बँकेचा व्यवसाय लक्षात घेऊन बँकेचे संचालक मंडळ जोखीम व्यवस्थापन धोरणाचा वेळोवेळी आढावा घेत असते.

रिझर्व्ह बँक ऑफ इंडियाची तपासणी :

रिझर्व्ह बँक ऑफ इंडिया यांचेकडून मार्च २०२२ अखेर वैधानिक तपासणी झालेली असून त्यांनी केलेल्या सूचना, मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे. तसेच रिझर्व्ह बँकेचे चिफ जनरल मॅनेजर, बँकींग सुपरविजन, मुंबई प्रादेशिक ऑफिस, मध्यवर्ती कार्यालय व बँकींग रेग्युलेशन यांनी वेळोवेळी केलेल्या मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे.

शासकीय लेखापरिक्षण :

रिझर्व्ह बँक ऑफ इंडिया यांनी सन २०२२-२३ सालाकरीता नेमणूक केलेले शासकीय लेखापरिक्षण एम.आर.पी.आर.एस. अँड असोशिएट्स, चार्टर्ड अकॉंटंट्स, सातारा यांनी चालू वर्षाचे लेखापरिक्षण केले असून, त्यांनी केलेल्या सूचना व मार्गदर्शनाबद्दल मी त्यांचा आभारी आहे.



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.,

(Multi - State Scheduled Bank)

आर्थिक वर्ष २०२३-२४ सालाकरिता शासकीय लेखापरिक्षण म्हणून M.R.P.R.S. & Associates, Satara या फर्मची फेरमेमणूक करणेसाठी संचालक मंडळ शिफारस करित आहे. याबाबतचा ठराव या सभेपुढे ठेवणेत आलेला असून या ठरावास आपण मंजूरी द्यावी ही नम्र विनंती.

संचालक मंडळ :

बँकेच्या प्रगतीमध्ये व एकूण कामकाजामध्ये मला माजी व नुतन संचालक मंडळाचे अतिशय उपयुक्त व सतत सहकार्य, प्रोत्साहन व साथ लाभली आहे. त्याबद्दल मी त्यांचा आभारी आहे.

हवाल वर्षात संचालक मंडळाच्या एकूण २६ सभा झाल्या आहेत. तर इतर समित्यांच्या एकूण ५१ सभा झालेल्या आहेत. सदर सर्व सभाना संचालक हजर राहून कामकाजात भाग घेतला व सल्ला, सूचना, मार्गदर्शन केले त्याबद्दल मी त्यांचा आभारी आहे.

व्यवस्थापकीय संचालक मंडळ (Board of Management):

रिझर्व्ह बँकेच्या दि. ३१/१२/२०१९ च्या मार्गदर्शक तत्वानुसार, बँकेने सन २०२२-२३ या आर्थिक वर्षात व्यवस्थापकीय संचालक मंडळ (Board of Management) ची स्थापना केली आहे.

बँकेने या आर्थिक वर्षात नवीन व्यवस्थापकीय संचालक मंडळ (Board of Management) ची स्थापना दि. १४/०२/२०२३ रोजी केलेली आहे. या मंडळात एकूण ६ सदस्य आहेत, यापैकी ३ सदस्य संचालक मंडळातील असून अनुक्रमे संचालक - सीए श्री. चंद्रकांत चौगुले, व्हा.चेअरमन-सीए श्री. संजयकुमार अनिगोळ,

संचालक- श्री. श्रीशैल शंकरराव कित्तुरे हे असून उर्वरीत ३ सदस्य हे बाहेरून स्विकृत केलेले असून अनुक्रमे अॅड. श्री. योगेश पाटील, श्री. राजू शंकर चव्हाण व श्री. सचिन रमेश देवरुखकर हे आहेत. सदर स्विकृत सदस्य हे कायदा, बँकींग व विविध उद्योग क्षेत्रातील असून चार्टर्ड अकॉउंटंट श्री. चंद्रकांत चौगुले हे व्यवस्थापकीय मंडळाचे चेअरमन आहेत. हे व्यवस्थापकीय संचालक मंडळ वेळोवेळी बँकेस सतत सहकार्य व प्रोत्साहन देत आहे. त्याबद्दल मी त्यांचा ही आभारी आहे.

सेवक वर्ग :

बँकेच्या प्रगतीत व कार्यात महत्वाचा वाटा सेवकांचा आहे. बँकेने, सेवकांच्या आवश्यक सोई, प्रशिक्षण व संरक्षण अशा बाबींकडे नेहमीच आत्मियतेने लक्ष दिले आहे.

सर्वच सेवकांना अहवाल वर्षात बँकेच्या प्रशिक्षण केंद्रामध्ये प्रशिक्षण दिलेले आहे, या व्यतिरिक्त बाहेरील आवश्यक व महत्वाचे प्रशिक्षणासंबंधी कार्यक्रम त्यांना देण्यात आले आहेत. त्यामध्ये प्रामुख्याने कॉलेज ऑफ अॅग्रिकल्चर-पुणे, वैकुंठमेहता-पुणे, विठ्ठलराव गाडगीळ प्रशिक्षण केंद्र, कोल्हापूर व पुणे बँक असोसिएशन इ. ठिकाणी प्रशिक्षण देणेत आलेले आहे. तसेच कोरोनाच्या काळामध्ये भारतीय रिझर्व्ह बँक तसेच बाहेरील अन्य नामांकीत प्रशिक्षण संस्थांकडून बँकेच्या सेवकांना ऑनलाईन(व्हिडीओ कॉन्फरन्सींगच्या माध्यमातून) प्रशिक्षण देणेत आलेले आहे.

आर्थिक वर्ष २०२२-२३ मध्ये बँक व्यवस्थापन व कर्मचारी महासंघ यांच्यामध्ये सामंजस्याने सुधारित वेतन करार करणेत येऊन सेवकांची पगारवाढ केलेली आहे.

ऋणनिर्देश -

अहवाल वर्षात निधन पावलेले बँकेचे सभासद, खातेदार, कर्मचारी व हितचिंतक यांना विनम्र श्रध्दांजली.

आभार व भेटी :

बँकेच्या दैनंदिन कामकाजामध्ये, प्रगतीमध्ये वेळोवेळी ज्या व्यक्ती, ठेवीदार, कर्जदार व संस्थांचे सहकार्य मिळाले त्यांचा ऋणनिर्देश करणे हे मी माझे कर्तव्य समजतो. आपल्या संस्थेचे संस्थापक चेअरमन, आपले

आदरणीय नेते व मार्गदर्शक माजी खासदार श्री. कल्लाप्पाणा आवाडे (दादा) यांच्या नेतृत्वामुळे ही बँक महाराष्ट्राबरोबरच कर्नाटक राज्यात दिमाखात उभी आहे.

तसेच या संस्थेचा कायापालट करण्यासाठी, नाविन्याचा ध्यास घेवून, नवीन आशा, नवी दिशा देण्यासाठी आमदार श्री प्रकाश आवाडे (आण्णा) यांचे अनमोल मार्गदर्शन लाभले आहे. बँक मोठी करण्यासाठी व सर्वसामान्य जनतेला बँकेच्या नुतन संकल्पनांचा लाभ घेता येण्यासाठी ते नेहमीच अग्रभागी असतात. त्यामुळे त्यांचेही आभार मानने माझे आद्य कर्तव्य आहे.

नॅफकब-नवी दिल्ली, महाराष्ट्र व कर्नाटक राज्याचे सहकार आयुक्त व केंद्रीय निबंधक, नवी दिल्ली यांनी वेळोवेळी केलेल्या सहकार्याबद्दल मी त्यांचा आभारी आहे. तसेच नॅशनल फेडरेशन ऑफ अर्बन को.ऑप.बँक, दि महाराष्ट्र राज्य सहकारी बँक लि., मुंबई, कोल्हापूर जिल्हा मध्यवर्ती सहकारी बँक लि., इतर जिल्हा मध्यवर्ती सहकारी बँक, स्टेट बँक ऑफ इंडिया, इतर राष्ट्रीयकृत बँका, व्यापारी, खासगी बँका, स्मॉल फायनान्स बँका व परिसरातील सर्व सहकारी संस्था, ट्रस्ट, नगरपालिका यांनीही वेळोवेळी केलेल्या सहकार्याबद्दल मी मनःपूर्वक सर्वांचे आभार मानतो.

दि महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन व असोसिएशन, कोल्हापूर व पुणे, सहकार भारती महाराष्ट्र प्रदेश तसेच जिल्हा नागरी सहकारी बँक्स असोसिएशन यांनी केलेल्या मार्गदर्शनाबद्दल व दिलेल्या सहकार्याबद्दल मी त्यांचा आभारी आहे.

बँकेच्या प्रगतीची घोडदौड चालूच आहे. त्या दृष्टीने कामकाज चांगल्या प्रकारे बँक प्रगतीपथावर नेण्यात व बँकेचे अग्रेसरत्व, लौकीक कायम राखण्यात मला बँकेचे व्हा. चेअरमन चार्टर्ड अकॉउंटंट श्री रमेशकुमार अनिगोळ, माजी व्हा. चेअरमन सीए श्री चंद्रकांत चौगुले व इतर सर्व संचालक बँकेच्या कामामध्ये लक्ष घालून बहुमोल मदत करित आहेत. बँकेच्या प्रगतीत बँकेचे सभासद, ठेवीदार, विविध संस्था व हितचिंतक यांचा फार मोठा वाटा आहे, त्यांचे बँकेवरील प्रेम, श्रध्दा व जिद्दाळा यामुळे बँक दिवसेंदिवस द्रुतगतीने प्रगती करित आहे. या सर्वांनी संस्थेबद्दलचा जिद्दाळा व लोभ कायम ठेवून वृध्दीगत केला त्याबद्दल मी त्यांचा ऋणी आहे.

बँकेचे मुख्य कार्यकारी अधिकारी श्री संजय शिरगावे, जनरल मॅनेजर किरण पाटील व दिपक पाटील, सर्व असि. जनरल मॅनेजर्स, चिफ मॅनेजर्स, मॅनेजर्स, सर्व क्लस्टर प्रमुख, शाखा व्यवस्थापक, सर्व अधिकारी व सेवक वर्ग आणि कर्मचारी महासंघाचे पदाधिकारी यांनी बँकेची कामे वेळोवेळी कर्तव्यदक्षतेने, व्यवस्थितपणे व सेवावृत्तीने पार पाडून बँकेच्या प्रगतीत सिंहाचा वाटा उचललेला आहे, त्याचा मला व माझ्या सहकाऱ्यांना अभिमान आहे. या सर्वांना माझे हार्दिक धन्यवाद...।

पुन्हा एक वेळ आपणा सर्वांचे तसेच विविध वृत्तपत्रांचे पत्रकार, अनेक ज्ञात-अज्ञात व्यक्ती व संस्थांनी वेळोवेळी प्रत्यक्ष व अप्रत्यक्ष केलेल्या सहकऱ्याबद्दल मी आभार व्यक्त करून संचालक मंडळाचे वतीने ६१ वा वार्षिक अहवाल, ताळेबंद, नफा-तोटा, इत्यादी हिशोबपत्रके आपल्या मंजूरीसाठी सादर करित आहे, त्यास आपण मंजूरी द्यावी ही विनंती.

“जय हिंद, जय सहकार”

इचलकरंजी.

दि.२९ मे २०२३

आपला नम्र,

श्री.स्वप्निल प्रकाश आवाडे

चेअरमन

कल्लाप्पाणा आवाडे इचलकरंजी जनता

सहकारी बँक लि.



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

Dear Shareholders,

It gives me great pleasure to welcome you all on the occasion of Diamond Jubilee year 61st Annual General Meeting of our Bank. I take this opportunity to place before you this august gathering the results of the recently concluded financial year ended on 31st March 2023 along with Audit Report, Balance Sheet and Profit & Loss Accounts for its approval.

The situation of the financial sector is gradually normalizing which was affected due to the ongoing COVID-19 epidemic in the last two years. The major impact of COVID-19 was in the last two years. This year the pace of economic growth has increased to a large extent and India's GDP has increased as compared to last year.

In 1963, our bank was established by our beloved leader, Ex-MP and Founder Chairman Hon'ble Shri Kallappa Anna Awade (Dada). During last six decades and odd, the bank has made dazzling progress and expanded its area of operation in Maharashtra as well as adjacent state of Karnataka. Apart from securing a Multi-State Scheduled status and being known as one of the leading Co-operative Bank, it has left no stone unturned in adopting the modern technology to enable to dispense the modern banking facilities. I am proud to inform you that your Bank has succeeded in crossing the business-mix of Rs. 4000 Crores with kind support and cooperation of all the Shareholders, Borrowers, Depositors and Customers of the Bank.

The tenure of Board of Directors expired on 22.01.2023 and new Board of Directors came into existence on 23.01.2023 as per the MSCS Act, 2002 under the valuable guidance and monitoring of Returniing Officer Shri Arun Kakade. I am really thankful to the members of the bank for completing the election process in a peaceful manner with unopposed. I am extremely and deeply expressing my gratitude to superiors and Board of Directors who helped in excelling the performance of the Bank at all the time and given me an opportunity to work as a Chairman and Vice Chairman to CA Shri Sanjaykumar Anigol of the bank.

I express my deep thanks to the Ex-Chairman MLA Mr. Prakash Awade, Ex-Vice Chairman CA Mr. Chandrakant Chougule, & Ex-Directors who have put in their sincere contribution for the outstanding progress of the bank during their tenure.

ECONOMIC SCENARIO

Covid-19, now, appears to be a past and the businesses, economy and life and livelihood are returning to normal. The growth momentum showed pick-up on the back of pent-up demand and witnessed a recovery in economies across the globe, after the sharp slowdown in the preceding year showing continuous increase in inflation. Inflation has shot upto multi-decade high in advance economies such as USA & Europe. Hence, across the globe, Central Bank started fierce monetary tightening which has resulted into turmoil in the banking sphere like USA & Europe. India was also not exception to this global monetary tightening environment. Hence, in order to control over the inflation, RBI also has increased the Repo Rate by 250 basis from

4.00% to 6.50% as well as Cash Reserve Ratio (CRR) of all banks by 50 basis points from 4% to 4.50% of their Net Demand and Time Liabilities (NDTL), during the financial year 2022-23. Due to increase in repo, banks are increased their deposits as well as lending rates.

Looking ahead, the inflation trajectory for 2023-24 would be dependent on both domestic and global factors. The inflation has eased at the end of financial year but trajectory of both inflation and growth will depend on macro economic factors such as Monsoon, Crude Oil Prices etc. Indian Metrological Department has been projected El nino effect on monsoon led to below normal average rainfall which may affect the food prices. India's GDP for the F.Y. 2023-24 is projected from 6.50% to 6.80% by some prominent institutions.

The economy is gradually coming back on its growth path. This will provide headroom for banks to expand their business. Your bank has more than adequate capital and also a substantial liquidity to grow in future.

PERFORMANCES/ HIGHLIGHTS FOR THE YEAR 2022-23

The progress of the bank during the year 2022-23, in nutshell, is as under:

(₹ in Crores)

Sr No	Particulars	31/03/2022	31/03/2023
1	Members (Nos)	70251	73407
2	Paid up capital	63.08	67.37
3	Total Reserves	200.13	237.33
4	Own funds	263.21	304.70
5	Deposits	2290.43	2402.40
6	Loans & Advances	1497.29	1581.95
7	Total Business	3787.72	3984.35
8	Working Capital	2880.39	2928.48
9	Gross Profit	41.55	52.65
10	Net Profit	11.63	13.35
11	Per Employee Business	7.13	7.63
12	Credit Deposit Ratio	65.37%	65.85%
13	Capital to Risk Adequacy Ratio (CRAR%)	13.37%	12.99%

CAPITAL AND RESERVES :

(A) On 31st March 2023 the paid up share capital of the bank is Rs.67.37 Crores

(B) The reserve fund and other reserves position is Rs. 237.33 Crores which is increased by 6.80%.

(C) The capital risk adequacy ratio (CRAR) of the bank, as on 31/03/2023 is 12.99%.

DEPOSITS:

Deposit of your bank is registered from Rs. 2290.43 Crores to Rs. 2402.40 crores which is increased by Rs. 111.17 Crores compared to last year. As the bank has more surplus funds and as there was no demand for loans, bank has reduced its interest



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rate on deposits. The bank generally refrained from accepting bulk deposits at an additional rate of interest. Instead, it kept its earlier stance of focusing more on retail deposits. The retail deposit base has increased to a large extent during this year.

Bank has enhanced CASA deposits by Rs. 40.00 crores compared to last year. During last year, the deposits were Rs. 610.61 crores which has reached upto Rs. 650.83 crores this year. The proportion of CASA deposit is 27.10% to the total deposits.

