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रु. १००० कोटींचा ठेवपुर्तीचा
ऐतिहासिक टप्पा पार

80 वा वार्षिक अहवाल
2020-2021

ऑडीट वर्ग-अ

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श्री वीरशैव को-ऑप. बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

प्रधान कार्यालय: ताराराणी चौक, कोल्हापूर फोन: 2536940/41/42.

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VEERSHAIVISM IS NEITHER A RELIGION NOR A CASTE, IT IS AN IDEAL HUMAN WAY TO LIVE YOUR LIFE- Mahatma Basaveshwara



श्री वीरशैव को-ऑप. बँक लि., कोल्हापूर

(मल्टी-स्टेट बँक)

संस्थापक

विद्यमान संचालक मंडळ 2020-2021



कै. डी. बी. माळी



श्री. अनिल सोलापूरे
अध्यक्ष



सौ. रंजना तवटे
उपाध्यक्ष



श्री. नानासाहेब नये



श्री. बाबासाहेब देसाई



श्री. राजेश पाटील, चंदुरकर



श्री. गणपतराव पाटील



श्री. सुर्यकांत पाटील, बुदिहाळकर



सौ. शकुंतला बनछोडे



श्री. चंद्रकांत स्वामी



डॉ. दिलीप चौगुले



श्री महादेव साखरे



श्री. राजेंद्र शेते



श्री. राजेंद्र लकडे



श्री. अनिल स्वामी



श्री. सदानंद हत्तरकी



श्री. चंद्रकांत सांगावकर



डॉ. सतिश घाळी
(दि. २५-०९-२०२१ पासून)



श्री. वैभव सावर्डेकर
(दि. २५-०९-२०२१ पासून)



श्री. राजेंद्र माळी
(दि. २५-०९-२०२१ पासून)



श्री. आप्पासाहेब आर्वे
तज्ञ स्विकृत संचालक



सी.ए. सिध्दार्थ मजती
तज्ञ स्विकृत संचालक



श्रीमती रत्नमाला घाळीसो
(दि. २४-०९-२०२१ पर्यंत)



श्री. अरविंद माने
(दि. २४-०९-२०२१ पर्यंत)



श्री. शंकर मांगलेकर
मुख्य कार्यकारी अधिकारी



अमृतमहोत्सवी श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

नोंदणी क्र. एमएससीएस/सीआर/१२५९/२०१६

रिझर्व्ह बँक लायसन्स - पी. ६८७

अमृतमहोत्सवी

श्री वीरशैव को-ऑप. बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

नोंदणीकृत कार्यालय- ५१७, ए/१, ताराराणी चौक, कोल्हापूर ४१६००१ फोन - (०२३१) २५३६९४० ते ४२,

Website -www.veershaivbank.co.in, E-mail - info@shriveershaivbank.com

दृष्यश्राव्य माध्यमाद्वारे (VC/OAVM) आयोजित

वार्षिक सर्वसाधारण सभेची सूचना

(फक्त भागधारक सभासदांकरिता)

प्रस्तावना

ज्याअर्थी बँकेचे उपविधी आणि बहुराज्यीय सहकारी संस्था अधिनियम २००२ मधील तरतूदीप्रमाणे बँकेची वार्षिक सर्वसाधारण सभा मागील वर्षाखेर समाप्तीनंतर सहा महिन्यांचे आत आयोजित करणे आवश्यक आहे.

ज्याअर्थी मा. उपायुक्त (सहकार) सहकार मंत्रालय, भारत सरकार, मध्यवर्ती सहकार निबंधक कार्यालय, नवी दिल्ली यांनी त्यांचेकडील आदेश क्र.३/२०२१ दि.२३ ऑगस्ट २०२१ ने सभासदांचे उपस्थितीत वार्षिक सर्वसाधारण सभा घेण्याची सूचना केलेली आहे. तथापी

ज्याअर्थी मा. राज्यपाल महाराष्ट्र राज्य यांच्या आदेशानुसार कार्यासन अधिकारी, महाराष्ट्र शासन, सहकार पणन व वस्त्रोद्योग विभाग, मंत्रालय विस्तार इमारत, मुंबई यांनी त्यांचेकडील आदेश क्रमांक संकीर्ण २०२१ /प्र.क्र.२४/१३-स दि.३० जुलै २०२१ अन्वये ५० पेक्षा जास्त सदस्य संख्या असलेल्या राज्यातील सर्व सहकारी संस्थांनी वार्षिक सर्वसाधारण सभा दृष्यश्राव्य माध्यमाद्वारे (Video Conferencing / Other Audio Visual Means) घेण्याच्या सूचना केलेल्या आहेत आणि

ज्याअर्थी प्रत्यक्ष सभासद उपस्थितीद्वारे बँकेची वार्षिक सर्वसाधारण सभा घेणेसाठी बँकेने केलेली मागणी मा. जिल्हादंडाधिकारी तथा अध्यक्ष, जिल्हा आपत्ती व्यवस्थापन प्राधिकरण, जिल्हाधिकारी कार्यालय, कोल्हापूर यांनी त्यांचेकडील जा.क्र.कार्या.२. नै.आ./कोरोना/आरआर/५४१/२०२१ दि. ०७/०९/ २०२१ ने नामंजूर केलेली आहे.

त्याअर्थी बँकेच्या सर्व भागधारक सभासदांना सूचित करण्यात येते की, महाराष्ट्र शासनाचे दिनांक ३० जुलै २०२१ मधील आदेशा मधील मार्गदर्शक सूचनांप्रमाणे आणि बँकेच्या उपविधीमधील तरतूदीस अनुसरून बँकेची ८० वी वार्षिक सर्वसाधारण सभा बुधवार दि. २९ सप्टेंबर २०२१ रोजी दुपारी १.०० वाजता, प्रधान कार्यालय - ५१७, ए/१, ताराराणी चौक, कोल्हापूर येथून दूरस्थ दृक/ दृष्यश्राव्य माध्यमाद्वारे (Video Conferencing / Other Audio Visual Means) आयोजित करण्यात आलेली आहे. कोविड - १९ साठीच्या पार्श्वभूमीवर शासनाचे निर्देशानुसार दूरस्थ दृक/ दृष्यश्राव्य माध्यमाद्वारे (VC/OAVM) सभा आयोजित केल्याने सभासदांनी सभेला प्रत्यक्ष उपस्थित रहाणेचे नसून दूरस्थ माध्यमाद्वारे (Online/VC/OAVM) सभेमध्ये सहभागी होणेचे आहे.

सभेपुढील विषय

१. दि.२६.११.२०२० रोजीच्या वार्षिक सर्वसाधारण सभेचे (e-AGM) इतिवृत्त वाचून कायम करणे.
२. दि.२५.०१.२०२१ रोजीच्या विशेष सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

३. सन २०२०-२०२१ चा वार्षिक अहवाल आणि दि. ३१ मार्च २०२१ चा लेखापरिक्षीत ताळेबंद, नफा-तोटा पत्रकाचा विचार करणे व स्विकृत करणे.
४. सन २०२०-२०२१ सालात अंदाजपत्रकापेक्षा जादा झालेल्या खर्चास व सन २०२१-२०२२ या सालाकरीता संचालक मंडळाने सुचविलेल्या उत्पन्न व खर्चाचे अंदाजपत्रकास मंजुरी देणे.
५. सन २०२०-२०२१ सालची मा. संचालक मंडळाने सुचविलेली नफा विभागणी मंजूर करणे आणि लाभांश शिफारशीप्रमाणे जाहीर करणे.
६. मागील वर्षातील बँक व्यवसाय लक्ष्यपूर्ती (Target Achievements) आणि सन २०२१-२०२२चे व्यवसाय लक्ष्य (Targets) व विकास आराखडा नोंद घेणे.
७. सन २०२०-२०२१ या सालचे वैधानिक लेखापरिक्षक मे. सुनिल नागावकर आणि कंपनी प्रोप्रा. श्री सुनिल सुहास नागावकर यांचेकडून आलेला वैधानिक लेखापरिक्षण अहवाल व सन २०१९-२०२० च्या वैधानिक लेखापरिक्षण अहवालाचा दोष दुरुस्ती पूर्तता अहवाल स्विकृत करणे.
८. सन २०२१-२०२२ ते २०२३-२०२४ वर्षाकरिता वैधानिक लेखापरिक्षक नेमणूकीबाबत रिझर्व्ह बँकेच्या निर्देशानुसार केलेल्या कार्यवाहीची नोंद घेणे व वैधानिक लेखापरिक्षक मेहनताना नियुक्ती कार्यवाही करणेचे अधिकार संचालक मंडळास प्रदान करणे.
९. सन २०२१-२२ ते २०२५-२६ कालावधीकरिता बिनविरोध निवडलेल्या संचालक मंडळाची नोंद घेणे.
१०. सन २०२०-२०२१ सालात संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाच्या माहितीची नोंद घेणे.
११. व्यवस्थापकीय संचालक तथा मुख्य कार्यकारी अधिकारी यांच्या नेमणुकीच्या सेवा सलगतेबाबत रिझर्व्ह बँकेच्या निर्देशानुसार केलेल्या कार्यवाहीची नोंद घेणे.
१२. सन २०२१-२२ करिता संचालक मंडळाने सुचवलेल्या एकरक्कमी कर्ज परतफेड (OTS) योजनेची नोंद घेणे व सन २०२०-२०२१ सालात बँकेच्या एकरक्कमी कर्ज परतफेड योजने अंतर्गत सवलत देणेत आलेल्या कर्ज खात्यांची नोंद घेवून त्यास मंजुरी देणे.
१३. शासन अधिकृत वसुली अधिकारी यांनी शिफारस केलेली वसुली होणे अशक्य असलेली व वैधानिक लेखापरिक्षक यांनी प्रमाणित केलेली कर्ज खाती निर्लेखित करणेबाबत केलेल्या शिफारशीनुसार कर्जे निर्लेखित करणेस आणि मा. संचालक मंडळाने कर्जातील दिलेल्या व्याज, दंडव्याज, खर्च इ. सवलतीस मान्यता देणे.
१४. संचालक मंडळाने सुचविलेल्या पोटनियम दुरुस्तीस मान्यता देणे.
१५. वार्षिक सर्वसाधारण सभेस दृक/दृष्यश्राव्य माध्यमाद्वारे (VC/OAVM) सहभागी होवू न शकलेल्या सभासदांच्या अनुपस्थितीच्या माफी (Condone) बाबत विचार करणे.
१६. मा. अध्यक्षसो यांचे परवानगीने ऐनवेळी येणाऱ्या विषयांवर चर्चा करणे.

मा. संचालक मंडळाच्या आदेशावरून

स्थळ- कोल्हापूर

तारीख - १३ सप्टेंबर २०२१

शंकरराव राऊ मांगलेकर

मुख्य कार्यकारी अधिकारी

अनिल बाबुराव सोलापुरे

अध्यक्ष



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

विशेष सूचना

१. कोविड - १९ साथीच्या पार्श्वभूमीवर, मा. राज्यपाल महाराष्ट्र राज्य यांच्या आदेशानुसार कार्यासन अधिकारी, महाराष्ट्र शासन, सहकार पणन व वस्त्रोद्योग विभाग, मंत्रालय विस्तार इमारत, मुंबई यांनी दि.३० जुलै २०२१ रोजी वार्षिक सर्वसाधारण सभेच्या आयोजनाबाबतच्या मार्गदर्शक सूचनांचे परिपत्रक क्र. संकीर्ण २०२१ /प्र.क्र.२४/१३-स जारी केलेले असून त्यामधील निर्देशानुसार बँकेची ८० वी वार्षिक सर्वसाधारण सभा सभासदांच्या प्रत्यक्ष उपस्थितीशिवाय दूरस्थ दृक / दृश्यश्राव्य (Online Video Conference /Other Audio Visual Means) माध्यमाद्वारे आयोजित करण्यात आली आहे. काही अनपेक्षित परिस्थितीत उदा. तांत्रिक कारणांमुळे, दोषांमुळे सदर वार्षिक सर्वसाधारण सभेचे कामकाज खंडित झाल्यास तांत्रिक त्रुटीचे निवारण, दोषांची दुरुस्ती झाल्यानंतर त्याच दूरस्थ माध्यमावर (Link) लगेचच सभेचे कामकाज पुढे सुरू केले जाईल, सभा कामकाज दुपारी १.०० ते ४.०० वाजेपर्यंतच्या कालावधीत संपन्न केले जाईल याची कृपया सभासदांनी नोंद घेणेची आहे.
२. बँकेच्या पोटनियमाप्रमाणे सभेसाठी आवश्यक असणाऱ्या गणसंख्येच्या निश्चितीसाठी सभासदांची उपस्थिती ही बँकेने सभा प्रक्रियेसाठी नियुक्त केलेल्या Tannum Consulting LLP Mumbai कंपनीच्या <https://svcbl.eagm.cloud> या अधिकृत संकेतस्थळावर सभासदांचा दृक / दृश्यश्राव्य माध्यमाद्वारे सभेच्या दिवशी म्हणजे बुधवार दि.२९ सप्टेंबर २०२१ रोजी निर्धारित केलेल्या वेळेत संपर्क (Login) होताच सभासदांची सदर सभेतील उपस्थिती ग्राह्य धरली जाईल आणि सभेची गणसंख्या पूर्ती झाल्याचे गृहीत धरून सभा कामकाज सुरू केले जाईल. सभेच्या उपस्थिती / सहभागासाठी सभासदांनी सकाळी १०.३० ते १.३० दरम्यान सभा अधिकृत संकेतस्थळावर संपर्क (Login) करणेचा आहे. दुपारी १.३० वाजे पर्यंत गणसंख्या पूर्ण न झालेस दुपारी २.०० वाजता त्याच दृक / दृश्यश्राव्य माध्यमाद्वारे सभा कामकाजास सुरुवात करून सभा संपन्न केली जाईल. त्यासाठी गणसंख्या पूर्तीची आवश्यकता असणार नाही.
३. वार्षिक सर्वसाधारण सभेत भाग घेण्यासाठी सभासदांनी त्यांचे ई-मेल आयडी आणि भ्रमण दूरध्वनी क्रमांक दि. २९ सप्टेंबर २०२१ पर्यंत agmvcb.ho@gmail.com या ई-मेलवर पाठविण्याचे आहेत. तदनंतर माहिती सादर करणाऱ्या सभासदांना वार्षिक सर्वसाधारण सभेच्या कामकाजात सहभागी होता येणार नाही याची सर्व सभासदांनी नोंद घेणेची आहे.
४. दूरस्थ दृक / दृश्यश्राव्य माध्यमाद्वारे (VC/OAVM) सभासदांना वार्षिक सर्वसाधारण सभेत सहभागी होणेसाठी सांकेतिक शब्द (Password, Login ID) सभासदांनी बँकेकडे या सभेकरिता दिलेल्या भ्रमण दूरध्वनी / ई-मेल पत्त्यावर (Mobile / E-mail Address) सभेच्या दिनांकापुर्वी ७ दिवस अगोदर पाठविले जातील. सांकेतिक शब्द मिळाला नाही किंवा कंपनीकडील तांत्रिक कारणास्तव सभेच्या संपर्क स्थळावर संपर्क (Login) होण्यासाठी तांत्रिक अडचणी आलेस कंपनीच्या techsupport@eagm.cloud आणि बँकेच्या agmvcb.ho@gmail.com या ई-मेलवरती किंवा भ्रमण दूरध्वनी ९६१९२८०४५५ किंवा बँकेचे व्यवस्थापक श्री.पी. पी.पाटील (भ्र.दू.क्र. ९८२२७५१९२२) क्रमांकावर सभेच्या दिवशी सकाळी १०.३० ते दुपारी ५.३० या वेळेत संपर्क साधणेचा आहे.
५. वार्षिक सर्वसाधारण सभेची सविस्तर नोटीस बँकेच्या www.veershaivbank.co.in संकेतस्थळावर आणि बँकेचे प्रधान कार्यालय व सर्व शाखा कार्यालयामध्ये उपलब्ध आहे.
६. सन २०२०- २१ चा वार्षिक अहवाल बँकेच्या www.veershaivbank.co.in या संकेतस्थळावर आणि प्रधान कार्यालय / शाखा कार्यालयामध्ये दि. २०.०९.२०२१ रोजी उपलब्ध आहेत.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

७. संस्था / भागीदारी संस्था / कंपनी सभासद (वैयक्तिक, HUF व्यतिरिक्त) यांनी वार्षिक सर्वसाधारण सभेत सहभागी होण्यासाठी व दूरस्थ दृक / दृष्यश्राव्य माध्यमाद्वारे (VC/OAVM) मतदान (Remote e-voting) साठी अधिकृत करण्यात आलेल्या प्रतिनिधीचे संपूर्ण नाव व संचालक मंडळ / अधिकृत अधिकाऱ्याची स्वाक्षरी असलेला ठराव आणि प्रतिनिधीची नमुना सही सह (PDF किंवा JPEG format मध्ये) स्कॅन करून agmvcb.ho@gmail.com या ई-मेल वर दि. २१ सप्टेंबर २०२१ पर्यंत पाठविणेचा आहे. तदनंतर येणाऱ्या प्रतिनिधीना वार्षिक सर्वसाधारण सभा कामकाजात सहभागी होता येणार नाही.
८. सदर सभेस सहभागी होण्यासाठी व सभेमध्ये मतदान करण्यासाठी प्रतिनिधी नियुक्त करता येणार नाही.
९. दूरस्थ दृक / दृष्यश्राव्य माध्यमाद्वारे (VC/OAVM) आयोजित वार्षिक सर्वसाधारण सभेच्या विषय पत्रिकेतील विषयांबाबत एखाद्या सभासदास प्रश्न विचारावयाचे असलेस सदर सभासदांनी agmvcb.ho@gmail.com ह्या ई-मेल आयडी वर दि. २५ सप्टेंबर २०२१ पर्यंत पाठविणेचे आहेत. सभासदांच्या प्रश्नांना सभेदिवशी दुपारी १.०० ते ४.०० या वेळेत खुलासा केला जाईल.
१०. एखाद्या सभासदास विचार व्यक्त करावयाचे असलेस सदर सभासदांनी स्वतःस वक्ता म्हणून नोंदणी करण्यासाठी स्वतःचे संपूर्ण नाव, सभासद क्रमांक, भ्रमण दूरध्वनी क्रमांक, ई-मेल आयडी, विनंती अर्ज तसेच ज्या विषयाबाबत विचार व्यक्त करणार तो विषय agmvcb.ho@gmail.com ह्या ई-मेल आयडी वर दि. २१ सप्टेंबर २०२१ पर्यंत पाठविणेचा आहे. तसेच ज्या सभासदांनी स्वतःची वक्ता म्हणून नोंदणी केलेली आहे, केवळ त्यांनाच सभेदरम्यान दूरस्थ दृक / दृष्यश्राव्य माध्यमाद्वारे आपले विचार व्यक्त करण्याची/बोलण्याची परवानगी दिली जाईल. तथापी उपलब्ध वेळेनुसार बोलण्याची वेळ ठरविणे आणि वक्त्यांची संख्या मर्यादित ठेवण्याचा अधिकार सभा अध्यक्षांकडे राहील.
११. सभेपुढील विषयांसंदर्भातील अहवाल माहिती बँक कार्यालयीन कामकाजाचे दिवशी मुख्य कार्यालयात दि. २४ सप्टेंबर २०२१ पर्यंत उपलब्ध असून त्यासाठी आगावू सूचना agmvcb.ho@gmail.com या ई-मेल वर देणे आवश्यक आहे.
१२. दि. ३१ मार्च २०२१ पुर्वीचे बँकेचे सभासदांना वार्षिक सर्वसाधारण सभा कामकाजात सहभागी होता येईल.
१३. वार्षिक सर्वसाधारण सभेत सहभागी होण्यासाठी सभासदांनी बँकेस या सभेकरीता नोंदणीकृत केलेला मोबाईल क्रमांकावर किंवा ई-मेलवर दि. २८ सप्टेंबर २०२१ पर्यंत SMS / ई-मेल द्वारे सांकेतिक शब्द (Login ID- Password) पाठवण्यात येईल. सांकेतिक शब्द सदर तारखेपर्यंत प्राप्त न झालेस सभासदांनी व्यवस्थापक श्री. पी. पी. पाटील (भ्र.दू.क्र. ९८२२७५१९२२) व व्यवस्थापक श्री. एस. जे. लाड (भ्र.दू.क्र. ९८८१८१३३४०) या भ्रमण दूरध्वनी क्रमांकावर संपर्क साधणेचा आहे.
१४. इंटरनेट सेवा उपलब्ध असलेल्या संगणक /लॅपटॉप / स्मार्ट फोन या माध्यमाद्वारे सभासद वार्षिक सर्वसाधारण सभेत सहभागी होऊ शकणार आहेत याची नोंद घेणेची आहे.
१५. सभासदांना वार्षिक सभेत सहभागी होणेबाबत काही तांत्रिक अडचणी आलेस agmvcb.ho@gmail.com ई-मेल आयडी अथवा - 0231-2536940 to 42 या दूरध्वनी क्रमांकावर किंवा व्यवस्थापक श्री. पी. पी. पाटील (भ्र. दू. क्र. ९८२२७५१९२२) व व्यवस्थापक श्री. एस. जे. लाड (भ्र. दू. क्र. ९८८१८१३३४०) भ्रमण दूरध्वनी क्रमांकावर सकाळी ११.०० ते सायं. ५.०० या वेळेत बँक कार्यालयीन कामकाज दिवशी संपर्क साधणेचा आहे.
१६. दूरस्थ दृक / दृष्यश्राव्य माध्यमाद्वारे आयोजित ८० व्या वार्षिक सर्वसाधारण सभेच्या कार्यवाहीचा / प्रक्रियेचा कालक्रम खालीलप्रमाणे आहे.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

- अ. बुधवार दि. २९ सप्टेंबर २०२१ रोजी दु. ०१.०० ते दु. ४.०० वाजेपर्यंत मा. अध्यक्षांचे कामकाज आढावा भाषण व सभा विषयपत्रिका (Agenda) प्रमाणे कामकाज कार्यवाही करणे व सभासद प्रश्नांचा खुलासा करणे.
- ब. बुधवार दि. १५ सप्टेंबर २०२१ ते शनिवार दि. २५ सप्टेंबर २०२१ कालावधीत सकाळी ११.०० ते सायं. ५.०० वाजेपर्यंत सभासदांनी तंत्रज्ञानयुक्त माध्यमाद्वारे (Electronic Media) सभा विषयाबाबत शंका / प्रश्न agmvcb.ho@gmail.com या ई-मेल आयडीवर पाठविणे.
- क. बुधवार दि. २९ सप्टेंबर २०२१ रोजी - सभासदांनी विचारलेल्या शंका/प्रश्नांची उत्तरे/स्पष्टीकरण बँकेतर्फे दु.१.०० ते सायं. ४.०० या वेळेत ज्या सभासदांनी ई-मेल आयडी दिले आहेत. त्या सभासदांच्या ई-मेल आयडी वर पाठविण्यात येईल. तसेच बँकेच्या अधिकृत संकेतस्थळावर www.veershaivbank.co.in आणि <https://svcbl.eagm.cloud> त्याच दिवशी सायं. ५.०० नंतर प्रसिद्ध करणेत येतील.
- ड. बुधवार दि. २९ सप्टेंबर २०२१ रोजी सायं. ४.०० ते. ३० सप्टेंबर २०२१ सकाळी १०.३० वाजेपर्यंत तंत्रज्ञानयुक्त दूरस्थ माध्यमाद्वारे सभा विषयाबाबत मतदान (Remote e-Voting) करता येईल. त्या वेळेनंतर Tannum Consulting LLP Mumbai यांचे अधिकृत संकेतस्थळ मतदानासाठी बंद केले जाणार असल्याने सभासदांस सदर वेळेनंतर मतदान करता येणार नाही याची नोंद घेणेची आहे. सभेसाठी सभासद दूरस्थ दृक / दृष्यश्राव्य माध्यमाद्वारे सहभागी झालेस आणि त्याने मतदान न केलेस सदर सभासदाने सभेच्या विषयपत्रीकेतील विषयांना व सभा कामकाज कार्यवाहीला मंजुरी दिली असे गृहीत धरणेत येईल.
- इ. बँकेने नियुक्त केलेल्या अधिकृत अधिकारी (Scrutinizer) यांचेकडून मतदानाचा निकाल प्राप्त झाल्यानंतर तो बँकेच्या व Tannum Consulting LLP Mumbai च्या संकेतस्थळावर जाहीर करण्यात येईल.
१७. दूरस्थ दृक / दृष्यश्राव्य माध्यमाद्वारे (VC/ OAVM) वार्षिक सर्व साधारण सभा कामकाज कार्यवाही / प्रक्रिया बाबत सभासदांचे शंका समाधानासाठी सरव्यवस्थापक (भ्र.दू.क्र. ९५५२५१९६८१), उपसरव्यवस्थापक (भ्र.दू.क्र. ७७९८४५०१११), सहा. सरव्यवस्थापक (भ्र.दू.क्र. ९४०४२९०७९६) आणि लिपिक (भ्र.दू.क्र. ९५९५६२५२९८) व तांत्रिक सल्लासाठी व्यवस्थापक (भ्र.दू.क्र. ९८८१८१३३४०, ९८२२७५१९२२, ९८२२४२४२७८) यांच्याशी बँक कार्यालयीन कामकाजाचे दिवशी सकाळी १२.०० ते दु.४.०० या वेळेत संपर्क साधणेचा आहे.

