



माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

५५ व्या वार्षिक सर्वसाधारण सभेची नोटीस (फक्त सभासदांसाठी)	55th Annual General Meeting Notice (Only For Members)
बँकेच्या सर्व सभासदांना कळविणेत येते की, बँकेची सन २०१६-१७ ची वार्षिक सर्व-साधारण सभा शनिवार, दि. १५ जुलै २०१७, रोजी सायंकाळी ठीक ४.०० वा. १३/१ 'उत्तम-प्रकाश मल्टीपर्पज हॉल' (उत्तम-प्रकाश चित्रमंदिर) इचलकरंजी येथे खालील विषयांचा विचार करणेसाठी बोलाविणेत आली आहे. तरी सभेस वेळेवर उपस्थित रहावे ही नम्र विनंती.	All the members of the Bank are hereby informed that, the Annual General Meeting for the year 2016-17 will be held on <b>Saturday, 15th July, 2017 at 4.00 p.m at '13/1, Uttam-Prakash Multipurpose Hall (Uttam-Prakash, Theatre), Ichalkaranji</b> to consider the following subjects. The members are hereby requested to attend the meeting in time.
सभेपूढील विषय	MEETING AGENDA
१ दि. १३/०८/२०१६ इ. रोजी झालेल्या वार्षिक सर्वसाधारण सभेचा वृत्तांत वाचून कायम करणे. २ सन २०१६-१७ सालात बजेटपेक्षा जादा झालेल्या खर्चास मंजूरी देणे. ३ दि. ३१ मार्च २०१७ अखेरचा अहवाल, नफा तोटा पत्रक व ताळेबंद पत्रक स्विकारणे व मंजूरी देणे. ४ सन २०१६-२०१७ सालची निव्वळ नफा विभागणी मा. संचालक मंडळाचे शिफारशीप्रमाणे मंजूर करणे ५ मा. वैधानिक लेखापरीक्षक यांच्या सन २०१५-२०१६ सालाकरीताच्या दोष दुरु स्ती अहवालास मान्यता देणे. ६ मा. वैधानिक लेखापरिक्षक यांचा सन २०१६-१७ सालचा ऑडीट रिपोर्ट स्विकारणे. ७ सन २०१७-२०१८ सालाकरीता मा. संचालक मंडळाचे शिफारशीप्रमाणे खर्चाचे बजेटास मंजूरी देणे. ८ बँकेचे संचालक व त्यांच्या नातेवाईकांना दिलेल्या कर्जाची नोंद घेणे. ९ सन २०१७-२०१८ या सालाकरीता वैधानिक लेखापरिक्षकांची नेमणूक करणे व त्यांचा मेहनताना ठरविण्याचा अधिकार संचालक मंडळास देणे. मे.गोगटे अॅण्ड कंपनी, सी.ए. ऑफिस नं.१०७, पहिला मजला, पुनित अपार्टमेंट ५२६, नारायण पेठ, मोदी गणपती मंदीरासमोर, पुणे-४११ ०३० यांच्या वैधानिक लेखापरिक्षक नेमणूकीची शिफारस मे. संचालक मंडळ करीत आहे. १० एक रक्कमी कर्ज परतफेड योजनेअंतर्गत माफी देणेत आलेल्या तसेच इतर कर्जमाफी करणेत आलेल्या व निर्लेखित केलेल्या कर्जाची नोंद घेवून त्यास मंजूरी देणे. ११ आर्थिक वर्ष २०१६-२०१७ मध्ये सेवक कल्याण निधी व सामाजिक कल्याण निधीमधून केलेल्या खर्चास मंजूरी देणे. १२ या वार्षिक सर्वसाधारण सभेस हजर नसलेल्या सभासदांच्या अनुपस्थितीस मान्यता देणे. १३ मा.अध्यक्ष यांच्या अनुज्ञेने आयत्यावेळी येणाऱ्या विषयांचा विचार करणे.	1. To read and confirm the minutes of the previous Annual General Meeting held on 13/08/2016. 2. To sanction the expenditures exceeding the budget for 2016-17. 3. To approve & sanction the Annual Report, Balance Sheet and Profit & Loss Account for the year ended 31/03/2017. 4. To approve the distribution of Net profit for the year 2016-17 as per the recommendations of Board of Directors. 5. To approve statutory audit report compliance for the year 2015-16. 6. To accept statutory auditors report for the year 2016-17. 7. To sanction the expenditure budget recommended by Hon'ble Board of Directors for the year 2017-18. 8. To take note of the loans & advances given to the Board of Directors & their relatives. 9. To appoint Statutory Auditors for the financial year 2017-18 and to authorize the Board of Directors to fix their remuneration. The Board of Directors recommends M/s. Gogate & Company, C.A., Office No.107, 1st Floor, Punit Apartment, 526, Narayan Peth, Opp. Modi Ganapati Mandir, Pune- 411 030, for appointment as Statutory Auditors. 10. To take note & sanction/approve the loans & advances waived under One Time Settlement Scheme (OTS) & other schemes and also write-off loans & advances as certified by Statutory Auditors. 11. To sanction and approve the expenses utilized/incurred in the financial year 2016-17 for Staff & Social Welfare Fund. 12. To grant leave for absence of the members of the Bank attended this Annual General Meeting. 13.. To consider any other subject matter with the permission of Chair.
संचालक मंडळाच्या हुकुमावरून	By order of the Board of Directors
स्थळ : इचलकरंजी श्री. विजय विष्णू कामत प्रभारी मुख्य कार्यकारी अधिकारी	दि. १५ जून २०१७ डॉ.श्री.अशोक बा.सौंदत्तीकर, चेअरमन
Place : Ichalkaranji Shri. Vijay Vishnu Kamat I/C. Chief Executive Officer	Date : 15th June 2017 Dr. Shri Ashok B. Soundattikar Chairman
टीप : गणसंख्येच्या अभावी तहकुब झालेली सभा त्याच दिवशी त्याच ठिकाणी अर्ध्या तासानंतर भरेल, त्यावेळी गणसंख्येची आवश्यकता असणार नाही.	Note- The adjourned meeting due to want of quorum of schedule time will be conducted on the same date & at the same place after half an hour & no quorum will be necessary.



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

सभासदांना नम्र विनंती	HUMBLE REQUEST TO SHAREHOLDERS
<p>१. आपला पत्ता बदललेला असलेस नवीन पत्ता बँकेस ताबडतोब कळवावा.</p> <p>२. आपण जर आपले शेअर सर्टिफिकेट अद्याप घेतले नसेल, तर कृपया बँकेतून घेवून जावे. जर ते घेतले आहे परंतु आपणाकडून हरवले असेल तर आपण इंडेन्सिटी बॉन्ड लिहून देऊन नवीन शेअर सर्टिफिकेट घेवून जावे.</p> <p>३. बँकेच्या पोटनियमानुसार प्रत्येक सभासदास शेअरबाबत वारस (नॉमिनी) म्हणून सुचविण्याचा अधिकार आहे. आपण वारसाचे नांव सुचविले नसल्यास, त्याबाबतचा अर्ज बँकेकडे सत्वर भरून देणेविषयी विनंती आहे.</p> <p>४. ज्या सभासदांनी ओळखपत्रासाठी अद्याप फोटो आणून दिलेले नाहीत, त्यांनी ४ सें.मी. X ५ सें.मी. आयडेंटिटी साईजचे दोन फोटो लवकरात लवकर बँकेकडे समक्ष देवून आपले ओळखपत्र घेणेची व्यवस्था करावी, ही विनंती.</p> <p>५. सभासदांना अहवाल व ताळेबंद व नफा-तोटा पत्रकासंबंधी कांही माहिती पाहिजे असल्यास ती त्यांना बँकेच्या प्रधान कार्यालयामध्ये कार्यालयीन वेळेत मिळू शकेल. त्याचप्रमाणे सभासदांना सभेमध्ये अहवाल, ताळेबंद व नफा-तोटा पत्रकासंबंधी कांही प्रश्न विचारायचे असल्यास त्यांनी ते प्रश्न दिनांक ११/७/२०१७ चे आत ऑफिसकडे लेखी पाठवावेत, म्हणजे त्यासंबंधी माहिती तयार ठेवता येईल.</p> <p>६. ज्या सभासदांनी ४६ वे डिव्हिडंड २०१३-१४ ता.३१/०३/२०१४ चे अद्याप घेतले नसेल तर ते पोटनियम क्र.४८(३) अन्वये रिझर्व्ह फंडास वर्ग करण्यात येणार आहे. तरी त्यांनी डिव्हिडंड ता.३१/१२/२०१७ अखेर घेणेची व्यवस्था करावी, न घेतलेस वर नमुद केले तारखेनंतर ते मिळू शकणार नाही.</p> <p>७. सभासदांची लांबाश रक्कम सेव्हींग खातेवर परस्पर वर्ग करणेत येणार आहे. तरी ज्या सभासदांनी आपली सेव्हींग/चालू खाती उघडलेली नाहीत अशा सभासदांनी आपली सेव्हींग/चालू खाती उघडून घ्यावीत.</p> <p>८. रिझर्व्ह बँकेच्या आदेशाप्रमाणे बँकेचे सर्व ग्राहक, खातेदार व सभासद यांची आपला ग्राहक ओळखा(KYC)ची पूर्तता सक्तीची केली आहे. तरी सर्व ग्राहक, सभासद व खातेदार यांना संबंधीत कागदपत्रांची पूर्तता करणेबाबतची विनंती आहे.</p> <p>९. सभासदांनी वार्षिक सभेला येताना आपले सभासद ओळखपत्र आणावे.</p>	<p>1. Change in your address may please be informed to the bank immediately at respective Branches.</p> <p>2. If you have not taken your share certificate, please take it from the bank. If your Share Certificate is lost or misplaced, please obtain new certificate by giving indemnity bond to the bank.</p> <p>3. According to Bye-Laws of the bank, every shareholder has a right to appoint a nominee for the share. If you have not nominated the name, please make an application in this regard.</p> <p>4. The members who have not yet given photographs for identity card, they are requested to give two copies of the identity size of 4cm X 5cm. immediately &amp; obtain the identity card.</p> <p>5. The members who want any information regarding the annual report, Balance Sheet &amp; Profit-Loss A/c., they may receive the information in the HO office of the bank during office hours. And the members who wish to ask any question regarding the Annual Report, Balance Sheet &amp; Profit-Loss A/c. in the meeting, they should send their questions in writing to the office before date. 11/07/2017 so as to keep the information ready.</p> <p>6. The Members who have not yet taken 46th Dividend for the year 2013-14 ended on 31/03/2014 should take it before the date 31/12/2017. As per Bye-laws No.48(iii), the same will be transferred to Reserve Fund and will not be paid after the above mentioned date</p> <p>7. Dividend amount will be directly credited to member's current/ savings account. Those members who are not having their current/savings account should open the account.</p> <p>8. As per RBI circular it is mandatory to complete Know Your Customer (KYC) documents, so we request to all Customers, Shareholders, to submit the necessary documents with respective Branches</p> <p>9. Bring your identity card, while coming to the meeting.</p>
<b>इचलकरंजी म्युनिसिपल हद्दीतील सर्व सभासदांनी आपला नवीन वॉर्ड नंबर व घर नंबर त्वरीत नजिकच्या शाखेस कळवावा</b>	
<b>बँकर्स</b>	
<p>१. रिझर्व्ह बँक ऑफ इंडिया</p> <p>२. स्टेट बँक ऑफ इंडिया आणि सहयोगी बँका</p> <p>३. दि महाराष्ट्र राज्य सहकारी बँक लि.</p> <p>४. बँक ऑफ इंडिया</p> <p>५. ओरिएंटल बँक ऑफ कॉमर्स</p> <p>६. इंडियन बँक</p> <p>७. जिल्हा मध्यवर्ती सह. बँक लि., कोल्हापूर, पुणे, सोलापूर, सातारा</p>	<p>८. पंजाब नॅशनल बँक</p> <p>९. अॅक्सीस बँक</p> <p>१०. एच.डी.एफ.सी. बँक</p> <p>११. आय.सी.आय.सी.आय. बँक</p> <p>१२. आय.डी.बी.आय. बँक.</p> <p>१३. इंडसंड बँक</p> <p>१४. एस बँक</p> <p>१५. फेडरल बँक</p>



माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

## संचालक मंडळ (सन २०१३ ते २०१८)

डॉ.श्री. अशोक बाळकृष्ण सौंदत्तीकर	चेअरमन	कारखानदार
श्री. बाबासो पिरगोंडा पाटील	व्हा.चेअरमन	कारखानदार
श्री. राजेश रामगोंडा पाटील	संचालक	शेतकरी
श्री. सचिन राधेश्याम झंवर	संचालक	व्यापारी
श्री. इलाई आदमसाहेब कलावंत	संचालक	कारखानदार
श्री. रमेश धनपाल केटकाळे	संचालक	कारखानदार
श्री. रविंद्र दत्तात्रय खराडे	संचालक	कारखानदार
श्री. अमर श्रीधर डोंगरे	संचालक	कारखानदार
श्री. प्रमोद सुभाष बरगे	संचालक	कारखानदार
श्री. सुनिल मल्लाप्पा कोप्टी	संचालक	कारखानदार
श्री. श्रीचंद असुदोमल टेहलानी	संचालक	व्यापारी
श्री. उत्तम भगवान विभुते	संचालक	कारखानदार
श्रीमती भारती किसनराव आवळे (अनुसुचित जाती/जमाती)	संचालिका	
सौ. सुजाता सुधाकर जाधव (महिला प्रतिनिधी)	संचालिका	
सौ. आशादेवी दिपक लायकर (महिला प्रतिनिधी)	संचालिका	
श्री. चंद्रकांत भाऊसो चौगुले	तज्ञ संचालक	चार्टर्ड अकौंटंट
श्री. दादासो आण्णासो केटकाळे	तज्ञ संचालक	सेवानिवृत्त बँक अधिकारी
श्री. पांडूरंग तुकाराम कुंभार (दि.११/०४/२०१७ पर्यंत)	मुख्य कार्यकारी अधिकारी	M.com, CAIIB, FCS, FCMA, ACIS (London), DBF, PGDFA
श्री. विजय विष्णू कामत (दि.१२/०४/२०१७ पासून)	प्रभारी मुख्य कार्यकारी अधिकारी	B.Com, MBA, CAIIB, ADUCB

