

टीजेएसबी बँक
टीजेएसबी सहकारी बँक लिमिटेड
(ऑफ-स्टेट गैरसहकारी बँक)

विश्वास आयुष्यभराचा



सशक्त नातेसंबंधामुळे सातत्याने केलेली प्रगती

वार्षिक अहवाल २०१२ - २०१३

संचालक मंडळ



डावीकडून उजवीकडे : सौ. अनुराधा आपटे, श्री. नामदेव मांडगे, श्री. मधुकर खुताडे, श्री. विनोदकुमार बन्सल, श्री. विवेक पत्की,
मुख्य कार्यकारी अधिकारी श्री. सतिश उतेकर, अध्यक्ष श्री. विद्याधर वैशंपायन, उपाध्यक्ष श्री. भालचंद्र दाते,

श्री. सी. नंदगोपाल मेनन, श्री. रमाकांत अगरवाल, श्री. रमेश कनानी, सौ. पद्मा अय्यर.

टी जे एस् बी सहकारी बँक लि.

(मल्टि-स्टेट श्रेडयुल्ड बँक)

(रजि.क्र.:एम्एस्सीएस्/सीआर/२८७/२००८ दि.२३.१०.२००८)

सभासदांस वार्षिक सर्वसाधारण सभेची सूचना

बँकेची ४२ वी वार्षिक सर्वसाधारण सभा, रविवार दिनांक ३० जून २०१३ रोजी, सकाळी १० वाजता टीप टॉप प्लाझा, लालबहादूर शास्त्री मार्ग, वागळे इस्टेट, ठाणे - ४०० ६०४ येथे पुढील कामकाजाचा विचार करण्यासाठी भरणार आहे. तरी सभासदांनी वेळेवर उपस्थित रहावे, ही विनंती.

सभेपुढील विषय

१. दि. २० मे २०१२ रोजी झालेल्या मागील सभेचे इतिवृत्त वाचून कायम करणे.
२. संचालक मंडळाने सादर केलेला दि. ३१.०३.२०१३ अखेरच्या वर्षाचा अहवाल, ताळेबंद व नफातोटापत्रक मंजूर करून नफावाटणी करणे आणि वैधानिक लेखापरीक्षकांच्या अहवालाची नोंद घेणे.
३. वैधानिक लेखापरीक्षकांनी प्रमाणित केल्यानुसार बुडीत व संशयित येणे बाकी माफीस मंजुरी देणे.
४. सन २०१३-२०१४ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षकांची नेमणूक करणे व त्यांचे सेवाशुल्क ठरविण्याचा अधिकार संचालक मंडळास देणे. संचालक मंडळ मे. गोखले आणि साठे चार्टर्ड अकाऊंटण्टस्, ३०२ / ३०३, उद्योग मंदिर नं. १, ७ - सी, भागोजी कीर मार्ग, माहीम, मुंबई - ४०००१६ यांच्या नेमणुकीची शिफारस करित आहे.
५. धर्मादाय/सार्वजनिक कारणासाठी अंशदान निधीतून संस्थांना देणगी देणेबाबत प्रस्तावास मान्यता देणे.
६. पोट नियम दुरुस्तीस मान्यता देणे.
७. मा. अध्यक्षीय संमतीने येणारे आयत्या वेळेचे विषय.

नोंदणीकृत कार्यालय

टी जे एस् बी सहकारी बँक लि.

टी जे एस् बी हाऊस, प्लॉट नं. ५बी, रोड नं. २,

वागळे इस्टेट, ठाणे (प) - ४००६०४

दिनांक: १३/०६/२०१३

संचालक मंडळाच्या आदेशावरून

श्री. स. र. उतेकर

मुख्य कार्यकारी अधिकारी

सूचना : १० वाजून ३० मिनिटांपर्यंत गणपूर्ती न झाल्यास सभा स्थगित केली जाईल व स्थगित झालेली सभा त्याच ठिकाणी त्याच दिवशी सकाळी १० वाजून ४० मिनिटांनी घेण्यात येईल. त्या सभेस गणपूर्तीची व वेगळ्या सूचनेची आवश्यकता नाही.

सभासदांस महत्वाच्या सूचना :

१. सभासदांना वार्षिक सर्वसाधारण सभेपुढे काही प्रश्न/सूचना मांडावयाच्या असतील तर त्यांनी त्या २० जून, २०१३ पर्यंत कामकाजाच्या वेळेत, नोंदणीकृत कार्यालयात लेखी स्वरूपात घ्याव्यात.
२. बँकेच्या पोटनियम क्र.४२(iii) अन्वये ज्या सभासदांनी ३१ मार्च, २०१० वर्षासाठीचा लाभांश स्वीकारला नसेल त्यांनी दि. २० ऑगस्ट, २०१३ पूर्वी न नेल्यास त्यांच्या लाभांशांची रक्कम राखीव निधीमध्ये जमा करण्यात येईल. ज्या सभासदांना लाभांश पत्रके मिळाली नसतील त्यांनी ती बँकेच्या शेअर्स विभाग, मधुकर भवन, रोड नं. १६, वागळे इस्टेट, ठाणे - ४०० ६०४ येथील कार्यालयातून घेऊन जावीत.
३. सभासदांनी नांव, पत्ता अथवा वारसदार बदलला असल्यास त्याची शेअर्स विभाग, मधुकर भवन, रोड नं. १६, वागळे इस्टेट, ठाणे - ४०० ६०४ येथे नोंद करून घ्यावी.
४. शेअर सर्टीफिकेटस् मिळाली नसल्यास ती बँकेच्या शेअर्स विभाग, मधुकर भवन, रोड नं. १६, वागळे इस्टेट, ठाणे - ४०० ६०४ येथील कार्यालयातून घेऊन जावीत.
५. लाभांश आपल्या बचत अथवा अन्य खात्यात जमा करण्यासंबंधीचे पत्र बँकेच्या शेअर्स विभाग, मधुकर भवन, रोड नं. १६, वागळे इस्टेट, ठाणे - ४०० ६०४ येथील कार्यालयात आणून दिल्यास लाभांशाची रक्कम खात्यात जमा करता येईल.

संचालक मंडळ

१. श्री. वि. अ. वैशांपायन	एम.टेक(प्रॉडक्शन), चार्टर्ड इंजिनियर	अध्यक्ष
२. श्री. भा. वा. दाते	बी.एस्.सी., डिप्लोमा टेक (पेन्टस)	उपाध्यक्ष
३. सौ. अ. र. आपटे	बी.एस्.सी., एल्.एल्.बी	संचालिका
४. श्री. र. खु. अगरवाल	बी.एस.सी.	संचालक
५. सौ. पद्मा बा. अय्यर	बी.कॉम्., ए.सी.ए.	संचालिका
६. श्री. र. खु. कनानी	डिप्लोमा इन मेकॅनिकल इंजिनियरिंग	संचालक
७. श्री. म. ध. खुताडे		संचालक
८. श्री. ना. द. मांडगे	एम्.एस्.सी., डि.एच.ई.	संचालक
९. श्री. सी. नंदगोपाळ मेनन	बी.ए., बी.जी.एल्.	संचालक
१०. श्री. वि. म. पत्की	एम्.कॉम्., एल्.एल्.बी., ए.आय्.सी.डब्ल्यू.ए., एफ.सी.ए.	संचालक
११. श्री. प्र. द. ठाकूर	बी.कॉम्., एल्.एल्.बी.	संचालक
१२. श्री. विनोदकुमार बन्सल	एफ.सी.ए.	स्वीकृत संचालक
१३. श्री. स. र. उतेकर	बी.कॉम्., एल्.एल्.बी., सी.ए.आय.आय.बी-१	मुख्य कार्यकारी अधिकारी

बँकेचे वरिष्ठ अधिकारी

१. श्री. सु. प्र. साठे	बी.कॉम्., सी.ए.आय्.आय्.बी., आय्.सी.डब्ल्यू.ए., सी.एस्.	सरव्यवस्थापक
२. श्री. सु. बा. नागवेकर	एम्.कॉम्., डी.बी.एम्., सी.एस्.	सरव्यवस्थापक
३. श्री. सं. वि. पाठक	बी.कॉम्., सी.ए.आय्.आय्.बी., बी.जी.एल्., सी.एफ्.ए. - इंटर.	उप-सरव्यवस्थापक
४. श्री. वि. रा. नामजोशी	बी.कॉम्., सी.ए.आय्.आय्.बी.	उप-सरव्यवस्थापक
५. श्री. श्री. व. म्हसकर	एम.कॉम्., एल्.एल्.बी., सी.ए.आय्.आय्.बी.	उप-सरव्यवस्थापक
६. श्री. स. ह. कोराने	बी.कॉम्., एल्.एल्.बी., सी.ए.आय्.आय्.बी.	उप-सरव्यवस्थापक
७. श्री. सु. भा. पुरोहित	बी.कॉम्., सी.ए.आय्.आय्.बी., डि.टी.आय्.आर.एम्.	उप-सरव्यवस्थापक
८. श्री. गो. अ. गांगल	बी.कॉम्., जे.ए.आय्.आय्.बी.	उप-सरव्यवस्थापक
९. श्री. नि. नं. आरेकर	बी.कॉम्., सी.ए.आय्.आय्.बी.	उप-सरव्यवस्थापक
१०. श्री. स्व. ल. जांभळे	बी.ई.(आय.टी.)	उप-सरव्यवस्थापक
११. श्री. ह. ना. कुलकर्णी	बी.कॉम्.	सहा.सरव्यवस्थापक
१२. श्री. वि. ग. नवरे	बी.कॉम्., सी.ए.आय्.आय्.बी.	सहा.सरव्यवस्थापक
१३. श्री. सु. म. मयेकर	बी.कॉम्., सी.ए.आय्.आय्.बी.	सहा.सरव्यवस्थापक
१४. श्री. व्यं. चं. मुद्गरीकर	बी.ई.(मेकॅनिकल), पी.जी.डी.एम्., सी.आय्., एस्.ए.सी.आय.ए., ISO 27000 LA	सहा.सरव्यवस्थापक
१५. श्री. म. मा. फडके	बी.कॉम्., एल्.एल्.बी., सी.ए.आय्.आय्.बी., सी.एस्.-इंटर	सहा.सरव्यवस्थापक
१६. श्री. म. पां. गोडसे	बी.कॉम्., सी.ए.आय्.आय्.बी.	सहा.सरव्यवस्थापक
१७. श्री. हे. र. बापट	बी.एस्.सी., सी.ए.आय्.आय्.बी., एल्.एल्.बी.,	सहा.सरव्यवस्थापक
१८. श्री. वि. द. दिक्षित	बी.कॉम्., सी.ए.आय्.आय्.बी.	सहा.सरव्यवस्थापक
१९. श्री. वि. ग. गोरे	बी.कॉम्., जे.ए.आय्.आय्.बी.	सहा.सरव्यवस्थापक
२०. श्री. ध. ल. कुलकर्णी	बी.कॉम्., जे.ए.आय्.आय्.बी., ओरॅकल	सहा.सरव्यवस्थापक
२१. सौ. स्वाती कौ. कळके	बी.कॉम्., सी.ए., सी.एस्.इंटर(गुप-१), सी.ए.आय्.आय्.बी.	सहा.सरव्यवस्थापक

वैधानिक लेखा परीक्षक
जोशी व करंदीकर
चार्टर्ड अकाउन्टंट्स

Website : www.tjsb.co.in

नोंदणीकृत कार्यालय

टीजेएस्बी हाऊस, प्लॉट नं.५-बी, रोड नं. २, वागळे इस्टेट, ठाणे - ४०० ६०४
दूरध्वनी - २५८७८५०० फॅक्स - २५८७८६५०

E-mail : response@tjsb.co.in

TJSB Sahakari Bank Ltd.

(Multi-State Scheduled Bank)

(Reg.No.MSCS/CR/287/2008 Date: 23/10/2008)

NOTICE OF ANNUAL GENERAL MEETING

42nd Annual General Meeting of the Bank will be held on Sunday, 30th June 2013 at 10.00 a.m. at Tip Top Plaza, L.B.S. Road, Wagle Estate, Thane - 400604 to transact following business. Members are requested to attend the meeting on time.

AGENDA

1. To read and confirm the minutes of the Annual General Meeting held on 20th May 2012.
2. To approve the Annual Report placed by the Board of Directors for the Financial Year ended 31st March 2013, Balance Sheet and Profit & Loss Account, Appropriation of Profit and take a note of Statutory Auditor's report.
3. To write off the bad and doubtful loan accounts, certified by the Statutory Auditors.
4. To appoint Statutory Auditors for the Financial Year 2013-14 and to authorize Board of Directors to fix their remuneration. The Board of Directors recommends M/s. Gokhale & Sathe, Chartered Accountants, 302 / 303, Udyog Mandir No.1, 7-C, Bhagoji Keer Marg, Mahim, Mumbai - 400016 for appointment as Statutory Auditors.
5. To approve the proposal of distribution of donations out of charitable fund of the Bank, to Charitable / Social Institutions.
6. To approve Bye-Law amendments as proposed.
7. Any other matter with the permission of the Chair.

Registered Office :

TJSB Sahakari Bank Ltd.

TJSB House, Plot No. 5B, Road No. 2,
Wagle Estate, Thane (West) 400 604

Date: 13/06/2013

By Order of the Board of Directors

Shri. S. R. Utekar

Chief Executive Officer

Note : If within half an hour after the time appointed for the meeting, the quorum is not formed, the meeting would stand adjourned and this adjourned meeting shall be held at 10.40 am on the same day and same place. This adjourned meeting will not require any separate notice or quorum.

Important Notice to the Members

1. Members who wish to have any additional information or those who wish to make any suggestions should submit their request in writing at the Registered Office of the Bank on or before 20th June 2013 during office hours.
2. Those members who will not collect their dividend for the year ended 31st March 2010 on or before 20th August 2013, such dividend will be forfeited and transferred to Statutory Reserve of the bank as per Bye-law No. 42(iii). Those members who have not received the dividend warrants are requested to collect the same from Shares Department located at Madhukar Bhavan, Road No. 16, Wagle Estate, Thane (West) - 400604.
3. Any change in Name, Address or Nomination of the member should be intimated immediately to the Bank at Shares Dept., Madhukar Bhavan, Road No. 16, Wagle Estate, Thane (West) - 400604 in writing.
4. Members may enquire at Shares Dept., Madhukar Bhavan, Road No. 16, Wagle Estate, Thane (West) - 400604 for non-receipt of Share Certificate.
5. Dividend will be transferred to respective saving or other account of the Members on written request submitted to Shares Dept., Madhukar Bhavan, Road No. 16, Wagle Estate, Thane (West) - 400604 of the bank.

BOARD OF DIRECTORS

1.	SHRI V. A. VAISHAMPAYAN	M.TECH.(PRODUCTION) CHARTERED ENGINEER	CHAIRMAN
2.	SHRI B. V. DATE	B.Sc., DIPLOMA TECH(PAINTS)	VICE-CHAIRMAN
3.	MRS. A. R. APTE	B.Sc., LLB	DIRECTOR
4.	SHRI R. K. AGARWAL	B.Sc.	DIRECTOR
5.	MRS. P. B. IYER	B.Com., A.C.A.	DIRECTOR
6.	SHRI R. K. KANANI	Diploma in Mech. Engg.	DIRECTOR
7.	SHRI M. D. KHUTADE		DIRECTOR
8.	SHRI N. D. MANDGE	M.Sc., DHE	DIRECTOR
9.	SHRI C. N. MENON	BA, BGL	DIRECTOR
10.	SHRI V. M. PATKI	M.Com., LLB, AICWA, FCA	DIRECTOR
11.	SHRI P. D. THAKUR	B.Com., LLB	DIRECTOR
12.	SHRI VINODKUMAR BANSAL	FCA	CO-OPTED DIRECTOR
13.	SHRI S. R. UTEKAR	B.Com., LLB, CAIIB-I	CHIEF EXECUTIVE OFFICER

SENIOR EXECUTIVES

1.	SHRI S. P. SATHE	B.Com., CAIIB, ICWA, CS	GENERAL MANAGER
2.	SHRI S. B. NAGWEKAR	M.Com., DBM, CS	GENERAL MANAGER
3.	SHRI S. V. PATHAK	B.Com., CAIIB, BGL, CFA-Inter	DY.GENERAL MANAGER
4.	SHRI V. R. NAMJOSHI	B.Com., CAIIB	DY.GENERAL MANAGER
5.	SHRI S. V. MHASKAR	M.Com., LLB, CAIIB	DY.GENERAL MANAGER
6.	SHRI S. H. KORANNE	B.Com., LLB, CAIIB	DY.GENERAL MANAGER
7.	SHRI S. B. PUROHIT	B.Com., CAIIB, DTIRM	DY.GENERAL MANAGER
8.	SHRI G. A. GANGAL	B.Com., JAIIB	DY.GENERAL MANAGER
9.	SHRI N. N. AREKAR	B.Com., CAIIB	DY.GENERAL MANAGER
10.	SHRI S. L. JAMBHALE	B.E.(IT)	DY.GENERAL MANAGER
11.	SHRI V. G. NAVARE	B.Com., CAIIB	ASST.GENERAL MANAGER
12.	SHRI H. N. KULKARNI	B.Com	ASST.GENERAL MANAGER
13.	SHRI S. M. MAYEKAR	B.Com., CAIIB	ASST.GENERAL MANAGER
14.	SHRI V. C. MUDGERIKAR	B.E.(MECH)PGDM,CISA,CIA,ISO 27000LA	ASST.GENERAL MANAGER
15.	SHRI M. M. PHADKE	B.Com., LLB, CAIIB, Inter CS	ASST.GENERAL MANAGER
16.	SHRI M. P. GODSE	B.Com., CAIIB	ASST.GENERAL MANAGER
17.	SHRI D. L. KULKARNI	B.Com., JAIIB	ASST.GENERAL MANAGER
18.	SHRI H. R. BAPAT	B.Sc., CAIIB, LLB	ASST.GENERAL MANAGER
19.	SHRI V. D. DIXIT	B.Com., CAIIB	ASST.GENERAL MANAGER
20.	SHRI V. G. GORE	B.Com., JAIIB	ASST.GENERAL MANAGER
21.	MRS. S. K. KALKE	B.Com., C.A., CS INTER (GR I), CAIIB	ASST.GENERAL MANAGER

Statutory Auditors:

Joshi & Karandikar
Chartered Accountants

Website : www.tjsb.co.in

Registered Office:

TJSB House, Plot No. 5B, Road No. 2,
Wagle Industrial Estate, Thane (W) – 400 604
Phone – 25878500 Fax – 25878650

E-mail : response@tjsb.co.in

४२ वा वार्षिक अहवाल २०१२-१३

सन्माननीय सभासद बंधु-भगिनींनो,

बँकेच्या ४२ व्या वार्षिक सर्वसाधारण सभेमध्ये संचालक मंडळाच्या वतीने मी आपले हार्दिक स्वागत करतो. सन २०१२-१३च्या आर्थिक वर्षातील कामगिरीचा आढावा या सभेपुढे ठेवताना मला विशेष आनंद होत आहे. सुरुवातीला आपण बँकेला देत असलेल्या सातत्यपूर्ण पाठिंब्याबद्दल मी कृतज्ञता व्यक्त करतो.

अर्थव्यवस्थेला गेल्या आर्थिक वर्षात वाढीचा वेग कायम राखता आलेला नाही व या पार्श्वभूमीवर बँकेला व्यवसायवृद्धी व नफ्याची पातळी कायम राखणे आव्हानात्मक ठरले आहे.

सन २०१२-१३ मधील बँकेच्या व्यवसायाची ठळक वैशिष्ट्ये आपल्या समोर मांडण्यापूर्वी संपूर्ण बँकिंग व्यवसायावर परिणाम करणाऱ्या जागतिक व भारतीय अर्थव्यवस्थेवरील घडामोडींचा परामर्ष घेणे आवश्यक आहे.

जागतिक आर्थिक स्थिती :

गेल्या वर्षात जागतिक वित्तीय बाजारात सुधारणा दिसत असली तरी आर्थिक वातावरण मंदीचेच राहिले आहे. स्थानिक पातळीवर वाढीचा वेग उत्साहवर्धक नाही. कारण महागाईचा निर्देशांक आर्थिक सुधारणेला फारसा वाव देणारा नाही. बिगरशेती उत्पादनाच्या किंमती कमी झालेल्या असल्या तरी अन्नधान्याच्या किंमतीची पातळी चढी राहिल्याने घाऊक मूल्य निर्देशांक व ग्राहक मूल्य निर्देशांकातील तफावत वाढत आहे.

गेल्या काही महिन्यातील जागतिक अर्थव्यवस्थेचे चित्र संमिश्र आहे. अमेरिकेच्या ढोबळ उत्पन्नाच्या दरात २०१२च्या चौथ्या तिमाहीत गृहविक्री व बेकारी यांच्यात काहीशी सुधारणा झाल्यामुळे वाढ झालेली दिसून येत आहे. तथापि अमेरिकेतील कर्ज उभारणी धोरण व अल्पकालीन समायोजन यांचे सावट आर्थिक परिस्थितीवर दिसत आहे. युरोपीय अर्थव्यवस्थेवर राजकीय अस्थिरता, ढोबळ उत्पन्नातील सततची घट व आर्थिक समायोजन यांचे विपरीत परिणाम दिसत आहेत. चीन व इतर विकसनशील अर्थव्यवस्थांमध्ये वाढीचा वेग पूर्वपदावर येत असताना इतरत्र मात्र मागणीचा अभाव व कमी होणारी गुंतवणूक यांमुळे अपेक्षित वाढ होताना दिसत नाही.

अमेरिकन अर्थव्यवस्था पूर्वपदावर येण्याची शक्यता निर्माण झाल्याने गेले काही काळ असलेले आर्थिक सुलभीकरण मागे घेतले जाऊ शकेल. जर तसे घडले तर अगोदरच कमी असलेल्या वस्तूंच्या किंमती अजूनही पडण्याची शक्यता आहे. या बदलत्या धोरणाचा भारतीय चलनपुरवठ्यावर सकारात्मक

परिणाम झाला तरी विदेशी अर्थव्यवस्थेने केलेली गुंतवणूक काढून घेतली जाऊ शकते व याचा परिणाम रुपयाच्या मूल्यावर होऊ शकतो.

भारतीय आर्थिक स्थिती :

सन २०१२-१३ मध्ये अर्थव्यवस्थेच्या वाढीचा वेग गेल्या दशकातील सर्वात कमी म्हणजे ५% इतका होता. सन २०१२-१३च्या शेवटच्या तिमाहीत हा वाढीचा वेग अगोदरच्या तिमाहीच्या तुलनेत ४.८०% इतका वाढला. वित्तीय तुटीचे ढोबळ उत्पन्नाशी असलेले प्रमाण शेवटच्या तिमाहीत ५.२% या सुधारित अंदाजापेक्षा ४.८९% इतके राहिले आहे.

आर्थिक वर्षाच्या २०१२-१३ च्या शेवटच्या तिमाहीत उत्पादन, बांधकाम, आर्थिक, सेवा या क्षेत्रांमध्ये अगोदरच्या तिमाहीच्या तुलनेत वाढीचा वेग जास्त होता. परंतु खाण, ऊर्जा आणि सामाजिक सेवा यांच्या वाढीच्या वेगावर ताण होता.

जरी किरकोळ व खाद्य पदार्थांच्या महागाईचा निर्देशांक चढा असला तरी घाऊक मूल्य निर्देशांक सातत्याने कमी होत राहिला. त्याची सध्याची पातळी ४.८९% इतकी आहे. व्याजदराबद्दल निर्णय घेण्यासाठी या निर्देशांकात घट होत राहणे गरजेचे असते. तसे झाल्यामुळेच रिझर्व्ह बँकेने २०१३ मधील प्रत्येक तिमाही आढाव्याच्यावेळी ०.२५% इतका व्याजदर कमी केला. पुढील आढाव्याच्या वेळी हा दर अजून कमी होण्याची अपेक्षा गुंतवणूकदार व विश्लेषणदार करत आहेत.

आर्थिक वर्ष २०१३-१४ मध्ये कर्ज आणि ठेवी साधारणपणे १५% आणि १४% इतक्या वाढण्याचा अंदाज रिझर्व्ह बँकेने व्यक्त केलेला आहे. परिणामी बँकिंग क्षेत्रातील रोखतेवर याही वर्षी ताण राहिल. तो कमी करण्यासाठी रिझर्व्ह बँक बाँड खरेदीच्या माध्यमातून खुल्या बाजारात हस्तक्षेप करू शकेल.

सन २०१३-१४ च्या केंद्रीय अर्थसंकल्पात आर्थिक सुधारणांचा वेग कायम ठेवण्याची खात्री देण्यात आली आहे. आर्थिक सुधारणांच्या सुधारित धोरणानुसार वित्तीय तूट व वाढीचा दर यांचे प्रमाण सन २०१३-१४ मध्ये ४.८% व सन २०१६-१७ पर्यंत ३% इतके खाली आणण्याचा प्रयत्न असणार आहे.

