



IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

**ANNUAL
REPORT
2022-2023**

**45th
४५वा**

**वार्षिक अहवाल
सन २०२२-२०२३**



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

व्यवस्थापन समिती - 2022-2023

Managing Committee 2022-2023



PRASANNA N. MUKNE
Chairman



JAYVANT DALVI
Vice Chairman



JAIDEEP PAL
Secretary



JANAKI VISHWANATHAN
Asst. Secretary



AVIJIT DAS



HOSHANG B. GUARD



MANISH AIND



SHEKHAR RAO



PRADEEP CHANDE



MITESH AHIRRAO



GANESH RAUT



PADMA PILLAI

अधिकारी / OFFICER



SUSHIL RANE
MANAGER

कर्मचारी / STAFF



DEEPA SAWANT
Spl. Asst.



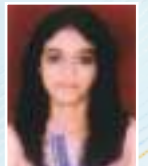
SIDDHITA UKE
Head Clerk



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 २०२२-२०२३

श्री. प्रसन्ना मुकणे अध्यक्ष (१२)	श्री. जयदीप पाल कार्यवाह (१२)
श्री. जयवंत दळवी उपाध्यक्ष (१२)	श्रीमती जानकी विश्वनाथन सह. कार्यवाह (१२)

★ सभासद ★

श्री. अविजीत दास	(१२)
श्री. गणेश राऊत	(११)
श्री. होशांग गार्ड	(१२)
श्री. मनिष आईन्द	(१२)
श्री. मितेश अहिरराव	(१२)
श्रीमती पद्मा पिल्ले	(१२)
श्री. प्रदीप चंदेले	(१२)
श्री. शेखर राव	(१२)

व्यवस्थापक : श्री. सुशिल राणे

पी. जी. रानडे आणि कं.

चार्टर्ड अकौंटंट्स, अंतर्गत हिशेब तपासनीस

रितेश हिबारे आणि कं.

चार्टर्ड अकौंटंट्स, वैधानिक लेखा परीक्षक

★ बँकर्स ★

- ❖ दि शामराव विठ्ठल को-ऑप. बँक लि.,
- ❖ दि सारस्वत को-ऑप. बँक लि.,
- ❖ आय.डी.बी.आय. बँक लि.,
- ❖ दि अपना सहकारी बँक लि.,
- ❖ ठाणे जनता सहकारी बँक लि.,
- ❖ नॉर्थ कॅनरा गोड सारस्वत बँक लि.,
- ❖ डोंबिवली नागरी सहकारी बँक लि.,
- ❖ ठाणे भारत ❖ भारत बँक ❖ कॉसमॉस बँक
- ❖ द पुणे पीपल्स को-ऑप बँक ❖ ए. यु. फायनान्स
- ❖ द नेवल डॉकयार्ड को-ऑप बँक लि. ❖ बेसिन कॅथलिक बँक

★ 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 2022-23

Shri Prasanna Mukne Chairman (12)	Shri Jaideep Pal Secretary (12)
Shri Jayvant Dalvi Vice Chairman (12)	Smt. Janaki V. Asst. Secretary (12)

MEMBERS

Shri Avijit Das	(12)
Shri Ganesh Raut	(11)
Shri Hoshang Guard	(12)
Shri Manish Aind	(12)
Shri Mitesh Ahirrao	(12)
Smt. Padma Pillai	(12)
Shri Pradeep Chandele	(12)
Shri Shekhar Rao	(12)

Manager : **Shri Sushil Rane**

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

Chartered Accountant
Internal Auditors

Ritesh Hibare & Co.

Chartered Accountant
Statutory Auditor

- The Shamrao Vithal Co-op. Bank Ltd.
- The Saraswat Co-op. Bank Ltd.
- IDBI Bank Ltd.,
- The Apna Sah. Bank Ltd.
- The Thane Janata Sahakari Bank Ltd.
- N.K.G.S.B Bank Ltd.
- DNS Bank,
- Bharat Bank
- The Pune Peoples Co-op. Bank
- Bassein Catholic Bank
- The Naval Dockyard Co-op. Bank Ltd.
- Thane Bharat
- Cosmos Bank
- A U Finance Bank

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 2022 to March 2023 Total No. of meetings 12)



वार्षिक सर्वसाधारण सभेची सूचना

सर्व भागधारक सभासदांना सूचना देण्यात येते की सोसायटीची ४५ वी वार्षिक सर्वसाधारण सभा शनिवार, दि. १ जुलै २०२३ 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 १६, २०२२ रोजी झालेल्या चव्वेचाळिसाव्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून मंजूर करणे.
२. पंचेचाळिसावा वार्षिक अहवाल दिनांक ३१ मार्च २०२३ अखेरचा जमा-खर्च (नफा-तोटा पत्रक) ताळेबंद व लेखा परीक्षकांचा अहवाल मंजूर करणे.
३. २०२२-२३ या वर्षाच्या नफा विभागणीस मंजुरी देणे.
४. २०२३-२४ 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 : जुन १६, २०२३

प्रसन्ना मुकणे
(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, 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 45th 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 1, 2023** 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 44th Annual General Meeting held on July 16, 2023.
2. To receive and adopt the 45th Annual Report of the Managing Committee for the year 2022 - 23 together with the audited statements of accounts and audit report for the year ended March 31, 2023.
3. To approve distribution of profit of the Society for the year ended March 31, 2023.
4. To appoint Statutory Auditors and Internal Auditors (Chartered Accountants) for the Co-operative year 2023-24 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: June 16, 2023

Prasanna Mukne
(Chairman)

Jaideep Pal
(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 desiring 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 desiring 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.



45th ANNUAL REPORT 2022-23

Dear member,

We have pleasure in presenting the **45th Annual Report** together with the audited statements of accounts for the year ended as on March 31, 2023. 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. 44,01,542/- for the year ended March 31, 2023 after adding last year's balance in profit of Rs. 6,90,265/- (Ref. note on page No. 21) the total amount available for distribution aggregates to Rs. 50,91,807/- The Managing Committee recommends appropriation of profit for your approval as under :-

	2021-22 (Rs.)	2022-23 (Rs.)
STATUTORY RESERVE FUND 25%	10,00,000	16,00,000
DIVIDEND ON SHARE CAPITAL @18%	15,097	15,432
STAFF WELFARE FUND	7,00,000	7,00,000
GOVT. EDUCATION FUND @1%	38,164	50,918
EDUCATION FUND	7,00,000	10,00,000
CONTINGENCIES 10%	9,00,000	10,00,000
BALANCE C/F.	6,90,265	7,25,457
TOTAL	40,43,526	50,91,807

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 0.50% 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, 527 new members were enrolled, while 318 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, 2023 stood at 7,566 (which comprised of IDBI 6,644; SIDBI 798 and other 124) 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 C V Ramanna Raju, Maheshkumar Chavada, Bishal Gupta, Rikhab Surana, Gopal Krishna Kar & Tanaji Sadashiv More 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 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. 77.33 Thousand, respectively as at March 31, 2023. The statutory and other reserves (including MBD Scheme A/c.) increased from Rs. 4,111.52 lakh to Rs. 4,595.45 lakh during the twelve month period under review.
- Other Deposits & voluntary deposits increased to Rs. 23,599.20 lakh during the the year under review as against Rs. 22,357.48 lakh in the previous year.
- The accretion to the Members' Benevolent Scheme during the current year amounted Rs. 130.54 lakh. During the year, the Society disbursed an aggregate amount of Rs. 35.74 lakh to the nominee of 06 deceased members thereby taking the cumulative disbursement out of the scheme since its inception till March 31, 2023 to Rs. 141.57 lakh for 308 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, 2023 your Society granted loans and advance to the extent of Rs. 9,442.89 lakh as against Rs. 8,085.41 lakh in the previous year.

