



# आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

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

### व्यवस्थापन समिती - २०२१-२०२२

श्री. प्रसन्ना मुखने	श्री. जयदीप पाल
अध्यक्ष (९)	कार्यवाह (९)
श्री. जयवंत दळवी	श्रीमती जानकी विश्वनाथन
उपाध्यक्ष (१२)	सह. कार्यवाहक (९)

### ★ सभासद ★

श्री. अविजीत दास	(९)
श्री. गणेश राऊत	(९)
श्री. होशांग गार्ड	(९)
श्री. मनिष ऐंड	(९)
श्री. मितेश अहिरराव	(१२)
श्रीमती पद्मा पिल्ले	(८)
श्री. प्रदीप चांडेले	(९)
श्री. शेखर राव	(८)

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., कफ परेड
- ❖ दि सारस्वत को-ऑप. बँक लि., फोर्ट
- ❖ आय.डी.बी.आय. बँक लि., कफ परेड
- ❖ दि अपना सहकारी बँक लि., दादर
- ❖ ठाणे जनता सहकारी बँक लि., ठाणे
- ❖ नॉर्थ कॅनरा गौड सारस्वत बँक लि., दहिसर
- ❖ डोबिवली नागरी सहकारी बँक लि., फोर्ट
- ❖ ठाणे भारत ❖ भारत बँक ❖ कॉस्मॉस बँक
- ❖ उत्कर्ष फायनान्स बँक ❖ ए. यु. फायनान्स

### ★ 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](http://www.idbiscsl.co.in)

### ★ बेलापूर शाखा ★

आय.डी.बी.आय. बिल्डींग, पहिला मजला, प्लॉट नं. ३९/४०/४१,  
सेक्टर - ११, सीबीडी बेलापूर, नवी मुंबई - ४०० ६१४  
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 2021-2022

Shri Prasanna Mukhne	Shri Jaideep Pal
Chairman (9)	Secretary (9)
Shri Jaywant Dalvi	Smt. Janaki V.
Vice Chairman (12)	Asst. Secretary (9)

### MEMBERS

Shri Avijit Das	(9)
Shri Ganesh Raut	(9)
Shri Hoshang Guard	(9)
Shri Manish Aind	(9)
Shri Mitesh Ahirrao	(12)
Smt. Padma Pillai	(8)
Shri Pradeep Chandele	(9)
Shri Shekhar Rao	(8)

Manager : **Shri Sushil Rane**

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

Chartered Accountant

Internal Auditors

**M/s. Ritesh Hibare & Co.**

Chartered Accountant

Statutory Auditor

### BANKERS

- The Shamrao Vithal Co-op. Bank Ltd., Cuffe Parade
- The Saraswat Co-op. Bank Ltd., Fort
- IDBI Bank Ltd., Cuffe Parade
- The Apna Sah. Bank Ltd., Dadar
- The Thane Janata Sahakari Bank Ltd., Thane
- N.K.G.S.B Bank Ltd., Dahisar
- DNS Bank, Fort • Thane Bharat
- Bharat Bank • Cosmos Bank
- Utkarsh Small Finance 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](mailto:staffsociety@idbi.co.in)

**Website: [www.idbiscsl.co.in](http://www.idbiscsl.co.in)**

### Belapur Branch

IDBI Building, 1st Floor, Plot No. 39/40/41, Sector - 11,  
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 2021 to March 2022 Total No. of meetings 14)



## वार्षिक सर्वसाधारण सभेची सूचना

सर्व भागधारक सभासदांना सूचना देण्यात येते की, सोसायटीची ४४ वी वार्षिक सर्वसाधारण सभा शनिवार, दि. १६ जुलै २०२२ 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. दि. ३० ऑक्टो. २०२१ रोजी झालेल्या त्रैमासिक वार्षिक सर्वसाधारण सभेचे इतवृत्त वाचून मंजूर करणे.
२. चव्वेमासिकाचा वार्षिक अहवाल दिनांक ३१ मार्च २०२२ अखेरचा जमा-खर्च (नफा-तोटा पत्रक) ताळेबंद व लेखा परीक्षकांचा अहवाल मंजूर करणे.
३. २०२१-२०२२ या वर्षाच्या नफा विभागणीस मंजुरी देणे.
४. २०२२-२०२३ या सहकार वर्षासाठी वैधानिक तसेच लेखा अंतर्गत परीक्षकांची (चार्टर्ड अकाउंटंट्स) नियुक्ती करणे व त्याचे मानधन ठरविणे.
५. अध्यक्षांच्या परवानगीने येणारे इतर विषय.

व्यवस्थापन समितीच्या वतीने

मुंबई

दिनांक : २८ जून २०२२

जे. एस. दळवी  
(उपाध्यक्ष)

जयदीप पाल  
(कार्यवाह)

नोंद :

१. वर नमूद केलेल्या सर्वसाधारण सभेस आवश्यक गणसंख्या उपलब्ध नसल्यास स्थगित केलेली सभा पोट नियम क्र. ३१(iii)मधील तरतुदीनुसार त्याच दिवशी, वरील ठिकाणीच, नमूद केलेल्या कामकाजासाठी सायं. ६.३० वाजता घेण्यात येईल व त्या सभेला गणसंख्येचे बंधन असणार नाही.
२. सभासदांना काही माहिती हवी असल्यास त्यांनी त्याबद्दलची लेखी सूचना सभेपूर्वी निदान पाच दिवस कार्यवाहांकडे द्यावी.
३. विषय क्रमांक ४ अन्वये सभासदांना अंतर्गत लेखा परीक्षकांचे नाव सुचवायचे असल्यास ते त्यांनी अनुमोदनासहित, पूर्ण ठरावरुपाने संबंधित लेखा परीक्षकांच्या मान्यतापत्रासहित, 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 44<sup>th</sup> 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 16, 2022** 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 43<sup>rd</sup> Annual General Meeting held on Oct. 30<sup>th</sup>, 2021.
2. To receive and adopt the 44<sup>th</sup> Annual Report of the Managing Committee for the year 2021-22 together with the audited statements of accounts and audit report for the year ended 31st March 2022.
3. To approve distribution of profit of the Society for the year ended 31st March 2022.
4. To appoint Statutory Auditors and Internal Auditors (Chartered Accountants) for the Co-operative year 2022-23 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 28, 2022

(J.S. DALVI)  
(VICE-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.



## 44th ANNUAL REPORT 2021-2022

Dear member,

We have pleasure in presenting the **44th Annual Report** together with the audited statements of accounts for the year ended as on March 31, 2022. 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. 38,16,441/- for the year ended March 31, 2022 after adding last year's balance in profit of Rs. 2,27,086/- (Ref. note on page No. 21) the total amount available for distribution aggregates to Rs. 40,43,526/-. The Managing Committee recommends appropriation of profit for your approval as under :-

	2020-21 (Rs.)	2021-22 (Rs.)
STATUTORY RESERVE FUND 25%	7,00,000	10,00,000
DIVIDEND ON SHARE CAPITAL @18%	13,432	15,097
STAFF WELFARE FUND	6,00,000	7,00,000
GOVT. EDUCATION FUND @1%	25,556	38,164
EDUCATION FUND	5,00,000	7,00,000
CONTINGENCIES 10%	7,00,000	9,00,000
BALANCE C/F.	2,01,530	6,90,265
<b>TOTAL</b>	<b>27,40,518</b>	<b>40,43,526</b>

### RETURN ON INVESTMENTS & REBATE

The Managing Committee recommends the following returns on investments and rebate on rates 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% on the rate of interest charged on first loan, advance for purchase of household articles & special loan respectively

The dividend on share capital, interest on capital deposit and rebate on interest will be credited to Member's Saving Account with Society as per practice hitherto, subject to approval in the ensuing Annual General Meeting.





### **MEMBERSHIP :-**

During the year under review, 505 new members were enrolled, while 236 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, 2022 stood at 7357 (which comprised of IDBI 6441 SIDBI 801, and other 115). 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 and opportunity to serve you.

