

# दि प्रताप

को.ऑप. बैंक लि.



# THE PRATAP

CO-OP. BANK LTD.

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on PCBL Mobile App*

**Bill Payment facilities available at Bank Branches also**

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**39<sup>th</sup> ANNUAL REPORT 2019-2020**

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**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 31.3.2020**

(₹ in Lakh)

1	NO. OF BRANCHES	8 BRANCHES	
2	MEMBERSHIP	REGULAR	7244
		NOMINAL	0
3	Audit Classification (for 2018-19)		A
4	TOTAL STAFF	OFFICERS & CLERKS	36
		SUB-STAFF	7
		<u>TOTAL STAFF</u>	<u>43</u>
5	PAID UP CAPITAL		442.89
6	TOTAL RESERVES		2261.44
7	WORKING CAPITAL		13433.41
8	DEPOSIT	SAVING DEPOSIT	2256.61
		CURRENT DEPOSIT	998.71
		TERM DEPOSIT	7294.70
		<u>TOTAL</u>	<u>10550.02</u>
9	LOAN & ADVANCES	SECURED	7001.12
		UNSECURED	91.75
		<u>TOTAL</u>	<u>7092.87</u>
	PROPERTY SECTOR ADVANCES	3435.34	48.43%
	WEAKER SECTOR ADVANCES	186.22	2.63%
10	BORROWING	M.D.C.C. BANK, FORT BR.	NIL
11	INVESTMENTS	FDR.S INNOTIFIED BANK	2081.33
		GOVT. SECURITIES	2963.60
		OTHERS INVESTMENT	-
		<u>TOTAL</u>	<u>5044.93</u>
12	OVERDUE (%) TO TOTAL ADVANCES		1.18%
13	PROFIT FOR THE YEAR 2019-20		167.98





दि प्रताप को. ऑप. बैंक की ३८वीं वार्षिक साधारण सभा में खड़े होकर उपस्थित सदस्यों और शेयरधारकों का अभिवादन करते हुए संचालक मंडल। चित्र में बाएं से निदेशिका श्रीमती सुमिता सुमन सिंह, निदेशक एस.के. सिंह, निदेशक संजय सिंह चौहान, निदेशिका श्रीमती राज भटियानी, उपाध्यक्ष श्री के. एस. राठौड़, संस्थापक निदेशक श्री मिठाईलाल सिंह, अध्यक्ष श्री चन्द्रकुमार सिंह, निदेशक श्री नारायण अटल, निदेशक उमेश प्रताप सिंह, वाइस प्रेसीडेंट श्री दिव्यार सेठना और निदेशक श्री जयशंकर सिंह।



दि प्रताप को. ऑप. बैंक की ३८वीं वार्षिक साधारण सभा में बैठे हुए सदस्यगण तथा शेयरधारक।



# THE PRATAP CO-OPERATIVE BANK LTD.

BOARD OF DIRECTORS YEAR 2019-20

**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)

## 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 East & West Branch

निदेशक मंडल वर्ष २०१९-२०

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)

कर्मचारी प्रतिनिधि

श्री मुकेश सोलंकी

श्री संजय चव्हाण

## 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 पूर्व व पश्चिम शाखा

39th Annual Report

1

Year 2019-2020



# 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 **39th Annual General Body Meeting** of Shareholders of **The Pratap Co.op. Bank Ltd.** will be held on **25<sup>th</sup> March 2021 at 4.00 P.M.** According to the instructions on Covid-19 of the Government of Maharashtra, AGM will be conducted by VC (Video Conferencing), Login ID and Password for the Online AGM will be provided to shareholders via email to transact to the following business.

## ❖ A G E N D A ❖

1. To read and confirm the minutes of the Annual General Body Meeting held on Saturday, 10<sup>th</sup> August, 2019.
2. To receive and adopt the 39<sup>th</sup> Annual Report of the Board of Directors and the Audited Balance Sheet, Profit and Loss A/c. of the Bank for the year ended 31.03.2020.
3. To ratify the appropriation of profits for the year ended 31.03.2020.
4. To consider and adopt the Statutory Audit Report and Internal Audit Report for the year 2019-20.
5. To ratify the action of Board of Directors in appointing Statutory Auditors for 2020-21 and fix their Remuneration.
6. To ratify the action of Board of Directors in appointing Concurrent auditors from August 2020 to July 2021 & fix their Remuneration.
7. Formation of Board of Management.
8. Any other Business with the permission of the Chair.

By Order of the Board of Directors

Sd/-

**S. K. SINGH**

Chief Executive Officer

**Place : Mumbai**

**Dated : 12<sup>th</sup> March, 2021**

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 : २३४४५६९४ / २३४०१००८ / २२४१२२४१ ☐ फैंक्स : २२४० १०१२ • E-mail : pratapho@gmail.com

## ● सूचना ●

सभी अंशधारकों को सूचित किया जाता है कि दि प्रताप को-ऑपरेटिव बैंक लि. के अंशधारकों की ३९वीं वार्षिक साधारण सभा दिनांक २५ मार्च २०२१ को दोपहर बाद ४.०० बजे, कोविड-१९ के कारण महाराष्ट्र सरकार द्वारा दिए हुए निर्देशानुसार वीडियो कॉन्फेरेंसिंग से लॉगिन आईडी और पासवर्ड द्वारा खाताधारकों को ई-मेल सुविधा से ऑनलाइन संपन्न होगी। जिसमें निम्नलिखित विषयों पर चर्चा होगी जो इस प्रकार है।

## ● विषय ●

१. पिछली वार्षिक साधारण सभा शनिवार, दिनांक १० अगस्त २०१९ की कार्यवाही की पुष्टि करना।
२. ३९वीं वार्षिक साधारण सभा का विवरण और लेखा परीक्षित तुलनपत्र और लाभ हानि खाता ३१-३-२०२० तक का प्राप्त कर स्वीकृति प्रदान करना।
३. लाभ-उपयोग को समापन वर्ष ३१-३-२०१९ के लिये औपचारिक रूप से पुष्टि करना।
४. वर्ष २०१९-२० के बैंक का संवैधानिक लेखा परीक्षण तथा आंतरिक लेखा परीक्षण की जानकारी तथा विचार-विमर्श।
५. औपचारिक रूप से निदेशक मंडल के कार्यवाही के अनुसार वर्ष २०२०-२१ के लिए संवैधानिक लेखा परीक्षक की नियुक्ति करना तथा उनका मानधन निर्धारित करना।
६. औपचारिक रूप से निदेशक मंडल के कार्यवाही के अनुसार अगस्त २०२० से जुलाई २०२१ तक के लिए समकालीन लेखा परीक्षक की नियुक्ति के साथ मानधन निर्धारित करना।
७. निदेशक मंडल की स्थापना।
८. अध्यक्ष की अनुमति से अन्य किसी विषय पर चर्चा।

मुंबई

दिनांक : १२वीं मार्च २०२१

निर्देशक मंडल की आज्ञा से

एस. के. सिंह

मुख्य कार्यकारी अधिकारी

**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 राशि 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 2019-2020

Dear Members,

The Board of Directors of the Bank have great pleasure in welcoming the members to this Thirty ninth 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 2019-20.

