

दि प्रताप

को.ऑप. बैंक लि.



THE PRATAP

CO-OP. BANK LTD.



Install PCBL Mobile App



43वीं
वार्षिक साधारण सभा
2023-2024



VEHICLE LOAN



FOUNDER DIRECTOR SHRI MITHAILAL SINGH



HOME LOAN



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



ECOM (Enables you to make payment online using your card)



IMPS (Immediate payment service Secure Domestic Fund Transfer Available. 365x7x24)



ATM (Access to hard cash Anywhere, Anytime)



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

Good Bank to Bank with Personal Touch

REGD. OFF.: 40/42, Shree Mansion, 1st Floor, Nagdevi Street, Mumbai - 400 003.
Tel.: 2344 5694 / 2348 1008 / 4506 7084 / 4455 5789
E-mail : headoffice@pratapbank.in / pratapho@gmail.com • Web.: www.pratapbank.in



SHRI MITHAILAL SINGH
Founder Director



SHRI CHANDRA KUMAR SINGH
Chairman



SMT. VINOD KULDEEP SINGH RATHOUR
Vice-Chairman



SHRI KULDEEP SINGH RATHOUR
Director



SHRI SANT BAHADUR SINGH
Director



SHRI UMESH PRATAP SINGH
Director



SMT. SUMITA C. SINGH
Director



SHRI SURENDRA KUMAR SINGH
Director



SHRI JAYSHANKAR R. SINGH
Director



SHRI NARAYAN T. ATAL
Director



SHRI SANJAY A. SINGH CHAUHAN
Director



SHRI RAVINDRANATH R. KHARWAR
Director



SHRI SAMARTH R. SINGH
Director

PROFILE

POSITION AS ON 31.3.2024

(₹ in Lakh)

1	NO. OF BRANCHES	8 BRANCHES	
2	MEMBERSHIP	REGULAR	7149
		NOMINAL	0
3	Audit Classification (for 2023-24)		'A+'
4	TOTAL STAFF	OFFICERS & CLERKS	34
		SUB-STAFF	9
		TOTAL STAFF	43
5	PAID UP CAPITAL		465.58
6	TOTAL RESERVES		2274.06
7	WORKING CAPITAL		14540.09
8	DEPOSIT	SAVING DEPOSIT	2731.52
		CURRENT DEPOSIT	1263.27
		TERM DEPOSIT	7525.91
		TOTAL	11520.70
9	LOAN & ADVANCES	SECURED	7795.28
		UNSECURED	64.96
		TOTAL	7860.24
	PRIORITY SECTOR ADVANCES	5371.03	78.81%
	WEAKER SECTOR ADVANCES	1351.23	19.30%
10	BORROWING	M.D.C.C. BANK, FORT BR.	NIL
11	INVESTMENTS	FDR.S INNOTIFIED BANKS	1145.50
		GOVT. SECURITIES	4176.93
		OTHERS INVESTMENT	224.12
		TOTAL	5546.55
12	OVERDUE (%) TO TOTAL ADVANCES		0.71%
13	PROFIT FOR THE YEAR 2023-24		55.85

BEST EMPLOYEE OF THE YEAR AWARD



Anil Kumar Pandey (Junior Officer)



Chandrabhan F. Gaud (Junior Officer)

42वीं वार्षिक साधारण सभा



दि प्रताप को.ऑप बैंक लि. को प्राप्त ट्राफी के साथ श्री. एम.एल. सिंह और साथ में हे वाएं से डायरेक्टर संजय चौहान, वाईस प्रेसिडेंट डी.आर. सेठना, चेयरमन सी.के.सिंह, सीईओ सतीश नायक और सत्यजीत सिंह ।



दि प्रताप को.ऑप बैंक लि. की 42वीं वार्षिक साधारण सभा में बोलते हुए वाईस चेयरमैन श्री के. एस. राटोड़, साथ में बैठे हुए वाएं से डायरेक्टर संजय चौहान, चेयरमैन श्री सी.के. सिंह, संस्थापक डायरेक्टर श्री एम.एल. सिंह और डायरेक्टर श्री नारायण अटल।



दि प्रताप को.ऑप बैंक लि. को उत्कृष्ट सेवा के लिए प्राप्त ट्राफी के साथ वाईस प्रेसिडेंट श्री डी.आर. सेठना, वाईस चेयरमैन श्री के. एस. राटोड़, और चेयरमैन श्री सी.के. सिंह ।



वर्ष 2022-23 के लाभांश की घोषणा करते हुए संस्थापक डायरेक्टर श्री एम.एल. सिंह, और वाईस चेयरमैन श्री के. एस. राटोड़।



दि प्रताप को.ऑप बैंक लि. की 42वीं वार्षिक साधारण सभा में उपस्थित सदस्य गण ।



THE PRATAP CO-OPERATIVE BANK LTD.

BOARD OF DIRECTORS YEAR 2023-24

Shri M. L. SINGH

Founder Director

Shri CHANDRA KUMAR SINGH

Chairman

Smt. Vinod Kuldeep Singh RATHOUR

Vice-Chairman

DIRECTORS

Shri Kuldeep Singh Rathour

Shri Narayan Atal

Shri Sant Bahadur Singh

Shri Umesh Pratap Singh

Smt. Sumita C. Singh

Shri Surendra Kumar Singh

Shri Jaishankar R. Singh

Shri Sanjay A. Chauhan

Shri Samarth R. Singh

Shri Ravindranath R. Kharwar

STAFF REPRESENTATIVE

Shri Ramchandra B. Yadav

Smt. Savita Ravi 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

Union Bank of India

Zaveri Bazar & Matunga (E) Branch

IDBI BANK Ltd.

Pydhonie Branch

ICICI BANK Ltd.

Kandivli (West) & Kandivli (East) Branch

Thane Janta Sahakari Bank Ltd.

Badlapur West & Thane Branch

Unity Small Finance Bank Ltd.

Kandivli (East) Branch

निदेशक मंडल वर्ष २०२३-२४

श्री एम. एल. सिंह

संस्थापक निदेशक

श्री चन्द्रकुमार सिंह

अध्यक्ष

श्रीमती विनोद कुलदीप सिंह राठौड़

उपाध्यक्ष

निदेशक

श्री कुलदीप सिंह राठौड़

श्री नारायण अटल

श्री संत बहादुर सिंह

श्री उमेश प्रताप सिंह

श्रीमती सुमिता सी. सिंह

श्री सुरेन्द्र कुमार सिंह

श्री जयशंकर आर. सिंह

श्री संजय ए. चौहान

श्री समर्थ आर. सिंह

श्री रवीन्द्रनाथ आर. खरवार

कर्मचारी प्रतिनिधि

श्री रामचन्द्र बी. यादव

श्रीमती सविता रवि 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

यूनियन बैंक ऑफ इंडिया

झवेरी बाजार व माटुंगा (पूर्व) शाखा

आईडीबीआय बैंक लि.

पायधुनी शाखा

आईसीआईसीआई बैंक लि.

कांदिवली (पश्चिम) व कांदिवली (पूर्व) शाखा

ठाणे जनता सहकारी बैंक लि.

बदलापुर पश्चिम व ठाणे शाखा

यूनिटी स्माल फायनेन्स बैंक लि.

कांदिवली (पूर्व) शाखा



THE PRATAP CO-OPERATIVE BANK LTD.

