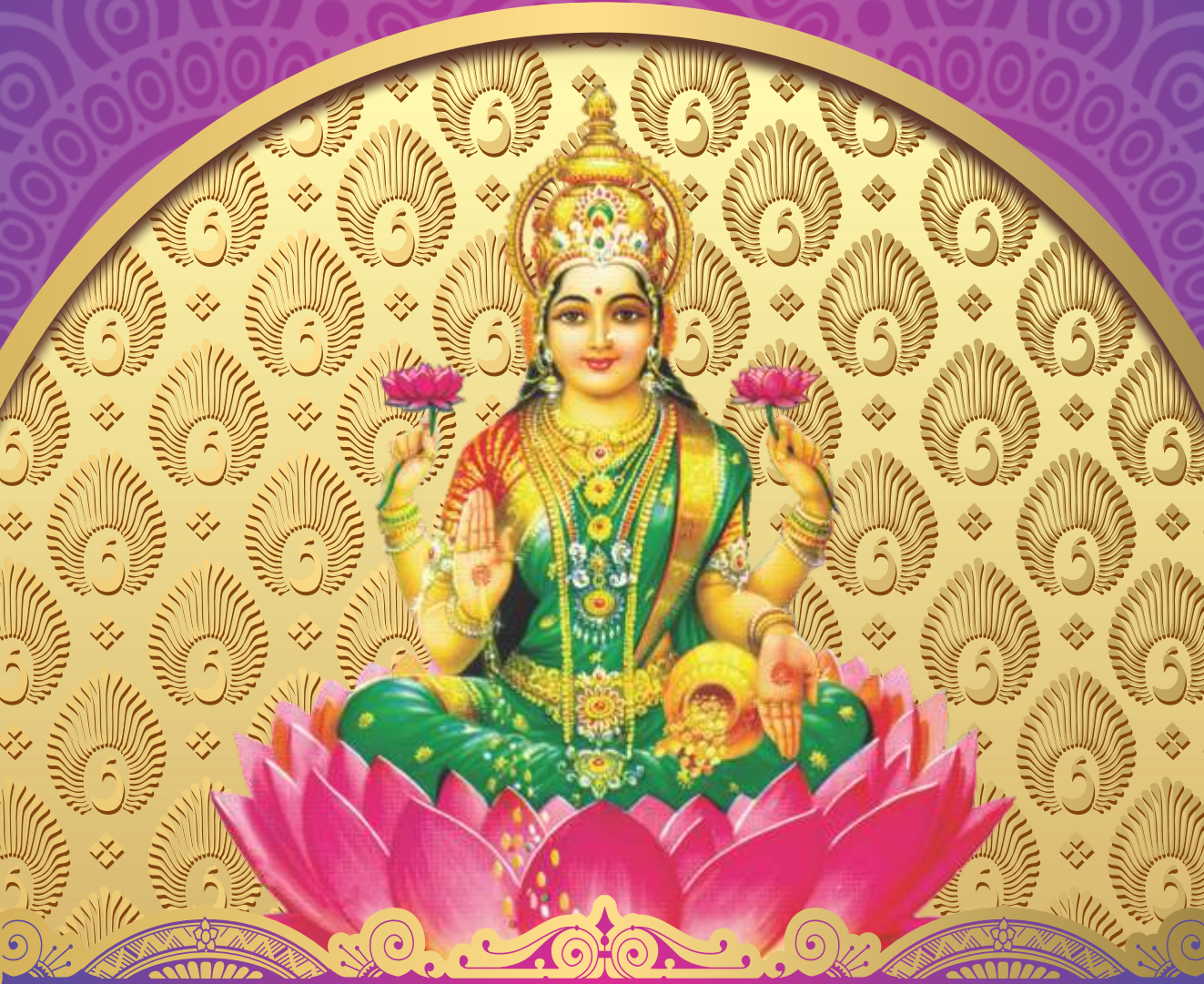


जनलक्ष्मी को - ऑप. बँक लि., नाशिक

(शेड्युल्ड बँक)



केंद्र कार्यालय : 'समृद्धी', गडकरी चौक, जुना आग्रा रोड, नाशिक - ४२२ ००२

☎ (०२५३)२५७७८७२, ७३

website : www.janalaxmibank.in | Email : info@janalaxmibank.in

जनलक्ष्मी को -ऑप बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक-४२२ ००२. फोन : २५७७८७२/७३
Website : www.janalaxmibank.in | Email : info@janalaxmibank.in



मा. ब्राह्मदाव

स्व. माधवराव बळवंत पाटील

संस्थापक अध्यक्ष

जनलक्ष्मी को -ऑप बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक-४२२ ००२. फोन : २५७७८७२/७३
Website : www.janalaxmibank.in | Email : info@janalaxmibank.in



लोकनेते

स्व. उत्तमराव एलिया कांबळे

मा. उपाध्यक्ष



जनलक्ष्मी को -ऑप बँक लि., नाशिक

(शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक-४२२ ००२. फोन : २५७७८७२/७३
Website : www.janalaxmibank.in | Email : info@janalaxmibank.in

संचालक मंडळ

मा. श्री. भालचंद्र माधवराव पाटील	अध्यक्ष
मा. श्री. समीर उत्तमराव कांबळे	उपाध्यक्ष
मा. श्री. जयंत जयशंकर जानी	संचालक
मा. सौ. स्वप्ना सतिश निंबाळकर	संचालिका
मा. श्री. उत्तमराव रामचंद्र उगले	संचालक
मा. श्री. श्रीकांत रामचंद्र रहाळकर (सी.ए.)	संचालक
मा. श्री. रविंद्र गिरधर अमृतकर	संचालक
मा. श्री. सतिश यादवराव सोनवणे	संचालक
मा. श्री. शरद शंकर गांगुर्डे	संचालक
मा. श्री. संजय माधवराव पाटील	संचालक
मा. श्री. सागर उत्तमराव कांबळे	संचालक
मा.श्री. आनंद रामरतन करवा	संचालक
मा. श्री. जितेंद्र आत्माराम सामंत	संचालक
मा.श्री. महेंद्र आनंदराव बच्छाव	संचालक
मा. श्रीमती शालिनी शरद डुंबरे	संचालिका
मा. श्री. अजित गोपाळराव मांडवगणे	मुख्य अधिकारी

व्यवस्थापन मंडळ

मा. श्री. श्रीकांत रामचंद्र रहाळकर (सी.ए.)	अध्यक्ष
मा. श्री. संजय माधवराव पाटील	सदस्य
मा.श्री. जितेंद्र आत्माराम सामंत	सदस्य
मा. श्री. मिलिंद मनोहर पोफळे (सी.ए.)	सदस्य
मा. श्री. सुरेश रामकृष्ण पाटील	सदस्य
मा. श्री. संतोष नामदेव कासार (सी.ए.)	सदस्य

जनलक्ष्मी को -ऑप बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक-४२२ ००२. फोन : २५७७८७२/७३
Website : www.janalaxmibank.in | Email : info@janalaxmibank.in



संचालक मंडळ २०२२-२७



श्री. भालचंद्र माधवराव पाटील
अध्यक्ष



श्री. समीर उत्तमराव कांबळे
उपाध्यक्ष



श्री. जयंत जे. जानी
संचालक



सौ. स्वप्ना एस.निंबाळकर
संचालिका



श्री. उत्तमराव आर.उगले
संचालक



श्री. श्रीकांत आर. रहाळकर
(सी.ए.) संचालक



श्री. रविंद्र जी.अमृतकर
संचालक



श्री. सतिश वाय. सोनवणे
संचालक



श्री. शरद एस. गागुर्डे
संचालक



श्री. संजय एम. पाटील
संचालक



जनलक्ष्मी को -ऑप बँक लि., नाशिक

(शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक-४२२ ००२. फोन : २५७७८७२/७३
Website : www.janalaxmibank.in | Email : info@janalaxmibank.in

संचालक मंडळ २०२२-२७



श्री.सागर यु. कांबळे
संचालक



श्री. आनंद आर. करवा
संचालक



श्री. जितेंद्र ए. सामंत
संचालक



श्री.महेंद्र ए. बच्छाव
संचालक



श्रीमती शालिनी एस. डुंबरे
संचालिका



श्री. अजित जी. मांडवगणे
मुख्य अधिकारी

व्यवस्थापन मंडळ



सी.ए.श्री.श्रीकांत आर. रहाळकर



श्री. संजय एम. पाटील



श्री. जितेंद्र ए. सामंत



सी.ए. श्री.मिलिंद एम. पोफळे



श्री. सुरेश आर. पाटील



सी.ए. श्री. संतोष एन. कासार



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युलड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

श्रध्दांजली

अहवाल वर्षात दिवंगत झालेल्या देशातील थोर
शास्त्रज्ञ, जवान, साहित्यिक, पत्रकार, कलावंत,
शिक्षणतज्ञ, सामाजिक कार्यकर्ते सहकार तज्ञ व
संस्थेचे सभासद व त्यांचे नातेवाईक, ठेवीदार,
हितचिंतक, तसेच अतिवृष्टी पुरामुळे मृत्यूमुखी
पडलेल्या सर्व नागरिकांना

ही सभा नम्रतापूर्वक अभिवादन करुन

या सर्वांच्या पवित्र स्मृतिस

भावपूर्ण श्रध्दांजली अर्पण करीत आहे.





जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

सभासदांसाठी नम्र निवेदन

१. सर्व खातेदारांनी व सभासदांनी केवायसी पूर्तता करणे आवश्यक आहे. खातेदारांनी व सभासदांनी बँकेच्या मुख्य कार्यालयात आपला अद्ययावत फोटो, फोटो आयडी, आधारकार्ड, पॅनकार्डची अटेस्टेड झेराॅक्स प्रत देवून सहकार्य करावे.
२. ज्या सभासदांनी शेअर्स सर्टिफिकेट नेले नसतील त्यांनी मुख्य कार्यालयात संपर्क करून बँकेच्या कामकाजाच्या वेळेत घेऊन जावीत.
३. ज्या सभासदांनी वारसाची नोंद केली नसल्यास त्याबाबत बँकेत संपर्क करून नामांकन पत्र भरून द्यावेत.
४. ज्या सभासदांचा पत्ता बदलला आहे त्यांनी नवीन पत्ता आयडी प्रुफसह बँकेकडे नोंदवावा.

ग्राहकांसाठी महत्वाच्या सूचना

१. खात्यात भरण्यात येणारा चेक नेहमी क्रॉस करणेत यावा.
२. बँकेतून रोख रक्कम काढतांना रक्कम बरोबर असल्याची खात्री करून घ्या.
३. चेकबुक, पासबुक सुरक्षित ठिकाणी ठेवावे.
४. पैसे मोजण्यासाठी अनोळखी व्यक्तीची मदत घेऊ नका.
५. आपल्यावर कोणी पाळत ठेवत नाही याची दक्षता घ्या.
६. तुमचे पैसे पडले असे सांगण्या-या व्यक्तीकडे लक्ष देऊ नका.
७. कोणत्याही परिचित नसलेल्या अनोळखी व्यक्तीस बँकेत खाते उघडण्यासाठी ओळख/शिफारस देऊ नका.
८. ज्या खातेदारांनी १० वर्षे किंवा जास्त वर्षे खात्यावर व्यवहार केला नाही अशा खातेदारांचीखात्यातील रक्कम रिझर्व बँकेच्या धोरणानुसार डिपॉझिट एज्युकेशन अवरनेस फंडात (DEAF) मध्ये जमा करावी लागते. तरी आपण आपले खाते बँकेत येऊन केवायसी पूर्तता करून खात्यावर व्यवहार करून खाते पुनर्जिवीत करून घ्यावे.
९. रिझर्व बँकेच्या सुचनेनुसार लॉकरधारकांनी बँकेस लॉकरसंबंधी नवीन करारनामा करून देण्याबाबत सूचना केलेली असल्याने ज्या लॉकरधारकांनी अद्याप करारनामा करून दिला नसेल त्यांनी संबंधीत शाखेत जाऊन लॉकरसंबंधी करारनामा करून देण्यात यावा.

कर्जदारांसाठी महत्वाच्या सूचना

१. आपण जर बँकेकडून कर्ज सुविधा घेतली असल्यास आपली कर्ज परतफेड वेळेवर व मुदतीत करा.
२. कर्ज रकमेचा वापर ज्या कारणासाठी कर्ज घेतले आहे त्याच कारणासाठी त्याचा विनियोग करावा.
३. आपण ज्या कर्जधारकांना जामिन आहात ते कर्जदार वेळेवर हप्त भरात आहे किंवा नाही याकडे लक्ष द्या.
४. आपले क्रेडीट रेटिंग (CIBIL Report) खराब होणार नाही याची दक्षता घ्या.
५. कर्ज मिळविणे संदर्भात विलंब टाळणेसाठी कर्ज मागणी अर्ज बिनचुक संपूर्ण भरावा. योग्य ती कागदपत्रे जोडावीत. जामीनदारांचा तपशील पूर्ण भरावा.
६. नजरगहाण कर्जदारांनी सर्व व्यवहार याच बँकेतून करावेत.
७. आपल्या खात्यावर पुरेशी शिल्लक ठेवावी. यामध्ये चेक परत जाणार नाही याची दक्षता घ्यावी.



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

४९ वी वार्षिक सर्वसाधारण सभेची नोटीस

(फक्त भागधारक सभासदांसाठीच)

मान्यवर सन्माननीय सभासद बंधू व भगिनीना, कळविण्यात येते की, बँकेची ४९ वी वार्षिक सर्वसाधारण सभा रविवार दिनांक ०८/०९/२०२४ रोजी सकाळी १०.३० वाजता परशुराम सायखेडकर नाट्यगृह, नाशिक या ठिकाणी बँकेचे अध्यक्ष, मा. श्री. भालचंद्र माधवराव पाटील यांच्या अध्यक्षतेखाली खालील विषयांवर चर्चा करून निर्णय घेणेसाठी बोलविण्यात येत आहे. तरी कृपया सभासदांनी वेळेवर उपस्थित रहावे ही विनंती.


-: सभेपुढील विषय :-

- १) दि.१०/०९/२०२३ रोजी झालेल्या ४८ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे.
- २) दि.३१/०३/२०२३ अखेर संपलेल्या आर्थिक वर्षाचा अहवाल, ताळेबंद, नफा तोटा पत्रक वाचून मंजूर करणे.
- ३) सन २०२३ - २०२४ या आर्थिक वर्षाचा वैधानिक लेखा परिक्षकांचा अहवाल वाचून त्याची नोंद घेणे.
- ४) सन २०२४ - २०२५ या आर्थिक वर्षाकरिता संचालक मंडळाने वैधानिक लेखा परिक्षकाच्या नेमणुकीसंदर्भात रिझर्व बँक ऑफ इंडियाकडे सादर केलेल्या प्रस्तावाची नोंद घेणे.
- ५) सन २०२४-२०२५ या आर्थिक वर्षासाठी समावर्ती लेखापरिक्षकाची नियुक्ती करून मेहनताना उरविणेबाबत विचार करणे.
- ६) सन २०२४ - २०२५ या आर्थिक वर्षाकरिता संचालक मंडळाने तयार करून मान्यता दिलेल्या अंदाजपत्रकास मंजूरी देणे व सन २०२३ - २०२४ च्या अंदाजपत्रकापेक्षा जादा झालेल्या खर्चाची नोंद घेऊन त्यास मंजूरी देणे.
- ७) मा. वैधानिक लेखापरिक्षकांनी प्रमाणित केलेली थकीत कर्जे बँकेचे वसुलीचे अधिकार अबाधीत ठेऊन निर्लिखित करणे.
- ८) बँकेने सन २०२३-२०२४ या आर्थिक वर्षात प्राईम लेंडींग रेटप्रमाणे बंद केलेल्या कर्ज खात्यांची नोंद घेऊन मान्यता देणे.
- ९) महाराष्ट्र शासनाने प्रस्तुत केलेल्या एकरकमी कर्ज परतफेड योजनेअंतर्गत वसुलीपात्र रकम भरून घेऊन बंद केलेल्या कर्ज खात्यांची नोंद घेणे व त्यास मान्यता देणे.
- १०) संचालक मंडळ सदस्य व त्यांच्या कुटूंबातील सदस्यांना दिलेल्या कर्जाचे विवरण वाचून नोंद घेणे.
- ११) पोटनियम दुरुस्तीस मान्यता देणे (मसुदा अहवालात जोडलेला आहे)
- १२) ४९ व्या वार्षिक सर्वसाधारण सभेस अनुपस्थित असलेल्या मा. सभासदांना रजा मंजूर करणे.
- १३) ९७ व्या घटना दुरुस्ती उपविधीप्रमाणे ज्या सभासदांचे शेअर्स रकम रु.१०००/- च्या आत आहेत अशा सभासदांना पूर्तता करणेबाबत कळविण्यात आलेले असून त्या बाबत निर्णय घेणे.
- १४) मा. अध्यक्ष यांच्या परवानगीने ऐनवेळी येणाऱ्या विषयाचा विचार करणे.

स्थळ : नाशिक

दिनांक : २०/०८/२०२४

संचालक मंडळाचे आदेशावरून


अजित गोपाळराव मांडवगणे
मुख्य अधिकारी

विशेष सूचना :-

- १) कोरमअभावी सभा अर्धा तास तहकुब ठेवून त्यानंतर सभेचे कामकाज त्याच ठिकाणी सुरु होईल व पूर्ण केले जाईल.
- २) ज्या सभासदांना सभेत प्रश्न विचारावयाचे असतील त्यांनी ते दि.०४/०९/२०२४ पर्यंत बँकेत लेखी कळवावे.
- ३) सन २०२३-२०२४ चे आर्थिक पत्रके व लेखापरिक्षण अहवाल अवलोकनासाठी सर्व सभासदांना बँकेच्या मुख्य कार्यालयात बघावयास मिळतील.
- ४) ज्या सभासदांनी केवायसी निकष पूर्तता केली नसेल त्यांनी त्वरित बँकेशी संपर्क करून पूर्तता करावी.
- ५) बँकेचा सन २०२३ - २०२४ चा वार्षिक अहवाल कार्यालयीन वेळेत बँकेच्या केंद्र कार्यालय व शाखांमध्ये उपलब्ध आहेत.



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

४९ वा वार्षिक अहवाल : सन २०२३-२०२४

मान्यवर सन्माननीय सभासद बंधू व भगिनींनो,

आपल्या बँकेचे संचालक मंडळाचे वतीने ३१ मार्च, २०२४ अखेर संपलेल्या २०२३ - २०२४ या आर्थिक वर्षाचा ४९ वा अहवाल, ताळेबंद, नफातोटा पत्रक मी आपणापुढे सादर करत असतांना बँकेचे संस्थापक अध्यक्ष आणि माजी खासदार कै. श्री माधवराव बळवंत पाटील व बँकेचे माजी उपाध्यक्ष कै.श्री. उत्तमराव एलिया कांबळे यांचे ऋणनिर्देश व त्यांनी घालून दिलेल्या व्यावसायिक तत्वधारेने मी व माझे सर्व सहकारी पुढील वाटचाल करण्याचा प्रयत्न करत आहोत. हे सांगतांना मला सार्थ अभिमान वाटतो. बँकेला एका विशिष्ट उंचीवर नेऊन ठेवण्याचे त्यांच्या स्वप्नांची पूर्तता करण्यासाठीच आम्ही सर्व संचालक मंडळ सहकारी तसेच आपण बँकेचे सभासद खातेदार, हितचिंतक व कर्मचारी वर्ग यांच्या एकत्रीत सहकार्याने करण्याचे सर्वार्थाने प्रयास करण्याचा संकल्प करू या.

