



IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई



48th
ANNUAL
REPORT

४८ वा
वार्षिक अहवाल

2025-26
२०२५-२६



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

व्यवस्थापन समिती - २०२५-२०२६

Managing Committee 2025-2026



PRADEEP CHANDELE
Chairman



JAYVANT DALVI
Vice Chairman (Retired)



JAIDEEP PAL
Secretary



JANAKI VISHWANATHAN
Asst. Secretary



MANISH AIND



GANESH RAUT



PADMA PILLAI



MITESH AHIRRAO



AVIJIT DAS



PRASANNA MUKANE



SHEKHAR RAO

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 २०२५-२०२६

प्रदिप चन्देले अध्यक्ष (१२)	जयदीप पाल कार्यवाहक (१२)
जयवंत दळवी उपाध्यक्ष (९) (सेवानिवृत्त)	जानकी विश्वनाथन सह. कार्यवाहक (१२)

★ सभासद ★

मनीष आईन्द (१२)	प्रसन्ना मुकणे (१२)
गणेश राऊत (१२)	अविजीत दास (१२)
पद्मा पिल्ले (१२)	शेखर राव (११)
मितेश अहिरराव (१२)	

व्यवस्थापक : श्री. सुशिल राणे

पी. जी. रानडे आणि कं.

चार्टर्ड अकाउंटन्स, अंतर्गत हिशेब तपासनीस

आर. एम. हगीर आणि कं.

चार्टर्ड अकाउंटन्स, 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.
- ❖ दि म्युनिसिपल को-ऑप. बँक लि., मुंबई
- ❖ ठाणे भारत सहकारी बँक लि.
- ❖ द कॉस्मॉस को-ऑप बँक लि.
- ❖ 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 2025-26

Pradeep Chandele Chairman (12)	Jaideep Pal Secretary (12)
Jayvant Dalvi Vice Chairman (9) (Retired)	Janaki V. Asst. Secretary (12)

★ MEMBERS ★

Manish Aind (12)	Prasanna Mukane (12)
Ganesh Raut (12)	Avijit Das (12)
Padma Pillai (12)	Shekhar Rao (11)
Mitesh Ahirrao (12)	

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.
- Bharat Co-Op. Bank Ltd.
- Pune Peoples Co-Op. Bank Ltd.
- Bassein Catholic Co-Op. Bank Ltd.
- The Municipal Co-op. Bank Ltd., Mumbai
- Thane Bharat Sahakari Bank Ltd.
- The Cosmos 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 2025 to March 2026 (Total No. of meetings 12)



वार्षिक सर्वसाधारण सभेची सूचना

सर्व भागधारक सभासदांना सूचना देण्यात येते की सोसायटीची ४८ वी वार्षिक सर्वसाधारण सभा बुधवार, दि. ५ ऑगस्ट २०२६ रोजी सायंकाळी ६.०० वाजता बहुउद्देशीय सभागृह, मेजनाईन मजला, आयडीबीआय टॉवर, कफ परेड, मुंबई - ४०० ००५. येथे घेण्यात येणार आहे. सर्व सभासदांची उपस्थिती प्रार्थनीय. सभेपुढील कामकाजाचे विषय खालीलप्रमाणे आहेत.

कार्यक्रम पत्रिका

१. जुलै २५, २०२५ रोजी झालेल्या सल्लेचाळिसाव्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून मंजूर करणे.
२. अट्टेचाळिसावा वार्षिक अहवाल दिनांक ३१ मार्च २०२६ अखेरचा जमा-खर्च (नफा-तोटा पत्रक) ताळेबंद व लेखा परीक्षकांचा अहवाल मंजूर करणे.
३. २०२५-२६ या वर्षाच्या नफा विभागणीस मंजुरी देणे.
४. २०२६-२७ या सहकार वर्षासाठी वैधानिक तसेच अंतर्गत लेखापरिक्षकांची (सनदी लेखापाल) नियुक्ती करणे व मानधन ठरविणे.
५. परिशिष्ट १ मध्ये नमूद केल्याप्रमाणे, सोसायटीच्या उपविधींमधील (Bye-Laws) प्रस्तावित सुधारणांचा विचार करणे आणि त्यास मंजुरी देणे.
६. सभासद सदच्छा ठेव-II चा आढावा घेणे.
७. अध्यक्षांच्या परवानगीने येणारे इतर विषय.

व्यवस्थापन समितीच्या वतीने

मुंबई

दिनांक : जुलै २१, २०२६

प्रदिप चन्देले
(अध्यक्ष)

जयदीप पाल
(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, नमूद 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 48th ANNUAL GENERAL MEETING

The **48th Annual General Meeting** of IDBI Staff Co-operative Credit Society Limited, Mumbai will be held at **6.00 p.m. on Wednesday, August 5, 2026** in Multipurpose Hall, Mezzanine Floor, IDBI Tower, Cuffe Parade, Mumbai - 400005 to transact the following business.

AGENDA

1. To read and confirm the minutes of the 47th Annual General Meeting held on July 25, 2025.
2. To receive and adopt the 48th Annual Report of the Managing Committee for the year 2025-26 together with the Audited Statements of Accounts and Audit Report for the year ended March 31, 2026.
3. To approve distribution of profit of the Society for the year ended March 31, 2026.
4. To appoint Statutory Auditors and Internal Auditors (Chartered Accountants) for the Co-operative year 2026-27 and fix their remuneration.
5. To consider and approve the proposed amendments to the Bye Laws of the Society as given in Annexure 1.
6. To review MBD-II Scheme
7. To consider any other item with the permission of the Chair

By Order of the Managing Committee

Mumbai

Date: July 21, 2026

Pradeep Chande
(Chairman)

Jaideep Pal
(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.



48th ANNUAL REPORT 2025-26

Dear Member,

We have pleasure in presenting the **48th Annual Report** together with the audited statement of accounts for the year ended as on March 31, 2026. 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. 76,86,473/- for the year ended March 31, 2026 after adding last year's profit balance of Rs. 10,21,177/- (Ref. note on page No. 21) the total amount available for distribution aggregates to Rs. 87,07,650/- The Managing Committee recommends appropriation of profit for your approval, as under :-

	2024-25 (Rs.)	2025-26 (Rs.)
STATUTORY RESERVE FUND @ 25%	25,00,000	25,00,000
DIVIDEND ON SHARE CAPITAL @ 18%	15,830	16,124
S. WELFARE FUND	15,00,000	15,00,000
GOVT. EDUCATION FUND @ 1%	87,242	87,077
EDUCATION FUND @ 10%	18,00,000	8,70,000
CONTINGENCIES @ 10%	18,00,000	20,00,000
REHABILITATION, RECONSTRUCTION FUND @ 1%	—	87,077
BALANCE C/F.	10,21,177	16,47,372
TOTAL	87,24,249	87,07,650

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 had 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, 392 new members were enrolled, while 245 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, 2026 stood at 8062 (which comprised of IDBI 7090 SIDBI 736 and others 236) 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. Dinesh Ghag, Shri. Brahma Prasad, Shri. Sandeep Rahate, Shri. Shiba Sankar Benerjee, Shri. Manish Bhise, Shri. Sanjay Gode, Shri. Balu Mane, Shri. Ravi Sinha and Shri. Kishore Kumar 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. 80,620/- respectively as at March 31, 2026. The statutory and other reserves (including MBD Scheme A/c.) increased from Rs. 5649.28 lakh to Rs. 6167.61 lakh during the twelve month period under review.
- Other Deposits & voluntary deposits increased to Rs.29,042.14 lakh during the year under review, as against Rs.26,765.72 lakh during the previous year.
- The accretion to the Members' Benevolent Scheme during the current year amounted Rs. 481.79 lakh. During the year, the Society disbursed an aggregate amount of Rs. 93.50 lakh to the nominees of 9 deceased members, thereby taking the cumulative disbursement out of the scheme since its inception till March 31, 2026 to Rs. 1278.82 lakh to 335 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.
- The accretion to the Member's Benevolent deposit scheme-II (MBD-II) during the current year amounted to Rs. 43.65 lakh. During the year, the Society disbursed an aggregate amount of Rs. 50 lakh to the nominees of 5 deceased members

LOANS AND ADVANCES :-

During the year ended March 31, 2026 your Society granted loans and advances to the extent of Rs. 9297.71 lakh, as against Rs. 10,442.96 lakh during the previous year.

As at the end of March 31, 2026 the outstanding loans stood at Rs. 20,841.78 lakh, as compared to Rs. 20,569.69 Lakh during the previous year.

OTHER ACTIVITIES / DEVELOPMENTS :-

- As per our tradition, Laxmi Pooja was performed on October 18, 2025 in the Society Office at IDBI Towers Shri Rakesh Sharma (MD & CEO), Shri. Jayakumar S Pillai (DMD), Shri Sumit Phakka (DMD), Smt. Smita Kuber (ED), Smt. Asha Rajiv (CVO), Shri. Shanmugasundaram (ED) 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 146 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 endeavours.

