



WEAVING THE MINDS OF MANKIND

KALLAPANNA AWADE ICHALKARANJI JANATA SAHAKARI BANK LTD.

MULTI-STATE SCHEDULED BANK

माणसांच्या मनांना दिणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.

मल्टी-स्टेट शेड्युल्ड बँक

बँकींग झाले सोपे....

56th Annual Report 2017-2018

५६ वा वार्षिक अहवाल २०१७-२०१८



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प्रधान मंत्री आवास योजना (शहरी)

सर्वसामान्य लोकांच्या
घराचे स्वप्न...



Audit Class 'A' ■ ऑडीट वर्ग 'अ'



प्रेरणास्थान

संस्थापक चेअरमन

श्री. कल्लाप्पाण्णा आवाडे (दादा)

माजी खासदार

OUR INSPIRATION

SHRI. KALLAPPANNA AWADE (DADA)

EX. M. P.



चेअरमन

श्री. प्रकाश आवाडे (आण्णा)

माजी वस्त्रोद्योग व माजी सैनिक कल्याण मंत्री (महाराष्ट्र राज्य)

CHAIRMAN

SHRI. PRAKASH AWADE (ANNA)

FORMER MINISTER FOR TEXTILE AND
EX. SERVICEMAN WELFARE (MAH. STATE)



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

५६ व्या वार्षिक सर्वसाधारण सभेची नोटीस (फक्त सभासदांसाठी)	56th Annual General Meeting Notice (Only For Members)
<p>बँकेच्या सर्व सभासदांना कळविणेत येते की, बँकेची सन २०१७-१८ ची वार्षिक सर्वसाधारण सभा रविवार, दि २९ जुलै २०१८ रोजी दुपारी ठीक ४.०० वा. 'श्रीमंत ना. बा. घोरपडे नाट्यगृह, इचलकरंजी' येथे खालील विषयांचा विचार करणेसाठी बोलाविणेत आली आहे. तरी सभेस वेळेवर उपस्थित रहावे ही नम्र विनंती.</p>	<p>All the members of the Bank are hereby informed that, the Annual General Meeting of the Bank for the year 2017-18 will be held on Sunday, 29th July 2018 at 4.00 p.m. at Shrimant N. B. Ghorpade Natyagruha, Ichalkaranji to consider the following subjects. The members are requested to attend the meeting in time.</p>
सभेपूढील विषय	MEETING AGENDA
<p>१ दि. १५/०७/२०१७ इ. रोजी झालेल्या वार्षिक सर्वसाधारण सभेचा व दि. २६/२/२०१८ इ. रोजी झालेल्या विशेष सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे.</p> <p>२ सन २०१७-१८ सालात बजेटपेक्षा जादा झालेल्या खर्चास मंजूरी देणे.</p> <p>३ दि. ३१ मार्च २०१८ अखेरचा अहवाल, नफा तोटा पत्रक व ताळेबंदपत्रक स्विकारणे व मंजूरी देणे.</p> <p>४ सन २०१७-१८ सालची निव्वळ नफा विभागणी मा. संचालक मंडळाचे शिफारशीप्रमाणे मंजूर करणे.</p> <p>५ मा. वैधानिक लेखापरिक्षक यांच्या सन २०१६-१७ सालाकरीताच्या दोष दुरुस्ती अहवालास मान्यता देणे.</p> <p>६ मा. वैधानिक लेखापरिक्षक यांचा सन २०१७-१८ सालचा ऑडिट रिपोर्ट स्विकारणे.</p> <p>७ सन २०१८-१९ सालाकरीता मा. संचालक मंडळाचे शिफारशीप्रमाणे खर्चाचे बजेट मंजूर करणे.</p> <p>८ बँकेचे संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे.</p> <p>९ सन २०१८-१९ या सालाकरीता वैधानिक लेखापरिक्षकाची नेमणूक करणे व त्यांचा मेहनताना ठरविण्याचा अधिकार संचालक मंडळास देणे. मे. गोगटे अँड कंपनी, सी.ए., ऑफिस नं. १०७, पहिला मजला, पुनीत अपार्टमेंट, ५२६, नारायण पेठ, मोदी गणपती मंदीरासमोर, पुणे - ४११ ०३० यांच्या वैधानिक लेखापरिक्षक नेमणूकीची शिफारस मे. संचालक मंडळ करीत आहे.</p> <p>१० मा.वैधानिक लेखापरिक्षक यांनी प्रमाणित केलेल्या एक स्वकमी कर्ज परतफेड योजनेअंतर्गत माफी देणेत आलेल्या तसेच इतर कर्जमाफी करणेत आलेल्या व निर्लेखित केलेल्या कर्जाची नोंद घेवून त्यास मंजूरी देणे.</p> <p>११ आर्थिक वर्ष २०१७-१८ मध्ये सेवक कल्याण निधीमधून केलेल्या खर्चास मंजूरी देणे.</p> <p>१२ संचालक मंडळाने सुचविलेली पोटनियम दुरुस्ती स्विकारणे व मंजूरी देणे.</p> <p>१३ या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे.</p> <p>१४ मा.अध्यक्ष यांच्या अनुज्ञेने आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.</p>	<p>1. To read and confirm the minutes of the previous Annual General Meeting held on 15/07/2017 & Special General Meeting held on 26/2/2018.</p> <p>2. To sanction the expenditures exceeding the budget for 2017-18.</p> <p>3. To approve & sanction the Annual Report, Balance Sheet and Profit & Loss Account for the year ended 31st March 2018.</p> <p>4. To approve the distribution of Net Profit for the year 2017-18 as per the recommendations of Board of Directors.</p> <p>5. To approve the statutory audit compliance report for the year 2016-17.</p> <p>6. To accept Statutory Auditor's Report for the year 2017-18.</p> <p>7. To sanction the expenditure budget recommended by Hon'ble Board of Directors for the year 2018-19.</p> <p>8. To take note of the loans & advances given to the Board of Directors & their relatives.</p> <p>9. To appoint Statutory Auditor for the financial year 2018-19 and to authorize the Board of Directors to fix their remuneration. The Board of Directors recommends M/s. Gogate & Company, C.A., Office No.107, 1st floor, Punat Apartments, Opp. Modi Ganapati Mandir, 526, Narayan Peth, Pune - 411 030 for appointment as Statutory Auditor.</p> <p>10. To take note & sanction/approve the loans & advances waived under One Time Settlement Scheme (OTS) & other schemes and also write-off loans & advances as certified by Statutory Auditor.</p> <p>11. To sanction and approve the expenses utilized/incurred in the financial year 2017-18 through Staff Welfare Fund.</p> <p>12. To accept and sanction the amendments to Bye-Laws as proposed by Hon'ble Board of Directors.</p> <p>13. To grant leave for absence of the members of the Bank who have not attended this Annual General Meeting.</p> <p>14. To consider any other subject matter with the permission of Chair.</p>
संचालक मंडळाच्या आदेशावरून	By order of the Board of Directors
<p>स्थळ : इचलकरंजी दि.३० जून २०१८</p> <p>विजय वि. कामत प्रकाश क. आवाडे</p> <p>मुख्य कार्यकारी अधिकारी चेअरमन</p>	<p>Place : Ichalkaranji Date : 30th June 2018</p> <p>Vijay V. Kamat Prakash K. Awade</p> <p>Chief Executive Officer Chairman</p>
<p>टीप : गणसंख्येच्या अभावी तहकुब झालेली सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर भरेल, त्यावेळी गणसंख्येची आवश्यकता असणार नाही.</p>	<p>Note- The adjourned meeting due to want of quorum will be conducted on the same date & at the same place after half an hour & no quorum will be necessary.</p>



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेअरहुल्ड बँक)

सभासदांना नम्र विनंती

- आपला पत्ता बदललेला असलेस नवीन पत्ता बँकेस ताबडतोब कळवावा.
- आपण जर आपले शेअर सर्टिफिकेट अद्याप घेतले नसेल, तर कृपया बँकेतून घेवून जावे. जर ते घेतले आहे परंतु आपणाकडून हरवले असेल तर आपण इंडेमनिटी बाँड लिहून देऊन नवीन शेअर सर्टिफिकेट घेवून जावे.
- बँकेच्या पोटनियमानुसार प्रत्येक सभासदास शेअरबाबत वारस (नॉमिनी) म्हणून सुचविण्याचा अधिकार आहे. आपण वारसाचे नांव सुचविले नसल्यास, त्याबाबतचा अर्ज बँकेकडे सत्वर भरून देणेविषयी विनंती आहे.
- ज्या सभासदांनी ओळखपत्रासाठी अद्याप फोटो आणून दिलेले नाहीत, त्यांनी ४ सें.मी. X ५ सें.मी. आयडेंटिटी साईजचे दोन फोटो लवकरात-लवकर बँकेकडे समक्ष देवून आपले ओळखपत्र घेणेची व्यवस्था करावी, ही विनंती.
- सभासदांना अहवाल व ताळेबंद व नफा-तोटा पत्रकासंबंधी काही माहिती पाहिजे असल्यास ती त्यांना बँकेच्या प्रधान कार्यालयामध्ये कार्यालयीन वेळेत मिळू शकेल. त्याचप्रमाणे सभासदांना सभेमध्ये अहवाल, ताळेबंद व नफा-तोटा पत्रकासंबंधी काही प्रश्न विचारायचे असल्यास त्यांनी ते प्रश्न दिनांक २१/०७/२०१८चे आत ऑफिसकडे लेखी पाठवावेत, म्हणजे त्यासंबंधी माहिती तयार ठेवता येईल.
- ज्या सभासदांनी ४७ वे डिव्हिडंड २०१४-१५ ता. ३१/०३/२०१५ चे अद्याप घेतले नसेल तर ते पोटनियम क्र. ४८(३) अन्वये रिझर्व्ह फंडास वर्ग करण्यात येणार आहे. तरी त्यांनी डिव्हिडंड ता. ३१/१२/२०१८ अखेर घेणेची व्यवस्था करावी, न घेतलेस वर नमूद केले तारखेनंतर ते मिळू शकणार नाही.
- सभासदांची लाभांश रक्कम सेव्हींग खातेवर परस्पर वर्ग करणेत येणार आहे. तरी ज्या सभासदांनी आपली सेव्हींग/चालू खाती उघडलेली नाहीत अशा सभासदांनी आपली सेव्हींग/चालू खाती उघडून घ्यावीत.
- रिझर्व्ह बँक ऑफ इंडिया यांचे सूचनेप्रमाणे, बँकेचे सर्व ग्राहक, खातेदार व सभासद यांनी आपला ग्राहक ओळखा (के.वाय.सी) ची पूर्तता करणे सक्तीची आहे. तसेच आपले खाते आधार नंबरशी जोडणे अनिवार्य झालेने, जर आपण आपले खाते आधार नंबरशी संलग्न केले नसल्यास, ते करून घेणेकरीता शाखेशी त्वरीत संपर्क साधावा.
- सभासदांनी वार्षिक सभेला येताना आपले सभासद ओळखपत्र आणावे.

HUMBLE REQUEST TO SHAREHOLDERS

- Change in your address may please be informed to the bank immediately at respective Branches.
- If you have not taken your share certificate, please take it from the bank. If your Share Certificate is lost or misplaced, please obtain new certificate by giving indemnity bond to the bank.
- According to Bye-Laws of the bank, every shareholder has a right to appoint a nominee for the share. If you have not nominated the name, please make an application in this regard.
- The members who have not yet given photographs for identity card, they are requested to give two copies of the identity size of 4cm X 5cm. immediately & obtain the identity card.
- The members who want any information regarding the annual report, Balance Sheet & Profit-Loss A/c., they may receive the information in the HO office of the bank during office hours. And the members who wish to ask any question regarding the Annual Report, Balance Sheet & Profit-Loss A/c., in the meeting, they should send their questions in writing to the office before date.21/07/2018 so as to keep the information ready.
- The Members who have not yet taken 47th Dividend for the year 2014-15 ended on 31/03/2015 should take it before the date 31/12/2018. As per Bye-Laws No.48(iii), the same will be transferred to Reserve Fund and will not be paid after the above mentioned date.
- Dividend amount will be directly credited to member's current/savings account. Those members who are not having there current/saving account should open the account.
- As per RBI guidelines, it is mandatory to complete Know Your Customer (KYC) documents, so we request to all Customers, Shareholders to submit the documents & link Aadhar Number with account. In case your concerned account is not linked with Aadhaar, you are requested to visit to concerned branch so as to link your account with Aadhaar.
- Bring your identity card, while coming to the meeting.

इचलकरंजी म्युनिसिपल हद्दीतील सर्व सभासदांनी आपला नवीन वॉर्ड नंबर व घर नंबर त्वरीत नजिकच्या शाखेस कळवावा

बँकर्स

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|---|-------------------------|
| १. रिझर्व्ह बँक ऑफ इंडिया | ८. पंजाब नॅशनल बँक |
| २. स्टेट बँक ऑफ इंडिया आणि सहयोगी बँका | ९. अँक्सीस बँक |
| ३. दि महाराष्ट्र राज्य सहकारी बँक लि. | १०. एच.डी.एफ.सी. बँक |
| ४. बँक ऑफ इंडिया | ११. आय.सी.आय.सी.आय. बँक |
| ५. ओरिएंटल बँक ऑफ कॉमर्स | १२. आय.डी.बी.आय. बँक. |
| ६. इंडियन बँक | १३. इंडसइंड बँक |
| ७. जिल्हा मध्यवर्ती सह. बँक लि., कोल्हापूर, पुणे, सोलापूर, सातारा | १४. एस बँक |
| | १५. फेडरल बँक |



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

संचालक मंडळ (सन २०१८ ते २०२३)

श्री. प्रकाश कल्लाप्पाणा आवाडे	चेअरमन	शेतकरी
सीए. श्री. चंद्रकांत भाऊसाहेब चौगुले	व्हा. चेअरमन	चार्टर्ड अकौंटंट
डॉ. श्री. अशोक बाळकृष्ण सौंदत्तीकर	संचालक	कारखानदार
श्री. बाबासाहेब पिरगोंडा पाटील	संचालक	कारखानदार
श्री. राजेश रामगोंडा पाटील	संचालक	शेतकरी
श्री. इलाई आदमसाहेब कलावंत	संचालक	कारखानदार
श्री. सचिन राधेश्याम झंवर	संचालक	व्यापारी
श्री. श्रीचंद असुदोमल टेहलानी	संचालक	व्यापारी
श्री. स्वप्निल प्रकाश आवाडे	संचालक	कारखानदार
श्री. बंडोपंत ईश्वरा लाड	संचालक	कारखानदार
श्री. महेश सदाशिव सातपुते	संचालक	कारखानदार
श्री. सुभाष बापूसो जाधव	संचालक	कारखानदार
श्री. शैलेश शंकरराव गोरे	संचालक	नोकरी
श्री. सचिन किरण केस्ते	संचालक	शेतकरी
सौ. आक्काताई अशोक आरगे	संचालिका	गृहिणी
श्री. अविनाश गुलचंद कांबळे (अनुसुचित जाती/जमाती)	संचालक	शेतकरी
सौ. सुजाता सुधाकर जाधव (महिला प्रतिनिधी)	संचालिका	गृहिणी
सौ. प्रेमलता रविंद्र पाटील (महिला प्रतिनिधी)	संचालिका	गृहिणी
सीए. श्री. मनोहर गोपाळ जोशी	तज्ञ संचालक	चार्टर्ड अकौंटंट
सीए. श्री. संजयकुमार शेपाप्पा अनिगोळ	तज्ञ संचालक	चार्टर्ड अकौंटंट
श्री. रमेश धनपाल केटकाळे	संचालक	कारखानदार दि. २५/०२/२०१८ पर्यंत
श्री. रविंद्र दत्तात्रय खराडे	संचालक	कारखानदार दि. २५/०२/२०१८ पर्यंत
श्री. अमर श्रीधर डोंगरे	संचालक	कारखानदार दि. २५/०२/२०१८ पर्यंत
श्री. प्रमोद सुभाष बरगे	संचालक	कारखानदार दि. २५/०२/२०१८ पर्यंत
श्री. सुनिल मल्लाप्पा कोष्टी	संचालक	कारखानदार दि. २५/०२/२०१८ पर्यंत
श्री. उत्तम भगवान विभुते	संचालक	कारखानदार दि. २५/०२/२०१८ पर्यंत
श्रीमती भारती किसनराव आवळे (अनुसुचित जाती/जमाती)	संचालिका	गृहिणी दि. २५/०२/२०१८ पर्यंत
सौ. आशादेवी दिपक लायकर (महिला प्रतिनिधी)	संचालिका	गृहिणी दि. २५/०२/२०१८ पर्यंत
श्री. दादासो आण्णासो केटकाळे	तज्ञ संचालक	सेवानिवृत्त बँक अधिकारी दि. २५/०२/२०१८ पर्यंत
श्री. विजय विष्णू कामत	मुख्य कार्यकारी अधिकारी	B.Com, MBA, CAIIB, ADUCB.

