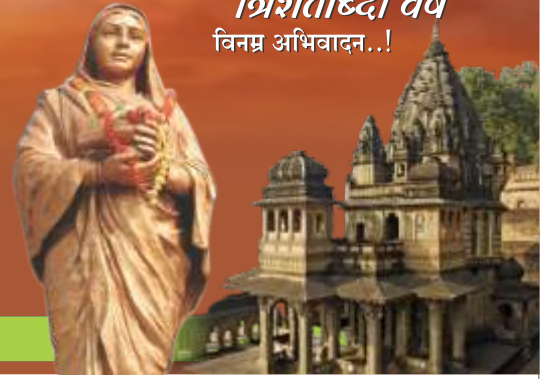




NNSB

नागपुर नागरिक सहकारी बैंक लि.
(मल्टीस्टेट शोडयुल्ड बैंक)

विश्वसनीयता ही हमारी पूंजी है।



ऐसी उड़ान, जो करे आपको अधिक गतिमान...

1 अप्रैल 2023 से 31 मार्च 2024

वार्षिक प्रतिवेदन

आत्मिय भागधारक बन्धुगण, सस्नेह वंदे !

नागपुर नागरिक सहकारी बैंक लि. की 62 वीं वार्षिक आमसभा में आप सभी मा.सभासद सदस्यों का मैं अपने संचालक साथियों की ओर से हार्दिक स्वागत करता हूँ। 31 मार्च 2024 को पूर्ण हुए आर्थिक वर्ष का लेखापरीक्षित वित्तीय विवरण एवं अपने बैंक की विगत एक वर्ष की उपलब्धियाँ आपके सम्मुख सादर करते हुए हम गौरवान्वित हैं।



प्रा. संजय भेंडे, अध्यक्ष

पुण्यश्लोक देवी अहिल्याबाई होलकर का 300 वां जयंती वर्ष :-

हम सभी जानते हैं कि 31 मई 2024 से लोकमता देवी अहिल्याबाई होलकर का 300 वां जयंती वर्ष प्रारंभ हुआ है। ग्रामीण पृष्ठभूमिवाले सामान्य परिवार की बालिका से एक असाधारण शासनकर्ता तक की उनकी जीवनयात्रा आज भी प्रेरणा का महान स्रोत है। वे कर्तृत्व, सादगी, धर्म के प्रति समर्पण, प्रशासनिक कुशलता, दुरदृष्टि एवं उज्वल चारित्र्य का अद्वितीय आदर्श थीं। भारतीय इतिहास की इस अजरामर लोकमता की जयंती के 300 वे वर्ष के पावन अवसर पर उन्हें हम श्रद्धापूर्वक नमन करते हैं, और उनके दिखाए गए सादगी, चारित्र्य, धर्मनिष्ठा, आर्थिक विकास और राष्ट्रीय स्वाभिमान के मार्ग पर अग्रसर होने हेतु नागपुर के साथ इंदौर की पावनभूमि में भी सेवारत मध्यभारत की यह लोकप्रिय बैंक शत प्रतिशत वचनबद्ध है।

वार्षिक लेखापुर्ति :- पिछले अनेक दशकों की परिपाटी में समयानुकूल परिवर्तन कर, अपने बैंक ने नए वर्ष की पहिली तिमाही के भीतर ही वित्तीय विवरण की पूर्तता करते हुए निर्धारित समय में वार्षिक सर्वसाधारण सभा का आयोजन करने का संकल्प किया जिसको आज हम सफल होते हुए देख रहे हैं।

प्रबंधनस्तर पर नए बदल :

दि 10 मई 2024 को बैंक के मुख्य कार्यकारी अधिकारी श्री संजय पोतनीस सेवानिवृत्त हुए और नवनियुक्त मुख्य कार्यकारी अधिकारी श्री आशुतोष पाठक ने तत्काल प्रभाव से नई जिम्मेदारी का कार्यभार स्वीकार किया। बैंक प्रबंधन ने प्रशासनिक कामकाज को अधिक पेशेवर एवं सुचारु रूप से संचालित करने हेतु पहली बार उप-मुख्य कार्यकारी अधिकारी इस नए पद का निर्माण किया, जिस पर बैंक के आयटी तथा ऋण विभाग के तत्कालिन सहायक सरव्यवस्थापक श्री राजेश एदलाबादकर इन्हे पदोन्नत किया गया। नए परिवर्तन के पूर्व श्री आशुतोष पाठक ने बैंक के सरव्यवस्थापक और श्री राजेश एदलाबादकर ने सहसरव्यवस्थापक के दायित्व का सफलतापूर्वक निर्वहन किया है। कुछ और आवश्यक बदल कर, बैंक के श्री श्रीकांत वनकर (मुख्य अनुपालन अधिकारी), श्री सुमंत जोशी (प्रतिभुती एवं निवेश) और श्री मितेश डोबा (वसुली) इन्हे सरव्यवस्थापक पद पर पदोन्नत किया है। इन प्रशासनिक परिवर्तन से बैंक का कामकाज अधिक पारदर्शी एवं गतिमान होगा इसका मुझे विश्वास है।

वर्ष 2023-24 यह उद्योग जगत के निर्माण एवं उत्पाद क्षेत्र में नई क्रांति और किर्तीमान का साक्षी बना है। सेवा और वित्तीय क्षेत्र में आयी नई उछाल देश के औद्योगिक विकास का मिजाज दर्शाता है। मकान निर्माण में बड़ी मांग ने रिअल इस्टेट उद्योग को और मजबूती दी है। किंतु विगत दिनों मध्य पूर्व देशों में उभरा संघर्ष एवं लंबी चली रशिया युद्ध ने समुची दुनिया को वित्तीय अस्थिरता की खाई में ढकेला है। मात्र पिछले दस वर्ष से मौजूद विद्यमान देश की मजबूत और स्थिर शासन ने इस स्थिति पर नियंत्रण पाकर देश का विकासदर न केवल बरकरार रखा अपितु विश्व की पांचवी अर्थव्यवस्था में दस्तक देकर आगे तिसरे कार्यकाल में विश्व की तिसरी अर्थव्यवस्था के पायदान तक यह सफर ले जाने का मा प्रधानमंत्री का संकल्प देश में सहकारिता क्षेत्र की आवश्यकता, प्रासंगिकता और भरसक योगदान को भी अधोरेखित करता है।

वित्त वर्ष 2023-24 में बैंक की आर्थिक उपलब्धियाँ :- अपनी बैंक ने आलोच्य वर्ष में कुल व्यवसाय में 10.26% की वृद्धि दर्ज की है। अपनी बैंक का सीडी रेपो 60.65% से 65.57% तक बढ़ा है। विगत वर्ष में अपनी बैंक ने सभी निकषों में अच्छा प्रदर्शन किया। बैंक की प्रभावी वसुली निती एवं सभी कर्मचारियों के अथक सामूहिक प्रयास से आलोच्य वर्ष में अर्जित किया शून्य प्रतिशत नेट अनुपादित कर्ज का सफल लक्ष्य और शुद्ध लाभ में इस वर्ष हुई रु 3.43 करोड़ की बढ़ोतरी बैंक की विश्वसनीयता और मजबूती के लिए उत्साहवर्धक है। नागपुर नागरिक सहकारी बैंक अपने 63 वें स्थापना वर्ष में सभी आर्थिक, सामाजिक एवं राष्ट्रीय कार्यक्रमों का अंग बनने हेतु संकल्प रत है।

अ) बैंक का कुल मिश्र व्यवसाय दि. 31 मार्च, 2023 के रु. 2763 करोड़ से मार्च 2024 में 3047 करोड़ पर पहुंचा है। कुल व्यवसाय में हुई यह वृद्धि 284.00 करोड़ है।

आ) बैंक का ऋण एवं अग्रिम वितरण व्यवसाय गतवर्ष के रु. 1043 करोड़ से बढ़कर आलोच्य वर्ष में रु 1207 करोड़ पर स्थिर हुआ है।

इ) इस वर्ष बैंक का सकल एनपीए (ग्रेस एनपीए) रु 66.36 करोड़ है। सकल अनुपादित कर्ज का कुल कर्ज वितरण राशी से प्रमाण यह विगत वर्ष के 8 प्रतिशत से इस अहवाल वर्ष में 5.50 प्रतिशत तक आना और नेट एनपीए का प्रमाण 2.48 से इस वर्ष 0 प्रतिशत पर स्थिर होना यह बैंक के इतिहास में पहली बार हासिल हुआ है जिसके आप सभी सभासद बंधु अभिमान के हकदार हैं।

ई) गत वर्ष की तुलना में आलोच्य वर्ष में बैंक की कार्यशील पूंजी में 120.14 करोड़ की वृद्धि होकर इस वर्ष रु 1840 करोड़ हुई है।

उ) आलोच्य वर्ष में बैंक के स्वनिधि में रु 41.27 करोड़ की हुई बढ़ोतरी बैंक का मजबूत पूंजी पर्याप्तता अनुपात (सीआरएआर), ब्याजदर की स्पर्धा में भी विश्वसनीयता को प्राथमिकता देने में बढ़ती अमानतें और प्रतिकूल वातावरण में भी आवश्यक तथा पर्याप्त से अधिक किए गये प्रावधान (Provisions) के बावजूद बैंक ने इस वर्ष कमाया हुआ रु 8.40 करोड़ का मुनाफा अपने बैंक की वित्तीय सक्षमता साबित करता है।

नन्हे मित्रों को विशेष भेट :- वित्तीय समावेशन में महिलाओं के साथ छात्र-छात्राओं के रूप में देश का भविष्य भी जुड़े इस उद्देश्य से अपने बैंक ने इस वर्ष छोटे दोस्तों के लिए बालगोकुलम् नाम से एक नई डिपॉजिट योजना का शुभारंभ किया। नन्हे मित्रों को बचपन से ही बचत का प्रोत्साहन मिले, फिजूल खर्चों का मोह छोड़कर उनपर बुंद बुंद के सागर का संस्कार हो इस उद्देश्य से बैंक ने मात्र बिते कुछ माह में एक हजार से अधिक स्कुली बच्चों के बैंक खाते खोले हैं। बालगोकुलम् बचत योजना में नर्सरी से लेकर 17 वर्ष की आयु तक के छात्रों को जोड़कर उनका केवल 100 रुपये में बैंक खाता, छात्रों के माता को खातों में अभिभावक का सम्मान,

वार्षिक सर्वसाधारण सभा की सूचना

नागपुर नागरिक सहकारी बैंक लि. नागपुर की वार्षिक सर्वसाधारण सभा यह **शनिवार दि. 29 जून, 2024** को सुबह **11.00 बजे, महर्षि व्यास सभागृह, स्मृति मंदिर, रेखीमबाग, नागपुर** में संपन्न होगी। गणपुर्ति के अभाव में स्थगित सभा उसी दिन सुबह 11.30 बजे संपन्न होगी। संस्थगित सभा के लिए गणपुर्ति की आवश्यकता नहीं रहेगी। सभा में निम्नलिखित विषयों पर विचार किया जायेगा। सभी सदस्यों से प्रार्थना है कि वे निर्धारित समय पर सभा में उपस्थित रहे।

विषय सूची :

- दि. 24 जून 2023 को संपन्न वार्षिक सर्वसाधारण सभा के कार्यवृत्त को स्वीकृति प्रदान करना।
- आर्थिक वर्ष 2023-2024 के बैंक का अंकेक्षित प्रतिवेदन, नफा-नुकसान पत्रक तथा संतुलन पत्रिका को स्वीकृति प्रदान करना।
- बैंक का सन 2023-2024 का अंकेक्षण अहवाल एवं विगत वर्ष का अनुपालन अहवाल प्रस्तुत करना।
- बैंक के सन 2023-2024 के निम्नलिखित लाभ विनियोजन को मंजूरी प्रदान करना।

