

**आपल्या घरगुत सौर पॅनेलस वरून नेट मीटरही वीज बिल करू शक्य...**

सौर पॅनेल मीटरिंगची वैशिष्ट्ये -

- स्वतःचा अर्थसंकल्प वीज पुरवठा करणे.
- घरात वीज वापराने मिळणारे वीज पुरवठ्यावरून वीज बिल कमी होणे.
- २५ वर्षांपेक्षा जास्त काळ चालू शकणारे.
- अर्थसंकल्पात प्रोत्साहन मिळणे.
- अर्थसंकल्पात प्रोत्साहन मिळणे.
- अर्थसंकल्पात प्रोत्साहन मिळणे.

वीज सुधार योजना २०२४

Average Monthly Electricity Consumption (kwh)	Suitable Rooftop Solar Panel Capacity	Subsidy Support
0-150	1-2 kW	Rs. 50,000 to Rs. 60,000
150-300	2-3 kW	Rs. 60,000 to Rs. 75,000
>300	Above 3 kW	Rs. 75,000

विद्युत सौर प्रकल्प

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# कृषीवल

रायगड, रविवार, दि. २३ जून २०२४

किंमत ४ ₹

**नारळाची वाडी विकणे आहे**

नागाव-अलिबाग, २, ५ एकर नारळाची Fully Developed समुद्रनजीक CRZ च्या बाहेर Clear Title, विहीर, नळ, वीज, खांब, संपूर्ण कायमस्वरूपी कंपाऊंड, सर्व्हे केलेली वाडी विकणे. Direct Party, एजंट सुद्धा चालेल.

**संपर्क - 8828363983**

**वेध/क**

**राज्यात पावसाचा जोर वाढणार**

पुणे : राज्यात मान्सूनची चांगल्या प्रकारे वाटचाल सुरु आहे. पावसासाठी पूरक वातावरण सध्या निर्माण झाले आहे. अशात राज्यात पुढील चार-पाच दिवस पावसाचा जोर वाढणार असल्याचा अंदाज पुणे हवामान विभागाचे विभागप्रमुख डॉ. के.एस. होसाळीकर यांनी वर्तवला आहे. हवामान विभागाच्या अंदाजानुसार, मुंबई, पुण्यासह कोकणातील काही जिल्हे व विदर्भातील सर्व जिल्हात पुढील चार ते पाच दिवस मुसळधार पावसाची शक्यता आहे.

## नालेसफाई की हातसफाई ?

**कोट्यवधी खर्चूनही शहरांमध्ये अस्वच्छता**

**। आविष्कार देसाई । खास प्रतिनिधी ।**

जिल्हाच्या शहरी भागांमधील नालेसफाईची १०० टक्के कामे झाल्याचा दावा जिल्हा नगरपालिका प्रशासन कार्यालयाने केला आहे. मात्र, गेल्या काही दिवसांमध्ये पडलेल्या पावसाने शहरांच्या काही भागांमध्ये पाणी साचले असून, त्याचा नागरिकांना नाहक त्रास सहन करावा लागल्याचे दिसून आले. नालेसफाईसाठी सरकारने तब्बल दोन कोटी १३ लाख ५८ हजार रुपयांचा निधी देऊ केला आहे. मोठ्या प्रमाणावर निधी खर्च होत आहे, तर दुसरीकडे स्थानिक नगरपरिषद, नगरपालिका आणि नगरपंचायतींच्या मान्सूनपूर्वी नालेसफाईच्या कामांचा पुरता बोजवारा उडाल्याचे अधोरेखित होते.

रायगड जिल्हात २९२ उघडे नाले आहेत. त्यांची लांबी १५९.२२ किलोमीटर आहे. वाढती नाल्यांची संख्या ३२० असून, त्यांची लांबी १७७.३२ किलोमीटर आहे. नालेसफाईसाठी सरकारने दोन कोटी १३ लाख ५८ हजार रुपये संबंधित यंत्रणांना दिले आहेत. काही ठिकाणी नालेसफाई झाली आहे, तर काही ठिकाणी होणे बाकी आहे.

जिल्हातील नगरपालिका, नगरपरिषद आणि नगरपंचायतींची संख्या १६ आहे. सर्वत्र नालेसफाईची १०० टक्के कामे पूर्ण झाली आहेत. नालेसफाई करणे हे काम सातत्याने सुरु असते. एखाद्या ठिकाणी नालेसफाई झाल्यानंतर तो नाला पावसाच्या पाण्यातील गाळाने पुन्हा भरू शकतो. त्या नाल्यांची सफाई काही ठिकाणी सुरु असण्याची शक्यता नाकारता येणार नाही. सरकारने कोट्यवधी रुपयांचा निधी दिला आहे. पावसानंतर काही ठिकाणी नालेसफाईची कामे सुरु आहेत.

शाम पोथेडी, जिल्हा नगरपालिका प्रशासन अधिकारी

## महाडमध्ये विराट मोर्चा

**अनधिकृत कत्तलखाने बंद करण्याची मागणी**

। रायगड । खास प्रतिनिधी ।

जिल्ह्यामध्ये गोवंश हत्याबंदी कायद्याचे कोटिकोर पालन करावे, बेकायदेशीर गोवंश हत्या, अनधिकृत कत्तलखाने बंद करावेत, अन्यथा आमहाला कायदा हातात घ्यावा लागेल, असा इशारा उमेश गायकवाड यांनी दिला.

महाड तालुक्यातील इसने कांबळे येथे १८ जून रोजी गोवंश हत्या झाली होती. दरम्यान, आरोपींनी गोरेक्षकांना मारहाण करीत पोलीसांना धक्काबुक्की केली होती. या निषेधार्थ सकल हिंदू समाजातर्फे महाड शहरात शनिवारी (दि. २२) मोर्चा पान २ वर

**तेलंगणातील शेतकरी कर्जमुक्त**

। नवी दिल्ली । वृत्तसंस्था ।

तेलंगणातील काँग्रेसच्या रेवंध रेड्डी सरकारने १५ ऑगस्टच्या आधीच शेतकरी कर्जमाफीचा निर्णय घेऊन बळीराजाला दिलासा दिला आहे. शेतकऱ्यांच्या ३१ हजार कोटींच्या कर्जमाफीला राज्य मंत्रिमंडळाने मंजुरी दिली आहे.

