



M.C.C. BANK BULLETIN

Admin. Office: M.C.C. Bank Building, Hampankatta, Mangaluru 575001

Ph: 2421369, 2445742, 2445745, Toll-Free: 1800 123 2966. E-mail: ho@mccbanc.in, Website: www.mccbanc.in

Vol : 2

Issue : 1

June 2023

M.C.C BANK LTD



Womens Day 11-03-2023



Founders Day 08-05-2023



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MCC BANK LTD

Admin. Office : M.C.C. Bank Building,

Hampankatta, Mangaluru 575 001

Ph.: 2421369, 2445746

Toll-Free : 1800 123 2966

Email : ho@mccbank.in, Website : www.mccbank.in

Printed at : PRASAD PRINTERS

Dairy Road, Kulshekar, Mangalore - 575005

Ph : 0824 2232536

Editorial



MCC Bank - in the path of Steady growth and Expansion

Pioneers of co-operative banks in Karnataka, MCC Bank completes 111 years in the service of society. It continues on path of progress and expansion. It has excelled in all the banking parameters of the Reserve Bank of India. All 16 branches are fully computerized. Its Non-Performing Assets (NPA) has decreased to 1.37% and profits have jumped to a record ₹ 12.20 crores. Its turnover is ₹ 933 crores in 2023 compared to ₹ 500 crores in 2018. And the bank is set to expand its area of operations to five more districts, i.e. Uttara Kannada, Shimoga, Chikkamagaluru, Hassan and Coorg.

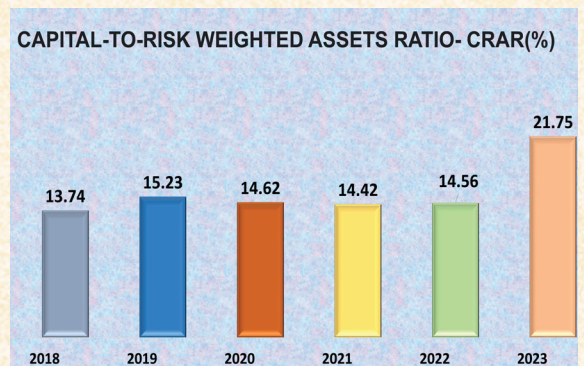
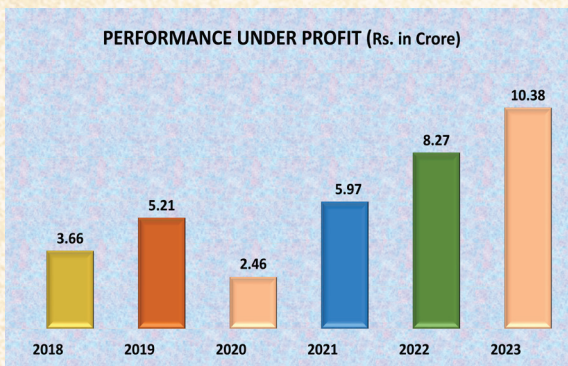
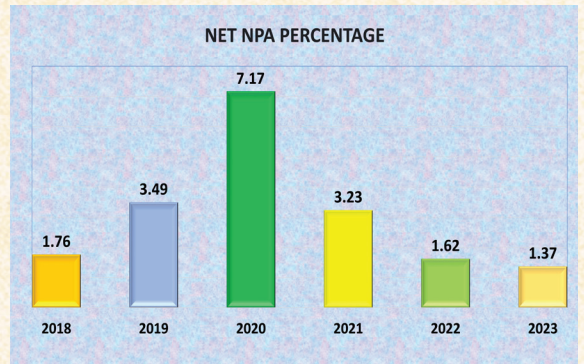
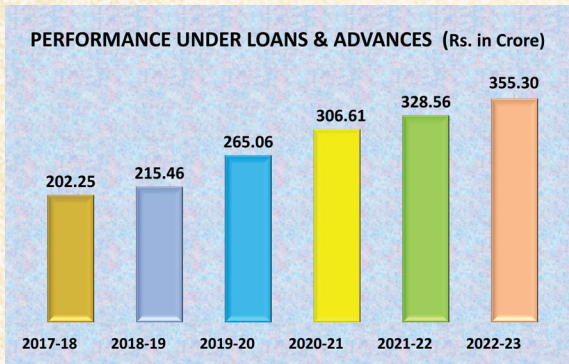
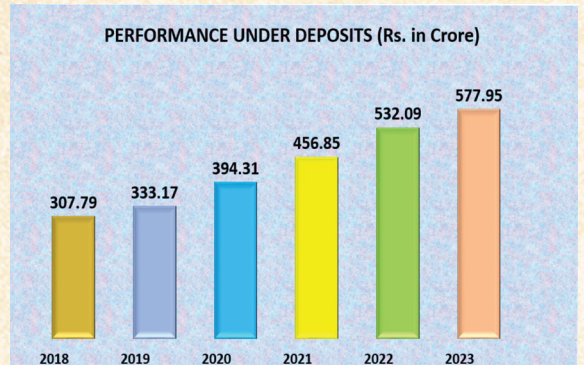
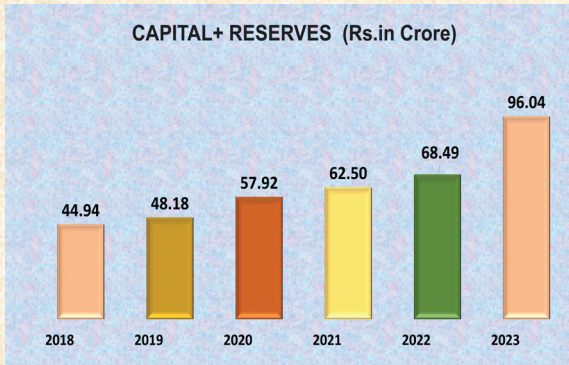
MCC Bank has also shown tremendous social commitment by helping the needy and undertaking philanthropic activities from its charity fund. It supported literary and cultural organisations through sponsorships and advertisements, bringing social good and positive change to all.

The bank also invests in its employees with regular training for retail banking and head office staff. It also organises other events like Founders' Day, Womens Day and Customer Meet to better engage and understand the needs of the community, bringing thus management, staff and the customers together in the progress of the bank. With its eyes set on the 125th year jubilee, While the bank is looking forward to bring greater post centenary silver jubilee, there is lot of scope for development and wealth creation for all.: through best banking practices, well crafted financial products and services to meet the customer's needs and greater employment opportunities through its business expanding to in new 5 new districts will generate employment opportunities to the youth. MCC bank is set to soar even higher with even great support from its customers, shareholders and employees!

