

# **A Study On Loans & Advances & NPA**

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# **CHAPTER-01**

## **Executive Summary**

## **1. Executive Summary**

### **1.1 Introduction**

Banking means the accepting, for the purpose of lending or investment, of deposits of money from the public, repayable on demand or otherwise, and withdrawal by cheque, draft, order or otherwise.

The banking sector is the lifeline of any modern economy. It is one of the important financial pillars of the financial sector, which plays a vital role in the functioning of an economy. It is very important for economic development of a country that its financing requirements of trade, industry and agriculture are met with higher degree of commitment and responsibility. Thus, the development of a country is integrally linked with the development of banking. In a modern economy, banks are to be considered not as dealers in money but as the leaders of development. They play an important role in the mobilization of deposits and disbursement of credit to various sectors of the economy.

For this project, I have chosen Janata Sahakari bank Pune Ltd. The project is based on secondary data. I have referred different books, journals, research papers, annual reports & websites for data collection. . The project has mainly covered the bank for the last three years data. This will help in understanding the current financial position of the bank. The project compares the bank's loans & advances & NPA's with the last three years figures through table and graphs.

Currently, Indian banking sector has faced NPA as a biggest problem in front them. NPA means a assets who not able to create income from the loan account. last 15 years NPA accounts has been increased at huge a huge amount. For this project I was getting a information from various websites as well as we journals & research paper.

## **1.2 Introduction Of Loans & Advances**

The term 'loan' refers to the amount borrowed by one person from another. The amount is in the nature of loan and refers to the sum paid to the borrower. Thus, from the view point of borrower, it is 'borrowing' and from the view point of bank, it is 'lending'. Loan may be regarded as 'credit' granted where the money is disbursed and its recovery is made on a later date. It is a debit for a borrower. While granting loans, credit is given for a definite purpose and for a predetermined period. Interest is charged on the loan at agreed rate and intervals of payment. 'Advance' on the other hand, is a 'credit facility' granted by bank. Banks grant advances largely for short-term purpose, such as purchase of goods traded in and meeting other short-term trading liabilities. There is a sense of debt in loan, where as an advance is a facility being availed of by the borrower. However, like loans, advances are also repaid. Thus a credit facility repayable in installments over a period is termed as loan while a credit facility repayable within one year may be known as advances.

Loans and advances granted by commercial banks are highly beneficial to individuals, firms, companies and industrial concerns. The growth and diversification of business activities are effected to a large extent through bank financing. Loans and advances granted by banks help in meeting short-term and long term financial needs of business enterprises.

## **1.3 Introduction of NPA**

Assets which generate income are called performing assets and but those do not generate income are called non-performing assets. A debt obligation where the borrower has not paid any previously agreed upon interest and principal repayments to the designated lender for an extended period of time. The nonperforming asset is therefore not yielding any income to the lender in the form of principal and interest payments. For example, a mortgage in default would be considered non-performing. After a prolonged period of non-payment, the lender will force the borrower to liquidate any assets that were pledged as part of the debt agreement. If no assets were pledged, the lenders might write-off the asset as a bad debt and then sell it at a discount to a collections agency. An asset becomes non-performing when it ceases to generate income for the bank. A nonperforming asset (NPA) is defined generally as a credit facility in respect of which interest and / or installment of principal has remained "past due" for two quarters or more. An amount due under any credit facility is treated as "past due" when it has not been paid within 30 days from the due date. It was, however, decided to dispense with past due ". Worried over rising bad loans, a Parliamentary Panel has suo motu decided to examine the nonperforming assets of the public sector banks that touched Rs 3.61 lakh crore at the end

of December 2015. The combined net loss of 20 public sector banks (PSB) stood at Rs 16,272.34 crore for the fourth quarter ended March 2016 as bad loans situation worsened. PSBs registered net profit of Rs 4,063.58 crore in the corresponding quarter.

NPA concept which effect from 31 March 2001. Accordingly, as from that date, a NPA shall be an advance where –

- Interest and/or installment of principal remain overdue for more than 180 days in respect of a term-loan.
- The account remains „out of order“ for more than 180 days, in respect of overdraft / cash credit (OD / CC).
- The bill remains overdue for more than 180 days in the case of bill purchased and discounted.
- Interest and / or installment of principal remains overdue for two harvest seasons, but for a period not exceeding two half years in the case of an advance granted for agricultural purpose.
- Any amount to be received remains overdue for more than 180 days in respect of other accounts

#### **1.4 Introduction Of Co-operative Banking Sector in India**

Cooperative banks serve an important role in the Indian economy, especially in rural areas. In urban areas, they mainly serve to small industry and self-employed workers. They are registered under the Cooperative Societies Act, 1912. They are regulated by the Reserve Bank of India under the Banking Regulation Act, 1949 and Banking Laws (Application to Cooperative Societies) Act, 1965. Anyonya Sahakari Mandali, established in 1889 in the province of Baroda, is the earliest known cooperative credit union in India.

The Cooperative Credit System in India consists of Short Term and Long Term credit institutions. The short-term credit structure which takes care of the short term (1 to 5 years) credit needs of the farmers is a three-tier structure in most of the States viz., Primary Agricultural Cooperative Societies (PACCS) at the village level, District Central Cooperative Banks at the District level and State Cooperative Bank at the State level and two-tier in some States viz., State Cooperative Banks and PACCS. The long term credit structure caters to the long term credit needs of the farmers (up to 20 years) is a two-tier structure with Primary Agriculture and Rural Development Banks (PARDBs) at the village level and State Agriculture and Rural Development Banks. The State Cooperative Banks and Central Cooperative Banks are licensed by Reserve Bank of India under the Banking Regulation Act. While the StCBs and DCCBs function like a normal Bank they focus mainly on agricultural credit. While Reserve Bank of India is the Regulating Authority, National Bank for Agriculture and Rural Development (NABARD) provides refinance support and takes care of inspection of StCBs and DCCBs. The first Cooperative Credit Society in India was started in 1904 at Thiroor in Tiruvallur District in Tamil Nadu

Primary Cooperative Banks which are otherwise known as Urban Cooperative Banks are registered as Cooperative Societies under the Cooperative Societies Acts of the concerned States or the Multi-State Cooperative Societies Act function in urban areas and their business is similar to that of Commercial Banks. They are licensed by RBI to do banking business. Reserve Bank of India is both the controlling and inspecting authority for the Primary Cooperative Banks.



# **CHAPTER-02**

## Company Profile



**Janata Sahakari Bank Ltd., Pune**

## **2. Company Profile**

### **2.1 Janata Sahakari Bank Ltd.Pune**

Janata Sahakari Bank Ltd., Pune was established on 18th October 1949 by people committed to social cause in Pune city. The Bank has always kept the goal of helping economically weaker section of the society and has carved a place as bank of masses and not only for classes.

The bank has made steady progress in past 70+ years and under the present Board of Directors has taken leap towards progress through technology.

Janata Sahakari Bank Ltd., Pune is making steady progress and the Shareholders, Customers, Employees and Well-wishers are integral part of this progress. Their involvement and contribution is immense. Today the bank has a wide network of 71 Branches & 2 Extension counters spread all over Maharashtra & the Tahsil of Khedbrahma and 15 Kilometers surrounding the said Tahsil of Gujarat State.

All this progress has lead towards RBI including the bank in second schedule and from 1st.September 1988 Janata Sahakari Bank Ltd., Pune is functional as Scheduled Co-Operative Bank. As a result Bank is accepting deposits from Government and Semi-Government corporations. Similarly Government & Semi-Government corporations accept Bank's drafts.

Bank has got Status of Multi - State Scheduled Bank on 29th day of March 2012. Now it is a Multi-State Co-Op Bank Under Multi State Co-Op *Societies* Act 2002.

Our Bank has implemented CORE BANKING TECHNOLOGY in 2005, which resulted in prompt and accurate services to customers. Now customers can do the transactions from any branch through ANY BRANCH BANKING facility.

Bank provides extensive training through its own training center to its employees from time to time for upgrading their skills for better customer service. The Training Center is also recognized by the Co-operative Department of Govt of Maharashtra. Training is also imparted to the employer of the Co-operative Banks.

## **Board Of Directors**

<b>Chairman</b>	<b>Shri Sanjay Mukund Lele</b>
<b>Vice- Chairman</b>	Shri. Madhav Ramkrishna Mate
<b>Directors</b>	Shri Sudhir Rajaram Pandit
	Shri Mahendra Mahadev Pawar
	Shri Biru Ranu Khomane
	Dr.(Smt)Madhura Mukesh Kasbekar
	Shri. Kishor Kanchanlal Shah
	Shri. Sunil Gundopant Mutalik
	Shri Laxman Ambusa Pawar
	Shri. Vidhyanand Shankar Devdhar
	Shri. Mohan Shankar Phadke
	Shri. Prabhakar Trimbak Paranjpe
	Shri. Amit Pravin Shinde
	Adv. Smt. Alka Vijay Petkar
	Adv. Smt. Gauri Prasad Kumbhojkar
	Shri. Ramdas Vithoba Shinde
<b>Expert Director</b>	Shri Ravindra Balwant Hejib
<b>Chief Executive Officer</b>	Shri Jayant Kashinath Kakatkar

## **Achievements**

- First Bank in Co-Operative sector to successfully amalgamate weak Co-Operative Bank in 1978.
- First amongst Co-Operative Bank in India to be conferred with Scheduled Bank Status in 1988.
- First Co-Operative Bank to get status of authorized Banker to the Pune Stock Exchange.
- First Co-Operative Bank to launch Trustee & Executory Services for Management of Wealth of Trust & Execution of Will.
- First Co-Operative Bank to get Depository participant license to launch D-MAT services of National Securities Depository Ltd. (NSDL)
- Base of more than 9 Lacs Satisfied Customers
- Business Mix of 13000+ Crore.
- Expert & Personal Service.
- Serving with the help of Core Banking Technology
- National Payment Corporation of India (NPCI) –
  - (i) Best initiative in technology.
  - (ii) Best RuPay Debit Card Issuance

## **DIFFERENT PRODUCTS OF JSB**

<b>Deposit</b>	<b>Loans</b>
Saving Deposit	Covid-19
Current Deposit	Janata Vehicle
Fixed Deposit	Janata Housing
Reinvestment Deposit	Janata Computer
Deluxe Current	Janata Consumer Durables
Shubhashish	Janata vardhahasta
Recurring Deposit	My Dream car loan
Janahit Deposit	Janata Gold
Chiranjiv Deposit	Janata Paryatan
	Janata Eduflex
	Janata Udyam Vikas
	Janata Dhanwantari

# **COMPETITORS OF STATE BANK OF INDIA**

## **❖ Top Performing Public Sector Banks**

- ✓ State bank of India
- ✓ Bank of Maharashtra
- ✓ Central bank of India
- ✓ Punjab National Bank

## **❖ Top Performing Private Sector Banks**

- ✓ HDFC
- ✓ ICICI
- ✓ YES Bank
- ✓ Axis Bank
- ✓ Kotak Mahindra Bank

## **❖ Top Performing Co-Operative Banks**

- ✓ Saraswat Bank
- ✓ DNS Bank
- ✓ SVC Bank
- ✓ MSC Bank
- ✓ TJSB Bank
- ✓ NKJSB Bank

## **Social Commitment**

Janata Sahakari Bank Ltd., Pune has from inception committed itself to the social cause. In 1961 when Pune was engulfed in flood, Bank provided financial support to the victims. In 1987 Maharashtra was reeling under draught, in most parts there was acute shortage of food, water, and fodder for animals.

Janata Sahakari Bank Ltd., Pune recognizing need to overcome this situation had collected funds in large scale. Drought relief committee was formed with participation from Shareholders, customers and employees. Through this committee drought relief work like providing food to students, camp for animals etc. was done. Drinking water facility was provided at Dhamapur and Gowalwadi villages in Sangameshwar in Ratnagiri district. For this purpose 3200 foot pipeline was led and a water tank was constructed.