शेतकरी कर्जमाफीच्या मुद्द्यावर मुख्यमंत्री रेवंध रेड्डी यांनी मंत्रिमंडळाची बैठक बोलावली होती. त्यात हा निर्णय घेण्यात आला. शेतकऱ्यांना १५ ऑगस्टपर्यंत कर्जमुक्त करू असे आश्वासन काँग्रेसने दिले होते. आता तेलंगणातील काँग्रेसच्या रेवंध रेड्डी सरकारने १५ ऑगस्टपूर्वीच कर्जमाफीचा निर्णय घेतला आहे.

**३१ हजार कोटींची कर्जमाफी काँग्रेस सरकारचा महत्त्वपूर्ण निर्णय**

या निर्णयानंतर काँग्रेस नेते खासदार राहुल गांधी यांनी तेलंगणातील शेतकऱ्यांचे अभिनंदन केले आहे. राहुल गांधी यांनी ट्विट करीत तेलंगणातील शेतकरी बांधवांच्या कुटुंबांचे अभिनंदन. काँग्रेस सरकारने आपले २ लाख रुपयांपर्यंतचे सर्व कर्ज माफ केले आहे. शेतकऱ्यांना न्याय देण्याचा संकल्प पूर्ण करण्याचा दिशेने एक ऐतिहासिक पाऊल टाकले आहे. याचा लाभ राज्यातील ४० लाखांहून

**पान २ वर**

**पाळणाघरातील मुलीचा विनयभंग**

। पनवेल । वार्ताहर ।

पाळणाघरात ठेवलेल्या सात वर्षीय मुलीचा विनयभंग केल्याचा धक्कादायक प्रकार खांदेश्वर पोलीस ठाण्याच्या हद्दीत उघडकीस आला आहे. याप्रकरणी आरोपी गोरखनाथ प्रदीप देशमुख (३७) यांच्याविरोधात खांदेश्वर पोलीस ठाण्यात पोक्सो अंतर्गत गुन्हा दाखल करण्यात आला.

पीडित सात वर्षीय मुलीचे आई-वडील नोकरीनिमित्ताने बाहेर जातात. त्यांनी त्यांच्या सात वर्षीय मुलीला पाळणाघरात ठेवले होते. दि. १० ते २६ मे दरम्यान सायंकाळी आठच्या सुमारास आरोपी गोरखनाथ देशमुख यांनी या मुलीला किचनमध्ये घेऊन जाऊन विनयभंग केला. त्यानंतर काही दिवसांनी पुन्हा पीडित मुलीचे

**पान २ वर**

## पर्यटकांनी झेलल्या पाऊसधारा

**माथेरानचा पहिलाच विकेंड हाऊसफुल्ल; घाटरस्त्यात वाहनांच्या रांगा**

। नेरळ । प्रतिनिधी ।

माथेरान या पर्यटनस्थळी शनिवारी पावसाळ्याचा पहिला विकेंड होता. माथेरानमधील पावसाचा आनंद घेण्यासाठी हजारो पर्यटक आज माथेरानमध्ये आले होते. दरम्यान, पहिल्या पाऊस सरी माथेरानमध्ये पर्यटकांनी अनुभवल्या. मात्र, त्यासाठी सकाळच्या वेळी नेरळ-माथेरान घाट पुन्हा एकदा वाहनांच्या गर्दीने हाऊसफुल्ल झाला होता.

माथेरान या थंड हवेच्या ठिकाणी असलेले वनसंपदा यामुळे हे पर्यटनस्थळ पावसाळ्यात धुक्यात हरवून जाते. त्यात यावर्षीच्या पावसाळ्यातील पहिला पावसाळा अनुभवण्यासाठी हजारो पर्यटक हे माथेरानमध्ये दाखल झाले. आज

शनिवार असल्याने पर्यटकांच्या वाहनांची गर्दी सकाळपासून नेरळ-माथेरान घाटात होती. त्यामुळे पर्यटकांची खासगी वाहने आणि नेरळ माथेरान प्रवासी टॅक्सी पुरविणाऱ्या टॅक्सी यामुळे घाट रस्ता केवळ वाहनांच्या गर्दीने ओसंडून गेला होता. पर्यटक यांच्यामुळे यावर्षी माथेरानमधील वर्षा हंगाम सुरु झालाची आठवण सर्वांना झाली. मात्र, वाहतूक कोंडीत अडकलेल्या पर्यटकांना जुम्मापट्टी भागात गेल्यावर

थंडगार वारा आणि धुक्यातून येणारी पावसाची झुळूक वाहतूक कोंडीत असतानादेखील पर्यटक खुश होते. दोन दिवसांपूर्वी माथेरानमध्ये अवघ्या दोन तासांत दीडशे मि.मी. पावसाची नोंद झाली होती आणि त्यामुळे वातावरणात प्रचंड गरमा आहे. त्याचा परिणाम माथेरानमध्ये वातावरण आल्हाददायक बनले असल्याने पर्यटकांनी माथेरानमध्ये प्रवेश केल्यावर वा वातावरणाचा आनंद घेतला.

**आयुर्वेदिक 'खो-गो'**

६० वर्षे गुणवत्ता आणि विन्यासाची!

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कफ सुटून घशाला त्वरीत आराम मिळतो.

