

Reserve Bank Employees' Co-operative Bank Limited

C/o. Reserve Bank of India, 10 / 3 / 8, Nrupathunga Road
BENGALURU - 560 001

NOTICE

The 65th Annual General Body Meeting of the Reserve Bank Employees' Co-operative Bank Limited, Bengaluru will be held at 5.45 p.m. on Friday the September 08, 2023 in the Annexe Building of the Reserve Bank of India to consider the following agenda:

AGENDA

01. Welcome Address by the President.
02. Confirmation of the Minutes of Annual General Body Meeting held on August 22, 2022.
03. Adoption of the Annual Report for the year 2022-23.
04. Adoption of the Audited Statement of Accounts for the year 2022-23.
05. Appropriation of Net Profit for the year 2022-23.
06. To consider Audit Report for the year 2022-23 and its compliance.
07. To consider Budget Proposals for the year 2023-24.
08. To approve amendments to bye-laws.
09. Ratification of appointment of Statutory Auditor for the Financial year 2023-24.
10. To consider loans and advances made to directors & their relatives, and action taken for recovery for default accounts if any .
11. Any other subject with the permission of the Chair.
12. Vote of Thanks.

For and on Behalf of the Board of Management

Sd/-

SAVITHA P. N.

Manager

Date: August 24, 2023

Note : a) Members who desire to move amendments to bye-laws and resolutions are requested to submit the same to the Manager of the Bank on or before September 2, 2023.

b) The audit report of the Bank for the year 2022-23 will be available in the office for verification. Members who desire to scrutinize the report may do so during the working hours of the Bank.

c) The softcopy of the Annual Report shall be forwarded to the Members' e-mail Id Registered with the Bank and also available at our Website : rbebc.com

ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೌಕರರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

10/3/8, ನೃಪತುಂಗ ರಸ್ತೆ, ಬೆಂಗಳೂರು-560 001

ತಿಳುವಳಿಕೆ

65ನೇ ವಾರ್ಷಿಕ ಸರ್ವ ಸದಸ್ಯರ ಮಹಾಸಭೆಯು ದಿನಾಂಕ 08.09.2023, ಶುಕ್ರವಾರ ಸಂಜೆ 5.45 ಘಂಟೆಗೆ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಕೂಡು ಕಟ್ಟಡದ ಆವರಣದಲ್ಲಿ ನಡೆಯಲಿದೆ. ಮಾನ್ಯ ಸದಸ್ಯರೆಲ್ಲರೂ ಸಕಾಲಕ್ಕೆ ಆಗಮಿಸಿ ಕಾರ್ಯಕಲಾಪಗಳಲ್ಲಿ ಭಾಗವಹಿಸಬೇಕಾಗಿ ಕೋರಲಾಗಿದೆ.

ಕಾರ್ಯಸೂಚಿ

01. ಅಧ್ಯಕ್ಷರಿಂದ ಸ್ವಾಗತ ಭಾಷಣ.
02. 22ನೇ ಆಗಸ್ಟ್ 2022 ರಂದು ನಡೆದ ವಾರ್ಷಿಕ ಮಹಾಸಭೆಯ ನಡವಳಿಕೆಗಳನ್ನು ಓದಿ, ದಾಖಲು ಮಾಡುವುದು.
03. 2022-23 ನೇ ಸಾಲಿನ ಆಡಳಿತ ಮಂಡಳಿಯ ವರದಿಯನ್ನು ಅಂಗೀಕರಿಸುವುದು.
04. 2022-23 ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯಾದ ಲೆಕ್ಕ ಪತ್ರಗಳನ್ನು ಅಂಗೀಕರಿಸುವುದು.
05. 2022-23 ನೇ ಸಾಲಿನ ನಿವ್ವಳ ಲಾಭದ ವಿನಿಯೋಗವನ್ನು ಅಂಗೀಕರಿಸುವುದು.
06. 2022-23 ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಪರಿಶೋಧಕರ ವರದಿಯ ಅನುಮೋದನೆ ಹಾಗೂ ಅನುಸರಣೆ.
07. 2023-24 ನೇ ಸಾಲಿನ ಮುಂಗಡ ಆಯ-ವ್ಯಯವನ್ನು ಅನುಮೋದಿಸುವುದು.
08. ಉಪವಿಧಿಗಳ ತಿದ್ದುಪಡಿ.
09. 2023-24 ನೇ ಸಾಲಿನ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕಪರಿಶೋಧಕರ ನೇಮಕಾತಿಯನ್ನು ಅನುಮೋದಿಸುವುದು.
10. ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರು, ಅವರ ಸಂಬಂಧಿಗಳಿಗೆ ನೀಡಿರುವ ಸಾಲ ಮತ್ತು ಮುಂಗಡಗಳು ಹಾಗೂ ಸುತ್ತಿಯಾದ ಸಂದರ್ಭದಲ್ಲಿ ಅನುಸರಿಸಬೇಕಾದ ಕ್ರಮಗಳ ಕುರಿತು ಪರಿಶೀಲನೆ.
11. ಅಧ್ಯಕ್ಷರ ಅನುಮತಿ ಮೇರೆಗೆ ಚರ್ಚಿಸಬಹುದಾದ ಇತರೆ ವಿಷಯಗಳು.
12. ವಂದನಾರ್ಪಣೆ.

ಆಡಳಿತ ಮಂಡಳಿ ಅಪ್ಪಣೆ ಮೇರೆಗೆ

ಸಹಿ/-

(ಸವಿತ ಪಿ.ಎನ್.)

ವ್ಯವಸ್ಥಾಪಕರು

ಬೆಂಗಳೂರು

ದಿನಾಂಕ : 24.08.2023

ಸೂಚನೆ : ಅ) ಉಪವಿಧಿಗಳ ತಿದ್ದುಪಡಿ ಹಾಗೂ ಠರಾವು ತರಬಯಸುವ ಸದಸ್ಯರು ದಿನಾಂಕ 2.9.2023 ರ ಒಳಗಾಗಿ ವ್ಯವಸ್ಥಾಪಕರಿಗೆ ತಲುಪಿಸಬೇಕಾಗಿ ಕೋರಲಾಗಿದೆ.

ಬ) ಬ್ಯಾಂಕಿನ 2022-23 ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಪರಿಶೋಧನಾ ವರದಿಯ ಪ್ರತಿಯನ್ನು ಬ್ಯಾಂಕಿನ ಕಛೇರಿಯಲ್ಲಿ ಪರಿಶೀಲನೆಗಾಗಿ ಇಡಲಾಗಿದೆ. ಇಚ್ಛೆಯುಳ್ಳ ಸದಸ್ಯರು ಇದನ್ನು ಬ್ಯಾಂಕಿನ ಕೆಲಸದ ಅವಧಿಯಲ್ಲಿ ಪರಿಶೀಲಿಸಬಹುದಾಗಿದೆ.

ಕ) ಸದಸ್ಯರಿಗೆ ವಾರ್ಷಿಕ ವರದಿಯ ವಿದ್ಯುನ್ಮಾನ ಪ್ರತಿಯನ್ನು ಬ್ಯಾಂಕಿನಲ್ಲಿ ನೋಂದಣಿಯಾಗಿರುವ ಮಿಂಚಂಚಿಯ ವಿಳಾಸಕ್ಕೆ ಕಳುಹಿಸಲಾಗುವುದು ಹಾಗೂ ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಜಾಲತಾಣ www.rbecb.com ನಲ್ಲೂ ಸಹ ನೋಡಬಹುದು.

ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೌಕರರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

10/3/8, ನೃಪತುಂಗ ರಸ್ತೆ, ಬೆಂಗಳೂರು-560 001

2022-2023 ನೇ ಸಾಲಿನ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ವರದಿ

ಆತ್ಮೀಯ ಸದಸ್ಯರೇ,

ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಮಂಡಳಿಯ ಪರವಾಗಿ ಬ್ಯಾಂಕಿನ 65ನೇ ಸರ್ವಸದಸ್ಯರ ಸಭೆಗೆ ತಮ್ಮೆಲ್ಲರನ್ನು ಸ್ವಾಗತಿಸಲು ಅತ್ಯಂತ ಸಂತೋಷವಾಗುತ್ತದೆ. 2022-2023 ನೇ ಸಾಲಿನ ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಮಂಡಳಿಯ ವರದಿ ಮತ್ತು ಪರಿಶೋಧಿತ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ನಿಮ್ಮ ಮುಂದೆ ಅನುಮೋದನೆ ಮತ್ತು ಅಂಗೀಕಾರಕ್ಕಾಗಿ ಮಂಡಿಸುತ್ತಿದ್ದೇವೆ.

ಈ ಸಾಲಿನಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಸದಸ್ಯರುಗಳಾದ ಶ್ರೀ ಪಿ.ಜಿ.ಶ್ರೀಕಾಂತ್, ಶ್ರೀಮತಿ ಮುಕ್ತ ಪಿ. ಪಂಡಿತ್, ಶ್ರೀ ಚೋಸೆಫ್ ಟೆಡ್ಡಿ ಜಾರ್ಜ್, ಶ್ರೀ ಟಿ.ವಿ. ಶ್ರೀನಿವಾಸ್, ಶ್ರೀ ಬಿ. ವೀರಪ್ಪ, ಶ್ರೀ ಸಿ.ಆರ್. ಶಾಂತಾರಾಂ, ಶ್ರೀ ಆರ್. ಗೋಪಾಲಕೃಷ್ಣ, ಶ್ರೀ ಎಂ. ಶ್ರೀನಿವಾಸ, ಶ್ರೀ ಪಿ. ನಾರಾಯಣ್, ಶ್ರೀಮತಿ ಮಿಥಿಲ್ ಎ ರಾವ್, ಶ್ರೀ ವೆಂಕಟೇಶ್ ಎಸ್.ಎಲ್., ಶ್ರೀ ಪೌಲೋಸ್ ಸಿ.ಜಿ., ಶ್ರೀಮತಿ ಗೀತಾ ಎಸ್. ಶೆಣೈ, ಶ್ರೀ ರಾಮಚಂದ್ರ ಎಂ. ಹಾಗೂ ಬಿ.ಆರ್.ಬಿ.ಎನ್.ಎಂ.ಪಿ.ಎಲ್.ನ ಸಹ ಸದಸ್ಯರುಗಳಾದ ಶ್ರೀ ಸಿ. ಮಾರಿಮತ್ತು, ಶ್ರೀ ಎಂ ಅನಿಲ್ ಕುಮಾರ್, ಶ್ರೀ ಡಿ.ಆರ್. ದೇವರಾಜ ಮತ್ತು ಶ್ರೀ ಆರ್. ಜಗದೀಶ್ ರವರು ನಮ್ಮನ್ನಗಲಿದ್ದಾರೆ. ಆಡಳಿತ ಮಂಡಳಿಯು ಅವರ ನಿಧನಕ್ಕೆ ಕಂಬನಿ ಮಿಡಿಯುತ್ತದೆ ಮತ್ತು ಅವರ ಕುಟುಂಬ ವರ್ಗವು ದುಃಖ ಭರಿಸುವ ಶಕ್ತಿ ಹೊಂದಲೆಂದು ಹಾರೈಸುತ್ತದೆ. ಈ ಸಂಸ್ಥೆಗೆ ಹಲವಾರು ವರ್ಷ ಸೇವೆ ಸಲ್ಲಿಸಿದ್ದ ಹಿಂದಿನ ನಿರ್ದೇಶಕರಾಗಿದ್ದ, ಶ್ರೀಮತಿ ಸುಶೀಲ ಶೇಷ್ ಅವರ ಅಕಾಲಿಕ ನಿಧನಕ್ಕೆ ಆಡಳಿತ ಮಂಡಳಿ ಸಂತಾಪ ಸೂಚಿಸುತ್ತದೆ.

02. ಸದಸ್ಯತ್ವ :

31/03/2022 ರಂದು ಬ್ಯಾಂಕಿನ ಸದಸ್ಯರ ಸಂಖ್ಯೆ 914 ಇದ್ದು, 31/03/2023 ಕ್ಕೆ 925 ಆಗಿರುತ್ತದೆ. ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ 28 ಹೊಸ ಸದಸ್ಯರು ಸೇರ್ಪಡೆಯಾಗಿದ್ದು, ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಸೇವೆಯಿಂದ ನಿವೃತ್ತಿ ಹೊಂದಿದ ಅಥವಾ ಅಕಾಲಿಕ ನಿಧನ ಹೊಂದಿದ ಕಾರಣ 17 ಸದಸ್ಯರು ಸದಸ್ಯತ್ವವನ್ನು ಹಿಂಪಡೆದಿರುತ್ತಾರೆ. 31/03/2022 ರಂದು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೋಟು ಮುದ್ರಣ (ಪ್ರೈ) ಲಿ. ಸಹ ಸದಸ್ಯರ ಸಂಖ್ಯೆ 1155 ಇದ್ದು, 31/03/2023 ಕ್ಕೆ 1198 ಆಗಿರುತ್ತದೆ ಹಾಗೂ 31/03/2023 ಕ್ಕೆ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ನಿವೃತ್ತಿ ಹೊಂದಿದ ಸದಸ್ಯರ ಸಂಖ್ಯೆ 248 ಆಗಿರುತ್ತದೆ.

31/03/2023 ರಂದು ಬ್ಯಾಂಕಿನ ನಾಮ ನಿಮಿತ್ತ ಸದಸ್ಯರ ಸಂಖ್ಯೆ 02 ಇದ್ದು ವೈಯಕ್ತಿಕ ಸಾಲಗಳ ತುಲನಾತ್ಮಕ ವಿವರಗಳನ್ನು ಅನುಬಂಧ 4 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ..