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, 2026 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 2025-26 at the 47th 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 Bankers, 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: 21 July 2026

Pradeep Chande
(Chairman)

Jaideep Pal
(Secretary)



INTERNAL AUDIT REPORT

I) We have audited the attached Balance Sheet of **IDBI Staff Co-operative Credit Society Ltd.**, as at March 31, 2026 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, 2026 and
 - ii) In the case of Profit and Loss Account, of the profit for the year ended on that date.

Place : Mumbai

Date : 09 July 2026

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, 2026 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, 2026.
- b) In the case of Profit and Loss Account of the Profit for the year ended on that date.

Place : Mumbai

Date : 14 July 2026

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

Chartered Accountant

Sd/-

Satish Inani (Partner)



अड्डेचाळीसावा वार्षिक अहवाल २०२५-२०२६

सहकारी सदस्य,

सोसायटीच्या कामकाजाचा ४८ वा वार्षिक अहवाल आणि दि. ३१ मार्च २०२६ 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 २०२६ ला संपलेल्या अहवाल वर्षी आपल्या सोसायटीस एकूण रु. ७६,८६,४७३/- एवढा निव्वळ नफा झाला. मागील वर्षाची निव्वळ शिल्लक रु. १०,२१,१७७/- (पृ.क्र. २१ वरील संदर्भ टिप्पणी पहाणे) जमेस धरून एकूण रु. ८७,०७,६५०/- इतका नफा वाटपासाठी उपलब्ध आहे. याच नफ्याच्या विनियोगाची आपल्या संमतीसाठी कार्यकारिणीने केलेली शिफारस खालीलप्रमाणे आहे.

	२०२४-२५ (रु.)	२०२५-२६ (रु.)
गंगाजळी २५%	२५,००,०००	२५,००,०००
लाभांश १८%	१५,८३०	१६,१२४
कर्मचारी कल्याण निधी	१५,००,०००	१५,००,०००
सरकारी शैक्षणिक निधी १%	८७,२४२	८७,०७७
शैक्षणिक निधी १०%	१८,००,०००	८,७०,०००
आकस्मिक तरतूद १०%	१८,००,०००	२०,००,०००
पुनर्वसन व पुनर्बांधणी निधी १%	---	८७,०७७
पुढील वर्षाकरीता शिल्लक	१०,२१,१७७	१६,४७,३७२
एकूण	८७,२४,२४९	८७,०७,६५०

लाभांश आणि सूट

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

अ) भागभांडवलावर १८% लाभांश

ब) भांडवली ठेवीवर 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 असून, लाभांश सर्वसाधारण सभेच्या संमतीनंतर जमा करण्यात येईल.)



सभासदत्व

अहवालसाली ३९२ नवीन सभासद नोंदले गेले तर निवृत्ती, राजीनामा व मृत्युमुळे २४५ सभासद कमी झाले. दि. ३१ मार्च २०२६ अखेरीस सोसायटीची सभासद संख्या एकूण ८,०६२ झाली आहे. यामध्ये आय.डी.बी.आय. मधील सभासद ७,०९० सीडबी मधील सभासद ७३६ आणि इतर २३६ 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 दिनेश घाग, ब्रम्हा प्रसाद, संदिप रहाटे, शिबा संकर बॅनर्जी, मनिष भिसे, संजय गोडे, बाळू माने, रवि सिन्हा आणि किशोर कुमार यांचे अहवाल वर्षी निधन झाले, त्यांच्या कुटुंबियांच्या दुःखात सोसायटी सहभागी आहे.

भागभांडवल आणि गंगाजळी

- दि. ३१ मार्च २०२६ पर्यंत प्रमाणित आणि भागधारकांचे भागभांडवल अनुक्रमे रु. १०० लाख आणि रु. ८०,६२०/- इतके झालेले आहे. दि. ३१ मार्च २०२६ रोजी एम्.बी.डी. योजनेसहित असणारी वैधानिक व इतर गंगाजळी रु. ६,१६७.६१ लाख इतकी झालेली आहे.
- सर्वसामान्य ठेवी व ऐच्छिक ठेवी यामध्ये वाढ होऊन त्याची रक्कम रु. २६,७६५.७२ लाखावरून रु. २९,०४२.१४ लाखांवर गेली आहे.
- सभासद सद्विच्छा ठेव (एमबीडी योजने) अंतर्गत अहवाल साली एकूण रु. ४८१.७९ लाख जमा झाले. सोसायटीने या वर्षी दिवंगत ०९ सभासदांच्या कुटुंबियांना या योजने अंतर्गत एकूण रु. ९३.५० लाख वितरित केले. प्रारंभापासून या योजनेद्वारे दिवंगत ३३५ सभासदांच्या कुटुंबियांना एकूण रु. १२७८.८२ लाख रुपये सोसायटीने वितरित केले. सदर योजना स्वयंपूर्ण व्हावी आणि सभासदांच्या मृत्यूनंतर त्यांच्या कुटुंबियांना / वारसांना पुरेसं आर्थिक सहाय्य लाभावं, या दृष्टीने योजनेमध्ये योग्य ती तरतूद करण्यात आलेली आहे.
- अहवाल साली सभासद सद्विच्छा ठेव योजना - II (MBD-II) मधील जमा रक्कम ४३.६५ लाख झाली असून, सोसायटीने या वर्षी ०५ दिवंगत सभासदांच्या वारसदारांना या योजनेअंतर्गत एकूण ५० लाख वितरित केले.

कर्जे आणि उचल

दि. ३१ मार्च २०२६ रोजी संपलेल्या वर्षात सोसायटीने रु. ९२९७.७१ लाख इतकी कर्जे / उचल म्हणून वितरित केली. गेल्या सहकार वर्षात हीच रक्कम रु. १०,४४२.९६ लाख होती. दिनांक ३१ मार्च २०२६ अखेरीस गतवर्षीच्या रु. २०,५६९.६९ लाखांच्या तुलनेत रु. २०,८४१.७८ लाख एवढी रक्कम येणे बाकी आहे.

इतर उपक्रम / घडामोडी

- सालाबादप्रमाणे दि. १८ ऑक्टोबर २०२५ रोजी आयडीबीआय टॉवर येथील सोसायटीच्या कार्यालयात लक्ष्मीपूजन संपन्न झाले. श्री. राकेश शर्मा (एम.डी. आणि सी.ई.ओ.), श्री. जयाकुमार एस पिल्ले (डी.एम.डी.), श्री. सुमित फक्का (ई.डी.), श्रीमती स्मिता कुबेर (ई.डी.), श्रीमती आशा राजीव (सी.व्ही.ओ.), श्री. एस. शनमुगासुंदरम (ई.डी.) 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 १४६ 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

२०२५-२६ या सहकार वर्षाकरीता ४७ 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 २०२६ 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 : २१ जुलै २०२६

प्रदिप चन्देले
(अध्यक्ष)

जयदीप पाल
(कार्यवाह)



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

Balance Sheet as

2024-25 Rupees	CAPITAL & LIABILITIES भागभांडवल व देणी		2025-26 Rupees
1,00,00,000	AUTHORISED SHARE CAPITAL (10,00,000 shares of Rs.10/- each) अधिकृत भाग भांडवल		1,00,00,000
79,150	SUBSCRIBED SHARE CAPITAL (8062 SHARES OF Rs. 10/- each) वसूल भाग भांडवल		80,620
56,49,27,866	STATUTORY & OTHER RESERVE वैधानिक इतर गंगाजळी SCHEDULE NO. 1		61,67,61,155
	DEPOSITS / ठेवी		
39,09,15,666	CAPITAL DEPOSIT / भांडवल ठेव	41,39,01,254	
47,88,73,405	MEMBERS BENEVOLENT DEPOSITS सभासद सदिव्छा ठेव	51,57,62,615	
1,80,67,82,665	OTHER DEPOSITS / इतर ठेवी SCHEDULE NO. 2	1,97,45,50,561	2,90,42,14,430
37,16,31,978	CURRENT LIABILITIES & PROVISIONS इतर देणी व तरतुदी SCHEDULE NO. 3 (a) & (b)		38,40,50,669
	NET PROFIT / निव्वळ नफा		-
9,58,349	BALANCE OF LAST YEAR 2024-25 मागील वर्षाची शिल्लक २०२४-२५	10,21,177	
77,65,900	ADD. PROFIT for the year / २०२५-२६ मधील नफा	76,86,473	87,07,650
3,62,19,34,979	TOTAL		3,91,38,14,524

