



अरविंद

सहकारी बँक लि.

रजि.नं.: एन. जी. पी. / बी. एन. के. / ओ. / 119 / 97-98

मुख्य कार्यालय:-काटोल, जि. नागपूर, महाराष्ट्र, ४४१३०२ ☎ ०७९९२-२२३७९३

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शाखा

२५ वा वार्षिक अहवाल

१ एप्रिल २०२२ ते ३१ मार्च २०२३

- काटोल, जि. नागपूर (☎: ०७९९२ - २२२७९०), ■ डिगडोह, नागपूर (☎: ०७९०४ - २३५८३०)
- सावनेर, जि. नागपूर (☎: ०७९९३ - २३४४५९), ■ गांधीबाग, नागपूर (☎: ०७९२-२७३३३९४)
- वरूड, जि. अमरावती (☎: ०७२२९ - २३४९४९), ■ अमरावती (☎: ०७२९ - २५६७६५६)



वार्षिक सर्वसाधारण सभेची सुचना

१ एप्रिल २०२२ ते ३१ मार्च २०२३

प्रति,
श्री. / श्रीमती _____ स.न.वि.वि.

अरविंद सहकारी बँक लि. ची २५ वी वार्षिक सर्वसाधारण सभा, रविवार दिनांक २० ऑगस्ट २०२३ ला सकाळी १०.३० वाजता, बँकेचे अध्यक्ष, डॉ. आशिषराव रणजीतबाबू देशमुख यांच्या अध्यक्षतेखाली, " बँकेचे मुख्यालय, काटोल" येथे खालील विषयांवर चर्चा करण्यासाठी, बोलाविण्यात आलेली आहे. तरी सदर सभेस सर्व सभासदांनी उपस्थित राहावे, हि विनंती.

सभेतील विषय :

- दि. २४ सप्टेंबर २०२२ रोजी झालेल्या २४ व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचुन कायम करणे.
- बँकेच्या २०२२-२०२३ या आर्थिक वर्षाच्या वार्षिक अहवाल पत्रकास मंजूरी देणे.
- बँकेच्या २०२२ - २०२३ या आर्थिक वर्षाच्या ताळेबंद पत्रकास मंजूरी देणे.
- बँकेच्या २०२२-२०२३ या आर्थिक वर्षाच्या नफा-तोटा पत्रकास मंजूरी देणे.
- बँकेच्या २०२२-२०२३ या आर्थिक वर्षाच्या वैधानिक लेखा परिक्षकांच्या लेखा परिक्षणाला मान्यता देणे.
- बँकेच्या २०२२ - २०२३ या आर्थिक वर्षाच्या लेखा परिक्षण दोष दुरुस्ती अहवालाला मंजूरी देणे.
- बँकेच्या संचालक मंडळाने शिफारस केलेल्या बँकेच्या २०२२ - २०२३ या आर्थिक वर्षाच्या नफा विभागणी पत्रकास मंजूरी देणे.
- सन २०२३ - २०२४ या आर्थिक वर्षाकरीता बँकेच्या संचालक मंडळाने रिझर्व्ह बँकेला शिफारस केलेल्या वैधानिक लेखा परिक्षक यांची नियुक्ती व इतर बाबींना मान्यता देणे.
- सन २०२३ - २०२४ या आर्थिक वर्षाकरीता बँकेच्या संचालक मंडळाच्या शिफारशीनुसार हिशेब तपासणी अंतर्गत, अंतर्गत लेखा परिक्षकाची तसेच इतर सर्व प्रकारचे लेखा परिक्षणासाठी लेखा परिक्षकांच्या नियुक्तीची नोंद घेणे व इतर बाबींना मान्यता देणे..
- रिझर्व्ह बँकेच्या निर्देशानुसार बँकेच्या मुख्य कार्यकारी अधिकारी या पदावर करण्यात येत असलेल्या पुनर्नियुक्तीची नोंद घेणे..
- रिझर्व्ह बँकेच्या निर्देशानुसार, बँकेच्या पॉलीसी प्रमाणे रीस्ट्रक्चर (Restructured) खात्याची नोंद घेणे.
- बँकेच्या आर्थिक वर्ष २०२२ - २०२३ मधील मंजूर अंदाज पत्रकापेक्षा कमी / जास्त झालेल्या खर्चास मंजूरी देणे.
- सन २०२३ - २०२४ या आर्थिक वर्षाकरीता संचालक मंडळाने शिफारस केल्याप्रमाणे अंदाजपत्रकास मंजूरी देणे.
- सभासदांना देण्यात येत असलेल्या प्रशिक्षणासंबंधी नोंद घेणे.
- वैधानिक लेखा परीक्षकानी प्रमाणित केलेली संशयीत व बुडीत कर्ज येणे बाकी निर्लेखित करण्याबाबत मंजूरी प्रदान करणे.
- वैधानिक लेखा परीक्षक अहवाल आर्थिक वर्ष २०२२ - २०२३ व यापुढील प्रत्येक वर्षी इंग्रजी भाषेतून देण्यास मंजूरी प्रदान करणे,
- महाराष्ट्र शासनाच्या एकमुस्त कर्ज परतफेड योजना अंतर्गत व बँकेच्या कॉम्प्रमाईज्ड अॅन्ड सेटलमेंट पॉलीसी अंतर्गत केलेल्या थकीत कर्जाखात्याच्या तडजोडीला मान्यता देणे.
- मयत / पीडित कर्जदारांचे १००% तरतूद असलेल्या संशयीत व बुडीत वर्गवारीतील कर्जाखात्याच्या वसूलीचा हक्क अबाधित ठेवून निर्लेखित करण्यास मान्यता देण्याबाबत.
- भारतीय रिझर्व्ह बँकेच्या RBI Circular No. RBI/2022-23/143, DOR.REG.No.85/07.01.000 /2022-23, December 01, 2022 नुसार FSWM या वर्गीकरण अंतर्गत बँकेची एक शाखा उघडण्याकरीता मान्यता देण्याबाबत.
- मुद्रा क्रमांक १९ अनुसार, कामठी, जि. नागपूर येथे नविन शाखा उघडण्याकरीता मंजूरी मिळण्याबाबत.
- बँकेच्या डिगडोह नागपूर येथील शाखेच्या स्थानांतरणाकरीता आणि इमारत दुरुस्तीकरीता मंजूर झालेल्या निविदा आणि खर्चाला मान्यता देणे. तसेच कामठी येथे बँकेच्या नविन शाखेकरीता किराया आणि इतर दुरुस्तीकरीता मंजूर झालेल्या निविदा आणि खर्चाला मान्यता देणे.
- आर्थिक वर्षात बँकेसाठी खरेदी केलेल्या व भाडेतत्त्वावर घेतलेलेल्या स्थावर, नॉन बँकींग असेट व इतर मिळकतीच्या खर्चास मंजूरी देण्याबाबत.
- सहपत्र "अ" उपविधी दुरुस्ती (Amendment of Bye-Laws) अनुसार करण्यात येणाऱ्या घटना दुरुस्तीला मान्यता देण्याबाबत.
- वार्षिक सर्वसाधारण सभेस उपस्थित राहून शकलेल्या सभासदांची अनुपस्थिती मान्य करणे.
- आर्थिक वर्षात बँकेच्या नोकर भरतीस तसेच स्टॉफींग पॅटर्नला मान्यता देणे.
- मा. अध्यक्षांच्या परवानगीने वेळेवर येणारे इतर विषय.

संचालक मंडळाच्या आदेशान्वये
राजारव पी. आर.
मुख्य कार्यकारी अधिकारी

विशेष सुचना

- गणपूर्तीअभावी सभा तहकूब झाल्यास, ती सभा त्याच दिवशी त्याच ठिकाणी निर्धारित वेळेच्या अर्ध्या तासानंतर घेण्यात येईल. त्यासाठी गणपूर्तीची आवश्यकता राहणार नाही.
- उपरोक्त सभेमध्ये ज्या सन्माननीय सभासदाला प्रश्न विचारावयाचे असल्यास त्यांनी ते प्रश्न सभेच्या ०७ दिवसापूर्वी बँकेच्या मुख्य कार्यालयात लेखी स्वरूपात द्यावे, हि विनंती.
- मा. भागधारकांनी आपले शेअर प्रमाणपत्र कार्यालयीन वेळेत कार्यालयातून नेण्याची कृपा करावी.
- मा. भागधारकांनी बदललेला पत्ता, मोबाईल क्र., ई-मेल आयडीची नोंद बँकेच्या कार्यालयात करावी.
- बँकेचा २०२३-२०२४ चा वार्षिक अहवाल बँकेच्या संकेतस्थळावर (www.arvindbank.com) उपलब्ध आहे.

२५ वा वार्षिक अहवाल २०२२-२०२३

सन्माननीय सभासद बंधू भगिनींनो, बँकेच्या पंचविसाव्या वार्षिक सर्वसाधारण सभेप्रसंगी संचालक मंडळाच्या वतीने आम्ही आपणा सर्वांचे मनःपूर्वक स्वागत करतो. ३१ मार्च २०२३ अखेर संपणाऱ्या या आर्थिक वर्षाचा अहवाल बँकेच्या संचालक मंडळाच्या वतीने आपणापुढे सादर करण्यात आम्हाला अतिशय आनंद होत आहे. " अरविंद सहकारी बँकेला " अल्पावधीत नेत्रदिपक प्रगती करण्यात आपणा सर्वांचे मोलाचे सहकार्य लाभले आहे.

- बँकेचे भागभांडवल** : दिनांक ३१/०३/२०२२ ला रु. २९.२२ कोटी एवढे भांडवल होते. ते दिनांक ३१/०३/२०२३ ला रु. ४०.४० कोटी आहे. या वर्षात भाग भांडवल रु. ११.१८ कोटीने वाढलेले आहे. सभासदांची संख्या सन २०२२ मध्ये १७१७६ होती. ती सन २०२३ मध्ये १७७४९ इतकी झालेली आहे.
- रिझर्व्ह फंड** : दिनांक ३१ मार्च २०२२ अखेर बँकेचा राखीव निधी रु. १०.०७ कोटी होता. त्यात चालू वर्षात वाढ होऊन दिनांक ३१ मार्च २०२३ च्या अखेर तो रु. ११.३४ कोटी झालेला आहे.
- बँकेच्या ठेवी** : बँकेच्या ठेवी दिनांक ३१ मार्च २०२२ पर्यंत ९३०.४१ कोटी होत्या. त्या दिनांक ३१ मार्च २०२३ ला रु. ९७३.८३ कोटी आहेत. आर्थिक वर्षात ०४.६७ % ने ठेवीत लक्षणीय वाढ झालेली आहे..

४) गुंतवणूक : आपल्या बँकेने, रिझर्व्ह बँकेने उरविलेल्या निर्देशाप्रमाणे सरकारी रोख्यात रु. २३३.१७ कोटी रूपयाची गुंतवणूक केलेली आहे.

५) बँकेने दिलेले कर्ज : दिनांक ३१ मार्च २०२२ रोजी कर्ज रु. ५४४.५२ कोटी बाकी होते. ते या आर्थिक वर्षात दिनांक ३१ मार्च २०२३ रोजी रु. ५४२.०० कोटी होते. चालू वर्षात बँकेच्या कर्जात ०५.३४ % ने वाढ झालेली असून बँकेनी चालू वर्षात सर्व स्तरावरील गरजू लोकांना विविध प्रकारची कर्ज दिलेली आहे.