03. ಪಾವತಿಯಾದ ಷೇರು ಬಂಡವಾಳ :

31-03-2022 ರಂದು ರೂ 447.25 ಲಕ್ಷವಿದ್ದು ಪಾವತಿಯಾದ ಷೇರು ಬಂಡವಾಳವು 31-03-2023 ರಂದು ರೂ. 459.57 ಲಕ್ಷಗಳಾಗಿದೆ. ಕಳೆದ ಮೂರು ವರ್ಷಗಳ ಷೇರು ಬಂಡವಾಳದ ತುಲನಾತ್ಮಕ ವಿವರಗಳನ್ನು ಅನುಬಂಧ - 1 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

04. ಮೀಸಲು ಮತ್ತು ಇತರ ನಿಧಿಗಳು :

ಈ ವರ್ಷ ಮೀಸಲು ನಿಧಿ ಮತ್ತು ಇತರ ನಿಧಿಗಳಲ್ಲಿ ಗಣನೀಯ ಏರಿಕೆ ಕಂಡುಬಂದಿದೆ. ಲಾಭಾಂಶ ಹಂಚಿಕೆ ಮತ್ತು ಶಾಸನಬದ್ಧ ಹೊಣೆಗಾರಿಕೆಗಳಿಗೆ ವ್ಯವಸ್ಥೆ ಮಾಡಿದ ನಂತರ ಉಳಿದ ರೂ. 2.74 ಲಕ್ಷಗಳನ್ನು ಸದಸ್ಯರ

ಕಲ್ಯಾಣ ನಿಧಿಗೆ ಸರ್ವಸದಸ್ಯರ ಅನುಮೋದನೆ ಪಡೆದು ವರ್ಗಾಯಿಸಲಾಗುವುದು. ಈ ಸಾಲಿನಲ್ಲಿ ಮೀಸಲು ನಿಧಿ ಮತ್ತು ಇತರ ನಿಧಿಗಳು ರೂ. 1728.14 ಲಕ್ಷಗಳಿಗೆ ಏರಿಕೆಯಾಗಿದೆ. ವಿವಿಧ ನಿಧಿಗಳ ತುಲನಾತ್ಮಕ ಸ್ಥಿತಿಯನ್ನು ಅನುಬಂಧ - 2 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

05. ಠೇವಣಿಗಳು :

31-03-2023 ರ ಅಂತ್ಯಕ್ಕೆ ಕಳೆದ ಸಾಲಿಗಿಂತ ರೂ. 571.94 ಲಕ್ಷ ಠೇವಣಿಗಳಲ್ಲಿ ಇಳಿಕೆಯಾಗಿದ್ದು ಒಟ್ಟು 18667.47 ಲಕ್ಷಗಳು ವಿವಿಧ ಠೇವಣಿಗಳಲ್ಲಿರುತ್ತವೆ. ಬ್ಯಾಂಕಿಂಗ್ ವಲಯದಲ್ಲಿ ಕಂಡುಬಂದಿರುವ ಸ್ಪರ್ಧಾತ್ಮಕ ಠೇವಣಿ ದರದಿಂದ ನಮ್ಮ ಕೆಲ ಗ್ರಾಹಕರು ತಮ್ಮ ಠೇವಣಿಯನ್ನು ಹಿಂಪಡೆದಿರುವುದು ಇಳಿಕೆಗೆ ಕಾರಣವಾಗಿದೆ. ವಿವಿಧ ಠೇವಣಿಗಳ ತುಲನಾತ್ಮಕ ಸ್ಥಿತಿಯನ್ನು ಅನುಬಂಧ-3 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

06. ಸಾಲಗಳು ಮತ್ತು ಮುಂಗಡಗಳು :

ಬ್ಯಾಂಕು ಈ ಸಾಲಿನಲ್ಲಿ ಸದಸ್ಯರ ಸಾಲದ ಅಗತ್ಯತೆಗಳನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ಪೂರೈಸಿದೆ. ಹಿಂದಿನ ಸಾಲಿಗೆ ಹೋಲಿಸಿದಾಗ ಈ ವರ್ಷದಲ್ಲಿ ಸಾಲಗಳು ಮತ್ತು ಮುಂಗಡಗಳಲ್ಲಿ ಗಣನೀಯ ಏರಿಕೆ ಕಂಡುಬಂದಿದ್ದು, ಗೃಹ ಸಾಲದ ವಿತರಣೆಯಿಂದ ಈ ಏರಿಕೆ ಸಾಧ್ಯವಾಗಿದೆ. ಬ್ಯಾಂಕಿನ ಸಾಲಗಳ ಹಾಗೂ ಮುಂಗಡಗಳ ಹಿಂದಿನ ಮೂರು ವರ್ಷಗಳ ತುಲನಾತ್ಮಕ ವಿವರಗಳನ್ನು ಅನುಬಂಧ - 4 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

07. ಅವಧಿ ಮೀರಿದ ಬಾಕಿ :

31-03-2023 ರಂದು ಅವಧಿಗೆ ಮೀರಿದ ಬಾಕಿ ಇರುವ ಮೊತ್ತ ರೂ.0.62 ಲಕ್ಷಗಳಿದ್ದು ಇದು ಒಟ್ಟು ಸಾಲ ಮತ್ತು ಮುಂಗಡಗಳ ಶೇ.0.01 ರಷ್ಟಾಗಿದೆ. ಕಳೆದ 3 ವರ್ಷಗಳ ತುಲನಾತ್ಮಕ ಸ್ಥಿತಿಯನ್ನು ಅನುಬಂಧ - 5 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

08. ಸಾಮಾನ್ಯ ಕಲ್ಯಾಣ ನಿಧಿ ವತಿಯಿಂದ ಪ್ರತಿಭಾ ಪುರಸ್ಕಾರ :

ಸಾಮಾನ್ಯ ಕಲ್ಯಾಣ ನಿಧಿಯ ವತಿಯಿಂದ 2022 ನೇ ಸಾಲಿನ ಎಸ್.ಎಸ್.ಎಲ್.ಸಿ. ಮತ್ತು ದ್ವಿತೀಯ ಪಿ.ಯು.ಸಿ. ಪ್ರತಿಭಾವಂತರಿಗೆ ನಗದು ವಿದ್ಯಾರ್ಥಿವೇತನವನ್ನು ಸದಸ್ಯರ ಖಾತೆಗಳಿಗೆ ಜಮಾ ಮಾಡಲಾಯಿತು. ವಿದ್ಯಾರ್ಥಿ ವೇತನ ಪಡೆದ ವಿದ್ಯಾರ್ಥಿಗಳ ಪಟ್ಟಿಯನ್ನು ಪುಸ್ತಕದ ಕೊನೆಯ ಪುಟಗಳಲ್ಲಿ ಮುದ್ರಿಸಲಾಗಿದೆ.

09. ಲಾಭ :

ಈ ಸಾಲಿನಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಒಟ್ಟು ಲಾಭ ಹೆಚ್ಚಾಗಿದ್ದರೂ, ನಿವ್ವಳ ಲಾಭದಲ್ಲಿ ಇಳಿಕೆಯಾಗಿದ್ದು ರೂ. 159.48 ಲಕ್ಷ ನಿವ್ವಳ ಲಾಭ ಗಳಿಸಿದೆ. ಮಾರುಕಟ್ಟೆಯ ಅತಿಯಾದ ಏರುಪೇರಿನಿಂದ ಹೂಡಿಕೆಗಳ ಮೌಲ್ಯದ ಸವಕಳಿ ಉಂಟಾಗಿದ್ದು ಈ ಇಳಿಕೆಗೆ ಕಾರಣವಾಗಿದೆ. ಸಂಪನ್ಮೂಲಗಳ ದಕ್ಷ ನಿರ್ವಹಣೆ ಮತ್ತು ದೈನಂದಿನ ವ್ಯವಹಾರದ ಹೆಚ್ಚುವರಿ ಹಣವನ್ನು ವಿವೇಚನಾಪೂರ್ಣವಾಗಿ ವಿನಿಯೋಜಿಸಿದ್ದರಿಂದ ಈ ಲಾಭವು ಸಾಧ್ಯವಾಗಿದೆ. ನಿವ್ವಳ ಲಾಭದ ಕಳೆದ 3 ವರ್ಷಗಳ ತುಲನಾತ್ಮಕ ಸ್ಥಿತಿಯನ್ನು ಅನುಬಂಧ - 6 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

10. ಲೆಕ್ಕ ಪರಿಶೋಧನೆ :

2022-2023 ನೇ ಸಾಲಿನ ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಗೆ ಬೆಂಗಳೂರಿನ ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್ ಮೆ. ಚಂದ್ರನ್ ಮತ್ತು ರಾಮನ್ ಅವರನ್ನು ನೇಮಿಸಿದ್ದು, ಲೆಕ್ಕ ಪರಿಶೋಧಕರ ಟಿಪ್ಪಣಿಗಳನ್ನು ಲೆಕ್ಕಪತ್ರಗಳ ವರದಿಯ ಕೊನೆಯ ಭಾಗದಲ್ಲಿ ನೀಡಲಾಗಿದೆ. ಮೆ. ಪಂಪಣ್ಣ ಮತ್ತು ಕಂಪನಿ ರವರು, ಈ ಸಾಲಿನ ಸಮವರ್ತಿ (Concurrent) ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯನ್ನು ಮಾಡಿರುತ್ತಾರೆ. ಮಾರ್ಚ್ 31, 2023 ರ ಅಂತ್ಯಕ್ಕೆ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನಿಂದ ನಿಯತಕಾಲಿಕ ತಪಾಸಣೆ ನಡೆದಿದ್ದು, ಅವರ ಪರಿವೀಕ್ಷಣೆಗಳಿಗೆ ಸೂಕ್ತ ಹಾಗೂ ತೃಪ್ತಿಕರವಾದ ಅನುಸರಣೆಯನ್ನು ನೀಡಿದ್ದೇವೆ.

11. ಆಡಳಿತ :

ಪ್ರಸಕ್ತ ಸಾಲಿನಲ್ಲಿ ಆಡಳಿತ ಮಂಡಳಿಯು ಸಾಲ ಮಂಜೂರಾತಿ ಹಾಗೂ ಇತರ ಪ್ರಮುಖ ವಿಷಯಗಳನ್ನು ಚರ್ಚಿಸಲು 26 ಬಾರಿ ಸಭೆ ನಡೆಸಿದೆ. ಇದರೊಂದಿಗೆ ಆಡಿಟ್ ಸಮಿತಿ ಹಾಗೂ ಹೂಡಿಕೆ ಸಮಿತಿಯು ಪ್ರತ್ಯೇಕವಾಗಿ 4 ಬಾರಿ ಸಭೆ ನಡೆಸಿದೆ.

ತಾಂತ್ರಿಕತೆಯ ಮುಂದುವರೆದ ಭಾಗವಾಗಿ ನಾವು ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಯ ಬಳಕೆಯನ್ನು ಜಾರಿಗೊಳಿಸಿದ್ದು, ಗ್ರಾಹಕರು ತಮ್ಮ ಬ್ಯಾಂಕಿಂಗ್ ಅವಶ್ಯಕತೆಗಳಾದ ಹಣ ವರ್ಗಾವಣೆಯನ್ನು ತ್ವರಿತ ಪಾವತಿ ವ್ಯವಸ್ಥೆ (ಐ.ಎಮ್.ಪಿ.ಎಸ್.) ಯ ಮೂಲಕವಾಗಿ ಮತ್ತು ಆರ್.ಟಿ.ಜಿ.ಎಸ್./ಎನ್.ಇ.ಎಫ್.ಟಿ. ಮೂಲಕವಾಗಿ ಬೇರೆ ಬ್ಯಾಂಕಿನ ಖಾತೆಗಳಿಗೂ ಹಾಗೂ ಅದೇ ಬ್ಯಾಂಕಿನ ಇತರ ಖಾತೆಗಳಿಗೂ ವರ್ಗಾವಣೆಯನ್ನು ಮಾಡಬಹುದು. ಈ ಸೇವೆಗಳ ಜೊತೆಗೆ ಪಿ.ಪಿ.ಎಸ್.(ಪಾಸಿಟಿವ್ ಪೇ ಸಿಸ್ಟಮ್) ಹಾಗೂ ತಮ್ಮ ವಿವಿಧ ಖಾತೆಗಳ ವಿವರಗಳನ್ನು ತಮ್ಮ ಮೊಬೈಲ್ ಮೂಲಕವೇ ತಿಳಿಯಬಹುದು. ಹಿಂದಿನ ವರ್ಷದ ವರದಿಯಲ್ಲಿ ಉಲ್ಲೇಖಿಸಿದ್ದ ಅಗತ್ಯ ಸೇವೆಗಳ ಶುಲ್ಕ ಪಾವತಿ ವ್ಯವಸ್ಥೆ(ಬಿ.ಬಿ.ಪಿ.ಎಸ್) ಬದಲಾಗಿ ಈಗ ಯುನಿಫೈಡ್ ಪೇಮೆಂಟ್ ಇಂಟರ್‌ಫೇಸ್(ಯು.ಪಿ.ಐ) ವ್ಯವಸ್ಥೆಯನ್ನು ಪ್ರಾರಂಭಿಸಲಾಗಿದ್ದು, ಹಾಗೂ ಗ್ರಾಹಕರ ವಿವಿಧ ಸೇವೆಗಳ ಶುಲ್ಕ ಪಾವತಿಯನ್ನು ಭೀಮ್ ಮತ್ತು ಗೂಗಲ್ ಪೇ ಮೂಲಕ ಮಾಡುವ ಸೌಲಭ್ಯವನ್ನು ಕಲ್ಪಿಸಲಾಗಿದೆಯೆಂದು ತಿಳಿಸಲು ಹರ್ಷಿಸುತ್ತೇವೆ. ಈಗ ಗ್ರಾಹಕರು ಕ್ಯೂಆರ್ ಕೋಡ್ ಬಳಕೆ ಯ ಮೂಲಕ, ಮೊಬೈಲ್ ಸಂಖ್ಯೆಯ ಮೂಲಕ ಹಣ ವರ್ಗಾವಣೆ ಮಾಡಬಹುದು. ಹಿಂದಿನ ವರದಿಯಲ್ಲಿ ಯಾಂತ್ರಿಕತೆ ಎನ್.ಎ.ಸಿ.ಹೆಚ್. ತೀರುವಳಿ ವ್ಯವಸ್ಥೆಯ ಅಳವಡಿಕೆಯ ಬಗ್ಗೆ ತಿಳಿಸಿದ್ದೆವು. ಅದರಂತೆ ತೀರುವಳಿ ವ್ಯವಸ್ಥೆ ಸ್ವಯಂಚಾಲಿತವಾಗಿ, ಯಶಸ್ವಿಯಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದೆ. ಬ್ಯಾಂಕ್ ಸಿಬ್ಬಂದಿಗಳ ದೈನಂದಿನ ಕೆಲಸದ ಒತ್ತಡ ಮಿತಿಗೊಳಿಸುವ ಹಾಗೂ ರಜಾ ಅವಧಿಯಲ್ಲಿ ಸಿಬ್ಬಂದಿಗಳ ಪ್ರತ್ಯಕ್ಷ ಇರುವಿಕೆಯನ್ನು ತಪ್ಪಿಸುವ ಸಲುವಾಗಿ ಜಾರಿಗೊಳಿಸಿರುವ ಈ ವ್ಯವಸ್ಥೆ ಕರ್ನಾಟಕ ರಾಜ್ಯದಲ್ಲೇ ಮೊದಲ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ಆಗಿದೆ. ಮುಂದುವರಿದು ಚೆಕ್ ಟ್ರಂಕೇಷನ್ ಸಿಸ್ಟಮ್ ಮೂಲಕ ತೀರುವಳಿ ವ್ಯವಹಾರ ನಡೆಯುತ್ತಿದ್ದು, ಬ್ಯಾಂಕಿನ ರಜಾದಿನಗಳಲ್ಲಿ ತೀರುವಳಿ ಕೆಲಸವನ್ನು ಸಿಬ್ಬಂದಿಯವರು ಮನೆಯಿಂದಲೇ ನಿರ್ವಹಿಸಬಹುದಾದ ಟೈಲರ್ ಮೇಡ್ ಟ್ಯಾಬ್ಲೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ ವ್ಯವಸ್ಥೆಯನ್ನು ಜಾರಿಗೊಳಿಸಲಾಗಿದೆ. ಈ ಎಲ್ಲಾ ಯಾಂತ್ರಿಕತೆ ಬಳಕೆಯ ಕ್ರಮಗಳಿಂದಾಗಿ ನೌಕರರ ಕಾರ್ಯಭಾರ ಕಡಿಮೆಯಾಗಿ, ಅವರ ಉಳಿಕೆಯ ಸಮಯವನ್ನು ಗ್ರಾಹಕರ ಹೆಚ್ಚಿನ ಸೇವೆಗೆ ಬಳಸಬಹುದಾಗಿದೆ. ಟ್ಯಾಬ್ಲೆಟ್ ಬ್ಯಾಂಕಿಂಗ್ ನ ಮುಖಾಂತರ ಅವಶ್ಯಕತೆ ಇರುವ ಗ್ರಾಹಕರಿಗೆ ಮನೆ ಬಾಗಿಲಿಗೆ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಯನ್ನು ಒದಗಿಸುವ ದಿಸೆಯಲ್ಲಿ ಕಾರ್ಯ ಪ್ರವೃತ್ತರಾಗಿದ್ದೇವೆ.

