

FORM AR'N-1'

[See Section 81 and Rule 69 (3)]

**INDEPENDENT AUDITOR'S REPORT**

To  
The Chairman  
The Vita Merchants Co-Operative Bank Ltd Vita I,  
Vita Tal-KhanapurDist – Sangli.

**Report on the Financial Statements as a Statutory Audit**

1. We have audited the accompanying financial statements of Vita Merchants Co-Operative Bank Ltd. Vita , which comprise the Balance Sheet as at 31<sup>st</sup> March 2023 and the Profit and Loss Account, and the Cash flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information. The returns of 22 branches audited by us are incorporated in these financial statements.

**Management's Responsibility for the Financial Statements**

2. 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 Register of co-operative 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.

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### **Auditor's Responsibility**

3. Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Standards on Auditing issued by The Institute of Chartered Accountants of India. Those Standard require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatements.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's 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.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### **Opinion**

6. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statement together with the notes thereon give the information required by the Banking Regulation Act, 1949 (as applicable to co-operative societies), the Maharashtra Co-operative Societies Act 1960 , the Maharashtra Co-operative Societies Rules 1961 and the guidelines issue by the National Bank for Agricultural and Rural Development, (as applicable ) and guidelines issued by the Reserve Bank of India and registrar of co-operative societies Maharashtra in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India:



Contd..3

- (i) In the case of the Balance Sheet, of the state of affairs of the Bank as at 31<sup>st</sup> March 2023,
- (ii) In the case of profit and loss Account, of the profit for the year ended on that date; and
- (iii) In the case of the cash flow statement, of the cash flows for year ended on that date.

**Report on Other Legal and Regulatory Matters**

7. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule to the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and Maharashtra Co-operative Societies Rules 1961.

**8. 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 it appears from our examination of those books and proper returns adequate for the purposes of our audit have been received from the branches /offices;
- (c) The transactions of the Bank, which have come to our notice, are within the powers of the Bank.
- (d) The Balance Sheet and the Profit and Loss Account dealt with by this report, are in agreement with the books of account and the returns;
- (e) The accountings standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to bank.



PAWAR KULKARNI AND ASSOCIATES  
CHARTERED ACCOUNTANTS  
SHAILAJA APARTMENT SOUTH SHIVAJI NAGAR SANGLI -416416

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9. As per the information and explanations given to us and based on our examination of the books of account and other records, we have not come across material instances in respect of the details mentioned in the rule 69 (6) of Maharashtra Co-operative Societies Riles 1961.
10. We further report that for the year under audit, the Bank has been awarded "B" Classification.

Place : Vita

Date : 23.06.2023

For Pawar Kulkarni & Associates

Chartered Accountants



Makarand S. Kulkarni, Partner

M.No.102856 FRN: 118008W

Co-Operative Panel No.14676

UDIN : 23102856BGSFQJ4046



THE VITA MERCHANTS CO-OP BANK LTD , VITA  
Yashwant Nagar , Salshinge Road , Vita , Tal Khanapur Dist sangli

CASH FLOW STATEMENT 31.03.2023

	PARTICULARS	2021-22	2022-23
A	Cash Flow From Operating Activities		
	Net Profit As per Profit & Loss A/c	5558245.64	10072245.38
Add	Adjustment to Reconcile Profit before tax to net cash flow		
	Depreciation on Assets	2300254.00	1972503.00
	Total	7858499.64	12044748.38
Add	Adjustment for working Capital Change		
	Increase/(Decrease) in Deposits	-55465678.55	-157346889.53
	Increase/(Decrease) in Other Liabilities	43343329.49	-3602666.87
	Increase/(Decrease) in Reserves & Surplus	-2715826.00	-7642301.82
	Total	-14838175.06	-168591858.22
Add	Adjustment for Capital Change		
	Increase/(Decrease) in Investments	-77766195.00	100867857.00
	Increase/(Decrease) in Loans & Advances	101601028.07	7763908.66
	Increase/(Decrease) in Other Assets	-24686492.99	-10557049.59
	Total	-851659.92	98074716.07
	Cash Generated From Operating Activites (A)	-7831335.34	-58472393.77
	Less Income Tax Paid	0.00	0.00
	Cash Generated From Operating Activites (A)	-7831335.34	-58472393.77
B	Cash Flow from Investing Activites		
	Net Addition to Fixed Assets	-53726.00	5247.00
	Cash Flow from Investing Activites (B)	-53726.00	5247.00
C	Cash Flow From financing Activites		
	Increase/(Decrease) in Share Capital	1479100.00	2795750.00
	Payment of dividend	0.00	0.00
	Increase/(Decrease) in Borrowings	0.00	0.00
	Cash Flow From financing Activites ( C )	1479100.00	2795750.00
	Total (A+B+C ) Net Cash Flow during the year	-6405961.34	-55671396.77
	Cash & Cash Equivalents at Beginning of the year		
	Cash	57553508.58	40793875.05
	Cash at Bank	108965605.62	119319277.81
	Cash & Cash Equivalents at Beginning of the year	166519114.20	160113152.86
	Cash & Cash Equivalents at the end of the year		
	Cash	40793875.05	28595947.17
	Cash at Bank	119319277.81	75845808.92
	Cash & Cash Equivalents at the end of the year	160113152.86	104441756.09