This steady growth and progress needs a team of honest and dedicated professionals with Mission and vision. And the present management under the leadership of Mr Anil Lobo is a good example for this.

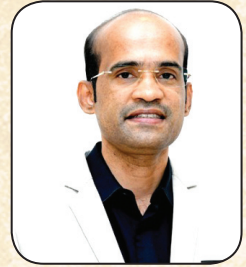
- Dr Gerald Pinto, Editor

ACHIEVEMENT AT A GLANCE



Chairman Speaks...

***Tick-Tock Tick-Tock ...
the sound bytes of the Clock
as time ticks off
pushing the Present to the Past
and moving from the Present, on to the Future.***



The pendulum keeps rotating to and fro, turning the *past* into *history* and the *future* into an *opportunity*.

Institutions too need to be induced with life every now and then, as the principle of aging with time, applies to both the living and the non-living species. The difference however is that, as humans age into sunset, Institutions over time, glow like the Sunrise. Your MCC Bank today is one such Institution that is a shining beacon, standing tall like the light-house on the top of the hill-rock. This reminds us of the visionary ideas of the Founders of our Bank and the relentless efforts of its successive torch bearers, over the last 111 years.

The last 5 years since 2018 has been a golden era of the Bank on all fronts. The present Board of Directors has strode the tide like a colossus, taking the Bank on a fast track mode, to be recognised as a sound financial institution. The flower has finally bloomed, spreading its fragrance all over, as can be gauged from the ease in banking operations reflected in the satisfaction and smiles of the customers. We are truly blessed to have such a large sea of loyal customers, who are in fact the moving force, to take the bank to these heights. And now, with the installation of a top end CBS system, the last frontier has been conquered. The CBS now is fully operational and your Bank today runs all its operations on a sound, secure and speed driven digital platform. This has enabled an all new *state of art* banking experience to the customers, which is indeed a matter of great pride.

MCC Bank has attained a Net Profit of Rs.12.20 Crores and pegged down its Net Non Performing assets to an all time low of 1.37%. With this in place, your Bank is now geared up to set its foot-prints in 5 new districts in the near future. The dawn of this day will herald a new chapter in the history of MCC Bank and bring it on par with the top ranked banks in the entire Industry.

I as the Chairman along with all the Directors on the Board, are truly humbled by your love, encouragement and support which has brought us this far in achieving our set goals. While the year 2018 was just a beginning, the year 2023 will be the year of reckoning. By the year 2028, our MCC Bank will not only remain the *pride*, but also rise further, to be the *toast* of the banking community in particular and the banking industry at large.

***Your satisfaction is our pleasure
Your smiles are our treasure***

- Anil Lobo
Chairman

YASHASWINI SCHEME LAUNCHED 02-12-2022



Our Bank has launched the Yashaswini Scheme on 2nd December, 2022 at Staff Training Centre, Mangalore. The scheme was launched by Mr N. J. Gopal, Superintendent, Office of Dy Registrar of Co-operative Societies, D.K.District, Mangalore.

The scheme, which was launched in 2003, was in effect up to 2017-18 through the Cooperative Department. The same year it was merged with the Arogya Karnataka scheme. The scheme is now being implemented through the Cooperative Department across 30 districts in the state of Karnataka. The scheme will be operative from 01.01.2023 to 31.12.2023. Beneficiaries can avail a maximum of Rs 5 lakh per annum in



any Yeshaswini network hospitals recognised by the government.

A Training Programme on Yashaswini Scheme was also conducted for the staff members of MCC Bank during the occasion.

The Yashaswini is a scheme of Government of Karnataka and it is not a Medical Insurance. The Beneficiaries can avail Medical Services mainly for surgery, treatment and OPD in the Network Hospitals including Private Hospitals.

This facility is available for all the members of M.C.C. Bank. Application forms and related guidelines of the scheme are available in all the branches of M.C.C.Bank.

NRI MEET 30-12-2022

On the occasion of the Post Centenary decennial celebration of the bank, NRI meet was organised by M.C.C. Bank Ltd at the Pacific IV Hall, Hotel Ocean Pearl, near Navabharath Circle, Mangaluru on Friday 30th December, 2022.

The NRI Meet was presided over by Mr Anil Lobo, Chairman of the bank. The meet was formally inaugurated by Rev Dr Rocky D'Cunha, Superior of St. Ann's Friary Mangaluru. Dr Ronald Colaco, NRI Entrepreneur and Philanthropist, Mr Walter Nandalike, Founder & Managing Director of

Daijiworld Media Pvt. Ltd, Mangaluru, CA Mr Rudolph Rodrigues, were the guests of honour.

Mr Anil Lobo, in his presidential address, said that the MCC Bank is the pride of our community and the foundation for which was laid by the visionaries and philanthropists 110 years back. He emphasised the importance of the customers in the banking business and said that the staff are being properly trained to be more responsive to the needs of the customers and offer best customer service. He requested the NRI customers to support



the Bank by their word of mouth publicity in their respective countries where they are employed or pursuing their business.

CA Mr Rudolph Rodrigues, while delivering a talk on Taxation for NRIs, explained various provisions of Income Tax/ capital gains tax applicable to NRIs, Resident but not ordinarily residents (RNORs) and resident Indians. He also explained the provisions under IT Act and FEMA. He clarified the doubts raised by NRIs during interactive session.

Rev Dr Rocky DCunha, in his inaugural speech appreciated the Chairman, Management and Staff of the bank for rendering selfless service to the society. He explained the virtues of generosity and said sharing always doubles the Joy, what we earn will give us living and what we give will earn a life. He quoted Mahatma Gandhi's words saying helping the humanity is by far the important essence of life.

Mr Walter Nandalike, congratulated

the Chairman, Management and the staff for their wonderful progress for the last 4 years, throughout hard work and dedication, despite Critism from certain sections of the community. He expressed that it is easier to critise than to achieve. He also stressed the importance of making the community's only bank stronger by offering full support and co-operation by the members of the community.

