

## वार्षिक सर्वसाधारण सभा क्षणचित्रे



दीपावली विशेषांक - २०१६

# शिखर

सहकाराच्या सप्तरंगात सुखाचे दिप उजळू दे,  
लक्ष्मीच्या पावलांनी घर सुख समृद्धीने भरू दे.



दि महाराष्ट्र स्टेट को-ऑपरेटिव्ह बँक लि., मुंबई

(दि विदर्भ को-ऑपरेटिव्ह बँक लि. सम्मिलित)

शेड्युल्ड बँक



## From The Chairman's Desk

Dr. M. L. Sukhdeve  
Chairman, Board of Administrators



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## Future of Co-operative Credit Structure in the Changing Banking Environment

Dr. M. L. Sukhdeve  
Chairman, Board of Administrators

### 1. Introduction

1.1 Even before the formal Co-operative structures came into existence through the passing of a Law, the practice of the concept of Co-operation and co-operative activities were prevalent in several parts of India. Creation of permanent assets like village tanks or common grazing land by the village communities were fairly common practice. Co-operative action is embedded in various social functions performed by a person to achieve common aims by group action. The co-operation is therefore a joint and collaborative behavior directed towards some goal with a common interest or hope of rewards. According to the International Co-operative Alliance Statement of co-operative identity, a co-operative is an autonomous association of person untied voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly - owned and democratically-controlled enterprise. Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others. The 7 co-operative principles are : 1. Voluntary and open membership. 2. Democratic member control. 3. Member economic participation. 4. Autonomy and independence. 5. Education, training and information. 6. Co-operation among Co-operatives and 7. Concern for Community.

### 2. Co-operative Banking Structure in India

2.1 In the Indian context the co-operative credit structure comprising of Primary Agricultural Credit Societies (PACS) at village level, District Central Co-operative Bank at district level and a State Co-operative



Warm Welcome by our Hon. Chairman Dr. M.L. Sukhdeve to the Chief General Manager, Shri Dr. R.N. Kulkarni, Regional Office, Nabard, Pune.

Bank at State level the Urban Co-operative Banks (USBs), refers to primary co-operative banks located in urban and semi-urban areas. These banks, till 1996, were allowed to lend money only for non-agricultural purpose. This distinction does not hold today. Co-operative banks were traditionally centred around communities, localities work place groups. They essentially lent to small borrowers and businesses. Today, their scope of operations has widened considerably. These institutions were given formal credit status by legislation in 1904.

2.2 Co-operative bank is a financial entity which belongs to its members, who are at the same time the owners and the customers of their bank. Co-operative banks are often created by persons belonging to the same local or professional community or sharing a common interest. Co-operative banks generally provide their members with a wide range of banking and financial services (loans, deposits, banking accounts...), Co-operative banks differ from commercial banks by their organization, their goals, their values and their governance, In most countries. They are supervised and controlled by banking authorities and have to respect prudential banking regulations,

which put them at a level playing field with commercial banks.

2.3 The Co-operative credit structure has been playing important role since its inception mainly focusing the credit support to farming communities for crop cultivation and investment for agricultural related activities in rural areas and small business activities in semi-urban and urban areas. After nationalization of commercial bank in 1969 and 1980, introduction of service area approach, formation of Regional Rural Banks in 1975 the other banks have entered into the rural financing through the expansion of branches and targeted lending to agriculture and rural sector. Despite the expansion of branches, co-operative banks retained their relevance in rural area as they had their presence up to villages through PACS. However, dependency for funds from the higher agencies like PACs on DDCBs, DCCBs on SCBs continued till today.

### 3. Financial Sector Reforms

3.1 The Financial Sector Reforms, a segment of Economic Reforms adopted in 1991 had given different dimension to the banking industry to make them comparable with international standard of banking. The major changes were freedom to determine the rate of interest on deposit and advances, prudential norms for classification of assets quality, interest income, NPA norms and transparent accounting for real and true financial position of banks.