कार्यपालक (Executive)

श्री. संजय आनंदराव सातपुते	सरव्यवस्थापक	श्री. प्रकाश बापूसो पोवार	मुख्य प्रबंधक	श्री. श्रीनिवास विश्वनाथ गोंदकर	मुख्य प्रबंधक
श्री. संजय बाळासो शिरगावे	सरव्यवस्थापक	श्री. आण्णासो मलगोंडा नेले	मुख्य प्रबंधक	कु. सुप्रिया जयप्रकाश पाटील	मुख्य प्रबंधक
श्री. मकरंद सदाशिव गंगातिरकर	उपसरव्यवस्थापक	श्री. संतोष रावसाहेब तेरदाळे	मुख्य प्रबंधक	श्री. नासीर बाबासो सर्जेखान	मुख्य प्रबंधक
श्री. किरण मलगोंडा पाटील	उपसरव्यवस्थापक	श्री. फिरोज महंमद मैदगी	मुख्य प्रबंधक	श्री. जावेद निजाम कुरणे	मुख्य प्रबंधक
श्री. नंदकुमार विठ्ठल हावळ	सहा. सरव्यवस्थापक	श्री. संतोष शिवदास भागवत	मुख्य प्रबंधक		
श्री. दिपक वसंत पाटील	सहा. सरव्यवस्थापक	श्री. पंकजकुमार पदमचंद बाकलीवाल	मुख्य प्रबंधक		

श्री. एस्. आर. शहा, चार्टर्ड अकौंटंट
 कर सल्लागार
 श्री. आर. जी. जोशी, चार्टर्ड अकौंटंट
 कर सल्लागार
 श्री. व्ही. के. पुणेकर, चार्टर्ड अकौंटंट
 टॅक्स ऑडिटर

श्री. राम. व्ही. मुदगल, अॅडव्होकेट
 कायदे सल्लागार
 श्री. एम. वाय. सहस्त्रबुध्दे, अॅडव्होकेट
 कायदे सल्लागार
 श्री. स्वानंद एम्. कुलकर्णी, अॅडव्होकेट
 कायदे सल्लागार
 श्री. डी. के. कंदले, अॅडव्होकेट
 कायदे सल्लागार



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)



श्री.प्रकाश कल्लाप्पाणा आवाडे - चेअरमन

सन्माननीय सभासद बंधु भगिनीनो, .

बँकेच्या ५६ व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने मी आपले मनः पूर्वक हार्दिक स्वागत करतो. सन २०१७-१८ या आर्थिक वर्षातील प्रगतीचा आढावा, या सभेपुढे ठेवत असताना मला विशेष आनंद होत आहे.

आपल्या बँकेचे संस्थापक चेअरमन, मार्गदर्शक व माजी खासदार श्री कल्लाप्पाणा आवाडे (दादा) यांच्या कुशल व कार्यक्षम नेतृत्वाखाली या बँकेची स्थापना सन १९६३ साली झाली. त्यांच्या मार्गदर्शनाखाली, गेल्या पाच दशकामध्ये, संपूर्ण महाराष्ट्र व कर्नाटक राज्यामध्ये, बँकेने केलेला कार्यविस्तार उल्लेखनीय असून, आजच्या आधुनिक तंत्रज्ञानाच्या युगात बँक एक नामांकीत व अग्रगण्य मल्टी-स्टेट शेड्युल्ड बँक म्हणून नावारुपास आलेली आहे. बँकेच्या या प्रगतीमध्ये बँकेचे असंख्य ग्राहक, सभासद व हितचिंतक यांचा सिंहाचा वाटा आहे. बँकेने ४४ शाखांच्या माध्यमातून अहवाल सालात रु. ३२०० कोटींचा व्यावसायिक टप्पा यशस्विरित्या पूर्ण केला आहे. यासाठी ठेवीदार, ग्राहक, सभासद व हितचिंतक यांचे हार्दिक अभिनंदन व आभार..।

गत आर्थिक वर्षात बँकेच्या जुन्या संचालक मंडळाचा कार्यकाल दि. २५.०२.२०१८ पर्यंत होता. बहुराज्यीय सहकारी सोसायटी कायद्याच्या तरतुदीप्रमाणे आपल्या बँकेचा निवडणूक कार्यक्रम निवडणूक निर्णय अधिकारी अॅड. श्री लुईस शहा यांचे मार्गदर्शन व नियंत्रणाखाली पार पडला. सदरची निवडणूक सर्व सभासद बंधू-भगिनींच्या बहुमोल सहकार्य व विश्वासामुळे बिनविरोध पार पडली. या सहकार्याबद्दल बँकेच्या सर्व सभासदांचा मी मनस्वी आभारी आहे. दि. २६.०२.२०१८ इ. रोजीपासून नुतन संचालक मंडळ अस्तित्वात

येऊन, बँकेच्या चेअरमनपदाच्या कार्याची धुरा सर्व वरिष्ठांनी व नुतन संचालक मंडळाने माझेवर सोपविली, याबद्दल मी त्यांचा मनस्वी खूप आभारी आहे. माझ्यावर चेअरमनपदाची जबाबदारी सोपवून वरिष्ठांनी माझ्यावर दाखविलेल्या विश्वासास नेहमी पात्र राहणेचा प्रयत्न करेन व बँकेच्या यापुढील प्रगतीसाठी अविरतपणे कार्यरत राहीन.

सन २०१७-१८ या आर्थिक वर्षामध्ये बँकेच्या चेअरमन व व्हा.चेअरमनपदाची धुरा दि. २५.०२.२०१८ पर्यंत डॉ. श्री अशोकराव सौंदत्तीकर व व्हा. चेअरमन श्री बाबासो पाटील यांनी यशस्वीपणे सांभाळली. मागील दहा वर्षांच्या कालावधीमध्ये बँकेसाठी त्यांनी मोठे योगदान दिले आहे. याबद्दल मी त्यांचा व तत्कालीन सर्व संचालक तसेच नुतन संचालकांचा आभारी आहे. या सर्वांच्या अनुभवाचा उपयोग भविष्यात नक्कीच होईल असा मला विश्वास आहे.

नवीन संचालक मंडळ दि. २६-०२-२०१८ इ. रोजी अस्तित्वात आले आणि चेअरमन पदाची जबाबदारी माझ्यावर दिली व चार्टर्ड अकॉउंटंट श्री चंद्रकांत चौगुले यांची बँकेच्या व्हा. चेअरमनपदी निवड करणेत आली. तसेच रिझर्व्ह बँकेच्या नियमाप्रमाणे, तज्ञ संचालक म्हणून चार्टर्ड अकॉउंटंट श्री मनोहर जोशी व चार्टर्ड अकॉउंटंट श्री संजयकुमार अनिगोल या दोन तज्ञ संचालकांची नियुक्ती केलेली आहे. या सर्वांच्या उच्च शिक्षणाचा व अनुभवाचा बँकेच्या प्रगतीसाठी उपयोग होईल.

जागतिक व देशाची अर्थव्यवस्था :

आंतरराष्ट्रीय बाजारपेठेत तेलाच्या वाढत्या किंमती व जागतिक मंदीचा परिणाम आपल्या देशातही मोठ्या प्रमाणात जाणवत आहे. अशा परिस्थितीत नोटाबंदी व जीएसटी यासारखे मोठे आर्थिक निर्णय घेतल्यामुळे, मंदीतून वाटचाल करत असलेल्या भारतीय अर्थव्यवस्थेत नवीन उद्योग व व्यवसायाची निर्मिती थांबली गेली. या सर्वांचा परिणाम अर्थव्यवस्थेतील सर्वच क्षेत्रावर विपरीत प्रमाणात झाल्यामुळे औद्योगिक उत्पादन दर, रोजगार, व्यापार व पर्यायाने बँकींग क्षेत्रावर मोठ्या प्रमाणात झाला. परिणामी, बँकांच्या अनुत्पादीत कर्जाच्या प्रमाणामध्ये वाढ झाली. अशा प्रतिकूल परिस्थितीमध्येही आपल्या बँकेने अनुत्पादीत कर्जाचे प्रमाणावर नियंत्रण ठेवण्यामध्ये सुयश मिळविले आहे. बँकेचे सर्व ग्राहक, सभासद, कर्जदार व हितचिंतक या यशाचे खरे मानकरी आहेत.

नोटाबंदी व नव्यानेच लागू झालेला जीएसटी व आर्थिक मंदी यामुळे उद्योग व्यवसायावर निर्माण झालेले संकट दूर होण्यासाठी काही कालावधी जावा लागेल. अनुकूल परिस्थिती निर्माण झालेस भविष्यात बँकींग क्षेत्राला उर्जितावस्था मिळेल अशी आशा आहे.



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

बँकेचा आर्थिक आढावा :
आर्थिक वर्ष २०१७-१८ अखेरची आर्थिक स्थिती
खालीलप्रमाणे:

(₹.कोटीत)

तपशिल	३१.०३.२०१७	३१.०३.२०१८
सभासद संख्या	६१८४३	६३४२९
भागभांडवल	४१.७३	४७.५०
निधी	११७.९७	१५३.२५
स्वनिधी	१५९.७०	२००.७५
ठेवी	१७४५.०७	१८९४.५१
कर्जे	१२०२.५८	१३०८.४२
एकूण व्यवसाय	२९४७.६५	३२०२.९३
खेळते भांडवल	२०११.९९	२२८४.५७
ढोबळ नफा	२१.९१	२४.३७
निव्वळ नफा	१०.४१	१०.५१
प्रति सेवक व्यवसाय	५.७२	६.१७
कर्जाचे ठेवीशी शेकडा प्रमाण	६८.९१%	६९.०६%
सीआरएआर (CRAR) प्रमाण	१२.८०%	१३.५३%

भांडवल व स्वनिधी :

३१ मार्च २०१८ अखेर बँकेचे वसुल भागभांडवल रु.४७.५० कोटी आहे. गंगाजळी व इतर निधी रु.१५३.२५ कोटी आहेत. मागील वर्षापेक्षा यावर्षी भागभांडवलामध्ये १३.८३% ने वाढ झाली आहे. गंगाजळी व इतर निधीमध्ये २९.९१% इतकी वाढ झाली आहे. बँकेचे भांडवल पर्याप्तता प्रमाण (CRAR) मार्च २०१८ अखेर १३.५३% इतके आहे.

पोटनियम क्र. १३(एफ) नुसार प्रत्येक सभासदाने किमान रु. २५००/- (रु. दोन हजार पाचशे फक्त) इतक्या रक्कमेचे शेअर्स धारण करणे अनिवार्य आहे. तरी ज्या सभासदांनी अद्याप याची पूर्तता केलेली नाही त्यांनी पूर्तता करून घेणेविषयी विनंती आहे, ज्यामुळे बँकेच्या भागभांडवलात वाढ होणेस मदत होईल.

ठेवी:

बँकेच्या ठेवी रु. १७४५.०७ कोटीवरून रु. १८९४.५१ कोटी झालेल्या आहेत. वाढीचे प्रमाण ८.५६% इतके आहे. बँकींग क्षेत्रात सर्वच बँकांच्या ठेवीवरील व्याजाचे दर कमी राहिल्यामुळे, आपल्याही बँकेस ठेवीचे व्याजदर कमी ठेवावे लागले. या आर्थिक वर्षात ग्राहकांचा कल शेअर मार्केट व म्युच्युअल फंडातील गुंतवणूकीकडे अधिक राहिल्याने बँकांच्याकडे ठेवीत समाधानकारक वाढ झालेली दिसत नाही. सन २०१८-१९ वर्षामध्ये ठेवीचे व्याजदर वाढणेचे संकेत मिळत असल्याने चालू आर्थिक वर्षात ठेवीमध्ये वृद्धी अपेक्षित आहे.

कर्जवाटप :

बँकेची कर्जे रु.१२०२.५८ कोटीवरून रु. १३०८.४२ कोटी इतकी झालेली आहेत. सदर वाढीचे प्रमाण ८.८०% आहे. आर्थिक मंदी, GST व नोटाबंदी इत्यादीमुळे नवीन उद्योग निर्माण न झालेने कर्जातील वाढ समाधानकारक झालेली नाही. तसेच व्यापारी मंदीमुळे खेळत्या

भांडवलासाठी मंजूर असलेल्या कॅश क्रेडिट खात्यांची उचल ही कमी झालेली आहे. सेक्टरनिहाय कर्जाचा तपशिल खालीलप्रमाणे आहे :
 (₹.कोटीत)

अ.नं.	कर्जाचा उद्देश	कर्जदार संख्या	येणेबाकी
१.	लघुद्योग	२३१९	४२९.५९
२.	व्यापार	७४१	१९२.६१
३.	स्वयंरोजगार	३६२	१७.४०
४.	घरबांधणी	१९६७	१२४.२२
५.	वाहतूक	३०७	११.६३
६.	शिक्षण	१२३	९.९४
७.	समारंभ व घरगुती कारण	४८९९	७३.३५
८.	शेती व शेती पूरक	१५३	१८.५३
९.	इतर	२८२८	४३१.१५
	एकूण	१३६९९	१३०८.४२

एकूण येणे कर्जापैकी, रिझर्व्ह बँकेचे नियमानुसार अग्रक्रम क्षेत्रासाठी व दुर्बल घटकांसाठीचे निकष पूर्ण केले आहेत. अग्रक्रम क्षेत्रास दिलेल्या कर्जाची येणेबाकी रु. ५८९.५१ कोटी असून, त्याचे एकूण कर्जाशी शेकडा प्रमाण ४९.०२% इतके आहे, (आवश्यक प्रमाण ४०%) आणि दुर्बल घटकांना दिलेल्या कर्जाची येणेबाकी रु. १६०.४७ कोटी इतकी आहे व त्याचे येणे कर्जाशी प्रमाण १३.३४% इतके आहे, (आवश्यक प्रमाण १०%).

भारत सरकारद्वारा राबविण्यात येत असलेल्या सर्वसामान्य लोकांच्या घराचे स्वप्न साकार करणाऱ्या महत्वाकांक्षी प्रधानमंत्री शहरी आवास योजनेत आपली बँक ऑगस्ट २०१७ मध्ये HUDCO व सेन्ट्रल नोडल एजन्सीबरोबर करार करून या योजनेत सहभागी झाली आहे. मला सांगणेस अतिशय आनंद होत आहे की, संपूर्ण भारतामध्ये खातेदारांना जास्तीत-जास्त अनुदान मिळवून देणारी आपली बँक सहकारी बँकात अग्रगण्य बँक म्हणून नावारुपास आली आहे. दि. ३१ मार्च २०१८ अखेर बँकेच्या ७१ ग्राहकांना रु. १ कोटी ३५ लाखांचे अनुदान ग्राहकांच्या खात्यामध्ये जमा झालेले आहेत. भारत सरकारच्या टफ योजनेत, टेक्स्टाईल युनिटचे रु.१९.१३ कोटीचे अनुदान प्राप्त झालेले आहे.

एनपीए:

आर्थिक वर्षात घटलेला औद्योगिक विकासाचा दर, आर्थिक मंदी, चलन तुटवड्यामुळे, नोटाबंदीमुळे व GST मुळे उद्योगधंद्यावर विपरीत परिणाम झालेला आहे. परिणामी, सर्वच बँकेच्या एनपीएमध्ये वाढ झाली आहे. दि. ३१ मार्च २०१८ अखेर बँकेचा एकूण एनपीए रक्कम रु. ८३.३४ कोटी आहे. ढोबळ एनपीएचे शेकडा प्रमाण ६.३७% असून; निव्वळ एनपीएचे प्रमाण २.९८% आहे. आर्थिक मंदी असून; देखील बँकेने गत आर्थिक वर्षाच्या तुलनेत एनपीएचे प्रमाण कमी करणेत यश मिळविले आहे.

बँकेची थकबाकी वसुली सिक्युरिटीयझेशन, आरबिट्रेशन व अन्य कायदेशीर मार्गाने सुरू आहे. तथापि, चालू वर्षामध्ये बाजारपेठेतील स्थिती सुधारलेस त्याचा चांगला परिणाम थकबाकी वसुलीवर होईल



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

अशी अपेक्षा आहे. चालू आर्थिक वर्षात एनपीए वसुलीसाठी जोरदार प्रयत्न चालू असून; नेट एनपीए शुन्य टक्के करणेचा मनोदय आहे.

मी, थकीत कर्जदार बंधू भगिनींना विनंती करतो की, आपली कर्जे वेळेत भरून बँकेस सहकार्य करावे. तसेच कर्जाची वेळेत परतफेड केली आहे त्या सर्व कर्जदारांचे मी मनःपूर्वक आभार मानतो व येथून पुढेही अशाच प्रकारच्या सहकार्याची अपेक्षा करतो.

गुंतवणूक:

आर्थिक वर्षात रिझर्व्ह बँकेच्या नियमाप्रमाणे, बँकेने इतर बँकांमध्ये केलेली गुंतवणूक, SLR व Non-SLR गुंतवणूकीचे प्रमाण योग्य प्रमाणात राखले आहे. आर्थिक वर्षात सरकारी रोख्यावरील परतावा ६.६९% वरून ७.३९% झाला म्हणजेच त्यामध्ये ०.७०% नी वाढ झाली. परतावाव्यातील अचानक व अनपेक्षित झालेल्या वाढीमुळे बँकेच्या नफ्यावर परिणाम झालेला आहे. सरकारी कर्जरोखे व इतर मान्यताप्राप्त रोखे यामध्ये एकूण एनडीटीएलच्या १९.५०% इतकी गुंतवणूक करणे अनिवार्य आहे. सदरचे कर्जरोखे योग्य प्रमाणात ठेवलेले असून; त्यामध्ये जादा गुंतवणूक करून ट्रेडिंग केले जाते. ट्रेडिंग करून रु. ०.७२ कोटीचा नफा मिळालेला आहे व म्युच्युअल फंडातील गुंतवणूकीमधून रु. ४.९० कोटी इतका नफा मिळालेला आहे. गुंतवणूकीवरील परतावा व व्याजदर याचा योग्य तो ताळमेळ घालून गुंतवणूक धोरण अवलंबलेले आहे.

