

તલ.૦૨/૧૧/૨૦૨૦ તથા ૦૩/૧૧/૨૦૨૦ દરમ્યાન સભાસદ દ્વારા બેંકના E-mail Id
agm@kalupurbank.com પર પૂછવામાં આવેલ પ્રશ્નો.

Question :1

Membership No.: 34249

Name of member : Shri Rameshbhai Shah

પ્રશ્ન :મારી પાસે ૧૨૫ shares છે, પણ Folio એક જ છે એટલે Gift વખતે અમને અન્યાય થતો હોય તેવી લાગણી થાય છે. મારાથી ઓછા Share ધરાવતા સભાસદો વધારે Folio ના કારણે મારાથી વધારે Gift મેળવે છે.

જવાબ : આપ બેંકના માનવતાં સભાસદ છો તેનું અમોને ગૌરવ છે. હાલની કોરોના મહામારીની વિકટ પરિસ્થિતિમાં આપના પરિવારના સભ્યોની તંદુરસ્તી ઘણી સારી હશે.

આપશ્રીએ જણાવ્યું છે કે, બેંકની સેવાઓ સારી છે, સ્ટાફ પણ સારો છે અને દરેક કામ ઝડપથી થાય છે. તે જાણી અમોને આનંદ થયો છે.

આપના પ્રશ્નના ઉત્તરમાં જણાવવાનું કે કો-ઓપરેટીવ કાયદા અને સિધ્ધાંત મુજબ એક મેમ્બર - એક મત તેજ પ્રમાણે એક મેમ્બર - એક ગીફ્ટનો નિયમ લાગુ પડે છે તેથી આ નિયમ મુજબ સભાસદદીઠ ફોલીયો મુજબ ગીફ્ટનું વિતરણ કરવામાં આવે છે. જેથી કોઈને અન્યાય ના થાય.

જ્યારે ડિવિડન્ડની ચુકવણી સભાસદના કુલ શેરમૂડી રોકાણ પર કરવામાં આવે છે. જેની નોંધ લેવા વિનંતી છે.

Question :2

Membership No.: 56338

Name of member : Shri Nilaybhai Pravinchandra Modi

Question : Please note that, I have not found in Notice that the Bank has not given any right to shareholders to speak during the AGM as per Circular.

Answer :

In this regard, we draw your kind attention to the Notice of the Annual General Meeting of the Kalupur Commercial Co Operative Bank Ltd to be held on Monday, November 02,2020 at 04.00 pm through Video Conferencing (VC) / Other Audio Visual Means (OAVM) wherein at Step No 5 in compliance with guidelines of two way communication, it has been specifically provided as under "**Members who would like to express their views or ask questions during the AGM shall register themselves as a speaker by sending the request from their registered e-mail address stating clearly the membership number at agm@kalupurbank.com before 7 days of e-AGM dated 02-11-2020. Members who have registered themselves as a speaker will only be allowed to speak during the e-AGM.**

Question :3

Membership No.: 14158

Name of member : Shri Pravinbhai P. Shah

પ્રશ્ન.૧ રિઝર્વ બેન્કના નોર્મસ મુજબ કેટલી NPA મર્યાદા ઠારવાઈ છે તે પાન નં.૧૫ પર સ્પષ્ટ કરવું ઉચિત ગણાય. હું જાણું છું કે KCCB માં તે માન્ય મર્યાદામાં છે.

જવાબ.૧ RBI ના નોર્મસ મુજબ NPA ની કોઈ મર્યાદા ઠારવામાં આવી નથી પરંતુ લોનની સરખામણીએ NPA Level નીચું હોય તે સારું.

પ્રશ્ન.૨ પાન-૧૫/૫૪.... બેંક RBI, કંપની એક્ટ, કે સ્ટેટ ROC ની નીતિઓ સુચનાઓનું પાલન કરે છે છતાં બેંકે રૂ.૨૦૬.૧૯ કરોડની જોગવાઈ અનામત ફન્ડ તરીકે કરી છે. આનું વિવ-ણ ત્યાજ અપાયું હોત તો તે સુલભ અને સ્પષ્ટતમક રહ્યું હોત.