Dr Ronald Colaco, in his address said that Christian community is known world over for doing the noble work in the field of education, healthcare and charity. He appreciated the Bank for its tremendous achievement in all business parameters since 2018. He urged the community members especially the NRIs to extend their 100% support and help the Bank in its growth. He pledged to help the Bank in increasing its capital and also the NRI Deposits.

On this occasion the NRI customers were honoured for being a great support to the Bank.



PICNIC FOR THE MANAGEMENT AND STAFF 28-01-2023

A picnic for the Directors and staff was held on 28.01.2023 at King of Kings resorts Brahmavara. All together 14 Directors and 80 staff participated in the picnic and enjoyed the fun and game.



INDUCTION PROGRAMME 23-02-2023

Induction Programme was conducted for the newly recruited staff of M.C.C Bank Ltd., from 23rd to 25th February, 2023 at the Staff Training Centre, M.C.C. Bank Ltd, Mangalore. The programme was inaugurated by the chairman of Mr Anil Lobo. Speaking on the occasion, the chairman explained the need for such program and advised the participants to actively participate in all the sessions. He called upon them to be

instrumental in the progress of the Bank.

Mr S.H. Visweswaraiah Ex DGM of State Bank group and advisor of M.C.C Bank Ltd conducted a session on "Soft skills, Etiquette and manners. Mr Stephen Quadros, Principal, Govt First Grade College, Kaup and Former Director of MCC Bank Ltd delivered a talk on the importance of Proactive communication skills. Mr Nelson Saldanha, Ex Chairman,



Forex Association, Ex Vice President of Standard Chartered Bank and Ex Senior Vice President of Royal Bank of Scotland took session on Marketing and Recent Trends in Banking. General Manager, Mr Sunil Menezes, enlightened the participants on the progress & achievements of MCC Bank Ltd and organization structure of the Bank. Deputy General Manager, Mr Raj F. Menezes and Senior Manager, Mr Deril Lasrado, explained about the products and services of the Bank

in detail. Mr Punith Gaonkar, Sub Inspector of Police, Bunder Police Station explained the different types of phishing tactics by the fraudsters and the need to report the same immediately to the police to enable them to nab the criminals.

The participants who actively took part in the program were felicitated. The participants expressed satisfaction about the program.

WOMEN'S DAY CELEBRATIONS 11-03-2023

International Women's day was celebrated by MCC Bank to recognize the selfless service of women's staff at PFX Memorial Auditorium at MCC bank Ltd, Mangalore on 11th March, 2023. The Chief Guest for the program was Rev. Sr Cecilia Mendonca B.S., Provincial Superior, Bethany Congregation, Vamanjoor, Mangalore. Directors of the Bank Mrs Irene Rebello, Dr Freeda F. D'souza, Mrs Sharmila Menezes, Branch Managers: Mrs Jacintha Serrao, Blanche Fernandes, Mrs Sunitha W. D'souza, Mrs Ida Pinto, Mrs Irene Dsouza, Mrs Jacintha

Fernandes and Mrs Wilma Sequeira were on the dais. Chairman Mr Anil Lobo welcomed and explained the purpose of celebration of womens day.

Rev. Sr Cecilia Mendonca, in her key note address congratulated the lady members of MCC Bank family on the occasion of International Women's Day. She said women should feel proud that the Indian President is also a women. Women have been taking important roles and responsibilities in all sectors, viz. Education, Health, Economic, Politics, Science and Technology, research



and even in the defence field. She emphasized the need to recognize women for their patience, sincerity, hard work, commitment, leadership, innovation and compassion. She advised the women to be positive in their thought, speech and action.

Retired Branch Manager of the bank, Mr Clifford D'costa, and Clerical Staff Mr William Dsouza who retired after serving the bank were felicitated by the management and staff members of the Bank.

Punith Gaonkar, Sub Inspector of Police, Bunder Police Station explained different methods used by the fraudsters especially in

social media. He called upon them to utilize the service provided by the Police by dialling emergency number 112 and crime help number 1930 for reporting any untoward incidents, accidents and Cyber crimes, etc. immediately.

Soon after the formal function, cultural program was organized and the audience were kept enthralled by the Gumtam songs by Agrar Group, Jokes by Memory group, Dance by the Men staff of MCC Bank and Magic show by Fr Paul Sebastian Dsouza.

PRESS MEET 12-04-2023

The press meet was held on 12-04-2023 at administrative office, Mangaluru.

The 111-year-old, one among the pioneers of co-operative banks of Karnataka, Mangalore Catholic co-operative Bank Ltd popularly known as MCC Bank, with 16 fully computerized branches spread across Dakshina Kannada and Udupi Districts has recorded a thumping pre-tax profit of Rs 12.20 crore at the financial year ended on 31 March 2023.

The bank has been progressively reducing the NPA and for the first time in recent years, reduced the level to 1.37%. MCC Bank, with its operations confined to the parent districts of Dakshina Kannada and

Udupi Districts since inception in 1912 is all set to expand its area of operations to five more districts, i.e. Uttara Kannada, Shimoga, Chikkamagaluru, Hassan and Coorg, because of the efforts of the team led by chairman Mr Anil Lobo.

Addressing media Mr Anil Lobo said, "The bank has recorded substantial growth in business and financial parameters in the financial year that ended on March 31, 2023 with a total business of Rs 933.21 crores. The net worth of the bank reached Rs 59 crores (provisional) compared to Rs 46 crores the previous year. There is turnover of Rs 933 crore in 2023 compared to Rs 500 crore in 2018.



FOUNDER'S DAY CELEBRATION 07-05-2023



The Founders Day of The MCC Bank Ltd, one of the premiere Urban Co-op Banks of coastal Karnataka was celebrated at the Administrative Office Campus of the Bank on 7th May, 2023 to coincide with the completion of 111 years of its dedicated service to the society. Rev. Fr Bonaventure Nazareth, celebrated the Holy Mass on this occasion. He explained the significance of the day, i.e., 111th Founders Day. He recalled the noble work of starting the great Institution for the benefit of Society by the Visionary founder PFX Saldanha. He appreciated the good work done by the Bank to the Society for the last 111 years. He called upon the Management and the staff to be the visionaries and work with sincerity for the development of the Bank. He thanked the Almighty God for His grace on the MCC Bank during the last 111 years.

