

47 वा वार्षिक अहवाल 2018-19

‘अर्थ’ सार्थ करणारी बँक!



दि विश्वेश्वर सहकारी बँक लि., पुणे
The Vishweshwar Sahakari Bank Ltd., Pune
मल्टीस्टेट बँक
Multi-State Bank

शुभाशीर्वाद



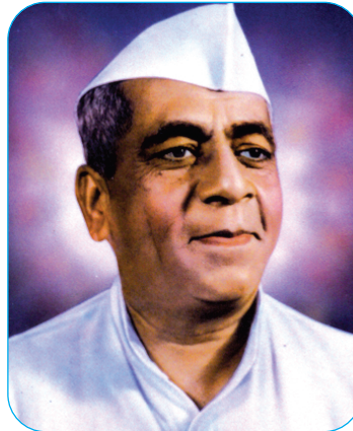
प. पू. ज्ञानसिंहासनाधीश्वर श्री श्री श्री १००८
जगद्गुरु विश्वेश्वर शिवाचार्य महास्वामीजी, काशी

संस्थापक



कै. बाबुराव हरपळे

संस्थापक अध्यक्ष



कै. नामदेवराव रुकारी

संस्थापक



कै. भरतशेठ गाडवे



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The Vishweshwar Sahakari Bank Ltd., Pune

मल्टीस्टेट बँक

Multi-State Bank

मुख्य कार्यालय Head Office

471 / 472, गुलटेकडी, मार्केट यार्ड, पुणे 411 037. फोन (020) 2426 1755 / 2745
ईमेल : vsbl@vishweshwarbank.com, संकेत स्थळ : www.vishweshwarbank.com

Registration No.
PNA/BNK/204/72 Dt. 18.09.1972

License No.
UBD/MH 976 P Dt. 03.08.1988

Multi-State Reg. No.
MSCS/CR/393/2011 Dt. 08.02.2011

BOARD OF DIRECTORS

Shri. Anil Bharatsheth Gadve	Chairman
CA Manoj Vasant Sakhare	Vice Chairman
Shri. Suniel Namdeorao Rukari	Director
Shri. Rajendra Ramesh Mirje	Director
Shri. Amol Ashok Maniyar	Director
Shri. Dattatray Fakirrao Kamthe	Director
Shri. Ajay Chandrashekhar Doijad	Director
Shri. Atul Ashok Rukari	Director
Shri. Subhash Mallikarjun Ladge	Director
Sou. Kalpana Sharad Ganjiwale	Director
Sou. Simantini Kiran Todkar	Director
Shri. Bapusaheb Narayanrao Dhankawade	Coopted Director
Adv. Purushottam Sitaram Landge	Coopted Director
Shri. Satish Balkrishna Gandhe	Chief Executive Officer (upto 31-5-2019)
Shri. Shriram Vishnu Apte	Chief Executive Officer (from 01-6-2019)

Statutory Auditor
M/s. S D Medadkar & Co., Pune
Chartered Accountants

Head Office

471 / 472, Market Yard, Gultekdi, Pune 411 037, Maharashtra

Phone : (020) 2426 1755 / 2745 • Fax : (020) 2426 0577 • Customer Care : 98819 09700
• Email : vsbl@vishweshwarbank.com • website : www.vishweshwarbank.com



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48 व्या वार्षिक सर्वसाधारण सभेची नोटीस (केवळ सभासदांसाठी)

दि विश्वेश्वर सहकारी बँक लि., पुणे या बँकेची 48 वी वार्षिक सर्वसाधारण सभा शुक्रवार, दि. 19 जुलै 2019 रोजी सायं. 5.00 वाजता राजीव गांधी अकॅडमी ऑफ ई-लर्निंग, साहित्य सम्राट विजय तेंडुलकर नाट्यगृह, शिवदर्शन, पर्वती, पुणे 411 009 या ठिकाणी खालील विषयावर विचार करून निर्णय घेण्यासाठी आयोजित केली आहे. तरी सदर सभेस उपस्थित रहावे ही विनंती.

सभेपुढील विषय

1. दि. 6 ऑगस्ट 2018 रोजी झालेल्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून कायम करणे .
2. मा. संचालक मंडळाने तयार केलेला वर्ष 2018-19 चा वार्षिक अहवाल व दि. 31 मार्च 2019 अखेरचा ताळेबंद आणि वर्ष 2018-19 चे नफा-तोटा पत्रक स्वीकृत करणे व सभासदांकडून अहवालासंबंधी आलेल्या लेखी प्रश्न/सूचनांचा विचार करणे.
3. मा. संचालक मंडळाने शिफारस केलेल्या वर्ष 2018-19 च्या नफा विभागणीची नोंद घेणे व मंजुरी देणे.
4. मा. वैधानिक लेखा परीक्षक मे. एस. डी. मेडदकर अँड कं. यांच्याकडून प्राप्त झालेल्या वर्ष 2018-19 च्या वैधानिक लेखा परीक्षण अहवालाची व वर्ष 2017-18 च्या वैधानिक लेखा परीक्षण अहवालाच्या दोष-दुरुस्ती पूर्तता अहवालाची नोंद घेणे.
5. आर्थिक वर्ष 2019-20 साठी मा. वैधानिक लेखा परीक्षकांची नियुक्ती करणे व त्यांचा मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
6. आर्थिक वर्ष 2019-20 साठी मा. संचालक मंडळाने मा. स्थानिक लेखा परीक्षकांच्या केलेल्या नियुक्तीस व मेहनतान्यास मान्यता देणे व वर्ष 2020-21 साठी स्थानिक लेखा परीक्षकांची नियुक्ती करण्याचे व मेहनताना ठरविण्याचे अधिकार मा. संचालक मंडळास देणे.
7. बहुराज्यीय सहकारी संस्था अधिनियम, 2002 कलम 39(3) नुसार, बँकेचे मा. संचालक व त्यांच्या नातेवाइकांना वर्ष 2018-19 मध्ये दिलेल्या कर्जाची माहिती घेणे.
8. आर्थिक वर्ष 2018-19 मध्ये मा. संचालक मंडळाने मंजूर केलेल्या एकरकमी कर्ज परतफेड प्रस्तावांची नोंद घेणे.
9. वर्ष 2019-20 साठी एकरकमी कर्ज परतफेड योजनेस मान्यता देणे.
10. विद्यमान पोटनियमांमध्ये सुचविलेल्या दुरुस्त्यांना मान्यता देणे.
11. वार्षिक सर्वसाधारण सभेस अनुपस्थित सभासदांच्या रजेस मान्यता देणे.
12. मा. अध्यक्ष यांच्या परवानगीने आयत्या वेळी येणाऱ्या विषयांचा विचार करणे.

स्थळ : पुणे

दिनांक : 2 जुलै 2019

मा. संचालक मंडळाच्या आज्ञेवरून,

श्रीराम वि. आपटे

मुख्य कार्यकारी अधिकारी

विशेष सूचना

गणसंख्येच्या अभावी सभा तहकूब झाल्यास, सदर वार्षिक सर्वसाधारण सभा त्याच दिवशी वरील ठिकाणी सायं. 5.30 वाजता घेण्यात येईल व त्या सभेस गणसंख्या नसली तरी वरील विषयांचे कामकाज होईल.



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NOTICE OF 48th ANNUAL GENERAL MEETING

(Only for members)

48th Annual General Meeting of The Vishweshwar Sahakari Bank Ltd., Pune will be held on Friday, the 19th July 2019 at 5.00 p.m. at Rajeev Gandhi Academy of E-learning, Sahitya Samrat Vijay Tendulkar Natyagruh, Shivdarshan, Parvati, Pune 411 009 to transact the following business. Members are requested to attend the meeting.

AGENDA FOR THE MEETING

1. To read and confirm the minutes of the Annual General Meeting held on 6th August 2018.
2. To consider and adopt the Annual Report for the year 2018-19 and Balance Sheet as at the end of 31st March 2019 and Profit and Loss Statement for the Financial Year 2018-19 of the Bank and to consider the suggestions, questions received in writing from the members.
3. To consider & approve appropriation of profit for the year 2018-19 as recommended by the Board of Directors.
4. To consider Statutory Audit Report from M/s S. D. Medadkar & Co., Chartered Accountants for the financial year 2018-19 and compliance report for the financial year 2017-18.
5. To authorize Board of Directors for appointing Statutory Auditors for the financial year 2019-20 and fix their remuneration.
6. To approve the appointment of Internal Auditors and their remuneration fixed by Board of Directors for the financial year 2019-20 and to authorize Board of Directors for appointing Internal Auditors for financial year for 2020-21 and to fix their remuneration.
7. To take a note of loans and advances sanctioned and outstanding of the directors and their relatives during the financial year 2018-19 as per section 39(3) of The Multi-state co-operative Societies Act, 2002.
8. To consider and approve one time settlement of loans and advances sanctioned by Board of Directors during the financial year 2018-19.
9. To approve One Time Settlement Scheme for financial year 2019-20.
10. To approve amendments to the existing bye-laws of the bank.
11. To grant leave of absence to those members of the Bank who have not attended this Annual General Meeting.
12. Any other subject by the permission of Hon. Chairman.

Place : Pune
 Date : 2th July 2019

On Behalf of Board of Directors,
Shriram V. Apte
 Chief Executive Officer

Special Instruction

If the meeting is adjourned for want of quorum, the said adjourned meeting will take place at 5.30 pm at the above place on the same day and shall conduct the business irrespective of the number of members present.

श्रद्धांजली

या अहवाल वर्षात -

- दि. 14 फेब्रुवारी 2019 रोजी जम्मू-काश्मिरमधील पुलवामा या ठिकाणी केंद्रीय राखीव पोलीस दलाच्या जवानांना घेवून जाणाऱ्या बसवर जैशे महंमद या दहशतवादी संघटनेने केलेल्या आत्मघातकी हल्ल्यात हुतात्मा झालेले सर्व जवान
- मा. अटलबिहारी वाजपेयी - भारताचे माजी पंतप्रधान
- श्री. जॉर्ज फर्नांडिस - माजी रेल्वे व संरक्षण मंत्री
- श्री. मनोहर गोपाळकृष्ण पर्रीकर - भारताचे माजी संरक्षण मंत्री व गोव्याचे मुख्यमंत्री
- पद्मभूषण डॉ. शिवकुमार स्वामी - कर्नाटक राज्यातील सिध्दगंगा मठाचे मठाधीपती व कर्नाटकमधील देवतुल्य थोर मानवतावादी व अध्यात्मिक गुरू
- श्री. अजित वाडेकर - क्रिकेटपटू व भारताचे माजी कर्णधार
- स्वातंत्र्य सेनानी श्री. जयसिंगराव यशवंतराव जेधे - बँकेचे ज्येष्ठ सभासद व पुणे महानगरपालिकेचे माजी उप महापौर
- श्री. वसंत विठोबा थोरात - पुण्याचे माजी महापौर व आमदार
- मा. सुवालालजी गुंदेचा - नगर अर्बन को-ऑप बँकेचे संस्थापक अध्यक्ष व संचालक
- श्री. रामेश्वर करजखेडे - बँकेचे सभासद, तसेच संत शिवगंगादेवी बार्शीकर ट्रस्टचे माजी अध्यक्ष, काशी विश्वनाथ शिक्षण संस्थेचे सचिव, अर्थसिद्धी पत्रसंस्थेचे संचालक, विश्वेश्वर इंटरनॅशनल असोसिएशनचे संस्थापक सदस्य
- अॅड. एम. ए. देशमुख - सहकाराचे गाढे अभ्यासक, पुणे जिल्हा नागरी सहकारी बँक्स असोसिएशन लि., पुणे चे माजी उपाध्यक्ष, माजी मानद सचिव व बँकिंग आशय अभिप्राय मासिकाचे माजी संपादक
- श्री. श्रीराम भिडे - कामगार क्षेत्रातील अभ्यासू नेते, सहकार मित्र व बँक कर्मचारी संघाचे माजी अध्यक्ष व जनरल सेक्रेटरी
- श्री. मारुती (भाऊ) पंढरीनाथ हरपळे - श्री शंभू महादेव देवस्थान, फुरसुंगीचे विश्वस्त
- सौ. जयश्रीताई जंगम - बँकेच्या सभासद व माजी संचालक मा. रमेश जंगम यांच्या पत्नी
- श्रीमती सुनिता अरुण मणियार - बँकेचे संचालक मा. अमोल मणियार यांच्या काकू आणि सभासद श्री. अभिजीत मणियार यांच्या आई
- श्रीमती प्रयागताई लडगे - संचालक मा. सुभाष लडगे यांच्या मातोश्री
- श्रीमती मनकर्णिकाबाई औदुंबर नष्टे - संचालक श्री. सुनिलशेठ रुकारी यांच्या सासूबाई
- श्रीमती सुनिताताई गोपाळ वैजापूरकर - माजी मुख्य कार्यकारी अधिकारी डॉ. चिंतामणी वैजापूरकर यांच्या मातोश्री
- निवृत्त मेजर श्री. सुरेश नारायणदास शहा - बँकेचे सभासद व ठेवीदार
- श्री. गजानन जगन्नाथ हडदरे - बँकेचे ज्येष्ठ सभासद
- श्री. रामचंद्र नारायण देडगे - बँकेचे ज्येष्ठ सभासद
- श्री. नितीन गणपतराव बनकर - विश्वेश्वर इंडस्ट्रियल प्रिमायसेसचे संचालक, लघु उद्योजक संघटना, भोसरीचे माजी अध्यक्ष व शिवकृपा इंडस्ट्रियल प्रिमायसेसचे खजिनदार
- श्री. विक्रान्त जाधव - बँकेचे सभासद व जनसेवा फाऊंडेशनचे विश्वस्त श्री.

वसंत जाधव यांचे सुपुत्र.

- श्री. अमित मनोहर दांगट - बँकेचे सभासद व खातेदार श्री. मनोहर दांगट यांचे सुपुत्र
- श्री. विजय बंग - बँकेचे खातेदार व सभासद श्री. अमित विजय बंग यांचे वडील
- श्री. राजेश बाफना - बँकेचे सभासद व बाफना ब्रदर्सचे भागीदार
- श्री. रणजीत शहा - बँकेचे सभासद व बॉस्को फर्निशिंग प्रा. लि., चे संचालक
- श्री. किसनशेठ अनंतशेठ मिठारे - बँकेचे खातेदार
- श्रीमती कमल कांतीलाल लोढा - बँकेचे सभासद श्री. राजकुमार कांतीलाल लोढा यांच्या मातोश्री
- श्री. झुंबरलाल चुनीलाल पटवा - बँकेचे सभासद व खातेदार
- सौ. जयश्री शिवकुमार बाल्लुर्गी - बँकेच्या ठेवीदार
- श्री. राजू शंकरलाल बाफना - मे. बाफना ब्रदर्सचे भागीदार
- श्री. गजानन विष्णू पाटील - बँकेचे सभासद
- श्री. संजय एकनाथ कदम - बँकेचे सभासद
- श्री. गोपाळ बा. खोपडे - बँकेचे सभासद
- श्री. ज्ञानोबा नानू कळमकर - बँकेचे खातेदार व सभासद श्री. गणेश ज्ञानोबा कळमकर यांचे वडील
- श्री. गणेश गोकुळ विधाते - बँकेचे खातेदार
- श्रीमती कुसूमताई मृगेंद्र पाटील - बँकेचे सभासद श्री. भारत मृगेंद्र पाटील यांच्या मातोश्री
- श्री. हरिशचंद्र श्रीश्रीमाळ - बँकेचे खातेदार श्री. राजेंद्र श्रीश्रीमाळ यांचे वडील
- श्री. विलास जगन्नाथ दांगट - बँकेचे खातेदार श्री. अमोल विलास दांगट यांचे वडील
- श्री. दत्तात्रय रामचंद्र कुंदर - बँकेचे खातेदार
- श्री. शिवलिंग गोपाळ साखरे - बँकेचे सभासद
- सुनंदाताई शिवाजी वाडकर - बँकेचे सभासद व खातेदार
- माजी सेवक श्री. अशोक बापू डोंगरे
- श्री. दत्तात्रय कुंभारे - सेविका सौ. मंजिरी अतुल उदगांवकर यांचे वडील
- श्री. चंद्रकांत पावसकर - सेवक श्री. गिरीश चंद्रकांत पावसकर यांचे वडील
- श्री. लहुराज सावंत - सेवक श्री. अविनाश लहुराज सावंत यांचे वडील
- श्री. रामचंद्र नाटे - सेवक श्री. प्रितम रामचंद्र नाटे यांचे वडील
- श्री. महारुद्र चंद्रकुडे - सेवक श्री. चन्नाप्पा महारुद्र चंद्रकुडे यांचे वडील
- श्री. गणपत सोनवणे - सेवक श्री. उद्धव सोनवणे यांचे वडील
- श्री. रामदास पाचपाटील - सेविका सौ. प्रिती शाम कंठाळे यांचे वडील
- श्री. चंद्रकांत वि. परदेशी - सेवक श्री. राहूल चंद्रकांत परदेशी यांचे वडील
- श्रीमती शैलजा सू. रेडे - सेवक श्री. हेमंत सूर्यकांत रेडे यांची आई

यांचे व अनेक ज्ञात व अज्ञात व्यक्तींचे निधन झाले. या सर्वांना

विश्वेश्वर बँक

परिवाराच्या वतीने श्रद्धांजली !