Net Profit for the year 31.03.2024	₹
1. Statutory Reserve Fund @25%	₹ 8,40,42,791.30
2. Reserve for Unforeseen Losses @ 10%	₹ 2,10,10,700.00
3. Education Fund (NCUI) @ 1%	₹ 84,04,300.00
4. Charity Fund @1%	₹ 8,40,430.00
5. Building Fund	₹ 8,40,430.00
6. Dividend @ 5%	₹ 50,000,000.00
7. General Reserve	₹ 1,25,00,000.00
8. Honorarium	₹ 52,46,931.31
9. Retained Profit	₹ 2,00,000.00
TOTAL :	₹ 8,40,42,791.30

- आर्थिक वर्ष 2024-2025 के लिये संचालक मंडल द्वारा प्रस्तावित अंदाज पत्रक को स्वीकृति प्रदान करना।
- वैधानिक अंकेक्षण द्वारा प्रमाणित बूझीत कर्ज राशी (Bad-Debts) ₹ 82,19,043.00 को अपलेखित करने हेतु मंजूरी प्रदान करना।
- अंकेक्षण हेतु 2024-2025 के लिए वैधानिक लेखा-परीक्षकों (Statutory Auditors) की नियुक्ति करना।
- अध्यक्ष महोदय की अनुमति से अन्य विषय।

दिनांक : 08/06/2024

संचालक मंडल के आदेशानुसार
आशुतोष अ. पाठक
(मुख्य कार्यकारी अधिकारी)

विशेष सूचना : यदि किसी सदस्य को उपरोक्त निर्दिष्ट विषयसूची तथा बैंक के आर्थिक विवरण पर सुझाव देना हो, तो वह अपने सुझाव लिखित रूप में बैंक के प्रधान कार्यालय में प्रस्तावित सभा तिथि के 7 दिन पूर्व भेजने की कृपा करें।

बहुरंगी आकर्षक पासबुक ऐसी कई विशेषताएं इस अभियान से जुड़ी हैं। मुझे विश्वास है कि, नए शैक्षणिक सत्र में बालगोकुलम् खातों में विक्रमी वृद्धि होकर यह अभियान सहकारी बैंकों में किर्तीमान स्थापित करेगा।

पर्यावरणपूरक ऋण योजना को बढ़ावा : गैर पारंपरिक संसाधनों का जीवन में अधिकाधिक प्रयोग हो, इस आवाहन से जुड़कर बैंक ने हाल ही में अपनी विद्यमान सोलर ऋण के ब्याज में कटौति कर, मात्र 10 प्रतिशत ब्याज पर ऋण सुविधा उपलब्ध करायी है। भागधारकों से मेरा अनुरोध है, इस योजना का अधिकाधिक लाभ लें और शून्य बिजली बिल के साथ पर्यावरण संरक्षण का स्वयं हिस्सा बनें।

शाखा नूतनीकरण के साथ प्रधान कार्यालय इभारत का विस्तारिकरण:- अपने बैंक की सभी शाखाएं अद्ययावत सुविधापूर्ण वास्तु में कार्यरत हो इसके प्रति बैंक कटिबद्ध है। वर्तमान में कलमना शाखा का नूतनीकरण कार्य पूर्ण हुआ है, जिससे कलमना परिसर के अनेक व्यापारी बन्धु अनेक वर्षों की असुविधा के बाद आज वातानुकूलित भवन में बैंकींग सेवाओं का लाभ ले रहे हैं।

नागपुर नागरिक सहकारी बैंक जिस पूर्व नागपुर क्षेत्र से प्रारंभ होकर आज 3 प्रदेशों में अधिकांश जगह स्वयं की मालकीयत के स्थानों पर कार्यरत है, वहां बैंक का स्वयं का एक विस्तीर्ण ऑडिटीरियम निर्माण हो ऐसा संचालक मंडल का मानस था। इस संकल्प को गति देते हुए बैंक ने प्रधान कार्यालय भवन का नूतनीकरण करते हुए 200 आसनक्षमता का अद्ययावत ऑडिटीरियम का कार्य प्रारंभ किया है। बैंक की ग्रामीण क्षेत्र में कार्यरत शाखा भी उसी रफ्तार से नूतनीकृत हो, इस प्रयास में पांडुरना शाखा के लिए खरीदे भुखंड पर नए शाखा भवन का कार्य शीघ्र ही प्रारंभ हो रहा है।

संवेदना :- प्रतिवेदीत वर्ष में दिवंगत सम्माननीय व्यक्ति, बैंक के सभासद एवं कर्मचारियों के प्रति बैंक संवेदना व्यक्त करती है। उनके परिवारजनों पर आई इस दुःखद घड़ी में बैंक का संचालक मंडल तथा सभासद परिवार सहभागी है।

आभार :- केंद्रीय शासन, महाराष्ट्र-मध्यप्रदेश-छत्तीसगढ़ शासन, भारतीय रिज़र्व बैंक-मुंबई, नागपुर तथा भोपाल कार्यालय, केंद्रीय निबंधक, नेशनल फेडरेशन ऑफ अर्बन को-ऑप बैंक्स अहमद नन्द क्रेडीट सोसायटीज लि. नई दिल्ली इनका बैंक को समय समय पर जो मार्गदर्शन मिला है उसके लिए संचालक मंडल की ओर से मैं आभार प्रकट करता हूँ। महाराष्ट्र, मध्यप्रदेश तथा छत्तीसगढ़ राज्य सहकारी बैंक असोसिएशन एवं फेडरेशन के मा. अधिकारियों के सहयोग हेतु हम कृतज्ञ हैं। बैंक कार्यक्षेत्र में कार्यरत सहकार विभाग, सिडको कार्यालय के सभी अधिकारियों के प्रती हम आभारी हैं। बैंक के सभी नियमित अंशधारक, अमानतदार, ऋणधारक एवं अन्य सभी ग्राहकोंद्वारा प्राप्त सद्भावना तथा सहयोग के लिए हम आभारी हैं। बैंक स्थापना समय से प्रत्येक संचालक मंडल पर रहे सभी मा.अध्यक्ष, उपाध्यक्ष एवं संचालक सदस्यों से मिले योगदान एवं मार्गदर्शन के लिए भी हम आभारी हैं। बैंक के वैधानिक लेखा परीक्षक मे. पी. जी. जोशी अहमद कंपनी का तथा सभी चार्टर्ड अकाउंटेंट कंपनी, कानूनी क्षेत्र के हमारे सहयोगी सभी अहमद एकेट एवं हमारे मकानमालिक बन्धुओं का हम सहव्य आभार प्रकट करते हैं। अखबार पत्रिकाएं तथा दृष्ट-श्राव्य माध्यमके सभी प्रतिनिधियों के प्रति हम कृतज्ञ हैं। बैंक के सभी अधिकारी तथा कर्मचारीओं द्वारा प्राप्त योगदान के लिए मैं उनकी प्रशंसा करता हूँ। अंत में बैंक की 62 वें वार्षिक आमसभा में सम्मिलित आप सभी सभासद बंधु एवं मातृशक्ती का पुनः स्वागत तथा आभार व्यक्त करते हुए, भविष्य में भी आपका सहयोग तथा संरक्षण सद्भावनाओं के साथ हमें प्राप्त होता रहेगा ऐसी मनोकामना करता हूँ। तथा आपके निरंतर निरोगी स्वास्थ्य के लिए मंगलकामना करते हुए अपने शब्दों को विराम देता हूँ।

नागपुर

दिनांक : 14 जून 2024

संचालक मंडल की ओर से
प्रा. संजय भेंडे
(अध्यक्ष)



FORM - A

(Amount in `)

Previous Year 31.03.2023	CAPITAL AND LIABILITIES	Schedules	As on 31.03.2024	Previous Year 31.03.2023	PROPERTY AND ASSETS	Schedules	As on 31.03.2024
28,33,99,800.00	1. CAPITAL	A	31,41,69,700.00	9,66,62,482.00	1. CASH		11,21,92,302.00
1,99,71,59,783.89	2. RESERVE FUND AND OTHER RESERVES	B	2,37,90,63,381.81	3,72,89,19,858.16	2. BALANCES WITH OTHER BANKS	H	3,54,39,22,399.61
-	3. PRINCIPAL /SUBSIDIARY STATE PARTNERSHIP		-	-	3. MONEY AT CALL & SHORT NOTICE		-
17,20,07,46,702.84	4. DEPOSITS & OTHER ACCOUNTS	C	18,40,21,70,581.08	4,50,16,26,153.87	4. INVESTMENTS	I	4,50,90,89,664.71
-	5. BORROWINGS		-	-	5. INVESTMENT OUT OF PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND		-
-	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		-	10,43,21,45,637.06	6. ADVANCES	J	12,06,55,10,155.39
-	7. BRANCH ADJUSTMENTS		-	24,81,86,003.67	7. INTEREST RECEIVABLE	K	22,83,34,000.97
7,60,73,247.86	8. OVERDUE INTEREST RESERVE		5,24,00,562.34	-	8. BILLS RECEIVABLE BEING BILLS /COLLECTION AS PER CONTRA		-
8,09,949.88	9. INTEREST ACCURED & PAYABLE		8,03,720.69	-	9. BRANCH FUND ACCOUNT		-
54,39,24,257.71	10. OTHER LIABILITIES	D	52,13,62,154.05	94,01,87,286.00	10. PREMISES LESS DEPRECIATION	L	1,09,92,42,079.00
4,97,08,658.36	11. PROFIT & LOSS ACCOUNT		8,40,42,791.30	9,09,82,632.13	11. FURNITURE & FIXTURE LESS DEPRECIATION	M	8,82,10,163.53
	Balance as per last Balance Sheet		4,97,08,658.36	10,12,24,160.66	12. OTHER ASSETS	N	10,75,12,126.07
	Less: Appropriations during the year			1,18,88,187.00	13. DEFERRED TAX ASSETS		-
	1. 25% For Statutory Reserve Fund		1,24,27,165.00	-	14. NON BANKING ASSETS ACQUIRED SATISFACTION OF CLAIMS (STATING OF VALUATION)		-
	2. Dividend 5%		1,42,00,000.00		15. PROFIT & LOSS		-
	3. 1% Education Fund		4,97,087.00				
	4. Investment Fluctuation Fund		1,50,00,000.00				
	5. Building Fund		19,16,453.36				
	6. Charity Fund		4,97,087.00				
	7. General Reserve		0.00				
	8. Reserve for Unforeseen Losses 10%		49,70,866.00				
	9. Honorarium		2,00,000.00				
			-				
20,15,18,22,400.55	GRAND TOTAL		21,75,40,12,891.28	20,15,18,22,400.55	GRAND TOTAL		21,75,40,12,891.28

i) Contingent Liabilities

G

69,56,72,766.63

ii) Others

Significant Accounting Policies & Notes on account are forming part of the Balance Sheet.

* Grouping and Sub Grouping in Balance Sheet and Profit & Loss account is rearranged based on Revised Guidelines / Directives as received from RBI during current Financial Year.

