

दि प्रताप

को.ऑप. बैंक लि.



THE PRATAP

CO-OP. BANK LTD.

Education Loan



Business Loan



Vehicle Loan



Home Loan

38th

**ANNUAL REPORT
2018-2019**

Good Bank to Bank with

REGD. OFF.: Asma Manzil, Office No. 2, 1st Floor, 39, Nagdevi Street, Mumbai - 400 003.

Tel.: 2344 5694 / 2348 1008 / 2241 2241 / 2242 3676 • Fax : 2240 1012

E-mail : pratapho@gmail.com / headoffice@pratapbank.in • Web.: www.pratapbank.in



SHRI M. L. SINGH
Founder Director



SHRI C. K. SINGH
Chairman



SHRI K. S. RATHOUR
Vice-Chairman



SMT. R. R. BHATIYANI
Director



SHRI S. B. SINGH
Director



SHRI U. P. SINGH
Director



SMT. SUMITA SUMAN SINGH
Director



SHRI S. K. SINGH
Director



SHRI J. S. SINGH
Director



SHRI NARAYAN ATAL
Director



SHRI SANJAY SINGH CHAUHAN
Director



SHRI R. N. RAM
Director



SHRI SAMARTH SINGH
Director



SHRI SHAILENDRA SINGH
Director

PROFILE

POSITION AS ON 31.3.2019

(₹ in Lakh)

1	NO. OF BRANCHES	8 BRANCHES	
2	MEMBERSHIP	REGULAR	7210
		NOMINAL	0
3	Audit Classification (for 2018-19)		A
4	TOTAL STAFF	OFFICERS & CLERKS	37
		SUB-STAFF	8
		TOTAL STAFF	45
5	PAID UP CAPITAL		435.85
6	TOTAL RESERVES		2058.81
7	WORKING CAPITAL		15416.55
8	DEPOSIT	SAVING DEPOSIT	2531.45
		CURRENT DEPOSIT	2385.41
		TERM DEPOSIT	7714.57
		TOTAL	12631.42
9	LOAN & ADVANCES	SECURED	6809.5
		UNSECURED	106.99
		TOTAL	6916.49
	PROPERTY SECTOR ADVANCES	3392.01	49.04%
	WEAKER SECTOR ADVANCES	714.97	10.33%
10	BORROWING	M.D.C.C. BANK, FORT BR.	NIL
11	INVESTMENTS	FDR.S INNOTIFIED BANK	2237.50
		GOVT. SECURITIES	3909.89
		OTHERS INVESTMENT	377.30
		TOTAL	6524.69
12	OVERDUE (%) TO TOTAL ADVANCES		3.75%
13	PROFIT FOR THE YEAR 2018-19		180.40

BEST EMPLOYEE OF THE YEAR AWARD



SHRI S. P. SHEVALE
Br. Manager



SHRI SANJAY A. SINGH
Jr. Officer



SHRI RAJENDRA M. SHIKHARE
EDP Officer



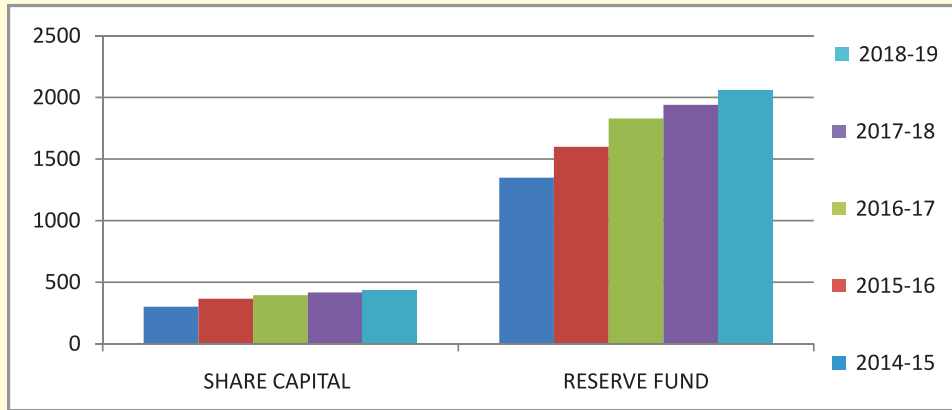
दि महाराष्ट्र राज्य सहकारी बँक्स असोसिएशन द्वारा प्रताप बँक को पूरे महाराष्ट्र में प्रथम स्थान प्राप्त हुआ, उसी अवसर पर ट्रॉफी लेते हुए संस्थापक निदेशक श्री मिठाईलाल सिंह, श्री जयवंत पाटील (भूतपूर्व वित्तमंत्री), श्री रवीन्द्र चौहान (राज्यमंत्री), श्रीमती स्वाती पांडे (सीईओ), प्रमाण-पत्र लेते उपाध्यक्ष श्री के. एस. राठौड़ और बाएं से खड़े बैंक के सीईओ श्री एच. एन. सिंह, अध्यक्ष श्री चन्द्रकुमार सिंह, निदेशिका श्रीमती सुमिता सुमन सिंह, निदेशक उमेश प्रताप सिंह, अधिकारी-गण और निदेशक एस.के. सिंह व निदेशक संजय सिंह चौहान ।



दि बृहन्मुंबई नागरी सहकारी बँक्स असोसिएशन द्वारा प्रताप बँक को पूरे मुंबई में प्रथम स्थान प्राप्त हुआ, उसी अवसर पर बाएं से खड़े बैंक के श्री एच. एन. सिंह, श्रीमती सुमिता सुमन सिंह, अध्यक्ष श्री चन्द्रकुमार सिंह, उपाध्यक्ष श्री के. एस. राठौड़, अधिकारी-गण, संस्थापक निदेशक श्री मिठाईलाल सिंह ट्रॉफी लिए हुए, बैंक के सीनियर वाईस प्रेसिडेंट श्री दिन्यार सेठना और निदेशक-गण एस. के. सिंह, जे. एस. सिंह व संजय सिंह चौहान ।

CAPITAL & RESERVE

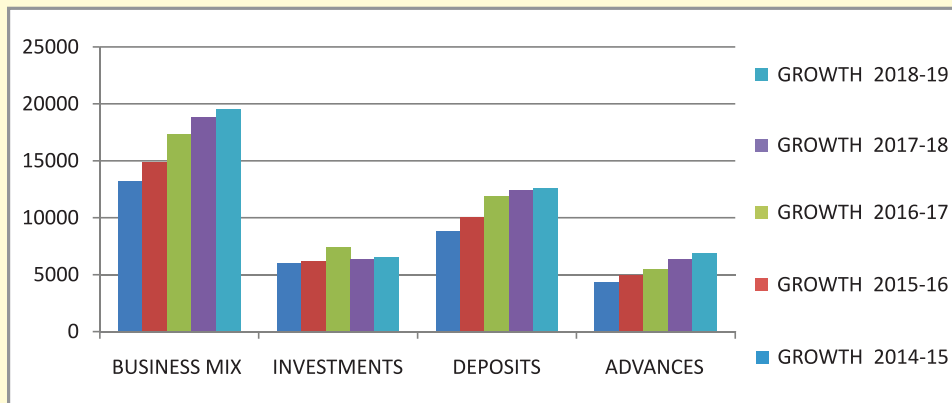
(IN LAKHS)



Year	2014-15	2015-16	2016-17	2017-18	2018-19
SHARE CAPITAL	301.18	365.6	394.93	417.83	435.85
RESERVE FUND	1349.2	1599.38	1829.04	1940.07	2058.81

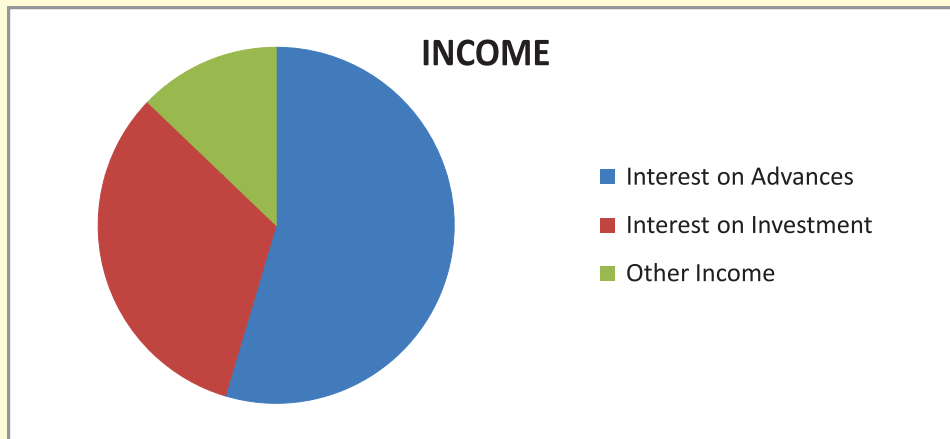
GROWTH

(IN LAKHS)



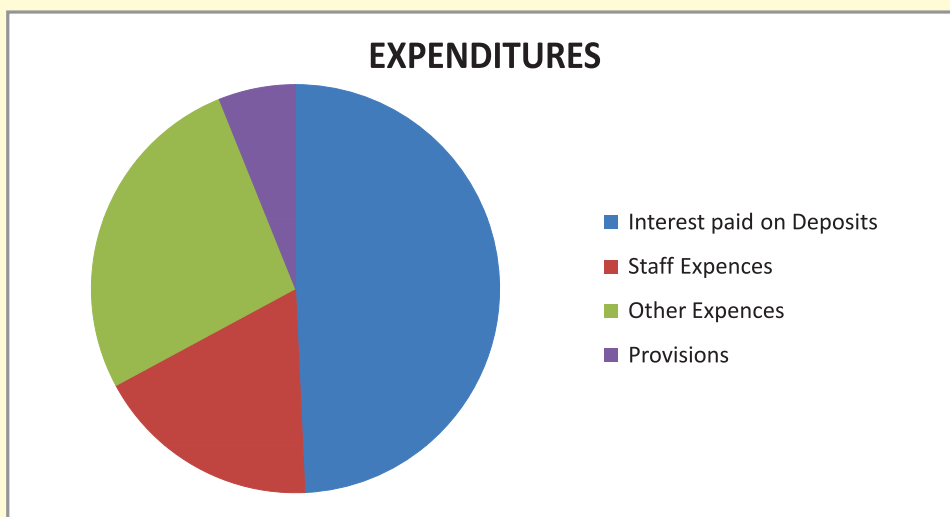
Year	2014-15	2015-16	2016-17	2017-18	2018-19
BUSINESS MIX	13176.38	15014.67	17384.01	18865.13	19547.95
INVESTMENTS	5974.89	6209.77	7463.56	6405.54	6524.69
DEPOSITS	8870.44	10034.86	11856.36	12462.37	12631.45
ADVANCES	4305.94	4979.81	5527.65	6402.76	6916.49

INCOME



Interest on Advances	813.621
Interest on Investment	485.263
Other Income	191.373

EXPENDITURE



Interest on Deposits	687.18
Staff Expences	249.27
Other Expences	373.41
Provisions	85.00

ANNUAL FINANCIAL BUDGET FOR THE YEAR 2019-20

EXPENDITURE	Actual Expences for the year 2018-19	Budget for the year 2019-20	INCOME	Actual Income for the year 2018-19	Budget for the year 2019-20
Interest Paid:-			By Interest on Advances	813.62	871.00
a) Interest paid on Deposits	687.18	707.00	By Interest on Investment	485.26	505.00
b) On Borrowings	0	0			
Commission on Daily Deposits	11.48	12.00	By Commission Exchange and Incidental Charges	191.37	197.00
Salaries, Allowances, Bonus, Ex-gratia etc.	249.27	254.00			
Sitting Fees for Direcrs	0.37	0.50			
Rent, Taxes, Insurance Lighting including service Charges	111.20	113.00			
Postage, Telephones, Charges	4.93	5.00			
Stationery, Printing & Advertisement	8.96	9.00			
Law and Professional Charges	6.15	6.00			
Payment Auditors (including Internal & statutory audit fees)	6.88	7.00			
Depreciation, Repairs, water	59.50	61.00			
Other Exdenditure	67.16	69.00			
Exp. for Annual Gen. Body	2.75	3.00			
Meeting & Inauguration Expenses					
Training Programme	0.23	0.50			
Amortisation of Premium paid on Investment	0.75	1.00			
Provision for BDDR	-	25.00			
Provision for Income Tax	85.00	90.00			
Income Tax paid	8.05	-			
Net Profit Current Year	180.39	210.00			
	1,490.25	1,573.00		1,490.25	1,573.00



**THE PRATAP CO-OP BANK LTD, MUMBAI.
BEST BANK AWARD**

SR. NO.	YEAR	AWARDED BY	CATEGORY
1	2004	The Maharashtra Urban Co-Operative Banks Federation Ltd. Mumbai	25 Years complete
2	2008	Brihan Mumbai Nagari Sahakari Banks Association Mumbai.	Up to 100 Crore
3	2014	The Maharashtra Urban Co-Operative Banks Federation Ltd. Mumbai	Up to 100 Crore
4	2014	The Maharashtra Urban Co-Operative Banks Association Ltd. Mumbai	Up to 100 Crore
5	2015	Brihan Mumbai Nagari Sahakari Banks Association Mumbai.	Up to 300 Crore
6	2015	Brihan Mumbai Nagari Sahakari Banks Fedration	Up to 100 Crore
7	2016	The Mumbai District Central Co-op Bank Ltd.	Sahakar Gaurav Award
8	2016	Brihan Mumbai Nagari Sahakari Banks Association Mumbai.	Up to 300 Crore
9	2017	Brihan Mumbai Nagari Sahakari Banks Association Mumbai.	Up to 500 Crore
10	2017	The Maharashtra Urban Co-Operative Banks Association Ltd. Mumbai	Up to 300 Crore
11	2018	The Brihan Mumbai Nagari Sahakari Banks Association Mumbai.	Up to 500 Crore
12	2018	The Maharashtra Urban Co-Operative Banks Association Ltd. Mumbai	Up to 300 Crore



THE PRATAP CO-OPERATIVE BANK LTD.