उत्पन्न, खर्च व नफा:

अहवाल सालामधील उत्पन्न व खर्चाचा तपशिल खालील प्रमाणे आहे.

तपशिल	२०१६-१७	२०१७-१८
अ) एकूण उत्पन्न	१८७.७१	१८०.५०
१) मिळालेले व्याज	१७२.९८	१६६.३१
२) इतर उत्पन्न	१४.७३	१४.१९
ब) एकूण खर्च	१७७.३०	१६९.९९
१) दिलेले व्याज	१२८.७४	११५.८७
२) व्यवस्थापन खर्च	१५.४७	१९.०७
३) इतर खर्च	२१.५९	२१.१९
४) तरतूदी	११.५०	१३.८६
क) निव्वळ नफा	१०.४१	१०.५१

नफा विभागणी:

अहवाल सालात एकूण उत्पन्न रु. १८०.५० कोटी मिळाले असून, एकूण खर्च रु. १५६.१३ कोटी झाला आहे, खर्च वजा जाता रु.२४.३७ कोटी इतका ढोबळ नफा झाला आहे. रिझर्व्ह बँक व बहुराज्यीय कायद्यातर्गत करावी लागणारी रु. १३.८६ कोटीच्या तरतूदी वजा जाता निव्वळ नफा रु. १०.५१ कोटी इतका झाला आहे.

निव्वळ नफ्याच्या विभागणीसाठी मा.संचालक मंडळाने

खालीलप्रमाणे शिफारस केली आहे. त्यास आपण मंजूरी देणे विषयी विनंती आहे.

एकूण नफा ₹ १०५०.६२ लाख

(₹.लाखात)

अ.नं.	तपशील	येणेबाकी
१.	गंगाजळी (निव्वळ नफ्याचे २५% पेक्षा कमी नाही)	२६३.००
२.	आकस्मित निधी (निव्वळ नफ्याचे १०% पेक्षा कमी नाही)	१०६.००
३.	शैक्षणिक निधी (निव्वळ नफ्याचे १% पेक्षा कमी नाही)	१०.५१
४.	सेवक सानुग्रह अनुदान	१११.००
५.	गुंतवणुक चढ-उतार निधी	२५.००
६.	बुडीत व संशयित कर्ज निधी	१७.११
७.	सेवक कल्याण निधी	३.००
८.	शिल्लक नफा (लाभांश वाटप करिता)	४३५.००

वरीलप्रमाणे नफा विभागणी नंतर शिल्लक नफा रु. ४३५.०० लाख इतका राहतो. शिल्लक नफ्यातून लाभांश वाटप करणेकरिता, रिझर्व्ह बँकेकडे रितसर परवानगी मिळणेसाठी विनंती अर्ज केलेला आहे.

तंत्रज्ञान :

तंत्रज्ञानामध्ये खूप मोठ्या प्रमाणात बदल होत असून; डिजिटलायझेशनमुळे आर्थिक क्षेत्रामध्ये मोठ्या प्रमाणात संधी निर्माण झालेल्या आहेत. तंत्रज्ञानाच्या प्रभावी वापराने आर्थिक व्यवहार अधिक स्वस्त, वेगवान व कार्यक्षम होत आहेत. आपल्या ग्राहकांना अधिक सुविधा व सेवा देण्यासाठी आपली बँक तत्पर आहे.

बँकेने, ग्राहकांना अनेक सेवा-सुविधा उपलब्ध करून दिलेल्या आहेत. बँकेने, मोबाईल बँकींग, पॉईंट ऑफ सेल (PoS), SMS बँकींग, RuPay Platinum कार्ड, व्यापारी देणी (Merchant Payment), UPI Payment System व BHIM ॲप या सेवा कार्यान्वित केलेल्या आहेत. आपणास सांगणेस आनंद होत आहे की, या सर्व सेवांचा फायदा बँकेचे ग्राहक घेत असून, खूप चांगला प्रतिसाद मिळत आहे. सर्व खातेदार/सभासद यांना विनंती आहे की, आपण सदर सेवांचा फायदा पुरेपूर करून घ्यावा.

बँकेचे एकूण २५ On-site ATMs व ३ Off-site ATMs आहेत. तसेच अनेक शाखांमध्ये पासबुक प्रिंटर, कॅश डिपॉझिट मशिन, चेक डिपॉझिट मशिन इ. अत्याधुनिक सुविधा बँकेने निर्माण केलेल्या आहेत. बँकेचे स्वतःचे आयएसओ (ISO), २७००१-२०१३ नामांकित डेटा सेंटर, जयसिंगपूर येथे असून; इतर बँकांना सुध्दा शेअरिंग केलेले आहे. बँकेच्या अधिक सुरक्षितेच्या दृष्टीने चालू वर्षी पुणे येथे डी-आर साईट सुरु करणेचा बँकेचा मानस आहे.



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रिझर्व्ह बँक ऑफ इंडिया यांचेकडून तपासणी :

रिझर्व्ह बँक ऑफ इंडिया यांचेकडून मार्च २०१७ अखेर वैधानिक तपासणी झालेली असून त्यांनी केलेल्या सूचना, मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे. तसेच रिझर्व्ह बँकेचे चिफ जनरल मॅनेजर - श्री चोपला, श्रीमती उमाशंकर, जनरल मॅनेजर - श्री. विल्यम राजू, डेप्युटी जनरल मॅनेजर - श्री शिशिरकुमार मिश्रा व श्री संजयकुमार यांनी वेळोवेळी केलेल्या मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे.

शासकीय लेखापरिक्षण :

सन २०१७-१८ या आर्थिक वर्षाचे वैधानिक लेखापरिक्षण गोगटे आणि कंपनी, चार्टर्ड अकाउंटंट, पुणे यांनी केले असून, त्यांनी केलेल्या सूचना व मार्गदर्शनाबद्दल मी त्यांचा आभारी आहे. सन २०१८-१९ या आर्थिक वर्षाकरीता वैधानिक लेखापरिक्षक म्हणून मे. गोगटे आणि कंपनी, चार्टर्ड अकाउंटंट यांची नियुक्ती करणेबाबत संचालक मंडळ शिफारस करीत आहे. त्यांच्या नियुक्तीचा ठराव या सभेत मांडलेला असून, त्यास आपण मंजूरी द्यावी अशी नम्र विनंती आहे.

सामाजिक उपक्रम :

बँकेने, सामाजिक बांधिलकी स्विकारत बँकेच्या कार्यक्षेत्रातील विविध सामाजिक, शैक्षणिक, धार्मिक संस्थांना व व्यक्तींना आर्थिक व वस्तु रुपाने रु. २.३२ लाख इतक्या देणग्या दिलेल्या आहेत.

विमा व्यवसाय व इतर सेवा :

सध्याच्या स्पर्धेच्या युगामध्ये ग्राहक व सभासदांच्या सुरक्षिततेसाठी उत्कृष्ट विमा व सेवा मिळण्याकरिता बँकेने, आयआरडीएच्या नियमाप्रमाणे काही कंपन्यांशी करार केलेले आहेत. यामध्ये बँकेने, जीवन विम्याकरीता एलआयसी व एक्सईड जीवन विमा कंपनीशी करार केलेला असून; जनरल विम्याकरीता बजाज अलियांझ, फ्युचर जनरली विमा व ओरिएंटल विमा कंपनीबरोबर करार केला आहे. मी बँकेच्या सर्व ग्राहक व सभासदांना विनंती करतो की, आपण बँकेमार्फत जीवन व सुरक्षा विमा घेवून; आपल्या जीवनाची व मालमत्तेची सुरक्षितता करून घ्यावी.

बँकेच्या सर्व शाखांमध्ये पॅन कार्ड देणेची सुविधा आहे. त्याचबरोबर मेन शाखा, इचलकरंजी व शाहुपूरी, कोल्हापूर या ठिकाणी फ्रँकींग सेवा उपलब्ध आहे. या दोन्ही सेवेचा लाभ ग्राहक व सभासदांनी घेणेविषयी आवाहन करीत आहे.

शाखा विस्तार व बँकेचे कार्यक्षेत्र -

बँकेचे कार्यक्षेत्र सध्या महाराष्ट्र, कर्नाटक व गोवा राज्य असून लवकरच गोवा राज्यामध्ये शाखा विस्तार करणेचा बँकेचा मानस आहे.

जोखीम व्यवस्थापन (Risk Management) :

व्यवसाय वृद्धी होण्याकरीता व्यवसायामध्ये असणाऱ्या अनेक नवनवीन जोखीमांना सामोरे जाणे अपरिहार्य असते. जोखीम हे बँकींग व्यवसायाचे अविभाज्य अंग असून व्यवसायाची वाढ व स्थिरता याकरीता जोखीम व्यवस्थापन बँकेसाठी महत्वाचे ठरते.

बँकींग व्यवसायात प्रामुख्याने क्रेडीट रिस्क, मार्केट रिस्क व ऑपरेशनल रिस्क या जोखीमांना सामोरे जावे लागते. आपल्या बँकेने अहवाल वर्षात विविध प्रकारच्या जोखीमा अंतर्भूत असलेले व्यापक जोखीम व्यवस्थापन धोरण तयार केले असून, त्याकरीता सुप्रमाणित योजना व नियमावली देखील कार्यान्वित केली आहे. बँकेचा व्यवसाय लक्षात घेऊन बँकेचे संचालक मंडळ जोखीम व्यवस्थापन धोरणाचा वेळोवेळी आढावा घेते.

संचालक मंडळ -

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

अहवाल वर्षात संचालक मंडळाच्या एकूण २९ सभा झाल्या आहेत. तर इतर समित्यांच्या एकूण ६२ सभा झालेल्या आहेत. सदर सर्व सभांना संचालक सभासदांनी हजर राहून कामकाजात भाग घेतला व सल्ला, सूचना, मार्गदर्शन केले त्याबद्दल मी त्या सर्वांचा आभारी आहे.

सेवक वर्ग -

बँकेच्या प्रगतीत व कार्यात महत्वाचा वाटा सेवकांचा आहे. बँकेने, सेवकांच्या सुखसोई, प्रशिक्षण व संरक्षण अशा बाबींकडे नेहमीच आत्मीयतेने लक्ष दिले आहे. आर्थिक वर्षात वेतनवाढीच्या कराराची मुदत संपलेली होती. बँकेने कर्मचारी महासंघाबरोबर नवीन पगारवाढीचा करार करणेत आला. सेवकांना भरघोस पगारवाढ देणेत आल्याने सेवकांच्यामध्ये समाधानाचे वातावरण निर्माण झाले आहे.

सर्वच सेवकांना अहवाल वर्षात बँकेच्या प्रशिक्षण केंद्रामध्ये प्रशिक्षण दिलेले आहे, शिवाय बाहेरील आवश्यक व महत्वाचे प्रशिक्षणासंबंधी कार्यक्रम त्यांना देण्यात आले आहेत. त्यामध्ये प्रामुख्याने कॉलेज ऑफ अॅग्रिकल्चर-पुणे, वैकुंठमेहता-पुणे, विठ्ठलराव गाडगीळ प्रशिक्षण केंद्र, वेगवेगळ्या बँक असोशिएशन इ. ठिकाणी प्रशिक्षण देणेत आलेले आहे.

बँकेकडील प्रदीर्घ सेवा व अनुभव याचा विचार करणेत येवून; प्रभारी मुख्य कार्यकारी अधिकारी श्री. विजय कामत यांना दि. १८/६/२०१८ पासून मुख्य कार्यकारी अधिकारी पदावर नियुक्ती करणेत आलेली आहे. त्यांच्या पुढील कारकिर्दीस मी शुभेच्छा व आशिर्वाद देतो.

श्रध्दांजली :

अहवाल सालात दिवंगत झालेल्या सभासद, खातेदार, कर्मचारी व त्यांचे नातेवाईकांच्याबद्दल बँकेला आत्मीयता असून, संचालक मंडळ त्यांना श्रध्दांजली अर्पण करीत आहे. त्यांनी केलेल्या भरीव



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

कामाबद्दल आम्ही त्यांचे सदैव ऋणी राहू.

आभार व भेटी -

बँकेच्या दैनंदिन कामकाजामध्ये, प्रगतीमध्ये वेळोवेळी ज्या व्यक्ती, संस्थांचे सहकार्य मिळाले त्यांचा ऋणनिर्देश करणे हे मी माझे कर्तव्य समजतो. आपल्या संस्थेचे संस्थापक चेअरमन, आपले आदरणीय नेते व मार्गदर्शक माजी खासदार श्री. कल्लाप्पाण्णा आवाडे (दादा) यांच्या नेतृत्वामुळे आपली संस्था आज नामवंत संस्था म्हणून ओळखली जाते.

जवाहर शेतकरी सहकारी साखर कारखाना लि., हुपरी, दत्ताजीराव कदम टेक्नीकल एज्युकेशन सोसायटी इचलकरंजी, इचलकरंजी को-ऑप. स्पिनींग मिल्स लि., इचलकरंजी, नवमहाराष्ट्र को-ऑप. स्पिनींग मिल्स लि., साजणी, इंदिरा गांधी महिला सहकारी सूत गिरणी, कल्लाप्पाण्णा आवाडे को-ऑप. टेक्स्टाईल पार्क, यशवंत को-ऑप. प्रोसेसर्स लि., इचलकरंजी व बँकेच्या कार्यक्षेत्रातील सर्व साखर कारखाने, स्पिनींग मिल्स इतर बँका व सहकारी संस्थांचे अध्यक्ष, उपाध्यक्ष व संचालक यांचे वेळोवेळीचे सहकार्याबद्दल मनःपूर्वक मी सर्वांचे आभार मानतो.

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

दि महाराष्ट्र अर्बन को-ऑप. बँक फेडरेशन, मुंबई, जिल्हा नागरी सहकारी बँक्स असो., कोल्हापूर व पुणे यांनी केलेल्या मार्गदर्शनाबद्दल व दिलेल्या सहकार्याबद्दल मी त्यांचा आभारी आहे.

बँकेच्या प्रगतीची घोडदौड चालूच आहे. त्या दृष्टीने कामकाज चांगल्या प्रकारे बँक प्रगतीपथावर नेण्यात व बँकेचे अग्रेसरत्व, लौकीक कायम राखण्यात मला बँकेचे व्हा. चेअरमन चार्टर्ड अकौंटंट श्री चंद्रकांत चौगुले व सर्व संचालक यांनी बँकेच्या कामामध्ये लक्ष घालून बहुमोल मदत करीत आहेत. बँकेच्या प्रगतीत बँकेचे सभासद, ठेवीदार, विविध संस्था व हितचिंतक यांचा फार मोठा वाटा आहे, त्यांचे बँकेवरील प्रेम, श्रद्धा व जिद्दाला यामुळे बँक दिवसेंदिवस द्रुतगतीने प्रगती करीत आहे. या सर्वांनी संस्थेबद्दलचा जिद्दाला व लोभ कायम ठेवून वृद्धिंगत केला त्याबद्दल मी त्यांचा ऋणी आहे.

बँकेचे मुख्य कार्यकारी अधिकारी - श्री. विजय कामत, जनरल मॅनेजर - श्री. संजय सातपुते, श्री. संजय शिरगावे व डेप्युटी जनरल मॅनेजर

- श्री. मकरंद गंगातीरकर, श्री. किरण पाटील व सर्व असि. जनरल मॅनेजर्स, चिफ मॅनेजर्स, मॅनेजर्स, इतर अधिकारी व सेवक वर्ग यांनी बँकेची कामे वेळोवेळी कर्तव्यदक्षतेने, व्यवस्थितपणे व सेवावृत्तीने पार पाडून बँकेच्या प्रगतीत सिंहाचा वाटा उचललेला आहे, त्याचा मला व माझ्या सहकाऱ्यांना अभिमान आहे. या सर्वांना माझे हार्दिक धन्यवाद...।

पुन्हा एक वेळ आपणा सर्वांचे तसेच विविध वृत्तपत्रांचे पत्रकार, अनेक ज्ञात व अज्ञात व्यक्ती व संस्थांनी वेळोवेळी प्रत्यक्ष व अप्रत्यक्ष केलेल्या सहकार्याबद्दल मी आभार व्यक्त करून संचालक मंडळाचे वतीने ५६वा वार्षिक अहवाल, ताळेबंद, नफा-तोटा, इत्यादी हिशोबपत्रके आपल्या मंजूरीसाठी सादर करीत आहे, त्यास आपण मंजूरी द्यावी ही विनंती.

“जय हिंद, जय सहकार”

इचलकरंजी.

दि. ३० जून २०१८

आपला नम्र,

श्री.प्रकाश कल्लाप्पाण्णा आवाडे

चेअरमन

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.





Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

Dear Members,

On behalf of the Board of Directors, I extend warm welcome to all of you at the 56th Annual General Meeting of the Bank. It gives me very great pleasure to place before you the 56th Annual Report of the Bank along with the Audited Statements of Accounts for the year ended 31st March, 2018.