As per our report of even date attached

FOR P.G. JOSHI & CO.
Chartered Accountant
Firm Regd. No. 104416WCA Atul Joshi
Partner
Membership No. 108849
UDIN : 24108849BKFULM5184S.P. Potnis
Chief Executive OfficerA. A. Pathak
General ManagerTusharkanti Dable
DirectorAshok Agrawal (Goyal)
Vice ChairmanSanjay Bhende
ChairmanPROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2024

FORM - B

(Amount in `)

Previous Year 31.03.2023	EXPENDITURE	Schedules	Current Year 31.03.2024	Previous Year 31.03.2023	INCOME	Schedules	Current Year 31.03.2024
67,47,38,178.55	1. INTEREST ON DEPOSITS	1	81,41,99,842.17	1,32,49,99,809.06	1. INTEREST & DISCOUNT	11	1,52,97,14,131.23
25,02,27,643.50	2. SALARIES & ALLOWANCES AND PROVIDENT FUND	2	25,69,30,504.70	-	2. DIVIDEND		-
6,09,587.00	3. DIRECTOR & LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	3	6,27,765.00	1,83,20,942.01	3. COMMISSION EXCHANGE & BROKERAGE	12	2,35,68,642.58
4,93,90,896.61	4. RENT, TAXES, INSURANCE & LIGHTING ETC	4	5,16,83,409.68	1,77,31,073.00	4. PROFIT ON SALE OF INVESTMENT	13	1,54,98,181.23
28,41,935.44	5. LAW CHARGES		6,76,940.56	-	5. INCOME FROM BANKING ASSETS	14	-
85,68,044.32	6. POSTAGE, TELEGRAMS & TELEPHONE CHARGES	5	79,39,724.40	20,08,91,913.50	6. OTHER RECEIPTS	15	12,91,59,802.44
75,37,582.50	7. AUDITORS FEE		72,11,382.00				
7,05,39,341.41	8. DEPRECIATION & REPAIRS TO PROPERTY	6	8,80,18,420.15				
47,91,476.05	9. STATIONERY, PRINTING & ADVERTISEMENT ETC	7	50,70,621.83				
5,12,71,222.33	10. LOSS FROM SALE OF ASSETS & INVESTMENTS	8	1,26,12,561.65				
7,61,39,150.50	11. OTHER EXPENDITURE	9	9,89,26,794.03				
27,47,00,400.00	12. PROVISION & CONTINGENCIES	10	19,50,00,000.00				
9,05,88,279.36	NET PROFIT BEFORE INCOME TAX		15,90,42,791.31				
1,56,19,43,737.57	TOTAL		1,69,79,40,757.48	1,56,19,43,737.57	TOTAL		1,69,79,40,757.48
3,60,00,000.00	13. INCOME TAX PAID		7,50,00,000.00	9,05,88,279.36	PROFIT BEFORE INCOME TAX		15,90,42,791.31
4,50,62,808.00	14. DEFERRED TAX LIABILITY		-	1,18,88,187.00	7. DEFERRED TAX		-
4,97,08,658.36	NET PROFIT AFTER TAX		8,40,42,791.31	1,50,00,000.00	Transfer from Investment Fluctuation Reserve		-
				1,32,95,000.00	Transfer From Sundry Cr. For dividend for 31.03.2021		-
13,07,71,466.36	GRAND TOTAL		15,90,42,791.31	13,07,71,466.36	GRAND TOTAL		15,90,42,791.31

Significant Accounting Policies & Notes on account are forming part of the Balance Sheet.

As per our report of even date attached

FOR P.G. JOSHI & CO.
Chartered Accountant
Firm Regd. No. 104416WCA Atul Joshi
Partner
Membership No. 108849
UDIN : 24108849BKFULM5184S.P. Potnis
Chief Executive OfficerA. A. Pathak
General ManagerTusharkanti Dable
DirectorAshok Agrawal (Goyal)
Vice ChairmanSanjay Bhende
Chairman

SCHEDULE OF BALANCE SHEET

31.03.2023	LIABILITY	31.03.2024
	A) CAPITAL :	
50,00,00,000.00	i) Authorised Capital	50,00,00,000.00
	(Number of Shares) 10000000	
	Shares of Rs.50/- each	
28,33,99,800.00	ii) Subscribed Capital	31,41,69,700.00
	(Number of Shares) 6283394	
28,33,99,800.00	iii) Amount Called up	31,41,69,700.00
	(Number of Shares) 6283394	
31.03.2023	B) RESERVE FUND AND OTHER RESERVES:	31.03.2024
26,18,91,838.05	a) Statutory Reserve	27,43,94,443.05
7,85,08,744.71	b) Reserve fund for Unforeseen Losses	8,34,79,610.71
13,44,58,394.04	c) Building Fund	13,63,74,847.40
2,62,46,833.00	d) Dividend Equalization Fund	2,62,46,833.00

54,84,73,100.35	e) Bad & Doubtful Debt Reserve	68,52,14,972.91
3,31,30,000.00	f) Contingent Provision against Standard Assets	4,71,30,000.00
5,77,49,263.28	g) Investment Fluctuation Reserve	7,37,49,263.28
36,01,887.20	h) Social Welfare & Development Fund	36,01,887.20
15,08,058.77	i) Charity Fund	18,84,145.77
3,63,17,095.49	j) General Reserve	6,21,02,121.49
2,55,07,351.00	k) Special Reserve u/s36(i)(viii)	2,55,07,351.00
78,97,67,218.00	l) Revaluation Reserve	95,93,77,906.00
-	m) Development Fund	-
-	n) Balance of Profit	-
1,99,71,59,783.89		2,37,90,63,381.81
31.03.2023	C. DEPOSITS :	31.03.2024
9,97,82,03,316.09	a) Fixed Deposits	11,73,48,60,592.43
9,58,59,61,671.36	i) Individuals & others	8,95,98,46,379.65
-	ii) Central Co-op. Banks	-
39,22,41,644.73	iii) Other Societies	2,77,50,14,212.78



31/03/2023		31/03/2024
4,91,79,00,757.32	b) Savings Bank Deposits	4,66,63,00,116.12
4,79,59,40,517.94	i) Individuals & Others	4,66,63,00,116.12
-	ii) Central Co-op. Banks	-
12,19,60,239.38	iii) Other Societies	-
2,30,46,42,629.43	c) Current Deposits	2,00,10,09,872.53
2,23,87,20,751.73	i) Individuals & Others	1,90,11,23,195.01
-	ii) Central Co-op. Banks	-
6,59,21,877.70	iii) Other Societies	9,98,86,677.52
17,20,07,46,702.84	TOTAL	18,40,21,70,581.08
31.03.2023	D) OTHER LIABILITIES :	31.03.2024
8,30,143.24	a) Sundry Credit Balances	57,22,368.00
10,77,17,611.38	b) Bills Payable	3,21,28,398.44
62,43,322.23	c) Dividend Payable	1,33,14,024.23
25,49,50,731.94	d) Investment Depreciation Reserve	27,99,50,731.94
1,30,56,670.00	e) Security Deposit (Locker)	1,41,37,894.00
34,35,349.98	f) Security Deposit	45,96,593.98
1,32,67,143.85	g) PROV. FOR RESOLUTION FRAME (1)	1,32,67,143.85
4,22,43,329.15	h) PROV. FOR RESOLUTION FRAME (2)	4,22,43,329.15
82,00,000.00	i) Income Tax Payable	2,60,00,000.00
1,45,000.00	j) Provision For Investment In Shares DRCB	1,45,000.00
25,01,700.00	k) Provision On Investment In Shares	25,01,700.00
9,39,79,955.94	l) Other Liabilities	8,73,54,970.46
54,39,24,257.71	TOTAL	52,13,62,154.05
31.03.2023	M) CONTINGENT LIABILITIES :	31.03.2024
	Outstanding Liabilities for	
42,00,58,443.06	a) Guarantees Issued	52,36,38,414.88
5,00,00,000.00	b) Letter Of Credit	-
-	c) Accep. & Enndr. of Buyers Credit	-
15,70,60,991.76	d) Unclaimed Liabilities transferred to RBI-DEAF	17,20,34,351.75
62,71,19,434.82	TOTAL	69,56,72,766.63
ASSETS		
31.03.2023	E) CASH	31.03.2024
9,66,62,482.00	a) Cash in Hand	11,21,92,302.00
31.03.2023	F) BALANCES WITH OTHER BANKS :	31.03.2024
1,11,50,19,231.16	a) Current Deposits	1,65,20,40,177.61
96,37,88,166.62	i) With RBI	1,49,24,24,895.51
1,36,94,093.54	ii) With SBI & Associates	66,56,603.06
1,32,79,146.20	iii) With DCC, MSC	25,87,289.66
12,42,57,824.80	iv) With Other Notified Banks	15,03,71,389.38
-	b) Savings Deposits	-
2,61,39,00,627.00	c) Fixed Deposits	1,89,18,82,222.00
58,00,00,000.00	i. State Co-op. Banks	55,00,00,000.00
-	ii. Distt. Central Co-Op Banks	-
12,08,23,081.00	iii. State Bank, Nationalized Banks & other Notified Banks	8,23,081.00
1,91,30,77,546.00	iv. Other Banks	1,34,10,59,141.00
	(Of which FDR Pledged with Banks)	
	- For LC & Bank Guarantee	: Rs. 2038.82 Lakh
	-For Overdraft	: Rs. 2500.00 Lakh
3,72,89,19,858.16	TOTAL	3,54,39,22,399.61
31.03.2023	G) INVESTMENTS :	31.03.2024
4,04,72,45,221.87	a) In Central & State Govt. Securities	4,02,84,53,587.71
4,04,72,45,221.87	i) Book value	4,02,84,53,587.71
3,95,72,80,000.00	ii) Face value	3,95,72,80,000.00
4,05,99,81,956.87	iii) Market value	4,00,18,89,781.00
44,56,700.00	b) Shares in Co-operative Institutions	49,56,700.00
44,99,24,232.00	c) Other Investments	47,56,79,377.00
44,99,24,232.00	Non-SLR Approved Securities	47,56,79,377.00
44,99,24,232.00	i) Book value	47,56,79,377.00
50,60,59,000.00	ii) Face value	55,60,59,000.00
24,02,45,129.40	iii) Market value	23,55,20,968.88
-	Mutual Fund - NON SLR	-
4,50,16,26,153.87	TOTAL	4,50,90,89,664.71
31.03.2023	H. ADVANCES :	31.03.2024
6,33,34,59,690.92	a) Short Term Loans, Cash Credits, Overdraft & Bills Discounted	6,91,79,65,021.54
	Of which secured against :	
-	i) Govt. & Approved Security	-
5,94,29,14,643.88	ii) Other Tangible Security	6,70,94,35,755.69

31/03/2023		31/03/2024
1,22,92,11,119.01	b) Medium Term Advances	1,76,45,71,135.63
	Of which secured against :	
-	i) Govt. & Approved Security	-
93,40,01,905.22	ii) Other Tangible Security	1,39,75,09,310.92
2,86,94,74,827.13	c) Long Term Advances	3,38,29,73,998.22
	Of which secured against :	
-	i) Govt. & Approved Security	-
2,86,94,74,827.13	ii) Other Tangible Security	3,38,29,73,998.22
10,43,21,45,637.06	TOTAL	12,06,55,10,155.39
31.03.2023	I) INTEREST RECEIVABLE :	31.03.2024
6,67,82,062.00	a) On Investments	6,69,21,813.00
30,48,717.00	b) On Loans & Advances (Subsidy)	30,48,717.00
7,60,73,247.86	c) On NPA Accounts	5,24,00,562.34
2,61,263.81	d) On Performing Assets	1,77,83,917.63
10,20,20,713.00	e) On Fixed Deposits with Banks	8,81,78,991.00
24,81,86,003.67	TOTAL	22,83,34,000.97
31.03.2023	J) PREMISES LESS DEPRECIATION	31.03.2024
14,53,10,000.00	a) Freehold Land	14,82,06,306.00
7,72,22,277.00	Opening Balance	14,53,10,000.00
6,80,87,723.00	(Add) Addition	1,69,92,306.00
0.00	(Minus) Sale / Transfer	1,40,96,000.00
43,76,00,780.00	b) Leasehold Land	53,22,69,976.00
18,61,46,653.00	Opening Balance	43,76,00,780.00
25,14,76,347.00	(Add) Addition	9,46,91,416.00
22,220.00	(Less) Depreciation	22,220.00
35,72,76,506.00	c) Building	41,87,65,797.00
12,98,52,698.90	Opening Balance	35,72,76,506.00
25,30,62,193.96	(Add) Addition	9,96,43,465.00
0.00	(Minus) Sale	10,16,473.00
2,56,38,386.86	(Less) Depreciation	3,71,37,701.00
94,01,87,286.00	TOTAL	1,09,92,42,079.00
31.03.2023	K) FURNITURE & FIXTURES LESS DEPRECIATION :	31.03.2024
5,90,67,882.80	a. Furniture & Fixtures & Electrical Equipments :	5,57,65,108.39
6,38,81,341.00	Opening Balance	5,90,67,882.80
43,61,344.31	(Add) Addition	52,11,217.04
9,53,737.75	(Less) Deduction	10,90,650.10
82,21,064.76	(Less) Depreciation	74,23,341.35
2,60,82,362.33	b. Computers :	2,74,87,527.13
2,77,67,203.86	Opening Balance	2,60,82,362.33
1,55,27,876.49	(Add) Addition	1,81,26,868.04
1,33,055.50	(Less) Deduction	1,64,142.23
1,70,79,662.52	(Less) Depreciation	1,65,57,561.01
58,32,387.00	c. Vehicles :	49,57,528.00
68,61,633.33	Opening Balance	58,32,387.00
-	(Add) Addition	-
-	(Less) Deduction	-
10,29,246.33	(Less) Depreciation	8,74,859.00
9,09,82,632.13	TOTAL	8,82,10,163.52
31.03.2023	L) OTHER ASSETS :	31.03.2024
23,28,180.31	a) Stock of Stationery & Consumables	23,74,889.91
47,05,634.29	b) Sundry Debit Balances	2,37,81,213.79
49,11,200.00	c) Advance to Staff	48,67,550.00
5,69,72,739.06	d) Other Assets	5,01,57,473.37
4,25,645.00	e) Receivable from Income Tax Department	4,25,645.00
2,56,30,762.00	f) Prepaid Expenses	1,96,55,354.00
50,000.00	g) Rent Advance / Deposit	50,000.00
55,00,000.00	h) CCIL Current Account	55,00,000.00
7,00,000.00	i) Default Fund CCIL	7,00,000.00
-	j) Advance Income Tax	-
10,12,24,160.66	TOTAL	10,75,12,126.07
1,18,88,187.00	DEFERRED TAX ASSETS :	-