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**सुंदर, निरोगी व प्रकाशमान डोळ्यांसाठी**

**डोळ्यांना थंडावा देऊन दृष्टी स्वच्छ व निरोगी ठेवते.**

**Kr~veda**

**खोजती**

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दृष्टि वाढवण्या मध्ये मददगार  
३५ वर्षांच्या वयानंतर दररोज वापर करो

**खोजती**  
**टिंकल** असली गुलाबच्या अर्क युक्त आय ड्रॉपस  
डोळ्यांचा ताण जळजळण कमी करून आराम  
१२ वर्षांच्या वयानंतर दररोज वापर करो

**खोजती**  
**तूप अंजन** नो जलन, नो थकन  
आयुर्वेदिक युनानी पद्दतीने गाईच्या शुद्ध तुपापासून बनवलेले अंजन

**खोजती**  
**ट्रॉय-वॉश** हर्बल त्रिफला ऑय वॉश  
डोळ्यांना त्वरीत थंडावा देणारा

**खोजती**  
**नीम अंजन** आय ड्रॉपस  
नाजूक व दमलेल्या डोळ्यांना त्वरीत थंडावा देणारा

मोतियाबिंद आणि चश्म्याचे वाढते नंबरसाठी आयुर्वेदिक-युनानी पुस्तकात त्रिफलाचे वापर करण्याची सल्ला दिली गेली आहे. टि.व्ही.-कॉम्प्युटर-मोबायलने होणारा डोळ्यांना त्रास व प्रदुषणाने होणारी डोळ्यांची जळजळ ह्या पासून डोळ्यांचे संरक्षण.

**खोजती आयुर्वेद फार्मा** प्रमुख मेडिकल आणि आयुर्वेदिक स्टोर्समध्ये उपलब्ध

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# दि रायगड डिस्ट्रीक्ट सेंट्रल को-ऑप.बँक लि.अलिबाग-रायगड

## ६३ वा वार्षिक अहवाल सन २०२३-२०२४ (बँकींग रेग्युलेशन अँक्ट कलम २९ व ३१ प्रमाणे)

### Balance Sheet as on 31<sup>st</sup> March 2024

#### दिनांक ३१ मार्च २०२४ अखेरचा ताळेबंद

31-03-2023		Sr. CAPITAL AND LIABILITIES		31-03-2024	
रुपये	पैसे	No.	भांडवल व देणी	रुपये	पैसे
35,00,00,000.00		1	A) Authorised Share Capital अधिकृत भागभांडवल	35,00,00,000.00	
26,38,61,950.00			B) Issued Paid -up & Subscribed Share Capital/ भरणा झालेले भागभांडवल	27,72,94,650.00	
5,35,47,09,358.67		2	Reserve & Other Reserves/ राखीव निधी व इतर राखीव	5,84,54,73,728.44	
25,74,82,53,174.72		3	Deposits/ ठेवी	29,89,83,23,620.32	
3,75,250.00		4	Subsidiary State partnership Fund/ प्राथमिक सह. संस्थांच्या भाग भांडवलात करावयाच्या गुंतवणुकीसाठी सरकारकडून मिळालेली रक्कम	0.00	
4,60,88,14,526.36		5	Borrowing/ कर्जे	4,39,19,30,054.26	
0.00		6	Bills for collection being Bills Receivable (as per contra)	0.00	
1,61,70,460.67		7	Branch Adjustment/	10,47,966.69	
25,60,33,120.70		8	Other Liabilities/ इतर देणी	33,79,57,653.78	
62,02,94,112.39		9	Provisions/ तरतूद	88,84,64,090.39	
25,84,57,016.35		10	Profit and Loss Account/ नफा तोटा खाते	28,45,55,334.80	
37,12,69,68,969.86			<b>TOTAL/ एकूण</b>	<b>41,92,50,47,098.68</b>	
47,05,18,951.38			Contingent liability/ संभाव्य देणी	51,58,17,786.13	

31-03-2023		Sr. PROPERTY AND ASSETS		31-03-2024	
रुपये	पैसे	No.	मालमत्ता व येणी	रुपये	पैसे
1,39,37,25,212.43		1	Cash and Bank Balance/ रोख व बँकेकडे असलेली शिल्लक	1,66,86,99,798.14	
15,77,16,18,108.00		2	Investments/ गुंतवणूक	14,86,06,42,681.00	
3,75,250.00		3	Subsidy State Partnership Fund/ प्राथमिक सह. संस्थांच्या भाग भांडवलात करावयाच्या गुंतवणुकीसाठी सरकारकडून मिळालेली रक्कम	0.00	
17,53,45,06,703.02		4	Loans/ कर्जे	22,47,17,07,914.86	
0.00		5	Bills for collection being Bills Receivable (as per contra)	0.00	
0.00		6	Branch Adjustment/	0.00	
47,07,17,765.77		7	Fixed Assets/मालमत्ता (घसारा वजा जाता)	45,50,29,000.74	
1,48,05,99,409.41		8	Other Assets / इतर येणी	1,99,31,30,762.71	
47,54,26,521.23		9	Non Banking Assets/ बिगर बँकींग जिंदगी	47,58,36,941.23	
37,12,69,68,969.86			<b>TOTAL/ एकूण</b>	<b>41,92,50,47,098.68</b>	

आमच्या ह्याच तारखेच्या अहवालास अधिन राहून  
व्हिडीओ अँड असोसिएट्स  
चार्टर्ड अकौन्टंट करीता  
FRN No.112665W

ठिकाण :- अलिबाग सीए मानसी कुलकर्णी महेंद्र माळी मंगेश ठाकूर भारत नांदगांवकर कमलाकर वाघमोडे मंदार वर्तक सुरेश खैरे जयंत पाटील  
दिनांक :- २४ मे २०२४ M.N.130558 मुख्य व्यवस्थापक मुख्य व्यवस्थापक उप मुख्यकार्यकारी अधिकारी मुख्य कार्यकारी अधिकारी व्हाईस चेअरमन चेअरमन  
UDIN of ICAI: 24130558BKBUK6283 अकौन्टन्स अँड बँकींग कर्जे व देखरेख