જવાબ.૨ આપના સૂચનની નોંધ લીધી છે.

પ્રશ્ન.૩ પાન-૩૩ CSR સ્પેન્ડિંગ અંગે - બેંક વૃક્ષ વાવો અભિયાનને વેગ આપ્યો તે ઘણો સ્તુત્ય છે. હું તેને બિરદાવું છું. જે ૨૨,૩૦૦ વૃક્ષો ક્યાં વાવવામાં અને તેની માવજત થયા બાદ કેટલા ખરેખર લાભદાયી સ્થિતિમાં છે તે સ્પષ્ટ થઈ શકે તો તે સભાસદોમાં ઉત્સાહ પ્રેરક બનશે.

જવાબ.૩ આપના સૂચનની નોંધ લીધી છે.

પ્રશ્ન.૪ ફોરેન કરન્સી બિઝનેસ અંગે થોડું વિવરણ અપાય તો સભાસદોમાં આનંદ અને ઉત્સાહજનક રહેશે.

જવાબ.૪ આપના સૂચનની નોંધ લીધી છે.

પ્રશ્ન.૫. આજના ઉચ્ચન્યાયાલયના કંમ્પાઉન્ડ અને સાદા વ્યાજ તફાવત અંગે સરકાર પોતે ભોગવશ તેવી સ્થિતિમાં આપણી બેંકને શું અસર થશે અને કેટલી રકમનો અંદાજ છે.

જવાબ.૫ તફાવતની રકમ સરકાર તરફથી બેંકને આપવામાં આવશે જેથી બેંકની નફાકારકતા પર અસર નહી પડે.

પ્રશ્ન.૬ સભાસદોના મૃત્યુ પ્રસંગે અપાતી સહાયને ઉપરની દિશાએ સુધારવાને અવકાશ હોય અને વ્યાજબી જણાતું હોય તો તે અંગે વિચારવા સૂચન છે.

જવાબ.૬ તા.૦૧/૦૪/૨૦૨૦ થી સહાયની રકમ રૂ.૧૦,૦૦૦/- થી વધારી રૂ.૧૫,૦૦૦/- કરવામાં આવી છે.

પ્રશ્ન.૭ ગ્લોબલ સિનારિયોમાં આગામી સમયમાં થાપણદારો માટે બેંકના વ્યાજદરોની સ્થિતિ ઉપર ચેરમેનશ્રીના સંબોધનમાં પ્રકાશ પાડવા વિનંતી. જે કદાચની ચલાસ્તરના બચતદારોને અંદાણી આપી શકે. (કારણકે બેંક બેંકિંગ ક્ષેત્રના મેગેઝીનો-અહેવાલો વિગેરેથી વધુ સુપેરે જાણકાર હોય તે સ્વાભાવિક છે.)

જવાબ.૭ વ્યાજદર RBI ની મોનેટરી પોલીસી/માર્કેટ રેટ તથા બીજી બેંકોના વ્યાજદરોને આધારિત પરિવર્તનશીલ હોય છે.

