व्यवस्थापक समिती २०२५-२०२६ / MANAGING COMMITTEE – 2025-2026

कार्यकारी समिती सदस्य / Executive Committee Members

राजेश जाधव / **Rajesh Jadhav**
कार्याध्यक्ष / Chairman

प्रकाश झोरे / **Prakash Zore**
उप-कार्याध्यक्ष / Vice-Chairman

उमेश नागरगोजे / **Umesh Nagargoje**
कार्यवाह / Secretary

अरुणा आव्हाड / **Aruna Avhad**
सहा. कार्यवाह / Asstt. Secretary

अनिल हिवाळे / **Anil Hiwale**
सहा. कार्यवाह / Asstt. Secretary

व्यवस्थापक समिती सदस्य / Managing Committee Members

सचिन आठवले
Sachin Athawale

सचिन आंबेकर
Sachin Ambekar

अक्षय आव्हाड
Akshay Avhad

जयवंत महाडिक
Jaywant Mahadik

प्रियंका चौधरी
Priyanka Chaudhari

अनिकेत मोरे
Aniket More

शैलेष होदार
Shailesh Hodar

आशय नलावडे
Aashay Nalawade

गिरीश जोगदंड
Girish Jogdand

मंगेश राणे
Mangesh Rane

कपिल सोनवणे
Kapil Sonawane

पवनकुमार राठोड
Pawankumar Rathod

अनिल वळवी
Anil Valvi

सागर राठोड
Sagar Rathod

सचिन वारकर
Sachin Warkar

सुधाकर ठाकरे
Sudhakar Thakare

REGISTERED HEAD OFFICE
(No. 4658 of 1925)

MULTI STATE CO-OP. SOCIETY
Regd. No. MSCS/CR/1280/2018

C/o. Reserve Bank of India, Amar Building, 2nd Floor, Sir P. M. Road, Fort, Mumbai 400 001.
Tel.: 2266 0279, 2260 4201-02 Mob.: 89768 71128
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कार्यालयीन कर्मचारी आणि शाखा / Office Staff & Branches

	मुख्यालय-फोर्ट	
१	नरेश गडकरी	मुख्य कार्यकारी अधिकारी
२	प्रकाश कदम	उप-व्यवस्थापक
३	अविनाश ऊबाळे	लेखाधिकारी
४	तन्वी शिंदे	लेखाधिकारी
५	चिरंजीव सावंत	लेखाधिकारी
६	नितिन राणे	वरिष्ठ सहाय्यक
७	अभिषेक आंब्रे	कनिष्ठ सहाय्यक
८	उमेश आंब्रे	कार्यालयीन सेवक
९	रोहन चव्हाण	कार्यालयीन सेवक
१०	अंकित कांबळे	कार्यालयीन सेवक
११	अमित गावडे	कार्यालयीन सेवक
१२	राजेश भोसले	कार्यालयीन सेवक
	कफ परेड - वर्ल्ड ट्रेड सेंटर	
१३	सचिन सावंत	लेखाधिकारी
	बेलापूर - नवी मुंबई	
१४	अजित राणे	लेखाधिकारी
१५	भारती पाटील	कार्यालयीन सेवक
	बांद्रा - बीकेसी	
१६	योगेश सुर्वे	लेखाधिकारी
१७	तुकाराम चांदुरकर	कार्यालयीन सेवक
	भायखळा- मुंबई सेंट्रल	
१८	समीर गांगण	कनिष्ठ सहाय्यक
१९	गणेश चव्हाण	कार्यालयीन सेवक

Head Office - Fort	
Naresh Gadkari	CEO
Prakash Kadam	Dy. Manager
Avinash Ubale	Accounts Officer
Tanvi Shinde	Accounts Officer
Chiranjiv Sawant	Accounts Officer
Nitin Rane	Sr. Asst.
Abhishek Ambre	Jr. Asst.
Umesh Ambre	Office Attendant
Rohan Chavan	Office Attendant
Ankit Kamble	Office Attendant
Amit Gawde	Office Attendant
Rajesh Bhosale	Office Attendant
WTC-Cuffe Parade	
Sachin Sawant	Accounts Officer
Belapur-Navi Mumbai	
Ajit Rane	Accounts Officer
Bharti Patil	Office Attendant
Bandra-BKC	
Yogesh Surve	Account Officer
Tukaram Chandurkar	Office Attendant
Byculla - Mumbai Central	
Sameer Gangan	Jr. Asst.
Ganesh Chavan	Office Attendant

मे. ठाकूरदेसाई आणि असोसिएटस्
चार्टर्ड अकाऊंटंटस्
अंतर्गत हिशेब तपासनिस

M/s. Thakurdesai & Associates
Chartered Accountants
Internal Auditors

मे. व्हिपीएच आणि असोसिएटस् एलएलपी
चार्टर्ड अकाऊंटंटस्
वैधानिक लेखा परिक्षक

M/s. VPH & Associates LLP
Chartered Accountants
Statutory Auditors

सभेची सूचना

सोसायटीच्या सभासदांची १०१ वी वार्षिक सर्वसाधारण सभा **मंगळवार, दि. ८ सप्टेंबर २०२६** रोजी **सायं. ६.००** वाजता भारतीय रिझर्व्ह बँक, अमर बिल्डिंग, दुसरा मजला, कॅन्टिन हॉल, फोर्ट, मुंबई ४०० ००१, येथे खालील कामकाजासाठी भरणार आहे.

सभेपुढील कामे

१. गुरुवार दि. २१ ऑगस्ट २०२५ रोजी झालेल्या १००व्या वार्षिक सर्वसाधारण सभेचे इतिवृत्त वाचून संमत करणे.

२. २०२५-२०२६ या वर्षाचा व्यवस्थापक समितीचा वार्षिक अहवाल वाचून संमत करणे.

३. २०२५-२०२६ या वर्षाचे लेखा-परीक्षित नफा-तोटा पत्रक व दि. ३१ मार्च २०२६ अखेरचा ताळेबंद व वैधानिक लेखा परीक्षकांचा अहवाल संमत करणे.

४. २०२६-२०२७ या वर्षासाठी अंतर्गत हिशेब तपासनिस (चार्टर्ड अकाऊंटंट), वैधानिक लेखा परिक्षक (चार्टर्ड अकाऊंटंट), कर तपासनीस (चार्टर्ड अकाऊंट) आणि समवर्ती लेखा परिक्षक यांची नेमणूक करणे व त्यांचे लेखा-परीक्षण शुल्क ठरविणे.

५. २०२६-२०२७ या वर्षासाठी व्यवस्थापन खर्चाचे अंदाजपत्रक मंजूर करणे.

६. सभासद सदिच्छा ठेव योजनेची पुनर्रचना करण्याबाबत.

७. परिशिष्ट १ मध्ये दिलेल्या बहुराज्य सहकारी संस्था अधिनियम, २००२ मधील सुधारणाचे पालन करण्यासाठी संस्थेच्या उपनियमांमध्ये सुधारणा करणे.

८. आगाऊ सूचना देऊन आलेल्या इतर कामांचा विचार करणे.

कृपया सर्व सभासदांनी सभेस वेळेवर उपस्थित रहावे, ही विनंती.

व्यवस्थापक समितीच्या आदेशावरुन

राजेश जाधव
कार्याध्यक्ष

मुंबई
दि. २१ ऑगस्ट २०२६

टीप:

१. सभेस पुरेशी गणसंख्या नसल्यास सभा त्याच ठिकाणी दिलेल्या वेळेनंतर अर्ध्या तासाने म्हणजे ६.३० वा. घेतली जाईल. त्या सभेला गणसंख्येचे बंधन राहणार नाही.

२. कोणत्याही सभासदाला काही माहिती पाहिजे असल्यास त्याने त्याबद्दलची लेखी सूचना सभेपूर्वी किमान सात दिवस अगोदर कार्याध्यक्षांकडे दिली पाहिजे. (१ सप्टेंबर, २०२६ पर्यंत)

NOTICE

The **101st Annual General Meeting** for the members of the Reserve Bank Staff & Officers' Co-Operative Credit Society Ltd., Mumbai will be held on **Tuesday 8th September 2026** at **6.00 p.m.,** in the Canteen Hall of Reserve Bank of India, Amar Building, 2nd Floor, Fort, Mumbai - 400 001 to transact the following business.

AGENDA

(1) To read and confirm the minutes of the 100th Annual General Meeting held on 21st August, 2025.

(2) To receive and adopt the Annual Report of the Managing Committee for the year 2025-2026.

(3) To receive and adopt the Audited Statements of Accounts for the year ended 31st March 2026.

(4) To appoint the Auditors (Chartered Accountants) for Internal Audit, Statutory Audit, Concurrent Audit and Tax Audit for the year 2026 -2027 and fix their remuneration.

(5) To receive and adopt the Budget of Management Expenses for the year 2026-2027.

(6) Restructuring of the MBD Scheme.

(7) To Amend the Bye Laws of the Society to comply with the amendments in the Multi State Co-operative Societies Act, 2002 as given in Annexure 1.

(8) To consider any other business for which due notice has been given.

All the members of the Society are requested to attend the meeting in time.

By Order of the Managing Committee

Rajesh Jadhav
Chairman

Mumbai
Date: 21st August 2026

N. B.:

(1) If there is no minimum quorum, meeting will be adjourn for half an hour and the adjourned meeting will start at 6.30 p.m. irrespective of quorum.

(2) Any member desirous of obtaining any information is required to write to the Chairman at least seven days before the date of the meeting. (till 1st September, 2026).

१०१ वा वार्षिक अहवाल २०२५-२६

भागधारक बंधु-भगिनींनो,

सोसायटीच्या व्यवस्थापक समितीच्यावतीने १०१वा वार्षिक अहवाल तसेच अंतर्गत हिशेब तपासनिसांनी व वैधानिक हिशेब तपासनिसांनी तपासलेला दि. ३१ मार्च २०२६ या वर्षाअखेरचा जमा-खर्च व नफा-तोटा पत्रक तसेच ताळेबंद आपणांस सादर करताना आम्हांला विशेष आनंद होत आहे.

सभासद संख्या : अहवाल वर्षात दि. ३१ मार्च २०२५ रोजी सोसायटीची सभासद संख्या ८६५० एवढी होती, त्यात घट होऊन दि. ३१ मार्च २०२६ रोजी ८४५७ इतकी झाली. यामध्ये नियमित सभासद २८२३ (१९ कर्मचारी धरुन) नाममात्र सभासद ५५८७ आणि संस्था सभासद ४७ इतकी झाली.

