

57th Annual Report 2018-2019

५७ वा वार्षिक अहवाल २०१८-२०१९



Audit Class 'A'
ऑडीट वर्ग 'अ'



WEAVING THE MINDS OF MANKIND

**KALLAPPA AWADE ICHALKARANJI
JANATA SAHAKARI BANK LTD.**

MULTI-STATE SCHEDULED BANK

माणसांच्या मनांना विणणारी बँक

कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.
मल्टी-स्टेट शेड्युल्ड बँक



बँकेचे विद्यमान चेअरमन मा. श्री. प्रकाशराव आवाडे यांची कोल्हापूर जिल्हा कॉंग्रेस (आय) अध्यक्षपदी निवड झालेबद्दल आयोजित सत्कार समारंभामध्ये सत्कार करताना बँकेचे संस्थापक चेअरमन आदरणीय श्री. कल्लाप्पाणा आवाडे (दादा). सदर प्रसंगी उपस्थित माजी नगराध्यक्षा सौ. किशोरी आवाडे, शहर कॉंग्रेसचे अध्यक्ष श्री. प्रकाश मोरे, व्हा. चेअरमन सी. ए. श्री. चंद्रकांत चौगुले, माजी चेअरमन श्री. अशोकराव सौंदत्तीकर, संचालक श्री. स्वप्निल आवाडे, संचालक मंडळातील सर्व सदस्य व मुख्य कार्यकारी अधिकारी श्री. विजय कामत.

Hon'ble Chairman Shri. Prakashrao Awade being felicitated at the auspicious hands of Founder Chairman Shri. Kallappanna Awade (Dada) after his appointment as the President of Kolhapur District Congress (I). Vice Chairman CA Shri. Chandrakant Chougule, Sou. Kishori Awade, Shri. Prakash More, Ex. Chairman Shri. Ashokrao Soundattikar, Director Shri. Swapnil Awade & other director of the bank & CEO Shri. Vijay Kamat were present on the occasion.



सन २०१७-१८ या वर्षीचा 'बँकोचा' नागरी बँक विभाग ठेवीमध्ये प्रथम पुरस्कार तसेच 'बँकींग टेक्नॉलॉजी' पुरस्काराने आपल्या बँकेस सन्मानित करणेत आले. याप्रसंगी रिझर्व्ह बँक ऑफ इंडियाचे निवृत्त सी. जी. एम. मा. श्री. टी. व्ही. सुधाकर यांच्या हस्ते पुरस्कार स्विकारताना बँकेचे व्हा. चेअरमन सीए श्री. चंद्रकांत चौगुले, संचालक श्री. श्रीचंद टेहलानी व मुख्य कार्यकारी अधिकारी श्री. विजय कामत, सदरप्रसंगी उपस्थित बँकोचे मुख्य संपादक श्री. अविनाश शिंत्रे-गुंडाळे आणि मा. श्री. अशोक नाईक.

Vice Chairman CA Shri. Chandrakant Chougule with Director Shri. Shrichand Tehlani & CEO Shri. Vijay Kamat receiving the BANCO Award for achiving the 'Deposit Target & Banking Techonology Award at the auspicious hands of Shri. T. V. Sudhakar, Retired CGM of RBI in the presence of Shri. Ashok Naik & the Chief Editor of Avis Publications Shri. Avinash Shintre-Gundale & Shri. Ashok Naik



कदम आणांनी रचिला पाया
सहकारमहर्षी
दत्ताजीराव कदम

SOCIETY'S E-ORGANIZER
SAHAKAR MAHARSHI
DATTAJI RAO KADAM



प्रेरणास्थान

संस्थापक चेअरमन

श्री. कल्लाप्पाणा 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)



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टिस्टेट शेड्युल्ड बँक)

<p>५७ व्या वार्षिक सर्वसाधारण सभेची नोटीस (फक्त सभासदांसाठी)</p>	<p>57th Annual General Meeting Notice (Only For Members)</p>
<p>बँकेच्या सर्व सभासदांना कळविणेत येते की, बँकेची सन २०१८-१९ ची वार्षिक सर्व साधारण सभा रनिवार दि. २४ ऑगस्ट २०१९ इ. रोजी दुपारी ठीक ४.०० वा. '१३/१, उत्तम-प्रकाश मल्टीपर्पज हॉल, (उत्तम-प्रकाश चित्र मंदिर), 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 2018-19 will be held on Saturday, Dt. 24th August 2019 at 4.00 p.m. at 13/1, Uttam-Prakash Multi Purpose Hall, (Uttam-Prakash Theater), Ichalkaranji to consider the following subjects. The members are requested to attend the meeting in time.</p>
<p>सभेपूढील विषय</p>	<p>MEETING AGENDA</p>
<ol style="list-style-type: none"> १) दि. २९/०७/२०१८ इ. रोजी झालेल्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे. २) सन २०१८-१९ सालात बजेटपेक्षा जादा झालेल्या खर्चास मंजूरी देणे. ३) दि. ३१ मार्च २०१९ अखेरचा अहवाल, नफा तोटा पत्रक व ताळेबंदपत्रक स्विकारणे व मंजूरी देणे. ४) सन २०१८-१९ सालची निव्वळ नफा विभागणी मा. संचालक मंडळाचे शिफारशी प्रमाणे मंजूर करणे. ५) मा. वैधानिक लेखापरीक्षक यांच्या सन २०१७-१८ सालाकरीताच्या दोष दुरुस्ती अहवालास मान्यता देणे. ६) मा. वैधानिक लेखापरीक्षक यांचा सन २०१८-१९ सालचा ऑडीट रिपोर्ट स्विकारणे. ७) सन २०१९-२० सालाकरीता मा. संचालक मंडळाचे शिफारशीप्रमाणे खर्चाचे बजेट मंजूर करणे. ८) बँकेचे संचालक व त्यांचे नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे. ९) सन २०१९-२० या सालाकरीता वैधानिक लेखापरीक्षकांची नेमणूक करणे व त्यांचा मेहनताना ठरविण्याचा अधिकार संचालक मंडळास देणे. मे. गोगटे अँड कंपनी, ऑफिस नं. १०७, पहिला मजला, पुनीत अपार्टमेंट, ५२६, नारायण पेठ, मोदी गणपती मंदीरासमोर, पुणे - ४११ ०३० यांच्या वैधानिक लेखापरीक्षक नेमणूकीची शिफारस मे. संचालक मंडळ करित आहे. १०) मा. वैधानिक लेखापरीक्षक यांनी प्रमाणित केलेल्या एक रक्कमी कर्ज परतफेड योजने अंतर्गत माफी देणेत आलेल्या व निर्लेखित केलेल्या कर्जाची नोंद घेवून त्यास मंजूरी देणे. ११) आर्थिक वर्ष २०१८-१९ मध्ये सेवक कल्याण निधीमधून केलेल्या खर्चास मंजूरी देणे. १२) संचालक मंडळाने सुचविलेली पोटनियम दुरुस्ती स्विकारणे व मंजूरी देणे. १३) बँकेच्या स्टेशन रोड, इचलकरंजी येथिल जागेवर जवाहरनगर, इचलकरंजी शाखा व प्रशासकीय इमारत बांधकामास मान्यता देणे. १४) या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे. १५) मा.अध्यक्ष यांच्या अनुज्ञेने आयत्यावेळी येणाऱ्या विषयांचा विचार करणे. 	<ol style="list-style-type: none"> 1) To read and confirm the minutes of the previous Annual General Meeting held on 29/07/2018. 2) To sanction the expenditures exceeding the budget for 2018-19. 3) To approve & sanction the Annual Report, Balance Sheet and Profit & Loss Account for the year ended 31st March 2019. 4) To approve the appropriation of Net Profit for the year 2018-19 as per the recommendations of Board of Directors. 5) To approve the statutory audit compliance report for the year 2017-18. 6) To accept Statutory Auditor's Report for the year 2018-19. 7) To sanction the expenditure budget recommended by Hon'ble Board of Directors for the year 2019-20. 8) To take note of the loans & advances given to the Board of Directors & their relatives. 9) To appoint Statutory Auditor for the financial year 2019-20 and to authorize the Board of Directors to fix their remuneration. The Board of Directors recommends M/s. Gogate & Company, Office No.107, 1st floor, Punit Apartments, Opp. Modi Ganpati Mandir, 526, Narayan Peth, Pune - 411 030 for appointment as Statutory Auditor. 10) To take note & sanction/approve the loans & advances waived under One Time Settlement Scheme (OTS) & write-off loans & advances as certified by Statutory Auditor. 11) To sanction and approve the expenses utilized/incurred in the financial year 2018-19 through Staff Welfare Fund. 12) To accept and sanction the amendments to Bye-Laws as proposed by Hon'ble Board of Directors. 13) To give approval for construction of Premises/Building of Jawaharnagar-Ichalkaranji Branch & construction of Administrative Building on Bank's plot area at Station Road, Ichalkaraji. 14) To grant leave for absence of the members of the Bank who have not attended this Annual General Meeting. 15) To consider any other subject matter with the permission of Chair.
<p>संचालक मंडळाच्या आदेशावरून</p>	<p>By order of the Board of Directors</p>
<p>स्थळ : इचलकरंजी विजय वि. कामत मुख्य कार्यकारी अधिकारी</p> <p>दि.२२ जूलै २०१९ प्रकाश क. आवाडे चेअरमन</p>	<p>Place : Ichalkaranji Vijay V. Kamat Chief Executive Officer</p> <p>Date : 22nd July 2019 Prakash K. Awade 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>



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

सभासदांना नम्र विनंती	HUMBLE REQUEST TO SHAREHOLDERS
<p>१. आपला पत्ता बदललेला असलेस नवीन पत्ता बँकेस ताबडतोब कळवावा.</p> <p>२. आपण जर आपले शेअर सर्टिफिकेट अद्याप घेतले नसेल, तर कृपया बँकेतून घेवून जावे. जर ते घेतले आहे परंतू आपणाकडून हरवले असेल तर आपण इंडेमनिटी बाँड लिहून देऊन नवीन शेअर सर्टिफिकेट घेवून जावे.</p> <p>३. बँकेच्या पोटनियमानुसार प्रत्येक सभासदास शेअरबाबत वारस (नॉमिनी) म्हणून सुचविण्याचा अधिकार आहे. आपण वारसाचे नांव सुचविले नसल्यास, त्याबाबतचा अर्ज बँकेकडे सत्वर भरून देणेविषयी विनंती आहे.</p> <p>४. 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.</p> <p>५. 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 विचारण्याचे असल्यास त्यांनी ते प्रश्न दिनांक १६/०८/२०१९चे आत ऑफिसकडे लेखी पाठवावेत, म्हणजे त्यासंबंधी माहिती तयार ठेवता येईल.</p> <p>६. ज्या सभासदांनी ४८ वे डिव्हिडंड २०१५-१६ ता. ३१/०३/२०१६ चे अद्याप घेतले नसेल तर ते पोटनियम क्र. ४८(३) अन्वये रिझर्व्ह फंडास वर्ग करण्यात येणार आहे. तरी त्यांनी डिव्हिडंड ता. ३१/१२/२०१९ अखेर घेणेची व्यवस्था करावी, न घेतलेस वर नमूद केले तारखेनंतर ते मिळू शकणार नाही.</p> <p>७. 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.</p> <p>८. 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.</p> <p>९. सभासदांनी वार्षिक सभेला येताना आपले सभासद ओळखपत्र आणावे.</p>	<p>1. Change in your address may please be informed to the bank immediately at respective Branches.</p> <p>2. If you have not taken your share certificate, please take it from the bank. If your Share Certificate is lost or misplaced, please obtain new certificate by giving indemnity bond to the bank.</p> <p>3. According to Bye-Laws of the bank, every shareholder has a right to appoint a nominee for the share. If you have not nominated the name, please make an application in this regard.</p> <p>4. The members who have not yet given photographs for identity card, they are requested to give two copies of the identity size of 4cm X 5cm. immediately & obtain the identity card.</p> <p>5. 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.16/08/2019 so as to keep the information ready.</p> <p>6. The Members who have not yet taken 48th Dividend for the year 2015-16 ended on 31/03/2016 should take it before the date 31/12/2019. 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.</p> <p>7. 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.</p> <p>8. 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.</p> <p>9. Bring your identity card, while coming to the meeting.</p>

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

बँकर्स

१. रिझर्व्ह बँक ऑफ इंडिया	८. पंजाब नॅशनल बँक
२. स्टेट बँक ऑफ इंडिया	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



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्लिस्टेट शेड्युल्ड बँक)

संचालक मंडळ (सन २०१८ ते २०२३)

श्री. प्रकाश कल्लापाण्णा 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. स्वप्निल प्रकाश आवाडे	संचालक	शेतकरी
कै.श्री. इलाई आदमसाहेब कलावंत	संचालक (दि.१७/१०/२०१८ पर्यंत)	कारखानदार
श्री. सचिन राधेश्याम झंवर	संचालक	व्यापारी
श्री. श्रीचंद्र असुदोमल टेहलानी	संचालक	व्यापारी
श्री. राजेश रामगोंडा पाटील	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 गुलचंद्र 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 शेषाप्पा अनिगोळ	तज्ञ संचालक	चार्टर्ड अकौंटंट
श्री. विजय विष्णू कामत	मुख्य कार्यकारी अधिकारी	B.Com, MBA, CAIIB, ADUCB.