As at the end of March 31, 2023 the outstanding loans stood at Rs. 17,882.66 lakh as compared to Rs. 15,691.57 lakh in the previous year.

OTHER ACTIVITIES / DEVELOPMENTS :-

- As per our tradition, Laxmi Pooja was performed on October 20, 2022 in the Society Office at IDBI Towers, Shri. Rakesh Sharma (M.D. & CEO), Shri. Suresh Khatanhar (DMD), Shri. Shailendra G. Nadkarni (ED), Shri Sudhir S. Kulkarni (CGM) IDBI Bank Ltd., performed pooja in the Society's office in IDBI Tower. 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 86 such merit holders (names appear on page Nos. 28 & 29 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, 2023 were carried out by **M/s. P. G. Ranade & Co.** Chartered Accountants and **Ritesh Hibare & Co.** Chartered Accountants respectively who were appointed as Internal and Statutory Auditors for the financial year 2022-23 at the 44th 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 : June 16, 2023

Jaideep Pal

Secretary

Prasanna Mukne

Chairman



INTERNAL AUDIT REPORT

I) We have audited the attached Balance Sheet of **IDBI Staff Co-operative Credit Society Ltd.**, as at March 31, 2023 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, 2023 and
 - ii) In the case of Profit and Loss Account, of the profit for the year ended on that date.

Place : Dombivali

Date : May 25, 2023

UDIN : 23045335BGUIRK2109

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

Chartered Accountant

Sd/-

Partner



STATUTORY AUDITOR'S REPORT

We have audited the attached Balance Sheet of IDBI Staff Cooperative Society Ltd., as at March 31, 2023 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, 2023.

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

Mumbai

Date: June 1, 2023

For RITESH HIBARE & CO.
Chartered Accountant Sd/-
(Ritesh Hibare)
Proprietor



पंचेचाळीसावा वार्षिक अहवाल २०२२-२०२३

सहकारी सदस्य,

सोसायटीच्या कामकाजाचा ४५ वा वार्षिक अहवाल आणि दि. ३१ मार्च २०२३ 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 २०२३ ला संपलेल्या अहवाल वर्षी आपल्या सोसायटीस एकूण रु. ४४,०९,५४२/- एवढा निव्वळ नफा झाला. मागील वर्षाची निव्वळ शिल्लक रु. ६,९०,२६५/- (पृ.क्र. २१ वरील संदर्भ टिप्पणी पहाणे) जमेल धरून एकूण रु. ५०,९९,८०७/- इतका नफा वाटपासाठी उपलब्ध आहे. याच नफ्याच्या विनियोगाची आपल्या संमतीसाठी कार्यकारिणीने केलेली शिफारस खालीलप्रमाणे आहे.

	२०२१-२२ (रु.)	२०२२-२३ (रु.)
गंगाजळी २५%	१०,००,०००	१६,००,०००
लाभांश १८%	१५,०९७	१५,४३२
कर्मचारी कल्याण निधी	७,००,०००	७,००,०००
सरकारी शैक्षणिक निधी १%	३८,१६४	५०,९१८
शैक्षणिक निधी	७,००,०००	१०,००,०००
आकस्मिक तरतूद १०%	९,००,०००	१०,००,०००
पुढील वर्षाकरीता शिल्लक	६,९०,२६५	७,२५,४५७
एकूण	४०,४३,५२६	५०,९९,८०७

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 ०.५०% सूट दिली आहे. (भांडवली ठेवीवरील व्याज आणि व्याजातील सूट सोसायटीच्या बचत खात्यात जमा केले असुन, लाभांश सर्वसाधारण सभेच्या संमतीनंतर जमा करण्यात येईल.)



सभासदत्व

अहवालसाली ५२७ नवीन सभासद नोंदले गेले तर निवृत्ती, राजीनामा व मृत्युमुळे ३१८ सभासद कमी झाले. दि. ३१ मार्च २०२३ अखेरीस सोसायटीची सभासद संख्या एकूण ७,५६६ झाली आहे. यामध्ये आय.डी.बी.आय. मधील सभासद ६,६४४ सीडबी मधील सभासद ७९८ आणि इतर १२४ 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 सी वी रामण्णा राजू, महेश कुमार छावडा, विशाल गुप्ता, रिखाब सुराणा, गोपाल क्रिष्णा कार व तानाजी सदाशिव मोरे यांचे अहवाल वर्षी निधन झाले, त्यांच्या कुटुंबियांच्या दुःखात सोसायटी सहभागी आहे.

भागभांडवल आणि गंगाजळी

- अ) दि. ३१ मार्च २०२३ पर्यंत प्रमाणित आणि भागधारकांचे भागभांडवल अनुक्रमे रु. १०० लाख आणि रु. ७७.३३ लाख इतके झालेले आहे. दि. ३१ मार्च २०२३ रोजी एम्.बी.डी. योजनेसहित असणारी वैधानिक व इतर गंगाजळी रु. ४,५९५.४५ लाख इतकी झालेली आहे.
- ब) सर्वसामान्य ठेवी व ऐच्छिक ठेवी यामध्ये वाढ होऊन त्याची रक्कम रु. २२,३५७.४८ लाखावरून रु. २३,५९९.२० लाखांवर गेली आहे.
- क) सभासद सद्विच्छा ठेव (एमबीडी योजने) अंतर्गत अहवाल साली एकूण रु. १३०.५४ लाख जमा झाले. सोसायटीने या वर्षी दिवंगत ०६ सभासदांच्या कुटुंबियांना या योजनेअंतर्गत एकूण रु. ३५.७४ लाख वितरित केले. प्रारंभापासून या योजनेद्वारे दिवंगत ३०८ सभासदांच्या कुटुंबियांना एकूण रु. १४१.५७ 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 २०२३ रोजी संपलेल्या वर्षात सोसायटीने रु. ९,४४२.८९ लाख इतकी कर्जे / उचल म्हणून वितरित केली. गेल्या सहकार वर्षात हीच रक्कम रु. ८,०८५.४१ लाख होती. दिनांक ३१ मार्च २०२३ अखेरीस गतवर्षीच्या रु. १५,६९१.५७ लाखांच्या तुलनेत रु. १७,८८२.७७ लाख एवढी रक्कम येणे बाकी आहे.

इतर उपक्रम / घडामोडी

- अ) सालाबादप्रमाणे दि. २० ऑक्टोबर २०२२ रोजी आयडीबीआय टॉवर येथील सोसायटीच्या कार्यालयात लक्ष्मीपूजन संपन्न झाले. श्री. राकेश शर्मा (एम.डी. आणि सी.ई.ओ.), श्री. सुरेश खटनहार (डीएमडी), श्री. शैलेंद्र जी. नाडकर्णी (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 ८६ गुणवंत विद्यार्थ्यांचा सत्कार रोख पारितोषिक देऊन करण्यात आला (त्यांची नावे या अहवालाच्या पृष्ठ क्रमांक २८ व २९ वर दिली आहेत.) या सर्वांचे हार्दिक अभिनंदन करून सोसायटी त्यांना उज्ज्वल भवितव्यासाठी शुभेच्छा देत आहे.

व्यवस्थापन समिती

अहवालसाठी कार्यकारिणीच्या एकूण १२ सभा झाल्या.

