



Estd : 1976

दि मालाड सहकारी बँक लिमिटेड

48th ANNUAL REPORT 2022 - 2023

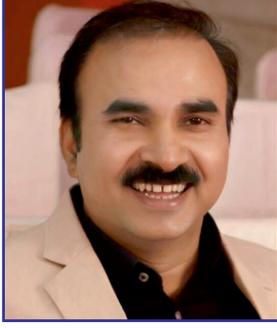
प्रगति की तरफ बढाए कदम,आपके साथ रहेंगे हम हर कदम ।



Estd : 1976

दि मालाड सहकारी बैंक लिमिटेड

विद्यमान संचालक मंडल (2016 - 2021)



श्री विनोद उदयनारायण मिश्रा
अध्यक्ष



श्री हुकुमसिंह दरियासिंह
उपाध्यक्ष



श्री शरद पुरुषोत्तम साठे
संस्थापक / संचालक



श्री कैलाश चिरंजीलाल शर्मा
संचालक



श्रीमति प्रतिमा दिपक रांभिया
संचालिका



श्री पशुपतिनाथ शिवजी साह
संचालक



श्री बदरिशाल सुर्यमणि तिवारी
संचालक



श्री भूषण भगवान पैठणकर
संचालक



दि मालाड सहकारी बँक लिमिटेड

विद्यमान संचालक मंडल (2016 - 2021)



श्री राजकुमार जगतसिंग चौहान
संचालक



श्री सत्यप्रकाश गयाप्रसाद पाण्डेय
संचालक



श्री विजयकुमार रामभुजारत यादव
संचालक



श्री अनिल रविदत्त शर्मा
सहयोजित संचालक



श्री दिपक वसंत कुलकर्णी
मुख्य कायकारी अधिकारी



कु. कृतिका पुरन सिंह पटवाल
कर्मचारी प्रतिनिधी

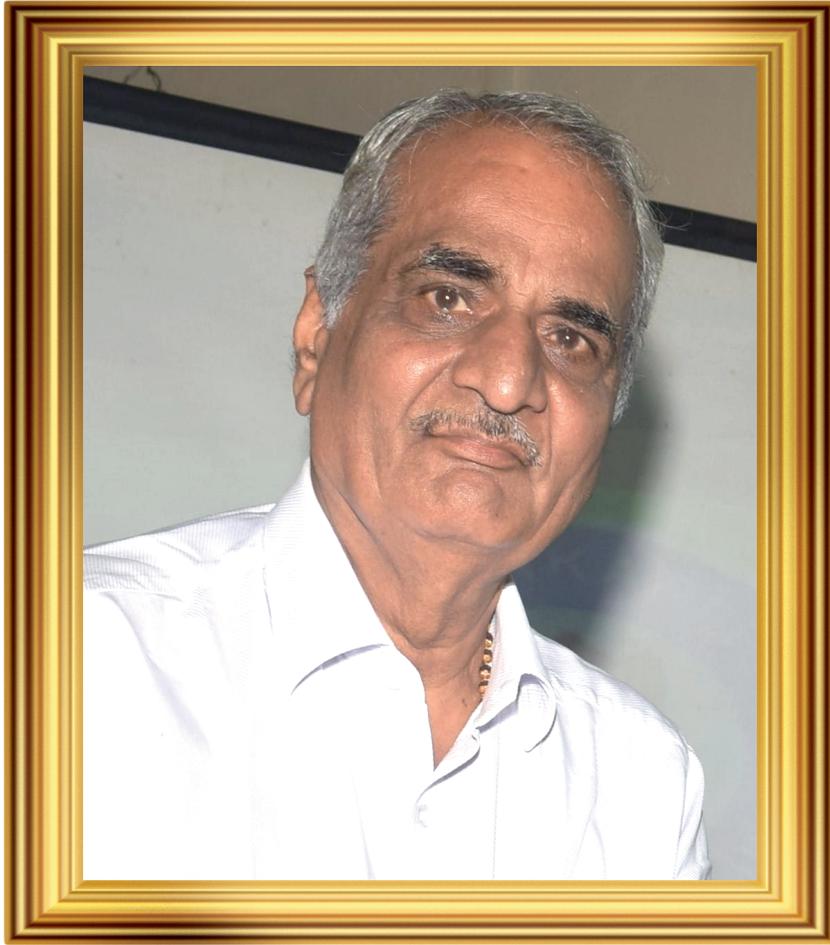


श्री रघुवीर जगन्नाथ सामंत
कर्मचारी प्रतिनिधी



दि मालाड सहकारी बैंक लिमिटेड

भावपूर्ण श्रद्धांजलि



स्व. श्री. महावीर शर्मा

बैंक के संचालक

स्वर्गवास : 07-06-2023

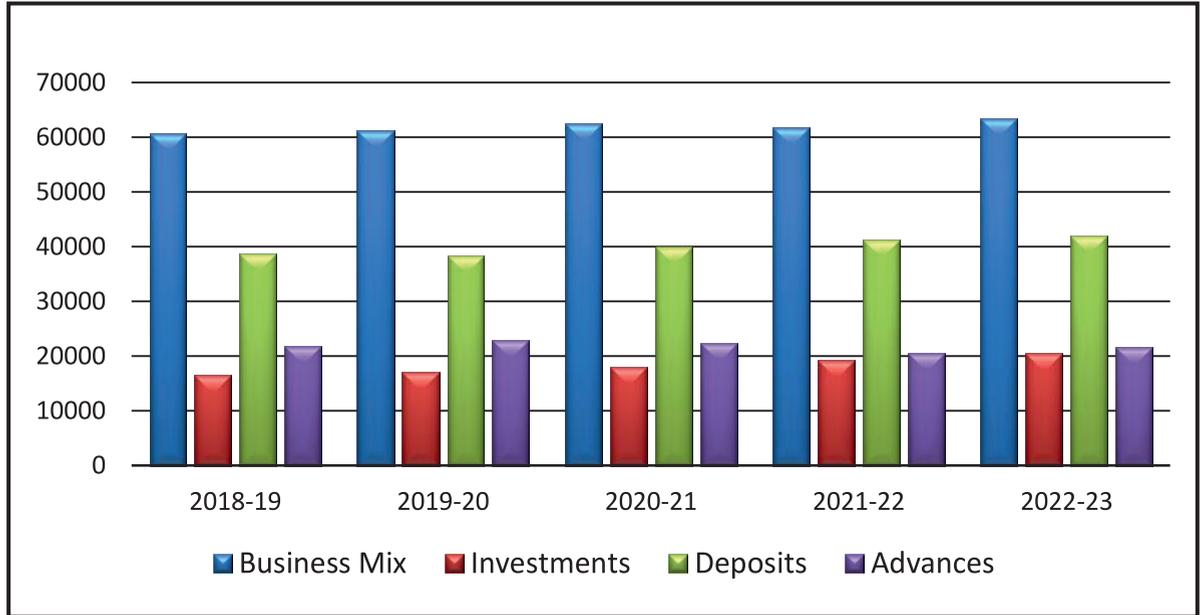


Estd : 1976

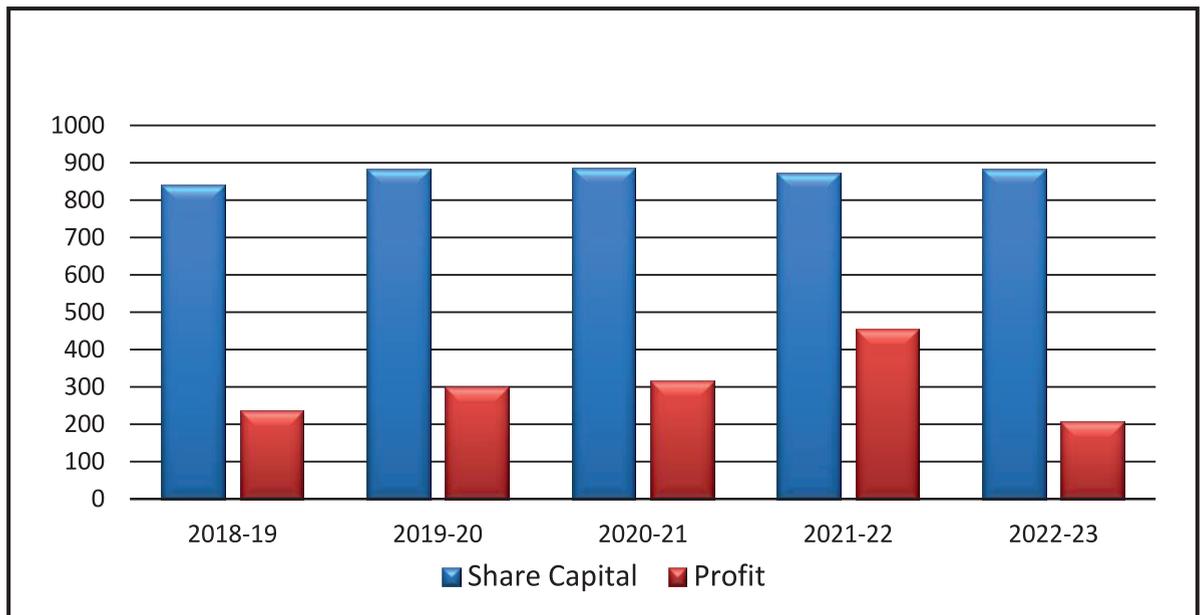
दि मालाड सहकारी बँक लिमिटेड

GROWTH

₹ in Lakhs



₹ in Lakhs



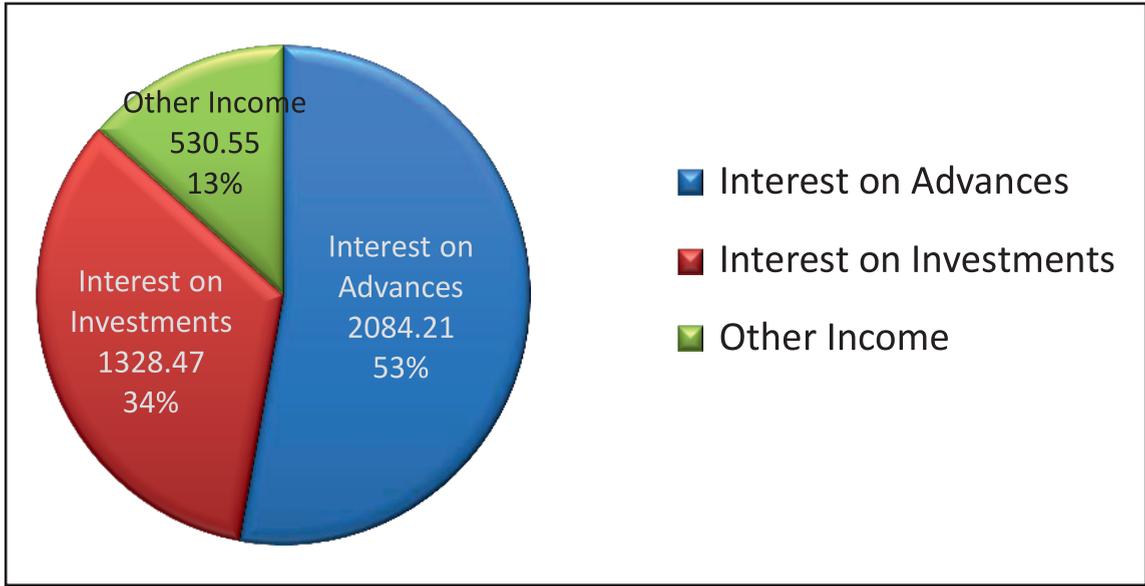


Estd : 1976

दि मालाड सहकारी बँक लिमिटेड

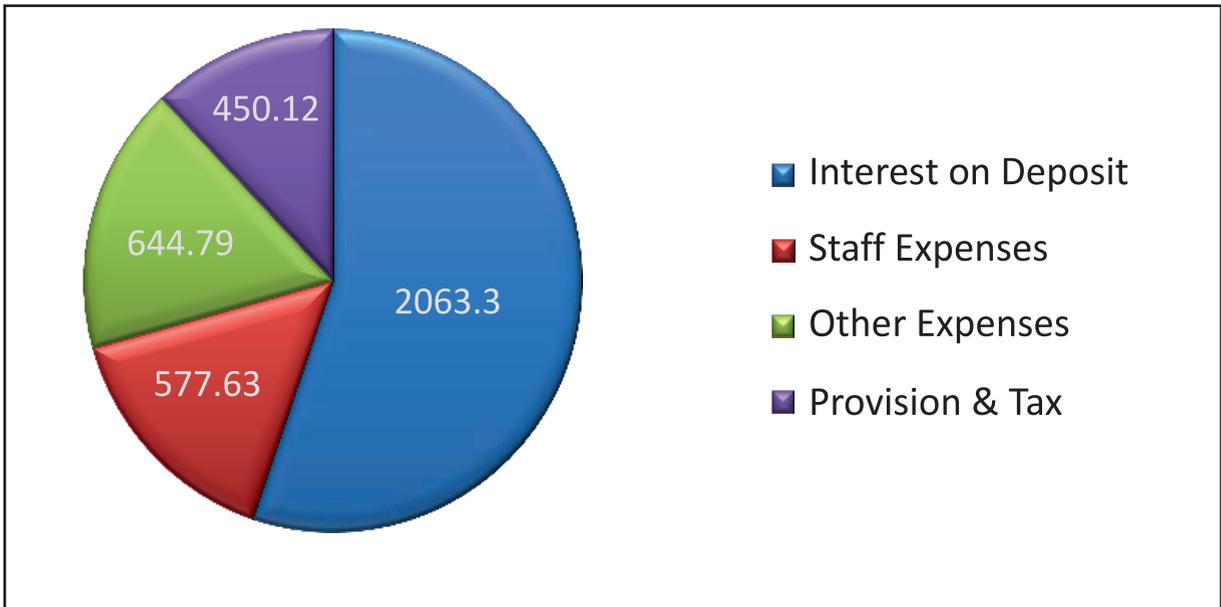
INCOME

₹ in Lakhs



EXPENDITURE

₹ in Lakhs





ANNUAL FINANCIAL BUDGET FOR THE YEAR 2023-24

(Rs. in Lakhs)