आर्थिक वर्ष २०२३- २०२४ या कालावधीचा लेखाजोखा सादर करत असतांना आपणाला अहवालात सादर आर्थिक आकडेवारीवरून बँकेच्या आर्थिक स्थितीचा आढावा दिसून येईल.

बँकेने अत्याधुनिक तंत्रज्ञान आधारे ग्राहकांना त्यांचे इच्छित स्थळी पाहिजे त्यावेळी बँकींग सेवा सहजगत्या उपलब्ध करून देण्याच्या प्रयत्नात सातत्य ठेवण्याचे प्रयत्न चालू ठेवले आहेत. आपली बँक अपेक्षित आर्थिक प्रगती करत पुढील वाटचाल करीत आहे. तसेच व्यावसायिक स्पर्धेत स्थिर अस्तित्व टिकवून ठेवण्यात बँक यशस्वी झालेली आहे ही मोठी जमेची बाजू आहे. अर्थात हे साध्य केवळ आपण बँकेचे सभासद, हितचिंतक व खातेदार म्हणून आपल्या सर्वांच्या सहकार्याशिवाय अशक्य होते व शिवाय या कालावधीत बँकेच्या अधिकारी कर्मचारी वर्गाने बँकेत ग्राहक सेवा देण्यासाठी अखंड परिश्रम घेतले याची मला जाणीव आहे.

काळाच्या ओघात आवश्यक असलेले सर्व प्रकारचे तंत्रज्ञान ग्राहक विशेषतः विशेष तांत्रिक स्वरूपाच्या बँकींग ग्राहक सेवा उपलब्धीसाठी गरजेच्या गोष्टीची संपूर्ण पूर्तता बँकेने आपल्या परिने अंगीकृत करून त्याचा वापर / उपयोग प्रत्यक्ष दैनंदिन कामात आणि ग्राहक सेवेत केला जात आहे.

बँकींग व्यवसायाचे मुल्यांकन करत असतांना उत्पन्न व खर्चाचा समतोल ठेवण्यात फार कसरत करावी लागते व शिवाय मुख्य व्यवसायातून अपेक्षित उत्पन्न ज्यावेळी होऊ शकत नाही त्यावेळेस समन्वय साधणे अवघड होत जाते. आपल्या बँकेच्या संदर्भात कंपनी व्यवसाय वृद्धीसाठी करण्यात आलेल्या कर्ज पुरवठ्यातील मोठ्या स्वरूपात व विचार करण्याइतपत रकमा एनपीए संवर्गात अंतर्भूत असून त्यांच्या वसुलीसाठी बँकेने सरफाईशी कायद्यासह इतरही उपलब्ध कायद्यातील तरतुदींचा वापर करून कर्जापोटी तारण / गहाण मालमत्ता जाहीर लिलावाद्वारे विक्री प्रस्तावित करून मोठी कर्ज वसुली चालू आर्थिक वर्षात केली आहे. त्यामुळे बँकेला निश्चित केलेले आर्थिक उद्दीष्टे गाठण्यात काही प्रमाणात यश आलेले आहे. मान्यवर सभासदांची भाग भांडवलावरील लाभांश संदर्भातील मागणी पूर्ततेत अडचणी निर्माण झालेल्या आहेत हे विनम्रपणे नमुद करत आहे. मात्र त्याचवेळी आपले बँकेने सदैव / सतत अव्याहतपणे संपूर्णतः व्यावसायिकतेच्या पाठीमागे न धावता सामाजिक बांधीलकीची जपणूक केलेली आहे हे मी आवर्जून नमुद करू इच्छितो.

भविष्यात बँकेचे अस्तित्व कायम स्वरूपी टिकवून ठेवून प्रगती साधण्यासाठी कामकाजाची दिशा बदलून सद्दस्थितीतील व्यावसायिक जगतातील स्पर्धेत तग धरता येईल अशी माझी धारणा आहे मात्र त्यासाठी आपणा सर्वांचे सहकार्य अपेक्षित राहिल असे नम्रपणे सांगू इच्छितो. या संदर्भात मी सन्माननीय संबंधीत सर्वच एनपीए संवर्गातील थकबाकीदार सभासदांना विनम्र आवाहन करून विनंती करीतो की, त्यांनी त्यांच्याकडील थकबाकीच्या रकमा भरणे करून बँकेस आर्थिक अडचणीतून बाहेर काढण्यास आपआपल्या परिने मदत करावी, अशी माझी सर्व संबंधीतांना कळकळीची विनंती आहे.



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

● सर्वसामान्यांचा आर्थिक आधार – सहकारी बँक

सहस्थितीतील अर्थकारणाची विस्कळीत झालेली घडी पहाता बँकींग व्यवसाय चालविणे म्हणजे तारेवरची कसरत झालेली आहे. बँकांची आपसातील स्पर्धा, नफ्यावरील आयकर भरणा, सभासदांच्या आवर्त तसेच मुदत ठेवीवरील व्याजावर टीडीएस कपात, सरकारी कर्जरोख्यांवर मिळणाऱ्या उत्पन्नात घट व जीएसटी या सर्वांच्या विळख्यात सापडलेला बँकींग व्यवसाय जेरीस आलेला आहे. या वातावरणात परस्पर विश्वासाने व सामंजस्याने वाटचाल करणे हितावह, आवश्यक आणि गरजेचे आहे. त्यासाठी आपल्या बहुमोल सूचना/प्रतिक्रिया सहज मनमोकळेपणाने कळवा. त्याचे निश्चितच स्वागत होईल. इतकेच नव्हे त्याची त्वरीत दखल घेतली जाईल व निराकरण करून अंमलबजावणी केली जाईल याची ग्वाही देतो.

बँकेचा अहवाल म्हणजे त्या वर्षातील बँकेच्या कामगिरीचे तुलनात्मक व विश्लेषणात्मक सादरीकरण असते. मी बँकेच्या अबाधीत ठेवलेल्या अस्तित्वाचे व प्रगतीचे सर्व श्रेय बँकेचे सभासद, ठेवीदार, ग्राहक, संचालक मंडळ सहकारी व बँक कर्मचारी यांना देत आहे.

● सभासद व भागभांडवल :

दिनांक ३१/०३/२०२४ अखेरीस बँकेची सभासद संख्या ३६७६३ इतकी असून, अहवाल वर्षात नव्याने २७४ व्यक्तींना सभासद करून घेण्यात आले. बँकेचे अधिकृत भांडवल रुपये २५ कोटी असून ३१/०३/२०२४ अखेर वसूल भागभांडवल रुपये १० कोटी १९ लाख ५० हजार इतके आहे. रिझर्व्ह बँकेने नागरी सहकारी बँकांसाठी भांडवल पर्याप्तता निकष लागू केल्याने सभासदांनी जादा शेअर्स घेऊन भाग भांडवल वाढीसाठी सहकार्य करावे, अशी विनंती सर्व संचालकांच्या वतीने करण्यात येत आहे. बँकेची दिनांक ३१/०३/२०२४ अखेरीस भांडवल पर्याप्तता (CRAR) २९.२९% आहे. रिझर्व्ह बँकेच्या निकषानुसार भांडवल पर्याप्तता कमीत कमी १२% इतकी आवश्यक असते.

● राखीव व इतर निधी:

अहवाल वर्षात राखीव व इतर निधी रुपये ११३ कोटी ८९ लाख १३ हजार इतकी आहे.

● ठेवी :

व्याजदर स्पर्धेत ठेवीदारांना आकर्षित करणे अवघड आणि कठीण आहे. देय व्याजदर ठरवितांना बँकेच्या आर्थिक स्थितीवर विपरीत परिणाम होणार नाही याचीही काळजी घ्यावी लागते. त्यासाठी व्यवस्थापनाने कमी व्याजदराच्या ठेवी वाढविणेवर लक्ष केंद्रीत केले, दिनांक ३१/०३/२०२४ अखेर ठेवी रुपये १६७ कोटी ४२ लाख ३५ हजार इतक्या आहेत. त्यात कासा ठेवीचे प्रमाण ३६.८३% आहे. ठेवी वाढविणेसाठी सर्व संचालक मंडळ व कर्मचारी यांचे प्रयत्न असून ग्राहक / ठेवीदार यांनी बँकेच्या विविध सुलभ सेवेचा लाभ घेऊन जास्तीत जास्त ठेवी / व्यवहार ठेवावेत, असे आवाहन करण्यात येत आहे. याच बरोबर गेल्या ३/४ वर्षांपासून बँकेच्या ठेवीत सातत्य व स्थैर्य राखले गेले याबद्दल मी ठेवीदारांचे आभार मानून धन्यवाद देतो.

● **घेतलेली कर्जे :-** अहवाल वर्षाच्या सुरुवातीस बँकेने जिल्हा बँका व राज्य सहकारी बँकेकडून मुदतठेवी तारणावर ओव्हरड्राफ्ट कर्ज मर्यादा बँकींग व्यवहारासाठी मंजूर करून ठेवलेली होती. तिचा वापर फक्त विशिष्ट कारणासाठीच करण्यात आला. दिनांक ३१/०३/२०२४ अखेर सदर कर्जबाकी निरंक आहे.

● **गुंतवणुक :-** दिनांक ३१/०३/२०२४ अखेर बँकेची एकूण गुंतवणुक रुपये १२७ कोटी ९० लाख २९ हजार इतकी आहे. आपली बँक शेड्युल्ड बँक असल्यामुळे ३१/०३/२०२४ अखेर रुपये ८ कोटी २ लाख १९ हजार इतकी रकम सीआरआर म्हणून रिझर्व्ह बँकेच्या चालू खात्यावर जमा असून सदरच्या रकमेवर व्याज मिळत नसल्याने त्याचा परिणाम नफा क्षमतेवर झालेला आहे.

● स्थावर मालमत्ता :-

बँकेची केंद्र कार्यालयाची इमारत म. फुलेनगर, उदयनगर, सराफ बाजार, दिंडोरी रोड, महात्मानगर, डेकन जिमखाना पुणे,



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

४९ वा
वार्षिक
अहवाल

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

सावरकरनगर, वाशी-नवी मुंबई, सातपूर, सिडको, मालेगांव, वंदना अपार्टमेंट गंगापूररोड व जाधव टॉवर विस्तारीत कक्ष या बांधीव इमारती स्वमालकीच्या असून या स्थावर मालमत्तांची दिनांक ३१/०३/२०२४ अखेर किंमत रुपये ३७ कोटी ७० लाख ५६ हजार इतकी झालेली आहे.

● कर्ज -

आर्थिक वर्षात बँकेने रुपये १९ कोटी १७ लाख ४१ हजार इतके नवीन कर्ज वाटप केलेले आहे. दिनांक ३१/०३/२०२४ अखेर बँकेचे एकूण कर्ज रुपये ८२ कोटी ४४ लाख ९१ हजार इतके आहे. बँकेने रुपये २६ कोटी ६९ लाख ६८ हजार इतक्या कर्ज रकमांना नुतनीकरण करून दिलेले आहे. बँकेचे एकूण कर्जदार सभासदांची संख्या १७६६ आहे. सीडी रेशो ४९.२५% आहे. कर्ज वितरणासाठी वाव असूनही चांगले / गरजू कर्जदार मिळत नसल्याने अपेक्षित कर्ज वाटप होऊ शकलेले नाही. त्याचाही परिणाम बँकेच्या नफा क्षमतेवर झालेला आहे.

● नफा :-

सन २०२२-२०२३ अखेर एकूण संचित तोटा रु. १३ कोटी ०७ लाख ८४ हजार होता. अहवाल वर्षात बँकेस रुपये २ कोटी १५ लाख १० हजार इतका निव्वळ नफा झालेला होता, परंतु रिझर्व बँकेच्या निर्देशानुसार नाशिक जिल्हा मध्यवर्ती बँकेत गुंतवणुके केलेली असल्यामुळे व जिल्हा बँकेकडून परतावा मिळत नसल्यामुळे बँकेस असलेल्या गुंतवणुकीवर वैधानिक तपासनिस् मे. फाटक जोशी अँड कंपनी यांच्या आदेशानुसार (एमओसी) मेंमोरंडम ऑफ करेक्शन तरतूद करावी लागल्यामुळे बँकेस ९८५.३५ लाखाचा तोटा झालेला असून मार्च २०२४ अखेर संचित तोटयात वाढ होऊन तो रुपये २२ कोटी ९३ लाख १९ हजार इतका झालेला आहे.

● शाखा परिक्षण:-

आपल्या बँकेच्या एकूण १७ शाखा व १ विस्तारीत कक्ष कार्यरत असून, यापुढे ज्या शाखा / विस्तारीत कक्ष यांची आर्थिक कामगिरी असमाधानकारक असेल, उत्पन्नक्षमता कमी होत असेल अशा शाखा / विस्तारीत कक्ष टप्प्याटप्प्याने बंद करून प्रशासकीय खर्च कमी करणे किंवा त्याचे स्थलांतर करणेसाठीचे प्रयत्न चालू आहेत. त्याशिवाय अन्य पर्याय दिसून येत नाही. बँकेने या आर्थिक वर्षामध्ये उत्पन्न क्षमता कमी असलेल्या समर्थनगर शाखेचे महात्मानगर शाखेत विलिनीकरण केले आहे. तरी ग्राहकांनी आपले व्यवहार विलिनीकरण केलेल्या संबंधीत शाखांमधून करावे हि विनंती.

● महाराष्ट्रातील सहकारी साखर कारखान्यांना शासनाच्या विनाअट थकहमीवर दिलेली दीर्घ मुदत कर्ज :-

महाराष्ट्र शासनाच्या विनाअट थकहमीवर तसेच सहकार आयुक्त व साखर आयुक्त, पुणे यांचे पूर्व परवानगीने राज्य बँक व इतर जिल्हा बँका यांचे नेतृत्वाखाली सहभाग योजनेअंतर्गत मार्च २००६ अखेर १० सहकारी साखर कारखान्यांना दीर्घ मुदत कर्ज अदा केलेले आहे. पैकी ५ कारखाने लिड बँकेमार्फत सरफाईशी कायदयान्वये विक्री करण्यात आलेले असून बँकेला हिस्सेराशी प्रमाणे रक्कम प्राप्त झालेली आहे. शिल्लक थककरमेच्या वसुलीसाठी कायदेशीर कारवाई चालू आहे. कारखान्यांच्या अडचणी लक्षात घेऊन केंद्र शासनाने नाबार्डमार्फत थकीत सहकारी साखर कारखान्यांच्या कर्जासाठी पॅकेज योजना जाहिर करून कारखाने कर्जाची फेररचना करण्यात आली आहे. तसेच साखर कारखान्यांच्या कर्जावर ३% व्याज अनुदान केंद्र सरकारमार्फत देण्याचा निर्णयानुसार झाला. सन २०१३-१४ पासून ३% व्याज सबसिडी नाबार्डकडून प्राप्त होणे बाकी आहे. त्यासाठी सातत्याने पाठपुरावा चालू आहे.

माहे मार्च २०२४ अखेर बँकेचे सहकारी साखर कारखान्यांकडे मुदलापोटी रु.०५ कोटी २१ लाख ७ हजार व व्याजापोटी रु.१७ कोटी ७७ लाख ४७ हजार येणेबाकी आहे. बँकेने कर्ज वसुलीकरिता जय शिवशंकर सहकारी साखर कारखाना लि., व निनाईदेवी सहकारी साखर कारखाना लि. यांना शासनाने दिलेल्या थक हमीपोटी रक्कम भरपाई होऊन मिळावी म्हणून उच्च



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

न्यायालयात शासनाविरुद्ध रिट पिटीशन दाखल केले आहे.

सन २०२३-२०२४ मध्ये लिड बँक युनिटी स्मॉल फायनान्स बँक लि. यांनी नरसिंह सहकारी साखर कारखान्यावर सरफाईसी कायद्यांतर्गत कारवाई करून सदर कारखाना मे.रेअर अॅसेट रिकन्सट्रक्शन लि., अहमदाबाद या कंपनीस विक्री करण्यात आला. सदर नरसिंह सहकारी साखर कारखाना लि. यांचे कर्ज खात्यावर बँकेस प्रोरेटा रेशोप्रमाणे सन २०२३-२०२४ या आर्थिक वर्षात बँकेस ४१०.९५ लाख रक्कम प्राप्त झाली आहे. थकीत सहकारी साखर कारखान्यांवर कर्ज वसुलीसाठी कायदेशीर कारवाई करणेत येत आहे.

● कर्ज वसुली :

मा. अध्यक्ष, उपाध्यक्ष व कर्ज वसुली समिती अध्यक्ष आणि संचालक मंडळाचे नेतृत्वाखाली बँकेचे अधिकारी व कर्मचारी यांनी थकबाकी वसुलीबाबत कडक धोरण अवलंबून जोरदार वसुली मोहिम राबविली. त्यात वेळप्रसंगी कर्ज थकबाकीदारांविरोधात कटू निर्णय घेऊन वसुली केली. या सर्व प्रयत्नांना यश येऊन आर्थिक वर्षात एकूण रुपये ११ कोटी २३ लाख इतकी प्रत्यक्ष वसुली झालेली असून त्यामध्ये वसुलीचे अधिकार अबाधीत ठेवून निर्लिखित केलेल्या कर्ज खात्यावर चालू आर्थिक वर्षात रक्कम १०७.५९ लाख इतकी वसुली केली आहे. त्यामुळे बँकेचा संचित तोटा कमी करण्यास मदत झालेली आहे.

● थकबाकी :-

दिनांक ३१/०३/२०२४ अखेर कर्ज थकबाकीची रक्कम रुपये २५ कोटी १८ लाख ७४ हजार इतकी आहे. कर्ज थकबाकी वसुलीसाठी ५६ थकबाकीदारांचे विरोधात सहकारी कायदा कलम ९८ अन्वये वसुली दाखले प्राप्त असून त्याची अंमलबजावणी स.का.क.१५६ खालील अधिकार प्राप्त वसुली अधिकाऱ्यांच्या मार्फत चालू आहे व ३७ थकबाकीदार सभासदांवर सहकार न्यायालयात दावे दाखल असून, सहकार कायदा कलम १०१ अंतर्गत १८ केसेस दाखल असून ४५९ थकबाकीदारांवर निगोशिअबल इन्स्ट्रुमेंट अॅक्ट कलम १३८ अन्वये फौजदारी स्वरूपाच्या केसेस दाखल आहेत.

