

# **Reserve Bank Employees' Co-operative Bank Limited**

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

## **NOTICE**

The 67th Annual General Body Meeting of the Reserve Bank Employees' Co-operative Bank Limited, Bengaluru will be held at 5.45 p.m. on Thursday, September 04, 2025 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 July 26, 2024.
03. Adoption of the Annual Report for the year 2024-25.
04. Adoption of the Audited Statement of Accounts for the year 2024-25.
05. Appropriation of Net Profit for the year 2024-25.
06. To consider Audit Report for the year 2024-25 and its compliance.
07. To consider Budget Proposals for the year 2025-26.
08. To approve amendments to bye-laws, if any.
09. To consider loans and advances made to directors & their relatives & default if any & action taken for default if any.
10. Any other subject with the permission of the Chair.
11. Vote of Thanks.

For and on Behalf of the Board of Management

Sd/-

SAVITHA P. N.

Manager

Date: August 11, 2025

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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 August 28, 2025.

b) The audit report of the Bank for the year 2024-25 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' personal e-mail Id Registered with the Bank and also available at our Website: rbecb.com.

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## ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೌಕರರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

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

### ತಿಳುವಳಿಕೆ

67ನೇ ವಾರ್ಷಿಕ ಸರ್ವ ಸದಸ್ಯರ ಮಹಾಸಭೆಯು ದಿನಾಂಕ 04/09/2025, ಗುರುವಾರ ಸಂಜೆ 5.45 ಘಂಟೆಗೆ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಕೂಡು ಕಟ್ಟಡದ ಆವರಣದಲ್ಲಿ ನಡೆಯಲಿದೆ. ಮಾನ್ಯ ಸದಸ್ಯರೆಲ್ಲರೂ ಸಕಾಲಕ್ಕೆ ಆಗಮಿಸಿ ಕಾರ್ಯಕಲಾಪಗಳಲ್ಲಿ ಭಾಗವಹಿಸಬೇಕಾಗಿ ಕೋರಲಾಗಿದೆ.

### ಕಾರ್ಯಸೂಚಿ

01. ಅಧ್ಯಕ್ಷರಿಂದ ಸ್ವಾಗತ ಭಾಷಣ.
02. 26 ನೇ ಜುಲೈ 2024 ರಂದು ನಡೆದ ವಾರ್ಷಿಕ ಮಹಾಸಭೆಯ ನಡಾವಳಿಕೆಗಳನ್ನು ಓದಿ ದಾಖಲು ಮಾಡುವುದು.
03. 2024-25 ನೇ ಸಾಲಿನ ಆಡಳಿತ ಮಂಡಳಿಯ ವರದಿಯನ್ನು ಅಂಗೀಕರಿಸುವುದು.
04. 2024-25 ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯಾದ ಲೆಕ್ಕ ಪತ್ರಗಳನ್ನು ಅಂಗೀಕರಿಸುವುದು.
05. 2024-25 ನೇ ಸಾಲಿನ ನಿವ್ವಳ ಲಾಭದ ವಿನಿಯೋಗವನ್ನು ಅಂಗೀಕರಿಸುವುದು.
06. 2024-25 ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಪರಿಶೋಧಕರ ವರದಿಯ ಅನುಮೋದನೆ ಹಾಗೂ ಅನುಸರಣೆ.
07. 2025-26 ನೇ ಸಾಲಿನ ಮುಂಗಡ ಆಯ-ವ್ಯಯವನ್ನು ಅನುಮೋದಿಸುವುದು.
08. ಉಪವಿಧಿಗಳ ತಿದ್ದುಪಡಿ.
09. ಬ್ಯಾಂಕಿನ ನಿರ್ದೇಶಕರು, ಅವರ ಸಂಬಂಧಿಗಳಿಗೆ ನೀಡಿರುವ ಸಾಲ ಮತ್ತು ಮುಂಗಡಗಳು ಹಾಗೂ ಸುಸ್ತಿಯಾದ ಸಂದರ್ಭದಲ್ಲಿ ಅನುಸರಿಸಬೇಕಾದ ಕ್ರಮಗಳ ಕುರಿತು ಪರಿಶೀಲನೆ.
10. ಅಧ್ಯಕ್ಷರ ಅನುಮತಿ ಮೇರೆಗೆ ಚರ್ಚಿಸಬಹುದಾದ ಇತರೆ ವಿಷಯಗಳು
11. ವಂದನಾರ್ಪಣೆ

ಆಡಳಿತ ಮಂಡಳಿ ಅಪ್ಪಣೆ ಮೇರೆಗೆ

ಸಹಿ/-

(ಸವಿತ ಪಿ.ಎನ್.)

ವ್ಯವಸ್ಥಾಪಕರು

ಬೆಂಗಳೂರು

ದಿನಾಂಕ : 11/08/2025

ಸೂಚನೆ : ಅ) ಉಪವಿಧಿಗಳ ತಿದ್ದುಪಡಿ ಹಾಗೂ ಠರಾವು ತರಬಯಸುವ ಸದಸ್ಯರು ದಿನಾಂಕ 28/08/2025 ರ ಒಳಗಾಗಿ ವ್ಯವಸ್ಥಾಪಕರಿಗೆ ತಲುಪಿಸಬೇಕಾಗಿ ಕೋರಲಾಗಿದೆ.

ಬ) ಬ್ಯಾಂಕಿನ 2024-25 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 ಮಿಂಚಂಚೆಯ ವಿಳಾಸಕ್ಕೆ ಕಳುಹಿಸಲಾಗುವುದು ಹಾಗೂ ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಜಾಲತಾಣ [www.rbecb.com](http://www.rbecb.com) ನಲ್ಲಿ ಸಹ ನೋಡಬಹುದು.



## ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೌಕರರ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

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

### 2024-2025 ನೇ ಸಾಲಿನ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ವರದಿ

ಆತ್ಮೀಯ ಸದಸ್ಯರೇ,

ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಮಂಡಳಿಯ ಪರವಾಗಿ ಬ್ಯಾಂಕಿನ 67ನೇ ಸರ್ವಸದಸ್ಯರ ಸಭೆಗೆ ತಮ್ಮೆಲ್ಲರನ್ನು ಸ್ವಾಗತಿಸಲು ಅತ್ಯಂತ ಸಂತೋಷವಾಗುತ್ತದೆ. ನಮ್ಮ ಬ್ಯಾಂಕಿನ 70 ವರ್ಷದ ಸುಧೀರ್ಘ ಪ್ರಯಾಣದ ಅವಧಿಯಲ್ಲಿ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ಎದುರಿಸಿ ಬ್ಯಾಂಕಿನ ಇಂದಿನ ಸುಸ್ಥಿತಿಗೆ ಕಾರಣವಾಗಿರುವ ನಿಮ್ಮೆಲ್ಲರಿಗೆ ಹಾಗೂ ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಎಲ್ಲಾ ಸದಸ್ಯರುಗಳಿಗೆ ಅಭಿನಂದನೆಗಳನ್ನು ಸಲ್ಲಿಸುವುದು ನನ್ನ ಸೌಭಾಗ್ಯವೆಂದು ಭಾವಿಸುತ್ತೇನೆ.

2024-2025 ನೇ ಸಾಲಿನ ಬ್ಯಾಂಕಿನ ಆಡಳಿತ ಮಂಡಳಿಯ ವರದಿ ಮತ್ತು ಪರಿಶೋಧಿತ ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ನಿಮ್ಮ ಮುಂದೆ ಅನುಮೋದನೆ ಮತ್ತು ಅಂಗೀಕಾರಕ್ಕಾಗಿ ಮಂಡಿಸುತ್ತಿದ್ದೇವೆ.

ಈ ಬ್ಯಾಂಕಿನ ಸರ್ವಾಂಗೀಣ ಪ್ರಗತಿಗೆ ಅಮೋಘ ಸೇವೆ ಸಲ್ಲಿಸಿದ್ದ ನಮ್ಮೆಲ್ಲರ ಮೆಚ್ಚಿನ ನಿರ್ದೇಶಕರಾಗಿದ್ದ ಶ್ರೀ ಬೀಡು ಸುಧಾಕರ ರಾವ್ ರವರ ಅಕಾಲಿಕ ನಿಧನಕ್ಕೆ ಆಡಳಿತ ಮಂಡಳಿಯು ತನ್ನ ಸಂತಾಪವನ್ನು ಸೂಚಿಸುತ್ತದೆ. ಅವರ ಸೇವೆಯನ್ನು ಸಂಸ್ಥೆಯು ದಾಖಲಿಸಿ ಅವರ ಕುಟುಂಬವರ್ಗಕ್ಕೆ ಸಂತಾಪವನ್ನು ಸೂಚಿಸುತ್ತದೆ.

ಈ ಸಾಲಿನಲ್ಲಿ ಬ್ಯಾಂಕಿನ ಸದಸ್ಯರುಗಳಾದ ಶ್ರೀ ಶ್ರೀರಾಮುಲು ಜಿ.ಪಿ., ಶ್ರೀ. ಸುಧೀಂದ್ರ ಎ.ಹೆಚ್., ಶ್ರೀ ಪ್ರಕಾಶ್ ಎನ್ ಪೋತದಾರ್, ಶ್ರೀ ಸುನೀಲ್ ಜೆ ಐಮನ್, ಶ್ರೀ. ಜಯಪ್ರಕಾಶ್ ನಾರಾಯಣ್, ಶ್ರೀ. ಅರವಿಂದಾಕ್ಷನ್ ಕೆ, ಶ್ರೀ ಆಂಟೋನಿ ಸಿ.ಕೆ, ಶ್ರೀ ಹೆಗ್ಡೆ ಜಿ.ಎಸ್, ಶ್ರೀ ನಾಗರಾಜ ಟಿ.ಎಸ್, ಶ್ರೀ ರಾಘವೇಂದ್ರ ಟಿ.ಎಂ, ಶ್ರೀ ವರ್ಗೀಸ್. ಎಂ, ಶ್ರೀ ಮೋಹನ್ ಕುಮಾರ್. ಕೆ.ಎನ್, ಶ್ರೀ ಮುತ್ತು ಕೃಷ್ಣನ್ ಎಂ, ಶ್ರೀ ರಕ್ಷಿತ್ ಕೆ.ಆರ್. ಶೀಮತಿ. ಪದ್ಮಾವತಿ ಪಿ, ಶ್ರೀಮತಿ ಉಷಾ ಆರ್.ರಾವ್ ಹಾಗೂ ಬಿ.ಆರ್.ಬಿ.ಎನ್.ಎಂ.ಪಿ.ಎಲ್ ನ ಸಹ ಸದಸ್ಯರಾಗಿದ್ದ ಶ್ರೀ ಸಂತೋಷ್ ಎಸ್ ನಾಯರ್, ಶ್ರೀ ಸೆಲ್ವರಾಜ್ ಎ ಮತ್ತು ಶ್ರೀ ಮಂಜುನಾಥ ಪಿ. ಇವರುಗಳು ನಮ್ಮನ್ನು ಅಗಲಿದ್ದಾರೆ. ಆಡಳಿತ ಮಂಡಳಿಯು ಅವರ ನಿಧನಕ್ಕೆ ಕಂಬನಿ ಮಿಡಿಯುತ್ತದೆ ಮತ್ತು ಅವರ ಕುಟುಂಬ ವರ್ಗವು ದುಃಖ ಭರಿಸುವ ಶಕ್ತಿ ಹೊಂದಲೆಂದು ಪ್ರಾರ್ಥಿಸುತ್ತದೆ.

#### 02. ಸದಸ್ಯತ್ವ :

31/03/2024 ರಂದು ಬ್ಯಾಂಕಿನ ಸದಸ್ಯರ ಸಂಖ್ಯೆ 939 ಇದ್ದು, 31/03/2025 ಕ್ಕೆ 1020 ಆಗಿರುತ್ತದೆ. ಪ್ರಸಕ್ತ ವರ್ಷದಲ್ಲಿ 101 ಹೊಸ ಸದಸ್ಯರು ಸೇರ್ಪಡೆಯಾಗಿದ್ದು, ಅದರಲ್ಲಿ ಸಹ ಸದಸ್ಯರಾಗಿದ್ದ 54 ಮಂದಿ ಪೂರ್ಣ ಪ್ರಮಾಣದ ಸದಸ್ಯರಾಗಿ ಬದಲಾವಣೆ ಹೊಂದಿದ್ದಾರೆ. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಸೇವೆಯಿಂದ ನಿವೃತ್ತಿ ಹೊಂದಿದ ಅಥವಾ ಅಕಾಲಿಕ ನಿಧನ ಹೊಂದಿದ ಕಾರಣ 20 ಸದಸ್ಯರು ಸದಸ್ಯತ್ವವನ್ನು ಹಿಂಪಡೆದಿರುತ್ತಾರೆ. 31/03/2024 ರಂದು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ನೋಟು ಮುದ್ರಣ(ಪ್ರೈ) ಲಿ. ಸಹ ಸದಸ್ಯರ ಸಂಖ್ಯೆ 1216 ಇದ್ದು, 31/03/2025 ಕ್ಕೆ 1413 ಆಗಿರುತ್ತದೆ ಹಾಗೂ 31/03/2025 ಕ್ಕೆ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ನಿವೃತ್ತಿ ಹೊಂದಿದ ಸದಸ್ಯರ ಸಂಖ್ಯೆ 182 ಕ್ಕೆ ಇಳಿಕೆಯಾಗಿದೆ.