६) नफा : बँकेला मागील वर्षी दिनांक ३१ मार्च २०२२ ला रु. ५.०३ कोटी नफा झालेला असून चालू आर्थिक वर्षात दिनांक ३१ मार्च २०२३ ला रु. ६.१४ कोटी नफा झालेला आहे.

७) संचालक मंडळ सभा : अहवाल वर्ष २०२२-२३ मध्ये संचालक मंडळाच्या एकूण १४ सभा झाल्या व तसेच सर्व निर्णय सर्वानुमते पारित करण्यात आले.

८) लेखा परिक्षण : सन २०२२ - २०२३ वर्षाचे लेखा परिक्षण सनदी लेखापाल मे एसएसआरपीएन अँड कं. सी. ए., नागपूर (M/s SSRPN & CO, CA, Nagpur) यांनी केले. लेखा परिक्षणाचा अहवाल प्राप्त झाला असून लेखा परिक्षक महोदयांनी बँकेचे कामकाजाबाबत समाधान व्यक्त केले आहे. व बँकेला ऑडिटर वर्ग "अ" दिलेला आहे.

९) शाखा स्थानांतरण : बँकेची डिगडोह, नागपूर येथील शाखा, बँकेच्या स्वतःच्या मालकीच्या स्वतंत्र सुसज्ज इमारतीत, बालींगे लेआउट, मौजा जयताळा, प्लॉट नं. ३४, इमारत क्रमांक २७१ / ए / ३४, वाई क्रमांक ७४, हिगणा रोड, नागपूर, ४४००३६, येथे दि. २५ जून २०२३ पासून स्थानांतरीत करण्यात आलेली आहे. ग्राहकांना आधुनिक आणि उत्कृष्ट सेवा देण्यासाठी बँक सदैव कोटिबद्ध आहे. ग्राहकांनी या सुविधेचा लाभ घ्यावा..

१०) नविन शाखा उघडण्या संदर्भात : भारतीय रिझर्व्ह बँकेच्या RBI Circular No. RBI /2022-23/143, DOR.REG.No.85/07.01.000/2022-23, December 01, 2022 नुसार Financially Sound & Well Managed (FSWM) या वर्गीकरण अंतर्गत, कामठी, जि. नागपूर येथे बँकेची नविन शाखा लवकरच सुरू करण्यात येत आहे. येथेही अरविंद सहकारी बँक आपली स्वतःची ओळख निर्माण करेल अशी आपल्याला आशा आहे.

विशेष सेवा:

- आय.एस.ओ. ९००१:२०१५ प्रमाणित बँक
- बँकेतर्फे ग्राहकांसाठी मोबाईल बँकींग सुविधा उपलब्ध. त्या अंतर्गत ऑनलाईन बँकींग व्यवहार 24x7 उपलब्ध.
- बँकेतर्फे ग्राहकांसाठी IMPS सुविधा उपलब्ध.
- बँकेतर्फे ग्राहकांसाठी UPI PAYMENT सुविधा उपलब्ध करण्यात आलेली असून ग्राहक स्वतःचे ख GOOGLE PAY, PHONE PAY, PAYTM, BHIM APP ला लिंक करून वैयक्तिक व व्यापार उद्योगासाठी स्वतःचा QR Code तयार करू शकतात व Real Time Credit घेऊ शकतात.
- बँकेतर्फे ग्राहकांसाठी PFMS सुविधा सुरू करण्यात आलेली असून त्याद्वारे ग्राहक Bill Amount Credit घेण्यासाठी नोंदणी करू शकता..
- सोने तारण कर्ज स्वस्त दरात (९.९० टक्के वार्षिक आणि महिलांसाठी ९.५० टक्के वार्षिक).
- भारतीय रिझर्व्ह बँकेतर्फे, अरविंद सहकारी बँकेला स्वतःचा आयएफएससी कोड प्राप्त.
- सर्व शाखा कोअर बँकींग प्रणाली द्वारे जोडण्यात आलेल्या आहेत.
- बँक सकाळी ९.०० पासून रात्री ७.०० वाजेपर्यंत १० तास सेवा प्रदान करीत आहे. तसेच दुसऱ्या आणि चौथ्या शनिवारी व सर्व रविवारी या दोन्ही दिवशी सुध्दा दुपारी २:०० वाजेपर्यंत सेवा देणारी एकमेव बँक आहे.
- आपल्या बँकेच्या माध्यमातून प्रधानमंत्री सुरक्षा विमा योजना अंतर्गत दोन लाखाचा विमा (वार्षिक प्रीमीयम रु. २०/-) व प्रधानमंत्री जीवन ज्योती विमा योजना अंतर्गत दोन लाखाचा विमा (वार्षिक प्रीमीयम रु. ४३६/-) काढण्याची सोय
- रूपे डेबीट कार्ड (ATM CARD) द्वारे रक्कम काढण्याची सोय उपलब्ध
- फक्त १०७ रूपयात बँकेतर्फे ग्राहकांना पॅन कार्ड काढून देण्याची सुविधा.
- शासकीय योजने अंतर्गत गॅस सिलेंडर व इतर सर्व प्रकारचे अनुदान (DBTL) थेट हस्तांतरण द्वारे जमा करण्याची सुविधा ■ एस.एम.एस. अलर्ट सेवा उपलब्ध ■ व्यापारी ग्राहकांसाठी (POS) मशीन उपलब्ध.
- ईकॉमर्स सुविधा उपलब्ध ■ सर्व प्रकारची कर्जे त्वरीत उपलब्ध.



बँकेच्या अहवाल वर्षात दिवंगत झालेल्या संस्थेच्या सभासदांना तसेच कलावंत शाखा, लेखक, सामाजिक कार्यकर्ता, साहित्यिक, हितचिंतक, इत्यादि ज्ञात व अज्ञात दिवंगत झालेल्या तसेच बँकेचे दिवंगत झालेले अधिकारी शेखर सिक्दर, अशा सर्वांना बँकेच्या वतीने भावपूर्ण श्रद्धांजली अर्पण करून ईश्वर त्यांचे आल्यास शांती देवे, अशी प्रार्थना करतो.

सन्माननीय सभासद बंधू भगिनींनो.....

ऋणनिर्देश व आभार

राष्ट्रसंत तुकडोजी महाराज आपल्या ग्रामगीतेमध्ये म्हणतात.

तेथे नवनवी योजना फुले । विकसोनी देतील गोड फळे ।

ग्रामराज्याचे स्वप्नही भले । मुर्त होईल त्या गावी ॥

राष्ट्रसंत तुकडोजी महाराज यांच्या या विचारप्रमाणे आपणा सर्वांच्या सहकार्याने गेल्या २५ वर्षांआधी अरविंद सहकारी बँक, काटोल येथे स्थापन करून हे स्वप्न बघीतले होते, ते आज पूर्णत्वास येत असतांना आम्हाला अतीशय आनंद होत आहे. वास्तविक पाहता स्व. अरविंदबाबूंच्या नावामध्येच बँकेच्या कार्याचा वारसा दिसून येतो. तो जतन करण्यासाठी बँकेचे संचालक व कर्मचारी सदोदित प्रयत्न करीत असतात. त्याकरीता आपल्या महाराष्ट्र राज्याचे माजी कृषीमंत्री मा. रणजीतबाबू देशमुख व या बँकेची मुहुर्तमेढर रचणारे प्रा. डॉ. भाऊसाहेब भोगे यांचे सतत मार्गदर्शन लाभत असते, त्याबद्दल त्यांचा मी ऋणी आहे.

अहवाल वर्षात रिजर्व बँकेचे अधिकारी व त्यांचे सहकारी अधिकारी तसेच विभागीय सहनिबंधक नागपूर, जिल्हा उपनिबंधक नागपूर या सर्वांनी बँकेच्या जडणघडणीत सहकार्य केले. त्याबद्दल सर्वांचा मी आभारी आहे. या शिवाय बँकेचे सर्व सभासद, ठेवीदार, ग्राहक, हितचिंतक, माझे सहकारी व सर्व संचालक, अधिकारी व कर्मचारीयांचा बहूमोल वाटा आहे.

याबद्दल या सर्वांप्रती मी आभार व्यक्त करीत आहे. शेवटी आपणा सर्वांच्या आशिर्वादाने व माझ्या पुर्वजांच्या पुण्यांने मला ही आपणा सर्वांची सेवा करण्याची संधी मिळाली, तेव्हा आपणा सर्वांप्रती कृतार्थ होत आपल्या समोर अवलोकनार्थ अहवाल सादर करीत राष्ट्रसंताच्याच शब्दात इतकेच म्हणेल-

खरे नाम निष्काम ही ग्रामसेवा ।

झटू सर्वभावे करू स्वर्ग गावा ।

कळी हे वळी देह कार्यो पडू दे ।

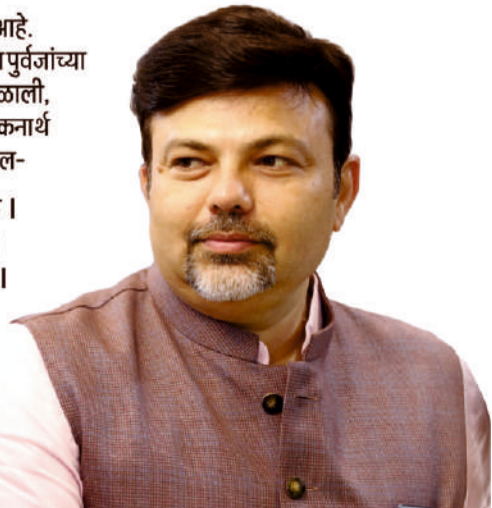
घडू दे प्रभो । एवढे हे घडू दे ॥

धन्यवाद !

