

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

47th ANNUAL REPORT



४७ वा वार्षिक अहवाल

2024-25

२०२४-२५



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई
IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

व्यवस्थापन समिती - २०२४-२०२५

Managing Committee 2024-2025



AVIJIT DAS
Chairman



JAYVANT DALVI
Vice Chairman



PADMA PILLAI
Secretary



JANAKI VISHWANATHAN
Asst. Secretary



MANISH AIND



GANESH RAUT



JAIDEEP PAL



MITESH AHIRRAO



PRADEEP CHANDE



PRASANNA MUKANE



SHEKHAR RAO



HOSHANG B. GUARD
(Retired)

अधिकारी / OFFICER



SUSHIL RANE
MANAGER

कर्मचारी / STAFF



DEEPA SAWANT
Spl. Asst.



SIDDHITA UKE
Head Clerk



SNEHAL DAMLE
Head Clerk



BHUSHAN SATAM
Clerk



DEEPAKSHI PARAB
Clerk



AMOL MECHKAR
Clerk



SIDDHESH PATIL
Clerk



MITESH SHIRKE
Clerk



VIJAY TAMBE
Sub-Staff



ROHAN NIKAM
Sub-Staff



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

व्यवस्थापन समिती २०२४-२०२५

अविजीत दास अध्यक्ष (१२)	पद्मा पिल्ले कार्यवाहक (१२)
जयवंत दळवी उपाध्यक्ष (१२)	जानकी विश्वनाथन सह. कार्यवाहक (१२)

★ सभासद ★

मनीष आईन्द (१२)	प्रसन्ना मुकणे (१२)
गणेश राऊत (१२)	प्रदिप चन्देले (१२)
जयदीप पाल (१२)	शेखर राव (११)
मितेश अहिरराव (१२)	होशांग गार्ड (६)

व्यवस्थापक : श्री. सुशिल राणे

पी. जी. रानडे आणि कं.

चार्टर्ड अकौंटन्ट्स, अंतर्गत हिशेब तपासनीस

आर. एम. हगीर आणि कं.

चार्टर्ड अकौंटन्ट्स, वैधानिक लेखा परीक्षक

★ बँकर्स ★

- ❖ एस व्ही सी को-ऑप. बँक लि.
- ❖ सारस्वत को-ऑप. बँक लि.
- ❖ आय.डी.बी.आय. बँक
- ❖ अपना सहकारी बँक लि.
- ❖ टि जे एस बी सहकारी बँक लि.
- ❖ एन के जि एस बी को-ऑप. बँक लि.
- ❖ डी.एन.एस. बँक लि.
- ❖ भारत को-ऑप. बँक लि.
- ❖ पुणे पीपल्स को-ऑप बँक
- ❖ बेसिन कॅथलिक को-ऑप बँक लि.
- ❖ ठाणे भारत सहकारी बँक लि.
- ❖ द कॉस्मॉस को-ऑप बँक लि.
- ❖ ए. यु. स्मॉल फायनान्स बँक
- ❖ द नेवल डॉकयार्ड को-ऑप बँक लि.

★ नोंदणीकृत व मुख्य कार्यालय ★

नोंदणी क्र. ९०३-१९७८

द्वारा - आयडीबीआय बँक लि.

आयडीबीआय टॉवर, पहिला मजला,

डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई ४०० ००५.

दूरध्वनी: कार्यालय ६६५५३४३४/३५/३६/३७

वेबसाईट : www.idbiscsl.co.in

★ बेलापूर शाखा ★

आय.डी.बी.आय. बिल्डींग, पहिला मजला, प्लॉट नं. ३९/४०/४१,
बी-विंग, सेक्टर - ११, सीबीडी बेलापूर, नवी मुंबई - ४०० ६०४.

दूरध्वनी - ६६७००६९६ / ७४३

★ विस्तारित कक्ष ★

सीडबी, एस.एम.ई. डेव्हलपमेंट सेंटर, तिसरा मजला,
प्लॉट नं. सी-११, जी-ब्लॉक, वांद्रे-कुर्ला संकुल, वांद्रे (पु), मुंबई-५१.

दूर: ६७५३११६९

MANAGING COMMITTEE 2024-25

Avijit Das Chairman (12)	Padma Pillai Secretary (12)
Jayvant Dalvi Vice Chairman (12)	Janaki V. Asst. Secretary (12)

★ MEMBERS ★

Manish Aind (12)	Prasanna Mukane (12)
Ganesh Raut (12)	Pradeep Chandele (12)
Jaideep Pal (12)	Shekhar Rao (11)
Mitesh Ahirrao (12)	Hoshang Guard (Retired)(6)

Manager : **Shri Sushil Rane**

P. G. Ranade & Co.

Chartered Accountant- Internal Auditors

R. M. Hagir & Co.

Chartered Accountant- Statutory Auditors

★ Bankers ★

- S V C Co-Op. Bank Ltd.
- Saraswat Co-Op. Bank Ltd.
- IDBI Bank
- Apna Sahakari Bank Ltd.
- TJSB Sahakari Bank Ltd.
- NKGSB Co-Op. Bank Ltd.
- DNS Bank Ltd.
- Thane Bharat Sahakari Bank Ltd.
- Bharat Co-Op. Bank Ltd.
- The Cosmos Co-Op. Bank Ltd.
- Pune Peoples Co-op. Bank Ltd.
- A U Small Finance Bank
- Bassein Catholic Co-op. Bank Ltd.
- The Naval Dockyard Co-op. Bank Ltd.

★ REGISTERED & MAIN OFFICE ★

Regd. No. 903 of 1978

C/o. IDBI Bank Ltd.

IDBI Tower, 1st Floor, WTC Complex,
Cuffe Parade, Mumbai 400 005.

Phone : Office : 6655 3434 / 35 / 36 / 37

Email : staffsociety@idbi.co.in

Website: www.idbiscsl.co.in

★ Belapur Branch ★

IDBI Building, 1st Floor, Plot No. 39/40/41, Sector - 11,
B-Wing, CBD Belapur, Navi Mumbai - 400 604.

Tel.: 66700696 / 743

★ EXT. COUNTER ★

SIDBI, SME Development Centre, 3rd Floor, Plot No. C-11,
'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai-51.

Tel: 67531169

Figures in bracket indicates the total number of meetings attended during the period
from April 2024 to March 2025 (Total No. of meetings 12)



वार्षिक सर्वसाधारण सभेची सूचना

सर्व भागधारक सभासदांना सूचना देण्यात येते की सोसायटीची ४७ वी वार्षिक सर्वसाधारण सभा शुक्रवार, दि. २५ जुलै २०२५ रोजी सायंकाळी ६.०० वाजता आयडीबीआय टॉवर, पंधरावा मजला, कफ परेड, मुंबई - ४०० ००५ येथे घेण्यात येणार आहे. सर्व सभासदांची उपस्थिती प्रार्थनीय. सभेपुढील कामकाजाचे विषय खालीलप्रमाणे आहेत.

कार्यक्रम पत्रिका

१. जुलै २०, २०२४ रोजी झालेल्या सेहेचाळिसाव्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून मंजूर करणे.
२. सत्तेचाळिसावा वार्षिक अहवालदिनांक ३१ मार्च २०२५ अखेरचा जमा-खर्च (नफा-तोटा पत्रक) ताळेबंद व लेखा परीक्षकांचा अहवाल मंजूर करणे.
३. २०२४-२५ या वर्षाच्या नफा विभागणीस मंजुरी देणे.
४. २०२५-२६ या सहकार वर्षासाठी वैधानिक तसेच अंतर्गत लेखापरिक्षकांची (सनदी लेखापाल) नियुक्ती करणे व मानधन ठरविणे.
५. अध्यक्षांच्या परवानगीने येणारे इतर विषय.
(अ) सभासद सदिव्छा ठेव -II मंजूर करणे.
(ब) उपविधी मध्ये बदल करणे.
(क) अप्पला राजूच्या थकित कर्जाबद्दल निर्णय घेणे.

व्यवस्थापन समितीच्या वतीने

मुंबई

दिनांक : जुलै ०९, २०२५

अविजीत दास
(अध्यक्ष)

पद्मा पिल्ले
(कार्यवाह)

नोंद :

१. वर नमूद केलेल्या सर्वसाधारण सभेस आवश्यक गणसंख्या उपलब्ध नसल्यास स्थगित केलेली सभा पोट नियम क्र. ३१(iii)मधील तरतुदीनुसार त्याच दिवशी, वरील ठिकाणीच, नमुद केलेल्या कामकाजासाठी सायं. ६.३० वाजता घेण्यात येईल व त्या सभेला गणसंख्येचे बंधन असणार नाही.
२. सभासदांना काही माहिती हवी असल्यास त्यांनी त्याबद्दलची लेखी सूचना सभेपूर्वी निदान पाच दिवस कार्यवाहांकडे द्यावी.
३. विषय क्रमांक ४ अन्वये सभासदांना अंतर्गत लेखा परीक्षकांचे नाव सुचवायचे असल्यास ते त्यांनी अनुमोदनासहित, पूर्ण ठरावरुपाने संबंधित लेखा परीक्षकांच्या मान्यता पत्रासहित, सभेच्या निदान पाच दिवसांपूर्वी कार्यवाहांकडे द्यावयास हवे.
४. शासकीय लेखा परीक्षक हे सहकारी संस्थांचे निबंधक अधिकारी, नवी दिल्ली यांच्या मान्यताप्राप्त यादीत ज्यांचे नांव सामाविष्ट केलेले आहे, असे असणे आवश्यक आहे.



NOTICE FOR THE 47th ANNUAL GENERAL MEETING

The **47th Annual General Meeting** of IDBI Staff Co-operative Credit Society Limited, Mumbai will be held at **6.00 p.m. on Friday, 25th July 2025** in IDBI Tower, Fifteenth Floor, Cuffe Parade, Mumbai - 400 005 to transact the following business.

AGENDA

1. To read and confirm the minutes of the 46th Annual General Meeting held on July 20, 2024.
2. To receive and adopt the 47th Annual Report of the Managing Committee for the year 2024-25 together with the Audited Statements of Accounts and Audit Report for the year ended March 31, 2025.
3. To approve distribution of profit of the Society for the year ended March 31, 2025.
4. To appoint Statutory Auditors and Internal Auditors (Chartered Accountants) for the Co-operative year 2025-26 and fix their remuneration.
5. To consider any other business for which due notice has been given.
(A) To propose and approve MBD - II
(B) To approve amendment in Bye-Law
(C) To decide about writing off of Appla Raju's loan outstanding amount.

By Order of the Managing Committee

Mumbai

Date: **July 09, 2025**

Avijit Das
(Chairman)

Padma Pillai
(Secretary)

Note:

1. If there is no quorum at the appointed time, the meeting shall stand adjourned to 6.30 p.m. on the same day and the agenda of the meeting shall be transacted at the said meeting at the said venue irrespective of the rule of quorum in terms of Bye-law No. 31(iii).
2. Any member desirous to have any information, is required to write to the Secretary at least five days before the date of the meeting so that necessary information can be made available readily.
3. Any member desirous to propose the name of Statutory Auditor or an Internal Auditor under item No.4 is requested to submit the same in the resolution form, duly seconded by a member with consent letter from the proposed Auditor to the Secretary, at least five days before the date of the meeting.
4. Statutory Auditor should be on the panel of Auditors maintained by the Registrar of Co-operative Societies.



47th ANNUAL REPORT 2024-25

Dear Member,

We have pleasure in presenting the **47th Annual Report** together with the audited statement of accounts for the year ended as on March 31, 2025. The operations of the Society reflect a steady growth trend which is the result of the unflinching co-operation and support extended by all our members.

APPROPRIATION OF PROFIT

Your Society earned a net profit of Rs.77,65,900/- for the year ended March 31, 2025 after adding last year's profit balance of Rs.9,58,349/- (Ref. note on page No. 21) the total amount available for distribution aggregates to Rs.87,24,249/- The Managing Committee recommends appropriation of profit for your approval, as under :-

	2023-24 (Rs.)	2024-25 (Rs.)
STATUTORY RESERVE FUND @ 25%	22,00,000	25,00,000
DIVIDEND ON SHARE CAPITAL @18%	15,634	15,830
STAFF WELFARE FUND	9,00,000	15,00,000
GOVT. EDUCATION FUND @1%	69,434	87,242
EDUCATION FUND	14,00,000	18,00,000
CONTINGENCIES @10%	14,00,000	18,00,000
BALANCE C/F.	9,58,349	10,21,177
TOTAL	69,43,417	87,24,249

DIVIDEND & REBATE

The Managing Committee recommends the following returns on mandatory deposits and rebate on interest rates charged on loan, as under:

- Dividend on Share Capital @ 18% p.a.;
- Interest on Capital Deposits @ 8% p.a.;
- Rebate of 0.50% p.a. each on the rate of interest charged on First Loan, Article Loan & Special Loan.