लेखा परीक्षण

२०२२-२३ या सहकार वर्षाकरीता ४४ व्या वार्षिक सर्वसाधारण सभेने मंजूरी दिलेल्या रितेश हिबारे आणि कं., चार्टर्ड अकाउंटंटस यांनी वैधानिक लेखा परीक्षण व लेखा करपरीक्षण, पी.जी. रानडे आणि कं., चार्टर्ड अकाउंटंटस यांनी दि. ३१ मार्च २०२३ 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 : जुन १६, २०२३

जयदीप पाल

कार्यवाह

प्रसन्ना मुकणे

अध्यक्ष



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

Balance Sheet as

2021-2022 Rupees	CAPITAL & LIABILITIES भागभांडवल व देणी		2022-23 Rupees
	AUTHORISED SHARE CAPITAL (10,00,000 shares of Rs.10/- each) अधिकृत भाग भांडवल		1,00,00,000
75,700	SUBSCRIBED SHARE CAPITAL (7733 SHARES OF Rs. 10/- each) वसूल भाग भांडवल		77,330
32,73,48,866	CAPITAL DEPOSIT / भांडवल ठेव		34,82,42,474
41,11,51,563	STATUTORY & OTHER RESERVE वैधानिक इतर गंगाजळी SCHEDULE NO. 1		45,95,44,832
1,52,62,98,417	DEPOSIT / ठेव SCHEDULE NO. 2		1,59,78,50,570
38,21,00,520	MEMBERS BENEVOLENT DEPOSITS सभासद सदच्छेव ठेव		41,38,26,875
23,27,73,534	CURRENT LIABILITIES & PROVISIONS इतर देणी व तरतुदी SCHEDULE NO. 3 (a) & (b)		26,22,27,470
	BANK O/D		8,23,494
	NET PROFIT / निव्वळ नफा		
2,27,086	BALANCE OF LAST YEAR 2021-22	6,90,265	
38,16,441	ADD. PROFIT for the year / २०२२ - २३ मधील नफा	44,01,542	50,91,807
2,88,37,92,126	TOTAL		3,08,76,84,852

Mumbai

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

Date : June 1, 2023

Sushil Rane
(Manager)

Janaki V.
(Asst. Secretary)

Jaideep Pal
(Secretary)



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

on 31st March, 2023

2021-2022 Rupees	ASSETS मालमत्ता व येणी		2022-23 Rupees
4,48,42,936	CASH & BANK BALANCES / रोख शिल्लक SCHEDULE NO. 4		2,56,63,384
15,000	INVESTMENT / गुंतवणूक SHARE OF MDCC BANK	15,000	
4,00,00,000	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. BANK / शामराव विठ्ठल बँक	10,00,00,000	
16,99,00,000	SARASWAT CO-OP. BANK / सारस्वत बँक	16,49,00,000	
10,00,00,000	NKGSB BANK / एनकेजीएसबी बँक	13,00,00,000	
4,50,00,000	DNS BANK / डीनबीवली नागरी सहकारी बँक लि.	2,00,00,000	
7,00,00,000	BHARAT BANK / भारत बँक	12,00,00,000	
7,00,00,000	THANE BHARAT BANK / ठाणे भारत बँक	5,00,00,000	
10,00,00,000	UTKARSH SMALL FINANCE/ उत्कर्ष स्मॉल फायनान्स	—	
3,50,00,000	AU SMALL FINANCE/ ए.यु.स्मॉल फायनान्स	5,00,00,000	
17,38,54,247	IDBI BANK LTD., / आयडीबीआय बँक लि.,	5,75,32,374	
5,00,00,000	THANE JANTA SAHAKARI BANK / ठाणे जनता सह. बँक	10,00,13,566	
11,00,00,000	APNA SAHAKARI BANK LTD./ अपना सह. बँक लि.,	14,00,00,000	
5,00,00,000	BASSEIN & CATHOLIC / बेसिन अँड कॅथोलिक	4,50,00,000	
-----	COSMOS / कॉसमॉस बँक	6,50,01,000	
	NAVAL DOCKYARD CO-OP BANK LTD., / नेवल डॉकयार्ड कॉ-ऑप बँक लि.,	50,00,000	
	THE PUNE PEOPLES CO-OP BANK LTD., / द पुणे पीपल्स को-ऑप बँक लि.,	2,00,00,000	
13,55,28,301	MUTUAL FUND / म्युच्युअल फंड (NAV= 13,43,72,308)	13,47,90,294	1,25,22,52,234
6,124	FURNITURE & FIXTURES / फर्निचर वगैरे COMPUTER / संगणक		65,835
1,56,91,57,773	LOANS & ADVANCES / कर्ज SCHEDULE NO. 5		1,78,82,66,452
2,04,87,745	OTHER ASSETS / इतर येणी SCHEDULE NO. 6		2,14,36,947
2,88,37,92,126	TOTAL		3,08,76,84,852

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

J. S. Dalvi
(Vice-Chairman)

P. N. Mukane
(Chairman)

M/s. P. G. Ranade & Co.
(Chartered Accountant
Internal Auditors)

Ritesh Hibare & Co.
(Chartered Accountant
Statutory Auditor)



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

Profit & Loss Account for the

2021-22 Rupees	EXPENDITURE व्यय	2022-23 Rupees
16,56,19,096	TO INTEREST PAID दिलेले व्याज SCHEDULE NO. 7	16,44,55,728
3,94,00,205	TO ESTABLISHMENT & OTHER EXPENSES व्यवस्थापन खर्च SCHEDULE NO. 8	2,45,66,765
30,00,000	TO INVESTMENT RESERVE FUND गुंतवणूक जोखीम	30,00,000
35,00,000	TO SURETY GUARANTEE FUND जामीन हमी निधी	35,00,000
15,00,000	TO STAFF WELFARE FUND कर्मचारी कल्याण निधी	15,00,000
25,00,000	TO SOFTWARE DEV. FUND संगणकीकरण खर्च	25,00,000
3,00,00,000	TO MBD SCHEME सभासद सद्विच्छा ठेव योजना	2,00,00,000
3,062	TO DEPRECIATION घसारा LAPTOP / संगणक	19,289
38,16,441	TO NET PROFIT निव्वळ नफा	44,01,542
24,93,38,804	TOTAL	22,39,43,324

Mumbai

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

Date : June 1, 2023

Sushil Rane
(Manager)

Janaki V.
(Asst. Secretary)

Jaideep Pal
(Secretary)



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

year ended 31st March, 2023

2021-2022 Rupees	INCOME आय	2022 - 2023 Rupees
13,40,59,257	BY INTEREST ON LOANS कर्जावर प्राप्त व्याज SCHEDULE NO.9	14,98,08,069
11,52,79,547	BY INTEREST ON INVESTMENTS गुंतवणुकीवर प्राप्त व्याज SCHEDULE NO.9	7,41,35,255
24,93,38,804	TOTAL	22,39,43,324

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

J. S. Dalvi
(Vice-Chairman)

P. N. Mukane
(Chairman)

M/s. P. G. Ranade & Co.
(Chartered Accountant
Internal Auditors)

Ritesh Hibare & Co.
(Chartered Accountant
Statutory Auditor)



Annexure to Balance Sheet and Profit & Loss A/c

ताळेबंद व नफातोटा पत्रकांची परिशिष्टे

SCHEDULE NO. 1		2022 - 2023 Rupees	2021 - 2022 Rupees
STATUTORY & OTHER RESERVE वैधानिक गंगाजळी व इतर निधी			
STATUTORY RESERVE	अत्यावश्यक तरतुद	4,31,47,811	4,03,87,073
DIVIDEND EQUIL. RESERVE	राखीव लाभांश तरतुद	9,84,998	9,84,998
MEMBERS BENE.DEF.SCHEME	सभासद सदिच्छा ठेवी	23,38,85,656	20,34,01,659
INVESTMENT RESERVE	गुंतवणूक तरतुद	8,57,50,000	8,27,50,000
SURETY GUARANTEE FUND	जामीन हमी निधी	4,45,66,724	3,87,58,637
STAFF WELFARE FUND	कर्मचारी कल्याण निधी	3,02,62,324	2,64,21,877
SOFTWARE DEVL. FUND	संगणकीकरण वृद्धी निधी	2,09,47,319	1,84,47,319
TOTAL		45,95,44,832	41,11,51,563