31/03/2025 ರಂದು ಬ್ಯಾಂಕಿನ ನಾಮ ನಿಮಿತ್ತ ಸದಸ್ಯರ ಸಂಖ್ಯೆ 01 ಇದ್ದು ಸಾಲಗಳ ತುಲನತ್ಮಕ ವಿವರಗಳನ್ನು ಅನುಬಂಧ 4 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

**03. ಪಾವತಿಯಾದ ಷೇರು ಬಂಡವಾಳ :**

31-03-2024 ರಂದು ರೂ 474.87 ಲಕ್ಷವಿದ್ದು ಪಾವತಿಯಾದ ಷೇರು ಬಂಡವಾಳವು 31-03-2025 ರಂದು ರೂ. 605.26 ಲಕ್ಷಗಳಾಗಿದೆ. ಪ್ರತಿ ಸದಸ್ಯರುಗಳ ಷೇರು ಹೊಂದುವ ಪರಿಮಾಣದ ಹೆಚ್ಚಳದಿಂದಾಗಿ ಈ ಏರಿಕೆ ಸಾಧ್ಯವಾಗಿದೆ. 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. 64.51 ಲಕ್ಷಗಳನ್ನು ವಿವಿಧ ನಿಧಿಗಳಿಗೆ ಸರ್ವಸದಸ್ಯರ ಅನುಮೋದನೆ ಪಡೆದು ವರ್ಗಾಯಿಸಲಾಗುವುದು. 31/03/2025 ರ ಅಂತ್ಯಕ್ಕೆ ಮೀಸಲು ನಿಧಿ ಮತ್ತು ಇತರ ನಿಧಿಗಳು ರೂ. 1901.26 ಲಕ್ಷಗಳಿಗೆ ಏರಿಕೆಯಾಗಿದೆ. ವಿವಿಧ ನಿಧಿಗಳ ತುಲನಾತ್ಮಕ ಸ್ಥಿತಿಯನ್ನು ಅನುಬಂಧ - 2 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

**05. ರೇವಣಿಗಳು :**

31-03-2025 ರ ಅಂತ್ಯಕ್ಕೆ ಕಳೆದ ಸಾಲಿಗಿಂತ ರೂ. 1667.61 ಲಕ್ಷ ರೇವಣಿಗಳಲ್ಲಿ ಏರಿಕೆಯಾಗಿದ್ದು, ಒಟ್ಟು 21620.49 ಲಕ್ಷಗಳು ವಿವಿಧ ರೇವಣಿಗಳಲ್ಲಿರುತ್ತವೆ. ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಮೇಲೆ ಹಿಂದಿನ ಸದಸ್ಯರ ನಂಬಿಕೆ ಮತ್ತು ವಿಶ್ವಾಸ ಹಾಗೂ ರೇವಣಿಗಳ ಮೇಲಿನ ಸ್ಪರ್ಧಾತ್ಮಕ ಬಡ್ಡಿ ದರಗಳಿಂದ ಈ ಏರಿಕೆ ಕಂಡು ಬಂದಿದೆ. ವಿವಿಧ ರೇವಣಿಗಳ 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 ರೂ. 968.48 ಲಕ್ಷಗಳ ಏರಿಕೆ ಕಂಡುಬಂದಿದ್ದು, ಗೃಹ ಸಾಲದ ವಿತರಣೆಯಿಂದ ಮುಖ್ಯವಾಗಿ ಬಿ.ಆರ್.ಬಿ.ಎನ್.ಎಂ.ಪಿ.ಎಲ್. ನ ಉದ್ಯೋಗಿಗಳಿಗೆ ನೀಡಲಾದ ಗೃಹ ಸಾಲದಿಂದ ಈ ಏರಿಕೆ ಸಾಧ್ಯವಾಗಿದೆ. ಇತ್ತೀಚೆಗೆ ಆಡಳಿತ ಮಂಡಳಿಯು ದೀರ್ಘಾವಧಿ ಸಾಲದ ಮಿತಿಯನ್ನು 50 ಲಕ್ಷಕ್ಕೆ ಏರಿಕೆ ಮಾಡಿದ್ದು ಹಾಗೂ ಅಸುರಕ್ಷಿತ ಸಾಲಗಳ ಮೇಲಿನ ಬಡ್ಡಿ ದರವನ್ನು 50 ಮೂಲಾಂಕ ಇಳಿಕೆ ಮಾಡಿದೆ. ಸಾಲಗಳ ಹಾಗೂ ಮುಂಗಡಗಳ ಹಿಂದಿನ ಮೂರು ವರ್ಷಗಳ ತುಲನಾತ್ಮಕ ವಿವರಗಳನ್ನು ಅನುಬಂಧ - 4 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

**07. ಅವಧಿ ಮೀರಿದ ಬಾಕಿ :**

31-03-2025 ರಂದು ಅವಧಿಗೆ ಮೀರಿದ ಬಾಕಿ ಇರುವ ಮೊತ್ತ ರೂ.1.16 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 2024 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 :

ಸಂಪನ್ಮೂಲಗಳ ದಕ್ಷ ನಿರ್ವಹಣೆಯಿಂದಾಗಿ ಬ್ಯಾಂಕು ಈ ಬಾರಿ 345.06 ಲಕ್ಷಗಳ ಲಾಭ ಗಳಿಸಿದೆ. ಆಕರ್ಷಕ ಬಡ್ಡಿ ದರದಲ್ಲಿ ಸುರಕ್ಷಿತ ಗೃಹ ಸಾಲದ ಖಾತೆಯಲ್ಲಿ ಹೆಚ್ಚಿನ ಹೊರ ಹರಿವು ಮತ್ತು ಇತರೆ ಬ್ಯಾಂಕುಗಳಲ್ಲಿನ ಹೂಡಿಕೆಗಳ ಮೇಲಿನ ಗಳಿಕೆಯಿಂದಾಗಿ ಈ ಲಾಭವು ಸಾಧ್ಯವಾಗಿದೆ. ಮಾರ್ಚ್ 31, 2025 ರ ಅಂತ್ಯಕ್ಕೆ ನಿವ್ವಳ ಲಾಭ ರೂ 276.11 ಲಕ್ಷದಷ್ಟಾಗಿದೆ. ಕಳೆದ ಮೂರು ವರ್ಷಗಳ ನಿವ್ವಳ ಲಾಭದ ತುಲನಾತ್ಮಕ ಸ್ಥಿತಿಯನ್ನು ಅನುಬಂಧ - 6 ರಲ್ಲಿ ಕೊಡಲಾಗಿದೆ.

#### 10. ಲೆಕ್ಕ ಪರಿಶೋಧನೆ :

2024-25 ನೇ ಸಾಲಿನ ಬ್ಯಾಂಕಿನ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಗೆ ಬೆಂಗಳೂರಿನ ಚಾರ್ಟೆಡ್ ಅಕೌಂಟೆಂಟ್ಸ್ ಮೆ. ಬದರಿ, ಮಧುಸೂಧನ್, ಶ್ರೀನಿವಾಸನ್ ಮತ್ತು ಕಂಪನಿ ಅವರನ್ನು ನೇಮಿಸಿದ್ದು, ಲೆಕ್ಕ ಪರಿಶೋಧಕರ ಟಿಪ್ಪಣಿಗಳನ್ನು ಲೆಕ್ಕಪತ್ರಗಳ ವರದಿಯ ಕೊನೆಯ ಭಾಗದಲ್ಲಿ ನೀಡಲಾಗಿದೆ. ಮೆ. ಪ್ರಕಾಶ್ ಎಸ್.ಡಿ. ಮತ್ತು ಕಂಪನಿಯವರು, ಈ ಸಾಲಿನ ಸಮವರ್ತಿ (Concurrent) ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯನ್ನು ಮಾಡಿರುತ್ತಾರೆ. ಮಾರ್ಚ್ 31, 2025 ರ ಅಂತ್ಯದ ಹಣಕಾಸು ವರ್ಷಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಮಾಹಿತಿ ವ್ಯವಸ್ಥೆಯ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಯು, ಶಾಸನಬದ್ಧ ಲೆಕ್ಕ ಪರಿಶೋಧನೆಗೂ ಮೊದಲೇ ಪೂರ್ಣಗೊಂಡು ಯಾವುದೇ ಗುರುತರವಾದದ್ದು ಕಂಡುಬಂದಿರುವುದಿಲ್ಲ.

#### 11. ಆಡಳಿತ :

ಪ್ರಸಕ್ತ ಸಾಲಿನಲ್ಲಿ ಆಡಳಿತ ಮಂಡಳಿಯು ಸಾಲ ಮಂಜೂರಾತಿ ಹಾಗೂ ಇತರ ಪ್ರಮುಖ ವಿಷಯಗಳನ್ನು ಚರ್ಚಿಸಲು 24 ಬಾರಿ ಸಭೆ ನಡೆಸಿದೆ. ಇದರೊಂದಿಗೆ ಆಡಿಟ್ ಸಮಿತಿ ಹಾಗೂ ಹೂಡಿಕೆ ಸಮಿತಿಯು ಪ್ರತ್ಯೇಕವಾಗಿ 4 ಬಾರಿ ಸಭೆ ನಡೆಸಿದೆ.

ಹಿಂದಿನ ವಾರ್ಷಿಕ ವರದಿಯಲ್ಲಿ ಸೂಚಿಸಿದಂತೆ ಏಕೀಕೃತ ಪಾವತಿ ಇಂಟರ್‌ಫೇಸ್ (ಯು.ಪಿ.ಐ) ಸೇವೆ ಸಂಪೂರ್ಣವಾಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿದೆ. ಇದು ಪಾವತಿಗಳನ್ನು ಮಾಡಲು ಸುರಕ್ಷಿತ ಹಾಗೂ ಅನುಕೂಲಕರ ವಿಧಾನವಾಗಿರುವುದರಿಂದ ಸದಸ್ಯರು / ಗ್ರಾಹಕರು ಇದರ ಪ್ರಯೋಜನವನ್ನು ಪಡೆಯುವುದರಿಂದ ತಮ್ಮ ದೈನಂದಿನ ವಹಿವಾಟುಗಳಿಗೆ ನಗದು ಮೇಲಿನ ಅವಲಂಬನೆಯನ್ನು ಕಡಿಮೆ ಮಾಡಬಹುದು. ಐ ಪೋನ್‌ಗಳಲ್ಲಿ ಮೊಬೈಲ್ ಬ್ಯಾಂಕಿಂಗ್ ಅಪ್ಲಿಕೇಷನ್ ಹೊಂದಲು ಕೆಲವು ಮಿತಿಗಳಿದ್ದರೂ ಅದನ್ನು ಸಾಧಿಸಲು ನಿರಂತರವಾಗಿ ಪ್ರಯತ್ನಿಸುತ್ತಿದ್ದೇವೆ. ಕೆಲವು ಬ್ಯಾಂಕುಗಳು ಠೇವಣಿಗಳ ಮೇಲೆ ಸ್ವಲ್ಪ ಹೆಚ್ಚಿನ ಬಡ್ಡಿ ದರವನ್ನು ನೀಡುತ್ತಿದ್ದರೂ ನಮ್ಮ ಬ್ಯಾಂಕಿನಲ್ಲಿ ಬಹಳ ಹಿಂದಿನಿಂದಲೂ ಅಪರಿಮಿತ ನಂಬಿಕೆಯನ್ನು ಇರಿಸಿರುವ ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಠೇವಣಿದಾರರಿಗೆ ನಾವು ತುಂಬಾ ಅಭಾರಿಯಾಗಿದ್ದೇವೆ.

ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಹಣಕಾಸು ನೀತಿಯ ಪರಿಣಾಮವಾಗಿ ಬ್ಯಾಂಕಿಂಗ್ ವಲಯದಲ್ಲಿ ಬಡ್ಡಿ ದರಗಳು ಕಡಿಮೆಯಾದರೂ ಉಳಿತಾಯ ಖಾತೆಯ ಬಡ್ಡಿ ದರಗಳಲ್ಲಿ ಯಾವುದೇ ಕಡಿತ ಮಾಡದೆ, ಹಿಂದಿನಂತೆ ವಿಭಿನ್ನ ಬಡ್ಡಿ ದರಗಳನ್ನು ಮುಂದುವರೆಸಲು ಆಡಳಿತ ಮಂಡಳಿಯು ನಿರ್ಧರಿಸಿದೆ. ಪ್ರಸಕ್ತ ಅವಧಿಯಲ್ಲಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ನಿವೃತ್ತ ಸಹಸದಸ್ಯರಿಗೆ ಕೆಲವು ಷರತ್ತುಗಳಿಗೆ ಒಳಪಟ್ಟು ಪೂರ್ಣಪ್ರಮಾಣದ ಸದಸ್ಯತ್ವಕ್ಕೆ ಪರಿವರ್ತನೆಗೊಳ್ಳಲು ಒಂದು ಅವಕಾಶವನ್ನು ನೀಡಲು ನಿರ್ಧರಿಸಿತು ಹಾಗೂ ಹೆಚ್ಚುವರಿ ಷೇರು ಬಂಡವಾಳದ ಮಿತಿಯನ್ನು ಹೆಚ್ಚಿಸಿ ಸದಸ್ಯರುಗಳು ಹೆಚ್ಚಿನ ಷೇರು ಹೊಂದಲು ಅವಕಾಶವನ್ನು ಕಲ್ಪಿಸಿಕೊಡಲಾಯಿತು. ಇದರಿಂದ ಷೇರು ಬಂಡವಾಳದಲ್ಲಿ 130.39 ಲಕ್ಷದಷ್ಟು ಹೆಚ್ಚಳವಾಗಿದೆ. ಸದಸ್ಯತ್ವವನ್ನು ತ್ಯಜಿಸಿದ್ದ ಬಹಳಷ್ಟು ಹಿಂದಿನ ನಿವೃತ್ತ ಸದಸ್ಯರುಗಳು ಸದಸ್ಯತ್ವದ ನಿಯಮಾವಳಿಯ ತಿದ್ದುಪಡಿಯಿಂದ ತಮ್ಮ ಸದಸ್ಯತ್ವವನ್ನು ಹೊಸದಾಗಿ ಪಡೆಯುತ್ತಿರುವುದು ನಮಗೆ ಸಂತಸ ತಂದಿದೆ.