In 1963, our bank was established by our beloved leader, Ex-MP and Founder Chairman Hon'ble Shri Kallappa Anna Awade (Dada). During last five decades and odd, the bank has made dazzling progress and expanded its area of operation in Maharashtra as well as adjacent state of Karnataka. Apart from securing a Multi-State Scheduled status and being known as one of the leading Co-operative Bank, it has left no stone unturned in adopting the modern technology to enable to dispense the modern banking facilities. I am proud to inform you that your Bank has succeeded in crossing the business-mix of Rs. 3200 Crores with kind support and cooperation of all the Shareholders, Borrowers, Depositors and Customers of the Bank.

The tenure of Board of Directors expired on 25.02.2018 and new Board of Directors came into existence on 26.02.2018 as per the MSCS Act 2002 under the valuable guidance and monitoring of Adv. Shri Louis Shah. I am really thankful to members of the bank for completing the election process in a peaceful manner with unopposed. I am extremely and deeply expressing my gratitude to superiors and Board of Directors who helped me in excelling

the performance of the Bank at all the time and given me an opportunity to work as a Chairman of the bank.

I express my deep thanks to the Ex-Chairman Dr. Mr. Ashok Soundattikar, Ex-Vice Chairman, Mr. Babaso Patil & Ex-Directors who have put in their sincere contribution for the outstanding progress of the bank during their tenure.

After formulation of new Board, the responsibility of chairmanship of this bank has been given to me as a Chairman and Chartered Accountant Mr. Chandrakant Chougule elected as a Vice Chairman of this bank. Also, as per the RBI norms, bank has elected two CA qualified Expert Directors viz. Chartered Accountant Mr. Manohar Joshi & Chartered Accountant Mr. Sanjaykumar Anigol.

ECONOMIC SCENARIO :

Impact of rising prices of crude oil and global recession in the international market have affected the economy of our country to a large extent. Besides, the demonetization and GST have further worsened the Indian Economy due to which the processes of setting up of new industries and trades have come to standstill. Ultimately, it has adversely crippled various sectors viz. Industrial & Agriculture Production, Employment, Commercial and Banking Sphere. This has triggered unprecedented rise in NPA of various banks. In order to cope up with this situation, our bank has kept vigil of NPA and succeeded in keeping the NPA under control. The credit goes to all the customers, members, borrowers and well wishers of the bank who have a long association with our bank.

The recessionary trend of economic front arisen in post-demonetization and GST will take some time to bring the situation to normalcy. The banking sector will again take leap with the situation which will be favourable.

PERFORMANCES/ HIGHLIGHTS FOR THE YEAR 2017-18

The progress of the bank during the year 2017-18, in nutshell, is as under:



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

Financial Position

(₹ in Crores)

Particulars	31/03/2017	31/03/2018
Members (Nos)	61843	63429
Paid up capital	41.73	47.50
Total Reserves	117.97	153.25
Own funds	159.70	200.75
Deposits	1745.07	1894.51
Loans & Advances	1202.58	1308.42
Total Business	2947.65	3202.93
Working Capital	2011.99	2284.57
Gross Profit	21.91	24.37
Net Profit	10.41	10.51
Per Employee Business	5.72	6.17
Credit Deposit Ratio	68.91 %	69.06%
Capital to Risk Adequacy Ratio (CRAR%)	12.80 %	13.53%

CAPITAL AND RESERVES :

(A) On 31st March 2018 the paid up share capital of the bank is Rs. 47.50 Crores

(B) The reserve fund and other reserves position is Rs. 153.25 Crores.

(C) The capital risk adequacy ratio (CRAR) of the bank, as on 31/03/2018 is 13.53% as against benchmark of 9%.

As per the bye-laws No. 13(f), it is required to hold the minimum shares of Rs. 2500/- (Rs. Two Thousand Five Hundred only) by all the members of the bank. We, therefore, request you all to comply with by holding the shares of Rs. 2,500/- which will help the bank to enhance the share capital of the bank.

DEPOSITS :

The growth in deposit was 8.56% registering the total deposit of Rs. 1894.51 crores. As the interest rate on deposits are reduced by all the bank, our bank compelled to reduce the rate of interest on deposit. Due to decreased rate of interest on deposit by all banks, the customer tends to invest in mutual fund and share market whereby does not appear increase in deposit base.

ADVANCES :

The growth in advances was 8.80% registering the total advances of Rs. 1308.42 crores. Due to economic recession, demonetization, GST,

stiff competition in the banking sphere etc. bank could not succeed to increase advance portfolio to a satisfactory level. Also setting up of new industrial units is thoroughly ceased and moreover development of existing unit is sluggish, the good borrower does not attract to the bank for borrowing whereby the credit business did not increase satisfactorily.

SECTORWISE OUTSTANDING OF LOANS & ADVANCES AS ON 31.03.2018 (₹ in Crores)

Purpose of Loan	No. of Borrowers	Outstanding
Small Scale Industries	2319	429.59
Traders	741	192.61
Professional & Self employed	362	17.40
Housing	1967	124.22
Transport	307	11.63
Education	123	9.94
Ceremonies & Household purpose	4899	73.35
Agricultural & Allied Activities	153	18.53
Others	2828	431.15
Total	13699	1308.42

We have maintained the priority sector advances norms, stipulated by RBI. The total advances under priority sector are Rs. 589.51 Crores, which constitutes 49.02% of total advances. Rs. 160.47 Crores consists of weaker section as 13.34% against total advances. The bank is always ahead in lending to priority sector and weaker section.

Bank has tied up with HUDCO as Central Nodal Agency for the ambitious scheme of Prime Minister Awas Yojana (Urban) Housing for all launched by the Government of India and it gives me great pleasure to mention here that your bank as on 31st March 2018 has succeeded to credit the subsidy amount of Rs. 1.35 crores in the loan account of 71 customers of the bank. Under TUF Scheme, bank has succeeded in getting subsidy amount of Rs. 19.13 crores for textile units.



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Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

NPA :

Maintaining asset quality was the toughest challenge before the banking sector due to the sluggishness in the economy, demonetization and GST which affected payment cycles of the borrowers. As such, the NPAs of the all banking sector surged significantly during the financial year 2017-18. As on 31st March 2018, the gross NPA is of Rs. 83.34 Crores. The percentage of gross NPA is 6.37% and Net NPA percentage is 2.98%. Under these crucial circumstances and economic recession, bank has succeeded in reducing NPA compared to last year.

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

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

INVESTMENTS :

Bank has maintained RBI norms pertaining to Govt. securities, other investments, SLR & Non-SLR investment. During the financial year, sharp rise in the investment yield from 6.69% to 7.39% which has increased by 0.70%. The sudden and unexpected increase in return on investment has affected on the overall profitability of the banks. As per the RBI guidelines and norms regarding SLR investment, our bank has invested more funds in Govt. Securities and with the help of NDS OM set-up, bank has earned profit of Rs. 0.72 crores by trading Govt. securities in the G-Sec. market. As well as, Bank has earned profit of Rs. 4.90 crores through the Mutual Fund.

TECHNOLOGY DEVELOPMENT :

Indian banking is passing through ordeal especially in the post-globalization era and a number of modern banking services are being rendered to the customers. Under such circumstances, bank has been taking strenuous efforts to confront the challenges of new era

with due sincerity and diligence for rendering latest technological services to the customers of the bank.

As such, various technological facilities like Mobile Banking, Point of Sale, SMS Banking, RuPay Platinum Card, Merchant Payment, UPI Payment System & BHIM App etc. have been provided by the bank to the customers and all the customers are getting benefitted from these services positively. I request all the customers of the bank to take advantage of all these facilities to a great extent.

Bank is having 25 on-site ATMs and 3 off-site ATMs. Also the latest services like Passbook Printers, Cash Deposit Machine, Cheque Deposit Machine are being provided by the bank. The Data Centre established at Jaysingpur is an ISO 27001-2013 certified, which is sharing the services to other banks for their efficient and hassle free services to their bank's customers. As well as bank has decided to establish its own DR Site at Pune with an aim to cherish and secure the data in a more protective manner.

INCOME, EXPENDITURE AND PROFIT

(₹ in Crores)

Particulars	31/03/2017	31/03/2018
A] Total Income	187.71	180.50
1. Interest Income	172.98	166.31
2. Non-Interest Income	14.73	14.19
B] Total Expenditure	177.30	169.99
1 Interest Paid	128.74	115.87
2. Administration expenses	15.47	19.07
3. Other expenses	21.59	21.19
4. Provision	11.50	13.86
C] Net Profit	10.41	10.51

PROFIT APPROPRIATION :

The bank has earned total income of Rs. 180.50 Crores and incurred total expenditure of Rs. 156.13 Crores, with gross profit of Rs. 24.37 Crores during this year. After making necessary provisions of Rs. 13.86 Crores, the bank has declared net profit of Rs. 10.51 Crores. The board has recommended the appropriation of net profit as follows for your necessary approval



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

and sanction.

The total Net Profit is Rs. 1050.62 lakhs

(₹ in Lakhs)

Particulars	Amount
Statutory Reserve (Not less than 25%) of Net Profit	263.00
Contingent Fund (Not less than 10%) of Net Profit	106.00
Education Fund (Not less than 1%) of Net Profit	10.51
Staff Ex-Gratia	111.00
Investment Fluctuation Reserve	25.00
Bad & Doubtful Debit Reserve	97.11
Staff Welfare Fund	3.00
Profit available for distribution of Dividend	435.00

A request application for distribution of dividend from the remaining profit amount has been submitted by the bank to RBI for their kind permission.

RBI INSPECTION :

RBI inspection has been completed for the year ended 31st March 2017 and we are really thankful to Hon'ble Chief General Manager, Shri Chopla, Smt. Umashankar, General Manager Shri Williamraju, Dy. General Manager Mr. Shishirkumar Mishra & Mr. Sanjaykumar from RBI for their valuable guidance from time to time.

STATUTORY AUDIT :

M/s. Gogate & Company, Chartered Accountants, Pune, being Statutory Auditor for the year under review have completed the audit. We are thankful for their guidance and suggestion. I request with recommendation to appoint M/s. Gogate & Company, Chartered Accountants, Pune as a Statutory Auditor for the year 2018-19 and a resolution in this regard has been put before the Annual General Meeting. I request all the members to give your approval for the same.

CORPORATE SOCIAL RESPONSIBILITY :

Your Bank acknowledges social responsibility by donating a part amount of its net profit to social organizations as our commitments. Bank is actively associated with socially relevant environmental issues. Your Bank has donated an amount of Rs. 2.32 Lakhs to the educational, social and religious

institutions during the financial year 2017.18.

INSURANCE BUSINESS & OTHER FACILITY :

Bank has tied up with Life Insurance Corporation Ltd., (LIC) & Exide Life Insurance Company for Life Insurance and Bajaj Allianz, Future Generali & Oriental Insurance so as to provide insurance facilities to the customers of the bank and thereby safeguard and secure the life of our customers and the general public. I appeal to the members to get the benefit of all the schemes. Bank has opened window of Franking facility for members and customers at Kolhapur and Ichalkaranji. The PAN card services to our Members & Customers are available through our all branches. I advise you all to take the benefits of all the facilities.

BRANCH EXPANSION & AREA OF OPERATION :

At present, the area of operation of bank is Maharashtra, Karnatka & Goa State and in near future bank is interested to expand the branches of the bank in Goa State.

RISK MANAGEMENT :

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

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

BOARD OF DIRECTORS :

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

During the year under report 29 Board meetings and 62 Committee meetings were conducted and attended wholeheartedly by almost majority of the Directors.



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

EMPLOYEES OF THE BANK :

All the employees of the bank play a pivotal role in the progress of the bank by rendering wholehearted services to the customers of the bank with the knowledge of modern technology. During this year, the wage revision has been made and bank has entered into an agreement with Karmachari Mahasangh in a joyful manner.

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

Considering the vast experience and service in the bank, Mr. Vijay Kamat has been promoted as Chief Executive Officer since 18.06.2018. I give him my best wishes and blessings for his endeavours and bright future.

OBITUARY :

We deeply mourn the death of Members, customers, employees and their relatives, other national dignitaries and well-wishers of the bank who passed away during the year under report.

ACKNOWLEDGEMENT :

The Board of Directors acknowledges with deep gratitude the valuable and timely advice, guidance and support received from Hon'ble Kallappanna Awade (Dada), Ex-MP and Founder Chairman of the bank by which assiduous effort, the bank knows as one of the successful cooperative bank in the cooperative banking sphere.

I also express my thanks to Reserve Bank of India, (Urban Banks Department), Registrars of Cooperative Societies, Central Registrar and RCS, Maharashtra and Karnataka. Small Industries Development Bank of India, NABARD and other Private Sector Banks, Textile Commissioners, etc. for their kind support and cooperation from time to time.

I am thankful to the organizations like Jawahar Shetkari Sah. Sakhar Karkhana Ltd., Hupari, DKTE Society-Ichalkaranji, Ichalkaranji Co-op. Spinning Mills Ltd.,- Ichalkaranji, Navmaharashtra Co-op. Spinning Mills Ltd., - Sajani, Indira Gandhi Mahila Sah.

Soot Girani, Kallappanna Awade Co-op. Textile Park, Yashwant Co-op. Processors Ltd.,-Ichalkaranji, the sugar factories, spinning mills, Chairmen & Vice Chairmen of other cooperative banks in the area of operation for their consistent support and cooperation.

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

I am also thankful to all Executives viz. Mr. Vijay Kamat (Chief Executive Officer), Mr. Sanjay Satpute(GM), Mr. Sanjay Shirgave (GM), Mr. Makrand Gangatirkar (DGM), Mr. Kiran Patil (DGM), all Asst. General Managers, Chief Managers, Managers and all other staff members who have given their best for the upliftment of the bank from time to time.

Once again I express my gratitude to the journalists of different dailies as well as the known and unknown personalities who have extended their kind support and cooperation in the development of the bank and put before you the 56th Annual Report of your Bank along with the Audited Statements of Accounts for the year ended 31st March 2018 for which your kind sanction and approval is requested.

Ichalkaranji.

Date : 30th June 2018

For Kallappanna Awade
Ichalkarnaji Janata Sah. Bank Ltd.,

Shri. Prakash K. Awade
Chairman



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

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* AUDITOR'S REPORT *

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

To
The Members,
Kallappa Awade Ichalkaranji Janata Sahakari
Bank Ltd
Ichalkaranji (Dist- Kolhapur)

Report on the Financial Statements

1. We have audited the accompanying financial statements of the 'Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji' which comprise the Balance Sheet as at 31st March, 2018 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office and 44 branches audited by us (by visit at branches as well as from centralized platform) are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

2. Management is responsible for the preparation of these financial statements in accordance with Banking Regulation Act 1949 (AACS), 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 of Cooperative Societies, 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 control relevant to the preparation of the financial statements that are free from material misstatement, 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 the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, 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. 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. Subject to our comments and observation contained in Audit Memorandum (HO report and LFAR) enclosed herewith, In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (AACS), the Multi State Co-op. Societies Act 2002 and the Multi State Co - operative Societies Rules, 2002 (as applicable) and guidelines issued by Reserve Bank of India and the Central Registrar of Co-operative Societies, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

(i) in the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2018;

(ii) in the case of the Profit and Loss Account of the profit for the year ended on that date; and

(iii) in the case of the Cash Flow Statement, of cash flows for the year ended on that date.

Report on Other Legal and Regulatory Matters

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-op. Societies Act 2002 and the Multi State Co - operative Societies Rules, 2002.



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Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

8. As required by Section 73(4) of the Multi State Co-op. Societies Act 2002 and subject to our comments and observations contained in the Audit Report and LFAR of even date, 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 them to be satisfactory;

(b) In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;

(c) The transactions of the Bank, which have come 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 audited by us have been properly dealt with in preparing this report;

(f) The accounting standards adopted by the bank are consistent with those laid down by accounting principles generally adopted in India so far as applicable to Banks;

(g) In our opinion and according to the information 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 following instances which need to be reported under Rule 27 (3) of Multi State Co-operative Societies Rules 2002

a. All transactions which appear to be contrary to the provisions of the Act, the rules or the bye-laws of the multi-state cooperative society-

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 multi-state cooperative society which appears to the auditor to be bad or doubtful of recovery;

The list of Bad and doubtful debts is attached. As on 31-3-2018, the NPA of the bank were Rs. 8334.34 lakhs worked out as per RBI guidelines. Bank has held provision of Rs. 4473.57 lakhs as against the minimum required provision of Rs. 4051.52 lakhs.

d. The loans given by the multi-state cooperative society to the members of the board;

List attached. As on 31/3/2018, total loan outstanding (including Non Fund based) to the members of the board was Rs. 3539.53 lakhs which were sanctioned against FDR/properties. The accounts were fully secured and standard. This amount also includes the outstanding amount of newly elected directors.

e. Any violation of guidelines, conditions etc. issued by the Reserve Bank of India or National Agriculture and Rural Development by any cooperative Bank;

Generally bank adhered to RBI guidelines. However for specific comments kindly refer detail Audit report and LFAR and Annexure to LFAR

f. Any other matters as may be specified by the Central Registrar in this regard.

No such matter is specified by the Central Registrar of Co-op. Societies, New Delhi.