❖ विनम्र श्रद्धांजली ❖

अहवाल सालात राष्ट्रीय-आंतरराष्ट्रीय स्तरावरील थोर शास्त्रज्ञ, साहित्यिक, राजकारण धुरंदर नेते, सामाजिक कार्यकर्ते, शिक्षण तज्ञ, बँकेचे सभासद, ठेवीदार, सेवक, हितचिंतक व बँकेशी संबंधित असणारे ज्ञात-अज्ञात व्यक्ती दिवंगत झालेले
सर्वाना भावपूर्ण श्रद्धांजली.



अमृतमहोत्सवी श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Registered No. MSCS/CR/1259.2016

Reserve Bank License No. P-687

Shri Veershaiv Co-operative Bank Ltd., Kolhapur (Multi-State Bank)

Registered Office: 517, A / 1, Tararani Chowk, Kolhapur 416001. Ph.No.0231 – 2536940 to 42.

Website – www.veershaivbank.co.in, E - mail – info@shriveershaivbank.com

Annual General Meeting Organised by means of Video Conferencing / Other Audio Visual Means.

Annual General Meeting.

Notice (Only for Stake Holder Members)

Whereas the provisions contained in the Bye Laws and Multi State Co-operative Societies Act 2002 Annual General Body Meeting of Bank shall to held within six months from the end of preceding Financial Year.

Whereas Deputy Commissioner (Co-operation) Ministry of Co-operation Government of India Office of Central Registrar Co-operative Societies New Delhi vide his order No. 3/2021 dated 23.08.2021 directed to conduct Annual General Body Meeting (AGM) in physical form and

Whereas by an order of Hon'ble Governor of Maharashtra, the Secretariat of Government of Maharashtra, Department of Co-operation, Marketing and Textile Department, Mantralaya Annex Building, Mumbai has directed vide his order No.Sankirna 2021/P.K.24/13-S dated 30.07.2021 to conduct AGM through Video Conferencing / Other Audio Visual Means (VC/OAVM) which Cooperative Societies are having Members more than 50 and

Whereas Hon'ble District Magistrate & President, District Disaster Management Authority, Collector Office, Kolhapur has rejected Bank request to hold it's AGM by Physical Presence of Members vide by his Order No. Outward/Corona/RR/541/2021 dated 07.09.2021 and

Therefore 80th Annual General Body Meeting of the Bank shall be held on Wednesday 29th September 2021 during the time from 1.00 pm. to 4.00 pm as per the guidelines given in the Maharashtra Government Order dated 30.07.2021 & provisions contained in Bye-Laws of Bank at Head Office – 517, A/1, Tararani Chowk Kolhapur through Video Conferencing / Other Audio Visual Means (VC/OAVM). In view of Covid-19 Pandemic Situation and directions issued by the Government of Maharashtra, the AGM will be held through VC/OAVM, hence the Members are not required to present physically but to participate by way of electronic media.

Agenda of Meeting.

1. To read and confirm the minutes of the previous Annual General Body Meeting (e-AGM) held on 26.11.2020.
2. To read and confirm the minutes of the previous Special General Body Meeting held on 25.01.2021.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

3. To consider and accept the Annual Report of year 2020-2021 & Audited Balance Sheet, Profit and Loss Account for the year ended 31st March 2021.
4. To approve the expenditures exceeding the Budget for the year 2020-2021, and to note and approve the Income and Expenditure Budget for the year 2021-2022 as recommended by the Board of Directors.
5. To approve the appropriation of Net Profit for the year 2020-2021 and to declare dividend as recommended by the Board of Directors.
6. To take a note of previous year Bank Business Targets, Achievements & to consider Business Targets for year 2021-2022 alongwith Development Plan.
7. To accept Statutory Audit Report of M/s. Sunil Nagaonkar and Company, Prop. Sunil Suhas Nagaonkar, Chartered Accountant for the year 2020-2021 and to approve the Compliance Report of Statutory Audit Report for the year 2019-2020.
8. To take a note of procedure followed for appointment of the Statutory Auditor for the years 2021-2022 to 2023-2024 as per the Reserve Bank of India (RBI) Directions & to delegate the powers to Board of Directors to appoint and fix the remuneration of the Statutory Auditor.
9. To take a note of Uncontested elected Board of Directors for a period of 2021-2022 to 2025-2026.
10. To take a note of the Loans and Advances given to the Board of Directors and their relatives during the year 2020-2021.
11. To take a note of procedure followed for Extension of appointed Managing Director alias Chief Executive Officer as per directions of Reserve Bank of India.
12. To take a note of One Time Settlement (OTS) Scheme for year 2021-2022 as suggested by the Board of Directors and approve the relief given under One Time Settlement Scheme (OTS) to the Borrower Accounts during the year 2020-2021.
13. To write off loans and advances which are unrecoverable and recommended by the Govt. Authorised Recovery Officer and certified by the Statutory Auditor and to approve and sanction the waiver / relief given in interest / penal Interest and other expenses etc. by the Board of Directors.
14. To accept and approve the amendments in Bye – Laws of the Bank proposed by the Board of Directors.
15. To condone the absence / participation of the members for the Annual General Body Meeting conducted via Video Conferencing / Other Audio Visual Means.
16. To consider of any other Subject Matters if any, with the permission of the Chair.

By Order of the Board of Directors.

Place: Kolhapur
Date : 13.09.2021.

Shankarrao Rau Manglekar
Chief Executive Officer

Anil Baburao Solapure
Chairman



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Important Instructions

1. On the backdrop of Covid-19 Pandemic Situation, Order of Hon'ble Governor Maharashtra State, Secretariat of Government of Maharashtra, Department of Co-operation, Marketing and Textile Maharashtra issued Circular No. Sankirna 2021/P.K.24/13-S dated 30.07.2021 regarding Conduction of Annual General Body Meeting. Accordingly Bank is going to be held it's 80th Annual General Body Meeting in absence of Physical Presence of Members but by way through online Video Conference (VC) / Other Audio Visual Means (OAVM). If by any unforeseen technical reason the business transactions of the Meeting is to be halted / stopped, the Meeting will immediately resume, on the same link after resolving the technical issues and the business transactions of the meeting will be completed during the 1.00 pm to 4.00 pm. All the members are requested please to take a note of this.
2. The Quorum of the meeting will deemed to be Considered when the Numbers of Members as specified in the Bye-Laws are being participated for the Meeting on Wednesday 29th September 2021 during the scheduled time by way of online video conferencing/other Audio Visual Means with login on Tannum Consulting LLP Mumbai's Website <https://svcbl.eagm.cloud> and business transaction of the meeting will be commenced. The Members may login on authenticated website during the period 10.30am to 1.30pm for the attendance/participation in the Meeting. If the Quorum not fulfilled by 1.30 pm, the meeting's business transactions will be commenced at 2.00 pm and completed accordingly for which the Quorum shall not be required.
3. The Members are required to send valid e-mail ID and Mobile Number (android) on agmvcb.ho@gmail.com on or before 21st September 2021 for participation in the Annual General Body Meeting. The Members are intimate to take note that Submission of email ID/Mobile Number after the prescribed date Member's have no right to participate in Annual General Body Meeting.
4. For the participation in the Annual General Body Meeting the Login ID and password will be sent before seven days of the Meeting on the registered mobile number/e-mail address of the member with the Bank for this purpose. For any difficulty in getting Login ID, password the members may contact to the Company either on mail address technicalsupport@eagm.cloud and on mobile number 9619280455 or Bank's mail address agmvcb.ho@gmail.com and Bank's Manager Mr. P. P. Patil on Mobile No. 9822751922, in between 10.30 am to 5.30 pm on the Annual General Body Meeting date (on all the Banking working days) except the weekly/public holidays.
5. The detailed notice of the Annual General Meeting is available on the Bank's Website www.veershaivbank.co.in and in the all Branch Offices and Head Office.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

6. The Annual Report for the year 2020-2021 will be published on the Bank's Website www.veershaivbank.co.in and copy of Annual Report will be available at Head Office and all the Branches of the Bank onwards 20.09.2021.
7. For the participation in the Annual General Body Meeting through the representative of Institution / Partnership Firm / Pvt. Ltd. Company Members (other than Individual/HUF) by way of Video Conferencing / Any Other Audio Visual Means and for remote e-voting process, the Members should furnish the details of their authorised representative, its name with proper Resolution passed in Board and attested by Designated Officer with specimen signature of authorised representative in scanned PDF or JPEG format. The details should reach to the Head Office by mail agmvcb.ho@gmail.com before 21.09.2021. The names of representative received after this date shall not be permitted to participate the Annual General Meeting.
8. The proxy representative shall not be appointed for Participation & voting in AGM.
9. Any Member wants to ask question on Subjects mentioned in Annual General Meeting Notice should send the same by email at agmvcb.ho@gmail.com on or before 25.09.2021. The answer cum clarification of questions will be given in between 1.00 pm to 4.00 pm on the Meeting date.
10. Any member wants to express his/her thoughts on the subject matter of Meeting Agenda through the online speech by way of VC/OAVM, needs to register himself/herself with his details such as: Full Name, Membership Number, Mobile Number, E-mail ID on the Banks mail ID agmvcb.ho@gmail.com on or before 21.09.2021 and he/she should intimate the subject on which he/she wants to speak. However, after considering the numbers of the speakers, the Chairperson have a right to allow to speak for limited speakers.
11. The information regarding the Annual Report and Agenda of the Meeting will be available at Head Office upto 24.09.2021 during the office hours for which advance notice need to be given on Banks mail ID agmvcb.ho@gmail.com.
12. Only those members who are having the membership before 31.03.2021 are eligible to participate in the Annual General Body Meeting.
13. Bank will send the password and login Id by SMS on their registered Mobile number or Mail ID with Bank by 28.09.2021. The member who would not get the password / login Id by the that date may contact to the Manager Mr. P. P. Patil Mobile No. 9822751922 or the Manager Mr. S.J. Lad Mobile No. 9881813340 on their mobile phones.
14. The Member who have a internet services will connect and participate in the Meeting on their desktop, laptop or smartphone.
15. Members who face any technical difficulty in participation of Meeting may contact on mail



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

agmvcb.ho@gmail.com or on telephone No.0231-2536940 to 42 or either to contact Manager Mr. P. P. Patil on (Mobile No. 9822751922), Manager Mr. S. J. Lad (Mobile No. 9881813340) between 11.00 am to 5.00 pm during the Bank working days.

16. The process programme of the 80th Annual General Meeting will be as follows :
 - a. On Wednesday, 29th September, 2021 the business transactions of Meeting will commence with Chairman's Speech and transactions as per Agenda and answer cum clarifications to Member's Questions.
 - b. The members should send their queries/questions through electronic media i.e. through mail on mail ID agmvcb.ho@gmail.com between 15.09.2021 to 25.09.2021 during the 11.00 am to 5.00 pm.
 - c. The answers / clarifications to the member's queries/questions will be send on their respective registered e-mail ID on 29.09.2021 during the 1.00 pm to 4.00 pm and will also be published on the same day on the Official Website www.veershaivbank.co.in of Bank and <https://svcbcl.eagm.cloud> after 5.00 pm.
 - d. The Re-mote e-voting will be exercised after 4.00 pm on Wednesday 29.09.2021 to 10.30 am on 30.09.2021 through electronic media on the subjects of the Meeting Agenda. After this time the support vendor Tannum Consulting LLP, Mumbai will close the voting window and members can not exercise remote e-voting. The members who are being participated in the Meeting through electronic media but did not exercise his /her e-voting option, it is deemed to be considered that he/she voted in favour of the all the subject matters and business transactions of the Meeting.
 - e. After getting the e-voting result from the Authorised Officer, it will be published on Bank's Official Website as well as on the Official Website of the support vendor Tannum Consulting LLP, Mumbai.
17. For any doubt regarding Annual General Body Meeting and the process of the business transaction of the Meeting which will be held by way of Video Conferencing/Other Audio Visual Means (VC/OAVM) the Members may contact to the General Manager (Mobile No.9552519681), Deputy General Manager (Mobile No.7798450111), Asst. General Manger (Mobile No.9404290716) and Clerk (Mobile No.9595625298) and for technical assistant Members may contact Manager (Mobile No. 9881813340, 9822751922, 9822424278) between 11.00 am to 4.00 pm on Bank's working days.

Note : For any ambiguity or meaning or interruption in this matter, the Marathi Notice Matter will be treated final and original.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

सन २०२० - २१ सालचा

८० वा वार्षिक अहवाल

सन्माननीय सभासद सहकारी बंधु-भगिनीनो,

सन्नेह नमस्कार,

बँकेची ७९ वी वार्षिक सर्वसाधारण सभा सहभागी सभासदांनी आपल्या घरी, कार्यालयात बसून अनुभवली. गुरुवार दि. २६ नोव्हेंबर २०२० रोजी ही सभा दृढ-दृष्ट्यश्राव्य माध्यमाद्वारे संपन्न झाली. कोविड-१९ साथीच्या अरिष्टामुळे तंत्रज्ञानाच्या अधारे सहकार बँकींग क्षेत्रातील जिल्ह्यात पहिली सर्वसाधारण सभा घेण्याचा मान आपल्या बँकेने पटकावला. सभेला ९९५ इतक्या भागधारक सभासदांनी सहभागी होवून सभा उपस्थितीचे पुर्वीचे सर्व उच्चांक मोडीत काढले. आमचा सभासद केवळ शिक्षित नाही तर तो तंत्रज्ञानयुक्त साधनाने देखील प्रशिक्षित असल्याचे सिद्ध केले. तंत्रज्ञानाच्या आधारे सभा घेण्याचे धाडस दाखवून वीरशैव बँक सर्वार्थाने आता सुसज्ज असल्याची प्रचिती या सभेच्या यशस्वी आयोजनाने सभासदांना दिली. तथापी सन्माननीय सभासदांच्या प्रत्यक्ष उपस्थितीत होणाऱ्या सभेतील सखोल चर्चा, विचारमंथन आणि आमने-सामने भेटीतील जिवाळा अनुभवता आला नाही म्हणून या वर्षीची सभा आपल्या पारंपारिक पद्धतीने घेण्याचा आमचा मनोदय होता. परंतु मा. जिल्हादंडाधिकारी तथा अध्यक्ष, जिल्हा आपत्ती व्यवस्थापन प्राधिकरण, जिल्हाधिकारी कार्यालय कोल्हापूर यांनी दि. ७ सप्टेंबर २०२१ रोजीच्या पत्राने कोविड-१९ साथीच्या पार्श्वभूमीवर प्रत्यक्ष उपस्थितीद्वारे सभा घेण्यास परवानगी नाकारली आहे. त्यामुळे मा. मध्यवर्ती सहकार निबंधक, सहकारी संस्था, भारत सरकार, नवी दिल्ली यांनी त्यांचेकडील दि. २३ ऑगस्ट २०२१ च्या परिपत्रकाने पारंपारिक पद्धतीने सभा घेणेची सुचना देवूनही आपल्या प्रत्यक्ष उपस्थितीशिवाय यावर्षीही दृढ-दृष्ट्यश्राव्य माध्यमाद्वारे वार्षिक सर्वसाधारण सभा आयोजित करणे भाग पडत आहे. कोविड-१९ साथरोगाच्या पार्श्वभूमीवर ५० पेक्षा जास्त सभासद असणाऱ्या सहकारी संस्थांनी दृढ-दृष्ट्यश्राव्य माध्यमाद्वारे सभा घ्याव्यात या राज्य शासनाच्या आदेशामुळे निर्माण झालेल्या परिस्थितीत या अपारंपारिक पद्धतीने घ्यावयाच्या सभेला आपली मान्यता असावी, अशी आपणास विनंती करून आजच्या सभेसाठी सहभागी झालेल्या सर्व सन्माननीय सभासद बंधु-भगिनींचे मी मनस्वी स्वागत करतो.

कोविड -१९ साथरोगाची पहिली लाट मार्च २०२० मध्ये सुरू झाली आणि दुसरी लाट मार्च २०२१ मध्ये ओसरू लागली. तात्पर्य सन २०२०-२१ अहवाल वर्षाचे बाराही महिने साथरोगाच्या मगरमिठीत अखिल जग सुन्न व स्तब्ध झालेले होते. उद्योग-व्यापार-धंदे-शेतीपुरक व्यवसाय-सेवा क्षेत्र आदी सर्वच क्षेत्रात न भुतो मंदी पसरलेली होती. यामुळे बेरोजगारी वाढली होती. आर्थिक व्यवहार व उलाढाल ठप्प झालेली होती. अहवाल सालच्या पहिल्या तिमाहीत आपल्या बँकेची आर्थिक उलाढाल साधरणतः १५०० कोटींनी तुलनात्मकदृष्ट्या घटली होती. अशा अनाकलनीय प्रतिकूल परिस्थितीतून बँकेला सावरावयाचे मोठे आव्हान सेवक व संचालक मंडळासमोर होते. त्यामध्ये आपली बँक यशस्वी झालेली असून जिल्ह्यात पाचव्या क्रमांकावर असलेली वीरशैव बँक सन २०२१ वर्षाखेरीस दुसऱ्या क्रमांकावर आलेली आहे. आज बँकेने १००० कोटी ठेवींचा ऐतिहासिक टप्पा पार करत जिल्ह्यात अग्रणी बँक बनण्याचा मान पटकावला आहे.

कोविड -१९ साथरोगाच्या पार्श्वभूमीवर सर्वत्र असणारी टाळेबंदी-संचारबंदी आणि जागतिक आर्थिक महासत्ता असणारी अमेरिका व व्यापारातील मक्तेदारी असणारा चीन यांच्यामधील शीतयुद्ध यांचा सन २०२१ मधील वैश्वीक आर्थिक उलाढालीवर फार मोठा परिणाम झालेला आहे. भारतीय अर्थव्यवस्थेलाही याची झळ बसलेली आहे. भारतीय सकल उत्पादनास (GDP) घट झाली आहे. तथापी अहवाल वर्षात कृषी क्षेत्राने आपली वाढ कायम ठेवली आहे. उद्योग-व्यवसाय व्यापारातील मंदीमुळे बेरोजगारी वाढल्याने बाजारातील क्रयशक्ती मोठ्या



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

प्रमाणात घटली आहे. या परिस्थितीतुन बाहेर पडण्यासाठी भारत सरकार व रिझर्व्ह बँकेने अहवाल सालात अनेक उपाय योजना जाहीर केल्या. कर्जदारांच्या कर्जांना हप्ते सवलतीसह त्याचे पुर्नगठन करणे व व्याज सवलती जाहीर केल्या. काही आर्थिक सुधारणा आणि करप्रणालीत सुधारणा केल्या. रिझर्व्ह बँकेने रेपो व रिव्हर्स रेपो व्याजदर वारंवार कमी करून आणि बँकांना अनिवार्य असणारे रोखता प्रमाण (CRR) घटवून बाजारात चलन वाढवण्याचा सतत प्रयत्न केला. कमी व्याजदराने बँकांना दिर्घमुदत कर्ज सुविधा उपलब्ध केली. त्यामुळे भारताचा वृद्धीदर ११% होईल अशी अपेक्षा वर्तवली जात होती. पण आर्थिक वर्षाचा सरासरी प्रत्यक्ष वृद्धीदर ८% पर्यंत येवून स्थिरावला. तेल उत्पादक देशांनी तेल उत्पादन वाढवण्याची घोषणा करूनही जागतिक पातळीवर क्रुड तेलाचे दर सतत वाढत राहिले. परिणामतः ६ टक्यापर्यंत महागाई निर्देशांक वाढला. देशाच्या उच्चतम न्यायालयानेही कोविड-१९च्या पार्श्वभूमीवर कर्जदारांना थकबाकीदार गृहीत धरू नये असा दिलासा दिला. कोविड -१९ ची तिसरी लाट देशाच्या उंबरठ्यावर आहे. परिणामतः व्यापारातील मंदी आणि विस्कळीत अर्थव्यवस्था पूर्वपदावर येण्यास आणखी अडीच तीन वर्षे लागतील असा अर्थतज्ञांचा अंदाज आहे. अशा प्रतिकूल आर्थिक अवस्थेबरोबरच भारत-चीन सीमा संघर्ष, महाराष्ट्रातील राजकीय अस्थिरता आणि आर्थिक महासत्ता अमेरिकन अध्यक्षपदाची हिंसाचार व कायदेशीर हेव्यादाव्यात झालेली निवडणुक इत्यादी राष्ट्रीय, आंतरराष्ट्रीय घडामोडींचा परिणाम बँकींग क्षेत्रावर मोठ्या प्रमाणात झालेला आहे. तरी देखील आपल्या बँकेने प्रगतीची दैदिप्यमान घोडदौड अहवाल वर्षातही कायम ठेवलेली आहे.