## कार्यपालक (Executive)

श्री. संजय आनंदराव सातपुते	उप.सरव्यवस्थापक	B.Com, B.J., M.S.,M.A., CAIIB, ADUCB
श्री. संजय बाळासो शिरगावे	उप.सरव्यवस्थापक	M.A (Eco),CAIIB,GDC&A, PGDFA,ADUCB
श्री. मकरंद सदाशिव गंगातिरकर	उप.सरव्यवस्थापक	B.Sc.,LLB (Special)
श्री. नंदकुमार विठ्ठल हावळ	सहा.सरव्यवस्थापक	M.Com.,CAIIB,LLB(Special)
श्री. किरण मलगोंडा पाटील	सहा.सरव्यवस्थापक	M.Com. MBA, CAIIB
श्री. नितीन मधुकर चितळे	सहा.सरव्यवस्थापक	LL.M.,M.P.M.
श्री. प्रकाश बापूसो पोवार	मुख्य प्रबंधक	B.sc. LLB
श्री. आण्णासो मलगोंडा नेर्ले	मुख्य प्रबंधक	DEE, ADUCB, Diploma in Industrial Security & Safety Management
श्री. संतोष रावसाहेब तेरदाळे	मुख्य प्रबंधक	B.E.(Electronics),ADUCB
श्री. फिरोज महंमद मैदगी	मुख्य प्रबंधक	B.sc., ADUCB, Diploma (Computer Programming), MTA
श्री. संतोष शिवदास भागवत	मुख्य प्रबंधक	CA, M.Com, NET
श्री. पंकजकुमार पदमचंद बाकलीवाल	मुख्य प्रबंधक	CA,B.com
श्री. दिपक वसंत पाटील	मुख्य प्रबंधक	BA, ADUCB, GDC&A

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Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)



डॉ.श्री.अशोक बाळकृष्ण सौंदत्तीकर- चेअरमन

## सन्माननीय सभासद बंधु भगिनिनो,

बँकेच्या ५५व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने आपले सहर्ष स्वागत करतो. ३१ मार्च २०१७ रोजी संपलेल्या आर्थिक वर्षातील वार्षिक अहवाल, ताळेबंद, नफा-तोटा पत्रक व लेखापरिक्षण अहवाल सादर करताना विशेष आनंद होत आहे.

सन २०१६-१७ च्या आर्थिक वर्षामध्ये भारतीय अर्थव्यवस्थेवर व बँकींग क्षेत्रावर खूप परिणाम करणाऱ्या घटना घडलेल्या आहेत. अनेक आव्हाने, जीवघेणी स्पर्धा यावर मात करित बँकेने रु. २९४८ कोटींचा व्यावसायिक टप्पा पूर्ण केला आहे. याकरीता बँकेचे सभासद, कर्जदार व ठेवीदार यांचे बहुमोल सहकार्य मिळाले त्याबद्दल मी सर्वांचा मनःपूर्वक आभारी आहे.

## जागतिक व देशाची अर्थव्यवस्था :

जागतिक अर्थव्यवस्थेचा आढावा घेता, सन २०१६-१७ हे वर्ष देखील आर्थिक मंदीमध्येच गेलेले आहे. अमेरिकन अर्थव्यवस्थेमध्ये सुधारणा होत असल्याने त्यांच्याकडील फेडरल रिझर्व्हनी व्याजदर वाढविणेस सुरुवात केलेली आहे. तेलाच्या किंमतीत मागील वर्षाच्या तुलनेमध्ये ३०% नी वाढ झाली आहे. आंतरराष्ट्रीय बाजारात रुपयाचे डॉलरच्या तुलनेमध्ये मूल्य रु. ६४.७९ ते रु. ६८.८७ या दरम्यान राहिलेले आहे.

जागतिक मंदीचा परिणामही आपल्या देशाच्या अर्थव्यवस्थेवर झालेला आहे. परिणामी, नवीन उद्योग व्यवसायाची निर्मिती पूर्णतः थांबलेली आहे. त्यामुळे पूर्ण आर्थिक वर्षात कर्ज व्यवसाय वाढीस चालना मिळाली नाही. आर्थिक मंदीमध्येच केंद्र शासनाने नोव्हेंबर महिन्यात नोटा बंदीचा अत्यंत धाडसी निर्णय घेतला. नोटाबंदीच्या निर्णयामुळे अर्थव्यवस्था मजबूत होईल अशी अपेक्षा होती. परंतु

त्याचा परिणाम सर्व क्षेत्रामध्ये म्हणजे औद्योगिक उत्पादनाचा दर, रोजगारीचा दर, शेती उत्पादन व सेवा क्षेत्र यासारख्या महत्वाच्या बाबींवर विपरीत परिणाम झाला आहे. नोटाबंदीच्या काळात रोखतेचा खूप मोठा प्रश्न सर्वच बँकांच्यावर निर्माण झाला होता. आपल्या बँकेने सर्व खातेदारांना आवश्यक रोकड रक्कम वेळेत उपलब्ध करून दिली व बँकेचे सर्व ATM सेंटर्स या काळात सुरु ठेवणेत यशस्वी झालो, याबाबत वेळोवेळी रिझर्व्ह बँक व व्यापारी बँकांनी केलेल्या सहकार्य व मदतीबद्दल मी त्यांचा आभारी आहे. आर्थिक मंदी व नोटाबंदी या दोन्ही बाबींचा परिणाम बँकेच्या नफ्यावर व अनुत्पादक कर्ज वाढीवर झालेला आहे.

## बँकेचा आर्थिक आढावा :

आर्थिक वर्ष २०१६-१७ अखेरची आर्थिक स्थिती खालीलप्रमाणे:

(रु.कोटीत)

तपशिल	३१.०३.२०१६	३१.०३.२०१७
सभासद संख्या	६०५३५	६१८४३
भागभांडवल	३७.७३	४१.७३
निधी	१०७.९८	११७.९७
स्वनिधी	१४५.७१	१५९.७०
ठेवी	१५५५.८६	१७४५.०७
कर्ज	१०८३.५६	१२०२.५८
एकूण व्यवसाय	२६३९.४२	२९४७.६५
खेळते भांडवल	१८१८.७२	२०११.९९
ढोबळ नफा	२०.३३	२१.९१
निव्वळ नफा	१०.२२	१०.४१
प्रति सेवक व्यवसाय	५.४३	५.७२
कर्जाचे ठेवीशी शेकडा प्रमाण	६९.६४%	६८.९१%
सीआरएआर (CRAR) प्रमाण	१२.४८%	१२.८०%

## भांडवल व स्वनिधी :

३१ मार्च २०१७ अखेर बँकेचे भागभांडवल रु.४१.७३ कोटी आहे. गंगाजळी व इतर निधी रु.११७.९७ कोटी आहेत. मागील वर्षापेक्षा यावर्षी भागभांडवलामध्ये १०.६०% ने वाढ झाली आहे. गंगाजळी व इतर निधीमध्ये ९.२५% इतकी वाढ झाली आहे. बँकेचे भांडवल पर्याप्तता प्रमाण मार्च २०१७ अखेर १२.८०% इतके आहे.

## ठेवी:

बँकेच्या ठेवी रु. १५५५.८६ कोटीवरून रु. १७४५.०७ कोटी झालेल्या आहेत. वाढीचे प्रमाण १२.१६% इतके आहे. आर्थिक मंदी व नोटाबंदी अशा परिस्थितीमध्ये देखील ठेवीची वाढ १८९ कोटी झालेली आहे. CASA ठेवीचे प्रमाण २५.३४% आहे. हे ग्राहकांचे बँकेवरील विश्वासाचे प्रतिक आहे.

## कर्जवाटप :

आर्थिक मंदी व नोटाबंदीमुळे चालू वर्षात कर्जामध्ये अपेक्षे



माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

प्रमाणे वाढ झालेली नाही. नोटा बंदीमुळे उत्पादीत कर्जाची परतफेडच मोठ्या प्रमाणात झाली व कॅश क्रेडीट कर्जाच्या उचलीचे प्रमाण देखील खूप कमी राहिले. मागील वर्षाच्या तुलनेमध्ये रु. ११९.०२ कोटीची कर्जात वाढ झालेली आहे. प्रचंड आर्थिक मंदीमुळे नवीन उद्योग, व्यापार निर्मिती होत नसलेमुळे कर्जामध्ये समाधानकारक वाढ झाली नाही. ३१ मार्च २०१७ अखेर येणेबाकी रु. १२०२.५८ कोटी इतकी राहिलेली असून; कर्जाचे ठेवीशी प्रमाण ६८.९१% इतके आहे. कर्ज प्रकारनिहाय येणे बाकी खालीलप्रमाणे आहे :

(रु. कोटीत)

अ.नं.	कर्जाचा उद्देश	कर्जदार संख्या	येणेबाकी
१.	लघुद्योग	२१८२	३८७.३५
२.	व्यापार	८६१	१६७.१०
३.	स्वयंरोजगार	७११	३३.५३
४.	घरबांधणी	१९८३	१८०.६४
५.	वाहतूक	२२५	९.८७
६.	शिक्षण	१४६	११.४८
७.	समारंभ इ.	१७०	२.८७
८.	घरगुती कारण	३८४४	५६.६४
९.	शेती व शेती पूरक	१६१	१६.०३
१०.	इतर	३६६३	३३७.०७
	<b>एकूण</b>	<b>१३९४६</b>	<b>१२०२.५८</b>

एकूण येणे कर्जापैकी, रिझर्व्ह बँकेचे नियमानुसार अग्रक्रम क्षेत्रासाठी व दुर्बल घटकांसाठीचे निकष पूर्ण केले आहेत. अग्रक्रम क्षेत्रास दिलेल्या कर्जाची येणेबाकी रु. ५९८.७६कोटी असून, त्याचे एकूण कर्जाशी शेकडा प्रमाण ४९.७८% इतके आहे. (आवश्यक प्रमाण ४०%) आणि त्यापैकी दुर्बल घटकांना दिलेल्या कर्जाची येणेबाकी रु. १६७.५० कोटी इतकी आहे व त्याचे येणे कर्जाशी प्रमाण १३.९३ % इतके आहे. (आवश्यक प्रमाण १०%)

## एनपीए:

आर्थिक वर्षात घटलेला औद्योगिक विकासाचा दर, आर्थिक मंदी, चलन तुटवडा व नोटाबंदीमुळे उद्योगधंद्यावर विपरित परिणाम झालेला आहे. परिणामी, बँकेच्या एनपीए मध्ये वाढ झाली आहे. याशिवाय नोटाबंदीच्या काळात वसुली विभागा-कडील सेवकवर्ग रोकड व्यवस्थापनामध्ये गुंतलेमुळे वसुलीवर परिणाम झालेला दिसून येतो. ३१ मार्च २०१७ अखेर एकूण एनपीएची रक्कम रु. ८५.४१ कोटी आहे. ढोबळ एनपीएचे शेकडा प्रमाण ७.१०% असून; निव्वळ एनपीए ३.९५% आहे.

बँक थकबाकी वसुली सिक्युरीटीयझेशन, आरबिट्रेशन व अनेक कायदेशीर मार्गाने सुरू आहे. तथापि, चालू वर्षामध्ये बाजारपेठेतील स्थिती सुधारलेस त्याचा चांगला परिणाम थकबाकी वसुलीस होईल अशी अपेक्षा आहे.

मी, थकीत कर्जदार बंधू, भगिनींना विनंती करतो की, आपली कर्जे वेळेत भरून बँकेस सहकार्य करावे. तसेच कर्जाची वेळेत परतफेड केली आहे त्या सर्व कर्जदारांचे मी

मनःपूर्वक आभार मानतो व येथून पुढेही अशाच प्रकारच्या सहकार्याची अपेक्षा करतो.

## उत्पन्न, खर्च व नफा:

अहवाल सालामधील उत्पन्न व खर्चाचा तपशिल खालील प्रमाणे आहे.

(रु.कोटीत)

तपशिल	२०१५-१६	२०१६-१७
<b>अ) एकूण उत्पन्न</b>	<b>१७१.६३</b>	<b>१८७.७१</b>
१) मिळालेले व्याज	१६३.५२	१७२.९८
२) इतर उत्पन्न	८.११	१४.७३
<b>ब) एकूण खर्च</b>	<b>१६१.४०</b>	<b>१७७.२३</b>
१) दिलेले व्याज	११५.०२	१२८.७४
२) व्यवस्थापन खर्च	१५.०५	१५.४७
३) इतर खर्च	२१.२२	२१.५९
४) तरतूदी	१०.११	११.५०
<b>क) निव्वळ नफा</b>	<b>१०.२२</b>	<b>१०.४९</b>

## नफा विभागणी:

अहवाल सालात एकूण उत्पन्न रु. १८७.७१ कोटी मिळाले असून, एकूण खर्च रु. १६५.८० कोटी झाला आहे, खर्च वजा जाता रु.२१.९१ कोटी इतका ढोबळ नफा झाला आहे. बँकेच्या सुरक्षिततेच्या दृष्टीने रु. ११.५० कोटीच्या तरतूदी वजा जाता निव्वळ नफा रु. १०.४१ कोटी इतका झाला आहे निव्वळ नफ्याच्या विभागणीसाठी मा.संचालक मंडळाने खालीलप्रमाणे शिफारस केली आहे. त्यास आपण मंजूरी देणे विषयी विनंती आहे.