दि विश्वेश्वर सहकारी बँक लि., पुणे

The Vishweshwar Sahakari Bank Ltd., Pune

मल्टीस्टेट बँक Multi-State Bank

मुख्य कार्यालय Head Office

471 / 472, गुलटेकडी, मार्केट यार्ड, पुणे 411 037. फोन (020) 2426 1755 / 2745
ईमेल : vsbl@vishweshwarbank.com, संकेतस्थळ : www.vishweshwarbank.com

मा. संचालक मंडळाचा वर्ष 2018-19 चा 47 वा वार्षिक अहवाल

Board of Director's 47th Annual Report of the year 2018-19

मान्यवर सभासद बंधू आणि भगिनी,

आपल्या बँकेच्या संचालक मंडळाच्या वतीने बँकेची आर्थिक वर्ष 2018-19 ची आर्थिक पत्रके व वार्षिक अहवाल आपणासमोर सादर करताना मला आनंद होत आहे.

आपला देश जगातील एक गतीमान प्रमुख आर्थिक सत्ता म्हणून उदयाला येत आहे. आपण आपल्या भक्कम लोकशाही व भागीदारीच्या आधारे येत्या 10 ते 15 वर्षांत जगातील पहिल्या तीन आर्थिक महासत्तांमध्ये महत्वाचे स्थान मिळविण्यासाठी सध्या वाटचाल करीत आहोत. यामध्ये सहकार क्षेत्राची देखील महत्वाची भूमिका आहे.

गेल्या वर्षातील निश्चलनीकरण (Demonetisation), वस्तु व सेवा कर प्रणाली (GST) आणि RERA यांच्या यशस्वी अंमलबजावणीनंतर आता देशाची अर्थव्यवस्था स्थिर होत आहे. त्यामुळे पुन्हा एकदा उद्योग व व्यापाराला चालना मिळण्यास आशादायक प्रारंभ झाला आहे.

शाखा

दि. 31.03.2019 अखेर बँकेच्या पूर्वीप्रमाणेच एकूण 28 शाखा कार्यरत आहेत. आता आपण नवीन शाखा विस्तारासाठी आवश्यक पात्रता निकष पूर्ण केल्यामुळे निकट भविष्याकळात आपण शाखा विस्ताराचा प्रयत्न करणार आहोत.

सभासद

दि. 31.03.2019 अखेर बँकेची सभासद संख्या 23,107 आहे. गतवर्षीच्या तुलनेत या संख्येत 26 सभासदांची वाढ झाली आहे.

भागभांडवल

या वर्षाअखेर बँकेचे एकूण भागभांडवल ₹ 44.05 कोटी झाले असून, ते गतवर्षीच्या तुलनेत ₹ 1.98 कोटीने कमी झाले आहे. कारण या वर्षात काही मोठी कर्जखाती बंद झाल्याने भाग भांडवलाच्या परताव्याची रक्कम वाढली आहे.

CASA ठेवी

बँकेच्या लाभप्रदतेच्या दृष्टीने CASA ठेवीचे विशेष महत्त्व आहे. आपल्या बँकेच्या CASA ठेवीत गतवर्षीच्या तुलनेत ₹ 3.32 कोटींनी वाढ होवून या ठेवी ₹ 394.66 कोटी झाल्या आहेत. याचे एकूण ठेवीतील प्रमाण 25.91% राहिले आहे.

Respected Ladies and Gentlemen

On behalf of the Board of Directors of the Bank, I am pleased to present to you the Annual Report and financial statements for the year 2018-19.

India is emerging as a major economic power in the world. On the strength of our strong democracy and partnership we are marching ahead to become world superpower within next 10-15 years. In this, the role of cooperative sector is also important.

After successful implementation of Demonetisation, GST and RERA the economy is stabilizing. With this, there has been a hope that the Industry and Business will restart their growth momentum.

Branches

As on 31.03.2019, like last year, 28 branches of the Bank are operational. Since we have become eligible to expand, during the near future, we shall consider opening new branches.

Members

As on 31.03.2019 there are 23107 members of the Bank, with an addition of 26 members during the year under report.

Share Capital

At the close of the financial year share capital of the Bank has been ₹ 44.05 crore. This is less by ₹ 1.98 crore as compared to the figure of last year. This is because of large loan accounts have been closed and the share capital held by these borrowers has been refunded during the reporting financial year.

CASA Deposit

For better profitability CASA deposits are an important factor. With an addition of ₹ 3.32 crore, the CASA depos-

ठेवी

दि. 31.03.2019 अखेर बँकेच्या ठेवी ₹15.46 कोटींनी कमी होवून ₹1,523.42 कोटी झाल्या आहेत. बँकेचा सीडी रेशो कमी असल्यामुळे आपण वर्षभरात ठेवीवरील व्याजदर नियंत्रित ठेवले. त्याचा परिणाम म्हणून ही अंशतः घट झाली आहे. आपण वर्ष 2019-20 साठी ठेवीचे ₹1,650 कोटींचे उद्दिष्ट ठरविले आहे.

कर्ज

या वर्षाअखेर बँकेची कर्जे ₹ 46.15 कोटींनी वाढून ₹ 857.27 कोटी झाली आहेत. कर्जातील निव्वळ वाढ ₹ 46.15 कोटींची असली, तरी वसुलीमुळे व ARCला वर्ग केल्यामुळे कमी झालेल्या कर्जाचा विचार करता सकल कर्जवाढ सुमारे ₹ 135 कोटींची आहे.

व्यवसाय

दि. 31.03.2019 अखेर बँकेचा व्यवसाय (ठेवी + कर्जे) ₹ 2,380.69 कोटी झाला आहे. गत वर्षीच्या तुलनेत व्यवसाय अंशतः वाढला आहे.

आपण वर्ष 2019-20 साठी व्यवसायाचे ₹ 2,650 कोटींचे उद्दिष्ट ठरविले आहे.

कर्ज देखरेख Credit Monitoring

आपण या वर्षी कर्ज देखरेख अत्यंत प्रभावीपणे केल्यामुळे कर्जखाती एनपीए होण्याचे प्रमाण नगण्य राहिले आहे. तसेच याचा वसुलीवर देखील चांगला परिणाम झालेला आढळतो. चालू वर्षी आपण हा विभाग जादा मनुष्यबळ देवून अधिक सक्षम करणार आहोत.

गुंतवणुकी

दि. 31.03.2019 अखेर बँकेच्या एकूण गुंतवणुकी ₹ 718.49 कोटी आहेत. त्यापैकी बँकेतील ठेवी ₹ 157.77 कोटी, सरकारी कर्ज रोख्यांतील SLR गुंतवणुकी ₹ 476.88 कोटी आणि Non-SLR गुंतवणुकीय ₹ 83.84 कोटी आहेत. Non - SLR गुंतवणुकीपैकी Encore ARC Pvt. Ltd. या असेट रिकन्स्ट्रक्शन कंपनीच्या ट्रस्टी सिक्युरिटी रिसिटमध्ये ₹ 68.35 कोटी व अन्य बॉन्ड्समध्ये ₹ 15.48 कोटींच्या गुंतवणुकी आहेत. तसेच सहकारी संस्थांच्या शेअर्समधील गुंतवणूक ₹ 1.69 लाख आहे.

वर्ष 2018-19 मध्ये सरकारी कर्ज रोखे खरेदी-विक्री व्यवहारांवर कर्जरोखे बाजारातील सततच्या मंदीचा वर्षभर प्रतिकूल परिणाम झाला आहे. तरीही या व्यवहारांमध्ये आपण ₹ 1.02 कोटी नफा प्राप्त करू शकलो.

लाभप्रदता

दि. 31.03.2019 अखेर बँकेस सकल नफा (Gross Profit) ₹ 29.07 कोटी झाला आहे. तर निव्वळ नफा ₹ 14.42 कोटी आहे. सकल नफा मागील वर्षाच्या तुलनेत कमी दिसतो याचे कारण मागील वर्षी पूर्वीचा आयकर परतावा व त्यावरील व्याज याप्रमाणे एकूण ₹ 8.87 कोटी मिळला होता. या वर्षी या प्रकारचे कोणतेही उत्पन्न नव्हते. मात्र निव्वळ नफ्यामध्ये ₹ 1.42 कोटींची वाढ आहे. बँकिंग व्यवसायातील नफ्याचे प्रमाण चांगले आहे. लाभप्रदतेचे प्रमाण 0.84% झालेले आहे, जे मागील वर्षी 0.75% होते.

वसुली व एनपीए व्यवस्थापन

आपली बँक वसुलीसाठी अभिनव कार्यपद्धती अंमलात आणण्यासाठी नेहमीच

its have touched a figure of ₹ 394.66 crore during the year. The percentage of CASA deposits in the total deposits of the Bank has been at 25.91%

Deposits

As on 31.03.2019 the deposits of the Bank, with a reduction of ₹15.46 crore have stood at ₹1,523.42 crore. Since our CD Ratio had been bit lower, we had kept the rates of deposits under control. This has resulted in reduction of the deposits. We have fixed a target of ₹1,650 crore for deposits during the financial year 2019-20.

Loans

With an increase of ₹46.15 the loans of the Bank have touched a figure of ₹857.27 crore at the close of financial year.

Although net raise in loans and advances was ₹46.15 crore, considering recovery and transfer of loans to ARC gross increase in loans and advances was ₹135 crore.

Business

Total Business of the Bank (Deposit plus loans) at the close of the year was ₹2,380.69 crore. If compared with the figure of last year there has been a slight increase.

For the current financial year we have fixed a Target of ₹2,650 crore.

Credit Monitoring

During the year under report, we had monitoring of loans more efficiently. Because of this the percentage of NPAs has been arrested at a lower level. This year we shall ensure that this Department is provided with more staff to achieve higher level of performance.

Investments

As on 31.03.2019 investments of the Bank are ₹718.49 crore, of which an amount of ₹157.77 is in Bank Deposits, SLR investment in Govt. securities ₹476.88 crore and Non SLR investments are ₹83.84 crore. Of the Non SLR investments an amount of ₹68.35 crore is in Trustee security Receipts of Encore ARC Pvt.Ltd., an Asset Reconstruction Company and the ₹15.48 crore are in other bonds. The investment in Cooperative Shares is Rs.1.69 lakh.

Due to sluggish economic environment the trading in Government Securities had adversely impacted during the year. We could earn a profit of ₹1.02 crore.

Profitability

At the close of 31.03.2019 Bank has earned gross profit of ₹29.07 crore and net profit of ₹14.42 crore. In comparison with last year gross profit was decreased because of income tax refund along with interest of ₹8.87 crore received during last year. But it is noticeable that net profit increase by ₹1.42 crore. Overall we have earned good profit from banking business. Percentage of profitability was 0.84%, which was 0.75% in last year.

आघाडीवर राहिली आहे.

अहवाल वर्षात वसुलीसाठी असलेल्या अनेक मार्गांचा अवलंब करताना RBI ने उपलब्ध करून दिलेल्या ARC ला वसुलीचे काम सोपविण्याच्या मार्गाचाही अवलंब करण्यात आला आहे. आजच्या काळात हा मार्ग सर्वच मल्टीस्टेट बँका अवलंबताना दिसून येत आहेत.

अहवाल वर्षात आपल्या बँकेने निवडक अशी 153 खात्यांची एकूण रक्कम ₹ 97.37 कोटी ARC (Encore Asset Reconstruction Co.) ला वर्ग केली आहे. त्यामुळे सकल एनपीएचे प्रमाण 2% पेक्षा कमी, निव्वळ एनपीए 0% करण्यास बँकेस यश मिळाले आहे.

मनुष्यबळ

दि. 31.03.2019 अखेर बँकेत 116 अधिकारी, 180 लेखनिक व 64 शिपाई याप्रमाणे एकूण 360 सेवक कार्यरत होते. गतवर्षीच्या तुलनेत सेवक संख्या 8 ने कमी झाली आहे. यावर्षी प्रति सेवक व्यवसाय ₹ 6.61 कोटी आणि प्रति सेवक सकल नफा ₹ 8.08 कोटी झाला आहे.

प्रशिक्षण

आपण अहवाल वर्षात बँकेच्या एकूण 308 सेवकांना अंतर्गत, तसेच बाहेरील संस्थांमध्ये गरजेवर आधारीत प्रशिक्षण दिले. तसेच संचालकांना बाहेरील प्रशिक्षण कार्यक्रमांसाठी पाठविण्यात आले आणि सर्व संचालकांसाठी व्यवसायनिष्ठता (Professionalism) व चांगले सहकारी संस्था संचालन (Good Cooperative Governance) या विषयावर विशेष कार्यशाळेचे आयोजन केले होते. यामध्ये श्री. अरविंदराव खळदकर व श्री. अविनाश जोशी या ज्येष्ठ बँकिंग तज्ज्ञांनी मार्गदर्शन केले.

सेवक संघटना

विद्यमान सेवक कराराची मुदत संपल्याने आपण आता लवकरच नवीन सेवक करार करणार आहोत.

बँक कर्मचारी संघ, पुणे यांच्या पदाधिकाऱ्यांनी सर्व शाखांचा दौरा करून सेवकांचे प्रबोधन केले. त्याचा बँकेच्या व्यवसाय वाढीसाठी चांगला उपयोग झाला.

माहिती तंत्रज्ञान

आपण या वर्षी माहिती तंत्रज्ञान क्षेत्रात काही महत्वपूर्ण पाऊले उचलली आहेत. सायबर अॅटॅक व माहिती तंत्रज्ञानातील मूलभूत जोखीम लक्षात घेता आपण आरबीआयच्या नवीनतम मार्गदर्शी सूचनांप्रमाणे कार्डधारकांसाठी पूर्णतः सुरक्षित असणारी एकूण नवीन 22 एटीएम मशिन्स व सिंहगड रोड शाखेत प्रथमच एक Recycler cum ATM मशिन बसविले आहे. हे रिसायकलर मशिन ग्राहकांची कॅश स्विकारते व तेच मशिन एटीएमप्रमाणे पेमेंट देखील करते.

सध्याच्या काळातील IT मधील वाढती जोखीम लक्षात घेता आपण या वर्षी VAPT (Vulnerable Assessment and Penetration Test) सह IS Audit तज्ञ एजन्सीकडून पूर्ण करून घेतले आहे.

आपल्या बँकेचा डिजिटल बँकिंगचा लाभदायक ठरत असलेला व्यवसाय सातत्याने वाढत आहे. यामध्ये बँकेस चांगले उत्पन्न मिळत आहे.

इंटरनेट बँकिंग सुविधा सुरू करण्याकरीता चालू वर्षात प्रयत्न केले जातील. त्यामुळे युवा ग्राहक वर्ग बँकेकडे आकर्षित होवू शकेल.

चालू वर्षी शाखांमधील हार्डवेअर अपग्रेडेशनचे काम सध्या सुरू आहे.