आपल्या बँकेने अहवाल सालात ठेवीमध्ये रु. ४१ कोटी व कर्जामध्ये रु. ६६ कोटी ३६ लाख अशी एकूण रु. १०७ कोटी ३६ लाखांची व्यवसाय वाढ केली आहे. अहवाल वर्षात तरतूद पुर्व रु. १३ कोटी १७ लाख नफा कमविला आहे. बँकेचा ढोबळ एन. पी. ए. गत सालापेक्षा कमी झाला असुन तो ४.५०% इतका व निव्वळ एन. पी. ए. ०% आहे. बँकेच्या चार शाखांनी त्यांचा ढोबळ एन. पी. ए. ०% ठेवण्याची परंपरा कायम राखली आहे. रिझर्व्ह बँकेच्या नियमानुसार भांडवल पर्याप्तता (CRAR) किमान ९% असणे आवश्यक असून ती १३.०६% इतकी आहे. बँकेचे नक्तमुल्य (Networth) रु. १०० कोटीपेक्षा जास्त झाले आहे. प्राप्त प्रतिकूल परिस्थितीमध्ये आपल्या बँकेने साधलेली आर्थिक प्रगती कोरोना साथीच्या पार्श्वभूमीवर गतीमान आणि उत्तम आहे. तेंव्हा सन २०२० - २१ अहवाल सालच्या कामकाज आढावा, लेखापरिक्षीत ताळेबंद, नफा - तोटा, अन्य आर्थिक पत्रके, अंदाजपत्रक, पोटनियम दुरुस्ती, पुढील वर्षातील कामकाज आराखडा इत्यादी विषय आपले समोर सादर करणेत मला आनंद होत आहे. दि. ३० ऑगस्ट २०२१ रोजी रिझर्व्ह बँकेने अद्यादेश काढून आर्थिक पत्रके ठराविक नमुन्यात अहवालात देणे विषय सूचना केलेल्या आहेत. त्यामुळे रिझर्व्ह बँक मार्गदर्शक तत्वाप्रमाणे सर्व सविस्तर माहिती, आर्थिक पत्रके इंग्रजीमध्ये दिलेली आहेत. त्यास आपण सर्वांनी एकमताने मंजूरी द्यावी अशी विनंती करित आहे.

सभासद, भाग भांडवल व लाभांश :

दि. ३१ मार्च २०२१ अखेर सभासद संख्या २३६२६ इतकी आहे. अहवाल सालामध्ये सभासद संख्येत १४७५ ने वाढ झाली आहे. मोठ्या रकमेच्या कर्जदारांची कर्जे वसूल झालेने त्यांनी भाग भांडवलाची मागणी केलेने बँकेच्या भाग भांडवलामध्ये रु. ९ लाख ४ हजाराने घट होवून वर्षाअखेर भाग भांडवल रु. २० कोटी ४२ लाख इतके झालेले आहे.

सहकारी बँकांना सन २००७ पासून आयकर लागू झाला आहे. त्यामुळे लाभांश रकमेवर बँकेला २५% आयकर भरणा करून लाभांश वाटप करावा लागतो आहे. तसेच गतवर्षीच्या अहवाल सालामध्ये कोविड-१९ या साथीच्या महामारीने जगाच्या अर्थव्यवस्थेवरती परिणाम केला असल्यामुळे सर्वच बँकांना रिझर्व्ह बँकेने लाभांश वाटपाबाबत निर्बंध घातलेने लाभांश रकमेची तरतूद असूनही आपण लाभांश देऊ शकलो नाही. यावर्षी बँकेने चांगला नफा कमवलेला असुन मा.संचालक मंडळाने सन २०२०-२१ सालाकरिता १२% लाभांश जाहीर करणेची शिफारस केली आहे.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

गुंतवणूक, निधी व भांडवल पर्याप्तता :

दि. ३१ मार्च २०२१ रोजी बँकेची सरकारी रोखे, राज्य व मध्यवर्ती सहकारी बँक, अन्य सहकारी आणि व्यापारी बँकेतील एकूण गुंतवणूक रु. ३९१ कोटी १५ लाख इतकी आहे. रिझर्व्ह बँक निकषाप्रमाणे सरकारी रोखे व ट्रेझरी बिलामध्ये बँकेने रु. २३६ कोटीची गुंतवणूक केलेली आहे. रिझर्व्ह बँकेच्या नियमानुसार रोखता तरलतेसाठी (CRR/SLR) करावी लागणारी गुंतवणूक पूर्ण करून शिल्लक राहिलेली रक्कम किफायतशीर व्याजदर मिळाल्यामुळे सरकारी, व्यापारी आणि शेड्युल्ड सहकारी बँकात तसेच म्युच्युअल फंड मध्ये गुंतविलेली आहे. तथापि पीएमसी बँकेवर रिझर्व्ह बँकेने निर्बंध घातलेले नऊ कोटी रूपयाची गुंतवणूक अनुउत्पादक जिंदगी (NPA) झालेली आहे. पीएमसी बँकेचे पुनर्जीवन झाले नाही तर ही गुंतवणूक बुडीत होण्याची शक्यता आहे. सदर गुंतवणूक मुदत संपली आहे. परंतु रिझर्व्ह बँक निर्बंध व त्या बँकेची आर्थिक नादारीमुळे रक्कम सध्या परत मिळू शकत नाही म्हणून व्याजासह पुन्हा त्याच बँकेत रु. ९. ४३ कोटी रक्कम गुंतवली असून ती सर्व रक्कम जोखीमभावीत झालेली आहे. सरकारी कर्जरोखे खरेदी - विक्री व्यवहार व म्युच्युअल फंड व्यवहारातून रु. ५ कोटी २७ लाख उत्पन्न मिळालेले आहे. रिझर्व्ह बँक निकषानुसार भांडवल पर्याप्तता (CRAR) कमीत कमी ९% असणे आवश्यक असून आपले बँकेचे सदर प्रमाण १३. ०६% इतके आहे. हे बँकेच्या आर्थिक भक्कमतेचे घटक आहे.

बँकेने दि. ३० डिसेंबर २०२० रोजी मुद्दल रु. ३८.१० कोटी व व्याज रु. १६.३१ कोटी अशी एकूण रु. ५४.४१ कोटींची वसुलीसाठी अडचणीची ठरणारी कर्जे अनुत्पादक जिंदगी मालमत्ता पुर्नबांधणी कंपनीकडे (ARC) वर्ग केलेली आहेत. त्यापैकी रु. ४.९५ कोटी इतकी रक्कम कंपनीने बँकेस रोख दिली आहे. तसेच त्यासाठी बँकेने रु. ५.१० कोटीचा संशयीत बुडीत निधी खर्च टाकला असून कंपनीने कर्ज मुद्दल रक्कमेपैकी रु. २८.०५ कोटींची आभासी बिनव्याजी सुरक्षा ठेव (Security Receipts) बँकेस दिलेली आहे.

दि. ३१ मार्च २०२१ अखेर बँकेची गंगाजळी व इतर निधी रु. १०० कोटी ७१ लाख इतके झाले आहेत. अहवाल सालात गंगाजळी व निधीमध्ये रु. १ कोटी ५० लाखांनी वाढ झालेली आहे.

ठेवी, कर्जे व अनुत्पादक जिंदगी :

दि. ३१ मार्च २०२१ अखेर बँकेच्या ठेवी रु. ९६३ कोटी ९७ लाखांच्या असून रु. ४१ कोटी १० लाखांनी ठेवीत वाढ झाली आहे. तथापि अल्पमुल्य (CASA) ठेवीत अपेक्षेप्रमाणे वाढ होत नाही कारण इतर गुंतवणूकीमधून बचत खात्यावरील व्याजदरापेक्षा जादा उत्पन्न ग्राहकांना मिळत आहे. बँकेच्या एकूण ठेवीत झालेली वाढ म्हणजे संचालक, सेवक यांनी ग्राहकांना दिलेली 'उत्तम ग्राहकसेवा' आणि बँकेची जनमानसात जोपासलेली चांगली प्रतिमा 'Market Goodwill' आहे. बँकेने आज १००० कोटी ठेवीचा टप्पा पार केलेला आहे त्यामुळे सर्व ग्राहक ठेवीदारांचा मी शतशः आभारी आहे.

अहवाल वर्षाखेरीस बँकेची एकूण कर्जे रु. ६३१ कोटी ७८ लाखांची आहेत. अहवाल वर्षात कर्जामध्ये रु. ६६ कोटी ३६ लाखांनी वाढ झाली आहे. बँकेचे कर्ज-ठेव प्रमाण (CD Ratio) ६५.५४% झाले असून मागील वर्षापेक्षा त्यामध्ये ४.२७% वाढ झालेली आहे. अहवाल वर्षाखेरीस अग्रक्रम क्षेत्र कर्जाचे प्रमाण ७३.९८% आहे. तर दुर्बल घटक कर्ज प्रमाण ३६.९६% इतके आहे. रिझर्व्ह बँक नियमानुसार हे प्रमाण योग्य ठेवण्याचा प्रयत्न केलेला आहे.

कर्नाटक राज्यातील रायचूर-सिंदनूर-बल्लारी परिसरातील शेती उत्पादीत मालतारणावर अल्पमुदत कर्जे शेतकरी - व्यापाऱ्यांना आवश्यक असतात; याचा अभ्यास करून बँकेने कृषीधन ताबेगहाण कर्ज योजना सुरू केली आहे. कोठार/शीतगृहात साठविलेल्या शेतमालावर या योजनेतून रायचूर शाखेने रु. ८९ कोटीची कर्जे वितरीत केल्याने अहवाल वर्षी बँकेच्या कर्जात भरीव वाढ झालेली आहे.

दि. ३१ मार्च २०२१ अखेर बँकेचा ढोबळ एन. पी. ए. रु. २८ कोटी ४३ लाख असून येणे कर्जाशी प्रमाण ४. ५०% तर निव्वळ एन.पी.ए.चे प्रमाण ०% आहे. बँकेने अहवाल वर्षात रु. ५.१० कोटीचा संशयीत बुडीत कर्ज निधी खर्च टाकून मुद्दल रु. ३८.१० कोटींची



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

कर्जे अनुत्पादक जिंदगी मालमत्ता पुर्नबांधणी संस्थेकडे वर्ग केली आहेत. रु.१६.३१ कोटी व्याज येणे दाखवून सदर कंपनीकडे वर्ग केले आहे. काही कर्जे मुद्दल व्याज रक्कमेसह बुडीत होण्याची शक्यता आहे. तसेच काही कर्जे वसूल होणे अशक्य झालेस पुन्हा बँकेकडे वर्ग होण्याची शक्यता आहे. तथापि सद्य स्थितीत बँकेचा ढोबळ एनपीए ६ % पेक्षा जास्त होऊ नये म्हणून कंपनीकडे कर्जे हस्तांतरण करण्याचा कटू निर्णय संचालक मंडळास भाग पडले आहे. सन २०१९ - २०२० मधील अतिवृष्टी महापूर नैसर्गीक आपत्ती आणि सन २०२०-२०२१ कोविड - १९ साथरोग पार्श्वभूमीवर साधारणतः ९४ कोटींच्या कर्जांचे बँकेने पुर्नगठन केलेले आहे. त्यामुळे एन.पी.ए. प्रमाण ६% च्या मर्यादित राहिले आहे. एकूण थकबाकी पैकी रु. ४ कोटी ४२ लाख रक्कमेचे दावे मे. न्यायालयात प्रलंबित आहेत. बँकेने सिक्युरिटायझेशन कायद्याखाली ५६ कर्जदारांविरुद्ध रक्कम रु. ५६ कोटी १८ लाखाचे वसुलीसाठी कारवाई केलेली आहे. बँकेची अनुत्पादक जिंदगी (NPA) चे प्रमाण कमी करण्यात व्यवस्थापन व प्रशासन सतत कार्यरत आहे. बँकेच्या गडहिंग्लज, मंडई, गांधीनगर व बेळगावी या ४ शाखा ढोबळ एन.पी.ए. विरहीत झाल्या ही बाब कौतुकास्पद आहे. आता बँकेने १००० कोटी जिंदगीचा (Asset) टप्पा पार केल्याने यापुढे रिझर्व्ह बँक मार्गदर्शक सुचनेप्रमाणे समवर्ती अनुत्पादक जिंदगी वर्गवारी (On going - System Generated NPA) संकल्पना अंमलात आणावी लागणार आहे. तसेच दिवसेंदिवस थकबाकी / एन. पी. ए. मध्ये होणारी वाढ हीच बँकेसमोरील चिंताजनक बाब आहे. तेव्हा मी थकीत कर्जदार बंधु, भगिनींना विनंती करतो की, आपली कर्जे वेळेत भरून सहकार्य करावे आणि रिझर्व्ह बँकेच्या वक्रदृष्टीपासून बँकेला वाचवावे. कर्जाची वेळेत परतफेड करणाऱ्या सर्व कर्जदारांचे मी मनःपूर्वक आभार मानतो.

व्यवस्थापन खर्च, तरतूदी व नफा विभागणी :

अहवाल वर्षात बँकेचा व्यवस्थापन खर्च रु. १८ कोटी २७ लाख झाला आहे. खेळत्या भांडवलाशी व्यवस्थापन खर्चाचे प्रमाण १. ६४% आहे. अहवाल वर्षामध्ये मंजूर अंदाजपत्रकापेक्षा भाडे, कर विमा व दिवाबत्ती, सेवक उपादान, लेखापरिक्षण शुल्क, संचालक भत्ते व किरकोळ खर्च इत्यादी व विशेषतः अेआरसी कंपनीला अदा केलेल्या व्यवस्थापन खर्चामध्ये वाढ झालेने रु. १.०८ कोटी इतका जादा खर्च झाला आहे. परंतु अहवाल सालातील मंजूर बजेटपेक्षा रु. ७ लाख १० हजार इतक्या खर्चाची काटकसर बँकेने केलेली आहे.

बँकेने वर्षाअखेरीच्या ढोबळ नफ्यातून संशयीत व बुडीत कर्ज निधी तरतूद, गुंतवणूक घसारा निधी, थकबाकी एन. पी. ए. व्याज तरतूद इत्यादी आवश्यक त्या तरतूदी केलेल्या आहेत. सन २०२० वर्षाखेरीचा शिल्लक नफा रु. २ कोटी ६ लाख अधिक अहवाल वर्षाखेरीस झालेल्या निव्वळ नफ्याची विभागणी व तरतूदपूर्व नफ्यातून केलेल्या तरतूदीचा तपशील पुढीलप्रमाणे आहे.

तरतूदपूर्व नफा, तरतूदी व नफा विभागणी तपशील - ३१. ०३. २०२१		
अ. न.	नफा विभागणी	रक्कम रु.
१)	तरतूद पूर्व नफा	१३१७४०४११.११
२)	तरतूदी	५७७५६३२१.००
	अ) बुडीत आणि संशयीत निधी / BDDR	५०००००००.००
	ब) सरकारी कर्जरोखे अवमुल्य संतुलन (Amortization) निधी	१७५६३२१.००
	क) उत्पन्नक्षम जिंदगी तरतूद/Provision for Standard Assets	६००००००.००
३)	आयकर तरतूद पूर्व नफा	७३९८४०९०.११
४)	आयकर (With Differed Tax)	१९१६५३७७.००



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

५)	निव्वळ नफा (२०२०-२१)	५४८१८७१३.११
६)	मागील वर्षीचा शिल्लक निव्वळ नफा (२०१९-२०)	२०६३५२०९.९७
७)	एकूण संचित निव्वळ नफा	७५४५३९२३.०८
८)	निव्वळ नफा विभागणी	
	अ) राखीव निधी २५%	१३७०४६७८.२८
	आ) आकस्मित राखीव निधी (१०%)	५४८१८७१.३१
	इ) शैक्षणिक निधी (१%)	५४८१८७.१३
	ड) गुंतवणुक चढउतार निधी	१४१९११६२.३८
	इ) लाभांश तरतूद १२%	२४५१२४१८.८४
	ई) लाभांश संतुलन निधी	९३६६७७.००
	प) धर्मादाय निधी	२०७८०००.००
	फ) कर्मचारी कल्याण निधी	१५२१३१७.७८
	भ) सभासद कल्याण निधी	२१७२४१५.६५
	न) गुंतवणुक घसारा निधी	५१३९८२५.००
	त) नैसर्गिक आपत्ती निधी	१०२४४६७.००
	थ) सर्वसाधारण निधी	४१४२९०२.७१
	एकूण	७५४५३९२३.०८

नक्त नफा वाढीसाठी ग्राहकांना पुरविल्या जाणाऱ्या सेवा-सुविधांवर सेवाकर, सेवाशुल्क इत्यादी आकारणी, विमा व्यवसाय कमीशन आणि सरकारी रोखे खरेदी-विक्री व्यवहाराद्वारे बँकेचा महसुल वाढविणेसाठी व्यवस्थापन प्रयत्नशील आहे. परंतु ग्राहक कर्जदार यांची किमान शुल्कामध्ये कमाल उत्तम सेवा द्यावी अशी मागणी आहे. त्यामुळे बँकेच्या इतर उत्पन्नात वाढ होत नाही.

बँकेने पुर्नगठित केलेल्या कर्जावरील येणेव्याज रु. ५. ४५ कोटी उत्पन्नास धरलेले नाही. तरी देखील बँकेची नक्त नफा क्षमता वाढलेली आहे. याचे प्रमुख कारण ढोबळ एन. पी. ए. प्रमाण ५ % चे आत आलेले अनुत्पादक जिंदगी व्याज तरतूद कमी करावी लागली आहे.

प्रशिक्षण, ग्राहक प्रबोधन व तंत्रज्ञानयुक्त बँकींग :

सभासदांना शाखावार ग्राहकसभा, अहवालाद्वारे, सर्वसाधारण सभेवेली बँकींगमधील बदल, बाजारातील घडामोडी, अर्थकारणावर होणारे परिणाम इत्यादीबाबत शिक्षण देण्याचा प्रयत्न केला जातो आहे. बँकेचे कर्मचारी यांना ग्राहक सेवा, बँकींग ज्ञान, कायदा कानून यांच्याबाबत सातत्याने प्रशिक्षण दिले जाते आहे. राष्ट्रीय पातळीवरील प्रशिक्षण संस्था अन्य मान्यवर यांच्याकडून संचालक, सेवक यांचेसाठी वेळोवेळी प्रशिक्षण कार्यक्रम आयोजित केले जात आहेत. ग्राहकांना बँकेच्या वेबसाईटद्वारे, वेळोवेळी वृत्तपत्राद्वारे बातम्या, आकाशवाणी, दूरदर्शन जाहिरात देवून, भ्रमणदूरध्वनी संदेश, व्हॉट्सअप अशा माध्यमातून ग्राहकांचे प्रबोधन आणि बँकींग सेवेबाबतच्या सुचना माहिती बँक निरंतर देत आहे.

बँकींग हे आता सेवा क्षेत्र (Service Industry) म्हणून सर्वत्र ओळखले जावू लागले आहे. अत्याधुनिक तंत्रज्ञानयुक्त सेवांचा वापर करणाऱ्या ग्राहकांची विशेषतः तरुण वर्गाची संख्या मोठ्या प्रमाणात वाढू लागली आहे. आता अभासी चलन (Crypto Currency) बँक ग्राहक सर्वसमवेशकता (Customer Portability) बँकींग व्यवहारात सुरू झालेली आहे. यामुळे तीव्र स्पर्धा, तंत्रज्ञानाचा सतत बदलता वापर व ग्राहककेंद्री सेवा यांना महत्त्व येणार आहे. आपली बँकही आता त्या दृष्टीने आपल्या ग्राहकांना कोअर बँकींग, ए. टी. एम., ई-लॉबी, २४/७ दिवस आर. टी. जी. एस., एन. ई. एफ. टी., एस. एम. एस., मोबाईल बँकींग, पॉस मशिनद्वारे खरेदीची सुविधा, वेबसाईट, 'पे-पॉईंट' व 'भारत बील



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

पेमेंट' सुविधेअंतर्गत विमान तिकीट बुकींग, रेल्वे तिकीट बुकींग, हॉटेल बुकींग, मोबाईल रिचार्ज, विज बील भरणा, इ. बील पेमेंट सेवा व पॅन कार्ड सेवा देत आहे. अहवाल सालात रेंदाळ शाखेत ए. टी. एम. सेवा सुरू केली आहे. बँकेने यु. पी. आय बँकींग सेवा प्रणाली चालू केली असून यामाध्यमाद्वारे ग्राहकांना आपल्या मोबाईल वरून कोणासही व कोणत्याही बँकेतील ग्राहकास पैसे पाठवता व स्वीकारता येणार आहेत. तंत्रज्ञानयुक्त बँकींग युगात सायबर हल्यांचा धोकाही मोठ्या प्रमाणात वाढला आहे. माहिती तंत्रज्ञान यंत्रणा सतत सतर्क ठेवावी लागणार आहे. थोडक्यात पुढील काही वर्षात बँकींग व्यवहार घरबसल्या कार्यालयातून ग्राहक स्वतःच करणार आहेत. परिणामतः कारकुनी कौंटर काम ही संकल्पना कालबाह्य होणार आहे. तात्पर्य नजीकच्या काळात बँकींग असेल पण बँक असणार नाही. बँकींग व्यवहारावर निगराणी, नियंत्रण, पर्यवेक्षण करणारी यंत्रणा म्हणजे बँक ही संकल्पना अस्तित्वात येणार आहे. त्यासाठी आपली बँक सुसज्ज करण्याचा आमचा प्रयत्न नक्कीच असणार आहे.

संचालक मंडळ, सेवकवृंद व अमृतबचत एजंटस् :

नागरी सहकारी बँकांमध्ये संचालक मंडळाबरोबरच वेगळे व्यवस्थापक मंडळ नेमावे म्हणून रिझर्व्ह बँकेने दिनांक ३१ डिसेंबर २०१९ रोजीचे परिपत्रक सूचना दिलेली आहे. त्यानुसार व्यवस्थापक मंडळ नियुक्तीची तरतूद करण्याच्या पोटनियम दुरुस्ती प्रस्ताव सभेसमोर ठेवला आहे.

बँकेची सन २०२१ - २०२६ या पंचवार्षिक कालाकरिता संचालक मंडळ निवडणूक प्रक्रिया मा. निवडणूक निर्णय अधिकारी तथा जिल्हा उपनिबंधक, सहकारी संस्था, कोल्हापूर जिल्हा श्री. अमर शिंदे व सहाय्यक निबंधक श्री. प्रदीप मालगावे यांनी पार पाडली. बँकेच्या सर्व सुज्ञ व जाणकार सभासदांनी सध्याच्या संचालकांनी बँकेची साधलेली प्रगती विचारात घेवून व कोविड-१९ च्या पार्श्वभूमीवर बँकेची निवडणूक बिनविरोध करून पश्चिम महाराष्ट्रातील सहकार क्षेत्रापुढे एक आदर्श निर्माण केला आहे. दि. २९ जून २०२० पासून अधिकोष नियमन कायदा १९४९ सहकारी बँकांना लागू झालेला आहे. कायद्यातील तरतूदीप्रमाणे ५१ टक्के संचालक व्यावसायिक पात्रताधारक पाहिजेत, याबाबत कायदेशीर सल्ला घेवून संचालक मंडळ निवड प्रक्रिया पार पाडली आहे. यावेळी संचालक मंडळात तीन नवीन होतकरू तरुण सभासदांना संधी देऊन अनुभवी व नवीन अशी संचालक मंडळाची समतोल रचना करण्यात आली आहे. दि. २५ जानेवारी २०२१ रोजी बँकेची निवडणूक बिनविरोध केल्याबद्दल सर्व सभासदांचे व हितचिंतकांचे संचालक मंडळाच्या वतीने मी आभार मानतो.

