

दि प्रताप

को.ऑप. बैंक लि.



THE PRATAP

CO-OP. BANK LTD.



**HOME
LOAN**



**VEHICLE
LOAN**



IMPS

Immediate payment service
Secure Domestic Fund Transfer
Available. 365x7x24



UPI

Fast, Hassle Free
and the cheapest way of
Money transfer
with single click authentication



ECOM

Enables you to make
payment online
using your card



ATM

Access to hard cash
Anywhere, Anytime



POS

A place where
a customer executes
the payment
for goods and service



Install PCBL Mobile App



Good Bank to Bank with

REGD. OFF.: 40/42, Shree Mansion, 1st Floor, 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

❖ PROFILE ❖

POSITION AS ON 31.3.2023

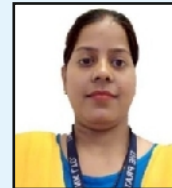
(₹ in Lakh)

1	NO. OF BRANCHES	8 BRANCHES	
2	MEMBERSHIP	REGULAR	7205
		NOMINAL	0
3	Audit Classification (for 2022-23)		A
4	TOTAL STAFF	OFFICERS & CLERKS	33
		SUB-STAFF	10
		TOTAL STAFF	43
5	PAID UP CAPITAL		466.65
6	TOTAL RESERVES		2354.34
7	WORKING CAPITAL		14225.37
8	DEPOSIT	SAVING DEPOSIT	2632.00
		CURRENT DEPOSIT	1341.87
		TERM DEPOSIT	7194.28
		TOTAL	11168.15
9	LOAN & ADVANCES	SECURED	7153.26
		UNSECURED	74.93
		TOTAL	7228.19
	PROPERTY SECTOR ADVANCES	5371.26	74.31%
	WEAKER SECTOR ADVANCES	1367.02	18.91%
10	BORROWING	M.D.C.C. BANK, FORT BR.	NIL
11	INVESTMENTS	FDR.S INNOTIFIED BANK	1544.50
		GOVT. SECURITIES	4138.82
		OTHERS INVESTMENT	127.13
		TOTAL	5810.45
12	OVERDUE (%) TO TOTAL ADVANCES		1.00%
13	PROFIT FOR THE YEAR 2022-23		43.00

BEST EMPLOYEE OF THE YEAR AWARD



Ram P. Singh (Clerk)



Mamta R. Prajapati (Jr. Officer)

• 41वीं वार्षिक साधारण सभा •



दि प्रताप को.ऑप. बैंक लि. की 41वीं वार्षिक साधारण सभा में माईक पर बोलते हुए चेयरमैन श्री चंद्रकुमार सिंह जी। बाएं से बैठे हुए वाइस चेअरमैन श्री के. एस. राठौड, बैंक के वाईस प्रेसिडेंट डी.आर. सेठना, डायरेक्टर श्री संजय सिंह चौहान। नीचे के चित्र में बाएं से बैठे हुए डायरेक्टर श्री एस.वी. सिंह, श्री जे.एस. सिंह और श्री एस.के. सिंह।





THE PRATAP CO-OPERATIVE BANK LTD.

BOARD OF DIRECTORS YEAR 2022-23

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

STAFF REPRESENTATIVE

Shri Ramchandra Yadav

Smt. Savita Singh

BANKERS

Maharashtra State Co-op. Bank Ltd.

Fort, Mumbai - 400 001.

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

Fort Branch and Vile Parle Branch

Punjab National Bank

Kandivali Branch

Union Bank of India

Zaveri Bazar & Matunga (E) Branch

IDBI BANK

Pydhonie Branch

ICICI BANK

Kandivli East & West Branch

Thane Janta Sahakari Bank Ltd.

Badlapur West & Thane Branch

Unity Small Finance Bank Ltd.

Kandivli Branch

निदेशक मंडल वर्ष २०२२-२३

श्री एम. एल. सिंह

संस्थापक निदेशक

श्री चन्द्रकुमार सिंह

अध्यक्ष

श्री के. एस. राठौड़

उपाध्यक्ष

निदेशक

श्रीमती राज भटियानी

श्री नारायण अटल

श्री संत बहादुर 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

कर्मचारी प्रतिनिधि

श्री रामचन्द्र यादव

श्रीमती सविता सिंह

बैंकर्स

महाराष्ट्र स्टेट को.ऑप. बैंक लि.

फोर्ट, मुंबई - ४०० ००१.

दि मुम्बई डिस्ट्रिक्ट सेंट्रल को.ऑप. बैंक लि.

फोर्ट शाखा व विलेपार्ले शाखा

पंजाब नॅशनल बैंक

कांदिवली शाखा

यूनियन बैंक ऑफ इंडिया

झवेरी बाजार व माटुंगा (पूर्व) शाखा

आइडीबीआय बैंक

पायधुनी शाखा

आईसीआईसीआई बैंक

कांदिवली पूर्व व पश्चिम शाखा

ठाणे जनता सहकारी बैंक लि.

बदलापुर पश्चिम व ठाणे शाखा

यूनिटी स्माल फायनेन्स बैंक लि.

कांदिवली शाखा

42nd Annual Report

1

Year 2022-2023



THE PRATAP CO-OPERATIVE BANK LTD.

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

Regd. Off.: 40/42, Shree Mansion, 1st Floor, Nagdevi Street, Mumbai - 400 003.

Tel.: 2344 5694/2464 1008/2241 2241 • **Fax :** 2240 1012 • **E-mail :** pratapho@gmail.com

❖ N O T I C E ❖

Notice is hereby given that the **42nd Annual General Body Meeting** of Shareholders of **The Pratap Co-op. Bank Ltd.** will be held on **Saturday, 16th September 2023 at 4.00 P.M.** at Shri Dayanand Balak/Balika Vidyalaya, Opp. Napoo Garden, Matunga (E.), 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 Saturday, 17th September, 2022.
2. To receive and adopt the 42nd Annual Report of the Board of Directors and the Audited Balance Sheet, Profit and Loss A/c. of the Bank for the year ended 31.03.2023.
3. To ratify the appropriation of profits for the year ended 31.03.2023.
4. To consider and adopt the Statutory Audit Report with compliance for the year 2022-23.
5. To ratify the action of Board of Directors in appointing Statutory Auditors for 2023-24 duly approved by Reserva Bank of India and fixing their remuneration.
6. To ratify the action of Board of Directors in appointing Concurrent Auditors for 2023-24 & fixing their remuneration.
7. Any other Business with the permission of the Chair.

By Order of the Board of Directors

Sd/-

Satish Nayak

Chief Executive Officer

Place : Mumbai

Dated : 17th August, 2023

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.

42nd Annual Report

2

Year 2022-2023



THE PRATAP CO-OPERATIVE BANK LTD.