EXPENDITURE	ACTUAL EXPENSES FOR THE YEAR 2022-2023	BUDGET FOR THE YEAR 2023-2024	INCOME	ACTUAL INCOME FOR THE YEAR 2022-2023	BUDGET FOR THE YEAR 2023-2024
Interest Paid :			Interest Received :		
a) on Deposits	2063.30	2290.00	a) on Loans & Advances	2084.21	2560.00
b) on Borrowings	0.00	0.00	b) on Investment	1328.47	1370.00
Salaries and Allowances	577.63	627.00	Profit on Sale of Investments	106.66	100.00
Commission paid to DBY Agents	21.31	22.00	Commission and Exchange	5.22	8.00
Staff Travelling Exps	11.80	15.00			
Rent and Taxes	32.52	35.00	Miscellaneous Income :		
Electricity and Insurance	78.54	82.00	a) Locker Rent	16.56	17.00
Legal and Professional Charges	12.00	15.00	b) Commission on Referral Insurance	7.15	7.00
Postage, Telegrams and Telephones	52.09	55.00	c) Other Income	259.83	175.00
Audit Fees	19.98	25.00			
Depreciation to Fixed Assets	32.56	35.00			
Repairs and Maintenance	19.67	25.00			
Printing and Stationery	12.55	18.00			
Advertisement	3.05	5.00			
GST Exps	28.23	30.00			
Other Expenditures	160.10	175.00			
Amortization on premium	24.03	28.00			
Depreciation on Investment	222.80	50.00			
Prov for BDDR	103.87	100.00			
Provision for InterBank Exposure	31.68	32.00			
Provision for tax	93.00	150.00			
Profit Balance Trf to P & L Appr. >>	207.39	423.00			
TOTAL >>>	3808.10	4237.00	TOTAL >>>	3808.10	4237.00



48 वीं वार्षिक सर्वसाधारण सभा की सूचना

दि मालाड सहकारी बैंक लि. के सदस्यों की 48 वीं वार्षिक सर्वसाधारण सभा गुरुवार दिनांक 27-07-2023 को शाम 6.00 बजे, स्वामिनारायण मंदिर हॉल, दत्त मंदिर रोड, शारदा ज्ञानपीठ स्कूल के बाजु में, मालाड (पूर्व), मुंबई - 400 097 निम्नलिखित कार्यो के हेतु आयोजित की गयी है।

: कार्यसूची :

1. दि. 27.09.2022 को बुलाई गयी 47 वीं वार्षिक सर्वसाधारण सभा के कार्यवाही वृत्तांत को स्वीकृति प्रदान करना।
2. संचालक मंडल की वार्षिक रिपोर्ट प्रस्तुत करना तथा स्वीकृति प्रदान करना।
3. 31 मार्च 2023 के तुलन पत्र एवं लाभ हानि लेखा और लेखा परिक्षण की रिपोर्ट को स्वीकृति प्रदान करना।
4. बैंक के अशोध्य और वसुल न होने वाले ऋण की राशी बट्टेखाते में जमा करने के लिए स्वीकृति प्रदान करना।
5. वर्ष 2022-2023 के शुद्ध लाभ का संचालक मंडल के संमति के अनुसार विनियोजन को स्वीकार करना तथा वर्ष 2022-2023 के लिए लाभांश के विषय में प्रस्ताव पारित करना।
6. सहकार आयुक्त कार्यालय ने सहकारी संस्थाओं के लेखा परिक्षक की शासन मान्य सूची में से सांविधानिक लेखा परिक्षक की नियुक्ती करना और उनके मेहनताने को स्वीकृति प्रदान करना।
7. वर्ष 2023-2024 के अंदाज पत्रक को स्वीकृत करना।
8. जो भागधारक इस वार्षिक सर्वसाधारण सभा में उपस्थित नहीं है, उनकी अनुपस्थिती को स्वीकृति प्रदान करना।
9. माननीय अध्यक्ष महोदय की अनुमति से अन्य कार्यो पर विचार करना।

संचालक मंडल के आदेशानुसार

दिपक कुलकर्णी

मुख्य कार्यकारी अधिकारी

मुंबई : 07.07.2023

6, सुजाता, पहला माला, राणी सती मार्ग, मालाड (पूर्व), मुंबई - 400097.

महत्वपूर्ण सूचनाएँ

1. बैंक की सर्वसाधारण सभा के आरंभ मे आवश्यक गणसंख्या न होने पर सभा स्थगित करके पुनः आधे घण्टे पश्चात सभा की शुरुआत उसी स्थान पर होगी और पूर्वघोषित कार्यसूची के अनुसार कार्य निष्पादन किया जाएगा एवं उस समय गणसंख्या उपस्थिती की आवश्यकता नहीं होगी।
2. अहवाल की प्रतियाँ बैंक की शाखाओं में उपलब्ध की गयी हैं।
3. यदि भागधारकों को 31 मार्च 2023 के तुलन पत्र एवम् लाभ हानि लेखा और लेखा परिक्षण की रिपोर्ट संबंधी कोई भी सुझाव वार्षिक सभा में देना हो तो उनसे बिनती है कि वे अपने सुझाव लिखित स्वरूप में सभा के सात दिन पूर्व मध्यवर्ती कार्यालय में देने की कृपा करें।
4. जिन सदस्यों ने अपने सदस्यता फार्म में वारीस का नाम नहीं लिखा है या परिवर्तन करना चाहते है, वे मध्यवर्ती कार्यालय में लिखित सूचना दें।
5. स्वर्गवासी सदस्यों का शेयर उनके वारीसों की अनुमति के साथ आवेदन करके वारिसों के नाम पर नामांतरण करवा सकते है।
6. जो फर्म अथवा कंपनी सभासद अपने अधिकृत प्रतिनिधी भेजें वे उनके साथ सभा में भाग लेने के लिए अधिकार पत्र देना न भूलें।
7. जिन सभासदोंने KYC की पूर्तता की नहीं है उनसे बिनती है की वे संबधीत शाखा को संपर्क करके तुरन्त पूर्तता करे।
8. जिन भागधारकों की शेअर राशी रु. 1000/- से कम है तो ऐसे भागधारकों को शेष अधिकतम शेअर रकम जमा करना अनिवार्य है।
9. सभी भागधारकों से अनुरोध है कि कृपया अपना मोबाईल नंबर और ईमेल आईडी बैंक के मुख्य कार्यालय या अपने नजदीकी शाखा में दर्ज करें अथवा अपडेट करें।

जिन सदस्यों के पुत्र/पुत्री ने दसवीं / बारहवीं में 85% और ग्रॅज्युएशन तथा पोस्ट ग्रॅज्युएशन में 70% से ज्यादा अंक प्राप्त किए है या व्यावसायिक परिक्षा (सी.ए., डॉक्टर, इ.) पहिले ही प्रयास में पूरा किया हों (जनवरी 2023 के पश्चात) वे उनकी मार्कशीट व अपने सदस्यता प्रमाणपत्र की झेरोक्स प्रतियाँ दि. 20.07.2023 तक बैंक के मध्यवर्ती कार्यालय में आवेदन के साथ जमा करें ताकि उन बच्चों का वार्षिक सर्वसाधारण सभा में सत्कार किया जा सके।

मार्च 2023 का वार्षिक अहवाल
मा. अध्यक्षजी का आत्मनिवेदन



विनोद उदयनारायण मिश्रा

आदरणीय भागधारक,

आपकी बैंक के संचालक मंडल की तरफ से आर्थिक वर्ष 2022-23 का 48 वां वार्षिक अहवाल रखते हुए मुझे बहुत ही प्रसन्नता और हर्ष हो रहा है की लेखा परीक्षकने आपकी बैंक का आर्थिक परीक्षण करने के पश्चात पुनः 'अ' वर्ग दिया है। आप सभी के सहयोग और प्रोत्साहन के कारण ही आपकी बैंक ने इस वर्ष भी अच्छी प्रगती करते हुए आर्थिक लाभ की प्राप्ती की है।

पिछले वर्ष बैंकिंग क्षेत्र में काफी बदलाव देखा गया। कोविड की महामारी के पश्चात व्यापार में तेजी दिखाई दे रही है। जिसके परिणाम स्वरुप बैंको के व्यवसाय में काफी वृद्धि हुई दिखाई देती है। देश की अधिकतम बैंको ने अपने व्यवसाय में सराहनीय वृद्धि की है। बैंको के जमा डिपॉजिट, ऋण, तथा आर्थिक लाभ में अच्छी बढ़ोत्तरी दिखाई देती है। बैंकोने ऋण वसुली में किए प्रयासों के कारण एनपीए में कमी आई है।

हम प्रधानमंत्री श्री नरेंद्र मोदी और केंद्रीय गृह एवं सहकारिता मंत्री श्री अमित शाह के प्रति आभार व्यक्त करते हैं कि उन्होंने सहकारी क्षेत्र में देश के ग्रामीण और शहरी क्षेत्रों के विकास और सशक्तिकरण की अपार संभावनाओं को स्वीकार किया है। माननीय प्रधानमंत्री श्री नरेंद्र मोदीजी के 'सहकार से समृद्धि' के मंत्र के साथ केंद्र सरकार सहकारी क्षेत्र को सशक्त बना रही है और कई अभूतपूर्व फैसले ले रही है।

हमें पूरा विश्वास है कि, हमारे कर्मचारियों द्वारा प्रदान की गई व्यक्तिगत सेवाओं के साथ, हमारी डिजिटल बैंकिंग हमारे ग्राहकों को बैंकिंग सेवा का अद्वितीय परिणाम देगी, क्योंकि हम बैंकिंग आवश्यकताओं के लिए टेक्नोलॉजी के साथ तालमेल बनाए रखेंगे।

मैं अपनी बैंक के मान्यवर ग्राहकों को विविध सुविधायें प्रदान करने के लिए कटिबद्ध हूँ। मुझे आशा तथा पूर्ण विश्वास है की आप सभी के सहयोग से आपकी बैंक अच्छी प्रगति के अपने विकास पथ पर अग्रेसर रहेगा।

बैंक की प्रमुख वित्तीय उपलब्धिया :

मुझे यह बताते हिए प्रसन्नता हो रही है कि हमारे बैंक ने वित्त वर्ष में समग्र वृद्धि हासिल की है।

1. वर्ष 2022-23 में एनपीए घटाने के लिए हमने कड़ी मेहनत और परिश्रम किए है जिसके परिणाम स्वरुप शुद्ध एनपीए को पिछले साल के मुकाबले घटाकर सफलतापूर्वक 2.02% तक लाया गया।
2. आपकी बैंक ने वित्त वर्ष 2022-23 के लिए व्यवसाय मिश्रण में 2.71% की वृद्धि प्राप्त की हैं।
3. आपकी बैंक जमा में 1.73% और अग्रिम में 4.68% की वृद्धि प्राप्त करने में सक्षम रही।

मैं बैंकिंग क्षेत्र में देखी गई वित्तीय वर्ष 2022-23 की कुछ प्रमुख झलकियां साझा करना चाहूंगा।



आर्थिक परिदृश्य (Economic Scenario)

राष्ट्रीय सांख्यिकी कार्यालय (एनएसओ) द्वारा जारी 2022-23 के अनुमान से भारत की जीडापी वृद्धि 7.0% अनुमानित थी, जो की भारतीय रिजर्व बैंक अनुसर बढ़ कर 7.2% दर्ज की गई। देश की आर्थिक स्थिती और मुद्रा स्थिति को सशक्त रखने के लिए भारतीय रिजर्व बैंक द्वारा उठाए गए कदमों की हम सराहना करते है। उक्त परिणामों के स्वरुप देश की मुद्रा स्थिति में सुधार तथा महंगाई पर लगाम लगाने में सफलता प्राप्त हुई।

बैंक की कार्यशील पूँजी रु. 481.86 करोड रही। बैंक की जमाराशि रु. 419.08 करोड व ऋण रु. 215.76 करोड रहा।

1) वित्तिय कार्यनिष्पादन FINANCIAL PERFORMANCE :

₹ लाख में

विवरण	31-03-2022	31-03-2023	%
जमा	41196.74	41908.45	1.73
ऋण / कर्ज	20611.99	21575.68	4.68
कुल आय	4039.33	3943.23	-2.38
कुल व्यय	3583.07	3285.72	-8.30
प्रावधान एवं कर से पूर्व लाभ	703.24	657.51	-6.50
प्रावधान	246.98	450.12	82.25
शुद्ध लाभ	456.26	207.39	-54.55

2) शेअर पूँजी और सदस्य SHARE CAPITAL & MEMBERS :

₹ लाख में

विवरण	31-03-2022	31-03-2023	%
स्थायी सदस्य	22067	22000	-0.3
शेयर पूँजी	871.61	884.65	1.50
नाममात्र सदस्य	239	321	34.31

3) लाभांश DIVIDEND :

गत वर्ष 10% लाभांश प्रस्तावित किया गया था और आपने अनुमोदन भी दिया था। इस वर्ष भी सभी प्रावधान करने के पश्चात हमने 10% लाभांश प्रस्तावित किया हैं। आपका अनुमोदन प्राप्त होने के पश्चात और R.B.I. के पास अनुमति प्राप्त करने के बाद प्रस्तावित लाभांश वितरीत किया जाएगा।

4) कार्य निष्पादन वैशिष्ट्य PERFORMANCE HIGHLIGHTS

ए) पूँजी पर्याप्तता CAPITAL ADEQUACY

बैंक की पूँजी पर्याप्तता अनुपात (CRAR) का स्तर 18.97% रहा जो भारतीय रिजर्व बैंक के निर्धारित मापदण्ड 12% से अधिक है। यह दर्शाता है की बैंक की आर्थिक स्थिति मजबूत है।