On 30th September 1993 Latur in Maharashtra was shocked with massive earthquake. Janata Sahakari Bank Ltd., Pune provided immediate relief work and medical facility. Bank was actively involved in reconstructing of Kavathe village in Ausa of Osmanabad District.

To help the victims of such natural calamities bank has established a trust under the banner as 'Janata Bank Pune Aapattee Vimochan Samitee'.

Bank has been arranged blood donation Camp every three months period.

# **CHAPTER-03**

Literature review



### **3. Literature review**

#### **1. S Radhika 2014 “A study on Financial Performance with respect to Loans & Advances”**

##### **Abstract**

Loans and Advance is the survival unit of the bank because until and unless the success of this department is attained, the survival is a question to every bank. If this section does not properly work the bank itself may become bankrupt. This is important because, this is the earning unit of the bank. Banks are accepting deposits from their depositors in condition of providing interest to them as well as safe keeping their interest. Now the question may gradually arise how the bank will provide interest to the clients and the simple answer is – Loans & Advance.

Credit is continuous process. Recovery of one credit gives rise to another credit. In this process of revolving of funds, bank earns income in the form of interest. A bank can invest its fund in many ways. Bank makes loans and advances to traders, businessmen, and industrialists. Moreover nature of credit may differ in terms of security requirement, disbursement provision, terms and conditions etc. The bankers have to keep in mind that lending is for the best interest of the community and lending should be directed to productive sectors only.

#### **2. Dr. S Rajamohan 2010 “A Critical Analysis of The Loans & Advances of The Public Sectors Banks in India”**

##### **Abstract**

The loans and advances granted by the public sector banks (PSBs) are highly beneficial to individuals, firms, companies, industrial concerns and so on. The growth and diversification of business activities are effected to a large extent through bank financing. The purpose of loans and advances granted by the banks help in meeting short-term and long term financial needs. The public sector banks have played a crucial role in the development of the business world by way of loans and advances. Loans and advances can be arranged from PSBs in keeping with the flexibility in business operations. The amount raised as loan may be repaid within a short period to suit the convenience of the borrower. Loans and advances from banks are found to be ‘economical’ for traders and businessmen, because banks charge a reasonable rate of interest on such loans and advances. The interest charged by banks is regulated by the Reserve Bank of India (RBI). But it generally does not interfere with the other bank operation. Bank loans are found to be convenient as far as the repayment is concerned. The PSBs include the nationalized banks (NBs) and the SBI and its associate banks

**3. Charu Garg 2017 “A Study of Non Performing Assets of Commercial Banks in India”**

**Abstract**

The Indian banking sector has been facing serious problems of raising Non- Performing Assets (NPAs). The NPAs growth has a direct impact on profitability of banks. Non-performing assets are one of the major concerns for scheduled commercial banks in India. The recommendations of Narasimham committee and Verma committee, some steps have been taken to solve the problem of old NPAs in the balance sheets of the banks. It continues to be expressed from every corner that there has rarely been any systematic evaluation of the best way of tackling the problem. There seems to be no unanimity in the proper policies to be followed in resolving this problem. NPAs reflect the performance of banks. A high level of NPAs suggests high probability of a large number of credit defaults that affect the profitability and net-worth of banks and also erodes the value of the asset. NPAs affect the liquidity and profitability, in addition to posing threat on quality of asset and survival of banks. The problem of NPAs is not only affecting the banks but also the whole economy. In fact high level of NPAs in Indian banks is nothing but a reflection of the state of health of the industry and trade. It is necessary to trim down NPAs to improve the financial health in the banking system. An attempt is made in this paper to understand NPA, the status and trend of NPAs in Indian Scheduled commercial banks, The factors contributing to NPAs, reasons for high impact of NPAs on Scheduled commercial banks in India and recovery of NPAS through various channels

**4. R.Ramya, P Nageshwari 2019 “ A Study on Analysis of Non Performing Assets and its Impact on Profitability”**

**Abstract**

The banking industry plays a critical role in the Indian economy. Measuring and maintaining the asset quality of banks is important for the development of the banking sector. Nowadays, the asset quality in banks, especially the Public Sector Banks is constantly deteriorating and thus causing intolerable stress to the banking sector, regulators, and Indian economy. The objective of the present study is to understand the level of Non-performing Assets (NPA), and how it influences the profitability of the banks. For this purpose, the study considered Gross and Net NPA of 10 Public & Private sector banks from April 2014 to March 2018. The study identified that both the public and private sector banks gradually increase their Gross & Net NPA during the period. The study found that there is a significant positive relationship between Gross NPA and Net NPA of public and private sector banks. The study also found a significant negative relationship between NPA with Return on Assets (ROA) of public & private sector banks.

The impact of ownership (public and private sector banks) significantly influences the Gross and Net NPA. The Gross NPA has a significant negative influence on ROA whereas, Net NPA has a positive influence on ROA of both public and private sector banks. So the study recommends to the regulators and respective bank officials to take the necessary steps to reduce the NPA and improve the recovery mechanism.

**5. Dr. T.R.Gurumoorthy, B.Sudh 2012 “Non Performing Assets (A Study with Reference To Public Sector Bank)”**

**Abstract**

In the liberalized economy, Banking and Financial sector get high priority. The banks in India are facing the problem of Non-Performing Assets (NPAs). The earning capacity and profitability of the banks are highly affected because of the existence of NPAs.

Moreover the non-performance or non-receipt of interest and principal blocked banks money in the form of funds and is not available for further use of banking business and thus the profit margin of the banks goes down. In this connection bank must aware of the problems and recovery legislations of NPAs. Compared to Private Sector Banks and Foreign banks, Public Sector Banks (PSBs) are highly affected by this three letter virus NPA, because whose objectives have been more social than economic. This paper analyzes the classification of loan assets in PSBs, composition of NPAs in different sectors and NPAs position in PSBs. In this study, it is observed that PSBs exercised stringent control measures to reduce the level of NPAs

# **CHAPTER-04**

## **Research Methodology**

#### **4.1 What is a Research Methodology**

Research methodology is a methodology for collecting all sorts of information & data pertaining to the subject in question. The objective is to examine all the issues involved & conduct situational analysis. The methodology includes the overall research design, sampling procedure & finally the analysis procedure. The methodology used in the study consistent of sample survey using secondary data. The secondary data has been collected with the help of personal observation book, magazine;

#### **4.2 Source of Data:-**

The study is based on secondary data. Data regarding industries is collected from the annual report of bank with the help of websites, books.

#### **4.3 Objectives:-**

1. To know which types of loan are provided in Janata sahakari bank
2. To understand difference between loans and advances
3. To study the last three years Financial performance of the bank

#### **4.4 Scope:-**

1. The about difference types of advances that are financed by banks
2. It also help us to study the risk involved in sanctioning of advances to a borrower
3. To understand the concept of NPA

#### **4.5 Sample Size:-**

Janata Sahakari bank is taken into the consideration

#### **4.6 Duration of Study:-**

2016-17  
2017-18  
2018-19

#### **4.7 Presentation:**

Graph, table

## **4.8. Data on loans & advances & Non Performing Assets**

### **4.8.1 LOANS PROVIDED BY JANATA SAHAKARI BANK (JSB)**

#### **1.Special Loan Schemes on the background of COVID-19 pandemic**

##### **1.1 Emergency Loan Scheme Covid – 19**

Details as follows-

- Demand loan (Fund Based)
- For 12 months
- This scheme for cash credit customer
- Interest will be charge as per Cash credit account holders interest rate.

##### **1.2 Jan Aadhar Personnel Loan Scheme Covid-19**

Details as follows-

- For the working class
- Up to 2,00,000 Rupees
- For 36 months

##### **1.3 Jan Aadhar Personnel Loan Scheme Covid-19**

Details as follows-

- For Employers
- Rs. Up to 5,00,00 unsecured & 5,00,000 to 10,00,000 Secured
- For 36 months
- 11% Interest rate

**This scheme valid till 30 September 2020.**

#### **2. Janata Varadhasta Loan Scheme**

A cash credit facility to salary earners

Details as follows-

- Loan amount up to 50,000

- Interest rate – 14%
- Membership 5% of loan amount

### **3.Janata Eduflex Loan**

Flexible And Customized To Your Needs

Details as follows-

- Up to 4 Lacs Unsecured
- Education in university within India Maximum loan amount Rs.10 lacs
- Education in university outside in India Maximum loan amount Rs.20 lacs
- Interest Rate-11.50%
- Repayment Period-Course Duration + 5 years but Maximum Period 10 years including dry period of 6 months
- Membership 2.5% of loan amount

### **4. Janata Vehicle Loan**

Automobile Finance Availed At Glance

Details as follows-

- Finance up to 10 Lacs
- Interest Rate For personnel use-9.35 & Commercial use 12%
- Membership 2.5% of loan amount.

#### **1.1 My Dream car**

- Loan amount up to 50 lacs
- Security- New vehicle to be purchased
- Interest rate for men 9.85% & Interest rate for women 9.75%
- Only 4 wheeler purchase

### **5.Janata Housing Loan Scheme**

The Easiest way to own Home

Details as follows-

- Loan amount up to 50 Lacs
- Security- Simple Mortgage Property
- Membership 2.5% of loan amount

- Interest Rate for men 8.70% & Interest rate for women 8.85%

## 6. Janata Computer Loan Scheme

Riding the waves of change

Details as follows-

- Loan amount-
  - For Institute
    - Rs. 5 Lacs Maximum
    - Rs. 2 Lacs Minimum
  - For Student
    - Rs. 1 Lacs Maximum
    - Rs. 35 Thousand
- Membership 2.5% of loan amount
- Interest rate 11%

## 7. Janata Consumer Durables Loan Scheme

Automobile Finance Aailed at a Glance

Details as follows-

- Loan amount up to 3 Lacs
- Security Assets to be purchase
- Membership 2.5% of loan amount
- 12% Rate of Interest will be charge

## 8. Janata Gold Loan

Let's Your Idle, Gold Also Glitter

Details as follows-

There are three types of gold loan

Suvarna Ratna, Kanchan Ratna, Sulabh Karj Gold

- Interest Rate
  - Up to Rs. 2.00 Lacs**
    - A. Priority Sector 9.50%
    - B. Non Priority 9.75%
  - Above Rs. 2.00 Lacs**



A. Priority Sector 9.50%

B. Non Priority 9.75%

### **9. Janata Dhanwantari Loan Scheme**

To Translate Your Dream Into Reality

Details as follows-

- Eligibility- Recognized degree holder in the field of Medicine ( M.B.B.S., M.D., M.S.) The time period becoming eligible for independent practice should be less than 3 years.
- Loan amount Maximum 30 Lacs for Mumbai Pune & P.C.M.C area & 20 Lacs for other areas
- 7 years with moratorium facility
- 14% Rate of Interest will be charge

### **10. Janata Udyam Vikas Loan Scheme**

Enhance Your Professional Strength

Details as follows-

- Fresher / Serviceman with professional Degree Holder
- Loan amount Maximum 30 Lacs for Mumbai Pune & P.C.M.C area & 20 Lacs for other areas
- 7 years with moratorium facility
- 12.65% Rate of Interest will Charge

Around the world with JSB

Details as follows-

- Loan amount  
For Domestic Travel up to 50,000/-  
For Foreign Travel up to 1,00,000/-
- 14% Rate of Interest will be charge

## **4.8.2 loans & Advances**

A loan and advance is a financial facility provided by the banks and financial institutions to help their customers in financial need. A finance is a life blood for any business or a particular need. So when one is not able to get a full amount of money by his own. He can use this type of financial services provided by a bank.

### **Loans**

- A loan is an amount lent by the lender to the borrower for a definite purpose for a particular time period.
- So a loan is one kind of debt provided by a bank to fulfil the long term requirement of a borrower.
- A lender charges a fixed rate of interest applicable to the loan amount borrowed.
- A loan credit on the basis of borrower's income, credit history, financial transactions etc.
- A loan may be granted against any type of security like collateral security, mortgage asset, pledge etc. and it is called a secured loan, while nothing is put as security it is called unsecured loan.
- An interest is generally paid on a monthly basis. A loan is generally repaid in equal monthly installments or the repayment of full amount when the expiry of loan ends along with interest payable on the loan. It depends upon the borrower which option to choose to repay a loan.