Interest on capital deposit and rebate on interest on loan have been credited to members savings account and the dividend on share capital will be credited, as per practice, subject to approval in the ensuing Annual General Meeting.



MEMBERSHIP :-

During the year under review, 401 new members were enrolled, while 303 ceased to be members of the Society due to their retirement, resignation or death. The total membership of the Society as at the end of March 31, 2025 stood at 7915 (which comprised of IDBI 6978 SIDBI 741 and others 196) The Managing Committee welcomes all the new members to the Society's fraternity and appeals to the staff members of IDBI / SIDBI & its associate institutes who are yet to become members of the Society to do so, and to provide us an opportunity to serve you.

Our esteemed members Shri Prasanta Kumar Naik, Shri Gaurav Singh, Shri Ravindra R. Mali, Shri Susanta Kumar Bhoi, Smt Priti Sawant, Shri Ranjit Ram, Ms. Susmita Bora, Shri Jagannath Duduskar & Shri Pramod Surti passed away during the year under review. On behalf of entire the fraternity, we express our heartfelt condolences and pray to the almighty to grant peace to the departed souls as also provide strength and courage to the family members of the deceased to bear the irreparable loss.

CAPITAL AND RESERVES :-

- The authorised and subscribed capital of your Society stood at Rs.100.00 lakh and Rs.79,15,000 respectively as at March 31, 2025. The statutory and other reserves (including MBD Scheme A/c.) increased from Rs.5084.65 lakh to Rs.5649.28 lakh during the twelve month period under review.
- Other Deposits & voluntary deposits increased to Rs.26,765.72 lakh during the year under review, as against Rs.24,786.38 lakh during the previous year.
- The accretion to the Members' Benevolent Scheme during the current year amounted Rs.388.29 lakh. During the year, the Society disbursed an aggregate amount of Rs.103.72 lakh to the nominees of 9 deceased members, thereby taking the cumulative disbursement out of the scheme since its inception till March 31, 2025 to Rs.1185.32 lakh to 326 bereaved families. With a view to ensuring that the Scheme becomes self-supporting and to provide adequate assistance under the scheme to the family/ nominee of a member in the event of his/her death, sufficient provision has been made to the Scheme.

LOANS AND ADVANCES :-

During the year ended March 31, 2025 your Society granted loans and advances to the extent of Rs.10,442.96 lakh, as against Rs.9,144.75 lakh during the previous year.

As at the end of March 31, 2025, the outstanding loans stood at Rs. 20,569.69 lakh, as compared to Rs.18,578.49 lakh during the previous year.

OTHER ACTIVITIES / DEVELOPMENTS :-

- As per our tradition, Laxmi Pooja was performed on October 29, 2024 in the Society Office at IDBI Towers Shri Rakesh Sharma (MD & CEO), Shri Jayakumar S (DMD), Shri Ajay Lande (ED), Shri Sanjay Panicker (ED), Shri Joseph Kumar A (ED), Shri S. Shanmugasundaram (CGM), Shri Naresh Baral (GM) performed pooja in the Society's office. A large number of members graced the occasion.



- b) Our Society continues to honour its members, their spouses and children in recognition of the success achieved by them in their academic career. During the year, we have honoured 135 such merit holders (names appear on page Nos. 29 to 32 of this report.) We congratulate each and every one and convey our best wishes for future achievement in their pursuits.

MANAGING COMMITTEE :-

During the period under review, the Managing Committee held 12 meetings..

AUDIT :-

The Internal Audit and the Statutory Audit of accounts of your Society & tax audit for the year ended as on March 31, 2025 were carried out by **M/s. P. G. Ranade & Co.** Chartered Accountants and **M/s. R. M. Hagir & Co.** Chartered Accountants respectively who were appointed as Internal and Statutory Auditors for the financial year 2024-25 at the 46th Annual General Meeting. The Managing Committee expresses its gratitude to the Statutory and Internal Auditors for their valuable guidance.

ACKNOWLEDGMENTS :-

We take this opportunity to place on record our sincere thanks to the members, depositors and well wishers for the confidence and trust reposed by them. The Committee also wishes to place on record its sincere gratitude to IDBI Bank Management for all the help and co-operation extended by it from time to time, but for which the Society would not have been able to achieve the present status. We also place on record our sincere thanks to the Society's staff, its Banker, SIDBI Management and the Registrar of Co-operative Societies for the services rendered by them.

For and on behalf of the Managing Committee

Mumbai

Date: July 09, 2025

Avijit Das
(Chairman)

Padma Pillai
(Secretary)



INTERNAL AUDIT REPORT

I) We have audited the attached Balance Sheet of **IDBI Staff Co-operative Credit Society Ltd.**, as at March 31, 2025 and also the annexed Profit and Loss Account for the year ended on that date. These financial statements are the responsibility of the management of the Society. Our responsibility is to express an opinion on these financial statements based on our audit.

II) We have conducted the audit in accordance with auditing standards generally accepted in India. These standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit also includes assessing the accounting principles used and significant estimates made by the management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

III) We further report that:

- a) We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of audit.
- b) The Balance Sheet and Income & Profit and Loss Account dealt with by this report are in agreement with the books of accounts.
- c) In our opinion the accounts are maintained in conformity with the requirements of The Multi State Co-operative Societies Act, 2002.
- d) In our opinion and to the best of our information and according to the explanations given to us, the statements, together with the schedules attached and read with the Accounting Policies and Notes forming part of the accounts, give a true and fair view.
 - i) In the case of Balance Sheet, of the state of affairs as at March 31, 2025 and
 - ii) In the case of Profit and Loss Account, of the profit for the year ended on that date.

Place : Mumbai

Date : June 30, 2025

M/s. P. G. Ranade & Co.

Chartered Accountant

Sd/-

Proprietor



STATUTORY AUDITOR'S REPORT

We have audited the attached Balance Sheet of IDBI Staff Cooperative Society Ltd., as at March 31, 2025 and also the Profit and Loss Account for the year ended on that date annexed thereto. These financial statements are the responsibility of the Society's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosure in financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

This report is made solely to the Society's members, as a body, in accordance with the provisions of the Multi state Co-operative Societies Act, 2002. Our audit work has been undertaken so that we might state to the Society's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by Act, we do not accept or assume responsibility to anyone other than the Society and the Society's members as a body, for our audit work, for this report or for the opinions we have formed.

Further to our comments in the Annexure referred to above, we report that:

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit;
2. In our opinion, proper books of account as required by law have been kept by the credit society so far as appears from our examination of those books.
3. The Balance Sheet and Profit and Loss Account dealt with by this report are in agreement with the books of account.
4. Subject to observations contained in the audit memorandum, the transactions of the Society which have come to our notice have been within the competence of the Society.
5. There is no material impropriety and irregularity in the expenditure or in the realization of money due to the society which has come to our notice.
6. In our opinion and to the best of our information and according to the explanation given to us, the said accounts give the information required by the Multi State Co-operative Society's Act, 2002 and the rules made there-under in the manner so required and subject to the observations contained in our audit memos, general remarks, give a true and fair view in conformity with the accounting principles generally accepted in India.

a) In the case of the Balance Sheet, of the state of affairs of the Society as at March 31, 2025.

b) In the case of Profit and Loss Account, of the Profit for the year ended on that date.

Place : Mumbai

Date : July 02, 2025

M/s. R. M. Hagir & Co.

Chartered Accountant

Sd/-

Satish Inani (Partner)



सत्तेचाळीसावा वार्षिक अहवाल २०२४-२०२५

सहकारी सदस्य,

सोसायटीच्या कामकाजाचा ४७ वा वार्षिक अहवाल आणि दि. ३१ मार्च २०२५ रोजी संपलेल्या सहकार वर्षाची लेखा परीक्षकांनी लेखापरीक्षित केलेली, हिशोब पत्रक आपणांस सादर करतांना आम्हांला आनंद होत आहे. आपणा सर्वांच्या सहकार्याच्या आणि पाठिंब्याच्या बळावर या वर्षीही सोसायटीने प्रगतीची वाटचाल सुरुच ठेवली आहे.

नफा विनियोग

दि. ३१ मार्च २०२५ ला संपलेल्या अहवाल वर्षी आपल्या सोसायटीस एकूण रु. ७७,६५,९००/- एवढा निव्वळ नफा झाला. मागील वर्षाची निव्वळ शिल्लक रु. ९,५८,३४९/- (पृ.क्र. २१ वरील संदर्भ टिप्पणी पहाणे) जमेल धरून एकूण रु. ८७,२४,२४९/- इतका नफा वाटपासाठी उपलब्ध आहे. याच नफ्याच्या विनियोगाची आपल्या संमतीसाठी कार्यकारिणीने केलेली शिफारस खालीलप्रमाणे आहे.

	२०२३-२४ (रु.)	२०२४-२५ (रु.)
गंगाजळी २५%	२२,००,०००	२५,००,०००
लाभांश १८%	१५,६३४	१५,८३०
कर्मचारी कल्याण निधी	९,००,०००	१५,००,०००
सरकारी शैक्षणिक निधी १%	६९,४३४	८७,२४२
शैक्षणिक निधी	१४,००,०००	१८,००,०००
आकस्मिक तरतूद १०%	१४,००,०००	१८,००,०००
पुढील वर्षाकरीता शिल्लक	९,५८,३४९	१०,२९,१७७
एकूण	६९,४३,४१७	८७,२४,२४९

लाभांश आणि सूट

लाभांश आणि कर्जावरील व्याजदरात सूट या संदर्भात कार्यकारिणी खालीलप्रमाणे शिफारशी करीत आहे.

अ) भागभांडवलावर १८% लाभांश

ब) भांडवली ठेवींवर ८% व्याज

क) सभासदांनी प्रथम कर्जावरील आणि घरगुती उपकरणासाठी घेतलेल्या तसेच विशेष कर्ज उचलीवरील व्याज दरात ०.५०% सूट दिली आहे. (भांडवली ठेवीवरील व्याज आणि व्याजातील सूट सोसायटीच्या बचत खात्यात जमा केले असुन, लाभांश सर्वसाधारण सभेच्या संमतीनंतर जमा करण्यात येईल.)



सभासदत्व

अहवालसाली ४०१ नवीन सभासद नोंदले गेले तर निवृत्ती, राजीनामा व मृत्युमुळे ३०३ सभासद कमी झाले. दि. ३१ मार्च २०२५ अखेरीस सोसायटीची सभासद संख्या एकूण ७,९१५ झाली आहे. यामध्ये आय.डी.बी.आय. मधील सभासद ६,९७८ सीडबी मधील सभासद ७४१ आणि इतर १९६ चा समावेश आहे. सर्व नूतन सभासदांचे स्वागत करून कार्यकारिणी, आय.डी.बी.आय. आणि सीडबी मधील अजूनही सभासद न झालेल्या कर्मचाऱ्यांनी सभासद होऊन आम्हाला सेवेची संधी द्यावी, असे आवाहन करीत आहे.

आपल्या सोसायटीचे माननीय सदस्य प्रसांता कुमार नायक, गौरव सिंह, रविंद्र आर. माळी, सुसांता कुमार भोई, प्रिती सावंत, रंजीत राम, सुस्मिता बोरा, जगन्नाथ दुदुसकर आणि प्रमोद सुरती यांचे अहवाल वर्षी निधन झाले, त्यांच्या कुटुंबियांच्या दुःखात सोसायटी सहभागी आहे.

भागभांडवल आणि गंगाजळी

- दि. ३१ मार्च २०२५ पर्यंत प्रमाणित आणि भागधारकांचे भागभांडवल अनुक्रमे रु. १०० लाख आणि रु. ७९.१५ लाख इतके झालेले आहे. दि. ३१ मार्च २०२५ रोजी एम्.बी.डी. योजनेसहित असणारी वैधानिक व इतर गंगाजळी रु. ५,६४९.२८ लाख इतकी झालेली आहे.
- सर्वसामान्य ठेवी व ऐच्छिक ठेवी यामध्ये वाढ होऊन त्याची रक्कम रु. २४,७८६.३८ लाखावरून रु. २६,७६५.७२ लाखांवर गेली आहे.
- सभासद सदिव्छा ठेव (एमबीडी योजने) अंतर्गत अहवाल साली एकूण रु. ३८८.२९ लाख जमा झाले. सोसायटीने या वर्षी दिवंगत ०९ सभासदांच्या कुटुंबियांना या योजने अंतर्गत एकूण रु. १०३.७२ लाख वितरित केले. प्रारंभापासून या योजनेद्वारे दिवंगत ३२६ सभासदांच्या कुटुंबियांना एकूण रु. ११८५.३२ लाख रुपये सोसायटीने वितरित केले. सदर योजना स्वयंपूर्ण व्हावी आणि सभासदांच्या मृत्यूनंतर त्यांच्या कुटुंबियांना / वारसांना पुरेसे आर्थिक सहाय्य लाभवं, या दृष्टीने योजनेमध्ये योग्य ती तरतूद करण्यात आलेली आहे.