## एकूण नफा ₹ १०,४१ कोटी

(रु कोटीत)

अ.नं.	तपशील	येणेबाकी
१.	गंगाजळी (निव्वळ नफ्याचे २५% पेक्षा कमी नाही)	२.६५
२.	आकस्मित निधी (निव्वळ नफ्याचे १०% पेक्षा कमी नाही)	१.०५
३.	शैक्षणिक निधी (निव्वळ नफ्याचे १% पेक्षा कमी नाही)	०.१०
४.	सभासदांना लांबाश (तरतूद १०% प्रमाणे जनरल सभेचे मंजूरीने)	३.९५
५.	सेवक सानुग्रह अनुदान	१.१०
६.	इमारत निधी	०.५०
७.	गुंतवणुक चढ-उतार निधी	०.५०
८.	सेवक कल्याण निधी	०.०३
९.	बुडीत व संशयित कर्ज निधी	०.५०

वरीलप्रमाणे नफा विभागणीनंतर शिल्लक राहणारा नफा



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# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

रु.०.०३ कोटी बुडीत संशयीत कर्ज निधीमध्ये वर्ग करणेत यावा अशी शिफारस आहे.

## गुंतवणूक :

रिझर्व्ह बँकेच्या निकषानुसार सरकारी कर्ज रोखे व इतर गुंतवणूकीचे प्रमाण योग्य प्रमाणात ठेवणेत आलेले आहे. सरकारी कर्ज रोखे व इतर मान्यताप्राप्त रोखेमध्ये एकूण एनडीटीएलच्या २०.५०% इतकी गुंतवणूक करणे अनिवार्य आहे. सदरचे कर्ज रोखे योग्य प्रमाणात ठेवलेली असून; त्यामध्ये जादा गुंतवणूक करून ट्रेडींग केले जाते. ट्रेडींग करून रु. ४.९९ कोटीचा नफा मिळालेला आहे व म्युच्युअल फंडातील गुंतवणूकीमधून रु. ३.९९ कोटी इतका नफा मिळालेला आहे. गुंतवणूकीवरील परतावा व व्याजदर याचा योग्य तो ताळमेळ घालून गुंतवणूक धोरण अवलंबलेले आहे.

## तंत्रज्ञान :

बँकींग क्षेत्रातील वाढलेली स्पर्धा व आव्हाने लक्षात घेवून बँकेने, ग्राहकांना अनेक सेवा सुविधा उपलब्ध करून दिलेल्या आहेत. बँकेने, मोबाईल बँकींग, पॉईंट ऑफ सेल (PoS), एसएमएस बँकींग व व्यापारी देणी (Merchant Payment), ई-कॉमर्स इ.सेवा कार्यान्वित केलेल्या आहेत.

बँकेचे स्वतःचे आयएसओ (ISO), २०००९-२०१३ नामांकित डेटा सेंटर, जयसिंगपूर येथे असून; इतर बँकांना सुध्दा शेअरींग केलेली आहे. आपणास सांगणेस आनंद होत आहे की, नुकतीच ई-कॉमर्स सेवा सुरु केलेली असून; लवकरच आपली बँक BHIM व UPI payment system ची सेवा उपलब्ध करून देणार असल्याने याचा फायदा सर्व ग्राहकांना मिळणार आहे. त्यामुळे ग्राहकांना आपली घरगुती टेलीफोन व वीज बिले भरणेची सुविधा उपलब्ध होणार आहे. बँकेचे सध्याचे डाटा सेंटर जयसिंगपूर येथे कार्यान्वित असून; बँकेच्या अनेक सुरक्षिततेच्या दृष्टीने बँकेचा पुणे येथे डी-आर साईट सुरु करणेचा मानस आहे.

## रिझर्व्ह बँक ऑफ इंडिया यांचेकडून तपासणी :

रिझर्व्ह बँक ऑफ इंडिया यांचेकडून मार्च २०१६ अखेर वैधानिक तपासणी झालेली असून त्यांनी केलेल्या सूचना, मार्गदर्शन व सह-कार्याबद्दल मी त्यांचा आभारी आहे. तसेच रिझर्व्ह बँकेचे चिफ जनरल मॅनेजर श्री निरज निगम, श्री ए. के. शर्मा व श्री.चोपला त्याचबरोबर जनरल मॅनेजर श्री. विल्यम राजू यांनी वेळोवेळी केलेल्या मार्गदर्शन व सहकार्याबद्दल मी त्यांचा आभारी आहे.

## शासकीय लेखापरिक्षण :

सन २०१६-१७ या आर्थिक वर्षाचे वैधानिक लेखापरिक्षण मे. केपीपीएम अॅन्ड असोसिएट्स, चार्टर्ड अकॉंटंट, पुणे यांनी केले असून, त्यांनी केलेल्या सूचना व मार्गदर्शनाबद्दल मी त्यांचा आभारी आहे.

## सामाजिक उपक्रम :

बँकेने, सामाजिक बांधिलकी स्विकारत बँकेच्या कार्यक्षेत्रातील विविध सामाजिक, शैक्षणिक, धार्मिक संस्थांना व व्यक्तींना आर्थिक, वस्तू रुपाने व जाहीरात रुपाने रु. ३.६७ लाख इतक्या

रकमेच्या देणग्या दिलेल्या आहेत.

## विमा व्यवसाय व इतर सेवा :

सध्याच्या स्पर्धेच्या युगामध्ये ग्राहक व सभासदांच्या सुरक्षिततेसाठी विमा चांगल्या प्रकारे मिळणेसाठी व सेवा मिळण्यासाठी बँकेने, आयआरडीएच्या नियमाप्रमाणे काही कंपन्या आपल्याबरोबर करारबद्ध केलेल्या आहेत. यामध्ये बँकेने, जीवन विम्याकरीता एलआयसी व एक्सार्ड जीवन विमा कंपनीशी करार केलेला असून; जनरल विम्याकरीता बजाज अलियांझ, फ्युचर विमा व ओरिएंटल विमा कंपनी बरोबर साम जंस्य करार केला आहे. मी बँकेच्या सर्व ग्राहक व सभासदांना विनंती करतो की, आपण बँकेमार्फत जीवन सुरक्षा विमा घेवून; आपल्या जीवनाची व मालमत्तेची सुरक्षितता करून घ्यावी.

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

## शाखा विस्तार व बँकेचे कार्यक्षेत्र :

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

## जोखीम व्यवस्थापन (Risk Management) :

व्यवसाय वृद्धी होण्याकरीता व्यवसायामध्ये असणाऱ्या अनेक नवनवीन जोखीमांना सामोरे जाणे अपरिहार्य असते. जोखीम ही बँकींग व्यवसायाचे अविभाज्य अंग असून व्यवसायाची वाढ व स्थिरता याकरीता जोखीम व्यवस्थापन बँकेसाठी महत्वाचे ठरते. बँकींग व्यवसायात प्रामुख्याने क्रेडीट रिस्क, मार्केट रिस्क व ऑपरेशनल रिस्क या जोखीमांना सामोरे जावे लागते. आपल्या बँकेने अहवाल वर्षात विविध प्रकारच्या जोखीमा अंतर्भूत असलेले व्यापक जोखीम व्यवस्थापन धोरण तयार केले असून त्याकरीता सुप्रमाणित योजना व नियमावली देखील कार्यान्वित केली आहे. बँकेचा व्यवसाय लक्षात घेऊन बँकेचे संचालक मंडळ जोखीम व्यवस्थापन धोरणाचा वेळोवेळी आढावा घेते.

## संचालक मंडळ :

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

अहवाल वर्षात संचालक मंडळाच्या एकूण २६ सभा झाल्या आहेत. तर इतर समित्यांच्या एकूण ५२ सभा झालेल्या आहेत. सदर सर्व सभांना संचालक सभासदांनी बहुसंख्येने हजर राहून काम काजात भाग घेतला व सल्ला, सूचना, मार्गदर्शन केले त्याबद्दल मी त्या सर्वांचा आभारी आहे.

## सेवक वर्ग :

बँकेचे मुख्य कार्यकारी अधिकारी श्री. पी. टी. कुंभार हे बँकेच्या प्रदीर्घ सेवेतून दि. ११/४/२०१७ रोजी सेवानिवृत्त झालेले आहेत. बँकेस त्यांच्या अनुभवाचा खूप फायदा झालेला असून; त्यांच्या कारकिर्दीत बँकेने खूप मोठी प्रगती साधलेली आहे. त्यांच्या सेवानिवृत्तीनंतरच्या कालावधीकरीता शुभेच्छा देतो व त्यांना दिर्घ



माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

आयुष्य लाभो हीच प्रार्थना करतो. श्री. कुंभार साहेब सेवानिवृत्त झालेने त्याच्या जागी श्री. विजय विष्णू कामत, प्रभारी मुख्य कार्यकारी अधिकारी म्हणून नेमणूक करणेत आलेली असून; त्यांच्या पुढील कारकिर्दीस मी शुभेच्छा व आशिर्वाद देतो.

बँकेच्या प्रगतीत व कार्यात महत्वाचा वाटा सेवकांचा आहे. त्यांच्या सुरखसोई, प्रशिक्षण, संरक्षण अशा बाबींकडे बँकेने नेहमीच आत्मियतेने लक्ष दिले आहे. सर्वच सेवकांना अहवाल वर्षात बँकेच्या प्रशिक्षण केंद्रामध्ये प्रशिक्षण दिलेले आहे, शिवाय बाहेरील आवश्यक व महत्वाच्या प्रशिक्षणासंबंधी कार्यक्रम त्यांना देण्यात आले आहे. त्यामध्ये प्रामुख्याने कॉलेज ऑफ अग्रि. बँकींग, वैकुंठ मेहता, विठ्ठलराव गाडगीळ सारख्या प्रथितयश संस्था आहेत.

## श्रध्दांजली :

अहवाल सालात दिवंगत झालेल्या सभासद, खातेदार, कर्मचारी व त्यांचे नातेवाईकांच्या बद्दल बँकेला आत्मियता असून, संचालक मंडळ त्यांना श्रध्दांजली अर्पण करीत आहे. त्यांनी केलेल्या भरीव कामाबद्दल आम्ही त्यांचे सदैव ऋणी राहू.

## आभार व भेटी :

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

आपल्या सर्वांचे लाडके नेते मा. आमदार-श्री. प्रकाशरावजी आवाडे (आण्णा), माजी वस्त्रोद्योग मंत्री, महाराष्ट्र राज्य यांचेकडून दैनंदिन सामाजिक कामकाजाचे व्यापातून आम्हाला वेळोवेळी मिळणाऱ्या सहकार्याबद्दल मी त्यांचे आभार मानतो.

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

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

दि महाराष्ट्र अर्बन को-ऑप. बँक फेडरेशन, मुंबई, जिल्हा

नागरी सहकारी बँक्स असो. कोल्हापूर, पुणे व सोलापूर यांनी केलेल्या मार्गदर्शनाबद्दल व दिलेल्या सहकार्याबद्दल मी त्यांचा आभारी आहे.

बँकेच्या प्रगतीची घोडदौड चालूच आहे. त्या दृष्टीने कामकाज चांगल्या प्रकारे बँक प्रगतीपथावर नेण्यात व बँकेचे अग्रेसरत्व, लौकीक कायम राखण्यात मला माझे सहकारी व व्हा. चेअरमन श्री. बाबासो पाटील व सर्व संचालक व माजी मुख्य कार्यकारी अधिकारी श्री पी.टी.कुंभार यांनी बँकेच्या कामामध्ये लक्ष घालून मला बहुमोल मदत केली. तसेच शाखा स्थानिक सदस्यांनी सहकार्य केले, त्याबद्दल मी त्यांचा हार्दिक आभारी आहे. बँकेच्या प्रगतीत बँकेचे सभासद, ठेवीदार, विविध संस्था व हितचिंतक यांचा फार मोठा वाटा आहे, त्यांचे बँकेवरील प्रेम, श्रध्दा व जिद्दाळा यामुळे बँक दिवसेंदिवस द्रुतगतीने प्रगती करीत आहे. या सर्वांनी संस्थेबद्दलचा जिद्दाळा व लोभ कायम ठेवून वृध्दीगत केला त्याबद्दल मी त्यांचा ऋणी आहे.

बँकेचे प्रभारी मुख्य कार्यकारी अधिकारी - श्री. विजय कामत, डेप्युटी जनरल मॅनेजर- श्री संजय सातपुते, श्री. संजय शिरगावे व श्री मकरंद गंगातिरकर, सर्व असि. जनरल मॅनेजर्स, चिफ मॅनेजर्स, मॅनेजर्स, इतर अधिकारी व सेवक वर्ग यांनी बँकेची कामे वेळोवेळी कर्तव्यदक्षतेने, व्यवस्थितपणे व सेवावृत्तीने पार पाडून बँकेच्या प्रगतीत सिंहाचा वाटा उचललेला आहे, त्याचा मला व माझ्या सहकाऱ्यांना अभिमान आहे. या सर्वांना माझे हार्दिक धन्यवाद... ।

पुन्हा एक वेळ आपणा सर्वांचे तसेच विविध वृत्तपत्रांचे पत्रकार, अनेक ज्ञात व अज्ञात व्यक्ती व संस्थांनी वेळोवेळी प्रत्यक्ष व अप्रत्यक्ष केलेल्या सहकार्याबद्दल मी आभार व्यक्त करुन संचालक मंडळाचे वतीने ५५ वा वार्षिक अहवाल, ताळेबंद, नफा-तोटा, इत्यादी हिशोब पत्रके आपल्या मंजूरीसाठी सादर करीत आहे, त्यास आपण मंजूरी द्यावी ही विनंती.