Place : Ichalkaranji

Date : 30th June 2018

**For Gogate and Co.
Chartered Accountants**

Sd/-

**CA U.V.Gogate
Partner**

FRN: 124144W

M.No 109574



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

* परिशिष्ट अ *

* Annexure A *

संस्थेचे नांव : कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि., इचलकरंजी (मल्टीस्टेट शेड्युल्ड बँक)	Name of Bank : Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji (Multi-State Scheduled Bank)
मुख्य कार्यालय : जनता बँक भवन, पो.बॉ.नं.६४,मेन रोड, इचलकरंजी-४९६९९५ जि.कोल्हापूर (महा.)	Head Office : Janata Bank Bhavan, P.B.No.64 Main Road, Ichalkaranji 416115 Dist.Kolhapur (Mh.)
नोंदणी दिनांक : एमएससीएस/सीआर/४३७/२०११, दि.१५.०९.२०११	Date of Registration : MSCS/CR/437/2011, Date-15.09.2011
रिझर्व्ह बँक : अ.सी.डी./एम.एच./२९७/पी/२७.०४.१९८२	RBI Licence : ACD/MH/297/P /27.04.1982
परवाना : महाराष्ट्र, कर्नाटक व गोवा राज्याच्या मुलकी हद्दी	Area of Operation : Whole Revenue area of Maharashtra Karnataka & Goa State
कार्यक्षेत्र : इतकी राहिल.	

३१ मार्च, २०१८ अखेर	On 31st March 2018	₹ in lakhs
१. मुख्य कार्यालयासह एकूण शाखा	1. No. of Branches including H.O.	45
२. सभासद नियमित	2. Member Regular	63429
नामधारी	Nominal	3617
३. वसुल भाग भांडवल	3. Paid up Capital	47,49.79
४. राखीव व इतर निधी	4. Total Reserves & Other Funds	153,25.08
५. भांडवल जोखीम पर्याप्ता प्रमाण	5. (CRAR)	13.53 %
६. ठेवी	6. Deposit	1894,50.89
सेव्हिंग	Saving	277,77.12
चालू	Current	158,54.63
मुदत	Fixed	1458,19.14
७. कर्जे	7. Advances	1308,41.81
तारणी कर्जे	Secured	1279,49.94
विनातारणी कर्जे	Unsecured	28,91.87
अग्रक्रम क्षेत्र%	Priority Sector %	49.02 %
दुर्बल घटक%	Weaker Section %	13.34 %
८. बाहेरील कर्जे	8. Borrowings	17,29.00
९. गुंतवणुक	9. Investments	545,94.35
१०. थकबाकीचे प्रमाण%	10. Overdues %	5.80 %
११. ऑडीट वर्ग	11. Audit classification	"A"
१२. नफा	12. Profit for the Year	10,50.62
१३. एकूण सेवक	13. Total Staff	519
१४. खेळते भांडवल	14. Working Capital	2284,56.90



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Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

BALANCE SHEET AS ON 31st MARCH 2018

31.03.2017 ₹ Ps.	CAPITAL & LIABILITIES	भांडवल व देणी	SCHEDULE	31.03.2018 ₹ Ps.
41,72,65,400.00	Capital	खपलेले भाग भांडवल	I	47,49,78,550.00
117,96,84,127.78	Reserve Fund and Surplus	गंगाजळी व इतर निधी	II	153,25,08,306.57
0.00	Other Reserves Principal/Subsidiary State Partnership Fund A/C	प्राधान्यपूर्वक सरकारी भागिदारी खाती		0.00
1745,07,02,562.63	Deposits	ठेवी	III	1894,50,89,324.07
17,29,00,000.00	Borrowings	घेतलेली कर्जे	IV	17,29,00,000.00
46,24,891.00	Bills For Collection being bills receivable as per contra	वसुलीचे बिले		21,24,860.64
16,80,351.47	Branch Adjustment	शाखा मिळवणी		5,35,340.48
61,40,28,605.88	Overdue Interest Provisions	थकलेल्या व्याजाबद्दल निधी		73,18,81,597.66
4,11,98,497.50	Interest Payable	देणे व्याज	V	4,42,50,646.50
13,83,09,329.60	Other Liabilities and Provisions	इतर देणी	VI	83,63,58,642.64
10,41,25,373.95	Profit & Loss	नफा तोटा		10,50,62,288.35
2012,45,19,139.81	TOTAL			2284,56,89,556.91
	Contingent liabilities	संभाव्य देणी व जबाबदाऱ्या		
21,16,13,022.00	Bank Gurantee & Letter of Credit	बँक गॅरंटी अँड लेटर ऑफ क्रेडीट		35,29,02,443.00
97,59,497.07	Amount transferred to RBI Under DEAF	मागणी न केलेले ठेव रक्कम रिझर्व्ह बँकेकडे वर्ग		117,69,242.96
1,38,328.00	Claims against Bank not acknowledged as 'Debts'	बँकेविरुद्ध करण्यात आलेले दावे त्यातील रक्कम देणे म्हणून गणली नाही.		0.00

As per Our Audit Report of Even Date

Gogate & Company
Chartered Accountants

Sd/-

U.V.Gogate
FRN-124144w

Membership no.109574

Place : Ichalkaranaji

Date : 30th June, 2018

S.B.Shirgave
General ManagerV.V.Kamat
Chief Executive Officer



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

दि.३१/०३/२०१८ अखेरचे ताळेबंद पत्रक

31.03.2017 ₹ Ps.	ASSETS & DEBTORS	जिंदगी व येणी	SCHEDULE	31.03.2018 ₹ Ps.
96,67,42,646.55	Cash and Bank Balances	रोख आणि बँकातील शिल्लक	VII	130,18,14,540.93
143,60,08,671.00	Balances with Other Banks	इतर बँकातील शिल्लक	VIII	194,98,64,340.00
67,00,00,000.00	Money at Call & Short Notice / CBLO /LAF Lending	मागणी व अल्प सूचना ठेवी / सी.बी.एल.ओ. लेंडिंग		65,00,00,000.00
367,08,71,715.50	Investments	गुंतवणूक	IX	350,95,70,540.50
0.00	Principal/Subsidiary State Partnership Fund A/C	प्राधान्यपूर्वक सरकारी भागिदारी खाती		0.00
1202,57,81,610.17	Loans & Advances	कर्जे	X	1308,41,81,378.65
71,06,13,455.57	Interest Receivable	येणे व्याज	XI	83,35,84,173.66
46,24,891.00	Bills For Collection being bills receivable as per contra	वसुलीची बिले		21,24,860.64
35,25,63,770.04	Fixed Assets, Dead Stock, Furniture, Fixtures & Other	इमारत जागा, डेडस्टॉक, फर्निचर, फिक्चर व इतर	XII	58,31,01,180.04
18,50,81,011.98	Other Assets	इतर येणी	XIII	82,67,21,394.49
10,22,31,368.00	Non Banking Assets Acquired	कर्ज वसुलीसाठी ताब्यात घेतलेली मालमत्ता		10,47,27,148.00
2012,45,19,139.81	TOTAL			2284,56,89,556.91

Directors

CA Shri. C. B. Chougule
Vice Chairman

Shri. P. K. Awade
Chairman

Dr. Shri. A. B. Soundatkar
Shri. I. A. Kalawant
Shri. S. P. Awade
Shri. S. B. Jadhav
CA Shri. M. G. Joshi-Banking Expert Director
CA Shri. S. S. Anigol-Banking Expert Director

Shri. B. P. Patil
Shri. S. R. Zanwar
Shri. B. I. Lad
Shri. S. S. Gore
Shri. A. G. Kamble
Mrs. A. A. Aarage

Shri. R. R. Patil
Shri. S. A. Tehalani
Shri. M. S. Satpute
Shri. S. K. Keste
Mrs. S. S. Jadhav
Mrs. P. R. Patil



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2018

31.03.2017 ₹ Ps.	EXPENDITURES	खर्च	SCHEDULE	31.03.2018 ₹ Ps.
128,74,46,861.05	Interest Expenses	ठेवी व कर्जावरील व्याज	XIV	115,87,43,795.24
15,46,95,574.00	Salary, Allowance, PF etc.	नोकर पगार, भत्ते व प्रॉव्हि. फंड कॉन्ट्रीब्यु.इ.	XV	19,07,34,530.00
9,69,034.00	Directors Allowances	संचालक मंडळ भत्ते		10,13,151.00
6,61,38,982.00	Rent,Taxes,Insurance,Light etc.	भाडे, कर, विमा व दिवाबत्ती	XVI	6,58,61,213.66
1,65,300.00	Law Charges	कायदेशीर सल्लागार फी		1,65,000.00
52,99,191.48	Postage & Telephone	टपाल व टेलिफोन		47,52,449.52
37,60,210.00	Audit Fees	ऑडिट फी		32,31,100.00
4,29,28,253.00	Depreciation & Repairs of Assets	मालमत्तेची दुरुस्ती व झीज	XVII	372,64,055.60
76,57,840.39	Stationery,Printing,& Advertisement	स्टेशनरी, छपाई व जाहिरात	XVIII	80,64,068.91
0.00	Loss from sale of or dealing with non- banking assets	नेहमीच्या बँकिंग मालमत्ते व्यतिरिक्त मालमत्तेच्या विक्री व्यवहारातील तोटा		0.00
8,72,57,424.63	Other Expenditures	इतर खर्च		8,95,21,608.80
16,60,988.00	Bad Debts Written Off	बुडित संशयित व कर्जे निर्लेखित		19,91,969.30
11,49,51,818.00	Provisions	वेस्लेल्या तरतूदी	XIX	13,85,81,562.00
10,41,25,373.95	Net Profit for the year	वर्ष अखेरीचा निव्वळ नफा		10,50,62,288.35
187,70,56,850.50	TOTAL			180,49,86,792.38

As per Our Audit Report of Even Date

Gogate & Company
Chartered Accountants

Sd/-

U.V.Gogate

FRN-124144w

Membership no.109574

Place : Ichalkaranaji

Date : 30th June, 2018

S.B.Shirgave
General ManagerV.V.Kamat
Chief Executive Officer



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेव्युल्ड बँक)

दि.३१/०३/२०१८ अखेर नफा-तोटा पत्रक

31.03.2017 ₹ Ps.	INCOME	प्राप्ती	SCHEDULE	31.03.2018 ₹ Ps.
172,98,25,620.75	Interest & Discount	व्याज जमा व कसर	XX	166,30,76,759.05
52,09,322.76	Commission, Exchange & Brokerage	कमिशन, हुंडणावळ व दलाली		51,41,517.33
0.00	Profit from sale of or dealing with non- banking assets	नेहमीच्या बँकिंग मालमत्ते व्यतिरिक्त अशा अन्य व्यवहारापासून मिळकत व त्यांचे विक्री वा इतर व्यवहारापासून फायदे		0.00
12,83,37,087.99	Other Income	इतर जमा	XXI	12,61,03,706.70
1,19,34,288.00	Deferred Tax Asset	डेफर्ड टॅक्स असेट		86,72,840.00
16,60,988.00	Excess BDDR Provision written back	बुडीत व संशयित कर्ज निधीतील ज्यादा तरतूद		19,91,969.30
37,210.00	Excess Income Tax Provision written back	जादा आयकर तरतूद		0.00
52,333.00	Excess Provision of Contingent Liabilities written back	जादा आकस्मित तरतूद		0.00
187,70,56,850.50	TOTAL			180,49,86,792.38

Directors

CA Shri. C. B. Chougule
Vice Chairman

Shri. P. K. Awade
Chairman

Dr. Shri. A. B. Soundatkar
Shri. I. A. Kalawant
Shri. S. P. Awade
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Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.**(Multi - State Scheduled Bank)**

SCHEDULES	31.03.2017	31.03.2018
SCHEDULE - I CAPITAL (भाग भांडवल)		
Particulars	₹ Ps.	₹ Ps.
Authorised Share Capital	50,00,00,000.00	50,00,00,000.00
1,00,00,000 "A" Class shares of Rs.50/- each	50,00,00,000.00	50,00,00,000.00
Issued & Paid Up Capital		
Share of Rs.50/- each fully paid up		
1) Individuals (62,313)	32,54,33,650.00	38,16,88,000.00
2) Co-op Institutions/ State Govt.	0.00	0.00
3) Others (1,116)	9,18,31,750.00	9,32,90,550.00
TOTAL	41,72,65,400.00	47,49,78,550.00
SCHEDULE - II RESERVE AND SURPLUS (राखीव व इतर निधी)		
Particulars	₹ Ps.	₹ Ps.
1 Statutory Reserve	35,88,40,307.88	38,59,08,360.02
2 Building Fund	10,65,73,695.98	10,75,73,695.98
3 Dividend Equalisation Fund	91,21,180.04	91,21,180.04
4 Bad & Doubtful Debts Reserve	38,44,89,118.08	44,73,57,563.73
5 Investment Fluctuation Reserve	3,32,65,500.00	3,82,65,500.00
6 Staff Welfare Fund	1,08,776.52	1,08,776.52
7 Charity Fund	2,33,913.00	2,33,913.00
8 Ceremonial Reserve	7,31,459.00	7,31,459.00
9 Bonus Equalisation Fund	40,00,000.00	40,00,000.00
10 Social Welfare Fund	1,304.28	1,304.28
11 Contingent Provi. Against St. Assets	4,41,43,000.00	4,46,43,000.00
12 General Provision for Loss Reserve	35,895.00	35,895.00
13 Investment Depreciation Reserve	5,35,000.00	5,35,000.00
14 Revaluation Reserve (Total)	15,92,22,978.00	39,56,10,659.00
i) Building Revaluation Reserve	5,97,94,011.00	21,91,27,763.00
ii) Land Revaluation Reserve	9,94,28,967.00	17,64,82,896.00
15 Special Rese. under I.T. Act.1961	2,40,82,000.00	3,35,82,000.00
16 Special Reserve U/S 63 (c) of MSCS Act 2002	5,43,00,000.00	6,48,00,000.00
TOTAL	117,96,84,127.78	153,25,08,306.57
SCHEDULE - IV BORROWINGS (घेतलेले कर्ज)		
Particulars	₹ Ps.	₹ Ps.
1) Long Term (Subordinated) Deposit	17,29,00,000.00	17,29,00,000.00
TOTAL	17,29,00,000.00	17,29,00,000.00

SCHEDULES	31.03.2017	31.03.2018
SCHEDULE - III DEPOSITS (देवी)		
Particulars	₹ Ps.	₹ Ps.
1. Term Deposits	1302,80,64,775.33	1458,19,14,394.99
1) From Individuals	794,16,66,609.33	870,98,98,924.99
2) From Banks	47,37,75,391.00	18,32,59,500.00
3) From co-op societies	461,26,22,775.00	568,87,55,970.00
2. Savings Bank Deposits	286,45,65,006.29	277,77,12,107.76
1) From Individual	280,93,45,546.93	270,51,35,123.81
2) From Banks	0.00	0.00
3) From co-op societies	5,52,19,459.36	7,25,76,983.95
3. Current deposit	155,80,72,781.01	158,54,62,821.32
1) From Individual	128,07,65,824.92	138,45,90,777.29
2) From Banks	9,14,84,888.24	6,81,17,047.57
3) From co-op societies	18,58,22,067.85	13,27,54,996.46
4. Money at call & short notice	0.00	0.00
TOTAL(1,2,3 & 4)	1745,07,02,562.63	1894,50,89,324.07
SCHEDULE - V INTEREST PAYABLE (देणे व्याज)		
Particulars	₹ Ps.	₹ Ps.
1) On Fixed Deposits	1,60,75,468.50	2,00,78,646.50
2) On Other Deposits	2,51,23,029.00	2,41,72,000.00
3) On Borrowings	0.00	0.00
TOTAL	4,11,98,497.50	4,42,50,646.50
SCHEDULE - VI OTHER LIABILITIES (इतर देणी)		
Particulars	₹ Ps.	₹ Ps.
1. Draft Payable	2,92,96,159.47	9,07,75,999.34
2. Unclaimed Dividend	17,99,167.00	21,40,121.00
3. Suspense	21,29,365.28	22,61,699.15
4. Provision for Income Tax	5,64,24,766.00	6,03,09,431.00
5. Miscellaneous	4,86,59,871.85	68,08,71,392.15
TOTAL	13,83,09,329.60	83,63,58,642.64
SCHEDULE - VII CASH AND BANK BALANCES (रोख व बँक शिल्लक)		
Particulars	₹ Ps.	₹ Ps.
1 Cash in hand	14,11,87,580.00	19,90,56,091.81
2. Balance with		
i) In Current Account with R.B.I.	71,60,52,789.80	75,96,27,756.95
ii) In current Account With other Banks	10,95,02,276.75	34,31,30,692.17
TOTAL	96,67,42,646.55	130,18,14,540.93
SCHEDULE - VIII BALANCE WITH OTHER BANKS (इतर बँकातील शिल्लक)		
Particulars	₹ Ps.	₹ Ps.
1. Current Deposit Balance	0.00	0.00
2. Fixed Deposit With Banks	143,60,08,671.00	194,98,64,340.00
TOTAL	143,60,08,671.00	194,98,64,340.00