बी) आरक्षित निधी एवं अन्य आरक्षित निधियाँ RESERVE FUND & OTHER RESERVES

इस वर्ष में आरक्षित निधी एवं अन्य निधियाँ रु. 4573.43 लाख हो गई जबकि पिछले वर्ष यह रु. 4053.07 लाख थी। यह बैंक की आर्थिक मजबूती का संकेत है।

सी) जमायें DEPOSITS

2022-2023 में जमा राशि में 1.73% की वृद्धि हुई है। व जमा राशियों का स्तर रु. 41908.45 लाख रहा।

डी) ऋण ADVANCES

2022-23 के दौरान कुल ऋणों में 4.68% की बढ़त दर्शाते हुए हमारे कुल ऋण रु. 21575.68 लाख हो गये हैं। हमारा ऋण जमा अनुपात (C.D. RATIO) 51.48% रहा जो पिछले साल 50.03% था और हमें उम्मीद है की आगे ऋण बढ़ाते हुए हम इस अनुपात को बढ़ायेंगे। बैंक के ऋण बैंक में निर्धारित ऋण नीति के अंतर्गत ही मंजूर किए जाते हैं। हमारे जमानती ऋण रु. 244.59 लाख है जो कुल ऋणों का 1.13% है। यह रिजर्व बैंक के मानक निर्धारित 10% से कम है।

₹ लाख में

उद्देश	31.03.2022	31.03.2023	कुल का %
I) इंडस्ट्री			
क) लघु उद्योग	1146.26	399.53	1.85
ख) अन्य	2010.60	5037.97	23.35
II) व्यापार			
क) थोक व्यापार	2052.84	1844.39	8.55
ख) खुदरा व्यापार	3314.56	2556.17	11.85
III) व्यावसायी एवं स्वनियोजित कारीगर एवं व्यापार	414.63	2046.98	9.49
IV) परिवहन चालक	724.41	260.41	1.21
V) शिक्षा	162.54	276.63	1.28
VI) निर्माण तथा / या भवन मरम्मत आदि	5210.24	6152.21	28.51
VII) कृषि ऋण	-	-	-
क) कृषि उत्पादन ऋण	-	-	-
ख) कृषि से संबंधित क्रिया- कलाप	77.57	77.54	0.36
VIII) उपभोग धार्मिक उद्देश	1583.63	920.20	4.26
IX) पूर्व ऋण का पुनर्भुगतान	327.25	608.47	2.82
X) अन्य	3587.46	1395.18	6.47
कुल	20611.99	21575.68	100.00



ई) निवेश INVESTMENTS

बैंक ने रिजर्व बैंक के दिशा निर्देशों के अनुसार, सांविधानिक नकद आरक्षित अनुपात (Cash Reserve Ratio) व सांविधानिक तरलता अनुपात (Statutory Liquidity Ratio) को बरकरार रखा है और इसे बरकरार रखने में किसी भी पखवाड़े में चूक नहीं हुई है। वर्ष 2022-2023 के दौरान मार्केट की स्थिति स्थिर रहने के कारण हम ज्यादा मुनाफा नहीं कर पाए हैं पर हमें कोई घाटा नहीं हुआ है।

एफ) कार्यशील पूँजी WORKING CAPITAL

2022-2023 को कार्यशील पूँजी 48185.84 लाख रही।

जी) प्राथमिकता प्राप्त क्षेत्र को ऋण ADVANCES TO PRIORITY SECTORS

हमारे बैंकने प्राथमिकता क्षेत्र को 60% ऋण देने का लक्ष्य पार किया है। कुल 13400.56 लाख ऋण दिया है जो कुल ऋण का 65.01% है।

₹ लाख में

विवरण	लक्ष्य	31-03-2022	31-03-2023	%
प्राथमिकता क्षेत्र	60%	11776.45	13400.56	65.01
कमजोर वर्ग	11.50%	1481.85	2314.01	11.23

एच) संचालकों को ऋण, उनके संबंधी तथा व्यवसायिक प्रतिष्ठानों एवं कंपनीयाँ जिसमें उनकी रुचि हो ADVANCES TO DIRECTORS, THEIR RELATIVES AND FIRMS AND COMPANIES IN WHICH THEY ARE INTERESTED.

संचालकों को ऋण उनके निजी जमा / जीवन बीमा पॉलिसी बैंक के मूल्य के सामने वितरित किये गए हैं कुल बकाया राशि रुपये 35.81 लाख (0.17%) है जो कि आर बी आई के द्वारा निर्धारित सीमा के (5%) के अंदर है।

आई) एनपीए वर्गीकरण एवं प्रावधान NPA CLASSIFICATION AND PROVISIONING

वर्ष 2022-2023 के दौरान वसुली का कार्य अच्छा रहा। उसके फलस्वरूप कुल 303 खाते में रु. 933.92 लाख (पिछले वर्ष 1287.41 लाख) की वसूली हुई, इनमें बट्टे खाते में गये हुए 37 खातों में रु. 122.96 लाख की वसूली शामिल है। वार्षिक अंतमें आर.बी.आय. दिशा निर्देशों के अनुसार एन.पी.ए. 1840.47 लाख है सकल एनपीए 8.53% व शुद्ध एन.पी.ए. 2.02% है।

₹ लाख में

क्रमांक	विवरण	31-03-2022	31-03-2023
1	सकल ऋण	20611.99	21575.68
2	सकल एनपीए	2354.64	1840.47
3	सकल ऋण के मुकाबले सकल एनपीए %	11.42%	8.53%
4	कुल प्रावधान	1045.21	1433.94
5	शुद्ध अग्रिम	19566.78	20141.74
6	शुद्ध एनपीए	1309.43	406.53
7	शुद्ध ऋण के % के मुकाबले शुद्ध एनपीए	6.69%	2.02%



बैंक ने ऋण बकाएदारों (Defaulter) के खिलाफ एमसीए अधिनियम 1960 की धारा 101 और सेक्युरिटायज़ेशन अधिनियम के अंतर्गत कारवाई शुरू कर दी है।

5) लाभ विनियोजन APPROPRIATION OF PROFITS

सुस्त अर्थव्यवस्था के बावजूद बैंक ने 31.03.2023 को समाप्त वर्ष में उच्च सकल एवं शुद्ध लाभ में से निम्नलिखित विनियोजनों की सिफारिश की है।

		Rs.
वितरण योग्य शुद्ध लाभ 2022-23		2,74,67,529.79
1.	25% सांविधानिक आरक्षण :	61,84,650.00
2.	10% लाभांश :	82,27,852.00
3.	अशोध्य और वसूल न होने वाले ऋण :	1,00,00,000.00
4.	इमारत निधी :	20,00,000.00
5.	जनरल फ्री रिजर्व :	8,00,000.00
6.	शेष लाभ :	2,55,027.79

6) लेखा परीक्षण और निरीक्षण AUDIT & INSPECTION

ए) सांविधिक लेखा परीक्षण STATUTORY AUDIT

बैंक का लेखा परीक्षण वीपीआर अॅण्ड असोसिएट्स, चार्टर्ड एकाउंटेंट्स, मुंबई ने किया है, जिन्हें सर्वसाधारण सभा दिनांक 27 सितंबर, 2022 में नियुक्त किया था। सांविधिक लेखा परीक्षक ने 'A' श्रेणी दी है। पिछले वर्ष भी बैंक को श्रेणी 'A' प्राप्त हुई थी।

बी) समवर्ती लेखा परीक्षण CONCURRENT AUDIT

आर बी आय के दिशा निर्देशों के अनुसार पाँच शाखा, विस्तार काउंटर एवं केंद्रिय प्रशासन कार्यालय समवर्ती लेखा परीक्षण के अधीन थे तथा यह कार्य निम्नलिखित चार्टर्ड एकाउंटेंट्स द्वारा किया गया।

- | | |
|-------------------------------------|---------------------------------|
| 1. उन्मेश नार्वेकर अॅण्ड कंपनी | 2. सत्यप्रकाश नटाणी अॅण्ड कंपनी |
| 3. विजयकुमार शामलाल अॅण्ड असोसिएट्स | 4. अरुण अॅण्ड बालकृष्ण |

सी) आंतरिक लेखा परीक्षण INTERNAL AUDIT

बैंक का आंतरिक लेखा परीक्षण मे. भूषण खोत अॅण्ड कंपनी ने किया।

7) जनशक्ति MAN POWER

पिछले वर्ष के 93 जनशक्ति के मुकाबले मार्च 2023 को समाप्त वर्ष में जनशक्ति 84 रही। बैंक के अनुभवी एवं प्रशिक्षित कर्मचारियों से व्यवस्थापन को सभी प्रकार का सहयोग प्राप्त हुआ है। प्रति सेवक कुल व्यवसाय रु. 755.76 लाख के स्तर पर रहा।



8) प्रशिक्षण TRAINING

भारतीय रिजर्व बैंक कृषी बैंकिंग महाविद्यालय, पुणे, महाराष्ट्र अर्बन को-ऑप बैंक्स फेडरेशन और बृहन्मुंबई बैंक्स असोसिएशन के द्वारा आयोजित प्रशिक्षण कार्यक्रम में सभी वर्ग के कर्मचारियों को विविध बैंकिंग विषयों में प्रशिक्षण दिया गया और मुख्य कार्यकारी अधिकारी और संचालक गणों को भी प्रशिक्षण का लाभ दिया गया। बैंक ने भी अपने कर्मचारी और अधिकारियों के लिए कुछ प्रशिक्षण कार्यक्रम का सफल आयोजन किया।

9) बोर्ड एवं कमेटी की बैठके BOARD AND COMMITTEE MEETINGS

संचालकों की बोर्ड एवम् समिती की बैठके निम्नानुसार हुईं। जिसमें सभी संचालकों की उपस्थिती संतोषजनक रही।

	कुल बैठके
★ संचालक सभा (बोर्ड)	: 28
★ लीगल अॅण्ड रिकवरी	: 16
★ लोन कमेटी - (इंटरव्यू, रिनिवल अॅण्ड सॅक्शन)	: 16
★ स्टाफ अॅण्ड अॅडमिनिस्ट्रेटिव्ह समिती	: 7
★ विकास/सामान्य प्रशासन समिती	: 10
★ लेखा परीक्षण एवं आंतरिक नियंत्रण समिती	: 10
★ निवेश समिती	: 12
★ आय टी कमेटी	: 6

10) भविष्य कालीन योजनाएँ FUTURE PLANS

बैंक के कांदिवली शाखा, लिबर्टी गार्डन शाखा व मेन ब्रांच के लॉकर विभाग का नूतनीकरण करना और बैंक की प्रगति और उन्नती के लिए RBI के पास नयी शाखा के लिए प्रयास करना।

11) आभार ACKNOWLEDGEMENT

मैं अपने वक्तव्य को समाप्त करने से पहले प्रबंधन (हम) पर आस्था और विश्वास रखने के लिए बैंक के सभी भागधारकों, खातेधारकों तथा जमाधारकों का धन्यवाद व्यक्त करता हूँ। बैंक की प्रगति में सक्रिय सहभागिता और योगदान के लिए सभी अधिकारियों तथा कर्मचारीओं को धन्यवाद देता हूँ। मैं बैंक के दक्ष संचालन में समर्थन एवं मार्गदर्शन के लिए भारतीय रिजर्व बैंक और सहकारिता विभाग के प्रति आभार व्यक्त करता हूँ।



आभार

१. श्री आनन्दरावजी अडसूळ, सांसद, को-ऑपरेटिव्ह बैंक एम्पलॉईज युनियन के अध्यक्ष एवं उनके पदाधिकारीगण।
२. भारतीय रिजर्व बैंक के अधिकारीगण।
३. माननीय सहकार आयुक्त व निबंधक, सहकारी संस्था, पुणे।
४. माननीय विभागीय सह-निबंधक मुंबई, जिल्हा उपनिबंधक बांद्रा (पूर्व), मुंबई।
५. महाराष्ट्र स्टेट को-ऑप. बैंक लिमिटेड के संचालक एवं कर्मचारी।
६. मुंबई डिस्ट्रिक्ट सेंट्रल को-ऑप. बैंक लिमिटेड के संचालक एवं कर्मचारी।
७. नेशनल फेडरेशन ऑफ अर्बन बैंक तथा क्रेडिट सोसायटी लिमिटेड, नई दिल्ली।
८. महाराष्ट्र अर्बन को-ऑप. बैंक्स फेडरेशन लिमिटेड, मुंबई।
९. बृहन्मुंबई नागरी सहकारी बैंक्स असोसिएशन लिमिटेड, मुंबई
१०. विधी सलाहकार, व्हॅल्युअर्स तथा प्रिंटर्स।
११. अक्सिस बैंक, एच.डी.एफ.सी., आई डी बी आई, बैंक ऑफ इंडिया, युनियन बैंक ऑफ इंडिया के अधिकारी वर्ग।
१२. वीपीआर अॅण्ड असोसिएट्स, सांविधिक लेखा परिक्षक एवं अन्य लेखा परिक्षक
१३. सुजाता निकेतन को. ऑप. हा. सोसायटी, मालाड (पूर्व) के पदाधिकारी।
१४. गंगा यमुना को. ऑप. हा. सोसायटी लि. के पदाधिकारी।
१५. बी.एस.जी. आय.टी. सॉफ्ट प्रा. लिमिटेड, फिर्नकस सॉफ्टवेअर सोल्युशन्स प्रा. लिमिटेड, एम.टी.एन.एल., व्हेन्शुअर इन्फोकॉम, एन.पी.सी.आय., मुंबई।
१६. सीबील, मुंबई।
१७. पुलिस थाना, दिंडोशी, मालाड (पूर्व) और मालाड (पश्चिम), मुंबई।

भवदीय

श्री विनोद उदयनारायण मिश्रा

अध्यक्ष

तथा सभी संचालक मंडल

मालाड, मुंबई

०७ जुलाई, २०२३



**VPR & ASSOCIATES
CHARTERED ACCOUNTANTS**

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INDEPENDENT AUDITOR'S REPORT

To
The Members of MALAD SAHAKARI BANK LTD.
Mumbai

Report on Financial Statements as a Statutory Auditor

1. We have audited the accompanying financial statements of The Malad Sahakari Bank Limited which comprise the balance sheet as at 31st March 2023, Profit & Loss Account and cash flow statement for the year ended on that date, significant accounting policies and notes to accounts, and other information forming part of the financial statements of the Bank along with its Branches audited by us for the period 1st April 2022 to 31st March 2023.