### **Advances**

- An advance is a credit facility provided to the big corporations to fulfill their daily needs like salary and wages, admin expenses, material expenses etc.
- A businesses use this credit facility to run a day to day operations smoothly.
- Advances are for the short term like for one year.
- Banks or financial institutions charge a low-interest rate and that is why it is cheaper and convenient for businesses to use it.

## **Difference between loans & Advances**

Basic	Loan	Advances
<b>Meaning</b>	When a fund is borrowed by an entity or business corporation or an individual from another entity,	When a fund is provided by the bank to a business corporation or an entity for a specific purpose to be repayable

	repayable after a specific period carrying interest rate is known as loans.	after a short duration is known as advances.
<b>Nature</b>	A loan by nature is a debt.	Advances are by nature a credit facility.
<b>Time duration</b>	Loans are generally for a long term.	Advances are for short term, maximum for one year only.
<b>Collateral security</b>	A loan is may be secured against collateral security on not.	Advances are facilitated only against primary security or ant type of guarantee.
<b>Legal formalities</b>	There are legal formalities while granting a loan.	There is low legal formalities as compared to the loan.
<b>Example</b>	Auto loan, Personal loan, Education loan, Home loan etc.	Short term loan, Overdraft facility, Cash credit, Bill purchased etc.

## Loans

Loan is the amount borrowed from bank. The nature of borrowing is that the money is disbursed and recovery is made in installments. While lending money by way of loan, credit is given for a definite purpose and for a pre-determined period. Depending upon the purpose and period of loan, each bank has its own procedure for granting loan. However the bank is a liberty to grant the loan requested or refuse it depending upon its own cash position and lending policy.

### There are two types of available from banks:

(1) Demand loan, and (2) Term loan.

**(1) A Demand Loan:** - it is a loan which is repayable on demand by the bank. In other words, it is repayable at short-notice. The entire amount of demand loan is disbursed at one time and the borrower has to pay interest on it. The borrower can repay the loan either in lump sum (one

time) or as agreed with the bank. Demanded loans are raised normally for working capital purpose, like purchase of raw materials, making payment of short-term liabilities.

**(2) Term loans:** -medium and long term loans are called term loans. Term loans are granted for more than a year and repayment of such loans is spread over a longer period. The repayment is generally made in suitable installment of a fixed amount. Term loan is required for a purpose of starting a new business activity, renovation, and modernization, expansion/extension of existing units, purchase of plant and machinery, purchase a land for setting up a factory, construction of a factory building or purchase of immovable assets. These loans are generally secured against the mortgage of land, plant and machinery, building and etc....

### **Cash Credit**

Cash Credit is a flexible system of lending under which the borrower has the option to withdraw the funds as and when required and to the extent of his needs. Under this arrangement the banker specifies a limit of loan for the customer (known as cash credit limit) up to which the customer is allowed to draw. The cash credit limit is based on the borrower's need and as agreed with the bank. Against the limit of cash credit, the borrower is permitted to withdraw as and when he needs money subject to the limit sanctioned.

It is normally sanctioned for a period of one year and secured by the security of some tangible assets or personal guarantee. If the account is running satisfactorily, the limit of cash credit may be renewed by the bank at the end of the year. The interest is calculated and charged to the customer's account. Cash credit, is one of the types of bank lending against the security by way of pledge or /hypothecation of goods. 'Pledge' means bailment of goods as security for the payment of debt.

Its primary purpose is to put the goods pledged in the possession of lender. It ensures recovery of loans in case of failure of borrower to repay the borrowed account. In 'hypothecation', goods remain in the possession of the borrower, who binds himself under the agreement to give possession of goods to the banker whenever the banker requires him to do so. So hypothecation is a device to create a charge over the asset under circumstances in which transfer of possession is either inconvenient or impracticable.

### **Overdraft**

Overdraft facility is more or less similar to 'cash credit' facility is the result of an agreement with the bank by which a current account holder is allowed to draw over and above the credit balance in his/her account. It is a short-period facility. This facility is made available to current account holder who operates their account through cheques. The customer is permitted to withdraw the amount of overdraft allowed as and when he/she needs it and to repay it through

deposit in the account as and when it is convenient to him/her. Overdraft is generally granted by a bank on the basis of a written request by the customer. Sometimes the bank also insists on either a promissory note from the borrower or personal security of borrower to ensure safety of amount withdrawn by the customer. The interest rate on overdraft is higher than is charged on loan.

**The following are some of the benefits of cash credit and over draft:-**

- (1) Cash credit and some overdraft allow flexibility of borrowing, which depends upon the needs of the borrower.
- (2) There is no necessity of providing security and documentation again and again for borrowing funds.
- (3) This mode of borrowing is simple and elastic and meets the short term financial needs of the business.

**Discounting of Bills**

Apart from sanctioning loans and advances, discounting of bills of exchange by bank is another way of making funds available to the customers. Bills of exchange are negotiable instruments which enables debtors to discharge their obligations to the creditors. Such bills of exchange arise out of commercial transactions both in inland trade and foreign trade. When the seller of goods has to release his dues from the buyer at a distant place immediately or after the lapse of agreed period of time, the bill of exchange facilitates this task with the help of banking institution. Banks invest a good percentage of their funds in discounting bills of exchange. These bills may be payable on demand or after a stated period.

In discounting a bill, the bank pays the amount to the customer in advance, i.e. before the due date. For this purpose, bank charges discount on the bill at a specified rate. The bill so discounted is retained by the bank till its due date and is presented to drawee on the date of maturity. In case the bill is dishonored on due date the amount due on bill together with interest and other charges is debited by the bank to the customer's account.

**Nature and security of loans**

To ensure the safety of funds lent, the first and most important factor considered by a bank is the capacity of borrowers to repay the amount of loan; the bank therefore, relies primarily on the character, capacity and financial soundness of the borrower. But the bank can hardly afford to take any risk in this regard and hence it also has the security of tangible

asset owned by the borrower. In case the borrower fails to repay the loan, the bank can recover the amount by attacking the assets. It can sell the assets offered as a security and realize the amount.

Thus from the view point of security of loans, we can divide the loans into two categories:

- (a) secured,
- (b) unsecured.

Unsecured loans are those loans which are not covered by the security of tangible assets. Such loans are granted to firms/institutions against the personal security of the owner, manager or director. On the other hand, Secured loans are those which are granted against the security of tangible assets, like stock in trade and immovable property. Thus, while granting loan against the security of some assets, a charge is created over the assets of the borrower in favor of bank. This enables the bank to recover the dues from the customer out of sale proceeds of the assets in case the borrower fails to repay the loan. There are various types of securities which may be offered against loans granted, but all of those are not acceptable to the banks.

**The types of securities generally accepted by the bank are the following:**

- Tangible assets such as plant and machinery, motor-van, etc.
- Documents of title to goods, like Railway Receipt (R/R), Bills of exchange, etc.
- Financial securities (Shares and Debentures)
- Life-Insurance Policy.
- Real Estates (Land, Building, etc).
- Fixed Deposit Receipt (FDR).
- Gold Ornaments, jewellery etc.

### **4.8.3 Non Performing Assets**

NPA or Non Performing Asset is those kinds of loans or advances that are in default or in arrears. In other words, these are those kinds of loans wherein principal or interest amounts are late or have not been paid. These are also the kinds of loans where the lender considers the loan agreement to be broken and the receiver of the loan is unable to pay back the loan amount.

In simpler terms, if the customers do not repay principal amount and interest for a certain period of time, then such loans are considered as Non Performing Assets or NPA. To put it in other words, Non Performing Assets are basically Non Performing Loans. In our country, the timeline given for classifying the asset as NPA is 180 days. As against 45 to 90 days of international norms.

**NPA's are of 4 types:**

- **Standard Assets:** It is a kind of performing asset which creates continuous income and repayments as and when they become due. These assets carry a normal risk and are not NPA in the real sense of the word. Hence, no special provisions are required for standard assets.
- **Sub-Standard Assets:** Loans and advances which are non-performing assets for a period of 12 months, fall under the category of Sub-Standard Assets.
- **Doubtful Assets:** The Assets considered as non-performing for a period of more than 12 months are known as Doubtful Assets.
- **Loss Assets:** All those assets which cannot be recovered by the lending institutions are known as Loss Assets.

### ❖ Options available to banks for stressed assets

Every credit default does not necessarily result in loss to the bank. In many cases, bank may be able to recover its dues fully. In other cases, the recovery may be with some loss or, in the worst scenario there may be no recovery at all. The timely action and an appropriate strategy play very important role in achieving the best recovery for any stressed assets. While formulating the strategy, the bank has to keep in mind the legal system as also the social aspects prevailing in the country. Normally, a bank follows the following step in case of a stressed asset.

- A. Exit from the account
- B. Restructuring
- C. Rehabilitation
- D. Compromise
- E. Legal action
- F. Write off

- **Exit from the account:-** Bank's first effort is to exit from the account which is showing sign of stress. This is possible only when the symptoms of stress are detected at a very early

stage so that the borrower is able to shift his account to another bank which has a different credit appetite. Once the symptoms become more pronounced, acceptance of account by another bank may not materialize. In case of consortium banking there is good possibility of other banks taking up the share of the bank wanting to exit in case of sole banking, bank may find it very difficult to exit a problematic account and it has to consider other option for dealing with such accounts.

- **Rescheduling/Restructuring:-** If the default is not willful, the banks normally reschedule or restructure the loans in accordance with the revised cash flow estimates of the borrower. As per the RBI definition, a restructured account is one where the bank, for economic or legal reasons relating to the borrower's financial difficulty grants to the borrower concessions that the bank would not otherwise consider.
- **Rehabilitation:-** Sometimes, the business enterprises face adverse internal or market condition and incur losses for a long time, resulting in default in payments of bank's dues. This is specially true of the manufacturing enterprises, which are considered as 'sick' if there is erosion in the net worth due to accumulated cash losses to the extent of 50 per cent of its net worth during the previous accounting year and the unit has been in commercial production for at least two years. Bank may examine the possibility of 'Rehabilitation' in such cases after undertaking detailed viability.
- **Compromise:-** Compromise routes are adopted by banks, where borrowers experience certain genuine difficulties and where normal recovery is not possible. It involves certain sacrifices on the part of the banks on the principle of "one bird at hand is worth two in the bush". Such proposals can be taken up considering the history of the borrowed account, security available, net worth of the borrower/guarantor, time value of offer made etc
- **Legal action :-**
  - **Suit filing:** Filing of suit is taken up as a last resort when all other remedies to recover non performing assets fail. Banks can initiate recovery proceedings with or without intervention of the courts of law. To Expedite the process; banks should be alert and proactive in all stages of the proceedings. i.e. preparation of plaint, service of summons, written statements, trial of the suit, obtaining decree copy, praying for interim relief, execution of decrees, attachment of the property, arrest of the defendants, if needed etc.
  - **Debt recovery tribunals:** The debt recovery tribunal act was passed by Indian Parliament in 1993 with the objective of facilitating the banks and financial institutions for speedy recovery of dues in cases where the loan amount is Rs. 10 lakhs and above. The time limit envisaged under the act is not being adhered to in disposing off the suits because of inadequate infrastructure and shortage of recovery personnel with the DRTs. Nonetheless, the DRT act and subsequent



amendment in 2000 have provided a great improvement over the normal legal forum

- **Lok adaltes** : It is a legal forum for expeditious settlement of loan dues on consensus arrived between the bank and the borrowers mediated by the Lok Adalat
  - **Securitization Act.:** The securitization and financial assets and enforcement of security interest – SARFAESI act 2002 aims to empower banks as secured creditors to take possession, manage and sell the securities without the intervention of court/tribunal. It also aims at Asset Reconstruction by securitization or reconstruction company. However, loan with balance below Rs. 1 lakh unsecured loans and loans against collateral of agricultural land are exempted from the purview of this act
- **Write off :-** Normally banks decide writing off small loans which have become bad and the recovery is not at all possible in those accounts under any circumstances on account of the facts that the borrower might have been expired; he has no means to repay the loan at any cost and there may be huge losses in respect of the properties etc. This is for the sole purpose of servicing such non performing accounts