Recovery and NPA Management

We have always been proactive in introducing and implementing innovative ideas for loan recovery.

We have made all efforts for recovery. In this course we have taken step of transfer loan account, which was critical to recover, to ARC company. Now days many of the multi-state bank are choosing this way of recovery.

During the year we have transferred 153 NPA account, with an outstanding balance of ₹97.37 crore to Encore Asset Reconstruction Co. for further recovery. With this transfer, we could successfully bring down our Gross NPAs to 2% and Net NPAs have been at 0.00%.

Human Resources

As on 31.03.2019 we had total staff strength of 360, of which there were 116 officers, 180 clerks and 64 sub staff. This figure is less by 8 as compared to the last year. This year, the Per Employee Business has been ₹6.61 crore and Per Employee Profit ₹8.08 crore.

Training

We have provided need based training to 308 staff members in programmes conducted in house and by outside institutions. We had deputed the Directors for training at a reputed training institution. We had organised a special programme of training on professionalism and Good Cooperative Governance for Directors. Senior Bankers Shri Arvindrao Khaladkar and Shri Avinash Joshi engaged the sessions in this programme.

Employee Trade Union

Since the Employee Agreement has expired, we are shortly discussing and entering into a fresh agreement.

The Office bearers of Bank Karmachari Sangh visited all the branches and encouraged the employees to do more business. This was quite useful for the Bank.

Information Technology

During this year we have taken some important steps in information technology. Cyber attack and in view of the fundamental hazards in the system, we have acquired 22 new ATMs and one Recycler cum ATM Machine, which is established at Sinhgad Road Branch. These machines are as per the ideal requirements recommended by Reserve Bank of India. This Recycler Machine accepts the Cash and also dispenses the cash in payment.

On the background of vulnerability in IT and the dangers poised, we have carried out Vulnerable Assessment and Penetration Test and IS Audit from an expert agency.

Our Digital Banking operations are proving quite beneficial and profitable to the Bank. Bank has earned substantial income from this.

We will make efforts to provide internet banking facility to attract young generation to the bank.

विश्वेश्वर बँक कला-क्रीडा मंडळ

विश्वेश्वर बँक कला-क्रीडा मंडळाने या वर्षी विविध सांस्कृतिक कार्यक्रम व क्रीडा स्पर्धांचे आयोजन केले. मंडळाच्या सर्व उपक्रमांना सेवकांनी उत्स्फूर्त प्रतिसाद दिला.

बँकेचा सामाजिक सहभाग

अहवाल वर्षात आपण अनेक गरीब व गरजू सभासदांना वैद्यकीय उपचारांसाठी आर्थिक मदत दिली आहे.

या वर्षी केरळमध्ये झालेल्या अतिवृष्टीमुळे अभूतपूर्व जीवित व वित्तहानी झाली. आपण या पूरग्रस्तांच्या मदतीसाठी सकाळ रिलीफ फंडास ₹ 5 लाखाची आर्थिक मदत दिली.

तसेच यावर्षी पंढरपूर येथे वारीसाठी येणाऱ्या भाविकांसाठी उभारण्यात आलेल्या स्वच्छता गृहांच्या प्रकल्पपूर्वतेसाठी ₹ 3 लाखाचे आर्थिक सहाय्य केले.

नफा विभागणी व लाभांश

आपल्या बँकेला दि. 31.03.2019 अखेर ₹ 29,07,11,598.93 सकल नफा आणि ₹ 14,41,57,562.59 निव्वळ नफा झाला आहे.

आम्ही निव्वळ नफ्याची विभागणी पुढीलप्रमाणे प्रस्तावित करित आहोत -

अ. क्र.	तपशील	%	रक्कम ₹
1	वैधानिक राखीव निधी	25	3,64,79,480.70
2	संभाव्य तोटा राखीव निधी	10	1,44,15,756.26
3	शिक्षण निधी	1	14,41,575.64
4	गुंतवणूक चढ-उतार राखीव निधी		3,15,00,000.00
5	लाभांश	10	4,38,00,000.00
6	सानुग्रह अनुदान	9	1,26,00,000.00
7	सेवक कल्याण निधी		2,26,000.00
8	सभासद कल्याण निधी		5,50,000.00
9	देणगी		6,44,750.00
10	सुवर्ण महोत्सव निधी		25,00,000.00
	एकूण		14,41,57,562.59

आम्ही वर्ष 2018-19 मधील बँकेची लाभप्रदता लक्षात घेता सभासदांना 10% लाभांश देण्याचा प्रस्ताव सादर केला आहे.

मा. सभासदांनी वरील प्रस्तावित नफा विभागणीस मंजूरी द्यावी अशी विनंती आहे.

वैधानिक लेखा परीक्षण वर्ग

वर्ष 2018-19 चे बँकेचे वैधानिक लेखा परीक्षण मे. एस. डी. मेडदकर अॅण्ड कं., पुणे यांनी केले असून, बँकेस वैधानिक लेखा परीक्षणाचा अ वर्ग देण्यात आला आहे.

विशेष भेटी

अहवाल वर्षात वैकुंठ मेहता प्रशिक्षण संस्था, पुणे यांच्या वतीने अनेक प्रशिक्षणार्थींनी आपल्या बँकेच्या कामकाजाची पाहणी करण्यासाठी बँकेस भेट दिली. तसेच सहकार सप्ताहाच्या निमित्ताने संस्थेच्या ज्येष्ठ प्रशिक्षकांनी बँकेस भेट देवून मार्गदर्शन केले.

ह.भ.प. श्री. औसेकर महाराज, औसा (जि. लातूर) यांनी मुख्य कार्यालयास सदिच्छा भेट दिली.

समारोप

वर्ष 2018-19 मध्ये जरी आपल्या बँकेची व्यवसाय वाढ पुरेशी झाली नसेल,

This year the hardware upgradation at branches has been undertaken and will be completed soon.

Vishweshwar Bank Kala Krida Mandal

Vishweshwar Bank Kala Krida Mandal had organised various cultural programmes and sports events. All these events were overwhelmingly participated by entire staff members.

Bank's Contribution in Social causes

During the year under review we have provided financial assistance to poor and needy member of the Bank.

During the year Kerala suffered from natural calamity with heavy rains, which caused loss of life and property. We have given an amount of ₹5 lakh to Sakal Relief Fund for the Kerala operations. We have also given an assistance of ₹3 lakh for establishing Toilets at Pandharpur for the benefit of Varkaris.

Profit Distribution and Dividend

At the close of 31.03.2019 Bank has earned Gross Profit of ₹ 29,07,11,598.93 and Net Profit of ₹ 14,41,57,562.59 We propose to appropriate it as under:-

Sr.No.	Particulars	%	Amount in ₹
1	Statutory Reserve Fund	25	3,64,79,480.70
2	Reserve for Unforeseen Losses	10	1,44,15,756.26
3	Education Fund	1	14,41,575.64
4	Investment Fluctuation Reserve		3,15,00,000.00
5	Dividend	10	4,38,00,000.00
6	Ex-Gratia	9	1,26,00,000.00
7	Staff Welfare Fund		2,26,000.00
8	Member Welfare Fund		5,50,000.00
9	Donations		6,44,750.00
10	Golden Jubilee Fund		25,00,000.00
	Total		14,41,57,562.59

Taking into account profitability for the year 2018-19 we propose a Dividend of 10%. Members are requested to approve the above profit appropriation.

Statutory Audit Class

The statutory audit of the Bank was carried out by M/s. S. D. Medadkar and Co. and awarded "A" class to the Bank.

Notable Visits

During the year under report, a leading institution Vaidkunt Mehta Training Institute, Pune had specially deputed a number of students to see and observe the working of our Bank. During the Cooperative Week the senior trainers of the institute visited the Bank and guided the officers, and the staff.

Renowned religious personality who provides metaphysical discourse Honourable Ausekar Maharaj from Ausa, District Latur paid a courtesy visit to the Head Office of the Bank.

Conclusion

The growth figures for the year 2018-19 may not look good apparently, the figures of Gross NPA and other Stand-

तरी सकल एनपीएसह बँकेच्या विविध मानक आर्थिक मापदंडां (Standard Financial Parameters) मध्ये लक्षणीय सुधारणा व प्रगती झाली आहे. या अहवालात अन्यत्र दिलेल्या माहितीवरून हे स्पष्ट होईल.

आपण वर्ष 2021-22 मध्ये बँकेचा सुवर्ण महोत्सव साजरा करणार आहोत. त्यादृष्टीने आपली आश्वासक वाटचाल सुरु आहे.

आम्ही सर्व मा. सभासदांना आवाहन करतो की, त्यांनी बँकेच्या आगामी वाटचालीत आम्हाला नेहमीप्रमाणे त्यांचे मोलाचे सक्रीय सहकार्य करावे.


कृतज्ञता

या अहवाल वर्षात आम्हाला रिझर्व्ह बँक, विविध बँका, अनेक लेखा परिक्षक, विधी सल्लागार, व्हॅल्युअर्स, पुरवठादार आणि संस्था यांचे मोलाचे सहकार्य मिळाले या सर्वांप्रती आम्ही कृतज्ञता व्यक्त करतो.

या वर्षात आम्हाला सहकार विभागाचे मोलाचे मार्गदर्शन मिळाले. तसेच ज्येष्ठ बँकिंग तज्ज्ञ श्री. विद्याधर अनास्कर यांनी आम्हाला वेळोवेळी मार्गदर्शन केले. आम्ही त्यांचे आभारी आहोत.

या वर्षी समाधानकारक कामगिरी करण्यात बँकेच्या सर्व सेवकांचे मोलाचे योगदान आहे. आम्ही त्यांच्या कामाचे मनापासून कौतुक करतो.

बँकेच्या सर्व सभासदांच्या पाठिंब्यामुळे संचालक मंडळाला बँकेचे कामकाज करण्यास सतत प्रोत्साहन मिळाले आहे. आम्ही सर्व सभासदांचे ऋणी आहोत.


अनिल भ. गाडवे
अध्यक्ष

ard Financial Parameters have remarkably improved. This will be observed from the various figures appearing in this report.

We are going to celebrate Golden Jubilee in the year 2021-22. We are marching with lot of confidence towards it.

We appeal to all the members of the Bank to extend their full cooperation to the Bank as they have been doing in the past.

Expression of Gratitude

During the period under Report we have received cooperation and guidance from Reserve Bank, other Banks, Auditors, Legal Advisors, Vendors and suppliers and various institutions. We express our gratitude to all of them.

During the year we have received invaluable guidance from Cooperative Department. We have also received guidance and counselling from Senior Banking expert Shri Vidyadhar Anaskar. We express our sincere thanks to him.

For a satisfactory performance the contribution of the employees has been of great importance. We express our appreciation to all of them. We have received encouragement from the members to perform well. We are grateful to them.


Anil B. Gadve
Chairman

AMENDMENT TO BYELAWS

Sr.	Bye law	Clause	Existing Provision	Bye law	Clause	Bye law after amendment.	Reason for amendment.
A	B	C	D	E	F		
1	37	o	New	37	o	Has not been subscribed minimum 500 numbers of shares and 100% share value shall be paid and the said application was duly approved by the Board of Directors, before filling of nomination papers, and having aggregate deposit of minimum of ₹ 10,000 or more,	To increase the active participation of the Board of Directors in business.
2	37	p	New	37	p	He / she is an employee of any Government department, and / or he / she is elected member or chairperson of Local Bodies, State Assembly or Parliament,	To ensure active participation of the director in the business of the Bank on account of he / she holding two elected posts.
3	43	A	New	43	A	The Bank may constitute the Board of Management and the Board of Directors are authorised to act upon directions / guidelines issued by Reserve Bank of India from time to time, in this regard.	Reserve Bank of India suggested to constitute Board of Management vide press release dated 25.06.2018 to all UCB's.

INDEPENDENT AUDITORS' REPORT

STATUTORY AUDITORS' REPORT

FOR THE YEAR ENDED 31ST MARCH, 2019

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

To,
The Members,
The Vishweshwar Sahakari Bank Ltd., Pune

Report on Financial Statements

1) We have audited the accompanying financial statements of The Vishweshwar Sahakari Bank Limited, Pune ('the Bank') as at 31 March 2019, which comprise the Balance Sheet as at 31 March 2019, the Profit and Loss Account, the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of all branches audited by us are incorporated in these financial statements.

Management's Responsibility for the Financial Statements

2) Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with provisions of the Banking Regulations Act, 1949, the guidelines issued by the Reserve Bank of India, the Central Registrar, the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002 and accounting principles generally accepted in India so far as applicable to Banks. This responsibility includes the design, implementation and maintenance of internal controls relevant to the preparation and presentation 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 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 misstatements.

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 judgement, 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, but not for the purpose of expressing an opinion on effectiveness of the entity's internal control. 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) In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements together with the Notes thereon give the information required by the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2002 and the Multi State Co-operative Societies Rules, 2002 and guidelines issued by Reserve Bank of India and the Central Registrar of Cooperative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:

(a) In the case of the Balance Sheet, of state of affairs of the Bank as at 31st March 2019;

(b) In the case of the Profit and Loss Account, of the profit for the year ended on that date; and

(c) In the case of the Cash Flow Statement, of the cash flows for the year ended on that date.

(d) The bank is awarded 'A' class for the year 2018-19

Report on Other Legal & Regulatory Requirements

7) The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and the Multi State Co-operative Societies Act, 2002, the Multi State Co-operative Societies Rules, 2002.

8) As required by Section 73 (4) of the Multi State Co-operative Societies Act, 2002 we report that:

a) We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory.

b) In our opinion, proper books of account as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches/offices.

c) The transactions of the Bank which came to our notice have been within the powers of the Bank.

d) The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.

e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks.

f) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank;

9. a) As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances which need to be reported under Rule 27(3) of the Multi State Co-operative Societies Rules, 2002.

b) As required by Rule 27(3) of The Multi-State Co-operative Societies Rules, 2002, we report in the Annexure on the matters specified in that Rule.

C.A. Surendra Waikar
Partner

(M No. 040590)

for M/s. S D Medadkar & Co.