थकबाकीदारांविरुद्ध सिव्हील कोर्टात दरखास्ती दाखल केलेल्या आहेत तसेच ५ थकबाकीदारांच्या स्थावर मालमत्ता सहकारी कायदा व सिक्युराटायझेशन कायद्यातील तरतुदीनुसार जप्त करण्यात आलेल्या असून, त्याची विक्री प्रक्रिया चालू आहे.

कर्ज थकबाकी वसुलीसाठी बँकेने सर्वकष प्रयत्न अहवाल वर्षात केलेले असून, परिणामकारक वसुलीसाठी वरिष्ठ संचालक श्री जयंतीभाई जानी यांचे अध्यक्षतेखाली बँकेचे कर्ज वसुली उपसमिती संचालक सर्वश्री सागर कांबळे, जितेंद्र सामंत, उत्तमराव उगले, शरद गांगुर्डे, मुख्य अधिकारी तसेच बँकेचे कर्ज वसुली विभाग प्रमुख व इतर सर्व अधिकारी व कर्मचारी व्यक्तीशः प्रयत्न करित आहे. तसेच नवीन वाटप केलेली कर्जखाती एनपीए होणार नाहीत याची दक्षता शाखास्तरावरील अधिकारी घेत असून, थकबाकी वसुलीसाठी सर्व कर्जदारांनी व जामिनदारांनी सहकार्य करावे, अशी अपेक्षा आहे. कर्जदार सभासद आपली कर्जाची नियमितपणे परतफेड करून बँकेस सहकार्य करतील, असा मला विश्वास वाटतो.

● कोअर बँकींग :

बँकेने आधुनिक तंत्रज्ञानाला नेहमीच प्राधान्य दिलेले आहे. बँकींग क्षेत्रामधील संगणकीय तंत्रज्ञानात होणारे बदल हे एक आव्हान आहे. रिझर्व्ह बँकेने सर्व नागरी बँकांना अनिवार्य केलेली कोअर बँकींग सेवा मे. विरमती सॉफ्टवेअर आणि टेलिकम्युनिकेशन लि., अहमदाबाद यांचेकडून अद्ययावत प्रणाली घेऊन कार्यान्वित केलेली असून बँकेच्या सर्व शाखांमध्ये सदर कोअर बँकींग सेवा उपलब्ध करून देण्यात आलेली आहे.

तसेच बँकेच्या बहुसंख्य ग्राहकांच्या मागणीनुसार बँकेस IFSC कोड मिळालेला आहे. सर्व शाखांना IFSC कोड देण्यात आलेला असून सर्व शाखांमधून NEFT, RTGS, ABB ची (बँकेच्या कोणत्याही शाखेतून पैसे काढणे व भरणे) सुविधा सुरू करण्यात आलेली आहे. तसेच मोबाईल एसएमएस सेवाही कार्यान्वित करण्यात आलेली असून त्यासाठी सर्व खातेदारांनी



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

मोबाईल नंबर अपडेट करून देऊन सेवा संधीचा लाभ घ्यावा.

- रिझर्व बँक वार्षिक तपासणी :- सन २०२३ - २०२४ अखेरची तपासणी बाकी आहे.

- लेखापरिक्षण :-

सन २०२३-२०२४ या वर्षाचे लेखापरीक्षण रिझर्व बँक ऑफ इंडियाने प्रमाणीत केलेल्या तसेच मा. सहकार आयुक्त व निबंधक सहकारी संस्था, महाराष्ट्र राज्य, पुणे यांच्या यादीतील सनदी लेखापाल फाटक जोशी अँड कंपनी, चार्टर्ड अकॉउंटंट, यांची नियुक्ती झालेली असून त्यांनी लेखा परीक्षणाचे काम पूर्ण करून बँकेस सहकार वर्ष २०२३ - २०२४ वर्षाकरिता ऑडिट वर्ग 'ब' दिलेला आहे. तपासणी कालावधीत त्यांनी व त्यांच्या सहकाऱ्यांनी बँकेस मोलाचे मार्गदर्शन व सूचना केल्या, त्याबद्दल मी त्यांचे आभार मानतो.

- अंतर्गत व समावर्ती लेखा परिक्षण :-

आपल्या बँकेचे अंतर्गत लेखा परिक्षण भालचंद्र कर्वे असोसिएट्स यांच्यामार्फत करण्यात आले असून त्यांच्या कामकाजाचा आढावा लेखा परीक्षण समितीमार्फत घेण्यात आला. शाखांच्या दैनंदिन कामकाजात त्रुटी व दोष राहणार नाही याबाबत सूचना देण्यात आलेल्या आहेत. तसेच रिझर्व बँक ऑफ इंडियाने प्रकरणी ठरवून दिलेल्या मार्गदर्शक तत्वाचेही पालन करणेविषयी आवश्यक त्या सूचना देण्यात आलेल्या आहेत.

- संचालक मंडळ :-

बँकेचे मा. अध्यक्ष व उपाध्यक्ष आणि संचालक मंडळाने अहवाल वर्षात बँकेच्या कामकाजात भाग घेऊन उपयुक्त मार्गदर्शन केले. संचालक मंडळाने वर्षभरात ज्या विविध कामकाजामध्ये सहभाग घेतला त्यामध्ये बँकेच्या सर्वकष व्यवसाय वृद्धीकरिता नियोजन, कृती आराखडा आखणी व अंमलबजावणी, दीर्घकालीन धोरणांचा विचार, कर्ज मंजूरी, थकबाकी वसुली इत्यादी कामांचा समावेश होतो. संचालक मंडळाचे उपसमित्या बनविण्यात आल्या असून, त्याद्वारे बँकेच्या एकूण कामकाजावर देखरेख ठेवण्यात येते.

सन २०२३-२०२४ या अहवाल वर्षात बँकेच्या संचालक मंडळाच्या एकूण ११ सभा झालेल्या आहेत. तसेच कर्ज समिती ४ सभा, कर्ज वसुली समिती ७ सभा, गुंतवणुक समिती ४ सभा, असेटस् लायबिलिटी मॅनेजमेंट समिती ६ सभा, संगणक समिती ४ सभा व ऑडिट समिती ४ सभा घेण्यात आलेल्या आहेत. सदरच्या सभांना बँकेचे पदाधिकारी व संचालक सदस्य तसेच अधिकारी हजर राहून व सभेच्या कामकाजात भाग घेऊन त्यांनी चांगल्या प्रकारे सहकार्य केले व यापुढे करित राहतील.

- ठेवा विमा योजना :-

डिपॉझीट इन्शुरन्स व क्रेडीट गॅरंटी कॉर्पोरेशनच्या योजनेनुसार बँकेच्या ठेवींना योजनेच्या नियमानुसार रुपये ५ लाखापर्यंतचे संरक्षण प्राप्त झालेले आहे. सदर विम्याचे हप्ते नियमितपणे भरणा करण्यात येत आहे.

बँकेने प्रधानमंत्री सुरक्षा विमा योजना राबवली असून या योजनेअंतर्गत बँकेच्या एकूण ११२१ खातेदारांच्या विम्याची प्रीमिअम रक्कम अदा केलेली असून ३ खातेदारांना या विमा योजनेचा फायदा मिळालेला आहे.

- अटल पेन्शन योजना :-

आपली बँक भारत सरकार अटल पेन्शनची अधिकृत प्रतिनिधी असून त्याचा क्रमांक PFRDA REG. NO. 297082019 असा आहे. अटल पेन्शन योजना ही भारत सरकारची योजना असून त्याला पेन्शन निधी विनिमय आणि विकास प्राधिकरण (PFRDA) द्वारा निर्गमित केले जाते. वय वर्षे १८ ते ४० वयोगटातील कोणत्याही भारतीय नागरिकास या योजनेत सहभागी होता येते, बँकेस येस बँकेमार्फत क्यूआर कोड प्राप्त झाला असून बँकेच्या सर्व शाखांमध्ये ही सुविधा उपलब्ध करून दिलेली आहे. याचा लाभ बँकेच्या सभासदांनी व खातेदारांनी अवश्य घ्यावा.



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

● फ्रँकींग सेवा :-

बँकेच्या जाधव टॉवर विस्तारीत कक्ष, जाधव कॉम्प्लेक्स, अशोक स्तंभ, नाशिक आणि सौभाग्यनगर शाखा, नाशिक रोड सरकारी दस्तऐवज नोंदणीसाठी मुद्रांक शुल्क भरून फ्रँकींग करून देण्याची सुविधा ग्राहकांना उपलब्ध करून देण्यात आलेली आहे.

● सेफ डिपॉझीट लॉकर :-

बँकेच्या गडकरी चौक (मुख्य शाखा), महात्मा फुलेनगर, उदयनगर, सावरकरनगर (जेलरोड), दिंडोरीरोड, महात्मानगर, मालेगांव, व नवी मुंबई वाशी या ८ शाखांमध्ये ठेवीदार व खातेदार यांचेसाठी सेफ डिपॉझीट लॉकर सुविधा उपलब्ध करून दिली आहे. त्याचा लाभ खातेदार व सभासद घेत असून यापुढेही या सुविधेचा लाभ घेऊन बँकेस सहकार्य करावे.

● वीज बील सेवा :-

बँकेच्या १० शाखांमार्फत महाराष्ट्र राज्य विद्युत वितरण कंपनीचे वीज बील स्विकारणेची सुविधा ग्राहकांना उपलब्ध करून देण्यात आलेली असून त्यापासून बँकेस अहवाल वर्षात चांगले उत्पन्न मिळालेले आहे.

● रिझर्व्ह बँकेची डीफ योजना व केवायसी (आपला ग्राहक ओळख) पूर्तता :-

रिझर्व्ह बँकेने १० वर्ष व त्यावरील वर्षात खात्यावर व्यवहार नसलेल्या ठेव खात्यांच्या जमा रकमा रिझर्व्ह बँकेकडे वर्ग करणेबाबत मे २०१४ मध्ये सुचना केली होती. त्यानुसार अहवाल वर्षेअखेर एकूण ३०३१ ठेवीदारांची एकूण रुपये ३४ लाख २५ हजार इतकी रक्कम वेळोवेळी वर्ग केलेली आहे. यापैकी ७१ ठेवीदारांनी मागणी केलेली रु. २ लाख ३२ हजार इतक्या रकमेची मागणी रिझर्व्ह बँकेकडे करण्यात आली होती. रक्कम बँकेस प्राप्त झाली आहे.

यासंदर्भात सर्व जुन्या व नवीन खातेदारांना आवाहन व नम्र विनंती करण्यात येते की, त्यांनी त्यांचे ज्या शाखेत खाते असेल त्या शाखेतील कर्मचाऱ्यांशी संपर्क साधून आपल्या खात्याशी संबंधीत अपूर्ततेची त्वरीत पूर्तता/केवायसी करून घ्यावी व आपले व्यवहार सुरळीत करून घ्यावेत.

● आभार / ऋणनिर्देश

बँकेच्या गेल्या ४८ वर्षात अनेक व्यक्ती, संस्था, हितचिंतक, सभासद, ग्राहक, आश्रयदाते आणि इतर अनेक ज्ञात, अज्ञात व्यक्तींनी चांगले नांवलौकिक प्राप्त करून घेण्यासाठी बँकेस अनेक प्रकारची मदत केली. बँकेच्या उत्कर्षास ज्या मान्यवरांचे प्रत्यक्ष व अप्रत्यक्षरित्या सहकार्य लाभले अशा मान्यवरांची संख्या खूप मोठी आहे. या सर्वांचा नामोल्लेख करणे या ठिकाणी शक्य नाही हे आपण जाणतातच. तथापि प्रतिनिधीक स्वरूपात या ठिकाणी काही मान्यवरांचा व संस्थांचा नामोल्लेख करणे हा मी माझ्या कर्तव्याचा भाग समजतो.

रिझर्व्ह बँक ऑफ इंडियाचे नागरी बँक विभागाचे मुख्य सरव्यवस्थापक, क्षेत्रीय कार्यालयाचे सरव्यवस्थापक, व्यवस्थापक, सहकार विभागातील सहकार सचिव, सहकार आयुक्त व महसुल आयुक्त, राज्य निवडणूक आयुक्त, अतिरिक्त आयुक्त, आयुक्त कार्यालय, पुणे, सहकार खात्यातील अधिकारी, विभागीय सहनिबंधक, सहकारी संस्था, नाशिक विभाग विभागीय उपनिबंधक सहकारी संस्था, नाशिक विभाग नाशिक, जिल्हा उपनिबंधक सहकारी संस्था, नाशिक, उपनिबंधक सहकारी संस्था नाशिक तालुका नाशिक, विभागीय सहनिबंधक (लेखा परिक्षण), मा. जिल्हाधिकारी, मा. पोलीस आयुक्त, मा. उपआयुक्त तसेच सरकारवाडा पोलीस स्टेशनचे पोलीस निरीक्षक, उपनिरीक्षक व त्यांचे सर्व अधिकारी.

महाराष्ट्राचे अष्टपैलू नेतृत्व मा.ना. श्री शरदचंद्रजी पवार साहेब, महाराष्ट्र राज्याचे मुख्यमंत्री मा. ना. एकनाथजी शिंदे, उपमुख्यमंत्री मा. ना. देवेंद्र फडणवीस, उपमुख्यमंत्री मा. ना. अजितदादा पवार, नाशिक जिल्हयाचे पालकमंत्री मा. ना. श्री. दादासाहेब भुसे, अन्न व नागरी पुरवठा मंत्री मा. ना. छगनरावजी भुजबळ तसेच मंत्री मंडळातील सर्व सदस्य, आमदार अॅड. श्री राहुल ढिकले, सौ. देवयानी फरांदे, सौ. सीमा हिरे, सौ. सरोजताई आहिरे, तसेच



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

जिल्हाधिकारी कार्यालय, जिल्हा परिषद इतर मान्यवर संस्थांचे पदाधिकारी, अधिकारी.

नाशिक महानगरपालिकेचे महापौर, उपमहापौर, स्थायी समिती सभापती, महापालिका आयुक्त, लेखाधिकारी, सर्व नगरसेवक व अधिकारी वर्ग तसेच को-ऑप. बँक एम्प्लॉईज युनियनचे सरचिटणीस अॅड.श्री.विलास आंधळे.

नॅशनल फेडरेशनचे को-ऑप. बँक अॅण्ड क्रेडीट सोसायटीज लि., नवी दिल्ली, महाराष्ट्र अर्बन को-ऑप. बँक्स फेडरेशन, मुंबई, महाराष्ट्र स्टेट अर्बन को-ऑप. बँक्स असोसिएशन, नाशिक जिल्हा नागरी सहकारी बँक असोसिएशन, महाराष्ट्र स्टेट को-ऑप. बँक लि., मुंबई नाशिक जिल्हा मध्यवर्ती सहकारी बँक लि., स्टेट बँक ऑफ इंडिया, येस बँक, अॅक्सीस बँक, आयडीबीआय बँक तसेच बँकेस बँकींग व्यवहारात मदत करणाऱ्या इतर सर्व बँकांचे पदाधिकारी व अधिकारी.

सहकार न्यायालयाचे न्यायाधिश व त्यांचे अधिकारी, मा. जिल्हाधिकारी, महाराष्ट्र राज्य वीज वितरण कंपनीचे अधिकारी, मुद्रांक विभाग व त्यांचे सहकारी तसेच बँकेच्या कार्याला प्रसिध्दी देणारे वृत्तपत्रे, देशदूत, सकाळ, लोकमत, महाराष्ट्र टाईम्स, लोकसत्ता, भ्रमर, पुढारी, दिव्य मराठी, पुण्यनगरी, वार्ताहर, दूरचित्रवाणीचे प्रतिनिधी व सर्व राजकीय पक्षांचे पदाधिकारी तसेच बँकेस बँकींग व्यवहारात मदत करणारे विधी सल्लागार, बँकेचे आर्किटेक्ट, व्हॅल्यूअर, शाखांचे जागा मालक, बँकेचे सभासद, खातेदार, ठेवीदार या सर्वांचे मनःपूर्वक आभार मानतो.

नागरी सहकारी बँकांसाठी एकरकमी कर्ज परतफेड योजना लागू करून महाराष्ट्र शासनाने वसुलीच्या प्रयत्नांना पाठींबा देऊन सहकार्य केले. त्याबद्दल राज्याचे सहकारमंत्री मा.ना. श्री दिलीप वळसे पाटील व महाराष्ट्र राज्य फेडरेशनचे अध्यक्ष व राज्य सहकारी बँकेचे प्रशासकीय अध्यक्ष मा. श्री विद्याधरजी अनास्कर, महाराष्ट्र राज्य फेडरेशनच्या मुख्य कार्यकारी अधिकारी सौ. सायली भोईर यांचेही विशेष आभार मानणे हे माझे कर्तव्य मानतो.

बँकेची अशीच उत्तरोत्तर प्रगती होण्यासाठी आपणा सर्वांच्या सहकार्याने मी, व्हा. चेअरमन श्री समीर कांबळे व माझे संचालक व सर्व कर्मचारी यापुढेही प्रयत्नशील राहू अशी ग्वाही मी सर्वांच्यावतीने देत आहे.

जय हिंद ! जय महाराष्ट्र !!