“जय हिंद, जय सहकार”

इचलकरंजी.

दि. १५ जून २०१७

आपला नम्र,

डॉ.श्री.अशोक बाळकृष्ण सौंदत्तीकर

चेअरमन

कल्लाप्पाणा आवाडे इचलकरंजी जनता  
सहकारी बँक लि.



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## Dear Members,

On behalf of the Board of Directors, I extend warm welcome to all of you at the 55th Annual General Meeting of the Bank. The Board of Directors is pleased to present the 55th Annual Report of the Bank along with the Audited Statements of Accounts for the year ended 31st March 2017.

I am proud to inform you that your Bank has succeeded in crossing the business-mix of Rs. 2948 Crores as on 31st March 2017 with kind support and cooperation of all the Shareholders, Borrowers and Customers of the Bank.

## ECONOMIC SCENARIO :

During the financial year 2016-17, domestic and global economic activity remained sluggish. The entire world was hopeful of a take off in the World Economy in general and Indian Economy in particular but unfortunately the economy did not gain much momentum in the year 2016-17. Due to uncertain economic developments, the US Federal Reserves have started to increase the interest rates. Crude oil prices remained on higher side at the close of the year. USD/INR exchange rate moved in the range of Rs. 64.79 to Rs. 68.87 during the financial year 2016.17.

Due to high recession in the market, setting up of new industrial units is thoroughly ceased and moreover development of existing unit is sluggish. As a result, the bank was unable to take off the credit portfolio to the expected level. Indian Government took a very big and bold step in the month of November 2016 and announced demonetization of bank notes. In the long run, this move will definitely

have multiple positive impacts on Indian Economy but for a short period, it left out some strains on the economy and the banking sector. The sudden nature of announcement and the prolonged cash shortage created disruption throughout the economy such as drop down in sales of industrial and agricultural products, slowing down payment cycles and job losses etc. During the period of demonetization, bank has taken aggressive steps to resolve the problem of availability of instant cash through ATM as well as cash counter and thereby bank could succeed in consolidating its efforts. I really thankful to RBI, Commercial & Private Banks, who have extended kind support and patronage during the period from time to time. However, the economic recession and demonetization has badly affected on the profitability and NPA of the bank.

## PERFORMANCES/HIGHLIGHTS FOR THE YEAR 2016-2017

The progress of the bank during the year 2016-17, in nutshell, is as under:

### Financial Position (₹ in Crores)

Particulars	31/03/2016	31/03/2017
Members	60535	61843
Paid up capital	37.73	41.73
Total Reserves	107.98	117.97
Own funds	145.71	159.70
Deposits	1555.86	1745.07
Loans & Advances	1083.56	1202.58
Total Business	2639.42	2947.65
Working Capital	1818.72	2011.99
Gross Profit	23.33	21.91
Net Profit	10.22	10.41
Per Employee Business	5.43	5.72
Credit Deposit Ratio	69.64%	68.91 %
Capital to Risk Adequacy Ratio (CRAR%)	12.48%	12.80 %

## CAPITAL AND RESERVES :

(A) On 31st March 2017 the share capital of the bank is Rs. 41.73 Crores, which is increased by 10.60% over the previous year.

(B) The reserve fund and other reserves position is Rs. 117.97 Crores.

(C) The capital risk adequacy ratio (CRAR) of the bank, as on 31/03/2017 is 12.80% as against benchmark of 9%.

## DEPOSITS :

The growth in deposit was 12.16% registering





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the total deposit of Rs. 1745.07 crores. In the crucial situation of recession as well as demonetization, bank could increase the deposits by Rs. 189 Crores. The CASA deposit stood at 25.34% of total deposit as on 31/03/2017. There is good growth in savings deposit over the period which is the excellent indication of bank's credibility and faith of the customers on our services.

## ADVANCES :

Due to economic recession and demonetization, the bank could not succeed to enhance the credit portfolio. However, on the one hand, due to demonetization bank could able to recover the performing assets to a great extent and on the other hand utilization through Cash Credit accounts made sluggish which has affected on credit growth. Compared to last year, this year, the advances are enhanced upto Rs. 119.02 crores. The total advances outstanding of Rs. 1202.58 Crores as C:D ratio stands at 68.91%.

## SECTORWISE OUTSTANDING OF LOANS & ADVANCES AS ON 31.03.2017

(₹ in Crores)

Purpose of Loan	No. of Borrowers	Outstanding
Small Scale Industries	2182	387.35
Traders	861	167.10
Professional & Self employed	711	33.53
Housing	1983	180.64
Transport	225	9.87
Education	146	11.48
Ceremonies	170	2.87
Household purpose	3844	56.64
Agricultural & Allied Activities	161	16.03
Others	3663	337.07
<b>Total</b>	<b>13946</b>	<b>1202.58</b>

We have maintained the priority sector advances norms, stipulated by RBI. The total advances under priority sector are Rs. 598.76 Crores, which constitutes 49.78% of total advances. Rs. 167.50 Crores consists of weaker section as 13.93% against total advances. The bank is always ahead in lending to priority sector and weaker sections.

## NPA :

Maintaining asset quality was the toughest

challenge before the banking sector due to the sluggishness in the economy and demonetization which affected payment cycles of the borrowers. As such, the NPAs of the cooperative banks surged significantly during the financial year 2016-17. To overcome the same, your bank has taken continuous monitoring of the borrowal accounts and speedy recovery action plans in time.

As on 31st March 2017, the gross NPA is of Rs. 85.41 Crores. The percentage of gross NPA is 7.10% and Net NPA percentage is 3.95%

The recovery of the NPA accounts is being done through SECURITIZATION & Arbitration Act and as such it is expected to recover upto satisfied level in the days to come, if the market conditions are favourable. I request borrowers to help the bank by repaying the dues in time so as to enhance the financial position of the bank in future. Also I am grateful to those borrowers who have helped the bank by repaying the dues within time.

## INVESTMENTS :

Bank has maintained the norms of RBI pertaining to Govt. securities & other investments. As per the RBI guidelines and norms regarding SLR regulations, our bank has invested more funds in Govt. Securities and with the help of NDS set-up, bank has earned profit of Rs. 4.19 Crores by trading Govt. securities in the G-Sec. market. As well as, Bank has earned profit of Rs. 3.91 crores through the sale of Mutual Fund.

## TECHNOLOGY DEVELOPMENT :

Your bank always tries to provide various latest digital banking facilities like Mobile Banking, Point of Sale (PoS), SMS Banking & Merchant Payment so as to mitigate the urgent need of the customers and thereby playing a paramount role in helping the country to become cashless economy.

The Data Centre established at Jaysingpur is an ISO 27001-2013 certified, which is sharing the services to other banks for their efficient and hassle free services to their bank's customers. It gives me great pleasure to mention here that, E-Commerce facility at single floor is started by the bank and bank propose to facilitate the facility of BHIM & UPI Payment System at the earliest which will definitely advantageous to the customers of the bank. As well as bank has decided to establish its own DR Site at Pune with an aim to cherish and secure the data in a more protective manner.



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

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## INCOME, EXPENDITURE AND PROFIT (₹ in Crores)

Particulars	31/03/2016	31/03/2017
<b>A] Total Income</b>	<b>171.63</b>	<b>187.71</b>
1. Interest Income	163.52	172.98
2. Non-Interest Income	8.11	14.73
<b>B] Total Expenditure</b>	<b>161.40</b>	<b>177.23</b>
1 Interest Paid	115.02	128.74
2. Administration expenses	15.05	15.47
3. Other expenses	21.22	21.59
4. Provision	10.11	11.50
<b>C] Net Profit</b>	<b>10.22</b>	<b>10.41</b>

### PROFIT APPROPRIATION :

The bank has earned total income of Rs. 187.71 Crores and incurred total expenditure of Rs. 165.80 Crores, with gross profit of Rs. 21.91 Crores during this year. After making necessary provisions of Rs. 11.50 Crores, the bank has declared net profit of Rs. 10.41 Crores. The board has recommended the appropriation of net profit as follows for your necessary approval and sanction.

**The Total Net Profit is ₹ 10.41 Crores** (₹ in Crores)

Particulars	Amount
Statutory Reserve (Not less than 25%) of Net Profit	2.65
Contingent Fund (Not less than 10%) of Net Profit	1.05
Education Fund (Not less than 1%) of Net Profit	0.10
Dividend (Provision 10% subject to approval of Annual General Meeting)	3.95
Staff Ex-Gratia	1.10
Building Fund	0.50
Investment Fluctuation Reserve	0.50
Staff Welfare Fund	0.03
Bad & Doubtful Debit Reserve	0.50

The remaining balance of Rs. 0.03 Crores is recommended to be transferred to Bad & Doubtful Debts Reserve (BDDR). The Board has recommended dividend of 10% to the Shareholders for your necessary approval.

### RBI INSPECTION :

RBI inspection has been completed for the year ended 31st March 2016 and we are really thankful to Hon'ble Chief General Manager, Shri Niraj Nigam, Shri A.K. Sharma & Shri Chopla &

General Manager Shri Williamraju from RBI and other officials of UBD for their able guidance from time to time.

### STATUTORY AUDIT :

KPPM & Associates, Chartered Accountant, Pune, being Statutory Auditor for the year under review have completed the audit. We are thankful for their guidance and suggestions.

### CORPORATE SOCIAL RESPONSIBILITY :

Your Bank acknowledges social responsibility by donating a part amount of its net profit to social organizations as our commitments. Bank is actively associated with socially relevant environmental issues. Your Bank has donated an amount of Rs. 3.67 Lakhs to the educational, social and religious institutions during the financial year 2016-17.

### INSURANCE BUSINESS & FRANKING FACILITY :

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

### BRANCH EXPANSION & AREA OF OPERATION :

I am proud to mention that RBI has granted permission to extend the bank's area of operation to the state of Goa. As such, your bank will have its presence in 3 states of India in near future. The branch network of the Bank has reached to the total of 44 Branches.

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

### RISK MANAGEMENT :

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

Your Bank has put in place a set of best



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practices in risk management appropriate to the size and business and the same are reviewed from time to time by the Board of Directors.

## BOARD OF DIRECTORS :

I am extremely and deeply expressing my gratitude to Board of Directors who helped me in excelling the performance of the Bank at all the time. During the year under report 26 Board meetings and 52 Committee meetings were conducted and attended wholeheartedly by almost majority of the Directors.

## EMPLOYEES OF THE BANK :

Shri P.T. Kumbhar, Ex-CEO of the bank has been retired on 11th April 2017. Due to his high profile of qualifications and vast experience in banking sector, bank could make stride to a great extent during his tenure. I wish him healthy life in the days to come. After his retirement, the charge of CEO has been handed over to Shri Vijay Vishnu Kamat and I wish him best luck for his future endeavours and banking career.

The employees of the bank play vital role in the progress of the bank and thereby bank has offered them various facilities like training, protection and financial assistance so as to enjoy their life in a peaceful manner. Also they have imparted trainings through various training programmes conducted by the training institutions like College of Agricultural Banking, Vaikunth Mehta, Vitthalrao Gadgil etc.

## OBITUARY :

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

## ACKNOWLEDGEMENT :

The Board of Directors acknowledges with deep gratitude the valuable and timely advice, guidance and support received from Reserve Bank of India, (Urban Banks Department), Registrars of Cooperative Societies, Central Registrar and RCS, Maharashtra and Karnataka. Small Industries Development Bank of India, NABARD and other Private Sector Banks, Textile Commissioners, etc.

I am thankful to all the member banks of the Zilha Nagari Sahakari Banks Association Ltd., Kolhapur, Solapur, Pune, Satara, Aurangabad for their kind support.

Because of strong support of Urban Co-operative Banks in the country and wholehearted support from the Board of Directors, I am representing entire communities of UCBs as a Director on the Board of NAFCUB. I assure all the stakeholders that I will actively participate and ensure that the objective of promoting and strengthening the co-operative movement is

taken forward.

It is always an overwhelming support of our founder Chairman Shri. Kallappa Awade Ex.M.P. & Shri.Prakash Awade Ex.Minister of Textiles, Govt. of Maharashtra. We also are very much thankful to Mr. H.K.Patil, Minister of Karnataka State, who extended wholehearted support in Karnataka, Maharashtra & New Delhi.

I am thankful to Mr. Babasaheb Patil, Vice Chairman, Board of Directors and Ex-CEO, P.T. Kumbhar for their unstinted support throughout the year. My thanks go to all the Executives and employees who are the force to drive the vehicle with greater pace.

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

The Board places on record its deep appreciation of the sincere efforts of all the members of the staff at all levels for excelling in their performance. We also want to place on record our sincere appreciation of the staff who have contributed for the development of our bank for many years and retired from services during the last year. The Board looks forward to their continued and active cooperation and further involvement for customer satisfaction. The board also acknowledges with deep gratitude for the confidence reposed on us, by the shareholders, valued customers and well-wishers of the bank.

Once again, I express my gratitude to the journalists of different dailies as well as the known and unknown personalities who have extended their kind support and cooperation in the development of the bank and put before you the 55th Annual Report of your Bank along with the Audited Statements of Accounts for the year ended 31st March 2017 for which your kind sanction and approval is requested.