Mr Anil Lobo, in his introductory address, welcomed the dignitaries, guests, invitees and the staff. He said that the present Board which took over the reins of the Bank in 2018 had plans of honouring PFX Saldanha, the visionary founder of this great institution and started celebrating the Founder's Day since 2022, so that the great deeds of the visionary founder should

always remain in the minds of the Directors, members and staff. The Bank has conducted several programs during the last year, namely, customer meet, women's day, post centenary decennial celebration, NRI meet, etc., which has helped in creating a goodwill among the customers and shareholders of the bank. He said that the Bank has remained as a strong Financial Institution responsive to the needs of the Society and earning the trust of the customers, shareholders of the Bank which is evident in its performance for the last 5 years. He further stated that these 5 years are memorable to the directors and staff members.

Speaking on the occasion Mr Vincent Cutinha remembered the Visionary leader PFX Saldanha who started the institution for the benefit of the community. He appreciated the progress made by the Bank over the years and expressed his joy that the Bank is extending its area of operation from two districts to 7 districts. He has shared his experience with the audience. Program was inaugurated by cutting the Founders day cake by the guests on the dais. Floral tribute was paid to the founder's portrait. Those who are celebrating their birthdays in May were felicitated by cutting the Birthday cake.

ANNUAL REVIEW 10-06-2023



The Annual Performance Review – 2022-23 of the Bank was held on 10th June 2023 at the P.F.X Saldanha Memorial Auditorium, Administrative Office, Mangaluru.

The program was inaugurated by Rev. Fr Rupesh Madtha, Editor of Raknno Weekly by lighting the lamp.

Speaking on the occasion Fr Rupesh Madtha, expressed satisfaction about the steady growth of the bank during the last decade and congratulated the management and the staff members for the tremendous progress made by the bank during the last decade. He appreciated the excellent service by the branch staff and said that he is immensely happy to announce that MCC Bank is one of his most favourite banks to deal with. He called upon the staff to do SWOT analysis and use their talents for the betterment of the Bank.

MCC Bank Chairman Mr Anil Lobo presided over the program. In his presidential address he appreciated the staff members for their dedicated efforts in taking the Bank to greater heights, especially when the Bank is celebrating 111th year of its existence. He emphasized the need for increasing the low-cost deposits (CASA) and also the loans & advances, as these will be key performance areas for the current financial year. He called upon the staff members to have professional approach and take challenges for achieving

the good results. While congratulating the award-winning staff members who have done exceedingly well in the areas of individual targets, marketing of lockers and improving the net worth, he asked other staff members also to follow their example. He urged the staff to not only work for the development of the bank but also work for the welfare of the society.

General Manager Mr Sunil Menezes, reviewed the performance of the Bank for the FY 2022-23 and analysed the factors that led to the excellent growth under various parameters. He appreciated the staff members for their tremendous achievement in improving the net worth within a short span of time. He presented the Target for 2023-24 and urged the staff to give importance to the growth loans and advances during the current financial year. Speaking on the occasion, Mr Joseph M. Anil Patrao, Chairman, Board of Management congratulated the staff members for their exemplary performance, dedication and cooperation. He urged the staff to adopt professional approach and put in their best efforts for enhancing the image of the Bank and make MCC Bank a dynamic and nimble footed bank.

Best Business Performance branch awards were bagged by Kankanady and Kulshekar Branches. The Branch Managers of these branches were felicitated Mrs Ida Pinto, Branch Manager, Kankanady Branch and Mrs Wilma J. Sequeira, Branch Manager, Kulshekar Branch were honoured for their tremendous achievement in the year 2022-23. Staff members who have achieved the individual business targets and marketing of Lockers were felicitated. The Branch Managers who have achieved the Net worth targets were honoured. Mr Pascal Maxim Dsouza who retired from the service of the bank during the year after serving the bank

for 26 years was felicitated on this occasion.

Staff members celebrating Golden birthday this year were congratulated and felicitated.

On this occasion, a free medical camp was organised in association with Girija Health Care & Surgicals for Directors and the staff members.

ACHIEVEMENT OF INDIVIDUAL BUSINESS TARGET FOR 2022-23

No.	Name of the Staff	Designation	Branch
1	Mrs Jacintha Serrao	Manager	Morgansgate Branch
2	Mrs Ida Pinto,	Manager	Kankanady Branch
3	Mrs Wilma J. Sequeira	Manager	Kulshekar Branch
4	Mr Sandeep Quadros,	Manager	Kundapur Branch
5	Mr Anil R. Dsouza	Manager	Kinnigoli Branch
6	Mr Rayan Praveen K	Manager	Karkal Branch
7	Mrs Jyothi Baretto	Junior Officer	Kundapur Branch
8	Mrs Wilma Moras	Senior Assistant	Morgansgate Branch
9	Mrs Jonita Lewis	Senior Assistant	Kundapur Branch
10	Mr Neil Pais	Junior Assistant	Morgansgate Branch
12	MrSanjeeth Rodrigues	Junior Assistant	Kulshekar Branch
12	Mr Nevil Dsouza	Senior Assistant	Shirva Branch
13	Mr Arun Dcunha	Attender	B.C.Road Branch

ACHIEVEMENT OF INDIVIDUAL MARKETING LOCKERS TARGET FOR 2022-23

(6 Lockers target given for the individual staff – Achieved by the following staff)

No.	Name of the Staff	Designation	Branch
1	Mrs Ida Pinto,	Manager	Kankanady Branch
2	Mrs Wilma J. Sequeira	Manager	Kulshekar Branch
3	Mr Anil R. Dsouza	Manager	Kinnigoli Branch
4	Mr Sandeep Quadros,	Manager	Kundapur Branch
5	Mrs Jacintha Fernandes	Manager	Ullal Branch
6	Mrs Jyothi Baretto	Junior Officer	Kundapur Branch
7	Mr Pramod Cutinho	Senior Assistant	Kinnigoli Branch
8	Mr Nevil Dsouza	Senior Assistant	Shirva Branch

ACHIEVEMENT OF BRANCH NETWORTH TARGET FOR 2022-23

(Target given ₹ 50 lakh each – Achived by the following branches)

No.	Name of the Staff	Designation	Branch
1	Mrs Ida Pinto,	Manager	Kankanady Branch
2	Mrs Wilma J. Sequeira	Manager	Kulshekar Branch

3	Mrs Blanche Fernandes	Manager	Founders Branch
4	Mrs Sunitha Dsouza	Manager	Surathkal Branch
5	Mrs Jacintha Fernandes	Manager	Ullal Branch
6	Mr Rohan K. D'silva	Manager	Bajpe Branch