Chartered Accountants

FRN 106128W

Date: 15.05.2019

Place: Pune

अनुबंध अ Annexure A

बँकेचे नांव Name of the Bank	दि विश्वेश्वर सहकारी बँक लि. पुणे मल्टिस्टेट बँक The Vishweshwar Sahakari Bank Ltd. Pune Multistate Bank
मुख्य कार्यालयाचा पत्ता Address of the Head Office	471/472 मार्केट यार्ड, Market Yard, गुलटेकडी, Gultekadi, पुणे Pune 411037
नोंदणी दिनांक Date of Registration	18.09.1972
रिझर्व्ह बँकेचा परवाना क्रमांक व दिनांक Date and No. of RBI license	युबीडी/एमएच 976 पी दि. 03.08.1988 UBD/MH 976 P Dated 03.08.1988
कार्यक्षेत्र Jurisdiction	महाराष्ट्र राज्य व कर्नाटक राज्य Maharashtra State & Karnataka State

₹ in Lakh

नियंत्रक कार्यालय व विस्तार कक्षांसह शाखा संख्या No. of branches including controlling offices & Extension Counters	मुख्य कार्यालय H.O. + 28 शाखा Branches	29
सभासदत्व Membership	नियमित Regular	23,107
	नाममात्र Nominal	2,495
वसुल भाग भांडवल Paid up Share Capital		4,405
राखीव निधी Reserve Funds		11,789
ठेवी Deposits	चालू Current	12,745
	बचत Savings	26,721
	मुदत Term	1,12,876
कर्जे Advances	तारणी Secured	80,968
	विनातारणी Unsecured	4,759
	अग्रक्रम कर्जे Priority Sector Advances %	48.73
बाहेरील कर्जे Other Advances	जिल्हा मध्यवर्ती बँक DCC Bank	-
	महाराष्ट्र राज्य सहकारी बँक MSC Bank	-
	इतर Others	-
गुंतवणुकी Investments	जिल्हा मध्यवर्ती बँक DCC Bank	211
	महाराष्ट्र राज्य सहकारी बँक MSC Bank	110
	इतर Others	71,529
थकबाकी Over dues %		1.53
लेखा परिक्षण वर्ग Audit Classification		A
आर्थिक वर्षातील निव्वळ नफा Net Profit of the Financial Year		1,442
एकूण सेवक Total Staff		360
खेळता निधी Working Funds		1,72,182

दि विश्वेश्वर सहकारी बँक लि., पुणे मल्टीस्टेट बँक
दिनांक 31.03.2019 रोजीचा ताळेबंद

31.03.2018 ₹	भाग भांडवल, जबाबदाऱ्या व देणी Capital & Liabilities	₹	31.03.2019 ₹
100,00,00,000.00	1. भाग भांडवल Share Capital		100,00,00,000.00
46,03,20,400.00	1. अधिकृत भाग भांडवल प्रत्येकी ₹ 50 चे 2,00,00,000 भाग Authorised Share Capital 2,00,00,000 Shares of ₹ 50 each		44,04,88,200.00
114,15,17,732.27	2. वसूल भाग भांडवल प्रत्येकी ₹ 50 चे 88,09,764 भाग Paid Up Share Capital 88,09,764 Shares of ₹ 50 each		117,89,35,939.37
37,19,21,896.72	2. राखीव निधी Reserve Funds		-
8,47,01,191.76	1. वैधानिक राखीव निधी Statutory Reserve Fund	40,57,50,243.43	
7,50,00,000.00	2. वैधानिक आकस्मिक निधी Statutory Reserve for unforeseen losses (10%)	9,77,04,333.44	
6,00,000.00	3. इमारत निधी Building Fund	7,50,00,000.00	
20,00,00,000.00	4. लाभांश समानीकरण निधी Dividend Equalisation Fund	6,00,000.00	
3,55,00,000.00	5. 1. बुडित व संशयीत कर्ज निधी Bad and Doubtful Debts Reserve	16,55,00,000.00	
19,15,000.00	2. मानक जिंदगीवरील तरतूद Provision for Standard Assets	3,80,00,000.00	
2,90,622.76	6. सभासद कल्याण निधी Member Welfare Fund	19,50,000.00	
1,75,00,000.00	7. सेवक कल्याण निधी Sevak Welfare Fund	2,74,000.00	
11,17,50,000.00	8. प्रौद्योगिकी विकास निधी Technology Development Fund	1,75,00,000.00	
11,57,50,000.00	9. गुंतवणूक चढ-उतार निधी Investment Fluctuation Reserve	12,00,00,000.00	
80,00,000.00	10. गुंतवणूक घसारा निधी Investment Depreciation Reserve	11,57,50,000.00	
1,88,16,246.03	11. सुवर्ण महोत्सव निधी Golden Jubilee Fund	1,05,00,000.00	
5,05,00,000.00	12. सर्वसाधारण निधी General Reserve Fund	1,82,81,475.50	
59,00,000.00	13. आकस्मिक देयता तरतूद Provision for contingencies	6,45,25,000.00	
4,19,42,775.00	14. विशेष निधी (आयकर कायदा 1961 कलम 36(1)(viii)अन्वये) Special Reserve (u/s 36(1)(viii) of I. Tax Act, 1961)	59,00,000.00	
14,30,000.00	15. इमारत पुनर्मूल्यांकन निधी Building Revaluation Fund	3,98,45,637.00	
-	16. देणगी निधी Donation Fund	18,55,250.00	
1538,88,07,245.87	3. बाहेरील कर्ज Borrowings		-
1147,53,49,852.06	4. ठेवी Deposits		1523,41,73,737.26
822,92,94,689.85	1. मुदत ठेवी Term Deposits	1128,76,16,847.42	
194,43,28,532.00	व्यक्तिगत Individuals	831,20,72,364.21	
130,17,26,630.21	सहकारी संस्था Co-operatives	150,14,36,846.00	
	अन्य Others	147,41,07,637.21	
1699,06,45,378.14	बेरीज पुढील पानावर Total C/F		1685,35,97,876.63

The Vishweshwar Sahakari Bank Ltd., Pune Multi-State Bank

BALANCE SHEET AS AT 31.03.2019

31.03.2018 ₹	जिंदगी, मालमत्ता व येणी Property & Assets	₹	31.03.2019 ₹
108,69,86,210.61	1. रोख व बँकांतील शिल्लक Cash and Balances with Banks		107,93,72,389.15
11,35,14,259.00	1. रोख शिल्लक Cash on Hand	12,65,94,404.00	
97,34,71,951.61	2. अन्य बँकांतील चालू खाती Current Account with Other Banks	95,27,77,985.15	
39,74,48,029.37	1. रिझर्व्ह बँक ऑफ इंडिया Reserve Bank of India	45,83,40,995.24	
17,59,386.59	2. दि महाराष्ट्र स्टेट को-ऑप. बँक लि., मुंबई The Maharashtra State Coop. Bank Ltd., Mumbai	17,60,686.59	
3,126.79	3. कर्नाटक राज्य सहकारी अपेक्स बँक, कर्नाटक KSC Apex Bank, Karnataka	2,948.79	
2,68,91,112.57	4. जिल्हा मध्य. सह. बँक लि., पुणे, सोलापूर व बेळगावी Dist. Central Cooperative Bank Ltd., Pune, Solapur & Belgavi	5,76,01,154.74	
7,24,42,065.72	5. स्टेट बँक ऑफ इंडिया व सहयोगी बँका State Bank of India & Subsidiary Banks	1,44,72,183.16	
44,25,66,140.53	6. अन्य राष्ट्रीयीकृत व व्यापारी बँका Other Nationalised & Commercial Banks	42,02,55,464.49	
3,23,62,090.04	7. अन्य सहकारी बँका Other Coop. Banks	3,44,552.14	
2,63,79,16,370.80	2. अन्य बँकांतील मुदत ठेवी Term Deposits with Other Banks		1,57,76,54,493.30
52,41,559.18	1. दि महाराष्ट्र स्टेट को-ऑप. बँक लि., मुंबई The Maharashtra State Coop. Bank Ltd., Mumbai	1,09,70,228.15	
20,97,71,054.09	2. जिल्हा मध्य. सह. बँक लि., पुणे, सोलापूर व बेळगावी Dist. Central Coop. Bank Ltd., Pune, Solapur & Belgavi	2,10,80,320.40	
53,39,595.00	3. स्टेट बँक ऑफ इंडिया व सहयोगी बँका State Bank of India & Subsidiary Banks	--	
61,28,17,654.18	4. अन्य राष्ट्रीयीकृत व व्यापारी बँका Other Nationalised & Commercial Banks	50,13,29,001.47	
180,21,46,508.35	5. अन्य सहकारी बँका Other Coop. Banks	104,11,74,943.28	
26,00,000.00	6. समाशोधन हमी निधी Settlement Guarantee Fund (CCIL) Margin Money	31,00,000.00	
372,49,02,581.41	बेरीज पुढील पानावर Total C/F		265,70,26,882.45

दि विश्वेश्वर सहकारी बँक लि., पुणे मल्टीस्टेट बँक
दिनांक 31.03.2019 रोजीचा ताळेबंद

31.03.2018 ₹	भाग भांडवल, जबाबदाऱ्या व देणी Capital & Liabilities	₹	31.03.2019 ₹
1699,06,45,378.14	बेरीज मागील पानावरून Total B/F		1685,35,97,876.63
274,68,48,635.07	2. बचत बँक ठेवी Savings Bank Deposits	267,20,73,217.96	
266,79,38,116.34	व्यक्तिगत Individuals	258,19,63,674.78	
3,03,52,311.61	सहकारी संस्था Co-operatives	4,05,65,592.68	
4,85,58,207.12	अन्य Others	4,95,43,950.50	
116,66,08,758.74	3. चालू ठेवी Current Deposits	127,44,83,671.88	
61,55,84,888.75	व्यक्तिगत Individuals	65,29,95,009.65	
2,69,11,970.41	सहकारी संस्था Co-operatives	2,90,71,049.32	
52,41,11,899.58	अन्य Others	59,24,17,612.91	
9,800.00	5. वसुलीसाठी बिले (दुबेरजी) Bills for Collection (contra)		-
3,953.00	6. शाखांतर्गत जुळवणी Branch Adjustments		67,000.00
12,23,47,237.60	7. एनपीए खात्यावरील थकित येणे व्याज राखीव निधी (दुबेरजी) Over due Interest Reserve for NPA accounts (contra)		2,53,39,110.56
1,86,39,847.60	8. ठेवीवरील देणे व्याज तरतूद Provision for Interest Payable on Deposits		1,75,13,681.00
25,94,25,538.34	9. इतर देणी व तरतूदी Other Liabilities & Provisions		20,07,67,542.84
7,48,83,780.82	1. देय बिले व ड्राफ्ट्स Bills & Drafts Payable	1,65,99,023.05	
4,65,07,175.59	2. अनामत देणी Sundry Creditors	3,43,68,743.79	
40,100.00	3. जादा प्राप्त रोकड Cash Found in Excess	1,52,397.00	
5,590.00	4. देय सरचार्ज Surcharge Payable	2,337.00	
12,86,59,312.29	5. इतर देण्यांच्या तरतूदी (परिशिष्ट Schedule-A) Provisions for other liabilities	14,09,94,428.00	
1739,10,71,754.68	बेरीज पुढील पानावर Total C/F		1709,72,85,211.03

The Vishweshwar Sahakari Bank Ltd., Pune Multi-State Bank

BALANCE SHEET AS AT 31.03.2019

31.03.2018 ₹	जिंदगी, मालमत्ता व येणी Property & Assets	₹	31.03.2019 ₹
372,49,02,581.41	बेरीज मागील पानावरून Total B/F		265,70,26,882.45
518,24,62,149.00	3. गुंतवणूकी Investments		560,72,53,890.00
459,30,99,149.00	1. केंद्र व राज्य सरकारी रोखे Central & State Government Securities दर्शनी मूल्य Face Value - 465,40,00,000 बाजार मूल्य Market Value - 459,79,26,350	476,88,27,830.00	
-	2. अन्य विश्वस्त रोखे Other Trustee Securities	68,34,87,060.00	
13,91,94,000.00	3. सार्वजनिक व अन्य क्षेत्रातील गुंतवणूकी Investments in Public & Other Sectors	15,47,70,000.00	
1,69,000.00	4. सहकारी संस्थांच्या भाग भांडवलातील गुंतवणूकी Investments in Shares of Co-operative Institutions (परिशिष्ट Schedule-B)	1,69,000.00	
45,00,00,000.00	5. मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी Money at call and short notice	-	
811,12,41,142.07	4. कर्जे Loans & Advances		857,26,58,357.96
320,32,25,442.64	1. अल्प मुदत (15 महिन्यांपर्यंत) Short Term (Upto 15 Months)	380,36,83,056.05	
2,53,950.00	1. सरकारी व विश्वस्त रोखे तारण Government & Trustee Securities	11,62,221.03	
320,29,71,492.64	2. अन्य दृश्य तारण Other Tangible Securities	380,23,97,555.02	
-	3. जामिनकी Surety यापैकी of which	1,23,280.00	
30,97,05,218.44	1. थकबाकी Over dues	2,87,40,022.02	
26,19,57,722.78	2. एनपीए कर्जे NPA Advances	1,45,46,947.48	
241,78,81,382.81	2. मध्यम मुदत (15 महिन्यांपेक्षा अधिक परंतु 60 महिन्यांपर्यंत) Medium Term (More than 15 Months but up to 60 months)	2,04,70,66,678.25	
26,42,503.88	1. सरकारी व विश्वस्त रोखे तारण Government & Trustee Securities	18,84,387.08	
190,93,94,440.24	2. अन्य दृश्य तारण Other Tangible Securities	168,05,67,740.16	
50,58,44,438.69	3. जामिनकी Surety यापैकी of which	36,46,14,551.01	
25,88,56,183.12	1. थकबाकी Over dues	7,97,32,101.13	
24,16,99,615.65	2. एनपीए कर्जे NPA Advances	8,73,08,946.49	
1701,86,05,872.48	बेरीज पुढील पानावर Total C/F		1683,69,39,130.41

दि विश्वेश्वर सहकारी बँक लि., पुणे मल्टीस्टेट बँक
दिनांक 31.03.2019 रोजीचा ताळेबंद

31.03.2018 ₹	भाग भांडवल, जबाबदाऱ्या व देणी Capital & Liabilities	₹	31.03.2019 ₹
1739,10,71,754.68	बेरीज मागील पानावरून Total B/F	-	1709,72,85,211.03
	6 देणे लाभांश Dividend Payable		
6,04,116.00	2014-2015	--	
9,15,446.00	2015-2016	8,72,054.00	
12,28,844.00	2016-2017	1167,614.00	
-	2017-2018	9,82,262.00	
65,81,173.64	7 कर्जावरील देय रिबेट Rebate Payable on Loans & Advances	56,28,684.00	
21,17,450.00	10. कलेक्शन खाते-निपाणी अर्बन सौहार्द सहकारी बँक नियमित, निपाणी Collection A/c-Nipani Urban Souharda Sahakari Bank Niyamit, Nipani		21,17,450.00
13,00,31,416.80	11. नफा Profit		14,41,57,562.59
4,37,40,691.53	12. हमीपोटी संभाव्य देयता Constituent's Liabilities	11,06,81,574.43	
3,04,54,142.00	1. Bank Guarantees 9,45,83,856.00		
1,32,86,549.53	2. Depositor Education & Awareness Fund (DEAF) 1,60,97,718.43		
1752,32,20,621.48	एकूण Total		1724,35,60,223.62

As per our Report of even date

C.A. Surendra Waikar
Partner
(M No. 040590)
for M/s. S D Medadkar & Co.
Chartered Accountants
FRN 106128W
Pune, Date : 15.05.2019

Anil B. Gadve
Chairman

Ravindra S. Pawar
Deputy General Manager

Shriram V. Apte
General Manager

CA Manoj V. Sakhare
Vice Chairman

Narayan N. Dole
Deputy General Manager

Satish B. Gandhe
Chief Executive Officer

The Vishweshwar Sahakari Bank Ltd., Pune Multi-State Bank

BALANCE SHEET AS AT 31.03.2019

31.03.2018 ₹	जिंदगी, मालमत्ता व येणी Property & Assets	₹	31.03.2019 ₹
1701,86,05,872.48	बेरीज मागील पानावरून Total B/F		1683,69,39,130.41
249,01,34,316.62	3. दीर्घ मुदत (60 महिन्यांपेक्षा अधिक) Long term (More than 60 Months)	272,19,08,623.66	
-	1. सरकारी व विश्वस्त रोखे तारण Government & Trustee Securities	-	
234,55,42,692.62	2. अन्य दृश्य तारण Other Tangible Securities	261,07,76,518.66	
14,45,91,624.00	3. जामिनकी Surety यापैकी of which	11,11,32,105.00	
8,79,40,748.82	1. थकबाकी Over dues	2,28,77,302.45	
12,37,15,812.50	2. एनपीए कर्जे NPA Advances	6,35,69,394.00	
9,800.00	5. वसुलीसाठी बिले (दुबेरजी) Bills for Collection (Contra)		-
-	6. शाखांतर्गत जुळवणी Branch Adjustments		67,000.00
8,26,34,804.83	7. गुंतवणुकीवरील येणे व्याज Interest Receivable on Investments		8,40,75,760.68
12,23,47,237.60	8. कर्जावरील थकीत येणे व्याज (दुबेरजी) Over due Interest Receivable (contra)		2,53,39,110.56
15,38,40,513.27	9. स्थावर मालमत्ता (परिशिष्ट Schedule-C) Fixed Assets		14,07,51,808.57
14,57,82,393.30	10. अन्य येणी Other Assets (परिशिष्ट Schedule-D)		15,63,87,413.40
4,37,40,691.53	11. हमीपोटी संभाव्य देयता Constituent's Liabilities	11,06,81,574.43	
3,04,54,142.00	1. Bank Guarantees 9,45,83,856.00		
1,32,86,549.53	2. Depositor Education & Awareness Fund (DEAF) 1,60,97,718.43		
1752,32,20,621.48	एकूण Total		1724,35,60,223.62