Mumbai

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

Date : July 21, 2026

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 ,2026

2024-25 Rupees	ASSETS मालमत्ता व येणी		2025-26 Rupees
3,45,17,846	CASH & BANK BALANCES / रोख शिल्लक SCHEDULE NO. 4		4,61,22,033
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	
15,26,00,000	OTHER DEPOSITS / इतर ठेवी S V C CO-OP. BANK LTD. / एस व्ही सी को-ऑप. बँक लि.	18,26,00,000	
21,00,02,000	SARASWAT CO-OP. BANK LTD. / सारस्वत को-ऑप.बँक लि.	21,48,01,000	
14,01,03,003	NKGSB CO-OP. BANK LTD. / एन के जि एस बी को-ऑप.बँक लि.	15,11,14,438	
5,00,00,000	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	
7,00,00,000	THANE BHARAT SAHAKARI BANK LTD. / ठाणे भारत सहकारी बँक लि.	10,00,00,000	
3,00,00,000	A U SMALL FINANCE BANK / ए. यु. स्मॉल फायनान्स बँक	-	
15,01,06,000	THE COSMOS CO-OP. BANK LTD. / द कॉसमॉस को-ऑप बँक लि.	21,22,08,000	
4,76,32,374	IDBI BANK / आयडीबीआय बँक	4,76,32,374	
3,00,01,000	TJSB SAHAKARI BANK LTD. / टि जे एस बी सहकारी बँक लि.	3,50,00,000	
15,00,00,000	APNA SAHAKARI BANK LTD. / अपना सह. बँक लि.,	11,50,00,000	
4,00,00,000	BASSEIN CATHOLIC CO-OP. BANK LTD. / बेसिन कॅथलिक को-ऑप बँक लि.	4,00,00,000	
10,51,19,990	THE NAVAL DOCKYARD CO-OP. BANK LTD. / द नेवल डॉकयार्ड को-ऑप बँक लि.	13,50,00,000	
7,00,00,000	PUNE PEOPLES CO-OP. BANK LTD. / पुणे पीपल्स को-ऑप बँक	7,25,00,000	
---	MUNICIPAL CO-OP. BANK LTD./ म्युनिसिपल को-ऑप. बँक लि.	15,00,00,000	
10,00,00,000	MUTUAL FUND / म्युच्युअल फंड	10,00,00,000	
1,50,55,79,367	(NAV= 10,24,46,488)		
29,263	FURNITURE & FIXTURES / फर्निचर वगैरे LAPTOP / संगणक		1,76,58,70,812
			19,510
205,69,69,285	LOANS & ADVANCES / कर्जे SCHEDULE NO. 5		2,08,41,78,088
248,39,218	OTHER ASSETS / इतर येणी SCHEDULE NO. 6		1,76,24,081
3,62,19,34,979	TOTAL		3,91,38,14,524

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

JAIDEEP PAL
(Secretary)

MANISH AIND
(Vice-Chairman)

PRADEEP CHANDELE
(Chairman)



Profit & Loss Account for the

2024-25 Rupees	EXPENDITURE व्यय	2025-26 Rupees
19,46,81,058	TO INTEREST PAID दिलेले व्याज SCHEDULE NO. 7	21,34,83,556
2,06,70,584	TO ESTABLISHMENT & OTHER EXPENSES व्यवस्थापन खर्च SCHEDULE NO. 8	3,70,60,939
2,00,00,000	<u>TO MBD SCHEME</u> सभासद सदिच्छा ठेव योजना	1,60,00,000
2,25,00,000	<u>TO MEMBER BENEFIT/OTHER ACTIVITY</u>	1,50,00,000
40,00,000	<u>TO SURETY GUARANTEE FUND</u> जामीन हमी निधी	30,00,000
30,00,000	<u>TO SOFTWARE DEV. FUND</u> संगणकीकरण खर्च	30,00,000
40,00,000	<u>TO INVESTMENT RESERVE FUND</u> गुंतवणूक जोखीम	40,00,000
25,00,000	<u>TO STAFF WELFARE FUND</u> कर्मचारी कल्याण निधी	25,00,000
-----	TO MBD II	40,00,000
14,630	TO DEPRECIATION घसारा LAPTOP / संगणक	9,754
77,65,900	TO NET PROFIT निव्वळ नफा	76,86,473
27,91,32,172	TOTAL	30,57,40,722

Mumbai

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

Date : July 21, 2026

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, 2026

2024-25 Rupees	INCOME आय	2025-26 Rupees
17,73,61,644	BY INTEREST ON LOANS कर्जावर प्राप्त व्याज SCHEDULE NO.9	18,95,89,795
10,17,70,528	BY INTEREST ON INVESTMENTS गुंतवणुकीवर प्राप्त व्याज SCHEDULE NO.9	11,59,97,950
	BY OTHER RECEIPT SCHEDULE NO.10	
		30,55,87,745
		1,52,977
27,91,32,172	TOTAL	30,57,40,722

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

JAIDEEP PAL
(Secretary)

MANISH AIND
(Vice-Chairman)

PRADEEP CHANDELE
(Chairman)



Annexure to Balance Sheet and Profit & Loss A/c

ताळेबंद व नफातोटा पत्रकांची परिशिष्टे

SCHEDULE NO. 1		2025-2026 Rupees	2024-2025 Rupees
STATUTORY & OTHER RESERVE वैधानिक गंगाजळी व इतर निधी			
STATUTORY RESERVE	अत्यावश्यक तरतुद	6,11,30,494	5,48,51,232
DIVIDEND EQUIL. RESERVE	राखीव लाभांश तरतुद	9,84,998	9,84,998
MEMBERS BENE.DEF.SCHEME	सभासद सदच्छा ठेवी	31,36,66,291	28,88,29,385
INVESTMENT RESERVE	गुंतवणूक तरतुद	9,50,05,560	9,23,08,017
SURETY GUARANTEE FUND	जामीन हमी निधी	6,44,68,344	6,00,86,868
STAFF WELFARE FUND	कर्मचारी कल्याण निधी	4,71,92,249	4,09,20,047
SOFTWARE DEVL. FUND	संगणकीकरण वृद्धी निधी	2,99,47,319	2,69,47,319
MBD II	सभासद सदच्छा ठेव	43,65,900	-----
TOTAL		61,67,61,155	56,49,27,866

SCHEDULE NO. 2		2025-2026 Rupees	2024-2025 Rupees
OTHER DEPOSITS इतर ठेवी			
SAVINGS DEPOSIT	बचत ठेव	26,08,24,250	22,40,47,361
FIXED DEPOSIT	मुदत ठेव	6,08,22,319	5,08,77,062
RECURRING DEPOSIT	आवर्तित ठेवी	5,03,14,137	4,25,22,850
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेव	1,21,61,84,290	1,13,75,86,643
SPECIAL DEPOSIT	विशेष ठेव	31,61,17,648	28,55,58,711
SHORT TERM DEPOSIT	अत्यल्प मुदत ठेव	3,52,87,917	3,11,90,038
SIDBI DEPOSIT	सीडबी ठेवी	3,50,00,000	3,50,00,000
TOTAL		1,97,45,50,561	1,80,67,82,665



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 3(A)		2025-2026 Rupees	2024-2025 Rupees
CURRENT LIABILITIES & PROVISION इतर देणी व तरतूद			
PROV. FOR STAFF GRATUITY	ग्रेच्युईटी तरतूद	3,50,000	2,50,000
PROV. FOR STAFF MEDICAL	वैद्यकीय तरतूद	10,00,000	5,00,000
PROV. FOR EDUCATION FUND	शैक्षणिक निधी	60,59,453	44,33,720
PROV. FOR AUDIT FEES	लेखापरीक्षण तरतूद	2,14,400	1,62,000
PROV. FOR SITTING FEES/HONARARIUM	सभा मानधन	34,000	34,000
PROV. FOR PROF. FEES	व्यावसायिक शुल्क तरतूद	6,25,000	0
SUNDRY CREDITORS	इतर देणी	74,231	66,629
PROV. FOR REBATE	व्याज परतीसाठी तरतूद	1,02,07,599	95,63,177
PROV FOR N.P.A.	एन.पी.ए. तरतूद	52,14,133	50,75,917
DUES PAYABLE TO STAFF	सानुग्राह अनुदान इ.	10,81,508	9,88,881
DUES PAYABLE TO EX. MEMBERS	माजी सभासदांची देणी	7,14,670	7,14,670
TDS OTHER THAN SALARY	वेतन व्यतिरीक्त टी.डी.एस.	526	1,67,342
DUES PAYABLE TO PF	प्रोव्हिडंट फंड देय रक्कम	1,38,589	1,27,954
PROV. FOR CONTINGENCIES	आकस्मिक खर्चासाठी तरतूद	80,99,149	62,99,149
STAFF MONTHLY PROF.TAX	स्टाफ मासिक प्रोफेशनल कर	3,300	0
MAHARASHTRA LABOUR WELFARE FUND	महाराष्ट्र लेबर वेलफे.फंड	324	324
PROV. FOR UNAVAILED LEAVE	रजेची तरतूद	41,63,514	37,21,897
PROV. FOR MEMBER BENEFIT AND OTHER ACTIVITY	सभासद हित आणि इतर उपक्रमांसाठी तरतूद	10,25,00,000	8,75,00,000
TOTAL "A"		14,04,80,396	11,96,05,660