Our esteemed members Vardan M., Pallavi Goriya, Dahibhavkar P.K., Kaludas U. Kharat, Pramod More, Ashish Bansal, Srikant K. Sahoo, Rathod D.C., Shrinu Kottali, Lalramilana, A. Sudhir Babu, Khaladkar M.S., Chetan Nerpagar, Rajendra N. Salvi, Deepa L., P. P. Dalvi, C. Jeryraj, Sahil N. Ramchandani passed away during the year under review on Behalf of the entire fraternity of our members, we express our heartfelt condolences and pray to the Almighty to grant eternal 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. 75.70 Thousand, respectively as at March 31, 2022. The statutory and other reserves (including MBD Scheme A/c.) increased from Rs. 3736.92 lakh to Rs. 4111.52 lakh during the twelve month period under review.
- Other Deposits & voluntary deposits increased to Rs. 22357.48 lakh during the the year under review as against Rs. 20465.51 lakh at the end of March 2021.
- The accretion to the Members' Benevolent Scheme during the current year amounted Rs. 105.83 lakh. During the year, the Society disbursed an aggregate amount of Rs. 203.40 lakh to the nominee of the 19 deceased members thereby taking the cumulative disbursement out of the scheme since its inception till March 31, 2022 to Rs. 916.66 lakh for 302 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, 2022 your Society granted loans and advance to the extent of Rs. 8085.41 lakh as against Rs. 7213.33 lakh in the previous year.

As at the end of March 31, 2022, the outstanding loans stood at Rs. 15691.57 lakh as compared to Rs. 14182.02 lakh as on March 31, 2022.

### **OTHER ACTIVITIES / DEVELOPMENTS :-**

- As per our tradition, Laxmi Pooja was performed on November 02, 2021 in the Society Office at IDBI Towers, Shri. Rakesh Sharma (M.D. & CEO), Suresh Khatanhar (DMD), Saumya Banerjee (ED), Shalil N. Awale (ED), Shri P.K. Das (ED), IDBI Bank Ltd., performed pooja in the Society's office in IDBI Tower. A large number of members graced the occasion.



- b) Your 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 121 such merit holders (names appear on page Nos. 28, 29 & 30 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 14 meetings.

### **AUDIT :-**

The Internal Audit and the Statutory Audit of accounts of your Society & tax audit for the year ended as on March 2022 were carried out by M/s. **M/s. P. G. Ranade & Co.** Chartered Accountants and **M/s. Ritesh Hibare & Co.** Chartered Accountants respectively who were appointed as Internal and Statutory Auditors for the financial year 2021-22 at the 43rd 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 the 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 28, 2022

**Jaideep Pal**  
Secretary

**Prasanna Mukne**  
Chairman



## INTERNAL AUDIT REPORT

- i. We have audited the attached Balance Sheet of **IDBI Staff Cooperative Credit Society Ltd.** as at 31<sup>st</sup> March 2021 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 31<sup>st</sup> March 2021 and
    - ii) In the case of Profit and Loss Account, of the profit for the year ended on that date.

Mumbai.

Date : 18th June 2022

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 Credit Society Ltd.", as at 31st March 2022 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 matter of 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 Cooperative Societies 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 according principles generally accepted in India.
  - a) In the case of Balance Sheet of the state of affairs of the Society as at 31st March 2022 and
  - b) In the case of Profit and Loss Accounts, of the Profit for the year ended as on that date.

Mumbai.

Date : 23rd June 2022

For RITESH HIBARE & CO.  
Chartered Accountant

Sd/-  
(Ritesh Hibare)  
Proprietor



## चव्हेचाळीसावा वार्षिक अहवाल - २०२१-२०२२

सहकारी सदस्य,

सोसायटीच्या कामकाजाचा ४४वा वार्षिक अहवाल आणि दिनांक ३१ मार्च २०२२ 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 २०२२ ला संपलेल्या अहवाल वर्षी आपल्या सोसायटीस एकूण रु. ३८,१६,४४१/- एवढा निव्वळ नफा झाला. मागील वर्षाची निव्वळ शिल्लक रु. २,२७,०८६/- (पृ.क्र. २१ वरील संदर्भ टिप्पणी पहाणे) जमेस धरून एकूण रु. ४०,४३,५२६/- इतका नफा वाटपासाठी उपलब्ध आहे. याच नफ्याच्या विनियोगाची आपल्या संमतीसाठी कार्यकारिणीने केलेली शिफारस खालीलप्रमाणे आहे.

	२०२०-२१ (रु.)	२०२१-२२ (रु.)
गंगाजळी २५%	७,००,०००	१०,००,०००
लाभांश १८%	१३,४३२	१५,०९७
कर्मचारी कल्याण निधी	६,००,०००	७,००,०००
सरकारी शैक्षणिक निधी १%	२५,५५६	३८,१६४
शैक्षणिक निधी	५,००,०००	७,००,०००
आकस्मित तरतूद १०%	७,००,०००	९,००,०००
पुढील वर्षाकरीता शिल्लक	२,०१,५३०	६,९०,२६५
एकूण	२७,४०,५१८	४०,४३,५२६

### लाभांश आणि सूट

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

अ) भागभांडवलावर १८% लाभांश

ब) भांडवली ठेवींवर ८% व्याज

क) सभासदांनी प्रथम कर्जावरील आणि घरगुती उपकरणासाठी घेतलेल्या तसेच विशेष कर्ज उचलीवरील व्याजदरात ०.७५% सूट (लाभांश, भांडवली ठेवींवरील व्याज आणि व्याजातील सूट सभासदांच्या सोसायटीतील बचत खात्यांत वार्षिक सर्वसाधारण सभेच्या संमतीनंतर जमा करण्यात येईल).





## सभासदत्व

अहवालसाली ५०५ नवीन सभासद नोंदले गेले तर निवृत्ती, राजीनामा व मृत्युमुळे २३६ सभासद कमी झाले. दि. ३१ मार्च २०२२ अखेरीस सोसायटीची सभासद संख्या एकूण ७३५७ झाली आहे. यामध्ये आय.डी.बी.आय. मधील सभासद ६४४१ सीडबी मधील सभासद ८०१ आणि इतर ११५ चा समोवश ओह. 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 श्री. वरदान एम, पल्लवी गोरिया, पि. के. दहीभावकर, कालीदास खरात, प्रमोद मोरे, आशीष बनसल, श्रीकांत के. साहु, डी. सी. राठोड, श्रीनु कोट्टालि, लालरामलियाना, ए. सुधीर बाबु, एम. एस. खलाडकर, चेतन यु. नेरपगार, राजेंद्र एन. साळवी, एल. दीपा, पी. पी. दळवी, सी. जेयराज, साहिल एन. रामचंदनी यांचे अहवाल वर्षी निधन झाले. त्यांच्या कुटुंबियांच्या दुःखात सोसायटी सहभागी आहे.

## भागभांडवल आणि गंगाजळी

- अ) दि. ३१ मार्च २०२२ पर्यंत प्रमाणित आणि भागधारकांचे भागभांडवल अनुक्रमे रु. १०० लाख आणि रु. ७५.७० लाख इतके झालेले आहे. दि. ३१ मार्च २०२२ रोजी एम्.बी.डी. योजनेसहित असणारी वैधानिक व इतर गंगाजळी रु. ४१११.५२ लाख इतकी झालेली आहे.
- ब) सर्वसामान्य ठेवी व ऐच्छिक ठेवी यामध्ये वाढ होऊन त्याची रक्कम रु. २०४५६.५१ लाखावरून २२३५७.४८ लाखांवर गेली आहे.
- क) सभासद सद्विच्छा ठेव (एमबीडी योजने) अंतर्गत अहवाल साली एकूण रु. १०५.८३ लाख जमा झाले. सोसायटीने या वर्षी दिवंगत १९ सभासदांच्या कुटुंबियांना या योजनेअंतर्गत एकूण रु. २०३.४० लाख वितरित केले. प्रारंभापासून या योजनेद्वारे दिवंगत ३०२ सभासदांच्या कुटुंबियांना एकूण रु. ९१६.६६ लाख रुपये सोसायटीने वितरित केले. सदर योजना स्वयंपूर्ण व्हावी आणि सभासदांच्या मृत्यूनंतर त्यांच्या कुटुंबियांना / वारसांना पुरेसे आर्थिक सहाय्य लाभव, या दृष्टीने योजनेमध्ये योग्य ती तरतूद करण्यात आलेली आहे.