### 1. BANK'S ACTIVITIES & PROGRESS :

- Your Bank is in advanced stage of implementing Unified Payment Interface (UPI), Various Bill Payments through Bharat Bill Payment Module, Rupay Debit Card controller and your own account viewing along with generation of E passbook. 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 first half year was encouraging, subsequently it suffered a severe setback in deposit growth due to large withdrawal of deposits on account of restrictions placed by RBI on Punjab & Maharashtra Bank. It led to public losing confidence in Co-operative Banks.
- The CRAR of 43.99% has placed your Bank in a financially sound and comfortable position.
- The robust recovery in irregular accounts coupled with continuous monitoring and follow up could maintain satisfactory NPA accounts position. The Non performing accounts have been restricted to 216.58 lakh. After provision the Net NPA remains at merely 0.46% of total advance.

### 2. OPERATIONAL RESULTS :

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

PARTICULARS	As on 31.03.2020	As on 31.03.2019
Paid up Capital & Reserves	2704.33	2494.66
Deposits	10550.02	12631.45
Advances	7092.87	6916.49
Investment	5044.93	6524.69
Working Capital	13433.41	15416.55

Your Bank's financial health is in sound position with Net worth of the Bank at ₹ 2704.32 lakh and Capital Risk Adequacy Ratio (CRAR) of 43.99% 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, 2020 stood at 7244. During the year 96 new members were admitted, and the membership of 130 members was terminated due to resignations.

### 4. PAID UP CAPITAL AND RESERVES :

Paid up capital of ₹. 442.88 lakhs as on March 2020 reflects an increase of ₹ 7.04 lakh over Capital of ₹ 435.84 lakhs as of last year. The Reserves and other funds as on 31st March 2020 were ₹ 2261.44 lakhs.





# THE PRATAP CO-OPERATIVE BANK LTD.

PARTICULARS	( ₹ in lakhs)	As on 31.03.2020	As on 31.03.2019
1) Share Capital		442.89	435.85
2) Statutory Reserve Fund		728.92	668.20
3) Building Fund		220.00	170.00
4) Div. Equalization Fund		2.05	2.05
5) Bad & Doubtful Debts		185.00	134.44
6) Contingent Provision against Standard Assets		35.00	28.00
7) Members Welfare Fund		2.82	3.00
8) Staff Gratuity Fund		136.65	127.12
9) General Reserve		932.00	922.00
10) Staff Welfare Fund		4.00	4.00
<b>TOTAL</b>		<b>2704.33</b>	<b>2494.66</b>

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

NATURE OF DEPOSIT	As on 31.03.2020	As on 31.03.2019
Current Deposit	998.79	2139.38
Saving Deposit	2256.61	2531.45
Term Deposit	7294.70	7960.62
<b>Total</b>	<b>10550.02</b>	<b>12631.45</b>

## 6. DEPOSIT INSURANCE :

All types of deposits up to ₹ 5.00 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. 7093 lakh. The CD ratio has improved to 67.23%. It will be our endeavor to further scout for sound credit proposals with healthy assets during the year. The break up of advances to different segment of borrowers are as under :

Type of Loans / Advances	Outstanding position as on		( ₹ in lakhs)
	31.03.2020	31.03.2019	
Cash Credit / Overdrafts	3,119.37	3,248.38	
Housing Loans	1,413.50	1,194.76	
Business Loans	619.63	708.49	
Vehicle Loans	190.04	253.32	
Loans Against Deposits	432.27	246.68	
Loan Against NSC/KVP	12.21	23.92	
Surety Loans	91.75	106.99	
Staff Loans	274.80	218.40	
Premises Loans	877.24	837.22	
Other Loans	62.06	78.33	
<b>Total</b>	<b>7,092.87</b>	<b>6,916.49</b>	



# **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 48.44% at ₹ 3435.34 lakhs including weaker section loans of ₹ 186.22 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 ₹ 5045 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 is being conducted by M/s Keshri & Associates from August 2019 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 43. The Productivity Per employee in the current year was has remarkably improved to ₹ 410.30 lakh per employee.

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 ₹ 1,67,97,932.96 as of March 2020. The same is due to judicious business mix & increase in Advances. The Net Profit of ₹ 1,13,136.10 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.

	<b>Gross Profit for the year ending 31st March, 2020</b>		<b>3,47,12,794.71</b>
	<b>Less :</b>		
1	Bonus to Staff	17,00,000.00	
2	Income Tax Provision	90,00,000.00	
3	Income Tax Paid A. Y. 2019-20	4,58,363.00	
4	Provision for BDDR	50,56,498.75	
5	Provision for Standard assets	7,00,000.00	
6	Provision for Encashment of Leave	10,00,000.00	
			1,79,14,861.75
7	Net Profit		1,67,97,932.96
	<b>Add :</b> Net Profit of last year 31.03.2019		77,977.14
	<b>Less :</b>		1,68,75,910.10
	25% Statutory Reserve Fund	42,18,978.00	
	5% Additional Statutory Reserve Fund	8,43,796.00	
	Staff group Gratuity	20,00,000.00	
	Building Fund	50,00,000.00	
	General Reserve	20,00,000.00	
	Investment Fluctuation Fund	27,00,000.00	
			1,67,62,774.00
	<b>Balance of Profit (Net) for next year</b>		<b>1,13,136.10</b>

## 15. 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 ₹ 14.96 lakhs.



# **THE PRATAP CO-OPERATIVE BANK LTD.**

## **16) 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 East & West Branch.
15. Officer Bearers of Co-op. Bank Employees Union, Mumbai.

On Behalf of Board of Directors  
Sd/-

**SHRI C. K. SINGH**  
CHAIRMAN

Mumbai  
Date : 12th March, 2021



## दि प्रताप को-ऑपरेटिव्ह बँक लिमिटेड

### निर्देशक मण्डल का वर्ष 2019-2020 का वार्षिक वृत्तांत

प्रिय सदस्यगण,

बैंक का निर्देशक मंडल अत्यंत हर्ष के साथ अपने सदस्यों का बैंक की 39वीं वार्षिक साधारण सभा में स्वागत करता है और संयुक्त रूप से व्यापार और व्यवहार लिखित विवरण के साथ वर्ष 2019-20 का लेखा परीक्षित तुलनपत्र तथा लाभ और हानि खाते को भी आपके समक्ष प्रस्तुत कर रहा है।