ADVANCES :

Industry and trade have been boosted due to some improvement in the economy as compared to the previous year. The loans and advances have been increased by Rs. 84.66 Crores as compared to last year. During the last year, the total outstanding loan was Rs. 1497.29 crores which has increased to by Rs. 1581.95 crores.

Reserve Bank has issued a circular dated 13th March 2020 and according to this circular, 50% of its total loan supply to co-operative banks is Rs. 25 lakh has been made mandatory, and banks have been given time till March 2024 to meet this criteria. Therefore, the policy of providing loans for loans under Rs. 25 lakhs has been kept by the bank, and the bank is getting good response.

The sectorwise outstanding of loans and advances as on 31.03.2023 are as under.

SECTOR WISE OUTSTANDING OF LOANS AND ADVANCES AS ON 31.03.2023

(₹ in Crores)

Sr No.	Purpose of Loan	No. of Borrowers	outstanding
1	Agri and agri allied	331	37.90
2	Small Scale Industries	2349	655.23
3	Traders	1104	181.36
4	Professional & Self employed	135	7.11
5	Housing	2540	228.03
6	Transport	467	16.53
7	Education	75	3.75
8	Ceremonies & Household purpose	6559	171.07
9	Others	1857	280.97
	Total	15417	1581.95

We have maintained the priority sector advances norms, stipulated by RBI. The total advances under priority sector are Rs. 1010.90 Crores, which constitutes 67.60% of total advances. Rs.238.69 Crores consists of weaker section as 15.96% against total advances. The bank is always ahead in lending to priority sector and weaker section.

NPA :

During the financial year, bank has been taken stringent action for recovery so as to reduce the NPA. The

gross NPA is of Rs. 151.49 Crores as on 31.03.2023. The percentage of gross NPA is 9.58% and Net NPA percentage is 4.19%. Compared to last year, Provision Coverage Ratio is increased this year.

The recovery of the NPA accounts is being done through SECURITIZATION & Arbitration Act and allied legal action and as such it is expected to recover upto satisfied level in future. The bank has taken continuous monitoring of the borrowal accounts and speedy recovery action plans in time.

I request all the borrowers to help the bank by repaying the dues in time so as to enhance the financial position of the bank in future. Also I am grateful to those borrowers who have helped the bank in repaying the dues within time.

INVESTMENTS :

Bank has maintained RBI norms pertaining to Govt. securities, other investments, SLR & Non-SLR investment. During this financial year, bank has invested Rs. 462.68 crores in SLR & Non-SLR. In order to make less investment depreciation, bank has especially invested in short term securities. In case of increase in interest rate, bank will invest in high cost return. As such, the return of investment portfolio is 7.19% which is increased by 0.48% compared to last year. Bank has earned profit of Rs. 0.18 crores by trading Govt. securities in the G-Sec. market as well as Rs. 0.97 crores have earned through Govt. Debenture trading.

INCOME, EXPENDITURE AND PROFIT :

The details of the Income, Expenditure & Profit during the year 2022.23 is as under:

(₹ in Crores)

Particulars	31/03/2022	31/03/2023
A] Total Income	216.27	224.66
1. Interest Income	203.58	208.75
2. Non-Interest Income	12.69	15.91
B] Total Expenditure	204.61	211.31
1 Interest Paid	126.50	121.19
2. Administration expenses	21.42	25.15
3. Other expenses	26.80	25.67
4. Provision	29.92	39.30
C] Net Profit	11.63	13.35

PROFIT APPROPRIATION :

The bank has earned total income of Rs. 224.66 Crores and incurred total expenditure of Rs.172.00 Crores, with gross profit of Rs. 52.65 Crores during this year. After making necessary provisions of Rs. 39.30 Crores, the bank has declared net profit of Rs. 13.35 Crores. The board has recommended the appropriation of net profit as follows for your necessary approval and sanction.



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(मल्टीस्टेट शेड्युल्ड बँक)

(₹ in Lakh)		
1	Last year's profit	1.54
2	Current year's profit	1335.06
Total Profit		1336.60
1	Statutory Reserve (Not less than 25%) of Net Profit	334.00
2	Contingent fund (Not less than 10%) of net profit	134.00
3	Educational fund (Not less than 1%) of net profit	13.35
4	Staff Ex-gratia	142.00
5	Bad & Doubtful Debt Reserves	29.35
6	Building Funds	50.00
7	Investment fluctuation reserves	50.00
Total		752.60
8	Remaining profit	584.00

The remaining balance of Rs. 584.00 lacs is remained for the payment of dividend. Bank will take prior approval from RBI for payment of dividend to the shareholders of the bank.

TECHNOLOGY DEVELOPMENT :

With an aim to provide the digital services to the customers, your bank has been investing in technology to improve customer experience and strengthening internal process. Initiatives such as UPI, QR payments, Payment Gateway Services are some of the results of leveraging technology. Customer of your bank has been taking advantage of all these technological facilities to a great extent.

Bank has rendered the technological services like Mobile Banking, Point of Sale (PoS), QR Payments, UPI Payment System & BHIM App for which bank has been getting overwhelming responses from the customers of the bank. As a result, the digital technology is increasing day-by-day. In many of the branches, the services like Passbook Printers, Cash Deposit Machine, Cheque Deposit Machine etc. have been started. Bank has its own ISO 27001:2013 data center at Jaysingpur. All the customers will definitely get benefitted of all the technological services offered by the bank.

CYBER SECURITY

The Bank has strengthened its overall IT infrastructure by adopting SDWAN, Next Generation Firewall & Web Application Fire Wall system. Further, bank has implemented various solutions for Server Network Components like SOC, PIM/PAM solution & like SOC, PIM/PAM solution & Anti Phishing & Anti Rogue Application to strengthen its cyber security framework.

Bank has implemented SD-WAN technology for cyber security as well as used Next Generation Fire Wall Web Application. In order to control over outside cyber attack/threats bank has taken Security Operation Center (SOC) on rental basis by which log monitoring has been done 24x7 successfully. Moreover, bank has implemented the tools like PIM/PAM Solution Anti-phishing, Anti-rogue Application & Dark Web Monitoring etc.

Bank has also held various cyber security awareness campaigns throughout the year for its customers, employees as well as Board with a view to safeguard the interest of Bank and its customers.

FOREIGN EXCHANGE BUSINESS (AD-II LICENSE) :

Reserve Bank of India has given AD-II license to your bank to make foreign transactions and the transactions are being made during current year 2022-23. Customers of the bank can utilize this facility of foreign currency for their foreign business transactions, education etc. We, therefore, request you all to take advantage of this facility so as to cater to the needs of your business and education.

BRANCHES, AREA OF OPERATION & ALLIED SERVICES :

Bank has been in operation in Maharashtra State with 39 branches and in Karnataka State 5 branches are in operation with total 44 branches. 15 On-site ATMS & 3 Off-site ATMs are functioning as well as all the bank is abreast in rendering the latest technology to its customers as is provided by the Commercial & Nationalized banks.

RISK MANAGEMENT :

In order to enhance the overall business, it is very imperative to take calculated risks in business. Risk is inherent in banking business and sound risk management is conclusive to the accomplishment. The major risks that bank faces are credit risk, market risk (which includes liquidity risk and price risk) and operational risk. Your Bank has developed and implemented comprehensive Risk Management Policy covering all the risks, for proper identification, measurement, monitoring and mitigation of the risk, throughout the Bank.

Your Bank has put in place a set of best practices in risk management appropriate to the size and business and the same are reviewed from time to time by the Board of Directors.

RBI INSPECTION :

RBI inspection has been completed for the year ended 31st March 2022 and we are really thankful to RBI's Chief General Manager, Banking Supervision, Mumbai Regional Office, Central Office & Banking Regulation for their valuable guidance from time to time.



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STATUTORY AUDIT :

M/s. M.R.P.R.S. & Associates, Chartered Accountants, Satara, being Statutory Auditor for the year under review has completed the audit. We are thankful for their guidance and suggestion.

The Board of Directors are being recommended to reappoint M.R.P.R.S. & Associates, Satara as Statutory Auditor for the year 2023-24 for which I request all the members to give your approval for the same.

BOARD OF DIRECTORS :

I am extremely and deeply expressing my gratitude to Board of Directors who helped me in excelling the performance of the Bank at all the time.

During the year under report 26 Board meetings and 51 Committee meetings were conducted and attended wholeheartedly by almost majority of the Directors.

BOARD OF MANAGEMENT :

As per the guidelines issued by RBI on 31.12.2019, your bank has constituted Board of Management. During this financial bank has been constituted a Board of Management on 14.02.2023. Board of Management consists six members, out of whom, three members i.e. CA Mr. Chandrakant Chougule, Vice Chairman CA Mr. Sanjaykumar Anigol, Director Mr. Shrishail Shankarrao Kitture are from the existing Board members and remaining three i.e. Adv. Mr. Yogesh Patil, Mr. Raju Shankar Chavan & Sachin Ramesh Devrukhkar are from outside. The members appointed from outside are specialists in different fields as Law, Banking and various Industries. The Director of the Bank - CA Mr. Chandrakant Chougule is the Chairman of the BOM.

EMPLOYEES OF THE BANK :

All the employees of the bank play a pivotal role in the progress of the bank by rendering wholehearted services to the customers of the bank with the knowledge of modern technology.

During the financial year, bank has imparted various trainings to the employees of the bank from its own internal training centre as well as outside training institutes like College of Agriculture-Pune, Vaikunthmehta-Pune, Vitthalrao Gadgil Training Centre, various banks associations etc.

During the financial year 2022-23, wage revision has made between Bank Management and Karmachari Mahasangh and scales are revised of all the employees.

OBITUARY :

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

ACKNOWLEDGEMENT :

The Board of Directors acknowledges with deep

gratitude the valuable and timely advice, guidance and support received from Hon'ble Kallappanna Awade (Dada), Ex-MP and Founder Chairman of the bank by which assiduous effort, the bank has emerged as one of the successful cooperative bank in the cooperative banking sphere in Maharashtra & Karnataka.

We are also thankful to MLA Mr. Prakash Awade (Anna) for his kind support in the progress of the bank by whom bank could make tremendous progress during these years.

I also express my thanks to Reserve Bank of India, Registrars of Cooperative Societies, Central Registrar and RCS, Maharashtra and Karnataka. Small Industries Development Bank of India, NABARD, Textile Commissioners, NAFCUB, MSC BANK, KDC BANK, Other DCC Banks, State Bank of India, other nationalized banks, private banks, small finance banks and all other cooperative banks spread in and around the area, trust, corporation etc. for their kind support and cooperation from time to time.

I am also thankful to The Maharashtra Co-op. Banks Association & Federations, Kolhapur & Pune, Sahakar Bharti Maharashtra Pradesh and District Urban Sah. Banks Association for their kind support and guidance from time to time.

My thanks go to Vice Chairman, CA Sanjaykumar Anigol, BoM Chairman CA Shri Chandrakant Chougule and all other Directors for their kind support and cooperation in the banking activities. Also I am thankful to all the members, depositors, various organizations and well-wishers of this bank who have extended their support and cooperation from time to time.

I am also thankful to CEO Mr. Sanjay Shirgave, General Manager Mr. Kiran Patil & Dipak Patil, all Asst. General Managers, Chief Managers, Managers, Branch Cluster Heads, Branch Managers and all other staff members who have given their best for the upliftment of the bank from time to time.

Once again I express my gratitude to the journalists of different dailies as well as the known and unknown personalities who have extended their kind support and cooperation in the development of the bank and put before you the 60th Annual Report of your Bank along with the Audited Statements of Accounts for the year ended 31st March 2023 for which your kind sanction and approval is requested.

Ichalkaranji.,

Date : 29th May 2023

For Kallappanna Awade
Ichalkarnaji Janata Sah. Bank Ltd.,

Shri. Swapnil P. Awade
Chairman



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* INDEPENDENT AUDITOR'S REPORT *

(Under Section 31 of The Banking Regulation Act 1949 and Section 73 (4) of the Multi State Co-op Societies Act 2002 and Rule 27 of Multi State Co-op Societies Rules 2002)

To
The Members of
Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd
Ichalkaranji
Dist- Kolhapur
Report on the Financial Statements

Opinion

1. We have audited the accompanying financial statements of the 'Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji' which comprise the Balance Sheet as at 31st March, 2023 and the Statement of Profit and Loss 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 44 branches audited by us (by visit at branches as well as from centralized platform) are incorporated in these financial statements.

In our opinion and to the best of our information and according to the explanations given to us, the financial statements, give the information required by the Multi State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

- In the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2023;
- In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
- In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis for opinion

2. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the SAs"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Multi-State Co-operative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information other than the consolidated Financial Statements and Auditor's Report Thereon

3. The Bank's Management and Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Annual Report, but does not include the financial statements and our auditor's report thereon. The Bank's annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other

information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Management's Responsibilities for the Financial Statements

4. The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

5. In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Bank's financial reporting process

Auditor's Responsibility

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error; design and perform audit procedures responsive to those risks; and obtain audit



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evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

ii. Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.

iii. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

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

v. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards

Report on Other Legal and Regulatory Matters

7. Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002

8. As required by Rule 73(4) of the Multi State Co-operative Societies Act 2002 and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and Subject to our comments in LFAR and annexures thereto, 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;

(b) The information and explanations required and obtained by us have been found to be satisfactory;

(c) In our opinion, proper books of account as required by said Acts, rules framed there under and the bye-laws, have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;

(d) No separate audit of the Branches has been conducted under the Multi State Co-operative Societies Act, 2002 and therefore no other auditor's report has been received by us;

(e) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;

(f) The Balance Sheet, Profit and Loss Account and the cash flow

statement dealt with by this report are in agreement with the books of account and the returns;

9. As required by Rule 27(2)(c), (d) and (e) of the Multistate Co-operative Societies Rules, 2002, we report that:

a. To the best of our information and explanations given to us and as shown by the books of the Bank, the Balance Sheet and the Profit and Loss account exhibit a true and fair view of the state of affairs of the Bank;

b. In our opinion and according to information and explanations given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the Bank;

c. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank and National Bank for Agriculture and Rural Development established under the National Bank for Agriculture and Rural Development Act, 1981, to the extent applicable to the Bank, have generally been adhered to.

10. As required by the Rule 27 (3) of the Multi State Cooperative Societies Rules, 2002, we report on the matters specified in clauses (a) to (f) of the said Rule to the extent applicable to the Bank as under:

a. During course of audit, we have generally not come across transactions which appear to be contrary to the provisions of Act, Rules or the bye laws of the Bank;

b. During course of audit, we have generally not come across material and significant transactions, which appear to be contrary to the guidelines issued by the Reserve Bank of India and National Bank for agriculture and rural development to the extent applicable to the bank.

c. Advances categorized as doubtful assets as per norms laid down by RBI, are of Rs 11696.75 lakhs and loss assets of Rs 226.84 lakhs as per prudential norms are considered as doubtful of recovery. Bank held provision of Rs 7404.13 lakhs against doubtful assets and provision of Rs 226.84 lakhs against loss assets

d. As per information provided to us and to the best of our knowledge, total loan outstanding (including Non Fund based) to the members of the board was Rs. 822.62 lakhs which were sanctioned against FDR/Other Securities. The accounts were fully secured and standard.

e. During course of audit, we have generally not come across any violation of guidelines, conditions etc. issued by the Reserve Bank of India or National Agriculture and Rural Development by any cooperative Bank to the extent applicable to the bank. However for specific comments kindly refer detail Audit report and LFAR and Annexure to LFAR

f. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

For M/s M R P R S and Associates
Chartered Accountants
FRN112705W

Sd/-

CA. Satyajirao C. Bhosale
Partner (M. No.132863)

UDIN - 23132863BGQISM7583

Date: 29th May 2023

Place: Ichalkaranji



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

* परिशिष्ट अ *

* Annexure A *

संस्थेचे नांव : कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि., इचलकरंजी (मल्टीस्टेट शेड्युल्ड बँक)	Name of Bank : Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji (Multi-State Scheduled Bank)
मुख्य कार्यालय : जनता बँक भवन, पो.बॉ.नं.६४,मेन रोड, इचलकरंजी-४१६११५ जि.कोल्हापूर (महा.)	Head Office : Janata Bank Bhavan, P.B.No.64 Main Road, Ichalkaranji 416115 Dist.Kolhapur (Mh.)
नोंदणी दिनांक : एमएससीएस/सीआर/४३७/२०११, दि.१५.०९.२०११	Date of Registration : MSCS/CR/437/2011, Date-15.09.2011
रिझर्व्ह बँक : अ.सी.डी./एम.एच./२९७/पी/२७.०४.१९८२	RBI Licence : ACD/MH/297/P /27.04.1982
परवाना : महाराष्ट्र, कर्नाटक व गोवा राज्याच्या मुलकी हद्दी इतकी राहिल.	Area of Operation : Whole Revenue area of Maharashtra Karnataka & Goa State

