



**IDBI STAFF CO-OPERATIVE
CREDIT SOCIETY LTD., MUMBAI**

आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

46th ANNUAL REPORT



2023-24

४६ वा वार्षिक अहवाल



2023-24



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

व्यवस्थापन समिती - 2023-2024

Managing Committee 2023-2024



MANISH AIND
Chairman



JAYVANT DALVI
Vice Chairman



HOSHANG B. GUARD
Secretary



JANAKI VISHWANATHAN
Asst. Secretary



AVIJIT DAS



GANESH RAUT



JAIDEEP PAL



MITESH AHIRRAO



PADMA PILLAI



PRADEEP CHANDE



PRASANNA N. MUKNE



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 २०२३-२०२४

श्री. मनीष आईन्द अध्यक्ष (१२)	श्री. होशांग गार्ड कार्यवाह (१२)
श्री. जयवंत दळवी उपाध्यक्ष (१२)	श्रीमती जानकी विश्वनाथन सह. कार्यवाहक (१२)

★ सभासद ★

श्री. अविजीत दास (११)	श्री. गणेश राऊत (१२)
श्री. जयदीप पाल (१२)	श्री. मितेश अहिरराव (१२)
श्रीमती पद्मा पिल्ले (१२)	श्री. प्रदीप चन्देले (१२)
श्री. प्रसन्ना मुकणे (१२)	श्री. शेखर राव (१२)

व्यवस्थापक : श्री. सुशिल राणे

डॉ. एस. टी. देशपांडे आणि कं.

चार्टर्ड अकौंटंट्स, अंतर्गत हिशेब तपासनीस

सतिश इनानी आणि कं.

चार्टर्ड अकौंटंट्स, 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 कॉसमॉस 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 (पू), मुंबई-५१.

दूर: ६७५३११६९

MANAGING COMMITTEE 2023-24

Shri Manish Aind Chairman (12)	Shri Hoshang Guard Secretary (12)
Shri Jayvant Dalvi Vice Chairman (12)	Smt. Janaki V. Asst. Secretary (12)

★ MEMBERS ★

Shri Avijit Das (11)	Shri Ganesh Raut (12)
Shri Jaideep Pal (12)	Shri Mitesh Ahirrao (12)
Smt. Padma Pillai (12)	Shri Pradeep Chandele (12)
Shri Prasanna Mukne (12)	Shri Shekhar Rao (12)

Manager : **Shri Sushil Rane**

Dr. S. T. Deshpande & Co.

Chartered Accountant- Internal Auditors

Satish Inani & 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.
- Bassein Catholic Co-op. Bank Ltd.
- A U Small Finance Bank
- 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 number of meeting attended during the period
from April 2023 to March 2024 Total No. of meetings 12)



वार्षिक सर्वसाधारण सभेची सूचना

सर्व भागधारक सभासदांना सूचना देण्यात येते की सोसायटीची ४६ वी वार्षिक सर्वसाधारण सभा शनिवार, दि. २० जुलै २०२४ 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 ०१, २०२३ रोजी झालेल्या पंचेचाळिसाव्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून मंजूर करणे.
२. सेहेचाळिसावा वार्षिक अहवाल दिनांक ३१ मार्च २०२४ अखेरचा जमा-खर्च (नफा-तोटा पत्रक) ताळेबंद व लेखा परीक्षकांचा अहवाल मंजूर करणे.
३. २०२३-२४ या वर्षाच्या नफा विभागणीस मंजुरी देणे.
४. २०२४-२५ या सहकार वर्षासाठी वैधानिक तसेच अंतर्गत लेखापरिक्षकांची (सनदी लेखापाल) नियुक्ती करणे व मानधन ठरविणे.
५. अध्यक्षांच्या परवानगीने येणारे इतर विषय.

व्यवस्थापन समितीच्या वतीने

मुंबई

दिनांक : जुलै ०४, २०२४

मनीष आईन्द
(अध्यक्ष)

होशांग गार्ड
(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 ANNUAL GENERAL MEETING

The 46th Annual General Meeting of the members of the IDBI Staff Co-operative Credit Society Limited, Mumbai will be held **at 6.00 p.m. on Saturday, July 20, 2024** 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 45th Annual General Meeting held on July 01, 2023.
2. To receive and adopt the 46th Annual Report of the Managing Committee for the year 2023 - 24 together with the Audited Statements of Accounts and Audit Report for the year ended March 31, 2024.
3. To approve distribution of profit of the Society for the year ended March 31, 2024.
4. To appoint Statutory Auditors and Internal Auditors (Chartered Accountants) for the Co-operative year 2024-25 and fix their remuneration.
5. To consider any other business for which due notice has been given.

By Order of the Managing Committee

Mumbai

Date: July 04, 2024

Manish Aind
(Chairman)

Hoshang Guard
(Secretary)

Note:

1. If there is no quorum within half an hour after 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.



46th ANNUAL REPORT 2023-24

Dear member,

We have pleasure in presenting the **46th Annual Report** together with the audited statements of accounts for the year ended as on March 31, 2024. The operations of the Society reflect a steady growth trend which is the result of the unflinched co-operation and support extended by all our members.

APPROPRIATION OF PROFIT

Your Society earned a net profit of Rs. 62,17,960/- for the year ended March 31, 2024 after adding last year's balance in profit of Rs. 7,25,457/- (Ref. note on page No. 21) the total amount available for distribution aggregates to Rs. 69,43,417/- The Managing Committee recommends appropriation of profit for your approval as under :-

	2022-23 (Rs.)	2023-24 (Rs.)
STATUTORY RESERVE FUND @ 25%	16,00,000	22,00,000
DIVIDEND ON SHARE CAPITAL @18%	15,432	15,634
STAFF WELFARE FUND	7,00,000	9,00,000
GOVT. EDUCATION FUND @1%	50,918	69,434
EDUCATION FUND	10,00,000	14,00,000
CONTINGENCIES @10%	10,00,000	14,00,000
BALANCE C/F.	7,25,457	9,58,349
TOTAL	50,91,807	69,43,417

RETURN ON INVESTMENTS & REBATE

The Managing Committee recommends the following returns on investments and rebate on rate of interest charged on loans as under :

- Dividend on Share Capital @ 18% p.a.;
- Interest on Capital Deposits @ 8% p.a.;
- Rebate of 0.75% p.a. on the rate of interest charge on First Loan, Articles Loan & Special Loan respectively.

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



MEMBERSHIP :-

During the year under review, 564 new members were enrolled, while 313 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, 2024 stood at 7,817 (which comprised of IDBI 6,862 SIDBI 779 and others 176) The Managing Committee welcomes all the new members to the Society's fraternity and appeal to the staff members of IDBI / SIDBI & its associate institutes who are yet to become members of the Society to do so, to provide us an opportunity to serve you.

Our esteemed members Shri. Shankargar Shivgar Gosai, Shri. Kubera R. Behera, Shri. Srinivasan Sayinatha, Shri. Praji Bhaskaran Nair, Kum. Nimisha A. Srivastav, Shri. Viren Thenge, Shri Mahesh Bukeliya, Shri. S. Sekar & Shri. Sanjay Khadtale passed away during the year under review. On behalf of entire fraternity of our members, we express our heartfelt condolences and pray to the almighty to grant peace to the departed souls as also to provide strength and courage to the family members of the deceased to bear this irreparable loss.

CAPITAL AND RESERVES :-

- The authorised and subscribed capital of your Society stood at Rs. 100.00 lakh and Rs. 78.17 thousand respectively as at March 31, 2024. The statutory and other reserves (including MBD Scheme A/c.) increased from Rs. 4,595.45 lakh to Rs. 5084.65 lakh during the twelve month period under review.
- Other Deposits & voluntary deposits increased to Rs. 24,786.38 lakh during the the year under review, as against Rs. 23,599.20 lakh in the previous year.
- The accretion to the Members' Benevolent Scheme during the current year amounted Rs. 155.42 lakh. During the year, the Society disbursed an aggregate amount of Rs. 129.20 lakh to the nominees of 09 deceased members thereby taking the cumulative disbursement out of the scheme since its inception till March 31, 2024 to Rs. 1081.60 lakh for 317 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, 2024 your Society granted loans and advance to the extent of Rs. 9144.75 lakh as against Rs. 9,442.89 lakh in the previous year.

As at the end of March 31, 2024 the outstanding loans stood at Rs. 18,578.49 lakh as compared to Rs. 17,882.66 lakh in the previous year.

OTHER ACTIVITIES / DEVELOPMENTS :-

- As per our tradition, Laxmi Pooja was performed on October 10, 2023 in the Society Office at IDBI Towers, Shri. Rakesh Sharma (MD & CEO), Shri. Suresh Khatanhar (DMD), Shri Jayakumar S. Pillai (DMD), Shri. Shailendra G. Nadkarni (ED), Shri Ugen Tashi (ED), Shri Sudhir S. Kulkarni (CGM) IDBI Bank Ltd., 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 202 such merit holders (names appear on page Nos. 28 to 33 of this report.) We congratulate each and every one and convey our best wishes for future glorious 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, 2024 were carried out by **M/s. Dr. S.T. Deshpande & Co.** Chartered Accountants and **M/s. Satish Inani & Co.** Chartered Accountants respectively who were appointed as Internal and Statutory Auditors for the financial year 2023-24 at the 45th 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 04, 2024

Manish Aind
(Chairman)

Hoshang Guard
(Secretary)



INTERNAL AUDIT REPORT

I) We have audited the attached Balance Sheet of **IDBI Staff Co-operative Credit Society Ltd.**, as at March 31, 2024 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, 2024 and
 - ii) In the case of Profit and Loss Account, of the profit for the year ended on that date.

Place : Mumbai

Date : June 24, 2024

M/s. Dr. S. T. Deshpande

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, 2024 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 be 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 company 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, 2024.

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

Place : Mumbai

Date : July 02, 2024

M/s. SATISH INANI & CO.