#### 1) बैंक की कार्यवाही तथा प्रगति :

- अपना बैंक युनिफाइड पेमेंट इंटरफेस (यु.पी.आइ.) सुविधा को कार्यान्वित करने के लिए प्रगति पथ पर अग्रसर है जिससे सभी प्रकार बिल भुगतान भारत बिल पेमेंट माड्यूल और रूपे डेबिट कार्ड के सहयोग से किए जा सकेंगे। रूपे डेबिट कार्ड से ई-पासबुक जनरेट कर हम अपने खाते पर नियंत्रण रख सकते हैं। 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।
- अपने बैंक की उपलब्धि पहले आधे वर्ष में प्रोत्साहनपूर्ण रही, जबकि अगले आधे वर्ष में जमा राशि बढ़त को तीव्र आघात लगा। रिजर्व बैंक द्वारा पंजाब अँड महाराष्ट्र बैंक पर पैसे के निकासी पर लगाए गए रोक का बैंकों पर बहुत प्रभाव पड़ा। जिसके वजह से सहकारी क्षेत्रों के बैंकों पर लोगों का विश्वास कम होने लगा।
- बैंक का पूँजी पर्याप्तता अनुपात (सीआरएआर) 43.99 % 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 अच्छी मजबूत वसूली को जाता है, फलस्वरूप एन.पी.ए. संतोषजनक स्थिति में है। अनियमित खातों को प्रतिबंधित कर राशि 216.58 लाख कर दी गयी है। प्रावधान करने के बाद अग्रिम राशि का कुल एनपीए घटकर 0.46 % रह गया है।

#### 2) वित्तीय कार्य परिणाम :

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

(₹ लाखों में)

विवरण	31-03-2020	31-03-2019
आरक्षित और भुगतान की हुई राशि	2,704.33	2,494.66
जमा पूँजी	10,550.02	12,631.45
अग्रिम राशि	7,092.87	6,916.49
निवेश राशि	5,044.93	6,524.69
लागत कार्य पूँजी	13,433.41	15,416.55

बैंक की वास्तविक पूँजी (मूल्य) ₹ 2,704.32 लाख है जो बैंक की उत्तम वित्तीय स्थिति के लिए पर्याप्त संपत्ति है। बैंक की पूँजी पर्याप्तता अनुपात (सी.आर.ए.आर.) लगभग 43.99% है जो कि रिजर्व बैंक के निर्धारित मानदण्डों के अनुसार ठीक है।





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### 3) सदस्यता :

बैंक के अंशधारकों की संख्या 31 मार्च 2020 तक 7244 हो गयी है। इस वर्ष 96 नये सदस्य हम से जुड़े जब कि 130 पुराने सदस्य इस्तीफा देकर हमसे अलग हो गये।

### 4) आरक्षित एवं भुगतान पूँजी :

बैंक की भुगतान राशि 31 मार्च 2020 को ₹ 442.88 लाख जो कि पिछले वर्ष की तुलना में ₹ 7.04 लाख की वृद्धि को दर्शाता है। पिछले वर्ष की जमा पूँजी ₹ 435.84 लाख के सापेक्ष में मुक्त आरक्षित एवं अन्य पूँजी वर्तमान वर्ष के 31 मार्च 2020 के अंत में ₹ 2,261.44 लाख हो गई है, जिसका विवरण नीचे दिया गया है।

(₹ लाखों में)

क्र.	विवरण	31-03-2020	31-03-2019
1	भाग पूँजी	442.89	435.85
2	वैधानिक आरक्षित निधि	728.92	668.20
3	भवन निधि	220.00	170.00
4	लाभांश साम्य निधि	2.05	2.05
5	खराब और संदिग्ध ऋण निधि	185.00	134.44
6	प्रामाणिक पूँजी के समक्ष आकस्मिक प्रावधान	35.00	28.00
7	सदस्य कल्याण निधि	2.82	3.00
8	कर्मचारी अनुतोषिक निधि	136.65	127.12
9	साधारण आरक्षण निधि	932.00	922.00
10	कर्मचारी कल्याण निधि	4.00	4.00
	<b>कुल योग</b>	<b>2,704.33</b>	<b>2,494.66</b>

### 5) जमा पूँजी :

तुलनात्मक रूप से की जमा राशि निम्नलिखित है।

(₹ लाखों में)

विवरण	31-03-2020	31-03-2019
चालू खाता जमा राशि	998.71	2,139.38
बचत खाता जमा राशि	2,256.61	2,531.45
सावधि खाता जमा राशि	7,294.70	7,960.62
<b>कुल योग</b>	<b>10,550.02</b>	<b>12,631.45</b>

### 6) जमा राशि बीमा योजना :

ग्राहक के सभी प्रकार की जमा पूँजी पर ₹ 5.00 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।



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## 7) अग्रिम राशि (ऋण) :

बाजार में जारी मंदी के कारण पूंजी 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 ₹ 7,093 लाख हो गई है। सी.डी. रेसियो बढ़कर 67.23% हो गया है। इस वित्तीय वर्ष में हमारी विश्वसनीयता और स्वस्थ परिसंपत्ति बढ़ाने का हमारा लक्ष्य है। विभिन्न वर्ग के लेनदारों हेतु अन्तिम राशि का विभाजन निम्न प्रकार से है।

ऋण और उधार के प्रकार	अब तक बकाया राशि	
	31-03-2020	31-03-2019
नगद जमा बाकी / ओवर ड्राफ्ट	3,119.37	3,248.38
गृह कर्ज	1,413.50	1,194.76
उद्योग-व्यापार कर्ज	619.63	708.49
वाहन कर्ज	190.04	253.32
जमा राशि पर कर्ज	432.27	246.68
ने.से.स./कि.वि.प. के समक्ष कर्ज	12.21	23.92
जमानती कर्ज	91.75	106.99
कर्मचारी कर्ज	274.80	218.40
कार्यालय / भवन कर्ज	877.24	837.22
अन्य कर्ज	62.06	78.33
<b>कुल योग</b>	<b>7,092.87</b>	<b>6,916.49</b>

## 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 48.44% के आधार पर ₹ 3,435.34 लाख दिया है जिसमें कमजोर वर्ग को ₹ 186.22 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 बैंकों में सावधि जमा के रूप में अच्छे तुलनात्मक व्याज दरों पर रखा गया है। बैंक का कुल निवेश ₹ 5,045 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 मानकों 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।



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## 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 समकालीन लेखा परीक्षण मेसर्स. केसरी एण्ड एसोसिएट्स को अगस्त 2019 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 43 है। प्रति कर्मचारी उद्योग-व्यापार मिश्रण इस वर्ष उल्लेखनीय रूप से ₹ 410.30 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।

## 14 शुद्ध लाभ वितरण :

निर्देशक मण्डल हर्ष के साथ घोषित करता है कि मार्च 2020 में बैंक ने शुद्ध लाभ ₹ 1,67,97,932.96 अर्जित किया है। ऐसा बोर्ड के विवेकपूर्ण व्यापार विलय तथा ऋण और उधार में वृद्धि के कारण से हुआ है। बैंक का शुद्ध लाभ एम.सी.एस. एक्ट व नियम के तहत प्रावधान करने के बाद ₹ 1,13,136.10 है। निर्देशक मण्डल ने लाभ का वितरण निम्न प्रकार से किया है जो इस प्रकार है।