आपला स्नेहांकीत,

(भालचंद्र माधवराव पाटील) अध्यक्ष

जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

Balance Sheet As On 31st March 2024

CAPITAL & LIABILITIES	31st MARCH, 2024 Post MOC	31st MARCH, 2023
1] CAPITAL	25,00,00,000.00	25,00,00,000.00
I) Authorised Capital 1,00,00,000 shares of Rs. 25/- each		
II) Amount called up on 4077985 shares at Rs. 25/- each	10,19,49,625.00	10,07,30,575.00
of ii) above, held by		
a) Individual	9,55,35,525.00	9,56,04,175.00
b) Other Institutions	64,14,100.00	51,26,400.00
c) State Government	0.00	0.00
2] RESERVE FUND AND OTHER RESERVE	1,13,89,13,008.99	1,05,81,81,856.98
I) Statutory Reserve	16,67,23,480.67	16,66,85,980.67
II) Revaluation Reserve	36,93,58,162.62	40,50,24,925.34
III) Building Fund	8,25,09,000.00	8,25,09,000.00
IV) Dividend Equalization Fund	87,627.00	87,627.00
V) Special Reserves Funds	87,17,440.76	87,17,440.76
VI) Bad & Doubtful Debts Reserves	25,07,99,710.05	28,32,99,710.32
VII) Provision For Standard Assets	45,00,212.89	26,50,212.89
VIII) Investment Fluctuation Reserve	2,57,50,000.00	2,57,50,000.00
IX) Investment Dep. Reserves	1,35,92,000.00	2,07,00,000.00
x) Other Reserves		
a) Charity Fund	25,000.00	25,000.00
b) Staff Training Fund	2,00,000.00	1,00,000.00
c) Provision for Contingent Liab.	3,15,00,161.00	6,24,69,961.00
c) Provision for Contingent Liab.-NDCC	18,49,88,215.00	0.00
d) Staff Welfare Fund	50,000.00	50,000.00
e) Social Welfare Fund	19,999.00	19,999.00
f) Silver Jubilee Fund	92,000.00	92,000.00
3] PRINCIPAL/SUBSIDIARY STATE		
PARTNERSHIP FUND ACCOUNT :		
For Share Capital of :		
I) Central Co-operative Banks		
II) Primary Agricultural Credit Societies		
III) Other Societies		
4] DEPOSITS AND OTHER ACCOUNTS : Anneexture B	1,67,42,35,088.23	1,77,68,33,088.01
I) Fixed Deposits		
a) Individual	1,04,90,77,260.49	1,11,47,99,923.07



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

b) Central Co-operative Bank	0.00	0.00
c) Other Societies	85,38,705.00	2,18,02,017.44
	1,05,76,15,965.49	1,13,66,01,940.51
II) Savings Bank Deposit		
a) Individual	46,33,30,153.12	50,62,85,224.24
b) Central Co-operative Bank	0.00	0.00
c) Other Societies	45,07,315.42	32,40,884.81
	46,78,37,468.54	50,95,26,109.05
iii) Current Deposits		
a) Individuals	12,42,03,750.66	11,52,14,424.67
b) Central Co-operative Bank	0.00	0.00
c) Other Societies	2,45,77,903.54	1,54,90,613.78
	14,87,81,654.20	13,07,05,038.45
iv) Money at Call and Short Notice	-	-
v) Other Matured Deposits	-	-
5] BORROWINGS :	0.00	1,07,38,610.67
i) From the Reserve Bank of India/State/ Central Co-operative Bank :		
a) Short-term loans, Cash Credit, Overdrafts		
MSC BANK O/D Nashik	0.00	1,07,38,610.67
PDCC BANK O/D	0.00	0.00
6] BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA	0.00	0.00
O.B.C.	0.00	0.00
I.B.C.	0.00	0.00
7] BRANCH ADJUSTMENTS	0.00	35,600.99
8] OVERDUE INTEREST RESERVE	92,32,11,596.13	1,04,00,06,309.14
A) N.P.A	84,64,05,385.13	91,99,94,989.14
B) Staff Hsg.NPA Overdue Int.Provision	38,917.00	1,87,775.00
C) 10% OD int.Govt.Surety A/C	4,95,48,352.00	8,25,11,239.00
D) 3% OD int.Govt.Surety A/C	2,72,18,942.00	3,73,12,306.00
9] INTEREST PAYABLE	43,32,784.00	55,17,861.00
10] OTHER LIABILITIES : Anneexture A	2,74,60,479.91	4,57,79,664.29
i) Bills Payable	-	-
ii) Unclaimed Dividend	-	-
iii) Suspense	-	-
iv) Sundries (Annexure 'A')	2,74,60,479.91	4,57,79,664.29
CONTIGENT LIABILITIES :		
i) Outstanding liabilities for guarantee		



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

issued (Rs. 5,45,56,508.00)		
a) Bank guarantee Rs.5,45,56,508.00		
ii) Deaf Contra :		
a) Deaf a/c Rs. 4,53,03,956.58		
b) Unclaimed Saving Dep. Rs. 28,76,014.44		
c) Unclaimed Current Dep. Rs. 11,35,635.95		
d) Unclaimed Fix Depo. Rs. 11,94,804.00		
Total Deaf Contra Rs. 5,05,10,410.97		
GRAND TOTAL :	3,87,01,02,582.26	4,03,78,23,566.08
PROPERTY & ASSETS	31st MARCH, 2024	31st MARCH, 2023
	Post MOC	
1] CASH	2,41,75,418.00	4,45,81,814.00
In hand and with Reserve Bank, State Bank of India, State Co-operative Bank and Central Co-op. Bank		
2] Reserve Bank of India, Mumbai	8,02,19,282.82	8,62,19,282.82
3] BALANCE WITH OTHER BANKS :	4,70,50,770.07	4,77,15,332.77
I) Current Deposit		
a) State Bank of India, Nashik	12,91,930.13	4,72,986.06
b) State Bank of India, Pune	65,708.50	65,885.50
c) State Bank of India, Malegaon	2,20,457.79	73,920.65
d) M.S.C. Bank, Mumbai	2,47,162.31	0.00
e) MSC Bank C/A Nashik	1,38,457.74	82,282.64
f) N.D.C.C. Bank, Nashik	2,12,33,015.00	1,68,26,857.90
g) N.D.C.C. Bank, Malegaon	7,531.24	7,560.74
h) M.D.C.C. Bank, Mumbai	98,631.65	1,18,525.05
i) P.D.C.C. Bank, Pune	57,143.01	1,38,023.84
j) Axis Bank Nashik	10,54,927.49	12,18,234.81
k) Trimooriti Co-op. Bank, Pune	1,26,050.00	1,26,050.00
l) I.D.B.I. Bank Ltd, Nashik	90,979.73	90,982.07
m) I.D.B.I. Bank Ltd, (Pune Br.)	1,66,454.57	5,61,065.25
n) Yes Bank, Nashik	1,12,32,945.37	50,31,888.32
o) Yes Bank Inward RTGS/NEFT A/c	59,47,817.25	25,61,491.59
p) Yes Bank Outward RTGS/NEFT A/c	27,53,920.22	25,46,956.49
q) IDBI Bank (ESBTR) A/c	23,17,638.07	1,77,92,621.86
	4,70,50,770.07	4,77,15,332.77
II) Fixed Deposits		
a) S.B.I. Agra Road Branch, Nashik	1,60,00,000.00	1,60,00,000.00
b) M.S.C. Bank, Mumbai	8,28,00,000.00	7,18,00,000.00
c) N.D.C.C. Bank, Nashik	12,43,00,000.00	12,43,00,000.00
d) N.D.C.C. Bank, (R/F)	17,00,00,000.00	17,00,00,000.00



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

f) FDR with Jana Small Fin.Bank	0.00	2,00,00,000.00
g) FDR with Suryoday Small Fin. Bank	2,00,00,000.00	2,00,00,000.00
h) FDR with IDBI Bank Nashik	4,00,00,000.00	50,00,000.00
i) M.D.C.C. Bank, Mumbai	0.00	3,14,00,000.00
j) FDR with Ujjivan Small Fin. Bank	1,00,00,000.00	2,40,01,000.00
k) FDR with YES Bank	2,50,00,000.00	2,50,00,000.00
	48,81,00,000.00	50,75,01,000.00
4] MONEY AT CALL & SHORT NOTICE	0.00	0.00
5] INVESTMENT :	1,27,90,21,151.00	1,36,10,04,151.00
I) Central & State Govt. Sec. (Book Value)	76,50,71,151.00	82,76,53,151.00
Face Value :- 76,53,70,000.00		
Market value :- 75,93,85,697.00		
(Annexure B)		
II) Other Trustee Securities (Book Value)		-
Face Value :- 0.00		
Market Value :- 0.00		
III) Shares in Co-operative Institutions other than in term (5) below		
a) M.S.C. Bank, Ltd., Mumbai	46,00,000.00	46,00,000.00
b) N.D.C.C. Bank, Nashik	12,50,000.00	12,50,000.00
	58,50,000.00	58,50,000.00
Other Investment (Annexure B1)	2,00,00,000.00	2,00,00,000.00
	79,09,21,151.00	85,35,03,151.00
6] INVESTMENT OUT OF THE PRINCIPAL SUBSIDIARY STATE PARTNERSHIP FUND		
In shares of :		
i) Central Co-operative Banks		---
ii) Primary agricultural credit societies		---
iii) Other Securities		---
7] ADVANCES : Annexure D	82,44,91,277.31	82,70,51,537.87
i) Short term loans, cash credits, overdrafts and bills discounted	53,86,74,734.78	54,92,29,618.05
Of which secured against :		
a) Govt. and other approved securities		
b) Other tangible securities		
Of the advances, amount due from individuals		
Rs. 53,86,74,734.78		
Of the advances, amount overdue		
Consider bad & doubtful of recovery		



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

ii) Medium term Loans	21,41,51,088.29	18,36,92,873.58
Of which secured against :		
a) Govt. and other approved securities		
b) Other tangible securities		
Of the advances, amount due from individuals		
Rs. 21,41,51,088.29		
Of the advances, amount overdue		
Considered bad and doubtful of recovery		
iii) Long-term loans	7,16,65,454.24	9,41,29,046.24
Of which secured against :		
a) Govt. and other approved securities		
b) Other tangible securities		
Of the advances, amount due from individuals		
Rs. 7,16,65,454.24		
Of the advances, amount overdue		
Considering bad and doubtful of recovery		
8] INTEREST RECEIVABLE ON	94,53,19,789.13	1,06,66,26,751.14
Investment	1,77,54,799.00	2,02,99,202.00
Loan (N.P.A.)	84,64,05,385.13	91,99,94,989.14
Staff Housing	43,51,232.00	60,64,078.00
Staff Hsg. NPA Int. Receivable A/c	38,917.00	1,87,775.00
10% Int.Reci.Govt.Surety	4,95,48,352.00	8,25,11,239.00
3% Int.Reci.Govt. Surety	2,72,18,942.00	3,73,12,306.00
Int. Rec.on MSEB Security Deposit	2,162.00	2,57,162.00
9] BILLS RECEIVABLE BEING BILL FOR COLLECTION AS PER CONTRA	0.00	0.00
I.B.R.	0.00	0.00
O.B.R.	0.00	0.00
10] BRANCH ADJUSTMENT	0.00	0.00
11] PREMISES LESS DEPRECIATION	37,70,56,087.42	41,32,45,096.00
12] FURNITURE AND FIXTURES LESS DEPRECIATION	48,47,169.39	48,00,772.86
13] OTHER ASSETS (TO BE SPECIFIED) (ANNEXURE C)	5,86,02,260.19	5,57,94,458.62
14] NON BANKING ASSETS ACQUIRED IN SATISFACTION OF CLAIMS (STATING MODE OF VALUATION)		-



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

15] PROFIT AND LOSS	22,93,19,376.93	13,07,84,369.00
Loss as per last Balance-Sheet	13,07,84,369.00	10,92,74,333.66
Less- Current Year Profit	0.00	0.00
Loss		
Add : Loss for the year brought from the Profit and Loss account	9,85,35,007.93	2,15,10,035.34
GRAND TOTAL :	3,87,01,02,582.26	4,03,78,23,566.08

Subject to Notes on Account
As per our report of even date
M/S PHATAK JOSHI & CO.
Chartered Accountants
Firm Reg.No- 127813W

Co Op Empanelment No.17165
Date :- 27th JUNE.2024
Place :-NASHIK
UDIN :- 24125257BJZWPT2068

(R.A.WALVE)
SR.OFFICER
BANKING/ACCOUNTS

(A.G.MANDAVGANE)
CHIEF OFFICER

(J.J. JANI)
DIRECTOR

(S.U.KAMBLE)
VICE-CHAIRMAN

(B.M.PATIL)
CHAIRMAN



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

३१ मार्च २०२४ चा कालावधीचे नफा-तोटा पत्रक

EXPENDITURE	31st MARCH, 2024 Post MOC	31st MAR, 2023
Interest on Deposits, borrowing etc.		
i) On Deposits	8,51,34,841.88	9,01,39,621.30
ii) On Borrowing	2,49,572.80	68,403.00
	8,53,84,414.68	9,02,08,024.30
H.O. / Branch Interest Contra	7,11,60,297.00	8,61,68,087.67
Salaries & Allowances & Travelling	5,13,74,022.00	4,04,18,128.50
a) Salary & Allowance	4,30,16,707.00	3,74,02,688.50
b) Travelling	19,53,250.00	27,23,951.00
c) Convyance Chag.	2,97,522.00	2,91,489.00
d) Arrears of Salary	61,06,543.00	0.00
Rent, Taxes, Insurance, Lighting etc.	73,09,650.95	79,11,897.71
a) Office Rent & Taxes Paid	31,52,902.04	37,36,766.92
b) Insurance (Bank)	24,96,724.54	25,55,817.79
c) Electricity Charges	16,60,024.37	16,19,313.00
Postage, Telegram & Telephone charges	4,75,688.76	4,39,586.91
a) Postage Exp.	1,17,795.94	49,739.00
b) Telephone Exp.	3,57,892.82	3,89,847.91
Stationery, Printing & Advertisement etc.	6,84,027.23	8,53,997.10
a) Printing & Stationary	6,03,890.43	7,19,371.28
b) Advertisement Exp.	80,136.80	1,34,625.82
Other Payments		
Cyber Security Payment	7,76,015.00	6,29,475.00
Depreciation on Assest	12,90,212.75	19,90,612.07
Legal Charges	1,59,656.90	2,49,900.00
Directors Fee & allow.	2,98,740.00	1,66,940.00
Bank Election Exps.	0.00	34,89,294.00
Vardhapan Din Exp.	42,273.00	55,506.00
Other Exp.	11,35,000.94	13,20,048.97
Group Gratuiety Premium Exp.	18,83,330.24	29,24,925.28
Subscription	1,65,048.00	1,69,240.00
General Meeting Exp.	2,91,976.56	2,38,624.40
Vehicle Exp.	3,24,507.17	4,02,588.96



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युलड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

३१ मार्च २०२४ चा कालावधीचे नफा-तोटा पत्रक

Repair & Maintenance	10,71,501.78	6,80,742.94
Staff Training Exp.	1,30,492.00	42,946.00
Computer Maintenance etc.	12,05,131.05	9,92,934.63
Commission Paid to Bank	29,568.62	34,524.13
Bank Labour Wel. Contribution	10,728.00	11,952.00
Professional Charges	5,46,940.73	2,25,994.19
Bank Provident Fund Contribution	8,27,030.00	8,04,879.00
Bank Pension Contribution	17,40,062.00	17,29,100.00
Security Charges Paid	5,15,025.00	4,56,711.60
Core Set Up Charges	39,47,968.96	44,08,259.50
Leave Encashment Paid A/c	35,86,858.00	12,71,583.00
GST Paid	0.00	6,00,000.00
Loss on Sale	2,38,000.00	0.00
Legal Exp. For Written OFF A/c	31,584.40	36,381.00
SMS Charges paid A/c	43,600.00	44,145.00
Website Development & Hosting Charges	18,530.00	38,150.00
NPCI Process Fee Paid	1,94,332.98	2,32,114.22
PF Administrative charge	1,09,703.00	1,14,654.00
E.D.L.I. Contribution	1,06,813.00	1,14,106.00
D.L.I. Contribution	2,407.00	2,600.00
Penalty paid to RBI A/c	59,90,000.00	0.00
Bad debts wrtten off	32,82,552.00	0.00
GST Expenses	2,67,976.87	0.00
Unrealised interest on deposit with NDCC	2,12,33,015.00	0.00
Interest on Arrears	26,26,324.00	0.00
TOTAL	5,41,22,904.95	2,34,78,931.89
PROVISION FOR OTHER LIABILITY		
Bonus & Ex. Gratia	23,43,837.00	19,53,932.00
Audit Fee Paid	11,46,922.50	4,85,306.92
Investment Fluctuation A/c	0.00	70,00,000.00
Investment Depreciation A/c	0.00	50,00,000.00
NDCC Bank Provision A/c	12,78,00,000.00	3,11,00,000.00
Contigent Provision A/c	1,30,200.00	0.00
	13,14,20,959.50	4,55,39,238.92
GRAND TOTAL :	40,19,31,965.07	29,50,17,893.00



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

३१ मार्च २०२४ चा कालावधीचे नफा-तोटा पत्रक

INCOME	31st MARCH, 2024 Post MOC	31st MAR, 2023
Interest and Discount		
i) On Loans & Advances	8,99,51,603.59	5,86,52,080.70
ii) On Investments	8,13,63,149.00	9,11,27,361.62
	17,13,14,752.59	14,97,79,442.32
H.O. / Branch Interest Contra	7,11,60,297.00	8,61,68,087.67
Commission	1,49,328.09	1,68,280.79
Other Receipts		
Contigent Provision A/c	0.00	9,45,135.00
Service Charges	11,43,456.21	44,96,998.57
Rent on Lockers	34,66,912.24	31,31,753.58
Other Misc. Income	11,186.54	4,34,345.90
M.S.E.B. Commission	5,18,225.21	6,14,080.52
Bank Guarantee	17,17,719.18	5,64,766.16
Solvency Cert.Chag.Rec.	25,500.00	18,000.00
Dividend Received	11,40,905.10	16,29,906.92
Profit on Sale of Assets	0.00	54,237.30
Process Fees	4,38,835.74	4,52,072.90
Clg.House Exp.	2,05,500.08	2,21,300.38
Profit on Sale	1,56,000.00	0.00
Enterance Fee	29,130.00	42,430.38
Interest on IT Refund	0.00	23,02,998.00
NPCI Process Fee Received	11,200.82	15,884.96
SMS Charges Received	7,34,384.19	6,11,271.27
Commission on APY Scheme	4,907.00	5,529.00
Baddebts Recovered Acoount	1,07,58,055.00	48,99,585.00
Stationary Charges Received	92,160.95	2,14,880.04
Bad Doubtful Debts	3,06,50,000.00	40,00,000.00
Excess of IDR provision reversed	71,08,000.00	0.00
Franking Commission Received	15,254.20	0.00
Income Tax AY 2014-15	0.00	58,81,754.00
Differed Tax Provision	25,45,247.00	68,55,117.00
(Profit)/ Loss for the Year	9,85,35,007.93	2,15,10,035.34
GRAND TOTAL :	40,19,31,965.07	29,50,17,893.00

Co Op Empanelment No.17165

DATE : 27th JUNE, 2024

Place :-NASHIK

(R.A.WALVE)

SR.OFFICER

Banking & Account

(J. J. Jani

Director

(S. U. Kambale)

Vice Chairman

Subject to Notes on Account

As per our report of even date

M/S PHATAK JOSHI & CO.