ಹಿಂದಿನ ವಾರ್ಷಿಕ ವರದಿಯಲ್ಲಿ ತಿಳಿಸಿರುವಂತೆ, ಮಾರ್ಚ್ 2020ರಿಂದ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್, ಬೆಂಗಳೂರು ಕಛೇರಿಯಿಂದ, ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಚಾಲ್ತಿ ಖಾತೆಯಿಂದ ನಗದು ಹಿಂಪಡೆಯುವುದು ವಾರದಲ್ಲಿ ಒಂದು ಬಾರಿ ಮಾತ್ರ ಸಾಧ್ಯವಾಗಿರುವುದರಿಂದ ನಮ್ಮ ಗ್ರಾಹಕರಿಗೆ ಎಲ್ಲಾ ಮುಖ ಬೆಲೆಯ ನೋಟುಗಳನ್ನು ವಿತರಿಸಲು ಸಾಧ್ಯವಾಗುತ್ತಿಲ್ಲ. ಈ ಸಮಸ್ಯೆಯ ಪರಿಹಾರಕ್ಕಾಗಿ ನಾವು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಜೊತೆ ನಿರಂತರ ಸಂಪರ್ಕದಲ್ಲಿದ್ದೇವೆ. ಸದ್ಯ ನಾವು ಐ.ಡಿ.ಬಿ.ಐ. ಬ್ಯಾಂಕಿನ ಜೊತೆ ನಗದು ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಯಡಿಯಲ್ಲಿ ಎಲ್ಲಾ ಮುಖ ಬೆಲೆಯ ನೋಟುಗಳ ಪೂರೈಕೆಗಾಗಿ ಅವಲಂಬಿಸಿದ್ದೇವೆ. ಈ ವಿಷಯದಲ್ಲಿ ಸಹಕರಿಸುತ್ತಿರುವ ನಮ್ಮ ಎಲ್ಲಾ ಗ್ರಾಹಕರಿಗೂ ಆಡಳಿತ ಮಂಡಳಿ ಧನ್ಯವಾದಗಳನ್ನು ಅರ್ಪಿಸುತ್ತದೆ. ಎಂದಿನಂತೆ ಈ ವರ್ಷವೂ ಸಹ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕ ಪರಿಶೋಧಕರಿಂದ ನಮ್ಮ ಬ್ಯಾಂಕ್ "ಎ" ಶ್ರೇಣಿಯನ್ನು ಪಡೆದುಕೊಂಡಿದೆ ಎಂದು ತಿಳಿಸಲು ಹರ್ಷಿಸುತ್ತೇವೆ.

12. ಇತರೆ :

ಮೇಲೆ ತಿಳಿಸಿದ ವಿಷಯ ಪರಿಷ್ಕೃತಿಯ ಹೊರತಾಗಿಯೂ ಬ್ಯಾಂಕ್ ಗ್ರಾಹಕರ ಸೇವೆಯನ್ನು ಅಭಾದಿತವಾಗಿ ಯಾವುದೇ ವ್ಯತ್ಯಯವಾಗದಂತೆ, ಅಗತ್ಯ ಮುಂಜಾಗ್ರತ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಂಡು, ನೇರವಾಗಿ/ ಆನ್‌ಲೈನ್ ಮುಖಾಂತರ ನೀಡಲಾಗುತ್ತಿದೆ. ಗ್ರಾಹಕರಿಗೆ ಸಂತ್ರಸ್ತಿಯಾಗುವಂತೆ ಅತ್ಯುತ್ತಮ ಸೇವೆಯನ್ನು ಒದಗಿಸಬೇಕೆಂಬುದೇ ನಮ್ಮ ಬಯಕೆಯಾಗಿದೆ. ಹಿಂದಿನ ಸರ್ವ ಸದಸ್ಯರ ಸಭೆಯಲ್ಲಿ ತಿಳಿಸಿದಂತೆ ಸೇವೆಯಲ್ಲಿರುವಾಗಲೇ ಮರಣ ಹೊಂದುವ ಸದಸ್ಯರ/ ಸಹಸದಸ್ಯರ / ಬ್ಯಾಂಕ್ ಸಿಬ್ಬಂದಿ ಕುಟುಂಬಕ್ಕೆ ಅನುಕೂಲವಾಗುವಂತೆ ರೂಪಿಸಿದ್ದ ಮರಣ ಪರಿಹಾರ ಮತ್ತು ಉದಾರ ನಿಧಿಯ ಕಾರ್ಯನಿರ್ವಹಣೆ ತೀವ್ರ ಗತಿಯನ್ನು ಪಡೆದುಕೊಂಡಿದೆ. ಅನೌಪಚಾರಿಕ ಉಪಸಮಿತಿ, ಈ ನಿಧಿಯ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯನ್ನು ಆಧರಿಸಿ ಸಾಲದ ಖಾತೆಯಲ್ಲಿ ಮನ್ನ ಮಾಡುವ ಮೊತ್ತವನ್ನು ರೂ. 1.00 ಲಕ್ಷದವರೆಗೆ ಏರಿಸಲು ಪರಿಗಣಿಸುವಂತೆ ಶಿಫಾರಸ್ಸು ಮಾಡಿತ್ತು. ಅದರಂತೆ ಆಗಸ್ಟ್ 01, 2023 ರಿಂದ ಅನ್ವಯವಾಗುವಂತೆ ಆಡಳಿತ ಮಂಡಳಿಯು ಮರಣ ಹೊಂದಿದ ಸದಸ್ಯರ / ಸಹಸದಸ್ಯರ/ ಬ್ಯಾಂಕ್ ಸಿಬ್ಬಂದಿ ಸಾಲದ ಮೊತ್ತದಲ್ಲಿ ರೂ. 1.00 ಲಕ್ಷ ಮನ್ನಾ ಮಾಡಲು ಅಥವಾ ಕಾನೂನು ಉತ್ತರಾಧಿಕಾರಿಗೆ ಮೊತ್ತವನ್ನು ನೀಡಲು ಒಪ್ಪಿಗೆ ಕೊಡಲಾಯಿತು. ಉಪಸಮಿತಿಯು ನಿರಂತರವಾಗಿ ಈ ನಿಧಿಯ ನಗದು ಸ್ಥಿತಿಯ ಪರಿಶೀಲನೆ ನಡೆಸುತ್ತಿದ್ದು ಭವಿಷ್ಯದಲ್ಲಿ ಈ ಬಗೆಗೆ ಅಗತ್ಯ ನಿರ್ಧಾರ ಕೈಗೊಳ್ಳಲು ಆಡಳಿತ ಮಂಡಳಿಗೆ ಸಲಹೆ ನೀಡಲು ಸೂಚಿಸಲಾಗಿದೆ. ಈ ವರ್ಷದಲ್ಲಿ ಈ ನಿಧಿಯಿಂದ ಮೂವರು ಫಲಾನುಭವಿಗಳಾಗಿದ್ದಾರೆ.

ಕಳೆದ ಸರ್ವಸದಸ್ಯರ ಸಭೆಯಲ್ಲಿ ತಿಳಿಸಿದಂತೆ ಬ್ಯಾಂಕ್ ನ ನಿವೃತ್ತ ಸಿಬ್ಬಂದಿ ಗಳಿಗೆ ಹಣಕಾಸು ಪರಿಹಾರದ ಹೆಚ್ಚಳದ ಬಗೆಗೆ ನಿರ್ಧರಿಸಲು ನಾಲ್ಕು ಮಂದಿ ಕಾರ್ಯಕಾರಿ ಮಂಡಳಿಯ ಸದಸ್ಯರು ಹಾಗೂ ಒಬ್ಬ ಬಾಹ್ಯ ಸದಸ್ಯರನ್ನೊಳಗೊಂಡ ಒಂದು ವಿಶೇಷ ಸಮಿತಿಯನ್ನು ನೇಮಿಸಲಾಯಿತು. ಈ ಸಮಿತಿಯು ಐದು ಬಾರಿ ಸಭೆಯನ್ನು ನಡೆಸಿ ಕೆಲವು ಬದಲಾವಣೆಗಳನ್ನು ತರಲು ಸೂಚಿಸಲಾಯಿತು . ಅದರಂತೆ ನಿವೃತ್ತಿ ಹೊಂದಿದ ಎಲ್ಲಾ ನೌಕರರ ಪರಿಹಾರದ ಮೊತ್ತವನ್ನು ಅವರವರ ಶ್ರೇಣಿಗಳಿಗೆ ಅನುಗುಣವಾಗಿ 50% ನಿಂದ 200% ಹೆಚ್ಚುವರಿ ನೀಡಲು ತೀರ್ಮಾನಿಸಲಾಯಿತು. ಹಾಗೂ ಈ ನಿಧಿಯನ್ನು ಡಿಸೆಂಬರ್ 31, 2022 ಕ್ಕೆ ಮೊದಲು ನಿವೃತ್ತರಾದ ನೌಕರರಿಗೆ ಮಾತ್ರ ಉಪಯೋಗಿಸಲು ತೀರ್ಮಾನಿಸಲಾಯಿತು, ಆ ನಂತರ ನಿವೃತ್ತರಾಗುವ ನೌಕರರಿಗಾಗಿ ಬ್ಯಾಂಕ್ ಸಿಬ್ಬಂದಿಗಳೊಂದಿಗೆ ಸಮಾಲೋಚಿಸಿ, ಹೆಚ್.ಡಿ.ಎಫ್.ಸಿ. ಲೈಫ್ ನ ಜೊತೆ ಒಂದು ಹೊಸ ನಿವೃತ್ತಿ ಯೋಜನೆಯೊಂದನ್ನು ಪ್ರಾರಂಭಿಸಲಾಯಿತು. ನೌಕರರ ವಂತಿಗೆಯೊಂದಿಗೆ ಬ್ಯಾಂಕಿನ ಕೊಡುಗೆಯನ್ನು ಒಳಗೊಂಡು ಈ ಯೋಜನೆಯನ್ನು ರೂಪಿಸಲಾಗಿದೆ. ಈ ಯೋಜನೆಯಂತೆ ಸಿಬ್ಬಂದಿ ವರ್ಗದವರಿಗೆ 30 ವರ್ಷದ ಅವಧಿಯವರೆಗೆ ಹಣಕಾಸು ಪರಿಹಾರ ದೊರೆಯುತ್ತದೆ.

ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ ಬ್ಯಾಂಕ್ ನೋಟ್ ಪೇಪರ್ ಮಿಲ್, ಮೈಸೂರು ಇದರ ನೌಕರರಿಗೆ ಸಹಸದಸ್ಯತ್ವವನ್ನು ನೀಡುವ ವಿಷಯವನ್ನು ಚರ್ಚಿಸಲು, ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನ ಎಲ್ಲಾ ಭ್ರಾತೃ ಸಂಸ್ಥೆಗಳ ಪದಾಧಿಕಾರಿಗಳ ಸಭೆಯನ್ನು ಆಯೋಜಿಸಲಾಗಿತ್ತು. ಬ್ಯಾಂಕ್ ನೋಟ್ ಪೇಪರ್ ಮಿಲ್, ಮೈಸೂರು ಇವರ ಕ್ಷೇಮಾಭಿವೃದ್ಧಿ ಸಂಘದ ಕೋರಿಕೆ ಪತ್ರದ ಬಗೆಗೆ ವಿಸ್ತೃತವಾಗಿ ಚರ್ಚೆ ನಡೆದು ಬ್ಯಾಂಕಿಗೆ ಹಾಗೂ ಪೇಪರ್ ಮಿಲ್ ನೌಕರರಿಗೂ ಅನುಕೂಲವಾಗುವುದರಿಂದ ಅವರ ಬೇಡಿಕೆಯನ್ನು ಒಪ್ಪುವ ನಿರ್ಧಾರವನ್ನು ಸರ್ವಾನುಮತದಿಂದ ಕೈಗೊಳ್ಳಲಾಯಿತು.

14. ಕೃತಜ್ಞತೆಗಳು

ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ಮೇಲ್ವಿಚಾರಣಾ ಇಲಾಖೆ, ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ಬೆಂಗಳೂರು ಮತ್ತು ಸಹಕಾರಿ ಸಂಘಗಳ ಮಹಾನಿಬಂಧಕರು ರವರ ಸತತ ಮಾರ್ಗದರ್ಶನ, ಸಹಕಾರ ಮತ್ತು ನೆರವಿಗಾಗಿ ತನ್ನ ಕೃತಜ್ಞತೆಗಳನ್ನು ಸಲ್ಲಿಸುತ್ತದೆ. ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸಹಕಾರಿ ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್, ಎಸ್.ಬಿ.ಐ.