Information Other than the Financial Statements and Auditor's Report thereon

2. The Bank's Board of Directors is responsible for the preparation of other information. The other information comprises the information included in the Board of Directors Report including other explanatory information, but does not include Financial Statements and our auditor's report thereon. The report of the Board of Directors is expected to be made available to us after the date of this auditor's report.

Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the Report of Board of Directors including other explanatory information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and the members in the Annual General Meeting.

Management's Responsibility for the Financial Statements:

3. Management is responsible for the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flow of the Bank in accordance with the Banking Regulation Act 1949 (as applicable to co-operative societies), the guidelines issued by the Reserve Bank of India and the guidelines issued by the National Bank for Agricultural and Rural Development, the Registrar of Cooperative Societies, Maharashtra, the Maharashtra Co-operative Societies Act, 1960, and the Maharashtra Co-operative Societies Rules, 1961, (as applicable) and generally accepted accounting principles in India so far as applicable to the Bank. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

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



5. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Bank's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on effectiveness of the Bank's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of the accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.
6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our Audit opinion.

Opinion

7. Subject to our comments contained in various detailed reports prescribed to be prepared under the Maharashtra State Co-operative Societies Act (MCS), 1960 as amended by Amendment of MCS Act of 2013, and Rules in connection with Statutory Audit, in our opinion and to the best of our information and according to the explanations given to us, the said accounts, together with the notes thereon, give the information required by the Banking Regulation Act, 1949 (A.A.C.S.) as well as Maharashtra State Co-operative Societies Act (MCS), 1960 as amended by Amendment of MCS Act of 2013, the Rules made there under and guidelines issued by Reserve Bank of India and Registrar of Cooperative societies Maharashtra in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:
 - (i) In the case of Balance Sheet, of the state of affairs of the Bank as at March 31, 2023; and
 - (ii) In the case of the Profit & Account, of the profit of the Bank for the year ended on that date; and
 - (iii) In the case of Cash Flow Statement, of the cash flows for the year ended on that date.

Report on Other Legal and Regulatory Requirement

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Form "A" and "B" respectively of the Third schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 as amended by MCS amendment Act of 2013 & Maharashtra Co-operative Societies Rules 1961.
9. **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 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 Bank so far as appears from our examination of those books and proper returns adequate for the purposes of audit have been received from the branches/offices;
 - c. The transactions of the bank which have come to our notice have generally been within the powers of the bank.
 - d. The Balance Sheet and Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns.
 - e. The accounting standards adopted by the Bank are consistent with those laid down accounting principles generally accepted in India so far as applicable for Banks.

For M/s. VPR & Associates

Chartered Accountants
Firm Regn. No. 112665W

Sd/-

CA Manasi Kulkarni
(Partner)
M. No. 130558
Place : Mumbai
Date : 19.06.2023



**THE MALAD SAHAKARI BANK LIMITED
FINANCIAL YEAR ENDED ON 31ST MARCH, 2023
ANNEXURE TO INDEPENDENT AUDITORS REPORT
(Referred to in our report of even date)**

As required by the Rule 69(6) of Maharashtra Co-operative Societies Rules 1961, we report on the matters specified in clause (i) to (v) of the said rules to the extent applicable to the bank.

- i) During the course of audit, we have generally not come across transactions which appear to be contravene to the provisions of the Act, Rules or Bye-Laws of the bank except in case of borrowing of the bank exceeded the limit prescribed by rule 35.
- ii) During the course of audit, we have generally not come across the sum which ought to have been but have not been brought into account of the bank.
- iii) During the course of audit, we have generally not come across any material impropriety or irregularity in the expenditure or in the realizations of money due to the bank.
- iv) The following monies due to the bank appear to be doubtful of recovery and loss against which a provision of Rs. 992.33 Lakhs is made in the accounts. (Advances categorized as doubtful or loss assets as per prudential norms are considered as doubtful of recovery)

Category	Principal Outstanding as on 31.03.2023 (Rs. in lacs)
Doubtful Assets	1529.59
Loss Assets	-

- v) To the best of our knowledge and information, no other matters have been specified by Registrar, which require reporting under this Rule.

For M/s. VPR & Associates
Chartered Accountants
Firm Regn. No. 112665W

Sd/-
CA Manasi Kulkarni
(Partner)
M. No. 130558
Place : Mumbai
Date : 19.06.2023



BALANCE SHEET AS ON 31ST MARCH 2023

(Amount in Rupees)

CAPITAL & LIABILITIES	SCHEDULE	AS ON 31.03.2023 (CURRENT YEAR)	AS ON 31.03.2022 (PREVIOUS YEAR)
Capital	1	8,84,65,290.00	8,71,61,470.00
Reserves and Surplus	2	48,48,10,891.95	45,36,33,282.77
Deposits	3	4,19,08,45,305.75	4,11,96,73,612.38
Borrowings	4	-	-
Other Liabilities and provisions	5	21,28,54,293.10	19,78,37,993.72
Total		4,97,69,75,780.80	4,85,83,06,358.87

ASSETS	SCHEDULE	AS ON 31.03.2023 (CURRENT YEAR)	AS ON 31.03.2022 (PREVIOUS YEAR)
Cash and balances with RBI	6	29,60,68,704.10	43,11,80,785.42
Balances with Banks & money at call and short notice	7	77,92,93,266.51	72,13,57,392.05
Investments	8	1,50,08,50,446.00	1,43,69,83,189.00
Advances	9	2,15,75,68,414.38	2,06,11,98,856.02
Fixed Assets	10	1,34,20,208.22	1,65,53,078.39
Other Assets	11	22,97,74,741.59	19,10,33,057.99
Total		4,97,69,75,780.80	4,85,83,06,358.87
Contingent liabilities	12	9,32,69,245.33	4,80,28,864.73
Bills for collection			

As per my report of even date attached herewith

For THE MALAD SAHAKARI BANK LIMITED.

For M/s VPR & Associates
Chartered Accountants
FRN: 112665W

Sd/-
Vinod Mishra
Chairman

Sd/-
Hukumsingh Dariyasingh
Vice Chairman

Sd/-
CA Manasi Kulkarni
Partner
M. No. 130558
Date: 19.06.2023
Place: Mumbai

Sd/-
Sharad Sathe
Director

Sd/-
Deepak Kulkarni
Chief Executive Officer



PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2023

(Amount in Rupees)

CAPITAL & LIABILITIES	SCHEDULE	AS ON 31.03.2023 (CURRENT YEAR)	AS ON 31.03.2022 (PREVIOUS YEAR)
I. Income			
Interest earned	13	34,12,67,293.53	35,43,80,867.37
Other income	14	5,30,55,437.36	4,95,52,034.02
Total		39,43,22,730.89	40,39,32,901.39
II. Expenditure			
Interest expended	15	20,63,29,688.23	21,47,34,038.39
Operating expenses	16	12,22,41,898.63	11,80,41,090.64
Provisions and contingencies		4,50,12,552.00	2,55,31,718.00
Total		37,35,84,138.86	35,83,06,847.03
III. Profit/Loss			
Net profit/loss(-) for the year		2,07,38,592.03	4,56,26,054.36
Profit/Loss(-) brought forward		27,28,937.76	26,99,897.40
Total		2,34,67,529.79	4,83,25,951.76
Add : Amount transferred from IFR to P&L A/c as below the line		40,00,000.00	-
Profit available for appropriation for the year		2,74,67,529.79	4,83,25,951.76
IV. Appropriations			
Transfer to Statutory reserves		61,84,650.00	1,14,06,514.00
Transfer to other reserves		1,28,00,000.00	2,54,50,000.00
Transfer to proposed dividend		82,27,852.00	87,40,500.00
Balance carried over to balance sheet		2,55,027.79	27,28,937.76
Total		2,74,67,529.79	4,83,25,951.76

As per my report of even date attached herewith

For THE MALAD SAHAKARI BANK LIMITED.

For M/s VPR & Associates
Chartered Accountants
FRN: 112665W

Sd/-
CA Manasi Kulkarni
Partner
M. No. 130558
Date: 19.06.2023
Place: Mumbai

Sd/-
Vinod Mishra
Chairman

Sd/-
Hukumsingh Dariyasingh
Vice Chairman

Sd/-
Sharad Sathe
Director

Sd/-
Deepak Kulkarni
Chief Executive Officer



SCHEDULE TO BALANCE SHEET

SCHEDULE 1 - CAPITAL

(Amount in Rupees)

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I For Nationalised Banks Capital (Fully owned by Central Govt)	-	-
II For Banks incorporated outside India Capital (i) The amount brought in by banks by way of start-up capital as prescribed by RBI should be shown under this head. (ii) Amount of deposit kept with the RBI under Sec 11(2) of the Banking Regulation Act, 1949.	-	-
Total	-	-
III For Other Banks Authorised Capital (1,00,00,000 shares of Rs.10/-each) Issued Capital (_____ shares of Rs.____ each) Subscribed Capital (88,46,529 shares of Rs.10 each) Called-up Capital (_____ shares of Rs.____ each) Less : Calls unpaid Add : Forfeited shares	10,00,00,000.00 8,84,65,290.00 - -	10,00,00,000.00 8,71,61,470.00 - -
Total	8,84,65,290.00	8,71,61,470.00

SCHEDULE 2 - RESERVES AND SURPLUS

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Statutory Reserves Opening Balance Additions during the year Deductions during the year	16,49,07,044.88 15,34,43,530.88 1,14,63,514.00	15,34,43,530.88 14,54,56,030.88 79,87,500.00
II. Capital Reserves Opening Balance Additions during the year Deductions during the year	- - -	- - -
III. Share Premium Opening Balance Additions during the year Deductions during the year	- - -	- - -
IV. Revenue and Other Reserves Opening Balance Additions during the year Deductions during the year	29,24,36,317.28 25,18,63,800.13 5,81,16,800.00 1,75,44,282.85	25,18,63,800.13 23,05,06,127.27 3,02,53,168.00 88,95,495.14
V. Balance in Profit and Loss Account	2,74,67,529.79	4,83,25,951.76
Total (I,II,III,IV and V)	48,48,10,891.95	45,36,33,282.77



SCHEDULE TO BALANCE SHEET

SCHEDULE 3 - DEPOSITS

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
A.I. Demand deposits	26,97,55,915.52	22,26,19,959.79
(i) From banks	-	-
(ii) From others	26,97,55,915.52	22,26,19,959.79
II. Savings Bank Deposits	1,19,20,59,214.48	1,20,77,03,941.84
III. Term Deposits	2,72,90,30,175.75	2,68,93,49,710.75
(i) From banks	-	-
(ii) From others	2,72,90,30,175.75	2,68,93,49,710.75
Total (I,II and III)	4,19,08,45,305.75	4,11,96,73,612.38
B. (i) Deposits of branches in India	4,19,08,45,305.75	4,11,96,73,612.38
(ii) Deposits of branches outside India	-	-
Total	4,19,08,45,305.75	4,11,96,73,612.38

SCHEDULE 4 - BORROWINGS

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I Borrowings in India		
(a) Reserve Bank of India	-	-
(b) Other banks	-	-
(c) Other institutions and agencies	-	-
II Borrowings outside India	-	-
Total (I and II)	-	-

SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I Bills Payable	25,51,198.14	1,76,52,762.77
II Inter-office adjustments (net)	12,322.00	-
III Interest accrued	37,86,085.00	19,54,678.00
IV Overdue Interest Reserve	15,17,06,165.94	12,68,63,752.26
V Others (including provisions)	5,47,98,522.02	5,13,66,800.69
Total	21,28,54,293.10	19,78,37,993.72

SCHEDULE 6 - CASH AND BALANCES WITH RBI

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I Cash in hand (including foreign currency notes)	1,91,91,337.00	2,24,52,656.10
II Balances with RBI	27,68,77,367.10	40,87,28,129.32
(i) In Current Account	27,68,77,367.10	40,87,28,129.32
(ii) In Other Accounts	-	-
Total (I and II)	29,60,68,704.10	43,11,80,785.42



SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I In India		
(i) Balance with Banks	77,92,93,266.51	72,13,57,392.05
(a) In current Accounts	22,55,92,128.51	22,78,06,254.05
(b) In Other Deposit Accounts	55,37,01,138.00	49,35,51,138.00
(ii) Money at Call & Short Notice	-	-
(a) With Banks	-	-
(b) With Other Institutions	-	-
Total (i and ii)	77,92,93,266.51	72,13,57,392.05
II Outside India		
(i) In Current Accounts	-	-
(ii) In Other Deposit Accounts	-	-
(iii) Money at call and short notice	-	-
Total (i ,ii and iii)	-	-
Grand Total (I and II)	77,92,93,266.51	72,13,57,392.05

