



FORM - A

Previous Year 31.03.2019	CAPITAL AND LIABILITIES	Schedules	As on 31.03.2020	Previous Year 31.03.2019	PROPERTY AND ASSETS	Schedules	As on 31.03.2020
257,779,500.00	1. CAPITAL	A	25,91,80,250.00	7,13,59,929.00	1. CASH		7,60,02,932.00
1,328,228,827.74	2. RESERVE FUND AND OTHER RESERVES	B	1,38,73,91,205.01	2,66,93,71,571.00	2. BALANCES WITH OTHER BANKS	H	3,51,26,83,523.83
-	3. PRINCIPAL /SUBSIDIARY STATE PARTNERSHIP		-	1,40,00,00,000.00	3. MONEY AT CALL & SHORT NOTICE		1,75,00,00,000.00
14,623,895,722.70	4. DEPOSITS & OTHER ACCOUNTS	C	15,33,47,10,708.29	3,34,31,81,343.50	4. INVESTMENTS	I	3,02,08,13,372.00
-	5. BORROWINGS		-	-	5. INVESTMENT OUT OF PRINCIPAL/ SUBSIDIARY STATE PARTNERSHIP FUND		-
655,416.00	6. BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA		-	8,26,84,34,027.53	6. ADVANCES	J	8,04,06,49,141.65
445,896.84	7. BRANCH ADJUSTMENTS		5,98,663.19	16,60,17,591.89	7. INTEREST RECEIVABLE	K	17,72,80,781.66
66,787,987.89	8. OVERDUE INTEREST RESERVE		6,90,92,158.45	6,55,416.00	8. BILLS RECEIVABLE BEING BILLS /COLLECTION AS PER CONTRA		-
26,496,496.49	9. INTEREST PAYABLE		2,47,49,130.49	-	9. BRANCH ADJUSTMENTS		-
197,470,042.28	10. OTHER LIABILITIES	D	16,84,28,966.30	45,13,96,091.00	10. PREMISES LESS DEPRECIATION	L	43,79,66,367.04
55,695,829.35	11. PROFIT & LOSS ACCOUNT		3,46,12,735.76	10,75,07,674.43	11. FURNITURE & FIXTURE LESS DEPRECIATION	M	11,03,20,164.30
	Balance as per last Balance Sheet	55695829.35		7,95,32,074.94	12. OTHER ASSETS	N	15,30,47,535.01
	Less: Appropriations during the year			-	13. GOODWILL		-
	1. 25% For Statutory Reserve Fund	13923957.00		-	14. NON BANKING ASSETS ACQUIRED SATISFACTION OF CLAIMS (STATING OF VALUATION)		-
	2. 10% Contingent Fund	5569583.00		-	15. PROFIT & LOSS		-
	3. 1% Education Fund	556958.00					
	4. Investment Fluction Fund	13713000.00					
	5. Building Fund	5000000.00					
	6. Dividend Payable @5%	12888975.00					
	7. Charity Fund	556958.00					
	8. General Reserve	3461398.35					
	9. Honorarium	25000.00					
	Profit For the Year 2019-20	34612735.76					
16,557,455,719.29	GRAND TOTAL		17,27,87,63,817.49	16,55,74,55,719.29	GRAND TOTAL		17,27,87,63,817.49
	I) Contingent Liabilities	G	44,31,72,247.79				
	ii) Others						

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

As per our report of even date attached

FOR RODI DABIR AND CO.
CHARTERED ACCOUNTANTS
FRN 108846WS.P. Potnis
General ManagerS. W. Godbole
Chief Executive OfficerAshok Agrawal (Goyal)
DirectorRajesh Lakhota
Vice ChairmanSanjay Bhende
ChairmanPROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2020

FORM - B

(Amount in ₹)

Previous Year 31.03.2019	EXPENDITURE	Schedules	Current Year 31.03.2020	Previous Year 31.03.2019	INCOME	Schedules	Current Year 31.03.2020
60,18,61,737.11	1. INTEREST ON DEPOSITS	1	76,23,54,702.48	1,14,04,66,345.55	1. INTEREST & DISCOUNT	11	1,25,99,56,880.35
24,95,28,912.00	2. SALARIES & ALLOWANCES AND PROVIDENT FUND	2	25,64,12,287.00	31,000.00	2. DIVIDEND		31,000.00
6,30,450.00	3. DIRECTOR & LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	3	5,67,300.00	1,83,15,051.69	3. COMMISSION EXCHANGE & BROKERAGE	12	2,27,84,398.43
4,04,38,925.59	4. RENT, TAXES, INSURANCE & LIGHTING ETC	4	4,13,34,706.32	49,22,675.29	4. PROFIT ON SALE OF INVESTMENT	13	1,71,60,850.63
46,06,565.68	5. LAW CHARGES		27,26,739.00	-	5. INCOME FROM BANKING ASSETS	14	-
64,94,978.80	6. POSTAGE, TELEGRAMS & TELEPHONE CHARGES	5	50,59,354.28	26,35,64,009.65	6. OTHER RECEIPTS	15	19,41,35,488.78
55,51,409.00	7. AUDITORS FEE		57,91,862.18				
5,08,37,551.82	8. DEPRECIATION & REPAIRS TO PROPERTY	6	6,05,34,687.85				
32,72,052.49	9. STATIONERY, PRINTING & ADVERTISEMENT ETC	7	47,95,949.80				
1,34,73,404.51	10. LOSS FROM SALE OF ASSETS & INVESTMENTS	8	2,50,64,546.81				
21,52,40,007.41	11. OTHER EXPENDITURE	9	12,08,83,904.55				
14,66,42,142.42	12. PROVISION & CONTINGENCIES	10	8,51,77,083.00				
8,87,20,945.35	NET PROFIT BEFORE INCOME TAX		12,33,65,494.92				
1,42,72,99,082.18	TOTAL		1,49,40,68,618.19	1,42,72,99,082.18	TOTAL		1,49,40,68,618.19
5,16,72,243.00	13. INCOME TAX PAID/ DEFERRED TAX		9,46,75,466.16	8,87,20,945.35	NET PROFIT BEFORE INCOME TAX		12,33,65,494.92
5,56,95,829.35	NET PROFIT AFTER TAX		3,46,12,735.76	1,86,47,127.00	7. DEFERRED TAX		59,22,707.00
10,73,68,072.35	GRAND TOTAL		12,92,88,201.92	10,73,68,072.35	GRAND TOTAL		12,92,88,201.92