## Profit and Loss Account for the year ending as on 31-03-2024

### ३१-०३-२०२४ अखेरचे नफा-तोटा पत्रक (बँकींग रेग्युलेशन अँक्ट कलम २९ व ३१ प्रमाणे)

31-03-2023		Expenditure		31-03-2024	
रुपये	पैसे	खर्च		रुपये	पैसे
1,37,08,91,856.58		Interest paid on Deposits/Borrowings ठेवीवरील / कर्जावरील व्याज	Annexure-14 परिशिष्ट-१४	1,79,07,10,911.25	
39,72,96,406.00		Salaries & Allowances सेवकांचा पगार व भत्ते	Annexure-15 परिशिष्ट-१५	50,23,47,935.86	
29,98,442.44		Directors Fees & Allowances संचालक मंडळ फी व भत्ते	Annexure-16 परिशिष्ट-१६	50,47,539.20	
9,26,33,151.37		Rent, Taxes, Lighting & Insurance भाडे, कर, दिवाबत्ती व विमा	Annexure-17 परिशिष्ट-१७	9,23,96,910.84	
1,06,16,893.21		Printing & Stationary Expenses छपाई व स्टेशनरी खर्च		99,03,649.71	
39,26,750.00		Audit Fees हिशेब तपासणी खर्च	Annexure-18 परिशिष्ट-१८	74,15,394.34	
7,85,05,029.83		Depreciation on Assets मालमत्तेवरील घसारा	Annexure-19 परिशिष्ट-१९	9,53,21,529.98	
7,10,79,922.90		Repairs & Maintenance Expenses दुरुस्ती व देखभाल खर्च	Annexure-20 परिशिष्ट-२०	7,83,05,956.12	
12,04,09,189.10		Other Expenses / इतर खर्च	Annexure-21 परिशिष्ट-२१	12,54,78,300.94	
25,25,00,000.00		Provisions / तरतूदी	Annexure-22 परिशिष्ट-२२	44,60,76,000.00	
25,75,24,190.37		Net Profit Carried forward to B/S निव्वळ नफा ताळेबंददास वर्ग		28,41,42,778.26	
2,65,83,81,831.80		<b>TOTAL/ एकूण</b>		<b>3,43,71,46,906.50</b>	

31-03-2023		Income		31-03-2024	
रुपये	पैसे	उत्पन्न		रुपये	पैसे
		Interest Received मिळालेले व्याज			
1,53,81,17,387.58		A) On Loans कर्जावरील व्याज		2,26,74,63,492.28	
1,04,46,15,849.16		B) On Investments गुंतवणुकीवरील व्याज		1,10,01,99,070.40	
17,49,048.29		C) On Mutual Fund म्युच्युअल फंडावरील व्याज		1,23,50,542.04	
51,58,740.56		Commission & Exchange कमिशन व वटणावळ	Annexure-23 परिशिष्ट-२३	37,65,694.49	
6,87,40,806.21		Other Income इतर उत्पन्न	Annexure-24 परिशिष्ट-२४	5,33,68,107.29	
2,65,83,81,831.80		<b>TOTAL/ एकूण</b>		<b>3,43,71,46,906.50</b>	

अर्निंग पर शेअर  
आमच्या ह्याच तारखेच्या अहवालास अधिन राहून  
व्हिडीओ अँड असोसिएट्स  
चार्टर्ड अकौन्टंट करीता

FRN NO. 112665W  
ठिकाण :- अलिबाग सीए मानसी कुलकर्णी महेंद्र माळी मंगेश ठाकूर भारत नांदगांवकर कमलाकर वाघमोडे मंदार वर्तक सुरेश खैरे जयंत पाटील  
दिनांक :- २४ मे २०२४ M.N.130558 मुख्य व्यवस्थापक मुख्य व्यवस्थापक उप मुख्यकार्यकारी अधिकारी मुख्य कार्यकारी अधिकारी व्हाईस चेअरमन चेअरमन  
UDIN of ICAI: 24130558BKBUK6283 अकौन्टन्स अँड बँकींग कर्जे व देखरेख

(पान ४ वरून)

Financial statement table for 31.03.2023 and 31.03.2024. Includes sections for Annexure -1, Annexure -2, Annexure -3, Annexure -4, Annexure -5, and Annexure -6. Total assets and liabilities are summarized at the bottom.

Financial statement table for 31.03.2023 and 31.03.2024. Includes sections for Annexure -6, Annexure -7, Annexure -8, Annexure -9, Annexure -10, and Annexure -11. Total assets and liabilities are summarized at the bottom.

Financial statement table for 31.03.2023 and 31.03.2024. Includes sections for Annexure -11, Fixed Assets, Premises, Motor Car, Generator Set, Computer, Office Equipment, Air-conditioner, and Land. Total assets and liabilities are summarized at the bottom.



(पान ५ वरून)

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -12 and Interest Receivable / येणे व्याज

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -13 and Other Assets and Receivable / इतर येणे

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -14 and Interest paid on Deposits & Borrowing

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -15 and Salaries & Allowances / पगार आणि सत्ते

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -16 and Directors Fees & Allowances

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -17 and Rent, Taxes, Lighting & Insurance

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -18 and Audit Fees / हिशोब तपासणी खर्च

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -19 and Depreciation on Fixed Assets

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -20 and Repairs & Maintenance Expenses

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -21 and Other Expenses / इतर खर्च

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -22 and Provisions / तरतुदी

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -23 and Commission & Exchange

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -24 and Other Income / इतर उत्पन्न

Table with 4 columns: 31.03.2023 Rs., Ps., Particulars / तपशिल, 31.03.2024 Rs., Ps. Includes Annexe -25 and Commission & Exchange

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VPR & Associates Chartered Accountants

Independent Auditor's Report

To, The Members, Raigad District Central Cooperative Bank Ltd,

Opinion

1. We have audited the accompanying financial statements of The Raigad District Central Cooperative Bank Limited ("the Bank") as at 31 March 2024, which comprise the balance sheet as at 31 March 2024, Profit & Loss Account and cash flow statement for the year ended on that date, significant accounting policies and Other explanatory information.

In our opinion and to the best of our information and according to the explanation given to us, the aforesaid financial statement together with the notes thereon given the information required by the Banking Regulation act, 1949, the Maharashtra State Cooperative Societies Act 1960 and the guideline issued by National Bank For Agriculture And Rural Development (as applicable) and guideline issued by Reserve Bank Of India and the Central Register Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principle generally accepted in India.

- (a) In the case of the Balance sheet, of State of affair of the Bank as On 31\* March 2024, and
(b) In the case of the Profit and Loss Account, of the profit for the Year ended on the date, and
(c) In the case of the Cash Flow Statement, of the cash flow for the Year ended on the Date.