SCHEDULE OF PROFIT & LOSS ACCOUNT

EXPENDITURE		
31.03.2023	1. Interest :	31.03.2024
3,17,34,723.96	a) On Government Securities	2,15,44,343.39
64,22,14,220.91	b) On Deposits	79,18,01,347.60
7,89,233.68	c) On Borrowings	8,54,151.18
67,47,38,178.55	TOTAL	81,41,99,842.17
31.03.2023	2. Salary, Allowances & Provident Fund	31.03.2024
20,24,58,931.50	a) Salary & Allowances	20,25,46,209.70
2,05,11,129.00	b) Banks' Contribution to P.F.	2,05,02,247.00

31/03/2023		31/03/2024
15,300.00	c) Bombay Labour Welfare	13,932.00
1,33,37,198.00	d) Leave Encashment	1,44,84,450.00
88,97,042.00	e) Gratuity Premium	1,64,33,052.00
4,56,920.00	f) Bonus & Ex-gretria	4,33,044.00
29,36,389.00	g) Leave Travel Concession	11,26,649.00
3,45,000.00	l) Staff Aid	2,26,000.00
9,24,792.00	j) Administrative Charges	8,54,267.00
3,44,942.00	k) Insurance On PF	3,10,654.00
25,02,27,643.50	TOTAL	25,69,30,504.70
31.03.2023	4. Rent, Taxes, Insurance, Lighting etc:	31.03.2024
1,82,76,262.52	a) Rent	1,89,69,436.40
18,78,986.00	b) Taxes	16,99,329.00
2,27,40,999.80	c) Insurance	2,39,16,649.28
64,92,148.29	d) Light & Electricity	70,92,995.00
2,500.00	e) Professional Tax	5,000.00
4,93,90,896.61	TOTAL	5,16,83,409.68
31.03.2023	5. Postage, Telegrams & Telephone Charges :	31.03.2024
11,08,091.97	a) Postage & Telegram charges	9,59,083.89
9,46,600.66	b) Telephone charges	8,38,694.74
65,13,351.69	c) Leased Line & ISDN Charges	61,41,945.77
85,68,044.32	TOTAL	79,39,724.40
31.03.2023	6. Depreciation on & Repairs in Property :	31.03.2024
5,19,90,580.47	a) Depreciation	6,20,15,680.35
1,85,48,760.94	b) Repairs to Property	2,60,02,739.80
7,05,39,341.41	TOTAL	8,80,18,420.15
31.03.2023	7 Stationery, Printing & Advertisements ,etc:	31.03.2024
41,86,770.03	a) Stationery & Printing	43,98,474.11
6,04,706.02	b) Advertisement.	6,72,147.72
47,91,476.05	TOTAL	50,70,621.83
31.03.2023	8. Loss on Sale of Assets & Investments	31.03.2024
1,27,36,735.00	a) Amortization on HTM Securities	1,17,25,468.00
3,72,11,507.63	b) Loss on Transfer of Securities	3,750.00
8,17,316.00	c) Loss on sale of Govt. Sec.	5,31,500.00
5,05,663.70	d) Loss on sale of assets	3,51,843.65
5,12,71,222.33	TOTAL	1,26,12,561.65
31.03.2023	9. Other Expenditures	31.03.2024
1,29,463.00	a) Meeting Expenses	1,20,980.00
21,39,743.10	b) AGM Expenses	9,41,470.06
2,30,843.00	c) Conveyance Charges	2,00,851.00
9,61,001.28	d) Travelling Expenses	4,62,137.15
11,36,501.22	e) Van: Oil & Fuel expenses	10,55,230.62
6,86,830.00	f) Subscription Charges	6,21,870.00
9,67,201.00	g) Entertainment Expenses	4,83,326.00
1,44,499.00	h) News Paper Bill	82,655.00
12,34,451.99	l) Miscellaneous expenses	68,93,855.72
4,03,514.29	j) Water Bill	4,25,847.66
12,03,417.00	k) Clearing House Charges	10,77,571.00
1,15,97,655.65	l) Security Service Charges	1,02,48,724.58
1,76,144.00	m) Training Expenses	1,85,322.30
1,285.00	n) Locker Charges Paid	-
1,73,059.50	o) Asset Written-off	1,10,761.23
2,21,84,487.75	p) Professional & Consultancy Charges	1,53,68,783.91
1,298.00	q) Cheque Book Charges	295.00
45,360.00	r) Toll Tax Paid	20,000.00
5,02,045.46	s) Cash Van: Oil & Fuel	5,26,766.88
18,74,546.36	t) Late fees & Penalties	30,96,085.91
2,45,995.00	u) Business Promotion Expenses	4,25,740.00
5,97,855.74	v) GST Paid	40,27,349.74
4,42,701.00	w) SGL/NDS Charges Paid	4,91,457.00
5,71,178.44	x) Service & Commission Paid	4,11,386.97
36,96,875.02	y) NFS Network Charges Paid	33,06,667.87
48,80,679.00	z) Income tax Paid	9,19,336.00
3,28,378.05	aa) Exchange & Comm. Paid	3,29,939.03
1,60,26,605.45	ab) Bad Debt Written Off	82,04,042.81
4,73,362.55	ac) NPCI / POS Charges	7,05,285.53
24,03,200.00	ad) Election Expenses	-
6,77,833.65	ae) Provision for outstanding expenses	34,59,045.50
1,050.00	af) Computer Hardware Maint. Charges	-
90.00	ag) Micr Processing Charges	-
-	ah) Deferred Tax	1,18,88,187.00
-	ai) Prior Period GST Adjustment A/c	2,28,35,822.56
7,61,39,150.50	TOTAL	9,89,26,794.03
31.03.2023	10. PROVISIONS & CONTINGENCIES :	31.03.2024
7,00,00,000.00	a) Bad and Doubtful Debts	15,50,00,000.00
30,00,000.00	b) Contingent Provision against Standard Assets	1,40,00,000.00
50,00,400.00	c) Other Provisions	10,00,000.00
19,30,00,000.00	d) Investment Depreciation Reserve	2,50,00,000.00
37,00,000.00	e) Provisions for Resolution Framework	-
27,47,00,400.00	TOTAL	19,50,00,000.00

31/03/2023		31/03/2024
INCOME		
31.03.2023	11. Interest and Discount :	31.03.2024
35,86,50,165.35	a) On Investments	35,16,78,209.07
79,56,59,462.71	b) On Loans and Advances	1,01,14,50,547.22
17,06,90,181.00	c) On Bal with RBI & other funds	16,65,85,374.94
-	d) On Others	-
1,32,49,99,809.06	TOTAL	1,52,97,14,131.23
31.03.2023	12. Commission Exchange & Brokerage	31.03.2024
3,84,396.62	a) Commission on Demand Draft	3,87,951.46
338.00	b) Commission on OBC	200.00
36,38,492.00	c) Commission on Bank guarantee	74,04,855.78
4,80,328.00	d) Commission on L.C	42,158.86
1,11,89,770.00	e) Locker rent Received	1,31,07,073.16
24,47,100.08	f) Commission on RTGS	25,64,211.74
1,37,719.31	g) Commission on Forex	31,671.46
8,826.00	h) Commission on ABB	0.00
33,930.00	l) Commission on LIC	29,924.12
0.00	j) Commission on NIA	596.00
42.00	k) Commission Other	-
1,83,20,942.01	TOTAL	2,35,68,642.58
31.03.2023	13. Profit on Sale of Investment	31.03.2024
1,76,99,753.00	a) Profit on Sale of Govt. Securities	1,53,74,023.73
31,320.00	b) Profit on Sale of Other Assets	1,24,157.50
-	c) Profit/ Income on Sale of Investment	-
1,77,31,073.00	TOTAL	1,54,98,181.23
31.03.2023	15. Other Receipts	31.03.2024
38,18,085.44	a) Service Charge	65,11,854.20
3,28,75,033.05	b) Process Fee	3,98,35,912.74
31,85,193.59	c) Cheque Book Charges	30,63,432.08
78,22,807.00	d) Clearing Return Charges	73,92,703.12
2,22,236.00	e) Renewal/ Extention charges	4,08,407.18
2,78,583.00	f) Share Transfer Fee	1,63,881.60
3,896.00	g) Duplicate Share Fee	-
17,435.00	h) Loan form/ Application fee	-
33,184.00	i) ATM Card fee & charges	56,300.22
14,27,329.18	j) NFS Network charges Received	23,26,020.42
2,04,022.20	k) POS Charges received	3,31,541.34
2,10,08,420.61	l) Incidental Charges	1,62,43,334.06
10,559.90	m) Other Receipts	10,07,322.80
6,10,796.90	n) IRDAL Insurance	9,59,525.41
38,58,830.00	o) Misc. Receipts	3,81,818.77
3,10,64,700.05	p) Bad Debt Recover	3,15,73,338.00
1,91,71,267.45	q) Provision no longer required	82,45,255.00
1,45,91,023.96	r) Trnsfer from Revaluation reserve	-
6,16,680.17	s) NETC Comm Recd	5,93,990.08
71,830.00	t) Fasttag Fee	65,165.42
6,00,00,000.00	u) Provision no longer required-BDDR	1,00,00,000.00
20,08,91,913.50	TOTAL	12,91,59,802.44
1,18,88,187.00	DEFERRED TAX ASSETS	

बालगोकुलम्

बचत खाता अभियान

परिवार जनों से मिली नगद भेंट हो, या स्पर्धाओं में मिलता नगद उपहार! बच्चों की हर बचत बनाएंगी, सुनहरे भविष्य को यादगार!!