ಹಿಂದಿನ ವಾರ್ಷಿಕ ವರದಿಯಲ್ಲಿ ತಿಳಿಸಿರುವಂತೆ, ಮಾರ್ಚ್ 2020 ರಿಂದ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್,



ಬೆಂಗಳೂರು ಕಛೇರಿಯಿಂದ, ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಚಾಲ್ತಿ ಖಾತೆಯಿಂದ ನಗದು ಹಿಂಪಡೆಯುವುದು ವಾರದಲ್ಲಿ ಒಂದು ಬಾರಿ ಮಾತ್ರ ಸಾಧ್ಯವಾಗಿರುವುದರಿಂದ ನಮ್ಮ ಗ್ರಾಹಕರಿಗೆ ಎಲ್ಲಾ ಮುಖ ಬೆಲೆಯ ನೋಟುಗಳನ್ನು ವಿತರಿಸಲು ಸಾಧ್ಯವಾಗುತ್ತಿಲ್ಲ. ಹಾಗಾಗಿ ಈ ವಿಷಯದಲ್ಲಿ ತಾವುಗಳು ಈ ಸಮಸ್ಯೆಯನ್ನು ಅರ್ಥಮಾಡಿಕೊಂಡು ಪ್ರತಿಯೊಬ್ಬರೂ ಸಹಕರಿಸಬೇಕೆಂದು ಕೋರುತ್ತೇವೆ. ಪರಿಸ್ಥಿತಿಯ ಸುಧಾರಣೆಯ ನಂತರ ಉಳಿತಾಯ ಖಾತೆಯಿಂದ ಪ್ರತಿ ಮಾಸದ ಹಣ ಹಿಂಪಡೆಯುವಿಕೆಯ ಮೇಲಿನ ಸಂಖ್ಯೆಯ ಮಿತಿಯನ್ನು ಸಡಿಲಿಸಲಾಗುವುದು . ಈ ವಿಷಯದಲ್ಲಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನೊಂದಿಗೆ ನಿರಂತರ ಸಂಪರ್ಕದಲ್ಲಿದ್ದು ನಿರೀಕ್ಷಿತ ಯಶಸ್ಸು ಸಾಧಿಸಲು ಸಾಧ್ಯವಾಗಿಲ್ಲ. ಉಳಿದ ಎಲ್ಲಾ ದಿನಗಳಲ್ಲಿ ನಮಗೆ ಅಗತ್ಯವಿರುವ ಹೊಸ ನೋಟುಗಳನ್ನು ಹೆಚ್ಚಿನ ಪ್ರಮಾಣದಲ್ಲಿ ಒದಗಿಸುತ್ತಿರುವುದಕ್ಕಾಗಿ ನಾವು ನಗದು ನಿರ್ವಹಣಾ ವ್ಯವಸ್ಥೆಯನ್ನು ಹೊಂದಿರುವ ಐ.ಡಿ.ಬಿ.ಐ. ಬ್ಯಾಂಕ್‌ಗೆ ಅಭಾರಿಯಾಗಿದ್ದೇವೆ. 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 ಬೆಳವಣಿಗೆಗಳು :

ಏಪ್ರಿಲ್ 12, 2025 ರಂದು ಬ್ಯಾಂಕು ತನ್ನ 70 ನೇ ವಾರ್ಷಿಕೋತ್ಸವವನ್ನು ಅತ್ಯಂತ ಸಂಭ್ರಮ ಮತ್ತು ಸಡಗರದಿಂದ ಆಚರಿಸಿತು. ಈ ಬೃಹತ್ ಕಾರ್ಯಕ್ರಮವು ನಮ್ಮ ಸಹಕಾರಿ ಬ್ಯಾಂಕಿನ ಯಶಸ್ಸಿನ ಸಂಕೇತವಾಗಿತ್ತು. ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಆವರಣದಲ್ಲಿ ನಡೆದ ಈ ಸಮಾರಂಭದಲ್ಲಿ 800 ಕ್ಕೂ ಹೆಚ್ಚು ಸದಸ್ಯರು ಭಾಗವಹಿಸಿದ್ದರು. ಈ ಸಮಾರಂಭದಲ್ಲಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಕಾರ್ಯ ನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕರಾದ ಶ್ರೀ ಪಿ.ವಾಸುದೇವನ್, ನಿಕಟಪೂರ್ವ ಕಾರ್ಯನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕರಾಗಿದ್ದ ಡಾ.ಮೀನಾ ಹೇಮಚಂದ್ರ ಮತ್ತು ಪ್ರಾದೇಶಿಕ ನಿರ್ದೇಶಕರಾದ ಶ್ರೀಮತಿ ಸೋನಾಲಿ ಸೇನ್ ಗುಪ್ತ ಉಪಸ್ಥಿತರಿದ್ದರು. ಕಾರ್ಯಕ್ರಮವು ಪ್ರಾರ್ಥನೆಯೊಂದಿಗೆ ಪ್ರಾರಂಭವಾಯಿತು. ಆನಂತರ ಮುಖ್ಯ ಅತಿಥಿಗಳ ಭಾಷಣ, ಮಾಜಿ/ ಹಾಲಿ ನಿರ್ದೇಶಕರುಗಳಿಗೆ ಸನ್ಮಾನ, ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕಿನ ಉದ್ಯೋಗಿಗಳಿಂದ ಕಿರುನಾಟಕ ಮತ್ತು ವೈಭವಯುತವಾದ ಸಂಗೀತ ಕಾರ್ಯಕ್ರಮಗಳು ಜರುಗಿದವು. ಸಮಾರಂಭದ ನಂತರ ಭರ್ಜರಿ ಭೋಜನದ ವ್ಯವಸ್ಥೆಯನ್ನೂ ಸಹ ಏರ್ಪಡಿಸಲಾಗಿತ್ತು. ಸಮಾರಂಭದಲ್ಲಿ ಭಾಗವಹಿಸಿದ್ದ ಎಲ್ಲಾ ಸದಸ್ಯರುಗಳಿಂದ ಈ ಅಚ್ಚುಕಟ್ಟಾದ ಕಾರ್ಯಕ್ರಮಕ್ಕೆ ವ್ಯಾಪಕ ಮೆಚ್ಚುಗೆ ವ್ಯಕ್ತವಾಯಿತು.

ಮೇಲೆ ತಿಳಿಸಿದಂತೆ ಹೊಸ ನೋಟಿನ ವಿತರಣೆಗೆ ಸಂಬಂಧಿಸಿದ ಸೀಮಿತವಾದ ಸಮಸ್ಯೆಯನ್ನು ಹೊರತುಪಡಿಸಿ, ಬ್ಯಾಂಕು ತನ್ನ ಎಲ್ಲಾ ಸದಸ್ಯರು / ಗ್ರಾಹಕರಿಗೆ ಆನ್‌ಲೈನ್ / ನೇರ ಬ್ಯಾಂಕಿಂಗ್ ಸೇವೆಗಳನ್ನು ನೀಡುತ್ತಿರುವುದನ್ನು ಮುಂದುವರಿಸಿದೆ. ತಂತ್ರಜ್ಞಾನದ ಉನ್ನತೀಕರಣದ ಜೊತೆಗೆ ಅತ್ಯುತ್ತಮ ಗ್ರಾಹಕ ಸೇವೆಗಳನ್ನು ಒದಗಿಸುವ ನಮ್ಮ ಪ್ರಯತ್ನ ಮುಂದುವರೆಯುತ್ತದೆ. ಸೇವೆಯಲ್ಲಿರುವಾಗಲೇ ಮರಣ ಹೊಂದಿದ ಸದಸ್ಯರ ಕುಟುಂಬಕ್ಕೆ ಅನುಕೂಲವಾಗುವಂತೆ ರೂಪಿಸಿದ್ದ ಮರಣ ಪರಿಹಾರ ಮತ್ತು ಉದಾರ ನಿಧಿಯ ಆರ್ಥಿಕ ಸ್ಥಿತಿಯನ್ನು ಆಡಳಿತ ಮಂಡಳಿ ಮತ್ತು ಅನೌಪಚಾರಿಕ ಉಪ ಸಮಿತಿಯು ನಿರಂತರವಾಗಿ ಮೇಲ್ವಿಚಾರಣೆ ಮಾಡುತ್ತಿದೆ. ಅನೌಪಚಾರಿಕ ಸಮಿತಿಯ ಶಿಫಾರಸ್ಸಿನ ಮೇರೆಗೆ ಸೇವೆಯಲ್ಲಿರುವಾಗಲೇ ಮರಣ ಹೊಂದುವ ಸದಸ್ಯರುಗಳ ಸಾಲದ ಮೊತ್ತದ ಮನ್ನಾ ಪ್ರಮಾಣವನ್ನು ಹೆಚ್ಚಿಸಲು ಆಡಳಿತ ಮಂಡಳಿ ನಿರ್ಧರಿಸಿದೆ. ಅದರಂತೆ ಜುಲೈ 01, 2025 ರಿಂದ ಅನ್ವಯವಾಗುವಂತೆ ಆಡಳಿತ ಮಂಡಳಿಯು, ಮರಣ ಹೊಂದಿದ ಸದಸ್ಯರ ಸಾಲದ ಮೊತ್ತದಲ್ಲಿ ರೂ. 3.00 ಲಕ್ಷಗಳಷ್ಟು ಮನ್ನಾ ಮಾಡಲು ಅಥವಾ ಕಾನೂನು ಉತ್ತರಾಧಿಕಾರಿಗೆ ಆ ಮೊತ್ತವನ್ನು ನೀಡಲು ಒಪ್ಪಿಗೆ ಕೊಡಲಾಯಿತು. ಉಪ ಸಮಿತಿಯು ನಿರಂತರವಾಗಿ ಈ ನಿಧಿಯ ನಗದು ಸ್ಥಿತಿಯ ಪರಿಶೀಲನೆ ನಡೆಸುತ್ತಿದ್ದು ಭವಿಷ್ಯದಲ್ಲಿ ಈ ಬಗೆಗೆ ಅಗತ್ಯ ನಿರ್ಧಾರ ಕೈಗೊಳ್ಳಲು ಆಡಳಿತ ಮಂಡಳಿಗೆ ಸಲಹೆ ನೀಡಲು ಸೂಚಿಸಲಾಗಿದೆ.



ರಾಜ್ಯ ಸರ್ಕಾರದ ವೇತನ ಪರಿಷ್ಕರಣೆ ದಿನಾಂಕದಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ, ರಾಜ್ಯ ಸರ್ಕಾರದ ವೇತನದ ಆಧಾರದಂತೆ ಶೇ 20 ರಿಂದ ಶೇ 23 ಪ್ರತಿಶತದಷ್ಟು ಹೆಚ್ಚಳದೊಂದಿಗೆ ನಮ್ಮ ಸಹಕಾರ ಬ್ಯಾಂಕಿನ ಉದ್ಯೋಗಿಗಳಿಗೆ ವೇತನದ ಹೆಚ್ಚಳವನ್ನು ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಅನುಮೋದಿಸಿರುವ ವಿಚಾರವನ್ನು ತಿಳಿಸಲು ನಾವು ಹರ್ಷಿಸುತ್ತೇವೆ. ಈ ವೇತನ ಹೆಚ್ಚಳದೊಂದಿಗೆ, ನಮ್ಮ ಸಹಕಾರಿ ಬ್ಯಾಂಕು ಕರ್ನಾಟಕ ರಾಜ್ಯದಲ್ಲಿ ಅತಿ ಹೆಚ್ಚಿನ ವೇತನ ನೀಡುವ ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಒಂದಾಗಿದೆ. ನಮ್ಮ ಸಹಕಾರ ಬ್ಯಾಂಕಿನ ಸಿಬ್ಬಂದಿಗಳಿಗಾಗಿ ಸ್ಥಾಪಿಸಿರುವ ಕಲ್ಯಾಣ ಯೋಜನೆಗಳಾದ ವಿಶೇಷ ಆರೋಗ್ಯ ರಕ್ಷಣಾ ಠೇವಣಿ ಯೋಜನೆ, ಹೆಚ್.ಡಿ.ಎಫ್.ಸಿ. ಪಿಂಚಣಿ ಯೋಜನೆ, ಹೆಚ್.ಡಿ.ಎಫ್.ಸಿ ಎಗೋ ಆರೋಗ್ಯ ವಿಮೆ ವಿಶಿಷ್ಟವಾದವು. ಈ ನಿಟ್ಟಿನಲ್ಲಿ ನಾವು ಮತ್ತಷ್ಟು ಸುಧಾರಣೆಗಳನ್ನು ತರಲು ಶ್ರಮಿಸುತ್ತೇವೆ.

ಹಿಂದಿನ ವರ್ಷದ ಸರ್ವಸದಸ್ಯರ ಸಭೆಯಲ್ಲಿ ಚರ್ಚಿಸಿ ಒಪ್ಪಿಕೊಂಡಂತೆ, ಬ್ಯಾಂಕ್ ನೋಟ್ ಪೇಪರ್ ಮಿಲ್ಸ್ ಲಿ. ಮೈಸೂರು ಇದರ ನೌಕರರನ್ನು ನಮ್ಮ ಬ್ಯಾಂಕಿನ ಸಹ ಸದಸ್ಯರನ್ನಾಗಿ ಮಾಡಿಕೊಳ್ಳುವ ಕುರಿತಾದ ನಮ್ಮ ಮನವಿಯನ್ನು ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ ತಿರಸ್ಕರಿಸಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಸೀಮಿತ ಉದ್ದೇಶಗಳಿಗಾಗಿ ಶಾಖಾ ಕಛೇರಿಯನ್ನು ತೆರೆಯುವ ಮೂಲಕ ಈ ಅಡಚಣೆಯನ್ನು ನಿವಾರಿಸಲು ಮಾರ್ಗೋಪಾಯಗಳನ್ನು ರೂಪಿಸಲು ಮಂಡಳಿ ನಿರ್ಧರಿಸಿದೆ. ಅದರ ವಿವರಗಳನ್ನು ಮುಂದೆ ತಿಳಿಸಲಾಗುವುದು.

