

**We couldn't have achieved  
this without YOU !**

**Total Business has Crossed**

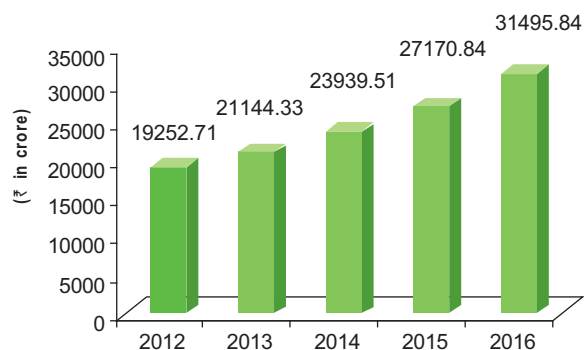
**₹ 5000 CRORE**



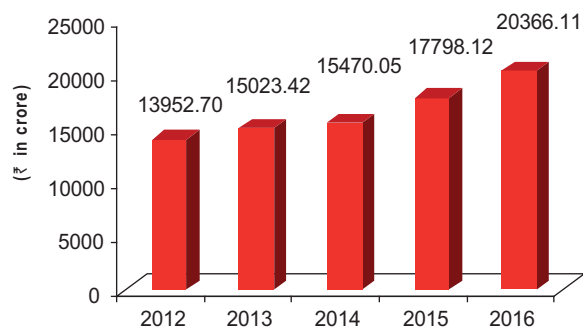
**Saraswat  
Bank**

**Saraswat Co-operative Bank Ltd. (Scheduled Bank)**

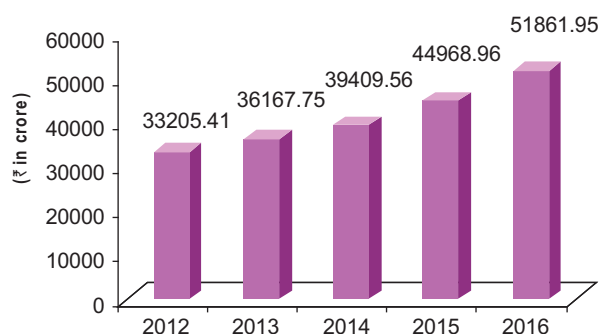
### Deposits



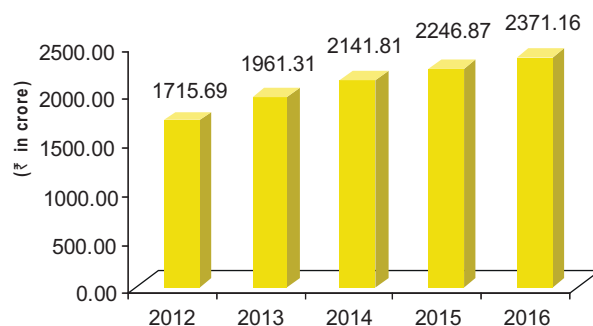
### Advances



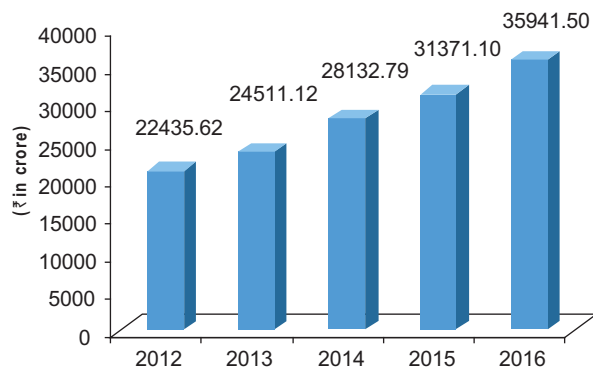
### Total Business



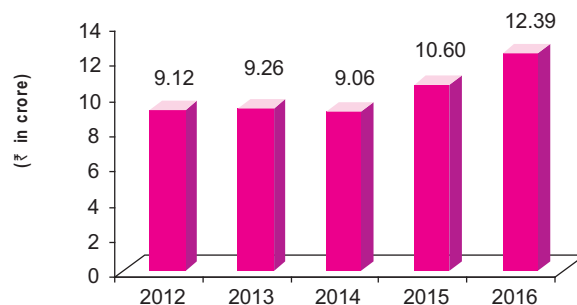
### Own Funds



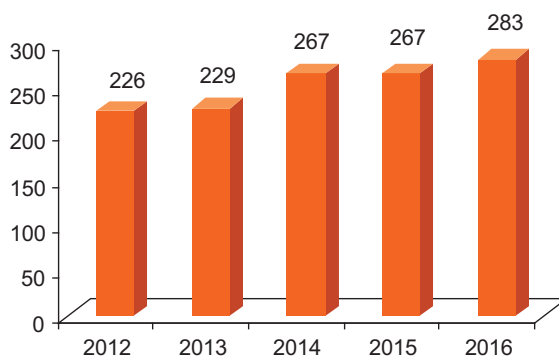
### Working Funds



### Business Per Employee



### Number of Branches



# SARASWAT CO-OPERATIVE BANK LIMITED

(SCHEDULED BANK)

- **REGISTERED OFFICE & CORPORATE CENTER** : Ekanath Thakur Bhavan,  
953, Appasaheb Marathe Marg,  
Prabhadevi, Mumbai 400 025.  
Phone No.: (022) 6600 5555  
Website: www.saraswatbank.com
- **DATE OF ESTABLISHMENT** : September 14, 1918.
- **NO. AND DATE OF RBI LICENCE** : ACD-MH-220-P, dated 27-08-1980.
- **AREA OF OPERATION** : ALL INDIA
- **AUDIT CLASSIFICATION** : 'A' (Since 1933, i.e. the year in which  
we were registered as a Bank)

## ANNUAL REPORT 2015-16

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## NOTICE OF ANNUAL GENERAL MEETING

The Ninety-Eighth Annual General Meeting of the Members of Saraswat Co-operative Bank Ltd. will be held on Saturday, 6th August, 2016 at 4.00 p.m. at Pracharya B. N. Vaidya Sabhagruha, 2nd Floor, Raja Shivaji Vidya Sankul, Patkar Guruji Chowk, Hindu Colony, Dadar (East), Mumbai – 400 014 to transact the following business concerning the Bank: -

1. To consider and approve the Annual Accounts, which consist of the Report of the Board of Directors, the Report of the Statutory Auditors, the Balance Sheet and the Profit and Loss Account, for the year ended 31st March, 2016.
2. To appropriate net profit and declare dividends on Equity Shares and Preference Shares as recommended by the Board of Directors for the year ended 31st March, 2016.