# **CHAPTER-05**

**Data Analysis**

**&**

**Interpretation**

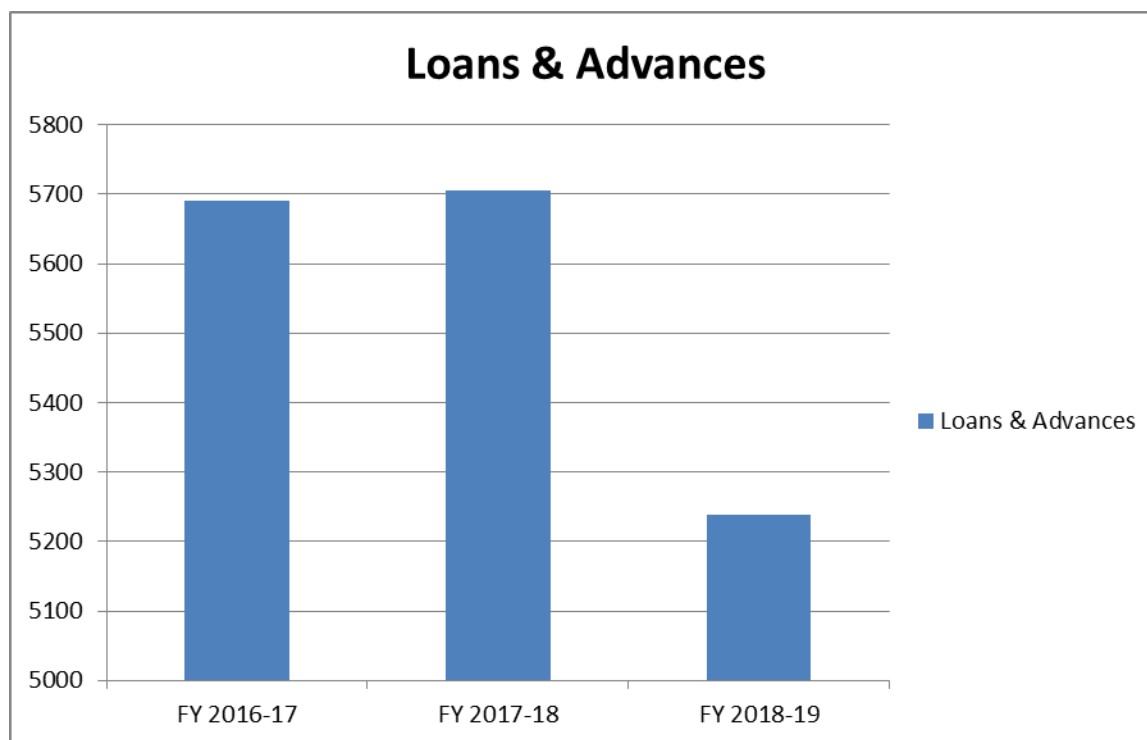
## 5. Data Analysis & Interpretation

### Janata Sahakari Banks Last Three Years Financial Performance

#### 5.1 Loan and advances sanction by Janata Sahakari Bank in past 3 years.

Particulars	Loans & Advances (figures in Corers)
2016-2017	5691.07
2017-2018	5705.46
2018-2019	5238.13

**Table No.1**



**Graph No.1**

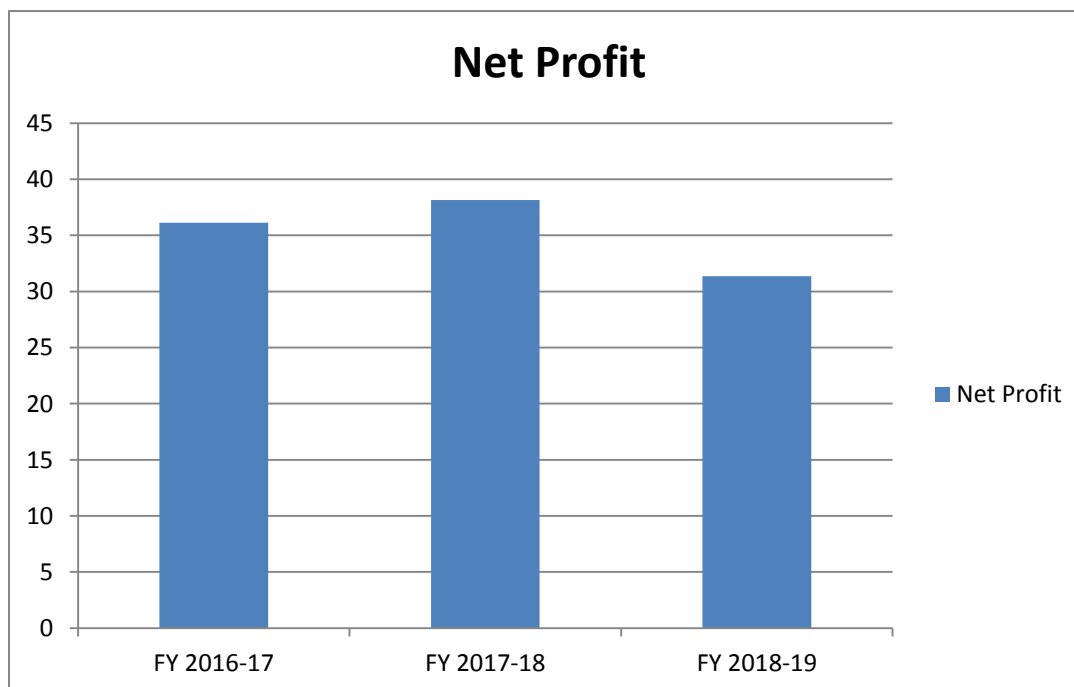
### Interpretation:-

In the two financial years 2016-2017 and FY 2017-2018, the loans of the bank is seen to be increasing but it is seen that the growth is less. In compared to the financial year 2016-2017, the bank's loan has increased by only 14.39 crore in the FY 2017-2018. This increase is not enough and in the financial year 2018-19, it is seen that the bank loan has decreased by 467. 33 Cr.

### 5.2 Net Profit of Janata Sahakari Bank

Particulars	Net Profit (figures in Cr.)
2016-2017	36.11
2017-2018	38.15
2018-2019	31.35

**Table No.2**



**Graph No.2**

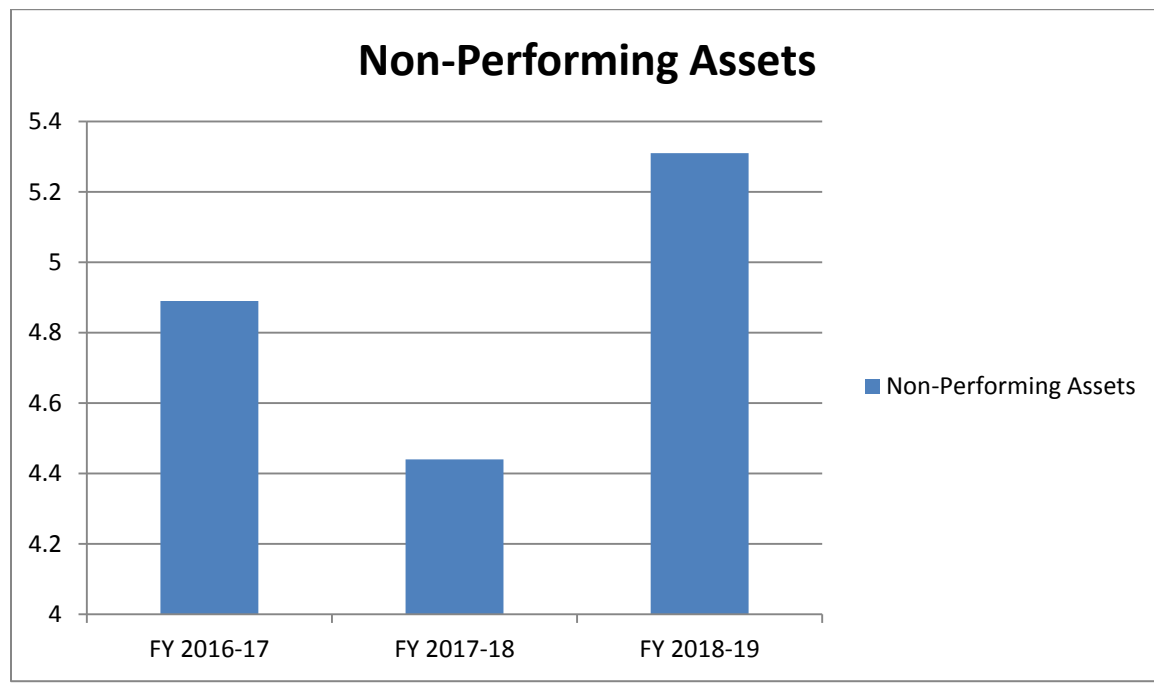
### Interpretation:-

The Net Profit of Janata Sahakari Bank was 36.11 Cr in FY-2016-17. In FY-2017-18, it Increased by 2.04 Cr and in FY-2018-19, it is seen to be profit has been sharply reduced by 6.08Cr. The Net Profit of Janata Sahakari Bank is continuously floating every year.

### 5.3 NPA of Janata Sahakari Bank

Particulars	NPA
2016-2017	4.89
2017-2018	4.44
2018-2019	5.31

**Table No.3**



**Graph No.3**

#### **Interpretation:-**

The Non-Performing Assets of Janata Sahakari Bank was 4.89% in FY-2016-17. In FY-2017-18, it decreased by 0.45% and in FY-2018-19, it is seen to be NPA has been Increased by 0.87% .it goes up to 5.31%. The Non Performing Assets of Janata Sahakari Bank is continuously floating every year.

# **CHAPTER-06**

## **Findings & Suggestion**

## **6. Findings & suggestion**

### **6.1 Findings:-**

- Bank had a one scheme of current account ( Swadhan Account ). This scheme provides a high rate of interest on account. Current account special knows for low rate of interest but in JSB they offer 4% rate of interest on Swadhan account.
- No hidden charges are levied on loan accounts in JSB.
- JSB is more technologically equipped compare to other co-operative banks.

### **6.2 Suggestion:-**

- Customer awareness program is required so that more people should attract towards advance product.
- JSB customer care should more concern about the fastest settlement of customer problems
- JSB must take feedbacks of customers regarding features & services.
- If bank want to catch new customer base then bank have to expand their branches network all over the Maharashtra.

# **CHAPTER-07**

## **Conclusion**



## **7. Conclusion :-**

The study has been conducted on “ The study on loans & advances & NPA”. Janata Sahakari Bank Ltd Pune.

As we observed the trend in Indian financial sector is changing rapidly through Innovation and dependability of loans and advances has also increased. Loans and advances have become an important source of raising the finance amongst individual, corporates as well as for higher organization.

The financial performance of the banks was really good during the two years 2016-17 and 2017-18. The increase in bank profits and loans as well as lower NPAs is good for the health of the bank. However, in the financial year 2018-19, the financial condition of the bank deteriorated to some extent. The bank's NPAs have increased and the bank's profits and loans have declined.

In financial year 2018-19 bank made huge provision that why we seem profits has declines as well as the NPA increases

# **CHAPTER-08**

## **Bibliography**

## **8. Bibliography**

### **8.1. References**

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2. Bank Financial Management “Indian Institute Of Banking Management” Macmillan Education”
3. Annual Report of Janata Sahakari Bank Ltd - Financial Report for the Years 2016-17, 2017-18, 2018-19.