#### 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. ಮ್ಯುಚ್ಯುವಲ್ ಫಂಡ್, ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ , ಇಂಡಸ್‌ಇಂಡ್ ಬ್ಯಾಂಕ್, ಸಿಟಿ ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್, ಹೆಚ್.ಡಿ.ಎಫ್.ಸಿ., ಬ್ಯಾಂಕ್, ಐ.ಡಿ.ಬಿ.ಐ. ಬ್ಯಾಂಕ್, ಉಜ್ಜೀವನ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್, ಈಕ್ವಿಟಾಸ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ , ಸುಯೋದಯ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ , ಜನ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ , ಫಿನ್‌ಕೇರ್ ಸ್ಮಾಲ್ ಫೈನಾನ್ಸ್ ಬ್ಯಾಂಕ್ , ಪಂಜಾಬ್ ನ್ಯಾಷನಲ್ ಬ್ಯಾಂಕ್ ಗಿಲ್ಟ್ಸ್, 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. ಬದರಿ, ಮಧುಸೂಧನ್, ಶ್ರೀನಿವಾಸನ್ ಮತ್ತು ಕಂಪನಿ ಮತ್ತು ಸಮವರ್ತಿ ಲೆಕ್ಕ ಪರಿಶೋಧನೆ ಮಾಡಿದ ಪ್ರಕಾಶ್ ಎಸ್.ಡಿ. ಮತ್ತು ಕಂಪನಿ ಹಾಗೂ ಮಾಹಿತಿ ವ್ಯವಸ್ಥೆಯ ಪರಿಶೋಧನೆ ಮಾಡಿದ ಡಿಜಿಟಲ್ ಏಜ್ ಸ್ಟಾಟಜೀಸ್ ಪ್ರೈ ಲಿ. ರವರಿಗೂ 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: 11.08.2025

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 2024-25**

Dear Members,

It gives me immense pleasure to welcome you all to the 67th Annual General Body Meeting of the Bank. On behalf of the Board of Management, I wish to express my sincere thanks to each of you for being part of the memorable journey during the last 70 years of the Reserve Bank Employees' Co-operative Bank Ltd, Bengaluru facing many challenges to achieve the stature we are in today.

The Annual Report on the working of the Bank for the year 2024-25 along with the audited accounts is placed before you, for your approval and adoption.

The Board of Management mourns the sad and untimely demise of our beloved Shri Beedu Sudhakar Rao, sitting Director, who had contributed immensely to the progress of our Bank. The Board of Directors place on record his services and convey our heartfelt condolences to the members of his family. We also convey our heartfelt condolences to the family members of the demised members namely., Shri G P Sreeramulu, Shri A H Sudhindra, Shri Prakash Potdar, Shri Sunil J Aiman, Shri Jayaprakash Narayan, Shri K Aravindakshan, Shri C K Antony, Sri. G S Hegde, Shri T S Nagaraja, Shri T M Raghavendra, Shri M Varghese, Shri K N Mohan Kumar, Shri M Muthukrishnan, Shri K R Rakshith, Smt. P Padmavathy, Smt. Usha R Rao and Associate members from BRBNMPL Shri Santosh S Nair, Shri A Selvaraj and Shri P Manjunath.

### **2. MEMBERSHIP:**

The membership of the Bank as on March 31, 2025 was 1020 as compared to 939, the previous year. During the current year 101 new members were admitted out of which 54 converted their Associate membership to Regular membership. Further, 20 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, 2025, was 1413 as against 1216 as on March 31, 2024 and that of retired employees of Reserve Bank of India stood at 182 as on March 31, 2025 for reasons cited above.

There was only one borrowing Nominal member of the Bank as on March 31, 2025. 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, 2025 stood at Rs. 605.26 lakh as against Rs.474.87 lakh as on March 31, 2024. The increase in share capital was due to the increase in quantum of shareholding of individual members. 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.64.51 lakh will be transferred to various funds with the approval of the General Body. The Reserve Fund and other funds as on March 31, 2025 stood at Rs.1901.26 lakh. The comparative position of various funds is shown in Annexure II.



**5. DEPOSITS:**

The deposits as on March 31, 2025 depicted an enormous increase of Rs.1667.61 lakh over the previous year and stood at Rs.21620.49 lakh mainly due to the increase in rate of interest offered on deposits aligning with the rates in the Banking sector and also the trust reposed on the Bank by the customers. 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 the loan portfolio increased by Rs.968.48 lakh during the year. The increase was mainly due to the housing loans availed by the members of BRBNMPL. The Board of Directors have recently increased the quantum of Long-Term loan to Rs.50.00 lakh and also reduced the interest rates on un-secured loans by 50 basis points. The comparative position of loans and advances for the last three years is appended in Annexure IV.

**7. OVERDUE:**

The overdue amount from members as on March 31, 2025 continued at Rs. 1.16 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 2024, 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:**

The Bank posted a high Gross profit of Rs.345.06 lakh, mainly due to effective management of resources. The Profit was also attributed to the increase in Secured Housing Loan at attractive rate of interest and higher returns on our investments with other banks. The net profit after tax was Rs.276.11 lakh as on March 31, 2025. The position of Net profit for the last three years is shown in Annexure VI.

**10. AUDIT:**

M/s Badari, Madhusudhan, Srinivasan and Company, Chartered Accountants, Bengaluru audited the books of accounts of the Bank for the year 2024-25. The observations made by the auditors are appended at the end of the accounts report. Further, M/s Prakash S D and Co, conducted Concurrent Audit of the Bank for the period under review. The Information Systems audit with respect to the financial year ended March 31, 2025 was also completed prior to the Statutory audit and there were no major observations.

**11. MANAGEMENT:**

The Board of Management met 24 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. As indicated in the previous year report, the Unified Payment Interface (UPI) is fully functional. Being a safe and convenient methodology to effect payments, the members / customers may make use of the same and reduce the dependence on physical cash for their transactions. Although there are certain limitations in accessing the Mobile Application on iPhones, we are constantly endeavoring to rectify the same.



We are extremely grateful to the depositors of the Bank, who have since long, reposed utmost faith and trust in our Co-operative Bank, despite very high returns offered by some banks. In spite of lowering of interest in the banking sector consequent upon the monetary policy of RBI, the Board decided to retain the differential rate of interest on the Savings Bank account without any reduction in interest rates.

During the period under review, the Board of Directors decided to provide an option to the retired Associate Members of Reserve Bank of India, to convert their membership to regular membership, subject to certain conditions and also decided to enhance acquisition of additional Share Capital. Such enhancement resulted in an increase of Rs.130.39 lakh in the subscribed share capital. It is also heartening to note that many of the past retirees who had relinquished their membership prior to the amendments are evincing keen interest in taking up the membership of the Bank.

The restricted issue of currency notes to our bank by Reserve Bank of India once a week since March 2020 continues and causes certain discomfort among the customers / members for obtaining various denomination of fresh notes. We hope the members / customers understand the issue and request each of you to co-operate in this matter. As and when the situation improves, the restrictions imposed on the number of withdrawals per month from the Savings account will be eased. Although we are pursuing the matter in right earnest with the management of Reserve Bank of India, there has been no respite. However, we are thankful to the IDBI Bank, with whom we have the Cash Management arrangement for providing us the required denominations of fresh notes on all other days to a great extent. We thank all our members for co-operating 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 celebrated its glorious journey of 70th year, on April 12, 2025 with great aplomb and fanfare. The mega event was an epitome of success of the Co-operative Bank and over 800 members graced the occasion which was held in the Annexe premises of Reserve Bank of India, Bengaluru. The function was graced by Shri P Vasudevan, Executive Director, Dr. Meena Hemachandra, former Executive Director and Smt. Sonali Sen Gupta, Regional Director. The programme commenced by invoking the Almighty, followed by speeches from the chief guests, honoring the former / present directors, a skit by the employees of Reserve Bank of India and a musical extravaganza. A sumptuous dinner was arranged for all the invitees after the culmination of function. The event was widely appreciated by all the members who participated in the function.

The Bank continued to provide uninterrupted banking services online/direct to all the members / customers (except for certain discomfort mentioned in the para above). Our endeavor to provide the best of services along with technology up gradation shall continue. The operations of the "Death Relief and Benevolent Fund" to help the members dying in harnessis being continuously monitored by the Board and the informal Sub-committee, to take stock of the fund position. The Board decided to consider increase in quantum of waiver of the loan amount to the members dying in harness as per the recommendation of the informal sub-committee. Accordingly, the Board has approved waiver of loan amount / Payment to legal heir a sum of Rs.3.00 lakh for such of those families of members dying in harness/ legal heirs with effect from July 1, 2025. The Sub-Committee would constantly monitor the fund position and advise the Board of Directors for initiating necessary futuristic course of action.

We are also happy to inform that the Board of Directors approved a wage settlement to the employees of the Co-operative Bank with increase ranging from 20%-23% with effect from the



date of the settlement based on the State Government proposal. With the increase in wages, our Co-operative Bank is one of the highest paying UCB in the state of Karnataka. The welfare schemes instituted for the staff viz., Special Health Care Deposit Scheme, HDFC Ergo Pensionary scheme, HDFC Health Insurance are unique in the Co-operative institutions. We shall strive for further improvements in this regard.

As discussed, during the previous AGM regarding the admission of employees of Bank Note Paper Mill, Ltd, Mysuru (BNPM) as our Associate Members, our proposal for extension of Area of Operation was not acceded to by the Reserve Bank of India. The Board has decided to devise ways to overcome the hurdle by opening of a Branch Office at Mysuru for limited purposes, the details of which will be intimated.

### **13. ACKNOWLEDGEMENT:**

The Board of directors' place on record their gratitude for guidance, co-operation and assistance provided by the Department of Supervision (DCBS), 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, City Union Bank, RBL Bank, Equitas Small Finance Bank, Ujjivan Small Finance Bank, Suryodaya Small Finance Bank, Jana Small Finance Bank, Fin Care Small Finance Bank, PGIM India Mutual Fund, PNB Gilts, Star Light 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. Badari Madhusudhan, Srinivasan and Company for the statutory audit, M/s Prakash S D & Co., who conducted the Concurrent Audit and Digital Age Strategies Pvt Ltd., who have conducted IS 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 11.08.2025

**APPROPRIATION OF THE NET PROFIT  
FOR THE YEAR 2024-25**

During the year the Bank posted a profit of Rs. 2,76,11,032.66

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

Sl. No.	PARTICULARS	PERCENTAGE	AMOUNT Rs. Ps.
1	Statutory Reserve Fund	25.00%	69,02,758.66
2	Co-operative Education Fund	2.00%	4,14,166.00
3	Karnataka State Co-operative Urban Banks Development Fund	1.00%	2,07,083.00
4	Death Relief Fund		20,00,000.00
5	Members Benevolent Fund		44,50,736.00
6	Dividend (25% on paid up share capital)		1,36,36,289.00
<b>TOTAL</b>			<b>2,76,11,032.66</b>



## BUDGET PROPOSALS FOR THE YEAR 2025-26

The Budget sanctioned by the General Body for the year 2024-25 and the actual expenditure incurred during the year 2024-25 are furnished below. The General Body is requested to sanction the budget proposals for 2025-26 and also ratify the excess expenditure incurred during the year.

Sl. No.	Particulars	Budget Sanctioned for 2024-25 Rs. Ps.	Actual expenditure incurred Rs. Ps.	Excess expenditure over sanctioned amount Rs. Ps.	Proposals for 2025-26 Rs. Ps.
1	Establishment	1,20,00,000.00	1,11,26,154.00	-	1,50,00,000.00
2	Printing & Stationery	2,00,000.00	54,936.00	-	2,00,000.00
3	Advertisement	1,00,000.00	34,000.00	-	1,00,000.00
4	General Body Expenses	3,00,000.00	3,21,300.00	21,300.00	4,00,000.00
5	Postal & Telephones	1,25,000.00	93,680.00	-	1,25,000.00
6	Rent, Taxes & Insurance	27,00,000.00	27,26,385.00	26,385.00	30,00,000.00
7	Membership & Subscription	1,00,000.00	29,746.00	-	1,00,000.00
8	Donation	10,000.00	-	-	10,000.00
9	Sitting Fees	40,000.00	31,650.00	-	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	12,51,648.30	4,51,648.30	8,00,000.00
12	Newspapers & Periodicals	5,000.00	—	-	5,000.00
13	Miscellaneous expenses	1,00,000.00	59,656.03	-	1,00,000.00
14	Audit Fee	6,00,000.00	4,90,600.00	-	6,00,000.00
15	Software Services	2,00,000.00	2,07,884.00	7,884.00	4,00,000.00
16	Repair & Maintenance/AMC	2,00,000.00	25,932.00	-	2,00,000.00
17	Education & Training of Directors, Members & Staff	50,000.00	500.00	-	50,000.00
18	Lunch, Tea & Conveyance expenses	1,75,000.00	1,33,895.00	-	1,75,000.00
19	Election Expenses	-	-	-	5,00,000.00

## ANNEXURES:

### I. PAID UP SHARE CAPITAL :

Year	Rupees in lakh
2022-2023	459.57
2023-2024	474.87
2024-2025	605.26

### II. RESERVE FUNDS AND OTHER FUNDS :

(Rupees in Lakh)