3. To appoint Statutory Auditors for the financial year 2016-17 and to authorize the Board of Directors to fix their remuneration. The Board of Directors recommends

M/s. Kulkarni & Khanolkar, Chartered Accountants, 13-14, Bell Building, Sir P. M. Road, Fort, Mumbai – 400 001, for appointment as Statutory Auditors.

4. To grant Leave of Absence to the members of the Bank other than to those whose names appear in the Attendance Register of this 98th Annual General Meeting.
5. To elect Board of Directors for the term 2016 - 2021: Returning Officer will preside over the General Body for declaration of the election results.

By Order of the Board of Directors  
Sd/-

**S.K. Banerji**  
Managing Director

*Mumbai, 16th June, 2016*

### Note:

- The printed Annual Report of the Bank consisting of the Report of the Board of Directors, the Report of the Statutory Auditors, the Balance Sheet and the Profit and Loss Account for the year ended 31st March, 2016 is enclosed with this Notice.
- The Notice of the election of the Board of Directors of the Bank for the period 2016-2021 will be issued by Shri H. P. Gemini, Returning Officer, appointed for the purpose.
- If there is no quorum for the Meeting at the appointed time, in terms of Bye-law No. 48, the Meeting shall stand adjourned to 5.00 p.m. on the same day and the Agenda of the Meeting shall be transacted at the same venue irrespective of the Rule of Quorum.
- Dividend, when declared, will be paid on or after 16th August, 2016, to those shareholders whose shares are fully paid as on 31st March, 2016 and whose names are on the record of the Bank as on 16th June, 2016
- If any member desires to have information in connection with the Accounts, he/she is requested to address a letter to the Managing Director of the Bank, to reach his office at Saraswat Co-operative Bank Ltd., Ekanath Thakur Bhavan, Plot No. 953, Appasaheb Marathe Marg, Prabhadevi, Mumbai – 400 025, not later than 3rd August, 2016, so that the required information may be made available at the Annual General Meeting.