Questions writing in Chat Box during e-AGM by Shareholders					
Sr No	Date (MM/D/YYYY)	member ship_no	Question by	question	Answers
1	11/2/2020	29040	Rajesh J Patel	Sir what is growth guidelines for coming next two year	At present Budget Planning for the year 2020-21 is placed before the AGM for approval at Page No 31 in the 50 th Annual Report. Growth guidelines prepared for next one year are based on performance during the completed Financial Year & prevalent economic condition.
2	11/2/2020	74355	Ramdev fashion (harsh Babulal Patel)	New customer and old customer (cash credit book dep) mate intrest rate kem alag alag rakho 6o... badha customer mate ek sarkho rakho....	Rate of Interest is decided as per credit rating based on Audited Balance Sheet for existing customers as well as new customers.
3	11/2/2020	33608	SMITA RAJ DHIRIA	What are the plans of expanding branches in metro cities especially like Mumbai?	Thanks for your feedback however at present we are not panning for expanding branch network in Mumbai. We have two branches in Mumbai i.e. Kalbadevi and Andheri. As you know our bank is more focus on technology and digital banking. In digital banking era physical bricks & mortar banking is slowly becoming less popular.
4	11/2/2020	74357	Pritesh textile	Mary cc account kalapur commercial co-operative bank last 2 year thi chale Che...apdi bank ma juba customer mate cc rate uncho Che....Ne new customer mate cc rate nicho Che....So plz all customers mate cc rate sarkho rakhva vinti...	Rate of Interest is decided as per credit rating based on Audited Balance Sheet for existing customers as well as new customers.
5	11/2/2020	79490	Piyush C PATEL	Ok	Thank you for attending eAGM
6	11/2/2020	23759	ARVINDKUMAR BACHUBHAI PATEL	what is the Gift will decide in GOLDEN JUBILLE YEAR Of kalapur Bank during coming new finacial year ?? Bank staff and all employoes are very co operative with us --- ---THANKS	Board has approved giving 50 grm silver coin as gift to the eligible shareholders in Golden Jubilee year. You will get suitable communication shortly.

7	11/2/2020	35049	AALAP PATEL	In reference to strict guideline regarding no operation multiple banking current accounts, we request to please start all online transactions services (e.g. TDS payment, Income tax payment, GST...) for that we, one of the oldest customer to bank doesn't go to other bank. Apart of this, later to this pandemic situation, we a Small business, need fund more than mortgage value to meet our smooth business network.Thank you,Your Valued Customer,SHREE JAYAMBE PACKAGING,KISMAT PRINT PACKJAYLESH H PATEL, AALAP J PATEL	Suggestion noted, however as per RBI guidelines Co Operative Banks are not authorized to conduct Govt. Business like collection of various Taxes. However in offline mode, we provide all this services like TDS, Income Tax, GST etc. payments through our partner banks. We have introduced E-Tax module for the same purpose.
8	11/2/2020	64692	pravinchandra p sheth	I could reach up to active voting cycle, voting ,clicked EVEN, still my voting PENDING, confused what to press- VC OR OVAM,WHO CAN HELP TO RESOLVE OUR PROBLEM,,mob 9377958840	As per Point No 9 of Note to the Notice of the AGM "Members can cast their votes on agenda items during 05/11/2020 and 06/11/2020 on NSDL e-Voting site. For any assistance related to voting refer to FAQs or call on toll free No 1800222990 of NSDL and you may contact Share Department over phone no. Vinaybhai – 9427311102 or Naineshbhai – 9427599821.
9	11/2/2020	64692	PRAVKINCHAN DRA P SHETH	GOOD LUCK TO ALL BOD FOR SUCCESSFUL AGM	Thank you very much for attending eAGM
10	11/2/2020	76798	Keyur H Shah	Jay Shri Krushna to all	Jay Shri Krishna to you.
11	11/2/2020	76400	Golani Vipul L	Good work	Thank you very much.
12	11/2/2020	72360	Superior polytech	We request you Kindly show client name in statement of account As we face lot many trouble in auditing	In case of inward clearing the name of party is shown, whereas in case of outward clearing necessary details are available in counter foil of the paying in slip. However in case of digital channel transaction such details are available in the statement of the account. We request you to avail digital channel facilities instead of physical transactions.