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

रजि. ऑफिस : ४०/४२, श्री मेशन, पहला माला, 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-ऑपरेटिव्ह बैंक लि. के अंशधारकों की ४२वीं वार्षिक साधारण सभा शनिवार, दिनांक १६ सितंबर २०२३ को दोपहर बाद ४.०० बजे माटुंगा में संपन्न होगी। जिसमें निम्नलिखित विषयों पर चर्चा होगी जो इस प्रकार हैं।

● विषय ●

१. ४१वीं वार्षिक साधारण सभा शनिवार, दिनांक १७ सितंबर २०२२ की कार्यवाही की पुष्टि करना।
२. ४२वीं वार्षिक साधारण सभा का विवरण और लेखा परीक्षित तुलनपत्र और लाभ हानि खाता ३१-३-२०२३ तक का प्राप्त कर स्वीकृति प्रदान करना।
३. लाभ-उपयोग को समापन वर्ष ३१-३-२०२३ के लिये औपचारिक रूप से पुष्टि करना।
४. वर्ष २०२२-२३ के बैंक का संवैधानिक लेखा परीक्षण की जानकारी तथा विचार-विमर्श।
५. औपचारिक रूप से निदेशक मंडल के कार्यवाही के अनुसार वर्ष २०२३-२४ के लिए संवैधानिक लेखा परीक्षक की नियुक्ति करना तथा उनका मानधन निर्धारित करना।
६. औपचारिक रूप से निदेशक मंडल के कार्यवाही के अनुसार वर्ष २०२३-२४ तक के लिए समकालीन लेखा परीक्षक की नियुक्ति के साथ मानधन निर्धारित करना।
७. अध्यक्ष की अनुमति से अन्य किसी विषय पर चर्चा।

मुंबई

दिनांक : १७वीं अगस्त, २०२३

निर्देशक मंडल की आज्ञा से

सतीश नायक

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 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 2022-2023

Dear Members,

The Board of Directors of the Bank have great pleasure in welcoming the members to this 42nd 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 2022-23.

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

- In line with the peer banks the demand for bank credit during the year started picking up in various segments viz. Housing loans, working capital finance, personal loans etc. and bank could click a growth of more than 10%.
- The implementation of Cyber Security Policy has provided a safety net to the bank for safeguarding it's digital products and to protect the computerized data and systems. The Cyber security audit in terms of RBI guidelines has been completed by CERTIN auditor. Various recommendations of the auditor has been implemented for the safety of funds of our customers.
- The bank's net worth of Rs. 2623 lakhs and CRAR of 43.91% is a validation of financially sound Bank as per R.B.I. criteria.
- The strong monitoring of loan portfolio coupled with robust recovery in two big NPA accounts has yielded a recovery of more than Rs. One Crore resulting into great reduction of NPAs from Rs. 197.89 lakhs in 2022 to Rs. 113.26 lakhs in March 2023. Consequently the Gross NPA reduced to 1.57% of the total advance. The net NPA remains at 0%.
- Bank has designed two new products for introduction in the new financial year. The student loan will facilitate payment of college fees of financially weak students of Thakur college. Other product of Gold loan will give financial assistance to customers in case of emergency upto a specified limit. These products will give further boost to advances and improve the bottom line.

2. **OPERATIONAL RESULTS :**

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

PARTICULARS	As on 31.03.2023	As on 31.03.2022
Paid up Capital & Reserves	2948.12	2975.84
Deposits	11168.15	11440.08
Advances	7228.20	6529.01
Investment	5810.63	5913.98
Working Capital	14225.36	14580.42

Your Bank's financial health is in sound position with Net worth of the Bank at ₹ 2623 lakhs and Capital Risk Adequacy Ratio (CRAR) of 43.91% 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, 2023 stood at 7205. During the year 85 new members were admitted, and the membership of 94 members was terminated due to resignations.

4. **PAID UP CAPITAL AND RESERVES :**

Paid up capital of ₹. 466.65 lakhs as on March 2023. The Reserves and other funds as on 31st March 2023 were ₹ 2481.47 lakhs.



THE PRATAP CO-OPERATIVE BANK LTD.

PARTICULARS (₹ in lakhs)	As on 31.03.2023	As on 31.03.2022
1) Share Capital	466.65	451.89
2) Statutory Reserve Fund	821.07	810.57
3) Building Fund	270.00	270.00
4) Div. Equalization Fund	2.50	2.50
5) Bad & Doubtful Debts	198.00	198.00
6) Contingent Provision against Standard Assets	47.00	47.00
7) Members Welfare Fund	2.77	2.85
8) Staff Gratuity Fund	127.13	122.02
9) General Reserve	852.00	952.00
10) Staff Welfare Fund	4.00	4.00
11) Investment Fluctuation Reserve	95.00	95.00
12) Staff Group Gratuity Fund	20.00	20.00
13) Investment Depreciation Reserve	42.00	-----
TOTAL	2948.12	2975.84

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

NATURE OF DEPOSIT	As on 31.03.2023	As on 31.03.2022
Current Deposit	1341.87	1462.78
Saving Deposit	2632.00	2821.64
Term Deposit	7194.28	7155.66
Total	11168.15	11440.08

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 loans and advances reflected a growth of more than 10% during the year. The CD ratio stood at 64.72%. 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 :

(₹ in lakhs)

Type of Loans / Advances	Outstanding position as on	
	31.03.2023	31.03.2022
Cash Credit / Overdrafts	2,765.74	2,916.22
Housing Loans	2,132.48	1,368.41
Business Loans	621.87	561.51
Vehicle Loans	123.87	153.51
Loans Against Deposits	260.19	236.09
Loan Against NSC/KVP	23.80	6.95
Surety Loans	74.93	77.28
Staff Loans	345.04	342.87
Premises Loans	839.26	821.69
Other Loans	41.02	44.48
Total	7,228.20	6,529.01



8. PRIORITY SECTOR ADVANCES :

R.B.I. has revised the criteria for lending to Priority Sector. The bench mark target for March 2023 was 60% of the total Advances, whereas your Bank has surpassed it comfortably achieving 82.27%. Like wise in weaker section lending, against the bench mark of 11.50% bank achieved 20.94% with total lending of Rs. 1367.02 lakhs under weaker section. Your bank's endeavor is mainly aligned towards priority sector lending including weaker section.

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 ₹ 5744.68 lakhs.

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, devising new products etc. Other sub-committees of the Board members viz. Audit Committee, Staff Committee, Loan Committee, Investment Committee etc. 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 2022-23 was conducted by M/s. Vora & Associates, 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. We thank them for their guidance and various suggestions, towards improvement in the working of the Bank.

13. STAFF :

Total staff strength as on 31st March, 2023 stood at 43. The Productivity Per employee in the current year was remarkably maintained to ₹ 427.82 lakhs per employee.

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



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 ₹ 43,00,373.06 as of March 2023. The Net Profit of ₹ 4557.57 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, 2023		1,05,00,373.06
Less :		
1	Income Tax Provision	20,00,000.00
2	Investment Depreciation Reserve	42,00,000.00
		62,00,000.00
Net Profit		43,00,373.06
Add : Net Profit of last year 31.03.2022		44,184.51
Less :		
	25% Statutory Reserve Fund	10,75,000.00
	Dividend for 2022-23	32,65,000.00
Balance of Profit (Net) for next year		4,557.57

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 ₹ 12.74 lakhs.

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.



THE PRATAP CO-OPERATIVE BANK LTD.

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. Vora & Associates 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, Kandivli (E) Branch, Mumbai.
12. Officers and Staff of IDBI Bank, Pydhonie Branch.
13. Officers and Staff of ICICI Bank, Kandivli East & West Branch.
14. Officers and Staff of TJSB Bank, Badlapur West & Thane Branch.
15. Officers and Staff of Unity Small Finance Bank, Kandivli Branch.
16. Officer Bearers of Co-op. Bank Employees Union, Mumbai.