BOARD OF DIRECTORS YEAR 2018-19

Shri M. L. SINGH

Founder Director

Shri CHANDRA KUMAR SINGH

Chairman

Shri K. S. RATHOUR

Vice-Chairman

DIRECTORS

Smt. Raj Bhatiyani

Shri Narayan Atal

Shri Sant Bahadur Singh

Shri Umesh Pratap Singh

Smt. Sumita Suman Singh

Shri Surendra Kumar Singh

Shri Jaishankar R. Singh

Shri Ravindranath Ram

Shri Sanjay A. Chauhan

Shri Samarth Singh

Shri Shailendra Singh (Co-opt)

CHIEF EXECUTIVE OFFICER

SHRI H. N. SINGH

STAFF REPRESENTATIVE

Shri Mukesh Solanki

Shri Sanjay Chavan

BANKERS

Maharashtra State Co-op. Bank Ltd.

Fort, Mumbai - 400 001.

The Mumbai Dist. Central Co-op. Bank Ltd.

207, D. N. Road, Fort, Mumbai - 400 001.

Punjab National Bank

Mandvi Branch, Kandivli Branch, Zaveri Bazar Branch

Union Bank of India

Zaveri Bazar Branch & Matunga (E) Branch

AXIS Bank

Kandivli (East) & Kandivli (West) Branch

IDBI BANK

Pydhonie Branch

ICICI BANK

Kandivli (West) Branch

38th Annual Report

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Year 2018-2019

निदेशक मंडल वर्ष २०१८-१९

श्री एम. एल. सिंह

संस्थापक निदेशक

श्री चन्द्रकुमार सिंह

अध्यक्ष

श्री के. एस. राठौड़

उपाध्यक्ष

निदेशक

श्रीमती राज भटियानी

श्री नारायण अटल

श्री संतबहादुर सिंह

श्री उमेश प्रताप सिंह

श्रीमती सुमिता सुमन सिंह

श्री सुरेन्द्र कुमार सिंह

श्री जयशंकर आर. सिंह

श्री रवीन्द्रनाथ राम

श्री संजय ए. चौहान

श्री समर्थ सिंह

श्री शैलेन्द्र सिंह (सहयोजित)

मुख्य कार्यकारी अधिकारी

श्री एच. एन. सिंह

कर्मचारी प्रतिनिधि

श्री मुकेश सोलंकी

श्री संजय चौहान

बैंकर्स

महाराष्ट्र स्टेट को.ऑप. बैंक लि.

फोर्ट, मुंबई - ४०० ००१.

दि मुम्बई डिस्ट्रिक्ट सेंट्रल को.ऑप. बैंक लि.

२०७, डि. एन. रोड, फोर्ट, मुंबई - ४०० ००१.

पंजाब नॅशनल बैंक

मांडवी शाखा, कांदिवली शाखा, झवेरी बाजार शाखा

यूनियन बैंक ऑफ इंडिया

झवेरी बाजार शाखा और माटुंगा (पूर्व) शाखा

एक्सिस बैंक

कांदिवली (पूर्व), कांदिवली (प.) शाखा

आइडीबीआय बैंक

पायधुनी शाखा

आईसीआईसीआई बैंक

कांदिवली (प.) शाखा



THE PRATAP CO-OPERATIVE BANK LTD.

(Regn. No. BNK-C-171 dated 27.11.1981)

Regd. Off.: Asma Manzil, Office No.2,1st Floor, 39, Nagdevi Street, Mumbai - 400 003.

Tel.: 2344 5694/2340 1008/2241 2241 • **Fax :** 2240 1012 • **E-mail :** pratapho@gmail.com

❖ N O T I C E ❖

Notice is hereby given that the **38th Annual General Body Meeting** of Shareholders of **The Pratap Co.op. Bank Ltd.** will be held on **10th August 2019 at 3.30 P.M. at Arya Samaj Matunga Hall, 303, Bhimani Street, Opp. Nappu Garden, Matunga (East), Mumbai - 400 019** to transact the following business.

❖ A G E N D A ❖

1. To read and confirm the minutes of the Annual General Body Meeting held on Tuesday, 31st July, 2018.
2. To receive and adopt the 38th Annual Report of the Board of Directors and the Audited Balance Sheet, Profit and Loss A/c. of the Bank for the year ended 31.03.2019.
3. To approve the appropriation of profits for the year ended 31.03.2019.
4. To declare dividend for the year ended March, 2019.
5. To consider and adopt the Statutory Audit Report and Internal Audit Report for the year 2018-19.
6. To appoint Statutory Auditors for 2019-20 and fix their Remuneration.
7. To appoint Internal auditors from August 2019 to July 2020 & fix their Remuneration.
8. To increase authorized share capital.
9. Any other Business with the permission of the Chair.

Place : Mumbai

By Order of the Board of Directors

Dated : 19th July, 2019

H. N. SINGH

Chief Executive Officer

1. In case of want of quorum at the meeting, the meeting shall stand adjourned and such an adjourned meeting will be held after half-an hour at the time fixed on the same day and at the same place with the members present and the business of the original meeting will be transacted whether there is quorum or not. (Pursuant to Section 60 of the Maharashtra State Co-op. Societies Act 1960 and Model Bye-laws 23).
2. If any shareholder is desirous to have information or to offer any suggestion or ask questions in the above meeting he/she is requested to write to the Chief Executive Officer of the Bank at least seven days in advance of the date of the Annual General Body Meeting.
3. Members are requested to notify change in the address, if any.
4. Attention of members is invited to Bank's Bye-law No. 45 (I) under which any dividend remaining undrawn for three years after having been declared, shall be forfeited and credited to Reserve Fund of the Bank.
5. You are requested to bring the copy of the Annual Report to the Annual General Body Meeting.

Notice : 1) The members who have not completed the KYC are requested to contact their respective branches for compliance.
2) As per new standard by-laws in order to maintain the active member status following terms and conditions have to be fulfilled :
a) Share holders having shares worth less than Rs. 1000/- are required to pay balance amount.
b) All share holders have to maintain a fix deposit of Rs. 3000/- or avail a loan of Rs.50000/- of more than 2 years tenure.
c) In a span of 5 years all the share holders should attend annual AGM atleast once.
d) All share holders should have a savings bank account in the bank and maintain a minimum balance of Rs. 500/- in it.
e) All share holders are requested to submit their photograph for photo ID, in the central office. In case of the above mentioned conditions are not met, the said share holders will be considered inactive members and will not be eligible to contest any elections held by the bank nor be able to vote in the elections.



THE PRATAP CO-OPERATIVE BANK LTD.

(पंजीयन सं. बैंकिंग-सी-१७१ दिनांक २७-११-१९८१)

रजि. ऑफिस : आसमा मंजिल, आफिस नं.२, पहला माला, ३९, नागदेवी गली, मुम्बई - ४०० ००३.

दूरभाष : २३४४ ५६९४ / २३४० १००८ / २२४१ २२४१ ☐ फैक्स : २२४० १०१२

● सूचना ●

सभी अंशधारकों को सूचित किया जाता है कि दि प्रताप को-ऑपरेटिव्ह बैंक लि. के अंशधारकों की ३८वीं वार्षिक साधारण सभा दिनांक १० अगस्त २०१९ को दोपहर बाद ३.३० बजे, आर्य समाज माटुंगा हॉल, भिमानी स्ट्रीट, नप्पू गार्डन के सामने, माटुंगा (पूर्व), मुम्बई - ४०० ०१९ में होगी। जिसमें निम्नलिखित विषयों पर चर्चा होगी जो इस प्रकार है।

● विषय ●

- पिछली वार्षिक साधारण सभ मंगलवार, दिनांक ३१ जुलाई २०१८ की कार्यवाही की पुष्टि करना।
- ३८वीं वार्षिक साधारण सभा का विवरण और लेखा परीक्षित तुलनपत्र और लाभ हानि खाता ३१-३-२०१९ तक का प्राप्त कर स्वीकृति प्रदान करना।
- लाभ-उपयोग को समापन वर्ष ३१-३-२०१९ के लिये स्वीकृति प्रदान करना।
- समापन वर्ष मार्च २०१९ के लिए लाभांश की घोषणा करना।
- वर्ष २०१८-१९ के बैंक का आंतरिक लेखा परीक्षण तथा संवैधानिक लेखा परीक्षण की जानकारी तथा विचार-विमर्श।
- वर्ष २०१८-१९ के लिए संवैधानिक लेखा परीक्षक नियुक्ति करना तथा उनका मानधन निर्धारित करना।
- अगस्त २०१९ से जुलाई २०२० तक के लिए आंतरिक लेखा परीक्षक की नियुक्ति के साथ मानधन निर्धारित करना।
- अधिकृत भाग पूंजी को बढ़ाने पर विचार।
- अध्यक्ष की अनुमति से अन्य किसी विषय पर चर्चा।

निर्देशक मंडल की आज्ञा से

एच. एन. सिंह

मुख्य कार्यकारी अधिकारी

मुंबई

दिनांक : १९वीं जुलाई, २०१९

- सभा की गणपूर्ति न होने की दशा में सभा स्थगित की जायेगी और उसके ठीक आधे घंटे पश्चात उसी दिन जो भी सभासद उपस्थित रहेंगे उनकी उपस्थिति में स्थगित सभा की कार्यवाही निर्धारित समय से पूरी की जायेगी जो कि सूचना में दर्शाई गयी है। (महाराष्ट्र राज्य सहकारी अधिनियम १९६० व आदर्श उप-विधि २३ के अनुसार धारा ६० के अंतर्गत)
- यदि किसी अंशधारक को कोई जानकारी लेना है अथवा किसी प्रकार का सुझाव देना है या कोई सवाल सभा में करना है तो उनसे अनुरोध है कि वे कृपया बैंक के मुख्य कार्यकारी अधिकारी के पास वार्षिक साधारण सभा से कम से कम सात दिन के पहले लिखित रूप में भेजें।
- सदस्यों (अंशधारकों) से अनुरोध है कि यदि पता बदलवाना है तो आवेदन पत्र द्वारा सूचित करें।
- सदस्यों (अंशधारकों) का ध्यान बैंक के आदर्श उप-विधि सं. ४५ (१) की तरफ आकर्षित किया जाता है जिसके तहत लाभांश घोषित करने के बाद ३ साल तक लाभांश नहीं लिया गया तब वह राशि बैंक द्वारा आरक्षित निधि में जमा कर ली जायेगी।
- सदस्यों से अनुरोध है कि कृपया आप अपनी वार्षिक अहवाल पत्रिका साधारण सभा में अवश्य लायें।

सूचना : १) जिन सदस्यों ने केवाईसी जमा नहीं किया है, कृपया संबंधित शाखा में जाकर जमा कर दें।

२) नये बॉय-लॉज के अनुसार सक्रिय सदस्य नये नियम का अच्छी तरह निम्न प्रकार से पालन करें।

अ) अंशधारक जिनका शेयर १०००/-रु. से कम है, कृपया बाकी रकम जल्द जमा कर दें।

ब) सभी अंशधारक ३०००/-रु. की जमा राशि बनाए रखें अथवा ५००००/-रु की कर्ज राशि २ वर्ष के लिए लें।

स) ५ वर्ष के अंतराल में अंशधारक कम से कम एक बार वार्षिक साधारण सभा में उपस्थित हों।

द) सभी अंशधारक बैंक में एक बचत खाता खोलें और उसमें न्यूनतम ५००/-रु. की राशी बनाए रखें।

इ) सभी अंशधारकों से अनुरोध है कि अपना फोटो, आई.डी. बनाने के लिए मुख्य कार्यालय में जमा करें। यदि अंशधारक ऊपर लिखे नियमों का पालन नहीं करते हैं तो उन असक्रिय अंशधारकों की सदस्यता रद्द कर दी जायेगी और वे किसी भी चुनाव में भाग अथवा मतदान नहीं कर पायेंगे।



THE PRATAP CO-OPERATIVE BANK LTD.