SCHEDULE NO. 2		2022 - 2023 Rupees	2021-2022 Rupees
DEPOSITS	ठेवी		
SAVINGS	बचत	19,45,67,258	17,19,44,520
FIXED DEPOSIT	मुदत ठेव	5,06,12,501	4,98,93,082
RECURRING DEPOSIT	आवर्तित ठेवी	3,13,09,706	2,28,61,976
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेव	1,13,45,99,412	1,20,09,50,256
SPECIAL DEPOSIT	विशेष ठेव	10,30,08,453	0
STAFF SECURITY	कर्मचारी अनामत	0	2,50,000
SHORT TERM DEPOSIT	अत्यल्प मुदत ठेव	4,87,53,240	4,53,98,583
SIDBI DEPOSIT	सीडबी ठेवी	3,50,00,000	3,50,00,000
TOTAL		1,59,78,50,570	1,52,62,98,417



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 3(A)	2022 - 2023 Rupees	2021-22 Rupees
CURRENT LIABILITIES & PROVISION इतर देणी व तरतुद		
STAFF GRATUITY PROVISION ग्रॅच्युईटी तरतुद	1,55,803	3,00,000
EDUCATION FUND शिक्षण निधी	23,17,481	17,45,544
AUDIT FEES PAYABLE लेखापरीक्षण तरतुद	1,35,000	1,50,000
SITTING FEES सभा मानधन	34,000	-----
SUNDRY CREDITORS इतर देणी	22,127	11,386
PROVISION FOR REBATE व्याज परतीसाठी तरतुद	83,63,020	1,08,90,165
PROV FOR N.P.A. एन.पी.ए. तरतुद	44,70,790	39,22,900
DUES PAYABLE TO STAFF सानुग्राह अनुदान इ.	6,22,102	4,10,000
DUES PAYABLE TO EX. MEMBERS माजी सभासदांची देणी	7,14,670	7,14,669
DUES PAYABLE TO PF प्रोव्हिडंट फंड देय रक्कम	1,02,667	1,55,722
PROVISION FOR CONTINGENCIES आकस्मिक खर्चासाठी तरतुद	38,99,149	29,99,149
PROVISION FOR STAFF ARREARS / थकबाकी तरतुद	5,18,600	-----
STAFF MONTHLY PROF.TAX स्टाफ मासिक प्रोफेशनल कर	3,300	-----
MAHARASHTRA LABOUR WELFARE FUND महाराष्ट्र लेबर वेल्फे.फंड	324	324
PROVISION FOR UNAVAILED LEAVE रजेची तरतुद	26,17,486	21,25,700
PROVISION FOR RETIREMENT BENEFIT/OTHER ACTIVITY सभासद निवृत्ती योजना तरतुद	3,50,00,000	2,70,00,000
TDS OTHER THEN SALALRY / टी.डी.एस. वेतन	14,000	61,082
TAX ON CAPITAL GAIN / उत्पनावर टी.डी.एस. तरतुद	-----	33,36,882
TOTAL "A"	5,89,90,519	5,38,23,523

SCHEDULE NO. 3(B)	2022 - 2023 Rupees	2021-2022 Rupees
INTEREST PAYABLE ON DEPOSIT ठेवीवरील देय व्याज		
CAPITAL DEPOSIT मासिक भांडवली ठेव	2,65,78,685	2,48,32,281
MEMBERS BENEVOLENT DEP. सभासद सदिच्छा ठेव	10,21,31,339	9,42,88,125
FIXED DEPOSIT मुदत ठेव	6,606	6,606
RECURRING DEPOSIT आवर्तित ठेव	3,75,257	6,72,751
MEDIUM TERM DEPOSIT मध्यम मुदत ठेव	7,19,39,311	5,81,66,344
SHORT TERM DEPOSIT अल्प मुदत ठेव	4,95,652	4,34,164
SPECIAL DEPOSIT विशेष ठेव	17,10,101	0
SIDBI DEPOSIT सिडबी ठेव	0	5,49,740
TOTAL "B"	20,32,36,951	17,89,50,011
TOTAL 3-A & 3B:-	26,22,27,470	23,27,73,534



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 4		2022 - 2023 Rupees	2021-2022 Rupees
CASH & BANK BALANCES	रोख व बँक शिल्लक		
CASH IN HAND	रोख शिल्लक	-----	-----
SAVINGS BANK ACCOUNTS	बचत खाती		
IDBI BANK	आयडीबीआय बँक	21,61,633	2,87,31,594
UTKARSH SMALL FINANCE BANK	उत्कर्ष स्मॉल फायनान्स बँक	10,91,142	14,00,370
AU SMALL FINANCE BANK	ए.यु. स्मॉल फायनान्स बँक	28,64,178	86,285
CURRENT ACCOUNTS:-	चालू खाती		
IDBI BANK O/D Ac	आयडीबीआय बँक ओडी खाती	0	6,05,313
SARASWAT CO-OP. BANK	सारस्वत को.ऑप. बँक	9375	5,180
SVC BANK	शामराव विठ्ठल को.ऑप.बँक	1,94,56,833	1,10,46,949
IDBI BANK- TOWER BRANCH	आयडीबीआय बँक टॉवर शाखा	0	25,61,604
IDBI BANK - THANE BRANCH	आयडीबीआय बँक ठाणे शाखा	80,223	4,05,641
TOTAL		2,56,63,384	4,48,42,936

SCHEDULE NO. 5		2022 - 2023 Rupees	2021-2022 Rupees
LOANS AND ADVANCES	कर्जे आणि उचल		
FIRST LOAN	पहले कर्ज	1,23,60,08,306	1,12,18,92,075
ARTICLE LOAN	गृहवस्तू खरेदी उचल	35,81,79,221	29,23,03,390
ADVANCE AGAINST DEPOSIT	ठेवींवरील उचल	73,93,960	51,44,274
SPECIAL LOAN	स्पेशल कर्ज	18,56,71,865	14,96,82,434
STAFF FESTIVAL ADVANCE	कर्मचारी सण उचल	13,100	86,100
LOAN & ADVANCE TO STAFF	कर्मचारी कर्ज	10,00,000	-----
ADVANCE FOR EXPENSES	खर्चासाठी आगाऊ रक्कम	-----	49,500
TOTAL		1,78,82,66,452	1,56,91,57,773

SCHEDULE NO. 6		2022 - 2023 Rupees	2021-2022 Rupees
OTHER ASSETS	इतर येणी		
INTEREST RECEIVABLE ON INVESTMENT	गुंतवणूक		
		6,48,039	28,41,495
STAMP PAPERS	रोखे	0	520
TDS ON INVESTMENTS	गुंतवणूकीवर टीडीएस	1,28,79,311	97,36,133
TOTAL	एकूण	1,35,27,350	1,25,78,148
INCOME TAX RECEIVABLES	उत्पन्न कर येणे	79,09,597	79,09,597
TOTAL		2,14,36,947	2,04,87,745