Ichalkaranji.

Date : 15th June 2017

For Kallappa Awade  
Ichalkarnaji Janata Sah. Bank Ltd.,

**DR.Shri. Ashok B. Soundattikar**  
Chairman



Bank Weaving the minds of mankind

# Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd.

(Multi - State Scheduled Bank)

## ❖ AUDITOR'S REPORT ❖

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

To  
The Members of  
Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji.

### Report on the Financial statement

1. We have audited the accompanying financial statements of the '**Kallappanna Awade Ichalkaranji Janata Sahakari Bank Ltd**', which comprise the Balance Sheet as at 31st March, 2017 and the Statement of Profit and Loss and the cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information. Incorporated in these financial statements are the returns of all 45 branches including Head office audited by us.

### Management's Responsibility for the Financial Statement

2. Management is responsible for the preparation of these financial statements in accordance with Banking Regulation Act 1949 (AACS) and Multi State Co-op. Societies Act 2002. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

### Auditor's Responsibility

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

6. Subject to our comments and observation contained in part A, B and C of the Audit Memorandum (HO report) and

LFAR In our opinion and to the best of our information and according to the explanations given to us, the said accounts together with the notes thereon give the information required by the Banking Regulation Act, 1949 (AACS) as well as Multi State Co-op. Societies Act 2002, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:

- I) In the case of the Balance Sheet, of the state of affairs of the Bank as at 31st March, 2017.
- II) In the case of the Profit and Loss Account of the profit for the year ended on that date ; and
- III) In the case of the Cash Flow Statement, of cash flows for the year ended on that date.

### Report on other Legal & Regulatory matters

7. The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with the provisions of Section 29 of the Banking Regulation Act, 1949 (AACS)

8. Subject to our comments and observations contained in the Audit Report of even date we report that:

(a) The Schedules giving the particulars referred to in Rule 27 (3) of Multi State Co-operative Societies Rules 2002 to the extent applicable are attached to report;

(b) 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;

(c) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank subject to our comments wherever made in the audit report;

(d) In our opinion and according to the information given to us, there has been no material impropriety or irregularity in the expenditure or in the realization of money due to the bank;

(e) The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account and the returns;

(f) In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books;

(g) The returns received from the branches of the Bank have been found adequate for the purposes of our audit.

9. In our opinion, the Balance Sheet, Profit and Loss Account and Cash Flow Statements comply with the applicable Accounting Standards issued by Institute of Chartered Accountants of India.

**KPPM & ASSOCIATES**  
**Chartered Accountants**  
**Sd/-**  
**Gaurav R. Patil (Partner)**  
**FRN-130761W**  
**Membership no.149288**

Place : Ichalkaranji  
Date : 9th June, 2017



माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

## \* परिशिष्ट अ \*

## \* Annexure A \*

<b>संस्थेचे नांव</b> : कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि., इचलकरंजी (मल्टीस्टेट शेड्युल्ड बँक)	<b>Name of Bank</b> : Kallappa Awade Ichalkaranji Janata Sahakari Bank Ltd., Ichalkaranji (Multi-State Scheduled Bank)
<b>मुख्य कार्यालय</b> : जनता बँक भवन, पो.बॉ.नं.६४,मेन रोड, इचलकरंजी-४१६११५ जि.कोल्हापूर (महा.)	<b>Head Office</b> : Janata Bank Bhavan, P.B.No.63 Main Road, Ichalkaranji 416115 Dist.Kolhapur (Mh.)
<b>नोंदणी दिनांक</b> : एमएससीएस/सीआर/४३७/२०११, दि.१५.०९.२०११	<b>Date of Registration</b> : MSCS/CR/437/2011, Date-15.09.2011
<b>रिझर्व्ह बँक</b> : अ.सी.डी./एम.एच./२९७/पी/२७.०४.१९८२	<b>RBI Licence</b> : ACD/MH/297/P /27.04.1982
<b>परवाना</b> : महाराष्ट्र, कर्नाटक व गोवा राज्याच्या मुलकी हद्दी	<b>Area of Operation</b> : Whole Revenue area of Maharashtra Karnataka & Goa State
<b>कार्यक्षेत्र</b> : महाराष्ट्र, कर्नाटक व गोवा राज्याच्या मुलकी हद्दी इतकी राहिल.	

३१ मार्च, २०१७ अखेर	On 31st March 2017	₹ in lakhs
१. मुख्य कार्यालयासह एकूण शाखा	1. No. of Branches including H.O.	45
२. सभासद नियमित नामधारी	2. Member Regular Nominal	61843 3887
३. वसुल भाग भांडवल	3. Paid up Capital	41,72.65
४. राखीव व इतर निधी	4. Total Reserves & Other Funds	117,96.84
५. भांडवल जोखीम पर्याप्ता प्रमाण	5. (CRAR )	12.80 %
६. ठेवी	6. Deposit	174507.03
सेव्हींग्ज	Saving	286,45.65
चालू	Current	155,80.73
मुदत	Fixed	1302,80.65
७. कर्जे	7. Advances	1202,57.82
तारणी कर्जे	Secured	1179,34.34
विनातारणी कर्जे	Unsecured	23,23.48
अग्रक्रम क्षेत्र%	Priority Sector %	49.79 %
दुर्बल घटक%	Weaker Section %	13.93 %
८. बाहेरील कर्जे	8. Borrowings	17,29.00
९. गुंतवणुक	9. Investments	510,68.81
१०. थकबाकीचे प्रमाण%	10. Overdues %	5.78 %
११. ऑडीट वर्ग	11. Audit classification	"A"
१२. नफा	12. Profit for the Year	10,41.25
१३. एकूण सेवक	13. Total Staff	515
१४. खेळते भांडवल	14. Working Capital	2011,98.94



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## BALANCE SHEET AS ON 31st MARCH 2017

31.03.2016 ₹ Ps.	CAPITAL & LIABILITIES	भांडवल व देणी	SCHEDULE	31.03.2017 ₹ Ps.
37,72,99,450.00	Capital	खपलेले भाग भांडवल	I	41,72,65,400.00
107,97,52,216.03	Reserve Fund and Surplus	गंगाजळी व इतर निधी	II	117,96,84,127.78
0.00	Other Reserves Principal/Subsidiary State Partnership Fund A/C	प्राधान्यपूर्वक सरकारी भागिदारी खाती		0.00
1555,85,64,099.64	Deposits	ठेवी	III	1745,07,02,562.63
37,59,76,200.00	Borrowings	घेतलेली कर्जे	IV	17,29,00,000.00
39,37,390.41	Bills For Collection being bills receivable as per contra	वसुलीचे बिले		46,24,891.00
9,70,828.00	Branch Adjustment	शाखा मिळवणी		16,80,351.47
47,62,73,270.40	Overdue Interest Provisions	थकलेल्या व्याजाबद्दल निधी		61,40,28,605.88
5,92,16,316.28	Interest Payable	देणे व्याज	V	4,11,98,497.50
15,69,59,798.92	Other Liabilities and Provisions	इतर देणी	VI	13,83,09,329.60
10,22,26,041.75	Profit & Loss	नफा तोटा		10,41,25,373.95
<b>1819,11,75,611.43</b>	<b>TOTAL</b>			<b>2012,45,19,139.81</b>
	<b>Contingent liabilities</b>	<b>संभाव्य देणी व जबाबदान्या</b>		
43,79,49,542.00	Bank Gurantee & Letter of Credit	बँक गॅरंटी अँड लेटर ऑफ क्रेडीट		21,16,13,022.00
64,57,604.95	Amount transferred to RBI Under DEAF	मागणी न केलेले ठेव रक्कम रिझर्व्ह बँकेकडे वर्ग		97,59,497.07
54,44,953.00	Claims against Bank not acknowledged as 'Debts'	बँकेविरुद्ध करण्यात आलेले दावे त्यातील रक्कम देणे म्हणून गणली नाही.		1,38,328.00

As per Our Audit Report of Even Date

KPPM & ASSOCIATES  
Chartered Accountants

Sd/-  
Gaurav R. Patil (Partner)

FRN-130761W  
Membership no.149288

Place : Ichalkaranaji

Date : 9th June, 2017

Shri. S.B.Shirgave  
Dy.General Manager

Shri. V.V.Kamat  
I/C Chief Executive Officer



माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

## दि.३१/०३/२०१७ अखेरचे ताळेबंद पत्रक

31.03.2016 ₹ Ps.	ASSETS & DEBTORS	जिंदगी व येणी	SCHEDULE	31.03.2017 ₹ Ps.
88,63,08,067.18	Cash and Bank Balances	रोख आणि बँकातील शिल्लक	VII	96,67,42,646.55
161,32,12,605.00	Balances with Other Banks	इतर बँकातील शिल्लक	VIII	143,60,08,671.00
35,99,58,915.36	Money at Call & Short Notice / CBLO Lending	मागणी व अल्प सुचना ठेवी/ सी.बी.एल.ओ. लेंडिंग		67,00,00,000.00
332,12,27,053.50	Investments	गुंतवणूक	IX	367,08,71,715.50
0.00	Principal/Subsidiary State Partnership Fund A/C	प्राधान्यपूर्वक सरकारी भागीदारी खाती		0.00
1083,56,16,237.16	Loans & Advances	कर्जे	X	1202,57,81,610.17
61,13,17,314.09	Interest Receivable	येणे व्याज	XI	71,06,13,455.57
39,37,390.41	Bills For Collection being bills receivable as per contra	वसुलीची बिले		46,24,891.00
38,12,98,650.04	Fixed Assets, Dead Stock, Furniture, Fixtures & Other	इमारत जागा, डेडस्टॉक, फर्निचर, फिक्चर व इतर	XII	35,25,63,770.04
17,82,99,378.69	Other Assets	इतर येणी	XIII	18,50,81,011.98
0.00	Non Banking Assets Acquired	कर्ज वसुलीसाठी ताब्यात घेतलेली मालमत्ता		10,22,31,368.00
<b>1819,11,75,611.43</b>	<b>TOTAL</b>			<b>2012,45,19,139.81</b>

## Directors

### Shri. B. P. Patil -Vice Chairman

Shri. S. R. Zanwar

Shri. I. A. Kalawant

Shri. A. S. Dongare

Shri. S. M. Koshti

Shri. D. A. Ketakale-Banking Expert Director

Shri. C. B. Chougule-Banking Expert Director

### Dr. Shri. A. B. Soundattikar - Chairman

Shri. R. R. Patil

Shri. R. D. Kharade

Mrs. A. D. Laykar

Mrs. S. S. Jadhav

Smt. B. K. Awale



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH 2017

31.03.2016 ₹ Ps.	EXPENDITURES	खर्च	SCHEDULE	31.03.2017 ₹ Ps.
115,01,84,155.01	Interest Expenses	ठेवी व कर्जावरील व्याज	XIV	128,74,46,861.05
15,05,47,713.00	Salary, Allowance, PF etc.	नोकर पगार, भत्ते व प्रॉव्हि. फंड कॉन्ट्रीब्यु.इ.	XV	15,46,95,574.00
10,14,680.00	Directors Allowances	संचालक मंडळ भत्ते		9,69,034.00
6,61,40,218.00	Rent,Taxes,Insurance,Light etc.	भाडे, कर, विमा व दिवाबत्ती	XVI	6,61,38,982.00
1,21,000.00	Law Charges	कायदेशीर सल्लागार फी		1,65,300.00
60,70,349.82	Postage & Telephone	टपाल व टेलिफोन		52,99,191.48
32,89,141.00	Audit Fees	ऑडिट फी		37,60,210.00
4,28,26,385.00	Depreciation & Repairs of Assets	मालमत्तेची दुरुस्ती व झीज	XVII	4,29,28,253.00
59,03,580.75	Stationery,Printing,& Advertisement	स्टेशनरी, छपाई व जाहिरात	XVIII	76,57,840.39
0.00	Loss from sale of or dealing with non- banking assets	नेहमीच्या बँकिंग मालमत्ते व्यतिरिक्त मालमत्तेच्या विक्री व्यवहारातील तोटा		0.00
8,15,54,662.93	Other Expenditures	इतर खर्च		8,72,57,424.63
52,75,934.32	Bad Debts Written Off	बुडित संशयित व कर्जे निर्लेखित		16,60,988.00
10,11,16,017.11	Provisions	वेळेच्या तरतूदी	XIX	11,49,51,818.00
10,22,26,041.75	Net Profit for the year	वर्ष अखेरेचा निव्वळ नफा		10,41,25,373.95
<b>171,62,69,878.69</b>		<b>TOTAL</b>		<b>187,70,56,850.50</b>

As per Our Audit Report of Even Date

KPPM & ASSOCIATES

Chartered Accountants

Sd/-

Gaurav R. Patil (Partner)