SI No.	PARTICULARS	2022-2023	2023-2024	2024-2025
1	Statutory Reserve Fund	789.48	844.91	969.74
2	Dividend Equalisation Fund	30.70	30.70	0.00
3	Common Good Fund	31.70	29.29	27.03
4	Investment Depreciation Fund	204.13	141.92	28.44
5	Bad & Doubtful Debt Reserves	65.76	65.76	65.76
6	Death Relief Fund	69.38	81.13	88.86
7	Members Benevolent Fund	72.08	69.34	79.47
8	Propaganda Fund	17.58	9.07	29.86
9	Staff Benevolent Fund	43.85	40.17	36.75
10	Contingent Provision against Standard Assets	25.00	32.50	36.50
11	Social Welfare Fund	5.62	5.62	4.62
12	Investment Fluctuation Reserve	343.95	390.60	475.72
13	Jubilee Fund	28.91	28.91	58.51
		<b>1728.14</b>	<b>1769.92</b>	<b>1901.26</b>

### III. DEPOSITS :

(Rupees in Lakh)

SI No.	PARTICULARS	2022-2023	2023-2024	2024-2025
1	Savings Deposit	9980.40	10376.82	11058.12
2	Thrift Deposit	202.49	212.75	219.39
3	Recurring Deposit	144.34	144.07	138.81
4	Retirement Benefit Deposit	402.31	404.49	418.28
5	Fixed Deposit & Other Deposits	7921.78	8790.14	9658.60
6	Death Relief & Benevolent Deposit	16.15	24.56	32.81
7	Staff Healthcare Fixed Deposit	0.00	0.00	94.48
		<b>18667.47</b>	<b>19952.83</b>	<b>21620.49</b>



**IV. LOANS & ADVANCES:**

(Rupees in Lakh)

Sl No.	PARTICULARS	2022-2023	2023-2024	2024-2025
1	Long Term Loan	5226.10	5781.97	6165.91
2	Medium Term Loan	500.84	652.35	807.92
3	Short Term Loan	14.84	17.26	15.69
4	Thrift Deposit Loan	5.25	3.21	3.07
5	Fixed Deposit Loan	-	6.18	51.50
6	Recurring Deposit Loan	0.71	0.34	0.88
7	Ashakiran Deposit Loan	2.90	16.80	0.26
8	MTL Retired Associate Members	43.17	48.70	41.54
9	Gold Loan	14.47	52.48	59.13
10	Consumer Loan	2.65	5.92	5.40
11	Personal Loans to Nominal Members	0.90	0.58	0.80
12	Loans and Advances to Staff	26.82	30.76	28.14
13	Housing Loan	516.85	1416.11	1719.49
14	Education Loan	16.01	10.45	41.10
15	Mortgage Loan	6.84	21.33	92.09
		<b>6378.35</b>	<b>8064.44</b>	<b>9032.92</b>

**V. OVER DUES :**

(Rupees in Lakh)

YEAR	AMOUNT
2022-2023	0.62
2023-2024	1.05
2024-2025	1.16

**VI. NET PROFIT :**

YEAR	AMOUNT IN RUPEES
2022- 2023	1,59,48,351.59
2023-2024	2,63,04,883.82
2024-2025	2,76,11,032.66

# RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

Bengaluru - 560 001

## Statement of Receipts and Payments for the year ended 31st March 2025

Sl. No.	Particulars	Receipts		Payments	
		Rs.	P.	Rs.	P.
1	Cash on Hand - Opening Balance	4917148.00		0.00	
2	CD A/c with RBI	1173022012.00		1181124058.80	
3	CD A/c with HDFC Bank	7631654355.32		7632405559.44	
4	CD A/c with IDBI Bank Ltd	376501394.00		377493188.00	
5	CD A/c with Union Bank of India	590668054.45		576987977.84	
6	CD A/c with Indusind Bank	1905141218.84		1911529383.11	
7	CD A/c with HDFC Bank - ATM	30844906.25		30707208.45	
8	Call Money with PNB Gilts Ltd	5362000000.00		5364000000.00	
9	Savings Bank A/c (Individuals)	2866322735.77		2797023543.15	
10	SB In-Operative	843761.78		2012855.32	
11	Fixed Deposit (Individuals)	16910179.00		42475774.00	
12	Thrift Deposit	2356220.00		1692347.00	
13	Asha Kiran Deposit	546646749.00		100406781.00	
14	R.B. Deposit	5391622.00		4013091.50	
15	Recurring Deposit Individuals	17351707.00		17877514.00	
16	Special Fixed Deposit 18	159150747.00		494136623.00	
17	Death Relief And Benevolent Deposit	945335.00		120187.00	
18	Staff Health Care Fixed Deposit	9888800.00		440253.00	
19	Int. paid on F.D.	18904.00		998279.00	
20	Int. paid on Thrift Deposit	0.00		1491156.00	
21	Int. paid on R.D.	14447.00		927414.00	
22	Int. paid on Ashakiran Deposit	0.00		22305804.00	
23	Int. paid on R.B.D.	0.00		2829365.00	
24	Int. paid on S.B. A/c	0.00		45512319.52	
25	Int. paid on Staff Security Dep	0.00		180.00	
26	Int. paid on Matured Term Deposit	75713.00		118658.00	
27	Int. paid on Spl Fixed Deposit 18	578158.00		45201094.69	
28	Int. pd on Death Relief And Ben Deposit	0.00		165218.00	
29	Int. pd on Staff Health Care FD	0.00		642793.00	
30	Interest paid on Borrowings	0.00		25710.00	
31	Int. recd on Staff Advance	149007.00		0.00	
32	Int. recd on Vehicle Advance	6928.00		0.00	
33	Int. recd on Housing Loan	11601405.00		0.00	
34	Int. recd on Consumer Advance	7128.00		0.00	
35	Int. received on Long Term Loan	53375096.00		0.00	
36	Int. recd. on Thrift Dep. Loan	26366.00		0.00	
37	Int. recd. on R.D. Loan	3182.00		0.00	
38	Int. recd. on Ashakiran Dep.Loan	68400.00		0.00	
39	Int. recd. on Medium Term Loan	6575494.00		0.00	
40	Int. earned on Investments	95856543.48		730212.00	
41	Int. recd on Personal Loan	5274.00		0.00	



Sl. No.	Particulars	Receipts		Payments	
		Rs.	P.	Rs.	P.
42	Int. recd on Short Term Loan	169255.00		0.00	
43	Int. received on Gold Loan	490617.00		0.00	
44	Interest recd on Consumer Loan	64965.00		0.00	
45	Int recd on M T Loan Retired Associate Member	415475.00		0.00	
46	Int received on Housing Loan	393208.00		0.00	
47	Int received on Education Loan	332881.00		0.00	
48	Interest recd on Mortgage Loan	275963.00		0.00	
49	Int recd from Mortgage Loan Brbnmpl	128875.00		0.00	
50	Int received on SFD 18	146476.00		0.00	
51	Karnataka State Dev Loan	19650.00		0.00	
52	Fixed Deposit with HDFC Bank	2000000.00		2000000.00	
53	Fixed Deposit with City Union Bank Ltd	75000000.00		69000000.00	
54	Fixed Deposit with Indus Ind Bank	0.00		2500000.00	
55	FD with South Indian Bank Ltd	30000000.00		40000000.00	
56	FD with Ujjivan Small Finance Bank	78100000.00		101500000.00	
57	FD with Fincare Small Finance Bank	20000000.00		0.00	
58	FD with Suryoday Small Finance Bank	130000000.00		143000000.00	
59	FD with Jana Small Finance Bank	751000000.00		790000000.00	
60	Equitas Small Fin Bank	5000000.00		11500000.00	
61	Term Money	100000000.00		100000000.00	
62	Gold Loan	7421168.00		8086000.00	
63	Short Term Loan	2106920.00		1950000.00	
64	Personal Loan	78178.00		100000.00	
65	Long Term Loan A/c	260136528.00		298531013.00	
66	Loan on Thrift Deposit A/c	773731.00		759000.00	
67	Loan on Recurring Deposit	338224.00		392000.00	
68	Loan on Asha Kiran Deposit	1928829.00		275000.00	
69	Medium Term Loan	51432183.00		66989982.00	
70	Consumer Loan	552494.00		500000.00	
71	MTL Retired Associate Member	5403187.00		4687093.00	
72	Staff Advance	1127927.00		2178000.00	
73	Vehicle Advance To Staff	12000.00		0.00	
74	Consumer Advance To Staff	23499.00		0.00	
75	Housing Loan	4535418.00		9500000.00	
76	Education Loan	935198.00		4000000.00	
77	Housing Loan for Brbnmpl Emp	459104.00		0.00	
78	Mortgage Loan	606845.00		8000000.00	
79	Mortgage Loan Brbnmpl	1593098.00		0.00	
80	Housing Loan Brbnmpl Fixed Int	12082521.00		37915000.00	
81	Loan on SFD 18	3718000.00		8250000.00	
82	Printing Stock	54936.00		42086.00	
83	Interest Receivables	25617032.00		28294133.00	
84	Suspense A/c	245096.00		245096.00	
85	Festival Advance	657100.00		805000.00	
86	Cheques Sent for Collection	114706559.02		114679559.02	
87	Debit Balance In SB A/c	5571990.61		5571990.61	

Sl. No.	Particulars	Receipts Rs. P.	Payments Rs. P.
88	Income Tax Refund A/c	0.00	5946700.00
89	Deaf Recoverable A/c	0.00	4125.95
90	Advance for Computers/ATM	175230.00	175230.00
91	SGST (Input Tax)	51347.40	86285.40
92	CGST(Input Tax)	51347.40	86285.40
93	IGST (Input Tax)	603513.00	549958.00
94	Advance for Purchases	1334894.00	1334894.00
95	Advance for UPI/Imps	622500.00	162500.00
96	Advance for Jubilee Expenses	0.00	175000.00
97	Prepaid Expenses	0.00	13693.00
98	Staff Special Advance	239750.00	0.00
99	Board Meeting Expenses	0.00	39975.00
100	Staff Gratuity	0.00	752276.00
101	Training Expenses	0.00	500.00
102	Annual Maintainance Charge	0.00	19952.00
103	Provision for Standard Assets	0.00	400000.00
104	Conveyance	0.00	34560.00
105	Amortise A/c	0.00	19650.00
106	Insurance A/c	0.00	2726373.00
107	Rent A/c	0.00	12.00
108	Tax paid A/c	5946700.00	12841472.49
109	Medical Aid To Staff A/c	0.00	45000.00
110	Directors Sitting Fees	0.00	31650.00
111	Salary & Allowance	0.00	8819159.00
112	Printing & Stationery	42086.00	97022.00
113	Postal & Telephone	0.00	93680.14
114	Advertisement	0.00	34000.00
115	General Body Expenses	0.00	321300.00
116	Legal Advisors Fees	0.00	10000.00
117	Audit Fees	0.00	225000.00
118	Memberships Subscription	0.00	29746.00
119	Depreciation & Repairs	0.00	256861.00
120	Charges General (Misc.)	90.00	54647.00
121	Concurrent Audit Fees A/c	0.00	199800.00
122	PF Administration Charges	0.00	35480.00
123	Software Services	0.00	207884.00
124	Tea Lunch Expenses	0.00	59360.00
125	CBS Expenses	0.00	200328.00
126	EDP Audit Fees	0.00	10800.00
127	Tax Audit Fees A/c	0.00	25000.00
128	Incentive to Staff	0.00	180000.00
129	Bank Charges	0.00	5099.03
130	SGST (Expenses)	0.00	51347.40
131	CGST (Expenses)	0.00	51347.40
132	IGST (Expenses)	0.00	310661.20
133	Leave Salary Account	0.00	665149.00



Sl. No.	Particulars	Receipts Rs. P.	Payments Rs. P.
134	ATM Charges	0.00	72842.34
135	Repairs and Maintenance	0.00	5980.00
136	Professional Charges	0.00	30000.00
137	ATM Charges - PoS	0.00	2300.88
138	UPI / Imps Charges	0.00	16187.08
139	Staff Welfare Expenses	0.00	629090.00
140	ATM/Imps/UPI Expenses Account	162500.00	1122490.00
141	Deferred Tax	0.00	139449.00
142	Nominal Membership Fees	50.00	0.00
143	Commission Earned Account	9399.00	0.00
144	Misc. Receipts	64700.59	0.00
145	Shares Fees	837874.00	185.00
146	Admission Fees	1010.00	0.00
147	Income Tax Refund A/c	848860.00	0.00
148	Nach processing chgs recd	2091.42	13.17
149	Admission Fees Associate Shares	480.00	0.00
150	Share Fees Associate Shares	674967.00	0.00
151	Share Fee RAM	32375.00	0.00
152	POS Incentive	29413.27	0.00
153	IMPS Incentive Income	3008.24	0.00
154	Int. payable on Fixed Deposit	109555.00	392065.00
155	Legal Advisors Fee Provision	0.00	157006.00
156	TDS	7733396.00	6372806.51
157	Int. payable on Thrift Deposit	1446976.00	1448358.00
158	Audit Fees Provision	202500.00	202500.00
159	Payment Order A/c	0.00	207.00
160	Dividend payable on Shares	4297378.00	4297378.00
161	Matured R D	67108.00	67108.00
162	Matured Ashakiran Dep.	6540537.00	6540537.00
163	Shares Suspense A/c	17482150.00	17395013.00
164	Sundry Deposit A/c	1025268.00	1051518.00
165	Clearing Suspense A/c	118463591.64	118463591.64
166	Cheques recd for Collection	114679559.02	114706559.02
167	Provident Fund payable Account	1475502.00	1451208.00
168	Professional Tax payable A/c	21600.00	21600.00
169	Interest payable on Matured Deposit	118658.00	75713.00
170	Uncleared Cheques A/c	13000.00	10000.00
171	Dividend payable on Associate Shares	5861778.00	5861778.00
172	Dividend payable RAM	1496579.00	1496579.00
173	Deaf A/c	83439.00	83439.00
174	Staff Incentive payable A/c	180000.00	180000.00
175	Concurrent Audit Fees payable A/c	14985.00	13612.00
176	SGST(Output Tax)	146445.15	146445.15
177	CGST(Output Tax)	146445.15	146445.15
178	Other Liability - Tablet Bank Clg	22000.00	22000.00
179	Tax Audit Fee payable A/c	25000.00	25000.00