For Pawar Kulkarni & Associates  
Chartered Accountants

M.S. Kulkarni, Partner

UDIN : 23102856BGSFQJ4046

23 JUN 2023



## परिशिष्ट अ

बँकेचे नाव दि विटा मर्चंट्स को-ऑप. बँक लि विटा (जि. सांगली)  
मुख्य कार्यालय साळशिंगे रोड, यशवंतनगर, विटा  
पत्ता ता. खानापूर (जि.सांगली)  
विटा - ४१५३११

नोंदणी क्रमांक व दिनांक ७६४१ १४/१२/१९३६

रिझर्व बँक लायसन यू.बी.डी./एम.एच./८४८ - पी.

नंबर दिनांक १४/०२/१९८७

कार्यक्षेत्र सांगली, सातारा, सोलापूर, कोल्हापूर,  
मुंबई, पणे, रत्नागिरी व सिंधुदुर्ग जिल्हे

अ.न. तपशील दिनांक ३१/०३/२०२३ अखेर  
रक्कम रु. लाखात

(अ.क्र. १,२,९,१० व १२ सोडून)

१)	मुख्य कार्यालयासह एकून शाखा	मुख्य कार्यालय व २२ शाखा
२)	सभासद नियमित नामधारी	२३८०२ ८७०
३)	वसूल भाग भांडवल	११५६.०९
४)	एकून निधी (राखीव व इतर)	३०९०.३२
५)	ठेवी सेव्हीगज चालू मूदत	३४५९.०९ ८५१.६६ १२२५६.९२
६)	कर्जे तारणी विनातारणी अग्रक्रम क्षेत्र दुर्बल घटक	९४८९.७६ ३६.५८ ६८.९८% २५.९५%
७)	देणी (बोरोईगज)	०.००
८)	गुंतवणूक	८८७७.४२
९)	थकबाकीचे प्रमाण	२५.०४%
१०)	ऑडीट वर्ग	"ब"
११)	नफा/तोटा	१००.७२
१२)	एकून सेवक	१३८
१३)	खेळते भांडवल	१९९६८.१३

  
Chief Executive Officer



Name of the Bank: The Vita Merchants' Co-op. Bank Ltd., Vita (Dist. Sangli)  
Statement of Capital Funds, Risk Assets / Exposures and Risk Asset Ratio  
Part A - Capital Fund and Risk Assets Ratio as on the date of 31/03/2023

		Rs. in thou
		As on the date of inspection 31/03/2023
<b>I</b>	<b>Capital Funds</b>	
<b>A</b>	<b>Tier I Capital elements</b>	
	(a) Paid-up Capital ( 5/1 )	115609
	Less : Intangible assets and losses ( Total BS Loss ) (650+799/3)	115960
	Net Paid-up Capital	-351
	(b) Reserves & Surplus	
	1. Statutory reserves : ( 10/1)	30255
	2. Capital reserves (see note below)	0
	3. Other reserves ( Building Fund ) ( 10/2 )	21100
	4. Revaluation reserves ( 10/19 ) (Rs.49533*45%)	22290
	5. Surplus in Profit & Loss Account* (Total Profit )	10072
	Total Reserves & Surplus	83717
	Total Capital Funds (a + b)	<b>83366</b>

Notes: Capital reserve representing surplus on sale of assets and held in a separate account will be included

Revaluation reserves, general/floating provisions and specific provisions made for loan losses and other asset losses or diminution in the value of any assets will not be reckoned as capital funds

\* Any surplus (net) in profit and loss account i.e. balance after appropriation towards dividend payable, education fund, other funds whose utilization is defined and asset loss, if any etc.