Chartered Accountant

Sd/-

Satish Inani (Partner)



सेहेचाळीसावा वार्षिक अहवाल २०२३-२०२४

सहकारी सदस्य,

सोसायटीच्या कामकाजाचा ४६ वा वार्षिक अहवाल आणि दि. ३१ मार्च २०२४ 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 २०२४ ला संपलेल्या अहवाल वर्षी आपल्या सोसायटीस एकूण रु. ६२,१७,९६०/- एवढा निव्वळ नफा झाला. मागील वर्षाची निव्वळ शिल्लक रु. ७,२५,४५७/- (पृ.क्र. २१ वरील संदर्भ टिप्पणी पहाणे) जमेल धरून एकूण रु. ६९,४३,४१७/- इतका नफा वाटपासाठी उपलब्ध आहे. याच नफ्याच्या विनियोगाची आपल्या संमतीसाठी कार्यकारिणीने केलेली शिफारस खालीलप्रमाणे आहे.

	२०२२-२३ (रु.)	२०२३-२४ (रु.)
गंगाजळी २५%	१६,००,०००	२२,००,०००
लाभांश १८%	१५,४३२	१५,६३४
कर्मचारी कल्याण निधी	७,००,०००	९,००,०००
सरकारी शैक्षणिक निधी १%	५०,९१८	६९,४३४
शैक्षणिक निधी	१०,००,०००	१४,००,०००
आकस्मिक तरतूद १०%	१०,००,०००	१४,००,०००
पुढील वर्षाकरीता शिल्लक	७,२५,४५७	९,५८,३४९
एकूण	५०,९१,८०७	६९,४३,४१७

लाभांश आणि सूट

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

अ) भागभांडवलावर १८% लाभांश

ब) भांडवली ठेवीवर ८% व्याज

क) सभासदांनी प्रथम कर्जावरील आणि घरगुती उपकरणासाठी घेतलेल्या तसेच विशेष कर्ज उचलीवरील व्याज दरात ०.७५% सूट दिली आहे. (भांडवली ठेवीवरील व्याज आणि व्याजातील सूट सोसायटीच्या बचत खात्यात जमा केले असुन, लाभांश सर्वसाधारण सभेच्या संमतीनंतर जमा करण्यात येईल.)



सभासदत्व

अहवालसाली ५६४ नवीन सभासद नोंदले गेले तर निवृत्ती, राजीनामा व मृत्युमुळे ३१३ सभासद कमी झाले. दि. ३१ मार्च २०२४ अखेरीस सोसायटीची सभासद संख्या एकूण ७,८१७ झाली आहे. यामध्ये आय.डी.बी.आय. मधील सभासद ६,८६२ सीडबी मधील सभासद ७७९ आणि इतर १७६ 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 शंकरगर शिवगर गोसाई, कुबेरा आर. बेहेरा, श्रीनिवासन सईनाथा, प्राजी भास्करन नायर, निमिशा ए. श्रीवास्तवा, विरेन ठेंगे, महेश बुकेलिया, एस. सेकर, संजय खडताळे यांचे अहवाल वर्षी निधन झाले, त्यांच्या कुटुंबियांच्या दुःखात सोसायटी सहभागी आहे.

भागभांडवल आणि गंगाजळी

- अ) दि. ३१ मार्च २०२४ पर्यंत प्रमाणित आणि भागधारकांचे भागभांडवल अनुक्रमे रु. १०० लाख आणि रु. ७८.१७ लाख इतके झालेले आहे. दि. ३१ मार्च २०२४ रोजी एम्.बी.डी. योजनेसहित असणारी वैधानिक व इतर गंगाजळी रु. ५,१०९.६५ लाख इतकी झालेली आहे.
- ब) सर्वसामान्य ठेवी व ऐच्छिक ठेवी यामध्ये वाढ होऊन त्याची रक्कम रु. २३,५९९.२० लाखावरून रु. २४,७८६.३८ लाखांवर गेली आहे.
- क) सभासद सदिव्छा ठेव (एमबीडी योजने) अंतर्गत अहवाल साली एकूण रु. १५५.४२ लाख जमा झाले. सोसायटीने या वर्षी दिवंगत ०९ सभासदांच्या कुटुंबियांना या योजनेअंतर्गत एकूण रु. १२९.२० लाख वितरित केले. प्रारंभापासून या योजनेद्वारे दिवंगत ३१७ सभासदांच्या कुटुंबियांना एकूण रु. १०८१.६० 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 २०२४ रोजी संपलेल्या वर्षात सोसायटीने रु. ९,१४१.८० लाख इतकी कर्जे / उचल म्हणून वितरित केली. गेल्या सहकार वर्षात हीच रक्कम रु. ९,४४२.८९ लाख होती. दिनांक ३१ मार्च २०२४ अखेरीस गतवर्षीच्या रु. १७,८८२.७७ लाखांच्या तुलनेत रु. १८,५७८.४९ लाख एवढी रक्कम येणे बाकी आहे.

इतर उपक्रम / घडामोडी

- अ) सालाबादप्रमाणे दि. १० ऑक्टोबर २०२३ रोजी आयडीबीआय टॉवर येथील सोसायटीच्या कार्यालयात लक्ष्मीपूजन संपन्न झाले. श्री. राकेश शर्मा (एम.डी. आणि सी.ई.ओ.), श्री. सुरेश खटनहार (डीएमडी), श्री. जयकुमार एस. पिल्ले (डीएमडी), श्री. शैलेंद्र जी. नाडकर्णी (ई.डी.), श्री. उगेन ताशी (ई.डी.), श्री. सुधीर एस. कुलकर्णी (सी.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 २०२ गुणवंत विद्यार्थ्यांचा सत्कार रोख पारितोषिक देऊन करण्यात आला (त्यांची नावे या अहवालाच्या पृष्ठ क्रमांक २८ ते ३३ 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

२०२३-२४ या सहकार वर्षाकरीता ४५ व्या वार्षिक सर्वसाधारण सभेने मंजूरी दिलेल्या सतीश इनानी आणि कं., चार्टर्ड अकाउंटंटस यांनी वैधानिक लेखा परीक्षण व लेखा करपरीक्षण, डॉ. एस.टी. देशपांडे आणि कं., चार्टर्ड अकाउंटंटस यांनी दि. ३१ मार्च २०२४ 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 २, २०२४

मनीष आईन्द
(अध्यक्ष)

होशांग गार्ड
(कार्यवाह)



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

Balance Sheet as

2022-23 Rupees	CAPITAL & LIABILITIES भागभांडवल व देणी		2023-24 Rupees
	AUTHORISED SHARE CAPITAL (10,00,000 shares of Rs.10/- each) अधिकृत भाग भांडवल		1,00,00,000
77,330	SUBSCRIBED SHARE CAPITAL (7817 SHARES OF Rs. 10/- each) वसूल भाग भांडवल		78,170
34,82,42,474	CAPITAL DEPOSIT / भांडवल ठेव		36,67,36,421
45,95,44,832	STATUTORY & OTHER RESERVE वैधानिक इतर गंगाजळी SCHEDULE NO. 1		50,84,64,564
1,59,78,50,570	DEPOSIT / ठेव SCHEDULE NO. 2		1,66,60,79,485
41,38,26,875	MEMBERS BENEVOLENT DEPOSITS सभासद सदच्छेक ठेव		44,58,22,105
26,22,27,470	CURRENT LIABILITIES & PROVISIONS इतर देणी व तरतुदी SCHEDULE NO. 3 (a) & (b)		30,68,33,136
8,23,494	Bank O/D		-
	NET PROFIT / निव्वळ नफा		
6,90,265	BALANCE OF LAST YEAR 2022-23 मागील वर्षाची शिल्लक २०२२-२३	7,25,457	
44,01,542	ADD. PROFIT for the year / २०२३-२४ मधील नफा	62,17,960	69,43,417
3,08,76,84,852	TOTAL		3,30,09,57,298

Mumbai
Date : July 02, 2024

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

Sushil Rane
(Manager)

Hoshang Guard
(Secretary)

Janaki V.
(Asst. Secretary)



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

on 31st March ,2024

2022-23 Rupees	ASSETS मालमत्ता व येणी		2023-24 Rupees
2,56,63,384	CASH & BANK BALANCES / रोख शिल्लक SCHEDULE NO. 4		1,79,38,369
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	
10,00,00,000	FIXED DEPOSIT वैधानिक ठेव S V C CO-OP. BANK LTD. / एस व्ही सी को-ऑप. बँक लि.	14,00,00,000	
16,49,00,000	SARASWAT CO-OP. BANK LTD. / सारस्वत को-ऑप.बँक लि.	15,50,01,000	
13,00,00,000	NKGSB CO-OP. BANK LTD. / एन के जि एस बी को-ऑप.बँक लि.	13,00,00,000	
2,00,00,000	DNS BANK LTD. / डी.एन.एस.बँक लि.	4,00,00,000	
12,00,00,000	BHARAT CO-OP. BANK LTD. / भारत को-ऑप.बँक लि.	11,00,00,000	
5,00,00,000	THANE BHARAT SAHAKARI BANK LTD. / ठाणे भारत सहकारी बँक लि.	6,00,00,000	
5,00,00,000	A U SMALL FINANCE BANK / ए. यु. स्मॉल फायनान्स बँक	1,50,00,000	
5,75,32,374	IDBI BANK / आयडीबीआय बँक	4,76,32,374	
10,00,13,566	TJSB SAHAKARI BANK LTD. / टि जे एस बी सहकारी बँक लि.	10,00,14,566	
14,00,00,000	APNA SAHAKARI BANK LTD./ अपना सह. बँक लि.,	14,00,00,000	
4,50,00,000	BASSEIN CATHOLIC CO-OP. BANK LTD. / बेसिन कॅथलिक को-ऑप बँक लि.	2,50,00,000	
6,50,01,000	THE COSMOS CO-OP. BANK LTD. / द कॉसमॉस को-ऑप बँक लि.	12,01,02,100	
50,00,000	THE NAVAL DOCKYARD CO-OP. BANK LTD. / द नेवल डॉकयार्ड को-ऑप बँक लि.	10,50,00,000	
2,00,00,000	PUNE PEOPLES CO-OP. BANK LTD. / पुणे पीपल्स को-ऑप बँक	5,00,00,000	
13,47,90,294	MUTUAL FUND / म्युच्युअल फंड (NAV= 10,08,76,470.47)	10,00,00,000	1,38,77,65,040
1,25,22,52,234	FURNITURE & FIXTURES / फर्निचर वगैरे COMPUTER / संगणक		43,893
65,835	LOANS & ADVANCES / कर्जे SCHEDULE NO. 5		1,85,78,49,411
1,78,82,66,452	OTHER ASSETS / इतर येणी SCHEDULE NO. 6		3,73,60,585
2,14,36,947			
3,08,76,84,852	TOTAL		3,30,09,57,298