इंधनेतर उत्पादनांच्या आयातीत झालेली घट व निर्यातीत झालेल्या वाढीमुळे व्यापारातील तूट लक्षणीय रित्या कमी झाली आहे. चालू खात्यातील तूट सन २०१२-१३ मध्ये व्यापारातील तुटींमुळे काहीशी वाढलेली आहे.

पोर्टफोलिओतील गुंवणूक आणि कर्जप्राप्ती हयांच्या माध्यमातून झालेली भांडवली आवक पुरेशी असली तरीदेखील जागतिक पातळीवरील वाढते आणि आकस्मिक बदल हे रिझर्व बँकेच्या मते मुख्य मुद्दे आहेत.

रिझर्व्ह बँकेच्या दृष्टिकोनानुसार गुंतवणुकीचा वेग कायम राखला तरच अर्थव्यवस्था अपेक्षित वेगाने प्रगती करू शकेल. स्पर्धात्मक व्याजदर राखणे गरजेचे असले तरी पुरेसे नाही. पुरवठा व्यवस्थेवरील ताणांचे नियोजन, वित्तीय सुधारणांची बांधिलकी यांमधील संख्यात्मक व गुणात्मक संतुलन व कठोर व्यावसायिक अनुशासन यांचे अवलंबन करणे गरजेचे आहे.

वर उल्लेखिलेल्या कठीण व अपवादात्मक स्थितीच्या पार्श्वभूमीवर सन २०१२-१३ टीजेएसबीसाठी चांगले राहिले आहे. आव्हानात्मक परिस्थिती असूनही बँकेने सन २०१२-१३ मध्ये उल्लेखनीय प्रगती करण्याची आपली क्षमता पुन्हा एकदा सिध्द केली आहे.

सन २०१२-१३ मधील बँकेच्या व्यवहाराची ठळक वैशिष्ट्ये :

बँकेचा एकूण व्यवहार सन २०१२-१३ मध्ये ₹ ८७०० कोटीपेक्षा जास्त आहे. गतवर्षीच्या तुलनेत बँकेने २५% वाढ केली आहे. चालू आणि बचत खात्यातील ठेवी ₹ १३०० कोटींहून अधिक आहेत व अहवाल साली बँकेने निव्वळ नफ्याचा ₹ ७५ कोटींचा टप्पा गाठला आहे. (₹ कोटीमध्ये)

तपशील	३१.०३.२०१३	३१.०३.२०१२	% वाढ / घट
एकूण उलाढाल	८७०८.९३	६९८५.१५	२४.६८
ठेवी	५३०८.१६	४३४४.९७	२२.१७
कर्ज	३४००.७७	२६४०.१८	२८.८१
ढोबळ नफा	११३.०१	१०४.८९	७.७४
निव्वळ नफा	७४.९९	६०.०९	२४.८०
स्वनिधी	५८१.०४	४९६.११	१७.१२
ढोबळ अनुत्पादित कर्ज	३.३२%	२.६३%	०.६९
निव्वळ अनुत्पादित कर्ज	०	०	०
पुंजी पर्याप्तता	१३.४८%	१५.०३%	(१०.३१)

ठेवी :

सन २०१२-१३ मध्ये संपूर्ण बँकिंग क्षेत्रातील ठेवींची वाढ कमीच होत आहे व रिझर्व्ह बँकेने अंदाज केलेल्या १५% प्रमाणात ठेवी वाढलेल्या नाहीत. तथापि बँकेने मात्र अहवाल वर्षात तब्बल २२% वाढ नोंदवली आहे.

ठेवींचा तपशील खालीलप्रमाणे :

ठेवीचा प्रकार	२०१२-१३	%	२०११-१२	%
चालू	२८८.०४	५.४२	२६१.२७	६.०१
बचत	१०३४.९२	१९.५०	९१७.०५	२१.११
मुदत	३९८५.२०	७५.०८	३१६६.६५	७२.८८
एकूण	५३०८.१६	१००.००	४३४४.९७	१००.००

(₹ कोटीमध्ये)

भारतीय अर्थव्यवस्थेतील वाढती महागाई व चढे व्याजदर यामुळे बचत व चालू खात्यावरील शिल्लक मुदतठेवींकडे वळवली गेली. स्टॉक मार्केट, रियल इस्टेट, कर्मांडी ट्रेडिंग इत्यादी पर्याय गुंतवणुकीसाठी उपलब्ध असल्याने बँकांतील CASA ठेवी कमी झाल्या आहेत.

रिझर्व्ह बँकेच्या नियमांनुसार बँकेतील ठेवींना विम्याचे संरक्षण असते. बँकेने सप्टेंबर २०१३ पर्यंत DICGC कडे विम्याचा हप्ता भरलेला आहे.

कर्ज :

अहवाल वर्षात कर्ज व्यवहार २९% म्हणजे ₹ ७६०.५९ कोटींनी वाढला आहे. गतवर्षी कर्ज व ठेवींचे ६०.७६% असलेले प्रमाण अहवाल वर्षात ६४.०६% झाले आहे.

कर्ज विषयक निर्णय योग्य पध्दतीने घेण्यासाठी बँकेने कमिटी पध्दतीचा अवलंब केला आहे. त्याचप्रमाणे अंतर्गत विभागातर्फे कर्ज प्रकरणांची योग्य ती छाननी करून कर्ज मंजुरी प्रक्रिया सुलभ करण्याचा प्रयत्न सातत्याने होत असतो. बँकेच्या कर्जाचा दर्जा उत्तम राखण्यासाठी विविध शाखांच्या माध्यमातून होत असणाऱ्या कर्ज पुरवठा व कर्ज फेडीबाबत सातत्याने पाठपुरावा करणारा विशेष कक्ष बँकेने स्थापन केला आहे.

बँकिंग क्षेत्रातील मापदंडानुसार बँकेची कर्ज मानांकनाची स्वतंत्र पध्दत आहे. या पध्दतीचा वापर प्रामुख्याने कर्ज जोखीम ठरवण्यासाठी केला जातो. बँकेच्या पतमानांकन पध्दतीतील पारदर्शकतेमुळे आपल्या कर्जाचा दर्जा सुधारण्यासाठी मदत मिळते.

कर्जाचा तपशील खालीलप्रमाणे

(₹ कोटीमध्ये)

कर्ज प्रकार	२०१२-१३	%	२०११-१२	%
मुदत कर्ज	१८०२.९१	५३.०१	१४८३.५१	५६.१९
सीसी/ओडी/आयबीपी/ओबीडी	१५९७.८६	४६.९९	११५६.६७	४३.८१
एकूण	३४००.७७	१००.००	२६४०.१८	१००.००

कर्ज वसुलीच्या विविध उपाय योजनांची काटेकोर अंमलबजावणी करूनही जागतिक स्थितीचा आपल्या खातेदारांच्या व्यवहारावर विपरित परिणाम होऊन अनुत्पादित कर्ज काही प्रमाणात वाढली आहेत. त्याचा तपशील खालीलप्रमाणे :

(₹ कोटीमध्ये)

तपशील	२०१२-१३	%	२०११-१२	%
ढोबळ अनुत्पादित कर्ज	११२.८०	३.३२	६९.५३	२.६३
निव्वळ अनुत्पादित कर्ज (सर्वसाधारण सभेच्या मान्यतेनुसार)	०	०	०	०
एकूण कर्ज	३४००.७७		२६४०.१८	

तथापि ही तात्कालिक स्थिती असून पुढील आर्थिक वर्षात यामध्ये सुधारणा अपेक्षित आहे.

रिझर्व्ह बँकेच्या निर्देशानुसार काही संभाव्य कर्ज खात्यांमध्ये कर्जाची पुनर्रचना व सध्याच्या अटींमध्ये काही बदल करण्याची मुभा बँकांना असते. तसेच तारणाच्या बदललेल्या मूल्यानुसार काही तरतूदी कराव्या लागतात. पुनर्रचना केलेल्या खात्याची आकडेवारी प्रसिध्द करावी लागते.

सन २०११-१२ या आर्थिक वर्षात बँकेने एकूण ₹ ५५.४८ कोटी शिल्लक असलेल्या ६ कर्ज खात्यांची पुनर्रचना केली होती. तसेच त्यांची संपूर्ण तरतूदही करण्यात आलेली आहे. हया संदर्भातील उल्लेख करणे गेल्या वर्षीच्या अहवालात अनवधानाने राहून गेले. त्याबद्दल आम्ही दिलगिरी व्यक्त करतो.

आर्थिक वर्ष २०११-१२ व २०१२-१३ मध्ये पुनर्रचना केलेल्या खात्यांचा तपशील पान नं. ५४ वर उपलब्ध आहे.

गुंतवणूक :

अहवाल वर्षात बँकेची एकूण गुंतवणूक ₹ १८२०.२२ कोटी आहे. ही वाढ गतवर्षीच्या ₹ १६२२.५७ कोटीच्या तुलनेत १२.१८% आहे. अहवाल सालात रिझर्व्ह बँकेच्या निकषांनुसार रोखता व गुंतवणूक यांचे योग्य प्रमाण तसेच नॉन एस्.एल्.आर गुंतवणुकीचे प्रमाण योग्य पातळीवर राखले आहे.

गुंतवणुकीवरील परतावा व व्याजदर यांचा योग्य तो ताळमेळ घालून बँकेने आपले गुंतवणूक धोरण राबविले आहे. गुंतवणुकीवरील परताव्यामध्ये होणाऱ्या चढउतारांची जोखीम बँकेने धोरणात्मकरित्या हाताळली आहे. व्याज दरातील चढउतारांचा योग्य तो फायदा करून घेण्याचे लवचिक धोरण ठेवल्याने गुंतवणुकीवरील परताव्याचा दर चांगला राखण्यात बँकेला यश आले आहे. त्यामुळे ठेवींच्या व्याजदराची सरासरी जास्त असूनही निव्वळ व्याजाच्या उत्पन्नाचे प्रमाण चांगले राखता आले आहे. बँकेच्या एकूण गुंतवणुकीचे मूल्य अहवाल वर्षात ₹ २१.१५ कोटींनी वाढले आहे.

आंतरराष्ट्रीय व्यवसाय :

रिझर्व्ह बँकेने दिलेल्या विदेश विनिमय व्यवहाराच्या परवानगी अंतर्गत १९ जुलै २०१० पासून बँक अधिकृत डीलर म्हणून काम करत आहे. सध्या बँकेचे 'अ' श्रेणीचे एक केंद्र मुख्य कार्यालयात असून 'ब' श्रेणीचे केंद्र अनुक्रमे नौपाडा-ठाणे, अंधेरी, नाशिक व पुणे येथे कार्यरत आहे. अहवाल वर्षात आंतरराष्ट्रीय व्यवसाय विभागाने एकूण ₹ १२०२.३८ कोटींचा व्यवहार केला आहे व ₹ ५.७३ कोटी इतका निव्वळ नफा मिळविला आहे. या संदर्भातील आंतरबँक व्यवहार ₹ १०५० कोटी इतका झाला आहे. गतवर्षीच्या तुलनेत व्यवहारातील एकूण वाढ ४८% आहे. 'अ' श्रेणीच्या केंद्रामधून आंतरबँक व्यवहार तसेच आयात निर्यात विषयक व्यवहार केले जातात. नाशिक, अंधेरी, नौपाडा व पुणे या 'ब' श्रेणीच्या केंद्रामधून सर्व

प्रकारच्या आयात निर्यातीच्या सुविधा खातेदारांना बँक पुरवत आहे. पहिल्याच वर्षात या सर्व केंद्रांमधून सर्व प्रकारच्या आयात निर्यातीच्या सुविधा खातेदारांना बँक पुरवत आहे. पहिल्याच वर्षात या सर्व केंद्रांनी अतिशय लक्षणीय कामगिरी केली आहे. 'क' श्रेणीच्या एकूण १३ केंद्रांमधून परदेशी चलनविषयक व्यवहार केले जातात, ज्याचा लाभ विदेशी सहलीला जाणारे व व्यवसायिक नियमितपणे घेत आहेत.

गेल्या काही आठवड्यात अमेरिकन डॉलर, इतर सर्व चलनांच्या तुलनेत सतत वधारत आहे, कारण फेडरल रिझर्व्ह बँक आर्थिक सुलभीकरण धोरण मागे घेण्याची शक्यता आहे. चालू खात्यातील वाढत जाणाऱ्या त्रुटींमुळे आणि पतमानांकन संस्थांनी भारतीय अर्थव्यवस्थेचे मानांकन कमी करण्याची ताकीद दिल्याने भारतीय रुपया डॉलरच्या तुलनेत सतत घसरत आहे. सध्याचा विनिमय दर ₹ ५६.३० ते ₹ ५६.८० इतका आहे. रुपयाची घसरण थांबवण्यासाठी सरकारने अनेक उपाय योजले आहेत. थेट परकीय गुंतवणुकीला चालना, परकीय वित्तीय संस्थांच्या गुंतवणुकीवरील सवलती, बॅलन्स ऑफ पेमेंटमधील तफावत कमी करण्यासाठी सोने आयातीवर निर्बंध आणि आंतरबँक व्यवहारात थेट हस्तक्षेप रिझर्व्ह बँकेने योजले आहे. तरीही व्यापार आणि चालू खात्यावरील तूट जोपर्यंत जास्त आहे तोपर्यंत विनिमय दरावर पुढील काही महिने ताण राहणारच आहे.

सध्या बँक अमेरिकन डॉलर, युरो, पाऊंड, जॅपनिज येन, ऑस्ट्रेलियन डॉलर, दिराम व स्विस फ्रँक अशा सात चलनात व्यवहार करत आहे. संपूर्ण जगभरातील ८० पेक्षा जास्त बँकांशी व्यावसायिक संबंध बँकेने प्रस्थापित केले आहेत. अहवाल वर्षात आयात पतपत्र, बायर्स क्रेडीट, परकीय चलनात कर्ज व परकीय चलनात निर्यात कर्ज पुरवठा अशा अनेक सुविधा खातेदारांना उपलब्ध करून दिल्या आहेत. याच कालावधीमध्ये बँकेने अनिवासी भारतीयांच्या ठेवी ₹ २० कोटींहून अधिक मिळविल्या आहेत. नजिकच्या भविष्यकाळात परकीय चलनातील प्रीपेड डेबिट कार्ड सेवा सुरु करण्याचा बँकेचा विचार आहे. तसेच काही महत्वाच्या उद्योगकेंद्रात विदेश विनिमय सेवा देण्याचा विचार आहे. येत्या आर्थिक वर्षात सिंगापूर डॉलर व नॅनॅडियन डॉलर या दोन चलनात बँक सेवा देणार आहे.

नफा :

तीव्र स्पर्धा व कठीण आर्थिक वातावरणातही बँकेने ₹ ७४.९९ कोटींचा निव्वळ नफा २०१२-१३ मध्ये मिळविला आहे. अहवाल वर्षात बँकेने २४.८०% इतकी वाढ निव्वळ नफ्यात केली आहे. (₹ कोटीमध्ये)

तपशील	२०१२-१३	२०११-१२
कर व तरतूदीपूर्वीचा नफा	११३.०१	१०४.८९
कर व तरतूदीनंतरचा नफा	७४.९९	६०.०९

बँकेचा सरासरी व्याजदर परतावा बँकिंग क्षेत्रामध्ये नेहमीप्रमाणे उत्कृष्ट राहिला आहे. अहवाल साली हे प्रमाण १.३१% आहे.

लाभांश :

भागधारकांना योग्य परतावा देत असतानाच नफ्याची पुर्नगुंतवणूक करून पुंजी पर्याप्तता प्रमाण सक्षम राखणे हे बँकेचे धोरण राखले आहे. त्यानुसार सन २०१२-१३ मध्ये १५% लाभांशाची शिफारस राखताना संचालक मंडळास आनंद होत आहे.

नफा विभागणी सन २०१२-१३ :

सभासदांना राखीव निधी आणि इतर गंगाजळी यांचे योग्य व सत्य मूल्यांकन समजावे म्हणून हया वर्षीची नफा विभागणी हयाच वर्षीच्या ताळेबंदात अंतर्भूत केली असून त्यास सभासदांची मंजुरी अपेक्षित आहे.

तपशीलवार विभागणी पृष्ठ क्र. ३६ वर देण्यात आली आहे.

विस्तार :

बँकेच्या टीजेएस्बी हाऊस, वागळे इस्टेट, ठाणे या मुख्य कार्यालयाचे उद्घाटन रिझर्व्ह बँकेचे कार्यपालक निर्देशक मा. श्री. एस्. करुप्पासामी यांच्या शुभहस्ते १.१२.२०१२ रोजी झाले. बँकेने नुकताच गुजराथ राज्यात प्रवेश करून अहमदाबाद, बडोदा व सुरत या ठिकाणी शाखा सुरु केल्या आहेत.

बँकेच्या एकूण शाखांचा विस्तार ८२ शाखांवर पोचला आहे व बँकेच्या प्रत्येकी ३ शाखा गोवा व गुजराथ आणि दोन शाखा कर्नाटक राज्यात कार्यरत आहेत.

जोखीम व्यवस्थापन :

वित्तीय क्षेत्रात काम करताना बँकेला विविध प्रकारच्या आर्थिक व इतर जोखमींना सामोरे जावे लागते. कर्ज वितरण, व्याजदर, विदेश विनिमय, रोखता, समभाग मूल्य, वस्तूच्या किंमती, कायदे विषयक नियामकांची पूर्तता, प्रतिष्ठा व कार्यात्मक जोखीम अशा विविध प्रकारच्या जोखमींचे व्यवस्थापन बँक करत असते.

या सर्व जोखमी परस्परावलंबी असतात व कोणत्याही एका भागावर झालेला बदल इतर जोखमींवरही परिणाम करत असतो. आर्थिक व्यवसाय करताना बँकेने सर्व जोखमींचे व्यवस्थापन व त्यांच्या परिणामांचे गांभीर्य कमी करण्याला सतत प्राधान्य दिले आहे.

सर्व प्रकारच्या जोखमींचे व्यवस्थापन व हाताळणी करण्यासाठी बँकेने जोखीम व्यवस्थापन धोरण आखलेले आहे. बँक घेत असलेल्या व्यावसायिक

जोखमींचे विश्लेषण, मापन, नियमन व नियंत्रण करण्यासाठी एक सुनिश्चित कार्यप्रणाली अवलंबलेली आहे.

पुंजी पर्याप्तता :

गेली काही वर्षे बँकेचा व्यवसाय सातत्याने वाढत आहे. बँकेची कर्जे व गुंतवणूकही वाढत आहे. या दोन्हीमध्ये होत असलेल्या वाढीमुळे जोखीमयुक्त कर्जाचे प्रमाणही वाढले आहे. विस्तारीकरणाच्या धोरणामुळे नवीन शाखांवर होणारा भांडवली खर्चही वाढत आहे. परिणामी गतवर्षीच्या १५.०३% असलेली पुंजी पर्याप्तता, अहवाल सालात १३.४८% इतकी झाली आहे. पुंजी पर्याप्ततेचे प्रमाण अधिक सक्षम करण्यासाठी बँक दीर्घकालीन मुदतठेवी स्वीकारण्यासाठी रिझर्व्ह बँकेकडे परवानगी मागणार आहे. या ठेवी Tier-II भांडवल म्हणून पुंजी पर्याप्ततेसाठी पात्र ठरते. यामुळे सन २०१३-१४ मध्ये बँकेची पुंजी पर्याप्तता १४% च्या वर राहिल.

मानवी संसाधन :

या अंतर्गत कर्मचाऱ्यांची वैयक्तिक, सांघिक व संस्थात्मक कौशल्ये, क्षमता व ज्ञान यांचा विकास करण्याची एक कार्यप्रणाली गरजेची असते. सक्षम संस्था कर्मचाऱ्यांना घडवण्यासाठी विविध प्रशिक्षणांवर भर देत असते. त्यामुळे कर्मचारी व संस्था दोघेही ग्राहक सेवेचे उद्दीष्ट साध्य करू शकतात.

विविध विषयांवर सर्व स्तरावरील कर्मचाऱ्यांसाठी प्रशिक्षणाचे आयोजन बँक करत असते. सन २०१२-१३ मध्ये ६४ प्रशिक्षण कार्यक्रमाद्वारे १३८५ कर्मचाऱ्यांना एकूण ३३,३७३ मानवी तासांचे प्रशिक्षण दिले गेले. यांमध्ये ग्राहक सेवा, विदेश विनिमय, व्यवसाय, कर्ज नियमन, कर्ज मूल्यांकन, कोअर बँकिंग, नेतृत्व गुण विकास इत्यादी विषयांवर प्रशिक्षण दिले गेले.

सध्याच्या स्पर्धात्मक स्थितीमध्ये कर्मचाऱ्यांचे ज्ञानग्रहण व त्याचे आदानप्रदान महत्त्वाचे होत आहे. सर्व प्रशिक्षण कार्यक्रमातील साहित्य व सादरीकरण 'ई-प्रशिक्षण' या सदरांतर्गत बँकेच्या अंतर्गत संकेत स्थळावर सर्वांच्या संदर्भासाठी उपलब्ध आहे.

अहवाल वर्षात बँकेने मानव संसाधन, नवीन नेमणुका, भविष्यकालीन तरतुदी, नेतृत्व गुण आदींसाठी अनेक उपक्रम राबविले आहेत. सन २०१२-१३ आणि २०१३-१४ या वर्षांसाठी मानव संसाधनाच्या नियोजनात सध्याच्या व भविष्यातील विस्तार योजनांच्या अंमलबजावणीवर भर दिला आहे.

आधुनिक तंत्रज्ञान :

सध्या टीजेएस्बीकडे उत्कृष्ट तंत्रज्ञान प्रणाली उपलब्ध आहे. ग्राहकांना सोयीस्कर व सुखद सेवा पुरवण्यासाठीच तंत्रज्ञानाचा वापर बँक करत असते. खातेदारांना व्यक्तिगत, गतिमान व अत्यल्प शुल्कात तंत्राधिष्ठित सेवा

पुरविण्यात बँकेने लक्षणीय प्रगती केली आहे. गेल्या दोन दशकांमध्ये माहिती तंत्रज्ञानाने जगाला खूप जवळ आणले आहे. बँकेने आपल्या खातेदारांना २४x७ उपलब्ध असणाऱ्या अनेक ई बँकिंग सेवा उपलब्ध करून दिल्या आहेत. तंत्रज्ञानाच्या वापराचे प्रमाण इतके वाढले आहे की त्याशिवाय जोखीम विरहित बँकिंग सेवा पुरविणे अशक्य आहे. तसे केल्यास बँकेला काही प्रकारच्या कार्यात्मक जोखमींना तोंड द्यावे लागेल.

हे सर्व लक्षात घेऊन २२ मार्च २०१३ रोजी बँकेने आपल्या सर्व कार्यप्रणाली ISO/IEC 27001:2005 (RVA प्रमाणित) नुसार प्रमाणित करून घेतली आहेत. ISO/IEC 27001:2005 हे प्रमाणपत्र बँकेला 'माहिती सुरक्षा व्यवस्थापन पध्दती' या तंत्रज्ञानावर आधारित कामासंबंधी प्रदान करण्यात आले आहे. त्यामध्ये खालील प्रणालींचा अंतर्भाव आहे.

ठाणे येथील डाटा सेंटर सेवा

पुणे येथील आपत्कालीन पर्याय व्यवस्था

कोअर बँकिंग सोल्यूशन (CBS) व इतर बँकांना माहिती तंत्रज्ञान कार्यप्रणाली सेवा पुरवणारी यंत्रणा

क्लासिक आणि प्लॅटिनम अशा दोन पध्दतीचे व्हिजा डेबिट कार्ड बँक खातेदारांना उपलब्ध करून देत असते. या कार्डाचा वापर केवळ रोख काढण्यासाठी नसून विविध आस्थापनांमध्ये खरेदी करणे, ई कॉमर्स, ऑनलाईन खरेदी व तिकीट बुकींगसाठी करता येते.

अहवाल वर्षात बँकेने NPCI च्या सहकार्याने इंटर बँक मोबाईल पेमेंट पध्दतीचा वापर करण्याची सुविधा उपलब्ध करून दिली आहे. टीजेएस्बी मोबाईल बँकिंग सेवेद्वारे खातेदार खात्यावरील शिल्लक तपासणे, खात्यावरील व्यवहार बघणे, स्टेटमेंट्स व इतर बँकांत रक्कम हस्तांतरित करणे इत्यादी व्यवहार करू शकतात.

टीजेएस्बी मोबाईल बँकिंग सेवेद्वारे खातेदार महावितरण व रिलायन्स एनर्जी यांची बिल्स, मोबाईल व DTH Recharge व सिनेमाची तिकीटे खरेदी करू शकतात. ग्राहकांना मिळणाऱ्या विविध सबसिडी थेट खात्यात जमा होण्यासाठी आधार सेवा बँकेत उपलब्ध आहे. NPCI द्वारे आधार प्रणालीशी बँकिंग कोअर प्रणाली यशस्वीरित्या संलग्न झाली आहे. काही विशिष्ट शाखांमध्ये बसविलेल्या KIOSK द्वारे खातेदार आपले पासबुक छापून घेऊ शकतो. ही सेवा दिवसरात्र उपलब्ध आहे.