FRN-130761W

Membership no.149288

Place : Ichalkaranaji

Date : 9th June, 2017

Shri. S.B.Shirgave

Dy.General Manager

Shri. V.V.Kamat

I/C Chief Executive Officer





माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

## दि.३१/०३/२०१७ अखेर नफा-तोटा पत्रक

31.03.2016 ₹ Ps.	INCOME	प्राप्ती	SCHEDULE	31.03.2017 ₹ Ps.
163,51,65,079.83	Interest & Discount	व्याज जमा व कसर	XX	172,98,25,620.75
52,05,111.47	Commission, Exchange & Brokerage	कमिशन, हुंडणावळ व दलाली		52,09,322.76
0.00	Profit from sale of or dealing with non- banking assets	नेहमीच्या बँकिंग मालमत्ते व्यतिरिक्त अशा अन्य व्यवहारापासून मिळकत व त्यांचे विक्री वा इतर व्यवहारापासून फायदे		0.00
6,21,20,725.07	Other Income	इतर जमा	XXI	12,83,37,087.99
85,03,028.00	Deferred Tax Asset	डेफर्ड टॅक्स असेट		1,19,34,288.00
52,75,934.32	Excess BDDR Provision written back	बुडीत व संशयित कर्ज निधीतील ज्यादा तरतूद		16,60,988.00
0.00	Excess Income Tax Provision written back	जादा आयकर तरतूद		37,210.00
0.00	Excess Provision of Contingent Liabilities written back	जादा आकस्मित तरतूद		52,333.00
<b>171,62,69,878.69</b>	<b>TOTAL</b>			<b>187,70,56,850.50</b>

## Directors

### Shri. B. P. Patil -Vice Chairman

Shri. S. R. Zanwar

Shri. I. A. Kalawant

Shri. A. S. Dongare

Shri. S. M. Koshti

Shri. D. A. Ketakale-Banking Expert Director

Shri. C. B. Chougule-Banking Expert Director

### Dr.Shri. A. B. Soundattikar - Chairman

Shri. R. R. Patil

Shri. R. D. Kharade

Mrs. A. D. Laykar

Mrs. S. S. Jadhav

Smt. B. K. Awale



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

SCHEDULES	31.03.2016		31.03.2017	
<b>SCHEDULE - I CAPITAL (भाग भांडवल)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
<b>Authorised Share Capital</b>	<b>50,00,00,000.00</b>		<b>50,00,00,000.00</b>	
1,00,00,000 "A" Class shares of Rs.50/- each	50,00,00,000.00		50,00,00,000.00	
<b>Issued &amp; Paid Up Capital</b>				
<b>Share of Rs.50/- each fully paid up</b>				
1) Individuals ( 60,632 )	28,82,62,000.00		32,54,33,650.00	
2) Co-op Institutions/ State Govt.		0.00		0.00
3) Others ( 1,211 )	8,90,37,450.00		9,18,31,750.00	
<b>TOTAL</b>	<b>37,72,99,450.00</b>		<b>41,72,65,400.00</b>	
<b>SCHEDULE - II RESERVE AND SURPLUS (राखीव व इतर निधी)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1 Statutory Reserve	33,21,78,720.88		35,88,40,307.88	
2 Building Fund	10,65,73,695.98		10,65,73,695.98	
3 Dividend Equalisation Fund	91,21,180.04		91,21,180.04	
4 Bad & Doubtful Debts Reserve	32,79,47,064.33		38,44,89,118.08	
5 Investment Fluctuation Reserve	3,07,65,500.00		3,32,65,500.00	
6 Staff Welfare Fund	3,46,476.52		1,08,776.52	
7 Charity Fund	2,33,913.00		2,33,913.00	
8 Ceremonial Reserve	7,31,459.00		7,31,459.00	
9 Bonus Equalisation Fund	40,00,000.00		40,00,000.00	
10 Social Welfare Fund	1,63,561.28		1,304.28	
11 Contingent Provi. Against St. Assets	4,16,43,000.00		4,41,43,000.00	
12 General Provision for Loss Reserve	4,63,888.00		35,895.00	
13 Investment Depreciation Reserve	5,35,000.00		5,35,000.00	
14 Revaluation Reserve (Total)	16,58,66,757.00		15,92,22,978.00	
i) Building Revaluation Reserve	6,64,37,790.00		5,97,94,011.00	
ii) Land Revaluation Reserve	9,94,28,967.00		9,94,28,967.00	
15 Special Rese. under I.T. Act.1961	1,53,82,000.00		2,40,82,000.00	
16 Special Reserve U/S63 (c) of MSCS Act 2002	4,38,00,000.00		5,43,00,000.00	
<b>TOTAL</b>	<b>107,97,52,216.03</b>		<b>117,96,84,127.78</b>	
<b>SCHEDULE - IV BORROWINGS (घेतलेले कर्जे)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1) Long Term (Subordinated) Deposit	17,29,00,000.00		17,29,00,000.00	
2) NABARD	20,30,76,200.00			0.00
<b>TOTAL</b>	<b>37,59,76,200.00</b>		<b>17,29,00,000.00</b>	

SCHEDULES	31.03.2016		31.03.2017	
<b>SCHEDULE - III DEPOSITS (देवी)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
<b>1. Term Deposits</b>	<b>1200,17,54,029.33</b>		<b>1302,80,64,775.33</b>	
1) From Individuals	791,32,11,609.33		794,16,66,609.33	
2) From Banks	96,57,08,579.00		47,37,75,391.00	
3) From co-op societies	312,28,33,841.00		461,26,22,775.00	
<b>2. Savings Bank Deposits</b>	<b>216,17,45,769.20</b>		<b>286,45,65,006.29</b>	
1) From Individual	206,91,71,248.12		280,93,45,546.93	
2) From Banks		0.00		0.00
3) From co-op societies	9,25,74,521.08		5,52,19,459.36	
<b>3. Current deposit</b>	<b>139,50,64,301.11</b>		<b>155,80,72,781.01</b>	
1) From Individual	123,74,77,094.36		128,07,65,824.92	
2) From Banks	2,03,75,124.92		9,14,84,888.24	
3) From co-op societies	13,72,12,081.83		18,58,22,067.85	
<b>4. Money at call &amp; short notice</b>	<b>0.00</b>		<b>0.00</b>	
<b>TOTAL(1,2,3 &amp;4)</b>	<b>1555,85,64,099.64</b>		<b>1745,07,02,562.63</b>	
<b>SCHEDULE - V INTEREST PAYABLE (देणे व्याज)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1) On Fixed Deposits	2,76,77,767.28		1,60,75,468.50	
2) On Other Deposits	2,76,89,522.00		2,51,23,029.00	
3) On Borrowings	38,49,027.00			0.00
<b>TOTAL</b>	<b>5,92,16,316.28</b>		<b>4,11,98,497.50</b>	
<b>SCHEDULE - VI OTHER LIABILITIES (इतर देणी)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1. Draft Payable	4,42,52,368.32		2,92,96,159.47	
2. Unclaimed Dividend	20,86,161.00		17,99,167.00	
3. Suspense	14,65,469.74		21,29,365.28	
4. Provision for Income Tax	5,28,08,737.00		5,64,24,766.00	
5. Miscellaneous	5,63,47,062.86		4,86,59,871.85	
<b>TOTAL</b>	<b>15,69,59,798.92</b>		<b>13,83,09,329.60</b>	
<b>SCHEDULE - VII CASH AND BANK BALANCES (रोख व बँक शिल्लक)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1 Cash in hand	12,09,16,793.75		14,11,87,580.00	
2. Balance with				
i) In Current Account with R.B.I.	66,53,74,998.59		71,60,52,789.80	
ii) In current Account With other Banks	10,00,16,274.84		10,95,02,276.75	
<b>TOTAL</b>	<b>88,63,08,067.18</b>		<b>96,67,42,646.55</b>	
<b>SCHEDULE - VIII BALANCE WITH OTHER BANKS (इतर बँकातील शिल्लक)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1. Current Deposit Balance		0.00		0.00
2. Fixed Deposit With Banks	161,32,12,605.00		143,60,08,671.00	
<b>TOTAL</b>	<b>161,32,12,605.00</b>		<b>143,60,08,671.00</b>	



माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाणा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

SCHEDULES		31.03.2016		31.03.2017	
<b>SCHEDULE - IX INVESTMENTS (गुंतवणुक)</b>					
Particulars	₹	Ps.	₹	Ps.	
Net value of Investments Comprising of :					
1) Government Securities	326,67,10,553.50		349,05,20,515.50		
2) Debentures and bonds	5,20,04,000.00		17,78,38,700.00		
3) Shares in co-op institutions (out of Investments, Rs. 3691.35 lac are Earmarked for Reserve Fund)	25,12,500.00		25,12,500.00		
<b>TOTAL</b>	<b>332,12,27,053.50</b>		<b>367,08,71,715.50</b>		
<b>SCHEDULE - XI INTEREST RECEIVABLE (येणे व्याज)</b>					
Particulars	₹	Ps.	₹	Ps.	
1) On Fixed Deposit	5,56,66,142.00		1,79,37,986.00		
2) On Investments	5,88,16,011.00		5,31,01,064.00		
3) On Regular Loans(Staff)	1,76,64,299.69		1,99,01,198.69		
4) On Overdue Loans	47,62,73,270.40		61,40,28,605.88		
5) On Subvention Loans	11,90,175.00		14,05,590.00		
6) On CBLO Lending	17,07,416.00		42,39,011.00		
<b>TOTAL</b>	<b>61,13,17,314.09</b>		<b>71,06,13,455.57</b>		

SCHEDULES		31.03.2016		31.03.2017	
<b>SCHEDULE - X LOANS &amp; ADVANCES (कर्जे)</b>					
Particulars	₹	Ps.	₹	Ps.	
<b>A) Short Term Loans</b>					
1) Secured against assets	432,27,00,654.11		520,13,50,071.53		
2) Against two personal sureties & Other (of which overdues Rs. 33,55,35,676.22)	9,98,77,882.09		7,37,91,947.17		
<b>TOTAL (A)</b>	<b>442,25,78,536.20</b>		<b>527,51,42,018.70</b>		
<b>B) Medium Term Loans</b>					
1) Secured against assets	107,70,50,959.20		85,84,84,127.03		
2) Against two personal sureties & Other (of which overdues Rs. 10,81,93,903.28)	16,81,16,296.01		12,83,34,316.92		
<b>TOTAL (B)</b>	<b>124,51,67,255.21</b>		<b>98,68,18,443.95</b>		
<b>C) Long Term Loans</b>					
1) Secured against assets	516,78,70,445.75		573,35,99,186.52		
2) Against two personal sureties & Other (of which overdues Rs. 25,13,51,893.69 )	0.00		3,02,21,961.00		
<b>TOTAL (C)</b>	<b>516,78,70,445.75</b>		<b>576,38,21,147.52</b>		
<b>TOTAL (A+B+C)</b>	<b>1083,56,16,237.16</b>		<b>1202,57,81,610.17</b>		

<b>SCHEDULE - XII FIXED ASSETS ( LAND AND BUILDING, DEAD STOCK, FURNITURE, LIABRARY ETC.)</b>				
Fixed Assets	Gross Block			
	Original Cost	Additions during the Year	Deletions during the year	Closing Cost
Land	10,91,27,064.00	-	-	10,91,27,064.00
Building	21,39,05,301.00	33,02,009.00	-	21,72,07,310.00
Dead Stock	2,79,95,867.49	7,89,329.00	19,348.00	2,87,65,848.49
Furniture and Fixtures	7,24,25,223.00	32,17,780.00	19,791.00	7,56,23,212.00
Plant & Machinery	2,71,71,298.00	32,45,453.00	2,97,320.00	3,01,19,431.00
Motor Car	81,21,958.00	11,50,121.00	7,14,984.00	85,57,095.00
Computer and Related Machinery	14,07,55,760.04	74,78,003.00	5,29,157.00	14,77,04,606.04
Library Books	1,51,755.00	5,545.00	-	1,57,300.00
Solar System	1,242.00	17,83,993.00	-	17,85,235.00
<b>Total</b>	<b>59,96,55,468.53</b>	<b>2,09,72,233.00</b>	<b>15,80,600.00</b>	<b>61,90,47,101.53</b>

Fixed Assets	Depreciation			Net Block	
	Upto 31/03/2016	For the year 2016-17	Total	WDV as on 31/03/2016	WDV as on 31/03/2017
Land	-	-	-	10,91,27,064.00	10,91,27,064.00
Building	6,77,90,484.00	1,48,62,974.00	8,26,53,458.00	14,61,14,817.00	13,45,53,852.00
Dead Stock	94,28,465.49	19,08,382.00	1,13,36,847.49	1,85,67,402.00	1,74,29,001.00
Furniture and Fixtures	2,24,55,780.00	52,07,411.00	2,76,63,191.00	4,99,69,443.00	4,79,60,021.00
Plant & Machinery	94,85,871.00	28,21,725.00	1,23,07,596.00	1,76,85,427.00	1,78,11,835.00
Vehicle	34,72,228.00	7,36,259.00	42,08,487.00	46,49,730.00	43,48,608.00
Computer and Related Machinery	10,56,91,426.00	2,11,49,179.00	12,68,40,605.00	3,50,64,334.04	2,08,64,001.04
Library Books	32,564.00	12,395.00	44,959.00	1,19,191.00	1,12,341.00
Solar System	-	14,28,188.00	14,28,188.00	1,242.00	3,57,047.00
<b>Total</b>	<b>21,83,56,818.49</b>	<b>4,81,26,513.00</b>	<b>26,64,83,331.49</b>	<b>38,12,98,650.04</b>	<b>35,25,63,770.04</b>

- 1) ₹ 9,94,28,967/- and ₹ 11,25,12,983/- are against revaluation of Land and Building respectively which are included in original cost.  
2) ₹ 5,27,18,972/- is against Depreciation on revaluation of Building which is included in total depreciation ( ₹ 4,60,75,193 + ₹ 66,43,779 = ₹ 5,27,18,972/-)