3.2 It was observed that the reforms measures have surfaced the financial weaknesses in the co-operative structure. In the past various committees were formed to suggest revival of rural credit structure. they covered various aspects like improvement in systems, process and management but financial support to cleanse in the balance sheet was the first effort through the recommendations of Vaidhyathan Committee on revival of short-term co-operative credit structure. Losses on account of business wars funded by the Government of India, whereas the losses on

account of Government. The revival package was implemented in Maharashtra and was expended to have strong co-operative credit structure comparable with the commercial banks but after implementation of revival package most of the DCCBs and PACs have again fall back to their pre-package position.

3.3 The efforts and financial support did not help to continue as strong rural credit structure. The high overdue and provisioning thereof as per the prudential norms have impacted the financial position of the co-operative banks. With regard to agricultural co-operative credit structure, although the quantitative expansion has been somewhat satisfactory, the movement continues to suffer from structural defects and operational deficiencies. The acknowledged operational deficiencies of the Co-operative credit structure have been (i) weak recycling of credit, (ii) poor resource mobilization (iii) ineffective lending and (iv) poor recovery (v) absence of governance (vi) lack of professional staff (vii) financing to traditional activities.

### 4. Changing Banking Environment

4.1 There has been paradigm shift in banking operations and business and the banking industry is passing through the technology based banking. The traditional banking practices are being replaced with the technology based service delivery and new areas of business. The expansion of branches in rural by the banks, financial inclusion programme for reaching to the every adult member through various modes have been posing the challenges to the co-operative banks. The introduction of small Banks and Payment Banks in the banking structure will further create competition for the co-operative banks, large number of PACS are not viable, three DCCBs in Maharashtra are not having license to carry out of the banking business while some are financially weak and unable to purvey the credit to their member institutions.

4.2 The recent developments taken place in on account of measures initiated by the Government of Maharashtra, Reserve Bank of India, National Bank for Agriculture and Rural Development. A few developments are.

- i. Amendment to certain provision of The Maharashtra State Cooperative Societies Act, based on the 97<sup>th</sup> amendments to Constitution to ensure the Co-operative principles to the members of Co-operative societies, roles and responsibilities of the members, democratic control, self reliance and business management etc.
- ii. Maintenance of Statutory Liquidity Ratio in Government Securities by DCCBs on par with the commercial banks. The funds kept with SCB will no more the monopoly for SLR requirement.
- iii. All the DCCBs are required to achieve the CRAR to the extent of 9% in a phased manner.
- iv. Income Tax liability on the interest on deposit by the co-operative banks
- v. Financial inclusion for covering the uncovered adult members under the banking fold.
- vi. Proposal of DICGC on differential premium for deposits insurance.
- vii. Risk based supervision of banks.
- viii. Introduction of payment Banks and Small Banks – a new banking structure.

4.3. The changes taking place in the economy and refined norms introduced by regulator and Supervisor have also created opportunities to the co-operative banking for business.

- a) With the focus on economic growth, private investment have crucial role and banking sector have to mobilize deposit to bridge the gap of ground 38% through private investment of the GDP. Co-operative banks have to change its deposit products suitable to the customer.
- b) Service sector growing very fast when compared to Agriculture and industry sectors and there are lot of service and employment opportunities in it. Banking



Hon'ble Chairman Dr. M.L. Sukhdeve addressing the representatives of sugar factories at State Level Sugar Conference held at Administrative Office, Vashi.

- c) products are required to be designed to suit to the requirement of customers.
  - c) Technology based demand for new banking services for the customers in rural areas.
  - d) Changes in payment and settlement system.
  - e) Despite expansion of branch network, still co-operative banking structure has its relevance in rural activities.
5. Future of Co-operative Banking
1. The PACS are not the banking entity is they only lend to farmers for agriculture operations. They do not accept the deposits and totally depend on the DCCBs for funds. to make them sustainable and self reliant they may go for deposit mobilization. But the faith and confidence have to be created in the villagers and members.
  2. With the adoption of technology in banking operations in the banking industry. Customer expects similar facilities from the co-operations banks. A few strong DCCBs have started the technology based operation like Core Banking Solution, transfer of funds, ATMs, debit cards etc. Being the small units at district level and limitations in investment in technology, it is difficulty for them to go on stand-alone basis. It would be rather desirable and economical to go for technology adoption in a common platform to be created by the co-operative structure. In such situation, the Maharashtra State Co-operative Bank van play a lead role in creating the common platform for technology operations and services to all its