कुल लाभ समापन वर्ष 31 मार्च 2020		3,47,12,794.71
1.	कमी : कर्मचारियों के लिए बोनस	17,00,000.00
2.	लाभ पर आय कर	90,00,000.00
3.	आय कर जमा ए.वाय. 2019-20	4,58,363.00
4.	बीडीडीआर के लिए प्रावधान	50,56,498.75
5.	प्रमाणिक संपत्ति के लिए प्रावधान	7,00,000.00
6.	छुट्टी अवकाश भुनाने के लिए प्रावधान	10,00,000.00
	<b>शुद्ध लाभ</b>	<b>1,67,97,932.96</b>
	<b>योग :</b> पिछले वर्ष 31.03.2019 का शुद्ध लाभ	<b>77,977.14</b>
		<b>1,68,75,910.10</b>
	<b>कमी :</b> 25% आरक्षित निधि	42,18,978.00
	5% अतिरिक्त आरक्षित निधि	8,43,796.00
	कर्मचारी अनुतोषिक निधि	20,00,000.00
	भवन निधि	50,00,000.00
	साधारण आरक्षित निधि	20,00,000.00
	निवेश परिवर्तित (उतार-चढ़ाव) निधि	27,00,000.00
		<b>1,67,62,774.00</b>
	<b>शुद्ध लाभ बचत अगले वर्ष के लिए</b>	<b>1,13,136.10</b>



# THE PRATAP CO-OPERATIVE BANK LTD.

## 15) बिना दावे का लाभांश :

सदस्यों से निवेदन है कि पिछले 3 वर्षों का लाभांश यदि न लिए हो तो ले लें। कोई भी लाभांश घोषित होने के 3 वर्ष तक न लिया गया तो उसे जप्त कर लिया जाएगा और यह बायलाज के प्रावधान के अनुसार सांवैधानिक आरक्षित निधि में सम्मिलित हो जाएगा। बकाये की सम्पूर्ण राशि ₹ 13.87 लाख है।

## 16) 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 आडीटर 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, पायधुनी शाखा के सभी अधिकारी एवं कर्मचारी।
- 14) आयसीआय बैंक, कांदिवली पूर्व व 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।

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

मुंबई

दिनांक : 12वीं मार्च 2021

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Year 2019-2020



# **THE PRATAP CO-OPERATIVE BANK LTD.**

## **STATUTORY AUDITOR REPORT**

### **Report on Financial Statements :**

1) We have audited the accompanying financial statements of **The Pratap Co-operative Bank Ltd, Mumbai** which comprise the Balance Sheet as at 31st March 2020, 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 1<sup>st</sup> April, 2019 to 31<sup>st</sup> March, 2020.

### **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 (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 and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error.

### **Auditor's Responsibility :**

3) Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with 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 31<sup>st</sup> 2020.
- 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 for the purpose 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 State 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 : 19<sup>th</sup> September, 2020**

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**Year 2019-2020**



# THE PRATAP CO-OPERATIVE BANK LTD.

## BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2019	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2020
₹ 5,00,00,000.00	1 <b>SHARE CAPITAL : भाग-पूँजी</b> A Auth. Share Capital (500000 Shares of Rs.100/-) <b>B PAID UP CAPITAL :</b> a Share Capital (187192 Shares of Rs. 25/- each) b Share Capital (389050 Shares of Rs. 100/- each)		₹ 46,39,300.00 3,96,49,500.00	₹ 5,00,00,000.00
4,35,84,800.00	<b>TOTAL PAID UP SHARE CAPITAL</b>			4,42,88,800.00
6,68,19,824.88	2 <b>RESERVE FUND &amp; OTHER RESERVES</b> a Statutory Reserve सांविधिक आरक्षित निधी b Building Fund भवन निधी c Dividend Equilisation Fund लाभांश समता निधी d Bad & Doubtful Debts खराब व संदिग्ध बकाया f Contigent Provision Against Std. Assets प्रमाणिक पूँजी के समक्ष आकस्मिक प्रावधान e Member's Welfare Fund सदस्य कल्याण निधी f General Reserve Fund साधारण राखीव निधी g Staff Welfare Fund सेवक कल्याण निधी h Investment Fluctuation Reserve निवेश उतार-चढ़ाव निधी F Staff Gratuity Fund सेवक उपादान निधी		7,28,91,838.88 2,20,00,000.00 2,05,335.00 1,85,00,000.00 35,00,000.00 2,82,000.00 9,32,00,000.00 4,00,000.00 15,00,000.00 1,36,64,872.26	
20,58,81,143.49	<b>TOTAL RESERVE FUND &amp; OTHER RESERVE</b>			22,61,44,046.14
29,59,436.94	3 <b>DEPOSITS &amp; OTHER ACCOUNTS जमा व अन्य खाते</b> A Credit Balance in OD & IMMO/C B Credit Balance in CC A/C C Fixed Deposits मुदत जमा a From Individuals b From Societies D Saving Deposits बचत जमा a From Individuals b From Societies E Current Deposits चालू जमा a From Individuals b From Societies F Recurring Deposits आवर्ती जमा a From Individuals b From Societies G Daily Deposits दैनिक जमा a From Individuals b From Societies	1	9,05,601.89 33,568.07 69,93,71,042.00 80,65,229.00 20,08,03,447.63 2,48,57,710.55 9,49,93,287.32 39,38,291.50 54,73,124.00 13,70,334.00 1,51,90,755.00 -----	9,39,169.96 70,74,36,271.00 22,56,61,158.18 9,89,31,578.82 68,43,458.00 1,51,90,755.00
1,26,31,45,458.51	<b>TOTAL DEPOSITS &amp; OTHER ACCOUNTS</b>			1,05,50,02,390.96
1,43,96,778.00	4 Overdue Interest Reserve अन्य देनदारी Interest Payable व्याज भुगतान Inter Branch Adjustment A/c. अंतर्गत शाखा समायोजन		1,82,44,498.00 3,36,541.00 -----	1,82,44,498.00 3,36,541.00 -----
1,52,82,84,819.00	<b>Total C/F योग</b>			1,34,40,16,276.10