On Behalf of Board of Directors
Sd/-

SHRI C. K. SINGH
CHAIRMAN

Mumbai
Date : 30th June, 2023

42nd Annual Report

8

Year 2022-2023

**दि प्रताप को-ऑपरेटिव्ह बँक लिमिटेड****निर्देशक मण्डल का वर्ष 2022- 2023 का वार्षिक वृत्तांत**

प्रिय सदस्यगण,

बैंक का निर्देशक मंडल अत्यंत हर्ष के साथ अपने सदस्यों का बैंक की 42वीं वार्षिक साधारण सभा में स्वागत करता है और संयुक्त रूप से व्यापार और व्यवहार लिखित विवरण के साथ वर्ष 2022-23 का लेखा परीक्षित तुलनपत्र तथा लाभ और हानि खाते को भी आपके समक्ष प्रस्तुत कर रहा है।

1) बैंक की कार्यवाही तथा प्रगति :

- अन्य बैंकों के समकक्ष में हमारे बैंक की विश्वसनीयता अब विभिन्न क्षेत्रों जैसे गृह कर्ज, कार्यरत पूँजी वित्तीय सहायता और व्यक्तिगत कर्ज में बढ़ने लगी है। इस तरह बैंक के विकास में 10 % से ज्यादा की वृद्धि हुई है।
- सायबर सिक्युरिटी पॉलिसी के कार्यान्वयन के कारण बैंक को अपने अंकदर्शी उत्पादन और संगणक तथा उसकी प्रणाली को एक सुरक्षा जाली हासिल हुई है। आर.बी.आई. के मानकानुसार सायबर सिक्युरिटी परीक्षण सेरेटिन परीक्षक द्वारा करायी गई। सेरेटिन परीक्षक द्वारा किए गए विभिन्न सिफारिशों के कार्यान्वयन से ग्राहकों की जमा राशि को सुरक्षा मिली।
- बैंक का कीमत बढ़कर अब कुल 2623 लाख और पूँजी पर्याप्तता अनुपात (सीआरएआर) 43.91 % हो गया है, जो आर. बी. आई. के मानकों पर सर्वथा उचित है।
- कर्ज वसूली पर मजबूती से ध्यान देकर दो अनियमित खातों से एक करोड़ से अधिक की राशि बैंक ने वसूल की, जिससे एन.पी.ए. में भारी कमी आयी। आज एन.पी.ए मार्च 2022 के अनुसार 197.89 लाख से घटकर मार्च 2023 में 113.26 लाख हो गया है। परिणामतः कुल एन.पी.ए. घटकर अग्रिम राशि का 1.57 % हो गया है। कुल एनपीए घटकर 0 % रह गया है।
- नये वित्तीय वर्ष में बैंक ने दो प्रकार के उत्पादन को पेश किया है। पहला ठाकुर कॉलेज के गरीब विद्यार्थियों को फीस भरने में उनकी मदद करना। दूसरा उत्पादन ग्राहकों को आवश्यकतानुसार जरूरत के समय स्वर्ण-लोन एक तय सीमा तक उपलब्ध कराना। ये उत्पादन बैंक को फिर से अग्रिम रूप से शाक्ति प्रदान कर निचली श्रेणी में सुधार करेंगे।

2) वित्तीय कार्य परिणाम :

वर्तमान वित्तीय वर्ष अवलोकन के दरम्यान बैंक की वित्तीय स्थिति इस प्रकार रही। (₹ लाखों में)

विवरण	31-03-2023	31-03-2022
आरक्षित और भुगतान की हुई राशि	2,948.12	2,975.84
जमा पूँजी	11,168.15	11,440.08
अग्रिम राशि	7,228.20	6,529.01
निवेश राशि	5,810.63	5,913.98
लागत कार्य पूँजी	14,225.36	14,580.42

बैंक की वास्तविक पूँजी (मूल्य) ₹ 2623 लाख है जो बैंक की उत्तम वित्तीय स्थिति के लिए पर्याप्त संपत्ति है। बैंक की पूँजी पर्याप्तता अनुपात (सी.आर.ए.आर.) लगभग 43.91% है जो कि रिजर्व बैंक के निर्धारित मानदण्डों के अनुसार ठीक है।



THE PRATAP CO-OPERATIVE BANK LTD.

3) सदस्यता :

बैंक के अंशधारकों की संख्या 31 मार्च 2023 तक 7205 हो गयी है। इस वर्ष 85 नये सदस्य हम से जुड़े जबकि 94 पुराने सदस्य इस्तीफा देकर हमसे अलग हो गये।

4) आरक्षित एवं भुगतान पूँजी :

बैंक की भुगतान राशि 31 मार्च 2023 को ₹ 466.65 लाख है। आरक्षित एवं अन्य पूँजी वर्तमान वर्ष के 31 मार्च 2023 के अंत में ₹ 2,481.47 लाख हो गई है, जिसका विवरण नीचे दिया गया है।

(₹ लाखों में)

क्र.	विवरण	31-03-2023	31-03-2022
1	भाग पूँजी	466.65	451.89
2	वैधानिक आरक्षित निधि	821.07	810.57
3	भवन निधि	270.00	270.00
4	लाभांश साम्य निधि	2.50	2.50
5	खराब और संदिग्ध ऋण निधि	198.00	198.00
6	प्रामाणिक पूँजी के समक्ष आकस्मिक प्रावधान	47.00	47.00
7	सदस्य कल्याण निधि	2.77	2.85
8	कर्मचारी अनुतोषिक निधि	127.13	122.02
9	साधारण आरक्षण निधि	852.00	952.00
10	कर्मचारी कल्याण निधि	4.00	4.00
11	निवेश परिवर्तित (उतार-चढ़ाव) निधि	95.00	95.00
12	कर्मचारी सामूहिक अनुतोषिक निधि	20.00	20.00
13	निवेश मूल्यहास आरक्षित निधि	42.00	-----
कुल योग		2,948.12	2,975.84

5) जमा पूँजी :

तुलनात्मक रूप से की जमा राशि निम्नलिखित है।

(₹ लाखों में)

विवरण	31-03-2023	31-03-2022
चालू खाता जमा राशि	1,341.87	1,462.78
बचत खाता जमा राशि	2,632.00	2,821.64
सावधि खाता जमा राशि	7,194.28	7,155.66
कुल योग	11,168.15	11,440.08

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।



7) अग्रिम राशि (ऋण) :

बैंक की अग्रिम राशि में इस वर्ष 10 % से अधिक की बढ़ोत्तरी हुई है। सी. डी. रेसियो 64.72% 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।

(₹ लाखों में)

ऋण और उधार के प्रकार	अब तक बकाया राशि	
	31-03-2023	31-03-2022
नगद जमा बाकी / ओवर ड्राफ्ट	2,765.74	2,916.22
गृह कर्ज	2,132.48	1,368.41
उद्योग-व्यापार कर्ज	621.87	561.51
वाहन कर्ज	123.87	153.51
जमा राशि पर कर्ज	260.19	236.09
ने.से.स. / कि.वि.प. के समक्ष कर्ज	23.80	6.95
जमानती कर्ज	74.93	77.28
कर्मचारी कर्ज	345.04	342.87
कार्यालय / भवन कर्ज	839.26	821.69
अन्य कर्ज	41.02	44.48
कुल योग	7,228.20	6,529.01

8) प्राथमिक क्षेत्र को ऋण :

रिजर्व बैंक ऑफ इंडिया ने प्राथमिक क्षेत्र के नए निर्देश जारी किया है। मार्च 2023 में दिए गए लक्ष्य के अनुसार कुल अग्रिम राशि के 60 % के आधार पर आपकी बैंक ने आराम से 82.27 % लक्ष्य हासिल कर लिया। इसी तरह कमजोर वर्ग को 11.50 % के सामने बैंक ने 20.94 का लक्ष्य हासिल किया जिससे कुल ₹ 1367.02 लाख आंबटित किया है। बैंक ने प्राथमिक क्षेत्र में कमजोर वर्ग को कर्ज देते समय कर्जदारों का चुनाव प्रमाणित रूप से किया है।