स्कॉलरशिप हेतु उपयुक्त

आकर्षक निपट वॉलर

विशेषताएँ

- ✦ योजना नर्सरी से 17 वर्ष की आयु तक
- ✦ गार्डियन की स्वाक्षरी से केवल ₹100 में खाता प्रारंभ
- ✦ 18 वर्ष आयु तक रकम ना निकालने पर सावधि जमा(FDR) पर 1% अतिरिक्त बोनस ब्याज
- ✦ अभिभावक को जमा राशी का तत्काल संदेश
- ✦ शून्य सेवा शुल्क
- ✦ सरल प्रक्रिया - केवल आधार कार्ड, आयकार्ड और 2 फोटो



INDEPENDENT STATUTORY AUDITOR'S REPORT FOR THE YEAR ENDED 31ST MARCH, 2023

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

Qualified Opinion

We have audited the accompanying financial statements of Nagpur Nagrik Sahakari Bank (hereinafter referred to as "the Bank"), which comprise the Balance Sheet as at 31st March 2024, the Profit and Loss Account, the Cash Flow Statement for the year then ended and notes to the financial statements, including a summary of the significant accounting policies and other explanatory information (the "financial statements").

In our opinion and to the best of our information and according to the explanations given to us, except for the effects of the matter described in the Basis for Qualified Opinion section of our report, 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:-

- a) In the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March 2024;
b) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and
c) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

Basis for Qualified Opinion

Refer to note no 13.8 of the Notes to accounts relating to Deferred tax asset where bank is not following AS-22, on Accounting of taxes. As result the profit after tax is understated by Rs. 376.88 lacs.

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.

Emphasis of Matter Paragraph

- a. Attention is drawn to note no. 16.1.5 of the Audit Memorandum regarding non-deduction of TDS as per the Income Tax Act 1961. Provision in respect of such TDS liability amounting to Rs 31.63 Lacs is not made.
b. Attention is drawn to note no 16.2.4 of the audit memorandum regarding inconsistent recording of Some incomes on net of GST basis and few income heads including GST. The reversal of GST component amounting to Rs. 35,94,704/- from the Income head is shown as expenses instead of reducing from the respective Income head. As a result of this both income and expenditure heads are inflated to that extent.
c. Attention is drawn to note no. 4.1 of Annexure to Advances regarding excess provision in substandard NPA Term Loans, where mirror accounts are not reversed from borrower's accounts and provision is made on the gross amount. The amount not reversed is Rs. 79.16 Lacs and excess provision (on substandard accounts) is Rs 7.92 Lacs. Profit is understated to that extent.
d. Attention is drawn to note No. 18 of Audit memorandum regarding penalty imposed by RBI during the year amounting to Rs. 28.30 lacs in respect of non-compliance with RBI directions on "Interest rate on deposit" and KYC. The same is provided for in the accounts.
Our opinion is not qualified in respect of above matters

Auditor's Responsibilities for the Audit of the Financial Statements

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 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:

- I. Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
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 Requirements

- 1. 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.
2. As required by Section 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, 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 purposes of our audit and have found to be satisfactory;
b. In our opinion, proper books of account as required by the said Acts, Rules framed thereunder 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 purpose of our audit have been received from the branches and offices not visited by us;
c. 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;
d. The Balance Sheet, the Profit and Loss Account and the Cash Flow Statement dealt with by this Report are in agreement with the books of account and returns;
e. The transactions of the Bank, which have come to our notice, have been within the powers of the Bank;
f. The profit and loss account shows a true balance of profit for the period covered by such account;
g. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks except AS 22 regarding Accounting for Taxes on Income.

As required by Rule 27(2) of the Multi-state Cooperative Societies Rules, 2002, we report that:

- a. 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;
b. In our opinion and according to information and explanations given to us, the guidelines issued by the Reserve Bank, to the extent applicable to the Bank, have generally been adhered to.
3. 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 the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Multi State Cooperative Societies Act, 2002, the Rules made thereunder or the bylaws of the Bank.
b. During the course of our audit, we have generally not come across transactions which appear to be contrary to the guidelines issued by the reserve bank of India.
c. Based on our examination of the books of account and other records and as per the information and explanations given to us, the following matters due to the bank appear to be doubtful of recovery against which a provision of Rs. 6824.12 Lakhs is made in the accounts. (Advances categorized as doubtful (D1,D2 and D3) and loss assets as per prudential norms laid down by the reserve bank of India are considered as doubtful of recovery)

Table with 2 columns: Category, Principal Outstanding on 31.03.2024 (Rs. in Lakhs). Rows include Doubtful Assets (6330.03) and Loss Assets (26.56).

- d. As per the information provided to the best of our knowledge, the credit facilities are sanctioned by the Bank to the members of the Board and their relatives. Refer note no. 14.10.7 of notes to accounts regarding details of facilities granted to directors and their relatives;
e. During the course of our audit, we have generally not come across any violations of guidelines, conditions etc. issued by the Reserve Bank of India except reported elsewhere in this report, to the extent applicable to the Bank;
f. To the best of our knowledge, no other matters have been specified by the Central Registrar, which require reporting under this Rule.

Place: Nagpur
Dated: 15th May 2024
UDIN : 24108849BKUFUMY5184

For P.G. Joshi & Co. Chartered Accountants FRN 104416W Statutory Auditors
CA Atul Joshi Partner Membership No. 108849

Advertisement for 'वाहन कर्ज गृह कर्ज' (Vehicle and Home Loans) featuring a red car and a house. Text includes 'एक्स शोरूम किमतपर 100% लोन केवल 8.5% अमृत काल का आकर्षक उपहार नया घर नई कार'.

NOTES TO ACCOUNTS

Notes forming part of the Profit and Loss Account for the year ended 31st March, 2024 and Balance Sheet as on even date.

1. ACCOUNTING POLICIES

2 OVERVIEW
Nagpur Nagrik Sahakari bank Ltd., was established on 20.06.1962. The Bank is a Multi-State Scheduled Cooperative Bank, having 45 Branches & Head Office as on 31.03.2024

3 BASIS OF PREPARATION
The financial statements have been prepared and presented under the historical cost convention on accrual basis of accounting, unless otherwise stated & comply with statutory requirements prescribed under the Banking regulation act-1949 & Multi State Cooperative Societies act 2002, circulars and guidelines issued by RBI from time to time and current Practices prevailing within the Banking Industry in India.

4 INVESTMENT
a. Investments are classified as stipulated in Form 'A' of the Third Schedule to the Banking Regulations Act, 1949

b. The investments are categorized into "Held to Maturity", "Available for Sale" and "Held for Trading" in terms of RBI Guidelines.
c. The Bank has decided the category of each investment at the time of acquisition. The transfer of securities from one category to another category is done as per RBI guideline as follows:

- i. Transfer during the current year: Shifting of securities during the year from HFT/AFS to HTM is lower of face value/book value or market value, in case market value is lower than book value, otherwise at least of face value/book value or market value on the date of transfer.
ii. Transfer from/to HTM category will be made once in every Financial Year & preferably at the beginning of the year.

d. Investments are valued on the following basis:

- i. Held To Maturity: Investment under this category is valued at acquisition cost, unless more than face value, in which case the premium is amortized over the remaining period of maturity available for sale. The individual scrip in this category is marked to market value on yearly basis and net depreciation, if any is provided while net appreciation, if any, has been ignored. The book value of individual scrip is not changed after the revaluation during the year.
iii. Held for Trading: The individual Scrip in this category is marked to market value at monthly basis and net Depreciation, if any is provided while net appreciation, if any has been ignored. The book value of individual scrip is not changed after the revaluation during the year.

iv. For arriving at market value, Central Government securities are valued at market rates declared by "Financial Benchmark India Ltd.", (FIBL), State Government Securities and other Approved Securities are valued as per Methodology suggested by FIBL.
v. The valuation of shares of "Co-Operative Societies" are taken at carrying cost.

vi. Profit/Loss on sale of investment is recognized in the Profit & Loss Account. An amount equivalent to the profit on sale of investment under "Held to Maturity" category is first taken to the profit and loss account and thereafter appropriated to "Capital Reserve Account".

vii. Bank will create "Investment Depreciation Reserve" based on valuation of the securities held in "AFS" and "HFT" category and actual depreciation vis-a-vis foot balance in IDR account at end of each financial year or at more frequent intervals as may be prescribed by the RBI in this regard. Excess IDR bank may utilize for the "Investment Fluctuation Reserve" if required, accounting for the same will be as prescribed by the RBI in its Master Circular from time to time.

viii. Bank will create and maintain "Investment Fluctuation Reserve" minimum 5% of the entire Investment Portfolio. The shortfall if any will be appropriated after making statutory appropriation under MSCS Act-2002. Secondly, bank will appropriate the amount of Profit earned on sale of G-Sec. during the financial year, net of I. Tax provision, towards IFR. The maximum IFR that will be maintained by the Bank will be 10% of the Investment Portfolio (G-Sec).

5 ADVANCES

a. Advances are classified on the basis of assets classification and provisioning norms & requirement under the prudential norms (IRAC) laid down by the Reserve Bank of India. Advances shown in the Balance Sheet are net of unrealized interest amount recognized / suspended interest of Non-Performing Assets.

b. In respect of consortium advances the borrower accounts are classified as per performance of the account with the Bank in conformity with lead Bank.

c. In respect of restructuring of term loan provided to Co-op. sugar factories and approved by NABARD under package scheme are classified as performing assets.

d. Recoveries in the NPA account will be appropriated as is prescribed in the "Recovery Policy" of the Bank.

e. Recovery received in the write-off accounts will be appropriated to the profit & loss account in the year it is received.

- 6 FIXED ASSETS
a. Free hold land is accounted for at historical cost.
b. Premium on Lease hold Land is amortized over the period of lease.
c. All other fixed assets are stated at a written down value.
d. Cost includes amount of taxes levied on such asset, cost incurred for the said asset before put to use & incidental expenses incurred on the acquisition of the Fixed Assets.
e. Bank may acquire Fixed Asset in satisfaction or part satisfaction of its claim & such asset will be treated as "Non-Banking Asset" and bank will disposed-off such asset within a period of seven (7) years from date of acquisition.
f. The fixed assets may be revalued by the Bank, once in three year if found appropriate and the accounting of such revalued fixed assets will be effected as per the RBI guidelines prescribed by the RBI.

7 DEPRECIATION
a. In respect of computer, depreciation is provided for on Straight Line Method @ 33.33% per annum as per RBI directives.
b. Other fixed assets are depreciated at the following rates by the written down value method.

Table with 2 columns: Asset, Rate of Depreciation. Rows include Building (10.00%), Furniture & Fixtures (10.00%), Electric Equipment (15.00%), Vehicles (15.00%).

c. Depreciation on fixed assets purchased during the year will be charged on "Pro-rata-basis".
d. Depreciation has been charged on composite cost of land & building where cost of land is not available.

e. The depreciation on the revalued assets will be charged as per the revalued amount of the asset and the proportionate amount of depreciation is reversed back to "General Reserve Account"

8 INVENTORIES
Stock of Stationery is stated at Cost, net of consumed stationery at the end of financial year.

9 REVENUE RECOGNITION
a. Items of income and expenditure are generally accounted for on an accrual basis.

b. Income from non-performing assets is recognized to the extent it is realized as per directives and prudential norms issued by the Reserve Bank of India.

c. Loan processing Fees, Dividend on investment of Shares, Insurance claims, Bank Guarantees and Locker Rent are recognized on cash basis.

d. Interest on refund of income tax is accounted for in the year in which order is received.

10 RETIREMENT BENEFITS TO EMPLOYEES
a. Payment under Group Gratuity (Cash accumulation) Policy is made with Life Insurance Corp. Of India, payment is made as per contribution for the year as determined by the Corporation.

b. Payment under Leave Encashment, is made under Policy with Life Insurance Corp. Of India and contribution is paid for the year as determined by the Corporation.

c. The bank's contribution in respect of Provident Fund is charged against revenue every year.

11 TAXATION
Provision for Income Tax shall be made as per provision of Income Tax Act - 1961. Deferred Tax is recognized on timing difference as per AS-22 issued by ICAI, between the accounting income and taxable income for the financial year. The tax effect is calculated on the accumulated timing difference at the end of accounting period based on prevailing enacted or subsequently enacted regulations.