### **8.2. Websites**

1. [www.google.com](http://www.google.com)
2. [www.janatabankpune.com](http://www.janatabankpune.com)
3. [rbi.org.in](http://rbi.org.in)

# **CHAPTER-09**

## **Annexure**

## 9. Annexure

### 9.1. Balance sheet & Profit & Loss Of Janata Sahakari Bank

Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank) Balance Sheet as on 31st March,2017

As on 31st March, 2016 Rs. Ps.	Capital & Liabilities भांडवल व देणे	SCH	As on 31st March,2017 Rs. Ps.
500,00,00,000.00	1) Share Capital (भाग भांडवल) (A) Authorised Share Capital/अधिकृत भागभांडवल	A	500,00,00,000.00
182,26,42,400.00	(B) Subscribed & Paid up Share Capital वसूल झालेले भाग भांडवल		207,39,58,500.00
486,06,75,761.43	2) Reserve Fund and Other Reserves विधिविहित गंगानळी व इतर निधी	B	651,04,13,495.70
0.00	3) Principal/Subsidiary State Partnership Fund Account/ भाग भांडवल /शासनाची प्रमुख अथवा सहाय्यकारी भागीदारी निधी		0.00
7678,32,99,833.32	4) Deposit and Other Accounts/देखी व अन्य खाती	C	8472,36,59,798.31
177,94,37,669.89	5) Borrowings/कर्जे	D	379,11,73,782.23
57,18,381.95	6) Bills for collection being Bills Receivable (As per contra)/वसुलीसाठी स्वीकारलेली बिले (दुबेरजी)		31,61,666.00
0.00	7) Securities sold under Repo A/c (As per contra) / रेपो अंतर्गत रोखे विक्री (दुबेरजी)		70,00,00,000.00
0.00	8) Branch Adjustment/शाखांतर्गत खाती जुळणी		88,20,076.50
68,52,32,933.91	9) Unapplied Interest (As per contra)/न आकारलेले व्याज (दुबेरजी)		80,75,19,648.25
9,45,26,067.00	10) Interest Payable/देणे व्याज		8,71,89,996.00
114,69,47,521.73	11) Other Liabilities/इतर देणी	E	70,55,99,479.62
64,97,49,131.93	12) Profit & Loss Account/नफातोटा खाते	F	51,633.05
8782,82,29,701.16	Total . . . /एकूण . . .		9941,15,48,075.66
307,32,76,233.37	CONTINGENT LIABILITIES/संभाव्य देणी	P	325,26,06,386.37

As on 31st March, 2016 Rs. Ps.	Property & Assets जिंदगी व येणे	SCH	As on 31st March, 2017 Rs. Ps.
371,49,50,752.57	1) Cash/रोख	G	406,84,41,291.69
284,71,20,842.60	2) Balances with other Banks/इतर बँकांतील ठेवी	H	278,64,14,784.85
0.00	3) Money at Call and Short Notice/मागणी करताच मिळणाऱ्या वा अल्प नोटिशनने मिळणाऱ्या ठेवी		0.00
2582,23,32,296.06	4) Investments/गुंतवणूक	I	2768,46,89,780.75
0.00	5) Investment out of the Principal/Subsidiary State Fund/शासनाच्या प्रमुख अथवा सहाय्यकारी निधीतून गुंतवणूक		0.00
5126,71,57,881.02	6) Advances/कर्जे	J	5691,07,78,950.83
132,25,12,368.75	7) Interest Receivable/येणे व्याज	K	152,33,15,733.68
57,18,381.95	8) Bills Receivables being Bills for Collection (As per contra)/ वसुलीसाठी पाठविलेली बिले (दुबेरजी)		31,61,666.00
31,14,094.29	9) Branch Adjustment/शाखांतर्गत खाती जुळणी		0.00
0.00	10) Securities sold under Repo A/c.(As per Contra)/ रेपो अंतर्गत कर्जे (जुंरजी)		
0.00	A) Securities recov.under Repo/सिक्युरिटीज रीकव्ह अंड रेपो		279,11,73,782.23
0.00	B) Securities purchased under RBI Rev.Repo/ सिक्युरिटीज पचेस्ड अंड आर.बी.आय.रीव्हर्स रेपो		70,00,00,000.00
		L	349,11,73,782.23
84,29,02,284.81	11) Premises/जागा व इमारत	M	123,13,84,894.81
32,96,91,786.84	12) A)Dead Stock, Furniture, Fixture, Fittings, Library, Vehicles, Deffered Revenue & Improvement to Premises/अ) डेड स्टॉक फर्निचर, फिक्चर फिटिंग, वाहन, लायब्ररी, डीफर्ड रेव्यु आणि जागेची सुधारणा		35,44,94,642.91
38,25,39,995.00	B) Capital Work in Progress/चालू भांडवली खर्च		1,06,90,054.00
71,22,31,781.84			36,51,84,696.91
96,64,59,017.27	13) Other Assets/इतर येणी	N	62,24,35,493.91
32,37,30,000.00	14) Deferred Tax Asset/डिफर्ड टॅक्स असेट		61,45,67,000.00
0.00	15) Cost of acquisition of Merged Bank/ विलीनीकृत बँकेचे खरेदी मूल्य	O	11,00,00,000.00
8782,82,29,701.16	Total . . /एकूण . . .		9941,15,48,075.66

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March,2017**

2015 - 2016 Rs. Ps.	Particulars तपशील	2016 - 2017			
		Rs.	Ps.	Rs.	Ps.
605,05,21,588.50	1) Interest on/व्याज	616,40,33,167.33			
10,34,15,815.25	A) Deposit/ठेवडीवरील	4,23,81,181.46			
1,27,63,836.00	B) Borrowings/कर्जावरील	10,18,08,856.00			
616,67,01,239.75	C) Borrowings Under LTD/दीर्घ मुदतीच्या ठेवडीवरील			630,82,23,204.79	
83,04,15,746.45	2) Staff Cost/सेवकांचे पगार, भत्ते, ग्रॅण्ड वर्गणी, ग्रॅज्युईटी, सानुग्रह अनुदान, प्रवास खर्च इत्यादी			81,75,14,523.78	
	3) Directors Expenses/संचालक मंडळ खर्च				
10,02,500.00	- Fees, Allowances/शुल्क व भत्ता	6,96,748.00			
14,71,284.00	- Meeting/Travelling Expenses/सभा व प्रवास खर्च	5,48,320.21			
24,73,784.00				12,45,068.21	
15,05,56,632.16	4) Rent,Rates,Light,Taxes & Insurance/भाडे कर-दिवाबत्ती व विमा			20,01,49,257.11	
1,10,86,955.00	5) Legal & Court Expenses/वकील व कोर्ट शुल्क			1,62,24,915.19	
59,08,273.55	6) Audit Fees/ऑडिट फी			68,56,857.00	
2,17,00,498.07	7) Postage,Telephone & Telegraph/टपाल,तार,दूरध्वनी			3,33,84,557.02	
	8) Depreciation/घसारा				
9,80,37,084.00	i) On Fixed Assets/स्थावर व जंगम मालमत्तेवरील	11,66,65,492.00			
2,00,26,399.00	ii) On Revalued Assets/पुनर्मुल्यांकित मालमत्तेवरील	2,00,26,399.00			
11,80,63,483.00				13,66,91,891.00	
6,29,23,263.10	9) Printing, Stationery & Advertisement छपाई, स्टेशनरी व जाहिरात			7,29,04,109.63	
46,51,168.00	10) Building Maintenance/झरात व्यवस्था			68,91,027.50	
	11) Other Expenditure/इतर व प्रासंगिक खर्च				
2,73,72,964.00	A) Security Expenses/सुरक्षा व्यवस्था खर्च	3,30,84,603.00			
9,79,58,154.69	B) Sundry Expenses/किरकोळ खर्च	14,78,67,634.26			
22,55,934.75	C) Vehicle Expenses/वाहन खर्च	29,13,669.12			
7,55,22,549.00	D) DICGC Premium/डी. आय. सी. जी. सी. वर्गणी	8,24,54,674.00			
22,06,105.56	E) MICR Processing Charges/मायक्रो प्रोसेसिंग चार्जेस	24,98,826.25			
1,00,280.22	F) Commission Paid/कमिशन	2,67,008.80			
21,00,000.00	G) Donation Paid/देणग्या	27,00,000.00			
20,75,15,988.22				27,17,86,415.43	
758,19,97,031.30	Carried forward.../पुढील पानावर...			787,18,71,826.66	

2015 - 2016		Particulars तपशील	2016 - 2017			
Rs.	Ps.		Rs.	Ps.	Rs.	Ps.
633,57,98,226.43		1) Interest on/व्याज -	608,63,64,795.36			
227,35,93,899.41		A) Loans/कर्जे	259,87,51,733.58			
860,93,92,125.84		B) Investments/गुंतवणूक			868,51,16,528.94	
1,08,71,415.18		2) Commission/कमिशन			1,26,63,011.22	
0.00		3) Donations/अनुदान व देणग्या				0.00
18,07,46,561.00		4) Others/इतर				
315.00		A) Miscellaneous Income/किस्कोळ उत्पन्न	19,13,65,714.13			
17,19,380.00		B) Transfer Fee/भागावरील हस्तांतर शुल्क	201.00			
2,32,72,448.68		C) Dividend on shares/भागावरील लाभांश	17,29,180.00			
3,93,63,864.39		D) Locker Rent/सेफ डिपॉझिट व्हॉल्ट रेंट	3,01,04,354.52			
35,77,005.22		E) Bank Guarantee Commission/ बँक हमी कमिशन	8,30,93,885.39			
24,86,79,574.29		F) Dividend on Mutual Fund/ म्युच्युअल फंडावरील लाभांश	31,42,542.00			
7,48,74,426.60		5) Profit on sale of Securities/कर्ज रोखे विक्री नफा			30,94,35,877.04	
4,94,687.27		6) Profit on sale of Assets/स्थावर विक्री नफा			30,48,31,825.00	
9,11,93,000.00		7) Deffered Tax Asset/डीफरर्ड टॅक्स असेट			32,59,899.00	
					29,08,37,000.00	
903,55,05,229.18		Carried Forward.../पुढील पानावर . . .			960,61,44,141.20	



**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March,2017**

2015 - 2016		Particulars तपशील	2016 - 2017			
Rs.	Ps.		Rs.	Ps.	Rs.	Ps.
758,19,97,031.30		Brought Forward.../मागील पानावरून . . .			787,18,71,826.66	
	0.00	12) Written off/निरस्त				
	0.00	A) Dead Stock/स्थावर व जंगम मालमत्ता		0.00		
88,00,000.00		B) Bad & Doubtful Advances/संशयित व बुडीत कर्जे		1,68,88,924.00		
0.00		C) Cost of Acquisition Amortised/विलीनीकृत		2,84,72,631.68		
		D) Non Performing Investment/अनुत्पादित गुंतवणूक		0.00		
88,00,000.00		Total (A) to (D) /एकूण (अ) ते (ड)			4,53,61,555.68	
18,46,510.95		13) Loss on sale of Assets/ स्थावर व जंगम मालमत्ता विक्रीत आलेली तूट			2,15,875.18	
6,51,975.00		14) Service Tax Paid/सेवा कर अदा			16,97,460.00	
4,29,67,334.95		15) Premium on Investments amortised/ गुंतवणुकीपोटी दर्शनी किंमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त			4,71,65,946.57	
2,23,72,600.00		16) Investments transfer/maturity loss /गुंतवणूक हस्तांतरण / मुदतपूर्तीचा तोटा			2,65,11,696.51	
41,85,00,000.00		17) Income Tax/आयकर			41,36,86,012.00	
36,58,86,708.75		18) Provisions/ तरतुदी				
	0.00	A) Bad & Doubtful Debts Reserve/ संशयित व बुडीत कर्जे निवारण निधी		99,74,13,667.15		
	0.00	B) Performing Assets/उत्पादित कर्जांवरील तरतूद		3,31,71,281.60		
2,32,54,847.00		C) For Investments/गुंतवणूकीविरता		0.00		
		D) Provision for Restructured Advances/ पुनर्बांधणी केलेल्या कर्जांवरील तरतूद		66,64,000.00		
1,00,00,000.00		E) Special Reserve As Per Income Tax Act/आयकर कायदानुसार निधी		1,00,00,000.00		
0.00		F) Contingency Reserve/आकस्मिक निधी		50,00,000.00		
39,91,41,555.75					105,22,48,948.75	
64,97,49,131.93		Net Profit transferred to Profit and Loss Appropriation A/c./ निव्वळ नफा तोटा विभागणी खाती वर्ग			36,11,74,273.05	
912,60,26,139.88		Total . . . /एकूण . . .			981,99,33,594.40	