### TO SERVE YOU BETTER:

1. Shareholders are hereby requested to kindly verify their names and addresses on the Annual Report sent to them. Change in address, if any, may kindly be intimated by post to the Share Department at Madhushree, 5th Floor, Plot No. 85, District Business Centre, Sector 17, Vashi, Navi Mumbai - 400 703 Phone No. : (022) 2789 2947 or by e-mail to [incharge\\_share@saraswatbank.com](mailto:incharge_share@saraswatbank.com) for updating the Bank's records.
2. Shareholders are requested to avail of nomination facility by submitting prescribed Nomination Form, as required under Section 36 of the Multi-State Co-operative Societies Act, 2002 and Bye-law No. 19.
3. Shareholders having Current / Savings Bank / Cash Credit accounts with the Bank and desirous of crediting their dividends to their accounts are once again requested to record their standing instructions with the Share Department.
4. Members who require the Annual Report electronically should inform our Share Department.

### Unclaimed Dividend

**Notice is hereby given that dividend for the year ended 31st March, 2013 (92nd Dividend) if not drawn on or before 1st October, 2016, will be forfeited by the Bank and credited to Reserve Fund in terms of Bye-law No. 68A.**

**Office of the Returning Officer,  
Saraswat Co-operative Bank Ltd.**

5th Floor, Ekanath Thakur Bhavan, 953, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.

To,

All the members of Saraswat Co-operative Bank Ltd.,

**DETAILED NOTICE OF ELECTION PROGRAMME**

No: Saraswat Bank-ELN-2 of 2016 Mumbai dated 22-06-2016.

In exercise of the powers conferred by Section 45 of the Multi State Co-operative Societies Act, 2002, read with Rule 19(1) of the Rules made thereunder, I, H.P. Gemini, Returning Officer, appointed to conduct the Election of the Board of Directors of Saraswat Co-operative Bank Ltd., Mumbai having Registered Office at Ekanath Thakur Bhavan, 953, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025, hereby notify that the Annual General Meeting of the General Body of the said Bank has been convened at 4.00 p.m. on 06-08-2016 at Pracharya B. N. Vaidya Sabhagruha, Hindu Colony, Dadar (East), Mumbai 400 014, to declare the results of Election scheduled to be held on 01-08-2016 (for the period 2016-2021) to 16 (sixteen) seats of the Directors on the Board.

1.	Constituencies	No. of seats on the Board of Directors
i)	Candidates from amongst the Members of the Society residing in and/or carrying business and/or engaged in gainful occupation within limits of Mumbai Metropolitan Region Development Authority. <b>[Bye-law No. 55(1)]</b>	10 seats
ii)	Candidates from amongst the Members of the Society residing in areas outside the limit of Mumbai Metropolitan Region Development Authority but within the State of Maharashtra. <b>[Bye-law No. 55(2)]</b>	04 seats
iii)	Candidates from amongst the Members of the Society residing in State or States other than the State of Maharashtra or Union Territories in the Union of India where the Bank has or may have its Branches. <b>[Bye-law No. 55 (3)]</b>	02 seats
	Total No. of candidates to be elected	<b>16 seats</b>
		(Total Sixteen Seats)

**Note**

Under Bye-law No.54, the Board shall consist of sixteen members. The composition of the Board is given in the Bye-law and the same is being reproduced below for the information of all the members.