३१ मार्च २०२३ अखेर	On 31st March 2023	(₹ in lakh)
१. मुख्य कार्यालयासह एकूण शाखा	1. No. of Branches including H.O.	45
२. सभासद नियमित नामधारी	2. Member Regular Nominal	73407 3079
३. वसुल भाग भांडवल	3. Paid up Capital	67,37.08
४. राखीव व इतर निधी	4. Total Reserves & Other Funds	237,32.56
५. भांडवल जोखीम पर्याप्ता प्रमाण	5. (CRAR)	12.99%
६. ठेवी	6. Deposit	2402,39.68
सेव्हींग्ज	Saving	432,96.74
चालू	Current	217,86.83
मुदत	Fixed	1751,56.11
७. कर्जे	7. Advances	1581,95.34
तारणी कर्जे	Secured	1525,17.45
विनातारणी कर्जे	Unsecured	56,77.89
अग्रक्रम क्षेत्र%	Priority Sector %	67.60 %
दुर्बल घटक%	Weaker Section %	15.96 %
८. बाहेरील कर्जे	8. Borrowings	35,00.00
९. गुंतवणुक	9. Investments	462,67.61
१०. थकबाकीचे प्रमाण%	10. Overdues %	10.88 %
११. ऑडीट वर्ग	11. Audit classification	"A"
१२. नफा	12. Profit for the Year	13,35.06
१३. एकूण सेवक	13. Total Staff	523
१४. खेळते भांडवल	14. Working Capital	2928,47.65



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.,

(Multi - State Scheduled Bank)

BALANCE SHEET AS ON 31st MARCH 2023

CAPITAL & LIABILITIES	भांडवल व देणी	SCHEDULE No.	31.03.2023		31.03.2022	
			₹	Ps.	₹	Ps.
Capital	खपलेले भाग भांडवल	1	67,37,08,050.00		63,07,69,150.00	
Reserve Fund and Other Reserves	गंगाजळी व इतर निधी	2	237,32,56,418.88		200,13,46,984.08	
Principal/Subsidiary State Partnership Fund A/C	प्राधान्यपूर्वक सरकारी भागिदारी खाती		-		-	
Deposits & Other Accounts	ठेवी	3	2402,39,67,701.07		2290,42,59,310.84	
Borrowings	घेतलेली कर्जे	4	35,00,00,000.00		49,04,00,000.00	
Bills For Collection being bills receivable as per contra	वसुलीचे बिले		-		1,92,744.00	
Securities Receivable as Per Contra	सिक्युरिटीज् रिसिव्हबल (कान्द्रा)					
i. Repo	रेपो		-		13,24,40,000.00	
ii. Reverse Repo	रिव्हर्स रेपो		-		100,96,80,000.00	
Branch Adjustment	शाखा मिळवणी		-		6,66,14,641.62	
Overdue interest Reserve on Loans & advance (As per Contra)	थकलेल्या व्याजाबद्दल निधी		141,67,13,892.36		1,13,03,84,347.15	
Interest Payable	देणे व्याज		445,87,734.50		6,10,93,692.50	
Other Liabilites	इतर देणी	5	26,88,70,528.49		24,26,69,118.08	
Profit & Loss	नफा तोटा	6	13,36,60,416.83		13,40,17,836.80	
TOTAL			2928,47,64,742.13		2880,38,67,825.07	
Contingent liabilities	संभाव्य देणी व जबाबदाऱ्या	7	28,58,53,683.22		24,79,46,671.31	

Significant Accounting policies and notes to the Consolidated Financial Statement. The Schedules referred to above are the integral part of Consolidated Balance Sheet.

As per Our Audit Report of Even Date
For M R P R S AND ASSOCIATES
Chartered Accountants
Sd/-
M R P R S AND ASSOCIATES
Partner
FRN-112705W
Membership no.132863
UDIN NO: 23132863BGQISM7583
Date : 29th May 2023
Place : Ichalkaranaji

K.M.Patil
General Manager

S.B.Shirgave
Chief Executive Officer



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

दि. ३१/०३/२०२३ अखेरचे ताळेबंद पत्रक

ASSETS & DEBTORS	जिंदगी व येणी	SCHEDULE No.	31.03.2023		31.03.2022	
			₹	Ps.	₹	Ps.
Cash	रोख	8	122,06,41,769.44		117,82,92,810.55	
Balances with Banks	इतर बँकातील शिल्लक	9	369,62,09,616.23		341,66,81,693.55	
Money at Call & Short Notice	मागणी व अल्प सुचना ठेवी		135,00,00,000.00		108,00,00,000.00	
Investments	गुंतवणूक	10	462,67,61,305.00		476,77,58,986.00	
Investment out of the Principal/ Subsidiary State Partnership Fund Account	प्राधान्यपूर्वक सरकारी भागीदारी खाती		-		-	
Advances	कर्जे	11	1581,95,33,839.15		1497,29,07,538.18	
Interest Receivable	येणे व्याज	12	158,60,34,565.36		127,56,86,147.15	
Billing Recievable Being Bills For Collection as per Contra	वसुलीची बिले		-		1,92,744.00	
Securities Receivable as Per Contra	सिक्युरिटीज् रिसिव्हबल (कॉन्ट्रा)					
i. Repo	रेपो		-		13,24,40,000.00	
ii. Reverse Repo	रिव्हर्स रेपो		-		100,96,80,000.00	
Branch Adjustment	शाखा मिळवणी		2,76,836.45		-	
Fixed Assets	इमारत जागा	13	57,93,71,041.04		61,41,25,984.04	
Other Assets	इतर येणी	14	32,04,24,901.46		25,13,74,773.60	
Non Banking Assets Acquired in Satisfaction of Claims	कर्ज वसुलीसाठी ताब्यात घेतलेली मालमत्ता		8,55,10,868.00		10,47,27,148.00	
Profit and Loss	नफा तोटा		-		-	
TOTAL			2928,47,64,742.13		2880,38,67,825.07	

Directors

CA Shri. Sanjaykumar S. Anigol
Vice Chairman

CA Shri C. B. Chougule
Shri S.B. Jadhav
Shri D.L. Sarada
Shri R.B. Patil
Shri T.S. Athane
Mrs A.A. Arage

Shri. Swapnil P. Awade
Chairman

Shri M.S. Satpute
Shri S.G. Shirgave
Shri S.S. Kitture
Shri S.K. Keste
Mrs P.R. Patil
Adv. Shri S.S. Joshi

Shri B.I. Lad
Shri S.S. Gore
Shri B.T. Povale
Shri A.G. Kamble
Shri B.D. Patil
CA. Shri M.G. Joshi



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.,

(Multi - State Scheduled Bank)

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2023

EXPENDITURES	खर्च	SCHEDULE No.	31.03.2023		31.03.2022	
			₹	Ps.	₹	Ps.
Interest on deposits, borrowing etc,	ठेवी व कर्जावरील व्याज	15	121,19,30,295.67		126,49,51,665.74	
Salaries and Allowances, Provident Fund	नोकर पगार, भत्ते व प्रॉव्हि. फंड कॉन्ट्रीब्यु इ.		25,14,98,747.84		21,42,45,047.61	
Directors' and local committee members' fees and allowances	संचालक मंडळ भत्ते		11,69,009.00		10,38,947.00	
Rent,Taxes,Insurance,Light etc.	भाडे, कर, विमा व दिवाबत्ती		8,68,11,241.48		8,20,96,568.98	
Law Charges	कायदेशीर सल्लागार फी		1,15,000.00		1,15,000.00	
Postage, Telegram and Telephone charges	टपाल व टेलिफोन		35,05,808.16		31,21,164.60	
Auditor's fees	ऑडिटरर्स फी		39,37,883.00		62,81,270.00	
Depreciation on and repair to property	मालमत्तेची दुरुस्ती व झीज		5,11,76,823.37		3,77,21,479.59	
Stationery,Printing,& Advertisement, etc	स्टेशनरी, छपाई व जाहिरात		1,11,14,950.53		57,57,585.50	
Loss from sale of or dealing with non-banking assets	नेहमीच्या बँकिंग मालमतेव्यतिरिक्त मालमत्तेच्या विक्री व्यवहारातील तोट		43,26,280.00		-	
Loss On Redemption Of Non SLR Bond	नॉन एस.एल.आर. बॉड वरील तोट		-		4,65,74,664.00	
Bad Debts Written Off	बुद्धित संशयित व कर्जे निर्लेखित		2,51,010.00		-	
Other Expenditures	इतर खर्च	16	9,41,83,397.67		8,53,06,374.22	
Provisions	केलेल्या तरतूदी	17	31,60,48,443.00		22,70,00,459.00	
Income-Tax Expenses i.Current Tax	आयकर तरतूद		7,70,00,000.00		7,22,00,000.00	
Net Profit carried to Balance Sheet i.Net Profit / (Loss) of the Year	वर्ष अखेरेचा निव्वळ नफा		13,35,05,997.83		11,62,85,355.80	
TOTAL			224,65,74,887.55		216,26,95,582.04	

Significant Accounting policies and notes to the Consolidated Financial Statement. The Schedules referred to above are the integral part of Consolidated Profit & Loss.

As per Our Audit Report of Even Date
For M R P R S AND ASSOCIATES
Chartered Accountants
Sd/-
M R P R S AND ASSOCIATES
Partner
FRN-112705W
Membership no.132863
UDIN NO: 23132863BGQISM7583
Date : 29th May 2023
Place : Ichalkaranaji

K.M.Patil
General Manager

S.B.Shirgave
Chief Executive Officer



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

दि. ३१/०३/२०२३ अखेर नफा-तोटा पत्रक

INCOME	प्राप्ती	SCHEDULE No.	31.03.2023		31.03.2022	
			₹	Ps.	₹	Ps.
Interest & Discount	व्याज जमा व कसर	18	208,74,90,135.15		203,58,09,636.99	
Commission Exchanges and Brokerage	कमिशन, हुंडणावळ व दलाली		28,93,198.32		32,92,369.83	
Subsidies and donations	सबसिडीज व देणगी		-		-	
Income from non-banking assets and profit from sale of or dealing with such assets	नेहमीच्या बँकिंग मालमत्ते व्यतिरिक्त अशा अन्य व्यवहारा पासून मिळकत व त्यांचे विक्री वा इतर व्यवहारापासून फायदे		-		-	
Profit on Sale of Securities (Net)	गुंतवणुकीवरील नफा (निव्वळ)		1,18,51,505.54		1,13,24,090.00	
Other Receipts	इतर जमा	19	9,09,64,678.54		6,89,19,325.52	
Deferred Tax Asset	डेफर्ड टॅक्स असेट		4,99,86,860.00		2,43,60,238.00	
Recovery In Earlier of Written off Bad Debts Recovered	निर्लेखित बुडीत कर्जातील वसुली		19,37,500.00		9,89,921.70	
Bad and Doubtful Debt Written Back	बुडीत व संशयित कर्ज निधीतील परतावा		2,51,010.00		-	
Non Performing Investment Provision Written Back	अनुत्पादक गुंतवणुक तरतुद निधीतील परतावा		-		1,80,00,000.00	
Excess Standard COVID-19 Reserve Written Back	कोव्हिड-१९ तरतुद निधीतील परतावा		12,00,000.00		-	
TOTAL			224,65,74,887.55		216,26,95,582.04	

Directors

CA Shri. Sanjaykumar S. Anigol
Vice Chairman

CA Shri C. B. Chougule
Shri S.B. Jadhav
Shri D.L. Sarada
Shri R.B. Patil
Shri T.S.Athane
Mrs A.A. Arage

Shri. Swapnil P.Awade
Chairman

Shri B.I. Lad
Shri S.S. Gore
Shri B.T. Povale
Shri A.G. Kamble
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Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.,

(Multi - State Scheduled Bank)

SCHEDULES		31.03.2023		31.03.2022		SCHEDULES		31.03.2023		31.03.2022	
SCHEDULE - 1 CAPITAL (भाग भांडवल)						SCHEDULE - 3 DEPOSITS AND OTHERS ACCOUNTS (देवी)					
Particulars		₹	Ps.	₹	Ps.	Particulars		₹	Ps.	₹	Ps.
I. Authorized Capital		75,00,00,000.00		75,00,00,000.00		A. I. Fixed Deposits		17,51,56,10,545.36		16,79,81,82,232.94	
Authorized Capital (1,50,00,000 "A" Class shares of Rs 50/- each) (Previous year 1,50,00,000 Shares)		75,00,00,000.00		75,00,00,000.00		(i) Individuals*		12,34,54,51,147.39		11,49,39,70,300.97	
II. Subscribed Capital		67,37,08,050.00		63,07,69,150.00		(ii) Central Co-op. banks		-		-	
1,34,74,161 Shares of Rs. 50/- each (Previous year 1,26,15,383 shares of Rs 50/- each)		67,37,08,050.00		63,07,69,150.00		(ii) Other Societies		5,17,01,59,397.97		5,30,42,11,931.97	
III. Amount Called up		67,37,08,050.00		63,07,69,150.00		II. Savings Bank Deposits		4,32,96,74,302.12		4,10,94,12,402.72	
1,34,74,161 Shares of Rs. 50/- each (Previous year 1,26,15,383 shares of Rs 50/- each)		67,37,08,050.00		63,07,69,150.00		(i) Individuals*		4,22,38,30,485.99		4,03,41,80,888.51	
of the above held by						(ii) Central Co-op. Banks		-		-	
a) Individual		59,13,22,050.00		54,30,32,400.00		(iii) Other Societies		10,58,43,816.13		7,52,31,514.21	
b) Co-Operative Institutions		-		-		III. Current Deposits		2,17,86,82,853.59		1,99,66,64,675.18	
c) State Government		-		-		(i) Individuals*		2,08,17,60,319.43		1,87,11,01,852.53	
d) Others		8,23,86,000.00		8,77,36,750.00		(ii) Central Co-op. Banks		-		-	
TOTAL		67,37,08,050.00		63,07,69,150.00		(iii) Other Societies		9,69,22,534.16		12,55,62,822.65	
SCHEDULE - 2 RESERVE AND SURPLUS (राखीव व इतर निधी)						IV. Money at call and short notice					
Particulars		₹	Ps.	₹	Ps.	*Under the item "Individuals" deposits to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act, 1949.					
i. Statutory Reserves		52,04,04,141.02		48,99,21,561.02		TOTAL		2402,39,67,701.07		2290,42,59,310.84	
ii. Agricultural (Credit Stabilization Fund)		-		-		SCHEDULE - 4 BORROWINGS (घेतलेली कर्जे)					
iii. Building Fund		10,75,73,695.98		10,75,73,695.98		Particulars		₹	Ps.	₹	Ps.
iv. Dividend Equalization Fund		91,21,180.04		91,21,180.04		I. From the Reserve Bank of India / State / Central Co-op Bank		-		-	
v. Special Bad Debts Reserve		-		-		A) Short - Term Loans, Cash Credits and Overdrafts of which Secured Against					
vi. Bad and Doubtful Debts Reserve		88,89,16,889.04		64,88,13,062.24		a) Government and Other Approved Securities		-		14,00,00,000.00	
vii. Investment Depreciation Reserve		50,00,000.00		50,00,000.00		b) Other Tangible Securities		-		-	
viii. Investment Fluctuation Reserve		4,07,65,500.00		4,07,65,500.00		B) Medium - Term Loans of which secured against-					
ix. OTHER FUNDS AND RESERVES		80,14,75,012.80		70,01,51,984.80		a) Government and Other Approved Securities		-		-	
a) Resolution Framework 2.0		10,00,00,000.00		10,00,00,000.00		b) Other Tangible Securities		-		-	
b) Special Reserve U/S 63 [C] Of MSCS Act 2002		11,71,00,000.00		10,54,00,000.00		C) Long -Term Loans of which secured against-					
c) Charity Fund		2,33,913.00		2,33,913.00		a) Government and Other Approved Securities		-		-	
d) Ceremonial Reserve		7,31,459.00		7,31,459.00		b) Other Tangible Securities		-		-	
e) Bonus Equalization Fund		40,00,000.00		40,00,000.00		II. From the State Bank of India		-		-	
f) Staff Welfare Fund		58,776.52		58,776.52		III. From the State Government		-		-	
g) Social Welfare Fund		1,304.28		1,304.28		IV. Loans from other sources (source and securities to be specified)		35,00,00,000.00		35,04,00,000.00	
h) Building Revaluation Reserve		12,93,92,753.00		14,37,69,725.00		a) RBI Repo (LAF)		-		-	
i) Land Revaluation Reserve		17,64,82,896.00		17,64,82,896.00		b) Repo Borrowings		-		-	
j) Contingent Provision Against Standard Assets		5,24,43,000.00		5,21,43,000.00		c) Repo Borrowing under TREPS (TRIPARTY)		-		-	
k) General Provision For Loss		35,895.00		35,895.00		d) Foreign Currency Borrowing from Banks		-		-	
l) Standard Covid-19 Reserve		-		12,00,000.00		e) Long Term (Subordinated) Deposits		35,00,00,000.00		35,04,00,000.00	
m) Special Reserve Under Income Tax Act 1961		8,44,82,000.00		6,75,82,000.00		TOTAL		35,00,00,000.00		49,04,00,000.00	
n) ARC SR Depreciation Reserve		8,52,00,000.00		57,00,000.00							
o) Provision for Restructured Advances		5,13,13,016.00		4,28,13,016.00							
TOTAL		2,37,32,56,418.88		2,00,13,46,984.08							