13	11/2/2020	29439	Jayprakash Shah	Have we provided any fund for bank corona worriers, bank employees and members of they are affected by corona?	We have given donation in Chief Minister Relief Fund Gujarat State for Covid-19 pandemic Rs. 1,11,00,000/-. For Employees & their dependent medical coverage has been increased and no leaves are deducted during quarantine period or self-quarantine. Also Directors, Committee members and staff members have donated to PM Cares fund.
14	11/2/2020	56338	NILAY PRAVINCHAND RA MODI	During the AGM, I am unable to cast vote. Kindly help	As per Point No 9 of Note to the Notice of the AGM "Members can cast their votes on agenda items during 05/11/2020 and 06/11/2020 on NSDL e-Voting site. For any assistance related to voting refer to FAQs or call on toll free No 1800222990 of NSDL and you may contact Share Department over phone no. Vinaybhai – 9427311102 or Naineshbhai – 9427599821.
15	11/2/2020	76798	Keyur H Shah	15 min gone. Not yet started. Why???	AGM meeting commenced as per scheduled time. It may be your internet connectivity related issue.
16	11/2/2020	79393	Hirak Joshi Om Chloride	Please speedup process for fast msme loan sanction for manufacturing units...	Thanks for your Suggestion.
17	11/2/2020	79393	Hirak Joshi Om Chloride	Pls increase mobile Banking transaction limit.	Thanks for your Suggestion. However if you use E-banking service than you can transfer higher transaction limit. You can request branch or I.T. Department- Help Desk for Higher Transaction Limit.
18	11/2/2020	47217	Dev Information Technology Ltd	First of all, congratulations to bank's management and staff for extremely well customer service and transparent banking carried out. i have couple of suggestions, Bank should implement user friendly core banking system. In spite of bank staff's cooperative approach, face many challenges, Current system is not so effective.	Thank you very much. Suggestion noted for more user friendly Core Banking Solution, however we kindly request you to provide us your specific inputs and regarding challenges faced to take up with Infosys.

19 & 22	11/2/2020	79490	Piyush	(Cash withdrawal problems) very very very bad service of cash withdrawal. Time per cash na male to a/c chalav kavi rite	We are extremely sorry for the bad experience. We are request you for provide inform us specific issue faced with more details.
20	11/2/2020	14158	P.P.Shah	I have sent a few questions	Thank you for feedback & questions. Separate reply is furnishing to you on website.
21	11/2/2020	72682	Niravkumar Shah	Dividend ration pls .	Our bank has proposed Dividend 15% which is subject to approval of RBI
23	11/2/2020	64692	PRAVINCHAND RA P SHETH	CRORES OF RS DONATION GIVEN TO GUJARAT GOVT TO FIGHT AGAINST CORONA PANDEMIC, WHAT % INCOME TAX REBATE WE AVAIL.(50,100,OR MORE THAN 100 %)ARE WE GIVING ANY LOAN TO INDUSTRIES TO START UP OR FOR EXPANSION.-IF SO, DO YOU HAVE EXTERNAL TECHNICAL ASSESSEE TO SANCTION LOAD QUONTUM	IT Rebate as per applicable to IT Rules. Bank is giving loan for Start Up or Expansion after processing loan request as per extant guidelines of the Bank.
24	11/2/2020	44630	Hariprasad Patel	for evoting cant click EVEN	As per Point No 9 of Note to the Notice of the AGM "Members can cast their votes on agenda items during 05/11/2020 and 06/11/2020 on NSDL e-Voting site. For any assistance related to voting refer to FAQs or call on toll free No 1800222990 of NSDL and you may contact Share Department over phone no. Vinaybhai – 9427311102 or Naineshbhai – 9427599821.
25	11/2/2020	2034	Pramukhbhai Shankarlal Patel	We have done 50 years so gift is also uniq	Board has approved giving 50 grm silver coin as gift to the eligible shareholders in Golden Jubilee year. You will get suitable communication shortly.
26	11/2/2020	34145	kaminiben shah	bank is increased death benifit fund from 10000 to 15000 it is appreciated what about scholarships for member son or daughter for education it is increased ??? requested to increase the same	Thanks for your suggestion.