**Bye-law No. 54**

The affairs of the Society shall be managed by the Board of Directors consisting of not less than 16 members and not more than 19 members in addition to the Managing Director, who shall be an Ex-Officio Member of the Board provided that (i) at least two Directors of the Board shall, at all time, have suitable banking experience (at middle / senior management level) or relevant professional qualifications, i.e., a Chartered Accountant with bank accounting / auditing experience and (ii) at least one Director of the Board shall be a woman member of the Society, provided further that at every periodic elections of the Board of Directors, 16 members of the Board shall be elected in the manner hereinafter provided in Bye-law No. 55 of the Society and in case none or one of such elected member of the Board possesses the requisite qualifications of suitable banking experience (at middle / senior management level) or relevant professional qualifications, i.e., a Chartered Accountant with Bank accounting / auditing experience, the elected members of the Board shall co-opt two persons or one person respectively having an aforesaid qualification from amongst the other members of the Society who are not disqualified from being member of the Board under the provisions of the Act, Rules or Bye-laws of the Society and provided further that in case none of the members of the Board including the co-opted members of the Board is a woman member of the Society, the Board shall co-opt one woman member from amongst the other members of the Society who are not disqualified from being member of the Board under the provisions

of the Act, Rules or Bye-laws. Such co-opted member/members including the woman member shall have the same rights, duties and tenure as that of the elected members of the Board.

2. The area wise list of members eligible to vote as on 01-07-2016 prepared by the Bank and finalized by the Returning Officer will be published by the Bank on 04-07-2016 on the Notice Board of Regd. Office (Corporate Center) of the Bank and will also be available at all the Branches of the Bank.
3. The Election Programme is as under:

Sr. No.	Event	Date & Time	Venue	Remarks
1.	Obtaining of Nomination Forms	07-07-2016 (Thursday) to 14-07-2016 (Thursday) between 11.00 a.m. & 4.00 p.m. (on every working day)	Office of the Returning Officer or from Zonal Offices/branches of the Bank outside MMRDA area as specified in Annexure I.	The Nomination Forms can be obtained free of charge by any member by submitting written application addressed to the Returning Officer.
2.	Filing of Nominations	07-07-2016 (Thursday) to 14-07-2016 (Thursday) between 11.00 a.m. & 4.00 p.m. (on every working day)	Office of the Returning Officer.	The nomination shall be presented in person or sent by Registered Post with acknowledgement due by the candidate himself to the Returning Officer or any other officer authorized by him in this behalf. Nominations sent by Registered Post with acknowledgement due should reach latest by 4.00 p.m. on 14-07-2016.
3.	Publication of list of Nominations received	On 14-07-2016 (Thursday) at 5.00 p.m.	Office of the Returning Officer.	List will be displayed on the Notice Board of Regd. Office (Corporate Center).
4.	Scrutiny of Nominations	On 18-07-2016 (Monday) from 2.00 p.m. onwards till completion of the scrutiny.	Office of the Returning Officer.	Scrutiny will be done at the Regd. Office (Corporate Center).
5.	Publication of list of valid nominations after scrutiny	On 18-07-2016 (Monday) one hour after completion of the scrutiny	Office of the Returning Officer.	List will be displayed on the Notice Board of Regd. Office (Corporate Center).
6.	Withdrawal of nominations	From 07-07-2016 (Thursday) to 22-07-2016 (Friday) between 11.00 a.m. & 4.00 p.m. (on every working day)	Office of the Returning Officer.	The nomination can be withdrawn by the candidate by written notice signed by the candidate and delivered in person or by the person duly authorized by him in this behalf to the Returning Officer. The Notice of withdrawal shall be irrevocable.
7.	Publication of final list of contesting candidates	On 22-07-2016 (Friday) at 5.00 p.m.	Office of the Returning Officer.	List will be displayed on the Notice Board of Regd. Office (Corporate Center).
8.	Polling (if required)	On 01-08-2016 (Monday) from 8.00 a.m. to 5.00 p.m.	Specified Polling Centres as mentioned in Annexure II.	Specified Polling Centres are mentioned in the detailed Election Programme which is being sent to each member with the Annual Report.
9.	Counting	On 05-08-2016 (Friday) from 10.00 a.m. till the completion.	Saraswat Co-operative Bank Ltd. 2nd Flr., Madhushree, Plot No. 85, District Business Centre, Sector 17, Vashi, Navi Mumbai-400703.	In the presence of the candidates or their authorized agents.
10.	Declaration of Result of Election by Returning Officer	On 06-08-2016 (Saturday) at AGM after completion of all other items of the Agenda.	Annual General Meeting at Pracharya B. N. Vaidya Sabhagruha, Hindu Colony, Dadar (E), Mumbai 400 014.	Results will be declared by the Returning Officer.