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट श्रेड्युल्ड बँक)

SCHEDULES		31.03.2023	31.03.2022
SCHEDULE - 5 OTHERS LIABILITIES (इतर देणी)			
Particulars	₹	Ps.	₹ Ps.
i) Bills Payable	5,15,14,397.77		5,29,14,458.87
ii) Unclaimed Dividend	39,15,817.00		35,16,470.00
iii) Suspense	8,90,31,120.39		6,49,19,479.93
iv) Provision for Taxation	7,70,00,000.00		7,22,00,000.00
v) Other Payable/ Sundries	4,74,09,193.33		4,91,18,709.28
TOTAL	26,88,70,528.49		24,26,69,118.08
SCHEDULE - 6 PROFIT & IOSS (नफा-तोटा)			
Particulars	₹	Ps.	₹ Ps.
Profit as per last Balance Sheet	13,40,17,836.80		11,42,21,484.75
Less: Appropriations of profit for the year 2021-22			
Reserve Fund	2,91,00,000.00		2,90,00,000.00
Reserve For Unforseen	1,17,00,000.00		1,15,00,000.00
Lossess as per MSCS Act			
Education fund	11,63,000.00		11,42,000.00
Dividend	4,92,45,581.00		4,14,67,519.00
Ex-gratia to Employees	1,23,00,000.00		1,19,00,000.00
Bad And Doubtful Debt Reserve	3,03,54,836.80		14,79,484.75
	13,38,63,417.80		9,64,89,003.75
Balance Profit after appropriation	1,54,419.00		1,77,32,481.00
Add : Profit for the year as per Profit & Loss Account	13,35,05,997.83		11,62,85,355.80
TOTAL	13,36,60,416.83		13,40,17,836.80
SCHEDULE 7 – CONTINGENT LIABILITIES (संभाव्य देणी व जबाबदाऱ्या)			
Particulars	₹	Ps.	₹ Ps.
i) Letters of Credit (LC)	55,01,337.00		-
ii) Guarantees (BG)	18,79,12,030.00		16,22,65,507.00
iii) Forward Sale/Purchase Contracts	-		-
iv) Unclaimed Liabilities under DEAF Scheme	9,24,40,316.22		8,56,81,164.31
TOTAL	28,58,53,683.22		24,79,46,671.31
SCHEDULE 8 – CASH (रोख शिल्लक)			
Particulars	₹	Ps.	₹ Ps.
i) Cash In hand	16,80,14,819.00		17,20,80,270.00
ii) Cash with Reserve Bank of India	1,05,03,91,646.90		1,00,07,63,617.03
iii) Cash with State Bank of India	3,91,562.96		8,60,321.81
iv) Cash with State Co-operative Banks	1,02,963.90		66,644.96
v) Cash with Central Co-operative Banks	17,40,776.68		45,21,956.75
TOTAL	1,22,06,41,769.44		1,17,82,92,810.55
SCHEDULES		31.03.2023	31.03.2022
SCHEDULE 9 – BALANCE WITH OTHER BANKS (इतर बँकातील शिल्लक)			
Particulars	₹	Ps.	₹ Ps.
i) Current Deposits (including deposit with nationalize banks, commercial banks and other co-operative banks)	15,51,50,546.23		17,12,35,739.55
ii) Savings Bank Deposits	-		-
iii) Fixed Deposits (including Rs.100.00 lakh pledged with Banks)	354,10,59,070.00		324,54,45,954.00
TOTAL	369,62,09,616.23		341,66,81,693.55
SCHEDULE - 10 INVESTMENTS (गुंतवणुक)			
Particulars	₹	Ps.	₹ Ps.
i)a) In Central and State Government Securities (at book value) Face Value - Rs.42333.30 lakh (P.Y.Rs. 43637.60 lakh) Market Value- Rs. 41811.33 lakh (P.Y.Rs. 43781.08 lakh) (Including Rs.6002.62 Lakh pledged for treasury operations) (P.Y. Rs.5074.49 Lakh pledged for treasury operations)	369,98,67,944.00		386,30,81,881.00
b) Reserve Fund Investments In Central / State Govt. Securities Face Value - Rs.5289.40 lakh (P.Y.Rs.5076.30 lakh) Market Value - Rs.5287.45 lakh (P.Y.Rs. 5117.95 lakh)	52,77,71,461.00		50,78,83,055.00
c) Members' Welfare Fund Investments	-		-
ii) Other trustee Securities	-		-
iii)Shares in Co-operative Institutions	25,00,500.00		25,06,500.00
iv)Other Investments (to be Specified) a.Bonds issued by public sector units b.Bonds issued by other institutions c.ARC Security Receipts	10,00,00,000.00 2,18,92,900.00 27,47,28,500.00		- 2,36,68,000.00 37,06,19,550.00
TOTAL	462,67,61,305.00		476,77,58,986.00
SCHEDULE - 11 ADVANCES (कर्जे)			
Particulars	₹	Ps.	₹ Ps.
I)Short Term Loans, Cash Credit, Overdrafts & Bills Discounted	523,09,25,103.22		482,03,49,152.91
i. Of which secured against :			
a) Government & Other approved Securities	26,53,427.48		28,61,068.64
b) Other Tangible Securities	513,34,51,392.90		474,48,25,294.49
ii. Unsecured Loans	9,48,20,282.84		7,26,62,789.78
Of the Advances, amount due from individuals	507,75,10,856.40		461,04,46,677.74
Of the Advances, amount Overdue	26,17,27,209.55		32,73,21,421.80
Considered Bad & Doubtful of Recovery	50,52,41,807.43		48,31,75,811.08
II) Medium Term Loans	136,95,42,641.80		159,21,99,042.72
i. Of which secured against :			
a) Government & Other approved Securities	-		-
b) Other Tangible Securities	107,67,14,077.71		136,93,18,634.56
ii.Unsecured Loans	29,28,28,564.09		22,28,80,408.16



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.,

(Multi - State Scheduled Bank)

SCHEDULES		31.03.2023		31.03.2022		SCHEDULES		31.03.2023		31.03.2022	
Particulars		₹	Ps.	₹	Ps.	Particulars		₹	Ps.	₹	Ps.
Of the Advances, amount due from individuals*		133,20,16,645.80		155,12,95,197.72		Less: Depreciation					
Of the Advances, amount Overdue		33,22,18,403.99		30,61,03,341.89		Depreciation upto last year		20,05,19,727.00		17,52,18,491.00	
Considered Bad & Doubtful of Recovery		18,47,77,358.13		23,66,76,883.83		Depreciation for current year		1,12,87,549.00		93,26,822.00	
III) Long Term Loans		921,90,66,094.13		856,03,59,342.55		Depreciation on Revalued Amount		1,43,76,972.00		1,59,74,414.00	
i.Of which secured against :						Depreciation on sales		-		-	
i. Of which secured against :						(b)		22,61,84,248.00		20,05,19,727.00	
a) Government & Other approved Securities		-		-		Total (a-b)		23,09,80,679.00		25,66,45,200.00	
b) Other Tangible Securities		903,89,26,124.12		836,53,43,473.64		iv) FURNITURE & FIXTURE					
ii. Unsecured Loans		1,801,39,970.01		19,50,15,868.91		Cost as on 1.4.2022		13,73,31,226.00		9,79,22,131.00	
Of the Advances, amount due from individuals*		915,50,46,657.13		849,63,39,905.55		Add: Additions during the year		75,58,384.00		3,97,35,370.00	
Of the Advances, amount Overdue		11,278,34,657.14		95,83,30,919.52		Less : Sold during the year		19,20,907.00		3,26,275.00	
Considered Bad & Doubtful of Recovery		82,49,28,634.47		68,93,27,592.82		(a)		14,29,68,703.00		13,73,31,226.00	
*Under the item "individuals" advances to institutions other than co-operative Banks and Societies are included as per The Banking Regulation Act,1949.						Less : Depreciation upto last year		5,39,97,839.00		4,67,47,338.00	
TOTAL(I+II+III)		1581,95,33,839.15		1497,29,07,538.18		Depreciation for current year		86,33,133.00		72,50,501.00	
SCHEDULE 12 – INTEREST RECEIVABLE (येणे व्याज)						Depreciation on sales		-		-	
Particulars		₹	Ps.	₹	Ps.	(b)		6,26,30,972.00		5,39,97,839.00	
i. Interest Receivable On Investments		8,56,11,314.00		7,58,76,386.00		Total (a-b)		8,03,37,731.00		8,33,33,387.00	
ii. Interest Receivable On Fixed Deposit		3,88,05,748.00		3,12,67,666.00		v) PLANT & MACHINERY					
iii. Interest Receivable On Regular Loan (Staff)		4,46,72,447.00		3,80,58,625.00		Cost as on 1.4.2022		5,06,21,700.00		4,09,37,643.00	
iv. Interest Receivable On Overdue Loan		141,67,13,892.36		113,03,84,347.15		Add: Additions during the year		38,82,079.00		98,28,987.00	
v. RBI Revers Repo Interest Receivable		2,31,164.00		99,123.00		Less : Sold during the year		2,54,734.00		1,44,930.00	
TOTAL		158,60,34,565.36		127,56,86,147.15		(a)		5,42,49,045.00		5,06,21,700.00	
SCHEDULE 13 – FIXED ASSETS (इमारत,जागा,फर्निचर,फिक्चर व इतर)						Less : Depreciation upto last year		2,91,70,894.00		2,53,01,699.00	
Particulars		₹	Ps.	₹	Ps.	Depreciation for current year		42,06,311.00		38,69,195.00	
i) LEASEHOLD LAND						Depreciation on sales		-		-	
Cost as on 1.4.2022		96,98,097.00		96,98,097.00		(b)		3,33,77,205.00		2,91,70,894.00	
Add : Revaluation		17,64,82,896.00		17,64,82,896.00		Total (a-b)		2,08,71,840.00		2,14,50,806.00	
(a)		18,61,80,993.00		18,61,80,993.00		vi) COMPUTERS AND SOFTWARES					
Less: Amortisation						Cost as on 1.4.2022		23,47,94,658.04		18,90,12,044.04	
Amortisation upto last year		-		-		Add: Additions during the year		1,59,95,279.00		4,62,87,058.00	
Amortisation for current year		-		-		Less : Sold during the year		4,95,804.00		5,04,444.00	
Amortisation on Revalued Amount		-		-		(a)		25,02,94,133.04		23,47,94,658.04	
Total (a-b)		18,61,80,993.00		18,61,80,993.00		Less : Depreciation upto last year		19,03,92,101.00		17,82,55,769.00	
ii) PREMISES (including freehold land)						Depreciation for current year		2,10,17,117.00		1,21,36,332.00	
Cost as on 1.4.2022		32,77,72,174.00		25,37,28,873.00		Depreciation on sales		-		-	
Add: Revaluation		12,93,92,753.00		14,37,69,725.00		(b)		21,14,09,218.00		19,03,92,101.00	
Add : Additions during the year		-		5,96,66,329.00		Total (a-b)		3,88,84,915.04		4,44,02,557.04	
Less: Sales/ Adjustment during the year		-		-		vii) MOTOR CARS					
(a)		45,71,64,927.00		45,71,64,927.00		Cost as on 1.4.2022		1,43,91,022.00		1,33,68,446.00	
						Add : Additions during the year		22,60,419.00		15,65,889.00	
						Less : Sold during the year		19,33,519.00		5,43,313.00	
						(a)		1,47,17,922.00		1,43,91,022.00	
						Less : Depreciation upto last year		82,12,815.00		73,22,587.00	
						Depreciation for current year		9,51,134.00		8,90,228.00	
						Depreciation on sales		-		-	
						(b)		91,63,949.00		82,12,815.00	
						Total (a-b)		55,53,973.00		61,78,207.00	
						viii) DEAD STOCK					
						Cost as on 1.4.2022		3,58,02,568.49		3,42,77,223.49	
						Add: Additions during the year		27,42,957.00		18,82,947.00	
						Less : Sold during the year		3,53,809.00		3,57,602.00	
						(a)		3,81,91,716.49		3,58,02,568.49	
						Less : Depreciation upto last year		1,98,68,363.49		1,81,89,478.49	
						Depreciation for current year		17,62,844.00		16,78,885.00	
						Depreciation on sales		-		-	
						(b)		2,16,31,207.49		1,98,68,363.49	
						Total (a-b)		1,65,60,509.00		1,59,34,205.00	
						ix) LIBRARY BOOKS					
						Cost as on 1.4.2022		1,28,362.00		1,28,369.00	
						Add: Additions during the year		-		-	
						Less : Sold during the year		-		7.00	
						(a)		1,28,362.00		1,28,362.00	
						Less : Depreciation upto last year		1,27,733.00		1,27,360.00	
						Depreciation for current year		228.00		373.00	
						Depreciation on sales		-		-	
						(b)		1,27,961.00		1,27,733.00	
						Total (a-b)		401.00		629.00	
TOTAL (i to ix)		57,93,71,041.04		61,41,25,984.04							



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

SCHEDULES		31.03.2023	31.03.2022
SCHEDULE - 14 OTHER ASSETS (इतर येणी)			
Particulars	₹ Ps.	₹ Ps.	₹ Ps.
a) Prepaid Expenses	32,85,231.00	17,35,722.36	
b) Electric And Other Deposits for Services	76,41,499.00	79,36,249.00	
c) Stock Of Stationary	32,66,201.57	40,97,027.38	
d) Advances For Capital And Revenue Expences	77,96,270.00	49,81,210.00	
e) Computer Peripherals Spares Stock	3,29,734.14	1,53,314.05	
f) Franking Stamp	-	5,291.00	
g) Pan Card Coupons	71,906.00	73,039.00	
h) Insurance Commission Receivable	6,09,060.00	23,30,156.00	
i) TDS Receivable	6,07,826.87	5,94,957.73	
j) Income Tax Advance	8,65,00,000.00	6,85,00,000.00	
k) Income Tax Receivable	-	940	
l) Deferred Tax Asset	19,43,48,960.45	14,43,62,100.45	
m) TDS Receivable on GST	28,073.88	-	
n) NPCI Receivable & Mobile Banking Settlement	29,47,937.37	19,94,441.13	
o) CCIL Deposit	1,05,00,000.00	85,00,000.00	
p) Input CGST	16,69,863.64	29,41,514.43	
q) Input SGST	7,17,021.29	27,45,660.28	
r) Input IGST	1,05,316.25	2,01,482.79	
s) Electronic Cash Ledger (With GST)	-	2,21,668.00	
TOTAL	32,04,24,901.46	25,13,74,773.60	
SCHEDULE 15 – INTEREST ON DEPOSITS ETC. (देवीवरील व्याज)			
Particulars	₹ Ps.	₹ Ps.	₹ Ps.
a) Interest On Deposit	117,40,98,727.67	122,76,79,476.88	
b) Interest On Borrowing	-	11,470.00	
c) Interest On Long Term (Subordinate) Deposits (LTD)	2,99,93,144.00	3,00,34,859.00	
d) Interest On Service Tax	1,154.00	-	
e) Interest On LAF Borrowing / TREPS Repo	78,37,270.00	72,25,859.86	
TOTAL	121,19,30,295.67	126,49,51,665.74	
SCHEDULE 16 – OTHER EXPENDITURE (इतर खर्च)			
Particulars	₹ Ps.	₹ Ps.	₹ Ps.
a) i) Travelling Expenditure	32,49,614.64	29,01,396.76	
ii) Director Travelling	21,49,134.62	17,57,967.99	
b) Office Expenses	37,38,557.85	41,58,222.59	
c) Annual Meeting Expenses	13,70,091.00	10,94,422.00	
d) Ceremonies	32,95,415.58	25,25,942.18	
e) Subscription	8,86,316.00	9,98,500.00	
f) Lift & Other Machinery Maintenance	15,04,477.62	17,19,602.14	
g) Pigmy Agent Commission	31,21,899.00	26,36,079.00	
h) Decretal Exp.	46,79,110.52	28,40,393.00	
i) Petrol & Diesel	18,68,617.00	19,51,687.00	
j) Consultancy Fee	10,74,753.00	9,70,089.00	
k) Loss From Sale of Dead Stock	34,50,389.20	11,27,245.00	
l) Amortization of Premium on Investments	10,99,860.00	32,99,165.00	
m) AMC Paid for Software	78,56,078.42	80,73,901.95	
n) Cleaning And Sweeping Charges	15,38,370.61	14,78,333.72	
o) Computer Maintenance	20,01,143.02	33,98,577.99	
p) Security Expenses	39,68,938.00	38,37,047.28	
q) AMC Paid For Hardware	26,68,561.30	28,88,739.32	
r) Connectivity Lease Rent (BSNL)	63,34,137.95	48,22,469.60	