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

SCHEDULES					31.03.2017	31.03.2018
SCHEDULE - IX INVESTMENTS (गुंतवणुक)						
Particulars	₹	Ps.	₹	Ps.		
Net value of Investments						
Comprising of :						
1) Government Securities	349,05,20,515.50		342,70,38,040.50			
2) Debentures and bonds	17,78,38,700.00		8,00,20,000.00			
3) Shares in co-op institutions	25,12,500.00		25,12,500.00			
(out of Investments, Rs. 42,04.96 lac are Earmarked for Reserve Fund)						
TOTAL	367,08,71,715.50		350,95,70,540.50			
SCHEDULE - XI INTEREST RECEIVABLE (येणे व्याज)						
Particulars	₹	Ps.	₹	Ps.		
1) On Fixed Deposit	1,79,37,986.00		1,69,60,881.00			
2) On Investments	5,31,01,064.00		5,92,83,951.00			
3) On Regular Loans(Staff)	1,99,01,198.69		2,18,80,721.00			
4) On Overdue Loans	61,40,28,605.88		73,18,81,597.66			
5) On Subvention Loans	14,05,590.00		0.00			
6) On CBLO Lending	42,39,011.00		35,77,023.00			
TOTAL	71,06,13,455.57		83,35,84,173.66			
SCHEDULE - X LOANS & ADVANCES (कर्जे)					31.03.2017	31.03.2018
Particulars	₹	Ps.	₹	Ps.		
A) Short Term Loans						
1) Secured against assets	520,13,50,071.53		585,03,31,366.63			
2) Against two personal sureties & Other (of which overdues Rs. 42,62,47,502.88)	7,37,91,947.17		7,25,09,035.60			
TOTAL (A)	527,51,42,018.70		592,28,40,402.23			
B) Medium Term Loans						
1) Secured against assets	85,84,84,127.03		107,43,97,843.98			
2) Against two personal sureties & Other (of which overdues Rs. 10,17,96,254.62)	12,83,34,316.92		10,64,62,438.18			
TOTAL (B)	98,68,18,443.95		118,08,60,282.16			
C) Long Term Loans						
1) Secured against assets	573,35,99,186.52		587,02,64,839.26			
2) Against two personal sureties & Other (of which overdues Rs. 23,06,75,145.80)	3,02,21,961.00		11,02,15,855.00			
TOTAL (C)	576,38,21,147.52		598,04,80,694.26			
TOTAL (A+B+C)	1202,57,81,610.17		1308,41,81,378.65			
SCHEDULE - XII FIXED ASSETS (LAND AND BUILDING, DEAD STOCK, FURNITURE, LIABRARY ETC.)						
Fixed Assets	Gross Block					
	Original Cost	Additions during the Year	Deletions during the year	Closing Cost		
Land	10,91,27,064.00	7,70,53,929.00	-	18,61,80,993.00		
Building	21,72,07,310.00	16,62,21,315.00	-	38,34,28,625.00		
Dead Stock	2,87,65,848.49	17,37,872.00	7,608.00	3,04,96,112.49		
Furniture and Fixtures	7,56,23,212.00	45,92,897.00	1,86,306.00	8,00,29,803.00		
Plant & Machinery	3,01,19,431.00	8,42,253.00	70,649.00	3,08,91,035.00		
Motor Car	85,57,095.00	27,26,290.00	14,13,735.00	98,69,650.00		
Computer and Related Machinery	14,77,04,606.04	2,49,14,910.00	48,62,508.00	16,77,57,008.04		
Library Books	1,57,300.00	-	-	1,57,300.00		
Solar System	17,85,235.00	2,84,400.00	-	20,69,635.00		
Total	61,90,47,101.53	27,83,73,866.00	65,40,806.00	89,08,80,161.53		
Fixed Assets	Depreciation			Net Block		
	Upto 31/03/2017	For the year 2017-18	Total	WDV as on 31/03/2017	WDV as on 31/03/2018	
Land	-	-	-	10,91,27,064.00	18,61,80,993.00	
Building	8,26,53,458.00	1,37,36,851.00	9,63,90,309.00	13,45,53,852.00	28,70,38,316.00	
Dead Stock	1,13,36,847.49	17,90,859.00	1,31,27,706.49	1,74,29,001.00	1,73,68,406.00	
Furniture and Fixtures	2,76,63,191.00	49,23,526.00	3,25,86,717.00	4,79,60,021.00	4,74,43,086.00	
Plant & Machinery	1,23,07,596.00	27,48,197.10	1,50,55,793.10	1,78,11,835.00	1,58,35,241.90	
Motor Car	42,08,487.00	6,77,658.00	48,86,145.00	43,48,608.00	49,83,505.00	
Computer and Related Machinery	12,68,40,605.00	1,72,01,537.00	14,40,42,142.00	2,08,64,001.04	2,37,14,866.04	
Library Books	44,959.00	44,906.00	89,865.00	1,12,341.00	67,435.00	
Solar System	14,28,188.00	1,72,115.90	16,00,303.90	3,57,047.00	4,69,331.10	
Total	26,64,83,331.49	4,12,95,650.00	30,77,78,981.49	35,25,63,770.04	58,31,01,180.04	

- Rs.17,64,82,896/- and Rs.27,80,52,903/- are against revaluation of Land and Building respectively which are included in the original cost.
- During the FY. 2017-18, the properties of bank have been revalued at Rs 48,69,56,160/- (i.e Land at Rs 18,61,80,993/- & Bldg at Rs 30,07,75,167/-) and there is appreciation in value of Rs 24,25,93,849/- as compared to earlier valuation (Land Rs 7,70,53,929 + Bldg Rs 16,55,39,920 = Rs 24,25,93,849/-).
- Rs. 5,89,25,140/- is against Depreciation on revaluation of Building which is included in total depreciation (Rs 5,27,18,972 + Rs 62,06,168 = Rs 5,89,25,140/-).



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

SCHEDULE	31.03.2017	31.03.2018	SCHEDULE	31.03.2017	31.03.2018
SCHEDULE - XIII OTHER ASSETS (इतर येणी)			SCHEDULE - XVII Depreciation & Repairs of Assets (मालमत्तेची दुरुस्ती व झीज)		
Particulars	₹	Ps.	Particulars	₹	Ps.
1 Electric, Other Deposits & Prepaid	1,09,59,494.00	1,17,21,921.00	1) Repairs	8,87,039.00	16,38,130.59
2 Advance Income Tax, Refund & Appeal	5,22,59,449.83	5,66,76,699.50	2) Repairs & Maintenance of Motor Car	5,58,480.00	5,36,443.01
3 Printing & Computer Peripherals Stock	35,12,891.01	38,71,964.45	3) Depreciation	4,14,82,734.00	3,50,89,482.00
4 Other Advances	39,95,872.00	2,66,029.00	TOTAL	4,29,28,253.00	3,72,64,055.60
5 Deferred Tax Asset	10,08,62,363.00	10,95,35,203.00	SCHEDULE - XVIII Stationery, Printing & Advertisement (स्टेशनरी, छपाई व जाहिरात)		
6 Others Receivables	1,34,90,942.14	64,46,49,577.54	Particulars	₹	Ps.
TOTAL	18,50,81,011.98	82,67,21,394.49	1) Stationery	31,03,383.00	33,34,417.64
SCHEDULE - XIV INTEREST EXPENSES (व्याज खर्च)			2) Printing	14,28,052.39	22,38,031.13
Particulars	₹	Ps.	3) Advertisement & Publicity	31,26,405.00	24,91,620.14
1) Interest on Deposits	125,10,96,828.06	114,06,54,158.23	TOTAL	76,57,840.39	80,64,068.91
2) Interest on Borrowings	3,63,50,032.99	1,80,89,637.01	SCHEDULE - XIX Provisions (तस्तुदी)		
TOTAL	128,74,46,861.05	115,87,43,795.24	Particulars	₹	Ps.
SCHEDULE - XV Salary, Allowance, PF. ETC. (नोकर पगार, भत्ते, इत्यादी)			1) Provision for Standard Assets	25,00,000.00	5,00,000.00
Particulars	₹	Ps.	2) Bad & Doubtful Debts Reserve	4,00,00,000.00	5,50,00,000.00
1) Salary	4,12,41,277.00	4,47,61,818.00	3) Staff Leave Salary Provision	73,27,052.00	97,50,000.00
2) Dearness Allowance	8,85,97,818.00	11,65,53,748.00	4) Provision for Income Tax	5,64,24,766.00	6,04,11,562.00
3) Allowances	79,53,652.00	96,45,595.00	5) Special Reserve under Income Tax-1961	87,00,000.00	95,00,000.00
4) House Rent Allowance	60,76,527.00	76,79,775.00	6) Depreciation provided for shifting of investment	0.00	34,20,000.00
5) Labour Welfare Fund Contribution	41,976.00	39,780.00	TOTAL	11,49,51,818.00	13,85,81,562.00
6) Employees Provident Fund Contribution	97,24,348.00	1,07,06,478.00	SCHEDULE - XX INTEREST & DISCOUNT (व्याज जमा व कसर)		
7) Conveyance Allowance	10,59,976.00	13,47,336.00	Particulars	₹	Ps.
8) Voluntary Retirement Scheme	0.00	0.00	1) Interest on Loan	123,86,96,857.04	122,26,56,950.48
TOTAL	15,46,95,574.00	19,07,34,530.00	2) Interest on Investments	31,81,33,892.25	26,94,23,540.50
SCHEDULE - XVI Rent, Taxes, Insurance, Light Etc. (भाडे, कर, विमा, व दिवाबत्ती)			3) Interest on Deposit With Banks	15,41,77,601.65	12,43,45,122.48
Particulars	₹	Ps.	4) Interest on Call Deposits, LAF & CBLO Lending	1,88,17,269.81	4,66,51,145.59
1) Rent	2,90,20,453.50	2,76,92,234.00	TOTAL	172,98,25,620.75	166,30,76,759.05
2) Municipality Taxes	25,64,476.50	24,99,037.00	SCHEDULE - XXI OTHER INCOME (इतर उत्पन्न)		
3) Insurance	15,49,423.00	13,05,749.26	Particulars	₹	Ps.
4) Light Charges	1,19,71,175.00	1,09,57,878.37	1) Dividend On Shares	2,00,000.00	2,20,000.00
5) Deposit Insurance Premium	1,75,90,673.00	1,78,23,158.00	2) Profit On Sale of Investment	4,19,27,437.00	72,34,885.00
6) RTO Trade Certificate Fee	80,668.00	69,805.00	3) Bank Guarantee Fee	27,88,274.00	27,98,862.00
7) GST, Service Tax & Local Body Tax	33,62,113.00	55,13,352.03	4) Profit on sale of Mutal Fund	3,91,09,892.94	4,90,04,284.93
TOTAL	6,61,38,982.00	6,58,61,213.66	5) Other Fees & Receipts	4,43,11,484.05	6,68,45,674.77
			TOTAL	12,83,37,087.99	12,61,03,706.70



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

Notes forming part of Balance Sheet as at March 31, 2018 and Profit and Loss Account for the year ended March 31, 2018

A] SIGNIFICANT ACCOUNTING POLICIES

1.0

1.1 Background

Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd., was incorporated in the year 1963 and provides complete suits of corporate and retail Banking Products. Bank has been registered as 'Multi State Co-operative Bank' from 15.09.2011 vide Registration No.MSCS/CR/437/2011.

1.2 Basis of Accounting / Accounting Convention

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

1.3 Use of Estimates

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

2.0 Revenue & Expenditure Recognition

2.1 Income

- Interest on performing advances is recognized on accrual basis.
- Interest on Non Performing advances is recognized to the extent realised, as per the directives issued by RBI.
- Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis.
- Commission income on the bank guarantees, Commission Exchange & Locker rent is recognized as income on realization basis.
- Other items of income are recognized on realization basis.

2.2 Revenue expenditure is accounted for generally on accrual basis.

3.0 ADVANCES

3.1 Advances are classified into Standard, Sub-Standard, doubtful & Loss Assets in accordance with the guidelines issued by the Reserve Bank of India.

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

standard assets as per RBI guidelines.

3.3 The unrealized interest in respect of advances classified as Non-Performing Assets is disclosed as "Overdue Interest Reserve" as per Reserve Bank of India directives.

4.0 INVESTMENT

4.1 Categorisation of Investment

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

- 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity.
- 'Held for Trading' - Securities acquired by the Bank with the intention to trade (Bank don't have such portfolio)
- 'Available for Sale' - Securities which do not fall within the above two categories are classified as 'Available for Sale'.

4.2 Classification of Investment

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

4.3 Valuation of Investments

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

ii)'Available for Sale' - Each security in this category is valued at the market price and the net resultant depreciation in each classification (as mentioned in Para 4.2 above) is recognised in the Profit and Loss Account. Net appreciation is ignored, if any.

In case of shares and bonds and other investments, the scrip wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of valuation declared by PDAI jointly with FIMMDA/FBIL for valuation at the year-end. In case of unquoted government securities, market price or fair value is determined as per the rates published by FIMMDA/FBIL.

Market value of other approved securities is determined based on the yield curve and spreads provided by FIMMDA/FBIL.

Treasury bills are valued at carrying cost.

Units of Mutual Fund are valued at the lower of cost and net asset value provided by the respective mutual funds. 100% provision has been provided on investment in shares of Co-operative Institutions if dividend has not been received.

There is no depreciation in Investments in AFS Category and other approved categories.

5.0 FOREIGN EXCHANGE TRANSACTIONS

There is no Foreign Exchange Transactions taken



Bank Weaving the minds of mankind

Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

Notes forming part of Balance Sheet as at March 31, 2018 and Profit and Loss Account for the year ended March 31, 2018

place during the year.

6.0 FIXED ASSETS & DEPRECIATION

6.1 During the F.Y. 2017-18, the properties of the bank have been revalued at Rs 48,69,56,160/- (i.e Land at Rs 18,61,80,993/- & Buildings at Rs 30,07,75,167/-) and there is appreciation in value of Rs 24,25,93,849/- as compared to earlier valuation (Land Rs 7,70,53,929 + Building Rs 16,55,39,920 = Rs 24,25,93,849/-). An amount equal to Rs 7,70,53,929/- and Rs 16,55,39,920/- to the extent of such upward revaluations have been added in "Land Revaluation Reserve" and "Building Revaluation Reserve" respectively. Premises are stated at aggregate of revalued amounts as at 31st March 2018 and additions during the financial year at historical cost. The difference between revalued amount and historical cost as at 31st March 2018 is shown as revaluation reserve. The proportionate depreciation on account of revaluation is debited to "Revaluation Reserve Account".

6.2 Other fixed assets are stated at historical cost net of depreciation.

6.3 Bank is following Gross Block Method from financial year 2011-12.

6.4 Newly purchased assets are capitalized on the basis of final approval as provided in Bank's Fixed Asset Policy.

6.5 Depreciation is calculated on written down value basis on Fixed Assets other than Computer. Depreciation on Computers is provided on straight-line method as per RBI guidelines.

6.6 Depreciation on fixed assets is charged at proportionate for the days for which it is put to use in the relevant year.

Rates of Depreciation are as under:

Premises	10%
Plant & Machinery	15%
Dead Stock	10%
Vehicles	15%
Furniture and Fixtures	10%
Library Books	40%
Computer and related Machinery	33.33%
Solar System	40%

Depreciation rate on Solar system is decreased from 80% to 40% and depreciation rate on Library Books is increased to 40% from 10%.

6.7 Fixed assets which have been fully depreciated but are still in use are carried in the books at Rs.1/-

7.0 Service Tax and Goods & Service Tax (GST) :

Service tax collected from customers is grossed up in the income side and correspondingly payment of service tax is reflected in other expenditure till 30/06/2017. However, Service tax is replaced by GST w. e. f. 01/07/2017. GST 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.

8.0 Impairment of Assets

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

9.0 Employee Benefits

9.1 Provident Fund

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

9.2 Gratuity

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

9.3 Leave encashment

As per the service rules of the bank, employees are eligible for encashment of leave of certain unutilized period at the time of retirement. The Bank has taken Insurance policy for its employees under the Employees group Leave Encashment cum Life Assurance Scheme managed by Life Insurance Corporation of India. From 01.04.2014, bank has executed New Group Leave Encashment policy with LIC, which covers the employees who have not joined in earlier policy. All facts of this new and earlier policy are same except periodicity of credit of interest on balance held in fund with LIC. In terms of Accounting Standard-15 (Revised), interest cost, current service cost and net actuarial gain/loss is charged to the profit and Loss Account based on actuarial valuation done by an independent actuary as at the year-end, using the Projected Unit Credit Method.

9.4 Ex-Gratia of previous year is appropriated from the profit for the year 2016-17 as per the provisions of MSCS Act 2002 and it is paid during year 2017-18.



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

Notes forming part of Balance Sheet as at March 31, 2018 and Profit and Loss Account for the year ended March 31, 2018

10.0 TAXES ON INCOME

10.1 Current Income Tax

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

10.2 Deferred Tax

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

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

11.0 SEGMENT REPORTING

The classification of exposures to the respective segments conforms to the guidelines issued by RBI. Business Segments have been identified and reported taking into account, the target customer profile, the nature of products and services, the different risk and returns, the organization structure, the internal business reporting system and the guidelines prescribed by RBI. The bank operates in the following segments:

11.1 Treasury -The treasury segment primarily consists of Profit and Loss of treasury operation.

11.2 Other Banking Operation-Includes all other operations not covered under Treasury Operation.

11.3 Geographic Segment-Since the bank does not have any earnings emanating outside India, the Bank is considered to operate in only the domestic segment.