**After AGM, a meeting of the newly constituted Board will be held on 06-08-2016 (Saturday) to elect the Chairman and Vice-Chairman. Separate notice will be issued to elected Directors.**

**NOTES:**

1. All lists and notices shall be published on the Notice Board of the Office of the Returning Officer.
2. All the members are requested to produce Polling Notices sent to them indicating their M.R. Number and Polling Centre, at the Polling Centre with any photo identity card issued by the Chief Election Commissioner of India or PAN Card or Aadhaar Card or Driving License or Passport which can prove their identity.
3. The detailed Notice of Election Programme is being sent to every member in the Annual Report by post and copies thereof are being published on the Notice Boards of the Bank's Regd. Office (Corporate Center), Zonal Offices and all the Branches of the Bank. Notice (in brief) of Election will be published in leading local dailies at various Regions where the Bank has its Branches.
4. A Company, Partnership firm or any other Body Corporate constituted under any law, which is a shareholder of the Bank, may appoint any of its Directors/Partners/Officers to vote on its behalf. The resolution/letter of such appointment must be produced by the authorized person intending to vote on behalf of such Company/any other body Corporate/firm alongwith Polling Notice and identification of the person to the Polling Officer.
5. The Polling Notice is being sent with the Annual Report to all members along with the detailed Notice of Election Programme informing the address of the polling station. If any member does not receive the Polling Notice, he is requested to contact the nearest Branch of the Bank.
6. All members of the Bank are entitled to vote for election of candidates in each constituency as under:

<b>Constituency No. (Mentioned at 1 above)</b>	<b>No. of Seats</b>
i)	10 seats
ii)	04 seats
iii)	02 seats

Any vote more than specified herein shall invalidate the entire ballot paper.

7. After the close of the Poll, the Ballot boxes used for Poll shall be sealed at respective Polling Centres and the same shall be brought to the Returning Officer at the place for counting at Staff Learning Centre, 2nd Floor, Madhushree, Sector 17, Vashi, Navi Mumbai 400 703.
8. Qualifications for members on the Board:
  - 1) As per Bye-law No.55 it is stated as under:
    - a) The candidate shall hold at least 50 fully paid shares on the date of nomination.
    - b) A member who is indebted to the Bank as a borrower shall not be eligible for Election on the Board.
9. Disqualifications: As per provisions of the Multi-State Co-op. Societies Act, 2002 and Rules framed thereunder.
10. Shri. A. S. Jain, Chief General Manager, Saraswat Co-operative Bank Ltd., is the authorized officer to accept Nomination Forms on behalf of the Returning Officer.
11. The Notice Board of the Office of the Returning Officer will be kept near the Reception on the Ground floor of the Regd. Office (Corporate Center).
12. Nomination received by Fax / email will not be entertained.

**(H.P. Gemini)**

Returning Officer

Saraswat Co-operative Bank Ltd.

Place : Mumbai  
Date : 22-06-2016

Encl : Annexure I  
Annexure II

Copy to : 1) The Managing Director, Saraswat Co-operative Bank Ltd. with a request to arrange to issue the detailed programme to all the members.  
2) The Central Registrar, New Delhi.