Directors

Suniel N. Rukari
DirectorRajendra R. Mirje
DirectorAmol A. Maniyar
DirectorDattatray F. Kamthe
DirectorAjay C. Doijad
DirectorAtul A. Rukari
DirectorSubhash M. Ladge
DirectorMrs. Kalpana S. Ganjiwale
DirectorMrs. Simantini K. Todkar
DirectorBapusaheb N. Dhankwade
Coopted DirectorAdv. Purushottam S. Ladge
Coopted Director

दि विश्वेश्वर सहकारी बँक लि., पुणे मल्टीस्टेट बँक
दिनांक 31.03.2019 अखेरच्या वर्षाचे नफा-तोटा पत्रक

31.03.2018 ₹	खर्च Expenditure	₹	31.03.2019 ₹
104,94,63,833.61 104,94,58,610.61 5,223.00	1. दिलेले व्याज Interest Paid 1. ठेवीवरील व्याज Interest on Deposits 2. बाहेरील कर्जावरील व्याज Interest on Borrowings	91,27,37,631.40 80,384.00	91,28,18,015.40
18,40,412.25 14,92,201.52 3,48,210.73	2. दिलेले कमिशन Commission Paid पिग्मी एजंटला दिलेले कमिशन Commission Paid to Pigmy collection Agent बँकांना दिलेले कमिशन Commission Paid To Banks	- 14,03,492.00	14,03,492.00
17,99,13,696.12	3. वेतन, भत्ते व सेवक खर्च Salary, Allowances & Staff Expenses		19,45,96,878.78
16,63,820.42	4. संचालक मंडळ सभा भत्ते व संचालकांचा वाहन इ. खर्च Board Meeting Allowances & Director's Conveyance etc.		17,75,841.90
14,56,729.57	5. प्रवास खर्च Traveling Expenses		13,53,765.15
5,66,18,205.40 2,70,45,376.20 26,05,852.00 1,03,71,067.00 1,64,19,108.20 1,76,802.00	6. भाडे, कर, वीज, विमा व इंधन खर्च Rent, Taxes, Electricity, Insurance & Fuel Expenses 1. भाडे Rent 2. कर Taxes 3. वीज Electricity 4. विमा Insurance 5. जनसेट इंधन Genset Fuel	2,71,18,920.52 24,73,448.95 1,06,46,764.00 1,55,92,615.00 2,58,766.75	5,60,90,515.22
86,11,808.39	7. पोस्टेज, टेलिफोन व कुरिअर प्रभार Postage, Telephone & Courier Charges		82,28,108.91
81,06,041.28	8. मुद्रण, लेखनसामग्री व जाहिरात Printing, Stationery & Advertisements		79,13,702.53
27,44,470.00	9. ऑडिट फी Audit Fees		28,32,000.00
5,19,481.00	10. कोर्ट व कर्ज वसुली खर्च Court & Loan Recovery Exp.		24,72,219.00
4,94,86,520.72	11. घसारा, दुरुस्ती व देखभाल Depreciation, Repairs & Maintenance		3,09,53,480.07
59,89,581.00	12. गुंतवणूकीवरील निरस्त अधिमूल्य Amortised Premium on Investments		51,04,213.00
136,64,14,599.76	बेरीज पुढील पानावर Total C/F		122,55,42,231.96

The Vishweshwar Sahakari Bank Ltd., Pune Multi-State Bank
PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31.3.2019

31.03.2018 ₹	उत्पन्न INCOME	₹	31.03.2019 ₹
158,12,03,809.67	1. प्राप्त व्याज Interest Received		140,79,47,405.92
100,69,22,370.76	1. कर्जावरील On Loans & Advances	85,62,41,249.26	
57,42,81,438.91	2. गुंतवणूकीवरील On Investments	55,17,06,156.66	
16,300.00	2. प्राप्त लाभांश Dividend Received		1,300.00
	Dividend received on Shares		
55,27,551.27	3. प्राप्त कमिशन Commission received		1,16,43,676.36
7,64,14,143.20	4. अन्य उत्पन्न Other Income		7,21,16,178.28
230.20	1. भाग वर्ग शुल्क Share Transfer Fees	180.00	
54,75,299.39	2. लॉकर भाडे Locker Rent	63,09,518.08	
4,39,873.56	3. कर्ज अर्ज विक्री Sale of Loan Forms	4,27,304.00	
3,96,80,686.30	4. सेवा व अन्य प्रभार Service & Other Charges	4,54,29,443.09	
2,38,89,791.50	5. रोखे विक्रीवरील नफा Profit on sale of Securities	1,02,59,723.00	
2,96,830.80	6. बँकिंग व नॉन बँकिंग जिंदगीच्या विक्रीवरील नफा	5,44,005.02	
	Profit on sale of Banking & Non Banking Assets		
66,31,431.45	7. अन्य उत्पन्न Miscellaneous Income	91,46,005.09	
16,00,39,093.26	5. 1. संशयीत व बुडित येणी पुस्तकी निर्लेखन तरतूद परतावा		8,41,44,319.51
	Bad debts Written Off Written Back		
80,00,000.00	2. जादा तरतूद परतावा		-
	Excess Provision Written Back		
1,38,48,286.34	6. डिफर्ड टॅक्स Deferred Tax		-
43,89,640.00	7. निर्लेखित करण्यात आलेल्या खात्यामधील वसुली		1,79,93,013.00
	Recovery in write off Accounts		
2,97,24,678.00	8. आयकर परताव्यातील व्याज Interest on IT Refund		-
5,90,07,766.00	9. आयकर परतावा Income Tax Refund		-
193,81,71,267.74	बेरीज पुढील पानावर Total C/F		159,38,45,893.07

दि विश्वेश्वर सहकारी बँक लि., पुणे मल्टीस्टेट बँक
दिनांक 31.03.2019 अखेरच्या वर्षाचे नफा-तोटा पत्रक

31.03.2018 ₹	खर्च Expenditure	₹	31.03.2019 ₹
136,64,14,599.76	बेरीज मागील पानावरून B/F		122,55,42,231.96
-	13. गुंतवणूक विक्रीवरीलतोटा Loss on sale of Investments		15,89,500.00
72,797.75	14. बँकिंग व नॉन बँकिंग जिंदगीच्या विक्रीवरील तोटा Loss on sale of Banking & Non Banking Assets		4,46,943.90
69,00,000.00	15. एलआयसी रजा नगदीकरण ग्रुप योजनेअंतर्गत अंशदान Contribution for Group Leave Encashment Scheme of LIC		1,80,00,000.00
4,69,26,256.91	16. अन्य खर्च Other Expenses		5,71,22,273.28
22,77,87,103.26	17. तरतूदी व संभाव्य देणी Provisions & Contingencies		14,69,87,381.34
10,25,39,093.26	A. बुडीत व संशयीत कर्ज राखीव निधी (एनपीए) तरतूद Provision for B D D R (NPA)	6,00,00,000.00	
-	B. मानक जिंदगीवरील तरतूद Provision for Standard Assets	25,00,000.00	
7,27,50,000.00	C. गुंतवणूक घसारा निधी Investment Depreciation Reserve	--	
5,20,00,000.00	D. आयकर तरतूद Income Tax Provision	6,35,00,000.00	
-	E. डिफर्ड टॅक्स तरतूद Deferred Tax Provision	2,05,54,036.34	
4,98,010.00	F. अन्य तरतूदी Other Provisions	4,33,345.00	
16,00,39,093.26	18. संशयीत/बुडित येणी पुस्तकी निर्लेखन Bad Debts Written off		-
13,00,31,416.80	19. निव्वळ नफा Net Profit		14,41,57,562.59
193,81,71,267.74	एकूण Total		159,38,45,893.07

As per our Report of even date

C.A. Surendra Waikar
Partner
(M No. 040590)
for M/s. S D Medadkar & Co.
Chartered Accountants
FRN 106128W
Pune, Date : 15.05.2019

Anil B. Gadve
Chairman

Ravindra S. Pawar
Deputy General Manager

Shriram V. Apte
General Manager

CA Manoj V. Sakhare
Vice Chairman

Narayan N. Dole
Deputy General Manager

Satish B. Gandhe
Chief Executive Officer

Multi-State Bank

31.03.2018 ₹	उत्पन्न INCOME	₹	31.03.2019 ₹
193,81,71,267.74	बेरीज मागील पानावरून B/F		159,38,45,893.07
193,81,71,267.74	एकूण Total		159,38,45,893.07

Directors

Dattatray F. Kamthe
Director

Mrs. Kalpana S. Ganjiwale
Director

Adv. Purushottam S. Landge
Coopted Director

Schedule-A

Other Liabilities

Sr. No	Particulars of Other Liabilities	Amount in ₹
1	Bonus / Exgratia Payable	97,236.00
2	Concurrent Audit Fees Payable	2,24,100.00
3	Electricity Bills Payable	7,41,100.00
4	HDFC Life Credit Protect Premium Payable	5,116.00
5	Income Tax Provision	6,35,00,000.00
6	Internal Audit Fees Payable	1,15,475.00
7	Maharashtra O/P CGST	7,82,325.04
8	Maharashtra O/P IGST	7,89,772.23
9	Maharashtra O/P SGST	7,76,113.44
10	Misc. Payable	70,830.29
11	NHB Subsidy Payable	3,27,900.00
12	Provision for Advt. Expenses	4,51,941.00
13	Provision for Courier Expenses	500.00
14	Provision for other Assets	61,000.00
15	Provision for Other Expenses	9,88,074.00
16	Retention Money Payable	3,15,971.00
17	SIDBI Subsidy Payable	7,02,93,674.00
18	Statutory Audit Fees Payable	13,50,000.00
19	Telephone Bills Payable	1,03,300.00
	Total	14,09,94,428.00

Schedule-B

Investment in shares of Co-op. Institutions

Sr. No	Particulars	Amount in ₹
1	The Maharashtra State Co-op Bank Ltd. Mumbai	13,000.00
2	Pune District Central Co-operative Bank Ltd. Pune	1,50,000.00
3	The Cotton Spinning Mills Belgaon	5,000.00
4	Satyapuram Housing Society, Fursungi	1,000.00
	TOTAL	1,69,000.00

The Vishweshwar Sahakari Bank Ltd., Pune Multi-State Bank

Statement of Fixed Assets

Schedule-C		Statement of Fixed Assets							Amount in Actuals		
ASSET DESCRIPTION	GROSS BLOCK				DEPRECIATION				NET BLOCK		
	Opening Balance	Addition		Sale/ Transfer/ Write off/ Other Adjustments	Closing Balance	Up to		For the year ended 31-03-2019	Sale/ Transfer/ Write off/ Other Adjustments	Up to	WDV as on
		Before 01-10-2018	After 01-10-2018			31-03-2018	31-03-2019				
Land & Building	1477,98,597.58	35,69,735.00	-	1513,68,332.58	533,09,850.90	77,08,708.00	-	610,18,558.90	944,88,746.68	903,49,773.68	
Vehicles	75,49,550.94	12,99,279.00	-	74,41,176.94	50,54,029.00	11,19,832.00	14,07,647.00	47,66,214.00	24,95,521.94	26,74,962.94	
SDV & Lockers	202,06,474.18	29,000.00	94,548.00	203,12,103.98	109,67,599.72	9,31,107.00	13,704.20	118,85,002.52	92,38,874.46	84,27,101.46	
Furniture & fixture	601,16,311.48	20,66,285.80	6,10,951.00	603,74,386.69	387,52,059.04	45,84,682.00	21,89,093.69	411,47,647.35	213,64,252.44	192,26,739.34	
Ele. Fitting, Gensets, UPS	377,48,572.28	7,83,218.42	12,47,964.00	371,82,880.20	295,11,992.28	28,33,206.00	23,72,333.00	299,72,865.28	82,36,580.00	72,10,014.92	
Computer H/W & S/W	1396,22,309.27	9,52,206.00	23,42,822.04	1298,36,366.52	1319,13,701.28	57,30,220.00	130,67,867.09	1245,76,054.19	77,08,607.99	52,60,312.33	
Other Office Mech.& Equipments	229,98,025.99	8,78,589.00	8,15,682.94	226,34,324.77	182,57,278.27	22,49,181.00	20,50,566.91	184,55,892.36	47,40,747.72	41,78,432.41	
Renovation & Reconstruction	279,57,839.06	1,39,320.00	2,06,280.00	239,23,753.51	223,90,657.02	24,88,297.00	43,79,672.00	204,99,282.02	55,67,182.04	34,24,471.49	
Total	4639,97,680.78	97,17,633.22	53,18,247.98	4530,73,325.19	3101,57,167.51	276,45,233.00	254,80,883.89	3123,21,516.62	1538,40,513.27	1407,51,808.57	

Amount in Actuals

Schedule-D

Other Assets

Sr. No	Other Assets-Schedule D	Amount ₹
1	Advance Income Tax	6,75,00,000.00
2	Cersai Registration Charges	(57,547.00)
3	Deposit for Rental/Leased Premises	93,97,180.00
4	Differed Tax Asset DTA (Net)	1,73,86,430.00
5	Difference in Clearing Receivable	37,672.00
6	Income Tax Refund Receivable (HO)	5,15,34,197.00
7	Karnataka I/P IGST	8,15,163.61
8	Misc. Receivable	7,07,056.24
9	Other Asset WIP	52,53,000.00
10	Other Deposits	10,000.00
11	Prepaid Insurance	3,49,131.00
12	Prepaid Other Expenses	11,18,043.56
13	Stamps on Hand	78.00
14	Stationery on Hand	21,39,789.00
15	TDS from Interest on Investment	50,376.00
16	TDS ON CGST REC	805.79
17	TDS ON IGST REC	830.77
18	TDS ON SGST REC	805.79
19	TDS Receivable Others	1,44,401.64
		15,63,87,413.40

बँकेच्या सर्व सभासद / ग्राहकांसाठी सूचना

आपल्या ग्राहकांना जाणून घ्या K.Y.C. संबंधी भारतीय रिझर्व्ह बँकेच्या मार्गदर्शी सूचनांनुसार आपल्या ग्राहकांची अद्ययावत माहिती मिळवून प्रिव्हेंशन ऑफ मनी लाँड्रिंग ऍक्टचे अनुपालन करणे बँकेला आवश्यक असते. त्यामुळे ग्राहकांनी पुढीलप्रमाणे कागदपत्रे सादर करून बँकेस सहकार्य करावे, ही विनंती.

1. आपले अलिकडच्या काळातील पासपोर्ट साईजचे 2 फोटो.
2. ओळखीचा पुरावा (उदा. पॅन कार्ड, ड्रायव्हिंग लायसन्स, आधार कार्ड इ.)
3. निवासी पत्त्याचा पुरावा (लाईट बिल, टेलिफोन बिल, पासपोर्ट इ.)
4. वैयक्तिक खातेदारांशिवाय संस्था, सहकारी संस्था, भागीदारी संस्था, कंपनी, ट्रस्ट व इतर खातेदारांनी, जे लागू असेल त्याप्रमाणे, कागदपत्रांच्या प्रती.

सभासद / खातेदारांसाठी विशेष सूचना

आयकर कायद्यातील तरतुदीनुसार सभासदांच्या व खातेदारांच्या बँकेकडील सर्व शाखांमधील एकत्रित एकूण ठेवीवरील (हप्तेबंद ठेवीसह) वार्षिक व्याज ₹ 40,000 व त्यापेक्षा अधिक असल्यास, तसेच ज्येष्ठ नागरिकांसाठी ₹ 50,000 पेक्षा अधिक असल्यास, बँकेस आयकर कपात करणे बंधनकारक आहे. तरी सर्व सभासद / खातेदारांनी फॉर्म 15 G / 15 H आपल्या शाखेत वेळेवर सादर करावेत, ही विनंती.