SCHEDULE 8 - INVESTMENTS

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Invesments in India in		
(i) Government Securities	1,48,49,99,535.00	1,43,69,77,938.00
(ii) Other approved securities	-	-
(iii) Shares	5,250.00	5,250.00
(iv) Debentures and Bonds	-	-
(v) Subsidiaries and /or joint ventures	-	-
(vi) Others (to be specified)	1,58,45,661.00	1.00
a) Equity Warrant (Unity Small Finance)	31,69,130.00	
b) PNCPS (Unity Small Finance)	1,26,76,530.00	
c) JIK shares	1.00	1.00
Total	1,50,08,50,446.00	1,43,69,83,189.00
II Investments outside India in		
(i) Government securities (including local authorities)	-	-
(ii) Subsidiaries and/or joint ventures abroad	-	-
(iii) Other investments (to be specified)	-	-
Total	-	-
Grand Total (I and II)	1,50,08,50,446.00	1,43,69,83,189.00



SCHEDULE 9 - ADVANCES

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
A (i) Bills purchased & dicounted		
(ii) Cash credits,overdrafts and loans repayable on demand	88,83,49,594.63	79,39,65,403.53
(iii) Term Loans	1,26,92,18,819.75	1,26,72,33,452.49
Total	2,15,75,68,414.38	2,06,11,98,856.02
B (i) Secured by tangible asset	2,13,31,09,202.70	2,03,40,95,259.93
(ii) Covered by Bank/Government Guarantees	-	-
(iii) Unsecured	2,44,59,211.68	2,71,03,596.09
Total	2,15,75,68,414.38	2,06,11,98,856.02
C.I Advances in India		
(i) Priority Sector	1,19,00,56,673.43	1,17,76,45,099.91
(ii) Public Sector	-	-
(iii) Banks	-	-
(iv) Others	96,75,11,740.95	88,35,53,756.11
Total	2,15,75,68,414.38	2,06,11,98,856.02
C.II Advances outside India		
(i) Dues from Banks	-	-
(ii) Due from others	-	-
(a) Bills purchased & discounted	-	-
(b) Syndicated loans	-	-
(c) Others	-	-
Total		
Grand Total (C.I & II)	2,15,75,68,414.38	2,06,11,98,856.02

SCHEDULE 10 - FIXED ASSETS

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I Premises	38,83,609.63	42,70,927.63
At cost as on 31st March of the preceding year	42,70,927.63	47,45,474.63
Additions during the year	43,000.00	-
Deductions during the year	-	-
Depreciation to date	4,30,318.00	4,74,547.00
II Other Fixed Assets	95,36,598.59	1,22,82,150.76
At cost as on 31st March of the preceding year	1,22,82,150.76	1,34,65,593.95
Additions during the year	1,02,299.03	23,24,559.63
Deductions during the year	22,375.20	13,075.04
Depreciation to date	28,25,476.00	34,94,927.78
Total (I and II)	1,34,20,208.22	1,65,53,078.39



SCHEDULE 11 - OTHER ASSETS

PARTICULARS	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Inter-office adjustments(net)	-	68,937.99
II. Interest accrued	3,87,29,395.00	4,29,98,349.00
III. Tax paid in advance/Tax deducted at source	1,99,058.66	1,52,800.32
IV. Stationery & Stamps	4,90,316.65	4,87,463.02
V. Non-banking assets acquired in satisfaction of claims	2,78,24,484.00	1,13,24,484.00
VI. Interest Receivable- NPA	15,17,06,165.94	12,68,63,752.26
VII. Others	1,08,25,321.34	91,37,271.40
Total	22,97,74,741.59	19,10,33,057.99

SCHEDULE 12 - CONTINGENT LIABILITIES

	As on 31.03.2023 (Current Year)	As on 31.03.2022 (Previous Year)
I. Claims against the bank not acknowledged as debts	-	-
II. Liability for partly paid investments	-	-
III. Liability on account of outstanding forward exchange contracts	-	-
IV. Guarantees given on behalf of constituents		
(a) In India	4,43,80,573.00	3,98,60,085.00
(b) Outside India	-	-
V. Acceptances, endorsements and other obligations	-	-
VI. Other items for which the bank is contingently liable	4,88,88,672.33	81,68,779.73
Total	9,32,69,245.33	4,80,28,864.73

As per my report of even date attached herewith

For THE MALAD SAHAKARI BANK LIMITED.

For M/s VPR & Associates
Chartered Accountants
FRN: 112665W

Sd/-
CA Manasi Kulkarni
Partner
M. No. 130558
Date: 19.06.2023
Place: Mumbai

Sd/-
Vinod Mishra
Chairman

Sd/-
Hukumsingh Dariyasingh
Vice Chairman

Sd/-
Sharad Sathe
Director

Sd/-
Deepak Kulkarni
Chief Executive Officer



SCHEDULE TO PROFIT & LOSS ACCOUNT

SCHEDULE 13 - INTEREST EARNED

(Amount in Rupees)

PARTICULARS	Current Year 31.03.2023	Previous Year 31.03.2022
I. Interest/discount on advances/bills	20,84,20,505.42	22,77,20,588.05
II. Income on investments	10,12,19,564.11	9,86,94,456.22
III. Interest on balances with Reserve Bank of India and other inter-bank funds	3,16,27,224.00	2,79,65,823.10
IV. Others	-	-
Total	34,12,67,293.53	35,43,80,867.37

SCHEDULE 14 - OTHER INCOME

PARTICULARS	Current Year 31.03.2023	Previous Year 31.03.2022
I. Commission, exchange and brokerage	5,21,987.79	6,40,293.66
II. Profit on sale of investments	1,06,65,587.73	43,74,275.51
Less: Loss on sale of investments	-	-
III. Profit on revaluation of investments	-	-
Less: Loss on revaluation of investments	-	-
IV. Profit on sale of land, buildings and other assets	-	-
Less: Loss on sale of land, buildings and other assets	-	-
V. Profit on exchange transactions	-	-
Less: Loss on exchange transactions	-	-
VI. Income earned by way of dividends, etc, from subsidiaries/companies and /or joint ventures abroad/in India	-	-
VII. Miscellaneous Income	4,18,67,861.84	4,45,37,464.85
Total	5,30,55,437.36	4,95,52,034.02

SCHEDULE 15- INTEREST EXPENDED

PARTICULARS	Current Year 31.03.2023	Previous Year 31.03.2022
I. Interest on deposits	20,63,29,688.23	21,47,34,038.39
Interest on Reserve Bank of India/Inter-bank borrowings	-	-
II. Others	-	-
III. Others	-	-
Total	20,63,29,688.23	21,47,34,038.39



SCHEDULE TO PROFIT & LOSS ACCOUNT

SCHEDULE 16- OPERATING EXPENSES

PARTICULARS	Current Year 31.03.2023	Previous Year 31.03.2022
I. Payments to and provisions for employees	5,77,63,125.00	6,63,92,787.00
II. Rent,taxes and lightning	52,23,297.39	49,66,337.72
III. Printing and Stationery	12,54,539.56	13,14,451.15
IV. Advertisement and publicity	3,04,509.50	94,024.80
V. Depreciation on bank's property	32,55,794.00	39,69,474.78
VI. Director's fees, allowances and expenses	4,69,780.00	4,18,650.00
VII. Auditors' fees and expenses (including branch auditors)	19,98,319.00	18,82,659.04
VIII. Law charges	11,99,948.00	7,20,300.00
IX. Postages,Telegrams,Telephones,etc.	52,09,354.56	54,81,490.80
X. Repairs and maintenance	19,67,218.16	24,96,408.90
XI. Insurance	58,81,754.64	52,64,309.60
XII. Other expenditure	3,77,14,258.82	2,50,40,196.85
Total	12,22,41,898.63	11,80,41,090.64

As per my report of even date attached herewith

For THE MALAD SAHAKARI BANK LIMITED.

For M/s VPR & Associates
Chartered Accountants
FRN: 112665W

Sd/-
A Manasi Kulkarni
Partner
M. No. 130558
Date: 19.06.2023
Place: Mumbai

Sd/-
Vinod Mishra
Chairman

Sd/-
Hukumsingh Dariyasingh
Vice Chairman

Sd/-
Sharad Sathe
Director

Sd/-
Deepak Kulkarni
Chief Executive Officer



NOTES FORMING PART OF THE PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH, 2023 AND BALANCE SHEET AS ON EVEN DATE

A. 1) Overview

The Malad Sahakari Bank Ltd. was incorporated in 1975 and has completed its 47 years of providing wide range of Banking and Financial Services.

2) Basis of Preparation

The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting, unless otherwise stated, and comply with generally accepted accounting principles, statutory requirements prescribed under the Banking Regulation Act, 1949, circulars and guidelines issued by the Reserve Bank of India ('RBI') from time to time, the Accounting Standards ('AS') issued by the Institute of Chartered Accountants of India ('ICAI') and current practices prevailing within the banking industry of India.

3) Use of Estimates

The preparation of the financial statements, in conformity with generally accepted accounting principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, revenues and expenses and disclosure of contingent liabilities at the date of the financial statements.

Actual results could differ from those estimates. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Any revisions to the accounting estimates are recognized prospectively.

B. SIGNIFICANT ACCOUNTING POLICIES

1. Accounting Convention:

Financial Statements are drawn up in accordance with historical cost convention and going concern assumption in accordance with generally accepted accounting principles and current practices prevailing in Banking Industry in India except as otherwise stated.

2. Investments:

2.1 The entire Investment Portfolio of the Bank (including SLR and Non SLR Securities) has been classified into (i) Held to Maturity (ii) Available for Sale and (iii) Held for trading Categories as per RBI Guidelines.

2.2 The entire Investment Portfolio for the purpose of disclosure in the Balance Sheet has been categorized into (i) Government Securities Bonds of PSU's Shares of co-operative societies (iv) Other investments.

2.3 Investments are valued as per the directives issued by the Reserve Bank of India from time to time and in line with the methodology suggested by Financial Benchmarks India Pvt .Ltd.(FBIL)

2.4 Investments classified under "Held to Maturity" category have been carried at acquisition cost and the Premium paid on securities is amortized over the period of maturity.

2.5 Investments under "Available for Sale" category have been marked to market scrip wise as per RBI directives.

2.6 Brokerage, commission, etc. pertaining to investments paid at the time of acquisition is charged to revenue.



3. Advances

Advances are classified into "Performing" or "Non-performing" assets based on recovery of principal/ interest and are further classified under four categories i.e. Standard Assets, (ii) Sub — Standard Assets, (iii) Doubtful Assets and (iv) Loss Assets in accordance with the guidelines issued by the RBI from time to time.

Provision on advances categorized under Sub-Standard, Doubtful and Loss Assets is made in accordance with the guidelines issued by the RBI.

Standard Assets	: @ 0.25% (For Agriculture and SME)/ 0.40% / 0.75% / 1%
Sub-Standard Assets	: @ 10% of secured & unsecured portion.
Doubtful Assets	: @ 20%, 30 %, 100 % of secured portion based on the Number of years the account remained doubtful (i.e. up to one year, one to three years & above 3 years respectively) and @ 100% of the unsecured portion.
Loss Assets	: @ 100%

Advances against security of Bank's own Fixed Deposits, National Saving Certificates, Life Insurance Policies, Indira Vikas Patra, Kisan Vikas Patra not considered as Non-Performing Assets in accordance with the guidelines issued by the RBI.

The overdue interest in respect of Non Performing Advances is provided separately under "Overdue Interest Reserve" as per the directives issued by the Reserve Bank of India.

Advances accounts closed after balance sheet date or recoveries made after balance sheet date but before completion of audit are not considered as non - performing assets.

4. Fixed Assets and Depreciation (AS-10)

4.1 Fixed Assets are stated at their historical cost less accumulated depreciation thereon. Cost includes incidental expenses incurred on acquisition of assets.

4.2 Fixed Assets other than Computer are depreciated on Written down Value Basis, whereas the computer are depreciated on Straight line method, at the rates considered appropriate by Management, as follows;

Premises	10.00%
Furniture & Fixture	10.00%
Strong Room	10.00%
Air Conditioners & Equipment	15.00%
Computers & Peripherals	33.33%

4.3 Depreciation on assets purchased is provided on proportionate monthly basis.

5. Revenue Recognition (AS-9)

Items of Income and Expenditure are accounted for on accrual basis provided as hereunder.

5.1 Income from non-performing assets is recognized to the extent realized as per RBI directives.

5.2 Interest on government securities and other fixed income securities is recognized on accrual basis.

5.3 Commission, Exchange, Dividend and Penal Interest on advances are accounted for on receipt basis.

6. Employees Benefits (AS-15)

6.1 Provision for liability towards gratuity is accounted for as per the actuarial valuation carried out by LIC of India. The Bank has covered gratuity liability under the Employees group gratuity scheme of LIC of India. Contributions to LIC of India under the scheme are charged to the Profit and Loss Account for the year when the contribution is made.



6.2 Further, bank has covered Leave Encashment liability under Employee's Group Leave Encashment Scheme of LIC of India. Contributions to LIC of India under the scheme are charged to the Profit and Loss Account for the year when the contribution is made.

6.3 Current year's bank contribution towards gratuity and leave encashment is as under :-

Particular	Amount (Rs.)
Gratuity	1,69,160.00
Leave encashment	1,47,856.00

6.4 Provident fund contributions are charged to the Profit and Loss Account of the year when the contribution to the respective funds are due.

7. Earning Per Share (AS-20)

Basic earning per share is calculated by dividing the net profit or loss for the period by the weighted average number of shares outstanding during the year. The weighted average number of shares for current year is calculated by taking average of shares outstanding as on first and last day of financial year.

8. Income Tax: (AS-22)

8.1 Tax expense comprises both deferred and current taxes. Deferred Income Tax reflect the impact of current year timing differences between taxable income and accounting income for the year and reversal of timing differences of earlier years.

8.2 Deferred Tax is based on tax rates and the tax laws effective at the Balance Sheet.

8.3 Deferred Tax Assets are recognized only to the extent that there is reasonable certainty that sufficient future taxable income will be available against which such Deferred Tax Assets can be realized.

C. NOTES FORMING PART OF THE ACCOUNTS

1. Disclosure under AS- 5, Prior Period Items:

1.1. There are no items of material significance in the prior period account requiring disclosure.

2. Revenue Recognition AS- 9

a) Income from Advances

(i) Interest on Performing Advances have been recognized on accrual basis.