12 RECONCILIATION
Reconciliation of items pending adjustment in inter branch accounts, demand draft paid and payable, sundries, interbank and in clearing, is in progress as an ongoing process. The net effect of these items is not ascertainable.

13 BALANCING OF BOOKS OF ACCOUNTS
a. Books of accounts have been balanced and tallied on monthly basis.
b. Accounts with other Banks/institutions have been reconciled on monthly basis.

14 Prior period items included in Profit and Loss Account required to be disclosed as per AS-5 read with RBI guidelines, will be disclosed, if any.

15 Bank will adhere to the disclosure norms as prescribed by the Reserve Bank of India, Department of Cooperative Banks Supervision.

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31st MARCH, 2024

Cash Flow Statement table with columns: Particulars, Year Ended 31.03.2024, Year Ended 31.03.2023. Rows include A CASH FLOW FROM OPERATING ACTIVITIES, B CASH FLOW FROM INVESTING ACTIVITIES, C CASH FLOW FROM FINANCING ACTIVITIES, and Net Increase in Cash and Cash Equivalents.

Date: 15th May 2024

For P.G. Joshi & Co. Chartered Accountants FRN 104416W
CA Atul Joshi, Partner Membership No. 038193 UDIN : 24108849BKUFUMY5184

S.P. Potnis Chief Executive Officer
A. A. Pathak General Manager
Sanjay Bhende Chairman

13. ACCOUNTING STANDARDS ISSUED BY ICAI
13.1 AS 5 - PRIOR PERIOD ITEMS

Bank operate prior period accounting head.
(a) During the year the amount of Rs. 2,28,35,822.56/- separately shown under schedule of other expenditure as PRIOR PERIOD GST ADJUSTMENT ACCOUNT.

13.2 AS 10 - PROPERTY, PLANT AND EQUIPMENT

The fixed asset list is maintained in the system at the branches and the head office. Fixed assets are identified according to the Specified Account code rather than the description of fixed asset.
Computers, Furniture & Fixtures, Plant & Machinery, Leasehold land, Building and Vehicle are stated at cost less depreciation/amortization.
Premises (including Freehold Land): These are stated at the revalued amounts less depreciation. Leasehold land is stated at revalued amounts less amortization over the lease period.
Revaluation model is used for determining the gross carrying value of land and building. However, for the rest of the classes of assets, Cost model is used.

The Bank has framed its own policy for the revaluation of immovable properties, which is duly approved by its Board of Directors. Revaluations are carried out by obtaining expert valuation reports by using applicable methods of valuation.
The increase in Net Book Value of the asset due to revaluation is credited to the Revaluation Reserve Account without routing through the Profit and Loss Account. Depreciation on the revalued asset is charged to the Profit and Loss Account and an amount equivalent to the amount of depreciation on the revaluation is appropriated from the Revaluation Reserve to the General reserve head (capital reserve) under account revaluation reserve depreciation fund.
During the year, the bank had revalued the land and building. The total value of revaluation is Rs. 19,53,95,714. The bank had transferred the amount of Rs. 2,57,85,026 from revaluation reserve account to General reserve head (capital reserve) under account revaluation reserve depreciation fund of depreciation on revalued assets during the year.

13.3 AS 15 - ACCOUNTING FOR RETIREMENT BENEFITS IN FINANCIAL STATEMENTS

The bank had taken the master policy for payment of group gratuity to its employees from Life Insurance corporation of India. Payment under Group Gratuity (Cash accumulation) Policy is made with Life Insurance Corp. Of India, contribution for the year as determined by the Corporation is made by the Bank. During the year bank had paid Rs. 50,00,000/- on 14.08.2023 as contribution towards Group gratuity policy of LIC. The amount payable on such policies as determined by life insurance corporation for the year is Rs. 1,51,51,494/-. As per the banks Accounting policy payment is made to LIC as per contribution for the year determined by the LIC. Therefore, there is short fall in payment of premium to the extent of Rs. 10151494/- Bank has provided for the deficit in payment based on our audit findings.

The Bank has taken two Master policies for Payment of its Leave Encashment to its Employees. During the year bank had paid Rs. 1,21,91,269/- as contribution towards leave encashment policy of LIC. The policy is for the period 01.9.23 to 01.9.24, therefore premium paid for the next financial year is considered as prepaid expenditure to the extent of Rs. 51,10,313/- and same is credited to expenditure account.

13.4 AS 17 - SEGMENT REPORTING

The bank could not adopt Accounting Standard 17 due to lack of clarity for identifying the business segments and geographical segments and due to the absence of a uniform disclosure format relevant to the banks.

13.5 AS 18 - RELATED PARTY DISCLOSURES

The Bank is a Co-operative Society under the Multi-State Co-operative Societies Act, 2002 and there are no related parties requiring a disclosure under Accounting Standard 18 (AS-18) issued by The Institute of Chartered Accountants of India, other than two Key Management Personnel, viz. Mr. Subhash W Godbole until 10th May 2023 & thereafter S P Potnis, Chief Executive Officer of the Bank. However, in terms of RBI circular dated 29th March, 2003, he is being single party under the category, no further details thereon need to be disclosed.

13.6 AS 19 - LEASES

Bank accounting policy is to amortize premium paid on the lease hold land over the period of lease.

13.7 AS 20 - EARNING PER SHARE

The bank has not made disclosure of Earning per Share as required by AS 20 on Earning Per Share issued by ICAI in absence of specific guidelines from the Reserve Bank of India in respect of Urban Co-operative Banks.

13.8 AS 22 - ACCOUNTING FOR TAXES ON INCOME

Deferred tax is not recognized on timing difference relating to Taxes on Income issued by institute of Chartered Accountant of India between the accounting income and Taxable Income for the financial year. This is in not line with the accounting policy of the bank and accounting standard-22 relating to Taxes on Income issued by Institute of Chartered Accountant of India

13.9 AS 26 - INTANGIBLE ASSETS

Intangible assets consist of acquisition, development, amendments / modifications?/ customization in software applications, tools developed by the Bank. The bank follows the principle of recognition and amortization in respect of computer software which has been customized for the Bank's use and is expected to be in use for some time as per the Accounting Standard. All other computer software is amortized equally over the period of three years as per RBI guidelines.

13.10 AS 28 - IMPAIRMENT OF ASSETS

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

The Bank has ascertained that there is no material impairment of any of its assets and as such no provision under this accounting standard is required.

13.11 AS 29 - CONTINGENT LIABILITIES

Detail of contingent Liabilities in respect of Bank Guarantees, Letter of Credit etc. are given below: (Rs. Lakhs)

Particulars	31/03/2024	31/03/2023
Bank Guarantees & Letters of Credit	5236.38	4200.58
Transfer to DEAF	1720.34	1570.60
	6956.72	5771.18

Note: The figures of contingent liabilities are shown net of margin.

14 RBI DISCLOSURES
14.1 REGULATORY CAPITAL
14.1.1 COMPOSITION OF REGULATORY CAPITAL:

(Amount in Rs. Lakhs)

Sr. No.	Particulars	Current Year	Previous Year
i)	Paid up share capital and reserves (net of deductions, if any)	5,885.64	5334.03
ii)	Other Tier 1 capital	8,083.86	6394.91
iii)	Tier 1 capital (i + ii)	13,969.50	11728.95
iv)	Tier 2 capital	2,077.49	1815.15
v)	Total capital (Tier 1+Tier 2)	16,047.00	13544.10
vi)	Total Risk Weighted Assets (RWAs)	1,13,813.27	99012.98
vii)	Paid-up share capital and reserves as percentage of RWAs	5.17%	5.39%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	12.27%	11.85%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.00%	1.83%
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	14.10%	13.68%

14.1.2 DRAWN DOWN FROM RESERVES:

Bank has not transfer any amount from IFR to P&L account during FY 2023-24

14.2 ASSET LIABILITY MANAGEMENT
14.2.1 MATURITY PATTERN OF CERTAIN ITEMS OF ASSETS AND LIABILITIES

Particulars	Day 1	2 to 7 days	8 to 14 days	15 to 30 Days	31 days to 2 months	Over 2 months & up to 3 months	Over 3 months & up to 6 months	Over 6 months & up to 1 year	Over 1 years & up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits ¹	1,056.00	4,603.13	4,545.24	5,507.48	10,845.46	13,055.49	37,643.16	65,406.03	30,166.65	2,805.72	8,587.35	1,84,021.71
Advances	1,928.95	3,807.24	961.46	978.62	5,382.03	4,480.02	10,824.13	35,851.29	12,771.05	12,335.16	31,335.15	1,20,655.10
Investment	-	-	-	-	-	2,945.71	10,606.13	5,358.75	506.73	4,037.69	40,554.71	64,009.72

3.3 INVESTMENTS
3.3.1 COMPOSITION OF INVESTMENT PORTFOLIO

Investments - As at 31 March 2024

(Amount in ₹ Lakhs)

	Govt Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity							
Gross	30,444.76	-	-	-	-	-	30,444.76
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-
Net	30,444.76	-	-	-	-	-	30,444.76
Available for Sale							
Gross	9,839.77	-	-	2,286.19	-	2,470.60	14,596.56
Less: Provision for depreciation and NPI	177.96	-	-	-	-	2,470.60	2,542.25
Net	9,661.81	-	-	2,286.19	-	0.00	12,054.31
Held for Trading							
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	40,284.53	-	-	2,286.19	-	2,470.60	45,041.32
Less: Provision performing investments	-	-	-	-	-	-	-
Less: Provision for and NPI	177.96	-	-	-	-	2,470.60	2,542.25
Net Investments	40,106.57	-	-	2,286.19	-	0.00	42,499.07

3.3.2 MOVEMENT OF PROVISIONS FOR DEPRECIATION & INVESTMENT FLUCTUATION RESERVE (Amount in ₹ Lakhs)

Particulars	Current Year	Previous Year
1. Movement of provisions held towards depreciation on investments		
a. Opening balance	2,549.51	619.51
b. Add: Provisions made during the year	250.00	1,930.00
c. Less: Write off / write back of excess provisions during the year	-	-
d. Closing balance	2,799.51	2,549.51
2. Movement of Investment Fluctuation Reserve		
a. Opening balance	577.49	577.49
b. Add: Provisions made during the year	160.00	150.00
c. Less: Write off / write back of excess provisions during the year	-	150.00
d. Closing balance	737.49	577.49
3. Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	5.05%	5.17%

3.4 ASSET QUALITY
3.4.1 CLASSIFICATION OF ADVANCES AND PROVISIONS HELD

	Standard		Non-Performing			(Rs. Lakhs)	
	Total Standard Advances	Sub-standard	Doubtful	Loss	Total NPAs	Total	
Gross Standard Advances and NPAs	1,14,018.22	280.31	6,330.01	26.56	6,636.88	1,20,655.10	
Opening Balance	95,973.52	445.18	7,876.18	26.56	8,347.92	1,04,321.44	
Add: Additions during the year	18,044.70	280.30	0.00	0.00	280.30	18,325.00	
Less: Reductions during the year*	0.00	445.17	1,546.17	0.00	1,991.34	1,991.34	
Closing balance	1,14,018.22	280.31	6,330.01	26.56	6,636.88	1,20,655.10	
*Reductions in Gross NPAs due to:							
Upgradation	0.00	0.00	0.00	0.00	0.00	0.00	
Recoveries (excluding recoveries from upgraded accounts)	0.00	445.17	1,546.17	0.00	1,991.34	1,991.34	
Write-offs		0.00	0.00	0.00	0.00	160.27	
Provisions (Excluding Floating Provisions)	1,026.40	265.06	6,780.63	26.56	7,292.35	8,098.65	
Opening balance of provisions held	886.40	44.96	5,413.20	26.56	5,484.72	6,371.12	
Add: Fresh provisions made during the year	140.00		1,550.00		1,550.00	1,690.00	
Add: Interest Suspense Account/ O.I.R.	0.00	220.10	0.00	0.00	220.10	220.10	
Less: Excess provision reversed/ Write-off loans			182.57		182.57	182.57	
Closing balance of provisions held	1,026.40	265.06	6,780.63	26.56	7,292.35	8,098.65	
Net NPAs							

Note: - There are Term Loan accounts with title "xxx MIRROR ACCOUNT". These accounts are created by system when the Term Loan account turns into NPA. Here the Term Loan account does not get credited with reversal. Hence there is an excess amount in the Term Loan Account. The entire portfolio can be matched with the Trial Balance after setting off the "MIRROR ACCOUNTS" from the gross Term Loans. The amount of such excess in term Loans is Rs. 278.81 Lacs. Due to this provision of the advances (Substandard-10%) is excessively made by Rs. 27.88 Lakhs.