## **ANNEXURE - I**

### **PLACES WHERE NOMINATION FORMS ARE AVAILABLE**

<b>Sr. No.</b>	<b>Office / Branch</b>	<b>Sr. No.</b>	<b>Office / Branch</b>
1	Office of the Returning Officer Saraswat Co-operative Bank Ltd. Ekanath Thakur Bhavan, 5th Floor, 953, Appasaheb Marathe Marg, Prabhadevi, Mumbai 400 025.	11	Kudal Branch Saraswat Co-operative Bank Ltd. Pratham Apartment, Near Kudal School, Kudal, Dist. Sindhudurg 416 520.
2	Alibaug Branch Saraswat Co-operative Bank Ltd. Hotel Meera Madhav, 1st Floor, Opp. S.T. Stand, Alibaug 402 201.	12	Malvan Branch Saraswat Co-operative Bank Ltd. Madhu Sindhu, Somwar Peth, Malvan, Dist. Sindhudurg 416 606.
3	Mahad Branch Saraswat Co-operative Bank Ltd. Mahad Trade Centre, 1st Floor, Opp. Local Post Office, M.C. Road, Near Shivaji Chowk, Mahad 403 201.	13	Ratnagiri Branch Saraswat Co-operative Bank Ltd. Benjamin Enclave, 1 <sup>st</sup> Floor, Opp. Central Bus Stand, Ratnagiri-Kolhapur Highway, Ratnagiri 415 612.
4	M.C.C.H. Society Branch, Panvel Saraswat Co-operative Bank Ltd. Hare Madhav Niwas, Plot No. 48, M.C.C.H. Society, Panvel, Navi Mumbai 410 206.	14	Rajapur Branch Saraswat Co-operative Bank Ltd. Rajapur Shikshan Prasarak Mandal, Municipal House No. 129, Main Road, Rajapur, Dist Ratnagiri 416 702.
5	Pen Branch Saraswat Co-operative Bank Ltd. Shop Nos. 53 - 55 & 62 - 64, Pen Municipal Corporation Bldg., Chinchpada, Next to Pen S.T. Depot., Pen, Dist. Raigad 402 107.	15	Vengurla Branch Saraswat Co-operative Bank Ltd. Saraswat Bank Building, Barrister Balasaheb Khardekar Road, Vengurla, Dist. Sindhudurg 416 516.
6	Zonal Office IV, Saraswat Co-operative Bank Ltd. 2nd Floor, 8/3, Erandvana, Karve Road, Pune 411 004.	16	Zonal Office VI, Saraswat Co-operative Bank Ltd. 'Madhu Shilp' Plot No 6, C/2, Town Centre, Near CIDCO Bus Stand, CIDCO, Aurangabad 431 003.
7	Budhwar Peth Branch, Solapur Saraswat Co-operative Bank Ltd. "Rathi Tower", Ground Floor, Plot No. I + 23 B, Budhwar Peth, Near Nila Nagar, Solapur 413 002.	17	Gandhibaug Branch Saraswat Co-operative Bank Ltd. Tanawani Bhawan, 1 <sup>st</sup> Floor, Agrasen Chowk, Gandhibaug, Nagpur 440 018.
8	Chiplun Branch Saraswat Co-operative Bank Ltd. Janarganga, Opp. Central S. T. Stand, Borum Tali, Chiplun, Dist. Ratnagiri 415 605.	18	Tilak Road Branch, Akola Saraswat Co-operative Bank Ltd. Shiv-Daya Complex, Ground Floor, Opp. Uday Theatre, Tilak Road, Akola 444 001.
9	Devgad Branch Saraswat Co-operative Bank Ltd. 2268, Patankar Complex, College Road Corner, Tal. Devgad, Dist. Sindhudurg 416 613.	19	Zonal Office VII, Saraswat Co-operative Bank Ltd. Kuber, 480/5, Gole Colony, Nashik 422 002.
10	Kankavli Branch Saraswat Co-operative Bank Ltd. Survey No. 203, A1/A2, House No.23, Kankavli, Dist. Sindhudurg 416 602.	20	Jalgaon Branch Saraswat Co-operative Bank Ltd. 27, Mangal Jeevan Building, Gandhi Nagar, Jilha Peth, Near S.T. Stand, Jalgaon 425 001.