The Vishweshwar Sahakari Bank Ltd., Pune Multi-State BankCash Flow Statement for the period ended 31st March 2019

₹ in Lakh

Particulars	31.03.18	31.03.18	31.03.19	31.03.2019
CASH FLOW FROM OPERATING ACTIVITIES				
Net Profit as per Profit & Loss Account		1,300.31		1,441.58
Adjustments for:				
Depreciation on Fixed Assets	442.25		255.48	
Write off fixed assets	-		3.83	
Amortisation on Investment	59.90		51.04	
Loss on sale of securities	25.46		15.90	
Loss on sale of banking and non -banking asset	0.73		4.47	
Provision for Bad & Doubtful Debts Reserve	1,025.39		600.00	
Provision for Standard Assets	-		25.00	
Other Provision	4.98		4.33	
IDR	727.50		-	
Differed Tax	-		205.54	
		2286.20		1165.59
Excess Provision Writeback- Std assets	(80.00)	-	-	
Excess Provision Writeback- BDDR	-		(841.44)	
Profit on Sale of Securities	(264.35)		(102.60)	
Profit on sale of banking/Non banking asset	(2.97)		(5.44)	
Differed Tax	(138.48)		-	
Recovery in Write off accounts	(43.90)		(179.93)	
Sub Total		(529.70)		(1,129.41)
Cash Flow from Operative Activities		3,056.81		1,477.76
Adjustments for:				
Increase/(Decrease) in Deposit	(7,283.56)		(1,546.34)	
Increase/(Decrease) in other liabilities & Provision	(126.17)		(597.84)	
(Increase)/ Decrease in Advances	12,346.98		(4,614.17)	
(Increase)/ Decrease in Investment	4,426.39		(4,298.96)	
(Increase)/ Decrease in Other Assets	313.92		(120.46)	
Increase/(Decrease) in Reserves	(807.32)		(60.37)	
Exgratia Payment	(121.40)		(103.00)	
Education Fund	(15.33)		(13.00)	
		8,733.51		(11,354.14)
Net Cash Flow from Investing Activities		11,790.32		(9,876.38)
(Increase) / Decrease in Fixed Assets	(151.80)		(150.36)	
Sale of Fixed Assets	1.01		5.76	
Net cash from / (used in) Investing Activity		(150.79)		(144.60)
Cash Flow from Financing Activities				
Increase in Share Capital	(254.28)		(198.32)	
Dividend Paid	(561.02)		(464.45)	
Net cash from / (used in) Financing Activity		(815.30)		(662.77)
Net Increase / (Decrease) in Cash & Cash Equivalents		10,824.23		(10,683.76)
Cash & Cash Equivalents as at Beginning of the Year		26,398.80		37,223.03
Cash In Hand	1,926.08		1,135.14	
Cash at Bank	6,566.73		9,734.72	
FDs with Bank	17,905.99		26,353.16	
Cash & Cash Equivalents as at End of the Year		37,223.03		26,539.27
Cash In Hand	1,135.14		1,265.94	
Cash at Bank	9,734.72		9,527.78	
FDs with Bank	26,353.16		15,745.54	

C.A. Surendra Waikar

Partner

(M No. 040590)

for M/s. S D Medadkar & Co.

Chartered Accountants

FRN 106128W

Pune, Date : 15.05.2019

For The Vishweshwar Sahakari Bank Ltd., Pune

Satish B. Gandhe

Chief Executive Officer

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

I. SIGNIFICANT ACCOUNTING POLICIES:

1. Accounting Convention :

The financial statements of the Bank have been prepared in accordance with the generally accepted accounting principles in India. The Bank has prepared these financial statements to comply in all material respects with the accounting standards issued by the Institute of Chartered Accountants of India (ICAI), to the extent applicable, and applicable statutory provisions under the Banking Regulation Act, 1949 & Multi State Cooperative Societies Act, 2002. The financial statements have been prepared following the going concern concept on an accrual basis under the historical cost convention, which is carried at revalued amount. The accounting policies adopted in the current year are consistent with those of previous year, except of change in accounting policy as explained in notes forming part of Accounts.

2. Use Of Estimates:

The presentation of financial statements, are in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenue and expenses and disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current event and actions, uncertainty about these assumptions and estimates could result in outcomes requiring a material adjustment to the carrying amounts of assets or liabilities in the future periods.

3. Investments :

3.1 Investments other than in those held in Term Deposits with Banks / Institutions / Mutual Fund and shares of Co-op Institutions are classified into "Held For Trading" (HFT), "Available for Sale" (AFS), and "Held To Maturity" (HTM) categories

in accordance with Reserve Bank of India (RBI) guidelines on Classification and Valuation of investments for Primary (Urban) Co-operative Banks.

3.2 Investments under Held to Maturity category are carried at Book Value. The premium paid, if any, on the investments under this category is amortized over the residual life of the security.

3.3 Investments under Available for Sale category are valued scrip-wise at lower of Cost or Market Value. Net depreciation, if any under each classification has been provided for, net appreciation, if any, has been ignored.

3.4 The Bank is holding investments under Held for trading category which are being traded within 90 days from date of its classification under this head. Investments under this category are valued scrip wise at lower of cost or market value.

3.5 Market Value, where market quotes are not available, is determined on the basis of the "Yield to Maturity" (YTM) method as indicated by Primary Dealers Association of India (PDAI) jointly with the Fixed Income and Money Market Derivatives Association of India. Appreciation / Depreciation are aggregated for each class of securities and net depreciation in aggregate for each category as per RBI guidelines is charged to Profit and Loss Account. Net appreciation, if any, is ignored.

4. Advances:

4.1 The classification of advances into Standard, Sub-standard, Doubtful and Loss assets as well as provisioning on Standard Advances and Non-Performing Advances has been arrived at in accordance with the Income Recognition,

Assets Classification and Provisioning Norms prescribed by the Reserve Bank of India from time to time till date.

- 4.2 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.

5. Fixed Assets And Depreciation:

- 5.1 Premises, SDV Lockers, Electrical Fittings are depreciated on Written down Value method.
- 5.2 Computers & peripherals are depreciated on Straight Line method as directed by RBI.
- 5.3 Renovation and reconstruction is depreciated on Straight Line method.
- 5.4 Vehicles, Furniture Fixtures, Other office machinery & equipment are depreciated on Straight Line method.
- 5.5 Depreciation on assets acquired prior to 1st October is provided for the whole year, otherwise the same are depreciated at 50% of the normal rates.
- 5.6 Buildings are revalued during the year 2011-12 from two government approved valuer. The revaluation is disclosed as revaluation reserve.
- 5.7 The rates of Depreciation are charged at following rates

The methods and rates of depreciation are as below.

Sr. No.	Assets	Dep. Rates %
1	Land & Buildings	10
2	Vehicles	20
3	SDV Lockers	10
4	Furniture & Fixtures	10
5	Electrical Fittings	25
6	Computer H/W & S/W	33.33
7	Other Office Mach. & Equip.	20
8	Renovation & Reconstruction	20

6. Revenue Recognition :

- 6.1 Income is accounted on accrual basis. However, income on Non-Performing Assets is recognized on realization, as per Reserve Bank of India directives.
- 6.2 Bank has accounted Commission on Letters of Credit / Bank Guarantees, locker rent on receipt basis. Erstwhile, the bank was recognizing the income on LC/BG and locker rent on accrual basis.
- 6.3 Dividend received from shares of co-operative institutions is accounted on receipt basis.

7. Employee Benefits :

- 7.1 Payment of Provident Fund is made to the Commissioner for Provident Fund at rates prescribed in the Employees Provident Fund and Misc. Provisions Act, 1952 and is accounted for on accrual basis.
- 7.2 Bank has provided for leave encashment on accrual basis as per actuarial valuation given by third party Actuary as on 31.3.2019
- 7.3 Bank has taken group gratuity policy from LIC of India and is maintaining fund under trust deed with LIC of India for gratuity payments to employees. The premium / contribution paid to LIC to meet gratuity liability is debited to Profit & Loss A/c.
- 7.4 Ex-Gratia for the current year is appropriated from net profit as per the provisions of Multi - state co-op societies Act 2002.

8. Taxes on Income:

- 8.1 Provision for Current Tax is made on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961, and rules framed there under.
- 8.2 Deferred Tax:
Deferred tax is calculated at the rate of 34.60% and is recognized on timing differences that originate in one period and are capable of reversal in one or more subsequent periods. Deferred Tax Asset is recognized only to the extent that there

is reasonable certainty that the assets would be realized in future. The opening balance of DTA is rectified by adjusting the General reserve as prior period adjustment.

9. Provisions, contingent liabilities and contingent assets :

A provision is recognised when the Bank has a present obligation as a result of past event where it is probable that an outflow of resources will be required to settle the obligation, in respect of which a reliable estimate can be made. Provisions are not discounted to its present value and are determined based on best estimate required to settle the obligation at the Balance Sheet date. These are reviewed at each Balance Sheet date and adjusted to reflect the current best estimates.

A disclosure of contingent liability is made when there is:

- a) A possible obligation arising from a past event, the existence of which will be confirmed by occurrence or nonoccurrence of one or more uncertain future events not within the control of the Bank; or
- b) A present obligation arising from a past event which is not recognized as it is not probable that an outflow of resources will be required to settle the obligation or a reliable estimate of the amount of the obligation cannot be made.

When there is a possible or a present obligation in respect of which the likelihood of outflow of resources is remote, no provision or disclosure is made.

Contingent assets are not recognized in the financial statements. However, contingent assets are assessed continually.

10. Segment Reporting :

In accordance with the guidelines issued by RBI, Segment Reporting is made as under:

1. Treasury includes all investment portfolio, profit/loss on sale of investments. The expenses of this segment consist of interest expenses on funds borrowed from external sources as well as internal sources and depreciation/amortization of premium on Held to Maturity category investments.
2. Other Banking Operations include all other operations not covered under Treasury operations.

11. Lease Payments

Operating lease payments are recognized as an expense in the Profit & Loss account.

12. Deposit for Services :

The Deposit for Services like Telephone, Telex, Electricity, etc. paid to the concerned authorities are charged to Profit & Loss A/c

NOTES FORMING PART OF THE ACCOUNTS FOR THE YEAR ENDED MARCH 31, 2019

1. Investments:

- a. During the year, Bank has sold securities held under AFS category. The Net profit of ₹1,02,59,723.00 is credited to Profit and Loss account after netting off the loss of ₹15,89,500.00 to profit of ₹86,70,223.00
- b. Fixed Deposits with other Banks include deposits aggregating to ₹3701 lakh lodged as margin money to secure overdraft limits / issuance of guarantees in respect of correspondent business.

2. Fixed Assets & Depreciation: AS 6 & AS 10

- a. The Bank has accounted and made disclosure of gross and net block of fixed assets and depreciation in accordance with AS-6 and AS-10 issued by ICAI.
- b. Depreciation of ₹20.97 lakh on account of revaluation of ownership premises has been provided during the year and an equivalent amount is debited to Revaluation Reserve.

3. Prior Period Items: AS- 5

- a. Bank has paid ex gratia of ₹102.55 lakh for the year 2017-18 in current year. Provision for the same was made in the year 2017-18
- b. Interest income on NPA accounts of ₹294.44 Lacs of earlier years recognized as income in current year i.e. 2018-19 as per RBI guidelines.
- c. The bank has paid advance tax of ₹675 lakhs during the year. Bank has made a provision of income tax to the tune of ₹635 lakhs.

4. Merger of Other Co-op Bank - AS-14

- a. The Bank has acquired The Nipani Urban Souharda Sahakari Bank Niyamit, Nipani and merged the same in accordance

with orders and directions issued by the Reserve Bank of India dated 27.12.2010 & RCS, Karnataka Order dated 15.9.2010.

- b. Bank has disclosed collection A/c (Amount payable to shareholder of erstwhile The Nipani Urban Souharda Sahakari Bank Niyamit, Nipani) of ₹21,17,450.00 under current liabilities as per Merger Order dt 15.09.2010 & MOU dated 29.06.2010.

5. Employee Benefits – AS - 15 (Revised):

- a. Bank has contributed ₹82,73,682.00 (P.Y. ₹84,98,764.00) towards Provident Fund.
- b. Bank has opted Group Gratuity scheme & Group Leave Encashment scheme of LIC of India to comply with AS 15. Bank pays

premium of these schemes as conveyed by LIC.

- c. In the current year, ₹1,80,00,000.00 towards Group Leave Encashment, ₹58,74,649.00 towards Group Gratuity Scheme are debited to profit and loss account related to the current year.
- d. On the basis of actuarial valuation conveyed by Mr. A.D. Gupta (Fellow – Institute of Actuaries of India) as of 31.3.2019, no provision is required towards group leave encashment scheme and group gratuity scheme.
- e. Actuarial Assessment of Gratuity fund and leave encashment as on 31.3.2019 is as under.

₹ in Lakh

Sr No.	Particulars	Gratuity	Leave Encashment
i)	Discount Rate	7.80%	7.80%
ii)	Expected Return on Plan Assets	7.80%	7.80%
iii)	Changes in present value of obligations (PVO)		
	PVO at the beginning	602.70	410.21
	Interest Cost	44.87	27.00
	Current Service Cost	42.93	38.52
	Benefits paid	(54.94)	(128.01)
	Actuarial (gain)/loss on obligations	84.53	135.20
	PVO at the End	720.09	482.92
iv)	Changes in fair value of Plan Assets (FVPA)		
	FVPA at the beginning	736.70	411.24
	Expected Return on Plan Assets	57.61	34.10
	Contributions	58.75	180.00
	Benefits Paid	(54.94)	(128.01)
	Actuarial gain/(loss) on plan assets	1.94	(3.57)
	FVPA at the end	800.06	493.76
v)	Amount recognised in Balance Sheet		
	Present Value of obligations	720.09	482.92
	Fair Value of Plan Assets	800.06	493.76
	Assets/(Liability)	79.97	10.84
vi)	Expenses recognised in profit and loss account		
	Current Service Cost	42.93	38.52
	Interest Cost	44.87	27.00
	Expected Return on Plan Assets	(57.61)	(34.10)
	Net Actuarial gain/(loss)	(93.36)	138.70

6. Segment Reporting- AS 17- Attached separately

Primary Segment Reporting (By Business Segments) as at 31.03.2019

Amount ₹ in Lakh

Particulars	2018-19			2017-18		
	Treasury Operations	Other Banking Operations	Total	Treasury Operations	Other Banking Operations	Total
Segment Revenue	5,603.76	10,334.70	15,938.46	5,981.71	13,400.00	19,381.71
Segment Cost	4,816.94	8,793.33	13,610.26	5,385.02	12,270.78	17,655.80
Segment Result	786.83	1,541.37	2,328.19	596.69	1,129.22	1,725.91
Less unallocated Exps.			46.08			44.08
Less Deferred Tax			205.54			(138.48)
Net Profit before Tax			2,076.58			1,820.31
Provision for Income Tax			635.00			520.00
Net profit before appropriation			1,441.58			1,300.31
Other Information						
Segment Assets	72,689.84	85,726.58	158,416.43	79,030.13	81,112.41	160,142.54
Unallocated Assets	-	-	13,765.12	-	-	13,866.09
Total Assets	72,689.84	85,726.58	172,181.54	79,030.13	81,112.41	174,008.64
Segment Liabilities	49,828.89	108,555.62	158,384.51	67,176.34	92,822.86	159,999.20
Unallocated Liabilities			13,797.03	-	-	14,009.43
Total Liabilities	49,828.89	108,555.62	172,181.54	67,176.34	92,822.86	174,008.64

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

7. Related Party Disclosures: AS 18

The Bank is a co-operative society under the Multi-State Co-operative Societies Act, 2002 and there are no Related Parties requiring a disclosure under Accounting Standard 18 issued by the Institute of Chartered Accountants of India other than Key Management Personnel Mr. Satish B. Gandhe the Chief Executive Officers of the Bank for 2018-19 However in terms of RBI circular dated March 29, 2003, CEO being a single party coming under the category, no further details therein need to be disclosed.

8. Deferred Tax – AS 22

During the year bank has created the deferred Tax assets for BDDR provision.. The bank has rectified the opening balance of DTA by debiting the amount of ₹ 20,554,036.34 as prior period adjustment on account of above adjustments.