Chartered Accountants

Firm Reg.No- 127813W

UDIN :- 24125257BJZWPT2068

(A.G.MANDAVGANE)

CHIEF OFFICER

(B. M. Patil)

Chairman



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

ताळेबंद पुरवणी 'अ' ३१ मार्च २०२४ अखेर पुरवणीपत्रक इतर देणी

PARTICULARS	31st MARCH, 2024	31st MARCH, 2023
Sundry Creditors	63,531.00	63,531.00
Audit Fee Payable	10,50,000.00	6,50,000.00
Employees Bonus & Ex.Gratia Payable	23,50,901.00	19,53,932.00
Legal Charges Payable	3,49,140.00	3,34,290.00
Core Setup charges Payable	0.00	1,11,240.00
Pay Order Account	38,98,891.85	2,95,61,717.82
Lawad Deposit	1,60,123.44	1,64,650.74
Surcharge Payable	5,218.75	5,218.75
Misc. Account	2,95,681.00	7,07,748.73
Leave Encashment payable A/c	71,78,193.00	51,34,714.00
Share Suspence	0.00	18,500.00
Unclaimed DD Payable A/c	1,03,399.00	1,34,647.00
Credit Balance of Loan A/c	14,23,476.70	5,11,257.47
CGST Payable	7,00,085.56	10,97,670.17
SGST Payable	7,00,084.55	10,47,653.61
T.D.S. A/c	200.00	0.00
MSEB Bill Collection	65,614.00	0.00
Arrears of PF (12%) Payable	47,763.00	73,344.00
Arrears of PF (8.33%) Payable	41,423.00	99,592.00
Arrears of EPF (3.67%) Payable Employee	67,955.00	93,583.00
Arrears of Salary Provision	15,60,775.00	37,37,031.00
Prov. For Hardware & Software AMC	2,17,945.00	2,77,343.00
New A/C Opening Suspence Balance	0.00	2,000.00
Provision For Electricity Charges	1,40,000.00	0.00
Provision For Telephone Charges	40,000.00	0.00
Provision For RBI Penalty	59,90,000.00	0.00
Provision For Closing Allowance	10,08,978.00	0.00
Gratuity obligation payable	0.00	0.00
Deaf Suspence A/c	1,101.06	0.00
TOTAL :	2,74,60,479.91	4,57,79,664.29

(R. A.WALVE)
SR.OFFICER
BANKING/ACCOUNTS

(A. G. MANDAVGANE)
CHIEF OFFICER



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

ताळेबंद पुरवणी 'ब' ३१ मार्च २०२४ अखेर पुरवणीपत्रक मुदत ठेवीचा तपशील

PARTICULARS	31st MARCH, 2024	31st MARCH, 2023
A) Saving Deposit	46,78,37,468.54	50,95,26,109.05
B) Current Deposit	14,87,81,654.20	13,07,05,038.45
C) Fixed Deposit	1,05,76,15,965.49	1,13,66,01,940.51
S.T.Deposit	8,24,46,199.00	11,59,82,295.00
Fixed Deposit	17,68,35,413.98	20,27,78,247.70
Dam Duppat Deposit	31,24,263.00	49,92,343.00
Vrukshachhaya Deposit	74,60,48,007.61	77,72,19,417.61
Recurring Deposit	1,19,74,981.00	1,21,15,101.00
Reinvestment Plan Deposit	44,839.00	80,893.00
Samruddhi Tax Saving Deposit	25,93,229.00	29,62,324.00
Samruddhi Tax Saving Non cumulative	62,882.00	58,379.00
Fix Deposit towards APY	2,34,500.00	2,34,500.00
Locker Deposit (Auto)	3,42,51,650.90	2,01,78,440.20
Total Deposit (A+ B+ C)	1,67,42,35,088.23	1,77,68,33,088.01

(R. A.WALVE)
SR.OFFICER
BANKING/ACCOUNTS

(A. G. MANDAVGANE)
CHIEF OFFICER



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युलड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

ताळेबंद पुरवणी 'क' ३१ मार्च २०२४ अखेर पुरवणीपत्रक इतर येणे तपशील

PARTICULARS	31 st MARCH 2024	31 st MARCH 2023
Telephone Deposit	1,88,624.00	2,02,354.00
Stock of Printing & Stationery	12,01,624.80	13,81,063.39
Gas Deposit	2,000.00	2,000.00
Sundry Debtors	25,000.00	1,49,430.00
Stamp on Hand	3,290.00	3,490.00
Income Tax Refund	6,53,208.80	6,53,208.80
Other Deposit	70,000.00	70,000.00
Security Deposit Against Bank Premises	20,88,898.00	33,88,898.00
Prepaid Insurance	1,59,901.50	1,50,071.66
CERSAI with A Deposit A/c	20,000.00	20,000.00
Commission Receivable From M.S.E.B	5,64,762.84	6,09,695.82
Clearing Suspense	2,68,00,000.00	2,68,00,000.00
Deaf A/C amt. Receivable	8,892.00	6,181.00
Adv. For Mahatmanagar Br. Building	27,30,200.00	26,00,000.00
M.S.E.B. Electricity Deposit	3,20,564.93	3,19,871.30
Franking Stamp Advance	6,38,120.00	0.00
Depo. With on Court (B.bay)	1,00,000.00	1,00,000.00
CGST Receivable	3,89,060.48	5,29,601.97
SGST Receivable	3,89,060.48	4,62,945.95
IGST Receivable	3,55,797.94	4,15,206.73
MSEDCL Collection Security Deposit	43,00,000.00	48,00,000.00
Differred Tax Provision	1,44,35,850.00	1,18,90,603.00
IT Refund Receivable FY 2022-23	14,99,396.92	11,40,602.14
2 % GST Receivable	14,585.74	14,585.74
Income Tax Refund Receivable F.Y. 2021-22	84,649.12	84,649.12
Gratuity Fund asset A/c	0.00	0.00
TDS Receivable Ft 2023-24	15,57,497.00	0.00
Unclaimed Deposit Amt. Receivable form RBI	1,275.64	0.00
TOTAL	5,86,02,260.19	5,57,94,458.62

(R. A.WALVE)
SR.OFFICER
BANKING/ACCOUNTS

(A. G. MANDAVGANE)
CHIEF OFFICER



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

ताळेबंद पुरवणी 'ड' ३१ मार्च २०२४ अखेर पुरवणीपत्रक कर्जाचा तपशील

PARTICULARS	31st MARCH, 2024	31st MARCH, 2023
A- SHORT TERM LOAN		
CASH CREDIT HYPOTHECATION	41,92,46,117.13	42,86,25,090.83
AD.AG. GOLD & SILVER	5,05,64,443.00	5,17,95,562.00
AD.AG.DEPOSIT	2,36,84,278.20	2,14,63,893.20
AD.AG.BOOK DEBTS	1,03,77,105.31	1,03,77,105.31
AD.AG.PLEDGE GOODS	1,28,80,250.50	1,38,67,198.42
AD.AG.M.S.DEPOSIT	0.00	11,20,368.00
AD.AG. BILLS SUPPLY	0.00	24,58,359.32
CASH CREDIT (CLEAN)	79,56,124.98	70,94,600.39
CURRENT OVERDRAFT	1,05,08,620.66	89,75,095.58
AD.AG. BANK GUARANTEE LOAN	34,57,795.00	34,52,345.00
TOTAL A :-	53,86,74,734.78	54,92,29,618.05
B- MEDIUM TERM LOAN		
ADV.AG.HOTEL INDUSTRY	0.00	91.00
ADV.AG.IMOVABLE PROPERTY	10,34,34,770.00	6,35,92,322.79
PERSONAL LOAN	3,54,57,356.04	3,66,84,559.62
HIRE PURCHASE LOAN	98,26,814.00	78,98,430.00
AD.AG.MACHINERY	1,63,06,211.25	2,30,70,500.17
STAFF PERSONAL LOAN	10,15,182.00	6,10,591.00
WORKING CAPITAL TERM LOAN	4,60,51,450.00	4,96,04,341.00
GOLD LOAN TERM LOAN (GTL)	9,12,267.00	0.00
ADV AGAINST FACTORY BLDG	11,47,038.00	22,32,038.00
TOTAL B :-	21,41,51,088.29	18,36,92,873.58
C- LONG TERM LOAN		
AD.AG.HOUSING LOAN	17,09,89,72.24	1,83,66,297.24
GOVT.SURETY LOANS	1,00,00,700.00	1,00,00,800.00
RESTRUCTURE GOVT.SURETY	4,21,06,774.00	6,57,61,949.00
STAFF HOUSING LOAN	24,59,008.00	0.00
TOTAL C :-	7,16,65,454.24	9,41,29,046.24
TOTAL ADVANCES (A+B+C):-	82,44,91,277.31	82,70,51,537.87

(R. A.WALVE)
SR.OFFICER
BANKING/ACCOUNTS

(A. G. MANDAVGANE)
CHIEF OFFICER



Phatak Joshi & Co.

Chartered Accountants

1st Floor, Manojit Apartment Plot No-7, Abhyudaya Coloney, Near State Bank of India,
Gangapur Road, Nashik-422013. E-mail: mailtopjc@gmail.com

Section 8, Form No. N-1

[See Section 81 and rule 69 (3)]

INDEPENDENT AUDITOR'S REPORT FOR THE YEAR ENDED 31st MARCH 2024

To,

The Chairman & Members of,
Janalaxmi Co-operative Bank Ltd., Nashik

Report on the audit of Financial Statements

Qualified Opinion

- ◆ We have audited the accompanying financial statements of **Janalaxmi Co-operative Bank Ltd., Nashik ("The Bank")**, which comprise the Balance Sheet as at March 31, 2024, and Profit and Loss Account for the year ended, a summary of significant accounting policies another explanatory information. (The "Financial Statement")
- ◆ The returns of Head Office, its departments & 17 branches & 1 extension counted audited by us and the returns of the branches independently reviewed by the concurrent/internal auditors of those branches, are incorporated in these financial statements. To the best of our knowledge and information and as per the explanations given to us, no specific guidelines have been issued to the Bank by the Registrar of Co-operative Societies as regards selection of branches to be covered under audit.
- ◆ In our opinion and to the best our information and according to the explanations given to us, except for the matters described in the **Basis for Qualified Opinion** paragraph below, the said accounts together with the notes thereon and subject to our comments and observations contained in the Audit Memorandum, LFAR (with Annexures) & MOC's Annexures I & II attached to this report, give the information required by the Banking Regulation Act 1949 as well as the Maharashtra Cooperative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies, Maharashtra in the manner so required for the Urban Co-operative Banks and give true and fair view in conformity with the accounting principles generally accepted in India;
 - i) of the state of affairs of the Bank as at 31st March, 2024;
 - ii) of the LOSS for the year ended on that date, and
 - iii) The bank is awarded '**B**' class for the year 2022-23.

Basis for qualified opinion

- 1) The bank has not made provision for difference of Rs. 80.63 lakhs in the group gratuity liability as determined



by independent actuary as required by AS-15 (revised) on Accounting for Retirement Benefits, as compared with the fund balance available in the LIC Group Gratuity Fund as on 31st March, 2024.

- 2) The bank has not provided depreciation amounting to Rs. 173.00 lakhs, on the revalued amount of fixed assets as on 31st March, 2024 as required by AS-10 on Accounting for Property, Plant & Equipment. Due to short provision mentioned in (1) & (2) above, the loss as on 31st March, 2024 has been understated by Rs. 253.63 lakhs, provisions have been understated by Rs. 80.63 lakhs and Fixed assets have been overstated by Rs. 173.00 lakhs.

We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India ("the ICAI") ("the SAs"). Our responsibilities under those SAs are further described in the "Auditor's Responsibilities for the Audit of the Financial Statements" section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the ICAI together with the ethical requirements that are relevant to our audit of the financial statements under Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Co-operative Societies Act, 1960, the Maharashtra Cooperative Societies Rules, 1961 (as applicable) and guidelines issued by Reserve Bank of India and Registrar of Co-operative societies, Maharashtra, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics issued by the ICAI. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Information Other than the Financial Statements and Auditor's Report Thereon

The Bank's management and Board of Directors are responsible for the preparation of the other information. The other information comprises the information included in the Bank's Annual report by the Board of Directors, but does not include the financial statements and our auditor's report thereon. The Annual Report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated when we read the Annual Report including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Responsibilities of the Management and those charged with Governance for the Financial Statements

The Bank's management and Board of Directors are responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the accounting standards issued by the ICAI. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020 and the guidelines issued by the Reserve Bank of India, for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial



controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management and Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with the SAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

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

- Obtain an understanding of internal controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on other Legal and Regulatory Requirements

- The Balance Sheet and the Profit and Loss Account have been drawn up in Form 'A' & 'B' respectively of the third schedule of the Banking regulation Act 1949 and in accordance with Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules 1961.

As required by the Banking Regulation Act, 1949 (As applicable to Co-operative Societies) as amended by the Banking Regulation (Amendment) Act, 2020, we report that:

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
2. In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices;
3. The transactions of the Bank which have come to our notice are within the powers of the Bank;
4. The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
5. The reports on the accounts of the branches audited by us have been dealt with in preparing our report in the manner considered necessary by us.
6. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks subject to exceptions mentioned in our audit report.
7. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realisation of money due to the Bank.

The details required by the rule 69(6) of the Maharashtra State Co-op societies Rules, 1961 are given in the audit memorandum separately.

In terms of our engagement letter, we have annexed herewith our report on the additional verifications and certifications done for the purpose of submission to Reserve Bank of India.

We further report that for the year under audit, the Bank has been awarded "B" classification.

For

Phatak Joshi & Co.

Chartered Accountants

Firm Regd. No.: 127813W

CA. Vidyasagar J. Joshi

Partner

M. No. 125257

Co op Empanelment No. 17165

UDIN- 23125257BGQJDY5455

Date: - 27.06.2024

Place: Nashik



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युलड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

NOTES FORMING PART OF THE BALANCE SHEET AS AT 31st MARCH, 2024 & PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2024.

1	BACKGROUND: -
1)	JANALAXMI CO-OPERATIVE BANK LTD. , was incorporated on year 14-2-1976. The Bank provides services through 17 Branches, one extension counter and Head Office. The area of operation is in Maharashtra.
2)	Basis of Preparation The financial statements have been prepared and presented under the historical cost convention on accrual basis, unless otherwise stated, and comply with generally accepted accounting principles in India. The Bank has prepared these financial statements as stipulated under the Reserve Bank of India (Financial Statements-Presentation and Disclosures) Directions 2021, to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI) to the extent applicable, applicable statutory provisions under the Banking Regulation Act, 1949 (as applicable to Co-operative Societies) & Maharashtra State Co-operative Societies Rules, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time, the Accounting Standards (AS) issued by the Institute of Chartered Accountants of India (ICAI) and current practices prevalent in the co-operative banking sector in India. The financial statements have been prepared following the going concern concept on the accrual basis under the historical cost convention. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified
3)	USE OF ESTIMATES The presentation of the financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities as on the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. The Management believes that the estimates used in the preparation of financial statements are prudent and reasonable. Difference between the actual results and estimates are recognized in the period in which the results are known / materialized.
II	SIGNIFICANT ACCOUNTING POLICIES: -
1)	Accounting Convention: - The financial statements are drawn up keeping in mind the historical cost and going concern concept and in accordance with generally accepted accounting principles and practices prevailing in the Banking Industry in India, except otherwise stated. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.
2)	Revenue Recognition (AS 9): - Income: -
a)	Revenue is recognized to the extent that it is probable that the economic benefits will flow to the bank and the revenue can be reliably measured.
b)	As per RBI Directives, in respect of account classified as Standard, Interest and Other income on Advances is recognized in the profit & loss statement on accrual basis. These are accounted as receivables in the Balance Sheet on the date of accrual. In the case of non-performing assets, Interest Income is recognized upon realisation as per recovery policy approved by the Board of Directors. In case of Restructured Account other than standard category. Interest income is recognized only on receipt basis.
c)	Interest on Government Securities, debentures and other fixed income securities is recognized on accrual basis. Income on discounted instruments is recognised over the tenor of the instrument on a straight-line basis
d)	Dividend on investment, incidental charges, services charges & locker rent are accounted on receipt basis.



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

e)	Expenditure: -
	All expenses are accounted on accrual basis. Provision is made for all known losses and liabilities. Further provision is made on standard as well as NPA advances and Non Performing Investments as per RBI Guidelines.
3)	Investments: -
3.1	Categorization of Investments -
	In accordance with guidelines issued by RBI, the Bank classifies its investment portfolio into the following three categories: i) 'Held to Maturity' - Securities acquired by the Bank with the intention to hold till maturity. ii) 'Held for Trading' - Securities acquired by the Bank with the intention to trade. iii) 'Available for Sale' - Securities which do not fall within the above two categories are classified as 'Available for Sale'.
3.2	Classification of Investments -
	For the purpose of disclosure in the Balance Sheet, Investments are classified as required under the Banking Regulation Act, 1949 and RBI guidelines as follows: Government Securities, Other Trustee Securities, Shares of co-operative institutions, Shares of limited companies, PSU Bonds, Bonds of All India Financial Institutions, Security Receipts and other Investments
3.3	Shifting of investments between categories
	No shifting of investments between different categories i.e. Held to Maturity, Held for Trading and Available for Sale is undertaken.
3.4	Valuation of Investments
	(i) 'Held to Maturity' - These investments are carried at their acquisition cost less amortization. Any premium on acquisition is amortised over the period remaining to maturity. (ii) 'Held for Trading' - The individual scrip in the HFT category is marked to market at monthly intervals or at more frequent intervals. The net resultant depreciation in each classification (as mentioned in Para 3.2 above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored (iii) 'Available for Sale' - The individual scrip in the AFS category is marked to market at the year-end or at more frequent intervals. The net resultant depreciation in each classification (as mentioned in Para 3.2 above) is recognized in the Profit and Loss Account. Net appreciation, if any, is ignored. (iv) Market value of Government Securities (excluding Treasury Bills) is determined based on the prices periodically declared by FBIL for valuation at year-end. In case of unquoted Government Securities, market price or fair value is determined as per the rates published by FBIL. (v) Market value of other approved securities is determined based on the yield curve and spreads provided by FBIL. (v) Urban Co-operative banks are prohibited from direct investment in Equity shares. As regards, investment in shares of Co-operative Institution, Bank is guided by RBI Master Circular on Investments by Primary (Urban) Co-operative Banks - Ref. No. RBI/2022-23/05 DOR.MRG. REC.10/21.04.141/2022-23 Dated 1st April 2022. Thus, Equity shares are valued at cost or the closing quotes on a recognised stock exchange (wherever applicable), whichever is lower. (vii) Treasury Bills, Certificate of Deposits & Commercial Papers being discounted instruments, are valued at carrying cost which includes discount accrued over the period to maturity. (viii) In case of bonds & debentures where interest is not received regularly (i.e. overdue beyond 90 days), the valuation is in accordance with prudential norms as prescribed by RBI. (ix) Investments in quoted debt/money market Mutual Fund Units are valued as per stock exchange quotations. Investments in un-quoted Mutual Fund Units are valued on the basis of the latest repurchase price declared by the Mutual Funds in respect of each particular Scheme. In case of funds with a lock-in period, or where repurchase price/market quote is not available, units could be valued at Net Asset Value (NAV). If NAV is not available, then these could be valued at cost, till the end of the lock-in period.