- constituents. PACs will also have to be brought in to the technology based operations. This will help to provide the banking services to the people and also to improve the business at PACS, DCCBs level.
3. Government in co-operative banks is a serious concern. The decisions particularly for lending are not on commercial approach. It should be seen as the business rather than help to the members. Further the deposit rates are higher than the commercial banks. As a result the financial margin is inadequate to meet the management cost and risk provision.
  4. The efforts from the management are lacking in recovery in NPA accounts. Monitoring system of loan cases from the sanction stage to closure of accounts is required to be introduced. Mechanism like early warning signals for NPA accounts will have to be devised.
  5. Designing new products according to the requirements of the customer is a need of hour. The co-operative banks including PACS are mainly involved in providing credit for agriculture operations i.e. crop loan. At DCCB level funding to societies for crop loan is a major business besides providing loan to co-operative processing units and salary earners societies. They have started providing loans for housing to a limited extent. The demand of the customers have changed mainly for services activities. Some of the commercial banks lend for tourist purposes. Taking into account the need and demand in the area of operations, new products have to be introduced. The scope should not be confined to only crop loan but beyond the traditional approach for lending.
  6. The immediate need is to have the new generation staff in co-operative banks. Recruitment with computer knowledge and competent staff have to be inducted through recruitment process. The existing staff is required to be trained in managerial, operations, appraisal and lending etc.
  7. Strict regulatory and supervisory norms by the Reserve Bank of India and NABARD

have many challenges before the Co-operative Banks. Co-operative banks are now comparable with the other banking sector, Compliance of the revised norms like investment in Government Securities, Maintenance of SLR etc. needs expertise to deal with it.

8. Mobiles have reached almost to every house even in rural and banking operations are handled through such devices presently in urban areas. Rural people will also going to be asked for such services from the rural banking otherwise they will switch over to another bank. To retain these customers, service delivery will have to be improved through the new devices.

#### Conclusion

The Co-operative banks have still relevance in rural economy and have good network of societies, PACs and branches. Despite expansion of branches by the commercial banks and financial inclusion programme implemented to bring the uncovered people into the banking fold, co-operative banks have their share in banking business. Needs is to move with the pace of development in operations, technology and new products and services to serve the members and customer.

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#### Banking News

NPCI enables over 200 District Central Co-operative Banks with Rupay  
 NPCI enabled over 200 District Central Co-operative Banks (DCCBs) under RuPay Debit Card network. With this development, NPCI now digitises about two-thirds of 675 districts in the country through its network of Regional Rural Banks (RRBs), State Co-operative Banks, Urban Co-operative Banks and Scheduled Co-operative Banks with electronic Payment mechanisms. Major states covered are Maharashtra, Uttar Pradesh, West Bengal, Uttarakhand, Andhra Pradesh, Bihar, Karnataka, Gujarat, Kerala, Odisha, Haryana, Himanchal Pradesh, Chhattisgarh, Punjab, Rajasthan and Telangana. Customers of DCCBs experience state-of-the- services. Over 280 million RuPay card holders have an access to 2.2 lakh plus ATM's and over 12 lakh Point of Sale (PoS) terminals across the country.









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## Changing Face of Banking Industry

Dr. Smt. Tejal Korde  
Principal, Shikhar Training Centre, Vashi



Banking Sector plays a vital role in the economic development of India. Primarily being an agrarian economy, the liberalization in India saw resurgence of services sector on the fast lane. Post liberalization and globalization of the Indian economy, Indian banking sector has undergone paradigm shift in scope, content, structure, functions and governance. Their very character, composition, contours and chemistry have changed and the process continues.

From providing plain vanilla banking services, banks have gradually transformed themselves into universal banks. ATMs, Internet Banking, Mobile Banking and social banking have made , “Anytime Anywhere Banking” the norm now.

The advent of information and communication technology has turnover brought about radical and perceptible change in the operational environment of the banks. Presently, banking sector is faced with multiple and concurrent challenges, increased competition, rising customer expectations and diminishing customer loyalty. What best the banks can do ? In this fast changing and complex scenario, possibly, the only solution seems for each bank to give the customers optimum blend of technology and personalized services in the most convenient manner at low cost.

State of Banking in the post-liberalization period.