ಡಿ.ಎಫ್.ಹೆಚ್.ಐ, ಎಸ್.ಬಿ.ಐ. ಮ್ಯುಚ್ಯುಯಲ್ ಫಂಡ್, ಎಲ್.ಐ.ಸಿ. ಮ್ಯುಚ್ಯುಯಲ್ ಫಂಡ್, ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯ, ಇಂಡಸ್‌ಇಂಡ್ ಬ್ಯಾಂಕ್, ಸಿಟಿ ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್, ಹೆಚ್.ಡಿ.ಎಫ್.ಸಿ., ಬ್ಯಾಂಕ್, ಐ.ಡಿ.ಬಿ.ಐ. ಬ್ಯಾಂಕ್, ಆರ್.ಬಿ.ಎಲ್. ಬ್ಯಾಂಕ್, ಉಜ್ಜೀವನ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್, ಇಕ್ವಿಟಾಸ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್, ಸೂರ್ಯೋದಯ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್, ಜನ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್, ಫಿನ್ ಕೇರ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್, ಪಿ.ಬಿ.ಐ.ಎಂ. ಮ್ಯುಚ್ಯುಯಲ್ ಫಂಡ್, ಸ್ಟಾರ್ ಲೈಟ್ ವೆಲ್ತ್ ಅಡ್ವೈಸರ್ಸ್, ಸುಮೆಕ್ಸ್ ಪ್ರೈವೇಟ್ ವೆಲ್ತ್, ಭಾರತೀಯ ಜೀವವಿಮಾ ನಿಗಮ ಹಾಗೂ ಬ್ಯಾಂಕು ಸುಗಮವಾಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸಲು ಸಹಾಯ ಮಾಡಿದ ಎಲ್ಲರಿಗೂ ಕೃತಜ್ಞತೆಗಳು. ಸಹಕಾರಿ ಲೆಕ್ಕ ಪರಿಶೋಧನಾ ನಿರ್ದೇಶಕರು ಮತ್ತು ಅವರ ಸಿಬ್ಬಂದಿಗೂ, ಪ್ರಸಕ್ತ ಸಾಲಿನ ಶಾಸನಬದ್ಧ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ ಮಾಡಿದ ಮೆ. ಚಂದ್ರನ್ ಮತ್ತು ರಾಮನ್ ಅಸೋಸಿಯೇಟ್ಸ್ ಮತ್ತು ಸಮವರ್ತಿ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ ಮಾಡಿದ ಪಂಪಣ್ಣ ಮತ್ತು ಕಂಪನಿ ಅವರಿಗೆ ನಮ್ಮ ಧನ್ಯವಾದಗಳು. ಅಭೂತಪೂರ್ವ ಸಹಕಾರ ನೀಡಿದ ಎಲ್ಲಾ ಭ್ರಾತೃ ಸಂಸ್ಥೆಗಳಿಗೂ ನಮ್ಮ ಕೃತಜ್ಞತೆಗಳು. ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಸಿಬ್ಬಂದಿಯು ನೀಡುತ್ತಿರುವ ಅತ್ಯುತ್ತಮ ಸೇವೆಗಾಗಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ತನ್ನ ಮೆಚ್ಚುಗೆಯನ್ನು ವ್ಯಕ್ತಪಡಿಸುತ್ತದೆ.

ಕೊನೆಯದಾಗಿ ನಮ್ಮ ಎಲ್ಲಾ ಸದಸ್ಯರ, ಠೇವಣಿದಾರರ ಮತ್ತು ಹಿತೈಷಿಗಳ ಸಹಕಾರ, ನಂಬಿಕೆ ಮತ್ತು ವಿಶ್ವಾಸಗಳಿಗೆ ನಮ್ಮ ಹೃತ್ಪೂರ್ವಕ ವಂದನೆಗಳು.

ವಂದನೆಗಳೊಂದಿಗೆ,

ಬೆಂಗಳೂರು

ದಿನಾಂಕ: 24.08.2023

ಆಡಳಿತ ಮಂಡಳಿಯ ಪರವಾಗಿ,

ಕೆ. ಕೃಷ್ಣಮೂರ್ತಿ
ಅಧ್ಯಕ್ಷರು

RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LIMITED

C/o RESERVE BANK OF INDIA
10/3/8, Nrupathunga Road, Bengaluru – 560 001

REPORT OF THE BOARD OF DIRECTORS FOR THE FINANCIAL YEAR 2022-23

Dear Members

It gives me immense pleasure to welcome you all to the 65th Annual General Body Meeting of the Bank on behalf of the Board of Management.

The Annual Report on the working of the Bank for the year 2022-23 along with the audited accounts is placed before you, for your approval and adoption.

The Board of Management mourns the sad demise of our members Shri P.J. Sreekanth, Smt. Mukta P. Pandit, Shri Joseph Teddy George, Shri T.V. Srinivas, Shri B. Veerappa, Shri Shantharam, Shri R. Gopalakrishna, Shri Srinivasa M., Shri Venkatesh S.L., Smt. Mithil A. Rao, Shri C.J. Paulose, Smt. Geetha S. Shenoy, Shri Ramachandra M. and Associate members from BRBNMPL Shri C. Marimuthu, Shri M. Anil Kumar, Shri D.R. Devaraja and Shri R. Jagadisha. The Board of Management also mourns the untimely demise of our former director Smt. Susheela Sesh who served this institution for several years. We convey our heartfelt condolences to the members of the bereaved family.

2. MEMBERSHIP:

The membership of the Bank as on March 31, 2023 was 925 as compared to 914, the previous year. During the current year 28 new members were admitted and 17 members had closed their membership due to voluntary surrender of membership or untimely demise. The number of Associate members who are employees of Bharatiya Reserve Bank Note Mudran (P) Ltd as on March 31, 2023, was 1198 as against 1155 as on March 31, 2022 and that of retired employees of Reserve Bank of India was 248 as on March 31, 2023.

The borrowing Nominal membership of the Bank stood at two as on March 31, 2023. The comparative position of the personal loans provided to the Nominal members is shown in Annexure IV.

3. PAID UP SHARE CAPITAL:

The paid-up share capital of the Bank as on March 31, 2023 stood at Rs. 459.57 lakh as against Rs.447.25 lakh as on March 31, 2022. The comparative position of the paid-up share capital for the last three years is given in Annexure I.

4. RESERVE AND OTHER FUNDS:

There has been a substantial increase in the Reserve and other funds during the year. After making provision for payment of dividend and other statutory obligations a sum of Rs. 2.74 lakh is proposed to be transferred to Members' Benevolent Fund with the approval of the General Body. The Reserve Fund and other funds as on March 31, 2023 stood at Rs.1728.14 lakh. The comparative position of various funds is shown in Annexure II.

5. DEPOSITS:

The deposits as on March 31, 2023 decreased by Rs.571.94 lakh over the previous year and stood at Rs.18667.47 lakh mainly due to the withdrawal of funds by few customers on account of competitive deposit rates offered in the banking sector. The position of various types of deposits for the previous three years is appended in Annexure III.

6. LOANS AND ADVANCES:

The Bank could meet fully the credit needs of the members during the year. It may be observed that there is a substantial increase in the housing loan portfolio during the year. The comparative position of loans and advances for three years is appended in Annexure IV.

7. OVERDUE:

The overdue amount as on March 31, 2023 stood at Rs. 0.62 lakh, which forms 0.01% of the total advances. The comparative position of overdue for the last three years is given in Annexure V.

8. SCHOLARSHIP AWARDS UNDER COMMON GOOD FUND:

The scholarship award amount under the Common good fund for the year 2022, to honor the meritorious children of our members, who excelled in Class X and XII, was credited to the members' account. The list of awardees is appended at the end of the report.

9. PROFIT:

Despite an increase in the Gross profit, the net profit declined to Rs.159.48 lakh during the year due to the provision created on account of depreciation in the value of investments which was highly volatile during the year. The profit earned for the year was mainly due to effective management of resources and investment of surplus funds. The position of Net profit for the last three years is shown in Annexure VI.

10. AUDIT:

M/s Chandran & Raman, Chartered Accountants, Bengaluru audited the books of accounts of the Bank for the year 2022-23. The observations made by the auditors are appended at the end of the accounts report. Further, M/s Pampanna and Co, conducted Concurrent Audit of the Bank for the review period. The periodical Inspection with respect to the financial year ended March 31, 2023 was conducted by Reserve Bank of India and all the observations made were complied to the satisfaction of the regulator.

11. MANAGEMENT:

The Board of Management met 26 times during the year for sanction of loans and to discuss other important issues of the Bank. Further, the Audit Committee of the Board and the Investment Committee of the Board met 4 times each during the financial year. We are pleased to report the technological advancement of the Bank with the launch of Mobile Banking services where the customers can transact their banking necessities for transfer of funds through Immediate Payment Services (IMPS), transfer by RTGS/NEFT to other bank accounts, transfer to other accounts within the bank, PPS, viewing of statement of deposit and loan accounts etc, from the comfort of their mobile phone registered with the Bank. During the previous report, it was informed that the Bank shelved the project for Bharat Bill Payment Services (BBPS) for effecting the utility payments as the bank was contemplating the installation of Unified Payment Interface (UPI) for the Bank. We are pleased to inform you that the bank has successfully implemented the scheme through Bhim Application and through Google Pay for effecting unified payments. The customers may now transfer funds by scanning QR codes or to their contacts in mobile or to any of the account linked mobile numbers. We had also informed you during the previous year that the Bank had embarked on the installation of a Software for automated NACH clearing which would not entail manual intervention by the staff. The Application has since been successfully completed and all NACH transactions are fully automated. We are the first Urban Cooperative Bank in Karnataka to incorporate such a facility which considerably reduces the work of the staff on daily basis and avoid staff to be physically present in the Bank on holidays. To further reduce the workload of the staff attending the Bank on holidays to perform CTS transactions, we have initiated tailor-made

Tablet Banking which could be performed from the comfort of the home. These automated measures initiated by the Board will reduce the work pressure on the staff and can translate the time for enhanced customer service. We are also in the process of providing door-step banking for the needy customers utilizing this Tablet Banking software.

As mentioned in the previous report the Reserve Bank of India had restricted issue of currency notes to our bank to once a week since March 2020, due to which we were not able to fully meet the customers demand for obtaining various denomination of notes. The matter is pursued constantly with the management of Reserve Bank of India. At present, we are dependent on Cash Management arrangement with IDBI on all other days to get the required /available denominations. We thank all our members who are seized of the issue and cooperating with us in this regard. We are glad that our Bank continues to be rated as 'A' Grade by the Statutory Auditors this year also.

12. OTHER DEVELOPMENTS:

The Bank continued to provide uninterrupted banking services online/direct to all the members / customers despite the hardship faced as mentioned in the para above. The Bank is fully seized of the matter, and it is our earnest desire to fulfill the aspirations of all members / customers to provide the best of services. As informed during the previous Annual General Body Meeting, the operations of the "Death Relief and Benevolent Fund" to help the members dying in harness is gaining momentum. The informal Sub-committee for recommending the changes, if any, took stock of the fund position and recommended to the Board to consider increase in quantum of waiver of the loan amount from Rs. 0.50 lakhs to Rs.1.00 lakh to the members dying in harness. Accordingly, the Board has approved waiver of loan amount / Payment to legal heir a sum of Rs.1,00,000/- for such of those member families with effect from August 1, 2023. The informal Sub-Committee would constantly monitor the fund position and advise the Board of Directors for initiating necessary futuristic course of action. The number of beneficiaries during the year stands at three.

As discussed in the previous Annual General meeting, the Board constituted a special committee comprising of four members of the Board and an external member to consider revision of the financial relief to the retired staff of the Reserve Bank Employees' Cooperative Bank Ltd. The special committee met five times and suggested certain changes to be incorporated in the management of the fund created for this purpose. Accordingly, the Board revised the financial relief to all the superannuated staff with the quantum of increase ranging from 50% to 200% of the base relief on a graded scale. It was also decided to utilize this fund exclusively for the retirees of the cooperative Bank who superannuated prior to December 31, 2022. As regards the employees retiring after the said date, the serving employees were duly consulted and a new contributory scheme with HDFC Life commenced with matching contribution from the employees and the management for availing retiral benefits. The monthly payouts to the staff from the scheme would commence upon the completion of a certain period of time, and will be paid for a period of 30 years, much to the satisfaction of all serving employees.

During the year, a meeting with all the fraternal organizations of Reserve Bank of India, Bengaluru was held to discuss the admission of employees of Bank Note Paper Mill, Ltd, Mysuru (BNPM) as our Associate Members. The issue was discussed at length upon a request letter forwarded by the welfare association of BNPM and it was unanimously agreed to accede to the request as a mutual benefit to both the Bank and employees of BNPM.

13. ACKNOWLEDGEMENT:

The Board of directors' place on record their gratitude for guidance, co-operation and assistance provided by the Department of Supervision, Reserve Bank of India, Bengaluru and Registrar of Co-operative Societies which was readily available at all times. We are grateful to the SBI DFHI, State Bank of India Mutual Fund, LIC Mutual Fund, Union Bank of India, HDFC Bank Ltd, IDBI Bank Ltd, Indusind Bank, RBL Bank, Equitas Small Finance Bank, Ujjivan Small Finance Bank, Suryodaya Small Finance Bank, Jana Small Finance Bank, FinCare Small Finance Bank, PGIM India Mutual Fund, Starlight Wealth Advisors, Sumex Private Wealth and all those who have helped the Bank in its smooth functioning. Our thanks are due to the Director of Co-operative Audit and their staff, M/s. Chandran & Raman Associates for the statutory audit, M/s Pampanna & Co, who conducted the Concurrent Audit during the year. Our thanks are also due to all the fraternal organizations of Reserve Bank of India, Bengaluru for their excellent support to the management. The Board of Directors also place on record their appreciation of the excellent services rendered by the staff of the Co-operative Bank. Finally, we thank all our members, depositors and well-wishers for their continued patronage as well as reposing their trust and confidence in the Bank.

Thanking you

For and on behalf of the
Board of Directors
Sd/-
(K. KRISHNAMURTHY)
President

Bengaluru
Date 24-08-2023

APPROPRIATION OF THE NET PROFIT

FOR THE YEAR 2022-23

During the year the Bank posted a profit of Rs. 1,59,48,351.59.

The Board of Management recommends the appropriation of Net Profit as under:

Sl. No.	PARTICULARS	PERCENTAGE	AMOUNT Rs. Ps.
1	Statutory Reserve Fund	25.00%	39,87,088.59
2	Co-operative Education Fund	2.00%	2,39,225.00
3	Karnataka State Co-operative Urban Banks Development Fund	-	1,19,613.00
4	Members Benevolent Fund		2,73,566.00
5	Dividend (25% on paid up share capital)	-	1,13,28,859.00
	TOTAL		1,59,48,351.59

BUDGET PROPOSALS FOR THE YEAR 2023-24

The Budget sanctioned by the General Body for the year 2022-23 and the actual expenditure incurred during the year 2022-23 are furnished below. The General Body is requested to sanction the budget proposals for 2023-24 and also ratify the excess expenditure incurred in respect of Establishment expenses.