SCHEDULE NO. 3(B)		2025-2026 Rupees	2024-2025 Rupees
INTEREST PAYABLE ON DEPOSIT ठेवीवरील देय व्याज			
CAPITAL DEPOSIT	मासिक भांडवली ठेव	3,18,65,276	2,98,38,850
MEMBERS BENEVOLENT DEP.	सभासद सदिच्छा ठेव	11,52,50,427	10,91,32,063
FIXED DEPOSIT	मुदत ठेव	145	9,322
RECURRING DEPOSIT	आवर्तित ठेव	33,52,746	9,96,303
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेव	6,02,74,126	9,08,78,732
SPECIAL DEPOSIT	विशेष ठेव	3,06,77,581	1,95,25,015
SHORT TERM DEPOSIT	अल्प मुदत ठेव	4,47,199	3,10,951
SIDBI DEPOSIT	सिडबी ठेव	17,02,773	13,35,082
TOTAL "B"		24,35,70,273	25,20,26,318
TOTAL 3-A & 3B:-		38,40,50,669	37,16,31,978



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 4		2025 - 2026 Rupees	2024 - 2025 Rupees
CASH & BANK BALANCES	रोख व बँक शिल्लक		
CASH IN HAND	रोख शिल्लक	----	----
CURRENT ACCOUNTS:-	चालू खाती		
IDBI O/D	आयडीबीआय ओडी	55,590	38,726
AU SMALL FINANCE BANK	ए.यु. स्मॉल फायनान्स बँक	96,275	1,29,49,309
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.	1,99,37,303	1,87,72,877
IDBI BANK- TOWER BRANCH	आयडीबीआय बँक टॉवर शाखा	2,60,23,490	27,47,559
TOTAL		4,61,22,033	3,45,17,846

SCHEDULE NO. 5		2025 - 2026 Rupees	2024 - 2025 Rupees
LOANS AND ADVANCES	कर्जे आणि उचल		
FIRST LOAN	प्रथम कर्ज	1,33,39,43,800	1,35,79,18,382
ARTICLE LOAN	गृहवस्तू खरेदी उचल	46,68,46,979	42,84,14,285
ADVANCE AGAINST DEPOSIT	ठेवीवरील उचल	1,41,78,024	2,57,62,850
SPECIAL LOAN	स्पेशल कर्ज	26,84,04,785	24,40,40,068
STAFF LOAN	कर्मचारी कर्ज	6,50,000	7,70,000
STAFF FESTIVAL ADVANCE	कर्मचारी सण उचल	1,54,500	63,700
TOTAL		2,08,41,78,088	2,05,69,69,285

SCHEDULE NO. 6		2025 - 2026 Rupees	2024 - 2025 Rupees
OTHER ASSETS			
INTEREST RECEIVABLE ON	इतर येणी		
INVESTMENT	गुंतवणूक	66,24,891	33,99,124
TDS ON INVESTMENTS	गुंतवणूकीवर टीडीएस	1,09,99,190	2,02,35,403
SUB TOTAL		1,76,24,081	2,36,34,527
INCOME TAX RECEIVABLES	उत्पन्न कर येणे	0	10,00,000
INT. ON INCOME TAX REFUND	उत्पन्न कर परतावा	0	2,04,691
TOTAL		1,76,24,081	2,48,39,218



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 7		2025 - 2026 Rupees	2024 - 2025 Rupees
INTEREST PAID	दिलेले व्याज		
BANK OVERDRAFT	बँक अतिरिक्त उचली	25,636	59,458
CAPITAL DEPOSIT	मासिक भांडवली ठेव	3,18,65,276	2,98,38,850
MEMBERS BENEVOLENT DEPOSIT	सभासद सदिच्छा ठेवी	1,21,17,070	1,13,03,896
MEMBERS BEN.DEP.SCHEME	सभासद सदिच्छा ठेव योजना	1,73,29,763	1,88,28,848
STAFF WELFARE FUND	कर्मचारी कल्याण निधी	24,55,202	26,60,723
SAVINGS DEPOSIT	बचत खाते	1,02,02,039	90,04,013
FIXED DEPOSIT	मुदत ठेवी	40,29,645	35,83,511
RECURRING DEPOSIT	आवर्तित ठेवी	45,56,243	19,87,875
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेवी	8,47,56,536	8,87,72,596
SPECIAL DEPOSIT	विशेष ठेव	3,09,71,849	1,22,34,535
SHORT TERM DEPOSIT	अल्प मुदत ठेवी	19,91,699	19,83,877
SIDBI DEPOSIT	सीडबी ठेव	29,74,999	29,75,000
LOAN REBATE	कर्ज सूट	1,02,07,599	95,63,177
SG FUND	एस जी फंड	—	18,84,699
TOTAL		21,34,83,556	19,46,81,058

SCHEDULE NO. 8		2025 - 2026 Rupees	2024 - 2025 Rupees
ESTABLISHMENT & OTHER EXP.	आस्थापना व इतर खर्च		
SALARY & ALLOWANCES TO STAFF - Sch.11	वेतन व भत्ते	1,45,49,738	1,33,91,276
CONVEYANCE TO COMM MEMBERS	समिती सभासद प्रवास खर्च	3,27,500	3,42,500
CONVEYANCE TO STAFF	कर्मचारी प्रवास खर्च	37,186	38,294
MEETING EXPENSES	सभांचा खर्च	12,396	11,054
ANNUAL GENERAL MEETING EXP	वार्षिक सर्वसाधारण सभांचा खर्च	25,847	19,161
AUDIT FEES	लेखा परिक्षण	2,28,800	1,80,000
MISC. EXPENSES	किरकोळ खर्च	45,852	45,860
LAXMI POOJAN EXP.	लक्ष्मी पूजन खर्च	91,144	81,368
BANK CHARGES	बँक खर्च	5,302	14,485
SITTING FEE/ HONARARIUM	सभा / मानधन	3,61,500	3,46,500
EXP TOWARDS N.P.A PROV	एन.पी.ए. तरतुदीवरील खर्च	11,78,416	4,31,293
TELEPHONE ALLOWANCES	टेलिफोन भत्ता	20,400	20,400
SOCIETY INSURANCE PREMIUM	सोसायटी विमा	64,990	64,990
PROFESSIONAL FEES	व्यवसायिक फी	20,51,500	8,35,000
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.		2025-2026 Rupees	2024-2025 Rupees
MERIT AWARDS	शैक्षणिक पारितोषिके	6,39,000	5,84,000
MILESTONE AWARD TO MEMBER	सदस्यांसाठी माईलस्टोन पुरस्कार	1,00,52,908	—
MEMBER's RETIREMENT BENEFIT	सभासद निवृत्ती खर्च	30,57,500	36,60,000
FOUNDATION DAY EXPENSES	स्थापना दिन खर्च	1,22,122	1,61,478
PRINTING & STATIONARY	छपाई व स्टेशनरी	1,49,403	1,59,617
POSTAGE & STAMPS	टपाल	5,366	4,616
DIWALI GIFT	दिवाळी भेट	2,20,000	2,30,000
EMPLOYEE DEPOSIT LINKED INSURANCE CHARGES		48,527	46,192
INT ON STATUTORY RESERVE		37,63,042	---
TOTAL		3,70,60,939	2,06,70,584

SCHEDULE NO. 9		2025-2026 Rupees	2024-2025 Rupees
INTEREST ON LOAN & INVESTMENTS	कर्ज व गुंतवणुकीवर मिळालेले व्याज		
FIRST LOAN	प्रथम कर्ज	12,20,18,559	11,79,06,128
ARTICLE LOAN	गृहवस्तू खरेदी उचल	4,17,09,019	3,71,03,210
ADVANCE AGAINST DEP.	ठेवींवरील उचल	12,48,938	12,99,141
STAFF LOAN	कर्मचारी कर्ज	29,249	34,366
SPECIAL LOAN	स्पेशल कर्ज	2,45,84,030	2,10,18,799
SUB TOTAL	(A)	18,95,89,795	17,73,61,644
<u>INCOME ON INVESTMENTS</u>	<u>/ गुंतवणूक व्याज</u>		
INTEREST ON ALL BANK FD	बँक खाती / मुदत ठेवी	11,46,26,585	9,90,93,933
CAPITAL GAIN	लाभांश	---	---
SUB TOTAL	(B)	11,46,26,585	9,90,93,933
INT ON INCOME TAX REFUND		13,71,365	26,76,595
TOTAL		11,59,97,950	10,17,70,528

TOTAL	(A+B)	30,55,87,745	27,91,32,172
--------------	--------------	---------------------	---------------------



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 10	2025 - 2026 Rupees	2024 - 2025 Rupees
OTHER RECEIPT		
MISCELLANEOUS RECEIPT	1,52,977.00	—
	1,52,977.00	---