## कर्जे आणि उचल

दि. ३१ मार्च २०२२ रोजी संपलेल्या वर्षात सोसायटीने रु. ८०८५.४१ लाख इतकी कर्जे / उचल म्हणून वितरित केली. गेल्या सहकार वर्षात हीच रक्कम रु. ७२१३.३३ लाख होती. दिनांक ३१ मार्च २०२२ अखेरीस गतवर्षीच्या रु. १४१८२.०२ लाखांच्या तुलनेत रु. १५६९१.५७ लाख एवढी रक्कम येणे बाकी आहे.

## इतर उपक्रम / घडामोडी

- अ) सालाबादप्रमाणे दि. २ नोव्हेंबर २०२१ रोजी आयडीबीआय टॉवर येथील सोसायटीच्या कार्यालयात लक्ष्मीपूजन संपन्न झाले. राकेश शर्मा - एम.डी. आणि सी.ई.ओ., शलील आवले (ईडी), पी. के. दास (ईडी), सुरेश खटनहार (डीएमडी), 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 १२१ गुणवंत विद्यार्थ्यांचा सत्कार रोख पारितोषिक देऊन करण्यात आला (त्यांची नावे या अहवालाच्या पृष्ठ क्रमांक २८ ते ३० वर दिली आहेत.) या सर्वांचे हार्दिक अभिनंदन करून सोसायटी त्यांना उज्ज्वल भवितव्यासाठी शुभेच्छा देत आहे.

## व्यवस्थापन समिती

अहवालसाठी कार्यकारिणीच्या एकूण १४ सभा झाल्या.

## लेखा परीक्षण

२०२१-२०२२ या सहकार वर्षाकरीता ४३ व्या वार्षिक सर्वसाधारण सभेने मंजूरी दिलेल्या मे. रितेश हिबारे आणि कं., चार्टर्ड अकाउंटंटस यांनी वैधानिक लेखा परीक्षण व लेखा करपरीक्षण, पी.जी. रानडे आणि कं., चार्टर्ड अकाउंटंटस यांनी दि. ३१ मार्च २०२२ 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 : २३/०६/२०२२

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

2020-21 Rupees	CAPITAL & LIABILITIES भागभांडवल व देणी	2021-2022 Rupees
	AUTHORISED SHARE CAPITAL (1000000 shares of Rs.10/- each) अधिकृत भाग भांडवल	1,00,00,000
74,620	SUBSCRIBED SHARE CAPITAL (7570 SHARES OF Rs. 10/- each) वसूल भाग भांडवल	75,700
30,28,22,852	CAPITAL DEPOSIT / भांडवल ठेव	32,73,48,866
37,36,92,970	STATUTORY & OTHER RESERVE वैधानिक इतर गंगाजळी SCHEDULE NO. 1	41,11,51,563
139,75,97,314	DEPOSIT / ठेव SCHEDULE NO. 2	1,52,62,98,417
34,61,30,560	MEMBERS BENEVOLENT DEPOSITS सभासद सदच्छा ठेव	38,21,00,520
	CURRENT LIABILITIES & PROVISIONS इतर देणी व तरतुदी	
21,91,50,737	SCHEDULE NO. 3 (a) & (b)	23,27,73,534
27,40,518	NET PROFIT / निव्वळ नफा	
	BALANCE OF LAST YEAR 2020-21 227086	
	ADD. PROFIT for the year / २०२१-२२ मधील नफा 3816441	40,43,526
<b>2,64,22,09,570</b>	<b>TOTAL</b>	<b>2,88,37,92,126</b>

Mumbai

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

Date : 23rd June 2022

**S. L. 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, 2022

2020-2021 Rupees	ASSETS मालमत्ता व येणी	2021-2022 Rupees
24,80,68,079	<b>CASH &amp; BANK BALANCES / रोख शिल्लक</b> SCHEDULE NO. 4	4,48,42,936
	<b>INVESTMENT / गुंतवणूक</b>	
15,000	SHARE OF MDCC BANK 15,000	
	<b>FIXED DEPOSIT FOR STATUTORY &amp; OTHER RESERVE</b> वैधानिक व इतर गंगाजळीसाठीच्या मुदत ठेवी	
3,50,00,000	SVC BANK 4,00,00,000	
	<b>FIXED DEPOSIT वैधानिक ठेव</b>	
3,00,00,000	S.V.C. BANK / शामराव विठ्ठल बँक 10,00,00,000	
16,99,00,000	SARASWAT CO-OP. BANK / सारस्वत बँक 16,99,00,000	
-----	NKGSB BANK / एनकेजीएसबी बँक 10,00,00,000	
4,50,00,000	DNS BANK / डोंबिवली नागरी सहकारी बँक लि. 4,50,00,000	
11,50,00,000	BHARAT BANK / भारत बँक 7,00,00,000	
2,01,04,795	THANE BHARAT BANK / ठाणे भारत बँक 7,00,00,000	
10,00,00,000	UTKARSH SMALL FINANCE/उत्कर्ष स्मॉल फायनान्स 10,00,00,000	
10,00,00,000	AU SMALL FINANCE/ए.यु.स्मॉल फायनान्स 3,50,00,000	
20,86,62,741	IDBI BANK LTD. / आयडीबीआय बँक लि. 17,38,54,247	
3,00,00,000	THANE JANTA SAHAKARI BANK / ठाणे जनता सह. बँक 5,00,00,000	
5,50,00,000	APNA SAHAKARI BANK LTD./ अपना सह. बँक लि. 11,00,00,000	
-----	BASSEIN & CATHOLIC / बैसिन अँड कॅथोलिस 5,00,00,000	
3,00,00,000	COSMOS /कॉसमॉस बँक -----	
11,89,18,034	MUTUAL FUND / म्युच्युअल फंड 13,55,28,301 (NAV=13,62,61,759)	1,24,92,97,548
	<b>FURNITURE &amp; FIXTURES / फर्निचर वगैरे</b>	
9,186	COMPUTER / संगणक 6,124	
1,41,82,02,272	<b>LOANS &amp; ADVANCES / कर्ज</b> SCHEDULE NO. 5	1,56,91,57,773
1,83,29,463	<b>OTHER ASSETS / इतर येणी</b> SCHEDULE NO. 6	2,04,87,745
<b>2,64,22,09,570</b>	<b>TOTAL</b>	<b>2,88,37,92,126</b>

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

M/s. Ritesh Hibare & Co.  
Chartered Accountant  
Statutory Auditor



## Profit & Loss Account for the

2020-2021 Rupees	EXPENDITURE व्यय	2021-22 Rupees
18,18,72,769	TO INTEREST PAID दिलेले व्याज SCHEDULE NO. 7	16,56,19,096
1,78,60,663	TO ESTABLISHMENT & OTHER EXPENSES व्यवस्थापन खर्च SCHEDULE NO. 8	3,94,00,205
35,00,000	<u>TO INVESTMENT RESERVE FUND</u> गुंतवणूक जोखीम	30,00,000
35,00,000	<u>TO SURETY GUARANTEE FUND</u> जामीन हमी निधी	35,00,000
15,00,000	<u>TO STAFF WELFARE FUND</u> कर्मचारी कल्याण निधी	15,00,000
30,00,000	<u>TO SOFTWARE DEV. FUND</u> संगणकीकरण खर्च	25,00,000
-----	TO MBD SCHEME सभासद सद्विच्छा ठेव योजना	3,00,00,000
4,593	<u>TO DEPRECIATION / घसारा</u> COMPUTER / संगणक	3,062
25,55,586	TO NET PROFIT निव्वळ नफा	38,16,441
<b>21,37,93,611</b>	<b>TOTAL</b>	<b>24,93,38,804</b>

Mumbai

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

Date : 23rd June 2022

**S. L. Rane**  
Manager

**Janaki V.**  
Asst. Secretary

**Jaideep Pal**  
Secretary



## year ended 31st March, 2022

2020-2021 Rupees	INCOME आय	2021-2022 Rupees
12,46,10,993	BY INTEREST ON LOANS कर्जावर प्राप्त व्याज SCHEDULE NO.9	13,40,59,257
8,91,82,618	BY INTEREST ON INVESTMENTS गुंतवणुकीवर प्राप्त व्याज SCHEDULE NO.9	11,52,79,547
21,37,93,611	<b>TOTAL</b>	<b>24,93,38,804</b>