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

As per our report of even date attached

FOR RODI DABIR AND CO.
CHARTERED ACCOUNTANTS
FRN 108846WS.P. Potnis
General ManagerS. W. Godbole
Chief Executive OfficerAshok Agrawal (Goyal)
DirectorRajesh Lakhota
Vice ChairmanSanjay Bhende
Chairman

SCHEDULE OF BALANCE SHEET

31.03.2019	LIABILITY		31.03.2020
	A) CAPITAL :		
50,00,00,000.00	i) Authorised Capital		50,00,00,000.00
		10000000	
	Shares of Rs.50/- each		
25,77,79,500.00	ii) Subscribed Capital	5183605	25,91,80,250.00
	iii) Amount Called up		25,91,80,250.00
		5183605	
17,53,17,250.00	Of the iii) above, held by Individuals	3582781	17,91,39,050.00

31.03.2019	B) RESERVE FUND AND OTHER RESERVES:		31.03.2020
22,33,68,415.77	a) Statutory Reserve		23,72,92,372.77
6,31,58,147.00	b) Reserve fund for Unforeseen Losses		6,87,27,730.00
12,84,34,711.44	c) Building Fund		13,34,34,711.44
2,62,46,833.00	d) Dividend Equalization Fund		2,62,46,833.00

50,81,23,716.65	e) Bad & Doubtful Debt Reserve		51,99,52,838.91
3,01,30,000.00	f) Contingent Provision against Standard Assets		3,01,30,000.00
7,59,75,742.75	g) Investment Fluctuation Reserve		8,96,88,742.75
36,01,887.20	h) Social Welfare & Development Fund		36,01,887.20
-	i) Charity Fund		5,29,958.00
47,46,024.93	j) General Reserve		1,51,77,973.28
2,55,07,351.00	k) Special Reserve u/s36(i)(viii)		2,55,07,351.00
23,89,35,998.00	l) Revaluation Reserve		23,62,77,688.00
-	m) Provision for covid -19 regulatory package		8,23,118.66
-	n) Balance of Profit		-
1,32,82,28,827.74			1,38,73,91,205.01

31.03.2019	C. DEPOSITS :		31.03.2020
8,74,16,92,755.05	a) Fixed Deposits		9,55,42,40,378.05
7,13,62,52,429.05	i) Individuals		7,94,19,19,325.05
-	ii) Central Co-op. Banks		-
1,60,54,40,326.00	iii) Other Societies		1,61,23,21,053.00



31/03/2019		31/03/2020
3,834,883,712.15	b) Savings Bank Deposits	3,73,86,74,019.70
3,809,592,766.97	i) Individuals	3,70,50,57,886.03
-	ii) Central Co-op. Banks	-
25,290,945.18	iii) Other Societies	3,36,16,133.67
2,047,319,255.50	c) Current Deposits	2,04,17,96,310.54
1,981,170,861.34	i) Individuals	1,97,30,52,198.75
-	ii) Central Co-op. Banks	-
66,148,394.16	iii) Other Societies	6,87,44,111.79
14,623,895,722.70		15,33,47,10,708.29
31.03.2019	D) OTHER LIABILITIES :	31.03.2020
125,900.00	a) Sundry Credit Balances	1,53,970.00
56,971,679.98	b) Bills Payable	3,80,25,813.54
74,406.00	c) Margin on Bills	--
639,570.00	d) Advance Intt Received on Bills, Draft & L/C.	7,06,320.00
4,606,612.23	e) Dividend Payable	66,24,752.23
13,842,674.00	f) Provision for Depreciation on Fixed Deposits	1,38,42,674.00
67,687,483.50	g) Investment Depreciation Reserve	4,18,99,782.29
8,407,250.00	h) Advance Locker Rent	87,04,950.00
2,589,030.48	l) Security Deposit	25,94,968.98
3,367,877.00	j) Adv. Commission on Bank Guarantee	-
-	k) Adv. For pmsby -& kotak life & mahindra insurance	59,124.22
-	l) Clearing Adjustment	53,312.10
-	m) Clearing Adjustment Account	-
39,157,559.09	n) Others (Including Provisions)	3,73,15,892.78
-	o) Income Tax Payable	1,84,47,406.16
197,470,042.28		16,84,28,966.30
31.03.2019	G) CONTINGENT LIABILITIES :	31.03.2020
	Outstanding Liabilities for	
(RS. Lakhs)		(RS. Lakhs)
27,42,34,037.04	a) Guarantees Issued	29,99,85,706.05
2,86,71,190.00	b) Letter Of Credit	3,75,61,800.00
-	c) Accep.& Enndr.of Buyers Credit	-
9,44,24,913.88	d) Unclaimed Liabilities transferred to RBI-DEAF	10,56,24,741.74
39,73,30,140.92	TOTAL	44,31,72,247.79