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

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SCHEDULE	31.03.2016		31.03.2017	
<b>SCHEDULE - XIII OTHER ASSETS (इतर घेणी)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1 Electric, Other Deposits & Prepaid	1,13,47,331.00		1,09,59,494.00	
2 Advance Income Tax, Refund & Appeal	5,98,31,970.00		5,22,59,449.83	
3 Printing & Computer Peripherals Stock	40,94,630.69		35,12,891.01	
4 Other Advances	70,58,277.00		39,95,872.00	
5 Deferred Tax Asset	8,89,28,075.00		10,08,62,363.00	
6 Others Receivables	70,39,095.00		1,34,90,942.14	
<b>TOTAL</b>	<b>17,82,99,378.69</b>		<b>18,50,81,011.98</b>	
<b>SCHEDULE -XIV INTEREST EXPENSES (व्याज खर्च)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1) Interest on Deposits	110,11,67,414.53		125,10,96,828.06	
2) Interest on Borrowings	4,90,16,740.48		3,63,50,032.99	
<b>TOTAL</b>	<b>115,01,84,155.01</b>		<b>128,74,46,861.05</b>	
<b>SCHEDULE -XV Salary, Allowance, PF. ETC. (नोकर पगार, भत्ते, इत्यादी)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1) Salary	4,09,00,196.00		4,12,41,277.00	
2) Dearness Allowance	8,56,29,794.00		8,85,97,818.00	
3) Allowances	75,83,804.00		79,53,652.00	
4) House Rent Allowance	59,08,863.00		60,76,527.00	
5) Labour Welfare Fund Contribution	47,661.00		41,976.00	
6) Employees Pension Fund Contribution	87,79,816.00		97,24,348.00	
7) Conveyance Allowance	10,72,115.00		10,59,976.00	
8) Voluntary Retirement Scheme	6,25,464.00		0.00	
<b>TOTAL</b>	<b>15,05,47,713.00</b>		<b>15,46,95,574.00</b>	
<b>SCHEDULE -XVI Rent, Taxes, Insurance, Light Etc. (भाडे, कर, विमा, व दिवाबत्ती)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1) Rent	3,23,99,243.00		2,90,20,453.50	
2) Municipality Taxes	28,27,565.00		25,64,476.50	
3) Insurance	6,97,216.00		15,49,423.00	
4) Light Charges	1,15,94,090.00		1,19,71,175.00	
5) Deposit Insurance Premium	1,44,56,633.00		1,75,90,673.00	
6) RTO Trade Certificate Fee	64,680.00		80,668.00	
7) Service Tax & Local Body Tax ( LBT) etc	41,00,791.00		33,62,113.00	
<b>TOTAL</b>	<b>6,61,40,218.00</b>		<b>6,61,38,982.00</b>	

SCHEDULE	31.03.2016		31.03.2017	
<b>SCHEDULE -XVII Depreciation &amp; Repairs of Assets (मालमत्तेची दुरुस्ती व झीज)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1) Repairs	22,69,923.00		8,87,039.00	
2) Repairs & Maintenance of Motor Car	5,42,722.00		5,58,480.00	
3) Depreciation	4,00,13,740.00		4,14,82,734.00	
<b>TOTAL</b>	<b>4,28,26,385.00</b>		<b>4,29,28,253.00</b>	
<b>SCHEDULE -XVIII Stationery, Printing &amp; Advertisement (स्टेशनरी, छपाई व जाहिरात)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1) Stationery	15,10,460.00		31,03,383.00	
2) Printing	12,16,840.75		14,28,052.39	
3) Advertisement & Publicity	31,76,280.00		31,26,405.00	
<b>TOTAL</b>	<b>59,03,580.75</b>		<b>76,57,840.39</b>	
<b>SCHEDULE -XIX Provisions (तस्तुदी)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1) Provision for Standard Assets	50,00,000.00		25,00,000.00	
2) Bad & Doubtful Debts Reserve	2,50,00,000.00		4,00,00,000.00	
3) Staff Leave Salary Provision	74,84,863.00		73,27,052.00	
4) Provision for Income Tax	5,31,06,320.00		5,64,24,766.00	
5) Special Reserve under Income Tax-1961	20,00,000.00		87,00,000.00	
6) Cost of Acquisition of Navakalyan Bank	25,02,716.11		0.00	
7) Provision for Restructured Advance	60,22,118.00		0.00	
<b>TOTAL</b>	<b>10,11,16,017.11</b>		<b>11,49,51,818.00</b>	
<b>SCHEDULE - XX INTEREST &amp; DISCOUNT (व्याज जमा व कसर)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1) Interest on Loan	119,77,11,621.95		123,86,96,857.04	
2) Interest on Investments	27,66,64,194.02		31,81,33,892.25	
3) Interest on Deposit With Banks	14,34,01,834.89		15,41,77,601.65	
4) Interest on Call Deposits ,LAF & CBLO Lending	1,73,87,428.97		1,88,17,269.81	
<b>TOTAL</b>	<b>163,51,65,079.83</b>		<b>172,98,25,620.75</b>	
<b>SCHEDULE - XXI OTHER INCOME (इतर उत्पन्न)</b>				
<b>Particulars</b>	<b>₹</b>	<b>Ps.</b>	<b>₹</b>	<b>Ps.</b>
1) Dividend On Shares	3,12,200.00		2,00,000.00	
2) Profit On Sale of Investment	53,78,007.50		4,19,27,437.00	
3) Bank Guarantee Fee	44,82,282.00		27,88,274.00	
4) Profit on sale of Mutal Fund	0.00		3,91,09,892.94	
5) Other Fees & Receipts	5,19,48,235.57		4,43,11,484.05	
<b>TOTAL</b>	<b>6,21,20,725.07</b>		<b>12,83,37,087.99</b>	



माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

Notes forming part of Balance Sheet as at March 31, 2017 and Profit and Loss Account for the year ended March 31, 2017

## A] SIGNIFICANT ACCOUNTING POLICIES

### 1.0

#### 1.1 Background

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

#### 1.2 Basis of Accounting / Accounting Convention

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

#### 1.3 Use of Estimates

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

### 2.0 Revenue & Expenditure Recognition

#### 2.1 Income

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

2.2 Revenue expenditure is accounted for generally on accrual basis.

### 3.0 ADVANCES

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

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

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

### 4.0 INVESTMENT

#### 4.1 Categorisation of Investment

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

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

#### 4.2 Classification of Investment

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

#### 4.3 Valuation of Investments

##### i) 'Held to Maturity' -

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

##### ii) 'Available for Sale' -

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

In case of shares and bonds and other investments, the scrip wise appreciation is ignored. Market value of government securities (excluding treasury bills) is determined on the basis of valuation declared by PDAI jointly with FIMMDA for valuation at the year-end. In case of unquoted government securities, market price or fair value is determined as per the rates published by FIMMDA. Market value of other approved securities is determined based on the yield curve and spreads provided by FIMMDA. Treasury bills are valued at carrying cost. Units of Mutual Fund are valued at the lower of cost and net asset value provided by the respective mutual funds. 100% provision has been



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## Notes forming part of Balance Sheet as at March 31, 2017 and Profit and Loss Account for the year ended March 31, 2017

provided on investment in shares of Co-operative Institutions if Dividend has not been received. There is no depreciation in Investments in AFS Category and other approved categories.

### 5.0 FOREIGN EXCHANGE TRANSACTIONS

RBI has issued AD II license to the bank vide letter dated 26.6.2014. The same has been renewed vide letter dated 01.06.2016. However there is no Foreign Exchange Transactions taken place during the year.

### 6.0 FIXED ASSETS & DEPRECIATION

**6.1** Premises are stated at aggregate of revalued amounts as at 31st March 2012 and additions after 1st April 2012 at historical cost. The difference between revalued amount and historical cost as at 31st March 2017 is shown as revaluation reserve. Proportionate depreciation on account of revaluation is debited to Revaluation Reserve Account.

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

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

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

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

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

#### Rates of Depreciation are as under:

Premises	10%
Plant & Machinery	15%
Dead Stock	10%
Vehicles	15%
Furniture and Fixtures	10%
Library Books	10%
Computer and related Machinery	33.33%
Solar System	80%

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

### 7.0 Service Tax

Service tax collected from customers is grossed up in the income side and correspondingly payment of service tax is reflected in other expenditure.

### 8.0 Impairment of Assets

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

### 9.0 Employee Benefits

#### 9.1 Provident Fund

Retirement benefit in the form of provident fund and

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

#### 9.2 Gratuity

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

#### 9.3 Leave encashment

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

**9.4** Ex-Gratia of previous year is appropriated from the profit for the year 2015-16 as per the provisions of MSCS Act 2002 and it is paid during year 2016-17.

### 10.0 TAXES ON INCOME

#### 10.1 Current Income Tax

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

**Notes forming part of Balance Sheet as at March 31, 2017 and Profit and Loss Account for the year ended March 31, 2017****10.2 Deferred Tax**

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

**11.0 SEGMENT REPORTING**

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

**11.1 Treasury**

The treasury segment primarily consists of Profit and Loss of treasury operation.

**11.2 Other Banking Operation**

Includes all other operations not covered under Treasury Operation.

**11.3 Geographic Segment**

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

**12.0 ACCOUNTING FOR PROVISIONS, CONTINGENT LIABILITIES AND CONTINGENT ASSETS**

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

Provisions are determined based on management estimate required to settle the obligation at the Balance Sheet date, supplemented by experience of similar transactions. These are reviewed at each balance sheet date and adjusted to reflect the current management estimates. In cases where the available information indicates that the loss on the contingency is reasonably possible but the amount of loss cannot be reasonably estimated, a disclosure

is made in the financial statements.

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

**13.0** As per RBI circular No.UBD.BPD.(SCB).Cir No.1/16.27.000/2014-15 dated Oct 29, 2014, Liquidity Adjustment Facility (LAF) has been extended to Schedule Urban Co-operative Banks. Accordingly we started lending/borrowing in LAF during the year. As on 31.03.2017, LAF lending is Rs.67,00.00 Lakhs (previous year Rs.11,00.00 Lakhs).

**14.0 OTHER LIABILITIES - MISCELLANEOUS**

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

**15.0 ACQUISITION OF NON-BANKING ASSETS**

During the F.Y. 2016-17, the bank has acquired the non-banking assets of Rs.1022.31 Lakhs.

**B] Notes Forming Part Of The Accounts For The Year Ended March 31, 2017****1.0 Change in Accounting Policies**

There is no change in accounting policy during the year.

**2.0 Major Components of Deferred Tax (Accounting Standard 22)**

(Rs. In Lakhs)

Sr.No.	Particulars	2016-17	2015-16
<b>A</b>	<b>Deferred Tax Asset</b>		
1	Provision for BDDR	9,63.12	841.59
2	Provision for Standard Assets	1,52.77	144.12
	<b>Sub-Total (A)</b>	<b>11,15.89</b>	<b>9,85.71</b>
<b>B</b>	<b>Deferred Tax Liability</b>		
1	Special Reserve under Income Tax Act	83.34	53.23
2	Difference in WDV	23.92	43.19
	<b>Sub-Total (B)</b>	<b>1,07.26</b>	<b>96.43</b>
<b>C</b>	<b>Closing Net Deferred Tax Asset (A-B)</b>	<b>10,08.63</b>	<b>8,89.28</b>
D	Less : O/p Balance of DTA (Net)	8,89.28	8,04.25
<b>E</b>	<b>DTA/(DTL) recognised during the year</b>	<b>1,19.35</b>	<b>85.03</b>

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

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



Bank Weaving the minds of mankind

# Kallappa Awarde Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## Notes forming part of Balance Sheet as at March 31, 2017 and Profit and Loss Account for the year ended March 31, 2017

### 4.0 SEGMENT REPORTING (ACCOUNTING STANDARD - 17)

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

Particulars	2016-17			2015-16		
	Treasury Operation	Other Banking Operation	Total	Treasury Operation	Other Banking Operation	Total
<b>A] Segment Revenue</b>	57,21.66	130,48.91	<b>187,70.57</b>	44,28.31	127,34.38	<b>171,62.70</b>
<b>B] Result</b>	8,31.53	6,54.26	<b>14,85.79</b>	3,64.96	11,03.33	<b>14,68.29</b>
Unallocated Expenses			<b>0.00</b>			<b>0.00</b>
Net profit before Tax			<b>14,85.79</b>			<b>14,68.29</b>
Prov. For Income Tax			<b>(5,63.88)</b>			<b>(531.06)</b>
Deferred Tax			<b>1,19.34</b>			<b>85.03</b>
Exceptional Item			<b>0.00</b>			<b>0.00</b>
<b>Net Profit after Tax</b>			<b>10,41.25</b>			<b>10,22.26</b>
<b>C] Other Information</b>						
Segment Assets	585,67.78	1312,01.10	<b>1897,68.88</b>	541,50.20	1171,26.11	<b>1712,76.31</b>
Unallocated Assets			<b>114,33.24</b>			<b>105,96.07</b>
<b>Total Assets</b>			<b>2012,02.12</b>			<b>1818,72.38</b>
Segment Liabilities	7,04.33	1992,52.84	<b>1999,57.17</b>	5,83.44	1791,32.70	<b>1797,16.14</b>
Unallocated Liabilities			<b>12,44.95</b>			<b>21,56.24</b>
<b>Total Liabilities</b>			<b>2012,02.12</b>			<b>1818,72.38</b>

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

### 5.0 EMPLOYEE BENEFITS- ACCOUNTING STANDARD-15 (REVISED)

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

Particular	Gratuity	Leave Encashment
i) Discount Rate	8.00%	8.00%
ii) Expected Return on Plan Assets	7.00%	8.50%
iii) Changes in present value of obligations (PVO)		
PVO at the beginning	9,60.69	6,80.74
Interest Cost	76.85	54.46
Current Service Cost	46.54	64.26
Benefits paid	(84.30)	(56.76)
Actuarial (gain)/loss on obligations	(17.51)	(27.90)
PVO at the End	9,82.27	7,14.80
iv) Changes in fair value of Plan Assets (FVPA)		
FVPA at the beginning	10,22.86	7,29.04
Expected Return on Plan Assets	83.74	77.67
Contributions	51.63	59.88
Benefits Paid	(84.30)	(56.76)
Actuarial gain/(loss) on plan assets	Nil	Nil
FVPA at the end	10,73.93	8,09.82
v) Amount recognised in Balance Sheet		
Present Value of obligations	9,82.27	7,14.80
Fair Value of Plan Assets	10,73.93	8,09.82
Assets/(Liability)	91.66	95.02
vi) Expenses recognised in profit and loss account		
Current Service Cost	46.54	64.26
Interest Cost	76.85	54.45
Expected Return on Plan Assets	(83.74)	(77.67)
Net Actuarial gain/(loss)	(17.51)	(27.90)
Expenses recognised	22.14	13.15

- b. Bank has contributed towards provident fund Rs. 97,24,348/- (P.Y. Rs. . 87,79,816/-)
- c. In the current year, Rs. 73,27,052/- (P.Y Rs.74,84,863/-) towards Group Leave Encashment and Rs. 55,55,404/- (P.Y Rs. 50,63,205/-) towards Group Gratuity Scheme are debited to profit and loss account related to the current year.