नौपाडा, ठाणे व महात्मानगर, नाशिक या शाखांमध्ये रोख स्वीकृती यंत्रणा बँकेने उपलब्ध करून दिल्या आहेत. रोख रक्कम भरण्यासाठी बँकेने घेतलेला हा नवीन पुढाकार आहे. या संदर्भातील सर्व अंतर्गत रचनाबदल अहवाल वर्षात पूर्ण करण्यात आले आहेत.

खातेदारांच्या सोयीसाठी विविधलक्षी सेवा पुरवणारी KIOSK बँकेने

उपलब्ध करून दिले आहे. संपूर्ण वर्षभर या KIOSK द्वारे खातेदार पासबुक प्रिटींग, खाते उतारा प्रिटींग, चेक भरणा इ. व्यवहार करू शकतात.

तंत्रज्ञानाचा संपूर्ण स्वीकार करताना व्यवसायातील सातत्य राखणे अत्यावश्यक असते. हयासाठी बँकेने वर्षातून दोनदा आपत्कालीन सेवेची यशस्वी संचलन करून अखंड सेवेची क्षमता तपासली आहे.

तंत्रज्ञान विभागाच्या इतर व्यवसायांमध्ये बँकेने अंतर्गत AML प्रणाली सर्व शाखांमध्ये व अन्य १२ सहकारी बँकांमध्ये कार्यान्वित केली आहे. इतर ६ बँकांना तंत्रज्ञान सल्ला, ७ बँकांना डाटा सेंटर/आपत्कालीन पर्यायी व्यवस्था व ५ बँकांना कोअर बँकिंग प्रणाली पुरवली जात आहे.

रिझर्व्ह बँकेच्या धोरणानुसार समाशोधन पध्दतीमध्ये चेक ट्रॅकेशन पध्दत लागू करण्यासाठी बँक योग्य ती तयारी करत आहे. त्याचप्रमाणे खातेदारांना चेक क्लिअरिंगची सुलभ आणि वाढीव सुविधा उपलब्ध करून देण्यासाठी बँक स्वतःची क्लिअरिंग हाऊस इंटरफेस (CHI) व्यवस्था कार्यान्वित करीत आहे. रिझर्व्ह बँकेच्या निर्देशानुसार चिप (CHIP) क्षमता असणारी, आंतरराष्ट्रीय कार्ड्स खातेदारांना उपलब्ध करण्यासाठी बँक तयारी करत आहे. येत्या वर्षात बँकेतर्फे खातेदार संबंध व्यवस्थापन, आर्थिक समावेश व विस्तारीत सेवा प्रणाली असे अनेक प्रकल्प कार्यान्वित होणार आहेत ज्यामुळे बँकिंग व्यवसाय बहुआयामी होणार आहे.

व्यवसायाच्या नवीन वाटा :

रिझर्व्ह बँकेचे कार्यपालक निर्देशक मा. श्री. एस्. करुण्पासामी यांच्या हस्ते दि. १ डिसेंबर २०१२ रोजी 'आधार संलग्न बचत खाते' उघडण्याची सुविधा सुरू केली आहे. जास्तीत जास्ती लोकांना आर्थिक समावेशाचा फायदा देऊन बँकिंग सेवा पुरवण्यासाठी बँकेने हे नवीन पाऊल उचलले आहे. आत्तापर्यंत बँकेने आधार संलग्न ४०,००० बचत खाती उघडली आहेत. UIDAI कडे अशी खाती उघडण्यासाठी संलग्न असलेली सहकार क्षेत्रातील टीजेएस्बी ही पहिली बँक आहे.

व्यावसायिक अनुशासन :

खातेदारांचा विश्वास हा बँकेच्या अस्तित्वाचा पाया आहे. सक्षम व्यावसायिक अनुशासन असल्यामुळे हा विश्वास वृद्धिंगत होत असतानाच कामकाजही योग्य पध्दतीने होत आहे. व्यावसायिक अनुशासन प्रणाली कार्यान्वित करताना बँकेच्या उद्दिष्टाला व ती साध्य करण्याच्या पध्दतीला पूरक असणारी अंतर्गत नियमन प्रणाली केंद्रस्थानी आहे. उच्च दर्जाची व्यावसायिक अनुशासन पध्दत स्वीकारणे व त्याचे पालन करणे यासाठी बँक बांधील आहे. भागधारकांची मूल्यवृद्धी, उत्कृष्ट कार्यपध्दती व व्यवहारातील पारदर्शकता यांचा समन्वय साधण्यावरच प्रामुख्याने बँकेचा भर आहे. संचालक मंडळाच्या विविध समित्यांद्वारे व्यावसायिक अनुशासन व त्यांचा दर्जा यांचे सातत्याने नियमन

होत असते.

सदस्य संख्या :

गतवर्षीच्या ४०९२१ या सदस्य संख्येच्या तुलनेत ३१.०३.२०१३ रोजी बँकेची सदस्य संख्या ४६६४७ इतकी आहे.

लेखापरीक्षकांची नेमणूक :

सन २०१३ - १४ या आर्थिक वर्षासाठी वैधानिक लेखापरीक्षक म्हणून मे. गोखले व साठे, चार्टर्ड अकाऊंटंट्स यांची नियुक्ती करण्याबाबत संचालक मंडळ शिफारस करत आहे. वैधानिक लेखापरीक्षण म्हणून काम करण्यास मे. गोखले आणि साठे यांनी संमती दिली आहे. या नेमणुकीबाबतचा ठराव विषय पत्रिकेवरील विषय क्र. ४ अन्वये मांडण्यात आला आहे.

सामाजिक जबाबदारी :

व्यावसायिक स्तरावर प्रभावी कामगिरी करत असतानाच टीजेएसबीने आपले सामाजिक उत्तरदायित्व स्वीकारले आहे व आपल्या निव्वळ नफ्यातील काही भाग सामाजिक संस्थांना अनुदान रुपाने देत आहे. पर्यावरण संबंधातील काही सामाजिक पैलूंशी बँक संलग्न राहून काम करत आहे. आर्थिक वर्ष २०१२-१३ मध्ये बँकेने एकूण ५४ संस्थांना ₹ ५६.६० लाख अनुदान रुपाने वितरीत केले आहे.

पुरस्कार :

बँकेला 'आय.बी.ए. बँकिंग टेकनॉलॉजी अवॉर्ड २०११' अंतर्गत उत्कृष्ट तंत्रज्ञानाचे सहकारी बँक क्षेत्रातील द्वितीय पारितोषिक मिळालेले आहे, हे नमूद करताना मला विशेष आनंद होत आहे.

वेध भविष्याचा :

जागतिक, आर्थिक स्तरावरील अनिश्चितता व सातत्याने वाढत जाणारी वित्तीय तूट ही येत्या आर्थिक वर्षातील प्रमुख आव्हाने असणार आहेत. आपली अंतर्गत सक्षमता आणि शाखा विस्तार यांच्या जोरावर येत्या आर्थिक वर्षात आपण वाढीचा वेग कायम राखू शकू असा मला विश्वास आहे. येत्या वर्षात संधीचा फायदा घेत असताना व आव्हानांना सामोरे जात असताना व्यवसायवृद्धीचा मुख्य भर रिटेल क्षेत्रातील व्यवसाय वाढवण्यावर असेल.

वाढीला चालना देत असताना आव्हाने स्वीकारून बँक व्यवसायाच्या नव्या सीमा गाठेल.

पोटनियम दुरुस्ती :

सहकारी सोसायट्यांचे कामकाज जास्ती व्यावसायिकतेने आणि जोखीम नियंत्रण पध्दतीने होण्याच्या उद्दिष्टाने भारत सरकारने सहकारी सोसायट्यांच्या

संदर्भात घटनादुरुस्ती केली आहे. त्या संदर्भातील दुरुस्त्या घटनेच्या ९७ व्या दुरुस्तीअन्वये अंमलात आलेल्या आहेत. सोसायट्यांच्या कामकाजात सभासदांचे सक्रीय योगदान या दुरुस्त्यांवर अपेक्षित आहे. सोसायट्यांच्या विविध उत्पादनांचा व सेवांचा वापर व वार्षिक सर्वसाधारण सभेला उपस्थिती यामध्ये सभासदांचा सक्रीय सहभाग अपेक्षित आहे. सहकारक्षेत्र जास्त व्यावसायिकतेने व लोकशाही पध्दतीने चालवून या चळवळीला जास्त सक्षम करण्यासाठी या दुरुस्त्यांचा उपयोग होणार आहे.

उपरोक्त संदर्भात संचालक मंडळ पोटनियमांमध्ये दुरुस्त्या प्रस्तावित करत आहे.

श्रद्धांजली :

अहवाल वर्षात निधन पावलेले सभासद, खातेदार व हितचिंतक यांना विनम्र श्रद्धांजली.

ऋणनिर्देश :

बँकेवर दाखविलेल्या विश्वासाप्रती व सर्वांगीण प्रगतीला सदैव पाठिंबा देणाऱ्या भागधारकांचा मी ऋणी आहे. बँकेच्या प्रगतीमध्ये सातत्याने सहकार्य करणाऱ्या खातेदारांच्या प्रती मी कृतज्ञता व्यक्त करतो.

बँकेच्या प्रगतीसाठी सतत कार्यरत असणाऱ्या सर्व कर्मचारी वर्गाचे संचालक मंडळाच्या वतीने मी मनःपूर्वक अभिनंदन करतो.

भारतीय रिझर्व्ह बँक, केंद्रीय सहकार खाते, दिल्ली, सहकार खाते, महाराष्ट्र राज्य यांच्या वेळोवेळी मिळणाऱ्या मार्गदर्शनाबद्दल संचालक मंडळ त्यांचे कृतज्ञ आहे.

बँकेचे अंतर्गत लेखापरीक्षक, वैधानिक लेखापरीक्षक व कायदेशीर सल्लागार यांच्या मार्गदर्शनाचा बँकेला सतत फायदा झालेला आहे. आम्ही त्यांचे अत्यंत आभारी आहोत.

बँकेला सातत्याने प्रगतीपथावर अग्रेसर ठेवण्यासाठी संचालक मंडळातील सभासदांनी दिलेल्या वेळेच्या व मार्गदर्शनाच्या बहुमूल्य योगदानाचा मी कृतज्ञतापूर्वक उल्लेख करतो.

आपला,

संचालक मंडळाच्या वतीने,

वि. अ. वैशंपायन

अध्यक्ष

दि: २२.०४.२०१३

42nd Annual Report 2012-2013

Dear Members,

On behalf of the Board of Directors, it gives me great pleasure in welcoming you all to the 42nd Annual General Meeting of the Bank. It is a privilege to address this august gathering and highlight the performance of your Bank during the financial year 2012-13. At the outset, I express my gratitude to you all for your continued support and patronage.

The fiscal year gone by was challenging for the Bank to sustain both business growth and profitability, as the economy unlike previous years has not been able to sustain the growth momentum.

Before I present the highlights of your Bank's performance during the financial year 2012-13, it would not be out of place to share with you briefly the details of the global and domestic economic environment that prevailed during the year as these had strong implications for the Banking sector's performance.

The Global Economic Scenario

During the last year global financial market conditions have improved but global economic activity has weakened. On the domestic front too, growth has decelerated significantly, even as inflation remains at a level which is not conducive for sustained economic growth. Although, there has been notable softening of non food manufactured products inflation, food inflation remains high, widening gap between the wholesale price and consumer price inflation.

Global economic developments over the last few months present a mixed picture. US GDP estimates for Q4 for 2012 indicate a tentative upturn on the back of improvement in housing and payroll employment. However, US macroeconomic prospects are clouded by the uncertainty surrounding the temporary appropriations and debt ceiling. In the Euro area, plagued by contingent risks of political uncertainty and adjustment fatigue, GDP fell in consecutive quarters. While some emerging and developing economies including China are gradually returning to faster growth, activity is slowing in other countries due to weak external demand and slack domestic investment. International non-fuel commodity prices have softened, but fuel prices have remained firm, despite the growth slowdown, threatening persisting inflationary pressures, particularly for net energy importers.

The quantitative easing measures adopted by US are likely to be withdrawn in the near future as their economy is showing signs of recovery. If it happens, the commodity prices which have already fallen in past few months may further lose ground. Withdrawal of quantitative easing measures may have positive impact on inflation in India but at the same time investment of Foreign Institutional Investors (FIIs) in the country may also come down which ultimately will impact the exchange rate.

Indian Economic Scenario

Growth of the Indian economy remained at a decade low of 5% in 2012-13. Growth in last quarter of 2012-13 rose marginally to 4.8%, compared with the previous quarter. The fiscal deficit in the last fiscal was lower than projected. It stood at 4.89% of gross domestic product (GDP) compared with the revised estimate of 5.2%.

During last quarter of F.Y. 2012-13, the sectors that showed signs of upturn are manufacturing, construction and financial services, growing at a higher pace than last quarter. However, mining, electricity and community services continued to show signs of stress.

Although retail and food inflation are at higher levels, Wholesale Price Index (WPI) which remains the major factor for the RBI to take interest rate decisions has been consistently coming down and presently it is at 4.89%. Responding to the falling inflation, the Reserve Bank of India has cut policy interest rates by 25 basis points at each of its three reviews in 2013. Investors and analysts generally expect another cut at its next review.

For the financial year 2013-14, Reserve Bank of India has projected credit and deposit growth at 15% and 14% respectively. Therefore, the liquidity in Indian banking system is expected to be under stress in the year also. The RBI may conduct Open Market Operations (OMO) in the form of Government bonds purchases to support the liquidity in the system.

The Union Budget for 2013-14 has made a firm commitment to fiscal consolidation. The gross fiscal deficit/ GDP ratio is programmed to decline to 4.8% in 2013-14 and further down to 3% by 2016-17, in line with the revised road map for fiscal consolidation.

With merchandise exports recording positive growth and non oil imports contracting, the trade deficit narrowed significantly. For the last financial year 2012-13, the trade deficit was higher than its level a year ago with adverse implications for the Current Account Deficit (CAD), already at record high. Although capital inflows, mainly in the form of portfolio investments and debt flows, provided adequate financing, the growing vulnerability of the external sector to abrupt shifts in sentiment remains a key concern according to RBI.

As per view of RBI, the foremost challenge for returning the economy to the high growth trajectory is to revive investment. A competitive interest rate is necessary for this, but not sufficient. Sufficiency conditions include bridging the supply constraints, staying the course of fiscal consolidation, both in terms of quantity and quality and improving governance.

Against the background of the exceptionally adverse circumstances outlined above, I must say that the F.Y. 2012-13 was a good year for TJSB. Notwithstanding the challenging conditions, Your Bank again proved its ability to generate respectable results during F.Y 2012-13.

Performance Highlights of the Bank for the financial year 2012-13:

Your Bank's business mix crossed ₹ 8700 crores during 2012-13 registering a growth of 25%. The current and saving (CASA) deposits also crossed ₹ 1300 Crores during 2012-13 and the net profit of your bank touched milestone of ₹ 75 Crores.

Financial Highlights:

(₹ in Crores)

Particulars	31.03.2013	31.03.2012	% Increase/Decrease
Business Mix	8708.93	6985.15	24.68
Deposits	5308.16	4344.97	22.17
Advances	3400.77	2640.18	28.81
Gross Profit	113.01	104.89	7.74
Net Profit	74.99	60.09	24.80
Owned Funds	581.04	496.11	17.12
Gross N.P.A.	3.32 %	2.63 %	0.69
Net N.P.A.	0	0	0
C.R.A.R.	13.48%	15.03%	(10.31)

Deposit:

Deposit growth across the banking industry has consistently been falling in the financial year 2012-13 and could not touch the 15% mark as projected by RBI for the financial year. Your Bank, on the contrary, has recorded growth of 22 % in deposits during this period. The composition of deposits is as under:

(₹ in Crores)

Type of Deposits	2012-13	%	2011-12	%
Current	288.04	5.42	261.27	6.01
Savings	1034.92	19.50	917.05	21.11
Term	3985.20	75.08	3166.65	72.88
Total	5308.16	100.00	4344.97	100.00

Indian economy witnessed high interest rate regime and higher inflation resulting in shift of deposits under current account and saving account to term deposits. Decline in CASA deposits was also due to the various opportunities available to the customers such as stock market, real estate, commodities, etc.

The deposits of your bank are insured as per the RBI guidelines. Accordingly, insurance premium has been paid to DICGC upto September 2013.

Advances:

The advances portfolio has increased by ₹ 760.59 Crores registering growth of 29%. The Credit Deposit Ratio stood at 64.06% which was 60.76% at the beginning of the year.

The bank has well defined Committee Approach for taking credit decisions judiciously. Accordingly, Credit Cell is established which comprises of Credit Appraisal Wing. The functioning of Credit Cell encompasses judicious processing of proposals by following a well defined code of analysis. Bank has separate credit monitoring cell through which credit functions are closely monitored and followed up on an ongoing basis in co-ordination with branches and other departments ensuring that credit quality is maintained at all times.

The bank has well defined credit rating system in line with industry parameters. Rating system is mainly aimed at assessment of credit risk. The bank ensures rating of borrower's performance based on audited financials on yearly basis. The rating system is transparent and gives scope to the borrowers for improvement in requisite areas.

The composition of advances is as under:

(₹ in Crores)

Type of Facility	2012-13	%	2011-12	%
Term Loans	1802.91	53.01	1483.51	56.19
CC/OD/IBP/OBD	1597.86	46.99	1156.67	43.81
Total	3400.77	100.00	2640.18	100.00

In spite of these efforts, there are occasions of advance becoming non-performing due to external factors affecting the business of the borrower.

(₹ in Crores)

Particulars	2012-13	%	2011-12	%
Gross NPA	112.80	3.32	69.53	2.63
Net NPA (subject to approval of AGM)	0	0	0	0
Total Advances	3400.77		2640.18	

However, this may be temporary phenomenon and would be improved during next financial year.

In terms of the Reserve Bank of India guidelines, the Banks are allowed to restructure / modify existing terms of sanction of potentially viable borrower accounts. As per the guidelines, the Banks are advised to make provision for diminution in the Fair Value. Also, the Banks are required to disclose statistics of restructured accounts.

During Previous Financial Year 2011-12, the bank has restructured six borrower accounts having outstanding balance of ₹ 55.48 Crores, which remained to be reported in the last Annual Report. The required provision for diminution in fair value has been done.

The information of the Restructured Advances for F.Y. 2011-12 and 2012-13 is reported on page no 54.

We regret the mistake.

Treasury:

Aggregate investment of your Bank as on March 2013 increased to ₹ 1820.22 Crores from ₹ 1622.57 Crores registering growth of 12.18%. Your Bank has maintained adequate CRR and SLR as stipulated by RBI during financial year 2012-13. Your Bank has also maintained non SLR investment within the prescribed limit set by RBI.

Your Bank strategically managed its aggregate interest income and return on Investments improved during the year reflecting the swift response at operational level in managing the Investments. Your Bank strategically minimised the risk of the adverse impact of increase in yields on the investment portfolio. Your bank also grabbed opportunities of the interest rate volatility to generate more income which resulted in improving the yield on investment. The higher return on investment gives significant positive carry on the cost of deposit which helps your bank to post higher net interest income. Your Bank's investment portfolio had appreciation of ₹ 21.15 Crores as on 31.03.2013.

Foreign Exchange Business:

The international Business Division of the bank has become operational from 19th July 2010, after receiving Authorised Dealer Cat - 1 License from RBI. Presently bank is having A - category center at its Corporate Office and B category centres at Thane, Nasik, Andheri and Pune. During the year under report IBD has done the turnover of ₹ **1202.38 Crores**, from all its centres. IBD has earned net profit of ₹ **5.73 Crores** during the period under report. The interbank dealing turnover during the period under report is of around ₹ 1050 Crores. The turnover

has increased by nearly 48 % over last year. At "A" category centre, along with the Trade Finance activities, Interbank Dealing also takes place. The "B" category centres handle only Trade Finance activities. All the centres have shown a remarkable performance during the year and right from their inception. There are 13 centres working as "C" category who handle the money changing business for leisure and business tour clients.

In the past several weeks, dollar has become stronger as against almost all global currencies due to the likelihood of withdrawal of quantitative easing measures adopted by US Federal Reserve. Indian rupee also has weakened against dollar because of widened Current Account Deficit (CAD) and a warning given by rating agencies to India regarding downgrading of sovereign rating. Exchange rate at present prevails in the range of 56.30-56.80. To arrest a fall in exchange rate, Government has taken steps to boost investment under FDI / FII by liberalizing investment norms and on the other hand, the RBI also has taken measures to curb gold import so as to contain the Balance of Payment. RBI also is intervening in Forex market to keep the exchange rate under control. However, as long as the trade and Current Account Deficit remain high, the exchange rate appears to remain under pressure in the next months to come.

Presently bank is dealing in 7 major currencies viz. USD, EURO, GBP, JPY, AUD, AED & CHF. The overall correspondent relationship with more than 80 banks across the world has been established which enable the bank to handle the business effectively for its clients. During the year under report bank has handled all types of forex products viz. Import Letters of Credit, Buyer's Credit, Foreign Currency Term Loans, Export Finance in Foreign Currency. Bank has canvassed more than ₹ 20 Crores in the form of Foreign Currency Non Resident (FCNR) deposits during the year under report. In the near future bank is expected to launch the pre-paid foreign currency denominated co-branded card. During the current financial year, bank plans to add two more currencies into its fold in the form of SGD (Singapore Dollars) & CAD (Canadian Dollars).

Profitability:

Despite the pressures of keen competition and tighter monetary environment, your Bank earned net profit of ₹ 74.99 crores during 2012-13. Your Bank's Net Profit registered a year-on-year growth of 24.80%.

(₹ in Crores)

Particulars	2012-13	2011-12
Profit before Tax & Provisions	113.01	104.89
Profit after Tax & Provisions	74.99	60.09

Your Bank's Return on Average Assets (ROA) continued to be one of the best in the industry and stood at 1.31%.

Dividend:

Your Bank's policy of declaring dividend is to reward the members as well as to plough back sufficient profit for maintaining a healthy Capital Adequacy Ratio and supporting future growth. Your Board of Directors is pleased to recommend dividend @15% on pro rata for the year 2012-13.

Appropriation of Profit for F. Y. 2012-13

To provide to the shareholders a true and fair value of reserves, other funds and liabilities as on the date of Balance Sheet, the Bank has given effect to the appropriation of profits for the current year in the financial statements for the year ended 31st March, 2013 itself, subject to approval at the Annual General Meeting. (Refer to Page No. 36)

Expansion:

The inauguration of the Bank's Corporate Office at TJSB House, Wagle Estate, Thane was done at the hands of Hon. Shri. S. Karuppasamy, Executive Director, Reserve Bank of India, on 1st December, 2012.

Bank has recently entered in the state of Gujarat, by opening branches in Surat, Vadodara and Ahmedabad. The total net work of the bank has reached to 82. Bank has 3 branches in Goa, 2 in Karnataka and 3 in Gujarat.

In the ensuing financial year, your Bank has submitted plans to RBI to open 24 branches to offer comprehensive services to its customers.

Risk Management:

Banks, being financial intermediary, have to deal with various kinds of financial and non-financial risks viz., credit, interest rate, foreign exchange rate, liquidity, equity price, commodity price, legal, regulatory, reputational, operational, etc. These risks are highly interdependent and events that affect one area of risk can have ramifications for a range of other risk categories. Your Bank has been placing focus on the management and mitigation of risks which are so inherent to any financial intermediary functioning. To minimize risks and optimize profits, the Asset Liability Management of the Bank is being done proactively to manage any eventuality.

Your Bank has well set risk management framework to mitigate all risks and rewards of the products and services offered by your Bank. Accordingly, there is well defined rating system to identify, measure, monitor and control the overall level of risks undertaken.

Capital Adequacy:

Your bank's business has been increasing significantly since last couple of years. Increase in business obviously results in increasing asset base of the bank which mainly consists of advances and investments. As the asset base of the bank has increased over the last couple of years, the risk weighted assets of the bank also have increased sizeably. On the other hand, the capital expenditure of the bank also has increased due to the undergoing branch expansion. This has resulted in decrease in bank's CRAR from 15.03% to 13.48% over the previous financial year. To strengthen bank's CRAR, your bank proposes to put up a proposal with the RBI for mobilizing long term deposits which qualifies under tier II capital for the calculation of CRAR. With the help of long term deposits, your bank's CRAR is expected to reinstate above 14% in F. Y. 2013-14.

Human Resource

Human Resource Development (HRD) includes the framework for helping employees develop their personal and organizational skills, knowledge and abilities.

Healthy organizations believe in Human Resource Development and provide various means for developing superior workforce which include employee training.

This enables the organization and individual employees to accomplish their work goals in service to customers.

Your Bank organizes staff training programmes at all levels throughout the year on a variety of topics. During 2012-13, 33373 man-hours were deployed for 1385 participants in 64 training programmes on various topics, which include Customer Service, Export Finance, Credit Monitoring, Credit Appraisal, Core Banking Solution, Leadership Development, etc.