AWARD FOR BEST BUSINESS PERFORMANCE BRANCH MANAGERS 2022-23

No.	Name of the Staff	Designation	Branch
1	Mrs Ida Pinto,	Manager	Kankanady Branch
2	Mrs Wilma J. Sequeira	Manager	Kulshekar Branch

BEST PERFORMANCE BRANCH AWARD 2022-23



Mrs Ida Pinto

Manager, Kankanady Branch

Staff : Advena Dsouza, Prem Dsouza,
Ajith Dsouza, Deena Lobo, Karen Crasta,
Pradeep Dsouza, Steevan Dsilva



Mrs Wilma J. Sequeira

Manager, Kulshekar Branch

Staff : Roshan Sequeira, Sanjeeth Rodrigues,
Delita Dsouza, Naveen Crasta

PRODUCTS AND SERVICES AT M.C.C. BANK LTD

The bank offers various products and services to the general public and has grown leaps and bounds since globalization.

Various Products available at M.C.C Bank Ltd:

1. Fixed Deposits: The Fixed Deposits are kept for a specific period for a stipulated Rate of Interest (simple interest or quarterly cumulative basis) which ideally would be higher than the Savings Bank Accounts. Individuals, a guardian on behalf of the minor, societies, associations, clubs, educational institutions, trusts, firms, partnership concerns, joint stock companies, executors and administrators can open Fixed Deposit with the Bank on competitive Rates of Interest.

2. Recurring Deposits: A Recurring Deposit, commonly known as RD, is a **unique term-deposit that is offered by Banks in India**. It is an investment tool which allows people to make regular deposits and earn decent returns on the investment. The Bank offers competitive Rate of Interest in line with the Fixed Deposits.

3. Savings Bank Accounts: A Savings Bank Account allows one to save his income for future. The amount can be withdrawn on demand basis without any hassles. The Bank has introduced debit card, Mobile App, CTS cheque Book for Savings Account holders.

In order to inculcate the habit of saving among the youth, Vidhya Bhavishya Student SB Account has been introduced with a higher Rate of Interest.

4. Current Bank Accounts: Current accounts are usually **operated to run a business**. It is a non-interest bearing bank account. It needs a higher minimum balance to be maintained as compared to the savings account. The facility of Debit card, Mobile App and CTS cheque Book is available to these accounts.

5. NRE Deposits: Our Bank has obtained permission to provide banking facilities to NON RESIDENT INDIANS (NRIs). On submitting the copies of valid Passport, valid Visa/Resident ID, one can open an NRE Savings Account, NRE Fixed Deposits and NRE RD accounts with the Bank.

6. Education Loans: Education plays a pivotal role one's life. Hence, M.C.C Bank offers Education loans at very competitive Rate of Interest. If the borrower offers collateral security up to 150% of the loan amount, then the Rate of Interest would be 9.25% and if the value of collateral security is more than 150% of the loan amount, the Rate of Interest would be 8.75%. The loan is offered for a maximum period of 15 years which includes the moratorium period.

7. MSME Loans (Micro, Small and medium Enterprises):

Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	Investment in Plant and Machinery or Equipment: Not more than Rs.1 crore and Annual Turnover ; not more than Rs. 5 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.10 crore and Annual Turnover ; not more than Rs. 50 crore	Investment in Plant and Machinery or Equipment: Not more than Rs.50 crore and Annual Turnover; not more than Rs. 250 crore

The Bank offers loans for setting up of MSME units, improvement of units, purchase of new/used machinery- equipment-commercial vehicles etc. Apart from these, the Bank offers loans for construction/purchase/repair of Deep sea trawler Boats; Poultry/ Piggery/ Dairy & other agriculture allied activities.

8. Housing Loans: House or Shelter is a basic necessity of every human being. Everyone strives to own his house. M.C.C Bank offers housing loans for the following purposes:

- (i) Acquisition of a house or flat or apartment, new or old
- (ii) Construction of a house on a site or plot of land already acquired

- (iii) Expansion or renovation, up-gradation of the house or flat or apartment already acquired
- (iv) Acquisition of an old house and renovation / extension thereof or acquisition of an old house, its demolition and reconstruction.
- (v) For taking over the Housing loan liability from all Public Sector Banks/Private Sector Banks/ Co-operative Banks and NBFC's.

Minimum margin would be 25%.

9. Mortgage Loans: M.C.C Bank offers Mortgage loans for Development of Dwelling House such as construction of Compound Wall, Sinking and repair of drinking water well, Furnishing of House, Development of property, Marriage etc. Maximum permissible amount shall be 50% of the valuation of property or 75% of the estimate whichever is lower. Also, the Bank offers mortgage loans to the Educational/Charitable Institutions on a competitive Rate of Interest.

10. Vehicle/Hypothecation Loans: The Bank offers credit facilities for the purchase of new or used (below 5 years) vehicles. The maximum tenure for 2 wheelers would be 3 years, 3 wheelers would be 4 years and private 4 wheelers would be 7 years. The Bank does not offer loans for the purchase of used two wheelers. As per the policy of the Bank, if the insurance of the vehicle is done through the panel insurance company of the Bank, a discount of 0.50% in Rate of Interest is offered.

11. Surety Loans/Consumer Loans: The Bank offers credit facilities for the Purchase of household articles/furniture/electronic gadgets, house repairs/renovation, marriage, etc. Maximum amount of loan is Rs. 1,00,000/-.

12. Jewel Loans: The jewel loans are offered at M.C.C Bank Ltd., at a competitive Rate of Interest. The period of advance upto Rs.2 lakhs against gold ornaments under bullet payment shall be 1 year. Above Rs.2 lakhs, the loans should be repaid in monthly installments within a period of one year from the date of advance. The maximum permissible loan will be 75% of the 30 days average market value of gold.

Apart from the above, the following services are available at M.C.C Bank Ltd.