ASSETS		
31.03.2019	CASH :	31.03.2020
7,13,59,929.00	a) In Hand	7,60,02,932.00
2,66,93,71,571.00	H. BALANCES WITH OTHER BANKS :	3,51,26,83,523.83
1,41,25,01,587.00	a) Current Deposits	1,34,04,74,576.83
1,01,74,85,163.60	b) With RBI	1,01,42,61,808.39
44,39,986.22	c) With SBI & Assoc	34,10,735.40
10,45,662.49	d) With DCC, MSC	47,07,450.40
38,95,30,774.69	e) With Other Notified Banks	31,80,94,582.64
-	b) Savings Deposits	-
1,25,68,69,984.00	c) Fixed Deposits	2,17,22,08,947.00
50,00,00,000.00	- State Co-op. Banks	70,00,00,000.00
26,90,000.00	- Distt. Central Co-Op Banks	26,90,000.00
1,82,35,794.00	State Bank, Nationalized Banks & other Notified Banks	50,51,95,802.00
73,59,44,190.00	- Other Banks	96,43,23,145.00
	(Of which FDR Pledged with Banks)	
	- for Overdraft Facility	: R. 1026.90 Lakh
	- For Bank Guarantee:	: R. 344.47 Lakh
	- For LC :	: R. 1070.00 Lakh
3,34,31,81,343.50	I. INVESTMENTS :	3,02,08,13,372.00
3,17,21,66,043.50	a) In Central & State Govt. Securities	2,85,68,33,440.00
3,17,21,66,043.50	i) Book value	2,85,68,33,440.00
3,00,71,10,000.00	ii) Face value	2,75,71,10,000.00
3,10,10,89,084.32	iii) Market value	2,95,20,78,255.43
29,56,300.00	b) Shares in Co-operative Institutions	29,56,700.00
	c) Other Investments	
16,80,59,000.00	Non-SLR Approved Securities	16,10,23,232.00
16,80,59,000.00	i) Book value	16,10,23,232.00
16,80,59,000.00	ii) Face value	16,80,59,000.00
-	iii) Market value	17,11,32,272.00
8,26,84,34,027.53	J. ADVANCES :	8,04,06,49,141.65
5,00,03,68,197.76	a) Short Term Loans, Cash Credits, Overdraft & Bills Discounted	5,10,24,88,104.30
	Of which secured against :	
-	l) Govt.& Approved Security	-
4,93,83,92,992.90	ii) Other Tangible Security	5,03,37,80,027.98

31/03/2019		31/03/2020
1,03,58,18,057.35	b) Medium Term Advances	86,52,07,072.67
	Of which secured against :	
38,04,323.00	l) Govt.& Approved Security	50,50,694.00
91,06,98,137.47	ii) Other Tangible Security	75,87,78,974.89
2,23,22,47,772.42	c) Long Term Advances	2,07,29,53,964.68
	Of which secured against :	
-	l) Govt.& Approved Security	-
2,23,22,47,772.42	ii) Other Tangible Security	2,07,29,53,964.68
16,60,17,591.89	K. INTEREST RECEIVABLE :	17,72,80,781.66
5,36,99,790.00	a) On Investments	4,46,64,359.00
30,48,717.00	b) On Loans & Advances	30,48,717.00
6,67,87,987.89	c) On NPA Accounts	6,90,92,158.45
4,24,81,097.00	d) On Fixed Deposits with Banks	6,04,75,547.21
45,13,96,091.00	L. PRIMISES LESS DEPRICIATION	43,79,66,367.04
8,60,72,277.00	a) Freehold Land	8,60,72,277.00
6,87,66,432.00	Opening Balance	8,60,72,277.00
25385845.00	(Add) Addition	0.00
8080000.00	(Minus) Sale	0.00
18,61,76,413.00	b) Leasehold Land	18,61,91,093.00
18,59,23,233.00	Opening Balance	18,61,76,413.00
275400.00	(Add) Addition	36,900.00
22220.00	(Less) Depreciation	22,220.00
17,91,47,401.00	c) Building	16,57,02,997.04
18,99,83,213.00	Opening Balance	17,91,47,401.00
1,32,58,538.00	(Add) Addition	49,48,206.04
5221705.00	(Minus) Sale	0.00
1,88,72,645.00	(Less) Depreciation	1,83,92,610.00
10,75,07,674.43	M FURNITURE & FIXTURES :	11,03,20,164.30
5,53,11,111.47	a) FURNITURE & FIXTURES :	6,32,06,140.61
5,93,65,488.69	Opening Balance	5,53,11,111.47
35,59,696.18	(Add) Addition	1,64,98,861.98
2,76,718.15	(Less) Deduction	8,31,149.50
73,37,355.25	(Less) Depreciation	77,72,683.34
4,37,88,851.08	b) COMPUTERS :	3,77,52,707.36
24,42,730.34	Opening Balance	4,37,88,851.08
5,30,61,817.41	(Add) Addition	1,14,53,077.74
36,717.67	(Less) Deduction	-
1,16,78,979.00	(Less) Depreciation	1,74,89,221.46
84,07,711.88	c) VEHICLE :	93,61,316.33
98,91,425.88	Opening Balance	84,07,711.88
-	(Add) Addition	33,34,529.45
-	(Less) Deduction	7,28,929.00
14,83,714.00	(Less) Depreciation	16,51,996.00
7,95,32,074.94	N OTHER ASSETS :	15,30,47,535.01
53,17,479.47	a) Stock of Stationery & Consumables	44,63,861.18
1,08,42,778.13	b) Sundry Debit Balances	3,29,51,793.83
44,37,800.00	c) Advance to Staff	45,61,500.00
-	d) Other Asset	4,06,22,061.00
2,74,99,788.00	e) Receivable from Income Tax Department	2,78,30,384.00
73,53,900.00	f) Prepaid Expenses	1,20,71,601.00
-	g) Rent Advance / Deposit	76,500.00
17,00,000.00	h) CCIL Current Account	52,00,000.00
98,390.34	l) Clearing Adjustment	-
7,00,000.00	j) Default Fund CCIL	7,00,000.00
-	k) Advance Income Tax	-
5,79,50,135.94		12,84,77,701.01
29,34,812.00	WORK IN PROGRESS	-
1,86,47,127.00	DEFERRED TAX ASSETS :	2,45,69,834.00

SCHEDULE OF PROFIT & LOSS ACCOUNT

EXPENDITURE			
31.03.2019	1. Interest :		31.03.2020
33,95,791.66	a) On Government Securities		49,40,250.00
59,84,65,945.45	a) On Deposits		75,73,18,716.48
-	b) On Borrowings		95,736.00
60,18,61,737.11			76,23,54,702.48
31.03.2019	2. Salary, Allowances & Providend Fund		31.03.2020
20,64,12,167.00	a) Salary & Allowances		20,48,68,378.00
2,10,59,290.00	b) Banks'Contribution to P.F.		2,10,46,833.00
18,216.00	c) Bombay Labour Welfare		16,992.00
86,37,529.00	d) Leave Encashment		1,16,59,917.00



31/03/2019		31/03/2020
92,08,799.00	e) Gratuity Premium	1,51,21,204.00
8,60,681.00	f) Bonus & Ex-gretia	5,84,891.00
15,52,903.00	g) Leave Travel Concession	15,35,025.00
2,87,100.00	h) Peon & Driver's Uniform	4,500.00
1,96,000.00	l) Staff Aid	3,30,000.00
9,21,982.00	j) Administrative Charges	9,00,752.00
3,74,245.00	k) Insurance On PF	3,43,795.00
24,95,28,912.00		25,64,12,287.00