SCHEDULE NO. 11	2025 - 2026 Rupees	2024 - 2025 Rupees
SALARY & ALLOWANCES TO STAFF वेतन व भत्ते		
SALARY लाभासहित वेतन	1,15,28,330	1,04,58,607
STAFF L.F.C. कर्मचारी प्रवास सवलत	1,64,384	95,132
EX-GRATIA TO STAFF कर्मचारी सानुग्रह अनुदान	10,81,508	9,88,881
STAFF MEDICAL EXP. कर्मचारी चिकित्सा खर्च	6,81,344	5,80,265
STAFF GRATUITY ग्रॅच्युइटी	4,83,355	2,50,000
PROV. FOR UNAVAILED LEAVE रजेचे नगदीकरण	5,85,017	9,92,591
REIMBURSEMENT TO STAFF कर्मचाऱ्यांना भरपाई	25,800	25,800
TOTAL	1,45,49,738	1,33,91,276

APPROPRIATION OF PROFIT	2025 - 2026 Rupees	2024 - 2025 Rupees
STATUTORY RESERVE FUND @ 25%	25,00,000	25,00,000
DIVIDEND ON SHARE CAPITAL @ 18%	16,124	15,830
S. WELFARE FUND	15,00,000	15,00,000
GOVT. EDUCATION FUND @ 1%	87,077	87,242
EDUCATION FUND @ 10%	8,70,000	18,00,000
CONTINGENCIES @ 10%	20,00,000	18,00,000
REHABILITATION, RECONSTRUCTION FUND @ 1%	87,077	---
BALANCE C/F.	16,47,372	10,21,177
TOTAL	87,07,650	87,24,249

PROFIT	2025 - 2026 Rupees	2024 - 2025 Rupees
Balance of Profit C/F नफ्याचे शिल्लक सी/एफ	16,47,372	10,21,177



PERFORMANCE DURING 2025-2026 AT A GLANCE

(Amount in lakhs)

	Outstanding As on 31-03-2025	Sanctions 2025-2026	Repayments/ Recoveries 2025-2026	Outstanding As on 31-03-2026
First Loan	13,579.18	5,095.08	5,334.82	13339.44
Article Loan	4,248.14	2410.95	2026.62	4668.47
Special Loan	2,440.40	1513.03	1269.38	2684.05
Advance Against Deposits	257.63	275.40	391.25	141.78
Loans to Society Staff	7.70	----	1.20	6.50
Advance to Staff	0.64	3.26	2.35	1.55
TOTAL	20,569.69	9,297.72	9,025.62	20,841.79

	Balance 31-03-2025	Accretion 2025-2026	Repayment 2025-2026	Balance 31-03-2026
Capital Deposit	3,909.15	421.01	191.15	4139.01
M. B. Deposit	4,788.73	550.60	181.70	5157.63
Savings Deposit	2,240.47	6660.98	6293.20	2608.25
Fixed Deposit	508.77	466.37	366.92	608.22
Recurring Deposit	425.23	503.34	425.43	503.14
Medium Term	11375.87	11800.28	11014.31	12161.84
Short Term	311.90	1169.70	1128.73	352.88
Special Deposit	2855.59	1332	1026.41	3161.18
TOTAL	26,415.71	22,904.28	20,627.85	28,692.15



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 कायद्यानुसार 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.
- जर तुम्ही १ पेक्षा जास्त कर्जासाठी अर्ज करत असाल, तर प्रत्येक कर्जासाठी वेगवेगळे जामीन आवश्यक आहेत.
- कर्जाचा अर्ज प्राप्त झाल्याच्या तारखेपासून २ ते ३ दिवसांत मंजूर केला जातो.
- भांडवल ठेवीतील पैसे पात्रतेनुसार एकदाच काढता येतील. (सणासुदीच्या काळात)
- साक्षीदारांकडून ई - मेलद्वारे कर्जाची पुष्टी करणे बंधनकारक आहे.
- सभासदाने कोणत्याही एका स्टाफ सोसायटीकडून घेतलेले कर्ज बाकी असेल, तर त्यांस दुसऱ्या सोसायटीचे कर्ज घेता येत नाही.
- कर्जदार आणि दोन्ही जामिनदारांच्या स्वाक्षण्या या सोसायटीच्या दफ्तरी असलेल्या नमुना स्वाक्षरीप्रमाणे असाव्यात.
- कर्ज रकमेतील बदल किंवा दुरुस्तीमुळे होणारी गैरसोय व विलंब टाळण्यासाठी, सभासदाने कर्ज अर्जाच्या कर्ज परतफेड करारपत्रावर कर्जाची रक्कम रिकामी ठेवावी.
- कर्जाची पूर्ण 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 नमून करावी लागेल.
- पाल्यांना मिळणारे गुणवंत पुरस्कार (Merit Award) हे त्यांनी ज्या आर्थिक वर्षात (F.Y.) परिक्षा उत्तीर्ण केली आहे. त्याच आर्थिक वर्षात दिले जातील. कृपया मागील वर्षात उत्तीर्ण झालेल्या परिक्षांच्या पुरस्कारासाठी अर्ज करू नये.
- आवर्तित ठेव मुदतपूर्व बंद केल्यास केवळ बचत व्याजदर लागू होईल.



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, if any reason the member is 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 prior to the required disbursement date of the loan amount.
- Capital Deposit withdrawal as per eligibility will be permitted only once in a year. (Festive Season)
- Please ensure that loan application is dispatched at least 2 days prior to the required disbursement date of the loan amount.
- If you are applying for more than 1 loan, then different sureties are required for each loan.
- Guarantor loan confirmation is compulsory and must be sent from their official email ID only.
- Signatures of the applicant and both sureties should be as per the individual specimen signatures recorded with the Society.
- Members must not write any amount in the loan agreement in order to avoid inconvenience on account of correction or alteration at a later stage.
- To avoid inconvenience and delay caused by changes or corrections in the loan amount, the member should keep the loan amount field blank on the loan repayment agreement form.
- 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.
- Merit awards are strictly granted in the same F.Y. they pass their examinations, Please do not submit requests for examinations passed in previous F.Y.
- Premature closure of RD attracts Savings Interest rate only.



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.
- Premature closure of RD attracts Savings Interest rate only.



48th ANNUAL REPORT 2025-26

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 I & MBD II is compulsory for every member of the Society.



अठेचाळीसावा वार्षिक अहवाल २०२५-२०२६

“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 ठेवी सोसायटीच्या प्रत्येक सभासदाला अनिवार्य आहे.



S.S.C. MERIT AWARDS LIST 2025-2026

Sr.No.	Name of the Member	Office	Student	Relation	Passing %
1	DHARMENDRA KUMAR K.V	IDBI Bank Ltd	SHASHANK GOPALAN D	SON	98.8%
2	NANDU L CHANDEKAR	IDBI Bank Ltd	HRIDANGI N CHANDEKAR	DAUGHTER	98.8%
3	ADITYA P GAJBHIYE	IDBI Bank Ltd	AVNI ADITYA GAJBHIYE	DAUGHTER	98.6%
4	PARUL SHARMA	SIDBI	SHREYAS SHARMA	SON	98.6%
5	SMITHA P PARAKKAT	IDBI Bank Ltd	VAISHNAV P	SON	98.4%
6	ASHWIN POTDAR	INTECH	TANAYAA ASHWIN POTDAR	DAUGHTER	98.2%
7	NILAVA NAG	IDBI Bank Ltd	AARADHYAA NAG	DAUGHTER	98%
8	S.RAJASEKARAN	IDBI Bank Ltd	ADITYA SASHANK SUNDARAM	SON	98%
9	VINOD M GATHIBANDHE	IDBI Bank Ltd	SWARIT VINOD GATHIBANDHE	SON	97.8%
10	VASUDEV GORANI	IDBI Bank Ltd	RONAK V GORANI	SON	97.8%
11	T RADHAKRISHNAN	IDBI Bank Ltd	SAADHANAA R K	DAUGHTER	97.2%
12	AMOL S BADHE	IDBI Bank Ltd	SWARA AMOL BADHE	DAUGHTER	97%
13	JAYASHRI CHAVAN	IDBI Bank Ltd	SHREYA TATHE	DAUGHTER	97%
14	SHAILESH M JAIN	IDBI Bank Ltd	ARYAN JAIN	SON	97%
15	MUKESH KUMAR MALVIYA	IDBI Bank Ltd	AKSHAT MALVIYA	SON	96.8%
16	S.VASANTHI	IDBI Bank Ltd	S REYA	DAUGHTER	96.6%
17	CH SAI GOPAL PATRO	IDBI Bank Ltd	CH HARSHIT PATRO	SON	96.6%
18	BINOD RAM	IDBI Bank Ltd	SANSKRITI NIDHI	DAUGHTER	96.4%
19	CHILUKANI PRASANNA	IDBI Bank Ltd	MANVIK REDDY	SON	96.3%
20	PRATYUSH GUPTA	IDBI Bank Ltd	JANHAVI GUPTA	DAUGHTER	96%
21	ROHIT UMROTKAR	IDBI Bank Ltd	ARYA ROHIT UMROTKAR	DAUGHTER	95.4%
22	PRANAB ACHARYYA	SIDBI	SOUMITRA ACHARYYA	SON	95.4%
23	ASHUTOSH DUBEY	IDBI Bank Ltd	ABHISHANK DUBEY	SON	95.4%
24	ABHISHEK PATHAK	IDBI Bank Ltd	AMISHI PATHAK	DAUGHTER	95%
25	PRASANT U. DAS	IDBI Bank Ltd	NANDINI DAS	DAUGHTER	94.4%
26	SREEJITH SIVARAMAN	IDBI Bank Ltd	SRIYA SREEJITH	DAUGHTER	94.4%
27	PRAVIN POTE	IDBI Bank Ltd	ANYA PRAVIN POTE	DAUGHTER	94.4%
28	ARCHANA S.LUMAN	IDBI Bank Ltd	HARSHITA S LUMAN	DAUGHTER	94.4%
29	KISHORE C. WADHWANI	IDBI Bank Ltd	JOVIAL K WADHWANI	SON	94.4%
30	LEENA JANKOLI	IDBI Bank Ltd	AKSHARA C JANKOLI	DAUGHTER	94.2%
31	BHASKAR J.SAIKIA	IDBI Bank Ltd	JANITH SAIKIA	SON	94.2%
32	PRABHU SUNDARAM	IDBI Bank Ltd	P DHARSHANI	DAUGHTER	94.2%
33	MUKESH KUMAR	IDBI Bank Ltd	AARAV JANGIR	SON	94.2%
34	VIJAY PRAKASH YADAV	IDBI Bank Ltd	NYAHVI YADAV	DAUGHTER	93.4%
35	ALOK GUPTA	IDBI Bank Ltd	AMRATANSH GUPTA	SON	93.2%
36	BHAWANI S.SHARMA	IDBI Bank Ltd	ABHIGYAN BHARTI	SON	93.2%
37	SUNIL KUMAR SHARMA	IDBI Bank Ltd	MANAN SHARMA	SON	93.2%
38	ROHIT KUMAR BANSAL	IDBI Bank Ltd	NAMAN BANSAL	SON	92.8%
39	KUMAR RANJEET.	IDBI Bank Ltd	RAAVI PANDEY	DAUGHTER	92.8%
40	MOHAN ALAPPAN	IDBI Bank Ltd	M LAKSHANYA	DAUGHTER	92.8%