Sl. No.	Particulars	Receipts Rs. P.	Payments Rs. P.
180	Professional Charges payable A/c	25000.00	25000.00
181	Interest payable on Spl FD 18	4387707.00	11545030.00
182	Provision for Staff Welfare Expense	629090.00	1231090.00
183	Provision for Staff Health Care	0.00	8900000.00
184	FD Loan with Jana SFB	15000000.00	15000000.00
185	Deferred Tax Liability	139449.00	0.00
186	Leave Salary Payable	0.00	918935.00
187	Matured Spl FD 18	39528303.00	38371269.00
188	Excess Cash Found	500.00	7500.00
189	Furniture and Fixtures	2918.00	7628.00
190	Computers Account	203515.00	148500.00
191	Office Equipments	50428.00	0.00
192	Professional Tax	0.00	2500.00
193	Statutory Reserve Fund	12482950.07	0.00
194	Dividend Equalisation Fund	0.00	3069728.25
195	Bad & Doubtful Fund	4115024.82	4115024.82
196	Con.Prov Against Std Assets	400000.00	0.00
197	Investment Depreciation Fund	0.00	11348000.00
198	Propoganda Fund	2959299.00	879894.00
199	Members Benovolent Fund	1562469.00	550000.00
200	Staff Benovolent Fund	0.00	341800.00
201	Death Relief Fund	1173900.00	400000.00
202	Common Good Fund	0.00	226000.00
203	Co-Op Education Fund	394573.00	394573.00
204	Profit Account	0.00	26304883.82
205	Jubilee Fund	2959299.00	0.00
206	KSCUB Dev Fund	197287.00	197287.00
207	Social Welfare Fund	0.00	100000.00
208	Investment Fluctuation Reserve	8511000.00	0.00
209	BDDR - 2024	4115024.82	4115024.82
210	Share Capital Individual	8378740.00	431550.00
211	Associate Share Member	6749670.00	513330.00
212	Associate Members Retired	323750.00	1468500.00
213	Cash on Hand - Closing Balance	0.00	4956339.00
<b>Total</b>		<b>22972251654.51</b>	<b>22972251654.51</b>

**KRISHNAMURTHY K.**  
President

**APPAJI S.**  
Vice President

**SAVITHA P.N.**  
Manager

Verified  
for **BADRI MADHUSUDHAN & SRINIVASAN**  
Chartered Accountants  
(S Krishna Prasad)



## RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

Bengaluru - 560 001

Notes to Accounts forming part of financial statements as at 31.03.2025 :

### 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)	16.4086	13.7931
ii.	Other Tier capital	0	0
iii.	Tier 1 capital (i+ii)	16.4086	13.7931
iv.	Tier 2 capital	6.0177	5.0221
v.	Total capital (Tier 1 + Tier 2)	22.4263	18.8152
vi.	Total Risk Weighted Assets (RWAs)	100.8436	89.2784
vii.	Paid up share capital and reserves as percentage of RWAs	16.27%	15.45%
viii.	Tier 1 Ratio (Tier 1 capital as a percentage of RWAs)	16.27%	15.45%
ix.	Tier 2 Ratio (Tier 2 capital as a percentage of RWAs)	5.97%	5.62%
x.	Capital to Risk Weighted Assets Ratio (CRAR) (Total Capital as a percentage of RWAs)	22.24%	21.07%

#### b. Draw down from Reserves

As the net Valuation for AFS category as at 31.03.2025 as per FBMI prices results in appreciation in value, the same has been ignored and there are no Investments under HFT category as at 31.03.2025. The Bank has held Rs.28.44 lakhs in IDR, ( being the difference between Book Value and Market Value on the date of shifting made from AFS TO HTM in the first Quarter ended 30th June,2023 (FY 2023-24) i.e., Rs.500.65 Lakhs minus Rs.472.21 Lakhs), as the same is required to be continued in IDR till the maturity or shifting to HFT/AFS in subsequent years, as the case may be. Further, the excess balance in IDR of Rs.113.48 Lakhs has been transferred to SRF and IFR of Rs.28.37 Lakhs and Rs.85.11 Lakhs respectively as per the RBI guidelines.

## 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	110.85	0.62	1.17	2.46	3.24	2.96	13.32	7.89	67.05	0.32	6.32	216.20
Advances	0	0	0	0	0.05	0	0.52	0.58	0.89	2.88	85.40	90.32
Investments	0	3.50	3.75	0.90	0	3.00	2.75	22.57	29.50	23.39	51.46	140.82

## 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
<b>A) SLR SECURITIES</b>						
Govt. & other Approved Securities	43.8855	63.5820	107.4675	43.8874	63.5820	107.4694
Less: Provision for NPI/Depreciation	0.2844	0	0.2844	0.2844	1.1348	1.4192
NET	43.6011	63.5820	107.1831	43.6030	62.4472	106.0502
<b>B) NON-SLR SECURITIES</b>						
Units of Mutual Funds	0	0	0	0	0	0
Less: Provision for NPI/Depreciation	0	0	0	0	0	0
NET	0	0	0	0	0	0
<b>TOTAL INVESTMENTS (A+B)</b>	43.8855	63.5820	107.468	43.8874	63.5820	107.4694
Less: Provision for NPI/Depreciation	0.2844	0	0.2844	0.2844	1.1348	1.4192
NET	43.6011	63.5820	107.183	43.6030	62.4472	106.0502

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
<b>i) Movement of provisions held towards depreciation on investments</b>		
a) Opening balance	1.4192	2.0413
b) Add: Provisions made including transfer from IFR during the year	0	0
c) Less: Write off / write back of excess provisions during the year	1.1348	0.6221
d) Closing balance	0.2844	1.4192
<b>ii) Movement of Investment Fluctuation Reserve</b>		
a) Opening balance	3.9060	3.4395
b) Add: Amount transferred during the year	0.8511	0.4665
c) Less: Drawdown	0	0
d) Closing balance	4.7571	3.9060
iii) Closing balance in IFR as a percentage of closing balance of investments in AFS and HFT/Current category	7.48%	6.14%

**c) Sale and transfers to / from HTM category:**

No Sale from HTM category has been effected during the year under audit. And no transfers to/from HTM category.

**d) Non - SLR Investment portfolio**

i) Non-performing non-SLR Investments

(Amount in Crores)

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

**ii) Issuer Composition of Non SLR Investments : NIL**

(Amount in Crores)

Particulars	Current Year	Previous Year
Units of Mutual Fund	Nil	Nil

**e) Repo transactions (in face value terms) : NIL**

**4. Asset Quality**

**a) Classification of advances and provisions held**

(Amount in Crores)

	As on 31.03.2025	As on 31.03.2024	Increase (Decrease)
Standard Assets	90.323	80.6382	9.6848
NPA	0.0062	0.0062	NIL
Total Advances	90.3292	80.6444	9.6848
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	2.5240
12	Adjusted (notional) Net Profit after Tax (PAT) for the year ended March 31, 2022 after considering the divergence in provisioning	2.5240

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

**d) Fraud accounts : NIL**

**e) Disclosure 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	18.1164	14.1617
Total	18.1164	14.1617

b) Advances against shares & debentures : NIL

c) Risk category-wise country exposure : Not applicable to the Bank as there are no exposure to country risk in both the current and previous year.

d) Factoring exposures : Not applicable to the Bank as there are no Factoring exposures in both the current and previous year.

e) Unhedged foreign currency exposure : Not applicable to the Bank as there are no Unhedged foreign currency exposures in both the current and previous year.



**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	29.11	27.36
Percentage of deposits of twenty largest depositors to total deposit of the bank	13.46%	13.71%

**b) Concentration of advances**

(Amount in Crores)

Particulars	Current Year	Previous Year
Total advances to the twenty largest borrowers	10.27	9.13
Percentage of advances to twenty largest borrowers to total advances of the bank	11.37%	11.32%

**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 to twenty largest NPA exposure to total Gross NPAs	100%	100%

**7. Derivatives**

Bank has not entered into any transactions in derivatives in the current and previous years

**8. Transfers to Depositor Education and Awareness Fund (DEA Fund)**

(Amount in Crores)

Particulars	Current Year	Previous Year
Opening Balance of amounts transferred to DEAF	0.1790	0.1777
Add: Amounts transferred to DEAF during the year	0.0083	0.0028
Less: Amounts reimbursed by DEAF towards claims	0.0000	0.0015
Closing Balance of amounts transferred to DEAF	0.1873	0.1790

Balances of the amount transferred to DEA Fund of Rs. 0.1873 Crores as at 31-03-2025 are included under "Contingent Liabilities – Others" .

**9. Disclosure of complaints****a) Summary information on complaints received by the bank from customers and from the Offices of Banking Ombudsman (OBOs)**

Sr. No		Particulars	Current year	Previous Year
		Complaints received by the bank from its customers		
1		Number of complaints pending at beginning of the year	NIL	NIL
2		Number of complaints received during the year	1	NIL
3		Number of complaints disposed during the year	0	NIL
	3.1	Of which, number of complaints rejected by the bank	0	NIL
4		Number of complaints pending at the end of the year	1	NIL
		Maintainable complaints received by the bank from OBOs		
5		Number of maintainable complaints received by the bank from OBOs	1	
	5.1	Of 5, number of complaints resolved in favour of the bank by BOs	0	NIL
	5.2	Of 5, number of complaints resolved through conciliation/mediation/advisories issued by BOs	Cleared on 23.06.2025	NIL
	5.3	Of 5, number of complaints resolved after passing of Awards by BOs against the bank	0	NIL
6		Number of Awards unimplemented within the stipulated time (other than those appealed)	NIL	NIL
<b>Note:</b> Maintainable complaints refer to complaints on the grounds specifically mentioned in BO Scheme 2006 and covered within the ambit of the Scheme.				

**10. Penalties imposed by the Reserve Bank of India : Nil**

**11. Other Disclosures**

**a) Business ratios**

Particulars	Current Year	Previous Year
i) Interest Income as a percentage to Working Funds	6.89%	6.80%
ii) Non-interest income as a percentage to Working Funds	0.10%	0.05%
iii) Cost of Deposits	5.92%	4.90%
iv) Net Interest Margin	1.85%	2.80%
v) Operating Profit as a percentage to Working Funds	1.40%	1.78%
vi) Return on Assets	1.12%	1.15%
vii) Business (deposits plus advances) per employee (in Rs. crore)	34.06	31.13
viii) Profit per employee (in Rs. crore)	0.31	0.29

**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) Provisions for NPI	0	0
ii) Provision towards NPA	0	0
iii) Provision made towards Income tax	0.69	1.35
iv) Other Provisions and Contingencies : Contingent Provision Against Standard Assets Investment Depreciation Reserve	0.04 0	0.075 0

**d) Payment of DICGC Insurance Premium**

(Amount in Crores)

Particulars	Current Year	Previous Year
i. Payment of DICGC Insurance Premium	0.24	0.22
ii. Arrears in payment of DICGC permium	Nil	Nil

**e) Bank assurance business :**

No fees / brokerage earned in respect of insurance broking, agency and bank assurance business as no such business is undertaken in both the current year and previous year.

**f) Marketing and distribution**

No fees / remuneration received in respect of the marketing and distribution function (excluding bank assurance business) in both the current year and previous year.

**g) 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 & their relatives	1.0612	0.3632
b. Non Fund based (Guarantees, L/C, etc)	Nil	Nil
Total	1.0612	0.3632

**h)** The Bank has transferred the entire balance of Rs.30.69 lakhs kept under Dividend Equalization Fund to Statutory Reserve Fund on 31.03.2025 as per RBI Directives.