9) निवेश :

बैंक द्वारा ऋण व उधार के बाद प्राप्त अतिरिक्त राशि को सरकारी सुरक्षा कोष 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 ₹ 5,744.68 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 (डीईएफ) :

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 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 2022-23 के लिए मेसर्स बोरा एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट द्वारा किया गया। बैंक लेखा परीक्षकों का आभारी है क्योंकि लेखा परीक्षण के दौरान उनके द्वारा दिए 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 द्वारा किया गया। बैंक की प्रगति के लिए उनके मार्गदर्शन एवं बहुमूल्य सुझावों के लिए बोर्ड आभारी है।

13) कर्मचारी गण :

31 मार्च 2023 तक बैंक कर्मचारियों की कुल संख्या 43 है। बैंक ने प्रति कर्मचारी उद्योग-व्यापार मिश्रण इस वर्ष उल्लेखनीय रूप से ₹ 427.82 लाख पर बनाए रखा 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 वर्ष के साथ घोषित करता है कि मार्च 2023 में बैंक ने शुद्ध लाभ ₹ 43,00,373.06 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 ₹ 4,557.57 है। निर्देशक मण्डल ने लाभ का वितरण निम्न रूप से किया है जो इस प्रकार है।

कुल लाभ समापन वर्ष 31 मार्च 2023		1,05,00,373.06
कमी :		
1	लाभ पर आय कर	20,00,000.00
2	निवेश मूल्यहास आरक्षित निधि	42,00,000.00
		62,00,000.00
शुद्ध लाभ		43,00,373.06
योग : पिछले वर्ष 31.03.2022 का शुद्ध लाभ		44,184.51
कमी : 25% आरक्षित निधि		10,75,000.00
लाभांश निधि 2022-23 के लिए		32,65,000.00
शुद्ध लाभ बचत अगले वर्ष के लिए		4,557.57

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 ₹ 12.74 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 ज्वाइन्ट 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. वोरा एण्ड एसोसिएट्स 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 व माटुंगा पूर्व शाखा के सभी अधिकारी एवं कर्मचारी।
- 11) पंजाब नेशनल बैंक, कांदिवली शाखा, मुंबई के सभी अधिकारी एवं कर्मचारी।
- 12) आई.डी.बी.आई. बैंक, पायधुनी शाखा के सभी अधिकारी एवं कर्मचारी।
- 13) आयसीआय बैंक, कांदिवली पूर्व व पश्चिम शाखा के सभी अधिकारी एवं कर्मचारी।
- 14) थाने जनता सहकारी बैंक, बदलापुर पश्चिम व थाने शाखा के सभी अधिकारी एवं कर्मचारी।
- 15) यूनिटी स्माल फायनेन्स बैंक, कांदिवली शाखा के सभी अधिकारी एवं कर्मचारी।
- 16) को.ऑप. बैंक एम्प्ला.यूनियन, 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 : 30वीं जून 2023

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Year 2022-2023



THE PRATAP CO-OPERATIVE BANK LTD.

STATUTORY AUDITOR REPORT

Report on the Audit of the Financial Statements

Opinion :

We have audited the accompanying Financial Statements of **The Pratap Co-operative Bank Ltd, Mumbai** which comprise the Balance Sheet as at 31st March 2023 and Statement of Income and Expenditure for the year ended and other explanatory information incorporated in these financial statement of the Society audited by us for the year 1st April, 2022 to 31st March, 2023.

In our opinion, and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Banking Regulation Act, 1949, the Multi State Co-operative Societies Act, 2022 and the Rules made thereunder, the guidelines issued by the Reserve Bank of India (RBI) and the Central Registrar of Co-operative Societies, in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India of the state of affairs of the Bank as at March 31, 2023 and its profit for the financial year ended on that date.

Basis for opinion :

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the financial statements under the provisions of the Banking Regulations Act, 1949 and the rules made thereunder and under the provisions of the Multi State Co-operative Societies Act, 2002 and the rules made thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibility for the Financial Statements :

The Bank's Board of Directors is responsible for preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAL, provisions of Banking Regulation Act, 1949, and the Rules made thereunder, provisions of Multi State Cooperative Societies Act, 2002 and the Rules made thereunder and circulars and guidelines issued by RBI from time to time. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the bank's financial reporting process.

Auditor's Responsibility :

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standard on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also :

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.



THE PRATAP CO-OPERATIVE BANK LTD.

- Obtain an understanding of internal control relevant to the audit in order to design procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.
- Conclude on the appropriateness of management's use of going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence and where applicable, related safeguards.

Report on other Legal and Regulatory Requirements :

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

- a) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the our audit and have found them to be satisfactory.
- b) In our opinion, proper books of account as required by law have been kept by the Banks so far as it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches;
- c) The transactions of the Bank, which come to our notice, have been within the powers of the Bank.
- d) The Balance Sheet and the Profit and Loss Account dealt with by this report, agree with the books of account and the returns;
- e) The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;
- f) In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realisation of money due to the Bank.

As per the information and explanations given to us and based on our examination of the books of account and other record, we report as under on the matters specified in clause (a) to (f) of Rule 27(3) of the Multi State Co-operative Societies Rules, 2002:

- a) We have not come across any transactions which appear to be contrary to the provisions of the Multi-State Co-operative Societies Act, 2002, the rules or the bye-laws of the Bank.
 - b) We have not come across any material or significant transactions which appear to be contrary to the guidelines issued by the Reserve Bank of India.
 - c) Money belonging to the Bank which appears to be bad or doubtful of recovery as on 31st March, 2023 was Rs.113.26 Lakhs (i.e. Rs.113.26 Lakhs in respect of advances classified as NPA as Doubtful and Loss Assets as per prudential norms issued by RBI) for which adequate provision of Rs. 198.00 Lakhs has been made as per extant RBI guidelines.
 - d) The Bank has not given loans to the members of the Board of Directors.
 - e) During the course of our Audit, we have generally not observed any violation of guidelines, conditions etc. issued by the Reserve Bank of India.
 - f) The Central Registrar of Co-operative Societies in this regard has not specified any matters to the Bank.
- The Bank has been awarded "A" class for the year under audit.

UDIN : 23140371BGQVTZ7107

PLACE : MUMBAI

DATED : 30th June, 2023

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For VORA & ASSOCITES

Chartered Accountants

F.R.No. 111612W

Sd/-

Ronak A. Rambhia

(Partner) M. No. 140371

Year 2022-2023



THE PRATAP CO-OPERATIVE BANK LTD.

BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2022	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2023
₹ 5,00,00,000	1 SHARE CAPITAL : भाग-पूंजी A Auth. Share Capital (500000 Shares of Rs.100/-)		₹	₹ 5,00,00,000
46,39,300	B PAID UP CAPITAL : a Share Capital (185462 Shares of Rs. 25/- each)		46,36,550	
4,05,50,400	b Share Capital (420288 Shares of Rs. 100/- each)		4,20,28,800	
4,51,89,700	TOTAL PAID UP SHARE CAPITAL			4,66,65,350
8,10,57,002	2 RESERVE FUND & OTHER RESERVES a Statutory Reserve सांविधिक आरक्षित निधी		8,21,07,362	
2,70,00,000	b Building Fund भवन निधी		2,70,00,000	
2,50,000	c Dividend Equilisation Fund लाभांश समता निधी		2,50,000	
1,98,00,000	d Bad & Doubtful Debts खराब व संदिग्ध बकाया		1,98,00,000	
47,00,000	f Contingent Provision Against Std. Assets प्रमाणिक पूंजी के समक्ष आकस्मिक प्रावधान		47,00,000	
2,85,000	e Member's Welfare Fund सदस्य कल्याण निधी		2,76,750	
9,52,00,000	f General Reserve Fund साधारण राखीव निधी		8,52,00,000	
4,00,000	g Staff Welfare Fund सेवक कल्याण निधी		4,00,000	
95,00,000	h Investment Fluctuation Reserve निवेश उतार-चढ़ाव निधी		95,00,000	
20,00,000	i Staff Group Gratuity Reserve सेवक उपादान राखीव निधी		20,00,000	
1,22,02,325	J Staff Group Gratuity Fund सेवक उपादान निधी		1,27,13,666	
-	K Investment Depreciation Reserve निवेशमूल्यहासआरक्षितनिधी		42,00,000	
25,23,94,327	TOTAL RESERVE FUND & OTHER RESERVE			24,81,47,778
14,17,921	3 DEPOSITS & OTHER ACCOUNTS जमा व अन्य खाते A Credit Balance in OD & IMMO/C		52,93,553	
45,478	B Credit Balance in CC A/C		48,944	53,42,497
68,69,20,432	C Fixed Deposits मुदत जमा	1	69,12,85,903	
1,21,44,127	a From Individuals		1,90,12,921	71,02,98,824
	b From Societies			
27,75,11,515	D Saving Deposits बचत जमा		25,79,53,073	
46,52,830	a From Individuals		52,47,325	26,32,00,399
	b From Societies			
14,44,15,312	E Current Deposits चालू जमा		12,70,74,134	
3,99,415	a From Individuals		17,70,782	12,88,44,916
	b From Societies			
47,39,652	F Recurring Deposits आवर्ती जमा		48,24,152	
6,57,541	a From Individuals		2,01,822	50,25,974
	b From Societies			
1,11,03,863	G Daily Deposits दैनिक जमा		41,02,903	
-----	a From Individuals		-----	41,02,903
	b From Societies			
1,14,40,08,086	TOTAL DEPOSITS & OTHER ACCOUNTS			1,11,68,15,512
2,39,78,886	4 Overdue Interest Reserve अन्य देनदारी		1,38,06,111	1,38,06,111
3,41,246	5 Interest Payable व्याज भुगतान		5,50,471	5,50,471
-----	Inter Branch Adjustment A/c. अंतर्गत शाखा समायोजन		-----	-----
1,46,59,12,245	Total C/F योग			1,42,59,85,222



THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2023

Previous Year पिछला वर्ष As on 31-03-2022	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2023
₹			₹	₹
70,91,418	1 CASH रोकड़ा बैंक जमा			
17,80,900	a Cash in hand नगद जमा		1,14,11,068	1,21,10,468
	b Cash in ATM		6,99,400	
88,72,318	TOTAL CASH			1,21,10,468
16,46,52,954	2 BALANCES WITH BANKS :			
	a IN CURRENT ACCOUNTS	4	6,40,55,188	6,40,55,188
5,45,50,000	3 Fixed deposit with Other Banks			
1,00,00,000	a FD with MDCC Bank (Fort)		6,45,50,000	
3,99,00,000	b FD with IDBI Bank (Paydhune)		1,00,00,000	
3,00,00,000	c FD with Union Bank of India (Zaveri Bazar)		3,99,00,000	
1,00,00,000	f FD with State Bank of India(Matunga E. B.)		3,00,00,000	
	g FD with TJSB Bank (Thane)		1,00,00,000	15,44,50,000
30,91,02,954	TOTAL BANK BALANCE WITH OTHER BANK			21,85,05,188
---	4 MONEY AT CALL & SHORT NOTICE			---
22,84,85,849	5 INVESTMENTS (AT COST) निवेश			
	A Investment in Govt. Securities (HTM)		22,76,41,060	
	a Face Value Rs. 23,00,00,000.00			
	b Market Value Rs. 22,79,70,500.00			
18,62,41,500	B Treasury Bill Govt. Securities (AFS)		18,62,41,500	41,38,82,560
	a Face Value Rs. 19,00,00,000.00			
8,000	C MUTUAL FUND & OTHERS			
10,000	a Shares of MDCC Bank Ltd.		8,000	
	b Shares of MSC Bank Ltd.		10,000	
	c Shares of Unity Bank (Perpetual)		1,79,15,350	
	d Shares of Unity Bank (Equity Warrant)		44,78,840	
	e MSE Refinance Fund (SIDBI)		1,15,00,000	
2,00,00,000	f Mdcc Clg A/c			
1,22,02,325	d Staff Gratuity Investment		1,27,13,666	4,66,25,856
44,69,47,674	TOTAL INVESTMENTS			46,05,08,416
31,92,69,743	6 LOANS & ADVANCES ऋण व उधार			
1,972	A Short Term कम अवधि			
	a Secured against Tangible Securities		30,25,56,570	
	b Surety Loans		8,136	30,25,64,706
6,25,57,560	B Medium Term मध्यम अवधि			
69,24,122	a Secured against Tangible Securities		4,46,27,306	
	b Surety Loans		65,48,457	5,11,75,763
26,33,45,860	C Long Term लंबी अवधि			
8,01,960	a Secured against Tangible Securities		36,81,42,486	
	b Surety Loans		9,36,825	36,90,79,311
65,29,01,218	TOTAL LOANS & ADVANCES			72,28,19,779
4,54,887	7 INTEREST RECEIVABLE			
41,24,264	a On Investment (Including FD interest)		7,06,188	
2,31,70,439	b On Interest Receivable on Govt. Securities		43,52,297	
8,08,447	c On Interest Receivable on Advances		1,28,93,123	
	d On Penal Interest Receivable on Advance		9,12,988	
2,85,58,037	TOTAL INTEREST RECEIVABLE			1,88,64,596
1,44,63,82,200	Total C/F योग			1,43,28,08,447



THE PRATAP CO-OPERATIVE BANK LTD.

BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2022	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2023
₹	Total B/F योग अग्रानति		₹	₹
	6 OTHER LIABILITIES			
68,95,361	a Pay Orders भुगतान आदेश निजीमित		41,12,792	
5,49,283	b Unclaimed Dividend अदावी लाभांश	2	12,74,039	
69,63,426	c Sundries विविध	3	1,66,31,347	
1,50,440	e Share Suspense भाग दुविधा		1,36,340	
1,45,58,510	TOTAL OTHER LIABILITIES			2,21,54,518
	7 PROVISION FOR TAXES			
95,00,000	a Provision for Income Tax आयकर के लिए प्रावधान		68,00,058	
95,00,000	TOTAL PROVISION FOR TAXES			68,00,058
	PROFIT & LOSS A/c.			
41,47,991	8 Net Profit for Current Year		43,00,373	
1,05,256	a चालू वर्ष का शुद्ध लाभ			
	b Balance of Profit for last Year पिछले वर्ष के लाभ का जमा		44,185	
42,53,247	TOTAL NET PROFIT			43,44,558
	DEAF Account For Monthly Deposit to RBI DEAF Account Balance as on 31-03-2023 of Rs. 77,75,506.00 (Previous Year Rs. 68,27,734.00)			
1,49,42,24,000	Total योग			1,45,92,84,356

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

Place: MUMBAI

Date : 30th June 2023

As per our Audit Report of Even Date

For **VORA & ASSOCITES**

Chartered Accountants

(ICAI F.R.No. 111612W)