3.4.2 RATIO

Ratios (in per cent)	Previous Year	Current Year
Gross NPA to Gross Advances	8.00%	5.50%
Net NPA to Net Advances	2.48%	0.00%
Provision coverage ratio	65.71%	103.24%

3.4.3 SECTOR-WISE ADVANCES AND GROSS NPAs

(Amounts Rs. Lakhs)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	% of Gross NPAs to Total Advances in that sector
I) Priority Sector							
a)	Agriculture and allied activities	15,561.73	1,250.93	8.04%	13,890.30	1,251.67	9.01%
b)	Advances to industries sector eligible as priority sector lending	23,515.57	1,936.92	8.24%	21,731.83	2,598.37	11.96%
c)	Services	24,531.09	677.64	2.76%	21,943.52	889.48	4.05%
d)	Personal loans	7,947.71	103.29	1.30%	7,461.60	219.28	2.94%
	Subtotal (I)	71,556.10	3,968.78	5.55%	65,027.25	4,958.80	7.63%
II) Non-priority Sector							
a)	Agriculture and allied activities	1,736.14	-	0.00%	365.48	-	0.00%
b)	Industry	21,362.40	278.88	1.31%	9,152.92	130.73	1.43%
c)	Services	17,008.76	2,227.69	13.10%	20,316.92	3,055.98	15.04%
d)	Personal loans	8,991.68	161.51	1.80%	9,458.88	202.42	2.14%
	Sub-total (II)	49,098.98	2,668.08	5.43%	39,294.20	3,389.13	8.63%
	Total (i + ii)	1,20,655.08	6,636.86	5.50%	1,04,321.45	8,347.93	8.00%

14.4.3 PARTICULARS OF RESOLUTION PLAN AND RESTRUCTURING

(i) Details of accounts subjected to restructuring

Standard	Number of borrowers (Gross Amount in Rs in crore)	Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
		-	-	-	-	2	-	2	1	4	1
		-	-	-	-	5.19	-	0.15	0.15	5.34	0.15
	Provision held (Rs in crore)	-	-	-	-	0.26	-	0.01	0.01	0.27	0.01

14.4.4 DIVERGENCE IN ASSET CLASSIFICATION AND PROVISIONING IS "NIL"
14.4.7 (ii) INVESTMENTS IN SECURITY RECEIPTS (SRs)

Banks shall make following disclosures pertaining to their investments in security receipts for both the current year and the previous year:

Particulars	Srs issued within past 5 years	Srs issued more than 5 years ago but within past 8 years	Srs issued more than 8 years ago
A Book value of SRs where NPAs sold by the bank are the underlying	2,318.19	-	-
Provision held against (a)	2,318.19	-	-
B Book value of SRs where NPAs sold by other banks / financial institutions/non-banking financial companies are the underlying	-	-	-
Provision held against (b)	-	-	-
Total (a) + (b)	2,318.19	-	-

14.4.5 FRAUD ACCOUNTS

Banks shall make disclose details on the number and amount of frauds as well as the provisioning thereon as per template given below.

Particulars	Current Year	Previous Year
Number of frauds reported (cumulative till date)	5	3
Amount involved in fraud (Rs. Lakhs)	253.47	253.47
Amount of provision made for such frauds (Rs. Lakhs)	253.47	253.47
Amount of Unamortised provision debited from 'other reserves' as at the end of the year. (Rs. Lakhs)	-	-
*Balance Provision at the year end	253.47	253.47



14.4.9 DISCLOSURE UNDER RESOLUTION FRAMEWORK FOR COVID-19-RELATED STRESS

Format for disclosures to be made half yearly starting September 30, 2023

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 half-year
Personal Loans	36.29	3.56	0	9.46	26.83
Corporate Persons*	2,247.42	29.71	0	988.85	1,258.57
Of which MSMEs	1,929.56	29.71	0	988.85	940.71
Others	1,937.74	6.17	0	173.04	1,634.02
Total	4,221.46	39.44	0	1,171.35	2,919.42

14.5 EXPOSURES

14.5.1 EXPOSURE TO REAL ESTATE SECTOR

Category	Current Year	Previous Year
l) Direct exposure	120.85	61.33
a) Residential Mortgages	119.23	59.15
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	77.95	16.18
Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits	41.28	42.97
b) Commercial Real Estate	1.62	2.18
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;	1.62	2.18
Total Exposure to Real Estate Sector (I+II)	120.85	61.33

14.5.2 UNSECURED ADVANCES

Banks shall disclose the total amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken as also the estimated value of such intangible collateral as per the following format. (Amount in Rs. Lakhs)

Particulars	Current Year	Previous Year
Total unsecured advances of the bank	1,112.87	1,137.40
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	-	-

14.6 CONCENTRATION OF DEPOSITS, ADVANCES, EXPOSURES AND NPAS

14.6.1 CONCENTRATION OF DEPOSITS

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	23,814.07	14,424.80
Percentage of deposits of twenty largest depositors to total deposits of the bank	13.05%	8.39%

14.6.2 CONCENTRATION OF ADVANCES

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	23,925.25	17,930.60
Percentage of advances to twenty largest borrowers to total advances of the bank	19.83%	17.19%

14.6.3 CONCENTRATION OF EXPOSURES

Particulars	Current Year	Previous Year
Total exposure to the twenty largest borrowers/customers	23,475.62	16,920.46
Percentage of exposures to the twenty largest borrowers/customers to the total exposure of the bank on borrowers/customers	19.45%	16.21%

14.6.4 CONCENTRATION OF NPAS

Particulars	Current Year	Previous Year
Total Exposure to the top twenty NPA accounts	5,857.64	7,219.50
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	88.26%	86.48%

14.7 TRANSFERS TO DEPOSITOR EDUCATION AND AWARENESS FUND (DEA FUND)

Sr. No.	Particulars	Current Year	Previous Year
i)	Opening balance of amounts transferred to DEA Fund	1570.60	1,444.84
ii)	Add: Amounts transferred to DEA Fund during the year	160.96	143.97
iii)	Less: Amounts reimbursed by DEA Fund towards claims	11.22	18.27
iv)	Closing balance of amounts transferred to DEA Fund	1,720.34	1,570.60

14.8 DISCLOSURE OF COMPLAINTS

(i) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)

Sr. No.	Particulars	Current Year	Previous Year
1.	Number of complaints pending at beginning of the year	-	-
2.	Number of complaints received during the year	6	7
3.	Number of complaints disposed during the year	5	7
3.1	Of which, number of complaints rejected by the bank	-	-
4.	Number of complaints pending at the end of the year	-	-
5.	Number of maintainable complaints received by the bank from OBOs	1	-
5.1	Of 5, number of complaints resolved in favour of the bank by Bos	-	-
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

14.9 DISCLOSURE OF PENALTIES IMPOSED BY THE RESERVE BANK OF INDIA

Penalties imposed by the Reserve Bank of India under the provisions of the (i) Banking Regulation Act, 1949, (ii) Payment and Settlement Systems Act, 2007 and (iii) Government Securities Act, 2006 (for bouncing of SGL) shall be disclosed in the 'Notes to Accounts' to the balance sheet in the concerned bank's next Annual Report. In the case of foreign banks, the penalty shall be disclosed in the 'Notes to Accounts' to the next balance sheet for its Indian operations. Banks shall make appropriate disclosures on the nature of the breach, number of instances of default and the quantum of penalty imposed.

Rs. 28.30 Lakh for non-compliance with RBI directions on 'Interest Rate on Deposits' and 'Know Your Customer (KYC)'. This penalty has been imposed in exercise of powers vested in RBI conferred under provisions of section 47A(1)(c) read with sections 46(4)(i) and 56 of the Banking Regulation Act, 1949.

14.10 OTHER DISCLOSURES

14.10.1 Business Ratios

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds**	7.32%	6.60%
ii) Non-interest income as a percentage to Working Funds**	0.81%	1.16%
iii) Cost of Deposits	5.60%	4.31%
iv) Net Interest Margin#	3.84%	3.70%
v) Operating Profit as a percentage to Working Funds**	1.61%	1.22%
vi) Return on Assets@	0.38%	0.26%
vii) Business (deposits plus advances) per employee (Rs. Lakhs)	793.43	727.18
viii) Profit per employee (in Rs Lakhs)	2.19	1.39%

14.10.2 PROVISIONS AND CONTINGENCIES

Provision debited to Profit and Loss Account	Current Year	Previous Year
i) Provisions for NPI	-	-
ii) Provision towards NPA	1,550.00	700.00
iii) Provision made towards Income tax	260.00	360.00
iv) Other Provisions and Contingencies (with details)	10.00	2,047.00
v) Standard Assets	140.00	-
vi) Investment Depreciation Reserve	250.00	-

14.10.3 PAYMENT OF DICGC INSURANCE PREMIUM

Particulars	Current Year	Previous Year
i) Payment of DICGC Insurance Premium	245.05	234.39

14.10.4 DISCLOSURE OF FACILITIES GRANTED TO DIRECTORS AND THEIR RELATIVES

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested. (Amount in Rs. Lakhs)

Name of the Director	Name of Relative / Company / Firm	Relationship with Director	Date and Amount of Exposure		Nature and value of security and margin			Amount Outstanding	Asset Classification
			Date	Amount	Nature	Value	Margin%		
Mr. Girish Bachharaj Vays	Mr. Girish B. Vays	Self	15/05/2022	8.40	Secured	9.36	10.00%	7.03	Standard
	Mrs. Shobha G. Vyas	Wife	27/07/2021	14.00	Secured	17.13	15.00%	10.34	Standard

15 NOTE

1. Figures of the previous year have been regrouped, reclassified wherever considered necessary.
2. This statement of Significant Accounting Policies and Notes on Accounts forms an integral part of the Balance Sheet as at 31st March, 2024 and the annexed Profit and Loss Account for the year ended on that date.

For Nagpur Nagarik Sahakari Bank Limited

Place: Nagpur
Date: 10/05/2023

FOR P.G. JOSHI & CO.
Chartered Accountant
Firm Regd. No. 104416W

CA Atul Joshi
Partner
Membership No. 108849
UDIN : 24108849BKFUMY5184

S.P. Potnis
Chief Executive Officer

A. A. Pathak
General Manager

Tusharkanti Dable
Director

Ashok Agrawal (Goyal)
Vice Chairman

Sanjay Bhende
Chairman

PROJECTED INCOME & EXPENDITURE ACCOUNT FOR 31.03.2025

(Amount in Cr.)