SCHEDULES		31.03.2023	31.03.2022
Particulars	₹ Ps.	₹ Ps.	₹ Ps.
s) INFRA ATM Transaction Charges	18,95,474.10	-	
t) D R Site Sharing Service Charges	6,66,148.00	9,76,716.33	
u) NFS ATM Network Charges	1,50,98,401.03	1,25,85,734.71	
v) SMS Banking Charges Paid	38,50,000.00	32,75,000.00	
w) Charges Paid On NPA Account	10,92,102.15	9,81,009.00	
x) CIBIL Charges	10,38,679.09	6,29,402.58	
y) Mobile Banking ASP Charges	96,64,388.85	1,08,18,506.75	
z) Election Expenditure	8,61,241.00	-	
aa) Miscellaneous Expenditure	41,61,498.12	35,60,223.33	
TOTAL	9,41,83,397.67	8,53,06,374.22	
SCHEDULE 17 – PROVISIONS (केलेल्या तरतुदी)			
Particulars	₹ Ps.	₹ Ps.	₹ Ps.
a) Bad and Doubtful Debts Reserve Provision	21,00,00,000.00	10,00,00,000.00	
b) Investment Depreciation Reserve Provision	-	44,65,000.00	
c) Provision against Standard Assets	3,00,000.00	-	
d) Provision for Restructured Advances	85,00,000.00	-	
e) Short Provision for Income Tax	8,48,443.00	68,35,459.00	
f) Special Reserve under Income Tax (u/s 36)	1,69,00,000.00	1,00,00,000.00	
g) Provision for Resolution Framework 2.0	-	10,00,00,000.00	
h) Depreciation on ARC Security Receipts	7,95,00,000.00	57,00,000.00	
TOTAL	31,60,48,443.00	22,70,00,459.00	
SCHEDULE 18 – INTEREST AND DISCOUNT (व्याज जमा व कसर)			
Particulars	₹ Ps.	₹ Ps.	₹ Ps.
a) Interest on Loan	1,51,12,47,450.80	1,54,14,15,252.92	
b) Interest on Investment	30,12,50,961.96	28,77,31,521.32	
c) Interest on Deposits With Banks	21,18,99,639.44	18,44,47,999.00	
d) Interest on CALL Deposit	6,07,190.00	4,97,124.00	
e) Interest on TRI PARTY Reverse Repo	85,47,344.95	1,27,980.75	
f) Interest Received on LAF Lending	5,39,37,548.00	2,15,89,759.00	
TOTAL	2,08,74,90,135.15	2,03,58,09,636.99	
SCHEDULE 19 – OTHER RECEIPTS (इतर जमा)			
Particulars	₹ Ps.	₹ Ps.	₹ Ps.
a) Dividend on Shares	2,50,000.00	2,50,000.00	
b) Loan Processing Charges	3,29,42,530.00	2,21,69,747.88	
c) Locker Rent Received	45,53,549.00	44,11,591.00	
d) Insurance Commission	98,54,529.66	72,83,677.03	
e) Bank Guarantee Fee	27,10,218.86	16,15,711.60	
f) Profit From Sale of Dead Stock	2,95,743.00	2,75,684.16	
g) NFS POS / ATM / Mobile Banking / IMPS Charges	57,72,380.74	39,50,590.66	
h) Interest On Income Tax Refund	16,65,500.00	41,87,776.00	
i) Miscellaneous	3,29,20,227.28	2,47,74,547.19	
TOTAL	9,09,64,678.54	6,89,19,325.52	



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.,

(Multi - State Scheduled Bank)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2023

(₹ in lakh)

Particulars	31.03.2023	31.03.2023	31.03.2022	31.03.2022
Cash Flow from Operating Activities				
Net Profit as per Profit and Loss A/c		13,35.06		11,62.85
Profit for Previous year		1.54		1,77.32
Add : Depreciation	4,78.58		3,51.52	
Loss on sale of Dead Stock	34.50		11.27	
Profit on sale of Dead Stock	(2.96)		(2.76)	
Working Capital Adjustments				
(Increase)/Decrease in Investments	14,09.98		52,23.76	
(Increase)/Decrease in Loans and Advances	(84,66.26)		34,26.16	
(Increase)/Decrease in Interest Receivable	(31,03.48)		(25,52.25)	
(Increase)/Decrease in Other Assets	107,47.90		(33,72.97)	
Increase/(Decrease) in Non Banking Assets	1,92.16		-	
Increase/(Decrease) in Head Office Balance	(31.90)		-	
Increase/(Decrease) in Deposit from Customers	111,97.08		9.46	
Increase/(Decrease) in Interest Payable	(1,65.06)		51.16	
Increase/(Decrease) in Other Liabilities	(112,10.01)		45,80.27	
Increase/(Decrease) in Head Office Balance	(6,37.01)		6,34.10	
Increase/(Decrease) in Overdue Interest Provision	28,63.30		27,64.74	
Increase/(Decrease) in Reserve and Other Funds	30,66.32	63,73.14	20,33.53	131,58.00
Cash Generated from Operating Activities		77,09.75		144,98.17
Cash Flow from Investing Activities				
Purchase of Fixed Assets	(3,55.94)		(20,69.42)	
Increase in Borrowings	(14,04.00)		(30.19)	
Sale of Fixed Assets	49.59		10,17.58	
Cash Generated from Investing Activities		(17,10.35)		(10,82.03)
Cash Flow from Financing Activities				
Share Capital Issued	4,29.39		1,81.74	
Dividend Paid	(4,90.01)		(5,83.85)	
Acquisition of Non-banking assets	-		-	
Cash Generated from Financing Activities		(60.62)		(4,02.11)
Net Increase in cash and Cash Equivalents		59,38.78		130,14.03
Cash and Cash Equivalents at the beginning of Year		568,34.75		438,20.71
Cash and Cash Equivalents at the end of Year		627,73.53		568,34.75
Cash and Cash Equivalents				
Cash in Hand and Bank Balance	137,57.93		134,95.29	
Balance with Other Banks	490,15.60		433,39.46	

For M R P R S AND ASSOCIATES

Chartered Accountants

Sd/-

M R P R S AND ASSOCIATES

Partner

FRN-112705W

Membership no.132863

UDIN NO: 23132863BGQISM7583

Date : 29th May 2023

Place : Ichalkaranaji

DIRECTORS**CA Shri. Sanjaykumar S. Anigol**

Vice Chairman

K.M.Patil

General Manager

CA Shri C. B. Chougule

Shri S.B. Jadhav

Shri D.L. Sarada

Shri R.B. Patil

Shri T.S.Athane

Mrs A.A. Arage

Shri. Swapnil P.Awade

Chairman

S.B.Shirgave

Chief Executive Officer

Shri B.I. Lad

Shri S.S. Gore

Shri B.T. Povale

Shri A.G. Kamble

Shri B.D. Patil

CA.Shri M.G. Joshi

Shri M.S. Satpute

Shri S.G. Shirgave

Shri S.S. Kitture

Shri S.K. Keste

Mrs P.R.Patil

Adv.Shri S.S. Joshi



NOTES TO ACCOUNTS FORMING PART OF FINANCIAL STATEMENTS AND ACCOUNTING POLICIES FOR THE YEAR ENDED 31st MARCH 2023

SIGNIFICANT ACCOUNTING POLICIES

1. Background

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd., was incorporated in the year 1963 and provides complete suits of corporate and retail Banking Products. Bank has been registered as 'Multi State Co-operative Bank' from 15.09.2011 vide Registration No. MSCS/CR/437/2011. The Bank is governed by the Banking Regulation Act 1949 (AACs) and The Multi State Co-operative Societies Act 2002

2. Basis of Accounting / Accounting Convention

The financial statements have been prepared and presented under the historical cost convention (as modified by revaluation of premises) and the accrual basis of accounting, and comply with the generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, the circulars and guidelines issued by the Reserve Bank of India (RBI) from time to time, Accounting Standards issued by ICAI and current practices prevailing in the Co-op. Banks in India except otherwise stated.

3. Use of Estimates

The preparation of the financial statements in conformity with the generally accepted accounting principles requires the Management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements. Actual results could differ from those estimates. 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 the current and future periods.

Principal Accounting Policies

4. 1.Revenue Recognition

- Income and expenditure are accounted on accrual basis, except otherwise stated.
- Interest/ Discount income is recognised in the Profit and Loss Account as it accrues except: (i) income from Non-Performing Assets (NPAs), comprising of

advances and investments, which is recognised upon realisation, as per the prudential norms prescribed by RBI, (ii) overdue interest on investments.

- Commission income on the bank guarantees, Exchange & Locker rent is recognized as income on realization basis.
- Profit or Loss on sale of investments in AFS category is recognised in the Profit and Loss Account.
- Dividend income is recognised when the right to receive the dividend is established.
- Income on Units of Mutual Funds as recognised on cash basis as per the guidelines issued by Reserve Bank of India.
- The sale of NPA is accounted as per guidelines prescribed by RBI:

When the Bank sells its financial assets to Reconstruction Company (RC), the same is removed from the books.

If the sale is at a price below the Net Book Value (NBV) (i.e. book value less provisions held), the shortfall is debited to the Profit and Loss Account in the year of sale.

5. Advances

- Advances are classified into Standard, Sub-Standard, Doubtful & Loss Assets in accordance with the extant guidelines issued by the Reserve Bank of India from time to time. Bank has applied an on-going assets classification in accordance with IRAC Norms prescribed by RBI.
- NPAs are classified into Sub-Standard, Doubtful and Loss Assets, based on the following criteria stipulated by RBI:
 - Sub-standard: A loan asset that has remained non-performing for a period less than or equal to 12 months
 - Doubtful: A loan asset that has remained in the non performing category for a period of more than 12 months.
 - Loss: A loan asset where loss has been identified but the amount has not been fully written off.
- In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 5 of the



Balance Sheet under the head “Other Liabilities & Provisions – Others” and are not considered for arriving at the Net NPAs

Sub classification of standard assets	Provision norms as % to outstanding amount
Direct Agri Advance	0.25
SME Advance	0.25
CRE Advances (RH)	0.75
CRE Advances (Other)	1.00
Other Std Assets	0.40

- iv. Provision for Sub-Standard, Doubtful & Loss Assets is made in accordance with the guidelines issued by RBI. In addition, a general provision is also made on all standard assets as per RBI guidelines

Asset Classification	Provision norms as % to outstanding amount	
Sub Standard Asset	10%	
Doubtful Asset	Secured Portion	Unsec. Portion
Up to one year	20%	100%
One to three years	30%	100%
More than three years	100%	100%
Loss Asset	100%	

- v In addition to the specific provision on NPAs, general provisions are also made for standard assets as per extant RBI Guidelines. These provisions are reflected in Schedule 2 of the Balance Sheet under the head “Reserves and Surplus” and are not considered for arriving at the Net NPAs.
- vi The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as “Overdue Interest Reserve” as per Reserve Bank of India directives.
- vii. The unrealized interest in respect of cash credit/ overdraft accounts interest recovery has been deferred by transferring to separate accounts “Funded Interest Loan for CC/Overdraft” a/cs.
- viii. Amounts recovered against debts written off in earlier years are recognised as revenue in the year of recovery.
- ix. In case of restructured / rescheduled assets,

provisions are made in accordance with the guidelines issued by the RBI, which require that the difference between the fair value of the loans / advances before and after restructuring is provided for, in addition to provision for the respective loans / advances. During the current FY 2022-23 bank has made additional provision of Rs. 85 Lakhs for restructured advances under Resolution Framework -1.

- x. In case of restructured accounts due to Covid-19 Resolution Framework 2.0 related stress of Individuals and Small business loan bank has made provision of Rs. 1000 Lakhs at the rate of 10% of outstanding balances as per RBI guidelines dated 05.05.2021.

6. Investment

The transactions in all securities are recorded on “Settlement Date”.

(1) Categorisation of Investment

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

- ‘Held to Maturity’ - Securities acquired by the Bank with the intention to hold till maturity.
- Held for Trading’ - Securities acquired by the Bank with the intention to trade (Bank don’t have such portfolio). (As on 31.3.2023, bank does not held any investment under HFT category).
- ‘Available for Sale’ - Securities which do not fall within the above two categories are classified as ‘Available for Sale’.

(2) Classification of Investment

For the purpose of disclosure in the Balance Sheet, Investments have been classified under five groups as required under RBI guidelines – Government Securities, Other Approved Securities, Shares, Bonds of PSU and Other Investments.

(3) Valuation of Investments

- ‘Held to Maturity’ - Securities acquired by the Bank with the intention to hold till maturity. These investments are carried at their acquisition cost. Any premium on acquisition is amortised over the balance period to maturity, with a debit to Profit and Loss account. The book value of security is reduced to the extent of amount amortised during the relevant accounting period



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- and such figures are shown in Balance Sheet.
- ii 'Available for Sale' - Each security in this category is valued at the market price and the net resultant depreciation in each classification (as mentioned in Para 6.2 above) is charged to the Profit and Loss Account. Net appreciation, if any is ignored.
 - iii In case of shares and bonds and other investments, the scrip wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of valuation declared by PDAI jointly with FBIL for valuation at the year-end. In case of unquoted government securities, market price or fair value is determined as per the rates published by FBIL.
 - iv Market value of other approved securities is determined based on the yield curve and spreads provided by FBIL.
 - v Treasury bills are valued at carrying cost.
 - vi Units of Mutual Fund are valued at the lower of cost and net asset value provided by the respective mutual funds.
 - vii 100% provision has been provided on investment in shares of Co-operative Institutions if dividend has not been received.
 - viii In case of sale of NPA (financial asset) to Asset Reconstruction Company (ARC) against issue of Security Receipts (SR), investment in SR is recognised at lower of: (i) Net Book Value (NBV) (i.e. book value less provisions held) of the financial asset; and (ii) Redemption value of SR. SRs issued by an ARC are valued in accordance with the guidelines applicable to non-SLR instruments. Accordingly, in cases where the SRs issued by the ARC are limited to the actual realisation of the financial assets assigned to the instruments in the concerned scheme, the Net Asset Value, obtained from the ARC, is reckoned for valuation of such investments.
 - ix Investment in Security Receipts (SRs) issued by Asset Reconstruction Companies (ARCs) are valued at cost till the expiry of 6 months from the date of acquisition thereof. There after these are valued on the basis of NAV declared by the ARCs from time to time and any depreciation thereon is recognised in the profit and loss account. Appreciation, if any, in the rating of the SRs over the original face value is ignored. Provisioning for SRs is subjected to the guidelines issued by Reserve

Bank Of India on transfer of Loan Exposure vide Circular no. RBI/DOR/2021-22/86 DOR.STR. REC.51/21.04.048/2021-22 dated 24.09.2021 as amended from time to time.

(4) Accounting for Repo/ Reverse Repo transactions (other than transactions under the Liquidity Adjustment Facility (LAF) with RBI):

- i. The securities sold and purchased under Repo (LTRO) / Reverse Repo are accounted as Collateralized lending and borrowing transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions and such movement of securities is reflected using the Repo/ Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenues are accounted as interest expenditure/ income, as the case may be. Balance in Repo Account is classified under Schedule 4 (Borrowings) and balance in Reverse Repo Account is classified under Schedule 7 (Balance with Banks and Money at call & short notice).
- ii. Interest expended/ earned on Securities purchased/ sold under Repo & LAF with RBI is accounted for as expenditure/ revenue.

(5) Broken period interest on investments is treated as a revenue item. Brokerage, commission etc. pertaining to investments paid at the time of acquisition, if any is charged to profit and loss account.

(6) Transfers from/ to HTM category from to AFS category are done at acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to profit and loss account and appreciation, if any, is ignored.

(7) The bank maintains Investment Fluctuation Reserve (IFR) on AFS and HFT Investment Portfolio as per the extant RBI guidelines.

7. Fixed Assets & Depreciation

- i Fixed Assets are carried at cost less accumulated depreciation/ amortisation.
- ii Cost includes cost of purchase and all expenditure such as site preparation, installation costs and professional fees incurred on the asset before it is put to use. Subsequent expenditure(s) incurred on the assets put to use are capitalised only when it increases the future benefits from such assets or their functioning capability.