Your Bank also believes in Knowledge gathering and sharing which has become exceedingly important in the current scenario. Programme material and presentations of the said programme are made available on "E Learning" site, which has been placed on TJSB Online for Quick reference of all staff members.

Your Bank has taken several initiatives during the year in the areas of Manpower planning, Recruitment, Succession planning, Leadership development. Manpower plan for the year 2012-13, 2013-14 scientifically factored the existing deficits as well as the future requirements due to business expansion and new initiatives.

Technological Advancement:

At TJSB, we have the best technology and we have always been ahead in the technology value chain. Our goal in using Information Technology (IT) has always been to make banking

convenient and pleasant experience for all our shareholders. Your Bank made significant progress in enabling technology to provide personalised, speedy and cost effective services to its customers.

Internet and digital media has brief and powerful history. In existence for just over two decades, they have shrunk the world. Connecting the people and simplifying the flow of information. Bank is following the principle of Digital World to bring more e-banking services to its customer giving wider reach and 24x7 accessibility. Dependence on technology has increased to such extent that banking business cannot be thought of in isolation without technology and exposing the Banks to technology risk which has direct impact on operational risk of the Bank.

Considering above, Bank has got its system and processes Certified for ISO / IEC 27001 : 2005 certification (Accredited by the RvA) on 22/03/2013. The ISO / IEC 27001: 2005 certification is bestowed for the **"Information Security Management System"** for the Information Technology operations with respect to the following scope:

- Data Centre (DC) Operations at Thane
- Disaster Recovery (DR) Site at Pune
- Provision of Core Banking Solution & Information Technology Infrastructure Services to TJSB Sahakari Banks Branches and Partner Banks.

Bank is issuing two types of VISA Debit card options viz. Classic and Platinum to the customers. Customers of the Bank can use their VISA Debit Card not only at ATMs for cash withdrawals but also they can swap their cards at Point of Sale (POS) terminals across the globe or use it for e-commerce for online shopping, ticket booking etc.

During the year Bank has started IMPS (Inter Bank Mobile Payment System) of NPCI. Using TJSB Mobile Banking, customers of the Bank can do balance inquiry, view statement of account and funds transfer to other Bank account. TJSB Mobile banking offers utility bill payment like MSEB and Reliance Bill payment, do mobile and DTH recharge, book a movie ticket and host of other facilities. For Direct Subsidy Transfer for the Customers of the Bank, AADHAR base system has been implemented in the Bank and interface to AADHAR Payment Bridge of NPCI has been tested and implemented successfully. One of the major area in customer service of Pass Book printing has been automated and at select branches Pass Book printer Kiosks has been installed giving the customer the facility to print the pass book instantly without going to the counter and save the time. This facility is now being extended 24x7.

- The bank has installed Bulk Note (Cash) Acceptance

Machines at Naupada and Mahatma Nagar branches. This is new initiative to facilitate cash deposit. During the year, the customization process was carried out.

- The bank has implemented multipurpose customer care banking kiosk for the convenience of the customer. The Multi-function Kiosk facilitates the customers with the services such as the customer can operate these kiosks for Passbook printing, Statement Printing, Cheque Deposit 24 x 7 x 365.

With increasing reliance on technology, business continuity is foremost important and Bank has conducted the DR drills twice a year and assuring of the continued services in case of disaster.

As part of other Business of IT, Bank has successfully implemented it's in house AML solution in 12 other co-operative Banks and is offering consultancy services to 6 Banks, DC/DR hosting services to 7 Banks and Core Banking Solution (CBS) Application Service Provider (ASP) services to 5 Banks.

Going forward RBI is implementing Cheque Truncation System and Bank is implementing its own Clearing House Interface (CHI) System for easy /extended customer service for cheque clearance. As per the directives of the RBI, bank is in the process of issuing chip base cards to customers travelling internationally frequently. During the year bank will be implementing new projects for customer relationship management, financial inclusion initiatives and extended delivery channels to widen the reach of the Banking.

New Lines of Business:

Your Bank on 1st December, 2012 launched the Opening of Aadhar Card Enabled Accounts at the hands of Hon. Shri. S. Karuppasamy, Executive Director, Reserve Bank of India. The initiative has been taken by the Bank for extending the opportunity of financial inclusion for people from diverse economic backgrounds. So far bank has opened more than 40000 AADHAR enabled accounts. Your Bank is the first Bank in co-operative sector to have been empanelled with Unique Identification Authority of India (UIDAI).

Corporate Governance:

Trust of customers forms the cornerstone of existence of your Bank. The presence of an effective corporate governance system, in your Bank has helped to provide a degree of confidence that is necessary for the proper functioning.

Corporate Governance of your Bank ensures strong internal controls and provides the structure through which the objectives of the Bank are set, and the means of attaining those objectives and monitoring performance are determined.

Your Bank is fully committed to adopt the best corporate governance practices in the Bank. Thrust of corporate

Governance is to enhance shareholder's value by pursuing ethical practices in the conduct of its business and maintaining high standard of disclosure and transparency. The Bank has adopted best practices and standards of governance which are monitored by various committees of the Board.

Membership:

The total number of members of the Bank as on 31.03.2013 stood at 46647 as against 40921 of the previous year.

Appointment of Statutory Auditor:

The Board of Directors recommends to the Annual General Meeting appointment of M/S. Gokhale & Sathe, Chartered Accountants for the financial year 2013-14. M/s. Gokhale & Sathe have consented to be appointed as Statutory Auditor. The resolutions for their appointment will be moved under agenda item no.4 of the notice.

Corporate Social Responsibility:

While performing effectively on professional front, TJSB is acknowledging its social responsibility by donating a part amount of its net profit to social organisations. Bank is actively associated with socially relevant environmental issues. Your Bank during F.Y. 2012-13 donated an amount of ₹ 56.60 lacs to 54 social organizations.

Accolade:

I have a great pleasure to inform you that your bank has received "IBA Banking Technology Awards 2011" as the Second Runner up for Best Technology of the year Award in the Co-operative banks category in recognition of its outstanding achievement in the area of Banking Technology for the year 2011.

Future Outlook:

The current year would be challenging year for banks in view of the global economic development still remaining uncertain and concerns about persistent rising current account and fiscal deficit. Our inherent strengths, potential and wide network of branches, we expect, would enable us to sustained growth in the current financial year. Our thrust areas in the current year would be to improve our retail business, which would enable us to capitalise on the opportunities and meet the challenges.

Sustaining the growth momentum, your Bank would take up all challenges and touch new level in business growth and performance.

Bye-Law Amendment:

The Government of India has carried out certain amendments

relating to co-operative societies in the Constitution of India, with an object to promote the co-operative societies with professional management and risk controls. These amendments are incorporated in the 97th Constitution Amendment. The amendments aim at encouraging active participation of the members of the co-operative society. The active participation of members is expected by way of availing products and services of the society and by attending the General Body Meetings. These amendments would usher in an era of professionalization and democratization and shall strengthen the co-operative movement.

In view of the above, the Board has proposed amendments to the bye-laws.

Your bank seeks wholehearted support for the proposed enbloc bye-law amendments.

Obituary:

We deeply mourn the death of members of your bank, customers and well wishers who passed away during the year under report.

Acknowledgement:

I would like to thank all shareholders for the confidence reposed in us and in supporting us to scale greater heights in performance. Our growing customers add strength to our growth and progress and I would like to express my gratitude to them.

The Board is grateful to The Reserve Bank of India, Central Registrar of Co-operative Societies New Delhi, Commissioner of Co-operation and Registrar of Co-operative Societies Maharashtra State for their support and guidance.

The Bank has been immensely benefited by the contribution made by its Auditors, Legal advisors and correspondents and I am grateful to all of them.

I would like to take this opportunity to thank my colleagues on the Board for the valuable guidance, support and prudent counsel.

On behalf of the Board of Directors, I would like to place on record my deep sense of appreciation for the dedicated and committed services made by all staff members for the overall growth development and excellent performance of the Bank in very challenging times.

On Behalf of Board of Directors

Shri. V.A. Vaishampayan

Chairman

22.04.2013

परिशिष्ट - अ

संस्थेचे / बँकेचे नांव	: टीजेएसबी सहकारी बँक लि.
नोंदणीकृत कार्यालयाचा पत्ता	: टीजेएसबी हाऊस, प्लॉट नं ५बी, रोड नं. २, वागळे इस्टेट, ठाणे (प) ४०० ६०४.
रिझर्व बँक परवाना क्रमांक व तारीख	: एम.एच. ४१९ पी, २१.०१.१९८५
मल्टीस्टेट परवाना क्रमांक व तारीख	: एमएससीएस/सीआर/२८७/२००८ दि. २३.१०.२००८.
कार्यक्षेत्र	: महाराष्ट्र राज्य, कर्नाटक राज्य, गोवा राज्य आणि गुजराथ राज्य
तपशील	: ३१ मार्च २०१३
एकूण शाखा, विस्तारित कक्ष व मुख्य कार्यालयाचा तपशील	: ८१ + १ + १ = ८३
सभासद संख्या १) सभासद	: ४६६४७
२) नाममात्र सभासद	: ४४६३२
	(रकमेचे आकडे लाखांत)
वसूल झालेले भाग भांडवल	: ८६७८.२७
एकूण गंगाजळी व इतर निधी	: ४९५००.७३
ठेवी	: बचत ठेवी : १०३४९१.९६
	: चालू ठेवी : २८८०३.५८
	: मुदत ठेवी : ३९८५२०.६७
कर्जे	: तारणी : ३३४८६३.५३
	: विनातारणी : ५२१२.९७
शेकडा प्रमाण : अग्रक्रम क्षेत्रासाठी	: ५०.६५%
दुर्बल घटकांसाठी	: ४.३९%
उचललेली कर्जे : जिल्हा मध्यवर्ती बँक	: ०
	: एन.एच.बी. : ३७०९.१४
	: इतर बँका : ५४२३.६४
	: सी.बी.एल.ओ. : ८८३८.०९
गुंतवणूक	: २२६४४२.६९
थकबाकीचे शेकडा प्रमाण	: २.६१%
पुंजी पर्याप्तता (कॅपिटल ऑडिक्वसी)	: १३.४८%
ढोबळ एन.पी.ए.	: ३.३२%
निव्वळ एन.पी.ए.	: ०
ऑडीट वर्ग / हिशेब तपासणीचा वर्ग (सन २०१२-१३ साठी)	: अ
नफा (सन २०१२-१३ साठी)	: ७४९९.०९
एकूण कर्मचारी	: १००९
पैकी अधिकारी व इतर कर्मचारी	: ९४४
शिपाई व वॉचमन	: ६५
खेळते भांडवल	: ६,३१,१२६.४०

३१ मार्च २०१३ अखेर

खर्च	३१ मार्च २०१३ वर्ष अखेरीस	३१ मार्च २०१२ वर्ष अखेरीस
१) ठेवी व कर्जावरील व्याज	३,८७,०७,६२	२,९०,५८,५०
२) नोकर वर्गाचा पगार, भत्ते	५१,७०,१७	३१,६८,१३
३) संचालकांचे मानधन	७,००	१,७७
४) भाडे, कर, विमा व वीज	२०,५५,५२	१८,६१,११
५) कायदा व व्यावसायिक तज्ञांचे शुल्क	१,३२,१८	७७,३६
६) टपाल, तार व टेलिफोन खर्च	३,४७,६१	२,१५,८१
७) प्रवास खर्च	१,३२,४६	१,१६,७५
८) हिशेब तपासणी शुल्क	१,०३,२८	८९,९२
९) दुरुस्ती व देखभाल	५,४३,६२	३,३०,२९
१०) मालमत्तेवरील घसारा	१४,४६,१४	११,७६,५९
११) तारण पत्रांवरील कमी केलेले अधिमूल्य	२,१७,४६	२,७६,५९
१२) छपाई व लेखन सामुग्री खर्च	१,८९,१७	१,१५,२१
१३) जाहिरात खर्च	६,११,०९	३,८४,९४
१४) मालमत्ता विक्रीतील तोटा	३०,०७	१६,८९
१५) एच्.टी.एम्. गुंतवणुकीतील तोटा	४९,४२	-
१६) बँक चार्जेस	२,१५,४६	१,२९,७४
१७) क्लिअरिंग आणि एनकोडींग चार्जेस	५९,४८	५९,६८
१८) सुरक्षा व्यवस्था खर्च	२,७८,०४	१,८८,६५
१९) करार खर्च	१,११,९५	६७,६६
२०) इतर खर्च	६,६५,७८	४,४५,७८
२१) प्रिमियम ऑन जी-सेक् मॅच्युरिटी	३,९२,३०	-
२२) निर्लेखित बुडीत कर्ज	९,५७	१,४१,९६
पुढील पानावर	५,१४,७५,३९	३,७९,२३,३३

संपलेल्या वर्षाचे नफा-तोटा पत्रक

(₹ हजारांत)

जमा	३१ मार्च २०१३ वर्ष अखेरीस	३१ मार्च २०१२ वर्ष अखेरीस
१) दिलेल्या कर्जावरील व्याज	३,८३,७०,४१	२,८६,६५,०२
२) गुंतवणुकीवरील व्याज	१,९७,१८,४७	१,६६,७२,०७
३) शेअर्सवरील लाभांश	५	५
४) वटणावळ व हुंडणावळ	११,०६,४१	९,२४,१६
५) सुरक्षा खण भाडे	१,५७,६२	१,४२,८३
६) सरकारी रोख्यांच्या उलाढालीवरील उत्पन्न	२,२८,५२	९६,९२
७) एच्.टी.एम्. रोखे विक्री नफा	७५,१७	-
८) इतर उत्पन्न	२२,३७,०२	१७,२८,३४
९) निर्लेखित बुडीत कर्जातील वसुली	५,१०	१,२९,७७
१०) बुडीत व संशयित कर्ज निधीतील परतावा	९,५७	१,४१,९६
११) तरतुदी व आकस्मिक खर्चावरील परतावा	८,६७,८३	-
पुढील पानावर	६,२७,७६,१७	४,८५,०१,१२

३१ मार्च २०१३ अखेर

खर्च	३१ मार्च २०१३ वर्ष अखेरीस	३१ मार्च २०१२ वर्ष अखेरीस
मागील पानावरून	५,१४,७५,३९	३,७९,२३,३३
२३) तरतुदी व संभाव्य देणी		
अ) बुडीत व संशयित कर्जे		
i) बुडीत व संशयित कर्जांची तरतूद	७,००,००	७,२५,००
ii) गुंतवणुकीच्या स्थानांतरावरील घसारा	५१,७०	४,६५,८०
iii) इतर मालमत्तेवरील तरतूद	-	५,००
iv) पुनर्रचित कर्जांची तरतूद	९३,८२	-
ब) विशेष निधी (आयकर कायदा, १९६१-कलम ३६(१) (viii) अन्वये)	३,२५,००	३,७५,००
क) ॲमोर्टायझेशन ऑफ कॉस्ट ऑफ ॲक्वायर्ड बॅक्स नवजीवन नागरी सहकारी बँक लि.	-	५७,१६
श्री सदगुरु जंगली महाराज सहकारी बँक लि.	-	२,४१,२०
ड) उत्पादक जिंदगीसाठी संभाव्य तरतूद	३,००,००	२,२५,००
(२४) कर पूर्व नफा	९८,३०,२६	८४,८३,६३
अ) आयकर	२६,००,००	
ब) मागील वर्षाची अधिक तरतूद	(३,८१,९२)	२७,०५,१७
क) डिफर्ड टॅक्स	१,१३,०९	(२,३०,८८)
निव्वळ नफा	७४,९९,०९	६०,०९,३४
एकूण	६,२७,७६,१७	४,८५,०१,१२

श्री. वि. अ. वैशंपायन
अध्यक्ष

श्री. भा. वा. दाते
उपाध्यक्ष

- संचालक -

सौ. पद्मा बा. अय्यर, श्री. म. ध. खुताडे, श्री. र. खु. कनानी, श्री. सी. नंदगोपाळ मेनन, श्री. प्र. द. ठाकूर,
सौ. अ. रा. आपटे, श्री. र. खु. अगरवाल, श्री. ना. द. मांडगे, श्री. वि. म. पत्की, श्री. विनोदकुमार बन्सल

संपलेल्या वर्षाचे नफा-तोटा पत्रक

(₹ हजारांत)

जमा	३१ मार्च २०१३ वर्ष अखेरीस	३१ मार्च २०१२ वर्ष अखेरीस
मागील पानावरून	६,२७,७६,१७	४,८५,०१,१२
एकूण	६,२७,७६,१७	४,८५,०१,१२

आमच्या याच तारखेच्या अहवालानुसार
जोशी व करंदीकर
चार्टर्ड अकाऊंटण्टस्

श्री. वि. म. करंदीकर
भागीदार
वैधानिक लेखापरीक्षक
में.नं. ०४२७४४
फर्म नं. १०४३५५W

टी जे एस् बी सहकारी बँक लिमिटेड करिता

श्री. स. र. उतेकर
मुख्य कार्यकारी अधिकारी

३१ मार्च २०१३ अखेर संपलेल्या

तपशील	३१ मार्च २०१३ रोजी	३१ मार्च २०१२ रोजी
वार्षिक सर्वसाधारण सभेच्या मंजूरी अधीन		
वैधानिक राखीव निधी	१९,००,००	१५,०२,५०
सर्वसाधारण निधी	१,९७,००	१९,५९,९०
गुंतवणूक चढ-उतार निधी	१०,००,००	५,००,००
भागधारकांस लाभांश @१५%	११,८०,००	९,५०,००
धर्मादाय निधी १%	७४,९९	६०,०९
सभासद कल्याण निधी	१०,००	१०,००
शिक्षण निधी १%	७४,९९	६०,०९
संभाव्य देणी तरतूद १०%	७,५०,००	६,०१,५०
कर्मचारी सानुग्रह निधी	४,९२,०६	३,६५,२९
बुडित व संशयित निधी	१८,२०,००	-
	७४,९९,०४	६०,०९,३७
ताळेबंदात वर्ग केलेला नफा	१५	१०
एकूण	७४,९९,१९	६०,०९,४७

श्री. वि. अ. वैशंपायन
अध्यक्ष

श्री. भा. वा. दाते
उपाध्यक्ष

- संचालक -

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३१ मार्च २०१३ चा

भांडवल व देणी	परिशिष्ट	३१ मार्च २०१३ रोजी	३१ मार्च २०१२ रोजी
१) भाग भांडवल	A	८६,७८,२७	७२,१०,०६
२) राखीव व इतर निधी	B	४,९४,२५,७३	४,२४,०१,२१
३) ठेवी व इतर खाती	C	५३,०८,१६,२१	४३,४४,९७,११
४) घेतलेली कर्जे	D	१,७९,७०,८७	२,५५,६९,४७
५) इतर देणी वसुलीची बिले (येणे बाजूप्रमाणे)		५५,५८,४३	४९,८९,०५
६) शाखा जुळवणी		-	-
७) थकीत व्याज तरतूद		५४,११,३४	५०,४८,५२
८) देणे व्याज		११,७५,२४	१८,४३,५३
९) इतर देणी	E	२,३०,५९,९३	२,०१,१२,३७
१०) ॲमोर्टायझेशन रिझर्व	F	२९,२९,५०	२९,२९,५०
११) नफा / तोटा	G	१५	१०
एकूण		६४,५०,२५,६७	५४,४६,००,९२
संभाव्य देणी	P	२,९३,०६,७५	२,८८,२८,५८

श्री. वि. अ. वैशंपायन
अध्यक्ष

श्री. भा. वा. दाते
उपाध्यक्ष

- संचालक -

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ताळेबंद

(₹ हजारांत)

जिंदगी व येणी	परिशिष्ट	३१ मार्च २०१३ रोजी	३१ मार्च २०१२ रोजी
१) रोख व बँकेतील शिल्लक	H	३,५३,८९,४६	२,६५,९७,२४
२) बँकांमधील जमा	I	४,४४,२०,२४	५,१०,४९,१७
३) मागणी योग्य ठेव/सीबीएलओ लेंडिंग		-	-
४) गुंतवणूक	J	१८,२०,२२,४५	१६,२२,५७,०१
५) दिलेली कर्जे	K	३४,००,७६,५१	२६,४०,१८,३५
६) येणे व्याज			
अ) गुंतवणूक व कर्मचारी कर्जे	L	६४,५१,३९	६७,२६,४७
ब) बुडीत व संशयित कर्जावरील (देणे बाजू प्रमाणे)		५४,११,३४	५०,४८,५२
७) शाखा जुळवणी		१,३२,८५	३८,८२
८) इतर देणी वसुलीची बिले (देणे बाजू प्रमाणे)		५५,५८,४३	४९,८९,०५
९) स्थावर मालमत्ता	M	६८,३८,२७	६१,६२,७२
१०) भांडवली खर्च (प्रलंबित)		२,१३,६८	२,३८,४७
११) इतर जिंदगी	N	१,५५,८१,५५	१,४५,४५,६०
१२) कॉस्ट ऑफ अॅक्विझिशन	O	२९,२९,५०	२९,२९,५०
एकूण		६४,५०,२५,६७	५४,४६,००,९२

आमच्या याच तारखेच्या अहवालानुसार
जोशी व करंदीकर
चार्टर्ड अकाऊंटण्टस्

श्री. वि. म. करंदीकर
भागीदार
वैधानिक लेखापरीक्षक
में.नं.०४२७४४
फर्म नं.१०४३५५W

टी जे एस् बी सहकारी बँक लिमिटेड करिता

श्री. स. र. उतेकर
मुख्य कार्यकारी अधिकारी

परिशिष्ट

(₹ हजारांत)

	३१ मार्च २०१३ रोजी	३१ मार्च २०१२ रोजी
परिशिष्ट A - भांडवल		
अधिकृत भांडवल (४,००,००,००० भाग प्रत्येकी ₹ ५०/- चे)	२,००,००,०००	२,००,००,०००
भरणा झालेले भांडवल (१,७३,५६,५४३ भाग प्रत्येकी ₹ ५०/- चे)	८६,७८,२७	७२,१०,०६
परिशिष्ट B - राखीव व इतर निधी		
i) वैधानिक राखीव निधी	२,२१,३५,४८	२,०२,१४,०६
ii) इमारत निधी	२४,००,००	२४,००,००
iii) बुडीत व संशयित कर्ज निधी	१,१२,८६,५०	८७,७६,०८
iv) उत्पादक जिंदगीसाठी संभाव्य तरतूद	१२,४९,९०	९,४९,९०
v) गुंतवणूक चढ-उतार निधी	५२,२४,४६	४२,२४,४६
vi) सभासद कल्याण निधी	१,०७,३३	१,०३,३८
vii) सर्वसाधारण निधी	२६,५६,९०	२४,५९,९०
viii) इमारत पुनर्मूल्यांकन निधी	२९,२८	३२,५४
ix) विशेष निधी (आयकर कायदा, १९६१ कलम ३६ (१) (viii) अन्वये)	१६,७८,००	१३,५३,००
x) बुडीत व संशयित गुंतवणुकीसाठी तरतूद	४४,३५	४४,३५
xi) धर्मादाय निधी	८०,८०	६०,८१
xii) संभाव्य निधी	२५,३२,७३	१७,८२,७३
एकूण	४,९४,२५,७३	४,२४,०१,२१
परिशिष्ट C - ठेवी व इतर खाती		
१. चालू ठेवी		
i) वैयक्तिक ठेवीदार	२,८५,१५,८३	२,५९,७२,२७
ii) इतर सोसायटीज्	२,८७,७५	१,५४,५२
एकूण	२,८८,०३,५८	२,६१,२६,७९
२. बचत ठेवी		
i) वैयक्तिक ठेवीदार	९,९८,०६,९८	८,८४,७५,६५
ii) इतर सोसायटीज्	३६,८४,९८	३२,२९,५५
एकूण	१०,३४,९१,९६	९,१७,०५,२०
३. मुदत ठेवी		
i) वैयक्तिक ठेवीदार	३७,०६,८४,०२	२९,७८,६८,१४
ii) इतर सोसायटीज्	१,३०,६०,३४	१,०७,६९,९६
एकूण	३८,३७,४४,३६	३०,८६,३८,१०
४. मुदतपूर्ण मुदत ठेवी	१,४७,७६,३१	८०,२७,०२
एकूण (१+२+३+४)	५३,०८,१६,२१	४३,४४,९७,११

परिशिष्ट

(₹ हजारांत)

	३१ मार्च २०१३ रोजी	३१ मार्च २०१२ रोजी
परिशिष्ट D - घेतलेली कर्जे		
i) राष्ट्रीय आवास बँकेकडून कर्ज	३७,०९,१४	६१,५८,७८
ii) रिफायनान्स् निर्यात	९,२०,००	-
iii) सीबीएलओ	८८,३८,०९	१,९४,१०,६९
iv) मुदत ठेवीवरील कर्ज	४५,०३,६४	-
एकूण	१,७९,७०,८७	२,५५,६९,४७
परिशिष्ट E - इतर देणी		
i) वैयक्तिक ठेवीदार किरकोळ देणी (संड्री क्रेडीटर्स)	२,६७,७२	२,०५,०८
ii) सरचार्ज पेएबल् (वसुली)	-	८
iii) देणी खर्चाची तरतूद	८,६०,४८	५,३९,६५
iv) आगाऊ वटणावळ (मुद्रांक शुल्क)/आगाऊ व्याज (गृह कर्जे)	७५,२६	४२,३८
v) पे स्लीप पेएबल्	१७,३८,८३	१२,४२,९१
vi) ड्राफ्ट पेएबल्	४३	२६,८०
vii) शेअर सस्पेंस/नाममात्र सभासद शुल्क	२,२५	१,७३
viii) गुंतवणुकीवरील घसान्यासाठी संभाव्य तरतूद	-	८,६७,८३
ix) टी.डी.एस्.पेएबल्	१,३०,६८	७६,२४
x) सेवा कर पेएबल्	१४,४४	१६,८४
xi) लोन क्लिअरिंग अँडजेस्टमेंट / क्लिअरिंग अँडजेस्टमेंट	६६,४२	६,३८
xii) आयकर तरतूद	९३,०३,०५	८६,२०,३८
xiii) देय लाभांश	१२,६३,६०	१०,०९,२९
xiv) शेअर्स कलेक्शन अकाउन्ट (अॅक्वायर्ड बॅक्स)	१०,४०,७७	१०,४०,७७
xv) इतर मालमत्तेसाठी तरतूद	४८,०७,३७	४८,४६,८९
xvi) एम् वॅट पेएबल्	२,०६	१,७८
xvii) कर्मचारी सानुग्रह निधी	४,९२,०५	३,६५,२९
xviii) कर्मचारी येणे व्याज तरतूद	-	१२
xix) एन्.एफ्.एस्.सेटलमेंट अकाउन्ट	१,४६,१४	३८,८५
xx) रजा वटवण्यासाठी तरतूद	३,५०,००	३,८८,२०
xxi) सहकारी शिक्षण निधी	७४,९९	६०,०९
xxii) फॉरेक्स पुनर्मूल्यांकन तरतूद	-	१५,३०
xxiii) लीव्ह बँक खाते तरतूद	३५,८८	२६,१९
xxiv) पुनर्रचित कर्जाची तरतूद	९३,८२	-
xxv) इ इ एफ् सी शिल्लक	२२,९३,६९	६,७३,३०
एकूण	२,३०,५९,९३	२,०१,१२,३७
परिशिष्ट F- अॅमोर्टायझेशन रिझर्व		
i) नवजीवन नागरी सहकारी बँक लि.	२,९८,७६	२,९८,७६
ii) श्री सदगुरु जंगली महाराज सहकारी बँक लि.	२६,३०,७४	२६,३०,७४
एकूण	२९,२९,५०	२९,२९,५०.