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

(RBI Lic No. DBOD(UBD)/MH-311P DT.: 04.08.1982)

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

Tel.: 4506 7084 / 4455 5789 • **E-mail :** headoffice@pratapbank.in

❖ N O T I C E ❖

Notice is hereby given that the **43rd Annual General Body Meeting** of Shareholders of **The Pratap Co-op. Bank Ltd.** will be held on **Saturday, 21st September 2024 at 3.30 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 42nd Annual General Body Meeting held on Saturday, 16th September, 2023.
2. To receive and adopt the 43rd Annual Report of the Board of Directors and the Audited Balance Sheet, Profit and Loss A/c. of the Bank for the financial year ended 31.03.2024.
3. To ratify the appropriation of profits for the year ended 31st March 2024.
4. To consider and adopt the Statutory Audit Report with compliance for the financial year 2023-24.
5. To ratify the action of Board of Directors in appointing Statutory Auditors for financial year 2024-25 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 the financial year 2024-25 and fixing their remuneration.
7. To grant leave of absence to the members not attending the Annual General Meeting on 16th September 2023.
8. Any other Business with the permission of the Chair.

Place : Mumbai

Dated : 31st July, 2024

By Order of the Board of Directors

Sd/-

Satish Nayak

Chief Executive Officer

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-171 दिनांक 27-11-1981)

(आरबीआई लाइसेंस नं. डीबीओबी(यूबीडी)/एमएच-311 डेटेड : 04.08.1982)

रजि. ऑफिस : 40/42, श्री मेशन, पहला माला, नागदेवी गली, मुंबई - 400 003.

दूरभाष : 4506 7084 / 4455 5789 • E-mail : headoffice@pratapbank.in

● सूचना ●

सभी अंशधारकों को सूचित किया जाता है कि दि प्रताप को-ऑपरेटिव्ह बैंक लि. के अंशधारकों की 43वीं वार्षिक साधारण सभा शनिवार, दिनांक 21 सितंबर 2024 को दोपहर बाद 3.30 बजे श्री दयानंद बालक/बालिका विद्यालय, नप्पू गार्डन के सामने, माटुंगा (पूर्व) में संपन्न होगी। जिसमें निम्नलिखित विषयों पर चर्चा होगी जो इस प्रकार हैं।

● विषय ●

- 42वीं वार्षिक साधारण सभा शनिवार, दिनांक 16 सितंबर 2023 की कार्यवाही की पुष्टि करना।
- 43वीं वार्षिक साधारण सभा का विवरण और लेखा परीक्षित तुलनपत्र और लाभ हानि खाता 31वीं मार्च 2024 तक का प्राप्त कर स्वीकृति प्रदान करना।
- लाभ-उपयोग को समापन वर्ष 31वीं मार्च 2024 के लिये औपचारिक रूप से पुष्टि करना।
- वित्त वर्ष 2023-24 के बैंक का संवैधानिक लेखा परीक्षण की जानकारी तथा विचार-विमर्श।
- औपचारिक रूप से निदेशक मंडल के कार्यवाही के अनुसार वित्त वर्ष 2024-25 के लिए संवैधानिक लेखा परीक्षक की नियुक्ति करना तथा उनका मानधन निर्धारित करना।
- औपचारिक रूप से निदेशक मंडल के कार्यवाही के अनुसार वित्त वर्ष 2024-25 तक के लिए समकालीन लेखा परीक्षक की नियुक्ति के साथ मानधन निर्धारित करना।
- 16 सितंबर 2023 को संपन्न वार्षिक साधारण सभा में अनुपस्थित सदस्यों को अनुमति प्रदान करना।
- अध्यक्ष की अनुमति से अन्य किसी विषय पर चर्चा।

मुंबई

दिनांक : 31वीं जुलाई, 2024

निर्देशक मंडल की आज्ञा से

सतीश नायक

मुख्य कार्यकारी अधिकारी

सूचना : 1) जिन सदस्यों ने केवाईसी जमा नहीं किया है, कृपया संबंधित शाखा में जाकर जमा कर दें।

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

अ) अंशधारक जिनका शेयर 1000/-रु. से कम है, कृपया बाकी रकम जल्द जमा कर दें।

ब) सभी अंशधारक 3000/-रु. की जमा राशि बनाए रखें अथवा 50000/-रु की कर्ज राशि 2 वर्ष के लिए लें।

स) 5 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 500/-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 2023-2024

Dear Members,

The Board of Directors of the Bank have great pleasure in welcoming the members to this 43rd 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 2023-24.

1. BANK'S ACTIVITIES & PROGRESS :

- Introduction of two new products by your Bank – Students Loan and Gold Loan have been well accepted in the market with positive response. It translated into regular business to the bank due to disbursement of student's loan to Thakur College financially weak student for payment of fees.
- Likewise there is gradual demand for Gold loan also, which resulted into various disbursement after exercising precautions for bank's safety. These products have given a boost to our loan book with a rise in income to the bank.
- Bank has tightened it's grip on overdue accounts to control it's slippage to non performing category. Besides regular recovery in overdue accounts Bank has made a major recovery of Rs.57.11 lakhs in an old NPA account. The gross NPA stood at 1.90% whereas Net NPA remains at zero.
- The bank's net worth of Rs. 2541.64 lakhs and CRAR of 43.49% is an indicator of financially sound Bank as per R.B.I. criteria.
- Bank's loan book has grown by 9% with Credit Deposit Ratio of 68.23%. To cope up with the increase in loan portfolio, the corresponding growth in deposits will be solicited by organizing "Deposit Mobilization Month" with attractive rate of interest on term deposits. Our total deposit is increased by 3.06 %. Likewise a special task force is proposed to be organized for mobilizaion of CASA deposits, with special emphasis on scouting for corporate accounts.
- Cyber Security Policy as prescribed by Reserve Bank of India has been successfully implemented, duly supported by cyber security audit by CERTIN auditor. The suggestions made by the auditor to bridge few shortcomings will be fulfilled by various software procurements. It will safeguard Digital products and product computerized data and systems from any Cyber attack.

2. OPERATIONAL RESULTS :

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

PARTICULARS	As on 31.03.2024	As on 31.03.2023
Paid up Capital & Reserves	2879.52	2948.12
Deposits	11520.70	11168.15
Advances	7860.24	7228.20
Investment	5546.55	5810.63
Working Capital	14540.09	14225.36

Your Bank's financial health is in sound position with Net worth of the Bank at ₹ 2541.64 lakhs and Capital Risk Adequacy Ratio (CRAR) of 43.49% 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, 2024 stood at 7149. During the year 44 new members were admitted, and the membership of 100 members was terminated due to surrender of their membership.



THE PRATAP CO-OPERATIVE BANK LTD.

4. PAID UP CAPITAL AND RESERVES : Paid up capital was ₹. 465.58 lakhs as on 31st March 2024. The Reserves and other funds as on 31st March 2024 were ₹ 2413.94 lakhs.