कर्जे आणि उचल

दि. ३१ मार्च २०२५ रोजी संपलेल्या वर्षात सोसायटीने रु. १०,४४२.९६ लाख इतकी कर्जे / उचल म्हणून वितरित केली. गेल्या सहकार वर्षात हीच रक्कम रु. ९,१४४.७५ लाख होती. दिनांक ३१ मार्च २०२५ अखेरीस गतवर्षीच्या रु. १८,५७८.४९ लाखांच्या तुलनेत रु. २०,५६९.६९ लाख एवढी रक्कम येणे बाकी आहे.

इतर उपक्रम / घडामोडी

- सालाबादप्रमाणे दि. २९ ऑक्टोबर २०२४ रोजी आयडीबीआय टॉवर येथील सोसायटीच्या कार्यालयात लक्ष्मीपूजन संपन्न झाले. श्री. राकेश शर्मा (एम.डी. आणि सी.ई.ओ.), श्री. जयाकुमार एस. (डीएमडी), श्री. अजय लांडे (ई.डी.), श्री. संजय पणिकर (ई.डी.), श्री. जोसेफ कुमार ए. (ई.डी.), श्री. एस. शनमुगासुंदरम (सी.जी.एम.), श्री. नरेश बराल (जी.एम.) आयडीबीआय बँक लि. यांच्या शुभहस्ते पूजा करण्यात आली. सोसायटीचे सभासद बहुसंख्येने या कार्यक्रमास उपस्थित होते.



- ब) सोसायटीने आपले सभासद व त्यांचे कुटुंबीय यांच्या भरीव शैक्षणिक यशाचा मान राखण्याची परंपरा चालू ठेवली आहे. अहवालसाली अशा १३५ गुणवंत विद्यार्थ्यांचा सत्कार रोख पारितोषिक देऊन करण्यात आला (त्यांची नावे या अहवालाच्या पृष्ठ क्रमांक २९ ते ३२ वर दिली आहेत.) या सर्वांचे हार्दिक अभिनंदन करून सोसायटी त्यांना उज्ज्वल भवितव्यासाठी शुभेच्छा देत आहे.

व्यवस्थापन समिती

अहवालसाली कार्यकारिणीच्या एकूण १२ सभा झाल्या.

लेखा परीक्षण

२०२४-२५ या सहकार वर्षाकरीता ४६ व्या वार्षिक सर्वसाधारण सभेने मंजूरी दिलेल्या आर. एम. हगीर आणि कं., चार्टर्ड अकाउंटंट्स यांनी वैधानिक लेखा परीक्षण व लेखा करपरीक्षण, पी. जी. रानडे आणि कं., चार्टर्ड अकाउंटंट्स यांनी दि. ३१ मार्च २०२५ रोजी संपलेल्या अहवाल वर्षाचे अंतर्गत लेखा परीक्षण केले. अंतर्गत लेखा परीक्षकांनी आणि वैधानिक लेखा परीक्षकांनी केलेल्या मार्गदर्शनाबद्दल व सूचनांबद्दल सोसायटी त्यांची आभारी आहे.

ऋणनिर्देश

या निमित्ताने आम्ही, सोसायटीचे सर्व सभासद, ठेवीदार आणि हितचिंतक यांनी आमच्यावर टाकलेला विश्वास व त्यांनी दिलेले सहकार्य, याबद्दल हार्दिक आभार व्यक्त करतो. तसेच सोसायटीच्या स्थापनेपासून आजवरच्या वाटचालीत महत्त्वाची भूमिका पार पाडणाऱ्या आय.डी.बी.आय. बँक लि. च्या व्यवस्थापनाने वेळोवेळी केलेल्या मदतीबद्दल सोसायटी त्यांची ऋणी आहे. सोसायटीचे कर्मचारी, बँकर्स, सीडबी व्यवस्थापन तसेच सहकारी संस्थांचे निबंधक अधिकारी यांनी दिलेल्या सहकार्याबद्दल कार्यकारिणी त्यांची आभारी आहे.

व्यवस्थापन समितीच्या वतीने

मुंबई

दिनांक : जुलै ९, २०२५

अविजीत दास
(अध्यक्ष)

पद्मा पिल्ले
(कार्यवाह)



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई
IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

Balance Sheet as

2023-24 Rupees	CAPITAL & LIABILITIES भागभांडवल व देणी		2024-25 Rupees
1,00,00,000	AUTHORISED SHARE CAPITAL (10,00,000 shares of Rs.10/- each) अधिकृत भाग भांडवल		1,00,00,000
78,170	SUBSCRIBED SHARE CAPITAL (7915 SHARES OF Rs. 10/- each) वसूल भाग भांडवल		79,150
50,84,64,564	STATUTORY & OTHER RESERVE वैधानिक इतर गंगाजळी SCHEDULE NO. 1		56,49,27,866
	DEPOSITS / ठेवी		
36,67,36,421	CAPITAL DEPOSIT / भांडवल ठेव	39,09,15,666	
44,58,22,105	MEMBERS BENEVOLENT DEPOSITS सभासद सदिच्छ ठेव	47,88,73,405	
1,66,60,79,485	OTHER DEPOSITS / इतर ठेवी SCHEDULE NO. 2	1,80,67,82,665	
30,68,33,136	CURRENT LIABILITIES & PROVISIONS इतर देणी व तरतुदी SCHEDULE NO. 3 (a) & (b)		267,65,71,736
	Bank O/D		
	NET PROFIT / निव्वळ नफा		
7,25,457	BALANCE OF LAST YEAR 2023-24 मागील वर्षाची शिल्लक २०२३-२४	9,58,349	
62,17,960	ADD. PROFIT for the year / २०२४-२५ मधील नफा	77,65,900	87,24,249
3,30,09,57,298	TOTAL		3,62,19,34,979

Mumbai
Date : July 09, 2025

For IDBI STAFF CO-OP. CREDIT SOCIETY LTD., MUMBAI

M/S. R. M. HAGIR & CO.
(STATUTORY AUDITOR)

M/S. P. G. RANADE & CO.
(INTERNAL AUDITOR)

S. L. RANE
(MANAGER)

JANAKI V.
(ASST. SECRETARY)



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई
IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

on 31st March ,2025

2023-24 Rupees	ASSETS मालमत्ता व येणी		2024-25 Rupees
1,79,38,369	CASH & BANK BALANCES / रोख शिल्लक SCHEDULE NO. 4		3,45,17,846
15,000	INVESTMENT / गुंतवणूक SHARE OF MDCC BANK	15,000	
5,00,00,000	FIXED DEPOSIT FOR STATUTORY & OTHER RESERVE वैधानिक व इतर गंगाजळीसाठीच्या मुदत ठेवी SVC BANK	5,00,00,000	
14,00,00,000	OTHER DEPOSITS / इतर ठेवी S V C CO-OP. BANK LTD. / एस व्ही सी को-ऑप. बँक लि.	15,26,00,000	
15,50,01,000	SARASWAT CO-OP. BANK LTD. / सारस्वत को-ऑप. बँक लि.	21,00,02,000	
13,00,00,000	NKGSB CO-OP. BANK LTD. / एन के जि एस बी को-ऑप. बँक लि.	14,01,03,003	
4,00,00,000	DNS BANK LTD. / डी.एन.एस. बँक लि.	5,00,00,000	
11,00,00,000	BHARAT CO-OP. BANK LTD. / भारत को-ऑप. बँक लि.	11,00,00,000	
6,00,00,000	THANE BHARAT SAHAKARI BANK LTD. / ठाणे भारत सहकारी बँक लि.	7,00,00,000	
1,50,00,000	A U SMALL FINANCE BANK / ए. यु. स्मॉल फायनान्स बँक	3,00,00,000	
12,01,02,100	THE COSMOS CO-OP. BANK LTD. / द कॉसमॉस को-ऑप बँक लि.	15,01,06,000	
4,76,32,374	IDBI BANK / आयडीबीआय बँक	4,76,32,374	
10,00,14,566	TJSB SAHAKARI BANK LTD. / टि जे एस बी सहकारी बँक लि.	3,00,01,000	
14,00,00,000	APNA SAHAKARI BANK LTD. / अपना सह. बँक लि.,	15,00,00,000	
2,50,00,000	BASSEIN CATHOLIC CO-OP. BANK LTD. / बेसिन कॅथलिक को-ऑप बँक लि.	4,00,00,000	
10,50,00,000	THE NAVAL DOCKYARD CO-OP. BANK LTD. / द नेवल डॉकयार्ड को-ऑप बँक लि.	10,51,19,990	
5,00,00,000	PUNE PEOPLES CO-OP. BANK LTD. / पुणे पीपल्स को-ऑप बँक	7,00,00,000	
10,00,00,000	MUTUAL FUND / म्युच्युअल फंड (NAV= 10,63,32,884.01)	10,00,00,000	
			1,50,55,79,367
43,893	FURNITURE & FIXTURES / फर्निचर वगैरे LAPTOP / संगणक		29,263
1,85,78,49,411	LOANS & ADVANCES / कर्ज SCHEDULE NO. 5		2,05,69,69,285
3,73,60,585	OTHER ASSETS / इतर येणी SCHEDULE NO. 6		2,48,39,218
3,30,09,57,298	TOTAL		3,62,19,34,979

For IDBI STAFF CO-OP. CREDIT SOCIETY LTD., MUMBAI

PADMA PILLAI
(Secretary)

J. S. DALVI
(Vice-Chairman)

AVIJIT DAS
(Chairman)



Profit & Loss Account for the

2023-24 Rupees	EXPENDITURE व्यय	2024-25 Rupees
17,61,67,355	TO INTEREST PAID दिलेले व्याज SCHEDULE NO. 7	19,46,81,058
3,99,68,116	TO ESTABLISHMENT & OTHER EXPENSES व्यवस्थापन खर्च SCHEDULE NO. 8	2,06,70,584
3,00,00,000	<u>TO MEMBER BENEFIT/OTHER ACTIVITY</u>	2,25,00,000
2,00,00,000	<u>TO MBD SCHEME</u> सभासद सदिच्छा टेव योजना	2,00,00,000
60,00,000	<u>TO SURETY GUARANTEE FUND</u> जामीन हमी निधी	40,00,000
30,00,000	<u>TO SOFTWARE DEV. FUND</u> संगणकीकरण खर्च	30,00,000
35,00,000	<u>TO INVESTMENT RESERVE FUND</u> गुंतवणूक जोखीम	40,00,000
20,00,000	<u>TO STAFF WELFARE FUND</u> कर्मचारी कल्याण निधी	25,00,000
21,942	TO DEPRECIATION घसारा LAPTOP / संगणक	14,630
62,17,960	TO NET PROFIT निव्वळ नफा	77,65,900
28,68,75,373	TOTAL	27,91,32,172

Mumbai

For IDBI STAFF CO-OP. CREDIT SOCIETY LTD., MUMBAI

Date : July 09, 2025

M/S. R. M. HAGIR & CO.
(STATUTORY AUDITOR)

M/S. P. G. RANADE & CO.
(INTERNAL AUDITOR)

S. L. RANE
(MANAGER)

JANAKI V.
(ASST. SECRETARY)



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई
IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

year ended 31st March, 2025

2023-24 Rupees	INCOME आय	2024 - 2025 Rupees
16,55,18,356	BY INTEREST ON LOANS कर्जावर प्राप्त व्याज SCHEDULE NO.9 17,73,61,644	
12,13,57,017	BY INTEREST ON INVESTMENTS गुंतवणुकीवर प्राप्त व्याज SCHEDULE NO.9 10,17,70,528	27,91,32,172
28,68,75,373	TOTAL	27,91,32,172

For IDBI STAFF CO-OP. CREDIT SOCIETY LTD., MUMBAI

AVIJIT DAS
(Chairman)

J. S. DALVI
(Vice-Chairman)

M/S. R. M. HAGIR & CO.
(Statutory Auditor)

M/S. P. G. RANADE & CO.
(Internal Auditor)