स्थळ:- काटोल

संचालक मंडळाच्या वतीने

डॉ. आशिषराव र. देशमुख
अध्यक्ष



अरविंद सहकारी बँक लि. (संचालक मंडळ)

अ.क्र.	संचालकांचे नाव	पद	पत्ता	दुरध्वनी क्र.
01	डॉ. आशिष रणजितबाबू देशमुख	अध्यक्ष	'बरकत', सिव्हिल लाईन, नागपूर ४४०००१	0712-2536409 (का)
02	प्रा. डॉ. विजय वासूदेवराव धोटे	उपाध्यक्ष	वार्ड नं. १७, गणेश मंदीर जवळ, धंतोली, काटोल जि. नागपूर, ४४१३०२	7083090190
03	श्री. विजय यादवराव सालनकर	संचालक	माधव नगर, नागपूर, ४४००२२	9822200840
04	डॉ. एकनाथ आनंदराव चौधरी	संचालक	प्लॉट नं. १२३ / ए, लक्ष्मी, हनुमान मंदीराजवळ, अभ्यंकरनगर, नागपूर ४४००१०	9423686565
05	अॅड. शैलेष प्रकाशमलजी जैन (सिंघवी)	संचालक	१६६, गडकरी चौक, नगर परिषद कार्यालयासमोर, सावनेर, जि. नागपूर. ४४११०७	9822936421
06	प्रा. डॉ. संजय साहेबराव टेकाडे	संचालक	प्लॉट नं. १४/ सी, श्रीकृपा सदाचार सोसायटी, दत्तवाडी, नागपूर - ४४००२३	7774054405
07	श्री. प्रविण धनपाल मानवटकर	संचालक	विमल रिजेन्सी, सुगत नगर, नागपूर ४४००२६	9422103375
08	श्री अशोकराव बापूराव देवते	संचालक	महात्मा फुले नगर अप्रोच रोड वरूड ता. वरूड जि. अमरावती- 444906	9422857721
09	श्री प्रकाश महादेवराव मरकमपूरे	संचालक	वॉर्ड नं. ४ मु. पो. गुरुदेवनगर ता. तिवसा जि. अमरावती-444902	9422190751
10	श्री. उमेश गोपाळराव चौर	संचालक	प्लॉट नं. ९६, राधाकृष्ण नगर, हुडकेश्वर रोड, नागपूर, ४४००३४	9049989255
11	श्री अशोक जगन्नाथ जवंजाळ	संचालक	नबीरा कॉलेज जवळ धंतोली काटोल, ता. काटोल जि. नागपूर-441302	9881195009
12	डॉ. मिलिंद रुपराव पाटील	संचालक	जुना बायपास रोड व्हिनस पार्क, विसावा कॉलनी कॅम्प जवळ, अमरावती-444601	9923503060
13	डॉ. अनिरुद्ध रामदासपंत देवके	संचालक	प्लॉट नं. ५ वर्धा रोड, जयदुर्गा लेआउट नं. १, नरेंद्र नगर महालक्ष्मी मंदिराजवळ, नागपूर-4400015	9545544666
14	श्रीमती रूपाताई रणजितबाबू देशमुख	संचालिका	मातोश्री, २०६/३, जी.पी.ओ. चौक, सिव्हिल लाईन चौक, नागपूर ४४०००१	9890440911
15	डॉ. उषा मनोहर रडके	संचालिका	प्लॉट नंबर १७ वर्धा रोड, महात्मे आय हॉस्पिटल जवळ छत्रपती चौक, नागपूर-440015	9423100115
16	अॅड. चंद्रशेखर काशीरामजी बरेथिया	तज्ञ संचालक	प्रभाग नं. १ कोर्ट जवळ, ता: सावनेर जि: नागपूर-441107	7620617399
17	श्री शिवकुमार नारायण राव	तज्ञ संचालक	डी. ६ विठ्ठल होम्स अमरावती रोड एलआयटी कॉलेज जवळ हिंदुस्थान कॉलनी, नागपूर-440033	9823058694

ARVIND SAHAKARI BANK LTD., H.O.: MAIN ROAD, KATOL, DIST- NAGPUR-441302

CONSOLIDATED BALANCE SHEET AS ON 31ST MARCH 2023

FORM A

Previous Year 31.03.2022	CAPITAL AND LIABILITIES	Sched- ules	Curent Year 31.03.2023	Previous Year 31.03.2022	PROPERTY AND ASSETS	Sched- ules	Curent Year 31.03.2023
29,22,09,225.00	CAPITAL	1	40,39,92,850.00	9,80,81,021.00	CASH ON HAND	10	10,61,01,757.00
43,97,64,454.79	RESERVES AND SURPLUS	2	51,29,27,351.76	97,33,01,423.55	BALANCES WITH BANKS	11	64,61,26,580.94
9,30,41,43,040.34	DEPOSITS	3	9,73,82,66,537.58	-	MONEY AT CALL & SHORT NOTICE	12	-
-	BORROWINGS	4	-	3,18,90,99,139.47	INVESTMENTS	13	3,71,63,51,115.47
2,35,09,783.40	OTHER LIABILITIES AND PROVISIONS	5	2,98,54,628.72	5,14,52,09,561.57	LOANS & ADVANCES	14	5,41,99,99,182.53
-	BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA	6	-	19,31,84,672.24	FIXED ASSETS	15	25,43,99,511.58
3,91,15,24,608.74	BRANCH ADJUSTMENTS (CONTRA)	7	3,64,45,54,915.39	51,10,05,708.67	OTHER ASSETS	16	60,34,57,313.39
18,80,12,365.90	OVERDUE INTEREST RESERVES (CONTRA)	8	23,79,85,194.62	18,80,12,365.90	INTEREST RECEIVABLE (CONTRA)	17	23,79,85,194.62
				3,91,15,24,608.74	INTER OFFICE ACCOUNT (CONTRA)	18	3,64,45,54,915.39
5,02,55,022.97	PROFIT & LOSS		6,13,94,092.85				
14,20,94,18,501.14	GRAND TOTAL		14,62,89,75,570.92	14,20,94,18,501.14			14,62,89,75,570.92
1,86,05,361.27	I) CONTINGENT LIABILITIES	9	2,26,68,835.37	1,86,05,361.27	CONTINGENT ASSETS	19	2,26,68,835.3

Significant Accounting Policies and Notes on Account are forming Part of the Balance Sheet.

* Grouping and Sub-grouping in Balance Sheet and Profit & Loss Account is rearrange based on revise Guidelines/Directives as received from RBI during Current Financial Year

Significant accounting polices & Notes on account are forming part of the Balance Sheet.

As per our report of even date attached.

FOR M/S SSRPN & CO., Nagpur
Firm Regd. No. 118245W
Chartered Accountants
CA Naresh Jakhotia
Partner
M. No. 102588
UDIN: 23102588BGWVTF8877
STATUTORY AUDITOR

Raja Rao P. R.
Chief Executive Officer

Dr. Vijay W. Dhote
Vice-Chairman

Dr. Ashish R. Deshmukh
Chairman

where Service is the way of life

ARVIND SAHAKARI BANK LTD., H.O.: MAIN ROAD, KATOL, DIST- NAGPUR-441302

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDING 31ST MARCH 2023

FORM B

Previous Year 31.03.2022	EXPENDITURE	Sched- ules	Curent Year 31.03.2023	Previous Year 31.03.2022	INCOME	Sched- ules	Curent Year 31.03.2023
58,73,13,024.76	INTEREST ON DEPOSITS	1	58,65,58,984.87	71,61,44,014.87	INTEREST & DISCOUNT	13	76,27,44,489.73
6,22,90,880.83	STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	2	6,68,48,321.89	-	DIVIDEND	14	-
1,34,000.00	DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	3	3,96,969.00	1,38,677.86	COMMISSION EXCHANGE & BROKERAGE	15	1,44,813.51
2,33,23,548.30	RENT, TAXES, INSURANCE, ELECTRICITY & WATER ETC.	4	2,24,09,979.20	4,42,32,260.58	PROFIT ON SALE OF INVESTMENT	16	3,26,66,896.50
74,072.00	LEGAL & PROFESSIONAL CHARGES	5	2,33,032.00	5,53,62,773.62	OTHER RECEIPTS	17	3,82,08,814.96
8,56,808.49	POSTAGE & TELEPHONE EXPENSES	6	9,63,996.56				
26,90,457.00	AUDITORS FEE	7	22,18,117.51				
67,20,698.49	DEPRECIATION	8	1,03,89,712.81				
18,04,413.90	PRINTING, STATIONARY & ADVERTISEMENT	9	21,85,775.80				
1,66,13,751.36	OTHER EXPENSES	10	1,82,81,717.91				
4,63,01,048.83	PROVISION & CONTINGENCIES	11	4,03,42,687.00				
6,77,55,022.97	NET PROFIT BEFORE INCOME TAX		8,29,35,720.15				
81,58,77,726.93	TOTAL		83,37,65,014.70	81,58,77,726.93	TOTAL		83,37,65,014.70
1,75,00,000.00	13. INCOME TAX PAID	12	2,15,41,627.30				-
5,02,55,022.97	NET PROFIT AFTER TAX		6,13,94,092.85				-
81,58,77,726.93	GRAND TOTAL		83,37,65,014.70		GRAND TOTAL		83,37,65,014.7

Significant accounting polices & Notes on account are forming part of the Balance Sheet.
As per our report of even date attached.

FOR M/S SSRPN & CO., Nagpur
Firm Regd. No. 118245W
Chartered Accountants
CA Naresh Jakhotia
Partner
M. No. 102588 UDIN: 23102588BGWVTF8877
STATUTORY AUDITOR

Raja Rao P. R.
Chief Executive Officer

Dr. Vijay W. Dhote
Vice-Chairman

Dr. Ashish R. Deshmukh
Chairman

SCHEDULE OF BALANCE SHEET

31.03.2022	LIABILITIES	31.03.2023
	1) CAPITAL	
40,00,00,000.00	i) Authorised Capital	60,00,00,000.00
29,22,09,225.00	ii) Paid Up Capital	40,39,92,850.00
31.03.2022	2) RESERVES AND SURPLUS	31.03.2023
10,06,53,825.40	RESERVE FUNDS	11,34,02,040.14
10,52,832.99	DIVIDEND EQUILASATION FUND	10,52,832.99
58,700.00	INAUGRATION FUND	58,700.00
10,73,06,727.33	BUILDING FUND	12,62,07,714.56
24,110.00	STAFF WELFARE FUND	24,110.00
5,000.00	CHARITABLE FUND	5,000.00
1,41,00,000.00	INVESTMENT FLUCTUATION RESERVE	1,41,00,000.00
1,92,39,096.00	PROVISION FOR STANDARD ASSETS	2,16,89,096.00
12,49,03,042.07	BAD & DOUBTFULL RESERVE FUNDS	14,21,31,104.07
1,27,50,000.00	REVALUATION RESERVE	1,27,50,000.00
2,12,81,921.00	INVESTMENT DEPRECIATION RESERVE	4,30,82,354.00
3,89,200.00	NOMINAL MEMBERSHIP FEES	4,24,400.00
2,80,00,000.00	SPECIAL PROV. UNDER SEC 36 IT ACT	2,80,00,000.00
1,00,00,000.00	DTL RESERVE	1,00,00,000.00
43,97,64,454.79	TOTAL RESERVES AND SURPLUS	51,29,27,351.76
31.03.2022	3) DEPOSITS	31.03.2023
	a) CURRENT ACCOUNTS	
16,45,43,827.34	(CA)GENERAL	25,62,85,308.50
8,12,40,399.43	(CA) Society	14,82,00,944.94
24,57,84,226.77	TOTAL CURRENT ACCOUNTS	40,44,86,253.44
	b) SAVINGS BANK ACCOUNT	
1,28,10,28,733.52	(SB)GENERAL	1,37,39,17,798.41
75,53,782.04	(SB)ARVIND	66,99,547.44
7,11,96,744.01	(SB)SOCIETY	5,84,89,072.29
1,35,97,79,259.57	TOTAL SAVINGS BANK ACCOUNT	1,43,91,06,418.14
	c) TERM DEPOSITS	
62,57,14,052.00	FIXED DEPOSIT INDIVIDUAL	48,01,99,823.00
11,19,68,885.00	FIXED DEPOSITS SOCIETY SANSTHA	12,92,49,131.00
3,27,85,14,710.00	QIR DEPOSITS INDIVIDUAL	3,44,06,70,866.00
2,72,83,85,149.00	QIR DEPOSITS SOCIETY SANSTHA	2,93,71,40,365.00
14,97,17,922.00	RECURRING DEPOSIT	8,36,53,617.00
48,39,46,652.00	RANJIT VIKAS PATRA	51,28,16,969.00
30,62,65,552.00	LEK LADKI DEPOSIT	30,05,62,423.00
7,68,45,12,922.00	TOTAL TERM DEPOSITS	7,88,42,93,194.00
	d) MATURED DEPOSITS	
1,40,66,632.00	MATURED FIXED DEPOSITS	1,03,80,672.00
1,40,66,632.00	TOTAL MATURED DEPOSITS	1,03,80,672.00
9,30,41,43,040.34	TOTAL DEPOSITS	9,73,82,66,537.58