(ii) Interest on Non Performing Advances is recognized and accounted on realization as per the guidelines issued by RBI.

b) Income from Investment

(i) Interest on Investment has been recognized on accrual basis.

(ii) Dividends received from shares of co-operative institutions as income of the year in which they are realized.

(iii) Profit or loss on sale of securities have been recognized & accounted on settlement-date basis.

c) Income from other services

Commission (other than insurance commission), is recognized as income of the year in which they are received.



3. Disclosure under AS – 10 Accounting for Fixed Assets

Particulars	Furniture & Fixture	Computer Hardware & Software	Premises	Strong Room	Total
Gross Block 31.03.2022	91,61,942.93	31,20,207.83	36,17,260.71	6,53,666.92	1,65,53,078.39
Add : During the year	54,409.88	47,889.15	43,000.00	-	1,45,299.03
Less - Deduction during the year (Sale or W / Off)	(22,372.20)	(3.00)	-	-	(22,375.20)
Gross Block (A)	91,93,980.61	31,68,093.98	36,60,260.71	6,53,666.92	1,66,76,002.22
Less - Current year Depreciation	(10,04,730.00)	(18,20,746.00)	(3,64,951.00)	(65,367.00)	(32,55,794.00)
Net Block 31.03.2023 (A-B)	81,89,250.61	13,47,347.98	32,95,309.71	5,88,299.92	1,34,20,208.22

4. Foreign Exchange Transactions (AS-11)

The Bank does not deal in Foreign Exchange directly.

5. Employee Benefits AS-15

Status of funded gratuity plan for the year ended March 31, 2023 as required under AS 15 (revised)

Changes in the Fair Value of Assets	Gratuity Amount (In Lakhs)	Leave Encashment Amount (In Lakhs)
Opening balance in Fair Value of Assets	380.29	256.25
Actual Return on Plan Assets	0.00	14.45
Contribution by Employer	1.00	1.00
Benefits Paid	(78.08)	(83.84)
Charges deducted for the period	(0.00)	(0.00)
Closing Fair Value of Plan Assets	303.21	187.86

Assumptions used in accounting for the gratuity and Leave encashment are set out below;

Discount Rate	8.00%
Turnover Rate	1-3%
Mortality	Published rates of LIC 2006-2008
Salary Escalation rate	4.00%
Retirement Age	58 years



6. Segment Reporting AS-17

In accordance with the guidelines issued by RBI, Bank has adopted following Business Segments-

- Treasury includes all Investment Portfolio, Profit/ Loss on sale of investments (Bonds and Government Securities), money market operations. The expenses of this segment consist of interest expenses on funds borrowed from external sources and depreciation / amortization of premium on Held to Maturity investments.
- Other Banking operations include all other operations not covered under Treasury Operations. It primarily comprises of Loans and Advances to wholesale and retail customers and other Banking services to such customers. The revenue consists of interest earned on loans and advances, income on various services to customers.

7. Disclosure under AS-18 on “Related Party Transactions”

- The bank is a co-operative society under the Maharashtra Co-operative Society Act, 1960 and there are no related parties requiring a disclosure under AS 18 issued by The Institute of Chartered Accountants of India other than of the key management personnel.
- There being only one CEO Mr. Deepak Kulkarni for the financial year 2022-23 in terms of RBI circular dated 29th March 2003, he is being a Single party Covered under this category, no further details need to be disclosed.

8. Lease Transactions (AS-19)

The bank has entered into Lease agreement with various parties. The total lease payments Under non-cancellable operating leases are as follows.

(Rs. in Lakhs)

Particulars	31.03.2023	31.03.2022
Not later than one year	14.68	19.93
Later than one year but not later than five years	2.00	16.68
Later than five years.	-	-

9. Earning Per Share (AS-20)

Particulars	31.03.2023	31.03.2022
Profit after Tax (Rs. In Lacs)	207.39	456.26
Nominal Value Per Share (Rs.)	10	10
No. of the Equity Shares	8781338	8792511
EPS – Basic (In Rs)	2.36	5.19



10. Deferred Tax: (AS-22)

Deferred tax has been recognized on account of timing differences between the book profits and the taxable profits. The tax effect of timing differences between the book profits and the taxable profits are reflected through Deferred Tax Asset (DTA) / Deferred tax Liability (DTL) . Deferred tax asset as on 31.03.2023 is Rs.0.36 lakhs.

11. Impairment Of Assets : (AS-28)

The bank has ascertained that there is no material impairment of any of its assets and as such no provision under Accounting Standard 28 on impairment of Assets (As-28) issued by the ICAI is required.

12. Contingent Liability: (AS-29)

12.1. Contingent Liability towards Guarantees issued by the bank is Rs.4,43,80,573/- (Previous Year Rs.3,98,60,085/-).

12.2. In accordance with the "The Depositor Education and Awareness Fund Scheme, 2014" formulated by RBI, the Bank has identified and transferred Rs.488.89 lakhs to the Depositor Education and Awareness Fund till 31st March 2023. The details of the same are as below:

(Rs. In lakhs)

	FY 2022-23	FY 2021-22
Opening balance of amount transferred to DEAF	81.69	57.89
Add : Amounts transferred to DEAF during the year	417.16	26.79
Less : Amounts reimbursed by DEAF towards claims	9.16	2.99
Less : Amount receivable from RBI	0.80	0.00
Closing balance of amounts transferred to DEAF	488.89	81.69

13. Non Banking Assets

(Rs. In lakhs)

Sr. No.	Name of the Borrower	Acquired Property Description	Date of Acquisition	Amount of Acquisition
1.	M / s Divine Mercantile Pvt Ltd.	15 Shops at Shivam Shopping Centre, S.V. Road, Malad - West, Mumbai - 400 064, which were mortgaged to the Bank, having different areas.	17.06.2014	113.24
2.	M / s Om Shivam Construction	Shop No. 88, 2nd Floor, at Oshiwara Link Plaza, Commercial Premises Co-op Hsg. Soc. Ltd, New Link Road, Near Oshiwara Police Station, Oshiwara Jogeshwari- West, Mumbai 400 102	13.06.2023	165.00



14. Disclosures regarding Restructured Accounts

During the F.Y. 2020-21, Bank has restructured 563 loan accounts under **COVID-19** Restructure-1.0 amounting to Rs.11.81 Cr, having outstanding balance of Rs.4.87 Cr. as of 31/03/2023. Bank has made provision of Rs.0.52 Cr. against the said loan accounts.

During F.Y. 2021-22, Bank has restructured 18 loan accounts under COVID -19 Restructure-2.0 amounting to Rs.3.15 Cr. having outstanding balance of Rs.3.15 Cr. lacs as of 31/03/2022. Bank has made provision of Rs.0.31 Cr. against the said loan accounts.

During F.Y. 2022-23 out of total restructured 581 loan accounts, 371 loan accounts have been closed and 69 loan accounts classified as NPA.

The Position of restructured loan accounts under COVID-19 as on 31st March 2023 is as below:

(Rs. in Crores)

Sr. No.	Particulars		CDR Mechanism	Housing Loans	SME Debt restructuring	Others
1	Standard Advances subject to restructure	No. of Borrowers	5	8	124	4
		Amount Outstanding	4.09	0.18	0.54	0.06
		Diminution in the fair value	-	-	-	-
2	Sub-standard Advances subject to restructured	No. of Borrowers	-	-	2	0
		Amount Outstanding	-	-	0.02	0
		Diminution in the fair value	-	-		
3	Doubtful Advances subject to restructured	No. of Borrowers			67	0
		Amount Outstanding			0.82	0
		Diminution in the fair value				
4	Total	No. of Borrowers	5	8	193	4
		Amount Outstanding	4.09	0.18	1.38	0.06
		Diminution in the fair value	0	0	0	-

15. Other Notes

- 15.1 As per RBI Guidelines, the excess of acquisition cost over face value of securities held under the category "Held to Maturity" is amortized over the residual life of securities. During the year under audit Rs.24.03 Lakhs has been amortized.
- 15.2. During the year under audit, bank has written off any non-performing advances amounting to Rs.135.14 lakhs whereas in previous year it was NIL.
- 15.3 Loans to Directors & their relatives outstanding as on 31 .03.2023 is Rs.35.81 Lakhs. The are no over dues in the said accounts. The said loans are sanctioned against their own deposits and LIC policies.
- 15.4. During the year under audit, RBI has not imposed any penalty on the bank.



16. Figures of the previous year have been regrouped, reclassified wherever considered necessary.
17. The notes on Accounts are integral part of the Balance Sheet as at 31st March 2023 and of the annexed Profit and Loss Account for the year ended on that date.
18. **In terms of RBI Directives, following additional disclosure are made;**

Part A : Business Segments

(Amount in Crore)

Business Segments	Treasury		Corporate Wholesale Banking		Retail Banking		Other Banking Business		Total	
	2022-23	2021-22	2022-23	2021-22	2022-23	2021-22	2022-23	2021-22	2022-23	2021-22
Particulars										
Revenue	14.35	13.10	12.70	15.36	8.14	7.41	4.24	4.52	39.43	40.39
Result	0.84	1.21	0.54	1.79	0.36	1.59	1.25	1.56	2.99	6.15
Unallocated Expenses										
Operating Profit									2.99	6.15
Income Taxes									0.92	1.59
Extraordinary Profit / Loss										
Net Profit									2.07	4.56
Business Segments										
Particulars										
Other Information :										
Segment Assets	257.62	258.95	121.01	125.25	94.75	80.87	21.53	19.63	494.91	484.70
Unallocated Assets									2.78	1.13
Total Assets									497.69	485.83
Segment Liabilities	257.62	258.95	121.01	125.25	94.75	80.87	21.53	19.63	494.91	484.70
Unallocated Liabilities									2.78	1.13
Total Liabilities									497.69	485.83



Part B : Geographic Segments

(Amount in Crore)

	Domestic		International		Total	
	2022-23	2021-22	2022-23	2021-22	2022-23	2021-22
(a) Revenue	39.43	40.39	-	-	39.43	40.39
(b) Assets	497.69	485.83	-	-	497.69	485.83

Regulatory Capital

Composition of Regulatory

(Amount in Crore)

Sr. No.	Particulars	2022-23	2021-22
i)	Common Equity Tier 1 capital (CET 1) / Paid up share capital and reserves (net of deductions, if any)	32.36	34.75
ii)	Additional Tier 1 capital / Other Tier 1 capital	0.00	0.00
iii)	Tier 1 capital (i + ii)	32.36	34.75
iv)	Tier 2 capital	5.89	6.29
v)	Total capital (Tier 1 + Tier 2)	38.25	41.04
vi)	Total Risk Weighted Assets (RWAs)	201.69	206.61
vii)	CET 1 Ratio (CET 1 as a percentage of RWAs) / Paid-up share capital and reserves as percentage of RWAs	16.05	16.82
viii)	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.05	16.82
ix)	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	2.92	3.04
x)	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	18.97	19.86
xi)	Leverage Ratio	NA	NA
	Percentage of the shareholding of		
xiii)	a) Government of India	NA	NA
	b) State Government (specify name)	NA	NA
	c) Sponsor Bank	NA	NA
xiii)	Amount of paid-up equity capital raised during the year		
xiv)	Amount of non-equity Tier 1 capital raised during the year,		
xv)	Amount of Tier Z capital raised during the year,		



Maturity pattern of certain items of assets and liabilities

(Amount in Crore)

Particulars	1 to 14 days	15 to 28 days	29 days upto 3 months	Over 3 and upto 6 months	Over 6 months and upto 1 year	Over 1 year and up to 3 years	Over 3 years and up to 5 years	Over 5 years	Total
Deposits	27.82	6.71	37.09	43.77	67.25	136.22	56.07	44.15	419.08
Advances	2.10	3.12	18.38	9.91	43.55	28.10	19.14	91.46	215.76
Investments	5.00	0.00	12.00	0.00	05.08	15.30	35.34	77.36	150.08
Borrowings									
Foreign Currency Assets									
Foreign Currency Liabilities									

Composition of Investment Portfolio as at 31/03/2023

(Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	77.55	-	-	-	-	-	77.55	-	-	-	-	77.55
Less: Provision for non-performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	77.55	-	-	-	-	-	77.55	-	-	-	-	77.55
Available for Sale												
Gross	70.95	-	-	-	-	1.58	72.53	-	-	-	-	72.53



Composition of Investment Portfolio as at 31/03/2023

(Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Less: Provision for depreciation and (NPI)	3.56	-	-	-	-	-	3.56	-	-	-	-	3.56
Net	67.39	-	-	-	-	-	68.97	-	-	-	-	68.97
		-	-	-	-	-		-	-	-	-	-
Held to Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-
Total Investment	148.50	-	-	-	-	-	150.08	-	-	-	-	150.08
Less: Provision for non-performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	3.56	-	-	-	-	-	3.56	-	-	-	-	3.56
Net	144.94	-	-	-	-	-	146.52	-	-	-	-	146.52



Composition of Investment Portfolio as at 31/03/2022

(Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Held to Maturity												
Gross	72.75	-	-	-	-	-	72.75	-	-	-	-	72.75
Less: Provision for non- performing investments (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	72.75	-	-	-	-	-	72.75	-	-	-	-	72.75
		-	-	-	-	-		-	-	-	-	-
Available for Sale												
Gross	70.95	-	-	-	-	-	70.95	-	-	-	-	70.95
Less: Provision for depreciation and (NPI)	1.33	-	-	-	-	-	1.33	-	-	-	-	1.33
Net	69.62	-	-	-	-	-	69.62	-	-	-	-	69.62
		-	-	-	-	-		-	-	-	-	-
Held to Trading												
Gross	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-	-	-	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-	-	-	-	-



(Amount in Crore)