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

Manish Aind
(Chairman)

J. S. Dalvi
(Vice-Chairman)

M/s. Dr. S. T. Deshpande & Co.
(Chartered Accountant)
Internal Auditors

M/s. Satish Inani & Co.
(Chartered Accountant)
Statutory Auditor



Profit & Loss Account for the

2022-23 Rupees	EXPENDITURE व्यय	2023-24 Rupees
16,44,55,728	TO INTEREST PAID दिलेले व्याज SCHEDULE NO. 7	17,61,67,355
2,45,66,765	TO ESTABLISHMENT & OTHER EXPENSES व्यवस्थापन खर्च SCHEDULE NO. 8	3,99,68,116
-----	<u>TO MEMBER BENEFIT/OTHER ACTIVITY</u>	3,00,00,000
2,00,00,000	<u>TO MBD SCHEME</u> सभासद सद्विच्छा ठेव योजना	2,00,00,000
35,00,000	<u>TO SURETY GUARANTEE FUND</u> जामीन हमी निधी	60,00,000
25,00,000	<u>TO SOFTWARE DEV. FUND</u> संगणकीकरण खर्च	30,00,000
30,00,000	<u>TO INVESTMENT RESERVE FUND</u> गुंतवणूक जोखीम	35,00,000
15,00,000	<u>TO STAFF WELFARE FUND</u> कर्मचारी कल्याण निधी	20,00,000
19,289	TO DEPRECIATION घसारा LAPTOP / संगणक	21,942
44,01,542	TO NET PROFIT निव्वळ नफा	62,17,960
22,39,43,324	TOTAL	28,68,75,373

Mumbai

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

Date : July 02, 2024

Sushil Rane
(Manager)

Hoshang Guard
(Secretary)

Janaki V.
(Asst. Secretary)



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

year ended 31st March, 2024

2022-23 Rupees	INCOME आय	2023 - 2024 Rupees
14,98,08,069	BY INTEREST ON LOANS कर्जावर प्राप्त व्याज SCHEDULE NO.9	16,55,18,356
7,41,35,255	BY INTEREST ON INVESTMENTS गुंतवणुकीवर प्राप्त व्याज SCHEDULE NO.9	12,13,57,017
		28,68,75,373
22,39,43,324	TOTAL	28,68,75,373

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

Manish Aind
(Chairman)

J. S. Dalvi
(Vice-Chairman)

M/s. Dr. S. T. Deshpande & Co.
(Chartered Accountant)
Internal Auditors

M/s. Satish Inani & Co.
(Chartered Accountant)
Statutory Auditor



Annexure to Balance Sheet and Profit & Loss A/c

ताळेबंद व नफातोटा पत्रकांची परिशिष्टे

SCHEDULE NO. 1		2023-2024 Rupees	2022-2023 Rupees
STATUTORY & OTHER RESERVE वैधानिक गंगाजळी व इतर निधी			
STATUTORY RESERVE	अत्यावश्यक तरतुद	4,86,41,832	4,31,47,811
DIVIDEND EQUIL. RESERVE	राखीव लाभांश तरतुद	9,84,998	9,84,998
MEMBERS BENE.DEF.SCHEME	सभासद सदिच्छा ठेवी	25,75,70,129	23,38,85,656
INVESTMENT RESERVE	गुंतवणूक तरतुद	8,92,50,000	8,57,50,000
SURETY GUARANTEE FUND	जामीन हमी निधी	5,30,62,963	4,45,66,724
STAFF WELFARE FUND	कर्मचारी कल्याण निधी	3,50,07,324	3,02,62,324
SOFTWARE DEVL. FUND	संगणकीकरण वृद्धी निधी	2,39,47,318	2,09,47,319
TOTAL		50,84,64,564	45,95,44,832

SCHEDULE NO. 2		2023-2024 Rupees	2022-2023 Rupees
DEPOSITS	ठेवी		
SAVINGS	बचत	20,99,30,139	19,45,67,258
FIXED DEPOSIT	मुदत ठेव	4,91,14,609	5,06,12,501
RECURRING DEPOSIT	आवर्तित ठेवी	3,58,91,650	3,13,09,706
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेव	1,20,71,59,894	1,13,45,99,412
SPECIAL DEPOSIT	विशेष ठेव	8,85,01,989	10,30,08,453
SHORT TERM DEPOSIT	अत्यल्प मुदत ठेव	4,04,81,204	4,87,53,240
SIDBI DEPOSIT	सीडबी ठेवी	3,50,00,000	3,50,00,000
TOTAL		1,66,60,79,485	1,59,78,50,570



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 3(A)	2023-2024 Rupees	2022-2023 Rupees
CURRENT LIABILITIES & PROVISION इतर देणी व तरतूद		
STAFF GRATUITY PROVISION ग्रॅच्युईटी तरतूद	2,72,917	1,55,803
EDUCATION FUND शिक्षण निधी	31,83,131	23,17,481
AUDIT FEES PAYABLE लेखापरीक्षण तरतूद	1,53,000	1,35,000
PROV. FOR SITTING FEES/ HONARARIUM सभा मानधन	34,000	34,000
PROV. FOR PROFESSIONAL FEES व्यावसायिक शुल्क तरतूद	11,25,000	0
SUNDRY CREDITORS इतर देणी	21,607	22,127
PROVISION FOR REBATE व्याज परतीसाठी तरतूद	1,34,01,184	83,63,020
PROV FOR N.P.A. एन.पी.ए. तरतूद	46,44,624	44,70,790
DUES PAYABLE TO STAFF सानुग्रह अनुदान इ.	8,50,346	6,22,102
DUES PAYABLE TO EX. MEMBERS माजी सभासदांची देणी	7,14,669	7,14,670
TDS OTHER THAN SALARY वेतन व्यतिरीक्त टी.डी.एस.	1,42,478	14,000
DUES PAYABLE TO PF प्रोव्हिडंट फंड देय रक्कम	1,12,954	1,02,667
PROVISION FOR CONTINGENCIES आकस्मिक खर्चासाठी तरतूद	48,99,149	38,99,149
PROVISION FOR STAFF ARREARS थकबाकी तरतूद	18,69,600	5,18,600
STAFF MONTHLY PROF.TAX स्टाफ मासिक प्रोफेशनल कर	3,300	3,300
MAHARASHTRA LABOUR WELFARE FUND महाराष्ट्र लेबर वेलफे.फंड	324	324
PROVISION FOR UNAVAILED LEAVE रजेची तरतूद	27,29,306	26,17,486
PROVISION FOR MEMBER BENEFIT सभासद हितासाठी तरतूद	6,50,00,000	3,50,00,000
OTHER ACTIVITY		
PROV. FOR TAX ON CAPITAL GAIN उत्पनावर टी.डी.एस. तरतूद	40,64,433	-----
TOTAL "A"	10,32,22,022	5,89,90,519

SCHEDULE NO. 3(B)	2023-2024 Rupees	2022-2023 Rupees
INTEREST PAYABLE ON DEPOSIT ठेवीवरील देय व्याज		
CAPITAL DEPOSIT मासिक भांडवली ठेव	2,80,22,524	2,65,78,685
MEMBERS BENEVOLENT DEP. सभासद सदिच्छा ठेव	10,50,39,992	10,21,31,339
FIXED DEPOSIT मुदत ठेव	6	6,606
RECURRING DEPOSIT आवर्तित ठेव	5,92,249	3,75,257
MEDIUM TERM DEPOSIT मध्यम मुदत ठेव	6,14,11,868	7,19,39,311
SHORT TERM DEPOSIT अल्प मुदत ठेव	5,79,378	4,95,652
SPECIAL DEPOSIT विशेष ठेव	79,65,097	17,10,101
TOTAL "B"	20,36,11,114	20,32,36,951
TOTAL 3-A & 3B:-	30,68,33,136	26,22,27,470



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 4		2023-2024 Rupees	2022-2023 Rupees
CASH & BANK BALANCES	रोख व बँक शिल्लक		
CASH IN HAND	रोख शिल्लक	-----	-----
SAVINGS BANK ACCOUNTS	बचत खाती		
IDBI BANK	आयडीबीआय बँक	8,60,248	21,61,633
IDBI BANK - THANE BRANCH	आयडीबीआय बँक ठाणे शाखा	82,651	80,223
UTKARSH SMALL FINANCE BANK	उत्कर्ष स्मॉल फायनान्स बँक	0	10,91,142
AU SMALL FINANCE BANK	ए.यु. स्मॉल फायनान्स बँक	5,86,111	28,64,178
CURRENT ACCOUNTS:-	चालू खाती		
SARASWAT CO-OP. BANK	सारस्वत को.ऑप. बँक	9375	9375
S V C CO-OP. BANK LTD.	एस व्ही सी को-ऑप. बँक लि.	1,26,68,263	1,94,56,833
IDBI BANK- TOWER BRANCH	आयडीबीआय बँक टॉवर शाखा	37,31,721	0
TOTAL		1,79,38,369	2,56,63,384