Sr. No.	Office / Branch	Sr. No.	Office / Branch
21	Savedi Road, Ahmednagar Saraswat Co-operative Bank Ltd. Ground Floor, 176/ 3A, Plot No. 46/8, Savedi Road, Ahmednagar 414 001.	32	Zonal Office IX Saraswat Co-operative Bank Ltd. Sogo Properties, Site No.47, 100 ft Road, 4th Block, Ward No. 68, Koramangala Extn., Bengaluru 560 034.
22	Zonal Office VIII, Saraswat Co-operative Bank Ltd. C Ward, 2127, Bhausingji Road, Kolhapur 416 002.	33	Belgaum Branch Saraswat Co-operative Bank Ltd. 3475, Samadevi Complex, Samadevi Galli, Belgaum 590 002.
23	Mahavir Nagar Branch Saraswat Co-operative Bank Ltd. 335, Karale Building, Mahavir Nagar, Sangli 416 416.	34	Davangere Branch Saraswat Co-operative Bank Ltd. 269 / 1, Near Mallikarjuna Motor and Scooter Mart, Jayadeva Circle Road, Davangere, Karnataka 577 002.
24	Karad Branch Saraswat Co-operative Bank Ltd. Manorath Plaza, Gala Nos.1 to 4, Plot No. 507, Shaniwar Peth, Near City Police Station, Karad 415 110.	35	Dharwad Branch Saraswat Co-operative Bank Ltd. Vishwa Laxmi Arcade, Ground Floor, P. B. Road, Dharwad, Karnataka 580 001.
25	Satara Branch Saraswat Co-operative Bank Ltd. 'Silver Arch', Plot No.1, Survey No.288/289, New Radhika Road, Opp. Kadam Petrol Pump, Sangli 415 001.	36	Hubli Branch Saraswat Co-operative Bank Ltd. Divate Complex, Upper Ground Floor, Club Road, Hubli 580 029.
26	Lajpat Nagar, Delhi Branch Saraswat Co-operative Bank Ltd. 20A, Lajpat Nagar IV, Ring Road, New Delhi 110 024.	37	Mysore Branch Saraswat Co-operative Bank Ltd. 2909, Kanthraj URS Road, Ground Floor, Saraswathipuram, Mysore, Karnataka 570 009.
27	Zonal Office V, Saraswat Co-operative Bank Ltd. Mushtifund Sauntha Building, Dr. Dada Vaidya Road, Panjim, Goa 403 001	38	Tumkur Branch Saraswat Co-operative Bank Ltd. Hotel Sri. Vigneshwara Comforts, 1st Floor, Opp. Tumkur University, BH Road, Tumkur, Karnataka 572 102.
28	Zonal Office X, Saraswat Co-operative Bank Ltd. Unit Nos.10 and 11, Shivalik Yash, 132 ft. Ring Road, Naranpura - Wadaj, Ahmedabad 380 013.	39	Mangalore Branch Saraswat Co-operative Bank Ltd. Shop Nos. 1 to 7, Manasa Towers, Ground Floor, Kodialbail, M. G. Road, Mangalore 575 003.
29	Vapi Branch Saraswat Co-operative Bank Ltd. Shop Nos. 2 B/3 & 4, Ground Floor, Shanti Complex, Plot No. P/50/1, Near Reliance Mall, GIDC, Vapi 396 195.	40	Udupi Branch Saraswat Co-operative Bank Ltd. Ballal Tower, Ground Floor, Court Road, Opp. Y.M.C.A. Udupi 576 101.
30	Surat Branch Saraswat Co-operative Bank Ltd. Yash Plaza, B-101, Ground Floor, Opp. Dhaanamal Silk Mills, Varachha Main Road, Surat 395 006.	41	Indore Branch Saraswat Co-operative Bank Ltd. G-10, Shrivardhan Complex, 4, R. N. T. Marg, Indore 452 001, M.P.
31	Alkapuri Branch Saraswat Co-operative Bank Ltd. Ground Floor, Abhinav Complex, 67, Vishwas Colony, Below Venus Hospital, Jetalpur Road, Vadodara 390 005.		