31.03.2022	5) OTHER LIABILITIES AND PROVISIONS	31.03.2023
2,221.00	TDS ON CASH WITHDRAWAL	1,34,314.00
-19,05,155.19	SUNDRY CREDITORS	21,18,049.71
48,76,796.00	TDS PAYABLE	46,38,998.00
15,26,807.00	PROVISION ON MTD	16,88,869.00
23,00,000.00	AUDIT FEES PAYABLE	21,00,000.00
-	AGRI SUBSIDY KATOL	13,600.00
6,48,580.53	DIVIDEND PAYABLE	81,29,495.53
23,92,468.18	STALE CHEQUES	9,25,042.00
1,55,000.00	EDUCATION FUND PAYABLE	1,55,000.00
53,31,302.00	INTEREST PAYABLE	44,86,828.00
1,74,800.00	PROVISION FOR EXPENSES	1,64,350.00
60,22,806.00	SUBSIDY RESERVE FUND	10,63,806.00
2,83,585.41	C 24 RUPAY PAYABLE A/C	2,27,502.46
8,17,810.44	SGST Payable	8,82,082.68
8,17,809.99	CGST Payable	8,82,094.18
12,563.65	IGST Payable	9,633.76
52,388.39	UNIFIED PAYMENTS INTERFACE (UPI)	22,34,963.40
2,35,09,783.40	TOTAL OTHER LIABILITIES AND PROVISIONS	2,98,54,628.72
31.03.2022	7) BRANCH ADJUSTMENTS (CONTRA)	31.03.2023
3,91,15,24,608.74	BRANCH ADJUSTMENT	3,64,45,54,915.39
3,91,15,24,608.74	TOTAL BRANCH ADJUSTMENTS (CONTRA)	3,64,45,54,915.39
31.03.2022	8) OVERDUE INTEREST RESERVE (CONTRA)	31.03.2023
18,80,12,365.90	OVERDUE INTEREST RESERVE (CONTRA)	23,79,85,194.62
18,80,12,365.90	TOTAL INTEREST RESERVE (CONTRA)	23,79,85,194.62
31.03.2022	9) CONTINGENT LIABILITIES	31.03.2023
3,65,050.27	RBI DEAF ACCOUNT CONTRA	3,72,523.37
7,35,600.00	BANK GUARANTEE CONTRA	23,25,600.00
1,75,04,711.00	STAFF GRATUITY FUND CONTRA	1,99,70,712.00
1,86,05,361.27	TOTAL CONTRA	2,26,68,835.37
31.03.2022	ASSETS	31.03.2023
	10) CASH ON HAND	
8,25,39,921.00	CASH ON HAND	9,46,06,457.00
1,55,41,100.00	CASH IN ATM	1,14,95,300.00
9,80,81,021.00	TOTAL CASH ON HAND	10,61,01,757.00
31.03.2022	11) BALANCES WITH BANKS	31.03.2023
1,35,092.72	HDFC BANK LTD.	1,48,93,469.15
8,54,11,674.98	AXIS BANK LTD.	6,79,37,052.24
6,87,64,438.30	ICICI BANK LTD.	3,85,38,810.07
10,73,81,400.76	IDBI BANK LTD.	10,35,14,254.61
28,92,210.90	STATE BANK OF INDIA	55,06,484.44
7,513.00	AU SMALL FINANCE BANK	7,513.00
41,144.10	N.D.C.C. BANK	41,049.70
5,72,46,077.90	SHAMRAO VITTHAL CO. OP. BANK	5,89,18,557.01
16,27,975.61	BANK OF BARODA	3,55,538.61
50,81,708.43	BANK OF INDIA	6,29,858.17
10,000.00	MAHARASHTRA STATE CO.OP. BANK	3,18,103.16
1,38,43,047.90	SHAMRAO VITTHAL CO. OP. BANK ATM ACCOUNT	2,32,79,838.39
12,06,25,997.88	PUNJAB NATIONAL BANK	7,08,25,705.83
40,03,26,086.75	RESERVE BANK OF INDIA CA ACCOUNT	22,08,55,404.42
2,03,09,323.00	JANA SMALL FINANCE BANK LTD	48,070.00
1,38,538.00	ESAF SMALL FINANCE BANK	2,84,763.00
4,94,59,193.32	HDFC BANK CLEARING ACCOUNT	4,01,72,109.14
4,00,00,000.00	INDUSIND BANK LTD	-
97,33,01,423.55	TOTAL BALANCE WITH BANKS	64,61,26,580.94
31.03.2022	13) INVESTMENT	31.03.2023
2,20,91,13,831.00	a) STATE & CENTRAL GOVT. SECURITIES	2,33,17,41,331.00
13,06,66,636.47	b) NON SLR INVESTMENT	10,99,68,761.47
20,000.00	c) SHARES WITH OTHER BANKS	20,000.00
84,92,98,672.00	d) Other Investment	1,27,46,21,023.00
82,03,00,000.00	DEPOSIT WITH OTHER BANKS	1,24,45,00,000.00
2,46,63,672.00	INVESTMENT RESERVE FUND	2,57,86,023.00
43,35,000.00	SOVEREIGN GOLD BONDS	43,35,000.00
3,18,90,99,139.47	TOTAL INVESTMENT	3,71,63,51,115.47
31.03.2022	14) LOANS & ADVANCES	31.03.2023
	a) TERM LOAN	
5,71,54,203.50	STAFF LOAN	7,17,77,150.60
3,14,94,353.38	STAFF HOUSING LOAN	3,11,13,100.38
34,85,67,994.00	GOLD & SILVER LOAN	45,42,04,784.71
23,08,61,546.32	PRIORITY SECTOR/PERSONAL LOAN	21,40,56,294.47

60,06,10,100.14	HOUSING LOAN	59,86,37,188.62
1,80,69,305.31	VEHICLE LOAN	2,25,92,818.11
1,36,60,856.31	LOAN AGAINST LIC/NSC/KVP	1,28,53,188.31
5,74,698.00	CONSUMER DURABLE LOAN	5,75,406.00
1,93,47,37,774.66	OTHER PRIORITY SECTOR LOANS	2,11,92,81,543.84
25,79,807.00	LOAN FOR OFFICE PREMISES	16,43,940.00
6,27,929.00	LOAN AGAINST RD	13,36,555.00
7,96,113.00	GOLD LOAN EMI	-
3,23,97,34,680.62	TOTAL TERM LOANS	3,52,80,71,970.04
31.03.2022	b) OVER DRAFT	31.03.2023
8,09,81,761.77	OD AG MORTGAGE	8,36,70,973.34
36,61,35,640.56	LOAN AGAINST FIXED DEPOSIT	20,26,17,879.50
64,99,91,080.43	OVERDRAFT AGAINST FIXED DEPOSIT	74,41,99,401.02
3,54,842.50	SMART OD	3,55,550.50
17,84,932.10	GOLD & SILVER LOAN OD	1,98,56,816.12
1,09,92,48,257.36	TOTAL OVER DRAFT	1,05,07,00,620.48
31.03.2022	c) BILL DISCOUNTING	31.03.2023
1,39,96,474.00	BILL DISCOUNTING	1,39,97,679.00
1,39,96,474.00	TOTAL BILL DISCOUNTING	1,39,97,679.00
31.03.2022	d) CASH CREDIT	31.03.2023
79,22,30,149.59	CASH CREDIT	82,72,28,913.01
79,22,30,149.59	TOTAL CASH CREDIT	82,72,28,913.01
5,14,52,09,561.57	TOTAL ADVANCES	5,41,99,99,182.53
31.03.2022	15) FIXED ASSETS	31.03.2023
	I) PREMISES	
14,42,14,083.00	Opening Balance	17,45,17,267.88
3,03,03,184.88	(Add) Addition	5,62,88,898.70
-	(Minus) Sale	-
17,45,17,267.88	TOTAL PREMISES	23,08,06,166.58
31.03.2022	II) OTHER FIXED ASSETS INCLUDING FURNITURE & FIXTURE	31.03.2023
1,86,67,404.36	a) FURNITURE & FIXTURE	2,35,93,345.00
1,86,67,404.36	TOTAL OTHER FIXED ASSETS INCLUDING FURNITURE & FIXTURE	2,35,93,345.00
19,31,84,672.24	TOTAL FIXED ASSETS (I & II PREMISES + OTHER FIXED ASSETS)	25,43,99,511.58
31.03.2022	16) OTHER ASSETS	31.03.2023
22,87,324.93	COMPUTER HARDWARE & SOFTWARE	46,40,557.05
8,87,057.00	EQUIPMENT	7,98,350.00
1,18,27,370.48	PLANT & MACHINARY	97,75,352.05
71,70,866.00	SECURITY EQUIPMENTS	74,93,398.96
4,15,301.00	VEHICLE	23,33,490.00
5,15,438.40	CGST RECEIVABLE	7,25,576.61
5,15,438.42	SGST RECEIVABLE	7,25,689.89
76,203.10	IGST RECEIVABLE	54,001.71
34,68,980.00	CACHE24 NFS Payable	31,35,100.00
5,17,356.00	IMMEDIATE PAYMENT SERVICE (IMPS)	11,71,433.45
31,807.00	TDS RECEIVABLE PRODUCT	-
89,13,194.00	MARGIN MONEY FOR NBA	84,59,000.00
2,09,278.00	M.S.E.B. DEPOSIT	2,27,748.00
17,614.20	TELEPHONE DEPOSIT	17,614.20
3,000.00	DEPOSIT WITH MUNICIPAL CORPORATION ETC	3,000.00
6,75,843.36	TDS RECEIVABLE	-
38,49,229.54	TEMPORARY ADVANCE	9,99,900.00
29,35,666.00	FESTIVAL ADVANCE	22,71,494.00
2,44,36,450.00	PREMIUM ON GOVT. SECURITIES	1,93,32,625.00
60,77,400.00	ADVANCE INCOME TAX PAID	-
9,85,621.00	STOCKS (PRINTING & STATIONERY)	8,19,743.22
4,28,98,855.44	INTEREST RECEIVABLE ON GOVT.SEC./INVESTMENT	7,35,24,282.00
10,00,020.00	SECURITY DEPOSIT FOR OFFICE PREMISES	10,00,020.00
33,562.80	STOCK PAN STICKER	16,315.25
-	ELECTION PAYMENT TO DDR	10,30,920.00
10,000.00	DEPOSIT WITH UTIITSL(PAN)	10,000.00
39,12,37,832.00	NON BANKING ASSET (NBA)	46,48,82,702.00
9,000.00	SECURITY DEPOSIT (NCM)	9,000.00
51,10,05,708.67	TOTAL OTHER ASSETS	60,34,57,313.39
31.03.2022	17) INTEREST RECEIVABLE (CONTRA)	31.03.2023
18,80,12,365.90	On Advances (OIR CONTRA)	23,79,85,194.62
18,80,12,365.90	TOTAL INTEREST RECEIVABLE (CONTRA)	23,79,85,194.62
31.03.2022	18) INTER OFFICE ACCOUNT (CONTRA)	31.03.2023
3,91,15,24,608.74	INTER OFFICE ACCOUNT	3,64,45,54,915.39
3,91,15,24,608.74	TOTAL INTER OFFICE ACCOUNT (CONTRA)	3,64,45,54,915.39
31.03.2022	19) CONTINGENT ASSETS	31.03.2023
3,65,050.27	RBI DEAF ACCOUNT CONTRA	3,72,523.37
7,35,600.00	BANK GUARANTEE CONTRA	23,25,600.00
1,75,04,711.00	STAFF GRATUITY FUND CONTRA	1,99,70,712.00
1,86,05,361.27	TOTAL CONTINGENT ASSETS	2,26,68,835.37