कार्यपालक (Executive)

श्री. संजय आनंदराव सातपुते	सरव्यवस्थापक	श्री. आण्णासो मलगोंडा नेर्ले	मुख्य प्रबंधक	श्री. श्रीनिवास विश्वनाथ गोंदकर	मुख्य प्रबंधक
श्री. संजय बाळासो शिरगांवे	सरव्यवस्थापक	श्री. संतोष रावसाहेब तेरदाळे	मुख्य प्रबंधक	कु. सुप्रिया जयप्रकाश पाटील	मुख्य प्रबंधक
श्री. किरण मलगोंडा पाटील	उपसरव्यवस्थापक	श्री. फिरोज महंमद मैदगी	मुख्य प्रबंधक	श्री. नासीर बाबासो सर्जेखान	मुख्य प्रबंधक
श्री. दिपक वसंत पाटील	सहा. सरव्यवस्थापक	श्री. संतोष शिवदास भागवत	मुख्य प्रबंधक	श्री. जावेद निजाम कुरणे	मुख्य प्रबंधक
		श्री.पंकजकुमार पदमचंद्र बाकलीवाल	मुख्य प्रबंधक		

श्री. एस्. आर. शहा, चार्टर्ड अकौंटंट
श्री. आर. जी. जोशी, चार्टर्ड अकौंटंट
श्री. व्ही. के. पुणेकर, चार्टर्ड अकौंटंट

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टॅक्स ऑडिटर

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

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श्री.प्रकाश कल्लाप्पाणा आवाडे - चेअरमन

सन्माननीय सभासद बंधू-भगिनिंनो :

बँकेच्या ५७ व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने मी आपले मनः पूर्वक हार्दिक स्वागत करतो. दि. ३१/३/२०१९ रोजी संपलेल्या आर्थिक वर्षाचा लेखापरिक्षण अहवाल, ताळेबंद/नफा-तोटा पत्रक 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 राज्यामध्ये व कर्नाटक राज्यामध्ये बँकेने केलेला कार्यविस्तार उल्लेखनीय असून आजच्या आधुनिक तंत्रज्ञानाच्या युगात बँक एक नामांकीत व अग्रगण्य मल्टी-स्टेट शेड्युल्ड बँक म्हणून नावारूपास आलेली आहे. बँकेच्या या प्रगतीमध्ये बँकेचे असंख्य ग्राहक, सभासद व हितचिंतक यांचा सिंहाचा वाटा आहे. बँकेने ४४ शाखांच्या माध्यमातून अहवाल सालात रु.३४६२ कोटींचा व्यावसायिक टप्पा यशस्विरित्या पूर्ण केला आहे. यासाठी ठेवीदार, ग्राहक, सभासद व हितचिंतक यांचे हार्दिक अभिनंदन व आभार.

जागतिक व देशाची अर्थव्यवस्था :

जागतिक परिस्थितीचा विचार करता हे वर्ष देखील आर्थिक मंदीत गेले आहे व जात आहे. अमेरिका व चीन या देशातील व्यापारी युद्धाचा परिणाम सर्वच देशांना जाणवत आहे. भारतीय अर्थव्यवस्थेवर देखील परिणाम झालेला आहे. निर्यातीमध्ये घट झालेली आहे. तेलाच्या किंमतीमध्ये खूपच चढ-उतार पहाणेस मिळालेला आहे.

सन २०१८-१९ च्या चौथ्या तिमाहीमध्ये GDP चा दर ६.८०% इतका अत्यल्प राहिलेला आहे. बेकारीचे प्रमाण ६.१% इतके राहिलेले आहे. हा सर्वात निचांकी दर आहे. भारतीय अर्थव्यवस्थेत नवीन उद्योगांची/व्यवसायांची निर्मिती थांबलेली आहे. घटलेल्या औद्योगिक उत्पादनाचा दर, बेकारी व व्यवसाय निर्मिती न झालेचा परिणाम बँकींग क्षेत्रावर मोठ्या प्रमाणात होऊन, बँकांच्या NPA मध्ये वाढ झालेली आहे.

GST व नोटाबंदीचा परिणाम अद्याप अर्थव्यवस्थेवर जाणवत आहे. या समस्यातून सर्वच उद्योग जात आहे. तसेच चालू वर्षी पावसाचे प्रमाण कमी राहिलेने शेती उत्पन्न कमी राहिलेले आहे असा अंदाज हवामान खात्याने वर्तविलेला आहे.

नवीन सरकारकडून आर्थिक व्यवस्था सुधारणेसाठी काही नवीन सुधारणा झाल्या. तसेच समाधानकारक पाऊस झाल्यास अर्थव्यवस्था सुधारून बँकींग क्षेत्राला उर्जितावस्था मिळेल अशी आशा आहे.

बँकेचा आर्थिक आढावा :

आर्थिक वर्ष २०१८-१९ अखेरची आर्थिक स्थिती खालीलप्रमाणे:

बँकेचा आर्थिक आढावा :

(₹.कोटीत)

तपशिल	३१.०३.२०१८	३१.०३.२०१९
सभासद संख्या	६३४२९	६५६१३
भागभांडवल	४७.५०	५४.१७
निधी	१५३.२५	१५८.३६
स्वनिधी	२००.७५	२१२.५३
ठेवी	१८९४.५१	२०८१.०३
कर्जे	१३०८.४२	१३८०.५८
एकूण व्यवसाय	३२०२.९३	३४६१.६१
खेळते भांडवल	२२८४.३६	२५२५.७१
ढोबळ नफा	२३.३९	२४.२७
निव्वळ नफा	१०.५१	१०.६२
प्रति सेवक व्यवसाय	६.१७	६.२४
कर्जाचे ठेवीशी शेकडा प्रमाण	६९.०८%	६६.३४%
सीआरएआर (CRAR) प्रमाण	१३.५३%	११.२२%

भांडवल व स्वनिधी :

३१ मार्च २०१९ अखेर बँकेचे वसुल भागभांडवल रु.५४.१७ कोटी आहे. गंगाजळी व इतर निधी रु. १५८.३६ कोटी आहेत. मागील वर्षापेक्षा यावर्षी भागभांडवलामध्ये १४.०४% ने वाढ झाली आहे. गंगाजळी व इतर निधीमध्ये ३.३३ % इतकी वाढ झाली आहे. बँकेचे भांडवल पर्याप्तता प्रमाण मार्च २०१९ अखेर ११.२२% इतके आहे.

पोटनियम क्र. १३(एफ) नुसार प्रत्येक सभासदाने किमान



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टिस्टेट शेड्युल्ड बँक)

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 :

एकूण ठेवी रु. १८९४.५१ कोटीवरून रु. २०८१.०३ कोटी झालेल्या आहेत. वाढीचे प्रमाण १०% इतके आहे. या आर्थिक वर्षात बँकींग क्षेत्रात नव्याने आलेल्या पेमेंट बँका व स्मॉल फायनान्स बँका आकर्षक व्याजदर दिल्याने व ग्राहकांचा कल शेअर मार्केट व म्युच्युअल फंडातील गुंतवणूकीमध्ये अधिक राहिल्याने ठेवीत समाधानकारक वाढ झालेली नाही. नवीन बँकांना सातत्याने आकर्षक व्याजदर देणे परवडणारे नसल्याने व शेअर मार्केटमधील चढ-उतारामुळे चालू आर्थिक वर्षात ठेवीमध्ये वाढ अपेक्षित आहे. सन २०१८-१९ या आर्थिक वर्षात रिटेल ठेवी वाढणेस भर दिलेला असून त्याचा परिणाम चांगला म्हणजे रिटेल ठेवीमध्ये वाढ झालेली दिसून येते.

कर्जवाटप :

आर्थिक मंदी, चलन तुटवडा व घटलेले औद्योगिक उत्पन्नाचा दर, नवीन उद्योग निर्माण न झालेने कर्जातील वाढ समाधानकारक झालेली नाही. बँकेची कर्जे रु. १३०८.४२ कोटीवरून रु. १३८०.५८ कोटी इतकी झालेली आहेत. व्यापारी मंदीमुळे खेळत्या भांडवलासाठी मंजूर असलेल्या कर्जात उचल कमी झालेली आहे. सेक्टरनिहाय कर्जाचा तपशिल खालीलप्रमाणे आहे :

(रु.कोटीत)

अ.नं.	कर्जाचा उद्देश	कर्जदार संख्या	येणेबाकी
१.	शेती व शेती पूरक	१२०	१६.११
२.	लघुउद्योग	२५०७	५२५.४०
३.	व्यापार	६३३	२२१.६२
४.	स्वयंरोजगार	२६७	१६.४२
५.	घरबांधणी	१९५३	१३३.८४
६.	वाहतूक	३२१	१०.६८
७.	शिक्षण	१०५	८.३२
८.	समारंभ व घरगुती कारण	५४१३	११४.३१
९.	इतर	२६८३	३३३.८८
	एकूण	१४००२	१३८०.५८

एकूण येणे कर्जापैकी, रिझर्व्ह बँकेचे नियमानुसार अग्रक्रम क्षेत्रासाठी व दुर्बल घटकांसाठीचे निकष पूर्ण केले आहेत. अग्रक्रम क्षेत्रास दिलेल्या कर्जाची येणेबाकी रु. ६९८.९९ कोटी असून, त्याचे एकूण कर्जाशी शेकडा प्रमाण ५३.४२% इतके आहे, (आवश्यक प्रमाण ४०%) आणि दुर्बल घटकांना दिलेल्या कर्जाची येणेबाकी रु. २११.७६ कोटी इतकी आहे व त्याचे येणे कर्जाशी प्रमाण १६.१८% 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 २०१९ अखेर बँकेच्या १२१ ग्राहकांना रु. २.३७ कोटी अनुदान ग्राहकांच्या खात्यामध्ये जमा झालेले आहेत. आणणासाहेब पाटील आर्थिक मागास विकास महामंडळातर्फे लघुद्योगांना चालना मिळावी या हेतूने बँकेने दि. ३१.०३.२०१९ अखेर एकूण २१ कर्जदारांना रु. १.३३ कोटी इतका कर्ज पुरवठा केलेला असून महामंडळातर्फे जवळजवळ रु. २ लाखाचे अनुदान प्राप्त झालेले आहे.

एनपीए :

आर्थिक वर्षात घटलेला औद्योगिक विकासाचा दर, आर्थिक मंदी, चलन तुटवडा, नोटाबंदी व GST इत्यादी बाबींचा उद्योगधंद्यावर विपरीत परिणाम झालेला आहे. परिणामी, सर्वच बँकेच्या एनपीएमध्ये वाढ झाली आहे. दि ३१ मार्च २०१९ अखेर बँकेचा एकूण एनपीए रक्कम रु. १०४.७१कोटी आहे. ढोबळ एनपीएचे शेकडा प्रमाण ७.५८% असून; निव्वळ एनपीएचे प्रमाण ४.३५% आहे.

बँकेची थकबाकी वसुली सिक्युरिटीयझेशन, आरबिट्रेशन व अन्य कायदेशीर मार्गाने सुरु आहे. तथापि, चालू वर्षामध्ये बाजारपेठेतील स्थिती सुधारलेस त्याचा चांगला परिणाम थकबाकी वसुलीवर होईल अशी अपेक्षा आहे. चालू आर्थिक वर्षात एनपीए वसुलीसाठी जोरदार प्रयत्न चालू आहेत. सर्व थकीत कर्जदार बंधू भगिनींना विनंती करतो की, आपली कर्जे वेळेत भरून बँकेस सहकार्य करावे. तसेच कर्जाची वेळेत परतफेड केली आहे त्या सर्व कर्जदारांचे मी मनःपूर्वक आभार मानतो व येथून पुढेही अशाच प्रकारच्या सहकार्याची अपेक्षा करतो.



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गुंतवणूक :

आर्थिक वर्षात रिझर्व्ह बँकेच्या नियमाप्रमाणे, बँकेने इतर बँकांमध्ये केलेली गुंतवणूक, SLR व Non-SLR गुंतवणूकीचे प्रमाण योग्य प्रमाणात राखले आहे. आर्थिक वर्षात SLR व Non-SLR गुंतवणूकीमध्ये रु. २५.४४ कोटीनी वाढ झालेली असून वाढीचे प्रमाण ७.२५% इतके आहे. आर्थिक वर्षात सरकारी रोख्यावरील परतावा ७.५३% इतका मिळालेला आहे. सरकारी कर्जरोखे योग्य प्रमाणात ठेवले असून त्यामध्ये जादा गुंतवणूक करून ट्रेडींग केले जाते. ट्रेडींग करून रु. ०.४५ कोटीचा नफा मिळालेला आहे व म्युच्युअल फंडातील गुंतवणूकीमधून रु. ६.०७ कोटी इतका नफा मिळालेला आहे. गुंतवणूकीवरील परतावा व व्याजदर याचा योग्य तो ताळमेळ घालून गुंतवणूक केल्याने बँकेस नफा-तोटा पत्रकात कोणत्याही प्रकारची तरतूद करणेची गरज भासली नाही.

उत्पन्न, खर्च व नफा :

अहवाल सालामधील उत्पन्न व खर्चाचा तपशिल खालील प्रमाणे आहे.

(₹.कोटीत)

तपशिल	२०१७-१८	२०१८-१९
अ) एकूण उत्पन्न	१८०.५०	१९९.३०
१) मिळालेले व्याज	१६६.३१	१७७.८१
२) इतर उत्पन्न	१४.१९	२१.४९
ब) एकूण खर्च	१६९.९९	१८८.६८
१) दिलेले व्याज	११५.८७	१२५.९७
२) व्यवस्थापन खर्च	२१.११	२३.४३
३) इतर खर्च	२०.१३	२५.६४
४) तरतूदी	१२.८८	१३.६४
क) निव्वळ नफा	१०.५१	१०.६२

नफा विभागणी :

अहवाल सालात एकूण उत्पन्न रु. १९९.३० कोटी मिळाले असून, एकूण खर्च रु. १७५.०४ कोटी झाला आहे, खर्च वजा जाता रु.२४.२६कोटी इतका ढोबळ नफा झाला आहे. रिझर्व्ह बँक व बहुराज्यीय कायद्यातर्गत करावी लागणारी रु. १३.६४ कोटीच्या तरतूदी वजा जाता निव्वळ नफा रु.१०.६२ कोटी इतका झाला आहे.