**KRISHNAMURTHY K.**  
President

**APPAJI S.**  
Vice President

**N. PREMKUMAR**  
Director

**SAVITHA P.N.**  
Manager

Verified  
for **BADRI MADHUSUDHAN & SRINIVASAN**  
Chartered Accountants  
Firm's Regn. No : 005389S  
(**S Krishna Prasad**)  
Partner  
Membership No: 020159

## RESERVE BANK EMPLOYEES' PROFIT & LOSS ACCOUNT

31-03-2024		EXPENSES	31-03-2025	
Rs.	Ps.		Rs.	Ps.
91442298.17		Interest Paid on Deposits	119505059.21	
	0	Interest on Borrowings	25710.00	119530769.21
7581271.00		Salary and Allowance		9571435.00
487907.00		Staff Gratuity		0.00
32700.00		Directors Sitting Fees		31650.00
		<b>Rent , Taxes, Insurance;</b>		
	12.00	Rent	12.00	
	2500.00	Professional Tax	2500.00	
2422491.00		Insurance	2726373.00	2728885.00
86897.21		Postal & Telephone		93680.14
225000.00		Audit Fees		225000.00
236241.76		Depreciation & Repairs		256861.00
		Stationery, Printing & Advertisement		
		Opening Balance Of Stationery	149924.00	
		Purchases During The Year	42086.00	
		<b>Total</b>	192010.00	
67187.00		1. Stationery Consumed	54936.00	
34000.00		2. Advertisement	34000.00	88936.00
		<b>Other Expenses</b>		
	27000.00	Medical Aid to Staff A/c	45000.00	
	20000.00	Membership Subscription	29746.00	
214842.00		General Body Expenses	321300.00	
10000.00		Legal Advisors Fees	10000.00	
48235.00		Charges General (Misc)	54557.00	
2000.00		Donations	0.00	
36658.00		Board Meeting Expenses	39975.00	
25412.00		Annual Maintainance Charge	19952.00	
27100.00		Conveyance	34560.00	
19650.00		Amortise A/c	19650.00	
0.00		Training Expenses	500.00	
80876.00		Software Services	207884.00	
200328.00		CBS Expenses	200328.00	
1833.42		Bank Charges	5099.03	
13501300.00		Tax Paid A/c - Income Tax	6894772.49	
0.00		Staff Insurance Reimbursement A/c	0.00	
181500.00		Concurrent Audit Fees A/c	199800.00	
33776.00		PF Adminstration Charges	35480.00	
750000.00		Provision For Standard Assets	400000.00	
0.00		Deffered Tax A/c	139449.00	



**CO-OPERATIVE BANK LTD., BENGALURU-560 001**  
**AS ON 31ST MARCH 2025**

31-03-2024		INCOME	31-03-2025	
Rs.	Ps.		Rs.	Ps.
		<b>Interest &amp; Discount</b>		
62742826.00		Interest On Loans	74235995.00	
92226733.00		Interest On Investments	95126331.48	
0.00		Discount	<u>0.00</u>	169362326.48
		<b>Other Receipts</b>		
4259.00		Commisission Earned Account	9399.00	
68445.84		Misc. Receipts	64700.59	
67919.00		Shares Fee	837689.00	
340.00		Admission Fees	1010.00	
0.00		Nominal Memebership Fees	50.00	
3382.23		NACH Processing Chgs Rcvd	2078.25	
430.00		Admission Fees Associate Shares	480.00	
167629.00		Share Fees Associate Shares	674967.00	
0.00		Share Fee RAM	32375.00	
1914.37		POS/IMPS Incentive Income	3008.24	
36721.31		POS Incentive	29413.27	
426445.00		Interest Recd on Income Tax Refund	0.00	
457570.00		Income Tax Refund A/c	848860.00	2504030.35

## RESERVE BANK EMPLOYEES' PROFIT & LOSS ACCOUNT

31-03-2024		EXPENSES	31-03-2025	
Rs.	Ps.		Rs.	Ps.
84849.00		Tea Lunch Expenses	59360.00	
3000.00		Repairs & Maintenance	5980.00	
13500.00		EDP Audit Fees	10800.00	
25000.00		Tax Audit Fees A/c	25000.00	
180000.00		Incentive To Staff	180000.00	
422.84		ATM Charges-POS	2300.88	
38467.00		Lease Line Rent	0.00	
918935.00		Leave Salary Account	665149.00	
25489.25		SGST (Expenses)	51347.40	
25490.25		CGST (Expenses)	51347.40	
278558.00		IGST (Expenses)	310661.20	
83345.73		ATM Charges	72842.34	
98.55		IMPS Transaction Expenses	0.00	
35000.00		Professional Charges	30000.00	
2589.75		IMPS/UPI Charges	16187.08	
1231090.00		Staff Welfare Expenses	629090.00	
254880.00		ATM/IMPS/UPI Expenses A/c	959990.00	
8900000.00		Staff Health Care Expenses	0.00	
				11728107.82
<b>26304883.82</b>		<b>Net Profit C/D</b>		<b>27611032.66</b>
<b>156204614.75</b>		<b>Total</b>		<b>171866356.83</b>
<b>4665750.00</b>		Investment Fluctuation Reserve	<b>8511000.00</b>	
<b>1555250.00</b>		Statutory Reserve Fund	<b>2837000.00</b>	
<b>0.00</b>		BDDR 2024	<b>4115024.82</b>	
<b>26304883.82</b>		<b>Net Profit Trfd To Balance Sheet</b>	<b>27611032.66</b>	
<b>32525883.82</b>		<b>TOTAL</b>		<b>43074057.48</b>



**CO-OPERATIVE BANK LTD., BENGALURU-560 001**  
**AS ON 31ST MARCH 2025**

31-03-2024		INCOME	31-03-2025	
Rs.	Ps.		Rs.	Ps.
156204614.75		B/F	171866356.83	

156204614.75	Total	171866356.83
26304883.82	Net Profit B/D	27611032.66
6221000.00	Investment Depreciation Reserve	11348000.00
0.00	BDDR 2024	4115024.82
32525883.82	TOTAL	43074057.48

**KRISHNAMURTHY K.**  
President

**APPAJI S.**  
Vice President

**SAVITHA P.N.**  
Manager

Verified  
for **BADRI MADHUSUDHAN & SRINIVASAN**  
Chartered Accountants  
**(S Krishna Prasad)**

## RESERVE BANK EMPLOYEES' BALANCE SHEET

31-03-2024 Rs. Ps.		CAPITAL AND LIABILITIES		31-03-2025 Rs. Ps.	
		<b>1. CAPITAL</b>			
50000000.00		a) Authorised Share Capital (80,00,000 Shares of Rs.10/- each)		80000000.00	
		b) Subscribed Capital (25,32,529 Shares of Rs.10/- each)			
17378100.00		c) Amount Called Up & paid up (25,32,529 Shares of Rs.10/- each)	25325290.00		
		<b>d) Subscribed Capital - Associate Share Member</b> (30,48,559 Shares of Rs.10/- each)			
24249250.00		e) Amount Called Up & Paid up (30,48,559 Shares of Rs.10/- each)	30485590.00		
		<b>f) Subscribed Capital - Associate Member Retired</b> (4,71,518 Shares of Rs.10/- each)			
5859930.00		g) Amount Called Up & Paid up (4,71,518 Shares of Rs.10/- each)	4715180.00		
<b>47487280.00</b>		f) Of 'c,e,g' above held by i) Individuals ii) Co-Operative Institutions iii) State Government		60526060.00	
		<b>2. RESERVE FUND AND OTHER FUNDS</b>			
84490870.21		a) Statutory Reserve Fund	96973820.28		
3069728.25		b) Dividend Equilisation Fund	0.00		
6576024.82		c) Bad & Doubtful debt Reserve	6576024.82		
2928948.34		a) Common Good Fund	2702948.34		
8112626.96		b) Death Relief Fund	8886526.96		
6934416.75		c) Members Benevolent Fund	7946885.75		
907068.51		d) Propaganda Fund	2986473.51		
4017012.02		e) Staff Benevolent Fund	3675212.02		
3250000.00		f) Contingent Provision Against Std. Assets	3650000.00		
561874.00		g) Social Welfare Fund	461874.00		
14192000.00		h) Investment Depreciation Reserve	2844000.00		
39060501.85		h) Investment Fluctuation Reserve	47571501.85		
2891284.00		i) Jubilee Fund	5850583.00	<b>190125850.53</b>	



**CO-OPERATIVE BANK LTD., BENGALURU-560 001**  
**AS AT 31ST MARCH 2025**

31-03-2024		PROPERTY AND ASSETS		31-03-2025	
Rs.	Ps.			Rs.	Ps.
		<b>1. CASH</b>			
4917148.00		Cash on Hand	4956339.00		
49530309.36		Reserve Bank of India	57632356.16	<b>62588695.16</b>	
		<b>2. BALANCES WITH OTHER BANKS</b>			
		<b>In Current Account With</b>			
16490040.37		Union Bank of India	2809963.76		
3142698.32		H D F C Bank Ltd.	3893902.44		
4508663.21		C D A/c with HDFC ATM	4370965.41		
20305223.37		C D A/c with IDBI Bank Ltd	21297017.37		
5708991.14		CD A/c INDUSIND BANK	12097155.41	<b>44469004.39</b>	
		<b>In Fixed Deposits with</b>			
0.00		Indusind Bank Ltd.,	2500000.00		
48100000.00		Ujjivan Small Finance	71500000.00		
30000000.00		South Indian Bank Ltd	40000000.00		
20000000.00		Fincare Small Finance Bank	0.00		
40000000.00		Suryoday Small Finance Bank	53000000.00		
60000000.00		Jana Small Finance Bank	99000000.00		
20000000.00		Equitas Small Finance	26500000.00		
7000000.00		HDFC Bank	7000000.00		
35000000.00		City Union Bank Ltd	29000000.00	<b>328500000.00</b>	
		<b>3. MONEY AT CALL AND SHORT NOTICE</b>			
3000000.00		Call Money with PNB Gilts Ltd	5000000.00	<b>5000000.00</b>	
		<b>4. INVESTMENTS</b>			
1074694343.00		In Karnataka State Dev Loan Bonds	1074674693.00		
		Face Value	1074674693		
		Market Value	1060502000		
0.00		In Central Government Securities	0.00		
0.00		In Treasury Bills	0.00	<b>1074674693.00</b>	
0.00		Mutual Funds - Savings Fund			0.00

## RESERVE BANK EMPLOYEES' BALANCE SHEET

31-03-2024		CAPITAL AND LIABILITIES		31-03-2025	
Rs.	Ps.			Rs.	Ps.
		<b>3. PRINCIPAL /SUBSIDIARY STATE PARTNERSHIP FUND ACCOUNT DEFERRED TAX LIABILITY</b>			
	0				0
	0.00				139449.00
		<b>4. DEPOSITS</b>			
		<b>I) FIXED DEPOSITS</b>			
29346200.00		a) Individuals	3626729.00		
	0.00	b) Central Co-Operative Bank	0.00		
5963564.00		c) Other Societies	6117440.00		9744169.00
		<b>II) THRIFT DEPOSIT</b>			
21274957.00		a) Individuals	21938830.00		
		b) Central Co-Operative Bank			
		c) Other Societies			21938830.00
		<b>III) SPECIAL FIXED DEPOSIT 18</b>			
748661033.00		a) Individuals	413675157.00		
		b) Central Co-Operative Bank			
		c) Other Societies	0.00		413675157.00
		<b>IV) RECURRING DEPOSIT</b>			
14406709.00		a) Individuals	13880902.00		
		b) Central Co-Operative Bank			
		c) Other Societies	0.00		13880902.00
		<b>V) SAVINGS BANK ACCOUNT</b>			
1035720507.40		a) Individuals	1096806718.48		
	0.00	b) Central Co-Operative Bank	0.00		
1961452.00		c) Other Societies	9005340.00		1105812058.48
		<b>V) ASHAKIRAN DEPOSIT</b>			
94334803.00		a) Individuals	540574771.00		
		b) Central Co-Operative Bank			
	0.00	c) Other Societies	0.00		540574771.00
		<b>VI) RETIREMENT BENEFIT DEPOSIT</b>			
40449473.99		a) Individuals	41828004.49		
		b) Central Co-Operative Bank			
	0.00	c) Other Societies	0.00		41828004.49
		<b>VII) MATURED FIXED DEPOSIT</b>			
10986.00		a) Individuals	10986.00		
		b) Central Co-Operative Bank			
	0.00	c) Other Societies	0.00		10986.00
		<b>VIII) DEATH RELIEF AND BENEVOLENT DEPOSIT</b>			
2455694.00		a) Individuals	3280842.00		
		b) Central Co-Operative Bank			
		c) Other Societies	0.00		3280842.00



# CO-OPERATIVE BANK LTD., BENGALURU-560 001

AS AT 31ST MARCH 2025

31-03-2024		PROPERTY AND ASSETS	31-03-2025	
Rs.	Ps.		Rs.	Ps.
		5. Investments out of the Principal / Subsidiary State Partnership Fund		0.00
0.00				
		6. ADVANCES		
9306210.00		a) Short Term Loans	12746069.00	
		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		12746069.00
		Of the advances, amount considered bad & doubtful of recovery		
72120737.00		MEDIUM TERM LOANS:	89981841.00	
		Of which secured against - Govt. & Other approved Securities		0.00
		Other tangible Securities		0.00
		Of the advances, amount due from Individuals		89981841.00
		Of the advances, amount considered bad & doubtful of recovery		0.00
725016810.01		LONG TERM LOANS:	800563883.01	
		of which secured against - Govt. & Other approved Securities		0.00
		Other tangible securities		0.00
		Of the advances, amount due from Individuals		800563883.01
		Of the advances, overdue Amt is Rs. 1,16,228/- bad & doubtful of recovery is Rs.61920/-		
25716005.00		7. Interest Receivable:	28393106.00	
99312.00		Int. receivable on Investments		
		Int. receivable on NPA-Contra		104480.00
		8. Cheques Sent For Collection As Per Contra		00.00
27000.00				
0.00		9. Branch Adjustments		0.00
0.00		10. Premises		0.00
0.00		Less: Depreciation		0.00

## RESERVE BANK EMPLOYEES' BALANCE SHEET

31-03-2024		CAPITAL AND LIABILITIES	31-03-2025	
Rs.	Ps.		Rs.	Ps.
2000.00		VII) STAFF SECURITY DEPOSIT	2000.00	
275416.00		IX) MATURED ASHAKIRAN DEPOSIT	275416.00	
422192.00		X) MATURED FD SENIOR	422192.00	
0.00		XI) MATURED SFD 18	1157034.00	
0.00		XII) STAFF HEALTH CARE FIXED DEPOSIT	9448547.00	
0.00		5. BORROWINGS	0.00	
27000.00		6. CHEQUES FOR COLLECTION (Being Bills receivable as per Contra)	0.00	
0.00		7. BRANCH ADJUSTMENTS	0.00	
99312.00		8. Interest Receivable on NPA	104480.00	
		9. INTEREST PAYABLE		
518001.00		a) On Fixed Deposit	235491.00	
75713.00		b) Int Payable on Matured Term Deposit	118658.00	
11507267.00		c) Interest payable on SPL FD 18	4349944.00	
1382.00		d) Interest payable on Thrift Deposit	0.00	4704093.00
		10. OTHER LIABILITIES		
202500.00		Audit Fee payable	202500.00	
253169.86		Sundry Deposit	226919.86	
207.00		Unclaimed Payorder	0.00	
47428.00		Share Suspense Account	134565.00	
1702420.00		TDS	3063009.49	
1231090.00		Provision for Staff Welfare Expenses	629090.00	
8900000.00		Provision for Staff Health care	0.00	
918935.00		Leave Salary payable	0.00	
43537.00		Uncleared Cheques A/c	46537.00	
180000.00		Staff Incentive payable A/c	180000.00	
1750000.00		Legal Advisors Fee payable	1592994.00	
0.00		UPI /IMPS Provision	0.00	
13612.00		Concurrent Audit Fees payable A/c	14985.00	
25000.00		Tax Audit Fee Payable A/c	25000.00	
25000.00		Professional Charges payable	25000.00	
4000000.00		Contingent Expenses Provision	4000000.00	
123654.00		Provident fund payable	147948.00	
1800.00		Professional tax payable a/c	1800.00	
7000.00		Excess Cash Found	0.00	10290348.35
26304883.82		PROFIT	27611032.66	
2277723534.78		GRAND TOTAL	2455552222.51	