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

		(x) Broken period interest on debt instruments is treated as a revenue item. Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to P&L Account (xi) Interest on non-performing investments is not recognized in the Profit and Loss Account until received.
3.5	Disposal of Investments	
		Investments classified under the HTM category: The Bank does not resort to sale of securities held in HTM category pursuant to RBI Master Circular on Investments by Primary (Urban) Co-operative Banks - Ref. No. RBI/2022-23/05 DOR.MRG. REC.10/21.04.141/2022-23 Dated 1st April 2022. However, if due to liquidity stress, if securities from HTM portfolio are sold with prior approval of Board of Directors on a specific rationale, Profit on sale of investments from HTM category is first taken to the Profit and Loss account and, thereafter, the amount of such profit is appropriated to 'Capital Reserve' from the net profit for the year after statutory appropriations. Loss on sale is recognized in the Profit and Loss account in the year of sale. Investments classified under the AFS and HFT categories: Realized gains/losses are recognized in the Profit and Loss Account
3.6	Accounting for Repo/ Reverse Repo transactions (including transactions under the Liquidity Adjustment Facility (LAF) / Standing Deposit Facility with the RBI):	
		The securities sold and purchased under Repo/ Reverse Repo are accounted as Collateralized Borrowing and Lending transactions. However, securities are transferred as in the case of normal outright sale/ purchase transactions 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 of Repo/ Reverse Repo transactions. Costs and revenue are accounted as interest expenditure/ income. Balance in Repo account is classified under Schedule 4 (Borrowings) and balance in Reverse Repo account is classified under Money at Call & Short Notice. Liquidity Adjustment Facility (LAF) / Standing Deposit Facility transactions are accounted as per RBI guidelines.
4)	Advances and Overdue Interest Reserve	
4.1		The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provision on non-performing advances has been arrived at in accordance with the guidelines issued by RBI from time to time. In addition to this, a general provision on standard assets is made @ 0.40% of the outstanding amount on a portfolio basis except in case of direct advances to Agricultural and SME sector @ 0.25%, advances to Commercial Real Estate @ 1% and Commercial Real Estate- Residential House Sector @ 0.75%. In respect of restructured advances, including advances restructured under the COVID Regulatory package, adequate provisioning has been made in accordance with the RBI guidelines issued from time to time.
4.2		The overdue interest in respect of non-performing advances is shown separately under "Overdue Interest Reserve" as per the directives issued by RBI
5)		Net Profit or Loss for the Period, Prior Period Items and Changes in Accounting Policies (AS 5): The net Profit or Loss for the period comprises the following components, each of which is disclosed on the face of the Profit and Loss account statement: (a) Profit or Loss from ordinary activities; and (b) extraordinary items Extraordinary Items Extraordinary items are disclosed in the Profit and Loss account statement as a part of net Profit or Loss for the period. The nature and the amount of each extraordinary item is separately disclosed in the notes to Profit and Loss account statement in a manner that its impact on current Profit or Loss can be perceived. Prior Period Items The nature and amount of prior period items is separately disclosed in the profit and loss account statement in a manner that their impact on the current profit or loss can be perceived



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

	<p>Changes in Accounting Estimates As a result of the uncertainties inherent in business activities, many financial statement items cannot be measured with precision but can only be estimated. The estimation process involves judgments based on the latest information available. Estimates may be required, for example, of bad debts, inventory obsolescence or the useful lives of depreciable assets. The use of reasonable estimates is an essential part of the preparation of financial statements and does not undermine their reliability</p> <p>Changes in Accounting Policies: Any change in an accounting policy which has a material effect are disclosed in the Notes to accounts. The impact of, and the adjustments resulting from, such change, if material, have been disclosed in the financial statements of the period in which such change is made, to reflect the effect of such change. Where the effect of such change is not ascertainable, wholly or in part, the fact is appropriately indicated in the notes to accounts. If a change is made in the accounting policies which has no material effect on the financial statements for the current period but which is reasonably expected to have a material effect in later periods, the fact of such change is appropriately disclosed in the period in which the change is adopted.</p>
6)	<p>Taxes on Income (AS 22):</p> <p>i) Tax expense comprises of current and deferred tax. Current tax is determined and provided on the basis of estimated taxable income for the year arrived at as per the provisions of Income Tax Act, 1961 and applicable Income Computation and Disclosure Standards (ICDS) issued by Central Board of Direct Taxes (CBDT).</p> <p>ii) Deferred Tax is recognised, subject to consideration of prudence, on timing difference, representing the difference between taxable incomes and accounting income that originated in one period and is capable of reversal in one or more subsequent periods. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted on the Balance Sheet date as per AS- 22.</p>
7)	<p>Property, Plant and Equipment (AS 10): -</p> <p>a) Fixed Assets including intangible assets, other than those that have been revalued, are carried at historical cost less amortization / depreciation accumulated thereon. Cost comprises of purchase price, including non-refundable taxes and any directly attributable cost of bringing the asset to its working condition for intended use. Any trade discount and rebates are deducted in arriving at the purchase price.</p> <p>b) Revalued assets are carried at revalued amounts less amortization/depreciation accumulated thereon. The revaluation reserve has been credited by the revaluation amount of the fixed asset revalued. The depreciation is provided on revaluation amount of the fixed asset & charged to profit & loss account. Similarly General reserve has been credited by depreciation amount & revaluation reserve is reduced to that extend as per AS 10. Surplus arising out of revaluation is reflected under Revaluation Reserve in the Balance Sheet.</p> <p>c) Leasehold premises is valued at cost less accumulated amortization. The cost is amortized over period of the lease, from the year in which the asset is put to use.</p> <p>d) Other Fixed Assets are stated at cost less accumulated depreciation.</p> <p>e) Profit / Loss on sale of assets is recognized in the year of sale / disposal.</p>



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युलड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

f)	Depreciation on fixed assets purchased during the year is charged as per norms of AS-10 Accounting Standards Property, Plant and Equipment. Depreciation is not charged on the assets which are sold during the year.																								
g)	No subsidy has been received during the year against Fixed Assets.																								
h)	Impairment: The Carrying amounts of assets are reviewed at each balance sheet date for any indication of impairment based on internal/external factors. An impairment loss is recognized wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the asset's net selling price and value in use.																								
i)	Depreciation on Fixed Assets is charged on written down value (WDV) basis as per depreciation policy decided by the management except in the case of computer hardware & computer software where the depreciation is charged at the rate of 33.33% on Straight Line method as stipulated in RBI circular. The rates of depreciation are as under- <table border="1" data-bbox="249 691 1131 1018"> <thead> <tr> <th>Sr.No.</th> <th>Name of Fixed Assets</th> <th>Rate of Depreciation</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Buildings/Premises</td> <td>10 %</td> </tr> <tr> <td>2</td> <td>Furniture & Fixtures</td> <td>10%</td> </tr> <tr> <td>3</td> <td>Electrical Fitting & Fixtures</td> <td>10%</td> </tr> <tr> <td>4</td> <td>Motor Car</td> <td>20%</td> </tr> <tr> <td>5</td> <td>Library Books</td> <td>15%</td> </tr> <tr> <td>6</td> <td>Office Equipments</td> <td>25%</td> </tr> <tr> <td>7</td> <td>Computer - Hardware & software</td> <td>33.33%</td> </tr> </tbody> </table>	Sr.No.	Name of Fixed Assets	Rate of Depreciation	1	Buildings/Premises	10 %	2	Furniture & Fixtures	10%	3	Electrical Fitting & Fixtures	10%	4	Motor Car	20%	5	Library Books	15%	6	Office Equipments	25%	7	Computer - Hardware & software	33.33%
Sr.No.	Name of Fixed Assets	Rate of Depreciation																							
1	Buildings/Premises	10 %																							
2	Furniture & Fixtures	10%																							
3	Electrical Fitting & Fixtures	10%																							
4	Motor Car	20%																							
5	Library Books	15%																							
6	Office Equipments	25%																							
7	Computer - Hardware & software	33.33%																							
8)	Provisions, contingent liabilities and contingent assets (AS 29): -																								
a)	A provision is recognized when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the balance sheet date. These are reviewed at each balance sheet date and adjusted to reflect the current best estimates.																								
b)	When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.																								
C)	Contingent Assets are not recognized in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an inflow of economic benefits will arise, the asset and related income are recognized in the period in which the change occurs																								
d)	Contingent Liabilities are disclosed when there is a possible obligation arising from a past event, the existence of which will be confirmed by occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank or any present obligation arising from past event which is not recognized since it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of such obligation cannot be made.																								



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

9	<p>Employee Benefit (AS - 15): -</p> <p>Employee Benefits Employee benefits include provident fund, gratuity, and compensated absences.</p> <p><u>Defined contribution plan:</u></p> <p>The Company's contributions to provident fund are considered as defined contribution plan and are charged as an expense as they fall due based on the amount of contribution required to be made when the services are rendered by the employees.</p> <p><u>Defined Benefits Plan:</u></p> <p>For defined benefit plans in the form of gratuity, the cost of providing benefits is determined using the Projected Unit Credit method, with actuarial valuations being carried out at each Balance Sheet date. Actuarial gains and losses are recognised in the Profit and Loss Account in the period in which they occur. Past service cost is recognised immediately to the extent that the benefits are already vested while otherwise, it is amortised on a straight-line basis over the average period until the benefits become vested. The retirement benefit obligation recognised in the Balance Sheet represents the present value of the defined benefit obligation as adjusted for unrecognised past service cost, as reduced by the fair value of plan assets.</p> <p><u>Short term Employee benefits:</u></p> <p>The undiscounted amount of short-term employee benefits expected to be paid in exchange for the services rendered by employees are recognised during the year when the employees render the service. These benefits include performance incentive and compensated absences which are expected to occur within twelve months after the end of the period in which the employee renders the related service. The cost of such compensated absences is accounted as under:</p> <ol style="list-style-type: none">.in case of accumulated compensated absences, when employees render the services that increase their entitlement of future compensated absences; andin case of non-accumulating compensated absences, when the absences occur.
	<p><u>Long term Employee benefits:</u></p> <p>The Company accrues the liability for compensated absences based on actuarial valuation as at the Balance Sheet date conducted by an independent actuary which includes assumptions about demographics, early retirement, salary increases, interest rates and leave utilisation. The net present value of the Company's obligation is determined using the Projected Unit Credit Method as at the Balance Sheet date. Actuarial gains/losses are recognised in the Profit and Loss Account in the year in which they arise.</p>



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

Notes Forming Part of the Balance Sheet and Profit & Loss Account

- Disclosures as per RBI Guidelines:

A) Composition of Regulatory Capital – Please refer LFAR for details

As per Terms of Reserve Bank of India Circular dated 30.10.2002 following disclosures are made :
Rs. in Lakh

Sr. No	Particulars	As on 31.03.2024	As on 31.03.2023
1	Capital Funds to Risk Assets Ratio		
	Movement of CRAR		
	Tier I Capital	2,736.31	2,072.51
	Tier II Capital	307.25	2,110.36
	Total Capital	3,043.56	4,182.87
	Total Risk Assets	10,390.67	11,330.21
	Capital Ratios		
	Tier I Ratio	97.04%	49.55%
	Tier II Ratio	2.96%	50.45%
	CRAR	29.29 %	36.92%
2	Investments		
	Book Value	7,650.71	8,276.53
	Face Value	7,653.70	8,278.70
	Market Value	7,593.86	8,162.59
3	Advance Against		
	i) Real Estate	1,034.35	635.92
	ii) Construction Business	2,376.29	2,057.65
	iii) Housing	195.58	183.66
4	Advances against Shares and Debentures	Nil	Nil
5	Advances to Directors, their relatives, Companies/ Firms in which they are interested		
	Fund Based	Nil	Nil
	Non Fund Based	Nil	Nil
6	Average Cost of Deposits	4.98%	5.08%
7	NPAs		
	i) Gross NPA %	32.02%	36.15%
	ii) Net NPA % (% of net advances)	2.30%	2.89%
8	Movement of NPA		
	A) Gross NPA (Rs. In lakh)		
	Opening Balance	2,989.91	2,849.25
	Add : Additions during the year	187.15	307.80
	Less : Recovery during the year	537.00	167.14
	Closing Balance	2,640.06	2,989.91



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

	B) Net NPA (Rs. In lakh)		
	Opening Balance	156.91	-21.42
	Add : Additions during the year	--	178.33
	Less : Recovery during the year	24.85	--
	Closing Balance	132.06	156.91
9	Profitability :		
	a) Interest income as a percentage of average working funds	7.30%	6.08%
	b) Non-interest income as a percentage of average working funds	1.56%	11.75%
	c) Operating profit as a percentage of average working funds	--	--
	d) Returns on Average Assets	--	--
	e) Business per employee (Deposit + Advances) (Rs. In lakh)	158.15	153.17
	f) Profit per employee (Rs. In lakh)	--	--
10	Provision made in the year		
	NPAs	-325.00	-37.67
	Investments	1,538.00	311.00
	Standard Assets	18.50	7.11
11	Movement of Provisions		
	Opening Balance	2,833.00	2870.67
	Add : Additions during the year		--
	Less : Reduction during the year (including Bad debts written off wrongly debited here)	-325.00	-37.67
	Closing Balance	2,508.00	2,833.00
	2) Depreciation on Investments:		
	Opening Balance	207.00	157.00
	Add : Additions during the year	--	50.00
	Less : Reduction during the year	-71.08	--
	Closing Balance	135.92	207.00
	3) Standard Assets :		
	Opening Balance`	26.50	19.20
	Add : Additions during the year	18.50	7.30
	Less : Reduction during the year	--	--
	Closing Balance	45.00	26.50
12	A) Foreign Currency Assets	NIL	NIL
	B) Foreign Currency Liabilities	NIL	NIL
13	DICGC Premium paid upto	March -24	March -23



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

B) Asset Liability Management

Maturity pattern of certain items of assets and liabilities

(Amount in Rs. Lakhs)

	1 Day	2 to 7 Days	8 to 14 Days	15 to 28 Days	29 Days and Upto 03 Months	Over 3 Months and upto 06 months	Over 6 Months and upto 1 Year	Over 1 Year and upto 3 Year	Over 3 Years and upto 5 Years	Over 5 Years	Total
Deposits	1056.89	109.80	84.39	209.24	1194.69	1640.63	8312.86	3474.18	447.42	66.52	16596.62
Advances	665.07	564.37	311.42	22.91	228.97	814.80	1155.91	286.02	585.47	3309.79	7944.73
Investment	3738.56	114.60	1434.43	95.33	3173.16	219.04	820.05	69.65	740.92	0.00	12940.21
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

C) Investments

a) Composition of Investment portfolio As at 31/03/2024

(Amount in lakhs)

	Investments in India							Total investments in India
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and /or joint ventures	Others		
Held to Maturity								
Gross	3,015.09	--	58.50	--	--	4,881.00	7,954.59	
Less: Provision for non-performing investments (NPI)	--	--	--	--	--	--	--	
Net	3,015.09	--	58.50	--	--	4,881.00	7,954.59	
Available for Sale								
Gross	4,635.62	--	--	200.00	--	--	4,835.62	
Less: Provision for depreciation and NPI	--	--	--	--	--	--	--	
Net	4,635.62	--	--	200.00	--	--	4,835.62	
Held for Trading								
Gross	--	--	--	--	--	--	--	
Less: Provision for depreciation and NPI	--	--	--	--	--	--	--	
Net	--	--	--	--	--	--	--	
Total Investments	7,650.71	--	58.50	200.00	--	4,881.00	12,790.21	
Less: Provision for non-performing investments	--	--	--	--	--	--	--	
Less: Provision for depreciation	--	--	--	--	--	--	--	
Net	7,650.71	--	58.50	200.00	--	4,881.00	12,790.21	



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

b) Movement of provisions for Depreciation and Investment Fluctuation reserve

(Amount in lakhs)

	31-3-2024	31-3-2023
i) Towards Depreciation on Investment		
Opening Balance	207.00	157.00
Add:- Addition during the year	--	50.00
Less:- Reduction during the year	-71.08	--
Closing Balance	135.92	207.00
ii) Towards Investment Fluctuation Reserve		
Opening Balance	257.50	187.50
Add:- Addition during the year	--	70.00
Less:- Reduction during the year	--	--
Closing Balance	257.50	257.50
iii) % of IFR with AFS/HFT Investment	5.55%	5.09%

d) Non-SLR Investment portfolio

i) Non-performing Non-SLR Investments:

Particulars	31-3-2024	31-3-2023
Opening Balance	12.50	12.50
Additions during the year since 1st April	--	--
Reduction during the above period	--	--
Closing Balance	12.50	12.50
Total Provision held	12.50	12.50

• Composition of Non SLR Investment as on 31.03.2024

(Amount in lakhs)

Sr	Issuer	Amount	Extent of below investment grade securities	Extent of unrated securities	Extent of unlisted securities
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	200.00	NIL	NIL	NIL
2	FIs	NIL	NIL	NIL	NIL
3	Banks	NIL	NIL	NIL	NIL
4	Private/Corporate Bonds	NIL	NIL	NIL	NIL
5	Shares of MSC & DCC Bank	58.50	--	NIL	--
6	Others- Security Receipts ARC	--	--	NIL	--
7	Provision Held towards Depreciation	--	--	NIL	NIL
8	Total	258.50	--	NIL	258.50



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युलड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

• Statement of Securities Sold / Purchased under REPO transactions during the FY 2023-24

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	As on 31.03.2024
Securities sold under REPO	Nil	Nil	Nil	Nil
Securities purchased under Reverse REPO	Nil	Nil	Nil	Nil

Advances:

- The classification of advances into Standard, Sub-Standard, Doubtful and Loss Assets as well as provisioning on Standard Assets and Non-Performing Advances has been arrived at in accordance with Income Recognition and Assets Classification and Provisioning Norms prescribed by Reserve Bank of India from time to time and also as per NPA Policy of the Bank. The deviations have been reported in the report.
- 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.
- In addition, a general provision is made on following categories of standard assets as per RBI guidelines, as under.