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

एकूण नफा ₹ १०६२.३९ लाख

(₹.लाखात)

अ.नं.	तपशील	येणेबाकी
१.	गंगाजळी (निव्वळ नफ्याचे २५% पेक्षा कमी नाही)	२६६.००
२.	आकस्मित निधी (निव्वळ नफ्याचे १०% पेक्षा कमी नाही)	१०७.००
३.	शैक्षणिक निधी (निव्वळ नफ्याचे १% पेक्षा कमी नाही)	१०.६२
४.	सभासदांना लाभांश (तरतूद १०%प्रमाणे जनरल सभेची मंजूरीने)	५००.००
५.	सेवक सानुग्रह अनुदान	१२५.००
६.	बुडीत व संशयित कर्ज निधी	५०.००
७.	सेवक कल्याण निधी	१.००

वरीलप्रमाणे नफा विभागणीनंतर शिल्लक नफा रु.२.७७ लाख इतका राहतो. शिल्लक राहिलेला नफा रु. २.७७ लाख बुडीत व संशयित कर्ज निधीमध्ये वर्ग करणेत यावा अशी शिफारस आहे.

तंत्रज्ञान :

बँकींग क्षेत्रातील सध्याची स्पर्धा व आव्हाने लक्षात घेता ग्राहकांना अद्यावत तंत्रज्ञानाचा अधिकाधिक वापर बँक करीत आहे. नवीन तंत्रज्ञानाने आर्थिक व्यवहार अधिक स्वस्त व वेगाने होत आहेत. बँकेने सर्व सुविधा ग्राहकांना उपलब्ध करून दिलेल्या आहेत.

बँकेने, मोबाईल बँकींग, पॉईंट ऑफ सेल (PoS), UPI Payment System व BHIM अॅप या सेवा दिलेल्या आहेत. सर्व खातेदार/सभासद या सेवेस खूप मोठा प्रतिसाद देत आहेत. डिजिटल व्यवहारांच्या संख्येत मोठ्या प्रमाणात वाढ झालेली आहे. 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.

परकिय चलन विनिमय व्यवसाय :

आपणास सांगणेस अत्यंत आनंद होतो की, आपल्या बँकेस रिझर्व्ह बँकेकडून परकिय चलनातील व्यवहार करणेसाठी AD-II चा परवाना मिळालेला आहे व प्रत्यक्ष व्यवहार चालू आर्थिक वर्षापासून सुरु झालेले आहेत. परकिय चलनाच्या व्यवहाराच्या माध्यमातून देवाण-घेवाण करणेसाठी बँकेच्या सर्व ग्राहकांना त्यांचे उद्योग-व्यवसायासाठी परदेशी व्यवहार, शिक्षण इ. कामाकरिता परदेशी



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टिस्टेट शेड्युल्ड बँक)

व्यवहार करणेची सुविधा उपलब्ध होत आहे. या सुविधेचा लाभ सर्व सभासद व खातेदारांनी घ्यावा अशी नम्र विनंती आहे.

रिझर्व्ह बँक ऑफ इंडिया यांचेकडून तपासणी :

रिझर्व्ह बँक ऑफ इंडिया यांचेकडून मार्च २०१८ अखेर वैधानिक तपासणी झालेली असून त्यांनी केलेल्या सूचना, मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे. तसेच रिझर्व्ह बँकेचे चिफ जनरल मॅनेजर - श्री नीरज निगम, श्रीमती रेना बॅनर्जी, श्रीमती उमा शंकर, जनरल मॅनेजर - विल्यम राजू कार्तिकेन डेप्युटी जनरल मॅनेजर - श्री शिरीषकुमार मिश्रा व श्री संजयकुमार यांनी वेळोवेळी केलेल्या मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे.

शासकीय लेखापरिक्षण :

सन २०१८-१९ या आर्थिक वर्षाचे वैधानिक लेखापरिक्षण गोगटे आणि कंपनी, चार्टर्ड अकॉंटंट, पुणे यांनी केले असून, त्यांनी केलेल्या सूचना व मार्गदर्शनाबद्दल मी त्यांचा आभारी आहे. सन २०१९-२० या आर्थिक वर्षाकरीता वैधानिक लेखापरिक्षक म्हणून मे. गोगटे आणि कंपनी, चार्टर्ड अकॉंटंट 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 वस्तू रुपाने रु.१.८९ 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 एक्सआईडी 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 व बँकेचे कार्यक्षेत्र :

महाराष्ट्र राज्यात ४० व कर्नाटक राज्यामध्ये ४ अशा एकूण

४४ शाखा कार्यरत आहेत. २५ ऑन-साईट एटीएम व ३ ऑफ-साईट एटीएम अशी एकूण २८ एटीएम कार्यरत असून बँकेच्या लाखो ग्राहकांना आधुनिक बँकांच्या सर्व सुविधा उपलब्ध करून दिलेल्या आहेत.

व्यवसाय वाढीसाठी बँकेच्या आलास शाखेचे कुरुंदवाड, ता. शिरोळ, जि. कोल्हापूर येथे व कागल एमआयडीसी शाखे-चे पट्टणकोडोली, ता. हातकणंगले, जि. कोल्हापूर येथे स्थलांतर करणेस रिझर्व्ह बँकेने परवानगी दिलेली असून लवकरच या ठिकाणी शाखा स्थलांतर करीत आहेत याची संबंधित शाखेच्या सर्व ग्राहकांनी नोंद घ्यावी.

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 संचालक मंडळाचे अतिशय उपयुक्त व सतत सहकार्य, प्रोत्साहन व साथ लाभली आहे. त्याबद्दल मी त्यांचा आभारी आहे.

अहवाल वर्षात संचालक मंडळाच्या एकूण २५ सभा झाल्या आहेत. तर इतर समित्यांच्या एकूण ६४ सभा झालेल्या आहेत. सदर सर्व सभांना संचालक हजर राहून कामकाजात भाग घेतला व सल्ला, सूचना, मार्गदर्शन केले त्याबद्दल मी त्यांचा 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.

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



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

श्रध्दांजली :

अहवाल सालात बँकेचे संचालक कै. इलाई आदमसाहेब कलावंत यांचे दुःखद निधन झाले तसेच जे सभासद, खातेदार, हितचिंतक, देशातील थोर व्यक्ती, कर्मचारी व त्यांचे नातेवाईक यांची बँकेला आत्मीयता असून, संचालक मंडळ त्यांना विनम्र श्रध्दांजली अर्पण करीत आहे. त्यांनी केलेल्या भरीव 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. कल्लाप्पाणा 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, कल्लाप्पाणा 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 वेळो-वेळी 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 अकॉंटेन्ट श्री चंद्रकांत चौगुले, माजी चेअरमन श्री अशोकराव सौंदत्तीकर,

माजी व्हा. चेअरमन श्री बाबासो पाटील, 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, श्रध्दा व जिद्दाळा यामुळे बँक दिवसेंदिवस द्रुतगतीने प्रगती करीत आहे. या सर्वांनी संस्थेबद्दलचा जिद्दाळा व लोभ कायम ठेवून वृध्दीगत 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. किरण पाटील, असि. जनरल मॅनेजर श्री दिपक पाटील, सर्व Cluster Heads, चिफ मॅनेजर्स, मॅनेजर्स, शाखा व्यवस्थापक, सर्व अधिकारी व सेवक वर्ग आणि कर्मचारी महासंघाचे पदाधिकारी यांनी बँकेची कामे वेळोवेळी कर्तव्यदक्षतेने, व्यवस्थितपणे व सेवावृत्तीने पार पाडून बँकेच्या प्रगतीत सिंहाचा वाटा उचललेला आहे, त्याचा मला व माझ्या सहकाऱ्यांना अभिमान आहे. या सर्वांना माझे हार्दिक धन्यवाद... ।

पुन्हा एक वेळ आपणा सर्वांचे तसेच विविध वृत्तपत्रांचे पत्रकार, अनेक ज्ञात व अज्ञात व्यक्ती व संस्थांनी वेळोवेळी प्रत्यक्ष व अप्रत्यक्ष केलेल्या सहकार्याबद्दल मी आभार व्यक्त करून संचालक मंडळाचे वतीने ५७ वा वार्षिक अहवाल, ताळेबंद, नफा-तोटा, इत्यादी हिशोबपत्रके आपल्या मंजूरीसाठी सादर करीत आहे, त्यास आपण मंजूरी द्यावी ही विनंती.

“जय हिंद, जय सहकार”

इचलकरंजी.

दि. २२ जुलै २०१९

आपला नम्र,

श्री.प्रकाश कल्लाप्पाणा आवाडे

चेअरमन

कल्लाप्पाणा आवाडे इचलकरंजी जनता

सहकारी बँक लि.



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्लिस्टेट शेड्युल्ड बँक)

The latest government is taking initiatives to improve the economic portfolio. Development in the economy will become a boon to all the banking sphere.

PERFORMANCES/ HIGHLIGHTS FOR THE YEAR 2018-19

The progress of the bank during the year 2018-19, in nutshell, is as under:

Financial Position (₹ in Crores)

Particulars	31/03/2018	31/03/2019
Members (Nos)	63429	65613
Paid up capital	47.50	54.17
Total Reserves	153.25	158.36
Own funds	200.75	212.53
Deposits	1894.51	2081.03
Loans & Advances	1308.42	1380.58
Total Business	3202.93	3461.61
Working Capital	2284.36	2525.71
Gross Profit	23.39	24.27
Net Profit	10.51	10.62
Per Employee Business	6.17	6.24
Credit Deposit Ratio	69.06%	66.34%
Capital to Risk Adequacy Ratio (CRAR%)	13.53%	11.22%

Dear Members,

On behalf of the Board of Directors, I extend warm welcome to all of you at the 57th Annual General Meeting of the Bank. It gives me very great pleasure to place before you the 57th Annual Report of the Bank along with the Audited Statements of Accounts for the year ended 31st March, 2019.

In 1963, our bank was established by our beloved leader, Ex-MP and Founder Chairman Hon'ble Shri Kallappa 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. 3462Crores with kind support and cooperation of all the Shareholders, Borrowers, Depositors and Customers of the Bank.

ECONOMIC SCENARIO :

During the Current financial year, several emerging market economies (EMIs) slowed down around the world. The Chinese and American economy decelerated subdued domestic and global demand impacting industrial activity of Indian economy. 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, India's Gross Domestic Product (GDP) is 6.80% in the fourth quarter of the year which is very low. An unemployment ration is recorded upto 6.1% which is registered a very less rate. As such, the creation of new industries and business sectors are totally standstill which has resulted to increase the NPA of the all banks.

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.

CAPITAL AND RESERVES :

(A) On 31st March 2019 the paid up share capital of the bank is Rs. 54.17 Crores

(B) The reserve fund and other reserves position is Rs. 158.36 Crores which is increased by 3.33%.

(C) The capital risk adequacy ratio (CRAR) of the bank, as on 31/03/2019 is 11.22% 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 10% registering the total deposit of Rs.2081.03 crores. The growth of your was slightly affected due to new entrant banks like Small Finance Bank & Payment Banks, who were offering hire rate of interest. However, these scenario will not continue in future. your Bank continued to focus upon retail deposits rather than bulk deposits, which resulted retail deposits increase during these year.

ADVANCES :

The growth in advances was 5.52% registering the total advances of Rs.1380.58 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



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(Multi - State Scheduled Bank)

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. Your Bank remained more focused on retail small ticket sized loans.

SECTORWISE OUTSTANDING OF LOANS& ADVANCES AS ON 31.03.2019

(₹ in Crores)

Purpose of Loan	No. of Borrowers	Outstanding
Agricultural & Allied Activities	120	16.11
Small Scale Industries	2507	525.40
Traders	633	221.62
Professional & Self employed	267	16.42
Housing	1953	133.84
Transport	321	10.68
Education	105	8.32
Ceremonies & Household purpose	5413	114.31
Others	2683	333.8
Total	14002	1380.58

We have maintained the priority sector advances norms, stipulated by RBI. The total advances under priority sector are Rs. 698.99 Crores, which constitutes 53.42% of total advances. Rs. 211.76 Crores consists of weaker section as 16.18 % 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 2019 has succeeded to credit the subsidy amount of Rs. 2.37 crores in the loan account of 121 customers of the bank.

Also with an aim to spur and to encourage the small scale industries, the bank has provided credit facility through Annasaheb Patil Arthik Magas Mahandal to the tune of Rs. 1.33 crores to 21 customers and has taken aggressive initiatives to avail subsidy of Rs. 2 lakhs through this scheme.

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

all banking sector surged significantly during the financial year 2018-19. As on 31st March 2019, the gross NPA is of Rs. 104.71 Crores. The percentage of gross NPA is 7.58% and Net NPA percentage is 4.35%.

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

INVESTMENTS :

Bank has maintained RBI norms pertaining to Govt. securities, other investments, SLR & Non-SLR investment. During the financial year, 10 year benchmark bond yield was 7.39 % on march 2018, it decrease marginally by 5 basis point to 7.35 % as on 31 march 2019. During this year there was high voliatility in the yield. Taking advantage of these high voliatility yield, your bank churned good portfolio return. As per the RBI guidelines and norms regarding SLR investment, your bank has invested more funds in Govt. Securities and with the help of NDS OM set-up, bank has earned profit of Rs. 0.45 crores by trading Govt. securities in the G-Sec. market. As well as, Bank has earned profit of Rs. 6.07 crores through the Sale of Mutual Funds.