At the time of liberalization, the Indian banking industry was operating in a highly regulated, regimented and protected region. Realizing that the banking sector would have to play a key role in the economic reforms process, the

Narsimhan Committee had been formed to recommend reforms in the banking sector with the objectives of granting autonomy and flexibility to the banking industry and improving its efficiency and profitability. The major important reform measures recommended by the Narsimhan Committee were :

- Capital Adequacy Norms
- Access to capital markets
- Prudential Accounting Norms
- Competition through permission to private sector banks.
- Reduction in Statutory Liquidity Ratio (SLR)
- Reduction in CRR
- Redefining the scope of Priority Sector Lending
- Freeing of interest rates on Deposits and Advances to promote competition in the financial sector.

Most of the measures suggested by the committee were accepted by the Government and Indian banking sector witnessed an unprecedented shift from regulated to liberalized banking practices. Interest rates were deregulated, branch licensing procedures relaxed. SLR and CRR reduced, entry to foreign banks and new private sector banks rationalized resulting into introduction of element of competition into it. In 1994, SEBI for the first time, notified regulations to bankers pertaining to public issue. Public sector banks were now allowed to access the market to raise funds, leading to the dilution in the shareholding of the government. Another important dimension of the banking sector reforms was introduction of “income recognition norms.”

Challenges before the Banking Sector

- Pressure on Profitability
- Low productivity
- Problem of Non-performing Assets (NPA)
- Problems from customers

- Rising customer expectations
- Customer centric market
- Competition from private banks
- Competition from MNCs
- Fast Changing technology
- Diminishing customer loyalty
- Asset Quality
- Problem of managing ownership and competition
- Problem of managing diversified customers
- Challenge of qualitative changes in banking paradigm.

Evolving Strategies for the Growth and Development of Banking Sector in Future

With ever changing face of banking industry worldwide, visualizing the scenario in the years ahead. Success would crucially depend on strategically effective and intelligent management of marketing and customer relationships.

- 1) Intensively Competitive Market
- 2) Need Based Technology
- 3) Consolidation through Mergers/ Acquisitions
- 4) Customer Relationship Management
- 5) Delivering Customer Delight
- 6) Imparting Good Governance
- 7) Corporate Social Responsibility
- 8) Appropriate HR Policies
- 9) Management of NPAs and Robust Risk Management Architecture
- 10) Product Re-Engineering Strategy

Conclusion – The Banking future is different

The economic reforms initiated by the Govt. of India have changed the landscape of several sectors of the Indian economy. The role of Banking Industry is very important as one of the essential service sector.

For a successful banking business management, analysis of large data and information play key roles in devising new strategies, products and services. Due care will have to be made while embracing technology and transforming traditional touch points to electronic ones, so that human touch with customers is also not lost. In the end, it can be rightly said the productivity and efficiency will be the watch words in the banking industry in the years ahead. Strategizing organizational effectiveness and operational efficiency will govern the survival and growth of profits, besides bringing changes in the mindset of the employees, which is imperative with the changing times. Continuous quest for skill upgradation at all levels, development of Vision and Mission statements with commitment to meet them with dogged values, are some of the aspects which will require continuous and urgent attention by the banking sector in the times to come.

Traditional Banks need to sharpen their strategic focused to remain relevant by Changing the culture and behaviours of the organizations and investing in customer service and operational innovation refocuses on product, technology, speed of services at least at the standards set by the competitors. ○○○

### Banking News

IMPS clocks 31.65 million transactions in July 2016  
Immediate Payment Service (IMPS) recorded 31.65 million transactions in the month of July, highest being over 1.5 million transactions on July 4, 2016. IMPS continue to be the preferred option for real time payments among consumers. Several banks are extending customised services of IMPS to cater to the need of their customers.

Banks implement RuPay EMV platform

International cash withdrawals and transactions on Point of Sale (PoS) terminals will now be seamless

and secure for Catholic Syrian Bank customers as the bank has enabled RuPay Platinum EMV International Debit card. Corporation Bank, KarurVysya Bank and Bank of India also enabled RuPay EMV chip – based cards for their customers. All payment needs will be at ease and more secured on RuPay EMV platform. RBI has advised banks towards issuance of EMV chip and PIN cards pertaining to Security and Risk Mitigation Measures for Card Present and Electronic Payment Transactions.