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 7		2022 - 2023 Rupees	2021-2022 Rupees
INTEREST PAID	दिलेले व्याज		
BANK OVERDRAFT	बँक अतिरिक्त उचली	76,710	10,664
CAPITAL DEPOSIT	मासिक भांडवली ठेव	2,65,78,685	2,48,32,281
MEMBERS BENEVOLENT DEPOSIT	सभासद सदच्छा ठेवी	1,47,08,887	1,78,23,654
MEMBERS BEN.DEP.SCHEME	सभासद सदच्छा ठेव योजना	1,30,54,054	1,05,83,200
STAFF WELFARE FUND	कर्मचारी कल्याण निधी	17,55,447	15,69,880
SAVINGS DEPOSIT	बचत खाते	64,50,203	63,32,460
FIXED DEPOSIT	मुदत ठेवी	35,13,343	32,79,940
RECURRING DEPOSIT	आवर्तित ठेवी	13,52,562	15,00,931
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेवी	8,11,98,276	8,07,28,365
SHORT TERM DEPOSIT	अल्प मुदत ठेवी	27,29,642	24,71,890
SIDBI DEPOSIT	सीडबी ठेव	12,25,000	12,25,000
SPECIAL DEPOSIT	विशेष ठेव	17,10,101	----
LOAN REBATE	कर्ज सूट	83,63,020	1,08,90,165
INT ON STATUTORY RES FUND	वैधानिक राखीव निधी व्याज	17,39,798	10,33,784
TAX ON CAPITAL GAIN	भांडवल लाभ कर	0	33,36,882
TOTAL		16,44,55,728	16,56,19,096

SCHEDULE NO. 8		2022 - 2023 Rupees	2021-2022 Rupees
ESTABLISHMENT & OTHER EXP.	आस्थापना व इतर खर्च		
SALARY & ALLOWANCES TO STAFF - Sch.10	वेतन व भत्ते	95,96,084	86,92,456
CONVEYANCE TO COMM MEMBERS	कमिटी सभासद प्रवास खर्च	3,87,500	2,81,500
CONVEYANCE TO STAFF	कर्मचारी प्रवास खर्च	35,093	32,371
MEETING EXPENSES	सभांचा खर्च	10,242	4,650
ANNUAL GENERAL MEETING EXP.	वार्षिक सर्वसाधारण सभांचा खर्च	20,115	16,950
AUDIT FEES	लेखा परिक्षण	1,48,000	1,24,000
MISC. EXPENSES	किरकोळ खर्च	19,014	21,710
LAXMI POOJAN EXP.	लक्ष्मी पूजन खर्च	65,558	57,104
BANK CHARGES	बँक खर्च	6,713	12,718
SITTING FEE/CON./HONARARIUM	सभा / मानधन	4,55,500	3,66,500
EXPENSES FOR N.P.A.	एन.पी.ए. खर्च	5,47,890	3,82,900
TELEPHONE ALLOWANCES	टेलिफोन खर्च	20,400	13,600
SOCIETY INSURANCE	सोसायटी विमा	13,712	22,000
PROFESSIONAL FEES	व्यवसायिक फी	2,71,500	44,500
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.	2022 - 2023 Rupees	2021-2022 Rupees
COMPUTER EXP AC/SOFTWARE DEV संगणीकीय खर्च	68,550	13,863
CONT.FOR MERIT AWARDS शैक्षणिक पारितोषिके	4,03,000	5,39,500
MILESTONE AWARD TO MEMBER सदस्यांसाठी माईलस्टोन पुरस्कार	0	1,34,29,500
MILESTONE AWARD TO COMMITTEE कमिटीसाठी माईलस्टोन पुरस्कार	0	1,00,000
MEMBERS BENEFIT & OTHER ACTIVITY सभासद इतर खर्च	1,15,75,000	1,48,60,000
MILESTONE AWARD TO STAFF कर्मचाऱ्यांसाठी माईलस्टोन पुरस्कार	0	1,05,000
PRINTING & STATIONARY छपाई व स्टेशनरी	1,71,334	1,45,474
POSTAGE & STAMPS टपाल	3,775	3,681
EMPLOYEE DEPOSIT LINKED INSURANCE CHARGES	35,917	36,307
DIWALI GIFT दिवाळी बक्षिसे	2,30,000	55,000
ELECTION EXPENSES मतदान खर्च	0	36,421
LOSS ON SALE OF MUTUAL FUND	4,79,368	---
TOTAL	2,45,66,765	3,94,00,205

SCHEDULE NO. 9	2022 - 2023 Rupees	2021-2022 Rupees
INTEREST ON LOAN & INVESTMENTS कर्ज व गुंतवणुकीवर मिळालेले व्याज		
FIRST LOAN पहिले कर्ज	10,46,22,600	9,84,81,146
ARTICLE LOAN गृहवस्तू खरेदी उचल	2,93,38,448	2,29,00,283
ADVANCE AGAINST DEP. ठेवीवरील उचल	4,87,506	3,14,260
SPECIAL LOAN स्पेशल कर्ज	1,53,59,515	1,23,63,568
TOTAL एकूण	14,98,08,069	13,40,59,257
INTEREST ON INVESTMENTS / गुंतवणूक व्याज		
ALL BANK INVESTMENT / FD / बँक खाती / मुदत ठेवी	7,41,34,495	8,19,09,541
CAPITAL GAIN MUTUAL FUND लाभांश	---	3,33,70,006
DIVIDEND ON SHARES भांडवली लाभ	758	0
MISC RECIEPT किरकोळ उत्पन्न	2	---
	7,41,35,255	11,52,79,547
TOTAL	22,39,43,324	24,93,38,804



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 10		2022 - 2023 Rupees	2021-2022 Rupees
SALARY & ALLOWANCES TO STAFF वेतन व भत्ते			
SALARIES INCL. BENEFITS लाभासहित वेतन		75,12,169	69,66,818
STAFF L.F.C. कर्मचारी प्रवास सवलत		1,58,958	76,028
EX-GRATIA TO STAFF कर्मचारी सानुग्रह अनुदान		6,22,102	4,10,000
STAFF MEDICAL EXP. कर्मचारी चिकित्सा खर्च		54,583	53,367
STAFF UNIFORM कर्मचारी गणवेश		10,543	900
GRATUITY गॅर्युइटी		0	5,70,930
UNAVAILED LEAVE रजेचे नगदीकरण		6,96,854	5,20,540
STAFF SALARY ARREARS PROVISION वेतन थकबाकी तरतूद		5,18,600	0
REIMBURSEMENT TO STAFF कर्मचाऱ्यांना भरपाई		22,275	93,873
TOTAL		95,96,084	86,92,456

APPROPRIATION OF PROFIT		2022 - 2023 Rupees	2021-2022 Rupees
STATUTORY RESERVE FUND @ 25%		16,00,000	10,00,000
DIVIDEND ON SHARE CAPITAL @ 18%		15,432	15,097
S. WELFARE FUND		7,00,000	7,00,000
GOVT. EDUCATION FUND @ 1%		50,918	38,164
EDUCATION FUND		10,00,000	7,00,000
CONTINGENCIES 10%		10,00,000	9,00,000
BALANCE C/F.		7,25,457	6,90,265
TOTAL		50,91,807	40,43,526

PROFIT		2022 - 2023 Rupees	2021-2022 Rupees
Balance of Profit C/F	नफ्याचे शिल्लक सी/एफ	7,25,457	6,90,265



PERFORMANCE DURING 2022-2023 AT A GLANCE

(Rupees in lakhs)

	Outstanding As on 31.03.2022	Sanctions 2022-2023	Repayments/ Recoveries 2022-23	Outstanding As on 31-03-2023
First Loan	11,218.92	598.65	4,857.49	12,360.08
Article Loan	2,923.03	2,075.62	1,416.86	3,581.79
Special Loan	1,496.82	1,178.00	818.10	1,856.72
Advance Against Deposits	51.44	203.11	180.61	73.94
Loans to Society Staff	-----	10.00	-----	10.00
Advance to Staff	0.86	1.34	2.07	0.13
TOTAL	15,691.07	9,466.72	7,275.13	17,882.66

	Balance 31-03-2022	Accretion 2022-2023	Repayment 2022-2023	Balance 31-03-2023
Capital Deposit	3,273.49	427.56	218.63	3,482.42
M. B. Deposit	3,821.01	516.59	199.33	4,138.27
Savings Deposit	1,719.45	4,970.34	4,744.12	1,945.67
Fixed Deposit	498.93	340.12	333.02	506.12
Recurring Deposit	228.62	411.15	326.67	313.10
Medium Term	12,009.50	7,781.25	8,444.76	11,345.99
Short Term	453.99	1,665.92	1,632.38	487.53
Special Deposit	-----	10.30	-----	10.30



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.
- 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.