Category	Provision %
Direct advances to Agriculture & SME Sectors	0.25%
Commercial and Real Estate Loans(RH)	1.00%
All Other Advances	0.40%

Asset Quality

Classification of advances and provisions held

(Amount in Lakhs)

Particulars	Standard	Non-Performing				Total Non - Performing Advances	Total
		Substandard	Doubtful	Loss			
Gross Standard Advances and NPAs							
Opening Balance	5280.61	68.78	258.63	2310.56	2989.91	8270.52	
Add: Additions during the year	1793.14	87.86	83.46	--	171.32	1807.79	
Less: Reductions during the year*	-1468.90	-48.57	--	-472.15	-521.72	-1833.40	
Closing balance	5604.85	108.07	342.09	2189.90	2640.06	8244.91	
*Reductions in Gross NPAs due to:							
i) Upgradation & Transfer to ARC	--	--	--	--	--	--	
ii) Recoveries (excluding recoveries from upgraded accounts)	--	--	--	--	--	--	
iii) Technical/ Prudential 16 Write-offs	--	--	--	--	--	--	
iv) Write-offs other than those under (iii) above	--	--	--	--	--	--	



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

Provisions (excluding Floating Provisions)						
Opening balance of provisions held	26.50	6.88	2826.12	--	2833.00	2859.50
Add: Fresh provisions made during the year	18.50	13.25	--		13.25	31.75
Less: Excess provision reversed/ Write-off loans	--	--	-371.08	--	-371.08	-371.08
Closing balance of provisions held	45.00	20.13	2455.04	--	2475.17	2520.17
Net NPAs	--	--	--	--	--	--
Opening Balance	--	--	--	--	--	156.91
Add: Fresh additions during the year	--	--	--	--	--	187.15
Less: Reductions during the year	--	--	--	--	--	-179.17
Closing Balance	--	--	--	--	--	164.89
Floating Provisions	--	--	--	--	--	--
Opening Balance	--	--	--	--	--	--
Add: Additional provisions made during the year	--	--	--	--	--	--
Less: Amount drawn down during the year	--	--	--	--	--	--
Closing balance of floating provisions	--	--	--	--	--	--
Technical write-offs and the recoveries made thereon	--	--	--	--	--	--
Opening balance of Technical/ Prudential written-off accounts	--	--	--	--	--	--
Add: Technical/ Prudential write-offs during the year	--	--	--	--	--	--
Less: Recoveries made from previously technical/ prudential written-off accounts during the year	--	--	--	--	--	--
Closing balance	--	--	--	--	--	--

Ratios ((in %)

Particulars	2023-24	2022-23
Gross NPA to Gross Advances	32.02 %	36.15 %
Net NPA to Net Advances	2.30 %	2.89 %
Provision coverage ratio	95.00 %	94.77 %



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युलड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

Sector-wise Advances & Gross NPAs

(Amount in Lakhs)

Sr No	Sector	2023-24			2022-23		
		Outstanding Total Advances	Gross NPA	% of Gross NPAs to total Advances in that sector	Outstanding Total Advances	Gross NPA	% of Gross NPAs to total Advances in that sector
(I)	Priority Sector						
a	Agriculture & Allied Services	--	--	--	--	--	--
b	Advances to industries Sector Eligible as priority sector lending				230.70	155.52	67.41
c	Services				--	--	--
d	Personal Loans				366.85	93.65	25.53 %
	Sub -Total (i)				2198.69	1148.82	52.25 %
					2796.24	1397.99	49.99 %
(II)	Non Priority Sector						
a	Agriculture & Allied Services	--	--	--	--	--	--
b	Industries Sector				348.65	348.65	100 %
c	Services						
d	Other Non-Priority				5125.63	1243.27	24.26 %
	Sub -Total (ii)				5474.28	1591.91	29.07 %
	TOTAL (i+ii)				8270.52	2989.91	36.15 %

a) Particulars of Restructuring

i) Details of accounts subjected to restructuring

Amount in Lakhs

Standard		Agriculture & Allied Services		Corporates (Excl.MSME)		MSME		Retails (Excl.Aagri &)		Total	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
	Number of borrowers	--	--	--	--	--	--	--	--	--	--
	Gross Amount	--	--	--	--	--	--	--	--	--	--
	Provision Held	--	--	--	--	--	--	--	--	--	--
		--	--	--	--	--	--	--	--	--	--



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

Sub-Standard	Number of borrowers	--	--	--	--	--	--	--	--	--	--
	Gross Amount	--	--	--	--	--	--	--	--	--	--
	Provision Held	--	--	--	--	--	--	--	--	--	--
		--	--	--	--	--	--	--	--	--	--
Doubtful	Number of borrowers	--	--	--	--	--	--	--	--	--	--
	Gross Amount	--	--	--	--	--	--	--	--	--	--
	Provision Held	--	--	--	--	--	--	--	--	--	--
		--	--	--	--	--	--	--	--	--	--
Total	Number of borrowers	--	--	--	--	--	--	--	--	--	--
	Gross Amount	--	--	--	--	--	--	--	--	--	--
	Provision Held	--	--	--	--	--	--	--	--	--	--

Exposures

a) Exposure to real estate sector

(Amount in Lakhs)

Category	2023-24	2022-23
i) Direct exposure		
a) Residential Mortgage -	195.58	149.81
Priority Sector Housing (Already added in Residential Mortgage) Lending fully secured by mortgage on residential property that is or will be occupied by the borrower or that is tented. Individual housing loan eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB limits)	Not available	635.92
b) Commercial Real Estate	2256.28	2057.65
Lending secured by mortgage on commercial real estate (Office building, retail space, multipurpose commercial premises, multifamily residential building, multi tenanted commercial premises, industrial or warehouse space, hotel land acquisition, development and construction etc) Exposure would also include non-fund based (NFB) limits		
c) Investment in Mortgage -backed Securities (MBS) and other securitized exposures	0	0
i. Residential		
ii. Commercial real Estate	356.90	
ii Indirect Exposure	0	0



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

Fund based and non-fund based exposures on National Housing Bank and Housing Finance Companies		
Total Exposure to Real Estate Sector	2808.76	2843.38

d) Unsecured Advances

(Amount in lakhs)

Particular	2023-24	2022-23
Total Unsecured advances of the Bank	441.78	880.31
Out of above, amount of advances for which intangible securities such as charge over the right, licences, authority. Etc. Have been taken	0	0
Estimated value of such intangible securities	0	0

Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in lakhs)

Particulars	2023-24	2022-23
Total deposits of the twenty largest depositors	1951.85	978.70
Percentage of deposits to twenty large depositors to total advances of the bank	10.37%	6.09%

b) Concentration of advances (only standard accounts are considered)

Particulars	2023-24	2022-23
Total advances to the twenty largest borrowers	3094.61	2301.09
Percentage of advances to twenty large borrower to total advances of the bank	55.35 %	27.82 %

c) Concentration of group exposures

Particulars	2023-24	2022-23
Total exposure to the twenty largest borrowers/ customers	3778.36	2258.46
Percentage of exposure to the twenty largest borrowers/ customers to total exposure of the bank on borrower/ customers	45.83%	27.31 %

d) Concentration of NPAs

Particulars	2023-24	2022-23
Total exposure to the top twenty NPA accounts	2088.01	1926.98
Percentage of exposure to the twenty largest NPA	% to Gross NPA= 79.10%	% to Gross NPA= 64.45%
exposure to total Gross NPAs borrower to total advances of the bank	% to Total Advances = 32.02%	% to Total Advances = 23.30%



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

For Janalaxmi Co-operative Bank Ltd

R A Walve
Sr. Officer

A. G. Mandavgane
Chief Officer

(J. J. Jani)
Director

(S. U. Kambale)
Vice Chairman

(B. M. Patil)
Chairman

As per our report of even date attached.

For Phatak Joshi & Co.
Chartered Accountants
Firm Regd. No.: 127813W

CA. Vidyasagar J. Joshi
Partner
M. No. 125257

Date: - 27.06.2024

Co-op Empanelment No. 17165
UDIN – 24125257BJZWPT2068

Place: Nashik



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युलड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

JANALAXMI CO.OP.BANK LTD.,NASHIK (SCHEDULED BANK)

PROJECTED EXPENSES REPORT FOR THE YEAR 2024-2025

SR. NO.	PARTICULAR OF EXPENSES	PROJECTED EXPENSES 2023-2024	ACTUAL EXPENSES 2023-2024	PROJECTED EXPENSES 2024-2025
1	Interest on Deposit,Borrowing etc.	9,91,00,000.00	85,384,414.68	9,00,00,000.00
2	Salary & allowances & travelling	5,00,00,000.00	5,13,74,022.00	5,50,00,000.00
3	Directors Fee & allow.	5,00,000.00	2,98,740.00	4,00,000.00
4	Rent, taxes, lighting etc.	60,00,000.00	48,12,926.41	60,00,000.00
5	Legal Charges	3,00,000.00	1,59,656.90	2,00,000.00
6	Postage, telegram & telephone charges	6,00,000.00	4,75,688.76	6,00,000.00
7	Depreciation and repairs to property	25,00,000.00	12,90,212.75	25,00,000.00
8	Stationery, printing & advertisement etc.	10,00,000.00	6,84,027.23	10,00,000.00
9	Vardhapan Din Exp.	2,00,000.00	42,273.00	1,00,000.00
10	Other Exp.	15,00,000.00	11,35,000.94	15,00,000.00
11	Subscription	2,00,000.00	1,65,048.00	2,00,000.00
12	General Meeting Exp.	5,00,000.00	2,91,976.56	4,60,000.00
13	Vehicle Exp.	4,80,000.00	3,24,507.17	4,50,000.00
14	Security Charges Paid	5,00,000.00	5,15,025.00	5,50,000.00
15	Repair & Maintenance	8,00,000.00	10,71,501.78	10,00,000.00
16	Staff Training Exp.	1,00,000.00	1,30,492.00	2,00,000.00
17	Computer Maintenance etc.	17,00,000.00	12,05,131.05	13,00,000.00
18	Commission Paid to Bank	1,00,000.00	29,568.62	1,00,000.00
19	Bank Labour Wel. Contribution	20,000.00	10,728.00	20,000.00
20	Professional Charges	6,00,000.00	5,46,940.73	8,00,000.00
21	Leave Encashment exp.	17,00,000.00	35,86,858.00	25,00,000.00
22	Core Setup Charges	65,00,000.00	39,47,968.96	60,00,000.00
23	SMS charges	50,000.00	43,600.00	50,000.00
24	Group Gratuity Premium Exp.	15,00,000.00	18,83,330.24	70,00,000.00



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

25	GST Paid	7,00,000.00	-	5,00,000.00
26	NPCI Process Fee Paid	3,00,000.00	1,94,332.98	3,00,000.00
27	Legal exp. For Written Off a/c	50,000.00	31,584.40	50,000.00
28	Insurance	35,00,000.00	24,96,724.54	30,00,000.00
29	Bank P.F. Contribution	15,00,000.00	8,27,030.00	12,00,000.00
30	Bank Pension Contribution	25,00,000.00	17,40,062.00	20,00,000.00
31	Website Development & Hosting Chg.	0.00	18,530.00	20,000.00
32	Cyber Security Payment	15,00,000.00	7,76,015.00	10,00,000.00
33	P/F Administrative charge	0.00	1,09,703.00	0.00
34	E.D.L.I. Contribution	0.00	1,06,813.00	0.00
35	D.L.I. Contribution	0.00	2,407.00	0.00
36	Loss of Sale	0.00	2,38,000.00	0.00
37	Penalty Paid to RBI A/c	0.00	59,90,000.00	0.00
38	Bad Debts Written off	0.00	32,82,552.00	0.00
39	GST Expencies	0.00	2,67,976.87	3,00,000.00
40	Intrest On Arrears	0.00	26,26,324.00	0.00
41	PROVISIONS			
a)	Auditor's fees	10,00,000.00	11,46,922.50	12,00,000.00
b)	Bonus & Ex-Gratia	25,00,000.00	23,43,837.00	25,00,000.00
c)	Investment Fluction A/C Ratio	0.00	0.00	0.00
d)	Investment Depreciation A/C Ratio	0.00	0.00	0.00
e)	Unrealisedintrest on deposit with NDCC	0.00	2,12,33,015.00	0.00
f)	NDCC Bank Provision A/C	0.00	12,78,00,000.00	0.00
g)	Contigent Provision A/c	0.00	1,30,200.00	0.00
	TOTAL (1 to 37)	19,00,00,000.00	33,07,71,668.07	190,00,000.00
	PROFIT / LOSS	3,00,00,000.00	-9,85,35,007.93	3,00,00,000.00
	TOTAL :-	22,00,00,000.00	23,22,36,660.14	22,00,00,000.00



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युलड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

PROJECTED INCOME REPORT FOR THE YEAR 2024-2025

SR. NO.	PARTICULAR OF INCOME	PROJECTED INCOME 2023- 2024	ACTUAL INCOME 2023-2024	PROJECTED INCOME 2024-2025
1	Interest received on Loans	8,47,00,000.00	8,99,51,603.59	10,00,00,000.00
2	Interest received on Investments	9,04,00,000.00	8,13,63,149.00	7,50,00,000.00
3	Commission, Exchange & Brokerage	5,00,000.00	1,49,328.09	5,00,000.00
4	Other Income	4,44,00,000.00	6,07,72,579.46	4,45,00,000.00
	TOTAL :-	22,00,00,000.00	23,22,36,660.14	22,00,00,000.00

PROJECTED EXCESS EXPENSES REPORT FOR THE YEAR 2024-2025

SR. NO.	PARTICULAR OF EXPENSES	PROJECTED EXPENSES 2023-2024	ACTUAL EXPENSES 2023-2024	EXCESS PROJECTED EXPENSES
1	Salary & allowances & travelling	5,00,00,000.00	5,13,74,022.00	13,74,022.00
2	Security Charges Paid	5,00,000.00	5,15,025.00	15,025.00
3	Repair & Maintenance	8,00,000.00	10,71,501.78	2,71,501.78
4	Staff Training Exp.	1,00,000.00	1,30,492.00	30,492.00
5	Leave Encashment exp.	17,00,000.00	35,86,858.00	18,86,858.00
6	Group Gratuity Premium Exp.	15,00,000.00	18,83,330.24	3,83,330.24
7	Loss on Sale	0.00	2,38,000.00	2,38,000.00
8	Penalty Paid to RBI A/C	0.00	59,90,000.00	59,90,000.00
9	Bad Debts Written off	0.00	32,82,552.00	32,82,552.00
10	Gst Expencies	0.00	2,67,976.87	2,67,976.87
11	Intrest On Arrears	0.00	26,26,324.00	26,26,324.00
	TOTAL	5,46,00,000.00	7,09,66,081.89	1,63,66,081.89



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

ANNEXURE - A

NAME OF THE BANK	JANALAXMI BANK LTD.,NASIK (SCHEDULED BANK)
HEAD OFFICE ADDRESS	"SAMRUDDHI", GADKARI CHOWK,OLD AGRA ROAD,NASIK
DATE OF REGISTRATION	N S K / B N K / 138 / DATE 14/02/1976
DATE & NO.OF RBI LICENSE	A C D M H 121 P Date 27-11-1978
JURISDICTION	Nasik,Pune,NewMumbai,Aurangabad,Jalgaon, Ahmednagar Thane,Grater Mumbai
No.of Branches including Ho	17 Branches + 1 Ext.Counter
REGULAR MEMBER	36763
NOMINAL MEMBER	375

BANK FINANCIAL POSITION AS ON 31 MARCH 2024

(RS.IN LAKHS)

SHARE CAPITAL	:	1,019.50
RESERVE FUND	:	11,389.13
DEPOSIT	:	16,742.35
SAVING	:	4,678.37
CURRENT	:	1,487.82
FIX DEPOSIT	:	10,576.16
LOANS	:	8,244.91
SECURED	:	7,800.62
UNSECURED	:	444.29
INVESTMENT	:	12,790.21
GOVT.SECURITY	:	7,650.71
OTHER INVESTMENT	:	1,368.50
JILHA MADHYA.SAH.BANK	:	2,943.00
MAH.RAJYA SAH.BANK	:	828.00
PROFIT/LOSS	:	-985.35
WORKING CAPITAL	:	23,482.13
PRIORITY SECTOR	:	53.70%
WEAKER SECTION	:	1.12%
OTHER STAFF	:	133
OFFICERS	:	25
TOTAL STAFF	:	158



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

Proposed Byelaws Amendment -2024-25 At AGM s on 08/09/2024

Sr. No.	Clause No of Byelaws	Wording of Existing Byelaws	Proposed Amendment in Bye Laws	Wording of Byelaws after amendment	Reason for Amendment
1.	4 v	GENERAL BODY means all the ordinary members (Active members and Non active Members)	GENERAL BODY means all the ordinary members.	GENERAL BODY means all the ordinary Members.	As per revised notifications of Maharashtra state Government Dated 28/03/2022 & 21/08/2023
2.	4 xiii	ACTIVE MEMBERS means one who participate in the affairs of the Bank and utilized the minimum level of services or products of the Bank as may be prescribed in the Byelaws of the Bank.	Since this condition is not applicable now, So this clause is Omitted.	NIL due to omission of the clause in the Byelaws	As per revised notifications of Maharashtra state Government Dated 28/03/2022 & 21/08/2023.
3.	5 (ix)	To purchase and to sell Bonds, Shares, Debentures, Scrips other forms of securities on behalf of Constituents.	To Omit the clause of Bye Laws.	NIL Due to omission of the clause in the Bye laws	To adhere / comply with the extant instruction of the Reserve Bank of India
4.	9	The Bank shall have following categories of member. i). Active members. ii). Non Active members b. Nominal Members. c. Associate members.	Bank Shall have following categories of members. a). Ordinary members b). Nominal Members c). Associate members.	Bank shall have following categories of members. a . Ordinary members b. Nominal member. c. Associate members.	As per revised notifications of Maharashtra state Government Dated 28/03/2022 & 21/08/2023.
5.	12 (2)	It is a duty of every member of a society a. To attend at least one general body meeting in the previous five consecutive years. b. To utilize minimum level of service at least once in the previous five consecutive years as prescribed in the bye laws.	Sine this condition is not applicable now so this clause is omitted.	NIL due to omission of the clause in the bye laws.	As per revised notifications of Maharashtra state Government Dated 28/03/2022 & 21/08/2023
6.	12 (2)	Provided that, a member who dose not attend at least one meeting of the general body as above and dose not utilize minimum level of services as prescribed in the bye laws shall be classified as nonactive member. The society shall communicate such classification as non - active member within 30 days from the date of close of financial year. Provided further that, non - active member who does not attend one meeting of the general body and does not utilize minimum level of services as prescribed	Sine this condition is not applicable now so this clause is omitted.	NIL due to omission of the clause in the bye laws.	As per revised notifications of Maharashtra state Government Dated 28/03/2022 & 21/08/2023