# THE PRATAP CO-OPERATIVE BANK LTD.

## YEAR ENDED 31ST MARCH 2020

Previous Year पिछला वर्ष As on 31-03-2019	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2020
₹ 77,74,907.00 2,57,200.00	1 <b>CASH</b> रोकड़ा बैंक जमा a Cash in hand नगद जमा b Cash in ATM		₹ 1,03,85,224.00 6,93,600.00	₹ 1,10,78,844.00
80,32,107.00	TOTAL CASH			1,10,78,844.00
17,29,42,723.97	2 <b>BALANCES WITH BANKS :</b> a IN CURRENT ACCOUNTS	4	17,29,42,723.97	17,29,42,723.97
5,45,50,000.00	3 Fixed deposit with Other Banks a FD with MDCC Bank		5,45,50,000.00	
1,00,00,000.00	b FD with IDBI Bank		1,00,00,000.00	
4,95,00,000.00	c FD with Union Bank of India (Z.B.)		4,95,00,000.00	
99,00,000.00	d FD with State Bank of Patiala (SBI)		99,00,000.00	
1,99,00,000.00	e FD with Axis Bank		1,99,00,000.00	
99,00,000.00	f FDwith Corporation Bank Ltd.		99,00,000.00	
3,00,00,000.00	g FD with State Bank of Mysore (SBI)		3,00,00,000.00	
2,00,00,000.00	h FD with PMCB LTD		2,00,00,000.00	
2,00,00,000.00	i FD with ICICI BANK LTD		2,00,00,000.00	19,44,50,000.00
39,66,92,723.97	TOTAL BANK BALANCE WITH OTHER BANK			30,09,92,422.12
---	4 MONEY AT CALL & SHORT NOTICE			---
29,74,05,387.00	5 <b>INVESTMENTS (AT COST) निवेश</b> A Investment in Govt. Securities (HTM)		20,83,59,228.00	
30,00,00,000.00	a Face Value Rs. 21,00,00,000.00			
30,60,66,100.00	b Market Value Rs. 30,60,66,100.00			
9,35,83,300.00	B Treasury Bill (AFS)		8,80,01,000.00	
10,00,00,000.00	a Face Value Rs. 9,00,00,000.00			39,09,88,687.00
2,50,00,000.00	C <b>MUTUAL FUND &amp; OTHERS</b> a IDBI Mutual Liquid Fund		---	
8,000.00	b Shares of MDCC Bank Ltd.		8,000.00	
10,000.00	c Shares of MSC Bank Ltd.		10,000.00	
1,27,12,482.36	d Staff Gratuity Investment		1,36,64,872.26	31,00,43,100.26
42,87,19,169.36	TOTAL INVESTMENTS			31,00,43,100.26
33,50,33,807.06	6 <b>LOANS &amp; ADVANCES ऋण व उधार</b> A <b>Short Term कम अवधि</b>			
8,585.00	a Secured against Tangible Securities		32,03,56,412.20	
	b Surety Loans		23,938.00	32,03,80,350.20
7,40,97,902.20	B <b>Medium Term मध्यम अवधि</b> a Secured against Tangible Securities		6,64,83,250.00	
97,84,269.00	b Surety Loans		81,66,307.00	7,46,49,557.00
27,18,18,128.63	C <b>Long Term लंबी अवधि</b> a Secured against Tangible Securities		31,32,72,140.65	
9,06,385.00	b Surety Loans		9,85,186.00	31,42,57,326.65
64,02,76,422.22	TOTAL LOANS & ADVANCES			70,92,87,233.85
12,16,354.00	7 <b>INTEREST RECEIVABLE</b> a On Investment (Including FD interest)		39,27,206.00	
52,56,578.00	b On Interest Receivable on Govt. Securities		26,92,502.00	
1,40,89,860.00	c On Interest Receivable on Advances		1,76,67,284.00	
3,06,918.00	d On Penal Interest Receivable on Advance		5,77,214.00	
2,08,69,710.00	TOTAL INTEREST RECEIVABLE			2,48,64,206.00
1,54,59,62,787.22	Total C/F योग			1,35,62,65,806.23



# THE PRATAP CO-OPERATIVE BANK LTD.

## BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2019	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2020
₹ 1,52,82,84,819.00	<b>Total B/F योग अग्रानति</b>		₹	₹ 1,34,40,16,276.10
	<b>6 OTHER LIABILITIES</b>			
97,91,407.72	a Pay Orders भुगतान आदेश निजीमित		60,24,877.77	
13,86,939.00	b Unclaimed Dividend अदावी लाभांश	2	14,95,523.00	
79,08,877.56	c Sundries विविध	3	65,97,344.29	
39,330.00	e Share Suspense भाग दुविधा		2,40,030.00	
1,91,26,554.28	<b>TOTAL OTHER LIABILITIES</b>			1,43,57,775.06
	<b>7 PROVISION FOR TAXES</b>			
85,00,000.00	a Provision for Income Tax आयकर के लिए प्रावधान		1,68,91,070.00	
85,00,000.00	<b>TOTAL PROVISION FOR TAXES</b>			1,68,91,070.00
	<b>PROFIT &amp; LOSS A/c.</b>			
1,80,40,041.67	8 Net Profit for Current Year		1,67,97,932.96	
1,12,302.47	a चालू वर्ष का शुद्ध लाभ			
	b Balance of Profit for last Year पिछले वर्ष के लाभ का जमा		77,977.14	1,68,75,910.10
1,81,52,344.14	<b>TOTAL NET PROFIT</b>			1,68,75,910.10
	<b>Contingent Liabilities</b>			
	For Guarantees issued on behalf of the customers for Rs. 2,00,000.00 (Previous Year Rs.1,95,111.20)			
	<b>DEAF Account</b>			
	For Monthly Deposit to RBI DEAF Account Balance as on 31-03-2020 of Rs. 58,74,466.00 (Previous Year Rs.53,06,316.00)			
1,57,40,63,717.42	<b>Total योग</b>			1,39,21,41,031.26

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

Place: MUMBAI

Date : Sept., 19th 2020

**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 2020

Previous Year पिछला वर्ष As on 31-03-2019	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2020
₹ 1,54,59,62,787.22	Total B/F योग अग्रानति		₹	₹ 1,35,62,65,806.23
4,17,541.00	<b>8 COMPUTERISATION संगणीकरण</b>			
4,41,857.86	a Balance as per Last Year		4,66,494.66	
3,92,904.20	b Additions During the year		13,323.86	
4,66,494.66	c Less : Depreciation मूल्य ह्रास		2,87,163.28	
	TOTAL COMPUTERISATION			1,92,655.24
1,34,08,536.16	<b>9 FURNITURE AND PLANT &amp; MACHINERY</b>			
	फर्नीचर और जोड़काम			
36,86,989.30	a As per Last Year पिछले वर्ष के अनुसार		1,50,73,824.33	
4,13,261.00	b Additions During the year		2,44,582.00	
16,08,440.13	c Less : Deletion मूल्य घटाना		---	
1,50,73,824.33	d Less : Depreciation मूल्य ह्रास		16,07,203.67	
9,225.00	TOTAL FURNITURE AND PLANT & MACHINERY			1,37,11,202.66
	10 Inter Branch Adjustment A/C		241.56	
	TOTAL BRANCH ADJUSTMENT			241.56
39,132.00	<b>11 OTHER ASSETS अन्य परिसंपत्ति</b>			
	a Telephone Deposit		39,132.00	
	फोन भार			
36,42,880.00	b Advance Rent - Premises		38,09,380.00	
	अग्रिम भाड़ा			
77,00,000.00	c Advance Tax paid (A.Y.2019-20)		1,60,00,000.00	
	अग्रिम कर भुगतान			
1,09,891.57	d Stock of Stationery		1,31,579.45	
	स्टेशनरी			
7,320.00	e Stamps in Hand		15,930.00	
10,52,162.64	f Sundries	5	19,75,104.12	
1,25,51,386.21	TOTAL OTHER ASSETS			2,19,71,125.57
<b>1,57,40,63,717.42</b>	<b>Total योग</b>			<b>1,39,21,41,031.26</b>