DIRECTOR'S REPORT FOR THE YEAR 2018-2019

Dear Members,

The Board of Directors of the Bank have great pleasure in welcoming the members to this Thirty eight Annual General Body Meeting and presenting the report on the business and operations of the Bank together with the Audited Balance Sheet and Profit and Loss A/c. for the year 2018-19.

1. BANK'S ACTIVITIES & PROGRESS :

- Bank's progress under all parameters of growth was recognized and acknowledged by awarding of two prestigious Best Bank Awards - First prize by Maharashtra State Co-op. Bank's Association and Brihan Mumbai Nagrik Bank's Association, Which gave your Bank good recognition and standing amongst the peer Banks.
- Your Bank has further advanced into Digital Banking by introduction of Mobile Banking and IMPS to facilitate prompt transfer of funds and reduce dependability on NEFT / RTGS. It will help your Bank to face stiff competition from peer banks and ensure customers delight to enjoy the ease of speedy transfer of funds.
- During the year RBI audit was conducted. Bank has been awarded Best rating for it's working and overall performance.
- Bank has adopted and implemented Cyber Security Policy in your bank as per RBI guidelines to safeguard and protect the computerized data and systems.
- The performance of your Bank during the year was encouraging with an overall increase in business growth which compared favorably with performance of peer banks. Total business of bank was Rs. 19547 lakh. The CRAR of 36.62 % has placed your Bank in a financially sound and comfortable position.
- The N.P.A. position of your Bank is highly satisfactory due to strict monitoring and recovery, resultantly gross NPA declined from 2.10% to 1.91%. The Net NPA continued to be zero. Your bank has achieved a distinction of not a single account being classified as NPA during the year.



THE PRATAP CO-OPERATIVE BANK LTD.

2. OPERATIONAL RESULTS :

During the year under review, Bank's financial position was as under. (₹ in lakhs)

PARTICULARS	As on 31.03.2019	As on 31.03.2018
Paid up Capital & Reserves	2494.66	2357.90
Deposits	12631.45	12462.37
Advances	6916.49	6402.76
Investment	6524.69	6405.54
Working Capital	15416.55	15187.34

Your Bank is in excellent financial health with Net worth of the Bank at ₹ 2495 lakh and Capital Risk Adequacy Ratio (CRAR) of 36.62% which is very well above the norms prescribed by Reserve Bank of India.

3. MEMBERSHIP :

The total number of shareholders of the Bank as on 31st March, 2019 stood at 7210. During the year 126 new members were admitted, and the membership of 74 members was terminated due to resignations.

4. PAID UP CAPITAL AND RESERVES :

Paid up capital of ₹. 435.85 lakhs as on March 2019 reflects an increase of ₹ 18.02 lakh over Capital of ₹ 417.83 lakhs as of last year. The Reserves and other funds as on 31st March 2019 were ₹ 2058 lakh.

(₹ in lakhs)

PARTICULARS	As on 31.03.2019	As on 31.03.2018
1) Share Capital	435.85	417.83
2) Statutory Reserve Fund	668.20	610.31
3) Building Fund	170.00	160.00
4) Div. Equalization Fund	2.05	2.05
5) Bad & Doubtful Debts	134.44	134.44
6) Contingent Provision against Standard Assets	28.00	25.50
7) Members Welfare Fund	3.00	3.42
8) Staff Gratuity Fund	127.12	111.35
9) General Reserve	922.00	889.00
10) Staff Welfare Fund	4.00	4.00
TOTAL	2494.66	2357.90



THE PRATAP CO-OPERATIVE BANK LTD.

5. **DEPOSITS** : Comparative position of Bank's deposit is as under : (₹ in lakhs)

NATURE OF DEPOSIT	As on 31.03.2019	As on 31.03.2018
Current Deposit	2139.38	2819.78
Saving Deposit	2531.45	2624.02
Term Deposit	7960.62	7018.56
Total	12631.45	12462.36

6. **DEPOSIT INSURANCE** : All types of deposits up to ₹ 1.00 lakh per depositor are covered under insurance cover provided by DICGC. We are paying insurance premium regularly to the corporation.

7. **ADVANCES** :

The slackness in the market failed to pick up the demand for credit growth. Bank was very cautious in selection of assets, as few parties in the market reportedly failed to meet their market obligations. Yet your bank loans and advances could reach to a level of Rs. 6916 lakh. To boost credit growth a Loan Mela was organized to celebrate Maharana Pratap Jayanti with special concession in interest and other charges. Consequently the CD ratio has improved to 54.75%. It will be our endeavor to further improve CD ratio during the year. The break-up of advances to different segment of borrowers are as under :

(₹ in lakhs)

Type of Loans / Advances	Outstanding position as on	
	31.03.2019	31.03.2018
Cash Credit / Overdrafts	3,248.38	3,209.28
Housing Loans	1,194.76	1,067.16
Business Loans	708.49	577.21
Vehicle Loans	253.32	342.85
Loans Against Deposits	246.68	267.53
Loan Against NSC/KVP	23.92	13.41
Surety Loans	106.99	127.01
Staff Loans	218.40	213.85
Premises Loans	837.22	503.68
Other Loans	78.33	80.78
Total	6,916.49	6,402.76



THE PRATAP CO-OPERATIVE BANK LTD.

8. PRIORITY SECTOR ADVANCES :

The criteria for selection of borrowers for lending is mainly aligned towards priority sector including weaker section. As per R.B.I. guidelines the bench mark for lending to Priority Sector is 40% of the Total Advances; whereas your bank has shown satisfactory performance under this sector, with Priority sector lending of 49.04% at ₹ 3392.01 lakhs including weaker section loans of ₹ 714.97 lakhs.

9. INVESTMENTS :

The surplus funds available after deployment in advances was channelized in Government securities and investment in Treasury Bills. The term deposits are also placed with reputed Nationalised Banks after negotiating for most competitive Interest rates beneficial to the Bank. The total investment of the Bank in above securities was ₹ 6524.69 lakh.

It is a matter of great pride that your Bank has never defaulted in maintaining CRR and SLR ratios. These ratios are always adequately met by cash balances and eligible Investments in Government and other securities as prescribed by Reserve Bank of India.

10. DEPOSITOR EDUCATION AND AWARENESS FUND (DEAF) :

All amounts outstanding in respect of liability accounts standing in credit in any account by whatever name called and remaining unclaimed for a period for more than 10 years are transferred to DEAF account in accordance with guidelines of the RBI.

11. BOARD OF DIRECTORS :

The matters attended by the Board of Directors included planning for development of business, laying down policies, H. R. matters, sanctioning of loans, monitoring recovery etc. Other sub-committees of the Board members viz. Audit Committee, Staff Committee, Loan Committee, Investment Committee, Settlement Advisory Committee, Asset Liability Committee, supervise specific areas of the Bank functioning and also held meetings at regular intervals.

12. AUDIT :

The Statutory Audit of the Bank and its branches for the year 2018-19 was conducted by M/s. R S V A & Co., Chartered accountants. The Bank is grateful to the auditors for the valuable suggestions given by them during the course of audit as also for general improvement in the working of the Bank.

Concurrent audit of the Bank was conducted by M/s Keshari & Associates from August 2018 onwards. We are thankful to them for their valuable guidance and various suggestions, towards improvement in the working of the Bank.

13. STAFF :

Total staff strength as on 31st March, 2019 stood at 45. The Productivity Per employee in the current year was has remarkably improved to ₹ 434.40 lakh from ₹ 419.23 lakh per employee in the previous year.

We place on record our sincere appreciation of dedicated services by officers and staff members of the Bank in promoting business development and ensuring customer satisfaction.



THE PRATAP CO-OPERATIVE BANK LTD.

14. PROFIT APPROPRIATION :

The Board of Directors takes pleasure in announcing that the Bank has recorded a Net Profit of ₹ 1,80,40,041.67 as of March 2019. The same is due to judicious business mix & increase in Advances. The Net Profit of ₹ 1,12,302.47 has been carried forward to next year after making provisions required under the MCS Act and Rules. The Board of Directors has recommended the appropriation of the profit as under.

	Gross Profit for the year ending 31st March, 2019	2,73,40,041.67
	Less :	
1	Bonus to Staff	8,00,000.00
2	Income Tax on Profit	85,00,000.00
		93,00,000.00
3	Net Profit	1,80,40,041.67
	Add : Net Profit of last year 31.03.2018	1,12,302.47
		1,81,52,344.14
	Less :	
	25% Reserve Fund	45,38,086.00
	5% Additional Reserve Fund	9,07,617.00
	Dividend	47,02,327.00
	Building Fund	50,00,000.00
	General Reserve	13,00,000.00
	Investment Fluctuation Fund	15,00,000.00
		1,79,48,030.00
	Balance of Profit (Net) for next year	2,04,314.14

16. UNCLAIMED DIVIDEND :

Members are requested to collect their dividend for last three years if not collected. Any dividend remaining undrawn for three years after having been declared shall be forfeited and transferred to 'Statutory Reserve Fund' as per provision of Bye-Laws. The cumulative amount of unclaimed dividend stands at ₹ 13.87 lakhs.

17. STAFF OF THE YEAR :

As per the prevailing practice the Bank is pleased to announce the following staff members as Best Staff of the Year.

- 1) **Shri S. P. Shevale** - Branch Manager
- 2) **Shri Sanjay A. Singh** - Jr. Officer
- 3) **Shri Rajendra M. Shikhare** - EDP Officer



THE PRATAP CO-OPERATIVE BANK LTD.

18. FELICITATION OF MERITORIOUS CHILDREN OF MEMBERS :

Following eligible children of the members who have passed SSC,HSC,Graduate Degree and Engineering were felicitated with cash awards in the AGM of the Bank Held on 31st July 2018.

Sr. No.	Name of Students	M. No.	S.S.C./H.S.C. Degree	Percentage & Class
1)	Rishabh Satendra Singh	9136	B.Tech.	86.00%
2)	Priya Hariprasad Singh	10320	M.E. (Ele.&Tel)	79.00%
3)	Pratik Satyaprakash Singh	Staff	C.E.(Diploma)	77.75%
4)	Pooja Ashok Mahadeshwar	Staff	B.Com.	75.00%
5)	Preeti Rajeshkumar Chaubey	9428	C.E.(Diploma)	72.88%
6)	Pooja Tejbhan Singh	2395	M.Sc.	72.75%
7)	Chandal Lalsingh Singh	3792	B.Com.	71.28%
8)	Shubhyankar Jitendra Tiwari	9280	B.E. (Ele.)	70.22%
9)	Abhishek Anil Kumar Pandey	Staff	B.Sc.	70.00%
10)	Raghavendra Pratap Jagdish Singh	9132	B.Sc.(IT)	67.00%
11)	Dayanand Dashrath Singh	3037	B.E.(Mech.)	66.33%
12)	Anurag Jitendra Tiwari	9280	B.Sc.	65.00%
13)	Sandhya Omprakash Pandey	6311	B.E.(C.E.)	Grade A
14)	Ayushi Alekh Upadhaya	3347	B.M.M.	Grade A
15)	Rashmi Sanjay Singh	8503	B.A.	Grade A
16)	Kunal Kailashchand Gupta	1584	B.Arch.	Grade A
17)	Abhijeet Prashant Dwivedi	8536	H.S.C	88.15%
18)	Madhura Gajanan Angchekar	8223	H.S.C.	87.23%
19)	Vikash Sandeep Singh	9762	H.S.C.	86.31%
20)	Vrushti Milan Shah	8610	H.S.C.	80.46%
21)	Sagar Kailash Jena	8626	H.S.C	78.00%
22)	Ashutosh Sanjay Singh	8503	H.S.C	76.62%
23)	Mandar Gajanan Angchekar	8223	H.S.C.	75.69%
24)	Aniket Manoj Kumar Singh	9982	H.S.C.	75.54%
25)	Ronak Rajkumar Agarwal	3855	H.S.C.	75.54%
26)	Devanshi Prakash Swaminarayan	7172	H.S.C.	71.08%



THE PRATAP CO-OPERATIVE BANK LTD.