S.S.C. MERIT AWARDS LIST 2025-2026

Sr.No.	Name of the Member	Office	Student	Relation	Passing %
41	SHRI BIPIN KUMAR	IDBI Bank Ltd	DESHNA JAISWAL	DAUGHTER	92.6%
42	SUSMITA S SURYAJI	SIDBI	SHEYAS S SURYAJI	SON	92.2%
43	PRAVEEN K DUBE	INTECH	ADWITA DUBE	DAUGHTER	91.8%
44	DIPAK S.SAVARDEKAR	SIDBI	MALVIKA SAVARDEKAR	DAUGHTER	91.8%
45	VINNU SIDHANA	IDBI Bank Ltd	ARYAN SIDHANA	SON	91.6%
46	VIPAN KUMAR	IDBI Bank Ltd	SANYAM KAPOOR	SON	90.6%
47	VINEETH CHANDRAN R	IDBI Bank Ltd	SHIVIN VINEETH	SON	90%
48	SHILPA A.DUDHMANDE.	IDBI Bank Ltd	ANSH DUDHMANDE	SON	89.4%
49	DEEPAK SAHU	IDBI Bank Ltd	SHREYASH SAHU	SON	89%
50	NILESH KAILAS NIKUMBH	IDBI Bank Ltd	HARSH N NIKUMBH	SON	88.8%
51	PRAMOD YADAV.	SIDBI	PRATHISHA YADAV	DAUGHTER	88.66%
52	SANJEEB KUMAR KAR	IDBI Bank Ltd	SHREYANSH KAR	SON	88.4%
53	SANJAY GOKHALE	INTECH	DIVYA SANJAY GOKHALE	DAUGHTER	87.4%
54	GAJENDRA SINGH BIST	IDBI Bank Ltd	AARNA G BIST	DAUGHTER	86.8%
55	ASHISH KUMAR SHARMA.	IDBI Bank Ltd	AARAV SHARMA	SON	86.8%
56	SHRUTIKA YEOLE	INTECH	PRESHITAAMOL YEOLE	DAUGHTER	86.2%
57	RAJESH S.JOSHI	IDBI Bank Ltd	SHARDUL RAJESH JOSHI	SON	86%
58	VIVEK N VICHARE	INTECH	PARTH V VICHARE	SON	86%
59	D.SRIDHAR	SIDBI	D VENKAT SAIRAM	SON	85.4%
60	RAVINDRA G. BIRARI	IDBI Bank Ltd	MANISH R. BIRARI	SON	84.8%
61	RAHUL KENKRE	SIDBI	MANYA RAHUL KENKRE	DAUGHTER	84.6%
62	KISHOR K.GURAV	IDBI Bank Ltd	TANISHKA KISHOR GURAV	DAUGHTER	84.4%
63	KANCHAN DESHMUKH	INTECH	SWARA MAHESH DESHMUKH	DAUGHTER	83%
64	RAJESH S.KUMAR	IDBI Bank Ltd	RAGHVEER VERMA	SON	82.4%
65	MOHD.ISMAIL MEMON.	IDBI Bank Ltd	MOHAMMED NURAZ MEMON	SON	82.2%
66	PRAVIN YASHWANT JATHAR	INTECH	VRUTIKA PRAVIN JATHAR	DAUGHTER	82%
67	INDERJIT	IDBI Bank Ltd	YOGESHWAR INDERJIT	SON	81.6%
68	AJITH T.S.	SIDBI	ASHWIN A NAIR	SON	80.8%
69	SANJAY KUMAR MISHRA	INTECH	SHAURYA SANJAY MISHRA	SON	80.6%
70	NIRMAL SAHA	SIDBI	SREYASHI SAHA	DAUGHTER	79.6%
71	PRAVIN BHURAO RATHOD	INTECH	ANMOL PRAVIN RATHOD	SON	78.6%
72	BIRENDRA J. LAKRA	IDBI Bank Ltd	GENELIA JESSICA LAKRA	DAUGHTER	77.8%
73	KAJAL SINGH.	IDBI Bank Ltd	ARHAAN SINGH	SON	77.6%