**R. R. Bhatiyani**  
DIRECTOR

**Narayan Atal**  
DIRECTOR

**S. K. 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 31-03-2019	EXPENDITURE व्यय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2020
6,87,17,819.00	1 To Interest on Deposits, Borrowing जमा पर ब्याज दिया	1	₹ 6,15,91,372.00	₹
11,48,378.00	2 To Commission on Daily Deposits दैनिक कमिशन		10,46,456.00	6,26,37,828.00
2,49,26,751.00	3 To Salaries, Allowances, Bonus, Ex-gratia Etc. वेतन भत्ता बोनस अतिरिक्त अनुदान इत्यादी	2		2,70,98,879.50
37,200.00	4 To Sitting Fees for Directors संचालक बैठक खर्च			40,200.00
1,11,20,457.06	5 To Rent, Taxes, Insurance Lighting including service Charges किराया, टैक्स व बीमा इत्यादी	3		1,19,32,221.54
4,93,307.62	6 To Postage, Telephones, Charges डाक, व टेलिफोन भार	4		4,51,397.80
8,96,005.67	7 To Stationery, Printing & Advertisement लेखन सामग्री, छपाई, विज्ञापन	5		6,64,592.47
6,14,559.00	8 To Law and Professional Charges विधि व व्यावसायिक खर्च	6		5,52,930.58
6,87,500.00	9 To Payment to Auditors लेखा परीक्षक देय (including internal & statutory audit fees)			7,54,099.00
59,50,023.64	10 To Depreciation, Repairs, Water	7		51,45,970.21
67,16,363.21	11 To Other Expenditure अन्य खर्च	8		52,14,238.30
2,74,523.50	12 To Exp. for Annual Gen. वार्षिक सभा खर्च Body Meeting & Inaguration Expenses			1,96,747.26
22,870.00	13 To Training Programme प्रशिक्षण कार्यक्रम			1,02,096.00
74,645.00	14 To Amortisation of Premium paid on Investments			53,693.00
---	15 To Povision for Bad & Doubtful Debts			50,56,498.75
2,50,000.00	16 To Contingent Provision on STD Assets			7,00,000.00
85,00,000.00	17 To Provision for Income Tax			90,00,000.00
8,05,248.00	18 Tp Income Tax paid			4,58,363.00
1,80,40,041.67	19 To Net Profit Current Year			1,67,97,932.96
<b>14,90,25,692.37</b>	<b>Total योग</b>			<b>14,68,57,688.37</b>

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

Place: MUMBAI

Date : Sept., 19th 2020

**C. K. Singh**

CHAIRMAN

**K. S. RATHOUR**

VICE-CHAIRMAN

**M. L. SINGH**

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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Year 2019-2020



# THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2020

Previous Year पिछला वर्ष As on 31-03-2019	INCOME आय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2020
₹ 8,13,62,132.41	1 By Interest on Advances अग्रिम राशि पर ब्याज	9	₹ 8,44,97,822.20	₹
4,85,26,268.84	2 By Interest on Investment निवेश राशि पर ब्याज	10	4,27,06,356.24	12,72,04,178.44
1,91,37,291.12	3 By Commission Exchange and Incidental Charges कमिशन बदली और अन्य खर्च	11	1,96,53,509.93	1,96,53,509.93
<b>14,90,25,692.37</b>	<b>Total योग</b>			<b>14,68,57,688.37</b>

**R. R. Bhatiyani**  
DIRECTOR

**Narayan Atal**  
DIRECTOR

**S. K. 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 2020

Sr. No.	LIABILITIES देयत्ता	Current Year 31-03-2020	Previous Year 31-03-2019
	<b>SHHEDULE 1 : FIXED DEPOSIT</b>	₹	₹
1	SAMPATHI DEPOSIT	41,38,22,464.00	50,88,59,789.50
2	FIXED DEPOSIT	1,87,26,970.00	3,29,66,534.00
3	SAMPATHI DEPOSIT AUTO RENEWAL	25,50,81,798.00	20,98,83,866.00
4	FIXED DEPOSIT AUTO RENEWAL	1,98,05,039.00	1,97,46,584.00
	<b>TOTAL</b>	<b>70,74,36,271.00</b>	<b>77,14,56,773.50</b>
	<b>SHHEDULE 2 : UNCLAIMED DIVIDEND</b>		
1	DIVIDEND PAYABLE 2017-18	6,08,174.00	6,42,328.00
2	DIVIDEND PAYABLE 2018-19	8,87,349.00	7,44,611.00
	<b>TOTAL</b>	<b>14,95,523.00</b>	<b>13,86,939.00</b>
	<b>SHHEDULE 3 : SUNDRIES</b>		
1	T.D.S. DEDUCTION	7,09,762.00	13,74,287.00
2	AUDIT FEES	2,92,500.00	2,93,366.00
3	CLG DIFFERENCE PAYABLE	46,811.75	1,44,561.75
4	PROVISION FOR BONUS EX-GRATIA A/C	18,10,308.00	17,32,550.00
5	MISCELLANEOUS A/C	31,267.00	62,504.00
6	EXPENSE INCURRED BUT NOT PAID	2,86,320.00	1,14,750.00
7	ABB OUTWARD CLEARING PRODUCT	4,93,905.00	24,08,931.00
8	EXCESS CASH RECEIVED	1,00,000.00	1,01,000.00
9	STATE GOODS & SERVICE TAX	1,56,125.12	2,51,441.96
10	CENTRAL GOODS & SERVICE TAX	1,56,125.14	2,51,328.85
11	HO INPS ADJUSTMENT A/C	93,643.19	1,74,157.00
12	ENCASHMENT OF LEAVE PAYABLE	20,00,000.00	10,00,000.00
13	PROVISION FOR WAGES	14,790.00	----
14	P.F. (EMPLOYEE'S CONTRIBUTION)	1,62,886.00	----
15	PROFESSIONAL TAX	8,400.00	----
16	INCOME TAX DEDUCTION	49,799.00	----
17	DEAF SCHEME 2014	16,391.00	----
18	HO ISSUER ACQUIER ADJUSTMENT A/C	39,355.80	----
19	HO ECOM ADJUSTMENT A/C	1,28,955.29	----
	<b>TOTAL</b>	<b>65,97,344.29</b>	<b>79,08,877.56</b>
	<b>SHHEDULE 4 : ASSETS - BALANCES WITH BANKS</b>		
1	O/D WITH MDCC BANK (FORT BRANCH)	1,28,47,181.29	2,59,33,431.80
2	C/A WITH MDCC BANK (MULUND)	0.00	15,032.00
3	C/A WITH MDCC BANK (SANTACRUZ BRANCH)	1,00,075.00	71,075.00
4	C/A MAHARASHTRA STATE CO-OP BANK LTD.(FORT)	6,62,107.59	2,04,91,221.84
5	C/A WITH UNION BANK OF INDIA (ZAVERI BAZAR)	2,16,23,299.34	3,00,56,465.51
6	C/A WITH UNION BANK OF INDIA (MATUNGA)	15,21,898.00	8,52,898.00
7	C/A WITH PUNJAB NATIONAL BANK	2,99,950.00	2,99,950.00
8	C/A WITH AXIS BANK	6,78,698.90	1,42,59,764.71
9	C/A WITH IDBI BANK CURRENT ACCOUNT	3,22,17,336.91	5,52,22,947.43
10	IDBI BANK ATM SETTLEMENT ACCOUNT	37,70,390.68	28,29,606.48
11	IDBI BANK IMPS SETTLEMENT ACCOUNT	15,29,510.01	18,10,331.20
12	C/A WITH ICICI BANK (KANDIVLI WEST)	3,13,11,974.40	2,11,00,000.00
	<b>TOTAL</b>	<b>10,65,42,422.12</b>	<b>17,29,42,723.97</b>
	<b>SHHEDULE 5 : OTHER ASSETS - SUNDRIES</b>		
1	DIWALI ADVANCE	1,05,600.00	1,04,300.00
2	CLEARING DIFFERENCE RECEIVABLE	0.00	9,164.00
3	T.D.S. ON INTEREST	16,88,335.00	7,18,892.00
4	ELECTRICITY DEPOSIT	89,140.00	89,140.00
5	DEPOSIT WITH B.M.C.	10,360.00	10,360.00
6	STATE GOODS & SERVICE TAX RECEIVABLE	40,834.42	53,403.30
7	CENTRAL GOODS & SERVICE TAX RECEIVABLE	40,834.70	53,403.34
8	INTEGRATED GOOD & SERVICE TAX	0.00	13,500.00
	<b>TOTAL</b>	<b>19,75,104.12</b>	<b>10,52,162.64</b>