Sd/-

Ronak A. Rambhia

(Partner) M. No. 140371

Satish Nayak

CHIEF EXECUTIVE OFFICER

Narayan Atal

DIRECTOR

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Year 2022-2023



THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2023

Previous Year पिछला वर्ष As on 31-03-2022	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2023
₹ 1,44,63,82,200	Total B/F योग अग्रानति		₹	₹ 1,43,28,08,447
1,12,014	8 COMPUTERISATION संगणीकरण			
53,900	a Balance as per Last Year		87,271	
78,642	b Additions During the year		1,86,059	
87,271	c Less : Depreciation मूल्य ह्रास		1,07,161	
	TOTAL COMPUTERISATION			1,66,169
1,22,66,203	9 FURNITURE AND PLANT & MACHINERY			
---	फर्नीचर और जोड़काम			
---	a As per Last Year पिछले वर्ष के अनुसार		1,09,56,500	
13,09,703	b Additions During the year		3,26,163	
	c Less : Deletion मूल्य घटाना		---	
	d Less : Depreciation मूल्य ह्रास		12,21,052	
1,09,56,500	TOTAL FURNITURE AND PLANT & MACHINERY			1,00,61,611
---	10 Inter Branch Adjustment A/C		3,000	3,000
39,132	11 OTHER ASSETS अन्य परिसंपत्ति			---
38,31,880	a Telephone Deposit फोन भार		39,132	
99,00,000	b Advance Rent - Premises अग्रिम भाड़ा		40,17,880	
1,30,625	c Advance Tax paid अग्रिम कर भुगतान		81,05,260	
3,190	d Stock of Stationery स्टेशनरी		1,17,346	
2,28,93,201	e Stamps in Hand		12,520	
	f Sundries	5	39,52,991	
3,67,98,028	TOTAL OTHER ASSETS			1,62,45,128
1,49,42,24,000	Total योग			1,45,92,84,356

C. K. Singh
CHAIRMAN

K. S. RATHOUR
VICE-CHAIRMAN

M. L. SINGH
DIRECTOR



THE PRATAP CO-OPERATIVE BANK LTD.

PROFIT & LOSS A/C FOR THE

Previous Year पिछला वर्ष As on 31-03-2022	EXPENDITURE व्यय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2023
5,67,90,783	1 To Interest on Deposits, Borrowing जमा पर ब्याज दिया	1	₹ 5,63,43,977	₹
7,85,373	2 To Commission on Daily Deposits दैनिक कमिशन		3,82,302	5,67,26,279
2,76,33,448	3 To Salaries, Allowances, Bonus, Ex-gratia Etc. वेतन भत्ता बोनस अतिरिक्त अनुदान इत्यादी	2		2,82,69,023
33,000	4 To Sitting Fees for Director संचालक बैठक खर्च			46,500
1,22,28,775	5 To Rent, Taxes, Insurance Lighting including service Charges किराया, टैक्स व बीमा इत्यादी	3		1,28,35,036
4,80,270	6 To Postage, Telephones, Charges डाक, व टेलिफोन भार	4		4,85,800
6,31,192	7 To Stationery, Printing & Advertisement लेखन सामग्री, छपाई, विज्ञापन	5		6,32,573
3,09,409	8 To Law and Professional Charges विधि व व्यावसायिक खर्च	6		3,39,392
8,10,791	9 To Payment to Auditors लेखा परीक्षक देय (including internal & statutory audit fees)			9,79,191
48,05,217	10 To Depreciation, Repairs, Water	7		60,44,858
44,43,648	11 To Other Expenditure अन्य खर्च	8		58,13,076
43,00,000	12 To Invest Fluctuation Fund निवेशपरिवर्तितनिधि			---
---	13 To Invest Depreciation Fund निवेशमूल्यहासनिधि			42,00,000
18,723	14 To Exp. for Annual Gen. वार्षिक सभा खर्च Body Meeting & Inaguration Expenses			1,68,644
6,540	15 To Training Programme प्रशिक्षण कार्यक्रम			41,965
53,686	16 To Amortisation of Premium paid on Investments			36,789
13,00,000	17 To Povision for Bad & Doubtful Debts			---
----	18 To Contingent Provision on STD Assets			---
45,00,000	19 To Provision for Income Tax			20,00,000
3,73,370	20 To Income Tax paid			---
41,47,991	21 To Net Profit Current Year			43,00,373
12,36,52,216	Total योग			12,29,19,498

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

Place: MUMBAI

Date : 30th June 2023

As per our Audit Report of Even Date

For VORA & ASSOCITES

Chartered Accountants

(ICAI F.R.No. 111612W)

Sd/-

Ronak A. Rambhia

(Partner) M. No. 140371

Satish Nayak

CHIEF EXECUTIVE OFFICER

Narayan Atal

DIRECTOR

42nd Annual Report

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Year 2022-2023



THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2023

Previous Year पिछला वर्ष As on 31-03-2022	INCOME आय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2023
₹ 7,20,92,979	1 By Interest on Advances अग्रिम राशि पर ब्याज	9	₹ 7,17,92,448	₹
4,04,48,439	2 By Interest on Investment निवेश राशि पर ब्याज	10	3,87,42,618	11,05,35,066
1,11,10,798	3 By Commission Exchange and Incidental Charges कमिशन बदली और अन्य खर्च	11	1,23,84,433	1,23,84,433
12,36,52,216	Total योग			12,29,19,498

C. K. Singh
CHAIRMAN

K. S. RATHOUR
VICE-CHAIRMAN

M. L. SINGH
DIRECTOR



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE BALANCE SHEET GROUPING YEAR 2023