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## Co-operative Banking : Yesterday & Today

Shri Aditya Pandharipande  
Manager



Co-operative banks were conceptualized to cater to small entrepreneurs, agriculturists and people with no collateral, artisans, petty traders, women and rural folks. The concept of Co-operation was pioneered by

Mr. Hermann Schulze (1808-83) and Mr. Friedrich Wilhelm Raiffeisen (1818-88). Basic requirement at that time was easy availability of finance to small businesses and poor segment of society. In India Co-operative movement started with enactment of The Co-operative Credit Societies Act, 1904.

### Structure of Co-operative Banking in India

The Co-operative structure in India is a three-tier credit structure, at the top is The a State Co-operative Bank. At the middle level are District Central Co-operative Banks (DCCBs) and at the bottom level Primary Agricultural Credit Societies (PACS). Accordingly in Maharashtra we have The Maharashtra State Co-operative Bank Limited (MSCB) as apex Co-operative credit Institution. At the middle level are 31 District Central Co-operative Banks (DCCBs) and at the bottom level, over 21085 Primary Agricultural Credit Societies (PACS).

Relevance of Co-operative Banks in today's environment.

The business of banking revolves around effective mobilization and efficient Application of funds of the bank. Changes taking place in the banking business in recent years as a result of the financial sector reforms are too fast and challenging to the bankers. Emergence of banking through hand held devices such as smart phones is an example. Competition in rural banking space would intensify once entities like small finance banks and payment banks become reality.

The co-operative movement and banking structures have come a long way to support and provide assistance in activities like credit, banking, production, processing, distribution/marketing, housing, warehousing, irrigation, transport, textiles, dairy, sugar etc. Indian co-operative structures are one of the largest in the world with about 67% penetration in villages and fund 46% of the total rural credit. It also stands for 36% of the total distribution of rural fertilizers and 28% of rural fair price shops. This success of co-operative movement may be attributed to failure of the commercial banks to fund and support the needs of ordinary people who were outside the formal banking net. Co-operative banks helped overcome the vital market imperfections and serviced poorer layers of society.

Major irritants in the functioning of the Cooperative Banks

The duality in control by Registrar of Co-operative and Reserve Bank of India has led to ambiguity in power structure.

Co-operative sector have grown maximally in states of Gujarat, Maharashtra, Tamil Nadu whereas the other parts of India don't have a heightened presence.

The state partnership in co-operative institutions has led to excessive state control and interference. This has eroded the autonomous characters of many of these entities.

Dormant membership has made them moribund as there is a lack of active members and lack of professional attitude.

Their main focus being credit so they have reduced to borrower-driven entities and majority of members are nominal and don't enjoy voting rights.

Credit recovery is weak, especially in rural areas and it has sustainability crisis in some pockets. There is a lack of risk management systems and lack of basic standardized banking

models.

There is a widening gap between the level of skills and the increasing computerization of banks. The Government needs to have a serious look into the issues as they did not show an impressive growth in the last 100 years.

#### Current Scenario in Indian banking

Changes taking place in the banking industry as a result of the financial sector reforms are too fast and challenging. This has created a competitive business environment on the one side and opened up wide opportunities in the area of investments, advances, services and so on.

In the final phases of 20<sup>th</sup> century banking had witnessed emergence plastic currency in the form of Credit cards, Charge cards, Money cards etc. Cards are gradually being used by a large number of people as it avoids carrying of paper currency and its connected risks. Cooperative banks are also operating in the same environment, yet they became mute spectators to rapid changes happening in the present banking sector.

As the business environment changes, the customers' expectations are also growing. Now a days customers demand more technology driven services. From bankers' point of view, the term "customer service" had undergone changes over the years beginning with Customer Serving followed by Customer Pleasing, Delighting and now the ultimate challenge for all is Retaining the customers.

RBI has prescribed disclosure norms on aspects like capital adequacy, asset quality, profitability, country risk exposure, risk exposure in derivatives segment etc. The main is to strengthen the soundness and stability of the banking system. Capital adequacy ensures the financial fundamentals of the banks.