Annexure to Balance Sheet and Profit & Loss A/c

ताळेबंद व नफातोटा पत्रकांची परिशिष्टे

SCHEDULE NO. 1		2024-2025 Rupees	2023-2024 Rupees
STATUTORY & OTHER RESERVE वैधानिक गंगाजळी व इतर निधी			
STATUTORY RESERVE	अत्यावश्यक तरतुद	5,48,51,232	4,86,41,832
DIVIDEND EQU. RESERVE	राखीव लाभांश तरतुद	9,84,998	9,84,998
MEMBERS BENE.DEF.SCHEME	सभासद सदच्छा ठेवी	28,88,29,385	25,75,70,129
INVESTMENT RESERVE	गुंतवणूक तरतुद	9,23,08,017	8,92,50,000
SURETY GUARANTEE FUND	जामीन हमी निधी	6,00,86,868	5,30,62,963
STAFF WELFARE FUND	कर्मचारी कल्याण निधी	4,09,20,047	3,50,07,324
SOFTWARE DEVL. FUND	संगणकीकरण वृद्धी निधी	2,69,47,319	2,39,47,318
TOTAL		56,49,27,866	50,84,64,564

SCHEDULE NO. 2		2024-2025 Rupees	2023-2024 Rupees
OTHER DEPOSITS इतर ठेवी			
SAVINGS	बचत	22,40,47,361	20,99,30,139
FIXED DEPOSIT	मुदत ठेव	5,08,77,062	4,91,14,609
RECURRING DEPOSIT	आवर्तित ठेवी	4,25,22,850	3,58,91,650
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेव	1,13,75,86,643	1,20,71,59,894
SPECIAL DEPOSIT	विशेष ठेव	28,55,58,711	8,85,01,989
SHORT TERM DEPOSIT	अत्यल्प मुदत ठेव	3,11,90,038	4,04,81,204
SIDBI DEPOSIT	सीडबी ठेवी	3,50,00,000	3,50,00,000
TOTAL		1,80,67,82,665	1,66,60,79,485



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 3(A)		2024-2025 Rupees	2023-2024 Rupees
CURRENT LIABILITIES & PROVISION इतर देणी व तरतूद			
PROV. FOR STAFF GRATUITY	ग्रॅच्युईटी तरतूद	2,50,000	2,72,917
PROV. FOR STAFF MEDICAL	वैद्यकीय तरतूद	5,00,000	----
PROV. FOR EDUCATION FUND	शैक्षणिक निधी	44,33,720	31,83,131
PROV. FOR AUDIT FEED PAYABLE	लेखापरीक्षण तरतूद	1,62,000	1,53,000
PROV. FOR SITTING FEES/ HONARARIUM	सभा मानधन	34,000	34,000
PROV. FOR PROFESSIONAL FEES	व्यावसायिक शुल्क तरतूद	----	11,25,000
SUNDRY CREDITORS	इतर देणी	66,629	21,607
PROVISION FOR REBATE	व्याज परतीसाठी तरतूद	95,63,177	1,34,01,184
PROV FOR N.P.A.	एन.पी.ए. तरतूद	50,75,917	46,44,624
DUES PAYABLE TO STAFF	सानुग्राह अनुदान इ.	9,88,881	8,50,346
DUES PAYABLE TO EX. MEMBERS	माजी सभासदांची देणी	7,14,670	7,14,669
TDS OTHER THAN SALARY	वेतन व्यतिरीक्त टी.डी.एस.	1,67,342	1,42,478
DUES PAYABLE TO PF	प्रोविडंट फंड देय रक्कम	1,27,954	1,12,954
PROV. FOR CONTINGENCIES	आकस्मिक खर्चासाठी तरतूद	62,99,149	48,99,149
PROV. FOR STAFF ARREARS	थकबाकी तरतूद	----	18,69,600
PROV. FOR STAFF MONTHLY PROF. TAX	स्टाफ मासिक प्रोफेशनल कर	----	3,300
MAHARASHTRA LABOUR WELFARE FUND	महाराष्ट्र लेबर वेलफे.फंड	324	324
PROVISION FOR UNAVAILED LEAVE	रजेची तरतूद	37,21,897	27,29,306
PROVISION FOR MEMBER BENEFIT AND OTHER ACTIVITY	सभासद हित आणि इतर उपक्रमांसाठी तरतूद	8,75,00,000	6,50,00,000
PROV. FOR TAX ON CAPITAL GAIN	उत्पनावर टी.डी.एस. तरतूद	----	40,64,433
TOTAL "A"		11,96,05,660	10,32,22,022

SCHEDULE NO. 3(B)		2024-2025 Rupees	2023-2024 Rupees
INTEREST PAYABLE ON DEPOSIT ठेवीवरील देय व्याज			
CAPITAL DEPOSIT	मासिक भांडवली ठेव	2,98,38,850	2,80,22,524
MEMBERS BENEVOLENT DEP.	सभासद सदिच्छा ठेव	10,91,32,063	10,50,39,992
FIXED DEPOSIT	मुदत ठेव	9,322	6
RECURRING DEPOSIT	आवर्तित ठेव	9,96,303	5,92,249
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेव	9,08,78,732	6,14,11,868
SPECIAL DEPOSIT	विशेष ठेव	1,95,25,015	5,79,378
SHORT TERM DEPOSIT	अल्प मुदत ठेव	3,10,951	79,65,097
SIDBI DEPOSIT	सिडबी ठेव	13,35,082	----
TOTAL "B"		25,20,26,318	20,36,11,114
TOTAL 3-A & 3B:-		37,16,31,978	30,68,33,136



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 4		2024 - 2025 Rupees	2023 - 2024 Rupees
CASH & BANK BALANCES	रोख व बँक शिल्लक		
CASH IN HAND	रोख शिल्लक	----	----
SAVINGS BANK ACCOUNTS	बचत खाती		
IDBI SB	आयडीबीआय बँक	----	8,60,248
IDBI BANK - THANE BRANCH	आयडीबीआय बँक ठाणे शाखा	----	82,651
AU SMALL FINANCE BANK	ए.यु. स्मॉल फायनान्स बँक	1,29,49,309	5,86,111
CURRENT ACCOUNTS:-	चालू खाती		
IDBI O/D	आयडीबीआय ओडी	38,726	----
SARASWAT CO-OP. BANK	सारस्वत को.ऑप. बँक	9,375	9,375
S V C CO-OP. BANK LTD.	एस व्ही सी को-ऑप. बँक लि.	1,87,72,877	1,26,68,263
IDBI BANK- TOWER BRANCH	आयडीबीआय बँक टॉवर शाखा	27,47,559	37,31,721
TOTAL		3,45,17,846	1,79,38,369

SCHEDULE NO. 5		2024 - 2025 Rupees	2023 - 2024 Rupees
LOANS AND ADVANCES	कर्जे आणि उचल		
FIRST LOAN	प्रथम कर्ज	1,35,79,18,382	1,26,14,13,335
ARTICLE LOAN	गृहवस्तू खरेदी उचल	42,84,14,285	38,43,67,811
ADVANCE AGAINST DEPOSIT	ठेवीवरील उचल	2,57,62,850	1,07,97,685
SPECIAL LOAN	स्पेशल कर्ज	24,40,40,068	20,03,07,080
STAFF LOAN	कर्मचारी कर्ज	7,70,000	8,90,000
STAFF FESTIVAL ADVANCE	कर्मचारी सण उचल	63,700	73,500
TOTAL		2,05,69,69,285	1,85,78,49,411

SCHEDULE NO. 6		2024 - 2025 Rupees	2023 - 2024 Rupees
OTHER ASSETS	इतर येणी		
INTEREST RECEIVABLE ON	गुंतवणूक		
INVESTMENT	गुंतवणूक	33,99,124	82,69,146
TDS ON INVESTMENTS	गुंतवणूकीवर टीडीएस	2,02,35,403	2,09,22,642
SUB TOTAL		2,36,34,527	2,91,91,788
INCOME TAX RECEIVABLES	उत्पन्न कर येणे	10,00,000	79,09,597
INT. ON INCOME TAX REFUND	उत्पन्न कर परतावा	2,04,691	2,59,200
TOTAL		2,48,39,218	3,73,60,585



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 7		2024 -2025 Rupees	2023 - 2024 Rupees
INTEREST PAID	दिलेले व्याज		
BANK OVERDRAFT	बँक अतिरिक्त उचली	59,458	58,731
CAPITAL DEPOSIT	मासिक भांडवली ठेव	2,98,38,850	2,80,22,524
MEMBERS BENEVOLENT DEPOSIT	सभासद सदिच्छा ठेवी	1,13,03,896	1,00,11,804
MEMBERS BEN.DEP.SCHEME	सभासद सदिच्छा ठेव योजना	1,88,28,848	1,55,41,971
STAFF WELFARE FUND	कर्मचारी कल्याण निधी	26,60,723	21,60,000
SAVINGS DEPOSIT	बचत खाते	90,04,013	78,56,555
FIXED DEPOSIT	मुदत ठेवी	35,83,511	35,38,393
RECURRING DEPOSIT	आवर्तित ठेवी	19,87,875	22,01,457
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेवी	8,87,72,596	8,28,43,239
SPECIAL DEPOSIT	विशेष ठेव	1,22,34,535	67,55,029
SHORT TERM DEPOSIT	अल्प मुदत ठेवी	19,83,877	25,48,111
SIDBI DEPOSIT	सीडबी ठेव	29,75,000	12,28,356
LOAN REBATE	कर्ज सूट	95,63,177	1,34,01,185
SG FUND	एस जी फंड	18,84,699	----
TOTAL		19,46,81,058	17,61,67,355

SCHEDULE NO. 8		2024 - 2025 Rupees	2023 - 2024 Rupees
ESTABLISHMENT & OTHER EXP.	आस्थापना व इतर खर्च		
SALARY & ALLOWANCES TO STAFF - Sch.10	वेतन व भत्ते	1,33,91,276	1,13,96,851
CONVEYANCE TO COMM MEMBERS	समिती सभासद प्रवास खर्च	3,42,500	3,85,000
CONVEYANCE TO STAFF	कर्मचारी प्रवास खर्च	38,294	37,767
MEETING EXPENSES	सभांचा खर्च	11,054	13,273
ANNUAL GENERAL MEETING EXP	वार्षिक सर्वसाधारण सभांचा खर्च	19,161	16,150
AUDIT FEES	लेखा परिक्षण	1,80,000	1,70,000
MISC. EXPENSES	किरकोळ खर्च	45,860	26,789
LAXMI POOJAN EXP.	लक्ष्मी पूजन खर्च	81,368	71,700
BANK CHARGES	बँक खर्च	14,485	6,272
SITTING FEE/ HONARARIUM	सभा / मानधन	3,46,500	4,19,000
EXPENSES FOR N.P.A.	एन.पी.ए. खर्च	4,31,293	1,73,834
TELEPHONE ALLOWANCES	टेलिफोन भत्ता	20,400	20,400
SOCIETY INSURANCE PREMIUM	सोसायटी विमा	64,990	64,990
PROFESSIONAL FEES	व्यवसायिक फी	8,35,000	14,43,000
STY PROFESSIONAL TAX/RENEWAL FEE	सोसायटी व्यवसायिक कर	2,500	2,500



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 8 contd.		2024-2025 Rupees	2023-2024 Rupees
MERIT AWARDS	शैक्षणिक पारितोषिके	5,84,000	9,31,000
MILESTONE AWARD TO MEMBER	सदस्यांसाठी माईलस्टोन पुरस्कार	----	1,65,39,250
MEMBERS RETIREMENT BENEFIT	सभासद निवृत्ती खर्च	36,60,000	35,50,000
EXPENSE FOR FOUNDATION DAY	स्थापना दिन खर्च	1,61,478	1,83,308
PRINTING & STATIONARY	छपाई व स्टेशनरी	1,59,617	1,74,660
POSTAGE & STAMPS	टपाल	4,616	7,764
DIWALI GIFT	दिवाळी भेट	2,30,000	2,30,000
EMPLOYEE DEPOSIT LINKED INSURANCE CHARGES		46,192	39,671
STT CHARGES		----	504
PROV. FOR TAX ON CAPITAL GAIN	भांडवली नफ्यावर कराची तरतुद	----	40,64,433
TOTAL		2,06,70,584	3,99,68,166

SCHEDULE NO. 9		2024-2025 Rupees	2023-2024 Rupees
INTEREST ON LOAN & INVESTMENTS	कर्ज व गुंतवणुकीवर मिळालेले व्याज		
FIRST LOAN	प्रथम कर्ज	11,79,06,128	11,22,48,551
ARTICLE LOAN	गृहवस्तू खरेदी उचल	3,71,03,210	3,38,64,840
ADVANCE AGAINST DEP.	ठेवींवरील उचल	12,99,141	8,39,414
STAFF LOAN	कर्मचारी कर्ज	34,366	37,092
SPECIAL LOAN	स्पेशल कर्ज	2,10,18,799	1,85,28,459
SUB TOTAL	(A)	17,73,61,644	16,55,18,356
<u>INCOME ON INVESTMENTS</u>	<u>/ गुंतवणूक व्याज</u>		
INTEREST ON ALL BANK FD	बँक खाती / मुदत ठेवी	9,90,93,933	8,19,16,727
CAPITAL GAIN	लाभांश	----	3,91,81,090
SUB TOTAL	(B)	9,90,93,933	12,10,97,817
INT ON INCOME TAX REFUND		26,76,595	2,59,200
TOTAL		10,17,70,528	12,13,57,017