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

(J. S. Dalvi)  
Vice-Chairman

(Prasanna Mukne)  
Chairman

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

M/s. Ritesh Hibare & Co.  
Chartered Accountant  
Statutory Auditor



## Annexure to Balance Sheet and Profit & Loss A/c

### ताळेबंद व नफातोटा पत्रकांची परिशिष्टे

SCHEDULE NO. 1		2021-2022 Rupees	2020-2021 Rupees
<b>STATUTORY &amp; OTHER RESERVE</b> वैधानिक गंगाजळी व इतर निधी			
STATUTORY RESERVE	अत्यावश्यक तरतुद	4,03,87,073	3,86,37,169
DIVIDEND EQUIL. RESERVE	राखीव लाभांश तरतुद	9,84,998	9,84,998
MEMBERS BENE.DEP.SCHEME	सभासद सदिच्छा ठेवी	20,34,01,659	18,16,04,519
INVESTMENT RESERVE	गुंतवणूक तरतुद	8,27,50,000	7,97,50,000
SURETY GUARANTEE FUND	जामीन हमी निधी	3,87,58,637	3,31,22,968
STAFF WELFARE FUND	कर्मचारी कल्याण निधी	2,64,21,877	2,36,45,997
SOFTWARE DEVL. FUND .	संगणकीकरण वृद्धी निधी	1,84,47,319	1,59,47,319
<b>TOTAL</b>		<b>41,11,51,563</b>	<b>37,36,92,970</b>

SCHEDULE NO. 2		2021-2022 Rupees	2020-2021 Rupees
<b>DEPOSITS</b> ठेवी			
SAVINGS	बचत	17,19,44,520	16,16,03,386
FIXED DEPOSIT	मुदत ठेव	4,98,93,082	4,45,67,999
RECURRING DEPOSIT	आवर्तित ठेवी	2,28,61,976	2,08,51,189
MEDIUM TERM DEPOSIT	मध्यम मुदत	1,20,09,50,256	109,90,72,836
STAFF SECURITY	कर्मचारी अनामत	2,50,000	3,50,000
SHORT TERM DEPOSIT	अत्यल्प मुदत	4,53,98,583	3,61,51,904
SIDBI DEPOSIT	सीडबी ठेवी	3,50,00,000	3,50,00,000
<b>TOTAL</b>		<b>1,52,62,98,417</b>	<b>1,39,75,97,314</b>



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

SCHEDULE NO. 3(A)	2021-22 Rupees	2020-2021 Rupees
<b>CURRENT LIABILITIES &amp; PROVISION इतर देणी व तरतुद</b>		
STAFF GRATUITY PROVISION ग्रॅच्युईटी तरतुद	3,00,000	3,39,326
EDUCATION FUND शिक्षण निधी	17,45,544	12,74,599
AUDIT FEES PAYABLE ग्रॅच्युईटी तरतुद	1,50,000	1,75,000
PROV FOR PROF FEES व्यावसायिक सल्ला फी तरतुद	-----	49,850
SUNDRY CREDITORS इतर देणी	11,386	8,716
PROVISION FOR REBATE व्याज परतीसाठी तरतुद	1,08,90,165	98,44,748
PROV FOR N.P.A. एन.पी.ए. तरतुद	39,22,900	3,540,000
DUES PAYABLE TO STAFF सानुग्रह अनुदान इ.	4,10,000	4,10,000
DUES PAYABLE TO EX. MEMBERS माजी सभासदांची देणी	7,14,669	7,14,670
DUES PAYABLE TO PF प्रोव्हिडंट फंड देय रक्कम	1,55,722	88,489
PROVISION FOR CONTINGENCIES आस्मित खर्चासाठी तरतुद	29,99,149	22,99,149
PROVISION FOR STAFF ARREARS / थकबाकी तरतुद	-----	22,52,045
STAFF MONTHLY PROF. TAX स्टाफ मासिक प्रोफेशनल टॅक्स	-----	2,700
MAHARASHTRA LABOUR WELFARE FUND महाराष्ट्र लेबर वेलफे.फंड	324	324
PROVISION FOR UNAVAILED LEAVE रजेची तरतुद	21,25,700	25,60,000
PROVISION FOR RETIREMENT BENEFIT/OTHER ACTIVITY सभासद निवृत्ती योजना तरतुद	2,70,00,000	1,47,00,000
TDS OTHER THEN SALALRY / टी.डी.एस. वेतन	61,082	-----
PROV. FOR TDS ON CAP. GAIN / उत्पनावर टी.डी.एस. तरतुद	33,36,882	-----
<b>TOTAL "A"</b>	<b>5,38,23,523</b>	<b>3,82,59,616</b>
<b>SCHEDULE NO. 3(B)</b>	<b>2021-2022 Rupees</b>	<b>2020-2021 Rupees</b>
<b>INTEREST PAYABLE ON DEPOSIT ठेवीवरील देय व्याज</b>		
CAPITAL DEPOSIT मासिक भांडवली ठेव	2,48,32,281	2,57,66,043
MEMBERS BENEVOLENT DEP. सभासद सदिच्छा ठेव	9,42,88,125	8,13,48,241
FIXED DEPOSIT मुदत ठेव	6,606	147,705
RECURRING DEPOSIT आवर्तित ठेव	6,72,751	8,49,402
MEDIUM TERM DEPOSIT मध्यम मुदत ठेव	5,81,66,344	7,23,58,493
SHORT TERM DEPOSIT अल्प मुदत ठेव	4,34,164	4,21,237
SIDBI DEPOSIT सिडबी ठेव	5,49,740	----
<b>TOTAL "B"</b>	<b>17,89,50,011</b>	<b>18,08,91,121</b>
<b>TOTAL 3-A &amp; 3B:-</b>	<b>23,27,73,534</b>	<b>21,91,50,737</b>



# आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

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

SCHEDULE NO. 4		2021-2022 Rupees	2020-2021 Rupees
<b>CASH &amp; BANK BALANCES</b>	रोख व बैंक शिल्लक		
CASH IN HAND	रोख शिल्लक	-----	-----
<b>SAVINGS BANK ACCOUNTS</b>	बचत खाती		
IDBI BANK	आयडीबीआय बैंक	2,87,31,594	1,17,14,844
UTKARSH SMALL FINANCE BANK	उत्कर्ष स्मॉल फायनान्स बैंक	14,00,370	21,91,30,345
AU SMALL FINANCE BANK	ए.यु. स्मॉल फायनान्स बैंक	86,286	1,00,03,745
<b>CURRENT ACCOUNTS:-</b>	चालू खाती		
IDBI BANK O/D Ac	आयडीबीआय बैंक ओडी खाती	6,05,313	6,59,586
SARASWAT CO-OP.BANK	सारस्वत को.ऑप. बैंक	5,180	4,270
SVC BANK	शामराव विठ्ठल को.ऑप.बैंक	1,10,46,949	61,31,151
IDBI BANK- TOWER BRANCH	आयडीबीआय बैंक टॉवर शाखा	25,61,604	4,22,169
IDBI BANK - THANE BRANCH	आयडीबीआय बैंक ठाणे शाखा	4,05,641	1,969
<b>TOTAL</b>		<b>4,48,42,936</b>	<b>24,80,68,079</b>

SCHEDULE NO. 5		2021-2022 Rupees	2020-2021 Rupees
<b>LOANS AND ADVANCES</b>	कर्जे आणि उचल		
FIRST LOAN	पहले कर्ज	1,12,18,92,075	106,93,24,597
ADVANCE FOR HOUSEHOLD ART.	गृहवस्तू खरेदी उचल	29,23,03,390	22,75,07,548
ADVANCE AGAINST DEPOSIT	ठेवीवरील उचल	51,44,274	41,07,568
SPECIAL LOAN	स्पेशल कर्ज	14,96,82,434	11,71,30,559
STAFF FESTIVAL ADVANCE	कर्मचारी सण उचल	86,100	82,500
ADVANCE FOR EXPENSES	खर्चासाठी आगाऊ रक्कम	49,500	49,500
<b>TOTAL</b>		<b>1,56,91,57,773</b>	<b>1,41,82,02,272</b>