नियमित सभासदांची संख्या कमी होत आहे कारण रिझर्व बँकेतील कर्मचारी वर्ग मोठ्या प्रमाणात निवृत्त होत आहे. निवृत्त सभासदांनी त्यांचे नाममात्र सभासदत्व कायम ठेवत आहेत.

बँकेतील निवृत्ती नंतरही सभासद सोसायटीचे नाममात्र सभासद राहू शकतात. येथे विशेष नमूद करावेसे वाटते की बहुसंख्य सभासदांनी आपले नाममात्र सभासदत्व आजही कायम ठेवले आहे. त्यांनी सोसायटीच्या कार्यकारीणीवर व व्यवहारावर दाखविलेल्या विश्वासाबद्दल आम्ही त्यांचे ऋणी आहोत.

भाग भांडवल : सोसायटीचे अधिकृत भागभांडवल रु १० कोटी असून जमा भाग भांडवल दि. ३१ मार्च २०२५ रोजी रु.१ कोटी १७ लाख ३१ हजार होते. त्यात घट होऊन दि. ३१ मार्च २०२६ रोजी रु. १ कोटी १३ लाख ४२ हजार झाले झाले. अहवाल वर्षात भाग भांडवल रु. ५ लाख २८ हजार जमा करण्यात आले आणि रु. ९ लाख १७ हजार भाग-भांडवल निवृत्त सभासदांना, सभासदत्व सोडून गेलेल्या तसेच नाममात्र सभासदांना परत केले.

मासिक वर्गणी : दि. ३१ मार्च २०२५ रोजी जमा असलेली मासिक वर्गणी रु. ३५ कोटी ४४ लाख इतकी होती. अहवाल वर्षात रु. २ कोटी ९७ लाख इतकी भर पडली तर रु. १६ कोटी ७९ लाख मासिक वर्गणी सभासदत्व रद्द केलेल्या / निवृत्त झालेल्या सभासदांना तसेच ५० हजाराच्या वर जमा असलेल्या सभासदांना परत करण्यात आली. वर्ष अखेरीस मासिक वर्गणी रु. २१ कोटी ६२ लाख इतकी जमा आहे. **म्हणजेच त्यात रु. १३ कोटी ८२ लाखांची घट झाली आहे.**

मुदत ठेवी: या वर्षाच्या सुरुवातीला म्हणजे दि. १ एप्रिल २०२५ रोजी एकूण मुदत ठेवी रु. ३६८ कोटी ३३ लाख होती. या आर्थिक वर्षात बँकींग क्षेत्रात खूपच बदल झाले. चलन फुगवट्या मुळे रिझर्व्ह बँकेने व्याजाच्या दरात बदल केला. या बदलामुळे व्यापारी बँकांनी आपल्या ठेवी व कर्जावरील व्याज दर बदलते ठेवले. परंतू सोसायटीने १३ महिन्यासाठी नियमित आणि नाममात्र सभासदांसाठी व्याजदर द.सा.द.शे. ६.७० % असा केला होता. याचा परिणाम म्हणून मुदत ठेवींची रक्कम दि. ३१ मार्च २०२६ रोजी रु. ३९६ कोटी ५९ लाख इतकी झाली. सभासद व नाममात्र सभासदांनी सोसायटी व्यवस्थापनावर मोठा विश्वास दाखविला आहे त्यामुळे एकूण मुदत ठेवींची रक्कम ३९० कोटीच्या वरती झाली आहे.

आवर्ती ठेव: खालील प्रमाणे वेगवेगळ्या आवर्त ठेव योजना सुरु आहेत.

महिने	व्याजदर
१२	५.१० %
२४	५.४० %

कर्ज मर्यादा : आपणास ज्ञातच आहे की केंद्रिय रजिस्ट्रार को-ऑप. सोसोयटीज, नवी दिल्ली यांनी आपली कर्ज मर्यादा रु. ८० लाख करण्याची परवानगी दिली आहे. **एकूण कर्जमर्यादा रु.८० लाखापर्यंत असलेली आपली सोसायटी ही मोजक्या सहकारी संस्थांपैकी एक संस्था आहे.** त्या कर्जाचे वाटप दि. ०१ ऑगस्ट, २०२६ रोजी पासून भागधारकांना सुरू केले आहे. अहवाल वर्षात रु. ५ कोटी ८१ लाख कर्ज वाटप करण्यात आले. दि. ३१ मार्च २०२६ पर्यंत एकूण रु. १६६ कोटी २० लाख एवढे कर्ज सभासदांना देण्यात आले आहे.

कर्जावरील व्याज दर : गेल्या वर्षी कर्जावरील व्याजदर ८.२५% इतका ठेवण्यात आला व १ ऑगस्ट २०२६ रोजी बदलून ८.२०% इतका करण्यात आला. जो व्यापारी बँकांपेक्षा कमी आहे.

मासिक वर्गणी व्याजदर : गेल्या वर्षी मासिक वर्गणीवर ५% दराने व्याज देण्यात आले हे बँकिंग क्षेत्रातील व्याज दराशी तुलना करता जास्त व आकर्षक आहे. अहवाल वर्षातही ५% दराने व्याज ३१ मार्च २०२६ रोजी सभासदांच्या बचत खात्यात जमा करण्यात आले.

बचत खात्यावरील व्याजदरः सभासदांचे हित लक्षात घेऊन आम्ही दररोजच्या शिल्लक रक्कमेवर व्याज देण्यास सुरुवात केली व ते व्याज ३.५०% या दराने **दरमहा सभासदांच्या बचत खात्यात जमा करण्यात येते.** अशा प्रकारे व्याज देण्याची अद्वितीय पद्धत फक्त आपल्याच सोसायटीत अस्तित्वात आहे. यामुळे सभासदांना अतिरिक्त व्याजाचा लाभ झाला आहे व याची सर्व सभासदांनी प्रशंसा केली आहे. कमीत कमी रु.१०००/- बचत खात्यात शिल्लक ठेवणाऱ्या सभासदांना याचा दरमहा लाभ होतो.

निवृत्त सभासदांना भेटः व्यवस्थापक समितीने २०२५ - २०२६ या वर्षात ९९९% शुद्धतेचे ४ ग्रॅम सोन्याचे नाणे निवृत्त सभासदांना भेट म्हणून दिले आहे.

सभासद सदिच्छा ठेव योजना क्र. १ आणि २ : अहवाल वर्षात ४ सभासदांच्या वारसांना सदिच्छा ठेव क्र. १ नुसार रु. ७ लाख व सदिच्छा ठेव क्र. २ नुसार रु. २४ लाख अर्थ सहाय्य देण्यात आले.

बऱ्याच कालावधीनंतर सभासद सदिच्छा ठेव योजना क्र. १ व २ या दोन्ही योजना एकत्रित करुन सभासदांच्या पगारातून येणाऱ्या मासिक वर्गणीच्या रकमेपैकी सभासद सदिच्छा ठेवीची रक्कम सप्टेंबर २०२५ पासून रु. २५०/- ऐवजी रु. १,१००/- करण्यात आली व सदर योजनेअंतर्गत जमा झालेली रक्कम सभासदाला परत मिळणार नाही.

दि. १ ऑक्टोबर २०२५ नंतर सभासदाचे बँकेच्या सेवेत असताना निधन झाल्यास त्या सभासदाच्या वारसाला सदर योजनेअंतर्गत रु. ४४ लाखापर्यंत अर्थ सहाय्य देण्याचे ठरविण्यात आले.

संगणकीकरण : आपली सोसायटी एकूण बँकींग क्षेत्राच्या बरोबरीने चालविण्यासाठी कोअर बँकींग प्रणालीचा वापर करुन भागधारकांना सोसायटीच्या कोणत्याही शाखेतून व्यवहार करण्याची सुविधा पुरवित आहे. सोसायटीने १ जुलै, २०१४

पासून दैनंदीन व्यवहार एसएमएस सुविधा आणि डिसेंबर २०२१ पासून व्हॉटस्ॲप संदेशद्वारे दैनंदिन व्यवहाराची सूचना सुरु केली आहे.

मेम्बर्स लॉग इन् : गेल्या काही वर्षापासून सभासदांसाठी आम्ही नवीन दालन (मेंम्बर्स लॉग इन्) सुध्दा सुरू केलेले आहे. त्यामुळे सभासद इंटरनेटद्वारे सोसायटीची **www.rbicrsocmum.in** ही साईट ओपन करु शकतात त्याकरीता सभासदांना एक पिन नंबर देण्यात येतो तो पिन क्रमांक सभासद बदलूही शकतात. सभासद आपले बचत खाते, माथेरान हॉलिडे होमची उपलब्धता, कर्ज व ठेवी यांची शिल्लक घर बसल्या पाहू शकतात यामुळे सोसायटीच्या व्यवहारात पारदर्शकता वाढलेली आहे.

मोबाईल बँकींग : सोसायटीची मोबाईल बँकींग सुविधा जोरात कार्यरत आहे याचा आम्हांला अभिमान आहे आणि सर्व सदस्यांकडून त्याचे कौतुक केले जाते. दि. १७ ऑगस्ट २०२६ पासून दैनंदीन व्यवहाराची मर्यादा रु. ५० हजारावरुन २ लाखापर्यंत वाढवण्यात आली आहे. आम्ही सर्व सदस्यांना विनंती करतो की बँकींग सुलभतेसाठी या सुविधेचा पुरेपूर वापर करावा.

भारत बिल पेमेंट : आपल्या सोसायटीने ठाणे भारत सहकारी बँकेच्या सहकार्याने भारत बिल पेमेंटची सुविधा सोसायटीच्या सर्व कार्यालयातून सुरू करण्यात आली आहे. त्यायोगे भागधारक आपली वीज बिले, गॅस बिले, टेलिफोन व मोबाईल बिले त्यांच्या सोसायटीच्या बचत खात्यातून भरू शकतात. या सुविधेचा सदस्यांकडून वापर आणि कौतुक केले जात आहे. तसेच आम्हांला हे सांगताना आनंद होत आहे की सदस्य मोबाईल ॲप्लीकेशनद्वारे भारत बिल पेमेंट सिस्टीमच्या सुविधेचा लाभ घेवू शकतात.

माथेरान येथील "साकार" विश्रामधाम : सभासदांच्या सूचनेनुसार विश्रामधामातील सेवा दर्जा उंचावण्याचे काम सुरु केले आहे.