परिशिष्ट

(₹ हजारांत)

	३१ मार्च २०१३ रोजी	३१ मार्च २०१२ रोजी
परिशिष्ट G - नफा तोटा वाटणी पत्रक (संदर्भ पृष्ठ क्र. २२)		
परिशिष्ट H - रोख व बँकेतील शिल्लक		
i) हातातील रोख रक्कम चालू ठेवी जमा	२७,५१,९७	२१,१४,९५
ii) रिझर्व बँक ऑफ इंडिया शिल्लक	२,६९,२१,३४	२,१९,०९,५८
iii) स्टेट बँक आणि इतर राष्ट्रीयीकृत बँका	११,०३,९७	८,७८,८०
iv) राज्य सहकारी बँक	३४	१७
v) जिल्हा मध्यवर्ती सहकारी बँक	१३	८
vi) इतर बँका	१८,१९,६५	८,१३,९३
vii) परदेशातील बँकामधील शिल्लक	२७,९२,०६	८,७९,७३
एकूण	३,५३,८९,४६	२,६५,९७,२४
परिशिष्ट I - बँकामधील जमा		
i) राज्य/जिल्हा मध्यवर्ती सहकारी बँक मुदत ठेवी	१,००	१,००
ii) स्टेट बँक आणि इतर राष्ट्रीयीकृत बँका मुदत ठेवी	२,२९,०६,८८	२,९५,३०,७५
iii) इतर बँका मुदत ठेवी	२,१५,१२,३६	२,१५,१७,४२
एकूण	४,४४,२०,२४	५,१०,४९,१७
परिशिष्ट J - गुंतवणूक		
i) सरकारी तारणपत्रे	१५,५६,५८,१८	१३,६६,९२,७४
ii) इतर विश्वस्त तारणपत्रे	-	-
iii) इतर सहकारी संस्थांचे शेअर्स	४४,६९	४४,६९
iv) रोखे व अपरिवर्तनीय तारणपत्रे	२,५६,१९,५८	२,५५,१९,५८
v) सर्टीफिकेटस् ऑफ डिपॉझिट	७,००,००	-
एकूण	१८,२०,२२,४५	१६,२२,५७,०१

परिशिष्ट

(₹ हजारांत)

	३१ मार्च २०१३ रोजी	३१ मार्च २०१२ रोजी
परिशिष्ट K - दिलेली कर्जे		
१) अल्प मुदत कर्जे, कॅश क्रेडीट, ओव्हरड्राफ्ट व वसुलीची बिले		
i) सरकारी व इतर तारण कर्जे	३,६९,०३	३,७१,४५
ii) इतर नजरगहाण तारण कर्जे	१५,५०,३८,४३	१०,८०,३७,६७
iii) विना तारण कर्जे	१७,००,५०	१४,७०,०३
वैयक्तिक कर्जे (मागील वर्षी- ₹ १,२८,६९,४३)	१,६३,३८,२८	
थकबाकी कर्जे (मागील वर्षी- ₹ ५३,४२,०५)	४०,१८,९७	
बुडीत व संशयित कर्जे (मागील वर्षी- ₹ २६,०६,३५)	२८,३९,७३	
(पूर्ण तरतूद)		
एकूण (१)	१५,७१,०७,९६	१०,९८,७९,१५
२) मध्यम मुदत कर्जे		
i) सरकारी व इतर तारण कर्जे	२,४४,७५	२,२६,११
ii) इतर नजरगहाण तारण कर्जे	५,०८,३०,७०	४,४६,३१,९०
iii) विना तारण कर्जे	२५,४६,४५	१९,१८,८३
वैयक्तिक कर्जे (मागील वर्षी- ₹ १,६९,०४,८७)	२,२६,५५,००	
थकबाकी कर्जे (मागील वर्षी- ₹ २०,६४,९०)	२५,४२,३०	
बुडीत व संशयित कर्जे (मागील वर्षी- ₹ १७,५८,३९)	३३,९३,६८	
(पूर्ण तरतूद)		
एकूण (२)	५,३६,२१,९०	४,६७,७६,८४
३) दीर्घ मुदत कर्जे		
i) सरकारी व इतर तारण कर्जे	७८,६५	१,०५,१४
ii) इतर नजर गहाण तारण कर्जे	१२,८३,०१,९८	१०,६२,४३,३७
iii) विना तारण कर्जे	९,६६,०२	१०,१३,८५
वैयक्तिक कर्जे (मागील वर्षी- ₹ ४,९४,२८,३३)	५,७९,०९,२२	
थकबाकी कर्जे (मागील वर्षी- ₹ ३२,९४,३२)	२३,११,०९	
बुडीत व संशयित कर्जे (मागील वर्षी- ₹ २५,८८,२७)	५०,४६,१६	
(पूर्ण तरतूद)		
एकूण (३)	१२,९३,४६,६५	१०,७३,६२,३६
एकूण (१+२+३)	३४,००,७६,५१	२६,४०,१८,३५
परिशिष्ट L - व्याज येणे		
i) गुंतवणुकीवरील	५९,९४,८२	६२,८०,१९
ii) कर्मचारी गृह कर्जावरील	४,५६,५७	४,४६,२८
एकूण	६४,५१,३९	६७,२६,४७

(₹ हजारांत)

परिशिष्ट M - स्थावर मालमत्ता

मालमत्तेचे वर्णन	ग्रॉस ब्लॉक						घसारा				नेट ब्लॉक	
	चालू बाकी मूळ किंमत ३१.३.२०१२ रोजी	खरेदी		विक्री/ निर्घात/ इतर वर्गवारी	अखेरची बाकी मूळ किंमत ३१.३.२०१३ रोजी	३१.३.२०१२ पर्यंत	वर्ष आखेर ३१.३.२०१३ साठी	विक्री/ निर्घात/ इतर वर्गवारी	३१.३.२०१३ पर्यंत	पुस्तकी किंमत ३१.३.२०१२ रोजी	पुस्तकी किंमत ३१.३.२०१३ रोजी	
		१.१०.२०१२ पूर्वी	१.१०.२०१२ आणि नंतर									
जमीन व इमारत	४२,७५,७४	६६,२६	२८,८६	-	४३,७०,८६	१०,४९,४३	३,३०,७०	-	१३,८०,१३	३२,२६,३१	२९,९०,७३	
फर्निचर, फिक्स्चर्स	१५,१७,३२	७४,९७	३,५०,१८	४७,३३	१८,९५,१४	५,६२,६०	१,९३,४७	२५,१३	७,३०,९४	९,५४,७२	११,६४,२०	
प्लॅट व मशिनरी	९,९९,२२	१,१२,६२	३,२८,८२	३४,४५	१४,०६,२१	४,०९,१६	२,१४,१२	२३,९८	५,९९,३०	५,९०,०६	८,०६,९१	
संगणक व इतर सामुग्री	२६,३६,०३	२,६०,३७	४,६५,९२	५८,००	३३,०४,३२	१९,२६,८८	५,६१,६६	५५,२०	२४,३३,३४	७,०९,१५	८,७०,९८	
इलेक्ट्रीकल फिटिंग्ज	३,९९,२०	१२,३९	१,०९,०५	७,२३	५,१३,४१	१,१२,२३	५२,५३	३,५२	१,६१,२४	२,८६,९८	३,५२,१७	
ऑफिस सामुग्री	२५,३७	४,२५	८,०५	७९	३६,८८	१२,६३	५,१९	५३	१७,२९	१२,७४	१९,५९	
भाडेत्वावरील जागेचा भाडवली खर्च	४,४९,५२	५,९९	२,००,०४	८,१७	६,४६,५०	८७,०५	४६,२१	२,६९	१,३०,५७	३,६२,४७	५,१५,९३	
वाहने	७८,७०	१,०१,०५	४७,३१	५२,२२	१,७४,८४	५८,४१	४४,९६	४५,२९	५८,०८	२०,२९	१,१६,७६	
पुस्तके	-	३२	१,२२	-	१,५४	-	५६	-	५६	-	९८	
एकूण	१,०३,८१,१०	६,३७,३४	१५,३९,४५	२,०८,१९	१,२३,४९,७०	४२,१८,३९	१४,४९,४०	१,५६,३४	५५,१९,४३	६१,६२,७२	६८,३८,२७	

परिशिष्ट

(₹ हजारांत)

	३१ मार्च २०१३ रोजी	३१ मार्च २०१२ रोजी
परिशिष्ट N - इतर जिंदगी		
i) किरकोळ येणी	४१,९८	४४,९९
ii) लेखन सामुग्री	१,२०,००	९१,५३
iii) अनामत रक्कम	१,३८,०२	१,२६,४९
iv) न वापरलेले स्टॅम्प्स	९४	१,२९
v) सेवाकर / सेनव्हॅट येणे	२८,२३	५४,००
vi) जागेसाठी अनामत रक्कम	४,७९,७६	३,३७,८०
vii) आगाऊ फ्रँकींग खर्च	-	१,२९,७८
viii) डिफर्ड टॅक्स असेट	३,४३,७९	४,५६,८९
ix) फॉरेक्स पुनर्मूल्यांकन तरतूद	३०,३३	-
x) आगाऊ केलेला खर्च	८५,४२	७४,१०
xi) आगाऊ भरलेला आयकर	९४,२९,३७	८३,४१,५१
xii) अन्य येणी	७६,३४	४५,३३
xiii) इतर मालमत्ता	४८,०७,३७	४८,४१,८९
xiv) फॉरेक्स इतर जिंदगी	-	-
एकूण	१,५५,८१,५५	१,४५,४५,६०
परिशिष्ट O - कॉस्ट ऑफ अॅक्विझिशन		
नवजीवन नागरी सहकारी बँक लि.	२,९८,७६	२,९८,७६
श्री सद्गुरु जंगली महाराज सहकारी बँक लि.	२६,३०,७४	२६,३०,७४
एकूण	२९,२९,५०	२९,२९,५०
परिशिष्ट P - संभाव्य देणी		
i) बँक हमी पत्रे	९९,५४,५१	९४,१६,९२
ii) पत पत्रे / बायर्स क्रेडिट	१,११,५६,१८	९४,६०,०९
iii) फॉरवर्ड एक्सचेंज कॉन्ट्रॅक्ट्स	८१,९६,०६	९९,५१,५७
एकूण	२,९३,०६,७५	२,८८,२८,५८

PROFIT AND LOSS ACCOUNT FOR

EXPENDITURE	Year ended 31 March 2013	Year ended 31 March 2012
(1) Interest on Deposits and Borrowings	3,87,07,62	2,90,58,50
(2) Salaries and allowances	51,70,17	31,68,13
(3) Directors and local committee members fees	7,00	1,77
(4) Rent, Rates, Taxes, Insurance and Lighting	20,55,52	18,61,11
(5) Legal and Professional Charges	1,32,18	77,36
(6) Postage, Telegrams and Telephone Charges	3,47,61	2,15,81
(7) Travelling and Conveyance	1,32,46	1,16,75
(8) Audit Fees	1,03,28	89,92
(9) Repairs and Maintenance	5,43,62	3,30,29
(10) Depreciation on Fixed Assets	14,46,14	11,76,59
(11) Amortisation of premium on Securities	2,17,46	2,76,59
(12) Printing and Stationery	1,89,17	1,15,21
(13) Advertisement	6,11,09	3,84,94
(14) Loss on sale of Assets	30,07	16,89
(15) Loss on sale of HTM Securities	49,42	-
(16) Bank Charges	2,15,46	1,29,74
(17) Clearing & Encoding Charges	59,48	59,68
(18) Security Charges	2,78,04	1,88,65
(19) Contractual Expenses	1,11,95	67,66
(20) Other Expenses	6,65,78	4,45,78
(21) Premium on G-Sec Maturity	3,92,30	-
(22) Bad debts Written Off	9,57	1,41,96
Balance c/f	5,14,75,39	3,79,23,33

THE YEAR ENDED 31st MARCH 2013

(₹ in Thousands)

I N C O M E	Year ended 31 March 2013	Year ended 31 March 2012
(1) Interest on Advances	3,83,70,41	2,86,65,02
(2) Interest on Investment	1,97,18,47	1,66,72,07
(3) Dividend on shares	5	5
(4) Commission, Exchange and Brokerage	11,06,41	9,24,16
(5) Rent on Safe Deposit Lockers	1,57,62	1,42,83
(6) Income from sale of securities	2,28,52	96,92
(7) Profit on Sale of HTM Securities	75,17	-
(8) Other Income	22,37,02	17,28,34
(9) Written off Bad Debts recovered	5,10	1,29,77
(10) BDDR Written Back	9,57	1,41,96
(11) Expenditure Provision & Contingencies Written Back	8,67,83	-
Balance c/f	6,27,76,17	4,85,01,12

PROFIT AND LOSS ACCOUNT FOR

EXPENDITURE	Year ended 31 March 2013	Year ended 31 March 2012
Balance b/f	5,14,75,39	3,79,23,33
(23) PROVISIONS AND CONTINGENCIES		
A) Bad & Doubtful Debts		
i) Amount Provided for Bad and Doubtful Debts	7,00,00	7,25,00
ii) Expenditure Provision & Contingencies	51,70	4,65,80
iii) Provision for Miscellaneous Assets	-	5,00
iv) Provision for Restructured Advance	93,82	-
B) Special Reserve (u/s 36(1) (viii) of Income Tax Act, 1961)	3,25,00	3,75,00
C) Amortisation of Cost of Acquired Banks		
Navjeevan Nagari Sahakari Bank Ltd.	-	57,16
Shree Sadguru Jangli Maharaj Sahakari Bank Ltd.	-	2,41,20
D) Contingent provision against Standard Assets	3,00,00	2,25,00
(24) PROFIT BEFORE TAX	98,30,26	84,83,63
Income Tax	26,00,00	
Earlier year's excess provision	(3,81,92)	27,05,17
Deferred Tax	1,13,09	(2,30,88)
NET PROFIT	74,99,09	60,09,34
TOTAL	6,27,76,17	4,85,01,12

Shri. V. A. Vaishampayan
CHAIRMAN

Shri. B. V. Date
VICE-CHAIRMAN

- Directors -

Mrs. P. B. Iyer, Shri. M. D. Khutade, Shri. R. K. Kanani, Shri. C. N. Menon, Shri. P. D. Thakur
Mrs. A. R. Apte, Shri. R. K. Agarwal, Shri. N. D. Mandge, Shri. V. M. Patki, Shri. Vinodkumar Bansal

THE YEAR ENDED 31st MARCH 2013

(₹ in Thousands)

I N C O M E	Year ended 31 March 2013	Year ended 31 March 2012
Balance b/f	6,27,76,17	4,85,01,12
TOTAL	6,27,76,17	4,85,01,12

As per our report of even date annexed
For **JOSHI & KARANDIKAR**
Chartered Accountants

Shri. V. M. Karandikar
Partner
Statutory Auditors
Mem. No. 042744
Firm Reg. No. 104355W

For TJSB Sahakari Bank Limited

Shri. S. R. Utekar
Chief Executive Officer

PROFIT AND LOSS APPROPRIATION ACCOUNT

PARTICULARS	Year ended 31 March 2013	Year ended 31 March 2012
Appropriations subject to AGM approval		
Statutory Reserve Fund	19,00,00	15,02,50
General Reserve	1,97,00	19,59,90
Investment Fluctuation Reserve	10,00,00	5,00,00
Dividend to Shareholders @ 15%	11,80,00	9,50,00
Charitable Fund @ 1%	74,99	60,09
Members Welfare Fund	10,00	10,00
Co-operative Education Fund @ 1%	74,99	60,09
Contingency Reserve @ 10%	7,50,00	6,01,50
Ex-Gratia to Employees	4,92,06	3,65,29
Bad & Doubtful Debts Fund	18,20,00	-
	74,99,04	60,09,37
NET PROFIT CARRIED TO BALANCE SHEET	15	10
TOTAL	74,99,19	60,09,47

Shri. V. A. Vaishampayan
CHAIRMAN

Shri. B. V. Date
VICE-CHAIRMAN

- Directors -

Mrs. P. B. Iyer, Shri. M. D. Khutade, Shri. R. K. Kanani, Shri. C. N. Menon, Shri. P. D. Thakur
Mrs. A. R. Apte, Shri. R. K. Agarwal, Shri. N. D. Mandge, Shri. V. M. Patki, Shri. Vinodkumar Bansal

FOR THE YEAR ENDED 31st MARCH 2013

(₹ in Thousands)

PARTICULARS	Year ended 31 March 2013	Year ended 31 March 2012
Profit b/f	74,99,09	60,09,34
Profit of last year	10	13
TOTAL	74,99,19	60,09,47

As per our report of even date annexed
For **JOSHI & KARANDIKAR**
Chartered Accountants

Shri. V. M. Karandikar
Partner
Statutory Auditors
Mem. No. 042744
Firm Reg. No. 104355W

For TJSB Sahakari Bank Limited

Shri. S. R. Utekar
Chief Executive Officer

BALANCE SHEET AS ON

CAPITAL & LIABILITIES	Schedule	As on 31 March 2013	As on 31 March 2012
(1) CAPITAL	A	86,78,27	72,10,06
(2) RESERVE FUND AND OTHER RESERVES	B	4,94,25,73	4,24,01,21
(3) DEPOSITS AND OTHER ACCOUNTS	C	53,08,16,21	43,44,97,11
(4) BORROWINGS	D	1,79,70,87	2,55,69,47
(5) BILLS FOR COLLECTION BEING BILLS FOR RECEIVABLE (as per Contra)		55,58,43	49,89,05
(6) BRANCH ADJUSTMENTS		-	-
(7) OVERDUE INTEREST RESERVE		54,11,34	50,48,52
(8) INTEREST PAYABLE		11,75,24	18,43,53
(9) OTHER LIABILITIES	E	2,30,59,93	2,01,12,37
(10) AMORTISATION RESERVE	F	29,29,50	29,29,50
(11) PROFIT & LOSS	G	15	10
GRAND TOTAL		64,50,25,67	54,46,00,92
CONTINGENT LIABILITIES	P	2,93,06,75	2,88,28,58

Shri. V. A. Vaishampayan
CHAIRMAN

Shri. B. V. Date
VICE-CHAIRMAN

- Directors -

Mrs. P. B. Iyer, Shri. M. D. Khutade, Shri. R. K. Kanani, Shri. C. N. Menon, Shri. P. D. Thakur
Mrs. A. R. Apte, Shri. R. K. Agarwal, Shri. N. D. Mandge, Shri. V. M. Patki, Shri. Vinodkumar Bansal

31st MARCH 2013

(₹ in Thousands)

PROPERTY & ASSETS	Schedule	As on 31 March 2013	As on 31 March 2012
(1) CASH AND BANK BALANCES	H	3,53,89,46	2,65,97,24
(2) BALANCES WITH OTHER BANKS	I	4,44,20,24	5,10,49,17
(3) MONEY AT CALL & SHORT NOTICE / CBLO		-	-
(4) INVESTMENTS	J	18,20,22,45	16,22,57,01
(5) ADVANCES	K	34,00,76,51	26,40,18,35
(6) INTEREST RECEIVABLE			
(a) on Investments and Staff Loan	L	64,51,39	67,26,47
(b) on Advances (considered bad & doubtful of recovery) (as per Contra)		54,11,34	50,48,52
(7) BRANCH ADJUSTMENTS		1,32,85	38,82
(8) BILLS RECEIVABLE BEING BILLS FOR COLLECTION (as per Contra)		55,58,43	49,89,05
(9) FIXED ASSETS	M	68,38,27	61,62,72
(10) CAPITAL WORK IN PROGRESS		2,13,68	2,38,47
(11) OTHER ASSETS	N	1,55,81,55	1,45,45,60
(12) COST OF ACQUISITION	O	29,29,50	29,29,50
GRAND TOTAL		64,50,25,67	54,46,00,92

As per our report of even date annexed
For **JOSHI & KARANDIKAR**
Chartered Accountants

Shri.V. M. Karandikar
Partner
Statutory Auditors
Mem. No. 042744
Firm Reg. No. 104355W

For TJSB Sahakari Bank Limited

Shri. S. R. Utekar
Chief Executive Officer

SCHEDULES

(₹ in Thousands)

	As on 31 March 2013	As on 31 March 2012
SCHEDULE A - CAPITAL		
Authorised Capital		
4,00,00,000 Shares of ₹ 50/- each	2,00,00,00	2,00,00,00
Issued, Subscribed and Paid-up Capital		
1,73,56,543 Shares of ₹ 50/- each	86,78,27	72,10,06
SCHEDULE B - RESERVE FUND AND OTHER RESERVES		
i) Statutory Reserve	2,21,35,48	2,02,14,06
ii) Building Fund	24,00,00	24,00,00
iii) Bad & Doubtful Debts Reserve	1,12,86,50	87,76,08
iv) Contingent Provision against Standard Assets	12,49,90	9,49,90
v) Investment Fluctuation Reserve	52,24,46	42,24,46
vi) Members Welfare Fund	1,07,33	1,03,38
vii) General Reserve	26,56,90	24,59,90
viii) Building Revaluation Reserve	29,28	32,54
ix) Special Reserve u/s 36 (1) (viii) of Income Tax Act 1961	16,78,00	13,53,00
x) Provision for Bad & Doubtful Investments	44,35	44,35
xi) Charitable Fund	80,80	60,81
xii) Contingency Reserve	25,32,73	17,82,73
Total	4,94,25,73	4,24,01,21
SCHEDULE C - DEPOSITS AND OTHER ACCOUNTS		
I Current Deposits		
i) Individuals	2,85,15,83	2,59,72,27
ii) Other societies	2,87,75	1,54,52
Total	2,88,03,58	2,61,26,79
II Savings Deposits		
i) Individuals	9,98,06,98	8,84,75,65
ii) Other societies	36,84,98	32,29,55
Total	10,34,91,96	9,17,05,20
III Term Deposits		
i) Individuals	37,06,84,02	29,78,68,14
ii) Other societies	1,30,60,34	1,07,69,96
Total	38,37,44,36	30,86,38,10
IV Matured Deposits		
	1,47,76,31	80,27,02
Total (I+II+III+IV)	53,08,16,21	43,44,97,11

SCHEDULES

(₹ in Thousands)