NOTICE TO MEMBER

- Avail loan 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 with essential documents will not be considered.
- Don't insist to consider your application as a special case.
- Scan based applications are not allowed.
- 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 the 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 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 in r/o **only 5 members.**
- Please make sure that loan application dispatches before 2 days of disbursement of loan amount.
- As per eligibility Capital Deposit withdrawal once in a year. (Festive Seasons)
- **Surety consent required from sureties official mail id.**



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 : 3.75%

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



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OUT 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 employees of the Bank or a member of the Society for any reason.
- To render financial assistance as an act be benevolence to the nominee/s of the member 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 of assistance as indicated above.

MBD is compulsory for every member of the Society.



पंचेचाळीसावा वार्षिक अहवाल २०२२-२०२३

“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 2022-2023

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Passing Percentage
1	5469	RAMAYYA A.S.	SIDBI	SAI YASHWANT APPALLA	DAUGHTER	99%
2	6971	SRIVASTAVA A. A.	IDBI Bank Ltd.,	SOHAM SRIVASTAVA	SON	98%
3	12586	SURESH KUMAR RAI	SIDBI	ABHISHREE RAI	DAUGHTER	98%
4	7465	SANJAYKUMAR MISHRA	IDBI Bank Ltd.,	SANYAM MISHRA	SON	97%
5	10874	MITESH SINHA	IDBI Bank Ltd.,	SAMRIDDHI SINHA	DAUGHTER	96.8%
6	5710	P. ROY VERGHESE	SIDBI	ANPIN ROY VERGHESE	SON	96%
7	6558	CHHOTARAY B.K.	SIDBI	ADITI CHHOTARAY	DAUGHTER	96%
8	10483	SANDEEP PANDEY.	IDBI Bank Ltd.,	ARCHISHMAN PANDEY	SON	96%
9	6463	N. PENCHALA SWAMY	SIDBI	RAJESH NARU	SON	94%
10	6547	V. KISHORE	SIDBI	V HANSINI	DAUGHTER	94%
11	7012	NITIN KUMAR MEHTA	IDBI	CHIRAG NITIN MEHETA	SON	94%
12	7223	M. MURUGAN	IDBI Bank Ltd.,	M N INDHUJA	DAUGHTER	94%
13	7566	VINOD B.KUMAR	IDBI Bank Ltd.,	IRA ISHITA	DAUGHTER	94%
14	20490	PRABHU SUNDARAM	IDBI Bank Ltd.,	P PRATHAMESH	SON	94%
15	5759	PYDA RAMA KRISHNA	SIDBI	YASODA RAMAKRISHNA PYDA	DAUGHTER	93%
16	8883	V. V. JAGANNADHA RAO	IDBI Bank Ltd.,	NAGA SREE VARANASI	DAUGHTER	93%
17	9727	DEEPALI CHINCHANKAR	IDBI Bank Ltd.,	ARNAV NEELESH CHINCHANKAR	SON	92%
18	7474	AMAN SINGH	SIDBI	ROSELEEN KAUR	DAUGHTER	91%
19	6465	C. MAHESH	SIDBI	SANJANA VAISHNAVI MAHESH	DAUGHTER	90%
20	6515	KALE R.D.	SIDBI	DURVA RAJESH KALE	DAUGHTER	90%
21	21179	AMIT AGARWAL	IDBI Bank Ltd.,	ADITI AGARWAL	DAUGHTER	90%
22	7522	SANJEEV GOYAL	IDBI Bank Ltd.,	NISHANT GOYAL	SON	86%
23	5656	RAJESH KHANDELWAL	SIDBI	ADITI KHANDELWAL	DAUGHTER	85%
24	7047	SUDHA	SIDBI	SASHAANK KANUPARTHY	SON	83%
25	5353	DINGRA MANOJ C.	SIDBI	HARSH MANOJ DINGRA	SON	81%
26	8260	HARI KISHAN VUDUTHA	IDBI Bank Ltd.,	VUDUTHA SUGUN PREETHI	DAUGHTER	81%
27	7031	MURTHY G.N.	IDBI Bank Ltd.,	GUNDALA SUPRIYA	SON	80%
28	20460	VIJAY AVHAD	IDBI Bank Ltd.,	ANTARA VIJAYKUMAR AVHAD	DAUGHTER	80%
29	6759	C. M. SUBRAMANIAN	IDBI Bank Ltd.,	C S LAKSHMI	DAUGHTER	78%
30	6294	KAMATH P.H.	IDBI Bank Ltd.,	PRARTHANA D PRABHU	DAUGHTER	75%
31	7236	SHAHID NASIM	IDBI Bank Ltd.,	OMAIR SHAHID	SON	75%

H.S.C. MERIT AWARDS LIST 2022-2023

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Stream	Passing Percentage
1	5593	JAVED SIDDIQUI	IDBI Bank Ltd.,	SHAZIA SIDDIQUI	DAUGHTER	COMMERCE	98%
2	5864	MISHRA D.	SIDBI	MEMOY MISHRA	SON	SCIENCE	98%
3	10366	R. APARNA.	SIDBI	KARTHIK S	SON	SCIENCE	98%
4	7973	DINESH G.KUMAR	IDBI Bank Ltd.,	INIK A DULAR	DAUGHTER	COMMERCE	97%
5	8877	RAGHU BIR SINGH	IDBI Bank Ltd.,	OM KHAROLA	SON	COMMERCE	97%
6	5094	RAMA VASUDEVAN	IDBI Bank Ltd.,	BADRINARAYAN V R	SON	SCIENCE	96%
7	5289	LOHIT K. N.	IDBI Bank Ltd.,	TARUSHI NEEL LOHIT	DAUGHTER	SCIENCE	96%
8	5607	PUSHPA LATHA R.	SIDBI	NILKER HARSHITA	DAUGHTER	COMMERCE	95%
9	5846	PADMA RANGANATHAN	SIDBI	R ROHIT	SON	COMMERCE	95%
10	6381	MALHOTRA V. K.	SIDBI	DAKSH MALHOTRA	SON	SCIENCE	95%
11	6453	JAYASREE K. K.	IDBI Bank Ltd.,	SHWETHA A	DAUGHTER	SCIENCE	95%
12	5621	MOULI A. C.	SIDBI	DIYA ANEM	DAUGHTER	SCIENCE	94%
13	5770	PRAKASH KUMAR	SIDBI	KUMARI ANANYA SINGH	DAUGHTER	COMMERCE	94%
14	6365	D. ANAND JAYKUMAR	SIDBI	TEJASWINI A	DAUGHTER	COMMERCE	94%
15	6457	CHENJERI VENU MADHAVA RAO	SIDBI	CHENJERI DHARUV	SON	COMMERCE	94%