<b>B</b>	<b>Tier II capital elements</b>	
(i)	Undisclosed reserves	8835
(iii)	General provisions and loss reserves # ( STD Loan fund 10/16 )	3730
(iv)	Investment Fluctuation Reserves / Funds ( 10/21 )	5000
(v)	Hybrid debt capital instruments	0
(vi)	Subordinated debts	0
	Total	17565
	Total of I (a + b)	83366
	Head Room Deduction ( Tier I Capital less than < Tier II Capital )	0
	Total Tier II Capital	17565
	Net Supplementary Capital	100931
<b>II</b>	<b>Risk Assets</b>	
(a)	Adjusted value of funded risk assets i.e. on Balance Sheet items (to tally with Part *B')	828896
(b)	Adjusted value of non-funded and off-Balance Sheet items (totally with Part" 'C')	0.00
(c)	Total risk-weighted assets (a+b)	828896
<b>III</b>	<b>Percentage of capital funds to risk-weighted assets I/II x100</b>	<b>12.18</b>

31-03-2023

12.18

  
Chief Executive Officer



The Vita Merchants Co op Bank Ltd Vita

Calculation of Net Worth - 31.03.2023

Sr.No.	Particulars	Amount 31/03/2023
1	Paid-up Share Capital	115608530
2	Reserve Fund	30254611
3	Building Fund	21100000
4	Investment Fluctuation Reserve	5000000
5	<u>Free Reserves</u>	
a	Dividend Equil Fund	455000
b	Charity Fund	185000
c	Contingency Expd Fund	200000
d	Social Welfare Fund	3200
e	Members Welfare Fund	430400
f	Student Welfare Fund	123996
g	Development Fund	314000
h	Contingency Prov against Std Assets	3730000
i	General Reserve Fund	609512
J	+ Excess provision for IDR/BDDR	1400000
	<b>Total Rs.</b>	<b>179414249</b>
	<b>Less:</b>	
	Cumulative Loss	105888188
	<b>Net Worth Rs. 31.03.2023</b>	<b>73526061</b>
	<b>Net Worth Rs. (in Lakh) 31.03.2023</b>	<b>735.26</b>

  
Chief Executive Officer





## अकौन्टींगस्टडर्ड्सबाबत

दि. इनस्टीट्यूट ऑफ चार्टर्ड अकौन्टंट्स ऑफ इंडिया, नवी दिल्ली यांनी भारतातील विविध कंपन्या, बँका, व्यवसाय, उद्योगधंदे यांनी विविध अकौन्टींगस्टडर्ड्सविचारात घेवून त्याचा काळजीपूर्वक वापर करणेचे बंधन घातले आहे. आपल्या बँकेस लागू असणारी व बँक पालन करित असणाऱ्या अकौन्टींगस्टडर्ड्सचा तपशील पुढीलप्रमाणे आहे.

अ.क्र.	स्टडर्ड्सचा तपशील	स्टडर्ड्सचा नंबर	शेरा
१.	हिशोबाच्या पध्दतीचा वापर	१.	पालन केले आहे.
२.	शिल्लक मालाची किंमत	२.	लागू नाही.
३.	रोख रकमेच्या आवक जावकबाबत (CashFlow)	३.	पालन केले आहे.
४.	ताळेबंद तारखेनंतर घडलेल्या महत्वाच्या घटनाबाबत	४.	पालन केले आहे.
५.	हिशोबाचे पध्दतीतील बदल	५.	पालन केले आहे.
६.	घसारा आकारणी	६.	पालन केले आहे.
७.	बांधकामाचे करार	७.	लागू नाही.
८.	उत्पन्नाची नोंद	९.	पालन केले आहे.
९.	कायम मालमत्तेची नोंद करणेबाबत	१०.	पालन केले आहे.
१०.	गुंतवणुकीची नोंद करणेबाबत	१३.	पालन केले आहे.
११.	कर्मचारी वर्गाच्या आर्थिक सवलती	१५.	पालन केले आहे.
१२.	सेगमेंट रिपोर्टिंग (Segment Reporting)	१७.	पालन केले आहे.
१३.	संबंधीतांशी झालेल्या व्यवहाराबाबत	१८.	पालन केले आहे.
१४.	उत्पन्नावरील आयकर आकारणी	२२.	संचित तोटा असलेने लागू नाही
१५.	मालमत्तेची कमी झालेल्याकिंमतीबाबत (Impairment of Assets)	२८.	पालन केले आहे.
१६.	तरतुदी, कॉन्टीनजन्ट लायबिलिटी बाबत	२९.	पालन केले आहे.