Basic of Opinion

2. The Bank is recognizing income on interest subvention claims send to Central Government and State Government for KCC Scheme partially on receipt basis. such interest income is required to be accounted on accrual basis as per the Accounting Standard 9 "Revenue Recognition".

3. We conducted our audit in accordance with the Standard on Auditing (SAs) issued by ICAI, Our responsibility under those Standard are further described in the Auditors Responsibility for the Audit of the Financial Statement section of our report. We are independent of the entity in accordance with the Code of Ethics issued by ICAI and we have fulfilled our other ethical responsibilities in accordance with the Code Of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

4. We draw attention to Additional Disclosure to Notes to Accounts Point No.7a, Ndoorard a &7I of Financial Statement regarding "Provision" where in excess Provisioning are made than required.

Our opinion is not modified in respect of these matters.

Responsibility of Management and those Charged with Governance on the Financial Statements

5. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statement, management is responsible for assessing the entity ability to continue as going concern, disclosing, as applicable, matter related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has to no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the entity's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statement

6. Our objective are to obtain reasonable assurance about whether the financial statement as whole are free from material misstatement whether due to fraud or error and to issue auditors report that include our opinion. Reasonable assurance is high level of assurance, but it is a guarantee that an audit conducted in accordance with SAs, will always detect a material misstatement when it exist. misstatement can arise from fraud or error and are considered material if, individually or in aggregate they could reasonably be expected to influence the economic decision of user taken on the basis of the financial statement.

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

- \* Identify and assess the risk of material misstatement of the financial statement, 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 control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for that 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 disclosure 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 entity's ability 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 entity to cease to continue as a going concern.

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 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.

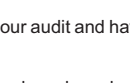
Report on Other Legal & Regulatory Requirements

7. We report that: 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.

- a) 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 or offices.
b) The transactions of the Bank which came to our notice have been with in the powers of the Bank
c) The Balance Sheet and Profit and Loss Account dealt with by these reports, are in agreement with the books of account and the returns
d) The accounting standards adopted by the Bank are consistent with those laid down by the Institute Of Chartered Accountant of India.
e) In our opinion and according to information and explanations given to us, we have not notice any material impropriety or irregularity in the expenditure or in the realization of money due to the Bank.
f) The Bank is awarded 'A' audit classification for the year 2023-24 based on our assessment of CAMELS rating application to Cooperative Banks.

For M/s. VPR & Associates Chartered Accountants Firm Registration No. 112665W

Signature of CA Manasi Kulkarni



CA Manasi Kulkarni (Partner) M. No. 130558 Place : Mumbai Date : 24-05-2024 ICAI UDIN: 24130558BKBUK6283

THE RAIGAD DISTRICT CENTRAL CO-OP BANK LIMITED Significant Accounting Policies and Notes Forming Part of Accounts For the year ended 31\* March, 2024

Principle Accounting Policies

1. General:

1.1 Basis of Preparation

The accompanying financial statements are prepared by following Going Concern basis, under historical cost convention, under accrual system of accounting, unless otherwise stated and conform in all material aspects Generally Accepted Accounting Principles (GAAP) in India, which comprise applicable statutory provisions, regulatory norms / guidelines prescribed by Reserve Bank of India (RBI), Banking Regulation Act 1949 to the extent applicable, Maharashtra State Co-operative Societies Act, 1960, and NABARD, Accounting Standards issued by The Institute of Chartered Accountants of India (ICAI), and generally accepted accounting practices prevalent in banking industry in India. The accounting policies adopted in the current year are consistent with those of previous year except otherwise specified.

1.2 Use of Estimates

The preparation of financial statements requires the management to make estimates and assumptions, considered in the reported amounts of assets and liabilities (including contingent liabilities) as of the date of the financial statements and the reported income and expenses during the reporting period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Actual results could differ from these estimates. Any revision to the accounting estimates is recognized prospectively in the current and future periods.

2. Investments:

2.1 Investments are classified into three categories viz. Held to Maturity, Available for Sale and Held for Trading as per RBI guidelines/NABARD directives into the following basis. a) "Held to Maturity" (HTM) comprising investments acquired with the intention to hold them till maturity. b) "Held for Trading" (HFT) comprising investments acquired with the intention to trade within 90 day of its acquisition. (there is no such investment in this category by the bank.) c) "Available for Sale" (AFS) comprising investments not covered by (a) & (b) above i. those which are acquired neither for trading purposes nor for being held till maturity.

However, for disclosure in Balance Sheet, investments are grouped under five heads as required by RBI guidelines.. i) Government Securities ii) Other Approved Securities iii) Shares iv) Bonds of PSU v) Others

2.2 Investments classified as 'Held to Maturity (HTM)' are carried at acquisition cost unless it is more than the face value, in which case the premium is amortized over the residual period of the said investments on pro rata basis.

## (पान ६ चरून)

- 2.3 Investments under 'Held for Trading (HFT)' category are marked to market scrip-wise on the monthly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.
- 2.4 Investments under 'Available for Sale' category are marked to market scrip-wise on quarterly basis as per guidelines issued by Reserve Bank of India. While net depreciation, if any, under each classification is provided for and net appreciation, if any, is ignored.

- 2.5 The securities in Available for Sale & Held for Trading category are marked to market by debiting Profit & Loss A/c and creating required Investment Depreciation Reserve.
- 2.6 As investment is classified as HTM, AFS or HFT at the time of its purchase and subsequent shifting amongst the categories is done in conformity with regulatory guidelines.

Transfer of scrip from AFS / HFT category to HTM category is made at the lower of book value or market value. In the case of transfer of securities from HTM to AFS / HFT category, the investments held under HTM at a discount are transferred to AFS / HFT category at the acquisition price and investments placed in the HTM category at a premium are transferred to AFS / HFT at the amortized cost.

Transfer of investments from AFS to HFT or vice-versa is done at the book value. Depreciation carried, if any, on such investments is also transferred from one category to another.

The transfer of a security between these categories is accounted for at the acquisition cost / book value / market value on the date of transfer, whichever is the least, and the depreciation, if any, on such transfer is fully provided for.