PARTICULARS (₹ in lakhs)	As on 31.03.2024	As on 31.03.2023
1) Share Capital	465.58	466.65
2) Statutory Reserve Fund	836.15	821.07
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	2.41	2.77
8) Staff Gratuity Fund	139.88	127.13
9) General Reserve	772.00	852.00
10) Staff Welfare Fund	4.00	4.00
11) Investment Fluctuation Reserve	80.00	95.00
12) Staff Group Gratuity Fund	20.00	20.00
13) Investment Depreciation Reserve	42.00	42.00
TOTAL	2879.52	2948.12

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

NATURE OF DEPOSIT	As on 31.03.2024	As on 31.03.2023
Current Deposit	1263.27	1341.87
Saving Deposit	2731.53	2632.00
Term Deposit	7525.90	7194.28
Total	11520.70	11168.15

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 9% during the year. The CD ratio stood at 68.23%. It will be our endeavor to further scout for sound credit proposals with healthy assets duly supported by good deposit growth 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	
	31.03.2024	31.03.2023
Cash Credit / Overdrafts Loans	3,043.63	2,765.74
Housing Loans	2,485.77	2,132.48
Business Loans	553.12	621.87
Vehicle Loans	123.96	123.88
Loans Against Deposits	297.50	260.19
Loan Against NSC/KVP	20.41	23.80
Surety Loans	64.96	74.94
Staff Loans	346.28	345.05
Premises Loans	860.04	839.26
Education Loans	49.57	40.99
Gold Loans	15.00	0.00
Total	7,860.24	7,228.20



THE PRATAP CO-OPERATIVE BANK LTD.

8. PRIORITY SECTOR ADVANCES :

R.B.I. has revised the criteria for lending to Priority Sector. The bench mark target for March 2024 was 60% of the total Advances, whereas your Bank has surpassed it comfortably achieving 78.81%. Like wise in weaker section lending, against the bench mark of 12.00% bank achieved 19.30% with total lending of Rs. 1315.23 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 ₹ 5546.55 lakhs.

It is a matter of great pride that your Bank has never defaulted in maintaining Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR). 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 implementation of R.B.I. instructions and guidelines, 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 2023-24 was conducted by M/s. Vora & Associates, Chartered accountants. We are pleased to inform you that Bank has been awarded "A+" rating. 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, 2024 stood at 43. The Productivity per employee in the current year was remarkably maintained to ₹ 450.72 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 ₹ 55,85,011.66 as of 31st March 2024. The Net Profit of ₹ 6,864.23 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, 2024		79,21,555.66
	Less :		
1	Income Tax Provision F. Y. 2023-24	20,00,000.00	
2	Statutory Audit Fees F. Y. 2023-24	3,36,544.00	
			23,36,544.00
	Net Profit of F. Y. 2023-24		55,85,011.66
	Add : Balance Profit of last year F. Y. 2022-23		1,06,852.57
	Less :		
	25% Statutory Reserve Fund	14,00,000.00	
	Dividend F. Y. 2023-24	31,85,000.00	
	Ex-Gratia to Staff	11,00,000.00	
	Balance of Profit (Net) for next year		6,864.23

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 ₹ 15.82 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 Ltd., Mumbai.
4. The Maharashtra Urban Co-op. Banks Association Ltd., Mumbai.
5. The Brihan Mumbai Nagarik Sahakari Banks Association Ltd., Mumbai.
6. Statutory Auditor M/s. Vora & Associates for their co-operation and valuable guidance.
7. Internal auditors M/s. Keshari & Associates for their co-operation and guidance.
8. Officers and Staff of Maharashtra State Co-op. Bank Ltd., Fort, Mumbai
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 IDBI Bank Ltd., Pydhonie Branch.
12. Officers and Staff of ICICI Bank Ltd., Kandivli East & West Branch.
13. Officers and Staff of The Thane Janata Sahakari Bank Ltd., Badlapur West & Thane Branch.
14. Officers and Staff of Unity Small Finance Bank, Kandivli East 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 : 31st July, 2024

43rd Annual Report

8

Year 2023-2024



दि प्रताप को-ऑपरेटिव्ह बँक लिमिटेड

निर्देशक मण्डल का वर्ष 2023-2024 का वार्षिक वृत्तांत

प्रिय सदस्यगण,

बैंक का निदेशक मंडल अत्यधिक प्रसन्नता के साथ अपने सदस्यों का बैंक की 43वीं वार्षिक साधारण सभा में स्वागत करता है और संयुक्त रूप से व्यापार और व्यवहार लिखित विवरण के साथ वर्ष 2023-24 का लेखा परीक्षित तुलनपत्र तथा लाभ और हानि खाते को भी आपके समक्ष प्रस्तुत कर रहा है।

1) बैंक की कार्यवाही तथा प्रगति :

- बैंक द्वारा प्रस्तुत किए गए दो प्रकार के उत्पादन- विद्यार्थी कर्ज (स्टूडेंट लोन) तथा स्वर्ण कर्ज (गोल्ड लोन) पर बाजार में लोगों ने सकारात्मक प्रतिक्रिया दी है। ठाकुर कॉलेज के विद्यार्थियों को जो आर्थिक रूप से कमजोर हैं उनको फीस भरने में बड़ी सहायता मिली है और विद्यार्थियों को किया जानेवाला यह भुगतान बैंक के नियमित व्यापार में भी सहायक सिद्ध हुआ है।
- इसी तरह स्वर्ण-कर्ज की भी क्रमिक माँग है, जो अनेको प्रकार के भुगतान करने में सावधानी बरतते हुए बैंक की सुरक्षा से संबंधित है। इस उत्पादन ने बैंक के कर्ज खाते को मजबूती देते हुए उसकी आमदनी को बढ़ाया है।
- कर्ज वसूली पर मजबूती से अपनी पकड़ बनाते हुए अनियमित खातों को फिसलकर अनियमित श्रेणी में जाने से नियंत्रण में कर लिया है। इसी तरह नियमित वसूली से बैंक ने एक पुराने एनपीए खाते से 57.11 लाख रुपये की राशि वसूल की। परिणामतः कुल एन.पी.ए. घटकर अग्रिम राशि का 1.90 % हो गया है। कुल एनपीए घटकर 0 % रह गया है।
- बैंक की वास्तविक पूँजी (मूल्य) ₹ 2541.64 लाख है और बैंक की पूँजी पर्याप्तता अनुपात (सी.आर.ए.आर.) लगभग 43.49% है जो कि उत्तम वित्तीय स्थिति व रिजर्व बैंक के निर्धारित मानदण्डों के अनुसार ठीक है।
- बैंक के कर्ज खाते में 9 % से ज्यादा की वृद्धि हुई है और लेनदार जमा अनुपात (क्रेडिट डिपॉजिट रेशियो) 68.23 % है। लोन कागज-पत्रों में वृद्धि कर 'जमा संग्रह महिना' मनाते हुए बैंक ने अपने ग्राहकों को सावधि जमा पर आकर्षक व्याज दर देकर उन्हें उत्प्रेरित किया। इसी तरह बैंक ने विशेष अभियान के अंतर्गत सामूहिक खातों पर विशेष ध्यान देते हुए सीएसए जमा राशि के लिए एकजुट होकर प्रयास किया।
- सायबर सिक्युरिटी पॉलिसी के कार्यान्वयन के कारण आर. बी. आई. के मानकानुसार सायबर सिक्युरिटी परीक्षण सेरेटिन परीक्षक द्वारा करायी गई। सेरेटिन परीक्षक द्वारा किए गए विभिन्न सुझावों के कार्यान्वयन से बैंक को अपने अंकदर्शी उत्पादन और संगणक तथा उसकी प्रणाली की कमजोरी को सायबर अटैक से सुरक्षित रखने में सफलता मिली है।

2) वित्तीय कार्य परिणाम :

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

विवरण	31-03-2024	31-03-2023
आरक्षित और भुगतान की हुई राशि	2,879.52	2,948.12
जमा पूँजी	11,520.70	11,168.15
अग्रिम राशि	7,860.24	7,228.20
निवेश राशि	5,546.55	5,810.63
लागत कार्य पूँजी	14,540.09	14,225.36