#### Road Ahead for Co-operative Banking in India.

Co-operative banks are not insulated from the changes taking place in the banking industry. The recent developments in banking technology and expansion of telecommunication network have ushered in new banking experience. Customers have benefited by way of quick and efficient service delivery. The increase in level of efficiency

has been translated into higher profits for the banks. Most of the technology initiatives have been taken by new generation banks and the Public Sector Banks have also followed suits. However only a few Co-operative banks have been able to adopt technology in a big way.

Co-operative institutions must consider following strategies in order to maintain its existence and counter competition.

#### Retail Banking services:

Increase in purchasing power and emergence of strong middle class, development of retail market have increased the scope for retail banking in India. Retail loans have been a prime driver of credit growth in recent years. Retail Banking has three main features :

- a) Multiple products - Deposits, Credit cards, Insurance, Investments.
- b) Multiple delivery channels - Call centers, Branch banking, Internet Banking, Kiosk
- c) Multiple customer groups - Consumer, Small business, Corporate etc.

Focus on retail banking has contributed to increasing market share of private banks in total advances. The objective of retail banking is to increase penetration by providing increasing level of services and access of bank to new customers, by offering value added services.

#### Cross Selling of products and services :

It represents additional services offered to existing customers, with a view to expand business of the bank. The main benefit is reduction of cost as the cost of contracting a new customer is much higher than to serve an existing customer. Cross selling enables creation of brand value. The existing customer base of the banks is used for the purpose of cross selling. It is not a transaction based activity but is primarily a relationship building exercise.

#### Electronic Banking experience to customers

Electronic banking means banking done electronically through the use of internet. Banks today reach their customers through ATMs, Point of Sale Devices, Telephone Banking, Internet banking etc. Banks are now a days presenting themselves as a technology driven unit to offer





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३७	१४०४७	श्री. कृष्णा श्रीनिवास प्रभू	व्यवस्थापक	३०.०९.२०१६
३८	१५११८	श्री. धनराज शिवदास पाटील	द्वि. श्रेणी अधिकारी	३०.०९.२०१६
३९	१५००२	श्री. सुरेश शंकर पिंपळकर	द्वि. श्रेणी अधिकारी	३०.०९.२०१६
४०	३२९०	श्री. अविनाश कृष्णराव वानखेडे	सहाय्यक व्यवस्थापक	३०.०९.२०१६ (राजीनामा)
४१	१५०५३	श्री. जयंत पद्माकर पांडे	द्वि. श्रेणी अधिकारी	२०.०५.२०१६ (स्वेच्छा-निवृत्त)

### लेखणी काय देते ?

एक लेखणी काय काय देते.. ? यादी करण तसं मुष्कील आहे.  
लेखणी, अश्रू पुसण्याची प्रेरणा देते तसंच अश्रू झाकण्याची किमयाही शिकवते.

प्रवास घडवते - प्रवासातले प्रवासी मनानं जोडण्याच कामही करते.  
जगण्याचं गणित सोपप करते अन् जगण्यासाठी खूप काही लागत नाही - फक्त अंगी माणुसकीच असावी हेही आपल्या लक्षात आणून देते.  
एक लेखणी काय काय देते.. ? यादी करण तसं मुष्कील आहे.  
पण, पण ती - जिवंतपणीच मुक्ती देते, साथ देते - तशीच साथीही देते.  
आयुष्यभराची सोबत देण्यासाठी सोबतीही मिळवून देते अन् चिंतेतून चिंतन घडविण्याच बळही लेखणीतूनच मिळते.

एक लेखणी काय-काय देते.. ? यादी करण तसं मुष्कील आहे.  
जनावरातला माणूस दाखवते आणि काही माणसं जनावरापेक्षाही कशी बेहत्तर वागतात हे ही सांगते. संवादाचा पूल दशदिशांना जोडते - 'अनोळखी' हा शब्दच पुसून टाकते.

रक्ताच नातं ठिसूळ करते - मात्र त्याचवेळी शब्दांचच नातं चिरंतर बहरते हे - ही सांगते..

एक लेखणी काय-काय देते.. ? यादी करण तसं मुष्कील आहे.