SCHEDULE NO. 5		2023-2024 Rupees	2022-2023 Rupees
LOANS AND ADVANCES	कर्जे आणि उचल		
FIRST LOAN	प्रथम कर्ज	1,26,14,13,335	1,23,60,08,306
ARTICLE LOAN	गृहवस्तू खरेदी उचल	38,43,67,811	35,81,79,221
ADVANCE AGAINST DEPOSIT	ठेवीवरील उचल	1,07,97,685	73,93,960
SPECIAL LOAN	स्पेशल कर्ज	20,03,07,080	18,56,71,865
LOAN & ADVANCE TO STAFF	कर्मचारी कर्ज	8,90,000	10,00,000
STAFF FESTIVAL ADVANCE	कर्मचारी सण उचल	73,500	13,100
TOTAL		1,85,78,49,411	1,78,82,66,452

SCHEDULE NO. 6		2023-2024 Rupees	2022-2023 Rupees
OTHER ASSETS			
INTEREST RECEIVABLE ON	इतर येणी		
INVESTMENT	गुंतवणूक	82,69,146	6,48,039
TDS ON INVESTMENTS	गुंतवणूकीवर टीडीएस	2,09,22,642	1,28,79,311
SUB TOTAL		2,91,91,788	1,35,27,350
INCOME TAX RECEIVABLES	उत्पन्न कर येणे	79,09,597	79,09,597
INT. ON INCOME TAX REFUND	उत्पन्न कर परतावा	2,59,200	-----
TOTAL		3,73,60,585	2,14,36,947



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 7		2023-2024 Rupees	2022-2023 Rupees
INTEREST PAID	दिलेले व्याज		
BANK OVERDRAFT	बँक अतिरिक्त उचली	58,731	76,710
CAPITAL DEPOSIT	मासिक भांडवली ठेव	2,80,22,524	2,65,78,685
MEMBERS BENEVOLENT DEPOSIT	सभासद सदिच्छा ठेवी	1,00,11,804	1,47,08,887
MEMBERS BEN.DEP.SCHEME	सभासद सदिच्छा ठेव योजना	1,55,41,971	1,30,54,054
STAFF WELFARE FUND	कर्मचारी कल्याण निधी	21,60,000	17,55,447
SAVINGS DEPOSIT	बचत खाते	78,56,555	64,50,203
FIXED DEPOSIT	मुदत ठेवी	35,38,393	35,13,343
RECURRING DEPOSIT	आवर्तित ठेवी	22,01,457	13,52,562
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेवी	8,28,43,239	8,11,98,276
SPECIAL DEPOSIT	विशेष ठेव	67,55,029	17,10,101
SIDBI DEPOSIT	सीडबी ठेव	12,28,356	12,25,000
SHORT TERM DEPOSIT	अल्प मुदत ठेवी	25,48,111	27,29,642
LOAN REBATE	कर्ज सूट	1,34,01,185	83,63,020
INT ON STATUTORY RES FUND	वैधानिक राखीव निधी व्याज	0	17,39,798
TOTAL		17,61,67,355	16,44,55,728

SCHEDULE NO. 8		2023-2024 Rupees	2022-2023 Rupees
ESTABLISHMENT & OTHER EXP.	आस्थापना व इतर खर्च		
SALARY & ALLOWANCES TO STAFF - Sch.10	वेतन व भत्ते	1,13,96,851	95,96,084
CONVEYANCE TO COMM MEMBERS	समिती सभासद प्रवास खर्च	3,85,000	3,87,500
CONVEYANCE TO STAFF	कर्मचारी प्रवास खर्च	37,767	35,093
MEETING EXPENSES	सभांचा खर्च	13,273	10,242
ANNUAL GENERAL MEETING EXP.	वार्षिक सर्वसाधारण सभांचा खर्च	16,150	20,115
AUDIT FEES	लेखा परिक्षण	1,70,000	1,48,000
MISC. EXPENSES	किरकोळ खर्च	26,789	19,014
LAXMI POOJAN EXP.	लक्ष्मी पूजन खर्च	71,700	65,558
BANK CHARGES	बँक खर्च	6,272	6,713
SITTING FEE/ HONARARIUM	सभा / मानधन	4,19,000	4,55,500
EXPENSES FOR N.P.A.	एन.पी.ए. खर्च	1,73,834	5,47,890
TELEPHONE ALLOWANCES	टेलिफोन खर्च	20,400	20,400
SOCIETY INSURANCE	सोसायटी विमा	64,990	13,712
PROFESSIONAL FEES	व्यवसायिक फी	14,43,000	2,71,500
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.	2023-2024 Rupees	2022-2023 Rupees
COMPUTER EXP AC/SOFTWARE DEV संगणीकीय खर्च	0	68,550
MERIT AWARDS शैक्षणिक पारितोषिके	9,31,000	4,03,000
MILESTONE AWARD TO MEMBER सदस्यांसाठी माईलस्टोन पुरस्कार	1,65,39,250	0
MEMBERS RETIREMENT BENEFIT सभासद निवृत्ती खर्च	35,50,000	1,15,75,000
EXPENSE FOR FOUNDATION DAY स्थापना दिन खर्च	1,83,308	0
PRINTING & STATIONARY छपाई व स्टेशनरी	1,74,660	1,71,334
POSTAGE & STAMPS टपाल	7,764	3,775
EMPLOYEE DEPOSIT LINKED INSURANCE CHARGES	39,671	35,917
DIWALI GIFT दिवाळी बक्षिसे	2,30,000	2,30,000
STT CHARGES	504	-
PROV. FOR TAX ON CAPITAL GAIN भांडवली नफ्यावर कराची तरतुद	40,64,433	-
LOSS ON SALE OF MUTUAL FUND म्युच्युअल फंडाच्या विक्रीत तोटा	0	4,79,368
TOTAL	3,99,68,116	2,45,66,765
SCHEDULE NO. 9	2023-2024 Rupees	2022-2023 Rupees
INTEREST ON LOAN & INVESTMENTS कर्ज व गुंतवणुकीवर मिळालेले व्याज		
FIRST LOAN प्रथम कर्ज	11,22,48,551	10,46,22,600
ARTICLE LOAN गृहवस्तू खरेदी उचल	3,38,64,840	2,93,38,448
ADVANCE AGAINST DEP. ठेवीवरील उचल	8,39,414	4,87,506
SPECIAL LOAN स्पेशल कर्ज	1,85,28,459	1,53,59,515
STAFF LOAN कर्मचारी कर्ज	37,092	0
SUB TOTAL	16,55,18,356	14,98,08,069
<u>INCOME ON INVESTMENTS</u> / गुंतवणूक व्याज		
INT ON ALL BANK FD बँक खाती / मुदत ठेवी	8,19,16,727	7,41,34,495
DIVIDEND ON SHARES भांडवली लाभ	0	758
CAPITAL GAIN लाभांश	3,91,81,090	-
SUB TOTAL	12,10,97,817	7,41,35,255
MISC RECIEPT किरकोळ उत्पन्न	0	2
INT ON INCOME TAX REFUND	2,59,200	-
TOTAL	28,68,75,373	22,39,43,324



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 10		2023-2024 Rupees	2022-2023 Rupees
SALARY & ALLOWANCES TO STAFF	वेतन व भत्ते		
SALARY	लाभासहित वेतन	84,12,083	75,12,169
STAFF L.F.C.	कर्मचारी प्रवास सवलत	1,59,722	1,58,958
EX-GRATIA TO STAFF	कर्मचारी सानुग्रह अनुदान	8,50,346	6,22,102
STAFF MEDICAL EXP.	कर्मचारी चिकित्सा खर्च	1,12,448	54,583
GRATUITY	ग्रॅच्युइटी	2,29,277	0
STAFF UNIFORM	कर्मचारी गणवेश	0	10,543
PROV. FOR UNAVAILED LEAVE	रजेचे नगदीकरण	2,57,525	6,96,854
REIMBURSEMENT TO STAFF	कर्मचाऱ्यांना भरपाई	24,450	22,275
STAFF SALARY ARREARS PROVISION	वेतन थकबाकी तरतूद	13,51,000	5,18,600
TOTAL		1,13,96,851	95,96,084

APPROPRIATION OF PROFIT		2023-2024 Rupees	2022-2023 Rupees
STATUTORY RESERVE FUND @ 25%		22,00,000	16,00,000
DIVIDEND ON SHARE CAPITAL @ 18%		15,634	15,432
S. WELFARE FUND		9,00,000	7,00,000
GOVT. EDUCATION FUND @ 1%		69,434	50,918
EDUCATION FUND		14,00,000	10,00,000
CONTINGENCIES @ 10%		14,00,000	10,00,000
BALANCE C/F.		9,58,349	7,25,457
TOTAL		69,43,417	50,91,807

PROFIT		2023 - 2024 Rupees	2022 - 2023 Rupees
Balance of Profit C/F	नफ्याचे शिल्लक सी/एफ	9,58,349	7,25,457



PERFORMANCE DURING 2023-2024 AT A GLANCE

(Amount in lakhs)

	Outstanding As on 31-03-2023	Sanctions 2023-2024	Repayments/ Recoveries 2023-24	Outstanding As on 31-03-2024
First Loan	12,360.08	5741.01	5,486.96	12,614.13
Article Loan	3,581.79	2,052.11	1,790.22	3,843.68
Special Loan	1,856.72	1,157.37	1011.02	2,003.07
Advance Against Deposits	73.94	215.41	181.37	107.98
Loans to Society Staff	10.00	-----	1.1	8.90
Advance to Staff	0.13	3.87	3.26	0.74
TOTAL	17,882.66	9,169.77	8,473.93	18,578.5

	Balance 31-03-2023	Accretion 2023-2024	Repayment 2023-24	Balance 31-03-2024
Capital Deposit	3,482.49	414.81	229.87	3,667.43
M. B. Deposit	4,138.27	531.22	211.27	4,458.22
Savings Deposit	1,945.67	5,203.34	5,049.71	2,099.30
Fixed Deposit	506.12	397.26	412.24	491.14
Recurring Deposit	313.10	437.95	392.13	358.92
Medium Term	11,345.99	10,927.69	10,202.09	12,071.59
Short Term	487.53	1,516.48	1,599.20	404.81
Special Deposit	1,030.08	2.00	147.06	885.02



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.
- सभासदांनी 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.