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3) सदस्यता :

बैंक के अंशधारकों की संख्या 31 मार्च 2024 तक 7149 हो गयी है। इस वर्ष 44 नये सदस्य हम से जुड़े जबकि 100 पुराने सदस्य इस्तीफा देकर हमसे अलग हो गये।

4) आरक्षित एवं भुगतान पूँजी :

बैंक की भुगतान राशि 31 मार्च 2024 को ₹ 465.58 लाख है। आरक्षित एवं अन्य पूँजी वर्तमान वर्ष के 31 मार्च 2024 के अंत में ₹ 2,413.94 लाख हो गई है, जिसका विवरण नीचे दिया गया है।

(₹ लाखों में)

क्र.	विवरण	31-03-2024	31-03-2023
1	भाग पूँजी	465.58	466.65
2	वैधानिक आरक्षित निधि	836.15	821.07
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	2.41	2.77
8	कर्मचारी अनुतोषिक निधि	139.88	127.13
9	साधारण आरक्षण निधि	772.00	852.00
10	कर्मचारी कल्याण निधि	4.00	4.00
11	निवेश परिवर्तित (उतार-चढ़ाव) निधि	80.00	95.00
12	कर्मचारी सामूहिक अनुतोषिक निधि	20.00	20.00
13	निवेश मूल्यहास आरक्षित निधि	42.00	42.00
कुल योग		2,879.52	2,948.12

5) जमा पूँजी :

तुलनात्मक रूप से की जमा राशि निम्नलिखित है।

(₹ लाखों में)

जमा राशि के प्रकार	31-03-2024	31-03-2023
चालू खाता जमा राशि	1,263.27	1,341.87
बचत खाता जमा राशि	2,731.53	2,632.00
सावधि खाता जमा राशि	7,525.90	7,194.28
कुल योग	11,520.70	11,168.15

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) :

बैंक की अग्रिम राशि में इस वर्ष 9 % से अधिक की बढ़ोतरी हुई है। सी. डी. रेशियो 68.23% 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।

(₹ लाखों में)

ऋण और उधार के प्रकार	अब तक बकाया राशि	
	31-03-2024	31-03-2023
नगद जमा बाकी / ओवर ड्राफ्ट कर्ज	3,043.63	2,765.74
गृह कर्ज	2,485.77	2,132.48
उद्योग-व्यापार कर्ज	553.12	621.87
वाहन कर्ज	123.96	123.88
जमा राशि पर कर्ज	297.50	260.19
ने.से.स. / कि.वि.प. के समक्ष कर्ज	20.41	23.80
जमानती कर्ज	64.96	74.94
कर्मचारी कर्ज	346.28	345.05
कार्यालय / भवन कर्ज	860.04	839.26
शिक्षण कर्ज	49.57	40.99
स्वर्ण कर्ज	15.00	0.00
कुल योग	7,860.24	7,228.20

8) प्राथमिक क्षेत्र को ऋण :

रिजर्व बैंक ऑफ इंडिया ने प्राथमिक क्षेत्र के लिए संशोधित निर्देश जारी किया है। मार्च 2024 में दिए गए लक्ष्य के अनुसार कुल अग्रिम राशि के 60% के आधार पर आपकी बैंक ने आसानी से 78.81% लक्ष्य हासिल कर लिया। इसी तरह कमजोर वर्ग को 12.00% के सामने बैंक ने 19.30% का लक्ष्य हासिल किया जिससे कुल ₹ 1315.23 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 ₹ 5,546.55 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 (डीईएएफ) :

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 :

आर.बी.आई. के निर्देशानुसार और बनाए गए मानक के आधार पर 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।



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12) लेखा परीक्षण :

बैंक तथा शाखाओं का संवैधानिक लेखा परीक्षण वर्ष 2023-24 के लिए मेसर्स वोरा एण्ड एसोसिएट्स, चार्टर्ड एकाउन्टेन्ट द्वारा किया गया। आपको यह बताते हुए खुशी हो रही है कि बैंक ने **ए+** श्रेणी प्राप्त किया है। 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 2024 तक बैंक कर्मचारियों की कुल संख्या 43 है। बैंक ने प्रति कर्मचारी उद्योग-व्यापार मिश्रण इस वर्ष उल्लेखनीय रूप से ₹ 450.72 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 31 मार्च 2024 में बैंक ने शुद्ध लाभ ₹ 55,85,011.66 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 ₹ 6,864.23 है। निर्देशक मण्डल ने लाभ का वितरण निम्न रूप से किया है जो इस प्रकार है।

कुल लाभ समापन वर्ष 31 मार्च 2024		79,21,555.66
कमी :		
1	लाभ पर आय कर	20,00,000.00
2	संवैधानिक लेखा परीक्षण शुल्क	3,36,544.00
		23,36,544.00
शुद्ध लाभ		55,85,011.66
योग : पिछले वर्ष 31.03.2023 का शुद्ध लाभ		1,06,852.57
कमी : 25% आरक्षित निधि		
	लाभांश निधि 2023-24 के लिए	14,00,000.00
	कर्मचारी अनुतोषिक निधि	31,85,000.00
		11,00,000.00
शुद्ध लाभ बचत अगले वर्ष के लिए		6,864.23

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 ₹ 15.82 लाख है।



THE PRATAP CO-OPERATIVE BANK LTD.

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 लिमिटेड, मुंबई।
 - 4) दि महाराष्ट्र अर्बन को. आपरेटिव बैंक्स असोसिएशन लिमिटेड, मुंबई।
 - 5) दि बृहन्मुंबई नागरिक सहकारी बैंक्स एसोसिएशन लि. मुंबई के सभी अधिकारी एवं कर्मचारी।
 - 6) स्टेटुटरी आडीटर मे. वोरा एण्ड एसोसिएट्स के योगदान और सहयोग के लिए।
 - 7) इंटरनल ऑडीटर मे. केसरी एण्ड एसोसिएट्स के योगदान और सहयोग के लिए।
 - 8) अधिकारी और कर्मचारी, दि महाराष्ट्र स्टेट को. ऑपरेटिव बैंक लिमिटेड, फोर्ट।
 - 9) दि मुंबई 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) आई.डी.बी.आई.बैंक लि., पायधुनी शाखा के सभी अधिकारी एवं कर्मचारी।
 - 12) आयसीआयसीआय बैंक लि., कांदिवली पूर्व व पश्चिम शाखा के सभी अधिकारी एवं कर्मचारी।
 - 13) दि थाने जनता सहकारी बैंक लि., बदलापुर पश्चिम व थाने शाखा के सभी अधिकारी एवं कर्मचारी।
 - 14) यूनिटी स्माल फायनेन्स बैंक लि., कांदिवली पूर्व शाखा के सभी अधिकारी एवं कर्मचारी।
 - 15) 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 : 31वीं जुलाई 2024

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Year 2023-2024



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 2024 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, 2023 to 31st March, 2024.

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, 2024 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 ICAI, 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 came 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 realization 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, 2024 was Rs.149.71 Lakhs (i.e. Rs.149.71 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 : 24140371BKAKZE5044

PLACE : MUMBAI

DATED : 01st July, 2024

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For VORA & ASSOCITES

Chartered Accountants
(ICAI Firm Reg.No. 111612W)

Sd/-
Ronak A. Rambhia
(Partner) M. No. 140371

Year 2023-2024



THE PRATAP CO-OPERATIVE BANK LTD.

BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2023	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2024
₹ 5,00,00,000	1 SHARE CAPITAL : भाग-पूँजी A Auth. Share Capital (500000 Shares of Rs.100/-)		₹	₹ 5,00,00,000
46,36,550	B PAID UP CAPITAL : a Share Capital (178672 Shares of Rs. 25/- each)		44,66,800	
4,20,28,800	b Share Capital (420912 Shares of Rs. 100/- each)		4,20,91,200	
4,66,65,350	TOTAL PAID UP SHARE CAPITAL			4,65,58,000
8,21,07,362	2 RESERVE FUND & OTHER RESERVES a Statutory Reserve सांविधिक आरक्षित निधी		8,36,15,466	
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	
2,76,750	d Member's Welfare Fund सदस्य कल्याण निधी		2,40,750	
8,52,00,000	e General Reserve Fund साधारण राखीव निधी		7,72,00,000	
4,00,000	f Staff Welfare Fund सेवक कल्याण निधी		4,00,000	
95,00,000	g Investment Fluctuation Reserve निवेश उतार-चढ़ाव निधी		80,00,000	
20,00,000	h Staff Group Gratuity Reserve सेवक उपादान राखीव निधी		20,00,000	
1,27,13,666	i Staff Group Gratuity Fund सेवक उपादान निधी		1,39,88,190	
42,00,000	j Investment Depreciation Reserve निवेशमूल्यहासआरक्षितनिधी		42,00,000	
22,36,47,778	TOTALRESERVE FUND & OTHER RESERVE			21,68,94,406
52,93,553	3 DEPOSITS & OTHER ACCOUNTS जमा व अन्य खाते a Credit Balance in OD & IMMOA A/C		38,96,937	
48,944	b Credit Balance in CC A/C		27,176	
71,02,98,824	c Fixed Deposits मुद्दत जमा	1	72,77,89,344	
26,32,00,399	d Saving Deposits बचत जमा		27,31,52,573	
12,88,44,916	e Current Deposits चालू जमा		12,24,02,808	
50,25,974	f Recurring Deposits आवर्ती जमा		83,18,768	
41,02,903	g Daily Deposits दैनिक जमा		1,64,82,997	
1,11,68,15,512	TOTAL DEPOSITS & OTHER ACCOUNTS			1,15,20,70,603
1,98,00,000	4 PROVISIONS a Bad & Doubtful Debts खराब व संदिग्ध बकाया		1,98,00,000	
47,00,000	b Contigent Provision Against Std. Assets प्रमाणिक पूँजी के समक्ष आकस्मिक प्रावधान		47,00,000	
1,00,00,000	c Provision for PMC Bank Deposit		1,80,00,000	
68,00,058	d Provision for Income Tax		20,00,000	
4,13,00,058	TOTAL PROVISIONS			4,45,00,000
1,38,06,111	5 Overdue Interest Reserve अन्य देनदारी		1,44,02,136	1,44,02,136
5,50,471	6 Interest Payable व्याज भुगतान		6,56,760	6,56,760
-----	Inter Branch Adjustment A/c.अंतर्गत शाखा समायोजन		-----	-----
1,44,27,85,280	Total C/F योग			1,47,50,81,905



THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2024

Previous Year पिछला वर्ष As on 31-03-2023	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2024
₹	1 CASH रोकड़ा बैंक जमा		₹	₹
1,14,11,068	a Cash in hand नगद जमा		87,28,013	
6,99,400	b Cash in ATM		----	87,28,013
1,21,10,468	TOTAL CASH			87,28,013
6,40,55,188	2 BALANCES WITH BANKS : a IN CURRENT ACCOUNTS	4	9,16,45,014	9,16,45,014
6,45,50,000	3 Fixed deposit with Other Banks			
1,00,00,000	a FD with MDCC Bank Ltd.(Fort)		6,45,50,000	
3,99,00,000	b FD with IDBI Bank Ltd. (Paydhune)		1,00,00,000	
3,00,00,000	c FD with Union Bank of India (Zaveri Bazar)		3,00,00,000	
1,00,00,000	f FD with State Bank of India (Matunga E. B.)		----	
1,00,00,000	g FD with TJSB Bank (Thane)		1,00,00,000	11,45,50,000
21,85,05,188	TOTAL BANK BALANCE WITH OTHER BANK			20,61,95,014
---	4 MONEY AT CALL & SHORT NOTICE			---
22,76,41,060	5 INVESTMENTS (AT COST) निवेश			
23,00,00,000	A Investment in Govt. Securities (HTM)		24,22,54,712	
18,62,41,500	a Face Value Rs. 24,50,00,000.00			
19,00,00,000	b Market Value Rs. 24,48,96,455.00			41,76,93,212
	B Govt. Securities (AFS)		15,67,56,500	
	a Face Value Rs. 16,00,00,000.00			
	Market Value Rs.15,63,59,415.00			
	C Govt. Securities (T-Bills)		1,86,82,000	
	a Face Value Rs. 2,00,00,000.00			
8,000	D SHARES & OTHERS			
10,000	a Shares of MDCC Bank Ltd.		8,000	
44,78,840	b Shares of MSC Bank Ltd.		10,000	
1,79,15,350	c Shares of Unity Bank (Eqty. Warrant)		44,78,840	
1,27,13,666	d Shares of Unity Bank (Perpetual)		1,79,15,350	
	d Staff Gratuity Investment		1,39,88,190	3,64,00,380
44,90,08,416	TOTAL INVESTMENTS			45,40,93,592
30,25,56,570	6 LOANS & ADVANCES ऋण व उधार			
8,136	A Short Term कम अवधि			
	a Secured against Tangible Securities		32,51,23,701	
	b Surety Loans		1,69,987	32,52,93,688
4,46,27,306	B Medium Term मध्यम अवधि			
65,48,457	a Secured against Tangible Securities		3,93,39,387	
	b Surety Loans		54,35,616	4,47,75,003
36,81,42,486	C Long Term लंबी अवधि			
	a Secured against Tangible Securities		41,50,65,327	
9,36,825	b Surety Loans		8,90,032	41,59,55,359
72,28,19,779	TOTAL LOANS & ADVANCES			78,60,24,050
7,06,188	7 ACCRUED INTEREST RECEIVABLE			
43,52,297	a Accrued Interest on Fixed Deposit		5,57,415	
	b Accrued Interest on Govt. Securities		43,32,073	48,89,488
50,58,485	TOTAL ACCRUED INTEREST RECEIVABLE			48,89,488
1,40,75,02,336	Total C/F योग			1,45,99,30,157



THE PRATAP CO-OPERATIVE BANK LTD.