INCOME, EXPENDITURE AND PROFIT :

The details of the Income, Expenditure & Profit during the year 2018.19 is as under :

(₹ in Crores)

Particulars	31/03/2018	31/03/2019
A] Total Income	180.50	199.30
1. Interest Income	166.31	177.81
2. Non-Interest Income	14.19	21.49
B] Total Expenditure	169.99	188.68
1 Interest Paid	115.87	125.97
2. Administration expenses	21.11	23.43
3. Other expenses	20.13	25.64
4. Provision	12.88	13.64
C] Net Profit	10.51	10.62

PROFIT APPROPRIATION :

The bank has earned total income of Rs. 199.30 Crores and incurred total expenditure of Rs. 175.04 Crores, with gross profit of Rs. 24.26 Crores during this year. After making necessary provisions of Rs. 13.64 Crores, the bank



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्लिस्टेट शेड्युल्ड बँक)

has declared net profit of Rs. 10.62 Crores. The board has recommended the appropriation of net profit as follows for your necessary approval and sanction.

The total Net Profit is Rs. 1062.39 lakhs
(₹ in Lakhs)

Particulars	Amount
Statutory Reserve (Not less than 25%) of Net Profit	266.00
Contingent Fund (Not less than 10%) of Net Profit	107.00
Education Fund (Not less than 1%) of Net Profit	10.62
Dividend (Proposed 10 % subject to approval of Annual General Meeting)	500.00
Staff Ex-Gratia	125.00
Bad & Doubtful Debit Reserve	50.00
Staff Welfare Fund	1.00

The remaining balance of Rs.2.77 lacs is recommended to be transferred to Bad & Doubtful Debts Reserve (BDDR). The Board has recommended dividend of 10% to the Shareholders for your necessary approval.

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.

FOREIGN EXCHANGE BUSINESS (AD-II LICENSE) :

It gives me very great pleasure to inform you that Reserve Bank of India has issued AD-II license to the bank which is valid upto validity of bank license. These business is being started during the current year 2019-20 so to make foreign transactions to your

bank. Through this facility, customer of the bank can utilize this facility of foreign currency for their foreign business transactions, foreign trip, educations etc. We, therefore, request you all to take advantage of this facility.

RBI INSPECTION :

RBI inspection has been completed for the year ended 31st March 2018 and we are really thankful to Hon'ble Mr. Niraj Nigam-CGM, Smt. Rena Banarji & Smt. Uma Shankar,GM-Mr. William Raju, Mr.Kartikyan, DGM-Mr. Shirishkumar 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 has 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 2019-20 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. 1.81 Lakhs to the educational, social and religious institutions during the financial year 2018.19.

INSURANCE BUSINESS & FRANKING 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.

BRANCHES & AREA OF OPERATION :

Bank has been in operation in Maharashtra State with 40 branches and in Karnataka State 4 branches are in operation. 25 On-site ATMs & 3 Off-site ATMs are functioning as well as all the bank is abreast in rendering the latest technology to its customers as is provided by the Commercial & Nationalized banks.

Also with an aim to enhance the business portfolio as a whole, bank has decided to shift its Alas Branch to Kurundwad, Tal. Shirol, Dist. Kolhapur and MIDC Kagal Branch to Pattan Kodoli, Tal. Hatkanangale, Dist. Kolhapur with the prior permission of RBI and accordingly the branches will be shifted to the concerned places shortly which may please be noted



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(Multi - State Scheduled Bank)

by all the customers of the bank.

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 25 Board meetings and 64 Committee meetings were conducted and attended wholeheartedly by almost majority of the Directors.

EMPLOYEES OF THE BANK :

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

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

OBITUARY :

We deeply mourn the death of Director of the Bank Late Ilai Adamsaheb Kalawant as well as 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 has emerged as one of the successful cooperative bank in the cooperative banking sphere.

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.

I also express my thanks to Reserve Bank of India, UBD Central office, Urban Banks Department, Mumbai Region, 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, NAFCUB, MSC BANK, KDC BANK, Other DCC Banks, State Bank of India, other nationalized & nationalized banks, private banks, small finance banks and all other cooperative banks spread in and around the area, trust, corporation etc. for their kind support and cooperation from time to time.

I am also thankful of The Maharashtra Co-op. Bank Federation, Muimbai, District Urban Sah. Banks Association, Kolhapur & Pune for their kind support and guidance from time to time.

My thanks go to Vice Chairman, CA Shri Chandrakant Chougule, Ex-Chairman Mr. Ashok Soundattikar & Vice Chairman Mr. Babaso Patil 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. Kiran Patil (DGM), Asst. General Manager Mr. Deepak Patil, All Cluster Heads, Chief Managers, Managers, Branch Manager and all other staff members, all the executives of Karmachari Mahasangh 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 57th Annual Report of your Bank along with the Audited Statements of Accounts for the year ended 31st March 2019 for which your kind sanction and approval is requested.

Ichalkaranji. ,
Date : 22nd July 2019

For Kallappanna Awade
Ichalkarnaji Janata Sah. Bank Ltd.,

Shri. Prakash K. Awade
Chairman



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्लिस्टेट शेड्युल्ड बँक)

* INDEPENDENT AUDITOR'S REPORT *

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

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

Report on the Financial Statements

1. We have audited the accompanying financial statements of the 'Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji' which comprise the Balance Sheet as at 31st March, 2019 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, 2019;

(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.



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Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

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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.

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

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

c. Advances categorized as doubtful assets were of Rs. 6851.85 lakhs and loss assets of Rs 227.31 lakhs as per prudential norms are considered as doubtful of recovery. The monies due to the Bank appeared to be bad or doubtful of recovery against which a provision of Rs. 3821.31 Lakhs is made in the books of accounts

d. As per information provided to us and to the best of our knowledge, total loan outstanding (including Non-Funded based) to the members of the Board was Rs. 1689.95 lakhs which were sanctioned against FDR/ Immovable Property/Other security. The overdue in these accounts were Rs.164.94 Lakh . These accounts were fully secured and standard.

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

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

Place : Ichalkaranji

Date : 22nd July 2019

**For Gogate and Co.
Chartered Accountants**

Sd/-

**CA U.V.Gogate
Partner**

**FRN: 124144W
M.No 109574**



माणसांच्या मनांना विणणारी बँक

कल्लापाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टिस्टेट शेड्युल्ड बँक)

* परिशिष्ट अ *

* Annexure A *

संस्थेचे नांव : कल्लापाणा आवाडे इचलकरंजी जनता सहकारी बँक लि., इचलकरंजी (मल्टिस्टेट शेड्युल्ड बँक)
मुख्य कार्यालय : जनता बँक भवन, पो.बॉ.नं.६४,मेन रोड, इचलकरंजी-४१६११५ जि.कोल्हापूर (महा.)
नोंदणी दिनांक : एमएससीएस/सीआर/४३७/२०११, दि.१५.०९.२०११
रिझर्व्ह बँक : अ.सी.डी./एम.एच./२९७/पी/२७.०४.१९८२
परवाना
कार्यक्षेत्र : महाराष्ट्र, कर्नाटक व गोवा राज्याच्या मुलकी हद्दी इतकी राहिल.

Name of Bank : Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji (Multi-State Scheduled Bank)
Head Office : Janata Bank Bhavan, P.B.No.64 Main Road, Ichalkaranji 416115 Dist.Kolhapur (Mh.)
Date of Registration : MSCS/CR/437/2011, Date-15.09.2011
RBI Licence : ACD/MH/297/P /27.04.1982
Area of Operation : Whole Revenue area of Maharashtra Karanataka & Goa State

३१ मार्च २०१९ अखेर	On 31st March 2019	₹ in lakhs
१. मुख्य कार्यालयासह एकूण शाखा	1. No. of Branches including H.O.	45
२. सभासद नियमित नामधारी	2. Member Regular Nominal	65613 3384
३. वसुल भाग भांडवल	3. Paid up Capital	54,16.91
४. राखीव व इतर निधी	4. Total Reserves & Other Funds	158,35.74
५. भांडवल जोखीम पर्याप्ता प्रमाण	5. (CRAR)	11.22 %
६. ठेवी	6. Deposit	2081,02.38
सेव्हींग	Saving	299,84.94
चालू	Current	157,92.88
मुदत	Fixed	1623,24.56
७. कर्जे	7. Advances	1380,58.48
तारणी कर्जे	Secured	1336,61.56
विनातारणी कर्जे	Unsecured	43,96.92
अग्रक्रम क्षेत्र%	Priority Sector %	53.42 %
दुर्बल घटक%	Weaker Section %	16.18 %
८. बाहेरील कर्जे	8. Borrowings	17,29.00
९. गुंतवणुक	9. Investments	593,61.20
१०. थकबाकीचे प्रमाण%	10. Overdues %	5.99 %
११. ऑडीट वर्ग	11. Audit classification	"A"
१२. नफा	12. Profit for the Year	10,62.39
१३. एकूण सेवक	13. Total Staff	555
१४. खेळते भांडवल	14. Working Capital	2525,71.24



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

BALANCE SHEET AS ON 31st MARCH 2019

31.03.2018		CAPITAL & LIABILITIES	भांडवल व देणी	SCHEDULE	31.03.2019	
₹	Ps.				₹	Ps.
47,49,78,550.00		Capital	खपलेले भाग भांडवल	I	54,16,91,400.00	
153,25,08,306.57		Reserve Fund and Surplus	गंगाजळी व इतर निधी	II	158,35,74,474.76	
	0.00	Other Reserves Principal/Subsidiary State Partnership Fund A/C	प्राधान्यपूर्वक सरकारी भागिदारी खाती		0.00	
1894,50,82,873.07		Deposits	ठेवी	III	2081,02,37,912.97	
17,29,00,000.00		Borrowings	घेतलेली कर्जे	IV	17,29,00,000.00	
21,24,860.64		Bills For Collection being bills receivable as per contra	वसुलीचे बिले		12,89,398.00	
5,35,340.48		Branch Adjustment	शाखा मिळवणी		0.00	
73,18,81,597.66		Overdue Interest Provisions	थकलेल्या व्याजाबद्दल निधी		71,69,73,814.57	
4,42,50,646.50		Interest Payable	देणे व्याज	V	4,92,72,910.50	
83,63,58,642.64		Other Liabilities and Provisions	इतर देणी	VI	127,62,34,338.59	
10,50,62,288.35		Profit & Loss	नफा तोटा		10,62,38,823.68	
2284,56,83,105.91		TOTAL			2525,84,13,073.07	
		Contingent liabilities	संभाव्य देणी व जबाबदाऱ्या			
35,29,02,443.00		Bank Gurantee & Letter of Credit	बँक गॅरंटी अँड लेटर ऑफ क्रेडीट		23,26,59,307.00	
117,69,242.96		Amount transferred to RBI Under DEAF	मागणी न केलेले ठेव रक्कम रिझर्व्ह बँकेकडे वर्ग		125,96,831.28	
	0.00	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 : 22nd July, 2019

S.B.Shirgave
General Manager

V.V.Kamat
Chief Executive Officer



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्लिस्टेट शेड्युल्ड बँक)

दि. ३१/०३/२०१९ अखेरचे ताळेबंद पत्रक

31.03.2018 ₹ Ps.	ASSETS & DEBTORS	जिंदगी व येणी	SCHEDULE	31.03.2019 ₹ Ps.
130,18,14,540.93	Cash and Bank Balances	रोख आणि बँकातील शिल्लक	VII	144,17,27,026.63
194,98,64,340.00	Balances with Other Banks	इतर बँकातील शिल्लक	VIII	217,21,41,884.00
65,00,00,000.00	Money at Call & Short Notice / CBLO /LAF Lending	मागणी व अल्प सूचना ठेवी/ सी.बी.एल.ओ. लेंडिंग		125,00,00,000.00
350,95,70,540.50	Investments	गुंतवणूक	IX	376,39,78,241.50
0.00	Principal/Subsidiary State Partnership Fund A/C	प्राधान्यपूर्वक सरकारी भागीदारी खाती		0.00
1308,41,81,378.65	Loans & Advances	कर्जे	X	1380,58,47,981.65
83,35,84,173.66	Interest Receivable	येणे व्याज	XI	83,15,53,350.57
21,24,860.64	Bills For Collection being bills receivable as per contra	वसुलीची बिले		12,89,398.00
0.00	Branch Adjustment	शाखा मिळवणी		4,92,707.93
58,31,01,180.04	Fixed Assets, Dead Stock, Furniture, Fixtures & Other	इमारत जागा, डेडस्टॉक, फर्निचर, फिक्चर व इतर	XII	54,55,20,837.04
82,67,14,943.49	Other Assets	इतर येणी	XIII	134,11,34,497.75
10,47,27,148.00	Non Banking Assets Acquired	कर्ज वसुलीसाठी ताब्यात घेतलेली मालमत्ता		10,47,27,148.00
2284,56,83,105.91	TOTAL			2525,84,13,073.07

Directors

CA Shri. C. B. Chougule
Vice Chairman

Dr. Shri. A. B. Soundatkar
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. P. K. Awade
Chairman

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 2019

31.03.2018 ₹ Ps.	EXPENDITURES	खर्च	SCHEDULE	31.03.2019 ₹ Ps.
115,87,43,795.24	Interest Expenses	ठेवी व कर्जावरील व्याज	XIV	125,97,13,605.47
21,11,13,085.00	Salary, Allowance, PF etc.	नोकर पगार, भत्ते व प्रॉव्ही.फंड कॉन्ट्रीब्यु.इ.	XV	23,43,10,217.34
10,13,151.00	Directors Allowances	संचालक मंडळ भत्ते		10,43,475.20
6,58,61,213.66	Rent,Taxes,Insurance,Light etc.	भाडे, कर, विमा व दिवाबत्ती	XVI	7,31,19,777.35
1,65,000.00	Law Charges	कायदेशीर सल्लागार फी		2,44,000.00
47,52,449.52	Postage & Telephone	टपाल व टेलिफोन		41,45,899.17
32,31,100.00	Audit Fees	ऑडिट फी		33,17,500.00
3,72,64,055.60	Depreciation & Repairs of Assets	मालमत्तेची दुरुस्ती व झीज	XVII	3,36,23,918.93
80,64,068.91	Stationery,Printing,& Advertisement	स्टेशनरी, छपाई व जाहिरात	XVIII	66,71,002.32
0.00	Loss from sale of or dealing with non- banking assets	नेहमीच्या बँकिंग मालमत्ते व्यतिरिक्त मालमत्तेच्या विक्री व्यवहारातील तोटा		0.00
7,88,93,053.80	Other Expenditures	इतर खर्च		8,18,11,312.28
19,91,969.30	Bad Debts Written Off	बुडित संशयित व कर्जे निर्लेखित		5,22,99,755.16
12,88,31,562.00	Provisions	वेळेल्या तरतूदी	XIX	13,64,21,775.00
10,50,62,288.35	Net Profit for the year	वर्ष अखेरेचा निव्वळ नफा		10,62,38,823.68
180,49,86,792.38		TOTAL		199,29,61,061.90