आषाढातला पाण्याने भरलेला मेघ बधितला की, झाडांची पानं प्रेयसी होतात, त्यांची मिलनोत्सुकता मेघांनाच कळते - अधीरता दोघांनाही अनुभव देते. पानात नवी थरथर होवू लागते, मेघ बरसू लागतात - सृष्टी चिंब होते अन् मग पानंही तृप्त होवून डोलू लागतात. 'पुन्हा अधीर - पुन्हा तृप्त' हे द्वंद म्हणजे जीवनाच्या इंद्रधनुष्याचा आरंभ असतो हे अशा प्रकारच रसभरीत वर्णन शब्दात वर्णित करण्याच कामही लेखणीच करते.

एक लेखणी काय-काय देते.. ? यादी करण तसं मुष्कील आहे.

यह जिंदगी बहोत खुबसुरत है - मगर हमे जीना नहीं आया, हर बातमे नशा था - मगर हमे पीना नहीं आया, याची आठवणही लेखणीच करून देते.

आर. एम. पाटील (प्रा.का. नाशिक)

★ दि. ०९.०५.२०१६ ते दि. ३०.०९.२०१६ या कालावधीत बँकेच्या सेवेत असतांना दिवंगत झालेले कर्मचारी ★

### श्रध्दांजलि



डॉ. मेघराज सोपानराव सुर्यवंशी

सरव्यवस्थापक

२३.०९.२०१६



श्री. बबनराव शामराव घोरपडे

द्वि. श्रेणी अधिकारी

०४.०६.२०१६



श्री. प्रविणसिंग विक्रमसिंग रजपूत

द्वि. श्रेणी अधिकारी

२५.०८.२०१६

## पुरस्कार



बँकिंग फ्रन्टिअर्स या प्रतिथयश संस्थेतर्फे बँकेचे मा. व्यवस्थापकीय संचालक श्री. प्रमोद कर्नाड यांना उत्कृष्ट मुख्य कार्यकारी अधिकारी हा राष्ट्रीय स्तरावरील पुरस्कार संस्थेने नवी दिल्ली येथे संपन्न झालेल्या नॅशनल को-ऑप. बँकिंग समिट-२०१६ ह्या भव्य परिषदेमध्ये प्रदान केला. श्री प्रमोद कर्नाड यांना हा पुरस्कार सलग दुसऱ्यांदा प्राप्त झाला आहे.