बँकेच्या ग्राहकांना अद्यावत तांत्रिक सेवा सुविधा पुरविणे, त्यासाठी संगणकाची सुसज्ज यंत्रणा उभी करणे, या यंत्रणेसाठी भांडवली खर्च मोठ्या प्रमाणात करणे, तांत्रिक कुशल मनुष्यबळ मिळविणे, प्रधान कार्यालयात सक्षम कार्यकारी अधिकारी निर्माण करणे, शाखा स्तरावर सक्षम अधिकारी नेमणे, सायबर हल्ल्यापासून बचाव करणारी यंत्रणा उभारणे, बँकींग व्यवसायातील स्पर्धा, कोविड-१९ साथीच्या प्रभावामुळे तसेच थकबाकीदारांच्या बदलेल्या प्रवृत्तीमुळे वाढणारा एन. पी. ए., कर्जदारांची कमी व्याजदराची मागणी, वाढणाऱ्या खर्चात काटकसर करणे अशा अनेक प्रशासकीय व खर्चाची आव्हाने संचालक मंडळासमोर उभी आहेत. अशा आव्हानात्मक व प्रतिकूल परिस्थितीमध्ये संचालक मंडळाने गतअहवाल वर्षात बँकेचा कारभार अत्यंत काटकसर आणि पारदर्शक पणे पार पाडून बँकेच्या प्रगतीची घोंडदौड कायम ठेवली आहे. सर्वच विषयांवर सांगोपांग चर्चा झालेनंतर अंतीम निर्णय बँक हिताचाच घेण्याची परंपरा संचालक मंडळाने कायम ठेवलेली आहे. त्याबद्दल सर्व संचालकांचे मी मनःपूर्वक आभार मानतो.

अहवाल वर्षात बँकेच्या संचालक मंडळाच्या एकूण ३४ सभा झालेल्या आहेत. त्याचप्रमाणे गरजेप्रमाणे विविध उपसमित्यांच्याही सभा घेतलेल्या आहेत. अधिकोषन नियमन कायदा १९४९ हा सहकारी बँकानाही आता लागू केला असल्याने संचालक मंडळ बरखास्त करणे, मुख्य कार्यकारी अधिकारी नियुक्ती-बडतर्फी, वैधानिक लेखापरिक्षक नेमणुक असे महत्वाचे प्रशासकीय व व्यवस्थापकीय अधिकार रिझर्व्ह बँकेने पुर्णतः त्यांचेकडे घेतलेले आहेत. त्यामुळे यापुढे संचालक मंडळात स्वयंशिस्त, अनुशासन व व्यावसायिकता आणणे अनिवार्य आहे.

बँक व्यवस्थापनाने ठरविलेले धोरण व दिलेले इष्टांक प्रशासनाने मनोभावे कार्यवाहीत आणले तर कोणतेही उद्दीष्ट आपण पार करू शकतो हे बँकेच्या कर्मचार्यांनी व संचालकांनी बँकेच्या व्यवसाय वाढीच्या व थकबाकी वसुलीच्या कृतीतून अहवाल वर्षात स्पष्ट झालेले आहे.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

आपल्यासाठी बँक नसून बँकेसाठी आपण आहोत ही भावना आता कर्मचाऱ्यांत रुजणे गरजेचे आहे. कोविड - १९ पार्श्वभूमीवर सेवकांची एप्रिल २०२० मध्ये स्थगीत ठेवलेली वेतनवाढ आणि भत्ते दि. ३१ मार्च २०२१ च्या ठेव - कर्ज व्यवसाय वाढ आणि थकबाकी वसूलीच्या कामकाजात मनोभावे झोकून देऊन काम केल्याने व अपेक्षित व्यवसायवृद्धी व नफा झाल्याने सेवकांना फरकासह स्थगीत केलेली वेतन वाढ देणेत आली आहे, यापुढे सेवकांनी असेच कामकाज करावे व बँकेची प्रगती व व्यवसायवृद्धी अशीच व्हावी अशी अध्यक्ष या नात्याने माझी सर्वाना विनंती वजा सूचना आहे.

बँकेची माहिती व महती सर्वसामान्यांपर्यंत पोहोचविणारा आणि ग्राहक व बँक यांचे नातेसंबंध दृढ करणारा दूत म्हणून बँकेचे अमृत बचत एजंट्स काम करित असतात. बँक ग्राहक वाढीमध्ये त्यांचा मोलाचा वाटा आहे. सर्व सेवक वर्ग व अमृत बचत एजंट यांच्या बँक कामकाजातील सक्रीय सहभागाबद्दल व्यवस्थापनाच्या वतीने मी त्यांचा आभारी आहे.

तपासणी, लेखापरिक्षण व वैधानिक लेखापरिक्षण :

सन २०२०-२१ चे अहवाल वर्षाकरीता बँकेचे अंतर्गत हिशेब तपासणीस म्हणून एस. जी. येसू माळी आणि कंपनी, सव्याण्णावर अँड असोसिएट्स, वेल्हाळ, चव्हाण, पिसाळ अँड कंपनी, कौशिक ए. जोशी अँड असोसिएट्स, श्री गजेंद्र सी. बंदी, लोणकर कापसे अँड कंपनी, श्री मंदार धर्माधिकारी, श्री विश्राम कुलकर्णी, ए. के. व्ही. सी आणि कंपनी या सनदी लेखापालांची नियुक्ती करणेत आलेली होती. अहवाल वर्षात सर्वच शाखांचे अंतर्गत/समवर्ती पध्दतीची हिशेब तपासणी करून त्यांनी मौलीक मार्गदर्शन केलेले आहे.

बँकेचे सन २०२०-२१ चे वैधानिक लेखापरिक्षण मे. सुनिल नागावकर आणि कंपनी प्रोप्रा. श्री सुनिल सुहास नागावकर, चार्टर्ड अकौंटंट यांनी पूर्ण केलेले आहे. त्यांनी लेखापरिक्षण कालावधीत बँकेच्या कामकाज पध्दतीमध्ये रिझर्व्ह बँकेच्या दृष्टीकोणातून सुधारणा करणेच्या दृष्टीने काही चांगल्या सूचना केलेल्या आहेत. त्यांचा सन २०२० - २०२१ लेखापरिक्षण अहवाल आपणांसमोर ठेवला आहे. बँकेच्या एकूण कामकाजाचा व प्रगतीचा अभ्यास करून त्यांनी बँकेस लेखापरिक्षणाचा वर्ग 'अ' प्रदान केलेला आहे.

तसेच सन २०१९-२० या आर्थिक वर्षाचे बँकेचे वैधानिक लेखापरिक्षण मे. सुनिल नागावकर अँड कंपनी, प्रोप्रा. सुनिल नागावकर, चार्टर्ड अकौंटंट यांनी केले होते. त्यांच्या लेखापरिक्षण अहवालातील दोषांची पूर्तता केली असून दोष दुरुस्ती अहवाल मा. मध्यवर्ती निबंधक, भारत सरकार यांच्याकडे पाठविला आहे. त्याबद्दल कोणत्याही प्रतीकूल सूचना किंवा खुलासा मागणीचा पत्रव्यवहार खात्याकडून झालेला नाही. सदर दोषांची पूर्तता अहवाल आपणांसमोर ठेवला असून त्यास आपण स्विकृती दयावी, अशी विनंती आहे. रिझर्व्ह बँक अधिकारी, वैधानिक लेखापरिक्षक आणि अंतर्गत लेखापरिक्षक यांनी केलेल्या मार्गदर्शनाबद्दल मी त्यांचा आभारी आहे.

शाखास्थलांतर, समारंभ, यशोगाथा व शाखाविस्तार :

बँकेची सर्व कार्यालये अत्याधुनिक व सुसज्ज ठेवणेसाठी त्याचे नुतनीकरण टप्पाटप्प्याने करणार असून बँकेच्या गडहिंग्लज शाखा इमारतीचे पुर्णपणे नुतनीकरण करून सुसज्ज करण्यात आले असून त्याचा ग्राहकार्पण सोहळा प. पू. श्री. शिवलिंगेश्वर महास्वामीजी, निडसोशी संस्थान मठ यांच्या अमृतहस्ते व विद्या प्रसारक मंडळाच्या अध्यक्ष व बँकेच्या माजी अध्यक्षा श्रीमती रत्नमाला घाळीसो यांच्या अध्यक्षतेखाली दि. ३ मार्च २०२१ रोजी संपन्न झाला. शाखा गडहिंग्लजने रु. २०० कोटी व्यवसायाचा टप्पा पूर्ण केला असून गडहिंग्लज पंचक्रोशीतील नागरिकांनी बँकेवर असणारा विश्वास अधिक दृढ केला आहे. बँकेच्या गडहिंग्लज, इचलकरंजी, ताराराणी चौक व रायचूर या चार शाखांनी १०० कोटींचा व्यवसाय टप्पा पार केला आहे. कर्नाटक राज्यात बँकेचा शाखा विस्तार करणेचा मानस असून त्या अनुशंगाने मुधोळ को-ऑप बँक लि., मुधोळ या बँकेने आपल्या बँकेत संमिलीत (Amalgation) करण्याचा प्रस्ताव मंजूरी करिता रिझर्व्ह बँकेकडे पाठविण्यात आला आहे. त्याची प्रक्रिया अंतीम टप्प्यात आली आहे. कर्नाटक राज्यातील ग्राहकांनी दिलेली साथ दिलेली विचारात घेवून येथील ग्राहकांच्या मागणीनुसार बँकेची महाद्वार रोड शाखा बल्लारी, जि. बल्लारी कर्नाटक येथे स्थालंतरीत करण्याचा निर्णय झाला असून त्याची अंमलबजावणी सुरू आहे.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

कोविड - १९ महामारी व अतिवृष्टी महापूर आपत्ती : -

कोविड - १९ महामारीमुळे उदभवलेल्या परिस्थितीशी सामना करताना सामाजिक बांधिलकीतुन सिध्दगिरी हॉस्पिटल आणि रिसर्च सेंटर, कणेरीमठ यांना रु. १ लाखची आर्थिक मदत देण्यात आली. तसेच रिझर्व्ह बँकेच्या कोविड - १९ च्या निर्देशानुसार पात्र असलेल्या कर्जदारांचे अंदाजे रु. ९४ कोटीचे पुर्नगठन व पुर्नबांधणी केली आहे. सामान्य ग्राहकांची दैनंदिन गरज असणारी वाहन खरेदी, सोनेतारण, कामगार कल्याण, गृहस्वप्न अशा कर्जावरील व्याजदर १०% पर्यंत कमी केलेला आहे. कर्मचारी वर्गासाठी कोरोना औषधोपचार विमा योजना सुरू केलेली आहे. माहे जुलै २०२१ मध्ये अतिवृष्टी महापूर नैसर्गिक आपत्ती कोल्हापूर-सांगली-जिल्ह्यातील सभासदांवर ओढवली होती. सभासदांची नुकसान भरपाई विमा कंपनीकडून मिळवून देणे, नवीन कर्ज देणे, व्याजहप्ते भरण्यास सवलत देणे अशा सुविधा पुरविण्याचा प्रयत्न केला आहे. सामाजिक बांधिलकी समजुन असे अनेक उपक्रम व योजना बँकेने सुरू करून समाज, सभासद व सेवका प्रती असणारी जबाबदारी पूर्तता करणेचा प्रामाणिक प्रयत्न केलेला आहे.

संकल्प, समारोप व आभार :

बँकेची थकबाकी कमी करणेसाठी विशेष अभियान राबविणे कर्नाटक राज्यातील मुधोळ को-ऑप बँक लि., मुधोळ बँकेत संम्लीत करून घेणे, महाद्वार रोड, कोल्हापूर शाखा बल्लारी कर्नाटकमध्ये स्थलांतर करणे, बँकेस शेड्युलड बँकेचा दर्जा प्राप्त करणे, ग्राहक प्रबोधन मेळावे घेणे सेवकांना प्रशिक्षित करणे बँकींगची आव्हाने पेलणारे सक्षम मनुष्यबळ तयार करणे, तंत्रज्ञानयुक्त ग्राहक सेवा पुरविणे इत्यादी. संकल्प संचालक मंडळाने केलेले आहे.

रिझर्व्ह बँक, केंद्रीय व राज्य सहकार खाते, राज्य सहकारी बँका, जिल्हा मध्यवर्ती बँका या शिखर संस्थांनी व इतर सरकारी संस्थांनी, व्यापारी, सहकारी बँकांनी तसेच शासकीय, निमशासकीय, सार्वजनीक संस्थांनी आणि त्यांचे अधिकारी, पदाधिकारी यांनी बँकेस प्रत्यक्ष, अप्रत्यक्ष सहकार्य, मार्गदर्शन केलेले आहे. विविध इन्शुरन्स कंपनी, बँकेचे पॅनेलवरील कायदा सल्लागार, अभियंता, सराफ इत्यादींनी बँकेचे कामकाज नियमबध्द व अचूकपणे पार पाडणेकामी मार्गदर्शन केले आहे. त्याचबरोबर बँकेचे सभासद, ठेवीदार, ग्राहक, सल्लागार, हितर्चीतक यांनीही बँकेच्या प्रगतीत त्यांच्या बुध्दीशक्तीप्रमाणे सहयोग दिलेला आहे. या सर्व आणि अशा ज्ञात अज्ञातांनी बँकेच्या उत्कर्षात मदत केलेली आहे, त्यांचा मी मनस्वी आभारी आहे.

अहवाल वर्षातील कामाचा आढावा आणि अहवाल मी आपणांसमोर सादर केला असून दि. ३१ मार्च २०२१ रोजीचा ताळेबंद, सन २०२०-२१ चा नफा-तोटा व नफा विभागणी, पुढील वर्षाचे अंदाजपत्रक व विकास योजना, व्यवसाय लक्ष्यपुर्तीचा आढावा, मागील वर्षाचे अंदाजपत्रकापेक्षा जादा झालेला खर्च तपशील, लेखापरिक्षणाचा अहवाल, संचालक नातेवाईक कर्ज माहिती, अहवाल वर्षात कर्ज खात्यांना दिलेली सवलत, उपविधी दुरुस्ती इत्यादी सभा नोटीसीप्रमाणे सर्व विषय मंजूरी करिता आपणापुढे सादर करित आहे. त्यावर आपण विचारविमर्श करून आणि दुरुस्थ माध्यमाद्वारे मतदान करून एकमताने मंजूरी द्यावी, अशी आपणास विनंती आहे.

संचालक मंडळाचेवतीने

आपला नम्र,

(अनिल बाबुराव सोलापुरे)

अध्यक्ष

दि :- १३. ०९. २०२१



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

80th Annual Report 2020 – 2021

Respected Members & My Fellow Colleagues,

Kind Regards,

On behalf of Board of Directors I welcome to all of you on the Occasion of our Banks 80th Annual General Meeting. All of the members enjoyed the last year's 79th Annual General Meeting at your home through the electronic media via Video Conferencing/other Audio Visual means (VC/OAVM) due to the outbreak of pandemic across the world. We were the first Banker in the District to conduct the Annual General Meeting through such a unique media. The highest number of members, as high as ever 995 members attended the meeting which is a unique example in the history of our Bank. We feel proud that, our members are not only educated but also technology savvy. The meeting through the electronic media, not only proved our technological strength but also the capability of the Bank to handle the critical issues. In fact the pleasure of personal meetings, discussions and dialogue has got a different satisfaction during the physical meetings. Therefore it was our intention to take the meeting physically, but unfortunately due to the wave of Corona, Office of District Collector, Disaster Management Authority vide their letter dated 7th September 2021, denied the permission taking physical present meeting. Although, our Bye-Laws, provision in Multistate Co-op. Societies Act 2002 & the Central Registrar, Co-operative Societies, New Delhi were positive on the conducting physical meetings vide their letter dated 23rd August 2021, but still we are forced to take meeting via electronic media (VC/OAVM). Due to the Covid - 19 Pandemic Situation, the State Government has issued an order that the Cooperative Societies having members more than 50 should conduct the Annual General Meeting through VC/OAVM, for which we seek your approval.

"We once again welcome you to our Banks Annual General Meeting with gratitude."

The first outbreak of Covid-19 came during March, 2020 which was considerably reduced upto March, 2021. So, the year of 2020-2021, was literally stopped impacting the world severally, by showing sluggish growth of business and industry. The unemployment, business, and economic transaction are literally stopped. The turnover of our Bank during the first quarter of the year under review was slipped by almost Rs. 1500 crore. That was really a Himalayan challenge before the Bank, employees and directors. We must proudly state here that in spite of adverse conditions we stood second highest in the business growth in the district in year 2021, where our position



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

at earlier year was 5th in the District. Our bank has crossed deposit base of Rs. 1000 crore, a historical moment to be cherished and proved as Lead Co-operative Bank in the District.

Lock down position due to the Covid-19 like situation over the world, and the cold war between China and America created adverse impact on world economy during 2020-2021. Under the situation, India cannot be out of it. Although, our Agriculture sector has maintained the pace of growth. Slow-down of industry increased unemployment, considerably reduced the purchasing power impacting the business. The Government of India, and Reserve Bank of India, has declared number of schemes and incentives, like the reduction in interest rate, interest subvention and restructuring of loans etc. there was some economic reforms and tax reforms also. The reduction in REPO and Reverse REPO by Reserve Bank of India, and also reduction in CRR/SLR, the balance of liquidity in the market is maintained and achieved. Long-term funds were made available to the Banks to achieve target growth rate of economy to 11%, but due to the uncertain situation the same was stable at 8%. Although the oil producing countries have announced the growth in production, the crude oil prices were increased continuously, which impacted the inflation as high as 10%. The Supreme Court also has given verdict that the loans of the borrower may not be treated as overdue during the Pandemic period. The third wave of Covid-19 is on the threshold of the country. As a result, economists estimate that it will take another two to three years to recover the trade and the disrupted economy. Under such a uncertain situation at different level, like Indo-China Border dispute; unstable political environment in Maharashtra, the riots during the Chief Presidential Election of America, and many international events, contributed uncertain situation on Banking Sector. But still Our Bank shown a smart growth during this uncertainty.

During the period under the review total business of the Bank has grown with Rs. 107.36 crores, contributing Rs. 41 crores towards deposit and Rs. 66.36 crores in advances. The Bank is able to control Gross NPA as 4.50% and net NPA as usual 0%; and proud to say that four of our branches could able to maintain tradition of 0% NPA. Banks CRAR position is very strong as 13.06% although regulatory requirement is 9%. The Net Worth of the Bank is Rs.100 crores. Bank could able to excel in their performance though the entire world is under threat of adversities and uncertainties. Thus, I feel proud to present, performance of the Bank, Audited financial Statements, Budgets, and Bye-Laws amendment suggested to your consideration. On 30th August 2021, the Reserve Bank has issued an circular to issue financial statements in a specified format. Therefore, all the detailed information, financial statements are given in English as per the Reserve Bank guidelines. I request you to sanction, and approve the same unanimously.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Members, Share Capital and Dividend :

We are family of 23626 members, which is increased by 1475 during the year. The large borrowers have repaid their liabilities, as such there was reduction in capital by Rs.9.4 lacs due to the adjustment and refund of the capital, still at the year end the total capital stood as Rs. 20.42 crores.

As all Co-operatives have been brought under tax bracket, Bank have to pay 25% tax on profit and then payment of dividend is made. Due to the adverse Pandemic impact world over, the RBI, did not permitted dividend payment during last year. Board recommended 12% dividend for the year under report, in view of the smart profit made by the Bank for the year 2020-2021.

Investments, Reserves and Capital Adequacy:

As on March 31, 2021 Bank is holding investments of Rs. 391.15 crores in different avenues. As per regulators prescription Bank has invested Rs. 236 crores in Government Securities and Treasury Bills. The surplus liquidity have been invested in deposit at different Banks and Mutual Fund to earn maximum returns. But unfortunately the investment in Punjab & Maharashtra Co-operative Bank has been classified as NPA, and in fact, if the Punjab & Maharashtra Co-operative Bank revival is not possible the entire deposit amount of Rs. 9 crores will possibly become Bad Debt. The period of the deposit is expired, but due to the moratorium on the Bank by Reserve Bank of India the amount of Rs. 9.43 crore is placed in reinvested plan. Under the review period, the Bank had earned Rs. 5.27 crore profit from sale and purchase of G-Sec Securities and Mutual Funds. Bank is at sound position having maintained CRAR of 13.06% which is beyond the regulators prescription.

The Bank has transferred Rs. 54.41 Crore (Principal Rs.38.10 Crore + Interest Rs.16.31 Crore) bad loans to ARC as on 30th December 2020. The ARC has paid Rs. 4.95 crore as cash and Rs. 28.05 crore in the form of zero coupon bonds as a Security Receipts.

Bank has strong Reserve & other provision stands as Rs. 100.71 crores, with Rs. 1.50 increase during this Financial year.

Deposit, Loans and Non Performing Assets :

As on Date of Report Banks Deposit stood Rs. 933.99 crores with the increase of Rs. 41.10 crores during the year. As CASA does not increase as per expectation, because of interest factor, the growth in deposit is on purely banks "Good will" and the best customer services put by the staff and Directors of the Bank.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

The loan portfolio as on date stood Rs. 631.78 crores with good increase of Rs. 66.36 crores. The CD Ratio of Bank increased by 4.27% with position on date of report as 65.54%. The priority sector is as high as 73.98%, whereas weaker section lending was 36.96% achieving the regulators expectations.

Bank has designed innovative lending programme for the agriculturists on the crop (Paddy) in the belt of Raichur – Sindhanur – Bellary in Karnataka State. The lending programme to the tune of Rs. 89 crores for warehouse crop limits, cold storage of agricultural produce is an achievement of Bank over the period.

Banks gross NPA as Rs. 28.43 crores having 4.50% and Net NPA is 0% is an achievement to be noted. Due to the Pandemic reasons Bank has restructured loans to the extent of Rs. 38.10 crores making provision of Rs. 5.10 crores against the loans. Rs.16.31 crore has been credited to the company. Some loans are likely to go bankrupt alongwith interest. Also, if it is impossible to recover some of the loans, the accounts will be transferred back to the Bank. However, in order to maintain the Bank's gross NPA below 6% the Board of Directors have taken this decision. Also on the background of flood situation and Covid – 19, Bank had restructured loans upto Rs. 94 crores, reason being the NPA level have been controlled. Out of the NPA amount Rs.4.42 crores court cases are pending under SARFAESI Act and 56 borrowers have been invoked for recovery of Rs. 56.18 crores. Bank is fully geared up to control the NPA level. Banks four branches Gadhinglaj, Mandai, Gandhinagar and Belgavi are able to maintain the zero level gross NPA, which itself is an achievement. As we have crossed asset level of Rs. 1000 crores it is mandatory to implement the ongoing NPA system generating NPA classification. However challenge before the Bank is to face the increasing NPA. Therefore, it is my sincere request to all the members and borrowers to keep their loans as performing by paying interest and principal in time.