SCHEDULE OF PROFIT AND LOSS ACCOUNT

31.03.2022	EXPENDITURE	31.03.2023
	1) INTEREST ON DEPOSITS	
-	a) On Government Securities	-
58,73,13,024.76	b) On Deposits	58,65,58,984.87
-	c) On Borrowings	-
58,73,13,024.76	TOTAL INTEREST ON DEPOSITS	58,65,58,984.87
	2) STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	
3,53,880.00	EMPLOYEES PROVIDENT FUND CHARGES	3,63,040.00
55,43,731.00	PROVIDENT FUND BANK CONTRIBUTION	58,36,588.00
5,53,80,435.00	STAFF SALARIES	5,77,68,213.00
9,56,054.00	STAFF GRATUITY SCHEME	24,66,001.00
43,616.00	STAFF TRAINING EXPENSES	22,667.00
13,164.83	STAFF UNIFORM CHARGES	3,91,812.89
6,22,90,880.83	TOTAL STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	6,68,48,321.89
	3) DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	
1,34,000.00	HONORARIUM PAID TO DIRECTOR	3,96,969.00
1,34,000.00	TOTAL DIRECTOR AND LOCAL COMMITTEE MEMBERS FEE AND ALLOWANCES	3,96,969.00
	4) RENT, TAXES, INSURANCE, ELECTRICITY & WATER	
19,68,511.91	ELECTRICITY CHARGES	20,67,430.61
9,20,254.24	INSURANCE	9,63,880.56
1,16,45,208.93	INSURANCE PAID TO DICGC	1,23,17,254.90
48,61,318.64	RENT & TAXES	47,96,049.77
30,81,203.00	OFFICE MAINTENANCE CHARGES	20,82,407.58
60,284.00	WATER EXPENSES	1,07,190.78
7,86,767.58	GOODS & SERVICE TAX (GST A/C)	75,765.00
2,33,23,548.30	TOTAL RENT, TAXES, INSURANCE, ELECTRICITY & WATER	2,24,09,979.20
	5) LEGAL & PROFESSIONAL CHARGES	
74,072.00	LEGAL CHARGES PAID	2,33,032.00
74,072.00	TOTAL LEGAL & PROFESSIONAL CHARGES	2,33,032.00
	6) POSTAGE & TELEPHONE EXPENSES	
1,75,148.10	POSTAGE EXPENSES	1,99,465.91
6,81,660.39	TELEPHONE EXPENSES	7,64,530.65
8,56,808.49	TOTAL POSTAGE & TELEPHONE EXPENSES	9,63,996.56
	7) AUDITORS FEE	
26,90,457.00	AUDIT FEES	22,18,117.51
26,90,457.00	TOTAL AUDITORS FEE	22,18,117.51
	8) DEPRECIATION	
9,76,329.19	DEPRECIATION ON COMPUTER & HARDWARE	24,63,552.25
98,562.00	DEPRECIATION ON EQUIPMENT	88,707.00
19,22,465.30	DEPRECIATION ON FURNITURE & FIXTURE	23,73,718.29
19,21,344.95	DEPRECIATION ON PLANT & MACHINARIES	24,29,751.77
5,74,529.70	DEPRECIATION ON SECURITY EQUIPMENTS	8,37,926.69
73,288.00	DEPRECIATION ON VEHICLES	6,42,093.00
11,54,179.35	REPAIRS & RENNOVATIONS 1	5,53,963.81
67,20,698.49	TOTAL DEPRECIATION	1,03,89,712.81
	9) PRINTING, STATIONARY & ADVERTISEMENT	
6,35,103.70	ADVERTISEMENT	11,29,170.45
11,69,310.20	PRINTING & STATIONERY	10,56,605.35
18,04,413.90	TOTAL PRINTING, STATIONARY & ADVERTISEMENT	21,85,775.80
	10) OTHER EXPENSES	
1,53,550.00	AGM EXPENSES	1,30,568.82
88,350.00	ANNUAL SUBSCRIPTION FEES	92,580.00
2,51,688.52	BANK CHARGES	2,53,967.23
15,36,900.00	COMPUTER SOFTWARE EXPENSES	13,84,300.00
9,32,274.76	ENTERTAINMENT EXPENSES	9,57,696.74
39,66,810.65	MISCELLANEOUS EXPENSES	28,99,854.38
-	MOBILE BANKING CHARGES	1,73,864.67
40,23,281.94	NETWORKING EXPENSES	37,83,213.40
22,506.00	NEWS PAPER PERIODICALS	25,807.00
-	NPA CHARGES	2,98,902.65
16,05,250.50	PROFESSIONAL CHARGES	35,51,205.78
33,83,038.00	SECURITY GUARD ALLOWANCE	39,25,671.00
5,94,245.43	TRAVELLING EXPENSES	8,04,086.24
55,855.56	VEHICLE EXPENSES	
1,66,13,751.36	TOTAL OTHER EXPENSES	1,82,81,717.91
	11) PROVISIONS & CONTINGENCIES	
1,41,89,314.00	PROVISION FOR BDDR	1,92,42,000.00
3,05,84,927.83	PROVISION FOR GOVT. SECURITIES & NON SLR INVESTMENT	2,09,38,625.00
15,26,807.00	PROVISION FOR MATURED DEPOSIT	1,62,062.00
4,63,01,048.83	TOTAL PROVISIONS & CONTINGENCIES	4,03,42,687.00

31.03.2022	12) INCOME TAX PAID	31.03.2023
1,75,00,000.00	INCOME TAX A/C	2,15,41,627.30
1,75,00,000.00	TOTAL INCOME TAX PAID	2,15,41,627.30
31.03.2022	INCOME	31.03.2023
	13) INTEREST AND DISCOUNT	
17,80,91,334.95	a) On Investments	23,33,96,552.64
53,80,52,679.92	b) On Loan and Advances	52,93,47,937.09
-	c) On Balance with RBI & Other funds	-
-	d) On Others	-
71,61,44,014.87	TOTAL INTEREST AND DISCOUNT	76,27,44,489.73
31.03.2022	15) COMMISSION & EXCHANGE	31.03.2023
94,941.86	COMMISSION & EXCHANGE	1,34,359.51
43,736.00	COMMISSION ON PMJJBY & PMSBY	10,454.00
1,38,677.86	TOTAL COMMISSION & EXCHANGE	1,44,813.51
31.03.2022	16) PROFIT ON SALE OF INVESTMENT	31.03.2023
4,42,32,260.58	PROFIT ON SALE OF INVESTMENT	3,26,66,896.50
4,42,32,260.58	TOTAL PROFIT ON SALE OF INVESTMENT	3,26,66,896.50
31.03.2022	17) OTHER RECEIPTS	31.03.2023
8,17,677.31	LOCKER RENT	16,27,174.90
1,11,10,813.09	SERVICE CHARGES	1,09,24,014.52
60,557.28	INCIDENTAL CHARGES	50,505.02
4,60,044.50	CHEQUE BOOK CHARGES	4,61,049.00
28,08,442.87	CHEQUE RETURN CHARGES	16,93,747.81
3,03,84,039.85	MISCELLANEOUS RECEIPTS	1,75,89,570.40
40,739.00	DEMAND DRAFT COMMISSION	39,938.75
83,500.00	FORM FEE	1,07,314.00
95,31,980.12	NPA CHARGES	-
64,979.60	CIBIL CHARGES	1,02,722.13
-	SMS CHARGES	30,92,125.00
-	NOTICE FEE	1,29,000.00
-	ATM CARD CHARGES	5,29,225.34
-	PAN CARD CHARGES	16,317.45
-	NFS CHARGES	18,23,363.25
-	NACH CHARGES	22,747.39
5,53,62,773.62	TOTAL	3,82,08,814.96

ARVIND SAHAKARI BANK LTD. BUDGET OF INCOME & EXPENDITURE FOR THE YEAR 2023-2024

EXPENDITURE	ACTUAL EXPENDITURE	BUDGET FOR	INCOME	ACTUAL INCOME	BUDGET FOR
	2022-23	2023-24		2022-23	2023-24
INTEREST PAID ON DEPOSITS	58,65,58,984.87	66,80,00,000.00	INTEREST & DISCOUNT RECEIVED	76,27,44,489.73	85,61,82,600.00
STAFF SALARIES, ALLOWANCES & PROVIDEND FUND	6,68,48,321.89	7,50,00,000.00	COMMISSION & EXCHANGE	1,44,813.51	2,15,000.00
RENT, TAXES, INSURANCE, ELECTRICITY & WATER	2,23,34,214.20	2,30,00,000.00	FORM FEE	1,07,314.00	1,40,000.00
BANK CHARGES	2,53,967.23	3,00,000.00	LOCKER RENT	16,27,174.90	20,00,000.00
POSTAGE & TELEPHONE EXPENSES	9,63,996.56	9,80,000.00	OTHER RECEIPTS	3,64,74,326.06	4,26,33,400.00
PRINTING, STATIONARY & ADVERTISEMENT	21,85,775.80	22,00,000.00	PROFIT ON SALE OF INVESTMENT	3,26,66,896.50	4,50,00,000.00
AGM EXPENSES	1,30,568.82	2,00,000.00			
TRAVELLING EXPENSES	8,04,086.24	8,50,000.00			
AUDIT FEES	22,18,117.51	28,60,000.00			
DEPRECIATION	88,35,749.00	90,00,000.00			
MISCELLANEOUS EXPENSES	28,99,854.38	35,00,000.00			
PROVISION FOR BDDR	1,92,42,000.00	2,00,00,000.00			
REPAIRS & MAINTENANCE	15,53,963.81	16,00,000.00			
NEWS PAPER PERIODICALS	25,807.00	26,000.00			
ANNUAL SUBSCRIPTION FEES	92,580.00	95,000.00			
HONORARIUM PAID TO DIRECTOR	3,96,969.00	4,00,000.00			
SECURITY GUARD ALLOWANCE	39,25,671.00	40,00,000.00			
INCOME TAX A/C	2,15,41,627.30	2,60,00,000.00			
LEGAL & PROFESSIONAL CHARGES	2,33,032.00	2,50,000.00			
PROVISION FOR GOVT. SECURITIES & NON SLR INVESTMENT	2,09,38,625.00	2,56,00,000.00			
ENTERTAINMENT EXPENSES	9,57,696.74	10,00,000.00			
GOODS & SERVICE TAX (GST A/C)	75,765.00	1,00,000.00			
NETWORKING EXPENSES	37,83,213.40	50,60,000.00			
COMPUTER SOFTWARE EXPENSES	13,84,300.00	16,00,000.00			
PROFESSIONAL CHARGES	35,51,205.78	38,00,000.00			
PROVISION FOR MATURED DEPOSIT	1,62,062.00	2,00,000.00			
NPA CHARGES	2,98,902.65	3,00,000.00			
MOBILE BANKING CHARGES	1,73,864.67	2,50,000.00			
- NET PROFIT -	6,13,94,092.85	7,00,00,000.00			
GRAND TOTAL	83,37,65,014.70	94,61,71,000.00	GRAND TOTAL	83,37,65,014.70	94,61,71,000.00