12.0 ACCOUNTING FOR PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS

In accordance with Accounting Standard 29, Provisions, Contingent Liabilities and Contingent Assets, issued by the Institute of Chartered Accountants of India, the Bank recognises provisions where it has a present obligation as a result of a past event, and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation as and when a reliable estimate of the amount of the obligation can be made.

Provisions are determined based on management estimate required to settle the obligation at the Balance Sheet date, supplemented by experience of similar transactions. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates. In cases where the

available information indicates that the loss on the contingency is reasonably possible but the amount of loss cannot be reasonably estimated, a disclosure is made in the financial statements.

Contingent Assets, if any, are not recognized in the financial statements since this may result in the recognition of income that may never be realized.

13.0 As per RBI circular No.UBD.BPD.(SCB).Cir No.1/16.27.000/2014-15 dated Oct 29, 2014, Liquidity Adjustment Facility (LAF) has been extended to Schedule Urban Co-operative Banks. Accordingly we started lending/ borrowing in LAF during the year. As on 31.03.2018, LAF lending is Rs.6500 Lakhs (previous year Rs. 6700 Lakhs).

14.0 OTHER LIABILITIES - MISCELLANEOUS

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

15.0 ACQUISITION OF NON-BANKING ASSETS

During the F.Y. 2017-18, the bank has not acquired the non-banking assets. (previous year Rs.1022.31 Lakhs). As on 31.3.2018, the non-banking assets stood at Rs 1047.27 lakhs.

B] Notes Forming Part Of The Accounts For The Year Ended March 31, 2018

1.0 Change in Accounting Policies

There is no change in accounting policy during the year.

2.0 Major Components of Deferred Tax (Accounting Standard 22)

(Rs. In Lakhs)			
Sr.No.	Particulars	2017-18	2016-17
A	Deferred Tax Asset		
1	Provision for BDDR	1059.24	9,63.12
2	Provision for Standard Assets	154.50	1,52.77
	Sub-Total (A)	1213.74	11,15.89
B	Deferred Tax Liability		
1	Special Reserve under Income Tax Act	116.22	83.34
2	Difference in WDV	2.17	23.92
	Sub-Total (B)	118.39	1,07.26
C	Closing Net Deferred Tax Asset (A-B)	1095.35	10,08.63
D	Less : O/p Balance of DTA (Net)	1008.63	8,89.28
E	DTA/(DTL) recognised during the year	86.72	1,19.35

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

3.0 Supplier/Service providers covered under Micro, Small and Medium Enterprises Development Act 2006 have not furnished the information regarding filing of necessary memorandum with the appropriate authority. Therefore, information relating to cases of delays in payments to Micro and Small Enterprise or of interest payments due to delays in such payments, could not be given.



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Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

Notes forming part of Balance Sheet as at March 31, 2018 and Profit and Loss Account for the year ended March 31, 2018

4.0 SEGMENT REPORTING (ACCOUNTING STANDARD - 17)

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

Particulars	2017-18			2016-17		
	Treasury Operation	Other Banking Operation	Total	Treasury Operation	Other Banking Operation	Total
A] Segment Revenue	49,66.59	130,83.28	180,49.87	57,21.66	130,48.91	187,70.57
B] Result	5,11.77	10,56.24	15,68.01	8,31.53	6,54.26	14,85.79
Unallocated Expenses			0.00			0.00
Net profit before Tax			15,68.01			14,85.79
Prov. For Income Tax			(6,04.12)			(5,63.88)
Deferred Tax			86.73			1,19.34
Exceptional Item			0.00			0.00
Net Profit after Tax			10,50.62			10,41.25
C] Other Information						
Segment Assets	619,75.07	14,52,90.22	2072,65.29	585,67.78	1312,01.10	1897,68.88
Unallocated Assets			211,70.36			114,33.24
Total Assets			2284,35.65			2012,02.12
Segment Liabilities	7,71.47	2188,57.74	2196,29.21	7,04.33	1992,52.84	1999,57.17
Unallocated Liabilities			88,06.44			12,44.95
Total Liabilities			2284,35.65			2012,02.12

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

5.0 EMPLOYEE BENEFITS- ACCOUNTING STANDARD-15 (REVISED)

a) (As per LIC of India information) (₹ in lakhs)

Particular	Gratuity	Leave Encashment
i) Discount Rate	8.00%	8.00%
ii) Expected Return on Plan Assets	8.00%	7.50%
iii) Changes in present value of obligations (PVO)		
PVO at the beginning	982.27	714.80
Interest Cost	78.58	57.18
Current Service Cost	44.22	39.16
Benefits paid	(57.21)	(39.20)
Actuarial (gain)/loss on obligations	124.40	151.82
PVO at the End	1172.26	923.76
iv) Changes in fair value of Plan Assets (FVPA)		
FVPA at the beginning	1073.93	809.82
Expected Return on Plan Assets	82.69	63.32
Contributions	75.51	94.47
Benefits Paid	(57.21)	(39.20)
Actuarial gain/(loss) on plan assets	Nil	Nil
FVPA at the end	1174.91	928.41
v) Amount recognised in Balance Sheet		
Present Value of obligations	1172.26	923.76
Fair Value of Plan Assets	1174.91	928.41
Assets/(Liability)	2.65	4.65
vi) Expenses recognised in profit and loss account		
Current Service Cost	44.22	39.16
Interest Cost	78.58	57.18
Expected Return on Plan Assets	(82.69)	(63.32)
Net Actuarial gain/(loss)	124.40	151.82
Expenses recognised	164.51	184.85

- b. Bank has contributed towards provident fund Rs. 1,07,06,478/- (P.Y. Rs. . 97,24,348/-).
- c. In the current year, Rs. 97,50,000/- (P.Y Rs.73,27,052/-) towards Group Leave Encashment and Rs. 82,81,143/- (P.Y Rs. 55,55,404/-) towards Group Gratuity Scheme are debited to profit and loss account related to the current year.

6.0 Related Party Disclosure

There are no related parties requiring disclosure under Accounting Standard 18 issued by The Institute of Chartered Accountants of India other than Key Management Personnel i.e. Mr V. V. Kamat, Chief Executive Officer of Bank. Since this person belongs to Category of Chief Executive Officer, in terms of Reserve Bank of India dated 29.03.2003, no further details needs to be disclosed.

7.0 Operating Lease

The Bank has entered in to lease agreements with various parties. The total of future minimum lease payments under non-cancellable operating leases is as under:

- | | |
|---|-----------|
| i) Not Later than one year | Nil |
| ii) Later than one year but not later than five years | Nil |
| iii) Later than five years | Rs.4000/- |



माणसांच्या मनांना विणणारी बँक

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Notes forming part of Balance Sheet as at March 31, 2018 and Profit and Loss Account for the year ended March 31, 2018

8.0 Contingent Liabilities

8.1 Contingent Liabilities on account of Bank Guarantees and Letter of Credit is Rs.1891.64 Lakhs and Rs.1637.38 Lakhs respectively.

8.2 In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, till 31st March, 2018, the Bank has identified and transferred to the Depositor Education and Awareness Fund as per details below

(Rs. In Lakhs)

Particulars	2017-18	2016-17
Opening balance of amount transferred to DEAF	97.60	64.58
Add: Amounts transferred to DEAF during the year	20.83	36.09
Less: Amounts reimbursed by DEAF towards claims*	0.74	3.07
Closing Balance of amounts transferred to DEAF	117.69	97.60

* An amount of Rs.1,44,573/- is not included which has already been paid to eligible depositor and reimbursement of same is yet to be received from RBI.

9.0 REVALUATION OF PREMISES

Details of revaluation reserve are as follows:

(₹ in lakhs)

Particulars	Land	Building	Total
a) Revaluation Reserve b/f	9,94.29	5,97.94	15,92.23
b) Upward Revaluation in FY2017-18	7,70.54	16,55.40	24,25.94
C) Depreciation debited to Revaluation Reserve	-	62.06	62.06
c) Balance of Revaluation Reserve (a+b-c)	1764.83	21,91.28	39,56.11

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

11.0 The income for Bancassurance business for the period April 2017 to March 2018 is follows:

(₹ in lakhs)

Nature of Income	Amount
1. From Selling Life Insurance Policies	34.02
2. From Selling Non Life Insurance Policies	29.95
Total	63.97

12.0 Long Term (Subordinated) Deposits:

In accordance with approval granted by RBI vide its letter no.UBD/MRO/BSSI/5885/12.07.079/2013-14 dated Feb 6, 2014 and the Joint Secretary and Central Registrar of Co-operative Societies vide its letter no.R-11017/41/2012-L&M dated March 24, 2014, during the year 2014-15 the bank has raised Rs.17.29 Crores by way of Long Term Long Term (Subordinated) Deposits. In accordance with RBI guidelines, the said amount after applying relevant discounting factors would be included in the Tier-II capital of the bank for Capital adequacy purpose.

13.0 Net Profit

Net Profit has been arrived at after provisions on Performing Assets, Non Performing Assets and other usual and necessary provisions as per RBI norms.

14.0 Internal Audit

Concurrent audit of 9 big branches and Quarterly internal audit of 32 branches and HO is carried by Chartered Accountants appointed by the bank and internal audit of remaining 3 branches is carried by Internal Audit Department. All such audits are completed up to 31-03-2018 & bank has received all the reports.

15.0 Penalties for Disclosure

In the year 2017-18, RBI has not imposed any penalty on the bank for any reason.



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Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2018

(₹ in lakhs)

Particulars	31.03.2018	31.03.2018	31.03.2017	31.03.2017
Cash Flow from Operating Activities		10,50.62		10,41.25
Net Profit as per Profit and Loss A/c				
Add : Depreciation	3,50.89		4,14.83	
Loss on sale of Dead Stock	8.55		3.08	
Profit on sale of Dead Stock	(2.69)		(3.03)	
Working Capital Adjustments				
(Increase)/Decrease in Investments	16,13.01		(34,96.45)	
(Increase)/Decrease in Loans and Advances	(105,84.00)		(119,01.65)	
(Increase)/Decrease in Interest Receivable	(12,29.71)		(9,92.96)	
(Increase)/Decrease in Other Assets	(63,86.40)		(32.82)	
(Increase)/(Decrease) in Deposit from Customers	149,43.87		189,21.38	
(Increase)/(Decrease) in Interest Payable	30.52		(1,80.81)	
Increase/(Decrease) in Other Liabilities	68,57.94		(2,84.50)	
Increase/(Decrease) in Head Office Balance	(11.45)		7.10	
Increase/(Decrease) in Overdue Interest Provision	11,78.53		13,77.55	
Increase/(Decrease) in Reserve and Others Funds	6,77.26	74,46.31	4,84.36	43,16.72
Cash Generated from Operating Activities		84,96.94		53,57.97
Cash Flow from Investing Activities				
Purchase of Fixed Assets	(3,63.65)		(2,09.77)	
Increase in Borrowings	----		(20,30.76)	
Sale of Fixed Assets	65.41		15.81	
Cash Generated from Investing Activities		(2,98.25)		(22,24.73)
Cash Flow from Financing Activities				
Share Capital Issued	5,77.13		3,99.66	
Dividend Paid	(4,31.59)		(3,42.87)	
Acquisition of Non-banking assets	(24.96)		(10,22.31)	
Cash Generated from Financing Activities		1,20.58		(9,65.52)
Net Increase in cash and Cash Equivalents		83,19.28		21,67.72
Cash and Cash Equivalents at the beginning of Year		308,12.51		286,44.80
Cash and Cash Equivalents at the end of Year		391,31.79		308,12.51
Cash and Cash Equivalents				
Cash in Hand and Bank Balance	130,18.15		96,67.43	
Balance with Other Banks	261,13.64		211,45.09	

As per Our Audit Report of Even Date

Gogate & Company
Chartered Accountants
Sd/-

Shri. V.V.Kamat
Chief Executive Officer

Shri. S.B.Shirgave
General Manager

U.V.Gogate
FRN-124144w
Membership no.109574
Place : Ichalkaranaji
Date : 30th June, 2018

Directors

CA Shri. C. B. Chougule
Vice Chairman

Shri. P. K. Awade
Chairman

Dr. Shri. A. B. Soundatkar

Shri. R. R. Patil

Shri. B. P. Patil

Shri. I. A. Kalawant

Shri. S. R. Zanwar

Shri. S. A. Tehalani

Shri. S. P. Awade

Shri. B. I. Lad

Shri. M. S. Satpute

Shri. S. B. Jadhav

Shri. S. S. Gore

Shri. S. K. Keste

Mrs. A. A. Aarage

Shri. A. G. Kamble

Mrs. S. S. Jadhav

Mrs. P. R. Patil

CA Shri. M. G. Joshi-Banking Expert Director

CA Shri. S. S. Anigol-Banking Expert Director



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेव्युल्ड बँक)

As per RBI circular dt.30.10.2002, 12.07.2006 & 25.03.2014, Disclosure of Various Information

1. Movement Of CRAR (₹ In lakhs)

Particular	31.3.2017	31.3.2018
I. Capital Tier I	91,27.83	105,02.19
II. Capital Tier II	26,70.54	34,48.48
III. Total of Tier I and Tier II Capital	117,98.37	139,50.67
IV. Total Risk Weighted Assets	921,46.01	1031,21.63
v. Capital Fund to Risk Assets Ratio	12.80%	13.53%

2. Investments

Particular	31.3.2017	31.3.2018
I. Book value	510,68.80	545,94.35
II. Face value	506,73.31	543,11.87
III. Market value	517,96.13	541,21.56

3. Advances Against

Particular	31.3.2017	31.3.2018
I. Real Estate	51,20.09	70,80.20
II. Construction Business	14,92.74	22,45.86
III. Housing	117,13.45	114,49.06

4. Advance to Directors, their Relatives, Companies/Firm in which they are Interested.

Particular	31.3.2017	31.3.2018
I. Out standing at the beginning of year*	19.60	14.54
II. Disbursement during the year**	0.00	37,40.42
III. Repayment during the year***	5.06	2,15.43
IV. Outstanding Balance	14.54	35,39.53
v. Overdues	0.00	29.17
vi. NPA	0.00	0.00

* The Opening balance does not include the outstanding balances of newly elected Directors.

** Additions During the year includes an amount earlier sanctioned to newly elected directors and there related parties.

*** Retired Directors loan shown in repayment during the year.

5. Profitability Parameter

Particular	31.3.2017	31.3.2018
I. Interest Income as a Percentage of average working funds	9.22%	8.75%
II. Non-Interest income as a percentage of average working funds	0.71%	0.69%
III. Operating profit as a percentage of average working funds	1.07%	1.19%
IV. Return on average assets	0.56%	0.55%
v. Business (Deposits + Advances) Per employee	₹ 5,72.36	₹6,17.13
vi Profit per employee	₹2.02	₹ 2.02
vii. Cost of deposits	7.46%	6.73%

6. MOVEMENT IN N.P.A.s

Particular	31.3.2017	Increase	Decrease	31.3.2018
I. Total Loans & Advances	1202,57.81	105,84.00	-	1308,41.81
II. Total N.P.A	85,41.36	29,92.64	31,99.66	83,34.34
III. Gross N.P.A.%	7.10 %	-	0.73%	6.37 %
IV. Net Advances	1163,15.66	99,55.32	-	1262,70.98
v. Net N.P.A. amount	45,99.21	-	8,35.70	37,63.51
vi. % Net N.P.A.	3.95 %	-	0.97 %	2.98 %
vii. Provision required to be made towards N.P.A.	31,94.46	8,57.06	-	40,51.52
viii. Provision actual made towards N.P.A.	38,44.89	6,28.68	-	44,73.57
ix. Standard Loans	1114,29.78	110,77.69	-	1225,07.47
x. Contingent provision against standard assets	4,41.43	5.00	-	4,46.43



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

7. PROVISION

(₹ In lakhs)

Particular	31.3.2017	Increase	Decrease	31.3.2018
i. Bad & Doubtful Debt Reserve	38,44.89	6,48.60	19.92	44,73.57
ii. Investment Fluctuation Reserve	3,32.66	50.00	0.00	3,82.66
iii. Investment Depreciation Reserve	5.35	0.00	0.00	5.35
iv. Contingent Provision against standard assets	4,41.43	5.00	0.00	4,46.43
v. Provision For Restructured Advances	83.13	0.00	0.00	83.13

8. Issuer Composition of Non-SLR Investments

Issuer	Amount	Extent of "Below investment Grade Securities"	Extent of "Unrated" Securities	Extent of "Unlisted" Securities
i. PSUs	-	Nil	Nil	Nil
ii. FIs	8,00.20	Nil	Nil	Nil
iii. Commercial Paper (CP)	-	Nil	Nil	Nil
Total	8,00.20	Nil	Nil	Nil

9) Non Performing Non SLR Investments

Particulars	F.Y. 2017-18
Opening Balance	Nil
Addition during the year since 1st April	Nil
Reduction during the above period	Nil
Closing Balance	Nil
Total Provisions held	Nil

10. *Repo Transactions

Particular	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31/03/2018
i. Securities Sold under Repo	NIL	NIL	NIL	NIL
ii. Securities Purchased under Reverse Repo (Previous year figure)	90.40 (1,00.04)	105,85.10 (105,02.10)	23,81.20 (10,26.03)	62,53.90 (61,13.90)