- 2.7 Market value of securities is determined in terms of SGL account transactions, prices declared by Fixed Income Money Market & Derivatives Association of India (FIMMDA) / Financial Benchmark India Pvt. Ltd. (FBIL). Investments for which such rates / quotes are not available are valued as per norms laid down by RBI which are as under.

- Central / State Govt. Securities: Prices / Yield to maturity rates put out by the FIMMDA/FBIL.
- PSU bonds : at Yield to Maturity rate
- Treasury bills : at carrying cost
- Other approved securities : by applying Yield to Maturity rate
- Units of Mutual Funds : Lower of Cost or NAV as provided by respective Mutual Fund
- Shares of Co-operative Societies in respect of Ownership Premises: Re. 1/- per society in case where financial position is not available.
- Shares in other Co-operative societies (State Co-operative Banks & District Central Co-operative Banks) : Face Value

- 2.8 The bank follows "Settlement Date" accounting for recording of purchase and sale transactions in Securities.

- 2.9 Investments are classified as performing and non-performing, based on the guidelines issued by the RBI. In respect of Non-Performing Investments (NPI), income is recognized on cash basis, and provision is made for depreciation / diminution in the value of such securities as per RBI guidelines.

**3. Advances:**

- 3.1 Advances classified into Standard, Sub-standard, Doubtful or Loss assets as per criteria stipulated by RBI.
- 3.2 Recovery out of Non-Performing Assets Accounts is first adjusted against interest and thereafter the principal except the Awarded accounts, where the recovery is first adjusted towards principal amount outstanding.
- 3.3 Amounts recovered against Advances written off in earlier years, are recognized as revenue.

**4. The Provisioning for Advances is done at the following rates:**

Particulars	%
<b>I. Standard Assets</b>	
Commercial Real Estate Advances	1.00 %
Agriculture Advances	0.25%
Non Agriculture Advances	0.40 %
<b>II. Substandard Assets (Up to three year)</b>	10 %
<b>III. Doubtful Assets</b>	
Unsecured portion	100 %
Secured Portion	
Up to 3 to 4 Years	20 %
4 Year to 6 Years	30 %
<b>IV. Loss Assets / Above 6 years</b>	100 %

**5. Property, Plant & Equipment : (Fixed Asset and Depreciation)**

- 5.1 Premises and other Fixed Assets are stated at their written down value.
- 5.2 Depreciation on Fixed Asset is charged for the entire year. If asset is purchased on or before 30<sup>th</sup> September, in other case it is charged 50% of normal rates.
- 5.3 Depreciation is provided on asset sold during the year up to the date of sale.
- 5.4 Fixed Asset (including intangible asset) are depreciated as per the rates given below :

Sr.	Description of Fixed Assets	Method of charging depreciation	Depreciation
1.	Computers	Straight Line Method	33.33%
2.	Office Renovation	Straight Line Method	10.00%
3.	Air Conditioner	Written Down Value	20.00%
4.	Electrical Equipment	Written Down Value	20.00%
5.	Software	Straight Line Method	33.33%
6.	Office Equipments	Written Down Value	15.00%
7.	Generator	Written Down Value	15.00%
8.	Furniture & Fixtures	Written Down Value	10.00%
9.	Plant and Machinery	Written Down Value	20.00%
10.	Building/premises	Written Down Value	10.00%
11	Vehicle	Straight Line Method	20.00%

**6. Reserve Fund & Other Reserves :**

Reserves Fund & other Reserves	Rs.in lakhs
Statutory Reserve Fund	10334.36
Building Funds	6076.83
Development Fund	1869.29
Investment Fluctuation Fund	1735.45
Bad and Doubtful Debts-Reserve	2341.29
BDDR U/s 36(1)(viii)(a)	17783.90
Provn For Covid-19 Moritorium	2300.00
Dividend Equalization Fund	580.48
Agriculture Credit Stabilization Fund	4851.27
Fisheries Credit Stabilization Fund	1611.96
Charity Fund	375.86
Standard Assets Provision	1123.79
Special Reserve u/s 36 (1)(viii) Income Tax 1961	527.00
Staff Welfare Fund	1018.23
Investment Depreciation Reserve	439.80
Bank Shareholder Welfare Fund	454.56
<b>Reserves Fund &amp; other Reserves</b>	
Other NPA Provision	28.78
Reserve for Contingencies	874.72
PACS Development Fund	800.00
Overdue Interest Reserve	2633.43
Reserve for Public Purpose	181.70
Special Reserve Fund	396.04
Technology Adoption Fund	116.00
<b>TOTAL</b>	<b>58454.74</b>

**7. Employee Benefit Long Term Employee Benefits:Defined Benefits Plan:****a. Provident Fund:**

All eligible employees are entitled to receive benefits under the Provident Fund scheme. Retirement benefit in the form of Provident Fund is a defined contribution scheme and the contribution is charged to the Profit and Loss Account of the year when the contribution to the respective funds are due and paid.

**b. Gratuity:**

The bank is having Employee's Gratuity Fund managed by Life Insurance Corporation of India said liability the bank had already funded Rs. 3448.21 lacs including Current financial year payment of Rs. 585.46 lacs as advised by Life Insurance Corporation of India.

**c. Leave Encashment:**

The bank is doing Leave Encashment provision every year, and is accounted for on accrual basis. The bank has bal of Rs. 3443.31 lakhs on 31/03/2024 Accounting Standard - 15 (Revised) "Employee Benefits" issued by The Institute of Chartered Accountants of India.

**8. Revenue Recognition:**

- Interest on advances classified as sub standard, doubtful or loss assets is recognized on realization.
- Unrealized interest in case of NPA accounts for the current year is fully provided for by debit to the profit and loss account.
- Interest income on fixed deposits with Banks has been accounted on accrual basis based on the interest certificates received from the respective banks and financial institutions.
- Interest income on investments with NABARD Bonds and Government securities has been accounted on accrual basis based on broken period interest basis.
- Guarantee Commission, Locker rent, processing charges are accounted on cash basis.
- Interest on Inland Bills Purchased (IBP) realized after due date is accounted on receipt basis.
- Dividends received from shares of Co-operative Institutions are accounted for as and when received.
- 1.5% Central Govt and 2.5% State Govt interest subvention on K.C.C. disbursed is accounted for as and when received.