31.03.2019	4. RENT, TAXES, INSURANCE, LIGHTING etc:	31.03.2020
1,81,82,424.00	a) Rent	1,67,69,944.76
18,54,074.00	b) Taxes	12,13,503.00
1,39,88,086.44	c) Insurance	1,65,67,058.46
64,03,476.15	d) Lighting & Fuel	67,74,200.10
10,865.00	e) Professional Tax	10,000.00
4,04,38,925.59		4,13,34,706.32

31.03.2019	5. POSTAGE, TELEGRAMS & TELEPHONE CHARGES :	31.03.2020
15,73,007.52	a) Postage & Telegram charges	10,56,425.13
11,93,722.37	b) Telephone charges	10,02,934.59
37,28,248.91	c) Leased Line & ISDN Charges	29,99,994.56
64,94,978.80		50,59,354.28

31.03.2019	6. DEPRECIATION ON & REPAIRS TO PROPERTY :	31.03.2020
3,93,94,913.25	a) Depreciation	4,53,28,730.80
1,14,42,638.57	b) Repairs to Property	1,52,05,957.05
5,08,37,551.82		6,05,34,687.85

31.03.2019	7 STATIONERY , PRINTING & ADVERTISEMENTS ,etc:	31.03.2020
28,52,049.55	a) Stationery & Printing	38,29,532.30
4,20,002.94	b) Advertisement.	9,66,417.50
32,72,052.49		47,95,949.80

31.03.2019	8. Loss on Sale of Assets & Investments	31.03.2020
85,94,831.00	a) Amortization on HTM Securities	87,05,941.00
-	b) Loss on Transfer of Securities	72,73,650.00
-	c) Loss on sale of Govt. Sec.	88,92,203.12
7,04,803.96	d) Loss on sale of assets	1,92,752.69
41,73,769.55	e) Amortization of Loss on Merger	-
1,34,73,404.51		2,50,64,546.81

31.03.2019	9. Other Expenditures	31.03.2020
2,49,096.00	a) Meeting Expenses	2,20,407.00
5,96,145.88	b) AGM Expenses	5,37,874.34
7,70,133.55	c) Conveyance Charges	7,58,309.00
8,52,345.34	d) Travelling Expenses	7,75,201.28
4,76,207.90	e) Van: Oil & Fuel expenses	4,92,912.20
9,66,492.00	f) subscription Charges	6,42,109.00
15,30,849.74	g) Entertainment Expenses	14,77,165.85
88,194.00	h) New Paper Bill	68,900.00
13,81,557.44	l) Miscellaneous expenses	7,92,313.81
3,46,801.57	j) Water Bill	3,84,642.86
17,12,738.44	k) Clearing House Charges	18,09,702.60
1,53,49,218.65	l) Security Service Charges	1,50,76,938.58
17,09,065.00	m) Training Expenses	6,67,069.00
354.00	n) Locker Charges Paid	354.00
7,42,981.50	o) ATM Card expenses	8,938.00
3,78,852.00	p) Asset Written-off	7,02,925.50
13,50,034.90	q) Professional & Consultancy Charges	18,84,249.16
3,127.00	r) Cheque Book Charges	3,668.30
--	s) Branch Opening expenses	3,21,525.00
17,622.00	t) Toll Tax Paid	18,860.00
4,07,283.45	u) Cash Van: Oil & Fuel	3,56,458.82
20,280.00	v) Late fees & Penalties	82,434.00
2,65,344.00	w) Business Promotion Expenses	1,47,150.00
7,71,013.97	x) GST Paid	1,30,31,024.00
3,94,467.00	y) SGL/NDS Charges Paid	6,54,182.00
8,00,323.05	z) Service & Commission Paid	4,70,421.43
34,56,462.51	aa) NFS Network Charges Paid	47,00,807.34
-	ab) Income tax Paid	-
51,800.00	ac) Exchange & Comm. Paid	2,21,372.20
18,05,51,216.52	ad) Bad Debt Written Off	7,23,47,759.08
-	ae) Local Body Tax	262.00
-	af) Fastag Purchased	22,20,188.20
-	ag) Servicer Tax Paid	7,780.00
21,52,40,007.41		12,08,83,904.55

31.03.2019	10. PROVISIONS & CONTINGENCIES :	31.03.2020
6,22,25,000.00	a) Bad and Doubtful Debts	8,50,00,000.00
7,08,79,443.42	b) Deferred Tax Asset	-
50,00,000.00	c) Contingent Provision against Standard Assets	-
--	d) Investment Fluctuation Reserve	-
37,53,571.00	e) Special reserve	-
47,84,128.00	d) Other Provisions	1,77,083.00
14,66,42,142.42		8,51,77,083.00

31.03.2019	INCOME	31.03.2020
31.03.2019	11. INTEREST AND DISCOUNT :	31.03.2020
26,57,50,928.57	a) On Investments	34,80,65,904.27
76,82,58,442.65	b) On Loans and Advances	80,06,73,841.26
10,64,56,974.33	c) On Bal with RBI & other funds	11,12,17,134.82
1,14,04,66,345.55		1,25,99,56,880.35

31.03.2019	12. Commission Exchange & Brokareg	31.03.2020
5,30,995.76	a) Commission on Demand Draft	4,02,201.00
12,283.05	b) Commission on Local Draft	13,801.00
20,180.51	c) Commission on IBC	7,184.00
71,888.56	d) Commission on OBC	14,998.90
1,514.41	e) Commission on BCD	381.00
48,38,521.76	f) Commission on Bank guarantee	86,79,598.00
16,16,276.07	g) Commission on L.C	10,77,413.68
70,42,188.14	h) Locker rent Received	86,28,645.00
39,39,804.97	i) Commission on RTGS	37,60,733.21
42,671.39	k) Commission on Forex	7,076.64
62,044.07	l) Commission on ABB	56,560.00
1,24,096.00	m) Commission on LIC	1,18,477.00
12,587.00	n) Commission on NIA	17,329.00
1,83,15,051.69		2,27,84,398.43