H.S.C. MERIT AWARDS LIST 2025-2026

Sr.No.	Name of the Member	Office	Student	Relation	Streams	Passing %
1	JAGADISH GULLAPALLY	IDBI Bank Ltd	SRAVYA GULLAPALLI	DAUGHTER	HSC	98.2%
2	VINODKUMAR B.PILLAI	IDBI Bank Ltd	KRISHNAPRIYA PILLAI	DAUGHTER	SCIENCE	97.8%
3	RAJAN SHARMA	IDBI Bank Ltd	KHANAK SHARMA	DAUGHTER	HSC	97.4%
4	JAYAPRAKASH PAI	IDBI Bank Ltd	P TEJASHREE J PAI	DAUGHTER	SCIENCE	96.6%
5	SHAIKH SANOWER HOSSAIN	IDBI Bank Ltd	SHEZAN HOSSAIN	DAUGHTER	SCIENCE	96.2%
6	MURUKESH KUMAR E.P	IDBI Bank Ltd	ISHAAN KARTHIK M	SON	COMMERCE	96%
7	RAJENDRA SONKUSALE	IDBI Bank Ltd	TANMAYEE SONKUSALE	DAUGHTER	COMMERCE	95.83%
8	SAURABH GUPTA	IDBI Bank Ltd	NAVYA GUPTA	DAUGHTER	COMMERCE	95.6%
9	DEEPSHIKHA GUPTA	IDBI Bank Ltd	DHRUV GUPTA	SON	SCIENCE	95%
10	KAVITA MALIK	IDBI Bank Ltd	PRANJAL MALIK	DAUGHTER	COMMERCE	94.8%
11	HIRANMAYE SRINIVASAN	IDBI Bank Ltd	RAMYASHRI S	DAUGHTER	SCIENCE	94.6%
12	DEBANGSU BHATTACHARYYA	IDBI Bank Ltd	DEBADIPTA BHATTACHARYA	DAUGHTER	COMMERCE	94.4%
13	NEERAJ KUMAR	IDBI Bank Ltd	SIDDHI N KUMAR	DAUGHTER	COMMERCE	94.2%
14	SONALI PURANIK	IDBI Bank Ltd	NEELAY PURANIK	SON	SCIENCE	93%
15	RAVI CHELLANI	IDBI Bank Ltd	SRISHTI CHELLANI	DAUGHTER	HSC	92.8%
16	JEEVAN PRAKASH	IDBI Bank Ltd	YASH TIWARI	SON	HSC	92.6%
17	DEBIPRASAD DASH	IDBI Bank Ltd	SHAKTI DASH	SON	SCIENCE	92.2%
18	DINESH KUMAR SHARMA	IDBI Bank Ltd	HARSHIT SHARMA	SON	SCIENCE	92%
19	ROHIT RANJAN	IDBI Bank Ltd	SHRIYA RANJAN	DAUGHTER	SCIENCE	91.6%
20	D.SAGUNTHAN	IDBI Bank Ltd	PRANAV SAGAUNTHAN	SON	SCIENCE	91.2%
21	VIJESH SHRIVASTAVA	IDBI Bank Ltd	JAYESH SHRIVASTAVA	SON	COMMERCE	90.6%
22	VINAY KUMAR PIDAKALA	IDBI Bank Ltd	JOANNA PIDAKALA	DAUGHTER	HSC	90.33%
23	HEMANT KUMAR PATRA	IDBI Bank Ltd	VENKATESHWAR SHREYANSH PATRA	SON	SCIENCE	90%
24	BHAVESHKUMAR VAGADA	IDBI Bank Ltd	HITEN B VAGADA	SON	SCIENCE	89.86%
25	PINKI KUMARI	IDBI Bank Ltd	ARYAN KUMAR	SON	COMMERCE	89.17%
26	MITESH SINHA	IDBI Bank Ltd	SAKSHAM SINHA	SON	HSC	88.8%
27	BISHWANATH HIRA	IDBI Bank Ltd	AVISHIKTA HIRA	DAUGHTER	SCIENCE	88.2%
28	PRASAD GOKHALE	IDBI Bank Ltd	PRARTHANA GOKHALE	DAUGHTER	SCIENCE	88.17%
29	S.V.GURU RAGAVENDRHAN	IDBI Bank Ltd	G PREETHI	DAUGHTER	SCIENCE	87.8%
30	NITHA AALIKAL	IDBI Bank Ltd	SAMIKSHA AALIKAL	DAUGHTER	COMMERCE	87.67%
31	SANDESH RANE	IDBI Bank Ltd	RIDDHI RANE	DAUGHTER	SCIENCE	87.6%
32	TANUSHREE DAS	IDBI Bank Ltd	TIASHA A DAS	DAUGHTER	SCIENCE	87%
33	SNIGDHA SHAH	IDBI Bank Ltd	SHLOK SHAH	SON	COMMERCE	86.17%
34	S.SHIVA KUMAR	SIDBI	RAKSHITHA S	DAUGHTER	SCIENCE	84.2%
35	MAGANLAL KAMWAL	IDBI Bank Ltd	MINAL KAMWAL	DAUGHTER	SCIENCE	84.2%
36	ASHFAQUE MASTAN	IDBI Bank Ltd	AYESHA MASTAN	DAUGHTER	COMMERCE	83.17%
37	MAHESH PEDNEKAR	IDBI Bank Ltd	ARYAN M PEDNEKAR	SON	COMMERCE	82.67%
38	RANJAN KUMAR RATH	IDBI Bank Ltd	ANANDITAA RATH	DAUGHTER	SCIENCE	79.6%
39	JAIMIN SHAH	IDBI Bank Ltd	HEEYA SHAH	DAUGHTER	COMMERCE	79.2%
40	GUNEET KAUR MAKEN	IDBI Bank Ltd	AKSHIT MATTOO	SON	COMMERCE	78.4%
41	SUNITA RAKESH	SIDBI	ESHA RAKESH	DAUGHTER	SCIENCE	78.2%
42	PRAVIN THOOL	IDBI Bank Ltd	PRADNYESH THOOL	SON	COMMERCE	78.17%
43	HIMANSHU SRIVASTAVA	IDBI Bank Ltd	KRISHNA SRIVASTAVA	SON	SCIENCE	78%



H.S.C. MERIT AWARDS LIST 2025-2026

Sr.No.	Name of the Member	Office	Student	Relation	Streams	Passing %
44	ABHAY KUMAR	IDBI Bank Ltd	ESHNA A KUMAR	DAUGHTER	SCIENCE	78%
45	DINESH PRASAD	SIDBI	AYUSH PRASAD	SON	SCIENCE	77%
46	SATISH BHOSALE	IDBI Bank Ltd	AARYA S BHOSALE	SON	SCIENCE	76.83%
47	NIVAS K RAUL	INTECH	SUJAL NIVAS RAUL	SON	SCIENCE	76.33%
48	SUMALATHA SHEREGAR	IDBI Bank Ltd	GRISHA SHEREGAR	DAUGHTER	SCIENCE	76%
49	MANMOHAN KALRA	IDBI Bank Ltd	MANAV KALRA	SON	SCIENCE	76%
50	FRANCIS DSOUZA	IDBI Bank Ltd	JADYN FRANCIS DSOUZA	DAUGHTER	COMMERCE	75%
51	ANINDYA PAL	SIDBI	ARITRA PAL	SON	HSC	75%

GRADUATION - MERIT AWARDS LIST 2025-26

Sr.No.	Name of the Member	Office	Student	Relation	Stream	Passing %
1	RAJESH J.BHISIKAR	IDBI Bank Ltd	YASH R BHISIKAR	SON	BE COMP SCI	89.39%
2	SANTOSH.G.DALVI.	IDBI Bank Ltd	SHRUTI S.DALVI	DAUGHTER	BA (MMC)	87.97%
3	SIVAMANI MURLIDHARAN	SIDBI	M SHIVA	SON	B TECH	87.02%
4	VINOD M.GATHIBANDHE	IDBI Bank Ltd	RITIKA V. GATHIBANDHE	DAUGHTER	B.TECH	86.83%
5	ANANDI RAVIKUMAR.	SIDBI	NANDHITHA R	DAUGHTER	MBBS	85.35%
6	VISHAL SAXENA.	IDBI Bank Ltd	ANMOL D. SAXENA	SON	B.TECH	84.8%
7	KUMAR NEEL LOHIT	IDBI Bank Ltd	TARUSHI NEEL LOHIT	DAUGHTER	B.TECH	83.60%
8	YASHWANT DESHPANDE	IDBI Bank Ltd	SHRUSHTI Y DESHPANDE	DAUGHTER	BBA	82.84%
9	MANDAR M.KASKHEDIKAR	IDBI Bank Ltd	MIHIR KASKHEDIKAR	SON	B.TECH	82.65%
10	RAGHU BIR SINGH	IDBI Bank Ltd	OM KHAROLA	SON	BMS	80.75%
11	R.VENKITACHALAM	IDBI Bank Ltd	V SANJAY RAM	SON	B.TECH	79.3%
12	B.VAIDEHI	SIDBI	SHASHANK SEKURI	SON	BBA LLB	78%
13	R.VENKITACHALAM	IDBI Bank Ltd	V SANJITH RAM	SON	B.TECH	77.3%
14	K.B.RANGARAJ	IDBI Bank Ltd	YESHWANTH K R	SON	BFA	74.9%
15	GEETA BIJU SOMAN	IDBI Bank Ltd	ANANYA BIJU PANICKER	DAUGHTER	B.PHYSIO	73.1%
16	BIPIN KUMAR	IDBI Bank Ltd	TAVISHAA JAISWAL	DAUGHTER	BE	69.96%
17	GURMINDER S.OBEROI	IDBI Bank Ltd	JASRAJ G OBEROI	SON	B.COM	67.6%
18	RANJIT G UMALE	INTECH	AAYUSH R.UMALE	SON	B.E	67%
19	RAHUL U. ASHER	IDBI Bank Ltd	KRISH RAHUL ASHER	SON	BSC	67%
20	ASHA N.KAMBAR	SIDBI	VINAY KAMBAR	SON	B.TECH	66.7%
21	ANIL DHAWAN	IDBI Bank Ltd	PARNIKA DHAWAN	DAUGHTER	BA LLB	62.72%
22	PRIYANSH P. JADHAV	IDBI Bank Ltd	PRIYANSH P. JADHAV	SELF	B.COM	60.14%

SCHEME UPDATE

We have stood by the families of our deceased members.

5 FAMILIES SUPPORTED

TOTAL CLAIM SETTLED

RS. 50 LAKH
TOTAL CLAIM SETTLED

Rs. 100/month for Rs. 10 Lakh.
MIBD-II is compulsory for every member of the Society.

Together, we ensure **security** for every family.