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- iii Fixed Assets are not revalued during year 2022-2023. During the FY 2017-18, the properties of the bank have been revalued and upward revaluations have been added in "Land Revaluation Reserve" and "Building Revaluation Reserve". Premises are stated at aggregate of revalued amounts as at 31st March 2023 and additions during the financial year at historical cost. The proportionate depreciation on account of revaluation is debited to "Revaluation Reserve Account".
- iv Bank is following Gross Block Method from financial year 2011-12.
- v Depreciation is calculated on written down value basis on Fixed Assets other than Computer. Depreciation on Computers is provided on straight-line method (SLM) as per RBI guidelines.
- vi Depreciation on fixed assets is charged at proportionate for the days for which it is put to use in the relevant year.
- vii. **Rates of Depreciation are as under:**

Description of Asset	Method of charging	Depreciation Rate every year
Premises	WDV	10%
Plant & Machinery	WDV	15%
Dead Stock	WDV	10%
Vehicles	WDV	15%
Furniture and Fixtures	WDV	10%
Library Books	WDV	40%
Computer and related Machinery	SLM	33.33%
Solar System	WDV	40%

There are no changes in rates of Depreciation.

- viii In respect of assets acquired during the year, depreciation is charged on proportionate basis for the number of days the assets have been put to use during the year
- ix Fixed assets which have been fully depreciated but are still in use are carried in the books at Rs.1/-

8. Goods & Service Tax (GST) :

Goods and service tax w. e. f. 01/07/2017 is being

collected extra from customers and deposited to the credit of Govt after taking ITC of inward supplies made as per provisions laid down in CGST Act 2017 and the GST rules.

9. Impairment of Assets

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

10. Employee Benefits

i Provident Fund

Retirement benefit in the form of provident fund and Contribution to Family Pension Scheme are defined contribution plans and the contributions for the year has been made to the Commissioner for Regional Provident Fund (P.F.) are charged to Profit and Loss Account.

ii Gratuity

Retirement benefit in the form of Gratuity is a defined Benefit plan. The Bank pays gratuity to employees who retire or resign after a minimum period of five years of continuous service. The Bank has Gratuity Fund for its employees under the Group Gratuity cum Life Assurance Scheme managed by Life Insurance Corporation of India. The Bank has created Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd., Employees Group Gratuity Trust. From 01.04.2014, bank has executed New Group Gratuity Policy with LIC, which covers the employees who have not joined in earlier policy. All facts of this new and earlier policy are same except periodicity of credit of interest on balance held in fund with LIC. In terms of Accounting Standard-15 (Revised), interest cost, current service cost and net actuarial gain/loss is charged to the profit and Loss Account based on actuarial valuation done by an independent actuary as at the year-end, using the Projected Unit Credit Method.

iii Leave encashment

As per the service rules of the bank, employees are eligible for encashment of leave of certain unutilized period at the time of retirement. The Bank has taken Insurance policy for its employees under the Employees group Leave Encashment cum Life Assurance Scheme managed by Life Insurance



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Corporation of India. From 01.04.2014, bank has executed New Group Leave Encashment policy with LIC, which covers the employees who have not joined in earlier policy. All facts of this new and earlier policy are same except periodicity of credit of interest on balance held in fund with LIC. In terms of Accounting Standard-15 (Revised), interest cost, current service cost and net actuarial gain/loss is charged to the profit and Loss Account based on actuarial valuation done by an independent actuary as at the year-end, using the Projected Unit Credit Method.

- iv. Ex-Gratia of previous year is appropriated from the profit for the year 2021-22 as per the provisions of MSCS Act 2002 and it is paid during year 2022-23.

11. Taxes on Income

i Current Income Tax

Current Income Tax determined on the profits for the year in accordance with provisions of Income Tax Act, 1961, rules framed there under and on the basis of expert opinion, if any.

ii Deferred Tax

Deferred Tax is calculated at the rates and as per the laws that have been enacted or substantively enacted as of Balance Sheet date and is recognised on timing differences that originate in one period which are capable of reversal in one or more subsequent periods.

Deferred Tax Assets are recognised and reassessed at each reporting date, based on management's judgement as to whether realization is considered as virtually certain. Deferred Tax Assets and liabilities are measured using substantively enacted tax rates expected to apply to taxable income in the year in which the timing differences are expected to be received or settled. The effect on deferred tax assets and liabilities of a change in tax rates is recognised in the profit and loss account in the period of enactment of the change.

12. Segment Reporting

The classification of exposures to the respective segments conforms to the guidelines issued by RBI, Business Segments have been identified and reported taking into account, and reported as Treasury, wholesale, retail banking & other banking. As per the internal business reporting system and the guidelines prescribed by RBI.

13. Provisions, Contingent Liabilities and Contingent Assets

- i. In accordance with Accounting Standard 29, Provisions, Contingent Liabilities and Contingent Assets, issued by the Institute of Chartered Accountants of India, the Bank recognises provisions 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 will be required to settle the obligation as and when a reliable estimate of the amount of the obligation can be made.
- 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. 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.

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.

iii Guarantees given on behalf of constituents, acceptances, endorsements and other obligations

As a part of its commercial Banking activities, the Bank issues documentary credits and guarantees on behalf of its customers. Documentary credits enhance the credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfil its financial or performance obligations

14. Special Reserves -

'Reserves and Surplus' include Special Reserve created under Section 36(i)(viii) of the Income Tax Act, 1961. The Board of Directors of the Bank has no intention to make withdrawal from the Special Reserve.

15. Dividend remained unclaimed over three years, Entrance Fees & Nominal membership fees are transferred to Statutory Reserve Fund every year.
16. The deposits for utilities such as electric deposit/ water deposit are expensed out in the year of payment.



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17. NOTES TO THE FINANCIAL STATEMENT

1 AS 5 – “Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies”

During the year, there were no material prior period income / expenditure items.

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

2 AS 15- Employee Benefits

a.(As per LIC of India calculation)

(₹ in Lakh)

Sr No.	Particulars	2022-23		2021-22	
		Group Gratuity	Group Leave Encashment	Group Gratuity	Group Leave Encashment
(i)	Discount Rate	7.25%	7.25%	7.00%	7.00%
(ii)	Expected Return on Plan Assets	7.00%	7.50%	8.00%	8.00%
(iii)	Changes in present value of obligations (PVO)				
	PVO at the beginning (Ref Note-1)	1,335.56	936.36	1,190.61	806.50
	Interest Cost	93.49	66.02	83.34	56.45
	Current Service Cost	75.34	92.05	24.02	71.60
	Benefits paid	(177.07)	(132.81)	(80.27)	(54.90)
	Actuarial (gain)/loss on obligations	89.67	137.60	33.68	(134.27)
	PVO at the End	1,416.99	1,099.22	1,251.38	745.38
(iv)	Changes in fair value of Plan Assets (FVPA)				
	FVPA at the beginning	1,431.88	1,151.82	1,277.22	918.69
	Expected Return on Plan Assets	103.20	79.94	94.51	66.82
	Contributions	162.18	80.21	54.02	23.42
	Benefits Paid	(177.07)	(132.81)	(80.27)	(54.90)
	Actuarial gain/(loss) on plan assets	-	-	Nil	Nil
	FVPA at the end	1,520.19	1,179.16	1,345.47	954.03
(v)	Amount recognised in Balance Sheet				
	Present Value of obligations	1,416.99	1,099.22	1,251.38	745.38
	Fair Value of Plan Assets	1,520.19	1,179.16	1,345.47	954.03
	Assets/(Liability)	103.20	79.94	94.09	208.65
(vi)	Expenses recognised in Profit and Loss account				
	Current Service Cost	75.34	92.05	24.02	71.60
	Interest Cost	93.49	66.02	83.34	56.45
	Expected Return on Plan Assets	(103.20)	(79.94)	(94.51)	(66.82)
	Net Actuarial (gain)/loss	89.67	137.60	33.68	(134.27)
	Expenses recognised	155.30	215.73	46.54	(73.04)

b. In the current year, RS.89,49,412/- (PY Rs 66,95,422/-) was paid towards Group Leave Encashment and Rs. 172,63,864/- (PY Rs. 86,44,134.27/-) towards Group Gratuity Scheme are debited to profit and loss account related to the current year.

c. Bank has contributed towards provident fund Rs.1,08,01,837/- (PY Rs. 1,04,87,077/-)



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3 AS 17- Segment Reporting

Disclosure of Primary Segment wise reporting as per Accounting Standard 17 is as follows:- (₹ in lakh)

Particulars	Forex	Treasury Operation	Wholesale Banking	Retail Banking	Other Banking Operations	Total
Segment Revenue	-	58,80.94	41,17.82	110,21.75	14,45.23	224,65.75
	-	(50,57.18)	(95,40.63)	(58,76.54)	(11,52.60)	(216,26.95)
Segment Result	-	45,57.76	30,92.58	82,77.58	12,72.29	172,00.20
	-	(2,30.82)	(21,51.40)	(13,62.41)	(4,10.22)	(41,54.85)
Unallocated Expenses						31,60.48
						(22,05.65)
Operating Profit						20,88.84
						(19,53.20)
Income Tax (including Deferred Tax)						7,70.00
						(7,90.35)
Net Profit						13,35.06
						(11,62.85)
Other Information:						
Segment Assets	-	965,43.25	430,27.65	1151,67.69	343,81.90	2891,20.49
	-	(1035,14.45)	(549,46.50)	(947,85.59)	(198,47.84)	(2730,94.38)
Unallocated Assets						37,27.16
						(149,44.30)
Total Assets						2928,47.65
						(2880,38.68)
Segment Liabilities	-	919,45.99	484,23.23	1296,09.48	199,21.38	2899,00.07
	-	(899,17.73)	(891,20.94)	(544,44.55)	(261,63.63)	(2596,46.84)
Unallocated Liabilities						29,47.57
						(283,91.84)
Total Liabilities						2928,47.65
						(2880,38.68)

(Previous year figures were indicated in bracket)

Since the Bank caters to the needs of Indian Customers, information regarding Secondary Segment (geographical) is not applicable.

4 AS 18- Related Party Disclosure

There are no related parties requiring disclosure under Accounting Standard 18 issued by The Institute of Chartered Accountants of India other than Key Management Personnel i.e. Mr S. B. Shirgave, Chief Executive Officer of Bank. Since this person belongs to Category of Chief Executive Officer, in terms of Reserve

Bank of India dated 29.03.2003, no further details need to be disclosed.

5 AS 19- Operating Lease

Lease payments for assets taken on operating lease are recognised in the profit and loss a/c over lease term in accordance with AS-19 "Leases" issued by ICAI.



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6 AS 22- Accounting for Taxes on income (₹ in lakh)

Sr No.	Particulars	FY 2022-23	FY 2021-22
A	Deferred Tax Asset		
i	Provision for BDDR	17,42.21	13,35.37
ii	Provision for Standard Assets	1,31.99	
iii	Provision for Standard Assets Covid-19		
iv	Difference in WDV	30.22	26.65
v	Provision for Restructured Accounts Covid-19	2,51.70	2,51.70
	Sub-Total (A)	21,56.12	16,13.72
B	Deferred Tax Liability		
i	Special Reserve under income Tax Act	2,12.64	1,70.10
	Sub-Total (B)	2,12.64	1,70.10
C	Closing Net Deferred Tax Asset	19,43.48	14,43.62
D	Less: Opening Balance of DTA (Net)	14,43.62	12,00.02
E	DTA/(DTL) Recognised during the year (C-D)	4,99.86	2,43.60

Note: Deferred Tax Assets has been recognised to the extent management is reasonably certain of its realization

7 AS 29- "Provisions, Contingent Liabilities and Contingent Assets"

7.1 Provisions recognised in Profit and Loss Account:

(₹ in lakh)

Provision Debited to P&L A/C	FY 2022-23	FY 2021-22
i) Provisions for NPI	--	--
ii) Bad & Doubtful Debts Reserve	2100.00	1000.00
iii) Provision against Standard Assets	3.00	--
iv) Provision for Restructured Assets	85.00	--
v) Special Reserve under Income Tax Act	169.00	100.00
vi) Short Provision for Income tax	8.48	68.35
vii) Investment Depreciation Reserve	--	44.65
viii) Provision for Standards Account (Covid-19)	--	--
ix) Provision for Income tax	770.00	722.00
x) Provision for Resolution Framework 2.0	0	1000
xi) ARCs Security Receipt Depreciation Reserve	795.00	57.00
Total	3930.48	2992.00

7.2 Contingent Liabilities

7.2.1 Contingent Liabilities on account of Bank Guarantees Rs.18,79,12,030/- and Letter of Credit is 55,01,337/-

7.2.2 In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, the amount transferred to the Depositor Education and Awareness Fund as per details below:

(₹ in lakh)

Particulars	FY 2022-23	FY 2021-22
Opening balance of amount transferred to DEAF	856.81	583.47
Add: Amounts transferred to DEAF during the year	77.98	281.12
Less: Amounts reimbursed by DEAF towards claims	10.39	7.78
Closing Balance of amounts transferred to DEAF	924.40	856.81

7.2.3 There are no claims against bank which can be acknowledged as debt. Therefore, no contingent liability is disclosed.

8 Revaluation of Premises:

Details of revaluation reserve are as follows:

(₹ in lakh)

Sr No.	Particulars	Land	Building	Total
A	Revaluation Reserve b/f	17,64.83	14,37.70	32,02.53
B	Upward Revaluation in FY 2022-23	--	--	--
C	Depreciation debited to Revaluation Reserve	--	1,43.78	1,43.78
D	Balance of Revaluation Reserve c/f (A + B - C)	17,64.83	12,93.92	30,58.75

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



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10 The income for Bancassurance business for the period FY 2022-2023 is follows:

(₹ in lakh)

Nature of income	2022-2023	2021-2022
1. From Selling Life Insurance policies	58.97	27.42
2. From Selling Non-Life Insurance policies	26.50	5.13
3. From Selling Health Insurance policies	12.53	39.31
Total	98.00	71.86

11 Borrowings

11.1 Overdraft with other banks:

Bank has been sanctioned OD facility against pledge of Term Deposit from Federal Bank Ltd (S.L. Rs 90.00 lakhs) as on 31.03.2023. Bank has not availed overdraft during the year. The outstanding amount as on 31.03.2023 was Nil.

11.2 Long Term (Subordinated) Deposits:

In accordance with approval granted by RBI vide its letter no. DOS.Mumbai.SED.SSM-2/533/12.04.122/2020-21 Dated Oct 13, 2020 and the Joint Secretary and Central Registrar of Co-operative Societies vide its letter no. R-11017/41/2012-L&M dated Jan 15, 2021, during the year 2021-22 the bank has raised Rs.35 Crores by way of Long Term (Subordinated) Deposits. In accordance with RBI guidelines, the said amount after applying relevant discounting factors would be included in the Tier-II capital of the bank for Capital adequacy purpose.

11.3 Long Term Repo Borrowing (LTRO):

During year 2022-23, bank has not borrowed any funds from RBI against Government securities. (Present O/s Nil; PY- Rs. 1400.00 lakhs).

12 Other Liabilities – Miscellaneous

'Miscellaneous' as grouped under Other Liabilities includes unclaimed amounts in respect of Sundry Creditors, Draft Payable, unclaimed dividend, provision for interest funding, other provisions etc

13 Investment

13.1 During the year, Bank has shifted securities from HTM category to AFS category. In the first quarter of 2022-23 on April 6th 2022, the bank had transferred securities having Book Value of Rs 3580.34 lakhs from HTM to AFS category

(Previous year Rs 4087.35 Lakhs). There being appreciation on shifting of securities, same has been ignored as per RBI guidelines. Income from sale of securities comprised of Rs 97.33 Lakhs (Previous year Rs 113.24 Lakhs) on sale of securities under AFS category.

13.2 Balance in repo account is classified under "Borrowings" (Liability side) and balance in Reverse Repo account is classified under "Money at Call, Short Notice and LAF Reverse Repo Investment" (Asset Side) as on 31.03.2023 balance is Nil. During the FY 2022-23 bank has invested in RBIs SDF on 31.03.2023 balance is Rs. 13500.00 Lakhs

13.3 As per RBI circular No.UBD.BPD.(SCB).Cir No.1/16.27.000/2014-15 dated Oct 29, 2014, Liquidity Adjustment Facility (LAF) has been extended to Schedule Urban Co-operative Banks. Accordingly, bank has made lending/ borrowing in Repo/ LAF during the year. As on 31.03.2023, Repo (LTRO) borrowing was Nil (previous year Repo borrowing Rs. 1400.00 Lakhs). As on 31.03.2023 lending under LAF was nill (Previous year LAF lending was Rs. 10800 lakhs). During the FY 2022-23 bank has invested in RBIs SDF on 31.03.2023 balance is Rs.13500.00 Lakhs

13.4 During year 2022-23, bank earned profit on sale of mutual funds of Rs.21.18 (PY Rs .nil)

14 Foreign Exchange Transactions

RBI has issued AD II license to the bank vide letter dated 05.12.2018 which is valid up to validity of banking license issued by RBI. During the current FY 2022- 23 total turnovers in foreign transaction is Rs.86.69 lakhs and bank has earned total commission and exchange margin of Rs.0.34. Lakhs.