S.No.	Name of Students	M. No.	S.S.C.	Percentage
27)	Aditi Chandramauli Singh	10396	S.S.C.	93.60%
28)	Aaryaman Vikram Singh	8483	S.S.C.	91.20%
29)	Shiddhant Satish Singh	10573	S.S.C.	90.60%
30)	Shivangi Vinay Kumar Singh	10547	S.S.C.	90.20%
31)	Rishikesh Dilip Singh	9828	S.S.C.	89.60%
32)	Aakash Sanjay Singh	9962	S.S.C.	87.20%
33)	Sakshi Shashinath Mishra	3809	S.S.C.	86.80%
34)	Diksha Rajesh Singh	7949	S.S.C.	77.00%
35)	Anushka Anup Mohan Verma	3355	S.S.C.	76.00%
36)	Prabha Padmanabh Jadhav	Staff	S.S.C.	76.00%

19) **ACKNOWLEDGEMENTS :**

1. The Board of Directors of the Bank wishes to place on record its appreciation and thanks to the officials and staff of Reserve Bank of India, Urban Banks Department, Mumbai Regional office and Central office.
2. Commissioner for Co-operation, Registrar of Co.-operative Societies Pune, The Divisional Joint Registrar, District Deputy Registrars and Assistant Registrar (B-ward).
3. The Maharashtra Urban Co-op. Banks Federation.
4. The Maharashtra Urban Co-op. Banks Association.
5. Statutory Auditor M/s. R S V A & Co. for their co-operation and valuable guidance.
6. Internal auditors M/s. Keshari & Associates for their co-operation and guidance.
7. Officers and Staff of Maharashtra State Co-op. Bank Ltd.
8. Brihan Mumbai Nagarik Sahakari Banks Association Ltd.
9. Officers and Staff of Mumbai Dist. Central Co-op. Bank Ltd., Fort, Mumbai.
10. Officers and Staff of Union Bank of India - Zaveri Bazar Branch & Matunga (E.) Br.
11. Officers and Staff of Punjab National Bank - Mandvi Branch, Zaveri Branch and Kandivli (E) Branch, Mumbai.
12. Officers and Staff of Axis Bank, Kandivli East & West Branch.
13. Officers and Staff of IDBI Bank, Pydhonie Branch.
14. Officers and Staff of ICICI Bank, Kandivli West Branch.
15. Officer Bearers of Co-op. Bank Employees Union, Mumbai.

On Behalf of Board of Directors
Sd/-

Mumbai

Date : 18th July, 2019

38th Annual Report

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SHRI C. K. SINGH

CHAIRMAN

Year 2018-2019



दि प्रताप को-ऑपरेटिव्ह बँक लिमिटेड

निर्देशक मण्डल का वर्ष 2018-2019 का वार्षिक वृत्तांत

प्रिय सदस्यगण,

बैंक का निर्देशक मंडल अत्यंत हर्ष के साथ अपने सदस्यों का बैंक की 38वीं वार्षिक साधारण सभा में स्वागत करता है और संयुक्त रूप से व्यापार और व्यवहार लिखित विवरण के साथ वर्ष 2018-19 का लेखा परीक्षित तुलनपत्र तथा लाभ और हानि खाते को भी आपके समक्ष प्रस्तुत कर रहा है।

1) बैंक की कार्यवाही तथा प्रगति :

- बैंक की प्रगति विकास के हर पैमाने पर खरी उतरी है जो बैंक को इस वर्ष मिले दो विशेष पुरस्कार दर्शाते हैं— पहला पुरस्कार जो दि महाराष्ट्र स्टेट को-ऑपरेटिव बैंक्स एसोसिएशन और दूसरा पुरस्कार दि बृहन्मुंबई नागरिक बैंक एसोसिएशन से प्राप्त हुआ है। जिससे बैंक ने अपने सत्यापित करते हुए अन्य समकक्ष बैंकों के सामने स्वयं को सिद्ध किया है।
- अपने बैंक ने डिजिटल बैंकिंग में आगे आगे बढ़ते हुए मोबाइल बैंकिंग और आयएमपीएस की सुविधा अपने ग्राहकों को देते हुए 'धन-स्थानांतरण' की प्रक्रिया को और तेज बनाया है जिससे एनईएफटी/आरटीजीएस प्रणाली पर निर्भरता कम हुई है। समकक्ष बैंकों से कड़ी प्रतियोगिता के कारण बैंक ने अपने ग्राहकों को आसान धन-स्थानांतरण की सुविधा देकर राहत प्रदान किया है।
- इस वित्तीय वर्ष में आरबीआई द्वारा भी बैंक का ऑडिट किया गया। अपने बैंक को ऑडिट और उपलब्धि पर उच्च श्रेणी प्रदान की गई।
- आरबीआई के नियमानुसार बैंक की सुरक्षा और कम्प्यूटर डाटा प्रणाली को सुरक्षित रखने के लिए बैंक ने 'सायबर सुरक्षा प्रणाली' का अधिग्रहण और उपयोगी सुधार किया है।
- बैंक के वर्ष भर का व्यापार प्रदर्शन और वृद्धि अन्य समकक्ष बैंकों की तुलना में सराहनीय रही। बैंक का कुल व्यापार रु. 19,547 लाख हो गया है। बैंक का पूँजी पर्याप्तता अनुपात (सीआरएआर) 36.62 % है, जो बैंक की अच्छी वित्तीय स्थिति का संकेत देते हुए अपने बैंक को सुविधाजनक स्थिति में लाकर खड़ा कर दिया है।
- बैंक का एन.पी.ए.स्तर उच्च विश्वसनीय स्थिति में है जिसका श्रेय बैंक के कठोर संचालन और वसूली विभागों को जाता है, फलस्वरूप मार्च 2019 में कुल एन.पी.ए. 2.10% से घटकर 1.91% हो गया है। शुद्ध एन.पी.ए. लगातार शून्य है।



THE PRATAP CO-OPERATIVE BANK LTD.

2) वित्तीय कार्य परिणाम :

वर्तमान वित्तीय वर्ष अवलोकन के दरम्यान बैंक की वित्तीय स्थिति इस प्रकार रही।

(₹ लाखों में)

विवरण	31-03-2019	31-03-2018
आरक्षित और भुगतान की हुई राशि	2,494.66	2,357.90
जमा पूँजी	12,631.45	12,462.37
अग्रिम राशि	6,916.49	6,402.76
निवेश राशि	6,524.69	6,405.54
लागत कार्य पूँजी	15,416.55	15,187.34

बैंक की वास्तविक पूँजी (मूल्य) ₹ 2,495.00 लाख है जो बैंक की उत्तम वित्तीय स्थिति के लिए पर्याप्त संपत्ति है। बैंक की पूँजी पर्याप्तता अनुपात (सी.आर.ए.आर.) लगभग 36.62% है जो कि रिजर्व बैंक के निर्धारित मानदण्डों के अनुसार ठीक है।

3) सदस्यता :

बैंक के अंशधारकों की संख्या 31 मार्च 2019 तक 7210 है। इस वर्ष 126 नये सदस्य हम से जुड़े जब कि 74 पुराने सदस्य इस्तीफा देकर हमसे अलग हो गये।

4) आरक्षित एवं भुगतान पूँजी :

बैंक की भुगतान राशि 31 मार्च 2019 को ₹ 435.85 लाख जो कि पिछले वर्ष की तुलना में ₹ 18.02 लाख की वृद्धि को दर्शाता है। पिछले वर्ष की जमा पूँजी ₹ 417.83 लाख के सापेक्ष में मुक्त आरक्षित एवं अन्य पूँजी वर्तमान वर्ष के 31 मार्च 2019 के अंत में ₹ 2,058 लाख हो गई है, जिसका विवरण नीचे दिया गया है।

(₹ लाखों में)

क्र.	विवरण	31-03-2019	31-03-2019
1	भाग पूँजी	435.85	417.83
2	वैधानिक आरक्षित निधि	668.20	610.31
3	भवन निधि	170.00	160.00
4	लाभांश साम्य निधि	2.05	2.05
5	खराब और संदिग्ध ऋण निधि	134.44	134.44
6	प्रामाणिक पूँजी के समक्ष आकस्मिक प्रावधान	28.00	25.50
7	सदस्य कल्याण निधि	3.00	3.42
8	कर्मचारी अनुतोषिक निधि	127.12	111.35
9	साधारण आरक्षण निधि	922.00	889.00
10	कर्मचारी कल्याण निधि	4.00	4.00
	कुल योग	2,494.66	2,357.90



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5) जमा पूँजी :

तुलनात्मक रूप से की जमा राशि निम्नलिखित है।

(₹ लाखों में)

विवरण	31-03-2019	31-03-2018
चालू खाता जमा राशि	2,139.38	2,819.78
बचत खाता जमा राशि	2,531.45	2,624.02
सावधि खाता जमा राशि	7,960.62	7,018.56
कुल योग	12,631.45	12,462.36

6) जमा राशि बीमा योजना :

ग्राहक के सभी प्रकार की जमा पूँजी पर ₹ 1.00 लाख की राशि पर डी.आय.सी.जी.सी. के तहत बीमा सुरक्षा दी गई है। हम कंपनी की बीमा किश्त नियमित रूप से भर रहे हैं।

7) अग्रिम राशि (ऋण) :

बाजार में जारी मंदी के कारण पूँजी विकास को गति नहीं मिल रही है। बैंक द्वारा आश्वस्त होने के बाद ही कर्ज देने का प्रयास कर रहा है, क्योंकि बाजार में कुछ लोग पहलेवाली बाजार हैसियत प्राप्त करने में असफल हो गए हैं। बैंक की अग्रिम राशि बढ़कर ₹ 6,916 लाख हो गई है। इस वर्ष महाराणा प्रताप जयंती के अवसर पर व्याज पर विशेष छूट अन्य शुल्क में कमी के कारण आयोजित लोन मेले की वजह से बैंक की जमा राशि को उत्तम बढ़त मिल गयी है और सी.डी. रेसियो में 54.75% का सुधार हुआ है। इस वित्तीय वर्ष के अंत तक सी.डी. रेसियो और बढ़ाने का हमारा लक्ष्य है। विभिन्न वर्ग के लेनदारों हेतु अन्तिम राशि का विभाजन निम्न प्रकार से है।

(₹ लाखों में)

ऋण और उधार के प्रकार	अब तक बकाया राशि	
	31-03-2019	31-03-2018
नगद जमा बाकी / ओवर ड्राफ्ट	3,248.38	3,209.28
गृह कर्ज	1,194.76	1,067.16
उद्योग-व्यापार कर्ज	708.49	577.21
वाहन कर्ज	253.32	342.85
जमा राशि पर कर्ज	246.68	267.53
ने.से.स./कि.वि.प. के समक्ष कर्ज	23.92	13.41
जमानती कर्ज	106.99	127.01
कर्मचारी कर्ज	218.40	213.85
कार्यालय / भवन कर्ज	837.22	503.68
अन्य कर्ज	78.33	80.78
कुल योग	6,916.49	6,402.76



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8) प्राथमिक क्षेत्र को ऋण :

प्राथमिक क्षेत्र में कमजोर वर्ग को कर्ज देते समय कर्जदारों का चुनाव प्रमाणित होना चाहिये। रिजर्व बैंक ऑफ इंडिया के निर्देशानुसार प्राथमिक क्षेत्र को ऋण का निर्धारित अनुपात मुक्त ऋण और उधार का 40% है। जबकि आपकी बैंक ने प्राथमिक क्षेत्र को कर्ज 49.04% के आधार पर ₹ 3,392.01 लाख दिया है जिसमें कमजोर वर्ग को ₹ 714.97 लाख आंबटित किया है।

9) निवेश :

बैंक द्वारा ऋण व उधार के बाद प्राप्त अतिरिक्त राशि को सरकारी सुरक्षा और नामी सरकारी और गैर-सरकारी बैंको में सावधि जमा के रूप में अच्छे तुलनात्मक व्याज दरों पर रखा गया है। बैंक का कुल निवेश ₹ 6,524.69 लाख है।

यह बड़े गर्व की बात है कि आपकी बैंक कभी भी सी. आर. आर. और एस. एल. आर. अनुपात से चूका नहीं है। यह अनुपात भारतीय रिजर्व बैंक के अनुसार सरकारी और अन्य क्षेत्रों में सुरक्षित उपयुक्त निवेश के रूप में संतोषजनक है।

10) जमाकर्ता का शिक्षा और जानकारी कोष :

देयता खाते की पूरी बकाया रकम जो किसी भी नाम या खाते में जमा हो, 10 वर्षों से ज्यादा समय से किसी दावेदार बिना पड़ी हो उसे बैंक भारतीय रिजर्व बैंक के मानको के अनुसार जमाकर्ता के शिक्षा और जानकारी कोष में हस्तांतरित कर सकती है।

11) संचालक मण्डल :