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, 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, 2025 to March 31, 2026:

- 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 2025-26 your Society has crossed a major milestone of about Rs. 391 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 2025-26, on the occasion of “**Society Foundation Day**” gifts were presented to the employees of IDBI Tower Cuffe Parade.
- Implemented the MBD-II scheme, standing by our community by honouring claims and providing relief to the families of our deceased members.
- To celebrate crossing the **₹362-crore** balance sheet milestone this FY, the Society credited depositors with special awards, including an extra **10% incentive on interest on capital deposit & rebate on loans.**



१ एप्रिल २०२५ ते ३१ मार्च २०२६ या कालावधीतील सोसायटीच्या प्रमुख कार्यांचा 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 २०२५-२६ च्या आर्थिक वर्षात सोसायटीने आर्थिक उलाढालीचा सुमारे ३९९ 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 २०२५-२६ या आर्थिक वर्षात, ४७ व्या “सोसायटी स्थापना दिना” निमित्त आय.डी.बी.आय. टॉवर कफ परेड, कार्यालयातील कर्मचाऱ्यांना भेटवस्तू देण्यात आल्या.
- ❖ एमबीडी-II विमा योजना राबवून, दिवंगत सभासदांच्या कुटुंबांचे दावे मंजूर केले व त्यांना मोलाचा आधार देण्यात आला.
- ❖ या आर्थिक वर्षात संस्थेने ३६२ कोटींचा ताळेबंद पार केल्यानिमित्त ठेवीदारांना विशेष पुरस्कार देण्यात आले आणि भांडवली ठेवीवरील व्याजावर आणि व्याजाच्या परताव्यावर १०% अतिरिक्त इन्सेन्टिव्ह देण्यात आला.

RETIREMENT BENEFIT TO THE MEMBERS OF THE SOCIETY (w.e.f. 01/11/2025)

Period of Membership with Society	Quantum of Benefit increased by 15%
10 years and above	11,500/-
15 years and above	17,250/-
20 years and above	23,000/-
25 years and above	28,750/-
30 years and above	34,500/-
Above 35 years	40,250/-

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 :

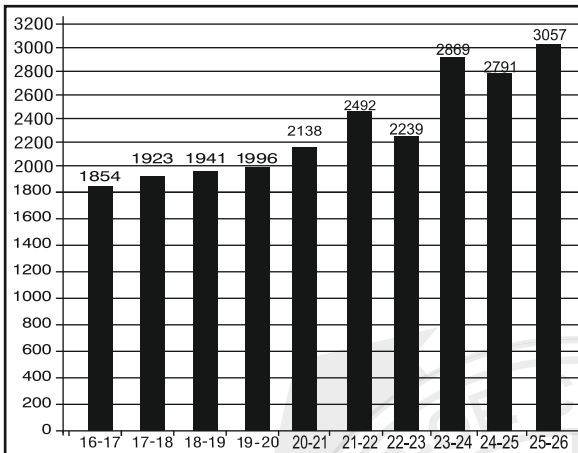
Particular	Percentage	Quantum of Benefit
S.S.C.	75% to 90%	Rs. 3,000/-
	Above 90%	Rs. 4,000/-
H.S.C.	75% to 90%	Rs. 4,000/-
	Above 90%	Rs. 6,000/-
GRADUATION	60% to 80%	Rs. 5,000/-
	Above 80%	Rs. 7,000/-

Merit awards are strictly granted in the same F.Y. they pass their examinations, Please do not submit requests for examinations passed in previous F.Y.

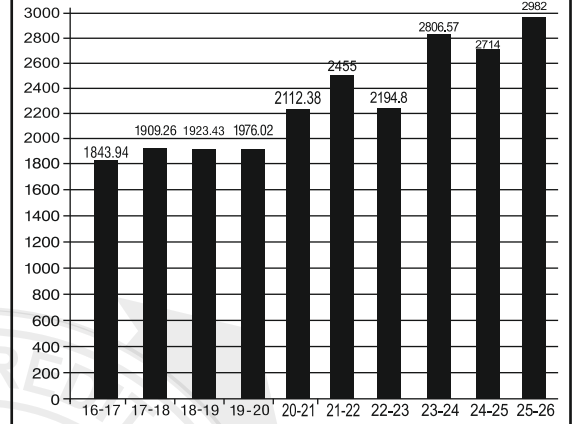


INDICATOR CHART (Amount in lakhs)

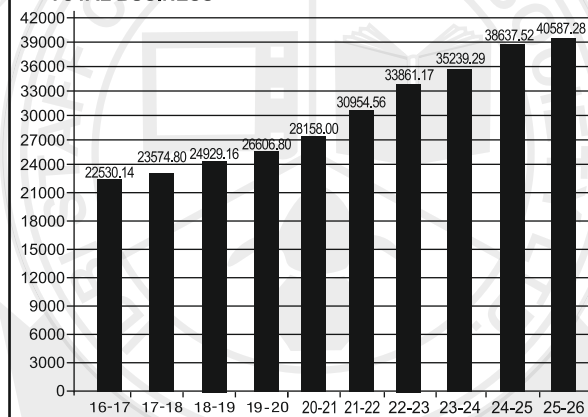
INCOME



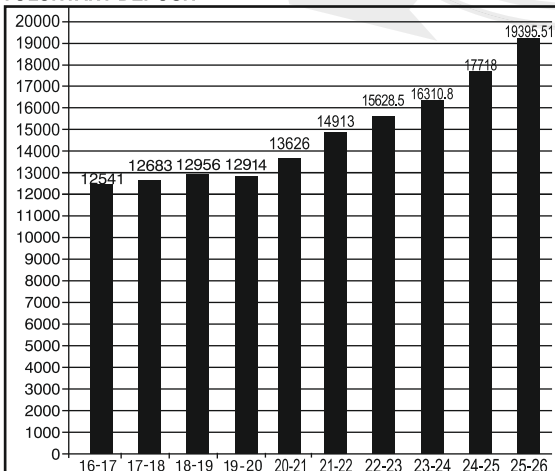
EXPENDITURE



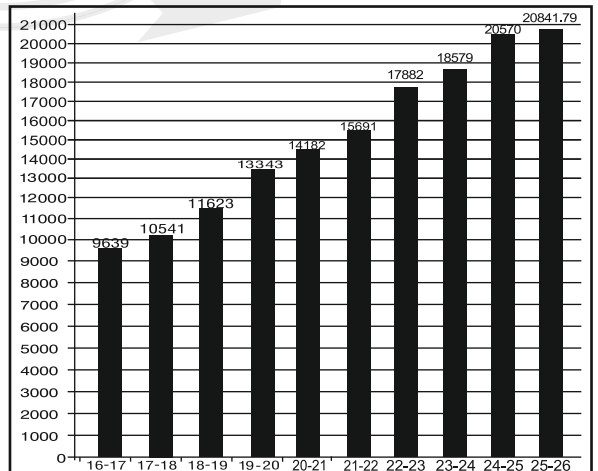
TOTAL BUSINESS



VOLUNTARY DEPOSIT



LOANS OUTSTANDING







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 2025



*Training program for staff & Committee members held on
24th March 2026 at IDBI Tower, Mumbai*



GROWTH CHART

Amount in Lakhs

	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26
Membership सभासदत्व	8026	6989	7015	6926	7088	7357	7566	7817	7915	8062
Share Capital भाग भांडवल	6.69	1.36	0.93	0.75	0.75	0.76	0.77	0.78	0.79	0.81
Capital Deposit मासिक वर्गणी	2707.38	2587.87	2713.07	2860.47	3028.23	3273.49	3482.42	3667.36	3909.16	4139.01
M.B.D. सभासद सदच्छा ठेव	2172.98	2522.87	2833.03	3140.64	3461.31	3821.00	4138.26	4458.22	4788.73	5157.63
Savings Deposit बचत ठेव	1046.15	1464.10	1358.37	1411.30	1616.03	1719.45	1945.67	2099.3	2240.47	2608.24
Recurring Deposit आवर्तित ठेव	307.58	158.94	192.19	165.17	208.51	228.62	313.10	358.92	425.23	503.14
Fixed Deposit मुदत ठेव	345.66	351.67	441.75	479.15	445.68	498.93	506.13	491.15	508.77	608.22
Short Term Deposit अत्यल्प मुदत ठेव	216.78	219.32	214.70	217.70	361.52	453.99	487.53	404.81	311.90	352.88
Medium Term Deposit मध्यम मुदत ठेव	10616.20	10479.62	10746.95	10640.01	10990.73	12009.50	11345.99	12071.60	11375.87	12161.84
Loan Sanctioned मंजूर कर्ज	5440.39	6356.90	7973.75	7576.59	7213.33	8085.41	9442.89	9144.75	10442.91	9297.72
Loan Outstanding कर्जाची बाकी	9638.96	10541.35	11611.37	13335.89	14181.53	15691.07	17882.66	18578.49	20569.69	20841.79
Statutory Reserves वैधानिक गंगाजळी	893.13	997.76	1075.22	1119.29	1193.7	1241.22	1298.83	1388.77	1481.44	1571.21
Investments गुंतवणूक	12274.63	12385.78	11882.22	10928.22	9576.01	12492.96	12522.52	13877.65	15055.79	17658.71
Int. & Other Receipt व्याज व इतर उत्पन्न	1854.25	1923.11	1941.15	1996.38	2137.94	2491.52	2239.43	2868.75	2791.32	3055.88
Interest Paid दिलेले व्याज	1623.56	1591.60	1583.97	1689.91	1818.73	1656.19	1644.56	1761.67	1946.81	2134.84
Net Profit निव्वळ नफा	10.30	13.85	17.72	20.37	25.56	38.16	44.01	62.17	87.24	87.07
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