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AS PER RBI CIRCULAR FOLLOWING ADDITIONAL DISCLOSURES

NOTES ON ACCOUNT

Position for F.Y. 2021-22 & 2022-23

Rs. in Lakhs

Sr.No	Particulars	Total Capital Funds		Risk Weighted Assets			
		2021-22	2022-23	2021-22	2022-23		
1	Movement in CRAR	5997.76	7550.36	46527.16	50866.61		
2	Capital to Risk Asset Ratio (CRAR)	12.89 %		14.84 %			
3	Investments:						
	(i) Book Value	31890.99		37163.51			
	(ii) Face Value	32007.25		37359.92			
	(iii) Market Value	31922.96		37314.08			
4	Advances against:	6059.00		7526.32			
	(i) Real Estate	-----		-----			
	(ii) Construction Business	6006.10		5986.37			
	(iii) Housing						
6	Advances against Shares & debentures	Nil		Nil			
	Advances to Directors, their relatives, companies/firms in which they are interested						
	(i) Fund based	Nil		Nil			
	(ii) Non-Fund based	Nil		Nil			
7	NPAs						
	(i) Gross NPAs	2783.05(5.41%)		2347.92 (04.33%)			
	(ii) Net NPAs	1534.02(3.06%)		926.61 (01.76%)			
8	Movement in NPAs Opening Balance	2493.22		2783.05			
	Add: Additions during the year	1865.22		2877.80			
	Less: Reductions during the year	1575.39		3312.93			
	Closing Balance	2783.05		2347.92			
9	Provisions made towards:						
	(i) NPAs	1249.03		1421.31			
	(ii) Depreciation on investments.	212.82		430.82			
10	Movement in Provisions:	(i) Towards NPAs		(ii) Towards Depreciation on Investments		(iii) Towards Standard Assets	
		2021-22	2022-23	2021-22	2022-23	2021-22	2022-23
	Opening Balance	1148.64	1249.03	241.03	212.82	155.16	192.39
	Add: Additions during the year	100.39	172.28	141.74	245.95	37.23	24.50
	Less: Reductions during the year	-	-	169.95	27.95	-----	-----
	Closing Balance	1249.03	1421.31	212.82	430.82	192.39	216.89
11	(i) Foreign currency assets	Nil	Nil				
	(ii) Foreign currency liabilities	Nil	Nil				
12	Restructured Account	Amount Outstanding		Diminution in the fair value			
		2021-22	2022-23	2021-22	2022-23		
		8584.39	Nil	Nil	Nil		
13	Penalty imposed by RBI	2021-22	2022-23				
		Nil	Nil				
14	Non Performing Investment	2021-22	2022-23	19) Details of PSL C Certificate Sold for FY 2022-23			
	Opening Balance	949.38	614.02	Sr. No.	Date	Quantum of PSLC Sold to HDF Bank Ltd.	Amount of Commission (Credit to Miscellaneous Receipt) received
	Additional during the year	114.02	199.80				
	Reduction during the year	449.38	0.00				
	Closing Balance	614.02	813.82				
	Total Provision held	131.40	279.88				
15	Yield on Advances	11.20%	9.84%				
16	Yield on investment	9.25%	7.16%				
17	Bank Guarantee Against Deposits & Mortgages	7.36	23.26				
18	Revaluation of Fixed Assets	-	-	1	12/04/2022	15000.00	153.00

ADDITIONAL DISCLOSURES

(RBI CIRCULAR NO. RBI/DOR/2021-22/83/DOR.ACC.REC.NO.45/21.04.018/2021-22, Dt. August 30, 2021 and Updation Dt. November 15, 2021)

1. Asset liability management

a) Maturity pattern of certain items of assets and liabilities

(Amount in ₹ crore)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 Month & up to 3 months	Over 3 Months & up to 6 months	Over 6 Months & up to 1 year	Over 1 year & up to 3 years	Over 3 year & up to 5 years	Over 5 year	Total
Deposits	0.46	04.33	33.10	09.41	14.43	18.89	100.90	222.89	286.74	27.11	255.57	973.83
Advances	0.03	0.43	2.45	1.35	02.65	6.60	34.54	138.79	88.55	34.96	231.65	542.00
Investments	-	15.00	40.60	0.00	05.00	25.50	16.40	24.90	44.04	06.06	194.14	371.64
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency assets	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-	-	-	-

2. Investments

a) Composition of Investment Portfolio As at 31-03-2023 (current year balance sheet date)

(Amount in ₹ crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/ or joint ventures	Others	Total investments in India
Held to Maturity	219.29	-	0.002	-	-	2.58	221.87
Gross	219.29	-	0.002	-	-	2.58	221.87
Less: Provision for nonperforming investments (NPI)	-	-	-	-	-	0.90	0.90
Net	219.29	-	0.002	-	-	1.68	220.97
Available for Sale	13.88	-	-	11.00	-	0.43	25.31
Gross	13.88	-	-	11.00	-	0.43	25.31
Less: Provision for depreciation and NPI	0.61	-	-	02.80	-	-	02.80
Net	13.27	-	-	08.20	-	0.43	22.51
Held for Trading	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	233.17	-	0.002	11.00	-	03.01	247.18
Less: Provision for nonperforming investments	-	-	-	-	-	0.90	0.90
Less: Provision for depreciation and NP	0.61	-	-	2.80	-	-	03.41
Net	232.56	-	0.002	08.20	-	2.11	242.87

As at 31-03-2022 (previous year balance sheet date)

(Amount in ₹ crore)

	Investments in India						
	Government Securities	Other Approved Securities	Shares	Debentures and Bonds	Subsidiaries and/or joint ventures	Others	Total investments in India
Held to Maturity	207.03	-	0.002	-	-	02.47	209.50
Gross	207.03	-	0.002	-	-	02.47	209.50
Less: Provision for nonperforming investments (NPI)	-	-	-	-	-	0.60	0.60
Net	207.03	-	0.002	-	-	01.86	208.89
Available for Sale	13.88	-	-	13.07	-	0.43	27.38
Gross	13.88	-	-	13.07	-	0.43	27.38
Less: Provision for depreciation and NPI	0.21	-	-	01.31	-	-	1.31
Net	13.67	-	-	11.75	-	0.43	26.07
Held for Trading	-	-	-	-	-	-	-
Gross	-	-	-	-	-	-	-
Less: Provision for depreciation and NPI	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-
Total Investments	220.91	-	0.002	13.07	-	2.90	236.88
Less: Provision for nonperforming investments	-	-	-	-	-	0.60	0.60
Less: Provision for depreciation and NP	0.21	-	-	01.31	-	-	01.52
Net	220.70	-	0.002	11.76	-	2.30	234.76

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in ₹ crore)

Particulars	Current Year	Previous Year
i) Movement of provisions held towards depreciation on investments	02.13	02.41
a) Opening balance	02.46	01.42
b) Add: Provisions made during the year	0.28	01.70
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing balance	04.31	02.13
ii) Movement of Investment Fluctuation Reserve	-	-
a) Opening balance	1.41	01.04
b) Add: Amount transferred during the year	0.00	0.37
c) Less: Drawdown	0.00	0.00
d) Closing balance	1.41	1.41
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	05.57%	05.15%

c) Non-SLR investment portfolio

i) Non-performing non-SLR investments

(Amount in ₹ crore)

Sr.No.	Particulars	Current Year	Previous Year
a)	Opening balance	06.14	09.49
b)	Additions during the year since 1st April	2.00	01.14
c)	Reductions during the above period	0.00	04.49
d)	Closing balance	08.14	06.14
e)	Total provisions held	2.80	01.31

ii) Issuer composition of non-SLR investments

(Amount in ₹ crore)

Sr.No.	Issuer	Amount		Extent of Private Placement		Extent of 'Below Investment Grade' Securities		Extent of 'Unrated' Securities		Extent of 'Unlisted' Securities	
		Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year	Current Year	Previous Year
1	2	3	4	5	6	7	8	9	10	11	12
a)	PSUs	-	-	-	-	-	-	-	-	-	-
b)	FIs	08.00	10.07	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Private Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	3.00	3.00	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	02.80	01.31	-	-	-	-	-	-	-	-
h)	Total	11.00	13.07	-	-	-	-	-	-	-	-



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3) Asset quality

a) Classification of advances and provisions held

(Amount in ₹ crore)

	Standard	Non-performing			Total	
	Total Standard Advance	Substandard	Doubtful	loss	Total Non performing Advance	
Gross Standard Advances and NPAs						
Opening Balance	486.69	10.89	16.94	-	27.83	514.52
Add: Additions during the year	173.34	3.30	03.87	-	07.17	180.51
Less: Reductions during the year	141.51	10.89	0.63	-	11.52	153.03
Closing balance	518.52	03.30	20.18	-	23.48	542.00
Reductions in Gross NPAs due to:	-	-	-	-	-	-
i) Upgradation	-	06.21	05.50	-	11.71	11.71
ii) Recoveries (excluding recoveries from upgraded accounts)	-	0.53	03.24	-	03.77	03.77
iii) Technical/ Prudential Write-offs	-	-	-	-	-	-
iv) Write-offs other than those under (iii) above	-	-	-	-	-	-
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	01.92	01.56	10.93	-	12.49	14.41
Add: Fresh provisions made during the year	0.25	0.82	0.90	-	01.72	01.97
Less: Excess provision reversed/ Write-off loans	-	-	-	-	-	-
Closing balance of provisions held	02.17	02.38	11.83	-	14.21	16.38
Net NPAs						
Opening Balance	486.63	09.59	05.75	-	15.34	502.03
Add: Fresh additions during the year	173.34	0.93	03.08	-	04.01	177.35
Less: Reductions during the year	141.51	9.59	0.49	-	10.08	151.59
Closing Balance	518.52	0.93	8.34	-	09.27	527.79
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 per cent)	Current Year	Previous Year
Gross NPA to Gross Advances	04.33%	05.41%
Net NPA to Net Advances	01.76%	03.06%
Provision coverage ratio	60.53%	44.88%

4) Sector-wise Advances and Gross NPAs

(Amount in ₹ crore)