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 to consider 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 **only 5 members.**
- Please ensure that loan application is dispatched at least 2 days before disbursement of loan amount.
- As per eligibility Capital Deposit withdrawal permitted only once in a year. (Festive Seasons)
- **Surety consent required from sureties official email id only.**
- If you are applying for more than 1 loan, then different sureties are required for each loan.



RULES FOR LOANS AND ADVANCES

(Effective from 01/04/2023.)

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 membership with Society	First Loan	Article Loan	Special Loan
Before 6 months	-----	-----	3 Basic Pay
6 months to 1 year	2 Basic Pay	3 Basic Pay	3 Basic Pay
> 1 year to 2 years	4 Basic Pay	4 Basic Pay	4 Basic Pay
> 2 years to 3 years	6 Basic Pay	6 Basic Pay	6 Basic Pay
> 3 years to 4 years	8 Basic Pay	8 Basic Pay	8 Basic Pay
> 4 years to 5 years	10 Basic Pay	10 Basic Pay	10 Basic Pay
> 5 years to 6 years	12 Basic Pay	12 Basic Pay	12 Basic Pay
> 6 years to 8 years	15 Basic Pay	15 Basic Pay	15 Basic Pay
> 8 years to 10 years	17 Basic Pay	17 Basic Pay	17 Basic Pay
> 10 years to 12 years	20 Basic Pay	20 Basic Pay	20 Basic Pay
> 12 years	25 Basic Pay	25 Basic Pay	25 Basic Pay

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

* **Recovery from the Salary of the sureties will commence from 4th month of default of loanee or borrower.**



DEPOSIT INTEREST RATE

(Effective from 01/04/2023)

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	7.00%	7.25%	Half yearly
	6.90%	7.15%	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	7.00% (Effective rate 7.23%)	1,000/-	1,072/-
24 MONTHS	7.25% (Effective rate 7.78%)	1,000/-	1,156/-

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	7.00 % p.a.	1,000/-	12,468 /-
24 MONTHS	7.25 % p.a.	1,000/-	25,901 /-

- 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 deposits for completed tenure.
- Remaining terms and conditions of the Scheme of deposits will remain unchanged.



46th ANNUAL REPORT 2023-24

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 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.



सेहेचाळीसावा वार्षिक अहवाल २०२३-२०२४

“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 देणे.

सभासदाचा अकस्मात मृत्यु 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 मृत्यु 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 2023-2024

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Passing %
1	20229	SUSHANTA KARMAKAR	IDBI Bank Ltd	ASHMIT KARMAKAR	SON	98 %
2	7672	MRINMOY A.BHANDARI	IDBI Bank Ltd	SRIJAYEE BHANDARI	DAUGHTER	98 %
3	6461	MANUR SHARMA	IDBI Bank Ltd	SHARANYA MANUR SHARMA	DAUGHTER	98 %
4	10608	NANDADULAL BISWAS.	IDBI Bank Ltd	SHREYASI BISWAS	SON	98 %
5	7104	MRITYUNJAI KUMAR RAI	IDBI Bank Ltd	AVIKA RAI	DAUGHTER	97 %
6	8291	VINODKUMAR B.PILLAI	IDBI Bank Ltd	KRISHNAPRIYA VINOD PILLAI	DAUGHTER	97 %
7	5846	PADMA RANGANATHAN	SIDBI	SHASHANK RANGANATHAN	SON	97 %
8	21687	KUNDAN KUMAR	IDBI Bank Ltd	RAMYA KUNDAN KUMAR	DAUGHTER	97 %
9	6598	B.HIRA	IDBI Bank Ltd	AVISHIKTA HIRA	DAUGHTER	96 %
10	6849	RANJAN KUMAR RATH	IDBI Bank Ltd	ANANDITAA RATH	DAUGHTER	96 %
11	8853	MR.SHAikh SANOWER HOSSAIN	IDBI Bank Ltd	SHEZAN HOSSAIN	DAUGHTER	96 %
12	10874	MITESH K.SINHA.	IDBI Bank Ltd	SAKSHAM SINHA	SON	96 %
13	6700	MAGANLALL KAMWAL	IDBI Bank Ltd	MINAL MAGANLAL KAMWAL	DAUGHTER	95 %
14	6437	DEBANGSU BHATTACHARYYA	IDBI Bank Ltd	DEBADIPTA BHATTACHARYYA	DAUGHTER	95 %
15	6806	MANMAYURI LAKHAR	IDBI Bank Ltd	DRISTANTA NAYAN KASHYAP	SON	95 %
16	20154	AJL. K. ALEX PANICKER	IDBI Bank Ltd	ANGELINA AJI PANICKER	DAUGHTER	95 %
17	7342	DEBIPRASAD DASH	IDBI Bank Ltd	SHAKTI PRASAD DASH	SON	95 %
18	10970	RAJIV KUMAR.	IDBI Bank Ltd	ARYAN KUMAR	SON	94 %
19	6234	HIRANMAYE K.L.	IDBI Bank Ltd	RAMYASHRI S	DAUGHTER	94 %
20	5497	GOKHALE PRASAD P.	IDBI Bank Ltd	PRARTHANA P GOKHALE	DAUGHTER	94 %
21	9174	MR.MANISH P.PATHAK	IDBI Bank Ltd	MANAN PATHAK	SON	94 %
22	9475	MR.SARVESH KR.MISHRA	IDBI Bank Ltd	CHAITANYA MISHRA	SON	94 %
23	8643	MR.HEMANT KUMAR PATRA	IDBI Bank Ltd	VENKATESWAR SHREYANSH PATRA	SON	94 %
24	5333	SUVARNA NAVEEN S.	SIDBI	MYTHRI N SUVARNA	DAUGHTER	94 %
25	6343	MURUKESHKUMAR E.P.	IDBI Bank Ltd	ISHAAN KARTHIK M	SON	94 %
26	7684	MR.SANJAY M.GORE	IDBI Bank Ltd	AANISH SANJAY GORE	SON	93 %
27	7456	MR.A.SUDKAR	IDBI Bank Ltd	A S DHANYA SHRI	DAUGHTER	93 %
28	7461	MS.DEEPSHIKHA GUPTA	IDBI Bank Ltd	DHRUV GUPTA	SON	93 %
29	21310	TANUSHREE DAS	IDBI Bank Ltd	TIASHA ABHIJIT DAS	DAUGHTER	93 %
30	8460	GURU RAGAVENDHRAN	IDBI Bank Ltd	G PREETHI	DAUGHTER	93 %
31	7309	PURANIK SONALI M.	IDBI Bank Ltd	NEELAY MAKRAND PURANIK	SON	92 %
32	6281	RAJAN SHARMA	IDBI Bank Ltd	KHANAK SHARMA	DAUGHTER	92 %
33	6239	SONKUSALE R.N.	IDBI Bank Ltd	TANMAYEE R SONKUSALE	DAUGHTER	92 %
34	5115	CHANDEKAR NANDU L.	IDBI Bank Ltd	RUNALI N CHANDEKAR	DAUGHTER	92 %
35	10839	SHANTI PRAKASH KINDO	IDBI Bank Ltd	PRATYUSHA KINDO	DAUGHTER	92 %
36	12616	AMITAVA BARMAN	IDBI Bank Ltd	ARYAMAN BARMAN	SON	92 %
37	6293	S.SHIVA KUMAR	SIDBI	RAKSHITHA S.	DAUGHTER	92 %
38	5147	PEGU PRONUJ KUMAR	IDBI Bank Ltd	PRIAM PEGU	SON	92 %
39	7109	DINESH PRASAD	SIDBI	AYUSH PRASAD	SON	92 %
40	8607	MR.SUNIL M.MUNJAL	IDBI Bank Ltd	ASMI MUNJAL	DAUGHTER	92 %
41	8230	MR.AVINASH KUMAR	IDBI Bank Ltd	AYUSH BHARDWAJ	SON	92 %
42	7051	KRISHNA PRIYA ALLADI	IDBI Bank Ltd	DASARI ABHINAV SURYATEJ	SON	91 %
43	21763	MAHESH KUMAR P	IDBI Bank Ltd	GAURI MANESH	DAUGHTER	91 %
44	5820	PADHAN ISWAR	IDBI Bank Ltd	NILESH ISWAR PRADHAN	SON	91 %
45	6697	SUNITA RAKESH	SIDBI	ESHA RAKESH	DAUGHTER	91 %
46	9354	MR.SHAMENDRA GARG	IDBI Bank Ltd	SOUMIL GARG	SON	91 %
47	7603	MR.SAURABH V.GUPTA	IDBI Bank Ltd	NAVYA GUPTA	DAUGHTER	91 %
48	12168	SNIGDHA MAYUR SHAH.	IDBI Bank Ltd	SHLOK MAYUR SHAH	SON	91 %
49	6028	MANISHA A BHATT	IDBI Bank Ltd	DAVIK ASHISH BHATT	SON	91 %