- Profit / Loss on sale of investments is credited /debited to "Profit / Loss on Sale of Investments".However, profit on sale of investments under Held to Maturity category, if any, is appropriated (net of applicable taxes and amount required to be transferred to Statutory Reserves) to Investment Fluctuation Reserve.
- Income (other than interest) on investments in "Held to Maturity (HTM)" category acquired at a discount to the face value is recognised as follows:
  - On Interest bearing securities, it is recognised only at the time of sale/redemption.
  - On zero-coupon securities, it is accounted for over the balance tenor of the security on a constant yield basis.
- Income on Units of Mutual Funds as recognised on cash basis as per the guidelines issued by Reserve Bank of India.

**9. Income Tax :****a) Current Tax:-**

Current income tax is measured at the amount expected to be paid to the Tax Authorities in accordance with the applicable provisions under the Income Tax Act, 1961.

**10. Impairment of Assets:**

Fixed Assets are reviewed for impairment whenever events or changes in circumstances warrant that the carrying amount of an asset may not be recoverable.

Recoverability of assets to be held and used is measured by a comparison of the carrying amount of an asset to future net discounted cash flows expected to be generated by the asset. If such assets are considered to be impaired, the impairment to be recognized is measured by the amount by which the carrying amount of the asset exceeds the fair value of the asset.

**11. Accounting for Provisions, Contingent Liabilities and Contingent Assets**

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

**A disclosure of contingent liability is made 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 events not within the control of the Bank, or
- A present obligation arising from a past event which is not recognized as it is not probable that the outflow of resources will be required to settle the obligation or a reliable estimate of the amount of obligation can not be made.

When there is a possible or present obligation in respect of which the likelihood of outflow of resources is removed no provision or disclosure is made. Contingent assets are not recognized in the financial assets. However contingent assets are assessed continuously.

- Guarantees given on behalf of constituents, acceptances, endorsements and other obligations.

As a part of its commercial banking activities, the Bank issues documentary credits and guarantees on behalf of its customers. Documentary credits enhance the credit standing of the customers of the Bank. Guarantees generally represent irrevocable assurances that the Bank will make payment in the event of the customer failing to fulfil its financial or performance obligations.

**12. Investment Fluctuation Reserve (IFR)**

The bank maintains Investment Fluctuation Reserve (IFR) on AFS and HFT Investment Portfolio as per the extant RBI guidelines.

**13. Accounting of Goods & services Tax:-**

The eligible GST input credit, is accounted for in the books in the period in which the underlying service or goods received are accounted and when there is reasonable certainty in availing / utilising the credits.

**NOTES ON ACCOUNTS:****1. Appropriation of Profit**

The Bank has given effect for following appropriation of profit for the year ended 31<sup>st</sup> March 2024 in the financial Statements, subject to approval of the shareholders at the AGM.

**Statement of Appropriations 31.03.2024**

Particulars	31.03.2024	31.03.2023
<b>Net Profit for the year ended March 31</b>	<b>2841.43</b>	<b>2575.24</b>
Previous Year Surplus	4.12	9.33
<b>TOTAL</b>	<b>2845.55</b>	<b>2584.57</b>
Statutory Reserve Fund	1138.22	1033.83
Agri Credit Stabilization Fund	426.83	387.68
Fisheries Credit Stabilization Fund	142.28	129.23
Building Fund	300.00	300.00
Dividend Paid	346.62	329.83
Charity Fund	50.00	50.00
Shareholders Welfare Fund	50.00	40.00
Divident Equilisation Fund	100.00	50.00
Development	100.00	50.00
Staff Welfare Fund	100.00	100.00
Staff/BOD Training	50.00	50.00
SHG Training	00.00	30.00
Contribution to Public Purpose	40.00	30.00
<b>Balance Carried to Balance Sheet</b>	<b>1.60</b>	<b>4.00</b>
<b>TOTAL</b>	<b>2845.55</b>	<b>2584.57</b>

**2. Accounting Standard 15 (Revised) – Employee Benefits****i. Defined Contribution Schemes**

Bank's employees are covered by Provident Fund to which the Bank makes a defined contribution measured as a fixed percentage of basic salary. During the year an amount of Rs.270.34 lacs (P.Y. Rs.249.78 Lacs) has been charged to Profit and

Loss account and deposited with the Commissioner of Provident Fund, Thane.

**ii. Defined Benefit Schemes**

The Bank makes contributions for the gratuity liability of the employees, to the 'The Raigad District Co-Op Bank Employees Group Gratuity Trust' with L.I.C. of India. Annual contributions are made as per the actuarial valuation arrived at by L.I.C. of India.

The following table sets out the status of the defined benefit schemes and the amounts recognized in the Bank's financial statements as at March 31, 2024 which is as per AS-15(R).

Particulars	As at 31 <sup>st</sup> March 2024 (Rs. Lacs)	As at 31 <sup>st</sup> March 2023 (Rs. Lacs)
a Opening Bal. of Gratuity	2894.03	2728.29
b Gratuity Insurance Premium for the year	585.46	149.22
C Interest credited for the Fund	233.78	199.52
D Claims paid during the year	249.14	169.52
e Fund management charges	15.92	13.98
<b>Closing Bal of Gratuity (PAV) a+b+c-d-e)</b>	<b>3448.21</b>	<b>2894.03</b>

The expected return on plan assets is determined considering several applicable factors mainly the composition of the plan assets held, assessed risk of assets management, historical results of the return on plan assets and the policy for plan assets management.

**iii. Leave Encashment**

Employees of the Bank are entitled to accumulate their earned/ privilege leave upto a maximum of 360 days. A maximum of 30 days leave is eligible for encashment in each year. Leave Encashment is accounted for on accrual basis in accordance with the Accounting Standard - 15 (Revised) "Employee Benefits" issued by The Institute of Chartered Accountants of India which has been already funded by the bank.