- Our own ATMs at Founders Branch, Kankanady, Shirva, Bajpe, B C Road and Karkala Branch.
- Mobile Banking Facility
- e-Stamp facility at Founders Branch, Kankanady, Kulshekar, Morgansgate, Bajpe, Kinnigoli, Udupi, B C Road and Karkala Branch.
- Locker facility at all branches
- Any Branch Banking
- Pigmy deposit at your doorstep.
- SMS alert facility for all transactions
- RTGS/NEFT facility

For more details visit our Website www.mccbanc.in

- Deril Lasrado
Senior Manager

VOTING RIGHTS OF THE MEMBERS

As per Section 20(2) of Co-operative Societies Act 1959 the following members shall have no voting right at a general meeting/election;

- ▶ an associate and a nominal member;
- ▶ a member who has been considered as a defaulter;
- ▶ a member admitted under section 16(1) (d), (e), (f) and (g) of the Act, which/who is a defaulter
- ▶ a person who has become a member of the bank, within twelve months prior to the date of such meeting/ election
- ▶ A person who has failed to attend at least any two annual general meetings out of the last five annual general meetings has no right to vote for a period of one year;
- ▶ a member who has failed to utilize such minimum services or facilities as may be specified in the bye-laws for any two co-operative years out of the last five co-operative years has no right to vote for a period of one year.

MINIMUM SERVICES OR FACILITIES TO BE UTILISED BY A MEMBER

1. A member shall have minimum share capital of one thousand rupees;
2. A member shall have minimum deposit of five thousand rupees; or if the member is desirous of availing a loan, the amount of loan requested subject to the limit fixed by the bank; or a member shall have at least ten operations per annum in his current or savings bank account maintained with the bank.
3. The deposit mentioned above shall be the aggregate amount of all types of deposits (demand and time) maintained with the bank throughout the year.
4. The direction issued by the Reserve Bank regarding 'know your customer (KYC)' shall be applicable to every member of the bank.
5. The loan amount shall be the limit sanctioned by the bank and utilised by the member. This shall be applicable for the entire loan period.

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಸುರಕ್ಷಿತ ಎಂದು ತಿಳಿಯುವುದು ಹೇಗೆ?

2020 ರಲ್ಲಿ ಖಾಸಗಿ ಯೆಸ್ ಬ್ಯಾಂಕ್ ಬಿಕ್ಕಟ್ಟು ಮತ್ತು ಮಹಾರಾಷ್ಟ್ರದ ಪಿ ಎಮ್ ಸಿ ಬ್ಯಾಂಕ್ ಹಗರಣಗಳಿಂದ ಗ್ರಾಹಕರಿಗೆ ಆದ ಸಮಸ್ಯೆಗಳು ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರದ ವಿಶ್ವಾಸಾರ್ಹತೆಯನ್ನೇ ಪ್ರಶ್ನೆ ಮಾಡುವಂತೆ ಮಾಡಿದೆ. ಪರಿಸ್ಥಿತಿ ಹಾಗಿರುವಾಗ ಯಾವ ಬ್ಯಾಂಕಿನಲ್ಲಿ ದುಡ್ಡಿಟ್ಟರೆ ಸುರಕ್ಷಿತ? ಈಗಾಗಲೇ ನೀವು ಖಾತೆ ಹೊಂದಿರುವ ಬ್ಯಾಂಕ್ ಸುರಕ್ಷಿತವೇ? ಹೀಗೆ ಹಲವು ಪ್ರಶ್ನೆಗಳಿಗೆ ಮತ್ತು ಅನುಮಾನಗಳಿಗೆ ಉತ್ತರ ನೀಡುವ ಮಾಹಿತಿ ಇಲ್ಲಿದೆ.

ಬ್ಯಾಂಕುಗಳ ನಿಯಂತ್ರಣ ಯಾರಿಂದ ಮತ್ತು ಹೇಗೆ?

ಯಾವುದೇ ಬ್ಯಾಂಕ್ ಮೂರು ಪ್ರಮುಖ ಸಂಸ್ಥೆಗಳ ನಿಯಂತ್ರಣಕ್ಕೆ ಒಳಪಟ್ಟು ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತದೆ. ಹಣ

ಕಾಸಿನ ವಿಚಾರಕ್ಕೆ ಬಂದಾಗ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ (ಆರ್ ಬಿ ಐ) ಪರಮಾಧಿಕಾರ ಹೊಂದಿದೆ. ಷೇರುಗಳ ವಹಿವಾಟಿನ ವಿಚಾರದಲ್ಲಿ ನಿರ್ಧಾರಗಳನ್ನು ನೀತಿ ನಿಯಮಗಳನ್ನು ಭಾರತೀಯ ಷೇರುಪೇಟೆ ನಿಯಂತ್ರಣ ಮಂಡಳಿ (ಸೆಬಿ) ತೀರ್ಮಾನಿಸುತ್ತದೆ. ಹಾಗೆಯೇ ಬ್ಯಾಂಕುಗಳು ನಡೆಸುವ ಇನ್ಸೂರೆನ್ಸ್ ವಹಿವಾಟಿಗೆ ವಿಮೆ ನಿಯಂತ್ರಣ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಪ್ರಾದಿಕಾರ (ಐಆರ್ ಡಿಎಐ) ನಿಯಂತ್ರಣ ಸಂಸ್ಥೆಯಾಗಿದೆ. ಒಂದು ಬ್ಯಾಂಕ್, ಮೇಲಿನ ಎಲ್ಲಾ ಸಂಸ್ಥೆಗಳ ನಿಯಂತ್ರಣಕ್ಕೆ ಒಳಪಡುತ್ತದೆ. ಇಷ್ಟೆಲ್ಲಾ ನಿಯಂತ್ರಣ ಸಂಸ್ಥೆಗಳಿದ್ದರೂ, ಬ್ಯಾಂಕುಗಳು ಹಳಿ ತಪ್ಪುತ್ತಿವೆ. ಬ್ಯಾಂಕಿನ ಆರ್ಥಿಕ ಸ್ಥಿತಿಗತಿಯನ್ನು

ಪಾರದರ್ಶಕವಾಗಿ ಸಾರ್ವಜನಿಕರ ಮುಂದೆ ಇಡುವ ಹೊಣೆಗಾರಿಕೆಯೂ ಬ್ಯಾಂಕುಗಳ ಮೇಲಿದೆ.