TOTAL	(A+B)	27,91,32,172	28,68,75,373
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आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई
IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 10		2024 - 2025 Rupees	2023 - 2024 Rupees
SALARY & ALLOWANCES TO STAFF	वेतन व भत्ते		
SALARY	लाभासहित वेतन	1,04,58,607	84,12,083
STAFF L.F.C.	कर्मचारी प्रवास सवलत	95,132	1,59,722
EX-GRATIA TO STAFF	कर्मचारी सानुग्रह अनुदान	9,88,881	8,50,346
STAFF MEDICAL EXP.	कर्मचारी चिकित्सा खर्च	5,80,265	1,12,448
GRATUITY	ग्रॅच्युइटी	2,50,000	2,29,277
PROV. FOR UNAVAILED LEAVE	रजेचे नगदीकरण	9,92,591	2,57,525
REIMBURSEMENT TO STAFF	कर्मचाऱ्यांना भरपाई	25,800	24,450
PROV. FOR STAFF SALARY ARREARS	वेतन थकबाकी तरतूद	----	13,51,000
TOTAL		1,33,91,276	1,13,96,851

APPROPRIATION OF PROFIT		2024 - 2025 Rupees	2023 - 2024 Rupees
STATUTORY RESERVE FUND @ 25%		25,00,000	22,00,000
DIVIDEND ON SHARE CAPITAL @ 18%		15,830	15,634
S. WELFARE FUND		15,00,000	9,00,000
GOVT. EDUCATION FUND @ 1%		87,242	69,434
EDUCATION FUND		18,00,000	14,00,000
CONTINGENCIES @ 10%		18,00,000	14,00,000
BALANCE C/F.		10,21,177	9,58,349
TOTAL		87,24,249	69,43,417

PROFIT		2024 - 2025 Rupees	2023 - 2024 Rupees
Balance of Profit C/F	नफ्याचे शिल्लक सी/एफ	10,21,177	9,58,349



PERFORMANCE DURING 2024-2025 AT A GLANCE

(Amount in lakhs)

	Outstanding As on 31-03-2024	Sanctions 2024-2025	Repayments/ Recoveries 2024-25	Outstanding As on 31-03-2025
First Loan	12,614.13	6,325.29	5,360.24	13,579.18
Article Loan	3,843.68	2,222.66	1,782.20	4,248.14
Special Loan	2,003.07	1,518.85	1,081.52	2,440.40
Advance Against Deposits	107.98	374.71	225.06	257.63
Loans to Society Staff	8.90	----	1.20	7.70
Advance to Staff	0.74	1.45	1.55	0.64
TOTAL	18,578.50	10,442.96	8,451.77	20,569.69

	Balance 31-03-2024	Accretion 2024-2025	Repayment 2024-2025	Balance 31-03-2025
Capital Deposit	3,667.36	455.32	213.53	3,909.15
M. B. Deposit	4,458.22	543.49	212.98	4,788.73
Savings Deposit	2,099.30	5,545.82	5,404.65	2,240.47
Fixed Deposit	491.14	305.88	288.25	508.77
Recurring Deposit	358.92	401.85	335.54	425.23
Medium Term	12,071.59	6,745.98	7,441.70	11,375.87
Short Term	404.81	1,303.77	1,396.68	311.90
Special Deposit	885.02	2,179.28	208.71	2,855.59



सभासदांना सूचना

- अत्यंत आवश्यकता असेल तेव्हाच कर्ज घ्या.
- कृपया आपला ई-मेल आयडी, मोबाईल, पॅन कार्ड व आधार कार्ड नंबर सोसायटी मध्ये नोंद करा.
- कर्जासाठी जामीन पारखून घ्या व जामीन राहताना पूर्णपणे विचार करा.
- अपूर्ण व अत्यावश्यक कागदपत्रांची पूर्तता न केलेले अर्ज विचारात घेतले जाणार नाहीत.
- कृपया स्पेशल केस करण्याचा आग्रह धरू नका.
- अर्ज स्कॅन स्वरूपात स्विकारले जाणार नाहीत.
- सहकारी कायदानुसार सभासद होताना प्रत्येक सभासदाला आपल्या वारसाचे नामनिर्देशन करावे लागते. आपणही सर्वांनी त्याप्रमाणे नामनिर्देशन केली आहेत. परंतु काही प्रकरणात असे आढळून आले की, योग्य नामनिर्देशनाच्या अभावी सभासदांची जमा रक्कम त्यांच्या योग्य वारसांना परत करतेवेळी अनेक अडचणी उभ्या राहिल्या. म्हणून सभासदांना विनंती करण्यात येते की, त्यांनी सभासद होताना केलेले नामनिर्देशन कोणत्याही कारणास्तव रद्द झाले असेल तर त्वरित नवीन नामनिर्देशन पत्र भरून कार्यालयात दाखल करावे.
- सभासदांनी आपल्या बदललेल्या पत्त्याची नोंद सोसायटीच्या कार्यालयात त्वरित करावी.
- सभासदांनी कर्ज घेतल्यानंतर व्याजासह पूर्ण परतफेड करण्याची जबाबदारी त्यांची आहे. तथापि कोणत्याही कारणास्तव सभासद कर्ज फेड करू न शकल्यास सदर कर्ज फेडाची (व्याजासह) जबाबदारी जामीन राहणाऱ्या सभासदांची आहे. कर्जाची व त्यावरील व्याजाची वसुली त्यांच्याकडून करण्याची तरतूद उपविधीमध्ये आहे.
- एक सभासद फक्त ५ कर्जदारास जामीन राहू शकतो.
- सभासदानी आपला अर्ज रक्कम वितरणाच्या दोन दिवस अगोदर सुपूर्द करणे.
- भांडवल ठेवीतील पैसे पात्रतेनुसार एकदाच काढता येतील. (सणासुदीच्या काळात)
- जामीनदार राहणाऱ्या व्यक्तीकडून अधिकृत ईमेल आयडी वरून ईमेल येणे आवश्यक आहे.
- जर तुम्ही १ पेक्षा जास्त कर्जासाठी अर्ज करत असाल, तर प्रत्येक कर्जासाठी वेगवेगळे जामीन आवश्यक आहेत.
- सभासदाने कोणत्याही एका स्टाफ सोसायटीकडून घेतलेले कर्ज बाकी असेल, तर त्यास दुसऱ्या सोसायटीचे कर्ज मिळत नाही.
- कर्जदार आणि दोन्ही जामिनदारांच्या स्वाक्षऱ्या या सोसायटीच्या दफ्तरी असलेल्या नमुना स्वाक्षरीप्रमाणे असाव्यात.
- सभासदाने कर्ज अर्जाच्या कर्ज परतफेड करार पत्रावर कर्जाची रक्कम लिहू नये, जेणेकरून कर्ज रकमेतील बदल/दुरुस्ती केल्यामुळे होणारी गैरसोय व विलंब टाळता येईल.
- कर्जाची पुर्ण किंवा अंशतः परतफेड सभासद महिन्याच्या १० तारखेआधी करू शकतात.
- जर सदस्याची कर्जाची आवश्यकता त्याच्या कर्ज पात्रतेपेक्षा कमी असेल, तर आवश्यक असलेल्या कर्जाची निव्वळ रक्कम कर्ज अर्जाच्या तळाशी असलेल्या विशेष सूचनांच्या रकान्यात नमुन करावी लागेल.



NOTICE TO MEMBERS

- Avail loan only when it is needed.
- Kindly provide/update your E-mail, Mobile, Pancard & Aadhaar Card No. with the Society.
- Select proper sureties for loan and think properly before signing as surety.
- Incomplete applications not accompanied by essential documents will not be considered.
- Don't insist on considering your application as a special case.
- Scan based applications will not be accepted.
- In terms of co-operative laws, every member can exercise nominations. Majority of the members have accordingly executed the same. However, it has been observed that, for want of proper nomination, difficulties are faced while crediting amount to the proper heirs. **Members are, therefore, requested to confirm whether nomination is cancelled due to any reason and kindly fill up new nomination form immediately.**
- Members are requested to inform about change in their address to Society's Office immediately.
- It is the responsibility of the loanee member to repay the entire loan along with interest. However, for any reason member if unable to repay the loan, then it is the responsibility of sureties to repay the loan along with interest. Bye-laws of the Society provides for the same. Members are, therefore, advised to note the same before signing as surety.
- One member can stand as a surety for maximum 5 borrowers.
- Please ensure that loan application is dispatched at least 2 days before disbursement of loan amount.
- Capital Deposit withdrawal as per eligibility will be permitted only once in a year. (Festive Season)
- Surety consent required from official email id only will be accepted.
- If you are applying for more than 1 loan, then different sureties are required for each loan.
- No Member shall be entitled to loans if he or she is already indebted to any other Staff Co-op. Society.
- Signatures of the applicant and both sureties should be as per the individual specimen signatures recorded with the society.
- Member may not write any amount in the loan repayment agreement to avoid inconvenience on account of correction or alteration.
- Repayment of loan, either in Full or Part, is allowed before 10th day of month.
- If Member's loan requirement is less than his loan eligibility, the net amount of Loan required has to be mentioned under the column of "Special Instructions" at the bottom of the loan application form.



RULES FOR LOANS AND ADVANCES

(Effective from 23/09/2024)

Particulars	First Loan	Article Loan	Special Loan
Limit	Rs. 12,00,000/-	Rs. 7,00,000/-	Rs. 6,00,000/-
Simple Interest	9.00% p.a.	9.25% p.a.	9.50% p.a.
Repayment	120 monthly installments or date of retirement, whichever is earlier (10 years)	96 monthly installments or date of retirement, whichever is earlier (8 years)	84 monthly installments or date of retirement, whichever is earlier (7 years)
Renewal	On or after completion of 2 years from the loan sanctioned date of earlier loan.	On or after completion of 2 years from the loan sanctioned date of earlier loan.	On or after completion of 2 years from the loan sanctioned date of earlier loan.

Eligibility for availing Loans	Maximum Loan eligible (subject to maximum limit of loan)		
Number of years of membership with Society	First Loan	Article Loan	Special Loan
Before 6 months	-----	-----	3 Basic Pay
6 months to 1 year	2 Basic Pay	2 Basic Pay	2 Basic Pay
> 1 year to 2 years	3 Basic Pay	3 Basic Pay	3 Basic Pay
> 2 years to 3 years	4 Basic Pay	4 Basic Pay	4 Basic Pay
> 3 years to 4 years	5 Basic Pay	5 Basic Pay	5 Basic Pay
> 4 years to 5 years	6 Basic Pay	6 Basic Pay	6 Basic Pay
> 5 years to 6 years	8 Basic Pay	8 Basic Pay	8 Basic Pay
> 6 years to 8 years	10 Basic Pay	10 Basic Pay	10 Basic Pay
> 8 years to 10 years	12 Basic Pay	12 Basic Pay	12 Basic Pay
> 10 years to 12 years	15 Basic Pay	15 Basic Pay	15 Basic Pay
> Above 12 years	20 Basic Pay	20 Basic Pay	20 Basic Pay

* Confirmed employees of IDBI / SIDBI / IDBI Capital / IDBI Intech with minimum one month membership with society will be eligible to avail loans/ advances.

* Special renewal is allowed only after one year from date of loan availed.

* **Recovery from the Salary of the sureties shall commence from 4th month of default by borrower.**



DEPOSIT INTEREST RATE

(Effective from 01/09/2024)

Saving Deposit : **4.75%** (Above 1,00,000) **3.75%** (Below 1,00,000)

FIXED DEPOSIT

Period (months)	12	24	Freq. of interest
INTEREST RATE	7.25%	7.50%	Half yearly
	7.00%	7.25%	Monthly

MEDIUM TERM DEPOSIT

Deposit will be accepted for a minimum amount of Rs. 1,000/- and in multiples of Rs. 500/- thereafter. Deposit of Rs. 1,000/- will grow as under:

DURATION	Interest Rate (Mon. Comp.)	Initial Deposit Rs.	Maturity Value Rs.
12 MONTHS	7.25% (Effective rate 7.50%)	1,000/-	1,075/-
24 MONTHS	7.50% (Effective rate 8.05%)	1,000/-	1,161/-

SHORT TERM DEPOSIT

Deposit will be accepted for a minimum amount of Rs. 1,000/-

DURATION OF DEPOSIT	RATE OF INTEREST
91 days to 180 days	5.50% p.a.
181 days to 364 days	6.25% p.a.