15 Non-Banking assets

During the F.Y. 2022-23, the bank has not acquired the non-banking assets. As on 31.03.2023, the non-banking assets stood at Rs 855.10 lakhs (previous year balance Rs 1047.27 lakhs).

16 Internal Audit

Concurrent audit of 7 big branches conducted on monthly basis and Quarterly audit of 33 branches and Head Office is carried by Chartered Accountants appointed by the bank and internal audit of remaining 4 branches is carried by Internal Audit Department. All such audits are completed up to 31-03-2023 & bank has received all the reports.

17 Technical Write offs

Bank has written off 97 loan accounts having outstanding balance of Rs. 2.81 Lakhs during the year 2022-23.



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18 One Time Settlement (OTS) / Compromise Settlement

The bank has settled 46 accounts under OTS, out of which 45 accounts have been closed and one account is under process. Bank has Waived the interest amount of Rs.1169.66 Lakhs. Bank has not waived any amount in principal. Bank has not settled any loan account under compromise settlement.

19 Income Tax Provision

The Bank has made provision for Income Tax of Rs 7,70.00 Lakhs for the year 2022-23.

20 Penalties for Disclosure

In the year 2022-23 RBI has not imposed any penalty on the bank.

21 DISCLOSURES AS PER RBI GUIDELINES

(Disclosure Required to be change as per Cir Dated 30.08.2021 revised as per RBI Circular RBI/DOR/2021-22/83 DOR. ACC.REC.No.45/21.04.018/2021-22 updated on 23.02.2023)

1.Regulatory Capital

a) Composition of Regulatory Capital

(₹ in Lakh)

Sr.No.	Particulars	2022-23	2021-22
i)	Paid up share capital and reserves@ (net of deductions, if any)	47,93.59	48,64.07
ii)	Other Tier 1 capital@	102,71.29	84,16.33
iii)	Tier 1 capital (i + ii)	150,64.88	132,80.40
iv)	Tier 2 capital	32,01.89	53,28.55
v)	Total capital (Tier 1+Tier 2)	182,66.77	186,08.94
vi)	Total Risk Weighted Assets (RWAs)	1406,00.39	1391,67.80
vii)	Paid-up share capital and reserves as percentage of RWAs@	10.71%	9.54%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	10.71%	9.54%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.28%	3.83%
x)	Capital to Risk Weighted Adequacy Ratio (CRAR) (Total Capital as a percentage of RWAs)	12.99%	13.37%
xi)	Amount of paid-up equity capital raised during the year	4,29.38	1,81.73
xii)	Amount of non-equity Tier 1 capital raised during the year,	Nil	Nil
xiii)	Amount of Tier 2 capital raised during the year	Nil	Nil

2. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

As on 31/03/2023

(₹ in Lakh)

Maturity Buckets	Upto 01 day	02 to 07 days	08 to 14 days	15 to 28 days	Over 28 days & upto 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Deposits	69,19.60	53,75.10	44,85.03	133,08.24	183,20.91	169,19.25	274,88.31	930,52.95	269,56.48	274,13.82	2402,39.68
Advances	129,07.69	26,42.89	26,97.91	28,11.52	95,20.96	56,13.70	43,69.46	536,37.79	219,22.18	274,32.73	1435,56.82
Investments	0.00	14,96.36	0.00	0.00	5,00.02	5,00.05	14,65.63	80,06.82	173,16.51	169,82.22	462,67.61
Borrowings	-----	-----	-----	-----	-----	-----	-----	-----	27,22.18	119,23.59	146,45.77



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As on 31/03/2022

(₹ in Lakh)

Maturity Buckets	Upto 01 day	02 to 07 days	08 to 14 days	15 to 28 days	Over 28 days & upto 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Deposits	70,05.09	55,36.94	40,73.82	66,31.20	168,66.22	203,71.59	354,11.53	1019,86.42	124,19.31	187,40.48	2290,42.60
Advances	127,78.36	23,60.46	23,91.15	26,80.26	73,67.94	75,17.68	58,56.55	517,09.90	171,09.14	260,75.11	1358,46.54
Investments	-----	44,89.43	-----	4,98.35	19,96.75	24,78.14	27,87.47	30,07.24	124,49.40	199,70.81	476,77.59
Borrowings	-----	-----	-----	-----	-----	-----	-----	-----	23,54.53	115,31.02	138,85.55

3. Investments

a) Composition of Investment Portfolio i) As on 31.03.2023

(₹ in Lakh)

	Investments in India							Investment outside India				Total Investment
	Government Securities	Other Ap-proved Securities	Shares	Debentures & Bonds	Subsidiarie and/or Joint Ventures	Others	Total Investments in India	Government Securities (Including local authorities)	Subsidiarie and/or Joint Ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	412,76.20	-	-	-	-	-	412,76.20	-	-	-	-	412,76.20
Less: Provision for NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	412,76.20	-	-	-	-	-	412,76.20	-	-	-	-	412,76.20
Available for Sale												
Gross	10,00.20	-	25.01	12,18.93	-	2747.29	49,91.42	-	-	-	-	49,91.42
Less: Provision for depreciation And NPI	-	-	0.01	21.01	-	8,52.00	8,73.02	-	-	-	-	8,73.02
Net	10,00.20	-	25.00	11,97.92	-	18,95.29	41,18.40	-	-	-	-	41,18.40
Held For Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investment	422,76.40	-	25.01	12,18.93	-	27,47.29	462,67.62	-	-	-	-	462,67.62
Less: Provision for NPI	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation And NPI	-	-	0.01	21.01	-	8,52.00	8,73.02	-	-	-	-	8,73.02
Net	422,76.40	-	25.00	11,97.92	-	1895.29	45394.60	-	-	-	-	45394.60



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ii) As on 31.03.2022

(₹ in Lakh)

	Investments in India							Investment outside India				Total Investment
	Government Securities	Other Approved Securities	Shares	Debentures & Bonds	Subsidiarie and/or Joint Ventures	Others	Total Investments in India	Government Securities (Including local authorities)	Subsidiarie and/or Joint Ventures	Others	Total Investments outside India	
Held to Maturity												
Gross	427,09.45	-	-	-	-	-	427,09.45	-	-	-	-	427,09.45
Less: Provision for non-performing Investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	427,09.45	-	-	-	-	-	427,09.45	-	-	-	-	427,09.45
Available for Sale												
Gross	10,00.20	-	25.07	2,36.68	-	37,06.20	49,68.15	-	-	-	-	49,68.15
Less: Provision for depreciation And NPI	-	-	0.07	45.44	-	56.36	101.87	-	-	-	-	1,01.87
Net	10,00.20	-	25.00	1,91.24	-	36,49.84	48,66.28	-	-	-	-	48,66.28
Held For Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation And NPI	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
Total Investment	437,09.65	-	25.07	2,36.68	-	37,06.20	476,77.60	-	-	-	-	476,77.60
Less: Provision for non performing Investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation And NPI	-	-	0.07	45.44	-	56.36	1,01.87	-	-	-	-	1,01.87
Net	437,09.65	-	25.00	1,91.24	-	36,49.84	475,75.73	-	-	-	-	475,75.73



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b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(₹ in Lakh)

Particulars	31/03/2023	31/03/2022
i) Movement of provisions held towards depreciation on investments (Including SRs)		
a) Opening balance	107.00	5.35
b) Add: Provisions made during the year	795.00	101.65
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	902.00	107.00
ii) Movement of Investment Fluctuation Reserve		
a) Opening balance	407.66	407.66
b) Add: Amount transferred during the year	-	-
c) Less: Drawdown	-	-
d) Closing balance	407.66	407.66
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	8.16%	8.21%

c) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(₹ in Lakh)

Sr. no.	Particulars	2022-23	2021-22
a)	Opening balance	-	180.00
b)	Additions during the year since 1st April	-	-
c)	Reductions during the above period		180.00
d)	Closing balance	-	-
e)	Total provisions held	-	-



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ii) Issuer composition of non-SLR investments

(₹ in Lakh)

Sr. No	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22
1	2	3		4		5		6		7	
		31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22	31/03/23	31/03/22
a)	PSUs	1000.00									
b)	FIs										
c)	Banks										
d)	Private Corporates	218.93	236.68								
e)	Subsidiaries/ Joint Ventures										
f)	Others	2747.29	3706.20							25.01	25.07
	Total	3966.22	3942.88							25.01	25.07
g)	Provision held towards depreciation	873.01	101.80							0.01	0.07

d) Repo transactions (in face value terms)/ TREPS

i) As on 31.03.2023

(₹ in Lakh)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo				
a) Government securities	1324.40	1324.40	1236.25	-
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-
ii) Securities purchased under reverse repo				
a) Government securities	4313.20	13069.20	2661.69	-
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-

ii) As on 31.03.2022

(₹ in Lakh)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on March 31
i) Securities sold under repo				
a) Government securities	1324.40	1324.40	1324.40	1324.40
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-
ii) Securities purchased under reverse repo				
a) Government securities	83.10	16013.70	5682.01	10096.80
b) Corporate debt securities	-	-	-	-
c) Any other securities	-	-	-	-



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4. Asset quality

a) i) Classification of advances and provision held on 31.03.2023

(₹ in Lakh)

	Standard	Non-Performing			Total Non Performing Advances	Total
	Total Standard Advances	Sub-standard*	Doubtful*	Loss*		
Gross Standard Advances and NPAs						
Opening Balance	1356,37.27	19,11.91	119,52.80	2,27.09	140,91.80	14,97,29.08
Add: Additions during the year					47,34.35	
Less: Reductions during the year*					36,76.68	
Closing balance	1430,45.86	32,25.88	116,96.76	2,26.84	151,49.48	1581,95.34
*Reductions in Gross NPAs due to:						
i) Up gradation					6,34.39	
ii) Recoveries (excluding recoveries from upgraded accounts)					30,42.29	
iii) Technical/ Prudential Write-offs					-	
iv) Write-offs other than those under (iii) above					-	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	5,21.43	2,05.03	60,56.01	2,27.09	64,88.13	70,09.56
Add: Fresh provisions made during the year					24,04.04	
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	5,24.43	1,258.20	74,04.13	2,26.84	88,89.17	94,13.60
Net NPAs						
Opening Balance					76,03.67	
Add: Fresh additions during the year					-	
Less: Reductions during the year					13,43.36	
Closing Balance					62,60.31	62,60.31
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year (Give reasons)						
Closing balance of floating provisions						
*The floating provision held by bank could not be apportioned over various categories in NPA						
Technical write-offs and the recoveries made there on						
Opening balance of Technical/ Prudential written-off accounts						6,18.39
Add: Technical/ Prudential write-offs during the year						3.00
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						19.37
Closing balance						6,02.02



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ii) Classification of advances and provision held on 31.03.2022

(₹ in Lakh)

	Standard	Non-Performing			Total Non Performing Advances	Total
		Total Standard Advances	Sub-standard*	Doubtful*		
Gross Standard Advances and NPAs						
Opening Balance	1392,50.25	35,57.06	101,20.62	2,27.32	139,04.99	1531,55.24
Add: Additions during the year					26,77.56	
Less: Reductions during the year*					24,90.75	
Closing balance	1356,37.28	19,11.91	119,52.80	2,27.09	140,91.80	1497,29.08
*Reductions in Gross NPAs due to:						
i) Up gradation					12,37.43	
ii) Recoveries (excluding recoveries from upgraded accounts)					12,53.32	
iii) Technical/ Prudential16 Write-offs						
iv) Write-offs other than those under (iii) above						
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	5,21.43	3,93.66	48,52.37	2,27.31	54,73.34	59,94.77
Add: Fresh provisions made during the year					10,14.79	
Less: Excess provision reversed/ Write-off loans						
Closing balance of provisions held	5,21.43	2,05.03	60,56.01	2,27.09	64,88.13	70,09.56
Net NPAs						
Opening Balance					84,28.30	
Add: Fresh additions during the year						
Less: Reductions during the year					8,24.63	
Closing Balance					76,03.67	76,03.67
Floating Provisions						
Opening Balance						
Add: Additional provisions made during the year						
Less: Amount drawn down during the year (Give reasons)						
Closing balance of floating provisions						
*The floating provision held by bank could not be apportioned over various categories in NPA						
Technical write-offs and the recoveries made there on						
Opening balance of Technical/ Prudential written-off accounts						6,28.29
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical/ prudential written-off accounts during the year						9.90
Closing balance						6,18.39



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Ratios (%)	31/03/2023	31/03/2022
Gross NPA to Gross Advances	9.58%	9.41%
Net NPA to Net Advances	4.19%	5.31%
Provision coverage ratio	58.68%	46.04%

b) Sector-wise Advances and Gross NPAs

(₹ in Lakh)

	Sector*	31-03-2023			31-03-2022		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	47,31.17	6,43.69	13.61%	26,51.76	3,87.37	14.61%
b)	Advances to industries sector eligible as priority	521,50.31	23,37.32	4.48%	536,54.62	36,73.44	6.85%
	b.i) Textile	315,06.12	15,90.71	5.05%	343,16.84	17,88.60	5.21%
c)	Services	273,64.62	7,33.51	2.68%	256,14.09	13,80.57	5.39%
d)	Personal loans	185,45.98	10,36.00	5.59%	149,45.23	10,75.45	7.22%
	Subtotal (i)	1027,92.08	47,50.52	4.62%	968,65.70	65,16.83	6.73%
ii)	Non-priority Sector						
a)	Agriculture and allied activities	84.29	-	0.0	-	-	-
b)	Industry	69,73.30	39,61.71	56.81%	59,18.44	9,82.32	16.60%
	b.i) Textile	48,86.28	33,11.51	67.77%	34,36.94	5,23.29	15.23%
c)	Services	149,93.91	44,83.88	29.90%	182,52.65	45,17.61	24.75%
d)	Personal Loans	333,51.76	19,53.37	5.86%	286,92.28	20,75.04	7.23%
	Subtotal (ii)	554,03.26	103,98.96	18.77%	528,63.37	75,74.97	14.33%
	Total (i + ii)	1581,95.34	151,49.48	9.58%	1497,29.07	140,91.80	9.41%

C) Overseas Assets, NPAs and revenue

Bank does not having overseas assets, NPAs and Revenue during previous year and Current year.