*All above mentioned Repo/Reverse Repo transactions are under LAF:

11 .DEPOSIT INSURANCE PREMIUM

The Bank has paid Deposit Insurance premium to Deposit Insurance & Credit Guarantee Corporation (DICGC) within stipulated time. The details of same are as under :

Period Covered	Date of Payment	Premium
01/04/2017 To 30/09/2017	20/05/2017	97.63
01/10/2017 To 31/03/2018	17/11/2017	95.10
01/04/2018 To 30/09/2018	17/05/2018	111.26

12. Accounts Restructured During the year 2017-18

Particulars	Housing Loan	SME Debt Restructuring	Other
Standard Advance Restructured			
No. of Borrowers	-	-	-
Amount Outstanding	-	-	-
Sacrifice (Diminution in the fair Value)	-	-	-
Sub-Standard Advance Restructured			
No. of Borrowers	-	-	-
Amount Outstanding	-	-	-
Sacrifice (Diminution in the fair Value)	-	-	-
Doubtful Advance Restructured			
No. of Borrowers	-	-	-
Amount Outstanding	-	-	-
Sacrifice (Diminution in the fair Value)	-	-	-
Total			
No. of Borrowers	-	-	-
Amount Outstanding	-	-	-
Sacrifice (Diminution in the fair Value)	-	-	-

13. Advance Against Share & Debentures - Nil

14. Foreign Currency Assets & Liabilities - Nil

15. Penalty Imposed by RBI - Nil



माणसांच्या मनांना विणणारी बँक

कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेव्युल्ड बँक)

Est. 7th Feb.1963

Amendments in Bye-Laws - 2018

Regn.No.MSCS/CR/437/2011

Sr.No	Bye Law No.	PRESENT WORDING	WORDING AFTER AMENDMENT	REASON FOR AMENDMENT
01	15	AUTHORISED SHARE CAPITAL The authorised share capital of the Bank Shall be Rs.50,00,00,000/- (Rs.Fifty Crores Only) which shall comprise of 1,00,00,000/- shares of the face value of Rs.50/- each.	AUTHORISED SHARE CAPITAL The authorised share capital of the bank shall be Rs.75,00,00,000/- (Rs.Seven-ty-five Crores Only) which shall be comprise of 1,50,00,000/- shares of the face value of Rs.50/- each.	Since existing share capital is being exhausted.
02	43	LINKING OF SHARE-HOLDING WITH LOAN LIMITS (d) No member, other than the authorities referred to in clauses (c) to (g) of sub-section (1) of section 25 of a Multi-State Co-operative Society Act, shall hold not more than shares of Rs.15,00,000/- (Rs. Fifteen Lacks).	LINKING OF SHAREHOLDING WITH LOAN LIMITS (d) No member, other than the authorities referred to in clauses (c) to (g) of sub-section (1) of section 25 of a Multi-State Co-operative Society Act, shall hold not more than shares of 5% of paid up capital of Bank as per RBI direction.	(d) As per RBI circular No.DCBR/BPD/(PCB).MC No.10/09.18.201/2015-16. dt. 1/07/2015.
	(New)	(e)	(e) In addition to that as per RBI guidelines, if the Capital to Risk Weighted Assets Ratio (CRAR) as per audited financials of immediately preceding year is 12% or more or as prescribed by RBI in this regard from time to time, then Bank need not to obtain linking shares at the rate of 5% or 2.5% as mentioned in clause (a), (b) (c) or (d) above except minimum shares to be subscribed as per Bye law clause No.16.	(e) As per RBI circular No.DCBR/BPD/(PCB).MC No.10/09.18.201/2015-16. dt. 1/07/2015.
03	46	INVESTMENT OF FUNDS a) A Co-operative Bank Including co-operative Land Development Bank.	INVESTMENT OF FUNDS (a) Deleted	As per RBI instuction given in the inspection report 2016-17.

संचालक मंडळ
BOARD OF DIRECTORS



सीए श्री. चंद्रकांत चौगुले
CA Shri. Chandrakant Chougule
उपाध्यक्ष
Vice Chairman



श्री. प्रकाश आवाडे (आण्णा)
Shri. Prakash Awade (Anna)
अध्यक्ष
Chairman



डॉ. श्री. अशोक सौंदत्तीकर
Dr. Shri. Ashok Soundaliakar



श्री. बाबासाहेब पाटील
Shri. Babasaheb Patil



श्री. राजेश पाटील
Shri. Rajesh Patil

संचालक मंडळ BOARD OF DIRECTORS



श्री. इलाई कलावंत
Shri. Ijai Kalawant



श्री. श्रीचंद टेहलानी
Shri. Shrichand Tehlani



श्री. सचिन झंवर
Shri. Sachin Zarnwar



श्री. स्वप्निल आवाडे
Shri. Swapnil Awade



श्री. बंडोपंत लाड
Shri. Bandopant Lad



श्री. महेश सातपुते
Shri. Mahesh Satpute



श्री. सुभाष जाधव
Shri. Subhash Jadhav



श्री. शैलेश गोरे
Shri. Shailesh Gore



श्री. अविनाश कांबळे
Shri. Avinash Kamble



श्री. सचिन केस्ते
Shri. Sachin Keste



सौ. सुजाता जाधव
Sou. Sujata Jadhav



सौ. आक्काताई आरगे
Sou. Akkatai Arage



सौ. प्रेमलता पाटील
Sou. Premiata Patil



सीए श्री. मनोहर जोशी
CA Shri. Manohar Joshi
राज्य संचालक



सीए श्री. संजयकुमार अनीगोल
CA Shri. Sanjaykumar Anigol
राज्य संचालक

संचालक मंडळ BOARD OF DIRECTORS



श्री. रविंद्र खराडे
Shri. Ravindra Kharade
२५/०२/२०१८ पर्यंत



श्री. रमेश केटकाळे
Shri. Ramesh Ketkale
२५/०२/२०१८ पर्यंत



श्री. प्रमोद बरगे
Shri. Pramod Barage
२५/०२/२०१८ पर्यंत



श्री. अमर डोंगरे
Shri. Amar Dongare
२५/०२/२०१८ पर्यंत



श्री. उत्तम विभूते
Shri. Uttam Vibhute
२५/०२/२०१८ पर्यंत



श्री. सुनिल कोटी
Shri. Sunil Koshli
२५/०२/२०१८ पर्यंत



श्रीमती भारती आवळे
Smt. Bharati Awale
२५/०२/२०१८ पर्यंत



सौ. आशादेवी लायकर
Sou. Ashadevi Laykar
२५/०२/२०१८ पर्यंत



श्री. दादासो केटकाळे (रिटायर्ड सह संचालक)
Shri. Dadaso Ketkale
२५/०२/२०१८ पर्यंत



श्री. विजय कामत
(मुख्य कार्यवाही अधिकारी)
Shri. Vijay Kamat
C. E. O.



श्री. संजय सातपुते
(जनरल मॅनेजर)
Shri. Sanjay Satpute
General Manager



श्री. संजय शिरगावे
(जनरल मॅनेजर)
Shri. Sanjay Shirgave
General Manager



श्री. मकरंद गंगातीरकर
(डिप्टी, जनरल मॅनेजर)
Shri. Makrand Gangotrikar
Dy. General Manager



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



चेअरमन निवडीनंतर बँकेतील श्री लक्ष्मी पूजा करताना नवनिर्वाचित चेअरमन मा. श्री. प्रकाशरावजी आवाडे, सदर प्रसंगी उपस्थित संचालक डॉ. श्री. अशोकराव सौंदत्तीकर, श्री. स्वप्निल आवाडे, उपस्थित अन्य संचालक व इतर मान्यवर.

Hon'ble Shri. Prakashrao Awade (Anna), while performing Pooja of Goddess Shri Laxmi Idol after being newly elected as Chairman of the bank with Ex-Chairman Dr. Shri. Ashokrao Soundattikar, Director Shri. Swapnil Awade, all Directors and other reputed dignitaries.



प्रधानमंत्री शहरी आवास योजनेच्या शुभारंभप्रसंगी दीपप्रज्वलन करताना चेअरमन डॉ. श्री. अशोकराव सौंदत्तीकर, श्री. बाबासाो पाटील, हुडकोचे डेप्युटी जनरल मॅनेजर सौ. वैजयंती महाबळे, कोल्हापूर जिल्हा बँक्स असोसिएशनचे सीईओ श्री. शंकरराव मांगलेकर, सीईओ श्री. विजय कामत, जनरल मॅनेजर श्री. संजय शिरगावे व असि. जनरल मॅनेजर श्री. एन्. व्ही. हावल.

Dr. Shri. Ashokrao Soundattikar, Shri. Babaso Patil, Mrs. Vijayanti Mahabale (DGM - HUDCO) at the time of lightening the lamp on the occasion of launching the Pradhan Mantri Awas Yojana-Urban with Shri. Shankarrao Mangalekar-CEO, Kolhapur Dist. Urban Banks Federation, Shri. Vijay Kamat - CEO, General Manager Shri. Sanjay Shirgave and Asst. General Manager Shri. N.V. Hawal.



बँकेच्या ५५ व्या वर्धापनदिनी मा. श्री. शेखर चरेगांवकर, अध्यक्ष, महाराष्ट्र राज्य सहकार परिषद यांनी सदिच्छा भेट दिली.
त्यांचा सत्कार करताना बँकेचे संस्थापक चेअरमन मा. श्री. कल्लाप्पाप्पा आवाडे (दादा),
सदरप्रसंगी उपस्थित डॉ. श्री. अशोकराव सौंदत्तीकर, श्री. भूपाल कागवाडे, मुख्य कार्यकारी अधिकारी श्री. विजय कामत.

On the occasion of 55th Anniversary of the bank,
Hon'ble Shri. Shekhar Charegaonkar, Chairman, Maharashtra State Co-op. Council gave good-will visit to the bank.
That time, he felicitated at the auspicious hands of Founder Chairman Shri. Kallappanna Awade (Dada) with
Dr. Shri. Ashok Soundattikar, Shri. Bhupal Kagwade & CEO Shri. Vijay Kamat.



बँकेच्या कर्जदारांना प्रधानमंत्री शहरी आवास योजनेअंतर्गत मंजूर झालेल्या अनुदान रक्कमेची पत्रे
प्रदान करत असताना बँकेचे संस्थापक चेअरमन मा. श्री. कल्लाप्पाप्पा आवाडे (दादा) व सौ. इंदुमती आवाडे,
सदरप्रसंगी उपस्थित चेअरमन डॉ. श्री. अशोकराव सौंदत्तीकर व जनरल मॅनेजर श्री. संजय शिरगावे व कर्मचारी महासंघाचे अध्यक्ष श्री. राजेंद्र बचाटे.

Founder Chairman Shri. Kallappanna Awade (Dada) with Mrs. Indumati Awade conferring
a letter of subsidy amount to the borrowers of the bank sanctioned under Pradhan Mantri Awas Yojana
on the occasion of 55th Anniversary of the Bank. Dr. Shri. Ashok Soundattikar and
General Manager Shri. Sanjay Shirgave & Shri. Rajendra Bachate were present on this occasion.



कर्मचारी महासंघाद्वारे आयोजित स्नेह मेळाव्यामध्ये नवनिर्वाचित चेअरमन मा. श्री. प्रकाशरावजी आवाडे यांचा सत्कार बँकेचे संस्थापक चेअरमन मा. श्री. कल्लाप्पाणा आवाडे (दादा) यांचे हस्ते करणेत आला. सदरप्रसंगी व्हा. चेअरमन सीए श्री. चंद्रकांत चौगुले, संचालक डॉ. श्री. अशोकराव सौंदत्तीकर, श्री. स्वप्निल आवाडे, मुख्य कार्यकारी अधिकारी श्री. विजय कामत, इतर संचालक व कर्मचारी महासंघाचे अध्यक्ष श्री. राजेंद्र बचाटे आणि उपस्थित प्रतिष्ठित मान्यवर.

Hon'ble Chairman Shri. Prakashrao Awade being felicitated at the auspicious hands of Founder Chairman Shri. Kallappa Anna Awade (Dada) on the occasion of Gathering of Bank Employees organized by Karmachari Mahasangh. Vice Chairman CA Shri. Chandrakant Chougule, Director Dr. Shri. Ashokrao Soundattikar, Shri. Swapnil Awade, other Directors of the bank, CEO Shri. Vijay Kamat, Shri. Rajendra Bachate and other reputed dignitaries were present on this occasion.



भारतातील २०० सहकारी बँकांमध्ये रु. २७५१ ते रु. ३५०० कोटी एकूण व्यवसाय गटामध्ये आपल्या बँकेस बँकोचा द्वितीय पुरस्कार तसेच 'बँकींग टेक्नॉलॉजी' मधील विशेष पुरस्काराने सन्मानित करताना तेलंगणा राज्याचे उपमुख्यमंत्री मा. श्री. मोहम्मद आलिया, आयडीआरबीटी हैद्राबादचे डॉ. रामशास्त्री जोशी व अविज् पब्लिकेशनचे मुख्य संपादक श्री. अविनाश शिन्त्रे-गुंडाले, सदर पुरस्कार स्विकारताना बँकेचे माजी चेअरमन डॉ. श्री. अशोकराव सौंदत्तीकर, व्हा. चेअरमन श्री. बाबासो पाटील, संचालक श्री. राजेश पाटील व मुख्य कार्यकारी अधिकारी विजय कामत.

Ex-Chairman Dr. Shri. Ashok Soundattikar with Ex. Vice Chairman Shri. Babaso Patil, Director Shri. Rajesh Patil, CEO Shri. Vijay Kamat receiving the 'BANCO Award' for achieving the business target in the category of Rs. 2751 to Rs. 3500 Crores through 200 banks in India and Special Award for spectacular development made in the Banking Technology at the auspicious hands of Hon'ble Shri. Mohammad Aliya, Dy. Chief Minister of Telangana State in the presence of Hon'ble Dr. Shri. Ramshastri Joshi of IDRB, Hyderabad and the Chief Editor of Avis Publication Shri. Avinash Shintre-Gundale.

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

Year	Date	Member	Share Capital	Reserve	Deposit	Loan	Working Capital	Net Profit	No. of Branches
1	30/06/1963	1295	169600	1295	569000	312000	890000	2183	1
6	30/06/1968	2048	378550	183220	2729705	1579107	3645468	46550	1
11	30/06/1973	2458	498700	599963	14282097	8105918	16793472	95156	1
16	30/06/1978	4358	1228700	2143041	33542736	19188743	42950794	359547	4
21	30/06/1983	6777	2207050	6204903	86795446	51836035	254858934	669768	4
26	30/06/1988	10264	5122350	10922566	221953968	141558557	254858934	498839	8
31	31/03/1993	12762	10056900	50791268	519830032	344702873	634204487	6442332	9
32	31/03/1994	13198	12634800	65501380	667866969	430154375	799442570	8218284	9
33	31/03/1995	13549	15282450	80603216	701018169	520166436	860016282	9142628	12
34	31/03/1996	13930	17582350	104699600	870898277	623071781	1143504235	13693750	16
35	31/03/1997	14205	19943600	137470730	1241981199	771474768	1520568464	16610361	16
36	31/03/1998	14579	23646050	170837802	1411078118	855423224	1734122463	19815801	17
37	31/03/1999	14856	26843500	190667918	1858853906	1003053385	2257701835	23687427	19
38	31/03/2000	15247	32406900	207503612	2341018460	1420069804	2770254693	19150824	23
39	31/03/2001	15827	37302300	223279804	2832986399	1922001374	3350628885	24017965	23
40	31/03/2002	16184	40392200	277607073	3292843895	2080564896	3949923942	38957725	23
41	31/03/2003	16815	43734700	339209227	3875169517	2325150855	4702818536	40553580	23
42	31/03/2004	17605	48847750	391847920	4552413691	2587400564	5429409088	20000631	26
43	31/03/2005	18614	55634100	410763755	4970915760	2733867621	5828481867	15786594	26
44	31/03/2006	20010	65931250	507683475	5289530492	3128017507	6288775628	18192675	26
45	31/03/2007	20688	74240200	521694679	5414269616	3157116251	6350843803	10742823	26
46	31/03/2008	24921	86017500	533952211	5648818257	3229924730	6664754537	17936749	27
47	31/03/2009	30690	104510860	541605964	6383250066	3738449643	7389481844	18038852	27
48	31/03/2010	35508	133264900	558514059	7188022848	4199396295	8375427028	31996690	27
49	31/03/2011	41158	164287100	582183798	8033288348	5246776993	9662808870	50501580	33
50	31/03/2012	45563	200540400	826577050	9271433493	6343083654	11497776336	72415669	35
51	31/03/2013	49269	237106900	858058242	11006925567	7327234283	13143473911	82553422	38
52	31/03/2014	53767	287091950	906975498	12825892634	8722167486	15284664758	90423938	39
53	31/03/2015	58194	326592000	1002829870	13973408435	9455923888	16555943318	100616392	43
54	31/03/2016	60535	377299450	1081274717	15558564100	10835616237	18187238221	102226042	44
55	31/03/2017	61843	417265400	1179684128	17450702563	12025781610	20124519140	104125374	44
56	31/03/2018	63429	474978550	1532508307	18945089324	13084181379	22845689557	105062288	44

माणसांच्या मनांना विणणारी बँक



WEAVING THE MINDS OF MANKIND

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