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

S.S.C. MERIT AWARDS LIST 2023-2024

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Passing %
50	7934	MR.RANGARAJ K.B.	IDBI Bank Ltd	MITHUN K R	SON	90 %
51	7857	MR.PRADEEP K.SHELAR	IDBI Bank Ltd	KAVERI P SHELAR	DAUGHTER	90 %
52	6288	RAO JANARDAN SINGH	IDBI Bank Ltd	DRISHTI SINGH	DAUGHTER	90 %
53	12664	L KRISHNAMURTHI	IDBI Bank Ltd	L KM HARIVARSHAN	SON	90 %
54	10756	NITHA AALIKAL.	IDBI Bank Ltd	SAMIKSHA SHASHIKUMAR AALIKAL	DAUGHTER	90 %
55	13028	SHARMILI BASU	IDBI Bank Ltd	ADRISE BOSE	DAUGHTER	90 %
56	10597	VIJESH SHRIVASTAVA.	IDBI Bank Ltd	JAYESH SHRIVASTAVA	SON	90 %
57	7881	MR.NEERAJ R.KUMAR	IDBI Bank Ltd	SIDDHI N KUMAR	DAUGHTER	90 %
58	7187	JAYAPRAKASH PAI	IDBI Bank Ltd	P TEJASHREE JAYAPRAKASH PAI	DAUGHTER	90 %
59	10516	RANE SANDESH BHIVAJI	IDBI Bank Ltd	RIDDHI SANDESH RANE	DAUGHTER	89 %
60	7018	ASHFAQUE MASTAN	IDBI Bank Ltd	AYESHA ASHFAQUE MASTAN	DAUGHTER	89 %
61	9564	MR.ABHAY KUMAR	IDBI Bank Ltd	ESHNA ABHAY KUMAR	DAUGHTER	89 %
62	5389	PAWAR GANESH B.	IDBI Bank Ltd	SIDDHI GANESH PAWAR	DAUGHTER	89 %
63	20154	AJI. K. ALEX PANICKER	IDBI Bank Ltd	ATHEN AJI PANICKER	SON	89 %
64	7165	CHAVAN UMESH A.	IDBI Bank Ltd	SHRAVANI UMESH CHAVAN	DAUGHTER	89 %
65	7218	SUREKHA YADAV	IDBI Bank Ltd	SANJULA SUNIL YADAV	DAUGHTER	88 %
66	11117	MANISH BHOSTEKAR	IDBI Bank Ltd	NILAY MANISH BHOSTEKAR	SON	88 %
67	7207	TARUN KUMAR PRASAD	IDBI Bank Ltd	TANISHQ PRASAD	SON	88 %
68	9624	MR.P.ARULRAJ	IDBI Bank Ltd	SHIVANI A J	DAUGHTER	88 %
69	6111	SADIKALI K.A.	IDBI Bank Ltd	ALLARAKHIA ZAINAB SADIKAL	DAUGHTER	87 %
70	9338	MR.KSHIROD MALLIK	IDBI Bank Ltd	BISMAY BIBHUTI BHUSHAN MALLIK	SON	87 %
71	6683	PRASHANT BAWANE	IDBI Bank Ltd	MOHITA P BAWANE	DAUGHTER	86 %
72	6938	SIVASUBRAMANIAN P	IDBI Bank Ltd	S AKSHAYA	DAUGHTER	86 %
73	12923	NITIN G DERASHREE	IDBI Bank Ltd	DHARMAN NITINKUMAR DERASHREE	SON	86 %
74	7199	PURNA CHANDRA MAJHI	IDBI Bank Ltd	ARATRIK MAJHI	SON	85 %
75	12864	SANDEEP GORIVALE	INTECH	VEDANT SANDEEP GORIVALE	SON	84 %
76	7117	MEHUL JOSHI	IDBI Bank Ltd	DEV MEHUL JOSHI	SON	84 %
77	5057	SAGUNTHAN D.	IDBI Bank Ltd	PRANAV SAGUNTHAN	SON	84 %
78	10579	KAUTUHAL KALE.	IDBI Bank Ltd	JANHVI KALE	DAUGHTER	84 %
79	9100	CHANDAN A.KIRILKAR	IDBI Bank Ltd	AARAV CHANDAN KIRILKAR	SON	83 %
80	7196	MR.GUNEETKAUR MAKEN	IDBI Bank Ltd	AKSHIT MATTOO	SON	83 %
81	7606	MR.GOVIND SATARDEKAR	IDBI Bank Ltd	SHUBHAM GOVIND SATARDEKAR	SON	83 %
82	8899	MR.H.KRISHNA	IDBI Bank Ltd	DIA KRISHNA	DAUGHTER	83 %
83	6966	VRUSHLI SHINDE	IDBI Bank Ltd	SHUBHRA P SHINDE	DAUGHTER	82 %
84	5065	MAHESH PEDNEKAR	IDBI Bank Ltd	ARYAN MAHESH PEDNEKAR	SON	82 %
85	6979	V.PRAVEEN KUMAR	IDBI Bank Ltd	A P RITHIK	SON	81 %
86	7369	MR.DINESHKUMAR SHARMA	IDBI Bank Ltd	HARSHIT SHARMA	SON	81 %
87	7899	MR.MOHIT K.K.SAXENA	IDBI Bank Ltd	VINAMRA KISHORE	SON	79 %
88	21233	AMIT GURVE	IDBI Bank Ltd	ANUJ GURVE	SON	79 %
89	7246	MR.RANBIR K.SINGH	IDBI Bank Ltd	SATVIK SINGH	SON	77 %
90	9338	MR.KSHIROD MALLIK	IDBI Bank Ltd	SUSHREE MALLIK	DAUGHTER	77 %
91	21796	RODNEY BENEDICT HERI	ICMS	MESHACH C HERI	SON	76 %
92	7385	SHRI.V.SAIRATNAPRASA	IDBI Bank Ltd	V. SUBHA VENKATA SIVA SAI MARUTHI YASWANTH	SON	76 %



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

H.S.C. MERIT AWARDS LIST 2023-2024

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Stream	Passing %
1	6991	RAJESH KUMAR GUPTA	IDBI Bank Ltd	ADITYA ANAND GUPTA	SON	SCIENCE	98 %
2	8432	VENKATESH R.D.	IDBI Bank Ltd	SHRINIKETH DEEVANPALLI	SON	SCIENCE	98 %
3	8283	PAVAN KUMAR	IDBI Bank Ltd	SATHVIK BACHU	SON	COMMERCE	97 %
4	7141	S.LOMADA	IDBI Bank Ltd	L JOY NIRANTAR	SON	SCIENCE	97 %
5	8044	MR.SANAT BAIRI.	IDBI Bank Ltd	RIDHI BAIRI	DAUGHTER	SCIENCE	96 %
6	8590	MR.VIJAYA H.BITRA	IDBI Bank Ltd	SRINIVAS JENITH BITRA	SON	SICENCE	95 %
7	6748	SAI R.KRISHNA	IDBI Bank Ltd	ANKITH ROKKAM	SON	SCIENCE	95 %
8	8888	MR.ASHOK SHARMA	IDBI Bank Ltd	ADITYA K JOSHI	SON	COMMERCE	94 %
9	8495	SHESHI PALAURI	IDBI Bank Ltd	ANAROSE CATHERINE PALAURI	DAUGHTER	SCIENCE	94 %
10	13127	SIVAKUMAR R	IDBI Bank Ltd	SOWPARNIKA D SIVAN	DAUGHTER	B.SC	93 %
11	5848	SUNKALE SEEMA A.	IDBI Bank Ltd	RADHA SUNKALE	DAUGHTER	ARTS	93 %
12	6971	ABHIJEET SRIVASTAVA	IDBI Bank Ltd	SOHAM SRIVASTAVA	SON	SCIENCE	92 %
13	10874	MITESH K.SINHA.	IDBI Bank Ltd	SAMRIDDI SINHA	DAUGHTER	SCIENCE	92 %
14	5672	CHACHAD ABHAY R.	IDBI Bank Ltd	OMKAR CHACHAD	SON	COMMERCE	92 %
15	7200	JAGADISH GULLAPALLY	IDBI Bank Ltd	G SRAYYA	DAUGHTER	COMMERCE	91 %
16	6953	D.T.SRINIVASA RAO	IDBI Bank Ltd	D.LIKITHA	DAUGHTER	SCIENCE	91 %
17	6279	KARAN SINGH RAWAT	SIDBI	KAVYA RAWAT	DAUGHTER	COMMERCE	91 %
18	12893	NAGASHREE S	IDBI Bank Ltd	SAI SANKALP S	SON	SCIENCE	91 %
19	10326	VISHAL SAXENA.	IDBI Bank Ltd	AVIRAL D SAXENA	SON	SCIENCE	91 %
20	6900	M.JANAKIRAMAN	IDBI Bank Ltd	JAGATH M J	SON	SCIENCE	91 %
21	5987	S.KUMAR	IDBI Bank Ltd	K KARPAGAKANNAN	SON	COMMERCE	90 %
22	7105	SOMNATH KUNDU	IDBI Bank Ltd	HIYA KUNDU	DAUGHTER	COMMERCE	89 %
23	6567	RAMESH CHANDRA	SIDBI	ANMOL CHANDRA	SON	SCIENCE	88 %
24	9235	MS.RITU MADHUR JAIN	IDBI Bank Ltd	LEKISHA JAIN	DAUGHTER	COMMERCE	88 %
25	6037	SUSHILA YADAV	IDBI Bank Ltd	DARSHAN YADAV	SON	SCIENCE	88 %
26	4953	ASHOK MERINDE	IDBI Bank Ltd	RIJUL ASHOK MERINDE	SON	SCIENCE	87 %
27	5519	ASHOK KONDA	IDBI Bank Ltd	ATHARVA KONDA	SON	COMMERCE	87 %
28	6705	NITIN SHUKLA	SIDBI	SNEHA SHUKLA	DAUGHTER	COMMERCE	87 %
29	6897	LUCY VINOD	IDBI Bank Ltd	VENKATESH VINOD	SON	SCIENCE	85 %
30	6196	SUSMITA S.SURYAJI	SIDBI	SHUBHAM S SURYAJI	SON	COMMERCE	85 %
31	5434	VENUGOPAL RAO Y.	SIDBI	YALANGI N RAO	DAUGHTER	SCIENCE	85 %
32	6808	AMIT WALIA	IDBI Bank Ltd	SAHIL WALIA	SON	SCIENCE	84 %
33	11394	RAJU RAM.	IDBI Bank Ltd	VISHVENDRA BHASKAR	SON	SCIENCE	84 %
34	5522	RAUT PRASHANT P.	IDBI Bank Ltd	ANVI RAUT	DAUGHTER	COMMERCE	84 %
35	21262	ALOK GUPTA	IDBI Bank Ltd	SHEFALI GUPTA	DAUGHTER	SCIENCE	84 %
36	5181	MANE DEEPAK P.	IDBI Bank Ltd	SHRUTI D MANE.	DAUGHTER	ARTS	84 %
37	8076	SARIKA V.TALEGAONKAR	IDBI Bank Ltd	PRIYASHA TALEGAONKAR	DAUGHTER	SCIENCE	84 %
38	7963	MR.DINESH KUMAR JAIN	IDBI Bank Ltd	ADITYA JAIN	SON	SCIENCE	83 %
39	5980	PALANI P.	IDBI Bank Ltd	P RANJITH NAREN	SON	COMMERCE	83 %
40	6152	ANIL DHAWAN	IDBI Bank Ltd	RISHIKA DHAWAN	DAUGHTER	SCIENCE	83 %
41	7276	SIDHANATH K. BABAR	IDBI Bank Ltd	ASHLESHA BABAR	DAUGHTER	SCIENCE	82 %
42	21726	MONOJIT DEY	IDBI Bank Ltd	MONOMITA DEY	DAUGHTER	SCIENCE	81 %
43	9160	C.A.HIREMATH	IDBI Bank Ltd	ARYAN C. HIREMATH	SON	SCIENCE	79 %
44	7567	SMT.NALINI N.DALVI	IDBI Bank Ltd	RIVHA DALVI	DAUGHTER	COMMERCE	78 %
45	8176	MR.JITENDRA N.SHAH	IDBI Bank Ltd	BHUMI JITENDRA SHAH	DAUGHTER	SCIENCE	78 %
46	9026	MANOJ PUROHIT	IDBI Bank Ltd	MOHIT PUROHIT	SON	COMMERCE	78 %
47	10526	BIJOY VARGHESE.	IDBI Bank Ltd	CHRIS BIJOY	SON	SCIENCE	78 %
48	8016	SACHIN G.BHORTAKAY	IDBI Bank Ltd	SAI SACHIN BHORTAKAY	DAUGHTER	SCIENCE	78 %
49	6294	PRASANNA KAMATH	IDBI Bank Ltd	PRARTHANA D PRABHU	DAUGHTER	SCIENCE	77 %