The details are as follows -

₹ Actuals

	Particulars	31.03.2019
	Balance on 01.04.2018	3,79,40,466.34
Less	Liabilities recognised during the year	20,554,036.34
	Balance of DTA as on 31.03.2019	1,73,86,430.00

The major components of Deferred Tax Assets are as under-

₹ Actuals

	Particulars	31.03.2019
	Provision for bad & doubtful advances	1,55,03,325.00
Add	Depreciation on Fixed assets	18,83,105.00
	Balance of DTA as on 31.03.2019	1,73,86,430.00

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

9. Computer Software

(AS 26- Intangible fixed assets) :

The fixed asset block for “Computers & peripherals” includes Computer Software. The details of which are as follows:

₹ In Lakh

Particulars	31.03.2019
Gross Block Opening Balance	456.51
Add: Additions during the year	8.13
Less: Write off / Sale	0.00
Total Gross Block Closing Balance	464.64
Amortization Opening Balance	419.54
Add: Additions during the year	24.56
Less: Write off	0.00
Total Amortization	444.10
Net Closing Balance	20.54

Computer software is amortized @ 33.33% on straight line method as per the directives of RBI.

10. Impairment of Assets: AS 28

There is no material impairment of any of assets in the opinion of the Bank and as such no provision under AS 28 issued by ICAI is required.

11. Provisions, Contingent Liabilities and Contingent Assets: AS 29

a. Contingent Liabilities on account of Bank Guarantees, Letters of Credit, DEAF are as follows - ₹ Actuals

Particulars	31.03.2019	31.03.2018
Bank Guarantees	9,45,83,856.00	3,04,54,142.00
Depositors Awareness Education Fund (DEAF)	1,60,97,718.43	1,32,86,549.53
Total	11,06,81,574.43	4,37,40,691.53

b. All guarantees are sanctioned to customers with approved credit limits in place. Liability thereon is dependent on terms of contractual obligations, devolvement, raising of demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges.

c. Suits filed by the Ex-employees of The Vishweshwar Sahakari Bank Ltd & erstwhile The Nipani Urban Souharda Sahakari Bank Niyamit, Nipani against the Bank for claims of ₹5.18 lakhs are pending in various courts/authorities. The Bank has not accepted the claim and therefore has not made any provision against these claims.

12. Revaluation of Premises

Bank has not done any revaluation of its fixed assets during the year 2018-19

13. Income from other than Banking Business is as under - ₹ in Lakh

Income from other than Banking Business	31.03.2019	31.03.2018
Commission of Insurance	26.60	30.01
Commission on Pan Card Services	0.05	0.23
Commission on Tax Payment Services	0.96	1.24

14. Internal Audit

Concurrent audit of 10 big branches, Quarterly internal audit of 18 branches, HO & Investment audit at Head Office is made by Chartered Accountants appointed by the bank. All such audits are completed up to 31-03-19 & bank has received all the reports.

15. Penalties for disclosure :

It is informed by the bank that, RBI has not imposed any penalty on the bank for any reason in the year 2018-19.

16. 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.

17. Previous year's figures are re-grouped or re-arranged (wherever necessary) to conform to the presentation of the current year.

18. The amount remitted to RBI under Deposit Education and Awareness Fund (DEAF) are disclosed as under as per RBI circular DEAF Cell.BC.114/30.01.002/2013-14 dt 27.5.2014.

₹ in Lakh

	31.03.2019	31.03.2018
Opening balance of amount transferred to DEAF	132.86	111.58
Add :- Amounts transferred to DEAF during the year	29.11	24.60
Less :- Amount reimbursed by DEAF towards claims	1.00	3.32
Closing balance of amounts transferred to DEAF	160.97	132.86

19. During the year Bank has purchased Priority Sector Lending Certificate (PSLC)- Small & Marginal Farmers amounting to ₹50.00 crore in terms of RBI Guidelines. The sum is eligible for inclusion in the Priority Sector Lending Targets of the Bank for the year 2018-19. These PSLCs are valid till 31st March 2019.

20. ARC disclosure

Details of financial assets sold during the year to SC/RC for Asset Reconstruction: (Amt. in ₹ Lakh)

PARTICULARS	31.03.2019	31.03.2018
No. of accounts	153	N A
Aggregate Value (Net Provisions) of accounts sold to SC/RC	7213.72	N A
Aggregate Consideration	8600.00	N A
Additional Consideration realised in respect of accounts transferred in earlier years.	NIL	N A
Aggregate gain over net book value	1386.28	N A

Advances with book balance of ₹85.41 crore and the advances having zero balance which are written off in earlier year of ₹11.96 crore have been sold to Encore Asset Reconstruction Co. (EARC) during the year for ₹86.00 crore. The consideration received in the form of 15% cash i.e. ₹12.90 crore and 85% security receipts of ₹73.10 crore. The cash portion received towards write off accounts from EARC ₹1,58,41,200.00 is credited to P&L account being the excess amount reversed over the net book value. The NPA provision balance of ₹13.27 crore in BDDR is not reversed/ net of to debit balance of account having positive balance and sold to EARC. This balance is carried forward in BDDR account for utilisation to meet the shortfall or loss on account of any other financial asset sold ARC as per RBI guidelines.

III DISCLOSURE AS PER RBI GUIDELINES

(as per Circular dated UBD.CO.BPD(PCB) Cir. No. 52/12.05.001/2013-14 Dt. 25.03.2014)

(Figures in % or ₹ in Lakh)

Disclosure as per RBI Guidelines

Sr. No.	Particulars	31.03.2019	31.03.2018
1	Movement of CRAR		
	a. Capital Tier	11807.97	11017.34
	b. Capital Tier 2	1942.11	1849.40
	c. Total of Tier 1 and Tier 2 Capital	13750.08	12866.74
	d. Total Risk Weighted Assets	76765.15	69576.09
	e. Capital To Risk Assets Ratio	17.91%	18.49%
2	Investments- SLR Securities		
	a. Book Value	47,688.28	45,930.99
	b. Face Value (Issue Price)	46,540.00	44,690.00
	c. Market Value (Valuation as per FIMMDA)	45,979.26	43,887.12
3	a. Composition of NON SLR Investments refer at the end of table	-	-
	b. Non Performing NON SLR INVESTMENTS refer at the end of table	-	-
4	Advances against		
	a. Real Estate	982.45	1340.04
	b. Construction Business	4911.74	9233.61
	c. Housing	7686.37	6820.90
5	Advances against shares and debentures	Nil	Nil
6	Advances to Directors, their Relatives, companies, firms in which they are interested		
	a. Fund based		
	1. Outstanding at the beginning of the year	50.48	9.37
	2. Additions during the year	43.63	67.16
	3. Recovery during the year	28.89	26.05
	4. Outstanding at the end of the year	65.22	50.48
	b. Non Fund based (Guarantees, L/Cs etc.)	NIL	NIL
	* Amount pertains to loans sanctioned to directors against term deposits, property & CEO against house property	NIL	NIL
7	Average cost of deposits	6.24%	6.87%
8	NPA's		
	a. Gross NPA's	1654.25	6273.73
	b. Net NPA's	0.00	4053.73

Sr. No.	Particulars	31.03.2019	31.03.2018
9	Movement in NPAs 1. Gross NPAs a. Opening Balance b. Additions during the year c. Less: Closed / Recovered / Written Off d. Closing Balance 2. NET NPAs a. At the beginning of the year b. At the end of the year	6273.73 1480.28 6099.76 1654.25 4053.73 0.00	5667.55 3047.19 2444.01 6273.73 3092.55 4053.73
10	Profitability a. Interest Income as a percentage of working funds b. Non- Interest income as a percentage of working funds c. Operating profit as a percentage of working funds d. Return on Assets (NP / WKG Funds) e. Business (Deposit + Advances) per employee f. Profit per employee	8.46% 0.50% 1.75% 0.87% 661.30 4.00	9.12% 0.49% 2.06% 0.75% 638.59 3.53
11	Provision made during the year towards a. Provision on NPAs b. Depreciation in Investments c. Standard Assets Provision	1655.00 0.00 25.00	1025.39 727.50 0.00
12	a. Movement in Provisions Towards NPA (Bad & Doubtful Debt Reserve) Opening Balance Add BDDR Provision during the year Add BDDR Write off (ARC Accounts) Add Excess BDDR Reversed (ARC accounts) Less Accounts Write off during the year Less March 2018 Provisions assigned to ARC during the year Less BDDR Excess amount reversed (Write Back) Less Recovery in write off accounts Closing Balance b. Towards provision for Investment Depreciation Opening Balance Addition/Transfers during the year Closing Balance c. Towards Contingent Provision against Standard Assets Opening Balance Provisions during the year Closing Balance	2000.00 600.00 1191.66 190.26 Nil 1327.07 841.44 158.41 1655.00 1157.50 0.00 1157.50 355.00 25.00 380.00	2575.00 1025.39 NA NA 1600.39 NA NA NA 2000.00 430.00 727.50 1157.50 435.00 -80.00 355.00
13	a. Foreign Currency Assets b. Foreign Currency Liabilities	Nil Nil	Nil Nil
14	DICGC premium paid up to	31/03/2019	31/03/2018
15	Penalty imposed by RBI	Nil	Nil
16	Restructured Accounts- As per table C		

Composition of Non SLR Investments

₹ in Crore

No	Issuer	Amount	Extent of below investment grade Securities	Extent of Unrated Securities	Extent of Unlisted Securities
	2	3	4	5	6
1	PSUs	4.50	0.00	0.00	0.00
2	FIs	10.98	0.00	0.00	0.00
3	Nationalized Banks	0.00	0.00	0.00	0.00
4	Others	225.80	0.00	0.00	0.02

Non Performing Non SLR Investments

₹ in Lakh

Particulars	Amount
Opening Balance	0.05
Additions during the year since 1st April	0.00
Reductions during the above period	0.00
Closing Balance	0.05
Total Provision held	0.05

Disclosures regarding Restructured Advances

C. Restructured Accounts during the year

₹ in Lakh

Particulars				
Restructured Accounts during FY 2018-19		Housing	SME	OTHERS
Standard Advances Restructured	No. of Borrowers	-	6	9
	Amount outstanding	-	138.76	44.47
	Sacrifice	-	-	-
Sub-standard Advances Restructured	No. of Borrowers	-	1	-
	Amount outstanding	-	12.18	-
	Sacrifice	-	-	-
Doubtful Advances Restructured	No. of Borrowers	-	-	-
	Amount outstanding	-	-	-
	Sacrifice	-	-	-
Total No. of borrowers		-	7	9
Total amount Outstanding		-	150.94	44.47
Sacrifice		-	-	-

17 There were No Repo Transactions during the year CROMs – Reporting Platform

18 CROMs – Reporting Platform

₹ in Lakh

Particulars	Minimum outstanding during the year		Maximum outstanding during the year		Daily Average outstanding during the year		Outstanding As on 31 st March	
	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18	2018-19	2017-18
Borrowing under CROMS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lending under CROMS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Note : The average has been worked out on the basis of the total no of days for which the transactions took place during the year.

19 Interest Rate Future (as per RBI Circular UBD(PCB)BPD Cir No.17/13.01.000/2009-10 October 28, 2009). The Bank has not undertaken any transaction during the Financial Year 2018-19

C.A. Surendra Waikar

Partner

(M No. 040590)

for M/s. S D Medadkar & Co.

Chartered Accountants

FRN 106128W

Pune, Date : 15.05.2019

for The Vishweshwar Sahakari Bank Ltd., Pune

Satish B. Gandhe

Chief Executive Officer

Annual Progress of Bank

₹ in Cr.

Sr. No	Particulars	31.03.2017	31.03.2018	31.03.2019
1	Shareholders	22,924	23,081	23,107
2	Branches	28	28	28
3	Staff	360	368	360
4	Per Emp Business	7.07	6.39	6.61
5	Paid up share Capital	48.57	46.03	44.05
6	CRAR%	15.70	18.49	17.91
7	Dividend%	12	10	10*
8	Total Reserve Fund	105.32	114.16	117.89
9	Deposits	1,611.72	1,538.88	1,523.42
10	Loans	934.59	811.12	857.27
11	Priority Sector Advances	413.07	395.12	395.25
12	Weaker Sector Advances	52.93	46.83	84.25
13	Total Investments	747.32	782.04	718.49
14	Total working Funds	1,809.95	1,740.09	1,721.82
15	Gross profits	29.58	35.73	29.07
16	Net Profit	15.33	13.00	14.42
17	Gross NPA %	6.06	7.73	1.93
18	Net NPA %	3.40	5.14	0.00
19	Audit Class	A	A	A

* Subject to approval of Annual General Meeting

Standard Business Parameters

Sr. No.	Standard Business Parameters		2017	2018	2019
1	Interest Income to Working Funds	%	9.99	9.12	8.46
2	Non Interest Income to Working Funds	%	0.59	0.49	0.50
3	Yield on Advances & Investments	%	10.69	9.72	9.02
4	Cost of Funds	%	7.31	6.50	5.88
5	Spread	%	3.38	3.22	3.14
6	Management Expenses to Working Funds	%	2.19	2.16	2.34
7	Gross Profit to to Working Funds	%	1.70	2.06	1.75
8	Net Profit to Working Funds	%	0.88	0.75	0.87
9	Per Employee Gross Profit	₹ in lakhs	8.22	9.71	8.08
10	Total Business	₹ in Cr.	2,546.31	2,350.00	2,380.68
11	Credit Deposit Ratio	%	57.99	52.71	56.27

Attendance of Board Meetings for the year 2018-19

Total Meetings - 26

Sr. No.	Name	No. of Meetings Attended
1	Anil Bharatsheth Gadve	23
2	CA Manoj Vasant Sakhare	22
3	Suniel Namdeorao Rukari	24
4	Rajendra Ramesh Mirje	23
5	Amol Ashok Maniyar	24
6	Dattatraya Fakirrao Kamthe	24
7	Ajay Chandrashekhar Doijad	20
8	Atul Ashok Rukari	26
9	Subhash Mallikarjun Ladge	24
10	Kalpana Sharad Ganjiwale	25
11	Simantini Kiran Todkar	23
12	Bapusaheb Narayan Dhankwade	25
13	Adv. Purushottam Sitaram Landge	24

Committee Meetings Held in the Year 2018-19

SR NO	Sub- Committee	Total No. of Meetings
1	Executive Committee	12
2	Credit, Recovery & NPA Mngt Committee	19
3	Investment & Audit Committee	12
	Total	43

Annual Progress of Branches as of 31 March, 2019

₹ in Cr.