Operational Expense, Provisional and Distribution of Profit :

During the period operational expenses were Rs. 18.27 crores which is 1.64% of working funds. Also the expenses under, rent, tax, insurance, light, employee, audit fees and directors fees & especially the ARC charges paid to the company lead to increase the budgeted figures by Rs. 1.08 crores. Whereas bank could able to control Rs. 7.10 lacs less than budgeted figure of other items. Bank has fully provided, under BDDR, IFR and under interest provision for the year under review. The last year's balance of profit of Rs. 2.06 crores, and the current year's profit have been distributed as follows.



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Distribution of Profit as on 31.03.2021.

Sr. No.	Distribution Of Profit	Amount
1.	Profit Before Appropriation.	131740411. 11
2.	Provisions. A) BDDR B) Govt. Securities Amortization Provision. C) Provision for Standard Assets.	57756321. 00 50000000. 00 1756321. 00 6000000. 00
3.	Profit Before Tax	73984090. 11
4.	Income tax (With Differed Tax)	19165377. 00
5.	Net Profit (2020-2021)	54818713. 11
6.	Net Profit carried forwarded from previous year (2019-2020)	20635209. 97
7.	Total Net Profit.	75453923. 08
8.	Distribution of Profit A) Statutory Reserve (25%) B) Contingency Reserve Fund (10%) C) Education Fund (1%) D) Investment Fluctuation Fund E) Provision for Dividend 12% F) Dividend Equalization Fund G) Charitable Fund H) Employees Welfare Fund I) Members Welfare Fund J) Investment Depreciation Fund K) Natural Disaster Fund L) General Reserve	 13704678. 28 5481871. 31 548187. 13 14191162. 38 24512418. 84 936677. 00 2078000. 00 1521317. 78 2172415. 65 5139825. 00 1024467. 00 4142902. 71
	Total	75453923. 08



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

The management is trying to increase the revenue of the Bank by levying service tax, service charges etc. on the services provided to the customers to increase the Net Profit, Insurance Business Commission and Purchase of Government Securities.

The interest gained from restructured loan of Rs 5.45 crore is not considered in the income of the Bank. However, the Bank's net profit has increased since the gross NPA is below 5%, which lead to reduce the provision of Interest for NPA Accounts.

Training, Customer Education and Banking Technology.

All the members and the customers have been imparted training through branches on the issues of changes in the market and the impact on the economic environment. The training to the Bank staff as well as to the customers is organized at Bank on continuous basis. Similarly our employees and directors are sent to apex training institutes at National level periodically. We are always at forefront to educate, make aware and train our customers through print media, website, television and SMS through mobile and whatsapp media.

Banking is a large service industry very well known to spread the payment system and technological banking to their customers especially to the teenage young customers. Banking is drastically changing due to the high technological products like customer portability and crypto currency etc. Thus there is stiff competition in the market and banking is become customer centric delivery service channel which will prove your competence. In view of this our bank is already providing technology services through our "Core Banking Solution" like ATM, 24/7 RTGS/NEFT, E- Lobby, Mobile banking, SMS Banking, UPI, Bharat Bill Payment and related booking services POS payment Channel and all other NPCI products. Though the facility and easy banking has also given scope for Banking Frauds Cyber Security Threats. Therefore we must be more vigilant while taking use of technology. The future of Banking will be based on technology and from any place, therefore the traditional banking of Brick and Mortar will be slowly going and there will be Banking but no branch. The idea of banking transaction monitoring, control, off line audits like models emerge in the banking area. You are quite aware about the Payment Banks, Small Finance Banks, Bad Bank and ARC for takeover of loans. We are also gearing up ourselves to the new change and make ourselves competent.

Board of Directors, Employees and Amrutbachat Agents:

All urban Banks have been advised by the regulator to form Board of Management and similar other issues on amendments of bye-laws is put before the meeting for your necessary sanction.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

The election of Board for the period 2021-2026 have been conducted by the Assistant Registrar Mr. Amar Shinde along with Mr. Pradip Malgave. We proudly want record due to the Pandemic issues the members elected the body unopposed which may be the single example before the industry and sector in south Maharashtra. The Banking Regulation Act, 1949 has been into force from 29th June 2020 for Co-operative Banks. As per the provisions of the Act, fifty-one percent of the Directors should be professionally qualified; and hence the process of Election of our Bank was carried out after having a Legal Opinion for the same. The Board constituted this time is of young and experienced members. The Board constituted this time is of young, learned and experienced members. We are very much thankful to all members and our well-wishers for the unopposed election conducted as on 25th January, 2021.

Banking is full of challenges before the Board of Directors, may that be the, establishing technological infrastructure with skill manpower, creating ladder of competent executives and future leaders, posting performing Managers at Branches, escalation in capital and revenue expenditure, Cyber attacks and borrowers trend of not repaying the dues under the pretext of Covid – 19 are the host of difficulties. In spite difficulties, challenges and adverse conditions the Board deserves applaud as the banks pace of progress was nice with the several economies. We must appreciate the efforts of Board with voice they agree for the betterment of the Bank. We recognize the sincere efforts of Board than them all.

During the period under review 34 Board meetings have been taken apart from sub-committee meetings. By the amendment of Banking Regulation Act 1949 during June, 2020 RBI has taken all the administrative prime authority of, Dissolving Board, Appointment and termination of Chief Executive Officer, Appointment of Statutory Auditors etc. So henceforth it is mandatory to bring self-discipline and professionalism in the Board of Directors.

Management decides the policies and administration implements the programme whole heartedly is the result of our co-ordination of achieving business targets. We are the Bank and to deserve as best banker what should be my contribution are aspirations of each Employee. As part of managements commitments the pending Wage revision along with wage arrears have been settled assessing the achievements of Bank on the forefront of business growth, profitability and recovery. I on behalf of my Board sincerely request to all the employees to show the courage and same belongingness with bank to excel in our efforts in future to become star in Banking World.

Our Amrut Bachat Agents are the star Ambassador of bank whose immense contribution has made bank customer relation more strong. We recognize their contribution in our growth of business.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

I am really thankful to all of them and convey regards on the eve of this occasion on behalf of my Board of Directors.

Inspection, Audit and Statutory Audits:

Bank has appointed the Internal Auditors for the year 2020-2021 as, M/S S. G. Yesumali and Company, Sattyanavar and Associates, Velhal, Chavan, Pisal and Company, Kaushik A. Joshi and Associates. Shri Gajendra Bandi, Loankar Kapse and Co., Shri. Mandar Dharmadhikari, Shri Visharam Kulkarni, AKVC and Co. who are all have audited all our branches and suggested and guided the Bank on many platforms.

Our Statutory Auditor M/S Sunil Nagaonkar and company has audited our bank and suggested many improvements for the year ended 2020-2021. The Auditors report is put before you for your approval. This year also the Bank is audit class have been given as 'A'.

The Audit for the year 2019--2020 was also conducted by M/S Sunil Nagaonkar and Co. The rectification of the same was submitted to the different forums and regulatory authorities in articulated manner, which is also put before you for your information and approval. We are thankful to all our Audit team and the Reserve bank Of India for their co-operation and suggestions.

Branch Shifting, Branch Expansion, Success Stories and Functions.

The Bank is under process of renovating old premises of the Branches stage wise. First among them is Gadhinglaj Branch fully renovated with modern facilities and inaugurated by the auspicious hands of P. P. Shri. Shivalingeshwar Maharajaji of Nidshoshi Math and President of Vidhya Prasarak Mandal Smt. Ratnamala Ghali on dated 03 March 2021. Our Gadhinglaj Branch has crossed business of Rs. 200 crores is an itself achievement from the rural area, this could happen only due to the kind support of the people from Gadhinglaj and around. Similarly our for branches have surpassed the business of Rs. 100 Crores. Bank has ambitious plan of extending arms in Karnataka and in view the merger proposal of Mudhol Urban Co-operative Bank is at final stage with Reserve Bank of India. Our Banks Mahadwar Road, Kolhapur is proposed to be shifted to Bellary Karnataka and the proposal is under active consideration.

Covid – 19 and Flood situation a Disaster:

On the background of international epidemic Covid 19 Bank has donated Rs. 1,00,000/- to Sidhagiri Math. The Bank has rose to the call of regulator and almost loans of Rs. 94 crores have been restructured based on the guidelines of RBI. The interest rates on consumer durable loans like Auto Loans, Gold Loans, housing and Employee welfare have been slashed to 10%. Medical



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

help for Corona ailment is already started. During July, 2021 Kolhapur district was engulfed by flood situation and our members were in difficulties, Bank came forward for their settlement of Insurance for compensating the loss. Under this critical situation our Bank came forward and helped to our members, borrowers and the employee by loans restructuring and other intangible help. We have helped to the people is difficulties as a banks responsibility towards the people.

Future Planning and Conclusion:

Bank is in active in pushing the Merger proposal of Mudhol Co-operative Bank as vertical business expansion. Similarly we are keen upon to be recognized as Scheduled Bank at earliest, Conducting Consumer Awareness Meetings, Conducting Employee Training Programme, Creating Capable Manpower for Banking Challenges, Providing Updated Technological Service to Customer. An ambitious plan of shifting our Mahadwar Road, Kolhapur Branch to Bellary is to help the members and consumers of Karnataka.

We are thankful to all those who helped us during financial year as Reserve Bank of India, State and Central Government, Maharashtra State Bank, Business and industry, officials of Government and semi- Government Department and all Banks etc. All the Insurance Companies, Panalised, Advocates, Engineers and Jewel smiths, were the partners of our progress. We are very much Thankful to all of those known, unknown entities, individual and institutes who helped and contributed to our Bank.

I am presenting before you the Annual Report as at 31st March, 2021 along with Profit and Loss account and Balance Sheet with distribution of profit and Budgets for the next year and also amount exceeded the last year's Budget, for your necessary approval and sanction. There is proposal of Bye-Laws amendment also, which I request to Consider and sanction unanimously. Finally in all I request you to sanction the all agenda items.

"Jai Hind, Jai Sahakar"

On behalf of Board of Directors.

Date : 13/09/2021

(Anil Baburao Solapure)



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

BALANCE SHEET AS ON 31-03-2021

(Amounts In Rs.)

I	भांडवल व देणी / CAPITAL & LIABILITIES	Sch.	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
1.	भाग भांडवल / Share Capital	1	20,42,70,157.00	20,51,74,307.00
2	गंगाजळी व इतर निधी / Reserve Fund and Other Reserves	2	1,00,71,21,038.95	99,20,62,835.71
3	ठेवी व इतर खाती/ Deposits and Other Accounts	3	9,63,97,51,403.82	9,22,86,94,611.95
4	घेतलेली कर्जे / Borrowings	4	00.00	00.00
5	इतर देणी आणि तरतूदी / Other Liabilities and Provisions	5	35,44,02,112.28	33,95,98,174.62
6	निव्वळ नफा / Net Profit		7,54,53,923.08	3,22,42,513.97
	एकूण / Total		11,28,09,98,635.13	10,79,77,72,443.25

II	जिंदगी/ ASSESTS	Sch.	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
1	रोख शिल्लक व रिझर्व्ह बँक शिल्लक / Cash in Hand and Balances with Reserve Bank	6	40,05,18,307.43	28,92,76,671.32
2	इतर बँकामधील शिल्लक मागणी व अल्पसूचना ठेवी/ Balances with other Banks/ Money at Call & Short Notice	7	1,47,68,73,309.79	1,28,08,04,262.22
3	गुंतवणुकी / Investments	8	2,63,64,72,896.40	3,01,67,96,732.40
4	कर्जे व अग्रिमे / Loans and Advances	9	6,31,78,03,947.11	5,65,42,04,470.67
5	स्थावर मालमत्ता / Fixed Assets	10	11,41,80,652.49	12,40,01,117.78
6	इतर येणी / Other Assets	11	33,51,49,521.91	43,26,89,188.86
	एकूण / Total		11,28,09,98,635.13	10,79,77,72,443.25
	संभाव्य देयके / वसुली बिल्ल Contingent Liabilities/ Bill for collection	12	2,00,93,782.43	1,46,91,008.89

As per our Remarks in Audit Reports' Dated 08-09-2021

Vishram Kulkarni & Co.
Chartered Accountant

C. A. Vishram V. Kulkarni
Internal Auditor
Ichalkarnji
FRN-13900800

M/s. Sunil Suhas Nagaonkar & Co.
Chartered Accountant

C.A. Sunil Suhas Nagaonkar
Statutory Auditor
Kolhapur
FRN-118397W
UDIN : 20105261AAAA11217

Shri. Shankar R. Manglekar
Chief Executive Officer



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31.03.2021

(Amounts In Rs.)

I	उत्पन्न / INCOME	Sch.	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
1.	मिळालेले व्याज / Interest Earned	13	85,44,31,695.35	89,31,00,954.67
2	इतर उत्पन्न / Other Income	14	9,22,64,685.53	11,07,99,460.10
	एकूण / Total		94,66,96,380.88	1,00,39,00,414.77

II	खर्च / EXPENDITURES	Sch.	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
1.	दिलेले व्याज / Interest Expended	15	63,25,26,175.26	64,02,57,805.33
2	व्यवस्थापन खर्च / Operating Expenses	16	18,24,29,794.51	16,85,87,340.66
3	तरतूदी / संभाव्य देयके Provisions & Contingencies		7,69,21,698.00	16,28,12,754.81
	एकूण / Total		89,18,77,667.77	97,16,57,900.80

III	नफा/तोटा / Profit/ Loss			
	चालू वर्षीचा शिल्लक निव्वळ नफा / तोटा Net profit/Loss(-) for the year		5,48,18,713.11	3,22,42,513.97
	मागील वर्षीचा शिल्लक निव्वळ नफा / तोटा Net profit/Loss(-) Brought Forward		2,06,35,209.97	00.00
	एकूण नफा / तोटा Total Profit/ Loss		7,54,53,923.08	3,22,42,513.97



अमृतमहोत्सवी श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

(Amounts In Rs.)

IV	नफा विभागणी / Appropriation of Profit	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
	अ) राखीव निधी २५% / a) Statutory Reserve (25%)	1,37,04,678. 28	80,60,628.00
	आ) आकस्मिक राखीव निधी (१०%) / b) Contingency Reserve Fund (10%)	54,81,871. 31	32,24,251.00
	इ) शैक्षणिक निधी (१%) / c) Education Fund (1%)	5,48,187. 13	3,22,425.00
	ड) गुंतवणुक चढउतार निधी/ d) Investment Fluctuation Fund	1,41,91,162. 38	00.00
	इ) लाभांश तरतूद १२% / e) Provision for Dividend 12%	2,45,12,418. 84	00.00
	ई) लाभांश संतूलन निधी / f) Dividend Equalization Fund	9,36,677. 00	00.00
	प) धर्मादाय निधी / g) Charitable Fund	20,78,000. 00	00.00
	फ) कर्मचारी कल्याण निधी / h) Employees Welfare Fund	15,21,317. 78	00.00
	भ) सभासद कल्याण निधी / i) Members Welfare Fund	21,72,415. 65	00.00
	न) गुंतवणुक घसारा निधी/ j) Investment Depreciation Fund	51,39,825. 00	00.00
	त) नैसर्गिक आपत्ती निधी/ k) Natural Disaster Fund	10,24,467. 00	00.00
	थ) सर्वसाधारण निधी/ l) General Reserve	41,42,902. 71	00.00
	द) शिल्लक नफा पुढील वर्षाकरिता / m) Balance profit carried forward	00.00	2,06,35,209.97
	एकूण / Total	7,54,53,923.08	3,22,42,513.97

As per our Remarks in Audit Reports' Dated 08-09-2021

Vishram Kulkarni & Co.
Chartered Accountant

C. A. Vishram V. Kulkarni
Internal Auditor

Sou. Ranjana Krishnath Tavate
Vice Chairman

M/s. Sunil Suhas Nagaonkar & Co.
Chartered Accountant

C.A. Sunil Suhas Nagaonkar
Statutory Auditor

Shri. Shankar R. Mangalekar
Chief Executive Officer

Shri Anil Baburao Solapure
Chairman

Directors

Shri Nanaso alias Vishvanath Shivpad Nashte
Shri Suryakant Baburao Patil Budihalkar
Shri Mahadev Shivrudrappa Sakhare
Shri Sadanand Rajkumar Hattarki
Shri Rajendra Kallesh Mali

Shri Babaso Shankarrao Desai
Sou. Shakuntala Baburao Banchode
Shri Rajendra Vishvambhar Shete
Shri Chandrakant Sadashiv Sangavkar
Shri Appaso alias Tukaram Dattatray Arve
(Expert Director)

Shri Rajesh Shankarrao Patil Chandurkar
Shri Chandrakant Shivrudra Swami
Shri Rajendra Tukaram Lakade
Shri Dr. Satish Shankarrao Ghali

Shri Ganpatrao Appasaheb Patil
Shri Dr. Dilip Ramchandra Chougule
Shri Anil Mallayya Swami
Shri Vaibhav Nilkhanth Savardekar
C.A. Shri Siddharth Mrugendra Majati
(Expert Director)



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Schedules to Balance Sheet and Profit and Loss Account

Schedule1–Capital			
Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
A.	Authorised Share Capital		
i	8,00,000 Shares of 500each	400,000,000.00	400,000,000.00
ii	1,00,000 Preference Shares of 1,000 each	100,000,000.00	100,000,000.00
		500,000,000.00	500,000,000.00
B.	Issued & Paid-up Share Capital		
	4,08,540 Shares of 500 each	204,270,157.00	205,174,307.00
Schedule 2 - Reserves and Surplus			
Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Statutory Reserve Fund	315,606,268.33	305,717,282.33
	Opening Balance	305,717,282.33	303,731,439.33
	Additions During the Year	9,888,986.00	1,985,843.00
	Deductions During the Year	00.00	00.00
II.	Building Revaluation Fund	46,992,348.00	48,180,521.00
	Opening Balance	48,180,521.00	48,950,843.00
	Additions During the Year	00.00	00.00
	Deductions During the Year	(1,188,173.00)	(770,322.00)
III.	Building Fund	16,560,000.00	16,560,000.00
	Opening Balance	16,560,000.00	16,560,000.00
	Additions During the Year	00.00	00.00
	Deductions During the Year	00.00	00.00
IV.	Dividend Equalisation Fund	4,063,323.00	4,063,323.00
	Opening Balance	4,063,323.00	4,063,323.00
	Additions During the Year	00.00	00.00



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

	Deductions During the Year	00.00	00.00
V.	Reserve for Bad and Doubtful Debts	381,260,214.24	383,900,000.00
	Opening Balance	383,900,000.00	305,325,988.15
	Additions During the Year	50,000,000.00	79,240,207.85
	Deductions During the Year	(52,639,785.76)	(666,196.00)
VI.	Special Reserve for Bad and Doubtful Debts	13,600,000.00	13,600,000.00
	Opening Balance	13,600,000.00	13,600,000.00
	Additions During the Year	00.00	00.00
	Deductions During the Year	00.00	00.00
VII.	Investment Depreciation Reserve	87,360,175.00	87,360,175.00
	Opening Balance	87,360,175.00	96,360,175.00
	Additions During the Year	0.00	0.00
	Deductions During the Year	0.00	(9,000,000.00)
VIII.	Investment Fluctuations Reserve	75,808,837.62	75,808,837.62
	Opening Balance	75,808,837.62	75,808,837.62
	Additions During the Year	00.00	00.00
	Deductions During the Year	00.00	00.00
IX.	General Reserves	101,729.19	101,729.19
	Opening Balance	101,729.19	8,101,729.19
	Additions During the Year	00.00	00.00
	Deductions During the Year	00.00	(8,000,000.00)
X.	Member Welfare Fund	327,584.35	327,584.35
	Opening Balance	327,584.35	327,584.35
	Additions During the Year	00.00	00.00
	Deductions During the Year	00.00	00.00
XI.	Staff Welfare Fund	978,682.22	1,029,682.22
	Opening Balance	1,029,682.22	1,034,682.22



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

	Additions During the Year	00.00	00.00
	Deductions During the Year	(51,000.00)	(5,000.00)
XII.	Charity Fund	22,000.00	22,000.00
	Opening Balance	22,000.00	22,000.00
	Additions During the Year	00.00	00.00
	Deductions During the Year	00.00	00.00
XIII.	Platinum Jubilee Fund	10,763.00	11,263.00
	Opening Balance	11,263.00	4,411,263.00
	Additions During the Year	00.00	00.00
	Deductions During the Year	(500.00)	(4,400,000.00)
XIV.	Contingent Provision for Standard Assets	30,074,000.00	24,074,000.00
	Opening Balance	24,074,000.00	24,074,000.00
	Additions During the Year	6,000,000.00	00.00
	Deductions During the Year	00.00	00.00
XV.	Education Fund	2,485,525.00	2,163,100.00
	Opening Balance	2,163,100.00	2,163,100.00
	Additions During the Year	322,425.00	00.00
	Deductions During the Year	00.00	00.00
XVI.	Special Reserve Fund	29,394,056.00	26,169,805.00
	Opening Balance	26,169,805.00	26,169,805.00
	Additions During the Year	3,224,251.00	00.00
	Deductions During the Year	00.00	00.00
XVII.	Natural Disaster Fund	2,475,533.00	2,973,533.00
	Opening Balance	2,973,533.00	14,605,533.00
	Additions During the Year	2,000.00	4,000.00
	Deductions During the Year	(500,000.00)	(11,636,000.00)
	Total	1,007,121,038.95	992,062,835.71



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Schedule 3 – Deposits

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
A.I.	Demand Deposits	586,730,817.59	594,635,982.88
	(i) From Banks	00.00	00.00
	(ii) From others	586,730,817.59	594,635,982.88
II.	Savings Bank Deposits	1,386,140,280.02	1,249,202,672.36
III.	Term Deposits	7,666,880,306.21	7,384,855,956.71
	(i) From Banks	00.00	00.00
	(ii) From others	7,666,880,306.21	7,384,855,956.71
	Total (I, II and III)	9,639,751,403.82	9,228,694,611.95
B.	(i) Deposits of Branches in India	9,639,751,403.82	9,228,694,611.95
	(ii) Deposits of Branches Outside India	00.00	00.00
	Total	9,639,751,403.82	9,228,694,611.95

Schedule 4 – Borrowings

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Borrowings in India	00.00	00.00
	(a) Reserve Bank of India		
	(b) Other banks		
	(c) Other institutions and agencies		
II.	Borrowings Outside India	00.00	00.00
	Total (I and II)		
	Secured Borrowings included in I and II above - Rs.		
	Total	00.00	00.00



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Schedule 5 - Other Liabilities and Provisions

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Bills Payable	00.00	00.00
II.	Inter - Office Adjustment (net)	00.00	00.00
III.	Interest Accrued	40,379,258.00	52,696,140.00
IV.	Others (Including Provisions)	314,022,854.28	286,902,034.62
	Total	354,402,112.28	339,598,174.62

Schedule 6 - Cash and Balances with Reserve Bank of India

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Cash in hand	178,803,630.00	143,819,210.67
II.	Balances with Reserve Bank of India		
	(a) in Current Account	221,714,677.43	145,457,460.65
	(b) in Other Accounts	00.00	00.00
	Total (I and II)	400,518,307.43	289,276,671.32