	Investments in India							Investments Outside India				
	Government Securities	Other Approved Securities	Shares	Debentures and	Subsidiaries and / or joint ventures	Others	Total investments in India	Government securities (including local authorities)	Subsidiaries and / or joint ventures	Others	Total Investments outside India	Total Investments
Total Investments	143.70	-	-	-	-	-	143.70	-	-	-	-	143.70
Less: Provision for non- performing investments	-	-	-	-	-	-	-	-	-	-	-	-
Less: Provision for depreciation and (NPI)	1.33	-	-	-	-	-	1.33	-	-	-	-	1.33
Net	142.37	-	-	-	-	-	142.37	-	-	-	-	142.37

Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Crore)

Particulars	2022-23	2021-22
i) Movement of provisions held towards depreciation on investments		
a) Opening Balance	1.33	1.24
b) Add: Provisions made during the year	2.23	0.09
c) Less: Write off / write back of excess provisions during the year	-	-
d) Closing Balance	3.56	1.33
ii) Movement of Investment Fluctuation Reserve		
a) Opening Balance	4.03	3.55
b) Add: Amount transferred during the year	-	0.48
c) Less: Drawdown	0.40	-
d) Closing Balance	3.63	4.03
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/ Current category	5.00%	5.68%



Non-performing non-SLR investments

(Amount in Crore)

Particulars	2022-23	2021-22
Opening Balance	-	-
Additions during the year since 1st April	-	-
Reductions during the above period	-	-
Closing Balance	-	-
Total provision held	-	-

Issuer composition of non-SLR investments

(Amount in Crore)

Sr. No.	Issuer	Amount		Extent of Private Placement		Extent of 'below investment grade' securities		Extent of 'unrated' securities		Extent of 'unlisted' securities	
		2022-23	2021-22	2022-23	2021-22	2022-23	2021-22	2022-23	2021-22	2022-23	2021-22
1	2	3		4		5		6		7	
a)	PSUs										
b)	FIs	-	-	-	-	-	-	-	-	-	-
c)	Banks	-	-	-	-	-	-	-	-	-	-
d)	Privat Corporates	-	-	-	-	-	-	-	-	-	-
e)	Subsidiaries/ Joint Ventures	-	-	-	-	-	-	-	-	-	-
f)	Others	1.58	-	-	-	-	-	-	-	-	-
g)	Provision held towards depreciation	-	-	-	-	-	-	-	-	-	-
	Total	1.58	-	-	-	-	-	-	-	-	-



Asset Quality

Classification of advances and provisions held

(Amount in Crore)

	Standard Total Standard Advances	Non-Performing				Total
		Sub- standard	Doubtful	Loss	Total NPA	
Gross Standard Advances and NPAs						
Opening Balance	182.57	3.61	19.94	0	23.55	206.12
Add : Additions during the year					3.74	
Less : Reductions during the year*					8.89	
Closing balance	197.36	3.10	15.30	0	18.40	215.76
*Reductions in Gross NPAs due to:						
i) Up gradation					0.88	
ii) Recoveries (excluding recoveries from upgraded accounts)					6.66	
iii) Technical/ Prudent'ial16 Write-offs					1.35	
iv) Write-offs other than those under (m) above					0.00	
Provisions (excluding Floating Provisions)						
Opening balance of provisions held	1.87	0.36	9.96	0	10.32	12.19
Add : Fresh provisions made during the year					2.91	
Less : Excess provision reversed/ Write-off loans					1.35	
Closing balance of provisions held	1.47	0.31	9.92	0	10.23	11.70
Net NPAs						
Opening Balance						
Add: Fresh additions during the year					-	-
Less: Reductions during the year					-	-
Closing Balance						-
Floating Provisions						-
Opening Balance						-
Add: Additional provisions made during the year						
Less: Amount drawn down ¹⁸ during the year						
Closing balance of floating provisions						
Technical write-offs and the recoveries made thereon						-



(Amount in Crore)

	Standard Total Standard Advances	Non-Performing				Total
		Sub- standard	Doubtful	Loss	Total NPA	
Opening balance of Technical/ Prudential written-off accounts						-
Add: Technical/ Prudential write-offs during the year						-
Less: Recoveries made from previously technical / prudential written-off accounts during the year						-
Closing balance						
Ratios (in per cent)	2022-23	2021-22				
Gross NPA to Gross Advances	8.53%	11.42%				
Net NPA to Net Advances	2.02%	6.69%				
Provision coverage ratio	77.91%	44.37%				



Sector-wise Advances and Gross NPAs

(Amount in Crore)

	Sector*	2022-23			2021-22		
		Out-standing Total Advances	Gross NPAs	Percent-age of Gross NPAs to Total Advances in that sector	Out-standing Total Advances	Gross NPAs	Percent-age of Gross NPAs to Total Advances in that sector
i)	Priority Sector						
a)	Agriculture and allied activities	0.78	-	0	0.78	-	0
b)	Advances to industries sector eligible as priority sector lending	27.78	0.84	0.39%	26.76	3.77	1.83%
c)	Services	77.84	14.44	6.69%	79.47	15.40	7.47%
d)	Personal loans (Housing Loan, Personal Loan, Education Loan and Term Loans on Individual Names)	12.61	0.45	0.21%	10.76	0.55	0.27%
	Subtotal (i)	119.01	15.73	7.29%	117.77	19.72	9.57%
ii)	Non-priority Sector						
a)	Agriculture and allied activities						
b)	Industry	1.43	0.00	0.00%	11.22	0.28	0.13%
c)	Services	32.15	1.28	0.59%	25.36	1.20	0.58%
d)	Personal loans (Housing Loan, Gold Loan, Personal Loan, FDR Loans / NSC KVP Loans and Term Loan Individual Names)	63.17	1.39	0.65%	51.77	2.35	1.14%
c)	Subtotal (ii)	96.75	2.67	1.24%	88.35	3.83	1.85%
c)	Total (i) + (ii)	215.76	18.40	8.53%	206.12	23.55	11.42%

- During F.Y. 2022-23 bank has purchased PSL - General Certificates amounting to Rs.15.00 Cr therefore advance under priority sector lending as on 31/03/2023 works out to Rs.134.01 Cr



Details of accounts subjected to restructuring

(Amount in Crore)

		Agriculture and allied activities		Corporate (excluding MSME)		Micro, Small and Medium Enterprises (MSME)		Retail (excluding agriculture and MSME)		Total	
		2022-23	2021-22	2022-23	2021-22	2022-23	2021-22	2022-23	2021-22	2022-23	2021-22
Standard	Number of borrowers	-	-	-	5	-	200	-	10	-	215
	Gross Amount (Rs. in crore)	-	-	4.09	4.60	0.57	3.24	0.21	2.08	4.87	9.92
	Provision held (Rs. in crore)	-	-	0.42	0.46	0.06	0.32	0.02	0.21	0.50	0.99
Sub-Standard	Number of borrowers	-	-	-	-	2	202	0	1	2	203
	Gross Amount (Rs. in crore)	-	-	-	-	0.02	2.10	0	0.019	0.02	2.12
	Provision held (Rs. in crore)	-	-	-	-	0.00	0.21	0	0.001	0.00	0.21
Doubtful	Number of borrowers	-	-	-	-	67	-	-	-	67	-
	Gross Amount (Rs. in crore)	-	-	-	-	0.82	-	-	-	0.82	-
	Provision held (Rs. in crore)	-	-	-	-	0.08	-	-	-	0.08	-
Total	Number of borrowers	-	-	5	5	194	402	11	11	210	418
	Gross Amount (Rs. in crore)	-	-	4.09	4.60	1.41	5.34	0.21	2.09	5.71	12.04
	Provision held (Rs. in crore)	-	-	0.42	0.46	0.14	21.32	0.02	0.21	0.58	1.20



Fraud Accounts

(Amount in Crore)

	2022-23	2021-22
Number of frauds reported	0	1
Amount involved in fraud (< crore)	0.00	0.007
Amount of provision made for such frauds (< crore)	0.00	0.007
Amount of Unamort-ized provision debited from 'other reserves' as at the end of the year (< crore)		

(Amount in Crore)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at the end of the previous year (A)	Of (A)	Of (A)	Of (A)	Exposure to accounts classified as Standard consequent to implementation of resolution plan Position as at the end of this year
		aggregate debt that slipped into NPA during the year	amount written off during the year	amount paid by the borrowers during the year	
Personal Loans - Covid Restructure 1.0	0.01	-	-	0.001	0.01
Personal Loans - Covid Restructure 1.0	-	-	-	-	-
Corporate persons*- Covid Restructure 1.0	4.03	-	-	0.49	4.03
Of Which MSMEs		-	-		
Corporate persons*- Covid Restructure 2.0	0.56	-	-	0.02	0.54
Of Which MSMEs		-	-		
Others - Covid Restructure 1.0	2.72	0.02	-	2.11	0.59
Others - Covid Restructure 2.0	2.59	-	-	2.41	0.18
Total	9.91	0.02	-	5.03	4.86



Exposures

Exposure to real estate sector

(Amount in Crore)

Category	2022-23	2021-22
i) Direct Exposure		
a) Residential Mortgages -	34.22	26.92
Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. Individual housing loans eligible for inclusion in priority sector advances shall be shown separately. Exposure would also include non-fund based (NFB) limits.	23.24	17.26
Individual housing loans eligible for inclusion in priority sector advances	10.98	9.66
b) Commercial Real Estate -	16.90	18.44
Lending secured by mortgages on commercial real estate (office buildings, retail space, multipurpose commercial premises, multifamily residential buildings, multi tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc'). Exposure would also include non-fund based (NFB) limits;		
c) Investments in Mortgage-Backed Securities (MBS) and other securitized exposures -		
i. Residential		
ii. Commercial Real Estate		
iii. Indirect Exposure		
Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies.		
Total Exposure to Real Estate Sector	51.12	45.36

Unsecured Advances

(Amount in Crore)

Particulars	2022-23	2021-22
Total unsecured advances of the bank	2.45	2.71
Out of the above, amount of advances for which intangible securities such as charge over the rights, licenses, authority, etc. have been taken		
Estimated value of such intangible securities		



Concentration of deposits, Advances, exposures & NPA's

a) Concentration of deposits

(Amount in Crore)

Particulars	2022-23	2021-22
Total deposits of the twenty largest depositors	33.86	23.51
Percentage of deposits of twenty largest depositors to total deposits of the bank	8.08%	5.71%

b) Concentration of advances

(Amount in Crore)

Particulars	2022-23	2021-22
Total advances of the twenty largest borrowers	47.20	48.58
Percentage of advances to twenty largest borrowers to total advances of the bank	21.88%	23.57%

c) Concentration of exposures

(Amount in Crore)

Particulars	2022-23	2021-22
Total exposure to the twenty largest borrowers/customers	56.26	68.63
Percentage of exposures to the twenty largest borrowers / customers to the total exposures of the bank on borrowers / customers.	26.08%	33.30%

d) Concentration of NPAs

(Amount in Crore)

Particulars	2022-23	2021-22
Total deposits of the top twenty NPA accounts	15.53	17.75
Percentage of exposures to the twenty largest NPA exposure to the total Gross NPAs.	84.40%	75.37%



Disclosure of complaints

Summary information on complaints received by the bank from customers and from the Offices of Ombudsman

(Amount in Crore)

Sr. No.	Particulars	2021-22	2022-23
	Complaints received by the bank from its customers		
1	Number of complaints pending at beginning of the year	-	-
2	Number of complaints received during the year	-	-
3	Number of complaints disposed during the year	-	-
3.1	Of which, number of complaints rejected by the bank	-	-
4	Number of complaints pending at the end of the year	-	-
	Maintainable complaints received by the bank from Office of Ombudsman		
5	Number of maintainable complaints received by the bank from Office of Ombudsman	2	4
5.1	Of 5, number of complaints resolved in favour of the bank by Office of Ombudsman	2	4
	Of 5, number of complaints resolved through conciliation/ mediation/advisories issued by Office of	-	-
5.2	Ombudsman	-	-
5.3	Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the bank	-	-
6	Number of Awards unimplemented within the stipulated time (other than those appealed)	-	-



Top five grounds of complaints received by the bank from customers

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
2022-23					
Ground - 1 (Loans & Advances)	-	3	50%	-	-
Ground - 2 (Recovery Agent / Direct Sales Agent)	-	-	-	-	-
Ground - 3 (Chq. Draft Bills)	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	1	100%	-	-
Total	-	4	100%	-	-

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase / decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
1	2	3	4	5	6
2021-22					
Ground - 1 (Loans & Advances)	-	2	200%	-	-
Ground - 2 (Recovery Agent / Direct Sales Agent)	-	-	-	-	-
Ground - 3 (Chq. Draft Bills)	-	-	-	-	-
Ground - 4	-	-	-	-	-
Ground - 5	-	-	-	-	-
Others	-	-	-	-	-
Total	-	2	200%	-	-



Disclosures on remuneration

(Amount in Crore)

Particulars	2021-22	2022-23	2022-23
		01.04.2022 to 30.06.2022	01.07.2022 to 31.03.2023
Name of CEO	R. Vedamurthi	R. Vedamurthi	Deepak V. Kulkarni
Salary & Ex-grana	0.17	0.04	0.09
Relmbursement of expenses	0.01	0.003	0.01
Total	0.18	0.04	0.10

Business Ratios

Particulars	2022-23	2021-22
i) Interest Income as a percentage to Working Funds	7.08	7.50
ii) Non-interest income as a percentage to Working Funds	1.10	1.05
iii) Cost of Deposits	5.09	5.37
iv) Net Interest Margin	3.29	3.47
v) Operating Profit as a percentage to Working Funds	1.36	1.49
vi) Return on Assets	0.43	0.98
vii) Business (deposits plus advances) per employee (in crore)	7.56	6.65
vii) Profit per employee (in crore)	0.02	0.05

Bancassurance Business

(Amount in Crore)

Particulars	Amount
Comm. on insurance business	0.07

Disclosures regarding Priority Sector Lending Certificates (PSLCs)

(Amount in Crore)

Category	Purchase / Sale	Date	Ref. No.	Amount
PSLC General	Purchase	29/03/2023	PSLCP/2022/2579	15



Provisions and contingencies

(Amount in Crore)

Provision debited to Profit and Loss Account	2022-23	2021-22
i) Provisions for NPI	-	-
ii) Provision towards NPA	1.04	0.57
iii) Provision made towards Income tax	0.93	1.54
iv) Other Provisions and Contingencies (with details)		
a) Investment Dep. Reserve	2.23	0.08
b) Provision for Interbank exposure	0.32	0.32

Payment of DICGC Insurance Premium

(Amount in Crore)

Sr. No.	Particulars	2022-23	2021-22
i)	Payment of DICGC Insurance Premium	0.59	0.57
ii)	Arrears in payment of DICGC premium	0.00	0.00

Disclosure of facilities granted to Directors & their relatives

(Amount in Crore)

Sr. No.	Total No. of Borrowers	San Amount	O/s Amount As on 31/03/2022	of which Overdue	Security Details
1	12	0.48	0.36	0.00	FDRs and LIC Policies

For & behalf of
M/ s VPR & Associates
Chartered Accountants
Firm Reg.NO. 112665W

CA. Manasi Kulkarni
Partner
M.NO.130558

Date: 19.06.2023
Place : Mumbai

For The Malad Sahakari Bank Ltd.