Sl. No.	Particulars	Budget Sanctioned for 2022-23		Actual expenditure incurred		Excess expenditure over sanctioned amount		Proposals for 2023-24	
		Rs.	Ps.	Rs.	Ps.	Rs.	Ps.	Rs.	Ps.
1	Establishment	85,00,000.00		86,60,711.00		1,60,711.00		1,00,00,000.00	
2	Printing & Stationery	2,00,000.00		67,221.00		-		2,00,000.00	
3	Advertisement	1,00,000.00		52,000.00		-		1,00,000.00	
4	General Body Expenses	3,00,000.00		2,33,052.00		-		3,00,000.00	
5	Postal & Telephones	1,25,000.00		85,511.00		-		1,25,000.00	
6	Rent, Taxes & Insurance	27,00,000.00		24,40,446.00		-		27,00,000.00	
7	Membership and Subscription	1,00,000.00		15,000.00		-		1,00,000.00	
8	Donation	10,000.00		10,000.00		-		10,000.00	
9	Board Sitting Fees	40,000.00		32,250.00		-		40,000.00	
10	Legal Advisor's Fee	5,00,000.00		10,000.00		-		5,00,000.00	
11	Computers/CBS/ATM	8,00,000.00		5,36,161.18		-		8,00,000.00	
12	Newspapers & Periodicals	5,000.00		—		-		5,000.00	
13	Miscellaneous expenses	1,00,000.00		70,968.42		-		1,00,000.00	
14	Audit Fee	6,00,000.00		4,61,500.00		-		6,00,000.00	
15	Software Services	2,00,000.00		1,32,370.50		-		2,00,000.00	
16	Recruitment	2,50,000.00		14,067.00		-		—	
17	Repair & Maintenance	2,00,000.00		52970.00		-		2,00,000.00	
18	Education & Training of Directors & Members	50,000.00		-		-		50,000.00	
19	Lunch, Tea & Conveyance expenses	1,75,000.00		1,40,260.00		-		1,75,000.00	

ANNEXURES:

I. PAID UP SHARE CAPITAL :

Year	Rupees in lakh
2020-2021	443.19
2021-2022	447.25
2022-2023	459.57

II. RESERVE FUNDS AND OTHER FUNDS :

(Rupees in Lakh)

SI No.	PARTICULARS	2020-2021	2021-2022	2022-2023
1	Statutory Reserve Fund	683.38	726.38	789.48
2	Dividend Equalisation Fund	30.70	30.70	30.70
3	Common Good Fund	23.41	21.10	31.70
4	Investment Depreciation Fund	—	—	204.13
5	Bad & Doubtful Debt Reserves	65.76	65.76	65.76
6	Death Relief Fund	30.14	46.28	69.38
7	Members Benevolent Fund	56.43	57.00	72.08
8	Propaganda Fund	27.36	23.54	17.58
9	Staff Benevolent Fund	39.45	36.90	43.85
10	Contingent Provision against Standard Assets	23.70	23.70	25.00
11	Social Welfare Fund	4.53	4.53	5.62
12	Investment Fluctuation Reserve	333.94	383.95	343.95
13	Jubilee Fund	10.66	15.66	28.91
		1329.46	1435.50	1728.14

III. DEPOSITS :

(Rupees in Lakh)

SI No.	PARTICULARS	2020-2021	2021-2022	2022-2023
1	Savings Deposit	9266.58	11420.71	9980.40
2	Thrift Deposit	186.94	193.96	202.49
3	Recurring Deposit	101.96	102.68	144.34
4	Retirement Benefit Deposit	356.96	376.01	402.31
5	Fixed Deposit & Other Deposits	6006.12	7137.91	7921.78
6	Death Relief & Benevolent Deposit	—	8.13	16.15
		15918.56	19239.40	18667.47

IV. LOANS & ADVANCES:

(Rupees in Lakh)

SI No.	PARTICULARS	2020-2021	2021-2022	2022-2023
1	Long Term Loan	4490.56	4522.83	5226.10
2	Medium Term Loan	485.95	461.37	500.84
3	Short Term Loan	26.42	15.75	14.84
4	Thrift Deposit Loan	7.89	5.26	5.25
5	Fixed Deposit Loan	1.40	1.20	-
6	Recurring Deposit Loan	0.65	0.35	0.71
7	Ashakiran Deposit Loan	1.55	—	2.90
8	MTL Retired Associate Members	31.57	31.36	43.17
9	Gold Loan	14.42	12.16	14.47
10	Consumer Loan	5.67	2.03	2.65
11	Personal Loans to Nominal Members	2.43	1.03	0.90
12	Loans and Advances to Staff	19.69	18.30	26.82
13	Housing Loan	68.92	123.37	516.85
14	Education Loan	20.40	15.38	16.01
15	Mortgage Loan	-	-	6.84
		5177.52	5210.39	6378.35

V. OVER DUES :

(Rupees in Lakh)

YEAR	AMOUNT
2020-2021	0.62
2021-2022	0.62
2022-2023	0.62

VI. NET PROFIT :

YEAR	AMOUNT IN RUPEES
2020-2021	1,72,02,711.99
2021- 2022	2,52,40,529.58
2022-2023	1,59,48,351.59

RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.
Bengaluru - 560 001

Statement of Receipts and Payments for the year ended 31st March 2023

Sl. No.	Particulars	Receipts		Payments	
		Rs.	P.	Rs.	P.
1	OPENING BALANCE - CASH ON HAND	4459995.00		0.00	
2	CD A/C WITH RBI	1179765758.00		1176233533.50	
3	CD A/C WITH HDFC BANK	8292082702.32		8297145328.93	
4	CURRENT A/C WITH APEX BANK	148.00		0.00	
5	CD A/C WITH IDBI BANK LTD	261377880.00		263735918.00	
6	CD A/C WITH UNION BANK OF INDIA	540398296.50		547043650.48	
7	CD A/C WITH INDUSIND BANK	1771570036.20		1766853320.12	
8	CD A/C WITH HDFC BANK - ATM	45521852.50		45528035.41	
9	CALL MONEY WITH SBI DFHI LTD	510000000.00		497500000.00	
10	CALL MONEY WITH HDFC BANK	1480000000.00		1480000000.00	
11	CALL MONEY WITH PNB GILTS LTD	4759000000.00		4791500000.00	
12	SAVINGS BANK A/C (INDIVIDUALS)	2367952016.06		2512988301.30	
13	SB IN-OPERATIVE	2464207.92		1459065.09	
14	FIXED DEPOSIT (INDIVIDUALS)	198076493.00		233035815.00	
15	THRIFT DEPOSIT	2347570.00		1494728.00	
16	ASHA KIRAN DEPOSIT	196046375.00		284060766.00	
17	R.B. DEPOSIT	5651022.00		3021263.02	
18	RECURRING DEPOSIT INDIVIDUALS	16927068.00		12760507.00	
19	SPECIAL FIXED DEPOSIT 18	205029819.00		3485636.00	
20	DEATH RELIEF AND BENEVOLENT DEPOSIT	834562.00		33114.00	
21	INT. PAID ON F.D.	56778.00		7060410.00	
22	INT. PAID ON THRIFT DEPOSIT	0.00		1359387.00	
23	INT. PAID ON R.D.	84.00		722004.00	
24	INT. PAID ON ASHAKIRAN DEPOSIT	51293.00		33960026.00	
25	INT. PAID ON R.B.D.	0.00		2649253.00	
26	INT. PAID ON S.B. A/C	0.00		41508579.03	
27	INT. PAID ON STAFF SECURITY DEP	0.00		180.00	
28	INT. PAID ON MATURED TERM DEPOSIT	44516.00		57780.00	
29	INT. PAID ON SPL FIXED DEPOSIT 18	0.00		2952903.00	
30	INT. PD ON DEATH RELIEF AND BEN DEPOSIT	0.00		68362.00	
31	INT. RECD. ON STAFF ADVANCE	117081.00		0.00	
32	INT. RECD. ON HOUSING LOAN	1218157.00		0.00	
33	INT. RECD. ON CONSUMER ADVANCE	10476.00		0.00	

Sl. No.	Particulars	Receipts		Payments	
		Rs.	P.	Rs.	P.
34	INT. RECD. ON LONG TERM LOAN	44855284.00		0.00	
35	INT. RECD. ON THRIFT DEP. LOAN	37745.00		0.00	
36	INT. RECD. ON F.D. LOAN	16050.00		0.00	
37	INT. RECD. ON R.D. LOAN	5385.00		0.00	
38	INT. RECD. ON ASHAKIRAN DEP.LOAN	25532.00		0.00	
39	INT. RECD. ON MEDIUM TERM LOAN	4377804.00		0.00	
40	INT. EARNED ON INVESTMENTS	95420821.30		963963.00	
41	INT. RECD. ON PERSONAL LOAN	8583.00		0.00	
42	INT. RECD. ON SHORT TERM LOAN	136129.00		0.00	
43	INT. RECD. ON GOLD LOAN	98460.00		0.00	
44	INTEREST RECD. ON CONSUMER LOAN	20285.00		0.00	
45	INT. RECD. ON M T LOAN RETIRED ASSOCIATE MEMBER	347844.00		0.00	
46	INT. RECEIVED ON HOUSING LOAN	665835.00		0.00	
47	INT. RECEIVED ON EDUCATION LOAN	161604.00		0.00	
48	INTEREST RECD. ON MORTGAGE LOAN	105563.00		0.00	
49	INT. RECD. FROM MORTGAGE LOAN BRBNMPL	24596.00		0.00	
50	INTEREST EARNED ON MUTUAL FUND	634485.67		0.00	
51	TREASURY BILLS-SBI DFHI	49939550.00		0.00	
52	KARNATAKA STATE DEV LOAN	15019650.00		0.00	
53	FIXED DEPOSIT WITH HDFC BANK	2000000.00		7000000.00	
54	FIXED DEPOSIT WITH CITY UNION BANK LTD	38000000.00		42600000.00	
55	FD WITH RATNAKAR BANK LTD	181500000.00		156500000.00	
56	FIXED DEPOSIT WITH YES BANK	112500000.00		112500000.00	
57	FD WITH SOUTH INDIAN BANK LTD	30000000.00		20000000.00	
58	FD WITH UJJIVAN SMALL FINANCE BANK	58100000.00		71600000.00	
59	FD WITH FINCARE SMALL FINANCE BANK	20000000.00		25000000.00	
60	FD WITH SURYODAY SMALL FINANCE BANK	157500000.00		147500000.00	
61	FD WITH JANA SMALL FINANCE BANK	115000000.00		85000000.00	
62	EQUITAS SMALL FIN BANK	73500000.00		41500000.00	
63	SBI MF LIQUID FUND	15000000.00		0.00	
64	AXIS LIQUID FUND	15000000.00		0.00	
65	ICICI PRUDENTIAL MUTUAL FUND	15000000.00		0.00	
66	UTI ULTRA SHORT FUND	15000000.00		0.00	
67	HDFC ULTRA SHORT FUND	15000000.00		0.00	
68	GOLD LOAN	1815362.00		2046000.00	
69	SHORT TERM LOAN	2191263.00		2100000.00	
70	PERSONAL LOAN	205462.00		193000.00	

Sl. No.	Particulars	Receipts		Payments	
		Rs.	P.	Rs.	P.
71	LONG TERM LOAN A/C	230138683.00		300466000.00	
72	LOAN ON THRIFT DEPOSIT A/C	1066999.00		1066800.00	
73	LOAN ON FIXED DEPOSIT	461000.00		341000.00	
74	LOAN ON RECURRING DEPOSIT	396000.00		432000.00	
75	LOAN ON ASHA KIRAN DEPOSIT	1765000.00		2055000.00	
76	MEDIUM TERM LOAN	39726376.00		43673000.00	
77	CONSUMER LOAN	188315.00		250000.00	
78	MTL RETIRED ASSOCIATE MEMBER	3517893.00		4699000.00	
79	STAFF ADVANCE	1654436.00		1000000.00	
80	CONSUMER ADVANCE TO STAFF	23000.00		50000.00	
81	HOUSING LOAN	4426271.00		21090000.00	
82	EDUCATION LOAN	3037213.00		3100000.00	
83	HOUSING LOAN FOR BRBNMPL EMP	461298.00		3425000.00	
84	MORTGAGE LOAN	520006.00		2000000.00	
85	MORTGAGE LOAN BRBNMPL	36000.00		720000.00	
86	HOUSING LOAN BRBNMPL FIXED INT	197209.00		19917000.00	
87	PRINTING STOCK	67221.10		105646.10	
88	INTEREST RECEIVABLES	31015183.00		28172762.00	
89	SUSPENSE A/C	38056.00		38056.00	
90	FESTIVAL ADVANCE	213000.00		487000.00	
91	CHEQUES SENT FOR COLLECTION	115277325.86		115311097.26	
92	DEBIT BALANCE IN SB A/C	1589113.70		1589113.70	
93	INCOME TAX REFUND A/C	0.00		2500000.00	
94	DEAF RECOVERABLE A/C	0.00		1539.00	
95	LEASE LINE CIRCUIT RENT	38467.00		38467.00	
96	SGST (INPUT TAX)	49204.20		165339.44	
97	CGST (INPUT TAX)	49203.20		165339.44	
98	IGST (INPUT TAX)	535833.00		520570.00	
99	ADVANCE FOR PURCHASES	1106670.00		1106670.00	
100	ADVANCE FOR UPI/IMPS	0.00		162500.00	
101	INTEREST RECOVERABLE ON HL	131010.00		0.00	
102	STAFF SPECIAL ADVANCE	0.00		602000.00	
103	BOARD MEETING EXPENSES	1500.00		38199.00	
104	STAFF GRATUITY	0.00		532332.00	
105	ANNUAL MAINTAINANCE CHARGE	0.00		70198.50	
106	PROVISION FOR STANDARD ASSETS	52000.00		182000.00	
107	CONVEYANCE	0.00		30398.00	

Sl. No.	Particulars	Receipts		Payments	
		Rs.	P.	Rs.	P.
108	AMORTISE A/C	0.00		19650.00	
109	INVESTMENT DEPRECIATION A/C	0.00		16413000.00	
110	INSURANCE A/C	0.00		2440434.00	
111	RENT A/C	0.00		12.00	
112	TAX PAID A/C	2500000.00		13500715.00	
113	MEDICAL AID TO STAFF A/C	0.00		18000.00	
114	DIRECTORS SITTING FEES	0.00		32250.00	
115	SALARY & ALLOWANCES	115794.00		6934279.00	
116	PRINTING & STATIONERY	36512.10		103733.20	
117	POSTAL & TELEPHONE	0.00		85511.93	
118	ADVERTISEMENT	0.00		52000.00	
119	GENERAL BODY EXPENSES	0.00		233052.00	
120	LEGAL ADVISORS FEES	0.00		10000.00	
121	AUDIT FEES	0.00		225000.00	
122	MEMBERSHIPS SUBSCRIPTION	0.00		15000.00	
123	DONATIONS	0.00		10000.00	
124	DEPRECIATION & REPAIRS	0.00		210628.00	
125	CHARGES GENERAL (MISC.)	0.00		69823.00	
126	CONCURRENT AUDIT FEES A/C	0.00		181500.00	
127	PF ADMINISTRATION CHARGES	0.00		45743.00	
128	RECRUITMENT EXPENSES	0.00		14067.00	
129	SOFTWARE SERVICES	0.00		62172.00	
130	TEA LUNCH EXPENSES	0.00		73163.00	
131	CBS EXPENSES	0.00		200328.00	
132	TAX AUDIT FEES A/C	0.00		25000.00	
133	INCENTIVE TO STAFF	0.00		173350.00	
134	BANK CHARGES	0.00		1145.42	
135	SGST (EXPENSES)	0.00		25162.95	
136	CGST (EXPENSES)	0.00		25161.95	
137	IGST (EXPENSES)	0.00		531722.00	
138	LEASE LINE RENT	0.00		38467.00	
139	LEAVE SALARY ACCOUNT	0.00		416621.00	
140	ATM CHARGES	0.00		182875.82	
141	PROFESSIONAL TAX	0.00		2500.00	
142	REPAIRS AND MAINTENANCE	0.00		52970.00	
143	PROFESSIONAL CHARGES	0.00		30000.00	
144	ATM CHARGES - POS	0.00		144.97	