निर्देशक मण्डल में सभी प्रकार के मुद्दों पर चर्चा हुई जैसे व्यापार विकास प्रयोजन, एच. आर. मुद्दा, परिस्थिति पर विचार, कर्ज अनुमति, बकाया राशि वसूली आदि। बैंक की अन्य समितियों जैसे लेखा परीक्षण समिति, बैंक कर्मचारी समिति, कर्ज समिति, राशि प्रयोजन समिति, समझौता सलाह समिति, एवं पूंजीदायित्व समिति ने विशेष क्षेत्रों का निरीक्षण किया जहां बैंक कार्यरत हैं और नियमित अंतराल पर बैठकों का आयोजन किया गया।

12) लेखा परीक्षण :

बैंक तथा शाखाओं का संवैधानिक लेखा परीक्षण वर्ष 2018-19 के लिए मेसर्स आर. एस. वी. ए. एण्ड कंपनी, चार्टर्ड एकाउन्टेन्ट द्वारा किया गया। बैंक लेखा परीक्षकों का आभारी है क्योंकि लेखा परीक्षण के दौरान उनके द्वारा किए गए कीमती सलाहों से बैंक के लेखा परीक्षण के साथ-साथ साधारण विकास कार्यों में अच्छी प्रगति हुई।

इस वर्ष बैंक का आंतरिक तथा सहयोगी लेखा परीक्षण मेसर्स. केसरी एण्ड एसोसिएट्स को अगस्त 2018 से आगे के लिए नियुक्त किया गया है। बैंक की प्रगति के लिए उनके मार्गदर्शन एवं बहुमूल्य सुझावों के लिए बोर्ड आभारी है।

13) कर्मचारी गण :

31 मार्च 2018 तक बैंक कर्मचारियों की कुल संख्या 45 है। प्रति कर्मचारी उद्योग-व्यापार मिश्रण इस वर्ष उल्लेखनीय रूप से ₹ 419.23 लाख से बढ़कर ₹ 434.40 लाख हो गया है।

बैंक ने अपने अधिकारियों एवं कर्मचारियों की समर्पित सेवा का मूल्यांकन करना शुरू कर दिया है, जिससे व्यापार का विकास हो तथा ग्राहक संतुष्ट हो सके।



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क्र.	विद्यार्थियों का नाम	सदस्यता क्रं.	एस.एस.सी./ एच.एस.सी./ डिग्री	प्राप्तांक
1)	रिषभ सत्येन्द्र सिंह	9136	बी.टेक.	86.00%
2)	प्रिया हरिप्रसाद सिंह	10320	एम.ई.(इलेक्ट्र. व टेली)	79.00%
3)	प्रतीक सत्यप्रकाश सिंह	स्टाफ	सी.ई. (डिप्लोमा)	92.60%
4)	पूजा अशोक महाडेश्वर	स्टाफ	बी.कॉम.	75.00%
5)	प्रीति राजेशकुमार चौबे	9428	सी.ई. (डिप्लोमा)	72.88%
6)	पूजा तेजभान सिंह	2395	एम.एससी.	72.75%
7)	चंडाल लालसिंह सिंह	3792	बी.कॉम.	71.28%
8)	शुभांकर जीतेन्द्र तिवारी	9280	बी.ई.(इलेक्ट्रीकल)	70.22%
9)	अभिषेक अनिलकुमार पाण्डे	स्टाफ	बी.एससी.	70.00%
10)	राघवेन्द्र प्रताप जगदीश सिंह	9132	बी.एससी.(आई.टी.)	67.00%
11)	दयानंद दशरथ सिंह	3037	बी.ई.(मैकेनिकल)	66.33%
12)	अनुराग जीतेन्द्र तिवारी	9280	बी.एससी.	65.00%
13)	संध्या ओमप्रकाश पाण्डे	6311	बी.ई.(सी.ई.)	ग्रेड ए
14)	आयुषी आलेख उपाध्याय	3347	बी.एम.एम.	ग्रेड ए
15)	रश्मी संजय सिंह	8503	बी.ए.	ग्रेड ए
16)	कुणाल कैलाशचंद गुप्ता	1584	बी.आर्क.	ग्रेड ए
17)	अभिजीत प्रशांत द्विवेदी	8536	एच.एस.सी.	88.15%
18)	मथुरा गजानन आंगचेकर	8223	एच.एस.सी.	87.23%
19)	विकास संदीप सिंह	9762	एच.एस.सी.	86.13%
20)	वृष्टी मिलन शाह	8610	एच.एस.सी.	80.46%
21)	सागर कैलाश जेना	8626	एच.एस.सी.	78.00%
22)	आशुतोष संजय सिंह	8503	एच.एस.सी.	76.62%
23)	मंदार गजानन आंगचेकर	8223	एच.एस.सी.	75.69%
24)	अनिकेत मनोजकुमार सिंह	9982	एस.एस.सी.	75.54%
25)	रौनक राजकुमार अग्रवाल	9982	एच.एस.सी.	75.54%
26)	देवांशी प्रकाश स्वामीनारायण	7172	एस.एस.सी.	71.08%
27)	अदिती चन्द्रमौली सिंह	10396	एस.एस.सी.	93.60%
28)	आर्यमान विक्रम सिंह	8483	एस.एस.सी.	91.20%



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क्र.	विद्यार्थियों का नाम	सदस्यता क्रं.	एस.एस.सी./ एच.एस.सी./ डिग्री	प्राप्तांक
29)	सिद्धांत सतीश सिंह	10573	एस.एस.सी.	90.60%
30)	शिवांगी विनयकुमार सिंह	10547	एस.एस.सी.	90.20%
31)	ऋषिकेश दिलीप सिंह	9828	एस.एस.सी.	89.60%
32)	आकाश संजय सिंह	9962	एस.एस.सी.	87.20%
33)	साक्षी शशीकांत मिश्रा	3809	एस.एस.सी.	92.20%
34)	दिक्षा राजेश सिंह	7949	एस.एस.सी.	77.00%
35)	अनुष्का अनूप मोहन वर्मा	3355	एस.एस.सी.	76.00%
36)	प्रभा पद्मनाभ जाधव	स्टाफ	एस.एस.सी.	76.00%

18) आभार :

संचालक मंडल नीचे दर्शाये गए अधिकारियों तथा कर्मचारियों को भी धन्यवाद देता है।

- 1) रिजर्व बैंक ऑफ इण्डिया, अर्बन बैंक्स डिपार्टमेन्ट मुंबई कार्यालय और केन्द्रीय कार्यालय।
- 2) कमिशनर फार को आपरेशन, रजिस्टर ऑफ को. आपरेटिव सोसायटी, पुणे, डिविजनल ज्वॉइन्ट रजिस्ट्रार, डिप्युटी रजिस्ट्रार और सहायक रजिस्ट्रार (बी-वार्ड)
- 3) दि महाराष्ट्र अर्बन को. आपरेटिव बैंक्स फेडरेशन।
- 4) दि महाराष्ट्र अर्बन को. आपरेटिव बैंक्स असोसिएशन।
- 5) स्टेटुटरी आडीटर मे. आर एस वी ए एण्ड कंपनी के योगदान और सहयोग के लिए।
- 6) इंटरनल ऑडीटर मे. केसरी एण्ड एसोसिएट्स के योगदान और सहयोग के लिए।
- 7) अधिकारी और कर्मचारी, महाराष्ट्र स्टेट को. ऑपरेटिव बैंक लिमिटेड, फोर्ट।
- 8) बृहन्मुंबई नागरिक सहकारी बैंक्स एसोसिएशन लि. मुंबई के सभी अधिकारी एवं कर्मचारी।
- 9) डिस्ट्रिक्ट सेन्ट्रल को.ऑप. बैंक लि., फोर्ट के सभी अधिकारी एवं कर्मचारी।
- 10) यूनियन बैंक ऑफ इंडिया झवेरी बाजार, कांदिवली व माटुंगा शाखा के सभी अधिकारी एवं कर्मचारी।
- 11) पंजाब नेशनल बैंक, मांडवी शाखा, झवेरी बाजार शाखा व कांदिवली पूर्व शाखा, मुंबई के सभी अधिकारी एवं कर्मचारी।
- 12) एक्सीस बैंक, कांदिवली पूर्व व पश्चिम शाखा के सभी अधिकारी एवं कर्मचारी।
- 13) आई.डी.बी.आई. बैंक, पायथुनी शाखा के सभी अधिकारी एवं कर्मचारी।
- 14) आयसीआय बैंक, कांदिवली पश्चिम शाखा के सभी अधिकारी एवं कर्मचारी।
- 15) को.ऑप. बैंक एम्प्ला.यूनि., मुंबई के अध्यक्ष और ऑफिस कर्मचारियों के मार्गदर्शन और सहयोग के लिए भी बैंक आभारी है।

मुंबई

दिनांक : 18वीं जुलाई, 2019

38th Annual Report

17

निर्देशक मण्डल की ओर से
सही/-
सी. के. सिंह
(अध्यक्ष)

Year 2018-2019



THE PRATAP CO-OPERATIVE BANK LTD.

STATUTORY AUDITOR REPORT

Report on Financial Statements :

1) We have audited and accompanying financial statements of **The Pratap Co-operative Bank Ltd, Mumbai** which comprise the Balance Sheet as at 31st March 2019, Profit and Loss Account and cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information incorporated in these financial statement of the bank along with the branches audited by us for the period from 1st April, 2018 to 31st March, 2019.

Management's Responsibility for the Financial Statements :

2) Management of the Bank is responsible for the preparation of these Financial Statements that give true and fair view of the financial position and financial performance of the Bank in accordance with the Banking Regulation Act, 1949, Banking Laws (As applicable to Co-operative Societies) Act 1965, Maharashtra Co-operative Societies Act 1960 and MCS Rules 1961. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility :

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

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

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

Opinion :

6) In our opinion and to the best of our information and according to the explanation given



THE PRATAP CO-OPERATIVE BANK LTD.

to us, the said accounts together with the Notes thereon give the information required by the Banking Regulation Act, 1949 as well as MCS act, 1960 and rules made there under, in the manner so required for the Urban Co-operative Banks and give a true and fair view in conformity with the accounting principles generally accepted in India.

- i) In the case of Balance Sheet, of the state of affairs of the Bank as at March 31st 2019.
- ii) In the case of Profit and Loss Account, of the Loss for the year ended on that date, and
- iii) In the case of the Cash Flow Statement, of cash flows for the year ended on that date.

Report on Other Legal and Regulatory Requirements :

7) The Balance Sheet and the Profit and Loss Account have been drawn up in accordance with Section 31 of the Banking Regulation Act. 1949 (as applicable to the Co-operative Societies);

8) Subject to limitations of the audit as indicated in Paragraphs 3 to 5 above and Notes to the Accounts, We report that :

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary of the audit and have found them to be satisfactory.
- b) The transactions of the Bank, which have come to our notice, have been within the powers of the Bank.
- c) The returns received from the branch offices of the bank have been found adequate for the purpose of the Audit.

9) In our opinion, the Balance sheet, the Profit and Loss account and Cash Flow Statement comply with the Accounting Standards issued by The Institute of Chartered Accountants of India (ICAI) to the extent applicable.

10) We further report that :

- i) The Balance Sheet and Profit and Loss account dealt with by this report are in agreement with the Books of account and returns;
- ii) In our opinion, proper books of accounts as required by The Maharashtra Co-operative Societies Act, 1960 and MCS Rules, 1961 and as required by the Bye Laws have been kept by the bank so far as appears from our examination of those books,
- iii) The reports on the accounts of the branches audited by us/branch auditor's have been dealt with in preparing our report in the manner considered necessary by us.
- iv) The Bank has been awarded "A" class for the year under audit.

For R S V A & Co.

Chartered Accountants
F.R.No. 110504W

Sd/-

Jagadish B. Shetty

(Partner) M. No. 048042

PLACE : MUMBAI

DATED : 18th July, 2019

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THE PRATAP CO-OPERATIVE BANK LTD.

BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2018	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2019
₹ 5,00,00,000.00	1 SHARE CAPITAL : भाग-पूँजी A Authorised अधिकृत भाग प्रत्येक रु.२५/- और रु.१००/- B PAID UP CAPITAL :		₹	₹ 5,00,00,000.00
47,90,800.00	a Share Capital (187192 Shares of Rs. 25/- each)		46,79,800.00	
3,69,92,200.00	b Share Capital (389050 Shares of Rs. 100/- each)		3,89,05,000.00	
4,17,83,000.00	TOTAL PAID UP SHARE CAPITAL			4,35,84,800.00
	2 RESERVE FUND & OTHER RESERVE			
6,10,30,687.88	a Statutory Reserve सांविधिक आरक्षित निधी		6,68,19,824.88	
1,60,00,000.00	b Building Fund भवन निधी		1,70,00,000.00	
2,05,335.00	D Dividend Equilisation Fund लाभांश समता निधी		2,05,335.00	
1,34,43,501.25	a Bad & Doubtful Debts खराब व संदिग्ध बकाया		1,34,43,501.25	
25,50,000.00	b Contigent Provision Against Std. Assets प्रमाणिक पूँजी के समक्ष आकस्मिक प्रावधान		28,00,000.00	
3,42,160.00	E Member's Welfare Fund सदस्य कल्याण निधी		3,00,000.00	
8,89,00,000.00	a General Reserve Fund साधारण राखीव निधी		9,22,00,000.00	
4,00,000.00	b Staff Welfare Fund सेवक कल्याण निधी		4,00,000.00	
1,11,35,191.36	F Staff Gratuity Fund सेवक उपादान निधी		1,27,12,482.36	
19,40,06,875.49	TOTAL RESERVE FUND & OTHER RESERVE			20,58,81,143.49
	3 DEPOSITS & OTHER ACCOUNTS जमा व अन्य खाते			
16,78,638.37	A Credit Balance in OD & IMMO/C		29,59,436.94	
57,375.07	B Credit Balance in CC A/C		13,000.07	29,72,437.01
	C Fixed Deposits मुद्दत जमा	1		
67,60,61,670.25	a From Individuals		76,62,35,022.50	
20,11,634.00	b From Societies		52,21,751.00	77,14,56,773.50
	D Saving Deposits बचत जमा			
23,60,56,947.10	a From Individuals		22,81,65,429.13	
2,63,45,538.99	b From Societies		2,49,79,287.18	25,31,44,716.31
	E Current Deposits चालू जमा			
27,93,31,716.14	a From Individuals		20,66,04,679.45	
9,10,222.06	b From Societies		43,61,294.24	21,09,65,973.69
	F Recurring Deposits आवर्ती जमा			
80,25,634.00	a From Individuals		67,40,740.00	
13,05,018.00	b From Societies		26,98,198.00	94,38,938.00
	G Daily Deposits दैनिक जमा			
1,44,52,190.00	a From Individuals		1,51,66,620.00	
-----	b From Societies		-----	1,51,66,620.00
1,24,62,36,583.98	TOTAL DEPOSITS & OTHER ACCOUNTS			1,26,31,45,458.51
1,17,96,115.00	4 Overdue Interest Reserve अन्य देनदारी		1,43,96,778.00	1,43,96,778.00
13,53,101.00	Interest Payable व्याज भुगतान		12,76,639.00	12,76,639.00
2,000.00	Inter Branch Adjustment A/c. अंतर्गत शाखा समायोजन		-----	-----
1,49,51,77,675.47	Total C/F योग			1,52,82,84,819.00



THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2019

Previous Year पिछला वर्ष As on 31-03-2018	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2019
₹ 85,01,286.00 5,27,100.00 90,28,386.00	1 CASH रोकड़ा बैंक जमा a Cash on hand नगद जमा b Cash in ATM TOTAL CASH		₹ 77,74,907.00 2,57,200.00	₹ 80,32,107.00 80,32,107.00
20,79,50,823.84 3,35,50,000.00 1,00,00,000.00 4,95,00,000.00 99,00,000.00 1,98,00,000.00 99,00,000.00 2,97,00,000.00 --- ---	2 BALANCES WITH BANKS : a IN CURRENT ACCOUNTS 3 Fixed deposit with Other Banks a FD with MDCC Bank b FD with IDBI Bank c FD with Union Bank of India (Z.B.) d FD with State Bank of Patiala (SBI) e FD with Axis Bank f FDwith Corporation Bank Ltd. g FD with State Bank of Mysore (SBI) h FD with PMCB LTD i FD with ICICI BANK LTD	4	17,29,42,723.97 5,45,50,000.00 1,00,00,000.00 4,95,00,000.00 99,00,000.00 1,99,00,000.00 99,00,000.00 3,00,00,000.00 2,00,00,000.00 2,00,00,000.00	17,29,42,723.97 22,37,50,000.00
37,03,00,823.84 ---	TOTAL BANK BALANCE WITH OTHER BANK 4 MONEY AT CALL & SHORT NOTICE			39,66,92,723.97 ---
21,88,31,419.00 17,32,18,940.00 2,50,00,000.00 8,000.00 10,000.00 1,11,35,191.36 5,00,00,000.00	5 INVESTMENTS (AT COST) निवेश A Investment in Govt. Securities (HTM) a Face Value Rs. 30,00,00,000.00 b Market Value Rs. 30,60,66,100.00 B Treasury Bill (AFS) a Face Value Rs. 10,00,00,000.00 C MUTUAL FUND & OTHERS a IDBI Mutual Liquid Fund b Shares of MDCC Bank Ltd. c Shares of MSC Bank Ltd. d Staff Gratuity Investment e MDCC clg A/c		29,74,05,387.00 9,35,83,300.00 2,50,00,000.00 8,000.00 10,000.00 1,27,12,482.36 ---	39,09,88,687.00 3,77,30,482.36
47,82,03,550.36 34,92,66,268.35 9,823.00 6,25,81,783.77 1,01,94,885.00 21,57,27,597.10 24,96,085.00	TOTAL INVESTMENTS 6 LOANS & ADVANCES ऋण व उधार A Short Term कम अवधि a Secured against Tangible Securities b Surety Loans B Medium Term मध्यम अवधि a Secured against Tangible Securities b Surety Loans C Long Term लंबी अवधि a Secured against Tangible Securities b Surety Loans		33,50,33,807.06 8,585.00 7,40,97,902.20 97,84,269.00 27,18,18,128.63 9,06,385.00	33,50,42,392.06 8,38,82,171.20 27,27,24,513.63
64,02,76,422.22 27,65,304.00 21,31,991.00 1,16,55,535.00 1,40,580.00 1,66,93,410.00	TOTAL LOANS & ADVANCES 7 INTEREST RECEIVABLE a On Investment (Including FD interest) b On Interest Receivable on Govt. Securities c On Interest Receivable on Advances d On Penal Interest Receivable on Advance TOTAL INTEREST RECEIVABLE		12,16,354.00 52,56,578.00 1,40,89,860.00 3,06,918.00	69,16,49,076.89 2,08,69,710.00
1,51,45,02,612.42	Total C/F योग			1,54,59,62,787.22



THE PRATAP CO-OPERATIVE BANK LTD.

BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2018	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2019
₹ 1,49,51,77,675.47	Total B/F योग अग्रानति		₹	₹ 1,52,82,84,819.00
	6 OTHER LIABILITIES			
1,31,87,738.73	a Pay Orders भुगतान आदेश निजीमित		97,91,407.72	
15,61,145.00	b Unclaimed Dividend अदावी लाभांश	2	13,86,939.00	
66,37,309.94	c Sundries विविध	3	79,08,877.56	
61,130.00	e Share Suspense भाग दुविधा		39,330.00	
2,14,47,323.67	TOTAL OTHER LIABILITIES			1,91,26,554.28
	7 PROVISION FOR TAXES			
80,00,000.00	a Provision for Income Tax आयकर के लिए प्रावधान		85,00,000.00	
80,00,000.00	TOTAL PROVISION FOR TAXES			85,00,000.00
	PROFIT & LOSS A/c.			
1,70,18,304.42	8 Net Profit for Current Year		1,80,40,041.67	
21,915.80	a चालू वर्ष का शुद्ध लाभ			
	b Balance of Profit for last Year पिछले वर्ष के लाभ का जमा		1,12,302.47	1,81,52,344.14
1,70,40,220.22	TOTAL NET PROFIT			1,81,52,344.14
	Contingent Liabilities For Guarantees issued on behalf of the customers for Rs. 1,95,111.20 (Previous Year Rs.1,95,111.20)			
	DEAF Account For Monthly Deposit to RBI DEAF Account Balance on 31-03-2019 of Rs. 53,06,316.00 (Previous Year Rs.47,42,325.00)			
1,54,16,65,219.36	Total योग			1,57,40,63,717.42

For THE PRATAP CO-OPERATIVE BANK LTD. दि प्रताप को-ऑपरेटिव्ह बँक लि.

Place: MUMBAI

Date : July, 18th 2019

C. K. Singh

CHAIRMAN

K. S. RATHOUR

VICE-CHAIRMAN

M. L. SINGH

DIRECTOR

Subject to our Internal Audit Report & Notes on Accounts.

For **Keshri & Associates**

Chartered Accountants

Bhavik A. Shah

Partner (M.No. 168801, F.R.No. 310006E)

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THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2018

Previous Year पिछला वर्ष As on 31-03-2018	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2019
₹ 1,51,45,02,612.42	Total B/F योग अग्रानति		₹	₹ 1,54,59,62,787.22
6,19,538.00	8 COMPUTERISATION संगणीकरण			
1,01,057.00	a Balance as per Last Year		4,17,541.00	
3,03,054.00	b Additions During the year		4,41,857.86	
4,17,541.00	c Less : Depreciation मूल्य ह्रास		3,92,904.20	
	TOTAL COMPUTERISATION			4,66,494.66
1,30,25,830.23	9 FURNITURE AND PLANT & MACHINERY			
23,45,611.50	फर्नीचर और जोड़काम			
---	a As per Last Year पिछले वर्ष के अनुसार		1,34,08,536.16	
19,62,905.57	b Additions During the year		36,86,989.30	
	c Less : Deletion मूल्य घटाना		4,13,261.00	
	d Less : Depreciation मूल्य ह्रास		16,08,440.13	
1,34,08,536.16	TOTAL FURNITURE AND PLANT & MACHINERY			1,50,73,824.33
	10 Inter Branch Adjustment A/C		9,225.00	
	TOTAL BRANCH ADJUSTMENT			9,225.00
32,893.00	11 OTHER ASSETS अन्य परिसंपत्ति			
35,14,000.00	a Telephone Deposit फोन भार		39,132.00	
65,00,000.00	b Advance Rent - Premises अग्रिम भाड़ा		36,42,880.00	
71,028.22	c Advance Tax paid (A.Y.2019-20) अग्रिम कर भुगतान		77,00,000.00	
2,780.00	d Stock of Stationery स्टेशनरी		1,09,891.57	
32,15,828.56	e Stamps in Hand		7,320.00	
	f Sundries	5	10,52,162.64	
1,33,36,529.78	TOTAL OTHER ASSETS			1,25,51,386.21
1,54,16,65,219.36	Total योग			1,57,40,63,717.42

R. R. Bhatiyani
DIRECTOR

Narayan Atal
DIRECTOR

H. N. Singh
CHIEF EXECUTIVE OFFICER

For Identification In Terms of our Separate Report
For **R S V A & Co.**
Chartered Accountants

Jagdish B. Shetty (Partner)
(M. No. 048042, F.R.No. 110504W)

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THE PRATAP CO-OPERATIVE BANK LTD.

PROFIT & LOSS A/C FOR THE

Previous Year पिछला वर्ष As on 31-03-2018	EXPENDITURE व्यय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2019
₹ 6,39,34,312.00	1 To Interest on Deposits, Borrowing जमा पर ब्याज दिया	1	₹ 6,87,17,819.00	₹
9,69,354.00	2 To Commission on Daily Deposits दैनिक कमिशन		11,48,378.00	6,98,66,197.00
2,42,81,849.41	3 To Salaries, Allowances, Bonus, Ex-gratia Etc. वेतन भत्ता बोनस अतिरिक्त अनुदान इत्यादी	2		2,49,26,751.00
42,402.00	4 To Sitting Fees for Directors संचालक बैठक खर्च			37,200.00
1,31,60,998.49	5 To Rent, Taxes, Insurance Lighting including service Charges किराया, टैक्स व बीमा इत्यादी	3		1,11,20,457.06
5,90,584.35	6 To Postage, Telephones, Charges डाक, व टेलिफोन भार	4		4,93,307.62
8,16,977.88	7 To Stationery, Printing & Advertisement लेखन सामग्री, छपाई, विज्ञापन	5		8,96,005.67
4,63,875.00	8 To Law and Professional Charges विधि व व्यावसायिक खर्च	6		6,14,559.00
6,99,549.00	9 To Payment to Auditors लेखा परीक्षक देय (including internal & statutory audit fees)			6,87,500.00
45,81,899.83	10 To Depreciation, Repairs, Water	7		59,50,023.64
55,57,491.28	11 To Other Expenditure अन्य खर्च	8		67,16,363.21
1,98,708.80	12 To Exp. for Annual Gen. वार्षिक सभा खर्च Body Meeting & Inaguration Expenses			2,74,523.50
76,770.00	13 To Training Programme प्रशिक्षण कार्यक्रम			22,870.00
1,56,422.00	14 To Amortisation of Premium paid on Investments			74,645.00
80,00,000.00	15 To Provision for Income Tax			85,00,000.00
6,42,246.00	16 To Income Tax paid			8,05,248.00
1,70,18,304.42	17 To Net Profit Current Year			1,80,40,041.67
14,11,91,744.46	Total योग			14,90,25,692.37

For THE PRATAP CO-OPERATIVE BANK LTD. दि प्रताप को-ऑपरेटिव्ह बँक लि.