**3. Accounting Standard – 17 Segment Reporting**

(Amt in Lakhs)

Sr No	Particulars	Outstanding Balance		Income	
		2024	2023	2024	2023
1	Government & State Government Securities	67297.94	67484.85	5177.33	5105.65
2	Other Investments	81308.49	90231.33	5948.17	5358.00
<b>Total</b>		<b>148606.43</b>	<b>157716.18</b>	<b>11125.50</b>	<b>10463.65</b>
3	Agriculture Loan	15412.50	14876.17	1716.93	1430.53
4	Non Agriculture Loan	3252.79	2415.42	230.61	188.65
5	Sugar Loan	76062.43	50953.57	7055.12	2111.03
6	Housing Loan	10264.82	8767.61	942.26	833.56
7	Direct Medium Term Loan	50783.64	25251.86	4572.52	2586.01
8	SHG/JLG Loan	2307.29	2235.97	208.02	217.72
9	Salary Loan	17341.67	18023.72	2107.89	2097.16
10	Other Loans	49291.94	52820.75	5831.28	5916.51
<b>Total</b>		<b>224717.08</b>	<b>175345.07</b>	<b>22674.63</b>	<b>15381.18</b>

**(a) Primary Reporting Segments:**

The Bank's operations are solely in financial services and consist of providing Banking services including commercial lending activities, treasury operations, etc. The bank adopted following business segment as primary reporting segments:

- Treasury
- Other Banking Operations

The above segments are based on the currently identified segments taking into account the nature of services provided, the risks and returns, overall organization structure of the Bank and financial reporting system.

Business segments are classified as under:

- Treasury: Dealing operations in Money Market Instruments, Trading / Investment in Bonds/ Government Securities and other permissible investments
- Other Banking Operations: Retail and corporate lending and advances to customers and related fee based income and all other operations not covered under Treasury Operations.

Segment revenue, results, assets and liabilities include the respective amounts identifiable to each of the segments and amounts apportioned/ allocated on a reasonable basis.

**(b) Secondary Reporting Segments:**

Bank caters mainly to the needs of Indian customers; hence separate information regarding secondary segment i.e. Geographical Segment is not given.

**4. Accounting Standard-18 : Related party disclosures**

The Bank has disclosed the necessary information regarding related parties to the extent permissible by Banking Regulation Act 1949 by way of loans given to Directors and their relatives.

As per Accounting Standard (AS-18) on "Related Party Disclosure" Key Managerial persons of the bank are as follows:-

Sr. No.	Name of Director	Designation	Category Representing
1	Shri-Jayant Prabhakar Patil	Chairman	Other Agricultural / Co-op. Cr. Sty.
2	Shri-Suresh Namdev Khaire	Vice Chairman	Agri. Co-Op. Cr. Sty, Pal-Sudhagad
3	Shri-Nrupal Jayant Patil	Director	Agri. Co-Op. Cr. Sty, Alibag (Other Backward Class)
4	Shri-Aslam Ibrahim Raut	Director	Agri. Co-Op. Cr. Sty, Mangaon
5	Shri-Ganesh Krishna Madhavi	Director	Agri. Co-Op. Cr. Sty, Roha
6	Shri-Pravin Mahadev Lale	Director	Agri. Co-Op. Cr. Sty, Khalapur
7	Shri-Santosh Nathuram Patil	Director	Agri. Co-Op. Cr. Sty, Mhasala
8	Shri-Tanaji Pandurang Mate	Director	Agri. Co-Op. Cr. Sty, Karjat
9	Shri-Prabhakar Dhau Patil	Director	Agri. Co-Op. Cr. Sty, Pen
10	Shri-Mahesh Mahadev Mhatre	Director	Agri. Co-Op. Cr. Sty, Uran
11	Shri-Vijay Krishna Gidi	Director	Agri. Co-Op. Cr. Sty, Murud
12	Shri-Hanumant Motiram Jagtap	Director	Agri. Co-Op. Cr. Sty, Mahad
13	Shri-Vasanti Gajanan Yadav	Director	Agri. Co-Op. Cr. Sty, Shriwardhan
14	Shri-Dnyaneshwar Goving Bhoir	Director	Agri. Co-Op. Cr. Sty, Tala
15	Shri-Eknath Keshav Gayakwad	Director	Agri. Co-Op. Cr. Sty, Poladpur
16	Shri-Santosh Haribhau Patil	Director	Agri. Co-Op. Cr. Sty, Panvel
17	Shri-Prashant Madhusudan Naik	Director	Non Agri. Co-Op. Cr. Sty.
18	Sau-Madhura Mahesh Malushite	Director	Maharashtra Co-Op. Sty's Act, 1960, Sec-73 BBB.
19	Sau-Prita Pravin Chaukar	Director	Maharashtra Co-Op. Sty's Act, 1960, Sec-73 BBB.
20	Shri-Kisan Narayan Umte	Director	Scheduled cast and schedule tribes
21	Shri-Ajit Balkrushna Kasar	Director	Vimukta Bhakya Jamati
22	Adv- Paresh Anantrao Deshmukh	Expert Director	Co-opted under Bye-Law No.8 D(A)
23	Adv- Aswad Jaydas Patil	Expert Director	Co-opted under Bye-Law No.8 D(A)

**5. Accounting Standard - 19: Leases****Operating Leases:**

The Bank has entered into Lease Agreements with various parties. The total of future minimum lease payments under non - cancellable operating leases in terms of Accounting Standard (AS-19), Accounting for Leases, issued by The Institute of Chartered Accountants of India is as follows.

Bank has cancellable operating leases and the disclosures under Accounting Standard-19 on leases issued by ICAI are as under: The Lease Agreements entered into, pertain to use of premises for the branches. The lease agreements do not have any undue restrictive or onerous clauses other than those normally prevalent in similar agreements regarding use of assets, lease escalations, renewals and a restriction on sub - leases. Lease rent debited to profit & Loss account in the current year amounting to Rs 88.64 Lakhs (P.Y. 79.14 Lakhs).

Break up of future minimum lease payments under non cancellable operating leases for each of the periods are as under:

Sr. No.	Particulars	(Rs.in Lakhs)	
		F.Y.2023-2024	F.Y.2022-2023
1	Not later than one year	112.65	112.65
2	Later than one year and not later than five years	563.25	563.25
3	Later than five years	0.00	0.00