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

H.S.C. MERIT AWARDS LIST 2023-2024

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Stream	Passing %
50	9653	SHRIPAD PUNDE	IDBI Bank Ltd	SHRUTI SHRIPAD PUNDE	DAUGHTER	SCIENCE	76 %
51	6572	GAWDE RAKHEE S.	IDBI Bank Ltd	KSHITIJ S GAWDE	SON	ARTS	76 %
52	9835	S.VASANTHI.	IDBI Bank Ltd	S SACHIN	SON	SCIENCE	76 %
53	4627	DALVI JAYVANT S.	IDBI Bank Ltd	SHABARI JAYVANT DALVI	DAUGHTER	SCIENCE	75 %
54	6020	SARITA JOSHI	IDBI Bank Ltd	AABHAN JOSHI	DAUGHTER	COMMERCE	75 %





आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

GRADUATION - MERIT AWARDS LIST 2023-24

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Stream	Passing %
1	5378	SURTI PRAMOD R.	IDBI Bank Ltd	MAHEK PRAMOD SURTI	DAUGHTER	B.SC	95 %
2	9694	KSHAMA P GADKARI.	IDBI Bank Ltd	SHRIYA P GADKARI	DAUGHTER	B.COM	94 %
3	4814	ANURADHA SURESH	IDBI Bank Ltd	SHOBHANA SURESH	DAUGHTER	B.A	94 %
4	6733	PRASANTA S CHOUDHARY	IDBI Bank Ltd	ANOUSHKAA P KARABI	DAUGHTER	B.COM	94 %
5	6234	HIRANMAYE K.L.	IDBI Bank Ltd	SRUTHI SRINIVASAN	DAUGHTER	B.TECH	93 %
6	8848	MR.RAJESH S.PRASAD	IDBI Bank Ltd	RITIKA PRASAD	DAUGHTER	B.TECH	93 %
7	5523	PRAMOD MALIK	IDBI Bank Ltd	PRANAV MALIK	SON	B.SC	92 %
8	7224	MUKESH RAJPUROHIT	IDBI Bank Ltd	JHANVI RAJPUROHIT	DAUGHTER	B.A	92 %
9	12774	MANISH S BHISE	INTECH	KUSHI BHISE	DAUGHTER	B.A	90 %
10	7701	GURMINDER R.OBEROI	IDBI Bank Ltd	SANMEET OBEROI	DAUGHTER	B.COM	90 %
11	5980	PALANI P.	IDBI Bank Ltd	GOPI KRISHNAN P	SON	B.TECH	90 %
12	5045	COELHO RITA VENCY	IDBI Bank Ltd	ERICSSON VENCY COELHO	SON	LLB	90 %
13	5593	JAVED SIDDIQUI	SIDBI	SIMRA SIDDIQUI	DAUGHTER	B.A	90 %
14	5637	NITIN R.PHADTARE	IDBI Bank Ltd	GARGI N PHADTARE	DAUGHTER	BA	89 %
15	5520	G. SUBRAMANIAN	SIDBI	S KARTHIKEYAN	SON	B.TECH	87 %
16	4894	MANDAL MUNIRA S.	IDBI Bank Ltd	ANIRBAN ALY MANDAL	SON	BBA LLB	87 %
17	5821	RAO C.S.V.	IDBI Bank Ltd	ADITHYA CSV	SON	B.TECH	87 %
18	5988	BIBHUTY S.K.	SIDBI	SHANYA BIBHUTY	DAUGHTER	B.TECH	87 %
19	4618	ARJUN D. JADHAV	IDBI Bank Ltd	KUNAL ARJUN JADHAV	SON	B.MS	86 %
20	5605	PREMA BALAJI	SIDBI	SRIHARI BALAJI	SON	B.E	86 %
21	5591	ETHIRAJULU RAMESH	SIDBI	SRICHARAN SINGH	SON	B.TECH	86 %
22	6621	SHITAL S.KANE	IDBI Bank Ltd	SHRUTI KANE	DAUGHTER	B.SC	85 %
23	7031	MURTHY G.N.	IDBI Bank Ltd	GUNDALA SUBHADRA SHRUTI	DAUGHTER	B.COM	84 %
24	4941	RAO P.V.V.	IDBI Bank Ltd	AREN VARDHAN	SON	B.TECH	84 %
25	5114	TARUN CHOUDHURY	IDBI Bank Ltd	NISHIJYOTI CHOUDHURY	DAUGHTER	B.PHARMA	84 %
26	5825	KARTHIKEYAN S.	IDBI Bank Ltd	RITIKA KARTHIKEYAN	DAUGHTER	B.E	83 %
27	5346	SURESH B.PAWAR	SIDBI	SHUBHAM SURESH PAWAR	SON	B.TECH	83 %
28	6561	PRASAD G.D.	IDBI Bank Ltd	REEMA GOLAGANA	DAUGHTER	B.TECH	82 %
29	7018	ASHFAQUE MASTAN	IDBI Bank Ltd	AATIF ASHFAQUE MASTAN	SON	B.SC	82 %
30	6051	WAKKAR M.C.	SIDBI	KASTURI MAHESH WAKKAR	DAUGHTER	B.COM	80 %
31	6051	WAKKAR M.C.	SIDBI	KASTURI MAHESH WAKKAR	DAUGHTER	B.COM	80 %
32	4942	BASKER D.	IDBI Bank Ltd	ESHAYANI BASKER	DAUGHTER	B.COM	80 %
33	5292	NAINA DEVI.	IDBI Bank Ltd	VANI PANT	DAUGHTER	B.SC	78 %
34	12784	ABHINAY R. DEO	INTECH	ATHARVA DEO	SON	B.COM	78 %
35	11394	RAJU RAM.	IDBI Bank Ltd	AJAY SINGH	SON	B.SC	78 %
36	7795	MR.RC ILANGO VAN	IDBI Bank Ltd	I MRIDULA DEVI	DAUGHTER	B.TECH	78 %
37	12775	SANJAY GOKHALE	INTECH	AMAN GOKHALE	SON	B.A	77 %
38	5933	SAROJA ANBUSAMY	IDBI Bank Ltd	T A SOUMYA	DAUGHTER	B.COM.	76 %
39	6748	SAI R. KRISHNA	IDBI Bank Ltd	ROKKAM ANIRUDH	SON	B.TECH	75 %
40	5806	RAJESH S.KULKARNI	IDBI Bank Ltd	ROHIT KULKARNI	SON	BBA	75 %
41	7311	RAJAN TUNGARE	IDBI Bank Ltd	SIDDHESH TUNGARE	SON	BMS	75 %
42	5914	PRITHVIRAJ S.	IDBI Bank Ltd	NEHA SURAMPALLI	DAUGHTER	B.E	75 %
43	5850	ANANTHAVALLY A.	IDBI Bank Ltd	HRIDYAMBIKA A MANU	DAUGHTER	B.A	75 %
44	9709	KALYANI JADHAV.	ICMS	NEERAJ JADHAV	SON	B.E	75 %
45	5477	VIKAS V.SALUNKE	IDBI Bank Ltd	KAUSTUBH SALUNKE	SON	B.E	73 %
46	18282	PARVEEN JUNEJA	SIDBI	TEJAL JUNEJA	DAUGHTER	LAW	73 %
47	5722	KIRSHORKUMAR S.GAIKWAD	SIDBI	SHUBHAM K GAIKWAD	SON	B.SC	72 %
48	5748	KARTHIKEYAN K.V.	SIDBI	ASHWIN KARTHIKEYAN	SON	B.TECH	72 %
49	4513	JADHAV SUDHIR P.	IDBI Bank Ltd	PRATHMESH SUDHIR JADHAV	SON	B.COM	71 %



GRADUATION - MERIT AWARDS LIST 2023-24

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Stream	Passing %
50	21513	MAMONI KALITA	IDBI Bank Ltd	NIHA KALITA	DAUGHTER	B.A	67 %
51	5691	CHETTIAR MARY S.V.	IDBI Bank Ltd	SHERYL CHETTIAR	DAUGHTER	MBBS	66 %
52	5334	NEOPANE EKKADEO	SIDBI	BASANT NEOPANE	SON	B.COM	66 %
53	4937	MAHANTESH M.PATIL	IDBI Bank Ltd	SHALMALI M PATIL	DAUGHTER	LLB	65 %
54	6084	PRITI CHOGALE	IDBI Bank Ltd	KSHITIJ CHOGALE	SON	B.Com.	64 %
55	4941	RAO P.V.V.	IDBI Bank Ltd	PILLI RHODA KIRTHI VARDHINI	DAUGHTER	MBBS	62 %
56	5045	COELHO RITA VENCY	IDBI Bank Ltd	ERNEST VENCY COELHO	SON	MBBS	60 %





RULES OF DEPOSITS

Members are hereby informed that, as pointed out by 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 with-in 91 days but after 46 days, interest paid will be @1% less than savings interest and if withdrawn with-in 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, 2023 to March 31, 2024:

- We have started sending quarterly account statement by E-mail to all members.
- We have also started email alerts for any transactions carried out by the member.
- The Managing Committee has decided to offer a rebate of @ 0.75% on the First Loan, Article Loan and Special Loan, in view of good performance of the Society.
- During the Financial Year 2023-24 your society has crossed major milestone of about Rs. 330 crore of total business. This was possible only through the efforts of Managing Committee, Society's staff and your unstinted support. We expect the same co- operation in the years to come.
- In the financial year 2023-24, on the occasion of “**Society Foundation Day**” gifts were presented to the employee of IDBI / SIDBI / ICMS / INTECH.