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

		<p>in the bye laws in next five years form the date of classification as non-active member. such non -active member shall be liable for expulsion under section 35 of the Act provided also that a member classified as non -active member shall not be entitled to any concessional benefit from the society till the date of his reclassification as a active member by the society provided also that if a question of a member being active or non- active arises an appeal shall lie with register within 60 days from the date of communication as non -active member.</p>	<p>Sine this condition is not applicable now so this clause is omitted.</p>	<p>NIL due to omission of the clause in the byelaws.</p>	<p>As per revised notifications of Maharashtra state Government Dated 28/03/2022& 21/08/2023</p>																				
7.	14	<p>Active member means a person who has been admitted as on " Ordinary Member under the Bye Laws of the Bank and who complies following conditions . i. To attend a least one general body meeting in the previous five consecutive years. ii. To utilize minimum level of services as provided in bye laws No. 15 as following.</p>	<p>Sine this condition is not applicable now so this clause is omitted.</p>	<p>NIL due to omission of the clause in the byelaws . To Become Ordinary Member Minimum Share Capital By Ordinary member Holding Should be Rs. 1000/- As Per Size of the Bank</p>	<p>As per revised notifications of Maharashtra state Government Dated 28/03/2022 & 21/08/2023 Minimum Share Capital for ordinary Members</p>																				
8.	15.	<p>The Minimum level of services to become active member are prescribed below depending upon size of the Bank.</p> <table border="1" data-bbox="613 1023 841 1530"> <thead> <tr> <th>Sr. No.</th> <th>Size of Bank (Deposit in Cr.)</th> <th>Minimum share capital holding</th> <th>And Minimum Deposits required</th> <th>Or Loan</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Up to Rs. 100 Cr.</td> <td>500</td> <td>3000</td> <td>50000</td> </tr> <tr> <td>2.</td> <td>Rs. 100 Cr. To Rs.500 Cr.</td> <td>1000</td> <td>5000</td> <td>50000</td> </tr> <tr> <td>3.</td> <td>Rs. 500 Cr. And above</td> <td>1500</td> <td>7000</td> <td>100000</td> </tr> </tbody> </table> <p>(The Banks may enhance the model limit only in deposit maximum by 20%)</p> <p>Provision – I Provided that a 'Depositor' means a ordinary member, who has been holding aggregate deposits (in all types of accounts) not less than the amount prescribed above in the Bank in his name or in the name of the firm / company / society / trust, to whom he is representing as a proprietor / Director/ Officer / Trustee.</p> <p>Provision – II Provided that a 'Borrower' means an ordinary member, who is enjoying any type of sanctioned and availed credit facility of the Bank.</p>	Sr. No.	Size of Bank (Deposit in Cr.)	Minimum share capital holding	And Minimum Deposits required	Or Loan	1.	Up to Rs. 100 Cr.	500	3000	50000	2.	Rs. 100 Cr. To Rs.500 Cr.	1000	5000	50000	3.	Rs. 500 Cr. And above	1500	7000	100000	<p>Sine this condition is not applicable now so this clause is omitted.</p>	<p>NIL due to omission of the clause in the byelaws . To Become Ordinary Member Minimum Share Capital By Ordinary member Holding Should be Rs. 1000/- As Per Size of the Bank</p>	<p>As per revised notifications of Maharashtra state Government Dated 28/03/2022 & 21/08/2023 Minimum Share Capital for ordinary Members</p>
Sr. No.	Size of Bank (Deposit in Cr.)	Minimum share capital holding	And Minimum Deposits required	Or Loan																					
1.	Up to Rs. 100 Cr.	500	3000	50000																					
2.	Rs. 100 Cr. To Rs.500 Cr.	1000	5000	50000																					
3.	Rs. 500 Cr. And above	1500	7000	100000																					



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

9.	16.	RIGHT OF ACTIVE MEMBER ii. An active member can exercise all other rights of an ordinary member as mentioned in this bye-laws	Sine this condition is not applicable now so this clause is omitted.	NIL due to omission of the clause in the byelaws .	As per revised notifications of Maharashtra state Government Dated 28/03/2022 & 21/08/2023
10.	17.	VOTING RIGHTS FOR GENERAL ELECTION OF THE BANK i) Only active member shall have one vote irrespective of the number of shares held. ii) Individual active member shall vote in person, while a firm or a company or any other body corporate constituted under any law for the time being in force, or Government which is a member may appoint one of its partners, directors or officers to participate in the election to exercise the right of vote. iii) Active member shall not be eligible to vote who has become defaulter as provided in explanation to clause (i) of sub section (1) of 73 CA.	VOTING RIGHTS FOR GENERAL ELECTION OF THE BANK i) All ordinary members shall have one vote irrespective of the number of shares held. ii) Individual Ordinary member shall vote in person, while a firm or a company or any other body corporate constituted under any law for the time being in force, or Government body corporate constituted under any law for the time being in force, or Government body corporate constituted under any law for the time being in force or government which is a member may appoint one of its partners, directors or officers to participate in election to exercise the right of vote. iii) Ordinary member shall not be eligible to vote who has become defaulter as provided in explanation to clause (i) of sub section (1) of 73 CA	VOTING RIGHTS FOR GENERAL ELECTION OF THE BANK i) All ordinary members shall have one vote irrespective of the number of shares held. ii) Individual Ordinary member shall vote in person, while a firm or a company or any other body corporate constituted under any law for the time being in force, or Government body corporate constituted under any law for the time being in force, or Government body corporate constituted under any law for the time being in force or government which is a member may appoint one of its partners, directors or officers to participate in election to exercise the right of vote. iii) Ordinary member shall not be eligible to vote who has become defaulter as provided in explanation to clause (i) of sub section (1) of 73 CA	As per revised notifications of Maharashtra state Government Dated 28/03/2022 & 21/08/2023
11.	31 (i)	General Body of the Bank shall consist of all the ordinary (active and non-active) member of the Bank	General Body of the Bank shall consist of ordinary members of the Bank.	General Body of the Bank shall consist of ordinary members of the Bank.	As per revised Notification of Maharashtra state Government dates 28/03/2022 & 21/08/2023
12.	34 (c) 34 (c)	The Notice of the General Meeting shall be accompanied by unsigned certificate of the Attendance. This certificate shall be signed by Authorised persons of the Bank at the time of General meeting This shall be the conclusive proof of attendance. e) The above said notice of the General Meeting shall be made available to both, Active and Non-active members by of the following modes, namely; i. By local delivery, or ii. By ordinary post	Since this condition is not applicable now so this clause is omitted. (c) The above said notice of the general meeting shall be made available to ordinary members by any of the following modes, namely; i. By local delivery, or ii. By ordinary post	NIL due to omission of this clause in Bye laws. (e) The above said notice of the general meeting shall be made available to ordinary members by any of the following modes, namely; i. By local delivery, or ii. By ordinary post	As per revised Notification of Maharashtra state Government dates 28/03/2022 & 21/08/2023. As per revised Notification of Maharashtra state Government dates 28/03/2022 & 21/08/2023.



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

13.	39 (ii) (a) (b) (c) (d)	<p>ii) In addition to above Bank may Co-opt. two directors from active members of the bank with suitable banking experience at middle senior management level or with relevant professional qualification in the field of law, accountance or finance.</p> <p>a) One seat shall be reserved for the active member belonging to SC/ST</p>	<p>ii) In addition to above Bank may Co-opt. two directors from ordinary members of the bank with suitable banking experience at middle senior management level or with relevant professional qualification in the field of law, accountance or finance.</p> <p>a) One seat shall be reserved for the Ordinary member belonging to SC/ST. One seat shall be reserved for the active member belonging to SC/ST</p>	<p>As per revised Notification of Maharashtra state Government dates 28/03/2022 & 21/08/2023.</p> <p>As per revised Notification of Maharashtra state Government dates 28/03/2022 & 21/08/2023.</p>
		<p>b) One seat shall be reserved for the active member belonging to the other backward class.</p> <p>c) One seat shall be reserved for the active members belonging to the notified tribes vimukt jaties , Nomadic types or special backward class.</p>	<p>b) One seat shall be reserved for the ordinary member belonging to the other Backward class.</p> <p>c) One seat shall be reserved for the ordinary member belonging to the notified Tribes. (Vimukt Jaties) nomadic types or special backward class.</p>	<p>As per revised Notification of Maharashtra state Government dates 28/03/2022 & 21/08/2023.</p> <p>As per revised Notification of Maharashtra state Government dates 28/03/2022 & 21/08/2023.</p>
14.	39 (d)	<p>d) Two seats shall be reserved on the Board of Directors for Active Women members (section 73 C the Act) NOTE :- An individual Active Women member of the Bank shall be Eligible to contest the election. Where no women member or women members are elected then such seat or seats shall be filled in by nomination from amongst the women members entitled to contest the election under sub section (2) of section 73 C.</p>	<p>d) Two seats shall be reserved on the Board of Directors for Ordinary women members (section 73 C of the Act) NOTE :- An individual Ordinary Women member of the Bank shall be Eligible to contest the election. Where no Ordinary women member or women members are elected then such seat or seats shall be filled in by nomination from amongst the Ordinary women members entitled to contest the election under sub section (2) of section 73 C.</p>	<p>As per revised Notification of Maharashtra state Government dates 28/03/2022 & 21/08/2023.</p> <p>As per revised Notification of Maharashtra state Government dates 28/03/2022 & 21/08/2023.</p>



जनलक्ष्मी को-ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

15	<p>40 ELIGIBILITY OF BOARD OF DIRECTORS. To contest the election of Board of Directors, the active member should comply following criteria at the time of nomination.</p> <table border="1" data-bbox="228 1230 393 1641"> <thead> <tr> <th>Sr. No.</th> <th>Bank Category (Deposits in Cr.)</th> <th>Minimum Shares Amt. (in Rs.)</th> <th>Minimum Deposits Amt. (in Rs.)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Up to 100 Cr.</td> <td>5000 AND</td> <td>25000</td> </tr> <tr> <td>2.</td> <td>100 TO 500 Cr.</td> <td>10000 AND</td> <td>50000</td> </tr> <tr> <td>3.</td> <td>More than 500 Cr.</td> <td>15000 AND</td> <td>100000</td> </tr> </tbody> </table> <p>(Note : The elected directors shall keep the above deposits for the entire tenure of the board) The persons contesting from reserve seat under section 73B and 73C shall comply with 50% of the criteria required for general category at the time of nomination</p>	Sr. No.	Bank Category (Deposits in Cr.)	Minimum Shares Amt. (in Rs.)	Minimum Deposits Amt. (in Rs.)	1.	Up to 100 Cr.	5000 AND	25000	2.	100 TO 500 Cr.	10000 AND	50000	3.	More than 500 Cr.	15000 AND	100000	<p>To Contest the election of Board of Directors the ordinary members should comply following criteria at the time of nominations.</p> <table border="1" data-bbox="228 833 393 1230"> <thead> <tr> <th>Sr. No.</th> <th>Bank Category (Deposits in Cr.)</th> <th>Minimum Shares Amt. (in Rs.)</th> <th>Minimum Deposits Amt. (in Rs.)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Up to 100 Cr.</td> <td>5000 AND</td> <td>25000</td> </tr> <tr> <td>2.</td> <td>100 TO 500 Cr.</td> <td>10000 AND</td> <td>50000</td> </tr> <tr> <td>3.</td> <td>More than 500 Cr.</td> <td>15000 AND</td> <td>100000</td> </tr> </tbody> </table> <p>(Note : The elected directors shall keep the above deposits for the entire tenure of the board) The persons contesting from reserve seat under section 73B and 73C shall comply with 50% of the criteria required for general category at the time of nomination.</p>	Sr. No.	Bank Category (Deposits in Cr.)	Minimum Shares Amt. (in Rs.)	Minimum Deposits Amt. (in Rs.)	1.	Up to 100 Cr.	5000 AND	25000	2.	100 TO 500 Cr.	10000 AND	50000	3.	More than 500 Cr.	15000 AND	100000	<p>To Contest the election of Board of Directors the ordinary members should comply following criteria at the time of nominations.</p> <table border="1" data-bbox="228 436 393 833"> <thead> <tr> <th>Sr. No.</th> <th>Bank Category (Deposits in Cr.)</th> <th>Minimum Shares Amt. (in Rs.)</th> <th>Minimum Deposits Amt. (in Rs.)</th> </tr> </thead> <tbody> <tr> <td>1.</td> <td>Up to 100 Cr.</td> <td>5000 AND</td> <td>25000</td> </tr> <tr> <td>2.</td> <td>100 TO 500 Cr.</td> <td>10000 AND</td> <td>50000</td> </tr> <tr> <td>3.</td> <td>More than 500 Cr.</td> <td>15000 AND</td> <td>100000</td> </tr> </tbody> </table> <p>(Note : The elected directors shall keep the above deposits for the entire tenure of the board) The persons contesting from reserve seat under section 73B and 73C shall comply with 50% of the criteria required for general category at the time of nomination</p>	Sr. No.	Bank Category (Deposits in Cr.)	Minimum Shares Amt. (in Rs.)	Minimum Deposits Amt. (in Rs.)	1.	Up to 100 Cr.	5000 AND	25000	2.	100 TO 500 Cr.	10000 AND	50000	3.	More than 500 Cr.	15000 AND	100000	<p>As per revised Notification of Maharashtra state Government dates 28/03/2022 & 21/08/2023.</p>
Sr. No.	Bank Category (Deposits in Cr.)	Minimum Shares Amt. (in Rs.)	Minimum Deposits Amt. (in Rs.)																																																	
1.	Up to 100 Cr.	5000 AND	25000																																																	
2.	100 TO 500 Cr.	10000 AND	50000																																																	
3.	More than 500 Cr.	15000 AND	100000																																																	
Sr. No.	Bank Category (Deposits in Cr.)	Minimum Shares Amt. (in Rs.)	Minimum Deposits Amt. (in Rs.)																																																	
1.	Up to 100 Cr.	5000 AND	25000																																																	
2.	100 TO 500 Cr.	10000 AND	50000																																																	
3.	More than 500 Cr.	15000 AND	100000																																																	
Sr. No.	Bank Category (Deposits in Cr.)	Minimum Shares Amt. (in Rs.)	Minimum Deposits Amt. (in Rs.)																																																	
1.	Up to 100 Cr.	5000 AND	25000																																																	
2.	100 TO 500 Cr.	10000 AND	50000																																																	
3.	More than 500 Cr.	15000 AND	100000																																																	
16	<p>42 a POWER AND FUNCTIONS OF THE CHAIRMAN AND VICE-CHAIRMAN: 1)The Chairman Shall have the following powers & functions: a) He shall preside over the meeting of the General Body, Board of Directors and any two sub-committees of the Board of Directors only.</p>	<p>POWER AND FUNCTIONS OF THE CHAIRMAN AND VICE-CHAIRMAN: 1)The Chairman Shall have the following powers & functions: a) He shall preside over the meeting of the General Body, Board of Directors and any sub-committees of the Board of Directors.</p>	<p>POWER AND FUNCTIONS OF THE CHAIRMAN AND VICE-CHAIRMAN: 1)The Chairman Shall have the following powers & functions: a) He shall preside over the meeting of the General Body, Board of Directors and any sub-committees of the Board of Directors.</p>	<p>To remove the restrictions of No.of committees on chairman for Functioning of all committees smoothly.</p>																																																



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

17	42 d	d) To convene AGM the meeting of the Board of Directors Executive Committee and other committees of which he is the chairman	d) To convene AGM the meeting of the Board of Directors and other functional sub-committees of which he is the chairman.	Since other functional sub committees are formed by the Bank and executing the functions relating to executive committee the function of separate executive committee is not required. So word executive committee is omitted from the clause of the Bye-Laws.
18	42 (F)	The Chairman may take decision as of an urgent and emergent nature affecting the policy of Bank on behalf of the Board of Directors, executive committee or any other committees. The matter will be placed before the next meeting of the concerned committee for ratification.	The Chairman may take decision as of an urgent and emergent nature affecting the policy of Bank on behalf of the Board of Directors, or any other functional sub-committees. The matter will be placed before the next meeting of the concerned committee for ratification.	Since other functional subcommittees are formed by the Bank and executing the functions relating to executive committee the functions of separate executive committee is not required so word executive committee is omitted from the clause of the Bye-laws.



जनलक्ष्मी को-ऑप. बैंक लि., नाशिक (शेड्युल्ड बैंक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक- ४२२ ००२.
Website : www.janalaxmibank.in Email.: info@janalaxmibank.in

४९ वा
वार्षिक
अहवाल

19	48	The Chairman of the Board of Directors shall be the chairman of the Board of Executive Committee only.	The Chairman of the Board of Directors shall be the chairman of the Board and other Functional sub-committees.	since other functional sub - committees are formed and chairman is appointed as chairman of those sub - committees separate executive committee is no longer necessary.
20	49	The Board shall constitute an executive committee and other committees as may be considered necessary. Each committee shall consist of not more than 5 members.	The Board shall constitute functional sub - committee as may be considered necessary. Each committee shall consist of not more than 5 members.	Since other functional sub - committees are formed and executing the functions relating to the subject of that particular sub - committee separate executive committee is no longer necessary.
21	49 A	In addition to the present Board of Directors. There shall be Board of Management consisting of 5 Members 3 Drawn from amongst present Directors and 2 from outside fulfilling the criteria laid down by RBI for their selection.	In addition to the present Board of Directors. There shall be Board of Management consisting of 5 members, 2 from amongst present Directors and 3 from outside complying the criteria laid down by Reserve Bank of India for their selection.	To comply & adhere to the norms laid down by Reserve Bank of India as per their circular on Board of Management of the strength of the strength not more than 50% from present Board of Directors on Board of Management.

जनलक्ष्मी को -ऑप बँक लि., नाशिक

(शेड्युल्ड बँक)

केंद्र कार्यालय : समृद्धी गडकरी चौक, कालिका मंदिर जवळ, नाशिक-४२२ ००२. फोन : २५७७८७२/७३
Website : www.janalaxmibank.in | Email : info@janalaxmibank.in



बँकेच्या शाखा - आपल्या सेवेसाठी तत्पर सेवा

<p>१. मुख्य शाखा, गडकरी चौक, नाशिक फोन २५०७८७५ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	<p>७. सावरकरनगर, जेलरोड शाखा, नाशिक फोन २४३६२४३ वेळ : सोम ते शुक्र. १०.०० ते २.३० दु. ३.०० ते ५.३० शनि. स. १०.०० ते २.०० साप्ताहिक सुट्टी रविवार</p>	<p>१३. सिडको शाखा, नाशिक फोन २३७२९७८ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>
<p>२. देवळालीगांव शाखा, नाशिक फोन २४६३८२८ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	<p>८. सौभाग्यनगर, नाशिकरोड शाखा, फोन २०७३६५२ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	<p>१४. सातपूर श्रमिकनगर शाखा, नाशिक फोन २२८००३२ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>
<p>३. महात्मा फुलेनगर शाखा, नाशिक फोन २५१३५८१ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	<p>९. शरणपूररोड शाखा, नाशिक फोन २५८१२३७ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	<p>१५. मालेगाव शाखा, मालेगाव फोन ०२५५४-२५६०३६ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>
<p>४. राणेनगर शाखा, नाशिक फोन २३११४९७ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	<p>१०. दिंडोरीरोड शाखा, नाशिक फोन २५३०३३९ वेळ : सोम ते शनि १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	<p>१६. डेक्कन जिमखाना पुणे, शाखा पुणे फोन ०२०-२५५३०७८० वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>
<p>५. उदयनगर नाशिक फोन २५७०९२५ गंगापूररोड शाखा, वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	<p>११. के. के. वाघ. इंजि. कॉलेज शाखा, नाशिक फोन २५११४३२ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	<p>१७. जाधव टॉवर वि. कक्ष, नाशिक फोन २३१७७३९ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>
<p>६. सराफबाजार शाखा, नाशिक फोन २५०८५६४ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	<p>१२. महात्मानगर शाखा, नाशिक फोन २३४२००५ वेळ : सोम ते शनि. १०.०० ते २.३० दु. ३.०० ते ५.३० दुसरा व चौथा शनिवार सुट्टी साप्ताहिक सुट्टी रविवार</p>	



CHAMPIONS



जनलक्ष्मी को -ऑप. बँक लि., नाशिक (शेड्युल्ड बँक)

प्रति
मा. श्री. / श्रीमती _____

GST No. : 27AAAAT3312K1ZL