लक्ष्मीपूजन : परंपरेनुसार सोमवार दि. २० ऑक्टोबर २०२५ रोजी सोसायटीच्या मुख्य कार्यालयात लक्ष्मी-पूजन करण्यात आले. या प्रसंगी **मा. श्री. निरज निगम, कार्यकारी संचालक, मा. श्री. सुमन रे, प्रादेशिक संचालक, मा. श्रीमती वंदना खरे, मुख्य महाव्यवस्थापक, श्री. संभाजी भोगले, समिती सदस्य व अध्यक्ष, ऑल इंडिया रिझर्व बँक एम्प्लॉईज असोसिएशन, मुंबई, श्री. रमेश पितळे, सहा. कार्यवाह व चीफ सेक्रेटरी रिझर्व बँक वर्कर्स युनियन, मुंबई** आणि **जनरल सेक्रेटरी ऑल इंडिया वर्कर्स फेडरेशन** यांनी भेट देऊन दर्शनाचा लाभ घेतला तसेच सभासदांनीसुद्धा मोठ्या संख्येने दर्शनाचा लाभ घेतला.

औद्यागिक संबंधः अहवाल वर्षात सोसायटीच्या कर्मचाऱ्यांशी असलेले संबंध सौहार्दाचे राहिले. वेळोवेळी कर्मचाऱ्यांशी व त्यांच्या युनियनच्या पदाधिकाऱ्यांशी घेतलेल्या बैठकांमुळे सोसायटीचे दैनंदिन कामकाज सुरळीत व शांततेत पार पडले.

आर्थिक व्यवस्थापन : आर्थिक वर्ष २०२५-२६ मध्ये इतर बँकांमध्ये आमच्या ठेवी ७% ते ७.५०% दरम्यान होत्या.

लेखापरीक्षण : वैधानिक लेखा परीक्षक म्हणून मे. व्ही.पी.एच्. असोसिएट्स, अंतर्गत लेखा परिक्षक आणि कर तपासनीस म्हणून मे. ठाकुरदेसाई आणि असोसिएटस् आणि मे. ताम्हाणे अँड मेहता असोसिएटस् यांनी समवर्ती लेखा परिक्षक म्हणून काम पाहिले.

श्रध्दांजली : अहवाल वर्षात राजकीय, सामाजिक पटलावर कार्य करणाऱ्या मान्यवर व्यक्ती व सोसायटीच्या काही सभासदांच्या अकाली निधनाबद्दल त्यांच्या कुटुंबियांच्या दुःखात आम्ही सहभागी आहोत. ईश्वर त्यांच्या आत्म्यास चिरशांती देवो ही ईश्वर चरणी प्रार्थना.

: आभार :

सोसायटीचे कामकाज सुरळीत चालावे म्हणून सर्व भागधारक बंधु-भगिनींनी केलेल्या सहकार्याबद्दल आम्ही त्यांचे मनःपूर्वक आभारी आहोत. मा. निबंधक व सहाय्यक निबंधक, सहकार खाते, महाराष्ट्र राज्य, मुंबई; केंद्रीय निबंधक-सहकार खाते, नवी दिल्ली; भारतीय रिझव्ह बँक व संलग्न संस्था; मुंबई जिल्हा मध्यवर्ती सहकारी बँक; सोसायटीचे सर्व बँकर्स आणि कर्मचारी वर्ग; वैधानिक लेखापरिक्षक मे. व्ही.पी.एच्. असोसिएट्स (चार्टर्ड अकाऊंटंटस्); कर तपासणीस व अंतर्गत लेखापरिक्षक मे. ठाकुरदेसाई आणि असोसिएटस् (चार्टर्ड अकाऊंटंटस्) तसेच समवर्ती लेखापरीक्षक मे. ताम्हाणे आणि मेहता यांनी दिलेल्या सहकार्याबद्दल व मार्गदर्शनाबद्दल आम्ही आभारी आहोत. रिझर्व्ह बँक व्यवस्थापनाचे सुद्धा त्यांनी दिलेल्या सहकार्यासाठी आम्ही विशेष आभारी आहोत. रिझर्व्ह बँक ऑफ इंडिया एम्प्लॉईज असोसिएशन, मुंबई; रिझर्व्ह बँक वर्कर्स युनियन, मुंबई; ऑल इंडिया रिझर्व्ह बँक ऑफिसर्स असोसिएशन, मुंबई; रिझर्व्ह बँक वर्कर्स ऑर्गनायझेशन, मुंबई; रिझर्व्ह बँक स्थानिय लोकाधिकार समिती, मुंबई; रिझर्व्ह बँक एस्.सी./एस्.टी आणि बुध्दिस्ट एम्प्लॉईज वेल्फेअर असोसिएशन, मुंबई; रिझर्व्ह बँक एस.इ.बी.सी. (ओबीसी) वेल्फेअर असोसिएशन, मुंबई; रिझर्व्ह बँक ऑफिसर्स को-ऑप. क्रेडिट सोसायटी लि., मुंबई; रिझर्व्ह बँक रिटायर्ड एम्प्लॉईज असोसिएशन, मुंबई; रिझर्व्ह बँक स्पोर्टस् क्लब, मुंबई; छपाई सेवा पुरवठादार मॉडर्न कॉपी सेंटर; संगणक सेवा पुरवठादार श्री. मोहन तांडेल (मायक्रोप्रिंट टेकनोलॉजी) व सीबीएस सेवा पुरवठादार श्री. सुनिल देशपांडे (संपदा सॉफ्टवेअर) फिनॅकस सोल्यूशन्स प्रा.लि. (एसएमएस आणि मोबाईल एप्लिकेशन); सर्व्हर सर्व्हिस पुरवठादार वायसेटक सिस्टीम्स टेक्नोलॉजीस्टस् प्रा. लि.; फोटोग्राफर श्री. विश्वनाथ सकपाळ या सर्वांनी आणि त्यांच्या कर्मचाऱ्यांनी दिलेल्या सहकार्याबद्दल आम्ही त्यांचे आभारी आहोत. तसेच सोसायटीतील अधिकारी वर्ग आणि कर्मचारी यांनी दिलेल्या सहकाऱ्याबद्दल आम्ही त्यांचे आभारी आहोत.

व्यवस्थापक समितीच्यावतीने

मुंबई
दिनांक : २१ ऑगस्ट २०२६

राजेश जाधव
कार्याध्यक्ष

प्रकाश झोरे
कार्यवाह

101st ANNUAL REPORT 2025-2026

Dear Members,

It gives us immense pleasure to place before you the 101st Annual Report along with the audited statements of accounts and balance sheet for the year ended 31st March 2026.

Membership: During the reporting year the membership decreased from 8650 as on 31st March 2025 to 8457 as on 31st March 2026. There were 2823 Regular members (including 19 Society Staff), 5587 Nominal Members and 47 Institutes.

There have been a lot of retirements, the same has been offset by new recruits becoming members, showing a small shortfall in total membership. The retired members continued their membership. We are grateful to the retired members for having continuous faith in us.

Share Capital : The authorized share capital of the society is Rs. 10.00 crores and paid-up share capital which was Rs. 1 crore 17 Lakh 31 thousand as on 31st March 2025 has decreased to Rs. 1 crore 13 Lakh 42 thousand on 31st March 2026. The Society collected Rs. 5 Lakh 28 Thousand from members and refunded Rs. 9 Lakh 17 Thousand to the retired/ resigned members during the year.

Monthly Contribution : On 31st March 2025 the accumulated monthly contribution i.e. Capital Deposit was Rs. 35 Crores and 44 Lakh. During the financial year we have received Rs. 2 Crore 97 Lakh from members and refunded Rs. 16 Crore 79 Lakh to the retired members as well as regular members having capital deposit amount more than 50 thousand. As on 31st March 2026 the Capital Deposit was Rs. 21 Crore 62 Lakh which shows a net decrease of Rs. 13 Crore 82 Lakh.

Fixed Deposit : On 31st March 2025, the balance of Fixed Deposit was Rs. 368 Crore 33 Lakh. During the Financial Year there were a lot of changes in market conditions. We revised the interest rate on 1st August 2025 to 6.70 % on Fixed Deposits for the 13 months term for all members. The balance of Fixed Deposit has increased to Rs. 396 Crore 59 Lakh as on March 31, 2026.

Retired and Serving employees have reposed immense faith in our society and deposited over 390 crores and this is one of our major sources of earnings. We are extremely grateful to the depositors for their continued belief and faith in the Society.

Recurring Deposit: Interest on Recurring Deposits for the periods of 12 & 24 months are 5.10% and 5.40% respectively.

Loan Quantum : Our Society is one amongst the very few where the maximum quantum limit of loan sanctioned is Rs. 80 Lakh which is approved by Central Registrar Co-op Societies, New Delhi. The total loan sanctioned during the FY 2025-26 was Rs. 5 Crores 81 Lakh. As on 31st March 2026 the total loan sanctioned to the members is Rs. 166 Crores 20 Lakh.

Interest on Loan : Based on the fluctuation in the market rates, the present rate of interest on loan stands at 8.20%. w.e.f. 1st August 2026.

Interest on Capital Deposit : During the reporting year 5% interest on Capital Deposit was paid on March 31, 2026

Savings Account: The rate of interest revised at 3.50% w.e.f. 01st August 2025 on the closing balance in the account every day and the **interest continues to be credited to all savings accounts on a monthly basis**. This methodology has resulted in additional interest to members and has been widely appreciated and is a unique feature in the Banking Industry. Members are requested to maintain at least Rs.1000/- balance to get this benefit.

Retirement Memento : During the reporting year the committee decided to give 4 gram gold coin to all those members retiring from the service of the Bank.

MBD Scheme 1 & 2 : During the reporting year amount of Rs. 7 Lakh was paid as Assistance under the MBD scheme and Rs 24 Lakh was paid as Assistance under MBD Schem 2 to the nominees of 4 deceased members.

A resolution was passed to merge the two existing schemes and enable members to receive financial assistance (insurance cover) of up to Rs. 44 lakh, increasing the member's Benevolent deposit' contribution deducted from their monthly salary from Rs. 250 to Rs. 1,100 to implement this scheme effective from October 1, 2025 which is not refundable to member.

Computerisation : As you may be aware, we have had programmes in Dbase which had become obsolete, and there was a need to adopt advanced technique. We are proud to announce that the up-gradation of our Computerised accounting system, including loan and final accounts, has been successfully completed. Now the members can avail of any transaction facility from any of the society's branch office. The Society has started daily transactions SMS facility since 1st July, 2014 and daily transactions alerts through WhatsApp messages since December 2021.