RECURRING DEPOSIT

Deposit will be accepted in multiples of Rs.100/- Monthly deposit of Rs.1,000/- will grow as under:

DURATION	Interest Rate (Mon. Comp.)	Initial Deposit Rs.	Maturity Value Rs.
12 MONTHS	7.25 % p.a.	1,000/-	12,482/-
24 MONTHS	7.50 % p.a.	1,000/-	25,970/-

LAKHPATI RECURRING DEPOSIT SCHEME w.e.f. 1st June 2025

AMOUNT	TENURE	ROI	MATURITY AMOUNT
7,500	30 months	8%	2,49,819/-
2,500	36 months	7.75%	1,01,608/-

- Advance against deposit will be sanctioned against MTD and FD only.
- Interest Certificate on Deposit will be issued after completion of financial year.
- Interest on AAD will be charged on Half Yearly Basis (March & Sept) and will be adjusted from Society Savings account.
- On premature closure of deposit, Interest paid will be 1% p.a. less than the applicable rate of Interest for completed tenure.
- Remaining terms and conditions of the Scheme of deposits will remain unchanged.



47th ANNUAL REPORT 2024-25

OUR MOST POPULAR MEMBERS BENEVOLENT DEPOSIT SCHEMES

OBJECT :-

- To render financial assistance by way of refund of deposit received from a member together with interest accrued on his/her retirement from Bank's service or on ceasing to be an employee of the Bank or a member of the Society, for any reason.
- To render financial assistance as an act of benevolence to the nominee/s of the members in the event of his/her death is as under.

IF DEATH OF MEMBER OCCURS	TOTAL ASSISTANCE
After admission but before 12 months	25,000
After 12 months but before 24 months	50,000
After 24 months but before 36 months	1,00,000
After 36 months but before 48 months	1,50,000
After 48 months but before 60 months	2,00,000
After 60 months but before 72 months	2,50,000
After 72 months but before 84 months	3,00,000
After 84 months but before 96 months	3,50,000
After 96 months but before 108 months	4,00,000
After 108 months but before 120 months	4,50,000
After 120 months but before 132 months	5,00,000
After 132 months but before 144 months	6,00,000
After 144 months but before 156 months	7,00,000

IF DEATH OF MEMBER OCCURS	TOTAL ASSISTANCE
After 156 months but before 168 months	8,00,000
After 168 months but before 180 months	9,00,000
After 180 months but before 192 months	10,00,000
After 192 months but before 204 months	11,00,000
After 204 months but before 216 months	12,00,000
After 216 months but before 228 months	13,00,000
After 228 months but before 240 months	14,00,000
After 240 months but before 252 months	15,00,000
After 252 months but before 264 months	16,00,000
After 264 months but before 276 months	17,00,000
After 276 months but before 288 months	18,00,000
After 288 months but before 300 months	19,00,000
After 300 months and above	20,00,000

NOTE :

Provided, where the member's death is directly due to mass loss of life, due to enemy action or natural calamity, the nominee of such member/s shall not be eligible for assistance as indicated above.

MBD is compulsory for every member of the Society.



सत्तेचाळीसावा वार्षिक अहवाल २०२४-२०२५

“आपली सर्वाधिक लोकप्रिय सभासद सदच्छा ठेव योजना”

उद्देश

- सभासद बँकेतून सेवानिवृत्त झाल्यावर किंवा कोणत्याही कारणास्तव बँकेच्या नोकरीतून मुक्त झाल्यावर किंवा त्याचे सभासदत्व संपुष्टात आल्यावर जमा झालेली ठेव व्याजासहित परत मिळण्यास तो पात्र होईल.
- सभासद मृत्यु पावल्यास या योजनेद्वारे त्याच्या वारसास/वारसांना खालील प्रमाणे सहाय्यता रक्कम दिली जाते.

सभासदाचा अकस्मात मृत्यू झाल्यास	एकूण आर्थिक सहाय्य
नोंदणी झाल्यानंतर परंतु १२ महिन्यांच्या आत	२५,०००
१२ महिन्यांनंतर परंतु २४ महिन्यांच्या आत	५०,०००
२४ महिन्यांनंतर परंतु ३६ महिन्यांच्या आत	१,००,०००
३६ महिन्यांनंतर परंतु ४८ महिन्यांच्या आत	१,५०,०००
४८ महिन्यांनंतर परंतु ६० महिन्यांच्या आत	२,००,०००
६० महिन्यांनंतर परंतु ७२ महिन्यांच्या आत	२,५०,०००
७२ महिन्यांनंतर परंतु ८४ महिन्यांच्या आत	३,००,०००
८४ महिन्यांनंतर परंतु ९६ महिन्यांच्या आत	३,५०,०००
९६ महिन्यांनंतर परंतु १०८ महिन्यांच्या आत	४,००,०००
१०८ महिन्यांनंतर परंतु १२० महिन्यांच्या आत	४,५०,०००
१२० महिन्यांनंतर परंतु १३२ महिन्यांच्या आत	५,००,०००
१३२ महिन्यांनंतर परंतु १४४ महिन्यांच्या आत	६,००,०००
१४४ महिन्यांनंतर परंतु १५६ महिन्यांच्या आत	७,००,०००

सभासदाचा अकस्मात मृत्यू झाल्यास	एकूण आर्थिक सहाय्य
१५६ महिन्यांनंतर परंतु १६८ महिन्यांच्या आत	८,००,०००
१६८ महिन्यांनंतर परंतु १८० महिन्यांच्या आत	९,००,०००
१८० महिन्यांनंतर परंतु १९२ महिन्यांच्या आत	१०,००,०००
१९२ महिन्यांनंतर परंतु २०४ महिन्यांच्या आत	११,००,०००
२०४ महिन्यांनंतर परंतु २१६ महिन्यांच्या आत	१२,००,०००
२१६ महिन्यांनंतर परंतु २२८ महिन्यांच्या आत	१३,००,०००
२२८ महिन्यांनंतर परंतु २४० महिन्यांच्या आत	१४,००,०००
२४० महिन्यांनंतर परंतु २५२ महिन्यांच्या आत	१५,००,०००
२५२ महिन्यांनंतर परंतु २६४ महिन्यांच्या आत	१६,००,०००
२६४ महिन्यांनंतर परंतु २७६ महिन्यांच्या आत	१७,००,०००
२७६ महिन्यांनंतर परंतु २८८ महिन्यांच्या आत	१८,००,०००
२८८ महिन्यांनंतर परंतु ३०० महिन्यांच्या आत	१९,००,०००
३०० महिन्यांनंतर आणि अधिक	२०,००,०००

टीप : ♦ जर सामुहिक हिंसा, युद्धजन्य परिस्थिती मध्ये किंवा नैसर्गिक आपत्तीमुळे सभासदांची मोठ्या प्रमाणावर जिवित हानी झाली असेल तर अशा सभासदांचे वारस आर्थिक सहाय्यास पात्र असणार नाही.

सभासद सदच्छा ठेव सोसायटीच्या प्रत्येक सभासदाला अनिवार्य आहे.



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई
IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

S.S.C. MERIT AWARDS LIST 2024-2025

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Passing %
1	6361	KISHORE K.M.	IDBI Bank Ltd	SHRUTI KISHORE	DAUGHTER	98.33%
2	12928	SANTANU BANDYOPADHYAY	IDBI Bank Ltd	ARITRA BANDYOPADHYAY	SON	98.00%
3	8524	SHASHANK DIXIT	IDBI Bank Ltd	SHREYA DIXIT	DAUGHTER	97.80%
4	5486	AWERE KASHINATH D.	IDBI Bank Ltd	ATHARVA KASHINATH AWERE	SON	97.60%
5	9430	UMESH KUMAR KORI	IDBI Bank Ltd	GAURANK KUMAR	SON	97.60%
6	8256	MUNISH A.BHARDWAJ	IDBI Bank Ltd	MANYA BHARDWAJ	DAUGHTER	97.40%
7	6209	NAIK R.A.	IDBI Bank Ltd	SWARA R NAIK	DAUGHTER	97.20%
8	7293	TAPAN KUMAR ROUT	IDBI Bank Ltd	BISWAJITA ROUT	DAUGHTER	97.20%
9	6704	KATOLE P.B.	IDBI Bank Ltd	NISHIT P KATOLE	SON	97.00%
10	9628	S.KRISHNAN	IDBI Bank Ltd	ADWAITH KRISHNAN	SON	96.80%
11	7221	SASIKUMAR S.	IDBI Bank Ltd	S PRAVARSHINI	DAUGHTER	96.60%
12	9800	AASHISH RANJAN DASS	IDBI Bank Ltd	AADYA DASS	DAUGHTER	96.50%
13	5748	KARTHIKEYAN K.V.	SIDBI	AISHWARYA KARTHIKEYAN	DAUGHTER	96.40%
14	6416	PIYUSH BHARGAVA	SIDBI	BHUVEE BHARGAVA	DAUGHTER	96.20%
15	6232	REVATI ESHWAR	IDBI Bank Ltd	TISHYA E KONKATI	DAUGHTER	96.00%
16	8994	DILLIP KUMAR ROUT	IDBI Bank Ltd	ROSHNI ROUT	DAUGHTER	96.00%
17	22625	VIDYASREE P S	IDBI Bank Ltd	NIHARIKA R V	DAUGHTER	95.40%
18	7963	DINESH KUMAR JAIN	IDBI Bank Ltd	ATISHAY JAIN	SON	95.00%
19	12373	SUMAN KUMAR.	IDBI Bank Ltd	ARUNIMA BHARWAJ	DAUGHTER	94.60%
20	5988	BIBHUTY S.K.	SIDBI	SULOKYA BIBHUTY	SON	94.00%
21	8004	PEDDABBAI K.GERA	IDBI Bank Ltd	PRADYOT KUMAR	SON	93.50%
22	7855	RAJEEV G.RANJAN	IDBI Bank Ltd	RISHIMA SINGH	DAUGHTER	93.16%
23	20838	RAVINDAR KUMBHAM.	IDBI Bank Ltd	KUMBHAM MEDHA	DAUGHTER	93.00%
24	22602	ABHIJIT VIJAY DESHPANDE	INTECH	AARYA A DESHPANDE	SON	93.00%
25	7442	JAGANNATH SAHU	IDBI Bank Ltd	PRIYAM SAHU	SON	92.83%
26	6163	PURNIMA P.	IDBI Bank Ltd	ANUSHREE V	DAUGHTER	92.40%
27	9423	SWATI JAI DEWANI	IDBI Bank Ltd	PREET DEWANI	SON	92.40%
28	5699	NAGRANI H.G.	IDBI Bank Ltd	DIVYANA NAGRANI	DAUGHTER	92.33%
29	7075	MANOJ VAIDYA	IDBI Bank Ltd	NIHARIKA M VAIDYA	DAUGHTER	91.40%
30	8305	HIMANSHU SRIVASTAVA	IDBI Bank Ltd	KRISHNA SRIVASTAVA	SON	91.40%
31	7014	RAMANNA RAJEEV KAMAL	IDBI Bank Ltd	ADHVIK KASHYAP	SON	91.16%
32	7231	CHAUHAN J.N.	IDBI Bank Ltd	MANTHAN CHAUHAN	SON	91.16%
33	8432	VENKATESH R.D.	IDBI Bank Ltd	PRERANA DEEVANAPALLI	DAUGHTER	91.00%
34	10382	ANIKET N. SHINDE.	IDBI Bank Ltd	ISHITA SHINDE	DAUGHTER	91.00%
35	22365	KOUSTUBH KISHORE MANTRI	INTECH	DISHA KOUSTUBH MANTRI	DAUGHTER	90.60%
36	8340	V. SRIKUMAR	IDBI Bank Ltd	S SRISHTI	DAUGHTER	90.00%
37	21206	DEEPAK GARG	IDBI Bank Ltd	ARIV GARG	SON	90.00%
38	12757	RAHMAN A MUKID	IDBI Bank Ltd	MAHIR RAHMAN	SON	89.80%
39	20101	ANURAG SHARMA	IDBI Bank Ltd	CHAITANYA SHARMA	SON	89.80%
40	6943	SUDHANSHU RAJAN	IDBI Bank Ltd	AVNI SHARMA	DAUGHTER	89.40%