Sl. No.	Particulars	Receipts		Payments	
		Rs.	P.	Rs.	P.
145	UPI / IMPS CHARGES	0.00		152787.04	
146	IMPS TRANSACTION EXPENSES	0.00		25.35	
147	OBSOLETE O/E WRITTEN OFF	0.00		66752.00	
148	STAFF INSURANCE REIMBURSEMENT A/C	0.00		656180.00	
149	NOMINAL MEMBERSHIP FEES	150.00		0.00	
150	COMMISSION EARNED ACCOUNT	9912.00		0.00	
151	MISC. RECEIPTS	56296.37		2795.00	
152	SHARES FEES	65747.00		0.00	
153	ADMISSION FEES	280.00		0.00	
154	ECS PROCESSING CHGS RECD..	1390.67		95.63	
155	ADMISSION FEES ASSOCIATE SHARES	500.00		0.00	
156	SHARE FEES ASSOCIATE SHARES	146002.00		0.00	
157	ADMISION FEE RAM	10.00		0.00	
158	SHARE FEE RAM	445.00		0.00	
159	ATM CHARGES REVERSAL ACCOUNT	11013.00		0.00	
160	IMPS INCENTIVE INCOME	200.27		0.00	
161	INT. PAYABLE ON FIXED DEPOSIT	899986.00		1085248.00	
162	TDS	3615138.00		3389199.00	
163	INT. PAYABLE ON THRIFT DEPOSIT	1329661.00		1329661.00	
164	AUDIT FEES PROVISION	202500.00		202500.00	
165	DIVIDEND PAYABLE ON SHARES	4175768.00		4175768.00	
166	MATURED FIXED DEPOSIT	2809090.00		2919590.00	
167	MATURED ASHAKIRAN DEP.	12209762.00		12283778.00	
168	SHARES SUSPENSE A/C	2391931.00		2412276.00	
169	SUNDRY DEPOSIT A/C	1110349.00		1084099.00	
170	CLEARING SUSPENSE A/C	84578620.00		84578620.00	
171	CHEQUES RECD.. FOR COLLECTION	115311097.26		115277325.86	
172	PROVIDENT FUND PAYABLE ACCOUNT	1237404.00		1209480.00	
173	PROFESSIONAL TAX PAYABLE A/C	20800.00		20400.00	
174	INTEREST PAYABLE ON MATURED DEPOSIT	57780.00		47683.00	
175	UNCLEARED CHEQUES A/C	12235.00		5625.00	
176	DIVIDEND PAYABLE ON ASSOCIATE SHARES	5375636.00		5375636.00	
177	DIVIDEND PAYABLE RAM	1594769.00		1594769.00	
178	DEAF A/C	57886.43		57886.43	
179	STAFF INCENTIVE PAYABLE A/C	173350.00		112000.00	
180	CONCURRENT AUDIT FEES PAYABLE A/C	0.00		12375.00	
181	SGST (OUTPUT TAX)	25952.25		25952.25	

Sl. No.	Particulars	Receipts		Payments	
		Rs.	P.	Rs.	P.
182	CGST (OUTPUT TAX)	25952.25		25952.25	
183	INTEREST ON HOUSING LOAN	0.00		131010.00	
184	TAX AUDIT FEE PAYABLE A/C	25000.00		25000.00	
185	PROFESSIONAL CHARGES PAYABLE A/C	22500.00		25000.00	
186	UPI / IMPS PROVISION	0.00		58500.00	
187	INTEREST PAYABLE ON SPL FD 18	2394769.00		0.00	
188	FURNITURE AND FIXTURES	3130.00		0.00	
189	COMPUTERS ACCOUNT	161099.00		508295.76	
190	OFFICE EQUIPMENTS	113151.00		235355.00	
191	STATUTORY RESERVE FUND	6310132.58		0.00	
192	CON. PROV AGAINST STD ASSETS	182000.00		52000.00	
193	INVESTMENT DEPRECIATION FUND	20413000.00		0.00	
194	PROPOGANDA FUND	0.00		595670.00	
195	MEMBERS BENEVOLENT FUND	2082346.00		575000.00	
196	STAFF BENEVOLENT FUND	969272.00		274250.00	
197	DEATH RELIEF FUND	2474290.00		165000.00	
198	COMMON GOOD FUND	1325130.00		265000.00	
199	CO-OP EDUCATION FUND	378608.00		378608.00	
200	PROFIT ACCOUNT	0.00		25240529.58	
201	JUBILEE FUND	1325130.00		0.00	
202	KSCUB DEV FUND	189304.00		189304.00	
203	SOCIAL WELFARE FUND	189304.00		80000.00	
204	INVESTMENT FLUCTUATION RESERVE	0.00		4000000.00	
205	SHARE CAPITAL INDIVIDUAL	657470.00		315810.00	
206	ASSOCIATE SHARE MEMBER	1460020.00		495750.00	
207	ASSOCIATE MEMBERS RETIRED	4450.00		78750.00	
208	CLOSING BALANCE - CASH ON HAND	0.00		4363661.00	
GRAND TOTAL		23980836990.71		23980836990.71	

KRISHNAMURTHY K.
President

APPAJI S.
Vice President

SAVITHA P.N.
Manager

Verified
M/S Chandran and Raman
Chartered Accountants
(ANAND K.)
Partner

RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

Bengaluru - 560 001

Notes to Accounts forming part of Financial Statements:

1. Regulatory Capital

a) Composition of Regulatory Capital

(Amount in Crores)

Sl. No.	Particulars	Current Year	Previous Year
i.	Paid up share capital and reserves (net of deductions, if any)	12.8855	12.3635
ii.	Other Tier capital	0	0
iii.	Tier 1 capital (i+ii)	12.8855	12.3635
iv.	Tier 2 capital	4.3533	4.7076
v.	Total capital (Tier 1 + Tier 2)	17.2388	17.0711
vi.	Total Risk Weighted Assets (RWAs)	73.1019	69.4546
vii.	Paid up share capital and reserves as percentage of RWAs	17.63%	17.80%
viii.	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	17.63%	17.80%
ix.	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	5.95%	6.78%
x.	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	23.57%	24.58%

b. Draw down from Reserves

Excess amount to the extent of Rs. 40 lakhs has been transferred from Investment Fluctuation Reserve to Investment Depreciation Reserve at the end of the year.

2. Asset liability management

Maturity pattern of certain items of assets and liabilities

(Amount in Crores)

	Day 1	2 to 7 days	8 to 14 days	15 to 30 days	31 days to 2 months	Over 2 months and to 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Deposits	2.99	3.86	4.76	2.11	4.76	3.51	17.08	20.02	121.52	0.28	5.78	186.67
Advances	0	0	3.67	4.24	1.87	2.14	4.44	16.75	17.61	9.26	3.80	63.78
Investments	0	5.85	2.00	3.40	4.20	3.01	5.75	1.15	5.17	27.95	74.85	133.33

3. Investments

a) Composition of Investment Portfolio

(Amount in Crores)

Particulars of Investments in India	Current Year			Previous year		
	HTM	AFS	Total	HTM	AFS	Total
A) SLR SECURITIES						
Govt. & other Approved Securities	38.8829	68.5885	107.4714	45.3788	68.5885	113.9673
Less: Provision for NPI/Depreciation	0	2.0413	2.0413	0	0	0
NET	38.8829	66.5472	105.4301	45.3788	68.5885	113.9673
B) NON-SLR SECURITIES						
Units of Mutual Funds	0	0	0	0	7.5000	7.5000
Less: Provision for NPI/Depreciation	0	0	0	0	0	0
NET	0	0	0	0	7.5000	7.5000
TOTAL INVESTMENTS (A+B)	38.8829	68.5885	107.4714	45.3788	76.0885	121.4673
Less: Provision for NPI/Depreciation	0	2.0413	2.0413	0	0	0
NET	38.8829	66.5472	105.4301	45.3788	76.0885	121.4673

Note : There are no investments outside India.

b) Movement of Provisions for Depreciation and Investment Fluctuation Reserve

(Amount in Crores)

Particulars	Current Year	Previous Year
i. Movement of provisions held towards depreciation on investments		
a) Opening Balance	0	0
b) Add : Provisions made including transfer from IFR during the year	2.0413	0
c) Less : Write off / write back of excess provisions during the year	0	0
d) Closing Balance	2.0413	0
ii. Movement of Investment Fluctuation Reserve		
a) Opening Balance	3.8395	3.3395
b) Add : Amount transferred during the year	0	0.5000
c) Less : Drawdown	0.4000	0
d) Closing Balance	3.4395	3.8395
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT / Current category	5.01%	5.05%

c) Sale and transfers to / from HTM category:

No sale and transfers to / from HTM category has been effected during the year under audit.

d) Non - SLR Investment portfolio

i) Non-performing non-SLR Investments

(Amount in Crores)

Sl. No.	Particulars	Current Year	Previous Year
a.	Opening Balance	7.50	7.22
b.	Additions during the year since 1st April	0	7.50
c.	Reductions during the above period	7.50	7.22
d.	Closing Balance	0	7.50
e.	Total provisions held	Nil	Nil

ii) Issuer Composition of Non SLR Investments

(Amount in Crores)

Particulars	Current Year	Previous Year
Units of Mutual Fund	Nil	7.50

4. Asset Quality

a) Classification of advances and provisions held

(Amount in Crores)

	As on 31.03.2023	As on 31.03.2022	Increase (Decrease)
Standard Assets	63.7772	52.0976	11.6796
NPA	0.0062	0.0062	Nil
Total Advances	63.7834	52.1038	11.6796
Gross NPAs	0.0062	0.0062	Nil
Provisions Held	0.6576	0.6576	Nil
Gross NPA (%)	0.01	0.01	Nil
Net NPA (%)	Nil	Nil	Nil

b) Accounts subjected to restructuring : NIL

c) Divergence in asset classification and provisioning

(Amount in Crores)

Sl.No.	Particulars	Amount
1	Gross NPAs as on March 31, 2022 as reported by the bank	0.0062
2	Gross NPAs as on March 31, 2022 as assessed by Reserve Bank of India	0.0062
3	Divergence in Gross NPAs (2-1)	NIL
4	Net NPAs as on March 31, 2022 as reported by the bank	0
5	Net NPAs as on March 31, 2022 as assessed by Reserve Bank of India	0
6	Divergence in Net NPAs (5-4)	NIL
7	Provisions for NPAs as on March 31, 2022 as reported by the bank	0.6576

8	Provisions for NPAs as on March 31, 2022 as assessed by Reserve Bank of India	0.6576
9	Divergence in provisioning (8-7)	NIL
10	Reported Profit before Provisions and Contingencies for the year ended March 31, 2022	3.6501
11	Reported Net Profit after Tax (PAT) for the year ended March 31, 2022	2.524
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2022 after considering the divergence in provisioning	2.524

*March 31, 2022 is the close of the reference period in respect of which divergences were assessed.

d) Fraud accounts : NIL

e) Disclose under resolution framework for COVID-19 related Stress

This disclosure is not applicable, as the Borrowers were getting their salary in the normal way without any disruptions on account of COVID-19 pandemic and hence no Moratorium/deferment benefit was extended.

5. Exposures

a) Advances against real estate, construction business, housing:

(Amount in Crores)

Particulars	Current Year	Previous Year
Advance against real estate	0.00	0.00
Advance against construction business	0.00	0.00
Advance against housing	5.1690	1.2343
Total	5.1690	1.2343

b) Advances against shares & debentures : NIL

6. Concentration of deposits, advances, exposures and NPAs

a) Concentration of deposits

(Amount in Crores)

Particulars	Current Year	Previous Year
Total deposits of the twenty largest depositors	27.52	26.48
Percentage of deposits of twenty largest depositors to total deposit of the bank	14.74%	13.76%

b) Concentration of advances

(Amount in Crores)

Particulars	Current Year	Previous Year
Total advances of the twenty largest borrowers	7.45	5.40
Percentage of advances of twenty largest borrowers to total advances of the bank	11.68%	9.67%

c) Concentration of NPAs

(Amount in Crores)

Particulars	Current Year	Previous Year
Total exposure of the top twenty NPA accounts	0.0062	0.0062
Percentage of exposures of twenty largest NPA exposure to total Gross NPAs	100%	100%

7. Transfers to Depositor Education and Awareness Fund (DEA Fund)

(Amount in Crores)

Particulars	Current Year	Previous Year
Opening Balance of amounts transferred to DEAF	0.1719	0.1591
Add : Amounts transferred to DEAF during the year	0.0058	0.0128
Less : Amounts reimbursed by DEAF towards claims	0	0
Closing Balance of amounts transferred to DEAF	0.1777	0.1719

8. Disclosure of complaints

No complaints received by the bank from customers and from the offices of Banking Ombudsman (OBOs)

9. Penalties imposed by the Reserve Bank of India : Nil

10. Other Disclosures

a) Business ratios

Particulars	Current Year	Previous Year
i. Interest income as a percentage of working Funds*	6.97%	6.28%
ii. Non-interest income as a percentage to Working Funds*	0.01%	0.01%
iii. Cost of Deposits	4.90%	4.68%
iv. Net Interest Margin**	2.59%	2.65%
v. Operating Profit as a percentage to Working Funds*	2.05%	2.00%
vi. Return on Assets***	0.75%	1.18%
vii. Business (Deposits plus advances) per employee**** (in crore)	27.82	34.93
viii. Profit per employee (in crore)	0.18	0.36

b) Disclosures regarding Priority Sector Lending Certificates (PSLCs) : Not applicable to the bank (being Salary Earners' Co-op. Bank)

c) Provisions and contingencies

(Amount in Crores)

Provision debited to Profit & Loss Account	Current Year	Previous Year
i. Provision for NPI	0	0
ii. Provision towards NPA	0.65	0.65
iii. Provision made towards Income Tax	1.10	1.13
iv. Other provisions and contingencies:		
Contingent Provision against Standard Assets	0.01	0.23
Contingent Expenses Provision	0.00	0.40
Provision for Legal Expenses	0.00	0.17
Investment Depreciation Reserve	1.64	0.00

d) Payment of DICGC Insurance Premium

(Amount in Crores)