Sr. No.	Sector	Current Year			Previous Year		
		Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector	Outstanding Total Advances	Gross NPAs	Percentage of Gross NPAs to Total Advances in that sector
i)	Priority Sector	421.48	17.64	04.18%	394.12	22.51	04.38%
a)	Agriculture and allied activities	57.20	01.25	02.19%	51.77	01.67	0.33%
b)	Advances to industries sector eligible as priority sector lending	193.24	08.43	04.36%	200.63	07.67	01.49%
c)	Services	49.73	0.03	0.06%	08.11	0.06	0.01%
d)	Personal loans	121.31	07.93	06.54%	133.61	13.11	02.55%
e)	Subtotal (I)	421.48	17.64	04.18%	394.12	22.51	04.38%
ii)	Non-priority Sector	120.52	05.84	04.85%	120.40	05.32	01.03%
a)	Agriculture and allied activities	-	-	-	-	-	-
b)	Industry	-	-	-	-	-	-
c)	Services	-	-	-	-	-	-
d)	Personal loans	120.52	05.84	04.85%	120.40	05.32	01.03%
	Sub-total (ii)	120.53	05.84	04.85%	120.40	05.32	01.03%
	Total (i + ii)	542.00	23.48	04.33%	514.52	27.83	05.41%

5) Details of accounts subjected to restructuring

(Amount in ₹ crore)

		Agriculture and allied activities		Corporates (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year	Current year	Previous year
Standard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Substandard	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Doubtful	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-
Total	Number of borrowers	-	-	-	-	-	-	-	-	-	-
	Gross Amount (₹ crore)	-	-	-	-	-	-	-	-	-	-
	Provision held (₹ crore)	-	-	-	-	-	-	-	-	-	-

6) Fraud accounts

(Amount in ₹ crore)

	Current year	Previous year
Number of frauds reported	—	—
Amount involved in fraud (₹ crore)	—	—
Amount of provision made for such frauds (₹ crore)	—	—
Amount of Unamortised provision debited from 'other reserves' as at the end of the year (₹ crore)	—	—

7) Disclosure under Resolution Framework for COVID-19-related Stress

Format for disclosures to be made half yearly starting September 30, 2022

(Amount in ₹ crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at the end of the previous halfyear (A)	Of (A), aggregate debt that slipped into NPA during the halfyear	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan—Position as at the end of this half-year
Personal Loans	0.79	0.05	-	0.28	0.46
Corporate persons	-	-	-	-	-
Of which MSMEs	35.76	0.09	-	11.11	24.56
Others	40.01	0.38	-	10.22	29.41
Total	76.56	0.52	-	21.61	51.43

8. Exposures

Exposure to real estate sector

(Amount in ₹ crore)

Category	Current year	Previous year
i) Direct exposure		
a) Residential Mortgages – Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	59.86	60.06
b) Commercial Real Estate – Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would also include non-fund based (NFB) limits;	75.27	60.59
c) Investments in Mortgage- Backed Securities (MBS) and other securitized exposures – i. Residential ii. Commercial Real Estate	-----	-----
ii) Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.	-----	-----
Total Exposure to Real Estate Sector	135.13	120.65

9. Unsecured advances

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total unsecured advances of the bank	12.18	13.05
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken	-	-
Estimated value of such intangible securities	-	-

10. Concentration of deposits, advances, exposures and NPAs
a) Concentration of deposits

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total deposits of the twenty largest depositors	138.16	125.27
Percentage of deposits of twenty largest depositors to total deposits of the bank	14.19%	13.46%

b) Concentration of advances

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total advances to the twenty largest borrowers	128.02	112.76
Percentage of advances to twenty largest borrowers to total advances of the bank	23.62%	21.92%

c) Concentration of exposures

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total exposure to the twenty largest borrowers/customers	128.02	112.76
Percentage of exposures to the twenty largest borrowers/ customers to the total exposure of the bank on borrowers/ customers	23.62%	21.92%

d) Concentration of NPAs

(Amount in ₹ crore)

Particulars	Current year	Previous year
Total Exposure to the top twenty NPA accounts	12.34	10.26
Percentage of exposures to the twenty largest NPA exposure to total Gross NPAs.	52.56%	36.87%

11. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in ₹ crore)

Sr.no.	Particulars	Current year	Previous year
i)	Opening balance of amounts transferred to DEA Fund	0.04	0.04
ii)	Add: Amounts transferred to DEA Fund during the year	—	—
iii)	Less: Amounts reimbursed by DEA Fund towards claims	—	—
iv)	Closing balance of amounts transferred to DEA Fund	0.04	0.04

12. Disclosure of complaints

a) Summary information on complaints received by the bank from customers and from the Offices of Ombudsman (Amount in ₹ crore)

Sr.no.	Particulars	Previous year	Current year
	Complaints received by the bank from its customers		
1.	Number of complaints pending at beginning of the year	-	-
2.	Number of complaints received during the year	1	-
3.	Number of complaints disposed during the year	1	-
3.1	Of which, number of complaints rejected by the bank	-	-
4.	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from Office of Ombudsman		
5.	Number of maintainable complaints received by the bank from Office of Ombudsman	-	-
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	-	-
5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by Office of Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6.	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-

Note: Maintainable complaints refer to complaints on the grounds specifically mentioned in Integrated Ombudsman Scheme, 2021 (Previously Banking Ombudsman Scheme, 2006) and covered within the ambit of the Scheme.

b) Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year.	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
Current Year	-	-	-	-	-
Total	-	-	-	-	-
Previous Year	-	1	-	-	-
Total	-	1	-	-	-

13. Other Disclosures

a) Business ratios

(Amount in ₹ crore)

Sr.no.	Particulars	Current year	Previous year
i)	Interest Income as a percentage to Working Funds	07.11%	07.09%
ii)	Non-interest income as a percentage to Working Funds	0.66%	0.99%
iii)	Cost of Deposits	06.55%	06.15%
iv)	Net Interest Margin	01.70%	1.32%
v)	Operating Profit as a percentage to Working Funds	0.95%	0.96%
vi)	Return on Assets	0.59%	0.99%
vii)	Business (deposits plus advances) per employee (in ₹ crore)	12.13	11.84
viii)	Operating profit per employee (in ₹ crore)	0.08	0.08
ix)	Profit per employee (in ₹ crore)	0.05	0.04

b) Provisions and contingencies

(Amount in ₹ crore)

Provisions Debited to P&L Account	Current year	Previous year
i) Provisions for NPI	04.31	02.13
ii) Provision towards NPA	14.21	12.49
iii) Provision made towards Income tax	-	-
iv) Other Provisions and Contingencies (with details)	-	-

c) Payment of DICGC Insurance Premium

(Amount in ₹ crore)

Sr. no.	Particulars	Current year	Previous year
i)	Payment of DICGC Insurance Premium	123.17	116.45
ii)	Arrears in payment of DICGC premium	-	-

d) Disclosure of facilities granted to directors and their relatives

UCBs shall disclose any fund or non-fund (guarantees, letters of credit, etc.) facilities extended to directors, their relatives, companies or firms in which they are interested. (Other than FD loans/ODs)

-----NIL-----

नफ्याचे नियोजन (विभागणी) (APPROPRIATION OF PROFIT)

दिनांक ३१ मार्च, २०२३ या अहवाल वर्षात बँकेला रु. ६,१३,९४,०९२.८५ (अक्षरी सहा कोटी तेरा लक्ष चौन्याणव हजार ब्यान्व रुपये पंच्याऐंशी पैसे) निव्वळ नफा झालेला आहे. बँकेच्या संचालक मंडळाने शिफारस केल्यानुसार २०२२-२०२३ या आर्थिक वर्षाच्या नफ्याचे नियोजन खालीलप्रमाणे राहिल :-

१) राखिव निधी (रिझर्व्ह बँकेच्या मार्गदर्शानुसार २५%)	-	रु. १,५३,४८,५२३.२९
२) लाभांश व इतर देणी	-	रु. ३,२३,००,०००.००
३) इमारत निधी	-	रु. ८७,४५,५६९.६४
३) कर्मचारी सानुग्रह अनुदान (Ex-gratia)	-	रु. ५०,००,०००.००
एकूण		रु. ६,१३,९४,०९२.८५

श्री. राजा राव पी. आर
मुख्य कार्यकारी अधिकारी

डॉ. विजय वा. धोटे
उपाध्यक्ष

डॉ. आशिषराव र. देशमुख
अध्यक्ष

तुलनात्मक प्रगती अहवाल

(रुपये लक्षात)

अ.क्र.	तपशिल	सन २०१८-२०१९	सन २०१९-२०२०	सन २०२०-२०२१	सन २०२१-२०२२	सन २०२२-२०२३
१	सभासद संख्या	१४२४७	१६०२१	१६६९१	१७१७६	१७७४९
२	भाग भांडवल	१५०६.३२	२८९७.३८	३०७८.८६	२९२२.०९	४०३९.९३
३	ठेवी	७०४५०.०४	७७०५९.७०	८८१९७.९३	९३०४९.४३	९७३८२.६७
४	कर्ज वाटप	३७५५६.७९	४४३१९.६०	४७५५५.५८	५१४५२.१०	५४१९९.९९
५	गुंतवणूक	१९५२७.७९	२०७६८.५२	२६०४८.८३	३१८९०.९९	३७१६३.५१
६	नफा	४४७.८३	३५४.०१	२८०.७४	५०२.५५	६१३.९४
७	लाभांश वाटप	१०%	-	८%	१०%	१०%
८	ऑडीट वर्ग	(अ)	(अ)	(अ)	(अ)	(अ)

सहपत्र अ उपविधी दुरुस्ती Amendment of Bye-Laws

अ.क्र.	उपविधी क्रमांक	अस्तित्वात असलेले पोटनियम	दुरुस्ती नंतर होणारी उपविधी	दुरुस्तीचे कारण
1.	Clause 03	The area of operation of the Bank shall be confined to Nagpur District and to the adjacent Districts of Nagpur District, viz., Chandrapur, Amravati, Bhandara and Wardha Districts of Maharashtra State. For any revision in this regard, the prior approval of the Reserve Bank of India/or the Registering Authority shall be obtained.	The area of operation of the Bank shall be confined to All Districts of Maharashtra State. For any revision in this regard, the prior approval of the Reserve Bank of India and the Registering Authority shall be obtained.	To expand Area of Operation of the Bank in all Districts of Maharashtra State, for increasing business turnover.
2.	Clause 08	The authorized share capital of the Bank is Rs. 60,00,00,000/- (Rs. Sixty Crores Only) divided into 2,40,00,000 shares of Rs. 25/- each. Authorized share capital shall be increased as per Banks requirement with prior permission of the Registrar.	The authorized share capital of the Bank is Rs. 60,00,00,000/- (Rs. Sixty Crores Only) divided into 2,40,00,000 shares of Rs. 25/- each. Authorized share capital shall be increased as per Banks requirement with prior permission of the Registrar and Reserve Bank of India.	To seek the permission from Reserve Bank of India, for increase in authorized share capital.
3.	Clause 42 (1) (a)	1) The Chairman shall have the following powers and 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.	1) The Chairman shall have the following powers and functions: a. He shall preside over the meeting of the General Body, Board of Directors and any Sub-committees of the Board of Directors.	To get a fair idea of working of all Sub-Committees.
4.	Clause 56	The shareholding of a member in the Bank shall be in the following proportion to his borrowings. a) 5% of the borrowings if such borrowings are unsecured basis. b) 2.50 % of the borrowings in case of secured borrowings. c) 2.50 % of the borrowings in case of small scale industrial units, of which 1% may be collected initially and the balance 1.5% to be collected in the course of next 2 years. Provided that no member shall hold more than 1/5th of the total share capital of the bank. Provided further that any change in the percentage of the share linking by the Reserve Bank of India shall be binding on the borrower. Provided further that if the capital adequacy ratio of the bank is more than 12% then the bank shall change the share linking percentage as per guidelines of Reserve Bank of India in case of secured loans.	The shareholding of a member in the Bank shall be in the following proportion to his borrowings. a) 5% of the borrowings if such borrowings are unsecured basis. b) 2.50 % of the borrowings incase of secured borrowings. c) 2.50 % of the borrowings in case of small scale industrial units, of which 1% may be collected initially and the balance 1.5% to be collected in the course of next 2 years. Provided that no member shall hold more than 5% of the total share capital of the bank. Provided further that any change in the percentage of the share linking by the Reserve Bank of India shall be binding on the borrower. Provided further that if the capital adequacy ratio of the bank is more than 12% then the bank shall change the share linking percentage as per guidelines of Reserve Bank of India in case of secured loans.	As per the existing norms applicable to UCBS.
5.	Clause 62 (C)	Any addition amendment, alteration or rescission resolved upon at such meeting shall take effect from the date of receipt of the Registrar's approval in writing.	Any addition amendment, alteration or rescission resolved upon at such meeting shall take effect from the date of receipt of the Registrar's approval in writing and NOC from RBI.	To take approval from RBI.