S.S.C. MERIT AWARDS LIST 2024-2025

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Passing %
41	10985	R.VANMATHY.	IDBI Bank Ltd	AARTI S V	DAUGHTER	89.20%
42	22364	UMESH RAMESH SHELKAR	INTECH	PRAPTI SHELKAR	DAUGHTER	89.20%
43	7945	MOHANASUNDARAM M.	IDBI Bank Ltd	HARISH RAGHAV V M	SON	88.80%
44	9235	RITU MADHUR JAIN	IDBI Bank Ltd	ITISHA JAIN	DAUGHTER	88.60%
45	12823	MUKESH KUMAR JETWAL	IDBI Bank Ltd	VINAMRA JETWAL	DAUGHTER	88.60%
46	7942	JETHANAND I.KHEMANI	IDBI Bank Ltd	HIRANYA KHEMANI	SON	88.50%
47	20592	SMITA PAVAN AVASARE	IDBI Bank Ltd	BHARGAVI AVASARE	DAUGHTER	87.00%
48	12784	ABHINAY R. DEO	INTECH	AMOGH DEO	SON	86.40%
49	8340	V. SRIKUMAR	IDBI Bank Ltd	S SHREYA	DAUGHTER	86.10%
50	6887	GODFREY GONSALVES	IDBI Bank Ltd	ANGELUS GONSALVES	SON	86.00%
51	12930	AMUSA RAJAN KONDAKAPUS	IDBI Bank Ltd	ARNI AMUSA	DAUGHTER	86.00%
52	7194	S.MAURYA	SIDBI	PRAKRITI SHIVAM	DAUGHTER	85.83%
53	21440	ANUP KUMAR BARLA	SIDBI	ADITYA BARLA	SON	85.70%
54	5493	SAROJA RUDRA	IDBI Bank Ltd	RUDRA SAI YUVRAJ SRINIVAS	SON	85.00%
55	7223	M. MURUGAN	IDBI Bank Ltd	M N KARTICK BALAJI	SON	85.00%
56	6759	C. M. SUBRAMANIAN	IDBI Bank Ltd	C S MAHADEV	SON	84.60%
57	7745	PRAKASH MAHADIK	IDBI Bank Ltd	TANISH MAHADIK	SON	84.60%
58	20739	ABHIJIT SINH V GOHIL	IDBI Bank Ltd	JANWALJEETSINH A GOHIL	SON	84.20%
59	7936	S.CHANDRAMOHAN	IDBI Bank Ltd	C YASHWANT SEKAR	SON	83.60%
60	6558	CHHOTARAY B.K.	SIDBI	ADITI CHHOTARAY	DAUGHTER	83.50%
61	8760	KAVITHA VINCENT	IDBI Bank Ltd	KEVIN VINCENT	SON	81.00%
62	7685	SAMIRAN S.SARKAR	IDBI Bank Ltd	SAYAN SARKAR	SON	80.80%
63	7786	SUNIL T.THONDEPU	IDBI Bank Ltd	T HIMA HARSHIL	SON	80.80%
64	4752	DEVBUKHAR S.L.	IDBI Bank Ltd	SAMRUDDHI DEVBUKHAR	DAUGHTER	79.20%
65	22344	SANTOSH RAMDAS GAWARE	INTECH	GAURI GAWARE	DAUGHTER	78.60%
66	22094	TANMAYI D RANE	INTECH	VEDANT RANE	SON	78.40%
67	6719	KOMAL TAPADAR	IDBI Bank Ltd	KABIR TAPADAR	SON	77.60%
68	22367	VINITA RAHUL KULKARNI	INTECH	RUDRA KULKARNI	SON	76.60%
69	5335	SHETTY PRABHAKAR S.	SIDBI	THRISHA SHETTY	DAUGHTER	76.40%
70	12828	RANJIT G UMALE	INTECH	AASTHA UMALE	DAUGHTER	76.00%





H.S.C. MERIT AWARDS LIST 2024-2025

Sr.No.	Account No.	Name of the Member	Office	Student	Relation		Passing %
1	5710	P. ROY VERGHESE	SIDBI	ANPIN ROY VERGHESE	SON	COMMERCE	95%
2	7031	MURTHY G.N.	IDBI Bank Ltd	GUNDALA SUPRIYA	DAUGHTER	COMMERCE	94.80%
3	8004	PEDDABBAI K.GERA	IDBI Bank Ltd	GERA SWARNA SOURABI	DAUGHTER	SCIENCE	94.50%
4	5223	KHAN ASADULLAH	IDBI Bank Ltd	MOHD HASAN KHAN	SON	COMMERCE	94.20%
5	20286	LAKSHMI SATYANARAYANA	IDBI Bank Ltd	KODURI NILESH	SON	COMMERCE	94.20%
6	21708	NEETU RANI	IDBI Bank Ltd	VAISHNAVI SHUKLA	DAUGHTER	COMMERCE	94.00%
7	7348	H.JAYAKUMAR	IDBI Bank Ltd	VARUN M J	SON	COMMERCE	93.80%
8	7223	M. MURUGAN	IDBI Bank Ltd	M N INDHUJA	DAUGHTER	COMMERCE	93.50%
9	12620	UMA VEDULA	IDBI Bank Ltd	SUCHIR AADITYA MAJALEE	SON	COMMERCE	93.20%
10	6232	REVATI ESHWAR	IDBI Bank Ltd	DHRITHI KONKATI	DAUGHTER	COMMERCE	92.00%
11	11321	PAURAVI PRASAD KENI	IDBI Bank Ltd	PARTH KENI	SON	COMMERCE	91.83%
12	9570	DEBASHISH H.MOHANTY	IDBI Bank Ltd	ARYADEV MOHANTY	SON	SCIENCE	91.40%
13	7012	NITIN KUMAR MEHTA	IDBI Bank Ltd	CHIRAG MEHTA	SON	COMMERCE	91.00%
14	9403	DEEPAK JAIN	IDBI Bank Ltd	JUHI JAIN	DAUGHTER	COMMERCE	90.80%
15	8230	AVINASH KUMAR	IDBI Bank Ltd	AYUSH BHARDWAJ	SON	COMMERCE	90.60%
16	8524	SHASHANK DIXIT	IDBI Bank Ltd	SHREYA DIXIT	DAUGHTER	COMMERCE	90.60%
17	6504	B. MANNA	IDBI Bank Ltd	BIKASH MANNA	SON	COMMERCE	90.41%
18	20421	ABHAY TRIPATHI	IDBI Bank Ltd	SHIVAM TRIPATHI	SON	SCIENCE	89.20%
19	20490	PRABHU SUNDARAM	IDBI Bank Ltd	P.PRATHAMESH	SON	COMMERCE	89.20%
20	6726	SAMAL N.R.	IDBI Bank Ltd	PRATYASHA SAMAL	DAUGHTER	COMMERCE	87.20%
21	6759	C. M. SUBRAMANIAN	IDBI Bank Ltd	LAKSHMI C S	DAUGHTER	COMMERCE	87.20%
22	21179	AMIT AGARWAL	IDBI Bank Ltd	ADITI AGARWAL	DAUGHTER	COMMERCE	86.20%
23	8700	JEEVAN PRAKASH	IDBI Bank Ltd	SALONI TIWARI	DAUGHTER	COMMERCE	85.70%
24	8697	NAVEEN NISCHAL HP	IDBI Bank Ltd	L N PUJAN NISCHAL	SON	COMMERCE	85.66%
25	10824	K. SURENDRA BABU	IDBI Bank Ltd	SHANMUKHA SAKETH K S BABU	SON	COMMERCE	85.60%
26	8282	BHASKAR J. SAIKIA	IDBI Bank Ltd	MAYANK SAIKIA	SON	COMMERCE	85.20%
27	21533	GEETA DEVI	IDBI Bank Ltd	KIRAN	DAUGHTER	COMMERCE	84.50%
28	9727	DEEPALI CHINCHANKAR	IDBI Bank Ltd	ARNAV NEELESH CHINCHAKAR	SON	COMMERCE	84.17%
29	5656	RAJESH KHANDEWAL	SIDBI	ADITI KHANDELWAL	DAUGHTER	SCIENCE	82.20%
30	6547	V. KISHORE	SIDBI	V HANSINI	DAUGHTER	COMMERCE	82.20%
31	20663	DEBIPRASAD PATTANAIK	IDBI Bank Ltd	GAURAV PATTANAIK	SON	COMMERCE	81.80%
32	8260	HARI KISHAN VUDUTHA	IDBI Bank Ltd	V. SUGUN PREETHI	DAUGHTER	COMMERCE	81.00%
33	9131	ANAGHA P.PALSHIKAR	IDBI Bank Ltd	RUTUJA PALSHIKAR	DAUGHTER	COMMERCE	79.80%
34	12663	SANJAY NIKAM	IDBI Bank Ltd	RADHIKA NIKAM	DAUGHTER	COMMERCE	79.67%
35	6749	NAGA SRIPADA	IDBI Bank Ltd	KAUSTUBH MIHIR SRIPADA	SON	COMMERCE	78.83%
36	22445	GEETHALAKSHMI P	IDBI Bank Ltd	MAGESHWAR M	SON	COMMERCE	78.60%
37	7236	SHAHID NASIM	IDBI Bank Ltd	OMAIR SHAHID	SON	COMMERCE	78.00%
38	6375	SAHU S. B.	SIDBI	SHREESH SAHU	SON	COMMERCE	76.00%





GRADUATION - MERIT AWARDS LIST 2024-25

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Stream	Passing %
1	5009	NAIR ANIL A.	IDBI Bank Ltd	ADITYA NAIR	SON	MBA	96%
2	5756	P. SURANNA	SIDBI	P RENUKA SAI	DAUGHTER	BALLB	87.78%
3	9979	SHYAM PIMPALKAR	IDBI Bank Ltd	SANJITI PIMPALKAR	DAUGHTER	B.TECH	87.30%
4	5397	PARVINDER THUKRAL	SIDBI	RITVIT THUKRAL	SON	BE	85.02%
5	5377	POOJARI C.C.	IDBI Bank Ltd	SHREJAL POOJARI	DAUGHTER	BMS	84.83%
6	8649	SACHIN S.DALVI	IDBI Bank Ltd	SOHAM S DALVI	SON	BMS	83.32%
7	5357	MINI REJU	SIDBI	FELIX K REJU	SON	BIO-MED ENGG	83%
8	6634	PRIYA NAIK	IDBI Bank Ltd	SONALI NAIK	DAUGHTER	BE	81.82%
9	7236	SHAHID NASIM	IDBI Bank Ltd	SAFAAT SHAHID	SON	B.TECH	81.32%
10	8524	SHASHANK DIXIT	IDBI Bank Ltd	SHEETAL DIXIT	DAUGHTER	BE	80.65%
11	8340	V. SRIKUMAR	IDBI Bank Ltd	S ADITHYA	SON	BE	79.42%
12	9066	VILAS GANPAT MORE	IDBI Bank Ltd	SHUBHAM MORE	SON	BAF	78%
13	6137	GOKHALE A.A.	IDBI Bank Ltd	NISHANT GOKHALE	SON	B.COM	78%
14	12923	NITIN G DERASHREE	IDBI Bank Ltd	ATMAN DERASHREE	SON	B.TECH	77.33%
15	5802	VIJAYADHEER V.	IDBI Bank Ltd	VALUSA ABHIGNA	DAUGHTER	LLM	77.04%
16	5176	AVIJIT DAS	IDBI Bank Ltd	MAYURIKA DAS	DAUGHTER	B.ED	76.76%
17	5038	JYOTI PRABHU	IDBI Bank Ltd	SAKSHI PRABHU	DAUGHTER	B. PHARMACY	75.70%
18	5342	ASHA N KAMBAR	SIDBI	VAIBHAV KAMBAR	SON	BE	74.97%
19	4845	HEGDE B.U.	IDBI Bank Ltd	BHAVANA HEGDE	DAUGHTER	B.D.S	72.62%
20	5353	DINGRA MANOJ C.	SIDBI	HARSH DINGRA	SON	B.COM	71.78%
21	9727	DEEPALI CHINCHANKAR	IDBI Bank Ltd	ADITYA CHINCHANKAR	SON	B.COM	71.50%
22	5183	BANSODE AMUL SHIVAJI	IDBI Bank Ltd	VARSHA BANSODE	DAUGHTER	LLB	69.47%
23	5176	AVIJIT DAS	IDBI Bank Ltd	SUTIRTHA DAS	SON	BMS	69.26%
24	5349	BHAVE DURGADAS A.	SIDBI	KUNAL BHAVE	SON	B.A.	67.73%
25	4575	REBELLO C.J.	IDBI Bank Ltd	ABIGAIL C REBELLO	DAUGHTER	MBBS	66.64%
26	6010	CHAVAN P.S.	IDBI Bank Ltd	NEEL CHAVAN	SON	BE	65.32%
27	22085	NIVAS K RAUL	INTECH	MANASI NIVAS	DAUGHTER	B.COM	64.79%

INTRODUCING SOON

**SURAKSHA
KAVACH**

MBD-II

(MEMBERSHIP BENEVOLENT DEPOSIT)



An insurance scheme designed
to provide insurance cover of
Rs. 10 lakh to members
for **Rs.250/month**
in non-refundable manner



*MBD-II is compulsory for every member of the Society.