	As on 31 March 2013	As on 31 March 2012
SCHEDULE D - BORROWINGS		
i) Refinance from National Housing Bank	37,09,14	61,58,78
ii) Export Refinance	9,20,00	-
iii) CBLO Borrowings	88,38,09	1,94,10,69
iv) Overdraft against Fixed Deposit	45,03,64	-
Total	1,79,70,87	2,55,69,47
SCHEDULE E - OTHER LIABILITIES		
i) Sundry Creditors	2,67,72	2,05,08
ii) Surcharge Payable (Recovery)	-	8
iii) Provision for Expenses	8,60,48	5,39,65
iv) Advance Interest received	75,26	42,38
v) Payslip Payable	17,38,83	12,42,91
vi) Draft Payable	43	26,80
vii) Share Suspense / Nominal Membership fee	2,25	1,73
viii) Contingent Provision for Depreciation in Investments	-	8,67,83
ix) TDS Payable	1,30,68	76,24
x) Service Tax payable	14,44	16,84
xi) Loan Clearing Adjustment / Clearing Adjustment	66,42	6,38
xii) Provision for Income Tax	93,03,05	86,20,38
xiii) Dividend Payable	12,63,60	10,09,29
xiv) Share Collection Account - [Acquired Banks]	10,40,77	10,40,77
xv) Provision for Miscellaneous Asset	48,07,37	48,46,89
xvi) MVAT Payable	2,06	1,78
xvii) Ex-gratia	4,92,05	3,65,29
xviii) Staff Interest Reserve Account	-	12
xix) NFS Settlement account	1,46,14	38,85
xx) Provision for Leave Encashment	3,50,00	3,88,20
xxi) Co-operative Education Fund	74,99	60,09
xxii) Forex Deal Revaluation Provision	-	15,30
xxiii) Provision for Leave Bank Account	35,88	26,19
xxiv) Provision for Restructured Advances	93,82	-
xxv) Balance with Correspondents EEFC A/C	22,93,69	6,73,30
Total	2,30,59,93	2,01,12,37
SCHEDULE F - AMORTISATION RESERVE		
i) Navjeevan Nagari Sahakari Bank Ltd.	2,98,76	2,98,76
ii) Shree Sadguru Jangli Maharaj Sahakari Bank Ltd.	26,30,74	26,30,74
Total	29,29,50	29,29,50

SCHEDULES

(₹ in Thousands)

	As on 31 March 2013	As on 31 March 2012
SCHEDULE G - PROFIT & LOSS		
Refer to Profit and Loss Appropriation Account and note in Notes to Accounts		
SCHEDULE H - CASH AND BANK BALANCES		
i) Cash in Hand	27,51,97	21,14,95
Current Deposits		
ii) Balances with Reserve Bank of India	2,69,21,34	2,19,09,58
iii) Balances with SBI and Nationalised Banks	11,03,97	8,78,80
iv) Balances with State Co-operative Bank	34	17
v) Balances with District Central Co-operative Banks	13	8
vi) Balances with other Banks	18,19,65	8,13,93
vii) Balances with Banks abroad	27,92,06	8,79,73
Total	3,53,89,46	2,65,97,24
SCHEDULE I - BALANCES WITH OTHER BANKS		
i) Fixed Deposit with State / District Central Co-op Banks	1,00	1,00
ii) Fixed Deposit with SBI and Nationalised Banks	2,29,06,88	2,95,30,75
iii) Fixed Deposit with other Banks	2,15,12,36	2,15,17,42
Total	4,44,20,24	5,10,49,17
SCHEDULE J - INVESTMENTS		
i) Government Securities	15,56,58,18	13,66,92,74
ii) Other Trustee Securities	-	-
iii) Shares in other Co-op. Institutions	44,69	44,69
iv) Bonds & NCDs	2,56,19,58	2,55,19,58
v) Mutual Funds	7,00,00	-
Total	18,20,22,45	16,22,57,01

SCHEDULES

(₹ in Thousands)

	As on 31 March 2013	As on 31 March 2012
SCHEDULE K - ADVANCES		
I Short term loans, cash credits, overdrafts and bills discounted		
i) Govt. and Other approved Securities	3,69,03	3,71,45
ii) Other Tangible Securities	15,50,38,43	10,80,37,67
iii) Unsecured Advances / Surety Loans with or without Collateral Securities	17,00,50	14,70,03
Of the advances, amount due from individuals [P.Y. ₹ 1,28,69,43]	1,63,38,28	
Of the advances, amount overdue [P.Y. ₹ 53,42,05]	40,18,97	
Considered Bad and Doubtful of recovery [P.Y. ₹ 26,06,35] [Fully Provided for]	28,39,73	
Total (I)	15,71,07,96	10,98,79,15
II Medium Term Loans of which secured against		
i) Govt. and Other approved Securities	2,44,75	2,26,11
ii) Other Tangible Securities	5,08,30,70	4,46,31,90
iii) Unsecured Advances / Surety Loans with or without Collateral Securities	25,46,45	19,18,83
Of the advances, amount due from individuals [P.Y. ₹ 1,69,04,87]	2,26,55,00	
Of the advances, amount overdue [P.Y. ₹ 20,64,90]	25,42,30	
Considered Bad and Doubtful of recovery [P.Y. ₹ 17,58,39] [Fully Provided for]	33,93,68	
Total (II)	5,36,21,90	4,67,76,84
III Long Term Loans of which secured against		
i) Govt. and Other approved Securities	78,65	1,05,14
ii) Other Tangible Securities	12,83,01,98	10,62,43,37
iii) Unsecured Advances / Surety Loans with or without Collateral Securities	9,66,02	10,13,85
Of the advances, amount due from individuals [P. Y. ₹ 4,94,28,33]	5,79,09,22	
Of the advances, amount overdue [P.Y. ₹ 32,94,32]	23,11,09	
Considered Bad and Doubtful of recovery [P.Y. ₹ 25,88,27] [Fully Provided for]	50,46,16	
Total (III)	12,93,46,65	10,73,62,36
Total (I)+(II)+(III)	34,00,76,51	26,40,18,35
SCHEDULE L - INTEREST RECEIVABLE		
i) On Investments	59,94,82	62,80,19
ii) On Staff Housing Loans	4,56,57	4,46,28
Total	64,51,39	67,26,47

(₹ in Thousands)

SCHEDULE M - FIXED ASSETS

ASSET DESCRIPTION	GROSS BLOCK					DEPRECIATION					NET BLOCK	
	Opening Balance Cost as on 31.03.2012	Addition		Sale/ Transfer/ Write off/ Other Adjustments	Closing Balance Cost as on 31.03.2013	Upto 31.03.2012	For the year ended 31.03.2013	Sale/ Transfer/ Write off/ Other Adjustments	Upto 31.03.2013	WDV as on 31.03.2012	WDV as on 31.03.2013	
		Before 01.10.2012	On or After 01.10.2012									
LAND & PREMISES	42,75,74	66,26	28,86	-	43,70,86	10,49,43	3,30,70	-	13,80,13	32,26,31	29,90,73	
FURNITURE & FIXTURE	15,17,32	74,97	3,50,18	47,33	18,95,14	5,62,60	1,93,47	25,13	7,30,94	9,54,72	11,64,20	
PLANT & MACHINERY	9,99,22	1,12,62	3,28,82	34,45	14,06,21	4,09,16	2,14,12	23,98	5,99,30	5,90,06	8,06,91	
COMPUTER & PERIPHERALS	26,36,03	2,60,37	4,65,92	58,00	33,04,32	19,26,88	5,61,66	55,20	24,33,34	7,09,15	8,70,98	
ELECTRICAL FITTING	3,99,20	12,39	1,09,05	7,23	5,13,41	1,12,23	52,53	3,52	1,61,24	2,86,98	3,52,17	
OFFICE EQUIPMENT	25,37	4,25	8,05	79	36,88	12,63	5,19	53	17,29	12,74	19,59	
CAPITAL EXPENDITURE ON RENTAL PREMISES	4,49,52	5,11	2,00,04	8,17	6,46,50	87,05	46,21	2,69	1,30,57	3,62,47	5,15,93	
VEHICLES	78,70	1,01,05	47,31	52,22	1,74,84	58,41	44,96	45,29	58,08	20,29	1,16,76	
BOOKS	-	32	1,22	-	1,54	-	56	-	56	-	98	
TOTAL	1,03,81,10	6,37,34	15,39,45	2,08,19	1,23,49,70	42,18,39	14,49,40	1,56,34	55,11,43	61,62,72	68,38,27	

SCHEDULES

(₹ in Thousands)

PARTICULARS	As on 31 March 2013	As on 31 March 2012
SCHEDULE N - OTHER ASSETS		
i) Sundry Debtors	41,98	44,99
ii) Stock of Stationery	1,20,00	91,53
iii) Security Deposits	1,38,02	1,26,49
iv) Unused stamps	94	1,29
v) Service Tax / CENVAT Receivable	28,23	54,00
vi) Deposit for premises	4,79,76	3,37,80
vii) Advance for franking	-	1,29,78
viii) Deferred Tax Asset	3,43,79	4,56,89
ix) Forex deal revaluation provision	30,33	-
x) Prepaid Expenses	85,42	74,10
xi) Advance Income Tax	94,29,37	83,41,51
xii) Other receivables	76,34	45,33
xiii) Miscellaneous Assets	48,07,37	48,41,89
xiv) Forex current assets	-	-
Total	1,55,81,55	1,45,45,60
SCHEDULE O - COST OF ACQUISITION		
Navjeevan Nagari Sahakari Bank Ltd.	2,98,76	2,98,76
Shree Sadguru Jangli Maharaj Sahakari Bank Ltd.	26,30,74	26,30,74
Total	29,29,50	29,29,50
SCHEDULE P - CONTINGENT LIABILITIES		
i) Bank Guarantees	99,54,51	94,16,92
ii) Letter of Credit / Buyer's Credit	1,11,56,18	94,60,09
iii) Forward Exchange Contracts	81,96,06	99,51,57
Total	2,93,06,75	2,88,28,58

Notes to financial statements for the year ended 31st March 2013

I. Summary of significant accounting policies:

A. Basis of preparation:

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 Co-operative Societies Act, 2002.

The financial statements have been prepared following the going concern concept on an accrual basis under the historical cost convention, except for Land and Building acquired on merger with Navjeevan Nagari Sahakari Bank Ltd, Pune which is carried at revalued amount.

The accounting policies adopted in the current year are consistent with those of previous year.

B. 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, liabilities, revenues and expenses and the disclosure of contingent liabilities at the end of the reporting period. Although these estimates are based on management's best knowledge of current events 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.

C. Advances:

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

D. Revenue recognition (AS - 9) :

Income is accounted on accrual basis as and when it is earned except for:

1. The income on Non-Performing Assets is recognized on realisation, as per RBI directives.
2. The commission on Letters of Credit / Guarantees, locker rent and Dividends received from shares of co-operative institutions and mutual funds are accounted on receipt basis.
3. The deposit for services like Telephone, Electricity etc. paid to concerned authorities are written off as expenditure in the year in which the relevant service, connection is installed.

E. Fixed Assets:

1. Fixed assets are stated at cost, net of accumulated depreciation. Cost comprises of purchase price, borrowing cost, if eligible, and cost of bringing the asset to its working condition for intended use. Any discount, rebates are deducted in arriving at the purchase price.
2. Gains or Losses arising from derecognition of fixed assets are measured as difference between the net disposal proceeds and carrying amount of the assets and are recognized in the profit and loss account when the asset is derecognised.
3. The stamp duty and registration fees paid for premises acquired on lease are expensed out to Profit and Loss Account.

F. Depreciation on Fixed Assets:

1. The depreciation on fixed assets is calculated on the basis of methods and rates as mentioned below:

Particulars	Method of charging depreciation	Rate of Depreciation
Furniture and Fixture	Written Down value	15%
Plant and Machinery	Written Down value	25%
Electrical Fittings	Written Down value	15%
Land and Premises	Written Down value	10%
Capital expenditure on rental premises	Written Down value	10%
Office Equipment	Written Down value	25%
Vehicles	Straight Line	30%
Computers and Peripherals	Straight Line	33.33% (as per RBI directive)

2. Computer and Peripherals used for providing technological services are depreciated on a straight line basis over the period of contract.
3. The depreciation on assets acquired prior to October 1st, is

provided for the whole year otherwise the same are depreciated at 50% of the normal rates except depreciation on vehicles which is provided for full year in the year of acquisition irrespective of date of acquisition.

G. Foreign Exchange Transactions:

The Bank started its foreign exchange operations w.e.f. July 19, 2010 as authorized dealer under AD Category-I licence issued by RBI and the following accounting policy has been adopted by the bank for recording foreign currency transaction:

1. All foreign exchange transactions are accounted for at the ongoing market rates prevailing on the date of transactions. Monetary foreign currency assets and liabilities reflected in the Balance sheet on the date are at the rates notified by Foreign Exchange Dealers Association of India (FEDAI). The profit / loss due to revaluation are recognised in the Profit and Loss account.
2. The Outstanding spot and forward contracts are revalued at the rates notified by FEDAI. The resulting profit / loss is included in Profit and Loss account as per FEDAI / RBI guidelines.
3. Contingent liabilities on account of foreign exchange contracts, guarantees, acceptances, endorsements and other obligations denominated in foreign currencies are disclosed at closing rates of exchange notified by FEDAI.

H. Investments:

1. Investments other than in those held against Term Deposits with Banks / Institutions / Mutual Fund / Certificate of Deposits 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 the Reserve Bank of India (RBI) guidelines on Classification and Valuation of Investments for Primary (Urban) Co-operative Banks.
2. Investments under HTM category are carried at Book Value. The premium paid, if any, on the investments under this category is amortised over the residual life of the security as per guidelines of RBI and Policy adopted by Bank.
3. Investments under AFS 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.
4. 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 (FIMMDA). 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.

5. The Bank is not holding any investments under HFT category.

I. Employee Benefits (AS-15):

1. The retirement benefits in the form of provident fund are a defined contribution scheme. The contributions to the provident fund are charged to Profit and Loss account for the year when the contributions are due.
2. Accumulated leave is treated as an employee benefit. The bank measures the expected cost of such absences as an additional amount that it expects to pay as a result of the unused entitlement that has accumulated at the Balance sheet date. Such compensated absences are provided for based on the actuarial valuation at the year-end. The bank is maintaining fund under trust deed with Life Insurance Corporation of India (LIC) for encashment of absences to employees. The premium / contribution paid to LIC to meet liability is debited to Profit and Loss account.
3. The bank operates defined benefit plan for its employees, viz. gratuity liability. The cost of providing benefits under these plans is determined on the basis of actuarial valuation at each year-end. The bank has obtained a Unit Linked Insurance policy from HDFC and maintaining fund under trust deed with Life Insurance Corporation of India (LIC) for gratuity payments to employees. The premium / contribution paid to HDFC and LIC to meet gratuity liability is debited to Profit and Loss account.
4. Ex-Gratia is appropriated out of Net profit in accordance with the Multi-State Co-operative Societies Act, 2002.

J. Segment Reporting (AS-17):

1. The Bank's operating businesses are organized and managed separately according to the nature of the services provided, with each segment representing a different business unit.
2. Income and expenses in relation to the segments are categorized based on the items that are individually identifiable to the segments.
3. Deposits, Interest paid / payable on deposits, Borrowings and interest paid / payable on borrowings are allocated in the ratio of average investments to average advances in the

segments Treasury and Forex and Other Banking operations, respectively.

- Unallocated expenses include general corporate income and expense items which are not allocated to any business segment.

K. Lease payment (AS - 19):

Operating lease payments are recognized as an expense in the Profit and Loss account on a straight line basis over the lease term.

L. Earnings per share (AS - 20):

- Earnings per share are calculated by dividing the net profit for the period after tax attributable to equity shareholders (before appropriation) by weighted average number of equity shares outstanding during the period.
- The weighted average number of equity shares outstanding during the period are calculated by aggregating the equity shares outstanding at the beginning of the period adjusted by the number of shares surrendered / forfeited or issued during the period multiplied by the time-weighting factor, which is the number of days for which the shares are outstanding as a proportion of total number of days during the year.

M. Taxes on Income (AS - 22):

- Tax expense comprises of current and deferred tax. Current Income Tax is measured on the basis of estimated taxable income for the year in accordance with the provisions of Income Tax Act, 1961, and rules framed thereunder.
- Deferred income tax reflects the impact of timing differences between taxable income and accounting income originating during the current year and reversal of timing differences for earlier year. Deferred tax is measured using tax rates and tax laws enacted or substantially enacted at reporting date. Deferred tax liabilities are recognized for all taxable timing differences. Deferred tax assets are recognized for deductible timing differences only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such deferred tax assets can be realized.

II. Notes to financial statements for the year ended March 31, 2013

A. Appropriation of Profit:

The Bank has given effect for appropriation of profits for the year ended March 31, 2013 in the financial statements, subject to approval of the shareholders at the AGM.

Proposed Appropriations:

	Particulars	Amount (₹ in Lacs)
	Net profit for the year ended March 31, 2013	7,499.09
	Previous year balance	0.10
	Total Profit available for appropriation	7,499.19
	<u>Appropriations:</u>	
1	Statutory Reserve - (25%)	1,900.00
2	General Reserve	197.00
3	Investment Fluctuation Reserve	1,000.00
4	Dividend to Shareholders - (15%) - Pro-rata	1,180.00
5	Charitable Fund - (1%)	74.99
6	Members Welfare Fund	10.00
7	Co-operative Education Fund - (1%)	74.99
8	Contingency Reserve - (10%)	750.00
9	Ex-Gratia to Employees	492.06
10	Bad & Doubtful Debts Reserve	1,820.00
	Balance carried to Balance Sheet	0.15
	Total	7,499.19

B. Tangible Fixed Assets:

- The fixed asset block for "Plant and Machinery" includes proportionate share paid by the Bank aggregating to ₹108.00 Lacs (Previous year ₹108.00 Lacs) for jointly controlled assets at 'TJSB House' alongwith the other owners of the building. The written down value of the said assets as at March 31, 2013 is ₹60.75 Lacs (Previous year ₹81.00 Lacs).
- During the year, the bank has written off service tax paid on capital expenditure aggregating to ₹14.89 Lacs through profit and loss account and not capitalized.

C. Balances with Other Banks:

Fixed Deposits with other Banks include deposits aggregating to ₹3,024.50 Lacs (Previous year ₹2,709.17 Lacs) lodged as margin money to secure overdraft limits / issuance of guarantees in respect of correspondent business. Overdraft limits to meet liquidity risk are secured by fixed deposits of ₹4,950.00 Lacs (Previous year ₹3,400.00 Lacs)

D. Effects to Cost of Acquisition of Merged Banks:

During the FY. 2007-08, the Bank had acquired The Navjeevan Nagari Sahakari Bank Ltd, Pune and Shree Sadguru Jangli Maharaj Sahakari Bank Ltd, Pune. In accordance with the merger order passed by the Office of the Commissioner for Co-operation and Registrar of Co-operative Societies, M.S., Pune 411 001 dated July 16, 2007 and August 18, 2007

respectively alongwith 'No Objection Certificate' issued by the RBI.

As directed by said merger orders, Cost of Acquisition of ₹ 2,929.50 Lacs was completely provided for till March 31, 2012. The bank will maintain memorandum records for the subsequent five years to comply with the order of merger.

E. Prior Period items (AS - 5):

Prior period expenses debited to Profit and Loss account are as follows:

(₹ in Lacs)

Particulars	Amount
Provision for Restructured Advances	83.50
Legal and Professional Charges	15.82
Incentive to Staff (Third Party Product)	9.75
Postage ,Telegram and Telephone Charges	2.85
Advertisement	2.70
Repairs and Maintenance	0.26
Total	114.88

F. Investments:

During the year, Bank has shifted securities from AFS category to HTM category and vice versa. In accordance with RBI norms, transfer of securities is done at acquisition cost/ book value / market value on the date of transfer, whichever is least, and the depreciation of ₹ 51.70 Lacs (Previous year ₹ 44.43 Lacs) on such transfer is charged to Profit and Loss account.

Income from sale of securities comprised of ₹ 228.52 Lacs (Previous year ₹ 96.92 Lacs) on sale of securities under AFS category.

During the financial year 2012-13, the bank sold some securities held under HTM category having book value of ₹ 14,809.29 lacs, aggregating to 17.4% of the book value of investments held in HTM category as at April 1, 2012. On March 31, 2013, the market value of securities held under HTM category was higher than their book value.

G. Employee Benefits:

Salaries and Allowances include an amount of ₹ 296.20 Lacs (Previous year ₹ 204.72 Lacs) contributed by the Bank on account of contribution towards Provident Fund.

Actuarial assessment of Gratuity Fund & Leave encashment:

(₹ in Lacs)

Particulars	Gratuity		Leave Encashment	
	March 31, 2013	March 31, 2012	March 31, 2013	March 31, 2012
Assumptions				
Discount Rate	8.12%	8.60%	8.12%	8.60%
Rate of increase in compensation	5.00%	5.00%	5.00%	5.00%
Changes in present value of obligations				
Present Value of Obligation as on April 1, 2012	905.66	866.95	388.20	425.64
Interest Cost	75.79	67.51	29.20	33.62
Current Service Cost	108.03	73.93	73.75	48.66
Benefits paid	(48.68)	(107.27)	(97.33)	(41.24)
Actuarial (gain)/loss on obligation	261.32	4.54	336.77	(78.49)
Present Value of Obligation as on March 31, 2013	1,302.12	905.66	730.59	388.20
Changes in fair value of plan assets				
Fair Value of Plan assets as on April 1, 2012	1,010.25	999.69	-	-
Adjustment to opening plan assets	(21.07)	-	-	-
Expected Return on plan asset	100.15	85.35	13.08	-
Contributions	295.76	4.50	387.89	41.24
Benefit Paid	(48.68)	(107.27)	(97.33)	(41.24)
Actuarial gain/ (loss) on plan assets	(100.15)	27.99	(13.08)	-
Fair Value of Plan Assets as on March 31, 2013	1,236.27	1,010.25	290.56	-

H. Related party disclosure:

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 the Accounting Standard - 18, issued by the ICAI, other than Key Management Personnel, viz. Mr. Satish R. Utekar, the Chief Executive Officer (CEO) of the Bank for F.Y.2012-13. However in terms of RBI circular dated March 29, 2003, the CEO being a single party coming under the category, no further details therein need to be disclosed.

I. Segment Reporting as at March 31, 2013:

(₹ in Lacs)

Particulars	Treasury & Forex	Other Banking Operations	Total
Segment Revenue	20,859.32	41,049.02	61,908.35
	(17,478.15)	(31,022.97)	(48,501.12)
Segment Result	3,358.36	7,412.28	10,770.64
	(3,019.95)	(6,160.70)	(9,180.65)
Unallocated Expenses	-	-	940.38
			(697.02)
Net Profit before Income Tax and Appropriations	-	-	9,830.27
			(8,483.63)
Income Tax (including Deferred tax)	-	-	2,331.18
			(2,474.29)
Net Profit before Appropriations	-	-	7,499.09
			(6,009.34)
Segment Assets	2,48,524.72	3,83,798.29	6,32,323.01
	(2,35,252.29)	(2,97,620.73)	(5,32,873.02)
Unallocated Assets	-	-	12,702.66
			(11,727.90)
Total Assets	-	-	6,45,025.67
			(5,44,600.92)
Segment Liabilities	2,47,440.83	3,25,984.53	573,425.36
	(2,27,035.63)	(2,54,353.99)	(4,81,389.62)
Unallocated Liabilities	-	-	71,600.31
			(63,211.30)
Total Liabilities	-	-	6,45,025.67
			(5,44,600.92)

Notes:

- The Bank operates as a single unit in India, hence separate information regarding geographical segment is not given.
- The above segments are reported considering the nature of the products / services under attributable risk / returns, overall organizational structure and internal Management reporting system of the Bank.
- The previous year's figures are indicated in brackets.

J. Earning Per Share:

Particulars	2012-13	2011-12
Net Profit after Tax attributable to Equity shareholders (before appropriations) (₹ in Lacs)	7,499.08	6,009.37
Weighted Average Equity No. of Shares (Actuals)	1,56,86,714	1,22,71,251
Earnings per share (Basic and Diluted) (₹)	47.81	48.97

K. Deferred Tax Asset:

The Deferred tax asset as at March 31, 2013 and break-up of components are as follows: (₹ in Lacs)

Particulars	Deferred tax Asset as at March 31, 2012	Addition / (Reversal) during the year	Deferred tax Asset as at March 31, 2013
Depreciation on Assets	169.06	(99.30)	69.76
Leave Encashment	119.95	(11.80)	108.15
Voluntary Retirement Scheme	83.61	(41.96)	41.65
Lease Rent Payable	84.27	39.96	124.23
Net Deferred Tax Asset	456.89	(113.10)	343.79

L. Intangible Fixed Assets:

The fixed asset block for "Computer peripherals" includes Computer Software the details of which are as follows: (₹ in Lacs)

Particulars	March 31, 2013	March 31, 2012
Gross Block at the beginning of the year	748.57	627.17
Add : Additions during the year	178.85	121.40
Less : Write off / Sale	-	-
Gross Block at the end of the year	927.42	748.57
Amortisation at the beginning of the year	563.60	451.62
Add : Additions during the year	151.08	111.98
Less : Write off / Sale	-	-
Amortisation at the end of the year	714.69	563.60
Net Closing Balance	212.73	184.97

The said block of "Computer peripherals" includes banking applications developed by Neorithm Technologies Pvt. Ltd. aggregating to ₹ 54.90 Lacs (Previous year ₹ 23.63 Lacs). In respect of the software developed from Neorithm Technologies Private Limited, source code of the software has been handed over to the TJSB Bank for its exclusive use.