SCHEDULE NO. 6		2021-2022 Rupees	2020-2021 Rupees
<b>OTHER ASSETS</b>	इतर येणी		
<b>INTEREST RECEIVABLE ON</b>			
INVESTMENT	गुंतवणूक	28,41,495	63,70,466
STAFF HOUSING LOAN	कर्मचारी गृहकर्ज	-----	202,334
STAMP PAPERS	रोखे	520	8,320
TDS ON INVESTMENTS	गुंतवणूकीवर टीडीएस	97,36,133	4,838,746
<b>TOTAL</b>	एकूण	<b>1,25,78,148</b>	<b>11,419,866</b>
INCOME TAX RECEIVABLES	उत्पन्न कर येणे	79,09,597	69,09,597
<b>TOTAL</b>		<b>2,04,87,745</b>	<b>1,83,29,463</b>





# आयडीबीआय स्टाफ को-ऑप. क्रेडिट सोसायटी लिमिटेड, मुंबई

IDBI STAFF CO-OPERATIVE CREDIT SOCIETY LTD., MUMBAI

SCHEDULE NO. 7		2021-2022 Rupees	2020-2021 Rupees
<b>INTEREST PAID</b>	<b>दिलेले व्याज</b>		
BANK OVERDRAFT	बँक अतिरिक्त उचली	10,664	13
CAPITAL DEPOSIT	मासिक भांडवली ठेव	2,48,32,281	2,57,66,043
MEMBERS BENEVOLENT DEPOSIT	सभासद सदिच्छा ठेवी	1,78,23,654	16,169,435
MEMBERS BEN.DEP.SCHEME	सभासद सदिच्छा ठेव योजना	1,05,83,200	3,05,73,000
STAFF WELFARE FUND	कर्मचारी कल्याण निधी	15,69,880	1,448,800
SAVINGS DEPOSIT	सभासद सदिच्छा ठेव योजना	63,32,460	5,709,487
FIXED DEPOSIT	मुदत ठेवी	32,79,940	3,068,504
RECURRING DEPOSIT	आवृत्त ठेवी	15,00,931	1,467,654
MEDIUM TERM DEPOSIT	मध्यम मुदत ठेवी	8,07,28,365	80,329,324
SHORT TERM DEPOSIT	अल्प मुदत ठेवी	24,71,890	1,516,233
SIDBI DEPOSIT	सीडबी ठेव	12,25,000	2,105,754
S G DEPOSIT	एस. जी. ठेव	----	548,774
LOAN REBATE	अल्प मुदत ठेवी	1,08,90,165	9,844,748
STATUTORY RESERVE FUND	वैधानिक राखीव निधी	10,33,784	33,25,000
TDS ON CAPITAL GAIN	भांडवल लाभ टि.डी.एस.	33,36,882	-----
<b>TOTAL</b>		<b>16,56,19,096</b>	<b>18,18,72,769</b>

SCHEDULE NO. 8		2021-2022 Rupees	2020-2021 Rupees
<b>ESTABLISHMENT &amp; OTHER EXP.</b>	<b>आस्थापना व इतर खर्च</b>		
SALARY & ALLOWANCES TO STAFF - Sch.10	वेतन व भत्ते	86,92,456	72,52,181
CONVEYANCE TO COMM MEMBERS	कमिटी सभासद प्रवास खर्च	2,81,500	2,04,500
CONVEYANCE TO STAFF	कर्मचारी प्रवास खर्च	32,371	17,230
MEETING EXPENSES	संभाचा खर्च	4,650	1,697
ANNUAL GENERAL MEETING EXP.	वार्षिक सर्वसाधारण सभांचा खर्च	16,950	2,590
AUDIT FEES	लेखा परिक्षण	1,24,000	1,53,400
MISC. EXPENSES	किरकोळ खर्च	21,710	3,56,001
SYSTEM AUDIT FEES	सिस्टम लेखापरिक्षण शुल्क	-----	20,000
LAXMI POOJAN EXP.	लक्ष्मी पूजन खर्च	57,104	37,904
BANK CHARGES	बँक खर्च	12,718	7,305
SITTING FEE/CON./HONARARIUM	सभा / मानधन	3,66,500	3,10,000
EXPENSES FOR N.P.A.	एन.पी.ए. खर्च	3,82,900	2,00,000
TELEPHONE	टेलिफोन खर्च	13,600	20,400
SOCIETY INSURANCE	सोसायटी विमा	22,000	23,206
PROFESSIONAL FEES	व्यवसायिक फी	44,500	----
STY PROFESSIONAL TAX/RENEWAL FEE	सोसायटी व्यवसायिक कर	2,500	3,500



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

SCHEDULE NO. 8 contd.	2021-2022 Rupees	2020-2021 Rupees
MAH.LABOUR WELFARE BOARD महा. कामगार कल्याण बोर्ड	---	---
COMPUTER EXP AC/SOFTWARE DEV संगणीकीय खर्च	13,863	---
CONT.FOR MERIT AWARDS शैक्षणिक पारितोषिके	5,39,500	2,25,500
MILESTONE AWARD TO MEMBER सदस्यांसाठी माईलस्टोन पुरस्कार	1,34,29,500	---
MILESTONE AWARD TO COMMITTEE कमिटीसाठी माईलस्टोन पुरस्कार	1,00,000	---
MEMBER'S RETIREMENT BENEFIT सभासद निवृत्ती योजना	1,48,60,000	88,75,000
MILESTONE AWARD TO STAFF कर्मचाऱ्यांसाठी माईलस्टोन पुरस्कार	1,05,000	---
PRINTING & STATIONARY छपाई व स्टेशनरी	1,45,474	1,13,744
POSTAGE & STAMPS टपाल	3,681	483
EMPLOYEE DEPOSIT LINKED INSURANCE CHARGES	36,307	31,802
DIWALI GIFT दिवाळी बक्षिसे	55,000	---
ELECTION EXPENSES मतदान खर्च	36,421	---
DUTIES & TAXES ड्युटीस आणि टॅक्स	---	4220
<b>TOTAL</b>	<b>3,94,00,205</b>	<b>1,78,60,663</b>

SCHEDULE NO. 9	2021-2022 Rupees	2020-2021 Rupees
<b>INTEREST ON LOAN &amp; INVESTMENTS</b>		
FIRST LOAN पहिले कर्ज	9,84,81,146	9,34,36,358
ADVANCE FOR HOUSEHOLD ART. गृहवस्तू खरेदी उचल	2,29,00,283	1,92,66,827
ADVANCE AGAINST DEP. ठेवीवरील उचल	3,14,260	3,25,584
STAFF HOUSING LOAN कर्मचारी गृहकर्ज	---	24,668
SPECIAL LOAN स्पेशल कर्ज	1,23,63,568	1,15,57,556
<b>TOTAL</b> एकूण	<b>13,40,59,257</b>	<b>12,46,10,993</b>
<b>INTEREST ON INVESTMENTS/ गुणवत्तवणूक व्यज</b>		
ALL BANK INVESTMENT / FD / बँक खाती / मुदत ठेवी	8,19,09,541	8,69,12,348
CAPITAL GAIN MUTUAL FUND लाभांश	3,33,70,006	22,70,270
	<b>11,52,79,547</b>	<b>8,91,82,618</b>
<b>TOTAL</b>	<b>24,93,38,804</b>	<b>21,37,93,611</b>



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

SCHEDULE NO. 10		2021-2022 Rupees	2020-2021 Rupees
<b>SALARY &amp; ALLOWANCES TO STAFF</b>	<b>वेतन व भत्ते</b>		
SALARIES INCL. BENEFITS	लाभासहित वेतन	69,66,818	60,65,452
STAFF L.F.C.	कर्मचारी प्रवास सवलत	76,028	55,904
EX-GRATIA TO STAFF	कर्मचारी सानुग्रह अनुदान	4,10,000	410,000
STAFF MEDICAL EXP.	कर्मचारी चिकित्सा व्यय	53,367	125,648
STAFF UNIFORM	कर्मचारी गणवेश	900	5,234
GRATUITY	ग्रॅच्युइटी	5,70,930	- - -
UNAVAILED LEAVE	रजेचे नगदीकरण	5,20,540	471,450
REIMBURSEMENT TO STAFF	कर्मचाऱ्यांना भरपाई	93,873	1,18,493
<b>TOTAL</b>		<b>86,92,456</b>	<b>72,52,181</b>