Sr. No.	LIABILITIES देयत्ता	Current Year 31-03-2023	Previous Year 31-03-2022
	SHHEDULE 1 : FIXED DEPOSIT		
1	SAMPATHI DEPOSIT	29,13,63,439	33,83,86,520
2	FIXED DEPOSIT	1,63,37,215	1,81,78,946
3	SAMPATHI DEPOSIT AUTO RENEWAL	35,49,32,454	30,36,47,214
4	FIXED DEPOSIT AUTO RENEWAL	4,73,83,117	3,88,51,879
5	FIXED DEPOSIT TAX SAVING	2,82,599	----
	TOTAL	71,02,98,824	69,90,64,559
	SHHEDULE 2 : UNCLAIMED DIVIDEND		
1	DIVIDEND PAYABLE 2020-21	4,47,387	5,49,283
2	DIVIDEND PAYABLE 2021-22	8,26,652	----
	TOTAL	12,74,039	5,49,283
	SHHEDULE 3 : SUNDRIES		
1	T.D.S. DEDUCTION	8,62,601	7,04,665
2	AUDIT FEES	5,78,990	3,56,763
3	CLG DIFFERENCE PAYABLE	82,083	46,812
4	PROVISION FOR BONUS EX-GRATIA A/C	----	15,00,000
5	MISCELLANEOUS A/C	38,000	34,278
6	EXPENSES INCURRED BUT NOT PAID	1,02,000	98,500
7	ABB OUTWARD CLEARING PRODUCT	----	6,93,837
8	STATE GOODS & SERVICE TAX	7,66,233	2,27,142
9	CENTRAL GOODS & SERVICE TAX	7,64,900	2,27,141
10	ENCASHMENT OF LEAVE PAYABLE	28,00,000	28,00,000
11	TDS DEDUCTION ON CASH WITHDRAWAL	44,754	34,610
12	P.F. (EMPLOYEE'S CONTRIBUTION)	1,74,564	1,66,606
13	PROFESSIONAL TAX	8,400	8,600
14	INCOME TAX DEDUCTION	41,000	40,000
15	EXCESS CASH RECEIVED	1,500	1,500
16	HO ISSUER ACQIRIER ADJUSTMENT A/C	2,58,466	----
17	HO ECOM ADJUSTMENT A/C	----	10,643
18	COVID-19 INTEREST DIFF. PAYABLE	11,067	11,067
19	BBPS COLLECTION A/C	10,760	1,261
20	DEAF SCHEME 2014	85,594	----
21	PRADHANMANTRI JIVAN JYOTI BIMA YOJANA	436	----
22	PROVISION FOR PMC BANK DEPOSIT	1,00,00,000	----
	TOTAL	1,66,31,347	69,63,426
	SHHEDULE 4 : ASSETS - BALANCES WITH BANKS		
1	O/D WITH MDCC BANK (FORT BRANCH)	71,12,053	1,46,54,159
2	C/A WITH MDCC BANK (SANTACRUZ BRANCH)	1,00,075	1,00,075
3	C/A MAHARASHTRA STATE CO-OP BANK LTD.(FORT)	1,10,477	7,68,008
4	C/A WITH UNION BANK OF INDIA (ZAVERI BAZAR)	2,05,04,720	1,75,21,959
5	C/A WITH UNION BANK OF INDIA (MATUNGA)	8,40,181	17,75,393
6	C/A WITH PUNJAB NATIONAL BANK	1,00,100	2,99,950
7	C/A WITH AXIS BANK	----	9,35,574
8	C/A WITH IDBI BANK CURRENT ACCOUNT	2,24,59,786	3,21,81,272
9	IDBI BANK ATM SETTLEMENT ACCOUNT	8,71,172	25,89,167
10	IDBI BANK IMPS SETTLEMENT ACCOUNT	15,37,346	18,80,826
11	C/A WITH ICICI BANK (KANDIVLI EAST & WEST)	6,75,160	1,29,25,862
12	C/A WITH PMC BANK LTD	----	23,94,194
13	C/A WITH UNITY SMALL FINANCE BANK	1,61,242	----
14	BBPS SETTLEMENT ACCOUNT	3,92,420	2,91,371
15	UPI SETTLEMENT ACCOUNT	80,94,476	----
16	C/A WITH TJSB LTD BADLAPUR	10,95,981	----
	TOTAL	6,40,55,188	8,83,17,810
	SHHEDULE 5 : OTHER ASSETS - SUNDRIES		
1	DIWALI ADVANCE	83,400	1,02,900
2	ADVANCE FOR EXPENSES	17,30,000	1,50,000
3	T.D.S. ON INTEREST	8,05,973	8,61,928
4	ELECTRICITY DEPOSIT	93,304	89,140
5	DEPOSIT WITH B.M.C.	10,360	10,360
6	STATE GOODS & SERVICE TAX RECEIVABLE	90,293	20,638
7	CENTRAL GOODS & SERVICE TAX RECEIVABLE	89,970	20,504
8	INTEGRATED GOOD & SERVICE TAX	31,500	900
9	INNVATIVE PERPETUAL DEBT PMC BANK	----	2,00,00,000
10	HO IMPS ADJUSTMENT A/C	9,58,171	13,13,298
11	HO UPI ADJUSTMENT A/C	7,250	1,74,862
12	HO ISSUER/ACQIRIER/ADJUSTMENT A/C	----	1,48,672
13	HO ECOM ADJUSTMENT A/C	52,770	----
	TOTAL	39,52,991	2,28,93,201



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE TO PROFIT & LOSS ACCOUNT 2023

Sr. No.	PARTICULARS	Current Year 31-03-2023	Previous Year 31-03-2022
	SHHEDULE 1 : INTEREST ON DEPOSIT & BORROWING	₹	₹
1	INTEREST PAID ON DEPOSITS	5,63,41,976	5,67,74,564
2	INTEREST PAID ON BORROWING	2,001	16,219
	TOTAL	5,63,43,977	5,67,90,783
	SHHEDULE 2 : SALARIES, ALLOWANCE, BONUS		
1	BASIC PAY A/C	18,61,767	16,94,261
2	D.A. A/C	19,17,121	18,72,735
3	V.D.A. A/C	1,46,55,392	1,44,81,437
4	H.R.A. A/C	10,34,896	9,71,073
5	C.C.A. A/C	3,67,126	3,81,389
6	OTHER ALLOWANCE A/C	1,63,912	1,55,889
7	MEDICAL ALLOWANCE	3,84,368	3,93,174
8	LEAVE TRAVELLING ALLOWANCE	83,300	90,100
9	ENCASHMENT OF LEAVE	16,82,661	22,52,125
10	BONUS EX-GRATIA	1,04,680	17,03,199
11	CLOSING ALLOWANCE	24,401	25,700
12	GRATUITY FUND	11,99,920	8,02,149
13	TRAVELLING ALLOWANCE	4,57,945	4,73,170
14	EDUCATION ALLOWANCE	3,83,195	3,90,984
15	PROVIDENT FUND	21,70,597	18,79,363
16	STAFF WELFARE EXPENSES	22,000	66,700
17	ARREARS PAID	17,55,742	----
	TOTAL	2,82,69,023	2,76,33,448
	SHHEDULE 3 : RENT, RATES, TAXES		
1	RENT A/C	48,18,025	46,99,334
2	MUNICIPAL TAXES A/C	4,78,965	6,91,038
3	INSURANCE PREMIUM	11,02,847	7,09,702
4	D.I.C.G.C.	14,63,922	14,89,855
5	ELECTRICITY CHARGES	7,11,007	5,12,850
6	SERVICE CHARGES	42,60,270	41,23,496
7	PROFESSIONAL TAX EMPLOYEE	----	2,500
	TOTAL	1,28,35,036	1,22,28,775
	SHHEDULE 4 : POSTAGE, TELEPHONE CHARGES		
1	POSTAGE A/C	32,530	17,216
2	TELEPHONE CHARGES	4,53,270	4,63,055
	TOTAL	4,85,800	4,80,270
	SHHEDULE 5 : STATIONERY, PRINTING & ADVERT		
1	PRINTING & STATIONERY	4,46,493	4,53,880
2	ADVERTISEMENT	1,86,080	1,77,312
	TOTAL	6,32,573	6,31,192
	SHHEDULE 6 : LAW & PROFESSIONAL CHARGES		
1	PROFESSIONAL EXPENSES	4,56,749	2,25,556
2	LEGAL CHARGES (U/S 101)	(-1,17,357)	83,853
	TOTAL	3,39,392	3,09,409
	SHHEDULE 7 : DEPRECIATION, REPAIR & MAINT.		
1	DEPRECIATION	13,28,213	13,88,345
2	REPAIRS & MAINTENANCE	45,73,181	32,43,072
3	WATER CHARGES	1,43,464	1,73,800
	TOTAL	60,44,858	48,05,217



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE TO PROFIT & LOSS ACCOUNT 2023