EXPENDITURE	PROJECTED	ACTUAL	PROJECTED	INCOME	PROJECTED	ACTUAL	PROJECTED
	2023-24	2023-24	2024-25		2023*24	2023-24	2024-25
1) INTEREST	75.00	81.42	88.50	1) INTEREST AND DISCOUNT	150.00	152.97	167.50
a) ON DEPOSITS	70.00	79.18	86.00	a) ON INVESTMENTS & DEPOSITS	60.00	51.82	55.00
b) ON BORROWINGS/ G-Sec	5.00	2.24	2.50	b) ON LOANS AND ADVANCES	90.00	101.15	112.50
2) SALARY, ALLOWANCES & P.F.	28.00	25.69	27.50	2) DIVIDEND	-	-	-
3) DIRECTORS' / LOCAL COMMITTEE MEMBER'S FEES & ALLOWANCES	0.10	0.06	0.07	3) COMMISSION AND EXCHANGE	2.25	2.35	2.40
4) RENT, TAXES, INSURANCE & LIGHTING	5.30	5.17	5.40	4) OTHER RECEIPTS	28.30	14.47	15.50
a) RENT	1.90	1.90	1.90				
b) TAXES	0.25	0.17	0.20				
c) INSURANCE	2.40	2.39	2.50				
d) LIGHTING & ELECT. CHARGES	0.75	0.71	0.80				
5) LAW CHARGES	0.50	0.06	0.08				
6) POSTAGE/ TELGRAMS / TEL. CHARGES	1.30	0.79	1.25				
a) POSTAGE & TELEGRAM CHARGES	0.30	0.18	0.25				
b) TELEPHONE-LEASED LINE CHARGES	1.00	0.61	1.00				
7) AUDITOR'S FEES	1.00	0.72	0.75				
8) DEPRECIATION & REPAIRS TO PROPERTY	7.50	8.80	9.00				
9) PRINTING, STATIONERY & ADVERTISEMENTS	0.90	0.51	0.60				
a) STATIONERY & PRINTING	0.75	0.44	0.50				
b) ADVERTISEMENT.	0.15	0.07	0.10				
10) AMORTISATION, DEPRECIATION	5.75	1.26	1.50				
11) OTHER EXPENDITURE	8.00	9.91	10.00				
12) I.TAX PROVISION	8.00	7.50	8.90				
13) PROVISIONS & CONTINGENCIES	30.00	19.50	19.00				
a) BAD & DOUBTFUL DEBT RESERVE	10.00	15.50	15.00				
b) DIVIDEND EQUALIZATION FUND	-	-	-				
c) OTHER PROVISIONS	20.00	4.00	4.00				
d) SPECIAL RESERVE	-	-	-				
14) BALANCE OF PROFIT	9.20	8.40	12.85				
TOTAL	180.55	169.79	185.40	TOTAL	180.55	169.79	185.40

विद्यमान संचालक मंडल : 2022-2027


श्री. संजय भेंडे-अध्यक्ष



श्री. अशोक गौयल-उपाध्यक्ष



श्री. गिरीश व्यास



श्री. तुषारकांती डबले (CA)



श्री. रवींद्र बोकारे



सौ. पुनम चांडक (CA)



अॅड. संजय ठाकर



श्री. अनिलकुमार गोविंदानी



श्री हेमंत चाफळे



अॅड. सुप्रिया पुणतांबेकर



श्री अशोक अग्रवाल



श्री बटूकभाई बगडिया



डॉ सुरेश चांडक



श्रीमती स्वाती कुळकर्णी (CA)



श्री विनय चांगदे



श्री गौरव जाजू



श्री सचिन कुहीकर



श्री आशुतोष पाठक (CEO)



श्री राजेश एदलाबादकर (Dy-CEO)

दिनांक 10 मे 2024 से पदेन

सांख्यिकीय अहवाल - दि. 31.03.2024 की स्थिती

स्थापना वर्ष/तिथी	-	20.6.1962 (एम.एस.को-ऑप. अक्ट 1960)
बैंक का पंजीयन क्रमांक/तिथी	-	एम.एस.सी.एस./सी.आर./126/2001 (मल्टीस्टेट में परिवर्तन)दि. 21.03.2001
रिजर्व बैंक का परवाना क्रमांक तिथी	-	युबीडी/एमएम/959-पी दि. 7 जनवरी 1988
बैंक का कार्यक्षेत्र	-	महाराष्ट्र, मध्यप्रदेश तथा छत्तीसगढ राज्य में रायपुर तथा दुर्ग
मुख्यालय सहित शाखाएँ	-	45 शाखाएँ
सदस्य संख्या - 80628	-	नियमित 79490/नामधारी सदस्य 1138 (रुपये लाखों में)
अंशपूजी	-	3141.70
आरक्षितियां तथा अधिशेष	-	23790.63
अमानतें : ₹. 184021.71	-	46663.00
	-	20010.10
	-	117348.61
ऋण वितरण : ₹. 120655.10	-	119542.22
	-	1112.88
प्राथमिक क्षेत्र का अनुपात	-	68.62%
दुर्बल घटक का अनुपात	-	12.56%
ग्रांस एन.पी.ए. /नेट एन.पी.ए.	-	6636.88 / 435.36
एन.पी.ए. अनुपात (ग्रांस)	-	5.50%
एन.पी.ए. अनुपात (नेट)	-	0.00%
निवल लाभ	-	840.43
कार्यशील पूंजी	-	217016.12
सी.आर.ए.आर. अनुपात	-	14.10%
कुल कर्मचारी	-	384

 वरिष्ठ - 162
अन्य - 222

संचालक मंडल तथा उपसमिती सभाओं का विवरण

अहवाल वर्ष में संचालक मंडल की कुल 16 सभाएं तथा उपसमितीयों की 45 सभाएं संपन्न हुई। मुख्य कार्यालय स्तर पर हुई इन सभाओं में संचालकों के उपस्थिती का विवरण निम्ननुसार है :

अ.क्र.	विद्यमान संचालक का नाम	सदस्यों की उपस्थिती			
		संचालक मंडल सभा		उपसमिती सभा	
		कुलसभा	उपस्थिती	कुलसभा	उपस्थिती
1	श्री. संजय भेंडे (अध्यक्ष)	16	14	45	37
2	श्री. अशोक रामस्वरुप अग्रवाल-गौयल (उपाध्यक्ष)	16	16	45	37
3	श्री. गिरीश व्यास	16	14	15	15
4	श्री. तुषारकांती डबले (CA)	16	16	41	40
5	श्री. रवींद्र बोकारे	16	14	20	19
6	सौ. पुनम चांडक (CA)	16	15	15	13
7	अॅड. संजय चंद्रकांतभाई ठाकर	16	11	20	14
8	श्री. अनिलकुमार टिकमदासजी गोविंदानी	16	16	15	13
9	श्री हेमंत पद्मनाथजी चाफळे	16	12	3	3
10	अॅड. सुप्रिया सुमंत पुणतांबेकर	16	14	17	14
11	श्री अशोक नागरमल अग्रवाल (गौयल)	16	9	4	4
12	श्री बटूकभाई धीरजलाल बगडिया	16	12	4	2
13	डॉ सुरेश विठ्ठलदासजी चांडक	16	14	8	6
14	श्रीमती स्वाती शैलेश कुळकर्णी	16	14	14	12
15	श्री विनय वासुदेवराव चांगदे	16	11	14	9
16	श्री गौरव ओमप्रकाशजी जाजू	16	15	3	3
17	श्री सचिन राजेंद्र कुहीकर	16	16	-	-

संचालक सदस्यों का निवास पता एवं संपर्क क्रमांक

अध्यक्ष	प्रा. श्री. संजय नटथुजी भेंडे 804, सुयोग पॅलेस, आठ रस्ता चौक, लक्ष्मीनगर, नागपुर	मोबा. 9423105056, 9075018102
उपाध्यक्ष	श्री. अशोक रामस्वरुप अग्रवाल (गौयल) एच बी 1, गुलमोहर, हिस्टॉप कॉलेज के पास, सिव्हील लार्डन, नागपुर	निवास 2552562कार्या. 2527749 मोबा. 9823053871
संचालक	श्री. गिरीश बच्छराजजी व्यास 901, कमल पॅलेस, सेंट्रल बाजार रोड, रामदासपेठ, नागपुर	निवास 2451378 कार्या. 2728100 मोबा. 9373222215
	श्री. तुषारकांती प्रभाकरराव डबले (CA) प्लॉट नं. 6, लेआउट नं. 4, जयप्रकाशनगर, खामला, नागपुर	निवास 2290234 कार्या. 2286399 मोबा. 9422108795
	श्री. रवींद्र प्रभाकरराव बोकारे 35, फ्रेन्ड्स लेआउट, दीनदयालनगर, नागपुर	निवास 2230615 मोबा. 9422811356
	सौ. पुनम शैलेशजी चांडक (CA) 101-ए, अभिनव रेसिडन्सी, प्लॉट नं. बी-1, लक्ष्मीनगर, नागपुर	मोबा. 9371193165
	अॅड. संजय चंद्रकांतभाई ठाकर 220, चंद्रमौली, स्वामी नारायण स्कुल के पास पूर्व वर्धमान नगर, नागपुर	निवास 2681004 कार्या. 2762541 मोबा. 9823011182
	श्री. अनिलकुमार टिकमदासजी गोविंदानी एफ-1, अनुजा अपार्टमेंट-2, कोठारी ले आउट, भारतीय स्टेट बैंक के पीछे, उमरेड	निवास 07116-244053 कार्या. 07116-243851
	श्री हेमंत पद्मनाथजी चाफळे 50, रवींद्र नगर, नागपुर	मोबा. 9850297947 निवास 2294414 कार्या. 2226686 मोबा. 9422114446
	अॅड. सुप्रिया सुमंत पुणतांबेकर 15, प्राजक्त, इंद्रप्रस्थ हाऊसिंग सोसायटी, राजत वाडी के पास, स्वावलंबीनगर, नागपुर	निवास 2294934 मोबा. 9326687887
	श्री अशोक नागरमल अग्रवाल (गौयल) प्लॉट नंबर 950,954, वाठेडा रोड, देशपांडे लैआउट, नागपुर	मोबा. 9422106090
	श्री बटूकभाई धीरजलाल बगडिया 230, भंडारा रोड, गोवर्धन हवेली के पास, वर्धमान नगर, नागपुर	मोबा. 9673544400
	डॉ सुरेश विठ्ठलदासजी चांडक चांडक मेन्शन, गांधी पुतला, सेन्ट्रल अॅव्हेन्यु, नागपुर	मोबा. 9822226675
	श्रीमती स्वाती शैलेश कुळकर्णी (CA) 543, रेणूका, जुना रामदासपेठ, नागपुर	मोबा. 8805018825
	श्री विनय वासुदेवराव चांगदे 83, शिवमहिमा, पांडे लैआउट, खामला रोड, नागपुर	मोबा. 9423101770
	श्री गौरव ओमप्रकाशजी जाजू बी/1/404, महाबलीपुरम् हिवरी नगर, नागपुर	मोबा. 9371504740
	श्री सचिन राजेंद्र कुहीकर तिलक चौक, ईतवारी पेठ, उमरेड, जि. नागपुर	मोबा. 9422819036
मुख्य कार्यकारी अधिकारी	श्री आशुतोष अनंतराव पाठक प्लॉट नंबर 31, धरमपेठ गृह निर्माण संस्था, दीनदयाल नगर, नागपुर - 22.	मोबा. 7774060447 / 9665093996
उप-मुख्य कार्यकारी अधिकारी	राजेश शरदराव एदलाबादकर सिद्धमंगल अपार्टमेंट, फ्लॉट नंबर 401, प्लॉट नंबर 48, 49, शिवशक्ती लैआउट, सोनेगाव, नागपुर.	मोबा. 9607811559

सूरज की गर्मी से, बिजली के दामों में आएगी राहत की छाया!
NNSB - सोलर सिस्टीम ऋण सुविधा @ 10% FINANCE FOR SOLAR SYSTEM

लेने वाले नहीं, देने वाले बनो...! बिजली निर्माण के साथ, राष्ट्र निर्माण में मेरा भी योगदान


दस का दम!

ध्याज मात्र 10%

बिना तारण पर 11%



Estd: 1962

NNSB नागपुर नागरिक सहकारी बैंक लि.
(मल्टीस्टेट शेड्युल्ड बैंक)

 नागपुर नागरिक सहकारी बैंक लि.(मल्टीस्टेट शेड्युल्ड बैंक)
79, डॉ. आंबेडकर चौक, सेन्ट्रल अॅव्हेन्यु, नागपुर-8
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