Members Login : All the members can login to our website www.rbicrsocmum.in through internet. This facility helps member to see their balances of FD, Saving Account, RD, Loan and also availability of Matheran Holiday Home. This has increased the transparency of the working of our Society. To enable login, each member is given a pin number which can be changed after allocation. For details you may contact the Society office.

Mobile Banking : We are proud that the mobile banking facility of the Society is operating in full swing and is appreciated by all members. We have increased the daily transaction limit to 2 lakh per day from 17th August 2026. Earlier it was Rs 50 thousand per day. We therefore request all members to make full use of this facility for ease in banking.

Bharat Bill Payment : Society has introduced new portal of Bharat Bill Payment with the help of TJSB. It helps the members to pay out their utility bills namely, electricity, gas, telephone and post-paid mobile bills of various service providers. This facility is being used and appreciated by members.

Further, we are happy to inform you that members can avail facility of the Bharat Bill Payment System(BBPS) through Mobile Application

Matheran Holiday Home (SAKAR) : As desired by members we have started refurbishment of the holiday home at Matheran.

Laxmi Poojan : The Laxmi Poojan was conducted in the traditional manner at the Society's Head Office on Thursday October 20, 2025. On this auspicious occasion **Hon. Neeraj Nigam – Executive Director, Hon. Saman Ray – Regional Director, MRO, Hon. Vandana Khare – CGM, Shri.Sambhaji Bhogle - Committee Member & General Secretary- AIRBEA, RBI Employees Association, Mumbai and Shri. Ramesh Pitale, Asst. Secretary & Chief Secretary, RBWU & General Secretary – All India Reserve Bank Workers Federation** visited the Society Office.

Industrial Relations: Industrial relations were peaceful during the year and frequent meetings with the staff and their union leaders have helped to smoothen the day-to-day functioning of the society.

Financial Management: In the FY 2025-26 our deposits in other bank were at the rate between 7% to 7.50%. However, changes in RBI's monetary policy resulted in increase in FD rates.

Audit : M/s. Tamhane & Mehata Chartered Accountants audited our accounts as Concurrent Auditor and M/s. Thakurdesai & Associates, Chartered Accountants audited our Accounts as Internal Auditor and Tax Audit as a Tax Auditor. M/s. VPH Associates LLP Chartered Accountants audited our accounts as Statutory Auditor.

Obituary : We deeply mourn the sad demise of some of our members. Our heartfelt condolences to the bereaved families. May the souls of the departed rest in peace.

: Thanks :

We are very much thankful to all the shareholders for their co-operation in the smooth functioning of the Society. We thank the Registrar and Deputy Registrars of Co-operative Societies, Maharashtra State, Mumbai; Central Registrar of Co-operative Societies, New Delhi.; Reserve Bank of India and allied Institutions; Mumbai District Central Co-operative Bank, fort; all our Bankers and their staff, Statutory Auditor - M/s VPH Associates LLP (Chartered Accountants); Internal Auditor - Thakurdesai & Associates (Chartered Accountants), Concurrent Auditor - M/S Tamhane & Mehata (VPH), Chartered Accountants; Tax Auditor - M/S.Thakurdesai & Associates Charter Accountants and their staff for their co-operations and guidance. We specially thank Reserve Bank of India, Mumbai for extending heartiest support throughout the year. We are also thankful to the Reserve Bank of India Employees' Association, Mumbai; Reserve Bank Workers.' Union, Mumbai; All India Reserve Bank Officers.' Association, Mumbai; Reserve Bank Workers Organization Mumbai; Reserve Bank Sthaniya Lokadhikar Samiti, Mumbai; Reserve Bank SC/ST & Buddhist Employees' Welfare Association, Mumbai; Reserve Bank SEBS (OBC) Employees' Welfare Association, Mumbai; Reserve Bank Officers.' Co-operative Credit Society Ltd., Mumbai; Reserve Bank Retired Employees Association Mumbai; Reserve Bank of India Sports Club, Mumbai; Printers Modern Copy Centre; Hardware Support - Micro Print Technologist; Server Hardware Support Provider Wysetek Systems Technologist Pvt. Ltd.; CBS Service Provider Shri Sunil Deshpande (Sampada Software Solution); SMS Service & Mobile Banking App Service Provider Finacus Solutions Pvt. Ltd.; Photographer Shri Vishwanath Sakpal. We are thankful to all service providers and their staff for the co-operation extended by them from time to time. We are also thankful to all of our Society staff for their unstinting co-operation throughout the year.

For and on behalf of the Managing Committee

Mumbai,
Dated: 21st August, 2026

Rajesh Jadhav
Chairman

Prakash Zore
Vice Chairman

नविन व्याजदर / NEW RATE OF INTEREST
१ ऑगस्ट २०२६ पासून / from 1st August, 2026

PARTICULARS	RATE OF INTEREST व्याज दर New Int. Rate सुधारित व्याजाचा दर
Fixed Deposit 13 Months / मुदत ठेव १ ३ महिने	6.55%
FD Half Yearly Interest / मुदत ठेव ६ महिने	5.10%
FD Monthly Int. Credit / मुदेत ठेव मासिक मिळकत योजना	5.10%
RD 12 Months / आवर्ती ठेव १ २ महिने	5.10%
MBD Scheme / सभासद सदिच्छा ठेव (१)	4%
MBA Deposit / सभासद सदिच्छा ठेव (२)	5.10%
Spl. RD 24 months / विशेष आवर्ती ठेव २४ महिने	5.40%
Capital Deposit / मासिक वर्गणी	5%
Saving Account / बचत खाते	3.50%
Regular Loan / कर्जावरील व्याज दर	8.20%
Regular Loan Limit Rs. 80,00,000/- / कर्ज मर्यादा रु. ८०,००,०००/-	

Rajesh Jadhav
Chairman

Prakash Zore
Vice Chairman

Society Mobile No. : 89768 71128

E-mail us for -
NEFT : rbsoccsneft@gmail.com
FD : rbsoccsfd@gmail.com
LOAN: rbsoccsloan@gmail.com
CERT : rbsoccscert@gmail.com
ENQUIRY : rbsoccs@gmail.com
rbsccs.mumbai@mtnl.net in
Website : www.rbicrsocmum.in

BALANCE SHEET AS ON 31ST MARCH 2026

	PARTICULARS	NOTE	31-03-2026 ₹	31-03-2025 ₹
I	**CAPITAL AND LIABILITIES**			
1	**Members' Funds**			
(a)	Members' Share Capital	3	1,13,42,020	1,17,31,020
(b)	Reserves and Surplus	4	34,60,84,244	38,04,55,221
			35,74,26,264	**39,21,86,241**
2	**Non Current Liabilities**			
(a)	Long Term Borrowings		-	-
(b)	Deferred Tax Liabilities (Net)		-	-
(c)	Other Long Term Liabilities	6	5,99,67,24,487	5,56,42,31,528
(d)	Long Term Provisions	7	1,71,51,186	-
			6,01,38,75,673	**5,56,42,31,528**
3	**Current Liabilities**			
(a)	Short Term Borrowings	5	10,95,42,730	58,42,15,151
(b)	Trade Payables		-	-
(c)	Other Current Liabilities	8	17,48,94,820	17,05,72,081
(d)	Short Term Provisions		-	-
			28,44,37,550	**75,47,87,233**
	Total		**6,65,57,39,487**	**6,71,12,05,001**
II	**ASSETS**			
1	**Non Current Assets**			
(a)	Property, Plant & Equipment and Intangible assets			
(i)	Property, Plant & Equipment	9	13,52,125	16,22,653
(ii)	Intangible Assets		-	-
(iii)	Capital Work In Progress		-	-
(iv)	Intangible Asset under Development		-	-
(b)	Non Current Investments	10	4,77,60,78,048	4,78,65,65,543
(c)	Deferred Tax Assets (Net)		-	-
(d)	Long Term Loans and Advances	11	1,66,20,73,700	1,60,39,27,686
(e)	Other Non Current Assets		-	-
			6,43,95,03,873	**6,39,21,15,882**
2	**Current Assets**			
(a)	Current Investments		-	-
(b)	Inventories		-	-
(c)	Trade Receivables		-	-
(d)	Cash and Bank Balances	12	8,72,09,183	9,10,71,505
(e)	Short Term Loans and Advances		-	-
(f)	Other Current Assets	13	12,90,26,431	22,80,17,615
			21,62,35,614	**31,90,89,119**
	Total		**6,65,57,39,487**	**6,71,12,05,001**
	Brief about the Society	1		
	Summary of Significant Accounting Policies	2		
	The accompanying notes are an integral part of the Financial Statements			

Rajesh Jadhav
Chairman

Prakash Zore
Vice Chairman

Umesh Nagargoje
Secretary

Naresh Gadkari
CEO

Aruna Avhad
Asstt. Secretary

Anil Hiwale
Asstt. Secretary

VPH & Associates LLP
Chartered Accountants
FRN 126573W/W100703
(Statutory Auditors)
CA Prasad D. Petare
M. No. 113282
UDIN: 26113282DVVFOU5203

Thakurdesai & Associates
Chartered Accountants
FRN 110944W
(Internal Auditors)
CA Uday Thakurdesai
M. No. 035154
UDIN: 26035154JKQIML5740

Mumbai :
Date : 07th August, 2026

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2026

	PARTICULARS	NOTE	31-03-2026 ₹	31-03-2025 ₹
III	**INCOME**			
(a)	Revenue from Operations	14	40,42,11,921	40,04,77,330
(b)	Other Income	15	1,08,51,843	7,21,59,015
	Total Income		**41,50,63,764**	**47,26,36,345**
IV	**EXPENSES**			
(a)	Interest Expenses	16	35,42,54,898	39,64,35,927
(b)	Employees' Salary, Allowances & Benefits Expense	17	4,66,06,783	3,11,71,105
(c)	Finance/Borrowings Costs	18	5,20,41,003	3,12,31,605
(d)	Depreciation and Amortisation Expense	19	5,47,300	7,43,288
(e)	Other Expenses	20	1,01,73,986	92,08,622
	Total Expenses		**46,36,23,970**	**46,87,90,547**
V	**Profit Before Tax (III- IV)**		**-4,85,60,206**	**38,45,798**
VI	**Tax Expenses**			
(a)	Current Tax		-	-
(b)	Excess/ Short provision of tax relating to earlier years		-15,89,141	-
(c)	Deferred Tax Charge/Benefit		-	-
	Total Tax Expenses		**-15,89,141**	**-**
	Profit for the year (V-VI)		**-5,01,49,348**	**38,45,798**
	The accompanying notes are an integral part of the Financial Statements			

Rajesh Jadhav
Chairman

Prakash Zore
Vice Chairman

Umesh Nagargoje
Secretary

Naresh Gadkari
CEO

Aruna Avhad
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CA Uday Thakurdesai
M. No. 035154
UDIN: 26035154JKQIML5740

Mumbai :
Date : 07th August, 2026

CASH FLOWS STATEMENT FOR THE YEAR ENDED 31ST MARCH 2026

(Amount in Rs.)