As per Our Audit Report of Even Date

Gogate & Company
Chartered Accountants
Sd/-

U.V.Gogate
FRN-124144w
Membership no.109574
Place : Ichalkaranaji
Date : 22nd July, 2019

S.B.Shirgave
General Manager

V.V.Kamat
Chief Executive Officer



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्लिस्टेट शेड्युल्ड बँक)

दि. ३१/०३/२०१९ अखेर नफा-तोटा पत्रक

31.03.2018 ₹ Ps.	INCOME	प्राप्ती	SCHEDULE	31.03.2019 ₹ Ps.
166,30,76,759.05	Interest & Discount	व्याज जमा व कसर	XX	177,80,65,048.55
51,41,517.33	Commission, Exchange & Brokerage	कमिशन, हुंडणावळ व दलाली		69,16,876.28
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
12,61,03,706.70	Other Income	इतर जमा	XXI	14,32,13,573.91
86,72,840.00	Deferred Tax Asset	डेफर्ड टॅक्स असेट		1,24,65,808.00
19,91,969.30	BDDR written back	बुडीत व संशयित कर्ज निधीतील परतावा		5,22,99,755.16
180,49,86,792.38	TOTAL			199,29,61,061.90

Directors

CA Shri. C. B. Chougule
Vice Chairman

Shri. P. K. Awade
Chairman

Dr. Shri. A. B. Soundatkar
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)

SCHEDULES	31.03.2018		31.03.2019	
SCHEDULE - I CAPITAL (भाग भांडवल)				
Particulars	₹	Ps.	₹	Ps.
Authorised Share Capital	50,00,00,000.00		75,00,00,000.00	
1,50,00,000 "A" Class shares of Rs.50/- each	50,00,00,000.00		75,00,00,000.00	
Issued & Paid Up Capital				
Share of Rs.50/- each fully paid up				
1) Individuals (64,553)	38,16,88,000.00		44,92,92,250.00	
2) Co-op Institutions/ State Govt.		0.00		0.00
3) Others (1,060)	9,32,90,550.00		9,23,99,150.00	
TOTAL	47,49,78,550.00		54,16,91,400.00	
SCHEDULE - II RESERVE AND SURPLUS (राखीव व इतर निधी)				
Particulars	₹	Ps.	₹	Ps.
1 Statutory Reserve	38,59,08,360.02		41,27,43,575.02	
2 Building Fund	10,75,73,695.98		10,75,73,695.98	
3 Dividend Equalisation Fund	91,21,180.04		91,21,180.04	
4 Bad & Doubtful Debts Reserve	44,73,57,563.73		46,52,51,292.92	
5 Investment Fluctuation Reserve	3,82,65,500.00		4,07,65,500.00	
6 Staff Welfare Fund	1,08,776.52		1,58,776.52	
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	4,46,43,000.00		5,01,43,000.00	
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)	39,56,10,659.00		37,36,97,883.00	
i) Building Revaluation Reserve	21,91,27,763.00		19,72,14,987.00	
ii) Land Revaluation Reserve	17,64,82,896.00		17,64,82,896.00	
15 Special Rese. under I.T. Act. 1961	3,35,82,000.00		4,31,82,000.00	
16 Special Reserve U/S 63 (c) of MSCS Act 2002	6,48,00,000.00		7,54,00,000.00	
TOTAL	153,25,08,306.57		158,35,74,474.76	
SCHEDULE - IV BORROWINGS (घेतलेले कर्जे)				
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	31.03.2018		31.03.2019	
SCHEDULE - III DEPOSITS (देवी)				
Particulars	₹	Ps.	₹	Ps.
1. Term Deposits	1458,19,14,394.99		1623,24,55,400.03	
1) From Individuals	870,98,98,924.99		1033,59,57,691.10	
2) From Banks	18,32,59,500.00		3,00,00,000.00	
3) From co-op societies	568,87,55,970.00		586,64,97,708.97	
2. Savings Bank Deposits	277,77,05,627.26		299,84,94,196.16	
1) From Individual	270,51,28,643.31		293,78,03,429.62	
2) From Banks		0.00		0.00
3) From co-op societies	7,25,76,983.95		6,06,90,766.54	
3. Current deposit	158,54,62,850.82		157,92,88,316.78	
1) From Individual	138,45,90,806.79		137,76,80,709.74	
2) From Banks	6,81,17,047.57		9,57,09,022.47	
3) From co-op societies	13,27,54,996.46		10,58,98,584.57	
4. Money at call & short notice	0.00		0.00	
TOTAL(1,2,3 & 4)	1894,50,82,873.07		2081,02,37,912.97	
SCHEDULE - V INTEREST PAYABLE (देणे व्याज)				
Particulars	₹	Ps.	₹	Ps.
1) On Fixed Deposits	2,00,78,646.50		2,32,81,910.50	
2) On Other Deposits	2,41,72,000.00		2,59,91,000.00	
3) On Borrowings		0.00		0.00
TOTAL	4,42,50,646.50		4,92,72,910.50	
SCHEDULE - VI OTHER LIABILITIES (इतर देणी)				
Particulars	₹	Ps.	₹	Ps.
1. Draft Payable	9,07,75,999.34		3,29,73,234.58	
2. Unclaimed Dividend	21,40,121.00		33,16,522.00	
3. Suspense	22,61,699.15		83,14,428.15	
4. Provision for Income Tax	6,03,09,431.00		5,97,03,000.00	
5. Miscellaneous	68,08,71,392.15		117,19,27,153.86	
TOTAL	83,63,58,642.64		127,62,34,338.59	
SCHEDULE - VII CASH AND BANK BALANCES (रोख व बँक शिल्लक)				
Particulars	₹	Ps.	₹	Ps.
1 Cash in hand	19,90,56,091.81		24,20,66,299.56	
2. Balance with				
i) In Current Account with R.B.I.	75,96,27,756.95		84,55,78,476.46	
ii) In current Account With other Banks	34,31,30,692.17		35,40,82,250.61	
TOTAL	130,18,14,540.93		144,17,27,026.63	
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	194,98,64,340.00		217,21,41,884.00	
TOTAL	194,98,64,340.00		217,21,41,884.00	



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्लिस्टेट शेड्युल्ड बँक)

SCHEDULES		31.03.2018		31.03.2019		SCHEDULES		31.03.2018		31.03.2019	
SCHEDULE - IX INVESTMENTS (गुंतवणुक)						SCHEDULE - X LOANS & ADVANCES (कर्जे)					
Particulars		₹	Ps.	₹	Ps.	Particulars		₹	Ps.	₹	Ps.
Net value of Investments						A) Short Term Loans					
Comprising of :						1) Secured against assets		585,03,31,366.63		489,91,09,340.63	
1) Government Securities		342,70,38,040.50		367,15,23,741.50		2) Against two personal sureties & Other (of which overdues Rs. 43,91,90,065.00)		7,25,09,035.60		9,56,36,464.00	
2) Debentures and bonds		8,00,20,000.00		8,99,42,000.00		TOTAL (A)		592,28,40,402.23		499,47,45,804.63	
3) Shares in co-op institutions		25,12,500.00		25,12,500.00		B) Medium Term Loans					
(out of Investments, Rs. 42,04.96 lac are Earmarked for Reserve Fund)						1) Secured against assets		107,43,97,843.98		121,03,43,316.28	
TOTAL		350,95,70,540.50		376,39,78,241.50		2) Against two personal sureties & Other (of which overdues Rs. 11,10,18,189.00)		10,64,62,438.18		18,58,29,790.16	
SCHEDULE - XI INTEREST RECEIVABLE (येणे व्याज)						TOTAL (B)					
Particulars		₹	Ps.	₹	Ps.	TOTAL (C)		118,08,60,282.16		139,61,73,106.44	
1) On Fixed Deposit		1,69,60,881.00		1,23,81,466.00		C) Long Term Loans					
2) On Investments		5,92,83,951.00		7,81,72,229.00		1) Secured against assets		587,02,64,839.26		725,67,03,004.65	
3) On Regular Loans(Staff)		2,18,80,721.00		2,40,25,841.00		2) Against two personal sureties & Other (of which overdues Rs. 27,66,55,776.00)		11,02,15,855.00		15,82,26,065.93	
4) On Overdue Loans		73,18,81,597.66		71,69,73,814.57		TOTAL (C)		598,04,80,694.26		741,49,29,070.58	
5) On CBLO Lending		35,77,023.00		0.00		TOTAL (A+B+C)		1308,41,81,378.65		1380,58,47,981.65	
TOTAL		83,35,84,173.66		83,15,53,350.57		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	18,68,09,93.00	-	-	18,61,80,993.00
Building	38,34,28,625.00	-	-	38,34,28,625.00
Dead Stock	3,04,96,112.49	80,087.00	2,051.00	3,05,74,148.49
Furniture and Fixtures	8,00,29,803.00	5,05,625.00	1,56,878.00	8,03,78,550.00
Plant & Machinery	3,08,91,035.00	20,89,065.00	1,25,201.00	3,28,54,899.00
Motor Car	98,69,650.00	22,90,992.00	31,796.00	1,21,28,846.00
Computer and Related Machinery	16,77,57,008.04	97,75,754.00	2,618.00	17,75,30,144.04
Library Books	1,57,300.00	-	9,809.00	1,47,491.00
Solar System	20,69,635.00	-	-	20,69,635.00
Total	89,08,80,161.53	1,47,41,523.00	3,28,353.00	90,52,93,331.53

Fixed Assets	Depreciation			Net Block	
	Upto 31/03/2018	For the year 2018-19	Total	WDV as on 31/03/2018	WDV as on 31/03/2019
Land	-	-	-	18,61,80,993.00	18,61,80,993.00
Building	9,63,90,309.00	2,87,03,834.00	12,50,94,143.00	28,70,38,316.00	25,83,34,482.00
Dead Stock	1,31,27,706.49	17,39,622.00	1,48,67,328.49	1,73,68,406.00	1,57,06,820.00
Furniture and Fixtures	3,25,86,717.00	47,57,836.00	3,73,44,553.00	4,74,43,086.00	4,30,33,997.00
Plant & Machinery	1,50,55,793.10	24,94,438.56	1,75,50,231.66	1,58,35,241.90	1,53,04,667.34
Motor Car	48,86,145.00	8,19,600.00	57,05,745.00	49,83,505.00	64,23,101.00
Computer and Related Machinery	14,40,42,142.00	1,32,67,403.00	15,73,09,545.00	2,37,14,866.04	2,02,20,599.04
Library Books	89,865.00	23,047.00	1,12,912.00	67,435.00	34,579.00
Solar System	16,00,303.90	1,87,732.44	17,88,036.34	4,69,331.10	2,81,598.66
Total	30,77,78,981.49	5,19,93,513.00	35,97,72,494.49	58,31,01,180.04	54,55,20,837.04

1) Rs.17,64,82,896/- and Rs.19,72,14,987/- are against revaluation of Land and Building respectively which are included in the original cost.

2) Rs. 2,19,12,776/- is against Depreciation on revaluation of Building which is included in total depreciation (Rs 2,19,12,776 + Rs 67,91,057 = Rs 2,87,03,834/-).