BALANCE SHEET AS ON

Previous Year पिछला वर्ष As on 31-03-2023	LIABILITIES देयता	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2024
₹ 1,44,27,85,280	Total B/F योग अग्रानति		₹	₹ 1,47,50,81,905
	7 OTHER LIABILITIES			
41,12,792	a Pay Orders भुगतान आदेश निजीमित		60,92,781	
12,74,039	b Unclaimed Dividend अदावी लाभांश	2	15,81,958	
66,31,347	c Sundries विविध	3	71,86,519	
1,36,340	e Share Suspense भाग दुविधा		5,52,220	
1,21,54,518	TOTAL OTHER LIABILITIES			1,54,13,478
0.00	8 Inter Branch Adjustment A/C आंतरिक शाखा समायोजन		3,288	3,288
	PROFIT & LOSS A/c.			
43,00,373	9 Net Profit for Current Year		55,85,012	
44,185	a चालू वर्ष का शुद्ध लाभ			
	b Balance of Profit for last Year पिछले वर्ष के लाभ का जमा		1,06,853	
43,44,558	TOTAL NET PROFIT			56,91,864
	Contingent Liabilities For Guarantee issued on behalf of the customers as as on 31-03-2024 of Rs. 12,50,000.00			
	DEAF Account For Monthly Deposit to RBI DEAF Account Balance as on 31-03-2024 of Rs. 90,67,453.00 (Previous Year Rs. 77,75,506.00)			
1,45,92,84,356	Total योग			1,49,61,90,536

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

Place: MUMBAI

Date : 1st July 2024

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 T. Atal

DIRECTOR

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Year 2023-2024



THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2024

Previous Year पिछला वर्ष As on 31-03-2023	ASSETS परिसंपत्ति	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2024
₹ 1,40,75,02,336	Total B/F योग अग्रानति		₹	₹ 1,45,99,30,157
1,28,93,123	8 INTEREST RECEIVABLE प्राप्त व्याज राशि			
9,12,988	a Interest Receivable on Advances		1,35,35,732	
	b Penal Charges Receivable on Adv.		8,66,404	
1,38,06,111	TOTAL INTEREST RECEIVABLE			1,44,02,136
1,66,169	9 COMPUTERISATION संगणीकरण			
	a Computerisation		3,11,954	3,11,954
1,00,61,611	10 FURNITURE & MACHINERY फर्नीचर और जोड़काम			
	a Furniture and Machinery		1,34,79,144	1,34,79,144
3,000	11 Inter Branch Adjustment A/C		---	---
39,132	12 OTHER ASSETS अन्य परिसंपत्ति			---
	a Telephone Deposit फोन भार		39,132	
40,17,880	b Advance Deposit - Premises अग्रिम जमा		44,29,880	
81,05,260	c Advance Income - Tax paid अग्रिम कर भुगतान		11,05,260	
1,17,346	d Stock of Stationery स्टेशनरी		90,351	
12,520	e Stamps in Hand		7,860	
1,54,52,991	f Sundries	5	23,94,661	
2,77,45,128	TOTAL OTHER ASSETS			80,67,144
1,45,92,84,356	Total योग			1,49,61,90,536

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 31-03-2023	EXPENDITURE व्यय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2024
5,63,43,977	1 To Interest on Deposits, Borrowing जमा पर ब्याज दिया	1	₹ 5,94,61,809	₹
3,82,302	2 To Commission on Daily Deposits दैनिक कमिशन		8,04,883	6,02,66,692
2,82,69,023	3 To Salaries, Allowances, Bonus, Ex-gratia Etc. वेतन भत्ता बोनस अतिरिक्त अनुदान इत्यादी	2		2,96,26,722
46,500	4 To Sitting Fees for Directors संचालक बैठक खर्च			33,300
1,28,35,036	5 To Rent, Taxes, Insurance Lighting including service Charges किराया, टैक्स व बीमा इत्यादी	3		1,27,95,324
4,85,800	6 To Postage, Telephones, Charges डाक, व टेलिफोन भार	4		5,14,947
6,32,573	7 To Stationery, Printing & Advertisement लेखन सामग्री, छपाई, विज्ञापन	5		6,08,665
3,39,392	8 To Law and Professional Charges विधि व व्यावसायिक खर्च	6		5,85,605
9,79,191	9 To Payment to Auditors लेखा परीक्षक देय (including internal & statutory audit fees)			8,18,948
60,44,858	10 To Depreciation, Repairs, Water	7		69,17,363
58,13,076	11 To Other Expenditure अन्य खर्च	8		55,45,162
0.00	12 To Invest Fluctuation Fund निवेशपरिवर्तितनिधि			0.00
42,00,000	13 To Invest Depre.Reserve Fund निवेशमूल्यहासनिधि			0.00
1,68,644	14 To Exp. for Annual Gen. वार्षिक सभा खर्च Body Meeting & Inaguration Expenses			1,54,092
0.00				0.00
41,965	15 To Training Programme प्रशिक्षण कार्यक्रम			46,325
36,789	16 To Amortisation of Premium paid on Investments			51,348
0.00	17 To Povision for Bad & Doubtful Debts			0.00
0.00	18 To Contingent Provision on STD Assets			0.00
20,00,000	19 To Provision for Income Tax			20,00,000
0.00	20 To Income Tax paid			0.00
43,00,373	21 To Net Profit Current Year			55,85,012
12,29,19,498	Total योग			12,55,49,507

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

Place: MUMBAI

Date : 1st July 2024

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 T. Atal

DIRECTOR

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Year 2023-2024



THE PRATAP CO-OPERATIVE BANK LTD.

YEAR ENDED 31ST MARCH 2024

Previous Year पिछला वर्ष As on 31-03-2023	INCOME आय	Schedule	Amount	Current Year चालू वर्ष As on 31-03-2024
₹ 7,17,92,448	1 By Interest on Advances अग्रिम राशि पर ब्याज	9	₹ 7,59,37,267	₹
3,87,42,618	2 By Interest on Investment निवेश राशि पर ब्याज	10	3,91,37,536	11,50,74,803
1,23,84,433	3 By Commission Exchange and Incidental Charges कमिशन बदली और अन्य खर्च	11	1,04,74,703	1,04,74,703
12,29,19,498	Total योग			12,55,49,507

C. K. Singh
CHAIRMAN

K. S. RATHOUR
VICE-CHAIRMAN

M. L. SINGH
DIRECTOR



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE BALANCE SHEET GROUPING YEAR 2024