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

H.S.C. MERIT AWARDS LIST 2022-2023

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Passing Percentage	Stream
16	5904	DHARMENDRA KUMAR K. V.	IDBI Bank Ltd.,	PRITIKA D	DAUGHTER	93%	COMMERCE
17	7934	RANGARAJ K. B.	IDBI Bank Ltd.,	YESHWANTH K R	SON	93%	COMMERCE
18	5638	RAHUL PRIYADARSHI	SIDBI	TANUSHREE PRIYADARSHI	DAUGHTER	92%	SCIENCE
19	6295	RETHY GOPAKUMAR	IDBI Bank Ltd.,	BHADRA GOPAKUMAR	DAUGHTER	92%	COMMERCE
20	5567	ANANDI RAVIKUMAR.	SIDBI	NIKHIL R	SON	91%	SCIENCE
21	6189	GOPIKRISHNA K. V.	SIDBI	K G VISHWAPRIYA	DAUGHTER	91%	SCIENCE
22	6239	SONKUSALE R. N.	IDBI Bank Ltd.,	MRUNMAYEE R SONKUSALE	DAUGHTER	91%	SCIENCE
23	7223	M. MURUGAN	IDBI Bank Ltd.,	M N POOJA	DAUGHTER	88%	SCIENCE
24	7701	GURMINDER R.OBEROI	IDBI Bank Ltd.,	JASRAJSINGH OBEROI	SON	87%	COMMERCE
25	8481	ARJUN S.THAKUR	IDBI Bank Ltd.,	CHINMAY ARJUN THAKUR	SON	87%	COMMERCE
26	5353	DINGRA MANOJ C.	SIDBI	BHAVIKA MANOJ DINGRA	DAUGHTER	85%	COMMERCE
27	10970	RAJIV KUMAR.	IDBI Bank Ltd.,	AYUSHI KUMAR	DAUGHTER	85%	COMMERCE
28	7274	REENA ANTONY	IDBI Bank Ltd.,	JOSHUA ANTONY	SON	84%	SCIENCE
29	6887	GODFREY GONSALVES	IDBI Bank Ltd.,	GAVRILLA GONSALVES	DAUGHTER	82%	COMMERCE
30	7340	PRADEEP R.CHANDELE	IDBI Bank Ltd.,	PRACHI CHANDELE	DAUGHTER	77%	SCIENCE
31	5125	SHINDE ANIL KRISHNA	IDBI Bank Ltd.,	ANIKET ANIL SHINDE	SON	76%	SCIENCE
32	6307	S. GANESH	SIDBI	SHALINI GANESH	DAUGHTER	76%	COMMERCE
33	6522	AJIT KUMAR	SIDBI	ANSHUL GUPTA	SON	76%	COMMERCE
34	12168	SNIGDHA MAYUR SHAH.	IDBI Bank Ltd.,	DHRUVI SHAH	DAUGHTER	76%	COMMERCE
35	5424	AMARNATH CHAUHAN	SIDBI	DEEPANSHI CHAUHAN	DAUGHTER	75%	SCIENCE
36	12828	RANJIT G UMALE	INTECH	AAYUSH RANJIT UMALE	SON	75%	COMMERCE

GRADUATION - MERIT AWARDS LIST 2022-23

Sr.No.	Account No.	Name of the Member	Office	Student	Relation	Stream	Passing Percentage
1	13	SUSHIL L. RANE	SOCIETY	DR. TEJAS SUSHIL RANE	SON	M.B.B.S.	FIRST CLASS
2	7551	R.VENKITACHALAM	IDBI Bank Ltd.,	V BHAGYALAKSHMI	DAUGHTER	B.A.	93%
3	6037	YADAV S.G.	IDBI Bank Ltd.,	DEEPAK YADAV	SON	B. Tech.	90%
4	6917	VENKATA APPARAO M.	IDBI Bank Ltd.,	MARADANI ALEKHYA	DAUGHTER	B.Com.	89%
5	6125	SACHDEV U.S.	IDBI Bank Ltd.,	NISHITA UMESH SACHDEV	DAUGHTER	B. Com.	88%
6	12996	PANKAJ RAJ SIROHI	IDBI Bank Ltd.,	RUPALI SIROHI	DAUGHTER	B.COM.	87%
7	6144	RAJENDER B.	SIDBI	B SREE LAKSHMI KALYANI	DAUGHTER	B.B.A.	86%
8	4584	SALUNKE M. M.	IDBI Bank Ltd.,	PRIYANKA MARUTI SALUNKE	DAUGHTER	B.B.A.	85%
9	7422	MRUDULA RATHOD	IDBI Bank Ltd.,	MANSI BHARAT RATHOD	DAUGHTER	B.E.	83%
10	2584	GAIKWAD D. B.	IDBI Bank Ltd.,	SRUSHTI DILIP GAIKWAD	DAUGHTER	B.M.S.	80%
11	7424	KALPANA PRABHUGHATE	IDBI Bank Ltd.,	CHINMAY SANJAY PRABHUGHATE	SON	B.E.	80%
12	5339	KANCHANLATA PANDEY	SIDBI	VARUN PANDEY	SON	B. Tech.	77%
13	5848	SUNKALE SEEMA A.	IDBI Bank Ltd.,	ABHISHEK SUNKALE	SON	B.E.	76%
14	6515	KALE R. D.	SIDBI	YASH KALE	SON	B.E.	74%
15	5477	SALUNKE VIKAS V.	IDBI Bank Ltd.,	KAUSTUBH VILAS SALUNKE	SON	B.E.	73%
16	5362	MAIDEO SHALAKA C.	SIDBI	KARTIK C MAIDEO	SON	B.E.	72%
17	4856	DALVI ANKITA AJAY	IDBI Bank Ltd.,	GAYATRI AJAY DALVI	DAUGHTER	B.Sc.(CS.)	71%
18	2525	SALVI SANJAY R.	IDBI Bank Ltd.,	VARUN SANJAY SALVI	SON	B.M.S.	70%
19	5083	GAMRE ULHAS BAPU	IDBI Bank Ltd.,	NIRAV ULHAS GAMRE	SON	B.M.S.	67%



RULES OF DEPOSITS

Members are hereby informed that as pointed out by Statutory Auditors. Fixed Deposit/ Medium Term Deposit certificate 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 shall be paid @ 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 will be paid @ 1% less than savings interest and if withdrawn with in 46 days then no interest is 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) ४५ दिवसानंतर काढण्यात आली तर त्या ठेवीवर बचत खात्याच्या व्याजापेक्षा १% कमी व्याज तर ४५ दिवसाआधी काढल्यास व्याज मिळणार नाही.

Majority achievements/activities of your Society during the period April 1, 2022 to March 31, 2023:

- 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 of Society has decided to give 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 2022-23 your society has crossed a major milestone of about Rs. 308 crore of total business. This is 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.
- We have introduced special deposit scheme and Lakhpati RD Scheme during financial year 2022-23 which was upto March 31, 2023.
- We have increased deposit interest rate from April 1, 2023.



आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

१ एप्रिल २०२२ ते ३१ मार्च २०२३ 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.
- ❖ सर्व प्रकारच्या कर्जाचा व्याज दर कमी केला आहे.
- ❖ 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 २०२२-२३ च्या आर्थिक वर्षात सोसायटीने आर्थिक उलाढालीचा सुमारे ३०८ 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.