Place: MUMBAI

Date : July, 18th 2019

C. K. Singh

K. S. RATHOUR

M. L. SINGH

CHAIRMAN

VICE-CHAIRMAN

DIRECTOR

Subject to our Internal Audit Report & Notes on Accounts.

For **Keshari & Associates**

Chartered Accountants

Bhavik A. Shah

Partner (M.No. 168801, F.R.No. 310006E)

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THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2018

Previous Year पिछला वर्ष As on 31-03-2018	INCOME आय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2019
₹ 7,43,90,189.26	1 By Interest on Advances अग्रिम राशि पर ब्याज	9	₹ 8,13,62,132.41	₹
4,81,45,582.34	2 By Interest on Investment निवेश राशि पर ब्याज	10	4,85,26,268.84	12,98,88,401.25
1,86,55,972.86	3 By Commission Exchange and Incidental Charges कमिशन बदली और अन्य खर्च	11	1,91,37,291.12	1,91,37,291.12
14,11,91,744.46	Total योग			14,90,25,692.37

R. R. Bhatiyani
DIRECTOR

Narayan Atal
DIRECTOR

H. N. Singh
CHIEF EXECUTIVE OFFICER

For Identification In Terms of our Separate Report
For **R S V A & Co.**
Chartered Accountants

Jagadish B. Shetty (Partner)
(M. No. 048042, F.R.No. 110504W)

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THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE BALANCE SHEET GROUPING YEAR 2019

Sr. No.	LIABILITIES देयत्ता	Current Year 31-03-2019	Previous Year 31-03-2018
	SHHEDULE 1 : FIXED DEPOSIT	₹	₹
1	SAMPATHI DEPOSIT	50,88,59,789.50	47,51,80,522.50
2	FIXED DEPOSIT	3,29,66,534.00	4,76,15,682.75
3	SAMPATHI DEPOSIT AUTO RENEWAL	20,98,83,866.00	13,83,74,311.00
4	FIXED DEPOSIT AUTO RENEWAL	1,97,46,584.00	1,69,02,788.00
	TOTAL	77,14,56,773.50	67,80,73,304.25
	SHHEDULE 2 : UNCLAIMED DIVIDEND		
1	DIVIDEND PAYABLE 2016-17	6,82,328.00	7,91,744.00
2	DIVIDEND PAYABLE 2017-18	7,44,611.00	7,69,401.00
	TOTAL	13,86,939.00	15,61,145.00
	SHHEDULE 3 : SUNDRIES		
1	T.D.S. DEDUCTION	13,74,287.00	12,95,791.00
2	AUDIT FEES	2,93,366.00	3,15,000.00
3	CLG DIFFERENCE PAYABLE	1,44,561.75	51,521.75
4	PROVISION FOR BONUS EX-GRATIA A/C	17,32,550.00	26,00,000.00
5	MISCELLANEOUS A/C	62,504.00	1,62,415.00
6	EXPENSE INCURRED BUT NOT PAID	1,14,750.00	1,49,991.00
7	ABB OUTWARD CLEARING PRODUCT	24,08,931.00	----
8	EXCESS CASH RECEIVED	1,01,000.00	1,01,000.00
9	STATE GOODS & SERVICE TAX	2,51,441.96	5,41,342.19
10	CENTRAL GOODS & SERVICE TAX	2,51,328.85	----
11	HO INPS ADJUSTMENT A/C	1,74,157.00	----
12	ENCASHMENT OF LEAVE PAYABLE	10,00,000.00	----
13	PROVISION FOR WAGES	----	12,75,000.00
14	P.F. (EMPLOYEE'S CONTRIBUTION)	----	1,45,249.00
	TOTAL	79,08,877.56	66,37,309.94
	SHHEDULE 4 : ASSETS - BALANCES WITH BANKS		
1	O/D WITH MDCC BANK (FORT BRANCH)	2,59,33,431.80	1,62,82,586.88
2	C/A WITH MDCC BANK (MULUND)	15,032.00	15,032.00
3	C/A WITH MDCC BANK (SANTACRUZ BRANCH)	71,075.00	71,075.00
4	C/A MAHARASHTRA STATE CO-OP BANK LTD.(FORT)	2,04,91,221.84	15,19,68,775.72
5	C/A WITH UNION BANK OF INDIA (ZAVERI BAZAR)	3,00,56,465.51	1,81,74,269.07
6	C/A WITH UNION BANK OF INDIA (MATUNGA)	8,52,898.00	8,40,856.00
7	C/A WITH PUNJAB NATIONAL BANK	2,99,950.00	3,00,000.00
8	C/A WITH AXIS BANK	1,42,59,764.71	1,13,19,161.49
9	C/A WITH IDBI BANK CURRENT ACCOUNT	5,52,22,947.43	87,97,052.04
10	IDBI BANK ATM SETTLEMENT ACCOUNT	28,29,606.48	1,82,015.64
11	IDBI BANK IMPS SETTLEMENT ACCOUNT	18,10,331.20	----
12	C/A WITH ICICI BANK (KANDIVLI WEST)	2,11,00,000.00	----
	TOTAL	17,29,42,723.97	20,79,50,823.84
	SHHEDULE 5 : OTHER ASSETS - SUNDRIES		
1	DIWALI ADVANCE	1,04,300.00	79,200.00
2	CLEARING DIFFERENCE RECEIVABLE	9,164.00	----
3	T.D.S. ON INTEREST	7,18,892.00	8,84,740.00
4	ELECTRICITY DEPOSIT	89,140.00	94,545.00
5	DEPOSIT WITH B.M.C.	10,360.00	10,360.00
6	STATE GOODS & SERVICE TAX RECEIVABLE	53,403.30	3,78,143.56
7	CENTRAL GOODS & SERVICE TAX RECEIVABLE	53,403.34	----
8	INTEGRATED GOOD & SERVICE TAX	13,500.00	----
9	ADVANCE FOR EXPENSES	----	17,68,840.00
	TOTAL	10,52,162.64	32,15,828.56



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE TO PROFIT & LOSS ACCOUNT 2019

Sr. No.	PARTICULARS	Current Year 31-03-2019	Previous Year 31-03-2018
	<u>SHHEDULE 1 : INTEREST ON DEPOSIT & BORROWING</u>	₹	₹
1	INTEREST PAID DEPOSIT	6,87,17,294.00	6,39,19,658.00
2	INTEREST PAID ON BORROWING	525.00	14,654.00
	TOTAL	6,87,17,819.00	6,39,34,312.00
	<u>SHHEDULE 2 : SALARIES, ALLOWANCE, BONUS</u>		
1	BASIC PAY A/C	13,03,028.00	12,98,836.41
2	D.A. A/C	18,98,264.00	16,04,241.00
3	V.D.A. A/C	1,23,62,371.00	1,23,90,080.00
4	H.R.A. A/C	8,25,121.00	8,11,487.00
5	C.C.A. A/C	3,92,360.00	3,16,173.00
6	OTHER ALLOWANCE A/C	1,37,877.00	1,48,483.00
7	MEDICAL ALLOWANCE	3,78,516.00	2,85,097.00
8	LEAVE TRAVELLING ALLOWANCE	92,000.00	94,600.00
9	ENCASHMENT OF LEAVE	20,47,360.00	9,47,706.00
10	BONUS EX-GRATIA	8,00,000.00	26,51,990.00
11	CLOSING ALLOWANCE	24,900.00	26,600.00
12	GRATUITY FUND	15,70,327.00	41,506.00
13	TRAVELLING ALLOWANCE	4,91,163.00	3,74,832.00
14	EDUCATION ALLOWANCE	4,08,583.00	3,22,949.00
15	PROVIDENT FUND	20,46,587.00	16,25,264.00
16	STAFF WELFARE EXPENSES	17,500.00	67,005.00
17	ARREARS PAID	1,30,794.00	----
18	EXPENSES FOR WAGES	----	12,75,000.00
	TOTAL	2,49,26,751.00	2,42,81,849.41
	<u>SHHEDULE 3 : RENT, RATES, TAXES</u>		
1	RENT A/C	30,68,630.80	30,30,736.90
2	MUNICIPAL TAXES A/C	5,71,817.91	25,25,062.00
3	INSURANCE PREMIUM	4,56,390.00	5,68,595.00
4	D.I.C.G.C.	12,87,109.00	12,37,811.00
5	ELECTRICITY CHARGES	10,48,335.75	11,21,917.59
6	SERVICE CHARGES	46,85,673.60	46,54,376.00
7	PROFESSIONAL TAX EMPLOYEE	2,500.00	2,500.00
	TOTAL	1,11,20,457.06	1,31,60,998.49
	<u>SHHEDULE 4 : POSTAGE, TELEPHONE CHARGES</u>		
1	POSTAGE A/C	14,429.00	13,082.00
2	TELEPHONE CHARGES	4,78,878.62	5,77,502.35
	TOTAL	4,93,307.62	5,90,584.35
	<u>SHHEDULE 5 : STATIONERY, PRINTING & ADVERT</u>		
1	PRINTING & STATIONERY	6,11,862.67	6,23,705.38
2	ADVERTISEMENT	2,84,143.00	1,93,272.50
	TOTAL	8,96,005.67	8,16,977.88
	<u>SHHEDULE 6 : LAW & PROFESSIONAL CHARGES</u>		
1	PROFESSIONAL EXPENSES	4,76,540.00	3,90,439.00
2	LEGAL CHARGES (U/S 101)	1,37,759.00	50,646.00
3	LEGAL CHARGES	260.00	22,790.00
	TOTAL	6,14,559.00	4,63,875.00
	<u>SHHEDULE 7 : DEPRECIATION, REPAIR & MAINT.</u>		
1	DEPRECIATION	20,01,346.28	19,62,905.57
2	REPAIRS & MAINTENANCE	37,93,703.64	24,63,983.87
3	WATER CHARGES	1,54,973.72	1,55,010.39
	TOTAL	59,50,023.64	45,81,899.83



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE TO PROFIT & LOSS ACCOUNT 2019

Sr. No.	PARTICULARS	Current Year 31-03-2019	Previous Year 31-03-2018
	SHHEDULE 8 : OTHER EXPENDITURE	₹	₹
1	CONVEYANCE	9,61,711.00	9,05,856.00
2	SUNDRIES CHARGES	14,74,989.66	10,66,493.94
3	ADMINISTRATION CHARGES ON	1,57,445.00	1,86,133.00
4	MAHARASHTRA LABOUR WELFARE	8,860.00	600.00
5	SUBSCRIPTION CHARGES	53,000.00	52,000.00
6	AWARD SCHEME FOR STUDENT	1,57,800.00	82,800.00
7	CHARGES BY MDCC	15,00,316.81	21,38,651.00
8	BANK CHARGES	1,88,708.16	96,044.22
9	ENTERTAINMENT EXPENDITURE	4,63,128.00	4,63,816.00
10	COMPUTER EXPENSES	3,33,540.00	1,200.00
11	LOSS ON SALE OF FIXED AS	4,13,261.00	----
12	ATM EXPENSES	4,12,414.70	4,61,187.12
13	IMPS / MOBILE BANKING EXPENSES	3,16,376.88	----
14	PROVISION FOR MEMBER WELFARE	24,812.00	----
15	CONTIGENT PROVISION ON ST	2,50,000.00	----
16	DONATION	----	41,162.00
17	STUDENT WELFARE EXPENSES	----	6,000.00
18	ELECTION EXPENSES	----	55,548.00
	TOTAL	67,16,363.21	55,57,491.28
	INCOME		
	SHHEDULE 9 : INTEREST ON ADVANCE		
1	INTEREST RECEIVED ON ADVANCES	8,12,24,157.65	7,42,27,599.26
2	PENAL INTEREST	1,37,974.76	1,62,590.00
	TOTAL	8,13,62,132.41	7,43,90,189.26
	SHHEDULE 10 : INTEREST ON INVESTMENT		
1	INTEREST RECEIVED ON INVESTMENT	1,28,83,616.00	1,34,06,508.00
2	INTEREST RECEIVED ON GOVT. SECURITIES	2,61,18,760.00	2,63,06,328.33
3	INTEREST RECEIVED ON MDCC CLG. A/C	1,96,086.00	1,80,332.00
4	IPROFIT ON IDBI LIQUID FUND	93,27,806.84	82,52,414.01
	TOTAL	4,85,26,264.84	4,81,45,582.34
	SHHEDULE 11 : COMMISSION, EXCHANGE & INCIDENTAL		
1	SERVICE CHARGES	12,75,884.03	16,39,666.27
2	LEGAL CHARGES	99,600.00	93,000.00
3	CHEQUE BOOK CHARGES	9,85,660.00	11,78,932.00
4	CHEQUE RETURN CHARGES	23,13,883.71	28,89,934.03
5	COMMISSION A/C	28,00,735.44	23,00,836.35
6	OTHER INCOME (INCIDENTIAL)	71,47,945.62	93,32,884.12
7	ENCODING CHARGES	5,070.00	23,427.00
8	PROCESSING CHARGES ON LOAN	9,69,482.00	6,39,651.00
9	RENT FOR SAFE DEPOSIT LOCK	3,82,370.00	3,70,500.00
10	PROFIT EARNED ON SALE OF	27,170.00	14,750.00
11	ATM CHARGES	4,72,989.32	1,72,392.09
12	IMPS / MOBILE CHARGES	2.25	----
13	EXCESS BDDR	26,56,498.75	----
	TOTAL	1,91,37,291.12	1,86,55,972.86



THE PRATAP CO-OPERATIVE BANK LTD.