RULES OF DEPOSITS

Members are hereby informed that, as pointed out by the Statutory Auditors, Fixed Deposit/ Medium Term Deposit Certificates will hence forth be issued / renewed in the name of Members only. (No second name or non member will be added) Members are advised to make use of nomination facility available with the Society in order to safeguard their interest.

Rules for premature withdrawal of deposit

If the deposit (Recurring/Medium term/Fixed/Short term) are withdrawn by depositor prior to contracted term, interest paid will be @ 1% less than applicable agreed rate for that kind of deposit. If the deposit is withdrawn within 91 days but after 46 days, interest paid will be @1% less than savings interest and if withdrawn within 46 days, then no interest will be paid.

वैधानिक लेखा परीक्षकांनी निदर्शनास आणल्याप्रमाणे सदस्यांना याद्वारे सुचित करण्यात येत आहे की, ठेवीचे (आवर्तित, मुदत ठेव, मध्यम व अत्यल्प ठेव) प्रमाणपत्र व ठेवीचे नुतनीकरण केवळ सदस्यांच्या नावाने केले जाईल. सदस्यांच्या हितासाठी सोसायटीकडे असलेल्या नामनिर्देशन सुविधेचा वापर करावा

मुदतपूर्व ठेवी काढण्याचे नियम

ठेवी (मुदत, आवर्तित, मध्यम व अत्यल्प ठेव) ठेवीदाराने कराराच्या मुदतीपूर्वी काढून घेतल्यास, त्या प्रकारच्या ठेवीसाठी लागू असलेल्या दरापेक्षा १% कमी व्याज दिले जाईल. ठेव (मुदत ठेव, मध्यम व अत्यल्प ठेव) ४६ दिवसानंतर काढण्यात आली तर त्या ठेवीवर बचत खात्याच्या व्याजापेक्षा १% कमी व्याज तर ४६ दिवसाआधी काढल्यास व्याज मिळणार नाही.

Majority achievements / activities of your Society during the period

April 1, 2024 to March 31, 2025:

- The Managing Committee has decided to offer a rebate of @ 0.50% on the First Loan, Article Loan and Special Loan in view of good performance of the Society.
- During the Financial Year 2024-25 your society has crossed a major milestone of about Rs.362 crore of total business. This was possible only through the efforts of the Managing Committee, Society staff and your unstinted support. We expect the same co- operation in the years to come.
- In the financial year 2024-25, on the occasion of “**Society Foundation Day**” gifts were presented to the employees of IDBI Tower Cuffe Parade, SIDBI BKC, ICMS & INTECH Belapur.



१ एप्रिल २०२४ ते ३१ मार्च २०२५ या कालावधीतील सोसायटीच्या प्रमुख कार्याचा आढावा :

- ❖ सोसायटीची चांगली कामगिरी लक्षात घेता, व्यवस्थापन समितीने प्रथम कर्ज, गृहवस्तु खरेदी आणि विशेष कर्ज यावरील व्याज दरात ०.५०% सूट ह्या ही वर्षी देण्याचे ठरविले आहे.
- ❖ सन २०२४-२५ च्या आर्थिक वर्षात सोसायटीने आर्थिक उलाढालीचा सुमारे ३६२ कोटी रुपयांचा टप्पा पार केला आहे. या मागे सोसायटीची व्यवस्थापन समिती, सोसायटी कर्मचारी व आपण सर्व सभासद यांचा फार मोठा सहभाग आहे. या पुढील वाटचालीत आपले असेच सहकार्य अपेक्षित आहे.
- ❖ सन २०२४-२५ या आर्थिक वर्षात, ४५ व्या “सोसायटी स्थापना दिना” निमित्त आय.डी.बी.आय. टॉवर कफ परेड, सिडबी बीकेसी, आयसीएमएस आणि इंटोकच्या बेलापूर कार्यालयातील कर्मचाऱ्यांना भेटवस्तू देण्यात आल्या.

**RETIREMENT BENEFIT TO
THE MEMBERS OF THE SOCIETY (w.e.f. 01/04/2022)**

Period of Membership with Society	Quantum of Benefit
10 years and above	10,000/-
15 years and above	15,000/-
20 years and above	20,000/-
25 years and above	25,000/-
30 years and above	30,000/-
Above 35 years	35,000/-

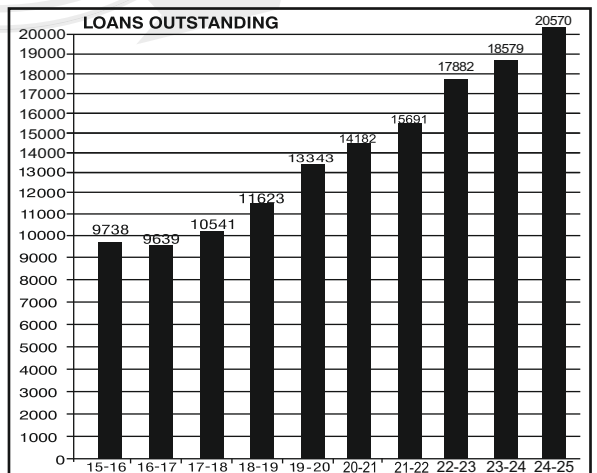
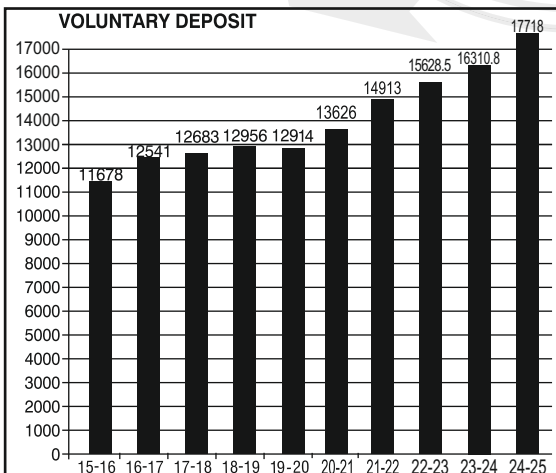
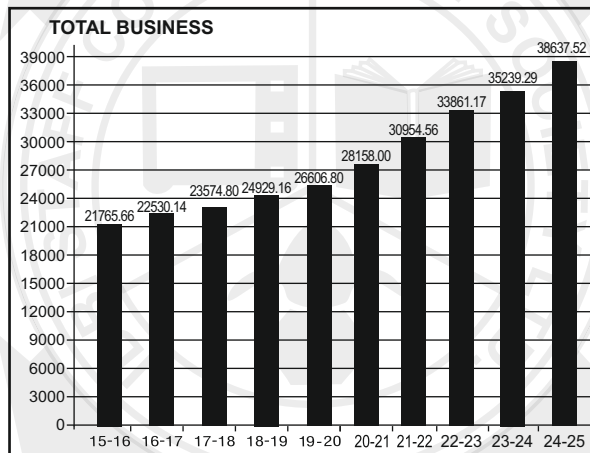
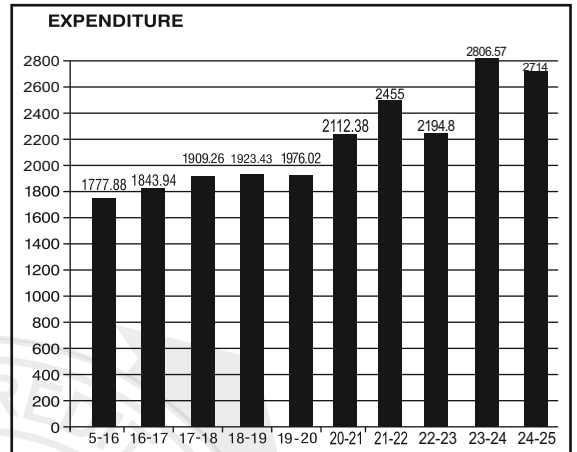
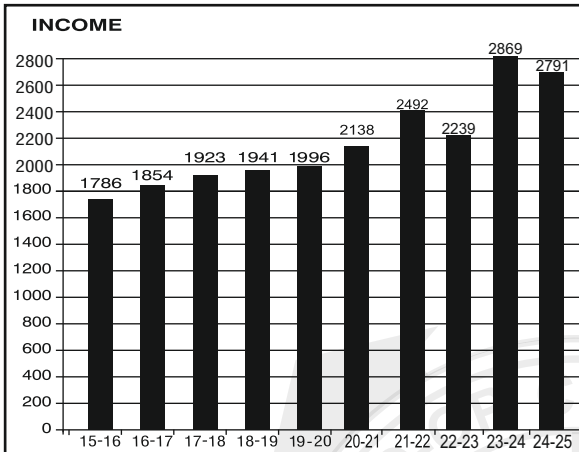
MERIT AWARD BENEFIT TO MEMBERS OF THE SOCIETY (w.e.f. 01/04/2022)

Society provides Academic Merit awards to the wards of its members :

Particular	Percentage	Quantum of Benefit
S.S.C.	75% to 90%	Rs. 3,000/-
	Above 90%	Rs. 4,000/-
H.S.C.	75% to 90%	Rs. 4,000/-
	Above 90%	Rs. 6,000/-
GRADUATION	60% to 80%	Rs. 5,000/-
	Above 80%	Rs. 7,000/-



INDICATOR CHART (Amount in lakhs)







आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई
IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

Diwali Laxmi Poojan



Society foundation day celebrated on 30th August 2024



Training program for staff & Committee members held on
21st March 2025 at IDBI Tower, Mumbai



GROWTH CHART

Amount in Lakhs

	15-16	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25
Membership सभासदत्व	7910	8026	6989	7015	6926	7088	7357	7566	7817	7915
Share Capital भाग भांडवल	6.92	6.69	1.36	0.93	0.75	0.75	0.76	0.77	0.78	0.79
Capital Deposit मासिक वर्गणी	2428.66	2707.38	2587.87	2713.07	2860.47	3028.23	3273.49	3482.42	3667.36	3909.16
M.B.D. सभासद सदिका ठेव	1785.72	2172.98	2522.87	2833.03	3140.64	3461.31	3821.00	4138.26	4458.22	4788.73
Savings Deposit बचत ठेव	992.41	1046.15	1464.10	1358.37	1411.30	1616.03	1719.45	1945.67	2099.3	2240.47
Recurring Deposit आवर्तित ठेव	213.31	307.58	158.94	192.19	165.17	208.51	228.62	313.10	358.92	425.23
Fixed Deposit मुदत ठेव	375.52	345.66	351.67	441.75	479.15	445.68	498.93	506.13	491.15	508.77
Short Term Deposit अत्यल्प मुदत ठेव	249.94	216.78	219.32	214.70	217.70	361.52	453.99	487.53	404.81	311.90
Medium Term Deposit मध्यम मुदत ठेव	9836.43	10616.20	10479.62	10746.95	10640.01	10990.73	12009.50	11345.99	12071.60	11375.87
Loan Sanctioned मंजूर कर्ज	6508.30	5440.39	6356.90	7973.75	7576.59	7213.33	8085.41	9442.89	9144.75	10442.91
Loan Outstanding कर्जाची बाकी	9737.44	9638.96	10541.35	11611.37	13335.89	14181.53	15691.07	17882.66	18578.49	20569.69
Statutory Reserves वैधानिक गंगाजळी	814.84	893.13	997.76	1075.22	1119.29	1193.7	1241.22	1298.83	1388.77	1481.44
Investments गुंतवणूक	10197.96	12274.63	12385.78	11882.22	10928.22	9576.01	12492.96	12522.52	13877.65	15055.79
Int. & Other Receipt व्याज व इतर उत्पन्न	1785.85	1854.25	1923.11	1941.15	1996.38	2137.94	2491.52	2239.43	2868.75	2791.32
Interest Paid दिलेले व्याज	1523.74	1623.56	1591.60	1583.97	1689.91	1818.73	1656.19	1644.56	1761.67	1946.81
Net Profit निव्वळ नफा	8.01	10.30	13.85	17.72	20.37	25.56	38.16	44.01	62.17	87.24
Audit Class ऑडिट वर्ग	A	A	A	A	A	A	A	A	A	A

नोंदणीकृत व मुख्य कार्यालय :-

नोंदणी क्र. 903-1978

द्वारा - आयडीबीआय बँक लि.,

आयडीबीआय टॉवर, पहिला माळा,

डब्ल्यूटीसी कॉम्प्लेक्स, कफ परेड, मुंबई - 400 005.



REGD. OFFICE & HEAD OFFICE :-

Regd. No. 903 of 1978

C/o. IDBI Bank Ltd., IDBI Tower,

1st Floor, WTC Complex, Cuffe Parade,

Mumbai - 400 005.

www.idbiscsl.co.in