Schedule 7-Balances with Banks and Money at Call and Short Notice

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	In India		
	(i) Balances with Banks		
	(a) In Current Accounts	201,669,774.79	202,704,262.22
	(b) In Other Deposit Accounts	1,275,203,535.00	1,078,100,000.00
	(ii) Money at Call and Short Notice	00.00	00.00
	(a) With Banks	00.00	00.00
	(b) With Other Institutions	00.00	00.00
	Total (i and ii)	1,476,873,309.79	1,280,804,262.22
II.	Outside India	00.00	00.00
	Total (I and II)	1,476,873,309.79	1,280,804,262.22



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Schedule 8 – Investments

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Investments in India		
	(i) Government Securities	2,355,871,646.40	3,016,695,482.40
	(ii) Other Approved Securities	00.00	00.00
	(iii) Shares	101,250.00	101,250.00
	(iv) Debentures and Bonds	00.00	00.00
	(v) Subsidiaries and / or Joint Ventures	00.00	00.00
	(vi) ARC - Security Receipts	280,500,000.00	0.00
	Total	2,636,472,896.40	3,016,796,732.40
II.	Investments Outside India	00.00	00.00
	Total	00.00	00.00
	Grand Total (I and II)	2,636,472,896.40	3,016,796,732.40

Schedule 9 – Advances

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
A.	(i) Bills Purchased and Discounted		
	(ii) Cash Credits, Over Drafts and Loans Repayable on Demand	1,515,047,046.73	1,470,103,437.32
	(iii) Term Loans	4,802,756,900.38	4,184,101,033.35
	Total	6,317,803,947.11	5,654,204,470.67
B.	(i) Secured by Tangible Assets	6,245,862,000.00	5,611,753,000.00
	(ii) Covered by Bank / Government Guarantees	00.00	00.00
	(iii) Unsecured	71,941,947.11	42,451,470.67
	Total	6,317,803,947.11	5,654,204,470.67
C.I.	Advances in India		
	(i) Priority Sectors	4,672,410,000.00	3,138,083,000.00
	(ii) Others	1,645,393,947.11	2,516,121,470.67
	Total	6,317,803,947.11	5,654,204,470.67
C.II.	Advances Outside India	00.00	00.00
	Grand Total (C. I and II)	6,317,803,947.11	5,654,204,470.67



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Schedule 10- Fixed Assets

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Premises		
	Opening WDV as on 31st March of the Preceding Year	79,379,063.00	83,220,892.00
	Additions During the Year	00.00	197,466.00
	Deductions During the Year	(827,228.00)	00.00
	Depreciation to Date	(3,552,648.00)	(4,039,301.00)
	Closing WDV	74,999,187.00	79,379,063.00
II.	Other Fixed Assets (including furniture and fixtures)		
(1)	Electronic Fixture & Fitting		
	Opening WDV as on 31st March of the Preceding Year	8,878,278.65	8,989,957.80
	Additions During the Year	92,255.39	1,045,572.85
	Deductions During the Year	(65,966.30)	(1.00)
	Depreciation to Date	(1,049,644.00)	(1,157,251.00)
	Closing WDV	7,854,923.74	8,878,278.65
(2)	Dead Stock		
	Opening WDV as on 31st March of the Preceding Year	21,559,995.86	20,341,478.90
	Additions During the Year	502,906.85	3,775,494.96
	Deductions During the Year	(188,389.80)	(119,722.00)
	Depreciation to Date	(2,306,741.00)	(2,437,256.00)
	Closing WDV	19,567,771.91	21,559,995.86
(3)	Library		
	Opening WDV as on 31st March of the Preceding Year	49,381.00	44,243.00
	Additions During the Year	00.00	10,133.00
	Deductions During the Year	00.00	00.00
	Depreciation to Date	(4,942.00)	(4,995.00)
	Closing WDV	44,439.00	49,381.00



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

(4)	Vehicle		
	Opening WDV as on 31st March of the Preceding Year	4,374,025.62	4,267,366.00
	Additions During the Year	85,892.00	1,200,482.62
	Deductions During the Year	00.00	(394,423.00)
	Depreciation to Date	(662,549.00)	(699,400.00)
	Closing WDV	3,797,368.62	4,374,025.62
(5)	Computers & Ups		
	Opening WDV as on 31st March of the Preceding Year	3,575,071.23	3,670,201.09
	Additions During the Year	1,907,737.95	2,299,971.14
	Deductions During the Year	(92,671.00)	(1.00)
	Depreciation to Date	(2,346,288.00)	(2,395,100.00)
	Closing WDV	3,043,851.18	3,575,071.23
(6)	Dead Stock on ATM Machine		
	Opening WDV as on 31st March of the Preceding Year	1,732,450.64	2,807,821.00
	Additions During the Year	316,100.00	215,148.64
	Deductions During the Year	00.00	00.00
	Depreciation to Date	(1,194,389.00)	(1,290,519.00)
	Closing WDV	854,161.64	1,732,450.64
(7)	Furniture & Fixture		
	Opening WDV as on 31st March of the Preceding Year	4,452,851.78	2,867,339.00
	Additions During the Year	12,394.62	1,972,517.78
	Deductions During the Year	00.00	00.00
	Depreciation to Date	(446,297.00)	(387,005.00)
	Closing WDV	4,018,949.40	4,452,851.78
	Total (II)	39,181,465.49	44,622,054.78
	Total (I and II)	114,180,652.49	124,001,117.78
Note: Fixed Assets taken at WDV.			



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Schedule 11 - Other Assets

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Inter - Office Adjustments (net)	100,933.40	00.00
II.	Interest Accrued	274,800,976.68	353,854,119.85
III.	Tax Paid in Advance/ Tax Deducted at Source	16,905,914.72	35,797,248.32
IV.	Stationery and Stamps	1,273,968.33	1,094,417.79
V.	Non Bankin Assets Acquired in Satisfaction or Claims	00.00	00.00
VI.	Others		
a.	Advances, Insurance & All etc.	41,579,561.94	41,455,236.06
b.	Deposits (Telephone, Electricity, Water & etc.)	488,166.84	488,166.84
	Total	335,149,521.91	432,689,188.86

Schedule 12- Contingent Liabilities

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Claims against the bank not acknowledged as debts		
II.	Liability for partly paid investments		
III.	Liability on account of outstanding forward exchange contracts		
IV.	Guarantees given on behalf of constituents		
	(a) In India	8,908,500.00	5,410,000.00
	(b) Outside India		
V.	Acceptances, endorsements and other obligations		
VI.	Other items for which the bank is contingently liable (DEAF)	11,185,282.43	9,281,008.89
	Total	20,093,782.43	14,691,008.89



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Schedule 13 - Interest Earned

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Interest /Discount on Advances / Bills	603,687,724.15	635,220,015.03
II.	Income on Investments	165,189,452.20	166,241,013.51
III.	Interest on Balances with RBI / other Inter-Bank Funds	85,554,519.00	91,639,926.13
IV.	Others	00.00	00.00
	Total	854,431,695.35	893,100,954.67

Schedule14 - Other Income

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Commission, Exchange and Brokerage	1,078,080.62	904,426.18
II.	a) Profit on Sale of Govt. Securities Investments (Net)	33,003,785.00	11,927,650.00
	b) Income from Trading of Liquid Mutual Funds	19,736,944.81	46,832,732.52
III.	Profit on Revaluation Reserves	00.00	00.00
IV.	Profit on Sale of Land, Buildings and Other Assets	2,376,766.52	00.00
	Less: Loss on Sale of Land, Buildings and Other Assets	(254,355.10)	(79,951.00)
V.	Profit on Exchange Transactions	00.00	00.00
VII.	Income Earned by Dividend	00.00	00.00
VII.	Miscellaneous Income	00.00	00.00
a.	Maintenance Charges Received	2,616,462.14	1,185,073.59
b.	Notice Fee	7,093.00	00.00
c.	Sale of Forms and Newspapers	352,335.00	119,794.00
d.	Building Revaluation Depreciation	644,346.00	770,322.00
e.	Excess Overdue Interest Reserve Reversed	9,931,770.50	00.00
f.	Reserves Transferred to Profit & Loss account	00.00	27,000,000.00
g.	Other Income	22,771,457.04	22,139,412.81
	Total	92,264,685.53	110,799,460.10



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Schedule 15 - Interest Expended

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Interest on Deposits	632,526,175.26	640,257,805.33
II.	Interest on Reserve Bank / Inter-Bank Borrowings	00.00	00.00
III.	Others	00.00	00.00
	Total	632,526,175.26	640,257,805.33

Schedule 16 - Operating Expenses

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Payments to and provisions for employees (Salaries, Allowances, Provident Fund Contribution etc.)	106,069,050.44	97,967,987.71
II.	Rent, Taxes & Lighting	22,611,593.67	18,287,855.51
III.	Stationery, Printing.	1,141,625.90	786,238.44
IV.	Advertisng and Publicity	740,784.00	900,012.52
V.	Depreciation on bank's property	11,563,498.00	12,380,829.26
VI.	Director's Fees, Allowances and expenses	1,793,709.00	2,127,091.00
VII.	Auditors' fees and expenses including branch auditors	2,595,018.00	2,879,693.00
VIII.	Law charges	541,523.00	349,229.00
IX.	Postages, Telegrams, Telephones, etc.	950,020.75	1,210,442.42
X.	Repairs and Maintenance	8,882,567.61	6,773,609.55
XI.	Insurance	1,307,243.84	276,152.24
XII.	Other Expenditure	24,233,160.32	24,648,200.01
(a)	Amrut Bachat Commission	2,234,763.00	2,713,497.50
(b)	Training Expenses	15,540.00	125,334.60
(c)	Staff Travelling Expenses	822,439.00	387,697.25
(d)	Annual General Meeting Expenses	557,142.00	355,157.00
(e)	Federatopms Association Charges and Other Subscriptions	53,625.00	52,160.00



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

(f)	Bank Conferences, Functions, Programmes Exps.etc.	170,937.00	319,775.79
(g)	Fuel Expenses	890,849.66	925,860.12
(h)	DC/ DR Hosting Charges	6,031,239.78	5,822,381.66
(i)	Miscellaneous Expenses	6,041,922.17	7,778,564.00
(j)	Office Expenses	3,702,202.71	6,167,772.09
(k)	ARC - Management Charges	3,712,500.00	00.00
	Total	182,429,794.51	168,587,340.66

Details of Provisions and Contingencies

Sr. No.	PARTICULARS	CURRENT YEAR 31.03.2021	PREVIOUS YEAR 31.03.2020
I.	Provision for Standard Assets / Loans	6,000,000.00	00.00
II.	Provision for Bad and Doubtful Assets / Loans	50,000,000.00	79,240,207.85
III.	Overdue NPA Interest Reverse	00.00	52,474,607.00
IV.	Government Securities Amortisation	1,756,321.00	1,336,097.00
V.	Cost of Acquisition Written Off (Raichur Bank)	00.00	4,691,226.96
VI.	Income Tax Provision (Including Deferred Tax)	19,165,377.00	25,070,616.00
	Total	76,921,698.00	162,812,754.81

Note : The overdue NPA interest reversal is less than preceeding year. Hence current years effect is nil.

सन २०२१-२२ सालाकरिता विकास योजना आराखडा

१. कर्नाटकर राज्यात व्यवसाय वाढ करणेसाठी मुधोळ सहकारी बँक आपल्या बँकेत सामावून घेणे.
२. रायचुर जिल्ह्यामध्ये व्यवसाय वाढीकरिता शाखा विस्तार करणे.
३. ऑफ साईट ए.टी.एम. चालू करणे.
४. रायचुर कर्नाटक जिल्ह्यालगत असलेली इतर राज्ये तेलंगणा व आंध्रप्रदेशमधील लगतचे जिल्ह्यातील व्यवसाय रायचुर शाखेकडे बऱ्याच प्रमाणात येत असलेने त्याबाबत ते जिल्हे बँकेच्या कार्यक्षेत्रात समाविष्ट करणे.
६. कोविड-१९ आपत्ती ग्राहक व सभासद सहाय्यकारी योजना आखणे तसेच भविष्यात वैद्यकीय क्षेत्रात बँकिंग क्षेत्रात चांगला वाव असलेने कर्जवाढीबाबत प्रयत्न करणे.
७. सभासद व ग्राहक मेळावे आयोजित करणे व सेवक प्रशिक्षण शिबीरे आयोजित करणे.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Shri Veershaiv Co-op. Bank Ltd.,
(Multi State Bank) Kolhapur
Statutory Audit Report

Sunil Nagaonkar & Co.
Chartered Accountants
Kolhapur

INDEPENDENT AUDITOR'S REPORT

To,
The Members
Shri Veershaiv Co-op. Bank Ltd.,
Kolhapur

Report on Financial Statements

1. We have audited the accompanying financial statements of Shree Veershaiv Co-op, Bank Ltd., Kolhapur as at 31st March 2021, which comprise the Balance Sheet as at 31st March 2021 and the Profit and Loss account, and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of all branches audited by us are incorporated in these financial statements and also Nil branches audited by Statutory branch auditors. The branches audited by us and those audited by other auditors have been selected by the bank in accordance with the guidelines issued to the Bank by the Central Registrar of Co-operative Societies. Also incorporated in the Balance Sheet and Profit and Loss account are the returns from Nil branches which have not been subjected to audit. These unaudited branches account for Nil percent of advances, Nil percent of deposits, Nil percent of interest income and Nil percent of Interest Expenses.

Management's Responsibility for Financial Statements

2. Management is responsible for the preparation of these financial statements that give a true and fair view of financial position, financial performance and cash flows of the bank in accordance with the provisions of The Banking Regulation Act 1949, the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Central Registrar, the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 (as applicable) and accounting principles generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation of the financial statements that are free from material misstatements, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002 and the guidelines issued



अमृतमहोत्सवी श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

by the National Bank for Agricultural and Rural Development (as applicable) and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies, in the manner so required and give true and fair view in conformity with the accounting principles generally accepted in India:


- (a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2021.
- (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.

Report on Other Legal & Regulatory Requirements

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.
8. As required by Section 73(4) of the Multi State Co-operative Societies Act, 2002 we report that:
 - (a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory.
 - (b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.
 - (c) The transactions of the Bank which came to our notice have been within the powers of the Bank.
 - (d) The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.
 - (e) The reports on the accounts of the branches/offices audited by the branch auditors have been forwarded to us and have been properly dealt with by us in preparing this report.
 - (f) 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.
 - (g) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank;
9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have come across the following material instances which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules, 2002:
 - (a) All transactions which appear to be contrary to the provisions of the Multi State Co-operative Societies Act, 2002, the rules or the bye-laws of the Bank.
No such violation observed.
 - (b) All transactions which appear to be contrary to the guidelines issued by the Reserve Bank
No such violation observed.
 - (c) Any money belonging to the Bank which appears to be bad or doubtful of recovery.
The List of Bad & Doubtful Debts is Attached. As on 31st March 2021, the NPA of the bank is Rs. 2843.29 Lacs worked out as per RBI guidelines. Bank has held provision of Rs. 3948.60 Lacs as against the minimum required provision of Rs. 798.75 Lacs.
 - (d) The loans given by the Bank to the members of the Board NIL
 - (e) Any violation of guidelines, conditions etc., issued by the Reserve Bank of India or National Bank for Agricultural and Rural Development
Generally Bank adhered to RBI guidelines. However for specific comments kindly refer our Audit Report and LFAR.
 - (f) matters that have been specified by the Central Registrar in this regard
No such matter is specified by the Central Registrar of Co-op. Societies. New Delhi.

Place of Signature: Kolhapur
Date : 08 Sept. 2021

SUNIL NAGAONKAR & COMPANY
Chartered Accountants


Registration No. 118397W
UDIN : 20105261AAAA11217



श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

PRESENTATION AND DISCLOSURE OF BALANCESHEET AS ON 31ST MARCH 2021 AND PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2021.

A) PRESENTATION (Significant Accounting Policies)

1. Overview

1.1 Inception

Shri Veershaiv Co-Operative Bank Ltd. Was registered under Bombay Co-Operative Societies Act, 1925 in 1942 and converted into Multi State Co-operative Bank under Multi-State Co-Operative Societies Act, 2002 on April 25, 2016.

1.2 Background

Shri Veershaiv Co-operative Bank Ltd., Kolhapur is incorporated in 1942 and providing wide range of banking and financial services through 30 branches. It is regulated by the Banking Regulation Act 1949 (As applicable to Co-operative Banks) and governed by the Multi-State Co-operative Societies Act, 2002 and the Rules framed their under.

1.3 Basis of Preparation

The financial statements have been prepared following the going concern concept and presented under historical cost convention on the accrual basis of accounting, unless otherwise stated and comply with generally accepted accounting principles, statutory requirement prescribed under the Banking Regulation Act 1949 and Multi-State Co-operative Societies Act, 2002 and circulars and guidelines issued by The Reserve Bank of India (RBI) from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and practices prevailing in the Co-operative Banks in India.

1.4 Use of Estimates

The preparation of financial statements, in confirmative generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amount of assets, liability, revenues, expenses and disclosure of contingent liability as at the date of financial statements. Management believes that the estimates & assumptions used in the preparation of financial statements are prudent and reasonable. Any revision to the accounting estimates are recognized prospectively.

2 Significant Accounting Policies:

Accounting Convention

The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

prevailing in the co-operative Banks in India.

3. Advances

- 3.1 Advances are classified into Standard, Substandard, Doubtful and Loss Assets and provisions are made in accordance with the prudential norms prescribed by RBI. In addition to this, a general provision on Standard Asset is also made as per RBI directives. The provisions are made at higher level keeping in view the principle of conservatism.
- 3.2 The overdue interest in respect of non performing advances is provided separately under "Overdue Interest Reserve" as per the directives issued by RBI.
- 3.3 The moratorium extended to borrowers as per RBI guidelines dated 27th March 2020 and changes therein in time being and Asset Classification treatment given with considering the Judgement of Hon. Supreme Court of India. In view of Covid-19 situation and flood natural calamities, stressed advances are restructures/rescheduled. The 41 borrowers availed the moratorium and the 22 stressed advances are restructured/ rescheduled respectively amount is Rs. 42.34 crores and Rs. 51.32 crores. The interest of the accounts are capitalized but accrued but not received Interest Rs. 5.45 crores is not recognized income in profit and loss account.
- 3.4 The RBI advised to provide 10% General Provision on Moratorium extended advances and further clarified that the Bank can written back the provision at the end of financial year on those accounts which are performing assets. Banks all such accounts are performing assets and also BDDR provision is much more than required. The general provision on Moratorium given accounts of Rs. 4.24 crores is not provided. But as prudential policy the interest accrued but not recovered on all such accounts worth of Rs. 5.45 crores is not computed in profit and loss account.
- 3.5 The Financial Assets (NPA Advances) worth of Rs. 38.10 crores sold to Asset Reconstruction Company (ARC) on 30th December 2020. The ARC given sale value Rs. 33 crores (Cash Rs. 4.95 crores and Security Receipts (SR) Rs. 28.05 crores) against the sold Financial Assets (NPA Advances). The bank adjusted BDDR Rs. 5.10 crores and Non-Performing Assets amounting Rs. 38.10 crores are reduced from total advances. The excess provision is not reversed to profit and loss account on account of sale of NPAs to ARC.

4. Investments :

4.1 Categorization of Investments

In accordance with guidelines issued by RBI, the Bank has classified it's an investments portfolio



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

into the following three categories.

- i) Held to Maturity (HTM)
- ii) Held for Trading (HFT)
- iii) Available for Sale (AFS)

4.2 Classification of Investments

For the purpose of disclosure in Balance Sheet, investments are classified as required under Banking Regulation Act and RBI guidelines as follows:

- i) Govt. Securities, Treasury Bills
- ii) Other Approved Securities
- iii) Shares in Co-operative Institutions
- iv) Debentures, Bonds, Mutual Funds
- v) Security Receipts (ARC)
- vi) Deposits in Commercial Bank, Co-Operative Bank, Small Finance Bank.
- vii) Others as permissible by RBI.

4.3 Valuation of Investments:

- i) Held to Maturity

These investments have been valued at acquisition cost. Any premium on acquisition is amortized over the balance period of maturity, with a debit to a profit and loss account. The book value of security is reduced to the extent of amount amortized during the relevant accounting period.

- ii) Available for Sale

Investment under this category has been marked to market on the basis of guidelines issued by RBI. Net depreciation has been provided for and net appreciated under each category has been ignored.

- iii) Held for Trading

The requisite securities in HFT are being marked to market in time being. The script wise depreciation arises was recognized when shifted to HFT and appreciation ignored.

- iv) As on 31st March 2021, Investment Fluctuation Reserve is Rs.758.09 Lacs and Investment Depreciation Reserve is Rs. 873.60 Lacs.
- v) Non performing Investments are Identified, classified and provided as per RBI guidelines.
- vi) Security Receipts are valued as provided by ARC.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

4.4 Provisions for interbank exposure of Primary Co-Op Bank – PMC Bank Deposits

As per the All Inclusive Direction (AID) of Reserve Bank of India RBI/2019-20/222 DOR. (PCB). BPD.Cir.No.11/16.20.000/2019-20 dated 20 April 2020, our bank had an interbank exposures arising from deposits placed with a Panjab and Maharashtra Co-Op Bank Ltd. of Rs. 900/- lacs as on 31.03.2021. On which bank need to make provision of 20% in FY 2020-21. The amount for provision requires is of Rs. 180/- lacs. Accordingly, our bank has total of investment depreciation reserve of Rs. 873.60/- lacs as on 31.03.2021 which is sufficient to cover the 20% provision. Hence bank had not made any separate provision for the same.

5. Goods & Service Tax (GST) :

Goods and service tax w. e. f. 01/07/2017 is being collected extra from customers and deposited to the credit of Govt after taking ITC of inward supplies made as per provisions laid down in CGST Act 2017 and the GST rules.

B. Accounting Standards:

1. Disclosure of Accounting Policies: (AS 1)

All significant accounting policies adopted in the preparation of financial statement are disclosed accordingly.

2. Contingencies and Events Occurring After the Balance Sheet Date : (AS 4)

During the year, there were no material contingencies and events occurred after Balance Sheet Date.

3. Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies : (AS-5)

During the year, there were no material prior period income / expenditure items. There is no change in the Significant Accounting Policies adopted during the year ended March 31, 2021 as compared to those followed in the previous financial year 2019-20.