31.03.2019	13. PROFIT ON SALE OF INVESTMENT	31.03.2020
-	a) Profit on revaluation of Investment	-
18,12,500.00	b) Profit on Sale of Govt. Securities	1,69,86,320.84
31,10,175.29	c) Profit on Sale of Other Assets	1,74,529.79
-	d) Profit/ Income on Sale of Investment	-
49,22,675.29		1,71,60,850.63

31.03.2019	15. OTHER RECEIPTS	31.03.2020
70,51,899.62	a) Service Charge	77,89,603.59
1,80,32,786.44	b) Process Fee	1,80,81,096.00
32,36,690.69	c) Cheque Book Charges	35,43,536.18
99,16,160.95	d) Clearing Return Charges	1,30,35,268.93
22,911.86	e) General Charges	20,071.00
2,68,516.95	f) Renewal/ Extention charges	5,26,850.00
-	g) Rent received on Sharing Data Centre	--
1,73,356.78	h) Share Transfer Fee	2,23,365.00
-	i) Duplicate Share Fee	-
89,458.31	j) Loan form/ Application fee	84,525.00
14,02,933.64	k) ATM Card fee & charges	18,34,470.76
37,05,526.64	l) NFS Network charges Received	47,81,229.88
2,40,572.03	m) POS Charges received	2,96,251.99
-	n) NFS transaction charges received	--
1,58,29,970.23	o) Incidental Charges	1,56,37,300.88
-	p) Interest Other	--
67.80	q) Insurance Business Income	120.00
39,617.03	r) Other Receipts	(3,60,012.50)
-	s) PAN Coupan Fee	F --
12,12,192.55	t) IRDAI Insurance	10,99,384.78
8,14,615.92	u) Misc. Receipts	12,61,751.61
1,47,07,583.85	v) Bad Debt Recover	2,47,58,599.00
18,38,16,608.52	w) Provision no longer required	9,81,35,460.29
29,53,676.00	x) Transfer from Revaluation reserve	26,58,310.00
18,863.84	y) NETC Comm Recd	3,62,406.39
30,000.00	z) Fasttag Fee	3,65,900.00
-	w) Provision no longer required (IDR)	--
26,35,64,009.65		19,41,35,488.78
1,86,47,127.00	DEFERRED TAX ASSETS :	59,22,707.00



▶ आत्मनिर्भर भारत :-
बैंक के 58 वे स्थापना दिवस पर आत्मनिर्भर भारत अभियान का प्रारंभ तथा स्टिकर का विमोचन करते हुए उपस्थित मान्यवर

स्मारिका प्रकाशन :-
भारतीय मजदुर संघ के संस्थापक तथा संघ प्रचारक श्रद्धेय दत्तोपंतजी ठेंगडी के जन्मशती अवसर पर स्मारिका का विमोचन करते हुए निमंत्रित मान्यवर





Further, the bank has extended loan to South East Railway Housing society whose amount outstanding as on 31/03/2020 is Rs 752.16 lakhs wherein the Chief Executive Officer of the bank is the executive committee member of the said borrower. The said account is restructured during the Financial Year 2019-20.

6 The Bank has not exceeded the prudential exposure limit in respect of Individual/Group Account.
7 Additional Disclosure of Information as per Guidelines of Reserve Bank of India. (Rs. Lakhs)

Table with 5 columns: Sr., Particulars, 31.03.2020, 31.03.2019. Rows include Capital to Risk Assets Ratio (CRAR), Movement of CRAR, Investments, Issure-wise Composition of the Non-SLR Investment, Advances, NPAs, Profitability, Movement in Provision, and Penalty paid.

8. Previous year's figures are regrouped or rearranged wherever necessary, to confirm to the current year's classification.

9. Provision Coverage Ratio

Table with 4 columns: Sr., Particulars, 31.03.2020, 31.03.2019. Rows include Provision for NPA and Ratio of Provision to Gross NPA.

10. Financial Position of the Bank as on 31 March 2020

Table with 5 columns: Sr., Particulars, 31.03.2020, 31.03.2019. Rows include Investments, Liabilities, Deposits, Assets, Working Capital, and Profit During the year.

11. Non Performing NON-SLR Investments

Table with 2 columns: Particulars, Amount. Rows include Opening Balance, Reduction during the year, Closing Balance, and Provision Held.

12. DISCLOSURE FOR SALE TO Asset Reconstruction Company (Rs. Lakhs)

Table with 4 columns: Particulars, Current Year, Previous Year. Rows include No of accounts, Aggregate Value Sold, Book Value, Provision Held, and Aggregate Gain/Loss.

13. ASSET LIABILITY MANAGEMENT

Residual Maturity Statement as on 31st March, 2020 (Rs. in Lakh)

Table with 12 columns: Asset/Liability, 1 Day, 2-7 Days, 8-14 Days, 15-28 Days, 29 Days to 3 Months, Over 3 to 6 Months, Over 6 Months to 1 Year, Over 1 to 3 Years, Over 3 to 5 Years, Over 5 Years. Rows include Advances, Deposits, Investments, and Borrowings.

14. Restructured Accounts

During the current financial year 3 accounts were restructured. Details are as Under: (Rs. in Lakh)

Table with 5 main columns: Classification of Asset, Housing, SME, Other. Sub-columns include No of Borrowers, Amount Outstanding, Sacrifice, No.of A/c, Amount, Sacrifice. Rows include Standard Advances, Substandard Advances, and Doubtful Advances.

15. Disclosure with respect to "The Depositor Education and Awareness Fund Scheme, 2014(DEAF) as per the RBI Circular dated 27/05/2014. (Rs. in Lakh)

Table with 3 columns: Particulars, 31-03-2020, 31-03-2019. Rows include Opening Balance, Add: Amounts transferred, Less: Amounts reimbursed, and Closing Balance.

16 Earnings Per Share (Rs in Lakhs)

Table with 3 columns: Particulars, 2019-20, 2018-19. Rows include Net Profit after Taxation, Weighted Average Number of Shares, and EPS.

17 In terms of RBI circular FIDD.CO.Plan.BC.23/04.09.01/2015-16 dated 7th April 2016, during the year the bank has purchased Priority Sector Lending Certificate (PSLC - General, Small and marginal and Micro) amounting to Rs NIL and sold PSLC Certificate amounting to Rs 2000.00 Lakhs.