2015 - 2016 Rs. Ps.		Particulars तपशील		2016 - 2017 Rs. Ps. Rs. Ps.			
903,55,05,229.18		Brought Forward.../मागील पानावरून . .				960,61,44,141.20	
		8) Excess provisions written back जादा तरतूद परत					
85,64,258.00		A) Provision for Income Tax Written Back/आयकर तरतूद परत		0.00			
0.00		B) Contingent Provision for Standard Asset WB/ उत्पादित कर्ज निधी तरतूद परत		1,34,00,986.97			
41,32,027.70		C) Bad & Doubtful Advances Written Back/संशयित व बुडीत कर्ज निधी तरतूद परत		4,53,62,067.23			
0.00		D) General Reserve Write Back/ सर्वसाधारण निधी तरतूद परत		11,00,00,000.00			
5,75,00,000.00		E) Investment Depre.Prov. Written Back/गुंतवणुकीवरील घसारा परत		2,50,00,000.00			
2,98,226.00		F) Investments W/O now recovered/ गुंतवणुकीवरील तरतूद परत		0.00			
7,04,94,511.70		9) Revaluation reserve written back पुनर्मुल्यांकन निधी तरतूद परत				19,37,63,054.20	
2,00,26,399.00		i) Towards Depreciation/ घसान्यावरील		2,00,26,399.00			
2,00,26,399.00						2,00,26,399.00	
912,60,26,139.88		Total . . /एकूण . . .				981,99,33,594.40	

2015 - 2016 Rs. Ps.	Particulars तपशील	2016 - 2017 Rs. Ps.
	Appropriations.../नफा विभागणी . . . Subject to Annual General Meeting approval/ वार्षिक सर्वसाधारण सभेचे मंजुरी अर्धीत	
0.00	A) Statutory Reserve /विधिविहित गंगानळी	9,02,93,500.00
0.00	B) Provision for Contingencies/आकस्मिक खर्चासाठी तरतूद	3,61,17,400.00
0.00	C) Education Fund/शैक्षणिक निधी	36,11,740.00
0.00	D) Dividend Payable /लाभांश देणे	9,15,00,000.00
0.00	E) Investment Fluctuation Reserve /गुंतवणूक तरलता निधी	1,66,00,000.00
0.00	F) Bad and Doubtful Advances Reserve संशयित बुडईत कर्ज निवारण निधी	12,30,00,000.00
0.00		36,11,22,640.00
64,97,49,131.93	Net Profit carried to Balance Sheet/निव्वळ नफा ताळेबंदास वर्ग....	51,633.05
64,97,49,131.93	Total/एकूण ....	36,11,74,273.05

2015 - 2016 Rs. Ps.	Particulars तपशील	2016 - 2017 Rs. Ps.
64,97,49,131.93	Profit Brought Forward.../मागील पानावरून . .	36,11,74,273.05
0.00	Profit of Last Year.../मागील वर्षीचा नफा..	0.00
64,97,49,131.93	Total . . /एकूण . . .	36,11,74,273.05

## 9.2. Balance sheet & Profit & Loss Of Janata Sahakari Bank in 2017-18

**Janata Sahakari Bank Ltd.,Pune (Multi State Scheduled Bank) Balance Sheet as on 31st March,2018**

As on 31st March, 2017 Rs. Ps.	Capital & Liabilities भांडवल व देणे	SCH	As on 31st March,2018 Rs. Ps.
500,00,00,000.00	1) Share Capital (भाग भांडवल) (A) Authorised Share Capital/अधिकृत भागभांडवल	A	500,00,00,000.00
207,39,58,500.00	(B) Subscribed & Paid up Share Capital वसूल झालेले भाग भांडवल		216,08,64,600.00
651,04,13,495.70	2) Reserve Fund and Other Reserves विधिविहित गंगाजळी व इतर निधी	B	597,08,00,529.98
0.00	3) Principal/Subsidiary State Partnership Fund Account/ भाग भांडवल /शासनाची प्रमुख अथवा सहाय्यकारी भागीदारी निधी		0.00
8472,36,59,798.31	4) Deposit and Other Accounts/देखी व अन्य खाती	C	8544,84,49,944.68
379,11,73,782.23	5) Borrowings/कर्जे	D	567,16,74,082.25
31,61,666.00	6) Bills for collection being Bills Receivable (As per contra)/वसुलीसाठी स्वीकारलेली बिले (दुबेरजी)		32,42,502.00
70,00,00,000.00	7) Securities Rec under Repo A/c (As per contra) / रेपो अंतर्गत रोखे किफ्टी (दुबेरजी)		358,93,82,342.33
88,20,076.50	8) Branch Adjustment/शाखांतर्गत खाती जुळणी		0.00
80,75,19,648.25	9) Unapplied Interest (As per contra)/न आकारलेले व्याज (दुबेरजी)		109,93,73,815.00
8,71,89,996.00	10) Interest Payable/देणे व्याज		7,92,44,164.00
70,55,99,479.62	11) Other Liabilities/इतर देणी	E	50,67,61,151.46
51,633.05	12) Profit & Loss Account/नफातोटा खाते	F	3,26,949.57
9941,15,48,075.66	Total . . ./एकूण . . .		10453,01,20,081.27
325,26,06,386.37	CONTINGENT LIABILITIES/संभाव्य देणी	Q	366,99,99,517.90

As on 31st March, 2017 Rs. Ps.	Property & Assets जिंदगी व येणे	SCH	As on 31st March, 2018 Rs. Ps.
406,84,41,291.69	1) Cash & Balances with Banks /रोख व बँकांतील शिल्लक	G	419,62,47,802.99
278,64,14,784.85	2) Balances with other Banks /इतर बँकांतील ठेवी	H	201,52,89,171.19
0.00	3) Money at Call and Short Notice /मगणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी		0.00
3047,58,63,562.98	4) Investments /गुंतवणूक	I	3334,97,05,877.30
0.00	5) Investment out of the Principal/Subsidiary State Fund /शासनाच्या प्रमुख अथवा सहाय्यकारी निधीतून गुंतवणूक		0.00
5691,07,78,950.83	6) Advances /कर्जे	J	5705,46,71,378.70
152,33,15,733.68	7) Interest Receivable /येणे व्याज	K	177,72,81,805.31
31,61,666.00	8) Bills Receivables being Bills for Collection (As per contra) / वसुलीसाठी पाठविलेली बिले (दुबेरजी)		32,42,502.00
0.00	9) Branch Adjustment /शाखांतर्गत खाती जुळणी		21,865.69
70,00,00,000.00	10) Securities sold under Repo A/c. /रेपो अंतर्गत कर्जे	L	358,93,82,342.33
123,13,84,894.81	11) Premises /जागा व इमारत	M	119,31,94,671.81
35,44,94,642.91	12) A) Dead Stock, Furniture, Fixture, Fittings, Library, Vehicles, Deferred Revenue & Improvement to Premises /अ) डेड स्टॉक फर्निचर, फिक्चर फिटिंग, वाहन, लायब्ररी, डीफर्ड रेव्यु आणि जागेची सुधारणा	N	34,22,26,685.94
1,06,90,054.00	B) Capital Work in Progress /चालू भांडवली खर्च		2,07,27,204.87
36,51,84,696.91	13) Other Assets /इतर येणी	O	36,29,53,890.81
62,24,35,493.91	14) Deferred Tax Asset /डिफर्ड टॅक्स असेट		55,95,11,773.14
61,45,67,000.00	15) Cost of acquisition of Merged Bank / विलीनीकृत बँकेचे खरेदी मूल्य	P	34,61,17,000.00
11,00,00,000.00			8,25,00,000.00
9941,15,48,075.66	Total . . ./एकूण . . .		10453,01,20,081.27

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March,2018**

2016 - 2017 Rs. Ps.	Particulars तपशील	2017 - 2018			
		Rs.	Ps.	Rs.	Ps.
616,40,33,167.33	1) Interest on/व्याज	569,09,71,630.32			
4,23,81,181.46	A) Deposit/ठेव्हीरल	10,67,40,985.25			
10,18,08,856.00	B) Borrowings/कर्जावरील	10,23,39,412.00			
630,82,23,204.79	C) Borrowings Under LTD/दीर्घ मुदतीच्या ठेव्हीरल			590,00,52,027.57	
81,75,14,523.78	2) Staff Cost/सेवकांचे पगार, भत्ते, ग्रॉ.फंड वर्गणी,			79,99,21,670.36	
	ग्रॅज्युईटी,सानुग्रह अनुदान,प्रवास खर्च इत्यादी				
6,96,748.00	3) Directors Expenses/संचालक मंडळ खर्च	7,98,398.00			
5,48,320.21	- Fees, Allowances/शुल्क व भत्ता	22,92,464.30			
0.00	- Meeting/Travelling Expenses/सभा व प्रवास खर्च	17,31,006.70			
12,45,068.21	- Election Expenses/निवडणूक खर्च			48,21,869.00	
20,01,49,257.11	4) Rent,Rates,Light,Taxes & Insurance/			20,19,45,920.69	
	भाडे कर-दिवाबत्ती व विमा				
1,62,24,915.19	5) Legal & Court Expenses/वकील व कोर्ट शुल्क			2,09,50,340.12	
68,56,857.00	6) Audit Fees/ऑडिट फी			74,91,989.58	
3,33,84,557.02	7) Postage,Telephone & Telegraph/			2,81,12,929.27	
	टपाल,तार,दूरध्वनी				
11,66,65,492.00	8) Depreciation/घसारा				
2,00,26,399.00	i) On Fixed Assets/स्थावर व जंगम मालमतेवरील	11,82,32,255.00			
	ii) On Revalued Assets/पुनर्मुल्यांकित मालमतेवरील	2,00,26,399.00			
13,66,91,891.00	9) Printing, Stationery & Advertisement			13,82,58,654.00	
7,29,04,109.63	छपाई,स्टेशनरी व जाहिरात			4,15,63,222.66	
68,91,027.50	10) Building Maintenance/इमारत व्यवस्था			62,65,770.80	
	11) Other Expenditure/इतर व प्रासंगिक खर्च				
3,30,84,603.00	A) Security Expenses/सुरक्षा व्यवस्था खर्च	3,78,57,739.98			
14,78,67,634.26	B) Sundry Expenses/किरकोळ खर्च	14,52,19,913.10			
29,13,669.12	C) Vehicle Expenses/वाहन खर्च	31,21,740.60			
8,24,54,674.00	D) DICGC Premium/डी.आय.सी.जी.सी. वर्गणी	8,47,55,470.00			
24,98,826.25	E) MICR Processing Charges/	30,67,177.49			
	माध्यम प्रसारासाठी पावस				
2,67,008.80	F) Commission Paid/कमिशन	5,28,268.67			
27,00,000.00	G) Donation Paid/देणग्या	75,000.00			
27,17,86,415.43				27,46,25,309.84	
787,18,71,826.66	Carried forward.../पुढील पानावर...			742,40,09,703.89	