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.,**(Multi - State Scheduled Bank)****d) Details of accounts subjected to restructuring****(₹ in Lakh)**

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2023	2022	2023	2022	2023	2022	2023	2022	2023	2022
Standard	Number of borrowers							1		1	
	Gross Amount							163.37		163.37	
	Provision held							2.26		2.26	
Sub Standard	Number of borrowers										
	Gross Amount										
	Provision held										
Doubtful	Number of borrowers										
	Gross Amount										
	Provision held										
Total	Number of borrowers							1		1	
	Gross Amount							163.37		163.37	
	Provision held							2.26		2.26	

e) Divergence in asset classification and provisioning

No divergences have been noted by RBI, hence No disclosure on divergence in assts classification and provisioning for NPA is required.

f) Fraud accounts**(₹ in Lakh)**

Particulars	2022-23	2021-22
Number of frauds reported	Nil	Nil
Amount involved in fraud (₹ Lakh)	--	--
Amount of provision made for such frauds (₹ Lakh)	--	--
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ Lakh)	--	--



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

G) Disclosure of transfer of loan exposure :

i) Details of stressed loan (NPA) transferred during the year :

(₹ in Lakh)

Particulars	To ARC		To permitted transferees		To transferees (Please Specify)	
	31.03.23	31.03.22	31.03.23	31.03.22	31.03.23	31.03.22
No. of accounts (Borrowers)	-	-	-	-	-	-
Aggregate principal outstanding of loans transferred	-	-	-	-	-	-
Weighted average residual tenure of the loans transferred	-	-	-	-	-	-
Net Book Value of loans transferred (at the time of transfer)	-	-	-	-	-	-
Aggregate consideration	-	-	-	-	-	-
Additional Consideration realised in respect of accounts transferred in earlier year	-	-	-	-	-	-

h) Disclosure under Resolution Framework for COVID-19-related Stress for the year ended 31st March 2023

i) Restructure Framework – 1.0

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at the end of the previous year 30-09-2021 (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the year-31-03-2022
Personal Loans	481.21	16.01	-	33.16	432.04
Corporate persons*	1527.39	42.26	-	68.12	1417.01
Of which MSMEs	1527.39	42.26	-	68.12	1417.01
Others	4999.30	1368.99	-	397.52	3232.79
Total	7007.90	1427.26	-	498.80	5081.84

ii) Restructure Framework – 2.0

(₹ in Lakh)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan– Position as at the end of the previous year (A)	Of (A), aggregate debt that slipped into NPA during the year	Of (A) amount written off during the year	Of (A) amount paid by the borrowers during the year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this year
Personal Loans	1420.19	109.52	-	77.76	12,32.91
Corporate persons*	1019.75	0.00	-	9.34	10,10.41
Of which MSMEs	348.61	0.00	-	9.90	3,38.71
Others	7531.30	73.60	-	1662.67	5795.03
Total	9971.24	183.12	-	1749.77	8038.35



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.,**(Multi - State Scheduled Bank)****5 Exposures****a) Exposure to Real Estate Sector****(₹ in Lakh)**

Category	31/03/2023	31/03/2022
i) Direct exposure		
a) Residential Mortgages:- Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	21386.21	21585.59
b) Commercial Real Estate :- Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	9526.55	8549.83
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures		
i. Residential	-	-
ii. Commercial Real Estate	-	-
ii). Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-	-
Total Exposure to Real Estate Sector	30912.76	30135.42

b) Exposure to Capital Market – Nil (Previous year - Nil)**c) Risk category wise country exposure - Nil. (Previous year - Nil)****d) Unsecured advances**

Particulars	2022-23	2021-22
Total unsecured advances of the bank	5677.89	4905.59
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

e) Factoring exposure - Nil. (Previous year - Nil)**f) Un-hedged foreign currency exposure – Nil. (Previous year - Nil)****6. Concentration of deposits, advances, exposures and NPAs****a) Concentration of deposits**

Particulars	2022-23	2021-22
Total deposits of the twenty largest depositors	31404.06	30684.97
Percentage of deposits of twenty largest depositors to total deposits of the bank	13.07%	13.40%

b) Concentration of Advances

Particulars	2022-23	2021-22
Total advances to the twenty largest borrowers	21684.79	21365.42
Percentage of advances to twenty largest borrowers to total advances of the bank	13.54%	14.27%

c) Concentration of Exposure

Particulars	2022-23	2021-22
Total exposure to the twenty largest borrowers/customers	23774.13	22648.49
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	14.85%	15.13%



माणसांच्या मनांना विणणारी बँक

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(मल्टीस्टेट श्रेड्युल्ड बँक)

d) Concentration of NPA

(₹ in Lakh)

Particulars	2022-23	2021-22
Total Exposure to the top twenty NPA accounts	8557.31	6031.81
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	56.49%	42.80%

7. Derivatives

Bank does not have entered into any transactions in derivatives in current & previous financial year.

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

Sr. No.	Particulars	2022-23	2021-22
i)	Opening balance of amounts transferred to DEA Fund	856.81	583.47
ii)	Add: Amounts transferred to DEA Fund during the year	77.98	281.13
iii)	Less: Amounts reimbursed by DEA Fund towards claims	10.39	7.78
iv)	Closing balance of amounts transferred to DEA Fund	924.40	856.81

9. Disclosure of complaints

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

Sr. No	Particulars	2022-23	2021-22
Complaints received by the bank from its customers			
1	Number of complaints pending at beginning of the year	Nil	Nil
2	Number of complaints received during the year	38	31
3	Number of complaints disposed during the year	38	31
3.1	Of which, number of complaints rejected by the bank		
4	Number of complaints pending at the end of the year	Nil	Nil
Maintainable complaints received by the bank from Office of Ombudsman			
5	Number of maintainable complaints received by the bank from Office of Ombudsman	04	12
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	Nil	Nil
5.2	Of 5, number of complaints resolved through conciliation/mediation/ advisories issued by Office of Ombudsman	04	12
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	Nil	Nil
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	Nil	Nil

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



Bank Weaving the minds of mankind

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(Multi - State Scheduled Bank)

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

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30days
1	2	3	4	5	6
Current Year 2022-2023					
Ground-1 ATM/ Debit Cards/ Mobile/ Electronic Banking	Nil	20 (12)	66.66%	Nil	Nil
Ground-2 Loans and advances	Nil	01 (07)	- 85.71%	Nil	Nil
Ground-3 Account opening/ difficulty in operation of accounts	Nil	05 (05)	0.00	Nil	Nil
Ground-4 Cheques/ drafts/ bills / issuance/ acceptance of small Denomination notes and coins	Nil	Nil	Nil	Nil	Nil
Ground-5 Pension and facilities for senior citizens / Staff behavior/ Facilities for customers visiting the branch	Nil	03 (01)	200%	Nil	Nil
Others	Nil	09 (06)	50%	Nil	Nil
Total	Nil	38 (31)	22.58%	Nil	Nil

Figures in bracket () pertain to last year 2021-22

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

No penalty imposed by Reserve Bank of India and other Banking regulatory bodies during current/previous year.

11. Other Disclosures- General

a) Business Ratios

Particular	2022-23	2021-22
i. Interest Income as a percentage to Working Funds	8.37%	8.16%
ii. Non-interest income as a percentage to Working Funds	0.42%	0.33%
iii. Cost of Deposits	5.37%	5.61%
iv. Net Interest Margin	3.87%	3.40%
v. Operating Profit as a percentage to Working Funds	1.92%	1.49%
vi. Return on Assets	0.54%	0.47%
vii. Business (deposits plus advances) per employee (Rs in Lakh)	761.83	713.32
viii. Profit per employee (Rs in Lakh)	2.55	2.19



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

b) Bancassurance business

(₹ in Lakh)

Particulars	2022-23	2021-22
Commission from selling life and non life insurance policies	98.00	71.86

c) Marketing and Distribution

Particulars	2022-23	2021-22
Commission from MF; ASBA; Demat	-	-

d) Disclosure regarding Priority sector lending certificates

Particulars	2022-23	2021-22
Priority Sector Lending Certificates (PSLCs)	NIL	NIL

e) Provisions and contingencies

Provision debited to Profit and Loss Account	2022-23	2021-22
i. Provisions for NPI	-	-
ii. Bad & Doubtful Debits Reserve	2100.00	1000.00
iii. Provision against Standard Assets	3.00	-
iv. Provision for Restructured Assets	85.00	-
v. Special Reserve under Income Tax Act	169.00	100.00
vi. Short Provision for Income tax	8.48	68.35
vii. Investment Depreciation Reserve	-	44.65
viii. Provision for Standards Account (Covid-19)	-	-
ix. Provision for Income tax	770.00	722.00
x. Provision for Resolution Framework 2.0	-	1000.00
xi. ARCs Security Receipt Depreciation Reserve	795.00	57.00

f) Payment of DICGC Insurance Premium

Sr. No.	Particulars	2022-23	2021-22
i.	Payment of DICGC Insurance Premium	272.82	319.59
ii.	Arrears in payment of DICGC premium	-	-



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.,

(Multi - State Scheduled Bank)

g) Disclosure of facilities granted to directors and their relatives

(₹ in Lakh)

Sr No	Particulars	2022-23	2021-22
a.	Fund-based		
i	Outstanding at the beginning of the year	320.81	458.28
ii	Additions during the year	571.77	130.76
iii	Recovery during the year	243.99	268.23
iv	Outstanding at the end of the year (Including Interest)	648.59	320.81
b.	Non-fund based (Guarantees, L/Cs etc.)		
i	Outstanding at the beginning of the year	-	-
ii	Additions during the year	88.33	-
iii	Recovery during the year	-	-
iv	Outstanding at the end of the year (Including Interest)	88.33	-
	Total	736.92	320.81

12. Interest Rate Future (as per RBI Circular UBD(PCB)BPD Cir No.17/13.01.000/2009-10 October 28, 2009).

The bank has not undertaken any transaction during the Financial Year 2022-23 & previous Financial year.

13. Previous Year Figures:-

The bank has reclassified and rearranged previous year figures to confirm to this year's classification and wherever necessary.

For M R P R S AND ASSOCIATES
Chartered Accountants

Sd/-
M R P R S AND ASSOCIATES
Partner
FRN-112705W
Membership no.132863

UDIN NO: 23132863BGQISM7583
Date : 29th May 2023
Place : Ichalkaranaji

For
Kallappanna Awade Ichalkaranji Janata
Sahakari Bank Ltd., Ichalkaranji
(Multi-State Scheduled Bank)

Shri. S.B.Shirgave
Chief Executive Officer

संचालक मंडळ BOARD OF DIRECTORS



सीए श्री. संजयकुमार अनीगोल

व्हाईस चेअरमन
२३/०१/२०२३ पासून

CA Shri. Sanjaykumar Anigol
Vice Chairman



श्री. स्वप्निल प्रकाश आवाडे

चेअरमन
२३/०१/२०२३ पासून

Shri. Swapnil Awade
Chairman



आमदार प्रकाशआण्णा आवाडे
MLA Prakashanna Awade
२२/०१/२०२३ पर्यंत



सीए श्री. चंद्रकांत चौगुले
CA Shri. Chandrakant Chougule



श्री. महेश सातपुते
Shri. Mahesh Satpute



श्री. बंडोपंत लाड
Shri. Bandopant Lad



श्री. शैलेश गोरे
Shri. Shailesh Gore



श्री. सुभाष जाधव
Shri. Subhash Jadhav



श्री. अविनाश कांबळे
Shri. Avinash Kamble



श्री. रमेश पाटील
Shri. Ramesh Patil

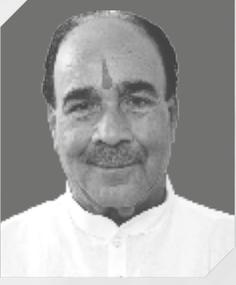


श्री. श्रीशैल कित्तुरे
Shri. Shrishail Kitture



श्री. बाळकृष्ण पोवळे
Shri. Balkrishna Povale

संचालक मंडळ ■ BOARD OF DIRECTORS



श्री. द्वारकाधिश सारडा
Shri. Dwarkadhish Sarada



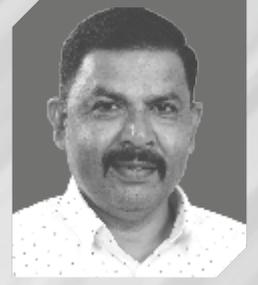
श्री. शहाजहान शिरगांवे
Shri. Shahjahan Shirgave



श्री. बाबुराव पाटील
Shri. Baburav Patil



श्री. तात्यासो अथणे
Shri. Tatyaso Athane



श्री. सचिन केस्ते
Shri. Sachin Keste



सौ. प्रेमलता पाटील
Sou. Premalata Patil



सौ. आक्काताई आरगे
Sou. Akkatai Arage



सीए श्री. मनोहर जोशी
CA Shri. Manohar Joshi
तज्ञ संचालक Expert Director



श्री. सारंग जोशी
Shri. Sarang Joshi
तज्ञ संचालक Expert Director



डॉ. श्री. अशोक सौंदत्तीकर
Dr. Shri. Ashok Soundattkar
२२/०९/२०२३ पर्यंत



श्री. बाबासाहेब पाटील
Shri. Babasaheb Patil
२२/०९/२०२३ पर्यंत



श्री. राजेश पाटील
Shri. Rajesh Patil
२२/०९/२०२३ पर्यंत



श्री. श्रीचंद टेहलानी
Shri. Shrichand Tehlani
२२/०९/२०२३ पर्यंत



श्री. सचिन झंवर
Shri. Sachin Zanwar
२२/०९/२०२३ पर्यंत



सौ. सुजाता जाधव
Sou. Sujata Jadhav
२२/०९/२०२३ पर्यंत

व्यवस्थापकीय मंडळ (बाह्य सदस्य)

BOARD OF MANAGEMENT (External Member)



श्री. योगेश पाटील
Shri. Yogesh Patil



श्री. राजू चव्हाण
Shri. Raju Chavan
१४/०२/२०२३ पासून



श्री. सचिन देवुरुखकर
Shri. Sachin Devrukhkar
१४/०२/२०२३ पासून

वरिष्ठ कार्यकारी अधिकारी

SENIOR EXECUTIVE



श्री. संजय शिरगांवे
(मुख्य कार्यकारी अधिकारी)
Shri. Sanjay Shirgave
C. E. O.



श्री. किरण पाटील
(जनरल मॅनेजर)
Shri. Kiran Patil
General Manager



श्री. दिपक पाटील
(जनरल मॅनेजर)
Shri. Dipak Patil
General Manager

तुलनात्मक प्रगतीची आकडेवारी | **PROGRESS AT A GLANCE**

Year	Date	Member	Share Capital	Reserve	Deposit	Loan	Working Capital	Net Profit	No. of Branches
1	30/06/1963	1295	169600	1295	569000	312000	890000	2183	1
6	30/06/1968	2048	378550	183220	2729705	1579107	3645468	46550	1
11	30/06/1973	2458	498700	599963	14282097	8105918	16793472	95156	1
16	30/06/1978	4358	1228700	2143041	33542736	19188743	42950794	359547	4
21	30/06/1983	6777	2207050	6204903	86795446	51836035	254858934	669768	4
26	30/06/1988	10264	5122350	10922566	221953968	141558557	254858934	498839	8
31	31/03/1993	12762	10056900	50791268	519830032	344702873	634204487	6442332	9
36	31/03/1998	14579	23646050	170837802	1411078118	855423224	1734122463	19815801	17
37	31/03/1999	14856	26843500	190667918	1858853906	1003053385	2257701835	23687427	19
38	31/03/2000	15247	32406900	207503612	2341018460	1420069804	2770254693	19150824	23
39	31/03/2001	15827	37302300	223279804	2832986399	1922001374	3350628885	24017965	23
40	31/03/2002	16184	40392200	277607073	3292843895	2080564896	3949923942	38957725	23
41	31/03/2003	16815	43734700	339209227	3875169517	2325150855	4702818536	40553580	23
42	31/03/2004	17605	48847750	391847920	4552413691	2587400564	5429409088	20000631	26
43	31/03/2005	18614	55634100	410763755	4970915760	2733867621	5828481867	15786594	26
44	31/03/2006	20010	65931250	507683475	5289530492	3128017507	6288775628	18192675	26
45	31/03/2007	20688	74240200	521694679	5414269616	3157116251	6350843803	10742823	26
46	31/03/2008	24921	86017500	533952211	5648818257	3229924730	6664754537	17936749	27
47	31/03/2009	30680	104510860	541605964	6383250066	3738449643	7389481844	18038852	27
48	31/03/2010	35508	133264900	558514059	7188022848	4199396295	8375427028	31995690	27
49	31/03/2011	41158	164287100	582183798	8033288348	5246776993	9662808870	50501580	33
50	31/03/2012	45563	200540400	826577050	9271433493	6343083654	11497776336	72415669	35
51	31/03/2013	49269	237106900	858058242	11006925567	7327234283	13143473911	82553422	38
52	31/03/2014	53767	287091950	906975498	12825892634	8722167486	15284664758	90423938	39
53	31/03/2015	58194	326592000	1002829870	13973408435	9455923888	16555943318	100616392	43
54	31/03/2016	60535	377299450	1081274717	15558564100	10835616237	18187238221	102226042	44
55	31/03/2017	61843	417265400	1179684128	17450702563	12025781610	20124519140	104125374	44
56	31/03/2018	63429	474978550	1532508307	18945082873	13084181379	22843558245	105062288	44
57	31/03/2019	65613	541691400	1583574475	20810237913	13805847982	25257123675	106238824	44
58	31/03/2020	67275	586142200	1526756449	22147188649	14258266588	27792342607	77115717	44
59	31/03/2021	69144	612595450	1729175601	22903313120	15315523681	27721767956	114221484	44
60	31/03/2022	70251	630769150	1958533968	22904259311	14972907538	28803867825	116285356	44
61	31/03/2023	73407	673708050	2373256419	24023967701	15819533839	29284764742	133505998	44

KAIJS BANK

To,



If undelivered, please return to following address :

From -

Shri. Swapnil Awade

Chairman

KALLAPPANNA AWADE ICHALKARANJI

JANATA SAHAKARI BANK LTD.

MULTI STATE SCHEDULED BANK

Head Office : "Janata Bank Bhavan", Main Road,

Ichalkaranji - 416 115, Tal. : Hatkanangale, Dist. : Kolhapur. (Maharashtra)

 0230 - 2429300

**MODERN
BANKING SERVICES**

MOBILE
BANKING



Prime Minister's Employment
Generation Programme

PMEGP



QR CODE
SERVICE



POS SERVICES



PAN No. : AAAA10111M

GSTIN : 27AAAAA10111M1Z1 (Maharashtra)

GSTIN : 29AAAAA10111M1ZX (Karnataka)