-sd-
Vinod Mishra
Chairman

-sd-
Sharad Sathe
Director

-sd-
Hukumsingh Dariyasingh
Vice Chairman

-sd-
Deepak Kulkarni
Chief Executive Officer



ANNEXURE - A

Name of the Bank	:	THE MALAD SAHAKARI BANK LIMITED
Head Office Address	:	6, Sujata Niketan C.H.S., Rani Sati marg, Malad (East), Mumbai - 400 097
No. & Date of Registration	:	BOM / BNK / 135 Dated 22-01-1975
No. & Date of RBI Licence	:	ACD/ MH/66P Dated 27.01.1976

(Rs. In Lakhs)

Jurisdiction : Municipal Limits, Greater Mumbai, Thane & Palghar District			
	Items	Items	As on 31st March 2023
1	No. of Branches Including H.O.		1 +5
2	Membership	Regular	22000
		Nominal	321
3	Audit Classification		A
4	Total Staff	Sub- Staff	13
		Other - Staff	71
		Total	84
5	Paid Up Capital		884.65
6	Total Reserve & Funds		4573.43
7	Working Capital		48185.84
8	Deposit	Saving	11920.59
		Current	2697.56
		Fixed	27290.30
		Total	41908.45
9	Advance	Secured	21331.09
		Unsecured	244.59
		Total	21575.68
		% of Priority Sector to Total Loans & Advances	65.01%
		% of Weaker Sections to Total Loans & Advances	11.23%
10	Borrowing	Other Bank	0.00
11	Investment		20545.52
12	Overdue (%) to Total Advances		7.19%
13	Profit for the year		207.39
14	Last Dividend Paid		10%



BANK'S PROGRESS AT A GLANCE

Rs. In Lakhs

Year	2013 - 2014	2014 - 2015	2015 - 2016	2016 - 2017	2017 - 2018	2018 - 2019	2019 - 2020	2020 - 2021	2021 - 2022	2022 - 2023
No. of Members	21158	21643	21941	22014	22240	22274	22273	22216	22067	22000
Share Capital	616.00	674.26	740.26	781.89	804.50	840.99	883.37	886.89	871.61	884.65
Reserves	2424.69	2581.26	2787.72	2835.67	3397.43	3341.28	3352.69	3759.62	4053.07	4573.43
Deposits	25129.22	28189.56	32732.13	38610.67	37997.13	38689.04	38412.06	40073.86	41196.74	41908.45
Advances	14244.35	15314.59	17478.21	18761.69	20070.73	21907.48	22832.13	22458.30	20611.99	21575.68
Investment	11509.17	12552.86	16351.96	17325.94	17568.03	16565.88	17091.37	18044.06	19305.34	20545.52
Working Capital	28996.61	32326.99	37395.12	42869.87	42816.02	43461.60	44042.67	45666.02	47256.27	48185.84
Profit	267.07	286.39	281.04	341.10	160.12	238.11	302.44	317.72	456.26	207.39
Dividend	10%	10%	10%	10%	10%	10%	-	10%	10%	10% *
Audit Class	A	A	A	A	A	A	A	A	A	A

* Subject to RBI approval



स्व. उदयनारायण मिश्रा पुरस्कार

जिन सदस्यों के पुत्र/पुत्री ने दसवीं/बारहवीं में 85% और ग्रॅज्युएशन तथा पोस्ट ग्रॅज्युएशन में 70% से ज्यादा अंक प्राप्त किए हैं या व्यावसायिक परीक्षा में (C.S., Doctor, etc) पहले ही प्रयास में सफल हुए (जनवरी 2023 के पश्चात) वे उनकी मार्कशीट व अपने सदस्यता प्रमाणपत्र की झेरॉक्स प्रतियाँ दि. 20.07.2023 तक बैंक के मध्यवर्ती कार्यालय में आवेदन के साथ जमा करें ताकि उन बच्चों का वार्षिक सर्वसाधारण सभा में सत्कार किया जा सके।

स्कॉलरशिप

इस योजना के अंतर्गत जिन सदस्यों की मासिक आय रु. 5000/- तक है उनके 2 बच्चों को कॉलेज की पढ़ाई (10 वीं से आगे) के लिए स्कॉलरशिप मिलेगी।

विस्तृत जानकारी के लिए कृपया बैंक के मध्यवर्ती कार्यालय से संपर्क करें।

बैंकर्स

- ❖ रिजर्व बैंक ऑफ इंडिया
- ❖ दि महाराष्ट्र स्टेट को-ऑप. बैंक लि.
- ❖ दि मुंबई जिला मध्यवर्ती सहकारी बैंक लि.
- ❖ बैंक ऑफ इंडिया
- ❖ आई. डी. बी. आई. बैंक
- ❖ एच.डी.एफ.सी. बैंक
- ❖ स्टेट बैंक ऑफ इंडिया
- ❖ युनियन बैंक ऑफ इंडिया
- ❖ ऑक्सिस बैंक

कंकरंट ऑडिटर्स

- ❖ उन्मेश नार्वेकर अॅण्ड कंपनी
- ❖ सत्यप्रकाश नटानी अॅण्ड कंपनी
- ❖ विजयकुमार शामलाल अॅण्ड असोसिएट्स
- ❖ अरुण अॅण्ड बालक्रिष्णा



पंजीकृत एवं मध्यवर्ती कार्यालय

6, सुजाता निकेतन, पहला माला, रानीसती मार्ग, मालाड (पूर्व), मुंबई - 400 097.
फोन : 2882 9948, 2880 8551, 2882 9586 • फॅक्स : 2880 3517
ईमेल : it@maladbank.com/accounts@maladbank.com
वेबसाईट : www.maladbank.com
सुबह 9.30 से शाम 5.00 बजे तक

मुख्य शाखा

5, सुजाता, रानीसती मार्ग, मालाड (पूर्व),
मुंबई - 400 097. फोन : 2883 5432/2883 1407
सुबह 9 से 4 बजे तक
(दोपहर 1.30 से 2.00 लंच)
ATM सुविधा 24 घंटे उपलब्ध है।

कुरार गांव शाखा

साई दर्शन अपार्टमेंट, कुरार विलेज,
मालाड (पूर्व), मुंबई - 400 097.
फोन : 2840 0557/2840 4876
सुबह 9 से 4 बजे तक
(दोपहर 1.30 से 2.00 लंच)
ATM सुविधा 24 घंटे उपलब्ध है।

बॉम्बे टॉकीज शाखा

विजय अपार्टमेंट, दादीशेठ मार्ग, मालाड (प.),
मुंबई - 400 064. फोन : 2882 8958/2880 8995
सुबह 9 से 4 बजे तक
(दोपहर 1.30 से 2.00 लंच)
ATM सुविधा 24 घंटे उपलब्ध है।

कांदिवली शाखा

13/बी, दत्तानी सेंटर, पहला माला,
आकुर्ली रोड, रेल्वेफाटक के पास,
कांदिवली (पूर्व), मुंबई - 400 101
फोन : 2887 2054/2884 4024
सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

लिबर्टी गार्डन शाखा

101/102, छेडा अपार्टमेंट, 1 ला माला,
लिबर्टी गार्डन क्रॉस रोड नं. 3,
मालाड (प.), मुंबई - 400 064.
फोन : 2881 3490/2882 5273
सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

विस्तार पटल (Extension Counter)

एफ/1, मालाड चंद्रकिरण सीएचएस लि.
एस.वी. रोड, मालाड (प.),
मुंबई - 400 064.
फोन : 2866 2281/2866 2283
सुबह 9 से 4 बजे तक • (दोपहर 1.30 से 2.00 लंच)

हर महिने की दूसरे और चौथे शनिवार को बैंक बंद रहेगी।

प्रगति की तरफ बढ़ाए कदम, आपके साथ रहेंगे हम हर कदम।



अपने सपनों को करें साकार बैंक की आकर्षक सुविधा और कम ब्याज दर के साथ

नियम और शर्तें लागू *



गृह ऋण 7.25% प्रति वर्ष

ई-वाहन ऋण 8% प्रति वर्ष



स्वर्ण आभूषण ऋण
8% प्रति वर्ष



दि मालाड सहकारी
बैंक लिमिटेड

४८ वां वार्षिक अहवाल २०२२-२३



Estd : 1976



Estd : 1976

दि मालाड सहकारी बँक लिमिटेड

४७ वीं वार्षिक सर्वसाधारण सभा



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा के प्रारंभ में दीप प्रज्वलन करते हुए बैंक के अध्यक्ष श्री विनोद मिश्राजी।

बैंक की 47 वीं वार्षिक सर्वसाधारण सभा के प्रारंभ में दीप प्रज्वलन करते हुए बैंक के उपाध्यक्ष श्री हुकुमसिंहजी तथा अन्य संचालक गण।



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के अध्यक्ष श्री विनोद मिश्राजी।



Estd : 1976

दि मालाड सहकारी बँक लिमिटेड

४७ वीं वार्षिक सर्वसाधारण सभा



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के उपाध्यक्ष श्री हुकुमसिंहजी।



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक की संचालिका श्रीमती प्रतिमा रांभियाजी।



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक श्री भूषण पैठणकरजी।



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक श्री पशुपतिनाथ साहजी।



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक श्री कैलाश शर्माजी।



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के मुख्य कार्यकारी अधिकारी श्री दिपक कुलकर्णीजी।



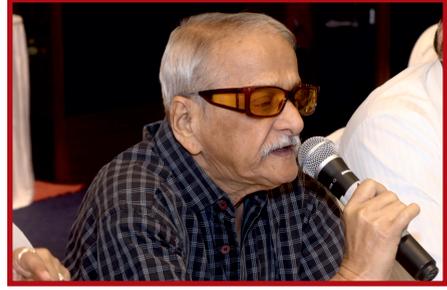
Estd : 1976

दि मालाड सहकारी बैंक लिमिटेड

४७ वीं वार्षिक सर्वसाधारण सभा



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक श्री सत्यप्रकाश पाण्डेयजी ।



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा को संबोधित करते हुए बैंक के संचालक श्री शरद साठेजी ।



बैंक के अध्यक्ष श्री विनोद मिश्राजी गुणवंत विद्यार्थी को सम्मानित करते हुए ।



बैंक के अध्यक्ष श्री विनोद मिश्राजी गुणवंत विद्यार्थी को सम्मानित करते हुए ।



बैंक के संचालक श्री शरद साठेजी गुणवंत विद्यार्थी को सम्मानित करते हुए ।



बैंक के संचालक श्री शरद साठेजी गुणवंत विद्यार्थी को सम्मानित करते हुए ।



Estd : 1976

दि मालाड सहकारी बँक लिमिटेड

४७ वीं वार्षिक सर्वसाधारण सभा



बैंक के उपाध्यक्ष श्री हुकुमसिंहजी गुणवंत विद्यार्थी को सम्मानित करते हुए।



बैंक के उपाध्यक्ष श्री हुकुमसिंहजी गुणवंत विद्यार्थी को सम्मानित करते हुए।



बैंक के अध्यक्ष श्री विनोद मिश्राजी के द्वारा गुणवंत विद्यार्थी का सम्मान स्वीकारते करते हुए भागधारक।



बैंक के उपाध्यक्ष श्री हुकुमसिंहजी के द्वारा गुणवंत विद्यार्थी का सम्मान स्वीकारते करते हुए भागधारक।



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा में राष्ट्रगान करते हुए सभी भागधारक



बैंक की 47 वीं वार्षिक सर्वसाधारण सभा में राष्ट्रगान करते हुए अध्यक्ष, उपाध्यक्ष तथा संचालक गण एवं अधिकारी गण।



Estd : 1976

दि मालाड सहकारी बैंक लिमिटेड

कर्मचारी वेतन करार



कर्मचारी वेतन करार पर हस्ताक्षर करते हुए बैंक के अध्यक्ष श्री विनोद मिश्राजी और माननीय श्री आनंदराव अडसुलजी।

कर्मचारीयों को संबोधित करते हुए बैंक के अध्यक्ष श्री विनोद मिश्राजी।



कर्मचारीयों को संबोधित करते हुए श्री आनंदराव अडसुलजी

प्रगति की तरफ बढाए कदम, आपके साथ रहेंगे हम हर कदम।



Estd : 1976

दि मालाड सहकारी बैंक लिमिटेड

मुख्य कार्यालय : 6, सुजाता निकेतन, पहला माला, रानीसती मार्ग, मालाड (पूर्व), मुंबई - 400 097.

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