Particulars	Current Year	Previous Year
i. Payment of DICGC Insurance Premium	0.22	0.19
ii. Arrears in payment of DICGC permium	Nil	Nil

e) Advances to directors, their relatives, companies / firms in which they are interested:

(Amount in Crores)

Particulars	Current Year	Previous Year
a. Fund based - Advances to directors	0.3528	0.6954
b. Non Fund based (Guarantees , L/C, etc)	Nil	Nil
Total	0.3528	0.6954

KRISHNAMURTHY K.
President

APPAJI S.
Vice President

SAVITHA P.N.
Manager

Verified
M/S Chandran and Raman
Chartered Accountants
Firm's Regn. No. : 000571S
(ANAND K.)
Partner
Membership No. : 212838

RESERVE BANK EMPLOYEES'
PROFIT & LOSS ACCOUNT

31-03-2022		EXPENSES	31-03-2023	
Rs.	Ps.		Rs.	Ps.
81508712.98		Interest Paid on Deposits	90186213.03	
	0	Interest on Borrowings	0	90186213.03
5334789.00		Salary and Allowance		6818485.00
358168.00		Staff Gratuity		532332.00
18720.00		Directors Sitting Fees		32250.00
		Rent , Taxes, Insurance;		
	12.00	Rent	12.00	
	2500.00	Professional Tax	2500.00	
2345107.00		Insurance	2440434.00	2442946.00
77907.15		Postal & Telephone		85511.93
225000.00		Audit Fees		225000.00
112584.00		Depreciation & Repairs		210628.00
		Stationery, Printing & Advertisement		
		Opening Balance of Stationery	109456.00	
		Purchases During the Year	105646.10	
		Total	215102.10	
		Less : Closing Stock	147881.00	
34376.00		1. Stationery Consumed	67221.10	
20000.00		2. Advertisement	52000.00	119221.10
		Other Expenses		
21000.00		Medical Aid to Staff A/C	18000.00	
10000.00		Membership Subscription	15000.00	
210862.00		General Body Expenses	233052.00	
10000.00		Legal Advisors Fees	10000.00	
50917.00		Charges General (Misc)	69823.00	
8500.00		Donations	10000.00	
0.00		Investment Depreciation A/c	16413000.00	
28349.00		Board Meeting Expenses	36699.00	
25800.00		Annual Maintenance Charge	70198.50	
53724.00		Conveyance	30398.00	
19650.00		Amortise A/c	19650.00	
40000.00		Recruitment Expenses	14067.00	
64064.50		Software Services	62172.00	
200328.00		CBS Expenses	200328.00	
6419.08		Bank Charges	1145.42	
11260610.00		Tax Paid A/c - Income Tax	11000715.00	
0.00		Staff Insurance Reimbursement A/c	656180.00	

CO-OPERATIVE BANK LTD., BENGALURU-560 001
AS ON 31ST MARCH 2023

31-03-2022		INCOME	31-03-2023	
Rs.	Ps.		Rs.	Ps.
		Interest & Discount		
46305450.00		Interest on Loans	52232413.00	
89888493.97		Interest on Investments	95091343.97	
0.00		Discount	0.00	147323756.97
		Other Receipts		
5431.00		Commisission Earned Account	9912.00	
75467.05		Misc. Receipts	53501.37	
27833.00		Shares Fee	65747.00	
140.00		Admission Fees	280.00	
0.00		Nominal Memebership Fees	150.00	
4208.54		ECS Processing Chgs Recd.	1295.04	
430.00		Admission Fees Associate Shares	500.00	
123251.00		Share Fees Associate Shares	146002.00	
41835.00		ATM Charges Reversal Account	11013.00	
0.00		Admission Fees RAM	10.00	
0		Share Fee RAM	445.00	
1555.29		Bank Charges Reversal Account	0.00	
36658.97		POS/IMPS Incentive Income	200.27	289055.68

RESERVE BANK EMPLOYEES'
PROFIT & LOSS ACCOUNT

31-03-2022		EXPENSES	31-03-2023	
Rs.	Ps.		Rs.	Ps.
165000.00		Concurrent Audit Fees A/c	181500.00	
40650.00		PF Administration charges	45743.00	
0.00		Provision for Standard Assets	130000.00	
12600.00		EDP Audit Fees	0.00	
0.00		Obsolete O/E Written off	66752.00	
68244.00		Tea Lunch Expenses	73163.00	
0.00		Repairs & Maintenance	52970.00	
500000.00		Legal Expenses	0.00	
1280878.85		Int Paid on Govt Security	0.00	
25000.00		Tax Audit Fees A/c	25000.00	
112000.00		Incentive to Staff	173350.00	
5000000.00		Investment Fluctuation Res. Prov	0.00	
13404.91		ATM Charges-pos	144.97	
38467.00		Lease Line Rent	38467.00	
340141.00		Leave Salary Account	416621.00	
1000000.00		Provision for Contingent Expenses	0.00	
24324.00		SGST (Expenses)	25162.95	
24324.00		CGST (Expenses)	25161.95	
98860.00		IGST (Expenses)	531722.00	
257082.77		ATM Charges	182875.82	
0.00		IMPS Transaction Expenses	25.35	
50000.00		Professional Charges	30000.00	
31148.00		Battery Replacement Charges	0.00	
140000.00		IMPS/UPI Charges	152787.04	31011874.00
25240529.58		Net Profit		15948351.59
<hr/>			<hr/>	
136510753.82		Total		147612812.65
<hr/>			<hr/>	

CO-OPERATIVE BANK LTD., BENGALURU-560 001
AS ON 31ST MARCH 2023

31-03-2022		INCOME	31-03-2023	
Rs.	Ps.		Rs.	Ps.
136510753.82		B/F	147612812.65	

136510753.82	Total	147612812.65
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KRISHNAMURTHY K.
President

APPAJI S.
Vice President

SAVITHA P.N.
Manager

Verified
M/S Chandran and Raman
Chartered Accountants
(ANAND K.)
Partner

RESERVE BANK EMPLOYEES' BALANCE SHEET

31-03-2022	CAPITAL AND LIABILITIES		31-03-2023
Rs. Ps.			Rs. Ps.
	1. CAPITAL		
50000000.00	a) Authorised Share Capital (50,00,000 Shares of Rs.10/- each)		50000000.00
	b) Subscribed Capital (17,08,739 Shares of Rs.10/- each)		
16745730.00	c) Amount Called Up & paid up (17,08,739 Shares of Rs.10/- each)	17087390.00	
	d) Subscribed Capital - Associate Share Member (22,77,921 Shares of Rs.10/- each)		
21814940.00	e) Amount Called Up & Paid up (22,77,921 Shares of Rs.10/- each)	22779210.00	
	f) Subscribed Capital - Associate Member Retired (6,08,993 Shares of Rs.10/- each)		
6164230.00	g) Amount Called Up & Paid up (6,08,993 Shares of Rs.10/- each)	6089930.00	
44724900.00	f) Of 'c,e,g' above held by i) Individuals ii) Co-Operative Institutions iii) State Government		45956530.00
	2. RESERVE FUND AND OTHER FUNDS		
72638399.04	a) Statutory Reserve Fund	78948531.62	
3069728.25	b) Dividend Equalisatin Fund	3069728.25	
6576024.82	c) Bad & Doubtful debt Reserve	6576024.82	
2109818.34	a) Common Good Fund	3169948.34	
4628276.96	b) Death Relief Fund	6937566.96	
5700668.75	c) Members Benevolent Fund	7208014.75	
2353877.51	d) Propaganda Fund	1758207.51	
3689865.02	e) Staff Benevolent Fund	4384887.02	
2370000.00	f) Contigent Porivision Against Std. Assets	2500000.00	
452570.00	g) Social Welfare Fund	561874.00	
0.00	h) Investment Depreciation Fund	20413000.00	
38394751.85	h) Investment Fluctuation Reserve	34394751.85	
1566154.00	i) Jubilee Fund	2891284.00	172813819.12

CO-OPERATIVE BANK LTD., BENGALURU-560 001
AS AT 31ST MARCH 2023

31-03-2022		PROPERTY AND ASSETS		31-03-2023	
Rs.	Ps.			Rs.	Ps.
		1. CASH			
4459995.00		Cash on Hand	4363661.00		
69000690.56		Reserve Bank Of India	65468466.06	69832127.06	
		2. BALANCES WITH OTHER BANKS			
		In Current Account with			
2829147.59		Union Bank of India	9474501.57		
117616.02		K S CO-Operative Apex Bank	117468.02		
1698983.98		H D F C Bank Ltd.	6761610.59		
4736666.09		C D A/C with HDFC ATM	4742849.00		
4593889.37		C D A/C with IDBI Bank Ltd	6951927.37		
12350014.19		CD A/C IndusInd BANK	7633298.11		
				35681654.66	
		In Fixed Deposits with			
35000000.00		Ratnakar Bank Ltd	10000000.00		
53100000.00		Ujjivan Small Finance	66600000.00		
10000000.00		South Indian Bank Ltd	0.00		
10000000.00		Fincare Small Finance Bank	15000000.00		
30000000.00		Suryoday Small Finance Bank	20000000.00		
55000000.00		Jana Small Finance Bank	25000000.00		
68500000.00		Equitas Small Finance	36500000.00		
2000000.00		HDFC Bank	7000000.00		
0.00		City Union Bank Ltd	46000000.00	226100000.00	
		3. MONEY AT CALL AND SHORT NOTICE			
12500000.00		Call Money with SBI DFHI LTD	0.00		
0.00		Call Money with PNB GILTS LTD	32500000.00		
				32500000.00	
		4. INVESTMENTS			
1089733643.00		In Karnataka State Dev Loan Bonds	1074713993.00		
		Face Value	1079590000		
		Market Value	1054301000		
0.00		In Central Government Securities	0.00		
49939550.00		In Treasury Bills	0.00	1074713993.00	
75000000.00		Mutual Funds - Savings Fund			0.00

RESERVE BANK EMPLOYEES' BALANCE SHEET

31-03-2022		CAPITAL AND LIABILITIES	31-03-2023	
Rs.	Ps.		Rs.	Ps.
0		3. PRINCIPAL /SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT		0
		4. DEPOSITS		
		I) FIXED DEPOSITS		
125305044.00		a) Individuals	90058582.00	
0.00		b) Central Co-Operative Bank	0.00	
4910214.00		c) Other Societies	<u>5197354.00</u>	95255936.00
		II) THRIFT DEPOSIT		
19396440.00		a) Individuals	20249282.00	
		b) Central Co-Operative Bank		
		c) Other Societies		20249282.00
		III) SPECIAL FIXED DEPOSIT 18		
0.00		a) Individuals	201544183.00	
		b) Central Co-Operative Bank		
		c) Other Societies	<u>0.00</u>	201544183.00
		IV) RECURRING DEPOSIT		
10267906.00		a) Individuals	14434467.00	
		b) Central Co-Operative Bank	-	
		c) Other Societies	<u>0.00</u>	14434467.00
		V) SAVINGS BANK ACCOUNT		
1135460329.58		a) Individuals	996432966.52	—
0.00		b) Central Co-Operative Bank	0.00	—
6611110.18		c) Other Societies	<u>1607330.83</u>	998040297.35
		V) ASHAKIRAN DEPOSIT		
582645506.00		a) Individuals	494631115.00	
		b) Central Co-Operative Bank		
0.00		c) Other Societies	<u>0.00</u>	494631115.00
		VI) RETIREMENT BENEFIT DEPOSIT		
37600676.52		a) Individuals	40230435.50	
		b) Central Co-Operative Bank		
0.00		c) Other Societies	<u>0.00</u>	40230435.50
		VII) MATURED FIXED DEPOSIT		
158961.00		a) Individuals	48461.00	
		b) Central Co-Operative Bank		
0.00		c) Other Societies	<u>0.00</u>	48461.00
		VIII) DEATH RELIEF AND BENEVOLENT DEPOSIT		
813372.00		a) Individuals	1614820.00	
		b) Central Co-Operative Bank		
		c) Other Societies	0.00	1614820.00

CO-OPERATIVE BANK LTD., BENGALURU-560 001
AS AT 31ST MARCH 2023

31-03-2022		PROPERTY AND ASSETS	31-03-2023	
Rs.	Ps.		Rs.	Ps.
0.00		5. Investments out of the Principal / Subsidiary State Partnership Fund		0.00
2946259.00		6. ADVANCES		3291634.00
		a) Short Term Loans		
		Short Term Loans,Cash Credit		
		Overdraft & Bills Discounted		
		Of which secured against -		
		Govt. & Other approved Securities		
		Other tangible Securities		
		Of the advances, amount due from		
		Individuals	3291634.00	
		Of the advances, amount		
		considered bad & doubtful of		
		recovery		
51643433.00		MEDIUM TERM LOANS:		56882975.00
		Of which secured against -		
		Govt. & Other approved Securities	0.00	
		Other tangible Securities	0.00	
		Of the advances, amount due from		
		Individuals	56882975.00	
		Of the advances, amount considered		
		bad & doubtful of recovery	0.00	
466449073.44		LONG TERM LOANS:		577660170.44
		Of which secured against -		
		Govt. & Other approved Securities	0.00	
		Other tangible Securities	0.00	
		Of the advances, amount due from		
		Individuals	577660170.44	
		Of the advances, overdue amt. is		
		Rs. 2,03,083/-		
		bad & doubtful of recovery is		
		Rs.61920/-		
31015183.00		7. INTEREST RECEIVABLE:		
88959.00		INT. RECEIVABLE ON INVESTMENTS	28172762.00	
		INT. RECEIVABLE ON NPA- CONTRA	94129.00	28266891.00
104883.00		8. CHEQUES SENT FOR COLLECTION		
		AS PER CONTRA		138654.40
0.00		9. BRANCH ADJUSTMENTS		0.00
0.00		10. PREMISES	0.00	
0.00		LESS: DEPRECIATION	0.00	0.00