ADDITIONAL DISCLOSURE AS RBI CIRCULAR NO. UBD.CO.BP.PCB.20/16.45.00/2002-03, DT. 30.10.2002

Sr. No.	PARTICULARS	Previous Year 31-03-2018	Current Year 31-03-2019
I	Capital to Risk Asset Ratio	41.03 %	36.33 %
II	a) Movement of CRAR	-16.28 %	-4.70 %
	b) Risk Weighted Assets	5232.17	6216.83
III	Investment		
	1) Book Value	6405.54	6524.69
	2) Face Value	5982.03	6614.80
	3) Market Value	6451.33	6675.46
IV	Advance Against Real Estate Construction Business & Housing	1695.06	2195.77
V	Advance Against Shares & Debentures	NIL	NIL
VI	Advance to Directors, their relatives, Companies, Firms in which they are interested		
	a) Fund Based	----	----
	b) Non-Fund Based	----	----
VII	Average Cost of Deposit	5.81 %	5.96 %
VIII	Non Performing Assets (NPA's)		
	a) Gross NPA	132.07	134.02
	b) Net NPA	----	----
IX	Movement of NPA's		
	a) Gross NPA	134.32	132.07
	b) Net NPA	0.00	0.00
X	Profitability		
	a) Interest Income as a Percentage of Average Working Funds	8.95 %	9.01 %
	b) Non-Interest Income as a Percentage of Average Working Funds	1.36 %	1.32 %
	c) Operating Profit as a Percentage of Average Working Funds	1.83 %	1.86 %
	d) Return of Assets	1.17	1.24
	e) Business (Advance + Deposits) per Employee	430.40	419.23
	f) Profit per Employee	4.00	3.78
XI	Provision made towards NPA during the year	0.00	0.00
XII	Provision made towards Depreciation in Investment during the year	0.00	0.00
XIII	Movement in Provisions		
	A) Towards NPA's		
	1) Opening Balance	155.00	134.40
	2) Add : Additions during the year	----	----
	3) Less : Closed / Recovered / Written Back	(20.60)	----
	4) Closing Balance	134.40	134.40
	B) Towards Depreciation in Investment		
	1) Opening Balance	----	----
	2) Add : Additions during the year	----	----
	3) Add : TR from Investment Fluctuation Reserve	----	----
	4) Less : TR To Investment Fluctuation Reserve	----	----
	5) Less : Closed / Recovered / Written Back	----	----
	6) Closing Balance	----	----
	C) Towards Standard Assets		
	1) Opening Balance	16.00	25.50
	2) Add : Additions during the year	9.50	2.50
	3) Less : Closed / Recovered / Written Back	----	----
	4) Closing Balance	25.50	28.00
XIV	Foreign Currency Assets & Liabilities	----	----
XV	Premium Paid towards DICGC	10.23	12.87
XVI	Penalty Imposed by RBI	----	----

Note : Above statement has been compiled in accordance with the information submitted to Reserve bank of India annually and definitions of Various terms have also been considered in consistent with statement No. II of RBI Inspection format submitted to RBI.

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For **R S V A & Co.**
Chartered Accountants
Jagdish B. Shetty (Partner)
(M. No. 048042, F.R.No. 110504W)

Year 2018-2019



THE PRATAP CO-OPERATIVE BANK LTD.

STATEMENT SHOWING PARTICULARS OF LOANS / ADVANCES TO DIRECTORS AND THEIR RELATIVES AS ON 31-3-2019

(Rupees in Lakhs)

No. of Directors/ Relatives being borrowers of the Bank.	Outstanding of loan/advances at the beginning of the year i.e.	Amount of loan/ad- vances sanctioned during the Co-op. year 2018-2019	Recovery during the year ended 2018-2019	Outstanding of loan/ad- vances as on 2018-2019	Overdue amount as on 2018-2019
1	2	3	4	5	6
Directors	NIL	NIL	NIL	NIL	NIL
Relatives of					
Directors	NIL	NIL	NIL	NIL	NIL
Total Amount	NIL	NIL	NIL	NIL	NIL

RATE OF INTEREST ON DEPOSIT ACCOUNTS

PERIOD	Rate of Interest
Fixed / Sampathi / Recurring Deposits	%
15 Days to 90 Days	5.50
91 Days to 180 Days	6.50
181 Days to 12 Months	7.25
13 Months to 24 Months	8.15
25 Months to 36 Months	7.00

- ◆ Sr. Citizens will be entitled to higher interest of 0.25% on deposits of 12 months & above.
- ◆ Penal interest on withdrawals of Deposits before maturity would be charged at 1% less than rate for which the deposit is in force.
- ◆ Revised rates are applicable for new deposits only and renewal of existing deposits at revised rate.
- ◆ The rate of interest is subject to revision at the discretion of the Bank, without any notice.



THE PRATAP CO-OPERATIVE BANK LTD.

KNOW GROWTH OF YOUR BANK (After formal inauguration of the bank on 9-4-1983)

Year ended	Share Capital	Members	Reserve Fund	Deposits	Advance	Investment	Net Profit (₹ in Lakh)
30-6-83	4.50	1382	0.01	25.70	2.98	7.00	- 1.24
30-6-84	4.84	1539	0.01	49.11	15.00	40.00	0.49
30-6-85	4.85	1539	0.01	72.59	30.92	40.00	0.84
30-6-86	6.03	1646	0.91	141.74	60.48	70.09	2.70
30-6-87	6.47	1699	4.64	184.04	63.69	70.76	3.40
30-6-88	7.22	1817	13.78	208.50	110.30	77.15	1.24
30-6-89	13.13	2313	16.25	280.28	154.20	81.84	3.92
30-6-90	20.97	2434	19.27	322.90	263.69	87.42	13.19
30-6-91	21.79	2510	33.04	417.80	288.42	88.87	18.12
31-3-92	22.07	2537	53.34	374.16	326.62	88.87	18.00
31-3-93	23.10	2611	75.92	536.28	382.10	141.81	10.56
31-3-94	24.30	2791	100.02	527.00	359.30	128.68	- 3.15
31-3-95	24.96	2937	106.01	423.26	263.50	128.74	6.14
31-3-96	25.25	3414	114.79	414.16	254.24	171.54	5.36
31-3-97	26.94	3479	120.38	580.84	338.17	211.54	6.96
31-3-98	39.02	3794	128.88	905.94	527.59	276.54	21.43
31-3-99	81.88	6076	146.58	1369.80	769.39	376.54	37.58
31-3-2000	85.63	6223	175.60	1573.25	965.13	451.47	26.80
31-3-2001	94.02	6404	194.09	1990.38	1150.83	743.00	17.99
31-3-2002	95.52	6791	210.39	2394.37	1232.29	1184.46	17.12
31-3-2003	95.17	6906	230.12	2890.93	1337.96	1316.77	11.28
31-3-2004	100.82	7170	294.14	2732.78	1516.05	1249.15	13.94
31-3-2005	103.51	7460	313.43	2875.84	1543.44	1302.93	7.73
31-3-2006	104.68	7661	320.69	3689.85	1620.61	1974.97	25.48
31-3-2007	109.27	8057	357.37	3878.45	1714.59	2312.56	6.91
31-3-2008	113.71	8343	520.92	4830.77	1990.20	3142.65	28.70
31-3-2009	126.40	8543	448.03	5266.31	2272.91	3058.20	69.83
31-3-2010	206.62	8843	512.38	5866.20	2272.20	4141.21	154.91
31-3-2011	216.23	9043	516.01	7261.73	2651.61	5401.94	145.77
31-3-2012	218.76	6077	654.86	7498.86	2213.72	6258.11	292.38
31-3-2013	241.62	6259	925.22	8978.40	2759.09	7284.97	200.70
31-3-2014	266.83	6597	1108.92	9798.69	3500.31	6979.59	266.48
31-3-2015	301.18	6925	1349.20	8870.44	4305.94	5974.89	275.64
31-3-2016	365.60	6927	1599.38	10034.86	4979.81	6209.77	249.59
31-3-2017	394.93	7088	1829.04	11856.36	5527.66	7463.56	172.92
31-3-2018	417.83	7158	1940.07	12462.37	6402.76	6405.54	170.18
31-3-2019	435.85	7210	2058.81	12631.45	6916.49	6524.69	180.40



THE PRATAP CO-OPERATIVE BANK LTD.

OUR BRANCHES

❖ *Regd. Off. & Nagdevi Branch* ❖

Asma Manzil, Office No.2, 1st Floor, 39, Nagdevi Street, Mumbai-400 003.

☎ : 2344 5694, 2340 1008 • E-mail : nagdevi@pratapbank.in

❖ *Bhuleshwar Branch* ❖

104, Sopariwala Bldg., Bhuleshwar Road, Mumbai-2. ☎ : 2241 2241 • Telefax : 2240 1012

• E-mail : pratapho@gmail.com/bhuleshwar@pratapbank.in • Website : www.pratapbank.in

❖ *Kandivli (East) Branch* ❖

Thakur Degree College, Samata Nagar, Kandivli (East), Mumbai-400 101. ☎ : 6571 2847,

2886 1010, 2846 3402 • **Locker Facility Available** • kandivalieast@pratapbank.in

❖ *Mulund Branch* ❖

4, Munshi Estate, M. G. Road, Mulund (W), Mumbai-400080.

☎ : 2591 3817, 2560 1011 • mulund@pratapbank.in

❖ *Santacruz Branch* ❖

8-9-10, Dheeraj Heritage, 1st Floor, S. V. Road, Santacruz (West), Mumbai-400 054. ☎ :

2660 1009, 2660 0467 • **Locker Facility Available** • santacruz@pratapbank.in

❖ *Matunga Branch* ❖

Shri Dayanand Balak Vid., Bhimani St., Matunga(E), Mumbai-19.

☎ : 2416 1001, 2417 9317 • matunga@pratapbank.in

❖ *Kandivli (West) Branch* ❖

Office No. 10, Wing 'C', Pooja Enclave, Opp. Ganesh Nagar, Kandivli (W),
Mumbai - 400 067. ☎ : 2869 7932, 2869 1014 • kandivaliwest@pratapbank.in

❖ *Badlapur Branch* ❖

Shop 4-5, Yogeshwar Kripa Building, Sanewadi, Station Road, Badlapur (W),

Thane - 421 503. ☎ : 0251-267 6363 • badlapur@pratapbank.in

* **NOTICE** *

Members who have not collected dividend for the year 2016-17 are requested to collect the same immediately. If it is not collected before 31st March, 2020 the same will be forfeited and transferred to Reserve Fund. This intimation may be treated as final notice to the concerned members.

* **सूचना** *

सदस्यों को सूचित किया जाता है कि जिन्होंने वर्ष २०१६-१७ का लाभांश अब तक नहीं लिये हो तो जल्द से जल्द ले लें। ३१ मार्च २०२० तक लाभांश नहीं लेने की स्थिति में वह जप्त हो जायेगा और आरक्षित निधि में जमा हो जायेगा। सदस्य इस जानकारी को अंतिम सूचना समझें।

* **REQUEST** *

Members are requested to complete their KYC, intimate any change in nominee, address, status etc. so as to keep our records up-to-date. Share Certificates are sent to Members by Post. Members who have not received their Share Certificates are requested to collect the same from the Share Departmental Bhuleshwar Branch.

* **अपील** *

सदस्यों से अपील है कि अपना केवाईसी पूर्ण कर किसी भी प्रकार का बदलाव जैसे वारिसदार, पता, पद इत्यादि तो अविलंब सूचित करें। सदस्यों को शेयर प्रमाण-पत्र पोस्ट से भेजा गया है जिन्हे नहीं मिला हो कृपया भूलेश्वर शाखा के शेयर विभाग में आकर ले लें।