M. Impairment of Assets:

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

N. Contingent Liabilities:

- All letters of credit / guarantees are sanctioned to customers with approved credit limits in place. The liability thereon is dependent on terms of contractual obligations, devolvement, raising demand by concerned parties and the amount being called up. These amounts are collateralized by margins, counter-guarantees and secured charges.
- The Bank has filed writ petition in the High Court against an NA Tax demand of ₹ 31.07 Lacs raised in the year 2005. The Bank has paid an amount of ₹ 27.65 Lacs under protest. The amount paid to the authorities was accounted as an expense in the Profit and Loss account in the year of payment.
- The Bank has filed writ petition in High Court in respect of Property Tax on rental premises at Thane (East), Vartaknagar and Wagle estate challenging the fixation of ratable value. The Bank has made payment of property tax assessed by the Thane Municipal Corporation (TMC) aggregating to ₹ 106.91 Lacs under protest. The amount paid to TMC was accounted as an expense in the Profit and Loss account in the year of payment. The outcome of the petitions being uncertain, hence the bank is unable to quantify any further liability which may arise.
- The Kalyan Dombivli Municipal Corporation (KDMC) has raised a demand towards property tax of the Kalyan branch premises for the period April 2010 to March 2013. The bank has paid an amount of ₹ 4.02 lacs pertaining to the financial year 2012-13 and accounted as an expense in the Profit and Loss account. The Bank is of the opinion that the balance demand of ₹ 9.85 lacs is not sustainable since property tax is chargeable with prospective effect.
- Two cases have been filed against Bank by ex-employees and Forty Two by borrowers and other. The liability contingent thereon is not quantifiable at present.

O. Capital commitments:

Estimated amount of contracts remaining to be executed on capital accounts as at March 31, 2013 aggregate to ₹ 145.07 Lacs (Previous year ₹ 215.33 Lacs).

P. Disclosures as per RBI Guidelines :

Disclosure norms in terms of RBI circular dt. 30th October, 2002

(₹ in Lacs)

Sr. No.	Particulars	31.03.2013	31.03.2012
1	Capital to Risk-weighted Assets Ratio (CRAR)		
A	Capital Tier 1	40,081.53	35,419.85
B	Capital Tier 2	9,870.96	7,836.38
C	Total of Tier 1 and Tier 2 Capital	49,952.49	43,256.23
D	Total Risk Weighted Assets	3,70,665.55	2,87,782.49
E	Capital to Risk Assets Ratio	13.48%	15.03%
2	Investments		
A	Book Value	1,82,022.45	1,62,257.00
B	Face Value	1,81,321.89	1,62,363.29
C	Market Value	1,83,548.24	1,58,790.60
3	Advance Against		
A	Real Estate	7,440.90	1,502.48
B	Construction Business	6,340.83	4,646.36
C	Housing	42,608.93	36,194.42
4	Advance against Shares & Debentures	-	2.09
5	Advance to Directors, their relatives, companies firms in which they are interested:		
A	Fund Based		
i	Outstanding at the beginning of the year	224.42	63.49
ii	Additions during the year	-	160.93
iii	Recovery during the year	68.74	-
iv	Outstanding at the end of the year (*)	155.68	224.42
B	Non Fund based (Guarantees, L/Cs etc) (*) Amounts pertain to loans to Directors, their relatives, companies, firms in which they are interested against Term Deposits	-	-
		155.80	-
6	Average Cost of Deposits	7.73%	7.09%
7	NPAs		
A	Gross NPAs	11,279.58	6,953.01
B	Net NPAs (**) - subject to approval of appropriations at AGM	0 (**)	0
8	Movement in NPAs		
A	Gross NPAs		
i	At the beginning of the year	6,953.01	6,811.83
ii	Additions during the year	6,310.01	1,957.53
iii	Less: Closed / Recovered / Written Off	1,983.44	1,816.35
iv	At the end of the year	11,279.58	6,953.01
B	Net NPAs		
i	At the beginning of the year	-	-
ii	At the end of the year (**) - subject to approval of appropriations at AGM	-(**)	-

Disclosure norms in terms of RBI circular dt. 30th October, 2002

(₹ in Lacs)

Sr. No.	Particulars	31.03.2013	31.03.2012
9	Profitability :		
A	Interest income as a percentage of average working funds	10.18%	9.73%
B	Non- interest income as a percentage of average working funds	0.67%	0.65%
C	Operating profit as a percentage of average working funds	1.98%	2.25%
D	Return on Average Assets	1.31%	1.29%
E	Business (Deposits + Advances) per employee	863.12	829.59
F	Profit per employee	7.43	7.14
10	Movements in provisions for Advances		
A	Bad and Doubtful Debt Reserve		
	At the beginning of the year	8,776.08	8,581.22
	Add: Provisions made during the year	700.00	725.00
	Add: Amount appropriated from Profit**	1,820.00	-
	Less: Closed / Recovered / Written Off	9.57	141.96
	Less: Adjusted against cost of acquisition of merged bank	-	388.18
	At the end of the year	11,286.51	8,776.08
	<i>(**) - subject to approval of appropriations at AGM</i>		
B	Contingent Provision against Standard Assets		
	At the beginning of the year	949.90	724.90
	Add: Provisions made during the year	300.00	225.00
	At the end of the year	1,249.90	949.90
11	Movements in provisions for Investments		
A	Provision for Bad and Doubtful Investment		
	At the beginning of the year	44.35	44.35
	At the end of the year	44.35	44.35
B	Contingent provision for depreciation in Investment		
	At the beginning of the year	867.83	-
	Add: Provisions made during the year	-	867.83
	Less : Expenditure provision & contingencies written back	867.83	-
	At the end of the year	-	867.83
C	Investment Depreciation Reserve		
	At the beginning of the year	-	446.46
	Less: Transfer to Expenditure-Provisions & Contingencies	-	446.46
	At the end of the year	-	-
12	A Foreign Currency Liabilities	1,426.94	1,967.71
	B Foreign Currency Assets	6,572.52	4,034.12
13	DICGC Premium paid upto	Mar-13	Mar-12

**Disclosure as per RBI master Circular No. UBD.BPD.(PCB).MC.No.8/16/20.000/2006-07
dated 12th July, 2006**

i) Composition of Non-SLR investments

(₹ in Lacs)

No.	Issuer	Amount	Extent of below Investment grade Securities	Extent of Unrated Securities	Extent of Unlisted Securities
(1)	(2)	(3)	(4)	(5)	(6)
1	PSUs	1,768.10 (1,768.10)	- (-)	- (-)	- (-)
2	FIs	11,585.00 (12,985.00)	- (-)	- (-)	- (-)
3	Nationalised Banks	4,000.00 (4,000.00)	- (-)	- (-)	- (-)
4	Mutual Fund	700.00 (-)	- (-)	- (-)	- (-)
5	Others	8,311.17 (6,811.17)	- (-)	- (-)	- (-)
6	Provision held towards depreciation	- (-)	- (-)	- (-)	- (-)
	Total	26,364.27 (25,564.27)	- (-)	- (-)	- (-)

Note: The previous year's figures are indicated in brackets.

ii) Non Performing Non-SLR investments

(₹ in Lacs)

Particulars	March 31, 2013	March 31, 2012
Opening Balance	44.35	44.35
Additions during the year	-	-
Reductions during the year	-	-
Closing balance	44.35	44.35
Total Provision held	44.35	44.35

iii) Repo Transactions

(₹ in Lacs)

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year	Outstanding as on 31.03.2013
Securities sold under Repo	- (-)	- (4433.33)	- (111.08)	- (-)
Securities Purchased under Reverse Repo	- (-)	- (-)	- (-)	- (-)

- 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 2012-13.
- The previous year's figures are indicated in brackets.

Capital charge on Market risk:

Market risk in Trading book - Standardised Modified

Duration Approach:

Qualitative disclosures

(a) The general qualitative disclosure requirement for market risk

Strategies and Processes :

Investment Policy which includes Market Risk Management is in line with the RBI regulations vide circular UBD.BPD.(PCB). Cir. No. 42/09.11.600/2009-10 dated February 8, 2010 and business requirements

The overall objective of market risk management is to enhance

profitability by improving the bank's competitive advantage and mitigate loss from all types of market risk loss events.

Scope and Nature of Risk Reporting/M Measurement Systems:

The Bank has regulatory / internal limits for various Instruments in place.

Various exposure limits for market risk management such as Overnight limit, VaR limit, Aggregate Gap limit, Investment limit etc. are in place

The portfolio covered by Standardised Modified Duration Approach for computation of Capital charge for Market Risk includes investment portfolio held under AFS and Forex Open positions.

Quantitative disclosures:

(₹ in Lacs)

Particulars	Amount of Capital Required	
	2012-13	2011-12
The capital requirements for:		
♦ Interest rate risk	2,369.98	1,900.22
♦ Equity position risk	-	-
♦ Foreign exchange risk	22.50	22.50

Restructured Advances

(₹ in Lacs)

Particulars of Accounts Restructured as on 31.03.2012		Housing Loans	SME Debt Restructuring	Others
Standard advances restructured	No. of Borrowers	-	6	-
	Amount outstanding	-	5,547.95	-
	Sacrifice (diminution in the fair value)	-	83.50	-
Sub standard advances restructured	No. of Borrowers	-	-	-
	Amount outstanding	-	-	-
	Sacrifice (diminution in the fair value)	-	-	-
Doubtful advances restructured	No. of Borrowers	-	-	-
	Amount outstanding	-	-	-
	Sacrifice (diminution in the fair value)	-	-	-
TOTAL	No. of Borrowers	-	6	-
	Amount outstanding	-	5,547.95	-
	Sacrifice (diminution in the fair value)	-	83.50	-

(₹ in Lacs)

Particulars of Accounts Restructured as on 31.03.2013		Housing Loans	SME Debt Restructuring	Others
Standard advances restructured	No. of Borrowers	-	8	-
	Amount outstanding	-	8,061.53	-
	Sacrifice (diminution in the fair value)	-	93.82	-
Sub standard advances restructured	No. of Borrowers	-	-	-
	Amount outstanding	-	-	-
	Sacrifice (diminution in the fair value)	-	-	-
Doubtful advances restructured	No. of Borrowers	-	-	-
	Amount outstanding	-	-	-
	Sacrifice (diminution in the fair value)	-	-	-
TOTAL	No. of Borrowers	-	8	-
	Amount outstanding	-	8,061.53	-
	Sacrifice (diminution in the fair value)	-	93.82	-

Q. Previous year figures:

The bank has reclassified previous year figures to confirm to this year's classification.

For Joshi & Karandikar
Chartered Accountants
FRN - 104355W

For TJSB Sahakari Bank Ltd

Mr. V. M. Karandikar
Partner

Mr. S. R. Utekar
Chief Executive Officer

Mr. V. A. Vaishampayan
Chairman

Mr. B. V. Date
Vice Chairman

Membership No. 042744
Firm Reg.No.104355W
Statutory Auditors
Date: April 9, 2013



JOSHI & KARANDIKAR

CHARTERED ACCOUNTANTS

Head Office I - 401, Guruprasad, Opp. Garden Nursery, B. Patil Road, Near Charai Cross, Charai, Thane, (W) - 400601
Tel: 25361821 / 25337803, E-mail : ho@cajoshikarandikar.com, Website : www.cajoshikarandikar.com

STATUTORY AUDITORS' REPORT

To,

The Members of TJSB Sahakari Bank Limited

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

Report on the Financial Statements

We have audited the accompanying financial statements of TJSB Sahakari Bank Limited, which comprise the Balance Sheet as at March 31, 2013, the Profit and Loss account and Cash Flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

The management is responsible for the preparation of these financial statements in accordance with the Multi-State Co-operative Societies Act, 2002, and rules made there under and the Banking Regulations Act, 1949 (as applicable) ("the Acts"). This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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

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

Opinion

Subject to our comments and observations contained in the Audit Memorandum enclosed herewith, in our opinion and to the best of our information and according to the explanations given to us, the financial statements read with significant accounting policies and notes thereon give the information required by the Acts 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 the state of affairs of the Bank as at March 31, 2013;
- (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.

Report on Other Legal and Regulatory Requirements

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

- 1) The schedules giving the particulars referred to in Rule 27(3) (a), (b), (c), (d), (e) and (f) to the extent applicable are attached to this report.
- 2) (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.
(b) In our opinion, proper books of accounts as required by Rule 27 of the Multi State Co-operative Societies Rules, 2002, the bye laws and the law have been kept by the bank, so far as it appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches of the bank.

- (c) The Balance Sheet, Profit and Loss account and Cash Flow statement dealt with by this report are in agreement with books of accounts.
- (d) The transactions of the Bank, which have come to our notice, have generally been within the competence of the Bank and are in compliance with RBI guidelines / directives.

For Joshi & Karandikar
Chartered Accountants
FRN - 104355W

Vinod M. Karandikar
Partner
Membership No. 042744
Statutory Auditors

Place : Thane
Dated: April 9, 2013

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2013

(₹ in Thousands)

		31 March 2013		31 March 2012	
A	Cash Flow From Operating Activities				
	Net Profit after Tax (before Appropriation)		74,99,08		60,09,34
	Add:				
	Income Tax	22,18,08		27,05,16	
	Interest on Borrowings	11,93,12		15,18,54	
	Provision for Bad & Doubtful Debts	7,00,00		7,25,00	
	Contingent provision against Standard Assets	3,00,00		2,25,00	
	Special Reserve u/s. 36(1)(viii) of the Income Tax Act, 1961	3,25,00		3,75,00	
	Amortisation of Cost of Acquired Banks	-		2,98,36	
	Loss on sale of assets	30,06		16,88	
	Amortisation of premium on securities	2,17,46		2,76,59	
	Provision for Miscellaneous Assets	-		5,00	
	Deferred Tax	1,13,09		-	
	Expenditure Provisions & Contingencies	51,70		4,65,80	
	Provision for Restructured Advances	93,82		-	
	Loss on sale of HTM securities	49,42		-	
	Forex Deal provision - Spot / Swap	-		34,40	
	Depreciation on Fixed Assets	14,46,13	67,37,91	11,76,58	78,22,34
	Less:				
	Expenditure Provision & Contingencies Written Back	8,67,83		-	
	Profit on Sale of HTM securities	75,17		-	
	Forex Deal provision - Spot / Swap	45,62		-	
	Income from sale of securities	2,28,51		96,91	
	Deferred Tax	-	12,17,15	2,30,87	3,27,79
	Adjustments for				
	Increase in Deposits and Other Accounts	9,63,19,09		8,73,38,97	
	Increase /(Decrease) in Other Liabilities	15,75,84		(3,26,63)	
	Increase in Advances	(7,60,67,72)		(6,50,02,01)	
	(Increase)/ Decrease in Other Assets	1,42,32		(13,95,52)	
	(Increase) / Decrease in Investments	(2,16,45,65)		(3,09,31,35)	
	Income Tax paid	(26,23,26)	(22,99,38)	(24,83,04)	(1,27,99,59)
	Cash Generated from Operating Activities		1,07,20,46		7,04,29

CASH FLOW STATEMENT FOR THE YEAR ENDED 31st MARCH 2013

(₹ in Thousands)

		31 March 2013		31 March 2012	
B	Cash Flow From Investing Activities				
	Purchase of Fixed Assets	(21,52,00)		(18,74,51)	
	Sale of Fixed Asset	21,79		13,49	
	Cash Generated from Investing Activities		(21,30,21)		(18,61,02)
C	Cash Flow From Financing Activities				
	Share Capital issued (Net)	14,68,21		16,98,99	
	Dividend paid	(9,04,58)		(6,87,21)	
	Increase /(Decrease) in Borrowings	(75,98,60)		58,34,61	
	Interest paid on Borrowings	(12,57,31)		(15,19,32)	
	Cash Generated from Financing Activities		(82,92,28)		53,27,07
D	Net Increase in Cash & Cash Equivalents (A+B+C)		2,97,97		41,70,34
E	Cash & Cash Equivalents at the beginning of the year		7,15,37,23		6,73,66,89
	Cash & Cash Equivalents at the end of the year (D+E)		7,18,35,21		7,15,37,23
	Break-up of Cash & Cash Equivalents		As at 31.03.2013		As at 31.03.2012
	Cash in hand		27,51,97		21,14,94
	<u>Balances with Banks:</u>				
	In Current Accounts		3,26,37,49		2,44,82,29
	In Deposits Accounts		3,64,45,75		4,49,40,00
	Total		7,18,35,21		7,15,37,23

For TJSB Sahakari Bank Ltd.

As per our report of even date
For **Joshi & Karandikar**
Chartered Accountants

Mr. S. R. Utekar
Chief Executive Officer

Mr. V. A. Vaishampayan
Chairman

Mr. B. V. Date
Vice Chairman

Shri. V. M. Karandikar
Partner
Statutory Auditors
Mem. No. 042744
Firm Reg. No. 104355W
Date : 09.04.2013

COMPARATIVE FIGURES FOR LAST FIVE YEARS

(₹ in Lacs)

SR. NO.	PARTICULARS	31/03/2009	31/03/2010	31/03/2011	31/03/2012	31/03/2013
1	NO. OF SHAREHOLDERS	33,328	28,204	34,228	40,921	46,647
2	PAID UP CAPITAL	2,757.08	4,008.90	5,511.08	7,210.06	8,678.27
3	RESERVE FUND	10,977.35	12,672.19	16,160.34	20,214.06	22,135.48
4	OTHER RESERVES	17,136.62	16,421.19	17,279.39	19,787.34	27,365.25
5	INVESTMENTS	109,805.79	142,119.36	1,82,335.93	213,306.18	226,442.70
6	DEPOSITS	234,705.49	279,972.89	347,158.14	434,497.11	530,816.21
7	ADVANCES	150,661.61	167,907.97	199,187.06	264,018.35	340,076.51
8	WORKING FUNDS	295,167.84	352,868.90	430,493.76	534,563.35	631,126.40
9	NET PROFIT	2,435.43	4,419.19	4,957.59	6,009.34	7,499.09
10	AUDIT RATING	A	A	A	A	A

RESERVE FUND AND OTHER RESERVES

(₹ in Lacs)

SR. NO.	RESERVES & OTHER FUNDS	BALANCE AS ON 01/04/2012	APPROPRIATION OF PROFITS OF 2012-13*	OTHER CREDITS	DEBITS DURING 2012-2013	BALANCE AS ON 31/03/2013
1	STATUTORY RESERVE	20214.06	1900.00	21.42	-	22135.48
2	BUILDING FUND	2400.00	-	-	-	2400.00
3	BAD & DOUBTFUL DEBTS RESERVE	8776.08	1820.00	700.00	9.57	11286.51
4	CONTINGENT PROVISION AGAINST STANDARD ASSETS	949.90	-	300.00	-	1249.90
5	INVESTMENT FLUCTUATION RESERVE	4224.46	1000.00	-	-	5224.46
6	GENERAL RESERVE	2459.90	197.00	-	-	2656.90
7	MEMBERS WELFARE FUND	103.38	10.00	-	6.05	107.33
8	CHARITABLE FUND	60.81	74.99	-	55.00	80.80
9	BUILDING REVALUATION RESERVE	32.54	-	-	3.26	29.28
10	SPECIAL RESERVE	1353.00	-	325.00	-	1678.00
11	PROVISION FOR BAD & DOUBTFUL INVESTMENTS	44.35	-	-	-	44.35
12	CONTINGENCY RESERVE	1782.73	750.00	-	-	2532.73
13	CO-OPERATIVE EDUCATION FUND	60.09	74.99	-	60.09	74.99
TOTAL		42461.30	5826.98	1346.42	133.97	49500.73

* Note : Appropriation of profit of F. Y. 2012 - 13 subject to approval at Annual General Meeting

संचालक मंडळाची ०१.०४.२०१२ ते ३१.०३.२०१३ या काळातील उपस्थिती

अ. क्र.	संचालकाचे नांव	संचालक मंडळ उपस्थिती		उपसमित्यांची उपस्थिती	
		अपेक्षित उपस्थिती	प्रत्यक्ष उपस्थिती	अपेक्षित उपस्थिती	प्रत्यक्ष उपस्थिती
१	श्री. विद्याधर अ. वैशंपायन	१३	१२	७२	६३
२	श्री. भा. वा. दाते	१३	१३	७२	६९
३	सौ. अ. रा. आपटे	१३	१०	२३	१६
४	श्री. र. खु. अगरवाल	१३	१३	४७	४४
५	सौ. पद्मा बा. अय्यर	१३	१०	४९	३७
६	श्री. र. खु. कनानी	१३	१२	३६	३४
७	श्री. म. ध. खुताडे	१३	१२	-	-
८	श्री. ना. द. मांडगे	१३	१३	११	९
९	श्री. सी. नंदगोपाळ मेनन	१३	१३	४८	३४
१०	श्री. वि. म. पत्की	१३	१२	४९	४४
११	श्री. प्र. द. ठाकूर	१३	१२	२४	२०
१२	श्री. विनोदकुमार बन्सल	१३	९	९	६

BYE-LAW AMENDMENTS

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
1	2	<p>REGISTERED OFFICE AND PRINCIPAL PLACE OF BUSINESS:- The Registered office and principal place of business of the Bank is and shall be situated in Thane District which is presently situated at TJSB House, Plot No. B - 5, Road No.2, Wagle Industrial Estate, Thane West - 400 604</p>	<p>REGISTERED OFFICE AND PRINCIPAL PLACE OF BUSINESS:- The Registered office and principal place of business of the Bank is and shall be situated in Thane District which is presently situated at TJSB House, Plot No. B - 5, Road No. 2, Wagle Industrial Estate, Thane West, State of Maharashtra - 400 604. Electronic Address: Web Site: www.tjsb.co.in E-mail : response@tjsb.co.in</p>	To insert electronic address and to mention detail address of principal place of business.
2	3	<p>AREA OF OPERATION: - The Area of operation of the Bank is and shall be entire state of Maharashtra, Karnataka, Goa and Gujarat. For any revision in this regard, prior approval of the Reserve Bank of India as also Registering Authority shall be necessary. (Amended w.e.f. Annual General Meeting dated 5.06.2011)</p>	<p>AREA OF OPERATION:- The Area of Operation of the Bank is and shall be entire state of Maharashtra, Karnataka, Goa, Gujarat, Madhya Pradesh, Andhra Pradesh and Delhi. For any revision in this regard, prior approval of the Reserve Bank of India as also Registering Authority shall be necessary.</p>	To include additional states in the area of operation.
3	4	<p>DEFINITIONS:- v) MEMBER:- No existing clause.</p>	<p>DEFINITIONS:- v) MEMBER:- (b) 'Active Member' means one who participates in the affairs of the Bank and utilizes the minimum level of services or products of the Bank as may be prescribed in the Bye-Law No. 10 (2).</p>	To insert definition of Active Member for participation in the affairs of the Bank.
4	4	<p>DEFINITIONS:-</p>	<p>xxiv) 'Willful Defaulter' means a Member who commits default as</p>	To insert definition of Willful Defaulter

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
		No existing clause.	mentioned in the directives and guidelines issued by the Reserve Bank of India from time to time	according to the guidelines of the Reserve Bank of India.
5	4	DEFINITIONS:- No existing clause.	xxxii) 'Employee' means an individual who is engaged in the employment of the Bank under contractual relationship with the Bank as an Employer.	To insert definition of Employee to bring clarity in employer - employee relationship.
6	4	DEFINITIONS:- No existing clause.	xxxii) 'Minimum Level of Services' means A) To maintain with the Bank average daily balance during the previous financial year as under: i) SB Account ₹ 5,000/- OR ii) Current Account ₹ 10,000/- OR iii) Fixed or other deposits ₹ 1,00,000/- OR iv) Loan/s of any type for an amount aggregating to ₹ 1,00,000/-	To insert definition of minimum level of services to be availed by member to classify as an Active Member for participation in the affairs of the Bank.
7	5	OBJECTS AND FUNCTIONS:- The objectives of the Bank are to encourage thrift and to promote co-operation amongst its members and to engage in all or any one or more forms of business as enumerated in section 6 of the Banking Regulation Act, 1949 and as amended from time to time and in particular to carry out/ engage in the following forms of business / activities, namely:	OBJECTS AND FUNCTIONS:- The objectives of the Bank are to encourage thrift and to promote co-operation amongst its members and to provide its products and services to its members and to engage in all or any one or more forms of business as enumerated in section 6 of the Banking Regulation Act, 1949 and as amended from time to time and in particular to carry out / engage in the following forms of business / activities, namely:	To insert the words 'products and services to its members', in view of 97 th Constitution Amendment.
8	9	AUTHORISED SHARE CAPITAL:-	AUTHORISED SHARE CAPITAL:-	Considering the growth in

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
		The authorised share capital of the Bank is ₹ 200,00,00,000/- (Rupees Two Hundred Crores only) divided into 4,00,00,000/- (Four Crores only) shares of the face value of ₹ 50/- each (Approved in the AGM held on 11/07/2010),	The authorised share capital of the Bank is ₹ 500,00,00,000/- (Rupees Five Hundred Crores only) divided into 10,00,00,000 (Ten Crores) shares of the face value of ₹ 50/- each.	business and expansion plan the authorised share capital is proposed to be increased.
9	10	1. ORDINARY MEMBER:- a) Any person who resides within the area of operation of the Bank or is gainfully engaged in any occupation in the area of operation of the Bank and who genuinely needs the services provided by the Bank and whose interest does not conflict with the interest of the Bank may be admitted as a member of the Bank and who has submitted his application subscribing minimum 10 fully paid-up shares of the Bank.	1. ORDINARY MEMBER:- a) Any person who resides within the area of operation of the Bank or is gainfully engaged in any occupation in the area of operation of the Bank and who genuinely needs the services provided by the Bank and whose interest does not conflict with the interest of the Bank may be admitted as a member of the Bank and who has submitted his application subscribing minimum 40 fully paid-up shares of the Bank.	In view of increase in minimum subscribing shares as per proposed amendment in Bye-Law No. 10 (1) (e).
10	10	1. ORDINARY MEMBER:- a) ii) A Multi-State Co-operative Society and any Co-operative Society,	_____	The said sub-clause is proposed to be deleted to comply with the restrictions stipulated in Part V Section 56 of Banking Regulation Act, 1949.
11	10	1. ORDINARY MEMBER:- a) xiv) Registered Society	_____	The said sub-clause is proposed to be deleted to comply with the restrictions stipulated in Part V Section 56 of Banking Regulation Act, 1949.