2016 - 2017 Rs. Ps.	Particulars तपशील	2017 - 2018	
		Rs. Ps.	Rs. Ps.
608,63,64,795.36	1) Interest on/व्याज -	573,94,64,267.71	
259,87,51,733.58	A) Loans/कर्जे	270,58,25,256.52	
868,51,16,528.94	B) Investments/गुंतवणूक		844,52,89,524.23
1,26,63,011.22	2) Commission/कमिशन		1,31,84,108.83
0.00	3) Donations/अनुदान व देणग्या		0.00
	4) Others/इतर		
19,13,65,714.13	A) Miscellaneous Income/किस्कोळ उत्पन्न	22,16,65,023.40	
201.00	B) Transfer Fee/भागावरील हस्तांतर शुल्क	805.29	
17,29,180.00	C) Dividend on shares/भागावरील लाभांश	1,02,005.00	
3,01,04,354.52	D) Locker Rent/सेफ डिपॉझिट व्हॉल्ट रेंट	3,01,56,500.70	
8,30,93,885.39	E) Bank Guarantee Commission/ बँक हमी कमिशन	5,00,22,130.27	
31,42,542.00	F) Dividend on Mutual Fund/ म्युच्युअल फंडावरील लाभांश	22,72,533.25	
30,94,35,877.04			30,42,18,997.91
30,48,31,825.00	5) Profit on sale of Securities/कर्ज रोखे विक्री नफा		20,15,96,140.88
32,59,899.00	6) Profit on sale of Assets/स्थावर विक्री नफा		1,93,271.17
29,08,37,000.00	7) Deffered Tax Asset/डीफरर्ड टॅक्स असेट		0.00
960,61,44,141.20	Carried Forward...गुढील पानावर . . .		896,44,82,043.02



**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March,2018**

2016 - 2017		Particulars तपशील	2017 - 2018			
Rs.	Ps.		Rs.	Ps.	Rs.	Ps.
787,18,71,826.66		Brought Forward.../मागील पानावरून . . .			742,40,09,703.89	
0.00		12) Loss on Securitisation of Loans to ARC /एआरसीकडे दिलेल्या कर्जा खात्यातील तोटा			35,15,43,737.17	
	0.00	13) Written off/निरस्त				
1,68,88,924.00		A) Dead Stock/स्थावर व जंगम मालमत्ता	0.00			
2,84,72,631.68		B) Bad & Doubtful Advances/संशयित व बुडित कर्जे	46,13,02,552.13			
		C) Cost of Acquisition Amortised/सिलीनीकरणची रक्कम निरस्त	2,75,00,000.00			
4,53,61,555.68		Total (A) to (C) /एकूण (अ) ते (क)			48,88,02,552.13	
2,15,875.18		14) Loss on sale of Assets/ स्थावर व जंगम मालमत्ता विक्रीत आलेली तूट			76,862.03	
16,97,460.00		15) Service Tax Paid/सेवा कर अदा			11,79,089.00	
	0.00	16) GST Paid/कर अदा				
0.00		A) CGST/सीजीएसटी	1,59,78,594.60			
0.00		B) SGST/एसजीएसटी	1,59,78,595.09			
0.00		C) IGST/आयजीएसटी	16,06,446.58		3,35,63,636.27	
4,71,65,946.57		17) Premium on Investments amortised/ गुंतवणुकीमोटी दर्शनी किंमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त			2,01,38,540.72	
0.00		18) Depreciation on Investments/गुंतवणूकीवरील घसारा Amortised / घसारा निरस्त	0.00			
2,65,11,696.51		Others (Transfer Loss / Afs)/अन्य	1,31,43,323.76		1,31,43,323.76	
0.00		19) Income Tax - Previous Year/मागील आयकर			2,00,99,659.00	
41,36,86,012.00		20) Income Tax - Current Year/चालू वर्षातील आयकर			9,70,00,000.00	
		21) Provisions/ तरतुदी				
99,74,13,667.15		A) Bad & Doubtful Debts Reserve/ संशयित व बुडित कर्जा निवारण निधी	23,93,64,571.35			
3,31,71,281.60		B) Performing Assets/उत्पादित कर्जावरील तरतूद	1,94,56,014.78			
0.00		C) For Investments Deprecation Resevra/ गुंतवणूक घसारा निधीवरील	24,79,73,000.00			
66,64,000.00		D) Provision for Restructured Advances/ पुनर्बांधणी केलेल्या कर्जावरील तरतूद	0.00			
0.00		E) Deferred Tax Assets Reversal/डीफरॅड टॅक्स असेट	26,84,50,000.00			
1,00,00,000.00		F) Special Reserve As Per Income Tax Act/आयकर कायदानुसार निधी	1,00,00,000.00			
50,00,000.00		G) Contingency Reserve/आकस्मिक निधी	0.00			
105,22,48,948.75					78,52,43,586.13	
36,11,74,273.05		Net Profit transferred to Profit and Loss Appropriation A/c./ निव्वळ नफा तोटा विभागणी खाती वर्ग			38,15,63,650.57	
981,99,33,594.40		Total . . . /एकूण . . .			961,63,64,340.67	

2016 - 2017		Particulars तपशील	2017 - 2018			
Rs.	Ps.		Rs.	Ps.	Rs.	Ps.
960,61,44,141.20		Brought Forward.../मागील पानावरून . .			896,44,82,043.02	
		8) Excess provisions written back				
		जादा तरतूद परत				
0.00		A) Provision for Income Tax Written Back/आयकर तरतूद परत		0.00		
1,34,00,986.97		B) Contingent Provision for Standard Asset WB/ उत्पादित कर्ज निधी तरतूद परत	2,50,24,093.87			
4,53,62,067.23		C) Bad & Doubtful Reserves Write Back/संशयित व बुडीत कर्ज निधी परत	62,35,58,203.78			
11,00,00,000.00		D) General Reserve Write Back/ सर्वसाधारण निधी तरतूद परत		0.00		
2,50,00,000.00		E) Investment Depre.Prov. Written Back/गुंतवणुकीवरील घसारा परत		0.00		
0.00		F) Provision for Restructured Loan Witten Back/	33,00,000.00			
19,37,63,054.20		9) Revaluation reserve written back			65,18,82,297.65	
		पुनर्मुल्यांकन निधी तरतूद परत				
2,00,26,399.00		i) Towards Depreciation/ घसान्यावरील		0.00		
0.00		ii) Towards Sale		0.00		
2,00,26,399.00						0.00
981,99,33,594.40		Total . . /एकूण . . .			961,63,64,340.67	

2016 - 2017 Rs. Ps.	Particulars तपशील	2017 - 2018 Rs. Ps.
	Appropriations.../नफा विभागणी . . . Subject to Annual General Meeting approval/ वार्षिक सर्वसाधारण सभेचे मंजुरी अधीन	
9,02,93,500.00	A) Statutory Reserve/विधिविहित गंगाजळी	9,53,91,000.00
3,61,17,400.00	B) Provision for Contingencies/आकस्मिक खर्चासाठी तस्तूद	3,81,56,400.00
36,11,740.00	C) Education Fund/शैक्षणिक निधी	38,15,700.00
9,15,00,000.00	D) Proposed Dividend/संभाव्य लाभांश	12,30,00,000.00
1,66,00,000.00	E) Investment Fluctuation Reserve/गुंतवणूक तस्तता निधी	6,09,00,000.00
12,30,00,000.00	F) Bad and Doubtful Advances Reserve संशयित बुडीत कर्ज निवारण निधी	8,00,00,000.00
36,11,22,640.00		40,12,63,100.00
51,633.05	Net Profit carried to Balance Sheet/निव्वळ नफा ताळेबंदस वर्ग....	3,26,949.57
36,11,74,273.05	Total/एकूण ....	40,15,90,049.57

2016 - 2017 Rs. Ps.	Particulars तपशील	2017 - 2018 Rs. Ps.
36,11,74,273.05	Profit Brought Forward.../मागील पानावरून . .	38,15,63,650.57
0.00	Profit of Last Year.../मागील वर्षीचा नफा..	0.00
0.00	Transfer from Revaluation Reserve.../ पुनर्मुल्यांकन निधी वर्ग...	2,00,26,399.00
36,11,74,273.05	Total . . /एकूण . . .	40,15,90,049.57

### 9.3. Balance sheet & Profit & Loss Of Janata Sahakari Bank in 2018-19

As on 31st March, 2018 Rs. Ps.	Capital & Liabilities भांडवल व देणे	SCH	As on 31st March, 2019 Rs. Ps.
216,08,64,600.00	1) Capital (भांडवल)	A	220,14,18,600.00
597,08,00,529.98	2) Reserve Fund and Other Reserves विधिविहित गंगाजळी व इतर निधी	B	694,21,55,205.89
0.00	3) Principal/Subsidiary State Partnership Fund Account/ भाग भांडवल /शासनाची प्रमुख अथवा सहाय्यकारी भागीदारी निधी		0.00
8544,84,49,944.68	4) Deposit and Other Accounts/देवी व अन्य खाती	C	8713,58,42,422.49
567,16,74,082.25	5) Borrowings/कर्जे	D	160,00,00,000.00
32,42,502.00	6) Bills for collection being Bills Receivable (As per contra)/वसुलीसाठी स्वीकारलेली बिले (दुबेरजी)		11,60,035.00
358,93,82,342.33	7) Securities Recunder Repo A/c (As per contra) / रेपो अंतर्गत रोखे विक्री (दुबेरजी)		151,00,00,000.00
0.00	8) Branch Adjustment/शाखांतर्गत खाती जुळणी		0.00
109,93,73,815.00	9) Overdue Int. Reserve (As per contra)/न आकारलेले व्याज (दुबेरजी)		144,50,35,561.63
7,92,44,164.00	10) Interest Payable/देणे व्याज		8,40,84,635.00
50,67,61,151.46	11) Other Liabilities/इतर देणी	E	80,03,85,514.93
3,26,949.57	12) Profit & Loss Account/नफातोटा खाते	F	61,480.54
10453,01,20,081.27	Total . . ./एकूण . . .		10172,01,43,455.48
366,99,99,517.90	CONTINGENT LIABILITIES/संभाव्य देणी	Q	446,17,16,994.15

As on 31st March, 2018 Rs. Ps.	Property & Assets जिंदगी व येणे	SCH	As on 31st March, 2019 Rs. Ps.
419,62,47,802.99	1) Cash & Balances with Banks /रोख व बँकांतल शिल्लक	G	440,41,41,322.45
201,52,89,171.19	2) Balances with other Banks /इतर बँकांतल ठेवी	H	207,67,13,433.38
358,93,82,342.33	3) Money at Call and Short Notice /मागणी करताच मिळणाऱ्या वा अल्प नोटिशीने मिळणाऱ्या ठेवी	L	170,98,93,207.74
3212,97,05,877.30	4) Investments /गुंतवणूक	I	3467,79,82,237.31
0.00	5) Investment out of the Principal/Subsidiary State Fund /शासनाच्या प्रमुख अथवा सहाय्यकारी निधीतून गुंतवणूक		0.00
5705,46,71,378.70	6) Advances /कर्जे	J	5238,13,39,214.46
177,72,81,805.31	7) Interest Receivable /येणे व्याज	K	210,28,24,944.38
32,42,502.00	8) Bills Receivables being Bills for Collection (As per contra) / वसुलीसाठी पाठविलेली बिले (दुबेरजी)		11,60,035.00
21,865.69	9) Branch Adjustment /शाखांतर्गत खाती जुळणी		1,26,95,161.95
122,00,00,000.00	10) Securities sold under Repo A/c. /रेपो अंतर्गत कर्जे		151,00,00,000.00
119,31,94,671.81	11) Premises /जागा व इमारत	M	111,27,16,326.81
34,22,26,685.94	A) Dead Stock, Furniture, Fixture, Fittings, Library, Vehicles, Deffered Revenue & Improvement to Premises / अ) डेड स्टॉक फर्निचर, फिक्चर फिटिंग, वाहन, लायब्ररी, डीफर्ड रेव्यु आणि जागेची सुधारणा	N	30,28,54,851.57
2,07,27,204.87	B) Capital Work in Progress /चालू भांडवली खर्च		2,64,56,567.43
36,29,53,890.81			32,93,11,419.00
55,95,11,773.14	12) Other Assets /इतर येणी	O	79,68,67,153.00
34,61,17,000.00	13) Deferred Tax Asset /डिफर्ड टॅक्स असेट		54,94,99,000.00
8,25,00,000.00	14) Cost of acquisition of Merged Bank / विलीनीकृत बँकेचे खरेदी मूल्य	P	5,50,00,000.00
0.00	15) Non Banking Assets acquired in satisfaction of claims / दाव्यांपोटी अधिग्रहित केलेली विगर बँकिंग मालमता		0.00
10453,01,20,081.27	Total . . ./एकूण . . .		10172,01,43,455.48