APPROPRIATION OF PROFIT		2021-2022 Rupees	2020-2021 Rupees
STATUTORY RESERVE FUND @ 25%		10,00,000	7,00,000
DIVIDEND ON SHARE CAPITAL @ 18%		15,097	13,432
S. WELFARE FUND		7,00,000	6,00,000
GOVT. EDUCATION FUND @ 1%		38,164	25,556
EDUCATION FUND		7,00,000	500,000
CONTINGENCIES 10%		9,00,000	700,000
BALANCE C/F.		6,90,265	2,01,530
<b>TOTAL</b>		<b>40,43,526</b>	<b>27,40,518</b>

PROFIT		2021-2022 Rupees	2020-2021 Rupees
Balance of Profit C/F	नफ्याचे शिल्लक सी/एफ	<b>6,90,265</b>	<b>2,01,530</b>



## PERFORMANCE DURING 2021-2022 AT A GLANCE

(Rupees in lakhs)

	Outstanding As on 31.03.2021	Sanctions 2021-2022	Repayments/ Recoveries 2021-2022	Outstanding As on 31-03-2022
First Loan	10693.24	5162.37	4636.69	11218.92
Advance for Purchase of Household Articles	2275.08	1769.25	1121.28	2923.03
Special Loan	1171.31	1025.60	700.08	1496.82
Advance Against Deposits	41.07	125.61	115.25	51.44
Loans to Society Staff	-----	-----	-----	-----
Advance to Staff	0.83	2.57	2.54	0.86
<b>TOTAL</b>	<b>14181.63</b>	<b>8085.41</b>	<b>6575.85</b>	<b>15691.57</b>

	Balance 31-03-2021	Accretion 2021-2022	Repayment 2021-2022	Balance 31-03-2022
Capital Deposit	3028.23	399.47	54.21	3273.49
M. B. Deposit	3461.31	499.72	140.07	3821.01
Savings Deposit	1616.03	4129.79	4026.37	1719.45
Fixed Deposit	445.68	363.57	310.32	498.93
Recurring Deposit	208.51	332.10	311.99	228.62
Medium Term	10990.73	10446.12	9427.35	12009.50
Short Term	361.52	1387.47	1295.00	453.99



## सभासदांना सूचना

- अत्यंत आवश्यकता असेल तेव्हाच कर्ज घ्या.
- कृपया आपला ई-मेल आयडी, मोबाईल, पॅन कार्ड व आधार कार्ड नंबरचा 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.
- 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.
- Don't insist to sanction loan on scan basis.
- 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.
- **Surety consent required from sureties official mail id.**



Date : 31st March 2022

## **NOTICE**

### **CHANGE IN RULES FOR AVAILING LOANS AND ADVANCES**

(Effective from 01/04/2022)

Particulars	First Loan	Advance for purchase of Household Articles (H.P.Loan)	Special Loan (Previously Edu. Loan)
Limit	Rs. 12,00,000/-	Rs. 7,00,000/-	Rs. 6,00,000/-
Interest	8.75% p.a.	9.00% p.a.	9.25% p.a.
Repayment	<b>120 monthly</b> installments or date of retirement, whichever is earlier <b>(10 years)</b>	<b>96 monthly</b> installments or date of retirement, whichever is earlier <b>(8 years)</b>	<b>84 monthly</b> installments or date of retirement, whichever is earlier <b>(7 years)</b>
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	Advance for purchase of Household Articles (H.P. Loan)	Special Loan (Prev. Edu. Loan)
Before 6 months	-----	-----	3 Basic Pay
6 months to 1 year	2 Basic Pay	3 Basic Pay	3 Basic Pays
> 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



## **NOTICE**

### **Revision in the rates of Deposit (Effective from 01/07/2021)**

**Saving Deposit : 3.75%**

#### **FIXED DEPOSIT**

Period (months)	12	24	Freq. of interest
<b>INTEREST RATE</b>	6.50%	6.55%	Monthly
	6.60%	6.65%	Half yearly

#### **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. 1000/- will grow as under:

DURATION	Interest Rate (Mon. Comp.)	Initial Deposit Rs.	Maturity Value Rs.
<b>12 MONTHS</b>	6.40% (Effective rate 6.50%)	1000/-	1,065/-
<b>24 MONTHS</b>	6.50% (Effective rate 7.00%)	1000/-	1,140/-

#### **SHORT TERM DEPOSIT**

Deposit will be accepted for a minimum amount of Rs. 1000/-

DURATION OF DEPOSIT	RATE OF INTEREST
91 days to 180 days	5% p.a.
181 days to 364 days	5.75% p.a.

#### **RECURRING DEPOSIT**

Deposit will be accepted in multiples of Rs.100/- Monthly deposit of Rs. **1000/-** will grow as under:

DURATION	Interest Rate (Mon. Comp.)	Initial Deposit Rs.	Maturity Value Rs.
<b>12 MONTHS</b>	6.50% p.a.	1000/-	12,431/-
<b>24 MONTHS</b>	6.65% p.a.	1000/-	25,735/-

Remaining terms and conditions of the Scheme of Deposits will remain unchanged.





## 44th ANNUAL REPORT 2021-2022

### 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	IF DEATH OF MEMBER OCCURS	TOTAL ASSISTANCE
After admission but before 12 months	25,000	After 156 months but before 168 months	8,00,000
After 12 months but before 24 months	50,000	After 168 months but before 180 months	9,00,000
After 24 months but before 36 months	1,00,000	After 180 months but before 192 months	10,00,000
After 36 months but before 48 months	1,50,000	After 192 months but before 204 months	11,00,000
After 48 months but before 60 months	2,00,000	After 204 months but before 216 months	12,00,000
After 60 months but before 72 months	2,50,000	After 216 months but before 228 months	13,00,000
After 72 months but before 84 months	3,00,000	After 228 months but before 240 months	14,00,000
After 84 months but before 96 months	3,50,000	After 240 months but before 252 months	15,00,000
After 96 months but before 108 months	4,00,000	After 252 months but before 264 months	16,00,000
After 108 months but before 120 months	4,50,000	After 264 months but before 276 months	17,00,000
After 120 months but before 132 months	5,00,000	After 276 months but before 288 months	18,00,000
After 132 months but before 144 months	6,00,000	After 288 months but before 300 months	19,00,000
After 144 months but before 156 months	7,00,000	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.

**Membership under MBD is compulsory for every member of the Society.**



## चव्हेचाळीसावा वार्षिक अहवाल २०२१-२०२२

### “आपली सर्वाधिक लोकप्रिय सभासद सददिच्छा 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 मृत्यू झाल्यास	एकूण आर्थिक सहाय्य
नोंदणी झाल्यानंतर परंतू १२ महिन्यांच्या आत	२५,०००
१२ महिन्यांनंतर परंतू २४ महिन्यांच्या आत	५०,०००
२४ महिन्यांनंतर परंतू ३६ महिन्यांच्या आत	१,००,०००
३६ महिन्यांनंतर परंतू ४८ महिन्यांच्या आत	१,५०,०००
४८ महिन्यांनंतर परंतू ६० महिन्यांच्या आत	२,००,०००
६० महिन्यांनंतर परंतू ७२ महिन्यांच्या आत	२,५०,०००
७२ महिन्यांनंतर परंतू ८४ महिन्यांच्या आत	३,००,०००
८४ महिन्यांनंतर परंतू ९६ महिन्यांच्या आत	३,५०,०००
९६ महिन्यांनंतर परंतू १०८ महिन्यांच्या आत	४,००,०००
१०८ महिन्यांनंतर परंतू १२० महिन्यांच्या आत	४,५०,०००
१२० महिन्यांनंतर परंतू १३२ महिन्यांच्या आत	५,००,०००
१३२ महिन्यांनंतर परंतू १४४ महिन्यांच्या आत	६,००,०००
१४४ महिन्यांनंतर परंतू १५६ महिन्यांच्या आत	७,००,०००

सभासदाचा अकस्मात मृत्यू झाल्यास	एकूण आर्थिक सहाय्य
१५६ महिन्यांनंतर परंतू १६८ महिन्यांच्या आत	८,००,०००
१६८ महिन्यांनंतर परंतू १८० महिन्यांच्या आत	९,००,०००
१८० महिन्यांनंतर परंतू १९२ महिन्यांच्या आत	१०,००,०००
१९२ महिन्यांनंतर परंतू २०४ महिन्यांच्या आत	११,००,०००
२०४ महिन्यांनंतर परंतू २१६ महिन्यांच्या आत	१२,००,०००
२१६ महिन्यांनंतर परंतू २२८ महिन्यांच्या आत	१३,००,०००
२२८ महिन्यांनंतर परंतू २४० महिन्यांच्या आत	१४,००,०००
२४० महिन्यांनंतर परंतू २५२ महिन्यांच्या आत	१५,००,०००
२५२ महिन्यांनंतर परंतू २६४ महिन्यांच्या आत	१६,००,०००
२६४ महिन्यांनंतर परंतू २७६ महिन्यांच्या आत	१७,००,०००
२७६ महिन्यांनंतर परंतू २८८ महिन्यांच्या आत	१८,००,०००
२८८ महिन्यांनंतर परंतू 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 सददिच्छा ठेव सोसायटीच्या प्रत्येक सभासदाला अनिवार्य आहे.