ಬ್ಯಾಂಕಿನಲ್ಲಿ ಇಟ್ಟ 5 ಲಕ್ಷ ಹಣಕ್ಕೆ ವಿಮೆ ಇದೆ:

ಫೆಬ್ರವರಿ 2020 ರ ಕೇಂದ್ರ ಬಜೆಟಿನಲ್ಲಿ ಡೆಪಾಸಿಟ್ ವಿಮೆಯನ್ನು 1 ಲಕ್ಷದಿಂದ 5 ಲಕ್ಷಕ್ಕೆ ವಿಸ್ತರಿಸಲಾಗಿದೆ. ಬ್ಯಾಂಕ್ ದಿವಾಳಿಯಾದ ಸಂದರ್ಭದಲ್ಲಿ ಬ್ಯಾಂಕಿನಲ್ಲಿ ನೀವು 5 ಲಕ್ಷಕ್ಕಿಂತ ಹೆಚ್ಚಿಗೆ ಹಣ ಇಟ್ಟಿದ್ದರೆ, 5 ಲಕ್ಷಕ್ಕಿಂತ ಹೆಚ್ಚಿನ ಹಣ ನಿಮಗೆ ಸಿಗುವುದಿಲ್ಲ. ಯಾಕೆಂದರೆ ಡೆಪೋಸಿಟ್ ವಿಮೆ ಅಡಿಯಲ್ಲಿ ಸದ್ಯ ಸುರಕ್ಷತೆ ಇರುವುದು 5 ಲಕ್ಷಕ್ಕೆ ಮಾತ್ರ. ಹೆಚ್ಚು ಬಡ್ಡಿಯ ಲಾಭ ಗಳಿಸುವ ಆಸೆಯಿಂದ ಸಣ್ಣ ಪುಟ್ಟ ಸಹಕಾರಿ ಸೊಸೈಟಿಗಳಲ್ಲಿ ಫಿಕ್ಸ್ಡ್ ಡೆಪೋಸಿಟ್ ಇಡಬೇಡಿ. ಸಹಕಾರಿ ಸೊಸೈಟಿಗಳಲ್ಲಿ ಫಿಕ್ಸ್ಡ್ ಡೆಪಾಸಿಟ್ ಗಳಿಗೆ ಸಿಕ್ಕಾಪಟ್ಟಿ ಬಡ್ಡಿ ಕೊಡ್ತಾರೆ. ಆದರೆ, ಅಲ್ಲಿಡುವ ಹಣಕ್ಕೆ ಅಷ್ಟೇ ರಿಸ್ಕ್ ಇರುತ್ತದೆ ಎನ್ನುವುದನ್ನು ಮರೆಯಬಾರದು. ಪೂರ್ವಾಪರ ಅರಿತು ನಿರ್ಧಾರ ತೆಗೆದುಕೊಳ್ಳಿ. ಇದರಿಂದ ನಿಮ್ಮ ಹಣಕ್ಕೆ ಹೆಚ್ಚು ಸುರಕ್ಷತೆ ಸಿಗುತ್ತದೆ.

ಸರಿಯಾದ ಬ್ಯಾಂಕ್ ಆಯ್ಕೆಗೆ 5 ಅಂಶಗಳು:

1. ಕ್ಯಾಪಿಟಲ್ ಆಡೆಕ್ವೆಸಿ ರೇಷಿಯೋ/ಸಿಎಆರ್ (ಸಮರ್ಪಕ ಬಂಡವಾಳ ಅನುಪಾತ):

ಕ್ಯಾಪಿಟಲ್ ಆಡೆಕ್ವೆಸಿ ರೇಷಿಯೋ ಅಂದರೆ ಸರಳವಾಗಿ ಬ್ಯಾಂಕಿನ ಮೂಲ ಬಂಡವಾಳ. ಯಾವುದೇ ಬ್ಯಾಂಕ್ ಅಥವಾ ಹಣ ಕಾಸು ಸಂಸ್ಥೆ ಅನಿರೀಕ್ಷಿತ ನಷ್ಟಕ್ಕೆ ಒಳಗಾದಾಗ ಅದನ್ನು ಎದುರಿಸಲು ಬ್ಯಾಂಕ್ ಹೊಂದಿರುವ ಬಂಡವಾಳದ ಮೊತ್ತವನ್ನು ಕ್ಯಾಪಿಟಲ್ ಆಡೆಕ್ವೆಸಿ ರೇಷಿಯೋ ಎಂದು ವಿಶ್ಲೇಷಿಸಬಹುದು. ಇದರಿಂದ ಠೇವಣಿದಾರರು ಇಟ್ಟಿರುವ ಹಣಕ್ಕೆ ಸುರಕ್ಷತೆ ಒದಗಿಸಲು ಸಾಧ್ಯವಾಗುತ್ತದೆ. ಆರ್ ಬಿ ಐ ಪ್ರಕಾರ ಯಾವುದೇ ಬ್ಯಾಂಕಿನ ಕ್ಯಾಪಿಟಲ್ ಆಡೆಕ್ವೆಸಿ ರೇಷಿಯೋ ಕನಿಷ್ಠ ಶೇಕಡಾ 10.50 ಇರಬೇಕು.

2. ನೊನ್ ಪರ್ಫೊಮಿಂಗ್ ಆಸೆಟ್ಸ್/ಎನ್ ಪಿಎ (ವಸೂಲಾಗದ ಸಾಲ):

ಬ್ಯಾಂಕುಗಳ ಆರ್ಥಿಕ ಸದೃಢತೆ ಬಹಳ ಮುಖ್ಯವಾಗಿರುತ್ತದೆ. ಬ್ಯಾಂಕ್ ನೀಡಿದ ಸಾಲಗಳ ಪೈಕಿ ವಸೂಲಾಗದ ಸಾಲದ ಪ್ರಮಾಣ ಹೆಚ್ಚಳವಾದರೆ ಅದು ನೇರವಾಗಿ ಕ್ಯಾಪಿಟಲ್ ಆಡೆಕ್ವೆಸಿ ರೇಷಿಯೋ (ಸಮರ್ಪಕ ಬಂಡವಾಳದ ಅನುಪಾತ/ಸಿಎಆರ್) ಮೇಲೆ ಪರಿಣಾಮ ಉಂಟು ಮಾಡುತ್ತದೆ. ಸಾಲ ನೀಡಿದ ನಂತರದಲ್ಲಿ 90 ದಿನಗಳ ಕಾಲ ಸಾಲ ಪಡೆದ ವ್ಯಕ್ತಿ ಕಂತು ಮತ್ತು ಬಡ್ಡಿ ಪಾವತಿ ಮಾಡದಿದ್ದರೆ ಅದನ್ನು ವಸೂಲಾಗದ ಸಾಲ

ಎಂದು ಪರಿಗಣಿಸಲಾಗುತ್ತದೆ. ವಸೂಲಾಗದ ಸಾಲದ ಪ್ರಮಾಣ ಹೆಚ್ಚಿಗೆ ಇದ್ದರೆ, ಬ್ಯಾಂಕಿನ ನಿರ್ವಹಣೆ ಸರಿಯಾದ ದಾರಿಯಲ್ಲಿ ಇಲ್ಲ ಎಂದು ಅರ್ಥ ಮಾಡಿಕೊಳ್ಳಬೇಕು.