PARTICULARS	31-03-2026 ₹	31-03-2025 ₹
CASH FLOWS FROM OPERATING ACTIVITIES:		
Profit for the year Before Tax	-4,85,60,206	38,45,798
Adjustments for:		
Depreciation and Amortisation Expense	5,47,300	7,43,288
Interest income classified as investing cash flows	-28,31,98,486	-28,48,19,270
Change in operating assets and liabilities:		
(Increase)/decrease in Other Assets	9,89,91,184	-1,04,41,649
(Increase)/decrease in Loans	-5,81,46,014	-3,90,41,090
Increase/(decrease) in Reserves & Fund	1,41,89,229	-14,50,34,445
Increase/(decrease) in Provisions	1,71,51,186	-
Increase/(decrease) in Other Long Term Liabilities	43,24,92,959	9,00,88,176
Increase/(decrease) in Other Current Liabilities	43,22,739	6,83,22,831
Increase/(decrease) in Short Term Borrowings	-47,46,72,421	-42,35,94,800
CASH GENERATED FROM OPERATIONS	**-29,68,82,530**	**-73,99,31,160**
Less: Income taxes paid	-	-
NET CASH OUTFLOW FROM OPERATING ACTIVITIES	**-29,68,82,530**	**-73,99,31,160**
CASH FLOWS FROM INVESTING ACTIVITIES:		
Payments for Property, Plant & Equipment	-2,76,772	-1,62,450
Proceeds from Maturity of Investments	1,04,87,495	44,83,72,608
Dividends Received	92,99,647	92,99,647
Interest Received	27,38,98,839	27,55,19,623
Refund of Income Tax Refund		
NET CASH INFLOW FROM INVESTING ACTIVITIES	**29,34,09,209**	**73,30,29,428**
CASH FLOWS FROM FINANCING ACTIVITIES:		
Share Capital Contribution		
Increase in Share Capital	5,28,500	4,72,500
Repayment of Share Capital	-9,17,500	-7,22,000
NET CASH INFLOW FROM FINANCING ACTIVITIES	**-3,89,000**	**-2,49,500**
Net increase / (decrease) in Cash and Cash Equivalents	-38,62,321	-71,51,232
Cash and Cash Equivalents at the beginning of the financial year	9,10,71,505	9,82,22,736
CASH AND CASH EQUIVALENTS AT END OF THE YEAR	**8,72,09,183**	**9,10,71,505**
Reconciliation of Cash and Cash Equivalents as per the cash flow statement:		
Cash and cash equivalents as per above comprise of the following:		
Balances with Banks in Current & Saving Accounts	4,62,49,323	5,46,49,990
Cash in hand	4,09,59,860	3,64,21,515
BALANCES AS PER STATEMENT OF CASH FLOWS	**8,72,09,183**	**9,10,71,505**

Rajesh Jadhav
Chairman

Prakash Zore
Vice Chairman

Umesh Nagargoje
Secretary

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Chartered Accountants
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(Internal Auditors)
CA Uday Thakurdesai
M. No. 035154
UDIN: 26035154JKQIML5740

Mumbai :
Date : 07th August, 2026

Notes forming part of the Financial Statements for the year ended 31st March, 2026

Note - 1

Reserve Bank Staff & Officers' Co-operative Credit Society Ltd., Mumbai is a Multi-State Co-operative Credit Society registered under Multi State Co-operative Societies Act, 2002. The Society was established in the year 1925 (Regd. No. – **4658 of 1925**) and has its registered office at Amar Building, 2nd Floor, Sir P. M. Road, Fort, Mumbai - 400 001. The Society is Converted as Multi State Co-operative Credit Society under the Central Co-operative Act in the year 2018 (Regd. No.- **MSCS/CR/1280/2018**).

The employees of the Reserve Bank of India are the members of the society. The society accepts deposits and gives loans only to its members.

Note - 2

Significant Accounting Policies and Notes forming part of Accounts for the year ended 31st March 2026

1. **Accounting Convention (AS-1):**

   The accounts are prepared based on the historical cost, accrual concept and in accordance with generally accepted accounting principles and practices prevailing in the Co-operative Societies in India except otherwise stated.

2. **Revenue Recognition (AS-9):**

   Interest income is recognized on time proportionate basis in accordance with the Accounting Standard. All Income is accounted on accrual basis. The Dividend received on Shares are accounted as and when right to receive is established.

3. **Property, Plant and Equipment (AS 10):**

   Fixed Assets are stated at cost of acquisition less accumulated depreciation. Depreciation on fixed assets is charged at the rate prescribed and in accordance with method and rules prescribed in the Income-tax Act, 1961.

4. **Investments (AS 13):**

   Investments in Fixed Deposits are accounted at historical cost. Society has invested in the 9,29,96,469 shares face value Rs. 10/- each of Perpetual Non-Convertible Preference Shares of Unity Small Finance Bank Ltd, 23,24,91,170 Equity Warrants face value Re. 1/- each of Unity Small Finance Bank Ltd, 1 share of face value Rs. 1000/- each of Maharashtra State Co-operative Bank Ltd and 3,725 shares face value Rs. 1000/- each of The Mumbai District Central Co-op Bank ltd. All these investments are unquoted. Furthermore, the Society has invested in Fixed Deposits with various Banks. The Fixed Deposits with some of the Banks are pledged as security against the Overdraft facility availed by the Society from the Bank.

5. **Staff Retirement Benefits (AS 15):**

   (a) The Society has maintained Gratuity Fund and the provision required, if any, is debited to Profit & Loss Account.

   (b) Provident Fund amounts are regularly deposited with Competent Authority and contribution made is debited to Profit & loss Account.

   (c) Leave Encashment Provision has been made for outstanding leave as at the year-end in respect of the staff of the Society.

6. **Borrowing Cost (AS-16):**

The Society has availed Overdraft facility from various Banks. The Overdraft is secured against the FDs. The interest on overdraft is charged to the Profit and Loss Account..

7. Segment Reporting (AS-17):

The Society recognizes only one segment i.e. Accepting Deposit and Lending money to members, as the primary reporting segment and revenue, expenses, liabilities and assets are consistent with the accounting policies that are used in preparation of the financial statements.

8. Related Party Disclosures (AS 18):

List of Related Parties

Managing Committee upto 2nd June, 2026.

Sr. No.	Directors Name	Designation
1	Ravindra Thakur	Chairman
2	Pramod Raut	Vice-Chairman
3	Ramchandra Vengurlekar	Secretary
4	Ramesh Pitale	Asst. secretary
5	Pradeep Sindkar	Asst. secretary
6	Mahesh Ambatkar	Committee Member
7	Shripad Bandekar	Committee Member
8	Sambhaji Bhogale	Committee Member
9	Dinesh Chawda	Committee Member
10	Vinayak Divekar	Committee Member
11	Popat Jagtap	Committee Member
12	Ashish Kadam	Committee Member
13	Vilas Kate	Committee Member
14	Vinod Keluskar	Committee Member
15	Pramod Kokane	Committee Member
16	Ratnakar Mahadik	Committee Member
17	Mangesh Mapari	Committee Member
18	Aashay Nalawade	Committee Member
19	Rajesh Sawant	Committee Member
20	Tanuja Vijayagopal	Committee Member
21	Sushmita Zope	Committee Member

Managing Committee from 3rd June, 2026

Sr. No.	Directors Name	Designation
1	Rajesh Jadhav	Chairman
2	Prakash Zore	Vice-Chairman
3	Umesh Nagargoje	Secretary
4	Aruna Avhad	Asst. secretary
5	Anil Hiwale	Asst. secretary
6	Sachin Athawale	Committee Member
7	Akshay Avhad	Committee Member
8	Priyanka Chaudhari	Committee Member
9	Shailesh Hodar	Committee Member
10	Girish Jogdand	Committee Member
11	Kapil Sonawane	Committee Member
12	Anil Valvi	Committee Member
13	Sachin Warkar	Committee Member
14	Sachin Ambekar	Committee Member
15	Jaywant Mahadik	Committee Member
16	Aniket More	Committee Member
17	Aashay Nalawade	Committee Member
18	Mangesh Rane	Committee Member
19	Pawankumar Rathod	Committee Member
20	Sagar Rathod	Committee Member
21	Sudhakar Thakre	Committee Member

During the course of FY 2025-26 the Committee Members have availed loans strictly as per the Bye Laws of the Society and the loan outstanding as on 31.03.2026 is Rs. 4,42,21,844 (pertaining to old committee members) and Rs. 1,95,74,866 (pertaining to new committee members).

9. Earnings Per Share (AS-20):

Earnings per share for FY. 2025-26 is (Rs. – 44.22) per share (Previous year Rs. 3.28 per share)

Particulars	FY-2025-26	FY-2024-25
Profit / (Loss) for the year (Rupees)	(5,01,49,348)	38,45,798
Number of Ordinary Equity Shares used in computing EPS	11,34,202	11,73,102
Weighted average number of Ordinary Equity Shares used in computing EPS	11,53,652	11,85,577
Basic Earnings per share (Rs.) (Face value of Rs. 10 per share)	(44.22)	3.28
Diluted Earnings per Share (Rs.) (Face value of Rs. 10 per share)	(43.47)	3.24

10. Income Taxes (AS 22):

Current tax is determined as the amount of tax payable in respect of taxable income for the year. The society's current tax is calculated using tax rates that have been enacted or substantively enacted by the end of the reporting period. There are no items of timing differences in the tax calculation. Hence, the deferred tax is not applicable and not recognized.