18. Revaluation Reserve

There is no revaluation of fixed assets during the current financial year. Depreciation of Rs 26.58 Lakh on revaluation of building has been provided & same is debited to revaluation reserve

19. Investment Fluctuation Reserve

Table with 2 columns: AFS as per book Value, Amount. Rows include Minimum IFR @ 5%, IFR as on 31.03.2020, and IFR as % to AFS Securities.

20. Contingent Liabilities (Rs. Lakhs)

Table with 2 columns: Particulars, Amount. Rows include Bank Guarantees & Letter of Credit, and RBI DEAF.

21. Provision Made due to COVID 19 Regulatory Package vide RBI circular RBI/2019-20/220 DOR.No.BP.BC.63/21.04.048/2019-20 dated April 17,2020:

Table with 2 columns: Particulars, Amount. Rows include amounts in SMA/overdue categories, amount where asset classification benefits is extended, Provisions made during the Q4FY2020, and Provisions adjusted during the respective accounting periods.

Note

i. Figures of the previous year have been regrouped, reclassified wherever considered necessary. ii. This statement of Significant Accounting Policies and Notes On Accounts forms an integral part of the Balance Sheet as on 31st March ,2020 and the annexed Profit and Loss for the year ended on that date.

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

As per our report of even date attached

FOR RODI DABIR AND CO. CHARTERED ACCOUNTANTS FRN 108846W S.P. Potnis General Manager S. W. Godbole Chief Executive Officer Ashok Agrawal (Goyal) Director

CA SUDHIR DABIR PARTNER MEM No. 039984 UDIN: 20039984AAAABH1441

Rajesh Lakhota Vice Chairman Sanjay Bhende Chairman

Place: Nagpur Dated: 31-July-20

PROJECTED INCOME & EXPENDITURE ACCOUNT FOR 31.03.2021

(Amount in Thousand)

EXPENDITURE	PROJECTED	ACTUAL	PROJECTED	INCOME	PROJECTED	ACTUAL	PROJECTED
	31.03.2020	31.03.2020	31.03.2021		31.03.2020	31.03.2020	31.03.2021
1) INTEREST				1) INTEREST AND DISCOUNT			
a) ON DEPOSITS	7,00,000.00	7,57,415.00	8,03,500.00	a) ON INVESTMENTS & DEPOSITS	4,00,000.00	4,59,283.00	5,65,000.00
b) ON BORROWINGS/ G-Sec	10,000.00	5,036.00	11,000.00	b) ON LOANS AND ADVANCES	8,50,000.00	8,00,674.00	7,65,000.00
2) SALARY, ALLOWANCES & P.F.	2,55,000.00	2,56,412.00	2,44,500.00	2) DIVIDEND	31.00	31.00	31.00
3) DIRECTORS' / LOCAL COMMITTEE MEMBER'S FEES & ALLOWANCES	750.00	567.00	650.00	3) COMMISSION AND EXCHANGE	15,000.00	22,959.00	28,000.00
4) RENT, TAXES, INSURANCE & LIGHTING				4) OTHER RECEIPTS			
a) RENT	18,500.00	16,770.00	19,500.00	a) PROFIT ON GOVT. SEC.	25,000.00	16,986.00	37,500.00
b) TAXES	5,000.00	1,223.00	4,000.00	b) INCIDENTAL CHARGES	18,000.00	15,637.00	20,000.00
c) INSURANCE	15,000.00	16,567.00	18,000.00	c) SERVICE CHARGES	48,000.00	50,945.00	55,000.00
d) LIGHTING & ELECT. CHARGES	7,000.00	6,774.00	7,500.00	d) OTHER INCOME	3,000.00	2,001.00	2,500.00
5) LAW CHARGES	4,500.00	2,727.00	3,450.00	e) EXCESS PROVISION WRITTEN BACK	0.00	0.00	0.00
6) POSTAGE/ TELGRAMS / TEL. CHARGES				f) PROVISION NO LONGER REQUIRED	0.00	98,135.00	0.00
a) POSTAGE & TELEGRAM CHARGES	1,700.00	1,056.00	1,500.00	g) TRANSFERRED FROM REVALUATION RESERVE	3,000.00	2,658.00	2,800.00
b) TELEPHONE+LEASED LINE CHARGES	6,000.00	4,003.00	5,500.00	i) BAD DEBTS RECOVERED	15,000.00	24,759.00	20,000.00
7) AUDITOR'S FEES	5,750.00	5,792.00	6,000.00	5) DEFERRED TAX	-	5,923.00	-
8) DEPRECIATION & REPAIRS TO PROPERTY	52,000.00	60,535.00	65,000.00				
9) PRINTING, STATIONERY & ADVERTISEMENTS							
a) STATIONERY & PRINTING	4,000.00	3,829.00	4,200.00				
b) ADVERTISEMENT.	900.00	966.00	1,000.00				
10) AMORTISATION, DEPRECIATION	20,000.00	24,872.00	25,500.00				
11) OTHER EXPENDITURE	35,000.00	1,21,159.00	95,500.00				
12) I.TAX PROVISION	90,000.00	94,675.00	65,000.00				
13) PROVISIONS & CONTINGENCIES							
a) BAD & DOUBTFUL DEBT RESERVE	70,000.00	85,000.00	90,000.00				
b) DIVIDEND EQUALIZATION FUND	0.00	0.00	0.00				
c) OTHER PROVISIONS	5,000.00	0.00	5,000.00				
d) SPECIAL RESERVE	0.00	0.00	0.00				
14) BALANCE OF PROFIT	70,931.00	34,613.00	19,531.00				
TOTAL	1377031.00	14,99,991.00	14,95,831.00	TOTAL	13,77,031.00	14,99,991.00	14,95,831.00

PROPOSED AMENDMENT IN BYE LAW

Bye Law No	Existing	Proposed	Reason	Bye Law after Amendment
37 (i)	NIL	After Bye Law No.37, 37(i) shall be added- Board shall constitute Board of Management as per RBI guidelines. The no. of members of the Board shall be decided by the Board of directors from time to time.	Reserve Bank of India vide its circular no. DoR(PCB).BPD.Cir.No.8/12/05.002/2019-20 dated 31st December 2019 issued guidelines on Board of Management	37 (I) Board shall constitute Board of Management as per RBI guidelines. The no. of members of the Board shall be decided by the Board of directors from time to time.