27	11/2/2020	76798	Keyur H Shah	26 min passed Still meeting not commenced. Leaving now.....	AGM meeting commenced as per scheduled time. It may be your internet connectivity related issue.
28	11/2/2020	79548	Yakin patel	No	Thank you for attending eAGM
29	11/2/2020	71098	Ketan	I haven't received any gift till date from Membership. Kindly check distribution process. If you can.	You become a member on 17/10/2017, no gift has been given after. Golden Jubilee Gift will be given shortly.
30	11/2/2020	29179	Trilok	Abhar vyakt	Thank You for attending eAGM
31	11/2/2020	29179	Trilok Agarwal	2mi	Thank You for attending eAGM
32	11/2/2020	76827	M m synthetic	Sir amara gana saving and current account chale 6e badha ma ek j mobail number apel 6e.... To apni application ma sudhar kari mobail number thi j badha j account oprate thay tevu kai k settings karo.... Customer ne bahu j taklif pade 6e....	In case of joint account with your family member and account no. is different but mobile no. is same in that case transaction right is allowed. But 3 rd party cannot be given transaction right. However we are coming up with other mobile banking application where account and transaction details of all family accounts will be viewed.
33	11/2/2020	34578	shailesh prajapati	fafda and jalebi nu su.....?????????	Thank you for attending eAGM
34	11/2/2020	69689	Pradeep K Nair	Congratulations on the 50th Anniversary.	Thank you very much.
35	11/2/2020	114592	Shree Multiplast	Very Nice working Culture ,everyone is cooperative	Thank you for your feedback.
36	11/2/2020	34578	shailesh prajapati	loan vadhar va DSA appoint karo	It is not permitted by RBI to appoint DSA to Urban Co.op. Banks.
37	11/2/2020	64692	PRAVINCHADR A P SHETH	CONGRATULATIIONS FOR NET NPO ZERO-APPRECIATE ALL SUPPORT OF ALL BANK STAFFS TO BRING THIS ACHIEVEMENT.-AND ALSO APPRECIAT ACTIVE LEADERSHIP OF BOD.	Thank you for your feedback.
38	11/2/2020	64692	PRAVINCHADR A P SHETH	WHO INTERNAL-EXTERNAL EXPERT-ASSESSES, SAFETY, HEALTH AND ENVIRONMENTAL RELATED ISSUES IN BANK-PERIODICALLY-YEARLY-OR-HALF YEARLY, IF SO, PL SUBMIT COPY OF LATEST ASSESSMENT	Admin Department takes care at periodical interval.
39	11/2/2020	44630	HARIPRASAD J PATEL	VEHICLES ADVANCE IS VERY LOW	To increase vehicle advance, ROI is reduced.

40	11/2/2020	28306	PRAVINCHAND RA P SHETH	ISO certificate display in all branches in front side of the bank	Thank you for your feedback. ISO certificate is display on our website.
41	11/2/2020	52036	S. R. CHEMICALS C/O Sanjay R Shah	I have applied for Business loan increase since my loan renewal in January 2020 but till date there is no proper response provided by Kalapur bank. There were some query which where provided by kalapur bank so in same we where ready to the answer for the same. But there is no response provided by the bank. So please look into the matter. Regards, Sanjay ShahM - 9825006468	Your existing facility was last reviewed in January 2020 and your request was turned down by the bank in month of august 2020 due to diversion of funds etc. This was communicated to you by the branch. However you may resubmit the proposal along with Audited Balance sheet 2019-20 to the branch.
42	11/2/2020	60574	Nainesh Amin	Best Luck	Thank you for attending eAGM
43	11/2/2020	64692	PRAVINCHADR A P SHETH	IT IS PREFERABLE TO HAVE LOG IN STRICTLY ON BASIS OF MEMBERSHIP NUMBER PLUS OTP-BOTH-AS-ONLY MEMBERSHIP NUMBER MAY BE RISKY-SOME ONE ELSE MAY MISUSE.	It is as per guidelines of NSDL & login allowed by combination of Membership No & OTP or Password.
44	11/2/2020	64692	PRAVINCHADR A P SHETH	AGM CONTINUING TIME- 16.50 PM, WHAT IS OBSTRUCTION LIVE TELECASTE NOT VISIBLE, PL AT LEAST KEEP MILD INSTRUMENTAL MUSIC RUNNING DURING SUCH PERIOD.	AGM Process conducted by NSDL as per guidelines. AGM meeting commenced as per scheduled time. It may be your internet connectivity related issue.
45	11/2/2020	51758	GUNVANTRAI PATEL	NO QUESTION	Thank you for attending eAGM