### बचत सप्ताहांमध्ये उल्लेखनीय कामगिरी केलेल्या शाखांचा गुणगौरव



राणाप्रताप नगर शाखा



खार शाखा



विलेपार्ले (पूर्व) शाखा



चेंबूर शाखा



गोरेगाव शाखा



वाशी शाखा



औरंगाबाद शाखा

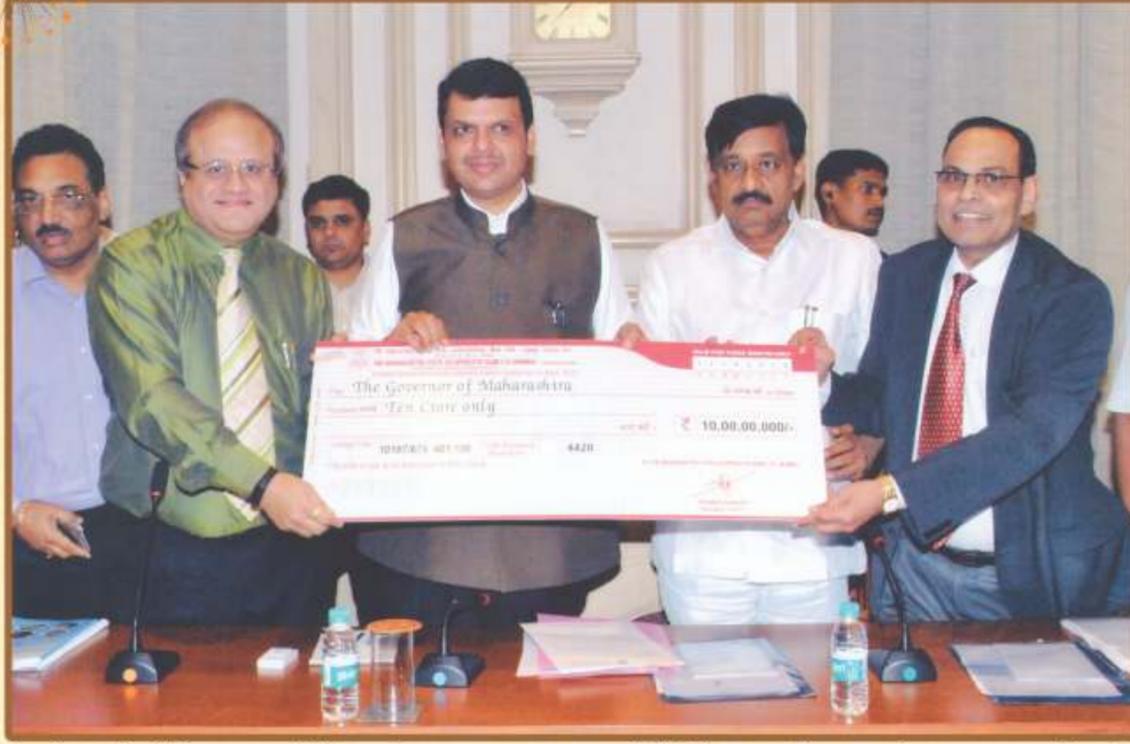


दहिसर शाखा



अंधेरी (पूर्व) शाखा

## राज्य बँकेकडून राज्य शासनास ₹१०.०० कोटी लाभांशाचा धनादेश प्रदान



देशातील सर्वात मोठी राज्य सहकारी बँक असलेल्या महाराष्ट्र राज्य सहकारी बँकेने दि. ३१ मार्च २०१६ अखेर ₹ ३९०.८३ कोटीचा ढोबळ नफा तर ₹ २४२.८५ कोटीचा निव्वळ नफा कमविला आणि राज्य शासनास शासकीय भाग भांडवलापोटी ₹ १० कोटीचा लाभांशाचा धनादेश बँकेच्या प्रशासकीय मंडळाचे मा. अध्यक्ष डॉ. एम.एल. सुखदेवे व मा. व्यवस्थापकीय संचालक श्री. प्रमोद कर्नाड यांनी मा. मुख्यमंत्री ना. श्री. देवेंद्रजी फडणवीस यांना सुपूर्द केला. यावेळी राज्याचे मा. सहकार मंत्री. ना. श्री. सुभाष देशमुख व मा. प्रधान सचिव, सहकार श्री. एस. एस. संधू उपस्थित होते.

राज्याचे मा. सहकार मंत्री. ना. श्री. सुभाष देशमुख यांनी राज्य सहकारी बँकेस सदिच्छा भेट दिली. त्यावेळी बँकेच्या प्रशासकीय मंडळाचे मा. अध्यक्ष डॉ. एम.एल. सुखदेवे यांनी त्यांचे शाल व पुष्पगुच्छ देऊन स्वागत केले.



बँकेचे मा. व्यवस्थापकीय संचालक श्री. प्रमोद कर्नाड यांना बँकिंग फ्रन्टीअर्स या संस्थे तर्फे उत्कृष्ट मुख्य कार्यकारी पुरस्कार मिळाल्याबद्दल मा. सहकार मंत्री ना. श्री. सुभाष देशमुख यांनी त्यांचे शाल व पुष्पगुच्छ देऊन अभिनंदन केले.



## प्रशासकीय कार्यालय वाशी येथे आयोजित जिल्हा बँकांच्या परिषदेची क्षणचित्रे



परिषदेत उपस्थितांना मार्गदर्शन करताना मा. ना. श्री. चंद्रकांतदादा पाटील



मा. ना. श्री. चंद्रकांतदादा पाटील यांचे परिषदेमध्ये आगमन



पुणे जिल्हा मध्य. सह. बँकेच्या मा. उपाध्यक्ष श्रीमती अर्चना घारे आपले मत मांडताना



परिषदेत सहभागी मा. सहकार आयुक्त श्री. चंद्रकांत दळवी व नाबाईचे सख्यवस्थापक श्री. चांदेकर



अकोला जिल्हा मध्यवर्ती सहकारी बँकेचे मा. अध्यक्ष डॉ. संतोषकुमार कोरेचे आपले विचार व्यक्त करताना.



परिषदेत जिल्हा बँकांचे मा. अध्यक्ष, मा. उपाध्यक्ष व मा. मुख्य कार्यकारी अधिकारी यांची उपस्थिती लक्षणीय होती.