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
12	10	1. ORDINARY MEMBER:- e) All existing ordinary members holding less than ten shares shall subscribe to such additional number of shares as may be necessary to make up the required minimum number of ten shares within six months from the date of coming into force of these Bye-laws.	1. ORDINARY MEMBER:- e) All existing ordinary members holding less than forty shares shall subscribe to such additional number of shares as may be necessary to make up the required minimum number of forty shares within six months from the date of coming into force of this amended Bye-law.	In view of increase in minimum subscribing shares.
13	10	MEMBERSHIP:- No existing Clause	MEMBERSHIP:- 2) ACTIVE MEMBER 'Active Member' means a person who fulfills all the following criteria:- a) Has been admitted as an Ordinary Member under the Bye-Laws of the Bank; b) Attends at least one General Body Meeting in the previous three consecutive years; c) Utilises the minimum level of services as provided in the Bye-Law No. 4 (xxxii).	To specify the conditions for being an Active Member.
14	11	APPLICATION FOR MEMBERSHIP AND ITS DISPOSAL:- 1) ORDINARY MEMBERSHIP:- The application for membership of the Bank shall be submitted by the applicant to the Bank in such form, and with such non-refundable admission fees as prescribed by the Board. The Applicant shall also subscribe for at least ten fully paid shares at the time of application.	APPLICATION FOR MEMBERSHIP AND ITS DISPOSAL:- 1) ORDINARY MEMBERSHIP:- The application for membership of the Bank shall be submitted by the applicant to the Bank in such form, and with such non-refundable admission fees, as prescribed by the Board. The Applicant shall also subscribe for at least forty fully paid shares at the time of application.	In view of increase in minimum subscribing shares as per the proposed amendment in Bye-Law No. 10 (1)(e).
15	11	3) JOINT MEMBERSHIP:-	3) JOINT MEMBERSHIP:-	In view of increase in

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
		The Joint Member has to subscribe to at least 10 Shares	The Joint Member has to subscribe at least 40 Shares	minimum subscribing shares as per the proposed amendment in Bye-Law No. 10 (1)(e).
16	11	APPLICATION FOR MEMBERSHIP AND ITS DISPOSAL:- No existing Bye-Law	APPLICATION FOR MEMBERSHIP AND ITS DISPOSAL:- 4) IDENTIFICATION OF MEMBER (KYC NORMS OF RBI TO MEMBERS) a) For all transactions with the Bank, identification of member is necessary. For identification, the individual member shall comply with the Know Your Customer (KYC) guidelines issued by the Reserve Bank of India from time to time and duly adopted and approved by the Board of Directors of the Bank. b) The existing members shall also comply with such KYC norms. Identification of the member of the Bank shall be done by a competent authority appointed by the Board, through the official identity card, which will be issued free of charge for the first time by the Bank. c) Whenever a member desires to exercise his right as a member of the Bank such as attending the General Body Meeting and voting therein, collecting annual dividends and/or occasional gifts, execution of agreements as borrower or guarantor, voting at an election of Director/s of the Bank and for such other purpose	To define process for identifying member as per KYC guidelines of the Reserve Bank of India.

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
			<p>which bank may notify from time to time, the member may be asked to produce his identity card.</p> <p>d) When unable to produce such identity card on demand, his membership right whatsoever may be refused by the Bank at that time.</p> <p>e) A duplicate identity card may be obtained from the Bank in case of loss or mutilation of the original card. However duplicate card shall be issued at a nominal cost as may be determined by the Board, from time to time.</p> <p>f) The Board will be permitted to explore the use of advanced technology for the issuance of electronic digital cards so as to reduce use of paper.</p> <p>Note: In this Bye-Law competent authority means any person/s nominated by the Board for this purpose.</p>	
17	12	<p>RIGHTS AND DUTIES OF MEMBERS:-</p> <p>1) i) Right to vote in the General Meetings of the Bank. However no member shall be permitted to vote by proxy;</p>	<p>RIGHTS AND DUTIES OF MEMBERS:-</p> <p>1) i) Right to vote in the General Meetings of the Bank, except right to vote for the purpose of election of the Board of the Bank. However no member shall be permitted to vote by proxy; Provided that an Ordinary Member who fulfills the criteria, as laid down in Bye-Law No. 10(2), shall have the</p>	<p>To bring clarity in Rights & Duties of Ordinary Members.</p>

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
			right to vote in the General Meeting for the purpose of election of the Board of the Bank;	
18	12	RIGHTS AND DUTIES OF MEMBERS:- No existing clauses.	RIGHTS AND DUTIES OF MEMBERS:- 1) vi) To attend at least one General Body Meeting in the previous three consecutive years, vii) To utilize minimum level of services every year as prescribed in the Bye-Law No. 4 (xxxii), Provided that a Member who does not attend at least one meeting of General Body as above and/or does not utilize minimum level of services as prescribed in the Bye-Laws shall be classified as non-active member. The Bank shall communicate such classification as non-active member to the concerned Member within 30 days from the date of close of the financial year; viii) An Active Member can exercise all other rights of Ordinary Member as mentioned in these Bye-Laws.	To bring clarity in Rights & Duties of Members.
19	14	DISQUALIFICATION OF ORDINARY MEMBERSHIP:- ii) He/she/it does not attend the three consecutive General Meetings and such absence was not condoned by the members attending the meeting or	DISQUALIFICATION FOR ORDINARY MEMBERSHIP:- ii) He/she/it does not attend the three consecutive General Meetings after being classified as non-active member ; or	In view of proposed amendment as per Bye-Law No. 10 (2).
20	14	iii) Has not used any of the services	_____	Deleted since already

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
		of the Bank for two consecutive years ;		included in proposed amendment as per Bye-Law No. 4 (xxxii)
21	21	GENERAL BODY:- iii. In case of Multi-State Co-operative Society or other Co-operative Society the same shall be represented in General Meeting by the person as prescribed in sec. 38(3) of the Act.	_____	Deleted since redundant.
22	22	ANNUAL GENERAL MEETING:- ii) Notice: No existing clause	ANNUAL GENERAL MEETING:- I) Notice: e) The notice of the General Meeting shall be accompanied by an unsigned Certificate of the Attendance. This certificate shall be signed by the Authorised person of the Bank at the time of General Meeting, which shall be the conclusive proof of attendance.	The sub-clause is inserted in view of proposed amendment to Bye Law at No. 10(2)(b).
23	22	ANNUAL GENERAL MEETING:- IV) Voting d) In case of partnership firm, company, HUF, trust, society, or any other body corporate, the voting right shall be exercised by the partner, director, karta, trustee, office bearer or any authorised representative of such person. In case of such persons, the concerned partner, director, karta, trustee, office bearer, or representative shall produce the requisite authority as prescribed by the Board.	ANNUAL GENERAL MEETING:- III) Voting:- A) ORIDINARY MEMBER:- d) Individual Members shall vote in person, while a Firm or a Company or HUF or Trust or LLP or any Body Corporate constituted under any law for the time being in force or Government which is a member, may appoint one of its Partners, Directors or Officers or Authorised Representatives to participate in the meeting to exercise the right to vote. In case of such persons, the concerned partner, director, karta,	To bring clarity in the process of voting through representative.

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
			trustee, office bearer, or representative shall produce the requisite authority as prescribed by the Board.	
24	22	<p>ANNUAL GENERAL MEETING:- IV) VOTING</p> <p>No existing clause.</p>	<p>ANNUAL GENERAL MEETING:- III) VOTING B) ACTIVE MEMBER:-</p> <p>a) Active Member shall have one vote irrespective of the number of shares held.</p> <p>b) Individual Members shall vote in person, while a Firm or a Company or HUF or LLP or any Body Corporate constituted under any law for the time being in force or Government which is a member, may appoint one of its Partners, Directors or Officers or Authorised Representatives to participate in the meeting to exercise the right to vote. In case of such persons, the concerned partner, director, karta, trustee, office bearer or representative shall produce the requisite authority as prescribed by the Board.</p> <p>c) A member shall acquire a right to vote in election of the Board of Directors only after the completion of one year from the date of his admission to the membership of the Bank.</p> <p>d) An Active Member who becomes</p>	In view of insertion of definition of Active Member.

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
			<p>a defaulter shall not be eligible to vote in the election of the Board of Directors as well as the Annual or Special General Meeting of the Bank.</p> <p>Provided that while considering the voting rights of the defaulter, the cut-off date shall be taken as the beginning of the first day of previous month to the date of General Meeting/Election.</p>	
25	24	BOARD OF DIRECTORS:- i) The Board of Directors of the Bank shall consist of Eleven Directors. However, the Board in existence at the time of registration under the Act shall consist of 17 Directors.	BOARD OF DIRECTORS:- i) The Board of Directors of the Bank shall consist of Eleven Directors.	Part of the text deleted since irrelevant.
26	24	BOARD OF DIRECTORS:- ii) Eleven directors will be elected by the ordinary members of the Bank as per the procedure laid down in the Act, Rules and Bye-laws. Eleven directors will include with suitable banking experience as per requirement of the Reserve Bank of India.	BOARD OF DIRECTORS:- ii) Eleven directors will be elected amongst the active members of the Bank as per the procedure laid down in the Act, Rules and Bye-laws. There will be reservation of one seat for scheduled caste or scheduled tribes and two seats for women amongst eleven directors.	To insert provision for reservation of seats in view of 97 th Constitution Amendment.
27	24	BOARD OF DIRECTORS:- iv) In case the elected members of the Board do not have two members fulfilling the requirements of the Reserve Bank of India then up to two ordinary members with suitable Banking experience and /	BOARD OF DIRECTORS:- iv) In the event the elected members of the Board do not have two members fulfilling the requirements of the Reserve Bank of India, the Board may co-opt two directors in addition to eleven directors as specified in Bye-Law No.	To provide for co-opting expert directors.

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
		or with relevant professional qualifications shall be co-opted by the Board of Directors.	24 (i), having experience in the field of banking, management and finance or having specialization in any field relating to the objects and activities undertaken by the Bank.	
28	26	DISQUALIFICATION FOR BEING A MEMBER OF BOARD:- No existing Bye-Law	DISQUALIFICATION FOR BEING A MEMBER OF BOARD:- i) (o) He is not an Active Member	To insert disqualification of member in view of insertion of definition of Active Member.
29	28	COMMITTEES / SUB COMMITTEES:- The Board of Directors may constitute an Executive Committee and other committees/ Sub committees as may be considered necessary provided that other committees or Sub committees other than the Executive Committee shall not exceed three. The Board may delegate any of its powers and functions mentioned in Bye-law No. 30 to an Executive Committee consisting of not more than 10 members of the Board of Directors including the Chairman and the Managing Directors. 50% or minimum three members whichever is higher shall form the quorum for the meeting of the Executive Committee. The Composition of the Committees / Sub Committees, their functions, quorum, day of notice etc., shall be as decided by the Board of Directors from time to time.	COMMITTEES / SUB COMMITTEES:- The Board of Directors may constitute an Executive Committee and other Committees/ Sub Committees as may be considered necessary provided that other Committees or Sub Committees other than the Executive Committee shall not exceed three. Out of such three Committees one shall be an Audit and Ethics Committee. The Board may delegate any of its powers and functions mentioned in Bye-law No. 30 to an Executive Committee consisting of not more than 10 members of the Board of Directors including the Chairman and the Managing Directors. 50% or minimum three members whichever is higher shall form the quorum for the meeting of the Executive Committee. The Composition of the Committees / Sub Committees, their functions, quorum, day of notice etc., shall be as decided by the Board of Directors from time to time.	To insert provision for Audit and Ethics Committee.

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
30	29	<p>MEETINGS OF THE BOARD OF DIRECTORS:-</p> <p>v) Half the number of the total strength of the Board of Directors shall form a quorum for a Board meeting and half the number of the total strength of the sub-committee shall form a quorum.</p> <p>Note: If half the number of the total number of Directors is a fraction figure, it shall be rounded to the nearest figure on upper side and such rounded figure shall constitute a quorum.</p>	<p>MEETINGS OF THE BOARD OF DIRECTORS:-</p> <p>v) If chairman or vice chairman fails to fix the date of meeting of the Board, CEO of the Bank shall convene the meeting on receiving requisition from minimum 1/4th of the Directors.</p>	To insert procedure for convening meeting by CEO.
31	29	<p>MEETINGS OF THE BOARD OF DIRECTORS:-</p> <p>No existing clause</p>	<p>MEETINGS OF THE BOARD OF DIRECTORS:-</p> <p>vi) One third of the total strength of the Board of Directors shall form a quorum for a Board Meeting and participation of the Directors by video conferencing and other electronic means shall also be counted for the purpose of quorum.</p>	To redefine the quorum.
32	29	<p>MEETINGS OF THE BOARD OF DIRECTORS:-</p> <p>Note: If half the number of the total number of Directors is a fraction figure it shall be rounded to the nearest figure on upper side and such rounded figure shall constitute a quorum.</p>	<p>MEETINGS OF THE BOARD OF DIRECTORS:-</p> <p>Note: If one third of the total number of Directors is a fraction figure, it shall be rounded to the nearest figure on upper side and such rounded figure shall constitute a quorum.</p>	To amend in view of proposed amendment at Bye-Law No. 29(vi).
33	32	<p>ELECTION:-</p> <p>vi) No member of the Bank shall be eligible for being chosen as , or for being elected as member of Board if</p>	<p>ELECTION:-</p> <p>vi) No member of the Bank shall be eligible for being chosen as , or for being elected as member of Board if</p>	Part of the text - ‘Approved by Central Registrar of Co-operatives Societies, New Delhi

Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
		such member has been a member of the Bank for less than 12 months immediately preceding the date of such election of appointment (Approved by Central Registrar of Co-operatives Societies, New Delhi from 25 th October 2010);	such member has been a member of the Bank for less than 12 months immediately preceding the date of such election of appointment;	from 25 th October 2010' - Deleted since irrelevant.
34	32	ELECTION:- Sub clause 32 (ix): No existing clause	ELECTION:- ix) The election of the Board shall be conducted before the expiry of the term of the Board so as to ensure that the newly elected members of the Board assume office immediately on the expiry of the office of members of the outgoing Board.	To insert the clause for scheduling the election of the Board.
35	35	POWERS AND FUNCTIONS OF THE CHIEF EXECUTIVE:- x) Present the draft annual report and financial statements for the approval of the Board within 30 days of closure of the financial year;	POWERS AND FUNCTIONS OF THE CHIEF EXECUTIVE:- x) Present the draft annual report and financial statements for the approval of the Board within 45 days of closure of the financial year	To amend the period for presenting draft annual report and financial statement to the Board.
36	44	AUDIT:- No existing clause	AUDIT:- Any vacancy created by resignation or death of an auditor shall be filled by the Board out of panel of auditors approved by the Central Registrar. Accounts of the Bank shall be audited within six months of the close of the financial year to which accounts relate.	To define procedure for appointment of auditor in case of resignation or death of an auditor. To insert the period within which audit shall be completed.
37		No existing Bye-Law:-	50) THE CO-OPERATIVE INFORMATION OFFICER AND THE CHIEF INFORMATION OFFICER:-	To insert provision for Co-operative Information Officer and the Chief

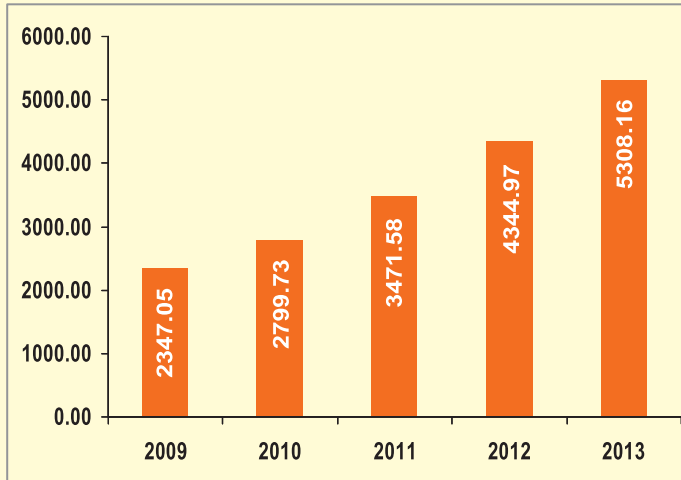
Sr. No.	Bye Law No.	Text of present Bye Law	Text of Bye-Law after incorporation of proposed Amendments	Purpose for amending Bye-Law
			<p>The Co-operative Information Officer and the Chief Information Officer shall be appointed by the Board of Directors. They shall be full time paid employees of the Bank. The Co-operative Information Officer shall provide, on an application by the ordinary member and payment of prescribed fees, information about the affairs and management of the Bank within thirty days from the date of application and the Chief Information Officer shall hear and dispose off any complaint regarding non-supply by the Co-operative Information Officer within a period of thirty days.</p>	Information Officer.
38	50	<p>MISCELLANEOUS:- iii. The filing of returns to the Central Registrar shall be as per the provisions of Section 120 of the Act.</p>	<p>51) MISCELLANEOUS:- iii) The filing of returns to the Central Registrar shall be as per the provisions of Section 120 of the Act.</p> <p>The Bank shall also file the returns in the electronic form.</p>	To insert provision of filing returns in electronic form.

Note:

- All the amendments to the Bye-Laws as stated above shall come into force with effect from the date on which the amended Bye-Laws are registered by the Central Registrar.
- The word “Society” is replaced by the word “Bank” wherever is applicable to bring more clarity in the text of Bye-Laws.
- Due to addition/deletion of some definitions/clauses in Bye-Law, Bye-Law numbers/ sub-numbers are changed in amended Bye-Laws.

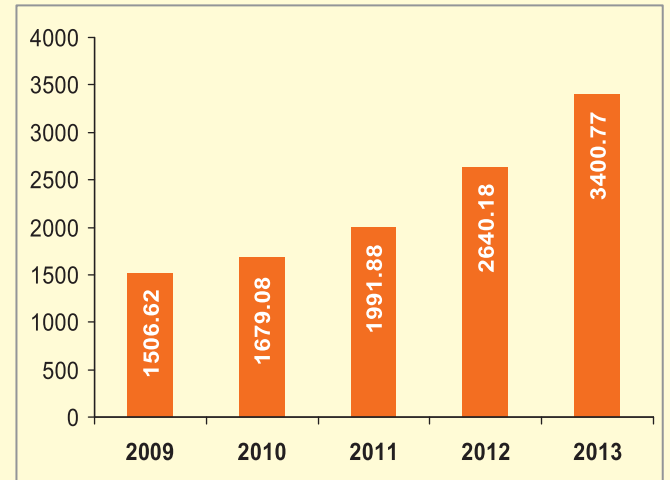
DEPOSITS

₹ in Crores



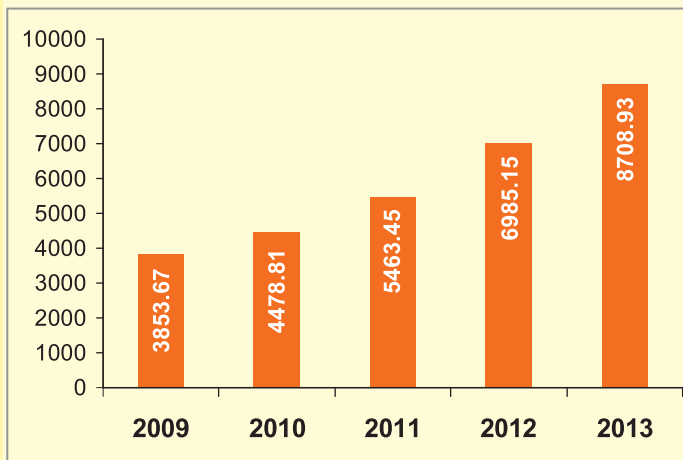
ADVANCES

₹ in Crores

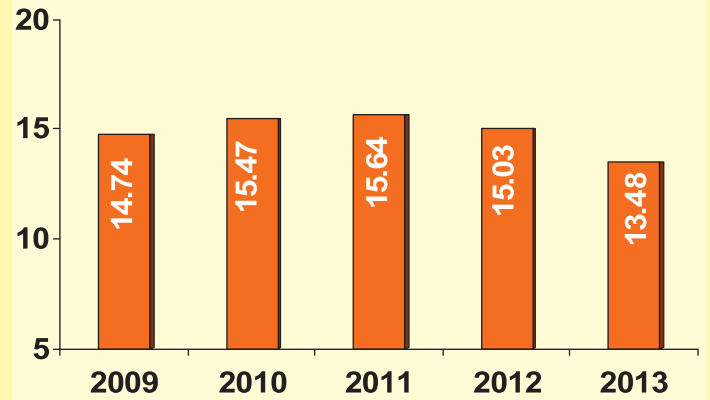


BUSINESS-MIX

₹ in Crores

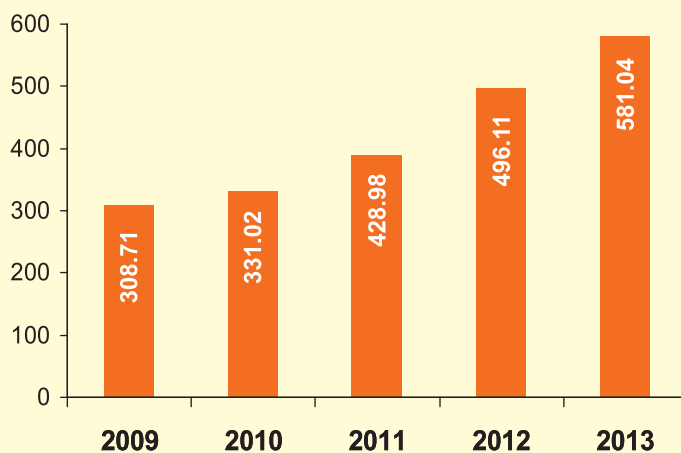


CAPITAL ADEQUACY (%)

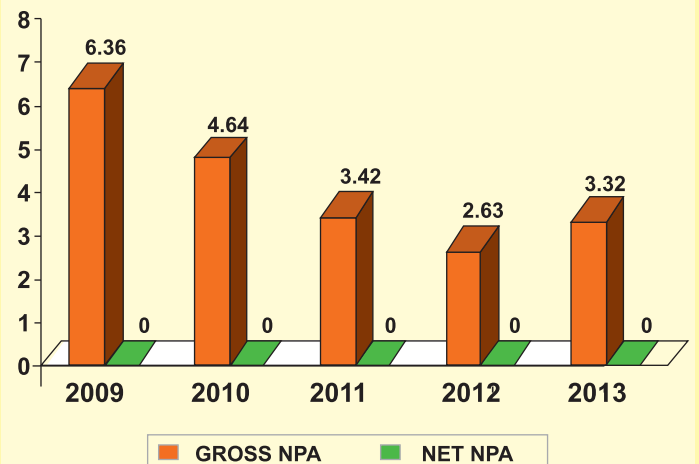


OWNED FUNDS

₹ in Crores



GROSS NPA & NET NPA (%)



टीजेएसबी  बँक
टीजेएसबी सहकार बँक लिमिटेड
(जॉइंट-स्टॉक सोसायटी बँक)

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