Bank has paid following expenses in current year for which provision was made in the year 2020-21

Ex-gratia:	07.09.2021	Gratuity:	30.04.2021
Bonus:	07.09.2021	NPA Interest (Reverse) :	31.03.2021

4. Fixed Assets and Depreciation : (AS6 & AS 10)

1. Fixed Assets are stated at historical cost less depreciation at the rates mentioned in Income Tax Act 1961 except Computer Hardware & Software which is depreciated on Straight Line Method.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

2. Premises have been revalued from time to time as per valuation reports of registered government Approved values. The surplus arising out of such revaluation is carried to premises and is accounted under Revaluation Reserve.
3. During the year, the depreciation relatable to the value of revalued figure of fixed assets is debited to Revaluation Reserve account in accordance with AS-6 & AS-10 issued by the institute of Chartered Accountants of India.
4. Depreciation on fixed assets purchased during the year is provided according to the provisions of Income Tax Act 1961.
5. Depreciation on assets acquired prior to 1st October is provided for the whole year, otherwise the same are depreciated at 50% of the normal rates.
6. The rates of depreciation are charged at the following rates:

Sr. No.	Assets	Rate of Depreciation%
1	Land & Building	10.00
2	Electric Fixture & Fitting	10.00
3	Computers	33.00
4	Dead Stock	10.00
5	Vehicles	15.00
6	Library	10.00
7	ATM Machine	33.00
8	Furniture	10.00

5. Revenue Recognition (AS-9) :

- 5.1. Item of Income and Expenditure are accounted for on accrual basis, unless otherwise stated.
- 5.2. Interest income on performing advances, fixed securities and investments are recognized on accrual basis.
- 5.3. Income from non-performing assets is recognized to the extent realized, as per directives issued by RBI.
- 5.4. Commission income on Bank Guarantee is recognized on receipt basis and Exchange and Brokerage are recognized on realization. Locker rent is recognized as income on accrual basis.
- 5.5. Profit or Loss on sale of investments in AFS category is recognized in the Profit and Loss Account.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

- 5.6 Dividend income is recognized when the right to receive the dividend is established.
- 5.7. Income on Units of Mutual Funds as recognized on cash basis as per the guidelines issued by Reserve Bank of India.
- 5.8. The sale of NPA is accounted as per guidelines prescribed by RBI: When the Bank sells its financial assets to Reconstruction Company (RC), the same is removed from the books. If the sale is at a price below the Net Book Value (NBV) (i.e. book value less provisions held), the shortfall is debited to the Profit and Loss Account in the year of sale.
- 5.9. The interest accrued on Restructured/Rescheduled and Moratorium are capitalized in Borrowers accounts. But accrued but not received interest amounting Rs. 5.45 crores is not recognized in profit and loss accounts in the current year.

6 Employee Benefits (AS-15):

- 6.1 Provident Fund and Family Pension Contribution are made to the office of PF Commissioner and are accounted for on actual payment basis.
- 6.2 The liability towards Gratuity and Group Insurance Scheme is assessed on actuarial valuation (made by LIC) as per Accounting Standards 15 (revised) and the same is fully provided for.
- 6.3 Encashment of balance leave is accounted for in the year in which employee retires. However provision for casual leave and thirty days privilege leave encashment is made during the year. Actuarial valuation is yet to be obtained from actuary.

7 Segment Reporting : (AS 17)

In accordance with the guidelines issued by RBI, Bank has adopted Segment Reporting as under:

- 1) VCB- Treasury 2) VCB-Wholesale Banking 3) VCB-Retail Banking 4) Other Banking Business

31-03-2021

(Amt. in Crores)

Particulars	VCB-Treasury	VCB-Wholesale Banking	VCB - Retail Banking	Other Banking Business	Total
Revenue	A	B	C	D	
A- Segment Revenue - Income	30.35	19.18	34.52	10.64	94.70
Result	5.14	3.25	5.85	1.80	16.04
Unallocated Expenses					8.66
Operating Profit					7.38



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

Income Tax					1.90
Net Profit					5.48
Other Information					
Segment Assets	459.19	233.96	322.85	93.65	1109.65
Unallocated Assets					19.57
Total Assets					1129.22
Segment Liabilities	16.32	242.86	726.32	21.52	1007.02
Unallocated Liabilities					17.18
Total Liabilities					1024.21

31-03-2020

(Amt. in Crores)

Particulars	VCB-Treasury	VCB-Wholesale Banking	VCB - Retail Banking	Other Banking Business	Total
Revenue	A	B	C	D	
A- Segment Revenue- Income	31.66	16.96	34.99	16.78	100.40
Result	4.40	2.35	4.87	2.34	13.96
Unallocated Expenses					8.29
Operating Profit					5.67
Income Tax					2.45
Net Profit					3.22
Other Information					
Segment Assets	467.83	217.31	268.49	105.11	1058.74
Unallocated Assets					21.96
Total Assets					1080.71
Segment Liabilities	16.32	248.47	676.65	21.85	963.28
Unallocated Liabilities					13.82
Total Liabilities					977.11

Note: i) These segments have been reported considering the nature of products or services, different risks and returns attributable to them, organization structure and internal management information system.



अमृतमहोत्सवी श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

- ii) Types of products & services in each business segment :
 - a) VCB- Treasury : Dealing operations in money-market
 - b) VCB-Wholesale Banking: This includes advances and deposits which are not included under retail banking.
 - c) VCB-Retail Banking: This includes exposures to individuals specified by RBI as well as deposits.
 - d) Other Banking Business: This includes all other banking operations not covered under the above three segments.
- iii) Secondary Segment Information: Bank caters the needs of Indian customers; hence separate information regarding secondary segment i.e. Geographical Segment is not given.
- iv) Segment liabilities exclude Capital and Reserves other than those specifically identifiable with a segment.

8. Related Party Disclosure: (AS 18)

The Bank is a Co-operative Society under the Multi-State Co-Operative Societies Act, 2002 and there are no related parties which require a disclosure under AS 18 other than the Key Management Personnel. Since Mr. Shankarrao R. Manglekar the Chief Executive Officer of the Bank is a single party under the category Key Management Personnel, no further details need to be disclosed in terms of RBI circular.

9. Income Tax (AS 22)

- 1. Income Tax expenses comprises current tax which is measured on the basis estimated taxable income for the year in accordance with the provisions of Income tax Act 1961 and Rules frame their under.
- 2. Deferred Tax: Deferred tax is calculated as per the Income Tax rules and is recognised on timing differences that originate in one period and are capable of reversal in one or more subsequent periods. Deferred Tax assets are recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such Deferred Tax assets can be realized.
- 3. During the year, the bank has created the deferred tax asset for depreciation and gratuity.

The details are as follows:

Sr. No.	Particulars	31.03.2021
	Deferred Tax Asset	Amount of Rs.
1.	Difference in Depreciation	119676.00
2.	Gratuity	54163.00
	Deferred Tax Asset	173839.00



श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

10. Impairment of Assets :(AS 28)

Since bank has ascertained that there is no material impairment of any of its assets. No provision on account of impairment of assets is required to be made.

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

1. A provision is recognised when the Bank has a present obligation as a result of past events where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on the best estimate required to settle the obligation, at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimate:
2. A disclosure of contingent liability is made when there is:
 - a) A possible obligation arising from past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of bank. Or
 - b) A present obligation arising from a past event which is not recognised as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

Contingent liabilities are as follows:

Sr. No.	Particulars	31.03.2021	31.03.2020
1.	Bank Guarantees	8908500.00	5410000.00
2.	DEAF	11185282.43	9281008.89
	Total	20093782.43	14691008.89

In terms of RBI circular the bank has transferred all credit balances which have not been in operation for 10 years

संचालक व त्यांचे नातेवाईक कर्ज तपशील दि. ३१/०३/२०२१

संचालक तपशील	वर्षारंभ अखेर येणे बाकी ०१-०४-२०२०	अहवाल वर्षात अदा कर्ज	अहवाल वर्षात वसुल कर्ज	वर्ष अखेरीस येणेबाकी ३१-०३-२०२१	पैकी थकबाकी
संचालक नातेवाईक	निरंक	निरंक	निरंक	निरंक	निरंक
एकूण	--	--	--	--	--



अमृतमहोत्सवी **श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर** (मल्टी-स्टेट बँक)

Disclosure of Information (Notes to Accounts) as on 31.03.2021

(Amount in ₹ crore)

1) Composition of Regulatory Capital

Sr. No.	Particulars	31.03.2021	31.03.2020
i)	Paid up share Capital and Reserves	20.43	20.52
ii)	Other Tier 1 Capital	41.21	36.05
iii)	Tier 1 Capital (i + ii)	61.64	56.57
iv)	Tier 2 Capital	17.25	16.39
v)	Total Capital (Tier 1+Tier 2)	78.89	72.96
vi)	Total Risk Weighted Assets (RWAs)	604.09	531.18
vii)	Paid-up Share Capital and Reserves as percentage of RWAs	3.38%	3.86%
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	10.20%	10.65%
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.86%	3.09%
x)	Capital to Risk Weighted Assets Ratio (CRAR)	13.06%	13.74%
xi)	Amount of paid-up equity capital raised during the year	(0.09)	0.52
xii)	Amount of non equity Tier II capital raised during the year	5.16	0.55
	a) Statutory Reserve Fund	0.99	1.75
	b) Special Reserve Fund	0.55	0.32
	c) Unappropriated Profit	2.06	0.00
	d) Building Fund	0.00	0.00
	e) General Reserve	1.00	(0.78)
	f) Surplus in profit & loss account	0.56	(0.74)
xiii)	Amount of non equity Tier I capital raised during the year	0.85	0.86
	a) Revaluation Reserve	(0.06)	(0.03)
	b) General Provision & Loss Reserves	0.91	0.89
	c) Investment Fluctuation Reserve	0.00	0.00



अमृतमहोत्सवी श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

2) Investments

a) Composition of Investment Portfolio

Sr. No.	Particulars	31.03.2021				31.03.2020		
		Government Securities	Shares	Others - ARCSR	Total investments in India	Government Securities	Shares	Total investments in India
i	Held to Maturity							
	Gross	109.08	0.01	0.00	109.09	158.76	0.01	158.77
	Less: Provision for (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Net	109.08	0.01	0.00	109.09	158.76	0.01	158.77
ii	Available for Sale	0.00	0.00					
	Gross	126.50	0.00	28.05	154.55	142.91	0.00	142.91
	Less: Provision for depreciation and NPI	1.53	0.00	0.00	1.53	1.28	0.00	1.28
	Net	124.97	0.00	28.05	153.02	141.63	0.00	141.63
iii	Total Investments	235.58	0.01	28.05	263.64	301.67	0.01	301.68
	Less: Provision for (NPI)	0.00	0.00	0.00	0.00	0.00	0.00	0.00
	Less: Provision for depreciation and NPI	1.53	0.00	0.00	1.53	1.28	0.00	1.28
	Net	234.05	0.01	28.05	262.11	300.39	0.01	300.40

b) Movement of Provisions for Depreciation and Investment Fluctuation

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Movement of provisions held towards depreciation on investment		
	a) Opening balance	8.74	9.64
	b) Add: Provisions made during the year	0.00	0.00
	c) Less: Write off/ write back of excess provision during the year	0.00	0.90
	d) Closing Balance	8.74	8.74



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

II	Movement of Investment Fluctuation Reserve		
	a) Opening balance	7.58	6.98
	b) Add: Amount transferred during the year	0.00	0.60
	c) Less: Drawdown	0.00	0.00
	d) Closing Balance	7.58	7.58
III	Closing balance in IFR as % to closing balance in AFS	5.99%	5.30%

c) Non performing non SLR Investment

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
a)	Opening balance	0.00	0.00
b)	Additions during the year since 1st April	9.00	0.00
c)	Reductions during the above period	0.00	0.00
d)	Closing balance	9.00	0.00
e)	Total provisions held	1.80	0.00

d) Issuer composition of non-SLR investments

Sr. No.	Issuer	Amount		Extent of Private Placement	Extent of 'Below Investment Grade'	Extent of 'Unrated' Securities	Extent of 'Unlisted'
(1)	(2)	(3)		(4)	(5)	(6)	(7)
		Current	Previous	Current	Previous	Current	Previous
		year	Year	year	Year	year	Year
i	PSUs						
ii	FIs						
iii	Banks						
iv	Private Corporates						
v	Subsidiaries / Joint Ventures						



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

vi	Others	28.06	0.01							28.06	0.01
vii	Provision held towards depreciation	1.40	0.00							1.40	0.00
	Total	29.46	0.01	0.00	0.00	0.00	0.00	0.00	0.00	29.46	0.01

3) Advances

- The Bank has not extended any fund or non fund facility to directors, their relatives, companies or firms in which they are interested.
- The Bank has written off 12 loan accounts having balance of principal Rs. 2.24 lacs and interest Rs. 0.98 lacs during the financial year 2020-21.
- The Bank has settled 13 accounts under OTS. The outstanding principal of Rs.13.11 lac and interest of Rs.9.79/-
- The Bank has made total NPA recovery of Rs. 46.92 crores in financial year 2020-21.
- The Sector-wise Advances and Gross NPAs as under

(in ₹ crore)

Sr. No.	Sector	31.03.2021			31.03.2020		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector	467.24	18.45	3.95%	313.8	40.27	12.83%
a)	Agriculture and allied activities	203.15	7.44	1.59%	70.95	1.35	0.43%
b)	Advances to industries sectore ligible as priority sector lending	87.42	6.56	1.40%	27.55	3.82	1.22%
c)	Services	00.00	00.00	0.00%	00.00	00.00	0.00%
d)	Personal Loans	00.00	00.00	0.00%	00.00	00.00	0.00%
	Subtotal (i) Other Priority Sector	176.67	4.45	0.95%	215.3	35.1	11.19%
ii)	Non - priority Sector	164.54	9.98	6.07%	251.62	22.31	8.87%



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

a)	Agriculture and allied activities	93.5		0.00%	0.36	00.00	0.00%
b)	Industry	0.52	00.00	00.00%	00.00	00.00	0.00%
c)	Services	00.00	00.00		00.00	00.00	0.00%
d)	Personal loans						
	Sub- total (ii) Non Priority Sector	70.52	9.98	6.07%	251.26	22.31	8.87%
	Total (I + ii)	631.78	28.43	4.50%	565.42	62.58	11.07%

f) NPA

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Gross Non Performing Assets	28.43	62.58
ii	Net Non Performing Assets	0.00	22.83
iii	Gross Non Performing Assets %	4.50%	11.07%
iv	Net Non Performing Assets %	0.00%	4.54%

g) Advances Against

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Commercial Real Estate	3.62	4.54
ii	Housing	93.26	82.79

h) Details of financial assets sold to Asset Reconstruction Companies (ARCs)

(in ₹ crore)

1) Details of sales			
Sr. No.	Particulars	31.03.2021	31.03.2020
i	Number of Accounts	85.00	0.00
ii	Aggregate Value (net of provisions) of Accounts Sold to ARCs	38.10	0.00
iii	Aggregate Consideration	33.00	0.00



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

iv	Additional Consideration realised in Respect of Accounts Transferred in earlier years	0.00	0.00
v	Aggregate Gain / Loss over net Book Value	(5.10)	0.00

2) Investments in Security Receipts (SRs)

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Book Value of SRs where NPAs sold by the bank are the underlying	28.05	0.00
ii	Provision held against (a)	1.40	0.00

i) Unsecured advances

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Total Unsecured Advances of the Bank	7.19	4.24
ii	Out of the above, amount of advances for which intangible securities such as charge	00.00	00.00
	Estimated value of such intangible securities	00.00	00.00

j) Restructuring & Moratorium

a) Details of Accounts Restructured

(in ₹ crore)

		Agriculture and allied activities	Corporates (excluding MSME)	Micro, Small and Medium Enterprises (MSME)	Retail (excluding agriculture and MSME)	Total
		Reschedule	Reschedule	Reschedule	Reschedule	Reschedule
Standard	No. Of Borrowers	3	0	16	3	22
	Gross Amount	12.67	0	38.12	0.53	51.32
	Provision held					

b) Details of Accounts Moratorium

(in ₹ crore)

		Moratorium	Moratorium	Moratorium	Moratorium	Moratorium
Standard	No. Of Borrowers	1	0	14	26	41
	Gross Amount	0.42	0	38.02	3.89	42.33
	Provision held					



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

4) Fraud Account details

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Number of Frauds Reported	8	8
ii	Amount Involved in Fraud	0.54	0.54
	Amount of provision Made for Such Frauds	0.54	0.54

5) Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Total deposits of The twenty largest depositors	87.64	107.26
ii	Percentage of deposits of twenty largest depositors to total deposits of the bank	9.09%	11.62%

b) Concentration of Advances

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Total advances of the twenty largest borrowers	101.82	105.66
ii	Percentage of advances of twenty largest borrowers to total advances of the bank	16.12%	18.69%

c) Concentration of exposures

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Total exposures to the twenty largest borrowers	173.40	212.00
ii	Percentage of exposures to twenty largest borrowers to total exposures of the bank on borrowers	27.45%	37.49%



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

d) Concentration of NPA

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Total Exposure to the top twenty NPA accounts	14.57	31.64
ii	Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	51.25%	50.56%

6) Payment of DICGC Insurance Premium

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Payment of DICGC Insurance Premium	1.31	1.00
ii	Arrears in payment of DICGC premium	0.00	0.00

7) Transfers to Depositor Education and Awareness Fund (DEA Fund)

(in ₹ crore)

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Opening balance of amounts transferred to DEA Fund	0.93	0.91
ii	Add: Amounts transferred to DEA Fund during the year	0.2	0.02
iii	Less: Amounts reimbursed by DEA Fund towards claims	0.06	0.0059
iv	Closing balance of amounts transferred to DEA Fund	1.12	0.93

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

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Complaints received by the bank from its customers		
a)	Number of complaints pending at beginning of the year	0	1
b)	Number of complaints received during the year	2	1
c)	Number of complaints disposed during the year	1	0
d)	Of which, number of complaints rejected by the bank	0	0
e)	Number of complaints pending at the end of the year	1	2



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

f)	% increase/ decrease in the number of complaints received over the previous year	100%	(50%)
g)	number of complaints pending beyond 30 days	1	2
ii)	Maintainable complaints received by the bank from OBOs	0	0

Note: Ground of all three complaints is loans and advances.

9) Business Ratios

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Interest Income as a percentage to Working Funds	8.11%	8.98%
ii	Non-interest income as a percentage to Working Funds	0.35%	0.49%
iii	Cost of Deposits	6.85%	7.41%
iv	Net Interest Margin	2.78%	3.44%
v	Operating Profit as a percentage to Working Funds	0.49%	0.30%
vi	Return on Assets	0.48%	0.29%
vii	Business per employee (deposits+advances)	5.54	5.06
viii	Profit per employee	0.02	0.01

Note: Bank has not taken into account the interest accrued on PA accounts for which benefit of restructuring and moratorium is given. The amount of the same interest is Rs. 5.45 Cr. If the same is considered as interest accrued then the Net Interest Margin for 2020-21 is 3.32%

10) Provisions and Contingencies

Sr. No.	Particulars	31.03.2021	31.03.2020
i	Provisions for NPI	3.20	0.00
ii	Provision towards NPA	5.00	7.92
iii	Provision made towards Income Tax	1.92	2.51
iv	Provision for Standard Assets	0.60	0.00
v	Provision for Amortisation in Government Securities	0.17	0.13

11) The Reserve Bank of India has not imposed any penalty or initiated any actions against the bank.



अमृतमहोत्सवी **श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर** (मल्टी-स्टेट बँक)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2021

Particulars	31.03.2021	31.03.2021	31.03.2020	31.03.2020
Cash Flow From Operating Activities				
Net Profit as per Profit & Loss A/c		548.19		322.42
Add : Depreciation		115.63		123.80
Add: Loss on Sale of Asset	2.54		0.80	
Less: Profit on Sale of Asset	(23.77)		(1.08)	
Less: Overdue NPA interest reverse	(99.32)	543.27	0.00	445.94
Working Capital Adjustments				
(increase)/Decrease in Investments	1832.20		(3771.62)	
(increase)/Decrease in Loans and Advances	(6635.99)		(6139.83)	
(increase)/Decrease in interest Recievable	699.61		(803.09)	
(increase)/Decrease in Other Assets	127.55		(714.11)	
increase/(Decrease) in Deposit From Customer	4110.57		10173.53	
increase/(Decrease) in interest Payable	(123.17)		98.56	
increase/(Decrease) in Other Liabilities	1083.10		(64.29)	
increase/(Decrease) in Head Office Balance	0.00		0.00	
increase/(Decrease) in Overdue Interest Provi.	(659.18)		521.17	
increase/(Decrease) in Reserve & Other Funds	150.58		929.13	
		585.27		229.45
Cash Generated From operating Activities		1128.54		675.39
Cash Flow From Investing Activities				
Purchase of Fixed Assets	(28.24)		(107.17)	
Sale of Fixed Assets	10.81		5.14	
		(17.43)		(102.03)
Cash Generated From Investing Activities				
Cash Flow From Finacing Activites				
Share Capital issued	(9.04)		52.11	
Dividend Paid	0.00		(200.00)	
		(9.04)		(147.89)
Cash Flow From Finacing Activites				
Net Increase in Cash & Cash equivalents		1102.07		425.47
Cash & Cash equivalents at the beginning of year	1438.19		1386.67	
Cash & Cash equivalents at the End of year	3481.62		3107.66	
Cash & Cash equivalents				
Cash On Hand and Bank Balance	1788.04		1438.19	
Balance with other Banks	4233.84		3481.62	



अमृतमहोत्सवी श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

सन २०२१-२२ करिता संचालक मंडळाने सुचविलेले अंदाजपत्रक / / Budget for the year 2021-22 as recommended by Board of Directors

Sr No.	Particulars	Budget for 2020-21	Actual 2020-21	Less than Budget	More than Budget	Budget for 2021-22
	उत्पन्न/Income					
1	Interest on Loans & Advances	7,100.00	6,036.87	1,063.13	-	7,900.00
2	Interest on Investments	2,452.00	2,507.44		55.44	2,200.00
3	Commission, Exchange and Brokerage	15.00	10.78	4.22	-	15.00
4	Income from Trading of Government Securities	200.00	330.04	-	130.04	100.00
5	Income from Trading of Liquid Mutual Funds	300.00	197.37	102.63	-	100.00
6	Other Receipts	252.00	387.00	-	135.00	300.00
		10,319.00	9,469.50	1,169.98	320.48	10,615.00
	Expenditures					
1	Interest on Deposits, Borrowings etc.	6,700.00	6,325.26	374.74	-	6,600.00
2	Commission, Exchange etc.	2.00	1.11	0.89	-	2.00
	Gross Profit					4,013.00
3	Salaries, Allowances, P.F. Contribution etc.	-	-	-	-	-
i)	Salaries, Allowances, P.F. Contribution etc.	910.00	874.75	35.25	-	1,020.00
ii)	Provision for Group Gratuity	50.00	51.50	-	1.50	50.00
iii)	Provision for Bonus-Ex-gratia & incentive	75.00	86.15	-	11.15	80.00
iv)	Provision For Leave Balance	65.00	52.06	12.94	-	50.00
	Sub Total	1,100.00	1,064.46	48.19	12.65	1,200.00
4	Director's Fees & Allowances	22.00	17.94	4.06		30.00
5	Rent, Taxes, Insurance, Light Charges etc.	200.00	239.19	-	39.19	250.00
6	Legal Expenses	10.00	5.41	4.59	-	10.00
7	Postage, Telegram & Telephone	10.00	9.50	0.50	-	12.00
8	Audit Fee	30.00	25.95	4.05	-	30.00
9	Deadstock Depreciation, Repairs	130.00	120.15	9.85	-	130.00
10	Stationery, Printing, Advertisement etc.	10.00	18.82	-	8.82	24.00
	एकूण / Total	412.00	436.96	23.05	48.01	486.00
	4 Other Expenses & etc.					
i)	Amrut Bachat Commission	25.00	22.35	2.65	-	25.00
ii)	Training Expenses	1.50	0.15	1.35	-	2.00
iii)	Staff Travelling	2.50	8.22	-	5.72	5.00
iv)	Annual General Meeting Exps.	3.50	5.57	-	2.07	6.00
v)	Bank Association Charges and other Subscr.	0.50	0.54	-	0.04	0.50
vi)	Bank Conferences, Functions, Ceremony Exps. etc.	2.50	1.71	0.79	-	2.50
vii)	Recovery Expenses	6.00	4.36	1.64	-	6.00
viii)	Diesel / Petrol Expenses	6.00	8.91	-	2.91	10.00
ix)	Computer, Lift, Security Alarm Maintenance Exps.	50.00	84.31	-	34.31	100.00
x)	Computer Data Sharing Charges	70.00	60.31	9.69	-	80.00
xi)	Miscellaneous, Office Exp. etc. Expenses	105.00	123.92	-	18.92	135.00
xii)	Election Expenses	50.00	5.63	44.37	-	-
	All Other Expenses	322.50	325.98	60.49	63.97	372.00
	Management Expenses					2,058.00
	Profit before Provision & Tax					1,955.00
	Grand Total (Expenditures)	8,536.50	8,153.77	507.36	124.63	8,660.00