RESERVE BANK EMPLOYEES'
BALANCE SHEET

31-03-2022	CAPITAL AND LIABILITIES	31-03-2023
Rs. Ps.		Rs. Ps.
2000.00	VII) STAFF SECURITY DEPOSIT	2000.00
349432.00	IX) MATURED ASHAKIRAN DEPOSIT	275416.00
422192.00	X) MATURED FD SENIOR	422192.00
0.00	5. BORROWINGS	0.00
104883.00	6. CHEQUES FOR COLLECTION (Being Bills receivable as per Contra)	138654.40
0.00	7. BRANCH ADJUSTMENTS	0.00
88959.00	8. Interest Receivable on NPA	94129.00
1225653.00	9. INTEREST PAYABLE	
47683.00	a) On Fixed Deposit	1040391.00
0.00	e) Int Payable on Matured Term Deposit	57780.00
	g) Interest Payable on SPL FD 18	2394769.00
		3492940.00
202500.00	10. OTHER LIABILITIES	
174419.86	Audit Fee Payable	202500.00
245.00	Sundry Deposit	200669.86
122213.00	Unclaimed Payorder	245.00
2471830.00	Share Suspense Account	101868.00
131010.00	TDS	2697769.00
0.00	Housing loan interest	0.00
0.00	NEFT/Computer Provision	0.00
58762.00	Provision For Tax on Profit	0.00
112000.00	Uncleared Cheques A/c	65372.00
1750000.00	Staff Incentive Payable A/c	173350.00
126000.00	Legal Advisors Fee Payable	1750000.00
12375.00	UPI /IMPS Provision	67500.00
0.00	Concurrent Audit Fees Payable A/c	0.00
25000.00	Staff Gratuity Payable	0.00
25000.00	Tax Audit Fee Payable A/C	25000.00
0.00	Professional Charges Payable	22500.00
0.00	SGST(OUTPUT TAX)	0.00
4000000.00	CGST(OUTPUT TAX)	0.00
80838.00	Contingent Expenses Provision	4000000.00
1400.00	Provident fund payable	108762.00
	Professional tax payable a/c	1800.00
25240529.58	PROFIT	9417335.86
2148219518.26	GRAND TOTAL	2114610364.82

CO-OPERATIVE BANK LTD., BENGALURU-560 001
AS AT 31ST MARCH 2023

31-03-2022		PROPERTY AND ASSETS		31-03-2023	
Rs.	Ps.			Rs.	Ps.
31299.00	11.	FURNITURE AND FIXTURES	31299.00		
		LESS: DEPRECIATION	3130.00		28169.00
0.00	12.	COMPUTERS ACCOUNT	508295.76		
		LESS: DEPRECIATION	161099.00		347196.76
258407.00	13.	OFFICE EQUIPMENTS	427010.00		
		LESS: DEPRECIATION	46399.00		380611.00
	14.	OTHER ASSETS:			
109456.00		Printing Stock	147881.00		
4800.00		Festival Advance	278800.00		
0.00		Staff Special Advance	602000.00		
3654225.00		Income Tax Refund A/C	6154225.00		
0.00		DEAF Recoverable Account	1539.00		
38467.00		Lease Line Circuit Rent	38467.00		
146351.51		SGST (INPUT TAX)	262486.75		
146351.51		CGST (INPUT TAX)	262487.75		
430165.00		IGST (INPUT TAX)	414902.00		
1000.00		CKYC Deposit	1000.00		
460000.00		Advance for UPI / IMPS	622500.00		
131010.00		Interest recoverable on HL	0.00		8786288.50
0.00	15.	NON-BANKING ASSETS			0.00

2148219518.26	GRAND TOTAL	2114610364.82
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KRISHNAMURTHY K.
President

APPAJI S.
Vice President

SAVITHA P.N.
Manager

Verified
M/S Chandran and Raman
Chartered Accountants
(ANAND K.)
Partner

CHANDRAN & RAMAN
CHARTERED ACCOUNTANTS

No.104/1, 1st Floor, 7th Main Road, 3rd Block
4th Stage, Basaveshwaranagar,
Bangalore – 560 079

Ph. : 080-23385000, 2338599
E-mail: prsuresh.cnr@gmail.com, kalva7727@yahoo.com
Website : chandranandraman.com

STATUTORY AUDITORS' INDEPENDENT REPORT

1. Report on the Audit of the Financial Statements :

We have audited , as per Section 63(1) of the Co-operative Societies Act,1959 (as amended by Karnataka Act,2014) the accompanying financial statements, for the Financial Year 2022-23, of The Reserve Bank Employees' Co-operative Bank Ltd. ("the Co-operative Society"), Nrupathunga Road, Bengaluru, which comprise the Balance Sheet as at 31st March, 2023 and the Receipt and Payments Account and Profit & Loss Account for the year ended on that date and notes to the financial statements, including a summary of significant accounting policies and other explanatory information. The Bank is not having any Branches..

2. Management's Responsibility for the Financial Statements :

The Co-operative Society's Board of Directors is responsible for the preparation of these financial statements in accordance with the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies) , Karnataka Co-operative Societies Act, 1959, Karnataka Co-operative Societies Rules, 1960 and also in accordance with Guidelines and Circulars issued from time to time by the Reserve Bank of India, NABARD, Registrar of Co-operative Societies, Karnataka State, and Department of Director of Co-operative Societies Audit, Karnataka State.

3. Statutory Auditors' Responsibility :

We conducted our statutory audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India. Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement and to issue an auditor's report that includes our opinion.

4. An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements. In making those risk assessments, the auditor considers internal financial control relevant to the Bank's preparation of the financial statements that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Board of Directors, as well as evaluating the overall presentation of the financial statements.
5. We believe that the audit evidence/documents we have obtained is sufficient and appropriate to provide a basis for our opinion.
6. In our opinion and to the best of our information and according to the explanations given to us, the financial statements together with the notes thereon give the information required by

the Banking Regulation Act, 1949 as well as Karnataka Co-operative Societies Act, 1959, Karnataka Co-operative Societies Rules, 1960 and also in accordance with Guidelines and Circulars issued from time to time by the Reserve Bank of India, NABARD, Registrar of Co-operative Societies, Karnataka State, and Department of Director of Co-operative Societies Audit, Karnataka State and give a true and fair view;

- i. in the case of the Balance Sheet, of the state of affairs as at 31st March, 2023
- ii. in the case of the Profit and Loss Account, of the Profit for the year 2022-23
- iii. in the case of the Receipt and Payment Account, of the state of affairs for the year ended 31.03.2023

7. Report on Other Legal & Regulatory Matters:

The Bank's Balance Sheet and Profit & Loss Account are in Form "A" and "B" respectively in accordance with the Banking Regulation Act, 1949 (As Applicable to Co-operative Societies).

8. We report that:

- (i) We have obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purposes of our audit .
- (ii) In our opinion, proper books of account as required by law have been kept by the Bank so far as appears from our examination of those books.
- (iii) The Balance Sheet and Profit and Loss Account of the Bank dealt with by this report are in agreement with the books of accounts and the returns.
- (iv) Accounting policies are in conformity with the accounting principles generally accepted in India. But a few Accounting Standards have been complied with subject to modification as per the guidelines issued by the Reserve Bank of India and Department of Karnataka Co-operative Societies and Accounting Standards AS-3_Cash Flow Statements, AS-17_Segment Reporting, AS-19_Leases and AS-22_Accounting for Taxes on Income prescribed by The Institute of Chartered Accountants of India have not been complied with.

9. There are no adverse remarks relating to the following aspects:

- (a) Transactions in violation of Act, Rules and Bye-laws
- (b) Transactions not recorded in the Bank's Books of accounts
- (c) Deficiencies in Bank's Expenses and Receivables.
- (d) Other Assets/ Receivables to be considered as Bad and doubtful asset.
- (e) Other matters fixed by the Registrar

10. The Bank has been classified for the financial year 2022-23 as "A" category

Place : Bengaluru
Date : 28.06.2023

for CHANDRAN & RAMAN
Chartered Accountants
Firm's Regn. No. 000571S
(ANAND K.) Partner
Membership No. 212838
UDIN:23212838BGYOUV6058

RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

Bengaluru - 560 001

Statutory Auditors Observation and Compliance 2022-2023

Sl. No.	Auditor's Observation	Compliance
1	<p>The Bank is yet to collect KYC documents from few members. As per RBI guidelines, Members/Customers' KYC are to be updated from time to time(i.e., at least once in 10 years, 8 years and 2 years in respect of LOW RISK, MEDIUM RISK and HIGH RISK category respectively) and all customers are to be classified under LOW RISK, MEDIUM RISK and HIGH RISK with transaction limits. Further, the Bank's software shall provide the list of accounts which are required to be updated with KYC details.</p>	<p>The Bank is collecting KYC documents and updating the same on regular basis. We have also sent information to the customers for KYC updation. Our Bank is a Salary Earners Co-operative Bank and our customers are RBI/BRBNMPL employees who come under LOW RISK CATEGORY only.</p> <p>We are obtaining pending KYC list from Software Vendor whenever required.</p>
2	<p>Bank Balance confirmation letters have been collected and Reconciliation statements have been prepared for the accounts with different balances. But few differences are yet to be rectified.</p>	<p>All transactions except one are rectified.</p>

RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

Bengaluru - 560 001

List of Meritorious SSLC Students for the Year 2021-22

SI No	Candidate Name Sri / Kum.	Name of the Member Sri / Smt.	Emp. No.	Percentage
1	Rahul D	Dinesh S	BGD0086	97.60%
2	Penumuchu Thrinaya	Penumuchu Suresh Babu	20724	97.00%
3	Pathikrit Patra	Asish Kumar Patra	60230	95.71%
4	Rittima Kapas	Littam Kapas	60212	95.66%
5	Meghana M	Murali	20072	95.60%
6	Madhumica S	P Selvanathan	20321	95.40%
7	Lavanya S	Sekar K	20665	95.20%
8	Dhanush S	Sathyanarayana G	BGS0485	94.66%
9	Tanmay Shetty	R P Thotappa Setty	20084	94.60%
10	Tejas Dipak Bolkawathekar	Bolkawathekar Dipak M	20523	94.20%
11	Chirag Yatish	Shanthala D N	20356	93.60%
12	Suprita	Harish Kumar K	BGK0189	93.20%
13	Sathvik V	Veerappa M	60606	93.20%
14	Arpit Roy	Soumitra Roy	60240	92.20%
15	Sujal Saha	Sunil Kumar Saha	60498	92.00%
16	Suman Mandi	Sundar Mandi	60085	92.00%
17	S K Gouthami	Karunanidhi R	60449	91.60%
18	Sourish Mandal	Susanta Kumar Mandal	60186	91.00%
19	Shreyas Ck	N Kumaraswamy	20194	90.80%
20	Anushri B K	B Kanagavel	20674	90.40%
21	Thejaswini N M	Manjunatheswara	20170	90.20%
22	Rashmitha Darigala	Darigala Ramesh Babu	60551	90.00%
23	N Saipavan	N Suryanarayana	20360	89.80%
24	Sagarnil Barari	Tapan Barari	60330	89.80%
25	Vansika M	Mukesh Kumar	20676	89.20%
26	Prithviraj Chavan	Pandu Chavan	20507	88.80%
27	Mohammed Ayesha Tahreem	Mohammed Hameedullah	60410	88.20%
28	Jeevan M N	Naveen Kumar R	20393	88.00%
29	Theerthashree J R	P Rajanna	20392	87.20%
30	Vikas R	Ramesha J	20219	87.00%
31	Bharat Pawar	P Hemambharadhara Rao	60382	86.80%
32	V Sanjana	Vijaya Kumar K N	BGV0183	84.80%
33	Medha Anil	K Anil Kumar	BGA0143	84.40%
34	Samarth C Gowda	Chandrashekar C	20403	84.40%
35	Pavan Gowda H D	Daithegowda H C	20401	82.00%
36	Trisha Sudharshan	Sudharshan C R	20380	82.00%
37	Trilok T Arasu	Thennarasu MP M	20287	81.80%
38	Ramdhanu Mukherjee	Ram Gopalmukherjee	60392	81.80%
39	Taksheel	Praveenkumar Y Goraguddi	TP0071	81.40%
40	Janani C Shekar	Chandra Shekar	20422	80.40%
41	Parinitha N	Nanjundaswamy	20094	79.00%
42	Poorvika V A	Ashoka V C	BGA0140	78.72%
43	Tharun K	Kumar G	BGK0172	72.47%

RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

Bengaluru - 560 001

List of Meritorious PUC Students for the Year 2021-22

Sl No	Candidate Name Sri / Kum.	Name of the Member Sri / Smt.	Emp. No.	Percentage
1	Namitha Rayasam	R L Chandrakumar	Bgc0042	98.00%
2	T Sai Pavani	T Ranganayakulu	20357	97.50%
3	Aryan Maniyar	Trivikram Maniyar	60189	96.50%
4	Sayan Das	Sankar Kumar Das	60236	96.40%
5	Nikhila S	Shashi K Shekhar	20157	96.00%
6	Sreelakshmi Nair	Bijish Baby S	20453	95.50%
7	Ananya R S	Subramanya R N	20365	95.33%
8	I V Preetham	I Srinivas	60373	95.30%
9	Priya R Mane	Ravindra D Mane	60173	94.50%
10	Hamsaveni C Gowda	Chandrashekar C	20403	93.67%
11	Devansh Bisht	Nandan Singh	60016	93.40%
12	Pawan B V	B A Venkatesh	Bgv0154	92.83%
13	N Anagha	S Nagendra	20160	92.83%
14	Ksheeraj S K	Santhosh Kumar P K	60533	91.50%
15	Dhrithi K	Kumara G	20535	91.33%
16	P Surya Darshini	R Prasanna	20362	91.33%
17	Rajesh V Kashyap	T N Venkata Ramaiaah	Bgv0141	91.17%
18	Aditi K	R Kanthraj	20114	91.17%
19	Bhargava R	S K Ramesh	20484	90.33%
20	R Goutham	K Rajaeswaran	20473	90.30%
21	Mouna Krishna	Krishnegowda M N	Tk0055	89.33%
22	B Nikhil Kartikeya	B Srinivas Rao	60363	89.16%
23	Keerthana M	Mohan Raju Mc	20249	87.70%
24	Vignesh R	Ramesha J	20219	87.66%
25	Tejas As	Satish Ap	20468	87.50%
26	P M Dhanya	H L Putta Linga	10025	87.00%
27	Surabhi K	S S Kiran	20020	86.66%
28	Gorantla Tharani	G Parameswara	Bgp0160	86.20%
29	B Sanjeev	K Balasubramanian	20347	84.16%
30	Tanuja Mouli Cl	Lokesh Npc	20339	84.00%
31	Keerthana S Dhanya	Durgasharana	20144	83.83%
32	Rohan S	Srinivasa M	20358	81.33%
33	Gunasri J R	P Rajanna	20392	81.00%
34	M Charitha	M Sasidharan	Bgs0453	80.60%
35	Shaik Anwar	Fareed Shaik	60602	79.83%
36	Gabriel Jhon	John Wilson X	Bgj0090	79.16%
37	Tejaswini B Urs	Basavaraje Urs	20083	76.83%
38	Niranjan V Jyothi	Jyothi V M	20330	75.50%
39	Prajna R	K Ramamurthy	Bgr0278	74.60%
40	Ayshi Mukhopadhyay	Gopinath Mukhopadhyay	60340	73.40%
41	Nisha S	M Shivanna	20475	73.16%
42	Trisha T Arasu	Thennarasu Mp M	20287	72.16%
43	Shashank L	Lokesh G	20394	68.66%
44	Neeraj Jha	Rajesh Kumar Jha	10047	68.00%
45	Vivek M R	Rajagopala K	20247	60.83%
46	Hardik Divyansh	Ravi L	60565	Sports State Ranking