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

SCHEDULE	31.03.2018		31.03.2019	
SCHEDULE - XIII OTHER ASSETS (इतर येणी)				
Particulars	₹	Ps.	₹	Ps.
1 Electric, Other Deposits & Prepaid	1,17,21,921.00		81,19,186.00	
2 Advance Income Tax, Refund & Appeal	5,66,76,699.50		6,14,77,849.97	
3 Printing & Computer Peripherals Stock	38,71,964.45		34,76,897.12	
4 Other Advances	2,66,029.00		15,75,258.00	
5 Deferred Tax Asset	10,95,35,203.00		12,20,01,011.00	
6 Others Receivables	64,46,43,126.54		114,44,84,295.66	
TOTAL	82,67,14,943.49		134,11,34,497.75	
SCHEDULE -XIV INTEREST EXPENSES (व्याज खर्च)				
Particulars	₹	Ps.	₹	Ps.
1) Interest on Deposits	114,06,54,158.23		124,15,29,333.35	
2) Interest on Borrowings	1,80,89,637.01		1,81,84,272.12	
TOTAL	115,87,43,795.24		125,97,13,605.47	
SCHEDULE -XV Salary, Allowance, PF. ETC. (नोकर पगार, भत्ते, इत्यादी)				
Particulars	₹	Ps.	₹	Ps.
1) Salary	4,47,61,818.00		4,46,75,561.00	
2) Dearness Allowance	11,65,53,748.00		12,57,64,590.00	
3) Allowances	96,45,595.00		1,01,48,940.00	
4) House Rent Allowance	76,79,775.00		82,92,416.00	
5) Labour Welfare Fund Contribution	39,780.00		38,772.00	
6) Employees Provident Fund Contribution	1,07,06,478.00		1,06,72,900.00	
7) Conveyance Allowance	13,47,336.00		15,80,938.00	
8) Voluntary Retirement Scheme	0.00		3,55,045.00	
9) Group Insurance Scheme Premium	16,87,032.00		14,55,456.00	
10) Group Gratuity Scheme Premium	82,81,143.00		1,74,72,445.44	
11) Provident Fund Inspection Charges	6,60,380.00		5,76,573.00	
12) Staff Leave Salary Provision	97,50,000.00		1,32,76,580.90	
TOTAL	21,11,13,085.00		23,43,10,217.34	
SCHEDULE -XVI Rent, Taxes, Insurance, Light Etc. (भाडे, कर, विमा, व दिवाबत्ती)				
Particulars	₹	Ps.	₹	Ps.
1) Rent	2,76,92,234.00		2,84,76,269.00	
2) Municipality Taxes	24,99,037.00		50,64,253.00	
3) Insurance	13,05,749.26		12,16,599.52	
4) Light Charges	1,09,57,878.37		1,12,87,298.96	
5) Deposit Insurance Premium	1,78,23,158.00		1,83,77,479.00	
6) RTO Trade Certificate Fee	69,805.00		55,480.00	
7) GST, Service Tax & Local Body Tax	55,13,352.03		86,42,397.87	
TOTAL	6,58,61,213.66		7,31,19,777.35	

SCHEDULE	31.03.2018		31.03.2019	
SCHEDULE -XVII Depreciation & Repairs of Assets (मालमत्तेची दुरुस्ती व झीज)				
Particulars	₹	Ps.	₹	Ps.
1) Repairs	16,38,130.59		30,29,155.97	
2) Repairs & Maintenance of Motor Car	5,36,443.01		5,14,025.96	
3) Depreciation	3,50,89,482.00		3,00,80,737.00	
TOTAL	3,72,64,055.60		3,36,23,918.93	
SCHEDULE -XVIII Stationery, Printing & Advertisement (स्टेशनरी, छपाई व जाहिरात)				
Particulars	₹	Ps.	₹	Ps.
1) Stationery	33,34,417.64		14,27,023.69	
2) Printing	22,38,031.13		28,44,364.71	
3) Advertisement & Publicity	24,91,620.14		23,99,613.92	
TOTAL	80,64,068.91		66,71,002.32	
SCHEDULE -XIX Provisions (तस्तुदी)				
Particulars	₹	Ps.	₹	Ps.
1) Provision for Standard Assets	5,00,000.00		55,00,000.00	
2) Bad & Doubtful Debts Reserve	5,50,00,000.00		6,00,00,000.00	
3) Provision for Income Tax	6,04,11,562.00		5,97,61,775.00	
4) Special Reserve under Income Tax-1961	95,00,000.00		96,00,000.00	
5) Depreciation provided for shifting of investment	34,20,000.00		15,60,000.00	
TOTAL	12,88,31,562.00		13,64,21,775.00	
SCHEDULE - XX INTEREST & DISCOUNT (व्याज जमा व कसर)				
Particulars	₹	Ps.	₹	Ps.
1) Interest on Loan	122,26,56,950.48		134,10,21,843.32	
2) Interest on Investments	26,94,23,540.50		28,25,02,194.11	
3) Interest on Deposit With Banks	12,43,45,122.48		12,06,91,522.99	
4) Interest on Call Deposits, LAF & CBLO Lending	4,66,51,145.59		3,38,49,488.13	
TOTAL	166,30,76,759.05		177,80,65,048.55	
SCHEDULE - XXI OTHER INCOME (इतर उत्पन्न)				
Particulars	₹	Ps.	₹	Ps.
1) Dividend On Shares	2,20,000.00		2,40,000.00	
2) Profit On Sale of Investment	72,34,885.00		44,79,220.00	
3) Bank Guarantee Fee	27,98,862.00		25,19,550.00	
4) Profit on sale of Mutal Fund	4,90,04,284.93		6,06,82,582.93	
5) Other Fees & Receipts	6,68,45,674.77		7,52,92,220.98	
TOTAL	12,61,03,706.70		14,32,13,573.91	



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टिस्टेट शेड्युल्ड बँक)

Notes forming part of Balance Sheet as at March 31, 2019 and Profit and Loss Account for the year ended March 31, 2019

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.

d. Commission income on the bank guarantees, Commission Exchange & Locker rent is recognized as income on realization basis.

e. 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



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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.

4.4 Accounting for Repo/ Reverse Repo transactions (Including transactions under the Liquidity Facility (LAF) with RBI) The securities sold and purchased under Repo/ Reverse Repo are accounted based on guidelines issued by Reserve Bank of India. Securities are transferred as in the case of normal outright sale/ purchase transaction and such movement of securities is reflected using the Repo/ Reverse Repo Accounts and contra entries. The above entries are reversed on the date of maturity. Costs and revenue are accounted as interest expenditure/ income, as the case may be.

4.5 Broken period interest on investments is treated as a revenue item. Brokerage, commission etc. Pertaining to investments paid at the time of acquisition is charged to revenue.

4.6 Transfers from/ to HTM category are done at

acquisition cost or book value or market value on the date of transfer, whichever is least and scrip-wise depreciation, if any, is debited to profit and loss account and appreciation, if any, is ignored.

5.0 FOREIGN EXCHANGE TRANSACTIONS

RBI has issued AD II license to the bank vide letter dated 05.12.2018 which valid up to validity of banking license issued by RBI. However, there is no Foreign Exchange Transactions taken place during the year.

6.0 FIXED ASSETS & DEPRECIATION

6.1 During the FY 2017-18, the properties of the bank have been revalued and upward revaluations have been added in "Land Revaluation Reserve" and "Building Revaluation Reserve". Premises are stated at aggregate of revalued amounts as at 31st March 2019 and additions during the financial year at historical cost. 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%



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(मल्लिस्टेट शेड्युल्ड बँक)

There is no change in rate of Depreciation on all assets held by bank

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

7.0 Goods & Service Tax (GST) :

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

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 retire or resign after a minimum period of five years of continuous service. The Bank has Gratuity Fund for its employees under the Group Gratuity cum Life Assurance Scheme managed by Life Insurance Corporation of India. The Bank has created Kallappa Anna 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 2017-18 as per the provisions of MSCS Act 2002 and it is paid during year 2018-19.

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.



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Notes forming part of Balance Sheet as at March 31, 2019 and Profit and Loss Account for the year ended March 31, 2019

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 31.03.2019, LAF lending is Rs.125,00.00 Lakhs (previous year Rs. 65,00.00 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. 2018-19, the bank has not acquired the non-banking assets. As on 31.03.2019, the non-banking assets stood at Rs 10,47.27 lakhs (previous year balance Rs. 10,47.27 Lakhs).

B] Notes Forming Part Of The Accounts For The Year Ended March 31, 2019

1.0 Change in Accounting Policies

There is no change in accounting policy during the year

2.0 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.

3.0 Major Components of Deferred Tax (Accounting Standard 22)

		(Rs. In Lakhs)	
SrNo.	Particulars	2018-19	2017-18
A	Deferred Tax Asset		
1	Provision for BDDR	1185.01	1059.24
2	Provision for Standard Assets	175.22	154.50
	Sub-Total (A)	1360.23	1213.74
B	Deferred Tax Liability		
1	Special Reserve under Income Tax Act	(150.89)	116.22
2	Difference in WDV	10.67	2.17
	Sub-Total (B)	140.22	118.39
C	Closing Net Deferred Tax Asset (A-B)	1220.01	1095.35
D	Less : O/p Balance of DTA (Net)	1095.35	1008.63
E	DTA/(DTL) Recognised during the year	124.66	86.72

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



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Notes forming part of Balance Sheet as at March 31, 2019 and Profit and Loss Account for the year ended March 31, 2019

4.0 SEGMENT REPORTING (ACCOUNTING STANDARD - 17)

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

Particulars	2018-19			2017-18		
	Treasury Operation	Other Banking Operation	Total	Treasury Operation	Other Banking Operation	Total
A] Segment Revenue	50,22.05	149,07.56	199,29.61	49,66.59	130,83.28	180,49.87
B] Result	8,42.02	6,91.47	15,33.49	5,11.77	10,56.24	15,68.01
Unallocated Expenses	-	-	-	-	-	-
Operating Profit	-	-	15,33.49	-	-	15,68.01
Prov. For Income Tax	-	-	(5,95.76)	-	-	(6,04.12)
Deferred Tax	-	-	1,24.66	-	-	86.73
Exceptional Item	-	-	-	-	-	-
Net Profit after Tax	-	-	10,62.39	-	-	10,50.62
C] Other Information						
Segment Assets	728,58.90	1519,76.69	2248,35.59	619,75.07	1452,90.22	2072,65.29
Unallocated Assets	-	-	277,48.54	-	-	211,70.36
Total Assets	-	-	2525,84.13	-	-	2284,35.65
Segment Liabilities	7,28.48	2386,03.29	2393,31.77	7,71.47	2188,57.74	2196,29.21
Unallocated Liabilities	-	-	132,52.36	-	-	88,06.44
Total Liabilities	-	-	2525,84.13	-	-	2284,35.65

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)

Particular	(₹ in lakhs)	
	Gratuity	Leave Encashment
i) Discount Rate	7.50%	8.00%
ii) Expected Return on Plan Assets	7.5%	8.00%
iii) Changes in present value of obligations (PVO)		
PVO at the beginning	11,72.25	9,23.77
Interest Cost	93.78	73.90
Current Service Cost	51.79	1,11.63
Benefits paid	-167	-99.41
Actuarial (gain)/loss on obligations	1,08.58	-63.58
PVO at the end	12,59.41	9,46.32
iv) Changes in fair value of Plan Assets (FVPA)		
FVPA at the beginning	11,74.91	9,28.42
Expected Return on Plan Assets	87.96	75.57
Contributions	1,78.21	1,29.45
Benefits Paid	-167	-99.41
Actuarial gain/(loss) on plan assets	Nil	Nil
FVPA at the end	12,74.09	10,34.03
v) Amount recognised in Balance Sheet		
Present Value of obligations	12,59.41	9,46.32
Fair Value of Plan Assets	12,74.09	10,34.03
Assets/(Liability)	14.68	-87.71
vi) Expenses recognised in profit and loss account		
Current Service Cost	51.79	1,11.63
Interest Cost	93.78	73.90
Expected Return on Plan Assets	-87.96	-75.57
Net Actuarial gain/(loss)	1,08.58	-63.58
Expenses recognised	1,66.19	46.39

- b. Bank has contributed towards provident fund Rs.106,72,900/- (P.Y.Rs.107,06,478/-)
- c. In the current year, Rs. 132,76,580.90 (P.Y. Rs. 97,50,000/-) towards Group Leave Encashment and Rs. 174,72,445.44 (P.Y. Rs. 82,81,143/-) 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.4,000/-



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8.0 Contingent Liabilities

8.1 Contingent Liabilities on account of Bank Guarantees and Letter of Credit is Rs. 13,09,66,259/- Lakhs and Rs.10,16,93,048/- Lakhs respectively.

8.2 In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, till 31st March, 2019, the Bank has identified and transferred to the Depositor Education and Awareness Fund as per details below:

(Rs. In Lakhs)

Particulars	2018-19	2017-18
Opening balance of amount transferred to DEAF	1,17.69	97.60
Add: Amounts transferred to DEAF during the year	10.75	20.83
Less: Amounts reimbursed by DEAF towards claims*	2.47	0.74
Closing Balance of amounts transferred to DEAF	1,25.97	1,17.69

* An amount of Rs 30885/- 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	17,64.83	21,91.28	39,56.11
B) Upward Revaluation in FY 2017-18	-	-	-
C) Depreciation debited to Revaluation Reserve	-	2,19.13	2,19.13
D) Balance of Revaluation Reserve (a+b-c)	17,64.83	19,72.15	37,36.98

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 2018 to March 2019 is follows:

(₹ in lakhs)

Nature of Income	Amount
1. From Selling Life Insurance Policies	29.26
2. From Selling Non Life Insurance Policies	30.39
Total	59.65

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 (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 Investment

14.1 During the year, Bank has shifted securities from HTM category to AFS category and vice versa. In the first quarter of 2018-2019, the bank had transferred securities having Book Value of Rs 5,00.15 Lakhs from HTM to AFS category (Previous year Rs nil) and securities having book value of Rs 14,60.75 Lakhs from AFS to HTM category (Previous Year Rs 30,89.21 Lakhs). While shifting of securities, from AFS to HTM, bank had to provide depreciation of Rs 15.60 Lakhs (Previous year 34.20 lakhs) Income from sale of securities comprised of Rs 44.79 Lakhs (Previous year Rs 72.35 Lakhs) on sale of securities under AFS category.

14.2 Balance in repo account is classified under "Borrowings" (Liability side) and balance in Reverse Repo account is classified under "Money at Call, Short Notice and LAF Reverse Repo Investment" (Asset Side).

15.0 Internal Audit

Concurrent audit of 9 big branches conducted on monthly basis and Quarterly audit of 30 branches and Head Office is carried by Chartered Accountants appointed by the bank and internal audit of remaining 5 branches is carried by Internal Audit Department. All such audits are completed up to 31-03-2019 & bank has received all the reports.

16.0 Penalties for Disclosure

In the year 2018-19, RBI has not imposed any penalty on the bank for any reason.