#### 6.0 Related Party Disclosure

There are no related parties requiring disclosure under Accounting Standard 18 issued by The Institute of Chartered Accountants of India other than Key Management Personnel i.e. Mr P. T. Kumbhar, the Chief Executive Officer of Bank. However Mr P. T. Kumbhar has retired from bank service as on 11.04.2017 and Mr V. V. Kamat has appointed at this position as In charge Chief Executive Officer of Bank w.e.f. 12.04.2017. Since this person belongs to Category of Chief Executive Officer, in terms of Reserve Bank of India dated 29.03.2003, no further details needs to be disclosed.

#### 7.0 Operating Lease

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

- |   |          |
|---|----------|
| i) Not Later than one year                            | Nil      |
| ii) Later than one year but not later than five years | Nil      |
| iii) Later than five years                            | Rs.456/- |





माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

## Notes forming part of Balance Sheet as at March 31, 2017 and Profit and Loss Account for the year ended March 31, 2017

### 8.0 Contingent Liabilities

**8.1** Contingent Liabilities on account of Bank Guarantees and Letter of Credit is Rs.20,64.34 Lakhs and Rs.51.79 Lakhs respectively.

**8.2** In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, till 31st March, 2017, the Bank has identified and transferred to the Depositor Education and Awareness Fund as per details below:

(Rs. In Lakhs)

Particulars	F Y 2016-17	F Y 2015-16
Opening balance of amount transferred to DEAF	64.58	58.34
Add: Amounts transferred to DEAF during the year	36.09	7.50
Less: Amounts reimbursed by DEAF towards claims*	3.07	1.26
<b>Closing Balance of amounts transferred to DEAF</b>	<b>97.60</b>	<b>64.58</b>

\* An amount of Rs.23,606.00 is not included which has already been paid to eligible depositor and reimbursement of same is yet to be received from RBI.

**8.3** Claim against Bank, not acknowledged as Debts is Rs.1.38 Lakhs paid to income Tax Authorities against demand of AY 2011-12 which is contested by bank. So there is no need to make any provision for the same.

### 9.0 REVALUATION OF PREMISES

Details of revaluation reserve are as follows:

(₹ in lakhs)

Particulars	Land	Building	Total
a) Revaluation Reserve b/f	9,94.29	6,64.38	16,58.67
b) Depreciation debited to Revaluation Reserve	-	66.44	66.44
<b>c) Balance of Revaluation Reserve c/f (a-b)</b>	<b>9,94.29</b>	<b>5,97.94</b>	<b>15,92.23</b>

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

**11.0** The income for Bancassurance business for the period April 2016 to March 2017 is follows:

(₹ in lakhs)

Nature of Income	Amount
1. From Selling Life Insurance Policies	31.61
2. From Selling Non Life Insurance Policies	19.81
<b>Total</b>	<b>51.42</b>

### 12.0 Long Term (Subordinated) Deposits:

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

### 13.0 Net Profit

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

### 14.0 Internal Audit

Concurrent audit of 8 big branches and Quarterly internal audit of 33 branches is carried by Chartered Accountants appointed by the bank and internal audit of remaining 4 branches is carried by Internal Audit Department. All such audits are completed up to 31-03-2017 & bank has received all the reports.

### 15.0 Penalties for Disclosure

In the year 2016-17, RBI has not imposed any penalty on the bank for any reason.



Bank Weaving the minds of mankind

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## CASH FLOW STATEMENT FOR THE YEAR ENDED 31.03.2017

(₹ in lakhs)

Particulars	31.03.2017	31.03.2017	31.03.2016	31.03.2016
<b>Cash Flow from Operating Activities</b>				
<b>Net Profit as per Profit and Loss A/c</b>		<b>10,41.25</b>		<b>10,22.26</b>
Add : Depreciation	4,14.83		4,00.14	
Loss on sale of Dead Stock	3.08		34.86	
Profit on sale of Dead Stock	(3.03)		(2.11)	
<b>Working Capital Adjustments</b>				
(Increase)/Decrease in Investments	(34,96.45)		(34,87.92)	
(Increase)/Decrease in Loans and Advances	(119,01.65)		(1,37,96.92)	
(Increase)/Decrease in Interest Receivable	(9,92.96)		(11,56.91)	
(Increase)/Decrease in Other Assets	(32.82)		(61.96)	
(Increase)/(Decrease) in Deposit from Customers	189,21.38		158,51.56	
(Increase)/(Decrease) in Interest Payable	(1,80.81)		5.82	
Increase/(Decrease) in Other Liabilities	(2,84.50)		1,54.34	
Increase/(Decrease) in Head Office Balance	7.10		6.84	
Increase/(Decrease) in Overdue Interest Provision	13,77.55		7,01.38	
Increase/(Decrease) in Reserve and Others Funds	4,84.36	43,16.72	2,76.16	(10,74.73 )
<b>Cash Generated from Operating Activities</b>		<b>53,57.97</b>		<b>(52.47)</b>
<b>Cash Flow from Investing Activities</b>				
Purchase of Fixed Assets	(2,09.77)		(8,61.75)	
Increase in Borrowings	(20,30.76)		(18,20.78)	
Sale of Fixed Assets	15.81		5,74.24	
<b>Cash Generated from Investing Activities</b>		<b>(22,24.73)</b>		<b>(21,08.29)</b>
<b>Cash Flow from Financing Activities</b>				
Share Capital Issued	3,99.66		5,07.07	
Dividend Paid	(3,42.87)		(3,17.88)	
Acquisition of Non-banking assets	(10,22.31)		-	
<b>Cash Generated from Financing Activities</b>		<b>(9,65.52)</b>		<b>1,89.20</b>
<b>Net Increase in cash and Cash Equivalents</b>		<b>21,67.72</b>		<b>(19,71.56)</b>
<b>Cash and Cash Equivalents at the beginning of Year</b>		<b>286,44.80</b>		<b>306,16.36</b>
<b>Cash and Cash Equivalents at the end of Year</b>		<b>308,12.51</b>		<b>286,44.80</b>
<b>Cash and Cash Equivalents</b>				
Cash in Hand and Bank Balance	96,67.43		88,63.08	
Balance with Other Banks	211,45.09		197,81.72	

As per Our Audit Report of Even Date

KPPM & ASSOCIATES  
Chartered Accountants  
Sd/-

**Shri. V.V.Kamat**  
I/C Chief Executive Officer

**Shri. S.B.Shirgave**  
Dy.General Manager

**Gaurav R. Patil (Partner)**  
FRN-130761W  
Membership no.149288  
Place : Ichalkaranaji  
Date : 9th June, 2017

**Directors**

**Shri. B.P.Patil**  
Vice Chairman

**DR.Shri. A. B. Soundattikar**  
Chairman

Shri. S.R.Zanwar  
Shri. I. A. Kalawant  
Shri. A.S.Dongare  
Shri. S.M.Koshti

Shri. S.A. Tehalani  
Shri. R.D. Ketskale  
Shri. P. S. Barage  
Shri. U.B. Vibhute  
Mrs. A. D. Laykar

Shri. R. R. Patil  
Shri. R.D.Kharade  
Mrs. S. S. Jadhav  
Smt. B. K. Awale

Shri D. A. Ketakale - Banking Expert Director | Shri. C. B. Chougule - Banking Expert Director



माणसांच्या मनांना विणणारी बँक

# कल्लाप्पाण्णा आवाडे इचलकरंजी जनता सहकारी बँक लि.,

(मल्टीस्टेट शेड्युल्ड बँक)

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

(₹ In lakhs)

## 1. Movement Of CRAR

Particular	31.3.2016	31.3.2017
I. Capital Tier I	80,12.32	91,27.83
II. Capital Tier II	34,42.52	26,70.54
III. Total of Tier I and Tier II Capital	114,54.54	117,98.37
IV. Total Risk Weighted Assets	918,10.30	921,46.01
v. Capital Fund to Risk Assets Ratio	12.48 %	12.80%

## 2. Investments

Particular	31.3.2016	31.3.2017
I. Book value	493,44.41	510,68.81
II. Face value	491,65.20	506,73.32
III. Market value	494,86.39	517,96.13

## 3. Advances Against

Particular	31.3.2016	31.3.2017
I. Real Estate	48,60.85	51,20.09
II. Construction Business	29,64.60	14,92.74
III . Housing	117,16.21	117,13.45

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

Particular	31.3.2016	31.3.2017
I. Out standing at the beginning of year	26.88	19.60
II. Disbursement during the year	9.62	0.00
III. Repayment during the year	16.90	5.06
IV. Outstanding Balance	19.60	14.54
v. Overdues	0.00	0.00

} During the year, bank has sanctioned loan against fixed deposits to its directors as per RBI norms.

## 5. Profitability Parameter

Particular	31.3.2016	31.3.2017
I. Interest Income as a Percentage of average working funds	10.25%	9.22%
II. Non-Interest income as a percentage of average working funds	0.42%	0.71%
III. Operating profit as a percentage of average working funds	1.23%	1.07%
IV. Return on average assets	0.64%	0.56%
v. Business (Deposits + Advances) Per employee	₹5,43.09	₹5,72.36
vi Profit per employee	₹2.10	₹2.02
vii. Cost of deposits	7.91%	7.46%

## 6. MOVEMENT IN N.P.A.s

Particular	31.3.2016	Increase	Decrease	31.3.2017
I . Total Loans & Advances	1083,56.16	119,01.65	0.00	1202,57.81
II. Total N.P.A	74,61.28	36,93.92	26,13.84	85,41.36
III. Gross N.P.A.%	6.90 %	0.20 %	0.00	7.10 %
IV. Net Advances	1049,30.92	113,84.74	0.00	1163,15.66
v. Net N.P.A. amount	40,36.04	5,63.17	0.00	45,99.21
vi. % Net N.P.A.	3.85%	0.10 %	0.00	3.95 %
vii. Provision required to be made towards N.P.A.	27,07.38	4,87.08	0.00	31,94.46
viii. Provision actual made towards N.P.A.	32,79.47	5,82.03	16.61	38,44.89
ix. Standard Loans	1008,94.88	105,34.90	0.00	1114,29.78
x. Contingent provision against standard assets	4,16.43	25.00	0.00	4,41.43



Bank Weaving the minds of mankind

# Kallappa Anna Awade Ichalkaranji Janata Sahakari Bank Ltd.

( Multi - State Scheduled Bank )

## 7. PROVISION

(₹ In lakhs)

Particular	31.3.2016	Increase	Decrease	31.3.2017
i. Bad & Doubtful Debt Reserve	32,79.47	5,82.03	16.61	38,44.89
ii. Investment Fluctuation Reserve	3,07.66	25.00	0.00	3,32.66
iii. Investment Depreciation Reserve	5.35	0.00	0.00	5.35
iv. Contingent Provision against standard assets	4,16.43	25.00	0.00	4,41.43
v. Provision For Restructured Advances	83.13	0.00	0.00	83.13

## 8. Issuer Composition of Non-SLR Investments

Issuer	Amount	Extent of "Below investment Grade Securities"	Extent of "Unrated" Securities	Extent of "Unlisted" Securities
i. PSUs	5,00.00	Nil	Nil	Nil
ii. Fls	8,00.20	Nil	Nil	Nil
iii. Commercial Paper (CP)	4,78.19	Nil	Nil	Nil
<b>Total</b>	<b>17,78.39</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>

## 9) Non Performing Non SLR Investments

Particulars	F.Y. 2016-17
Opening Balance	Nil
Addition during the year since 1st April	Nil
Reduction during the above period	Nil
Closing Balance	Nil
<b>Total Provisions held</b>	<b>Nil</b>

## 10. Repo Transactions

Particular	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31/03/2017
i. Securities Sold under Repo	NIL	NIL	NIL	NIL
ii. Securities Purchased under Reverse Repo	100.04	105,02.10	20,26.03	61,13.90

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

## 11 .DEPOSIT INSURANCE PREMIUM

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

Period Covered	Date of Payment	Premium
01/04/2016 To 30/09/2016	27/05/2016	84.13
01/10/2016 To 31/03/2017	22/11/2016	91.57
01/04/2017 To 30/09/2017	20/05/2017	97.64

## 12. Accounts Restructured During the year 2016-17

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

13. Advance Against Share & Debentures - Nil

14. Foreign Currency Assets & Liabilities - Nil

15. Penalty Imposed by RBI - Nil