Contingent liabilities - Others : Balances of the amount transferred to DEA Fund as at 31.03.2025 are Rs. 18,73,539.09



**CO-OPERATIVE BANK LTD., BENGALURU-560 001**  
**AS AT 31ST MARCH 2025**

31-03-2024		PROPERTY AND ASSETS		31-03-2025	
Rs.	Ps.			Rs.	Ps.
25352.00	11.	<b>Furniture and Fixtures</b>	32980.00		
		Less: Depreciation	2918.00	<b>30062.00</b>	
201097.00	12.	<b>Computers Account</b>	349597.00		
		<b>Less: Depreciation</b>	203515.00	<b>146082.00</b>	
336186.00	13.	<b>Office Equipments</b>	336186.00		
		Less: Depreciation	50428.00	<b>285758.00</b>	
	14.	<b>Other Assets:</b>			
149924.00		Printing Stock	137074.00		
290700.00		Festival Advance	438600.00		
251300.00		Staff Special Advance	11550.00		
0.00		Income Tax Refund A/c	5946700.00		
0.00		Deaf Recoverable Account	4125.95		
0.00		Advance for Jubilee Expenses	175000.00		
306592.00		SGST (Input Tax)	341530.00		
306592.00		CGST (Input Tax)	341530.00		
548801.00		IGST (Input Tax)	495246.00		
1000.00		CKYC Deposit	1000.00		
622500.00		Advance for UPI / IMPS	162500.00		
	0.00	Prepared Expenses	13693.00	8068548.95	
0.00	15.	<b>Non-Banking Assets</b>		<b>0.00</b>	

<b>2277723534.78</b>	<b>GRAND TOTAL</b>	<b>2455552222.51</b>
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**KRISHNAMURTHY K.**  
President

**APPAJI S.**  
Vice President

**SAVITHA P.N.**  
Manager

Verified  
**for BADRI MADHUSUDHAN & SRINIVASAN**  
Chartered Accountants  
**(S Krishna Prasad)**

## **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 2024-25, 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, 2025 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, 2025
  - ii. in the case of the Profit and Loss Account, of the Profit for the year 2024-25
  - iii. in the case of the Receipt and Payment Account, of the state of affairs for the year ended 31.03.2025



**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.

**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 2024-25 as "A" category**

Place : Bengaluru  
Date : 27/06/2025

for Badari, Madhusudhan & Srinivasan,  
Chartered Accountants  
Firm's Regn. No. 005389S

(KRISHNA PRASAD S)  
Partner  
Membership No. 020159  
UDIN: 25020159BBIJFB8504

## RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

Bengaluru - 560 001

### Statutory Auditors' Observations and Compliance thereto for the FY 2024-25

Sl. No.	Auditor's Observation	Compliance
1	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 and also to fix the yearly maximum transaction limits for all the accounts.	The Bank is updating KYC of customers on a regular basis, where required. Since our Bank is a salary earners Co-operative Bank all members/customers are therefore classified under low risk category.
2	In respect of Housing Loan No.108200000013 the Bank is to collect  (1) E.C. submitted for the period from 01.04.2022 to 03.01.2024 does not include the transaction relating to Agreement of Sale executed & registered on 12.01.2023.  Hence the fresh E.C. showing this transaction along with the existing transactions is to be obtained.	The Borrower has been intimated and has assured to submit the same at the earliest.
3	Khatha Certificate & Khatha Extract in the name of the Borrower are to be obtained In respect of Housing Loan A/c No. 110600000022 .	Borrower has submitted application for Khatha and assured us to submit the same at the earliest.
4	In respect of Housing Loan A/c No. 110600000038 , the Bank is to collect EC from 14.07.2023..	Borrower has been advised to submit the same.
5	In respect of Mortgage Loan No. 110100000004, the Bank is to collect original allotment letter and Possession Certificate.	Borrower has been advised to submit the same.
6	In respect of Mortgage Loan No. 110600000050, the Bank is to collect E-khatha in the name of the Borrower	Borrower has been advised to submit the same.



# RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

Bengaluru - 560 001

## List of Meritorious SSLC Students for the Year 2023-24

Sl No	Candidate Name Sri / Kum.	Name of the Member Sri / Smt.	Emp. No.	Percentage
1	Vishvajit S	Sekar K	20665	95.60%
2	Samriddhi Supreme	Sunita Kumari Lucky	60762	93.80%
3	Priyam Sinha	Sunil Kumar Sinha	60355	92.40%
4	Megha P Jain	Padmini R P	20432	91.80%
5	Soumoditya Das	Jaydev Das	20171	91.60%
6	Diya Rajeev	Rajeev A K	60284	91.60%
7	Sarthak Sinha	Kumar Gunjesh Gunjan	60066	91.60%
8	Srinidhi R	Rukmangadha K	20368	91.40%
9	Kashvika K	S Vijee	20294	90.80%
10	Siddhartha S Raj	Shantharaju	20504	90.80%
11	Rithish Jogi M	Manjunatheswara J S	60584	90.80%
12	Rohan K Sahoo	Manoj Kumar Sahoo	60229	90.40%
13	Himalini S	N Shiva Shankaran	20428	89.20%
14	Vikas O P	R Pampapathi	20375	89.00%
15	Sai Swarup Sahu	Sukanta Kumar Sahu	60434	88.80%
16	Aditi Shende	Vinay N Shende	60361	88.60%
17	Grishma N Sonkusare	Narendra R Sonkusare	20543	88.40%
18	Thanvi K	Kumara G	20535	88.20%
19	Navaneeth Krishnan C K	Praveen K V	20636	87.40%
20	Chaithanya D C	Dundesh K C	20288	86.80%
21	K Mukeshsudharson	P Kannan	60884	86.60%
22	Mugdha Mouktika M V	M V Rajanikanth	60006	86.20%
23	Shreya Shree V	A S Bharathi	20511	86.08%
24	Yandrapu Indu Hasini	Y Radha Krishna	20577	85.60%
25	Sakshi M	Manoj	20103	84.60%
26	S Jeevika	P Sridhar	60861	84.00%
27	Catherin Gladson	Gladson V Jacob	20331	83.66%
28	S Nimal Adithya	K Shanmugasundaram	60756	83.60%
29	Yash K L	Lolaksha K C	BGL0067	82.40%
30	Juhi Saini	Krishan Murari	20748	82.40%
31	Yashwin R	Ramesha R	BGR0313	81.67%
32	Penumuchu Bhavesh Choudary	Penumuchu Suresh Babu	20724	81.60%
33	Akash Yeshwanth V	R Vasantha Kumar	BGV0157	80.96%
34	Spandhana H	Harish Kumar J	20081	80.60%
35	Arya C A	Chandrashekar C	60547	79.20%
36	Nitaant Gora	Nitesh Gora	BGG0142	79.20%
37	Skanda Kashyap R	Ravishankara S	20439	79.00%
38	Ankur Mandal	Nirmal Chandra Mandal	60121	78.80%
39	Srihari Bharadwaj K S	Sreepathi K R	20408	78.00%
40	Anirudh K S	Sutheesh Kumar K	20620	77.80%
41	Amarjith Rajesh	Rajesh V T	20423	77.40%
42	T P Gautham Raj	Rajesh T P	BGR0328	77.20%
43	Harsha N S	Sunil Das N V	20633	77.20%
44	Mohammed Nabeel	Muhibulla	20245	76.80%
45	Ankitha Akkul	Nanasab Akkol	20461	76.00%
46	Sanjeevan J Vithale	Jalendra	20538	64.40%
47	Navarang C H	Byju C H	20689	64.40%

# RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LTD.

Bengaluru - 560 001

## List of Meritorious PUC Students for the Year 2023-24

Sl No	Candidate Name Sri / Kum.	Name of the Member Sri / Smt.	Emp. No.	Percentage
1	Tanmay Shetty	R P Thotappa Setty	20084	98.50%
2	N Sai Pavan	N Suryanarayana	20360	96.80%
3	Meghana M	Murali	20072	96.50%
4	Pathikrit Patra	Asish Kumar Patra	60230	96.40%
5	S K Gouthami	R Karunanidhi	60449	96.00%
6	Anagha S	Smitha T	60562	95.33%
7	Trilok T Arasu	Thennarasu M P M	20287	95.16%
8	Suprita	Harish Kumar K	BGK0189	94.50%
9	Theerthashree J R	Rajanna P	20392	94.50%
10	Penumuchu Thrinaya	Penumuchu Suresh Babu	20724	94.20%
11	Vikas R	Ramesha J	20219	93.00%
12	Gagan A	Devadas	20052	92.66%
13	S Hrishikesh	S Umesh	20480	92.50%
14	Rittima Kapas	Uttam Kapas	60212	92.20%
15	Jeevan M N	Naveen Kumar R	20393	92.16%
16	Mohammed Ayesha Tahreem	Mohammed Hameedullah	60410	91.83%
17	Madhumica S	P Selvanathan	20321	91.66%
18	Vansika M	Mukesh Kumar	20676	91.33%
19	Sathvik V	Veerappa M	60606	91.00%
20	Tejas Dipak Bolkawathekar	Bolkawathekar Dipak M	20523	90.50%
21	Thejaswini N M	Manjunatheswara	20170	90.16%
22	V Sanjana	Vijaya Kumar K N	Bgv0183	89.83%
23	Bharat Pawar	P Hemambharadhara Rao	60382	89.50%
24	Lavanya S	Sekar K	20665	89.20%
25	Trisha Sudharshan	Sudharshan C R	20380	88.16%
26	Poorvika V A	Ashoka V C	BGA0140	87.16%
27	Ardra A	Anilkumar P V	20133	87.00%
28	Pranav Ashwath	Kavita Somanchi	BGA0118	86.80%
29	Shreyas C K	N Kumaraswamy	20194	86.33%
30	Arpit Roy	Soumitra Roy	60240	80.20%
31	Janani C Shekar	Chandrashekar S	20422	75.40%
32	G Gnanashree	Gekkala Srinivas	20337	75.40%
33	Samarth C Gowda	Chandrashekar C	20403	73.83%





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ಸಹಕಾರಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ

## RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LIMITED

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

(Reg. No. D.R. 215 / 10-6-1955)



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ANNUAL REPORT  
2024-2025

Phone : 22210500, 22180630  
Mobile : 9008091952  
Email : rbecbl@gmail.com



# **RESERVE BANK EMPLOYEES' CO-OPERATIVE BANK LIMITED**

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

## **BOARD OF DIRECTORS:**

*President :*

Sri KRISHNAMURTHY K.

*Vice - President*

Sri APPAJI S.

*Directors :*

Sri PREMKUMAR N.

Sri SATEESH K.M.

Sri PREMAKUMAR N.

Smt. KALAIVANI K.

Sri LAXMINARAYANA UPADHYAYA

Sri RAJENDRA K.G.

Sri BEEDU SUDHAKAR RAO (Upto 24.05.2025)

Smt. KUSHALAKSHI

Smt. VIJAYASHREE S.

Sri GANGADHAR HEGDE

**RATE OF INTEREST ON  
TERM DEPOSITS**  
**(with effect from 13-06-2025)**

DEPOSITS FOR 31 DAYS UPTO 180 DAYS	4.50%
DEPOSITS FOR 181 DAYS UPTO 365 DAYS/I YEAR	5.00%
DEPOSITS ABOVE 1 YEAR/ 366 DAYS UPTO 2 YEARS	5.50%
DEPOSITS ABOVE 2 YEAR UPTO 3 YEARS	6.00%
SPECIAL FIXED DEPOSIT 18 MONTHS	6.90%
SPECIAL FIXED DEPOSIT 18 MONTHS- SENIOR CITIZEN	7.00%
ASHAKIRAN DEPOSIT FOR 2 YEARS UPTO 3 YEARS	6.90%
ASHAKIRAN DEPOSIT FOR 2 YEARS UPTO 3 YEARS – SENIOR CITIZEN	7.00%
RATE OF INTEREST ON SAVINGS BANK DEPOSIT	4.00%
BALANCE ABOVE 5.00 LAKH	5.00% (WITH EFFECT FROM 01.06.2024)

**RATE OF INTEREST ON  
LOANS**  
**(with effect from 1-07-2025)**

LONG TERM LOAN	8.50%
MEDIUM TERM LOAN	8.50%
SHORT TERM LOAN	8.50%
CONSUMER LOAN	8.50%
RETIRED MEDIUM TERM LOAN	8.50%
PERSONAL LOAN	9.25%
EDUCATION LOAN	9.00%
LOAN ON THRIFT DEPOSIT	7.50%
GOLD LOAN	7.00%
NSC LOAN	10.00%
HOUSING LOAN	
• FLOATING UPTO 30 LAKHS	7.25%
• MORE THAN 30 LAKHS	7.50%
• FIXED RATE	7.50%
MORTGAGE LOAN	7.50%

KRISHNAMURTHY K.  
PRESIDENT



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BENGALURU - 560 001

Prasad Enterprises, Bengaluru-50  
Cell : 9845316576