# THE PRATAP CO-OPERATIVE BANK LTD.

## SCHEDULE TO PROFIT & LOSS ACCOUNT 2020

Sr. No.	PARTICULARS	Current Year 31-03-2020	Previous Year 31-03-2019
	<b>SHHEDULE 1 : INTEREST ON DEPOSIT &amp; BORROWING</b>	₹	₹
1	INTEREST PAID DEPOSIT	6,87,17,294.00	6,87,17,294.00
2	INTEREST PAID ON BORROWING	525.00	525.00
	<b>TOTAL</b>	<b>6,87,17,819.00</b>	<b>6,87,17,819.00</b>
	<b>SHHEDULE 2 : SALARIES, ALLOWANCE, BONUS</b>		
1	BASIC PAY A/C	13,33,400.00	13,03,028.00
2	D.A. A/C	19,84,151.00	18,98,264.00
3	V.D.A. A/C	1,35,07,583.00	1,23,62,371.00
4	H.R.A. A/C	8,95,026.00	8,25,121.00
5	C.C.A. A/C	4,11,104.00	3,92,360.00
6	OTHER ALLOWANCE A/C	1,41,461.00	1,37,877.00
7	MEDICAL ALLOWANCE	3,92,300.00	3,78,516.00
8	LEAVE TRAVELLING ALLOWANCE	93,000.00	92,000.00
9	ENCASHMENT OF LEAVE	29,35,840.00	20,47,360.00
10	BONUS EX-GRATIA	17,24,225.00	8,00,000.00
11	CLOSING ALLOWANCE	11,450.00	24,900.00
12	GRATUITY FUND	8,52,229.50	15,70,327.00
13	TRAVELLING ALLOWANCE	5,17,983.00	4,91,163.00
14	EDUCATION ALLOWANCE	4,27,250.00	4,08,583.00
15	PROVIDENT FUND	17,89,877.00	20,46,587.00
16	STAFF WELFARE EXPENSES	82,000.00	17,500.00
17	ARREARS PAID	----	1,30,794.00
	<b>TOTAL</b>	<b>2,70,98,879.00</b>	<b>2,49,26,751.00</b>
	<b>SHHEDULE 3 : RENT, RATES, TAXES</b>		
1	RENT A/C	32,74,530.04	30,68,630.80
2	MUNICIPAL TAXES A/C	5,64,216.00	5,71,817.91
3	INSURANCE PREMIUM	9,21,922.50	4,56,390.00
4	D.I.C.G.C.	13,20,516.00	12,87,109.00
5	ELECTRICITY CHARGES	8,01,350.00	10,48,335.75
6	SERVICE CHARGES	50,47,187.00	46,85,673.60
7	PROFESSIONAL TAX EMPLOYEE	2,500.00	2,500.00
	<b>TOTAL</b>	<b>1,11,20,457.06</b>	<b>1,11,20,457.06</b>
	<b>SHHEDULE 4 : POSTAGE, TELEPHONE CHARGES</b>		
1	POSTAGE A/C	12,189.00	14,429.00
2	TELEPHONE CHARGES	4,39,208.80	4,78,878.62
	<b>TOTAL</b>	<b>4,51,397.80</b>	<b>4,93,307.62</b>
	<b>SHHEDULE 5 : STATIONERY, PRINTING &amp; ADVERT</b>		
1	PRINTING & STATIONERY	4,76,467.47	6,11,862.67
2	ADVERTISEMENT	1,88,125.00	2,84,143.00
	<b>TOTAL</b>	<b>6,64,592.47</b>	<b>8,96,005.67</b>
	<b>SHHEDULE 6 : LAW &amp; PROFESSIONAL CHARGES</b>		
1	PROFESSIONAL EXPENSES	4,14,000.00	4,76,540.00
2	LEGAL CHARGES (U/S 101)	1,36,520.58	1,37,759.00
3	LEGAL CHARGES	2,410.00	260.00
	<b>TOTAL</b>	<b>5,52,930.58</b>	<b>6,14,559.00</b>
	<b>SHHEDULE 7 : DEPRECIATION, REPAIR &amp; MAINT.</b>		
1	DEPRECIATION	18,96,076.95	20,01,346.28
2	REPAIRS & MAINTENANCE	31,44,687.40	37,93,703.64
3	WATER CHARGES	1,05,205.86	1,54,973.72
	<b>TOTAL</b>	<b>51,45,970.21</b>	<b>59,50,023.64</b>