Sr. No.	PARTICULARS	Current Year 31-03-2023	Previous Year 31-03-2022
	<u>SHHEDULE 8 : OTHER EXPENDITURE</u>	₹	₹
1	CONVEYANCE	10,26,736	8,99,343
2	SUNDRIES CHARGES	15,64,989	10,50,052
3	ADMINISTRATION CHARGES ON	1,21,839	1,09,231
4	MAHARASHTRA LABOUR WELFARE	2,952	3,240
5	DONATION	50,000	----
6	SUBSCRIPTION CHARGES	1,14,493	2,67,510
7	AWARD SCHEME FOR STUDENT	51,000	----
8	CHARGES BY MDCC	7,36,043	8,81,365
9	BANK CHARGES	34,812	15,926
10	ENTERTAINMENT EXPENDITURE	3,82,621	2,54,598
11	COMPUTER EXPENSES	5,41,184	----
12	ATM EXPENSES	3,78,701	4,57,596
13	IMPS / MOBILE BANKING EXPENSES	2,73,479	2,10,716
14	UPI EXPENSES	5,34,228	2,94,072
	TOTAL	58,13,076	44,43,648
	<u>INCOME</u>		
	<u>SHHEDULE 9 : INTEREST ON ADVANCE</u>		
1	INTEREST RECEIVED ON ADVANCES	7,15,93,503	7,15,22,525
2	PENAL INTEREST	1,98,945	5,70,454
	TOTAL	7,17,92,448	7,20,92,979
	<u>SHHEDULE 10 : INTEREST ON INVESTMENT</u>		
1	INTEREST RECEIVED ON INVESTMENT	76,34,788	1,01,15,515
2	INTEREST RECEIVED ON GOVT. SECURITIES	3,00,84,219	2,89,38,677
3	INTEREST RECEIVED ON MDCC CLG. A/C	10,09,755	13,94,247
4	PROFIT ON IDBI LIQUID FUND	13,855	----
	TOTAL	3,87,42,618	4,04,48,439
	<u>SHHEDULE 11 : COMMISSION, EXCHANGE & INCIDENTAL</u>		
1	SERVICE CHARGES	16,87,580	5,33,660
2	LEGEL CHARGES	85,900	53,700
3	CHEQUE BOOKS CHARGES	6,40,312	6,02,828
4	CHEQUE RETURN CHARGES	11,57,358	13,33,669
5	COMMISSION A/C	23,15,648	21,87,137
6	OTHER INCOME (INCIDENTIAL) CHARGES	42,55,680	39,43,734
7	PROCESSING CHARGES ON LOAN	7,66,264	7,00,500
8	RENT FOR SAFE DEPOSIT LOCKER	3,90,460	3,70,040
9	PROFIT EARNED ON SALE OF ASSETS	35,200	60,291
10	ATM CHARGES	6,67,472	6,11,834
11	IMPS / MOBILE CHARGES	89,573	65,653
12	PROFIT EARNED ON SALE OF GOVT. SECURITIES	2,42,000	6,24,000
13	UPI / MOBILE CHARGES	50,036	22,737
14	BBPS CHARGES	949	1,013
	TOTAL	1,23,84,433	1,11,10,798



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 31-03-2022	Current Year 31-03-2023
I	Capital to Risk Asset Ratio	44.51 %	43.91 %
II	a) Movement of CRAR	-4.95 %	-0.60 %
	b) Risk Weighted Assets	5968.94	6139.96
III	Investment		
	1) Book Value	4147.27	4138.82
	2) Face Value	4200.00	4200.00
	3) Market Value	4210.55	4099.53
IV	Advance Against Real Estate Construction Business & Housing	2290.10	2132.48
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	5.28 %	5.15 %
VIII	Non Performing Assets (NPA's)		
	a) Gross NPA	197.89	113.26
	b) Net NPA	-0.11	-84.74
IX	Movement of NPA's		
	a) Gross NPA	-18.07	-84.63
	b) Net NPA	-31.07	-84.63
X	Profitability		
	a) Interest Income as a Percentage of Average Working Funds	9.11 %	7.77 %
	b) Non-Interest Income as Percentage of Average Working Funds	0.90 %	0.87 %
	c) Operating Profit as a Percentage of Average Working Funds	0.75 %	0.74 %
	d) Return of Assets	9.11 %	7.77 %
	e) Business (Advance + Deposits) per Employee	386.03	427.82
	f) Profit per Employee	0.92	1.00
XI	Provision made towards NPA during the year	13.00	0.00
XII	Provision made towards Depreciation in Investment during the year (IDR)	0.00	42.00
XIII	Movement in Provisions		
	A) Towards NPA's		
	1) Opening Balance	185.00	198.00
	2) Add : Additions during the year	13.00	0.00
	3) Less : Closed / Recovered / Written Back	----	----
	4) Closing Balance	198.00	198.00
	B) Towards Investments Fluctuation Reserve (IFR)		
	1) Opening Balance	42.00	95.00
	2) Add : Additions during the year	53.00	----
	3) Add : TR from Investment Fluctuation Reserve	----	----
	4) Less : TR To Investment Fluctuation Reserve	----	----
	5) Less : Closed / Recovered / Written Back	----	----
	6) Closing Balance	95.00	95.00
	C) Towards Standard Assets		
	1) Opening Balance	47.00	47.00
	2) Add : Additions during the year	0.00	0.00
	3) Less : Closed / Recovered / Written Back	----	----
	4) Closing Balance	47.00	47.00
XIV	Foreign Currency Assets & Liabilities	----	----
XV	Premium Paid towards DICGC	14.89	14.64
XVI	Penalty Imposed by RBI	----	6.00
XVII)	Disclosure of Depositor Education & Awareness Fund (DEAF)		
	1) Opening Balance of amount transferred to DEAF	61.39	68.28
	2) Add : Amount transferred to DEAF during the year	6.89	9.75
	3) Less : Amount reimbursed by DEAF towards claims	0.00	0.27
	4) Closing Balance of amounts transferred to DEAF	68.28	77.76

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

42nd Annual Report

Place: MUMBAI

Date : 30th June 2023

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For VORA & ASSOCITES
Chartered Accountants(ICAI F.R.No. 111612W)
Ronak A. Rambhia
(Partner) M. No. 140371

Year 2022-2023



THE PRATAP CO-OPERATIVE BANK LTD.

STATEMENT SHOWING PARTICULARS OF LOANS / ADVANCES TO DIRECTORS AND THEIR RELATIVES AS ON 31-03-2023

(Rupees in Lakhs)

No. of Directors/ Relatives being borrowers of the Bank.	Outstanding of loan/advances at the begining of the year i.e.	Amount of loan/ad- vances sanctioned during the Co-op. year 2022-2023	Recovery during the year ended 2022-2023	Outstanding of loan/ad- vances as on 2022-2023	Overdue amount as on 2022-2023
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
Fixed / Sampathi / Recurring Deposits	%
15 Days to 90 Days	6.00
91 Days to 180 Days	6.00
181 Days to 12 Months	6.75
13 Months to 24 Months	7.25
25 Months to 36 Months	7.50
Saving A/c. Interest Rate	3.20

- ❖ 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
31-3-2021	455.00	7264	2449.31	11053.53	6608.15	6134.03	66.78
31-3-2022	451.89	7214	2523.94	11440.08	6529.01	5913.97	41.48
31-3-2023	466.65	7205	2354.34	11168.15	7228.20	5810.45	43.00



OUR BRANCHES

❖ Regd. Off. & Nagdevi Branch ❖

40/42, Shree Mansion, 1st Floor, 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, 4600 8034 • 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 ❖

Shop No. 1, Shree Niketan Building, Next to Lalji Pada Police Chowki, New Link Road,

Kandivli (W), Mumbai-400 067. ☎ : 4826 0450 • 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 2020-21 are requested to collect the same immediately. If it is not collected before 31st March, 2024 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 २०२०-२१ का लाभांश अब तक नहीं लिये हो तो जल्द से जल्द ले लें। ३१ मार्च २०२४ 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।