  
Chief Executive Officer

**II ) Particulars of Accounts Restructured 01/04/2022 to 31/03/2023**



Rs.in Lakhs

		Housing Loan	SME Debt Restructu red	Others
Standered Advances Restructured	No.of Borrowers	.....	.....	.....
	Amount Outstanding	.....	.....	.....
	Sacrifice ( Diminution in the fair Value )	.....	.....	.....
Substandered Advances Restructured	No.of Borrowers	.....	.....	.....
	Amount Outstanding	.....	.....	.....
	Sacrifice ( Diminution in the fair Value )	.....	.....	.....
Doubtful Advances Restructured	No.of Borrowers	.....	.....	.....
	Amount Outstanding	.....	.....	.....
	Sacrifice ( Diminution in the fair Value )	.....	.....	.....
<b>Total</b>	No.of Borrowers	.....	.....	.....
	Amount Outstanding	.....	.....	.....
	Sacrifice ( Diminution in the fair Value )	.....	.....	.....

  
Chief Executive Officer



परिशिष्ट अ, ब, क		
३१ मार्च २०२२	तपशील	३१ मार्च २०२३
	<b>अ) जाहिरात, छपाई, स्टे (परिशिष्ट अ)</b>	
७७,१८२.००	१) जाहिरात खर्च	४८७९३.००
२,८८,३०३.२२	२) छपाई खर्च	१,९४,८७४.१७
८८,८६३.००	३) स्टेशनरी खर्च	८८,५७८.२४
१,५१,८०३.०४	४) कॉम्प्युटर स्टेशनरी खर्च	२,८८,९११.००
<b>६,०६,१५२.०६</b>	<b>एकूण</b>	<b>६,२१,१५६.४१</b>
	<b>ब) इतर खर्च (परिशिष्ट ब)</b>	
३०,३९४.१३	१) कमिशन	२६,८०४.८७
७,४६,५४८.२२	२) किरकोळ खर्च	१०,२१,४३४.५०
२,०६,०२८.००	३) जनरल सभा खर्च	२,४०,१९०.००
२,५००.००	४) व्यवसाय कर	४,७००.००
७,६५,००७.००	५) मोटर वाहन इंधन व दुरुस्ती	१०,६२,६९९.००
९,५३६.७३	६) क्लिअरिंग हाऊस भाडे	१०,५६९.६८
३०,०००.००	७) शिक्षण फंड वर्गणी	३०,०००.००
१,०४,२७६.००	८) वर्धापन दिन	१४,१०५.००
१,६६,९९६.००	९) न्यूजपेपर बील व वर्गणी	१,६६,१५४.००
२५,३२७.००	१०) कन्सल्टन्सी फी व भत्ते	७५,९४०.००
६०,०००.००	११) गुंतवणूक अमॉरटाइजेशन	६०,०००.००
५,६२,५३२.००	१२) सिक्युरिटी गार्ड चार्जिस	५,४१,६००.००
१५,९५,१७९.००	१३) दुरुस्ती व देखभाल	१४,०४,१८०.००
८१,६००.००	१४) सेवक / शिपाई ट्रेस खर्च	०.००
८,३१,७४८.००	१५) नोकर प्रवास खर्च	१०,७८,५४९.६०
१,०३,७२७.००	१६) संचालक मंडळ प्रवास खर्च	१,३३,४७४.००
०.००	१७) सानुग्रह अनुदान	०.००
२४,३१,२८४.००	१८) डी.सी.डी.आर. कनेक्टीव्हिटी	२२,५६,७००.००
१६,५००.००	१९) ट्रेड सर्टिफिकेट फी	१६,९००.००
२३,२०,५६५.००	२०) ठेवीवरील विमा हप्ता रक्कम	२२,१४,९७३.००
२,८३,०५५.७८	२१) इनपुट cgst अकाँट	३,८४,१६७.४६
२,८३,०५५.७८	२२) इनपुट sgst अकाँट	३,८१,३७९.९७
४५०.००	२३) कॅश हाताळणी खर्च	०.००
३५६०.००	२४) लॉकर भाडे	२,६१६.००
१०,०८०.००	२५) महाराष्ट्र कामगार कल्याण निधि	९,८२८.००
३,९००.००	२६) प्रशिक्षण खर्च	१,०८,८५५.००
१०,४२,४४१.२४	२७) वसूली खर्च	७,३५,८५०.९०
३५,२०,५०१.३२	२८) कर्जावरील व्याज रिबेट	२१,७२,५१२.००
१,४२,१३०.००	२९) लॉस इन राईट ऑफ असेट	२२,२७४.००
०.००	३०) लवाद खर्च	०.००
०.००	३१) मुदतीनंतर सरकारी रोख्यातील तोटा	१,७६,०००.००
<b>१,५३,७८,९२२.२०</b>	<b>एकूण</b>	<b>१,४३,५३,१६९.९८</b>