Sr. No.	LIABILITIES देयत्ता	Current Year 31-03-2024	Previous Year 31-03-2023
	SHHEDULE 1 : FIXED DEPOSIT	₹	₹
1	SAMPATHI DEPOSIT	28,70,12,986	29,13,63,439
2	FIXED DEPOSIT	1,53,94,692	1,63,37,215
3	SAMPATHI DEPOSIT AUTO RENEWAL	37,35,86,100	35,49,32,454
4	FIXED DEPOSIT AUTO RENEWAL	5,05,13,620	4,73,83,117
5	FIXED DEPOSIT TAX SAVING	12,81,946	2,82,599
	TOTAL	72,77,89,344	71,02,98,824
	SHHEDULE 2 : UNCLAIMED DIVIDEND		
1	DIVIDEND PAYABLE 2020-21	000	4,47,387
2	DIVIDEND PAYABLE 2021-22	7,29,299	8,26,652
3	DIVIDEND PAYABLE 2022-23	8,52,659	000
	TOTAL	15,81,958	12,74,039
	SHHEDULE 3 : SUNDRIES		
1	T.D.S. DEDUCTION	10,16,488	8,62,601
2	AUDIT FEES	3,36,544	5,78,990
3	CLG DIFFERENCE PAYABLE	22,918	82,083
4	PROVISION FOR BONUS EX-GRATIA A/C	----	----
5	MISCELLANEOUS A/C	17,200	38,000
6	EXPENSES INCURRED BUT NOT PAID	1,02,500	1,02,000
7	ABB OUTWARD CLEARING PRODUCT	----	----
8	STATE GOODS & SERVICE TAX	7,85,546	7,66,233
9	CENTRAL GOODS & SERVICE TAX	7,85,258	7,64,900
10	HO IMPS ADJUSTMENT A/C	2,59,983	000
11	ENCASHMENT OF LEAVE PAYABLE	28,00,000	28,00,000
12	TDS DEDUCTION ON CASH WITHDRAWAL	75,952	44,754
13	P.F. (EMPLOYEE'S CONTRIBUTION)	1,84,864	1,74,564
14	PROFESSIONAL TAX	8,600	8,400
15	INCOME TAX DEDUCTION	1,20,000	41,000
16	EXCESS CASH RECEIVED	000	1,500
17	HO ISSUER ACQUIRIER ADJUSTMENT A/C	3,68,814	2,58,466
18	HO ECOM ADJUSTMENT A/C	----	----
19	COVID-19 INTEREST DIFF. PAYABLE	467	11,067
20	BBPS COLLECTION A/C	000	10,760
21	DEAF SCHEME 2014	000	85,594
22	PRADHANMANTRI JIVAN JYOTI BIMA YOJANA	000	436
23	HO UPI ADJUSTMENT A/C.	3,01,384	000
	TOTAL	71,86,519	66,31,347
	SHHEDULE 4 : ASSETS - BALANCES WITH BANKS		
1	O/D WITH MDCC BANK (FORT BRANCH)	1,82,90,301	71,12,053
2	C/A WITH MDCC BANK (SANTACRUZ BRANCH)	1,00,075	1,00,075
3	C/A MAHARASHTRA STATE CO-OP BANK LTD.(FORT)	1,31,291	1,10,477
4	C/A WITH UNION BANK OF INDIA (ZAVERI BAZAR)	2,04,23,757	2,05,04,720
5	C/A WITH UNION BANK OF INDIA (MATUNGA)	14,26,159	8,40,181
6	C/A WITH PUNJAB NATIONAL BANK	000	1,00,100
7	C/A WITH IDBI BANK CURRENT ACCOUNT	2,57,35,419	2,24,59,786
8	IDBI BANK ATM SETTLEMENT ACCOUNT	18,35,899	8,71,172
9	IDBI BANK IMPS SETTLEMENT ACCOUNT	84,32,768	15,37,346
10	C/A WITH ICICI BANK (KANDIVLI EAST & WEST)	20,10,459	6,75,160
11	C/A WITH UNITY SMALL FINANCE BANK	1,61,242	1,61,242
12	BBPS SETTLEMENT ACCOUNT	5,42,872	3,92,420
13	UPI SETTLEMENT ACCOUNT	97,43,438	80,94,476
14	C/A WITH TJSB LTD BADLAPUR	28,11,331	10,95,981
	TOTAL	9,16,45,014	6,40,55,188
	SHHEDULE 5 : OTHER ASSETS - SUNDRIES		
1	DIWALI ADVANCE	87,000	83,400
2	ADVANCE FOR EXPENSES	30,000	17,30,000
3	T.D.S. ON INTEREST	1,88,840	8,05,973
4	ELECTRICITY DEPOSIT	93,304	93,304
5	DEPOSIT WITH B.M.C.	10,360	10,360
6	STATE GOODS & SERVICE TAX RECEIVABLE	67,636	90,293
7	CENTRAL GOODS & SERVICE TAX RECEIVABLE	67,636	89,970
8	INTEGRATED GOOD & SERVICE TAX	31,500	31,500
9	HO IMPS ADJUSTMENT A/C	000	9,58,171
10	HO UPI ADJUSTMENT A/C	000	7,250
11	HO ECOM ADJUSTMENT A/C	53,210	52,270
12	SHARE WITH UNITY BANK (PERPETUAL)	000	000
13	SHARE WITH UNITY BANK (EQTY WARRANT)	000	000
14	INCOME TAX REFUND FY 2021-22	15,61,986	000
15	INCOME TAX REFUND FY 2022-23	2,03,189	000
16	MSE REFINANCE FUND FY 2022-23 (SIDBI)	000	1,15,00,000
	TOTAL	23,94,661	1,54,52,991



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE TO PROFIT & LOSS ACCOUNT 2023-24

Sr. No.	PARTICULARS	Current Year 31-03-2024	Previous Year 31-03-2023
	SCHEDULE 1 : INTEREST ON DEPOSIT & BORROWING	₹	₹
1	INTEREST PAID ON DEPOSITS	5,94,25,597	5,63,41,976
2	INTEREST PAID ON BORROWING	36,213	2,001
	TOTAL	5,94,61,810	5,63,43,977
	SCHEDULE 2 : SALARIES, ALLOWANCE, BONUS		
1	BASIC PAY A/C	27,53,996	18,61,767
2	D.A. A/C	22,11,758	19,17,121
3	V.D.A. A/C	1,53,83,242	1,46,55,392
4	H.R.A. A/C	12,76,583	10,34,896
5	C.C.A. A/C	3,82,249	3,67,126
6	OTHER ALLOWANCE A/C	1,45,901	1,63,912
7	MEDICAL ALLOWANCE	4,06,816	3,84,368
8	LEAVE TRAVELLING ALLOWANCE	1,00,500	83,300
9	ENCASHMENT OF LEAVE	7,19,968	16,82,661
10	BONUS EX-GRATIA	1,37,962	1,04,680
11	CLOSING ALLOWANCE	24,900	24,401
12	GRATUITY FUND	11,31,019	11,99,920
13	TRAVELLING ALLOWANCE	4,84,336	4,57,945
14	EDUCATION ALLOWANCE	4,10,890	3,83,195
15	PROVIDENT FUND	22,89,885	21,70,597
16	STAFF WELFARE EXPENSES	11,000	22,000
17	ARREARS PAID	17,55,717	17,55,742
	TOTAL	2,96,26,722	2,82,69,023
	SCHEDULE 3 : RENT, RATES, TAXES		
1	RENT A/C	54,30,863	48,18,025
2	MUNICIPAL TAXES A/C	3,65,902	4,78,965
3	INSURANCE PREMIUM	9,25,246	11,02,847
4	D.I.C.G.C.	14,50,491	14,63,922
5	ELECTRICITY CHARGES	7,44,312	7,11,007
6	SERVICE CHARGES	38,73,510	42,60,270
7	PROFESSIONAL TAX EMPLOYER	5,000	----
	TOTAL	1,27,95,324	1,28,35,036
	SCHEDULE 4 : POSTAGE, TELEPHONE CHARGES		
1	POSTAGE A/C	25,981	32,530
2	TELEPHONE CHARGES	4,88,966	4,53,270
	TOTAL	5,14,947	4,85,800
	SCHEDULE 5 : STATIONERY, PRINTING & ADVERT		
1	PRINTING & STATIONERY	4,85,288	4,46,493
2	ADVERTISEMENT	1,23,377	1,86,080
	TOTAL	6,08,665	6,32,573
	SCHEDULE 6 : LAW & PROFESSIONAL CHARGES		
1	PROFESSIONAL EXPENSES	5,70,405	4,56,749
2	LEGAL CHARGES (U/S 101)	5,450	-1,17,357
3	LEGAL CHARGES	9,750	000
	TOTAL	5,85,605	3,39,392
	SCHEDULE 7 : DEPRECIATION, REPAIR & MAINT.		
1	DEPRECIATION	16,34,557	13,28,213
2	REPAIRS & MAINTENANCE	51,51,984	45,73,181
3	WATER CHARGES	1,30,822	1,43,464
	TOTAL	69,17,363	60,44,858



THE PRATAP CO-OPERATIVE BANK LTD.