3. ನೆಟ್ ಇಂಟರೆಸ್ಟ್ ಮಾರ್ಜಿನ್/ಎನ್ ಐ ಎಂ (ನಿವ್ವಳ ಬಡ್ಡಿ ಮಿತಿ):

ಬ್ಯಾಂಕುಗಳು ಠೇವಣಿದಾರರಿಂದ ಹಣ ಪಡೆದು ಸಾಲದ ಅಗತ್ಯವಿದ್ದವರಿಗೆ, ವ್ಯಾಪಾರ ಮಾಡುವವರಿಗೆ ಸಾಲ ನೀಡುತ್ತವೆ.

ಈ ಪ್ರಕ್ರಿಯೆಯಲ್ಲಿ ಸಾಲ ನೀಡಿರುವ ಹಣಕ್ಕೆ ಬ್ಯಾಂಕ್ ಬಡ್ಡಿ ಪಡೆದು ಠೇವಣಿದಾರರಿಗೆ ಒಂದಿಷ್ಟು ಬಡ್ಡಿ ಲಾಭವನ್ನು ವರ್ಗಾಯಿಸುತ್ತದೆ. ಠೇವಣಿ ಹಣಕ್ಕೆ ಕೊಡುವ ಬಡ್ಡಿ ಮತ್ತು ಸಾಲದ ರೂಪದಲ್ಲಿ ಹಣವನ್ನು ನೀಡುವಾಗ ಪಡೆಯುವ ಬಡ್ಡಿಯ ವ್ಯತಾಸವನ್ನು ನೆಟ್ ಇಂಟರೆಸ್ಟ್ ಮಾರ್ಜಿನ್ ಎಂದು ಕರೆಯಲಾಗುತ್ತದೆ. ನೆಟ್ ಇಂಟರೆಸ್ಟ್ ಮಾರ್ಜಿನ್ ಹೆಚ್ಚಿಗೆ ಇದ್ದರೆ, ಬ್ಯಾಂಕಿಗೆ ಹೆಚ್ಚು ಲಾಭ ದೊರೆಯುತ್ತದೆ.

4. ಸಿಎಎಸ್ ಎ ರೇಷಿಯೋ (ಬ್ಯಾಂಕಿನಲ್ಲಿರುವ ಚಾಲ್ತಿ ಮತ್ತು ಉಳಿತಾಯ ಖಾತೆಗಳಲ್ಲಿನ ಮೊತ್ತ):

ಬ್ಯಾಂಕಿನಲ್ಲಿರುವ ಚಾಲ್ತಿ ಖಾತೆ (ಕರೆಂಟ್ ಎಕೌಂಟ್) ಮತ್ತು ಉಳಿತಾಯ ಖಾತೆಗಳಲ್ಲಿನ (ಸೇವಿಂಗ್ಸ್ ಎಕೌಂಟ್) ಒಟ್ಟು ಠೇವಣಿಗಳ ಅನುಪಾತವನ್ನು ಸಿಎಎಸ್ ಎ ಅನುಪಾತ (ಕಾಸಾ ರೇಷಿಯೋ) ಎನ್ನಬಹುದು. ಸಿಎಎಸ್ ಎ ತಗ್ಗಿದರೆ ಹೊರಗಿನಿಂದ ಹೆಚ್ಚು ಬಡ್ಡಿ ದರ ನೀಡಿ ಬ್ಯಾಂಕ್ ಬಂಡವಾಳ ಸಂಗ್ರಹ ಮಾಡಬೇಕಾಗುತ್ತದೆ. ಸಿಎಎಸ್ ಎ ರೇಷಿಯೋ ಕಡಿಮೆ ಇದ್ದರೆ ಬ್ಯಾಂಕ್ ತನ್ನ ಬಂಡವಾಳಕ್ಕಾಗಿ ಹೆಚ್ಚು ಅವಲಂಬನೆ ಮಾಡಬೇಕಾಗುತ್ತದೆ. ಸಿಎಎಸ್ ಎ ಹೆಚ್ಚಿಗೆ ಇದ್ದಷ್ಟೂ ಬ್ಯಾಂಕ್ ಹೆಚ್ಚು ಸುರಕ್ಷಿತ ಎಂದು ಹೇಳಲಾಗುತ್ತದೆ.

5. ಪ್ರೊವಿಜನ್ ಕವರೇಜ್ ರೇಷಿಯೋ(ಪಿಸಿಆರ್):

ವಸೂಲಾಗದ ಸಾಲಗಳಿಂದಾಗುವ (ಎನ್ ಪಿಎಗಳಿಂದ) ನಷ್ಟ ಭರಿಸಲು ಬ್ಯಾಂಕ್ ತನ್ನ ನಿಧಿಯಿಂದ ಒಂದಿಷ್ಟು ಶೇಕಡಾ ಹಣವನ್ನು ತೆಗೆದಿಡುತ್ತದೆ. ಇದೇ ಪ್ರೊವಿಜನ್ ಕವರೇಜ್ ರೇಷಿಯೋ (ಪಿಸಿಆರ್). ಪಿಸಿಆರ್ ಅನುಪಾತ ಶೇ. 70 ಕ್ಕಿಂತ ಹೆಚ್ಚಿಗೆ ಇದ್ದರೆ ನಿರೀಕ್ಷಿತ ಅಥವಾ ಅಂದಾಜು ನಷ್ಟ ಎದುರಿಸಲು ಬ್ಯಾಂಕ್ ತಯಾರಾಗಿದೆ ಎಂದು ಹೇಳಬಹುದು.

(ಕೃಪೆ : 'ಮನಿ ಸೀಕ್ರೆಟ್ಸ್' ಪುಸ್ತಕದಿಂದ)

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