  
 Chief Executive Officer



३१ मार्च २०२२	क )इतर तरतूदी (परिशिष्ट क)	३१ मार्च २०२३
२५,०९,११८.००	१ सेवकांना बोनस एक्सग्रेशिया अवार्ड पे	२५,६८,२३१.००
५,००,०००.००	२) गुंतवणूक घसारा	०.००
७,७७,१०९.००	३) ऑडीट फी	८,४९,७९३.००
०.००	४) सक्षम जिंदगीवरील संभाव्य ततूद	०.००
५०,३४४.००	५) मालमत्तेवरील तोटा	०.००
०.००	६) बुडित व सशयित कर्ज तरतूद	.००
३,५०,०००.००	७) गुंतवणूक चढउतार निधी	०.००
		५,००,०००.००
४१,८६,५७१.००	एकूण	३९,१८,०२४.००

  
Chief Executive Officer



The Vita Merchants' Co-operative Bank Ltd., Vita (Sangli)  
Primary Segment Reporting by (Business Segments)

(Rs in lakhs)

Business Segments Particulars	Treasury		Other Banking Operation		Total	
	2021-22	2022-23	2021-22	2022-23	2021-22	2022-23
Revenue	640.09	669.94	1303.05	1171.48	1943.14	1841.42
Operating Expenses	0.60	0.60	1886.96	1740.10	1887.56	1740.70
<b>Operating Profit</b>	<b>639.49</b>	<b>669.34</b>	<b>-583.91</b>	<b>-568.62</b>	<b>55.58</b>	<b>100.72</b>
Un allocated Expenses & Provision	0.00	0.00	0.00	0.00	0.00	0.00
Profit Before Tax	639.49	669.34	-583.91	-568.62	55.58	100.72
Less Income Tax	0.00	0.00	0.00	0.00	0.00	0.00
<b>Profit After Tax</b>	<b>639.49</b>	<b>669.34</b>	<b>-583.91</b>	<b>-568.62</b>	<b>55.58</b>	<b>100.72</b>
Other Information	0.00	0.00	0.00	0.00	0.00	0.00
Segment Assets	9886.10	8877.42	17562.02	16800.54	27448.12	25677.96
Unallocated Assets	0.00	0.00	-183.19	-114.47	-183.19	-114.47
<b>Total Assets</b>	<b>9886.10</b>	<b>8877.42</b>	<b>17378.83</b>	<b>16686.07</b>	<b>27264.93</b>	<b>25563.49</b>
Segment Liabilities	0.00	0.00	27379.40	25595.74	27379.40	25595.74
Unallocated Liabilities	68.72	82.22	-183.19	-114.47	-114.47	-32.25
<b>Total Liabilities</b>	<b>68.72</b>	<b>82.22</b>	<b>27196.21</b>	<b>25481.27</b>	<b>27264.93</b>	<b>25563.49</b>

Note :

- a) Segment are Reported Considering the nature of Product or Services, Class of customers for the products/ Services, different risks and returns attributeable to them, organization structure and internal Management information system.
- b) The Bank Report its operation in the following Segments.
  - i) **Treasury** : Dealing Operations in Govt. Secutities & Investments.
  - ii) **Other Banking Operations** : Consists of retail Banking Business & allied Services.
- c) The Business Operations are Concentrated within Maharashtra State hence. Information about secondary segment i.e. geographical segment is not given.
- d) Segment liabilities exclude Capital & Reserves other than those Specifically Identifiable with a Segment.