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CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2019

(₹ in lakhs)

Particulars	31.03.2019	31.03.2019	31.03.2018	31.03.2018
Cash Flow from Operating Activities		10,62.39		10,50.62
Net Profit as per Profit and Loss A/c				
Add : Depreciation	3,00.81		3,50.89	
Loss on sale of Dead Stock	2.43		8.55	
Profit on sale of Dead Stock	(3.72)		(2.69)	
Working Capital Adjustments				
(Increase)/Decrease in Investments	(25,44.08)		16,13.01	
(Increase)/Decrease in Loans and Advances	(72,16.67)		(105,84.00)	
(Increase)/Decrease in Interest Receivable	20.31		(12,29.71)	
(Increase)/Decrease in Other Assets	(51,74.13)		(63,86.40)	
(Increase)/(Decrease) in Deposit from Customers	186,51.49		149,43.87	
(Increase)/(Decrease) in Interest Payable	50.22		30.52	
Increase/(Decrease) in Other Liabilities	42,67.77		68,57.94	
Increase/(Decrease) in Head Office Balance	(10.28)		(11.45)	
Increase/(Decrease) in Overdue Interest Provision	(1,49.08)		11,78.53	
Increase/(Decrease) in Reserve and Others Funds	2,33.38	84,28.46	6,77.26	74,46.31
Cash Generated from Operating Activities	94,90.85			84,96.94
Cash Flow from Investing Activities				
Purchase of Fixed Assets	(1,46.12)		(3,63.65)	
Increase in Borrowings	-		-	
Sale of Fixed Assets	3.28		65.41	
Cash Generated from Investing Activities		(1,42.84)		(2,98.25)
Cash Flow from Financing Activities				
Share Capital Issued	6,67.13		5,77.13	
Dividend Paid	(4,23.24)		(4,31.59)	
Acquisition of Non-banking assets			(24.96)	
Cash Generated from Financing Activities		2,43.89		1,20.58
Net Increase in cash and Cash Equivalents		95,91.90		83,19.28
Cash and Cash Equivalents at the beginning of Year		391,31.79		308,12.51
Cash and Cash Equivalents at the end of Year		487,23.69		391,31.79
Cash and Cash Equivalents				
Cash in Hand and Bank Balance	144,17.27		130,18.15	
Balance with Other Banks	343,06.42		261,13.64	

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 : 22nd July, 2019

Directors

CA Shri. C. B. Chougule

Vice Chairman

Dr. Shri. A. B. Soundatkar

Shri. S. P. Awade

Shri. S. B. Jadhav

Shri. S. S. Gore

Shri. S. K. Keste

Shri. B. P. Patil

Shri. S. R. Zanwar

Shri. B. I. Lad

Shri. A. G. Kamble

Mrs. A. A. Aarage

Shri. P. K. Awade

Chairman

Shri. R. R. Patil

Shri. S. A. Tehalani

Shri. M. S. Satpute

Mrs. S. S. Jadhav

Mrs. P. R. Patil

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

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



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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		31.3.2018	31.3.2019	
I. Capital Tier I		105,02.19	110,12.66	
II. Capital Tier II		34,48.48	30,84.58	
III. Total of Tier I and Tier II Capital		139,50.67	140,97.24	
IV. Total Risk Weighted Assets		1031,21.63	1256,93.79	
v. Capital Fund to Risk Assets Ratio		13.53%	11.22%	

2. Investments				
Particular		31.3.2018	31.3.2019	
I. Book value		545,94.35	593,61.20	
II. Face value		543,11.87	591,44.50	
III. Market value		541,21.56	593,45.19	

3. Advances Against				
Particular		31.3.2018	31.3.2019	
I. Real Estate		70,80.20	78,72.05	
II. Construction Business		22,45.86	34,43.85	
III. Housing		114,49.06	124,02.91	

4. Advance to Directors, their Relatives, Companies/Firm in which they are Interested.				
Particular		31.3.2018	31.3.2019	
A	Fund-based			
i	Outstanding at the beginning of the year	14.54	35,45.21	
ii	Disbursement during the year	35,46.10	0.00	
iii	Recovery during the year	2,15.43	16,57.26	
iv	Outstanding at the end of the year (Including Interest)	33,45.21	16,87.95	
v	Overdues	29.17	1,64.94	
vi	NPA	0.00	0.00	
B	Non-fund based (Guarantees, L/Cs etc.)	1,94.32	2.00	

5. Profitability Parameter				
Particular		31.3.2018	31.3.2019	
I.	Interest Income as a Percentage of average working funds	8.75%	8.51%	
II.	Non-Interest income as a percentage of average working funds	0.69%	0.72%	
III.	Operating profit as a percentage of average working funds	1.19%	1.10%	
IV.	Return on average assets	0.55%	0.51%	
v.	Business (Deposits + Advances) Per employee	₹6,17.13	₹6,23.71	
vi.	Profit per employee	₹ 2.02	₹ 1.91	
vii.	Cost of deposits	6.73%	6.78%	

6. MOVEMENT IN N.P.A.s				
Particular	31.3.2018	Increase	Decrease	31.3.2019
I. Total Loans & Advances	1308,41.81	72,16.67	-	1380,58.48
II. Total N.P.A	83,34.34	47,81.25	26,44.51	104,71.08
III. Gross N.P.A.%	6.37 %	1.21%	-	7.58 %
IV. Net Advances	1262,70.98	71,13.50	-	1333,84.48
v. Net N.P.A. amount	37,63.51	20,33.57	-	57,97.08
vi. % Net N.P.A.	2.98 %	1.37 %	-	4.35 %
vii. Provision required to be made towards N.P.A.	40,51.52	1,08.99	-	41,60.51
viii. Provision actual made towards N.P.A.	44,73.58	1,78.93	-	46,52.51
ix. Standard Loans	1225,07.47	50,79.93	-	1275,87.40
x. Contingent provision against standard assets	4,46.43	55.00	-	5,01.43



माणसांच्या मनांना विणणारी बँक

कल्लापाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्लिस्टेट रेज्युलड बँक)

7. PROVISION

(₹ In lakhs)

Particular	31.3.2018	Increase	Decrease	31.3.2019
i. Bad & Doubtful Debt Reserve	44,73.58	7,01.93	523.00	46,52.51
ii. Investment Fluctuation Reserve	3,82.66	25.00	0.00	4,07.66
iii. Investment Depreciation Reserve	5.35	0.00	0.00	5.35
iv. Contingent Provision against standard assets	4,46.43	55.00	0.00	5,01.43
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	0.00	Nil	Nil	Nil
ii. FIs	8,99.42	Nil	Nil	Nil
iii. Commercial Paper (CP)	0.00	Nil	Nil	Nil
Total	8,99.42	Nil	Nil	Nil

9) Non Performing Non SLR Investments

Particulars	F.Y. 2018-19
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/MSF Transactions

Particular	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31/03/2019
i. Securities Sold under Repo (Previous year figure)	1,00.00 (0.00)	1,00.00 (0.00)	0.27 (0.00)	0.00 (0.00)
ii. Securities Purchased under Reverse Repo (Previous year figure)	93.40 (90.40)	158,55.10 (105,85.10)	24,50.21 (23,81.20)	112,74.30 (62,53.90)

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
01/04/2018 To 30/09/2018	17/05/2018	1,11.26
01/10/2018 To 31/03/2019	15/11/2018	1,05.75
01/04/2019 To 30/09/2019	21/05/2019	1,22.72

12. Accounts Restructured During the year 2018-19

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 , 15. Penalty imposed by RBI - Nil

14. Foreign Currency Assets & Liabilities - Nil



Bank Weaving the minds of mankind

Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

Est. 7th Feb.1963

Amendments in Bye-Laws - 2019

Regn.No.MSCS/CR/437/2011

Sr.No	Bye Law No.	PRESENT WORDING	WORDING AFTER AMENDMENT	REASON FOR AMENDMENT
01	2	<p>DEFINITIONS</p> <p>(u) "Person" means an adult Individual, Proprietary Concern, Partnership Firm duly registered under the Indian Partnership Act 1932, Company or any other body corporate constituted under the Companies Act 1956 or under the law for the time being in force, Society registered under the Central or State Act, Local Authority, State Government, Central Government, Self Help Groups (SHGs), Joint Liability Groups (JLGs), and Public Trust registered under any law for the time being in force for registration of such trusts;</p>	<p>DEFINITIONS</p> <p>(u) "Person" means an adult Individual, Proprietary Concern, Partnership Firm duly registered under the Indian Partnership Act 1932, Limited Liability Partnership (LLPs), Company or any other body corporate constituted under the Companies Act 1956 or Companies Act 2013 or under the law for the time being in force, Society registered under the Central or State Act, Local Authority, State Government, Central Government, Self Help Groups (SHGs), Joint Liability Groups (JLGs), and Public Trust registered under any law for the time being in force for registration of such trusts;</p>	Due to appliace of new companies Act and Limited Liability Partnership Provisions in the Act.
02	3	<p>OBJECTS AND FUNCTIONS</p> <p>(x) To purchase and to sell bonds, scrips, securities or other forms of securities on behalf of constituents electronically or otherwise.</p>	<p>OBJECTS AND FUNCTIONS</p> <p>(x) To purchase and to sell bonds, scrips, securities or other forms of securities on behalf of constituents electronically or otherwise as may be permitted by the Reserve Bank of India and relevant provisions of the Act and Rules from time to time.</p>	To bring the Bye laws in line with prescribed provisions of RBI Master circular DCBR.BPD(PCB).MC. NO.4/16.20.000/2015-16 dated 01.07.2015.
03		<p>(xxxiv) To act as 'Agent' for the mutual funds as allowed by R.B.I. guidelines/framework</p>	<p>(xxxiv) To sell/distribute mutual fund or any other product under tie-up arrangement with mutual funds/asset management companies or any other institution or undertake any other business independently as permissible and within the frame of RBI/Registrar of Cop. Societies guidelines.</p>	To bring the Bye-laws in line with prescribed provisions of RBI circular UBD.BPD (PCB)CIR No. 44/09.18.100/2005-06 dated 13.04.2006.
04	(New)	xlvi) -----	<p>xlvi) To grant, negotiate, endorse, discharge and to issue letters of credit, travelers' cheques and circular notes and to do all forms of Foreign Exchange Business as may be permitted by Reserve Bank of India.</p>	To bring the Bye-laws in line with prescribed provisions of RBI/2005-06/314.A.P. (DIR SERIES) CIR 25, A.P .(FL series) CIR No. 02. Dated 06.03.2006.



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Amendments in Bye-Laws - 2019

Regn.No.MSCS/CR/437/2011

Sr.No	Bye Law No.	PRESENT WORDING	WORDING AFTER AMENDMENT	REASON FOR AMENDMENT
05	(New)	xlvi) -----	xlvi) To acquire, to sell, Plot, Land Building and to construct, to maintain and to alter any of the Bank's building/property or works necessary or convenient for the purpose of the Bank and to let out accommodation in excess of its requirements.	Earlier there was no specific provision in Bye-Laws. Therefore, specific provision inserted to avoid ambiguity and bring clarity of functions of Bank.
06	(New)	xlvi) -----	xlvi) To provide for Cooperative and Banking education and training to its members. .	To bring the Bye-laws in line with prescribed provisions of Sec. 27 of Multi State Co -op Soc. Act 2002.
07	(New)	xlvii) -----	xlvii) To engage in Credit/Debit cards business with the permission required, if any from appropriate authorities.	To bring the Bye-laws in line with prescribed provisions of RBI circular DCBR.CO.BPD.(SCB). No.01/13.05.000/2014-15 dated 30.04.2015.
08	(New)	xlviii) -----	xlviii) To do Merchant Banking and to act as a Depository Participant for Demat Services, with the permission of Reserve Bank of India and/or other regulators, if required.	To bring the Bye-laws in line with prescribed provisions of RBI circular UBD: CO.BPD:(SCB) CIR No.3/09.50. 001/ 2013-14 dated 18.06.2014
09	31	(A) BOARD OF DIRECTORS (vi) In addition to above two directors with suitable banking experience and/or with relevant professional qualification as per RBI guidelines shall be co-opted by the Board of Directors for one year term.	(A) BOARD OF DIRECTORS (vi) In addition to electd directors, Bank may co-opt Two (2) Directors, having experience (at middle / senior management level) in the field of banking, management, finance, law or specialization in any other field relating to objects and activities undertaken by the Bank as per the RBI guidelines issued from time to time such as Chartered Accountant/ ICWA/CS/CAIIB/ MBA (Banking/Finance),Law Graduate or Faculty in banking field having a experience in the middle/senior/top level management for minimum 10 years. However, such co-opted directors shall not be entitled to vote at the meeting of the Board of Directors or shall not be entitled to be elected as chairperson or vice chairperson. The period of Co-opted Directors shall be co-terminus with the Board of Directors	The clause is elaborated to have clear procedure of co-opting expert directors on board and their tenure as directorship co-terminus with the period of elected board of directors.



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Amendments in Bye-Laws - 2019

Regn.No.MSCS/CR/437/2011

Sr.No	Bye Law No.	PRESENT WORDING	WORDING AFTER AMENDMENT	REASON FOR AMENDMENT
10	34	POWERS AND FUNCTIONS OF THE BOARD OF DIRECTORS (xii) To consider proposals for opening branches.	POWERS AND FUNCTIONS OF THE BOARD OF DIRECTORS (xii) To consider proposals for opening, continuing or establishing branches, extension counters, Currency Chests, ATM Centers, to appoint Business Correspondent and business facilitators and any other working offices of the bank within area of operation.	To bring the Bye Laws in line with prescribed provisions of RBI Master Circular DCBR. LS (PCB) MC. No.16/07.01.000/2015-16 dated 01.07.2015.
11	(New)	xxxvii)-----	xxxvii) To prepare policies and regulations required to conduct the banking business as per RBI guidelines.	Earlier there was no specific provision in Bye-Laws. Therefore, specific provision inserted to avoid ambiguity and bring clarity in powers and functions of Board of Directors.
12	(New)	xxxviii)-----	xxxviii) To consider and approve the settlement proposals, reconstruct, reschedule, fix vary, modify or extend the period and conditions of any loans and advances as per the guidelines issued by the Reserve Bank of India from time to time.	Earlier there was no specific provision in Bye-Laws. Therefore, specific provision inserted to avoid ambiguity and bring clarity in powers and functions of Board of Directors.
13	(New)	xxxix)-----	xxxix) To consider and approve OTS (one-time settlement) /compromisesettlement scheme/s, waiver of loan of the borrowers.	Earlier there was no specific provision in Bye-Laws. Therefore, specific provision inserted to avoid ambiguity and bring clarity in powers and functions of Board of Directors.
14	(New)	xl)-----	xl) To allow a remission or rebate of interest on loans and other costs/expenses.	Earlier there was no specific provision in Bye-Laws. Therefore, specific provision inserted to avoid ambiguity and bring clarity in powers and functions of Board of Directors.