11. Contingent Liabilities:

a) Contingent Liabilities: Nil.

b) Following appeals are pending under Income-tax Act, 1961 in respect of the Society

Assessment Year	Appeal Pending Before	Demand under Litigation (Rs.)
2009-10	Bombay High Court	9,13,530
2010-11	Bombay High Court	9,31,105
2012-13	Bombay High Court	10,45,040
2013-14	CIT(A)	1,79,635
2014-15	CIT(A)	1,44,470

Management is of the opinion that no Contingent Liability is required to be recognised in respect of these appeals as tax has already been paid in case of appeals admitted.

12. Previous year's figures have been regrouped / rearranged wherever necessary.

Note - 3

Members' Share Capital Account

(Amount in Rs.)

Sr. No.	Particulars	As at 1st April 2025 (Opening Balance)	Aaddition during the year	Withdrawals during the year	As at 31st March 2026 (Closing Balance)
1	Members' Share Capital 11,34,202 (PY 11,73,102 Shares) Shares of Rs.10/- each fully paid up)	1,17,31,020.00	5,28,500.00	9,17,500.00	1,13,42,020.00
		1,17,31,020.00	**5,28,500.00**	**9,17,500.00**	**1,13,42,020.00**
Previous Year (PY)		**1,19,80,520.00**	**4,72,500.00**	**7,22,000.00**	**1,17,31,020.00**

Notes forming part of the Financial Statements for the year ended 31st March, 2026

PARTICULARS / तपशील		NOTE नोंद	31-03-2026 ₹	31-03-2025 ₹
4	**RESERVES AND SURPLUS**			
(a)	**Statutory Reserve Fund**			
	Opening Balance		2,90,45,956	2,81,29,837
	Add : Additions during the year		9,74,349	9,16,119
	Less : Utilised during the year		-	-
	Closing Balance (a)		**3,00,20,305**	**2,90,45,956**
(b)	Reserve for Staff Gratuity			
	Opening Balance		3,38,11,745	4,03,31,408
	Add : Additions during the year		7,81,329	-
	Less : Utilised during the year		-	65,19,663
	Closing Balance (b)		**3,45,93,074**	**3,38,11,745**
(c)	Reserve for Memento to Retired Members			
	Opening Balance		7,15,97,429	7,08,90,662
	Add : Additions during the year		55,68,220	56,15,866
	Less : Utilised during the year		57,82,313	49,09,099
	Closing Balance (c)		**7,13,83,336**	**7,15,97,429**
(d)	Reserve for Surety Guarantee Fund			
	Opening Balance		8,72,00,439	8,86,59,057
	Add : Additions during the year		28,39,311	17,13,009
	Less : Utilised during the year		-	31,71,627
	Closing Balance (d)		**9,00,39,750**	**8,72,00,439**
(e)	Members Benevolent Assistance Funds			
	Opening Balance		2,90,57,004	2,82,30,454
	Add : Additions during the year		2,47,32,800	54,26,550
	Less : Utilised during the year		24,00,000	46,00,000
	Closing Balance (e)		**5,13,89,804**	**2,90,57,004**
(f)	Reserve for M.H.H Land			
	Opening Balance		9,07,387	9,07,387
	Add : Additions during the year		-	-
	Less : Utilised during the year		-	-
	Closing Balance (f)		**9,07,387**	**9,07,387**
(g)	Reserve for Computerisation			
	Opening Balance		1,32,37,500	1,32,37,500
	Add : Additions during the year		-	-
	Less : Utilised during the year		-	-
	Closing Balance (g)		**1,32,37,500**	**1,32,37,500**
(h)	Reserve for Employees Welfare Fund			
	Opening Balance		1,59,00,000	1,59,00,000
	Add : Additions during the year		-	-
	Less : Utilised / write back during the year		1,55,000	-
	Closing Balance (h)		**1,57,45,000**	**1,59,00,000**

Notes forming part of the Financial Statements for the year ended 31st March, 2026

	PARTICULARS / तपशील	NOTE नोंद	31-03-2026 ₹	31-03-2025 ₹
(i)	Provision for Staff Salary Arrears			
	Opening Balance		1,80,00,000	1,80,00,000
	Add : Additions during the year			-
	Less : Utilised / write back during the year		91,34,563	-
	Closing Balance (I)		**88,65,437**	**1,80,00,000**
(j)	Provision for Centenary			
	Opening Balance		2,74,71,074	10,55,00,000
	Add : Additions during the year		2,38,089	
	Less : Utilised / write back during the year		3,725	7,80,28,926
	Closing Balance (j)		**2,77,05,438**	**2,74,71,074**
(k)	Reserve for Unforeseen Losses			
	Opening Balance		28,58,361	24,98,633
	Add : Additions during the year		3,84,580	3,59,728
	Less : Utilised during the year		-	-
	Closing Balance (k)		**32,42,941**	**28,58,361**
(l)	Provision for Bad and Doubtful Debts			
	Opening Balance		4,43,04,527	10,25,04,527
	Add : Additions during the year		-	-
	Less : Utilised / write back during the year		-	5,82,00,000
	Closing Balance (l)		**4,43,04,527**	**4,43,04,527**
(m)	Provision for Election Funds			
	Opening Balance		5,00,000	5,00,000
	Add : Additions during the year		15,00,000	-
	Less : Utilised during the year		-	-
	Closing Balance (m)		**20,00,000**	**5,00,000**
(n)	Provision for Matheran Holiday Home			
	Opening Balance		25,00,000	25,00,000
	Add : Additions during the year		-	-
	Less : Utilised during the year		-	-
	Closing Balance (n)		**25,00,000**	**25,00,000**
(o)	Balance from statement of Profit and Loss			
	Opening Balance		40,63,799	38,54,403
	Add : Additions during the year		-5,01,44,364	38,61,534
	Less : Utilised during the year		37,69,691	36,52,138
	Closing Balance (o)		**-4,98,50,255**	**40,63,799**
	Total (a to o)		**34,60,84,244**	**38,04,55,221**

Notes forming part of the Financial Statements for the year ended 31st March, 2026

		Long Term / दिर्घकालीन		Short Term / अल्पकालीन	
5	**BORROWING**	**31-03-2026 ₹**	**31-03-2025 ₹**	**31-03-2026 ₹**	**31-03-2025 ₹**
	Secured				
(a)	**Overdraft**				
	Bharat Bank	-	-	64,76,320	16,65,16,026
	Janta Sahakari Bank Ltd. Pune			29,65,589	18,54,05,395
	Pune Peoples Co-operative Bank	-	-	-	15,01,32,329
	Apana Bank			-	63,131
	TJSB			1	109
	SVC Bank			10,01,00,820	8,20,98,162
	Total (a)	**-**	**-**	**10,95,42,730**	**58,42,15,151**
	Unsecured Total (b)				
	Total (a) + (b)	**-**	**-**	**10,95,42,730**	**58,42,15,151**

Note: The Overdraft is Secured against the Fixed Deposit with the bank and is repayable on demand.

Notes forming part of the Financial Statements for the year ended 31st March, 2026

		31-03-2026 ₹	31-03-2025 ₹
6	**OTHER LONG-TERM LIABILITIES**		
	Advance from Customers	-	-
	Deposits from Members		
	Capital Deposits	21,62,16,549	35,44,17,182
	Members Benevolent Deposits (MBD)	1,85,96,530	2,01,67,590
	Members Benevolent Assistance Deposits (MBAD)	1,78,45,710	1,91,98,170
	Fixed Deposits	3,96,59,78,684	3,68,33,17,837
	Recurring Deposits	1,10,40,000	1,05,81,900
	Staff Liability Guarantee Deposits	40,30,876	66,99,188
	Savings Deposits	1,76,30,16,138	1,46,98,49,660
	Total Other Long Term Liabilities	**5,99,67,24,487**	**5,56,42,31,528**

		Long Term / दिर्घकालीन		Short Term / अल्पकालीन	
		31-03-2026 ₹	31-03-2025 ₹	31-03-2026 ₹	31-03-2025 ₹
7	**PROVISION**				
(A)	**Provision for Employees' Benefits**				
	Provision for Leave Encashment	1,71,51,186		-	-
	Total Provision (A)	**1,71,51,186**	**-**	**-**	**-**
(B)	**Other provisions**				
	Provision for Contingency			-	
	Total Provisions (B)	**-**	**-**	**-**	**-**
	Total Provisions (A+B)	**1,71,51,186**	**-**	**-**	**-**

		31-03-2026 ₹	31-03-2025 ₹
8	**OTHER CURRENT LIABILITIES**		
(a)	Current Maturities of Finance Lease Obligations	-	-
(b)	**Interest Accrued but not paid on Borrowings/Deposits**		
	Fixed Deposits	14,60,49,799	14,21,54,324
	Recurring Deposits	2,78,013	2,80,738
	Members Benevolent Deposits	1,01,25,544	1,05,55,681
	Members Benevolent Assistance Deposits	1,31,52,181	1,31,90,570
	Total Interest Accrued but not paid on Borrowings/Deposits	**16,96,05,537**	**16,61,81,313**
(c)	TDS payable	-	-
(d)	**Other Payables**		
	Dues Payable to Ex - Members	3,74,957	3,74,632
	Internal Auditors Fees Payable	97,200	97,200
	Concurrent Audit Fees Payable	43,200	43,200
	Tax Auditors Fees Payable	27,000	27,000
	Statutory Audit Fees Payable	7,02,000	7,02,000
	Telephone Bills Payable	5,239	4,273
	Monthly Recovery Adjustment A/c	9,913	14,463
	Member's Payable Account	28,00,962	17,72,369
	Credit Payable Account	84,000	84,000
	LIC Claim Payable	7,26,358	7,26,358
	Stale Cheque Liability	-	1,63,273
	Meeting expenses payable to Managing Committee Members	3,82,000	3,82,000
	Matheran Holiday Home Bills Payable	36,454	-
	Total Other Payables	**52,89,283**	**43,90,768**
	Total Other Current Liabilities (a+b+c+d)	**17,48,94,820**	**17,05,72,081**

Notes forming part of the Financial Statements for the year ended 31st March, 2026

9 PROPERTY, PLANT & EQUIPMENT AND INTANGIBLE ASSETS (OWNED ASSETS) (Amount in Rs.)

Assets	Block of Assets					
	Freehold land	Building & Holiday Home	Office & Other Equipment	Computer	Furniture & Fixtures	Total
Gross Block of Assets						
At 01 April 2024	1	1	5,49,757	16,24,272	1,91,910	23,65,941
Additions	-	-	-	-	-	-
Deductions/Adjustments	-	-	-	-	-	-
At 01 April 2025	1	1	5,49,757	16,24,272	1,91,910	23,65,941
Additions	-		1,73,050	1,03,722		2,76,772
Deductions/Adjustments	-	-	-	-	-	-
At 31 March 2026	**1**	**1**	**7,22,807**	**17,27,994**	**1,91,910**	**26,42,713**
At 31 March 2025	**1**	**1**	**5,49,757**	**16,24,272**	**1,91,910**	**23,65,941**
Depreciation						
For the year ended 01 April 2024	-	-	80,166	6,43,929	19,193	7,43,288
At 01 April 2025	-	-	80,166	6,43,929	19,193	7,43,288
Additions	-		96,402	4,33,632	17,266	5,47,300
Deductions/Adjustments	-	-	-	-	-	-
At 31 March 2026	**-**	**-**	**1,76,568**	**10,77,561**	**36,459**	**12,90,588**
At 31 March 2025	**-**		**80,166**	**6,43,929**	**19,193**	**7,43,288**
Net Block of Assets						
At 31 March 2026	**1**	**1**	**5,46,239**	**6,50,433**	**1,55,451**	**13,52,125**
At 31 March 2025	**1**	**1**	**4,69,591**	**9,80,343**	**1,72,717**	**16,22,653**

Notes forming part of the Financial Statements for the year ended 31st March, 2026

(Amount in Rs.)