# THE PRATAP CO-OPERATIVE BANK LTD.

## SCHEDULE TO PROFIT & LOSS ACCOUNT 2019

Sr. No.	PARTICULARS	Current Year 31-03-2020	Previous Year 31-03-2019
	<b>SHHEDULE 8 : OTHER EXPENDITURE</b>	₹	₹
1	CONVEYANCE	9,61,711.00	9,61,711.00
2	SUNDRIES CHARGES	14,74,989.66	14,74,989.66
3	ADMINISTRATION CHARGES ON	1,57,445.00	1,57,445.00
4	MAHARASHTRA LABOUR WELFARE	8,860.00	8,860.00
5	SUBSCRIPTION CHARGES	53,000.00	53,000.00
6	AWARD SCHEME FOR STUDENT	1,57,800.00	1,57,800.00
7	CHARGES BY MDCC	15,00,316.81	15,00,316.81
8	BANK CHARGES	1,88,708.16	1,88,708.16
9	ENTERTAINMENT EXPENDITURE	4,63,128.00	4,63,816.00
10	COMPUTER EXPENSES	3,33,540.00	3,33,540.00
11	ATM EXPENSES	4,12,414.70	4,12,414.70
12	IMPS / MOBILE BANKING EXPENSES	3,16,376.88	3,16,376.88
13	DONATION	21,000.00	----
14	LOSS ON SALE OF FIXED ASSETS	----	4,13,261.00
15	PROVISION FOR MEMBER WELFARE FUND	----	24,812.00
	<b>TOTAL</b>	<b>52,14,238.30</b>	<b>64,66,363.21</b>
	<b>INCOME</b>		
	<b>SHHEDULE 9 : INTEREST ON ADVANCE</b>		
1	INTEREST RECEIVED ON ADVANCES	8,42,97,413.20	8,12,24,157.65
2	PENAL INTEREST	2,00,409.00	1,37,974.76
	<b>TOTAL</b>	<b>8,44,97,822.20</b>	<b>8,13,62,132.41</b>
	<b>SHHEDULE 10 : INTEREST ON INVESTMENT</b>		
1	INTEREST RECEIVED ON INVESTMENT	1,46,73,680.00	1,28,83,616.00
2	INTEREST RECEIVED ON GOVT. SECURITIES	2,60,40,117.00	2,61,18,760.00
3	INTEREST RECEIVED ON MDCC CLG. A/C	9,27,709.00	1,96,086.00
4	IPROFIT ON IDBI LIQUID FUND	10,64,850.24	93,27,806.84
	<b>TOTAL</b>	<b>4,27,06,356.24</b>	<b>4,81,45,582.34</b>
	<b>SHHEDULE 11 : COMMISSION, EXCHANGE &amp; INCIDENTAL</b>		
1	SERVICE CHARGES	8,93,815.00	12,75,884.03
2	LEGAL CHARGES	65,000.00	99,600.00
3	CHEQUE BOOK CHARGES	8,16,525.00	9,85,660.00
4	CHEQUE RETURN CHARGES	24,43,742.87	23,13,883.71
5	COMMISSION A/C	26,24,166.99	28,00,735.44
6	OTHER INCOME (INCIDENTIAL)	54,02,368.52	71,47,945.62
7	ENCODING CHARGES	----	5,070.00
8	PROCESSING CHARGES ON LOAN	7,63,221.00	9,69,482.00
9	RENT FOR SAFE DEPOSIT LOCKER	3,50,500.00	9,69,482.00
10	PROFIT EARNED ON SALE OF ASSETS	32,600.00	27,170.00
11	ATM CHARGES	5,82,577.72	4,72,989.32
12	PROFIT EARNED ON SALE OF GOVT. SECURITIES	56,78,534.00	----
12	IMPS / MOBILE CHARGES	458.83	2.25
13	EXCESS BDDR	----	26,56,498.75
	<b>TOTAL</b>	<b>1,96,53,509.93</b>	<b>1,91,37,291.12</b>



# THE PRATAP CO-OPERATIVE BANK LTD.

ADDITIONAL DISCLOSURE AS RBI CIRCULAR  
NO. UBD.CO.BPD(PCB) 52/12.05.001/2013-14, DT. MARCH 25, 2014

Sr. No.	PARTICULARS	Previous Year 31-03-2019	Current Year 31-03-2020
I	<b>Capital to Risk Asset Ratio</b>	36.33 %	43.99 %
II	a) Movement of CRAR	-4.70 %	7.66 %
	b) Risk Weighted Assets	6216.83	5799.88
III	<b>Investment</b>		
	1) Book Value	6524.69	4908.28
	2) Face Value	6614.80	4944.68
	3) Market Value	6675.46	5107.96
IV	<b>Advance Against Real Estate Construction Business &amp; Housing</b>	2195.77	2290.74
V	<b>Advance Against Shares &amp; Debentures</b>	NIL	NIL
VI	<b>Advance to Directors, their relatives, Companies, Firms in which they are interested</b>		
	a) Fund Based	----	----
	b) Non-Fund Based	----	----
VII	<b>Average Cost of Deposit</b>	5.96 %	5.83 %
VIII	<b>Non Performing Assets (NPA's)</b>		
	a) Gross NPA	132.07	216.58
	b) Net NPA	-2.37	31.58
IX	<b>Movement of NPA's</b>		
	a) Gross NPA	-2.25	84.51
	b) Net NPA	-23.05	29.21
X	<b>Profitability</b>		
	a) Interest Income as a Percentage of Average Working Funds	9.01 %	9.02 %
	b) Non-Interest Income as a Percentage of Average Working Funds	1.32 %	1.39 %
	c) Operating Profit as a Percentage of Average Working Funds	1.86 %	2.24 %
	d) Return of Assets	8.32%	9.26%
	e) Business (Advance + Deposits) per Employee	419.23	392.06
	f) Profit per Employee	3.78	3.73
XI	<b>Provision made towards NPA during the year</b>	0.00	50.60
XII	<b>Provision made towards Depreciation in Investment during the year</b>	0.00	0.00
XIII	<b>Movement in Provisions</b>		
	<b>A) Towards NPA's</b>		
	1) Opening Balance	134.40	134.40
	2) Add : Additions during the year	----	50.60
	3) Less : Closed / Recovered / Written Back	----	----
	4) Closing Balance	134.40	185.00
	<b>B) Towards Depreciation in Investment</b>		
	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	----	----
	<b>C) Towards Standard Assets</b>		
	1) Opening Balance	25.50	28.00
	2) Add : Additions during the year	2.50	7.00
	3) Less : Closed / Recovered / Written Back	----	----
	4) Closing Balance	28.00	35.00
XIV	<b>Foreign Currency Assets &amp; Liabilities</b>	----	----
XV	<b>Premium Paid towards DICGC</b>	12.87	13.21
XVI	<b>Penalty Imposed by RBI</b>	----	----
XVII)	<b>Disclosure of epositor Education &amp; Awareness Fund (DEAF)</b>		
	1) Opening Balance of amount transferred to DEAF	53.06	47.42
	2) Add : Amount transferred to DEAF during the year	5.68	5.64
	3) Less : Amount reimbursed by DEAF towards claims	0.00	0.00
	4) Closing Balance of amounts transferred to DEAF	58.74	53.06

Note : Above statement has been compiled in accordance with the information submitted to Reserve bank of India

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

Year 2019-2020





# THE PRATAP CO-OPERATIVE BANK LTD.

## STATEMENT SHOWING PARTICULARS OF LOANS / ADVANCES TO DIRECTORS AND THEIR RELATIVES AS ON 31-3-2020

(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 2019-2020	Recovery during the year ended 2019-2020	Outstanding of loan/ad- vances as on 2019-2020	Overdue amount as on 2019-2020
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

## CURRENT RATE OF INTEREST ON DEPOSIT ACCOUNTS

PERIOD	Rate of Interest
<b>Fixed / Sampathi / Recurring Deposits</b>	<b>%</b>
15 Days to 90 Days	5.00
91 Days to 180 Days	6.00
181 Days to 12 Months	6.50
13 Months to 24 Months	7.00
25 Months to 36 Months	6.50

- ◆ 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
31-3-2020	442.89	7244	2261.44	10550.02	7092.87	5044.93	167.98



# 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 (E.), Mumbai-400 101. ☎ : 2887 0955,

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 2017-18 are requested to collect the same immediately. If it is not collected before 31st March, 2021 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 २०१७-१८ का लाभांश अब तक नहीं लिये हो तो जल्द से जल्द ले लें। ३१ मार्च २०२१ 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।