अमृतमहोत्सवी **श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर** (मल्टी-स्टेट बँक)

PROFITABILITY ANALYSIS

Analysis of variation in major items of income and expenditure compared to previous year

The comparative position of major heads of income and expenditure and variation over the previous year is as under: (Rs.in Lac)

Sr. No.	Particulars	31.03.2020	31.03.2021
1	Own Funds to Working Capital (Own Capital means Tier I + Tier II Capital)	7.07%	7.07%
2	Net Worth to Working Capital	6.66%	7.60%
3	Deposits to Working Capital	87.07%	86.22%
	A. Fixed Deposits	75181.47	77735.38
	B. Saving Deposits	12479.31	13861.40
	C. Current Deposits	4626.17	4800.73
	TOTAL	92286.95	96397.51
4	Total Investments to Working Capital	38.63%	34.99%
5	Investment in Govt. Securities to Working Capital	28.46%	21.07%
6	Loans & Advances to Working Capital	53.35%	56.51%
7	Cash & Current A/c Balances to Working Capital	4.64%	5.39%
8	Fixed Assets to Working Capital	1.17%	1.02%
9	Fixed Assets to Own Funds	16.54%	14.45%
10	Loans & Advances to Deposits	61.27%	65.54%
11	Interest paid on Deposits to Interest Received on Loans	100.79%	104.78%
12	Interest Received on Loans to Total Loans & Advances	11.23%	9.55%
13	Interest Income to Working Capital	8.98%	8.11%
14	Total Interest Paid on Deposits to Working Capital	6.04%	5.66%
15	Other Income to Working Capital	0.49%	0.35%
16	Management Cost to Working Capital	1.59%	1.63%

Sr. No.	Particulars	31.03.2020	31.03.2021	Standard Ratio
1	Net Profit to Working Capital	0.30%	0.49%	1
2	Net Profit to Total Income	3.21%	5.79%	3
3	Total Income to Working Capital	9.47%	8.47%	11
4	Income to Deposits	10.88%	9.82%	12
5	Interest paid to Deposits	6.94%	6.56%	6
6	Int. Earned to Total Loans & Adv.	11.23%	9.55%	12
7	Management Expenses to Income	16.84%	19.29%	30 to 35
8	Establishment Cost (Staff Cost) to Income	9.79%	11.20%	20
9	Establishment Cost (Staff Cost) to Total Expenses	11.96%	13.01%	25

Sr. No.	Particulars	31.03.2020 Rs. In Cr.	31.03.2021 Rs. In Cr.
1	Deposits per Employee	3.20	3.35
2	Advances per Employee	1.96	2.19
3	Working Capital per Employee	3.68	3.88
4	Business Per Employee	5.17	5.54
5	Total Expenditure per Employee	0.28	0.28
6	Salary per Employee	0.03	0.04



अमृतमहोत्सवी
श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

ANNEXURE - A (AS ON 31-03-2021)

Name of Bank	: Shri Veershaiv Co-op Bank Ltd., Kolhapur
Head of Registration	: 517 A/1, Tararani Chowk, Kolhapur - 416001 Ph.2536940-42, Fax 02312537403
Date of Registration of Multi State	: MSCS/CR/1259/2016. Date-25.04.2016
Date of RBI Licence	: 29-11-1986, No. - 687 P
Jurisdiction	: Maharashtra & Karnataka States

Items	Particulars	Figures in Lacs
No. Branches Including H.O.		31
Membership	a) Regular b) Nominal	23626 2361
Paid up Share Capital		2042.70
Total Reserves and Funds		10071.21
Deposits	a) Saving b) Current c) Fixed	13861.40 4800.73 77735.38
Advances	a) Secured b) Unsecured	62458.62 719.22
	Priority Sector Advances % Weaker Sector Advances %	73.98% 36.96%
Borrowings		---
Investment		39116.76
Overdue %		2.69%
Audit Classification		"A"
Profit for the year		548.19
Total Staff & Sub Staff Other Staff	Managerial - 79 Sub Staff - 129 Other Staff - 73	281
Working Capital		111797.75



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

BYE-LAWS AMENDMENTS

Sr. No.	Bye Laws No.	Text of Existing Bye-Laws	Proposed Amendment in Bye-Laws	Reason for Amendment
1	1(c)	NAME AND AREA OF OPERATION The area of operation of the Bank shall be confined to the whole State of Maharashtra and Karnataka. For any revision in this regard, prior approval of the Reserve Bank of India as also the Registering Authority shall be necessary.	NAME AND AREA OF OPERATION The area of operation of the Bank shall be confined to the whole State of Maharashtra and Karnataka and Guntur, Prakasam (Ongole), Kurnool, Anantapur , Cuddapah, Chittoor Districts of Andra Pradesh State and Adilabad, Nirmal, Nizamabad, Rangareddi, Hyderabad, Medak (Sangareddi), Mehbub Nagar, Gadwel, Districts of Telangana State. For any revision in this regard, prior approval of the Reserve Bank of India as also the Registering Authority shall be necessary.	To cater Banking facilities to agro based business especially to agriculture produce of farmers residing in the districts of Andra Pradesh and Telangana States adjoining to Karnataka.
2	23(a)	MAXIMUM BORROWER LIMIT Bank May receive deposits, raise loans and receive grants from external sources, provided that total amount of loans received during any financial year shall not exceed ten times of the sum of paid up share capital plus accumulated reserves, minus accumulated losses, if any;	MAXIMUM BORROWER LIMIT Bank may accept deposits, raise loans and receive grants from external sources, provided that total amount of loans raised during any financial year shall not exceed ten times of the sum of paid up share capital plus accumulated Reserves, minus accumulated losses, if any. Accumulated Reserves shall comprise all types of Reserves and other Funds.	To bring more clarification in this provision.
3	31	BOARD OF DIRECTORS	A) BOARD OF DIRECTORS No any change in Existing Text of Bye-Laws.	
		BOARD OF MANAGEMENT	B) BOARD OF MANAGEMENT i) There shall be a Board of Management in addition to the Board of Directors. The Board of Management shall be constituted and appointed by the Board of Directors as per the procedure and criteria's laid down in the Act, Banking Regulation Act 1949 (AACS) Rules, Reserve Bank of India Circulars / Guidelines, Bye Laws as specified or applicable or amended from time to time. The Board of Management shall consist of five (5) Members. a) Two Members of Board of Management shall appointed from the Members of the existing Board of Directors. b) Three Members of the Board of Management shall appointed from the Members of the public. ii) The Chief Executive Officer shall be Ex-Officio Member of the Board of Management. iii) The first Board of Management shall be constituted after the approval of Amendment to the Bye Laws.	To align the Bye-Laws in line with RBI's Circular No. RBI/2019-20/128 DoR(PCB).BPD. Cir. No. 8/12.05.002/2019-20 dtd. 31.12.2019 for the constitution of the Board of Management in Bank.



अमृतमहोत्सवी

श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

BYE-LAWS AMENDMENTS

Sr. No.	Bye Laws No.	Text of Existing Bye-Laws	Proposed Amendment in Bye-Laws	Reason for Amendment
			<p>iv) The term of the Board of Management shall be Co-terminus with the term of the Board of Directors.</p> <p>v) No member of the Board of Directors shall be eligible for to appoint or to continue as a Member of the Board of Management if such Member is disqualified from being a Member of Board of Directors as per Act, Banking Regulation Act 1949(AACS), Rules, Reserve Bank of India Circulars / Guidelines, Bye Laws as applicable or amended from time to time.</p> <p>vi) No Member of the public shall be eligible for to appoint or to continue as a Member of the Board of Management, if such Member is disqualified as per the criteria's specified by the Board of Directors in time being and as per the Act, Banking Regulation Act 1949 (AACS) Rules, Reserve Bank of India Circulars / Guidelines, Bye Laws as applicable or amended from time to time.</p> <p>vii) In case of any vacancy in the Board of Management, the Board of Directors shall appoint new Member or Members or constitute a new Board of Management as the case may be.</p> <p>viii) The Chairman of the Board of Management shall be appointed by the Board of Directors from the members of the Board of Management. The Chairman of the Board of Management shall be other than the Chairman of the Board of Directos. The term of the Office of the Chairman shall be Co-terminus with the term of the Board of Management. In case of any vacancy arises by any reason, the Chairman of the Board of Management shall fill-up by the Board of Directors for the residual period of the Board of Management. The Chairman shall preside over the Board of Management Meeting. In the absence of the Chairman, the members present in the Meeting of the Board of Management shall elect a presiding Chairman for the business of the said Meeting. In the event of equality of votes on a resolution, the Chairman shall have a casting Vote in the Meeting.</p> <p>ix) The Board of Management may meet once in a month and may held meetings as often as necessary according to directions of the Board of Directors.</p>	



अमृतमहोत्सवी **श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर** (मल्टी-स्टेट बँक)

BYE-LAWS AMENDMENTS

Sr. No.	Bye Laws No.	Text of Existing Bye-Laws	Proposed Amendment in Bye-Laws	Reason for Amendment
			<p>x) The Quorum for the Meeting shall be three Members of the Board of Management.</p> <p>xi) The 3 days Notice of the Meeting may given to the Members of the Board of Management.</p> <p>xii) The Conveyance, travelling expenses, sitting fees and other expenses / allowances etc. to / of the Members of the Board of Management shall be decided by the Board of Directors.</p> <p>xiii) Proceedings and Record of the Meeting shall be properly maintained and the minutes of the Meeting shall be put before the Board of Directors Meeting.</p> <p>xiv) The Board of Management shall perform and discharge and shall be responsible to undertake all the functions and activities as delegated by the Board of Directors and in accordance with the Reserve Bank of India Circulars / Guidelines and any such other Rules, Laws applicable from time to time. The Board of Management shall facilitate professional Management to Banking Related activities and functions of the Bank.</p> <p>xv) The Constituted Board of Management or any Member/s of the Board of Management acted adversely to the interest of the Bank or and its depositors, the Board of Management shall be superseded or Member/s shall be removed from the Board of Management by the Board of Directors or Reserve Bank of India as the case may be.</p> <p>Provided that the Board of Management or concerned Member/s shall not be superseded or removed unless it has or he/she has been given reasonable opportunity for representation in the matter.</p>	
4	35	POWER AND FUNCTIONS OF THE BOARD OF DIRECTORS	<p>POWER AND FUNCTIONS OF THE BOARD OF DIRECTORS</p> <p>XXViii) To decide upon payment of conveyance, travelling expenses, sitting fees, other expenses / allowances etc. to / of the Members of the Board of Directors, Members of the Board of Management and Members of the Committees and Sub Committees.</p>	To empower Board to decide the limites of expenses / allownce of Members of Board of Management, Committees, Sub-Committees etc.



अमृतमहोत्सवी श्री वीरशैव को-ऑपरेटिव्ह बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

BYE-LAWS AMENDMENTS

Sr. No.	Bye Laws No.	Text of Existing Bye-Laws	Proposed Amendment in Bye-Laws	Reason for Amendment
5	45	CHIEF EXECUTIVE OFFICER The Chief Executive Officer shall be the Chief Executive of the Bank and shall be appointed by the Board and shall aid and assist the Board of Directors in its functions. He shall be Member of all the committees, Sub-Committees of the Board of Directors as may be Constituted.	MANAGING DIRECTOR The Managing Director shall be the Chief Executive of the Bank who shall be entrusted with Management of the whole of the Bank subject to Regulations or Directions issued by the Reserve Bank of India from time to time. He / She shall be appointed by the Board of Directors according to Section 51 of the Multi State Co-operative Societies Act 2002 and amendments made therein in time being. His / Her appointment shall be subject to approval of the Reserve Bank of India in accordance with the criteria as specified by the Board of Directors and by the Banking Regulation Act 1949 (AACS) Rules, Directions, Guidelines issued by Reserve Bank of India in time being and provisions in the Bye-Laws. He/ She shall function under the overall General Superintendence, Directions and Control of the Board. His / Her age of retirement shall be 70 years. He /She shall be appointed - re-appointed, terminated or removed from services after approval and as per the Guidelines, Directions issued by the Reserve Bank of India from time to time. The Managing Director shall be Ex-Officio Member of the Board of Directors, Board of Management, Executive Committee and such other Committees and Sub-Committees as may be constituted by the Board and may have voting rights in Board Meetings if it is provided in the Act.	To bring Bye-Laws in line with RBI's Circular No. RBI/2021-22/60 DOR.GOV. REC.25/12.10.000 / 2021-22dtd.25.06.2021

सर्वांगीण आर्थिक पंचवार्षिक प्रगतीचे सिंहावलोकन

(रुपये लाखांत)

तपशील	2016-17	2017-18	2018-19	2019-20	2020-21
वसूल भागभांडवल	2022	2008	1999	2052	2043
रिझर्व्ह व इतर फंड	7217	8119	8991	9921	10071
खेळते भांडवल	78905	83275	95218	105991	111798
ठेवी	68076	71801	82113	92287	96398
कर्जे	38231	41122	50402	56542	63178
ग्रॉस एनपीए	2.6%	4.7%	5.0%	11.07%	4.50%
नेट एनपीए	0.0%	0.0%	0.0%	4.54%	0.00%
सीआरएआर	16.6%	17.8%	15.3%	13.73%	13.06%
निव्वळ नफा	591	442	621	322	548
ऑडीट वर्ग	अ	अ	अ	अ	अ
लाभांश	10%	10%	10%	-	12% शिफारस
शाखा कार्यालये	28+1	28+1	30+1	30+1	30+1
एकूण स्टाफ	232	237	227	250	243



श्री वीरशैव को-ऑप. बँक लि., कोल्हापूर

(मल्टी-स्टेट बँक)

दि. २५-०९-२०२१ च्या विशेष सर्वसाधारण सभेत
संचालक मंडळाची पंचवार्षिक निवडणूक
सन २०२१-२०२६ बिनविरोध झाल्याचे जाहीर करताना
मा.अमर शिंदेसो, मा. निवडणूक निर्णय अधिकारी
तथा जिल्हा उपनिबंधक, सहकारी संस्था, कोल्हापूर जिल्हा
मा. प्रदिप मालगावे, सहा.निवडणूक निर्णय अधिकारी
तथा सहा. उपनिबंधक, सहकारी संस्था, कोल्हापूर.
व बँकेचे सी.ई.ओ. मा. शंकरराव मांगलेकर.



दि.२५-९-२०२१ च्या विशेष सर्वसाधारण सभेत
संचालक मंडळाची पंचवार्षिक निवडणूक सन २०२१-२०२६
बिनविरोध झाल्याचे जाहीर करून मा. अमर शिंदेसो,
मा.निवडणूक निर्णय अधिकारी तथा जिल्हा उपनिबंधक,
सहकारी संस्था, कोल्हापूर जिल्हा यांनी
मा. गणपतराव अप्पासाहेब पाटील
यांना संचालक पदी निवडीचे पत्र देताना.



बँकेच्या संचालक मंडळाची पंचवार्षिक निवडणूक
सन २०२१-२०२६ बिनविरोध झाली व नुतन अध्यक्ष पदी
मा. श्री.अनिल सोलापुरे यांची निवड झाल्याबद्दल सत्कार
करताना मा.अमर शिंदेसो, मा. निवडणूक निर्णय अधिकारी
तथा जिल्हा उपनिबंधक, सहकारी संस्था, कोल्हापूर जिल्हा,
सोबत मा. प्रदिप मालगावे, सहा.निवडणूक निर्णय अधिकारी
तथा सहा. उपनिबंधक, सहकारी संस्था, कोल्हापूर
व बँकेचे सी.ई.ओ. मा. शंकरराव मांगलेकर.





श्री वीरशैव को-ऑप. बँक लि., कोल्हापूर

(मल्टी-स्टेट बँक)

बँकेत धनत्रयोदशी निमित्त कुबेर पूजन प्रसंगी
बँकेचे अध्यक्ष श्री. अनिल सोलापुरे,
सौ. सुजाता सोलापुरे, उपाध्यक्षा सौ. रंजना तवटे,
श्री. कृष्णात तवटे, संचालक मंडळ,
सी.ई.ओ. शंकरराव मांगलेकर



बँकेच्या ७९ व्या दूरस्थ दृक / दृष्यश्राव्य माध्यमाद्वारे
(VC/OAVM) आयोजित केलेल्या सर्वसाधारण वार्षिक सभेत
सभासदांचे स्वागत व प्रास्तविक करताना मा. अध्यक्ष
अनिल सोलापुरेसो, संचालक मंडळ व सी.ई.ओ.



कोल्हापूर जिल्हा दूध उत्पादक संघ (गोकुळ)च्या
अध्यक्षपदी बँकेचे सभासद मा. विश्वास पाटील (आबाजी)
यांची निवड झालेबद्दल सत्कार करताना बँकेचे
ज्येष्ठ संचालक मा. नानासो नष्टे, गणपतराव पाटील,
अध्यक्ष अनिल सोलापुरे, उपाध्यक्षा सौ. रंजना तवटे
व संचालक मंडळ.





श्री वीरशैव को-ऑप. बँक लि., कोल्हापूर

(मल्टी-स्टेट बँक)

बँकेची अमृत महोत्सवी शाखा गडहिंग्लज इमारत नुतनीकरण
केल्यानंतर अद्यावत, वातानुकुलीत अशी सुसज्ज वास्तू.



बँकेची अमृत महोत्सवी शाखा गडहिंग्लज नुतनीकरण
इमारत उद्घाटन प्रसंगी मा. श्री. श्री शिवलिंगेश्वर
महास्वामिजी, मठाधिप निडसोशी मठ, बँकेचे अध्यक्ष
मा. अनिल सोलापुरे, ज्येष्ठ संचालक नानासो नष्टे,
संचालक मंडळ, मान्यवर व सभासद.



बँकेची अमृत महोत्सवी शाखा गडहिंग्लज नुतनीकरण
इमारत उद्घाटन प्रसंगी बँकेच्या माजी अध्यक्ष, श्रीमती
रत्नमाला घाळीसो यांचा सत्कार करताना मा. श्री शिवलिंगेश्वर
महास्वामिजी, मठाधिप निडसोशी मठ, बँकेचे अध्यक्ष
मा. अनिल सोलापुरे, उपाध्यक्ष सौ. रंजना तवटे, संचालक
मंडळ व मान्यवर.



अग्रगण्य वीरशैव बँकेत UPI सुविधा सुरु..



सर्व सभासद, खातेदार व
हिंतचितक यांनी UPI सुविधेची
माहिती घेण्यासाठी नजीकच्या
शाखेत संपर्क करावा.

सध्या UPI म्हणजे युनिफाईड पेमेंट इंटरफेस हे डिजिटल बँकिंगमध्ये खुप प्रचलित झालेले माध्यम आहे.

UPI द्वारे ग्राहक त्याची विविध बँकामधील खाली एका मोबाईल ॲप्लिकेशनमधून आर्थिक व्यवहारासाठी वापरू शकतो.

- ग्राहक आपला स्वतःचा मोबाईल वापरून एखादाला पैसे (Push) पाठवू शकतो किंवा एखाद्याकडून VPA (Virtual payment address) चा वापर करून पैसे घेवू (Pull) शकतो.
- UPI ची सुविधा वापरून तात्काळ एका बँकेतून दुसऱ्या बँकेत पैसे वर्ग करतात.
यासाठी UPI ID किंवा UPI VPA (Virtual payment address) चा वापर केला जातो.
- VPA (Virtual payment address) हा ई मेल प्रमाणे असतो. उदा. name@sysh9822751922@svsh
- UPI सुविधेमध्ये खातेदाराचा Account No. आणि IFSC Code वापरून निधी हस्तांतर (Fund Transfer) करू शकता.
ग्राहक आपला स्वतःचा मोबाईल वापरून व्यक्ती-व्यक्तीमध्ये, व्यक्ती-संस्थेमध्ये किंवा संस्था-व्यक्तीमध्ये सर्व प्रकारची पेमेंट्स पाठवू शकतो.
- सुरक्षित 2 Factor Authentication म्हणजेच पहिले Authentication हे OTP (One Time Password) असतो आणि दुसरे Authentication आपण दिलेला पिन UPI नंबर असतो.
- बार कोड किंवा QR Code वापरून पेमेंट सुविधा.
- UPI पिन नंबर बदलणे *खातेवरील शिल्लक रकमेची माहिती मिळू शकते.
- Play Store वरून UPI साठी उपलब्ध असणारे कोणतेही ॲप डाऊनलोड करू शकता. उदा. भीम ॲप, गुगल पे, फोन पे, एसबीआय पे इत्यादी.



विमानाचे बुकिंग.. वीजबिल भरणा..
पॅनकार्ड.. मोबाईल रिचार्ज..
रेल्वे बुकिंग.. हॉटेल बुकिंग..

आता सर्व सुविधा मिळतील एकाच ठिकाणी.. बिल पेमेंट सुविधा देणारी जिल्ह्यातील पहिली सहकारी बँक.

ATM

आम्ही वाचवतोय तुमचा किंमती वेळ..
आमच्या स्मार्ट सेवेचा घ्या आनंद निर्भळ.!

- ₹ पॉस (Point of Sale) मशिनद्वारे व्यवहार सुविधा उपलब्ध.
- ₹ मोबाईल बँकिंग (IMPS) सेवा सुविधा उपलब्ध.
- ₹ ए.टी.एम द्वारे देशात कोठेही रकम मिळण्याची सुविधा.
- ₹ मोबाईल एस.एम.एस सुविधा.
- ₹ बँकेच्या स्वःताच्या IFSC कोडद्वारे RTGS/NEFT सेवा उपलब्ध.

बुक-पोस्ट

प्रेषक,

श्री. अनिल बाबूराव सोलापूर

अध्यक्ष, श्री वीरशैव को-ऑप.बँक लि., कोल्हापूर (मल्टी-स्टेट बँक)

प्रधान कार्यालय: ५१७, ए/१, ताराराणी चौक, कोल्हापूर-४९६ ००१

फोन: ०२३१-२५३६९४० ते ४२

■ Website: www.veershaivbank.co.in

■ E-mail: info@shriveershaivbank.com

प्रति,

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