Sr. No.	Branch	Deposit ₹	Advances ₹	Business ₹	Net Profit / (Loss) ₹
1	Ganesh Peth	148.50	73.87	222.37	2.49
2	Fursungi	183.24	60.22	243.46	3.04
3	Market Yard	114.14	90.55	204.69	2.15
4	Dhanakwadi	114.42	30.34	144.76	2.61
5	Baner Road	55.37	15.15	70.52	0.88
6	Yamuna Nagar	76.82	22.65	99.47	0.81
7	Paud Road	79.76	22.49	102.25	0.95
8	Barshi	94.67	50.23	144.90	2.00
9	Vijaya Nagar	105.22	17.45	122.67	0.59
10	Sinhgad Road	112.14	41.25	153.39	2.48
11	Erandavana	65.89	42.55	108.44	0.22
12	Somwar Peth	42.51	16.13	58.64	0.28
13	Budhwar Peth	44.68	11.38	56.06	0.02
14	Bhosari	44.39	56.27	100.66	2.34
15	Nagar Road	47.04	37.56	84.60	2.83
16	Nipani (Karnataka State)	11.09	4.49	15.58	(0.47)
17	Warje	30.21	38.83	69.04	1.75
18	Chakan	14.07	20.64	34.71	0.50
19	Pimple Saudagar	16.51	25.44	41.95	0.78
20	Vishrantwadi	25.76	42.89	68.65	1.78
21	Kolhapur	8.84	14.52	23.36	0.03
22	Vashi	7.11	7.91	15.02	0.03
23	Satara	18.57	35.73	54.30	0.54
24	Pandharpur	7.70	9.21	16.91	0.07
25	Shivajinagar	13.14	21.47	34.61	0.70
26	Chinchwad	20.87	23.94	44.81	0.41
27	Sangli	17.06	22.76	39.82	(0.43)
28	Belgavi (Karnataka State)	3.70	1.35	5.05	(0.55)
29	Head Office	-	0.00	0.00	(14.41)
	Total	1,523.42	857.27	2,380.69	14.42

पुरस्कार व अभिनंदनीय यश

- भारतीय सेनेच्या वायुदलातील 12 मिराज 2000 या लढावू विमानांनी दि. 26.02.2019 रोजी पाकिस्तान हद्दीत घुसून बालाकोट येथे हल्ला केला व जैशे महंमद या दहशतवादी संघटनेचे प्रशिक्षण तळ उध्वस्त केले. वायुदलाच्या या अतुलनीय शौर्यासाठी त्यांचे अभिनंदन!
- वायुदलातील विंग कमांडर अभिनंदन वर्धमान यांनी दि. 27.02.2019 रोजी झालेल्या पाक हल्ल्याच्या प्रत्युत्तरादाखल आपल्या मिग 21 - बायसन या लढावू विमानातून क्षेपणास्त्रांचा मारा करून पाकिस्तानचे लढावू एफ - 16 विमान नष्ट केले. अभिनंदन यांच्या या शौर्यशाली पराक्रमाबद्दल त्यांचे अभिनंदन !
- सहकार भारतीचे माजी राष्ट्रीय अध्यक्ष व सध्याचे संरक्षक, तसेच सहकार क्षेत्रातील ज्येष्ठ अनुभवी बँकर कार्यकर्ते श्री. सतीश मराठे यांची भारतीय रिझर्व्ह बँकेच्या केंद्रीय संचालक मंडळावर संचालक म्हणून निवड झाली.
- डॉ. जय सिद्धेश्वर स्वामी, सोलापूर, श्री. गिरीष बापट, पुणे, श्री. अण्णासाहेब जोळे, निपाणी व श्री. भीमराव बसवंतराव उर्फ बी. बी. पाटील, जहीराबाद, तेलंगणा हे नुकत्याच झालेल्या लोकसभा निवडणूकीत खासदार म्हणून विजयी झाले.
- बँकेचे संचालक मा. राजेंद्र रमेश मिरजे यांची Plastiivision India 2020 या भारतातील प्लॅस्टिक उत्पादनांच्या प्रदर्शनाच्या राष्ट्रीय एक्झिब्युटिव्ह कमिटीवर सदस्य म्हणून निवड झाली.
- बँकेचे माजी उपाध्यक्ष व सभासद श्री. शरद गणपत हापसे यांना कल्पामृत परिवारातर्फे Royalty Achievement पुरस्कार मिळाला.
- सभासद व खातेदार श्री. राजेंद्र विश्वंभर शेटे यांची वीरशैव को-ऑप. बँक, कोल्हापूरच्या अध्यक्षपदी निवड झाली.
- सभासद व खातेदार श्री. चंद्रकांत सोमशेखर कोठीवाले यांची श्री हलसिद्धनाथ सहकारी साखर कारखान्याच्या अध्यक्षपदी निवड झाली.
- खातेदार व सभासद सौ. हेमलता विलास शिंदे यांची वडगाव शिंदे ग्रामपंचायतीच्या सरपंचपदी निवड झाली.
- खातेदार मे. श्रीराम लॅण्ड डेव्हलपर्सचे प्रोप्रायटर श्री. गणेश सदाशिव मांडेकर यांची आंबेठाण ग्रामपंचायतीच्या सरपंचपदी निवड झाली.
- सभासद अॅड. राम रघुनाथ चव्हाण यांची वर्ष 2019-20 साठी बार असोसिएशनच्या सेक्रेटरीपदी निवड झाली.
- सभासद श्री. विश्वेश कुलकर्णी यांची किमान वेतन मंडळ, महाराष्ट्र राज्य यांच्या सदस्यपदी व National Institute of Personal Management संस्थेच्या राष्ट्रीय अध्यक्षपदी निवड झाली.
- लक्ष्मीबाई दगडूशेट हलवाई दत्त मंदिर ट्रस्टच्या वर्ष 2019-20 साठी अध्यक्षपदी अॅड. शिवराज कदम व कार्यकारी विश्वस्तपदी श्री. युवराज गाडवे यांची निवड झाली.
- खातेदार श्री. बंब यांच्या परिवाराने मौजे भावडी (वढूनजिक) ता. हवेली जि.पुणे येथे गोशाळा सुरू केली.
- माजी सेवक व कन्सल्टंट श्री. भास्कर गंजीवाले यांची बहुराज्यीय सहकारी संस्थांसाठी लवाद अधिकरणपदी नेमणूक झाली.
- इंडियन अचिव्हर्स फोरम, नवी दिल्ली यांच्यातर्फे देण्यात येणारा इंडियन अचिव्हर्स अवॉर्ड बँकेच्या सभासद व खातेदार सौ. उज्ज्वला विजय पाटील यांच्या M/s Lifetake Systems या फर्मला प्रदान करण्यात आला.
- खातेदार सौ. मृणालिनी वैभव औरंगाबादकर यांना महाराष्ट्र शासनाचा जिजामाताहा उत्कृष्ट प्रशिक्षकाचा पुरस्कार मिळाला.
- खातेदार सौ. आदिती नारायण साखरे यांना जागतिक महिला दिनानिमित्त समाजभूषण पुरस्काराने सन्मानित करण्यात आले.
- सभासद श्रीमती वत्सला दगडू लोंढे यांना शिवतेज प्रतिष्ठान, मन पाडाळे, कोल्हापूर यांचेकडून यशस्वी महिला उद्योजिका पुरस्काराने सन्मानित करण्यात आले.
- खातेदार मे.चंद्रकांत एजन्सीज यांच्याकडे कोकाकोला कंपनीची डीलरशीप असून, या भागिदारी फर्मला कोकाकोला कंपनीचा 2018 चा दक्षिण महाराष्ट्र बाहुबली पुरस्कार बेस्ट सेलर यासाठी मिळाला.
- खातेदार मे.यशराज अलॉय इंडस्ट्रिज प्रा.लि. यांना Greaves कंपनीतर्फे Best Supplier पुरस्कार मिळाला.
- सभासद व खातेदार मे.जीत कम्युनिकेशन, प्रोप्रा. रणजित संभाजी नावले यांना Vivo व Samsung या कंपनीकडून Top Seller In Kolhapur हा किताब मिळाला.
- खातेदार श्री. तुषार नंदराम बंब यांच्या मातोश्री सौ. दगडाबाई नंदराम बंब यांना नुकतेच महावीर प्रतिष्ठान यांच्याकडून मा. हर्षवर्धन पाटील (माजी सहकार मंत्री) यांचे हस्ते समाज भूषण पुरस्काराने सन्मानित करण्यात आले.
- सभासद व खातेदार श्री.अर्जुन आनंदा पाटील यांचे चिरंजीव पै. रणवीर अर्जुन पाटील हे प्रयाग चिखली, कोल्हापूर येथे पार पडलेल्या कुस्ती स्पर्धेत चांदीच्या गदेचे मानकरी ठरले.
- खातेदार व माजी संचालक मा. प्रकाश गुळवे यांचा मुलगा श्री.रेवणसिध्द प्रकाश गुळवे यांची Liberty Steel या परदेशी कंपनीमध्ये CEO पदी निवड झाली.
- सभासद श्री. धनंजय शांताराम बापट यांची कन्या कु. तनया धनंजय बापट ही MHT-CET 2018 Maharashtra State या परिक्षेत सर्व मुलींमध्ये पाचवी आली व बारावीच्या परिक्षेत 93.69% गुण मिळवून उत्तीर्ण झाली.
- सभासद व खातेदार श्री. सुदेश सुभाष पत्की यांची कन्या कु. मानसी सुदेश पत्की दहावीच्या परिक्षेत 91.20% गुण मिळवून उत्तीर्ण झाली.
- शाखेतील खातेदार श्री. सुशांत घोंगडे यांची कन्या कु. शरयु सुशांत घोंगडे हिने नोव्हेंबर 2018 मध्ये महाराष्ट्रातील 5,400 फूट उंच असलेले सर्वोच्च शिखर कळसूबाई यशस्वी रीत्या सर केले, तसेच डिसेंबर 2018 मध्ये तिने लिंगाणा शिखर देखील सर केले.
- सभासद श्री. ज्ञानेश्वर गवळी यांची कन्या कु.वैष्णवी गवळी स्पोर्ट क्लायबिंग स्पर्धेमध्ये विजयी झाली.
- सभासद श्री. राजेश महाजन यांची कन्या कु. राधिका महाजन हिने लाँग टेनिस प्रकारात चौदा वर्षांखालील वयोगटामध्ये 3 रा राष्ट्रीयक्रमांक मिळविला, तसेच एशियन टेनिस फेडरेशनच्या सूचीत 50 वे स्थान पटकाविले.
- खातेदार श्री. साळवी यांची नात कु. प्रेरणा विजय साळवी सोनी मराठी टी. व्ही. वरील सुपर डान्स स्पर्धेमध्ये प्रथम स्थानावर विजयी झाली.
- बँकेच्या सेविका सौ.अनिता हर्षल मिटकरी यांची कन्या कु. आरोही हर्षल मिटकरीला दि. 26.01.2019 रोजी कटक, ओडीशा येथे झालेल्या International Dance Competition मध्ये दोन डान्समध्ये पुरस्कार मिळाले.
- बँकेच्या सेविका सौ. विद्या पी. उपाध्ये यांचा मुलगा व खातेदार वृषभ प्रदिप उपाध्ये याची आर्थोपेडीक सर्जरी, एम.बी.बी.एस. साठी निवड झाली.
- बँकेचे सेवक श्री. साईनाथ बडवे यांचे चिरंजीव चि. सुचीत साईनाथ बडवे यास राज्यस्तरीय COMPETITIVE EXAM मध्ये प्रशंसनीय यश मिळाले.

The Vishweshwar Sahakari Bank Ltd., Pune Multi-State Bank

Sr. No.	Branch Name	Postal Address	Phone No.	IFS Code
1	Ganesh Peth (ATM)	45 / 46, Raviwar Peth, Kasture Chowk, Pune 411 002	(020) 2447 0026 / 2447 0027	VSBL0000099
2	Fursungi (ATM)	S. No. 169, Satyapuram, Pune-Saswad Road., Fursungi, Tal. Haveli, Dist. Pune 412 308	(020) 2698 0853 / 2698 0854	VSBL0000002
3	Market Yard (ATM)	395, Market Yard, Gultekdi, Pune 411 037	(020) 2426 0590 / 2427 0053	VSBL0000003
4	Dhankawadi (ATM)	S. No. 14 / 1 / A, Pinak Shopping Complex, Jems Bajaj Showroom Building, Dhankwadi, Pune-Satara Road, Pune 411 043	(020) 2437 2395 / 2437 5138	VSBL0000004
5	Baner Road (ATM)	Shriram Palace, S. No. 82 / 3, Opp. State Bank of Mysore, Mahalunge-Baner Road, Pune 411 045	(020) 8983020660	VSBL0000005
6	Yamunanagar (ATM)	Sector No. 21, Scheme No. 23 / 4, Santkripa Commercial Complex, Yamunanagar, Behind Bajaj Auto, Nigdi, Pune 411 044	(020) 2766 1924 / 2766 1807	VSBL0000006
7	Paud Road	S. No. 89 / 90, Unnatti Bunglow, Lokmanya Colony, Near Kinara Hotel, Paud Road, Kothrud, Pune 411 029	(020) 2542 8722 / 9881909218	VSBL0000007
8	Barshi (ATM)	2219, Velapurkar Maharaj Math, Ganesh Road, Barshi, Dist. Solapur 413 401	(02184) 225 421 / 226 492	VSBL0000008
9	Vijayanagar (ATM)	2134, Sadashiv Peth, Vijayanagar Colony, Near Girija Hotel, Pune 411 030	(020) 2433 9963 / 2433 3702	VSBL0000009
10	Sinhgad Road (ATM)	Sr. No. 35 / 2 / 2, Kalambe Complex, Opp. Indian Hume Pipe Co., Sinhgad Road, Vadgaon Bk., Pune 411 051	(020) 2435 4499 / 2435 2083	VSBL0000010
11	Erandawana (ATM)	Patil Arcade, Plot No.15 A, Shop No.16, Near Kalinga Hotel, Erandwana, Pune 411 004	(020) 2542 0506 / 2542 0507	VSBL0000011
12	Somwar Peth	Shri Ganesh Complex, 15 th August Chowk, Near Ladkat Petrol Pump, Pune 411 011	(020) 2612 9286 / 2614 0810	VSBL0000012
13	Budhwar Peth (ATM)	691, Budhwar Peth, Opp. Dakshinabhimukhi Maruti Shani Mandir, Pune 411 002	(020) 2446 7040 / 2446 6485	VSBL0000013
14	Bhosari	Vishweshwar Industrial Premises Co. op. Soc. Ltd; Sector No. 7, 134 / 135, Pradhikaran, Opp. Times of India, Bhosari, Pune 411 026	(020) 2713 0999 / 2713 0319	VSBL0000014
15	Nagar Road (ATM)	Platinum Classic, Unit 8, S. No. 50 / 2, Kharadi, Pune-Nagar Road, Pune 411 014	80870 02235 / 80870 02236	VSBL0000015
16	Niapani	Ashoknagar, Nipani, Tal. Chikodi, Dist. Belgavi, Karanataka State 591 237	(08338) 220 150 / 221 821	VSBL0000016
17	Warje (ATM)	Shop No. 3, 4, B Wing, Kakade Plaza, Phase 2, Warje Road, Hingane, Pune 411 052	7447421018 / 7447420418	VSBL0000018

Sr. No.	Branch Name	Postal Address	Phone No.	IFS Code
18	Chakan (ATM)	Hotel Savera Compound, Talegoan Chowk, Pune Nasik Road, Chakan, Tal. Khed, Dist. Pune 410 501	8446000188 / 8446000199	VSBL0000019
19	Pimpale Saudagar (ATM)	Shop No. 11, Divya Heights, S. No. 5, Opp. Sindhu Park Society, Jagtap Dairy Road, Rahatani, Pimpale Saudagar, Pune 411 017	90110 63969	VSBL0000020
20	Vishrantwadi (ATM)	S. No. 113 / 4, Shop No. 4, Dattaram Bhavan, Aalandi Road, Vishrantwadi, Pune 411 015	77220 08893 / 83088 32619	VSBL0000021
21	Kolhapur (ATM)	S. No. 1394 / 1/2 C, Nashte Complex, Laxmipuri, Near B. Parmale Cycle Mart, Kolhapur 416 002	(0231) 2640 112 / 2640 141	VSBL0000022
22	Vashi-Turbhe	H-32, APMC Market 1, Phase - II, Turbhe, Vashi, Navi Mumbai 400 705	(022) 2788 2323 / 2789 8518	VSBL0000023
23	Satara (ATM)	188 / A, Prathamesh Heights, Devi Chowk, Satara 415 002	(02162) 226689 / 226679	VSBL0000024
24	Pandharpur (ATM)	3067 / 1, Suyog Shopping Centre, Opp. Gajanan Maharaj Math, Pandharpur 413 304	(02186) 226025 / 226026	VSBL0000025
25	Shivajinagar	Atithi Hotel, Opp. Sambhaji Park, J. M. Road, Shivajinagar, Pune 411 004	(020) 2553 5090 / 2553 5091	VSBL0000026
26	Chinchwad (ATM)	S. No. 3460, C. S. No. 1814 / 1815, Shop No. 11, 12, 13, Kunal River Side, Chinchwad Gaon, Chinchwad, Pune 411 033	(020) 27357727 / 27351727	VSBL0000027
27	Sangli (ATM)	Shop No. 1 to 3, Samarth Icon, C.T.S. No. 8899, 8900, 8901 & 8902 Vishrambaug, Sangli 416 415	(0233) 2302228 / 2301230	VSBL0000028
28	Belgavi (ATM)	CTS. No. 1498 / 1, Paranjape Building, Deshpande Lane, Nargundkar Bhawe Chowk, Belgavi Market, Belgavi, Karnataka 590 001	09481532929 (0831) 2432929	VSBL0000029

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