  
Chief Executive Officer



## 7) ADVANCES AGAINST REAL ESTATE

Rs.in Lakhs

For I) Construction Business			464.16
II) Housing			2048.26
		<b>Total</b>	<b>2512.42</b>

## 8) DETAILS OF INVESTMENT

Rs.in Lakhs

	31.03.2022	31.03.2023
<b>a) SLR Investment</b>		
1) Approved Securities	6823.21	6659.77
<b>b) Non-SLR Investment</b>		
FD with MSC & DCC Bank	3047.89	2202.65
	<b>9886.10</b>	<b>8877.42</b>
<b>c) Valuation of Investment</b>		
1) Face Value	6840.00	6700.00
2) Book Value	6823.21	6659.77
3) Market Value	7017.03	6617.78

## 9) DEPOSIT INSURANCE PREMIUM

Rs.in Lakhs

The bank has Paid Deposit Insurance Premium to Deposit Insurance and Credit Gurantee Corporation { DICGC } within stipulated time.The details of same are as under :-

Premium Rs.	Due Date	Date of Payment	Period covered	
Rs.13.69	30.11.2021	24.11.2021	01.10.2021 to 31.03.2022	
Rs.13.27	31.05.2022	25.05.2022	01.04.2022 to 30.09.2022	
Rs.12.87	30.11.2022	21.11.2022	01.10.2022 to 31.03.2023	
Rs.12.15	31.05.2023	22.05.2023	01.04.2023 to 30.09.2023	

  
Chief Executive Officer

### 10) DETAILS OF NON-S.L.R.INVESTMENTS



No.	Items	Amount	Rs.in Cores		
			Extend to below investment grade securities	Extent of unrated securities	Extent of Unlisted Securities
1	PSUS				
2	F/S	0.00	--	--	0.00
3	Nationalized Banks	0.00	--	--	0.00
4	Others	0.00	--	--	0.00
5	Provision held towards dedt	0.15	--	--	0.15
	<b>Total</b>	<b>0.00</b>	<b>--</b>	<b>--</b>	<b>0.00</b>
		<b>0.15</b>	<b>--</b>	<b>--</b>	<b>0.15</b>

### 11) NON PERFORMING NON-SLR INVESTMENTS

Particulars	Rs.in Cores	
	Amount	(Rs.)
Opening Balance	NIL	
Addition during the year since 1st April	NIL	
Deductions during the above the period	NIL	
Closing balanace	NIL	
Total Provision held	NIL	