SCHEDULE TO PROFIT & LOSS ACCOUNT 2023-24

Sr. No.	PARTICULARS	Current Year 31-03-2024	Previous Year 31-03-2023
	<u>SCHEDULE 8 : OTHER EXPENDITURE</u>	₹	₹
1	CONVEYANCE	10,59,497	10,26,736
2	SUNDRIES CHARGES	10,22,065	15,17,989
3	ADMINISTRATION CHARGES ON PF	1,25,090	1,21,839
4	MAHARASHTRA LABOUR WELFARE	2,952	2,952
5	DONATION	000	50,000
6	SUBSCRIPTION CHARGES	66,490	1,14,493
7	AWARD SCHEME FOR STUDENT	49,500	51,000
8	CHARGES BY MDCC	6,97,207	7,36,043
9	BANK CHARGES	6,743	34,812
10	ENTERTAINMENT EXPENDITURE	3,61,857	3,82,621
11	COMPUTER EXPENSES	25,615	5,41,184
12	LOSS ON SALE OF FIXED ASSET	5,81,175	----
13	ATM EXPENSES	3,36,322	3,78,701
14	ELECTION EXPENSES	92,190	----
15	IMPS / MOBILE BANKING EXPENSES	1,21,718	2,73,479
16	UPI EXPENSES	9,46,740	5,34,228
17	BOARD OF MANAGEMENT EXPENSES	50,000	47,000
18	BBPS EXPENSES	----	----
	TOTAL	55,45,162	58,13,076
	INCOME		
	<u>SCHEDULE 9 : INTEREST ON ADVANCE</u>		
1	INTEREST RECEIVED ON ADVANCES	7,55,10,633	7,15,93,503
2	PENAL INTEREST	4,26,634	1,98,945
	TOTAL	7,59,37,267	7,17,92,448
	<u>SCHEDULE 10 : INTEREST ON INVESTMENT</u>		
1	INTEREST RECEIVED ON INVESTMENT	74,87,823	76,34,788
2	INTEREST RECEIVED ON GOVT. SECURITIES	2,95,68,950	3,00,84,219
3	INTEREST RECEIVED ON MDCC CLG. A/C	1,64,583	10,09,755
4	PROFIT ON IDBI LIQUID FUND	83,405	13,855
5	PROFIT ON UNION MUTUAL FUND	18,32,775	----
	TOTAL	3,91,37,536	3,87,42,618
	<u>SCHEDULE 11 : COMMISSION, EXCHANGE & INCIDENTAL</u>		
1	SERVICE CHARGES	10,88,916	16,87,580
2	LEGAL CHARGES	61,500	85,900
3	CHEQUE BOOKS CHARGES	5,95,462	6,40,312
4	CHEQUE RETURN CHARGES	13,98,137	11,57,358
5	COMMISSION A/C	22,60,028	23,15,648
6	OTHER INCOME (INCIDENTAL) CHARGES	31,21,299	42,55,680
7	PROCESSING CHARGES ON LOAN	7,27,800	7,66,264
8	RENT FOR SAFE DEPOSIT LOCKER	3,82,000	3,90,460
9	PROFIT EARNED ON SALE OF ASSETS	4,000	35,200
10	ATM CHARGES	2,44,657	6,67,472
11	IMPS / MOBILE CHARGES	87,973	89,573
12	PROFIT EARNED ON SALE OF GOVT. SECURITIES	3,96,000	2,42,000
13	UPI / MOBILE CHARGES	1,05,953	50,036
14	BBPS CHARGES	978	949
	TOTAL	1,04,74,703	1,23,84,433



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 31-03-2023	Current Year 31-03-2024
I	Capital to Risk Asset Ratio	43.91 %	43.49 %
II	a) Movement of CRAR	-0.61 %	-0.42 %
	b) Risk Weighted Assets	6139.96	6040.26
III	Investment		
	1) Book Value	4138.83	4176.93
	2) Face Value	4200.00	4250.00
	3) Market Value	4099.53	4212.55
IV	Advance Against Real Estate Construction Business & Housing	2132.48	2485.77
V	Advance Against Shares & Debentures	NIL	NIL
VI	Advance to Directors, their relatives, Companies, Firms in which they are interested	NIL	NIL
	a) Fund Based	----	----
	b) Non-Fund Based	----	----
VII	Average Cost of Deposit	5.15 %	5.43 %
VIII	Non Performing Assets (NPA's)		
	a) Gross NPA	113.26	149.71
	b) Net NPA	-84.74	-48.29
IX	Movement of NPA's		
	a) Gross NPA	-84.63	36.45
	b) Net NPA	-84.63	36.45
X	Profitability		
	a) Interest Income as a Percentage of Average Working Funds	7.77 %	7.91 %
	b) Non-Interest Income as Percentage of Average Working Funds	0.87 %	0.72 %
	c) Operating Profit as a Percentage of Average Working Funds	0.42 %	0.50 %
	d) Return of Assets	0.29 %	0.38 %
	e) Business (Advance + Deposits) per Empolyee	427.82	450.72
	f) Profit per Empolyee	1.00	1.30
XI	Provision made towards NPA during the year	0.00	0.00
XII	Provision made towards Depreciation in Investment during the year (IDR)	0.00	0.00
XIII	Movement in Provisions		
	A) Towards NPA's		
	1) Opening Balance	198.00	198.00
	2) Add : Additions during the year	0.00	0.00
	3) Less : Closed / Recovered / Written Back	----	----
	4) Closing Balance	198.00	198.00
	B) Towards Depreciation in Investments		
	1) Opening Balance (IFR)	95.00	95.00
	2) Add : Additions during the year	0.00	0.00
	3) Add : TR from Investment Fluctuation Reserve	0.00	0.00
	4) Less : TR To Investment Fluctuation Reserve	0.00	0.00
	5) Less : Closed / Recovered / Written Back	0.00	(15.00)
	6) Closing Balance	95.00	80.00
	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	14.64	14.50
XVI	Penalty Imposed by RBI	----	----

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

Chartered Accountants(ICAI F.R.No. 111612W)

43rd Annual Report

Place: MUMBAI

Date : 1st July 2024

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Ronak A. Rambhia
(Partner) M. No. 140371

Year 2023-2024



THE PRATAP CO-OPERATIVE BANK LTD.

STATEMENT SHOWING PARTICULARS OF LOANS / ADVANCES TO DIRECTORS AND THEIR RELATIVES AS ON 31-03-2024

(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 2023-2024	Recovery during the year ended 2023-2024	Outstanding of loan/ad- vances as on 2023-2024	Overdue amount as on 2023-2024
1	2	3	4	5	6
Directors Relatives of	NIL	NIL	NIL	NIL	NIL
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 26 Months	7.25
27 Months (Special Deposit)	8.10
28 Months to 36 Months	7.50
Fixed Deposit Scheme (For 5 Years only)	6.50
Saving A/c. Interest Rate	3.20
Income Tax Saving ❖ Non Encashable before maturity ❖ Non Eligible for loan	

- ❖ 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
31-3-2024	465.58	7149	2274.06	11520.70	7860.24	5546.55	55.85



THE PRATAP CO-OPERATIVE BANK LTD.

OUR BRANCHES

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Bhuleshwar, Mumbai-400 002. ☎ : 4506 7084, 4455 5789

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

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❖ 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 2021-22 are requested to collect the same immediately. If it is not collected before 31st March, 2025 the same will be foreited 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 २०२१-२२ का लाभांश अब तक नहीं लिये हो तो जल्द से जल्द ले लें। ३१ मार्च २०२५ 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।