### S.S.C. - MERIT AWARDS LIST 2021-2022

Sr. No	Name of the Member	Account No.	Office	Student	Relation	Marks
1	SUNKALE SEEMA A.	5848	IDBI	SUNKALE RADHA ANKUSH	DAUGHTER	98%
2	VENKATA APPARAO M.	6917	IDBI	MARADANI NAGA ADITHYA	SON	97%
3	CHETTIAR MARY S.V.	5691	IDBI	ALBIE VINCENT CHETTIAR	SON	96%
4	YADAV S.G.	6037	IDBI	DARSHAN GHANSHYAM YADAV	SON	96%
5	NITIN SHUKLA	6705	SIDBI	SNEHA SHUKLA	DAUGHTER	96%
6	D V KRISHNA REDDY	20404	IDBI	DEVIREDDY RADHA MAYURI	DAUGHTER	96%
7	VENUGOPAL RAO Y.	5434	SIDBI	YALANGI NAVYA RAO	DAUGHTER	95%
8	SAHU SADA BIHARI	6375	SIDBI	SHREESH SHUBHAM SAHU	SON	95%
9	RAUT PRASHANT P.	5522	IDBI	ANVI PRASHANT RAUT	DAUGHTER	94%
10	SRINIVASAN N.	7030	IDBI	KARTHIK RAJ S	SON	94%
11	ASTHANA H.R.	5572	SIDBI	YASH ASTHANA	SON	93%
12	MR.SANAT BAIRI.	8044	IDBI	RIDHI BAIRI	DAUGHTER	93%
13	CHACHAD ABHAY R.	5672	IDBI	OMKAR ABHAY CHACHAD	SON	92%
14	SINGH R.K.	6455S	IDBI	ARYAN SINGH	SON	92%
15	DANGAYACH DINESH K.	18352	IDBI	MANAS DANDGAYACH	SON	92%
16	UNNATI GUPTA	21262	IDBI	ALOK GUPTA	DAUGHTER	92%
17	SARAVANAN T.S.	6060	SIDBI	KHESHAV S S	SON	91%
18	PRADEEP R.CHANDELE	7340	IDBI	PRACHI CHANDELE	DAUGHTER	90%
19	KADAM DEEPA R.	6039	IDBI	RACHANA RAJESH KADAM	DAUGHTER	89%
20	SURYAJI S.SUSMITA	6196	SIDBI	SHUBHAM ANDEEP SURYAJI	SON	89%
21	KULKARNI R.S.	6054	IDBI	MIHIR RAHUL KULKARNI	SON	87%
22	DEEPAK BUNDEL	12462	IDBI	RASHMIL BUNDEL	SON	87%
23	UMA VEDULA1	2620	IDBI	SUCHIR AADITYA MAJALEE	SON	87%
24	RETHY GOPAKUMAR	6295	IDBI	BHADRA GOPAKUMAR	DAUGHTER	86%
25	DALVI JAYVANT S.	4627	IDBI	DALVI SHABRI JAYAVANT	DAUGHTER	85%
26	RAMA VASUDEVAN	5094	IDBI	BADRINARAYAN V R	SON	85%
27	SMT.CHOGALE P.S.	6084	IDBI	SHRAVANI SAMIR CHOGALE	DAUGHTER	85%
28	VENKATESH R.D.	8432	IDBI	SHRINIKETH DEEVANOALLI	SON	84%
29	NAIK SURESH C.	6706	SIDBI	ANANYA NAIK	DAUGHTER	79%
30	MR.SURESH V.BHALEKAR	7651	IDBI	BHALEKAR NIRMITI SURESH	DAUGHTER	78%
31	AJGAONKAR GEETA M.	6632	IDBI	AJGAONKAR ADITI GEETA	DAUGHTER	72%
32	VAITY AMAR KRISHNA	5682	IDBI	KUSHAL AMAR VAITY	SON	62%

### H.S.C. - MERIT AWARDS LIST 2021-2022

Sr. No	Name of the Member	Account No.	Office	Student	Relation	Marks
1	D V KRISHNA REDDY	20404	IDBI	DEVIREDDY MADHURI	DAUGHTER	97%
2	MR.RAMSUNDAR J.MAHTO	8121	IDBI	AKARSH R	SON	97%
3	PANKAJ KUMAR SAHU	6612	SIDBI	SWATI SUBHALAXMI	DAUGHTER	97%
4	RAVINDRA V.V.S.	6067	IDBI	VEDANTHAM VENKATA SAI UDAYINI	DAUGHTER	97%
5	PRANAB ACHARYYA	6444	SIDBI	SOUBHAGYA ACHARYYA	SON	96%
6	MANDAR M.KASKHEDIKAR	9546	IDBI	MIHIR MANDAR KASKHEDIKAR	SON	95%
7	AJITH T.S.	6497	SIDBI	GYATHRI A NAIR	DAUGHTER	95%
8	DHIRAJ KUMAR.	6305	SIDBI	TOSHIT TEJASVAT	SON	95%
9	SANDEEP VARMA	5438	SIDBI	AARUSHI VARMA	DAUGHTER	94%
10	POOJARI C.C.	5377	IDBI	SHREJAL CHANDRASHEKAR POOJARI	DAUGHTER	94%
11	MS.RAJASHRI P.SATAM	9663	IDBI	SATAM AJINKYA PANKAJ	SON	93%
12	MR.SACHIN S.DALVI	8649	IDBI	SOHAM SACHIN DALVI	SON	92%
13	BASKER D.	4942	IDBIB	ESHAYANI	DAUGHTER	92%
14	MR.R.VENKITACHALAM	7551	IDBIV	SANJAY RAM	SON	90%
15	MERCHANT KALPANA P.	5693	IDBI	MERCHANT YASH PIYUSH	SON	90%
16	KAMBAR ASHA N.	5342	SIDBI	VINAY KAMBAR	SON	90%
17	RAUT GANESH V.	5204	IDBI	LAKSHITA GANESH RAUT	DAUGHTER	90%