  
Chief Executive Officer



# रिझर्व्ह बँक परिपत्रकानुसार दयावयाची विविध माहिती

१. आर्थिक प्रमाणके

रु. लाखात अ. क. ३४ व १०

टपशील	वर्ष	वर्ष
	२०२१-२२	२०२२-२३
स्वनिधी परिपूर्णता प्रमाणके		
अ) एन.पी.ए. कर्जाचे एकूण कर्जाशी शेकडा प्रमाण	10.52%	12.18%
ब) निव्वळ एन.पी.ए. कर्जाचे निव्वळ कर्जाशी शेकडा प्रमाण	30.31%	27.00%
अ) एन.पी.ए. तरतूद ( रु. लाखामध्ये )	12.62%	9.24%
ब) गुंतवणूकीवरील घसारा ( रु. लाखामध्ये )	1945.00	1864.00
क) आयकर ( रु. लाखामध्ये )	0.00	0.00
अ) गुंतवणूकीची ढोवळ किंमत - भारतातील ( रु. लाखामध्ये )	0.00	0.00
ब) गुंतवणूकीवरील घसा-याची तरतूद - भारतातील ( रु. लाखामध्ये )	9886.10	8877.42
ढोवळ नफ्याचे खेळत्या भांडवलाशी शेकडा प्रमाण	32.22	32.22
एकूण व्याजाच्या उत्पन्नाचे खेळत्या भांडवलाशी शेकडा प्रमाण	0.45%	0.86%
एकूण व्याजाशिवाय उत्पन्नाचे खेळत्या भांडवलाशी शेकडा प्रमाण	8.40%	8.34%
व्यवस्थापन खर्चाचे खेळत्या भांडवलाशी शेकडा प्रमाण	0.55%	0.88%
निव्वळ नफ्याचे खेळत्या भांडवलाशी शेकडा प्रमाण	3.02%	3.84%
अ) प्रति सेवक व्यवसाय ( रु. लाखामध्ये )	0.26%	0.50%
ब) प्रति सेवक निव्वळ नफा ( रु. लाखामध्ये )	197.57	184.51
ढेवीवरील खर्चाचा सरासरी दर	0.40	0.73
मालमत्तेवरील मिळालेल्या उत्पन्नाचा दर	6.30%	5.94%
निधी उभारण्याच्या खर्चाचा दर	0.00%	0.00%
व्यवसायातील दुरावा	12.32%	0.00%
कर्जावरील कमीत कमी व्याजदर	5.83%	4.30%
	10.00%	7.00%

टीप - प्रमाणके सरासरी आकडेवारीवरून काढलेली आहेत .

  
Chief Executive Officer





**THE VITA MERCHANT'S COOP BANK LTD HO VITA (SANGLI)**  
**2) MOVEMENT IN CRAR**

Rs.in Lakhs

YEAR	CAPITAL FUNDS RS.				PERCENTAGE OF CAPITAL FUND TO RISK WEIGHTED ASSET		
	TYRE I(a)	TYRE I (b)	Total Funds (a+b)	Risk Assets	(a) %	(b)%	(c)%
31.03.2022	480.64	438.43	919.07	8739.91	5.50	5.02	10.52
Addition	353.02	0.00	353.02	0.00	4.56	0.00	4.56
Deduction	0.00	262.78	262.78	450.95	0.00	2.90	2.90
31.03.2023	833.66	175.65	1009.31	8288.96	10.05	2.12	12.18

**3) MOVEMENT IN NPA**

Rs.in Lakhs

YEAR	Amount of NPAs at Beging of the year	Recovery During the Year	Addition During the Year	Amount at the end of the Year
2021-22	3049.69	728.30	589.83	2911.22
2022-23	2911.22	584.82	245.27	2571.67

  
Chief Executive Officer



**4) MOVEMENT IN PROVISION :- A) TOWARDS NPAs**

**Rs.in Lakhs**

YEAR	Amount of at Beging of the year	Addition During the Year	Deduction during the Year	Amount at the end of the Year
2021-2022	1960.00	0.00	15.00	1945.00
2022-2023	1945.00	0.00	81.00	1864.00

**B) TOWARDS DEPRECIATION ON INVESTMENT**

**Rs.in Lakhs**

Year	Amount of the beginning of the Year	Addi.during the Year	Ded.During the year	Amount at the end of year
2021-22	27.22	5.00	0.00	32.22
2022-23	32.22	0.00	0.00	32.22

**C) TOWARDS STANDERED ASSETS**

**Rs.in Lakhs**

Year	Amount of the beginning of the Year	Addi.during the Year	Ded.During the year	Amount at the end of year
2021-22	37.30	0.00	0.00	37.30
2022-23	37.30	0.00	0.00	37.30

  
Chief Executive Officer

संचालक व त्यांचे नातेवाईक यांना दिलेली कर्जे  
(महाराष्ट्र राज्य सह. कायदा १९६० कलम ७५(२) प्रमाणे माहिती)  
दिनांक ३१ मार्च २०२३ अखेरची माहिती

तपशील	वर्षाचे सुरुवातीस येणे रक्कम	सहकारी वर्षात कर्जाऊ दिलेली रक्कम	सहकारी वर्षात परतफेड केलेली रक्कम	सहकारी वर्षात येणे रक्कम	पैकी शकीत रक्कम
संचालकांना दिलेली कर्जे	0.00	12.00	2.56	9.44	0.00
नातेवाईकांना दिलेली कर्जे	0.00	58.86	2.03	56.83	53.75



*[Signature]*  
Chief Executive Officer