10	INVESTMENTS - NON CURRENT AND CURRENT (valued at historical cost unless stated otherwise)	Face Value	AS AT 31 MARCH 2026 Numbers/ Units/ Shares	AS AT 31 MARCH 2026 Book Value	AS AT 31 MARCH 2025 Numbers/ Units/ Shares	AS AT 31 MARCH 2025 Book Value
(A)	**Trade Investments -Quoted**					
	Investments in Other Entities			-		-
	Less: Provision for diminution in value of investments			-		-
	Total Investments - Quoted			**-**		**-**
(B)	**Trade Investments - Unquoted**					
	Investments in Perpetual Non Convertible Preference Shares of Unity Small Finance Bank Ltd	10	9,29,96,469	92,99,64,690	9,29,96,469	92,99,64,690
	Investments in Equity Warrants of Unity Small Finance Bank Ltd	1	23,24,91,170	23,24,91,170	23,24,91,170	23,24,91,170
	Investments in equity shares of MSC Bank	1,000	1	1,000	1	1,000
	Investments in equity shares of MDCC Bank	1,000	3,725	37,25,000	3,725	37,25,000
	Fixed Deposit with MDCC Bank (SRF)			2,70,00,000		2,62,00,000
	Fixed Deposit Apna Bank			3,00,00,000		9,00,00,000
	Fixed Deposit with TJSB			11,65,69,899		21,45,11,961
	Fixed Deposit with Janata Sahakari Bank Pune			4,00,00,000		21,00,00,000
	Fixed Deposit with Bharat Co-Op. Bank			65,03,64,505		47,35,29,913
	Fixed Deposit with Saraswat Bank			40,00,00,000		36,91,47,740
	Fixed Deposit with Cosmos Co-Op. Bank			46,45,04,000		44,71,00,000
	Fixed Deposit with Pune Peoples Bank			61,01,13,422		61,68,03,110
	Fixed Deposit with Latur Urban Bank			24,90,00,000		43,77,90,959
	Fixed Deposit with NKGSB Bank			10,00,00,000		7,00,00,000
	Fixed Deposit with Kurla Nagrik Bank			-		13,00,00,000
	Fixed Deposit with SVC Bank			72,23,44,362		53,53,00,000
	Fixed Deposit with Municipal Bank			20,00,00,000		-
	Total Investments - Unquoted			**4,77,60,78,048**		**4,78,65,65,543**
	Total Non Current Investment (A+B)			**4,77,60,78,048**		**4,78,65,65,543**
	Aggregate market value as at the end of the year:					
	Aggregate amount of quoted investments and market value thereof.			-		-
	Aggregate amount of Unquoted investments			4,77,60,78,048		4,78,65,65,543
	Aggreagte Provision for diminution in value of investments.			-		-

Notes forming part of the Financial Statements for the year ended 31st March, 2026

(Amount in Rs.)

	CURRENT INVESTMENTS	AS AT 31 MARCH 2026			AS AT 31 MARCH 2025	
		Face Value	Numbers/ Units/ Shares	Book Value	Numbers/ Units/ Shares	Book Value
	Total Current Investments	-	-	-	-	-

11	LOANS AND ADVANCES		LONG TERM		SHORT TERM	
			31 MARCH 2026	31 MARCH 2025	31 MARCH 2026	31 MARCH 2025
A	**Secured** Loans and advances to members (Secured against personal guarantee of sureties and/or undertaking for deduction through salary by employer)					
(a)	Loans to Members		1,59,84,75,222	1,54,23,39,573	-	-
(b)	Loans to Staff		6,35,98,478	6,15,88,113	-	-
	Total	**(A)**	**1,66,20,73,700**	**1,60,39,27,686**	**-**	**-**
B	**Unsecured**					
(a)	Capital Advances		-	-	-	-
(b)	Other Loans & Advences		-	-	-	-
	Total	**(B)**	**-**	**-**	**-**	**-**
	Total	**(A + B)**	**1,66,20,73,700**	**1,60,39,27,686**	**-**	**-**

Notes forming part of the Financial Statements for the year ended 31st March, 2026

12	CASH AND BANK BALANCES		31-03-2026 ₹	31-03-2025 ₹
A	**Cash and cash equivalents**			
(a)	**Saving Bank Accounts**			
	The Saraswat Co-op. Bank, Pune - CAB		1,46,329	42,137
	Ratnakar Bank Ltd.		38,764	37,600
(b)	**Current Bank Accounts**			
	Reserve Bank of India, Mumbai		1,31,65,325	2,86,50,210
	Reserve Bank of India, Belapur		4,34,543	6,15,518
	Central Bank of India, Bandra - Kurla Complex		16,17,197	19,43,815
	Punjab National Bank, Cuffe Parade		14,67,152	7,31,096
	Latur Co-op Bank		62,68,826	78,17,521
	Bank of Maharashtra, Byculla		5,02,683	5,57,548
	HDFC Bank		66,70,934	12,43,239
	Union Bank of India, Matheran		49,862	49,862
	M.S.C. Bank Ltd, Fort		27,544	27,544
	M.D.C.C.Bank		17,67,489	8,23,650
	Saraswat Co-op Bank		15,89,828	5,538
	Janata Sahkari Bank Ltd.		33,28,716	33,25,543
	The Cosmos Bank Fort		37,85,550	17,03,225
	ICICI Bank		74,017	68,312
	Pune Peoples Co-op Bank		4,83,077	11,66,476
	TJSB		4,37,836	2,06,865
	The Bharat Co-op. Bank		35,96,661	54,04,916
	SVC Bank		2,02,154	2,00,000
	Unity Small Finance Bank		49,058	29,376
	Apna Bank O/D A/c		4,95,779	-
	Ratnakar Bank Ltd.		50,000	-
(C)	Cash in hand		4,09,59,860.00	3,64,21,515
	Total	**(A)**	**8,72,09,183**	**9,10,71,505**
B	**Other Bank Balances**			
(a)	Bank Deposits		-	-
	Total	**(B)**	**-**	**-**
	Total Cash and Bank Balances	**(A+B)**	**8,72,09,183**	**9,10,71,505**
13	**OTHER CURRENT ASSETS**			
	Interest Receivable on Fixed Deposits with Banks		8,67,85,244	18,60,26,897
	Dues Receivables		25,59,375	31,40,964
	Stamp papers		1,30,815	82,010
	Interest receivable on Staff Housing Loan		53,79,456	43,48,252
	Interest receivable on Staff Education Loan		9,17,019	8,34,236
	Prepaid expenses		47,425	51,310
	Deposit for Telephone		12,000	12,000
	Articles for memento to Retd.Members		12,05,052	5,49,886
	Claims against Income Tax TDS		2,81,82,246	2,99,79,665
	Advance against salary		11,000	52,000
	Advance Tax paid for A.Y. 2009-10		9,13,530	9,13,530
	Advance Tax paid for A.Y. 2010-11		13,23,229	4,66,825
	Advance Tax paid for A.Y. 2012-13		1,45,040	1,45,040
	Advance Tax paid for A.Y. 2013-14		7,50,000	7,50,000
	Advance Tax paid for A.Y. 2014-15		6,65,000	6,65,000
	Total		**12,90,26,431**	**22,80,17,615**

Notes forming part of the Financial Statements for the year ended 31st March, 2026

14	REVENUE FROM OPERATIONS	31-03-2026 ₹	31-03-2025 ₹
	Interest on Loan from Members	12,68,98,005	12,41,68,005
	Interest on Loan from Society's Staff	49,62,826	54,07,177
	Interest on Fixed Deposits	27,23,51,090	27,09,02,148
	Total Revenue from Operations	**40,42,11,921**	**40,04,77,330**
15	**OTHER INCOME**		
	Interest on Saving Account	5,356	10,693
	Dividend income	92,99,647	92,99,647
	Interest on Income Tax Refund	15,42,393	46,06,782
	Other non-operating income	4,447	41,893
	Excess provision reversed	-	5,82,00,000
	Total Other Income	**1,08,51,843**	**7,21,59,015**
16	**INTEREST EXPENSES**		
	Interest on Members' Deposits		
	Savings Deposits	5,77,56,179	5,28,67,087
	Fixed Deposits	27,18,86,269	29,35,39,267
	Recurring Deposits	5,46,393	7,18,438
	Members Benevolent Deposits	17,72,611	1,26,98,737
	Staff Liability Guarantee Deposits	2,90,306	3,19,192
	Capital Deposits	1,54,23,654	1,75,01,558
	Members Benevolent Assistance Deposits	15,67,666	1,38,29,302
	Memento To Retired Members Fund @ 7%	50,11,820	49,62,346
	Total of Interest Expenses	**35,42,54,898**	**39,64,35,927**
17	**EMPLOYEES' SALARY, ALLOWANCES & BENEFITS EXPENSES**		
	Salary & Allowances	2,61,04,452	2,88,34,159
	Staff Gratuity	7,81,329	-
	Staff Leave Encashment	1,71,51,186	-
	Contribution to Provident Funds	25,69,816	23,36,946
	Total Employees' Expenses	**4,66,06,783**	**3,11,71,105**
18	**FINANCE / BORROWINGS COST**		
	Interest expense on Overdraft from Bank	5,20,41,003	3,12,31,605
	Other borrowing Costs	-	-
	Total Finance / Borrowings Cost	**5,20,41,003**	**3,12,31,605**
19	**DEPRECIATION AND AMORTISATION EXPENSES**		
	On Tangible Assets (Refer note 9)	5,47,300	7,43,288
	On Intangible Assets (Refer note 9)	-	-
	Total Depreciation and Amortisation Expenses	**5,47,300**	**7,43,288**