### H.S.C. - MERIT AWARDS LIST 2021-2022

Sr. No	Name of the Member	Account No.	Office	Student	Relation	Marks
18	TEJAS R PARIKH.	10524	IDBI	ARYAN TEJAS PARIKH	SON	89%
19	MR.R.VENKITACHALAM	7551	IDBI	V SANJITH RAM	SON	89%
20	SHRI.SANJEEV GOYAL	7522	IDBI	MOULSHREE GOYAL	DAUGHTER	89%
21	BHATTACHARYYA A.	6441	SIDBI	ANKIT BHATTACHARYA	SON	89%
22	G.ARUN KUMAR	6277	SIDBI	A PRISHA	DAUGHTER	88%
23	RAMESH R.	5452	SIDBI	R RAGHUNANDAN	SON	88%
24	MR.SANAT BAIRI.	8044	IDBI	SNIGDHA BAIRI	DAUGHTER	87%
25	SALVI AJAY ASHOK	5387	IDBI	SALVI VAISHNAVI AJAY	DAUGHTER	87%
26	BHAVE DURGADAS A.	5349S	IDBI	KUNAL DURGADAS BHAVE	SON	87%
27	DAS AVIJIT	5176	IDBI	SUTIRTHA DAS	SON	87%
28	INDULKAR M.R.	4554	IDBI	INDULKAR SUJAL MANOHAR	SON	87%
29	MAKARAND BAPAT	20864	IDBI	MITALI BAPAT	DAUGHTER	85%
30	CHOUDHURY PRADYUMNA K.	6443	IDBI	PRIYANSHI CHAOWDHURY	DAUGHTER	85%
31	SUSHIL RANE	13	Society	DIKSHA RANE	DAUGHTER	84%
32	DEEPALI CHINCHANKAR	9727	IDBI	ADITYA NEELESH CHINCHANKAR	SON	82%
33	GOPAL BARAL	6594	SIDBI	GOUTAMI BARAL	DAUGHTER	82%
34	PUSHPA BALAJI	5485	IDBI	VIGNESH BALAJI	SON	81%
35	KADAM RAMESH G	6714	IDBI	RUTUJA RAMESH KADAM	DAUGHTER	80%
36	R.SURYA NARAYANA	6304	SIDBI	R ISHANI	DAUGHTER	78%
37	SHINDE ANIL KRISHNA	5125	IDBI	ANKIT ANIL SHINDE	SON	76%
38	RUKE SANGEETA S.	5946	IDBI	NAYAN SANJAY RUKE	SON	73%
39	KADAM ASHOK D.	5071	IDBI	KADAM MEHEK ASHOK	SON	69%
40	MANENDRA KAPSE	5423	SIDBI	BHAVESH KAPSE	SON	68%

### GRADUATION/DIPLOMA - MERIT AWARDS LIST 2021-2022

Sr. No	Name of the Member	Account No.	Office	Student	Relation	Marks
1	SETIA VINOD KUMAR	5443	SIDBI	KAJOL SETIA	DAUGHTER	92%
2	ANURADHA SURESH.	4814	IDBI	PALLAVUR RAJEEV SURESH ANURADHA	SON	92%
3	ETHIRAJULU RAMESH	5591	SIDBI	NIKSHITH NARAYAN RAMESH	SON	90%
4	UMA RAJARAM	4855	IDBI	DIVYA RAJARAM	DAUGHTER	88%
5	THOMAS JAYA S.	5375	SIDBI	SNEHA SAMUEL	DAUGHTER	85%
6	GAUTAM DUTTA	6100	SIDBI	URJASI DUTTA	DAUGHTER	84%
7	TAWADE VIJAYA A.	4841	IDBI	OMKAR ASHOK TAWADE	SON	84%
8	PATIL MAHANTESH M.	4937	IDBI	SHALMALI M PATIL	DAUGHTER	82%
9	SHAIENDRA NAGESHWAR	8446	IDBI	MANJUSHA KUMARI	DAUGHTER	81%
10	BHATT M.A.	6028	IDBI	PRANALI ASHISH BHATT	DAUGHTER	80%
11	ERUPEALA MUKESH S.	5650	IDBI	ERUPULA SHUBHAM MUKESH	SON	80%
12	KANDEKAR SUPRIYA A.	6178	IDBI	AMRUTA ANANT KANDEKAR	DAUGHTER	79%
13	VAITY AMAR KRISHNA	5682	IDBI	PRANJALI AMAR VAITY	SON	79%
14	TAWADE VIJAYA A.	4841	IDBI	VAISHNAVI ASHOK TAWADE	DAUGHTER	79%
15	SWETHA ANUP	5718	SIDBI	ADITI ANUP	DAUGHTER	78%
16	MOGHE MANALI M.	5331	IDBI	MAITREYEE MOGHE	DAUGHTER	76%
17	RAVINDRAN A.L.	4465	SIDBI	KARTHIK RAVINDRAN	SON	76%
18	K SRINIVASA RAO	5711	IDBI	K LAKSHMI KIRAN	DAUGHTER	75%
19	PAI SURESH S.	4272S	IDBI	ANISH SURESH PAI	SON	75%
20	KASARE SURESH D.	2530	IDBI	MANALI SURESH KASARE	DAUGHTER	75%
21	SOMAN GEETA BIJU	2579	IDBI	AISHWARYA BIJU PANICKER	DAUGHTER	71%
22	PRADEEP R.CHANDELE	7340	IDBI	PRAGYA CHANDELE	DAUGHTER	70%
23	SUBODH KUMAR	5596	IDBI	SHISHIR SIDDHARTH	SON	70%



### GRADUATION/DIPLOMA - MERIT AWARDS LIST 2021-2022

Sr. No	Name of the Member	Account No.	Office	Student	Relation	Marks
24	JAIDEEP PAL.	4499	IDBI	SUJOY PAL	SON	70%
25	GAWADE CHANDRAKANT S	5067	IDBI	GAWADE NISHA CHANDRAKANT	DAUGHTER	69%
26	RAJENDER B.	6144	SIDBI	B CHAKRADHAR	SON	67%
27	PARDIKAR PRAVIN M.	5479	IDBI	SANSKAR PRAVIN PARDIKAR	SON	67%
28	DESAI B.H.	5074	IDBI	AUM B DESAI	SELF	67%
29	SARAVANAN T.S.	6060	SIDBI	JAYANH S S	SON	65%
30	SALVI SANDIP D.	5390	IDBI	SAKSHI SANDEEP SALVI	DAUGHTER	65%
31	KASARE SURESH D.	2530	IDBI	AMIT SURESH KASARE	SON	65%
32	SABLE SHARAD P.	5070	IDBI	SHUBHAM SHARAD SABLE	SON	63%
33	KHWAJA F.A.	18318	IDBI	EMAD KHWAJA	SON	61%
34	VIJAYADHEER V.	5802	IDBI	MANOGNA VALUSA	DAUGHTER	61%
35	MOGHE MANALI M.	5331	IDBI	MIHIR MOGHE	SON	60%
36	HEDAO VINAY S.	2544	IDBI	ASHWIN VINAY HEDAO	SON	60%

### POST-GRADUATION - MERIT AWARDS LIST 2021-2022

Sr. No	Name of the Member	Account No.	Office	Student	Relation	Marks
1	LATA SUNDER	4437	IDBI	SHREYA NAIR	DAUGHTER	86%
2	PATIL M.M.	4937	IDBI	SHIVALI M PATIL	DAUGHTER	84%
3	DUBEY SHASHANKY.	10135	IDBII	SHITA SHASHANK DUBEY	DAUGHTER	81%
4	SRIDHAR K.	18303	IDBI	MAHIMA SRIDHAR BHARDWAJ	DAUGHTER	80%
5	SRIDHARANV.	5686	SIDBI	BHARATH KUMAR SRIDHARAN	SON	79%
6	VIJAYADHEER V.	5802	IDBI	MANOGNA VALUSA	DAUGHTER	77%
7	NAYAK MANOJ M.	5034	IDBI	SIDHANT MANOJ NAYAK	SON	76%
8	MASILAMANI	15292	IDBI	M SURYA	SON	76%
9	CHACHAD ABHAY R.	5672	IDBI	GAYATRI ABHAY CHACHAD	DAUGHTER	76%
10	SHRI.SANJEEV GOYAL	7522	IDBI	ISHITA GOYAL	DAUGHTER	70%
11	SALUNKE MADHURI M.	4584	IDBI	PRANAL MARUTI SALUNKE	DAUGHTER	70%
12	JANAKIV.	5014	IDBI	KARTIK VISHWANATHAN	SON	70%

## RULES OF DEPOSITS

Members are hereby informed that as pointed out by Statutory Auditors. Fixed Deposit / Medium Term Deposit Receipts 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 (Fixed / Short term/ Medium / Recurring) 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.

### Majority achievements / activities of your Society during the period April 1, 2021 to March 31, 2022:

- 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.
- We have reduced interest on loan so as to make the loan attractive.



- The Managing Committee of Society has decided to give a rebate of @ 0.75% on the first loan, advance for household articles and special loan in view of good performance of the Society.
- During the Financial Year 2021-22 your society has crossed a major milestone of about Rs. 288 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.

**१ एप्रिल २०२१ ते ३१ मार्च २०२२ 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 ०.७५% सूट ह्या ही वर्षी देण्याचे ठरविले आहे.
- ❖ सन २०२१-२२ च्या आर्थिक वर्षात सोसायटीने आर्थिक उलाढालीचा सुमारे २८८ 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)