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

१ एप्रिल २०२३ ते ३१ मार्च २०२४ या कालावधीतील सोसायटीच्या प्रमुख कार्याचा आढावा :

- ❖ सोसायटीने आपल्या सर्व सभासदांना ई-मेल द्वारे त्रैमासिक अकाउंट स्टेटमेंट पाठविण्यास सुरुवात केली आहे.
- ❖ सभासदाने सोसायटीमध्ये केलेल्या सर्व प्रकारच्या व्यवहाराची सूचना ई-मेल द्वारे पाठविण्यास सुरुवात केली आहे.
- ❖ सोसायटीची चांगली कामगिरी लक्षात घेता, व्यवस्थापन समितीने प्रथम कर्ज, गृहवस्तु खरेदी आणि विशेष कर्ज यावरील व्याज दरात ०.७५% सूट ह्या ही वर्षी देण्याचे ठरविले आहे.
- ❖ सन २०२३-२४ च्या आर्थिक वर्षात सोसायटीने आर्थिक उलाढालीचा सुमारे ३३० 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 २०२३-२४ च्या आर्थिक वर्षात सोसायटीने “सोसायटी स्थापना दिनाच्या” निमित्ताने आय.डी.बी.आय./सिडबी/आयसीएमएस/इनटेकच्या सर्व कर्मचाऱ्यांना भेटवस्तू दिल्या.

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/-

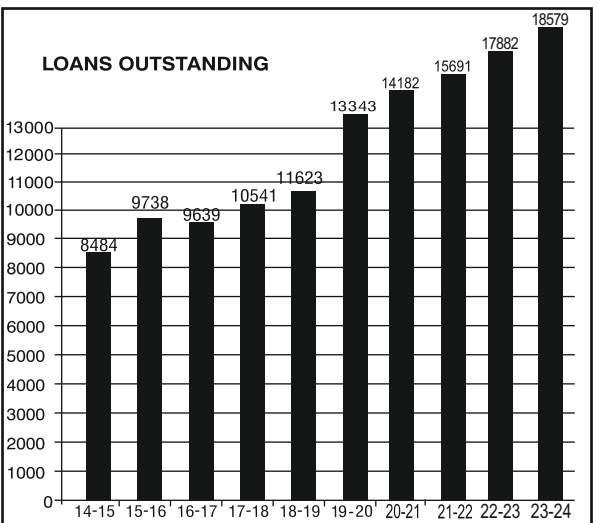
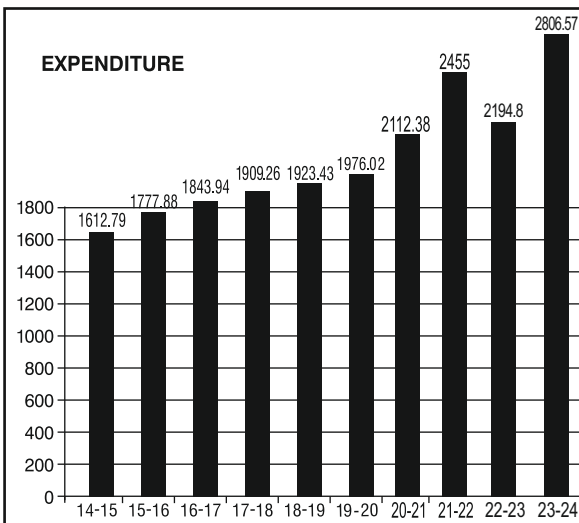
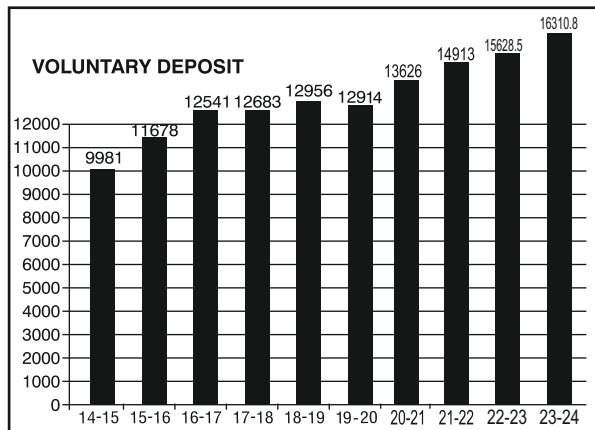
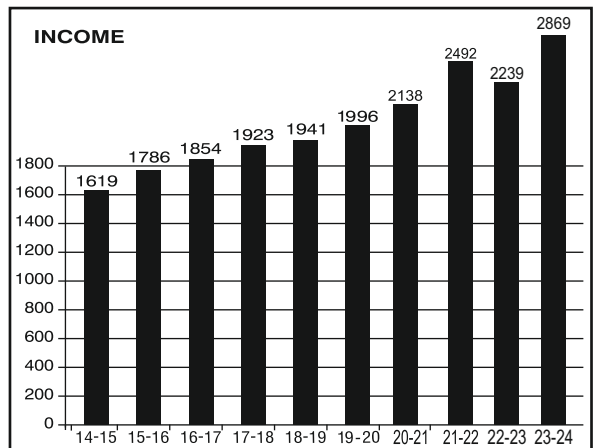
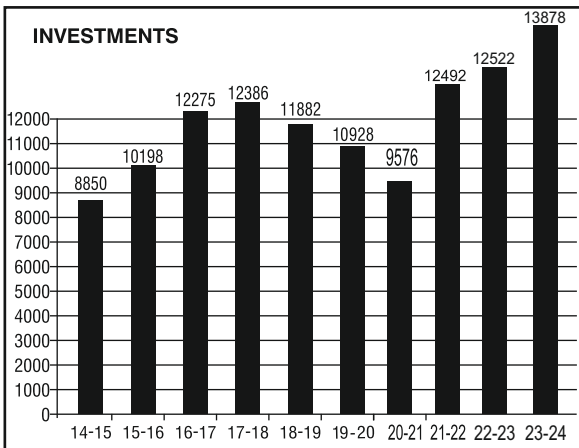
MERIT AWARD BENEFIT TO MEMBERS OF THE SOCIETY (w.e.f. 01/04/2022)

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 2023



Training program for staff & Committee members held on 2nd March 2024 at IDBI Tower, Mumbai



GROWTH CHART

Amount in Lakhs

	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24
Membership सभासदत्व	7622	7910	8026	6989	7015	6926	7088	7357	7566	7817
Share Capital भाग भांडवल	7.35	6.92	6.69	1.36	0.93	0.75	0.75	0.76	0.77	0.78
Capital Deposit मासिक वर्गणी	2065	2428.66	2707.38	2587.87	2713.07	2860.47	3028.23	3273.49	3482.42	3667.36
M.B.D. सभासद सद्विच्छा ठेव	1468.26	1785.72	2172.98	2522.87	2833.03	3140.64	3461.31	3821.00	4138.26	4458.22
Savings Deposit बचत ठेव	846.10	992.41	1046.15	1464.10	1358.37	1411.30	1616.03	1719.45	1945.67	2099.3
Recurring Deposit आवर्तित ठेव	261.09	213.31	307.58	158.94	192.19	165.17	208.51	228.62	313.10	358.92
Fixed Deposit मुदत ठेव	401.30	375.52	345.66	351.67	441.75	479.15	445.68	498.93	506.13	491.15
Short Term Deposit अत्यल्प मुदत ठेव	181.75	249.94	216.78	219.32	214.70	217.70	361.52	453.99	487.53	404.81
Medium Term Deposit मध्यम मुदत ठेव	8280.83	9836.43	10616.20	10479.62	10746.95	10640.01	10990.73	12009.50	11345.99	12071.60
Loan Sanctioned मंजूर कर्ज	5656.48	6508.30	5440.39	6356.90	7973.75	7576.59	7213.33	8085.41	9442.89	9144.75
Loan Outstanding कर्जाची बाकी	8483.88	9737.44	9638.96	10541.35	11611.37	13335.89	14181.53	15691.07	17882.66	18578.49
Statutory Reserves वैधानिक गंगाजळी	703.07	814.84	893.13	997.76	1075.22	1119.29	1193.7	1241.22	1298.83	1388.77
Investments गुंतवणूक	8850.00	10197.96	12274.63	12385.78	11882.22	10928.22	9576.01	12492.96	12522.52	13877.65
Int. & Other Receipt व्याज व इतर उत्पन्न	1619.48	1785.85	1854.25	1923.11	1941.15	1996.38	2137.94	2491.52	2239.43	2868.75
Interest Paid दिलेले व्याज	1382.21	1523.74	1623.56	1591.60	1583.97	1689.91	1818.73	1656.19	1644.56	1761.67
Net Profit निव्वळ नफा	6.69	8.01	10.30	13.85	17.72	20.37	25.56	38.16	44.01	62.17
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, Cuff Parade,

Mumbai - 400 005.

www.idbiscsl.co.in