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'FORN N-1'
{{(See section 80 and Rule 69(3))}}
INDEPENDENT AUDITOR'S REPORT

TO,
The Members,
ArvindSahakari Bank Ltd.
Head Office, Main Road, Katol, Dist. - Nagpur

Report on the Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statement of the Arvind Sahakari Bank Ltd. As at 31 March 2023, which comprises the Balance sheet as at 31st march 2023 and the statement of profit and loss account for the year then ended, and a summary of significant accounting policies and other explanatory information incorporated in these financial statements of the Bank along with its Head Office and branches viz Katol, Digdoh- Nagpur, Saoner, Gandhibagh -Nagpur, Amravati & Warud, audited by us for the period 1st April 2022 to 31st March 2023.

Management's Responsibility for the financial statement

2. Management is Responsible for the preparation of these financial statement in accordance with Maharashtra co-operative societies Act 1960, Banking Regulation Act 1949 (A. A. C. S) and RBI/NABARD Guidelines. This responsibility includes design, implementation and maintenance of the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statement that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the applicable standards by the Institute of Chartered Accountants of India and under the MCS Act/BR Act/ RBI guidelines. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statement. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statement in order to design audit procedures that are appropriate in the circumstances. An audit also included evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statement.
5. The Bank has not followed AS-22(Deferred Taxation)in the preparation of its financial statements as at 31-03-2023
6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

7. In absence of computation of Deferred Tax assets/Liability by the bank, its impact on profit for the current year as well as on reserves is uncertain able.
8. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statement together with the notes thereon give the information required by the Banking Regulation Act, 1949 (A. A. C. S.) as well as the Maharashtra Co-operative Societies Act, 1960, The Maharashtra cooperative societies Rules, 1961 and any other applicable Acts and Circulars issued by the Registrars in the manner so required by the bank and give a true and fair view in conformity with the accounting principles generally accepted in India.
 - (i) In the case of the Balance sheet, of state of affairs of the Bank as at 31st March 2023.
 - (ii) In the case of the profit and loss Account, of the profit/ loss for the year ended on that date and
 - (i) In the case of the Balance sheet, of state of affairs of the Bank as at 31st March 2023.
 - (ii) In the case of the profit and loss Account, of the profit/ loss for the year ended on that date and

Report on other Legal and Regulatory Requirements

9. The Balance sheet and the Profit and Loss Accounts have been drawn up in accordance with the provisions of section 29 of the Banking Regulation Act, 1949, read with provision of the Maharashtra Co-operative societies Act, 1960 and the Maharashtra co-operative societies Rules 1961.

We Report that:

- (a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found them to be satisfactory.
 - (b) The transactions of the Bank which have come to our notice, are within the powers of the Bank
 - (c) The returns received from the office and branches of the bank have been found adequate for the purpose of our audit.
10. In our opinion, the Balance sheet and the profit and loss Account comply with applicable accounting standards
 11. Subject to non-applicability of accounting Standard AS22, the Balance Sheet & Profit & Loss account comply with applicable Accounting standards.

12. We further report that:

- i. The Balance sheet and Profit and Loss accounts dealt with these reports are in agreements with the books of accounts and the returns.
- ii. In our opinion, proper books of accounts as required by law have been kept by the bank as far as appears from our examination of those books.
- iii. The reports on the accounts of the branches audited by us/ branch auditors have been dealt with in preparing our report in the manner considered necessary by us.
- iv. For the year under audit, the bank has been awarded "A" classification.

For SSRPN & CO
Chartered Accountants
FRN: 118245W


CA Naresh Jakhotia
Partner
M. No. 102588

UDIN: 23102568BGWVTF8877



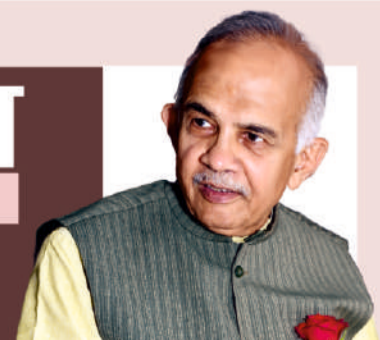
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प्रा.डॉ. विजय वा. धोटे
उपाध्यक्ष

राजाराव पी. आर.
मुख्य कार्यकारी अधिकारी

राजेंद्र चव्हाण
व्यवस्थापक, काटोल शाखा

जे.के. सत्यनारायण राव
व्यवस्थापक, डिगडोह शाखा

लोकेश गायकवाड
व्यवस्थापक, डिगडोह शाखा

मनिष हेडाऊ
व्यवस्थापक, सावनेर शाखा

वैशाली मौदेकर
व्यवस्थापक, गांधीबाग शाखा

छत्रपती शेळके
व्यवस्थापक, वरुड शाखा

प्रशांत एस. बाकरे
व्यवस्थापक, अमरावती शाखा

ग्राहक सेवेचे ब्रिद पालत बँकेस प्राप्त झालेले पुरस्कार

■ **एफ.सी. बी.ए./बँकिंग फ्रंटियर नॅशनल पुरस्कार**
FCBA/BANKING FRONTIER NATIONAL AWARD):
2017-18, 2018-19, 2019-20, 2020-21, 2021-22

■ महाराष्ट्र राज्य सहकारी बँक्स असोसिएशनची (MSCBA)
नागरी बँक बक्षिस योजना, स्व. पद्मभूषण वसंत दादा पाटील
उत्कृष्ट नागरी सहकारी बँक पुरस्कार :
2017-18, 2018-19, 2019-20, 2020-21

■ बँको पुरस्कार (BANCO AWARD)
बँकिंग क्षेत्रात उल्लेखनिय कामगिरीसाठी पुरस्कार:
2017-18, 2018-19, 2020-21, 2021-22

■ **विदर्भ अर्बन बँक्स को-ऑपरेटिव्ह असोसिएशन लि.,**
नागपूर पुरस्कार : 2018-19, 2021-22

■ **नागपूर बेस्ट ब्रँड पुरस्कार :**
2017-18, 2018-19, 2020-21

बँकेची सांख्यिकीय माहिती (दि. ३१ मार्च २०२३ ची स्थिती)

१. स्थापना व दिनांक	:	काटोल, जि. नागपूर, १८.०३.१९९८ (एम.सी.एस.को-ऑप.अॅक्ट १९६०)
२. बँकेचा नोंदणी क्रमांक व दिनांक	:	एन.जी.पी./बीएनके/ओ./११९/९७-९८, दि. १८.०३.१९९८
३. रिझर्व्ह बँकेचा परवाना क्रमांक व दिनांक	:	UBD.MAH.1622P (युबीडी.एमएच.१६२२ पी.) दि. ०९.०१.२०००
४. बँकेच्या कार्यरिभाची तारीख (Date of Commencement)	:	दि. ०१/०१/२०००
५. मुख्य कार्यालयाचा पत्ता	:	मेन रोड, काटोल, ता. काटोल, जि. नागपूर, ४४१३०२
६. दुरध्वनी क्र.	:	दुरध्वनी क्र. ०७११२-२२३७१३
७. बँकेचे कार्यक्षेत्र	:	महाराष्ट्र राज्यातील जिल्हे : नागपूर, चंद्रपूर, भंडारा, वर्धा, अमरावती
८. शाखा	:	०६
९. सदस्य संख्या	:	१७७४९ (रू. लक्षात)
१०. भागभांडवल	:	४०३९.९३
११. राखीव निधी	:	५१२९.२७
१२. एकूण ठेवी	:	९७३८२.६७
१३. एकूण कर्ज	:	५४१९९.९९
प्राधान्य क्षेत्र कर्ज आणि प्रमाण	:	४२१४८.५१ (७७.७६ %)
दुर्बल घटक कर्ज आणि प्रमाण	:	१२७८४.५२ (२३.५९ %)
१४. ग्राँस एन.पी.ए. आणि प्रमाण	:	२३४७.९२ (०४.३३ %)
१५. नेट एन.पी.ए. आणि प्रमाण	:	९२६.६१ (०१.७६ %)
१६. ढोबळ नफा	:	१०१७.३७
१७. निव्वळ नफा	:	६१३.९४
१८. सी.आर.ए.आर. प्रमाण	:	१४.८४ %

अरविंद ARVIND

सहकारी बँक लि.

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गहाण कर्ज



वाहन कर्ज



शिक्षण कर्ज



घर कर्ज



दुचाकी वाहन कर्ज



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वस्तू खरेदी कर्ज



व्यवसाय कर्ज



सोने तारण कर्ज



अरविंद सहकारी बँक लि.

रजि.नं.: एन. जी. पी. / बी. एन. के. / ओ. / 119 / 97-98

मुख्य कार्यालय:-काटोल, जि. नागपूर, महाराष्ट्र, ४४१३०२ ☎ ०७११२-२२३७१३

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शाखा

२५ वा वार्षिक अहवाल

१ एप्रिल २०२२ ते ३१ मार्च २०२३

- काटोल, जि. नागपूर (☎ : ०७११२ - २२२७१०), ■ डिगडोह, नागपूर (☎ : ०७१०४ - २३५८३०)
- सावनेर, जि. नागपूर (☎ : ०७११३ - २३४४५१), ■ गांधीबाग, नागपूर (☎ : ०७१२-२७३३३१४)
- वरूड, जि. अमरावती (☎ : ०७२२९ - २३४१४१), ■ अमरावती (☎ : ०७२१ - २५६७६५६)



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श्री/श्रीमती

। प्रेषक।

अरविंद सहकारी बँक लि.

मेन रोड, काटोल-४४१ ३०२

तह. काटोल, जि. नागपूर (मह.) ☎ : ०७११२-२२३७१३ ☎ : ०७११२-२२३७१४

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