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)

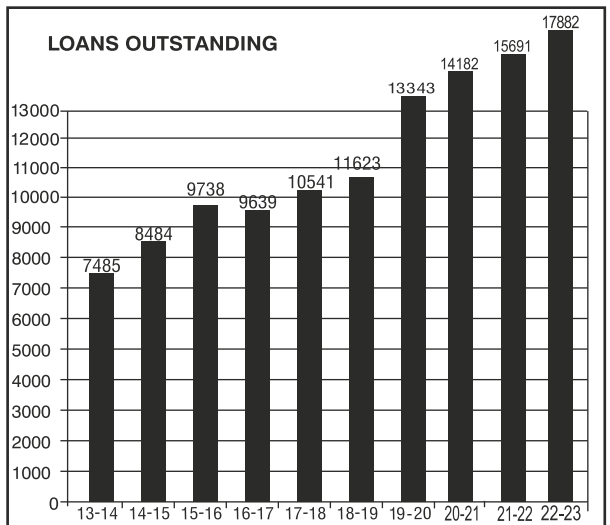
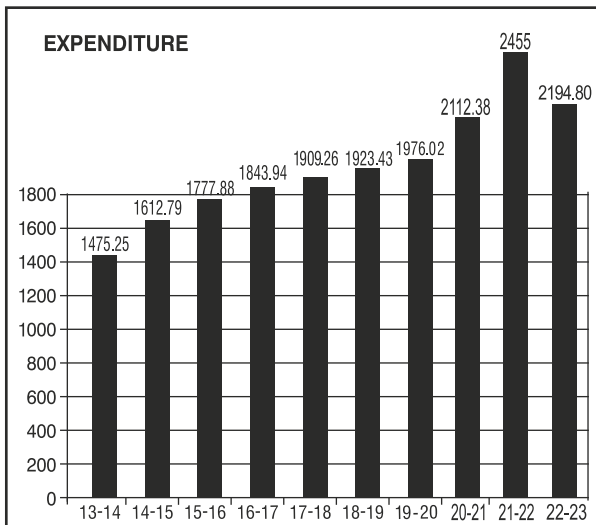
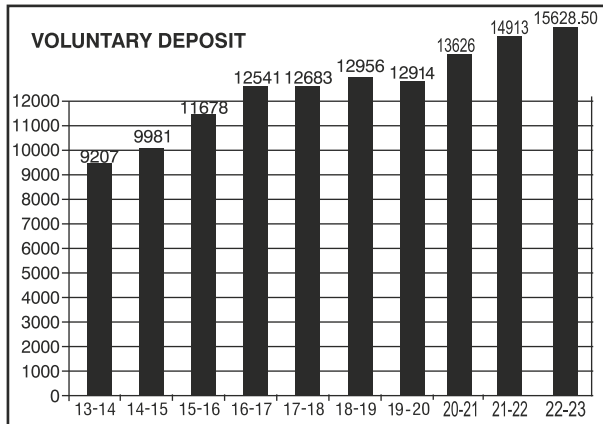
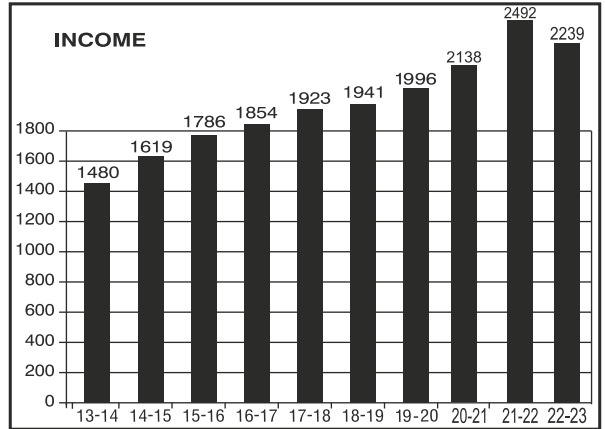
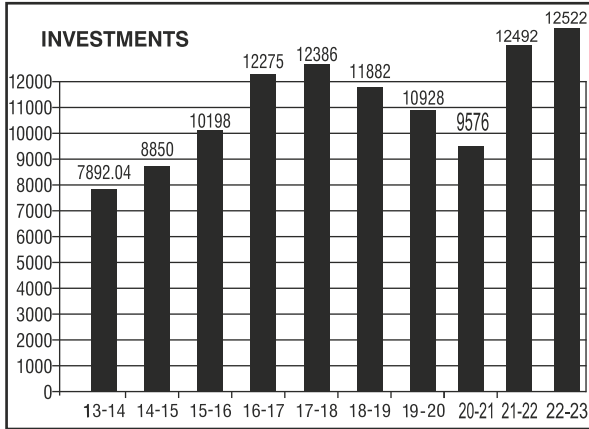
Society provides Academic Merit awards to the wards of its members :

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

(Rupees in lakhs)





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

Diwali Laxmi Poojan



Training Programme for Staff and Committee members
held on March 25, 2023 at IDBI TOWER, Mumbai



GROWTH CHART

Amount in Lakhs

	13-14	14-15	15-16	16-17	17-18	18-19	19-20	20-21	21-22	22-23
Membership सभासदत्व	7290	7622	7910	8026	6989	7015	6926	7088	7357	7566
Share Capital भाग भांडवल	7.68	7.35	6.92	6.69	1.36	0.93	0.75	0.75	0.76	0.77
Capital Deposit मासिक वर्गणी	1749.70	2065	2428.66	2707.38	2587.87	2713.07	2860.47	3028.23	3273.49	3482.42
M.B.D. सभासद सदृच्छा ठेव	1231.15	1468.26	1785.72	2172.98	2522.87	2833.03	3140.64	3461.31	3821.00	4138.26
Savings Deposit बचत ठेव	831.69	846.10	992.41	1046.15	1464.10	1358.37	1411.30	1616.03	1719.45	1945.67
Recurring Deposit आवर्तित ठेव	210.98	261.09	213.31	307.58	158.94	192.19	165.17	208.51	228.62	313.10
Fixed Deposit मुदत ठेव	369.52	401.30	375.52	345.66	351.67	441.75	479.15	445.68	498.93	506.13
Short Term Deposit अत्यल्प मुदत ठेव	118.92	181.75	249.94	216.78	219.32	214.70	217.70	361.52	453.99	487.53
Medium Term Deposit मध्यम मुदत ठेव	7661.32	8280.83	9836.43	10616.20	10479.62	10746.95	10640.01	10990.73	12009.50	11345.99
Loan Sanctioned मंजूर कर्ज	4107.99	5656.48	6508.30	5440.39	6356.90	7973.75	7576.59	7213.33	8085.41	9442.89
Loan Outstanding कर्जाची बाकी	7484.53	8483.88	9737.44	9638.96	10541.35	11611.37	13335.89	14181.53	15691.07	17882.66
Statutory Reserves वैधानिक गंगाजळी	599.57	703.07	814.84	893.13	997.76	1075.22	1119.29	1193.7	1241.22	1298.83
Investments गुंतवणूक	7892.04	8850.00	10197.96	12274.63	12385.78	11882.22	10928.22	9576.01	12492.96	12522.52
Int. & Other Receipt व्याज व इतर उत्पन्न	1480.81	1619.48	1785.85	1854.25	1923.11	1941.15	1996.38	2137.94	2491.52	2239.43
Interest Paid दिलेले व्याज	1315.61	1382.21	1523.74	1623.56	1591.60	1583.97	1689.91	1818.73	1656.19	1644.56
Net Profit निव्वळ नफा	5.56	6.69	8.01	10.30	13.85	17.72	20.37	25.56	38.16	44.01
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