कार लोन योजना

4 किलर पर 100% लोन

तारण पर केवल **8.95%***

- ब्याज रिड्यूसिंग बॉलन्सपर
- अत्यल्प प्रीमियम में वाहन सुरक्षा जीवन बीमा

सुरक्षित सफर में सच्चा हमसफर

Toll Free Number **1800 2667 183**

सबसे सस्ता गोल्ड लोन

तारण पर केवल **8.5%***

आकस्मिक आपूर्ति में आपका सच्चा साथी

Toll Free Number **1800 2667 183**

सभासदों के लिए 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 6 दिन पूर्व भेजने की कृपा करें।
- जिन सदस्यों को गत दो वर्ष से लाभांश प्राप्त नहीं हुआ है वे कृपया अपने लाभांश पत्र मुख्य कार्यालय के अंश विभाग से प्राप्त करें।
- सभासदों को लाभांश की रकम सीधे उनके खाते में जमा करने की सुविधा प्राप्त करने के लिए कृपया अपना खाता क्रमांक, खाते का प्रकार एवं शाखा का नाम मुख्य कार्यालय के अंश विभाग को लिखित रूप में सुचित करें।
- बैंक के सभी जमा खातों में नामांकन की सुविधा उपलब्ध है, कृपया इसका लाभ उठाईये। यदि आपने अपने खातों में नामांकन नहीं दिया है, तो संबंधित शाखा में आवश्यक नामांकन फॉर्म भरकर सुविधा प्राप्त करें।
- जिन सदस्यों का पंजीकृत पता बदला हो, वे कृपया इसकी जानकारी लिखित रूप में प्रधान कार्यालय के अंशविभाग में प्रस्तुत करें।
- जिन सदस्यों का केवल एक अंश ₹ 50/- का है, उनसे नग्न निवेदन है की वे अपना अंशदान बढ़ाकर नये उप-नियम अनुसार कम से कम ₹ 200/- (8 अंश) करें।
- मल्टिस्टेट को ऑप सोसायटीज अक्ट के प्रावधान नुसार संस्था का सदस्य (अंशधारक) यदि लगातार तीन वर्ष वार्षिक सर्वसाधारण सभा में अनुपस्थित रहता है तथा ऐसी अनुपस्थिति वार्षिक सर्वसाधारण सभाद्वारा मान्य न करने पर उनका सदस्यत्व अपने आप समाप्त होता है। सभासद द्वारा इसकी नोंद ली जाये तथा अपनी अनुपस्थिति की लिखित सूचना भेजे।

निगम व्यवस्थापन (Corporate Governance)
विभिन्न उप - समितियां एवं उनके कार्य

1	कार्यकारी समिति (7 सदस्यीय + मुख्य कार्य. अधिकारी) सभाएं : 8	<ul style="list-style-type: none"> रिजर्व बैंक के दिशानिर्देशन नुसार दैनिक कामकाज का परिचालन आर्थिक स्थिति की प्रतिमाह समीक्षा कर्ज वसुली तथा संगणकप्रणाली की समीक्षा
2	अंकेक्षण समिति (5 सदस्यीय जिसमें 1 सनदी लेखा पदवी विभूषित, 2 वकील + मुख्य कार्य. अधिकारी) सभाएं : 05	<ul style="list-style-type: none"> आंतरिक तथा वैधानिक लेखा परीक्षकों के निष्कर्षों की समीक्षा इंडिपी अंकेक्षण अहवाल की समीक्षा कर संगणक प्रणाली में सुधार हेतु मार्गदर्शन अंकेक्षण पश्चात दोष दुरुस्ती अहवाल की समीक्षा
3	केंद्रीय कर्ज समिति (5 सदस्यीय + मुख्य कार्य. अधिकारी) सभाएं : 13	<ul style="list-style-type: none"> प्राप्त कर्ज प्रकरणों की समीक्षा करके कर्ज मंजूरी प्रक्रिया पूर्ण करना
4	कर्मचारी उप-समिति (5 सदस्यीय + मुख्य कार्य. अधिकारी) सभाएं : 16	<ul style="list-style-type: none"> कर्मचारी/अधिकारी वर्ग सेवानियम/प्रशिक्षण, वेतनश्रेणी तथा अन्य सुविधाओं बाबत निर्णय करना

सांख्यिकीय अहवाल - दि. 31.03.2020 की स्थिति

स्थापना वर्ष/तिथी	- 20.6.1962 (एम.एस.को-ऑप. अक्ट 1960)
बैंक का पंजीयन क्रमांक/तिथी (मल्टीस्टेट में परिवर्तन)	- एम.एस.सी.एस./सी.आर./126/2001 दि. 21.03.2001
रिजर्व बैंक का परवाना क्रमांक तिथी	- युबीडी/एमएम/959-पी दि. 7 जनवरी 1988
बैंक का कार्यक्षेत्र	- महाराष्ट्र, मध्यप्रदेश तथा छत्तीसगढ़ राज्य में रायपुर तथा दुर्ग
मुख्यालय सहित शाखाएँ	- 45 शाखाएँ
सदस्य संख्या - 74634	- नियमित 73603/नामधारी सदस्य 1031

(रुपये लाखों में)

अंशपूजी	- 2591.80
आरक्षितियां तथा अधिशेष	- 13873.91
अमानतें : ₹. 153347.10	- 37386.74 बचत खाता
	- 20417.96 चालू खाता
	- 95542.40 मुदती खाता
ऋण वितरण : ₹. 80406.49	- 75732.70 तारणपर
	- 4673.79 बिनातारण पर
प्राथमिक क्षेत्र का अनुपात	- 41.55%
दुर्बल घटक का अनुपात	- 12.31%
ग्रॉस एन.पी.ए. /नेट एन.पी.ए.	- 9096.63/3888.87
एन.पी.ए. अनुपात (ग्रॉस)	- 11.31%
एन.पी.ए. अनुपात (नेट)	- 5.17%
निवल लाभ	- 346.13
कार्यशील पूंजी	- 171851.02
सी.आर.ए.आर. अनुपात	- 14.39%
कुल कर्मचारी	- 420