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Amendments in Bye-Laws - 2019

Regn.No.MSCS/CR/437/2011

Sr.No	Bye Law No.	PRESENT WORDING	WORDING AFTER AMENDMENT	REASON FOR AMENDMENT
15	(New)	xli) -----	xli) To refer to the Central Registrar or any other duly appointed authority any claims, disputes or demands by or against the bank or its officers or employees for arbitration.	Earlier there was no specific provision in Bye-Laws. Therefore, specific provision inserted to avoid ambiguity and bring clarity in powers and functions of Board of Directors.
16	(New)	xlii) -----	xlii) To recommend distribution of profit to the General Body.	Earlier there was no specific provision in Bye-Laws. Therefore, specific provision inserted to avoid ambiguity and bring clarity in powers and functions of Board of Directors.
17	(New)	xliii) -----	xliii) Board of Directors are authorized to consider, scrutinize, appraise, evaluate and accept any proposal for merger and acquisition of any other bank on suitable terms and conditions and seek approval for the same from Reserve Bank of India, the Registrar of Cooperative Societies of the respective State and the Central Registrar of Cooperative Societies, New Delhi and thereafter put the merger issued by the competent authority into implementation.	Bank is receiving various proposal for Merger and acquisition. Therefore, it is not possible to conduct in General Body for every proposal during the Year. Therefore, only powers to consider the merger is given to Board of Directors..
18	(New)	xliv) -----	xliv) To enter into participation and/or consortium arrangements with any commercial or co-operative Bank and Financial Institution for the purposes of achieving the objects of the Bank to determine the terms and conditions of participation and/or consortium.	Earlier there was no specific provision in Bye-Laws. Therefore, specific provision inserted to avoid ambiguity and bring clarity in powers and functions of Board of Directors.
19	(New)	xlv) -----	xlv) To decide upon payment of conveyance, travelling expenses, sitting fees etc., to the members of the Board.	Earlier there was no specific provision in Bye-Laws. Therefore, specific provision inserted to avoid ambiguity and bring clarity in powers and functions of Board of Directors.



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Regn.No.MSCS/CR/437/2011

Sr.No	Bye Law No.	PRESENT WORDING	WORDING AFTER AMENDMENT	REASON FOR AMENDMENT
20	(New)	xlvi) -----	xlvi) To formulate policy for floating subsidiary companies, form such companies and control their affairs.	To bring the Bye-laws in line with prescribed provisions of Sec. 19 of Multi State Co -op Soc. Act 2002.
21	(New)	xlvi) -----	xlvi) Recruitment of the staff.	Earlier there was no specific provision in Bye-Laws. Therefore, specific provision inserted to avoid ambiguity and bring clarity in powers and functions of Board of Directors.
22	38	POWERS AND FUNCTIONS OF THE CHAIRMAN (i) He shall preside over the meeting of the General Body, Board of Directors and Executive Committee	POWERS AND FUNCTIONS OF THE CHAIRMAN (i)He shall preside over the meeting of the General Body, Board of Directors and Executive Committee and other committees or sub-committees.	As per section 53 of the Multi-state Co-op. Societies Act, 2002.
23	40	POWERS AND FUNCTIONS OF THE CHIEF EXECUTIVE OFFICER (xv) To exercise administrative control in respect of all officers and staff, including granting of leave, granting of annual increments and other matters relating to the service conditions of the employees.	POWERS AND FUNCTIONS OF THE CHIEF EXECUTIVE OFFICER (xv) To exercise administrative control in respect of travelling bills, medical bills, granting of annual increments and other matters relating to the service conditions of the employees.	For Administrative Convenience
24	(New)	xxii) -----	xxii) To allot work amongst the Bank's staff and supervise their work.	For effective Administration

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 Soundattikar



श्री. स्वप्निल आवाडे
Shri. Swapnil Awade



श्री. बाबासाहेब पाटील
Shri. Babasaheb Patil



श्री. राजेश पाटील
Shri. Rajesh Patil

संचालक मंडळ

BOARD OF DIRECTORS



कै. इलाई कलावंत
Late. Ijai Kalawant
१७/१०/२०१८ पर्यंत



श्री. श्रीचंद टेहलानी
Shri. Shrichand Tehlani



श्री. सचिन झंवर
Shri. Sachin Zanwar



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. Premlata Patil



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



सीए श्री. संजयकुमार अनीगोल
CA Shri. Sanjaykumar Anigol
तज्ञ संचालक Exp. Director



श्री. विजय कामत
(मुख्य कार्यकारी 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. किरण पाटील
(डेप्युटी जनरल मॅनेजर)
Shri. Kiran Patil
Dy. General Manager



बँकेचे संस्थापक चेअरमन मा. श्री. कल्लाप्पाण्णा आवाडे (दादा) व विद्यमान चेअरमन मा. श्री. प्रकाशराव आवाडे यांचे हस्ते पुलवामा अतिरेकी हल्ल्यात शहीद झालेल्या कै. संजय भिकमसिंग रजपूत, मु. पो. मलकापूर, जि. बुलढाणा यांच्या वीरपत्नी श्रीमती सुषमा संजय रजपूत यांना बँकेमार्फत रु. १,२५,०००/- रक्कमेचा चेक सुपूर्द करणेत आला. सदर प्रसंगी उपस्थित शहीद कै. संजय रजपूत यांच्या कुटुंबातील सदस्य व सौ. सपनाताई आवाडे.

Founder Chairman Hon'ble Shri. Kallappanna Awade & Chairman Shri. Prakashrao Awade handing over the Cheque of Rs. 1.25 Lakh to Shrimati Sushma Sanjay Rajput, the wife of Late Martyr Sanjay Bhikmsing Rajput who laid his life in Pulwama terror attack.



पुलवामा अतिरेकी हल्ल्यात शहीद जवान कै. नितीन शिवाजी राठोड, मु. पो. गोवर्धन नगर, जि. बुलढाणा यांना बँकेमार्फत रु. १,२५,०००/- रक्कमेचा चेक बँकेच्या अधिकाऱ्यांनी त्यांच्या घरी जावून वीरपत्नी श्रीमती वंदना नितीन राठोड यांना सुपूर्द केला. सदर प्रसंगी उपस्थित त्यांचे कुटुंबिय व बँकेचे अधिकारी.

Bank officer handing over the cheque of Rs. 1.25 lakh as financial support to the family of Late Martyr Nitin Shivaji Rathod who laid his life for the nation in Pulwama terror attack.



महिलांच्या सबलीकरणासाठी सन २००९ साली बँकेत महिला बचत गट विभाग सुरु करणेत आला.

महिला बचत गट स्थापनेच्या दशकपूर्तीनिमित्त 'महिला मेळावा' आयोजित करणेत आला. सदर प्रसंगी उपस्थित

अ. भा. काँग्रेसच्या सदरचिटणीस सोनल पटेल, बँकेचे संस्थापक चेअरमन मा. श्री. कल्लाप्पाणा आवाडे (दादा), बँकेचे चेअरमन मा. श्री. प्रकाशराव आवाडे, श्री. प्रकाशराव सातपुते, श्री. प्रल्हाद चव्हाण, सौ. किशोरीताई आवाडे, श्री. प्रकाश मोरे, संचालक श्री. स्वप्निल आवाडे, जि. प. सदस्य श्री. राहुल आवाडे व इतर मान्यवर.

For the empowerment of womens, in 2009 bank has established 'women's self Help Group' Department.

On the eve of complition of 10 years of the establishment of 'SHG', Women's gathering was orgnised.

on that occasion General Secretary of Congress Sonal Patel, Founder Chairman Shri. Kallappanna Awade (Dada),

Chairman Shri. Prakashrao Awade, Shri. Prakashrao Satpute, Shri. Pralhad Chavan,

Sou. Kishoritai Awade, Shri. Prakash More, Director Shri. Swapnil Awade, Z. P. Member Shri. Rahul Awade & other degneteries were present.



आण्णासाहेब पाटील
आर्थिक मागास विकास
महामंडळ अंतर्गत
मराठा समाजातील तरुणांनी
स्वतः उद्योजक व्हावे या
उदात्त हेतूने
इचलकरंजी व परिसरातील
तरुणांना मोठ्या प्रमाणात
कर्ज दिले असून
त्यांना भरीव अनुदान
बँकेने प्राप्त करून दिले आहे.

महिला बचत गटाच्या दशकपूर्तीनिमित्त आयोजित
विराट महिला मेळाव्यास मार्गदर्शन करताना बँकेचे विद्यमान चेअरमन मा. श्री. प्रकाशरावजी आवाडे.

Hon'ble Chairman Shri. Prakashrao Awade Addressing the gathering of womens organised
on the eve of complition of 10 yeras for the establishment of Women's self help group department in bank.



N.D. ENGINEERS
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Mfgs:of Precision Auto Components



**ओम इंजिनियरिंग
वर्क्स**
१७/७१ पुजारी मळा,
इचलकरंजी.
प्रो.प्रा. संदीप चं.साळुंखे - मो.नं. - 9595773926



Yoths of Maratha Commnity to
become self employed bank has disbursed
Loan to them & made available Subsidy for
them through Annasaheb Patil Arthik
Magas Vikas Mahamandal.



बँकेच्या स्टेशन रोड स्थित जागेवर जवाहरनगर शाखा / नियोजित प्रशासकीय इमारतीचा पायाभरणी समारंभ
बँकेचे संस्थापक चेअरमन आदरणीय श्री. कल्लाप्पाणा आवाडे (दादा) व मा. सौ. इंदुमती आवाडे (आऊ) उभयतांच्या हस्ते संपन्न झाला.
सदरप्रसंगी उपस्थित बँकेचे चेअरमन मा. श्री. प्रकाशरावजी आवाडे, सौ. किशोरीताई आवाडे, श्री. उत्तमराव आवाडे,
सौ. सपनाताई आवाडे, बँकेचे व्हा. चेअरमन सी. ए. श्री. चंद्रकांत चौगुले, संचालक श्री. अशोकराव सौंदत्तीकर, श्री. स्वप्निल आवाडे,
जि. प. सदस्य श्री. राहूल आवाडे, श्री. प्रकाश मोरे, मुख्य कार्यकारी अधिकारी श्री. विजय कामत,
संचालक मंडळातील सर्व सदस्य व इतर मान्यवर.

Proposed Jawahar Nagar branch / Administrative Building Foundation stone was Laid with the auspicious hands
of Hon'ble founder Chairman Shri. Kallappanna Awade & Hon'ble Sou. Indumati Awade,
In the presenece of Chairman Shri. Prakashrao Awade, Sou. Kishoritai Awade, Shri. Uttamrao Awade,
Sou. Sapnatai Awade, Vice Chairman CA Shri. Chandrakant Chougule, Director Shri. Ashokrao Soundattikar,
Shri. Swapnil Awade, Shri. Prakash More, All Directors, CEO Shri. Vijay Kamat & Other dignitaries.

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
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	30680	104510860	541605964	6383250066	3738449643	7389481844	18038852	27
48	31/03/2010	35508	133264900	558514059	7188022848	4199396295	8375427028	31995690	27
49	31/03/2011	41158	164287100	582183798	8033288348	5246776993	9662808870	50501580	33
50	31/03/2012	45563	200540400	826577050	9271433493	6343083654	11497776336	72415669	35
51	31/03/2013	49269	237106900	858058242	11006925567	7327234283	13143473911	82553422	38
52	31/03/2014	53767	287091950	906975498	12825892634	8722167486	15284664758	90423938	39
53	31/03/2015	58194	326592000	1002829870	13973408435	9455923888	16555943318	100616392	43
54	31/03/2016	60535	377299450	1081274717	15558564100	10835616237	18187238221	102226042	44
55	31/03/2017	61843	417265400	1179684128	17450702563	12025781610	20124519140	104125374	44
56	31/03/2018	63429	474978550	1532508307	18945082873	13084181379	22843558245	105062288	44
57	31/03/2019	65613	541691400	1583574475	20810237913	13805847982	25257123675	106238824	44

KAIJS BANK

रिझर्व्ह बँकेने आपल्या बँकेला
AD-II लायसन्स अंतर्गत
परदेशी विनिमय व्यवहार करण्यासाठी
परवानगी दिली आहे.
या सेवेमध्ये बँकेच्या ग्राहकांना
खालील सुविधा उपलब्ध आहेत.

- परदेशी प्रवासासाठी परदेशी चलन.
अ) खाजगी किंवा व्यवसायिक भेट ब) परदेशात शिक्षण किंवा वैद्यकीय उपचार
- सर्व प्रकारच्या परदेशी चलनाची देव-घेव.
- परदेशी चलनातील प्रिपेड ट्रॅव्हल कार्ड्स.
- परदेशी चलनातील डिमांड ड्राफ्ट.
- परदेशी चलनातील क्लीन पर्सनल चेक्स व डिमांड ड्राफ्ट स्विकृती व क्लिअरन्स
- आंतरराष्ट्रीय वेगवेगळ्या परिषद व प्रशिक्षण आयोजित केल्या जातात त्यांची फी पाठविता येईल.
- परदेशी नोकरी मिळविण्यासाठी रक्कम पाठविता येईल.
- व्हिसा फी.
- रजिस्ट्रेशन सभासद फी, वर्गणी इ. परदेशातील संस्थांना रक्कम पाठविण्याची सोय.