Notes forming part of the Financial Statements for the year ended 31st March, 2026

20	OTHER EXPENSES	31-03-2026 ₹	31-03-2025 ₹
	News Paper Periodical	1,56,900	1,60,400
	Refreshment To Staff	5,92,550	5,43,270
	Matheran Holiday Home Expenses	3,85,224	2,72,176
	Printing Charges	3,28,531	2,44,732
	Cyclostyling & Xerox	294	33,920
	Stationery	1,50,035	1,34,023
	Postage & Stamp	5,238	2,911
	Telephone Expenses	58,609	50,488
	Conveyances Charges	2,51,065	1,43,525
	Meeting Expenses	6,82,014	6,70,342
	General Body Meeting Expenses	61,600	32,230
	Repairs & Maintenance Expenses	-	7,200
	Society Insurance	1,70,013	1,55,263
	Professional & Legal Expenses	15,34,000	22,40,820
	Felicitation Expenses	4,07,260	40,688
	Computer Services	14,10,813	15,04,481
	Incentive to members on share	70,058	31,756
	Statutory Audit Fees	7,67,000	7,67,000
	Internal Audit Fees	1,06,200	1,06,200
	Concurrent Audit fees	47,200	47,200
	Tax Audit Fees	29,500	29,500
	Society Professional Tax	2,500	2,500
	Charges A/c	1,81,750	1,27,916
	Cash Transport Charges	91,336	91,632
	Bank Charges	62,386	82,896
	Other Expenses	1,06,963	1,32,445
	Cultural Activity Expenses	3,15,635	2,34,166
	Co-op Rehabiltation & Development Fund	-	36,033
	Society Contribution to Staff Welfare Tax	2,700	2,775
	Society contribution to Staff GSLIS	7,512	7,817
	Society Contribution to Staff Income Tax	-	8,28,565
	Society Contribution to Staff Medical LIC	6,89,099	4,43,753
	Provision For Election	15,00,000	-
	Total	**1,01,73,986**	**92,08,622**

मे. ठाकूरदेसाई आणि असोसिएटस्
चार्टर्ड अकाऊंटंटस

अंतर्गत हिशेब तपासनिसांचा अहवाल

रिझर्व्ह बँक स्टाफ अँन्ड ऑफिसर्स को-ऑपरेटीव क्रेडिट सोसायटी लि. मुंबई या संस्थेचा दि. ३१ मार्च २०२६ अखेरचा ताळेबंद व या दिवशी संपणाऱ्या वर्षाचे जमा-खर्च आम्ही तपासले.

१. आम्हाला हिशेब तपासणीसाठी आमच्या दृष्टीने आवश्यक असलेली सर्व माहिती व स्पष्टीकरण मिळाले.

२. बहुराज्यीय सहकारी संस्था अधिनियम, २००२ व त्यानुसार केलेले नियम व सोसायटीचे पोट-नियमानुसार सर्व हिशेबाची पुस्तके सोसायटीने व्यवस्थित ठेवल्याचे हिशेब तपासणीचे वेळी दिसून आले.

३. आम्ही तपासलेले नफा-तोटा पत्रक व ताळेबंद हिशेब पुस्तकांबरोबर जुळतात.

४. आमच्या मते, आम्हाला मिळालेल्या माहिती आणि स्पष्टीकरणानुसार सोबत जोडलेला अहवाल विचारात घेऊन सर्व हिशेब, बहुराज्यीय सहकारी संस्था अधिनियम, २००२च्या नियमानुसार केले आहेत. तसेच सोसायटीचा ताळेबंद व नफा-तोटा पत्रक योग्य आणि सत्य परिस्थिती दर्शवितात.

   १) दि. ३१ मार्च २०२६ रोजी संपलेल्या वर्षाचा ताळेबंद आणि सोसायटीचे कामकाज.

   २) दि. ३१ मार्च २०२६ रोजी संपलेल्या नफा-तोटा पत्रकानुसार सोसायटीस झालेला नफा.

मे. ठाकूरदेसाई आणि असोसिएटस्
चार्टर्ड अकाऊंटंटस
Firm Registration No. 110944W
Membership No. 035154

सही/-

मुंबई
दिनांक : ०७/०८/२०२६
....
अंतर्गत हिशेब तपासनिस
UDIN: 26035154JKQIML5740

M/s. THAKURDESAI & ASSOCIATES
CHARTERED ACCOUNTANTS

INTERNAL AUDITOR'S REPORT

We have audited the attached Balance Sheet of the Reserve Bank Staff and Officers Co-op. Credit Society Ltd., Mumbai as on 31st March 2026 and the Profit & Loss Account for the year ended on that date and report that:

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of the audit.
2. In our opinion, proper books of accounts as required under the Multi State Co-op. Societies Act, 2002 and the rules there under and the bye-laws of the Society so far as appears from the examination of these books.
3. The Balance Sheet and Profit & Loss Account examine by us are in agreement with the books of accounts.
4. In our opinion and to the best of our information and explanations given to us, the said accounts give all information required under the Multi State Co-op. Societies Act, 2002 and the Rules made there under in the manner so required and given true & fair view:
   i) In the case of Balance Sheet of the State of Affairs of the Society as on 31st March 2026.
   ii) In case of Profit & Loss Account of the Profit of the society for the year ended as on 31st March 2026.

M/s. THAKURDESAI & ASSOCIATES
Chartered Accountant
Firm Registration No. 110944W
Membership No. 035154

Sd/-

Mumbai,
Date: 07/08/2026
....
Internal Auditor
UDIN: 26035154JKQIML5740

M/s. VPH & ASSOCIATES LLP, CHARTERED ACCOUNTANTS

REPORT OF THE STATUTORY AUDITORS

(As required under Section 73 of the Multi-State Co-operative Societies Act, 2002)

To the members of Reserve Bank Staff and Officers Co-op Credit Society Ltd.

Report on the audit of the financial statements

Opinion

We have audited the accompanying financial statements of Reserve Bank Staff and Officers Co-op Credit Society Ltd. ("the Society"), which comprise the Balance Sheet as at March 31st, 2026, the Statement of Profit and Loss for the year then ended, the Cash Flow Statement for the year then ended and the notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Multi State Co-operative Societies Act, 2002 ('Act') in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Society as at 31st March, 2026 the loss and cash flow for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing specified under the Multi State Co-operative Societies Act, 2002. Our responsibilities under those Standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Society in accordance with the ethical requirements that are relevant to our audit of the financial statements as per the Code of Ethics issued by ICAI and under the provisions of the Multi State Co-operative Societies Act, 2002, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Reporting of key audit matters as per SA 701, Key Audit Matters are not applicable to the Society as it is an unlisted entity.

Information other than the financial statements and auditor's report thereon

The Society's board of directors is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexure to Board's Report, Business Responsibility Report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information we are required to report that fact. We have nothing to report in this regard.

Management's responsibility for the financial statements

The Society's board of directors are responsible for the matters stated in the Multi State Co-operative Societies Act, 2002 with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Society in accordance with the accounting principles generally accepted in India, including the accounting standards specified under the Multi State Co-operative Societies Act, 2002. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Society and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Society's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Society or to cease operations, or has no realistic alternative but to do so.

The boards of directors are also responsible for overseeing the Society's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

1) Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

2) Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.

3) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

4) Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Society's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Society to cease to continue as a going concern.

5) Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

6) Communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

7) Provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

8) From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

We report that:

1. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of audit.

2. In our opinion, proper books of accounts have been kept by the Society, so far as it appears from our examination of those books.

3. The Balance Sheet, Profit and Loss Account and the Cash Flow Statement dealt with by the report are in agreement with the books of accounts maintained by the Society.

For VPH & Associates LLP
Chartered Accountants

FRN 126573W / W100703

CA Prasad D Petare
Partner

M. No. 113282

Mumbai

Date: 07th August 2026

UDIN: 26113282DVVFOU5203

ASSISTANCE UNDER MEMBERS' BENEVOLENT DEPOSIT SCHEME AND MEMBERS' BENEVOLENT ASSISTANCE FUND

सभासद सदिच्छा ठेव व सभासद सदिच्छा सहाय्यता निधी योजने अंतर्गत दिलेले सहाय्य

Sr. No.	Name	Dept.	Expired on	MBDS Amount ₹	MBAF Amount ₹	Paid on
1	RATHORE DALPATSINGH	BHOPAL	06.10.2023	100000	600000	16.04.2024
1	AMRUTBHAI ATMARAM SOLANKI	Ahmedabad	09-10-2024	100000	600000	21-04-2025
2	TERVANKAR RAVINDRA GANGARAM	CO	05-09-2022	200000	600000	30-04-2025
3	MARU DEVJI LAXMAN	CO	24-05-2020	200000	600000	09-10-2025
4	PATIL RAKESH HIRAJI	CO	11-05-2025	200000	600000	09-10-2025
	TOTAL			**700000**	**2400000**	

OUR BANKERS

Reserve Bank of India, Fort, Mumbai; Reserve Bank of India, Belapur, Navi Mumbai; Punjab National Bank, Cuffe Parade, Mumbai; Central Bank of India BKC Bandra, Mumbai; Bank of Maharashtra Byculla; Mumbai District Central Co-op. Bank Ltd. Fort, Mumbai; Union Bank of India, Matheran; Saraswat Co-op. Bank Ltd. CAB Pune & Ballard Estate Mumbai; HDFC Bank Mumbai; Maharashtra State Co-op. Bank Ltd. Fort, Mumbai; The Cosmos Co-op. Bank Ltd. Mumbai; Apna Sahakari Bank; TJSB Bank; N.K.G.S.B.; Bharat Co-op. Bank Ltd. Mumbai; RBL Bank Fort Mumbai; Janata Sahakari Bank, Pune; ICICI Bank Mumbai Central; Pune Peoples Bank; Latur Urban Bank; Kurla Nagrik Sahakari Bank; SVC Bank; Unity Small Finance Bank, Fort, Mumbai; Municipal Co-operative Bank, Mumbai.