 वरिष्ठ - 166
 अन्य - 254

संचालक मंडल तथा उपसमिती सभाओं का विवरण

अहवाल वर्ष में संचालक मंडल की कुल 14 सभाएं तथा उपसमितीयों की 42 सभाएं संपन्न हुई। मुख्य कार्यालय स्तर पर हुई इन सभाओं में संचालकों के उपस्थिति का विवरण निम्ननुसार है :

अ.क्र.	विद्यमान संचालक का नाम	सदस्यों की उपस्थिति			
		संचालक मंडल सभा		उपसमिती सभा	
		कुलसभा	उपस्थिति	कुलसभा	उपस्थिति
1	श्री. संजय भेंडे (अध्यक्ष)	14	13	42	40
2	श्री. राजेश लखोटीया (उपाध्यक्ष)	14	14	42	34
3	श्री. रवींद्र बोकारे	14	14	27	26
4	श्री. निळकंठ देवांगण	14	10	00	00
5	श्री. गिरीश व्यास	14	9	24	15
6	श्री. तुषारकांती डबले (CA)	14	14	37	30
7	श्री. वासुदेव मालु	14	8	11	7
8	श्री. तरुण सावला	14	12	12	12
9	सौ. पुनम चांडक (CA)	14	5	18	6
10	डॉ. अनुप चारुदत्तजी सगदेव (CA)	14	0	0	0
11	अॅड. संजय चंद्रकांतभाई ठाकर	14	12	5	2
12	श्री. अशोक रामस्वरूप अग्रवाल (गोयल)	14	14	30	27
13	श्री हेमंत पद्मनाथजी चाफळे	14	13	6	5
14	श्री. रमेश जवरीलाल पसारी	14	13	3	3
15	श्री. अनिलकुमार टिकमदासजी गोविंदानी	14	12	16	8
16	अॅड. सुप्रिया सुमंत पुणतांबेकर	14	14	7	7


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संचालक सदस्यों का निवास पता एवं संपर्क क्रमांक

अध्यक्ष	प्रा. श्री. संजय नत्थुजी भेंडे 26, श्री छत्रपतीनगर, एन.आय.टी. गार्डन के पास, नागपुर-15	मोबा. 9423105056, 9075018102
उपाध्यक्ष	श्री. राजेश के. लखोटिया जी 102, कृष्णकुंज, गोरेपेट, नागपुर	निवास 2533770 कार्या. 2723333 मोबा. 9822723333
संचालक	श्री. रवींद्र प्रभाकरराव बोकारे 35, फ्रेन्ड्स लेआउट, दीनदयालनगर, नागपुर श्री. निळकंठ फिरतुरामजी देवांगण 1537, महर्षी दयानंद नगर, बिनाकी रोड, नागपुर श्री. गिरीश बच्छराजजी व्यास 901, कमल पॅलेस, सेंट्रल बाजार रोड, रामदासपेट, नागपुर श्री. तुषारकांती प्रभाकरराव डबले (CA) प्लॉट नं. 6, लेआउट नं. 4, जयप्रकाशनगर, खामला, नागपुर श्री. वासुदेव भंवरलालजी मालु 44, एन.जे.सी. अपार्टमेंट, लाल ईमली चौक, गांधीबाग, नागपुर श्री. तरुण छगनलालजी सावला 145, क्रेटा कॉलनी, लकडगंज, नागपुर सौ. पुनम शैलेशजी चांडक (CA) 101-ए, अभिनव रेसिडन्सी, प्लॉट नं. बी-1, लक्ष्मीनगर, नागपुर डॉ. अनुप चारुदत्तजी सगदेव (CA) सी. आर. सगदेव अॅड कंपनी प्रभा निवास, जेल रोड, राहटे कॉलनी, नागपुर अॅड. संजय चंद्रकांतभाई ठाकर 220, चंद्रमौली, स्वामी नारायण स्कुल के पास पूर्व वर्धमान नगर, नागपुर श्री. अशोक रामस्वरूप अग्रवाल (गोयल) एच बी 1, गुलमोहर, हिस्ताप कॉलेज के पास, सिव्हील लाईन, नागपुर श्री हेमंत पद्मनाथजी चाफळे 50, रवींद्र नगर, नागपुर श्री. रमेश जवरीलाल पसारी जयलक्ष्मी सोसायटी, फ्लॉट नं 205, टेलिफोन एक्सचेंज चौक, सेंट्रल अॅव्हेन्यु, नागपुर श्री. अनिलकुमार टिकमदासजी गोविंदानी एफ-1, अनुजा अपार्टमेंट-2, कोठारी ले आऊट, भारतीय स्टेट बैंक के पीछे, उमरेड अॅड. सुप्रिया सुमंत पुणतांबेकर 15, प्राजक्त, इंद्रप्रस्थ हाऊसिंग सोसायटी, राजत वाडी के पास, स्वावलंबीनगर, नागपुर	निवास 2230615 मोबा. 9422811356 मोबा. 9922730684 निवास 2451378 कार्या. 2728100 मोबा. 9373222215 निवास 2290234 कार्या. 2286399 मोबा. 9422108795 निवास 2680894 कार्या. 2763407 मोबा. 9373108020 निवास 2761344 कार्या. 2761281 मोबा. 9423106188 मोबा. 9371193165 निवास 2250605 कार्या. 2447757 मोबा. 9923410000, 7756914760 निवास 2681004 कार्या. 2762541 मोबा. 9823011182 निवास 2552562 कार्या. 2527749 मोबा. 9823053871 निवास 2294414 कार्या. 2226686 मोबा. 9422111446 कार्या. 2776115 मोबा. 9373100366 निवास 07116-244053 कार्या. 07116-243851 मोबा. 9850297947 निवास 2294934 मोबा. 9326687887
मुख्य कार्यकारी अधिकारी	श्री. सुभाष वामनराव गोडबोले 39, एसई रेल्वे कॉलनी, लेआउट नं 1, राणाप्रतापनगर नागपुर-22	मोबा. 7350009767

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 79, डॉ. आंबेडकर चौक, सेन्ट्रल अॅव्हेन्यु, नागपुर-8
 दुरध्वनी क्रमांक : 0712 - 2764313
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