**ANNEXURE - II**
**LIST OF POLLING CENTRES WITHIN MMRDA / BYE-LAW NO.55(1)**

<b>Polling No.</b>	<b>Branch</b>	<b>Address</b>
1	Airoli	Saraswat Co-operative Bank Ltd. Shop Nos.1,2,3, Shreejidham Complex, Sector 7, Airoli, Navi Mumbai 400 708.
2	Alibaug	Saraswat Co-operative Bank Ltd. Hotel Meera Madhav, 1st Floor, Opp. S.T. Stand, Alibaug, Raigad 402 201.
3	Ambarnath (East)	Saraswat Co-operative Bank Ltd. Chandrama, Sarvodaya Co-Op. Hsg. Society Ltd., Plot No 24, Ambarnath (East), Thane 421 501.
4	Andheri (East)	Saraswat Co-operative Bank Ltd. Shivchhaya Co-op. Hsg. Society, Ground Floor, 33, M. V. Road, Andheri (East), Mumbai 400 069.
5	Andheri (West)	Saraswat Co-operative Bank Ltd. 1-3 Arunodaya CHS, C.D Barfiwala Road, Andheri (West), Mumbai 400 058.
6	Andheri, MIDC	Saraswat Co-operative Bank Ltd. Premier Chemical, Ground Floor, Plot No 38, MIDC, Central Road, Andheri (East), Mumbai 400 093.
7	Antop Hill	Saraswat Co-operative Bank Ltd. Kiran CHS Ltd., Kalpak Estate, Shaikh Mistry Marg, Antop Hill, Mumbai 400 037.
8	Badlapur (East)	Saraswat Co-operative Bank Ltd. Madhukunj Apartment, Ground Floor, Old Katrap Road, Katrapnagar, P.O. Kulgaon, Badlapur (East), Taluka-Kalyan, Thane 421 503.
9	Bandra (East)	Saraswat Co-operative Bank Ltd. Ground Floor, Chetana's Institute of Management and Research Survey No. 341, Government Colony, Next to Hanuman Mandir, Bandra (East), Mumbai 400 051.
10	Bandra (West)	Saraswat Co-operative Bank Ltd. National Library, Opp. Bandra Talao, S. V. Road, Bandra (West), Mumbai 400 050.
11	Barve Nagar (Ghatkopar)	Saraswat Co-operative Bank Ltd. Santoshimata Co-Op. Hsg. Society, R.B. Kadam Marg, Kaju Pada, Asalfa, Ghatkopar (West), Mumbai 400 084.
12	Bhandup	Saraswat Co-operative Bank Ltd. 14 -15, Ground Floor, Jayashri Plaza, Near Dream Mall, LBS Marg, Bhandup (West), Mumbai 400 078.
13	Bhayander (West)	Saraswat Co-operative Bank Ltd. Ground Floor, Narayani Kutir, 60 ft. Road, Bhayander (West), Thane 401 101.
14	Bhiwandi	Saraswat Co-operative Bank Ltd. Shop Nos. 1-6, J.P. Tower, Gauripada, Opp. B.S.N.L Telephone Exchange, Dhamankar Naka, Bhiwandi, Thane 421 302.
15	Borivali (West)	Saraswat Co-operative Bank Ltd. Kesar Kripa, Chandavarkar Lane, Borivali (West), Mumbai 400 092.
16	Borivli (East)	Saraswat Co-operative Bank Ltd. Laxmi Building, 8 Carter Road, Borivli (East), Mumbai 400 066.
17	Carnac Bunder	Saraswat Co-operative Bank Ltd. 113-116, 133-135, 1st Floor, Vyapar Bhavan, 49, P. D'Mello Road, Masjid Bunder (East), Mumbai 400 009.
18	CBD Belapur	Saraswat Co-operative Bank Ltd. Shop Nos.20, 21, 37, 38, Ground Floor, Shree Nanddham, Sector 11, C.B.D. Belapur, Navi Mumbai 400 614.