**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31st March,2019**

2017 - 2018 Rs. Ps.		Particulars तपशील		2018 - 2019 Rs. Ps. Rs. Ps.			
569,09,71,630.32		1) Interest on/व्याज		550,14,70,867.35			
10,67,40,985.25		A) Deposit/ठेवई/वरील		6,76,08,350.50			
10,23,39,412.00		B) Borrowings/कर्जावरील		15,34,31,733.00			
		C) Borrowings Under LTD/दीर्घ मुदतीच्या ठेवईवरील					
<b>590,00,52,027.57</b>						<b>572,25,10,950.85</b>	
79,99,21,670.36		2) Salaries, Allowances, P.F. etc./सेवकांचे पगार, भत्ते, प्रॉ.फंड वर्गणी इत्यादी				82,06,98,845.61	
		3) Directors & Local Committee Members					
7,98,398.00		- Fees, Allowances/शुल्क व भत्ता		7,11,000.00			
22,92,464.30		- Meeting/Travelling/Conference Expenses/समाव प्रवास खर्च		11,92,733.16			
17,31,006.70		- Election Expenses/निवडणूक खर्च		0.00			
<b>48,21,869.00</b>						<b>19,03,733.16</b>	
20,19,45,920.69		4) Rent, Taxes, Insurance, Lighting etc./ भाडे कर-दिवाबत्ती व विमा				20,77,11,865.94	
2,09,50,340.12		5) Law Charges/वकील व कोर्ट शुल्क				1,35,33,920.50	
74,91,989.58		6) Audit Fees/ऑडिट फी				1,20,29,243.22	
2,81,12,929.27		7) Postage, Telephone & Telegraph/ टपाल, तार, दूरध्वनी				2,99,02,436.36	
		8) Depreciation/घसारा					
11,82,32,255.00		i) On Fixed Assets/स्थावर व जंगम मालमत्तेवरील		9,97,38,178.00			
2,00,26,399.00		ii) On Revalued Assets/पुनर्मुल्यांकित मालमत्तेवरील		2,00,26,399.00			
<b>13,82,58,654.00</b>						<b>11,97,64,577.00</b>	
4,15,63,222.66		9) Printing, Stationery & Advertisement/ छपाई, स्टेशनरी व जाहिरात				3,10,38,278.57	
62,65,770.80		10) Building Maintenance/इमारत व्यवस्था				64,95,871.30	
		11) Other Expenditure/इतर व प्रासंगिक खर्च					
3,78,57,739.98		A) Security Expenses/सुरक्षा व्यवस्था खर्च		3,55,40,994.87			
14,52,19,913.10		B) Sundry Expenses/किरकोळ खर्च		16,49,95,470.07			
31,21,740.60		C) Vehicle Expenses/वाहन खर्च		37,50,096.38			
8,47,55,470.00		D) DICGC Premium/डी.आय.सी.जी.सी. वर्गणी		8,26,12,200.00			
30,67,177.49		E) MICR Processing Charges/ मायकर प्रोसेसिंग चार्जेस		20,11,734.07			
5,28,268.67		F) Commission Paid/कमिशन		27,33,469.96			
75,000.00		G) Donation Paid/देणग्या		0.00			
<b>27,46,25,309.84</b>						<b>29,16,43,965.35</b>	
<b>742,40,09,703.89</b>		Carried forward.../पुढील पानावर...				<b>725,72,33,687.86</b>	

2017 - 2018		Particulars तपशील	2018 - 2019			
Rs.	Ps.		Rs.	Ps.	Rs.	Ps.
573,94,64,267.71		1) Interest & Discount/व्याज व सूट				
270,58,25,256.52		A) On Loans/कर्जे	553,58,50,720.65			
		B) Interest on Investments/गुंतवणूकीवरील व्याज	254,89,72,591.27			
844,52,89,524.23					808,48,23,311.92	
1,31,84,108.83		2) Commission, Exchange Brokerage/कमिशन इ.			1,47,18,264.96	
0.00		3) Subsidies & Donations/अनुदान व देणग्या				0.00
0.00		4) Income from Non Banking Assets & Profit from Sale of or Dealing with such Assets / गैरबँकिंग मालमत्तेचे उत्पन्न				0.00
		5) Others Receipt/इतर				
19,84,51,560.31		A) Miscellaneous Income/किरकोळ उत्पन्न	26,68,19,560.55			
805.29		B) Transfer Fee/भागावरील हस्तांतर शुल्क	130.18			
1,02,005.00		C) Dividend on shares/भागावरील लाभांश	20,784.00			
3,01,56,500.70		D) Locker Rent/सेफ डिपॉझिट व्हॉल्ट रेंट	2,79,83,818.76			
5,00,22,130.27		E) Bank Guarantee Commission/बँक हमी कमिशन	6,35,25,326.86			
22,72,533.25		F) Dividend on Mutual Fund/म्युच्युअल फंडावरील लाभांश	0.00			
28,10,05,534.82					35,83,49,620.35	
20,15,96,140.88		6) Profit on sale of Securities/कर्ज रोखे विक्री नफा			13,56,37,440.22	
1,93,271.17		7) Profit on sale of Assets/स्थावर विक्री नफा			1,05,10,422.26	
0.00		8) Deffered Tax Asset/डीफर्ड टॅक्स असेट			20,33,82,000.00	
894,12,68,579.93		Carried Forward.../पुढील पानावर . . .			880,74,21,059.71	



2017 - 2018 Rs. Ps.	Particulars तपशील	2018 - 2019			
		Rs.	Ps.	Rs.	Ps.
742,40,09,703.89	Brought Forward.../मागील पानावरून . . .			725,72,33,687.86	
35,15,43,737.17	12) Loss on Securitisation of Loans to ARC /एआरसीकडे दिलेल्या कर्जा खात्यातील तोटा				0.00
46,13,02,552.13	13) Written off/निरस्त				
2,75,00,000.00	A) Bad & Doubtful Advances/संशयित व बुडईत कर्जे	0.00			
	B) Cost of Acquisition Amortised/क्लिनीकीकरणची खम मिरस	2,75,00,000.00			
48,88,02,552.13	Total (A) to (B) /एकूण (अ) ते (ब)			2,75,00,000.00	
76,862.03	14) Loss on sale of Assets/ स्थावर व जंगम मालमत्ता विक्रीत आलेली तूट			35,292.37	
11,79,089.00	15) Service Tax Paid/सेवा कर अदा			2,13,78,965.00	
1,59,78,594.60	16) GST Paid/कर अदा (50%)				
1,59,78,595.09	A) CGST/सीजीएसटी	2,20,77,493.83			
16,06,446.58	B) SGST/एसजीएसटी	2,20,77,796.07			
	C) IGST/आयजीएसटी	11,74,272.18			
3,35,63,636.27	17) Premium on Investments amortised/ गुंतवणुकीमोटी दर्शनी किंमतीपेक्षा जास्त अदा केलेली रक्कम निरस्त			4,53,29,562.08	
2,01,38,540.72	18) Depreciation on Investments/गुंतवणूकीवरील घसारा Amortised / घसारा निरस्त	0.00		4,81,18,062.20	
0.00	Others (Transfer Loss Afs)/अन्य	4,50,99,356.32			
1,31,43,323.76				4,50,99,356.32	
1,31,43,323.76	19) Income Tax - Other Tax /आयकर				
2,00,99,659.00	A) Previous Year/मागील वर्षातील आयकर	3,65,91,483.00			
9,70,00,000.00	B) Income Tax - Current Year/चालू वर्षातील आयकर	38,50,00,000.00			
11,70,99,659.00				42,15,91,483.00	
23,93,64,571.35	20) Provisions / तरतुदी				
	A) Bad & Doubtful Debts Reserve/ संशयित व बुडईत कर्जा निवारण निधी	50,71,08,472.61			
1,94,56,014.78	B) Performing Assets/उत्पादित कर्जावरील तरतूद	1,63,61,547.24			
24,79,73,000.00	C) For Investments Deprecation Reserve/ गुंतवणूक घसारा निधीकरिता	20,42,09,648.72			
26,84,50,000.00	D) Deferred Tax Assets Reversal/डोफर्ड टॅक्स असेट	0.00			
1,00,00,000.00	E) Special Reserve As per Income Tax Act/ आयकर कायद्यानुसार निधी	1,00,00,000.00			
78,52,43,586.13				73,76,79,668.57	
0.00	21) Loss from Sale of or dealing with Non Banking Assets / गैरबँकिंग मालमत्ता विक्रीवरील तोटा			0.00	
38,15,63,650.57	Net Profit transferred to Profit and Loss Appropriation A/c./ निव्वळ नफा तोटा विभागणी खाती वर्ग			31,34,92,314.54	
961,63,64,340.67	Total . . . /एकूण . . .			891,74,58,391.94	

2017 - 2018 Rs. Ps.	Particulars तपशील	2018 - 2019			
		Rs.	Ps.	Rs.	Ps.
894,12,68,579.93	Brought Forward.../मागील पानावरून . .			880,74,21,059.71	
	8) Excess provisions Written Back				
	जादा तरतूद परत				
2,50,24,093.87	A) Contingent Provision for Standard Asset Written Back/ उत्पादित कर्ज निधी तरतूद परत	2,07,34,166.61			
62,35,58,203.78	B) Bad & Doubtful Reserves Written Back/संशयित व बुडईत कर्ज निधी परत	1,05,29,999.62			
33,00,000.00	C) Provision for Restructured Loan Written Back/	4,62,06,848.00			
2,32,13,463.09	D) Bad debt writtern off now recovered	3,25,66,318.00			
67,50,95,760.74				11,00,37,332.23	
961,63,64,340.67	Total . . /एकूण . . .			891,74,58,391.94	

2017 - 2018 Rs. Ps.	Particulars तपशील	2018 - 2019 Rs. Ps.
	Appropriations.../नफा विभागणी . . . Subject to Annual General Meeting approval/ वार्षिक सर्वसाधारण सभेचे मंजुरी अधीन	
9,53,91,000.00	A) Statutory Reserve /विधिविहित गंगानळी	7,83,73,079.00
3,81,56,400.00	B) Provision for Contingencies/आकस्मिक खर्चासाठी तरतूद	3,13,49,231.00
38,15,700.00	C) Education Fund/शैक्षणिक निधी	31,34,923.00
12,30,00,000.00	D) Proposed Dividend/संभाव्य लाभांश	10,90,00,000.00
6,09,00,000.00	E) Investment Fluctuation Reserve /गुंतवणूक तरलता निधी	2,58,00,000.00
8,00,00,000.00	F) Bad and Doubtful Advances Reserve संशयित बुडीत कर्ज निवारण निधी	8,58,00,000.00
0.00	G) Provision for Dividend 2017-18 Transfer to Bad and Doubtful Advances Reserve / २०१७-१८ ची लाभांश तरतूद संशयित बुडीत कर्ज निवारण निधीला वर्ग	12,30,00,000.00
<b>40,12,63,100.00</b>		<b>45,64,57,233.00</b>
3,26,949.57	Net Profit carried to Balance Sheet/निव्वळ नफा ताळेबंदास वर्ग.....	61,480.54
<b>40,15,90,049.57</b>	Total/एकूण ....	<b>45,65,18,713.54</b>

2017 - 2018 Rs. Ps.	Particulars तपशील	2018 - 2019 Rs. Ps.
38,15,63,650.57	Profit Brought Forward.../नफा मागील पानावरून . .	31,34,92,314.54
0.00	Provision for Dividend 2017-18/ लाभांश तरतूद २०१७-२०१८	12,30,00,000.00
2,00,26,399.00	Transfer from Revaluation Reserve.../ पुनर्मुल्यांकन निधी वर्ग...	2,00,26,399.00
40,15,90,049.57	Total . . /एकूण . . .	45,65,18,713.54